Key Insights from the Power BI Report

Insight 1: Revenue Is Highly Concentrated Among a Small Customer Base

- From the Executive Overview page, the portfolio consists of 2,000 customers, generating ₹44.13M total spend, but only ~10% are classified as High-Value customers.
- The Revenue Contribution by Customer Segment visual shows that Stable / Regular and High-Value Loyal segments contribute a disproportionately high share of total spend, despite not being the largest segments by count.

Implication
Revenue concentration creates outsized downside risk if even a small subset of high-value customers churn.

Insight 2: A Non-Trivial Share of High-Value Customers Are at High Churn Risk

- The Customer Portfolio Segmentation donut and Churn Risk Distribution indicate that ~21% of customers fall into the High Risk churn category.
- Within this group, the High-Value At-Risk segment (≈4.8% of customers) contributes material revenue (≈₹4M), despite its small size.

Implication
This segment represents direct and immediate revenue leakage risk and should be the top retention priority.

Insight 3: Credit Exposure Alone Does Not Drive Profitability

- On the Customer Value & Behavior page, the scatter of credit limit vs total spend shows wide dispersion.
- Customers with similar credit limits exhibit vastly different spending behavior, while some high spenders operate with moderate limits.

Implication

Credit limit is a weak proxy for customer value. Behavioral metrics (spend, engagement) are far more informative for decision-making.

Insight 4: Payment Behavior Is a Strong Churn Signal

- On the Churn Risk & Retention page, the Payment Delay vs Churn Risk visual shows a clear gradient:
  - High-risk customers have significantly higher average payment delays
- The KPI cards show:
  - 414 High-Risk customers
  - Avg payment delay ~7.9 days
  - 674 high-utilization customers

Implication

Payment stress (delay + high utilization) is a leading indicator of churn, not just credit risk.

Insight 5: Growth At-Risk Segment Offers the Highest Retention ROI

- The Growth At-Risk segment (~10.85%) contributes meaningful revenue but shows early churn signals.
- Compared to High-Value At-Risk customers, this segment is:
  - Cheaper to retain
  - More responsive to engagement-based interventions

Implication

This is the highest ROI retention segment, suitable for scalable campaigns.

Executive Recommendations

Recommendation 1: Prioritize High-Value At-Risk Customers (P1)

Target Segment: High-Value At-Risk
Action:

- Personalized retention offers
- Fee waivers / targeted cashback
- Proactive outreach from relationship teams

Rationale:
Protects the largest revenue contributors with the highest churn probability. Even small improvements in retention here yield disproportionate financial impact.

Recommendation 2: Launch Scalable Engagement Campaigns for Growth At-Risk Customers (P2)

Target Segment: Growth At-Risk
Action:

- Spend-linked cashback
- EMI / installment options
- App-based engagement nudges

Rationale:
Balances moderate retention cost with high upside, converting medium-value customers into long-term high-value customers.

Recommendation 3: Reinforce Loyalty for High-Value Loyal Customers (P3)

Target Segment: High-Value Loyal
Action:

- Loyalty rewards
- Premium benefits
- Early access to offers

Rationale:
Retention is cheaper than acquisition. Reinforcing loyalty ensures stable long-term revenue.

Recommendation 4: Maintain Low-Cost Strategies for Stable / Low-Value At-Risk Customers (P4)

Target Segment: Stable / Regular, Low-Value At-Risk
Action:

- Cross-sell recommendations
- Self-service channels
- Minimal incentive spend

Rationale:
Prevents over-investment where retention ROI is limited, keeping costs under control.

Expected Business Impact

Area	Expected Outcome
Revenue Protection	Reduced churn among high-value customers
Retention Efficiency	Lower cost per retained customer
Risk Management	Early identification of payment-stress customers

gic Focus	prioritization for retention teams