URN etd-0407109-183708-576
Author Chang Chien Hsiao Hsin
Author's Email Address No Public.
Statistics This thesis had been viewed 54 times. Download 0 times.
Department
Year 2004
Semester 1
Degree Master
Type of Document Master's Thesis
Language zh-TW.Big5 Chinese
Title The Study of Slack Credit Card Identification Model Construction
Date of Defense 0000-00-00
Page Count 81
Keyword
Slack Card Prediction
Decision Tree
Rough Set
Skewed Distribution

Abstract
Currently, each bank has running the consuming finances that had adjusted to 50% more of banking revenues; additionally, the credit card transaction is the major income of them. There are nearly 8.8 million credit card holders in Taiwan. Each holder has 4 credit cards in average; however, there are more to 20.67 million credit cards have no any transaction records in recent six months; they become the so called “slack card”.
The customers apply the credit card to enjoy the added value; nonetheless, not consuming with these cards caused the banks have hard time to get through; hence, the banks also recognized to increase credit benefits should not only depend on the new card issuing, but also rely on the slack cards reducing.
This study attempts to establish the slack card recognition model by the 3,974 data offered from a private bank and collected from December 2003 to May 2005; in addition, there are 213 slack cards dada inside. Due to the skewed distribution within these obtained data, this study has utilized three skewed distribution solving ways with C4.5, PART, and Rough Set method to find out the features and rules of slack card holders. The study results showing that the utilization of skewed distribution solving strategies can enhance the prediction efficacy effectively; besides, the C4.5 decision tree by cost sensitive classification error cost as 6, the PART by over-sampling for expanding minority as four times, and the Rough Set by under-sampling for reducing majority as seventeen times have showed the finest prediction efficacy models; the Rough Set model has the higher prediction efficacy among these.The Rough Set sum up 5,451 rules to recognize the slack card, comparing 83 rules of PART, there is a lot more; so the PART can produce more compact and accurate rules. Therefore, the managers can accord to the real needs to choose the suitable technique to utilize in practice. This study also found that the case sources, the real estates, the ages, and the occupations four variables are appearing more frequently than others in all slack card rules. Within all, the other sources in Acquisition Channel Code; living with relatives in Address Ownership Code; loans of real estate in Address Ownership Code; 31~35 or 41~45 in ages; the white-collar workers, the cram school teachers and the consultants in Occupation Code are most repeated and highest supported in these six variable columns; they indicated that many slack card holders have those features.
Advisory Committee - advisor

Files No Any Full Text File.

Date of Submission 2005-08-26