Deliverable – Week 10

Group Name: Tony's group

Team:

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Problem Description

ABC Bank wants to sell its term deposit product to customers and before launching the product they want to develop a model which help them in understanding whether a particular customer will buy their product or not (based on customer's past interaction with bank or other Financial Institution).

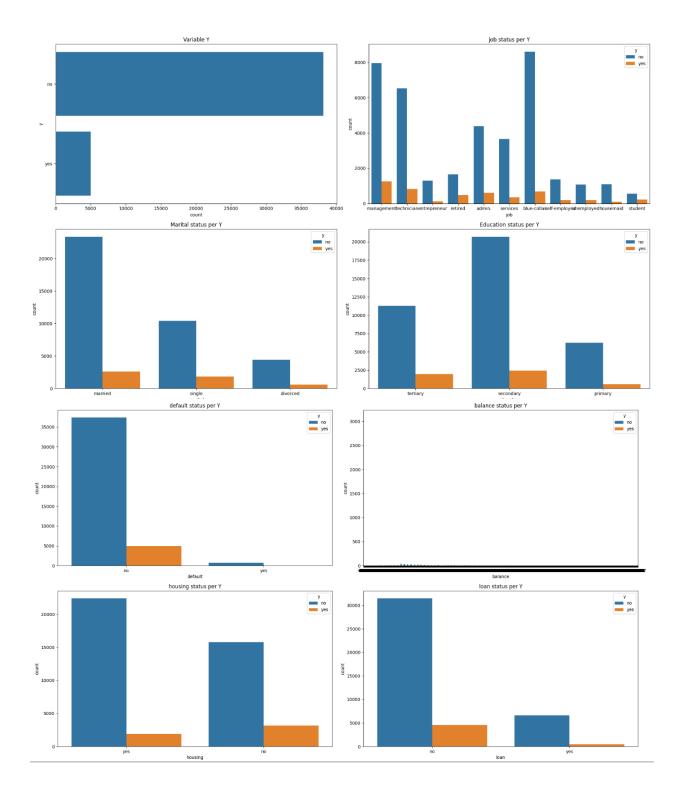
GitHub Link

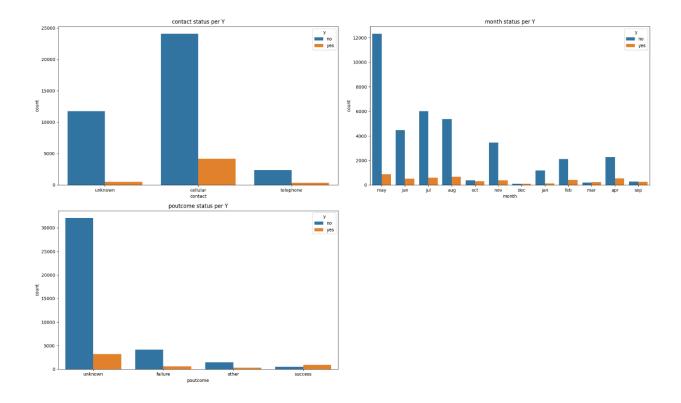
https://github.com/ttn20/DataGlacierInternship/tree/Bank-Marketing-Final-Project

Exploratory Data Analysis

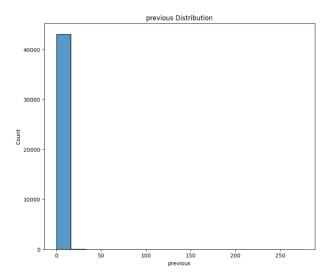
To see full code of EDA: eda.ipynb

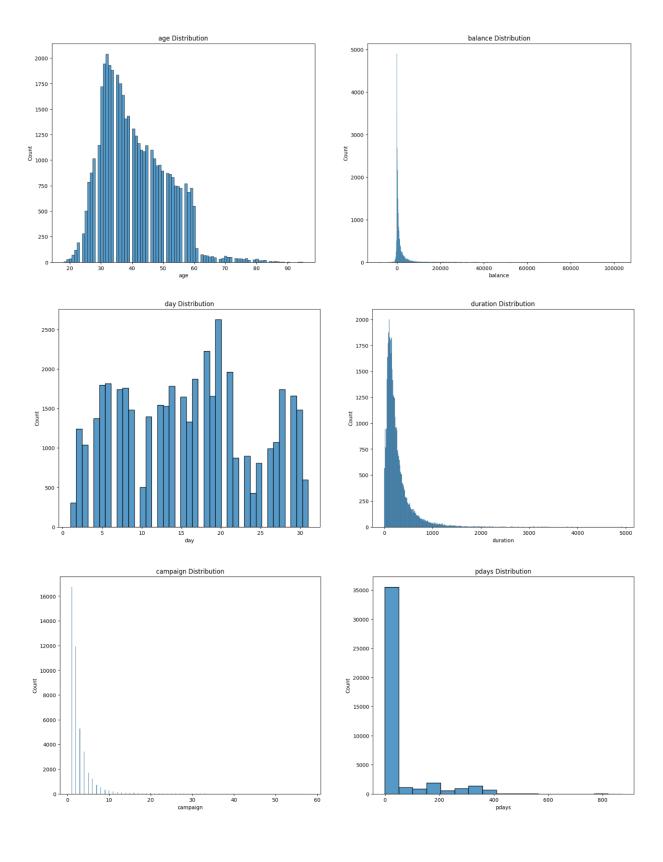
Categorical Data Graphs:





Numerical Data Graphs:





Correlation:

age -	1	-0.026	-0.4	-0.17	-0.016	0.098	-0.19	-0.01	0.02	-0.0085	-0.042	-0.005	0.004	-0.023	0.0011	0.006	0.025			
job -	-0.026	1	0.059	0.19	-0.0038	0.015	-0.11	-0.029	-0.086	0.026	-0.095	0.0059	0.0062	-0.023	-0.00048	0.01	0.039			
marital -	-0.4	0.059	1	0.12	-0.0069	0.0021	-0.013	-0.047	-0.039	-0.005	-0.0078	0.013	-0.0079	0.02	0.015	-0.017	0.046			0.75
education -	-0.17	0.19	0.12	1	-0.012	0.069	-0.08	-0.028	-0.16	0.026	-0.076	0.0025	0.0042	0.0037	0.025	-0.027	0.071			
default -	-0.016	-0.0038	-0.0069	-0.012	1	-0.066	-0.009		0.014	0.0088	0.012	-0.011		-0.03	-0.018		-0.023			0.50
balance -	0.098		0.0021	0.069	-0.066	1	-0.067	-0.084	-0.027	0.0041	0.022	0.02	-0.016	0.0039	0.017	-0.021	0.051			
housing -	-0.19	-0.11	-0.013	-0.08	-0.009	-0.067	1	0.037	0.19	-0.03		0.004	-0.026	0.12	0.037	-0.1	-0.14		- 0.2	0.25
loan -	-0.01	-0.029	-0.047	-0.028		-0.084	0.037	1	-0.0075	0.011	0.023	-0.013	0.01	-0.024	-0.011	0.016	-0.069			
contact -	0.02	-0.086	-0.039	-0.16	0.014	-0.027	0.19	-0.0075	1	-0.025		-0.02	0.018	-0.24	-0.15		-0.15		- 0.00	
day -	-0.0085	0.026	-0.005	0.026	0.0088	0.0041	-0.03	0.011	-0.025	1	-0.0048	-0.03	0.16	-0.094	-0.052	0.085	-0.03			0.00
month -	-0.042	-0.095	-0.0078	-0.076	0.012	0.022		0.023		-0.0048	1	0.0068	-0.11		0.024	-0.036	-0.023			
duration -	-0.005	0.0059	0.013	0.0025	-0.011		0.004	-0.013	-0.02	-0.03	0.0068	1	-0.083	-0.0024	0.0003	0.012	0.4		-	-0.25
campaign -	0.004	0.0062	-0.0079	0.0042	0.016	-0.016	-0.026	0.01		0.16	-0.11	-0.083	1	-0.089	-0.032	0.1	-0.072			
pdays -	-0.023	-0.023	0.02	0.0037	-0.03	0.0039	0.12	-0.024	-0.24	-0.094	0.036	-0.0024	-0.089	1	0.45	-0.86	0.1			-0.50
previous -	0.0011	-0.00048	0.015		-0.018	0.017		-0.011	-0.15	-0.052	0.024	0.0003	-0.032		1	-0.49	0.092			
poutcome -	0.006	0.01	-0.017	-0.027	0.035	-0.021	-0.1	0.016		0.085	-0.036	0.012	0.1	-0.86	-0.49	1	-0.076			0.75
y -	0.025	0.039	0.046		-0.023	0.051	-0.14	-0.069	-0.15	-0.03	-0.023		-0.072	0.1	0.092	-0.076	1		-0.	-0.75
	age	job	marital	education	default	balance	housing	loan	contact	day	month	duration	campaign	pdays	previous	poutcome	ý			

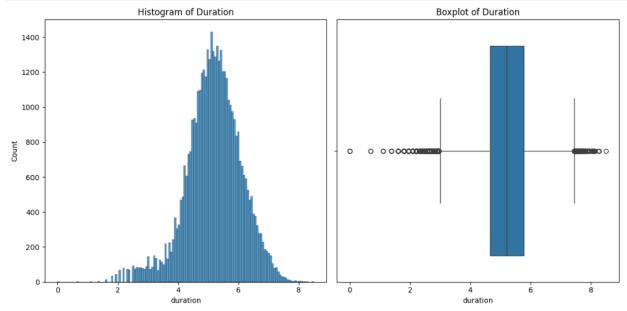
duration 0.157921 contact 0.021171 housing 0.019127 pdays 0.010291 previous 0.008421 poutcome 0.005784 campaign 0.005251 education 0.005030 loan 0.004734 balance 0.002641 marital 0.002093 job 0.001546 day 0.000915 age 0.000613 default 0.000540 month 0.000532 Name: y, dtype: float64 Duration is significantly more correlated than the other variables. From the Data Cleaning & Checking section, we learned that duration has outliers and is skewed. To fix that, use numpy.log1p to normatlize the data.

```
# Fixing outliers and skewness in duration
data["duration"] = np.loglp(data["duration"])

fig, axes = plt.subplots(1, 2, figsize=(12, 6))
sb.histplot(data=data, x='duration', ax=axes[0])
axes[0].set_title('Histogram of Duration')

sb.boxplot(data=data, x='duration', ax=axes[1])
axes[1].set_title('Boxplot of Duration')

plt.tight_layout()
plt.show()
```



To balance the y variable that we looked at earlier, we use oversampling.

With these changes, future models with this data should be improved.

Final Recommendations

To increase customers that make a deposit:

- Duration: Increase follow up contact (Limitation shown in pdays)
- Contact: Use cellular to contact customers.
- Housing: Focus on customers without a housing loan.
- pdays: Do not contact customers in an excessive amount.