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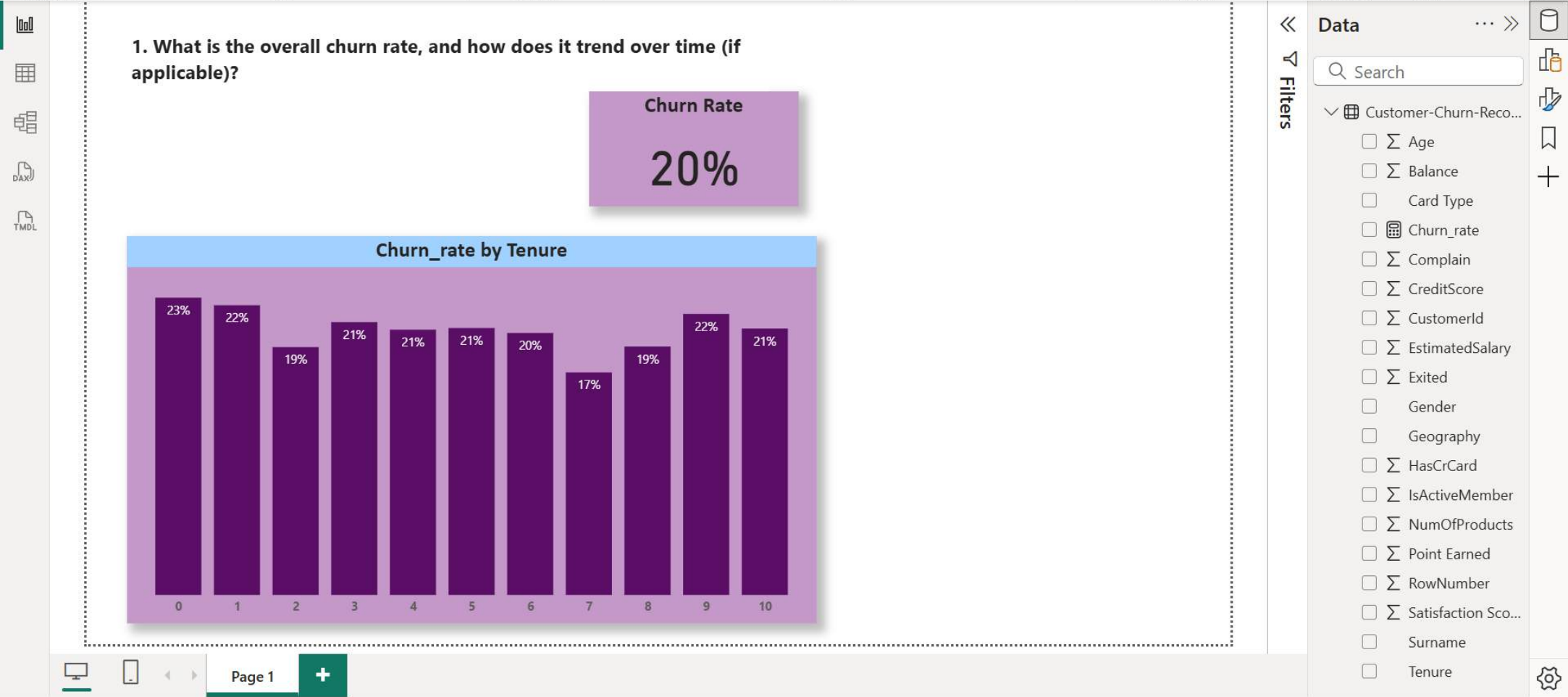
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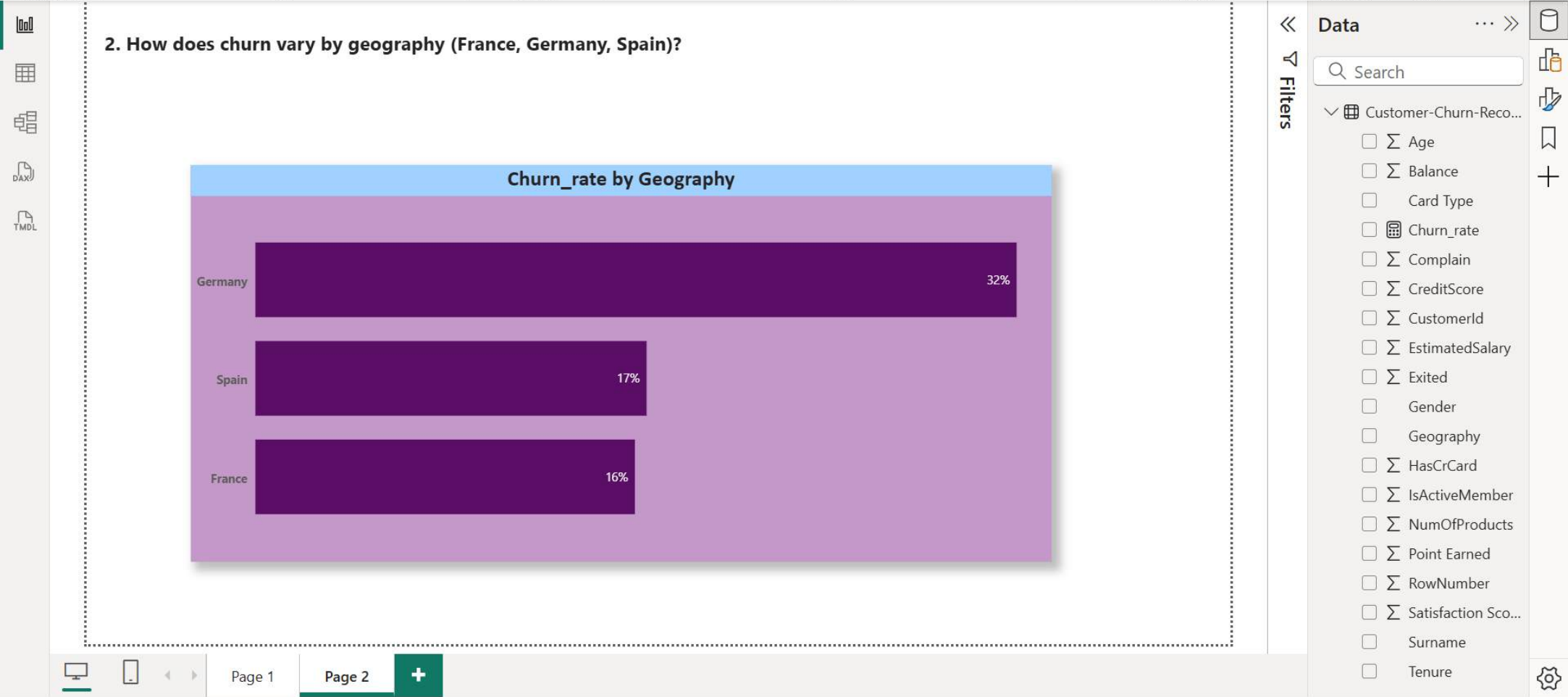
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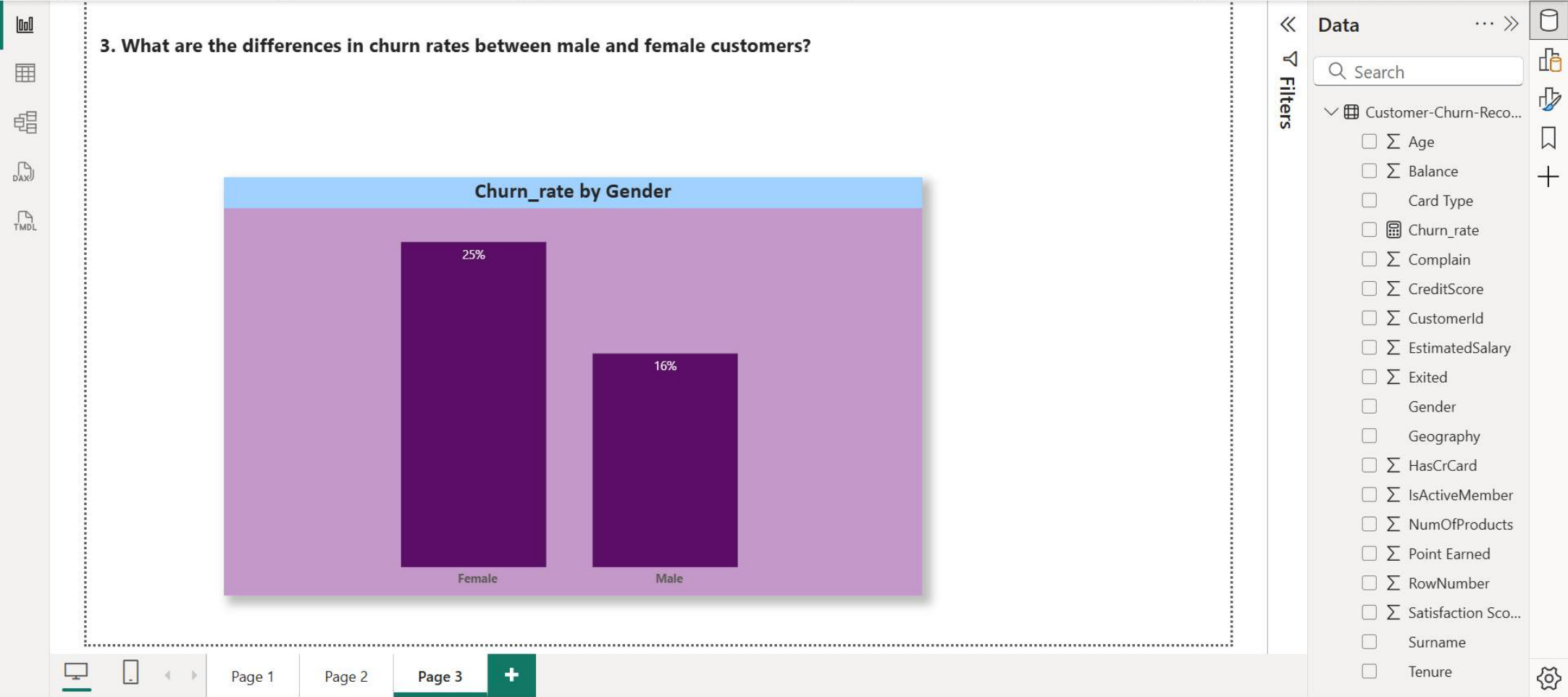
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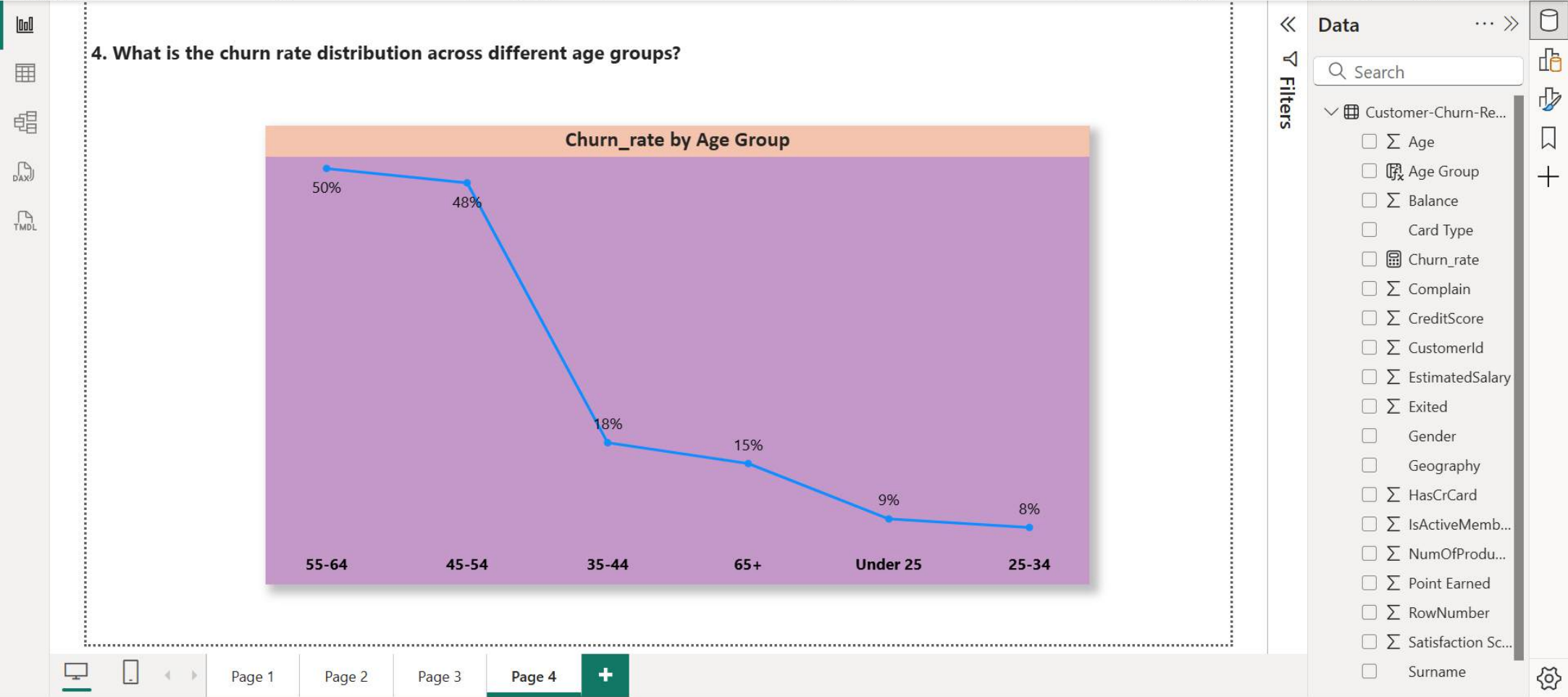
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5. How does churn behavior change with tenure?

Churn_rate by Tenure

Tenure	Churn_rate
0	23%
1	22%
2	19%
3	21%
4	21%
5	21%
6	20%
7	17%
8	19%
9	22%
10	21%

Format

Filters

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63%

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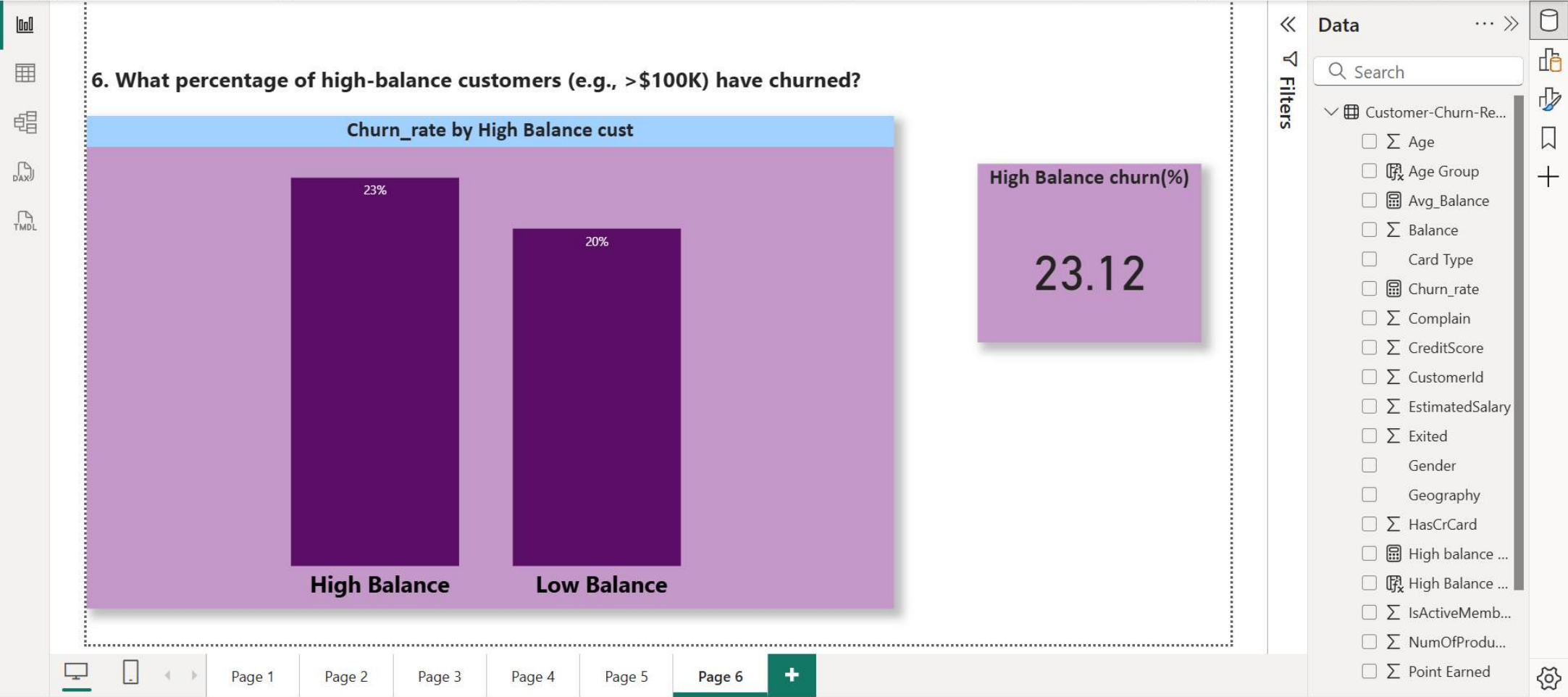
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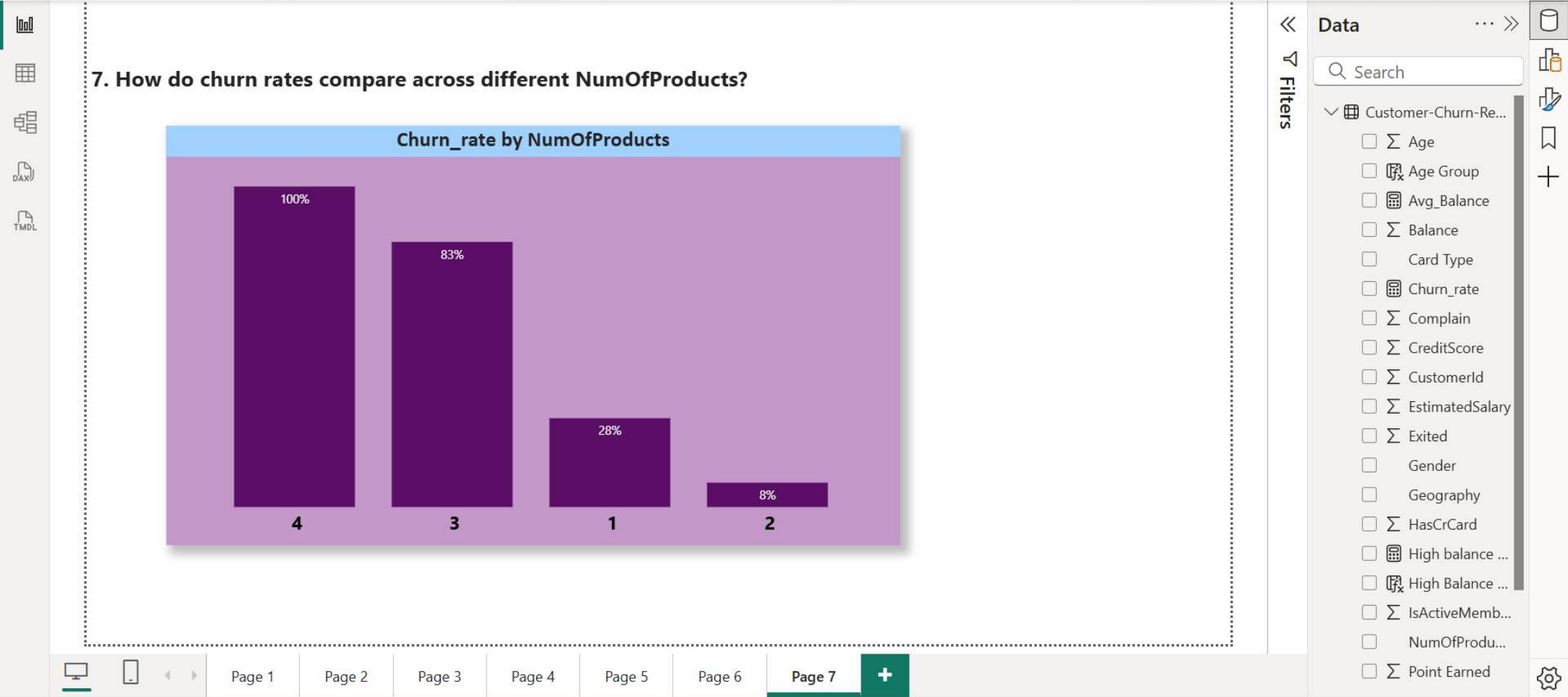
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8. Are inactive members (IsActiveMember = 0) more likely to churn?

Churn_rate by Member status

Inactive

Active

27%

14%

Member status	Churn_rate
Active	14%
Inactive	27%
Total	20%

Filters

Customer-Churn-Re...

Age

Age Group

Avg_Balance

Balance

Card Type

Churn_rate

Complain

CreditScore

CustomerId

EstimatedSalary

Exited

Gender

Geography

HasCrCard

High balance ...

High Balance ...

IsActiveMemb...

Member status

NumOfProdu...

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73%

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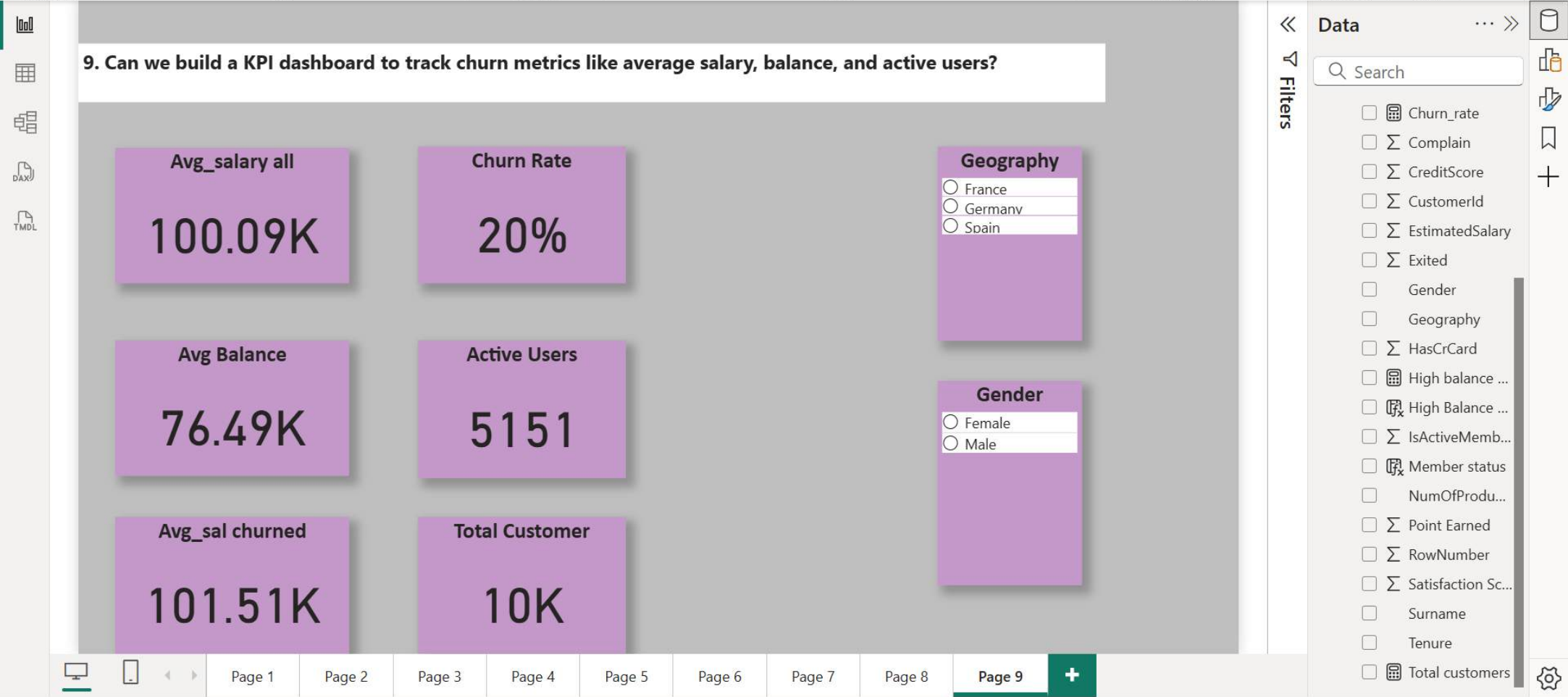
Calculations

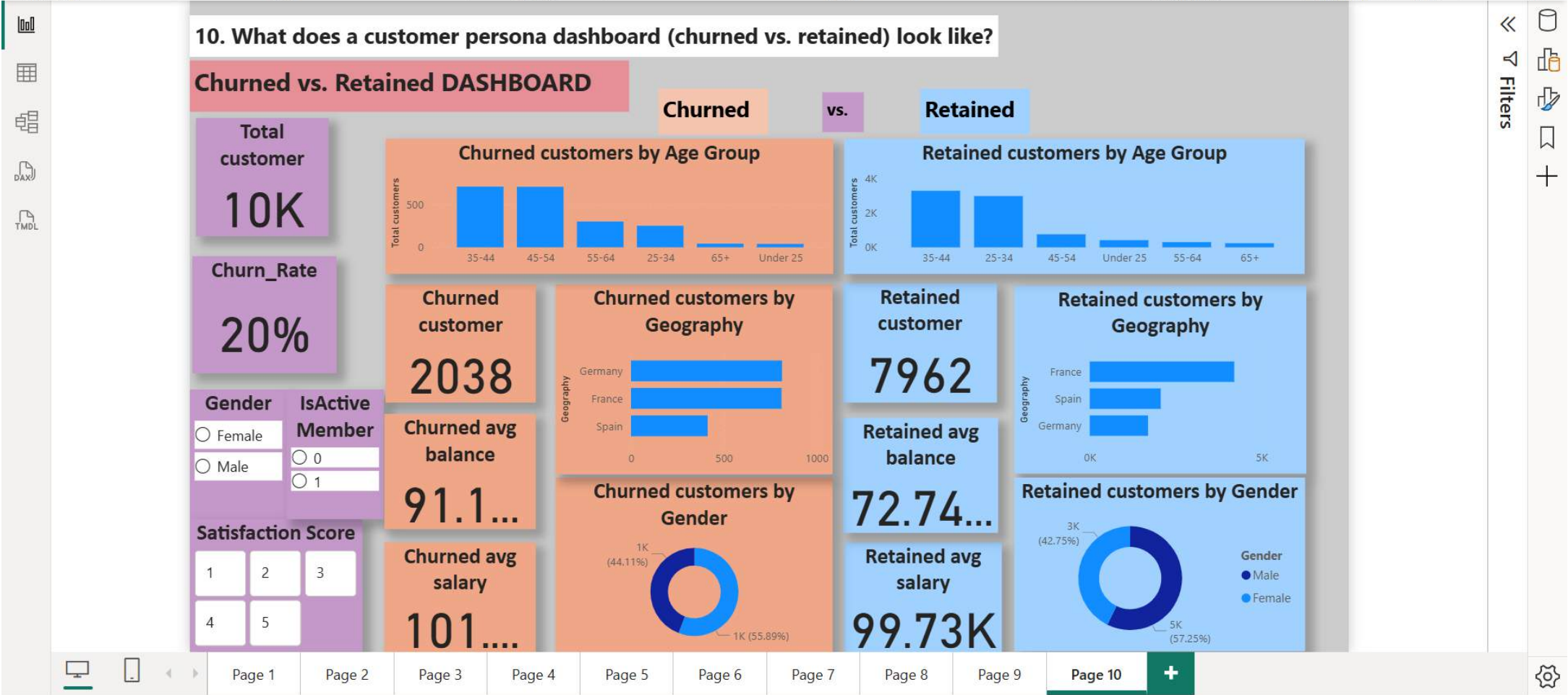
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```
[1]: import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
import seaborn as sns
```

```
[3]: df=pd.read_csv("Customer-churn-Records.csv")
```

```
[5]: df.head()
```

```
[5]:
```

	RowNumber	CustomerId	Surname	CreditScore	Geography	Gender	Age	Tenure	Balance	NumOfProducts	HasCrCard	IsActiveMember	EstimatedSalary	Exited
0	1	15634602	Hargrave	619	France	Female	42	2	0.00	1	1	1	101348.88	1
1	2	15647311	Hill	608	Spain	Female	41	1	83807.86	1	0	1	112542.58	0
2	3	15619304	Onio	502	France	Female	42	8	159660.80	3	1	0	113931.57	1
3	4	15701354	Boni	699	France	Female	39	1	0.00	2	0	0	93826.63	0
4	5	15737888	Mitchell	850	Spain	Female	43	2	125510.82	1	1	1	79084.10	0

```
[6]: df.shape
```

```
[6]: (10000, 18)
```

```
[7]: df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 10000 entries, 0 to 9999
Data columns (total 18 columns):
```

memory usage: 4.7+ MB

[]:

[]: *# 11. Check the percentage of missing data and handle accordingly.*

[8]: `df.isnull().sum()`

```
[8]: RowNumber      0
     CustomerId    0
     Surname       0
     CreditScore   0
     Geography     0
     Gender        0
     Age           0
     Tenure        0
     Balance       0
     NumOfProducts 0
     HasCrCard     0
     IsActiveMember 0
     EstimatedSalary 0
     Exited        0
     Complain      0
     Satisfaction Score 0
     Card Type     0
     Point Earned  0
     dtype: int64
```

[]:



```
Balance      0
NumOfProducts 0
HasCrCard    0
IsActiveMember 0
EstimatedSalary
Exited       0
Complain     0
Satisfaction Score
Card Type    0
Point Earned 0
dtype: int64
```

[]:

[]: *# 12. How many rows and columns are there in the dataset?*

[10]: `df.shape`

[10]: (10000, 18)

[13]: `rows, cols = df.shape`
`print(f"The dataset has {rows} rows and {cols} columns.")`

The dataset has 10000 rows and 18 columns.

[]:

[]:


```
[ ]:
```

```
[ ]: #13. What is the distribution of churned vs. non-churned customers?
```

```
[14]: df['Exited'].value_counts()
```

```
[14]: Exited  
0    7962  
1    2038  
Name: count, dtype: int64
```

```
[15]: df['Exited'].value_counts(normalize=True)*100
```

```
[15]: Exited  
0    79.62  
1    20.38  
Name: proportion, dtype: float64
```

```
[23]: sns.countplot(x='Exited',data=df,palette=['green','red'])  
plt.title('Churned vs non-churned Customers')  
plt.xlabel('Exited (0=Retained, 1=Churned)')  
plt.ylabel('Number of Customers')  
plt.show()
```

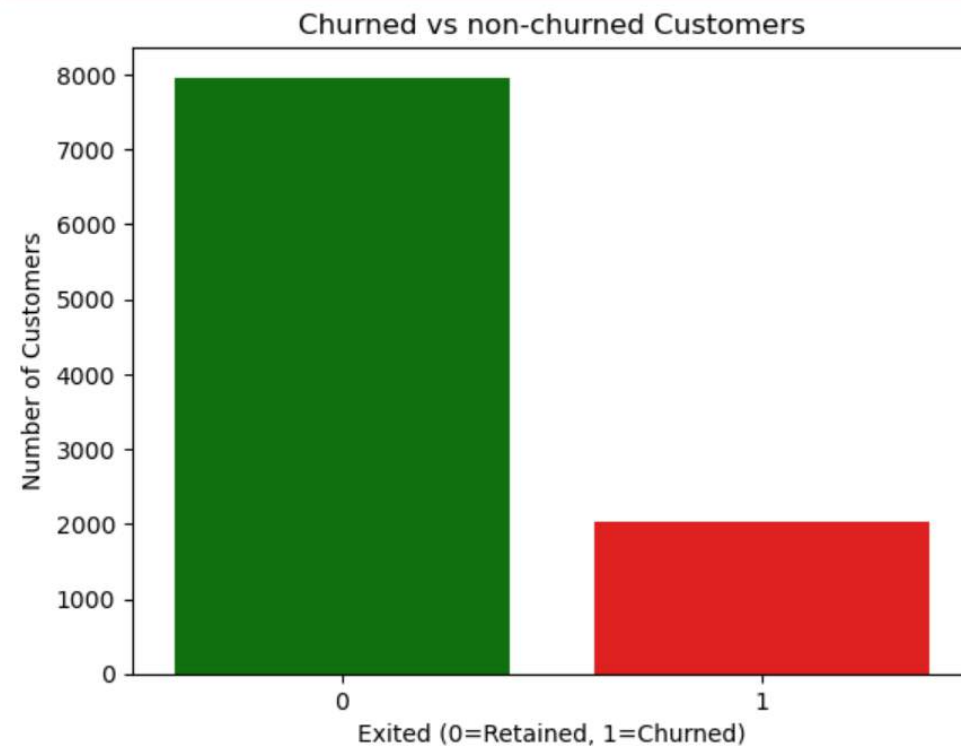
C:\Users\nayak\AppData\Local\Temp\ipykernel_19932\3929842554.py:1: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x='Exited',data=df,palette=['green','red'])
```

Churned vs non-churned Customers

```
sns.countplot(x='Exited',data=df,palette=['green','red'])
```



```
[ ]: # About 20% customers have Churned , While 80% remain with Bank.
```

```
[ ]:
```

```
[ ]: #14. What is the distribution of EstimatedSalary of churned and retained Customers?
```

```
[ ]:
```

```
[25]: df.groupby('Exited')['EstimatedSalary'].describe()
```

```
[25]:
```

	count	mean	std	min	25%	50%	75%	max
Exited								
0	7962.0	99726.853141	57399.956717	90.07	50783.295	99620.355	148602.4450	199992.48
1	2038.0	101509.908783	57932.623392	11.58	51924.020	102489.335	152443.8575	199808.10

```
[26]: plt.figure(figsize=(8,5))
sns.boxplot(x='Exited',y='EstimatedSalary',data=df,palette=['green','red'])
plt.title('Distribution of EstimatedSalary- Churned vs Retained Customers')
plt.xlabel('Exited(0=Retained,1=Churned)')
plt.ylabel('Estimated Salary')
plt.show()
```

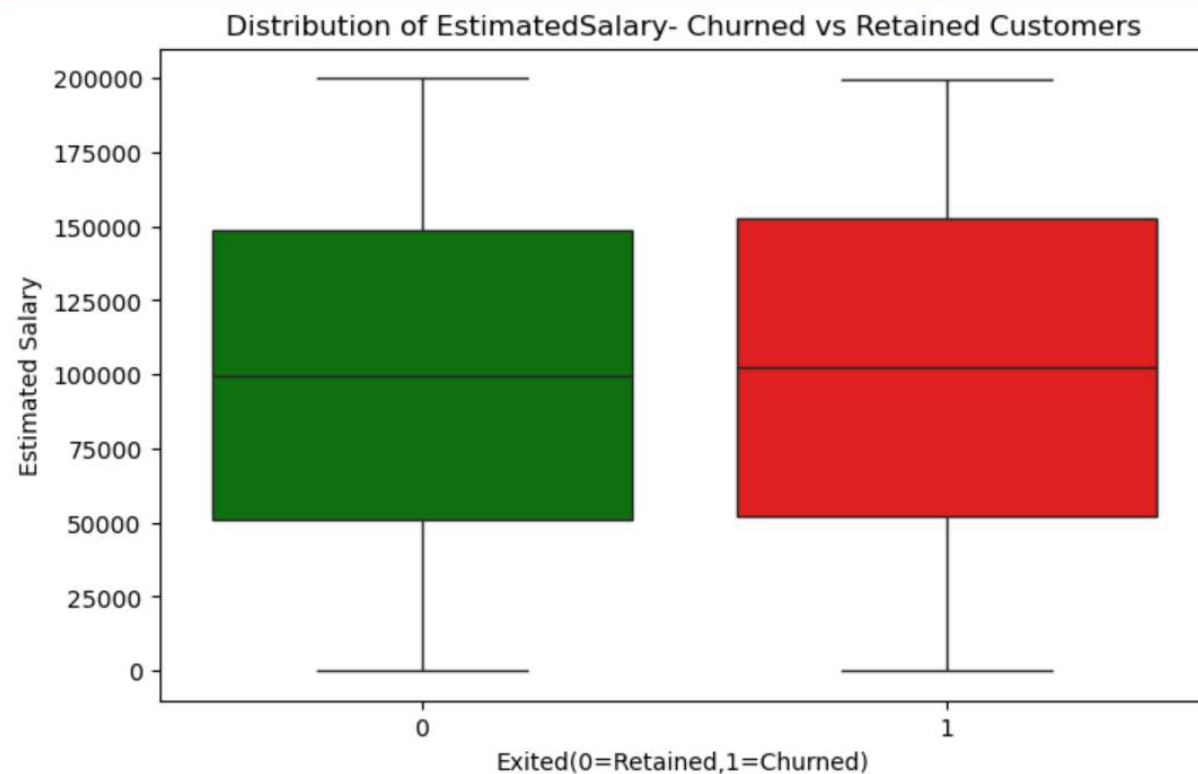
C:\Users\nayak\AppData\Local\Temp\ipykernel_19932\3890800965.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.boxplot(x='Exited',y='EstimatedSalary',data=df,palette=['green','red'])
```

Distribution of EstimatedSalary- Churned vs Retained Customers





```
[ ]: # Both Churned and Retained customers have similar salary distributions,So estimated salary is not a major factor in customer churn for data.
```

```
[ ]:
```

```
[ ]:
```

```
[ ]:
```

```
[20]: # 15. How do churn rates vary by Gender, Geography, and IsActiveMember?
```

```
[21]: #churn rate vary by Gender
```

```
[22]: churn_gender=df.groupby('Gender')['Exited'].mean()*100  
print(churn_gender)
```

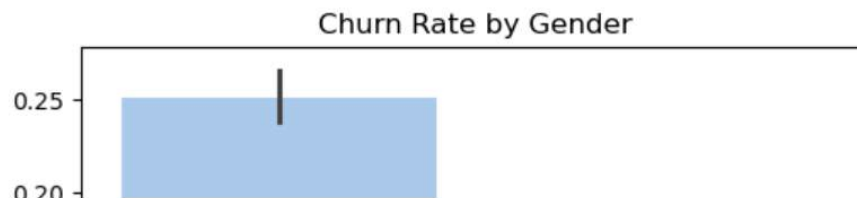
```
Gender  
Female    25.071539  
Male      16.474253  
Name: Exited, dtype: float64
```

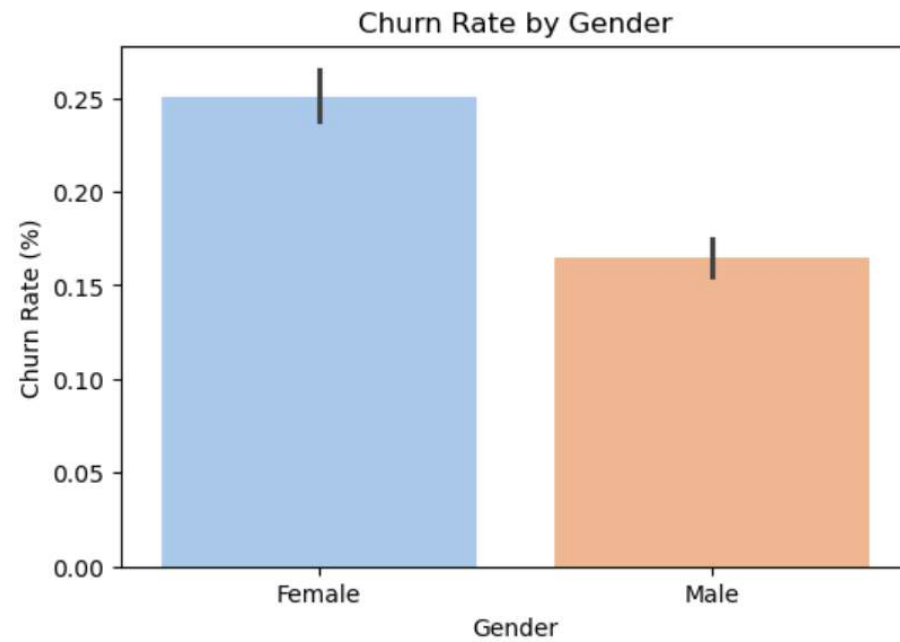
```
[23]: plt.figure(figsize=(6,4))  
sns.barplot(x='Gender',y='Exited',data=df,estimator='mean',palette='pastel')  
plt.title('Churn Rate by Gender')  
plt.ylabel('Churn Rate (%)')  
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2934609559.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x='Gender',y='Exited',data=df,estimator='mean',palette='pastel')
```





```
[24]: #Female Customers have a higher churn Rate.
```

```
[25]: #churn rate vary by Geography
```

```
[30]: churn_geography=df.groupby('Geography')['Exited'].mean()*100
print(churn_geography)
```

```
Geography
France    16.174711
Germany   22.443284
```

```
[25]: #churn rate vary by Geography
```

```
[30]: churn_geography=df.groupby('Geography')['Exited'].mean()*100
print(churn_geography)
```

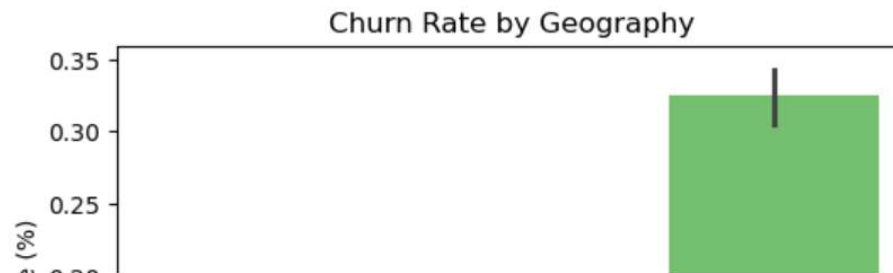
```
Geography
France    16.174711
Germany   32.443204
Spain     16.673395
Name: Exited, dtype: float64
```

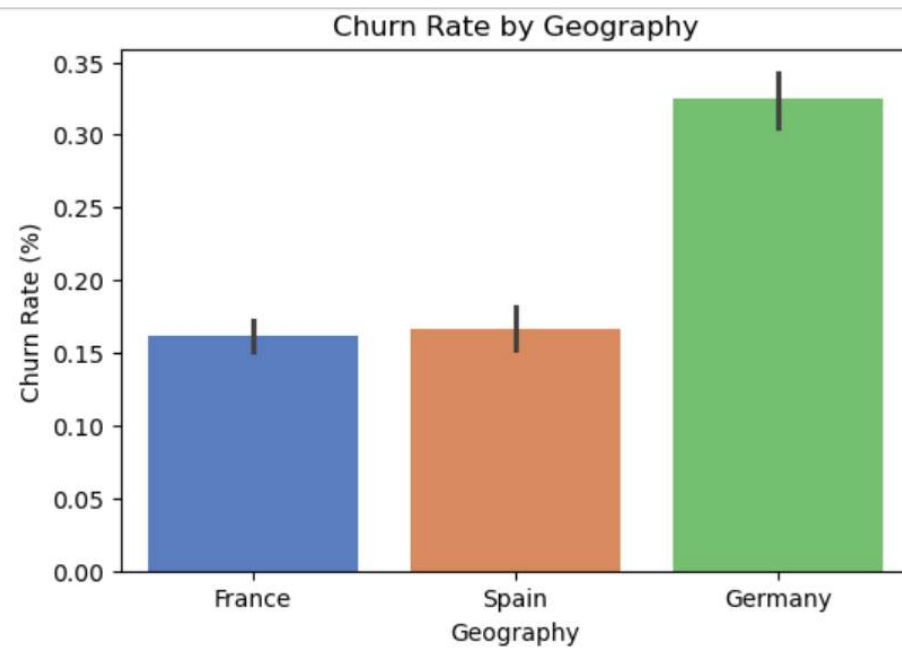
```
[26]: plt.figure(figsize=(6,4))
sns.barplot(x='Geography',y='Exited',data=df,estimator='mean',palette='muted')
plt.title('Churn Rate by Geography')
plt.ylabel('Churn Rate (%)')
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\707093323.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x='Geography',y='Exited',data=df,estimator='mean',palette='muted')
```





```
[27]: #Churn rate is highest among German Customers.
```

```
[28]: #churn Rate by Active Membership
```

```
[31]: churn_Activemembership=df.groupby('IsActiveMember')['Exited'].mean()*100
      print(churn_Activemembership)
```

```
IsActiveMember
0    26.871520
1    14.269074
```

```
[28]: #churn Rate by Active Membership
```

```
[31]: churn_Activemembership=df.groupby('IsActiveMember')['Exited'].mean()*100
print(churn_Activemembership)
```

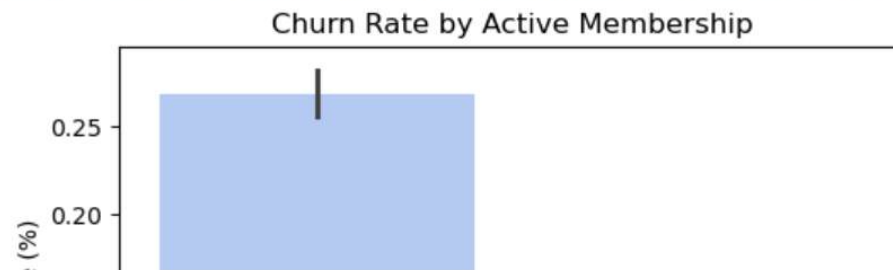
```
IsActiveMember
0    26.871520
1    14.269074
Name: Exited, dtype: float64
```

```
[29]: plt.figure(figsize=(6,4))
sns.barplot(x='IsActiveMember',y='Exited',data=df,estimator='mean',palette='coolwarm')
plt.title('Churn Rate by Active Membership')
plt.ylabel('Churn Rate (%)')
plt.xticks([0,1],['Inactive','Active'])
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2505570173.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x='IsActiveMember',y='Exited',data=df,estimator='mean',palette='coolwarm')
```

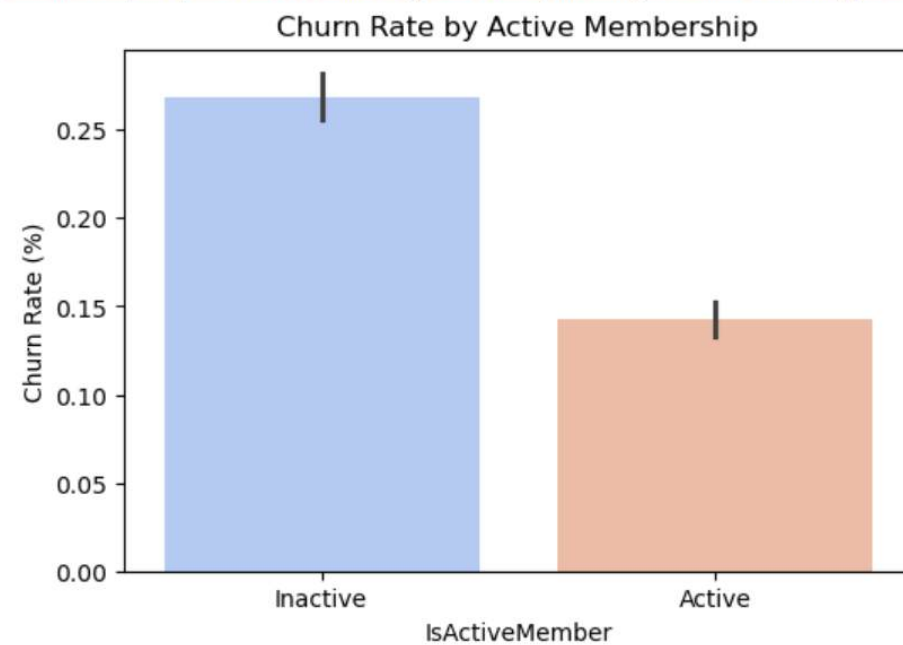


```
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2505570173.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x='IsActiveMember',y='Exited',data=df,estimator='mean',palette='coolwarm')
```



```
[ ]:
```


[]:

[]: *# 16. What is the average CreditScore, Balance, and EstimatedSalary of churned vs. retained customers?*

[33]: df.head()

[33]:

	RowNumber	CustomerId	Surname	CreditScore	Geography	Gender	Age	Tenure	Balance	NumOfProducts	HasCrCard	IsActiveMember	EstimatedSalary	Exited
0	1	15634602	Hargrave	619	France	Female	42	2	0.00	1	1	1	101348.88	1
1	2	15647311	Hill	608	Spain	Female	41	1	83807.86	1	0	1	112542.58	0
2	3	15619304	Onio	502	France	Female	42	8	159660.80	3	1	0	113931.57	1
3	4	15701354	Boni	699	France	Female	39	1	0.00	2	0	0	93826.63	0
4	5	15737888	Mitchell	850	Spain	Female	43	2	125510.82	1	1	1	79084.10	0

[34]: avg_values=df.groupby('Exited')[['CreditScore','Balance','EstimatedSalary']].mean()
 print(avg_values)

	CreditScore	Balance	EstimatedSalary
Exited			
0	651.837855	72742.750663	99726.853141
1	645.414622	91109.476006	101509.908783

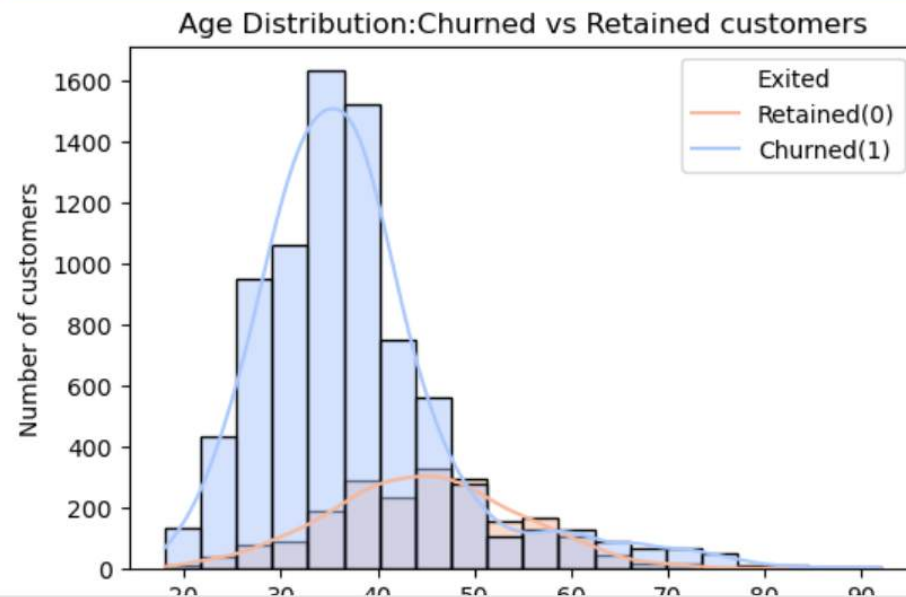
[]: *# Note: 0 is for retained and 1 is for Churned*

[]:

[]: *17. #How does Age impact churn? Plot histograms and boxplots for churned and non-churned groups.*

```
[ ]: 17. #How does Age impact churn? Plot histograms and boxplots for churned and non-churned groups.
```

```
•[35]: #Histogram
plt.figure(figsize=(6,4))
sns.histplot(data=df,x='Age',hue='Exited',kde=True,bins=20,palette='coolwarm')
plt.title('Age Distribution:Churned vs Retained customers')
plt.xlabel('Age')
plt.ylabel('Number of customers')
plt.legend(title='Exited',labels=['Retained(0)', 'Churned(1)'])
plt.show()
```

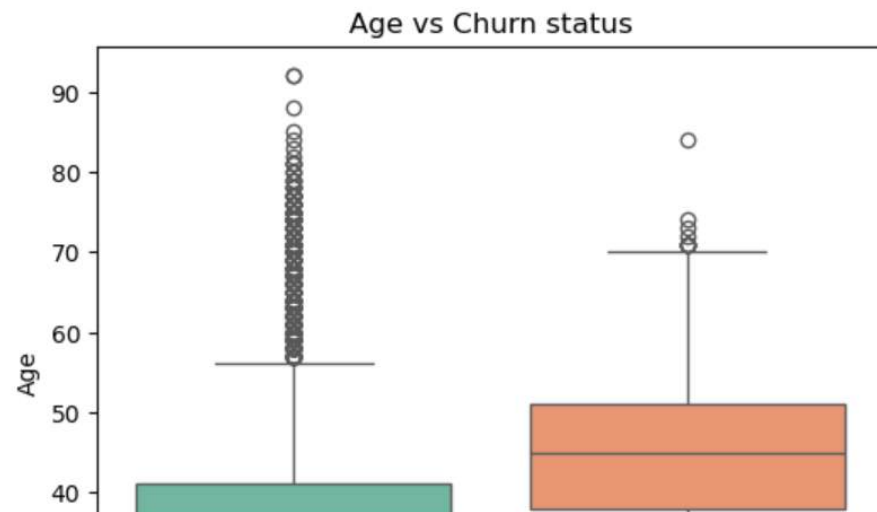


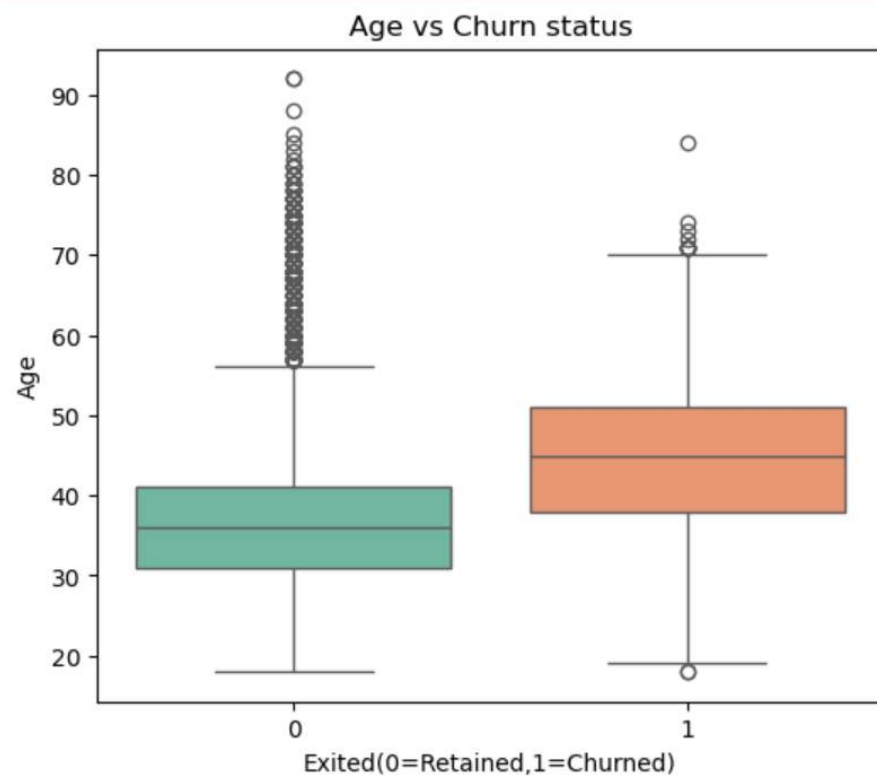
```
[37]: #Boxplot
plt.figure(figsize=(6,5))
sns.boxplot(x='Exited',y='Age',data=df,palette='Set2')
plt.title('Age vs Churn status')
plt.xlabel('Exited(0=Retained,1=Churned)')
plt.ylabel('Age')
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2785628990.py:3: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

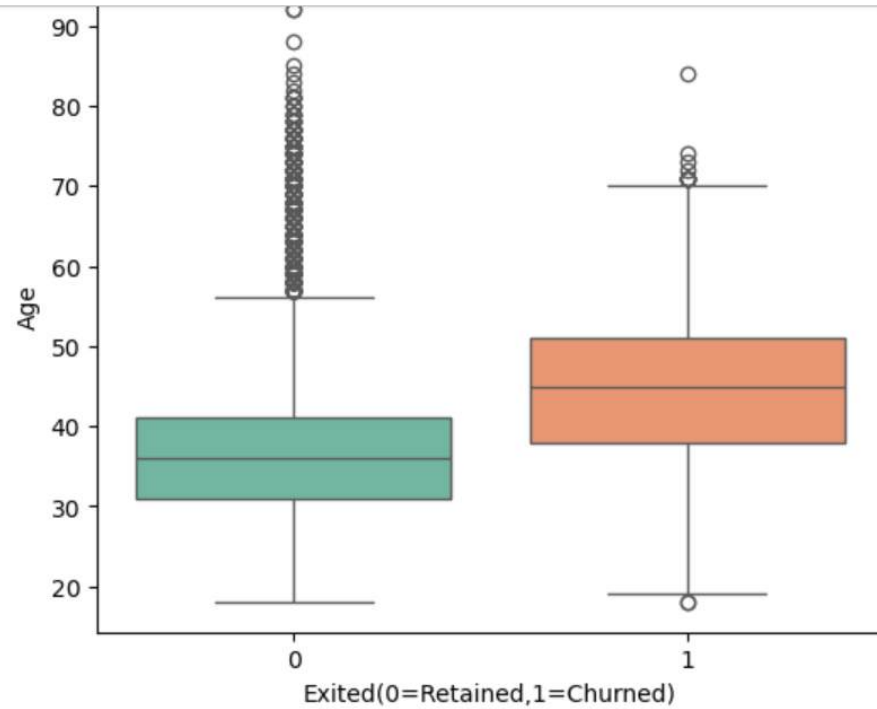
```
sns.boxplot(x='Exited',y='Age',data=df,palette='Set2')
```





```
[39]: df.groupby('Exited')['Age'].mean()
```

```
[39]: Exited
0    37.408063
1    44.835623
```



```
[39]: df.groupby('Exited')['Age'].mean()
```

```
[39]: Exited
0    37.408063
1    44.835623
Name: Age, dtype: float64
```

```
[ ]: #Churned customers have a average age og 44.8 compared to 37.4 for Retained.Older Customers are more likely to churn.
```



```
1 44.835623
Name: Age, dtype: float64
```

```
[ ]: #Churned customers have a average age og 44.8 compared to 37.4 for Retained.Older Customers are more likely to churn.
```

```
[ ]:
```

```
[ ]: #18. Is there any correlation among numeric features like CreditScore, Balance, and EstimatedSalary?
```

```
[43]: #select numeric columns
num_cols=['CreditScore','Balance','EstimatedSalary']
#calculate correlation matrix
corr_matrix=df[num_cols].corr()
print(corr_matrix)
```

	CreditScore	Balance	EstimatedSalary
CreditScore	1.000000	0.006268	-0.001384
Balance	0.006268	1.000000	0.012797
EstimatedSalary	-0.001384	0.012797	1.000000

```
[ ]:
```

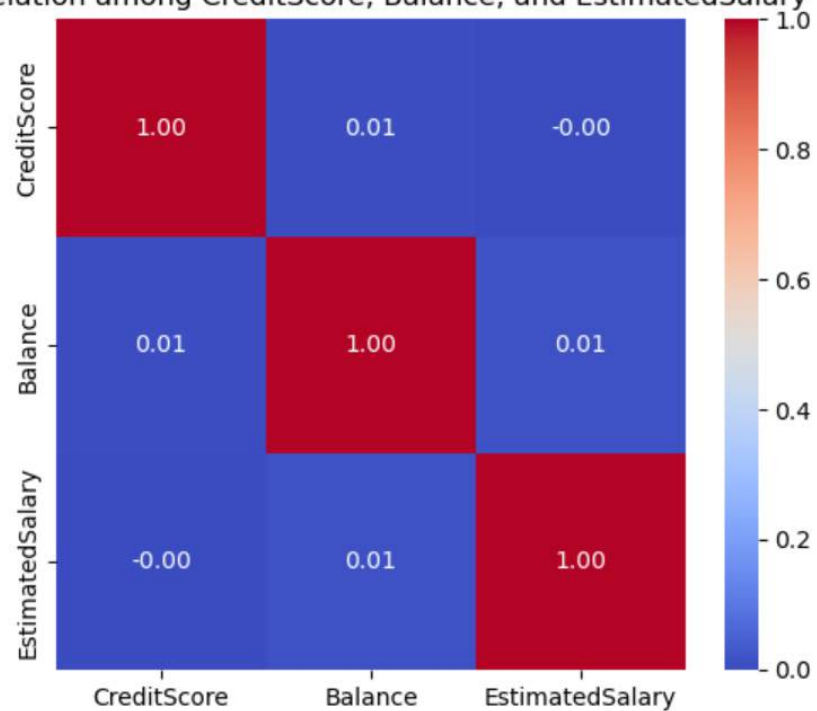
```
[44]: plt.figure(figsize=(6,5))
sns.heatmap(corr_matrix,annot=True,cmap='coolwarm',fmt='.2f')
plt.title('correlation among CreditScore, Balance, and EstimatedSalary')
plt.show()
```

correlation among CreditScore, Balance, and EstimatedSalary



```
[44]: plt.figure(figsize=(6,5))
sns.heatmap(corr_matrix,annot=True,cmap='coolwarm',fmt='.2f')
plt.title('correlation among CreditScore, Balance, and EstimatedSalary')
plt.show()
```

correlation among CreditScore, Balance, and EstimatedSalary



```
[ ]: #19. What does a heatmap reveal about feature interactions with churn?
```

```
[49]: Num_cols=['CreditScore','Age','Tenure','Balance','NumOfProducts','HasCrCard','IsActiveMember','EstimatedSalary','Exited']

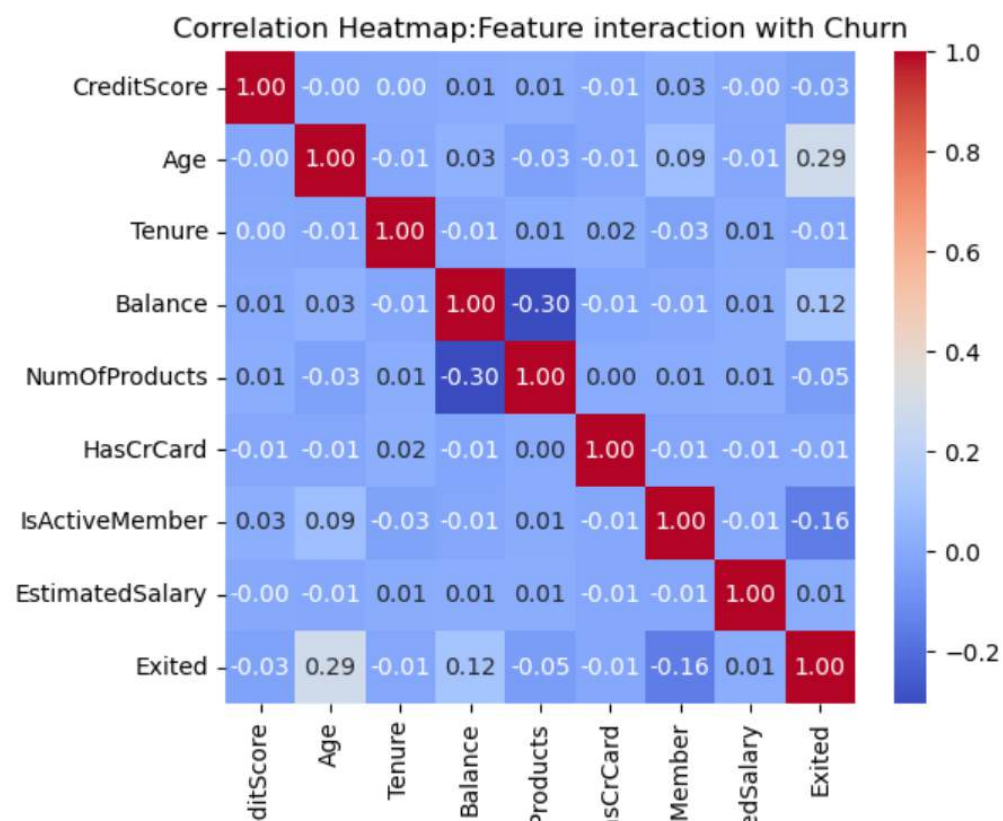
corr=df[Num_cols].corr()
print(corr)
```

	CreditScore	Age	Tenure	Balance	NumOfProducts	\
CreditScore	1.000000	-0.003965	0.000842	0.006268	0.012238	
Age	-0.003965	1.000000	-0.009997	0.028308	-0.030680	
Tenure	0.000842	-0.009997	1.000000	-0.012254	0.013444	
Balance	0.006268	0.028308	-0.012254	1.000000	-0.304180	
NumOfProducts	0.012238	-0.030680	0.013444	-0.304180	1.000000	
HasCrCard	-0.005458	-0.011721	0.022583	-0.014858	0.003183	
IsActiveMember	0.025651	0.085472	-0.028362	-0.010084	0.009612	
EstimatedSalary	-0.001384	-0.007201	0.007784	0.012797	0.014204	
Exited	-0.026771	0.285296	-0.013656	0.118577	-0.047611	

	HasCrCard	IsActiveMember	EstimatedSalary	Exited
CreditScore	-0.005458	0.025651	-0.001384	-0.026771
Age	-0.011721	0.085472	-0.007201	0.285296
Tenure	0.022583	-0.028362	0.007784	-0.013656
Balance	-0.014858	-0.010084	0.012797	0.118577
NumOfProducts	0.003183	0.009612	0.014204	-0.047611
HasCrCard	1.000000	-0.011866	-0.009933	-0.006976
IsActiveMember	-0.011866	1.000000	-0.011421	-0.156356
EstimatedSalary	-0.009933	-0.011421	1.000000	0.012490
Exited	-0.006976	-0.156356	0.012490	1.000000

```
[52]: plt.figure(figsize=(6,5))
sns.heatmap(corr,annot=True,cmap='coolwarm',fmt='.2f')
plt.title('Correlation Heatmap:Feature interaction with Churn')
```

```
[52]: plt.figure(figsize=(6,5))
sns.heatmap(corr,annot=True,cmap='coolwarm',fmt='.2f')
plt.title('Correlation Heatmap:Feature interaction with Churn')
plt.show()
```



Credit
Ba
NumOfPro
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EstimatedS

```
[ ]: '''Age and Balance show a positive correlation with Churn, indicating that older customers and with higher account balance are more likely to leave the B.
IsActivemember and Numofproducts have a negative correlation with churn, means customers who are active are less likely to Churn.
EstimatedSalary and Tenure show almost no correlation with churn,meaning they have minimal influence on wheather a customer stay or leave.'''
```

```
[ ]:
```

```
[ ]: #20. Are there outliers in Balance, CreditScore, or Age that are mostly associated with churn?
```

```
[54]: numeric_cols=['CreditScore','Age','Balance']
plt.figure(figsize=(15,5))
for i, col in enumerate(numeric_cols,1):
    plt.subplot(1,3,i)
    sns.boxplot(x='Exited',y=col,data=df,palette='Set2')
    plt.title(f'cols vs Churn')
plt.tight_layout()
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2120548627.py:5: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.boxplot(x='Exited',y=col,data=df,palette='Set2')
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2120548627.py:5: FutureWarning:

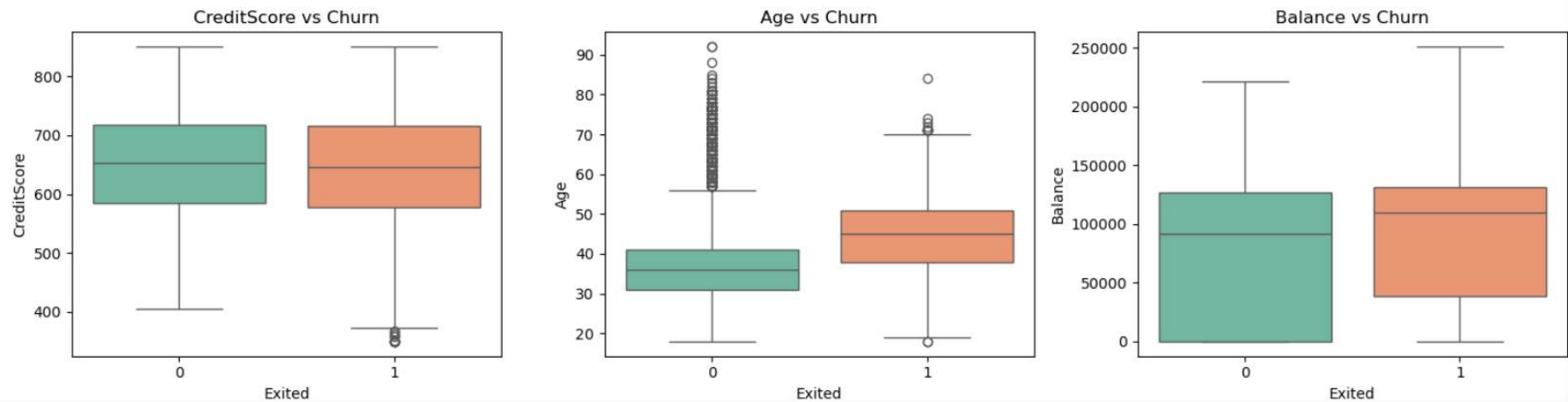
Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

[114]: #20. Are there outliers in Balance, CreditScore, or Age that are mostly associated with churn?

```
[122]: numeric_cols=['CreditScore','Age','Balance']
plt.figure(figsize=(15,4))
for i, col in enumerate(numeric_cols,1):
    plt.subplot(1,3,i)
    sns.boxplot(x='Exited',y=col,data=df,palette='Set2')
    plt.title(f'{col} vs Churn')
plt.tight_layout()
plt.show()
```



```
sns.boxplot(x='Exited',y=col,data=df,palette='Set2')
```



[]:

[173]: #21. Group customers into age brackets (e.g., 18-30 as Adults, 30-50 as middle age and 50-100 as seniors.). How does churn rate change across them?

```
[174]: bins=[18,30,50,100]
labels=['Adult(18-30)', 'Middle Age(30-50)', 'Senior(50-100)']
df['AgeGroups']=pd.cut(df['Age'], bins=bins, labels=labels, right=False)
```

[175]: df.head()

[175]:

Geography	Gender	Age	Tenure	Balance	NumOfProducts	HasCrCard	IsActiveMember	EstimatedSalary	Exited	Complain	Satisfaction Score	Card Type	Point Earned	AgeGroups
France	Female	42	2	0.00	1	1	1	101348.88	1	1	2	DIAMOND	464	Middle Age(30-50)
Spain	Female	41	1	83807.86	1	0	1	112542.58	0	1	3	DIAMOND	456	Middle Age(30-50)
France	Female	42	8	159660.80	3	1	0	113931.57	1	1	3	DIAMOND	377	Middle Age(30-50)
France	Female	39	1	0.00	2	0	0	93826.63	0	0	5	GOLD	350	Middle Age(30-50)
Spain	Female	43	2	125510.82	1	1	1	79084.10	0	0	5	GOLD	425	Middle Age(30-50)

```
[176]: Churn_by_agegroup=df.groupby('AgeGroups')['Exited'].mean()*100
print(Churn_by_agegroup)
```

```
AgeGroups
Adult(18-30)      7.556368
Middle Age(30-50) 18.380341
```

```
[176]: Churn_by_agegroup=df.groupby('AgeGroups')['Exited'].mean()*100
print(Churn_by_agegroup)
```

```
AgeGroups
Adult(18-30)      7.556368
Middle Age(30-50) 18.380241
Senior(50-100)   45.448029
Name: Exited, dtype: float64
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2116857766.py:1: FutureWarning: The default of observed=False is deprecated and will be changed to True in a future version of pandas. Pass observed=False to retain current behavior or observed=True to adopt the future default and silence this warning.

```
Churn_by_agegroup=df.groupby('AgeGroups')['Exited'].mean()*100
```

```
[177]: #Visulize churn rate by Age groups
```

```
[178]: plt.figure(figsize=(6,4))
sns.barplot(x=Churn_by_agegroup.index,y=Churn_by_agegroup.values,palette='Set2')
plt.title('Churn Rate by AgeGroup')
plt.ylabel('Churn Rate(%)')
plt.xlabel('Age Group')
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\1509556778.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x=Churn_by_agegroup.index,y=Churn_by_agegroup.values,palette='Set2')
```

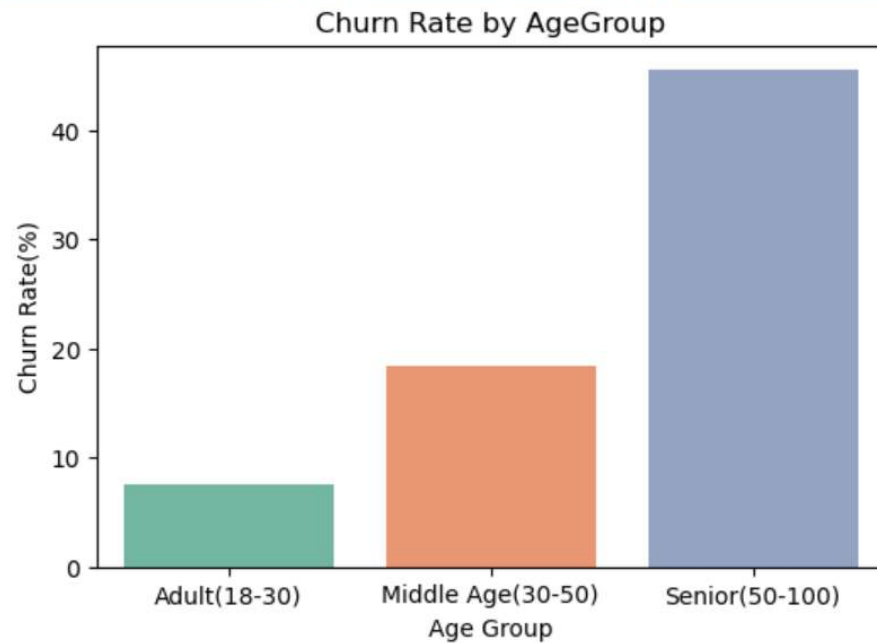
Churn Rate by AgeGroup

```
plt.show()
```

C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\1509556778.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.barplot(x=Churn_by_agegroup.index,y=Churn_by_agegroup.values,palette='Set2')
```



```
[ ]:
```

[]:

[179]: #22. Are customers with only one product (NumOfProducts = 1) more Likely to churn than those with multiple?

[180]: `Churn_by_products=df.groupby('NumOfProducts')['Exited'].mean()*100`
`print(Churn_by_products)`

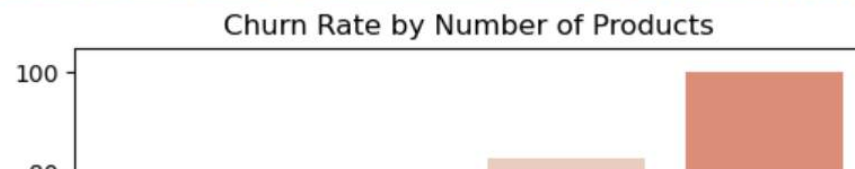
```
NumOfProducts
1    27.714398
2     7.603486
3    82.706767
4   100.000000
Name: Exited, dtype: float64
```

[181]: `plt.figure(figsize=(6,4))`
`sns.barplot(x=Churn_by_products.index,y=Churn_by_products.values,palette='coolwarm')`
`plt.title('Churn Rate by Number of Products')`
`plt.xlabel('Number of Products')`
`plt.xlabel('Churn Rate(%)')`
`plt.show()`

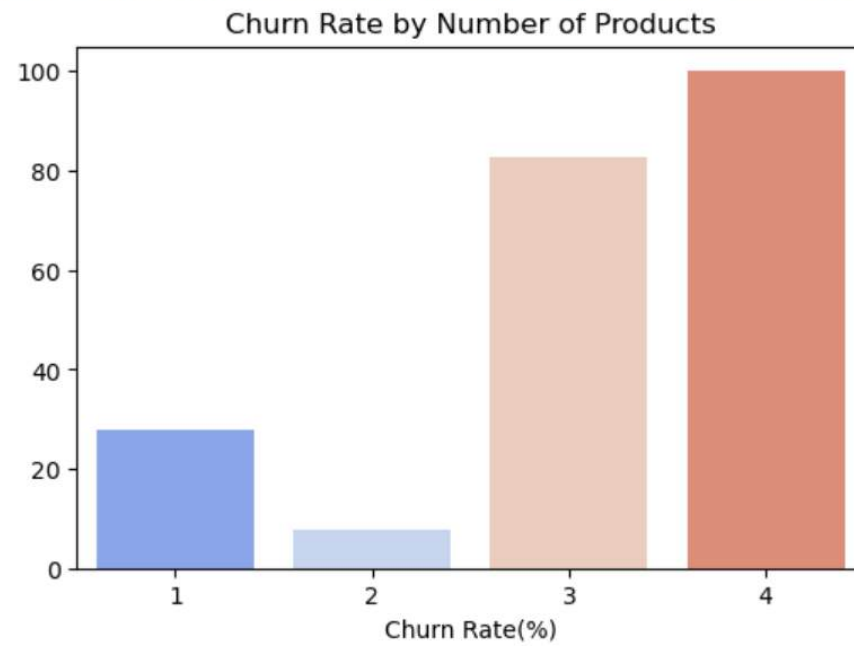
C:\Users\nayak\AppData\Local\Temp\ipykernel_6884\2976775891.py:2: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

`sns.barplot(x=Churn_by_products.index,y=Churn_by_products.values,palette='coolwarm')`

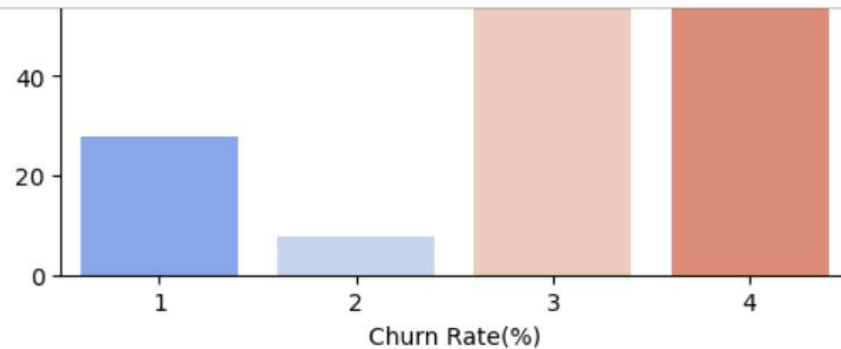


```
sns.barplot(x=Churn_by_products.index,y=Churn_by_products.values,palette='coolwarm')
```



```
[182]: df['NumOfProducts'].value_counts()
```

```
[182]: NumOfProducts
1      5084
2      4590
3       266
4         60
Name: count, dtype: int64
```



```
[182]: df['NumOfProducts'].value_counts()
```

```
[182]: NumOfProducts
1      5084
2      4590
3       266
4        60
Name: count, dtype: int64
```

```
[184]: '''ChurnRate decreases from 1 to 2 products but spikes sharply for 3 and 4 products. That means moderate engagement(2 products) promotes loyalty.
and under-engagement(1 product) and over-engagement(3 and 4 products) may lead to customer dissatisfaction.'''
```

```
[184]: 'ChurnRate decreases from 1 to 2 products but spikes sharply for 3 and 4 products. That means moderate engagement(2 products) promotes loyalty. \nand under-
-engagement(1 product) and over-engagement(3 and 4 products) may lead to customer dissatisfaction.'
```

```
[ ]:
```

```
[ ]:
```

```
[ ]:
```