

```
In [1]: import pandas as pd
from sklearn.preprocessing import StandardScaler
from sklearn.cluster import KMeans
import matplotlib.pyplot as plt

import warnings
warnings.filterwarnings("ignore")
```

```
In [2]: data = pd.read_csv('CC_GENERAL.csv')
data
```

```
Out[2]:
```

|      | CUST_ID | BALANCE     | BALANCE_FREQUENCY | PURCHASES | ONEOFF_PURCHASES | INSTALLMENTS_PURCHASES | CASH_ADVANCE | PURCHASES_FREQUENCY | ONEOFF_ |
|------|---------|-------------|-------------------|-----------|------------------|------------------------|--------------|---------------------|---------|
| 0    | C10001  | 40.900749   | 0.818182          | 95.40     | 0.00             | 95.40                  | 0.000000     | 0.166667            |         |
| 1    | C10002  | 3202.467416 | 0.909091          | 0.00      | 0.00             | 0.00                   | 6442.945483  | 0.000000            |         |
| 2    | C10003  | 2495.148862 | 1.000000          | 773.17    | 773.17           | 0.00                   | 0.000000     | 1.000000            |         |
| 3    | C10004  | 1666.670542 | 0.636364          | 1499.00   | 1499.00          | 0.00                   | 205.788017   | 0.083333            |         |
| 4    | C10005  | 817.714335  | 1.000000          | 16.00     | 16.00            | 0.00                   | 0.000000     | 0.083333            |         |
| ...  | ...     | ...         | ...               | ...       | ...              | ...                    | ...          | ...                 | ...     |
| 8945 | C19186  | 28.493517   | 1.000000          | 291.12    | 0.00             | 291.12                 | 0.000000     | 1.000000            |         |
| 8946 | C19187  | 19.183215   | 1.000000          | 300.00    | 0.00             | 300.00                 | 0.000000     | 1.000000            |         |
| 8947 | C19188  | 23.398673   | 0.833333          | 144.40    | 0.00             | 144.40                 | 0.000000     | 0.833333            |         |
| 8948 | C19189  | 13.457564   | 0.833333          | 0.00      | 0.00             | 0.00                   | 36.558778    | 0.000000            |         |
| 8949 | C19190  | 372.708075  | 0.666667          | 1093.25   | 1093.25          | 0.00                   | 127.040008   | 0.666667            |         |

8950 rows x 18 columns

```
In [3]: data = data.fillna(data.median())
data = data.drop('CUST_ID', axis=1)
data
```

```
Out[3]:
```

|      | BALANCE     | BALANCE_FREQUENCY | PURCHASES | ONEOFF_PURCHASES | INSTALLMENTS_PURCHASES | CASH_ADVANCE | PURCHASES_FREQUENCY | ONEOFF_PURCHASE |
|------|-------------|-------------------|-----------|------------------|------------------------|--------------|---------------------|-----------------|
| 0    | 40.900749   | 0.818182          | 95.40     | 0.00             | 95.40                  | 0.000000     | 0.166667            |                 |
| 1    | 3202.467416 | 0.909091          | 0.00      | 0.00             | 0.00                   | 6442.945483  | 0.000000            |                 |
| 2    | 2495.148862 | 1.000000          | 773.17    | 773.17           | 0.00                   | 0.000000     | 1.000000            |                 |
| 3    | 1666.670542 | 0.636364          | 1499.00   | 1499.00          | 0.00                   | 205.788017   | 0.083333            |                 |
| 4    | 817.714335  | 1.000000          | 16.00     | 16.00            | 0.00                   | 0.000000     | 0.083333            |                 |
| ...  | ...         | ...               | ...       | ...              | ...                    | ...          | ...                 | ...             |
| 8945 | 28.493517   | 1.000000          | 291.12    | 0.00             | 291.12                 | 0.000000     | 1.000000            |                 |
| 8946 | 19.183215   | 1.000000          | 300.00    | 0.00             | 300.00                 | 0.000000     | 1.000000            |                 |
| 8947 | 23.398673   | 0.833333          | 144.40    | 0.00             | 144.40                 | 0.000000     | 0.833333            |                 |
| 8948 | 13.457564   | 0.833333          | 0.00      | 0.00             | 0.00                   | 36.558778    | 0.000000            |                 |
| 8949 | 372.708075  | 0.666667          | 1093.25   | 1093.25          | 0.00                   | 127.040008   | 0.666667            |                 |

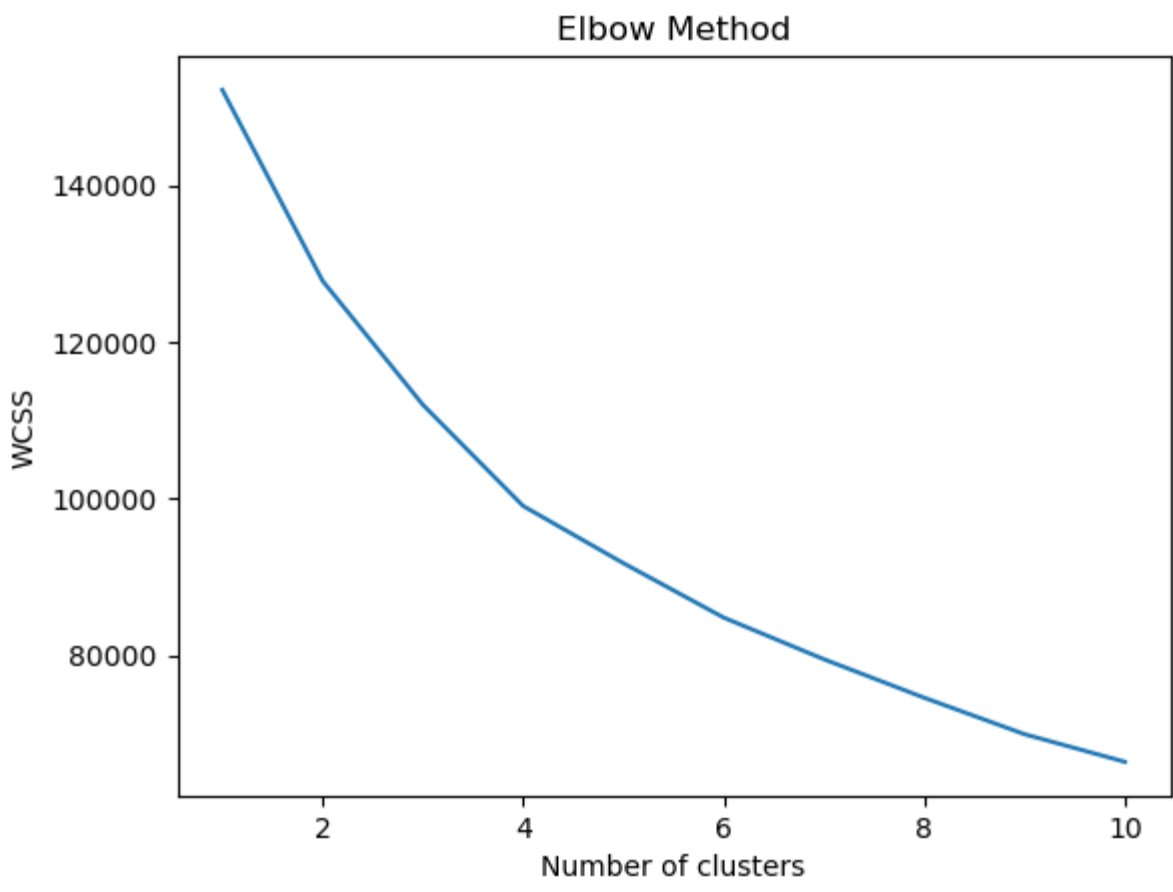
8950 rows x 17 columns

```
In [4]: scaler = StandardScaler()
scaled_data = scaler.fit_transform(data)
scaled_data
```

```
Out[4]: array([[ -0.73198937, -0.24943448, -0.42489974, ..., -0.3024,
-0.52555097, 0.36067954],
[ 0.78696085, 0.13432467, -0.46955188, ..., 0.09749953,
0.2342269, 0.36067954],
[ 0.44713513, 0.51808382, -0.10766823, ..., -0.0932934,
-0.52555097, 0.36067954],
...,
[ -0.7403981, -0.18547673, -0.40196519, ..., -0.32687479,
0.32919999, -4.12276757],
[ -0.74517423, -0.18547673, -0.46955188, ..., -0.33830497,
0.32919999, -4.12276757],
[ -0.57257511, -0.88903307, 0.04214581, ..., -0.3243581,
-0.52555097, -4.12276757]])
```

```
In [5]: wcss = []
for i in range(1, 11):
    kmeans = KMeans(n_clusters=i, init='k-means++', max_iter=300, n_init=10, random_state=0)
    kmeans.fit(scaled_data)
    wcss.append(kmeans.inertia_)

plt.plot(range(1, 11), wcss)
plt.title('Elbow Method')
plt.xlabel('Number of clusters')
plt.ylabel('WCSS')
plt.show()
```



```
In [6]: kmeans = KMeans(n_clusters=4, init='k-means++', max_iter=300, n_init=10, random_state=0)
clusters = kmeans.fit_predict(scaled_data)
data['Cluster'] = clusters
print(data.groupby('Cluster').mean())
```

| Cluster | BALANCE     | BALANCE_FREQUENCY | PURCHASES   | ONEOFF_PURCHASES |
|---------|-------------|-------------------|-------------|------------------|
| 0       | 894.768927  | 0.934715          | 1236.263333 | 593.995933       |
| 1       | 4602.449658 | 0.968389          | 501.862982  | 320.188797       |
| 2       | 3551.153761 | 0.986879          | 7681.620098 | 5095.878826      |
| 3       | 1012.745945 | 0.789977          | 270.213240  | 210.016021       |

| Cluster | INSTALLMENTS_PURCHASES | CASH_ADVANCE | PURCHASES_FREQUENCY |
|---------|------------------------|--------------|---------------------|
| 0       | 642.541696             | 209.816318   | 0.885255            |
| 1       | 181.759123             | 4521.509581  | 0.287832            |
| 2       | 2587.208264            | 653.638891   | 0.946418            |
| 3       | 60.464108              | 597.051145   | 0.170249            |

| Cluster | ONEOFF_PURCHASES_FREQUENCY | PURCHASES_INSTALLMENTS_FREQUENCY |
|---------|----------------------------|----------------------------------|
| 0       | 0.297109                   | 0.711930                         |
| 1       | 0.138911                   | 0.185671                         |
| 2       | 0.739031                   | 0.788060                         |
| 3       | 0.086322                   | 0.080642                         |

| Cluster | CASH_ADVANCE_FREQUENCY | CASH_ADVANCE_TRX | PURCHASES_TRX |
|---------|------------------------|------------------|---------------|
| 0       | 0.042487               | 0.789067         | 22.092692     |
| 1       | 0.484792               | 14.294904        | 7.665831      |
| 2       | 0.071290               | 2.085575         | 89.359413     |
| 3       | 0.114901               | 2.125943         | 2.907240      |

| Cluster | CREDIT_LIMIT | PAYMENTS    | MINIMUM_PAYMENTS | PRC_FULL_PAYMENT |
|---------|--------------|-------------|------------------|------------------|
| 0       | 4214.013741  | 1331.325429 | 639.740452       | 0.269313         |
| 1       | 7546.160857  | 3484.054216 | 2003.674460      | 0.034888         |
| 2       | 9696.943765  | 7288.739497 | 1972.767288      | 0.286707         |
| 3       | 3278.193397  | 975.085151  | 553.868540       | 0.077983         |

| Cluster | TENURE    |
|---------|-----------|
| 0       | 11.594474 |
| 1       | 11.386800 |
| 2       | 11.951100 |
| 3       | 11.446707 |

```
In [ ]:
```