Abstract

Marketing strategy is fundamental and very important for every bank in marketing its products and maintaining customer loyalty and trust. The more banking products that are in demand by the public, the greater the benefits for a bank. Information held is information data from marketing surveys through Telemarketing Bank techniques in Portuguese countries. In this case it aims to build a prediction model, which is a match to predict whether the customer has subscribed to time deposits or does not subscribe to time deposits. The author applies comparing two methods namely conventional logistic regression and cluster-based logistic regression with the help of the Classification and Regression Trees (CART) approach classification. The next goal is to predict the relationship of each attribute to predictor attributes and to know the factors that influence. The results of this study illustrate that cluster-based logistic regression is proven to provide better results with an accuracy of 99.0%. Cluster analysis is carried out to achieve the goal that the results of the cluster analysis explain that customers who have longer calls have a longer possibility of subscribing to time deposits. Moreover, the results of the characteristics of the cluster indicate that customers with a minimum of secondary school education are good prospects to be targeted for subscribing to time deposits.

Keywords: *Marketing Strategy**, Classification and Regression Trees (CART), and Logistic Regression.*