

This case requires to develop a customer segmentation to define marketing strategy. The sample Dataset summarizes the usage behavior of about 9000 active credit card holders during 6 months. The file is at a customer level with 18 behavioral variables.

Following is the Data Dictionary for Credit Card dataset :-

CUSTID : Identification of Credit Card holder (Categorical)
BALANCE : Balance amount left in their account to make purchases (
BALANCEFREQUENCY : How frequently the Balance is updated, score between 0 and 1 (1 = frequently updated, 0 = not frequently updated)
PURCHASES : Amount of purchases made from account
ONEOFFPURCHASES : Maximum purchase amount done in one-go
INSTALLMENTSPURCHASES : Amount of purchase done in installment
CASHADVANCE : Cash in advance given by the user
PURCHASESFREQUENCY : How frequently the Purchases are being made, score between 0 and 1 (1 = frequently purchased, 0 = not frequently purchased)
ONEOFFPURCHASESFREQUENCY : How frequently Purchases are happening in one-go (1 = frequently purchased, 0 = not frequently purchased)
PURCHASESINSTALLMENTSFREQUENCY : How frequently purchases in installments are being done (1 = frequently done, 0 = not frequently done)
CASHADVANCEFREQUENCY : How frequently the cash in advance being paid
CASHADVANCETRX : Number of Transactions made with "Cash in Advanced"
PURCHASESTRX : Number of purchase transactions made
CREDITLIMIT : Limit of Credit Card for user
PAYMENTS : Amount of Payment done by user
MINIMUM_PAYMENTS : Minimum amount of payments made by user
PRCFULLPAYMENT : Percent of full payment paid by user
TENURE : Tenure of credit card service for user