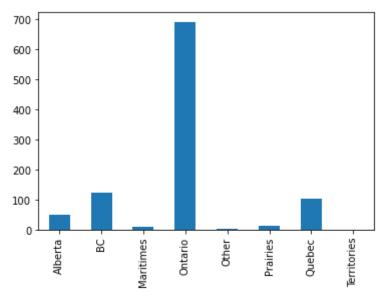
```
In [258...
          import pandas as pd
          import numpy as np
          import seaborn as sns
          import matplotlib.pyplot as plt
          import warnings
          %matplotlib inline
          warnings.filterwarnings("ignore")
          customers = pd.read_excel('Customers.xls')
          products = pd.read_excel('Products.xls')
          customers.loc[customers.duplicated(subset='CUSTOMER_KEY', keep='last')]
Out[258]:
               CUSTOMER_KEY CLIENT_DATE AGE REGION NUM_OF_CONTACT NUM_OF_TXN
                                                                                       EmailP
            52
                                 2001-07-30
                         1053
                                             27
                                                 Ontario
                                                                       16
                                                                                    16
            74
                          1075
                                 1999-08-16
                                                 Ontario
                                                                      124
                                                                                    47
           145
                          1146
                                 2001-04-26
                                             29
                                                 Ontario
                                                                      254
                                                                                    20
          customers.loc[customers.duplicated(subset='CUSTOMER_KEY', keep='last')]
In [259...
          customers = customers.drop_duplicates(subset='CUSTOMER_KEY', keep='last')
          txt = customers.NUM OF TXN.replace(".", "0")
          customers.NUM OF TXN = txt
In [260... products.loc[products.duplicated(subset=['CUSTOMER KEY', 'PROD TYPE', 'BALANCE'],
            CUSTOMER_KEY PROD_TYPE BALANCE
Out[260]:
          com = pd.merge(customers, products, how="left", on="CUSTOMER_KEY")
In [261...
          txt = com.NUM OF TXN.replace(".", "0")
          com.NUM OF TXN = txt
          com.head()
Out[261]:
             CUSTOMER_KEY CLIENT_DATE AGE REGION NUM_OF_CONTACT NUM_OF_TXN EmailPeri
           0
                        1001
                               1999-04-08
                                           87
                                                Ontario
                                                                     10
                                                                                  13
           1
                        1001
                               1999-04-08
                                           87
                                                Ontario
                                                                     10
                                                                                  13
           2
                       1002
                              2000-02-29
                                           83
                                               Ontario
                                                                      0
                                                                                   0
                               1998-11-04
           3
                       1003
                                           44
                                               Ontario
                                                                      0
                                                                                   0
           4
                       1004
                               1998-09-16
                                           58
                                               Ontario
                                                                      0
                                                                                   0
```

General info distribution of the customers

```
In [262... # Region
    customers['REGION'].value_counts().sort_index()
    customers.REGION.value_counts().sort_index().plot(kind='bar')

Out[262]: <AxesSubplot:>
```



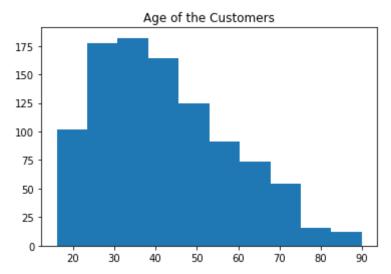
```
In [6]: print("There are" , customers.CUSTOMER_KEY.nunique() , "unique accounts in the c
```

There are 997 unique accounts in the dataset

```
In [77]:
         def data_cut(da,col,list1):
              lab=[]
              for i in range(len(list1)-1):
                  if i == 0:
                      new = [col , ' < ' , str(list1[i+1])]</pre>
                      app = ''.join(new)
                      lab.append(app)
                  elif i == len(list1)-2:
                      new = [str(list1[i]) , ' and above']
                      app = ''.join(new)
                      lab.append(app)
                  else:
                      new = [str(list1[i]) , ' - ', str(list1[i+1])]
                      app = ''.join(new)
                      lab.append(app)
              category = pd.cut(da[col], list1,
                                      labels=lab)
              return category
```

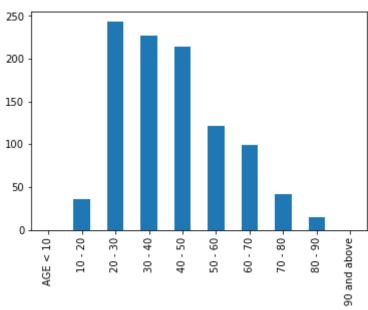
```
In [78]: plt.hist(customers.AGE)
   plt.title('Age of the Customers')
```

Out [78]: Text(0.5, 1.0, 'Age of the Customers')

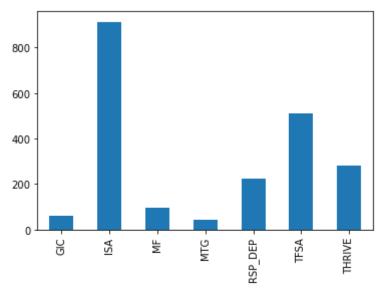


By the histogram, it is seen that the majority of the people in our data are around 30-40 years old.

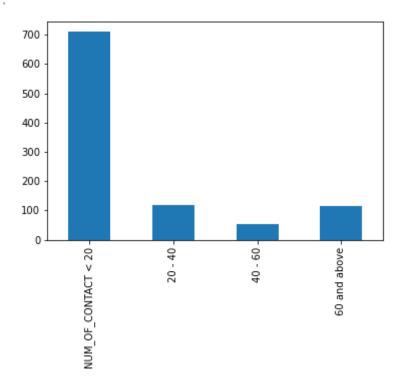
```
In [79]: # update['balance_category'] = balance_category
# update
In [80]: num = customers.CUSTOMER_KEY.count()
    AGE_GROUP = np.arange(0,110,10).tolist()
    age_category = data_cut(customers,'AGE',AGE_GROUP)
    age_table = age_category.value_counts().sort_index()
    age_table.plot(kind='bar')
Out[80]: <AxesSubplot:>
```



```
In [11]: com.PROD_TYPE.value_counts().sort_index().plot(kind='bar')
Out[11]: <AxesSubplot:>
```



Out[12]: <AxesSubplot:>

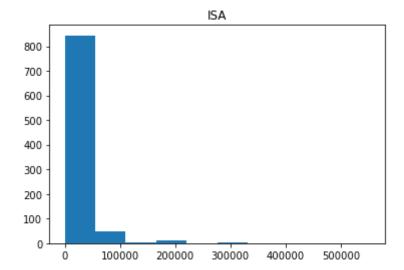


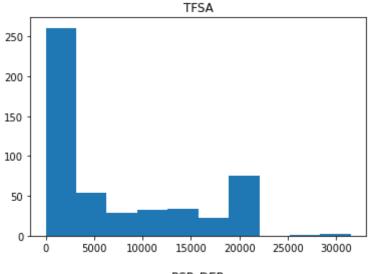
```
In []:
In [13]: # cat_features = com[[ 'REGION', 'age_category']]
# fig , ax = plt.subplots(2,1,figsize = (10,10)) # set up 2 x 2 frame count
# for i , subplots in zip (cat_features, ax.flatten()):
# sns.countplot(cat_features[i],hue = com[ 'age_category'],ax = subplots)
# plt.show()
```

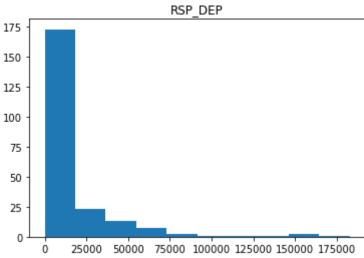
```
In [14]:
          plt.hist(com.BALANCE)
          (array([1.983e+03, 7.300e+01, 2.600e+01, 2.300e+01, 5.000e+00, 9.000e+00,
Out[14]:
                  3.000e+00, 1.000e+00, 1.000e+00, 1.000e+00]),
           array([-2.76640000e+02, 5.50002690e+04, 1.10277178e+05, 1.65554087e+05,
                                    2.76107905e+05, 3.31384814e+05, 3.86661723e+05,
                   2.20830996e+05,
                   4.41938632e+05, 4.97215541e+05, 5.52492450e+05]),
           <BarContainer object of 10 artists>)
          2000
          1750
          1500
          1250
          1000
           750
           500
           250
            0
                     100000
                            200000
                                    300000
                                           400000
                                                   500000
```

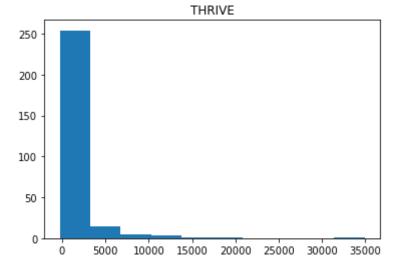
```
In [81]: # BALANCE_GROUP = [com.BALANCE.min()-1, com.BALANCE.min()+3000, com.BALANCE.min
# balance_category = data_cut(com, 'BALANCE', BALANCE_GROUP)
# balance_table = balance_category.value_counts().sort_index()
# balance_table.plot(kind='bar')
```

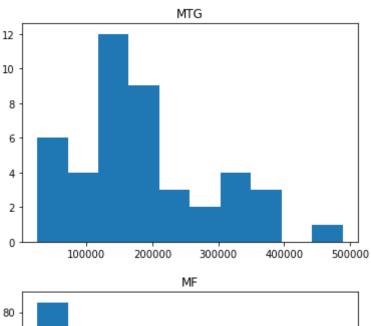
```
In [16]:
    for i in range(com.PROD_TYPE.nunique()):
        plt.hist(com[com.PROD_TYPE == com.PROD_TYPE.unique()[i]].BALANCE)
        plt.title(com.PROD_TYPE.unique()[i])
        plt.show()
```

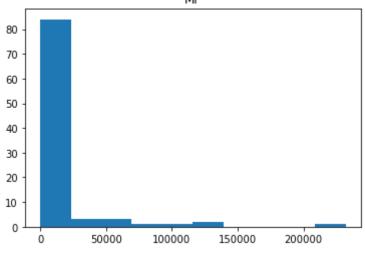


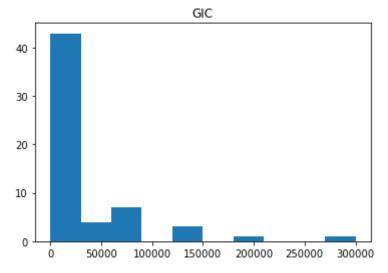












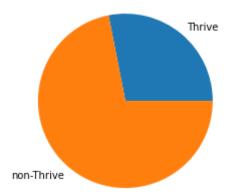
```
In [17]: # cat_features = com[['REGION', 'balance_category']]
# fig , ax = plt.subplots(2,1,figsize = (10,10)) # set up 2 x 2 frame count
# for i , subplots in zip (cat_features, ax.flatten()):
# sns.countplot(cat_features[i],hue = com['balance_category'],ax = subplots)
# plt.show()
```

Insight About potential cross-sell target

```
In [18]: # com['thrive_1_others_0'] = com.PROD_TYPE == 'THRIVE'
# com.thrive_1_others_0.replace({False: 0, True: 1}, inplace=True)
# com.head()
```

1. customers that do not have Thrive acc

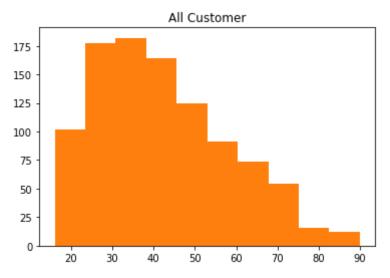
```
In [91]:
         THRIVE_customer_key = com[com['PROD_TYPE'] == 'THRIVE'].CUSTOMER_KEY.unique()
         len(THRIVE customer key)
         print(str(len(THRIVE_customer_key)) + ' customers have Thrive account')
         280 customers have Thrive account
In [106...
         thrive customer = customers[customers.CUSTOMER KEY.isin(THRIVE customer key)]
In [93]: target = customers[~customers.CUSTOMER KEY.isin(THRIVE customer key)]
         target.CUSTOMER_KEY.count()
         717
Out[93]:
In [94]: data = [len(THRIVE_customer_key), target.CUSTOMER_KEY.count()]
         lab = ['Thrive','non-Thrive']
         plt.pie(data, labels = lab)
         ([<matplotlib.patches.Wedge at 0x7fe5c0ecaa00>,
Out [94]:
            <matplotlib.patches.Wedge at 0x7fe5c0d86310>],
          [Text(0.6989205740963729, 0.8494174657403725, 'Thrive'),
           Text(-0.6989206536245726, -0.8494174003027019, 'non-Thrive')])
```



```
In [112... # plt.hist(target.AGE)
# plt.title('No Thrive account Customer')

plt.hist(thrive_customer.AGE)
plt.title('Thrive Customer')

plt.hist(customers.AGE)
plt.title('All Customer')
Out[112]: Text(0.5, 1.0, 'All Customer')
```

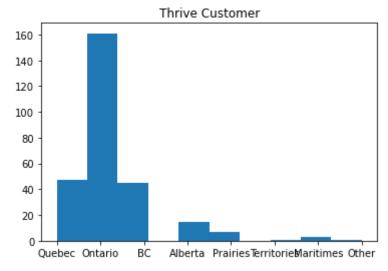


```
In [113... plt.hist(target.REGION)
    plt.title('No Thrive account Customer')

plt.hist(thrive_customer.REGION)
    plt.title('Thrive Customer')

plt.hist(customers.REGION)
    plt.title('All Customer')
```

Out[113]: Text(0.5, 1.0, 'Thrive Customer')



```
# plt.hist(com[com.thrive_1_others_0 == 1].BALANCE)
# plt.hist(com[com.thrive_1_others_0 == 0].BALANCE)
```

In []:

2.2. What is the Deposit Balance Distribution? Potential target group vs. Customer base.

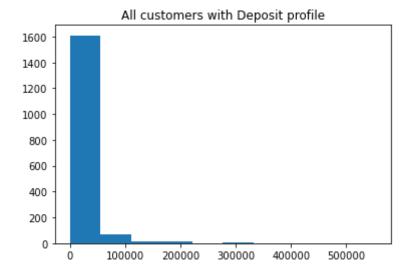
```
In [25]:
         plt.hist(com.BALANCE)
         (array([1.983e+03, 7.300e+01, 2.600e+01, 2.300e+01, 5.000e+00, 9.000e+00,
Out[25]:
                  3.000e+00, 1.000e+00, 1.000e+00, 1.000e+00]),
          array([-2.76640000e+02, 5.50002690e+04, 1.10277178e+05, 1.65554087e+05,
                   2.20830996e+05, 2.76107905e+05, 3.31384814e+05, 3.86661723e+05,
                   4.41938632e+05, 4.97215541e+05, 5.52492450e+05]),
          <BarContainer object of 10 artists>)
          2000
          1750
          1500
          1250
          1000
          750
          500
          250
            0
                     100000
                            200000
                                    300000
                                           400000
                                                  500000
```

```
In [114... list_deposit = ['ISA', 'TFSA', 'RSP_DEP', 'GIC']

plt.hist(com[com.PROD_TYPE.isin(list_deposit)].BALANCE)

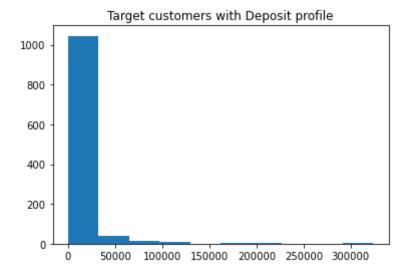
plt.title('All customers with Deposit profile')
```

Out[114]: Text(0.5, 1.0, 'All customers with Deposit profile')



```
In [121... target_2 = com[com.CUSTOMER_KEY.isin(target.CUSTOMER_KEY)]
    plt.hist(target_2[target_2.PROD_TYPE.isin(list_deposit)].BALANCE)
    plt.title('Target customers with Deposit profile')
```

Out[121]: Text(0.5, 1.0, 'Target customers with Deposit profile')

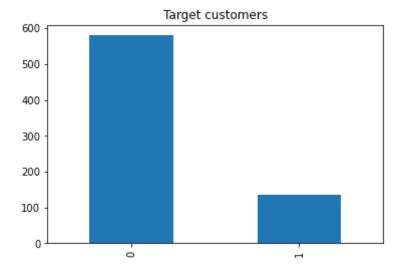


```
In [27]: #2.3. Are these high or low Deposit balance customers?
In [405...
                               list_deposit = ['ISA', 'TFSA', 'RSP_DEP', 'GIC']
                               tt = com[com.PROD TYPE.isin(list deposit)]
In [407... testing = tt.groupby(['CUSTOMER KEY'])['BALANCE'].sum()
                               testing = testing.to frame()
                               dd = [testing.BALANCE.min()-1, round(testing.BALANCE.mean()), testing.BALANCE.m
                               assa = data cut(testing, 'BALANCE', dd)
                               assa.value_counts()
                               testing['high'] = assa
                               testing['high'] = testing['high'].map({testing.high.unique()[0]: 1, testing.high.unique()[0]: 1, testin
                               testing
                               testing.high.value counts().sort index().plot(kind='bar')
                               plt.title('All customers')
Out[407]: BALANCE < 21546
                                                                                             770
                                 21546 and above
                                                                                             227
                                 Name: BALANCE, dtype: int64
In [417... | testing2 = target 2.groupby(['CUSTOMER KEY'])['BALANCE'].sum()
                               testing2 = testing2.to frame()
                               dd = [testing.BALANCE.min()-1, round(testing.BALANCE.mean()), testing.BALANCE.m
                               assa2 = data cut(testing2, 'BALANCE', dd)
                               assa2.value counts()
                               testing2['high'] = assa2
```

```
testing2['high'] = testing2['high'].map({testing2.high.unique()[0]: 1, testing2
testing2

testing2.high.value_counts().sort_index().plot(kind='bar')
plt.title('Target customers')
```

Out[417]: Text(0.5, 1.0, 'Target customers')



```
In []:
```

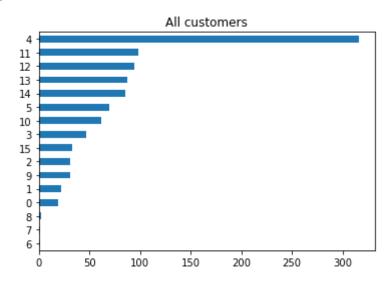
```
In [32]: #2.4. How long have these clients been with the bank (year)?
```

```
In [33]: from datetime import datetime
import numpy as np

maxi = max(customers.CLIENT_DATE.dt.year)
customers.CLIENT_DATE.replace({np.nan:maxi}, inplace = True)
diff = max(customers.CLIENT_DATE.dt.year) - customers.CLIENT_DATE.dt.year
customers['year_gap'] = diff
```

```
In [143... customers.year_gap.value_counts().sort_values().plot.barh()
    plt.title('All customers')
```

Out[143]: Text(0.5, 1.0, 'All customers')



```
In [153...
          target_3 = customers[customers.CUSTOMER_KEY.isin(target_2.CUSTOMER_KEY)]
          target_3.year_gap.value_counts().sort_values().plot.barh()
          plt.title('Target customers')
          Text(0.5, 1.0, 'Target customers')
Out[153]:
                            Target customers
          12
           5
          11
          13
          14
           3
           2
           1
           0
          15
                   50
                          100
                                 150
                                        200
                                               250
                                                       300
In [35]:
          #2.5. On average, how many products do they have? And what other products do the
In [36]:
          counts = com.PROD_TYPE.value_counts()
          percs = com.PROD TYPE.value counts(normalize=True)*100
          pd.concat([counts,percs], axis=1, keys=['count', 'percentage'])
Out[36]:
                   count percentage
               ISA
                     913
                          42.964706
             TFSA
                     510
                          24.000000
           THRIVE
                     280
                           13.176471
          RSP_DEP
                     224
                           10.541176
                           4.470588
               MF
                      95
               GIC
                      59
                            2.776471
              MTG
                      44
                           2.070588
In [37]:
          pivot = com.pivot table(index = ['CUSTOMER KEY'], aggfunc ='size').reset index(
In [38]:
          pivot.loc[:,0].mean()
          2.131394182547643
Out[38]:
In [39]:
          #2.6. Any other insights that would add value to the initiative?
In [40]:
          table26 = com.groupby(['PROD TYPE', 'REGION']).count()
          table26.iloc[:,0]
```

```
PROD TYPE
                     REGION
Out[40]:
          GIC
                                       1
                     Alberta
                     BC
                                       11
                     Maritimes
                                       1
                                      40
                     Ontario
                     Other
                                       1
                                       5
                     Quebec
          ISA
                     Alberta
                                      44
                     BC
                                      117
                                       9
                     Maritimes
                                      623
                     Ontario
                     Other
                                       3
                     Prairies
                                      13
                                      102
                     Quebec
                                        2
                     Territories
          MF
                     Alberta
                                       7
                     BC
                                      12
                     Maritimes
                                       3
                                      62
                     Ontario
                     Prairies
                                       1
                     Ouebec
                                      10
          MTG
                     Alberta
                                       4
                     ВС
                                        4
                     Ontario
                                      33
                     Ouebec
                                       3
                     Alberta
                                      15
          RSP_DEP
                                      23
                     Maritimes
                                       1
                     Ontario
                                      160
                     Prairies
                                       2
                     Quebec
                                      22
                     Territories
                                       1
          TFSA
                     Alberta
                                      31
                     BC
                                      62
                     Maritimes
                                       5
                     Ontario
                                      347
                     Prairies
                                       8
                     Quebec
                                      56
                     Territories
                                       1
          THRIVE
                     Alberta
                                      15
                     ВС
                                      45
                     Maritimes
                                       3
                     Ontario
                                     161
                     Other
                                       1
                     Prairies
                                       7
                                      47
                     Quebec
                     Territories
                                        1
          Name: CUSTOMER KEY, dtype: int64
 In [ ]:
In [165... contact GROUP = [com.NUM OF CONTACT.min()-1, com.NUM OF CONTACT.min()+50, com.N
          contact category = data cut(com, 'NUM OF CONTACT', contact GROUP)
          # com['contact category'] = contact category
```

table26 = com.groupby(['contact category','REGION']).count()

table26.iloc[:,0]

```
REGION
          contact category
Out[165]:
          NUM OF CONTACT < 50
                                                  96
                                Alberta
                                BC
                                                 209
                                Maritimes
                                                  13
                                                1170
                                Ontario
                                Other
                                                   5
                                Prairies
                                                  27
                                Ouebec
                                                 181
                                Territories
                                                  5
          50 - 100
                                Alberta
                                                  16
                                                  42
                                BC
                                Maritimes
                                                   4
                                                 138
                                Ontario
                                Other
                                                   0
                                                   2
                                Prairies
                                Ouebec
                                                  37
                                Territories
                                                   0
          100 - 150
                                                   0
                                Alberta
                                                  17
                                                   0
                                Maritimes
                                Ontario
                                                  43
                                Other
                                                   0
                                                   2
                                Prairies
                                Ouebec
                                                  17
                                                   0
                                Territories
          150 and above
                                                   5
                                Alberta
                                                   6
                                Maritimes
                                                   5
                                Ontario
                                                  75
                                                   0
                                Other
                                Prairies
                                                   0
                                Quebec
                                                  10
                                Territories
          Name: CUSTOMER KEY, dtype: int64
 In [ ]:
          #III. Campaign Development and Management
In [42]:
          part3 = com.drop duplicates(subset='CUSTOMER KEY', keep='last')
          part3 c mail = part3[['CUSTOMER KEY', 'EmailPermission', 'MailPermission']]
In [287... part3_c_mail = part3_c_mail[part3_c_mail.CUSTOMER_KEY.isin(target.CUSTOMER_KEY)
In [288... |
          email number = part3 c mail[part3 c mail.EmailPermission == 'Y'].count()[1]
          email cost = part3 c mail[part3 c mail.EmailPermission == 'Y'].count()[1]*0.05
          print("There are" , email_number ,"customers who would accept email notification
In [289...
                "The cost is ", email cost, " dollars.")
          There are 555 customers who would accept email notification. The cost is 27.7
          5 dollars.
In [290... email customer = part3 c mail[part3 c mail.EmailPermission == 'Y']
          email customer
```

Out[290]:		CUSTOMER_KEY	EmailPermission	MailPermission
	1	1001	Υ	N
	2	1002	Υ	N
	3	1003	Υ	N
	4	1004	Υ	N
	6	1005	Υ	N
	•••			
	2069	1979	Υ	Υ
	2070	1980	Υ	Υ
	2072	1981	Υ	Υ
	2074	1982	Υ	Υ
	2076	1983	Υ	Υ

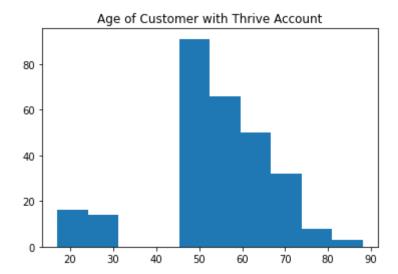
555 rows × 3 columns

```
In [291... part3 c mail not in = part3 c mail[-part3 c mail['CUSTOMER KEY'].isin(email cus
          mail_number = part3_c_mail_not_in[part3_c_mail_not_in.MailPermission == 'Y'].cc
          mail cost = part3 c mail not in[part3 c mail not in.MailPermission == 'Y'].cour
In [423...
         # mail numberx = part3 c mail[part3 c mail.MailPermission == 'Y'].count()[1]
          # mail costx = part3 c mail[part3 c mail.MailPermission == 'Y'].count()[1]*1.75
          # mail costx
In [292... print("There are", mail_number, "customers who would accept mail notification.
                "The cost is ", mail cost, " dollars.")
          There are 140 customers who would accept mail notification. The cost is 245.0
          dollars.
In [293... total cost = email cost+mail cost
          total budget = 1000
In [294... def check total(cost, budget):
              if cost>budget:
                  print(cost,'>',budget,'.Therefore, we dont have enough budget.')
              else:
                  print(cost,'<',budget,'.Therefore, we have enough budget.')</pre>
In [295... check_total(total_cost,total_budget)
          272.75 < 1000 .Therefore, we have enough budget.
In [296... # we first find the customers who are willing to accept email.
          # then we find the customers who are only mailing acceptance.
In [297...
         thrive_customer.CUSTOMER_KEY.count()
          thrive customer.CUSTOMER KEY.nunique()
          280
```

Out[297]:

```
In [298... thrive_customer = com[com['PROD_TYPE'] == 'THRIVE']
    plt.hist(thrive_customer.AGE)
    plt.title('Age of Customer with Thrive Account')
```

Out[298]: Text(0.5, 1.0, 'Age of Customer with Thrive Account')



Sending BY Target AGE

```
In [299... target_age_mail = target[['CUSTOMER_KEY','AGE','EmailPermission','MailPermission'
stage_one = target[target_age_mail.AGE <= 75]
stage_two = stage_one[stage_one.AGE >= 0]
final = stage_two[['CUSTOMER_KEY','EmailPermission','MailPermission']]
```

```
In [300... email_number_AGE = final[final.EmailPermission == 'Y'].count()[1]
email_cost_AGE = final[final.EmailPermission == 'Y'].count()[1]*0.05
```

There are 542 customers who would accept email notification. The cost is 27.1 dollars.

```
In [302... email_customer_AGE = final[final.EmailPermission == 'Y']
    email_customer_AGE

final_not_in = final['CUSTOMER_KEY'].isin(email_customer_AGE.CUSTOMER_KET)
mail_number_AGE = final_not_in[final_not_in.MailPermission == 'Y'].count()[1]
mail_cost_AGE = final_not_in[final_not_in.MailPermission == 'Y'].count()[1] *1.
```

There are 135 customers who would accept mail notification. The cost is 236.2 5 dollars.

```
In [304... target_AGE_MAIL_equal_Y = final[final.MailPermission == 'Y'].count()[1]*1.75
```

```
In [305...
          plt.hist(target.REGION)
          (array([530., 78., 57.,
                                       0.,
                                            36.,
                                                    2.,
                                                                             1.]),
Out[305]:
           array([0., 0.7, 1.4, 2.1, 2.8, 3.5, 4.2, 4.9, 5.6, 6.3, 7.]),
           <BarContainer object of 10 artists>)
          500
          400
          300
          200
          100
            0
             Ontario
                    BC
                        Ouebec Alberta Other MaritimesPrairiesTerritories
In [306...
          OnBCQU = ['Ontario', 'BC', 'Quebec', 'Alberta']
          target2 = target[target.REGION.isin(OnBCQU)]
          final2 = target2[['CUSTOMER_KEY', 'EmailPermission', 'MailPermission']]
          email number REGION = final2[final2.EmailPermission == 'Y'].count()[1]
          email cost REGION = final2[final2.EmailPermission == 'Y'].count()[1]*0.05
         print("There are", email number REGION, "customers who would accept mail notif
In [307...
                "The cost is ", round(email cost REGION), " dollars.")
          There are 544 customers who would accept mail notification. The cost is 27
          ollars.
In [308...
         email customer REGION = final2[final2.EmailPermission == 'Y']
          final not in2 = final2['CUSTOMER KEY'].isin(email customer REGION.CUSTO
          mail number REGION = final not in2[final not in2.MailPermission == 'Y'].count()
          mail cost REGION = final not in2[final not in2.MailPermission == 'Y'].count()[]
In [309...
          print("There are", mail_number_REGION, "customers who would accept mail notifi
                "The cost is ", round(mail cost REGION), " dollars.")
          There are 137 customers who would accept mail notification. The cost is 240
          dollars.
In [310...
          email cost REGION+mail cost REGION+email cost AGE+mail cost AGE
          530.3
Out[310]:
          round(total cost+email cost REGION+mail cost REGION+email cost AGE+mail cost AGE
          803
Out[312]:
```

```
In [332...
          plt.hist(target.NUM OF CONTACT)
          (array([649., 42., 10.,
                                       9.,
                                             3.,
                                                    0.,
                                                                2.,
Out[332]:
           array([ 0. , 32.8, 65.6, 98.4, 131.2, 164. , 196.8, 229.6, 262.4,
                  295.2, 328. ]),
           <BarContainer object of 10 artists>)
          600
          500
          400
          300
          200
          100
           0
                    50
                          100
                                150
                                      200
                                             250
                                                   300
In [333...
         target3 = target[target.NUM_OF_CONTACT>=10]
          final3 = target3[['CUSTOMER KEY', 'EmailPermission', 'MailPermission']]
          email number CONTACT = final3[final3.EmailPermission == 'Y'].count()[1]
          email cost CONTACT = final3[final3.EmailPermission == 'Y'].count()[1]*0.05
          print("There are", email number CONTACT, "customers who would accept mail notif
In [334...
                "The cost is ", round(email cost CONTACT), " dollars.")
          There are 143 customers who would accept mail notification. The cost is 7
          llars.
In [327...
         email customer CONTACT = final3[final3.EmailPermission == 'Y']
          final not in3 = final3['CUSTOMER KEY'].isin(email customer CONTACT.CUST
          mail number CONTACT = final not in3[final not in3.MailPermission == 'Y'].count(
          mail cost CONTACT = final not in3[final not in3.MailPermission == 'Y'].count()[
          print("There are" , mail_number_CONTACT , "customers who would accept mail notif
In [328...
                "The cost is ", round(mail cost CONTACT), " dollars.")
          There are 39 customers who would accept mail notification. The cost is 68 do
          llars.
In [329...
          round(total cost+email cost REGION+mail cost REGION+email cost AGE+mail cost AGE
          878
Out[329]:
          round(total cost+email cost REGION+mail cost REGION+email cost AGE+mail cost AGE
          803
Out[419]:
```

In []: