

Data-Driven Insights for Customer Segmentation

Based on customer demographics and financial behavior, three key segments were defined:

	Segment A <i>Rising Achievers</i>	Segment B <i>Established Professionals</i>	Segment C <i>Experienced Traditionalists</i>
Age Group	Age 26–35	Age 36–50	Age 51–60
Type of job	admin, technician, blue-collar, services		admin, blue-collar, retired, technician, management
Marital status	single, married	married	
Education	university, high school, basic.9y		university, high school, basic.4y

Applying the Predictive Model to Test Data

★ **Assumption:** This analysis is based on a **bank marketing** campaign targeting **term deposit** subscriptions. The campaign is designed for **long-term objectives** and aims to **optimize resource allocation**.

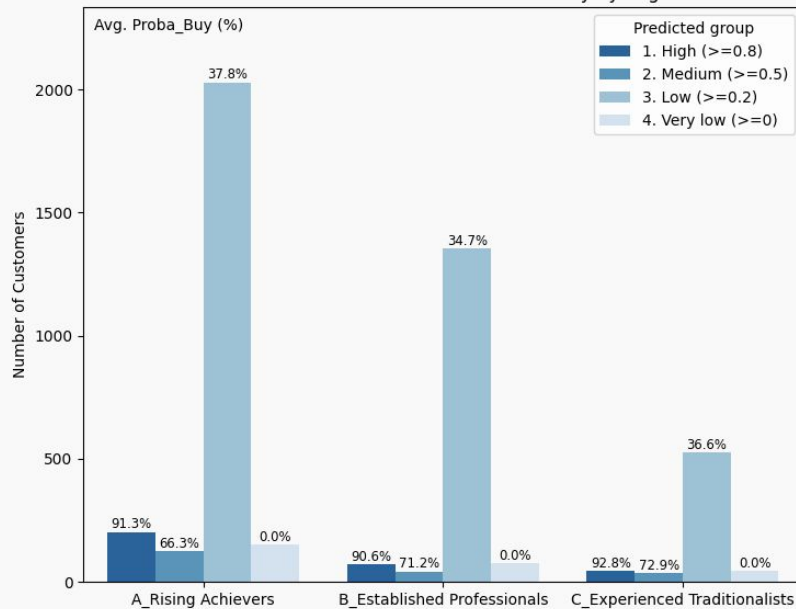
★ **Description:**

- The test dataset was categorized into the 3 customer segments and apply the predictive model to estimate purchase probabilities:
 - + Segment A_Rising Achievers: 2509 customers
 - + Segment B_Established Professionals: 1543 customers
 - + Segment C_Experienced Traditionalists: 652 customers
 - + Unassigned: 6767 customers

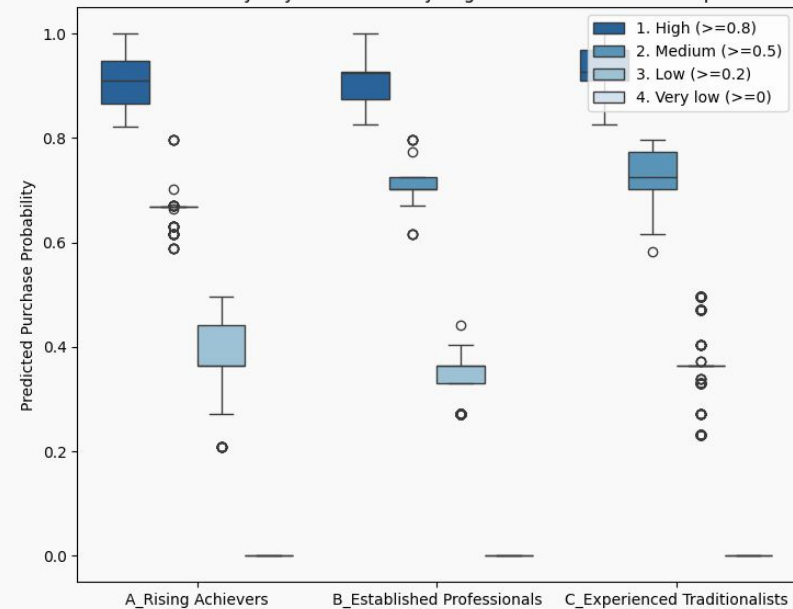
	High (>=0.8)	Medium (>=0.5)	Low (>=0.2)	Very low (>=0)	Total
A_Rising Achievers	203	126	2029	151	2059
B_Established Professionals	72	42	1354	75	1543
C_Experienced Traditionalists	43	36	527	46	652
Total	318	204	3910	272	

(Table of Customer Segmentation by Predictive Conversion Score & Risk Tier)

Distribution of Predicted Purchase Probability by Segment



Probability Buy Distribution by Segment and Predicted Group



- + **High group (90–93%):** Very high predicted rate. The model distinguishes clearly, strong concentration in prediction accuracy. → Should be prioritized as the primary target for campaign efforts
- + **Medium group (66–72%):** Variable purchase rate by segment. The model's classification is moderately dispersed. → Should have tailored and personalized messaging, promising group if resources allow
- + **Low group (34–38%):** Low predicted rate. The model doesn't clearly distinguish, predictions are still a bit noisy. → Should be nurtured slowly or excluded
- + **Very low (0%):** No purchase likelihood. The model distinguishes clearly → Should not pursuing

Tailored Messaging & Channel Guide

	Segment A <i>Rising Achievers</i>	Segment B <i>Established Professionals</i>	Segment C <i>Experienced Traditionalists</i>
Customer Demographics	Age: 26–35 Job: admin, technician, blue-collar, services Status: single, married Education: university, high school, basic.9y	Age: 36–50 Job: admin, technician, blue-collar, services Status: married Education: university, high school, basic.9y	Age: 51–60 Job: admin, blue-collar, retired, technician, management Status: married Education: university, high school, basic.4y
Key Messaging	<ul style="list-style-type: none">- Financial freedom- Competitive interest rates- Flexible short-term options	<ul style="list-style-type: none">- Highlight long-term goals- Financial security- Risk-free growth	<ul style="list-style-type: none">- Safety- Stable interest rates- Direct customer support
Suggested Channels	<ul style="list-style-type: none">- Digital campaigns- In-app notifications- Social media ads	<ul style="list-style-type: none">- Email marketing- Direct consultation- Loyalty/member programs	<ul style="list-style-type: none">- Phone consultations- In-branch brochures- Exclusive customer seminars

Interaction Strategy by Customer Probability Segment

High (0.8 - 1) Direct offers to trigger purchase	Medium (0.5 - 0.8) Personalized content, nurturing engagement	Low (0.2 - 0.5) Light nurturing, exclude if necessary	Very low (0 - 0.2) Maintain brand awareness only
Phone call (<i>can be based on the optimal customer interaction analysis discussed above</i>)			
Strongly recommended — effective for quick conversion	Recommended selectively — use for personalized guidance	Not prioritized — phone calls are not cost-effective here	Not recommended — little to no return from calling efforts
Email / Messaging			
Direct offers, strong call-to-action messages	Personalized messaging based on profile and behavior	Occasional brand-focused emails — maintain light connection	Inspirational, community-oriented content — avoid sales pitch

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Advertising / Retargeting			
Targeted ads with clear CTA to drive conversions	Behavioral retargeting with tailored messaging	Optional light retargeting — nurture gently	Not recommended — low ROI for ad spend
Chatbot / Automated Assistance			
Conversion-focused — order placement, offer activation	Quick answers, informative guidance, support logic	Light touchpoint — minimal resources needed	Not necessary — avoid deploying chatbot resources here