FINANCIAL COMPLAINTS OVERVIEW

Email	Fax	Phone	Postal mail	Referral	Web

Total Complaints	Timely Response %	Disputed Rate%	YOY% change	Resolved at no cost	In progress	Date Received
75K	98.05%	9.71%	14.33%	84.50%	280	01-12-2011 / 13-10-2020

Complaints by Issue

Issue	Count
Managing an account	8.8K
Deposits and withdrawals	6.1K
Trouble during payment process	3.5K
Struggling to pay mortgage	3.4K
Problem with a purchase show...	3.3K
Billing disputes	3.2K
Other	3.1K
Problems caused by my funds ...	2.4K
Identity theft / Fraud / Embez...	1.8K
APR or interest rate	1.7K

Complaints by State

Microsoft Bing
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Monthly Trend

Month	Value
Jan	5.7K
Feb	5.7K
Mar	6.6K
Apr	6.2K
May	7.1K
Jun	6.8K
Jul	6.9K
Aug	6.8K
Sep	6.8K
Oct	6.0K
Nov	5.1K
Dec	5.4K

Complaints by Product

Product	Percentage
Credit card	25.30%
Mortgage	16.52%
Bank ac...	13.14%
Deb...	9.49%
Checking or savings account	17.85%
Credit card or pre...	13.55%
Student l...	
Ve...	

% Consumer disputed

Category	Percentage
Yes	9.71%
No	41.27%
N/A	49.01%

🎯 Project Objective

To help a financial institution monitor customer complaints, identify service bottlenecks, and ensure regulatory compliance by building an interactive Power BI dashboard that highlights complaint trends, resolution performance, and customer experience indicators.

The goal was to simplify decision-making for risk teams, product leaders, and customer service managers.

🔧 <u>Key Steps Followed</u>

1. Data Understanding & Cleaning

- Imported raw CSV file containing ~75K complaint records.

- Fixed incorrect date formats (DD-MM-YYYY → Date).

- Standardized text fields like product issue , company response .

- Removed duplicates, null entries, inconsistent categories.

- Created a **Date Table** for accurate time intelligence (YoY, trends, seasonality).

2. Data Modelling

1**. Star schema** created with:

• Fact table → Financial complaints
• Dimension table → Date Table

2. One-to-many relationship (Date → Date Received).

3. Ensured clean filter propagation and optimized model performance.

3. DAX Measures (Key Metrics)

- Total Complaints
- Timely Response %
- Disputed Rate %
- Resolved at No Cost
- In-Progress Complaints
- YOY Complaint Change

(Used CALCULATE , SUM , Divide, Date TABLE , DATEADD, FILTER logic to derive deep trends.)

4. Visualization & Storytelling

- Created KPI cards for leadership.

- Monthly trend chart to track seasonality.

- Issue-level bar chart to find top pain points.

- US map to identify region-wise hotspots.

- Tree map for product-wise complaints distribution.

- Donut chart for dispute behavior.

- Added slicers (Email, Web, Postal Mail, Phone, etc.) for dynamic exploration.

🔍 Key Insights (What the Dashboard Revealed)

- **Complaint volume increased YoY by ~14%**, signaling rising customer dissatisfaction or increased service usage.

- **98% complaints received timely response**, but **9.7% consumers still disputed** the bank's resolution — potential CX gap.

- **84.5% complaints were resolved at no cost**, indicating strong issue escalation resolution without monetary burden.

- **Managing Accounts** and **Deposits/Withdrawals** were the **highest pain areas**, contributing ~20% complaints.

- Certain **states had disproportionately higher complaints**, signaling potential operational inefficiencies.

- **Credit Cards** and **Checking/Savings Accounts** accounted for ~43% of total complaint volume.

These insights highlight where processes, products, and customer support workflows need attention.

This dashboard helped convert raw complaint data into **actionable insights** by connecting operations, risk, and customer experience teams on a single analytical view.

Thank You