Improving Marketing Targets
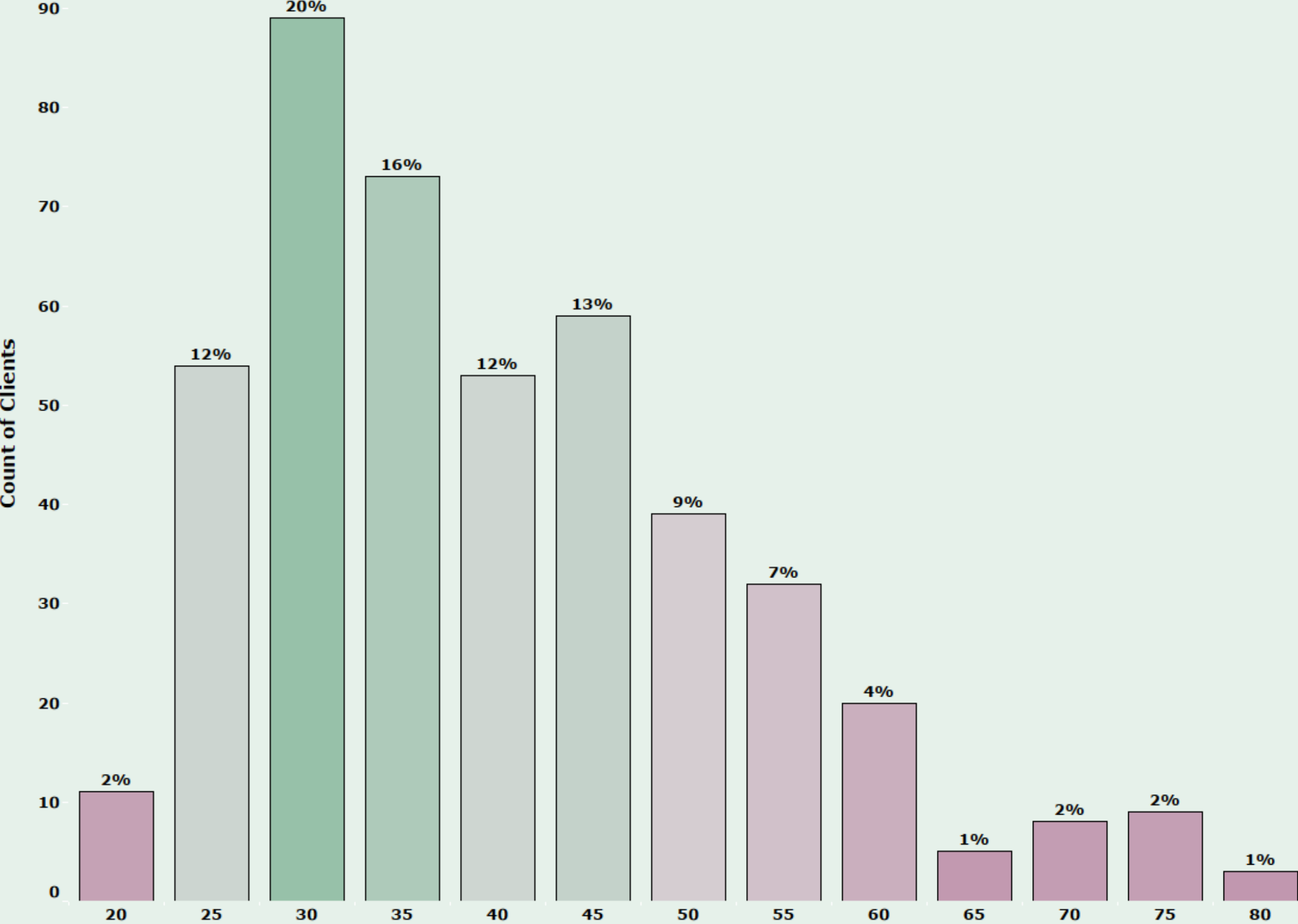
Bank Term Deposit

Generate data-driven insights
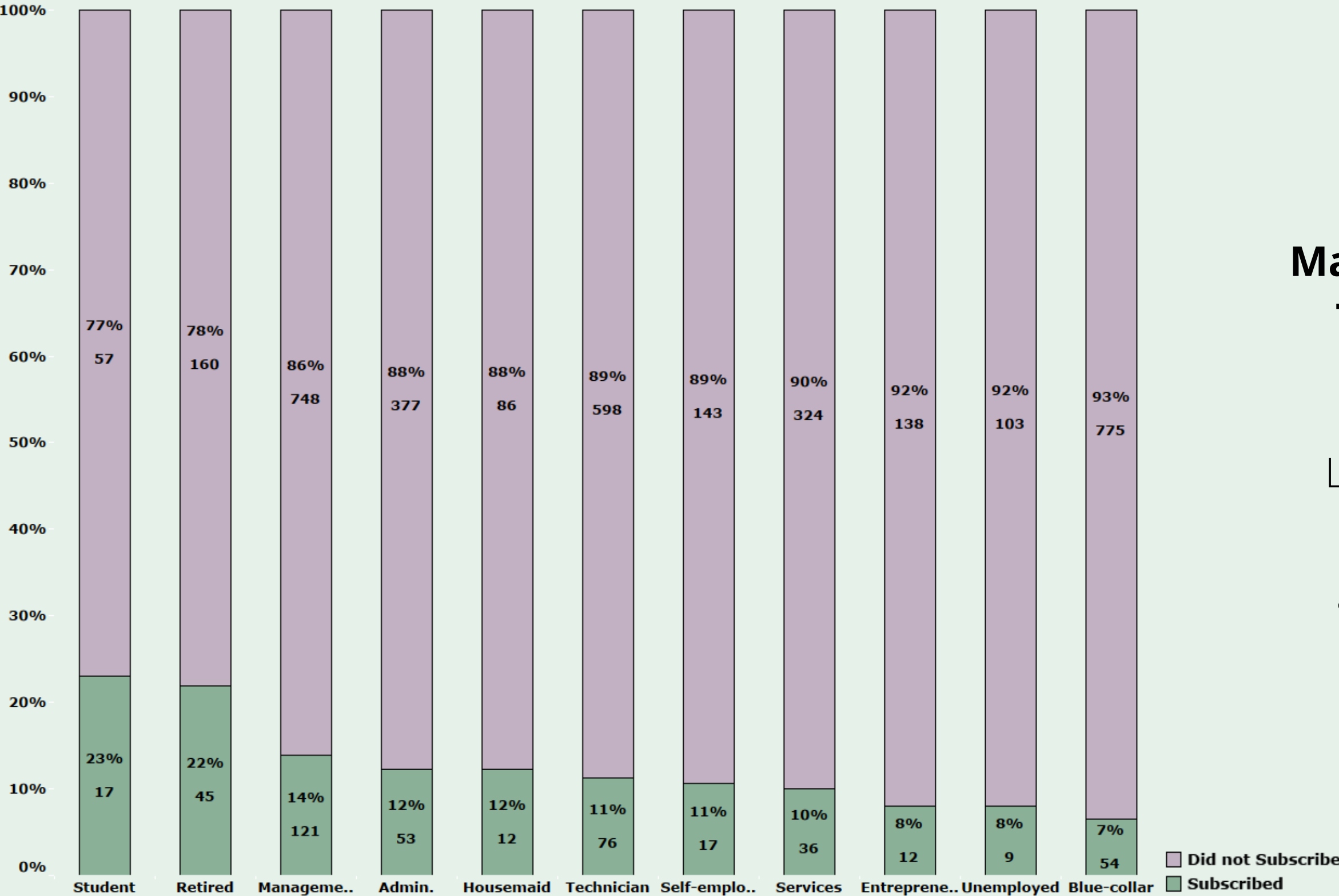to better target marketing
campaigns

Rafael Alves Torrente

Percentage of Subscriptions by Age Group

Age Groups from **25 to 50 years old** performed above subscription rate average of **8%**

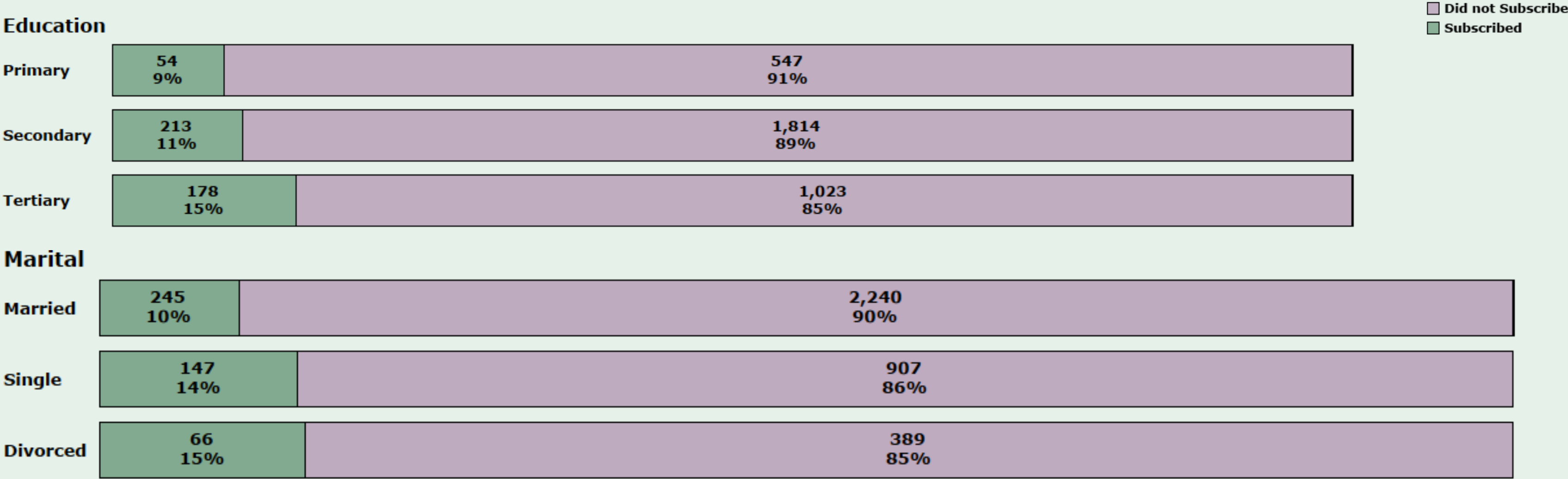Age Groups of **20, 65, 70, 75** and **80** performing below **2%**

Percentage of Subscription by Job Type

Percentage and total of clients demonstrate that **Student** and **Retired** groups had best performance, followed by **Management, Admin, Housemaid, Technician** and **Self-employed**

Leaving **Services, Entrepreneur, Unemployed and Blue-collar** groups with worst performances below **10%**

Legend: Did not Subscribe / Subscribed

Job Type	Did not Subscribe	Subscribed
Student	77% / 57	23% / 17
Retired	78% / 160	22% / 45
Manageme..	86% / 748	14% / 121
Admin.	88% / 377	12% / 53
Housemaid	88% / 86	12% / 12
Technician	89% / 598	11% / 76
Self-emplo..	89% / 143	11% / 17
Services	90% / 324	10% / 36
Entreprene..	92% / 138	8% / 12
Unemployed	92% / 103	8% / 9
Blue-collar	93% / 775	7% / 54

Percentage of Subscription by Education and Marital Status

Education

Legend: Did not Subscribe / Subscribed

Primary: Subscribed 54 (9%), Did not Subscribe 547 (91%)

Secondary: Subscribed 213 (11%), Did not Subscribe 1,814 (89%)

Tertiary: Subscribed 178 (15%), Did not Subscribe 1,023 (85%)

Marital

Married: Subscribed 245 (10%), Did not Subscribe 2,240 (90%)

Single: Subscribed 147 (14%), Did not Subscribe 907 (86%)

Divorced: Subscribed 66 (15%), Did not Subscribe 389 (85%)

The better the **Education** the higher Subscription Rate with **Tertiary** hitting **15%**

Single and **Divorced** groups presented higher percentage of subscriptions while **Married** group stayed on **10%**

Sum of Calls Duration

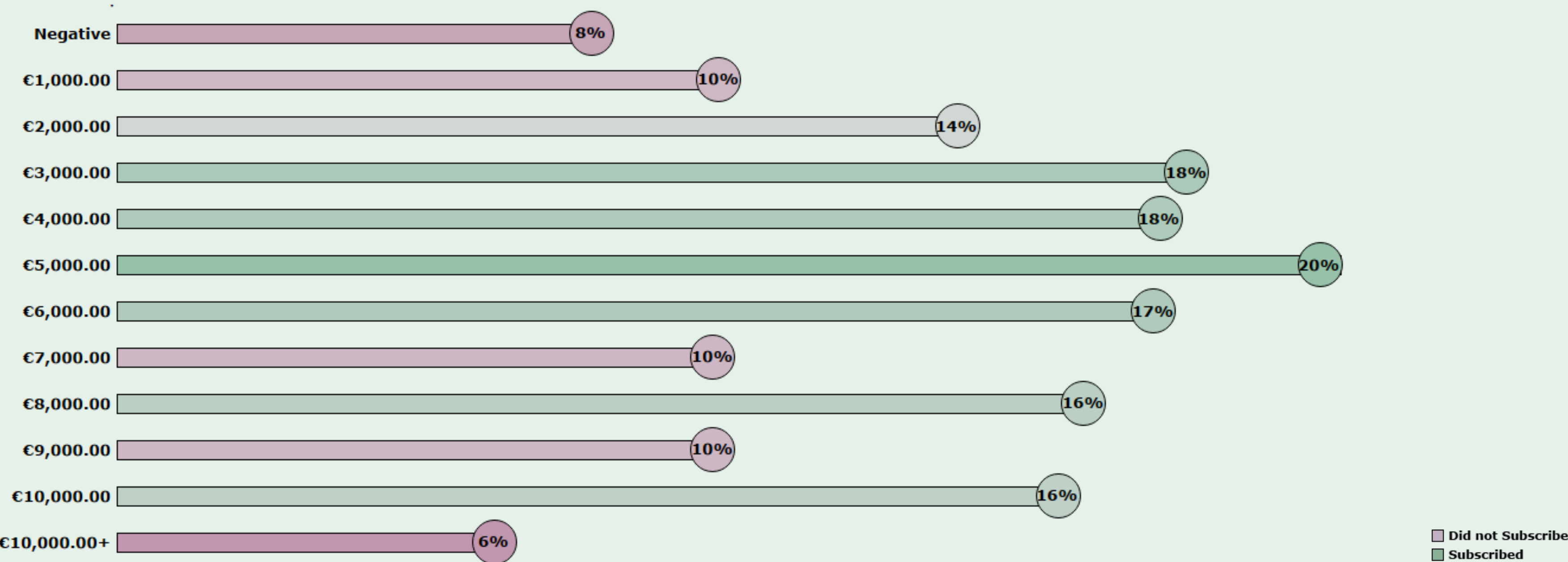## Grouped by Education and Marital Status
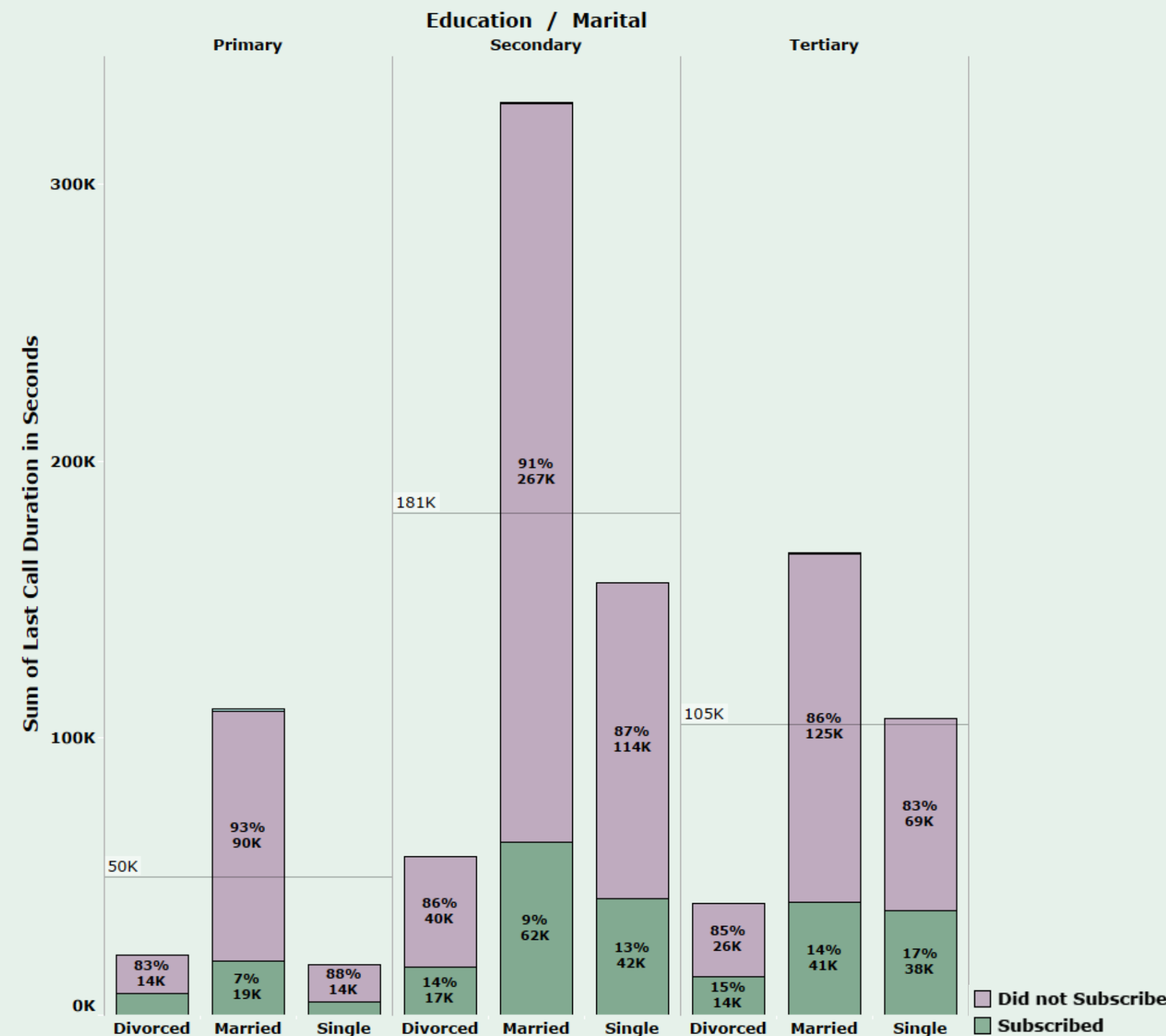
Last campaign we spent **300k** seconds on the phone with **Married** clients with **Secondary Education** group that performed second worst with **9%** just above **Married** with **Primary Education** with **7%**

All the other groups performed above **11%, Single** with **Tertiary** and **Divorced** with **Primary Education** hitting **17%**
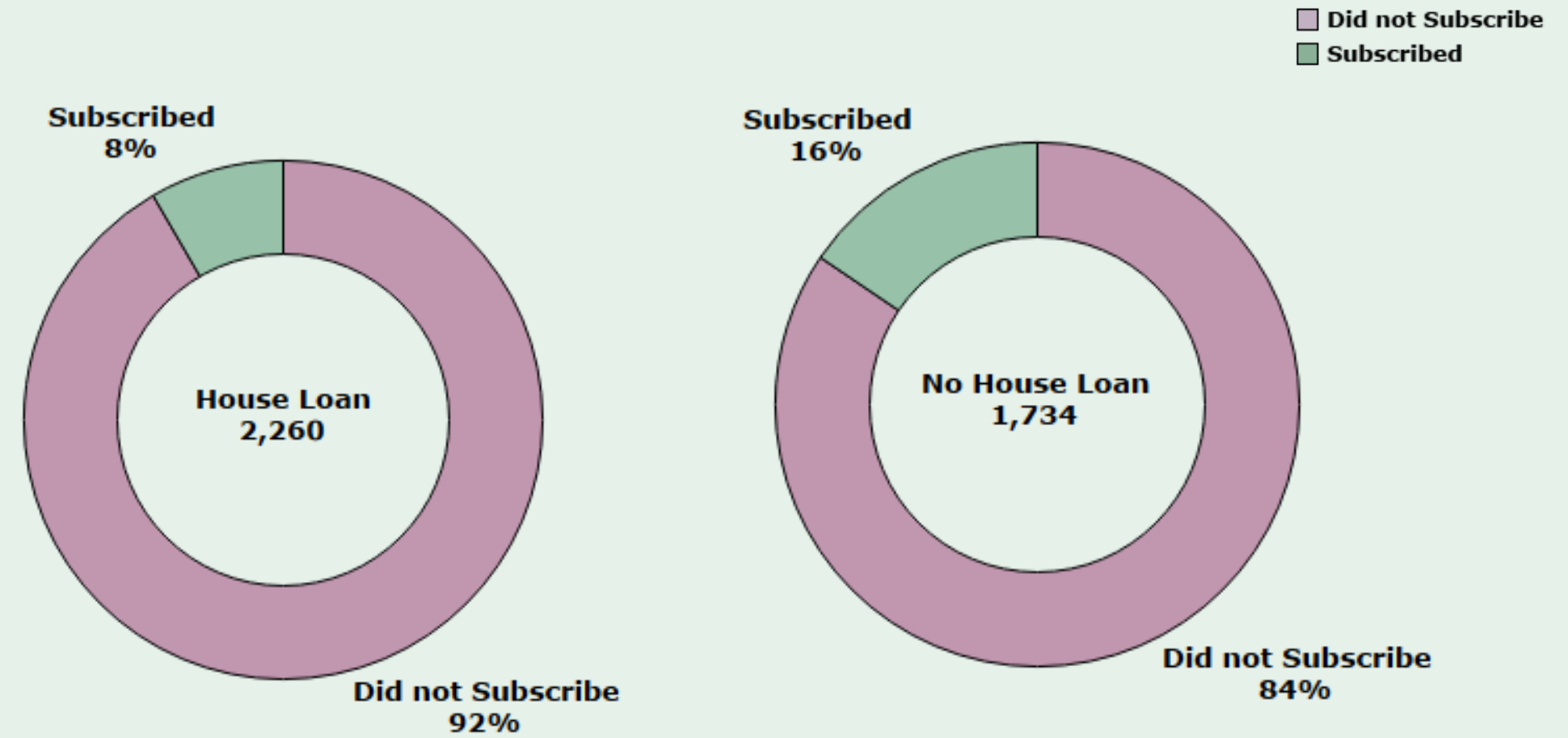
Percentage of Subscription by Average Yearly Balance

Groups from **€2,000** to **€6,000**, **€8,000** and **€10,000** stayed above average of **14%**

Negative and **€10,000+** groups had worst performance below **8%**

|	
Negative	8%
€1,000.00	10%
€2,000.00	14%
€3,000.00	18%
€4,000.00	18%
€5,000.00	20%
€6,000.00	17%
€7,000.00	10%
€8,000.00	16%
€9,000.00	10%
€10,000.00	16%
€10,000.00+	6%

Did not Subscribe
Subscribed

Comparison of Subscription by House Loan

Only **8%** of clients with **House Loan** subscribed while **16%** of clients without **House Loan** subscribed.

Subscribed
8%

House Loan
2,260

Did not Subscribe
92%

Subscribed
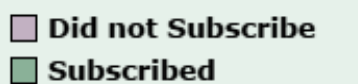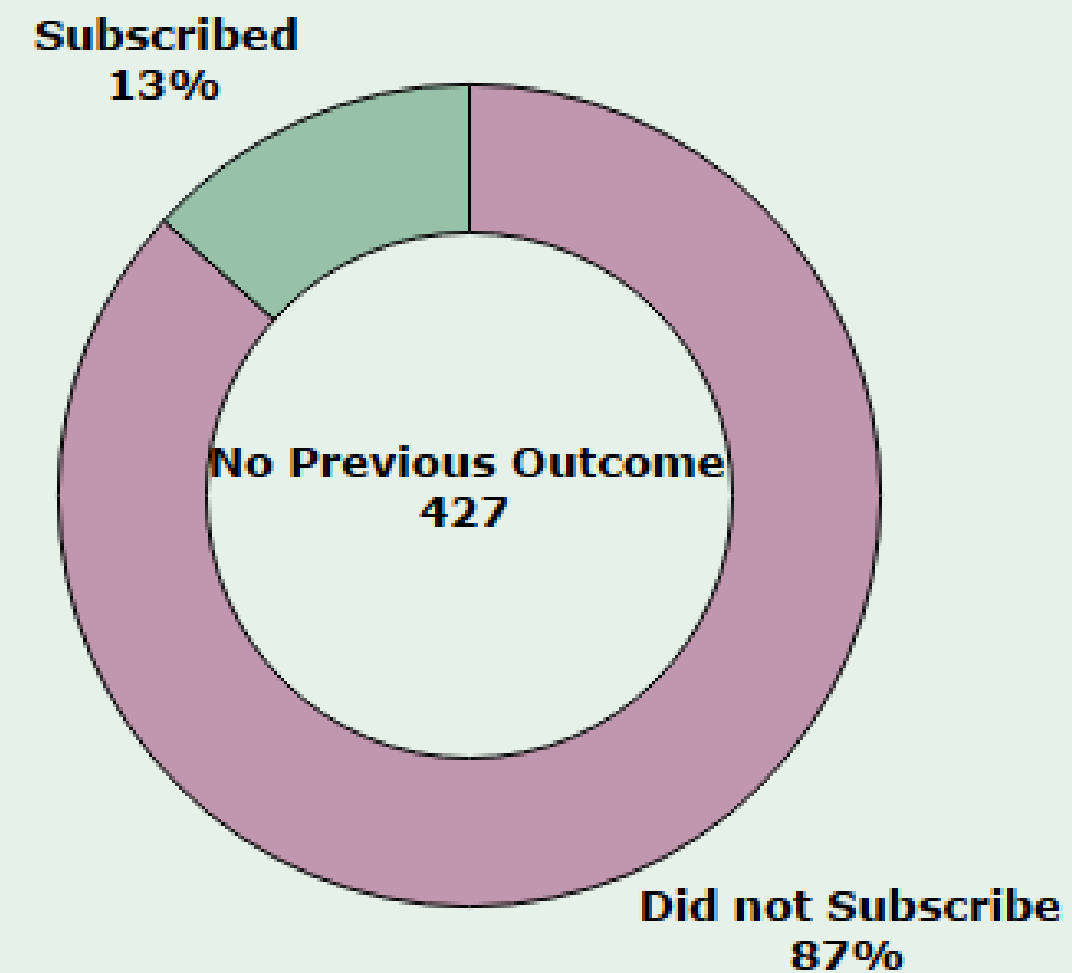16%

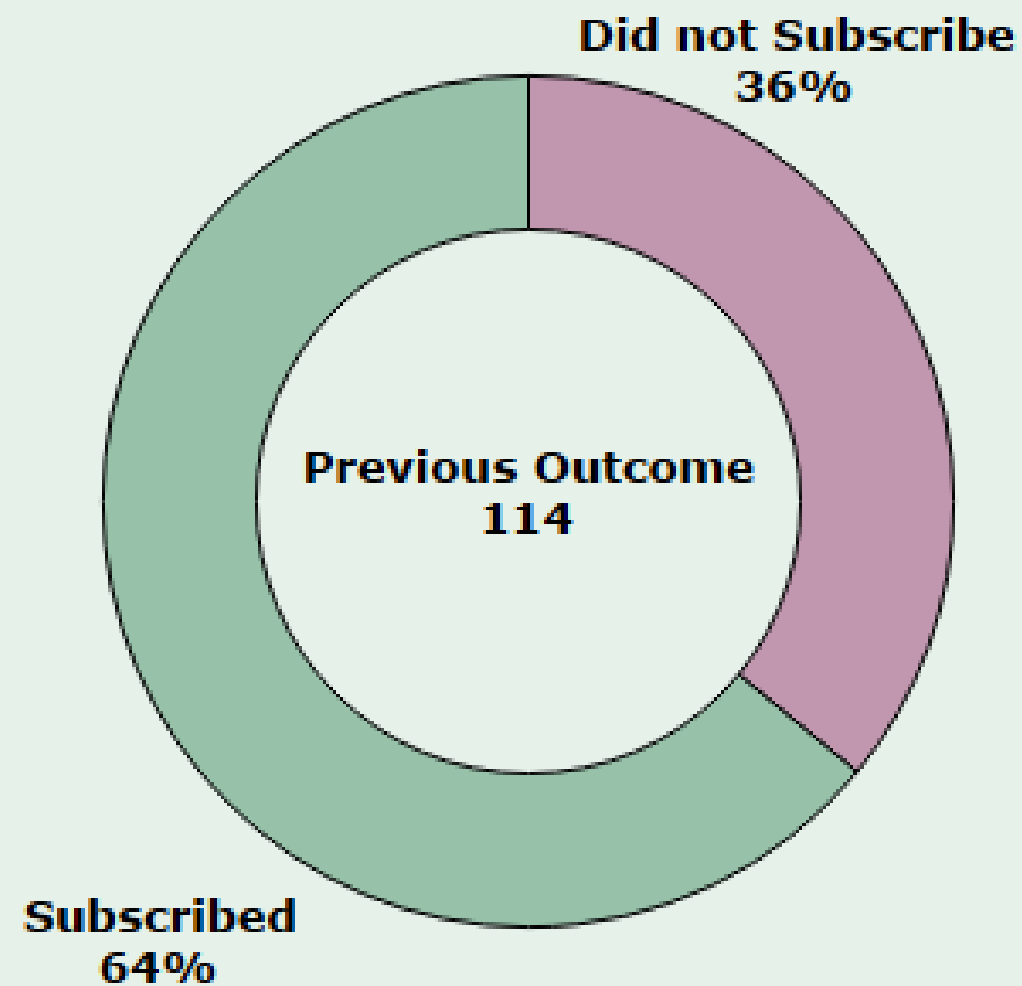No House Loan
1,734

Did not Subscribe
84%

Comparison of Subscription by Personal Loan

Only **6%** of clients with **Personal Loan** subscribed while **12%** of clients without **Personal Loan** subscribed.

Subscribed
6%

Personal Loan
613

Did not Subscribe
94%

Subscribed
12%

No Personal Loan
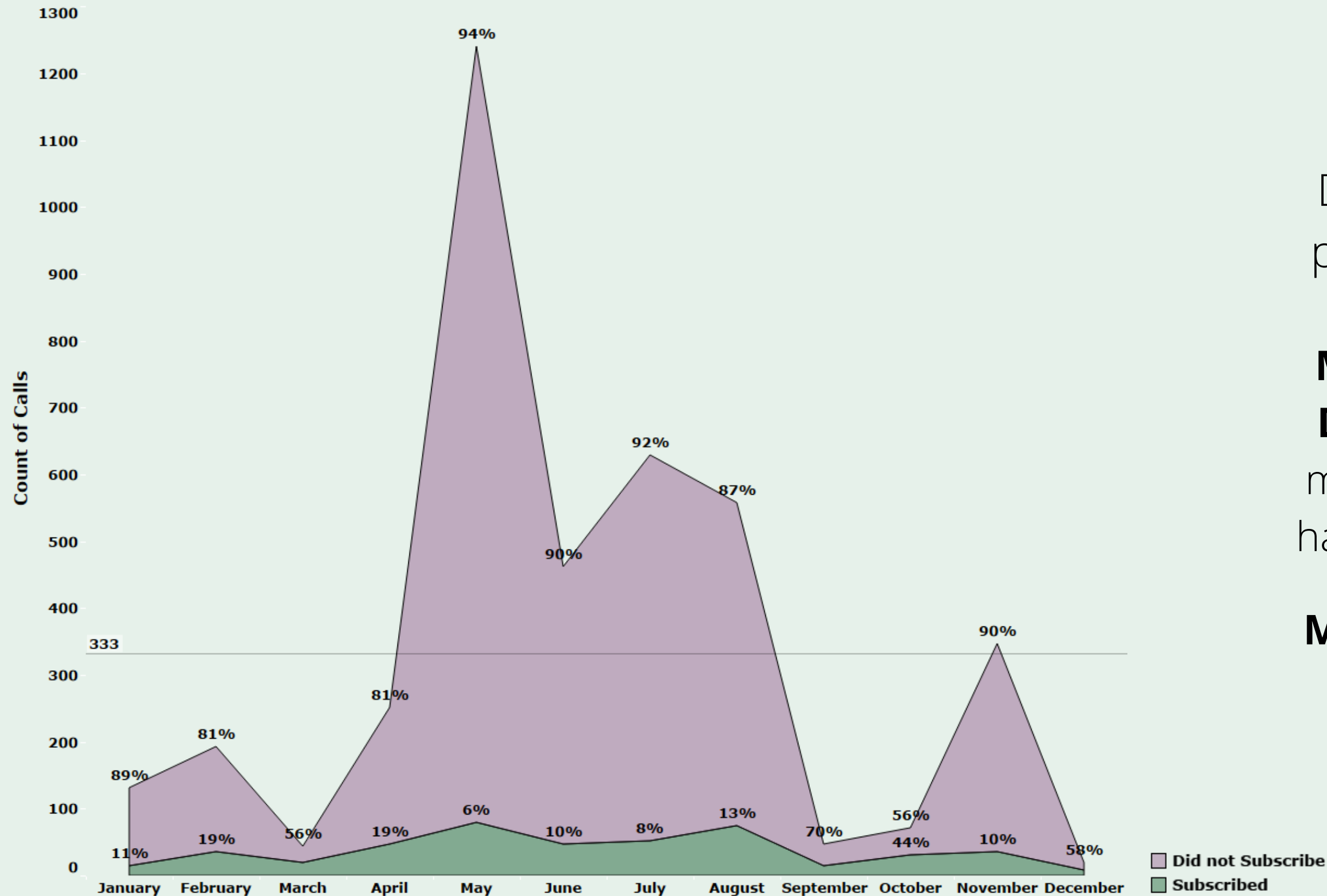3,381

Did not Subscribe
88%
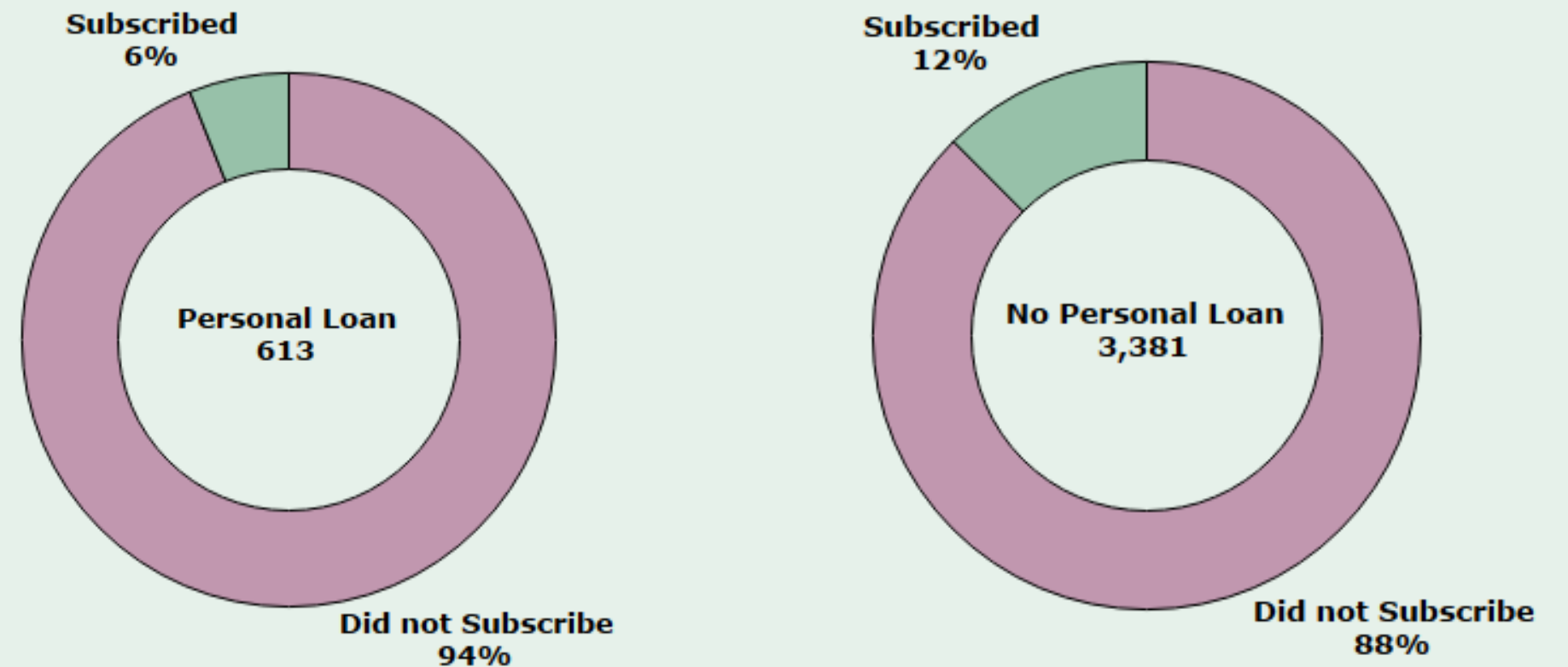
Comparison of Subscription by Previous Outcome

Just **13%** of clients without **Previous Outcome** subscribed while **64%** of clients with **Previous Outcome** subscribed.

Did not Subscribe
36%

Previous Outcome
114

Subscribed
64%

Subscribed
13%

No Previous Outcome
427

Did not Subscribe
87%

Did not Subscribe
Subscribed

Number of contacts x Duration of calls
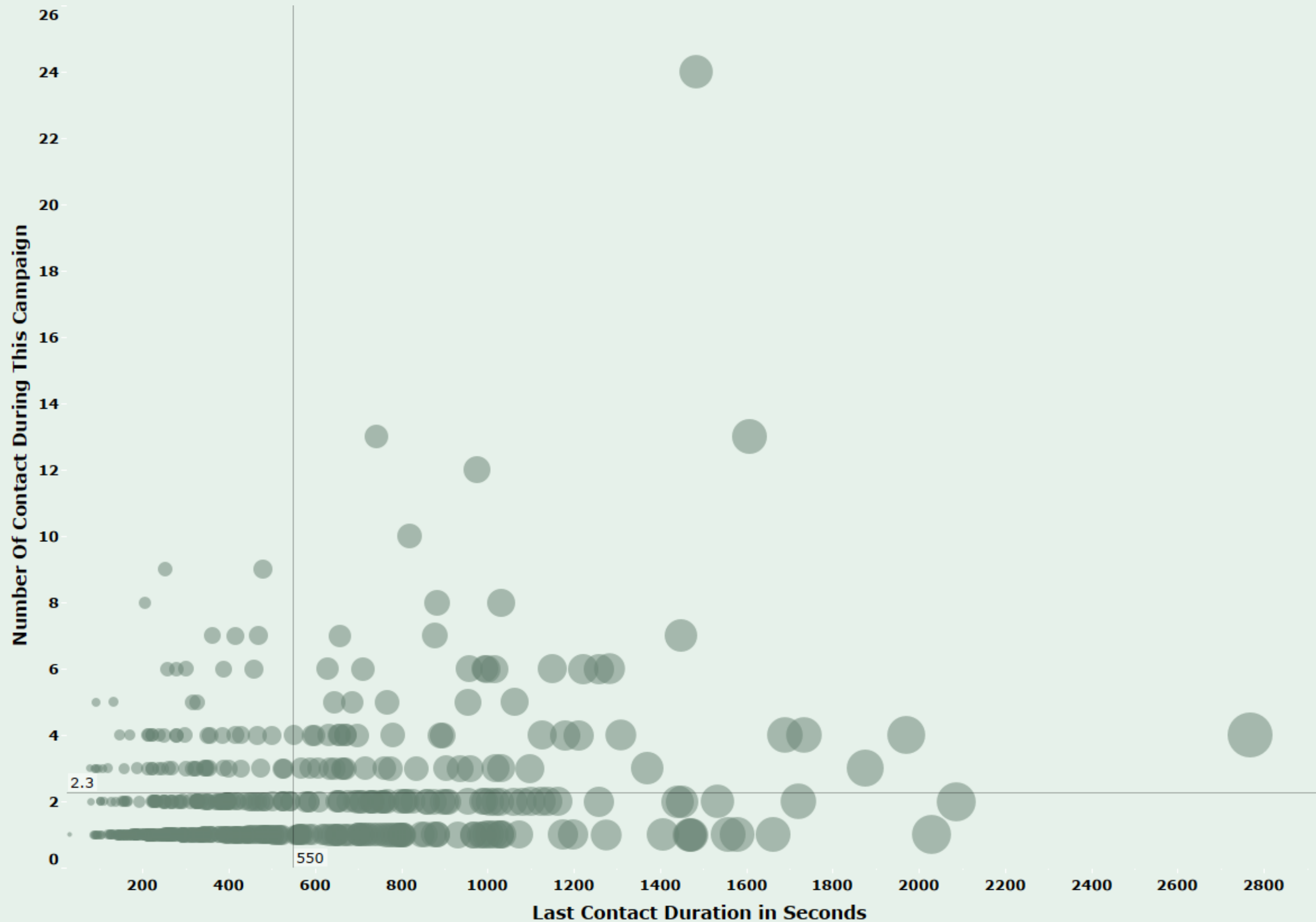
Only **7 clients** subscribed past the **8th contact**

Only **5 clients** subscribed past **1800 seconds** on **last contact**

As further the **number** of **calls** and **duration** of **last calls** less likely is to a client to **subscribe**

Number Of Contact During This Campaign

Last Contact Duration in Seconds

Recomendations

Focus on **Age Group** from **25 to 50** that performed above **8%** subscription rate average.

Use more resources to target **Single** and **Divorced** that had better subscription rate.

Marital Status		
Marital	**% Subs**	**Contacts**
Married	10%	2490
Single	14%	1054
Divorced	15%	455

Prioritize **higher levels of education** that performed gradually better.

Education Status		
Education	**% Subs**	**Contacts**
Primary	9%	602
Secondary	11%	2028
Tertiary	15%	1204

Target clients with average yearly balance of **€2,000** to **€6,000**, **€8,000** and **€10,000** groups that stayed above average of **14%** and avoid **Negative** and **€10,000+**.

Clients that had a **Previous Outcome** subscribed **64%**, would be highly recommended to contact this groups on future campaigns.

Contacting clients more than **8 times** and spending more than **1800 seconds** proved to be ineffective, rather, would be better to contact new clients.

Try to contact more **Students** and **Retired** as those Job types performed **twice** better than others.

Aim on clients without a **House Loan** or **Personal Loan** that performed **2 times** more than clients with it.

May and **July** had the most Contacts and **worst subscription rate**. Better to explore **March, September, October** and **December**

Last Contact Month		
Months	**% Subs**	**Contacts**
May	6%	1241
July	8%	631
March	44%	43
September	30%	47
October	44%	71
December	42%	19