

**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.*



# Executive Overview

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

Overview & Navigation
Executive Overview
Customer Value & Behavior
Churn Risk & Retention

2000 Total Customers	44.13M Total Spend	22.06K Avg Spend per Customer	21% High Risk Customers	10% High Value Customers
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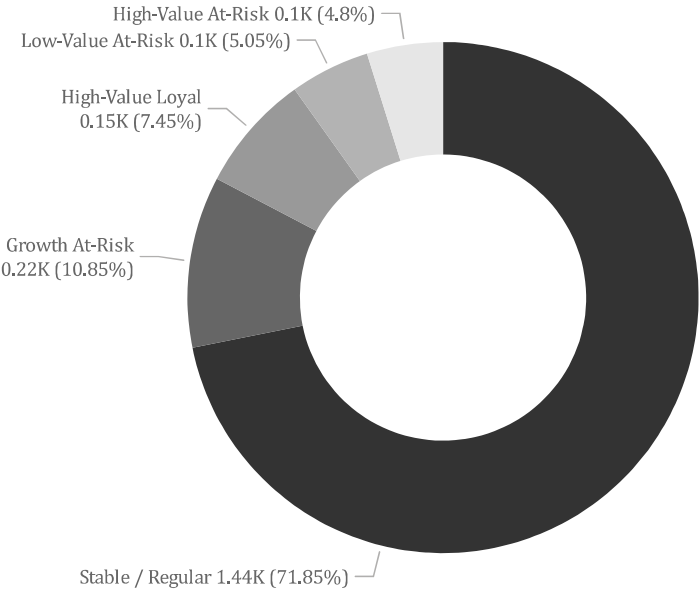
All

Female	Male
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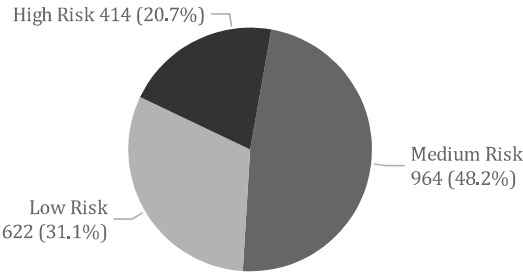
## Customer Value & Risk Overview

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

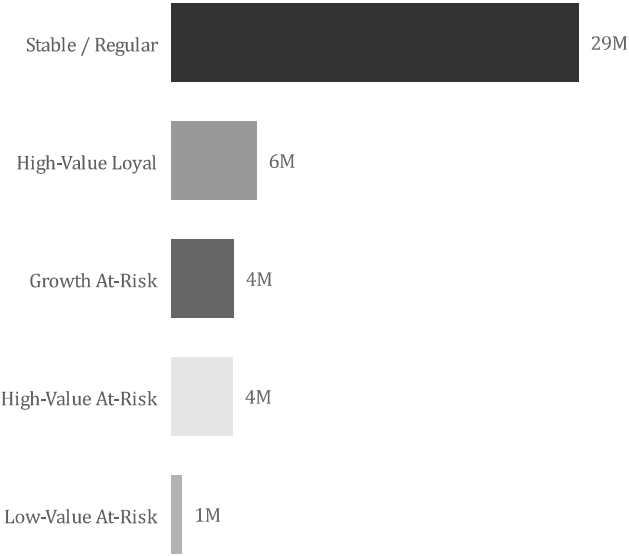
## Customer Portfolio Segmentation



## Churn Risk Distribution



## Revenue Contribution by Customer Segment



# Value & Spending Behavior Analysis

- Overview & Navigation
- Executive Overview
- Customer Value & Behavior
- Churn Risk & Retention

19.79K

Median Spend

3.69K

Avg Transaction Value

6.00

Avg Transaction Count

1.00

Top Customer Spend %

All

All

High Engagement

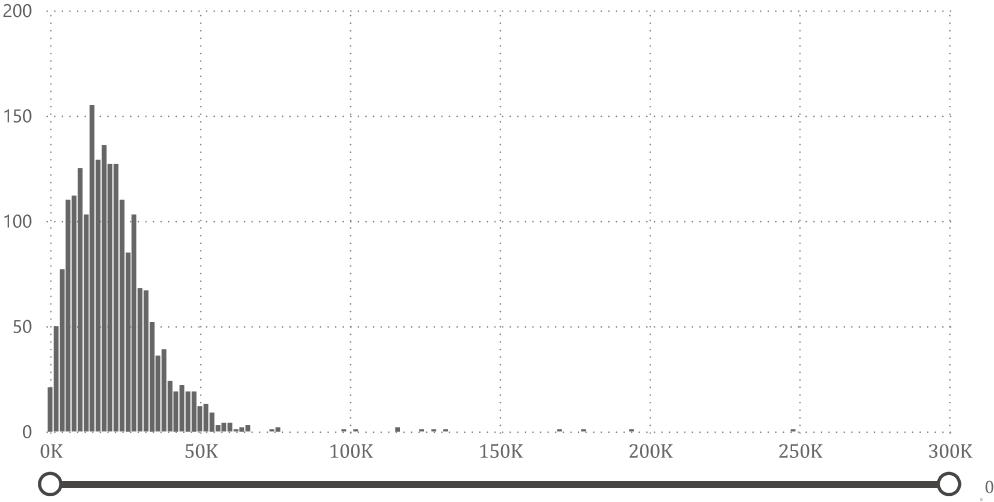
High Value

Low Value

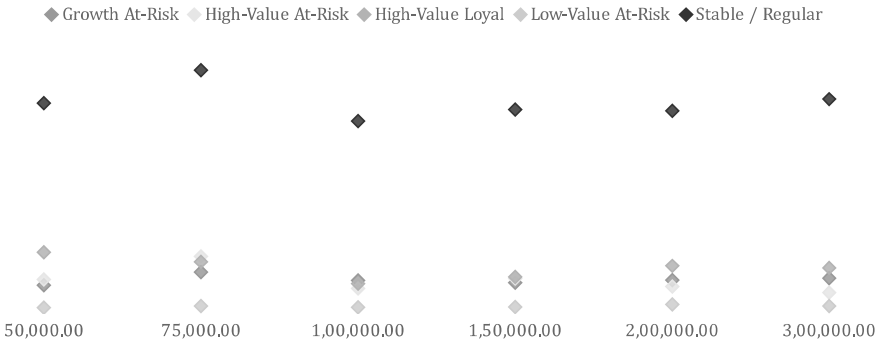
Medium Value

Low Engagement

Distribution of Customer Spend



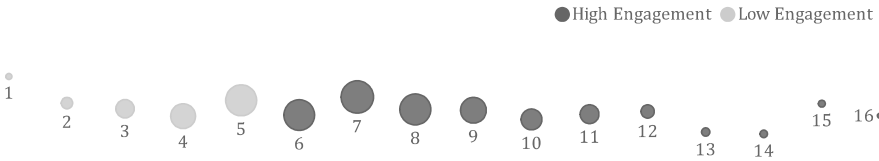
Total Spend by customer\_segment and credit\_limit



Revenue Contribution by Value Segment



Customer Spending Behavior Patterns



# Churn Risk & Retention Action

- Overview & Navigation
- Executive Overview
- Customer Value & Behavior
- Churn Risk & Retention

414

High Risk Customers

96

High Value At-Risk

7.94

Avg Payment Delay

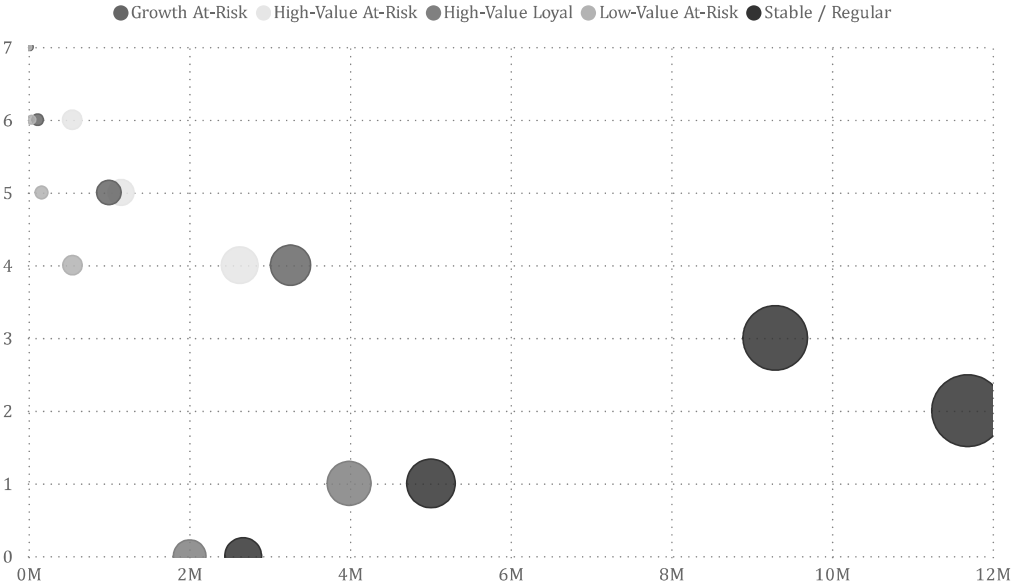
674

High Utilization Customers

All

All

Customer Value vs Churn Risk



- P1
- P2
- P3
- P4

Recommended Retention Actions by Segment

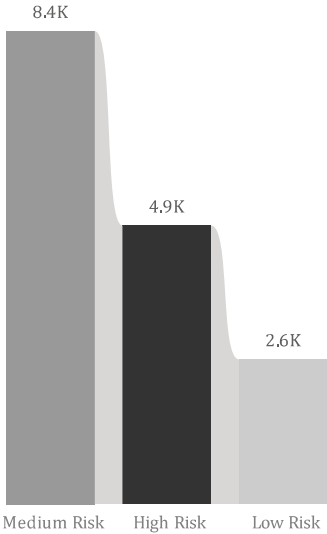
Customer Segment	Retention Strategy	Priority
High-Value At-Risk	Personalized offers & fee waivers	P1
Growth At-Risk	Cashback & engagement nudges	P2
High-Value Loyal	Loyalty rewards & premium benefits	P3
Low-Value At-Risk	Low-cost digital nudges	P4
Stable / Regular	Cross-sell & service maintenance	P4

High Risk

Low Risk

Medium Risk

Payment Delay vs Churn Risk



Retention Priority Breakdown

