



CREDIT CARD CUSTOMERS ANALYSIS

CORRELATION ANALYSIS

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Business Objective

To provide insight into which customers are eager to churn.
Therefore, the banks could have a deeper understanding of their customers and target the appropriate groups to decrease their credit card churning rate.



Data Sources

Credit Card Attrition Dataset Overview:

Database of records of bank customers, both attrited customers and existing customers, with features like gender, age, salary, marital status, credit card limit, credit card category, inactive months, etc.

Data Sources:

<https://www.kaggle.com/datasets/sakshigoyal7/credit-card-customers?datasetId=982921&sortBy=commentCount&page=2>

10,127 observations/ 23 variables



Numeric(14)

Demographic:

Customer_Age, Dependent_count

Organizational:

Total_Relationship_Count,
Months_Inactive_12_mon,
Contacts_Count_12_mon,
Credit_Limit, Total_Revolving_Bal,
Total_Amt_Chng_Q4_Q1,
Total_Ct_Chng_Q4_Q1,
Total_Trans_Amt, Total_Trans_Ct,
Avg_Utilization_Ratio,
Avg_Open_To_Buy,
Months_on_book

Factor(6)

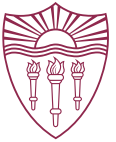
Output: Attrition_Flag

Demographic:

Gender, Education_Level,
Marital_Status, Income_Category

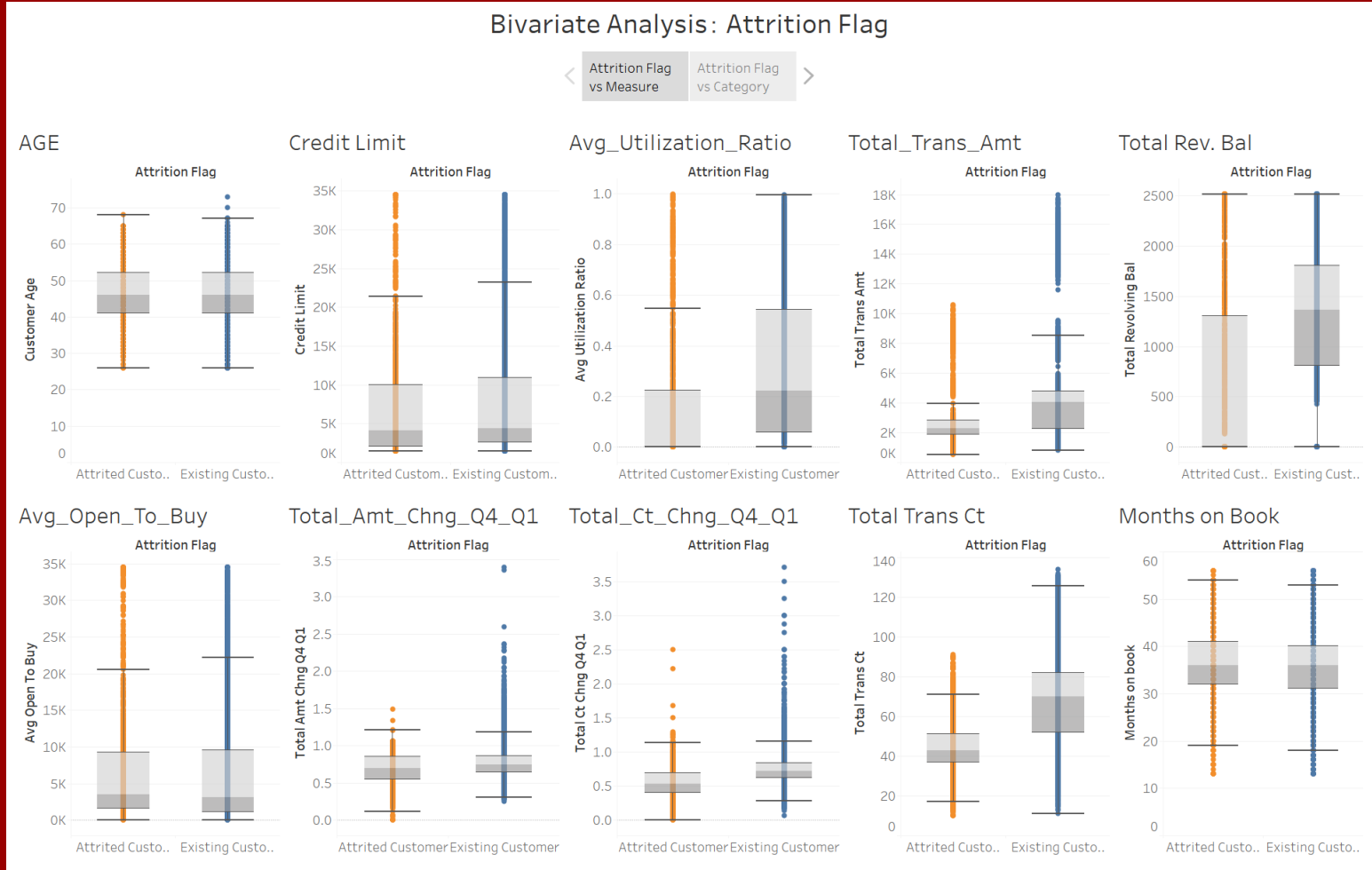
Organizational:

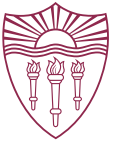
Card_Categor



Exploratory analysis indicated that the following attributes appear to have some relationship with attrition:

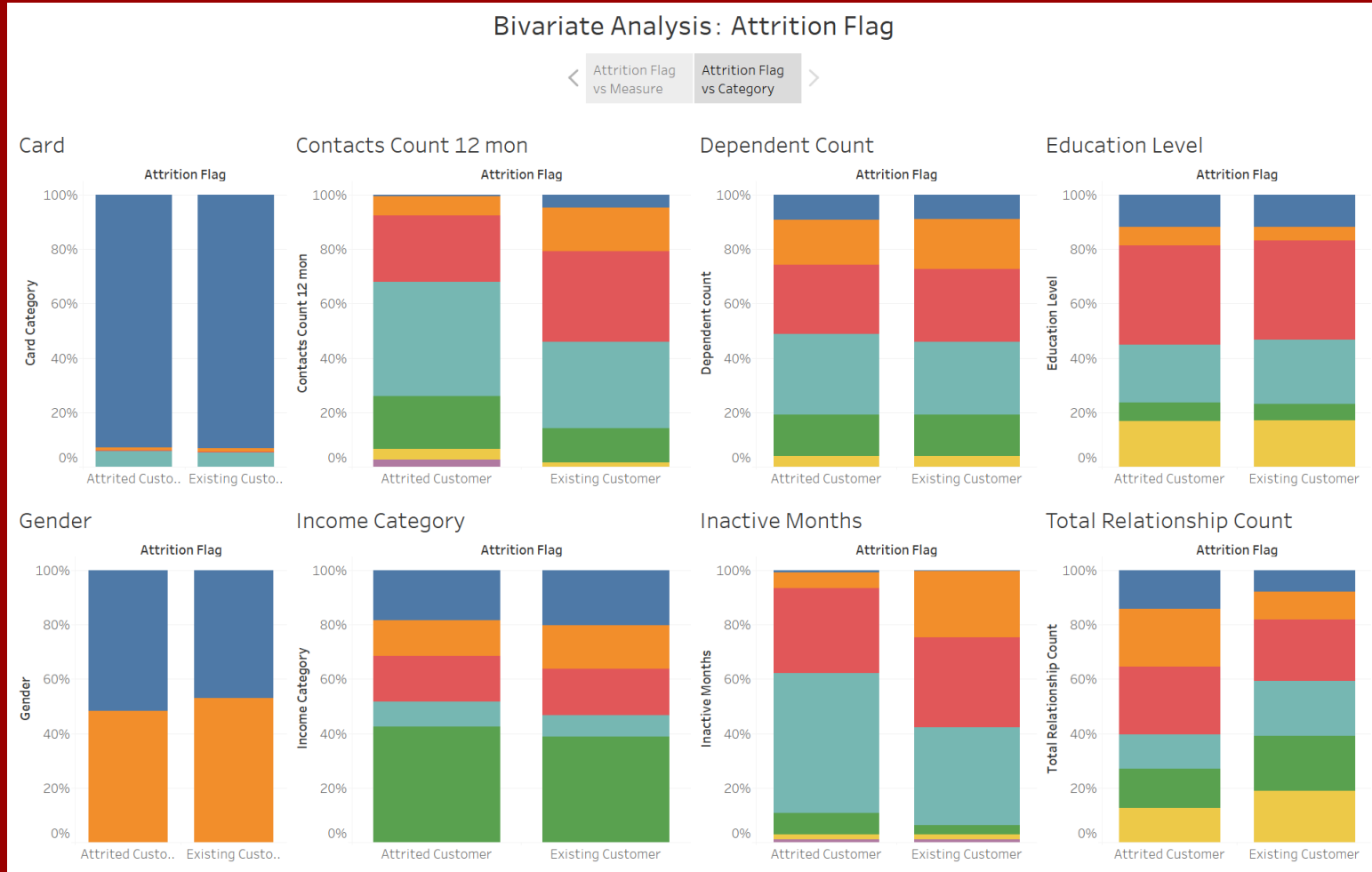
- Total Revolving Balance
- Avg Utilization Ratio
- Total Amount Chang from Q4 to Q1
- Total Count Chang from Q4 to Q1
- Total Transaction Amount
- Total Transaction Count





Exploratory analysis indicated that the following attributes appear to have some relationship with attrition:

- Contacts Count 12 mon
- Inactive Months
- Total Relationship Count





Thanks for watching!