**Develop Data Description**

A target marketing campaign for a bank was undertaken to identify segments of customers who are likely to respond to a variable annuity (an insurance product) marketing campaign. Each data set contains banking customers and 47 inputs that describe each customer. The 47 input variables represent other product usage in a three-month period and demographics. Two of the inputs are nominally scaled. The others are interval or binary. A binary target variable, **Ins**, indicates whether the customer bought the variable annuity product. The variables in the **develop** data set are listed below. The data have been partitioned into three data sets (train, validation, and test) using a stratified random sample on the target variable and are described below.

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| **Variable** | **Description** | **Role** | **Level** |
| **ATM** | Used ATM service (1=yes, 0=no) | Input | Binary |
| **ATMAmt** | ATM withdrawal amount | Input | Interval |
| **AcctAge** | Age of oldest account in years | Input | Interval |
| **Age** | Age of customer in years | Input | Interval |
| **Branch** | Branch of Bank (B1 – B19) | Rejected | Nominal |
| **CC** | Has credit card account (1=yes, 0=no) | Input | Binary |
| **CCBal** | Credit card balance | Input | Interval |
| **CCPurc** | Number of credit card purchases | Input | Interval |
| **CD** | Has certificate of deposit (1=yes, 0=no) | Input | Binary |
| **CDBal** | Certificate of deposit balance | Input | Interval |
| **CRScore** | Credit score | Input | Interval |
| **CashBk** | Number of times customer received cash back | Input | Interval |
| **Checks** | Number of checks | Input | Interval |
| **DDA** | Checking account (1=yes, 0=no) | Input | Binary |
| **DDABal** | Checking account balance | Input | Interval |
| **Dep** | Number of checking deposits | Input | Interval |
| **DepAmt** | Amount deposited | Input | Interval |
| **DirDep** | Direct deposit (1=yes, 0=no) | Input | Binary |

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| **Variable** | **Description** | **Role** | **Level** |
| **HMOwn** | Owns home (1=yes, 0=no) | Input | Binary |
| **HMVal** | Home value in thousands of dollars | Input | Interval |
| **ILS** | Has installment loan (1=yes, 0=no) | Input | Binary |
| **ILSBal** | Installment loan balance | Input | Interval |
| **IRA** | Has retirement account (1=yes, 0=no) | Input | Binary |
| **IRABal** | Retirement account balance | Input | Interval |
| **InArea** | Local address (1=yes, 0=no) | Input | Binary |
| **Income** | Income in thousands of dollars | Input | Interval |
| **Ins** | Purchase variable annuity account (1=yes, 0=no) | Target | Binary |
| **Inv** | Has investment account (1=yes, 0=no) | Input | Binary |
| **InvBal** | Investment account balance | Input | Interval |
| **LOC** | Has line of credit (1=yes, 0=no) | Input | Binary |
| **LOCBal** | Line of credit balance | Input | Interval |
| **LORes** | Length of residence in years | Input | Interval |
| **MM** | Has money market account (1=yes, 0=no) | Input | Binary |
| **MMBal** | Money market balance | Input | Interval |
| **MMCred** | Number of money market credits | Input | Interval |
| **MTG** | Has mortgage account (1=yes, 0=no) | Input | Binary |
| **MTGBal** | Mortgage balance | Input | Interval |
| **Moved** | Recent address change (1=yes, 0=no) | Input | Binary |
| **NSF** | Occurrence of insufficient funds (1=yes, 0=no) | Input | Binary |
| **NSFAmt** | Amount of insufficient funds | Input | Interval |
| **POS** | Number of point of sale transactions | Input | Interval |
| **Variable** | **Description** | **Role** | **Level** |
| **POSAmt** | Amount in point of sale transactions | Input | Interval |
| **Phone** | Number of times customer used telephone banking | Input | Interval |
| **Res** | Area classification (R=rural, S=suburb, U=urban) | Rejected | Nominal |
| **SDB** | Has a safety deposit box (1=yes, 0=no) | Input | Binary |
| **Sav** | Saving account (1=yes, 0=no) | Input | Binary |
| **SavBal** | Saving balance | Input | Interval |
| **Teller** | Number of teller visits | Input | Interval |