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| Credit Card User Segmentation |

You work as a data scientist at a credit card company. A senior VP is leading an effort to reduce costs associated with signup incentives by offering credit cards with carefully targeted benefits that will attract new cardholders. As a first step, she would like you to examine cardholder data collected over the last 6 months in order to understand the various kinds of users who use the company’s products. Sh/e is especially interested in getting an idea of which benefits to associate with each new card offering.

The Data

The data consists of a csv file with 8950 rows (one for each cardholder) organized in columns with descriptive headers.

Key to column labels:

CUST\_ID : Credit card holder ID

BALANCE : Monthly average balance (based on daily balance averages)

BALANCE\_FREQUENCY : Ratio of last 12 months with balance

PURCHASES : Total purchase amount spent during last 12 months

ONEOFF\_PURCHASES : Total amount of one-off purchases

INSTALLMENTS\_PURCHASES : Total amount of installment purchases

CASH\_ADVANCE : Total cash-advance amount

PURCHASES\_ FREQUENCY : Frequency of purchases (percentage of months with at least one purchase)

ONEOFF\_PURCHASES\_FREQUENCY : Frequency of one-off-purchases

PURCHASES\_INSTALLMENTS\_FREQUENCY : Frequency of installment purchases

CASH\_ADVANCE\_ FREQUENCY : Cash-Advance frequency

AVERAGE\_PURCHASE\_TRX : Average amount per purchase transaction

CASH\_ADVANCE\_TRX : Average amount per cash-advance transaction

PURCHASES\_TRX : Average amount per purchase transaction

CREDIT\_LIMIT : Credit limit

PAYMENTS : Total payments (due amount paid by the customer to decrease their statement balance) in the period