

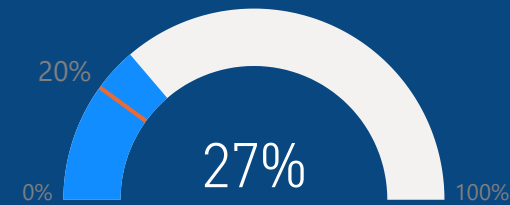
10.13K

customers in total

44.6M

of total transaction amount

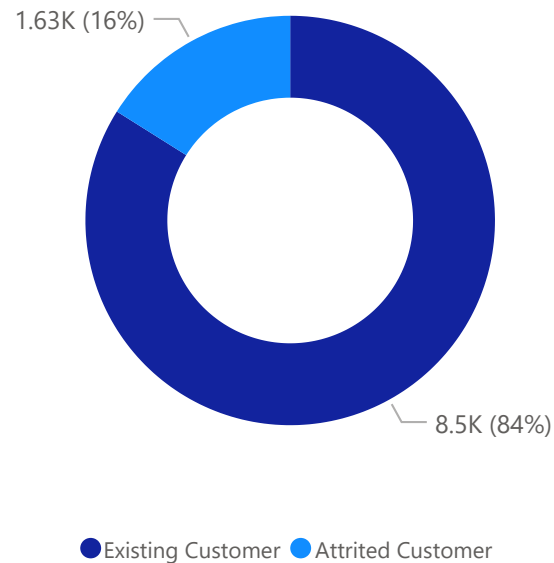
Average Utilization Ratio



34.5K

of maximum credit limit

How many customers left / remain?



Key influencers Top segments

What influences customers to be ?

When...

...the likelihood of customers being Attrited Customer increases by

no of times customer is contacted during the past 12 months is more than 5

6.40x

no of times customer is contacted during the past 12 months is 2 - 5

1.94x

Recommendation 1

93% of customers hold blue card and average revolving balance is twice as high for existing customers. Therefore, diversification of portfolio by upgrading the "eligible" cardholders is recommended.

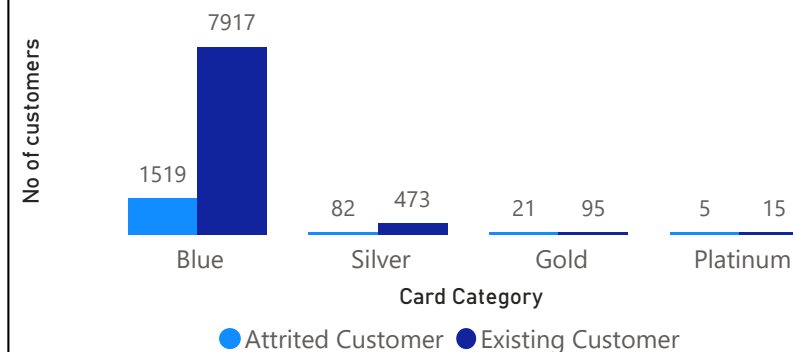
Recommendation 2

Platinum cardholders got 25% attrition rate. In a nutshell, VIP customers are in attrited group. Respective account managers to follow up with the cardholders, understand the customer pain points and explore the options of incentives to bring those customers back.

| Attrition_Flag | Avg transaction amount |
|-------------------|------------------------|
| Attrited Customer | 3095 |
| Existing Customer | 4655 |

| Attrition_Flag | Avg revolving balance |
|-------------------|-----------------------|
| Attrited Customer | 672.82 |
| Existing Customer | 1256.60 |

How many customers hold which type of card?



Recommendation 3

Existing customers did about 30% more transactions than attrited customers. It's important to investigate the transaction trend of attrited customers on monthly basis. Customer engagement could be essential to get the customers using the card and making transactions actively. However, the ways of communication must be re-evaluated as existing customers got contacted less and customers who got contacted more than 5 times in the past 12 months got 6.4 times likelier to be attrited. Incentives such as loyalty points and voucher/coupon offers could be considered for reducing the churn rate.