

FinTime – Customer Financial Behavior Analytics

Behavior-Driven Churn, Revenue & Customer Health Intelligence

- Built using Power BI | Excel
- By Manya Jain

Executive Summary

What is FinTime?

FinTime is an end-to-end customer financial behavior analytics platform designed to:

- Analyze transaction behavior
- Detect churn risk
- Measure revenue exposure
- Enable data-driven retention strategies

Why it matters

Financial institutions often react too late to churn and revenue loss.

FinTime enables early detection, segmentation, and proactive action.

Business Problem

KEY CHALLENGES

- No visibility into customer-level behavior
- High churn detected after revenue loss
- Heavy dependence on premium customers
- Generic marketing & retention strategies
- Lack of churn & risk monitoring dashboards

IMPACT

- Revenue volatility
- Poor customer retention
- Reactive decision-making

Project Objectives

What this project aims to solve

- Understand customer spending patterns
- Identify active vs churned customers
- Measure revenue at risk
- Segment customers by value
- Build executive-ready dashboards
- Provide actionable business recommendations

Data Overview

Dataset Summary

- Transaction-level financial data
- Timeframe: 2016
- Key entities:
 - Customers
 - Transactions
 - Time (Month / Hour)
 - Location
 - Segments

Key Columns

- TransactionDate
- TransactionAmount
- TransactionTime
- CustomerID
- Location
- Segment

Churn Logic & Business Assumptions

01 Churn Definition

- Customer inactive for >90 days → Churned

02 Why 90 Days?

- Industry-standard inactivity threshold
- Balances sensitivity and noise
- Suitable for behavioral analytics

03 Assumptions

- Transaction behavior reflects engagement
- No demographic data used
- Rule-based churn (not ML)

KPIs Designed

Core KPIs

- Total Revenue
- Total Customers
- Active Customers
- Churn Rate (%)
- Avg Transaction Value
- Revenue at Risk
- Segment-wise Revenue Contribution

Dashboard Structure

4 Analytical Pages

Executive Overview

Churn & Customer
Health

Customer
Segmentation &
Behavior

Insights &
Recommendations

Executive Overview Dashboard



What this page shows

- Business performance snapshot
- Revenue & customer health
- Trend visibility

KPIs:

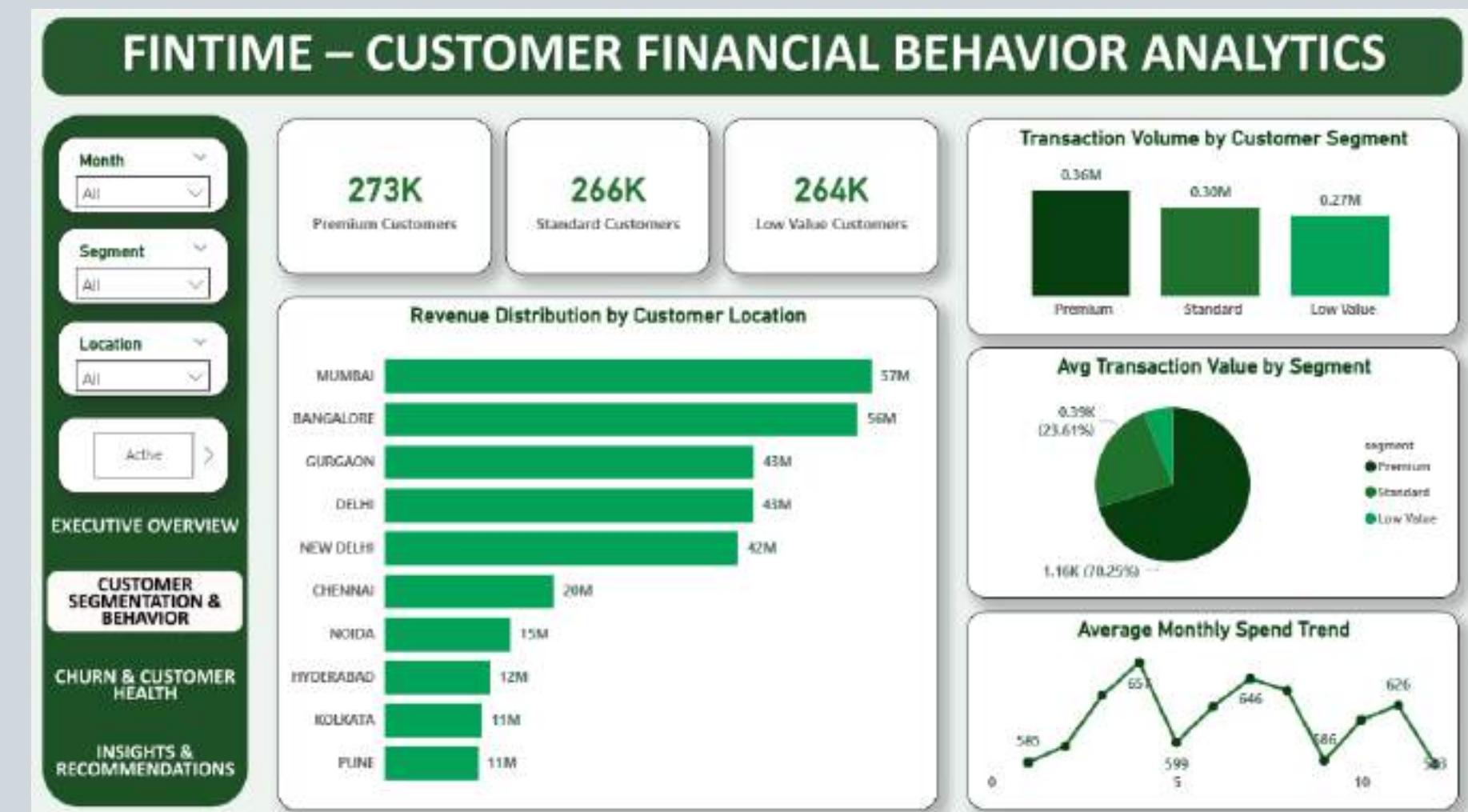
- Total Revenue
- Total Customers
- Avg Transaction Value
- Churn Rate %

Visuals:

- Monthly Revenue Trend (Area/Line)
- Revenue Contribution by Segment (Bar)
- Customer Distribution by Segment (Donut)

Customer Segmentation & Behavior

FINTIME – CUSTOMER FINANCIAL BEHAVIOR ANALYTICS



Purpose:

Understand who drives revenue and how customers behave

KPIs:

- Premium Customers
- Standard Customers
- Low Value Customers

Visuals:

- Revenue by Location (Horizontal Bar)
- Transaction Volume by Segment (Bar)
- Avg Transaction Value by Segment (Donut)
- Average Monthly Spend Trend (Line)

Churn & Customer Health Dashboard



Purpose:

Detect churn risk and revenue exposure

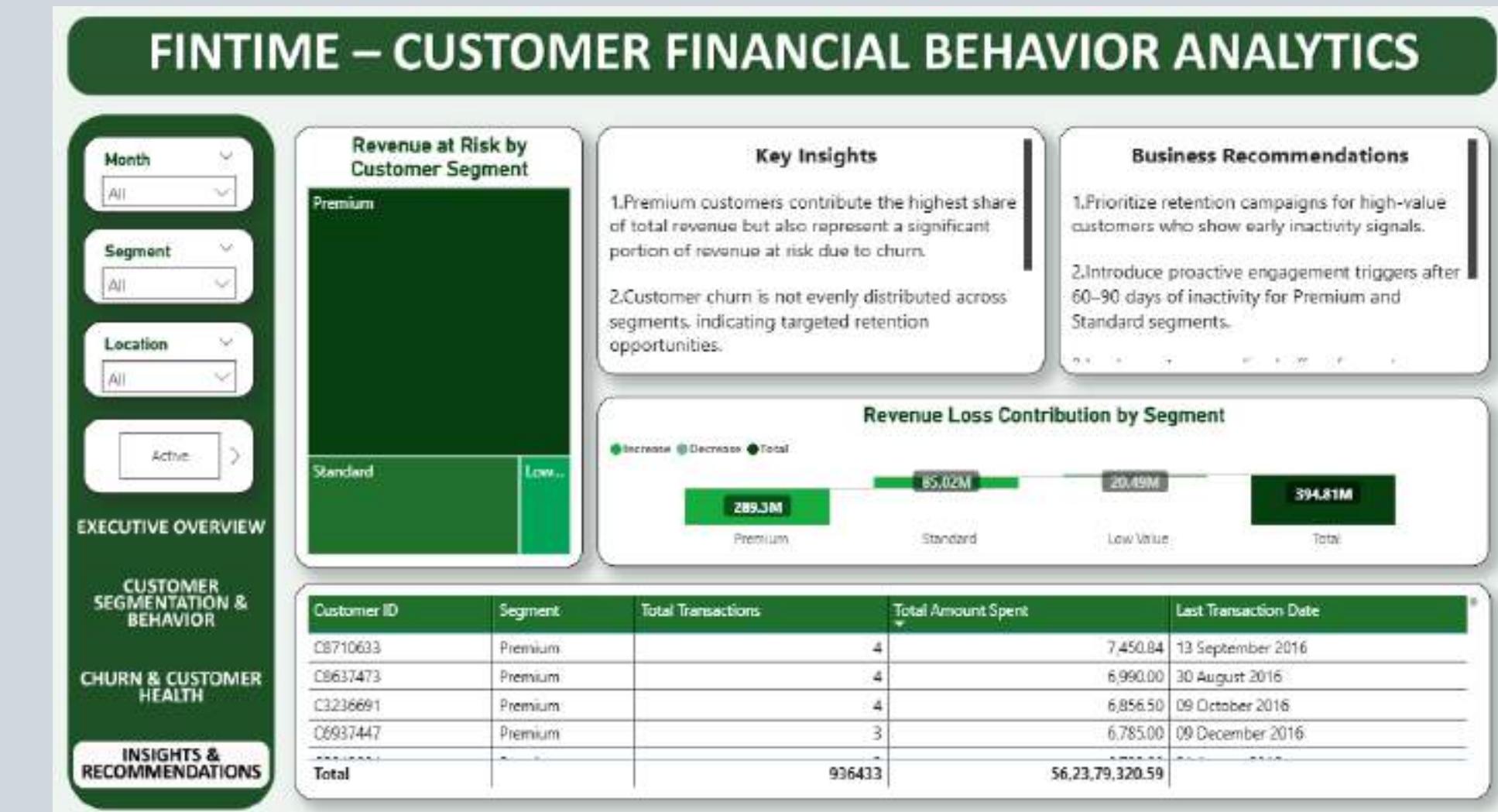
KPIs:

- Churned Customers
- Active Customers
- Churn Rate %
- Avg Revenue per Churned Customer

Visuals:

- Customer Segments by Churn Status (Stacked Bar)
- Churn Rate by Segment (Gauge)
- Churned Customers by Month (Line/Bar)
- Churn Table (Segment-wise Revenue & Customers)

Revenue at Risk Analysis



What is Revenue at Risk?

Revenue generated by customers who have already churned — potential loss exposure

Visuals:

- Revenue at Risk by Segment (Treemap)
- Revenue Loss Contribution (Waterfall)
- Churned Customer Detail Table

Key Insights

Business Insights

- Premium customers generate maximum revenue but pose high risk
- Standard segment shows highest churn probability
- Strong seasonal revenue patterns
- Peak transaction activity between 6–9 PM
- Metro cities dominate revenue contribution

Strategic Recommendations

Actionable Recommendations

1. Loyalty programs for Premium customers
2. Retention campaigns for Standard segment
3. Peak-hour targeted marketing
4. Geo-focused expansion strategies
5. Seasonal promotion alignment
6. Predictive churn model (future)

Business Impact

EXPECTED IMPACT

- 15–20% churn reduction
- 18–25% revenue uplift
- Improved campaign efficiency
- Reduced revenue volatility

Tech Stack

TOOLS USED

- Power BI – Visualization & insights
- GitHub – Version control & documentation
- Excel - Data Understanding & Cleaning

Thank You

Why This Project Matters

FinTime demonstrates:

- Real-world business thinking
- Strong Excel + Power BI skills
- End-to-end analytics workflow
- Executive-level storytelling



[https://github.com/manyajain1911/
Customer-Financial-Behaviour-
Analytics](https://github.com/manyajain1911/Customer-Financial-Behaviour-Analytics)



manyajain005@gmail.com