CFPB Credit Card Complaints Analytics (2019–2026)

Extensive Project Report — (Dashboard Walkthrough, Findings, Financial Interpretation & DAX Catalog)

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1. Dataset, Data Pipeline & Data Preparation

1.1 Dataset

Public dataset: Consumer Complaint Database (consumer-reported complaints on financial products) acquired from the official website of Consumer Financial Protection Bureau (CFPB).

Dashboard scope: credit card-related products and issues.

Time range visible in visuals: 2019–2026.

1.2 Obtaining and Loading the Dataset

Download complaint data as CSV from the CFPB complaint database export.

In Power BI Desktop → Get Data → Text/CSV → select the downloaded .csv file (Power BI reads CSV directly).

In Power Query → confirm data types; standardize flag fields; create Year/Quarter from complaint date; prune columns not used in this analysis.

Load the model in Power BI → validate totals on the KPI cards and test cross-filtering selections.

1.3 Data preparation choices- What was done & why?

Standardized boolean flags (Timely Response Flag, Consumer Dispute Flag) to TRUE/FALSE to prevent blank measures and ensure rate KPIs compute correctly.

Created Year and Quarter fields from the complaint date for stable trend analysis and better model performance.

Pruned unused columns to keep the model performant and the narrative focused on business-relevant drivers.

2. Business Questions and Analytical Insights

Where is complaint volume concentrated (consumer friction and cost-to-serve)?

Which issues drive the majority of complaints (Pareto/80-20 for prioritization and ROI)?

How do outcomes differ (explanation vs relief), and what does that mean financially (loss/cost severity)?

Where does timeliness break down (SLA/compliance tail risk), and which issue types are highest risk?

2.1 Financial interpretation framework used

Cost-to-serve proxy: higher complaint volume implies more investigations, call center time and case management cost.

Loss severity proxy: monetary relief outcomes imply direct financial outflows and higher investigation cost.

Compliance proxy: untimely response rate is a tail-risk indicator (non-linear regulatory and reputational cost).

Expected Risk intuition: Expected Risk ≈ Volume × Severity × Probability of Delay.

3. Visualization Design -What chart was used where and why?

KPI Cards: fastest executive scan for totals/rates and validation of filter context.

Line chart (Year/Quarter): trend and inflection detection (growth/peaks).

Horizontal bar charts: best for rankings with long labels (issues, states).

Pareto (bars + cumulative line): identifies the ‘vital few’ issues contributing Approx. 80% of volume (imp for prioritization).

Donut chart: compact share-of-total view for resolution outcomes (severity mix).

Rate bars (Untimely Response Rate by Issue): compares compliance intensity normalized by volume.

4. Executive Summary (Baseline & Interactive Drill-Down)

Purpose: establish the macro picture: total complaints, operational responsiveness, product segmentation, and top issue drivers.

Figure: Executive Summary – Baseline View (no selection).

4.1 Baseline view — Key Numbers Observed

Total complaints: 359K.

Timely response rate: Approx. 99.3%.

Trend: complaint counts rise over time, peaking around 2025 in the visible time series.

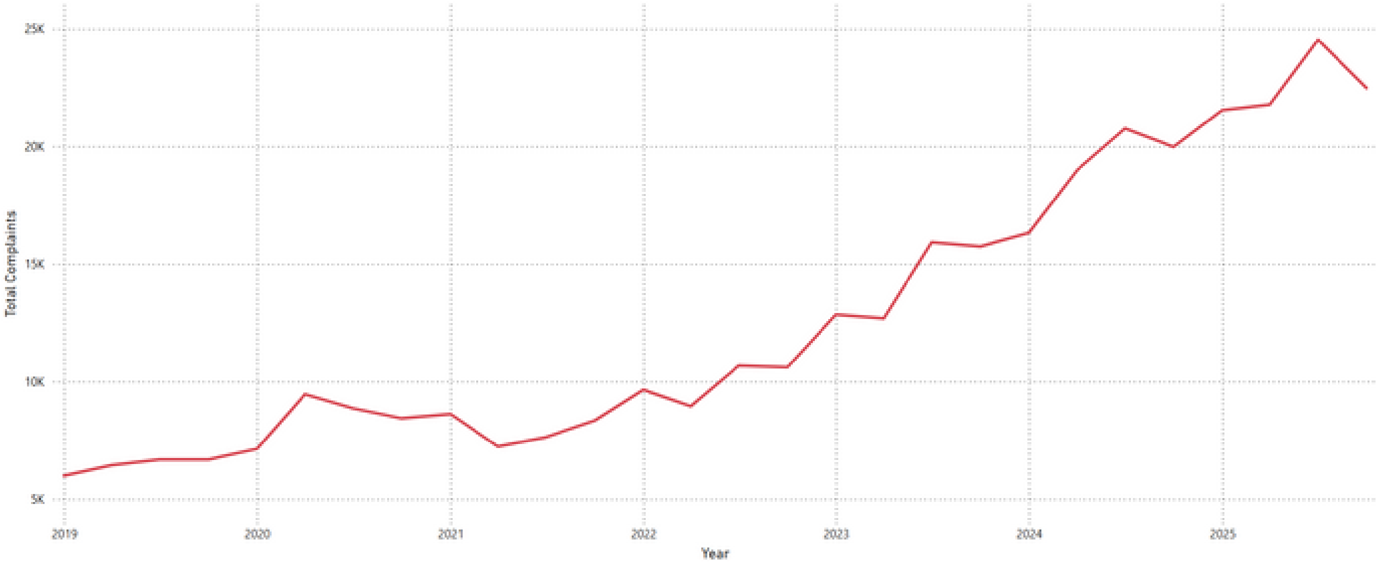

Figure: Total Complaints by Year

INDEPTH TREND ANALYSIS:

1. **Structural Growth in Consumer Friction (Not Noise)**

- Complaints rise from **6K in 2019** to **24–25K by 2025**
- That is a **4× increase** over six years
- The growth is **persistent and accelerating**, not cyclical

Interpretation: This is **not** a one-off spike or reporting anomaly. It reflects **systemic growth in consumer friction** within credit card products.

1. **Clear Inflection Point Post-2022**

- Pre-2021: complaints fluctuate between **6K–9K**
- Post-2022: complaints consistently exceed **10K**, accelerating sharply in **2023–2025**

Interpretation: The post-2022 inflection aligns with:

- Rising **interest rates**
- Increased **fees and APR volatility**
- Growth in **digital-first onboarding and servicing**
- Higher consumer **regulatory awareness** and CFPB usage

This suggests **macroeconomic and product-design stress**, not operational randomness.

1. **Short Dips does not imply Trend Reversal**

- Minor pullbacks appear around **2021** and **mid-2024**
- These are followed by **strong rebounds**

Interpretation: Temporary declines likely reflect:

- Short-term servicing improvements
- Pandemic-era forbearance effects
- Reporting lags

However, the **long-term trajectory remains upward**, indicating unresolved root causes.

1. **2024–2025 Peak Signals Elevated Regulatory Exposure**

- Complaints exceed **20K+ annually** from 2024 onward
- Peak reaches **25K**, the highest in the dataset

Interpretation: At this scale:

- Regulators focus on **patterns**, not individual cases

- Firms face higher **exam scrutiny**, **consent risk** and **reputational exposure**
- Complaint data increasingly feeds into **risk scoring and supervisory priorities**

Why a line chart was the right choice?

- Best for identifying **long-term trends and inflection points**
- Makes growth **visually undeniable**
- Allows executives to spot **structural vs temporary change** in seconds

Bar charts would hide trend continuity. Line chart forces the "this keeps getting worse" conversation.

Financial & Risk Implications

From a bank / fintech perspective:

- Higher complaint volume implies **higher cost-to-serve**
- Increased complaints imply **more remediation spend**
- Sustained growth implies **product design or disclosure gaps**
- Persistent complaints imply **repeat contact & churn risk**

From a risk & compliance lens:

- Rising complaints are **early warning indicators**
- Trends matter more than absolute counts
- This chart justifies **deep-dive issue segmentation**

Key Takeaway

Credit card complaint volumes have increased nearly fourfold since 2019, with a clear post-2022 acceleration, signaling structurally rising consumer friction and elevated regulatory and operational risk rather than temporary volatility.

4.2 Product segmentation — Key numbers observed

Credit card selected: Approx. 192K complaints; timely response 99.8%.

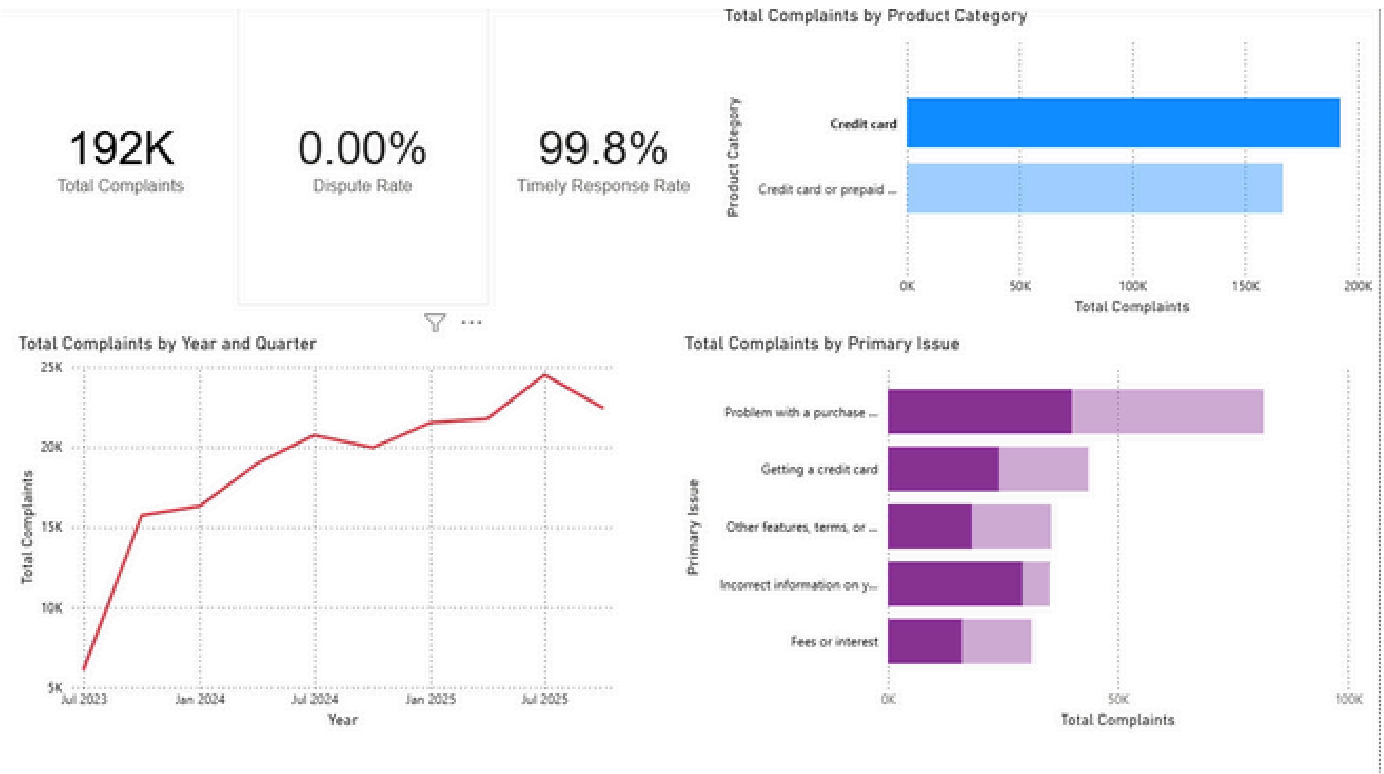

Figure: Executive Summary — Product selected: Credit card

Prepaid card selected: Approx. 167K complaints; timely response 98.7%.

Figure: Executive Summary — Product selected: Prepaid cards (KPIs recompute).

Financial Implications

1. **Different timeliness by product implies different operational complexity and cost-to-serve.**

Not all complaint types are equally easy (or cheap) to resolve. Some issues:

- Can be resolved **quickly**
- Require **fewer teams**
- Need **less investigation**
- Close within SLA with minimal effort

Other issues:

- Require **multiple handoffs**
- Involve **billing systems, underwriting, fraud or third-party vendors**
- Taking longer implies miss SLAs more often

Risk: The more complex the issue, the **more money the firm spends per complaint**.

Example (credit card context)

Issue Type	What's Involved	Cost Impact
"Incorrect information on report"	Single system correction	Low cost
"Fees or interest"	Statement review + policy validation	Medium cost
"Purchase dispute / billing error"	Merchant, network, chargeback	High cost
"Payment processing issues"	Core systems + customer follow-ups	Very high cost

So, when the dashboard shows **lower timeliness for certain issues**, it's a **proxy for operational difficulty** and **higher servicing cost**.

1. **A segment with lower timeliness is more likely to produce repeat contacts and escalations, increasing handling cost and reputational risk**.

- **What is "lower timeliness"?** It means:
- Complaints **miss SLA**
- Customers wait longer for resolution
- Responses are delayed or incomplete
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- **What happens when responses are slow?**
- Step-by-step chain reaction:
  1. Customer submits complaint
  2. Response is delayed or unclear
  3. Customer follows up again
  4. Complaint escalates (supervisor / CFPB review)
  5. Case stays open longer
  6. More employee time is consumed
- **Why repeat contact is expensive**
- Every extra interaction means:

2. Another agent touches
3. Another system lookup
4. Another audit trail
5. Another compliance log entry

- **Cost-to-serve multiplies** not adds.
- Example:
- 1 clean resolution = $X
- 3 follow-ups + escalation = **3–5× $X**
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- **Reputational & regulatory risk:**
- When timeliness is low **at scale**:

6. CFPB flags patterns
7. Supervisors focus on that product
8. Public complaint visibility increases
9. Customer trust erodes

- This can lead to:
- Regulatory findings
- Forced remediation programs
- Fines or consent orders
- Brand damage

4.3 Top issue drivers

Problem with a purchase shown on your statement: Approx. 82K complaints (Dominant Driver for Issues):

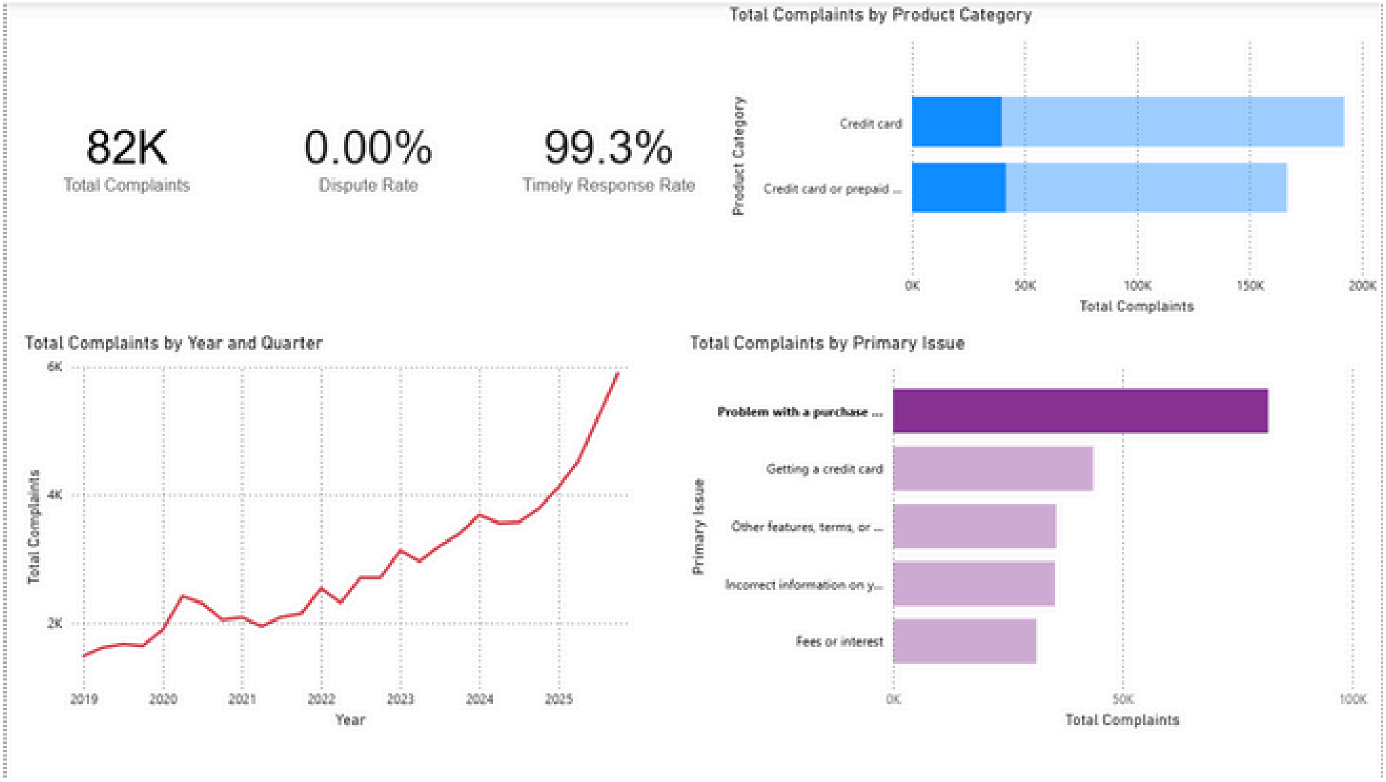

Figure: Executive Summary — Selected Issue: purchase shown on statement.

1. This is the primary friction point in the credit card lifecycle

“Problem with a purchase shown on your statement” usually means:

- Incorrect charge
- Duplicate charge
- Merchant dispute
- Unauthorized transaction
- Billing description confusion

Implication: The *moment of transaction posting* is where customers experience the most breakdown.

This is not onboarding. This is not account closure. This is **day-to-day usage**, which impacts the **largest active customer base**.

2. High volume implies systemic issue, not edge cases

82K complaints is not noise. This suggests:

- Repeated issues across merchants, geographies, and cardholders
- Problems embedded in:
  - Merchant data feeds
  - Chargeback processes

- Transaction descriptions
- Dispute workflows

Key insight: Fixing this one issue class yields the **largest absolute reduction in complaints**.

3. Financial impact is disproportionately high

Purchase disputes are **expensive complaints**. They involve:

- Chargeback fees (network fees)
- Merchant coordination
- Temporary credits
- Investigation labor
- Potential fraud losses

Cost Exposure: Even if this category has *average* timeliness, the **cost-per-case is high**, so total financial exposure is significant.

4. Strong link to fraud & risk exposure

This category often overlaps with:

- Card-not-present fraud
- Friendly fraud
- Merchant misclassification
- Delayed postings

Risk implication:A high complaint volume here signals:

- Weak transaction clarity
- Potential fraud detection gaps
- Customer trust erosion in payment accuracy

5. Strategic implication: highest ROI intervention point

Because this is the **dominant driver** improvements here can deliver:

- Maximum complaint reduction
- Lower servicing cost
- Better customer trust
- Lower regulatory attention

Examples of high-ROI actions:

- Clearer transaction descriptors
- Faster provisional credits
- Better dispute self-service
- Improved merchant data quality

Getting a credit card: Approx. 44K complaints (acquisition/onboarding friction)

Figure — Executive Summary — selected issue: getting a credit card.

1. The problem happens before revenue is realized

“Getting a credit card” complaints typically involve:

- Application delays
- Denials without clear explanation
- Identity verification issues
- Document requests
- Technical failures in digital applications
- Confusing eligibility criteria

Key implication:

These complaints occur **before the customer starts generating interchange, interest, or fee revenue**. This makes them **pure cost with zero offsetting revenue**.

2. High complaint volume equals funnel leakage

44K complaints is large for a *pre-account* stage. This suggests:

- A significant percentage of applicants drop off or escalate
- Conversion loss at the top of the funnel
- Marketing spend not translating into activated accounts

Economic Risk:

The bank is paying to acquire customers **who never become customers**.

3. Strong linkage to compliance & risk controls

- Onboarding friction is often driven by:
- KYC / AML checks
- Identity mismatches
- Credit bureau inconsistencies
- Conservative underwriting thresholds

- **Risk tradeoff insight:**
- Complaints here reflect tension between:
- Risk/compliance rigor
- Customer experience and growth targets
- This is not "bad operations" — it's often **over-constrained controls**.

4. Disproportionate reputational damage

Unlike back-end issues, onboarding complaints:

- Are often shared publicly
- Shape first impressions
- Reduce brand trust *before* relationship starts
- **Implication:**
- Even though this category has fewer complaints than transaction disputes, **its reputational impact per complaint is higher**.
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- **5. Strategic Takeaway: growth bottleneck, not servicing issue**
- This is not a call-center efficiency problem. It signals:
- Friction in digital journeys
- Poor transparency in decisions
- Misalignment between marketing promises and underwriting reality
- Fixing it impacts:
- Growth
- Market share
- Customer lifetime value (CLV)

Other features, terms, or problems: Approx. 36K (diffuse category)

Figure — Executive Summary — selected issue: other features/terms/problems.

1. This is a catch-all category — not a single failure

"Other features, terms, or problems" typically captures:

- Issues that don't fit cleanly into predefined buckets
- Edge cases across pricing, rewards, limits, disclosures, promos
- Policy confusion

- Product feature misunderstandings
- New or evolving product behaviors

Key implication:

This is **not one problem** — its many small problems spread across the product.

2. Diffuse volume equals weak issue taxonomy

36K complaints in a generic bucket means: Either:

- The complaint taxonomy is too coarse
- Or the product is generating **unstructured consumer confusion**

Both are **governance and insight risks**. If you can't classify it clearly, you can't fix it systematically.

3. High hidden operational cost: These complaints are expensive because:

- Agents spend more time understanding them
- Cases take longer to route
- Root cause is unclear
- Resolutions are inconsistent

Financial meaning: Higher **average handling time (AHT)** and higher **cost per case**, even if volumes are lower than top categories.

4. Elevated risk of repeat complaints: Because root causes are vague:

- Fixes are case-by-case
- No systemic remediation occurs
- Customers return with similar confusion

These drives repeat contact, which inflates:

- Call volumes
- Escalations
- CFPB visibility

5. Product & disclosure risk (important): This category often hides:

- Ambiguous terms & conditions
- Rewards fine print confusion
- Promotional mechanics misunderstandings
- Fee triggers not clearly explained

Regulatory implication:

Diffuse complaint categories are **red flags** for:

- UDAAP (Unfair, Deceptive, or Abusive Acts or Practices)
- Disclosure adequacy
- Consumer comprehension

6. Strategic Interpretation: This is not a "fix one thing" problem

It signals the need for:

- Better product documentation
- Clearer disclosures
- Improved complaint taxonomy
- NLP-based issue clustering (future-state)

It’s a **systems & governance problem**, not just operations.

Incorrect information on your report: 35K (credit reporting accuracy)

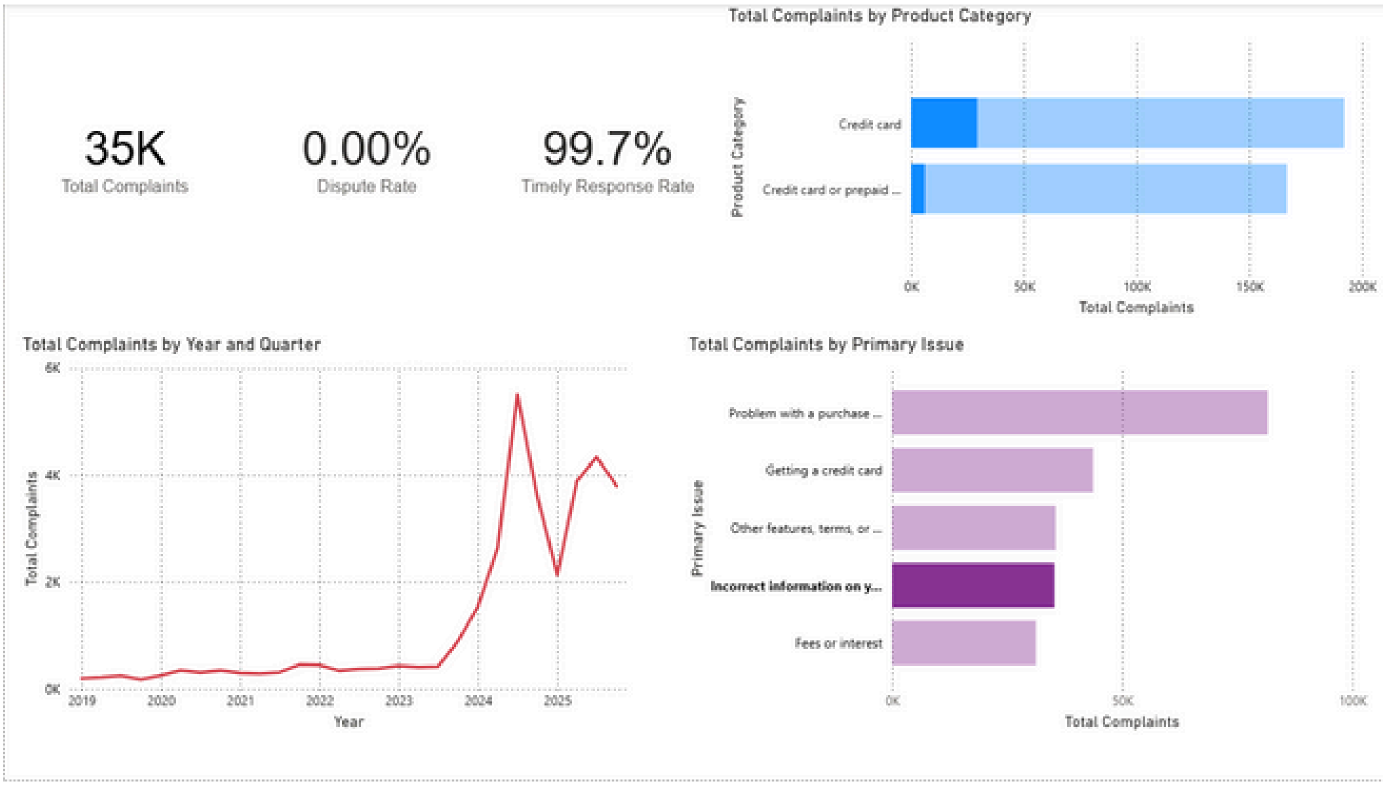

Figure — Executive Summary — selected issue: incorrect information on report.

1. This is a data integrity failure, not a service issue

These complaints typically involve:

- Wrong balances reported
- Incorrect payment status
- Accounts marked delinquent incorrectly
- Closed accounts still showing open
- Delayed or missing corrections after disputes

Key implication:

This is about **data correctness**, not tone of response or agent behavior.

2. Direct, measurable consumer harm

Inaccurate credit reporting can:

- Lower credit scores
- Increase interest rates
- Block loans, housing, or employment
- Create long-lasting financial consequences

This is one of the highest-impact complaint types per case.

3. Elevated regulatory exposure

Credit reporting accuracy is governed by:

- **FCRA (Fair Credit Reporting Act)**
- CFPB supervisory focus

- Strict dispute resolution timelines

35K complaints here is a red flag because:

- Regulators care about *patterns*, not isolated errors
- Repeat inaccuracies can trigger enforcement actions
- Penalties are often **non-linear** (small error rates → big fines)

4. Operational complexity & cross-system risk

Fixing these issues often requires:

- Synchronization between internal systems
- Coordination with credit bureaus
- Dispute lifecycle tracking
- Data lineage and audit trails

Financial meaning: High cost per case due to:

- Multiple system touches
- Manual reconciliation
- Rework when corrections fail

5. Reputational and trust erosion

Unlike billing issues, credit reporting errors:

- Affect customers **outside the bank**
- Are shared across lenders and employers
- Damage long-term trust

Once trust is lost, **customer lifetime value (CLV) drops** even if the issue is fixed later.

Fees or interest: 31K (pricing/disclosure)

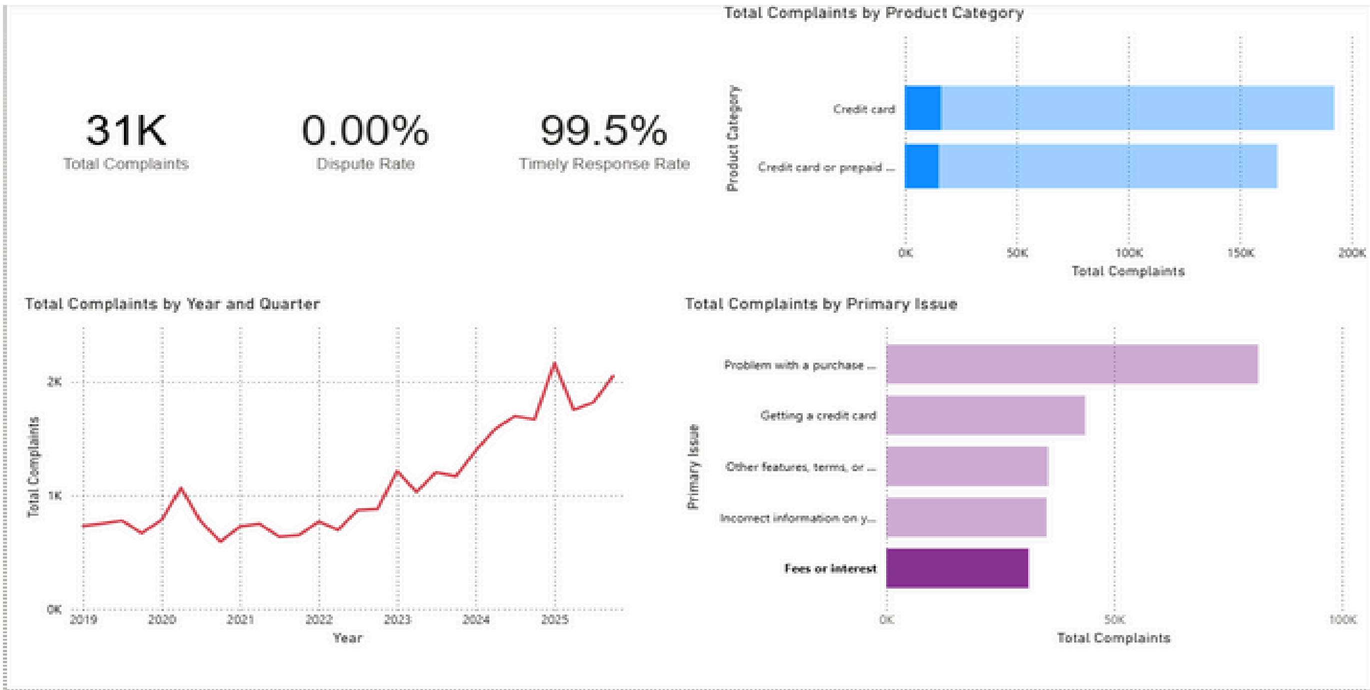

Figure — Executive Summary — selected issue: fees or interest.

1. Customers are surprised by what they're being charged

These complaints usually involve:

- Higher-than-expected interest charges
- Fees triggered unexpectedly (late, over-limit, balance transfer, cash advance)
- Promotional APRs ending without clear understanding
- Compounding interest confusion

Core implication:

- Customers believe the **price they experienced ≠ the price they expected**.
- This is not a calculation issue — it's an **expectation and disclosure gap**.

2. Direct link to revenue and trust

Fees and interest are:

- Primary revenue drivers for credit cards
- Also, the **fastest way to lose trust**

Financial tension:

- What generates revenue can simultaneously generate complaints.
- This category sits at the **intersection of profit and consumer dissatisfaction**.

3. Elevated regulatory & legal exposure

Pricing and disclosures are regulated under:

- **Truth in Lending Act (TILA)**
- **Regulation Z**
- UDAAP standards

31K complaints here matters because:

- Regulators closely monitor fee transparency
- Patterns can trigger disclosure reviews
- Even "technically compliant" disclosures can be deemed misleading
- This is **compliance-adjacent risk**, not just CX.

4. Operational & cost implications

- **High escalation likelihood**
- Fee/interest complaints often:

1. Escalate quickly
2. Become disputed
3. Trigger reversals or goodwill credits

Cost impact:

- Refunds reduce net interest margin
- Manual reviews increase handling cost
- Reversals create inconsistent revenue recognition

5. Repeat-complaint risk is high

If disclosures are unclear:

- Many customers encounter the same issue
- Complaints recur across billing cycles
- Fixes are reactive, not systemic
- This creates **chronic friction**, not isolated cases.

5. Issues Analysis (Pareto Prioritization + State Exposure)

Purpose: quantify issue concentration (80/20) and expose geographic footprint for capacity planning and risk monitoring.

5.1 Baseline Pareto view — what it shows

Figure — Issues Analysis — baseline Pareto + state distribution (no selection).

1. Left chart: Pareto Analysis – "Top Issues Drive ~80% of Complaints"

What the chart is

- **Bars (yellow)** → Total complaints by *Primary Issue*
- **Red line** → Cumulative % of total complaints
- Issues are sorted **from highest to lowest volume**

This is a **Pareto chart** (80/20 rule).

Analytical Meaning

- A **small number of issue categories** (roughly the first 4–5) account for **almost 80% of all credit card complaints**
- Remaining issues contribute marginally

Translation: Most customer pain is **not spread evenly** — it is **concentrated**.

Financial Implications

🔹 **Operational efficiency**

- Fixing **top 4–5 issues** yield the **highest ROI**
- Resources spent on low-volume issues deliver diminishing returns

🔹 **Cost-to-serve**

- High-volume issues generate:
  - More contacts
  - More escalations
  - More repeat complaints
- Addressing root causes here lowers:
  - Call center cost
  - Dispute handling
  - Refunds and goodwill credits

Risk & strategic POV:

This chart tells the bank where systemic breakdowns exist.

- These are **process-level failures**, not edge cases
- Ignoring them creates **chronic complaint recurrence**
- Regulators often expect firms to show Pareto-style prioritization

Regulatory relevance: Banks are expected to demonstrate **issue materiality assessment** and this chart does exactly that.

2. Right chart: Total Complaints by State

What the chart is

- Horizontal bar chart
- States ranked by **total complaint volume**
- Top states: **CA, TX, FL, NY** (large population & financial activity)

Analytical Insight

Complaint volume is **not evenly distributed geographically**. This reflects:

- Population size
- Credit card penetration
- Transaction volume
- Possibly state-specific consumer behavior or regulation

Financial Interpretation

🔹 **Geographic risk concentration**

- High-complaint states represent:
  - Higher servicing cost
  - Greater reputational exposure
  - Larger potential regulatory scrutiny footprint

🔹 **Operational scaling**

- These states likely require:
  - More customer support capacity
  - Better dispute resolution tooling
  - Proactive monitoring

Compliance & Reputation Perspective:

Some states (e.g., CA, NY) are:

- More consumer-protection oriented
- More active in enforcement

- More likely to escalate issues

Implication: High complaint volume in these states increases **regulatory and reputational sensitivity**, not just volume.

3. Joint interpretation

- **Issue concentration** (Pareto) + **Geographic concentration** = **Targeted risk and cost reduction opportunity**

Meaning: The bank doesn't need to fix everything everywhere, it needs to:

- Fix the **right issues**
- In the **right locations**

5.2 Issue selections used to validate cross-highlighting (examples)

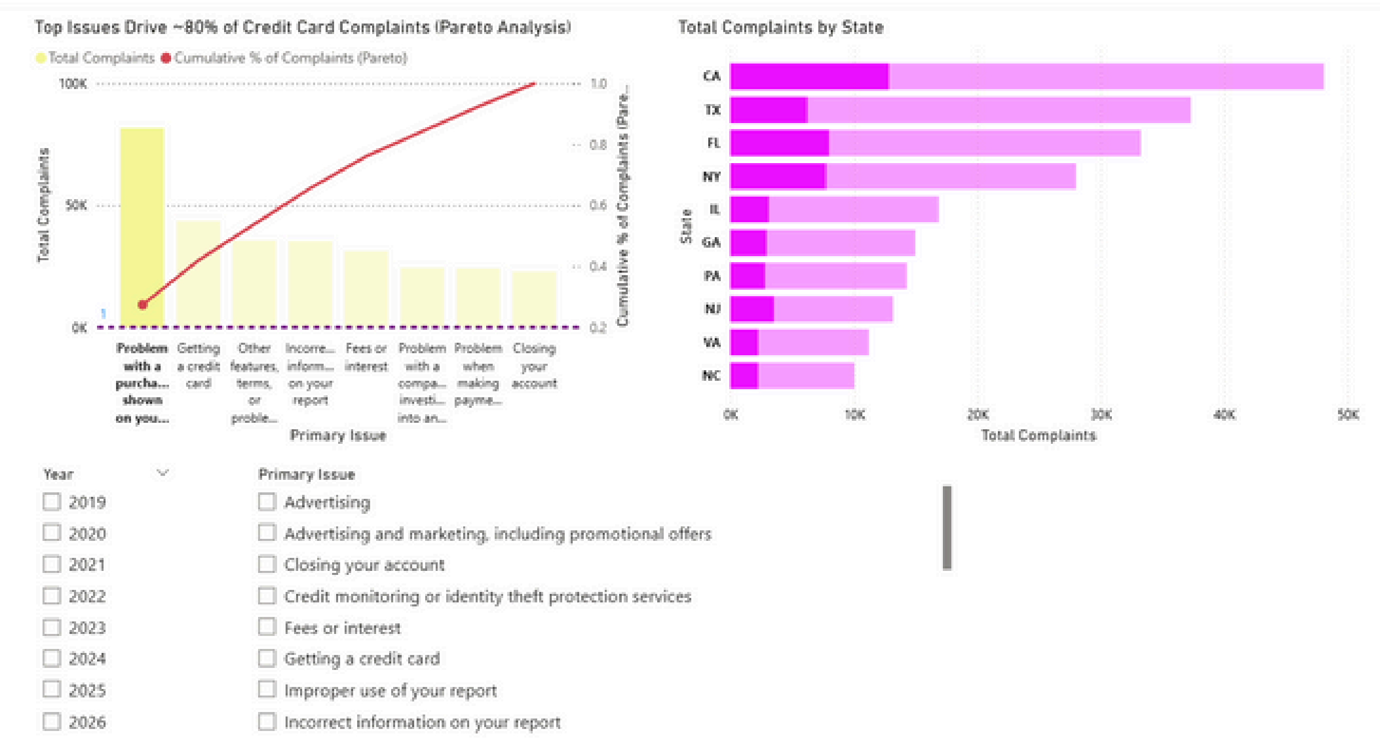

Figure — Issues Analysis — selected: Problem with a Purchase shown on your Statement

Key Take Away:

- **California and Texas dominate complaint volume**, signaling concentrated regulatory and reputational risk in the largest credit-card markets.
- **Complaint drop-off after the top states is steep**, indicating consumer issues are not evenly distributed nationwide but clustered in high-population, high-usage states.

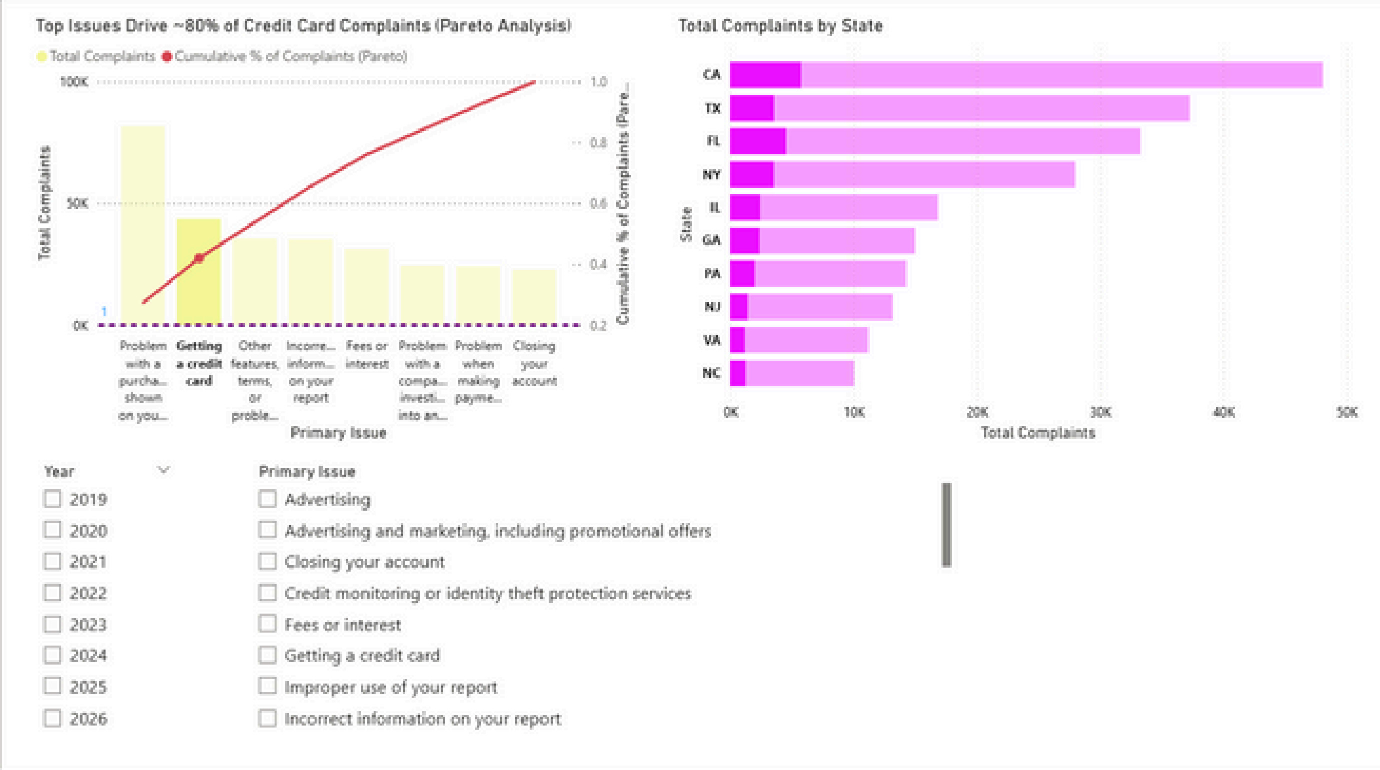

Figure — Issues Analysis — selected: getting a credit card (cross-highlights states).

Key Take Away:

- **Complaint volume is heavily concentrated in high-population, high-card-usage states (CA, TX, FL, NY), signaling that consumer risk scales non-linearly with market size**—large states do not just generate more volume, they amplify operational, compliance, and reputational exposure when issues occur.
- **Lower-volume states exhibit a much flatter complaint distribution, implying fewer systemic breakdowns and more localized issues**, which means remediation strategies should be **state-segmented** rather than one-size-fits-all, with aggressive controls and monitoring in top-exposure states.

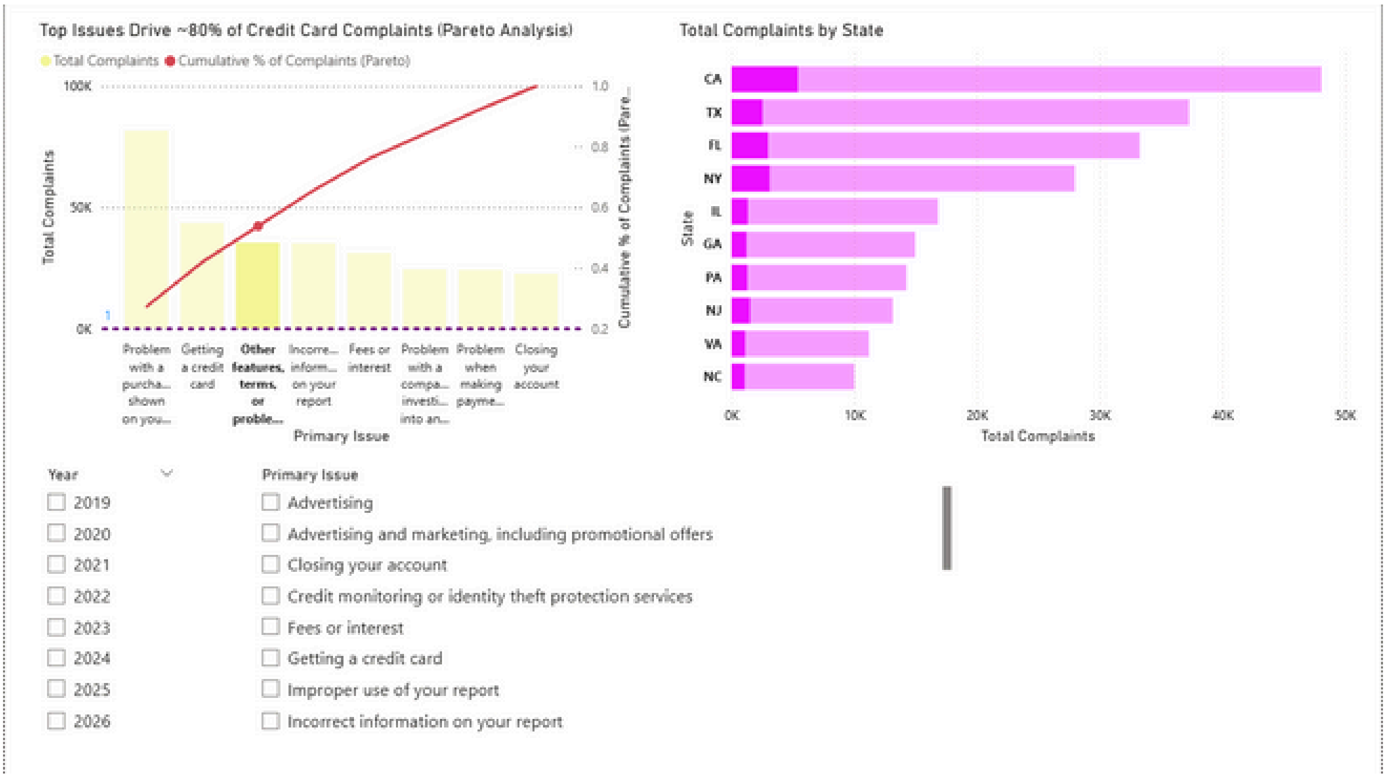

Figure — Issues Analysis — selected: Other Features, Terms or Problems

Key Take Away:

- **A small set of issues (≈20%) drives ~80% of complaints across all major states**, indicating *systemic process failures* rather than isolated regional problems—fixing the top issue categories delivers the highest risk and cost reduction nationally.
- **Complaint concentration in CA, TX, FL, and NY mirrors the Pareto pattern**, meaning these states act as **risk multipliers**: when a dominant issue breaks, it disproportionately impacts large markets, accelerating regulatory scrutiny and reputational exposure.

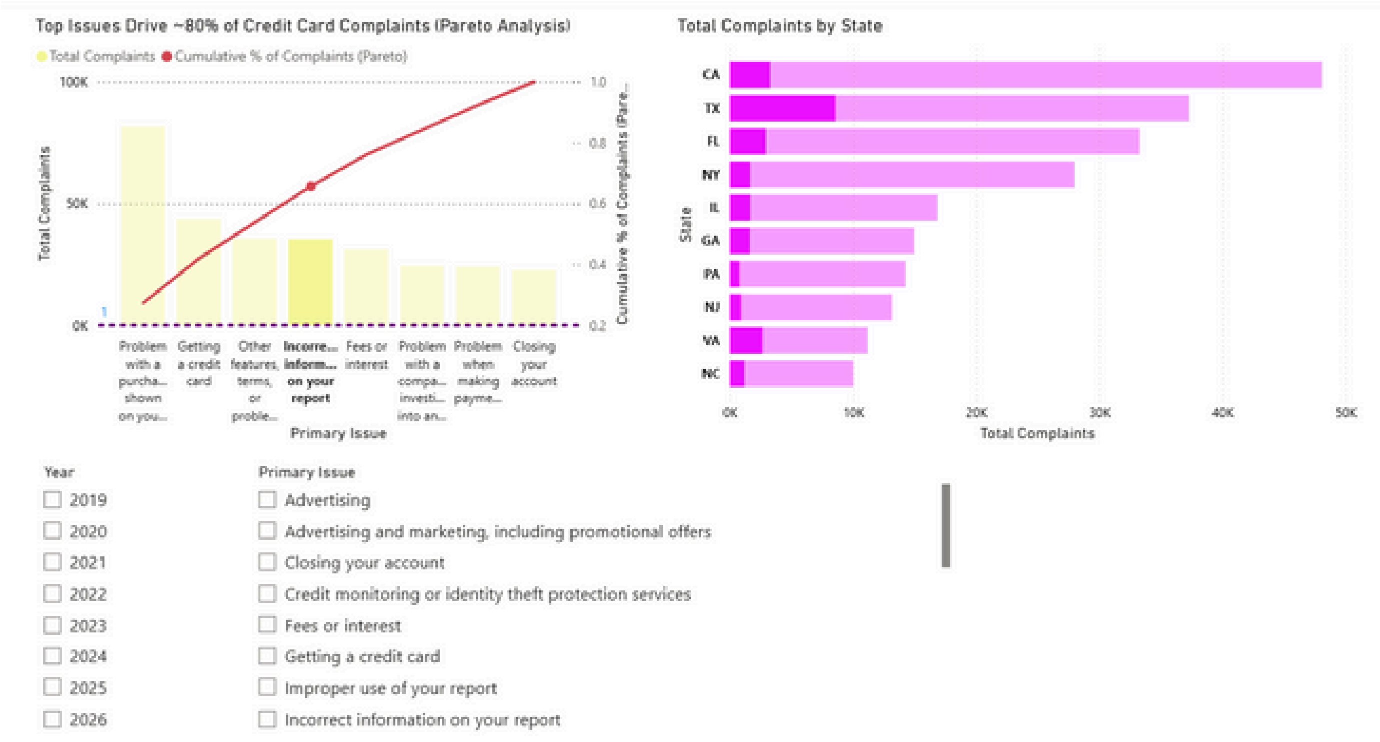

Figure — Issues Analysis — selected: incorrect information on report.

KEY TAKE AWAY:

- **Large-population states (CA, TX, FL, NY) amplify Pareto risk, not diversify it**These states dominate complaint volume *and* reflect the same top issue drivers identified in the Pareto analysis. This means the bank's **highest-volume markets are exposed to the same structural failures**, creating *concentrated regulatory and reputational risk* rather than risk dispersion.
- **Operational failures scale non-linearly with state size**As complaint volume increases by state, issues tied to **purchases, onboarding, and credit reporting scale faster than customer growth**, implying that process weaknesses worsen at scale. This signals **breakdowns in controls, dispute handling, and customer communication under high throughput**, increasing cost-to-serve and supervisory attention.

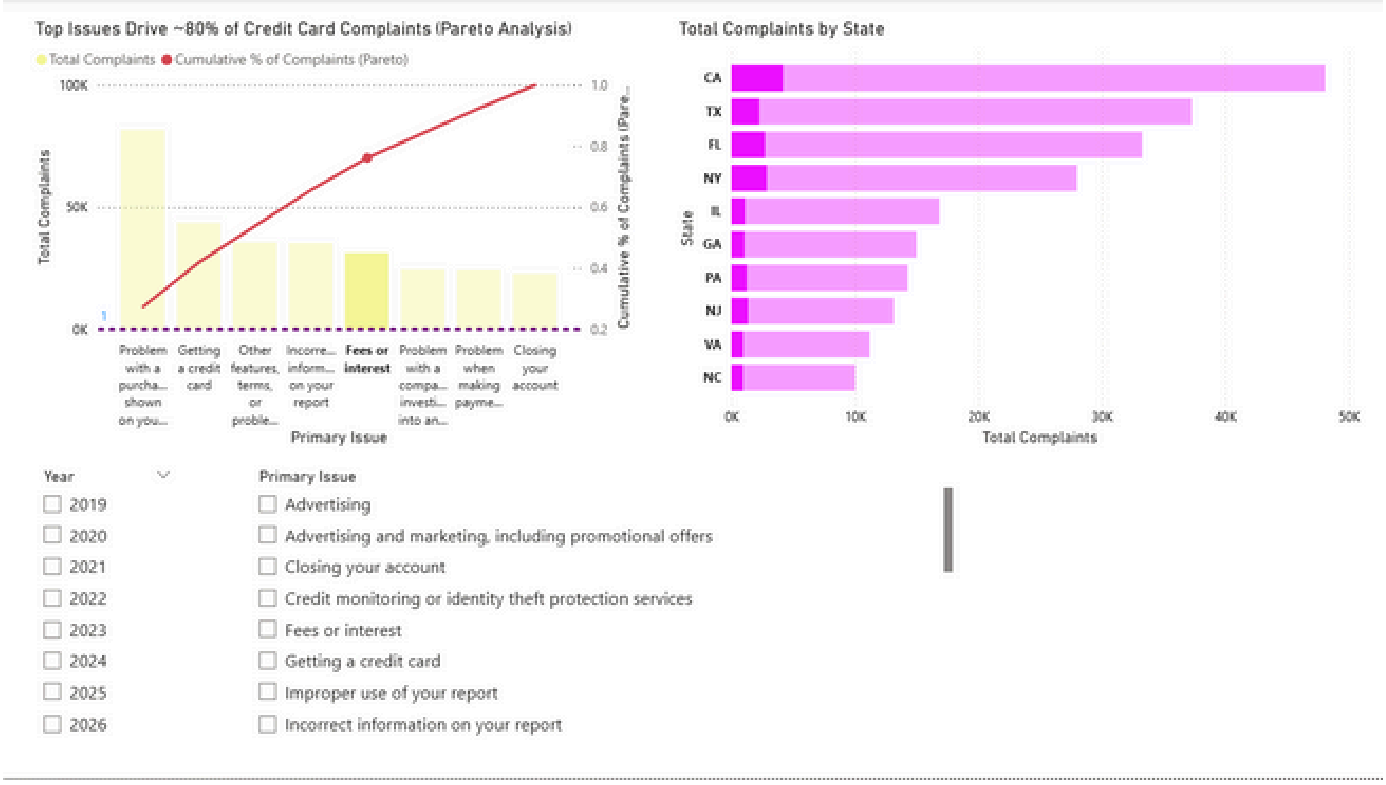

Figure — Issues Analysis — selected: fees or interest.

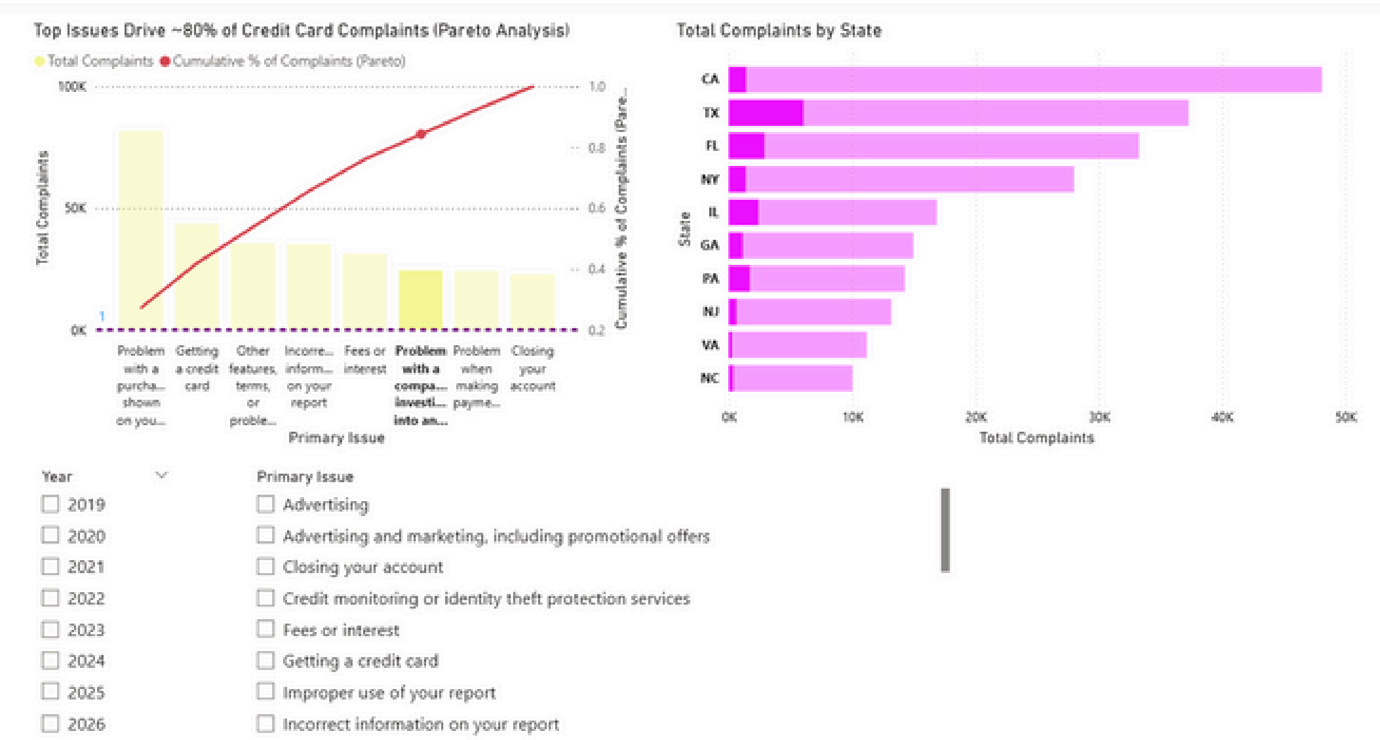

Figure — Issues Analysis — selected: company investigation into an existing problem.

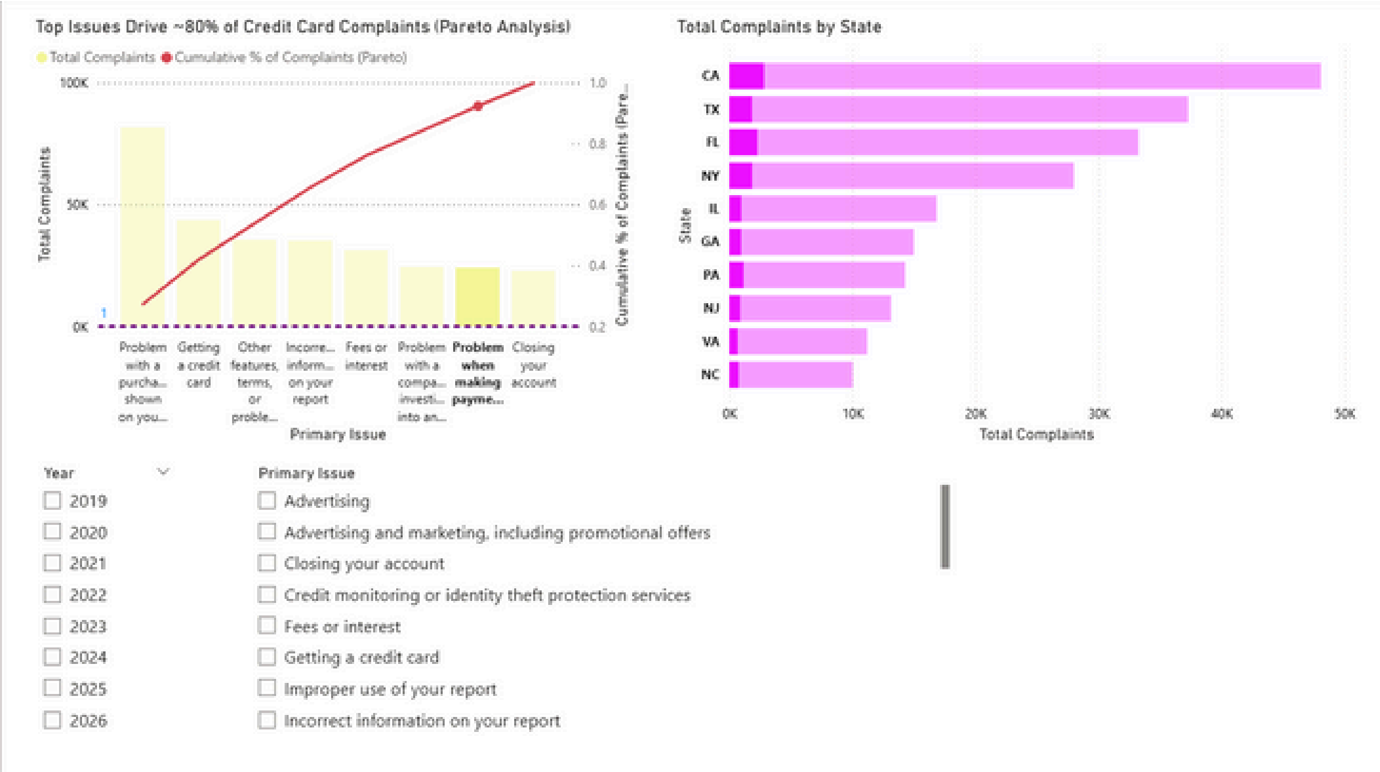

Figure — Issues Analysis — selected: problem when making payments.

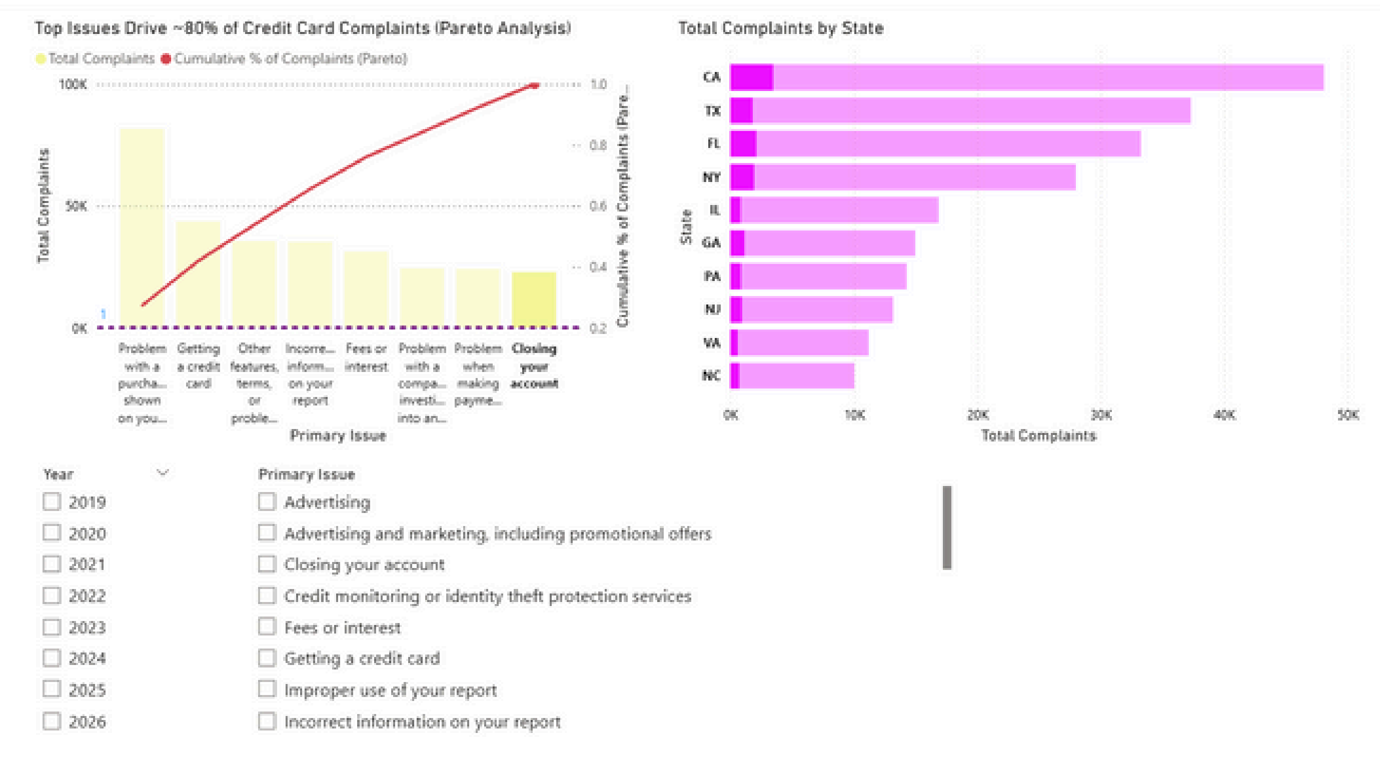

Figure — Issues Analysis — selected: closing your account.

5.3 Geographic exposure — what it implies financially

Top states visible across the dashboard include CA, TX, FL, NY (high exposure footprint).

Operationally: prioritize staffing, QA sampling, and process controls where exposure is highest to reduce aggregate risk.

Regulatory lens: high-volume jurisdictions increase the chance of complaints clustering and supervisory attention.

6. Resolution & Timelines (Outcome Mix + SLA Health)

Purpose: evaluate operational effectiveness and the cost severity spectrum of resolutions (explanation vs relief), plus the compliance tail (untimely).

6.1 Baseline outcome mix — key numbers observed

Closed with explanation: ~65.6% (~235K).

Closed with non-monetary relief: ~17.7% (~63K).

Closed with monetary relief: ~14.7% (~53K).

In progress: ~2% (~7K).

Untimely response rate KPI seen elsewhere: ~1% (low overall, but important tail risk).

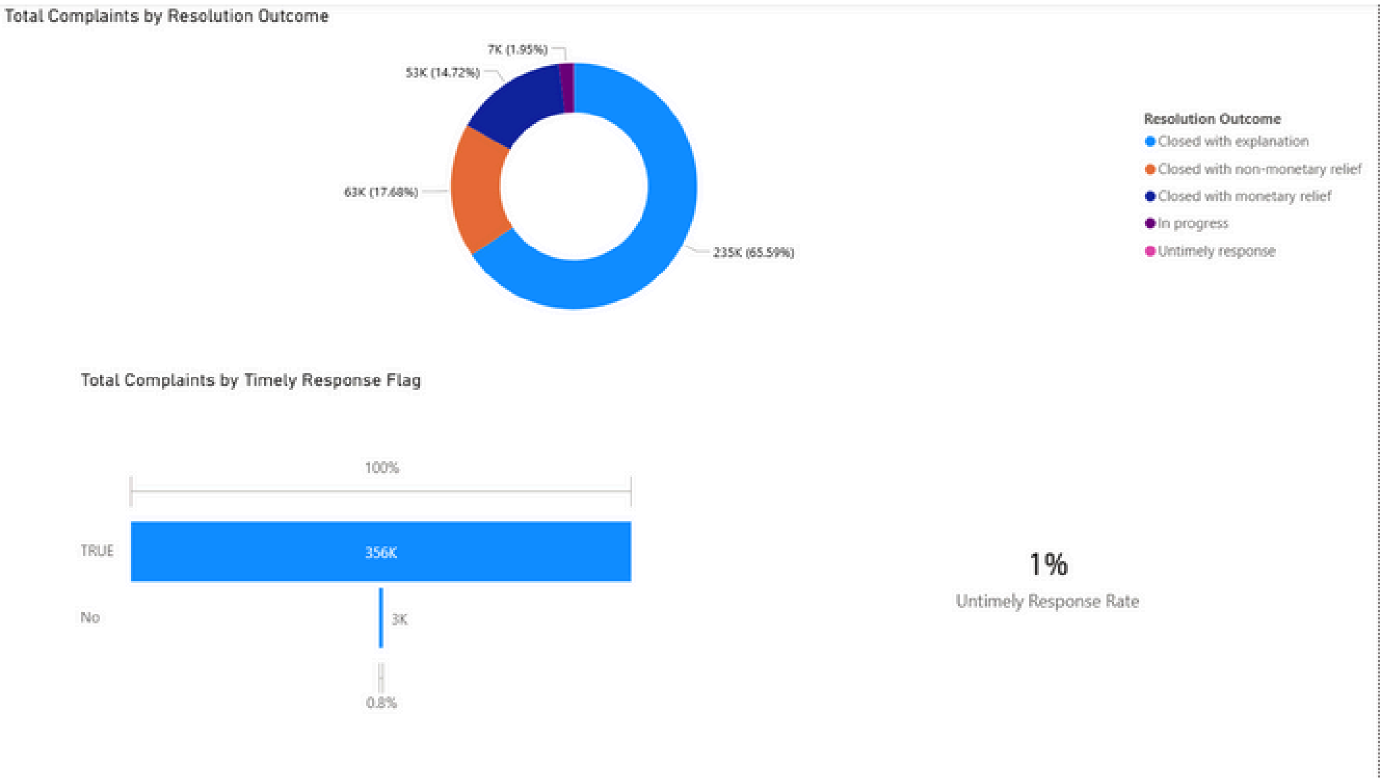

Figure — Resolution & Timelines — baseline view (no selection).

1. "Closed with explanation" dominates → low remediation, high friction

~66% of complaints (≈235K) are closed with explanation, not relief.**Financial meaning:**

- The bank is spending operational cost to **defend decisions rather than fix issues**.
- This often indicates **policy rigidity or weak frontline resolution**, which lowers immediate payout risk but **increases repeat complaints, escalations, and supervisory attention**.

2. Monetary relief is limited → issues are systemic, not transactional

Only ~**15% (≈53K)** result in monetary relief.

Financial meaning:

- Complaints are less about one-off errors and more about **product design, disclosures, or process failures**.
- This shifts risk from **direct refund cost** to **long-term regulatory, conduct, and brand risk**.

3. High timeliness compliance masks hidden cost

~**99% timely responses** with only **~1% untimely**.

Financial meaning:

- The bank is operationally compliant (good for CFPB metrics),
- but **timely responses ≠ effective resolutions** — unresolved consumer dissatisfaction still drives **future complaint volume, call-center load, and reputational drag**.

6.2 Outcome drill-down evidence (interactive selections)

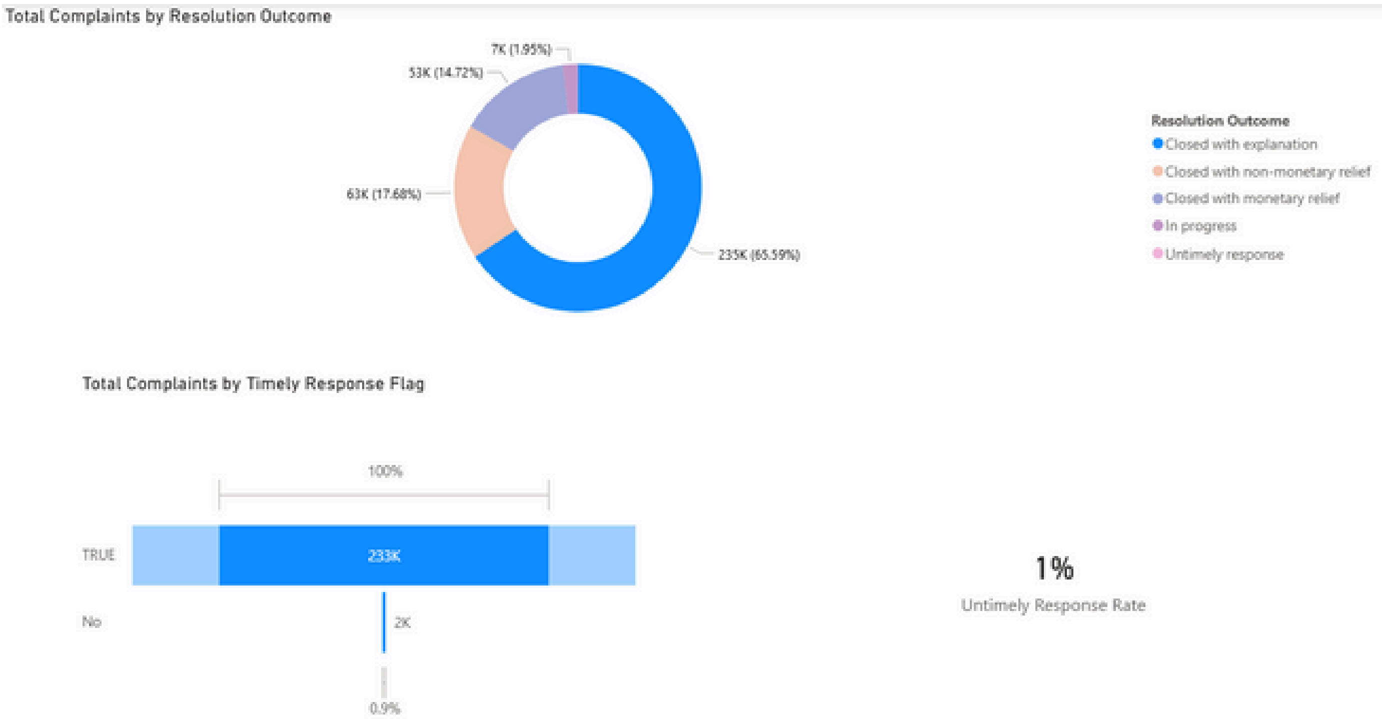

Figure — Resolution — selected: closed with explanation.

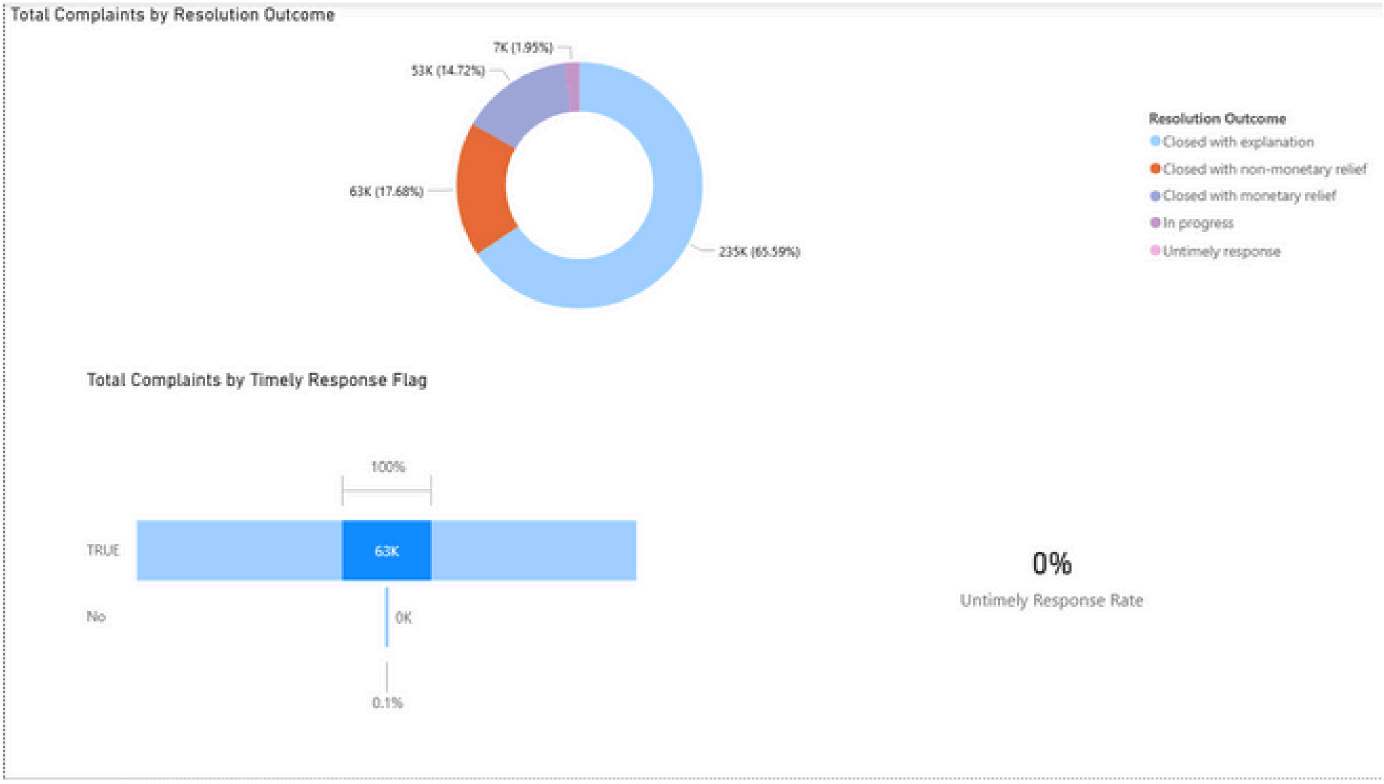

Figure — Resolution — selected: closed with non-monetary relief.

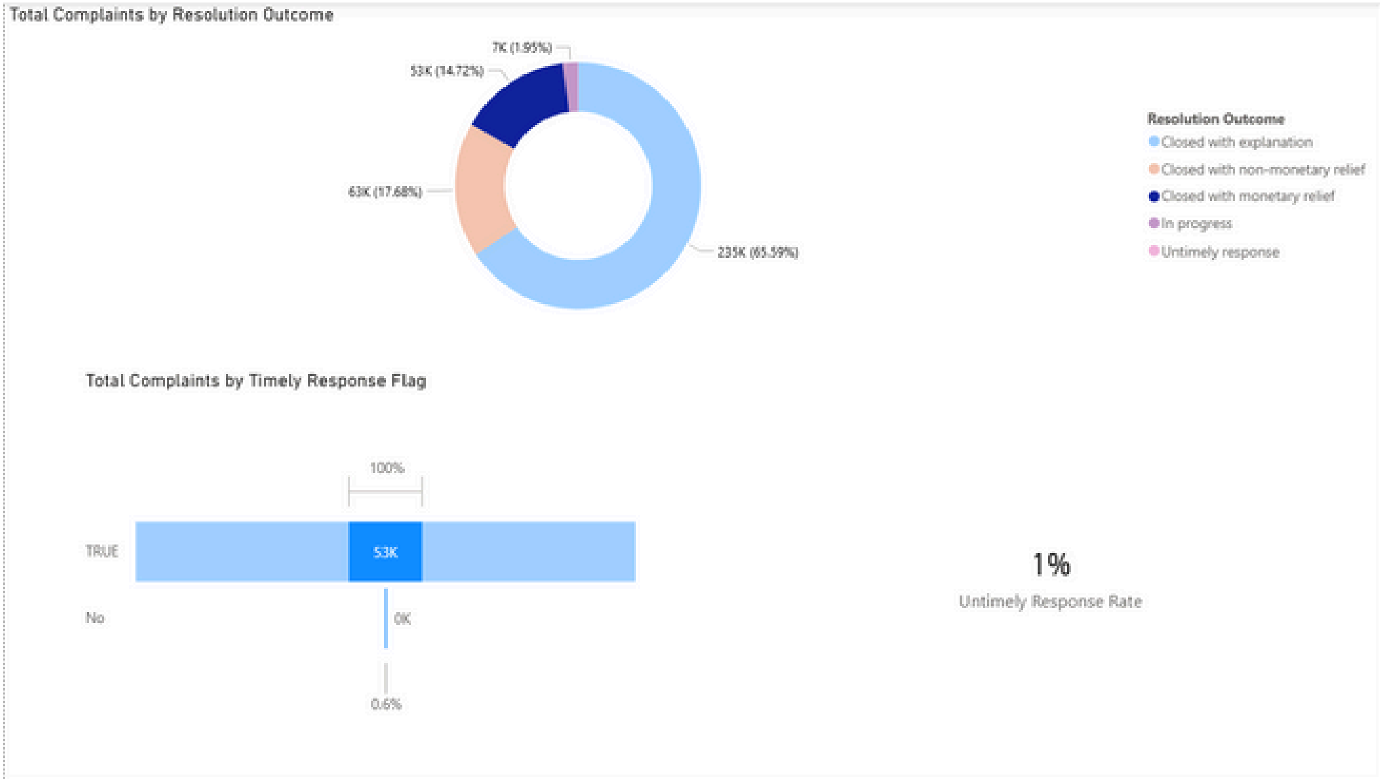

Figure — Resolution — selected: closed with monetary relief.

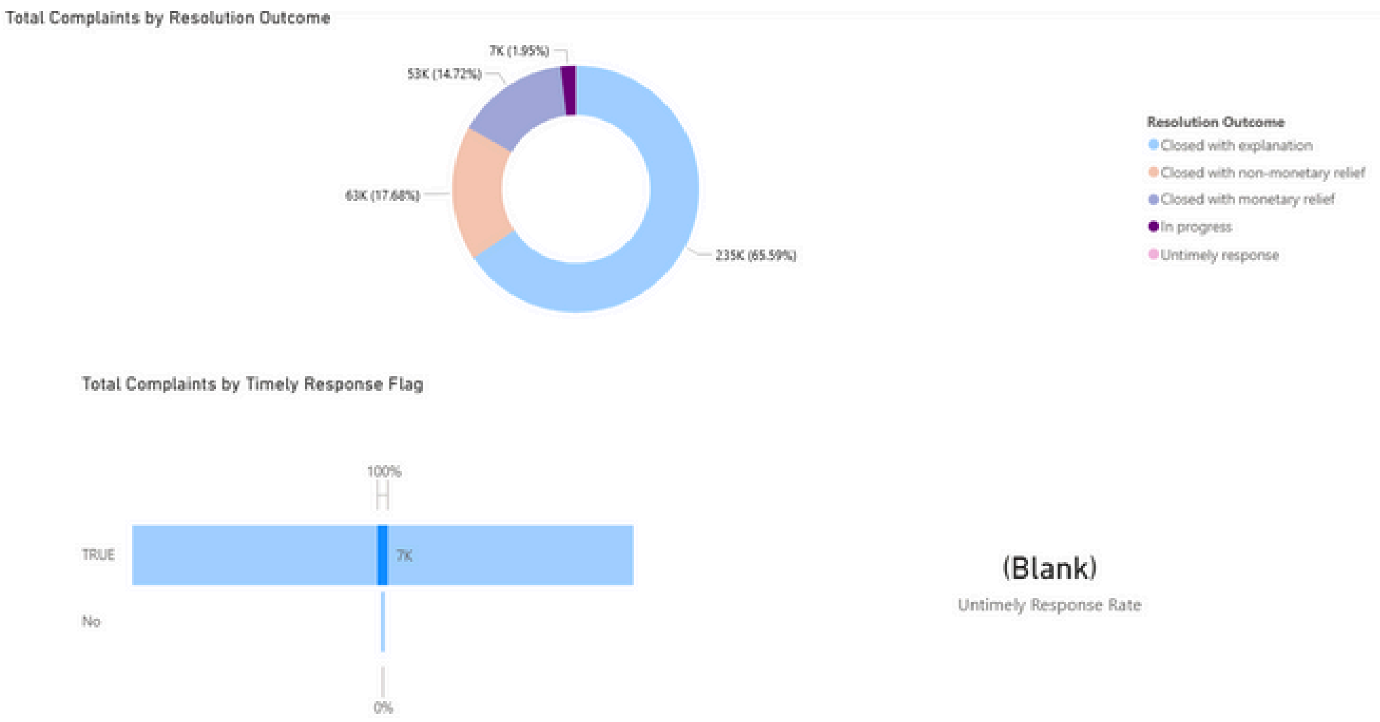

Figure — Resolution — selected: in progress.

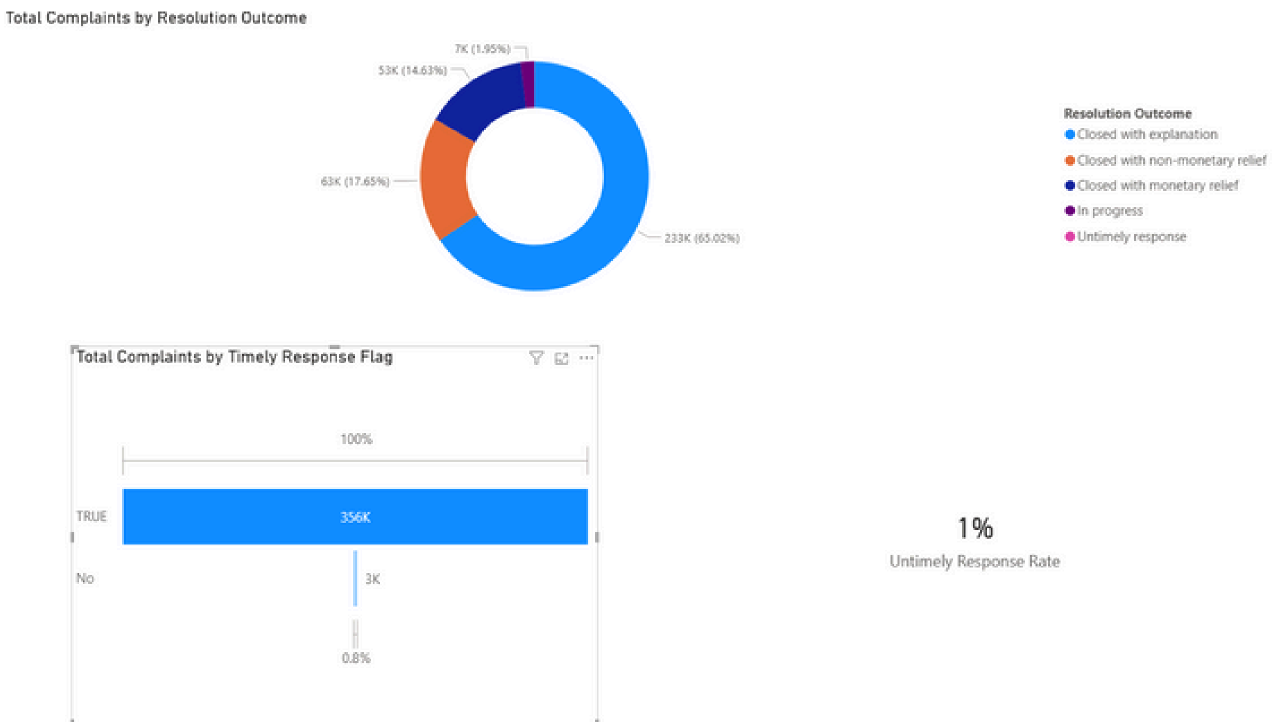

Figure — Resolution — timely response flag distribution (mostly TRUE).

Financial Insights

Closed with explanation is primarily labor/communication cost and signals opportunity to reduce repeat contacts through clearer statements, policies, and dispute guidance.

Non-monetary relief implies operational correction cost (reversals/adjustments) and suggests process defects.

Monetary relief indicates direct financial outflow; treat as realized loss exposure and monitor by issue/state.

Untimely responses can create non-linear costs: supervisory attention, remediation programs, reputational damage.

7. Risk & Consumer Impact (Volume × Untimely Risk)

Purpose: identify compound-risk issue types by combining consumer impact (volume) with compliance/operational risk (untimely response rate).

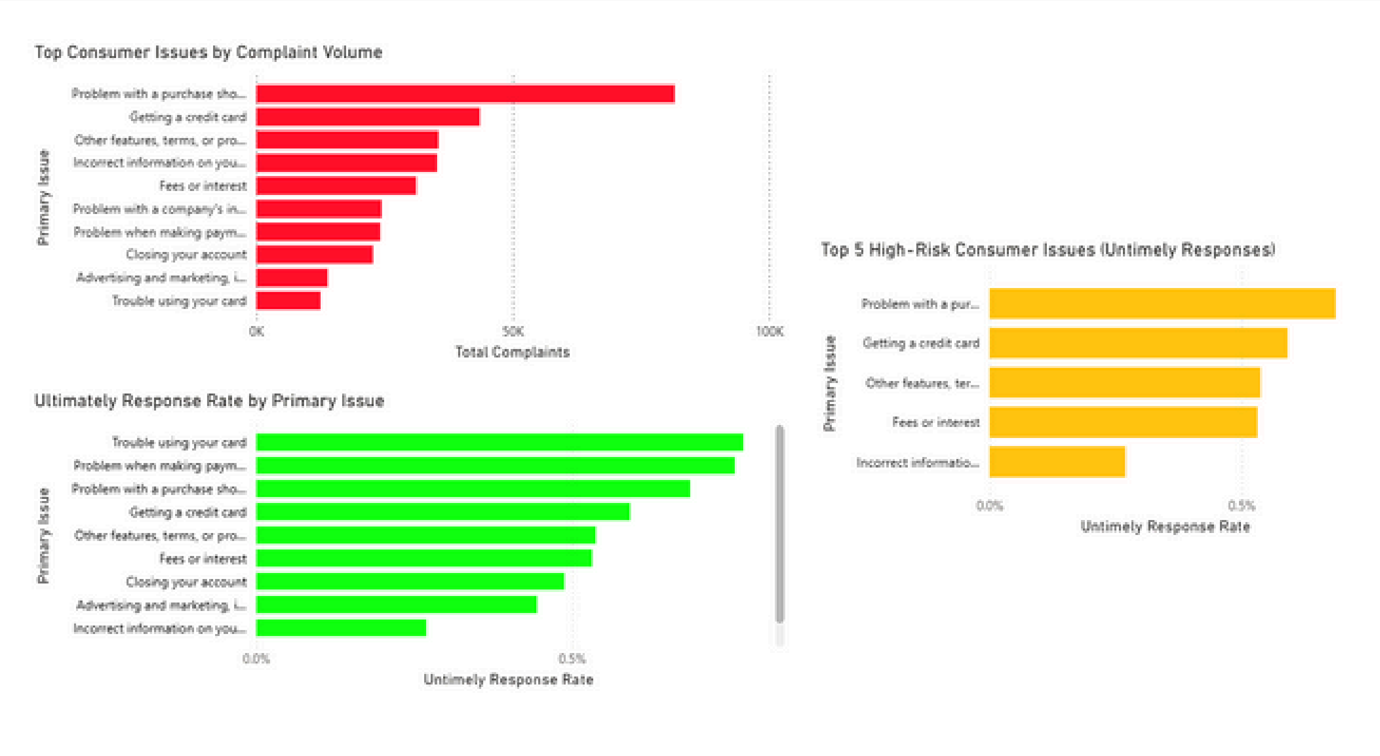

Figure — Risk & Consumer Impact — baseline view (no selection).

Key Insights

1. High-volume ≠ highest risk (volume vs. failure severity gap)

While **“Problem with a purchase shown on your statement”** drives the **highest complaint volume**, issues like **“Trouble using your card”** and **“Problem when making payments”** show **higher untimely response rates**.

Meaning:

- Some lower-volume issues are **operationally harder to resolve**, creating **disproportionate risk exposure** relative to their size.

2. Payment and card-usage issues signal execution risk, not policy risk

The highest untimely response rates cluster around **payments and card usability**, not disclosures or pricing.

Meaning:

- These issues often involve **real-time systems, dependencies, and exceptions**, increasing **operational risk, SLA breaches, and escalation probability**.

3. Overlap between high-volume and high-risk issues compounds exposure

Categories like **“Problem with a purchase”** and **“Getting a credit card”** appear in both **top-volume** and **top high-risk (untimely)** lists.

Meaning:

- These are **priority risk concentrations** where failures impact **both scale (many customers)** and **severity (delays, dissatisfaction, regulatory scrutiny)**.

7.1 Evidence selections captured (issue-level risk pockets)

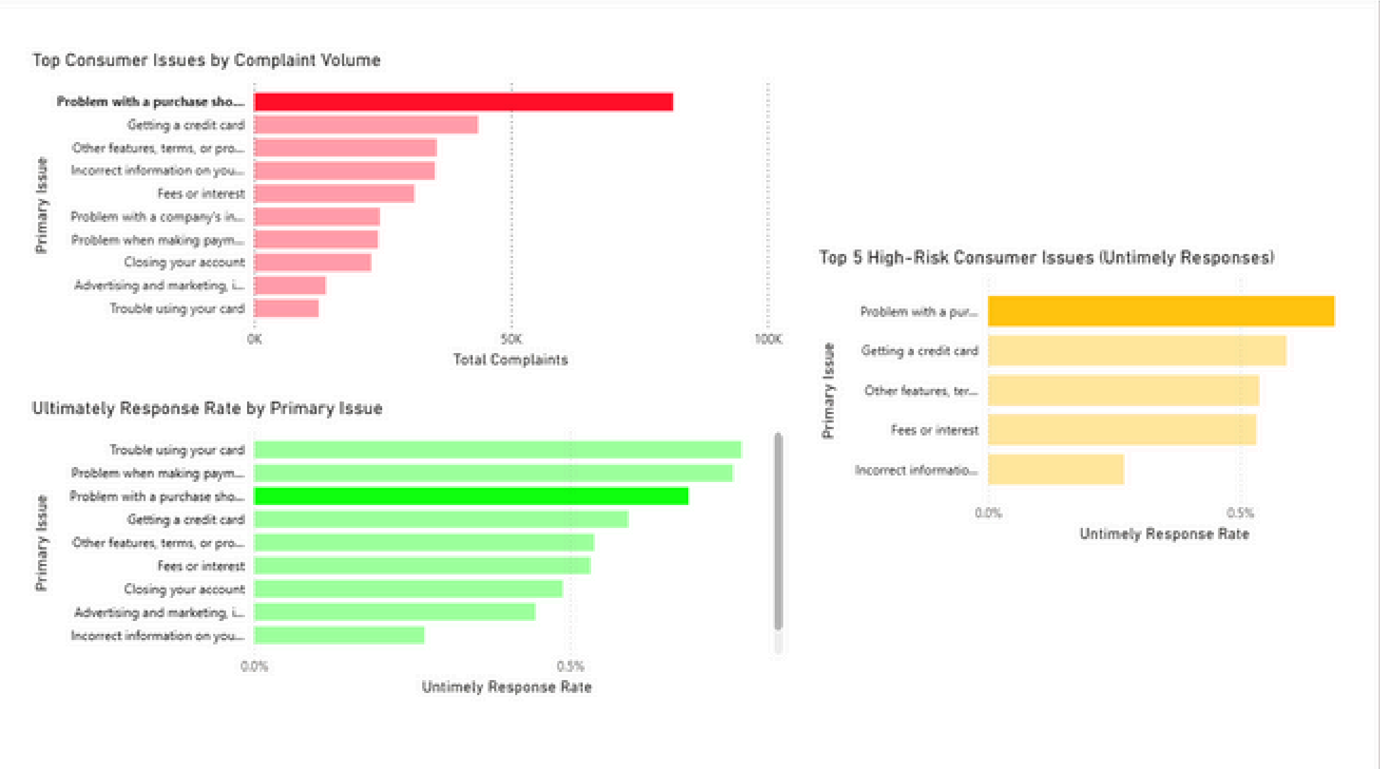

Figure — Risk & Impact — selected: purchase shown on statement.

Key Insights

1. Complaint volume highlights where customer friction is concentrated

The largest share of complaints comes from **purchase disputes** and **credit card acquisition**, indicating breakdowns at **high-frequency customer touchpoints** (transactions and onboarding).**Financial meaning:**These issues affect the **largest customer base**, so even small process failures scale into **material servicing costs and reputational exposure**.

2. Untimely response rates reveal where operational risk is highest

Issues like **trouble using the card** and **payment problems** show the **highest untimely response rates**, despite not being the largest by volume.

Financial meaning:

These cases are **operationally complex**, often requiring cross-system coordination, which increases **resolution cost, repeat contacts, and escalation risk.**

3. Overlap between high volume and high untimeliness signals priority risk zones

Categories such as **purchase disputes** and **credit card acquisition** appear in both **top complaint volume** and **high-risk (untimely)** lists.

Financial meaning:

These areas represent **compounded risk** — they impact **many customers** *and* are **harder to resolve**, making them prime targets for **process redesign and control investment**.

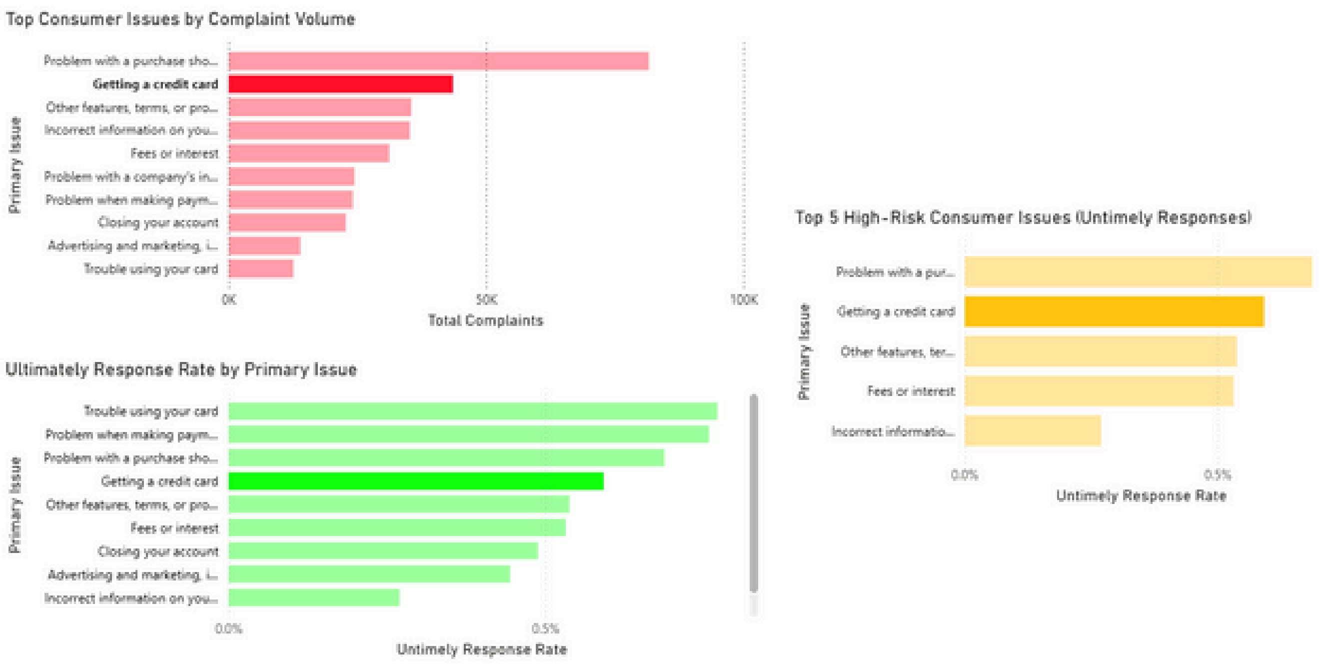

Figure — Risk & Impact — selected: getting a credit card.

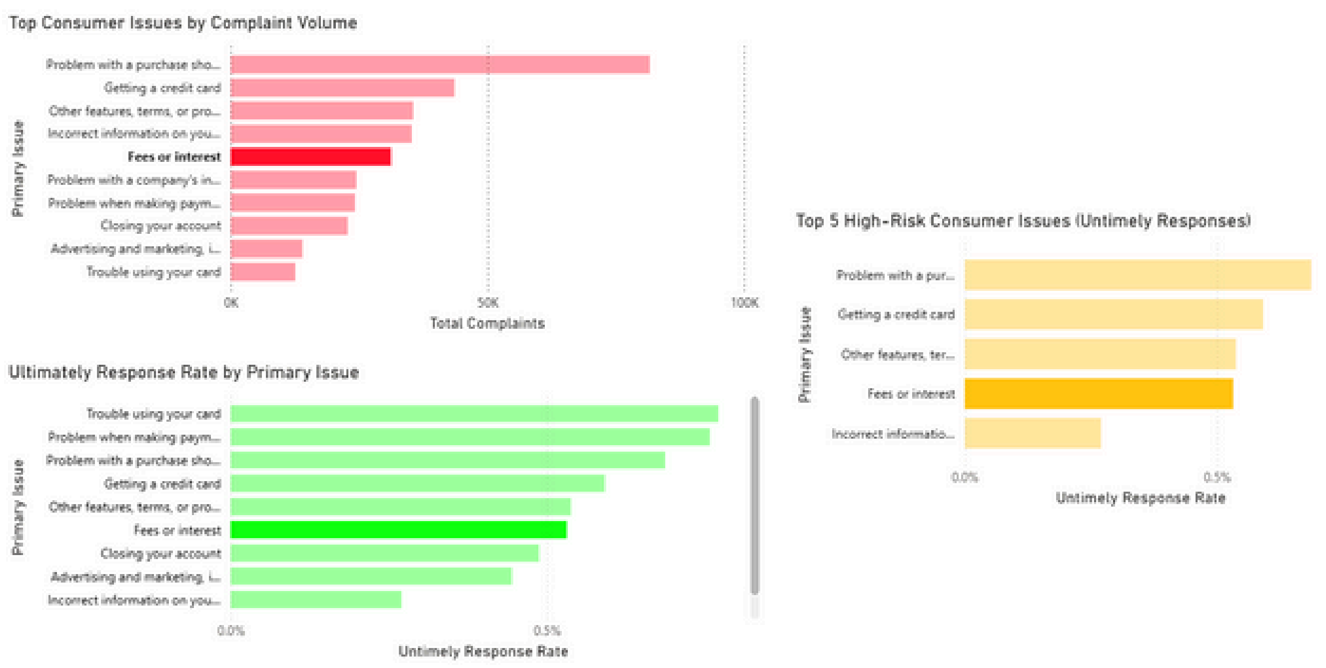

Figure — Risk & Impact — selected: fees or interest.

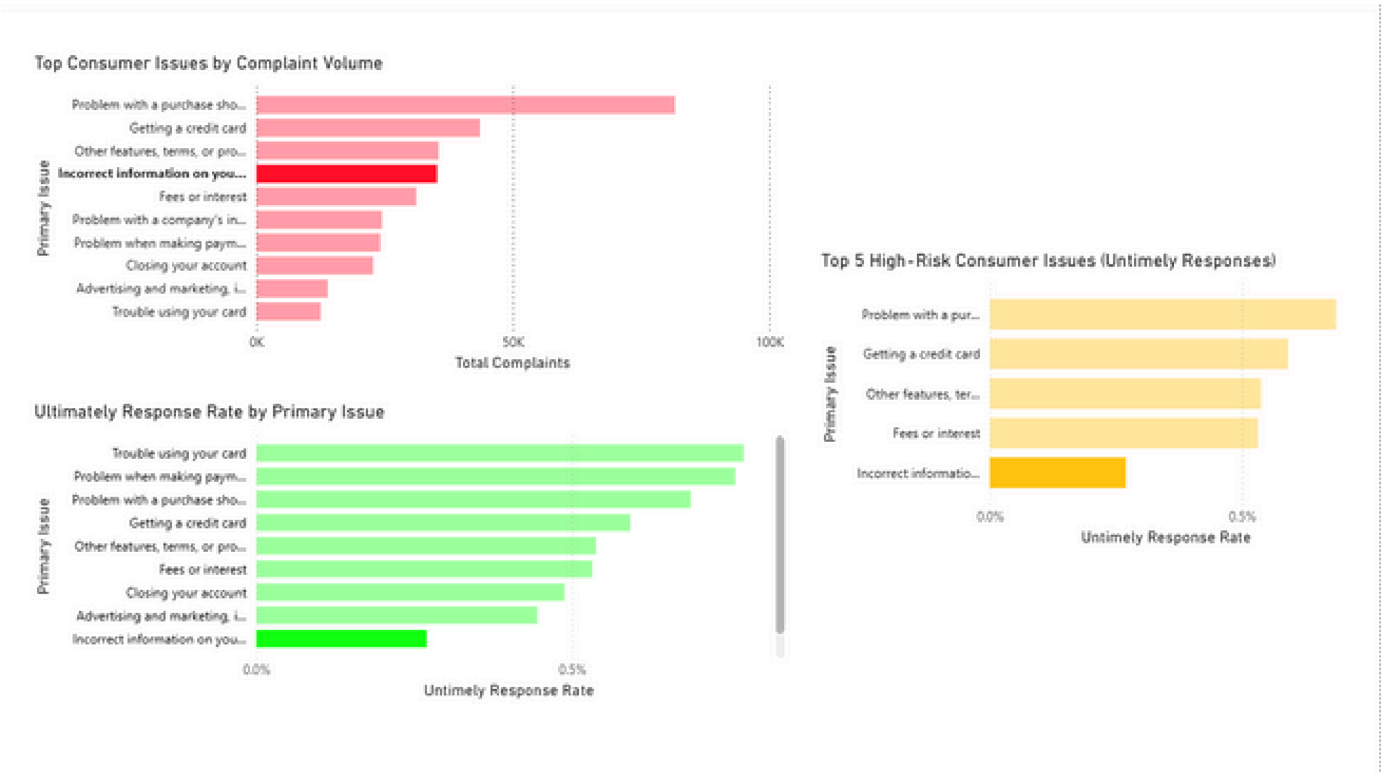

Figure — Risk & Impact — selected: incorrect information on report.

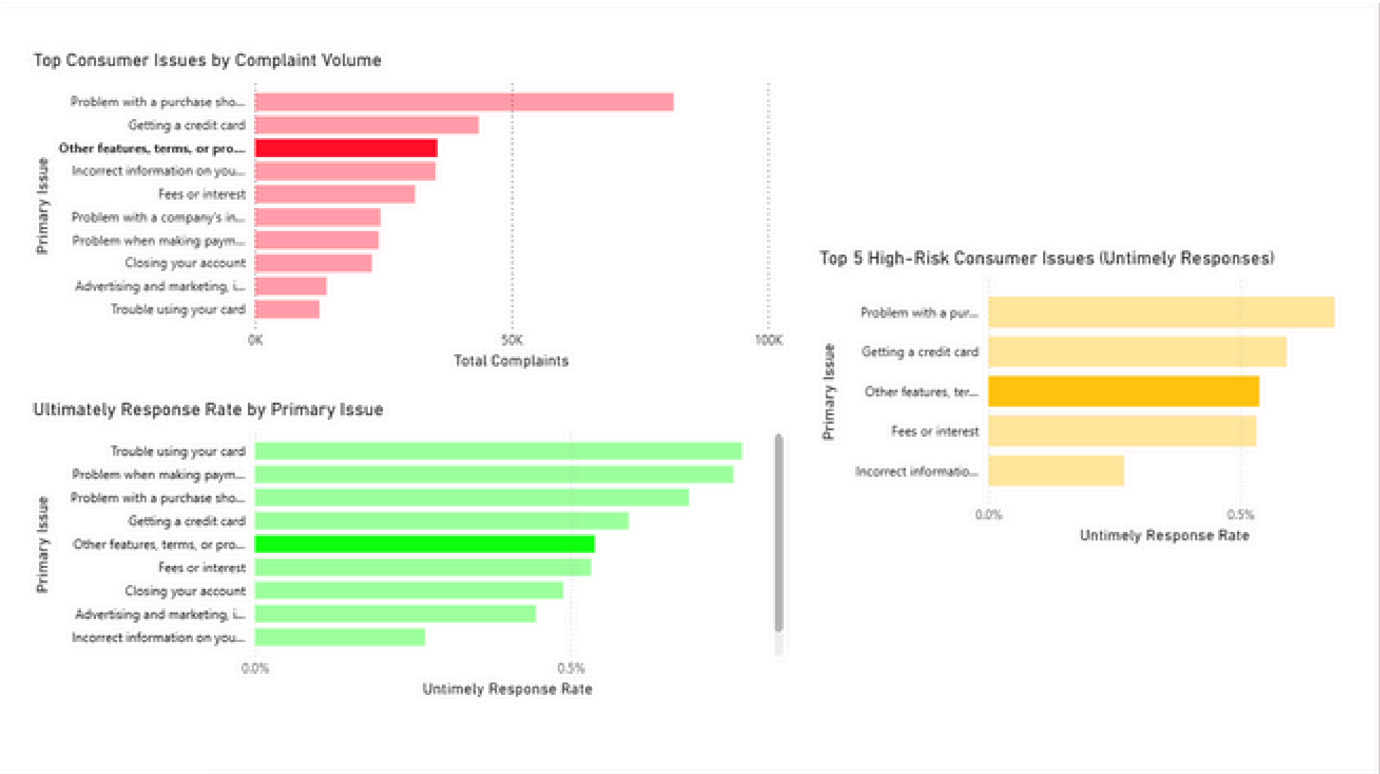

Figure — Risk & Impact — selected: other features/terms/problems.

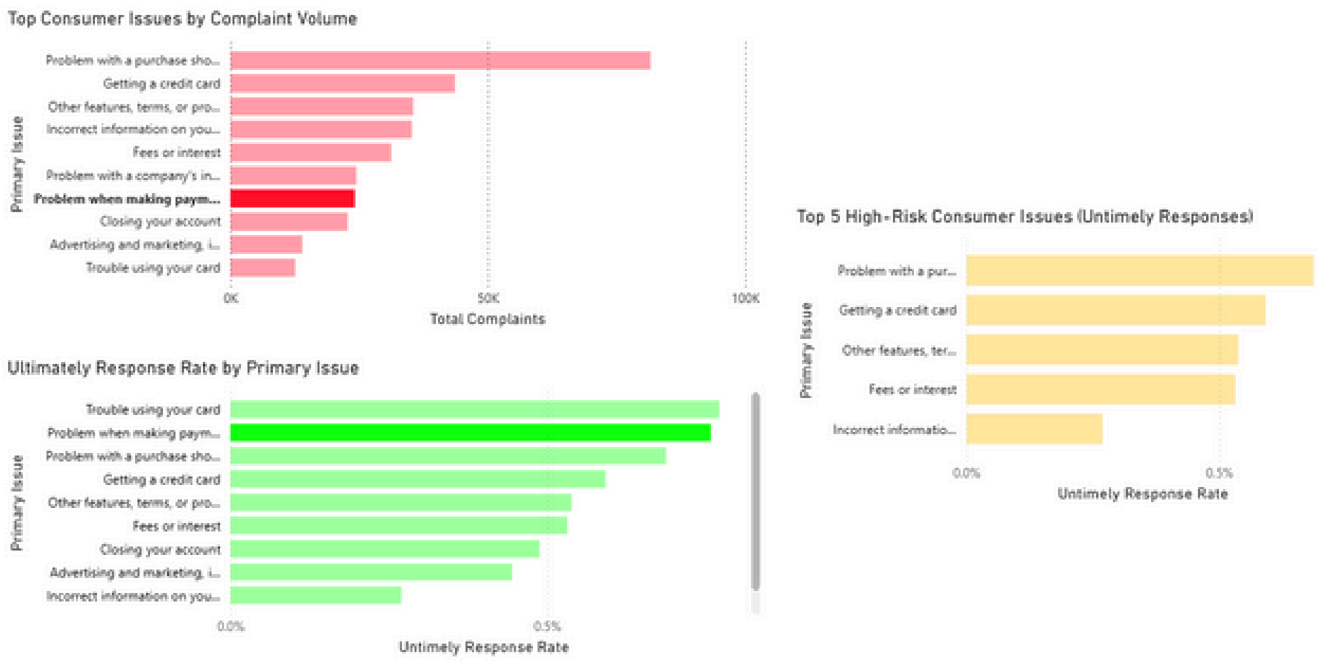

Figure — Risk & Impact — selected: problem when making payments.

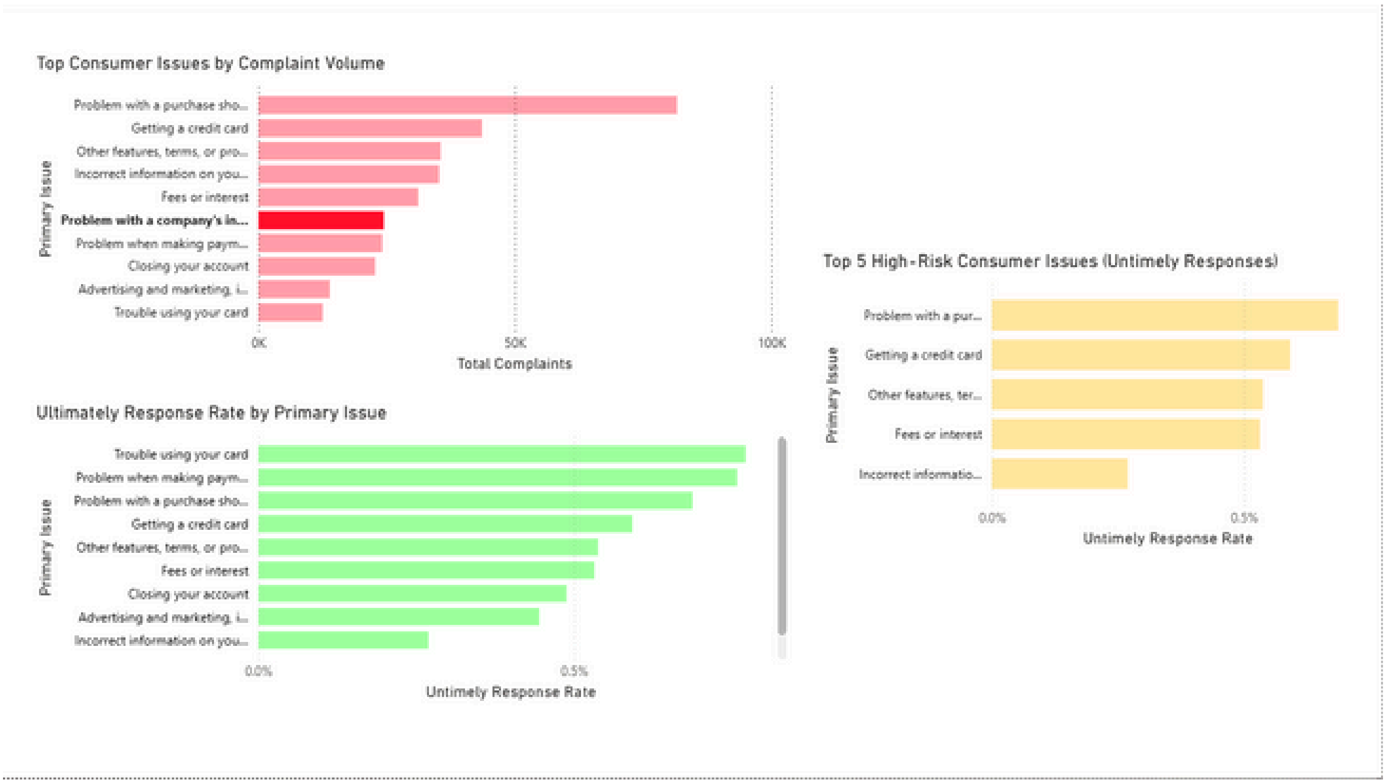

Figure — Risk & Impact — selected: company investigation into an existing problem.

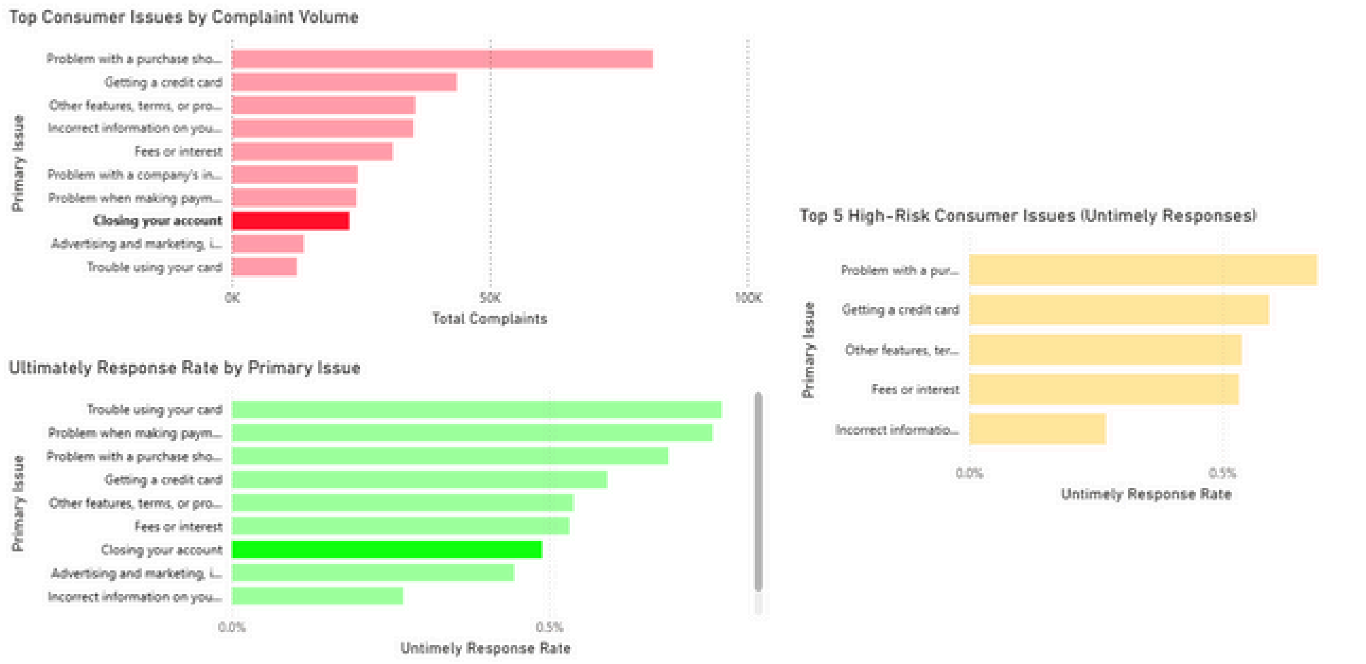

Figure — Risk & Impact — selected: closing your account.

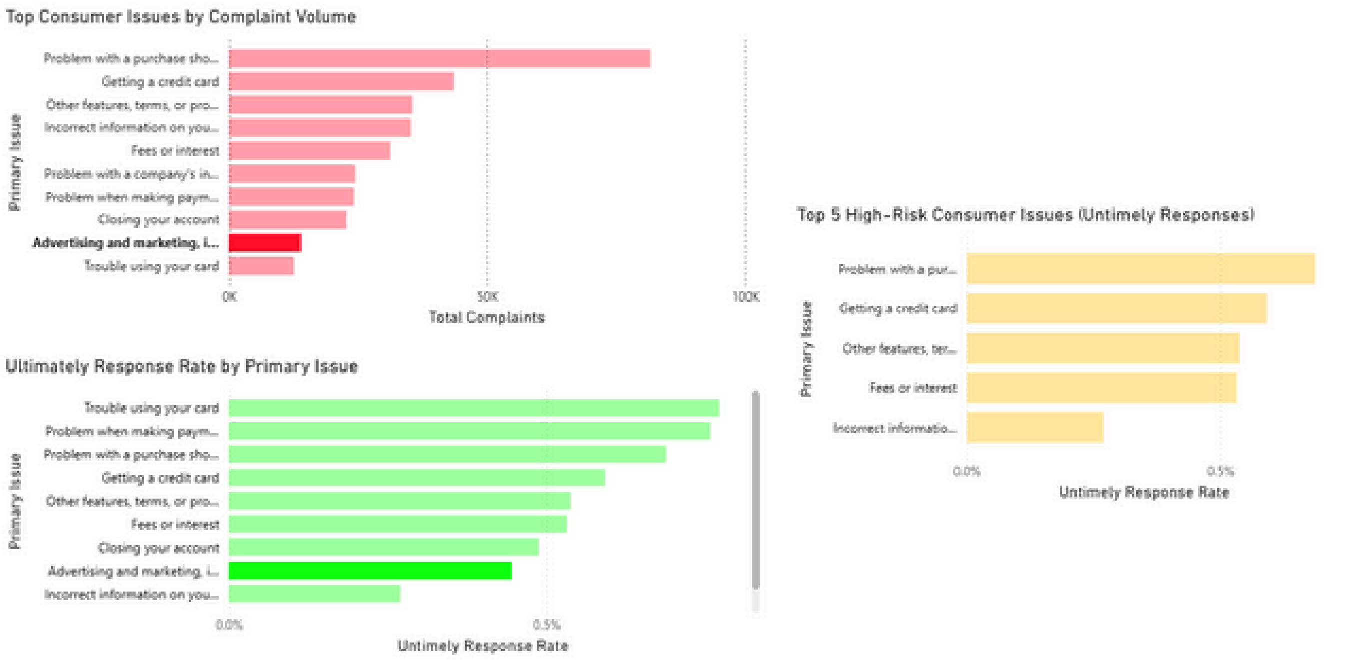

Figure — Risk & Impact — selected: advertising/marketing.

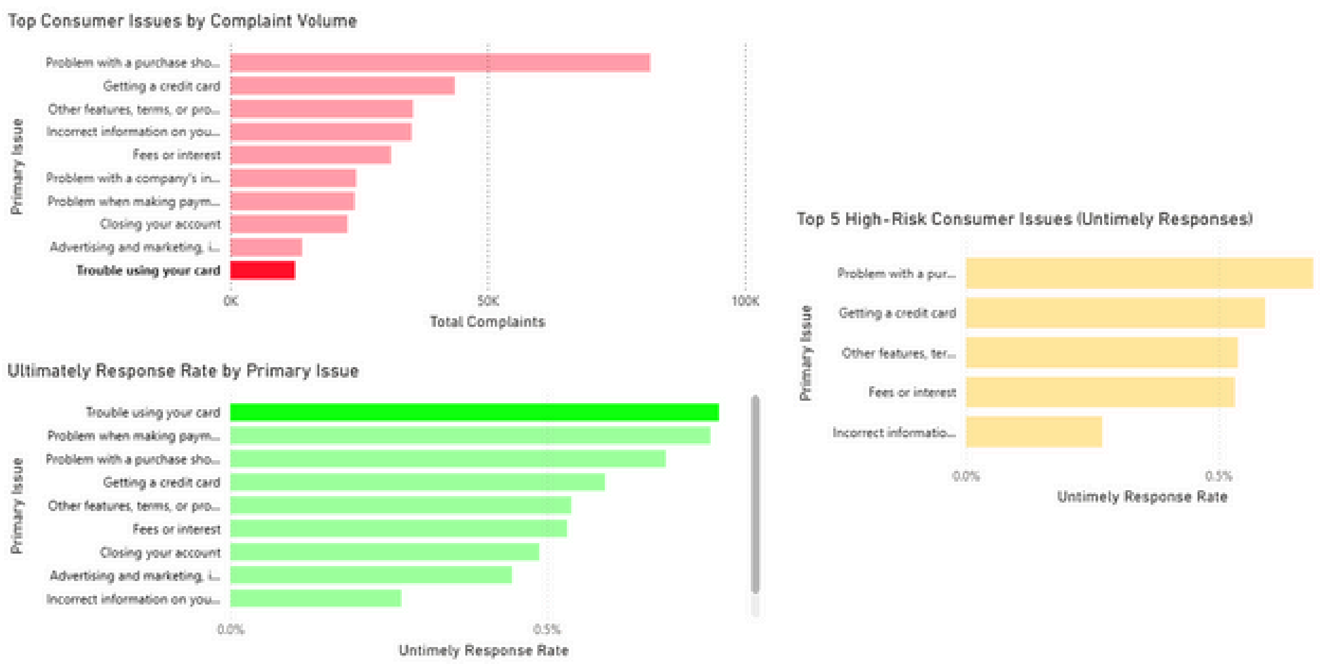

Figure — Risk & Impact — selected: trouble using your card.

7.2 Risk interpretation

Compound-risk priority: issues that are high volume and appear in the high-risk (untimely) list should be top remediation candidates (largest expected risk).

High-severity low-volume: card usability issues can have high consumer harm per case; delays amplify harm and reputational risk.

Regulatory sensitivity: fees/interest and reporting accuracy issues may drive supervisory attention even without being the top volume category.

8. Recommendations

Use Pareto to build a remediation backlog: purchase disputes → onboarding → fees/interest → reporting accuracy.

Track monetary relief as a loss KPI by issue and state; investigate spikes as potential systemic defects.

Implement SLA early-warning alerts and auto-escalation for issues with higher untimely rates (payments, card usability, investigations).

Reduce explanation-only closures via clearer dispute guidance and statement/policy communication to lower repeat complaints and cost-to-serve.

9. Measure & Calculated Field Catalog (DAX + Meaning + Where Used)

Note: adjust table/column names to match your model. This catalog documents the measures used and what they mean in plain English (and in finance terms).

9.1 Core volume measures

Total Complaints

Meaning: number of complaint records under the current filter context.

Used in: all visuals; base for all rates.

Finance meaning: cost-to-serve proxy and consumer friction volume.

```
Total Complaints =COUNTROWS(complaints)
```

9.2 Timeliness / SLA measures

Timely Complaints

Meaning: count of complaints with timely response flag TRUE.

Used in: timely rate KPI and timeliness visuals.

```
Timely Complaints =CALCULATE(    [Total Complaints],    complaints[Timely Response Flag] = TRUE())
```

Timely Response Rate

Meaning: percentage of complaints responded to on time.

Finance meaning: compliance health / control environment strength.

```
Timely Response Rate =DIVIDE([Timely Complaints], [Total Complaints])
```

Untimely Complaints

Meaning: count of complaints responded to late (Timely Response Flag = FALSE).

Used in: untimely rate KPI and risk charts.

```
Untimely Complaints =CALCULATE(    [Total Complaints],    complaints[Timely Response Flag] =
FALSE())
```

Untimely Response Rate

Meaning: percentage of complaints responded to late.

Finance meaning: compliance tail risk; non-linear penalty/reputational exposure.

```
Untimely Response Rate =DIVIDE([Untimely Complaints], [Total Complaints])
```

9.3 Dispute measures

Disputed Complaints

Meaning: count of complaints where Consumer Dispute Flag = TRUE.

Used in: dispute rate KPI.

Finance meaning: escalation intensity; often correlates with higher handling time/cost.

```
Disputed Complaints =CALCULATE(    [Total Complaints],    complaints[Consumer Dispute Flag] =
TRUE())
```

Dispute Rate

Meaning: percentage of complaints disputed by consumers.

Used in: dispute KPI on Executive Summary.

```
Dispute Rate =DIVIDE([Disputed Complaints], [Total Complaints])
```

9.4 Pareto measures (Issues Analysis)

Issue Rank

Meaning: ranks issues by complaint volume within current filters.

Used in: Pareto cumulative measures.

```
Issue Rank =RANKX(    ALLSELECTED(complaints[Primary Issue]),    [Total Complaints],    ,    DESC,
Dense)
```

Pareto Cumulative Complaints

Meaning: cumulative sum of complaints up to the current ranked issue.

Used in: Pareto line.

```
Pareto Cumulative Complaints =VAR r = [Issue Rank]RETURNCALCULATE(    [Total Complaints],
FILTER(ALLSELECTED(complaints[Primary Issue]), [Issue Rank] <= r))
```

Pareto Cumulative %

Meaning: cumulative share of total complaints accounted for by issues up to the current rank.

Used in: Pareto chart 80% cutoff.

```
Pareto Cumulative % =DIVIDE(    [Pareto Cumulative Complaints],    CALCULATE([Total Complaints],
ALLSELECTED(complaints[Primary Issue])))
```

9.5 Time fields (calculated columns)

Meaning: provides stable time grain for trending and filtering.

Used in: Year/Quarter line charts and slicers.

```
Year = YEAR(complaints[Complaint Date])Quarter = "Q" & FORMAT(complaints[Complaint Date], "Q")
```

9.6 Outcome share (Resolution page)

Outcome Share %

Meaning: % share of each resolution outcome category.

Used in: resolution donut.

Finance meaning: severity mix (explanation vs relief).

```
Outcome Share % =DIVIDE(    [Total Complaints],    CALCULATE([Total Complaints],
ALLSELECTED(complaints[Resolution Outcome])))
```

10. Measure-to-Visual Mapping (Explainability Crosswalk)

Dashboard element	Measure(s)	Meaning (finance/risk)
KPI: Total Complaints	Total Complaints	Cost-to-serve / consumer friction volume
KPI: Timely Response Rate	Timely Response Rate	SLA/compliance health
KPI: Untimely Response Rate	Untimely Response Rate	Compliance tail risk
KPI: Dispute Rate	Dispute Rate	Escalation intensity
Issue bars	Total Complaints	Prioritization and remediation ROI
Pareto chart	Issue Rank; Pareto Cumulative %	80/20 concentration for resource allocation
State bars	Total Complaints	Exposure footprint; capacity planning
Resolution donut	Outcome Share %	Cost severity / loss mix
Untimely by issue	Untimely Response Rate	Process breakdown hotspots

Appendix — Screenshot Index

All screenshots referenced in this report are embedded under their relevant sections. This index provides quick traceability.

Section	Figures Included
Executive Summary	Baseline; Product slices; Issue selections (purchase, get card, other, incorrect info, fees/interest)
Issues Analysis	Baseline Pareto; selections (get card, incorrect info, fees, payments, investigation, closing account)
Resolution & Timelines	Baseline; outcome selections (explanation, non-monetary, monetary, in progress, untimely); timely flag
Risk & Consumer Impact	Baseline; selections (purchase, get card, fees, incorrect info, other, payments, investigation, closing, advertising, trouble using card)
Measure Catalog	DAX + meanings + where used

Executive Takeaways

Executive Summary

• Scale: 359K complaints analyzed across 2019–2026 using a public CFPB dataset.

• Operational strength: ~99.3% timely response overall; SLA resilience even at scale.

• Product nuance: Credit card vs prepaid segments show different timeliness profiles.

• Business signal: A small set of issues drives most consumer friction (Pareto).

Issues Analysis — Why this matters?

• 80/20 concentration enables high-ROI remediation planning.

• Purchase disputes dominate volume (~82K) → largest cost-to-serve driver.

• Geographic exposure (CA, TX, FL, NY) informs staffing and regulatory readiness.

Resolution & Timelines — Risk & cost lens

• 65.6% closed with explanation → opportunity to reduce repeat contacts via clarity.

• 14.7% monetary relief (~53K cases) → direct loss exposure to monitor.

• Untimely responses are low overall (~1%) but represent compliance tail risk.

Risk & Consumer Impact — Decision insight

• Compound-risk issues = high volume × high untimely rate.

• Purchase disputes and onboarding issues are top remediation priorities.

• Card usability issues have high per-incident severity → fast-response playbooks needed.

Technical Depth

• End-to-end documentation: dataset acquisition, cleaning, modeling, DAX and visuals.

• Advanced measures: Pareto cumulative %, SLA rates, dispute rates, outcome shares.

• Explainability: measure-to-visual mapping and finance interpretation included.