### **Caller Insights & Complaints Dashboard – Key Insights (1–7 Aug)**

**Complaint Trend**

* Complaint rate fluctuated **22–29%**, peaking on **Aug 3–4 (≈29%)** and **Aug 7 (27%)**.
* Indicates recurring process/system triggers on those days.

**Top Dispositions Driving Complaints**

* **Online Access (65), Fraud (30), S&P Bank (27), Change of Details (18)**.
* **Transaction Queries (14), BCC Query (12), Card Disputes (11), Discharge (11)**.
* **Account Closure (10), KYC (7), Fraud Query (6), Variations (5), Applications (5)**.
* Clear hotspots around **digital access, fraud, and account processes**.

**Caller Type Distribution**

* **Customers dominate (195 calls)**, but **Brokers & Planners (30), Non-customers (19), Third-Party Authorities (11), AMP Staff (7), Power of Attorney (4)** also contribute.
* Complaint % is **highest among Brokers & Planners and Non-customers**, signaling partner/onboarding friction.

**Complaint Themes (Word Cloud)**

* Frequent issues: **“application,” “unable,” “fraud,” “received,” “transaction,” “KYC.”**
* Reflects pain points in **digital channels, fraud handling, and documentation**.

### **Recommendations**

* **Deep-dive high complaint dispositions** (Online Access, Fraud, Account Closure).
* **Improve partner and broker support** to reduce external complaints.
* **Strengthen fraud detection & faster resolution** → reassure customers.
* **Simplify online processes & clarify KYC/documentation steps**.
* **Investigate Aug 3–4 & Aug 7 spikes** for process/system issues.