

# Example of application

Using data mining in bank business



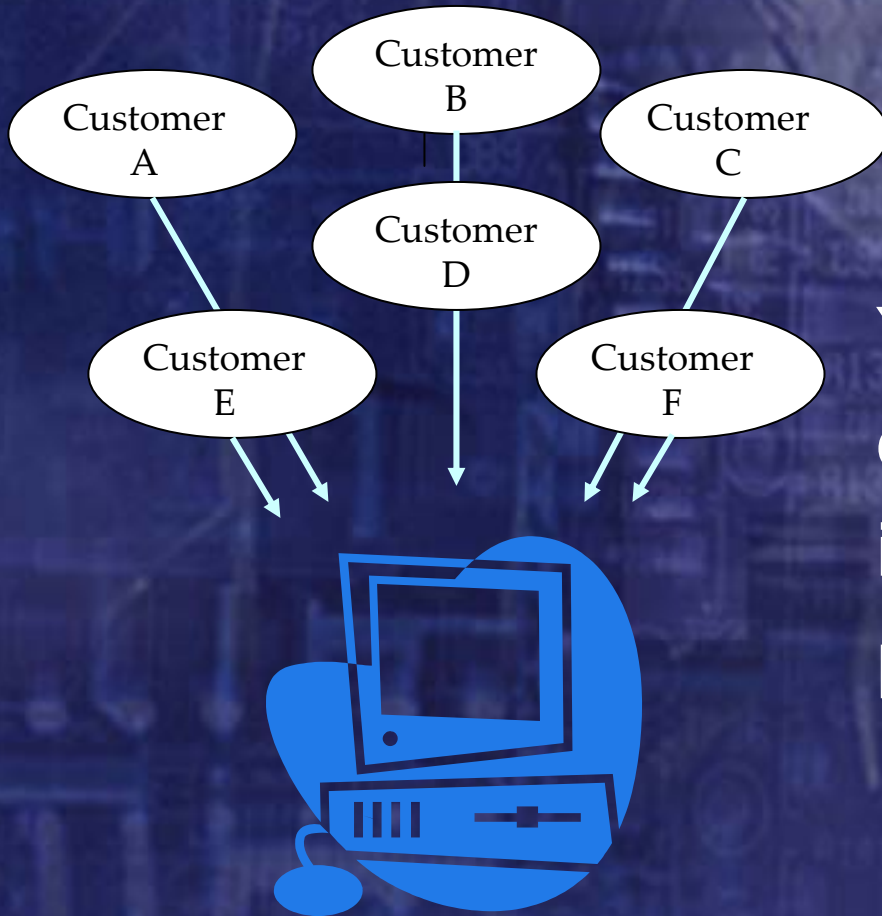
# Imagine...

... you are a person responsible for considering loan applications.

How do you arrange your customers?  
How do you know how to evaluate and classify the information provided by a new customer?



# Task



You already have a database with given information from your prevailing customers...



# Task



...and a lot of new applications waiting to be classified and possibly be accepted.

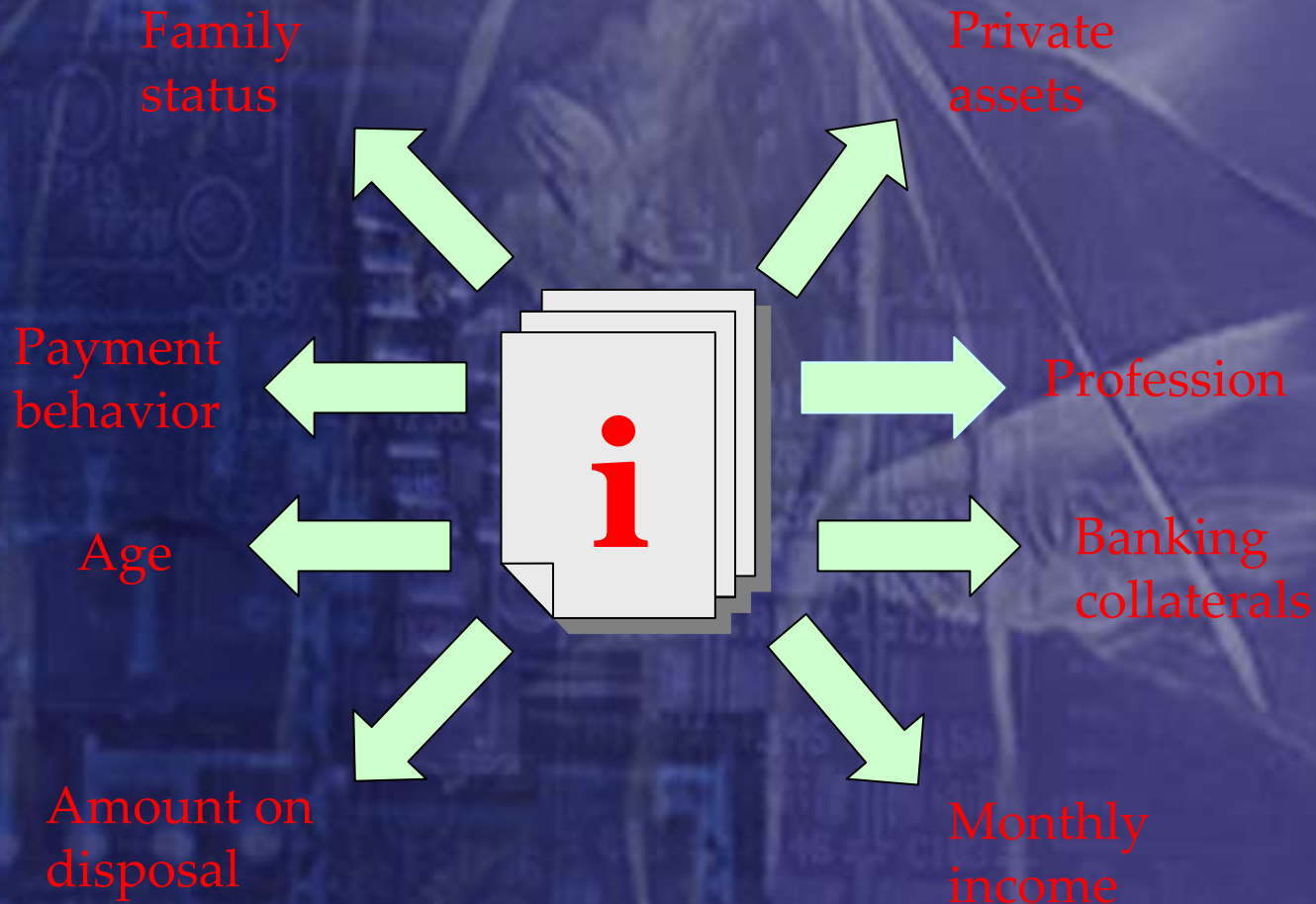


# Solution

Using data mining technologies you are able to solve this task in few steps:



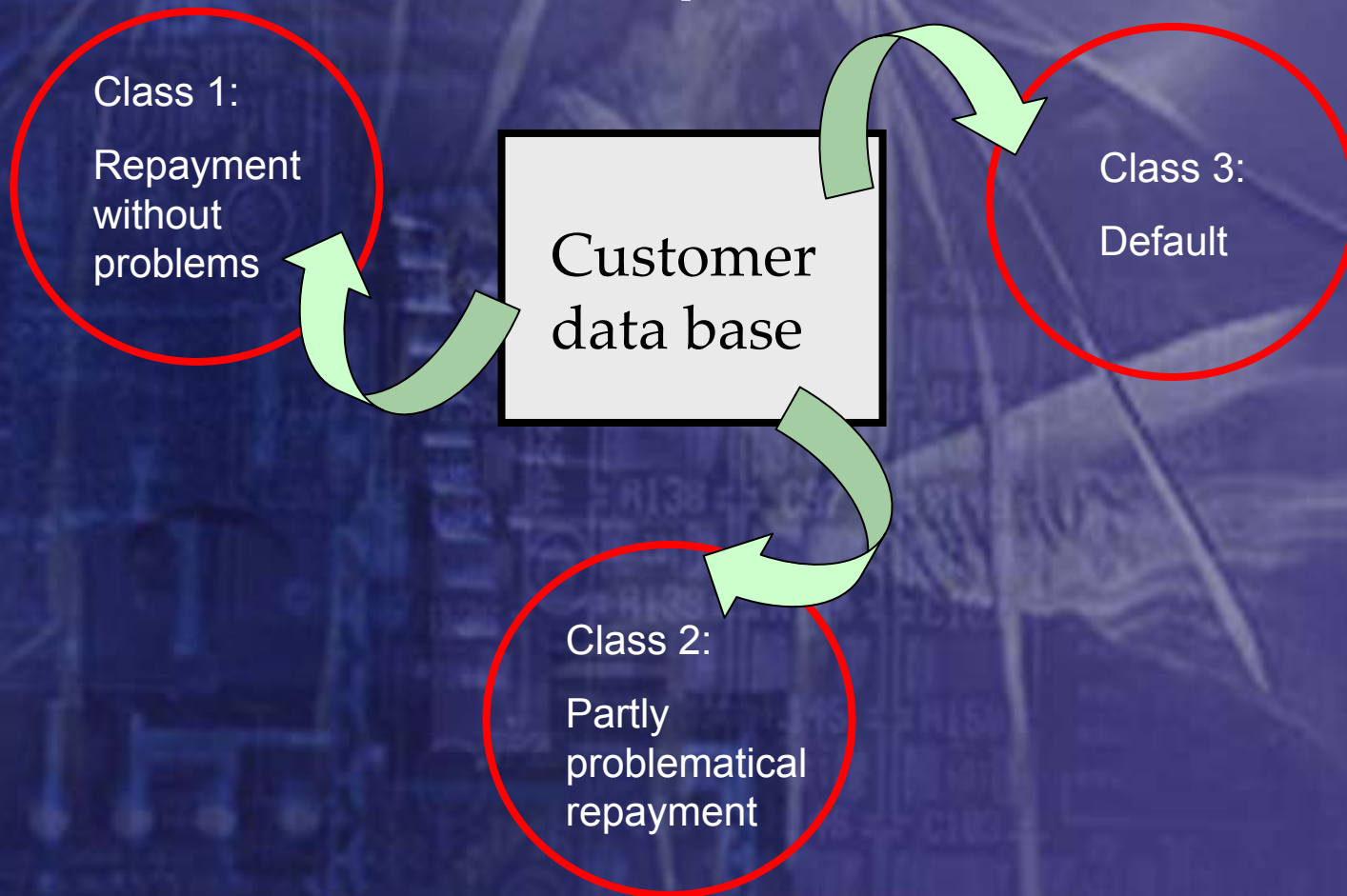
# Step 1



- Select most relevant and important features out of your existing data base



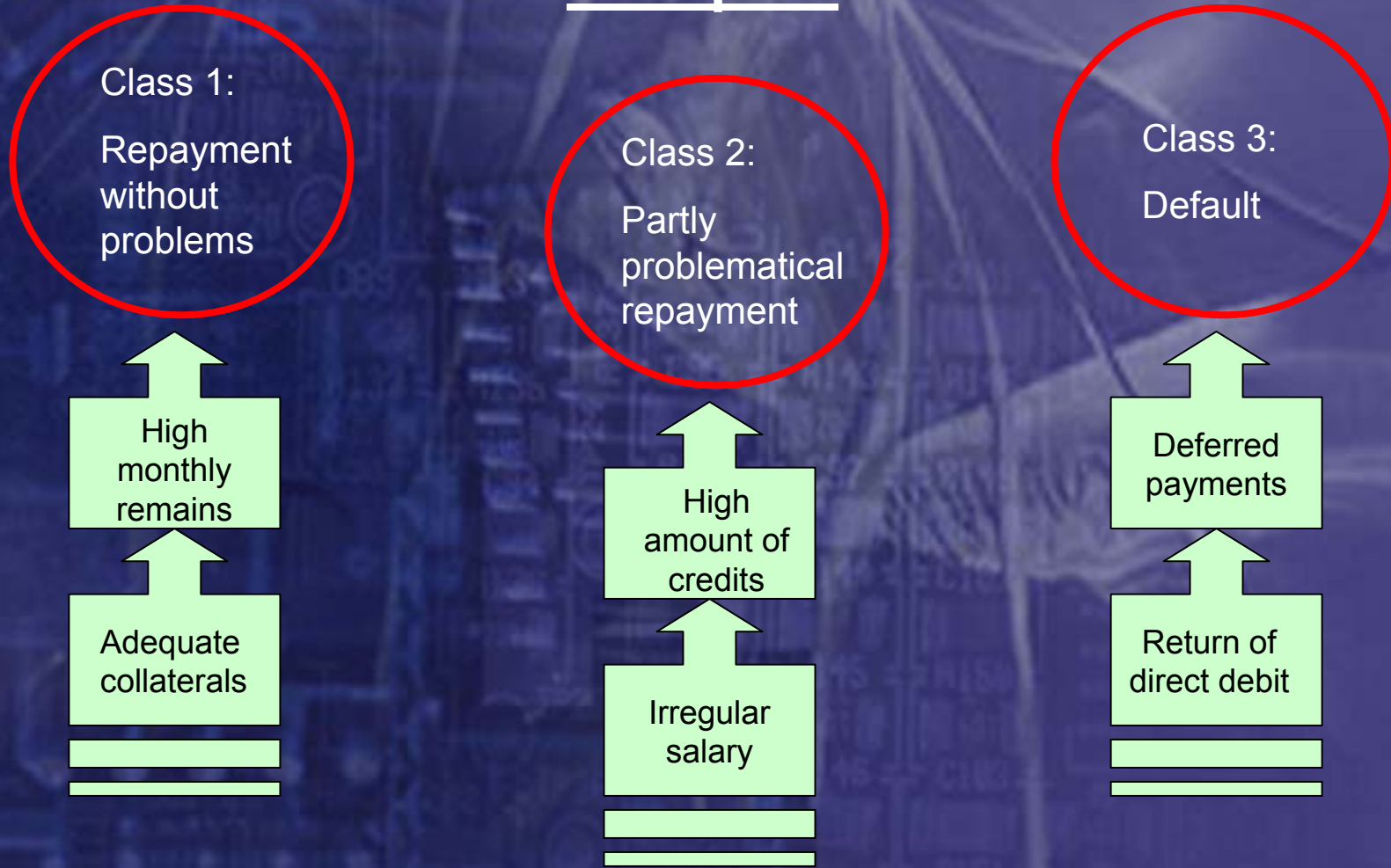
## Step 2



- Those features and your business experiences make it possible to define categories in which you can classify the given loans



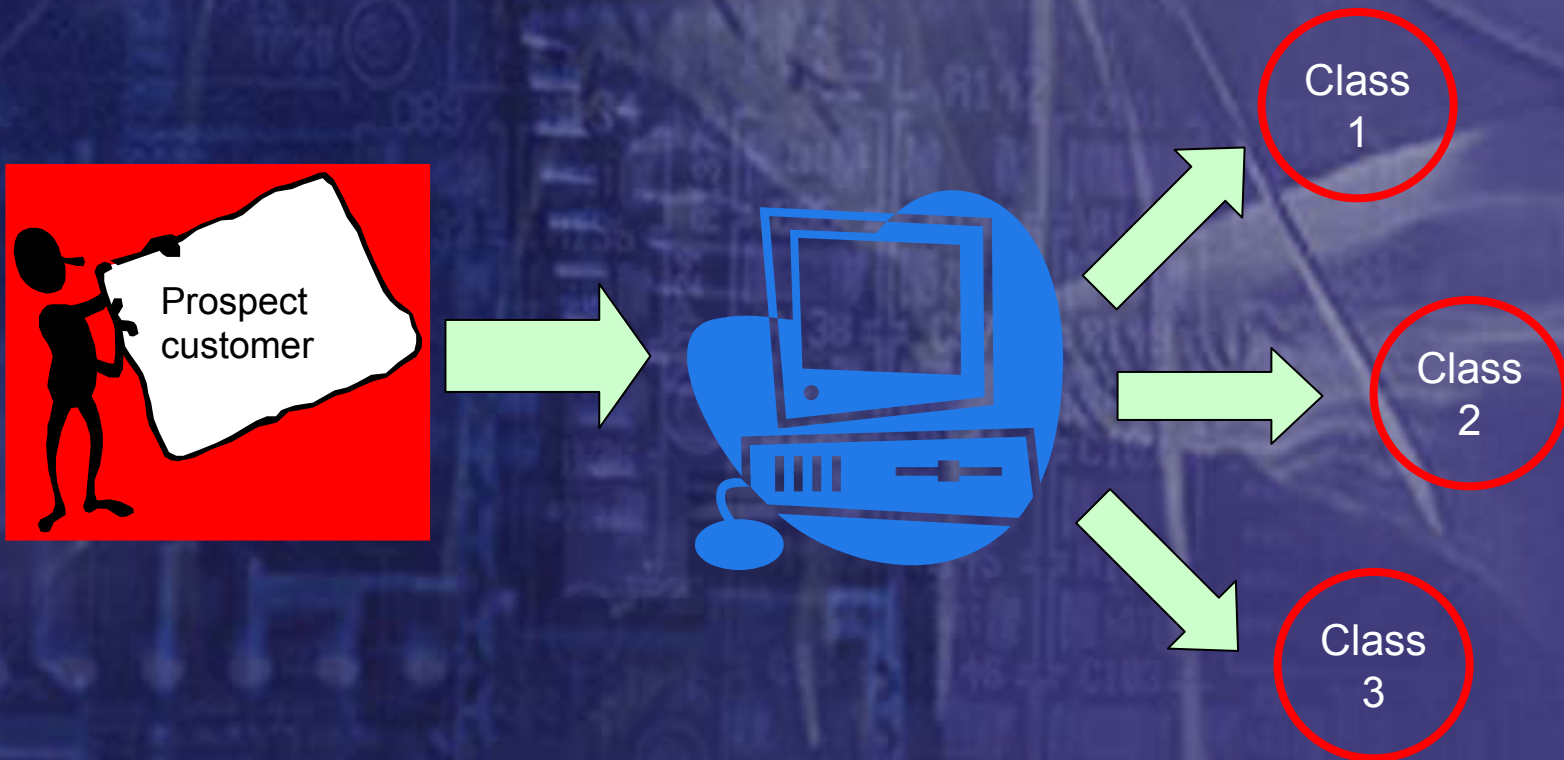
# Step 3



➤ Set standards as scales for each category



# Result



- Once you have a new customer application it can easily be classified into the classes fitting in your prevailing data base



# Result

By this you are able to analyze in which class your new customer will be set in and make your decision after this breakdown

You also can have a closer look on your prevailing customers which effect modifying a feature can have



# Summary

