

Thematic Paper Title	Applying Data Mining Technique for Bank Overdraft & Credit Limit Review Prediction
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Academic Year	2013

### **ABSTRACT**

This research develop a model of decision rules of WEKA version 3.6.2 by learning decision tree pattern based on the credit limit review or called Auto review. The study applies J48 and ID3 for selecting a suitable decision model. The results found that the pattern of the decision model from J48 technique is better than ID3 technique because ID3 has too many level of decision hierarchy. The accuracy rates of J48 technique is better than ID3 Technique such as correctly classified rate, incorrectly classified rate, true positive rate or recall rate, false positive rate and precision rate.

We develop the web application for predicting a chance of Bank Overdraft Account that can be possible to review credit limit to extend the maturity date by using PHP and import decision tree models direct from WEKA application. There are 33 experts in credit analysis evaluated the effectiveness and quality of application, the overall result are in middle level and average is 3.35 out of 5.