



SPRING 2026

WHO'S WORTH THE CALL?



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BUSINESS PROBLEM

Profitability Problem: The campaign only makes money if at least 1 out of every 10 calls leads to a subscription.

The core challenge is identifying which customers are most likely to subscribe, so the bank can reduce unnecessary calls and improve overall return on investment.

Cost Per Call

€5

Revenue per Subscription

€50

Required Conversion Rate

10%

Last Campaign Reach

41,188

OPPORTUNITY

Explore specific target segments that are more likely to subscribe in order to ensure a higher subscription rate, therefore increase profit

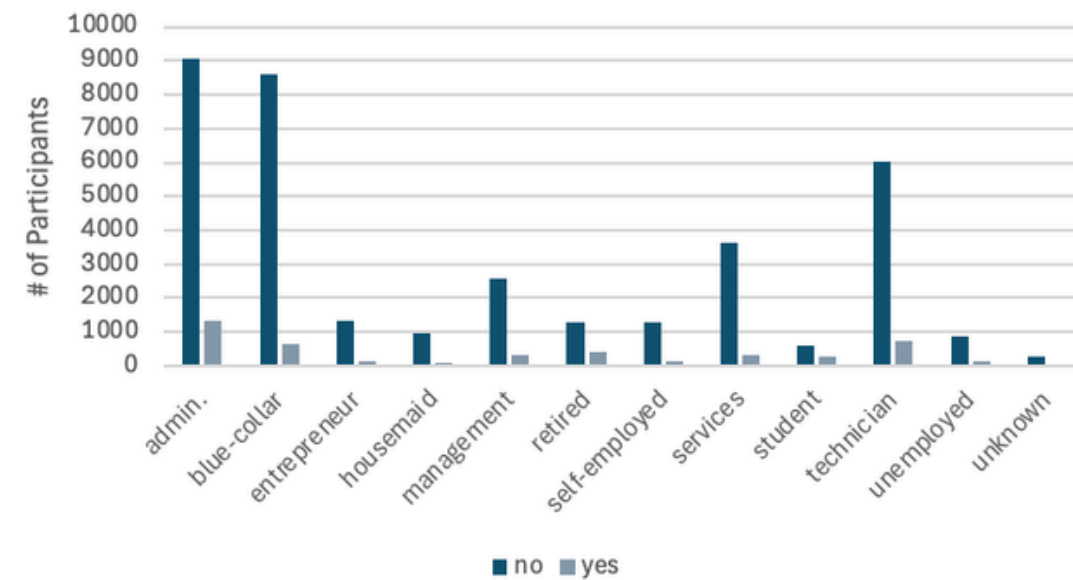


TARGET PROFILE

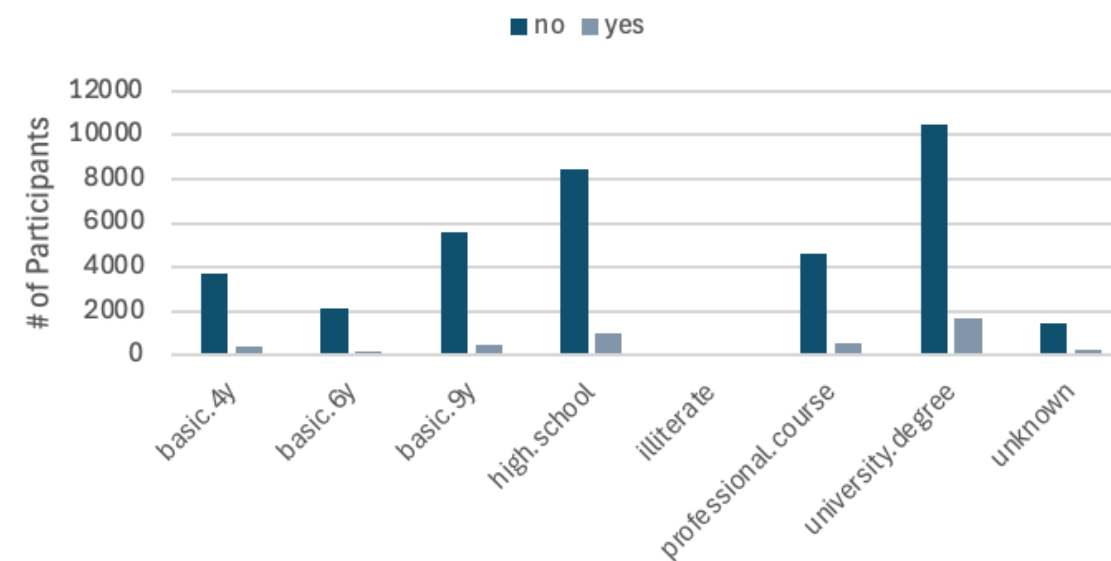
Job

- Students
 - Current subscription rate = 31%
 - Current market share = 2%
- Retired (25%)
 - Current subscription rate = 25%
 - Current market share = 4%
- Unemployed (14%)
 - Current subscription rate = 14%
 - Current market share = 2%

Subscription Status by Job Type



Subscription Status by Education Level



Education Level

- Illiterate
 - Current subscription rate = 22%
 - Current market share = 0.04%
- University Degree
 - Current subscription rate = 14%
 - Current market share = 30%
- Professional Course
 - Current subscription rate = 11%
 - Current market share = 13%

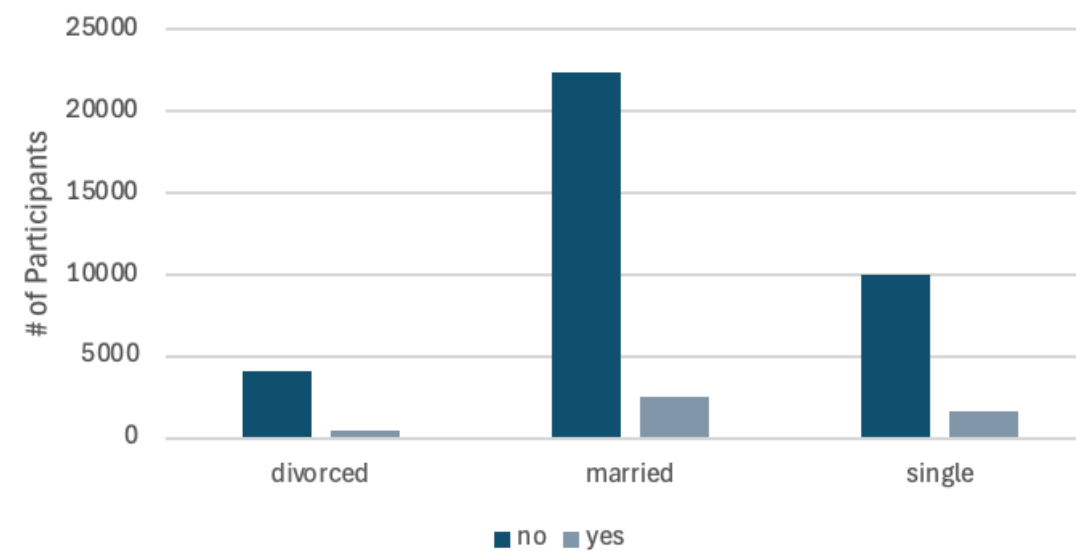


TARGET PROFILE

Marital Status

- Single
 - Current subscription rate = 14%
 - Current market share = 28%

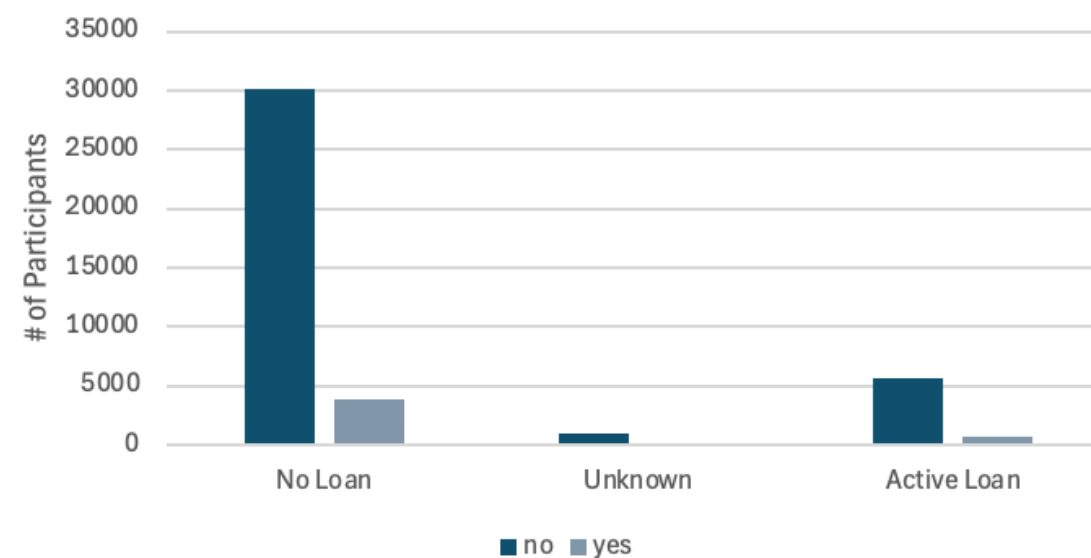
Subscription Status by Marital Status



Loan Status

- No Loans
 - Current subscription rate = 11%
 - Current market share = 82%
- Active Loans
 - Current subscription rate = 11%
 - Current market share = 15%

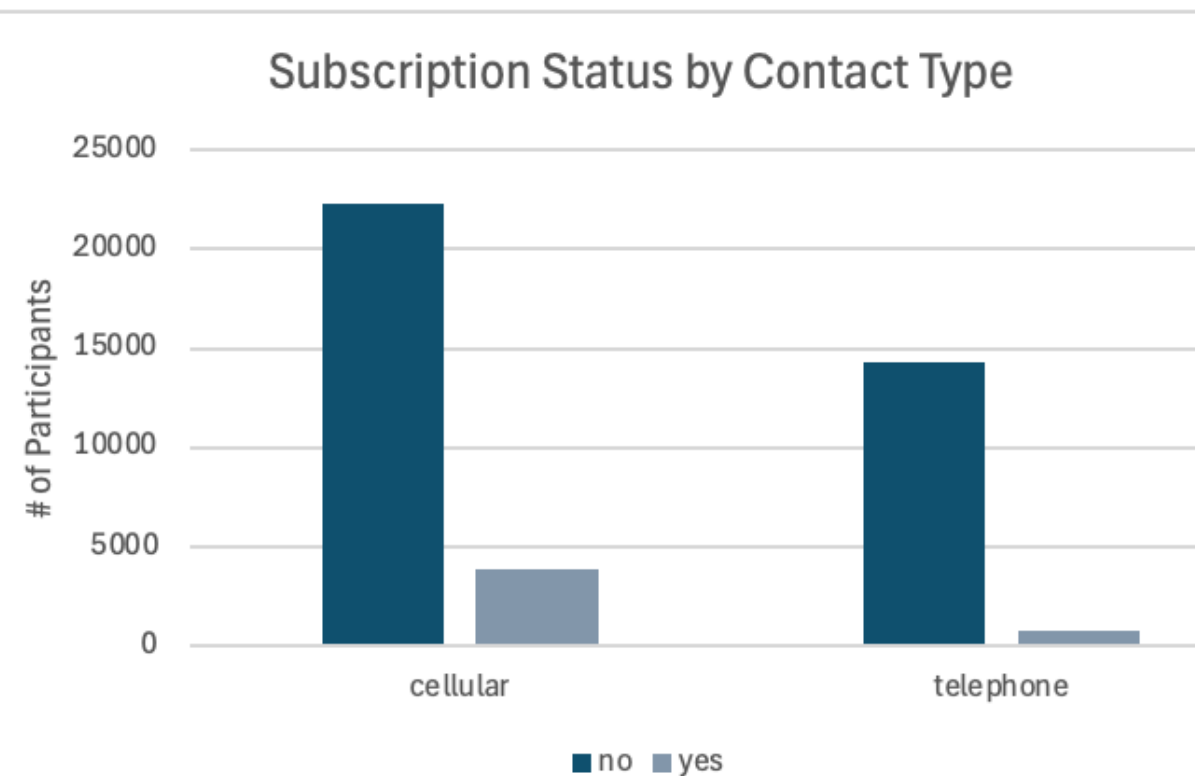
Subscription Status by Loan Status





EXTERNAL DRIVERS

Contact Type



Previous Campaign History

- Previous days since last contact
 - Customers reached ~200 days earlier had a higher subscription rate
- Number of prior contacts
 - We should call those we have called before
- Outcome of the previous campaign
 - Call those who said yes before

Economic Context

- Employment variation rate
 - “yes” during economic uncertainty (employment variation rate ~ -1)
 - Marketing effort: “security and stability”



RECOMMENDATION

Probability of Success

10%

These consumers are worth the call as 1/10 subscribing will outweigh the costs of 9/10 that say no

Cost/Call

€5

v.s.

Profit/Subscription

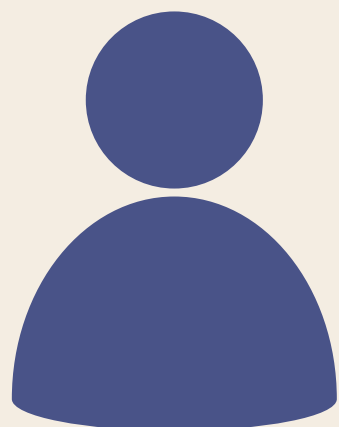
€45



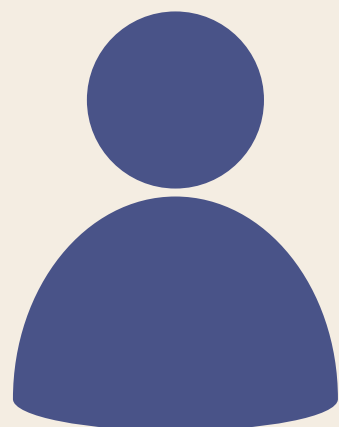
RECOMMENDATION

ACTION PLAN

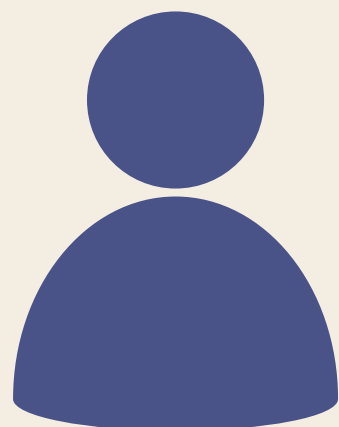
start calling the target profiles



- students
- retired
- unemployed



- illiterate
- university degree
- professional course



- single

Projected Benefits

Current Campaign

Mass outreach

Approximately 10%
subscribe

High waste; loss of
money if $< 1/10$
subscribe

New Campaign

Targeted outreach

Excluding low-
probability clients, our hit
rate increases to 71%

Maximizing profit by
expecting more call to be
successful with a
targeted list



PROFIT IMPROVEMENT

what's the expected payoff?

Expected Subscription Rate of
Target Audience (Precision)

23%

Expected Payoff

26.8K



RISKS & LIMITATIONS

● Low Threshold

The campaign still includes many people who are unlikely to subscribe because the profit from one “yes” covers the cost of nine “no” responses.

● Low Precision

With 23% precision, many targeted customers will still say no. While justified, this creates wasted call time, added outreach costs, and possible customer fatigue.

● Risk of Missing Other Good Customers

By focusing on selected target demographics, the bank may exclude customers outside those groups who still would have subscribed.

● Past Data Limitation

The model is based on previous campaign behavior, but customer decisions can change depending on economic conditions, timing and personal financial needs.



THANK YOU!