

“Analytic melody in banking”

Ms. Long Yu
General Manager, Decision Management, Credit Card Centre
China Guangfa Bank, China
Email: longyu@cgbchina.com.cn

In competitive markets, credit card business usually has common products and flat profit margins. How can big data mining and quantitative analysis ensure an issuer's leadership in the payment area? Deep data driven strategy and model prediction are widely used in the industry to optimize customer value at right time, by right product and through right channel.

Key words: Credit card, data mining, quantitative analysis, customer value