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Abstract
As the business environment changing and the rapid competition increasing, the key of organization profit is to grasp the value of customer. In recent years, the credit card market has continuous growing and so does the customers' consuming amount of money. For increasing market share, the banks launch lots of promotions to discover the new customers; however, to maintain the relationship with old customers is unallowable to ignore. Therefore, the banks should carry out the Credit Card Customer Clustering for managing the different types of customers and simplifying the complex of mutual commutations, thus to improve the customer satisfaction and the long term relationship. From one of the domestic private banks' customer data, this study describes each customer by quantified features through RFM Customer Value Scoring and the Behavioral Scoring Model, then utilizing the self-organizing map neural network and traditional K-means method to conduct the customer clustering.

According to literatures, we divided credit cardholders into translator user, convenience user, and revolver user three types; then by using of C4.5 Decision Tree classification method, we extract the demographic variable characteristics from three kinds of clustering to assist issuer bank understanding the existing customer clustering features, so to constitute proper management measures. The empirical results showing that the elicited clustering features are most related to the card holding time, credit line, and annual incomes; hence, the issuer bank can accord to the cardholder's holding time, credit line, and annual incomes to do the value definition and clustering management.
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