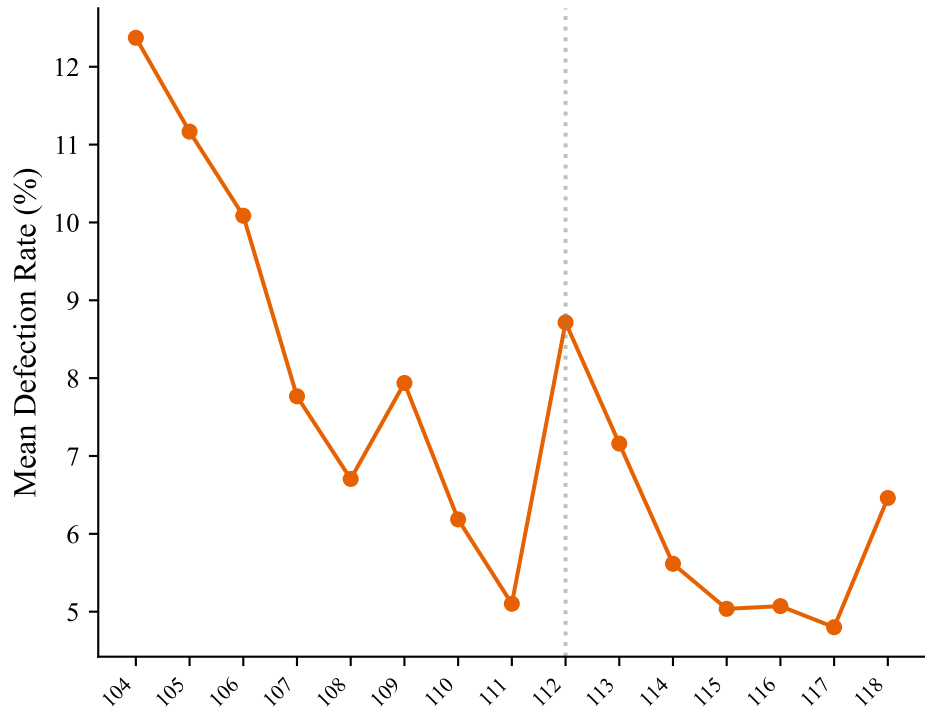


(a) Average Defection Rate



(b) Share of Frequent Defectors

