***Minimizing Churn of Subscription Product Through Analysis of Financial Habits***

***Introduction:* Subscription are the main source income to a number of e-companies. E-companies may have a over all subscription which may include all the benefits and perks that the company will offer, or the company may have some kind of step wise enrollment process which signifies a step by step subscription or part wise subscription. What concerns the companies is the *CHURN-RATE* or the subscription cancellation by the customer due to some reasons. Thus the company needs to regularly provide some additional benefits to the customer so as the customers are retained and the churn rate is minimalistic. Thus identifying the *behavioral pattern* of the customer acts as a catalyst in identifying the reasons behind the disengagement of the customers.**

***Objective:* The objective of this model is to predict which user is likely to churn(cancel subscription), so that the company can focus on re-engaging these users with the product. These efforts may include e-mail reminders about the benefits of the product, specially focusing that on features that are new or that the user has shown value to.**

***Business Challenge:* In this case study we will be working for a fintech company that provides a subscription product to its users, which allows them to manage their bank accounts(saving accounts, credit cards etc.), then provide them with personalized coupons, inform them about the latest releases, and educate them on the best available methods to save money. Also it is to be kept in mind that we are in charge of identifying users who are likely to cancel their subscription so that we can start building new features that they may be interested in. These new features can increase the engagement and intrest of out users towards the product.**

***Data:* As part of the enrollment into the product we shall have the financial details of the customer as well but as financial data may be unstable we will be more focusing on product related data which will also provide an intuition on our future enhancement of the products.**

**Deal with the coding**

***Conclusion:* Our model has provided us with an indication of which users are likely to churn. We have purposefully left the date of the expected churn open- ended because we are focused on only gauging the features that indicate the disengagement with the product, and not the exact mannaer( like timeframe) in which users will disengage in this case study we have choosen this open-ended emphasis to get a sense of those who are even just a bit likely to churn ecause we are not aiming to create new products for people who are going to leave us for sure, but for people who are starting to lose intrset in the app.**

**If, after creating new product features, we start seeing our model predict that less of our users are going to hurn then we can assume our customers are feeling more engaged with what we are offering them we can move forward wih these efforts by inquiring the opinions of our user about our new features (e.g. polls). If we went to transiistion into predicting churn more accurately, in order to put emphasis strictly on those leaving us, then we can add a time dimension to churn which would add more accuracy to our model.**