

singula
decisions

Voluntary × Involuntary Splitter

The first defensible separation of your churn number.

A quarterly diagnostic that splits blended churn into voluntary and involuntary, exposes the customers being miscategorised by your billing system, and quantifies the recoverable revenue you've been writing off.

DIAGNOSTIC



Most operators report a single churn rate. It blends two completely different problems with completely opposite solutions — and one of them is invisible to your billing system.

VOLUNTARY

Customers who chose to leave.

Solved with content, value, retention offers, lifecycle comms. A product and pricing problem.

INVOLUNTARY

Customers whose payment failed.

Solved with retry intelligence, channel timing, card recovery, dunning calibration. A payment infrastructure problem.

THE DIAGNOSTIC, IN 60 SECONDS

DIAGNOSTIC

Sample diagnostic · Crestline+ · UK streaming · 487,200 subscribers · Q3 2026

5.2%

BLENDED CHURN

The single number on your board pack today

2.1%

VOLUNTARY

Active customer choice. Your retention team's number.

3.1%

INVOLUNTARY

Payment-failure churn. Your finance ops number.

5.2% blended = 2.1% voluntary + 3.1% involuntary

Industry view sits at roughly 60% voluntary / 40% involuntary. Crestline+ sits at 40% voluntary / 60% involuntary. They've been treating an involuntary problem with voluntary-churn tools.

BENEATH THE TWO NUMBERS, SIX SUB-CATEGORIES

DIAGNOSTIC

Every churn event resolves into exactly one of six categories. Two of them — highlighted — change the entire commercial picture.

VOLUNTARY

Definitive voluntary 26%

Explicit cancel, no payment friction.
Engagement decay or active 'I'm leaving' signal.

VOLUNTARY

Voluntary-with-payment-friction 10% **KILLER**

Cancel within 14 days of a payment failure.
Coded voluntary by the billing system. Root cause involuntary.

VOLUNTARY

End-of-term opt-out 4%

Contractual non-renewal. Often miscoded; sometimes contractual default.

INVOLUNTARY

Definitive involuntary 38%

Terminal payment failure, no cancel event, customer engaged up to the failure.
Recoverable.

INVOLUNTARY

Passive (masking voluntary) 15% **KILLER**

Payment failed, customer never returned to fix it — but engagement had already collapsed. Effectively voluntary.

INVOLUNTARY

Ambiguous 7%

Mixed signals, model confidence below threshold. Held for human review rather than forced.

10%

of total churn

Voluntary-with-payment-friction

Customers who cancelled within 14 days of a payment failure.

Your billing system coded them as voluntary cancels. Your retention team treated them as a content or value problem. The diagnostic shows the root cause was a payment friction event your dunning

WHAT THE DIAGNOSTIC TELLS YOU TO DO

- Apply 24-hour intelligent retry with channel switch — recovery before the cancel button is ever clicked
- Re-route these customers to an involuntary-treatment path, not a retention-offer path
- At Crestline+ scale this band represents £680K of recoverable revenue your existing process is writing off as voluntary

15%

of total churn

Passive (masking voluntary)

Failed payment, never returned to fix it — but engagement had already collapsed.

Coded involuntary by the billing system because of the failure. Treated by finance ops as recoverable. The diagnostic shows engagement collapsed weeks before the failure event — these

WHAT THE DIAGNOSTIC TELLS YOU TO DO

- Down-weight aggressive dunning treatment — light-touch only, single attempt then write off
- Stop polluting your retry-success data with these customers; they suppress recovery rates artificially
- Reclaim SMS spend, processing fees, and CS time currently wasted chasing a non-recoverable cohort

TRANSLATE THE ANATOMY INTO POUNDS

DIAGNOSTIC

For Crestline+ — 487,200 subscribers, 5.2% blended monthly churn, £8 ARPU — the diagnostic surfaces three numbers your CFO has never seen separated before.

£1.84M

VOLUNTARY COST

Annualised. Active customer choice.
Addressed with content, value, retention
— not Recovery's lane.

£2.71M

INVOLUNTARY COST

Annualised. Payment-failure churn.
Currently recovered at 12% by fixed-
schedule retries — the remaining 88% is
the addressable market.

£2.34M

RECOVERABLE INVOLUNTARY

Annualised. Definitive involuntary plus
the 10% friction band, weighted by
realistic recovery probability. The wedge.

£2.34M is the size of the prize Singula Recovery exists to capture.

TWELVE MONTHS — WHICH CURVE IS MOVING?

DIAGNOSTIC

The same diagnostic, applied retrospectively across the trailing four quarters, separates two trends that live inside one blended number.

+0.1pts

VOLUNTARY · 12-MONTH CHANGE

Essentially flat. Content, value proposition, and retention machinery are holding. This is not where the churn problem is moving.

+0.8pts

INVOLUNTARY · 12-MONTH CHANGE

Up 35% in relative terms. Card decay, issuer behaviour, and dunning miscalibration are the entire story of the worsening blended number.

You don't have a value problem. You have a payment infrastructure problem.

Every classification is reproducible, auditable, and defensible under board-level challenge. No black box.

01 Last payment outcome

02 Decline reason code

03 Cancel event & source

04 Time between failure & cancel

05 30-day engagement trajectory

06 CS contact pattern

07 Card-on-file status

08 Prior failure history

THE CLASSIFICATION ENGINE

- Gradient-boosted decision model, calibrated to your operator-specific labelled cohort — not a generic industry baseline
- Every event lands in exactly one of six categories, or held as Ambiguous when model confidence is below 70% threshold
- Per-customer audit row exposes the eight signals feeding the classification — the 'are you sure?' question is answered before it's asked

THE OUTPUT — BOARD-READY, ON DEMAND

DIAGNOSTIC

The Splitter is not a workbench your team lives in — it's the artefact your CFO takes to Monday's board meeting.

Q

Quarterly cadence

Generated quarterly against the trailing 90 days. Refreshed against live billing and engagement data on demand for spike investigation.

PDF

Board-ready export

Two-page deck-ready output: the headline split with confidence interval, plus the six-way anatomy with two killer-band findings.

API

Audit on demand

Per-customer audit table available on request — every classification traces back to its eight signal values, defensible line by line.

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Period comparison

Each diagnostic compares against the prior quarter and the trailing four quarters — surfacing trend movements before they reach the headline number.

THE OFFER

A 30-day diagnostic engagement. Performance-priced. No procurement friction.

30-DAY DIAGNOSTIC

We connect to your billing platform via API. We classify your trailing 90 days. We hand you the diagnostic — no commitment, no procurement cycle.

PERFORMANCE-PRICED

If our findings are deployed and demonstrate recovery uplift, we earn a percentage of the recovered revenue. Pure aligned incentive.

BOARD-READY OUTPUT

You take the diagnostic to your next board meeting. Even if you never deploy our recovery tooling, the diagnostic itself is a permanent reframe of your churn metric.

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