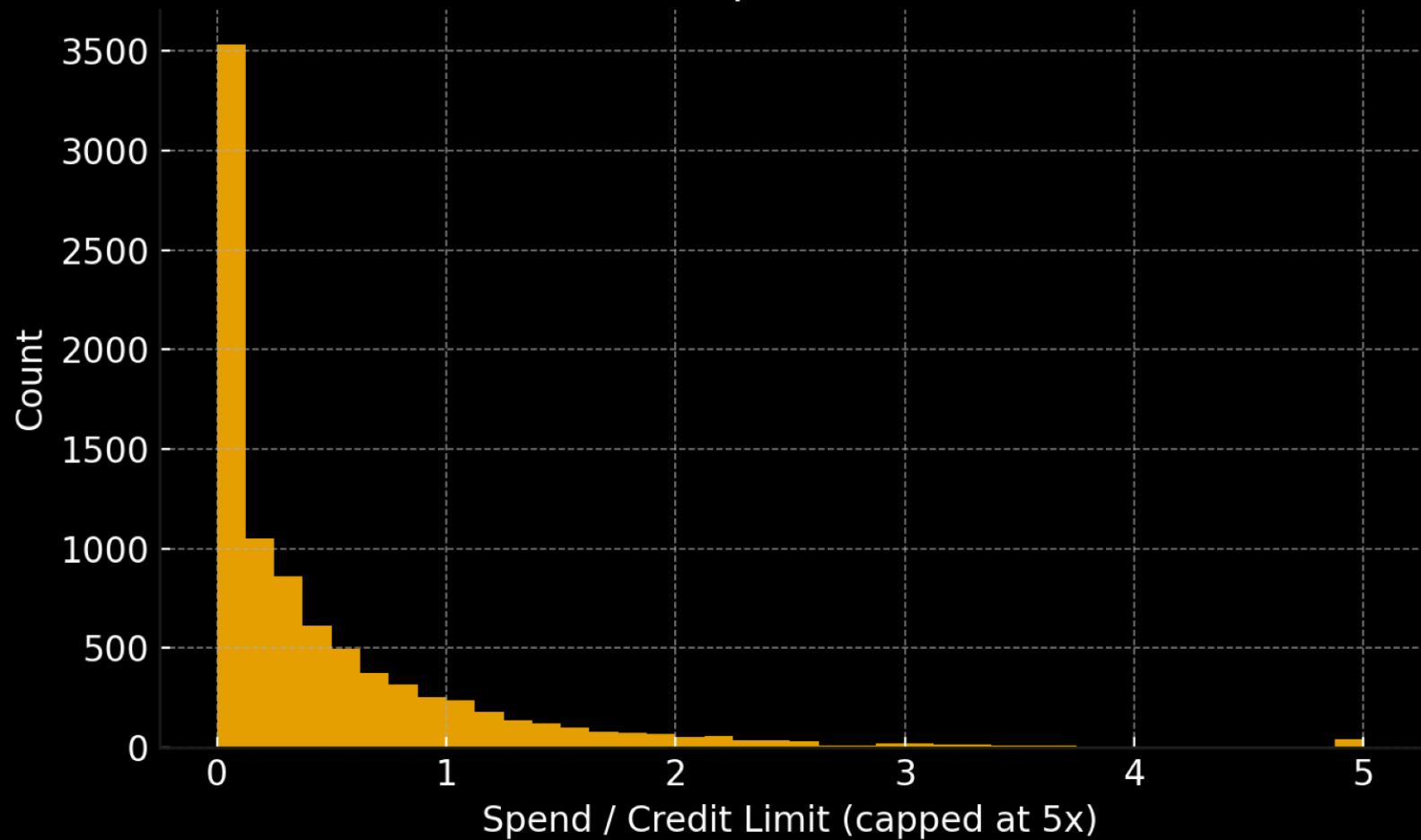# Credit Card Loyalty Analysis

Dataset: Customer_Dataset.csv | Rows: 8,950 | Columns: 18
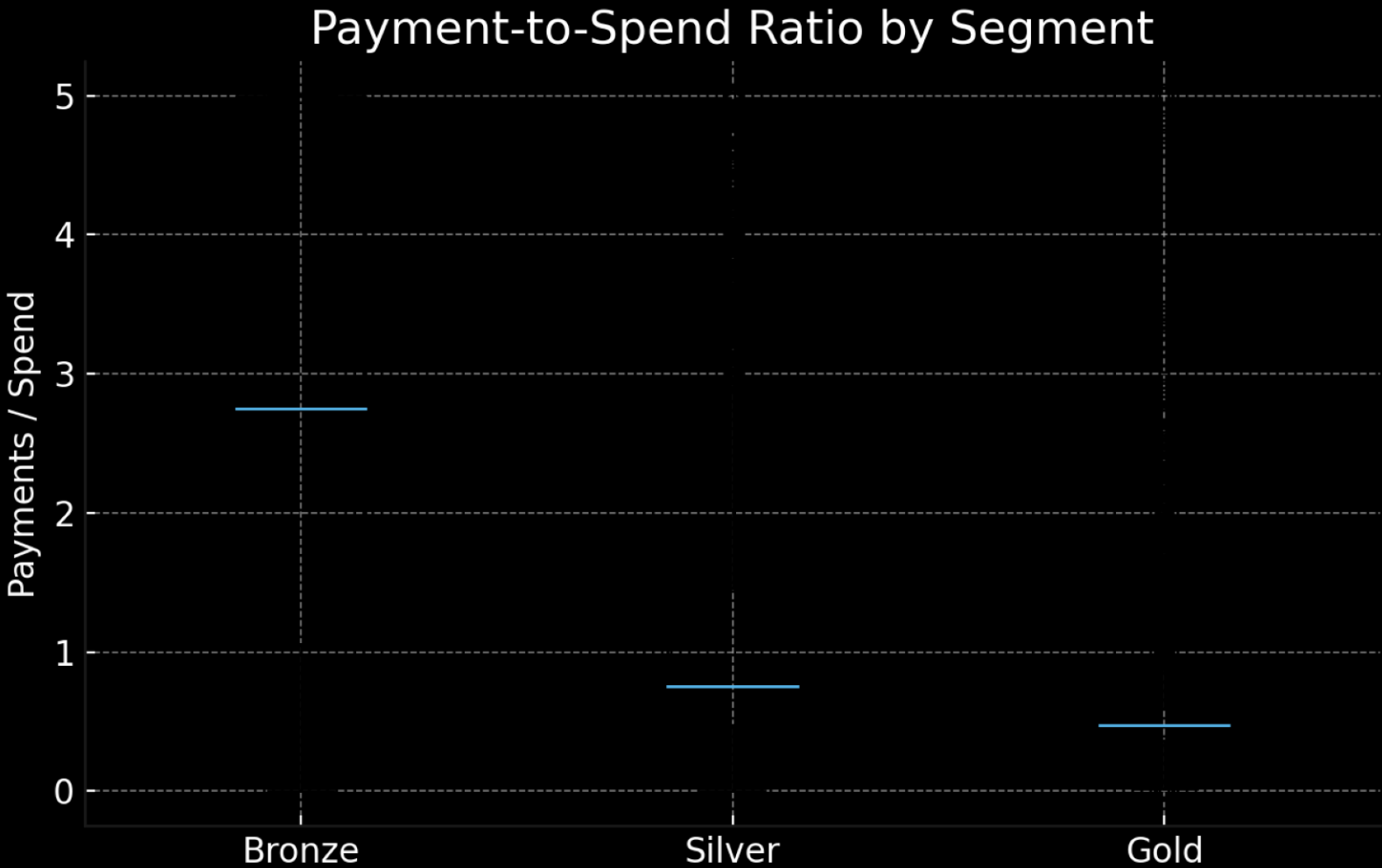
Key Engineered Features:
- SPEND, SPEND_TO_LIMIT, PAYMENT_TO_SPEND, ADVANCE_RATIO, FREQ_SCORE
- SEGMENT derived from LTV_SCORE_RAW quantiles (Bronze/Silver/Gold)
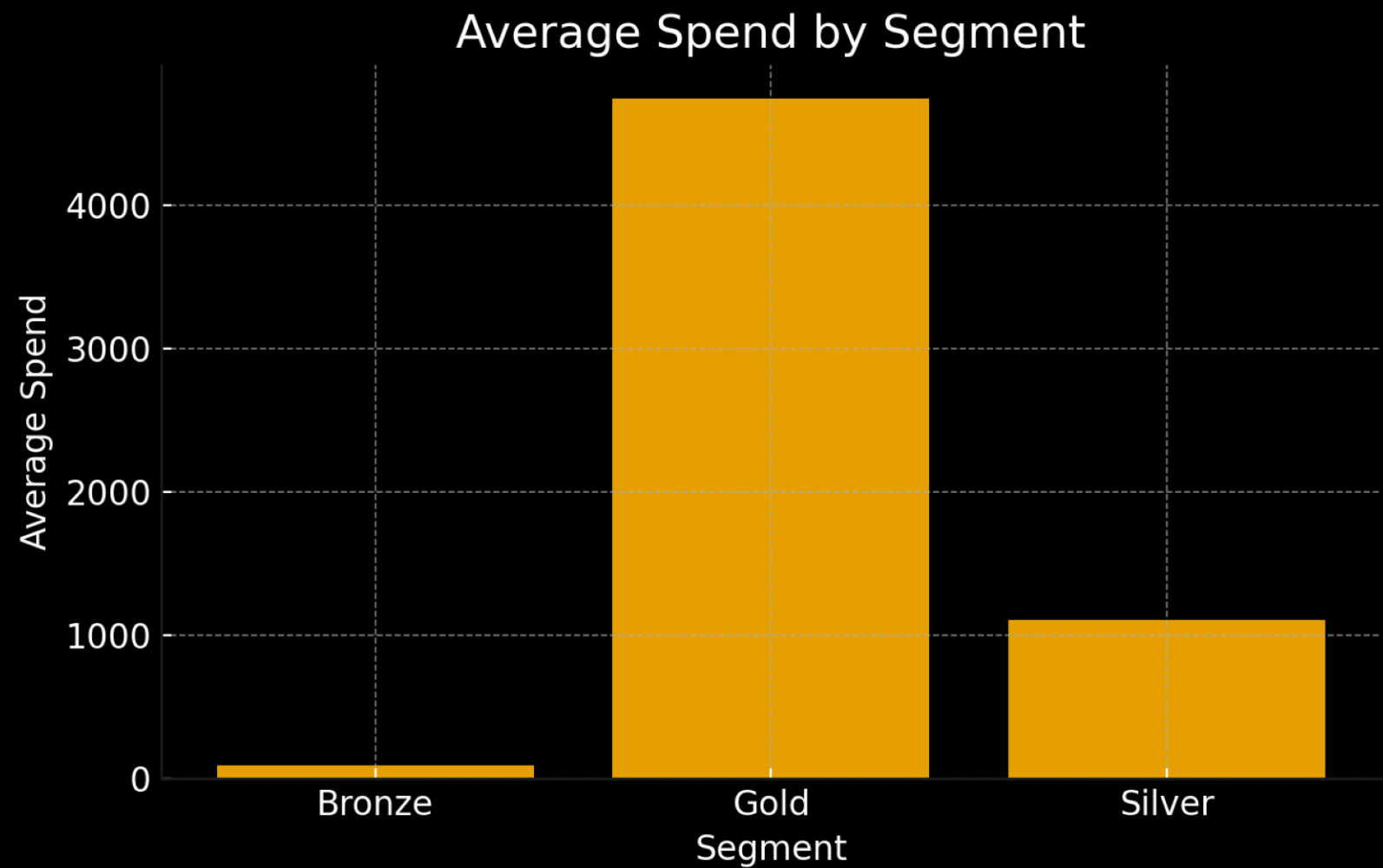
Distribution: Spend-to-Limit Ratio

Payment-to-Spend by Segment

Payment-to-Spend Ratio by Segment

Average Spend by Segment

Payments vs Spend (capped at 5k)