

Statistella: Data Analytics Competition

Insights and Strategies to Boost Engagement

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Dataset Overview:

Total rows: 10,000

No missing values or duplicate entries.

Key Metrics:

Estimated Salary:

Mean: ₹100,090

Range: ₹11.58 to ₹199,992

Points Earned:

Mean: 606

Range: 119 to 1,000

Strategic Focus:

Retain high-value customers with personalized campaigns.

Address churn in inactive members, older customers, and regions with high churn.

Data Summary

High-Balance Customers:

Total: 2,500 (top 25% by balance).

Churn Rate: 23.68% (inactive members: 30.47%, active members: 16.92%).

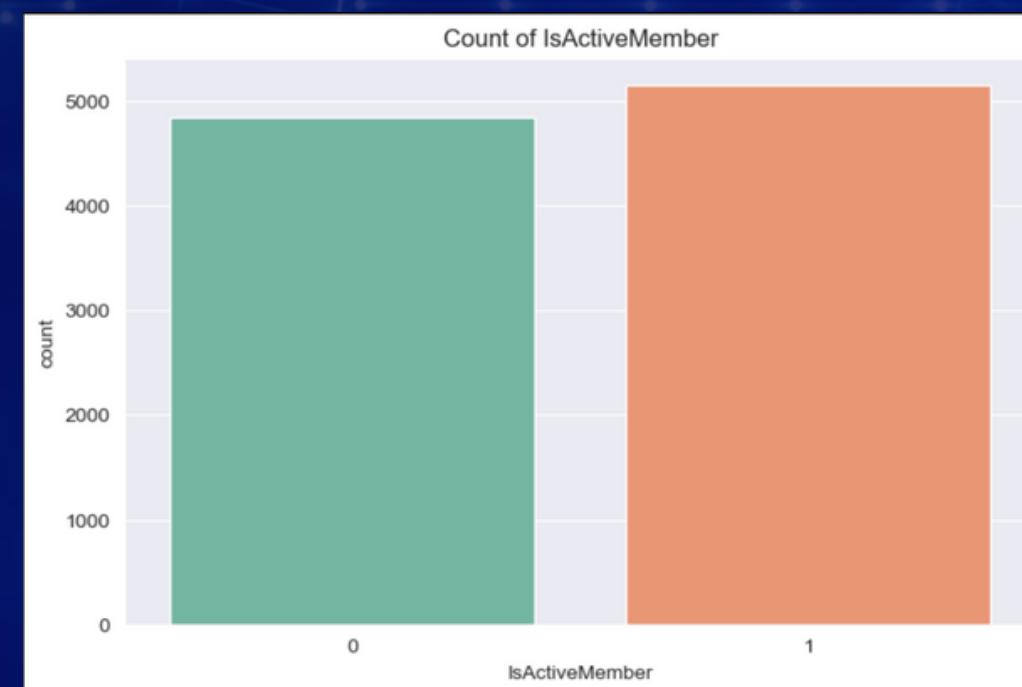
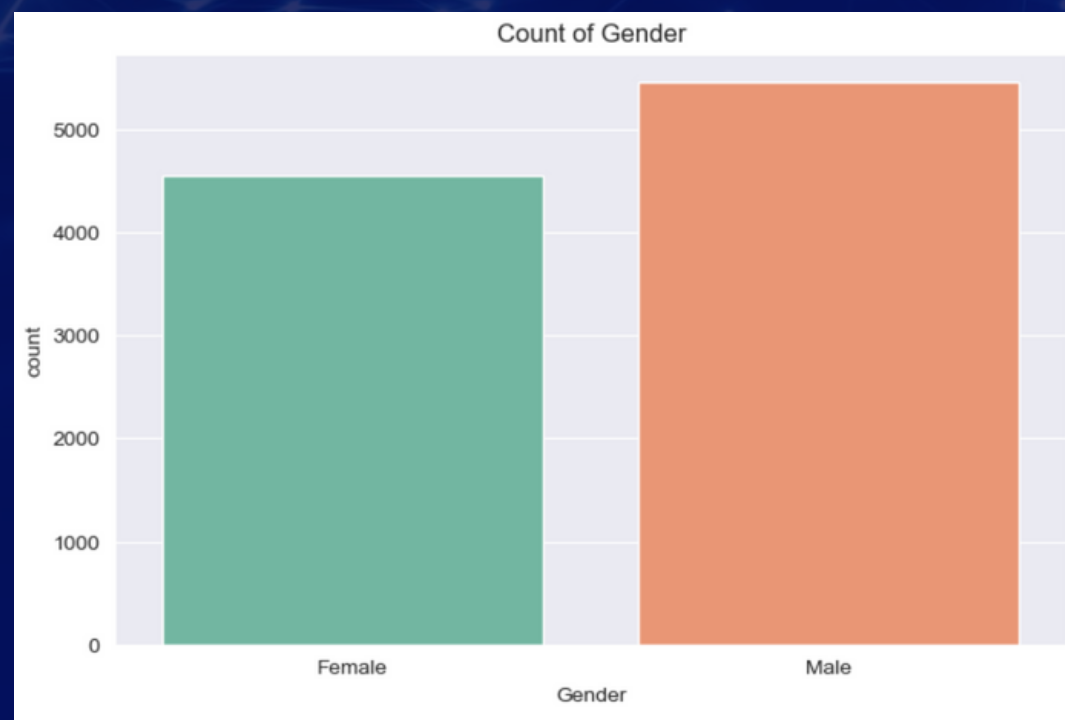
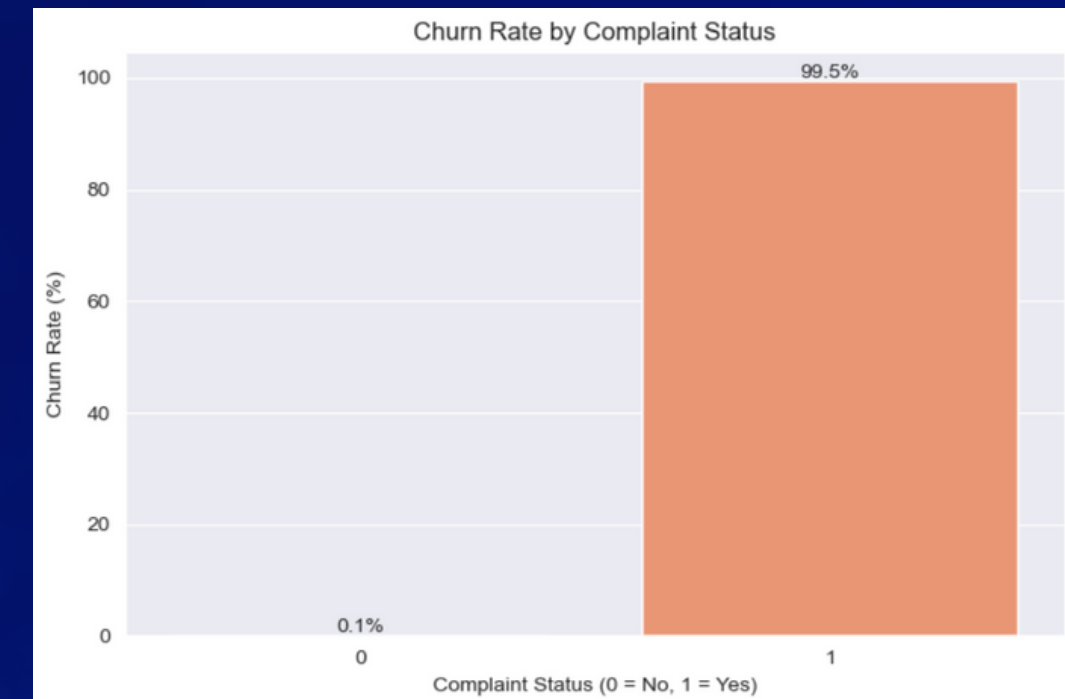
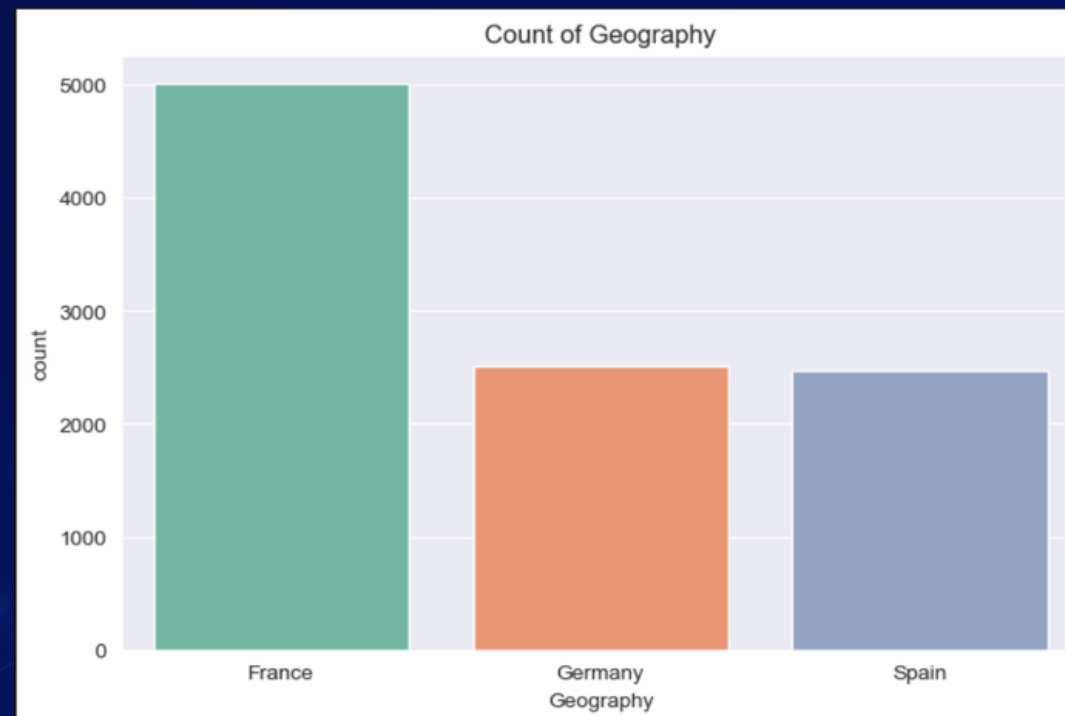
Churn Insights:

Overall churn rate: 20.38%.

Highest Churn:

Inactive Members: 26.87% churn rate.

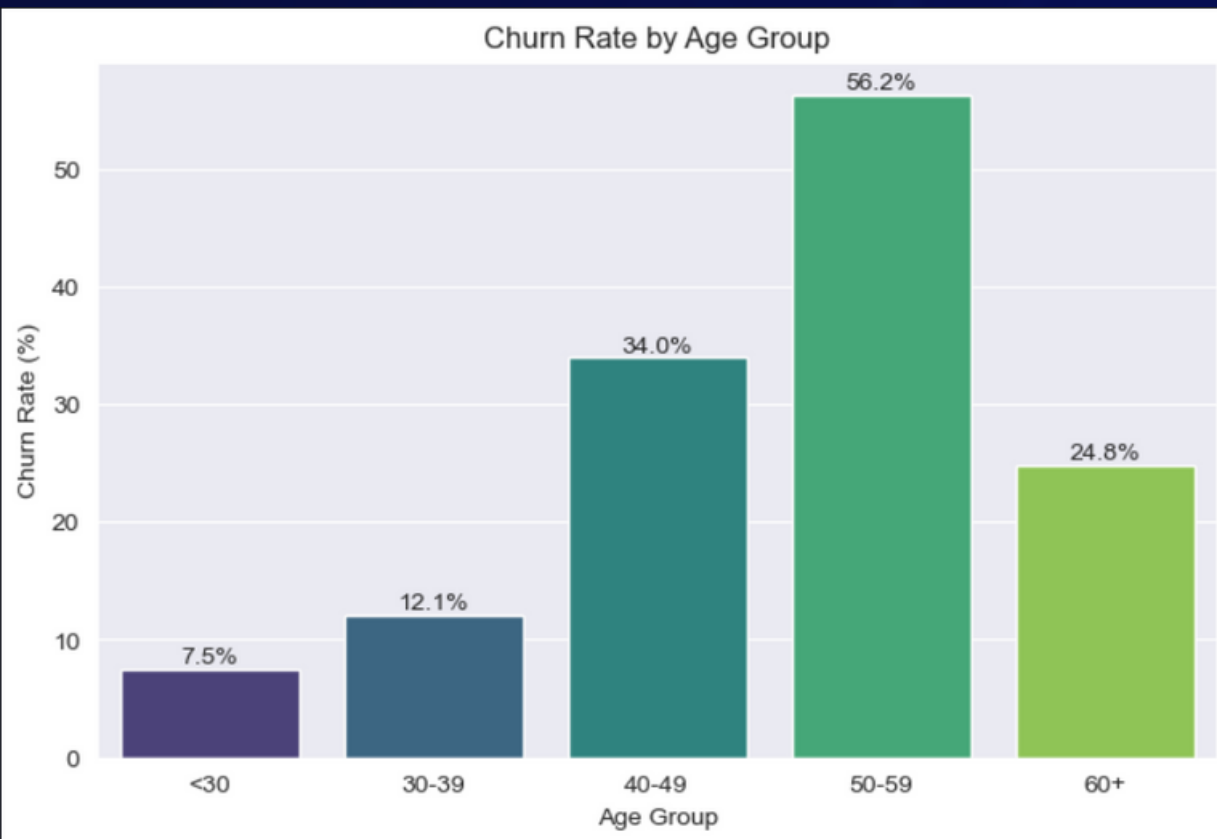
Customers with Complaints: 99.51% churn rate.



Categorical Columns:

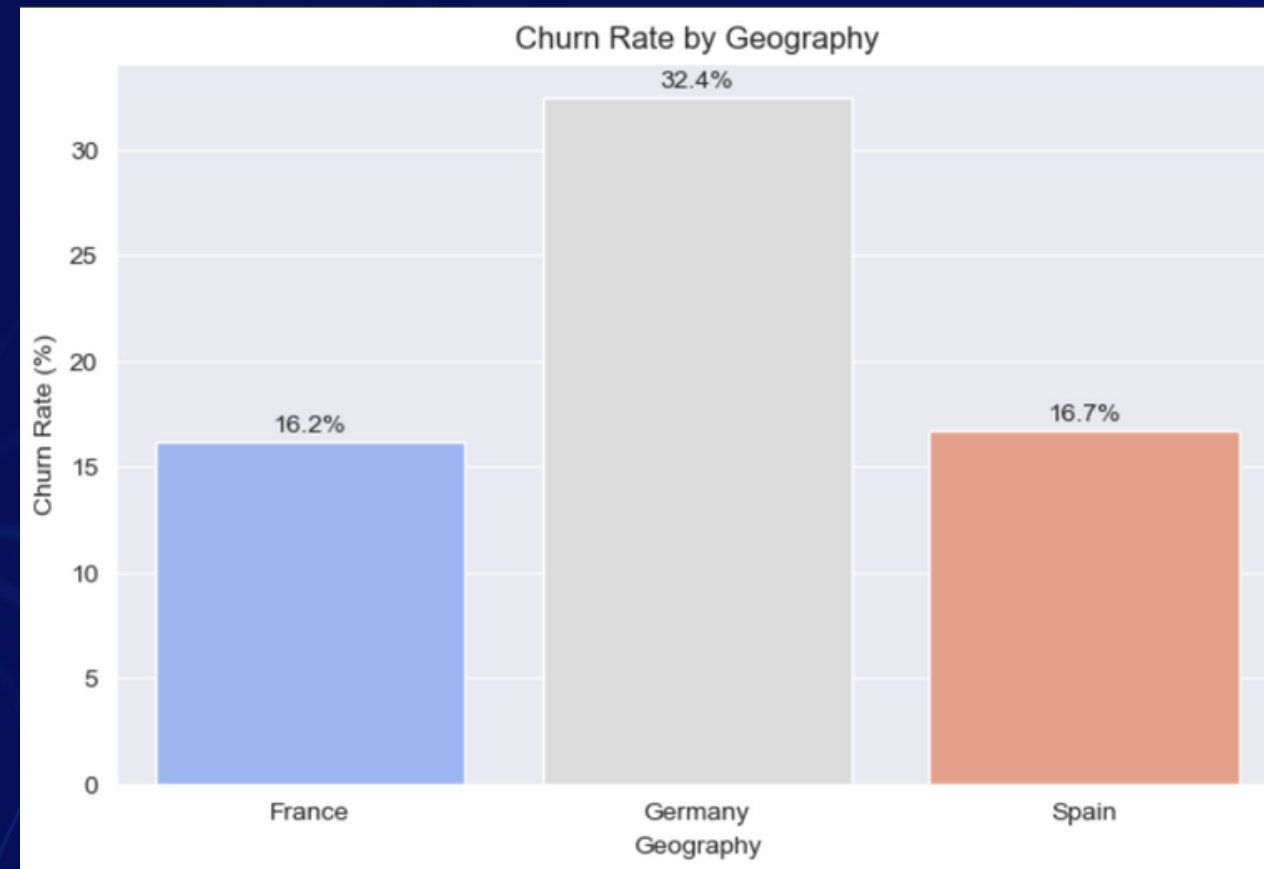
- Geography: Majority of customers from France (50.14%).
- Gender: Male customers are 54.57%; female customers are 45.43%.
- IsActiveMember: 51.51% are active members.

Key Trends



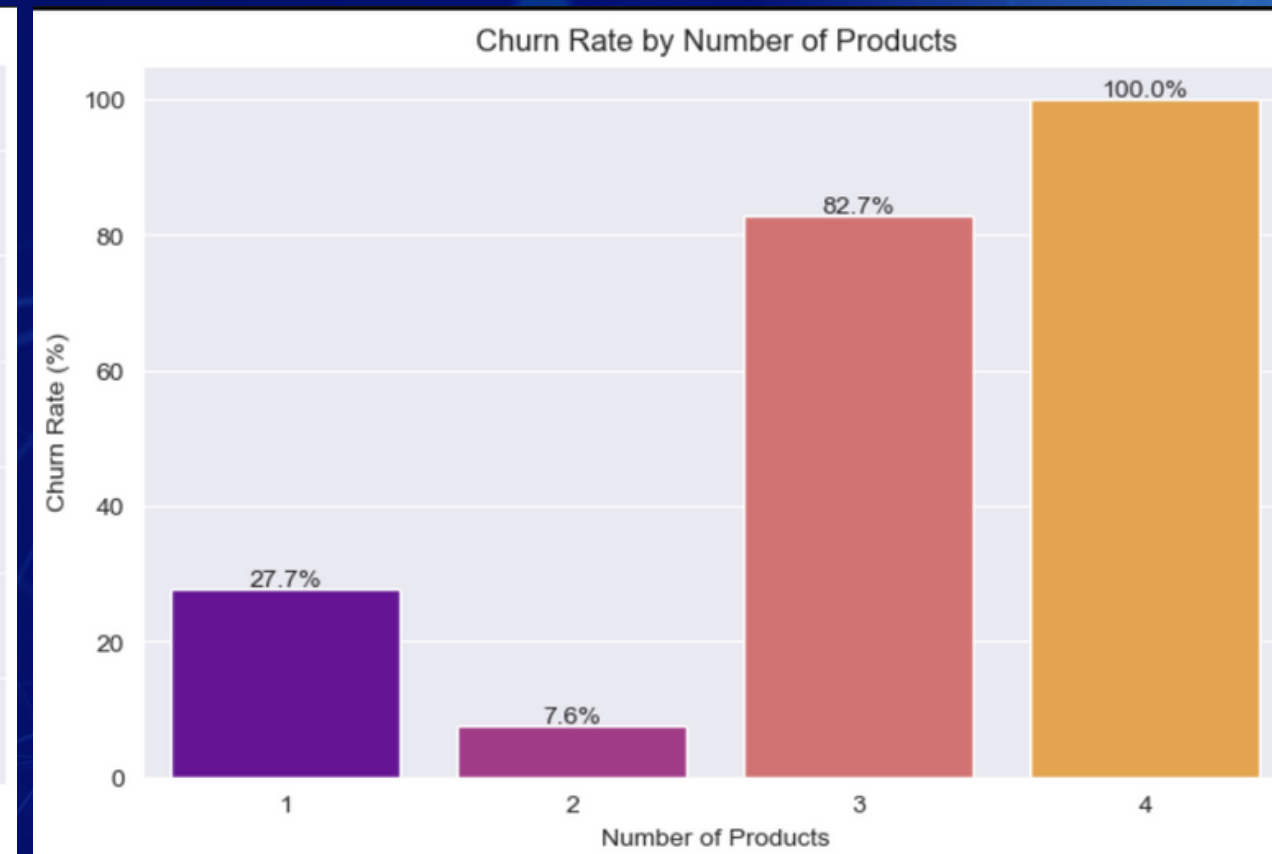
Customer Demographics:

- Average customer age: 38.92 years.
- Churn is higher among customers aged above Y years.



Geographical Insights:

- Churn rates vary significantly by geography (e.g., highest in region Germany at 32.4%).



Product Engagement:

- Customers with greater products have a higher churn rate.

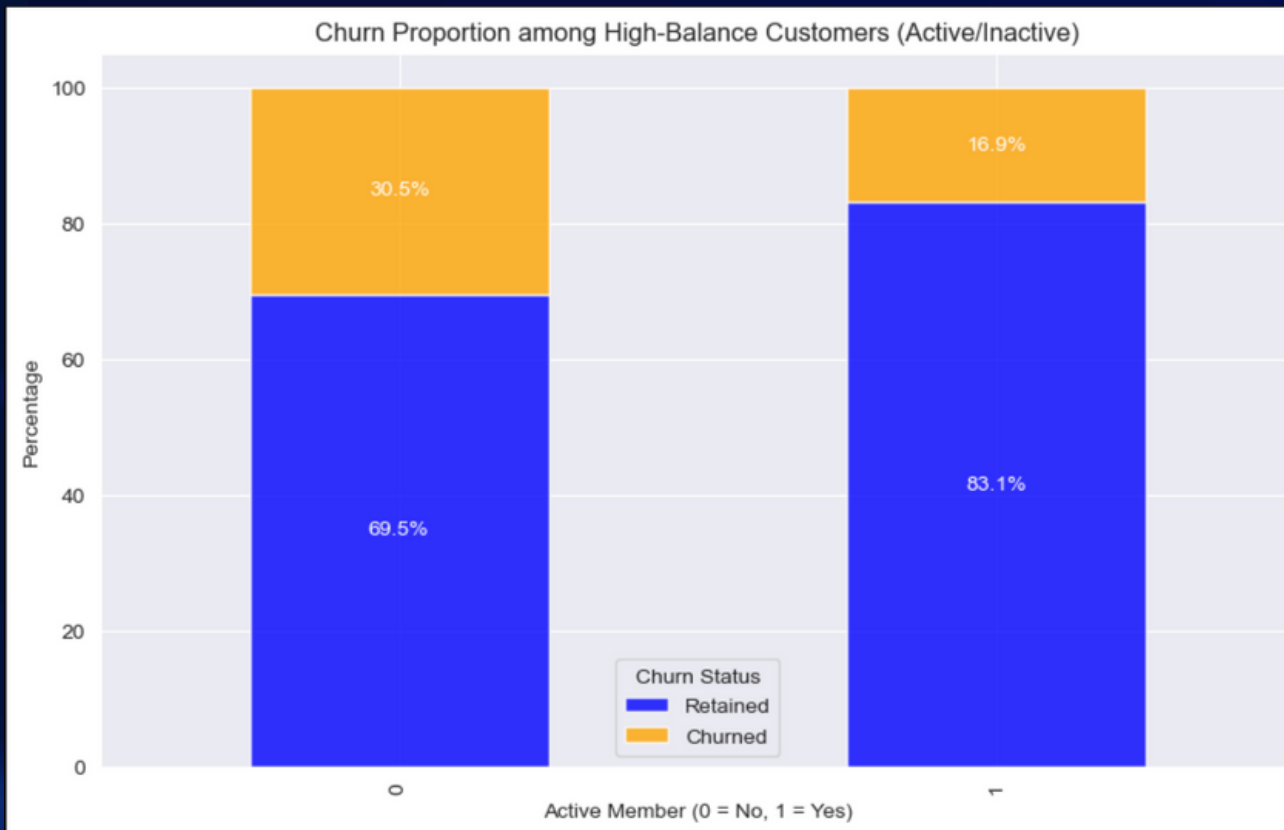
Propotion Of Different Card Categories



Credit Card Categories:

- It is very shocking to see that all the categories has almost same percentage of the data

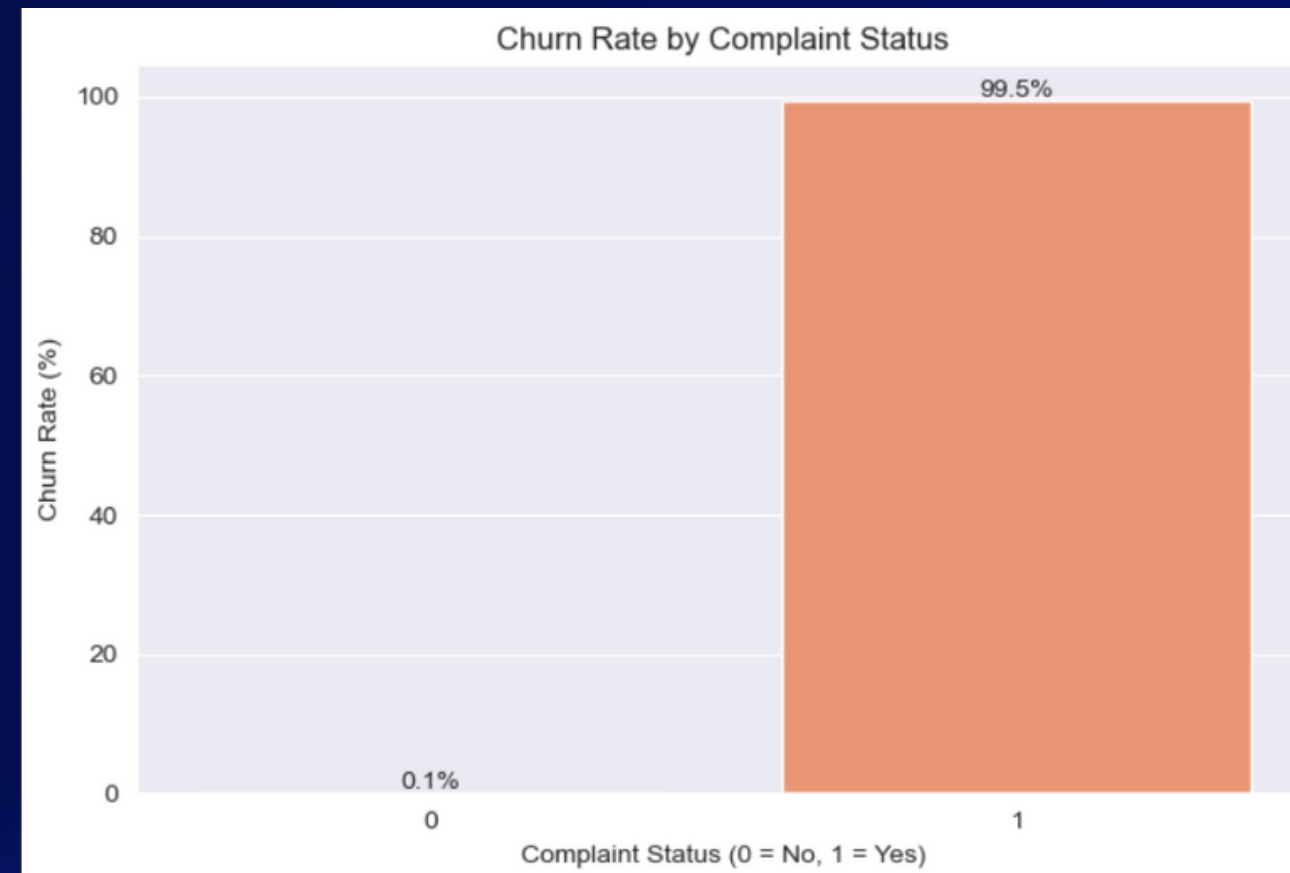
Data-Driven Insights



Balance and Retention:

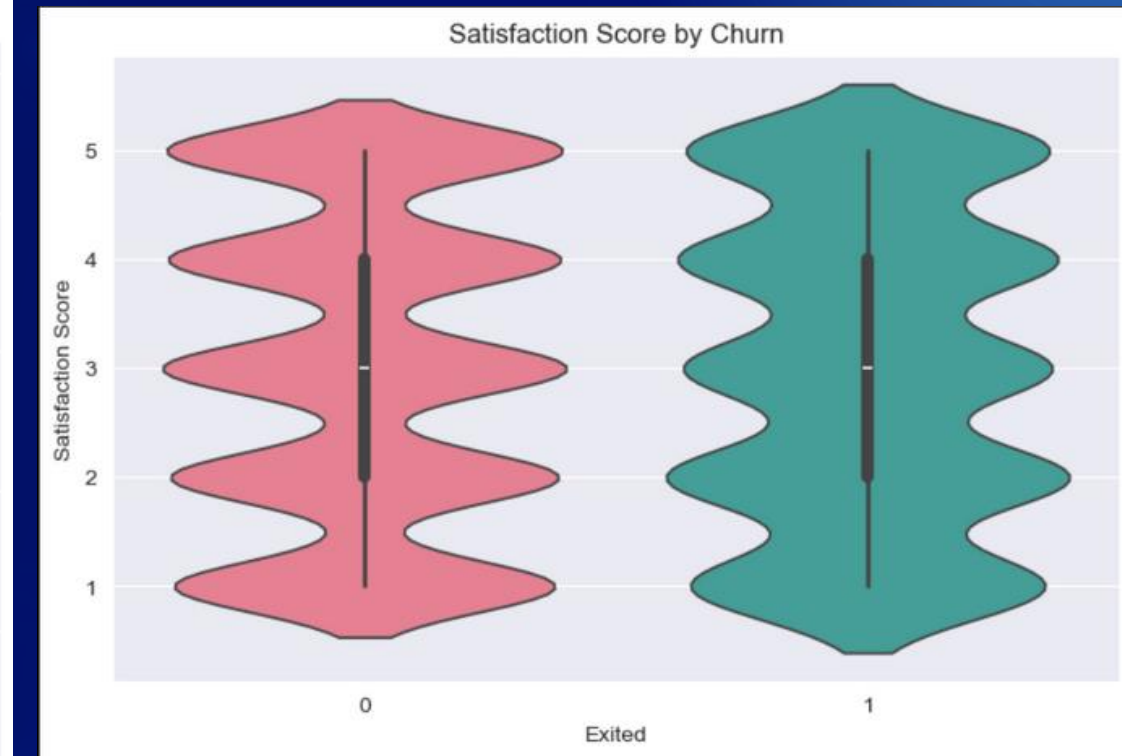
Customers with balances in the top 25% have a churn rate of 23.7%.

Among these, inactive members churn 13.6% more than active members.



Complaint Analysis:

- Customers who lodged complaints have an average churn rate of X% higher than those who didn't.



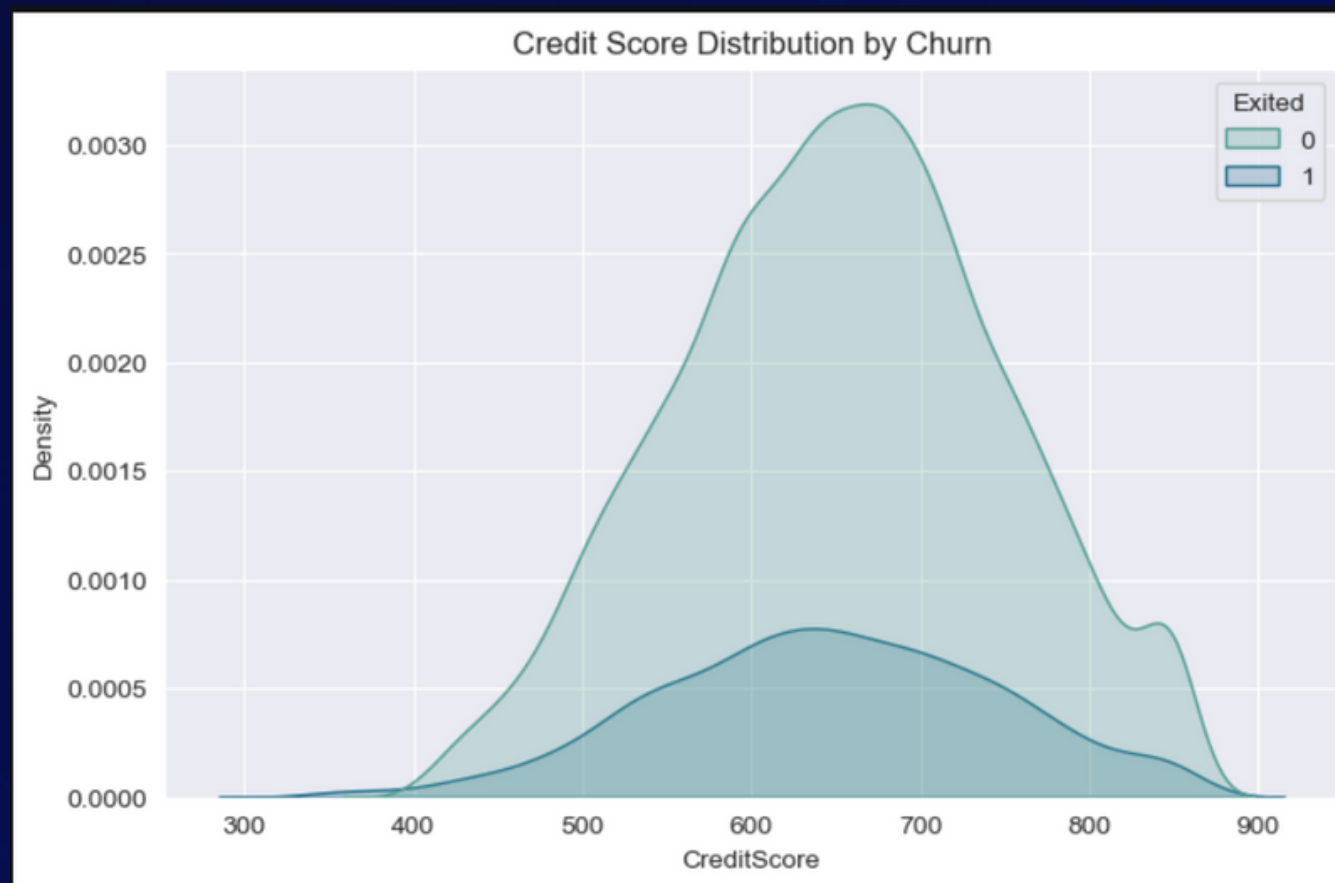
Satisfaction Score:

Churn is inversely related to customer satisfaction scores.

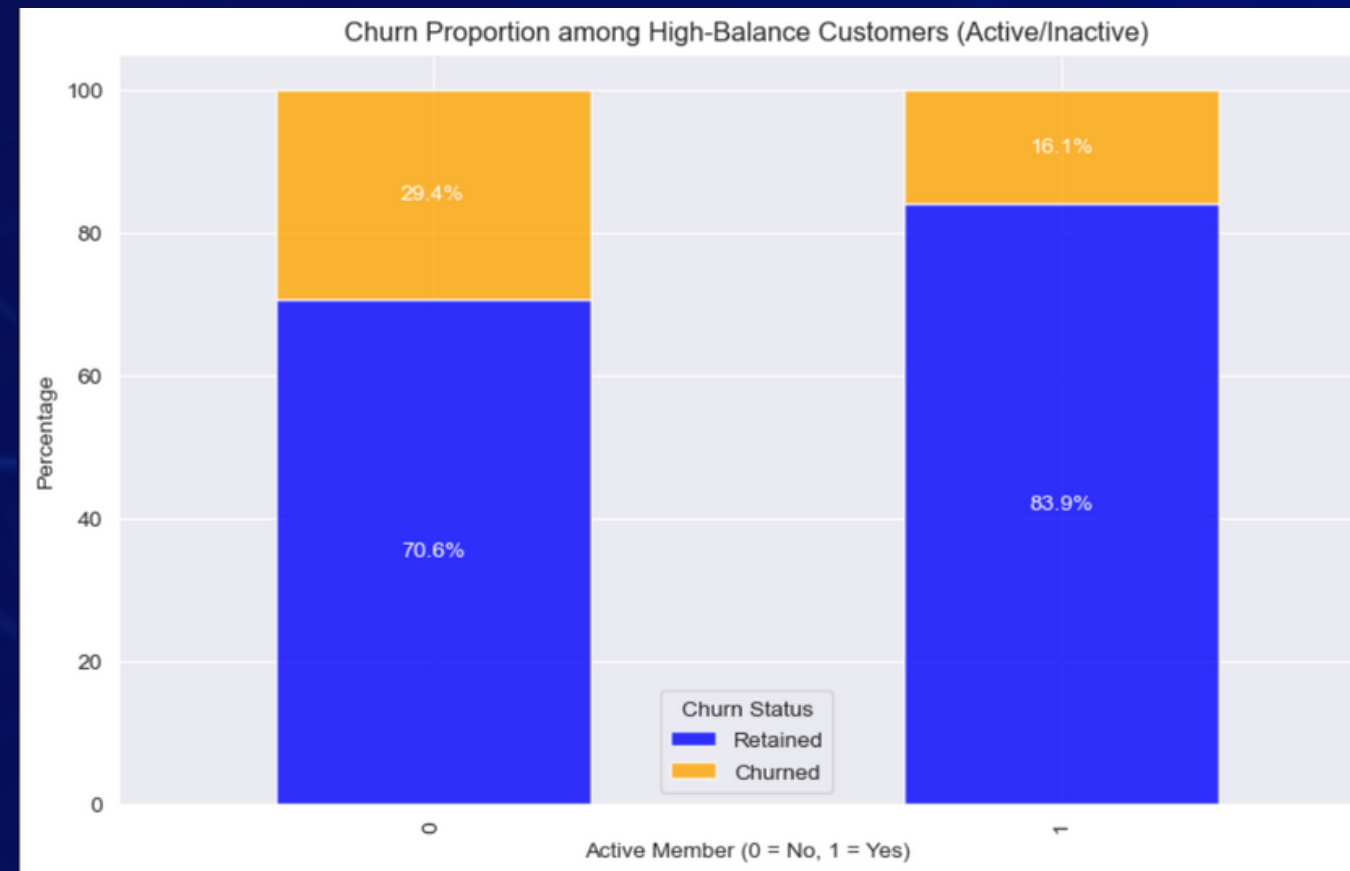


- Balance vs Points Earned in Active and Churned Members

Churn Rate Analysis



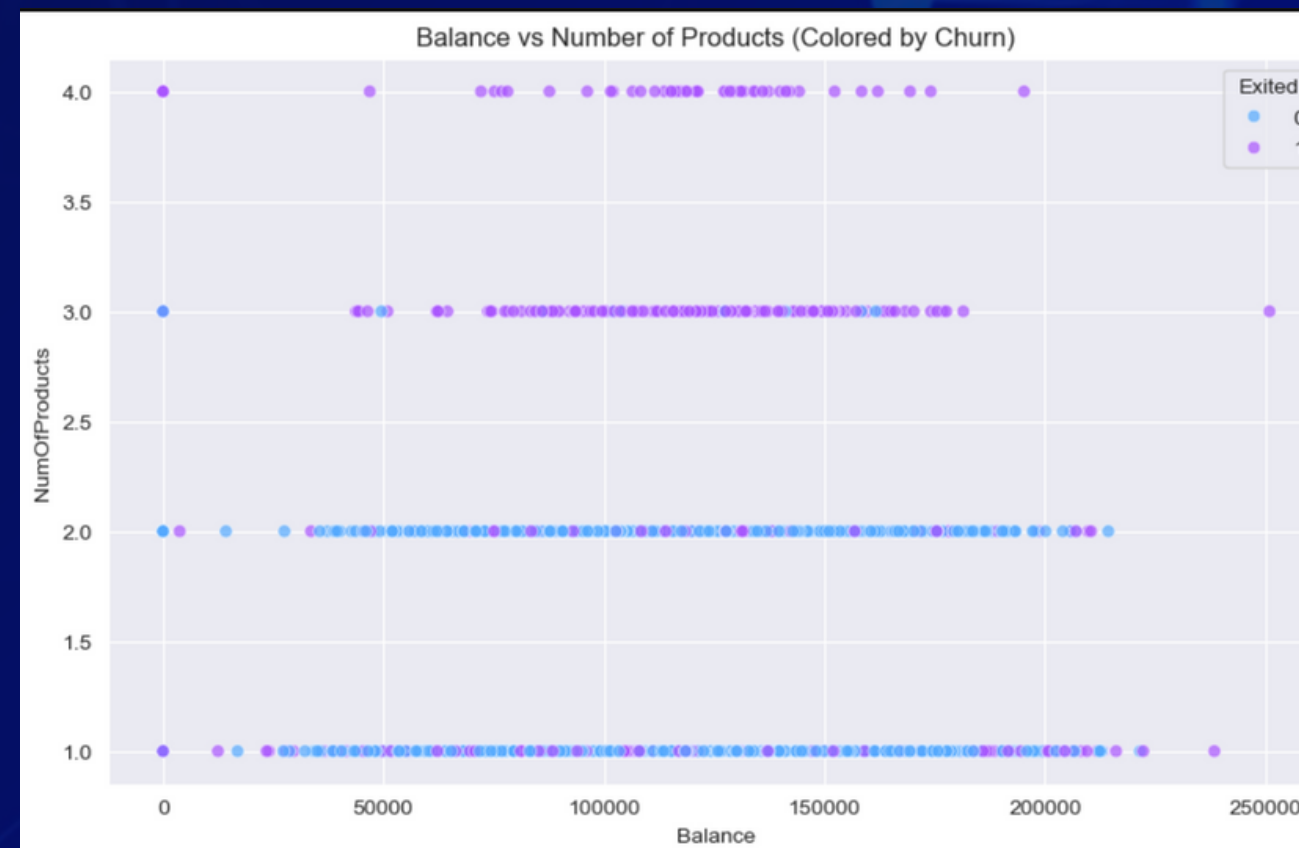
- Credit Score Distribution by Churn:
 - This graph shows that the highest density of the churn rate is around at 600-650 CreditScore.



Churn Proportion of the top 10% of the Bank Customers:

The bank values these customers a lot:

- The active member has a churn rate of 16.1% while inactive members has a churn rate of 29.4%.



Customers with higher account balances but owning fewer products (e.g., one or two) have a significantly higher churn rate.

Strategic Actions and Recommendations

Age 50+ Focus

- Dedicated customer service representatives
- Simplified digital interfaces
- Retirement-focused products

German Market

- Region-specific offers
- Native-speaking support team
- Local partnerships

Card Distribution

- Balance-based categories:
- Platinum (10%), Gold (20%)
- Silver (30%), Classic (40%)

Premium Customers

- Exclusive benefits package
- Dedicated relationship managers
- Proactive engagement monitoring

Priority Complaint Resolution

- 24-hour maximum response time
- Automated tracking system
- Dedicated rapid response team
- Clear escalation matrix

Thank You!

Feel free to reach out with any questions or suggestions.
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