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A Methodology for Determining the Potential Factors Affecting the Credit Card Approvals in The Turkish Deposit Bank Sector / Türk Mevduat Bankalarının Kredi Kartı Verme Kararlarını Etkileyen Potansiyel Faktörlerin Belirlenmesine Yönelik Bir Yöntem Çalışması

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ABSTRACT

Renewed and developing technology are changing the traditional way of financial transactions. The cash oriented society is converted into a “plastic money” society. Credit card usage is increasing day by day in our country as well as in the world. Cardholders use their cards for a number of reasons. Increased use of credit cards has become a profitable service for banks. In this paper, based on a data sample from a Turkish deposit banks, With this study identify factors that are important for a bank’s management in order to approve or reject an application for a credit card. We can model multivariate categorical data using the logistic regression model. When choosing a model, it is assumed that the approval of an application depends on a series of explanatory variables. The main objective is to identify the potential factors that contribute to the final decision to approve and identify the key variables without estimating the binary outputs.

KEYWORDS Credit Card; Logistic Regression Model; Deposit Bank

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