

About This Report

This Power BI report analyzes credit card customers to identify:

- High- and low-value customer segments
- Churn risk driven by spending and payment behavior
- Revenue concentration and potential

Credit Card Customer Profitability & Churn Risk Analysis

A data-driven view of customer value, churn risk, and targeted retention actions.

Overview &
Navigation

Executive
Overview

Customer Value &
Behavior

Churn Risk &
Retention

Executive Overview

A consolidated view of customer value, churn risk, and revenue concentration to support strategic decision-making.

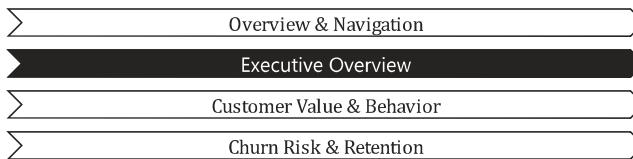
2000
Total Customers

44.13M
Total Spend

22.06K
Avg Spend per Customer

21%
High Risk Customers

10%
High Value Customers



All

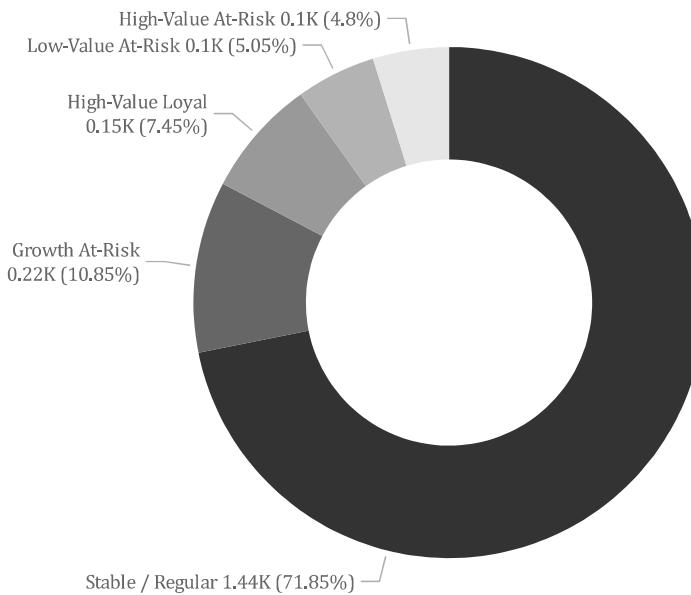
Female

Male

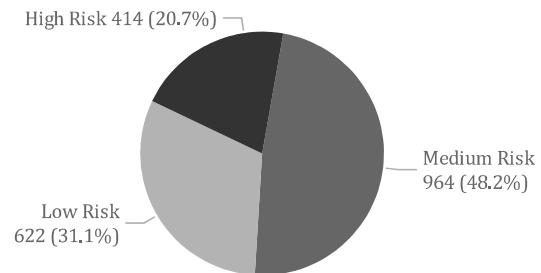
Customer Value & Risk Overview

Segment	Customers	Spend
Growth At-Risk	217	43,89,033.66
High-Value At-Risk	96	43,25,679.35
High-Value Loyal	149	59,96,812.06
Low-Value At-Risk	101	7,49,577.63
Stable / Regular	1437	2,86,66,967.34
Total	2000	4,41,28,070.04

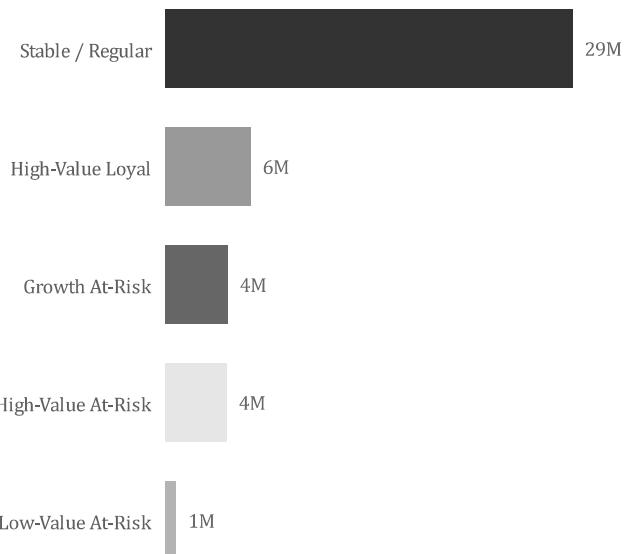
Customer Portfolio Segmentation



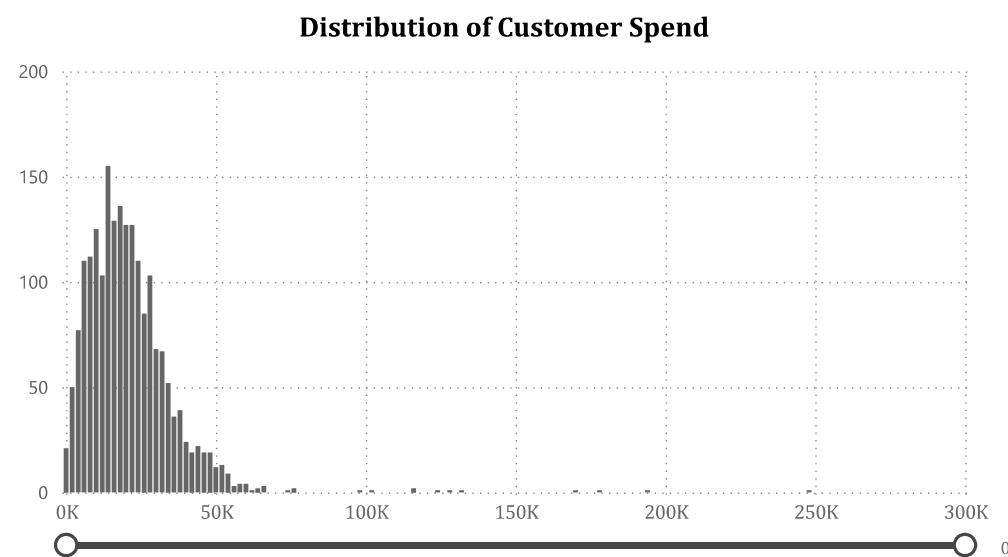
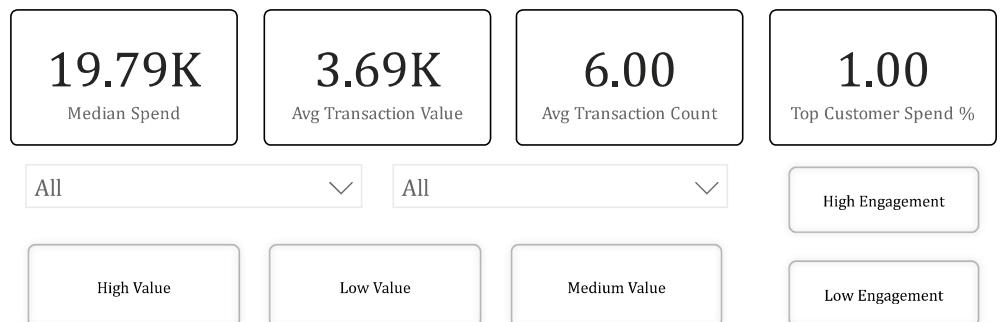
Churn Risk Distribution



Revenue Contribution by Customer Segment



Value & Spending Behavior Analysis



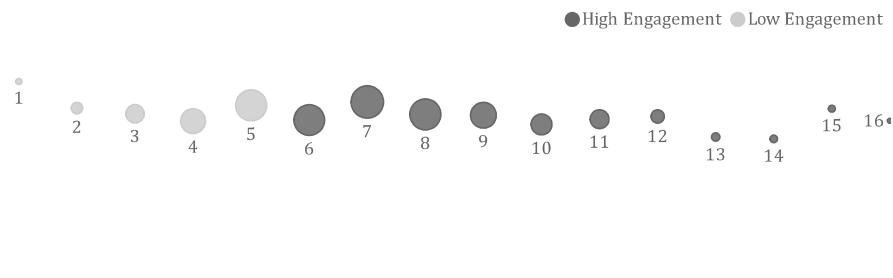
Total Spend by customer_segment and credit_limit



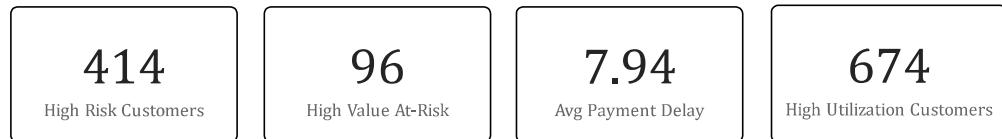
Revenue Contribution by Value Segment



Customer Spending Behavior Patterns



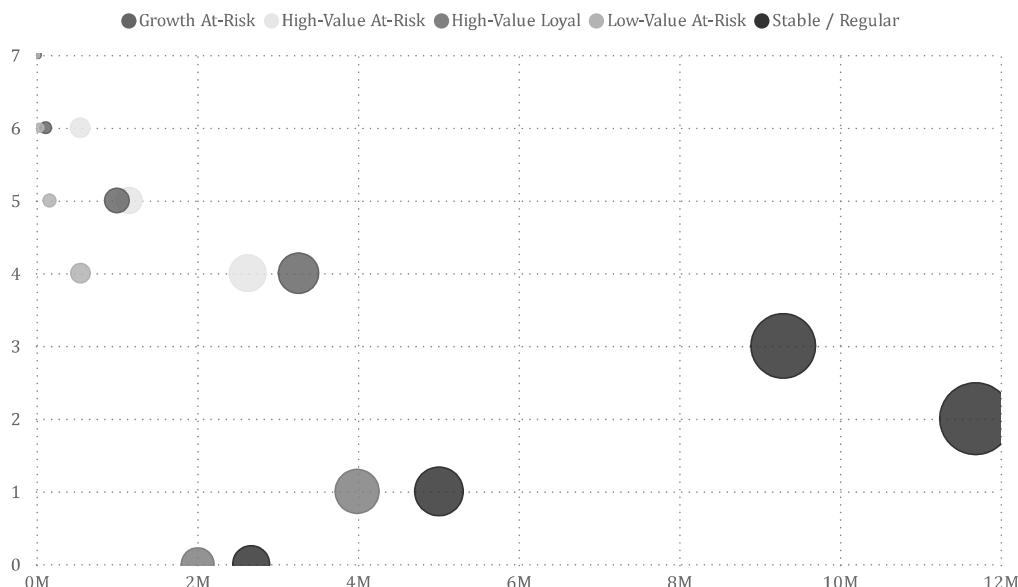
Churn Risk & Retention Action



All ▼

All ▼

Customer Value vs Churn Risk



P1

P2

P3

P4

Recommended Retention Actions by Segment

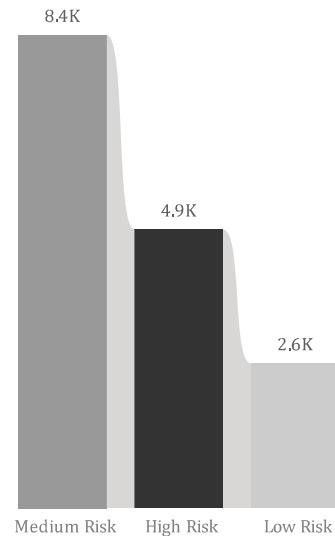
Customer Segment	Retention Strategy	Priority
High-Value At-Risk	Personalized offers & fee waivers	P1
Growth At-Risk	Cashback & engagement nudges	P2
High-Value Loyal	Loyalty rewards & premium benefits	P3
Low-Value At-Risk	Low-cost digital nudges	P4
Stable / Regular	Cross-sell & service maintenance	P4

High Risk

Low Risk

Medium Risk

Payment Delay vs Churn Risk



Retention Priority Breakdown

