



**Data Glacier**

Your Deep Learning Partner

# Bank Marketing

virtual internship

**Dec-15-2022**

# Agenda

Background

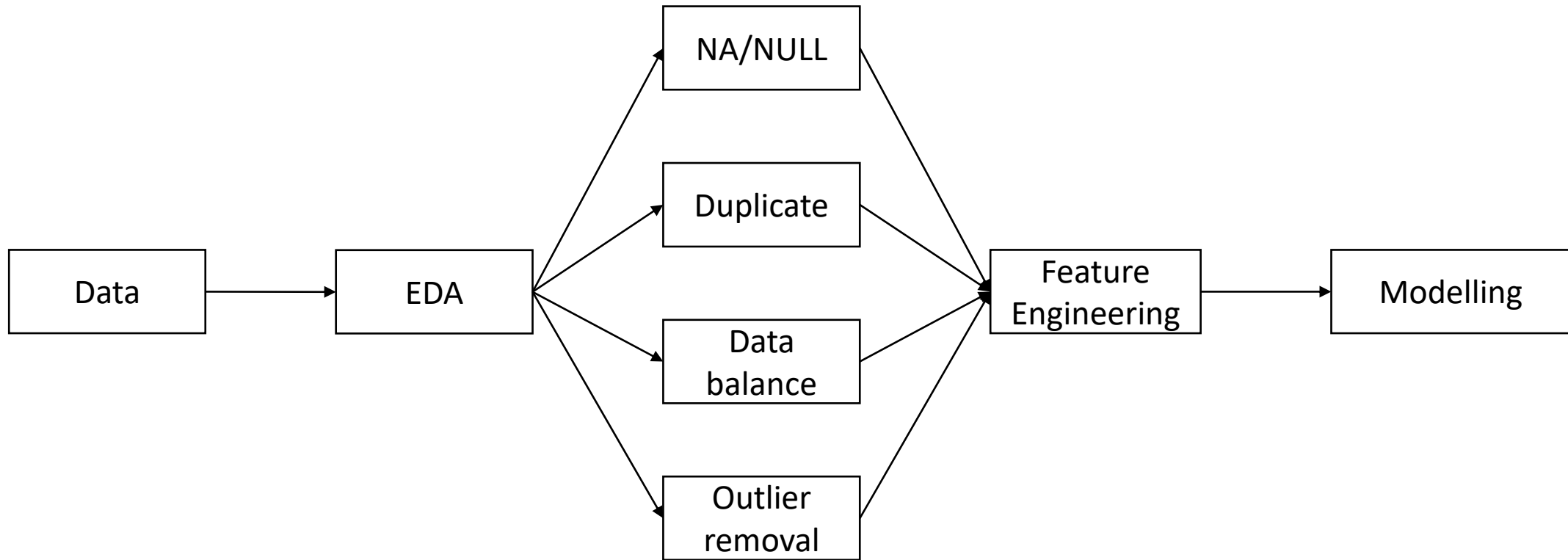
EDA

Modelling Recommendations

# Background

- ABC Bank wants to sell its **term deposit product** to customers and before launching the product they want to develop a model which can help them in **understanding whether a particular customer will buy their product or not** (based on customer's past interaction with the bank or other Financial Institutions).
- Goals : ABC Bank wants to use **ML models** to shortlist customers whose chances of buying the product is more so that their marketing channel (tele marketing, SMS/email marketing etc) can focus only on those customers.

# Roadmap



# Data info

```
data.info()
```

```
<class 'pandas.core.frame.DataFrame'>  
RangeIndex: 41188 entries, 0 to 41187  
Data columns (total 21 columns):  
#   Column                Non-Null Count  Dtype    
---  ---  
0   age                   41188 non-null  int64    
1   job                   41188 non-null  object   
2   marital               41188 non-null  object   
3   education             41188 non-null  object   
4   default               41188 non-null  object   
5   housing               41188 non-null  object   
6   loan                  41188 non-null  object   
7   contact               41188 non-null  object   
8   month                 41188 non-null  object   
9   day_of_week           41188 non-null  object   
10  duration              41188 non-null  int64    
11  campaign              41188 non-null  int64    
12  pdays                41188 non-null  int64    
13  previous              41188 non-null  int64    
14  poutcome              41188 non-null  object   
15  emp.var.rate          41188 non-null  float64   
16  cons.price.idx         41188 non-null  float64   
17  cons.conf.idx          41188 non-null  float64   
18  euribor3m             41188 non-null  float64   
19  nr.employed            41188 non-null  float64   
20  y                     41188 non-null  object   
dtypes: float64(5), int64(5), object(11)  
memory usage: 6.6+ MB
```

```
categorical
```

```
['job',  
'marital',  
'education',  
'default',  
'housing',  
'loan',  
'contact',  
'month',  
'day_of_week',  
'poutcome',  
'y']
```

21 features in total

11 categorical features

# Missing values

```
data.isnull().sum()
```

age	0
job	0
marital	0
education	0
default	0
housing	0
loan	0
contact	0
month	0
day_of_week	0
duration	0
campaign	0
pdays	0
previous	0
poutcome	0
emp.var.rate	0
cons.price.idx	0
cons.conf.idx	0
euribor3m	0
nr.employed	0
y	0
dtype: int64	

```
data.isna().sum()
```

age	0
job	0
marital	0
education	0
default	0
housing	0
loan	0
contact	0
month	0
day_of_week	0
duration	0
campaign	0
pdays	0
previous	0
poutcome	0
emp.var.rate	0
cons.price.idx	0
cons.conf.idx	0
euribor3m	0
nr.employed	0
y	0
dtype: int64	

0 Null or NA values

# Duplicate rows

```
data.duplicated().value_counts()
```

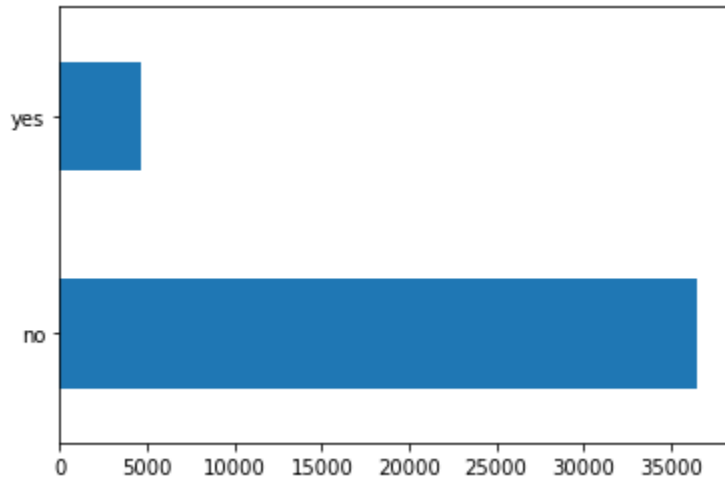
```
False    41176  
True       12  
dtype: int64
```

12 duplicate rows

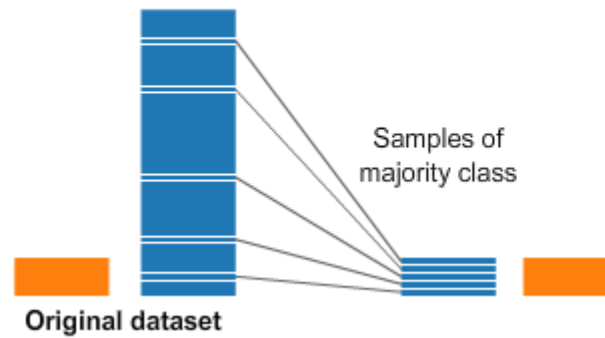
# Data balance

```
data['y'].value_counts()
```

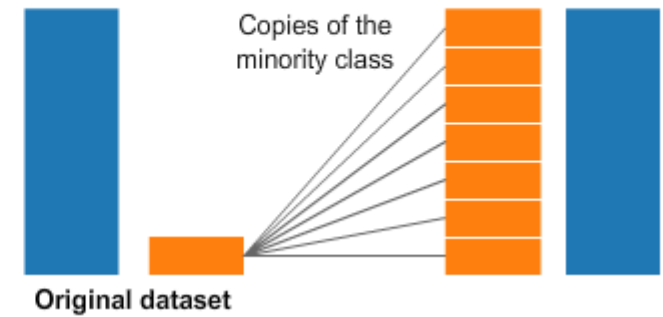
```
no    36537  
yes    4639  
Name: y, dtype: int64
```



Undersampling



Oversampling

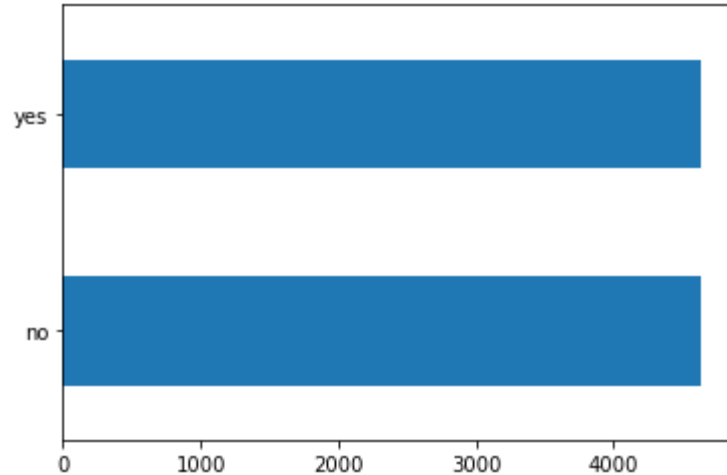




# Data balance – undersampling and oversampling

```
data_under['y'].value_counts().plot(kind='barh')
```

<AxesSubplot:>



```
data_under.duplicated().value_counts()
```

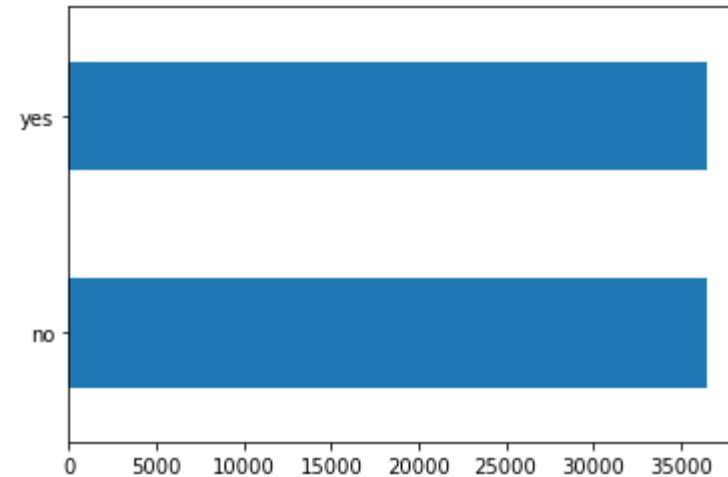
```
False    9278  
dtype: int64
```

0 duplicate row for  
undersampling



```
data_over['y'].value_counts().plot(kind='barh')
```

<AxesSubplot:>



```
data_over.duplicated().value_counts()
```

```
False    41175  
True     31899  
dtype: int64
```

Many duplicate rows for  
oversampling

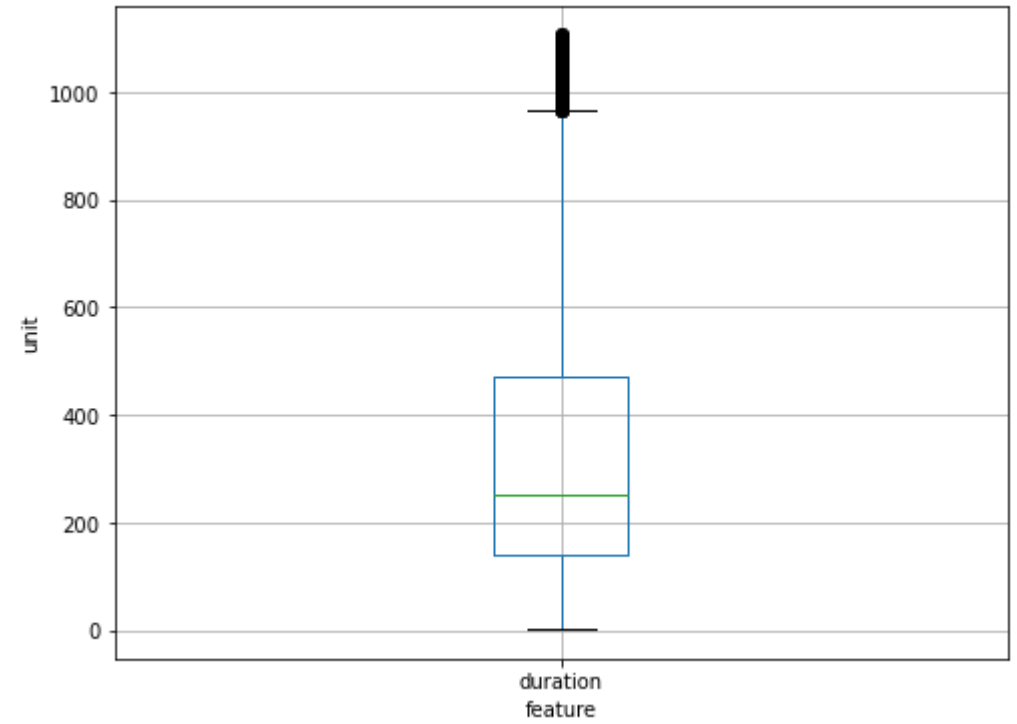
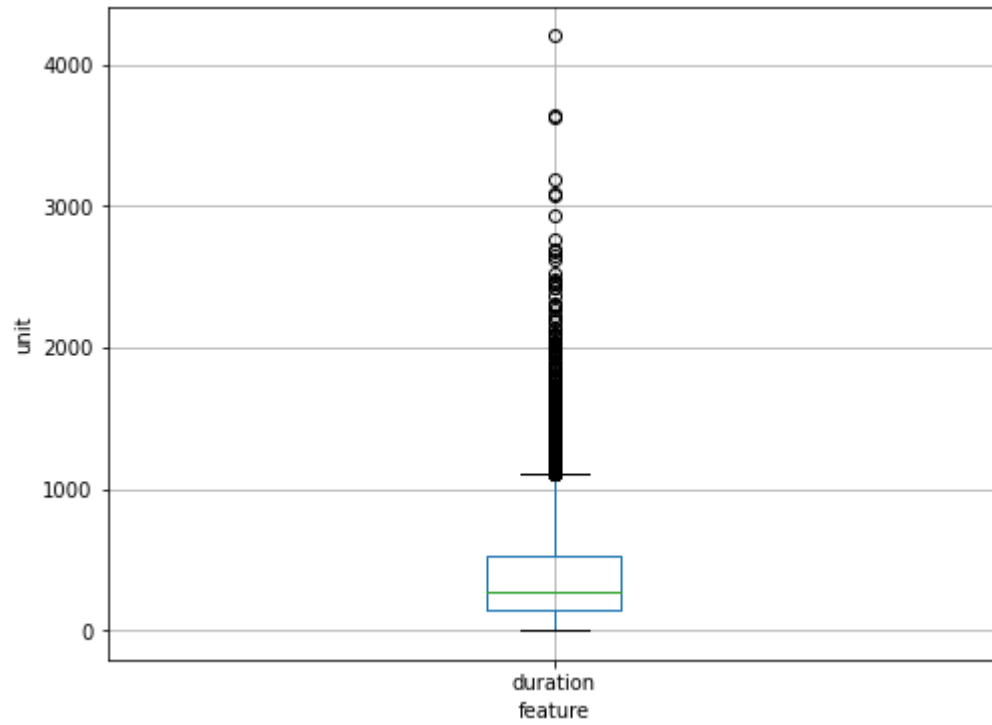


# Outlier removal

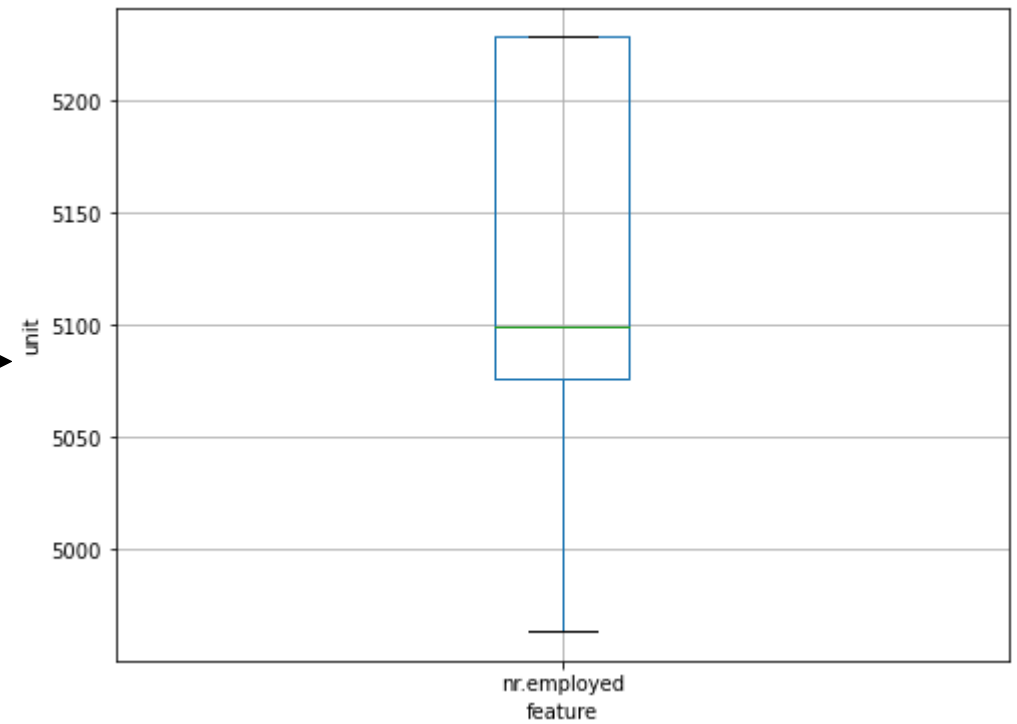
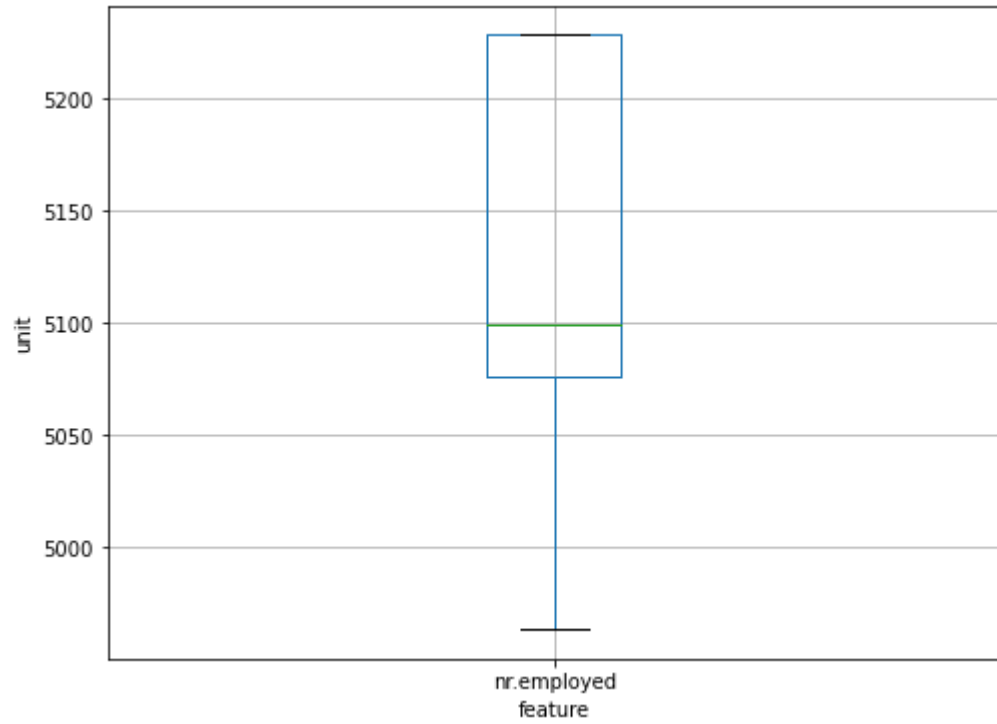
```
data_under.describe()
```

	age	duration	campaign	pdays	previous	emp.var.rate	cons.price.idx	cons.conf.idx	euribor3m	nr.employed
count	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000	9278.000000
mean	40.432960	389.552598	2.326471	887.687217	0.312891	-0.489211	93.479128	-40.206585	2.971193	5135.853471
std	12.025501	360.742255	2.335458	313.304195	0.697914	1.722400	0.631613	5.344737	1.889231	87.171539
min	17.000000	3.000000	1.000000	0.000000	0.000000	-3.400000	92.201000	-50.800000	0.634000	4963.600000
25%	31.000000	145.000000	1.000000	999.000000	0.000000	-1.800000	92.893000	-42.700000	1.244000	5076.200000
50%	38.000000	266.000000	2.000000	999.000000	0.000000	-0.100000	93.444000	-41.800000	4.021000	5191.000000
75%	48.000000	530.000000	3.000000	999.000000	0.000000	1.400000	93.994000	-36.400000	4.959000	5228.100000
max	98.000000	4199.000000	43.000000	999.000000	6.000000	1.400000	94.767000	-26.900000	5.045000	5228.100000

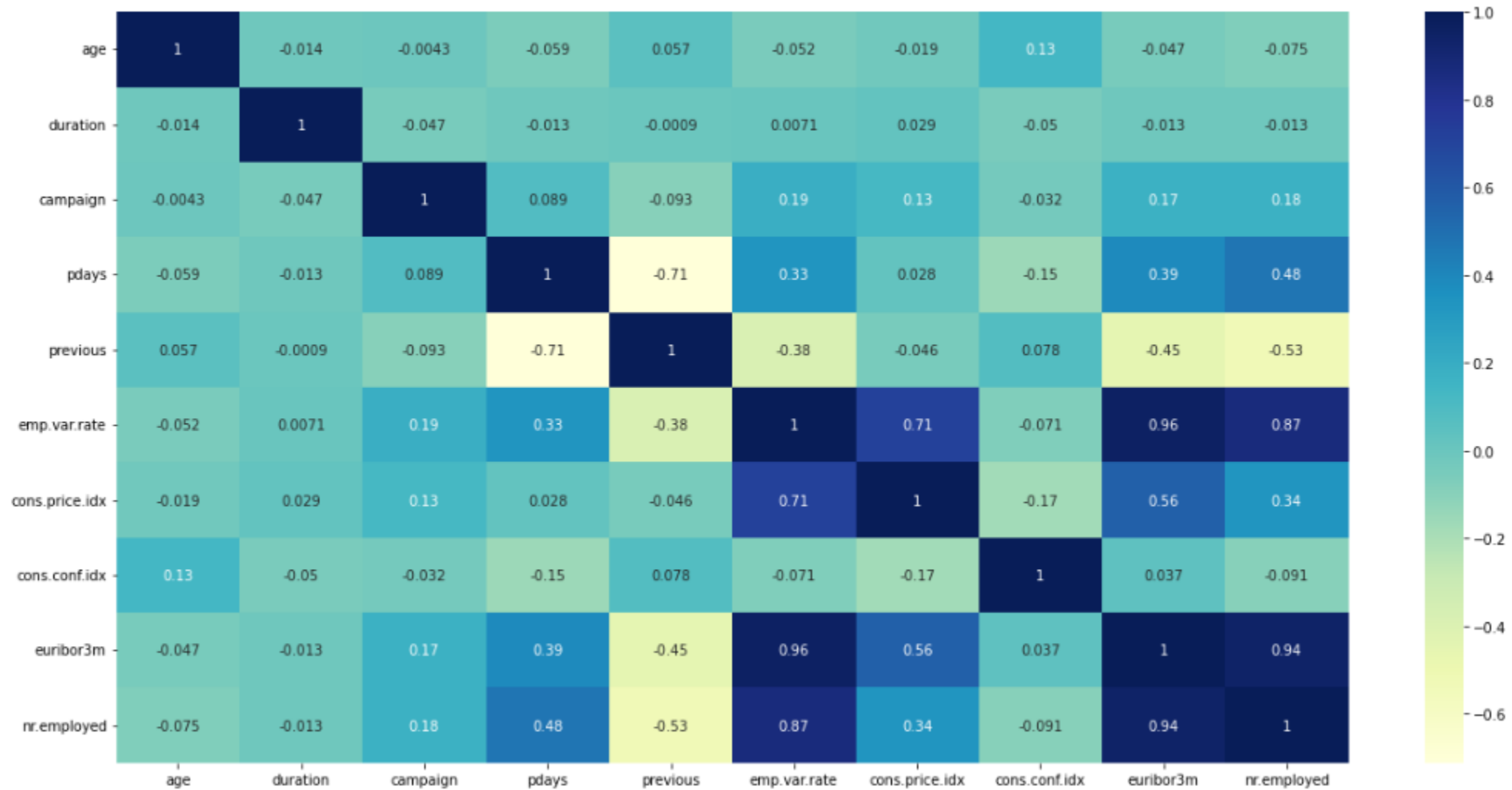
# Outlier removal



# Outlier removal

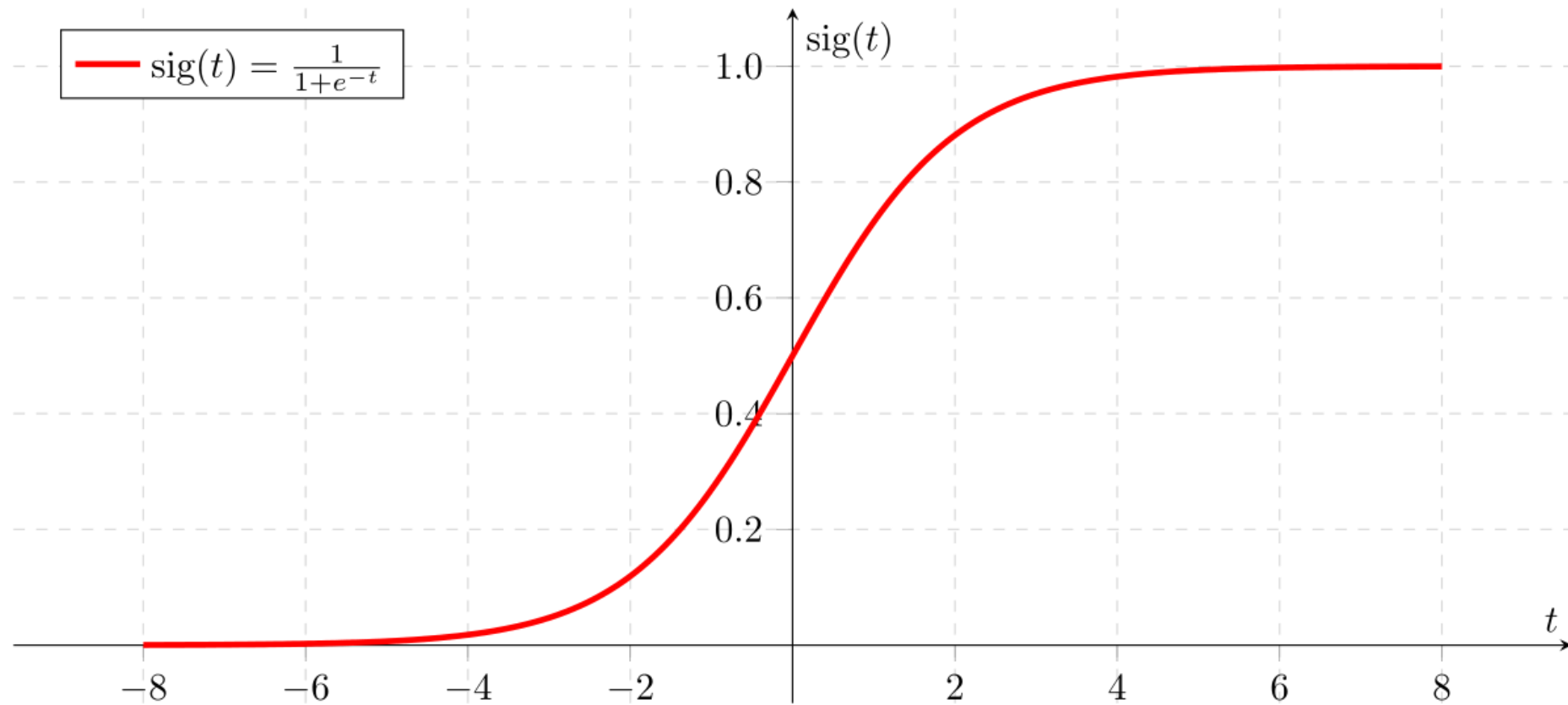


# Feature Engineering



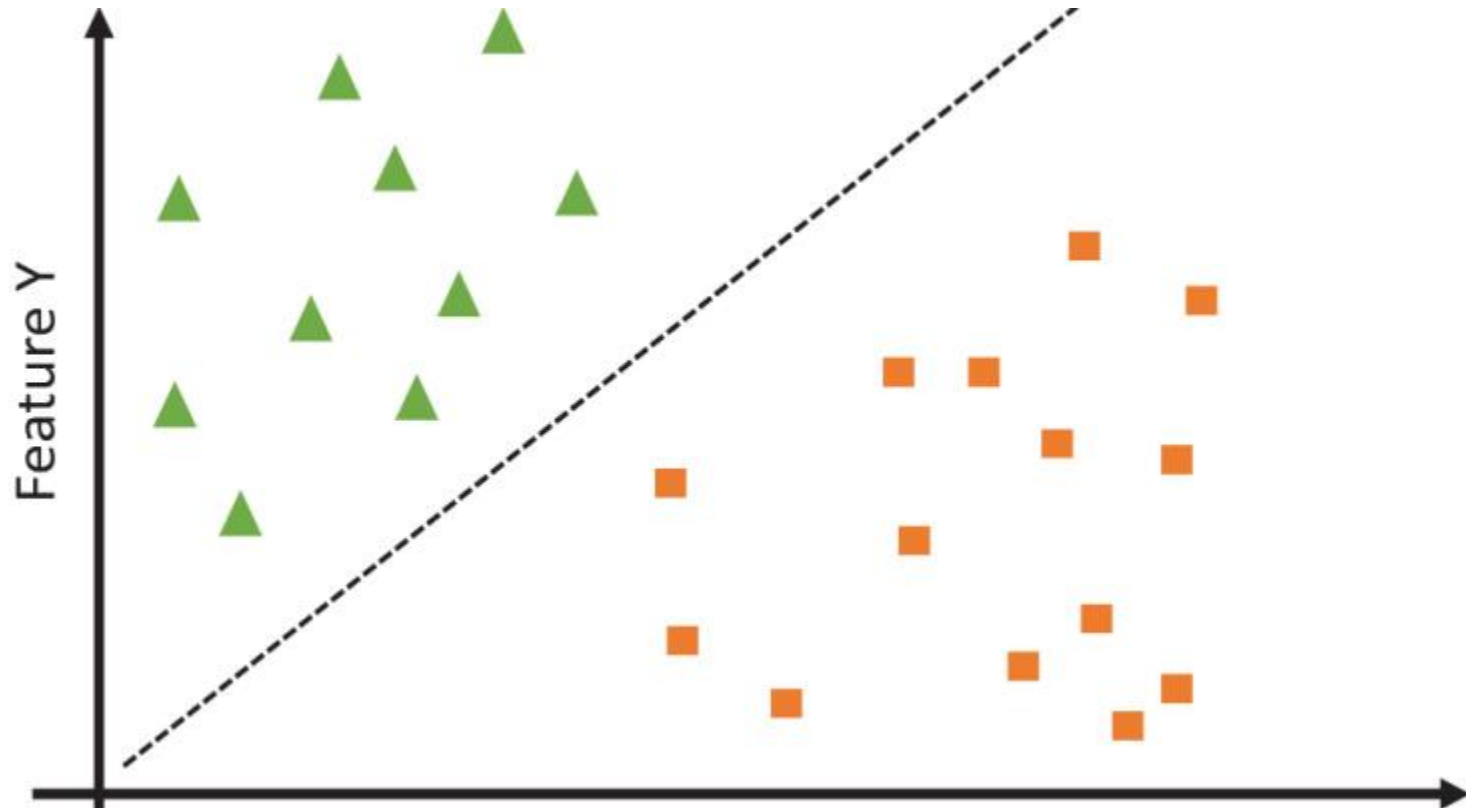
# Modelling Recommendations

## Logistic Regression



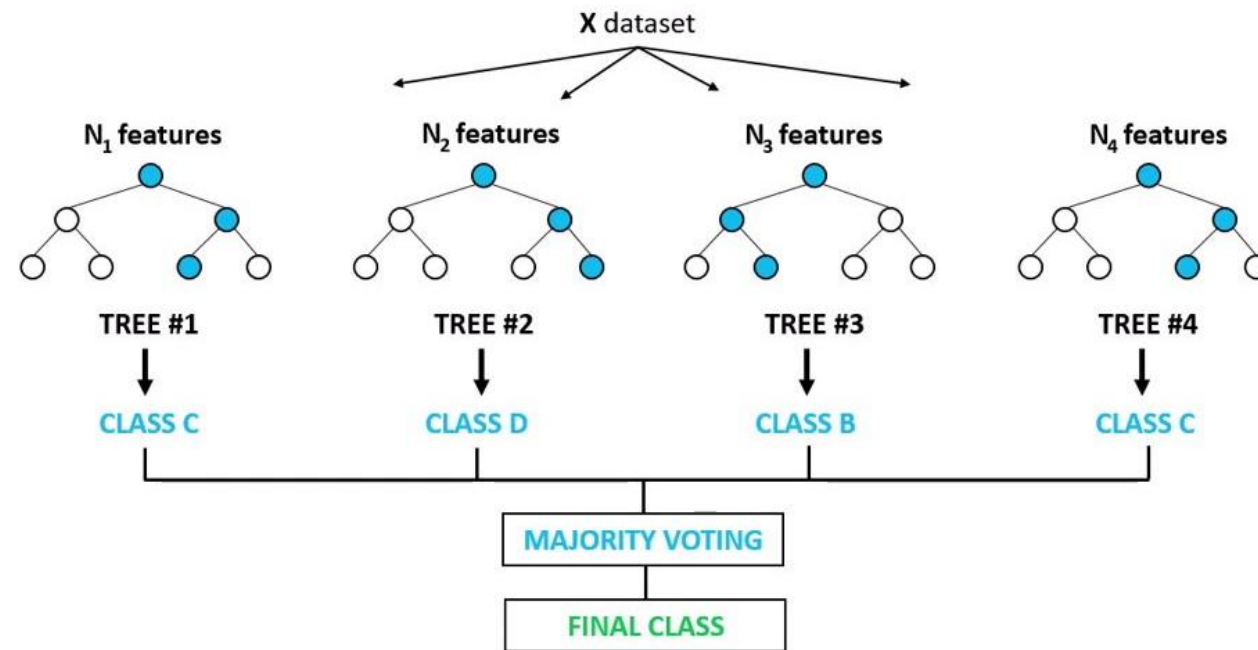
# Modelling Recommendations

SVM



# Modelling Recommendations

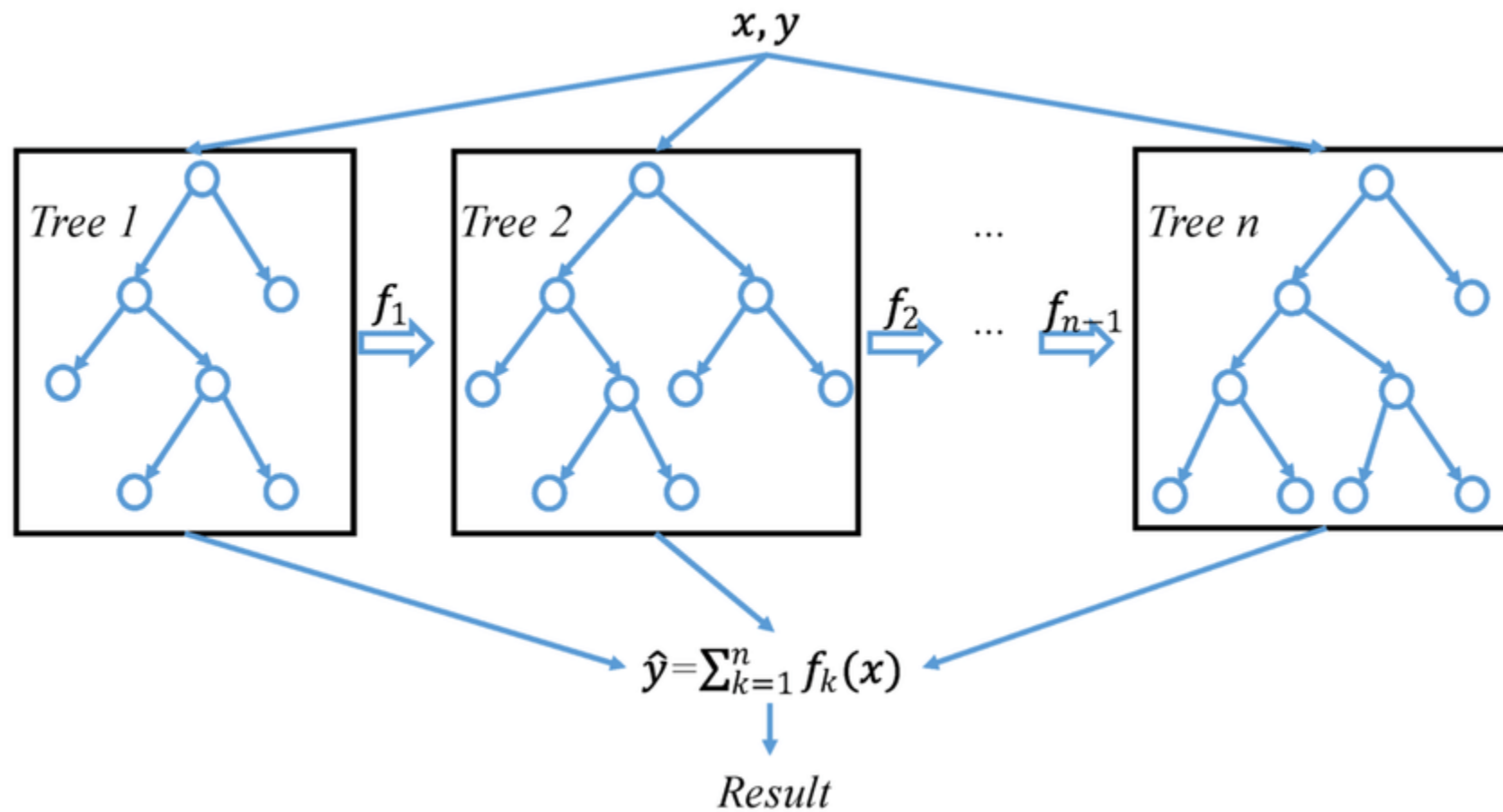
## Random Forest





# Modelling Recommendations

Xgboost



# Thank You