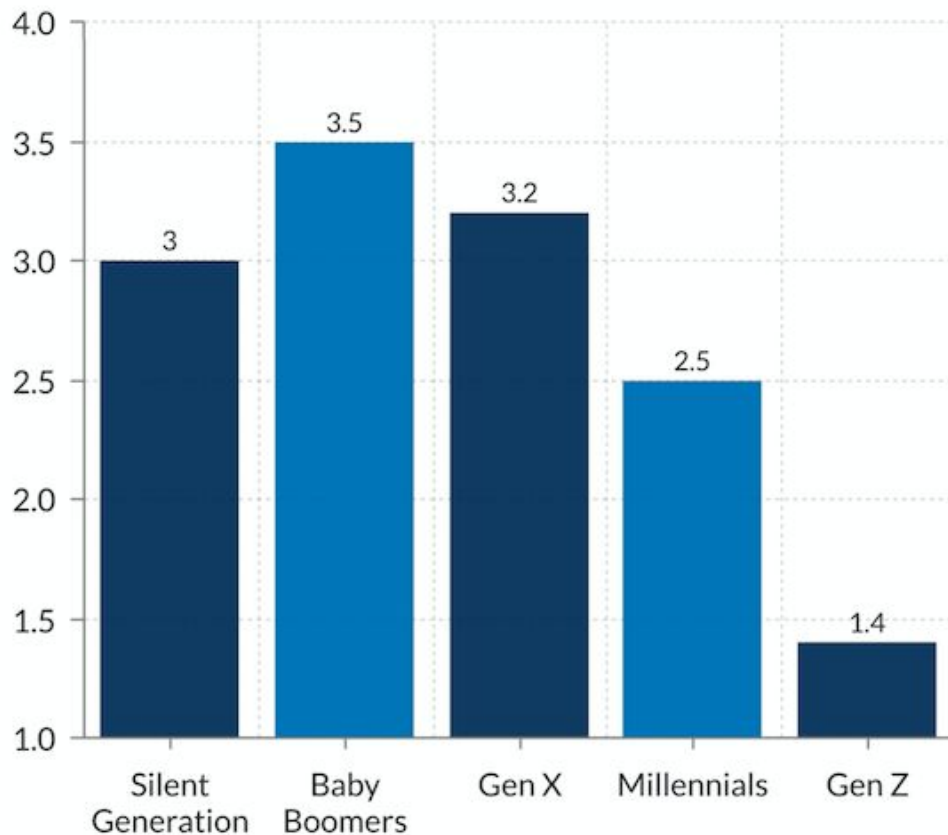


---

# Who wants a credit card?

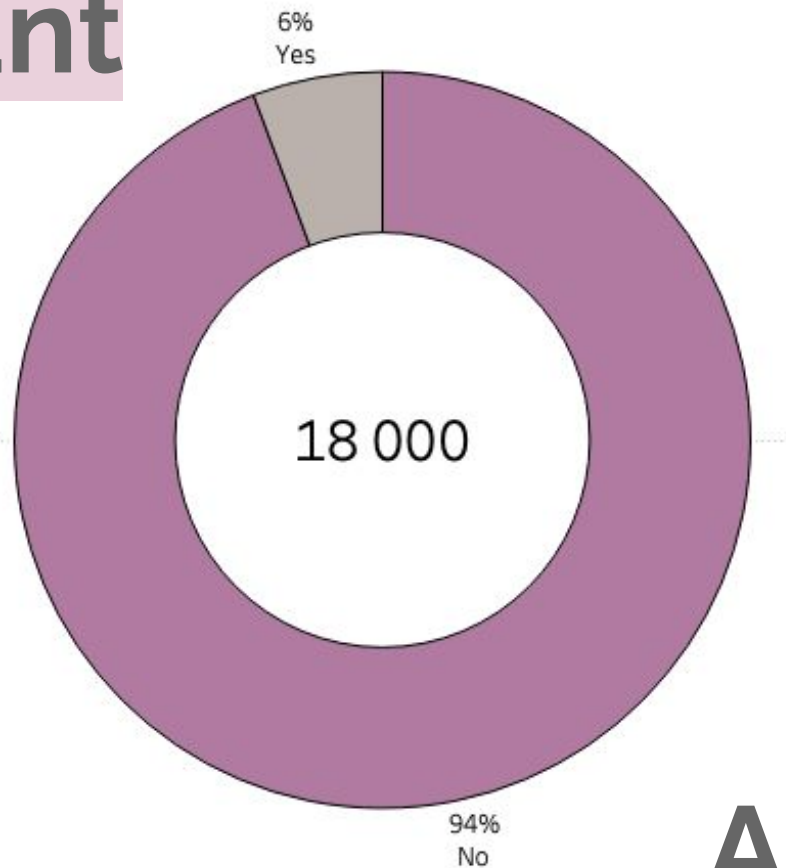
Predicting customer behaviour  
using machine learning

**Average Credit Cards per Person by Generation**



**Why would  
you not  
want a  
credit card?**

**Do you want  
a credit  
card?**



**No?  
All right...**

# Choosing the independent variables

Accept Cred..	Credit Rating			
	High	Medium	Low	Grand Total
No	35,06%	33,58%	31,36%	100,00%
Yes	11,63%	26,49%	61,88%	100,00%

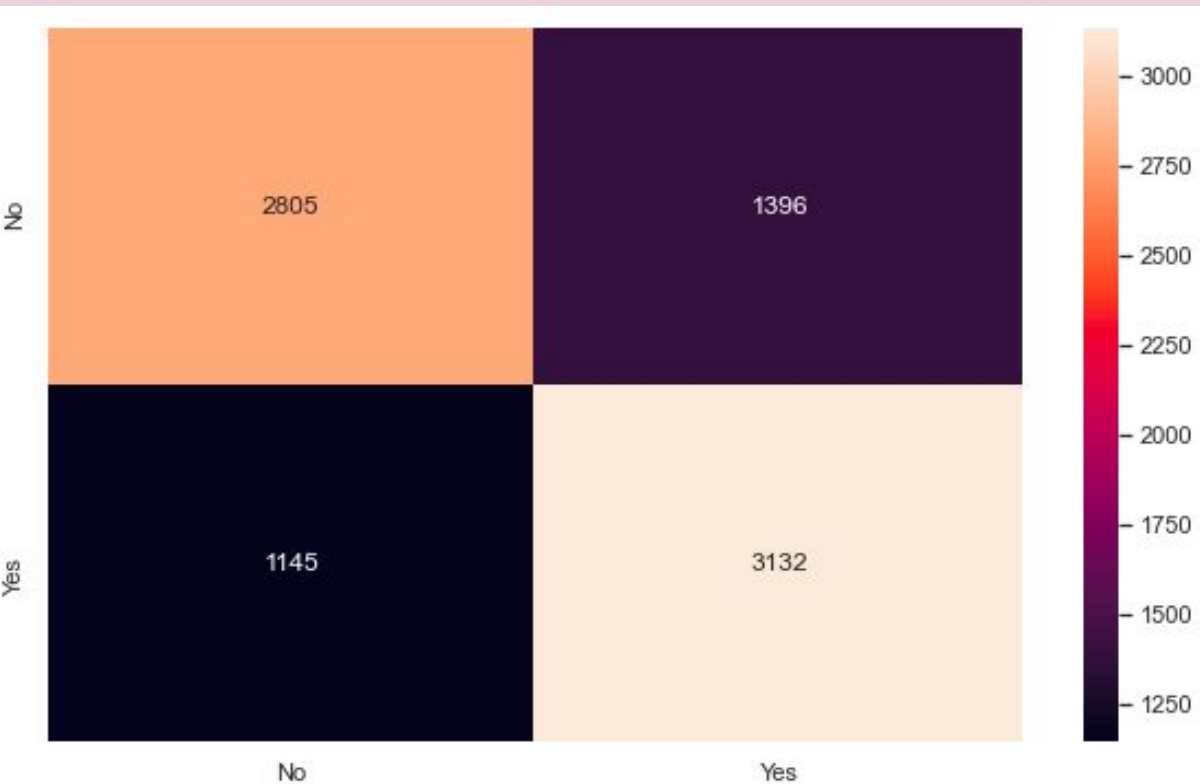
Accept Credit Card	Income Level			
	High	Medium	Low	Grand Total
No	25,69%	50,32%	23,99%	100,00%
Yes	16,13%	45,94%	37,93%	100,00%

Accept Credit Card	Mailer Type		
	Letter	Postcard	Grand Total
No	50,38%	49,62%	100,00%
Yes	29,33%	70,67%	100,00%

Accept Credit Card	Reward			
	Air Miles	Cash Back	Points	Grand Total
No	32,96%	34,12%	32,92%	100,00%
Yes	45,45%	20,14%	34,41%	100,00%

# Let's do this

Data imbalance



## Models

- Logistic Regression
- k-NN

F1 score 70%

**My**

**recommendations:**

**Reconsider...**

**If I had more  
time...**

**...I would run more  
models and make  
better  
visualizations**

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THANKS

FOR

LISTENING

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