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

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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

Sure, here are some SMART (Specific, Measurable, Achievable, Relevant, Time-oriented) research questions based on your dataset about credit card churn:

1. **Specific**:

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2. **Measurable**:

   - What is the impact of gender (Gender) on credit card churn (Attrition_Flag) in terms of measurable churn rates?

3. **Achievable**:

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4. **Relevant**:

   - How does the customer's total relationship count (Total_Relationship_Count) affect the total transaction count (Total_Trans_Ct), and does this influence credit card churn (Attrition_Flag)?

5. **Time-oriented**:

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6. **Specific**:

   - What are the most common reasons for credit card churn (Attrition_Flag) among different income categories (Income_Category)?

7. **Measurable**:

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8. **Achievable**:

   - Is it achievable to identify a specific card category (Card_Category) that is more likely to lead to credit card churn (Attrition_Flag)?

9. **Relevant**:

   - How does the number of contacts with the customer in the last 12 months (Contacts_Count_12_mon) affect the likelihood of credit card churn (Attrition_Flag)?

10. **Time-oriented**:

    - Over a specific period, how does customer age (Customer_Age) change in relation to credit card churn (Attrition_Flag)?

Remember to specify the time frame for your analysis when dealing with time-oriented questions, and ensure that your research objectives align with the availability and quality of your dataset.