

A Single Pane of Glass for Operational Transparency

FINANCIAL COMPLAINTS OVERVIEW

Email

Fax

Phone

Postal mail

Referral

Web

Total Complaints

75K

Timely Response %

98.05%

Disputed Rate%

9.71%

YOY% change

14.33%

Resolved at no cost

84.50%

In progress

280

Date Received

01-12-2011

13-10-2020

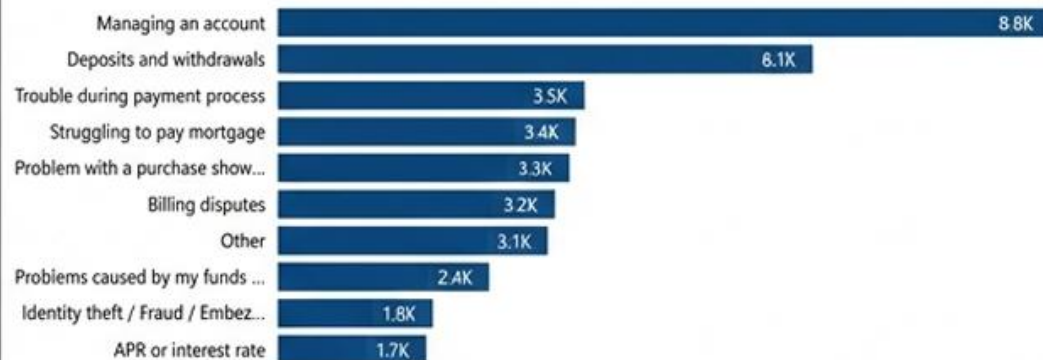
Interactive Slicers:

Dynamic navigation by channel (Email, Fax, Web).

KPI Banner:

Immediate visibility on critical metrics (75K Total, 98% Response).

Complaints by Issue



Complaints by State



Trend Analysis:

Monthly lines to track seasonality.

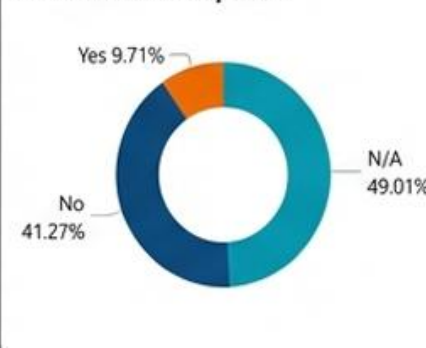
Monthly Trend



Complaints by Product



% Consumer disputed



Turning 75,000 Customer Voices into Actionable Strategy

A Power BI Business Intelligence Solution for Financial Complaint Management

Scope

Analysis of ~75K complaint records

Goal

From reactive ticket handling to proactive risk mitigation.



Financial Institutions Drowning in Data Starve for Insight

The Problem Statement

Context: The organisation manages vast amounts of complaint data but lacks a comprehensive understanding of trends.

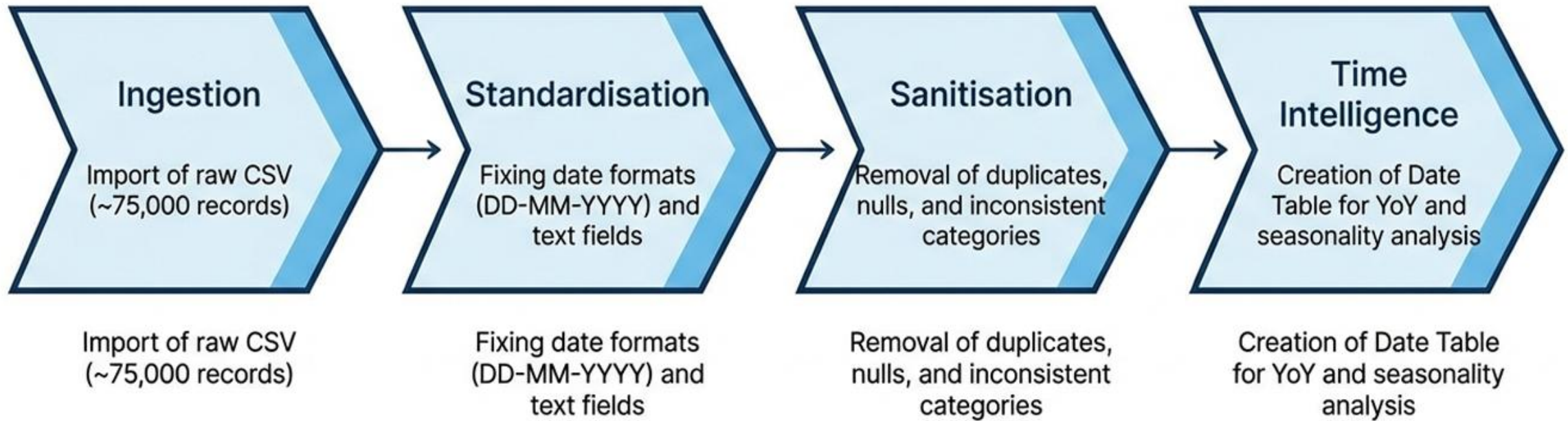
Challenges include integrating disparate sources, ensuring data timeliness, and navigating complex privacy regulations.



The Strategic Objectives

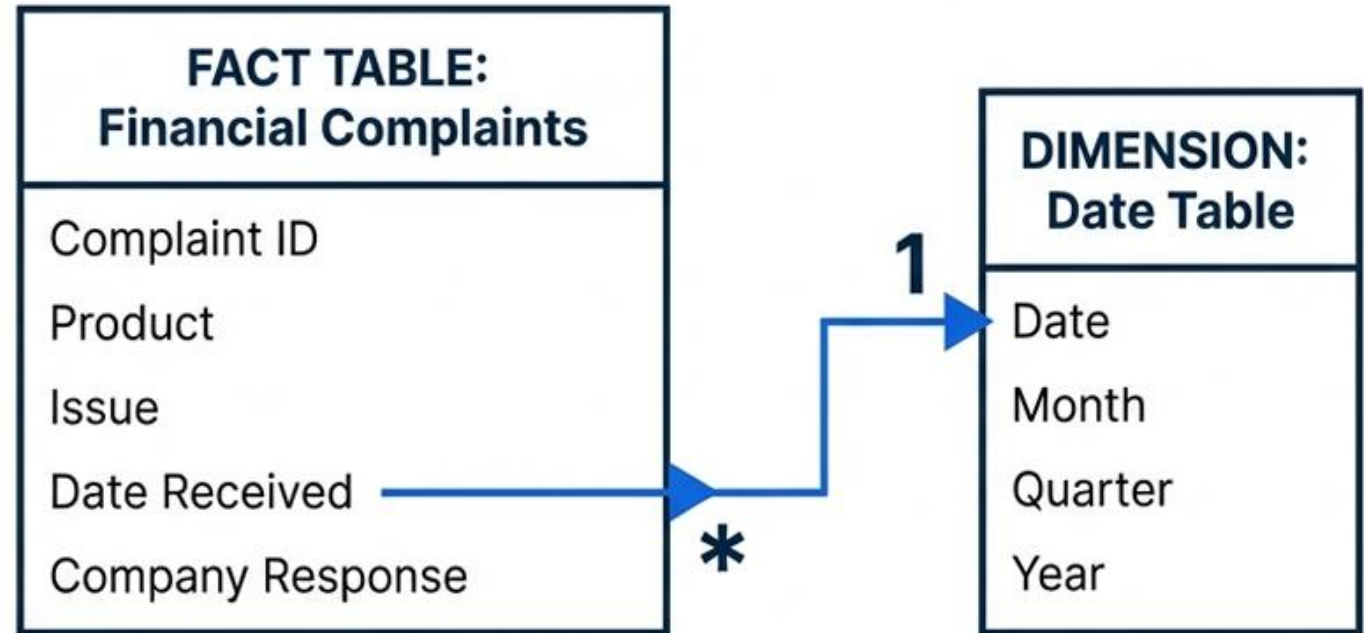
1. Identify service bottlenecks and operational inefficiencies.
2. Monitor resolution performance and regulatory compliance.
3. Empower decision-making for Risk Teams and Product Leaders.

Constructing a Foundation of Trustworthy Data



The Analytical Engine

We utilised a Star Schema architecture to ensure high performance and accurate filter propagation. Complex DAX logic (CALCULATE, SUM, DATEADD) drives dynamic metrics rather than static averages.



Star Schema Structure ensures accurate Time Intelligence and Filtering

The Analytical Engine: DAX Measures

Leveraging Data Analysis Expressions (DAX) to derive meaningful metrics.

Total Complaints

```
SUM(Financial_Complaints[Complaint_ID])
```

Timely Response %

```
DIVIDE(CALCULATE(COUNTROWS('Financial_Complaints'),  
'Financial_Complaints'[Timely_Response] = "Yes"),  
COUNTROWS('Financial_Complaints'))
```

Disputed Rate %

```
DIVIDE(CALCULATE(COUNTROWS('Financial_Complaints'),  
'Financial_Complaints'[Consumer_Disputed] = "Yes"),  
COUNTROWS('Financial_Complaints'))
```

Resolved at No Cost

```
CALCULATE(COUNTROWS('Financial_Complaints'), 'Financial_Complaints'[Company_Response_To_Consumer] IN {"Closed with explanation", "Closed without relief"})
```

In-Progress Counts

```
CALCULATE(COUNTROWS('Financial_Complaints'), 'Financial_Complaints'[Status] IN {"In progress", "Pending"})
```

YoY Complaint Change

```
VAR CurrentYear = [Total Complaints]  
VAR PreviousYear = CALCULATE([Total Complaints], DATEADD('Date'[Date], -1, YEAR))  
RETURN  
DIVIDE(CurrentYear - PreviousYear, PreviousYear)
```

Logical Functions Used:

CALCULATE

SUM

DIVIDE

DATEADD

FILTER

Complaint Volume is Rising Significantly Year-Over-Year

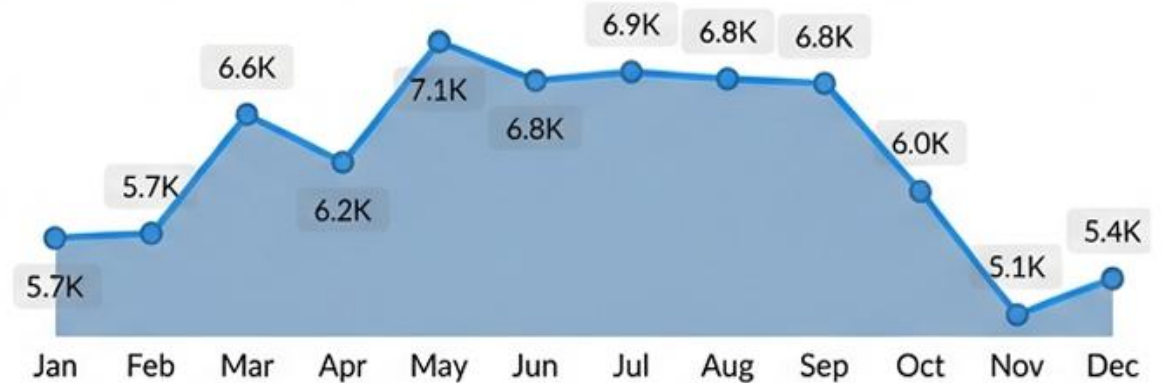


YoY Change

+14.33%

Signals rising customer dissatisfaction or increased service usage.

Monthly Trend



280 In Progress

Active complaints currently being addressed.

High Operational Efficiency vs. The Quality Gap

Efficiency & Cost

98.05%

Timely Response Rate

84.50%

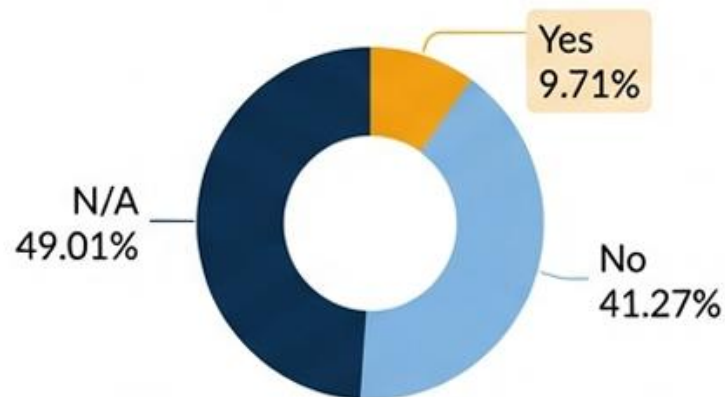
Resolved at No Cost

Speed is excellent and fiscal impact is minimised.

The Effectiveness Warning

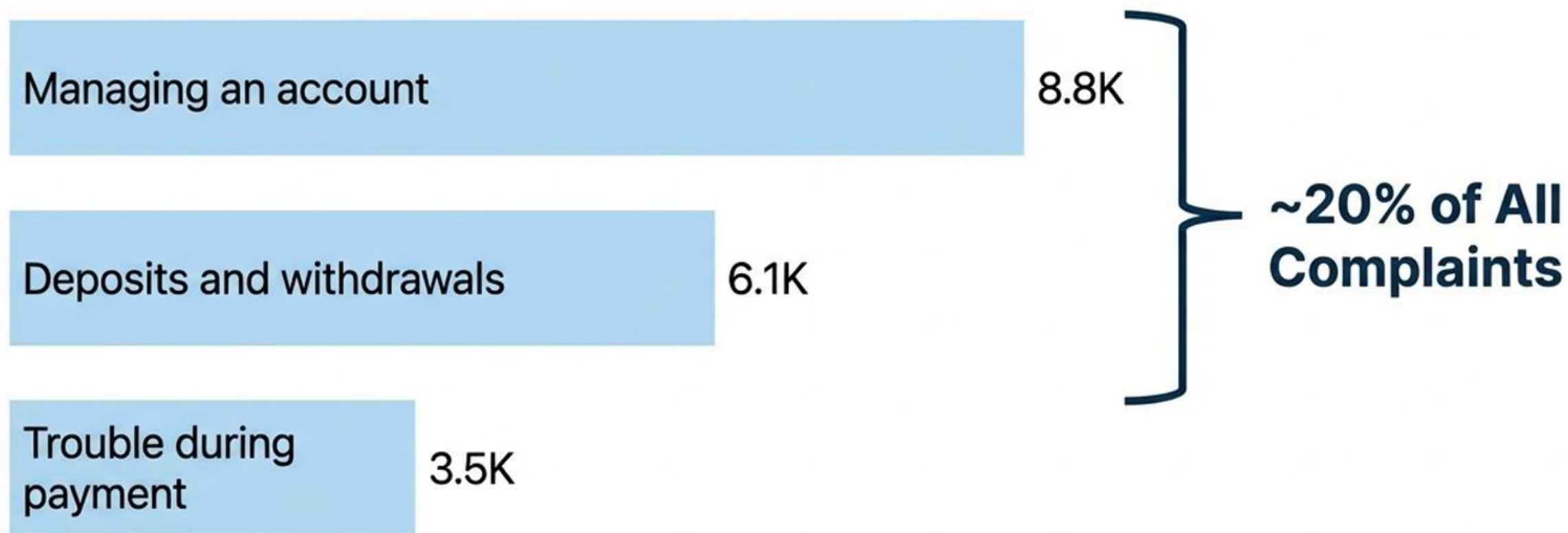
9.71%

Disputed Rate



Nearly 1 in 10 customers dispute the resolution. This indicates a potential gap in Customer Experience quality.

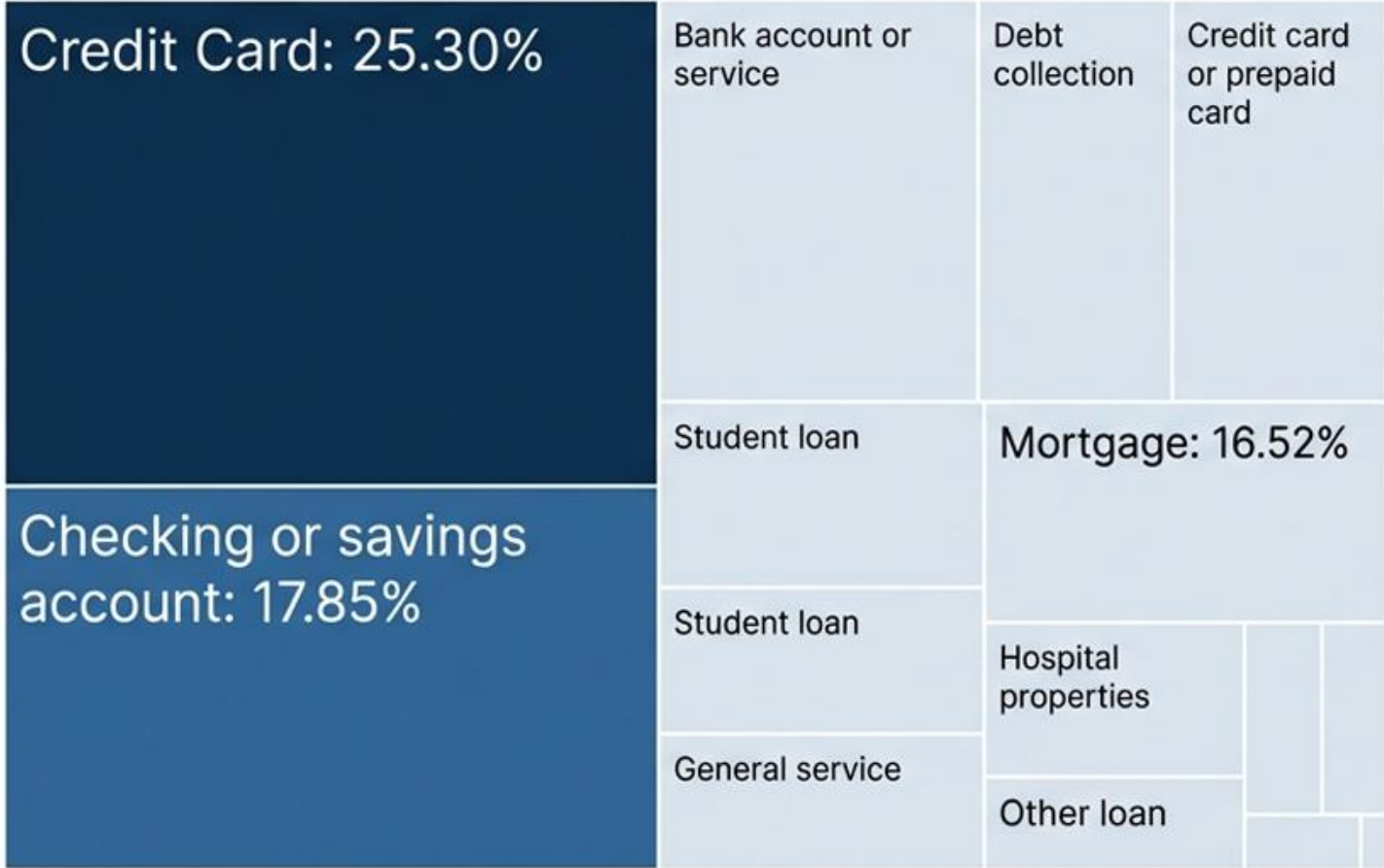
'Managing an Account' is the Top Operational Pain Point



The friction isn't just with the product, but with the **specific processes** of access, transactions, and administration.

Credit Cards and Accounts Dominate Complaint Volume

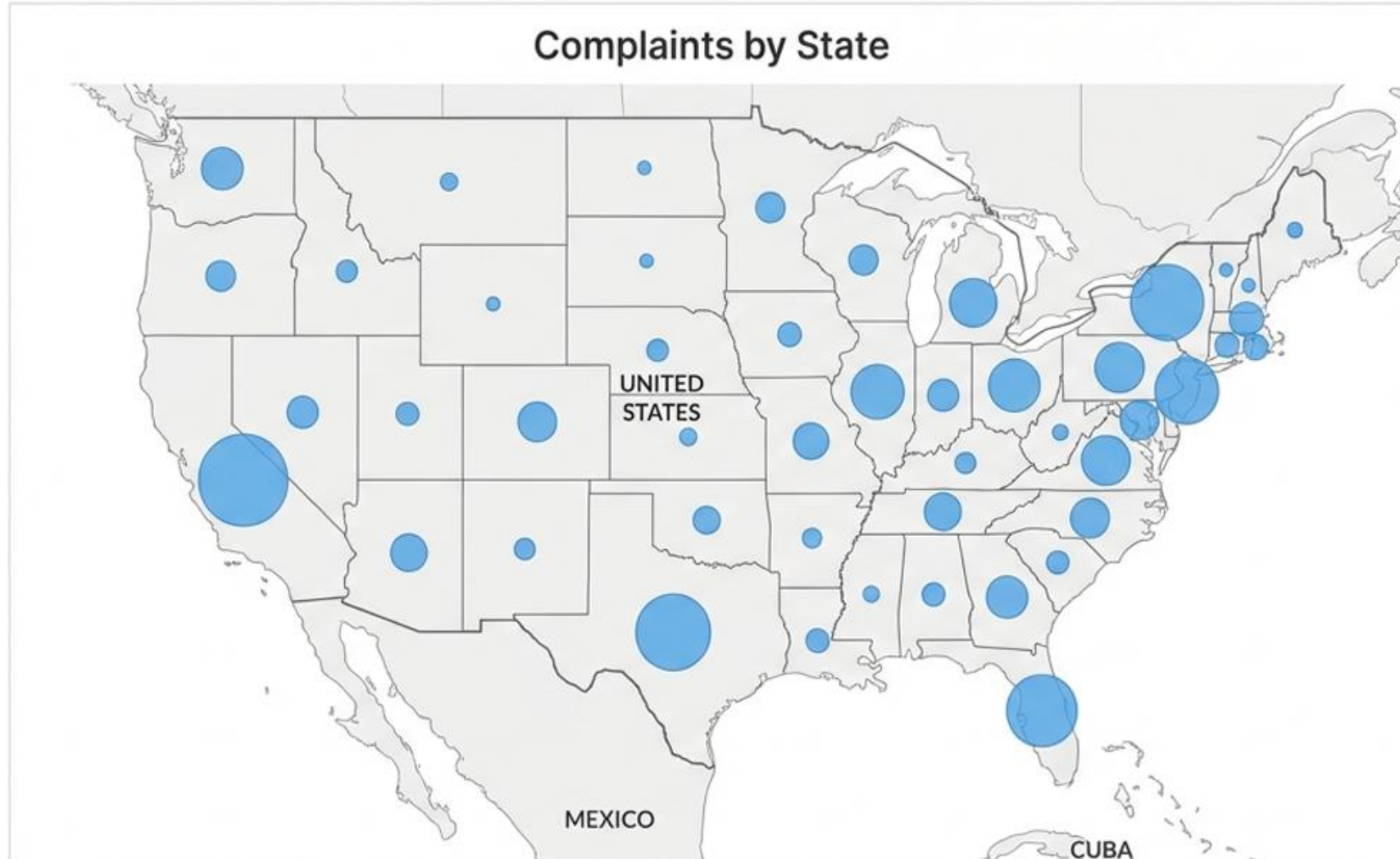
Complaints by Product



Critical Insight: Two specific product categories account for ~43% of total volume.

Credit Cards are the largest single contributor.

Regional Hotspots Signal Localised Inefficiencies



Insight:

Certain states exhibit disproportionately higher complaint volumes. This suggests potential operational inefficiencies in regional branches or differing impacts of state-level regulations.

Strategic Recommendations for Risk & Product Leaders

1. Targeted Training



Focus support training on 'Managing Accounts' and 'Deposits' procedures to tackle the 20% volume drivers.

2. Dispute Investigation



Audit the 9.7% of disputed cases. Investigate if the 'No Cost' resolution strategy is leaving customers feeling unheard.

3. Product Review



Product leaders for Credit Cards must review terms or UI issues, as they are the dominant source of friction (25% of volume).

Empowering Data-Driven Decision Making

Summary: This dashboard successfully converts raw, disjointed complaint data into a cohesive strategic asset.

Value Delivered

- **Operations:** Real-time tracking of **280** active cases.
- **Risk:** Identification of the **14%** YoY surge.
- **CX:** Pinpointing the **9.7%** dispute gap.

We have connected operations, risk, and customer experience teams on a single analytical view.