1. Study the data
   1. Call data
   2. European banking institute
      1. File origin – 1252: Western European (windows)
   3. No distinct client value
   4. No data for January or February
   5. 96% of clients not previously contacted
      1. 9% of clients not previously contacted subscribed to a term deposit
2. Find patterns that speaks to clients that will be receptive to such marketing campaigns
   1. Age group
   2. Time of year Q2 – Q3
   3. Education
   4. Clients with Loans not in Default
   5. Jobs
   6. Number of times contacted ‘campaign’
3. Evaluate performance of deployed model
   1. No hits below 20% model prediction
      1. Safe assessment that < 20% model prediction will NOT get a term deposit
4. State evaluation metric
   1. Clients that have subscribed a term deposit = Yes
5. What is the top 10% who have commited to a deposit?
   1. Count? - 1358
   2. % of total? 4.86%
6. What is the prediction % for the top 10% out of the total? – 67.84% Count 27940 / 41188
7. Is there a formula that will achieve a better value than 4.86% when looking at the number of clients that **have** subscribed to a term deposit ( ‘yes’ for element [y])?
8. Potential Criteria for target audience: 6.50% of Clients who subscribe meet this criteria
   1. Job
      1. Admin
      2. Blue-collar
      3. Technician
   2. Age
      1. Between 20-60