

Mis credit card

[Finance](#), [Banking](#)



How much do credit card companies know about you? 1. What competitive strategy are the credit card companies pursuing? How do information systems support that strategy? Credit card companies keep track of their cardholder's credit usage and classified them into different categories. This allows credit card companies to learn a great deal about each of its customers at a glance. Overall, the credit card company uses various methods to understand all of the cardholder's spending habits.

Information systems enable credit card companies to collect the data and analyze it easily. 2. What are the business benefits of analyzing customer purchase data and constructing behavioral profiles? Analysis of the information in the credit usage record enables credit card companies to evaluate the purchasing power of different customers. Credit card companies can use the important information to control the credit card user credit usage and therefore lower the company loss 3.

Are these practices by credit card companies ethical? Are they an invasion of privacy? It is not ethical. The privacy of the cardholder is directly violated if the credit card usage is being tracked. The cardholder's credit record could be abused and used to harm the cardholder. companies know about you? 1. What competitive strategy are the credit card companies pursuing? How do information systems support that strategy? Credit card companies keep track of their cardholder's credit usage and classified them into different categories.

This allows credit card companies to learn a great deal about each of its customers at a glance. Overall, the credit card company uses various methods to understand all of the cardholder's spending habits. Information

systems enable credit card companies to collect the data and analysis it easily. 2. What are the business benefits of analyzing customer purchase data and constructing behavioral profiles? Analysis of the information in the credit sage record enables credit card companies to evaluate the purchasing power of different customers. Credit card companies can use the important information to control the credit card user credit usage and therefore lower the company loss 3. Are these practices by credit card companies ethical? Are they an invasion of privacy? It is not ethical. The privacy of the cardholder is directly violated if the credit card usage is being tracked. The cardholder's credit record could be abuse and used to harm the cardholder.