

Big Data Analysis Project Report



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Introduction and Problem Description

Looking at the whole dataset, we can say that customers are unhappy with product or service and complaints regarding the same are being raised. All these issues were reported but only some were timely responded to. Each of these complaints are assigned with unique id named as Complaint ID. The distribution of this data is spread over different states and zip codes.

There are various issues when it comes to analyzing customer complaints data. We can identify the patterns in which the issues were reported. There is some correlation between variables which we can identify and remove for better analysis. Also, non-linear effects should be accounted for before any sort of model building is used, if predictions are in the scope of this project for example, relation between zip code and state. Using various analytics, we can figure out the area where most of the complaints were raised from and provide solutions in such a way that these issues will not occur again and reduce the occurrence of at least the repetitive complaints.

The second dataset has the income information of consumers. The reason of taking this dataset is to find out how the income, age or gender affect the product complaints reporting. The third dataset is about the demographic's information of each consumer. There can be some correlation between the demographic's information and the complaints reporting. The appropriate analysis will help find out the problem area.

The objective of this analysis is to help managers make better decisions. This analysis will find out meaningful information from the given database, deriving insights and finding what are the shortcomings. It will also direct to the path to minimize the number of issues being reported.

To start with the analysis, I firstly created EMR, EC2 Cluster and S3 Bucket to use AWS services. I cleaned the data using python file before uploading it to S3 bucket. Then, I connected to S3 bucket to Jupyter notebook in order to analyze the data using PySpark, SparkAPI.

Additionally, In MobaXterm, I enabled hive and did analysis using SQL queries.

Copy file back and unzip:

```
[hadoop@ip-172-31-3-247 data]$ aws s3 cp s3://projectproposal2019/cust_complains_all_through_3_31_tab.csv /mnt/data/cust_complains_all_through_3_31_tab.csv
download: s3://projectproposal2019/cust_complains_all_through_3_31_tab.csv to ./cust_complains_all_through_3_31_tab.csv
[hadoop@ip-172-31-3-247 data]$ hive
```

Then I created hive tables and performed operation on those tables.

Dataset Description

Below is the description of the three datasets used for the analyses of this project.

Below is the screenshot showing the description of Customer Complaints dataset. It has total of 18 columns, the type of each column being string.

```
In [62]: spark.sql("desc customerdata").show()
```

col_name	data_type	comment
DateReceived	string	null
Product	string	null
SubProduct	string	null
Issue	string	null
SubIssue	string	null
ConsumerComplaint...	string	null
CompanyPublicResp...	string	null
Company	string	null
State	string	null
ZIPcode	string	null
Tags	string	null
ConsumerConsentPr...	string	null
Submittedvia	string	null
DateSentToCompany	string	null
CompanyResponseto...	string	null
TimelyResponse	string	null
ConsumerDisputed	string	null
ComplaintID	string	null

The second dataset contains the income information of each consumer. Firstly I read the dataset into a data frame. Later I removed the unwanted columns which were not adding much value towards my analysis.

```
drop unwanted columns from dataframe
```

```
In [29]: newincomedf= spark.sql("select customerID,age, workclass, \
education,marital_status,occupation,relationship, race, gender,income,ComplaintID from adultincomeData1")
```

```
In [30]: newincomedf.show(2)
```

customerID	age	workclass	education	marital_status	occupation	relationship	race	gender	income	ComplaintID
2200	25	Private	11th	Never-married	Machine-op-inspct	Own-child	Black	Male	<=50K	3216175
2201	38	Private	HS-grad	Married-civ-spouse	Farming-fishing	Husband	White	Male	<=50K	3207829

```
In [33]: spark.sql("desc income").show()
```

col_name	data_type	comment
customerID	string	null
age	string	null
workclass	string	null
education	string	null
marital_status	string	null
occupation	string	null
relationship	string	null
race	string	null
gender	string	null
income	string	null
ComplaintID	string	null

The third dataset contains the demographic information of each consumer.

```
In [259]: demodf.columns
```

```
['PanelistID', 'preTaxIncome', 'familysize', 'TypeofResidentialPossession', 'COUNTY', 'MaleWorkingHour', 'AgeGroup', 'FemaleWorkingHour', 'ChildrenGroup', 'MaritalStatus', 'NumberofTVs', 'ZIPCODE', 'FIPSCODE', 'IRIGeographyNumber', 'EXT_FACT', 'customerID']
```

Pre-processing techniques

I started data preprocessing with assigning meaningful column names for all three datasets. It will help to represent data in understandable way.

1. Preprocessing of Consumer Complaints Data:

Below Screenshot shows how I have renamed the column names of each variable.

```
In [135]: M cmlpDF=cmlpDF.withColumnRenamed("_c0","DateReceived")\
.withColumnRenamed("_c1","Product")\
.withColumnRenamed("_c2","Sub-product")\
.withColumnRenamed("_c3","Issue")\
.withColumnRenamed("_c4","Sub-issue")\
.withColumnRenamed("_c5","ConsumerComplaintNarrative")\
.withColumnRenamed("_c6","CompanyPublicResponse")\
.withColumnRenamed("_c7","Company")\
.withColumnRenamed("_c8","State")\
.withColumnRenamed("_c9","ZIPcode")\
.withColumnRenamed("_c10","Tags")\
.withColumnRenamed("_c11","ConsumerConsentProvided")\
.withColumnRenamed("_c12","Submittedvia")\
.withColumnRenamed("_c13","DateSentToCompany")\
.withColumnRenamed("_c14","CompanyResponsetoConsumer")\
.withColumnRenamed("_c15","TimelyResponse")\
.withColumnRenamed("_c16","ConsumerDisputed")\
.withColumnRenamed("_c17","ComplaintID')

In [136]: M cmlpDF.columns

['DateReceived', 'Product', 'Sub-product', 'Issue', 'Sub-issue', 'ConsumerComplaintNarrative', 'CompanyPublicResponse', 'Company', 'State', 'ZIPcode', 'Tags', 'ConsumerConsentProvided', 'Submittedvia', 'DateSentToCompany', 'CompanyResponsetoConsumer', 'TimelyResponse', 'ConsumerDisputed', 'ComplaintID']
```

Secondly, I replaced null values with meaningful data as shown below.

```
In [66]: M fill_cols_vals = {"Company": "N/A", "SubIssue": "N/A", "State": "N/A", "SubProduct": "N/A", \
"ConsumerConsentProvided": "N/A", "Tags": "N/A", \
"ConsumerComplaintNarrative": "N/A", "CompanyPublicResponse": "N/A", \
"ComplaintID": "0"}
customerdf = customerdf.na.fill(fill_cols_vals)
```

2. Preprocessing of Adult Income Dataset.

For dataset income dataset, I firstly assign appropriate column names as below.

```
In [119]: newincome=newincome.withColumnRenamed("_c0","customerID")\
.withColumnRenamed("_c1","age")\
.withColumnRenamed("_c2","workclass")\
.withColumnRenamed("_c3","fmlwgt")\
.withColumnRenamed("_c4","education")\
.withColumnRenamed("_c5","educational_num")\
.withColumnRenamed("_c6","marital_status")\
.withColumnRenamed("_c7","occupation")\
.withColumnRenamed("_c8","relationship")\
.withColumnRenamed("_c9","race")\
.withColumnRenamed("_c10","gender")\
.withColumnRenamed("_c11","capital_gain")\
.withColumnRenamed("_c12","capital_loss")\
.withColumnRenamed("_c13","hours_per_week")\
.withColumnRenamed("_c14","native_country")\
.withColumnRenamed("_c15","income")\
.withColumnRenamed("_c16","ComplaintID")\
.withColumnRenamed("_c17","x")\
.withColumnRenamed("_c18","y")\
.withColumnRenamed("_c19","z")

In [120]: newincome.columns

['customerID', 'age', 'workclass', 'fmlwgt', 'education', 'educational_num', 'marital_status', 'occupation', 'relationship', 'race', 'gender', 'capital_gain', 'capital_loss', 'hours_per_week', 'native_country', 'income', 'ComplaintID', 'x', 'y', 'z']
```

Later, I dropped unwanted columns which will not provide much meaningful information for my analysis.

```
In [171]: fill_cols_vals = {"Company": "N/A", "Sub-issue": "No Value", "State": "No Value", "Sub-product": "Not available", \
"ConsumerConsentProvided?": "N/A", "Tags": "N/A", \
"ConsumerComplaintNarrative": "N/A", "CompanyPublicResponse": "N/A", \
"ComplaintID": "0"}
customerdf = customerdf.na.fill(fill_cols_vals)
```

3. Preprocessing of demographic data

For third dataset I repeated the same process.

```
In [257]: demodf=demodf1.withColumnRenamed("_c0","PanelistID") \
.withColumnRenamed("_c1","preTaxIncome") \
.withColumnRenamed("_c2","familysize") \
.withColumnRenamed("_c3","TypeofResidentialPossession") \
.withColumnRenamed("_c4","COUNTY") \
.withColumnRenamed("_c5","MaleWorkingHour") \
.withColumnRenamed("_c6","AgeGroup") \
.withColumnRenamed("_c7","FemaleWorkingHour") \
.withColumnRenamed("_c8","ChildrenGroup") \
.withColumnRenamed("_c9","MaritalStatus") \
.withColumnRenamed("_c10","NumberofTVs") \
.withColumnRenamed("_c11","ZIPCODE") \
.withColumnRenamed("_c12","FIPSCODE") \
.withColumnRenamed("_c13","IRIGeographyNumber") \
.withColumnRenamed("_c14","EXT_FACT") \
.withColumnRenamed("_c15","customerID")

In [259]: demodf.columns

['PanelistID', 'preTaxIncome', 'familysize', 'TypeofResidentialPossession', 'COUNTY', 'MaleWorkingHour', 'AgeGroup', 'FemaleWorkingHour', 'ChildrenGroup', 'MaritalStatus', 'NumberofTVs', 'ZIPCODE', 'FIPSCODE', 'IRIGeographyNumber', 'EXT_FACT', 'customerID']
```

Later on the basis of customerID and ComplaintID, I merged these three datasets into one.

Data Analysis and Proposed Solution

Analysis on Consumer Complaints Dataset:

The analysis revealed that the most issues were reported for EQUIFAX, INC. followed by Experian and then by TransUnion. This shows that people are worried about their credit scores. The results of the same are visualized using matplotlib as shown below.

```
In [199]: spark.sql("select distinct Company, count(Product) as count from customerdata group by \
Company order by count desc").show(10)
```

Company	count
EQUIFAX, INC.	114721
Experian Informat...	103061
TRANSUNION INTER...	95807
BANK OF AMERICA, ...	81910
WELLS FARGO & COM...	70750
JPMORGAN CHASE & CO.	60030
CITIBANK, N.A.	48925
CAPITAL ONE FINAN...	34463
Navient Solutions...	29227
OCWEN LOAN SERVIC...	27731

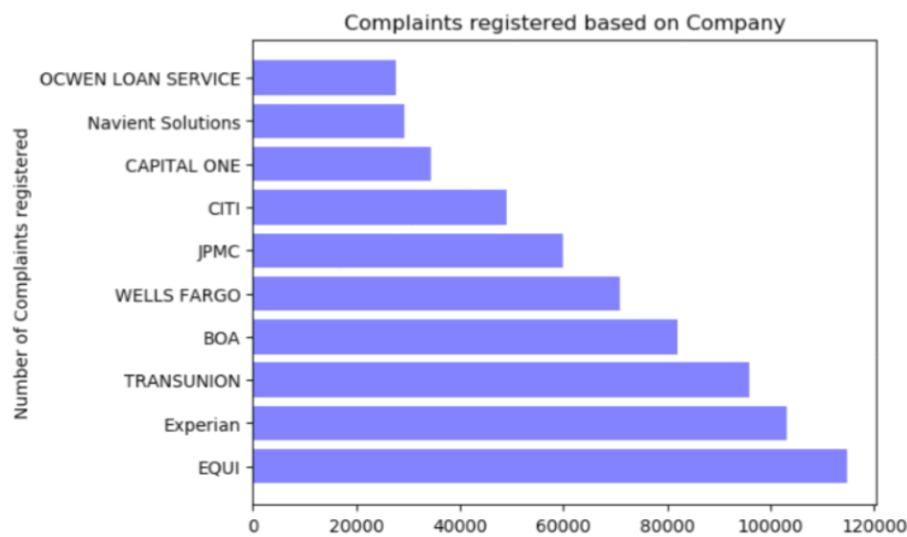
only showing top 10 rows

```
In [33]: import matplotlib.pyplot as plt; plt.rcParams()
import numpy as np
import matplotlib.pyplot as plt

objects = ('EQUI', 'Experian', 'TRANSUNION', 'BOA', 'WELLS FARGO', 'JPMC', 'CITI', \
          'CAPITAL ONE', 'Navient Solutions', 'OCWEN LOAN SERVICE')
y_pos = np.arange(len(objects))
count = [114721, 103061, 95807, 81910, 70750, 60030, 48925, 34463, 29227, 27731]

plt.barh(y_pos, count, align='center', alpha=0.5, color="blue")
plt.yticks(y_pos, objects)
plt.ylabel('Number of Complaints registered')
plt.title('Complaints registered based on Company')

plt.show()
```



This analysis was done to find out what are products with maximum number of issues. This will help managers to pay more attention to these products and decide what are the issue areas, whether to release new version or remove this product from market.

This will help to analyze how competitors are performing.

```
In [43]: spark.sql("select distinct Company, product, count(Product) as count from customerdata group by Product, \
Company order by count desc").show(20)
```

Company	product	count
EQUIFAX, INC.	Credit reporting,...	64629
Experian Informat...	Credit reporting,...	55741
TRANSUNION INTERM...	Credit reporting,...	54208
EQUIFAX, INC.	Credit reporting	48124
Experian Informat...	Credit reporting	45376
BANK OF AMERICA, ...	Mortgage	42905
TRANSUNION INTERM...	Credit reporting	39811
WELLS FARGO & COM...	Mortgage	36629
OCWEN LOAN SERVIC...	Mortgage	26503
Navient Solutions...	Student loan	25107
JPMORGAN CHASE & CO.	Mortgage	20985
NATIONSTAR MORTGAGE	Mortgage	19609
CITIBANK, N.A.	Credit card	16817
BANK OF AMERICA, ...	Bank account or s...	13916
WELLS FARGO & COM...	Bank account or s...	13333
CAPITAL ONE FINAN...	Credit card	12920
Ditech Financial LLC	Mortgage	12894
ENCORE CAPITAL GR...	Debt collection	10487
JPMORGAN CHASE & CO.	Credit card	10373
JPMORGAN CHASE & CO.	Bank account or s...	9816

only showing top 20 rows

Below results indicate that 97.48% times the reported issues were resolved within the time and 2.5% of times these issues were not resolved within expected time.

```
In [195]: spark.sql("select distinct round((count(case when TimelyResponse='Yes' then 1 end)/count(*)*100,3)as Percentageresolved, \
round((count(case when TimelyResponse='No' then 1 end)/count(*)*100,3) as PercentageNotresolved from customerdata").show(3)
```

Percentageresolved	PercentageNotresolved
97.48	2.513

This is done to find out the quality of service being provided for zip code. This quality is determined based on number of issues resolved and not resolved.

It is found out that for Equifax, the maximum complaints have been registered for zip code 300XX, 770XX, 303XX. This indicates that the quality of service being provided in these areas is not good. Hence the company should focus more on improving the service in these areas.

Similar solution must be implemented for the other companies listed in the table below.

```
In [60]: spark.sql("select distinct Company, ZIPcode, count(case when TimelyResponse='Yes' then 1 end) as resolved, \
count(case when TimelyResponse='No' then 1 end) as Notresolved \
from customerdata where ZIPcode!='' group by Company, ZIPcode order by resolved desc").show()
```

Company	ZIPcode	resolved	Notresolved
EQUIFAX, INC.	300XX	947	24
EQUIFAX, INC.	330XX	859	9
Experian Informat...	330XX	805	0
EQUIFAX, INC.	770XX	779	15
TRANSUNION INTERM...	330XX	759	0
TRANSUNION INTERM...	300XX	703	1
Experian Informat...	300XX	703	0
EQUIFAX, INC.	331XX	689	8
Experian Informat...	770XX	669	0
EQUIFAX, INC.	303XX	662	10
TRANSUNION INTERM...	770XX	648	2
Experian Informat...	331XX	608	0
TRANSUNION INTERM...	331XX	602	3
EQUIFAX, INC.	606XX	595	8
Experian Informat...	334XX	542	0
EQUIFAX, INC.	334XX	531	11
EQUIFAX, INC.	302XX	523	7
Experian Informat...	303XX	510	0
TRANSUNION INTERM...	303XX	497	0
TRANSUNION INTERM...	606XX	493	0

only showing top 20 rows

Below screenshot indicates the company, its product and number of issues reported under that product.

```
In [43]: spark.sql("select distinct Company, product, count(Product) as count from customerdata group by Product, \
Company order by count desc").show(20)
```

Company	product	count
EQUIFAX, INC.	Credit reporting,...	64629
Experian Informat...	Credit reporting,...	55741
TRANSUNION INTERM...	Credit reporting,...	54208
EQUIFAX, INC.	Credit reporting	48124
Experian Informat...	Credit reporting	45376
BANK OF AMERICA, ...	Mortgage	42905
TRANSUNION INTERM...	Credit reporting	39811
WELLS FARGO & COH...	Mortgage	36629
OCWEN LOAN SERVIC...	Mortgage	26503
Navient Solutions...	Student loan	25107
JPMORGAN CHASE & CO.	Mortgage	20985
NATIONSTAR MORTGAGE	Mortgage	19609
CITIBANK, N.A.	Credit card	16817
BANK OF AMERICA, ...	Bank account or s...	13916
WELLS FARGO & COH...	Bank account or s...	13333
CAPITAL ONE FINAN...	Credit card	12920
Ditech Financial LLC	Mortgage	12894
ENCORE CAPITAL GR...	Debt collection	10487
JPMORGAN CHASE & CO.	Credit card	10373
JPMORGAN CHASE & CO.	Bank account or s...	9816

only showing top 20 rows

The above analysis illustrates that the maximum complaints have been reported for the credit reporting, hence the company providing the credit reporting should make measures to further analyze the cause of these complaints and try not to repeat the mistakes done in the past. Equifax, Experian and TransUnion have the most complaints in the credit reporting domain.

Analysis on Income Data:

Upon analysis of income data, it shows us that income generally increases with age.

```
In [271]: from pyspark.sql.functions import countDistinct, approx_count_distinct, count, sum, mean, round
incomedf.groupBy(col("occupation"), col("income")).agg(round(mean("age"),3).alias("Average-age"))\
.sort("Average-age", ascending=False).show(10)
```

occupation	income	Average-age
?	>50K	56.0
Farming-fishing	>50K	46.471
Priv-house-serv	<=50K	45.107
Transport-moving	>50K	45.097
Exec-managerial	>50K	44.713
Adm-clerical	>50K	44.224
Sales	>50K	44.134
Prof-specialty	>50K	43.761
Handlers-cleaners	>50K	43.528
Machine-op-inspct	>50K	43.414

only showing top 10 rows

```
In [272]: incomedf.groupBy(col("occupation"), col("income")) \
.agg(round(mean("age"),3).alias("Average-age"))\
.sort("Average-age", ascending=True).show(10)
```

occupation	income	Average-age
Armed-Forces	<=50K	25.0
Handlers-cleaners	<=50K	32.054
Tech-support	<=50K	34.832
Other-service	<=50K	34.839
Sales	<=50K	35.002
Adm-clerical	<=50K	36.442
Machine-op-inspct	<=50K	37.054
Prof-specialty	<=50K	37.706
?	<=50K	37.713
Craft-repair	<=50K	37.923

only showing top 10 rows

Analysis on Demographics Dataset:

Analyzing the data shows that Male total working hours are more than female total working hours. And as the family size increases the total working hours for both males and females decrease.

```
In [288]: demodf2.agg(sum("MaleWorkingHour").alias("total-MaleWorkingHour"), sum("FemaleWorkingHour").alias("total-FemaleWorkingHour"))\
.sort("total-MaleWorkingHour", ascending=False).show()
```

	total-MaleWorkingHour	total-FemaleWorkingHour
	28374.0	22289.0

```
In [289]: demodf2.groupBy("familysize").agg(sum("MaleWorkingHour").alias("total-MaleWorkingHour") \
, sum("FemaleWorkingHour").alias("total-FemaleWorkingHour"))\
.sort("total-MaleWorkingHour", ascending=False).show()
```

familysize	total-MaleWorkingHour	total-FemaleWorkingHour
1	9883.0	6236.0
2	9793.0	8534.0
3	3851.0	3009.0
4	3043.0	2837.0
5	1288.0	1170.0
6	516.0	503.0

Analysis on Merged Dataset:

Interestingly, the below analysis shows that most complaints have been submitted via web and it can also be seen that people with income less than 50K file more complaints.

```
In [145]: M df= mrgeddf.groupBy(col("Submittedvia"), col("income")).agg(count("Submittedvia").alias("total-Submittedvia"))\
.sort("total-Submittedvia", ascending=False).show()
```

Submittedvia	income	total-Submittedvia
Web	<=50K	11171
Web	>50K	3497
Referral	<=50K	2132
Phone	<=50K	879
Postal mail	<=50K	810
Referral	>50K	624
Phone	>50K	311
Postal mail	>50K	248
Fax	<=50K	240
Fax	>50K	80
Email	>50K	5
Email	<=50K	3
null	<=50K	0
null	>50K	0

The same code is written using SPARK API.

```
In [144]: M spark.sql("select SubmittedVia,count(SubmittedVia) as countSubmittedVia, \
income from mergedDF group by income, SubmittedVia order by countSubmittedVia desc").show()
```

SubmittedVia	countSubmittedVia	income
Web	11171	<=50K
Web	3497	>50K
Referral	2132	<=50K
Phone	879	<=50K
Postal mail	810	<=50K
Referral	624	>50K
Phone	311	>50K
Postal mail	248	>50K
Fax	240	<=50K
Fax	80	>50K
Email	5	>50K
Email	3	<=50K
null	0	<=50K
null	0	>50K

Further analysis on the age and complaints reveal that the complaints based on product does not depend upon age. People from all age groups file complaints regarding all product category though younger people seem to file complaints marginally less than older people.

```
In [351]: M allmergeddf.groupBy(col("Product"), col("AgeGroup")) \
.agg(count(col("Product")).alias("total-Product")) \
.where(col("total-Product")>250).where(col("AgeGroup")>=5) \
.orderBy(col("AgeGroup"), ascending=False) \
.show()
```

Product	AgeGroup	total-Product
Mortgage	6	425
Credit reporting,...	6	337
Debt collection	6	346
Mortgage	5	257

```
In [352]: M allmergeddf.groupBy(col("Product"), col("AgeGroup")) \
.agg(count(col("Product")).alias("total-Product")) \
.where(col("total-Product")>200) .where(col("AgeGroup")<5) \
.orderBy(col("AgeGroup"), ascending=True) \
.show()
```

Product	AgeGroup	total-Product
Mortgage	3	249
Mortgage	4	296
Debt collection	4	277
Credit reporting,...	4	278

Further analysis reveals Lesser the income more the working hours for male and female and larger the family size, lesser the working hours and greater the income.

```
In [369]: M allmergeddf.groupby(col("income"), col("familysize")) \
    .agg(sum(col("MaleWorkingHour")).alias("HoursMalework"), \
    sum(col("FemaleWorkingHour")).alias("HoursFemalework"), \
    count("income").alias("total"))\
    .sort(col("HoursFemalework"), col("HoursMalework"), ascending= False).show()
```

income	familysize	HoursMalework	HoursFemalework	total
<=50K	2	7581.0	6597.0	1990
<=50K	1	7410.0	4674.0	1126
<=50K	3	2995.0	2285.0	745
<=50K	4	2335.0	2130.0	737
>50K	2	2212.0	1937.0	577
>50K	1	2473.0	1562.0	377
<=50K	5	953.0	858.0	294
>50K	3	856.0	724.0	234
>50K	4	708.0	707.0	223
<=50K	6	386.0	379.0	122
>50K	5	335.0	312.0	101
>50K	6	130.0	124.0	39

Visualizations

- Visualization for the number of customers having income either >50k or <=50k.

```
In [185]: df=spark.sql("select distinct income, count(*) from mergedDF group by income")
df.show()

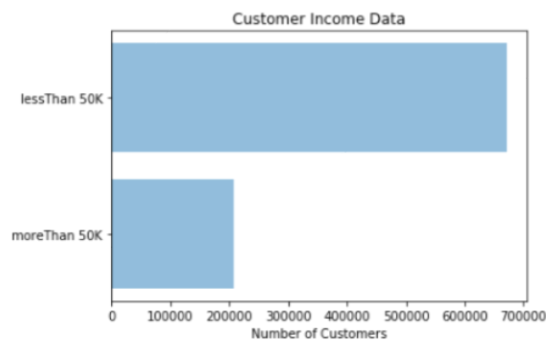
+-----+-----+
|income|count(1)|
+-----+-----+
|<=50K| 671759|
|>50K| 208155|
+-----+-----+
```

```
In [8]: import matplotlib.pyplot as plt;
import numpy as np
import matplotlib.pyplot as plt

objects = ('moreThan 50K', 'lessThan 50K')
y_pos = np.arange(len(objects))
numberOfCustomer = [208155, 671759]

plt.barh(y_pos, numberOfCustomer, align='center', alpha=0.5)
plt.yticks(y_pos, objects)
plt.xlabel('Number of Customers')
plt.title('Customer Income Data')

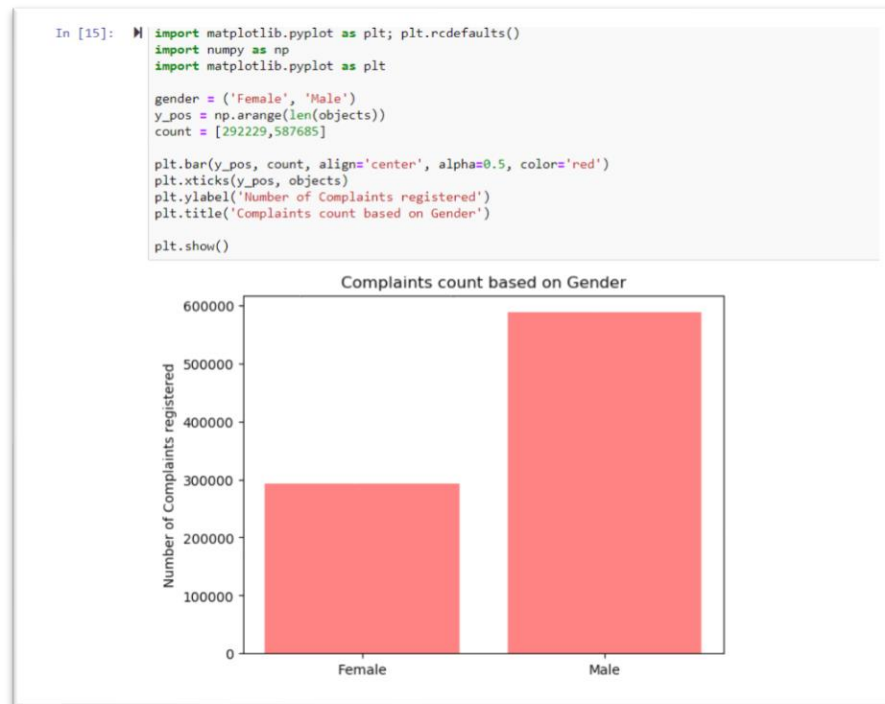
plt.show()
```



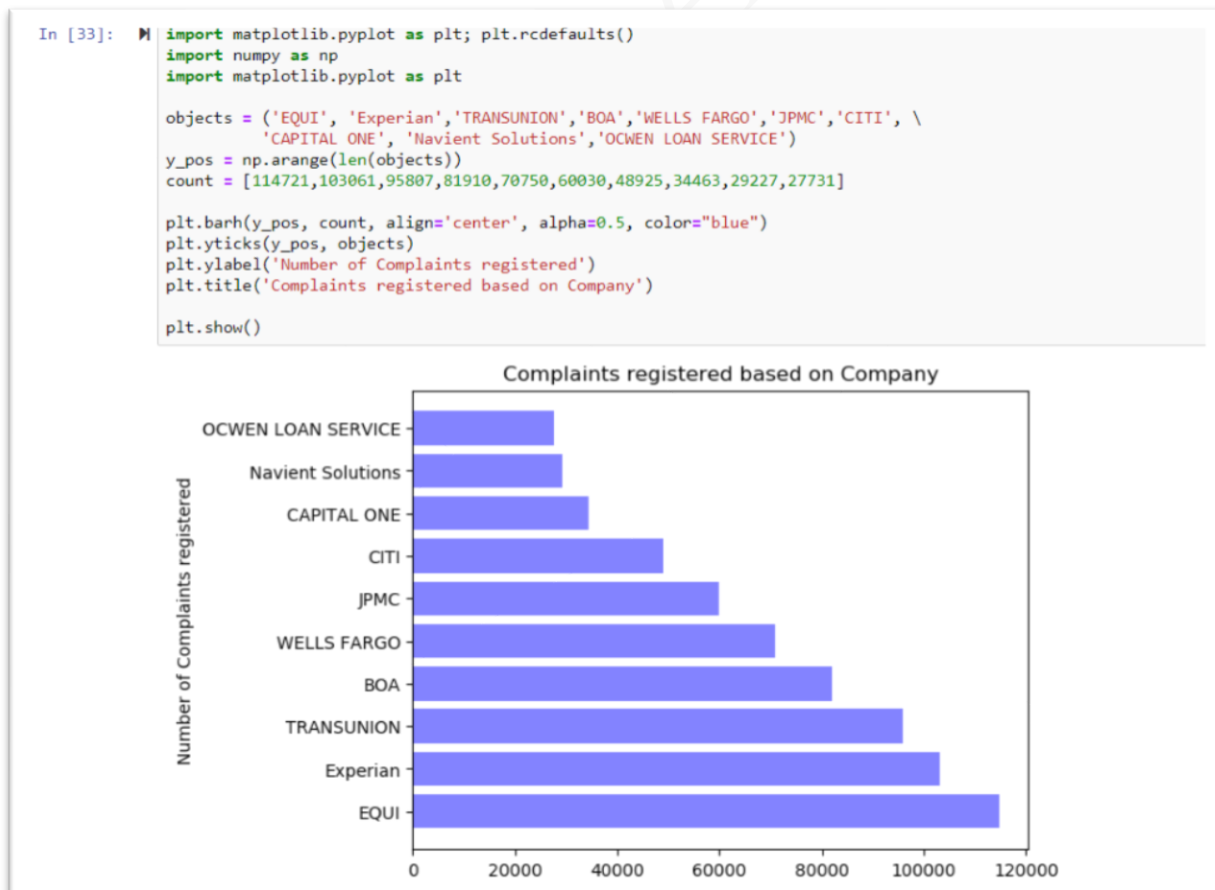
- Visualization for the number of complaints registered based on gender of a consumer.

```
In [56]: mrgeddf.groupBy("gender").count().show()

+-----+-----+
|gender| count|
+-----+-----+
|Female|292229|
|Male|587685|
+-----+-----+
```

- Visualization of company and number of complaints registered under it.



Conclusion

The consumer data set gives great insights about the companies and products getting maximum number of complaints. After completion of the analysis, it is seen that Equifax and the Experian are the two companies which are facing major issues and complaints. They should improve on their products and services to reduce the number of complaints in the future as it may diminish sales of the products in the future.

It is also observed that people with lower income file lot of complaints as compared to people with high income and also male file more complaints than female. Based on this we can put up our resources towards the areas with high complaint rate in order to resolve issues more efficiently.

References

- https://www.kaggle.com/muonneutrino/us-census-demographic-data/downloads/us-census-demographic-data.zip/3#acs2015_census_tract_data.csv
- <https://www.kaggle.com/wenruli/adult-income-dataset>
- <https://spark.apache.org/docs/latest/api/python/index.html>