



Data Glacier

Your Deep Learning Partner

Exploratory Data Analysis

Bank Marketing(Campaign)

11-Dec-2021

Bank Marketing

- I have done final project individually
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- College/Company : Tehran Kharazmi University
- Specialization : Data Science

Data Exploration

ABC Bank wants to sell its term deposit product to customers and before launching the product they want to develop a model which helps them in understanding whether a particular customer will buy their product or not (based on customer's past interaction with bank or other Financial Institution).

Bank wants to use ML model to shortlist customers whose chances of buying the product are more so that their marketing channel (tele marketing, SMS/email marketing etc) can focus only on those customers whose chances of buying the product are more.

This will save resources and their time (which is directly involved in the cost (resource billing)).

Develop model with Duration and without duration feature and report the performance of the model.

Duration feature is not recommended as this will be difficult to explain the result to business and also it will be difficult for business to campaign based on duration.

Data Exploration

Input variables:

bank client data:

1 - age (numeric)

2 - job : type of job (categorical: 'admin.','blue-collar','entrepreneur','housemaid','management','retired','self-employed','services','student','technician','unemployed','unknown')

3 - marital : marital status (categorical: 'divorced','married','single','unknown'; note: 'divorced' means divorced or widowed)

4 - education (categorical:

'basic.4y','basic.6y','basic.9y','high.school','illiterate','professional.course','university.degree','unknown')

5 - default: has credit in default? (categorical: 'no','yes','unknown')

6 - housing: has housing loan? (categorical: 'no','yes','unknown')

7 - loan: has personal loan? (categorical: 'no','yes','unknown')

related with the last contact of the current campaign:

8 - contact: contact communication type (categorical: 'cellular','telephone')

9 - month: last contact month of year (categorical: 'jan', 'feb', 'mar', ..., 'nov', 'dec')

10 - day_of_week: last contact day of the week (categorical: 'mon','tue','wed','thu','fri')c)

Data Exploration

11 - duration: last contact duration, in seconds (numeric). Important note: this attribute highly affects the output target (e.g., if duration=0 then y='no')

other attributes:

12 - campaign: number of contacts performed during this campaign and for this client (numeric, includes last contact)

13 - pdays: number of days that passed by after the client was last contacted from a previous campaign (numeric; 999 means client was not previously contacted)

14 - previous: number of contacts performed before this campaign and for this client (numeric)

15 - poutcome: outcome of the previous marketing campaign (categorical: 'failure','nonexistent','success')

social and economic context attributes

16 - emp.var.rate: employment variation rate - quarterly indicator (numeric)

17 - cons.price.idx: consumer price index - monthly indicator (numeric)

18 - cons.conf.idx: consumer confidence index - monthly indicator (numeric)

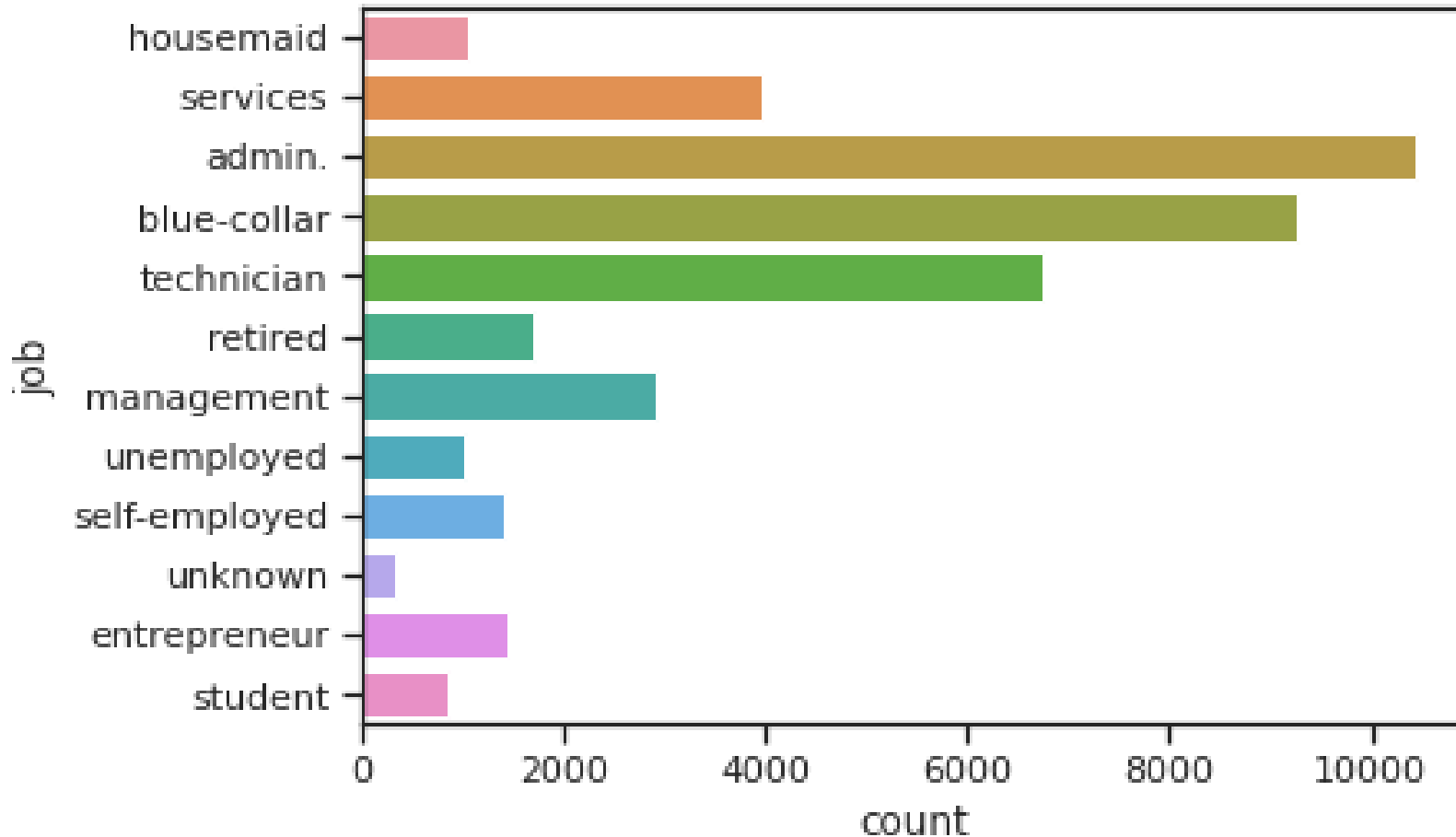
19 - euribor3m: euribor 3 month rate - daily indicator (numeric)

20 - nr.employed: number of employees - quarterly indicator (numeric)

Output variable (desired target):

21 - y - has the client subscribed a term deposit? (binary: 'yes','no')

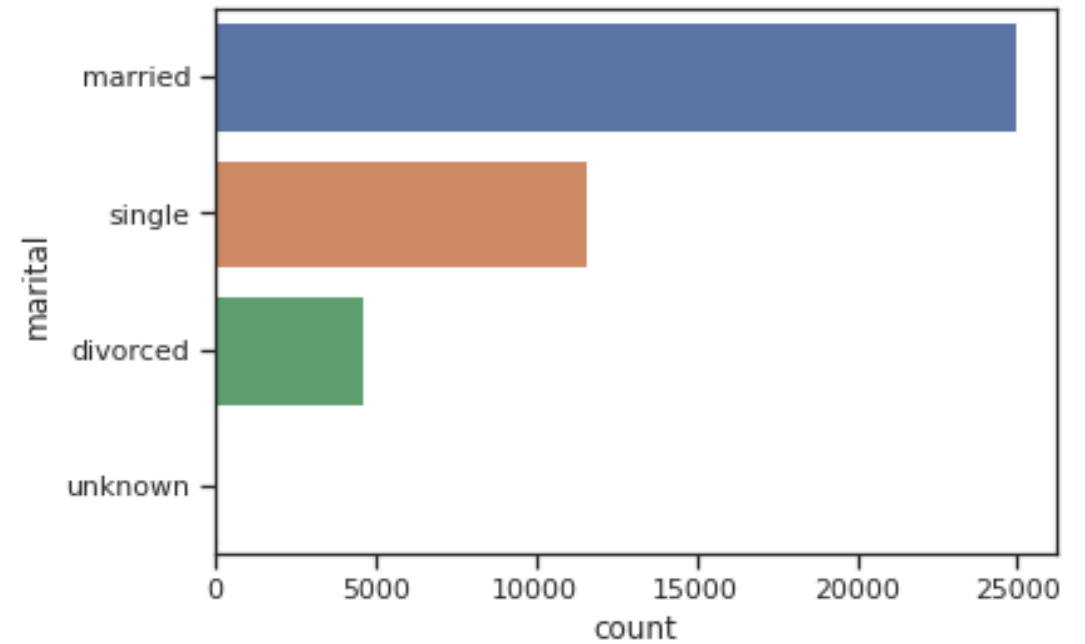
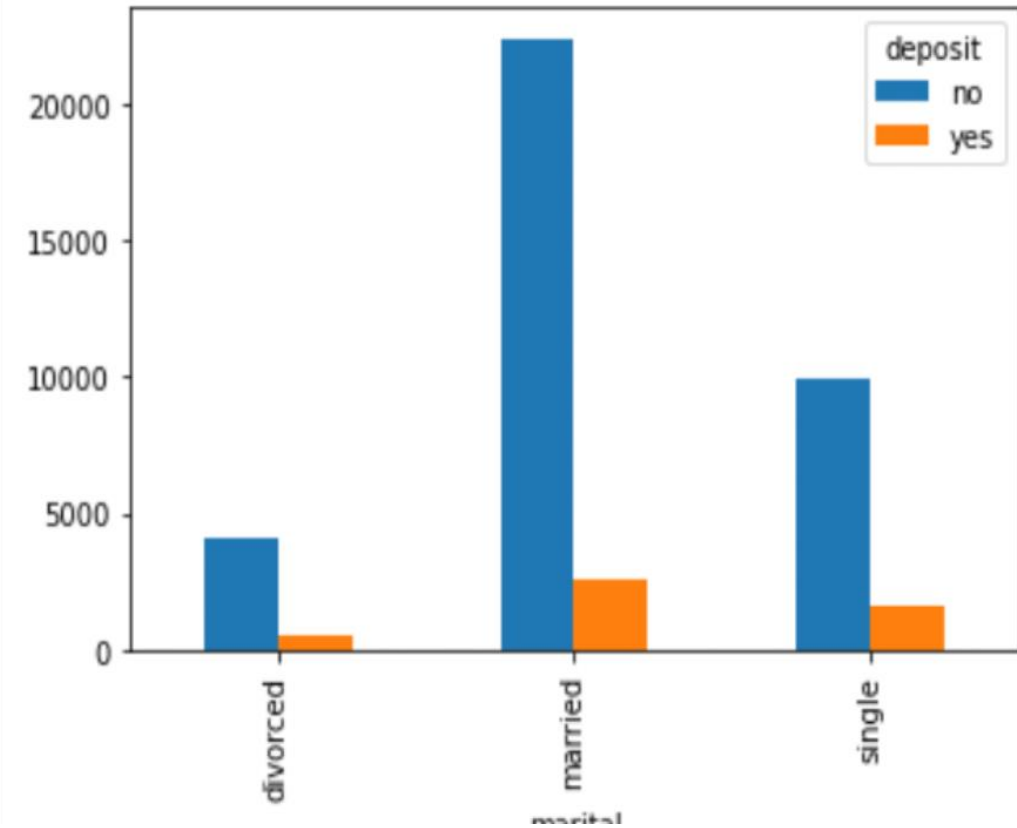
Categorical EDA



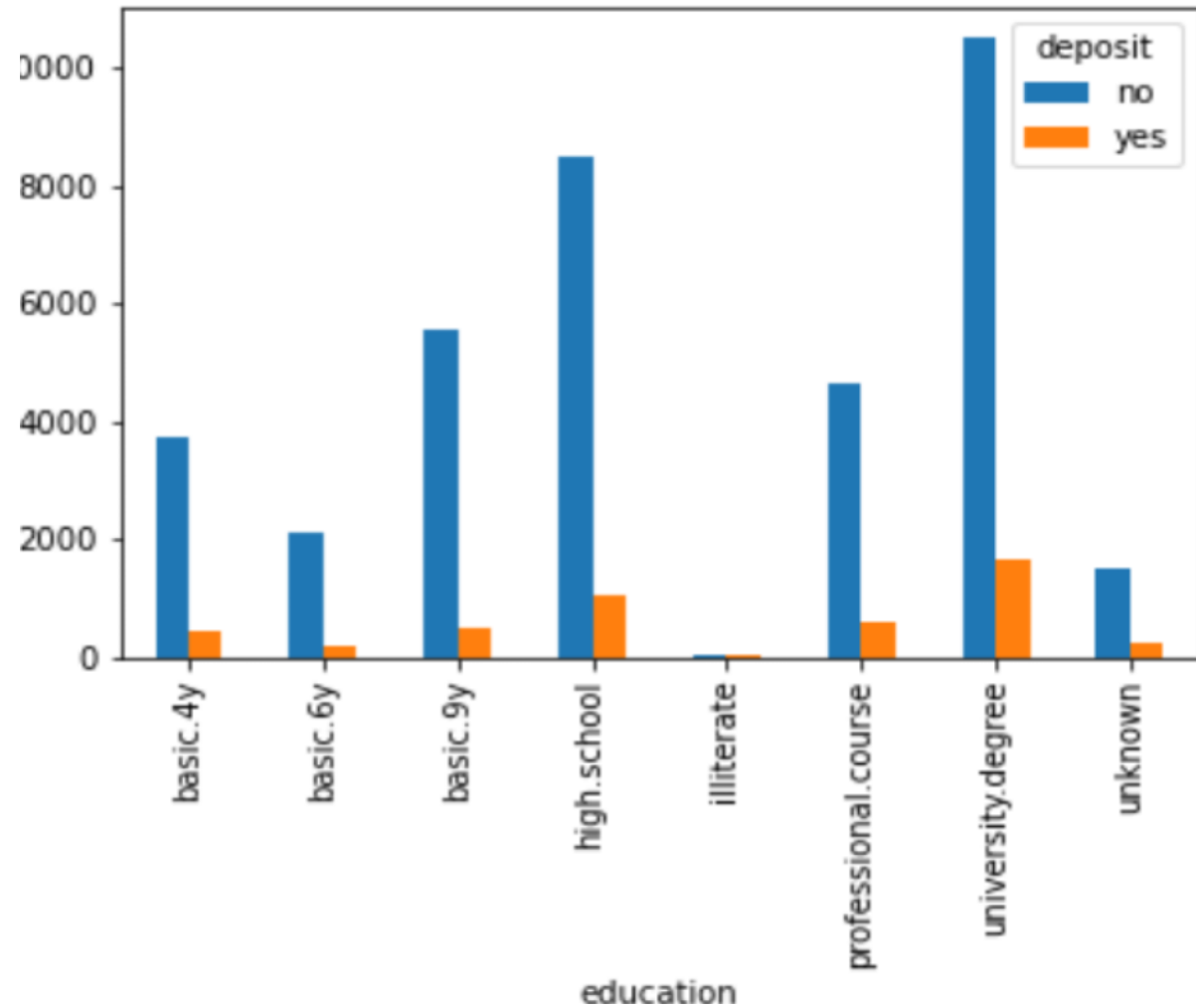
As we see in graph
most of the customers
that have jobs as "admin",
"blue-collar" or "technician"

Categorical EDA

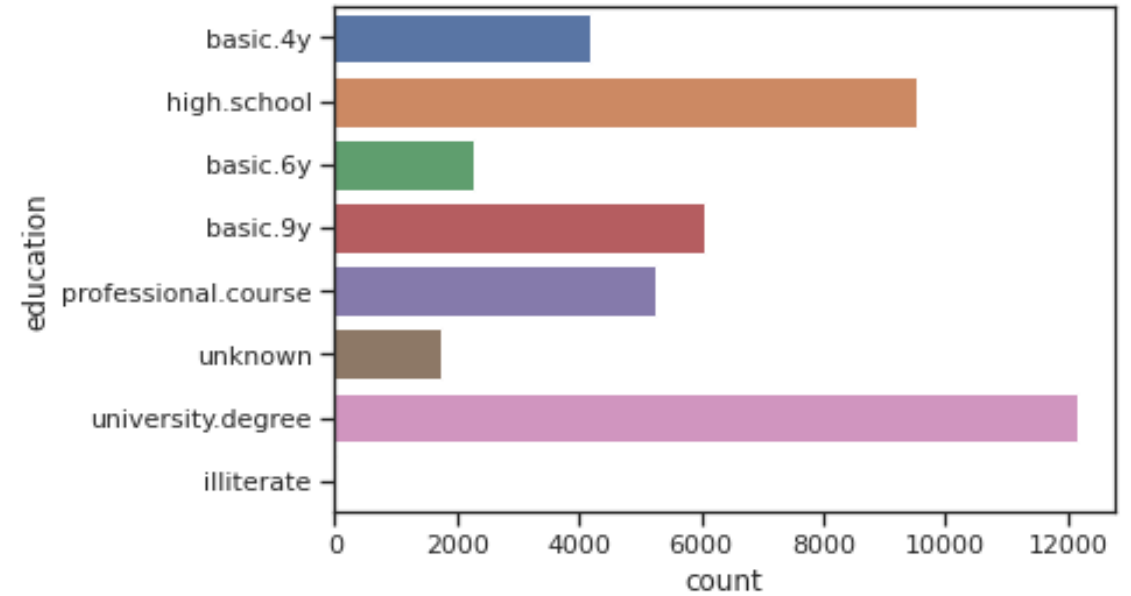
Effect of Marital on deposit
Possibility.



Categorical EDA

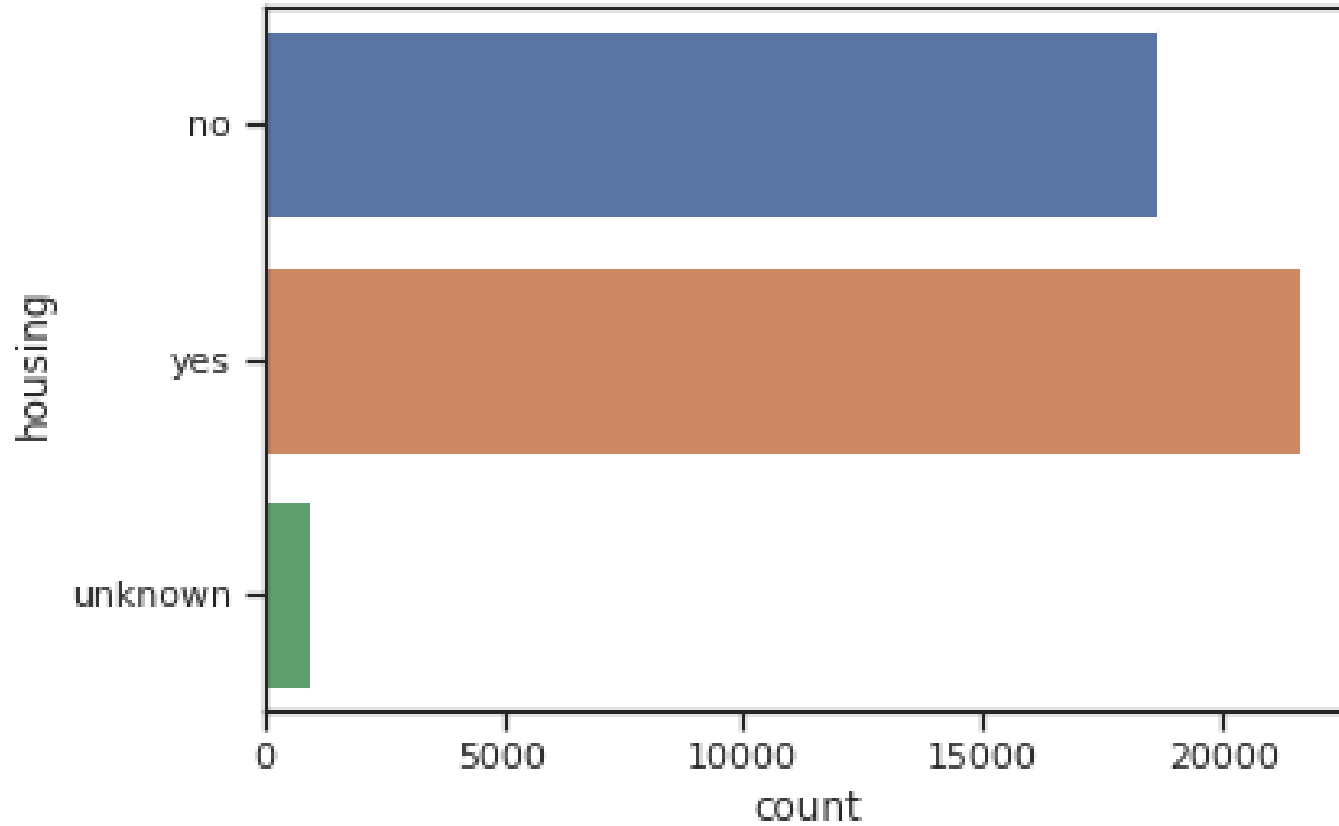


Effect of Education on deposit Possibility.

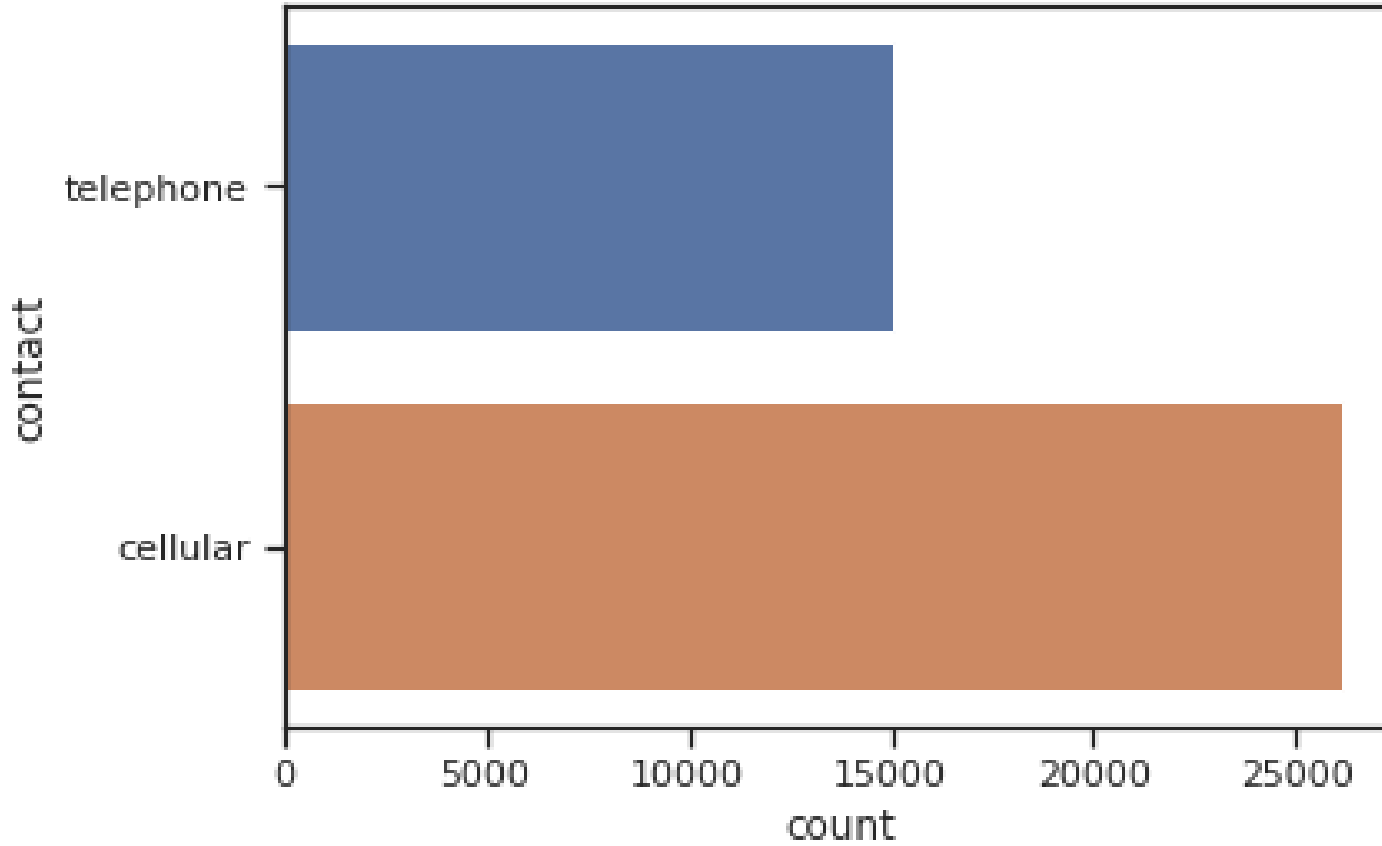


Categorical EDA

People who have housing loan contacted more.

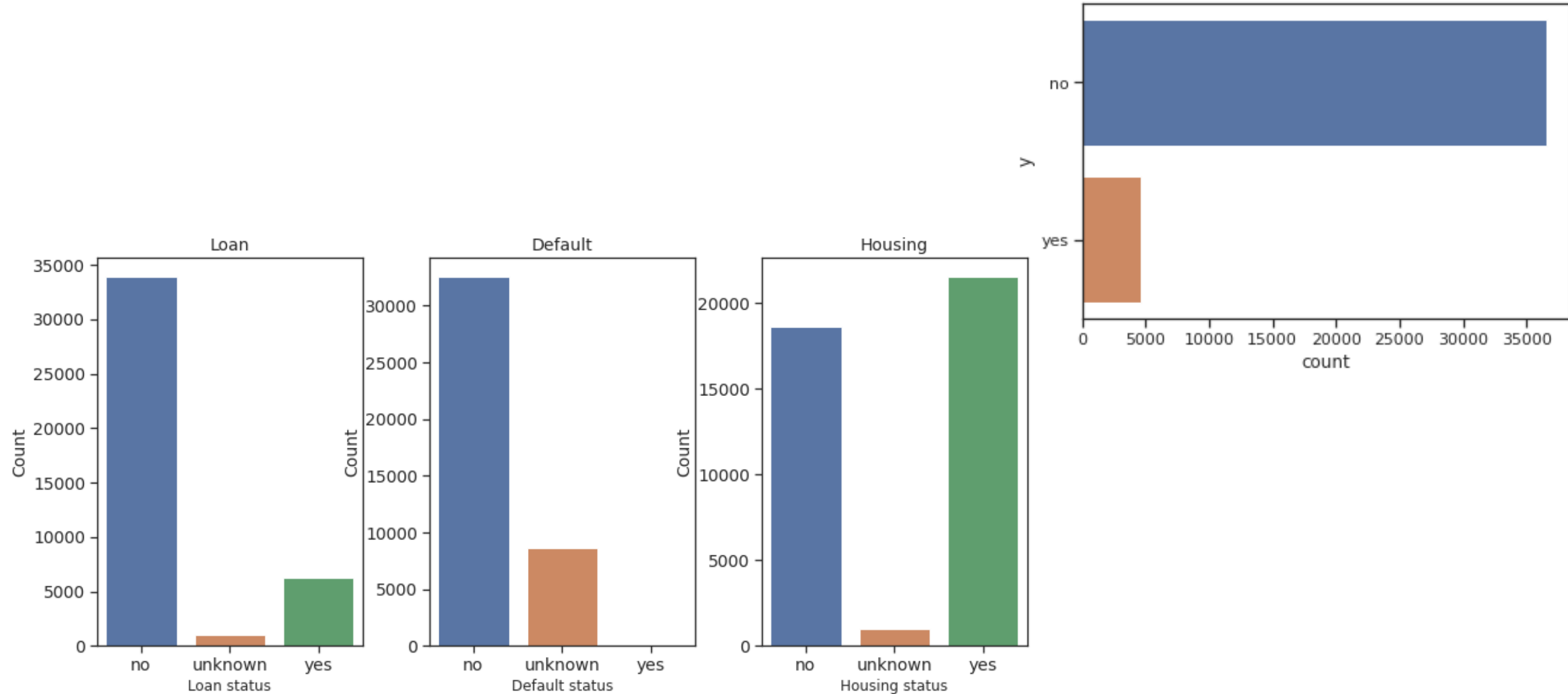


Categorical EDA

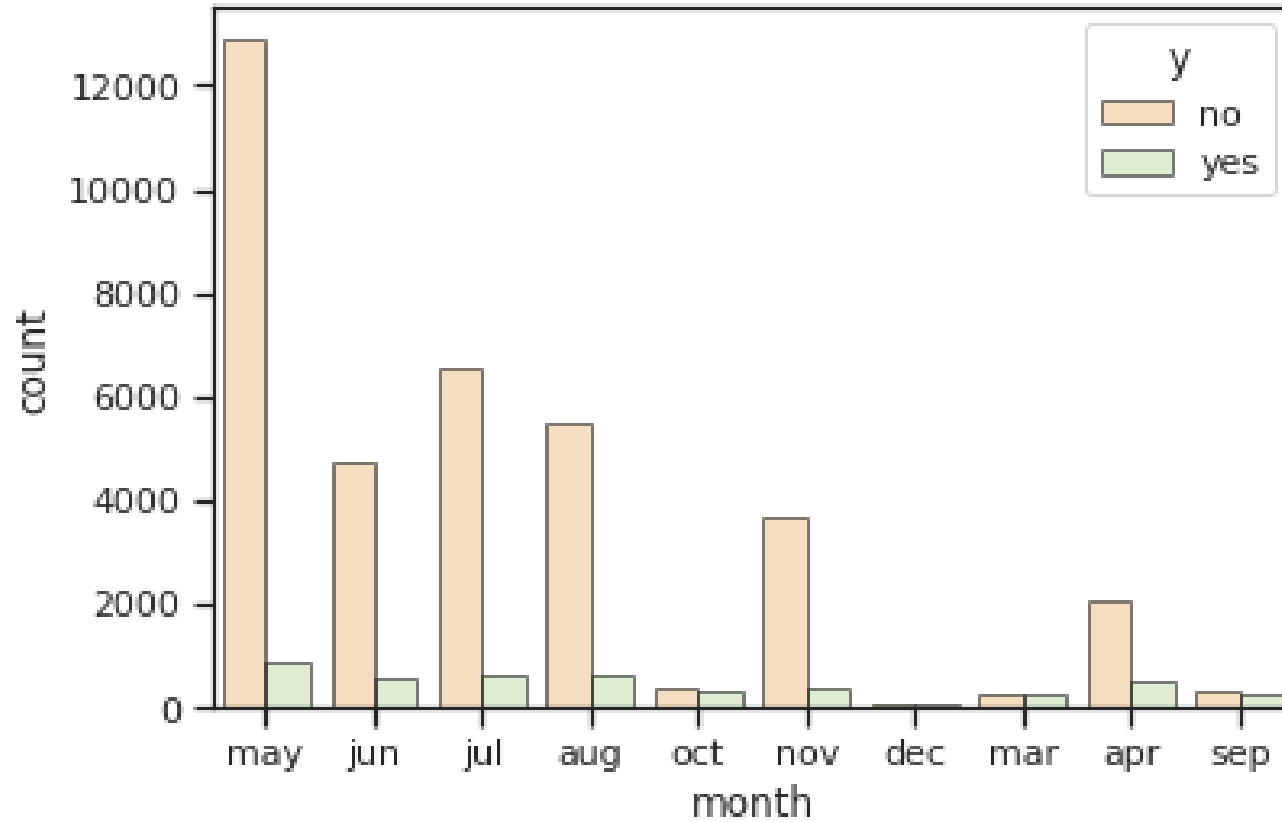


Most pepole contacted in cellular as
it has been shown
In image.

Categorical EDA

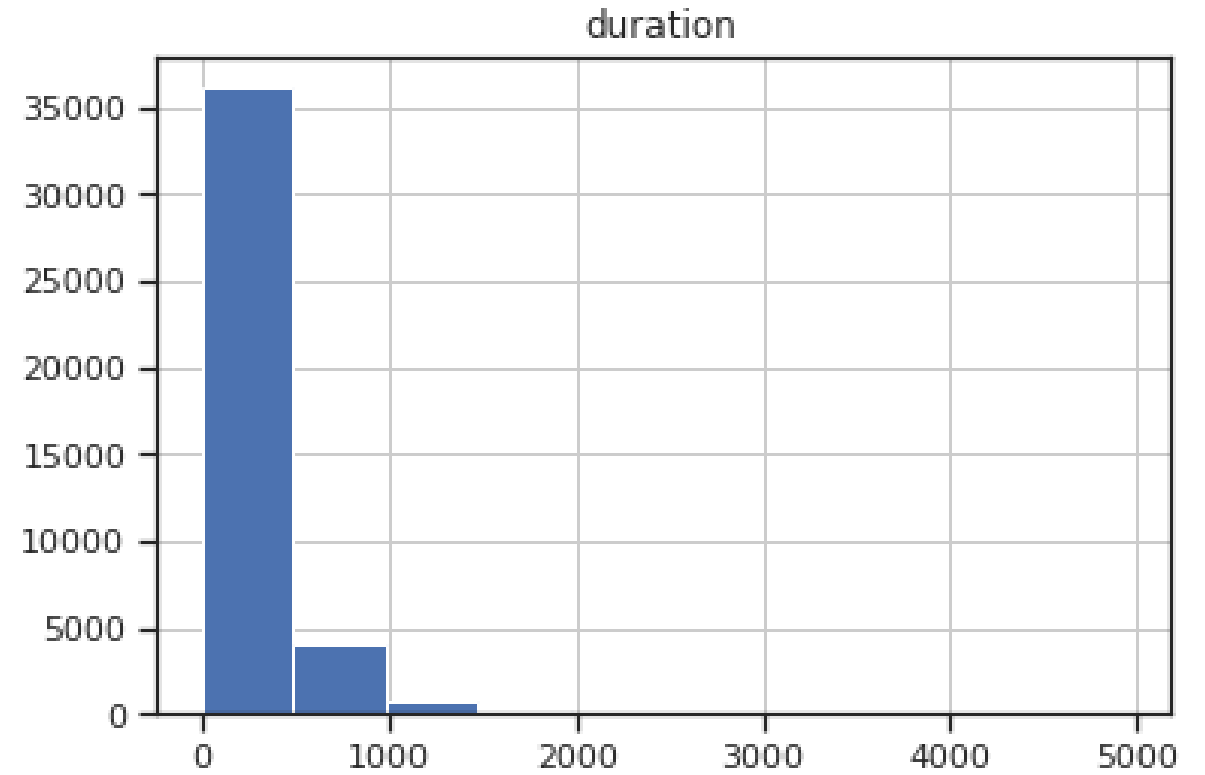
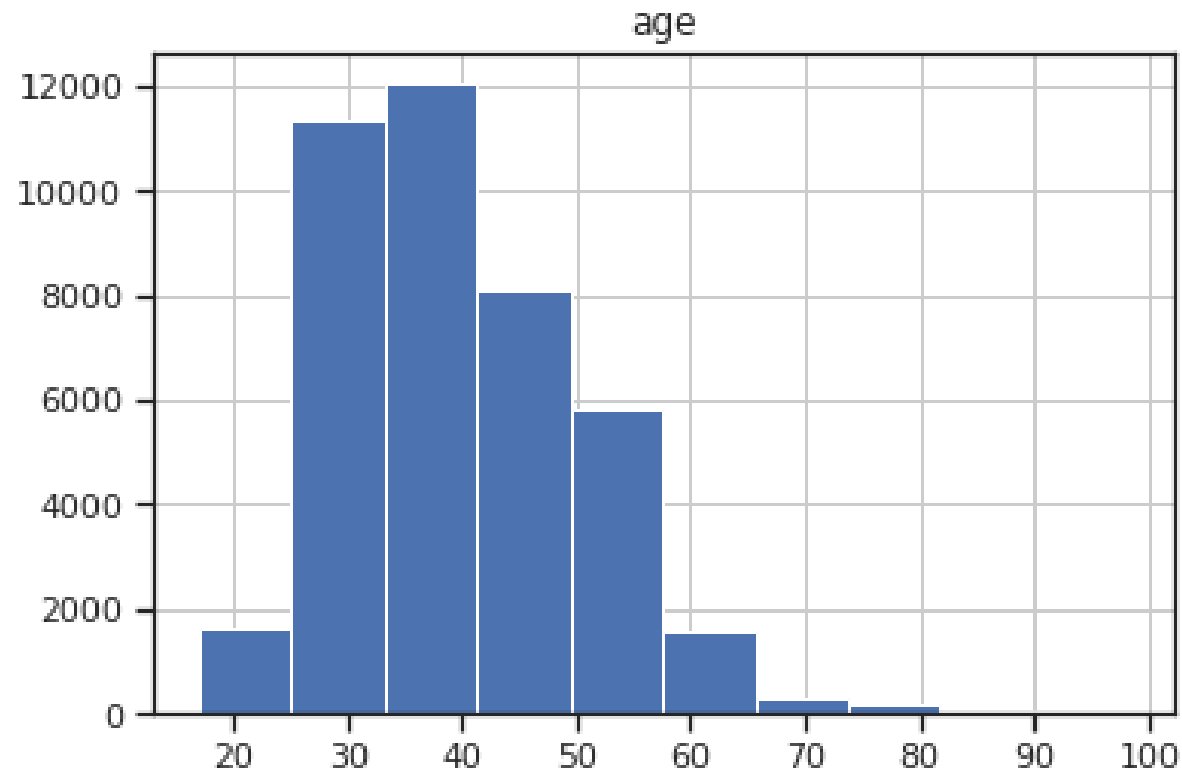


Categorical EDA



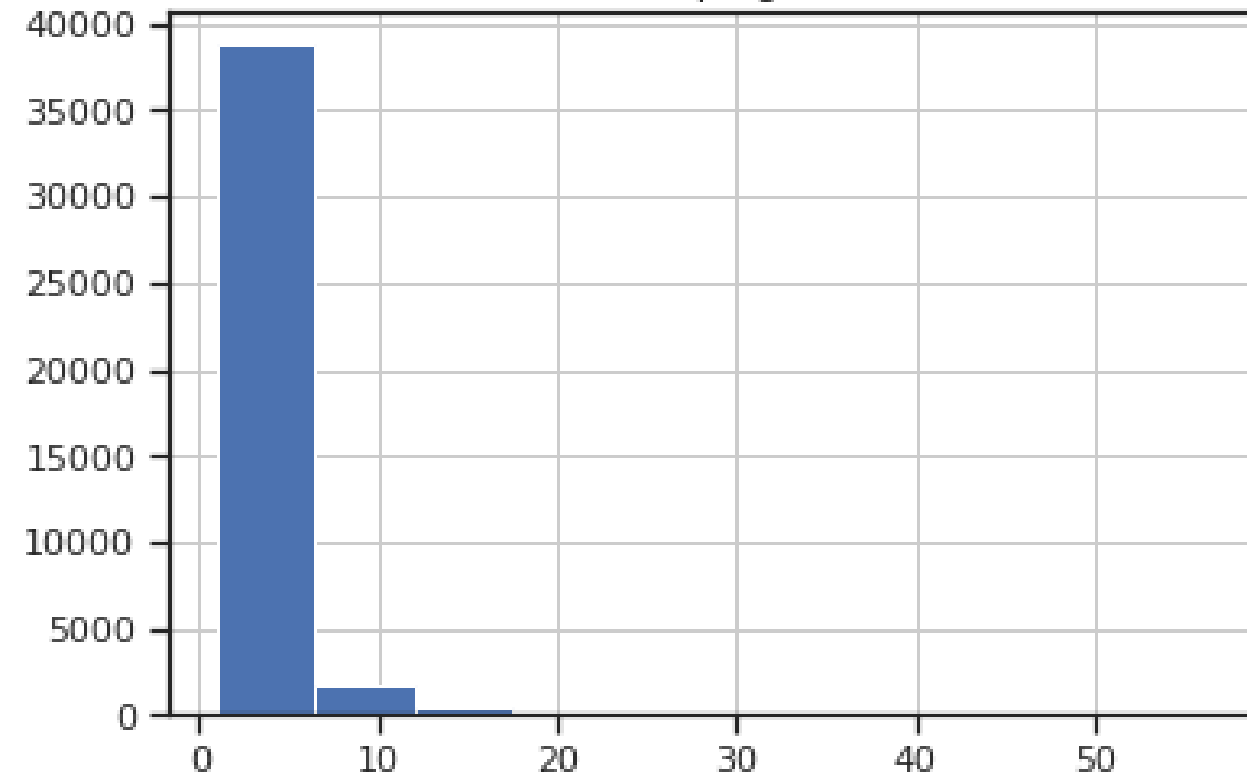
People are being contacted the most in the month of May. more People subscribed in may too.

Numerical EDA

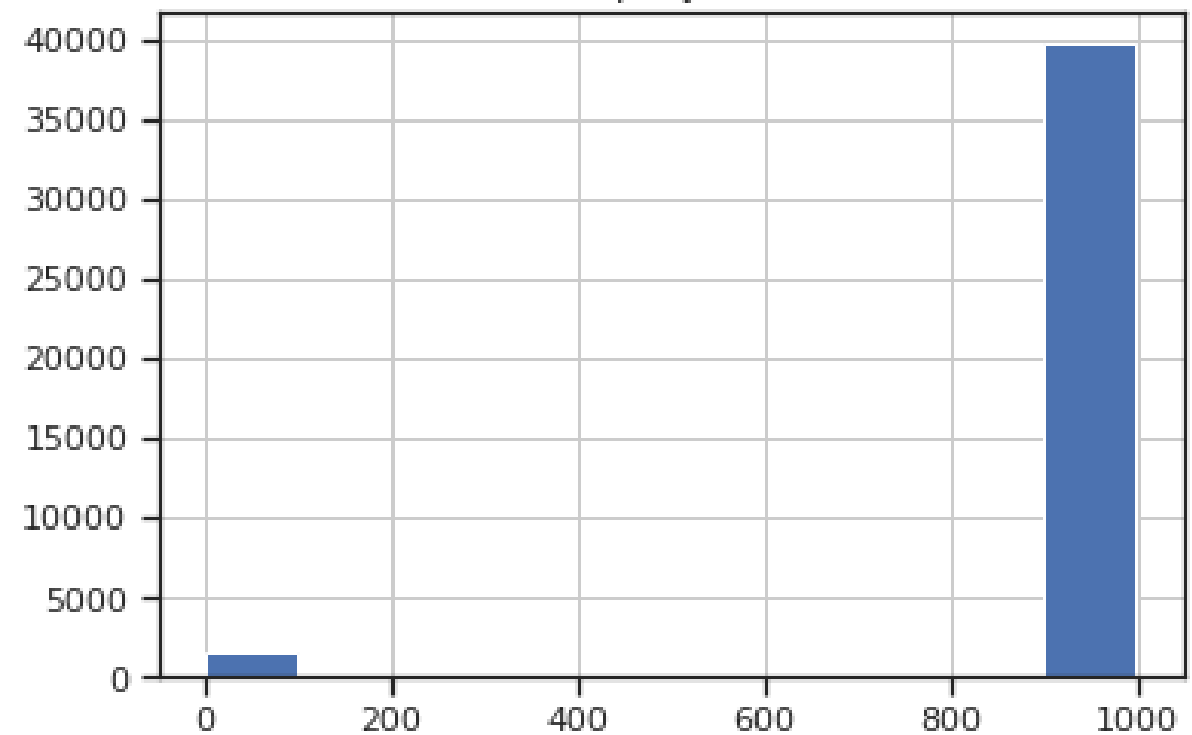


Numerical EDA

campaign

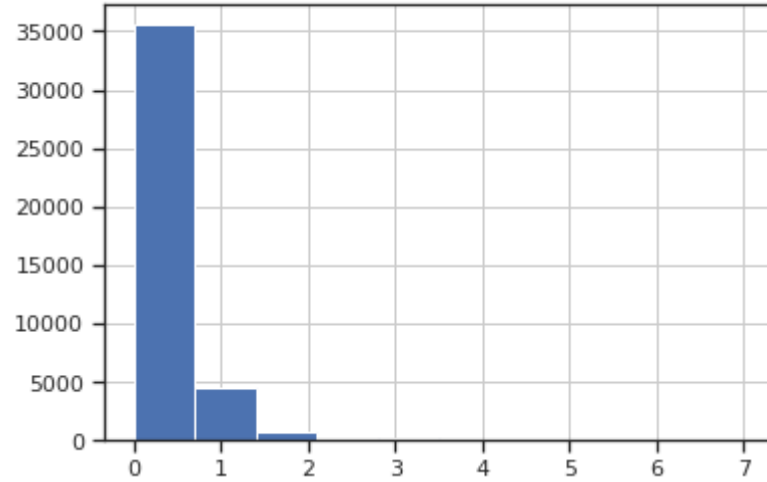


pdays

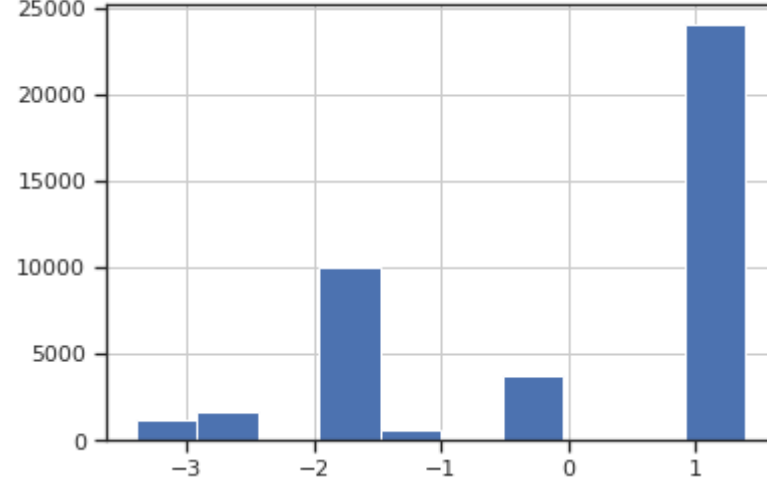


Numerical EDA

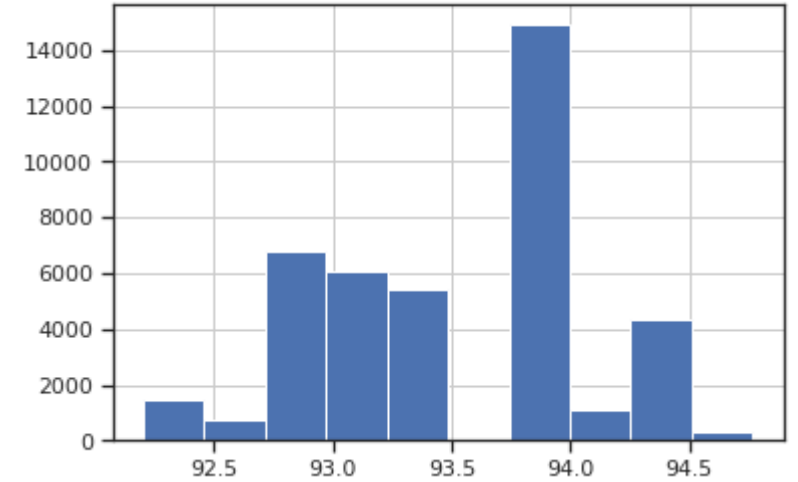
previous



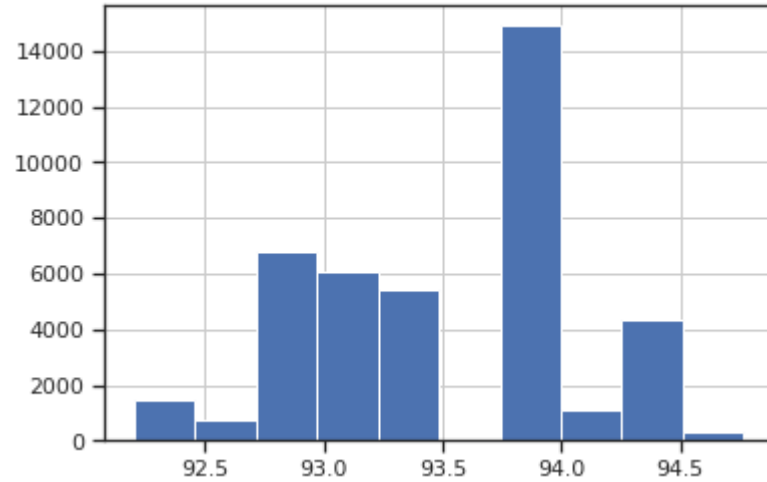
emp.var.rate



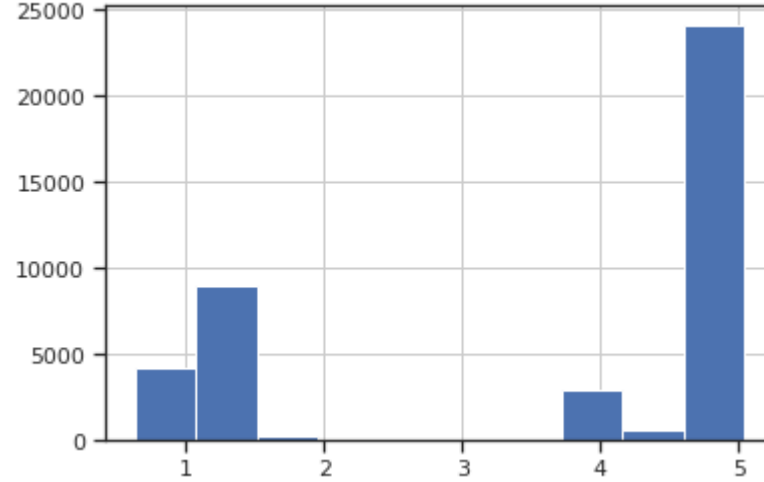
cons.price.idx



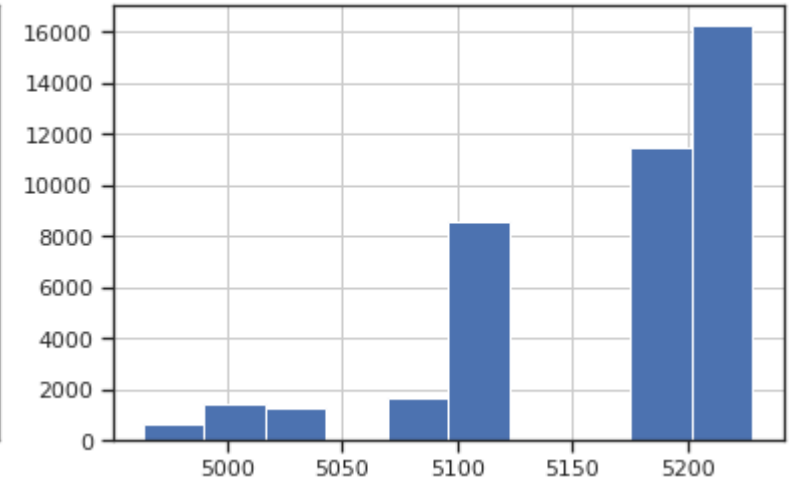
cons.price.idx



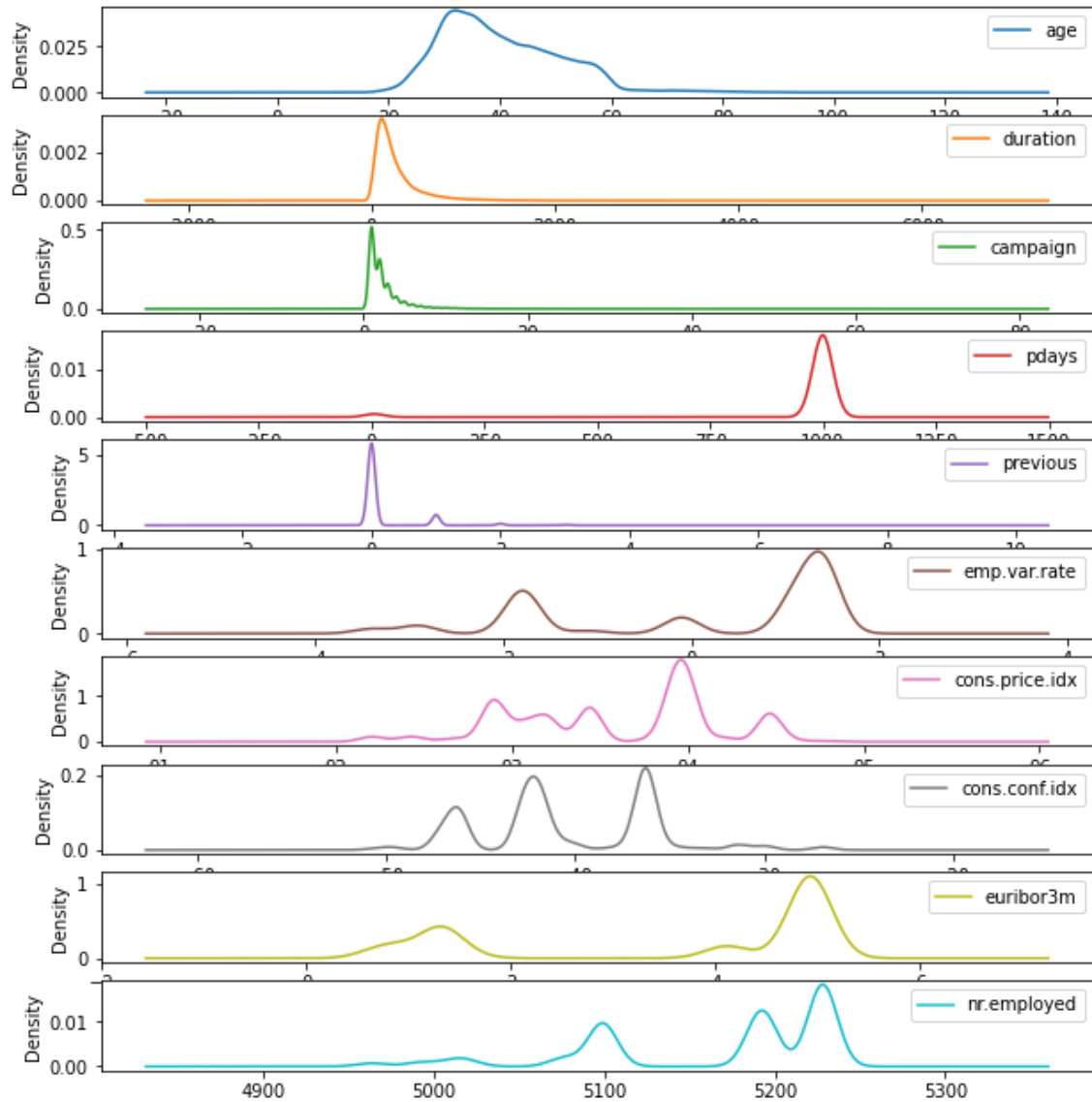
euribor3m



nr.employed

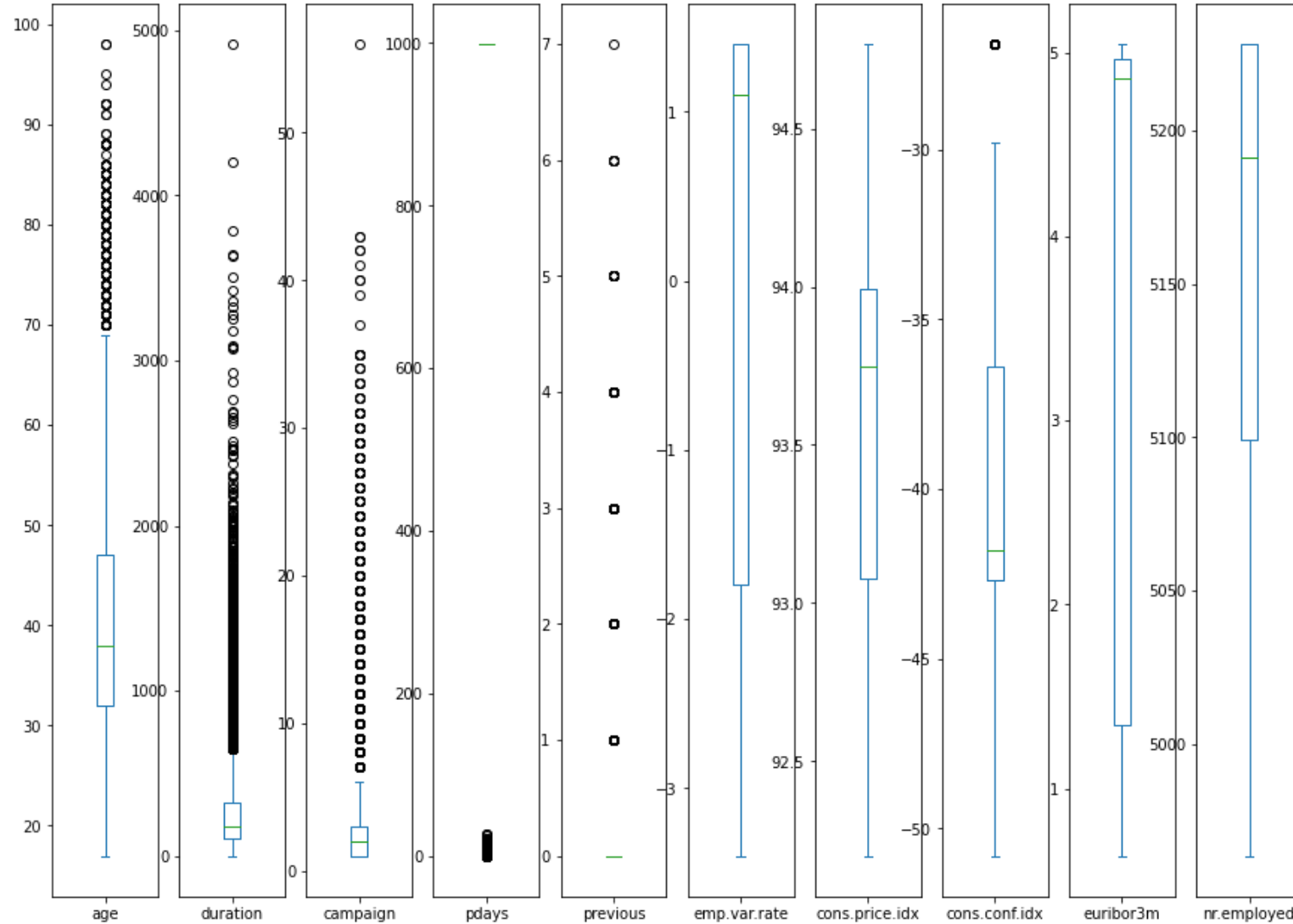


Numerical EDA



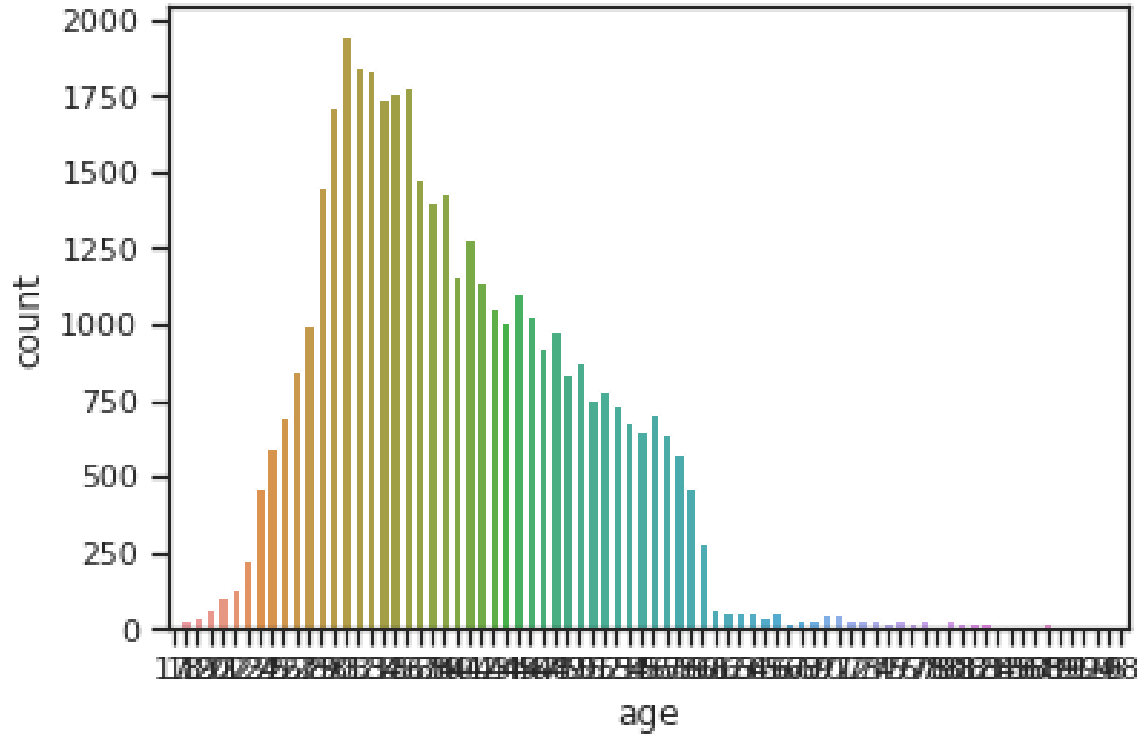
All Numerical Variable density Chart

Numerical EDA

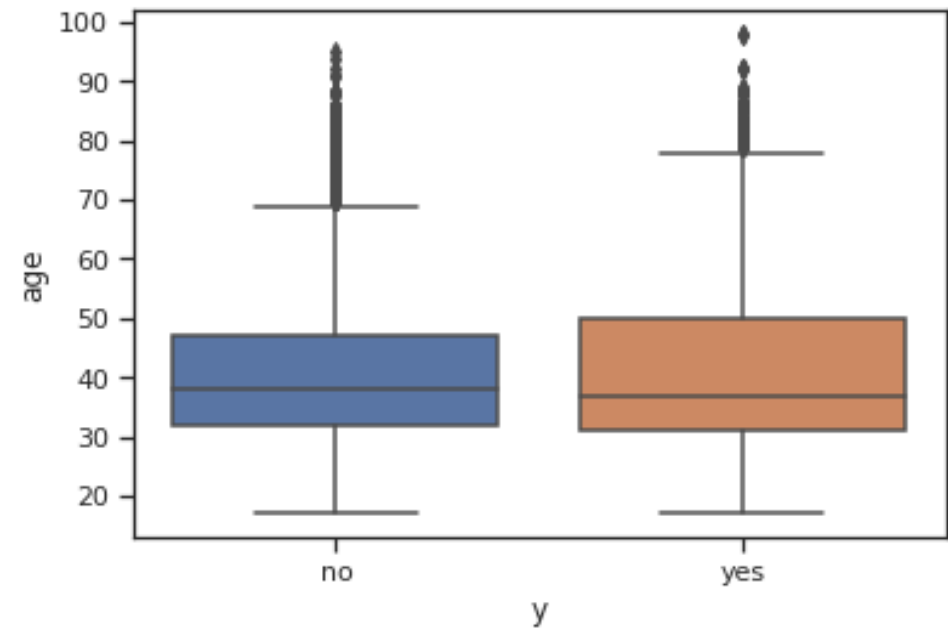


All Numerical Variables
Box plot

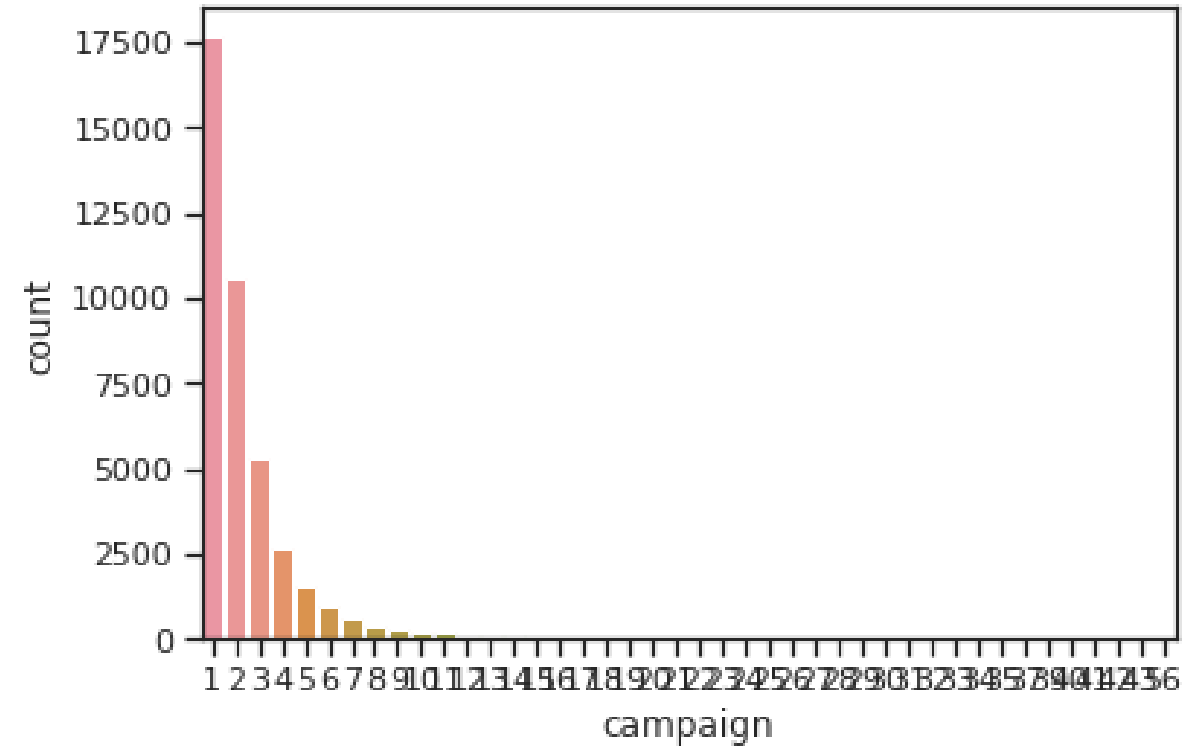
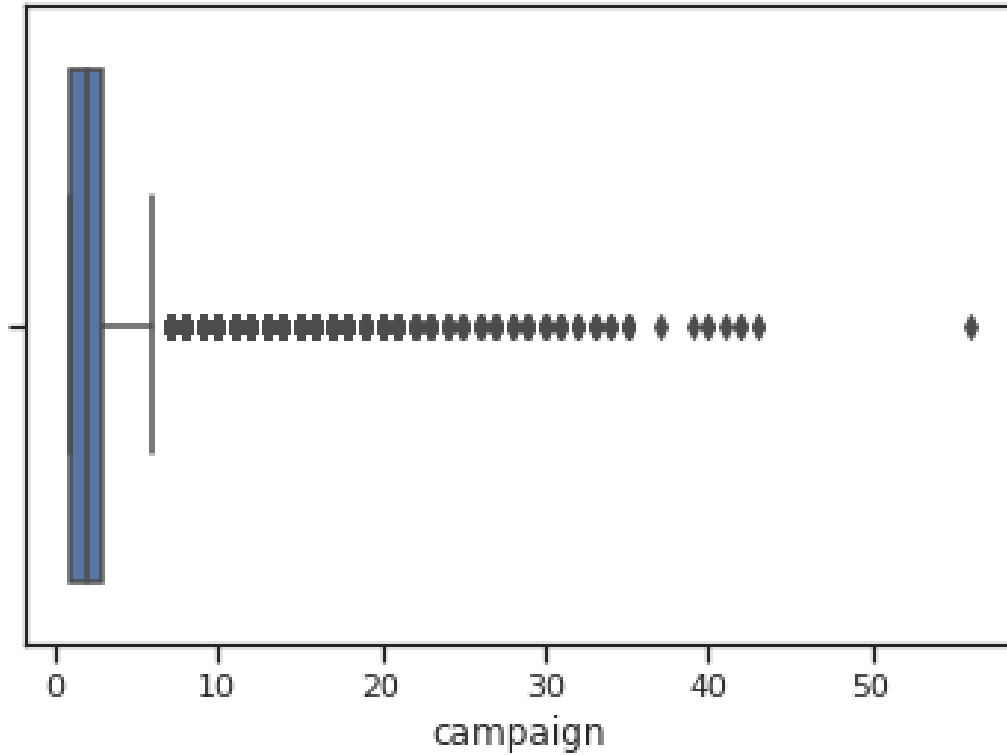
Numerical EDA



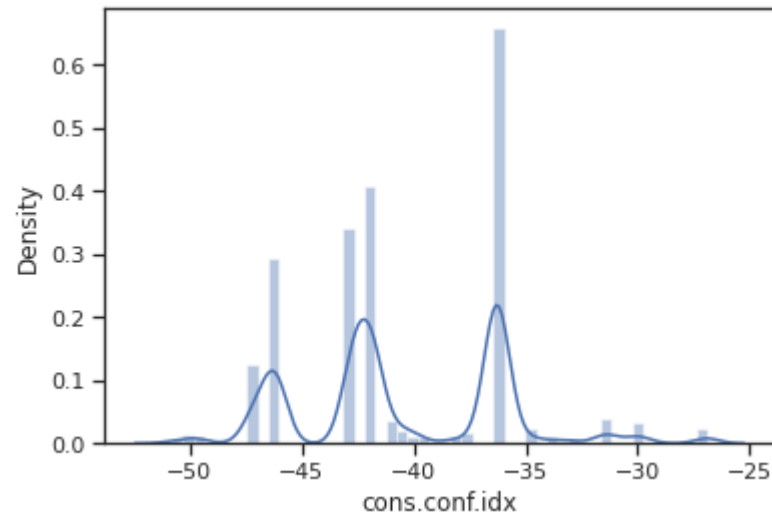
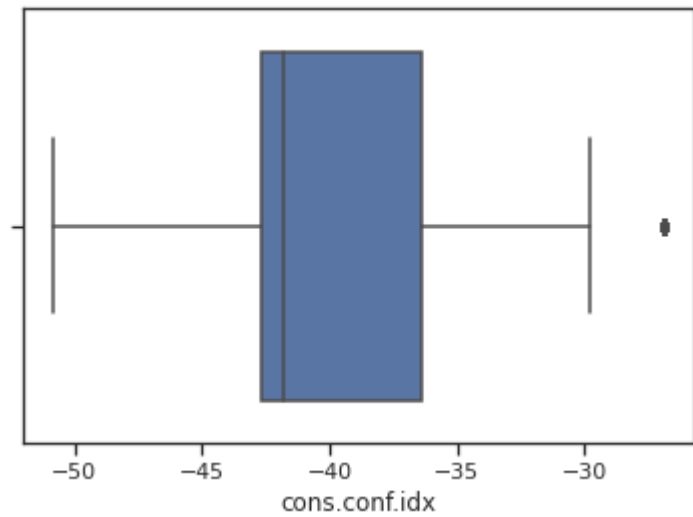
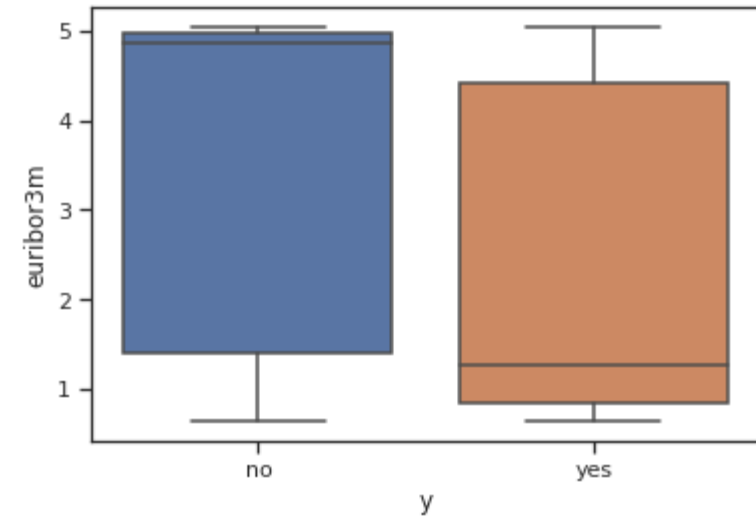
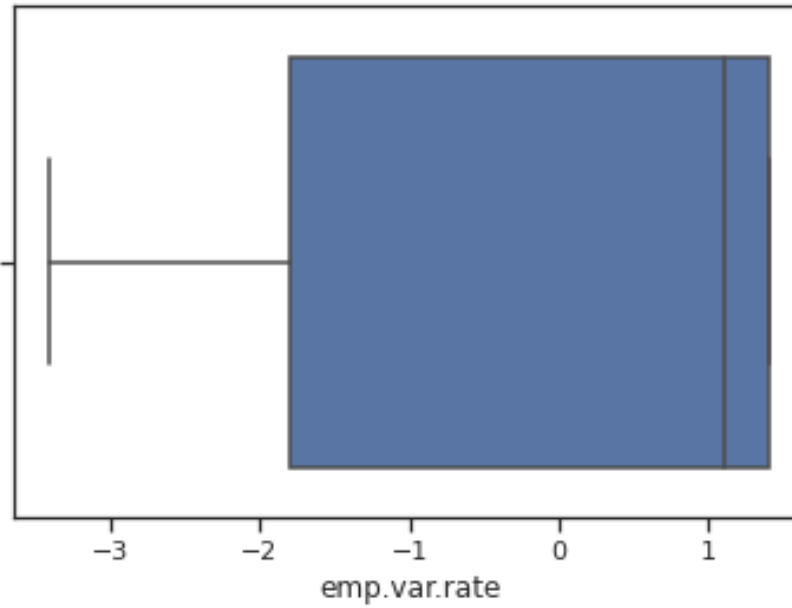
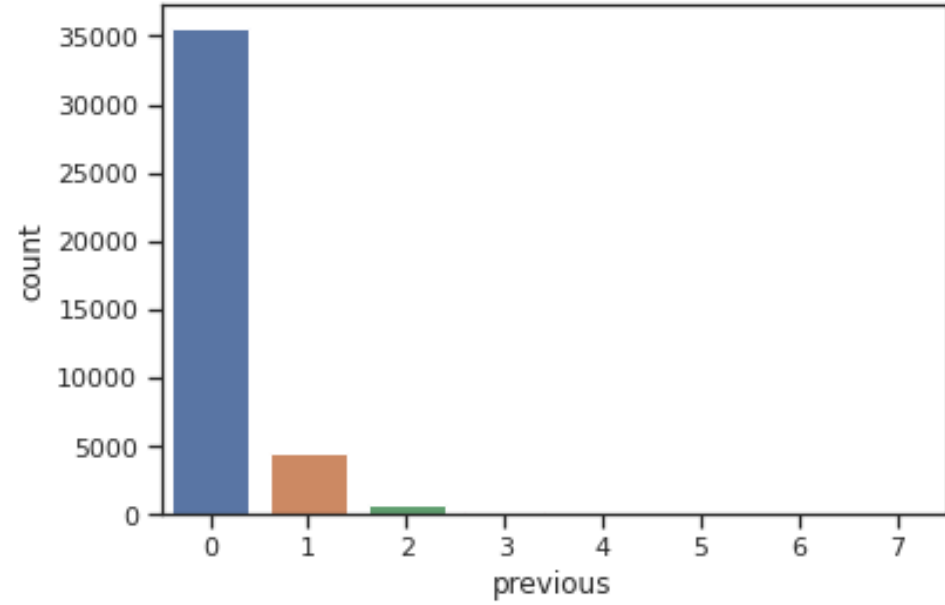
Majority of People are between age 35-40.



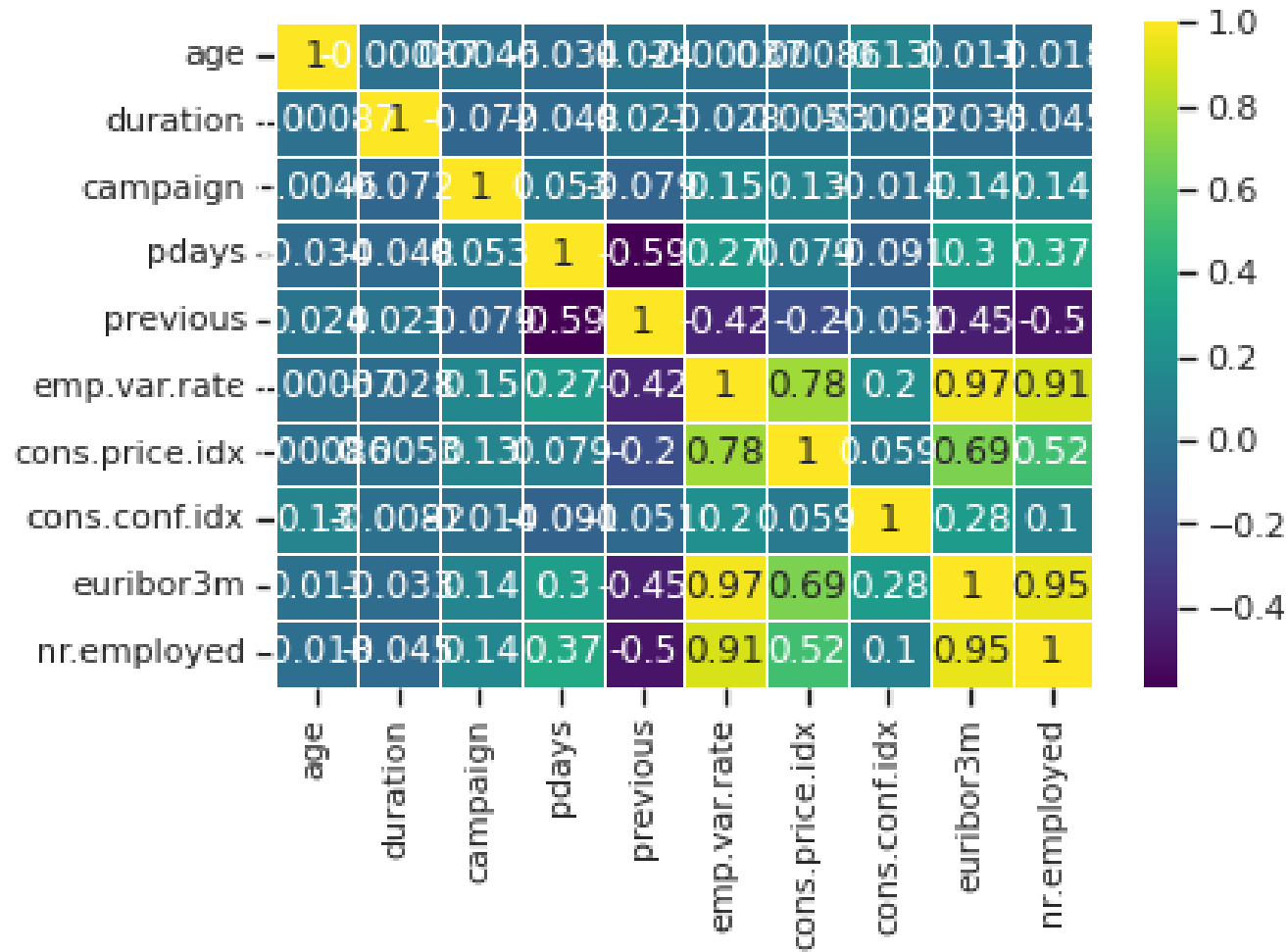
Numerical EDA



Numerical EDA



Numerical EDA



Emp.var. Rate, euribor3m,
nr.employed and cons.price.idx
have higher correlation

RECOMMENDED MODELS

1-Logistic Regression

2-XGboos

3-Decition Tree

4-Random Forest

5-SVM

Thank You



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