From:	IJCNN 2020
To:	Xianzhi Wang
Subject:	IJCNN 2020 Paper #21016 Decision Notification
Date:	Saturday, 21 March 2020 06:40:24

Dear Author(s),

Congratulations! On behalf of the IJCNN 2020 Technical Program Committee and Technical Chairs, we are pleased to inform you that your paper:

Paper ID: 21016
Author(s): Zhe Liu, Lina Yao, Xianzhi Wang, Lei Bai and Jake An
Title: Are You a Risk Taker? Adversarial Learning of Asymmetric Cross-Domain Alignment for Risk Tolerance Prediction

has been accepted for presentation at the IJCNN 2020 and for publication in the conference proceedings published by IEEE. This email provides you with all the information you require to complete your paper and submit it for inclusion in the proceedings.

Please read this email carefully. Here are the steps you must follow:

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For invitation letter from IJCNN 2020 for your visa application, please visit https://wcci2020.org/travel-and-visa to find the information you need to provide.

8. All papers have been reviewed in the same manner with the same standards and no distinction will be made between oral and poster papers in the proceedings.

If you have any questions regarding the reviews of your paper, please contact IJCNN 2020 <ijcnn2020@ieee-cis.org>.

SPECIAL NOTICE - CORONAVIRUS (COVID-19)

IEEE WCCI 2020 is proceeding as planned for July in Glasgow. Like you, the organizing committee is actively monitoring the global situation regarding the spread of COVID-19. We are aware of the risks of large gatherings, especially those that attract attendees from around the world such as our conference. We are actively exploring options and developing alternative plans should a change in IEEE WCCI 2020 be warranted.

Currently, we are working to provide the possibility of remote presentation for authors who are unable to travel due to restrictions imposed by their countries in light of the COVID-19 pandemic.

Should the situation change, it may become necessary to move to 100% virtual conference. In this case, the registration will be reduced and authors refunded accordingly.

In either case, all papers for which authors have registered, and are presented (either in person or virtually) will be included in IEEE Xplore.

All updates will be shared in a timely manner via our website, through email to authors of accepted papers, and via social media.

We are looking forward to seeing you at IJCNN 2020 (Glasgow, UK).

Sincerely, Asim Roy, General Chair of IJCNN 2020

REVIEWERS' COMMENTS

REVIEW NO. 1

Comments to the authors:
This paper described using the GAN network to predict consumers' Financial Risk Tolerance classes. The authors argued that not all users have the Questionnaire filled, but all have consumption activities. By using GAN, it fills the gap of missing Questionnaire activities. The paper detailed the data characteristics and feature construction. The results are compared to other methods.

However, there are a few weaknesses:

1. The four classes in the data set are not detailed at all. I have no idea about the relationship between the classes and the data features.

2. Since it is an unbalanced data set, oversampling works better. However, I am not sure whether the oversampling was
also used for other compared methods. Maybe the oversampling strategy can improve the performance of other methods.
So, it seems that it is not a fair comparison.

REVIEW NO. 2

Comments to the authors:
The paper focuses on the subject of automatic Financial Risk assessment of individuals.
The paper proposes a new GAN model based on previous works such as CGAN and Wasserstein Gan to predict the Financial Risk level of a an individual based on Consumption Activities on online websites and a Survey Feedback.
The work is divided in several parts: The paper goes through an empirical analysis of the consumption activity, questionnaire and consumption features representation. In this part they explain how the answers to the questionnaire can be interpreted and the imbalance problem in the population used for the study. They also explain how the feature representation of the consumer was constructed based on the Marslow's need hierarchy and the Activities, Interests and Opinions theory.
In the next part, they explain how a GAN model can be integrated in the pipeline and generate a customer Financial Risk Indicator.
Finally, their model is compared to other studies and an ablation study is performed

The paper's structure is clear and the subject is written and explained clearly. The Empirical Analysis and the previous works give a lot of context and information regarding the subject and are well explained. The ablation study is a nice addition.

The part "The advantage of GAN is that it only relies on the backpropagation to obtain gradients and require no complicated inference during training" seemed strange as GAN are notorious for their difficult training process compared to other models. The choice of of a GAN architecture is thus not that clear.

Using external datasets to analyse the model performance on further would have made the paper more convincing.

The part "We have four consumers have the same features" seems to contain a typo

CHAIR'S COMMENTS