# Business Requirements Document (BRD)

## Credit Consumer Complaints Analysis — Business Objective

The business aims to analyze consumer complaints data submitted to the Consumer Financial Protection Bureau (CFPB)   
to identify complaint patterns, top companies with the most complaints, and emerging issues in financial services.   
This analysis provides actionable insights for improving consumer protection, transparency, and service quality   
across the financial industry.

The report enables stakeholders to:  
• Identify financial institutions with recurring complaint issues.  
• Track trends in complaint submissions over time and across product categories.  
• Understand consumer communication channels (e.g., web, email, phone).  
• Monitor dispute resolution rates to improve customer experience.

## Scope of the Report

In Scope:  
• Complaints data from the CFPB dataset (Credit Reporting, Debt Collection, Mortgage, etc.).  
• Fields including company, product, submission channel, consumer dispute status, and complaint date.  
  
Out of Scope:  
• External datasets not published by CFPB.  
• Qualitative details of individual complaint narratives.

## KPIs & Definitions

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | KPI | Definition | Formula | Example Use | | Total Complaints | Total number of complaint records filed. | COUNT(Complaint\_ID) | Overall complaint volume. | | Top Companies by Complaints | Companies with the highest number of complaints. | GROUP BY Company | Identify top offenders. | | Complaint Resolution Rate | % of complaints closed with or without relief. | (Closed / Total) × 100 | Service efficiency tracking. | | Disputed Complaints % | % of complaints marked as 'Consumer Disputed'. | (Disputed / Total) × 100 | Consumer dissatisfaction indicator. | | Submission Channel Share | Distribution of complaints by channel (Web, Phone, Email). | (Channel Count / Total) × 100 | Channel preference analysis. | | Daily/Monthly Trends | Trend of complaint volume over time. | COUNT by Date | Identify complaint spikes. | |

## Charts Requirements

1. Complaint Volume by Product – Horizontal Bar Chart  
• Visualizes total complaints across financial products to identify key areas of concern.

2. Top 10 Companies by Complaints – Bar Chart  
• Highlights institutions with the highest number of consumer complaints.

3. Complaint Resolution Status – Donut Chart  
• Shows the share of complaints that were closed with/without relief.

4. Consumer Dispute % – Donut Chart  
• Visualizes the proportion of complaints that were disputed by consumers.

5. Submitted Via – Bar Chart  
• Displays the percentage distribution of complaint submission channels (Web, Phone, Email).

6. Daily Complaint Trend – Line Chart  
• Shows daily complaint volumes to identify spikes or declines over time.

7. Geographic Distribution (Optional) – Map Chart  
• Visualizes complaints by state or region if geographic data is included.

## Summary

The Credit Consumer Complaints Analysis provides insights into consumer behavior, dispute rates, and company performance   
in handling financial complaints. It empowers regulators and financial institutions to make data-driven decisions   
that enhance transparency and protect consumer interests.