

Summary

- A customer's job and marital status influences his/her decision more as to whether respond positively to a term deposit marketing campaign as compared to his/her age or education level.
- This model reinforces the fact that a customer with existing personal/housing/credit default history would be less likely to respond to term deposit marketing campaigns.
- Targeting customers who responded positively to similar marketing campaigns would be ideal place to start because the model shows us that the odds of such customers subscribing to term deposit is 14:1.
- It is advisable to target customers having jobs in management, entrepreneurship compared to customers with blue collar as their odds of subscription to term deposit is higher.
- Interestingly this model shows us that students (odds nearly 7:4) and retired (odds nearly 9:5) customers are also highly likely to subscribe to term deposits.
- Finally the ROC curve below shows us the comparison between a purely random classifier(dotted line) vs our classifier. A good classifier stays as far away from the dotted line as possible (towards the top-left corner).

