

Credit Card Customer Analysis - Overview

Total Churned Customers

1211

Total Active Customers

6430

AVG Credit Limit

8.56K

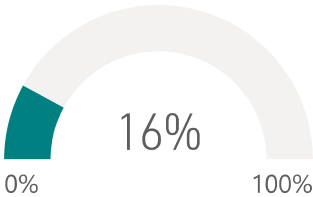
Total Customers

7641

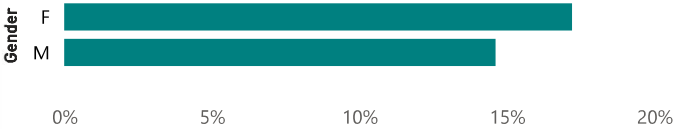
Avg Utilization Ratio

0.28

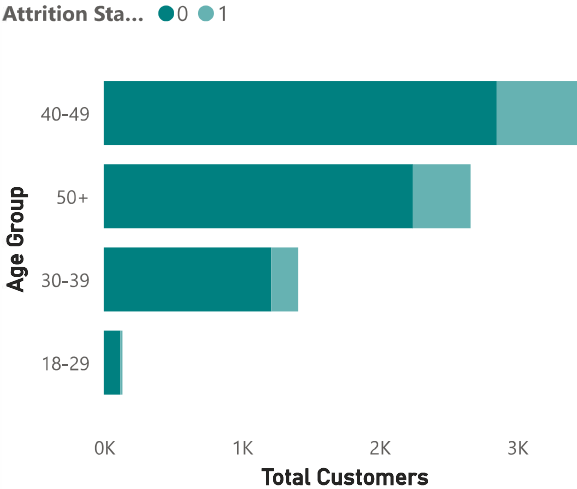
Churn Rate



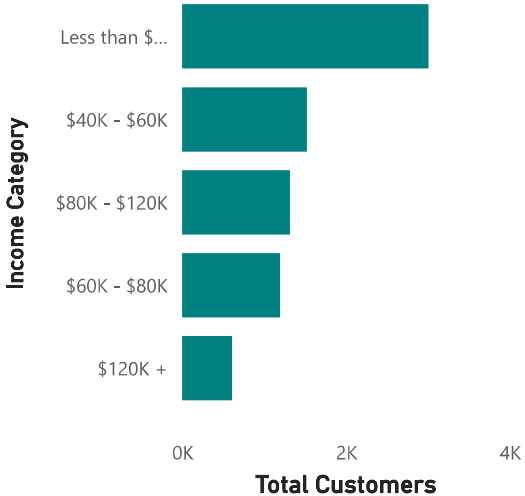
Churn Rate by Gender



Customer Distribution by Age & Attrition Status



Customer Distribution by Income Category



Overview

Churn Analysis

Segmentation

Transaction Analysis

Credit Utilization & Risk

Customer Status

All

Card_Category

All

Income_Category

All

Customer Churn Analysis

Churn Rate

16%

Avg Tranaction Amount

3.11K



Education_Level

All

Transaction Amount Category

All

Total Churned Customers

1211

Total Active Customers

6430

Months of Inactive

All

Customer Status

All

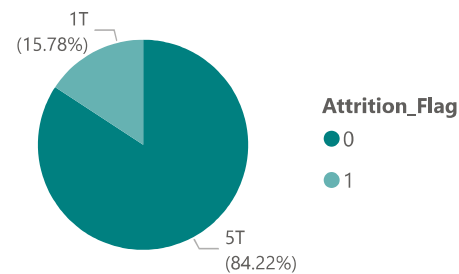
Income_Category

All

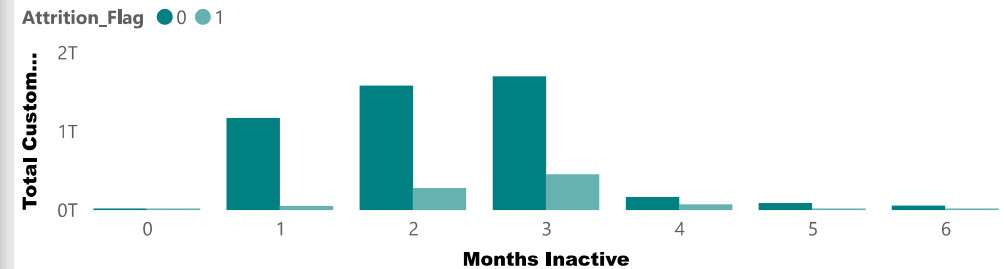
Card_Category

All

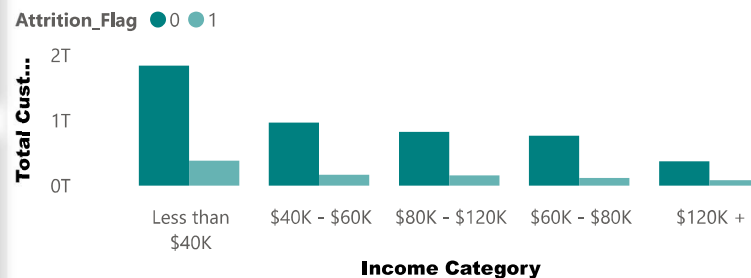
Customer Distribution by Status



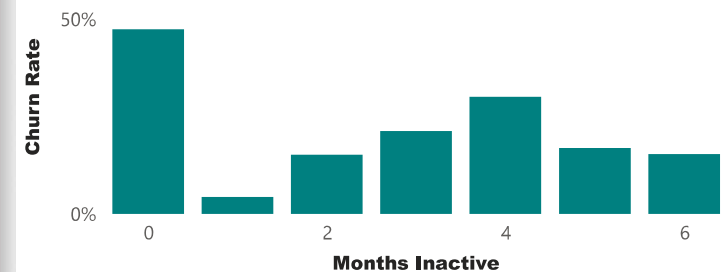
Churn Analysis by Inactive Months



Total Customers by Income_Category and Attrition Status



Churn Rate by Months of Inactivity



Customer Segmentation

AVG Credit Limit

8.56K

High Spenders

34.01



Spending Behaviour Segm

High Spenders
Low Spenders
Medium Spenders

Age group

All

Education_Level

All

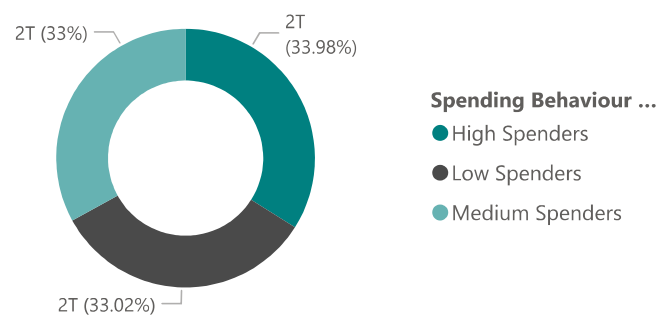
Income_Category

All

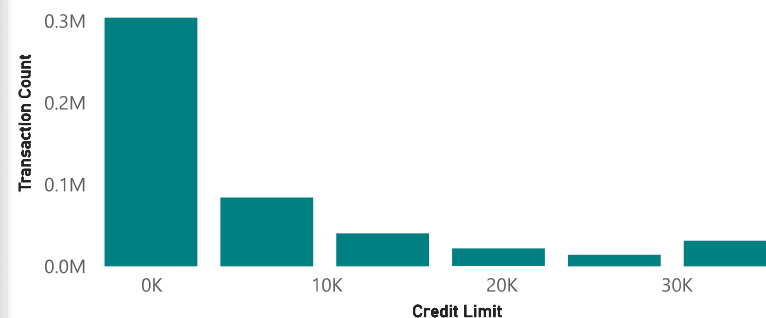
Card_Category

All

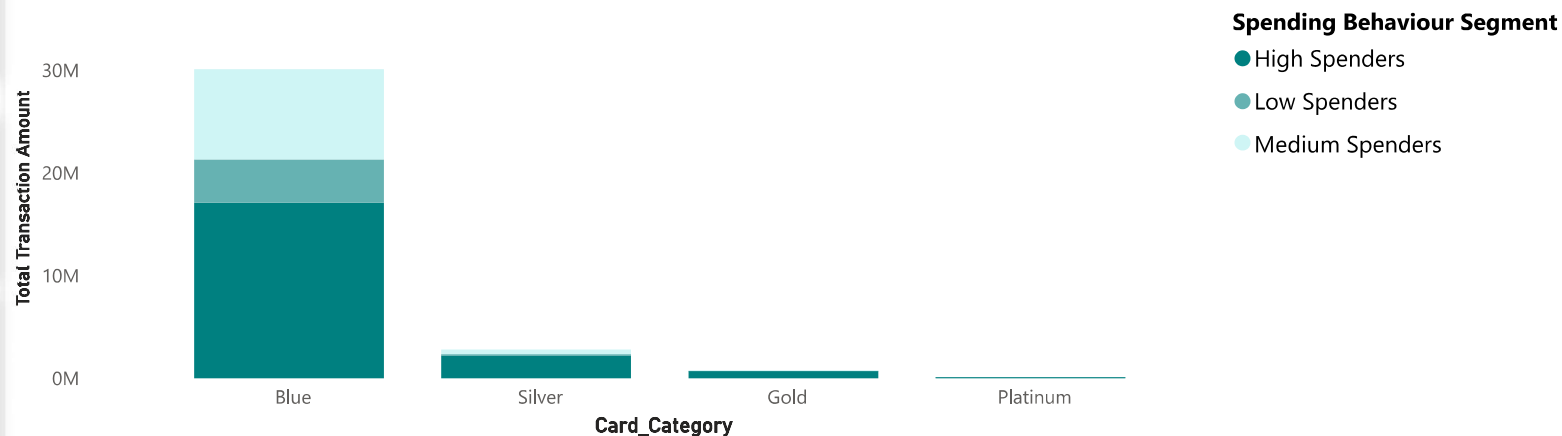
Customer Distribution by Spending Behaviour



Total Transaction Count by Credit Limit



Total Transaction Amount by Card_Category and Spending Segment



Transaction Behavior Analysis

Avg Transaction Amount

4.42K



Highest Transaction Amount

18K

Total Transaction Amount

34M

Average Transaction Count Change

0.71

Transaction Count Change

5.44K

Customer Status

- ☐ 0
- ☐ 1

Credit Utilisation Category

All

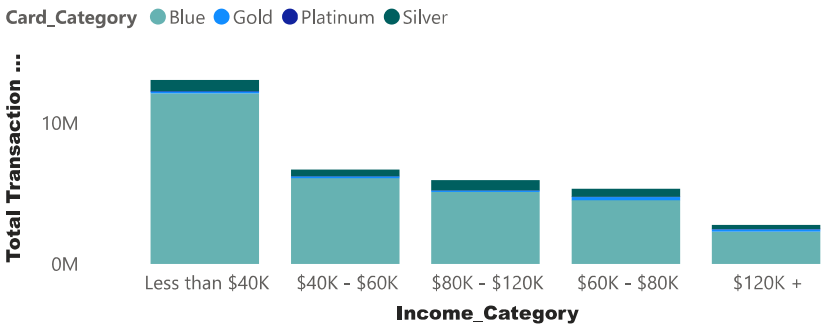
Card_Category

All

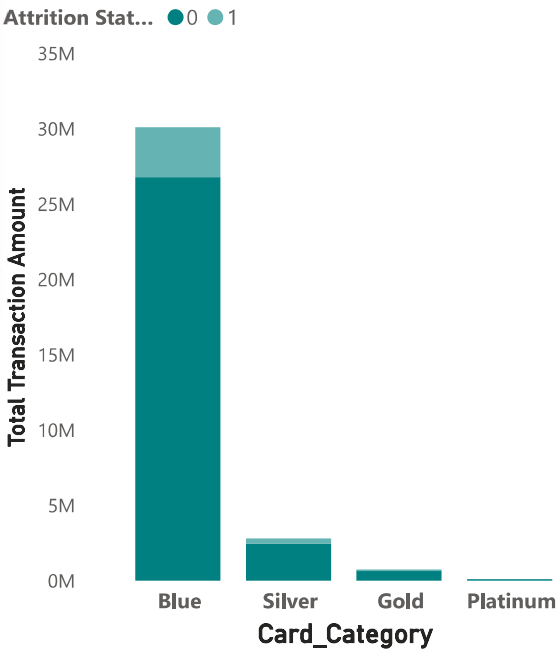
Income_Category

All

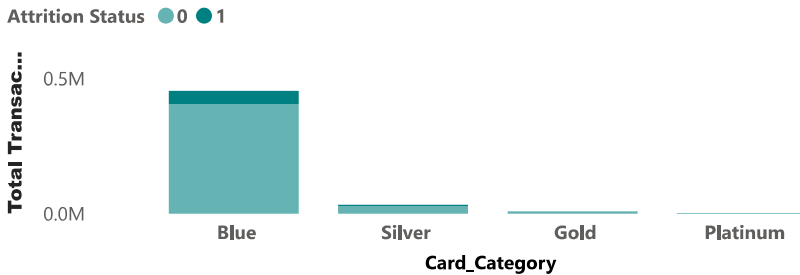
Transaction Amount by Income_Category and Card_Category



Transaction Amount by Card Category and Attrition Status



Transaction Count by Card_Category and Attrition Status



Credit Utilization & Risk Analysis

Total Revolving Balance

9M

High Risk Customers

815



Total Revolving Balance

All

Customer Status

All

Avg Open to Buy

7.39K

Avg Utilization Ratio

All

Credit Limit

All

Card Category

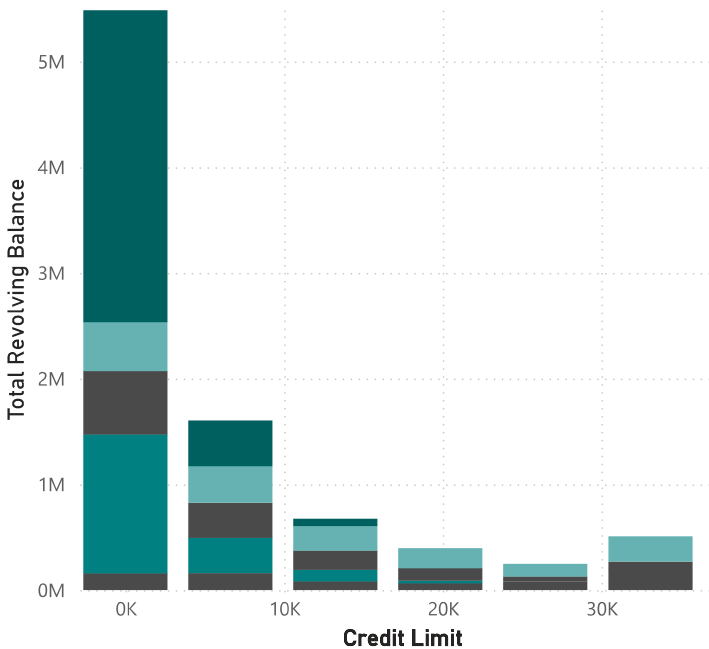
All

Income Category

All

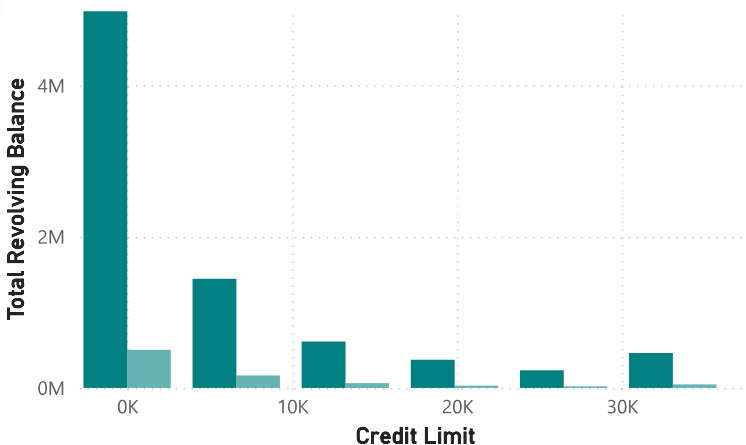
Revolving Balance by Credit Limit and Income Category

Income_Category ● \$120K + ● \$40K - \$... ● \$60K - \$... ● \$80K - \$...



Total Revolving Balance by Credit Limit and Attrition Status

Attrition Status ● 0 ● 1



Average utilization Ratio by Card_Category

