

# **Understanding and Predicting Credit Card Churn: An In-depth Analysis of Customer Attrition in the Credit Card Industry.**

## **Team Members:**

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## **Description:**

Credit card churn poses a significant financial challenge for credit card companies. To mitigate this issue and enhance their financial performance, companies can employ strategies such as customer segmentation and EDA. By leveraging these approaches, they can effectively identify customers at risk of churning and implement targeted incentives to encourage customer retention.

## **SMART Questions:**

- 1) How does the customer's education level correlate with their likelihood to churn?
- 2) Can we measure the impact of the number of months a customer has been on the book on their total revolving balance and its relation to credit card churn?
- 3) Can we identify a measurable threshold of Average Utilization Ratio that significantly affects credit card churn?
- 4) Over a specified period (e.g., the last 12 months), how has the Total Amount Change from Q4 to Q1 changed in relation to credit card churn?
- 5) What strategies can credit card companies employ to retain customers at risk of churning?

Source of dataset: <https://www.kaggle.com>

GitHub Repo: [https://github.com/smitpancholi313/Project\\_CreditCardChurn.git](https://github.com/smitpancholi313/Project_CreditCardChurn.git)