

## Credit Card Clustering

Credit card clustering means grouping credit card holders based in their buying habits, credit limits, and many more financial factors. It is also known as credit card segmentation. Such clustering analysis helps businesses find their potential customers and many more marketing strategies.

Firstly we read the data, Then we check whether the dataset contains null values or not. The dataset does have some null values which we drop moving further. There are three features in the dataset which are very valuable for the task of credit card segmentation:

**BALANCE:** The balance left in the accounts of credit card customers.

**PURCHASES:** Amount of purchases made from the accounts of credit card customers.

**CREDIT\_LIMIT:** The limit of credit card.

These features are enough to group credit card holders as they tell us about the buying history, bank balance, and credit limit of the credit card holders. So, let's use these features to create clusters from the dataset.

I have added a new column as "CREDIT\_CARD\_SEGMENTS". It contains labels about the group of credit card customers. The groups formed range from 0 to 4. For simplicity, we transform the names of these clusters.

And finally, we visualize the credit card clusters we found from our cluster analysis.