**Actionable Insights & Recommendations**

* Both clustering methods identify a high-credit-limit segment with the highest average credit limit, suggesting a potential high-income or high-spending group. These customers, found in HC segment 1 and KM segment 2, also have the highest total credit cards and significant online visits.
* A lower-credit-limit segment, represented by HC segment 0 and KM segment 1, has fewer credit cards and a moderate number of online visits, indicating possibly moderate-income customers.
* Another group, with a mid-range credit limit (found in HC segment 0 and KM segment 0), has fewer online visits and bank visits, suggesting a different interaction pattern.
* High-credit customers are more active online but make fewer calls and visits to banks. This group prefers digital interactions.
* Moderate-credit customers exhibit a balanced mix of online visits, bank visits, and calls, indicating they may need more in-person assistance.
* Low-credit customers have a lower engagement rate, with fewer online visits but a higher tendency to call, which could indicate a preference for direct support.

**Business Recommendations:**

* For high-credit customers (found in HC segment 1 and KM segment 2), focus on personalized digital marketing, emphasizing premium services, rewards, and exclusive offers that enhance their digital banking experience.
* Introduce digital features, like virtual advisors or premium customer service, to cater to their online behavior and preference for digital channels.
* Moderate-credit customers in HC segment 0 and KM segment 1 may require a hybrid approach to customer service, with both digital and physical support. Investing in chatbot or AI-assisted support systems that can guide these customers might reduce their need to visit branches or call.
* For low-credit customers, optimize phone-based support with tailored assistance and suggest credit-building programs to help them improve financial literacy and credit scores.
* For moderate and low-credit customers, offer incentives or tutorials for using online services to reduce branch and call center visits and to increase their use of online services, educating them about the convenience and benefits of digital banking.
* Implement loyalty programs for high-value, high-credit customers to retain them, focusing on long-term rewards and exclusive privileges. Tailored programs for other segments could encourage increased engagement and usage.

By leveraging these insights, the company can:

* Enhance customer satisfaction with more personalized service offerings.
* Reduce operational costs by channeling the right customers to digital channels.