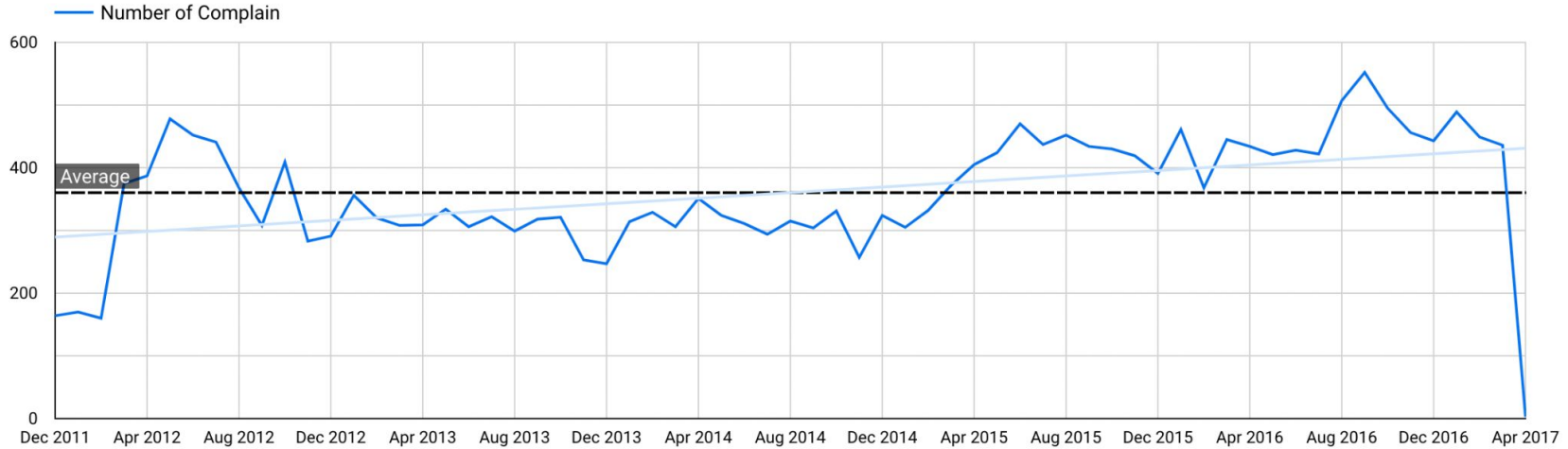
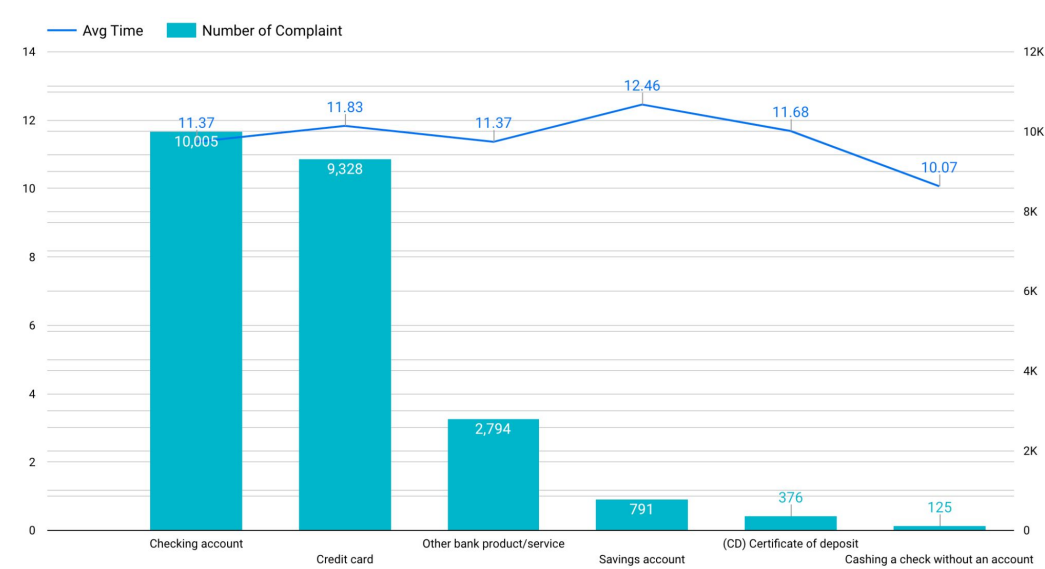


Complain Handling

Kurniawan Kesuma Putra



Number of complain increase over time, so it means we need more system (can be human, or machine) to solve this problem to maintain customer expectation.



Most of incoming complaint is related to checking account and credit card(~80% data) and takes time around 11 minutes to solve the problem. The longest time to solve a complaint is saving account subproduct. But it only about 3% from all data.

We can look deeper into checking account and credit card category to see what is major issue,so we can create an automation system to handle this problem.

Subproduct	Issue	Total Complaint	Avg Resolve Time	Total Resolve Time...
Checking account	Account opening, closing, or managem...	3,551	11.37	6,385.83
Checking account	Deposits and withdrawals	2,891	11.25	5,161.78
Checking account	Problems caused by my funds being low	1,860	12.63	1,803.23
Checking account	Making/receiving payments, sending ...	762	10.49	989.07
Checking account	Using a debit or ATM card	941	10.15	877.5

Most of problem is related account opening and closing, and also deposits and withdrawals. Average resolve time is only about ~11 minutes smaller than problem low funds but if see the total resolve time is so much bigger because of many cases. If the solution can be handled by system, it would save agent's time so agent can focus to solve problem that can not handle by human.