**Capstone Project 1 - Bank Marketing**

**Total : 4521 samples**

1.How many married people have housing loan and how many don’t have and the percentage of housing loan for married.

|  |  |  |  |
| --- | --- | --- | --- |
| **HOUSING LOAN** | **CUSTOMER WITH HOUSING LOAN** | **MARRIED CUSTOMER** | **PERCENTAGE** |
| YES | 1625 | 2797 | 58.09796 |
| NO | 1172 | 2797 | 41.90204 |

*Married people have 16.9 % more tendency to have housing loan*

2.How many unmarried people have housing loan and how many don’t have and the percentage of housing loan for unmarried.

|  |  |  |  |
| --- | --- | --- | --- |
| **HOUSING LOAN** | **CUSTOMER WITH HOUSING LOAN** | **UNMARRIED CUSTOMER** | **PERCENTAGE** |
| YES | 934 | 1724 | 54.17633 |
| NO | 790 | 1724 | 45.82367 |

*Unmarried people have 8.35 % more tendency to have housing loan*

3.How many people have housing loan who have credit already and who don’t have and their percentage

|  |  |  |  |
| --- | --- | --- | --- |
| **HOUSING LOAN** | **CUSTOMER WITH HOUSING LOAN** | **CUSTOMER WHO HAVE CREDIT** | **PERCENTAGE** |
| YES | 45 | 76 | 59.21053 |
| NO | 31 | 76 | 40.78947 |

*People with default credit have 19.5 % housing loan more than people don’t have*

4.How many have both loans housing and personal

*406 Customers have both loan*

5.How many have credit, housing loan and personal loan?

*11 Customers have*

6.How many employed customers have housing and personal loan compared to unemployed(unemployed, retired, students and unknown)

|  |  |
| --- | --- |
| **EMPLOYEMENT STATUS** | **CUSTOMER WITH HOUSING AND PERSONAL LOAN** |
| EMPLOYED | 383 |
| UNEMPLOYED | 23 |

*Employed customers have more loans compared to unemployed*

7.Who has highest bank balance with marital status

|  |  |
| --- | --- |
| **Row Labels** | **Sum of balance** |
| divorced | 592622 |
| married | 4092558 |
| single | 1746656 |
| **Grand Total** | **6431836** |

*Married customers have more bank balance than divorced and single*

8.How the pdays and poutcome is related?

|  |  |
| --- | --- |
| **Row Labels** | **Sum of pdays** |
| failure | 119152 |
| other | 43219 |
| success | 21119 |
| unknown | -3705 |
| **Grand Total** | **179785** |

*As the pdays increased poutcome success rate is decreased.*

9.How duration and poutcomes are related?

|  |  |
| --- | --- |
| **Row Labels** | **Sum of duration** |
| failure | 124648 |
| other | 53945 |
| success | 43684 |
| unknown | 971092 |
| **Grand Total** | **1193369** |

*As the duration increased failure rate increased*

10.Poutcome success and who have subscribed term deposit

|  |  |
| --- | --- |
| **TERM DEPOSIT** | **POUTCOME SUCCESS** |
| YES | 83 |
| NO | 46 |

*People who have poutcome success have subscribed more term deposit*

11.Who have highest bank balance with respect to employment status

|  |  |
| --- | --- |
| **Row Labels** | **Sum of balance** |
| admin. | 586380 |
| blue-collar | 1026563 |
| entrepreneur | 276381 |
| housemaid | 233386 |
| management | 1712154 |
| retired | 533414 |
| self-employed | 254811 |
| services | 460350 |
| student | 129681 |
| technician | 1022205 |
| unemployed | 139446 |
| unknown | 57065 |
| **Grand Total** | **6431836** |

*Customers working as managers have more bank balance*

12. Unmarried and married people having term deposit

|  |  |
| --- | --- |
| **MARITAL STATUS** | **CUSTOMER SUBSCRIBED TERM DEPOSIT** |
| YES | 277 |
| NO | 244 |

*Married people have subscribed term deposit than unmarried*

13. How many people below and above 60 have subscribed term deposit

|  |  |
| --- | --- |
| **AGE** | **CUSTOMER SUBSCRIBED TERM DEPOSIT** |
| 60 AND ABOVE | 55 |
| BELOW 60 | 466 |

*People with age below 60 have subscribed more for term deposit*

14. Which loan people below 60 have more

|  |  |
| --- | --- |
| **LOAN** | **NO.OF CUSTOMERS BELOW 60 HAVING LOAN** |
| DEFAULT CREDIT | 76 |
| HOUSING LOAN | 2547 |
| PERSONAL LOAN | 683 |

*People with age less than 60have more housing loans compared to other loans*

15. Which loan people with age 60 and above have more

|  |  |
| --- | --- |
| **LOAN** | **NO.OF CUSTOMERS WITH AGE 60 AND ABOVE HAVING LOAN** |
| DEFAULT CREDIT | 0 |
| HOUSING LOAN | 25 |
| PERSONAL LOAN | 8 |

*People with age 60 and above have more housing loans compared to other loans and also they don’t have default credits*