Problem 1: Non-Performing Loan Flag Prediction from Credit Card Information

Each year, non-performing loans cost the economy millions of baht. Predicting whether a customer will default on their credit card loans is a non-trivial task, which if solved, can be highly beneficial to both KBank and KBank's customers. If default could be predicted in advance, loans could be restructured, this would save customers from bankruptcy, and prevent KBank from losing revenue.

Your task is to use the data given to predict if customers defaulted on their credit card loans in a certain period of time.

Problem 2: Merchant Prediction

In this technological era, more than ever before, online shopping and social media sites are becoming more popular than ever. It is becoming a significant influence to the Thai retail trade. In order to make the interactions and transactions between merchants and buyers easier, people can now open bank accounts to reduce the use of cash during transactions.

Your job is to create a prediction model that finds individuals who are most likely merchants that opened bank accounts based on their credit card transaction history.

Problem 3: Churn Detection with Account's Activities and Transactions

No firms want customers to stop using their products or services. For such reason, identifying customers who are fading away has been one of more crucial tasks that every business aims to do. For the longest time, churn detection is done manually; however, this proves to consume significant amount of time and human resource. Nowadays, with fast-paced advancing technology, churn detection is starting to be done by computer. This results in firms being able to act in time to reduce churn rate considerably leading to significant increase in business value.

In TechJam, you are asked to automate churn detection for a financial institution. Account and transaction information is provided.

Problem 4: Account Type Prediction from Deposit Transactions

Nowadays, banks have many types of account that have varying benefits suitable for different types of customers. If we are able to predict the types of accounts from the transaction history of each customer, we will be able to recommend the customer a type of account that is most suitable for their needs.

The task is to explore whether the accounts are saving accounts or current accounts from the customer's deposit transactions.

Problem 5: Gender Prediction from Credit Card Transactions

Exploring the ways customers' use their credit cards will give banks, researchers, marketers and economists more information to understand their spending habits. With this kind of knowledge, banks or marketing strategists could tailor their marketing and communication programs according to customers' consumption behaviors or patterns.

This problem focuses on credit card spending to answer a simple question: could you train an algorithm to determine if a credit card belonged to a man or a woman?