



Consumer Complaints Analysis

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01

Problem Statement

Problem Statement

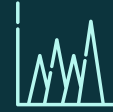
Analyze consumer complaints data set to identify reasons for customer dissatisfaction and proffer viable recommendations to improve policy making to achieve customer satisfaction by reducing legal procedures

Understanding The Problem



Customer Behavior

- Identify reasons for customers dissatisfaction
- Identify modes used for submission of complaints
- Temporal analysis of complaints being launched



Companies Comportment

- Identify companies having the most complaints
- Identify efficacy of complaint resolving mechanism

The background is a dark teal color. There are several vertical lines of small, light teal squares. On the left side, there are three such lines of varying lengths. On the right side, there are also three lines of varying lengths. The squares are arranged in a way that they look like a digital or data-themed border.

02

About Dataset

About Data Set

The data set contains detailed information about the consumer complaints being submitted, reasons for these complaints & against whom they have been levied

Key Attributes

- Date Received
- Product Name
- Sub Product
- Issue
- Sub Issue
- Company
- State Name
- Zip Code
- Consumer Consent Provided
- Submitted Via
- Date Sent to Company
- Company Response to Consumer
- Timely Response
- Consumer Disputed
- Complain ID

Data Dictionary

Field Name	Type	Mode	Description
Date_Received	Datetime	Required	Date of submitting complaint
Product_Name	Str	Required	Product category
Sub_Product	Str	Nullable	Product sub category
Issue	Str	Required	Issue category
Sub_Issue	Str	Nullable	Issue sub category
Company	Str	Nullable	Company details
State_Name	Str	Nullable	Region where the consumer lives
Zip_Code	Str	Nullable	Postal code where the consumer lives
Consumer_Consent_Povided	Str	Nullable	Consumer consent provided for resolving the issue
Submitted_via	Str	Required	Mode used to register the complaint
Date_Sent_to_Company	Datetime	Required	Date of forwarding complaint to company
Company_Response_to_Consumer	Str	Nullable	Company's response
Timely_Response	Str	Nullable	Was a timely response provided
Consumer_Disputed	Str	Nullable	Is the consumer satisfied by the response
Complaint_ID	Int	Required	Unique identifier for each complaint



03

Data Process & Analytical Questions

Data Process



Data Process

1

Data Extraction: Extract Data from Kaggle in a single Excel files

2

- Duplicates Removal: Identified and removed duplicate records
- Missing Values Handling: Managed missing data through imputation and deletion
- Data Consistency: Standardized formats for dates and data

3

Transformation: Merged/ delete data to create a unified dataset

4

- Accuracy Checks: Verified data accuracy through sample checks & comparisons
- Integrity Constraints: Ensured referential integrity across the dataset

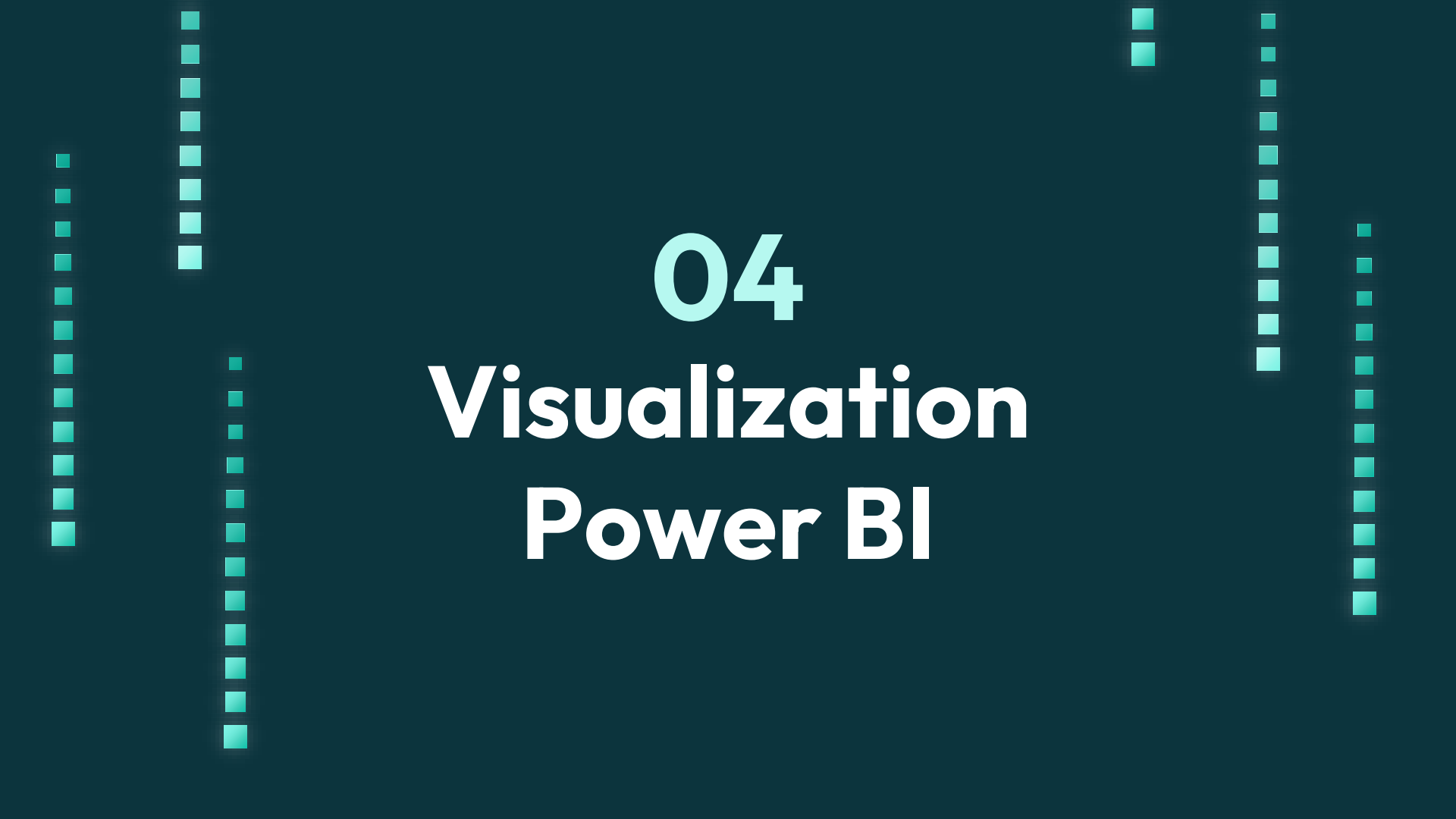
Analytical Questions

Customer Behavior

- What are the most and least reported cases about - Product?
- What are the most and least reported issues?
- How many customers did not provide complete details of the issue?
- What are the modes used to submit complaints?
- Which are the states with highest and lowest reported cases?

Companies Comportment

- Which companies are involved in most and least cases?
- How many customers are satisfied by the response provided by the company?
- How many times a timely response was provided to the customers?
- When were the most cases reported, month and year wise?



04

Visualization

Power BI

Customer Complaints Analysis

Year

2013

2014

2015

65.50K

Total Reported Cases

11

Reported Categories

91

Reported Issue

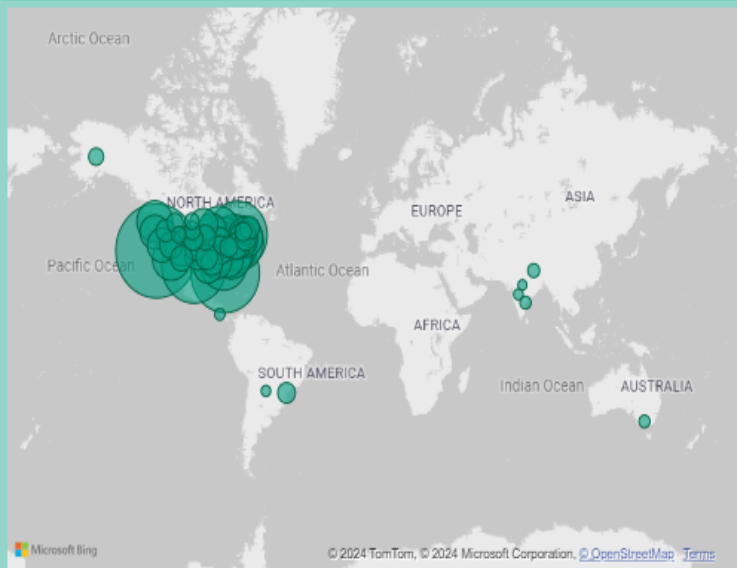
35K

Incomplete Details Provided

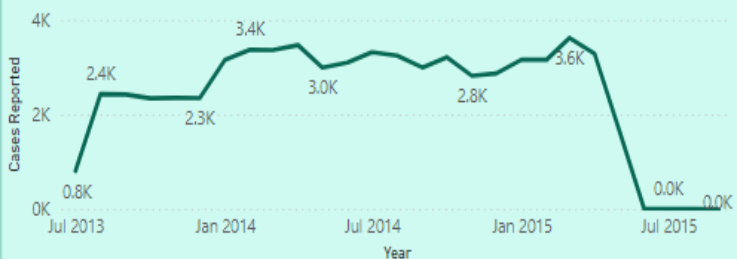
1878

Companies Involved

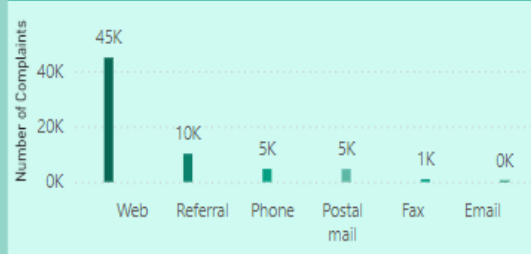
Customer Complaints Timeline



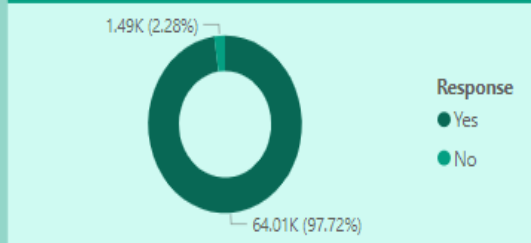
Customer Complaints Timeline



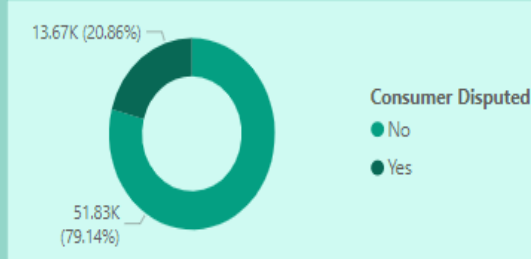
Modes Used to Submit Complaints



Companies Response Profile



Customer Satisfaction Profile



Categories

- ☐ Bank account or service
- ☐ Consumer Loan
- ☐ Credit card
- ☐ Credit reporting
- ☐ Debt collection
- ☐ Money transfers
- ☐ Mortgage
- ☐ Other financial service
- ☐ Payday loan
- ☐ Prepaid card
- ☐ Student loan

Modes Used

- ☐ Email
- ☐ Fax
- ☐ Phone
- ☐ Postal mail
- ☐ Referral
- ☐ Web

Timely Response

- ☐ No
- ☐ Yes

The background is a dark teal color. There are five vertical decorative elements, each consisting of a series of small teal squares. Two are on the left side, one near the top and one near the bottom. Two are on the right side, one near the top and one near the bottom. The squares are arranged in a slightly irregular, staggered pattern.

05

Analysis Results

The background is a solid dark teal color. There are several vertical lines of small, light teal squares. On the left side, there are three such lines of varying lengths. On the right side, there are also three lines of varying lengths. The central text is white and bold.

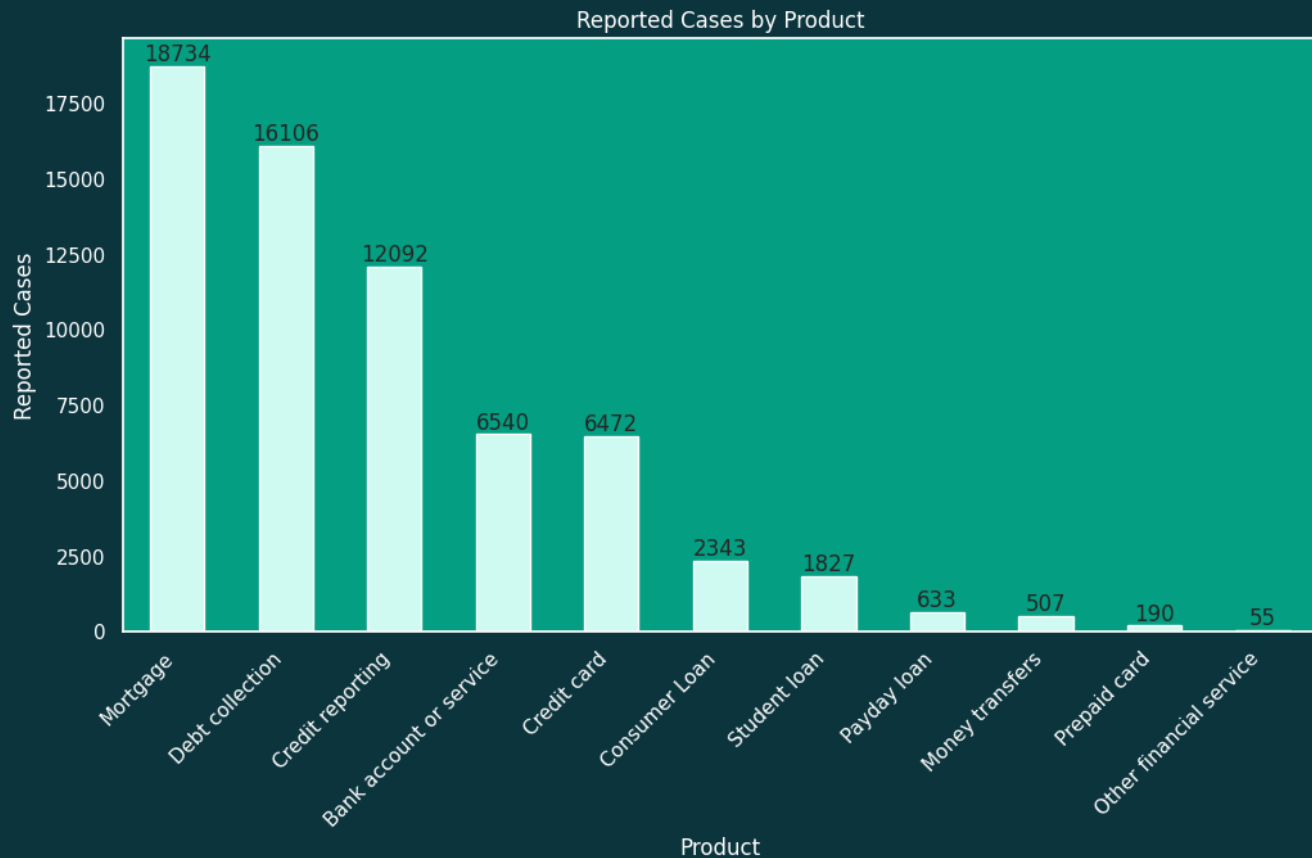
Customer Behavior

Most Reported Cases (2013-2015)

Mortgage: 18734

Debt Collection: 16106

Credit Reporting: 12092

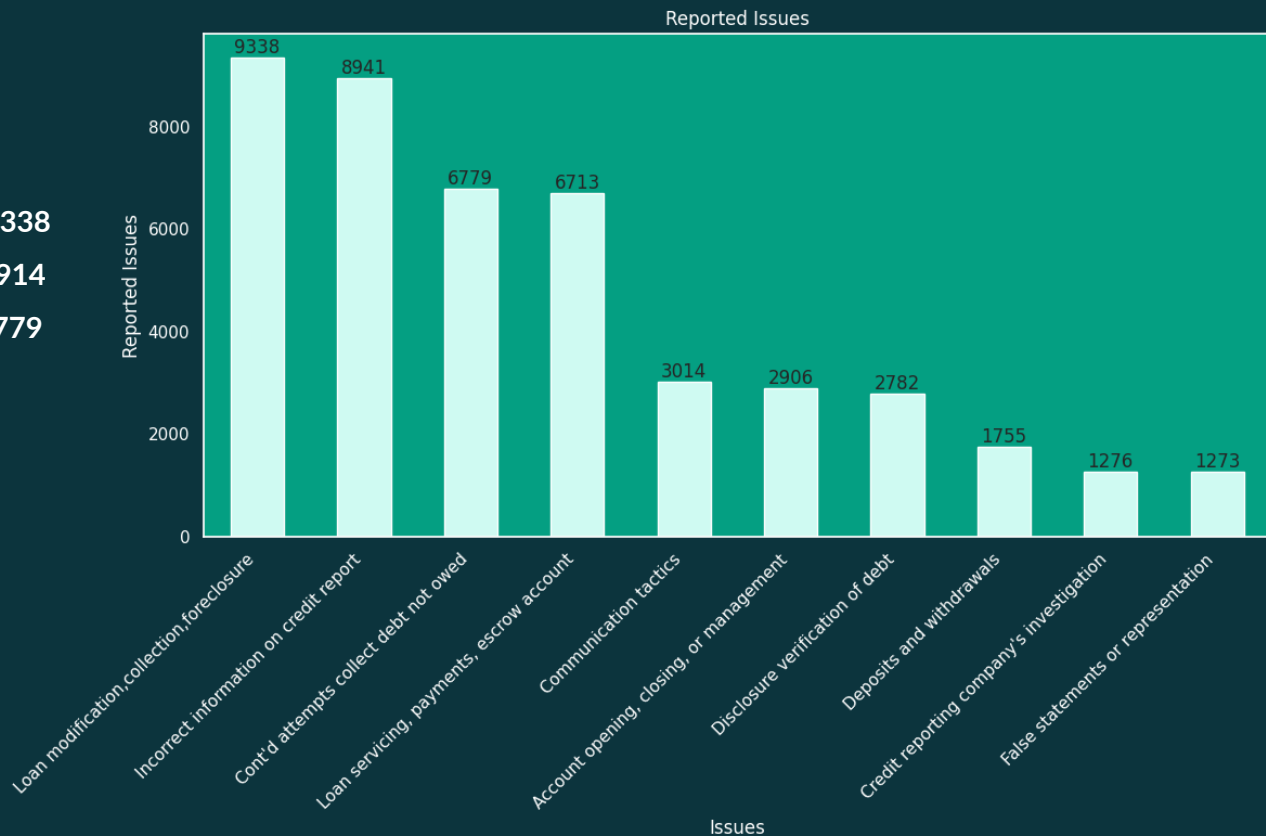


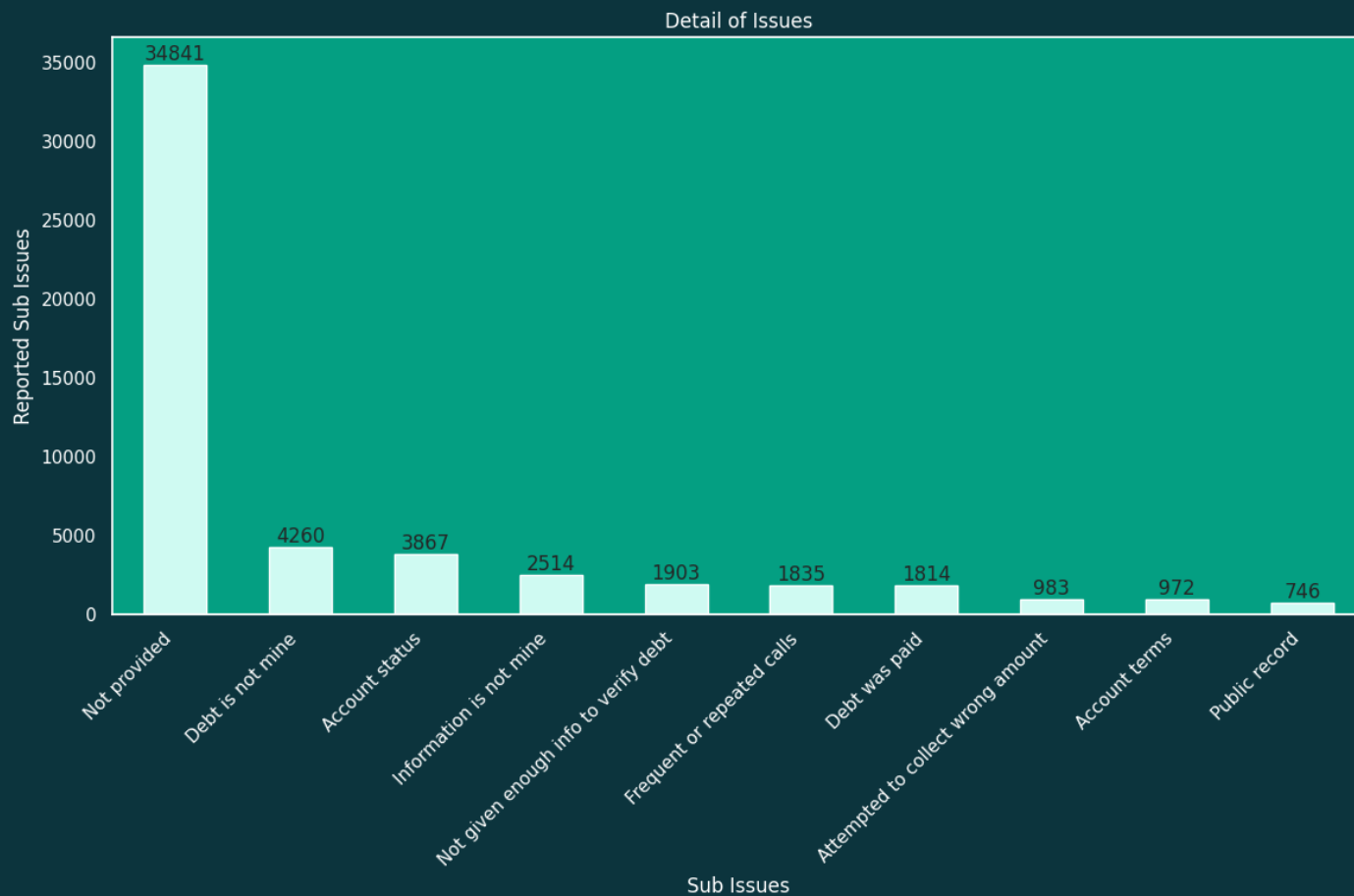
Most Reported Issues (2013-2015)

Loan modification, collection, foreclosure: 9338

Incorrect information on credit report: 8914

Cont'd attempts collect debt not owed: 6779

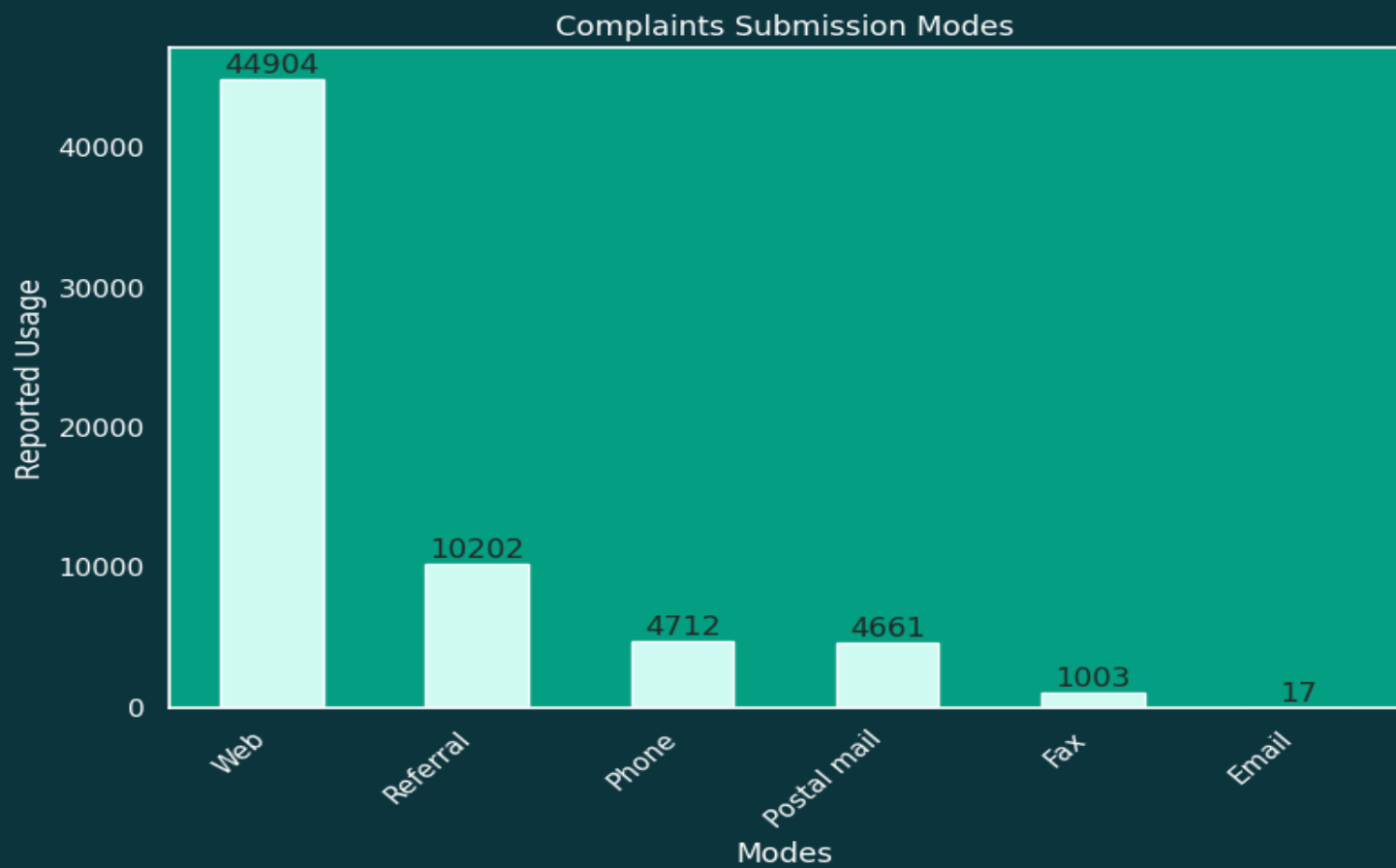




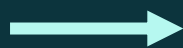
Issues Raised with Incomplete Details



34841

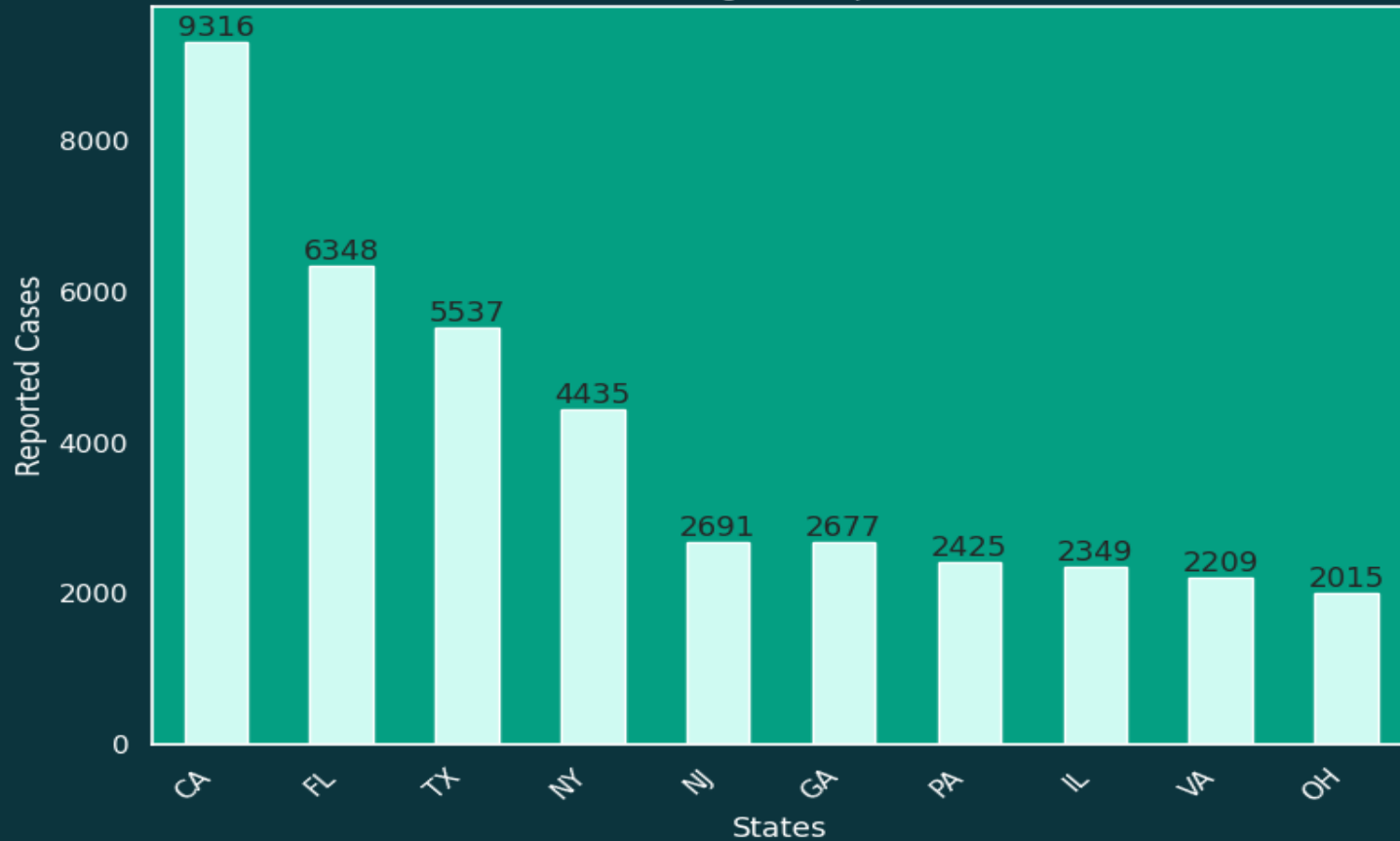


Most Complaints Submitted Via

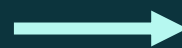


Web - 44904

States with Highest Reported Cases



State with Highest Reported Cases

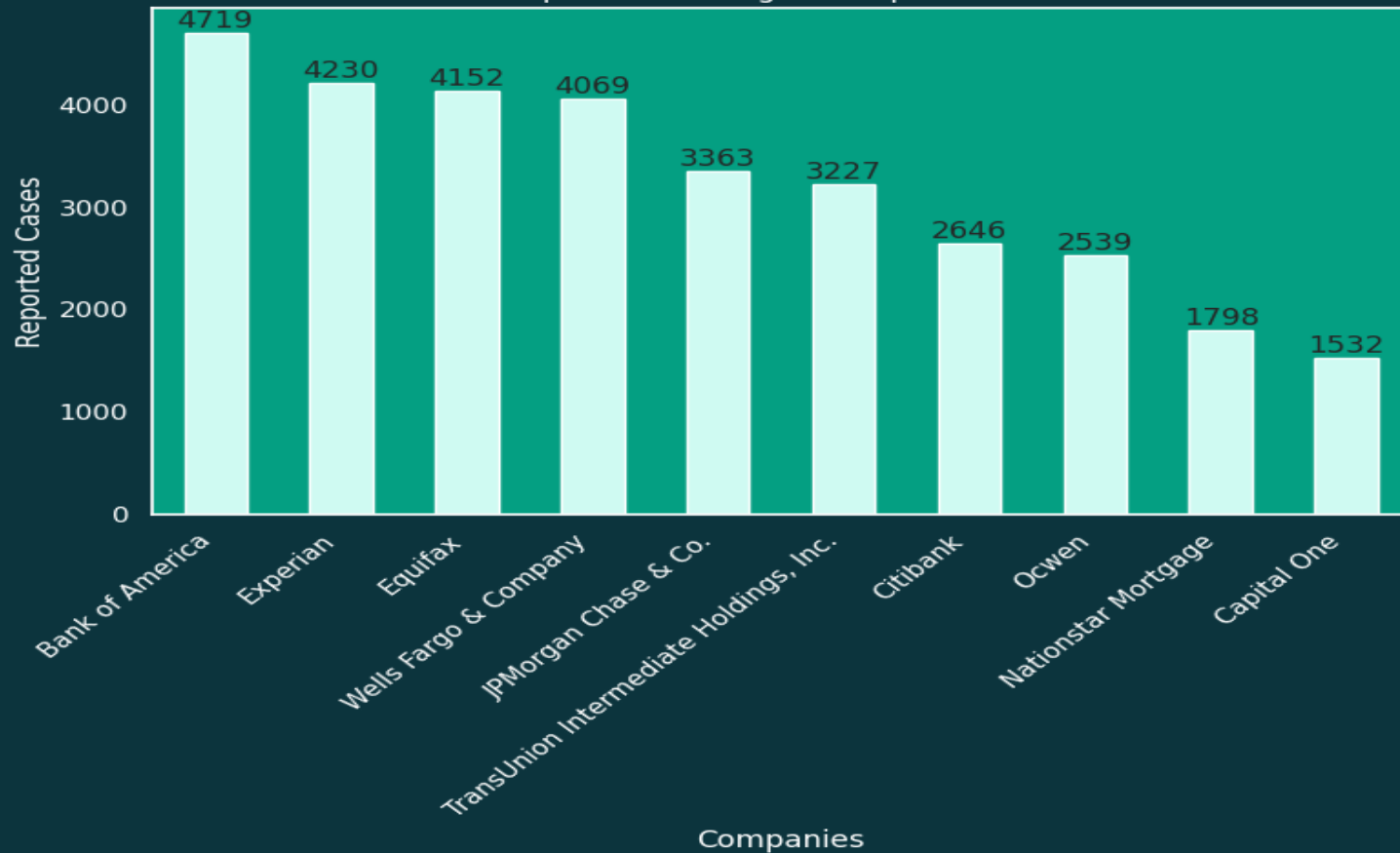


CA - 9316

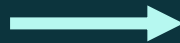
The background is a dark teal color. There are several vertical lines of small, light teal squares. On the left side, there are three such lines of varying lengths. On the right side, there are also three lines of varying lengths. The central text is white and reads "Companies Compartment".

Companies Compartment

Companies with Highest Reported Cases



Bank of America

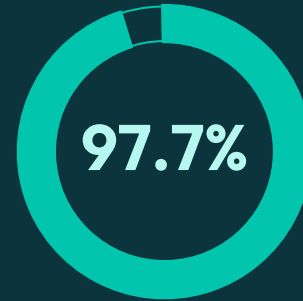


4719

Companies Comportment

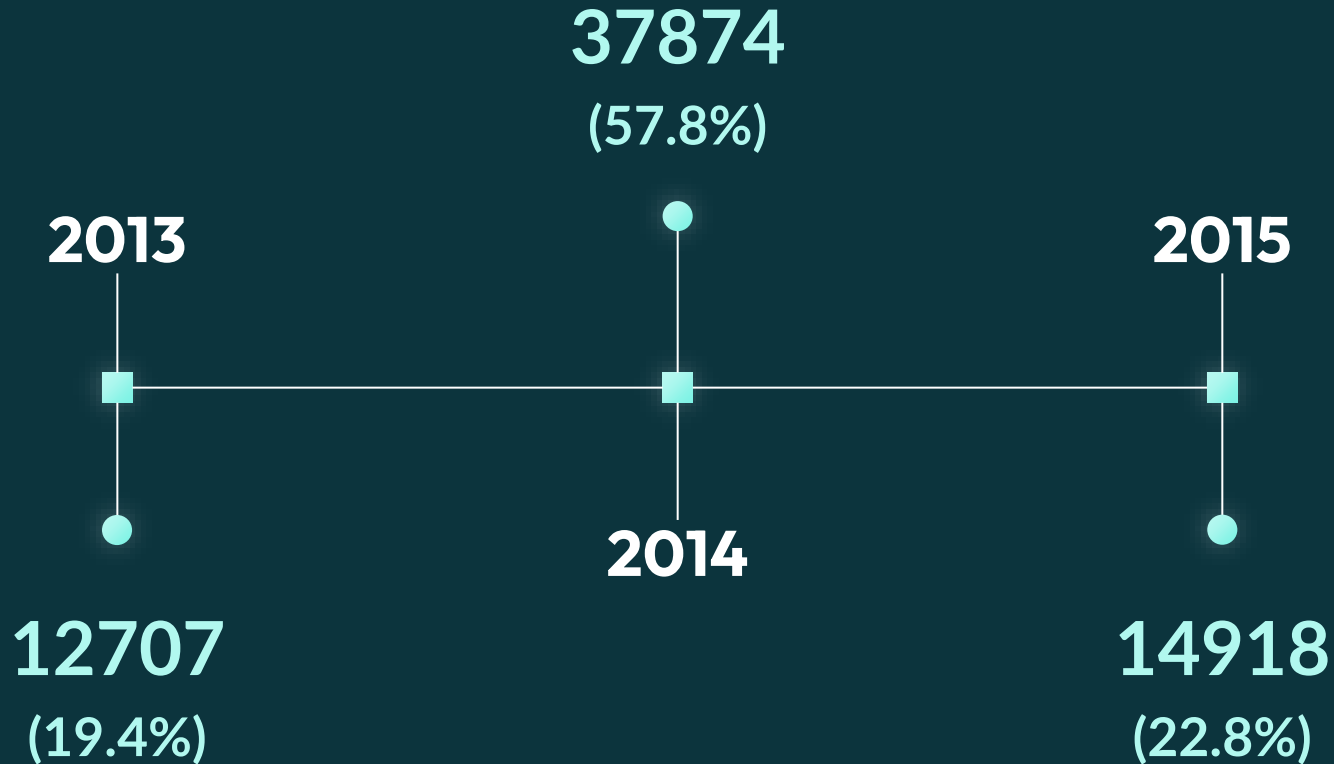


Satisfied Customers



Timely Response

Timeline – Reported Cases





06

Recommendations

Recommendations

**Review policies to identify
loop holes causing
customer complaints**

**Review proficiency of data
entry employees to avoid
unnecessary paper work at
later stages**

Recommendations

**Review of company policies
at state level making them
more customer friendly**

**Establish a mechanism at
state level to resolve
outstanding cases by
providing legal aid to
customers**

Recommendations

Customer care agents to better guide customers for better handling of complaints

Companies to identify real and fake complaints after thorough checks to discourage lodging of unnecessary complaints

The background is a solid dark teal color. There are five vertical lines of small, light teal squares. From left to right: the first line has 15 squares, the second has 12 squares, the third has 10 squares, the fourth has 15 squares, and the fifth has 15 squares. These lines are positioned at approximately 5%, 15%, 85%, 90%, and 95% of the image width.

Thank you