**Related literature**

As of 2015, R.Dale Hall, a managing Director of Research in Society f Actuaries defined the predictive analytics that it’s a process of using modeling and data analysis techniques on large data sets to discover predictive patterns and relationships for business use. And also He said that despite of many different types of companies and practice areas, the predictive models have to emerged to help guide in business decisions and opportunities. Predictive analytics techniques have help a quick development far beyond the well-known examples of technology-dependent business model like amazon and Netflix. R.Dale Hall says that “more than ever, it has been financial services firms, healthcare providers and all levels of government agencies getting into the predictive analytics mix.”