A proposed model An Enhancement of E-Bank Platform Transaction Using the Rule-Based Machine Learning

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Abstract

In today's customer-centric business, it is essential to use machine learning to predict e-bank transactions dynamically over time. The 2015 study predicting customer profitability over time-based on the Recurrence Financial Model (RFM) time series compared the results of the proposed algorithms with those of previous studies that used the same proposed dataset (Online Retail II Data Set). The experimental results showed that cluster analysis was used to achieve excellent performance. The RFM gauges client productivity by utilizing implies bunching into high, medium, or low gatherings in view of their RFM values. Twelve different models were used to predict how a customer's membership in the profitability group might change over time. The experimental results showed that the RFM time series of interest was good, consistent, and easy to understand.

In this thesis, we have taken on a unique framework to deal with and address the issue of dynamic and client activity for electronic installment exchanges for every client. Based on customer online payment transaction records, for UK registered and non-store online retailers between 01/12/2009 and 09/12/2011, those stores mainly sell unique gift items for all occasions. On many occasions, the company's clients are wholesalers, using a classification analysis based on the correlation coefficient with the quality of products that customers pay for to measure and describe the customer's ability to pay electronically.

In addition, multi-layered models (Linear Model, Deep Learning, Random Forest, and Support Vector Machines (SVM)) were trained to capture the dynamics of e-bank transaction reinforcement for retail customers using machine learning. A bunch of genuine exchanges from a UK online retailer were utilized in this review. The relevant experimental results in this study also demonstrated that the proposed strategy performed well.

Keywords: Linear Model, Deep learning, Random Forest, SVM, Information and communication technology, E-Banking, Recurrence Financial Model, Artificial Intelligence