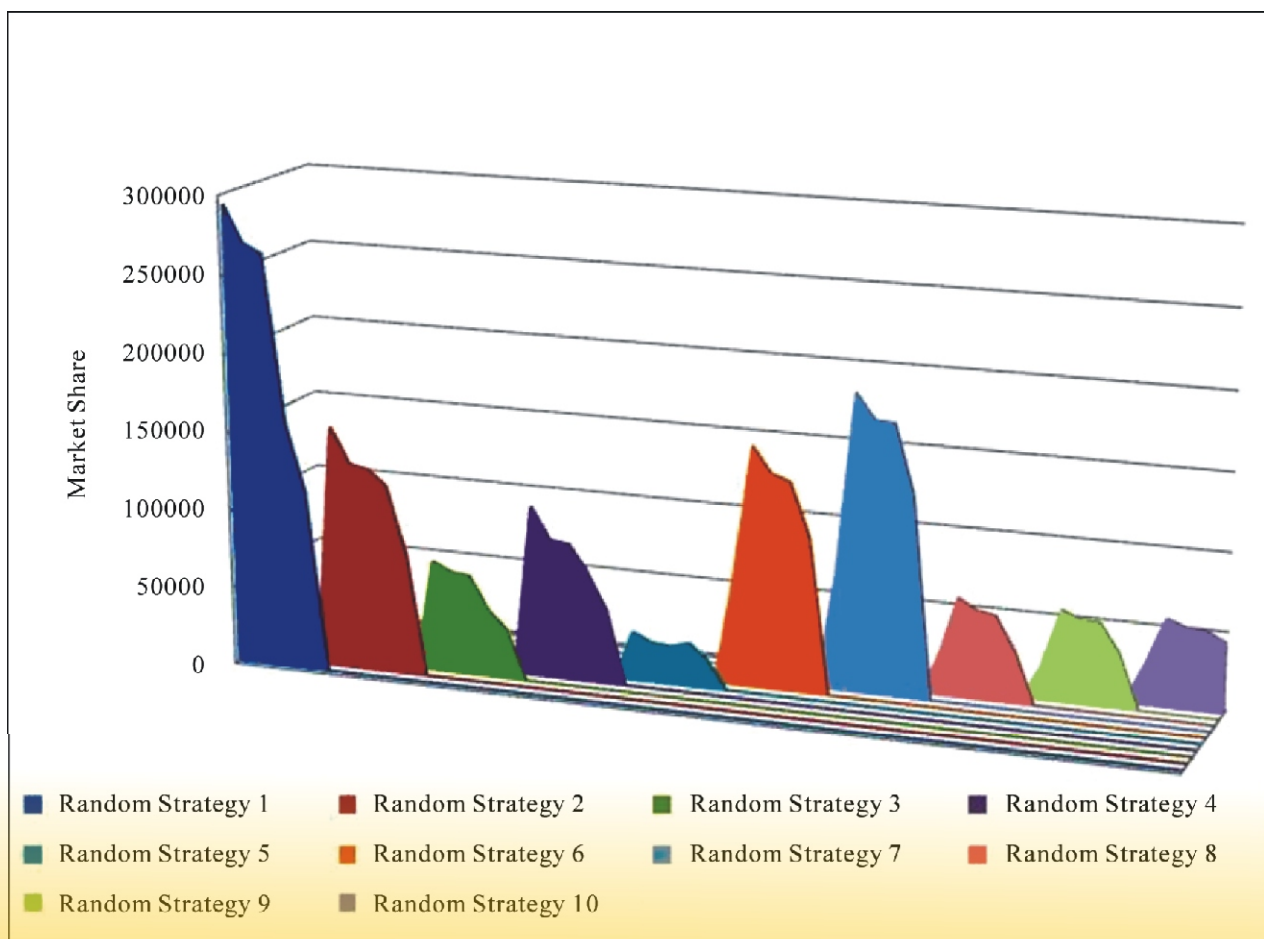




Journal of Intelligent Learning Systems and Applications

Editor-in-Chief: Prof. Xin Xu

Guest Editors: Prof. Vincenzo Pacelli, Prof. Vitoantonio Bevilacqua



ISSN: 2150-8402



Journal Editorial Board

ISSN: 2150-8402 (Print), 2150-8410 (Online)

<http://www.scirp.org/journal/jilsa>

Editors-in-Chief

Prof. Xin Xu	National University of Defense Technology, China
Dr. Haibo He	University of Rhode Island, USA

Editorial Advisory Board

Prof. Hengda Cheng	Utah State University, USA
Prof. Rob Law	Hong Kong Polytechnic University, China
Prof. Mengchi Liu	Carleton University, Canada
Prof. Yi Pan	Georgia State University, USA
Prof. Simon Yang	University of Guelph, Canada
Prof. Shi Ying	Wuhan University, China

Editorial Board (According to Alphabet)

Prof. Alfredo Anglani	Salento University, Italy
Dr. Chee Seng Chan	University of Portsmouth, UK
Dr. Christos Dimitrakakis	University of Amsterdam, Netherlands
Prof. David Greenhalgh	University of Strathclyde, UK
Prof. Kao-Shing Hwang	National Chung Cheng University, Taiwan (China)
Dr. Michail G. Lagoudakis	Technical University of Crete, Greece
Prof. Shutao Li	Hunan University, China
Prof. Kin Huat Low	Nanyang Technological University, Singapore
Dr. Amir Hooshang Mazinan	Islamic Azad University, Iran
Prof. George Panayiotakis	University of Patras, Greece
Dr. Jan Peters	MPI for Biological Cybernetics, Germany
Dr. Lior Rokach	Ben-Gurion University of the Negev, Israel
Prof. Adil Timofeev	Russian Academy of Science, Russia
Prof. Theodore B. Trafalis	The University of Oklahoma, USA
Dr. Jue Wang	Chinese Academy of Sciences, China
Dr. Wei Zhong	University of South Carolina Upstate, USA
Dr. Yi-Rong Zhu	Elder Research, Charlottesville, USA
Prof. Antanas Zilinskas	Institute of Mathematics and Informatics, Lithuania

Managing Executive Editors

Dr. Tao Ban	National Institute of Information and Communications Technology, Japan
Dr. Steve S.H. Ling	University of Technology Sydney, Australia

Editorial Assistant

Tian Huang	Scientific Research Publishing, USA. Email: jilsa@scirp.org
------------	--

TABLE OF CONTENTS

Volume 3 Number 2

May 2011

Editorial: Intelligent Learning Systems in Banking and Finance

V. Pacelli.....55

An Artificial Neural Network Model to Forecast Exchange Rates

V. Pacelli, V. Bevilacqua, M. Azzollini.....57

Profit-Maximizing Strategies for an Artificial Payment Card Market. Is Learning Possible?

B. Alexandrova-Kabadjova, E. Tsang, A. Krause.....70

Predicting Stock Prices Using Polynomial Classifiers: The Case of Dubai Financial Market

K. Assaleh, H. El-Baz, S. Al-Salkhadi.....82

Beyond Customer Churn: Generating Personalized Actions to Retain Customers in a Retail Bank by a Recommender System Approach

M. Gorgoglione, U. Panniello.....90

An Artificial Neural Network Approach for Credit Risk Management

V. Pacelli, M. Azzollini.....103

The figure on the front cover is from the article published in *Journal of Intelligent Learning Systems and Application*, 2011, Vol. 3, No. 2, pp.70-81 by Biliana Alexandrova-Kabadjova, Edward Tsang and Andreas Krause.

Journal of Intelligent Learning Systems and Applications (JILSA)

Journal Information

SUBSCRIPTIONS

The *Journal of Intelligent Learning Systems and Applications* (Online at Scientific Research Publishing, www.SciRP.org) is published quarterly by Scientific Research Publishing, Inc., USA.

Subscription rates:

Print: \$59 per issue.

To subscribe, please contact Journals Subscriptions Department, E-mail: sub@scirp.org

SERVICES

Advertisements

Advertisement Sales Department, E-mail: service@scirp.org

Reprints (minimum quantity 100 copies)

Reprints Co-ordinator, Scientific Research Publishing, Inc., USA.

E-mail: sub@scirp.org

COPYRIGHT

Copyright©2011 Scientific Research Publishing, Inc.

All Rights Reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, scanning or otherwise, except as described below, without the permission in writing of the Publisher.

Copying of articles is not permitted except for personal and internal use, to the extent permitted by national copyright law, or under the terms of a license issued by the national Reproduction Rights Organization.

Requests for permission for other kinds of copying, such as copying for general distribution, for advertising or promotional purposes, for creating new collective works or for resale, and other enquiries should be addressed to the Publisher.

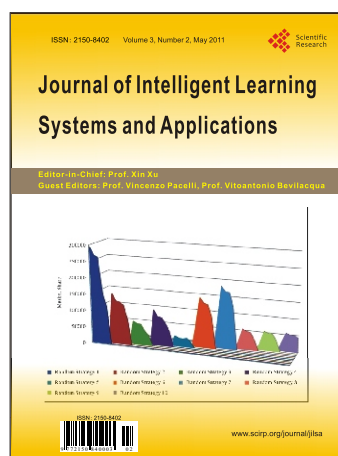
Statements and opinions expressed in the articles and communications are those of the individual contributors and not the statements and opinion of Scientific Research Publishing, Inc. We assume no responsibility or liability for any damage or injury to persons or property arising out of the use of any materials, instructions, methods or ideas contained herein. We expressly disclaim any implied warranties of merchantability or fitness for a particular purpose. If expert assistance is required, the services of a competent professional person should be sought.

PRODUCTION INFORMATION

For manuscripts that have been accepted for publication, please contact:

E-mail: jilsa@scirp.org

Call for Papers



Journal of Intelligent Learning Systems and Applications

ISSN 2150-8402 (print) ISSN 2150-8410 (online)

www.scirp.org/journal/jilsa

The Journal of Intelligent Learning Systems and Applications (JILSA) is a peer reviewed international journal with a key objective to provide the academic and industrial community a medium for presenting original cutting-edge research related to intelligent learning systems and their applications. JILSA invites authors to submit their original and unpublished work that communicates current research on intelligent learning systems both in the theoretical and methodological aspects, as well as various applications in real-world applications.

Papers are invited on the topics including, but not limited to:

- Approximate Dynamic Programming
- Autonomic Computing
- Autonomous Learning Systems
- Bio-inspired Learning Method
- Clustering
- Cyber-physical Systems
- Evolutionary Computation
- Filter Bank
- Fuzzy and Rough Set
- General Theory on Intelligent Learning Systems
- Intelligent Applications
- Learning Control Systems
- Multi-agent Learning
- Multiple Models Strategy
- Neural Networks
- Pattern Recognition Based on Learning Techniques
- Predictive Control
- Recommendation System
- Reinforcement Learning
- Robotics
- Smart Grid Techniques and Applications
- Social Network Analysis
- Statistical Learning Theory
- Supervised Learning
- Time-frequency Representation
- Unsupervised Learning
- User Behavior Modelling
- Wavelet Theory

Editors in Chief

Dr. Xin Xu

Dr. Haibo He

National University of Defense Technology, China

University of Rhode Island, USA

Website and E-Mail

<http://www.scirp.org/journal/jilsa>

E-Mail: jilsa@scirp.org