

**ANALYZE CREDIT CARDS
CHURN RATE
OF A BANK**

OVERVIEW

Target Audience

- Bank Manager

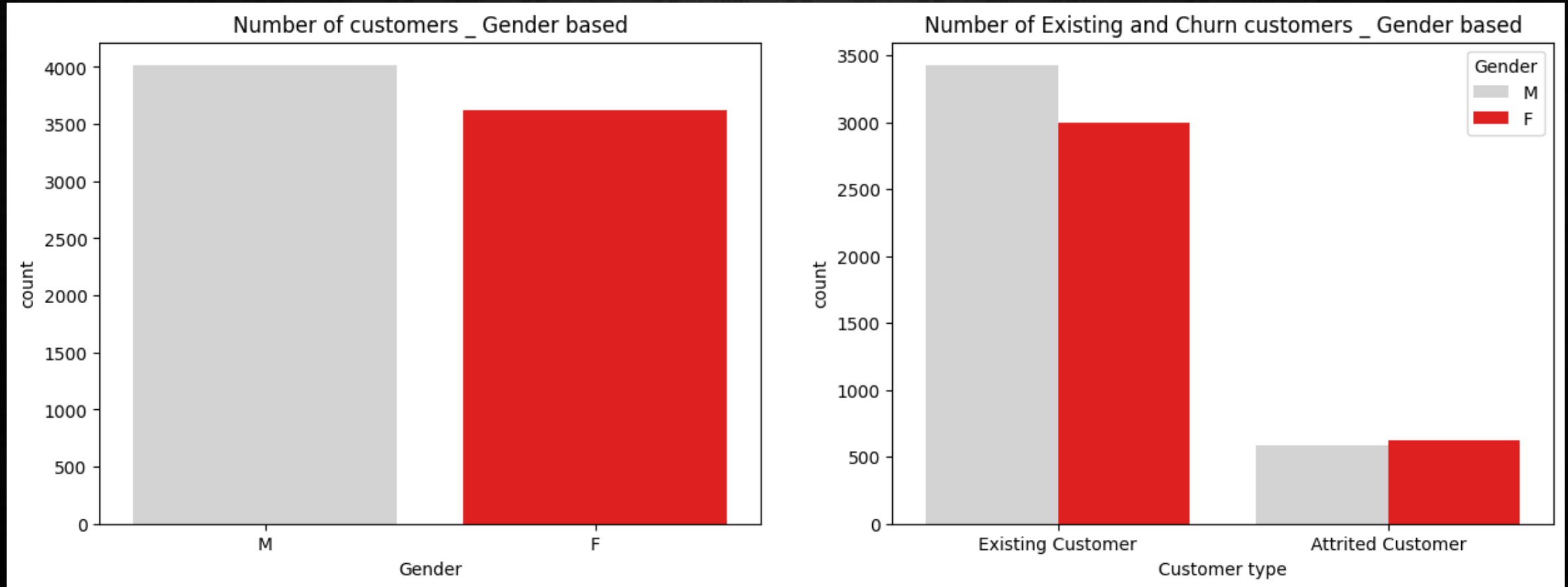
Metrics

- Average Utilization Ratio (AUR)

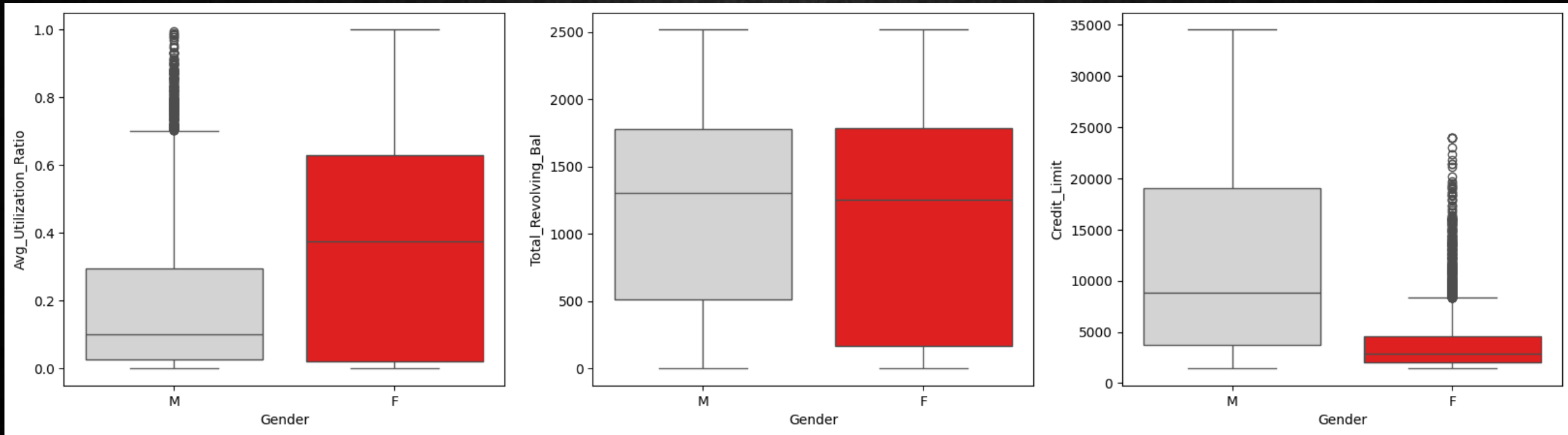
Flow of Analysis

- Churn customer situation
- Credit card usage behaviour
- Number of products
- Payment amount

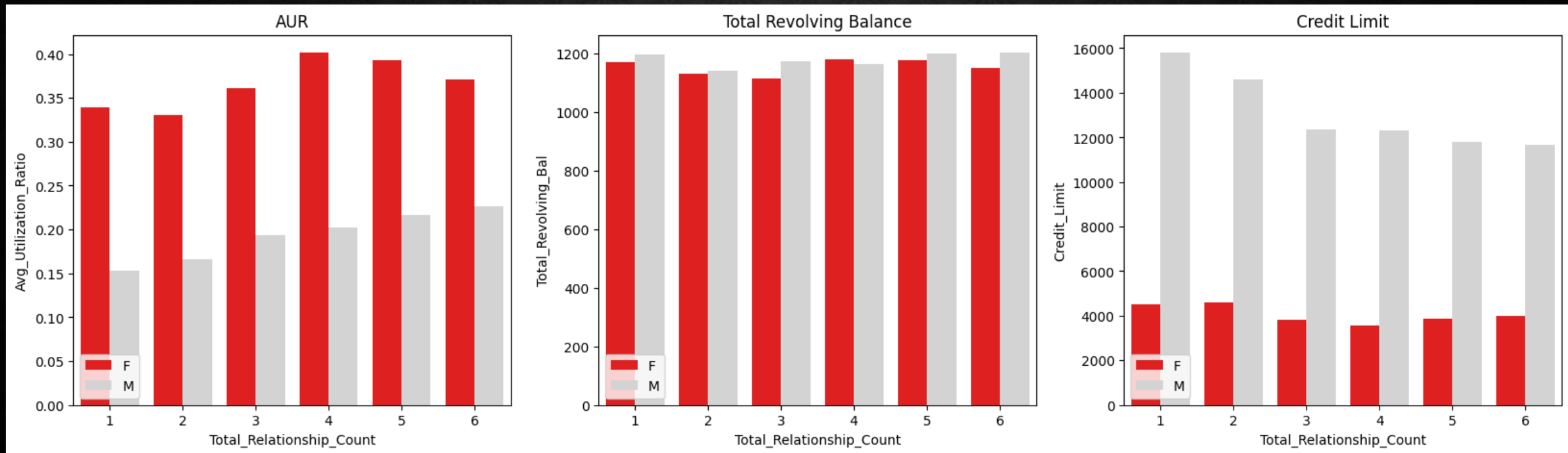
- Number of **Female** customer is currently lower but they tend to cancelled their credit card **more** than **Male** although the difference is not that big



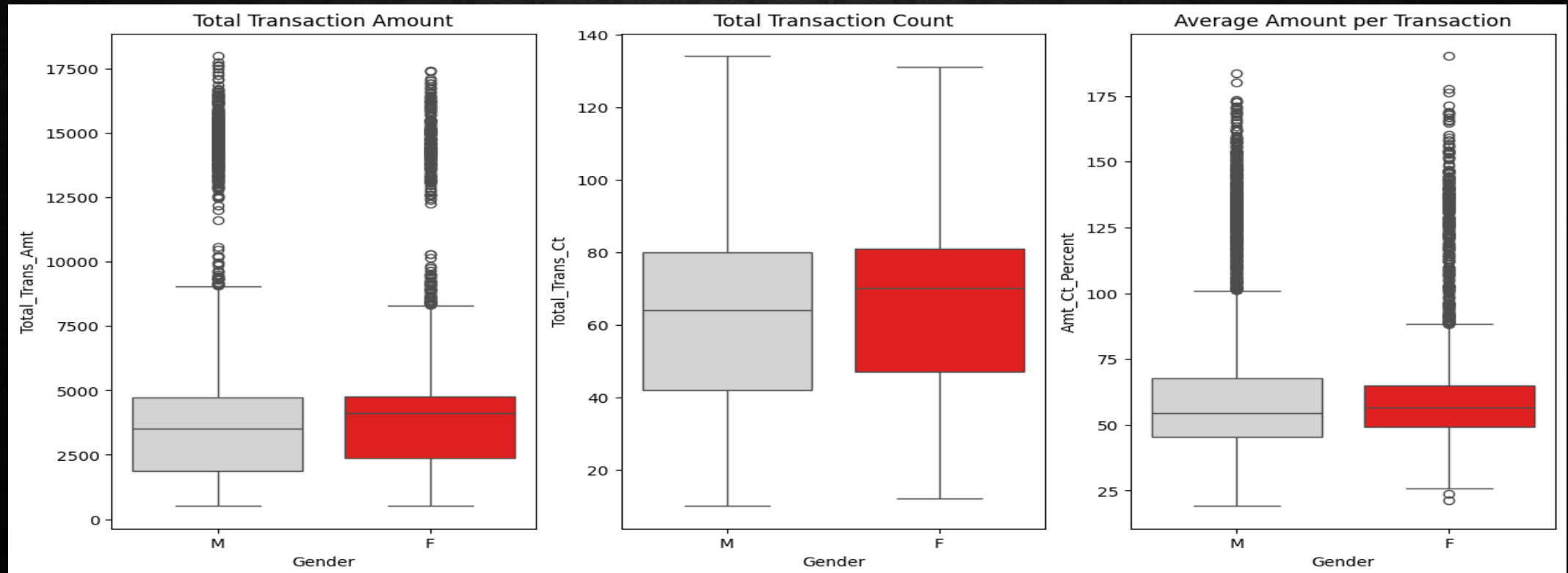
- Female customers are the **potential** ones as only **half of them** already have **higher AUR** than **three-quarters** of Male counterparts and they are also **willing to pay the monthly interest rate**



- Female customers have much higher AUR than Male counterparts regarding **number of cards** one owns as they tend to utilize these cards for their daily payment

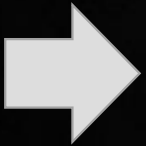


- Female customers have **much higher transaction amount and number of transaction** during the year and **the average amount per transaction** of them is also **higher** than **Male** ones



CONCLUSION

- On average, during the year, female customers **dominated AUR** over male counterparts
- They also the ones who tend to **use multiple cards and accept the interest rate** amount monthly
- Their transaction amount during the year as well as the average amount per transaction are **all higher** than Male customers



THE BANK SHOULD TRY TO BRING THE FEMALE CUSTOMERS BACK

**THANK YOU
FOR YOUR
ATTENTION**