Consumer Finance Complaints

Every week thousands of complaints regarding financial products are sent to the Consumer Financial Protection Bureau (CFPB). The CFPB sends these complaints to the financial institutions in question for a response. The complaints and any response to those complaints are published. The data includes information on product, institution, location, issue, response, etc. Nearly 800,000 complaints dating back to late 2011 are included.

Data: https://www.consumerfinance.gov/data-research/consumercomplaints/#download-the-data

Question: Can we draw any conclusions about certain financial institutions, certain financial products, if a type of complaint occurs more frequently in a geographical area, etc?

Taiwanese Credit Card Defaults

This data set includes roughly 30,000 Taiwanese credit card holders with existing debt. Data points include the size of the loan, gender, education, marital status, age, and history of past payment.

Data: http://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients#

Question: Can we predict who is more likely to default based on any of the independent variables?

Bank Marketing Campaigns

A Portuguese bank ran a direct marketing phone campaign from May 2008 to November 2010. A number of different data points were collected for each contact. Some of these include age, type of job, marital status, when the person was contacted, plus many others. Finally, the data set includes whether the contact subscribed or not.

Data: http://archive.ics.uci.edu/ml/datasets/Bank+Marketing

Question: Can we say what aspects of the campaign were more successful than others? Should a future campaign only focus on certain variables and exclude others?