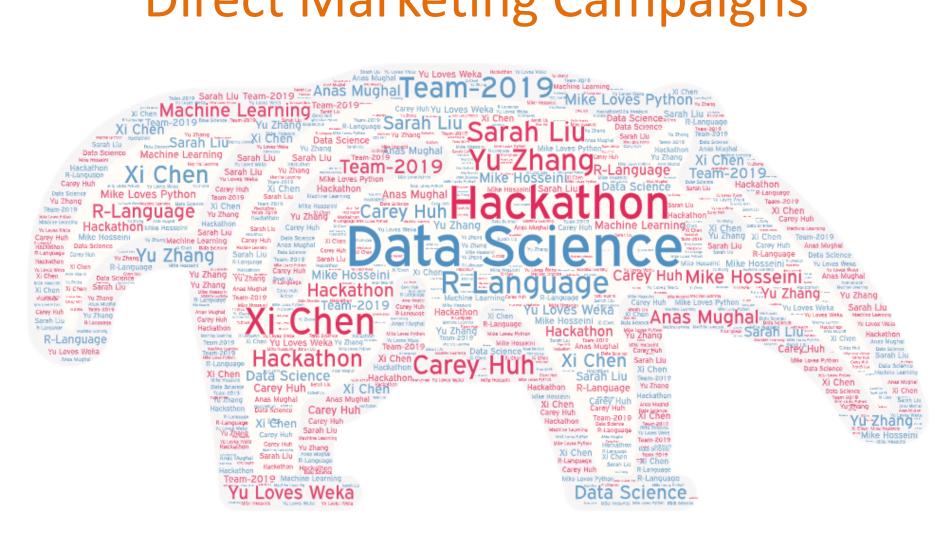
Term Deposit Direct Marketing Campaigns



Mike Hosseini – Xi Chen – Sarah Lui – Yu Zhang – Carey Huh – Anas Mughal

Term Deposit



A fixed-term deposit of money held at a financial institution. Term deposits are usually short-term deposits with maturities ranging from one month to a few years.

Expected

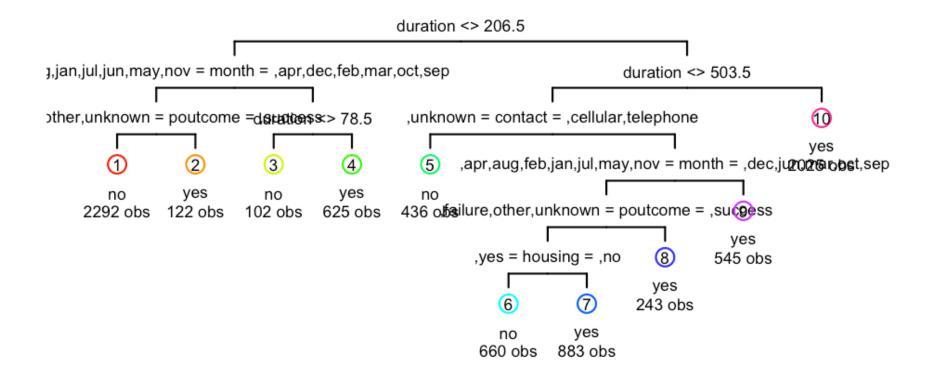
Age – Older people prefer low risk investments
Having an active Mortgage Loan -- will influence a YES
Having no Personal Loans – more likely to say YES
Married – prefer low risk investments

Unexpected

Call Duration

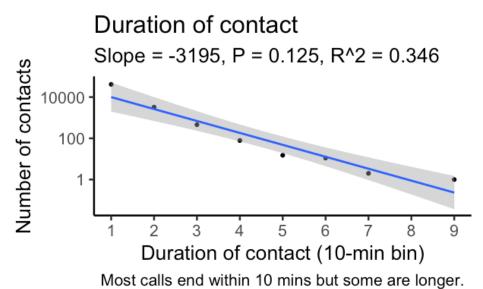
Factors

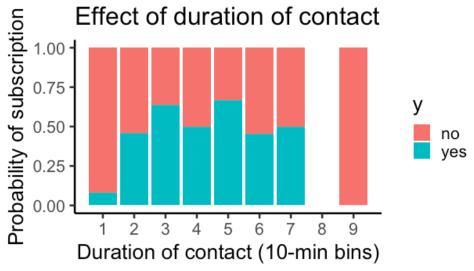




Factors about Contact



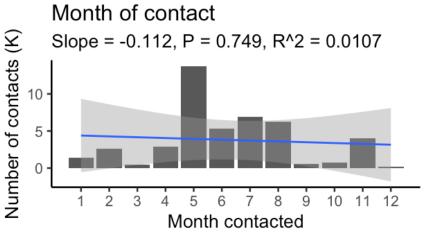




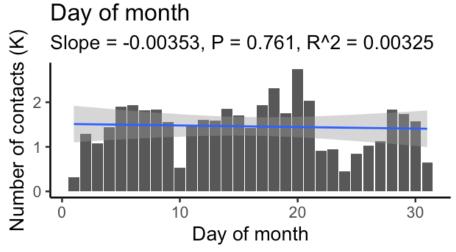
Subscription probability increases with longer calls.

Factors about Contact

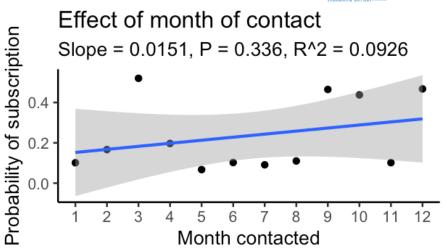




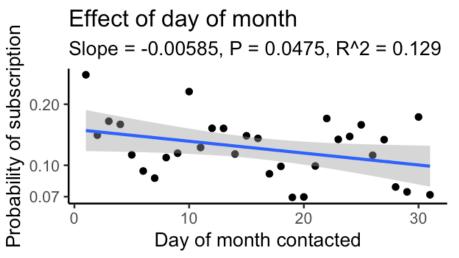
Contacts increase during summer months.



Number of contacts does not depend on day of month.



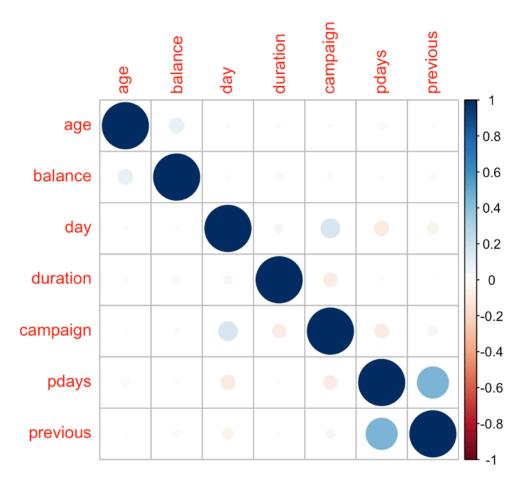
Subscription probability does not depend on month of contact



Subscription probability is high at beginning of month.

Factors about Customer

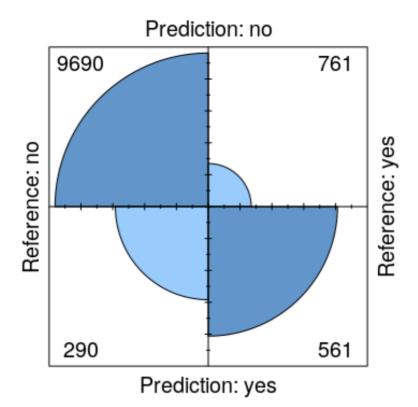




Gradient Boosting Machines (GBM)

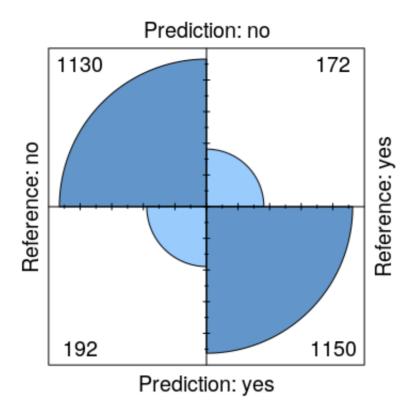


Confusion Matrix



90% Accuracy

Confusion Matrix



85% Accuracy

Conclusion



Critical Factors

- Call Duration
- Age
- Beginning of Month

Next Steps...

XGBoost

