

4. 本文：CHAPTER 1 INTRODUCTION (第一章 導論)、……、CHAPTER n CONCLUSIONS、REFERENCE〔參考文獻〕、【APPENDIX〔附錄〕】、【VITA〔作者簡介〕】
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十三、 單位：符號說明表中之使用單位必詳盡、統一，以 SI 國際單位制單位為宜。

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4. 封面、書背不含頁碼，範本格式 詳附件一。
5. 目次 (TABLE OF CONTENTS) 詳附件二。

中文題目（標楷體 20 級）

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因為對自我的期望與知識追求，展開了工作外，另一階段的學習之旅。.....
.....

予XX

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2XXX 年 XX 月

ABSTRACT

This thesis presents an intelligent inference system to detect bad credit card accounts,

.....

In the first phase,

Keywords: credit card, credit-risk-management,

中文摘要

本篇論文提出一種偵測信用卡不良客戶智慧型推論系統，其中結合如模糊邏輯與倒傳遞網路人工智慧技術來獲取準確、.....

在第一階段，我們利用交叉維度來分析輸入值並選取較佳的特徵值。在第二階段，我們試著去找出其他可能的模糊規則特徵值。.....

關鍵詞：信用卡、信用風險管理、.....。

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CHAPTER 1 (第一章)

INTRODUCTION (導論)

1.1 Motivation

Since 1992, the quantity of issued credit cards had grown up fast in Taiwan. The circulated credit cards of Taiwan have already up to 44,180,000 cards and the amount of revolving credit has arrived at 457,900 million NT dollars in 2004 [1]. Because they expand the credit line and the over-issue credit card policy, the amount of bad debt is up to 21,400 million NT dollars. The cardholders with the poor financial situation expand credit line themselves and cause them to be unable to pay the credit amount. The banks of issuer undertake the high risks of bad debt and may suffer the great loss. The bad debt amount of revolving credit from Taiwan Financial Supervisory Commission (FSC) 2004 annual report [2] is given in Table 1.1. Most of the poor achievement banks have highly write-off amount. Figure 1.1 shows the write-off comparison of top 10 issuers and bottom 10 ones. The outstanding balance of revolving credit in credit cards has been accumulated to 492.9 billion NT dollars at the end of October in 2005, representing a year-on-year growth of 10.2 percent [23].

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