VI DA CAPSTONE PROJECT

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Problem
Statement

A credit card company has recently collated some customer data. Noticing an attrition trend, they want to redirect their campaign strategies to retain some of their best clients. To do so, they have to first find out who are the clients with the most potential.

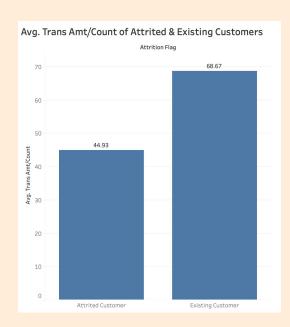
DATASET

CLIENTNUM Unique client ID	Attrition_Flag Attrited vs Existing Users	Customer_Age			
Gender	Education_Level *contained "unknown" fields which were excluded	Marital_Status			
Income_Category	Card_Category Blue, Silver, Gold, Platinum	Months_Inactive No. of months inactive in last 12 mths			
Total_Trans_Ct Total transaction count in last 12 mths	Total_Trans_Amt Total transaction amt in last 12 mths	Avg_Utilization_Ratio Average card utilization ratio			

Customer Analysis



Attrited vs Existing Customers







Findings

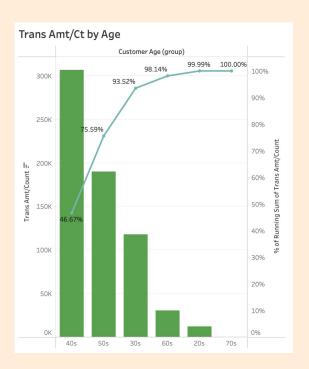
- Overall average transaction amount and transaction count is higher in existing customers compared to attrited ones
- Attrited customers:
 - Average transaction amount highest in Gold cards
 - Average transaction count high for both Gold and Platinum cards

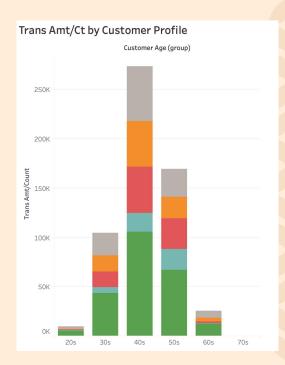
Recommendations

- Campaigns/customer retention techniques to be geared towards increasing transaction count and amount in existing customers
- Loyalty programmes can be implemented #
 of transactions/hitting minimum amount of
 spending to obtain xxx cashback
- Engagement rates for Gold card seems to be comparable to Platinum card. The company should review benefits of the platinum card to ensure it is still as enticing.



Customer Profiles







Findings

- Bulk of customers who contribute to the highest transaction amount and count have the age range of 40s
- More specifically, the chart with different customer profile toggles inform us what the user persona should be. The main user persona should be someone in his/her 40s, is a graduate, earning within the 40k mark, and is married.

Recommendations

- Gear credit card campaigns towards the age group of 40s
- Identify what they typically use/need in their daily lives as a form of incentive in participating the campaigns
- When building a customer user journey (be it signing up via mobile app/physical booths), the team should strategize with the common user persona in mind



Top Transactors



Top Transactors

Profile of Top Transactors											Top Transactors			
										-	-	Clientnum	Total Trans	A., F
Blue Less than \$40K		Blue Less than \$40K		Blue	Blue	Blue	Blue			Silver		718140783	18484	Blue
				Less than	Less than \$40K	Less than	\$60K - \$80K		\$60K - \$80K	Less than \$40K		717642633	17995	Blue
1		1		\$40K	3	\$40K 3	3		5	2		801036033	17744	Blue
				1			Processing the second					716004258	17634	Blue
							860K - \$80K					713758758	17628	Silver
Blue Less than \$40K		Blue Less than \$40K					2 200V - 200V			Silver Less than \$40K		712503408	17498	Blue
1		Less than \$40K					3					778428108	17437	Blue
					Blue Less than \$40K		Blue		Blue			721220583	17390	Blue
							\$60K - \$80K		\$60K - \$80K	7		756658083	17350	Blue
Je		Blue		Blue			2		1			713965683	17258	Blue
		Less than \$40K		Less than			BE STORY					785038908	17119	Blue
2		2		\$40K	Blue	\$60K - \$80K			Silver Less than \$40K		780613758	17093	Blue	
				2	Less than \$40K						789539058	17064	Blue	
					3					3		717783483	17038	Blue
Blue Less than \$40K		Blue Less than \$40K					Blue	Blue	Blue			708942408	16937	Blue
					Blue	\$40K - \$60K	\$40K - \$60K	\$120K+			771217758	16920	Blue	
2		2			Less than \$40K		2	3	2	Ciliana		710232483	16908	Blue
					5					Silver \$40K - \$60K		789074358	16856	Blue
			_						Blue \$120K+ 2 Blue \$120K+ 3	\$40K-\$60K 1		716894658	16824	Blue
Blue Blu	Blue	Blue	Blue	\$120K	\$80K - \$120K	Blue \$80K - \$120K 3						709094358	16737	Blue
	\$80K - \$12		\$80K -									711398433	16736	Blue
1 1	1	\$120K	2									717724233	16732	Blue
		1					Blue \$40K - \$60K 2	Blue \$40K - \$60K 3		Silver \$80K - \$120K 2	Silver \$120K+ 2	712438308	16730	Blue
												788230158	16715	Silver
												714949758	16712	Platinu
			_	_	\$80K - \$120K	Blue \$80K - \$120K 3						720608658	16706	Blue
			Blue									720852108	16695	Blue
\$80K - \$120K	Blu	P	\$80K -									715601808	16692	Blue
		OK - \$120K	2									712210458	16628	Blue
	1						Blue					709159308	16622	Blue
							\$40K - \$60K					717081483	16606	Blue
							1					719420058	16605	Blue
												711686658	16579	Silver
												708462258	16563	Blue
												714710733	16557	Blue
												713986908	16541	Blue



Findings

- Via the treemap, the company is able to identify the top transactors
- Amongst the top transactors, the bulk consist of customers within the \$40k income bracket, as well as the \$80-\$120k income bracket, and almost all of them are holding a blue card
- The company can also prioritise the identified high potential clients who have been inactive for 3-5 months as compared to those who have been inactive for 1-2 months.

Recommendations

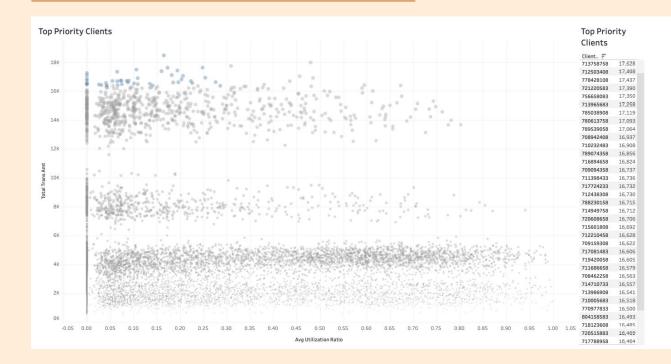
- Since most of the top transactors are holding the blue card, the company can review it's tiered card systems to see what is preventing customers from applying for the premium cards/ reviewing it's tiered system to include more blue card customers for business retention
- Actively contact and engage clients who display longer levels of inactivity



Top Priority Clients



Top Priority Clients







Findings

- The scatter plot diagram includes a combined set of top transactors with low average card utilization rates.
- This help the company identify the group of high transactors are the risk of inactivity, and potentially termination.

Recommendations

 To engage them with targeted promotions for business retention





THANK YOU

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