**US CONSUMER FINANCE COMPLAINTS**

**DATA REPORT**

QUESTIONS::

* States with the most complaints?
* What are the products with the greatest number of disputes?
* What is the trend of complaints over time?
* What are the top 5 companies with the most 'Loan" related issues?
* Does the channel of complaints submission affect speed of responses?
* Which companies have closed the most issues with monetary relief?

ANSWERS::

* **States with the most complaints?**

From the analysis/visuals its obvious the state with the greatest number of complaints is CA, with 81,700 complaints.

* **What are the products with the greatest number of disputes?**

Mortgages have recorded the highest number of disputes at a significant 43,276 disputes with the second highest Debt collection at just 18,291

* **What is the trend of complaints over time?**

There has been a steady increase in complaints over the years, but it was at its peak at 168,621 complaints in just 2015 before taking a nose dive to 50,853 in the following year.

* **What are the top 5 companies with the most 'Loan" related issues?**

Loan Related Issues are most common with; Bank of America (55,998), Wells Fargo & Company (42,024), JP Morgan Chase (33,881), Equifax (31,828) & Experian (30,905).

* **Does the channel of complaints submission affect speed of responses?**

Post Mail channel seems to have the fastest response time among all channels but the difference in response speed is not significant.

* **Which companies have closed the most issues with monetary relief?**

Closing Issues with monetary relief was achieved the most by Citi Bank & Bank of America with 4000 cases recorded for each of them.