

Case Project – Banking

Q.1 What is the distribution of age among the clients?

Sol.

```
import matplotlib.pyplot as plt
```

```
import seaborn as sns
```

```
# Plotting the age distribution
```

```
plt.figure(figsize=(10, 6))
```

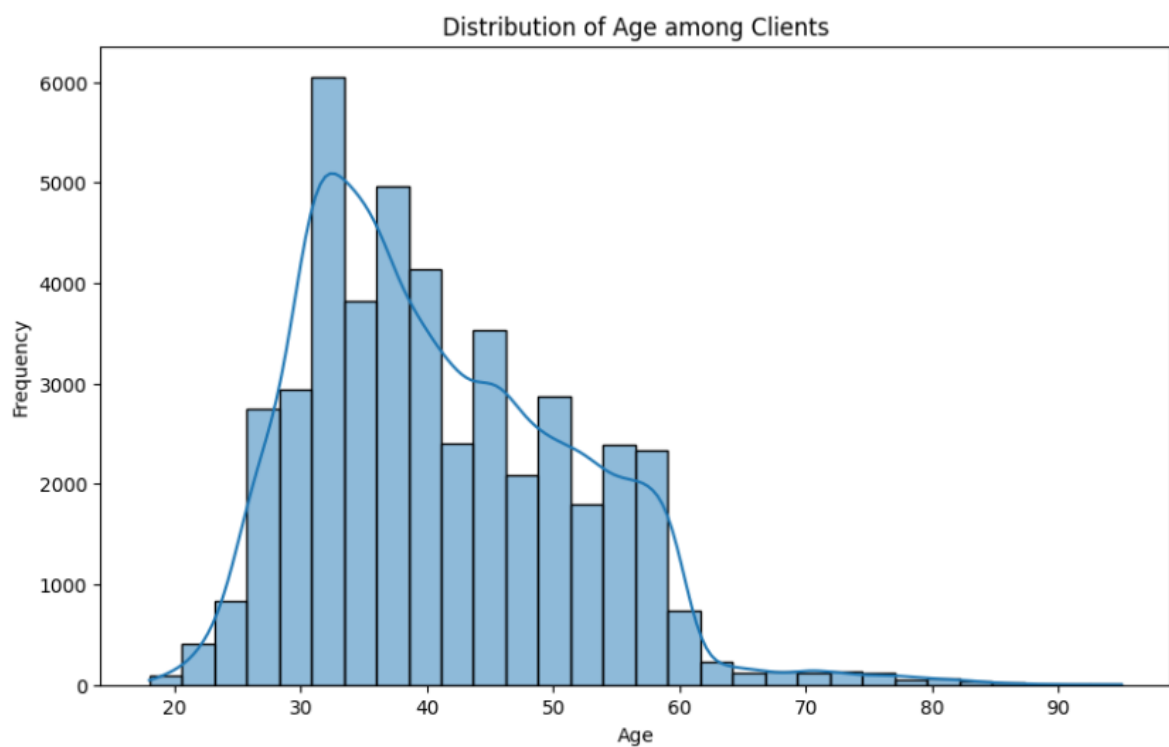
```
sns.histplot(data['age'], bins=30, kde=True)
```

```
plt.title('Distribution of Age among Clients')
```

```
plt.xlabel('Age')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```



Summary statistics of the age column

```
print(data['age'].describe())
```

Checking for any obvious outliers

```
print(data['age'].unique())
```

```
count      45216.000000
mean        40.938186
std         10.621249
min         18.000000
25%         33.000000
50%         39.000000
75%         48.000000
max         95.000000
Name: age, dtype: float64
[58 44 33 47 35 28 42 43 41 29 53 57 51 45 60 56 32 25 40 39 52 46 36
 49
 59 37 50 54 55 48 24 38 31 30 27 34 23 26 61 22 21 20 66 62 83 75 67
 70
 65 68 64 69 72 71 19 76 85 63 90 82 73 74 78 80 94 79 77 86 95 81 18
 89
 84 87 92 93 88]
```

Q.2 How does the job type vary among the clients?

Summary of job type column

```
print(data['job'].value_counts())
```

Display the unique job types

```
print(data['job'].unique())
```

```
job
blue-collar      9732
management      9460
technician      7597
admin.          5171
services        4154
retired         2267
self-employed   1579
entrepreneur    1487
unemployed      1303
housemaid       1240
student         938
unknown         288
Name: count, dtype: int64
['management' 'technician' 'entrepreneur' 'blue-collar' 'unknown'
 'retired' 'admin.' 'services' 'self-employed' 'unemployed' 'housemaid'
 'student']
```

```
import matplotlib.pyplot as plt
import seaborn as sns
```

```
# Plotting the job type distribution
```

```
plt.figure(figsize=(12, 8))
```

```
sns.countplot(y=data['job'], order=data['job'].value_counts().index, palette='viridis')
```

```
plt.title('Distribution of Job Types among Clients')
```

```
plt.xlabel('Count')
```

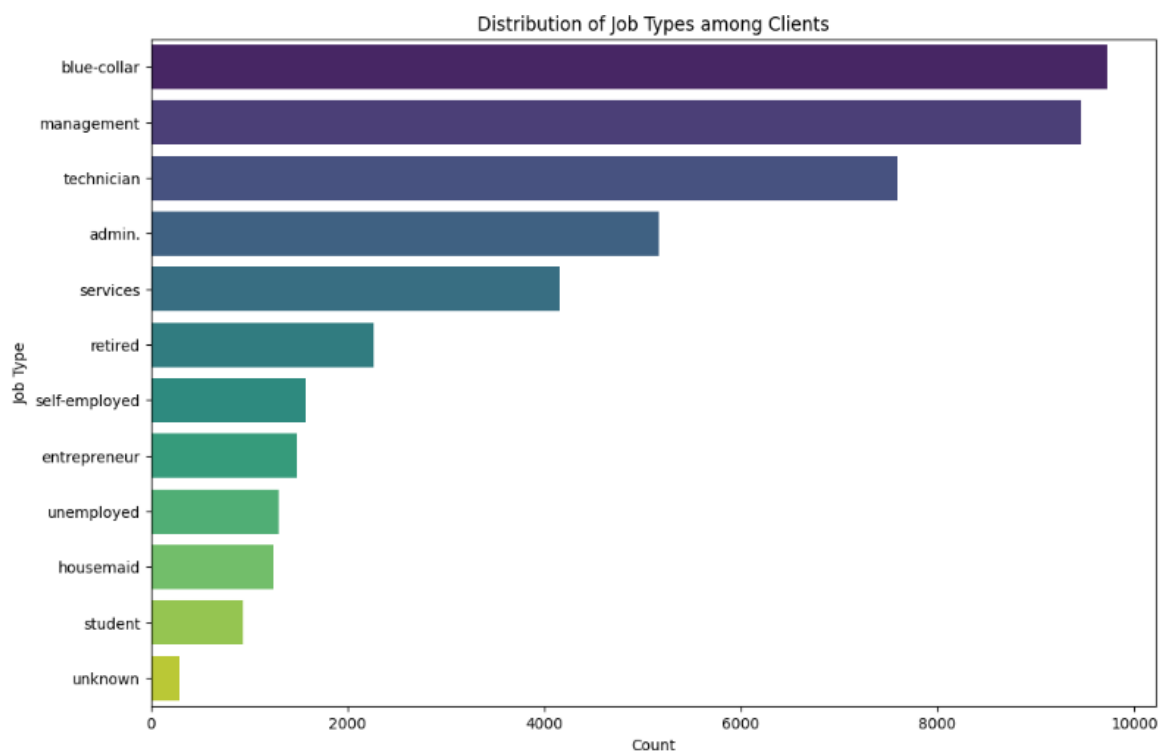
```
plt.ylabel('Job Type')
```

```
plt.show()
```

```
ipython-input-9-43d4d336c813>:6: FutureWarning:
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `y` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(y=data['job'], order=data['job'].value_counts().index,
palette='viridis')
```



Q.3 What is the marital status distribution of the clients?

```
# Summary of marital status column
```

```
marital_status_counts = data['marital'].value_counts()
```

```
print(marital_status_counts)
```

```
# Display the unique marital statuses
```

```
print(data['marital'].unique())
```

```
marital
```

```
married    27216
```

```
single     12790
```

```
divorced    5207
```

```
Name: count, dtype: int64
```

```
['married' 'single' 'divorced' nan]
```

```
import matplotlib.pyplot as plt
```

```
import seaborn as sns
```

```
# Plotting the marital status distribution
```

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['marital'], order=data['marital'].value_counts().index,  
palette='viridis')
```

```
plt.title('Distribution of Marital Status among Clients')
```

```
plt.xlabel('Marital Status')
```

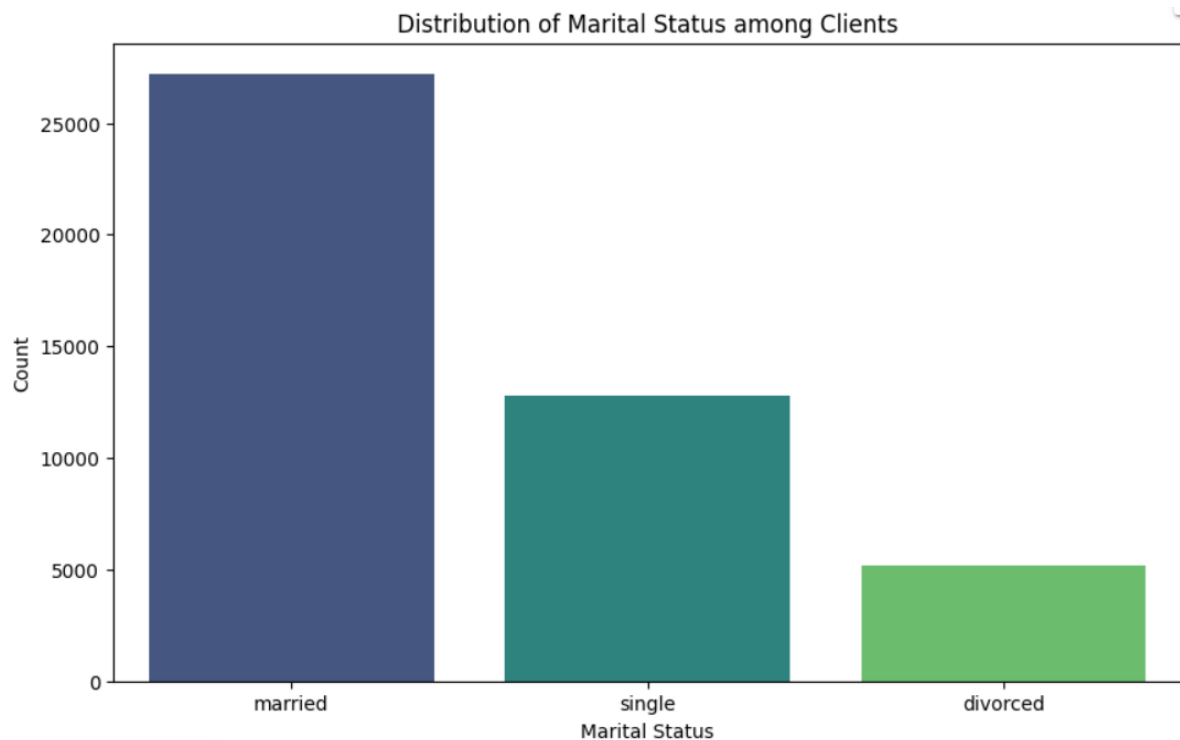
```
plt.ylabel('Count')
```

```
plt.show()
```

```
<ipython-input-11-80e6f4bd2829>:6: FutureWarning:
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['marital'], order=data['marital'].value_counts().index,  
palette='viridis')
```



Q. 4 What is the level of education among the clients?

```
# Summary of education column
```

```
education_counts = data['education'].value_counts()
```

```
print(education_counts)
```

```
# Display the unique education levels
```

```
print(data['education'].unique())
```

```
education
```

```
secondary    23204
```

```
tertiary     13301
```

```
primary       6851
```

```
unknown       1857
```

```
Name: count, dtype: int64
```

```
['tertiary' 'secondary' 'unknown' 'primary' nan]
```

```
import matplotlib.pyplot as plt
```

```
import seaborn as sns
```

```
# Plotting the education level distribution
```

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['education'], order=data['education'].value_counts().index,  
palette='viridis')
```

```
plt.title('Distribution of Education Levels among Clients')
```

```
plt.xlabel('Education Level')
```

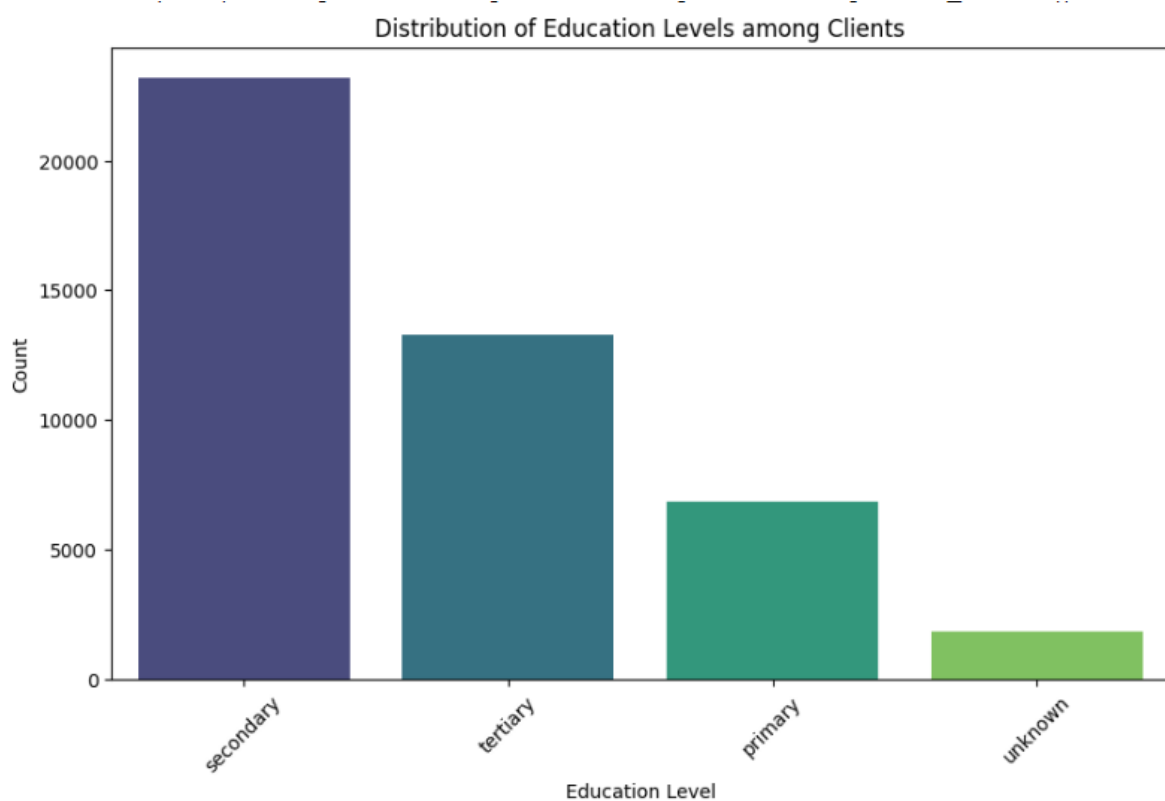
```
plt.ylabel('Count')
```

```
plt.xticks(rotation=45)
```

```
plt.show()
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['education'], order=data['education'].value_counts().index,  
palette='viridis')
```



Q.5 What proportion of clients have credit in default?

```
# Summary of default column
default_counts = data['default'].value_counts()
print(default_counts)

# Display the unique values in the default column
print(data['default'].unique())
```

```
default
no    44401
yes    815
Name: count, dtype: int64
['no' 'yes']
```

```
# Calculate the proportion of clients with credit in default
total_clients = len(data)
clients_with_default = default_counts['yes']
proportion_with_default = clients_with_default / total_clients

print(f"Proportion of clients with credit in default: {proportion_with_default:.2%}")
```

Proportion of clients with credit in default: 1.80%

Q.6 What is the distribution of average yearly balance among the clients?

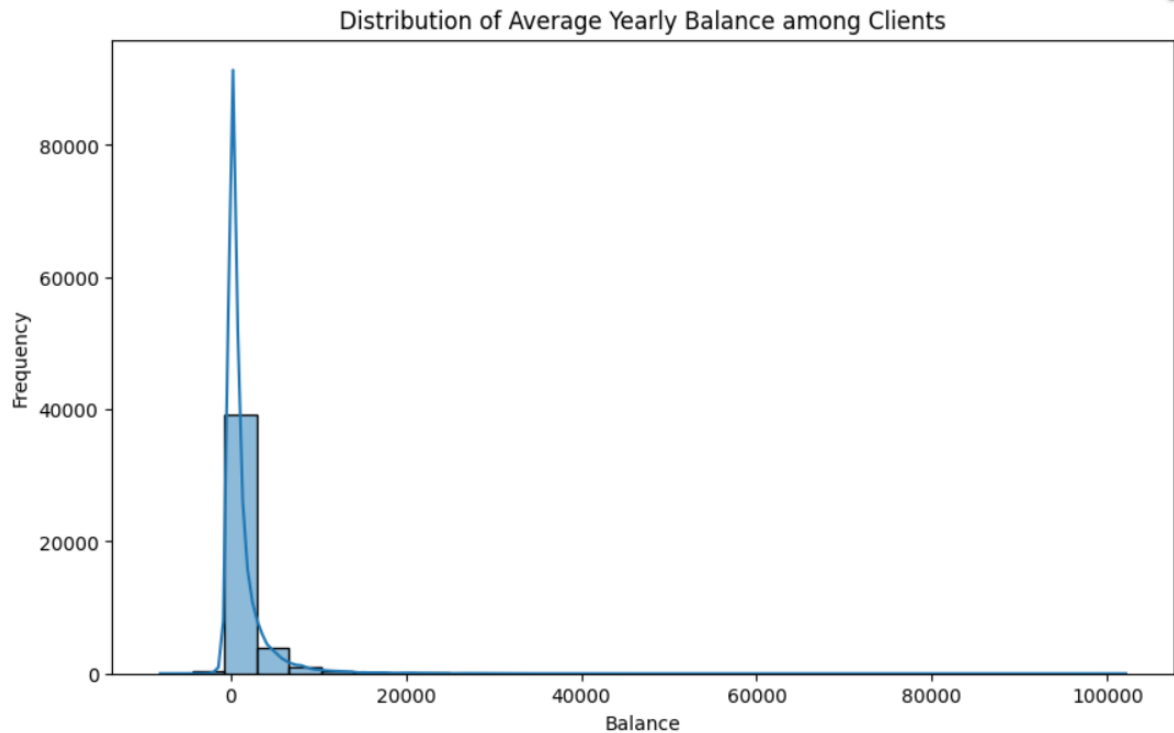
```
# Summary statistics of the balance column
balance_summary = data['balance'].describe()
print(balance_summary)

# Checking for any obvious outliers
print(data['balance'].unique())
```

```
count    45216.000000
mean      1362.277844
std       3044.609674
min       -8019.000000
25%        72.000000
50%       448.500000
75%      1428.000000
max     102127.000000
Name: balance, dtype: float64
[ 2143   29    2 ... 8205 14204 16353]
```

```
import matplotlib.pyplot as plt
import seaborn as sns
```

```
# Plotting the balance distribution
plt.figure(figsize=(10, 6))
sns.histplot(data['balance'], bins=30, kde=True)
plt.title('Distribution of Average Yearly Balance among Clients')
plt.xlabel('Balance')
plt.ylabel('Frequency')
plt.show()
```

Q.7 How many clients have housing loans?

#How many clients have housing loans?

Count of clients with housing loans

```
housing_loan_counts = data['housing'].value_counts()
print(housing_loan_counts)
```

Number of clients with housing loans

```
num_housing_loans = housing_loan_counts['yes']
print(f"Number of clients with housing loans: {num_housing_loans}")
```

housing

yes 25130

no 20086

Name: count, dtype: int64

Number of clients with housing loans: 25130

Q.8 How many clients have personal loans?

#How many clients have personal loans?

Count of clients with personal loans

```

personal_loan_counts = data['loan'].value_counts()
print(personal_loan_counts)

# Number of clients with personal loans
num_personal_loans = personal_loan_counts['yes']
print(f"Number of clients with personal loans: {num_personal_loans}")

loan
no    37972
yes    7244
Name: count, dtype: int64
Number of clients with personal loans: 7244

```

Q.9 What are the communication types used for contacting clients during the campaign?

#What are the communication types used for contacting clients during the campaign?

```

# Unique communication types
communication_types = data['contact'].unique()
print(communication_types)

# Count of each communication type
communication_type_counts = data['contact'].value_counts()
print(communication_type_counts)

['unknown' 'cellular' 'telephone']

contact
cellular    29290
unknown    13020
telephone    2906
Name: count, dtype: int64

```

Q.10 What is the distribution of the last contact day of the month?

What is the distribution of the last contact day of the month?

```
import matplotlib.pyplot as plt
```

```
import seaborn as sns
```

Plotting the last contact day of the month distribution

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['day'], palette='viridis')
```

```
plt.title('Distribution of Last Contact Day of the Month')
```

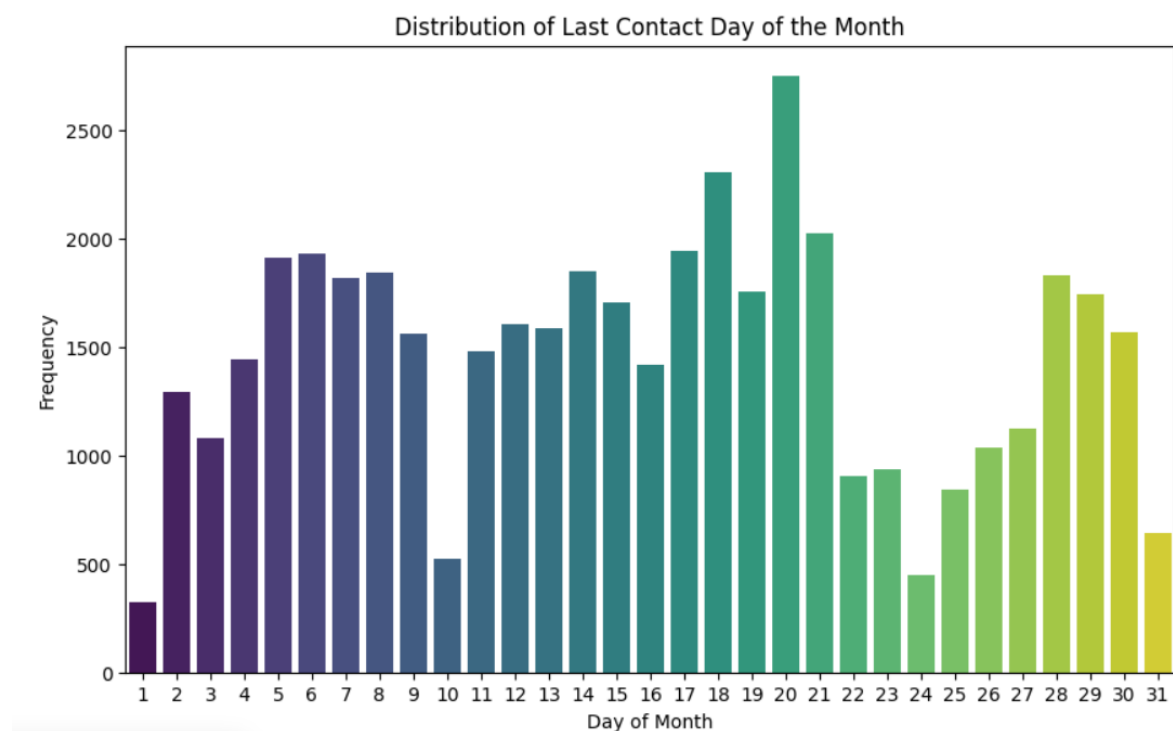
```
plt.xlabel('Day of Month')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['day'], palette='viridis')
```



Q.11 How does the last contact month vary among the clients?

How does the last contact month vary among the clients?

Unique contact months

```
contact_months = data['month'].unique()
```

```
print(contact_months)
```

Count of each contact month

```
contact_month_counts = data['month'].value_counts()
```

```
print(contact_month_counts)
```

Plotting the last contact month distribution

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['month'], order=contact_month_counts.index, palette='viridis')
```

```
plt.title('Distribution of Last Contact Month')
```

```
plt.xlabel('Month')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```

```
['may' 'jun' 'jul' 'aug' 'oct' 'nov' 'dec' 'jan' 'feb' 'mar' 'apr' 'sep']
```

month

may 13766

jul 6895

aug 6247

jun 5341

nov 3975

apr 2932

feb 2649

jan 1403

oct 738

sep 579

mar 477

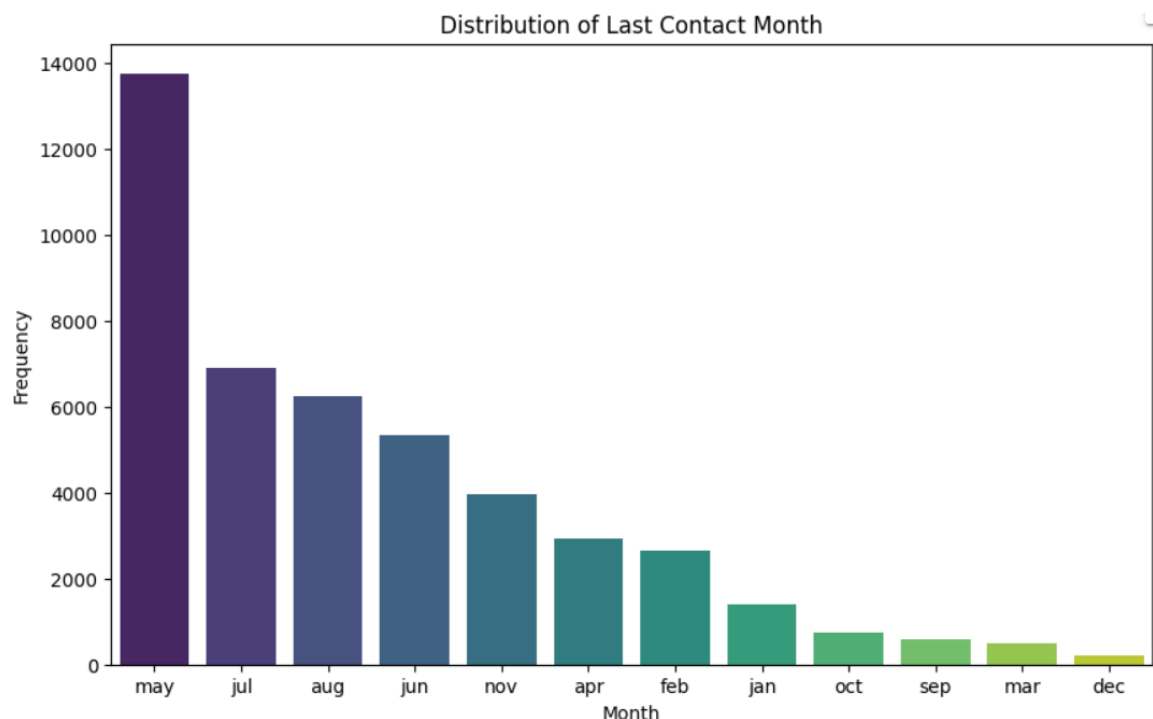
dec 214

Name: count, dtype: int64

<ipython-input-7-98ba277aad48>:12: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['month'], order=contact_month_counts.index, palette='viridis')
```



Q.12 What is the distribution of the duration of the last contact?

What is the distribution of the duration of the last contact?

Plotting the duration of the last contact distribution

```
plt.figure(figsize=(10, 6))
```

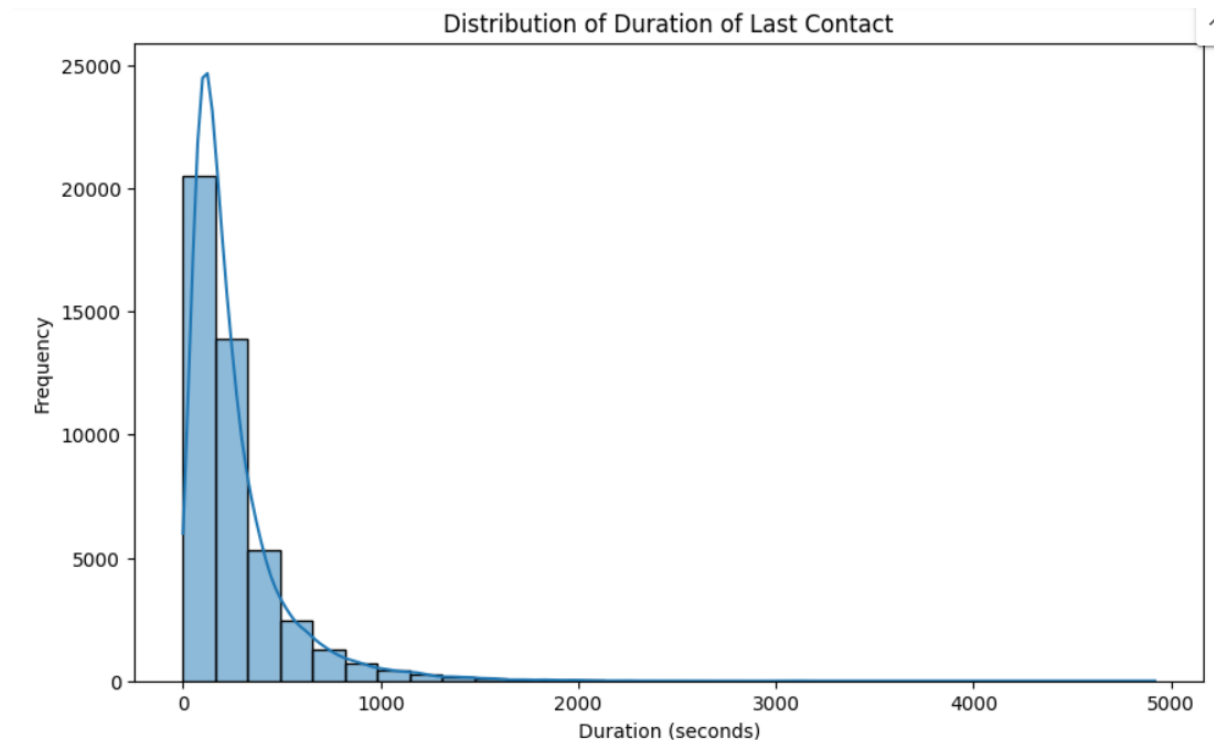
```
sns.histplot(data['duration'], bins=30, kde=True)
```

```
plt.title('Distribution of Duration of Last Contact')
```

```
plt.xlabel('Duration (seconds)')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```



Q.13 How many contacts were performed during the campaign for each client?

```
# How many contacts were performed during the campaign for each client?
```

```
# Plotting the number of contacts performed during the campaign
```

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['campaign'], palette='viridis')
```

```
plt.title('Number of Contacts Performed During the Campaign for Each Client')
```

```
plt.xlabel('Number of Contacts')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```

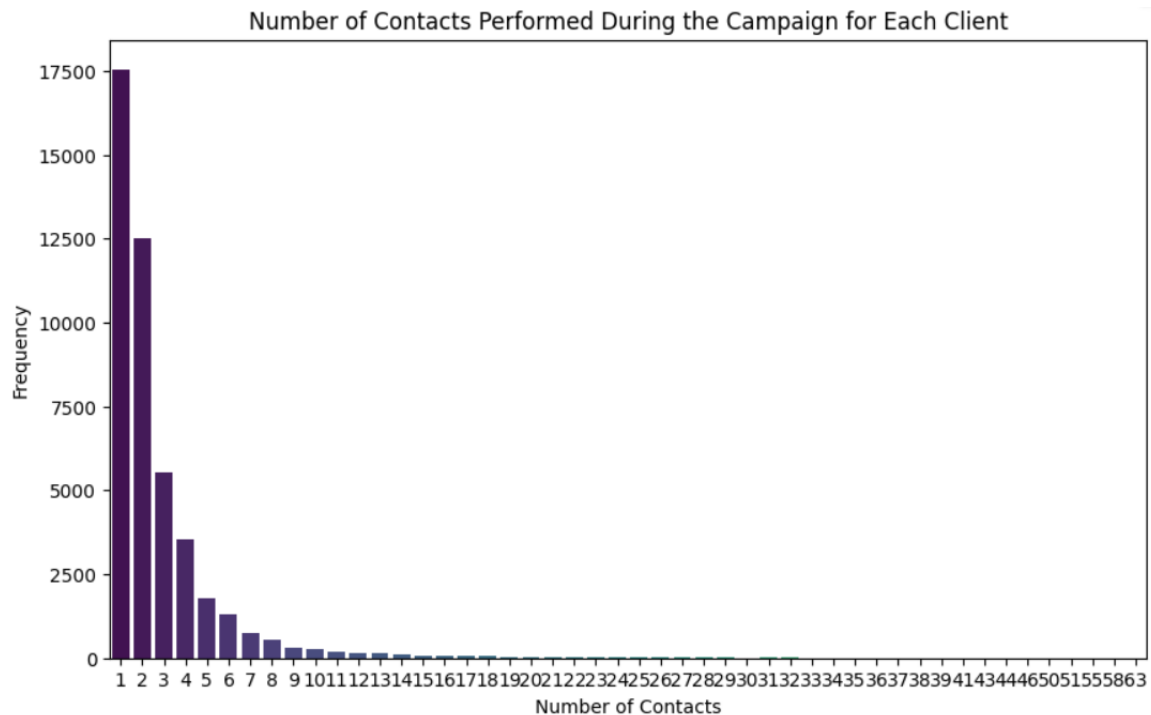
```
# Summary statistics of campaign contacts
```

```
campaign_contacts_summary = data['campaign'].describe()
```

```
print(campaign_contacts_summary)
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['campaign'], palette='viridis')
```



```
count 45216.000000
```

```
mean 2.763668
```

```
std 3.097896
```

```
min 1.000000
```

```
25% 1.000000
```

```
50% 2.000000
```

```
75% 3.000000
```

```
max 63.000000
```

```
Name: campaign, dtype: float64
```

Q.14 What is the distribution of the number of days passed since the client was last contacted from a previous campaign?

What is the distribution of the number of days passed since the client was last contacted from a previous campaign?

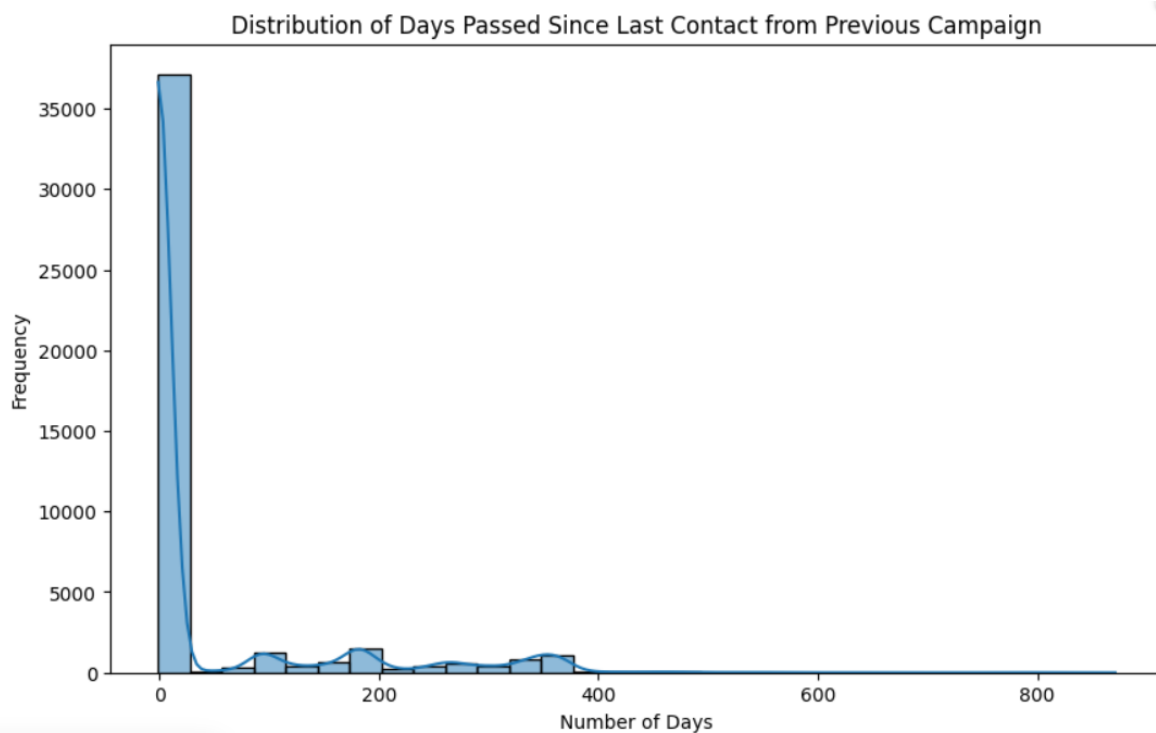
```

# Plotting the distribution of the number of days passed since the client was last
contacted

plt.figure(figsize=(10, 6))
sns.histplot(data['pdays'], bins=30, kde=True)
plt.title('Distribution of Days Passed Since Last Contact from Previous Campaign')
plt.xlabel('Number of Days')
plt.ylabel('Frequency')
plt.show()

# Summary statistics of days passed since last contact
pdays_summary = data['pdays'].describe()
print(pdays_summary)

```



```

count    45216.000000
mean      40.202428
std       100.128248
min       -1.000000
25%       -1.000000
50%       -1.000000

```


75% -1.000000

max 871.000000

Name: pdays, dtype: float64

Q.15 How many contacts were performed before the current campaign for each client?

How many contacts were performed before the current campaign for each client?

Plotting the number of contacts performed before the current campaign

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['previous'], palette='viridis')
```

```
plt.title('Number of Contacts Performed Before the Current Campaign for Each Client')
```

```
plt.xlabel('Number of Previous Contacts')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```

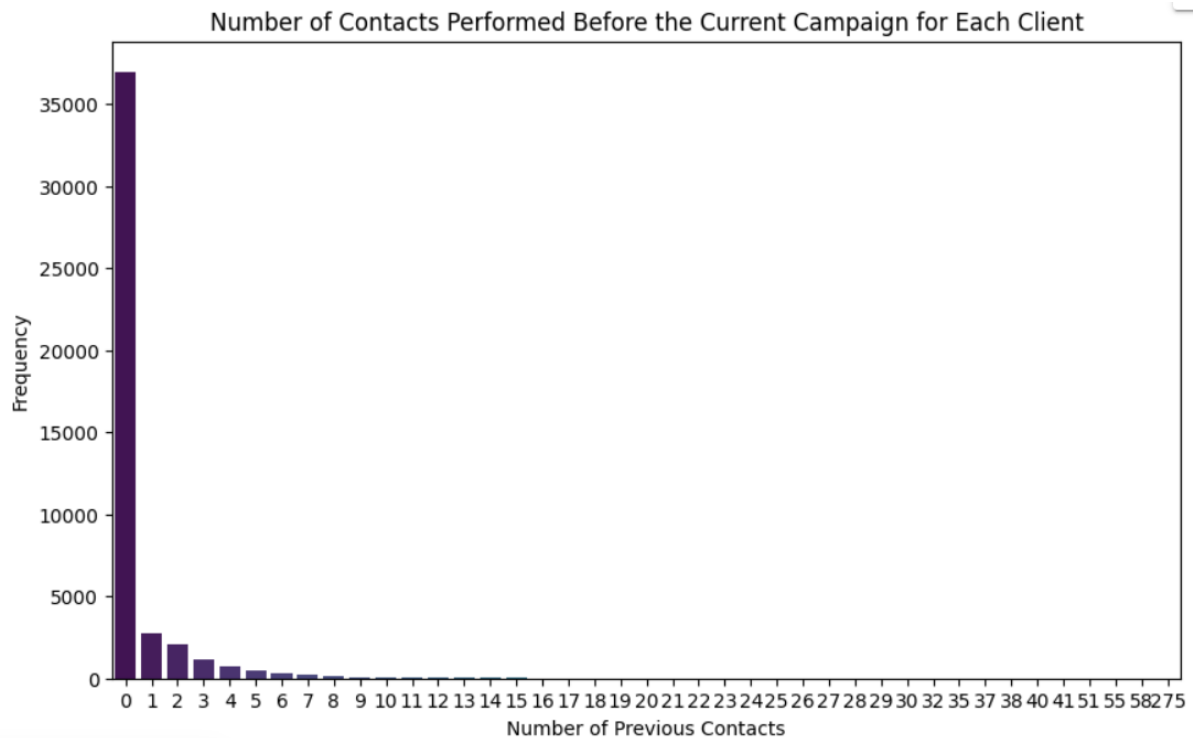
Summary statistics of previous contacts

```
previous_contacts_summary = data['previous'].describe()
```

```
print(previous_contacts_summary)
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['previous'], palette='viridis')
```



count 45216.000000

mean 0.580657

std 2.303778

min 0.000000

25% 0.000000

50% 0.000000

75% 0.000000

max 275.000000

Name: previous, dtype: float64

Q.16 What were the outcomes of the previous marketing campaigns?

What were the outcomes of the previous marketing campaigns?

Unique outcomes

```
previous_outcomes = data['poutcome'].unique()
```

```
print(previous_outcomes)
```

Count of each outcome

```
previous_outcome_counts = data['poutcome'].value_counts()
print(previous_outcome_counts)
```

```
# Plotting the outcomes of previous marketing campaigns
plt.figure(figsize=(10, 6))
sns.countplot(x=data['poutcome'], palette='viridis')
plt.title('Outcomes of Previous Marketing Campaigns')
plt.xlabel('Outcome')
plt.ylabel('Frequency')
plt.show()
```

```
['unknown' 'failure' 'other' 'success']
```

```
poutcome
```

```
unknown    36961
```

```
failure     4902
```

```
other       1840
```

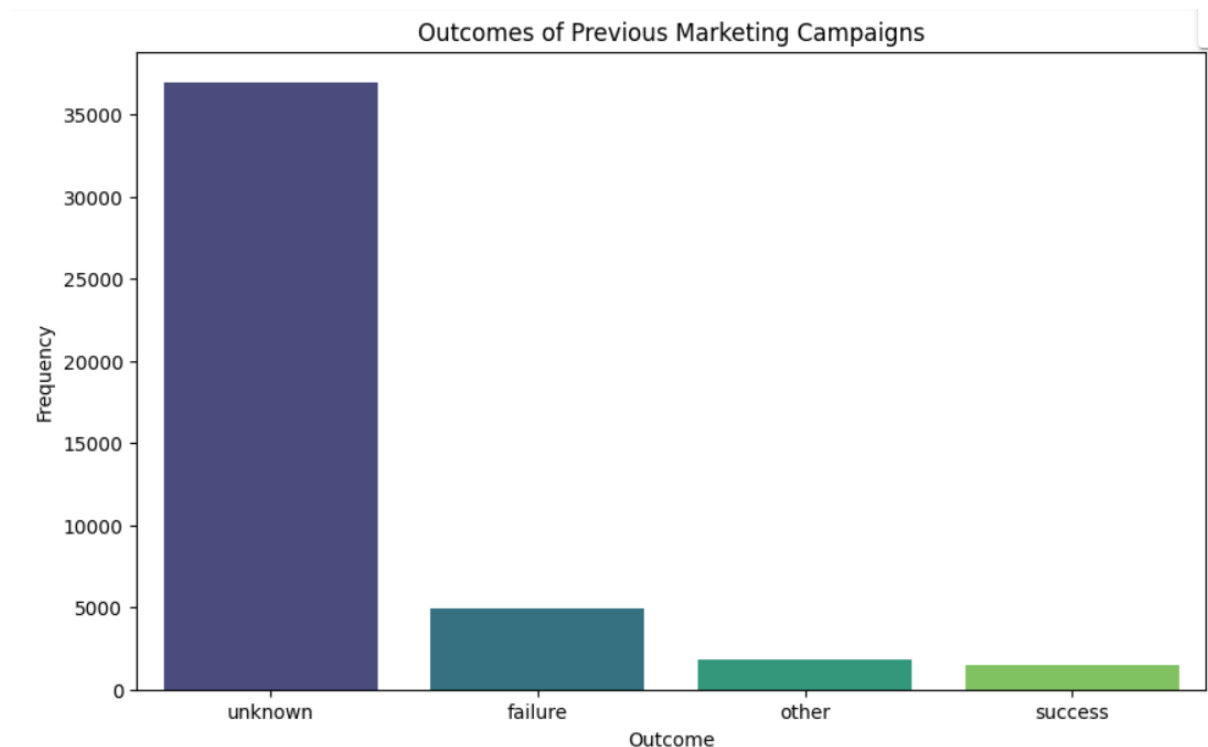
```
success     1513
```

```
Name: count, dtype: int64
```

```
<ipython-input-12-d9cd5046e36b>:12: FutureWarning:
```

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['poutcome'], palette='viridis')
```



Q.17 What is the distribution of clients who subscribed to a term deposit vs. those who did not?

What is the distribution of clients who subscribed to a term deposit vs. those who did not?

Count of clients who subscribed vs. those who did not

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

```
print(subscription_counts)
```

Plotting the distribution of clients who subscribed vs. those who did not

```
plt.figure(figsize=(10, 6))
```

```
sns.countplot(x=data['y'], palette='viridis')
```

```
plt.title('Distribution of Clients Who Subscribed to a Term Deposit vs. Those Who Did Not')
```

```
plt.xlabel('Subscribed to Term Deposit')
```

```
plt.ylabel('Frequency')
```

```
plt.show()
```

y

no 39922

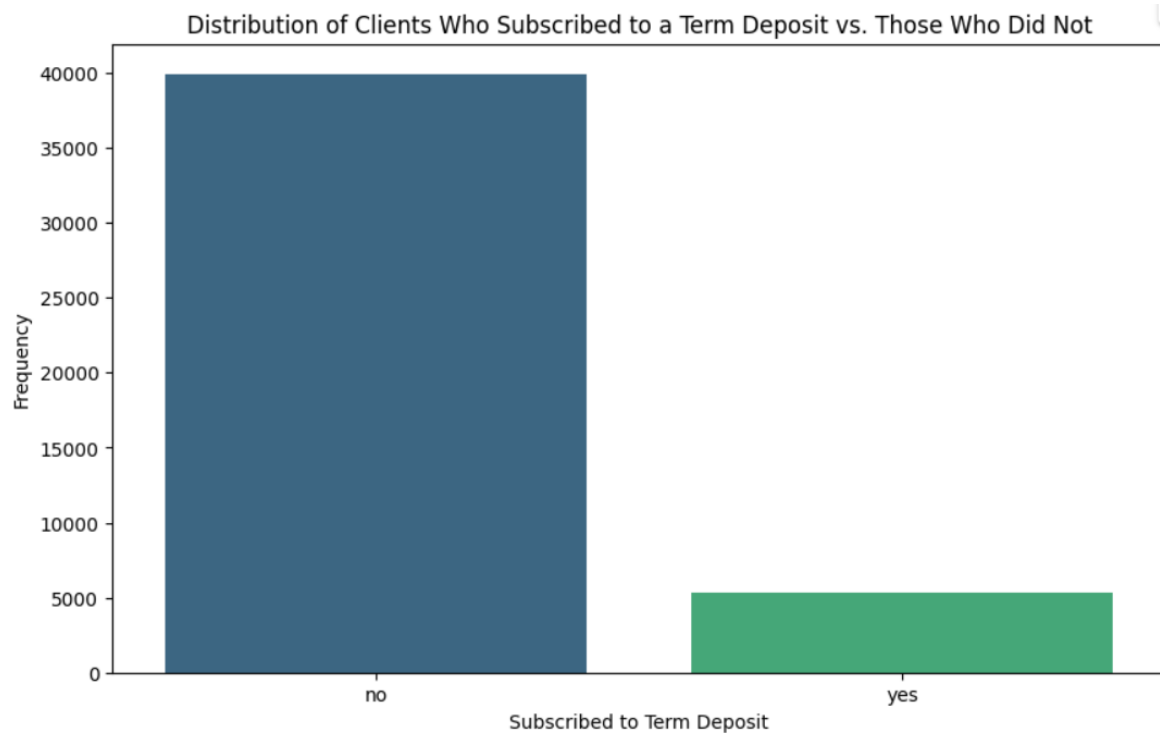
yes 5294

Name: count, dtype: int64

<ipython-input-13-23ca6e5014e3>:8: FutureWarning:

Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14.0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.

```
sns.countplot(x=data['y'], palette='viridis')
```



Q.18 Are there any correlations between different attributes and the likelihood of subscribing to a term deposit?

Are there any correlations between different attributes and the likelihood of subscribing to a term deposit?

Encoding categorical variables

```
data_encoded = pd.get_dummies(data, drop_first=True)
```

Calculating the correlation matrix

```
correlation_matrix = data_encoded.corr()
```

```
# Extracting the correlation with the target variable 'y'
```

```
target_correlation = correlation_matrix['y_yes'].sort_values(ascending=False)
```

```
print(target_correlation)
```

```
# Visualizing the correlation with a heatmap
```

```
plt.figure(figsize=(12, 8))
```

```
sns.heatmap(correlation_matrix, annot=False, cmap='viridis')
```

```
plt.title('Correlation Matrix')
```

```
plt.show()
```

```
y_yes          1.000000
```

```
duration        0.394387
```

```
poutcome_success 0.307083
```

```
month_mar        0.129371
```

```
month_oct        0.128439
```

```
...
```

```
campaign        -0.073294
```

```
month_may        -0.102656
```

```
housing_yes      -0.139445
```

```
contact_unknown  -0.151062
```

```
poutcome_unknown -0.167284
```

```
Name: y_yes, Length: 362, dtype: float64
```

