

AI for Consumer Protection in Banking: Complaint Analytics and Conduct Risk Training

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The background of the slide features a grey and white checkered pattern, reminiscent of a chessboard. In the foreground, several chess pieces are visible: a silver pawn on the left, a silver pawn in the center, and a large gold king piece on the right. In the background, there are concentric, light grey circles that create a sense of depth and focus.

AI for Consumer Protection in Banking: Complaint Analytics and Conduct Risk Training

AI for Consumer Protection in Banking is the use of machine learning and natural language processing NLP inside a bank to find, sort and act on signs that customers are being harmed, above all through complaint analytics and conduct risk monitoring. This five-day intermediate course is for bank complaints, customer protection and compliance teams, and delegates leave with a Complaint Analytics and Conduct Risk Playbook for one retail banking product.

Introduction

The course rests on two standards and one method. ISO 10002:2018 gives guidelines for complaints handling in organisations, from an easy-to-use complaints route to analysing complaints and reviewing the process. ISO/IEC 42001 is the management system standard for artificial intelligence, with controls an organisation applies to its AI systems. NLP classification is the method that sorts free-text complaints by theme, product and risk. The level is intermediate: delegates know their bank's complaint process and basic data terms. Teaching uses case studies built on anonymised complaint samples, with a modelling build in spreadsheets and simple notebooks.

Course Objectives

- Distinguish a complaint's stated issue from its root cause when reading AI theme and cause outputs
- Compare rule-based keyword tagging with NLP classification for routing bank complaints
- Interpret urgency and sentiment scores to prioritise complaints without hiding low-volume, high-harm cases
- Apply ISO 10002:2018 complaint-process stages to decide where AI assists and where staff decide
- Select indicators that link complaint themes to conduct risk across products and channels
- Justify human review points and ISO/IEC 42001 controls for each AI model used on customer cases

Target Audience

- Complaints handling leads responsible for intake and resolution, deciding which cases AI may route without manual triage
- Customer protection and fair-treatment officers responsible for customer outcomes, judging when a complaint pattern signals harm
- Compliance and conduct risk analysts responsible for monitoring, choosing indicators that warn of product or sales issues
- Data and analytics specialists supporting customer teams, deciding which model and labels suit complaint text
- Retail product and channel owners responsible for fixing causes, prioritising which root causes to act on first

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Course Outline

Day 1: Complaints, Harm and Conduct Risk in Banking

- Complaint vs Expression of Dissatisfaction: Defining What Enters the Complaint Log
- ISO 10002:2018 Complaint Process: Stages From Receipt to Review and Audit
- Conduct Risk Indicators: Signals Linking Products, Sales Practices and Customer Outcomes
- Complaint Data Sources: Calls, Branch Notes, Emails, Chat Logs and Social Posts
- Customer Harm Taxonomy: Grouping Fees, Mis-Selling, Service Failure and Access Issues

Day 2: Classifying Complaints With NLP

- Keyword Rules vs NLP Classification: Accuracy and Upkeep for Complaint Routing
- Labelled Training Sets: Building Complaint Samples With Agreed Theme Definitions
- Theme, Product and Risk Tags: Multi-Label Classification for Banking Complaints
- Precision vs Recall: Choosing the Error Trade-Off for High-Harm Complaint Classes
- Arabic and English Complaint Text: Handling Mixed-Language and Dialect Input

Day 3: Prioritising Complaints and Finding Root Causes

- Urgency and Sentiment Scores: Ranking Complaints for Faster Handling of Harm
- Stated Issue vs Root Cause: Separating Symptoms From Process Failures
- Root-Cause Clustering: Grouping Historical Complaints to Expose Repeat Failures
- Trend and Spike Detection: Spotting Sudden Rises After Product or System Changes
- Vulnerability Flags: Spotting Customers Needing Extra Care in Complaint Text

Day 4: Governing AI on Customer Cases

- ISO/IEC 42001 Controls: AI Management System Requirements Applied to Complaint Models
- Human Review vs Automated Decision: Setting Thresholds for Staff Sign-Off
- Bias and Fairness Testing: Checking Outcomes Across Customer Groups and Channels
- Explainability Records: Documenting Why a Complaint Was Routed or Ranked
- Generative Reply Drafts: Accuracy Checks and Escalation to Human Agents

Day 5: Practice: Building the Conduct Risk Playbook

- Case Exercise: Classifying a Sample of Card and Loan Complaints
- Case Exercise: Tracing a Fee Complaint Spike to Its Root Cause
- Model Output vs Staff Judgement: Reviewing Disputed Cases in the Sample
- Case Exercise: Drafting Conduct Risk Indicators for Management Reporting
- Capstone: Completing the Complaint Analytics and Conduct Risk Playbook

Skills You Will Gain

- Complaint taxonomy design
- NLP complaint classification
- Precision and recall trade-offs
- Root-cause clustering
- Vulnerability flagging
- Human-in-the-loop review
- AI bias and fairness testing
- Conduct risk indicators

Why Attend This Course

- From sampling a fraction of complaints by hand to classifying every complaint by theme, product and risk
- From counting complaints to tracing repeat failures back to process and product causes
- From trusting or ignoring model scores to setting review thresholds and fairness checks for each AI model
- From scattered reports to a Complaint Analytics and Conduct Risk Playbook that links complaint themes to action

Conclusion

Using AI to protect bank customers comes down to reading complaints at scale, finding the causes behind them and keeping people accountable for decisions about customers. The course makes three distinctions clear: a stated issue against its root cause, keyword rules against NLP classification, and automated routing against staff sign-off. It suits bank complaints, customer protection and conduct risk teams that already run a complaint process and now need AI to strengthen it, rather than readers seeking a supervisory or policy view of the subject.

Course FAQs

What is AI for consumer protection in banking?

It is the use of machine learning and natural language processing by a bank to read complaints and customer interactions, spot harm and conduct issues early, and route cases to staff, while people keep the final decision on customer outcomes.

What is the difference between keyword rules and NLP classification in bank complaint analytics?

Keyword rules tag a complaint when set words appear, so they are simple to audit but miss paraphrase and need constant upkeep. NLP classification learns themes from labelled examples and catches varied wording, but needs training data, accuracy testing and review.

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Which standards does AI for Consumer Protection in Banking training follow?

The training follows ISO 10002:2018, the guidelines for complaints handling in organisations, for the complaint process, and ISO/IEC 42001, the AI management system standard, for controls on the models applied to customer cases.

Is AI complaint analytics training right for a bank complaints handling lead?

Yes. Complaints handling leads decide which cases can be routed automatically and which need manual triage, and the course gives them classification, prioritisation and review methods to make that decision with evidence.

What does a delegate produce in AI for Consumer Protection in Banking training?

Each delegate produces a Complaint Analytics and Conduct Risk Playbook for one retail banking product: a complaint taxonomy, classification and priority rules, root-cause findings, vulnerability flags, human review thresholds and conduct risk indicators for management reporting.

