



# Project Title

## TERM DEPOSIT ANALYSIS

# Team Members

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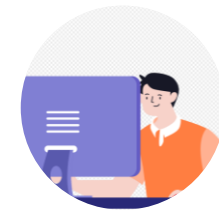
Prachi  
Shah



Asma  
Saiyed



Monserrat Hernandez



Joseph  
Olaniyan

# Scope of the Project

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Analysis to determine the ideal target group for the success of Term Deposits based on Telephonic Marketing

# Project Description

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- Term deposits are a major source of income for a bank. A term deposit is a cash investment held at a financial institution. Your money is invested for an agreed rate of interest over a fixed amount of time, or term. The bank has various outreach plans to sell term deposits to their customers such as email marketing, advertisements, telephonic marketing, and digital marketing.
- Telephonic marketing campaigns remain one of the most effective way to reach out to people. However, they require huge investment as large call centers are hired to execute these campaigns. Hence, it is crucial to identify the customers most likely to convert beforehand so that they can be specifically targeted via call.
- The data is related to direct marketing campaigns (phone calls) of a Portuguese banking institution. The classification goal is to predict if the client will subscribe to a term deposit.

# Research Questions to Answer

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1

Considering various factors such as ( age, balance, education, housing loan, personal loan and marital status), How does this factor affect term deposit?

2

Which factors have Most influence and correlation with the answer?

3

Is there a relationship between the education of the customer and the amount of money that they invest?

5

# Dataset to be used

- We used the train dataset available on:

<https://www.kaggle.com/datasets/prakharrathi25/banking-dataset-marketing-targets>

- This data is related to direct marketing campaigns (phone calls) of a Portuguese banking institution.
- The same has 45,211 rows and 18 columns ordered by date (from May 2008 to November 2010)

# Rough Breakdown of Tasks

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1

Analysis and Visualization on Hosuing\_loan and Personal loan - by Monserrat Hernandez

2

Analysis and Visualization on Age, Education and Yearly\_Balance - by Joseph Olaniyan

3

Analysis on correlation using Statistical Test & Chi-Square - by Asma Saiyed

4

Correlation on Age and Yearly\_Balance  
- by Prachi Shah

5

Prepare Presentation  
- by Prachi Shah