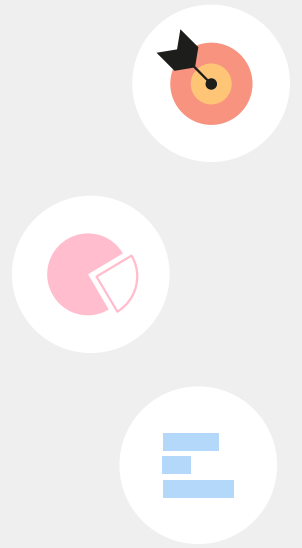


Customer complaint analysis



Domain: Customer Service and Support
Function: Consumer Complaints Management

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Problem Statement

One of the primary issue for a company is understanding and improving customer satisfaction with regard to the handling of consumer complaints. There is a need to identify factors contributing to dissatisfaction, delays in resolution, and the channels through which complaints are most effectively managed. This analysis aims to uncover these insights to enhance customer service and operational efficiency.



Objective

The objective of this project is to analyze consumer complaint data to identify trends and patterns that can inform strategies for improving customer satisfaction, reducing resolution times, ensuring timely responses, and minimizing disputes. This involves examining the performance of different companies, products, and complaint channels to pinpoint areas for improvement and best practices.



Tools Used

Analytical and Visual:

Microsoft Excel

Presentation:

Microsoft Power point



Dataset Overview

Data source: Internet

Time period: 2013-2016

Data size: dataset_consumer_complaints (14000, 18)

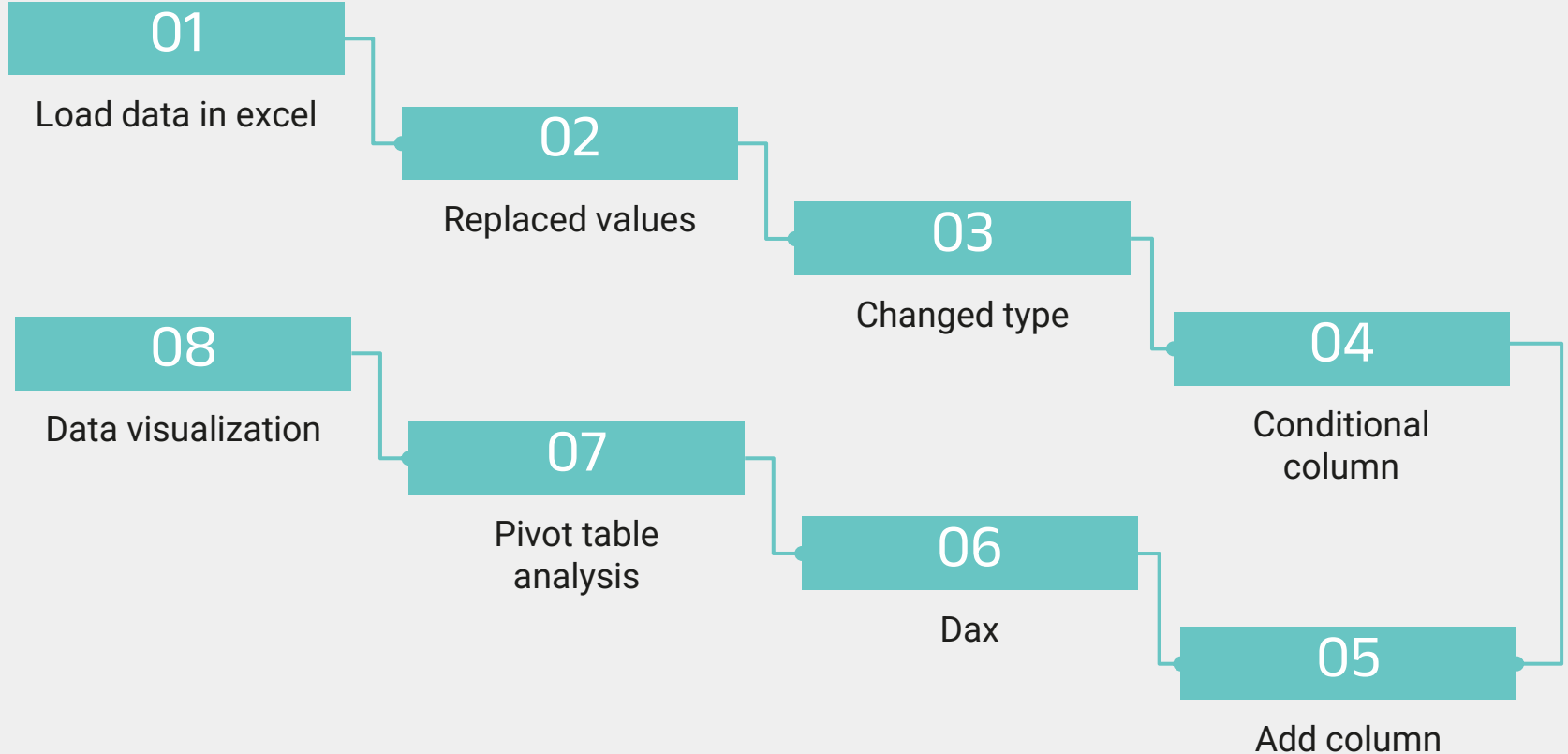
Key columns:

Actual Columns: Company, Resolution time, Issue,
Submitted via, product

Dax/Calculated columns: count_of_issue,
count_of_product, avg_issue_per_product,
count_of_customer_dspute, count_of_timely_response,
timely_response_percentage, overall_satisfaction,
dispute_percentage, timely_response



Analysis Workflow



Primary Insight

77.17%

**Customer
Satisfaction Rate**

98.40%

**Timely response
rate**

22.47%

**Customer Dispute
Rate**

2.00

Avg resolution time (Days)

1261

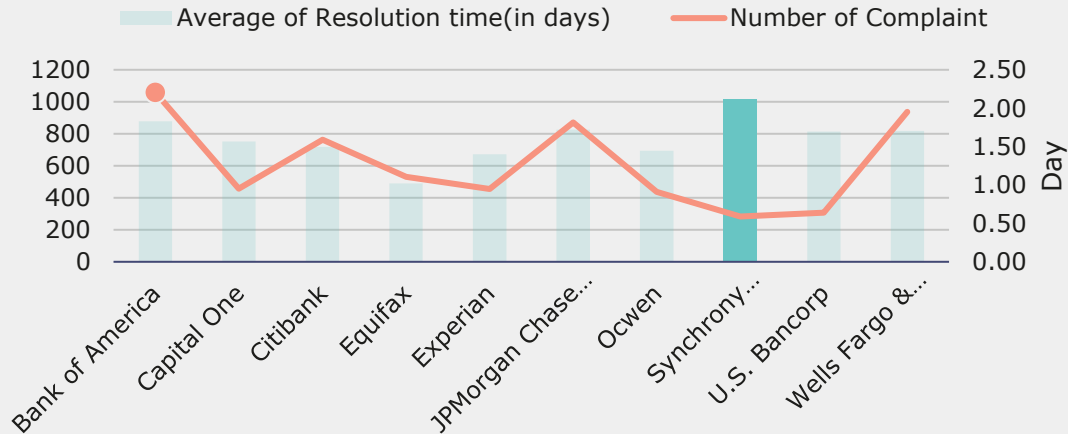
Avg issues per product

2233 Paradise Road LLC

Top company based on satisfaction

Secondary Insight

Which 10 companies have the longest complaint resolution times and highest complaint volumes?



Recommendation:

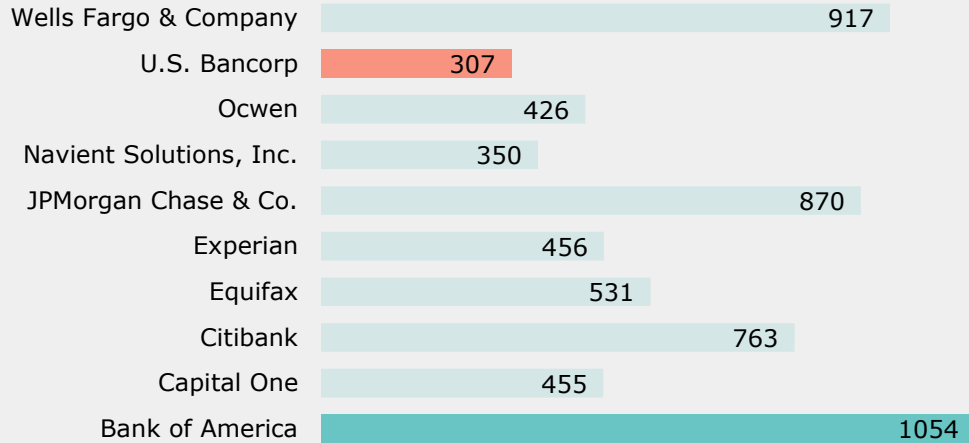
Bank of America should implement strategies to reduce the number of complaints, such as improving customer service and addressing common issues more effectively.

Synchrony Financial should focus on streamlining their complaint resolution process to reduce the average resolution time, potentially by investing in better complaint handling systems and staff training.

Bank of America has highest complaints and
Synchrony Financial has longest resolution time

Secondary Insight

Which 10 companies have most timely response?



Bank of America has highest number of most timely responses

U.S. Bancorp has lowest number of most timely response

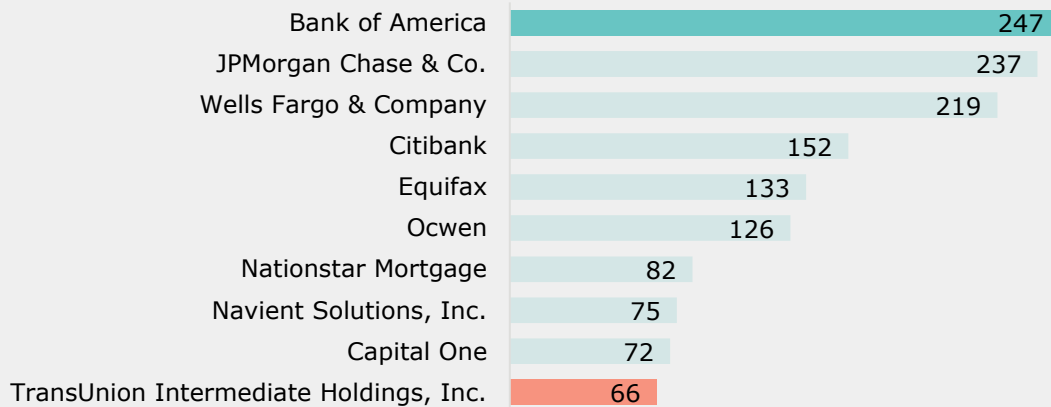
Recommendation:

Bank of America should continue their effective practices in handling complaints promptly and explore ways to maintain or improve this standard.

U.S. Bancorp should analyze the practices of top-performing companies and implement strategies to enhance their response time, such as optimizing their complaint management process and investing in training for their customer service teams.

Secondary Insight

Which 10 companies have most customer dispute?



Bank of America has highest number of customer dispute

TransUnion has lowest number of customer dispute

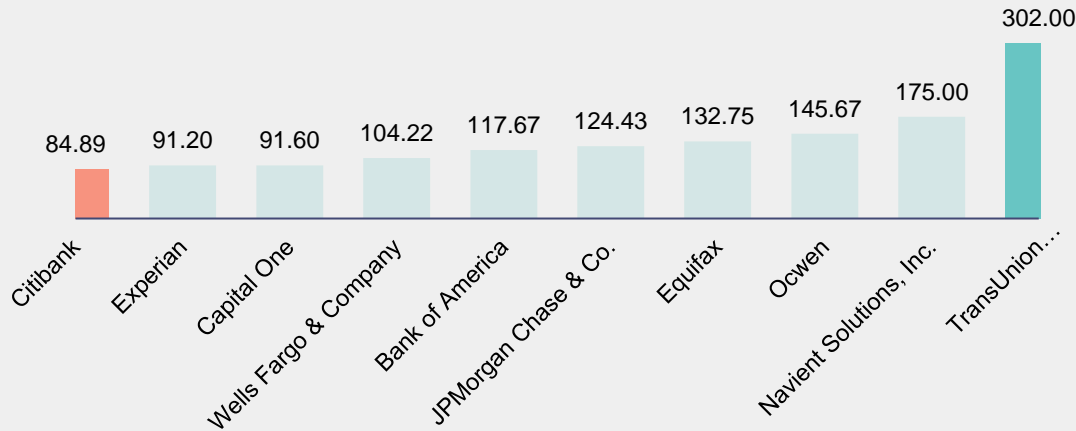
Recommendation:

Bank of America: Investigate the root causes of the high number of customer disputes. Implement measures to improve the initial resolution quality and customer communication. Consider providing additional training for customer service representatives to handle complaints more effectively and reduce dispute rates.

TransUnion: While maintaining the low number of customer disputes, continue to monitor and refine complaint handling processes to ensure sustained performance. Share best practices and strategies internally and potentially with other companies in the sector to improve overall industry standards.

Secondary Insight

Which 10 companies have most avg issues per product?



Transunion has highest number of average issues per product

Citibank has lowest number of average issues per product

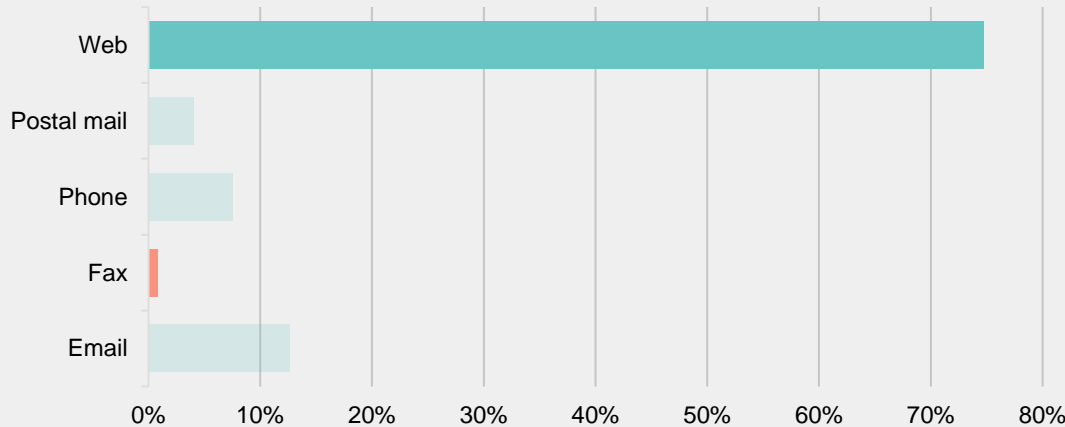
Recommendation:

TransUnion: Conduct a thorough analysis to identify why there are more issues per product. This may include reviewing product features, customer feedback, and support processes. Consider improving product design, increasing product testing, and enhancing customer support to address and reduce the frequency of issues. Implement proactive measures to prevent common problems and ensure better product reliability.

Citibank: Continue to uphold and refine the practices that have led to a low number of issues per product. Document and standardize these successful practices to ensure they are consistently applied across all products. Additionally, share these best practices within the organization to maintain high standards and potentially improve other areas.

Secondary Insight

How are customer issues distributed among different communication channels?



Recommendation:

Web Channel:

Simplify the complaint submission process and ensure the platform is mobile-friendly. Monitor the web channel to ensure prompt and effective resolution of issues.

Fax Channel:

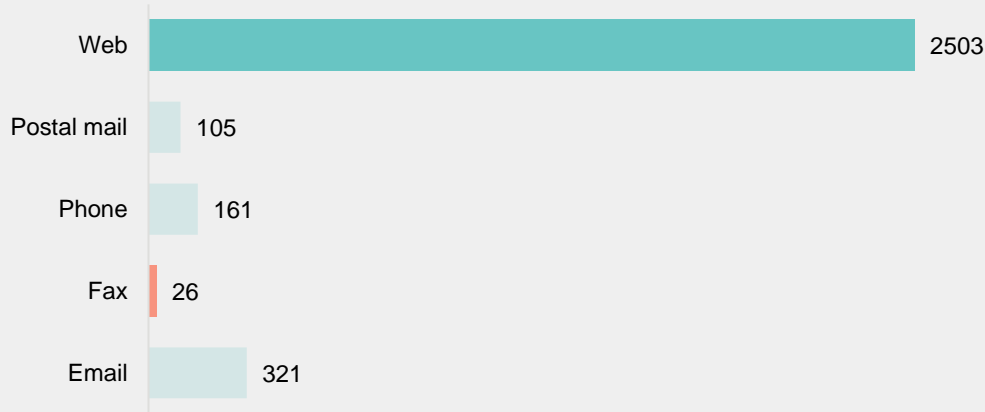
Assess the necessity of the fax channel. If needed, improve its support and awareness. Encourage customers to use more efficient digital channels for reporting issues.

Web highest number of issues acknowledgments

Fax has lowest number of issues acknowledgments

Secondary Insight

How do customer disputes vary among different communication channels?



Web highest number of disputed customers

Fax has lowest number of disputed customers

Recommendation:

Web Channel:

- Enhance Resolution Quality:**

Investigate why disputes are high and improve the initial resolution process to reduce disputes.

- Improve Communication:** Provide clear, detailed responses to web-submitted complaints to ensure customers feel heard and satisfied.

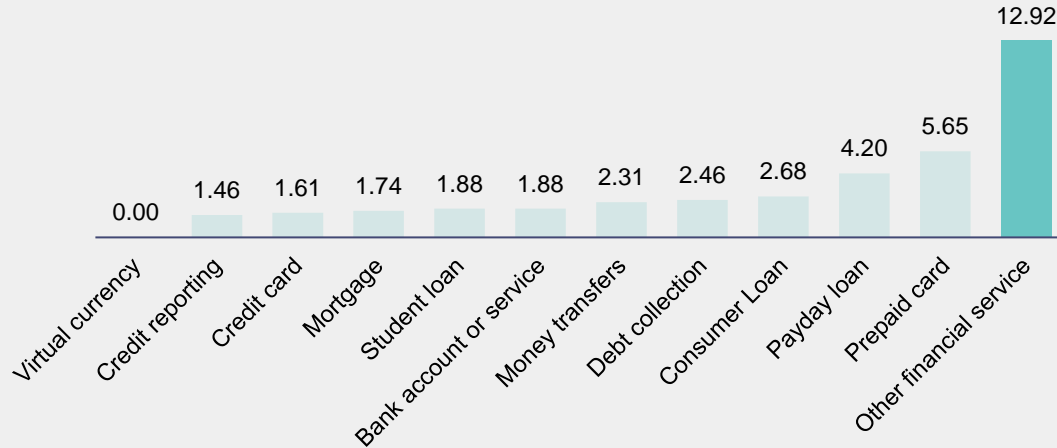
Fax Channel:

- Maintain Standards:** Continue effective practices that result in low dispute rates.

- Promote Best Practices:** Share successful strategies used in the fax channel with other channels to reduce disputes across all platforms.

Secondary Insight

How do average resolution time(day) vary among different product?



Recommendation:

Other Financial Services:

Identify bottlenecks in the resolution process and implement more efficient workflows. Provide additional training for customer service teams to handle and resolve issues more quickly.

Virtual Currency:

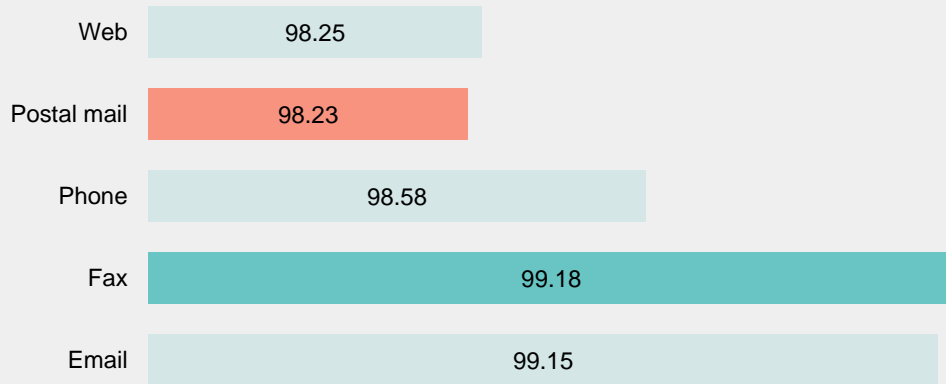
Analyze and document the practices leading to short resolution times and apply these strategies to other service areas. Continue to monitor and refine the resolution process to ensure sustained performance in resolving issues quickly.

Other financial service has longest resolution time

Virtual currency has shortest resolution time

Secondary Insight

How do timely response vary among different communication channels?



Recommendation:

Fax: Maintain and leverage best practices from the fax channel to ensure consistently high performance.

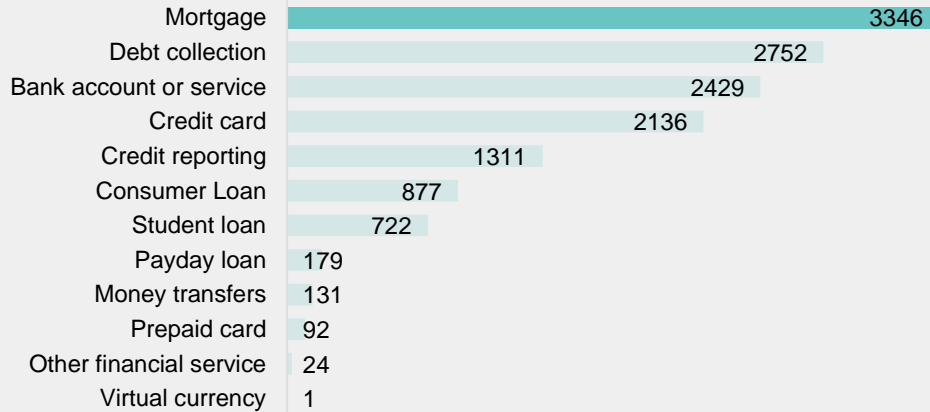
Postal Mail: Review and enhance the postal mail handling process to improve timely responses, potentially by integrating more efficient tracking and processing systems.

Fax has highest timely response rate

Post mail has the lowest timely response rate

Secondary Insight

How do number of complaint vary among different products?



Mortgage has longest resolution time

Virtual currency has shortest resolution time

Recommendation:

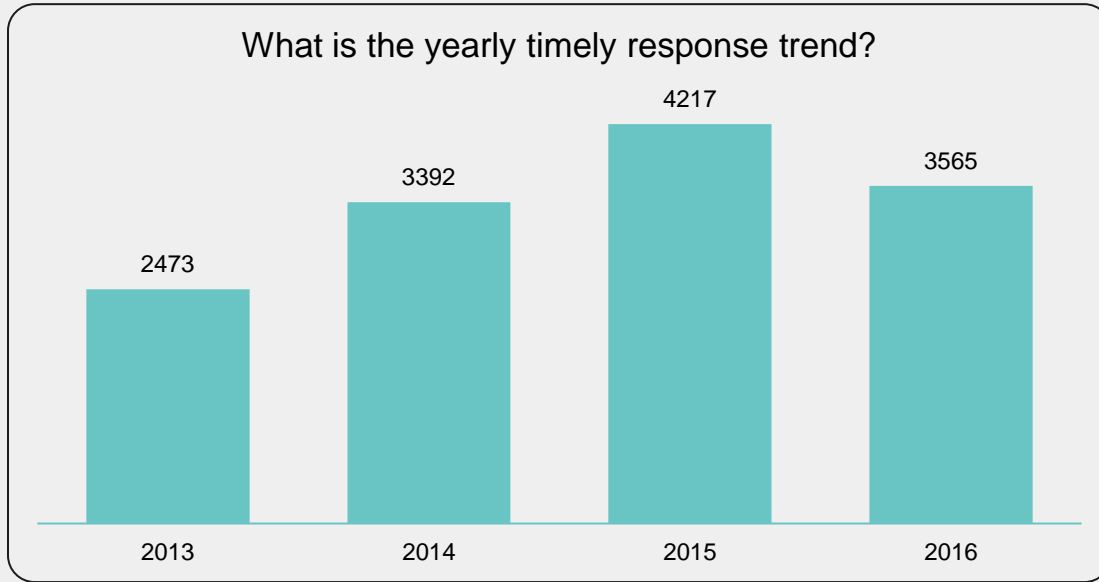
Mortgage:

Streamline and optimize the resolution workflow to reduce delays. Allocate more resources and training to handle mortgage-related complaints more efficiently.

Virtual Currency:

Identify and replicate the efficient resolution strategies used in virtual currency for other categories. Ensure the practices that contribute to the short resolution time are consistently applied and monitored.

Secondary Insight



Timely responses increased from 2013 to 2015 but significantly **decreased from 2015 to 2016.**

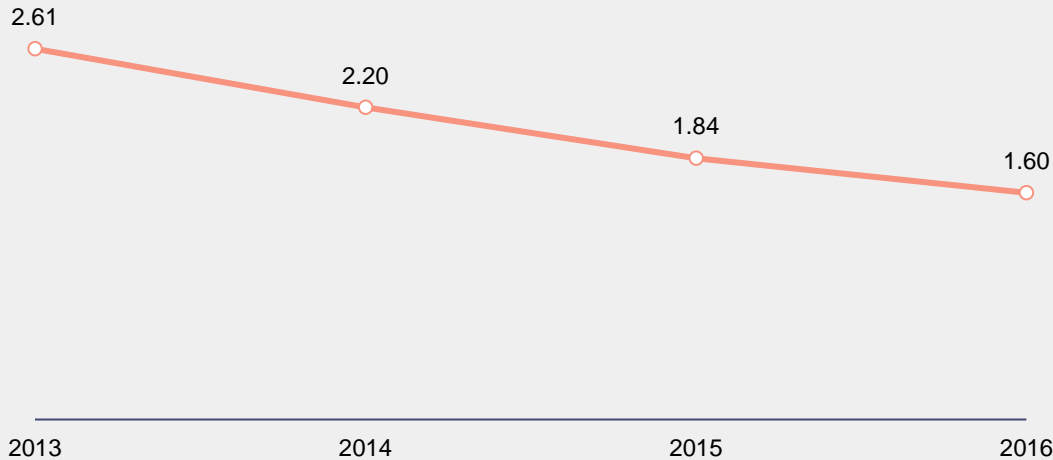
Recommendation:

Investigate the root causes for the decline in timely responses from 2015 to 2016 and address them accordingly.

Implement measures to sustain and improve the timely response rate, such as process optimization, resource allocation, or training initiatives.

Secondary Insight

What is the yearly average resolution time trend?



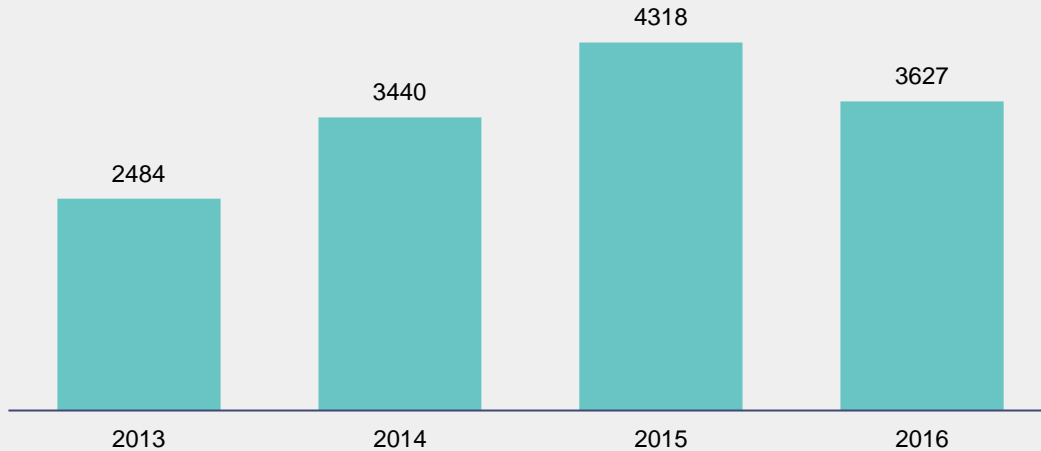
Recommendation:

Sustain and further enhance the measures that contributed to the continuous reduction in average resolution time from 2013 to 2016.

Every year resolution time is **decreasing**.

Secondary Insight

What is the yearly number of complaint trend?



The number of complaints were increasing consistently from 2013 to 2015 however, there was a **decline in complaints** in 2016 compared to 2015.

Recommendation:

Investigate the root causes behind the rising complaints from 2013 to 2015 and implement measures to address them. Identify and reinforce the factors that led to the decrease in complaints in 2016.

Key findings

This analysis evaluates customer satisfaction, complaint handling, and issue resolution metrics across various companies and channels. The primary insights reveal a customer satisfaction rate of 77.17%, a timely response rate of 98.40%, a customer dispute rate of 22.47%, an average resolution time of 2 days, an average of 1261 issues per product, and 2233 Paradise Road LLC as the top company based on satisfaction.

Secondary insights highlight several areas of concern and opportunities for improvement:

1. Bank of America has the highest number of complaints, while Synchrony Financial has the longest resolution time.
2. Bank of America performs well in timely responses, while U.S. Bancorp lags in this area.
3. Bank of America has the highest number of customer disputes, while TransUnion has the lowest.
4. TransUnion has the highest average issues per product, while Citibank has the lowest.
5. The web channel has the highest number of issue acknowledgments and disputed customers, while the fax channel has the lowest.
6. "Other financial services" has the longest average resolution time, while "virtual currency" has the shortest.
7. The fax channel has the highest timely response rate, while postal mail has the lowest.
8. Mortgage products have the longest resolution time, while virtual currency has the shortest.
9. Timely responses increased from 2013 to 2015 but decreased significantly in 2016.
10. Average resolution time has been decreasing consistently year-over-year.
11. The number of complaints increased from 2013 to 2015 but declined in 2016 compared to 2015.

Recommendations

1. Bank of America should focus on reducing complaints and improving resolution quality, while Synchrony Financial should streamline its complaint resolution process.
2. U.S. Bancorp should analyze top-performing companies' practices and implement strategies to enhance their response time.
3. TransUnion should address the high number of issues per product through product improvements, testing, and enhanced customer support.
4. Companies should optimize their web channels, simplifying the complaint process and ensuring prompt responses to reduce disputes.
5. The postal mail channel requires process enhancements to improve timely responses.
6. Companies should allocate resources and training to handle mortgage-related complaints more efficiently.
7. Investigate the causes behind the decline in timely responses from 2015 to 2016 and address them accordingly.
8. Reinforce the factors that led to the decrease in complaints in 2016 and address the root causes of the rising complaints from 2013 to 2015.

Customer Complaint Dashboard

QTR

Q1
Q2
Q3
Q4

Year

2013
2014
2015
2016

channel

Email
Fax
Phone
Postal mail
Web

state name

Alaska	Alabama
Alaska	Arizona
Arkansas	California
Colorado	Connecticut
Delaware	District of Columbia
Florida	Georgia

Product

Bank account	Consumer loan	Credit card	Credit reporting
Debt collection	Money transfer	Mortgage	Other financial

month

Jan	Feb	Mar	Apr	May
June	July	Aug	Sep	Oct

Consumer dispute

No
Yes

Timely response

No
Yes

77.17%
Customer Satisfaction Rate

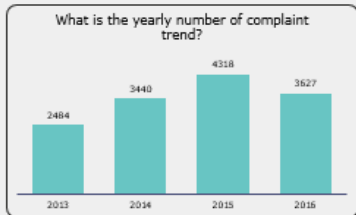
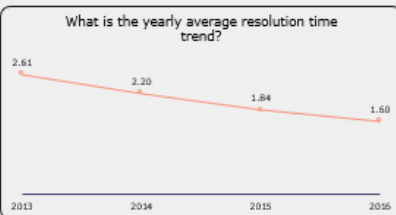
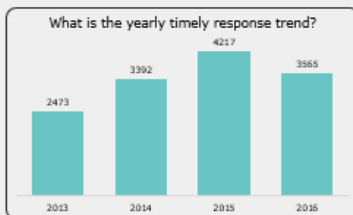
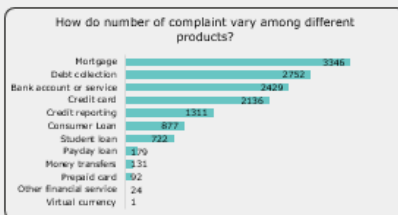
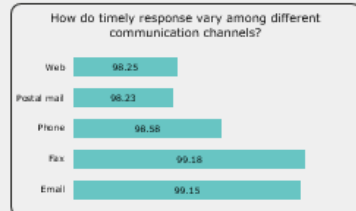
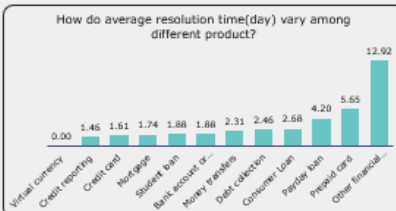
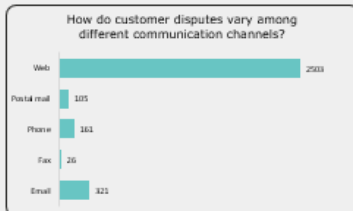
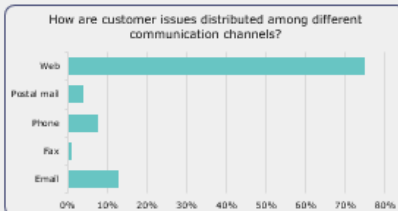
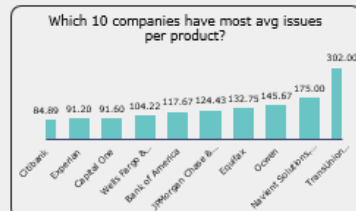
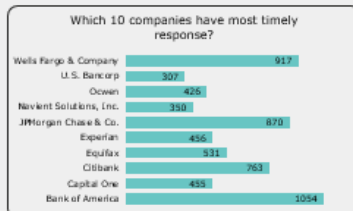
98.40%
Timely response rate

22.47%
Customer Dispute Rate

2.00
Avg resolution time (Days)

1261
Avg issues per product

2233 Paradise Road LLC
Top company based on satisfaction



Thank you!!!

-Amanat Mahmud

