

# CREDIT CARDS DATA ANALYSIS PROJECT

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# EXECUTIVE SUMMARY

The presentation focuses on :

- Trends in :
  - Customer's Age
  - Educational Qualification
  - How long a customer has been with the bank
- Attrition Type.
- Income Category.
- Gender Disparity in Attriting & Existing Customer's.
- Customer's revolving balance.

# ABOUT DATASET

- It consists of Single Dataset .
- The Dataset consists of more than 10k entries with attributes such as Age, Salary, Marital Status, Credit card limits, Category, Attrition Details and so on. counting to nearly 22 columns.
- Here we'll analyse the data and try to find out which factors are affecting the Bank's performance and how can we provide them with better services. Then, publish the findings.

# INTRODUCTION

- **About :**

This presentation will focus on the Credit Cards in use how the other factors influence customer attrition.

- **Objective :**

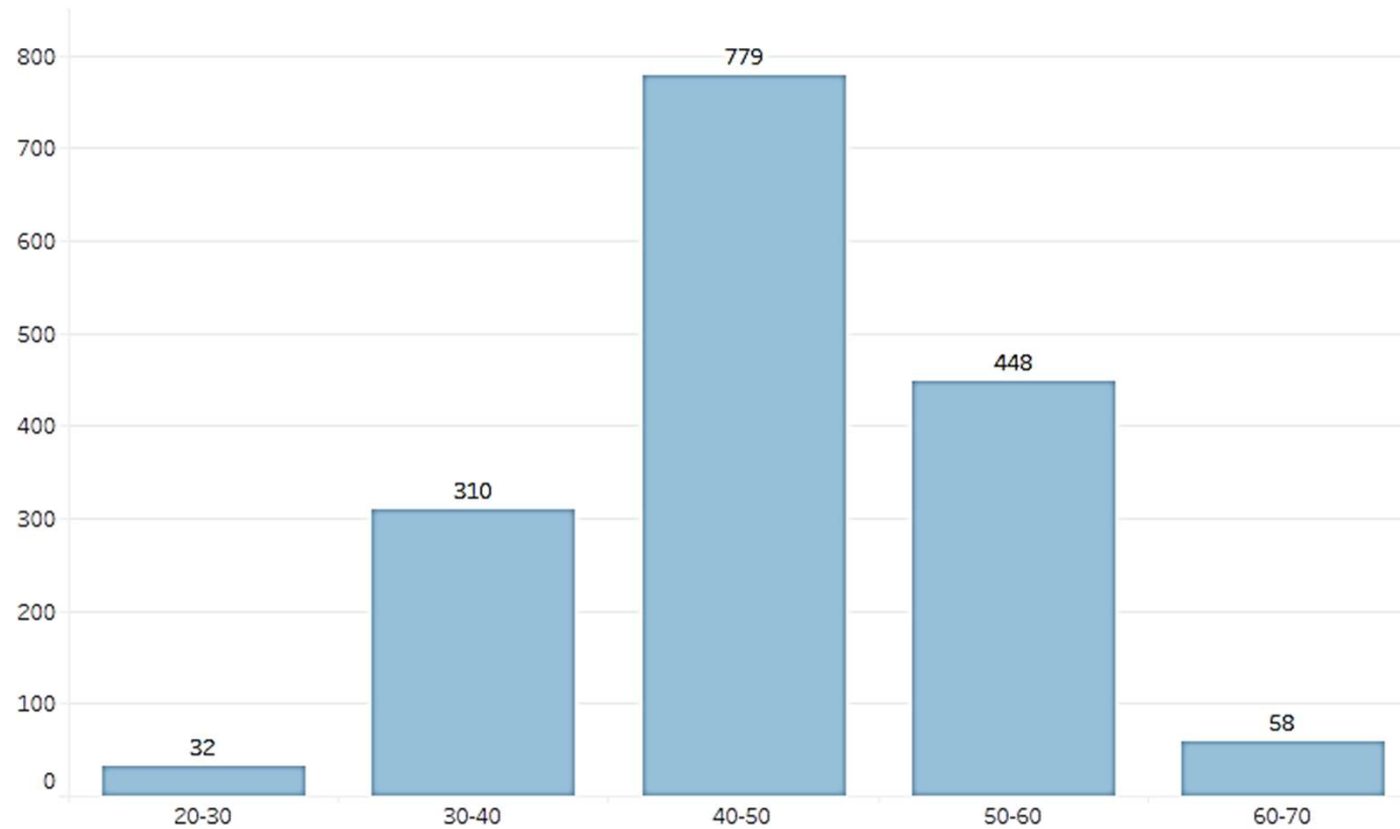
Its prime targets are those customers to whom bank finds difficult to retain. Trying to find out how other factors such as Customers Education Level, revolving balance, etc. affect attrition.

- **Takeaways :**

After going through this report you'll get to know about

- Types of Credit card in demand as well as emerging rapidly.
- How factors such as age, gender and income category have an impact in this field

# ATTIRED CUSTOMERS COUNT & AGE DISTRIBUTION



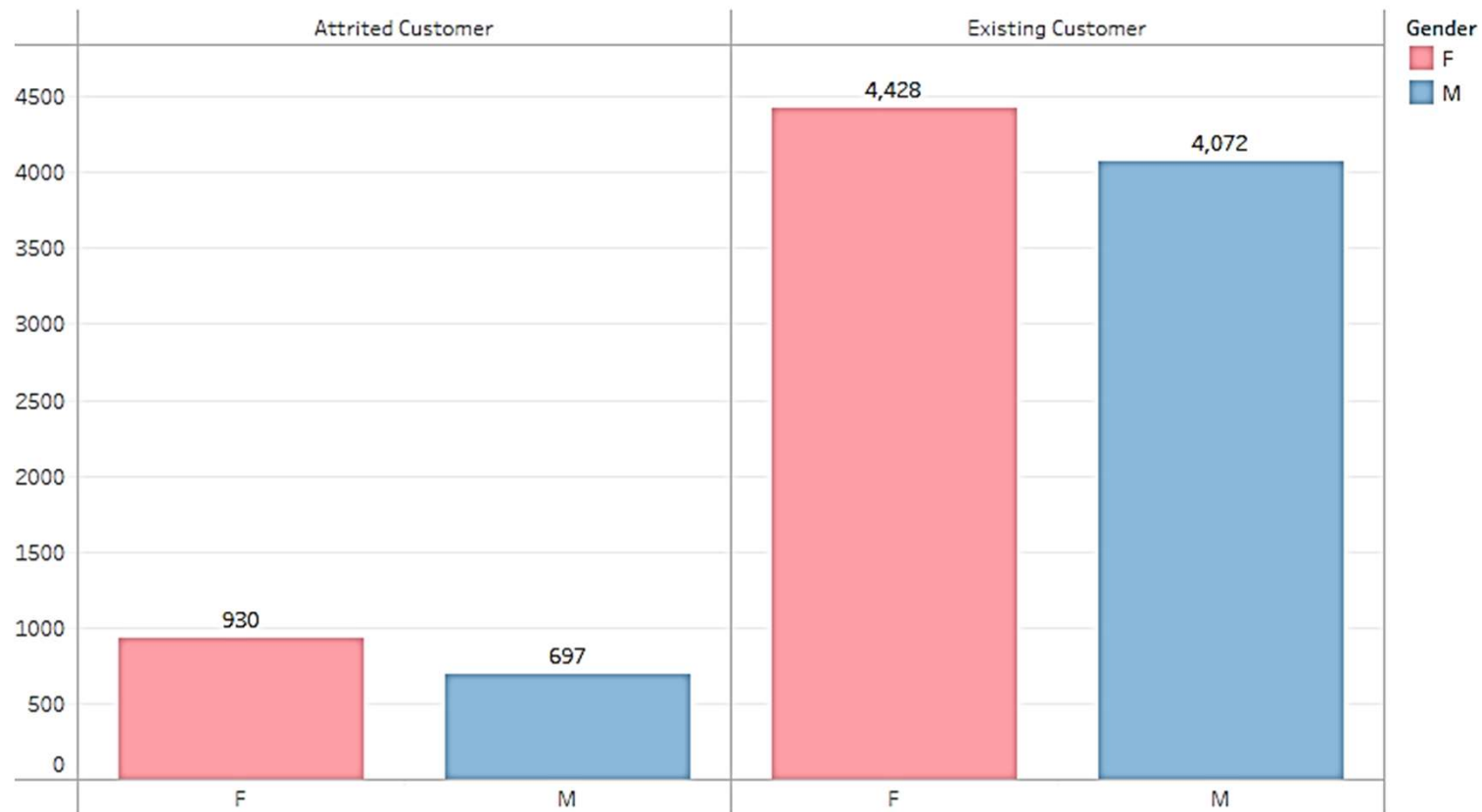
- Age group of 40-50 has the highest count, i.e. 779 of attiring customers.
- It is followed by age group of 50-60 with 448 attiring customers.

# CUSTOMERS AVERAGE AGE & THEIR GENDER



- Among customers, be it Attrited or Existing, Male or Female the average age hovers over the 46 year mark with Male Attrited Customers having the highest and Male Existing Customer having the least average age.

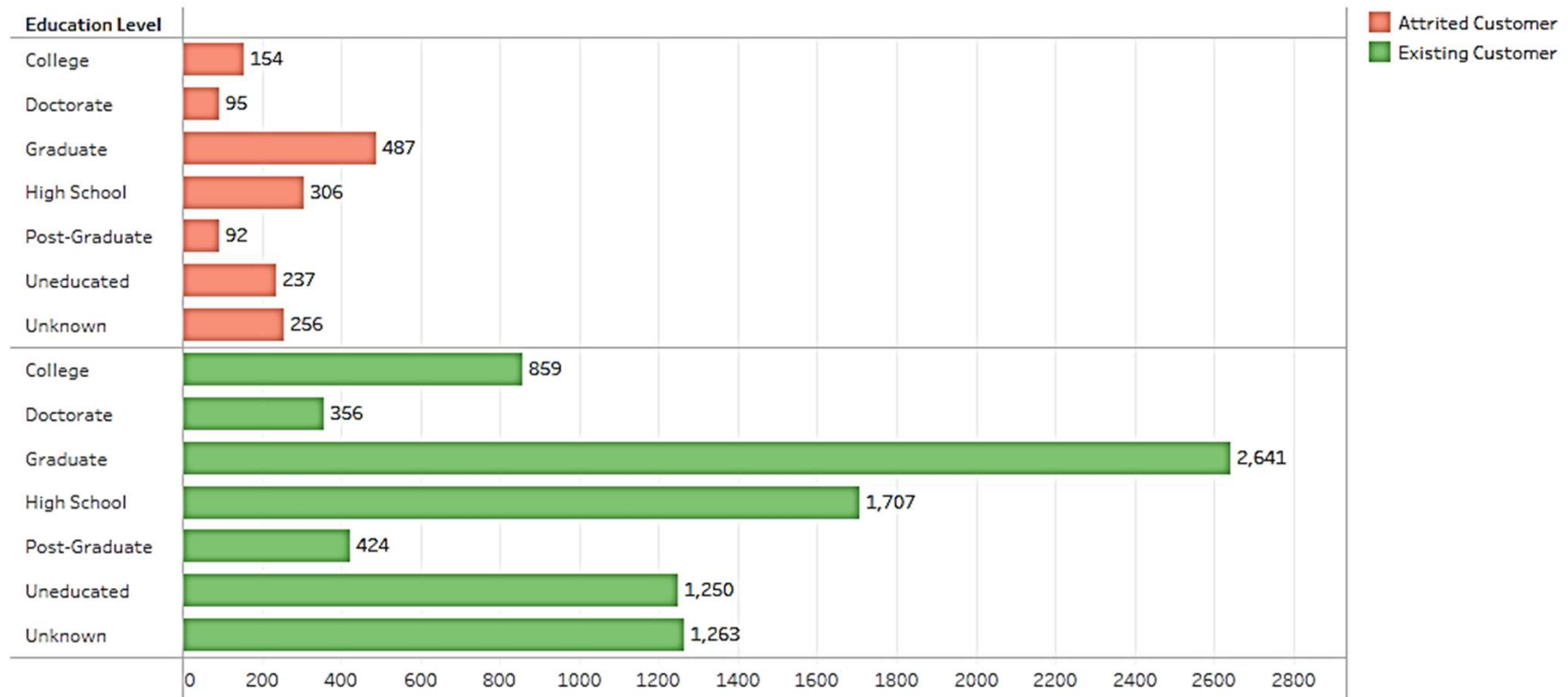
# CUSTOMERS CATEGORY, COUNT & GENDER



- Number of Females is higher among both attrited as well as existing customers.
- In other words, Possibility of a Female customer attriting is higher than that of a male customer.

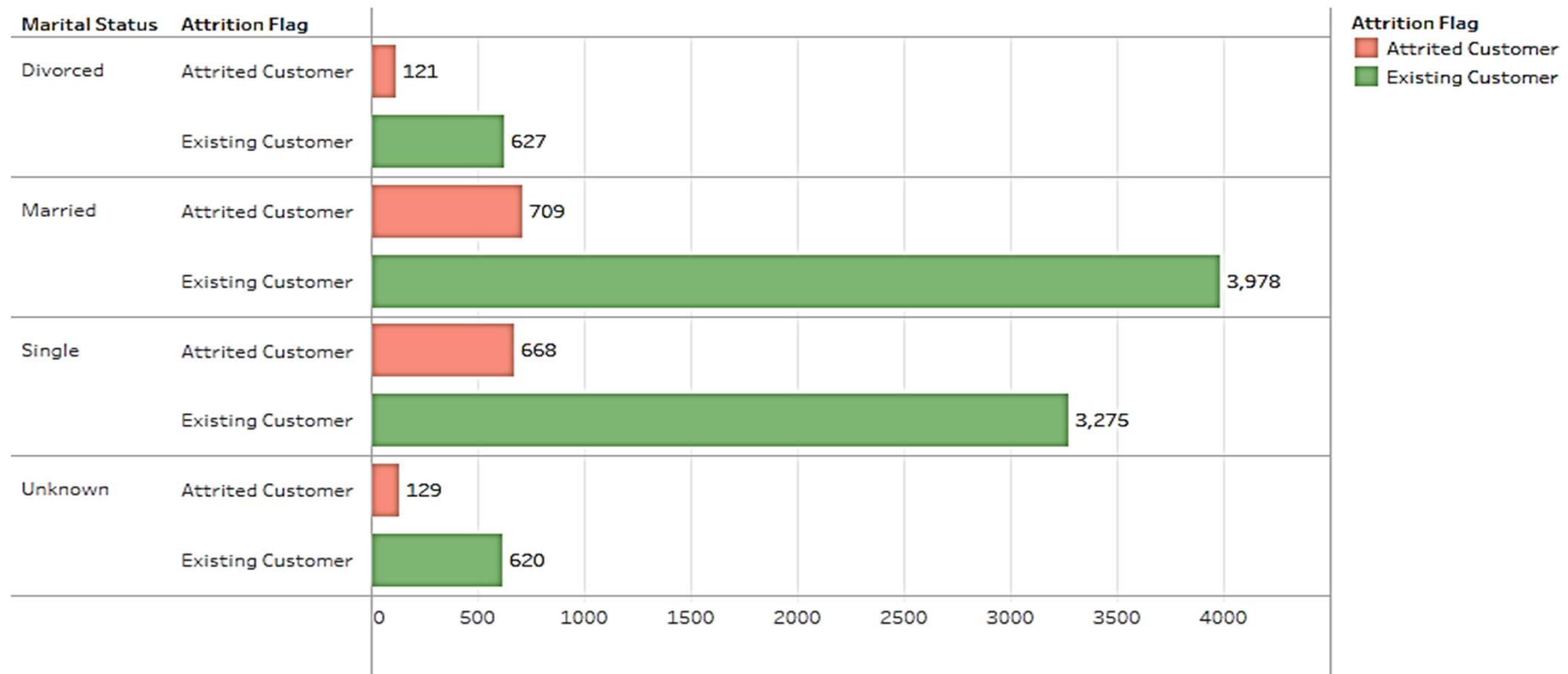


# CUSTOMERS EDUCATION LEVEL, CATEGORY & COUNT



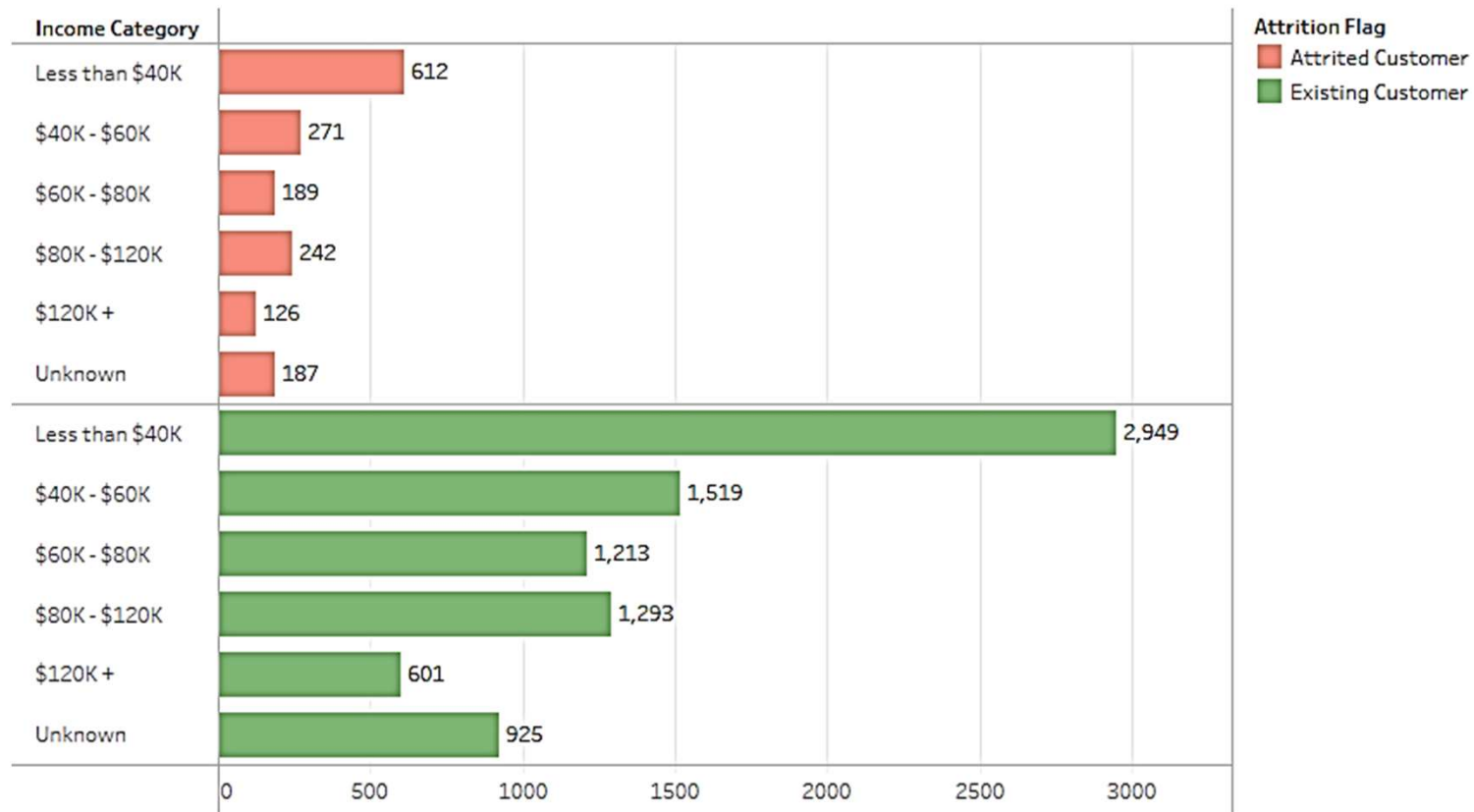
- The percent ratio of attrited customers to Existing ones varies with a range of (17.92-26.6)% with Doctors having the highest (26.6%) followed by Post-Graduates (21.69%).
- Here we can say that Doctors and PG's have the higher risk of customers churning as compared to others.

# CUSTOMERS MARITAL STATUS, COUNT & GENDER



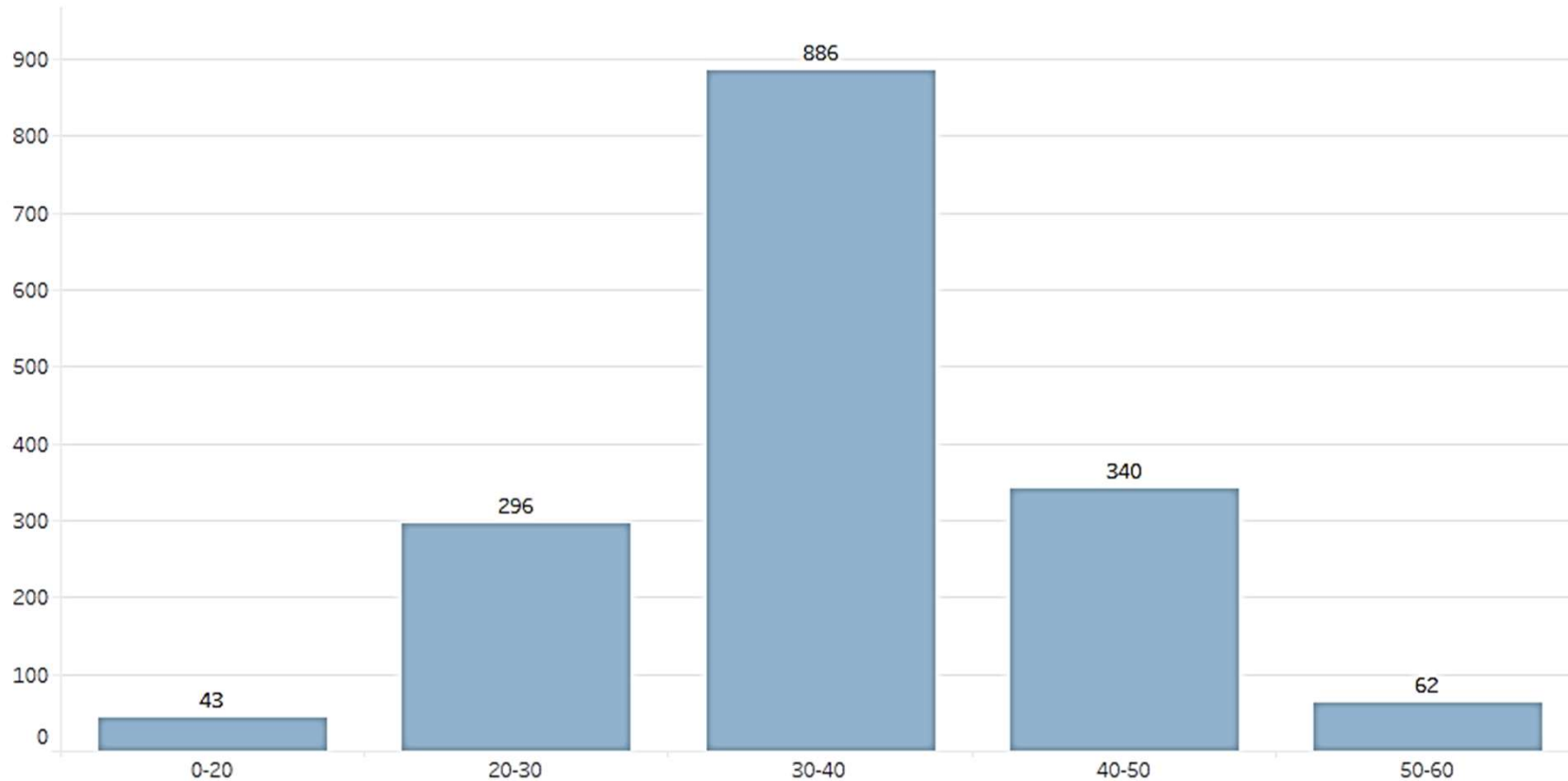
- The percent ratio of attrited customers to Existing ones varies with a range of (17.82-20.8)% with Unknown Category having the highest (20.80%) and Married having the lowest about (17.82%).
- Since the range of variation is so confined hence we cannot predict a possibility of customer's leaving based on their marital status.

# CUSTOMERS INCOME CATEGORY, COUNT & ATTRITION FLAG



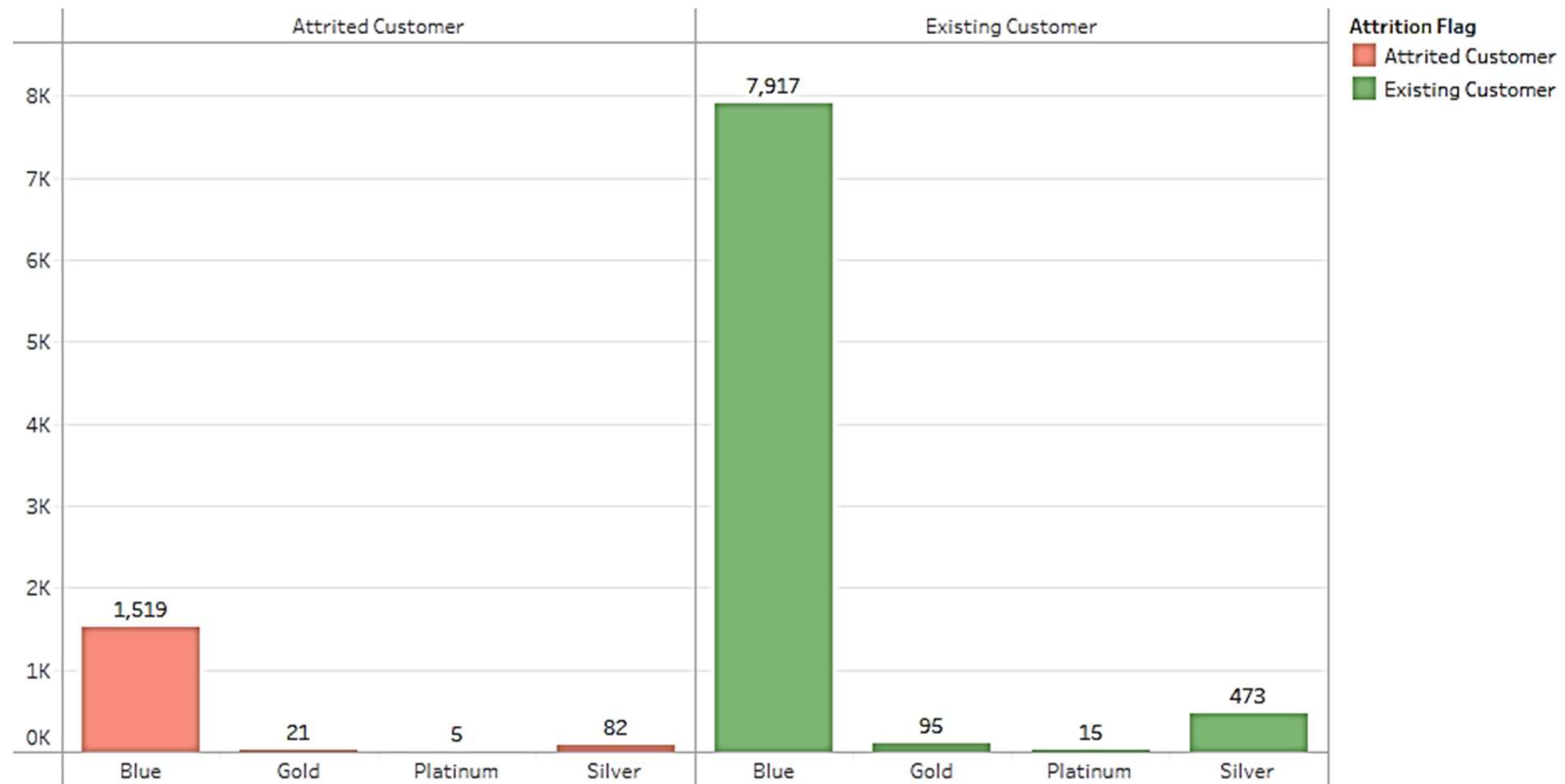
- There is hardly any difference in the percentage ratio of attrited to existing customers as per their income category as it ranges from (15.58-20.96)% .
- Hence we can't predict the possibility of customer leaving based on the income category.

## MONTHS ON BOOK, COUNT & GENDER



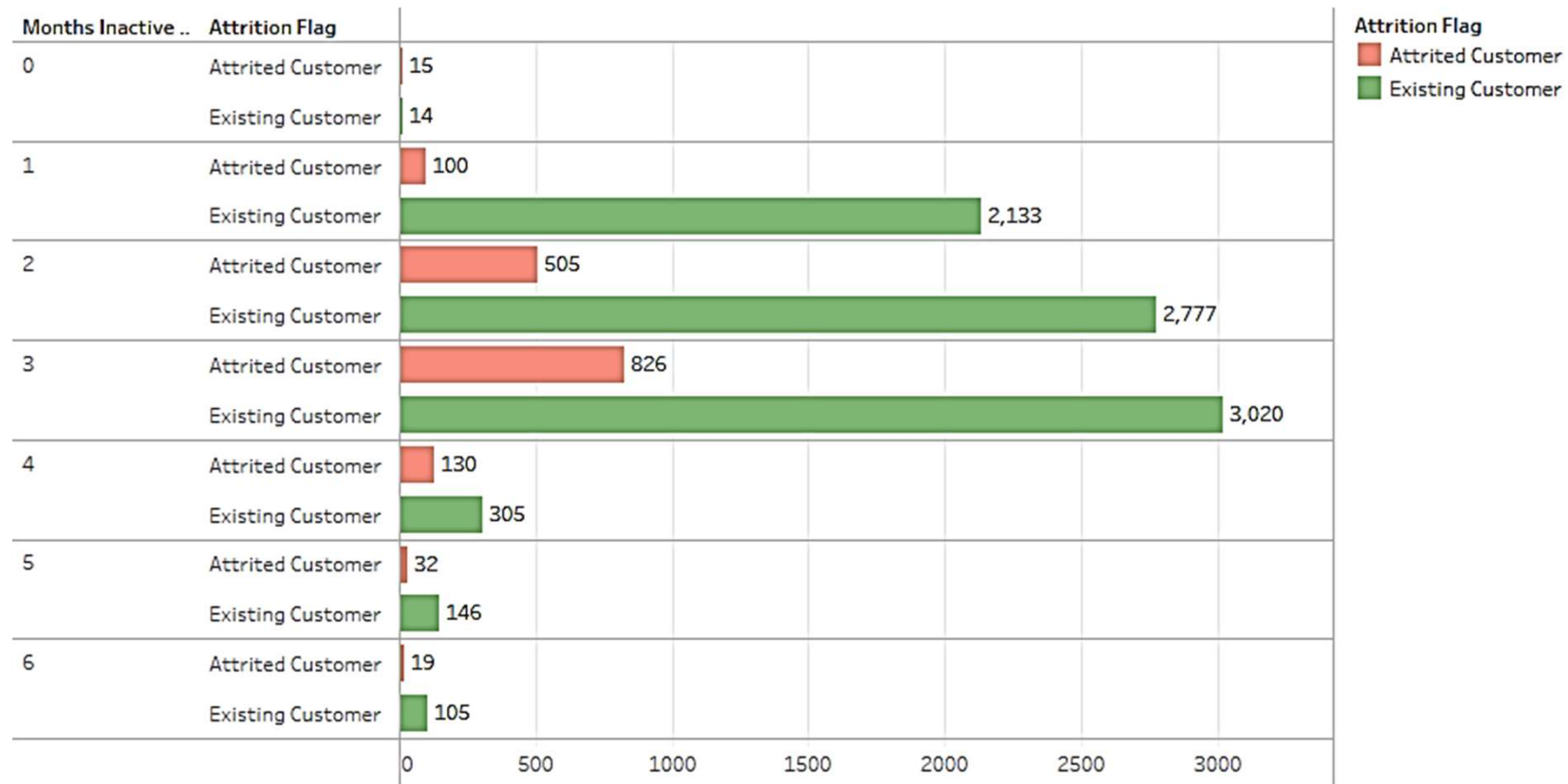
- Customers who have been with the bank for nearly 30 - 40 months have the highest percentage of attiring followed by the (40-50) customers and then (20-30).
- Bank should try to relatively pay more attention on the customers when they complete their 20 months with the bank till they complete 50 months.

# CUSTOMERS CARD CATEGORY, COUNT & ATTRITION FLAG



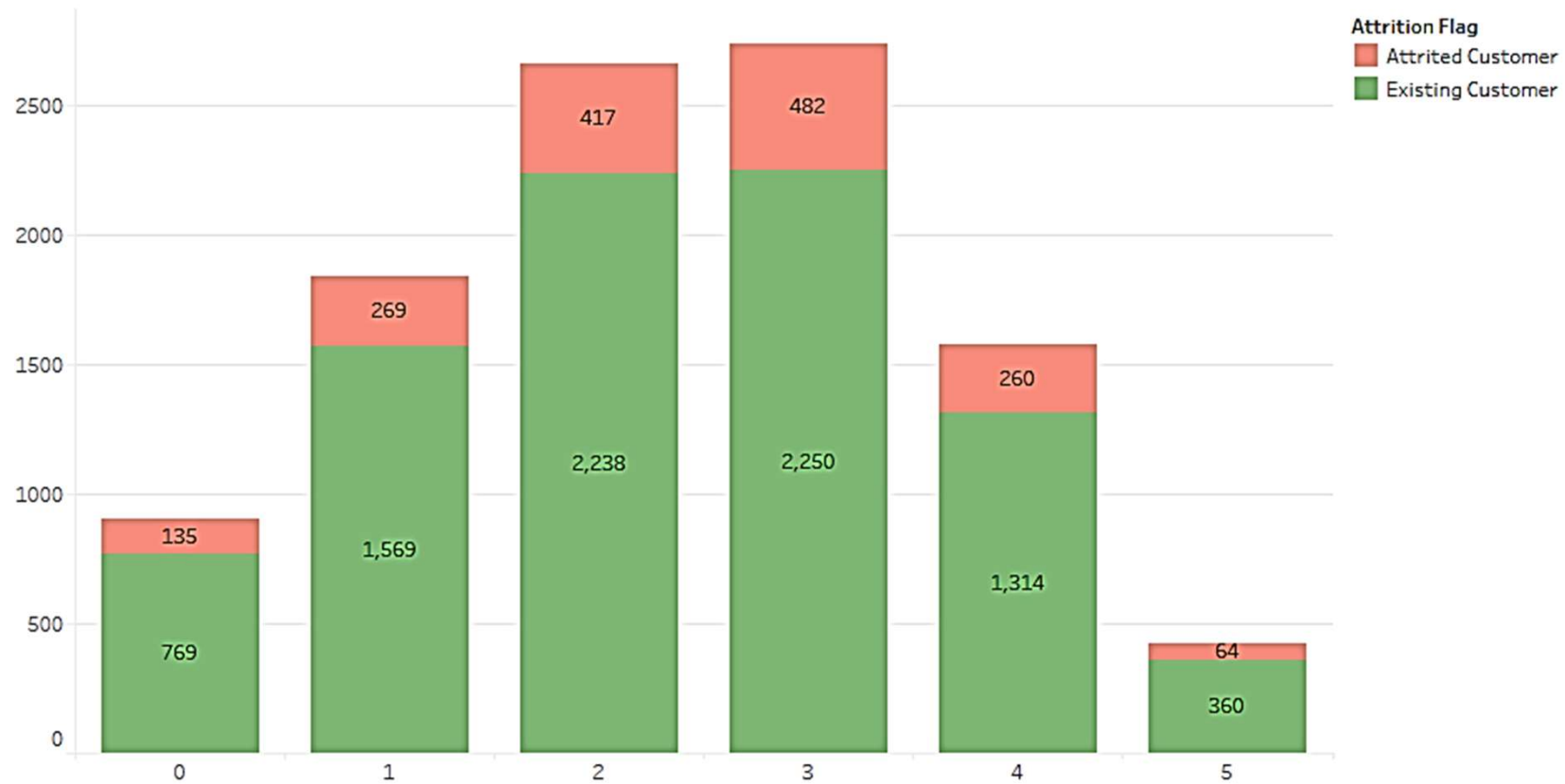
- Blue Card holders cover more than 90% of the Bank's Total customer base.
- Apart from Platinum Card holders other card holders have almost similar attrition to existing customer ratio, while every 3<sup>rd</sup> Platinum card holder is supposed to make a loss for Bank.

# CUSTOMERS INACTIVE MONTHS, COUNT & ATTRITION FLAG



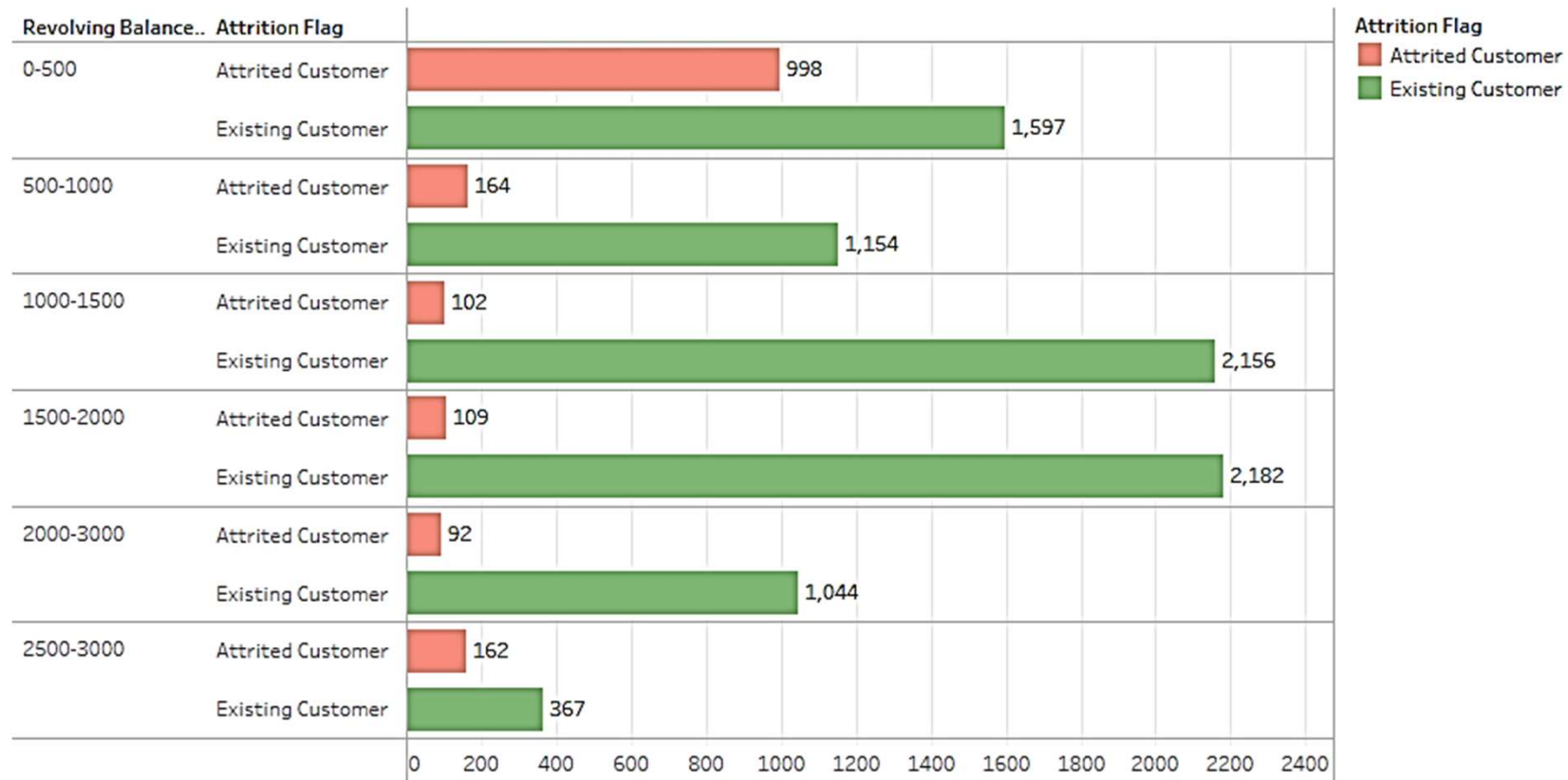
- The percentage of customers attriting is the highest amongst customer who have no inactivity followed by customers who have 4 months of inactivity and then by customers who have 3 months of inactivity
- Hence we can conclude that lesser the inactivity on the card, higher the chance of attrition.

# CUSTOMERS DEPENDENTS COUNT & ATTRITION FLAG



- There is hardly any difference in the percentage ratio of attrited to existing customers as per their income category as it ranges from (17.14-21.42)% .
- Hence we can't predict the possibility of customer leaving based on the dependents count category.

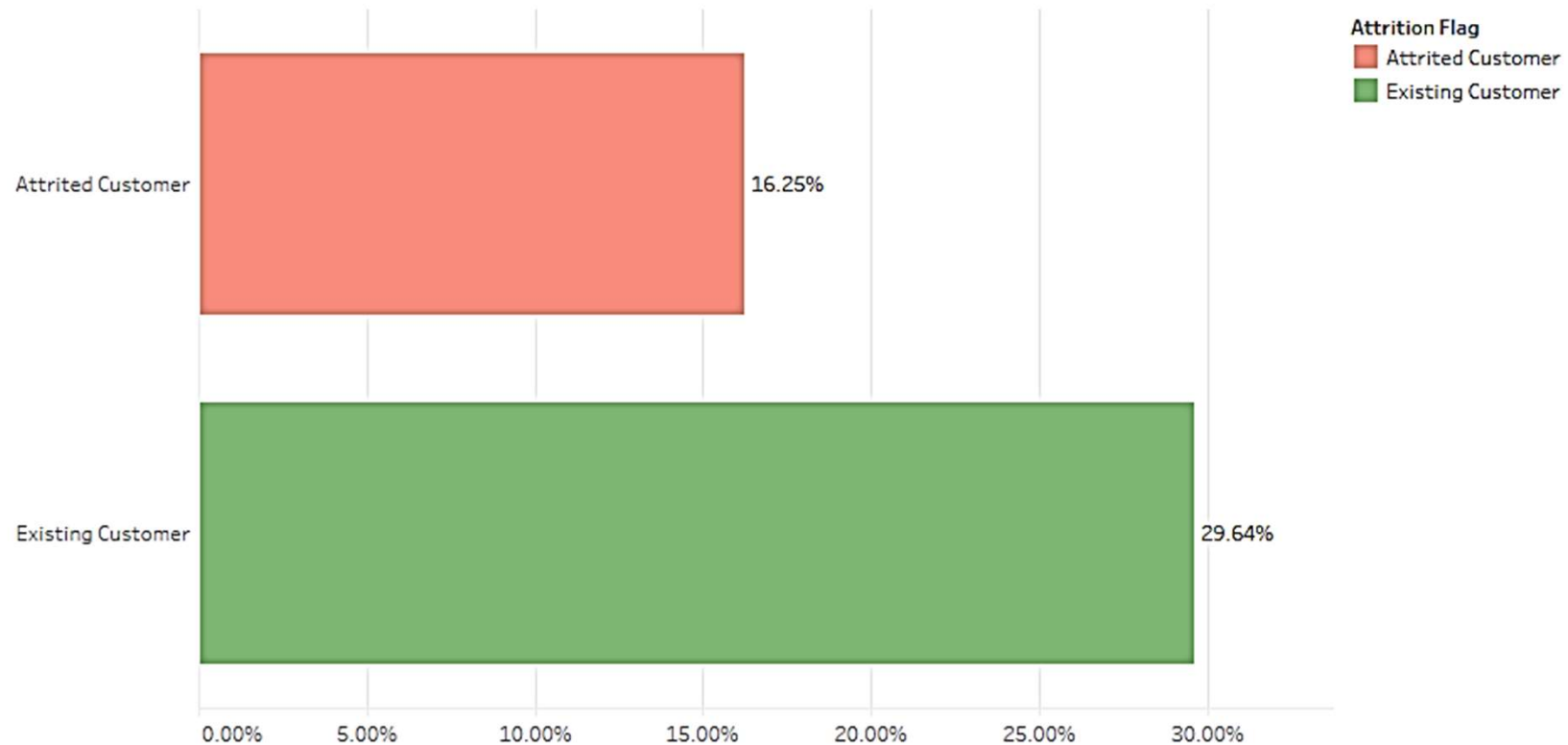
# CUSTOMERS REVOLVING BALANCE & ATTRITION FLAG



- As per the above graph, Customers with revolving balance of about (0-500) possess the highest chance to leave a bank followed by Customers with revolving balance of nearly (2500-3000) .



## AVG. UTILIZATION RATIO & ATTRITION FLAG



- The average utilization of attrited customers is 16.25% as compared to 29.64% for existing customers. Hence we can summarize that the lesser the utilization on the customer's card the higher the chance of attrition.

## Findings :

- The possibility of customers churning between the age range of 40-50 years is the highest followed by 50-60 years.
- There is greater possibility of female customer attriting than that of a male customer.
- Doctors and Post-Graduates , as per analysis had higher risk of attrition compared to others.
- The risk of customers leaving is highest for the customers who have been with the bank for 20 to 50 months.
- Banks should try to retain more no. of customers with Platinum card and try to facilitate them with the offers and discounts.
- The lesser the inactivity on customers card the more is the possibility of attrition.
- The lesser the amount of balance, higher is the chance of attrition.
- The lesser the utilization of customer's card, higher is the chance of attrition.