Data Summary - Credit Card Customer Dataset

Credit Card Customer Dataset - Data Summary

1. Dataset Overview:

- Name: Credit Card Customer Dataset (CC GENERAL.csv)

- Rows: ~8,950 (after cleaning)

- Columns: 17

- Numerical, continuous features representing customer financial behavior.

2. Key Variables:

- BALANCE: Average customer balance.

- PURCHASES: Total purchase amount.

- CASH_ADVANCE: Amount of cash advances taken.

- CREDIT_LIMIT: Maximum credit limit.

- PAYMENTS: Amount paid.

- TENURE: Account active duration.

3. Data Quality:

- Missing values removed.

- No categorical variables.

- Outliers present in multiple features.

4. Statistical Summary:

- Right-skewed distributions.

- Large variance in financial variables.

- BALANCE_FREQUENCY concentrated near 1.0.

5. General Trends:

- Most customers have low balances and purchases.

- Positive relationships:

  BALANCE ~ CREDIT_LIMIT

  PURCHASES ~ PAYMENTS

6. Final Thought:

- Suitable for customer segmentation and spending behavior analysis.