

Telemarketing Campaign to Increase Investors in Bank Term Deposits

Data Analysis of Investor Profiles at the Bank of Portugal
from 2008-2010



Agenda

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PROSPECTIVE INVESTORS

3 | STATISTICS ON RATES OF
INVESTMENT

4 | MODEL TO PREDICT

5 | MARKETING PLAN
SUGGESTIONS

6 | NEXT STEPS

7 | THANK YOU

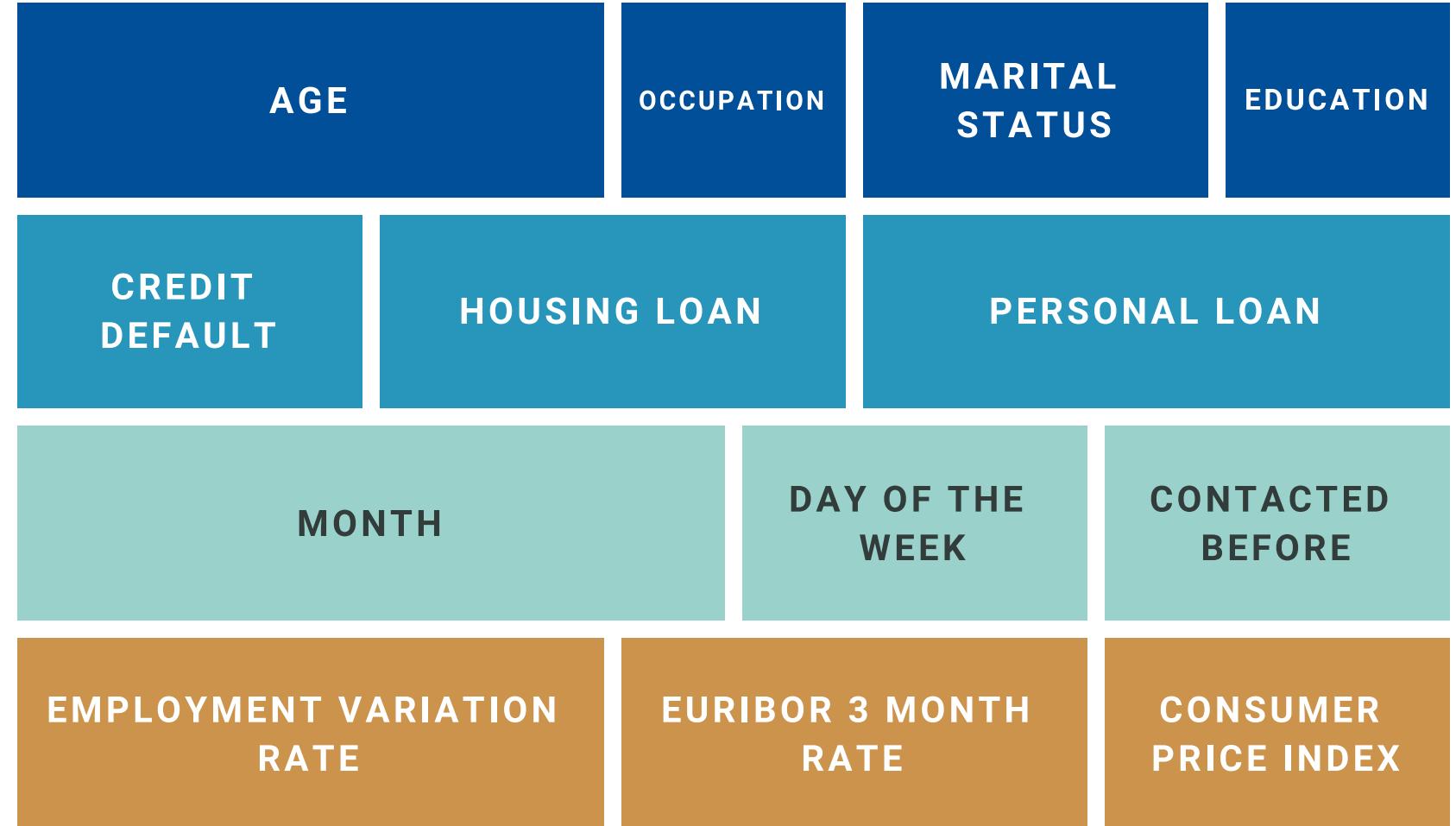
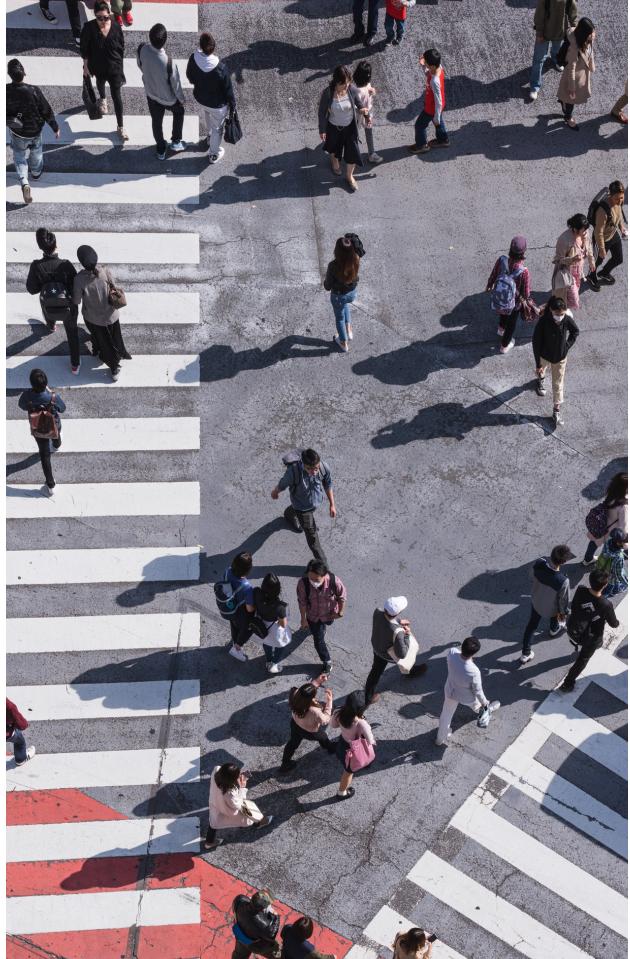
Business Goal



USING HISTORICAL DATA, WE
BUILT A MODEL TO PREDICT
FUTURE INVESTORS IN BANK
TERM DEPOSITS IN ORDER TO
DEVELOP A TARGETED
TELEMARKETING STRATEGY FOR
THE BANK OF PORTUGAL.

Data: Profiles of Prospective Investors

41,188 Individuals - (from May 2008 to November 2010).



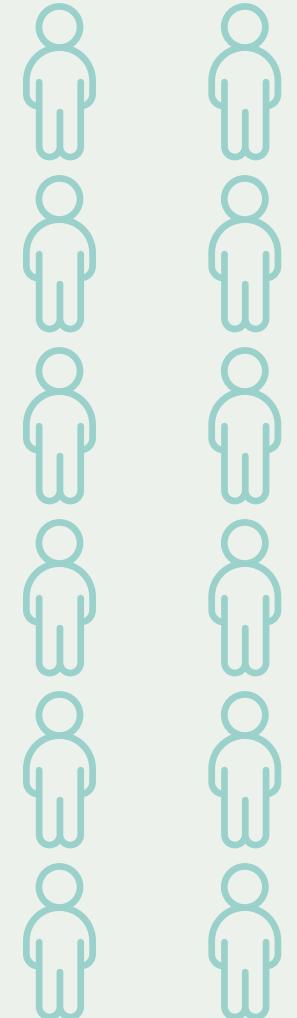
2008-2010 Campaign Outcome

11%



11% OF INDIVIDUALS
CONTACTED INVESTED

89%

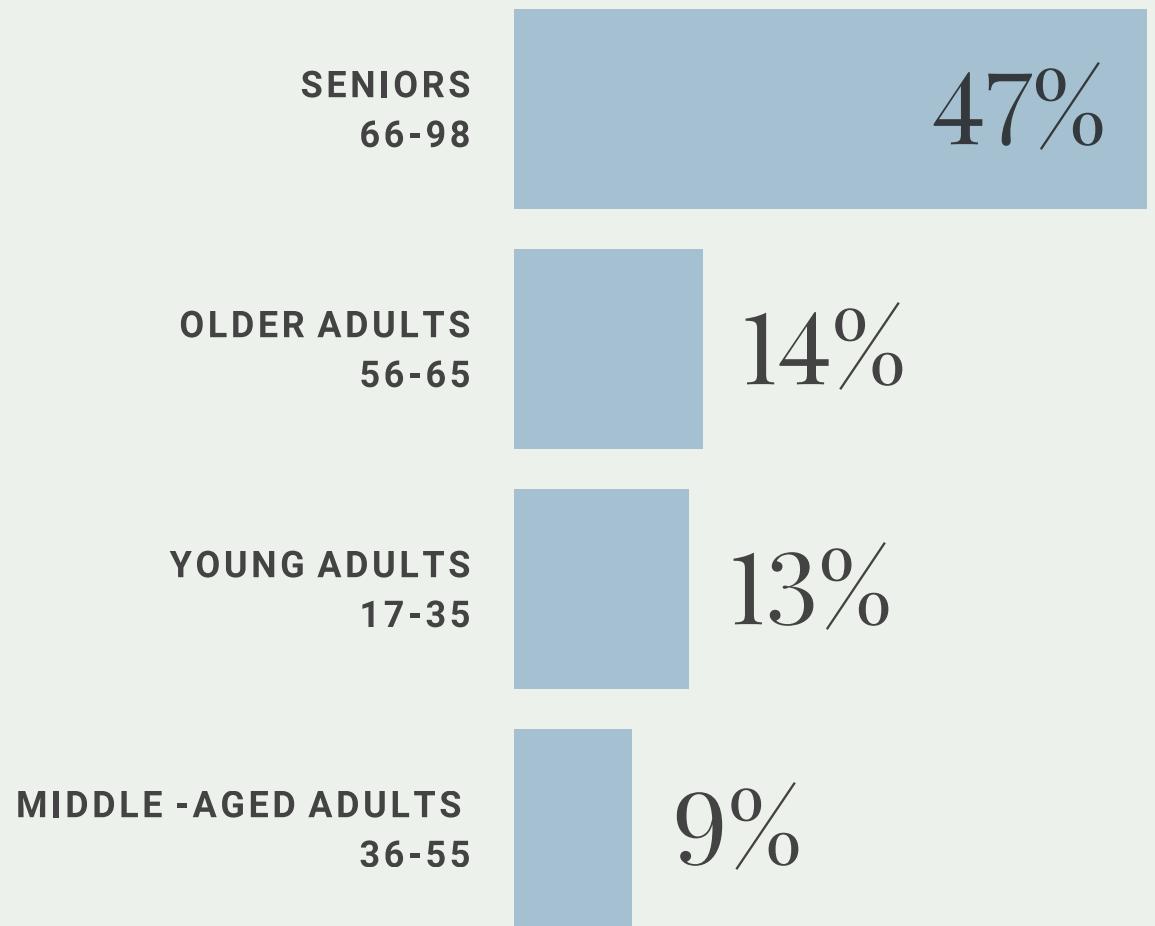


89% OF INDIVIDUALS
CONTACTED DID NOT INVEST

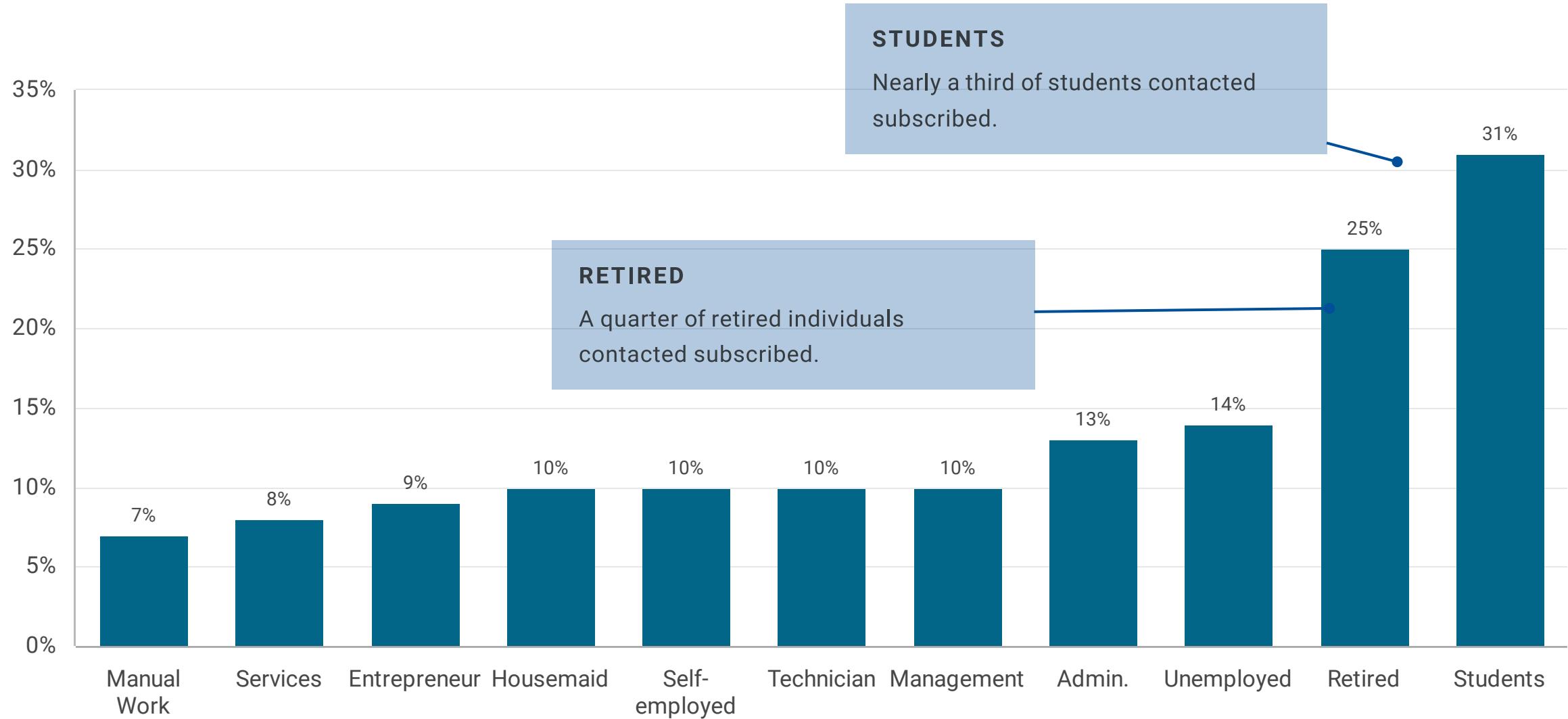
Source: Cornell University

Age of Subscriber

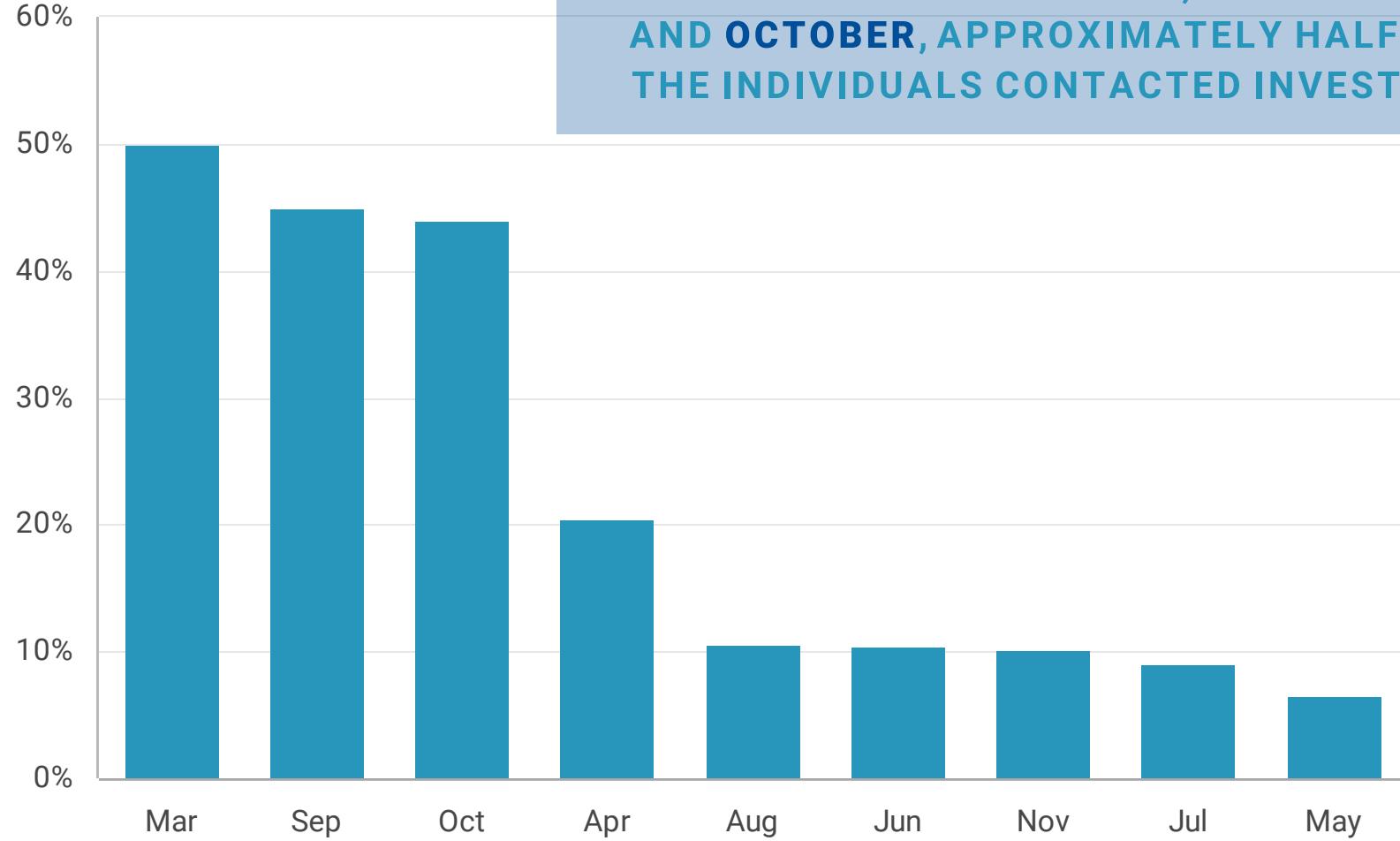
Rate of subscription per age group



Rate of Subscription Based on Occupation



Rate of Investment per Month



IN THE MONTHS OF MARCH, SEPTEMBER,
AND OCTOBER, APPROXIMATELY HALF OF
THE INDIVIDUALS CONTACTED INVESTED.

NUMBER OF CALLS	
May	13767
Jun.	5318
Nov.	4100
Apr.	2631
Oct.	717
Sep.	570
Mar.	546
Dec.	182

Note: Dec is not shown in the bar chart given the few calls made

Method of Communication

CONTACTING A PROSPECT VIA A CELLULAR PHONE, LEADS TO A HIGHER LIKELIHOOD OF INVESTMENT

LANDLINES

787

787 OUT OF
15,041(5.3%)
SUBSCRIBED

CELLULAR

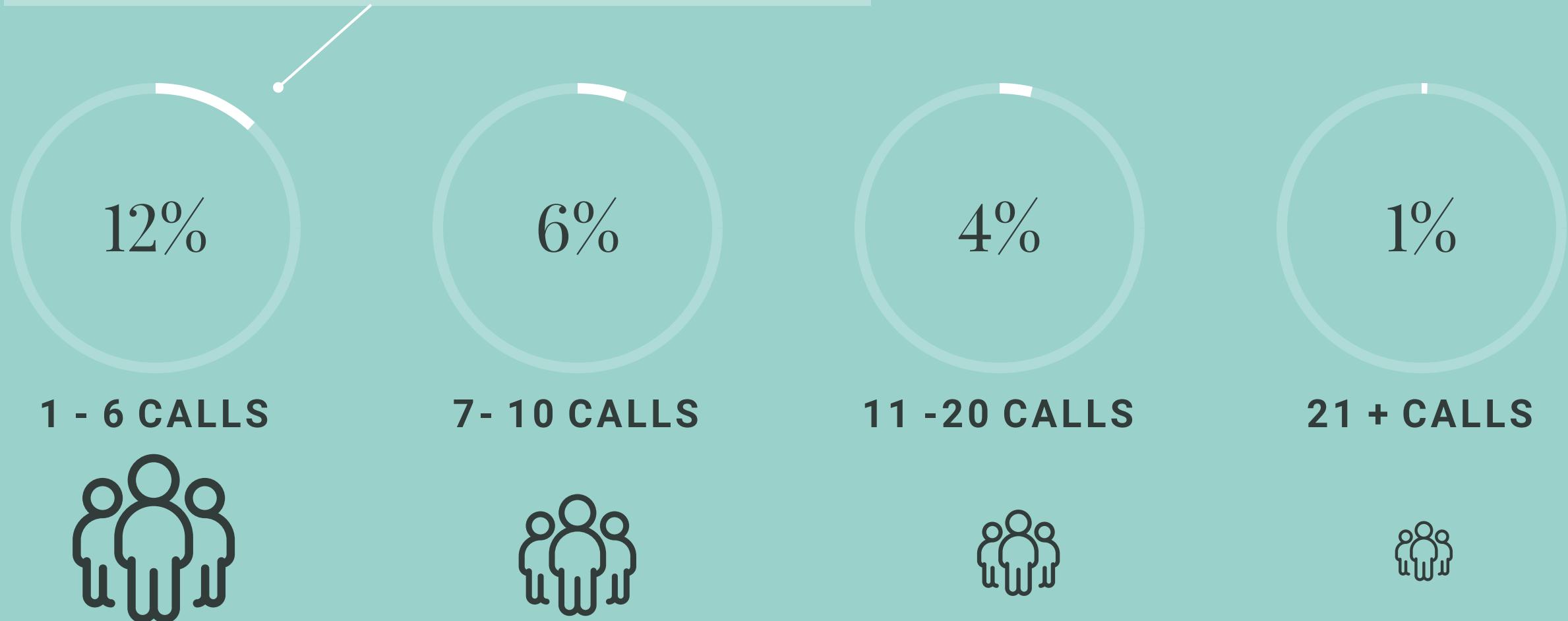
3,852

3,852 OUT OF 26,135
(15%) SUBSCRIBED



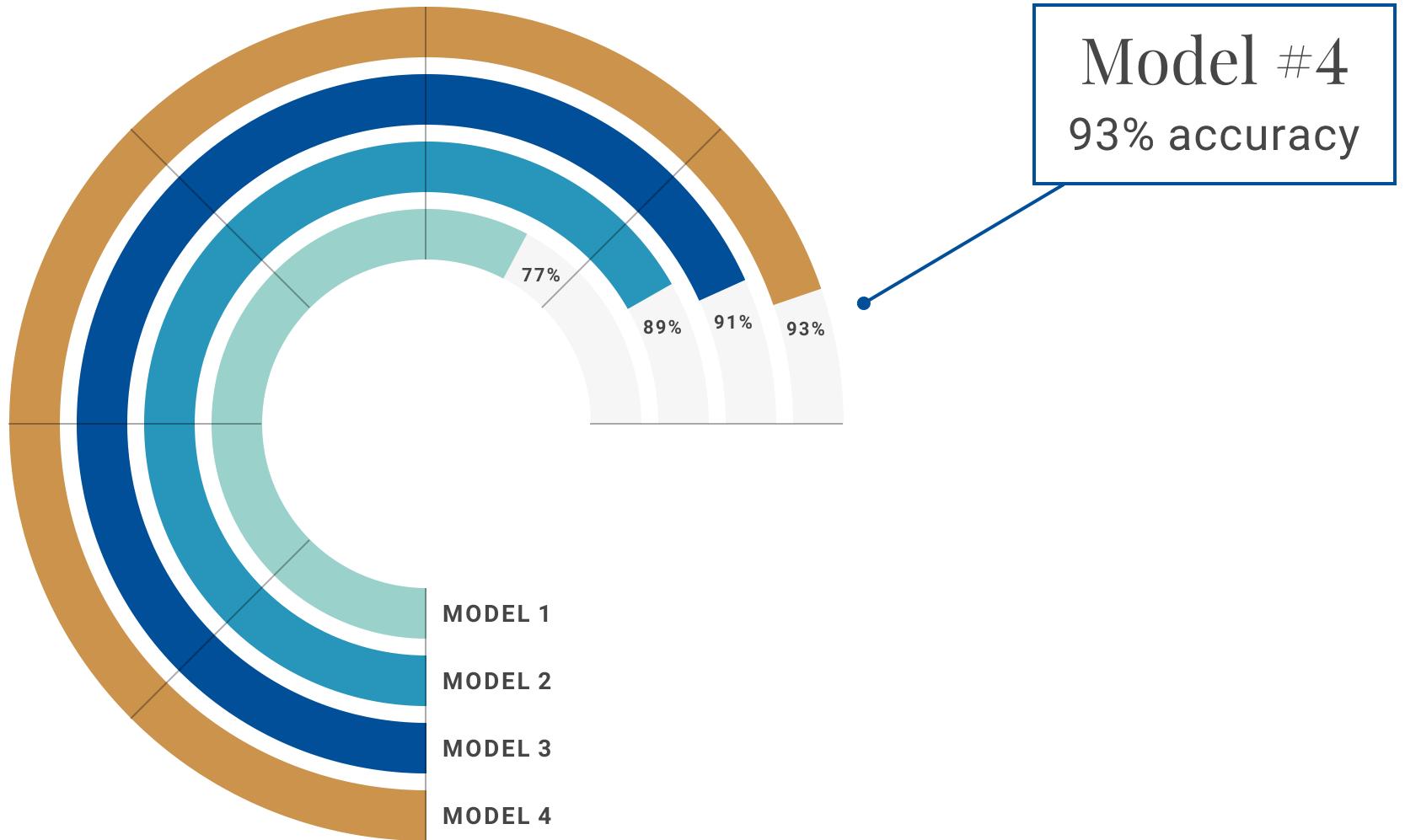
Number of Calls

PROSPECTS/INDIVIDUALS RECEIVING 1-6 CALLS WERE MORE LIKELY TO SUBSCRIBE.



Comparing Models

THE ACCURACY OF THE MODEL
REFLECTS HOW WELL A MODEL
CAN PREDICT NEW CUSTOMERS.



Model Accuracy

We predicted correctly 93% of the time that an individual will not subscribe.

93 %

We predicted incorrectly 7% of the time that an individual will not subscribe.

7 %

We predicted correctly 92% of the time that an individual will subscribe.

92 %

We predicted incorrectly 8% of the time that an individual will subscribe.

8 %

Important Features Generated by the Model

The features with the largest influence to predict subscription.



3 MONTHS EURIBOR RATE

The interest rate at which a European banks lend one another funds in euros. The loans have a maturity of 3 months.



AGE

Subscription rates differ among age groups.



CAMPAIGN

The number of times that the individuals will be contacted during the campaign.

Main Marketing Strategies Suggestions



- **SOCIOECONOMIC**

Increase call volume when 3 Month Euribor rate and Consumer Confidence Index are high. A prospect is more likely to invest in a term deposit knowing that they will receive a high interest rate and when economy has an optimistic outlook.



- **DEMOGRAPHICS**

Target Students , Retired Individuals, and Seniors, groups which are more likely to subscribe.



- **TIMING**

Increase call volume in months of March, September and October, which have higher subscription rate.

Next Steps





THANK
YOU

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