

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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Table of Contents Predicting Customer Churn In Banking Industry Using Neural

1. Understanding the eBook Predicting Customer Churn In Banking Industry Using Neural
 - The Rise of Digital Reading Predicting Customer Churn In Banking Industry Using Neural
 - Advantages of eBooks Over Traditional Books
2. Identifying Predicting Customer Churn In Banking Industry Using Neural
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Predicting Customer Churn In Banking Industry Using Neural
 - User-Friendly Interface
4. Exploring eBook Recommendations from Predicting Customer Churn In Banking Industry Using Neural
 - Personalized Recommendations
 - Predicting Customer Churn In Banking Industry Using Neural User Reviews and Ratings
 - Predicting Customer Churn In Banking Industry Using Neural and Bestseller Lists
5. Accessing Predicting Customer Churn In Banking Industry Using Neural Free and Paid eBooks
 - Predicting Customer Churn In Banking Industry Using Neural Public Domain eBooks
 - Predicting Customer Churn In Banking Industry Using Neural eBook Subscription Services

- Predicting Customer Churn In Banking Industry Using Neural Budget-Friendly Options
- 6. Navigating Predicting Customer Churn In Banking Industry Using Neural eBook Formats
 - ePub, PDF, MOBI, and More
 - Predicting Customer Churn In Banking Industry Using Neural Compatibility with Devices
 - Predicting Customer Churn In Banking Industry Using Neural Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Predicting Customer Churn In Banking Industry Using Neural
 - Highlighting and Note-Taking Predicting Customer Churn In Banking Industry Using Neural
 - Interactive Elements Predicting Customer Churn In Banking Industry Using Neural
- 8. Staying Engaged with Predicting Customer Churn In Banking Industry Using Neural
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Predicting Customer Churn In Banking Industry Using Neural
- 9. Balancing eBooks and Physical Books Predicting Customer Churn In Banking Industry Using Neural
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Predicting Customer Churn In Banking Industry Using Neural
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Predicting Customer Churn In Banking Industry Using Neural
 - Setting Reading Goals Predicting Customer Churn In Banking Industry Using Neural
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Predicting Customer Churn In Banking Industry Using Neural
 - Fact-Checking eBook Content of Predicting Customer Churn In Banking Industry Using Neural
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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