

# Risks of Digital Transformation: Review of Machine Learning Algorithms in Credit Card Fraud Detection

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**Abstract** — In addition to the advantages of the digital world, there are also disadvantages, which can harm people. With the spread of credit cards with the digital transformation, banks have become the targets of malicious hackers. In this study, firstly, information about artificial intelligence and digital transformation is given. In related studies, some machine learning methods such as Random Forest, Naive Bayes, K Nearest Neighbor, Logistic Regression, Support Vector Machines, Decision Tree, Artificial Neural Networks, Multilayer Perceptron and Ensemble Learning have been used to detect credit card fraud and their algorithm performance has been demonstrated.

**Keywords**— *Digital Transformation, Artificial Intelligence, Machine Learning, Credit Card Fraud Detection*