

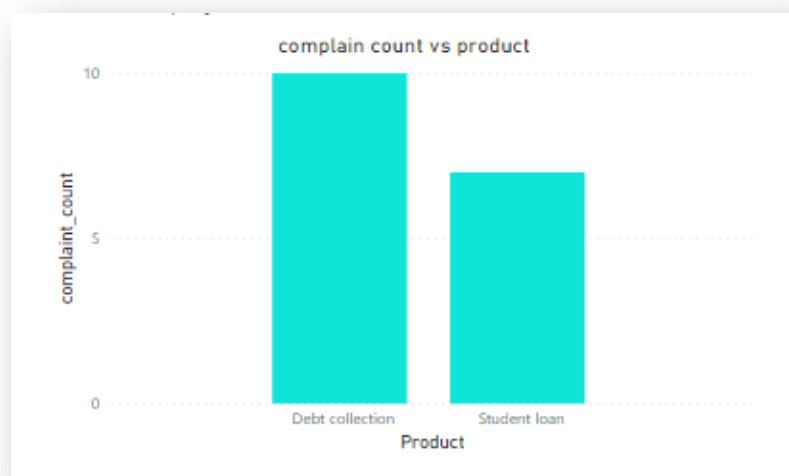
ADAPT READY SURVEY ON CONSUMER FINANCIAL PROTECTION BUREAU

PROBLEM STATEMENT:

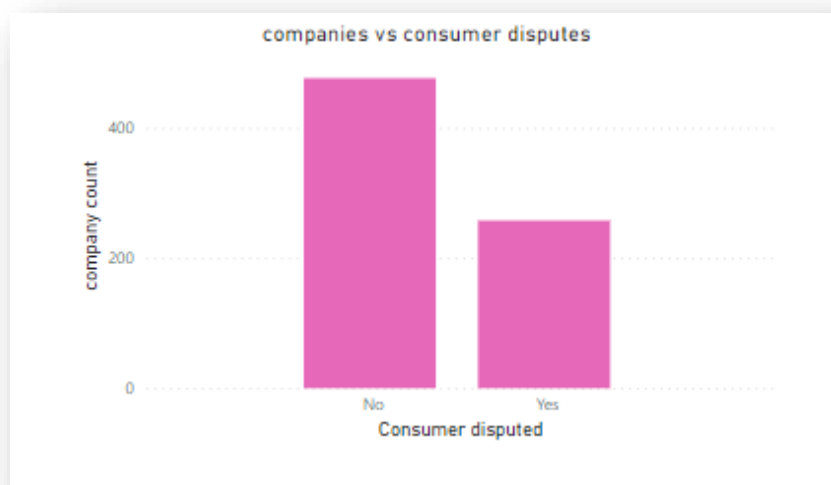
As a junior business analyst , for the companies in America we intended to help with problems that people are experiencing in the marketplace and help regulate consumer financial products and services under existing federal consumer financial laws to educate and empower consumers for informed financial decisions.

EXPLORATORY DATA ANALYSIS

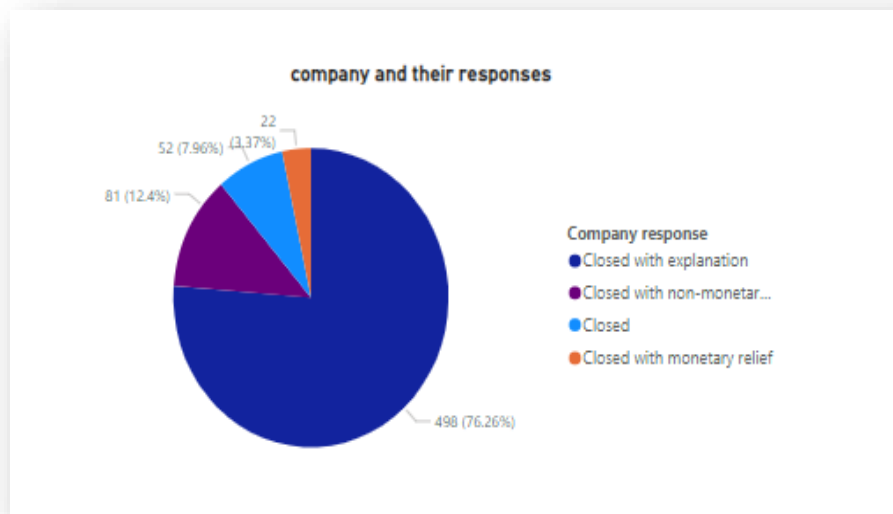
1 . Complaint count was highest in debt collection product



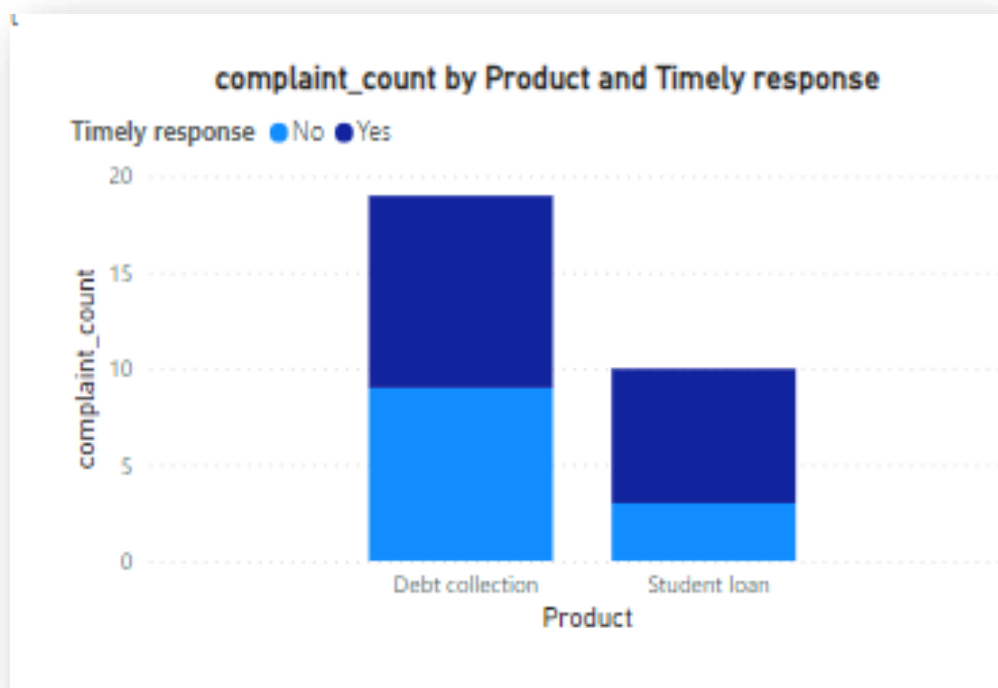
2 . Comparably complain disputes by consumers where less but not of a larger margin



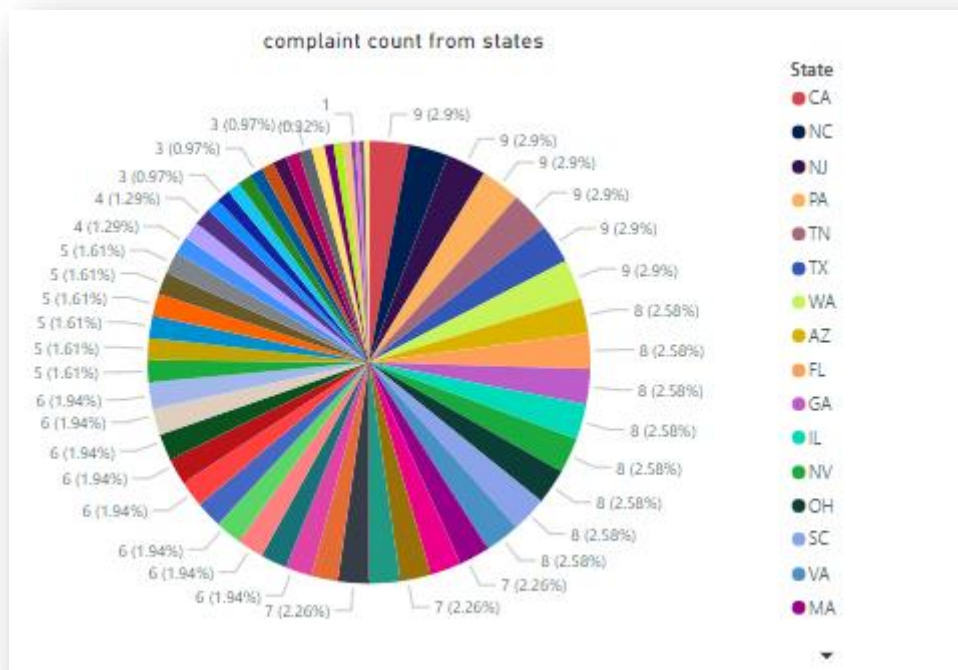
3 . The margin of company closing its issue with explanation is high and the least was closed with monetary relief



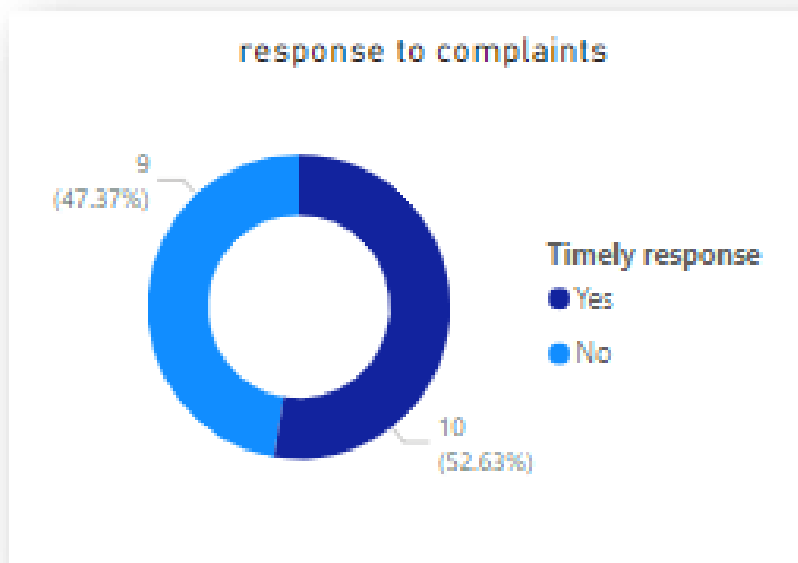
4. The debt collection product had many complaints with equal distribution of disputes from customers whereas student loan product had many disputes even with small complaint count



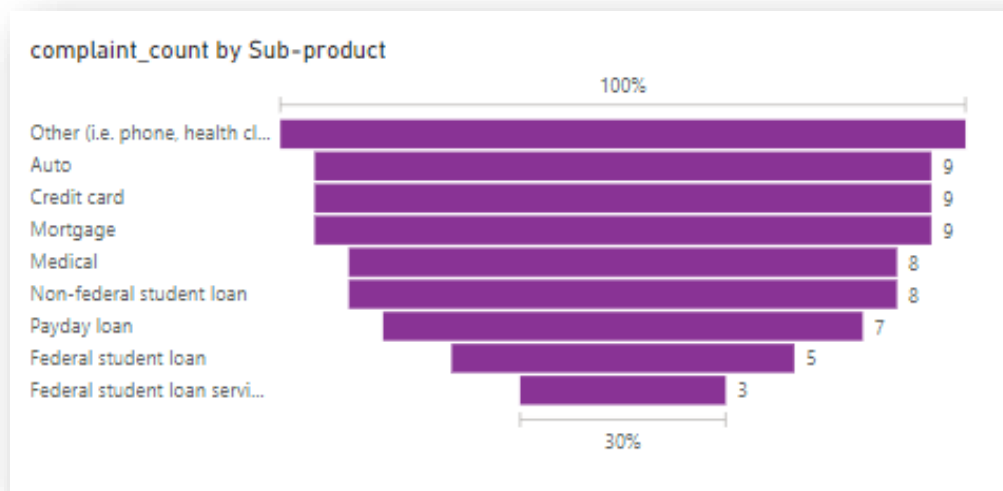
5. Complaint count was highest in California ,Pennsylvania , Texas , New Jersey, North Carolina, Tennessee



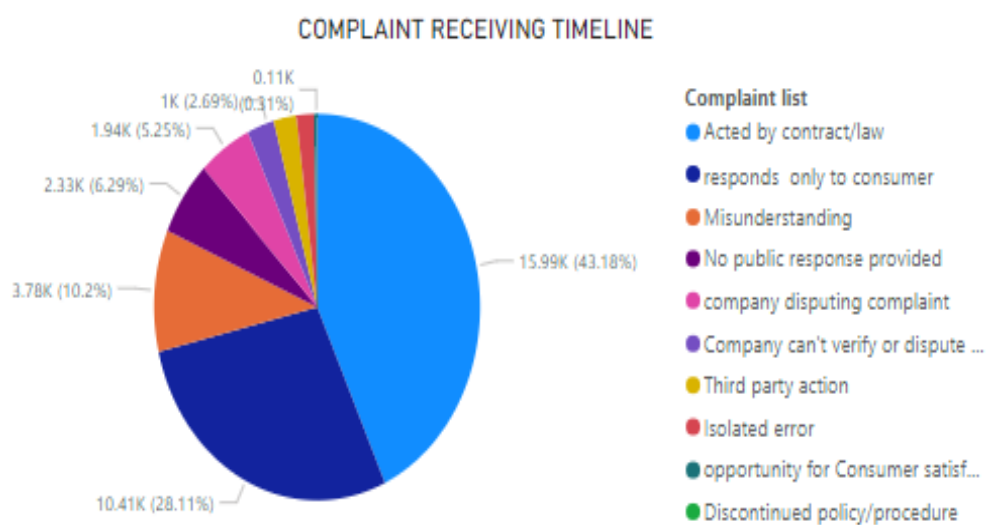
6. 52% of complaints had timely response from the companies. Yet marginally other half did not timely response.



7. Complaints on other category like phone, health etc and the least was from federal loan services.



8. Regarding complaint receiving timeline ,complaints to be acted by contract / law were so much quickly forwarded from CFPB and the least was to Third party error and Isolated errors.



DATA DRIVEN INSIGHTS:

1. Consumers expecting for **student loans can trust** the companies as they have low margin of complaints on their products.
2. If problem occurred also, the **connecting window for complaint filing is user friendly** either via website or via phone.
3. Most **complaints were closed with proper explanation** thereby no need to worry about transparency
4. It should be noted that there **were too much of disputes from consumers on the student loan product**. So suggested to verify every details before proceeding further.
5. If you are a **consumer from California, New Jersey, North Carolina and Texas** make sure you double verify before any purchase because these states had highest complaint count.
6. If the consumer is about to do a **purchase from health or clubbing** , verify it clearly because those **had too much complaints** as a sub product.
7. Before complaining ,every consumer must **note that the companies have their complains split into appropriate list**. Mostly if the companies have the complaints under a misunderstood or isolated error list , its tough on getting an explanation from their end.