

PREDICTING CUSTOMER CHURN IN BANKING INDUSTRY USING NEURAL NETWORKS

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ABSTRACT

The aim of this article is to present a case study of usage of one of the data mining methods, neural network, in knowledge discovery from databases in the banking industry. Data mining is automated process of analysing, organization or grouping a large set of data from different perspectives and summarizing it into useful information using special algorithms. Data mining can help to resolve banking problems by finding some regularity, causality and correlation to business information which are not visible at first sight because they are hidden in large amounts of data. In this paper, we used one of the data mining methods, neural network, within the software package Alyuda NeuroIntelligence to predict customer churn in bank. The focus on customer churn is to determinate the customers who are at risk of leaving and analysing whether those customers are worth retaining. Neural network is statistical learning model inspired by biological neural and it is used to estimate or approximate functions that can depend on a large number of inputs which are generally unknown. Although the method itself is complicated, there are tools that enable the use of neural networks without much prior knowledge of how they operate. The results show that clients who use more bank services (products) are more loyal, so bank should focus on those clients who use less than three products, and offer them products according to their needs. Similar results are obtained for different network topologies.

KEY WORDS

data mining, neural network, banking, customer churn

CLASSIFICATION

JEL: C45, G21

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Predicting Customer Churn In Banking Industry Using Neural

Günter Wallner



Predicting Customer Churn In Banking Industry Using Neural:

Whispering the Strategies of Language: An Emotional Journey through **Predicting Customer Churn In Banking Industry Using Neural**

In a digitally-driven world where screens reign great and instant transmission drowns out the subtleties of language, the profound techniques and mental nuances concealed within words often go unheard. However, situated within the pages of **Predicting Customer Churn In Banking Industry Using Neural** an interesting literary prize sporting with organic thoughts, lies an exceptional journey waiting to be undertaken. Written by a skilled wordsmith, this enchanting opus invites viewers on an introspective trip, delicately unraveling the veiled truths and profound influence resonating within the fabric of each and every word. Within the emotional depths of the touching evaluation, we can embark upon a heartfelt exploration of the book's core subjects, dissect its fascinating writing model, and yield to the powerful resonance it evokes strong within the recesses of readers' hearts.

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