

Business Requirements Document:

Customer Feedback Intelligence (CFI) Platform

Project Name:	Customer Feedback Intelligence (CFI) Platform
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Author:	Senior Business Analyst
Project Sponsor:	Chief Experience Officer (CXO)
Key Stakeholders:	Head of Customer Support, Head of Loans, Head of Credit Cards, Head of Insurance, Head of Investments, Chief Technology Officer (CTO)

1. Business Overview

FinTechCorp is a diversified financial services provider offering a wide range of consumer products. Its primary operations span across consumer lending (Loans), payment solutions (Credit Cards), risk management (Insurance), and wealth management (Investments). All product lines are serviced by a central Customer Support division.

In a highly competitive market, customer satisfaction and loyalty are paramount. FinTechCorp's strategic goal is to differentiate itself through a superior customer experience, which requires a deep and accurate understanding of customer needs, pain points, and sentiment.

2. Problem Statement

Customer dissatisfaction at FinTechCorp has reached a critical level, with **62.66% of the customer base identified as Detractors** (NPS 0-6) and an average overall NPS of just **5.07**.

Compounding this, the organization is currently **incapable of diagnosing the root cause** of this dissatisfaction. The existing feedback collection system captures nonsensical placeholder

text instead of actionable customer feedback, rendering all qualitative analysis impossible.

Furthermore, operational inefficiencies are evident, with customer issue resolution times averaging a high **37.04 hours**. Analysis shows this metric has no correlation with NPS, indicating the company is focused on the wrong drivers. This combination of severe negative sentiment, a complete lack of qualitative insight, and slow service delivery poses a significant and immediate threat to customer retention, brand reputation, and future growth.

3. Business Objectives

The primary objective of this project is to remediate the company's feedback-to-insight pipeline to enable a data-driven improvement in customer experience.

- **Objective 1 (Insight):** Establish a reliable, scalable system to capture, analyze, and act upon real-time, qualitative customer feedback to identify specific, actionable pain points.
- **Objective 2 (Satisfaction):** Dramatically improve customer satisfaction and loyalty by addressing the *true* drivers of dissatisfaction identified by the new system.
- **Objective 3 (Efficiency):** Reduce operational inefficiencies by identifying and resolving systemic bottlenecks and enabling faster, more effective customer issue resolution.
- **Objective 4 (Culture):** Enable a data-driven culture where business decisions (product, policy, service) are based on accurate customer insights, not assumptions.

4. Scope

In-Scope Items

- **Data Collection Remediation:** Analysis and oversight of the remediation of all customer-facing feedback collection points (webforms, app surveys, post-interaction emails) to ensure valid, high-quality text data is captured.
- **Platform Development:** Design, development, and deployment of a new "Customer Feedback Intelligence (CFI) Platform."
- **GenAI Integration:** Implementation of a Generative AI analysis engine to perform:
 - Advanced sentiment analysis (e.g., 'frustrated,' 'confused,' 'pleased').
 - Multi-label topic modeling and key theme extraction (e.g., 'long wait,' 'confusing UI,' 'high fees').
 - Root cause analysis and summarization.
 - Urgency and churn risk classification.
- **Dashboard & Visualization:** Creation of a real-time, role-based dashboard for stakeholders (executives, department heads) to monitor KPIs, trends, and specific feedback.
- **Alerting System:** Configuration of automated alerts for severe negative feedback, compliance risks (e.g., "fraud"), or high churn-risk indicators.
- **Integration:** API-based integration with the existing Customer Support ticketing system to append insights and flag tickets for priority.

Out-of-Scope Items

- **Core System Overhaul:** This project will not re-engineer FinTechCorp's core banking, loan origination, or insurance policy systems.
- **External Data Analysis:** The platform will not initially analyze third-party social media or review sites.
- **Product/Policy Changes:** The CFI platform will *identify* the need for product or policy changes (e.g., "customers are confused by this fee"), but the execution of those changes is outside this project's scope and falls to the respective departments.
- **Historical Data Analysis:** All existing historical feedback data is unusable and will be archived, not migrated.

5. Current Challenges

The business analysis revealed several critical challenges:

1. **No Actionable Insight:** The Feedback Text data is 100% unusable, making it impossible to know *why* customers are unhappy.
2. **Critically Low Sentiment:** A 62.66% Detractor rate is unsustainable and indicates a severe, systemic failure.
3. **Systemic Failure:** All departments (Loans, Credit Cards, Insurance, Investments, Support) perform at an equally poor level (NPS 4.97 - 5.15), proving the problem is foundational, not isolated.
4. **Misaligned KPIs:** The lack of correlation between Resolution Time and NPS proves that simply solving tickets *faster* will not fix the underlying dissatisfaction.

6. Proposed GenAI-driven Solution

We will develop a **Customer Feedback Intelligence (CFI) Platform**, an end-to-end solution to ingest, analyze, and action customer feedback.

1. **Ingestion:** The platform will connect to remediated data sources (webforms, emails, chat transcripts). A validation layer will ensure only valid text is accepted.
2. **GenAI Analysis:** Valid feedback will be processed in real-time by a fine-tuned Generative AI model. The model will analyze the text and enrich it with the following tags:
 - **Department:** Loans, Support, Investments, etc.
 - **Sentiment:** Very Negative, Negative, Neutral, Positive, Very Positive
 - **Key Themes:** Application Process, Wait Time, Agent Professionalism, Website UI/UX, Fee Structure, Policy Clarity, etc.
 - **Urgency:** Low, Medium, High, Critical (Churn Risk)
 - **Summary:** A one-sentence AI-generated summary for long feedback.
3. **Visualization & Action:** This enriched data will populate a real-time BI dashboard. Department heads can filter by theme, sentiment, and date to see their specific issues. "Critical" alerts will be routed immediately to support managers for intervention.

7. Functional Requirements

7.1. Data Ingestion & Validation

- The system shall ingest structured (forms) and unstructured (email, chat) text data.
- The system shall include a validation gateway to reject entries with placeholder text or "N/A" content.
- The system shall support real-time streaming (from APIs) and batch uploads (.csv) of feedback.

7.2. GenAI Analysis Engine

- The system shall accurately classify each feedback entry by department with >95% accuracy.
- The system shall perform multi-label topic classification (a single feedback can have multiple themes).
- The system shall assign a granular sentiment score from -1.0 to 1.0.
- The system shall identify and flag feedback containing high-risk compliance or legal keywords (e.g., "fraud," "legal action").
- The system shall generate a concise summary for any feedback entry over 500 characters.

7.3. Dashboard & Reporting

- The system shall provide a main dashboard with KPIs: Overall NPS Trend, Sentiment by Department, Top 5 Emerging Issues, and Total Feedback Volume.
- Users must be able to filter all dashboard views by Department, Date Range, Key Theme, and Sentiment.
- Users must be able to drill down from a chart (e.g., "Top 5 Issues") to see the underlying raw feedback entries.
- The system shall generate an automated weekly PDF report for each department head summarizing their specific themes and metrics.

7.4. Alerting & Integration

- The system shall send an automated email alert to the Head of Support when feedback is classified as Critical (Churn Risk) or contains Legal keywords.
- The system shall integrate with the support ticketing system (via API) to automatically create a high-priority ticket for critical-risk feedback.

8. Non-Functional Requirements

- **Security:**
 - All customer data and PII must be masked or anonymized before analysis and must be encrypted at rest and in transit.
 - The GenAI model must be hosted in a private, secure environment (e.g., private VPC) and must not share data with public models.
 - Access to the platform must be role-based (RBAC). A 'Loans' manager, for example, cannot view 'Investments' feedback.
- **Scalability:**
 - The platform must be architected to process up to 20,000 feedback entries per day

without degradation.

- The GenAI model endpoints must autoscale to handle peak loads (e.g., end-of-month surveys).
- **Performance:**
 - Feedback analysis (from ingestion to dashboard) must be completed in near real-time (<= 5 minutes).
 - Dashboard load time for all reports must be under 3 seconds.
- **Reliability:** The platform must have a 99.9% uptime.
- **Usability:** The dashboard must be intuitive and usable by non-technical business managers with minimal training.

9. Assumptions

1. The upstream feedback collection points (webforms, app) **will be successfully remediated** by the respective development teams. This is the single most critical dependency for this project's success.
2. Access to APIs for the Customer Support ticketing system and chat logs will be granted.
3. Subject Matter Experts (SMEs) from each of the five departments will be made available for 5 hours per week during the UAT phase to help validate and fine-tune the GenAI model's classifications.
4. The existing historical data is unusable and will not be migrated. The platform will begin analysis from a "go-live" date.

10. Risks & Mitigation

Risk ID	Risk Description	Probability	Impact	Mitigation Strategy
R-01	Data quality remains poor. Upstream web/app teams fail to fix the collection forms.	High	Critical	Establish a joint steering committee with web/app team leads. The first milestone (M1) is a data validation gateway. The project will not proceed to M2 (GenAI development) until M1 is

				passed.
R-02	GenAI model is inaccurate. The model misclassifies topics or misunderstands FinTech-specific jargon.	Medium	High	Implement a "Human-in-the-Loop" (HITL) process for the first 60 days. A team of SMEs will review and correct a 10% sample of classifications, which will be fed back to retrain and fine-tune the model.
R-03	Low business adoption. Department heads do not trust or use the new dashboard, reverting to "gut feel."	Medium	Medium	Develop a comprehensive change management and training plan. Tie the KPIs from the dashboard directly to departmental and managerial performance reviews, sponsored by the CXO.
R-04	Legacy system integration fails. The API for the support ticketing system is	Low	Medium	Complete a technical discovery spike in the first sprint. If the API is unworkable,

	found to be unstable or non-existent.			the fallback plan is to generate a prioritized .csv file every 15 minutes for a manager to manually upload.
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11. Success Metrics

The success of the CFI Platform will be measured by its direct impact on customer satisfaction and operational efficiency.

Category	Metric	Current Baseline	Target (12 Months)
Customer	Net Promoter Score (NPS)	5.07	> 7.0 (Passive)
Customer	Detractor Rate	62.66%	< 40%
Customer	Promoter Rate	18.91%	> 30%
Operational	Average Resolution Time	37.04 hours	< 24 hours
Operational	SLA Compliance (Critical)	(Not Tracked)	95% of critical issues identified & actioned < 1 hr
Project	Time to Insight	(Impossible)	< 15 minutes (from submission to dashboard)
Project	Dashboard Adoption	0%	90% weekly login by all department heads