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Corporate Customer Attrition Management: Contribution of a Data-Driven Approach at Société Générale Algeria

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Abstract:
Customer attrition is a strategic concern for banks, particularly in the corporate segment where the weakening of a relationship is rarely sudden.
This paper examines how data can help Société Générale Algeria (SGA) better understand, monitor and anticipate attrition among corporate clients. The study combines three complementary sources of evidence: semi-structured interviews with internal stakeholders from business and data functions , a survey of inactive corporate clients, and a prototype churn-prediction model developed in Python using a Random Forest algorithm.
From a managerial perspective, the study recommends a proactive attrition-management framework that combines organizational action, especially a dedicated corporate CRCM team, operational improvements in lead times, complaints and the credit journey, and data-driven steering through segmentation, scoring and retention playbooks (Buttle, 2004; Durand-Megret & Van Laethem, 2022).

Keywords: customer attrition; churn; data-driven marketing; banking; corporate.
JEL Classification: G21, M31, C38, C45, C53.

Résumé :
Ce travail examine l'attrition des clients corporate au sein d'une banque algérienne et évalue l'apport d'une démarche fondée sur les données pour renforcer la rétention. L'étude mobilise une méthodologie mixte articulant des entretiens semi-directifs auprès d'acteurs internes, une enquête par questionnaire auprès de clients corporate inactifs, et une modélisation prédictive du risque d'attrition, Les résultats convergent vers un faible ancrage bancaire (banque non principale) et un engagement produit limité, associés Sur le plan explicatif, une analyse factorielle exploratoire structure les dimensions de satisfaction et la régression logistique met en évidence l'effet significatif des dimensions relationnelle. L'article propose enfin un cadre de pilotage proactif combinant leviers organisationnels, amélioration des parcours et scoring orienté action.

Mots-clés : attrition, churn, clients corporate, banque, rétention, satisfaction.
Classification JEL : G21, M31, C38, C45, C53

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I- Introduction :

1. Context and Stakes of Attrition in B2B Banking In banking, attrition, or churn, refers to the weakening or ending of a customer relationship. It may be observed through account closure, but it often appears earlier through lower transaction volumes, reduced product usage or declining interaction with the bank. In corporate banking, this gradual pattern is especially important. A client can remain formally attached to a bank while shifting its cash flows, credit requests and trade-finance operations elsewhere.

This makes corporate attrition more difficult to detect than retail churn. The bank may still see the client in its systems, while the economic substance of the relationship has already deteriorated. A useful attrition-management approach therefore needs to identify weak signals before total inactivity occurs.

The stakes are high Corporate clients generally use several products , including cash management credit, guarantees, trade finance and payment services . They also rely heavily on human interaction with relationship managers and sector specialists. Losing a corporate client can therefore reduce margins, transaction flows and cross-selling opportunities, while also weakening the bank's position in a sector or geographic area (Gautier, 2019) .

2 Attrition, Satisfaction and Engagement: Conceptual Landmarks:

The literature on customer loyalty highlights a relational chain linking service quality, satisfaction, intention to remain and actual behavior. In services, satisfaction is not only a global feeling; it is built through concrete experiences such as the clarity of information, the availability of the relationship manager, the speed of processing, the handling of complaints and the perceived relevance of the offer (Buttle, 2004; Gautier, 2019).

Corporate clients often work with several banks at the same time. In this context , being the client's "main bank" becomes a crucial indicator . It reflects the concentration of flows, the depth of the relationship and the level of dependence on the bank's products. Product engagement also matters . A client using credit facilities, guarantees or trade-finance services is generally more anchored than a client holding only a current account (Buttle, 2004; Durand-Megret & Van Laethem, 2022).

3 The Contribution of Data and Machine Learning to Churn Management:

The digitization of banking activity produces large volumes of transactional , behavioral and relational data. When properly structured , these data can help the bank move from a reactive view of attrition to an early -warning approach. Instead of waiting until a client becomes inactive , the bank can monitor risk levels, prioritize interventions and adapt retention actions to each situation (Artun & Levin, 2015; Ngai et al., 2009).

Machine-learning models estimate the probability that a client will become inactive or attritional within a given horizon. Random Forest models are particularly useful for this purpose because they can handle many types of variables, capture non-linear relationships and provide variable-importance measures.

However , strong model performance must be interpreted carefully. Temporal validation, leakage checks and business review are essential before operational deployment (Breiman, 2001; Verbeke et al., 2012).

4 .Research **Problem, Objectives and Hypotheses**

At Société Générale Algeria, corporate attrition management requires balance between business action and data-driven steering. The bank must improve service quality, responsiveness and client support, while also using activity data to identify risk earlier. The central research question is therefore:

How can data contribute to a better understanding and anticipation of corporate client attrition in order to support proactive retention actions ?

The objective of this article, through the question we are addressing, will be to achieve the following objectives:

- Identify the main explanatory factors of attrition, especially engagement, satisfaction and relationship quality.
- Document warning signals and existing win-back practices.
- Propose a predictive-model prototype that can support operational action by business teams.

To answer the problem, we will propose the following hypotheses as a possible response and confirm or refute them at the end of this article:

- H1: Corporate client satisfaction influences attrition.
- H2: Engagement through banking products, especially credit, is associated with attrition.
- H3: Attrition appears through prolonged inactivity or account closure.
- H4: A predictive model improves early detection and enables targeted action.

The study contributes to the analysis of corporate attrition in the Algerian banking context, which remains underexplored in empirical research. It also links explanatory analysis, through factor analysis and logistic regression, with predictive analysis, through Random Forest modeling. From a managerial standpoint, it translates analytical results into practical levers and retention playbooks (Buttle, 2004; Durand-Megret & Van Laethem, 2022) .

II– Methods and Materials:

1 Research Design and Triangulation

The study uses a mixed-methods design. This choice reflects the nature of the problem: attrition must be understood as a business and relationship phenomenon, but it must also be measured and anticipated with data. Qualitative interviews helped reveal the mechanisms, irritants and warning signs perceived internally. The survey provided direct feedback from inactive clients. The predictive model then translated these insights into a scoring approach that can support operational decisions.

Triangulating these sources strengthens the analysis. The qualitative findings helped shape the questionnaire and interpret the statistical results, while the quantitative findings and the model helped objectify internal perceptions and prioritize the most actionable levers.

2. Operational Definition of Attrition at SGA

The study focuses on SGA's corporate client portfolio. A client is considered attritional when it becomes inactive during the reference period despite having been active during the same period of the previous year, or when it closes its account. Inactivity is defined as the absence of customer-initiated transactions for three months for a current account, and twelve months for a foreign-currency or savings account.

This definition is adapted to the corporate context. In B2B banking, attrition is often visible first through falling transaction flows rather than immediate account closure.

3 Qualitative Component: Semi-Structured Interviews

Semi-structured interviews were conducted with internal stakeholders involved in corporate relationships and data management. The interviews focused on four themes: perceived causes of attrition, warning signals currently used, existing win-back and retention processes, and opportunities for improvement through data.

The interview transcripts were coded and analyzed in NVivo 15 using a thematic approach. Open coding was followed by the grouping of categories and the identification of co-occurrences, supported by lexical analysis.

4 Quantitative Component: Survey of Inactive Corporate Clients

The survey targeted corporate clients who were inactive in March 2025 at SGA. The population included 250 clients with no transactions in January, February and March 2025, while having remained active in March 2024. A quota sample of 150 clients was drawn, and 100 usable responses were collected.

The questionnaire included 16 questions covering client profile, banking engagement, reasons for disengagement, satisfaction dimensions and improvement priorities. Data were collected by telephone and email, then analyzed using SPSS 26 and Excel 2016.

5 Statistical Analysis

The quantitative analysis included descriptive statistics, cross-tabulations and bivariate analyses. Exploratory factor analysis was used to group the satisfaction items into four dimensions: relationship, lead times, digital experience and offer. Principal component extraction was retained, followed by Varimax rotation with Kaiser normalization.

A binary logistic regression was then estimated to assess the association between the satisfaction dimensions and overall satisfaction. Standard model-fit indicators were used, including -2 log-likelihood, Cox & Snell R^2 and Nagelkerke R^2, with a 5% significance threshold.

6 Predictive Attrition Model: Random Forest

A prototype predictive model was developed in Python using internal data extracted from an

analytics tool. The dataset contained 2,673 clients described by 35 variables, covering segmentation, tenure, transactional behavior over several periods, product usage, engagement indicators and risk variables (Ngai et al., 2009; Artun & Levin, 2015).

The Random Forest algorithm was selected because of its robustness and its ability to capture non-linear interactions between heterogeneous variables. The data were split into a training set (70%) and a test set (30%). Model performance was assessed using accuracy, precision, recall, F1-score and the ROC curve with AUC (Breiman, 2001).

For operational use, model results should be complemented with variable-importance analysis and local explainability tools such as SHAP. Time-based validation and leakage controls are also required to ensure that the model generalizes beyond the test sample.

7 Ethical Considerations and Confidentiality

The analyses rely on internal data and client responses. Confidentiality was preserved through anonymized results and aggregated reporting. The purpose of the study is not to penalize clients or teams, but to improve service quality, customer relationship management and early support for clients at risk of disengagement.

III. Results

1 Qualitative Findings: Causes, Signals and Current Limitations

The interviews reveal that attrition is often due to multiple factors. However, pricing is frequently mentioned, especially when fees are perceived as high or insufficiently flexible. Operational difficulties also play a major role, including lengthy credit file processing times, slow claims handling, and the complexity of required documentation.

The relational dimension is equally important. Interviewees emphasized the value of regular support, proactive communication and clear explanations from relationship managers. When clients feel insufficiently accompanied, they are more likely to shift activity to another bank.

The warning signals currently used by SGA are mainly transactional and behavioral: fewer transactions, lower transaction amounts, reduced use of engagement products, declining flows and weaker interaction. However, the current approach remains largely reactive. In many cases, detection occurs once inactivity is already visible, rather than before the client disengages.

2 Observed Win-Back Process

The observed win-back process can be summarized in five stages. First, the bank identifies the causes of attrition by reviewing transactions, products and interactions. Second, relationship managers and internal departments coordinate possible retention measures. Third, targeted action plans are implemented. Fourth, the actions are followed up. Finally, the bank attempts to win the client back through renewed contact, a tailored proposal and continued monitoring.

3 Quantitative Findings: Banking Engagement

The survey confirms the weakness of banking engagement among inactive corporate clients. Only 22% of respondents consider SGA to be their main bank, while 78% do not. In addition, 62% of

respondents use only a business current account without credit facilities, which suggests a limited and weakly anchored relationship.

Indicator	Result	Interpretation
Clients considering SGA their main bank	22%	Low centrality of the relationship
Clients not considering SGA their main bank	78%	High exposure to multi-banking and switching
Clients with only a business account and no credit	62%	Weak product engagement
Clients using other products	38%	Stronger but still limited anchoring

4 Reported Reasons for Inactivity and Improvement Priorities

The most frequently reported reasons for reduced activity are factors that the bank can influence directly. Poor service quality was mentioned by 28% of respondents, lack of support and communication from relationship managers by 23%, and bank charges perceived as too high by 22%.

Other reasons also appeared, including regulatory constraints, preference for another bank, documentary complexity, long lead times, unsuitable products, declining business activity, financial difficulties and deregistration from the trade register. However, the leading reasons point clearly toward actionable managerial levers: service quality, communication, relationship management and pricing.

Main reason mentioned	**% of cases**
Poor service quality	28%
Lack of support and communication from relationship managers	23%
Bank charges perceived as too high	22%

5 Satisfaction: Selected Descriptive Insights

The satisfaction results are mixed. On some dimensions, a majority of respondents report being satisfied, but a meaningful share remains dissatisfied. For example, clarity and transparency of information provided by relationship managers generated 58% satisfaction, 26% dissatisfaction and 16% neutral or no-opinion responses.

The relevance and diversity of services produced a large neutral share, suggesting that many clients do not necessarily view the offer as poor, but also do not perceive it as strongly differentiated. This is important for retention: in a multi-banking environment, a merely adequate offer may not be enough to keep flows concentrated at SGA.

6 Logistic Regression on Overall Satisfaction

The logistic regression model shows strong explanatory power. The Nagelkerke R^2 reaches

approximately 0.885, meaning that the four satisfaction factors explain a large share of variation in overall satisfaction.

Three factors are statistically significant: relationship satisfaction (Sig. = 0.001), lead-time satisfaction (Sig. = 0.001) and offer-related satisfaction (Sig. = 0.003). Digital satisfaction is not significant in this model (Sig. = 0.147).

In terms of odds ratios, relationship satisfaction is the strongest factor (Exp(B) = 108.931), followed by lead-time satisfaction (Exp(B) = 28.193) and offer-related satisfaction (Exp(B) = 9.262). These values should be interpreted with caution because they depend on the measurement scale and the factor construction, but the hierarchy is clear: the relationship with the bank, processing times and the relevance of the offer are the central satisfaction levers.

7 Performance of the Random Forest Model

The Random Forest model performs extremely well on the test set (accuracy ≈ 0.99; AUC ≈ 1.00). For active clients, precision reaches 0.99 and recall reaches 1.00. For inactive clients, precision reaches 0.98 and recall reaches 0.93. The ROC curve is almost perfect.

This suggests that the model can separate active and inactive clients very effectively based on transactional and engagement variables. Nevertheless, such high performance requires careful validation. Before deployment, the model should be tested on out-of-period samples, reviewed for possible data leakage and monitored for drift over time.

IV. Discussion

1 Synthesis and Validation of the Hypotheses

The triangulation of interviews, survey findings and predictive modeling highlights three main levers of attrition: main-bank status, product engagement and satisfaction. The results support H1, since satisfaction, especially relationship satisfaction, lead-time satisfaction and offer-related satisfaction, influences overall satisfaction and therefore the risk of disengagement.

The results also support H2. Clients with limited product engagement, especially those holding only a current account without credit facilities, appear less anchored. H3 is confirmed because attrition is visible through prolonged inactivity and, in some cases, account closure. Finally, the Random Forest prototype supports H4 by showing that a predictive score can improve early detection and help business teams prioritize actions.

2 Operational Implications: Toward Proactive Attrition Management

The main managerial implication is the need to move from a reactive approach to a proactive action chain: detection, diagnosis, action and follow-up. A risk score is useful only if it triggers concrete decisions and clear responsibilities (Buttle, 2004; Artun & Levin, 2015).

For high-risk clients, the relationship manager should contact the client quickly, diagnose the main irritants, define an action plan and monitor recovery closely. For medium-risk clients, the bank can launch a retention campaign involving calls, short satisfaction surveys, targeted offers and checks

on the client's business activity. For low-risk clients, standard follow-up and proactive communication may be sufficient.

A dedicated corporate CRCM team could reinforce this approach by maintaining regular contact, collecting customer feedback, coordinating retention actions and ensuring that alerts are transformed into business responses (Buttle, 2004).

3 Improving the Value Proposition

The findings point to three priority workstreams. First, relational support should be strengthened through availability, proactivity and clearer communication. Second, processing times should be reduced, especially in the credit journey and complaint handling. Third, the corporate digital experience should be improved, with more fluid account management, transaction monitoring and real-time information.

These improvements should be monitored through customer-oriented indicators such as service-level agreements, processing times, resolution rates and satisfaction measures, and linked to business outcomes such as reactivation, retained flows and increased product penetration.

4 Model Governance and Precautions

A predictive model creates value only when it is governed properly. Responsibilities must be clear, decisions must be traceable, and the model should be monitored for bias, drift and changes in client behavior. A pilot phase is recommended before deployment across the full portfolio (Breiman, 2001; Verbeke et al., 2012).

The next version of the model should include more relational variables, such as complaints, interactions, incidents and actual processing times, as well as satisfaction indicators such as surveys or NPS. These additions would improve not only predictive performance, but also the actionability of the score.

5 Limitations and Future Research

The study has several limitations. It is based on a single case, which limits generalization. The survey may be affected by non-response bias, and the first model perimeter is mainly centered on transactional and engagement variables. The very high model performance also requires temporal validation before operational use.

Future research could integrate survival analysis to better model the timing of attrition, test the causal effect of retention actions through experimentation, and develop segmentation combining client value and attrition risk.

V. Conclusion

This study shows that a data-driven approach can significantly strengthen corporate attrition

management in banking. In the SGA case, attrition is closely linked to weak engagement, limited main-bank status and satisfaction issues, especially in the relationship, lead-time and offer dimensions.

The Random Forest prototype offers a promising basis for an early-warning system (accuracy ≈ 0.99; AUC ≈ 1.00). However, these results must be consolidated through time-based validation, leakage checks and a clear operating model that translates scores into actions.

Sustainable reduction of corporate attrition requires more than a predictive model. It requires an integrated framework combining organizational measures, such as a dedicated corporate CRCM team, customer-journey improvements in credit and complaint handling, and data-driven steering through segmentation, scoring and retention playbooks (Buttle, 2004; Durand-Megret & Van Laethem, 2022).

VI. - Appendices:

Appendix A - Interview Guide Structure

The interview guide began with a short introduction explaining the study context, objective and confidentiality principles. It then explored the perception of attrition, observable causes, warning signals, data currently used, win-back practices, obstacles and areas for improvement, including organization, tools, digital services and customer experience. Each interview ended with a synthesis and validation of the key points.

Appendix B - Questionnaire Structure

The questionnaire was organized into four blocks:

- Profile and relationship: main bank, products used and level of engagement.
- Inactivity: reasons for declining transactions, competition and triggers.
- Satisfaction: interactions, value for money, digital experience, lead times, relationship manager, transparency and relevance of the offer.
- Improvements: priority expectations and suggestions for becoming active again.

Appendix C - Simplified Dictionary of Model Variables

- Profile and segmentation variables: segment, profile, customer quality, tenure and age.
- Relationship variables: relationship-manager or portfolio identifiers, to be used cautiously to avoid bias.
- Transactional variables: number and amount of transactions across several quarters or observation windows.
- Product and engagement variables: overdraft, bill discounting, unpaid bills, spot transactions, ASF, CMT, leasing, hire purchase, guarantees and letters of credit.
- Risk variables: classified receivables and related indicators.
- Exposure and engagement variables: total commitment and associated indicators.

For deployment, relational and satisfaction variables should be added to make the score more actionable.

Appendix D - Example of an Attrition Dashboard

- Portfolio level: monthly attrition rate, annual cumulative rate, number of at-risk clients by score band, comparison by segment, region or sector, and changes in aggregated transaction flows.
- Client level: score, risk band, activity trajectory, products held, missing products, incidents, complaints, lead times, action history and outcomes.
- Action level: playbooks by risk level, task follow-up, impact measurement and feedback from relationship managers.

Appendix E - Retention Playbook

High risk: call the client within 48 hours, diagnose irritants, verify the client's situation, resolve critical issues and monitor activity weekly.

Medium risk: launch a relationship campaign, run a short satisfaction survey, propose a suitable engagement product and monitor activity monthly.

Low risk: maintain proactive communication through digital updates, webinars or sector news, and conduct a quarterly portfolio review.

Appendix F - Main Survey Extracts

Variable	Category	N	%
Main bank	Yes	22	22
Main bank	No	78	78
Products used	Account without credit	62	62
Products used	Other products	38	38
Transparency satisfaction	Satisfied	58	58
Transparency satisfaction	Dissatisfied	26	26
Transparency satisfaction	Neutral / no opinion	16	16

Appendix A – Interview Guide Structure

The interview guide is organized into three main parts to ensure a clear and smooth discussion.
First, the introduction provides the necessary background information about the study. It presents the main objective of the research and reassures participants that their responses will remain confidential.
The main part of the interview explores several key themes related to customer churn. These include how churn is perceived, its main causes, the indicators used to identify it, the data considered in the analysis, and the current recovery process. This section also examines the main obstacles encountered and the possible areas for improvement, particularly in terms of organization, tools, digital solutions, and customer experience.

Finally, the interview ends with a closing section. This part summarizes the main points discussed, confirms the key information provided by the participant, and concludes with acknowledgments for their time and contribution.

Appendix B – Questionnaire Structure

16 Questions
Section 1 – Profile and Relationship with the Bank
Q1. What is currently your main bank?
Purpose: To identify whether the bank under study is still considered the customer's primary bank.
Q2. How long have you been a customer of this bank?
Purpose: To measure the length and stability of the banking relationship.
Q3. Which products or services do you currently use with this bank?
Examples: current account, bank card, loan, savings account, insurance, digital banking services, international transactions.
Q4. How would you describe your current level of engagement with this bank?
Possible scale: very low, low, moderate, high, very high.

Section 2 – Inactivity or Reduced Banking Activity
Q5. Have you reduced your banking transactions or activity with this bank in recent months or years?
Purpose: To confirm whether there has been a decline in the customer's activity.
Q6. What are the main reasons for this decrease in activity?
Examples: high fees, long processing times, lack of follow-up, better offers from competitors, dissatisfaction with digital services, no current need for banking services.
Q7. Do you currently carry out part of your banking transactions with other banks or financial institutions?
Purpose: To assess the influence of competition on the customer's behavior.
Q8. What factors could encourage you to become more active again with this bank?
Purpose: To identify the main triggers that could help reactivate the customer relationship.

Section 3 – Satisfaction and Customer Experience
Q9. How would you rate the overall quality of your interactions with the bank?
Examples: reception, availability, listening, responsiveness.

Q10. How do you assess the value for money of the services offered by the bank?
Purpose: To understand how customers perceive fees, commissions, and service quality.
Q11. Are you satisfied with the bank's digital services?
Examples: mobile application, website, money transfers, account consultation, security.
Q12. How would you evaluate the processing times for loan applications or complaints?
Purpose: To measure the impact of processing delays on customer satisfaction.
Q13. How would you describe your relationship with your account manager or banking advisor?
Examples: follow-up, availability, advice, personalized support.
Q14. Do you consider the bank to be transparent in terms of fees, conditions, and communication?
Purpose: To assess the customer's level of trust and perception of clarity.
Q15. Are the bank's offers adapted to your needs?
Purpose: To evaluate the relevance and suitability of the bank's commercial offers.
Section 4 – Expected Improvements
Q16. What priority improvements would you recommend to encourage you to become more active again with this bank?
Examples: lower fees, improved digital services, faster processing times, personalized support, more suitable offers, clearer communication.
Appendix C – Simplified Dictionary of Model Variables
The **Random Forest prototype** is based on a set of **35 variables**. The simplified dictionary below provides a possible way to organize these variables, making them easier for business teams to understand and use. The exact variable names may vary depending on the data extraction process.
The variables can be grouped into six main categories:

1. Profile and segmentation variables

These variables help describe the customer's profile. They may include the customer segment, profile type, customer quality, length of relationship in months, and age.

2. Relationship variables

This category includes information related to the account manager or customer portfolio. However, these variables should be used carefully to avoid introducing bias into the model.

3. Transactional variables

These variables reflect the customer's banking activity over different periods. They include the number and amount of transactions recorded across several quarters or observation windows, from T1 to T4.

4. Product and commitment variables

These variables provide information on the products and commitments associated with the customer, such as overdrafts, discount facilities, unpaid bills, spot loans, ASF, medium-term loans, leasing, financial leasing, guarantees, and letters of credit.

5. Risk variables

These variables mainly relate to classified receivables and associated indicators, helping to assess the customer's level of risk.

6. Outstanding balance **and exposure variables**

This group includes the customer's total commitments and other indicators linked to the bank's overall exposure to the customer.

For an operational deployment, it would be useful to enrich the model with additional relationship and satisfaction variables. These could include complaints, customer interactions, actual processing times, incidents, and survey results. Adding these elements would make the churn score more actionable by helping teams better understand the reasons behind the risk and define more targeted retention actions.

Appendix D – Example of a Churn Dashboard

Functional Specification

A churn dashboard can be structured around three complementary levels of analysis: portfolio, customer, and action. This structure provides both a global view of churn risk and a more detailed understanding of each customer's situation, while also helping teams monitor the actions taken.

1. Portfolio level

At the portfolio level, the dashboard provides an overall view of churn. It may include the monthly

churn rate, the year-to-date churn rate, and the number of customers identified as "at risk" by score range. It can also offer comparisons by segment, region, or business sector, as well as an overview of aggregate flow trends, including incoming and outgoing flows.

2. Customer level

At the customer level, the dashboard focuses on each individual customer's situation. It may show the churn score, the corresponding risk category, and the customer's activity trend through the evolution of transaction amounts and volumes. It can also display the products already held by the customer, missing products that may represent cross-selling opportunities, complaints or incidents, processing delays, and the history of actions taken, including whether the customer was successfully reactivated.

3. Action level

The action level is designed to support operational follow-up. It includes the retention playbooks to apply according to each risk level, as well as task tracking for customer contacts, proposals, and follow-ups. It also helps measure the impact of actions through indicators such as reactivation rate, changes in customer flows, increase in product equipment, and feedback from account managers.

Appendix E – Retention Playbook

The retention playbook defines a set of actions adapted to the customer's level of churn risk. Its purpose is to help teams prioritize their efforts, respond quickly to signs of disengagement, and address the main causes that may lead a customer to reduce or stop their activity with the bank.

1. High-risk customers

For customers with a high churn score, a quick response is essential. A first diagnosis should be carried out within 48 hours, preferably through a direct call from the account manager. This conversation should help identify the main sources of dissatisfaction, such as pricing, processing delays, digital services, or the quality of the relationship. It should also provide an opportunity to review the current situation of the customer's business.

The priority action should then focus on resolving a critical issue, such as a pending complaint or a blocked credit file. When relevant, the bank may also propose a tailored value offer, such as adjusted conditions, a cash management solution, or more personalized support.

A close follow-up should be ensured, with a first reminder within seven days and weekly monitoring of the customer's activity to assess whether signs of reactivation are appearing.

2. Medium-risk customers

For customers with a medium churn risk, the approach should be mainly preventive and relationship-oriented. The bank should initiate contact to better understand the customer's level of satisfaction and detect any early signs of disengagement.

This contact can take the form of a short satisfaction survey or a proposed meeting with the account manager. At the same time, a targeted offer may be suggested based on the customer's profile and needs, such as treasury facilities, guarantees, or international trade solutions.

Monthly monitoring should be put in place. If the customer's activity continues to decline, the case may be escalated so that stronger retention actions can be considered.

3. Low-risk customers

For customers with a low churn risk, the main objective is to maintain a strong relationship and prevent future disengagement. The bank can adopt a proactive communication approach by sharing useful information, such as digital updates, webinars, relevant offers, or sector-related news.

A standard follow-up can be conducted through a quarterly portfolio review. This helps maintain regular contact with the customer, anticipate future needs, and quickly detect any unusual change in banking behavior.

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