

# PREDICTING CUSTOMER CHURN IN BANKING INDUSTRY USING NEURAL NETWORKS

Alisa Bilal Zorić\*

University of Applied Sciences Baltazar Zuprešić  
Zaprešić, Croatia

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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

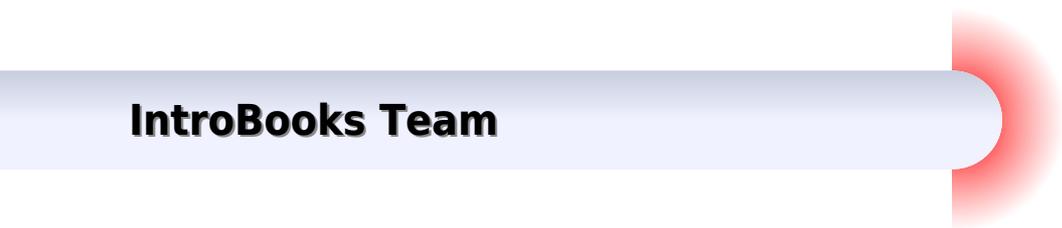
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\*Corresponding author, [e-mail: alisa.bilal.zoric@bak.hr](mailto:alisa.bilal.zoric@bak.hr); +385 98 842 314;  
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# Predicting Customer Churn In Banking Industry Using Neural

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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 Using Voice of the Customer* Carolina Martínez Troncoso,2019 [Effective Algorithms to Predict Customer Churn in Financial Services](#) Boriane Yousseu Tchaleu,2019

*NEURAL NETWORKS FOR CHURN PREDICTION IN THE MOBILE TELECOMMUNICATIONS INDUSTRY* Ionut Brandusoiu,Johnny Brandusoiu,2020-05-12 This book presents a CRISP DM data mining project for implementing a classification model that achieves a predictive performance very close to the ideal model namely of 99 55% This model yields such a high accuracy mainly due to the proprietary architecture of the machine learning algorithm used We implement a multilayer perceptron neural network which is improved using multiple techniques existent in the literature A detailed theoretical explanation is offered regarding multilayer perceptron learning algorithms and several optimization techniques and each decision taken in building the final architecture is motivated To demonstrate the predictive performance of our classification model we use a telecommunications synthetic dataset that contains call details records CDR for 3 333 customers with 21 independent variables and one dependent variable which indicates the past behavior of these customers with respect to churn This is a generic dataset frequently used in research as a benchmark for testing different architectures of machine learning algorithms proposed for classification The methodology presented in this book is scalable to datasets that have hundreds of thousands of instances and hundreds or thousands of variables coming from various industries such as telecommunications finance astronomy biotech marketing healthcare and many others and can be applied to any real world classification problem [Predicting Customer Churn in Telecom Companies Through a Machine-learning Approach](#) Hlayisani Result Khoza,2024 **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 findings 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. Nowhere 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 [Artificial Intelligence in Banking](#) IntroBooks Team, In these highly competitive times and with so many technological advancements it is impossible for any industry to remain isolated and untouched by innovations. In this era of digital economy the banking sector cannot exist and operate without the various digital tools offered by the ever new innovations happening in the field of Artificial Intelligence (AI) and its sub-set technologies. New technologies have enabled incredible progression in the finance industry. Artificial Intelligence (AI) and Machine Learning (ML) have provided investors and customers with more innovative tools, new types of financial products and a new potential for growth. According to Cathy Bessant, the Chief Operations and Technology Officer at Bank of America, AI is not just a technology discussion. It is also a discussion about data and how it is used and protected. She says, "In a world focused on using AI in new ways, we're focused on using it wisely and responsibly."

**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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