

## Question and Answers

Q1) Do consumer complaints show any seasonal patterns?

Ans) By looking at the complaint count by month and product category

Count of Complaint ID	Column Labels												
Row Labels	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Grand Total
Checking or savings account	2016	1780	2091	2130	2256	2145	2691	2248	1867	1868	1818	1904	24814
Credit card or prepaid card	1310	1187	1360	1386	1491	1372	1632	1448	1160	1288	1267	1296	16197
Credit reporting, credit repair services, or other personal consumer reports	592	604	669	692	693	767	793	731	545	545	565	514	7710
Mortgage	433	411	533	505	698	564	625	635	662	665	439	431	6601
Money transfer, virtual currency, or money service	241	239	312	322	297	330	378	318	247	260	236	273	3453
<b>Grand Total</b>	<b>4592</b>	<b>4221</b>	<b>4965</b>	<b>5035</b>	<b>5435</b>	<b>5178</b>	<b>6119</b>	<b>5380</b>	<b>4481</b>	<b>4626</b>	<b>4325</b>	<b>4418</b>	<b>58775</b>

The Highest complaint counts across most categories occur between May and August, with peak typically around July. This might indicate a seasonal rise in complaints during the summer months

Q2) Which products present the most complaints? What are its most common issues?

Ans) **Checking or savings account** is the product with highest complains and the most common issue is **Managing an account** with sub-issue **Deposit and withdrawals**

Q3) How are complaints typically resolved?

Ans) Bank closed the complaint and give an explanation to the costomer

Q4) Can you learn anything from the complaints with untimely responses?

Ans) Almost 30% of the complaint with untimely responses (delayed responses) are still pending and in nearly 60% cases of untimely responses bank hasn't give any public response and in majority cases bank has closed the complaint with an explanation given to the customers

Q5) What percentage of complaints are resolved in a timely manner vs. untimely manner?

Ans) Issue resolve on time: 93.77%

Issue resolves delayed: 3.84%

Issue still pending: 2.39%

Q6) Are certain issues more prevalent in certain product categories?

Ans) Yes, different product categories have different issues:

Checking or savings account have issues like managing an account, opeaning an account or closing one

Credit card or prepaid card have issues like problem with a purchase shown on your statement and scams of credit card

But the most common issue on more than one product categories are incorrect information on your report and problem with a credit reporting company's investigation into an existing problem