**Determining Essential Factors in the Acceptance of Long-Term Deposit Offers**

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*A dataset based on customers who were offered a beneficial interest rate for immediate long-term deposit is studied using a variety of classification models to identify key factors related to a customer’s acceptance.*

**PROBLEM STATEMENT:**

Which classifier performs best at determining if a customer will accept the long-term deposit offer? What factors are most predictive of acceptance?

1. The average age of customers is 40 years old.
2. The decision tree is the best model for predicting the acceptance of the long-term deposit offer.
3. The most essential features from the decision tree model are previous outcome, number of employees, and the number of contacts from the current campaign.
4. The following features of importance, in decreasing order, are the consumer confidence index, day of the week of the last contact, the customer’s job and the customer’s marital status.

**ACTION STEPS:**

1. Focus on people who accepted prior campaigns
2. Contact people with greater frequency
3. Focus on married individuals with a high number of employees