### **Churn Analysis Summary**

1. **Overall Churn Rate**
   * Around **26.5%** of customers have churned.
   * About **73.5%** stayed with the company.
2. **Churn by Gender**
   * Both male and female customers show similar churn patterns, indicating gender is **not a major factor** in churn.
3. **Monthly Charges vs Churn**
   * Customers with **higher monthly charges** are more likely to churn.
   * Indicates that **pricing sensitivity** might be a driver of customer loss.
4. **Churn by Contract Type**
   * **Month-to-month contracts** have the **highest churn rate**.
   * Customers with **1-year or 2-year contracts** churn significantly less, showing that **long-term commitments improve retention**.
5. **Churn by Payment Method**
   * Certain payment methods (likely **electronic check**) have higher churn.
   * Automatic payments like **bank transfer or credit card** show lower churn, suggesting convenience and automation improve retention.
6. **Churn by Senior Citizens**
   * Senior citizens show a **higher churn rate** compared to non-seniors.
   * Age could be an influencing factor in service retention.

**Key Insights**

* High churn among **month-to-month customers** → consider offering discounts/incentives for long-term contracts.
* **High monthly charges** drive churn → revisit pricing strategies or provide bundled offers.
* **Payment method influences churn** → promotes automated payment methods for better retention.
* **Senior citizens churn more** → create tailored offers or better support for this demographic.

**Benefits of Churn Analysis**

* Companies can **predict who is at risk** of leaving.
* They can take action, like:  
  + Offering discounts or loyalty rewards.
  + Improving customer support.
  + Adjusting pricing.
* The goal = **reduce churn** and keep customers for longer.