TOPIC:

CUSTOMER COMPLAINTS ANALYSIS(Banking).

BY:

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(ROLL NUMBER: 22)

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INTRODUCTION

Consumer-generated content on the Internet continues to grow and impact the banking industry. The so-called big data analytics approach emphasizes and lever-ages the capacity to collect and analyze data with an unprecedented breadth, depth, and scale to solve real-life problems. In the banking field, there is a growing interest in utilizing user-generated data to gain insights into redressal problems that have not been well understood by conventional methods.

Indeed, big data analytics opens the door to numerous opportunities to develop new knowledge to reshape our understanding of the field and to support decision making in the banking industry. However, while a handful of studies have employed new data sources to tackle important research problems, they were conducted on an ad hoc basis and the application of the big data analytics approach in banking is yet to be well developed and established. The goal of this study is to explore and demonstrate the utility of big data analytics by using it to study core banking management variables and propose a good option for redressal mechanism for customer/consumer complaints and redressals. Previous studies define a complaint as a conflict between a consumer and a business organization in which the fairness of the resolution procedures, the interpersonal communication and behavior, and the outcome of the complaint resolution process are the principal evaluative criteria used by the customer.

In our opinion, a complaint is not necessarily a conflict, however, it can create a conflict between a customer and a business organization, when the answer to the consumer's complaint is not satisfactory. The consumer complaint dataset handles all complaints according to states, products, zip codes, company and sub product categories. Research questions are formulated with the focus on using online customer reviews to enrich our understanding of these constructs. The methodology section details data collection and the text analytical approach utilized to answer the research questions. Findings are then presented and discussed. Finally, the study's contributions to literature and practice as well as directions for future research are discussed.

IMPLEMENTATION DETAILS

This block of our project basically deals with a core or base software and then the dependencies associated with it so we have divided it in a two block flowchart as follows:

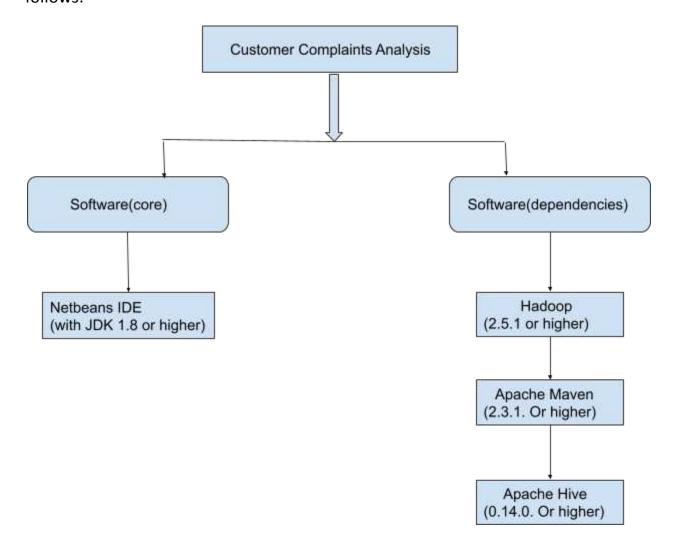


Fig: Flowchart for implementation of CCA

Now further we would like to tell you what exactly needs to be done for smooth running of our project module that is Customer complaints analysis(CCA) in banking industry:

- First and foremost comes a basic hardware requirement to run Netbeans IDE with a version of JDK (java development kit) 1.8 or higher version which requires:
- Any windows version 7 or above

- RAM: 128MB

- Disk Space : 124MB for JRE; 2MB for Java update

- Processor : Minimum pentium 2 266 MHz processor

- Browser: Internet Explorer 9 and above; Firefox

- NetBeans IDE 8.2 or higher version

- Operating System: Windows 10 / Windows 7 / XP / Vista / Linux

- Memory (RAM): 512MB (for good results)

- Hard Disk: 900MB

- Processor: Intel Pentium IV or above.

- Secondly we have to install all the dependencies mentioned above such as
 - Apache Hadoop (2.5.1 or higher) and installing it requires basic requirements such as RAM : 1GB, HDD 20GB etc
 - Apache Maven (2.3.1 or higher) and installing it has prerequisites such as follows JDK: require JDK 1.7 or above to execute they still allows you to build against 1.3 and other JDK versions, Disk: Approximately 10MB is required for the Maven installation itself In addition to that, additional disk space will be used for your local Maven repository. The size of your local repository will vary depending on usage but expect at least 500MB.
 - Apache Hive (0.14.0. Or higher) also has some prerequisites that need to be taken care of such as Apache Maven .

Next we have to ensure that Hadoop (2.5.1 or higher), and Maven are downloaded and installed as they are mandatory for build. Also the sequence files will be sorted in the by default file system provided by Hadoop which is HDFS. After all this is done we need to run our main project file which has the back end code for running the three modules of our project such as classification, metrics performance and analysis in the last. The back end code is written in java and will run on Netbeans IDE so we need to start it from there after that we have to run some path environment settings to set up java_home, maven home, hadoop home and hdfs so that classification is done properly on the data provided.

Simultaneously there are some .CSV files (Comma-separated values) to test our modules for extensive analysis and classification. These .csv files are taken from the internet with due permission and are used in our module , these are available with us on the webpage link provided. Lastly we need to run maven repositories and their POM (project object model). The Classification takes a bit of time as the hardware we tested it on has some limitations and the speed of execution can be improved with scalability and availability of resources.

Also if the classification and analysis is done once on a particular machine that machine responds faster enough hence improving the performance metrics. The .CSV files would be in a jar format also the links would be provided to pre download it. Next we need to execute some mahout naive bytes classification steps and using mahout and performance matrix analysis too. Also we would require the .CSV files from the CSVReader jar file(the link would be provided as it would act as our dataset). Next we would need Hive to be installed and Hadoop for analysis , The analysis would be shown throughout using geographic maps , graphs, pie charts and bar graphs. These analysis will be with respect to the dataset of the customer complaints and their form of complaints. For example which states have more number of X complaints or which company's complaints are more in Y department of the bank .

EXPERIMENTAL SETUP AND RESULTS

For the experimental set up the required hardware and software prerequisites have been talked about in the implementation details previously but just to highlight some really important aspects for the projects implementation are JDK installation and any idea that can run java applications or programs for that matter. Also we need Apache maven , Apache hive and Apache mahout for experimenting our project and give viable results and last but not least take care of the environmental variables that you set for different paths in your system as there are some of the most common errors people come across and get frustrated with.

After installation of the required hardware and software prerequisites we need to follow a plan for the experiment which is are divided into two parts and are as follows

- Compilation Instructions: These include a pre defined set path for smoothing data compilation experience and basically it deals with the aspects of getting your repositories cloned, installed and compiled.
- Execution instructions: In this section of experiment we deal with specific queries to get the desired results on the datasets and for that matter CSV (Comma separated values) files which are shot at various terminals such as for hive, hadoop etc.
- [NOTE: Please download the required CsvReader jar file from the following link

http://javacsv.sourceforge.net/com/csvreader/CsvReader.html]

COMPILATION INSTRUCTIONS:

- Project code needs to be cloned from the data repository .Clone the directory and navigate to PROJECT_CODE.
- Install maven if you don't have it.
 - mvn clean install (Do this after navigating to PROJECT_CODE folder)
- The jar file compiled goes into location ./target/*.jar
 - CONTENTS OF target/*.jar
 - com/
 - com/bigdata/
 - com/bigdata/complaintanalysis/
 - com/bigdata/complaintanalysis/ColumnReducer.class
 - com/bigdata/complaintanalysis/ClassificationAutomator.clas
 - com/bigdata/complaintanalysis/StripColumn.class
 - com/bigdata/complaintanalysis/ComplaintsCSVtoSeq.class
 - com/bigdata/complaintanalysis/StatewiseSorter.class
- All required processes should be running for hadoop check using jps command

```
blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PR... 
blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODE$ pwd
//home/blitzavi89/sigData_Project/big_data_analytics/PROJECT_CODE$ pwd
//home/blitzavi89/sigData_Project/big_data_analytics/PROJECT_CODE$ pwd
blitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODE$ jps
6665 SecondaryNameNode
5243 ResourceNamager
5488 NameNode
5748 DataNode
6518 NodeNamager
9674 Jps
blitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODE$
blitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODE$
```

 Check root directory file content for POM a XML which has all the dependencies that are needed to be compiled

```
blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PR... %
blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES pwd
home/blitzavi89-lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES pwd
home/blitzavi89-lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES jps
6065 SecondaryNameNode
6243 ResourceNanager
5480 RameNode
5510 NodeManager
5640 DataNode
6510 NodeManager
9674 Jps
blitzavi89-lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES ll
total 104
drwsrwsr-x 5 blitzavi89 blitzavi89 4096 Dec 22 60:18 /
drwsrwsr-x 5 blitzavi89 blitzavi89 4096 Dec 22 60:18 /
drwsrwsr-x 6 blitzavi89 blitzavi89 4096 Dec 20 60:19 data/
drwsrwsr-x 4 blitzavi89 blitzavi89 100 600:20 00:19 log.txt
-rw-rw-r- 1 blitzavi89 blitzavi89 100:20 00:10 10:10 Ret November 1 blitzavi89 blitzavi89 100:20 00:10 log.txt
-rw-rw-r- 1 blitzavi89 blitzavi89 10:10 Ret November 10:10 Ret Novembe
```

 Classification automator main file which basically calls other java class files inside the source directory

```
### Constitution of Constituti
```

 After going into source java directory we can see a list of java files which are built by maven because they are dependent on each other and required for compilation and execution

```
blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PR... %

blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PR... %

blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES pud

blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES pud

data_analytics/PR... %

blitzavi89@blitzavi89-Lenovo-ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODES jps

data_analytics/PROJECT_CODES pud

data_an
```

Now do a maven built now by a clean install

```
blitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14: -/BigData_Project/big_data_analytics/PR... 🕱 blitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14: -/BigData_Project/big_data_analytics/PR... 🕱
olitzavi89@blitzavi89-Lenovo-Ideapad-Flex-14:-/BigData_Project/big_data_analytics/PROJECT_CODE$ nvn clean install
              Some problems were encountered while building the effective model for com.bigdata.complaintanalysis:Classification-Files-Big-Data-Project:jar:1.8 'build.plugins.plugin.version' for org.apache.maven.plugins:naven-compiler-plugin is missing. @ line 11, column 11
             It is highly recommended to fix these problems because they threaten the stability of your build.
             For this reason, future Maven versions might no longer support building such malformed projects.
         Building Classification-Files-Big-Data-Project 1.0
        --- maven-clean-plugin:2.3:clean (default-clean) @ Classification-Files-Big-Data-Project ---
Deleting file set: /home/blitzavi89/BigData_Project/big_data_analytics/PMDJECT_CODE/target (included: [**], excluded: [])
        ... maven-resources-plugin:2.3:resources (default-resources) @ Classification-Files-Big-Data-Project ...
NG] Using platform encoding (UTF-8 actually) to copy filtered resources, i.e. build is platform dependent!
skip non existing resourceOirectory /home/blitzavi89/BigData_Project/big_data_analytics/PROJECT_CODE/src/main/resources
         --- maven-compiler-plugin:2.0.2:compile (default-compile) @ Classification-Files-Big-Data-Project ---
Compiling 7 source files to /home/blitzavl89/BigData_Project/big_data_analytics/PROJECT_CODE/target/classes
          --- maven-resources-plugin:2.3:testResources (default-testResources) & Classification-Files-Big-Data-Project ---
[] Using platform encoding (UTF-8 actually) to copy filtered resources, i.e. build is platform dependent!

kip non existing resourceDirectory /home/blitzavi89/BigData_Project/big_data_analytics/PROJECT_CODE/src/test/resources
        --- maven-compiler-plugin; 2.0.2: testCompile (default-testCompile) @ Classification-Files-Big-Data-Project --- No sources to compile
           -- maven-surefire-plugin:2.10:test (default-test) @ Classification-Files-Big-Data-Project ---
         No tests to run.
Surefire report directory: /home/blitzavi89/BigData_Project/big_data_analytics/PROJECT_CODE/target/surefire-reports
  sults :
  sts run: 0, Failures: 0, Errors: 0, Skipped: 0
 NMFO]
INFO] --- maven-jar-plugin:2.2:jar (default-jar) @ Classification-Files-Big-Data-Project ---
```

 Maven will basically install all the necessities which we require on our system

 We will use hadoop jar command to compile and we will need hadoop packages also and then

```
Provided the Composition of the
```

This is all in the compilation section of our module, The next section is a continuation of our modules execution after what we have successfully done till now.

EXECUTION INSTRUCTIONS

In the execution section of the module we are going to deal with the execution of our main classes and running CSV files into our hdfs system for better naive bayes classification and its related confusion matrix in a glance.

 So we can now execute our class file, we can use our main class file as input and also supply an input which is a csv file which is a cleaned dataset.

 This actually creates a lot of log files in the background and the states and banks are split. We also have the sequence files being generated by ComplaintstoCSVsequence generator.

```
Statewissorter:isortState() No match exists for state :VI
Nake now file
Statewissorter:isortState() No match exists for state :VI
Nake now file
Statewissorter:isortState() No match exists for state :VI
Nake now file
Statewissorter:isortState() No match exists for state :SD
Nake now file
Statewissorter:isortState() No match exists for state :SD
Statewissorter:isortState() No match exists for state :AN
Nake now file
Statewissorter:isortState() No match exists for state :AN
Nake now file
Statewissorter:isortState() No match exists for state :AN
Statewissorter:isortState() No match exists for
```

 These Sequence files which are generated by the ComplaintstoCSVsequence generator will then be automatically pushed to our hdfs(hadoop distributed file system).

```
Diripioculemo:releteolum(): Successfully written 2477 rows with Thicsov state Impe_Acts:

Classification/unduroutor:main(): Created directory data/classification/IA diripioculemo:deleteolum(): Successfully written 797 rows with Bit.cov state Impe_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/Written 257 rows with Bit.cov state Impe_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 777 rows with Bit.cov state Impe_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 577 rows with Bit.cov state Impe_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 547 rows with Mit.cov state Impe_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 5447 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 5447 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 554 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 554 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 554 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 554 rows with Mit.cov state Imp_Bit.cov

Classification/unduroutor:main(): Created directory data/classification/RI

diripioculemo:deleteolum(): Successfully written 554 rows with Mit.cov state Imp_Bit.cov

Cla
```

 Now hdfs (hadoop distributed file system) will be called and files are pushed into hadoop, Also these sequence files are hexadecimal encoded.

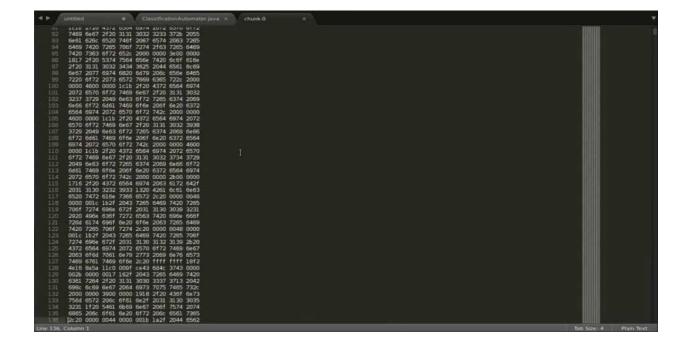
```
13/12/12 80:23:36 WARM util.intrivectoelcoader: Unable to Load native-hadoop library for your platform... using builtin-java classes where applicable CompolarintsCOVTOSec: Insin(): Wrote 1323 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1323 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 232 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 232 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 232 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1323 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1323 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1328 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1328 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1324 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 1324 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 323 entries to Sec File.
CompolarintsCOVTOSec: Insin(): Wrote 324 entries to Sec File.
CompolarintsCOVTOSec: Insin(
```

 After the above operation is done successfully we now have a lot of useful directories inside the hdfs such as states, classification and bank directory. And inside the classification directory we will have a list of states and each state directory will have its chunk-0 file which basically is a sequence file for every state's CSV.

```
ComplaintsCOVIDSGe_Insin(): Note 379 entries to Seg File.
ComplaintsCovIDS
```

• For example: Let us take New York state (NY) state sequence file which looks hexadecimally encoded and we will use this to generate vectors

 Hexadecimal encoding of the sequence file of the particular state such as New York (NY) as our example is as follows



 Now we need vectors so in Apache mahout now we will generate the vectors, also once the vectorization is generated we will use tfidf vectors to create testing and training datasets

```
drawn-wr-x blitzavid9 supergroup 9 2014-12-22 00:23 data/classification/NV
drawn-wr-x blitzavid9 supergroup 9 2014-12-22 00:23 data/classification/NV
drawn-wr-x blitzavid9 supergroup 9 2014-12-22 00:23 data/classification/NR
drawn-wr-x blitzavid9
```

 Basically we have to split the two vectors, datasets and test accordingly so the following command helps us achieving the Split, after the split is done we will do training of the dataset as follows

```
14/12/22 08:25:40 INFO mapried JobClient: Total convicted heap usage (bytes)=1807745024
14/12/22 08:25:40 INFO mapried JobClient: CPU tire spent (ns)=0
14/12/22 08:25:40 INFO mapried JobClient: CPU tire spent (ns)=0
14/12/22 08:25:40 INFO mapried JobClient: CPU tire spent (ns)=0
14/12/22 08:25:40 INFO mapried JobClient: Map output records=1228
14/12/22 08:25:40 INFO common.Hadrocolittl: Deleting W.vectors/partial.vectors-0
14/12/22 08:25:40 INFO common.Hadrocolittl: Deleting W.vectors/partial.vectors/partial.vectors/partial.vectors-0
14/12/22 08:25:40 INFO common.Hadrocolittl: Deleting W.vectors/partial.vectors-0
14/12/22 08:25:40 INFO common.Hadrocolittle-0
14/12/20 08:25:40
```

This is training the dataset with the use of vectors, training the module;
 We basically have to first train the model and secondly test it, So the following one is the training dataset

• The next step is to run the vectors and test the dataset which we have after running the training dataset, So now we will be testing the dataset as follows

 After training now we will generate confusion matrix by doing a naive bayes classification on the train set as well as the test dataset which goes as follows

```
### 14/12/2 80:26:5 18FG napred botklent: | FliefystenCounters | Fliefys
```

Using Apache Mahout we will do the classification which is also called as
the Naive Bayes classification, In Naive bayes classification we will train
the training dataset, which usually gives good results and also provides a
higher accuracy of around 95 to 100% but once we run it on the testing
dataset it gives clearly low accuracy between 85 to 90% which is
expected and measured.

• Now we will get to the interesting part of our module which is the Confusion matrix, Confusion matrix actually has classifiers such as credit card, debit card, mortgage, loan, etc which are basically some of the functions of the banking industry and has a lot of complaints regarding it. So basically it simplifies and classifies and we can see those trends by the classifiers it has for ex: complaints related to credit card, loan,etc with respect to our project and input.

 Now we will repeat the analysis on the testing dataset to validate the results for our module and we can see the confusion matrix for our classification performed on the testing dataset.

Similarly we can do the classification for banks which measures priorities
for different products such as credit card, loans, etc. So banks can use
these results in near future in order to calculate the priority and
importance for tackling specific issues raised by customers. The
classification for banks is shown below for example

Apache hive was used in order to extract meaningful information from a
given dataset in hive, But first we need to create an empty table Cdata
for complaint data and fire describe tablename query which gives
schema of the table as below in hive

Now lets insert data into the table, as data is stored locally in a CSV file
we will simply instruct hive to copy that local file into the hive table

```
hives create table cdate(

> complaint_id int, product varchar(28), sub_product varchar(28), issue string, sub_issue string, state char(2), sipcode char(7), submitted_via varchar(28), date_received date, date_sent_ts_company string, company_resolution string, timely_response char(5), consumer_disputed char(5))

> row format deliated falical tarminated by ',';

Time taben: 5.384 seconds
hives describe cidits;

Convolated int
product varchar(28)
tob_arroduct varchar(28
```

 Now the table is ready to accept queries so query the table with a query which asks top 5 companies who have highest percentage of closed complaints by customers and have at least 10 closed complaints we have also exported the data in a csv file for future purposes

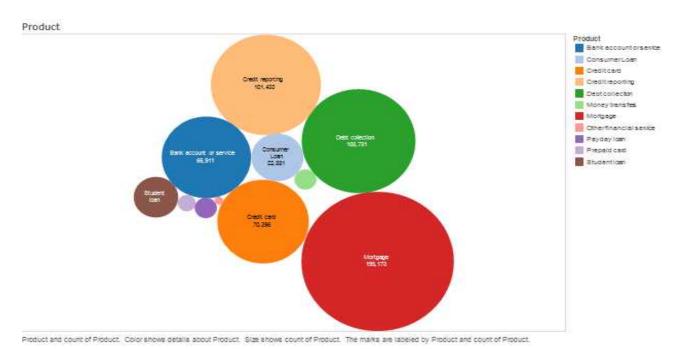
```
strategy resulting a string string arrived to string string and the string string arrived string str
```

• The working of the above query goes as the sub query A gives the company name and total number of complaints closed by the company after that we join the table with the result of sub query B which gives company name and number of closed complaints disputed by the customer dividing the result of second with the result of the first we get the percentage of the closed complaints that were disputed ,Results here gives out top 5 companies which have maximum percentage of customers dis-satisfied by their solutions. These results thus are very important from a company perspective as well because it helps them to judge their performance.

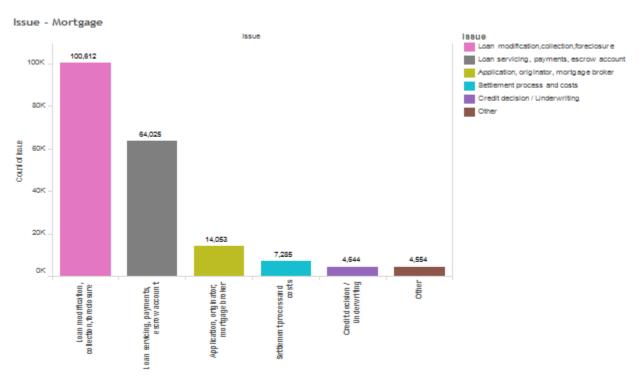
```
| 254-11-23 | 17-18 | 17-18 | 17-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 | 18-18 |
```

 Some additional analysis done via tableau software which gives insights in a more representative manner

- Product-wise analysis



Mortgage-issue analysis

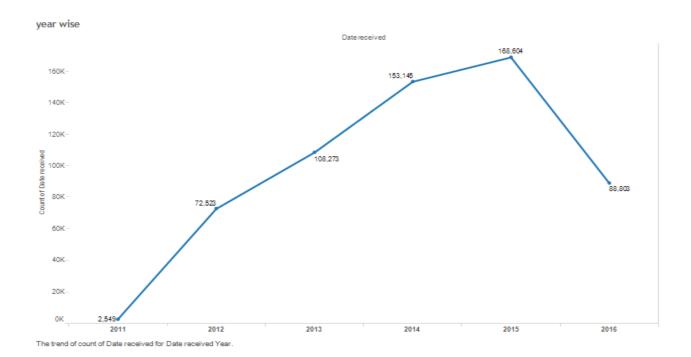


Count of Issue for each Issue. Color shows details about Issue. The data is filtered on Product, which keeps Mortgage.

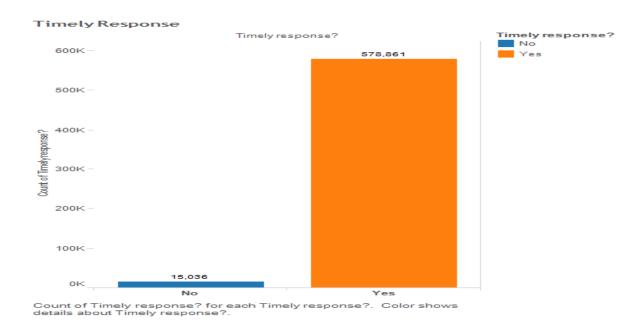
- Company wise analysis

Bank of America 57,992	Experian 33,912	Capital One 16,439	Nationstar Mortgage 13,940		U.S. Bancorp 10,086	Ditech	
		PNC Bank N.A. 7.306		Fifth			Ally
	TransUnion	7,306					
Wells Fargo & Company 43,956	Intermediate Holdings, Inc. 28,248	Encore Capital Group					
		HSBC North America					
	Citibank	Amex					
JPMorgan Chase & Co. 35,650	27,535	6,193					
		SunTrust Banks, Inc.					
		Discover					
Equifax 35,439	Ocwen 21,780	5,076					
35,439		TD Bank US Holding					
		Select Portfolio					

- Year wise analysis



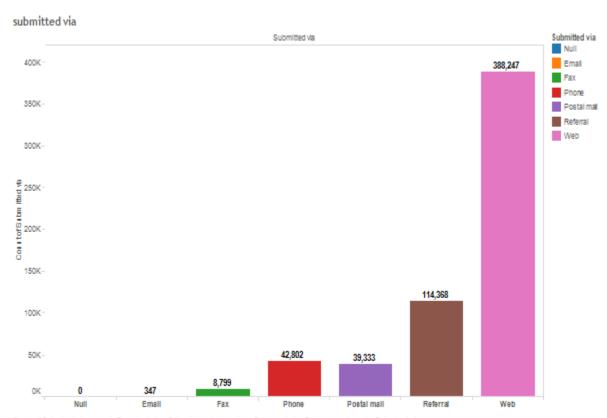
- Timely response



- Maximum issues registered state wise



- Complaints submitted via



Count of Submitted via for each Submitted via. Color shows details about Submitted via. Details are shown for Submitted via.

ANALYSIS OF THE RESULTS

- Analysis of the results we had are extremely encouraging as we took the
 datasets of the Consumer Financial Protection Bureau (CFPB) of the
 states and made it valuable by classifying it with regards to specific
 inputs and outputs which can help the current scenario as according to
 us there are more frustrated people with the current redressal
 mechanism adopted by the banking industry.
- So talking about the analysis of the results we had with respect to classification done on Apache Mahout with Naive bayes classification we found out that the module had a higher accuracy of about 95 to 100% with the training dataset and the accuracy of our module classification with the testing dataset had an accuracy of 85 to 90% which is shown below and was predicted which in turn tells us about the analysis was good.

Performance metric analysis calculation for various categories of issues that are actually entered by the customer are parameters that help us better the calculator and up the game of redressal mechanism. When a customer is entering a specific complaint with the database, he can have issues with credit card, debit card, etc so based on the priority values that are being calculated by the code we can figure out which issue is supposed to be given a higher priority while a customer actually enters his specific complaint allowing him to a better redressal experience. Here in this performance analysis everything ran as predicted keeping the resources in mind.

```
static double exponent = 2.718282:
          static HashMap<String, Integer> productList;
          static HashMap<String, Integer> issueList;
          static HashMap<String, Integer> productCompanyResponseCount; /*Hashes a concat of 2 strings - product and response*/
          static HashMap<String, Integer> productTimelyResponseCount;
          static HashMap<String, Integer> productConsumerDisputedCount;
          static HashMap<String, Integer> issueCompanyResponseCount; /*Hashes a concat of 2 strings - issue and response*/
static HashMap<String, Integer> issueTimelyResponseCount;
static HashMap<String, Integer> issueConsumerDisputedCount;
  39=
48
          private void initLists() {
               productList = new HashMap<String, Integer>();
               issueList = new HashMap<String, Integer>();
               productCompanyResponseCount = new HashMap<String, Integer> ();
               productTimelyResponseCount = new HashMap<String, Integer>();
              productConsumerDisputedCount = new HashMap<String, Integer>();
  46
               issueCompanyResponseCount = new HashMap<String, Integer> ():
               issueTimelyResponseCount = new HashMap<String, Integer> ();
Markers □ Properties ♣ Servers ♣ Data Source Explorer ₺ Snippets □ Console X
ProblemClustering [Java Application] /usr/lib/jvm/java-7-openjdk-amd64/bin/java (Dec 21, 2014, 10:01:55 PM)
Average scores based on products
Mortgage >> 126.91634337466999
Money transfers >> 145.74958096900264
Consumer loan >> 143.51746888360364
Student loan >> 140.04344170275303
Debt collection >> 138.42967745770443
Payday loan >> 144.81518983014308
Credit card >> 120.58988461872354
Bank account or service >> 127.48735903172147
                         Here are the metrics for various categories of issues / products
```

 The performance metric analysis calculator which did calculation for the current module can of course be further improvised by using map reduce version of it. It will also help in reducing response time of the query, better availability and seamless experience with the whole complaint to resolution cycle reduced to its limit.

```
static double exponent = 2.718282;
  26
27
           static HashMap<String, Integer> productList;
           static HashMap<String, Integer> issueList;
           static HashMap<String, Integer> productCompanyResponseCount; /*Hashes a concat of 2 strings - product and response*/
static HashMap<String, Integer> productTimelyResponseCount;
  31
           static HashMap<String, Integer> productConsumerDisputedCount;
  33
           static HashMap<String, Integer> issueCompanyResponseCount; /*Hashes a concat of 2 strings - issue and response*/
           static HashMap<String, Integer> issueCompanynesponseCount;
static HashMap<String, Integer> issueConsumerDisputedCount;
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           private void initLists() {
               productList = new HashMap<String, Integer>();
issueList = new HashMap<String, Integer>();
productCompanyResponseCount = new HashMap<String, Integer> ();
productTimelyResponseCount = new HashMap<String, Integer>();
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45
                productConsumerDisputedCount = new HashMap<String, Integer>();
  46
                issueCompanyResponseCount = new HashMap<String, Integer> ();
  48
                issueTimelyResponseCount = new HashMap<String, Integer> ();
L Markers □ Properties ※ Servers № Data Source Explorer L Snippets □ Console 🕱
ProblemClustering [Java Application] /usr/lib/jvm/java-7-openjdk-amd64/bin/java (Dec 21, 2014, 10:01:55 PM)
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Consumer loan >> 143.51746888360364
Student loan >> 140.04344170275303
Debt collection >> 138.42967745770443
Payday loan >> 144.81518983014308
          Calculating the average CPM of various financial products for a subset of our data.
          Performance can be improved with the MapReduce version of the same algorithm,
                                                which we plan to release in the future
```

CONCLUSION

- From the above mentioned analysis, it is seen that the credit card complaints are increasing since the last 5 years. From the business point of view, the home loan objections can be decreased to a degree if the banks' records are frequently checked by the powers and the banks ought to be advised to deliver and submit reports of their exercises all the time barring the clients' private and classified information.
- Steps should be taken to verify all documents and avoid customers dissatisfaction. During this project we learned and improved our analytical skills. Working on Hadoop Distributed File System helped us gain knowledge on Hive Query Language.
- Meanwhile we were able to represent queries into graphical form. In our detailed analysis, we were able to analyze and represent the maximum number of complaints in California with the majority of complaints being of credit card Complaints. Also, through our analysis, we found which banks are complained about the most and via which web are the complaints recorded. Also it came to our notice that all complaints were timely responded.
- If talking about very specific analysis trend and details drawn from it we can also conclude the following
 - Mortgage product and other mortgage sub-product complaints are maximum in number.
 - California has the highest number of complaints.
 - Most of the complaints are registered with Bank of america.
 - Consumer complaints are increasing year by year.

- This brought us to conclusion providing useful aspects in regards to recurrence of complaints, complaints from different places, about diverse products, sub-products and companies which make us aware and take necessary steps to avoid them.
- With our new metric system, banks can relatively prioritize the complaints to resolve as we proposed a system to evaluate a good redressal mechanism for banking customers/consumers complaints based on the analysis.
- By analysing and processing the text, the system can make the reviews into a graph that is easy to read and understand. Performed data analysis on the data sets, to give a detailed overview of the banks performance from a customer sentiment perspective.
- Developed a novel metric system that assigns priorities to customers complaints. This helps banks prioritize customers problems on specific constraints such as response time, etc.

FUTURE ENHANCEMENT

- Resolution Methodology Recommender. Build a recommender engine that can derive the best "first response" for a complaint.
- More rigorous data analysis and research into complaint resolution methodologies required.
- Quantitatively gauge impact of various classes of complaints on various products to gain insights into customer outlook towards a specific product.
- Seek to make a better performance metric analysis calculator with the map reduce version of what was used in this module of customer complaints analysis with respect to banking

PROGRAM CODE

 Program code of this project has some major files coded in java and xml both as all the main class files are being called by a file called ClassificationAutomator which basically calls all the useful and dependent java class files and the main class too.

```
| purpose | purp
```

 Then comes one of the main java files named ComplaintsCSVtoSeq java file it is the heart of our project as it generates sequence files and pushes it automatically to the hdfs.

```
| Section | Company | Comp
```

 A Project Object Model or POM is the fundamental unit of work in Maven. It is an XML file that contains information about the project and configuration details used by Maven to build the project. It contains default values for most projects. Examples for this are the build directory, which is target; the source directory, which is src/main/java; the test source directory, which is src/test/java; and so on. When executing a task or goal, Maven looks for the POM in the current directory. It reads the POM, gets the needed configuration information, then executes the goal.

```
| Paper | Pape
```

```
| Companies | Comp
```

Then come the secondary files mandatory for smooth execution such as vectors and bank and states sorter files also we have not uploaded all the files for all files we have drop our github repository link where you can find the whole project code and some more valuable information.

Following is the code for Bankwise Sorting

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Type delication and security (security) (sec
```

Next is the State wise Sorter file

```
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```

```
| December | December
```

 The link for the whole project code and some more files related to analysis and execution can be found at

[https://github.com/Vshal-P/CCA]