



THE CXO CODEX

UNLOCK
YOUR
EDGE



How do you spot risk before customers complain, escalate, or leave?

A practical chapter from **The CXO Codex**

ABOUT THE EXPERT

Abisola Fagbiye is a CX strategist, keynote speaker, founder, and trained artist. She has built customer-success teams across global markets, turned around a struggling 15-person function in six weeks, and brings an artist's eye for layers, patterns, and the work beneath the visible experience.

Her current focus is Quiet Churn: the accounts that do not complain or escalate, but slowly disengage before a commercial risk becomes obvious.

WHAT YOU'LL HEAR ON CXO LOADING...

On CXO Loading..., Abisola Fagbiye unpacks the customer risk that rarely announces itself: Quiet Churn. Lauren and Abisola discuss how to spot the early signals, investigate service failure before it becomes a cancellation, and make retention a commercial conversation rather than a last-minute rescue mission.

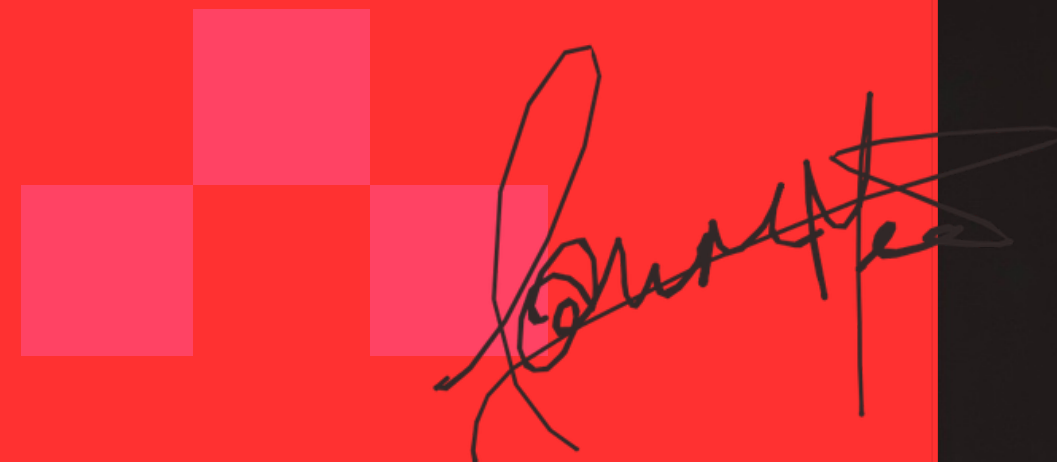
There's also the career side: scaling a CX function across markets, turning around a team under pressure, and holding on to the curiosity that makes better CX possible.

LISTEN IN



Abisola Fagbiye

CX Strategist, Keynote
Speaker & Founder



Lauren Miles

Host, CXO Loading...



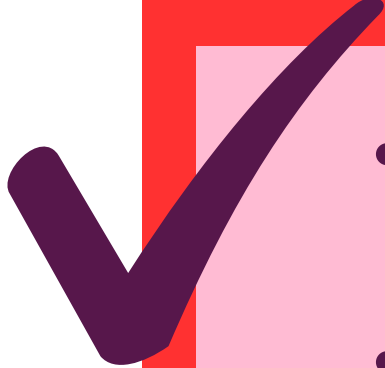
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Service failure forensics: diagnose customer experience like an investigation, not a generic audit.

The customer who complains is visible. The customer who quietly changes behaviour is much harder to see. They attend less often, ask fewer questions, stop using a feature, lose their internal champion, or become polite in a way that sounds less like loyalty and more like withdrawal.

Abisola Fagbiye calls this Quiet Churn. Her service-failure-forensics lens changes the question from 'which accounts are red?' to 'which relationship has started to lose energy , and what might the customer already be working around?' That gives a CXO or Customer Success leader a chance to intervene while there is still a relationship to improve.

THE LEARNING

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- Service failure forensics: diagnose customer experience like an investigation, not a generic audit.
 - Define the behaviour that signals a customer is quietly disengaging before cancellation is on the table.
 - Pair account data with the stories behind it , a dashboard is an entry point, not a diagnosis.
 - Ask where a customer has had to work around your process, rather than waiting for them to call it a problem.



**"MOST RETENTION TOOLING IS BUILT TO REACT TO
NOISE. QUIET CHURN IS WHAT HAPPENS BEFORE
THERE IS ANY."**

Abisola Fagbiye, CX Strategist, Keynote Speaker & Founder

WHAT RESEARCH ADDS

FURTHER READING

Gainsight recommends pairing churn with adoption, engagement, health, advocacy, support, and champion signals; feature-level abandonment can precede the formal loss of an account.

[Gainsight • The Essential Guide to Customer Churn](#)

Sprinklr frames early churn detection around correlated movement across engagement, unresolved service friction, sentiment or effort, and commercial timing , then turning that signal into an intervention playbook.

[Sprinklr • Customer Churn Analysis: Catching Churn Before It Counts](#)

The Codex reading of Quiet Churn is that early risk is rarely a single score waiting to be discovered. It is a pattern of absence, friction, and changed behaviour that needs human judgement to interpret. The aim is not to turn every quiet account into an emergency; it is to create enough curiosity and context to contact the right customer before the commercial conversation is the only one left.

This makes the watchlist a leadership discipline rather than another dashboard. Pair the account signals with the experience story, agree what would count as a meaningful intervention, and learn from the behaviour that changes afterwards. That is how proactive retention becomes more than a renewal forecast.

THE ACTIONABLE BIT

Use The Quiet Churn Watchlist to make the idea real.

Use the Quiet Churn Watchlist with one customer segment, not the whole portfolio.

Choose a behaviour that used to happen and has gone quiet, combine it with one service-friction signal, and ask the team to investigate the customer's reality before proposing an intervention.

Retention systems are often built to respond to noise: an escalation, a support ticket, a formal complaint, or a renewal risk. Quiet Churn is harder because no single datapoint is decisive. The commercial story may look stable while the human and behavioural story is already changing.

The leadership job is to combine signals without pretending that data alone is a diagnosis. Engagement movement, unresolved friction, sentiment, lifecycle timing, and the story held by the account team need to be read together, then converted into a relevant conversation before the only remaining conversation is a renewal one.

THE QUIET CHURN WATCHLIST

Look for absence, workaround, and withdrawal , then investigate the experience behind the account data.

Step 1: Choose one account behaviour that used to happen and has gone quiet: adoption, attendance, expansion conversations, product questions, or champion participation.

Step 2: Pair the behaviour with service friction, sentiment/effort, and lifecycle context: what has the customer had to work around, repeat, delay, or give up on?

Step 3: Agree a proactive next conversation and a named intervention that is about their reality, not simply your renewal timeline.

YOUR NEXT MOVE

Day 1

Ask your team to name three accounts that look healthy on paper but feel quieter than they should. Do not start with the red list.

Build it in 30 Days

Test a simple weekly watchlist with one segment: combine declining engagement, unresolved friction, sentiment drift, and renewal timing, then review which actions changed the account story.

Measure the shift

Track the share of at-risk accounts identified before the formal renewal window, the intervention completed, and the customer behaviour that changed afterwards.

FROM DIRECTOR TO CXO

You are building more than a good idea.

The move in Abisola's chapter is from monitoring account health to investigating commercial risk before it becomes visible in a renewal forecast.

A CXO does not wait for the red list: they combine behaviour, service friction, and human context to decide where a relationship needs attention.

The Quiet Churn Watchlist turns that curiosity into a disciplined intervention; Build a retention view that combines behaviour, service failure, and human context before the commercial risk becomes visible.

CXO LOADING... PODCAST

Hear from leading CX consultants, strategists, and practitioners.

Customer Experience is the most commercially powerful function in any organisation. Companies that lead in CX grow revenue 80% faster and keep their customers loyal up to six times longer.

Yet the CXO is still the newest, least-defined, and hardest-fought seat at the top table. Deloitte's 2023 and 2024 cohorts found that around half of CX leaders were first-in-role in their company. No established codex. No clear path. No predecessor to learn from.

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