

Sending a right credit offer to right clients based on their income, credit cards held and their balance will help credit companies to find right clients in a shorter period time and saving their time. Most company send credit offers to people only based on their credit scores but the fact is not only that one. By knowing some other factors and get sense of the type of the client, the companies can get better and more clients, besides saving time and other costs like mailing.

I am trying to show the relation between the type of client and the probability of accepting a credit offer by clients which will be useful for credit companies to find right clients by giving them right offers. By providing some financial information about clients we can determine their type which impacts their decision of accepting or ignoring the offer. I will list the factors at the end.

The data that are going to be used for this analysis; creditcardmarketing-bbm.csv, which is taken from DATA WORD and included credit card data sets and credit card holders' informations.

I am going to make regression between these variables; income, credit cards held, mailer-type, balance of clients and rewards(offering by credit companies) and the amount of offers that are accepted, and finding which one has more affect on accepting the offer.

The analysis is planning to be delivered in papers which included plots, charts and final report.