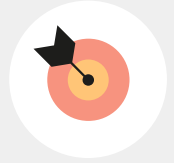


# Customer complaint analysis



Domain: Customer Service and Support  
Function: Consumer Complaints Management  
and Resolution Improvement

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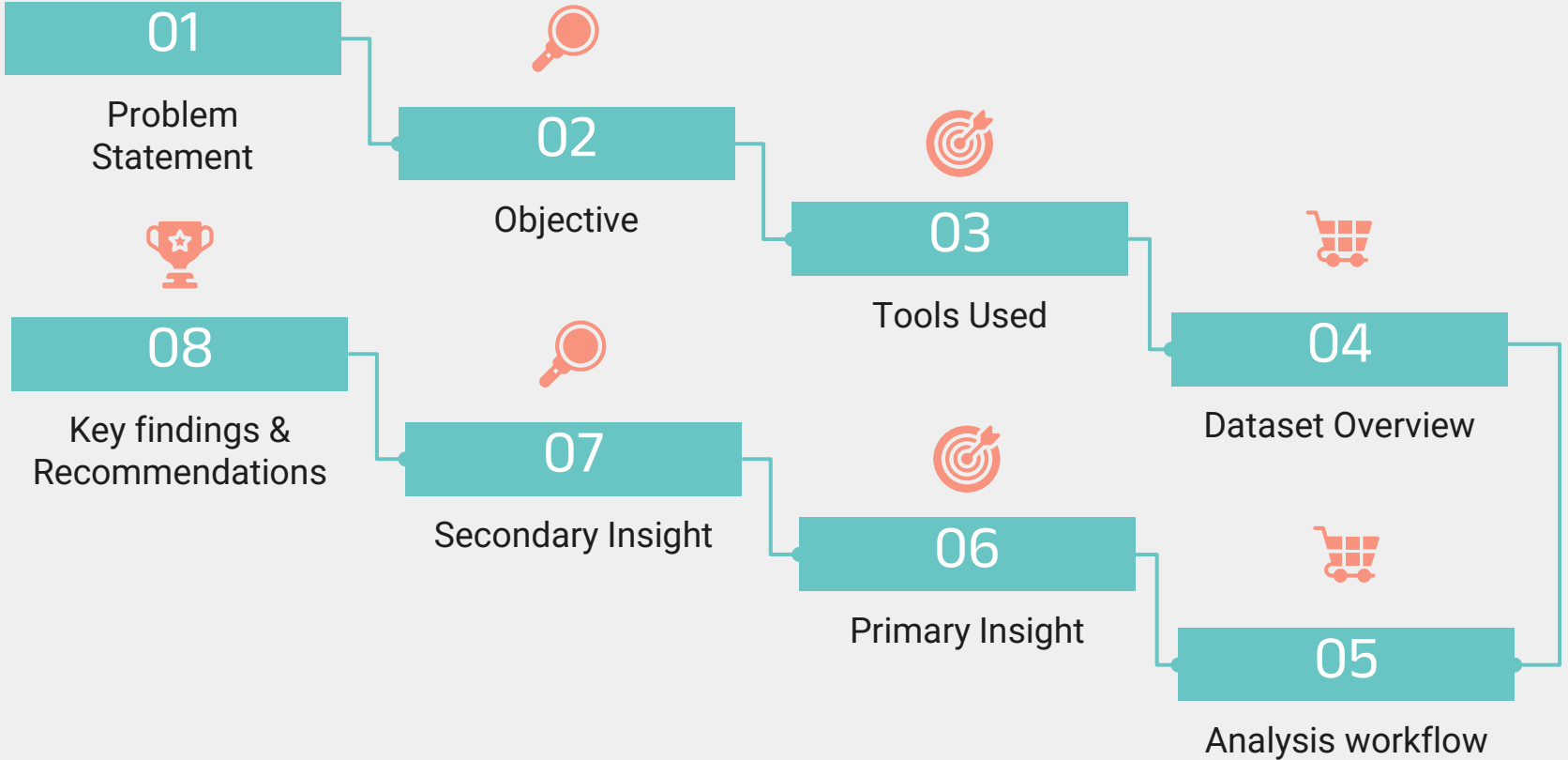
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Primary Insight



# 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)

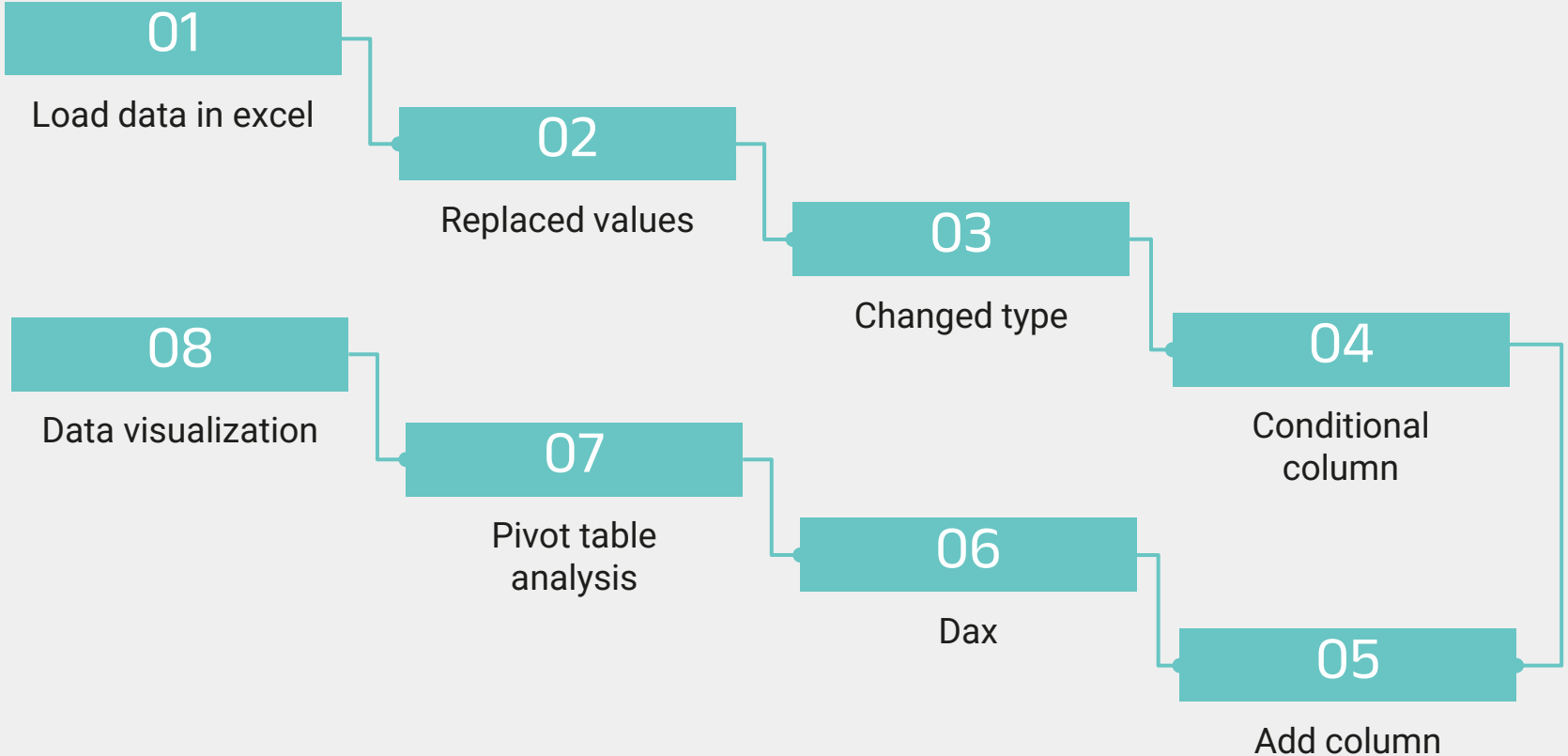
**Key columns:**

**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**

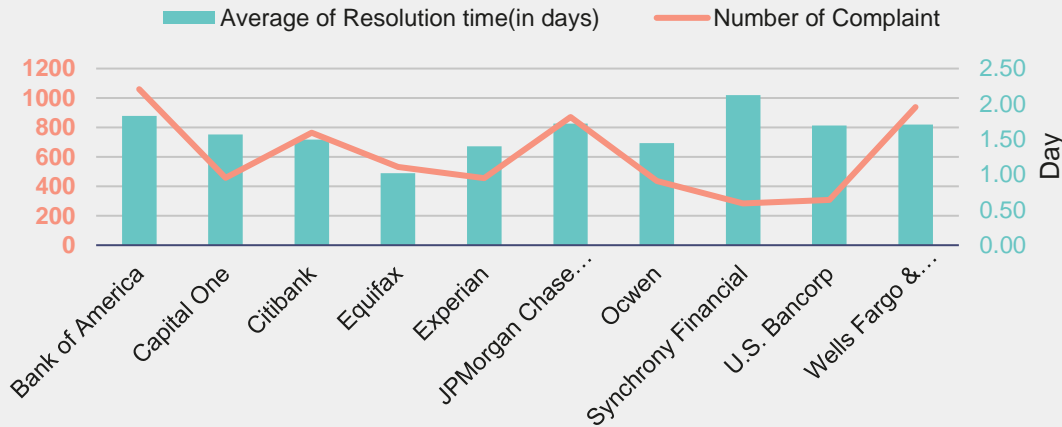
**2233 Paradise Road LLC**

**Top company based on satisfaction**



# Secondary Insight

Top 10 company with longest resolution time and most complaint



## Recommendation:

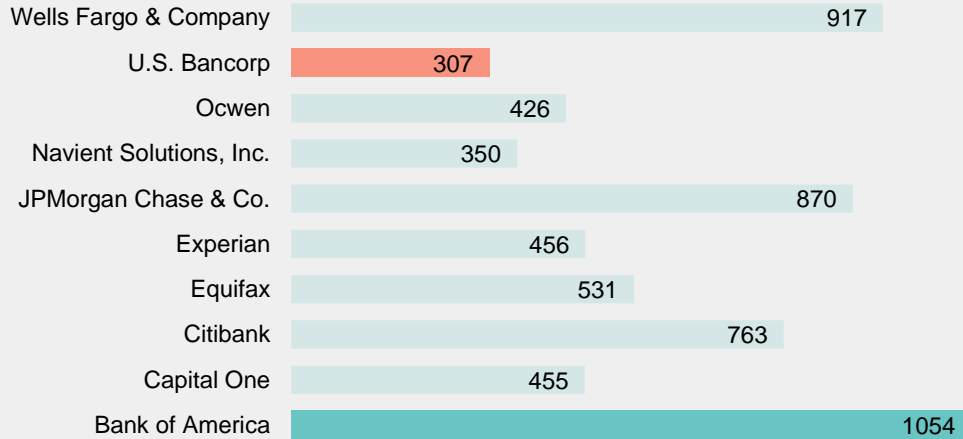
**Bank of America** should implement strategies to reduce the number of complaints, such as improving customer service and addressing common issues more effectively.

**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

## Top 10 Companies with Most timely response



**Bank of America** has highest number of most timely responses

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

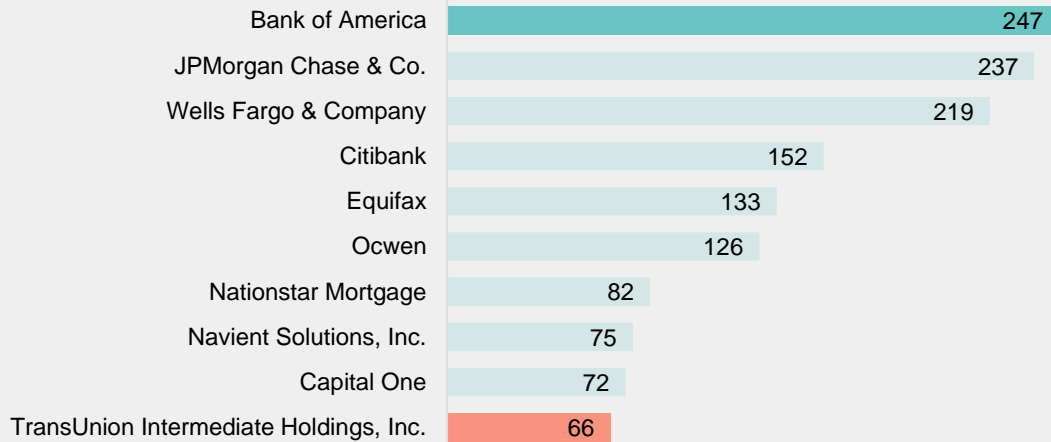
## Recommendation:

**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

Top 10 company with most customer dispute



**Bank of America** has highest number of customer dispute

**TransUnion** has lowest number of customer dispute

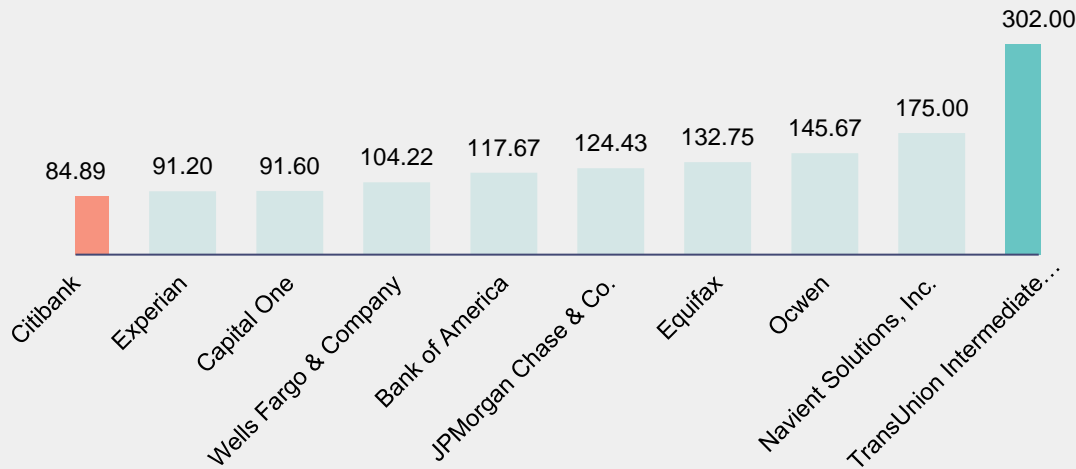
## Recommendation:

**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

Top 10 company based on avg issues per product



**Transunion** has highest number of average issues per product

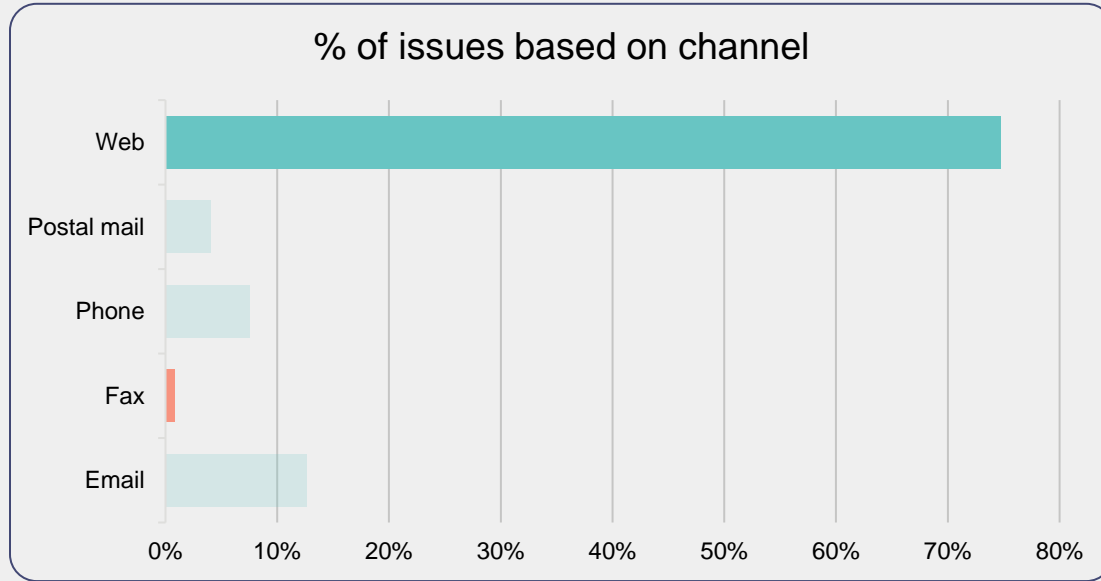
**Citibank** has lowest number of average issues per product

## 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



**Web** highest number of issues acknowledgments

**Fax** has lowest number of issues acknowledgments

## Recommendation:

### Web Channel:

- Optimize User Experience:** Simplify the complaint submission process and ensure the platform is mobile-friendly.

- Improve Response:** Monitor the web channel to ensure prompt and effective resolution of issues.

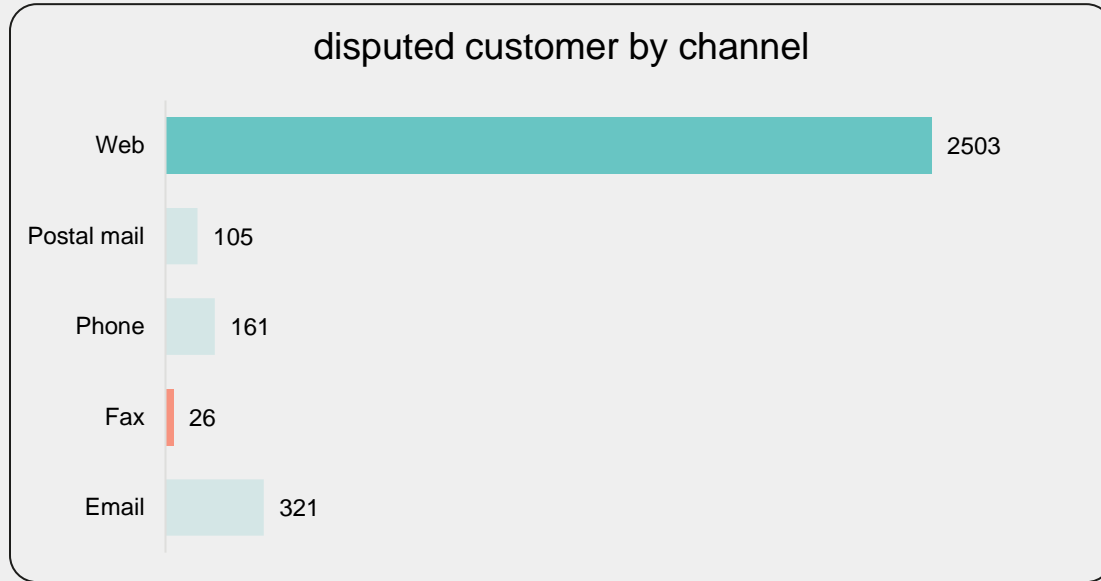
### Fax Channel:

- Evaluate Relevance:** Assess the necessity of the fax channel. If needed, improve its support and awareness.

### Promote Digital Channels:

Encourage customers to use more efficient digital channels for reporting issues.

# Secondary Insight



**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.

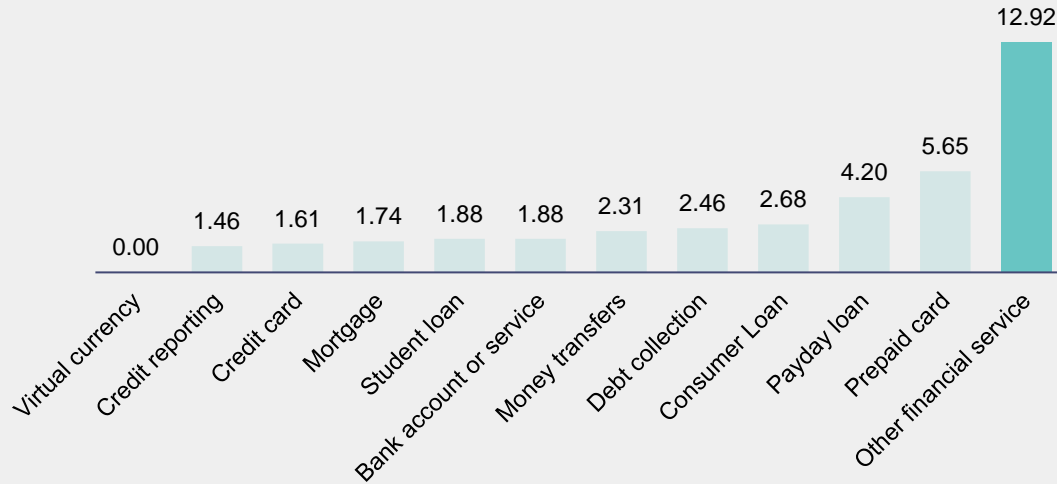
### Fax Channel:

- 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

avg resolution time(day) by product



**Other financial service** has longest resolution time

**Virtual currency** has shortest resolution time

## Recommendation:

### Other Financial Services:

- Streamline Processes:** Identify bottlenecks in the resolution process and implement more efficient workflows.

- Invest in Training:** Provide additional training for customer service teams to handle and resolve issues more quickly.

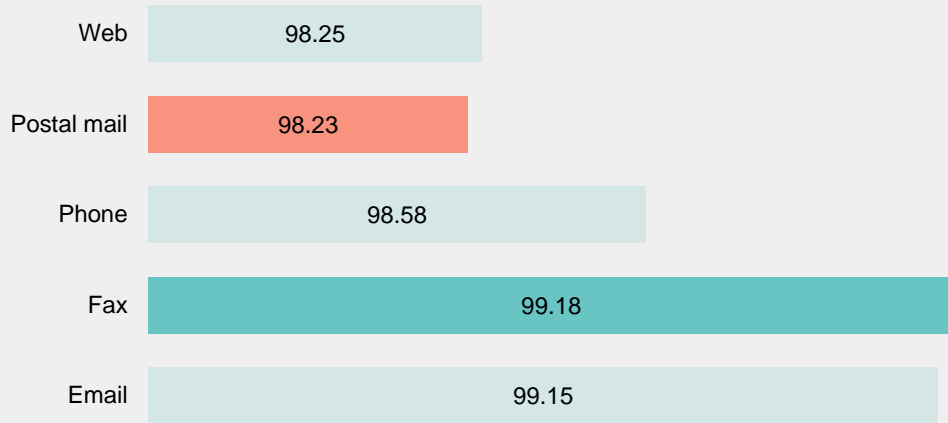
### Virtual Currency:

- Leverage Best Practices:** Analyze and document the practices leading to short resolution times and apply these strategies to other service areas.

- Maintain Efficiency:** Continue to monitor and refine the resolution process to ensure sustained performance in resolving issues quickly.

## Secondary Insight

% of timely response by channel



### 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.

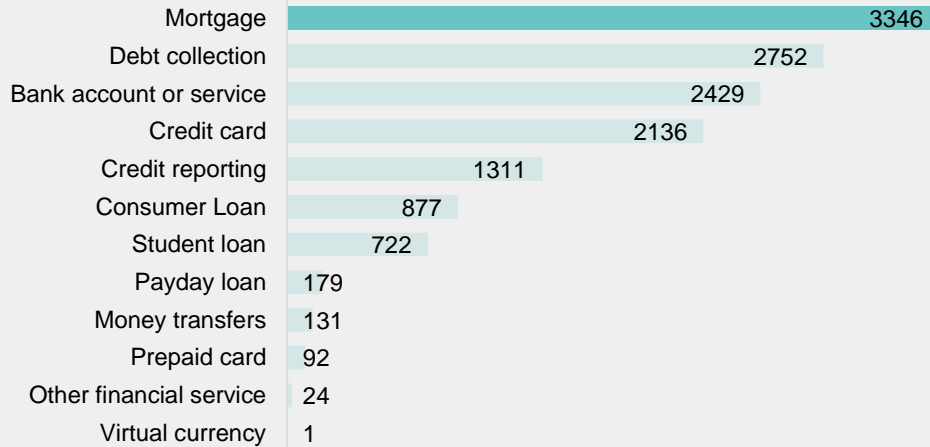
**Fax** has highest timely response rate

**Post mail** has the lowest timely response rate



# Secondary Insight

Number of complaint by product



**Mortgage** has longest resolution time

**Virtual currency** has shortest resolution time

## Recommendation:

### Mortgage:

**Improve Processes:** Streamline and optimize the resolution workflow to reduce delays.

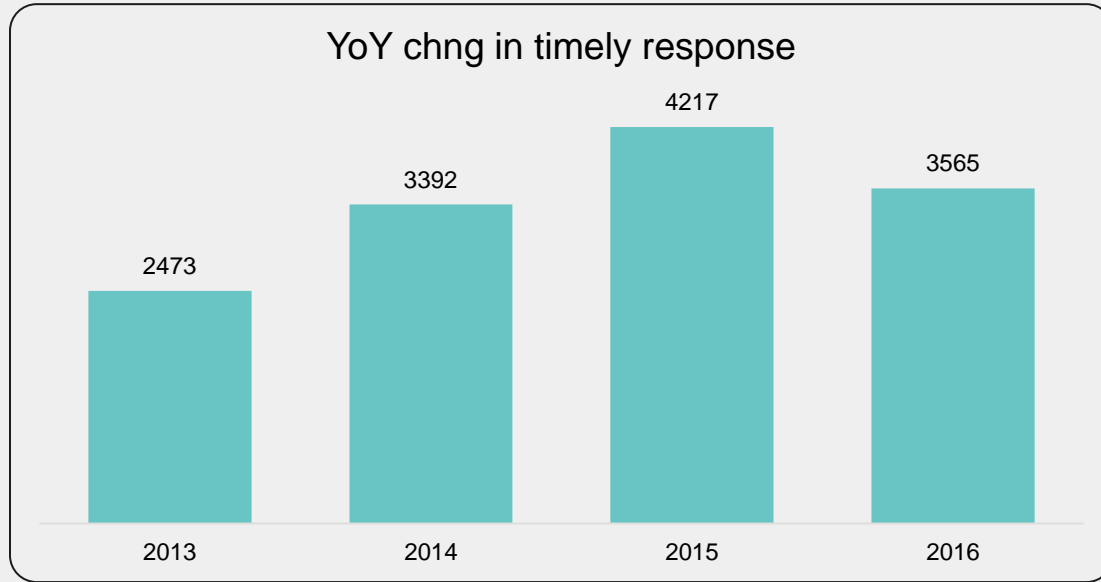
**Increase Resources:** Allocate more resources and training to handle mortgage-related complaints more efficiently.

### Virtual Currency:

**Leverage Best Practices:** Identify and replicate the efficient resolution strategies used in virtual currency for other categories.

**Maintain Standards:** Ensure the practices that contribute to the short resolution time are consistently applied and monitored.

## Secondary Insight



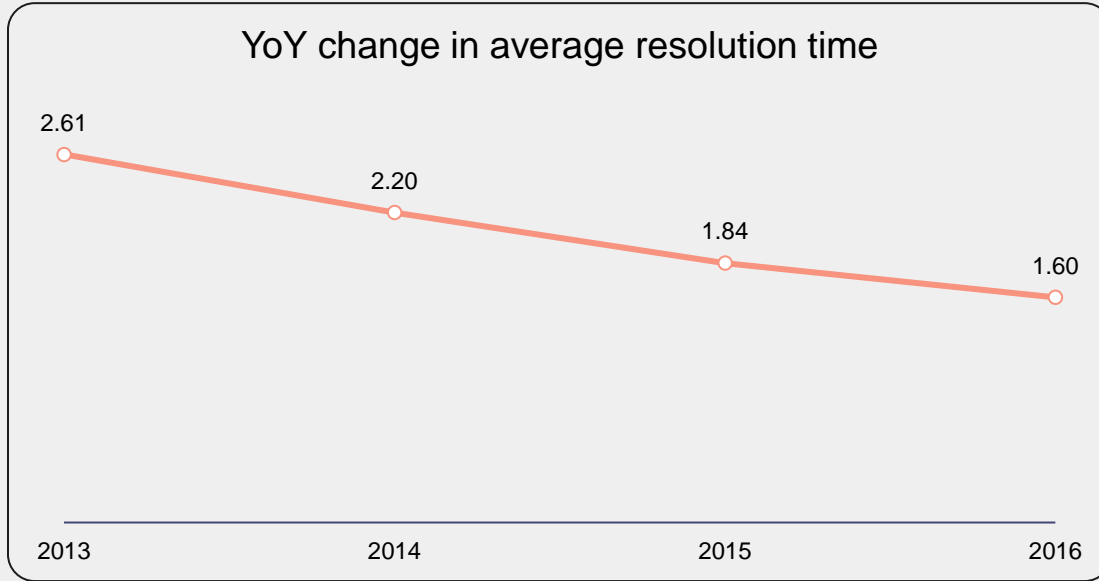
Timely responses increased from 2013 to 2015 but significantly **decreased from 2015 to 2016.**

### 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



## 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



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**

Alabama

Alaska

Arizona

Arkansas

California

Colorado

Connecticut

Delaware

District of Col...

Florida

Georgia

**Product**

Bank acco... Consumer... Credit card Credit rep... Debt colle... Money tra... Mortgage Other fina...

**month**

Jan Feb Mar Apr May June July Aug Sep Oct

**Consumer di...**

Na

Year

**Timely resp...**

Na

Year

**77.17%**  
Customer Satisfaction Rate

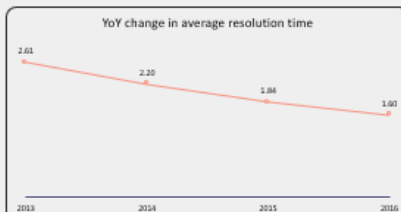
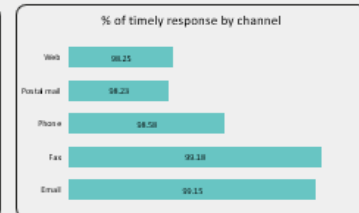
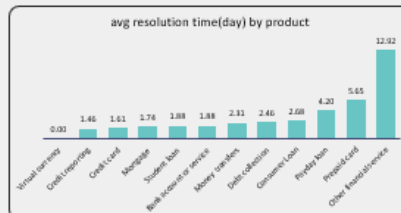
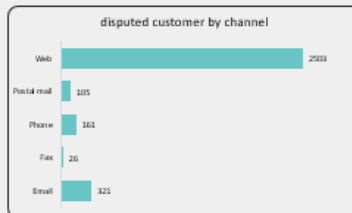
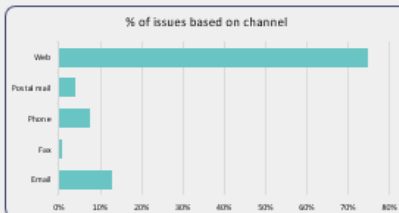
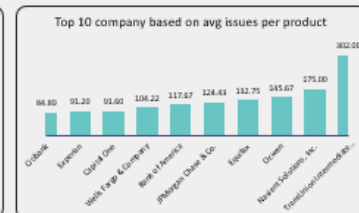
**98.40%**  
Timely response rate

**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

