



International Academy, Research, and Industry Association

# BEST PAPER AWARD

Minimising Expected Misclassification Cost when using Support Vector  
Machines for Credit Scoring

By

Terry Harris, Curtis Gittens

Presented during ICCGI 2012, The Seventh International Multi-Conference on Computing in the Global Information  
Technology, held in Venice, Italy - June 24-29, 2012

  
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