

# 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

**Asha Rani, Bhavnesh Kumar, Vivek  
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Computational Intelligence in Data Science Vallidevi Krishnamurthy, Suresh Jaganathan, Kanchana Rajaram, Saraswathi Shunmuganathan, 2021-12-11 This book constitutes the refereed post conference proceedings of the Fourth IFIP TC 12 International Conference on Computational Intelligence in Data Science ICCIDS 2021 held in Chennai India in March 2021 The 20 revised full papers presented were carefully reviewed and selected from 75 submissions The papers cover topics such as computational intelligence for text analysis computational intelligence for image and video analysis blockchain and data science

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*Data Analytics Applications in Gaming and Entertainment* Günter Wallner, 2019-07-11 The last decade has witnessed the rise of big data in game development as the increasing proliferation of Internet enabled gaming devices has made it easier than ever before to collect large amounts of player related data At the same time the emergence of new business models and the diversification of the player base have exposed a broader potential audience which attaches great importance to being able to tailor game experiences to a wide range of preferences and skill levels This in turn has led to a growing interest in data mining techniques as they offer new opportunities for deriving actionable insights to inform game design to ensure customer satisfaction to maximize revenues and to drive technical innovation By now data mining and analytics have become vital components of game development The amount of work being done in this area nowadays makes this an ideal time to put

together a book on this subject Data Analytics Applications in Gaming and Entertainment seeks to provide a cross section of current data analytics applications in game production It is intended as a companion for practitioners academic researchers and students seeking knowledge on the latest practices in game data mining The chapters have been chosen in such a way as to cover a wide range of topics and to provide readers with a glimpse at the variety of applications of data mining in gaming A total of 25 authors from industry and academia have contributed 12 chapters covering topics such as player profiling approaches for analyzing player communities and their social structures matchmaking churn prediction and customer lifetime value estimation communication of analytical results and visual approaches to game analytics This book s perspectives and concepts will spark heightened interest in game analytics and foment innovative ideas that will advance the exciting field of online gaming and entertainment *ABA Banking Journal* American Bankers Association,1999

Datamation ,1997 **Informationweek** ,1997 A Neural Network Approach to Predicting Customer Attrition in Banking Wendy M. Gilbert,2004 **Predicting Customer Churn in Telecom Companies Through a Machine-learning Approach** Hlayisani Result Khoza,2024 **Predicting Customer Churn Using Voice of the Customer** Carolina Martínez Troncoso,2019 *Effective Algorithms to Predict Customer Churn in Financial Services* Boriane Yousseu Tchaleu,2019

**Predicting Customer Churn in the Telecommunication Industry** Anne-Sophie Hadaschik,2017 The increasing occurrence of customer churn that implies customers discontinuation of their current relationship with a service provider has forced many companies in competitive markets to redirect their strategic focus to consider customer acquisition and customer retention equally In particular in the telecommunication industry a high degree of saturation and competition contributed to ever increasing churn rates However resources of marketing managers to develop valid churn prediction and retention techniques are finite The aim of this study is to identify customers which are likely to churn with a constrained and thus limited set of characteristics Therefore this study investigates the churn behavior of customers of a German telecommunication company The study s finding underline the usefulness of logistic regression when building a churn prediction model Furthermore the research shows that a limited number of explanatory variables are sufficient to predict churn with proficient accuracy so that companies may carry out suitable actions to prevent customer churn In detail the study identifies a distinct correlation between customer churn behavior and attributes of customer contract history as well as certain demographic variables In order to focus on profitable customers when managing churn a classification approach is computed to improve marketing spending This thesis encourages companies to justify or expand measurements against churn by proposing an easier and more cost effective means for customer churn prediction *Understanding Customer Loyalty and Deposit Stability* Ryan Kottmann,2024 Identifying the causes of customer churn in any institution is an increasingly important part of maintaining a profitable business No where is this more true than in the banking sector in which client deposits are the life blood of banks This analysis focused on analyzing features from a publicly available data set

utilizing SMOTE and a threshold adjustment to gain the best model performance A Random Forest model was trained using a 70% training 30% test split and hyper parameters were tuned using Bayesian Optimization Further threshold adjustment Threshold 0.44 improved the model's predictive performance AUC 0.87 enhancing its ability to identify true churned clients while minimizing false positives The final Random Forest model achieved a better balance of sensitivity and specificity compared to Support Vector Machine SVM and XGBoost These findings offer valuable insights that financial institutions can leverage to study their own customer retention strategies

**Abstract**      **Machine Learning for Finance** Saurav Singla, 2021-01-05 Understand the essentials of Machine Learning and its impact in financial sector

**KEY FEATURES** \_ Explore the spectrum of machine learning and its usage \_ Understand the NLP and Computer Vision and their use cases \_ Understand the Neural Network CNN RNN and their applications \_ Understand the Reinforcement Learning and their applications \_ Learn the rising application of Machine Learning in the Finance sector \_ Exposure to data mining data visualization and data analytics

**DESCRIPTION** The fields of machine learning adapting profound learning and computerized reasoning are quickly extending and are probably going to keep on doing as such for a long time to come There are many main impetuses for this as quickly caught in this review Now and again the advancement has been emotional opening new ways to deal with long standing innovation challenges for example progresses in PC vision and picture investigation The book demonstrates how to solve some of the most common issues in the financial industry The book addresses real life problems faced by practitioners on a daily basis The book explains how machine learning works on structured data text and images You will cover the exploration of Naive Bayes Normal Distribution Clustering with Gaussian process advanced neural network sequence modeling and reinforcement learning Later chapters will discuss machine learning use cases in the finance sector and the implications of deep learning The book ends with traditional machine learning algorithms

Machine Learning has become very important in the finance industry which is mostly used for better risk management and risk analysis Better analysis leads to better decisions which lead to an increase in profit for financial institutions Machine Learning to empower fintech to make massive profits by optimizing processes maximizing efficiency and increasing profitability

**WHAT WILL YOU LEARN** \_ You will grasp the most relevant techniques of Machine Learning for everyday use \_ You will be confident in building and implementing ML algorithms \_ Familiarize the adoption of Machine Learning for your business need \_ Discover more advanced concepts applied in banking and other sectors today \_ Build mastery skillset in designing smart AI applications including NLP Computer Vision and Deep Learning

**WHO THIS BOOK IS FOR** Data Scientist Machine Learning Engineers and Individuals who want to adopt machine learning in the financial domain Practitioners are working in banks asset management hedge funds or working the first time in the finance domain Individuals who want to learn about applications of machine learning in finance or individuals entering the fintech domain

**TABLE OF CONTENTS** 1 Introduction 2 Naive Bayes Normal Distribution and Automatic Clustering Processes 3 Machine Learning for Data Structuring 4 Parsing Data Using NLP

5 Computer Vision 6 Neural Network GBM and Gradient Descent 7 Sequence Modeling 8 Reinforcement Learning For Financial Markets 9 Finance Use Cases 10 Impact of Machine Learning on Fintech 11 Machine Learning in Finance 12 eKYC and Anti Fraud Policy 13 Uses of Data Mining and Data Visualization 14 Advantages and Disadvantages of Machine Learning 15 Applications of Machine Learning in Other Industries 16 Ethical considerations in Artificial Intelligence 17 Artificial Intelligence in Banking 18 Common Machine Learning Algorithms 19 Frequently Asked Questions

*Predicting Customer Wallet* Nicolas Glady, 2008 Each consumer requires a certain quantity of services or products and a single company usually provides only a part of this In the banking sector the total quantity of business a customer does is called the Size of Wallet of this customer and it is generally unobservable From a company perspective the percentage of this business done with the company is called the Share of Wallet of this customer and is usually unobservable as well This paper focuses on the prediction of these values and on the derived concept of Potential of Wallet which is the difference between the Size of Wallet and the actual business the customer does with the focal company In the existing literature the models predicting the customer s wallet need survey data to estimate the model parameters The main contribution of this paper is to propose an approach to predict the customer s wallet without using survey data In the empirical application we show that a company can generate substantial gains by targeting customers having a large Potential of Wallet

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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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