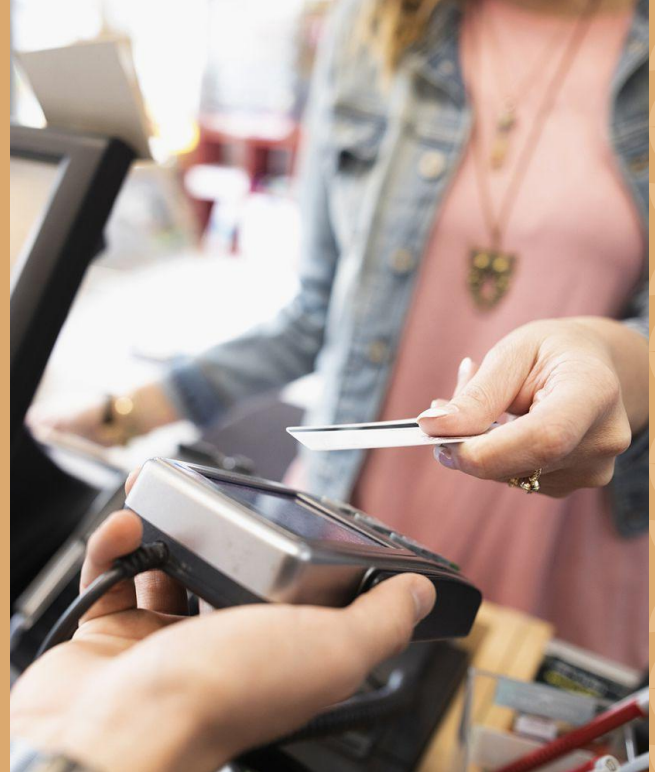# VI DA CAPSTONE PROJECT

Done by: Mavis

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

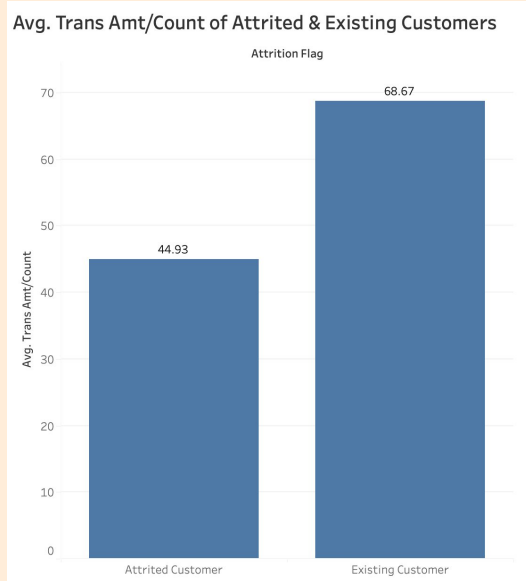| CLIENTNUM Unique client ID	Attrition_Flag Attrited vs Existing Users	Customer_Age
Gender	Education_Level *contained "unknown" fields which were excluded	Marital_Status
Income_Category	Card_Category Blue, Silver, Gold, Platinum	Months_Inactive No. of months inactive in last 12 mths
Total_Trans_Ct Total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

01

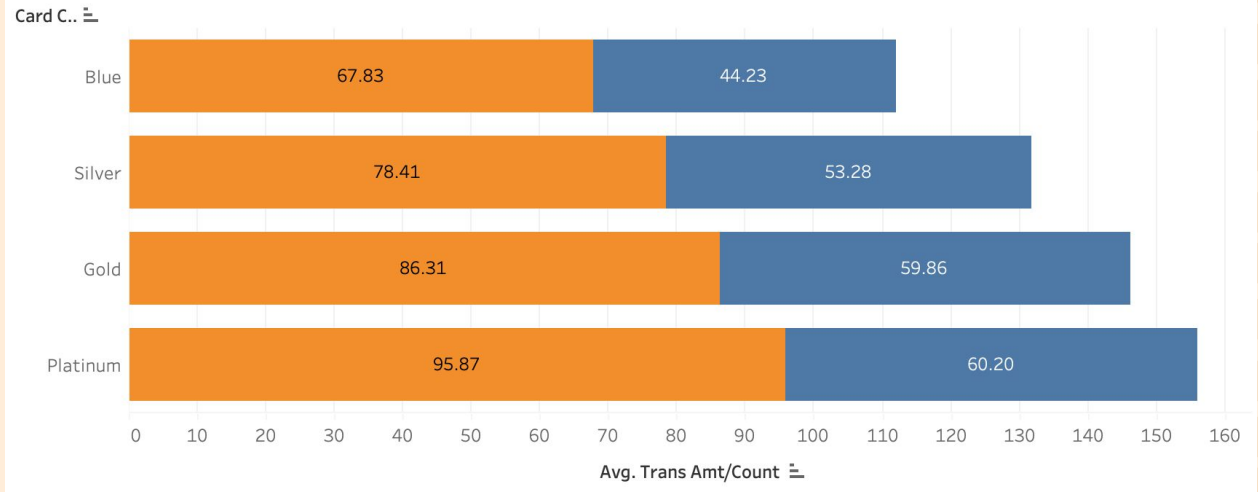## Customer Analysis

Attrited vs Existing Customers

Avg. Trans Amt/Count of Attrited & Existing Customers

Attrition Flag

- Attrited Customer: 44.93
- Existing Customer: 68.67

Avg. Trans Amt/Count of Attrited & Existing Customers across Card Categories

Card C..

Card Category	Orange	Blue
Blue	67.83	44.23
Silver	78.41	53.28
Gold	86.31	59.86
Platinum	95.87	60.20

Avg. Trans Amt/Count

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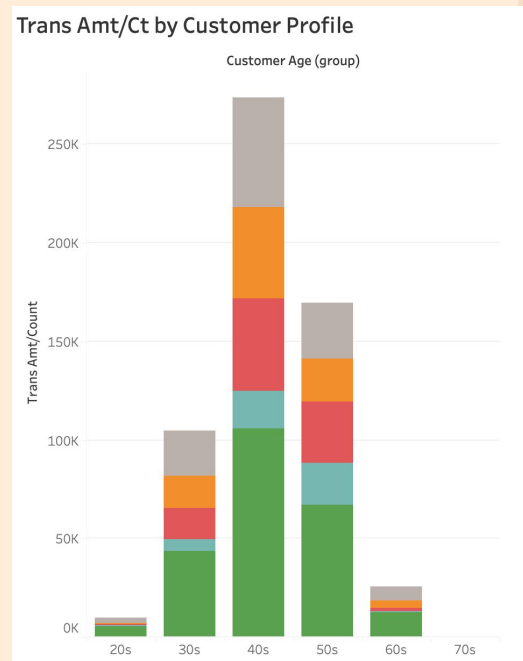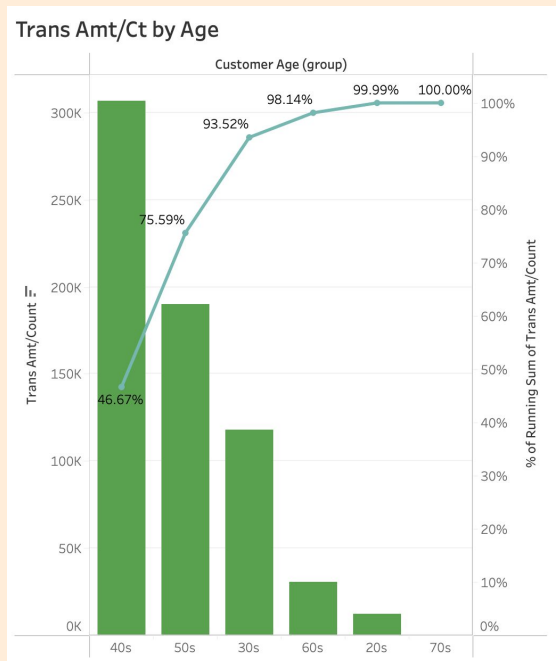
Findings & Recommendations

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.

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Customer Profiles

Findings & Recommendations

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

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02

Top Transactors

Top Transactors

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Findings & Recommendations

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

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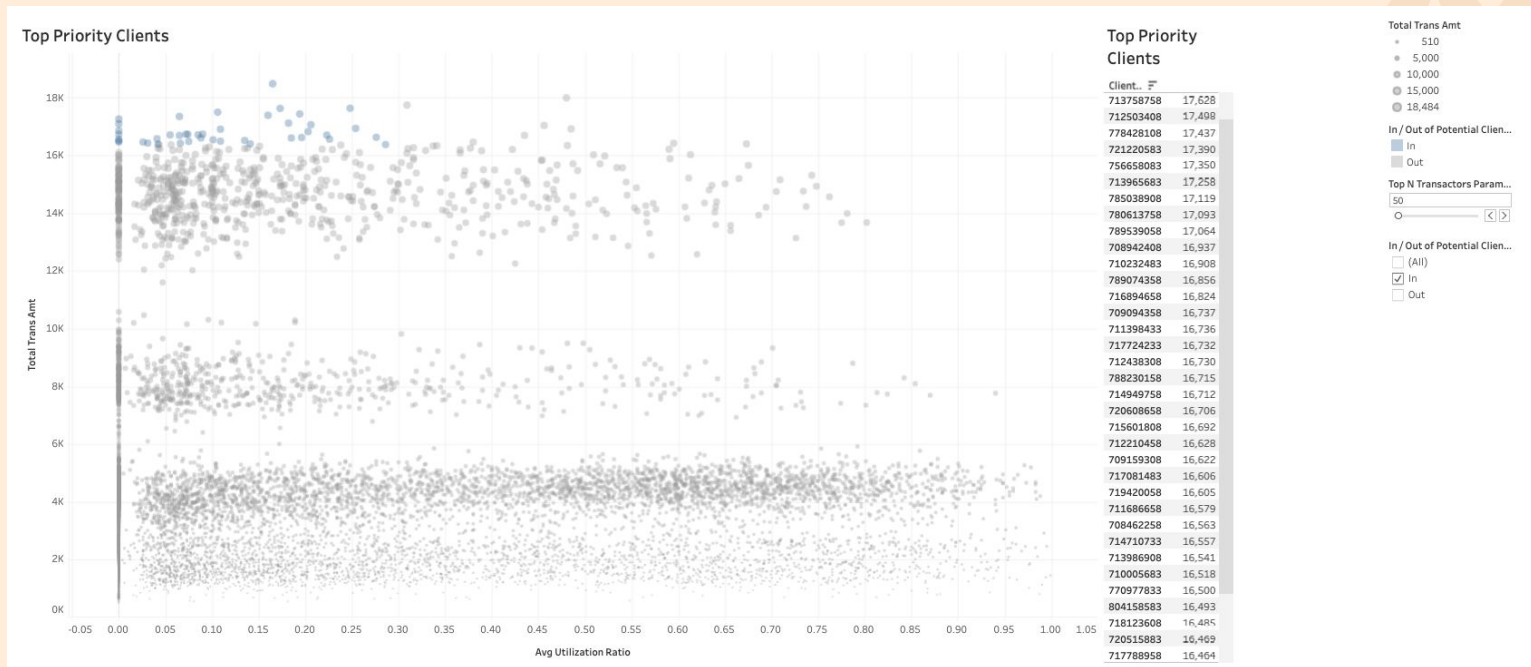
03

Top Priority Clients

Top Priority Clients

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Findings & Recommendations

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