Estimate Std. Error z value Pr(>|z|)

(Intercept) -2.260e+00 5.752e-01 -3.929 8.52e-05 \*\*\*

age -5.878e-03 7.971e-03 -0.737 0.460849

`jobblue-collar` -2.919e-01 2.788e-01 -1.047 0.295218

jobentrepreneur -2.224e-01 4.134e-01 -0.538 0.590522

jobhousemaid -2.381e-01 4.525e-01 -0.526 0.598785

jobmanagement -2.946e-01 2.746e-01 -1.073 0.283385

jobretired 8.865e-01 3.531e-01 2.511 0.012041 \*

`jobself-employed` -2.348e-01 3.939e-01 -0.596 0.551130

jobservices -2.662e-03 3.037e-01 -0.009 0.993005

jobstudent 4.084e-01 4.189e-01 0.975 0.329580

jobtechnician -2.555e-01 2.633e-01 -0.970 0.331843

jobunemployed -8.354e-01 4.871e-01 -1.715 0.086347 .

jobunknown 7.897e-01 6.461e-01 1.222 0.221633

maritalmarried -5.304e-01 1.938e-01 -2.737 0.006208 \*\*

maritalsingle -3.534e-01 2.273e-01 -1.555 0.119968

educationsecondary 2.304e-01 2.364e-01 0.975 0.329583

educationtertiary 5.877e-01 2.683e-01 2.191 0.028487 \*

educationunknown -3.471e-01 4.128e-01 -0.841 0.400437

defaultyes 1.602e-01 5.319e-01 0.301 0.763214

balance -5.980e-06 1.876e-05 -0.319 0.749887

housingyes -4.060e-01 1.562e-01 -2.600 0.009332 \*\*

loanyes -7.551e-01 2.326e-01 -3.247 0.001166 \*\*

contacttelephone -2.654e-01 2.734e-01 -0.971 0.331541

contactunknown -1.891e+00 2.630e-01 -7.191 6.45e-13 \*\*\*

day 1.172e-02 9.386e-03 1.249 0.211812

monthaug -3.736e-01 2.746e-01 -1.361 0.173667

monthdec 4.479e-01 6.576e-01 0.681 0.495845

monthfeb -6.414e-02 3.358e-01 -0.191 0.848518

monthjan -1.400e+00 4.544e-01 -3.081 0.002066 \*\*

monthjul -1.050e+00 2.830e-01 -3.712 0.000206 \*\*\*

monthjun 6.880e-01 3.372e-01 2.040 0.041320 \*

monthmar 1.716e+00 4.199e-01 4.087 4.37e-05 \*\*\*

monthmay -4.591e-01 2.569e-01 -1.787 0.073913 .

monthnov -8.502e-01 2.942e-01 -2.890 0.003858 \*\*

monthoct 1.279e+00 3.735e-01 3.425 0.000615 \*\*\*

monthsep 1.133e+00 4.395e-01 2.577 0.009964 \*\*

duration 4.371e-03 2.375e-04 18.405 < 2e-16 \*\*\*

campaign -7.224e-02 3.213e-02 -2.249 0.024527 \*

previous 1.057e-01 2.797e-02 3.780 0.000157 \*\*\*

Signif. codes: 0 ‘\*\*\*’ 0.001 ‘\*\*’ 0.01 ‘\*’ 0.05 ‘.’ 0.1 ‘ ’ 1

The intercept coefficient implies that individuals are ultimately unlikely to opt for the banks offering.

Age implies that the older an individual is the less likely they are to buy the offering. This is not statistically significant.

Blue collar workers are less likely to buy the offering. Not Statistically

Significant.

Entrepreneurs are less likely to buy the offering. Not Statistically

Significant.

Housemaids are less likely to buy the offering. Not Statistically

Significant.

Managers are are less likely to buy the offering. Not Statistically

Significant.

Retired individuals are significantly more likely than other professions to

Buy the offering and this coefficient is statistically significant at the 1% confidence interval.

Self-employed people are less likely to buy the offering. Not Statistically

Significant.

Services sector workers are less likely to buy the offering. Not Statistically Significant.

Students are more likely to buy the offering. Not Statistically

Significant.

Technicians are less likely to buy the offering. Not Statistically

Significant.

Unemployed individuals are significantly less likely to purchase the offering and this coefficient is statistically significant at the %5 confidence interval.

Individuals whose work was unknown are more likely to buy the offering. Not

Statistically Significant.

Married people are less likely to buy the offering than single people. this

coefficient is statistically significant at the .01% confidence interval.

Single people were also likely not to purchase the offering though this is not a statistically significant coefficient suggesting single people are more likely consumers than non.

Individuals with a secondary education are more likely to buy the offering. Not Statistically Significant.

Individuals with a tertiary education are more likely than individuals with other education. This coefficient is statistically significant at the 1%

Confidence interval.

Education unknown resulted in lesser odd of completing a sale. Not statistically significant.

Individuals who have defaulted are less likely to buy the offering. Not

Statistically Significant.

Individuals with a larger balance were less likely to purchase the offering.

Individuals with a housing loan or other loan are less likely to buy the

offering. Not Statistically Significant at the .01% confidence interval.

Contact telephone is not statistically significant

When contact is unknown individuals are less likely to buy the offering.

Statistically Significant.

The later in the month the more likely to buy the offering. Not Statistically

Significant.

Sale efforts in August are less likely to yield results. Not Statistically

Significant.

Sale efforts in December are more likely to yield results. Not Statistically

Significant.

Sale efforts in February are less likely to yield results. Not Statistically

Significant.

Sale efforts in January are less likely to yield results. Statistically

Significant at the 1% confidence interval.

Sale efforts in July are less likely to yield results. Statistically

Significant.

Sale efforts in June are more likely to yield results. Statistically

Significant at the 1% confidence interval.

Sale efforts in March are less likely to yield results. Statistically

Significant.

Sale efforts in May are less likely to yield results. Statistically

Significant at the 5% confidence interval.

Sale efforts in November are less likely to yield results. Statistically

Significant at the .01% confidence interval.

Sale efforts in October are more likely to yield results. Statistically

Significant.

Sale efforts in September are less likely to yield results. Statistically

Significant at the .01% confidence interval.

The greater the duration of the campaign the more likely the individual took the offer. Statistically significant.

The higher order the campaign the less likely it was to work. Statistically

significant at the 1% confidence interval.

The higher order the previous efforts the more likely the individual took the offer. Statistically significant.