WAU Bank Target Marketing

Distinguishing between subreddits to more effectively target specific markets

Target Marketing Using NLP

WAU Bank Marketing

Natural Language Processing

Subreddit Analysis

Home Equity Loans/Lines of Credit

Home Mortgages

ASA and NAR Study

American Student Assistance

National Association of Realtors

20% Home Ownership Rate

84% Employed Full-time

Market Home Mortgages

Bankrate Study

Credit Cards:

57% Plan to finance with credit cards

Average credit card rate: 20.28%

Home Equity Loans:

11% Plan to finance with a loan

Average Home Equity Loan rate: 5.82%
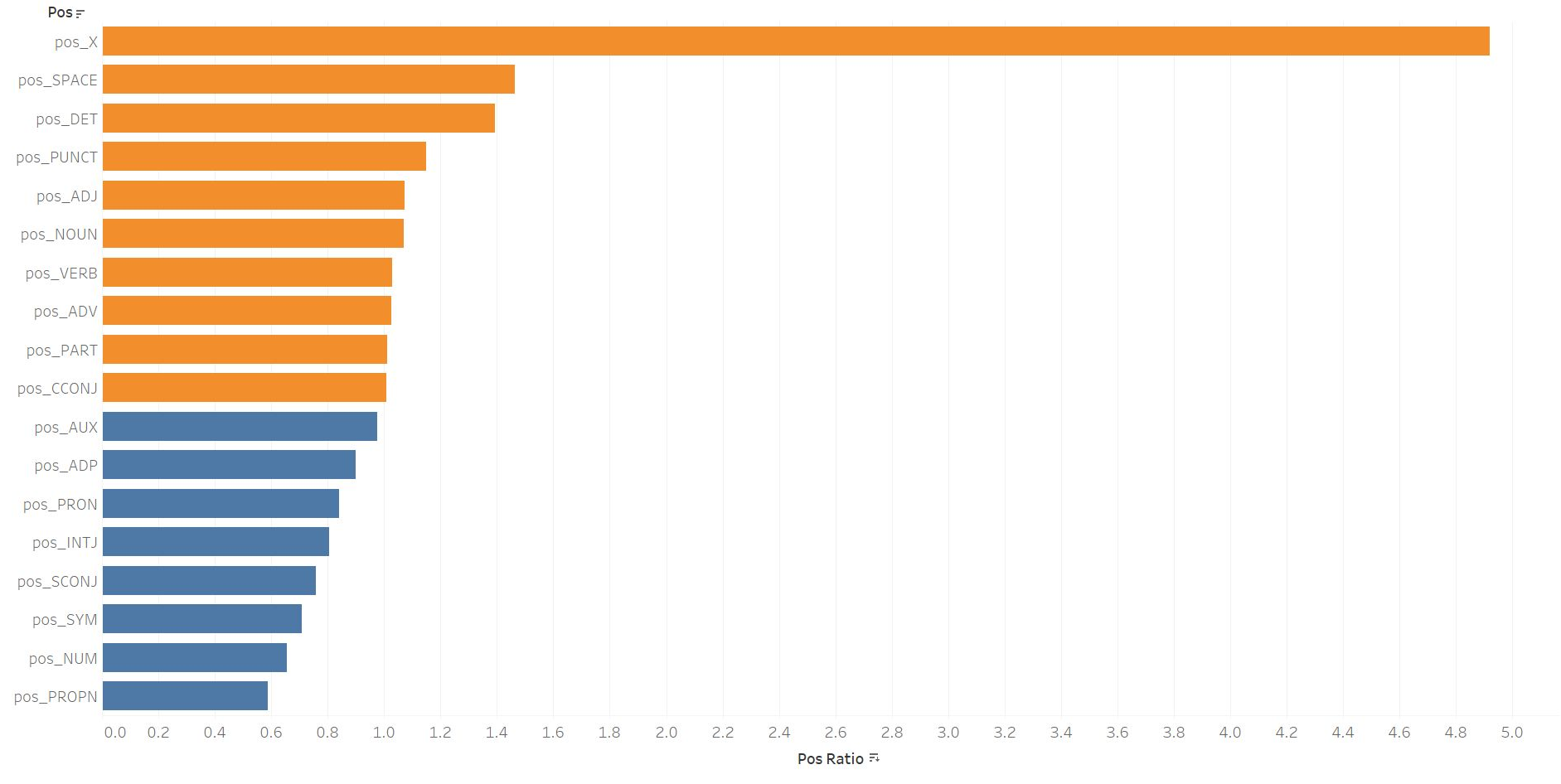
Factors in NLP

Word Count

Sentiment Analysis

Parts of Speech Analysis
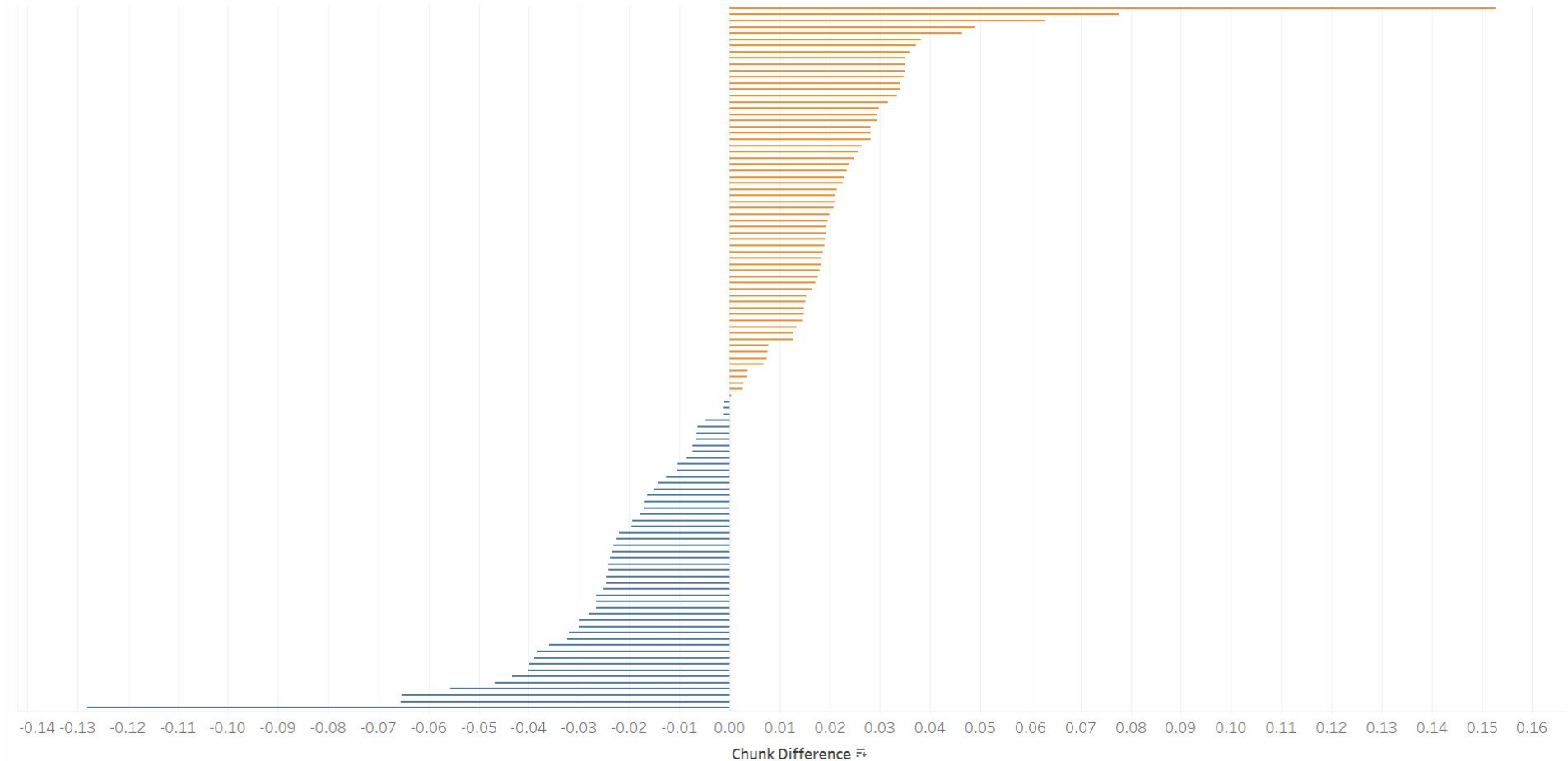
Frequently Used Words

Frequently Used Terms

Parts of Speech Usage Frequency Ratio

Frequently Used Terms

-0.14 -0.13 -0.12 -0.11 -0.10 -0.09 -0.08 -0.07 -0.06 -0.05 -0.04 -0.03 -0.02 -0.01 0.00 0.01 0.02 0.03 0.04 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 0.13 0.14 0.15 0.16

Chunk Difference

Frequently Used Words

Word Difference

Conclusion

Parts of Speech:

- Proper Nouns in r/StudentLoans

- Determiners in r/HomeImprovement

- "X" or "other" in r/HomeImprovement

Conclusion

r/StudentLoan Terms and Words:

- Federal
- Student
- Parents
- Financial

r/HomeImprovement Terms and Words:

- Materials
- Parts of a house

Recommendations

Use on other subreddits/media outlets::

- Applicable to other text

- Preliminary analytical tool

- Focus on terms and words

- Target Marketing!