A Novel Big Data Approach to Classify Bank Customers - Solution by Combining PIG, R and Hadoop

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Abstract—Large amount of data that is characterized by its volume, velocity, veracity, value and variety is termed Big Data. Extracting hidden patterns, customer preferences, market trends, unknown correlations, or any other useful business information from large collection of structured or unstructured data set is called Big Data analysis. This article explores the scope of analyzing bank transaction data to categorize customers which could help the bank in efficient marketing, improved customer service, better operational efficiency, increased profit and many other hidden benefits. Instead of relying on a single technology to process large scale data, we make use of a combination of strategies like Hadoop, PIG, R etc for efficient analysis. RHadoop is an upcoming research trend for Big Data analysis, as R is a very efficient and easy to code, data analysis and visualization tool compared to traditional MapReduce program. K-Means is chosen as the clustering algorithm for classification.

Index Terms—BigData Analysis, Bank customer classification, Hadoop, PIG, R.

A. Motivation

This article identifies an application of BigData analytics to classify bank customers. Every bank will maintain a secret, customer profile to cross check the risk perception of customer. This customer classification is necessary for many reasons.

- To identify if the customer furnishes wrong information about himself.
- If the customer does not re-pay the loans on time.
- To restrict loans and credit card issue to high risky customers
- To correctly predict apt customers for their products and policies, thus leading to excellent target based marketing.
- Productive marketing thus leads to the profit of the banks etc.

Classification done based on the current salary, assets he own etc may not be an actual reflection of the customer behavior. People who possess valuable assets may show reluctance to pay back the loans on time. Hence this article tries to classify the customers based on their previous transactions. Here we include information such as how many loans he already possesses, how many have re-payed etc for better classification. The challenge here is to mine valuable information from transactions which ranges from terra bytes or peta bytes of information.

In this article, we consider bank transactions as Big Data and provide a Big Data approach to solve the problem of customer classification. As per our knowledge, it is the first time in literature to solve the problem of customer classification using a Big Data approach. We combine PIG and R on Hadoop platform to do the classification.

Advantages of solving the problem in a Big Data environment:

I. INTRODUCTION

Emergence of Internet and World Wide Web (WWW) caused the flooding of large amount of data. This data characterized by its volume, velocity, veracity, value and variety is termed BigData [41]. Big Data contains terra bytes or peta bytes of data and it can be structured or unstructured. Big Data Analysis is very much crucial as it leads to more accurate analysis. Accurate analysis is the back bone of accurate decision making. Accurate decision making leads to operational efficiency and cost and risk reduction in industries.

Traditional client server architecture seems inefficient to tackle big data. Hadoop comes to rescue here. Hadoop is a distributed processing framework from Apache which can store and process data in a parallel processing manner.
All the hardware related tasks will be handled by the Hadoop framework itself. Eg: Checking whether all nodes are up, transferring a job in case of failure, selecting a node with less overhead etc.

Programmer can concentrate more on programming.

Task can be completed in minimum time.

Scalability is ensured

Accuracy of classification is increased as training data is large

Efficient system development

PIG, R etc can be programmed by a person who do not even know map reduce programming principles

II. BACKGROUND AND LITERATURE REVIEW

There has been several classification models developed both in literature and academia to categorize banking customers based on their transactions performed. Several techniques like Support Vector machines [15,16], Decision trees [30, 31], Neural network based models [17, 18], Abnormal detection [26, 27], Optimizations [28], Bayesian models [24], Rule based models [22, 23], Nearest neighbor approaches [21], Pattern recognition algorithms [25]. Hybrid approaches [29] etc were proposed, but all of these methods depends on the actual input data that it could receive to classify the customers accurately. As the amount of training data increases, the accuracy of classification also increases. But if the amount of data increases beyond a limit, training and optimizations becomes very difficult and time consuming. Apart from traditional client server architecture, a distributed processing system which is capable of processing large amount of data can come to rescue here.

Hadoop [32] is a distributed processing framework from Apache, for storing large amount of data on huge number of commodity clusters. Key features that make hadoop suitable for processing large scale data is its flexibility, cost effectiveness, fault tolerance, reliability, scalability, robustness and real time processing. Major components of Hadoop are Hadoop Distributed File System, Namenode and DataNodes.

Hadoop Distributed File System (HDFS): HDFS is a distributed file system which allows data to be stored in different blocks of pre determined sizes. Since the data is split across multiple blocks, which spread across multiple machines, data access and operations can be performed in a parallel fashion thus enabling faster processing. Data replication is done automatically to allow fault tolerance.HDFS maintains a master/ slave architecture where the master is named as Name node and slave is named as Data node in Hadoop.

Name Node: Name node functions as a master node. Name node should be a high end system which could survive hardware faults. The daemon that performs the functions of a name node is called Job Tracker. Different functions of name node include:

- Maintaining the namespace of files stored, i.e. keeping the metadata of file blocks and their locations.
- Maintains an index of cluster configuration
- Directs data nodes to execute low level operations
- Records the changes that take place in a cluster
- Replication of data blocks is taken care by Name node
- Receives the heart beat of each data node to check whether it is alive, in case of a data node failure, name node will assign the task to another data node depending on the data block availability, location, overhead etc.

Data Node: Data node serves as the slave node. Data node can be any commodity hardware which will not create any problem even if the node crashes. Replication will avoid any damage associated with data node failure.
The daemon that performs the operation of data node is called Task Tracker. The functions of data node include:

- Performs low level read/write operations on blocks
- Replication is implemented by Data node.
- Forward data to other data nodes, pipeline the data and send heart beats to name node.

![Nodes in Hadoop](image)

Fig. 1. Nodes in Hadoop

B. PIG for BigData

PIG [1, 2] was developed at Yahoo to process large data sets stored in Hadoop distributed file system. It was observed that some programmers felt difficulty in transforming to map reduce way of programming. Hence more time was spent on writing programs than analysis. PIG was developed to solve these issues. PIG is designed to handle any type of data.

PIG is built on two components.

PIGLatin

PIG Latin is a data flow language unlike declarative or procedural language. Program operates on files in HDFS. User code and binaries can be included anywhere. Hence frequently used operations like join, group, filter, sort etc can be directly re-used. A programmer who is not familiar with Java can also write PIG programs. Programmers can develop their own functions and they are named PIG UDFs (User Defined Functions).

PIG Run Time Environment / PIG Engine

PIG Engine runs over Hadoop. Hence programmers are completely isolated from Hadoop ecosystem. Even the changes in Hadoop cluster are handled by PIG Engine. It is the responsibility of PIG Engine to parse, optimize, generate execution plan and job monitoring.

Figure below illustrates the working of PIG with a sample usecase.

![Working of PIG](image)

Fig. 2. Working of PIG

C. R for Data Analysis

R [3, 4] is an open-source data analysis software widely used by statisticians, data scientists, analysts etc for analysis, visualization and predictive modeling. R allows to write scripts and functions in a complete, interactive, and object oriented way. Graphical Visualization is the unique capability provided by R. Scatter plots, box-plots, lattice charts etc are all supported by R. A majority of the data mining algorithms like regression analysis, classification, clustering, association rule mining, text mining, etc can make use of R for efficient and easy implementation.

R and Hadoop can go hand in hand to analyze and visualize large amount of data. Several projects have emerged by combining R and Hadoop for handling different applications. RHadoop, RHIPE, ORCH, Hadoop Streaming with R etc are different ways by which R and Hadoop are combined. In RHadoop [5] the hadoop distributed file system will store the large amount of data and analytic code is written using R and the data will be processed in a map reduce manner.
III. RESEARCH DESIGN AND METHODOLOGY

A. Problem Statement

Categorize the customers in a bank into low, medium and high risk based on their previous transactions. This could help the banks to do marketing by understanding the customers. Bank should analyze terabytes or petabytes of transaction data for accurate classification. Hence we make use of Hadoop distributed processing framework to store and process this large amount of data. Apart from relying on a single tool like R to do the analysis, we are making use of PIG also to ease the preprocessing step. First we propose a solution solely based on PIG. Then we will illustrate how we can improve the classification using K-Means and implement and visualize it using R.

B. Data Pre-Processing using PIG

Assume that the bank possesses a large dataset containing the customer details, transactions, loan, deposits and credit card details. Clean the data by removing not applicable and null values and save the files in comma separated format to hdfs. Now we can use PIG to pre-process the data. Extract all useful information from different tables and group them based on the customer id. Join the tables to extract loan amount taken, duration to repay the loan, status of loan, type of loan, amount involved in a transaction by customer, date, type of owner, name of the district to which he belongs, average salary, rate of unemployment in that district, number of entrepreneurs in that district, type of card he holds and birth date.

C. PIG Algorithm to classify customers

PIG can be used to easily classify the data based on some conditions. Here the number of codes needed is only 3 to categorize into 3 groups. Hence saves a lot of coding time. We categorize the customers based on the loan they have already taken, how much they have repayed, unemployment rate in the district to which he belongs etc. The criterions are actually chosen in a random manner. These criteria can be changed according to the Bank’s requirement.

The above obtained data can be used to classify the bank customers by following Algorithm 1.

Algorithm 1: Classification of Bank Customers using PIG

| Input: loan amount taken, duration to repay the loan, status of loan, type of loan, amount involved in a transaction by customer, date, type of owner, name of the district to which he belongs, average salary, rate of unemployment in that district, number of entrepreneurs in that district, type of card he holds and birth date. |
| Output: Category of Each User (Low Risk / Medium Risk / High Risk) |
| 1. Extract all transaction details within 1 year. |
| 2. If( transaction_amount > 10 lakh) and (avg_sal > 10k) and loan_status=='A' and (age between 25 and 65) then categorize the customer as ‘low risk’. Card Status is ‘card can be upgraded’ |
| 3. If( transaction_amount > 10 lakh) and (avg_sal > 6k) and loan_status=='A' and loan_status=='C' and (age between 25 and 55) and unemployment_rate < 0.80 then categorize him to ‘low risk’ but card status is ‘card can be upgraded only after loan repayment.’ |
| 4. If( avg_sal > 6k) and loan_status=='B' and loan_status=='D' and (age >35) and no_of_entrepreneur>100 then categorize him to ‘risky’ and his card status can be ‘down graded’ |
| 5. Write the category of customers and card status to separate files. |

Algorithm 1 shows how to classify bank customer’s based on several randomly chosen criteria like loans taken, re-payment status etc. Implementation of above algorithm using PIG will be discussed in section 4.

PIG allows us to implement all SQL like operations; little bit of programming capabilities can be brought by writing PIG UDFs. But PIG is not suitable for applications which need complex algorithms, optimizations, machine learning etc. Hence to classify the data more effectively without writing complicated map reduce codes, we can use another data analytic language R. Thus in the proposed method we use PIG for doing pre-processing (cleaning data and extracting useful information from original data) and R for classification.

IV. CLASSIFICATION BY R ON HADOOP

A clustering algorithm [6] should be devised to obtain a more accurate classification. Here we use the simple and elegant K-means [7, 8] unsupervised clustering algorithm to classify the customers. R has inbuilt capabilities to implement K means clustering. Before feeding data to K-Means we check for outliers. Outliers [10] are eliminated from salary, unemployment rate etc but no change made to loan amount sanctioned as it is more sensitive one compared to other fields. We can make use of box plotting [11] to detect outliers. In R there exist built in functions to implement all these features. Since different data fields maintain different value range, we perform a scaling operation to uniformly scale the attributes. Then we calculate the variance of each attributes and feed this as input to K-Means clustering.

A. K-Means Clustering for Classification

Basic goal of k-means clustering is to classify ‘n’ objects to ‘k’ clusters based on their similarity. Lloyd’s algorithm [9] is widely accepted for implementing k-means clustering. Lloyd’s algorithm is particularly suited
for Big Data applications.

In the context of banking customer classification, we set $k=3$ as we need to classify the customers into low/medium/high risk. After executing the K-Means algorithm in R we get a set of parameters like clusters (1to k), cluster centroids, difference in each cluster, difference between other clusters, number of iterations taken to converge, etc.

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**Algorithm 2: Lloyd’s Algorithm for implementing K-Means Clustering**

**Input:** ‘N’ data points and initial value for ’k’

**Output:** K clusters

1. Initialize the center of the clusters ($\mu$) with 0; $\mu_i = 0$ for $i = 1$ to $k$
2. Assign the closest cluster to each data point. $c_i = \{ j | d(x_j, \mu_i) \leq d(x_j, \mu_l), l \neq i, j=1,...,n \}$ where $d(x, \mu_i) = \| x - \mu_i \|_2$.
3. Reset the position of each cluster to the mean of all data points currently belonging to that cluster. $\mu_i = 1/|c_i| \sum_{j \in c_i} x_j, \forall i$
4. Repeat steps 2-3 until the cluster center remains same for all successive iterations.

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V. RESULTS AND DISCUSSION

This section gives an overview of the implementation constructs adapted to our approach.

A. Dataset

We use Berka Data set [12] created by Petr Berka and Marta Sochorova as the source to obtain banking details. Berka Data set contains the data of about 5300 bank customers with approximately 1,000,000 transactions, 700 loan details and 900 credit card details. Data is collected from Czech bank. Different tables in the data set are:

ACCOUNTS: containing details of each account
CLIENTS: personal information of each customer
ORDER: details of each payment order
TRANSACTIONS: details of each transaction made by the customer
LOANS: details of each loan sanctioned by bank.
CREDIT CARDS: details of credit cards issued by the bank
DEMOGRAPHIC DATA: details about the districts

Entity relationships between the tables are as shown in figure:

B. Setting Up RHadoop

After installing the Hadoop set environmental variables for integrating R. Load RHadoop packages and read input data from hadoop distributed file system (For details refer Appendix 1).

C. Data Preprocessing

After data cleaning, the structure of the fetched data will be as shown in figure 4.
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> summary(clickpath)

|             | ac_id | disposal_type | age | sex | card_type | dist | avg_sal |
|-------------|-------|---------------|-----|-----|-----------|------|---------|
| Min.        | 97    | OWNER:166     | 34.10 | F:82 | classic:131 | Hl.n. Praha: 19 | Min. : 8187 |
| 1st Qu.     | 2910  | 1st Qu.:44.10 | 1st | MINUS  | gold: 15 | Ostrava - mesto: 9 | 1st Qu.: 8561 |
| Median      | 5918  | Median:56.55  |     |     | junior: 20 | Prachatice: 6 | Median: 9865 |
| Mean        | 5823  | Mean:55.95    |     |     |             | Ceske Budejovice: 5 | Mean: 9553 |
| 3rd Qu.     | 6523  | 3rd Qu.:67.85 |     |     |             | Karvina: 5 | 3rd Qu.: 10614 |
| Max.        | 11359 | Max.:79.20    |     |     |             | Plzen - jih: 5 | Max.: 12541 |

(foreign language text)

Fig. 5. Summary of fetched data

Fig. 6. Box Plot of all attributes

Fig. 7. Boxplot on average salary, unemployment rate and loan amount

Fig. 8. Scatterplots of a) average salary and b) loan amount

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The box plot of all attributes is as shown in figure 6. But from the boxplot it is clear that there exist outliers in `avg_sal`, `loan_amount` and `unemp_rate`. The box plot applied on each attribute separately is given in figure 7.

Scatter plots of average salary and loan amount is as shown in figure 8. Scatter plots will give more insight to the data distribution of sensitive attributes like `avg_sal` and `loan_amount`.

From fig 8.a it is clear that a lot of pixels lie in the outlier range for `avg_sal` and `loan_amount`, hence it is better to maintain the values as such without any change.

K-Means Clustering

After the data pre-processing stage, the cleaned data is fed as input to K Means clustering algorithm. Elbow graph obtained by plotting the variance obtained in 15 successive iterations are as shown in figure 9. From this figure it is clear that the slope changes in every 3 successive iterations, hence the optimized number of cluster can be deduced as 3.

Fig. 9. Elbow Graph of 15 successive iterations

K-Means summary of the input data set is given in figure 10.

K-Means plot of age vs. average salary is illustrated in fig 11.a. Three colors denote 3 different cluster data points. Fig 11.b. plots data points with cluster names 1, 2, 3 so that the spread of data points is clearly reflected. Fig 12 illustrates by how much, each data points vary within each cluster or it projects the variation of each cluster point from its mean or centroid.

Fig. 10. K-Means Summary
Fig. 11.a. K means plot for age vs. avg_sal

Fig. 11.b. Plotting data points with cluster numbers 1, 2 and 3.

Fig. 12. Variation of data points from cluster mean

Fig. 13. Mean of each cluster.
The cluster mean obtained from the Berka data set for each cluster low, medium and high risk customers is given in fig 13. (The details of how to obtain the graphs and plots in R are given in appendix 2).

VI. CONCLUSION

Analysis of Big Data helps organization to get valuable insights from the structured or unstructured data they possess. This article identifies an application of Big Data in banking domain to categorize the customers based on their transactions. We use Hadoop as the software platform for storing the data. Data analysis tools like R and PIG are used to extract useful information from the data. To classify the customers, K Means clustering is used. But this could be replaced with SVMs or Neural Networks for better accuracy. Since we have addressed the problem in a BigData perspective, the learning time or heavy processing requirement will not be a problem.

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