**Term Deposit Marketing Data Dictionary**

The dataset consists of information from a bank telemarketing campaign. The aim of the marketing campaign was to encourage customers to subscribe to a term deposit. The data relates to customers and wider economic conditions. The dataset can be used to understand the factors related to whether or not a customer subscribes to the term deposit. The bank marketing team can use this information to predict who will subscribe to a term deposit, enabling more effective marketing communications. More information on term deposits is available here: <https://www.investopedia.com/terms/t/termdeposit.asp>

**Variable Information:**

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| **Variable** | **Description** |
| ***Bank Client Variables*** | |
| ID | unique identifier |
| age | Age (numeric) |
| job | Type of job (categorical: 'admin.','blue-collar','entrepreneur','housemaid','management','retired','self-employed','services','student','technician','unemployed','unknown') |
| marital\_status | Marital status (categorical: 'divorced','married','single','unknown'; note: 'divorced' means divorced or widowed) |
| education | categorical: 'basic.4y','basic.6y','basic.9y','high.school','illiterate','professional.course','university.degree','unknown' |
| default | Has credit in default? (categorical: 'no','yes','unknown') |
| housing | Has housing loan? (categorical: 'no','yes','unknown') |
| loan | Has personal loan? (categorical: 'no','yes','unknown') |
| ***Variables Relating to the Most Recent Contact During the Marketing Campaign*** | |
| contact | Marketing campaign contact communication type (categorical: 'cellular','telephone') |
| month | Marketing campaign last contacted month of year (categorical: 'jan', 'feb', 'mar', ..., 'nov', 'dec') |
| day\_of\_week | marketing campaign last contacted day of the week (categorical: 'mon','tue','wed','thu','fri') |
| duration | Marketing campaign last contacted duration, in seconds (numeric). Important note: this attribute highly affects the output target (e.g., if duration=0 then y='no'). Yet, the duration is not known before a call is performed. Also, after the end of the call y is obviously known. Thus, this input should only be included for benchmark purposes and should be discarded if the intention is to have a realistic predictive model. |
| ***Other Variables*** | |
| campaign | Number of contacts performed during this campaign and for this client (numeric, includes last contact) |
| pdays | Number of days that passed by after the client was last contacted from a previous campaign (numeric; 999 means client was not previously contacted) |
| previous | Number of contacts performed before this campaign and for this client (numeric) |
| poutcome | Outcome of the previous marketing campaign (categorical: 'failure','nonexistent','success') |
| ***Social and Economic Variables*** | |
| emp\_var\_rate | Employment variation rate - quarterly indicator (numeric) |
| cons\_price\_idx | Consumer price index - monthly indicator (numeric) |
| cons\_conf\_idx | Consumer confidence index - monthly indicator (numeric) |
| euribor3m | Euribor 3 month rate - daily indicator (numeric) |
| nr\_employed | Number of employees - quarterly indicator (numeric) |
| ***Target Variable:*** | |
| subscribed | Has the client subscribed a term deposit? (binary: 'yes','no') |