

Bank_customer_segmentation

December 2, 2020

[3]: !pip install jupyterthemes

Defaulting to user installation because normal site-packages is not writeable

Collecting jupyterthemes

Downloading jupyterthemes-0.20.0-py2.py3-none-any.whl (7.0 MB)

Requirement already satisfied: jupyter-core in

c:\users\asus\appdata\roaming\python\python38\site-packages (from jupyterthemes) (4.6.3)

Requirement already satisfied: ipython>=5.4.1 in

c:\users\asus\appdata\roaming\python\python38\site-packages (from jupyterthemes) (7.18.1)

Collecting lesscpy>=0.11.2

Downloading lesscpy-0.14.0-py2.py3-none-any.whl (46 kB)

Requirement already satisfied: notebook>=5.6.0 in

c:\users\asus\appdata\roaming\python\python38\site-packages (from jupyterthemes) (6.1.3)

Requirement already satisfied: matplotlib>=1.4.3 in

c:\users\asus\appdata\roaming\python\python38\site-packages (from jupyterthemes) (3.3.1)

Requirement already satisfied: traitlets in c:\python38\lib\site-packages (from jupyter-core->jupyterthemes) (5.0.0)

Requirement already satisfied: pywin32>=1.0; sys_platform == "win32" in

c:\python38\lib\site-packages (from jupyter-core->jupyterthemes) (228)

Requirement already satisfied: setuptools>=18.5 in c:\python38\lib\site-packages (from ipython>=5.4.1->jupyterthemes) (47.1.0)

Requirement already satisfied: pygments in

c:\users\asus\appdata\roaming\python\python38\site-packages (from ipython>=5.4.1->jupyterthemes) (2.6.1)

Requirement already satisfied: prompt-toolkit!=3.0.0,!<3.0.1,<3.1.0,>=2.0.0 in

c:\users\asus\appdata\roaming\python\python38\site-packages (from ipython>=5.4.1->jupyterthemes) (3.0.7)

Requirement already satisfied: jedi>=0.10 in

c:\users\asus\appdata\roaming\python\python38\site-packages (from ipython>=5.4.1->jupyterthemes) (0.17.2)

Requirement already satisfied: backcall in

c:\users\asus\appdata\roaming\python\python38\site-packages (from ipython>=5.4.1->jupyterthemes) (0.2.0)

Requirement already satisfied: decorator in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
ipython>=5.4.1->jupyterthemes) (4.4.2)

Requirement already satisfied: colorama; sys_platform == "win32" in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
ipython>=5.4.1->jupyterthemes) (0.4.3)

Requirement already satisfied: pickleshare in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
ipython>=5.4.1->jupyterthemes) (0.7.5)

Collecting ply
 Downloading ply-3.11-py2.py3-none-any.whl (49 kB)

Requirement already satisfied: six in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
lesscpy>=0.11.2->jupyterthemes) (1.15.0)

Requirement already satisfied: tornado>=5.0 in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (6.0.4)

Requirement already satisfied: ipython-genutils in c:\python38\lib\site-packages
(from notebook>=5.6.0->jupyterthemes) (0.2.0)

Requirement already satisfied: ipykernel in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (5.3.4)

Requirement already satisfied: prometheus-client in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (0.8.0)

Requirement already satisfied: jinja2 in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (2.11.2)

Requirement already satisfied: jupyter-client>=5.3.4 in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (6.1.7)

Requirement already satisfied: pyzmq>=17 in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (19.0.2)

Requirement already satisfied: Send2Trash in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (1.5.0)

Requirement already satisfied: argon2-cffi in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (20.1.0)

Requirement already satisfied: terminado>=0.8.3 in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (0.8.3)

Requirement already satisfied: nbformat in
c:\users\asus\appdata\roaming\python\python38\site-packages (from
notebook>=5.6.0->jupyterthemes) (5.0.7)

Requirement already satisfied: nbconvert in
c:\users\asus\appdata\roaming\python\python38\site-packages (from

notebook>=5.6.0->jupyterthemes) (5.6.1)
 Requirement already satisfied: pyparsing!=2.0.4,!2.1.2,!2.1.6,>=2.0.3 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (2.4.7)
 Requirement already satisfied: certifi>=2020.06.20 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (2020.6.20)
 Requirement already satisfied: cyclr>=0.10 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (0.10.0)
 Requirement already satisfied: python-dateutil>=2.1 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (2.8.1)
 Requirement already satisfied: numpy>=1.15 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (1.18.5)
 Requirement already satisfied: kiwisolver>=1.0.1 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (1.2.0)
 Requirement already satisfied: pillow>=6.2.0 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 matplotlib>=1.4.3->jupyterthemes) (7.2.0)
 Requirement already satisfied: wcwidth in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from prompt-
 toolkit!=3.0.0,!3.0.1,<3.1.0,>=2.0.0->ipython>=5.4.1->jupyterthemes) (0.2.5)
 Requirement already satisfied: parso<0.8.0,>=0.7.0 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 jedi>=0.10->ipython>=5.4.1->jupyterthemes) (0.7.1)
 Requirement already satisfied: MarkupSafe>=0.23 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 jinja2->notebook>=5.6.0->jupyterthemes) (1.1.1)
 Requirement already satisfied: cffi>=1.0.0 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 argon2-cffi->notebook>=5.6.0->jupyterthemes) (1.14.2)
 Requirement already satisfied: pywinpty>=0.5; os_name == "nt" in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 terminado>=0.8.3->notebook>=5.6.0->jupyterthemes) (0.5.7)
 Requirement already satisfied: jsonschema!=2.5.0,>=2.4 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbformat->notebook>=5.6.0->jupyterthemes) (3.2.0)
 Requirement already satisfied: bleach in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbconvert->notebook>=5.6.0->jupyterthemes) (3.1.5)
 Requirement already satisfied: mistune<2,>=0.8.1 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbconvert->notebook>=5.6.0->jupyterthemes) (0.8.4)
 Requirement already satisfied: testpath in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from

nbconvert->notebook>=5.6.0->jupyterthemes) (0.4.4)
 Requirement already satisfied: entrypoints>=0.2.2 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbconvert->notebook>=5.6.0->jupyterthemes) (0.3)
 Requirement already satisfied: defusedxml in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbconvert->notebook>=5.6.0->jupyterthemes) (0.6.0)
 Requirement already satisfied: pandocfilters>=1.4.1 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 nbconvert->notebook>=5.6.0->jupyterthemes) (1.4.2)
 Requirement already satisfied: pycparser in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 cffi>=1.0.0->argon2-cffi->notebook>=5.6.0->jupyterthemes) (2.20)
 Requirement already satisfied: pyparsing>=2.4.0 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 jsonschema!>=2.5.0,>=2.4->nbformat->notebook>=5.6.0->jupyterthemes) (2.4.0)
 Requirement already satisfied: attrs>=17.4.0 in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 jsonschema!>=2.5.0,>=2.4->nbformat->notebook>=5.6.0->jupyterthemes) (20.1.0)
 Requirement already satisfied: packaging in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 bleach->nbconvert->notebook>=5.6.0->jupyterthemes) (20.4)
 Requirement already satisfied: webencodings in
 c:\users\asus\appdata\roaming\python\python38\site-packages (from
 bleach->nbconvert->notebook>=5.6.0->jupyterthemes) (0.5.1)
 Installing collected packages: ply, lesscpy, jupyterthemes
 Successfully installed jupyterthemes-0.20.0 lesscpy-0.14.0 ply-3.11

```

[7]: import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
from sklearn.preprocessing import StandardScaler, normalize
from sklearn.cluster import KMeans
from sklearn.decomposition import PCA
from jupyterthemes import jtplot
jtplot.style(theme="monokai", context="notebook", ticks=True, grid=False)

```

```

[8]: creditcard_df = pd.read_csv("Marketing_data.csv")

```

```

[9]: creditcard_df

```

```

[9]:   CUST_ID  BALANCE  BALANCE_FREQUENCY  PURCHASES  ONEOFF_PURCHASES  \
0    C10001   40.900749             0.818182         95.40             0.00
1    C10002  3202.467416             0.909091          0.00             0.00
2    C10003  2495.148862             1.000000        773.17          773.17
3    C10004  1666.670542             0.636364       1499.00       1499.00
4    C10005   817.714335             1.000000         16.00          16.00
...      ...      ...              ...      ...      ...

```

8945	C19186	28.493517	1.000000	291.12	0.00
8946	C19187	19.183215	1.000000	300.00	0.00
8947	C19188	23.398673	0.833333	144.40	0.00
8948	C19189	13.457564	0.833333	0.00	0.00
8949	C19190	372.708075	0.666667	1093.25	1093.25

	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
0	95.40	0.000000	0.166667	
1	0.00	6442.945483	0.000000	
2	0.00	0.000000	1.000000	
3	0.00	205.788017	0.083333	
4	0.00	0.000000	0.083333	
---	---	---	---	
8945	291.12	0.000000	1.000000	
8946	300.00	0.000000	1.000000	
8947	144.40	0.000000	0.833333	
8948	0.00	36.558778	0.000000	
8949	0.00	127.040008	0.666667	

	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY	\
0	0.000000	0.083333	
1	0.000000	0.000000	
2	1.000000	0.000000	
3	0.083333	0.000000	
4	0.083333	0.000000	
---	---	---	
8945	0.000000	0.833333	
8946	0.000000	0.833333	
8947	0.000000	0.666667	
8948	0.000000	0.000000	
8949	0.666667	0.000000	

	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	CREDIT_LIMIT	\
0	0.000000	0	2	1000.0	
1	0.250000	4	0	7000.0	
2	0.000000	0	12	7500.0	
3	0.083333	1	1	7500.0	
4	0.000000	0	1	1200.0	
---	---	---	---	---	
8945	0.000000	0	6	1000.0	
8946	0.000000	0	6	1000.0	
8947	0.000000	0	5	1000.0	
8948	0.166667	2	0	500.0	
8949	0.333333	2	23	1200.0	

	PAYMENTS	MINIMUM_PAYMENTS	PRC_FULL_PAYMENT	TENURE
0	201.802084	139.509787	0.000000	12

1	4103.032597	1072.340217	0.222222	12
2	622.066742	627.284787	0.000000	12
3	0.000000	NaN	0.000000	12
4	678.334763	244.791237	0.000000	12
...
8945	325.594462	48.886365	0.500000	6
8946	275.861322	NaN	0.000000	6
8947	81.270775	82.418369	0.250000	6
8948	52.549959	55.755628	0.250000	6
8949	63.165404	88.288956	0.000000	6

[8950 rows x 18 columns]

```
[10]: creditcard_df.info()
```

```
<class 'pandas.core.frame.DataFrame'>
```

```
RangeIndex: 8950 entries, 0 to 8949
```

```
Data columns (total 18 columns):
```

#	Column	Non-Null Count	Dtype
0	CUST_ID	8950 non-null	object
1	BALANCE	8950 non-null	float64
2	BALANCE_FREQUENCY	8950 non-null	float64
3	PURCHASES	8950 non-null	float64
4	ONEOFF_PURCHASES	8950 non-null	float64
5	INSTALLMENTS_PURCHASES	8950 non-null	float64
6	CASH_ADVANCE	8950 non-null	float64
7	PURCHASES_FREQUENCY	8950 non-null	float64
8	ONEOFF_PURCHASES_FREQUENCY	8950 non-null	float64
9	PURCHASES_INSTALLMENTS_FREQUENCY	8950 non-null	float64
10	CASH_ADVANCE_FREQUENCY	8950 non-null	float64
11	CASH_ADVANCE_TRX	8950 non-null	int64
12	PURCHASES_TRX	8950 non-null	int64
13	CREDIT_LIMIT	8949 non-null	float64
14	PAYMENTS	8950 non-null	float64
15	MINIMUM_PAYMENTS	8637 non-null	float64
16	PRC_FULL_PAYMENT	8950 non-null	float64
17	TENURE	8950 non-null	int64

```
dtypes: float64(14), int64(3), object(1)
```

```
memory usage: 1.2+ MB
```

```
[11]: creditcard_df["BALANCE"].describe()
```

```
[11]: count    8950.000000
      mean     1564.474828
      std      2081.531879
      min        0.000000
      25%      128.281915
```

```

50%      873.385231
75%      2054.140036
max      19043.138560
Name: BALANCE, dtype: float64

```

```
[12]: creditcard_df.describe()
```

```

[12]:      BALANCE  BALANCE_FREQUENCY  PURCHASES  ONEOFF_PURCHASES  \
count    8950.000000      8950.000000  8950.000000      8950.000000
mean     1564.474828        0.877271  1003.204834      592.437371
std      2081.531879        0.236904  2136.634782     1659.887917
min        0.000000        0.000000    0.000000        0.000000
25%       128.281915        0.888889    39.635000        0.000000
50%        873.385231        1.000000   361.280000      38.000000
75%       2054.140036        1.000000  1110.130000     577.405000
max      19043.138560        1.000000 49039.570000    40761.250000

      INSTALLMENTS_PURCHASES  CASH_ADVANCE  PURCHASES_FREQUENCY  \
count          8950.000000    8950.000000      8950.000000
mean           411.067645     978.871112        0.490351
std            904.338115    2097.163877        0.401371
min              0.000000      0.000000        0.000000
25%              0.000000      0.000000        0.083333
50%             89.000000      0.000000        0.500000
75%           468.637500    1113.821139        0.916667
max          22500.000000   47137.211760        1.000000

      ONEOFF_PURCHASES_FREQUENCY  PURCHASES_INSTALLMENTS_FREQUENCY  \
count          8950.000000      8950.000000
mean              0.202458        0.364437
std              0.298336        0.397448
min              0.000000        0.000000
25%              0.000000        0.000000
50%              0.083333        0.166667
75%              0.300000        0.750000
max              1.000000        1.000000

      CASH_ADVANCE_FREQUENCY  CASH_ADVANCE_TRX  PURCHASES_TRX  CREDIT_LIMIT  \
count          8950.000000    8950.000000    8950.000000    8949.000000
mean             0.135144        3.248827    14.709832    4494.449450
std             0.200121        6.824647    24.857649    3638.815725
min              0.000000      0.000000    0.000000     50.000000
25%              0.000000      0.000000    1.000000    1600.000000
50%              0.000000      0.000000    7.000000    3000.000000
75%             0.222222    4.000000    17.000000    6500.000000
max             1.500000    123.000000   358.000000   30000.000000

```

```

PAYMENTS  MINIMUM_PAYMENTS  PRC_FULL_PAYMENT  TENURE

```

count	8950.000000	8637.000000	8950.000000	8950.000000
mean	1733.143852	864.206542	0.153715	11.517318
std	2895.063757	2372.446607	0.292499	1.338331
min	0.000000	0.019163	0.000000	6.000000
25%	383.276166	169.123707	0.000000	12.000000
50%	856.901546	312.343947	0.000000	12.000000
75%	1901.134317	825.485459	0.142857	12.000000
max	50721.483360	76406.207520	1.000000	12.000000

```
[13]: creditcard_df[creditcard_df["ONEOFF_PURCHASES"] == 40761.25]
```

```
[13]:  CUST_ID      BALANCE  BALANCE_FREQUENCY  PURCHASES  ONEOFF_PURCHASES  \
550  C10574  11547.52001                1.0    49039.57  40761.25

      INSTALLMENTS_PURCHASES  CASH_ADVANCE  PURCHASES_FREQUENCY  \
550                8278.32    558.166886                1.0

      ONEOFF_PURCHASES_FREQUENCY  PURCHASES_INSTALLMENTS_FREQUENCY  \
550                1.0    0.916667

      CASH_ADVANCE_FREQUENCY  CASH_ADVANCE_TRX  PURCHASES_TRX  CREDIT_LIMIT  \
550                0.083333                1            101        22500.0

      PAYMENTS  MINIMUM_PAYMENTS  PRC_FULL_PAYMENT  TENURE
550  46930.59824        2974.069421            0.25    12
```

```
[14]: creditcard_df["CASH_ADVANCE"].max()
```

```
[14]: 47137.211760000006
```

```
[15]: creditcard_df[creditcard_df["CASH_ADVANCE"] == 47137.211760000006]
```

```
[15]:  CUST_ID      BALANCE  BALANCE_FREQUENCY  PURCHASES  ONEOFF_PURCHASES  \
2159  C12226  10905.05381                1.0     431.93         133.5

      INSTALLMENTS_PURCHASES  CASH_ADVANCE  PURCHASES_FREQUENCY  \
2159                298.43    47137.21176            0.583333

      ONEOFF_PURCHASES_FREQUENCY  PURCHASES_INSTALLMENTS_FREQUENCY  \
2159                0.25                0.5

      CASH_ADVANCE_FREQUENCY  CASH_ADVANCE_TRX  PURCHASES_TRX  CREDIT_LIMIT  \
2159                1.0                123            21        19600.0

      PAYMENTS  MINIMUM_PAYMENTS  PRC_FULL_PAYMENT  TENURE
2159  39048.59762        5394.173671            0.0    12
```


1 VISUALIZATION

```
[16]: sns.heatmap(creditcard_df.isnull(),yticklabels=False,cbar=False,cmap='Blues')
```

```
[16]: <AxesSubplot:>
```

CUST_ID	
BALANCE	
BALANCE_FREQUENCY	
PURCHASES	
ONEOFF_PURCHASES	
INSTALLMENTS_PURCHASES	
CASH_ADVANCE	
PURCHASES_FREQUENCY	
ONEOFF_PURCHASES_FREQUENCY	
PURCHASES_INSTALLMENTS_FREQUENCY	
CASH_ADVANCE_FREQUENCY	
CASH_ADVANCE_TRX	
PURCHASES_TRX	
CREDIT_LIMIT	
PAYMENTS	
MINIMUM_PAYMENTS	
PRC_FULL_PAYMENT	
TENURE	

```
[17]: creditcard_df.isnull().sum()
```

```
[17]: CUST_ID                0
      BALANCE              0
      BALANCE_FREQUENCY    0
      PURCHASES            0
      ONEOFF_PURCHASES     0
      INSTALLMENTS_PURCHASES 0
      CASH_ADVANCE         0
      PURCHASES_FREQUENCY  0
      ONEOFF_PURCHASES_FREQUENCY 0
      PURCHASES_INSTALLMENTS_FREQUENCY 0
      CASH_ADVANCE_FREQUENCY 0
      CASH_ADVANCE_TRX     0
      PURCHASES_TRX        0
      CREDIT_LIMIT         1
      PAYMENTS             0
      MINIMUM_PAYMENTS     313
      PRC_FULL_PAYMENT     0
      TENURE               0
      dtype: int64
```

1.1 Fill up missing elements

```
[19]: creditcard_df.loc[(creditcard_df["MINIMUM_PAYMENTS"]
      ↪.isnull()==True), "MINIMUM_PAYMENTS"]=creditcard_df["MINIMUM_PAYMENTS"].mean()
```

```
[20]: creditcard_df.isnull().sum()
```

```
[20]: CUST_ID                0
      BALANCE              0
      BALANCE_FREQUENCY    0
      PURCHASES            0
      ONEOFF_PURCHASES     0
      INSTALLMENTS_PURCHASES 0
      CASH_ADVANCE         0
      PURCHASES_FREQUENCY  0
      ONEOFF_PURCHASES_FREQUENCY 0
      PURCHASES_INSTALLMENTS_FREQUENCY 0
      CASH_ADVANCE_FREQUENCY 0
      CASH_ADVANCE_TRX     0
      PURCHASES_TRX        0
      CREDIT_LIMIT         1
      PAYMENTS             0
      MINIMUM_PAYMENTS     0
      PRC_FULL_PAYMENT     0
      TENURE               0
```

dtype: int64

```
[21]: creditcard_df.loc[(creditcard_df['CREDIT_LIMIT'].  
    ↳ isnull()==True), 'CREDIT_LIMIT']=creditcard_df['CREDIT_LIMIT'].mean()
```

```
[23]: sns.heatmap(creditcard_df.isnull(),yticklabels=False,cbar=False,cmap='Blues')
```

```
[23]: <AxesSubplot:>
```

CUST_ID	
BALANCE	
BALANCE_FREQUENCY	
PURCHASES	
ONEOFF_PURCHASES	
INSTALLMENTS_PURCHASES	
CASH_ADVANCE	
PURCHASES_FREQUENCY	
ONEOFF_PURCHASES_FREQUENCY	
PURCHASES_INSTALLMENTS_FREQUENCY	
CASH_ADVANCE_FREQUENCY	
CASH_ADVANCE_TRX	
PURCHASES_TRX	
CREDIT_LIMIT	
PAYMENTS	
MINIMUM_PAYMENTS	
PRC_FULL_PAYMENT	
TENURE	

```
[24]: #Check duplicated values
creditcard_df.duplicated().sum()
```

[24]: 0

```
[28]: #Drop customer id column
creditcard_df.drop(["CUST_ID"], axis=1 ,inplace=True)
```

```
[29]: creditcard_df
```

```
[29]:
```

	BALANCE	BALANCE_FREQUENCY	PURCHASES	ONEOFF_PURCHASES	\
0	40.900749	0.818182	95.40	0.00	
1	3202.467416	0.909091	0.00	0.00	
2	2495.148862	1.000000	773.17	773.17	
3	1666.670542	0.636364	1499.00	1499.00	
4	817.714335	1.000000	16.00	16.00	
...	
8945	28.493517	1.000000	291.12	0.00	
8946	19.183215	1.000000	300.00	0.00	
8947	23.398673	0.833333	144.40	0.00	
8948	13.457564	0.833333	0.00	0.00	
8949	372.708075	0.666667	1093.25	1093.25	

	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
0	95.40	0.000000	0.166667	
1	0.00	6442.945483	0.000000	
2	0.00	0.000000	1.000000	
3	0.00	205.788017	0.083333	
4	0.00	0.000000	0.083333	
...	
8945	291.12	0.000000	1.000000	
8946	300.00	0.000000	1.000000	
8947	144.40	0.000000	0.833333	
8948	0.00	36.558778	0.000000	
8949	0.00	127.040008	0.666667	

	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY	\
0	0.000000	0.083333	
1	0.000000	0.000000	
2	1.000000	0.000000	
3	0.083333	0.000000	
4	0.083333	0.000000	
...	
8945	0.000000	0.833333	
8946	0.000000	0.833333	
8947	0.000000	0.666667	
8948	0.000000	0.000000	
8949	0.666667	0.000000	

	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	CREDIT_LIMIT	\
0	0.000000	0	2	1000.0	
1	0.250000	4	0	7000.0	
2	0.000000	0	12	7500.0	
3	0.083333	1	1	7500.0	
4	0.000000	0	1	1200.0	
...	
8945	0.000000	0	6	1000.0	
8946	0.000000	0	6	1000.0	
8947	0.000000	0	5	1000.0	
8948	0.166667	2	0	500.0	
8949	0.333333	2	23	1200.0	

	PAYMENTS	MINIMUM_PAYMENTS	PRC_FULL_PAYMENT	TENURE
0	201.802084	139.509787	0.000000	12
1	4103.032597	1072.340217	0.222222	12
2	622.066742	627.284787	0.000000	12
3	0.000000	864.206542	0.000000	12
4	678.334763	244.791237	0.000000	12
...
8945	325.594462	48.886365	0.500000	6
8946	275.861322	864.206542	0.000000	6
8947	81.270775	82.418369	0.250000	6
8948	52.549959	55.755628	0.250000	6
8949	63.165404	88.288956	0.000000	6

[8950 rows x 17 columns]

```
[33]: n=len(creditcard_df.columns)
print(n)
creditcard_df.columns
```

17

```
[33]: Index(['BALANCE', 'BALANCE_FREQUENCY', 'PURCHASES', 'ONEOFF_PURCHASES',
          'INSTALLMENTS_PURCHASES', 'CASH_ADVANCE', 'PURCHASES_FREQUENCY',
          'ONEOFF_PURCHASES_FREQUENCY', 'PURCHASES_INSTALLMENTS_FREQUENCY',
          'CASH_ADVANCE_FREQUENCY', 'CASH_ADVANCE_TRX', 'PURCHASES_TRX',
          'CREDIT_LIMIT', 'PAYMENTS', 'MINIMUM_PAYMENTS', 'PRC_FULL_PAYMENT',
          'TENURE'],
          dtype='object')
```

```
[39]: plt.figure(figsize = (10,50))
for i in range(len(creditcard_df.columns)):
    plt.subplot(17,1,i+1)
    sns.distplot(creditcard_df[creditcard_df.columns[i]],kde_kws={"color":"b"},
    ↪, "lw":3, "label": "KDE"}, hist_kws={"color": "g"})
```

```
plt.title(creditcard_df.columns[i])  
plt.tight_layout()
```

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

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C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

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C:\Users\ASUS\AppData\Roaming\Python\Python38\site-packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a deprecated function and will be removed in a future version. Please adapt your code to use either `displot` (a figure-level function with similar flexibility) or `histplot` (an axes-level function for histograms).

warnings.warn(msg, FutureWarning)

C:\Users\ASUS\AppData\Roaming\Python\Python38\site-

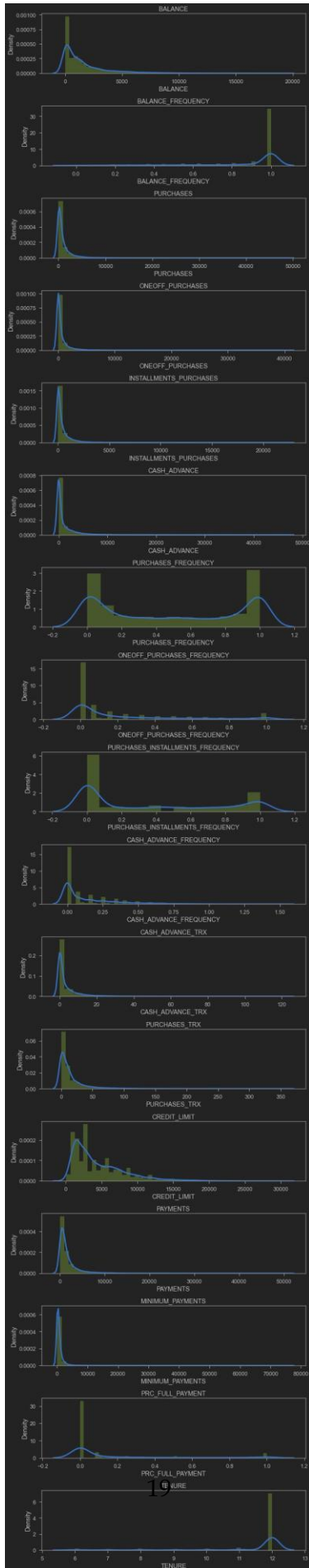
```
packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a
deprecated function and will be removed in a future version. Please adapt your
code to use either `displot` (a figure-level function with similar flexibility)
or `histplot` (an axes-level function for histograms).
```

```
warnings.warn(msg, FutureWarning)
```

```
C:\Users\ASUS\AppData\Roaming\Python\Python38\site-
```

```
packages\seaborn\distributions.py:2551: FutureWarning: `distplot` is a
deprecated function and will be removed in a future version. Please adapt your
code to use either `displot` (a figure-level function with similar flexibility)
or `histplot` (an axes-level function for histograms).
```

```
warnings.warn(msg, FutureWarning)
```



```
[44]: #correlation matrix
correlation = creditcard_df.corr()
#for size
f, ax = plt.subplots(figsize=(20, 10))
sns.heatmap(correlation, annot=True)
```

[44]: <AxesSubplot:>



2 Find optimal no. of clusters using Elbow method

```
[45]: scaler = StandardScaler()
creditcard_df_scaled = scaler.fit_transform(creditcard_df)
```

```
[47]: creditcard_df_scaled.shape
```

[47]: (8950, 17)

```
[48]: creditcard_df_scaled
```

```
[48]: array([[ -0.73198937, -0.24943448, -0.42489974, ..., -0.31096755,
          -0.52555097,  0.36067954],
          [ 0.78696085,  0.13432467, -0.46955188, ...,  0.08931021,
           0.2342269 ,  0.36067954],
```

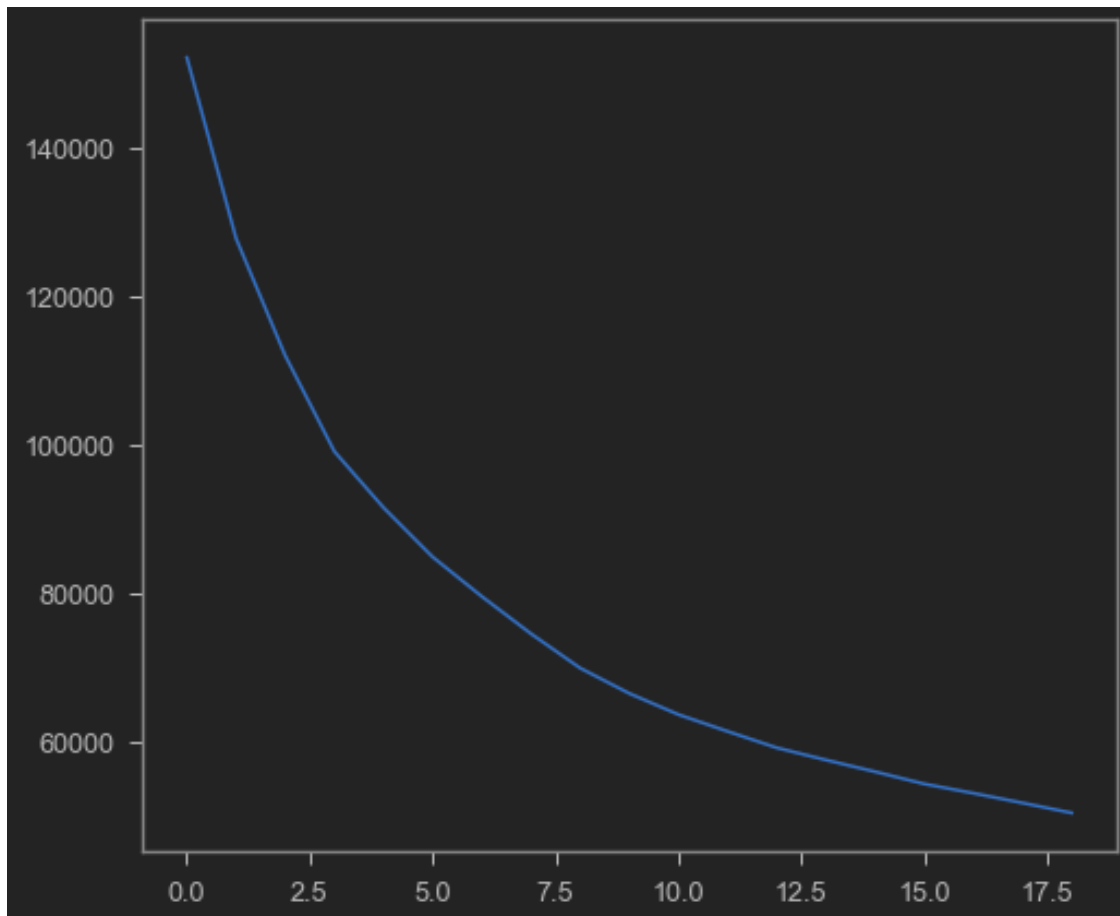
```
[ 0.44713513,  0.51808382, -0.10766823, ..., -0.10166318,
 -0.52555097,  0.36067954],
 ...,
 [-0.7403981 , -0.18547673, -0.40196519, ..., -0.33546549,
  0.32919999, -4.12276757],
 [-0.74517423, -0.18547673, -0.46955188, ..., -0.34690648,
  0.32919999, -4.12276757],
 [-0.57257511, -0.88903307,  0.04214581, ..., -0.33294642,
 -0.52555097, -4.12276757]])
```

2.1 WCSS(Within Cluster Sum of squares)

```
[57]: #For all columns
scores_1=[]
range_values= range(1,20)

#WCSS VS NO. OF CLUSTERS
for i in range_values:
    kmeans=KMeans(n_clusters=i)
    kmeans.fit(creditcard_df_scaled)
    scores_1.append(kmeans.inertia_)
plt.plot(scores_1, 'bx-')
#Optimal clusters= 7 or 8
```

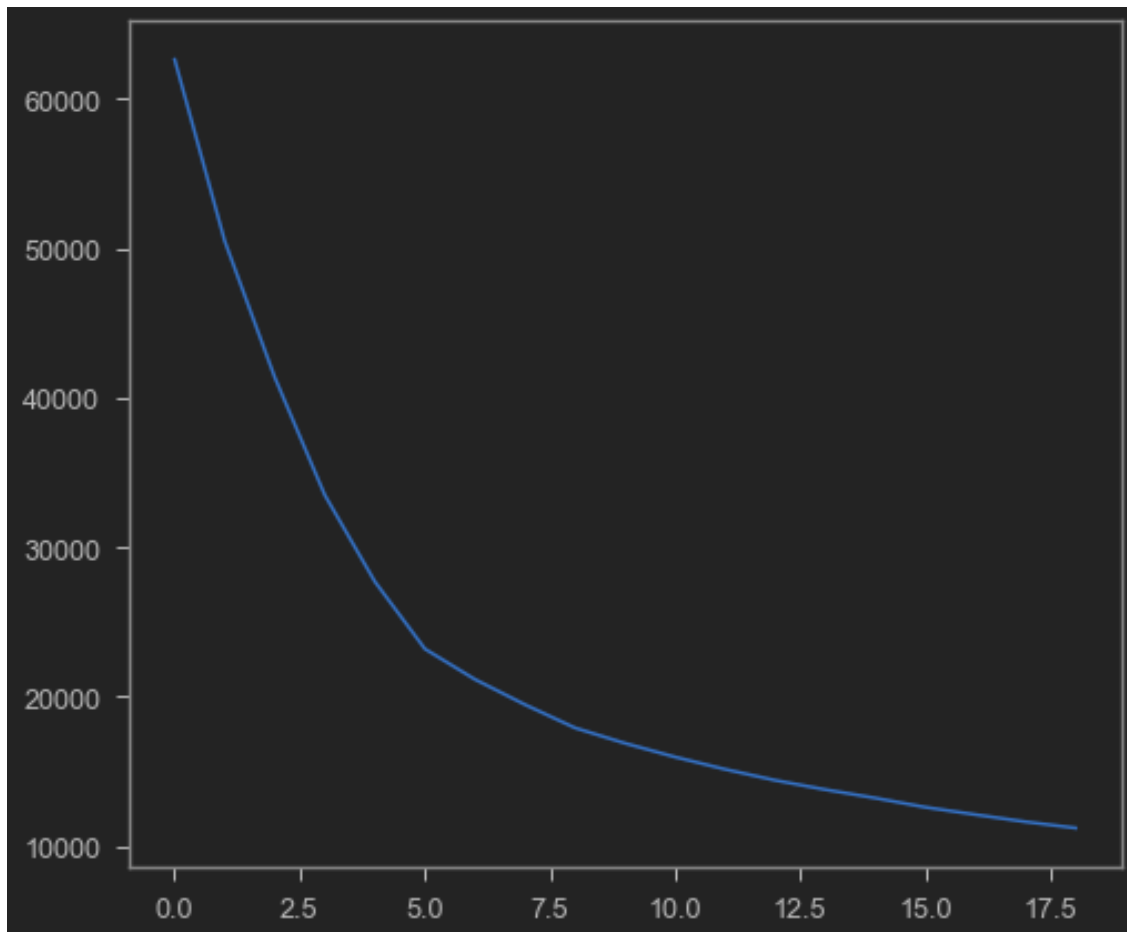
```
[57]: [<matplotlib.lines.Line2D at 0x274d2106220>]
```



```
[58]: #For first seven columns
scores_2=[]
range_values= range(1,20)

for i in range_values:
    kmeans=KMeans(n_clusters=i)
    kmeans.fit(creditcard_df_scaled[:, :7]) #All rows but 7 columns
    scores_2.append(kmeans.inertia_)
#WCSS VS NO. OF CLUSTERS
plt.plot(scores_2, 'bx-')
```

```
58 : [<matplotlib.lines.Line2D at 0x274ce7f0430>]
```



3 APPLY K-MEANS

```
[59]: kmeans=KMeans(7)
      kmeans.fit(creditcard_df_scaled)
      labels_ =kmeans.labels_
```

```
[61]: kmeans.cluster_centers_.shape #Centroid of different clusters
```

```
[61]: (7, 17)
```

```
[66]: # Centroid for all columns
      cluster_centers= pd.DataFrame(data=kmeans.cluster_centers_ ,
      ↪columns=[creditcard_df.columns])
      cluster_centers
```

```
[66]:    BALANCE BALANCE_FREQUENCY PURCHASES ONEOFF_PURCHASES \
0 -0.701543      -2.133587    -0.305982      -0.230503
1  0.524277       0.454804     1.798438       1.545694
2  1.671486       0.394844    -0.211058      -0.150129
```

3	-0.341141	-0.333100	-0.280989	-0.207459
4	0.018074	0.403907	-0.348728	-0.229219
5	1.923051	0.337717	11.212042	10.600367
6	-0.336978	0.355340	0.032553	-0.088290

	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
0	-0.299905	-0.324030	-0.537637	
1	1.412602	-0.240267	1.153143	
2	-0.223304	1.991806	-0.451085	
3	-0.282905	0.060232	-0.171997	
4	-0.403334	-0.095952	-0.838344	
5	7.033118	0.419625	1.046983	
6	0.238997	-0.368884	0.977456	

	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY	\
0	-0.436587	-0.427520	
1	1.794249	0.966087	
2	-0.175268	-0.409414	
3	-0.271368	-0.207953	
4	-0.367101	-0.763042	
5	1.915501	0.981334	
6	0.199920	0.895697	

	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	CREDIT_LIMIT	\
0	-0.523134	-0.377605	-0.414550	-0.175050	
1	-0.353333	-0.263881	2.104041	1.113781	
2	1.905279	1.915647	-0.253699	1.013354	
3	0.291927	-0.007982	-0.379541	-0.560480	
4	0.099250	-0.032095	-0.474034	-0.298306	
5	-0.258912	0.061229	5.362438	3.044064	
6	-0.470867	-0.359569	0.231858	-0.143487	

	PAYMENTS	MINIMUM_PAYMENTS	PRC_FULL_PAYMENT	TENURE
0	-0.200441	-0.257489	0.288170	0.200378
1	0.971636	0.197651	0.472558	0.310304
2	0.813947	0.566762	-0.392488	0.073214
3	-0.389957	-0.207857	0.021533	-3.178761
4	-0.245820	-0.006715	-0.455446	0.272674
5	8.098975	1.120318	1.110132	0.310863
6	-0.179705	-0.080949	0.329358	0.271775

```
[68]: cluster_centers=scaler.inverse_transform(cluster_centers)
cluster_centers= pd.DataFrame(data=cluster_centers , columns=[creditcard_df.
->columns])
cluster_centers
#First cluster-Transactor
#Second-Revolvers
```


#Third-VIP
#Fourth-Low tenure

[68]:

	BALANCE	BALANCE_FREQUENCY	PURCHASES	ONEOFF_PURCHASES	\
0	104.272448	0.371844	349.469265	209.849357	
1	2655.712374	0.985010	4845.596110	3157.972963	
2	5043.530870	0.970806	552.275771	343.253161	
3	854.418008	0.798362	402.868166	248.098605	
4	1602.095244	0.972953	258.141752	211.981551	
5	5567.142164	0.957273	24957.905000	18186.875667	
6	863.082636	0.961447	1072.753769	445.894859	

	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
0	139.867654	299.364326	0.274571	
1	1688.465843	475.020604	0.953163	
2	209.136974	5155.780925	0.309308	
3	155.239781	1105.181375	0.421320	
4	46.337896	777.655560	0.153883	
5	6771.029333	1858.844605	0.910556	
6	627.190000	205.304778	0.882651	

	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY	\
0	0.072215	0.194530	
1	0.737717	0.748385	
2	0.150172	0.201726	
3	0.121503	0.281791	
4	0.092944	0.061185	
5	0.773889	0.754444	
6	0.262098	0.720410	

	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	CREDIT_LIMIT	\
0	0.030460	0.671953	4.405676	3857.545446	
1	0.064439	1.448034	67.008427	8546.839888	
2	0.516410	16.321710	8.403825	8181.444933	
3	0.193562	3.194357	5.275862	2455.195062	
4	0.155005	3.029803	2.927110	3409.090365	
5	0.083333	3.666667	148.000000	15570.000000	
6	0.040919	0.795033	20.472943	3972.386017	

	PAYMENTS	MINIMUM_PAYMENTS	PRC_FULL_PAYMENT	TENURE
0	1152.887104	264.138375	0.238000	11.785476
1	4545.936049	1324.824872	0.291930	11.932584
2	4089.440839	2185.020685	0.038918	11.615298
3	604.255929	379.804248	0.160013	7.263323
4	1021.519339	848.556397	0.020504	11.882226
5	25178.882690	3475.059479	0.478409	11.933333
6	1212.915578	675.558052	0.250046	11.881023

```
[69]: labels.shape
```

```
[69]: (8950,)
```

```
[72]: labels.max()
```

```
[72]: 6
```

```
[73]: labels.min()
```

```
[73]: 0
```

```
[78]: y_kmeans = kmeans.fit_predict(creditcard_df_scaled)
y_kmeans
```

```
[78]: array([2, 5, 1, ..., 1, 2, 3])
```

```
[80]: #Add a new column name cluster
creditcard_df_cluster= pd.concat([creditcard_df,pd.DataFrame({"Cluster":
↪labels})],axis=1)
creditcard_df_cluster.head()
```

```
[80]:
```

	BALANCE	BALANCE_FREQUENCY	PURCHASES	ONEOFF_PURCHASES	\
0	40.900749	0.818182	95.40	0.00	
1	3202.467416	0.909091	0.00	0.00	
2	2495.148862	1.000000	773.17	773.17	
3	1666.670542	0.636364	1499.00	1499.00	
4	817.714335	1.000000	16.00	16.00	

	INSTALLMENTS_PURCHASES	CASH_ADVANCE	PURCHASES_FREQUENCY	\
0	95.4	0.000000	0.166667	
1	0.0	6442.945483	0.000000	
2	0.0	0.000000	1.000000	
3	0.0	205.788017	0.083333	
4	0.0	0.000000	0.083333	

	ONEOFF_PURCHASES_FREQUENCY	PURCHASES_INSTALLMENTS_FREQUENCY	\
0	0.000000	0.083333	
1	0.000000		0.000000
2	1.000000		0.000000
3	0.083333		0.000000
4	0.083333		0.000000

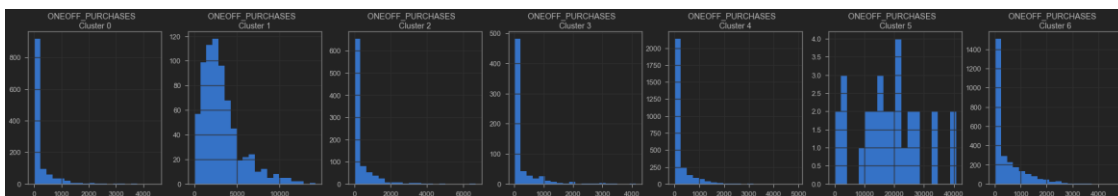
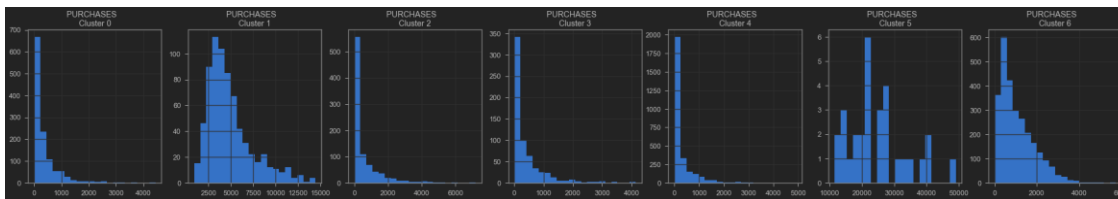
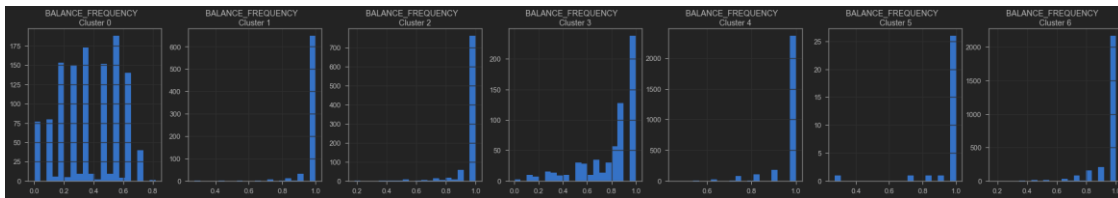
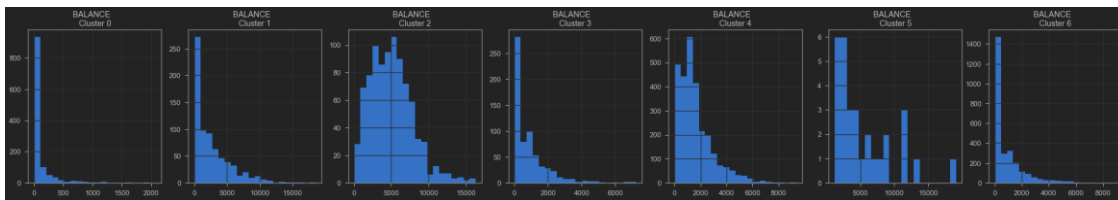
	CASH_ADVANCE_FREQUENCY	CASH_ADVANCE_TRX	PURCHASES_TRX	CREDIT_LIMIT	\
0	0.000000	0	2	1000.0	
1	0.250000	4	0	7000.0	
2	0.000000	0	12	7500.0	
3	0.083333	1	1	7500.0	
4	0.000000	0	1	1200.0	

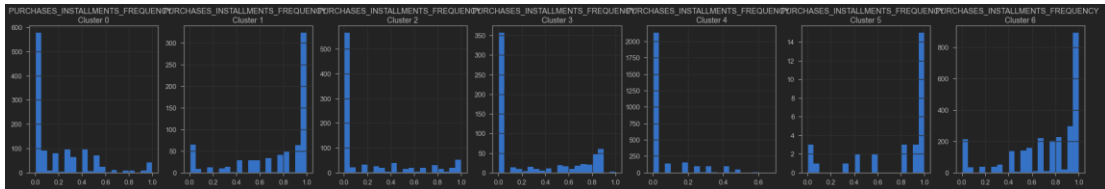
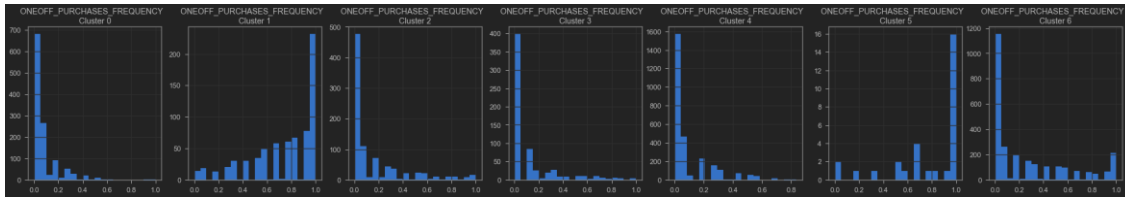
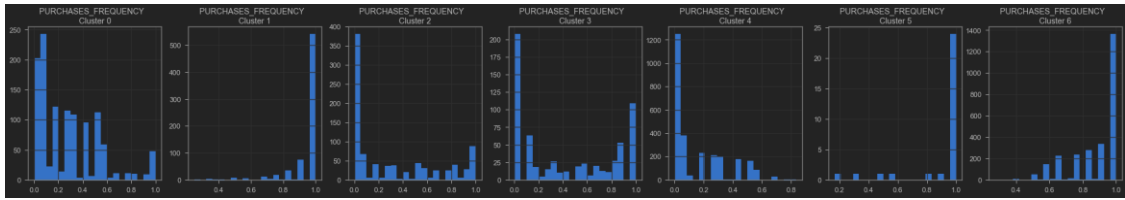
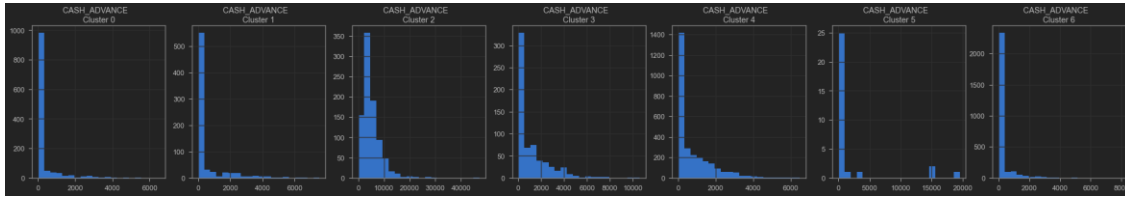
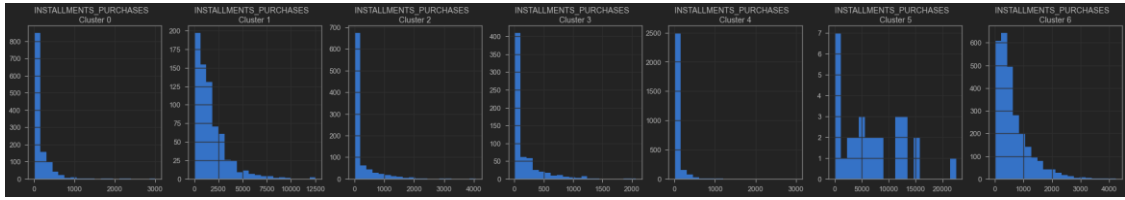
PAYMENTS MINIMUM_PAYMENTS PRC_FULL_PAYMENT TENURE Cluster

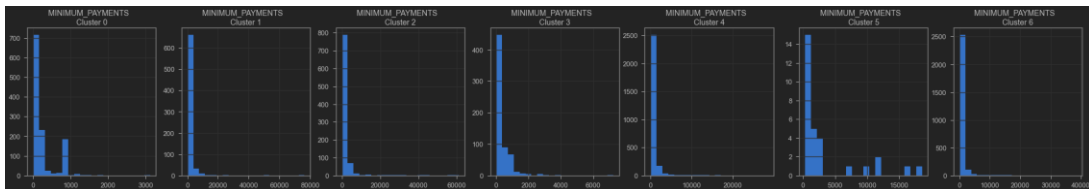
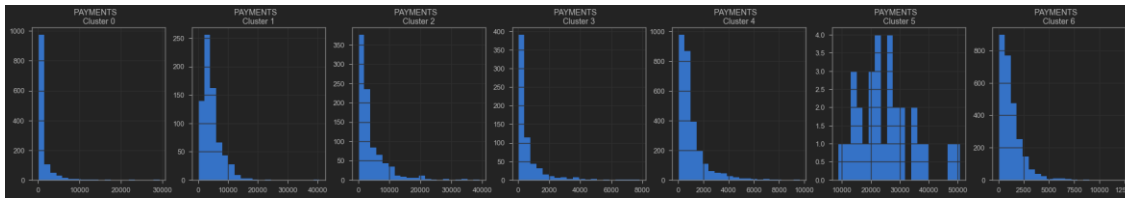
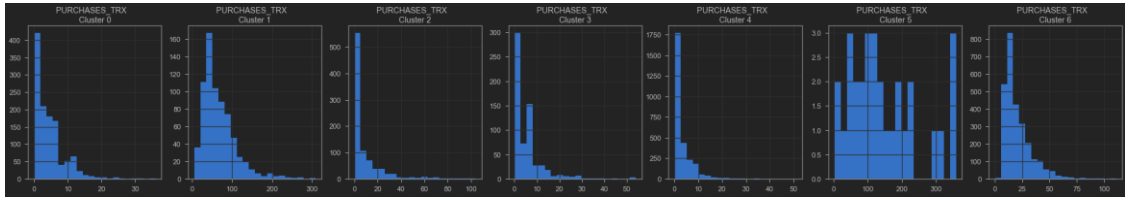
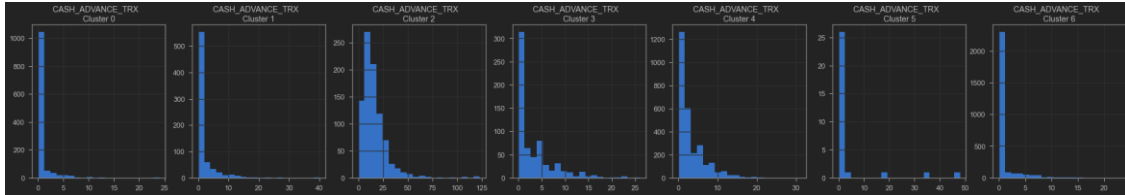
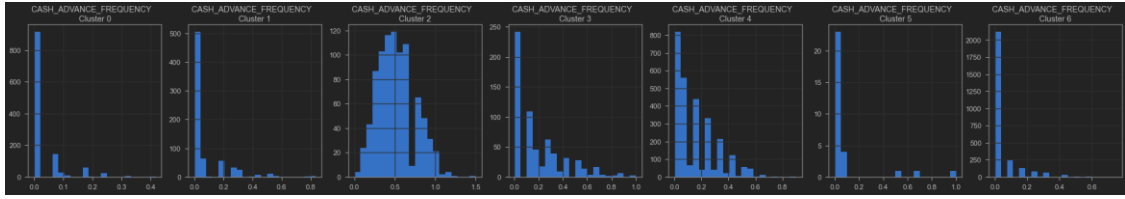
0	201.802084	139.509787	0.000000	12	4
1	4103.032597	1072.340217	0.222222	12	2
2	622.066742	627.284787	0.000000	12	6
3	0.000000	864.206542	0.000000	12	4
4	678.334763	244.791237	0.000000	12	4

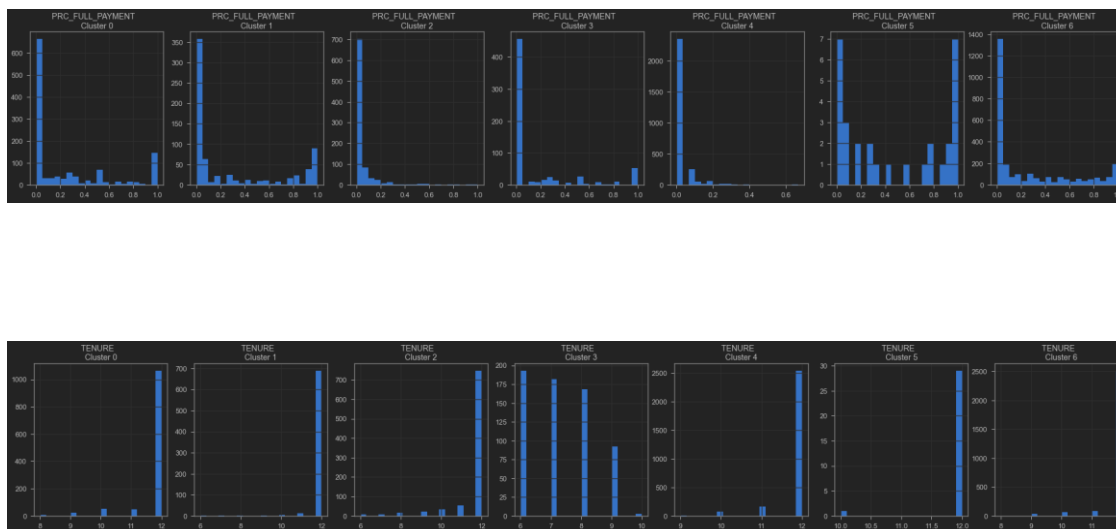
```
[82]: for i in creditcard_df.columns:
plt.figure(figsize=(35,5))
for j in range(7):
plt.subplot(1,7,j+1)
cluster=creditcard_df_cluster[creditcard_df_cluster['Cluster'] == j]
cluster[i].hist(bins=20)
plt.title('{} \nCluster {}'.format(i,j))

plt.show()
```









4 Apply PCA(Principal Component Analysis)

```
[83]: pca = PCA(n_components=2)
principal_comp =pca.fit_transform(creditcard_df_scaled)
principal_comp
```

```
[83]: array([[ -1.68221972, -1.07645219],
        [-1.13828883,  2.50647801],
        [ 0.96968065, -0.38352858],
        ...,
        [-0.92620565, -1.81078787],
        [-2.33655278, -0.65796354],
        [-0.55642307, -0.40046237]])
```

```
[84]: pca_df=pd.DataFrame(data=principal_comp ,columns=["pca1","pca2"])
pca_df.head()
```

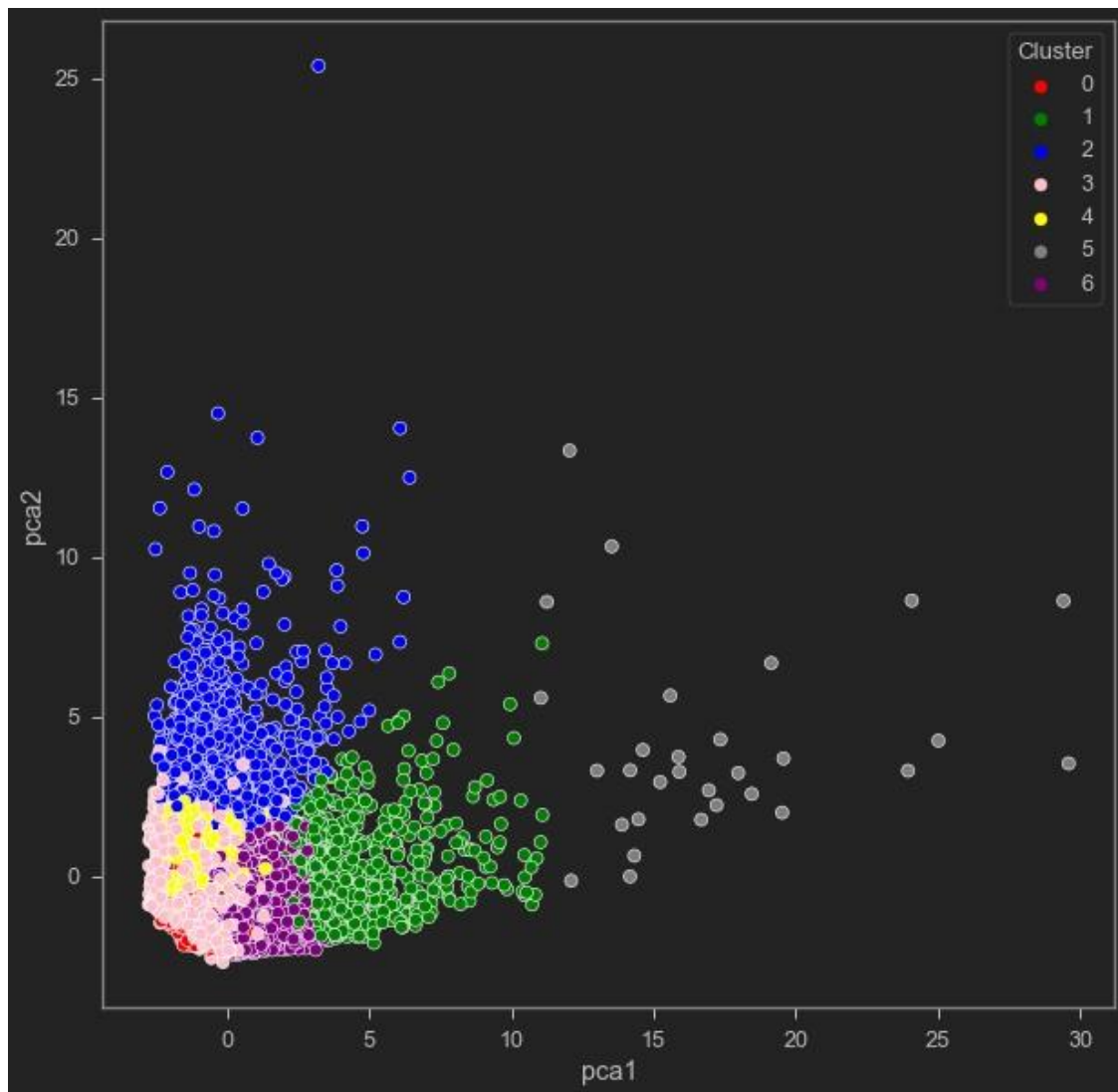
```
[84]:      pca1      pca2
0 -1.682220 -1.076452
1 -1.138289  2.506478
2  0.969681 -0.383529
3 -0.873625  0.043165
4 -1.599435 -0.688583
```

```
[85]: pca_df=pd.concat([pca_df,pd.DataFrame({'Cluster':labels})],axis=1)
pca_df.head()
```

```
[85]:
```

	pca1	pca2	Cluster
0	-1.682220	-1.076452	4
1	-1.138289	2.506478	2
2	0.969681	-0.383529	6
3	-0.873625	0.043165	4
4	-1.599435	-0.688583	4

```
[86]: plt.figure(figsize=(10,10))
ax = sns.
      ↪ scatterplot(x='pca1',y='pca2',hue='Cluster',data=pca_df,palette=['red','green','blue','pink',
plt.show()
```



```
[ ]:
```