Dr. Gino Baldi
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Dr. Gino Baldi is a Contract Professor of Digital Transmission at Sapienza University of Rome. He is also currently Coordinator for 15 Municipalities for the National Digital Agenda, including the eHealth, NGN Services and Ultra Broad Band networks and is advisor for KPMG Corporate Finance for the evaluation of telecom operators focused on the cloud services and ICT outsourcing.

Dr. Gino Baldi has worked with Lucent Technologies, Ernst & Young, Atos Origin, Ericsson and KPMG among others, and has spent 5 years abroad as resident manager in France, U.K. and the Netherlands. He has 16 years of executive experience in management consulting companies in the ICT Sector, and as Managing Director in mid-sized service & manufacturing companies. In these positions, he implemented turnaround operations for three companies. With KPMG advisory he has performed four M&A initiatives, with an enterprise fair value and asset actual values estimation.

Recently, he was involved in the following applied research fields: Machine Learning, H.R. management optimization based on computational intelligence algorithms, and finally crowdfunding based on Islamic finance principles for sustainable development.

Dr. Gino Baldi holds a MEng in ICT, MBA from Bocconi University (Milan) and a PhD in Management from the University of Genova.

Machine Learning Application to Predict Credit Card Usage across Industry Sectors

Innovative computation intelligence applications are been developed in the banking sector. In particular, a new machine learning solution has been introduced in the retail division of an multinational bank in Italy. The machine learning application was developed thanks to a collaboration with a University Department and a management consulting firm and was oriented towards the creation of a decision support solution. The three subjects involved were the research team, the senior consultants and the AI managers of the bank.

This presentation describes the preliminary implementation of a prediction algorithm, which evaluates the total number of credit card transactions (for consumer goods) carried out with respect to different industry sectors. The transactions are obtained both daily and weekly, starting from a historical analysis. Results achieved for the final customers (the AI unit and the retail bank) are good level predictive solutions, in particular when it is possible to leverage Big Data sources with a methodology based on neural networks.