Looking at the success rate for conversion through direct marketing is low for both mutual funds (20%) and credit cards (25%). However, Consumer Loans has nearly 50 % success rate of getting a sale. Furthermore, there is wide variation in the revenue being generated through different products.

KBC is very particular with the strategy for offering and promoting their product and services. The strategy for marketing is to contact customers who are more likely to buy a product based on their past behaviour and demographics. It is important to personalise the promotion of a product according to each customer. Additionally, the revenue generated should be more than average than available from the presently available data. **The main aim of the strategy is to get the most conversion rate among potential customers, generate most revenue while keeping the costs as less as possible.**

Upon exploration of data, there is a trend in the sort of customers most likely to buy a product. Customers fall between a certain range of each factor in which they buy a product. The age, sex and tenure of a customer provides additional group-level information which may be useful in determining target’s selection. How much money does a customer has in current account? How many accounts does a customer has? It indicates if the customer has enough funds to support the products and if they are likely to open more accounts. Along with these factors, there are few other variables which determine how often they interact with the bank and the time period. E.g. more monthly debit turnover and monthly credit turnover shows that the customer is very active with their account. Hence, have KBC is present in their mind.

**The clients who have a high propensity to buy consumer loan are as following:**

* Age between 18 and 48 (Above 18 due to age limit to borrow money)
* Number of live accounts between 1 and 3
* Sex: Female
* Tenure with bank: Less than 130 months
* Actual Current Account balance: Between 30 and 2000
* Monthly Credit Turnover: between 250 and 1400
* Monthly credit turnover on current accounts: between 200 and 1300
* Monthly debit turnover on current accounts: between 200 and 1325

Estimated Revenue generated: 6.27 (twice the average at 3.6)

**The clients who have a high propensity to credit card are as following:**

* Age: between 18 and 55
* Number of live accounts: between 1 and 2
* Sex: Male
* Actual Current Account balance: Between 60 and 3000
* Monthly Credit Turnover: between 250 and 1400
* Monthly credit turnover on current accounts: between 200 and 1300
* Monthly volume of debit cash transactions via card: between 20 and 350
* Monthly volume of debit cashless transactions via card: between 20 and 180

Estimated Revenue generated: 0.93

**The clients who have a high propensity to buy mutual funds are as following:**

* Age: between 21 and 60
* Number of live accounts: between 1 and 3
* Sex: Male
* Tenure with bank: Less than 200 months
* Actual Current Account balance: Between 60 and 3000
* Monthly Credit Turnover: between 250 and 1400
* Monthly Debit Turnover: between 0 and 1400
* Monthly volume of debit transactions via payment order: between 0 and 507

Estimated Revenue generated: 6.56