



Course 7, Session 5 Student Notes: Fight Churn, Keep Covenant

Why Customers Leave in Their Hearts Long Before They Ever Cancel

Big Idea: Churn is a broken relationship, and most of it is preventable. Reducing churn is about keeping covenant with the people you serve, listening and caring before they leave.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Lord, You are the God who keeps covenant and never lets go, who pursues the one who wanders and calls the drifting back. Teach me to keep covenant with the people You have entrusted to me, to notice the quiet ones, and to fight for them with real care before they are gone. Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **Ruth 1:16 to 17**, “And Ruth said, Intreat me not to leave thee, or to return from following after thee: for whither thou goest, I will go; and where thou lodgest, I will lodge: thy people shall be my people, and thy God my God: where thou diest, will I die, and there will I be buried: the Lord do so to me, and more also, if ought but death part thee and me.”
- **Malachi 2:16**, “For the Lord, the God of Israel, saith that he hateth putting away.”

Reflect: Think of the last customer you lost. When did you actually lose them, the day they cancelled, or weeks before, when they went quiet and you did not notice?

The Big Picture

Last session we learned to enlarge the tent, to grow the customers we already have by offering them the honest next thing they need. This session we learn to protect that tent, because there is no point enlarging a tent that is leaking. Every customer who quietly slips out the back is growth undone.

There is a word for customers leaving, and it is the silent killer of recurring revenue. It is called churn. It rarely arrives as one dramatic loss. It comes as a slow, quiet leak, a few customers this month, a few more the next, each one so small you never sound the alarm, while you keep pouring new customers into the top of a bucket that is draining out the bottom. A business can sign new customers every single week and still be shrinking. This session shows you how to see the leak, catch it early, and stop it, not with clever tricks, but by keeping covenant with the people you serve. Scripture gives us the opposite of quiet leaving in one of the most loyal human beings in the whole Bible, a widow named Ruth who refused to let go. Read each principle, write your notes, and answer the reflection.

Principle 1: Churn Is the Silent Killer. A Small Monthly Leak Drains the Whole Tank.

Here is why churn is so dangerous and so easy to ignore. When you lose a customer, you usually do not feel it right away. One person cancels, and it barely registers, because you still have all the others, and maybe you signed a new one that same week. But churn is not one loud loss you can react to. It is a slow, steady leak. A few slip out this month, a few more next month, and because each departure is small and quiet, no alarm ever goes off.

Meanwhile you keep working harder and harder to pour new customers into the top of the bucket, never realizing the bucket has holes in the bottom. This is the quiet math that kills recurring businesses. You can be winning new customers every week and still be going backward, because you are losing them out the back faster than you win them at the front. Almost no one sees it until it is far along. The first step in fighting churn is simply to take it seriously, to stop staring only at the new names coming in and start watching the ones quietly walking out.

Reflect: Are you watching your back door as closely as your front door? How many customers have you quietly lost in the last year, and did you ever stop to count?

Notes:

Principle 2: Customers Leave in Their Hearts Long Before They Cancel.

This is the truth most owners never grasp, and it changes everything about how you fight churn. By the time a customer formally cancels, they left you a long time before. The cancellation is not the moment they leave. It is the paperwork finally catching up to a decision they made in their heart weeks or months earlier.

Long before someone clicks the cancel button, they stopped showing up. They stopped opening your messages. They stopped using what you offer. They stopped getting value, they began to feel unseen, and they drifted, slowly and quietly, while everything on the surface still looked fine. The cancellation is just the drift becoming official. That means the battle against churn is almost never won at the cancel screen. It is won weeks earlier, in the quiet, when you notice a customer going cold and turn toward them before they are gone. This is actually good news. A loss you can see coming is a loss you can prevent.

Reflect: Where might a customer be quietly drifting from you right now, checked out in their heart but still on the books? Would you even know?

Notes:

Principle 3: Most Churn Is a Neglected Relationship, Which Means It Is Preventable.

So what actually causes churn? Set aside the rare cases where someone's situation genuinely changes and they simply no longer need what you offer. That happens, and it is fine. The great bulk of churn, the preventable kind, comes down to one thing: the customer stopped getting value and felt unseen.

Maybe they never fully reached that first win we talked about two sessions ago. Maybe they got value at the start, but the relationship went flat, you delivered the same thing month after month while their needs moved on. Maybe they simply felt like a number, billed every month by a company that never once turned to look at them as a person. Whatever the specific reason, the root is almost always the same, a relationship that was neglected. And the moment you understand that, you understand the cure, because a neglected relationship is not a mysterious force of nature. It is something you can watch for, and something you can heal. Notice too that price is usually the easy excuse, not the real reason. Push past it. People rarely leave a relationship that is genuinely serving them over a few dollars.

Reflect: Be brutally honest. What is the top one or two real reasons your customers leave you, past the easy excuse of price?

Notes:

Principle 4: Watch for the Quiet Customer. Disengagement Is the Early Warning.

If most churn is a neglected relationship that shows up as drift long before the cancellation, then the most important skill in fighting churn is learning to watch for the quiet customer. Disengagement is the early warning. It is the smoke before the fire, the drift before the door.

Watch for the customer who used to show up every week and now shows up once a month. The client who used to reply within an hour and now takes days, or goes silent. The member who has not logged in, has not opened the last three emails, has not touched the thing they are paying for. These are not small things to shrug off. They are the urgent signal that a relationship is going cold. A hired hand does not notice, because a hired hand is not really watching. But a shepherd notices when one sheep hangs back from the flock, and a faithful owner notices when a customer goes quiet and treats that silence as the warning it is. Most churn could be caught right here, at the first sign of drift, if we were only watching for it instead of staring past our current customers at the strangers we are trying to win.

Reflect: What is one concrete, watchable early warning sign of drift in your business (has not logged in for weeks, stopped replying, missed the last two sessions)? What stops you from watching for it now?

Notes:

Principle 5: Fight Churn by Keeping Covenant, Not by Clinging.

Here is how you fight churn the biblical way, the only way that lasts. You fight churn by keeping covenant. Not by clever cancellation traps, not by making it painful to leave, not by hiding the exit or guilt-tripping people into staying. Those are the tricks of a business that has stopped serving and started clinging.

You fight churn the way covenant is always kept, by staying close, delivering ongoing value, noticing the quiet ones, and turning toward them with genuine care before they are gone. You reach out to the customer who went silent, not with a slick save offer, but as one person genuinely checking on another: how are you doing, are you getting what you needed, what would help right now? Covenant means the relationship does not quit when it gets quiet or hard. It means you keep showing up, keep serving, keep seeing the person. Very often the customer went quiet for a reason you can actually fix, and the simple fact that you noticed and turned toward them is itself the thing that keeps them.

Reflect: When a customer drifts, is your instinct to reach for a trap that clings, or a hand that serves? What would a genuine covenant reach out sound like in your own words?

Notes:

The Story: Ruth's Covenant Loyalty (Ruth 1:16 to 17)

Read the passage. When Naomi, widowed and bitter, urged her daughter-in-law Ruth to leave and return to her own people, Ruth answered with some of the most loyal words in all of Scripture: "whither thou goest, I will go

... thy people shall be my people, and thy God my God ... if ought but death part thee and me.” These words give us the exact opposite of churn. Churn is the quiet leaving. This is the refusal to leave.

Notice the setting, because it is the hardest possible test of loyalty. Naomi had lost her husband and both her sons. She was returning to Bethlehem empty, with nothing left to offer, and every practical reason pointed Ruth toward leaving. This is exactly the moment most relationships quietly end, when the value seems gone and drifting away is the easy, sensible thing. And it is precisely here that Ruth binds herself tighter. Covenant is not loyalty when it is easy and profitable. Covenant is loyalty that holds when the easy thing would be to drift away. Notice too how total and active her commitment is. She does not say, I will stay as long as it suits me. She names it in every direction, and she initiates it. That is the heart of keeping covenant with the people you serve. It is not passive. It is not hoping they stick around. It is you actively moving toward their good and staying. Hold this against Malachi 2:16, where God says He hates the breaking of covenant. God’s own heart runs against the quiet abandonment of relationship. A customer is always free to leave, and covenant never means trapping anyone. But on your side, the call is to be the one who stays close, so that when a customer drifts it is never because you stopped seeing them first.

Reflect: Ruth stayed at the exact moment leaving would have been easy and sensible. Where have you let a relationship with a customer quietly end simply because staying got harder or less profitable?

Notes:

Put It Into Practice

1. Name the real reasons and the early warning. Write the top one or two honest reasons customers actually leave you, pushing past the easy excuse of price. Then write at least one concrete, watchable early warning sign that a customer is drifting, before they ever cancel. Make it specific and observable.

The real reasons my customers leave:

One early warning sign I can watch for:

2. Write your covenant response. Write the actual first line you would send or say to a customer who has gone quiet, in the voice of one person checking on another, not a save trick.

3. This week’s assignment. Reach out to one real customer who has gone quiet, this week, with genuine care and no agenda to save the sale. Come like Ruth staying with Naomi, not like a business clinging to a

paycheck. Ask how they are genuinely doing, ask whether they are getting what they hoped for, ask what would help them most, and then listen and act on what you hear.

The quiet customer I will reach out to:

What I learned when I did:

Go Deeper (Optional)

- **Read:** *Revenue Architecture* by Jacco van der Kooij, the retention chapters (Winning by Design).
- **Listen:** *Protect the Hustle* by Paddle and ProfitWell, on churn and retention. Their central, data backed finding lines up with tonight almost word for word: most churn is preventable, it begins with disengagement long before the cancellation, and the businesses that keep their customers are the ones that watch for the quiet ones and re engage early.
- **Study:** Ruth 1:16 to 17; Malachi 2:16; John 10:11 to 14; Luke 15:4 to 6 (the shepherd who goes after the one).

Close in Prayer

“Father, thank You for being the God who keeps covenant, who never loses interest in us, who pursues us when we drift and stays close when we grow cold. Forgive me for the customers I have quietly lost through neglect while I chased new names. Give me Ruth’s faithfulness and Your own steady heart. Teach me to watch for the quiet ones, to turn toward them with genuine care, and to keep covenant with the people You have entrusted to me, not with clever traps but with real, staying love. Let the tent I build not leak out the back, and let the people in my care feel seen, served, and kept. In Jesus’ name, Amen.”

Crown Revenue Academy · A ministry of Crown Revenue · “Whither thou goest, I will go.” Ruth 1:16