

## Business Problem: Predicting Credit Card Spend

Data mining is a process used by companies to turn raw data into useful information. By using software to look for patterns in large batches of data, businesses can learn more about their customers and develop more effective marketing strategies as well as increase sales and decrease costs.

Using data science, we can understand what the major factors driving credit card spend are. This spend is used by banks to calculate the credit limit. The objective of this project is to help determine a particular credit card's limit better by predicting the spend as accurately as possible.

The objective of this case study is to understand what's driving the total spend of customers. Given the factors, the goal is to predict the credit limit for new applicants.