Sentiment analysis



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Objective

To perform sentiment analysis on the collected user reviews of LendingClub and find out areas where customers face problems

Data

The data was scraped from two sources i.e. <u>LendingClub</u> and <u>TrustPilot</u> websites

• It consists of around 10000 user reviews from verified profiles.

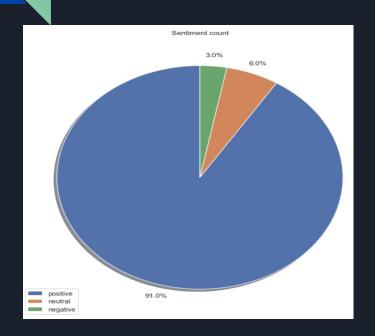
Columns in the dataset are Title, Content, Time and Tags.

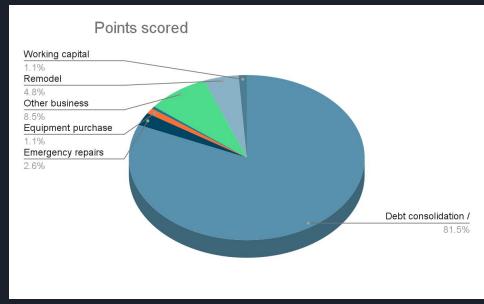
Process

- The data was first extracted and collected from the two sources.
- It was then pre processed and this includes standardising the time format, removal of numerical characters, spelling correction, etc.
- The sentiment analysis was then done for four parameters i.e.
 Application Process, Service, Interest Rates and Customer experience

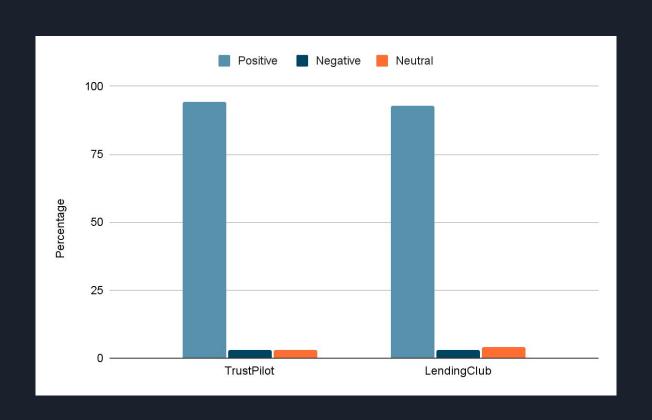
Analysis on whole data

Count of Reviews

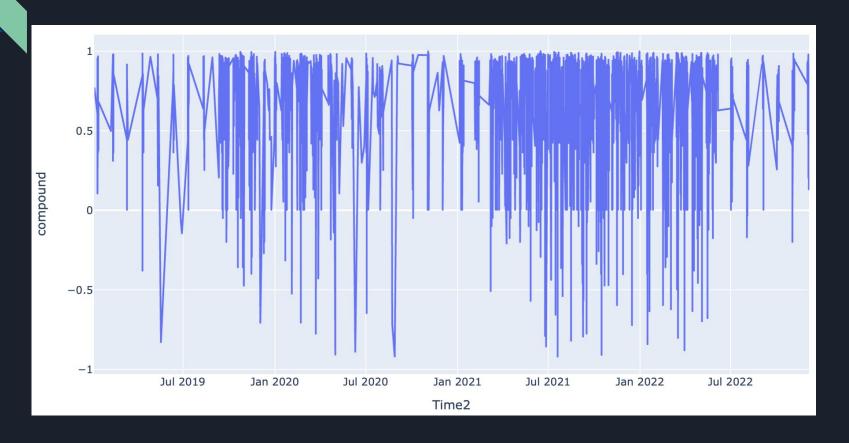




Reviews proportion from the two sources



Sentiment change with time



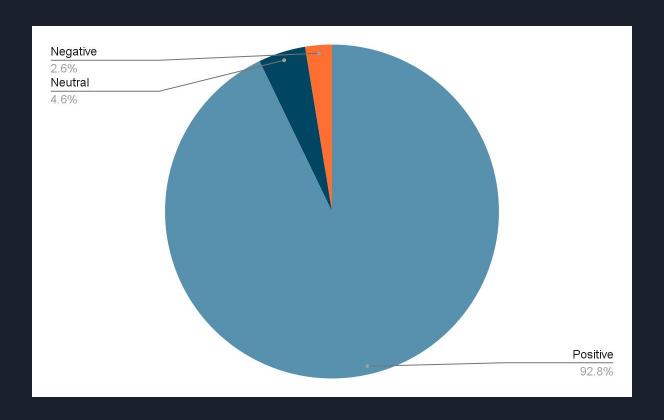
Word Clouds



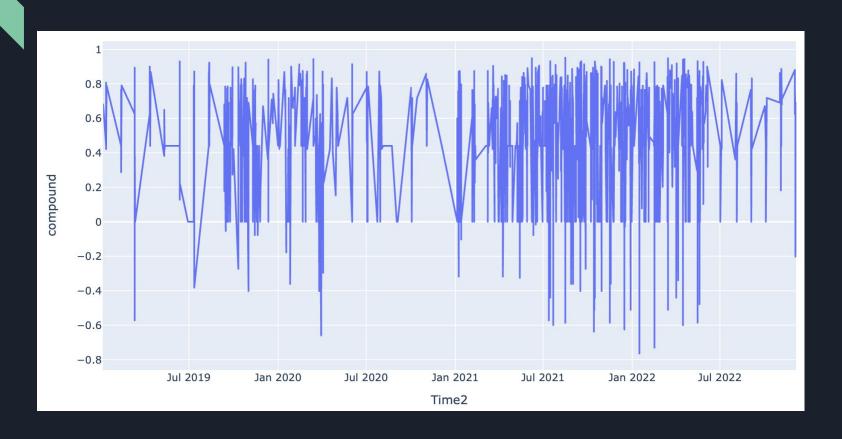
Positive Negative

Application Process

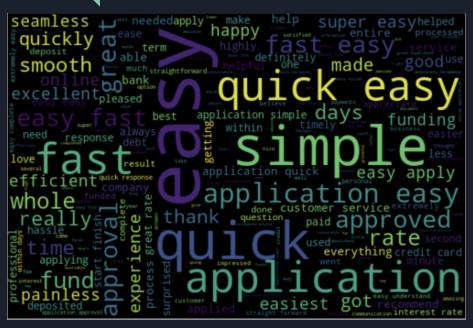
Sentiment classification count



Sentiment change with time



Word Clouds





Inferences

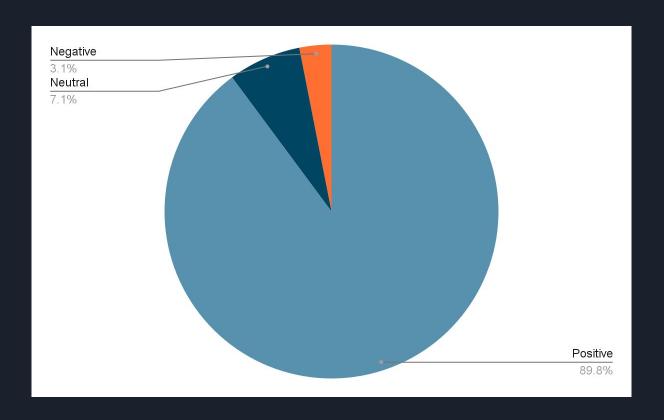
Some people complained about the high processing fee for the application

 Few customers had issues with the long time it took for the application procedure to be completed

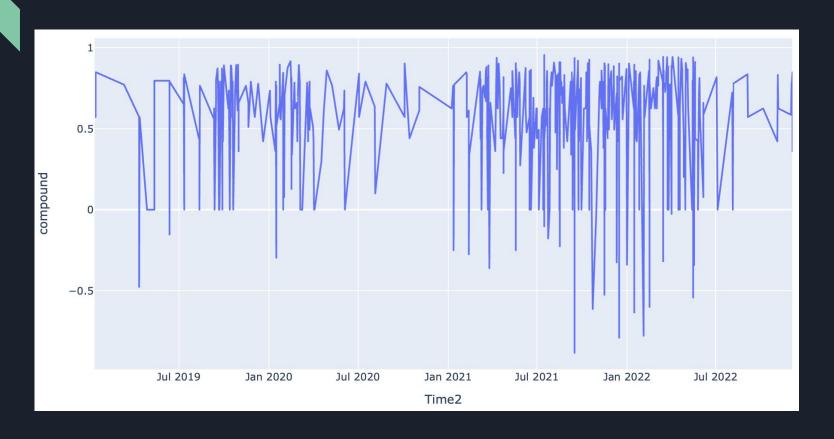
 There is no way of knowing the status of the application and the customer did not know if the loan was approved until it was funded into bank account

Service

Sentiment classification count



Sentiment change with time



Word Clouds

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application
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Inferences

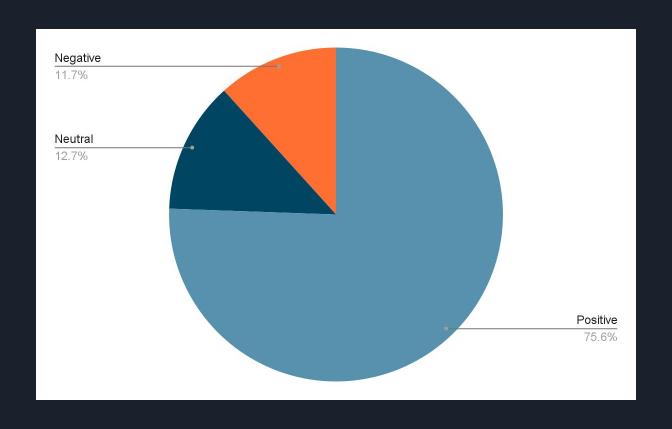
 One of the most common issue was that the loan was first denied by the company but after a few days the fund was automatically transferred to their bank accounts

• While most of the customers get their funds in a short time, some people said that it took a long time to get their deposit even after the loan was approved

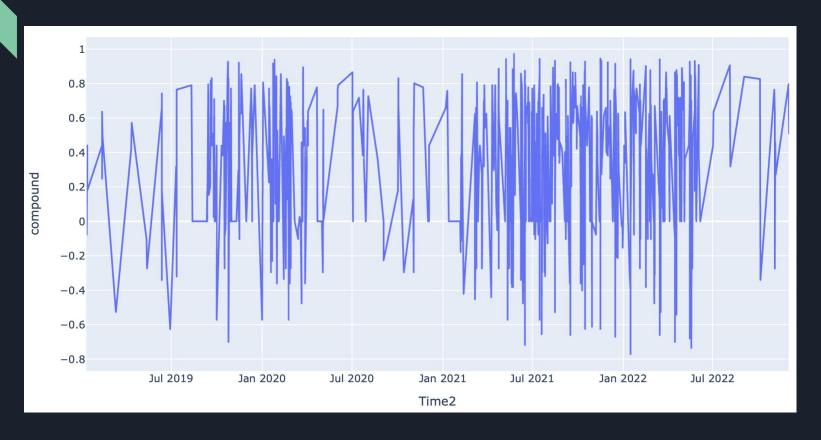
• Some people felt that there should be a number for customer service for any assistance in the process and sometimes it takes too long to get a representative on the phone

Interest Rates

Sentiment classification count



Sentiment change with time



Word Clouds

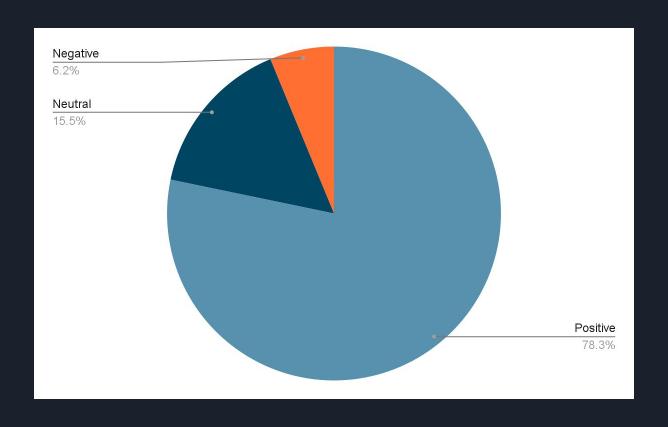
Inferences

• Some people found the interest rate high

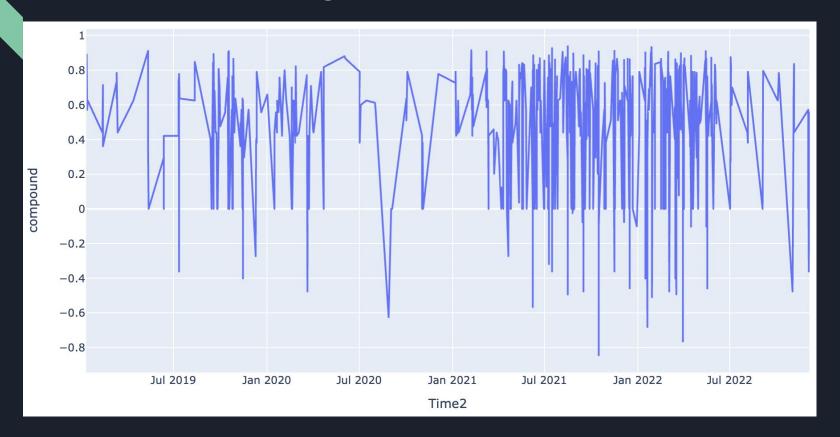
 Few customers complained that the actual rate that was charged was not what the company quoted.

Customer Experience

Sentiment classification count



Sentiment change with time



Word Clouds

Inferences

• Submitting a website help request has proven unsuccessful

• Online dashboard has lags and it has to be refreshed several times to get an up to date view

• Even after unsubscribing, the spam marketing mails from the company are sent to some customers

• It is hard to pay off the loan early and there is no way to add more money to your monthly payment

