

# Term Deposit Campaign Analysis

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## Executive Summary

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This report provides a data-driven evaluation of the bank's Term Deposit marketing campaigns. The primary objective is to identify high-potential customer segments to optimize the allocation of telephonic marketing resources.

- **Overall Success Rate:** The campaign achieved a conversion rate of **11.70%**.
- **Key Drivers:** Age, education level, and existing debt (housing/personal loans) were identified as the most significant predictors of conversion.
- **Strategic Value:** By shifting resources from low-conversion segments toward high-potential groups (Seniors, High-Education), the bank can significantly increase total deposits without increasing operational costs.

## Business Insights

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### 1. Campaign Success Rate & Efficiency

While the overall conversion rate is 11.70%, efficiency varies significantly by timing:

- **Seasonal Peaks:** Success rates in March, September, and October exceeded 40%.
- **Resource Mismatch:** Currently, over 60% of call volume is concentrated in months with below-average conversion rates, indicating a substantial opportunity for temporal optimization.

### 2. Recommended Target Demographics

Based on Path Analysis and the Decomposition Tree model, the following "Golden Personas" should be prioritized:

- **Seniors (60+):** This segment shows the highest conversion rate at **42.42%**.
- **Highly Educated Professionals:** Customers with Tertiary education backgrounds convert at a rate of 15.01%.
- **Job Roles:** While "Management" and "Technicians" provide the highest volume of subscribers, "Retired" individuals offer the highest per-contact efficiency.

### 3. Impact of Existing Banking Products

Analysis reveals a strong inverse correlation between existing debt and investment appetite:

- **Housing Loans:** Customers without housing loans convert at **16.70%**, compared to only 7.70% for those with loans.

- **Personal Loans:** Possession of a personal loan is a strong negative indicator for term deposit subscription.
- **Insight:** Term deposits are most attractive to customers with high liquidity and low debt-to-income ratios.

### Strategic Recommendations

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- **Seasonal Scalability:** Define March and September as "Peak Marketing Windows." Increase temporary call center staffing during these months to capture high-intent demand.
- **Duration-Based Optimization:** Data shows call duration correlates with conversion. Implement a strategy where agents spend more time with "debt-free, high-balance" leads while applying "quick-exit" scripts for low-probability segments.
- **Trigger-Based Marketing:** Coordinate with the loan department to trigger term deposit outreach immediately following the closure of a housing or personal loan, capturing the moment of increased liquidity.