

# Term Deposit

## Campaign Strategic

### Target Analysis:

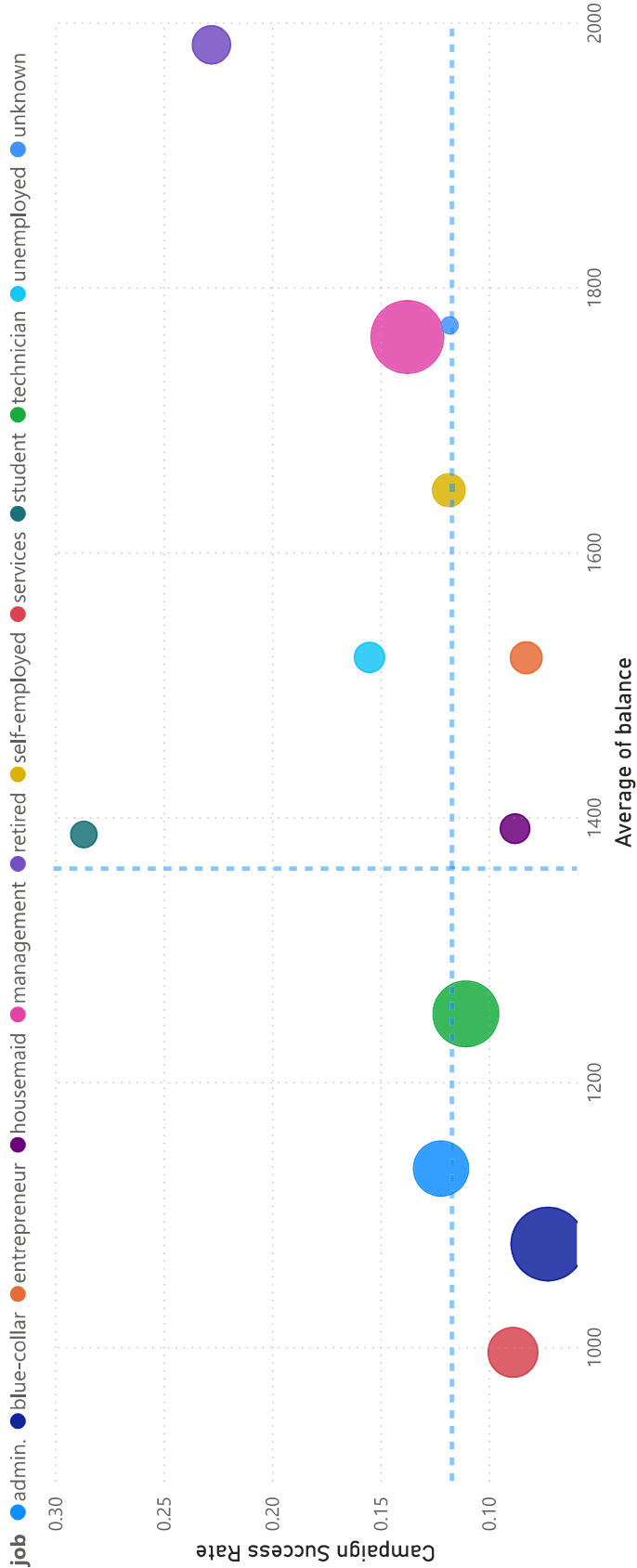
### Demographics and

### Wealth

- **Students and retired customers show the highest conversion rates,** making them attractive segments for targeted campaigns.
- **Housing debt is correlated with lower conversion success,** suggesting mortgage obligations and high debt may limit willingness to invest in term deposits.
- **High account balances do not correlate directly with higher conversion rates.**
- **Customers with tertiary education are more likely to convert.**

11.70%	45K
Campaign Success Rate	Total Customers
5289	2.76
Total Conversions	Average Calls per Custo...

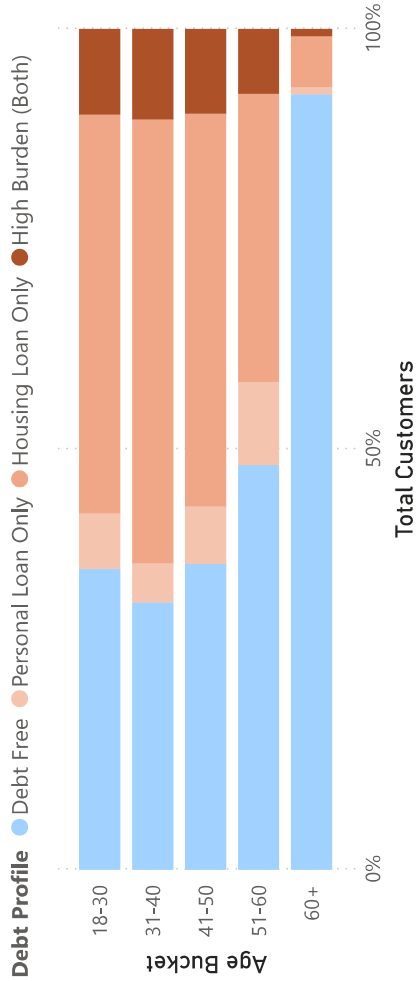
Wealth vs. Conversion: Finding the Profitable Population



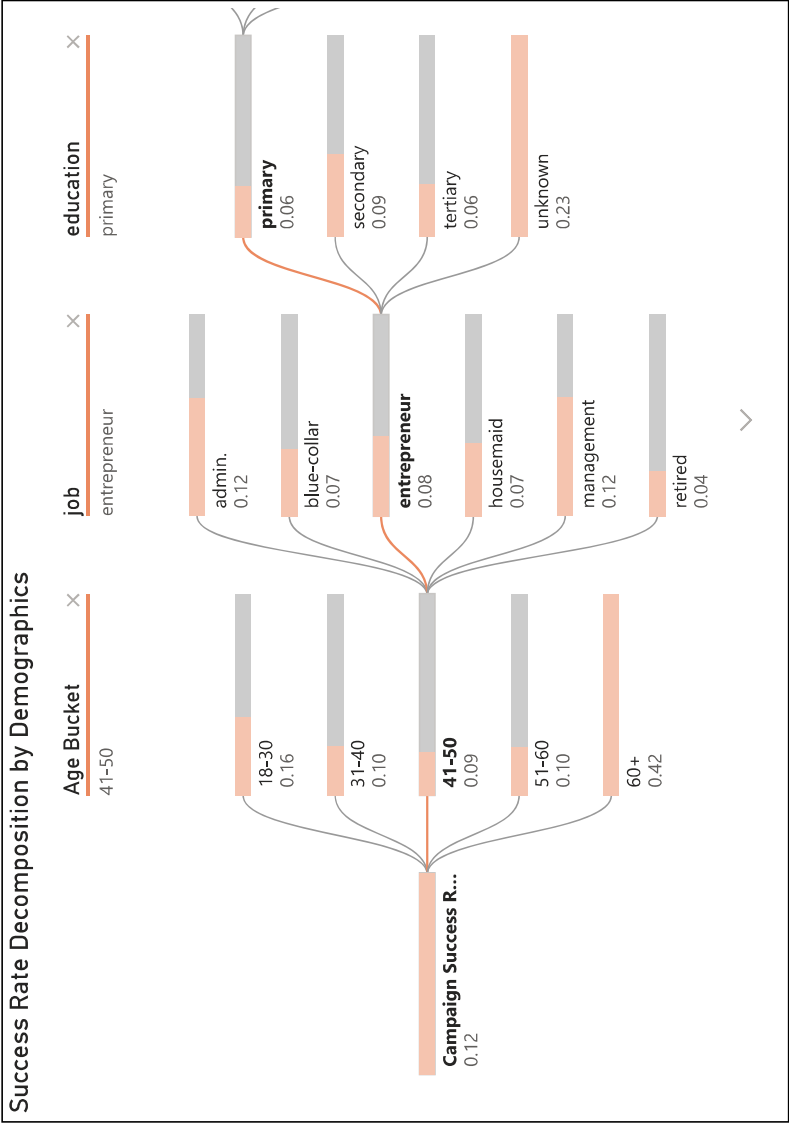
Demographic Success Matrix: Segment Targeting

job	primary	secondary	tertiary	unknown	Total
admin.	0.06	0.12	0.17	0.11	0.12
blue-collar	0.06	0.08	0.16	0.07	0.07
entrepreneur	0.07	0.10	0.08	0.09	0.08
housemaid	0.08	0.09	0.13	0.09	0.09
management	0.07	0.09	0.15	0.20	0.14
retired	0.22	0.21	0.28	0.25	0.23
self-employed	0.04	0.07	0.16	0.13	0.12
services	0.08	0.09	0.12	0.13	0.09
student	0.36	0.30	0.26	0.26	0.29
technician	0.08	0.10	0.15	0.10	0.11
Total	0.09	0.11	0.15	0.14	0.12

Impact of Existing Debt on Term Deposit Conversion

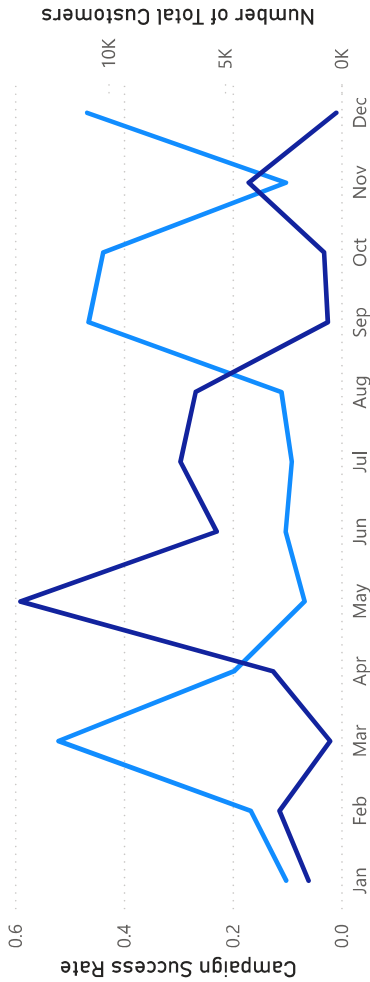


# Campaign Operations & Outreach Efficiency



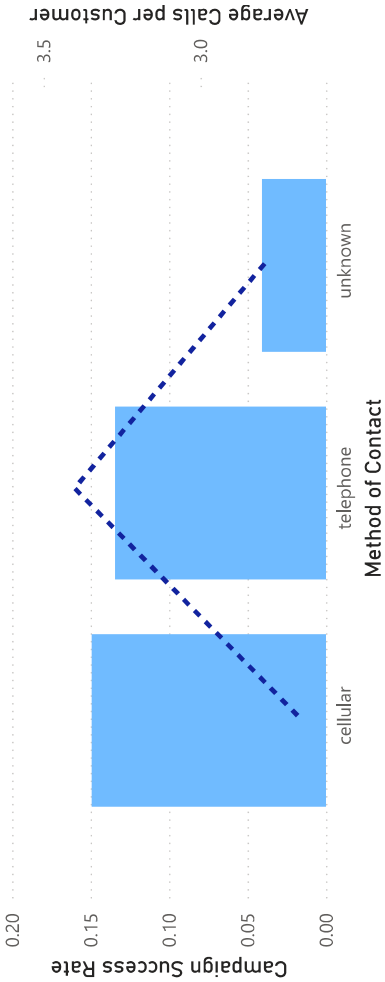
Campaign Success Rate and Number of Total Customers by Month

● Campaign Success Rate ● Total Customers

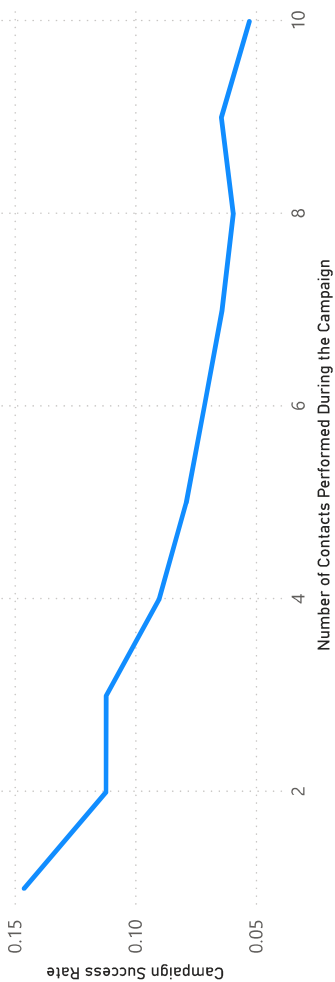


Channel Effectiveness Vs. Outreach Effort

● Campaign Success Rate ● Average Calls per Customer



Conversion Declines After Repeated Contact



- **Conversion success rates peak in March, September, October, and December**, indicating strong seasonality. Increasing campaign intensity during these months could improve overall performance.
- **Conversion likelihood declines sharply after the third call**, suggesting diminishing returns from repeated contact and the need to cap contact attempts.