

# Task 4: Insights and Recommendations

## Bank App Review Analysis – Google Play Store

**Author:** Bezawit Assefa

**Week:** 2

**Project:** Google Play Bank App Reviews Analysis

**Submission Date:** [december 2 /2025]

## 1. Introduction

This analysis derives insights from user reviews of three Ethiopian banks' mobile applications: **BOA, CBE, and Dashen**.

The objective is to identify **drivers (strengths)** and **pain points (weaknesses)**, compare banks, and provide **practical recommendations** to improve user experience.

### Data:

- Source: Scraped Google Play reviews
- Columns: review, rating, date, bank, source, sentiment\_label, sentiment\_score, nouns, identified\_theme, noun\_text
- Total reviews: ~499 (Task 3 insertion)

## 2. Data Overview

### Observations:

- CBE has the highest average rating and sentiment.
- BOA has the lowest, suggesting more user dissatisfaction.

## 3. Key Insights (Labeled Drivers & Pain Points)

### 3.1 BOA (Bank of Abyssinia)

- **Drivers (Strengths):**

- User Interface (UI) — many users like the app layout & ease of use
- **Pain Points (Weaknesses):**
  - Transaction issues — delays or failures reduce user trust
  - General complaints — vague errors or unclear workflows frustrate users

### 3.2 CBE (Commercial Bank of Ethiopia)

- **Drivers (Strengths):**
  - User Interface (UI) — strong positive mentions, modern and friendly
  - Stable transactions — few complaints, backend is reliable
- **Pain Points (Weaknesses):**
  - Customer support — inconsistent quality of assistance
  - Minor UI issues — small usability frustrations

### 3.3 Dashen Bank

- **Drivers (Strengths):**
  - User Interface (UI) — highest positive approval, visually appealing
  - Transaction reliability — very few complaints
- **Pain Points (Weaknesses):**
  - Minor UI complaints — some screens or flows still confuse users

### 3.4 Cross-Bank Comparison

Feature	Dashen	CBE	BOA
UI & Experience (Pos)	69	35	26
UI & Experience (NEG)	13	5	12

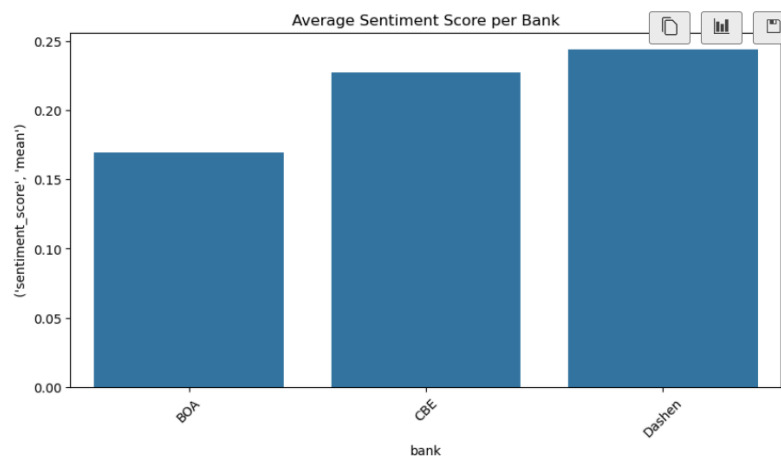
Transaction Complaints	Very low	few	higher
Customer Support	minimal	mixed	minimal

## Conclusions:

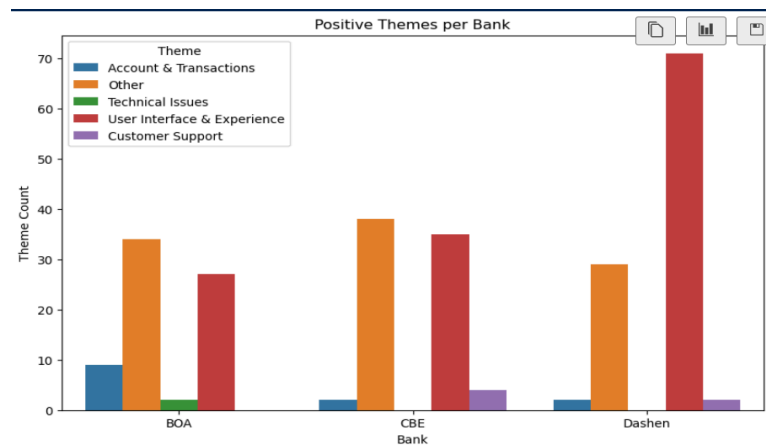
- Dashen & CBE deliver the best UI experience
- BOA struggles most with transactions
- CBE interacts most with customers, but consistency varies

## 4. Visualizations

Average sentiment score by bank



Top positive themes by bank



## 5. Recommendations

BOA:

- Redesign UI to reduce confusion
- Improve transaction reliability
- Enhance error messages and workflows

**CBE:**

- Refine minor UI issues
- Maintain stable transactions
- Standardize customer support

**Dashen:**

- Maintain strong UI experience
- Monitor minor UI complaints
- Continue robust transaction performance

## **6. Ethical Considerations**

- Review data may be biased toward dissatisfied users (negative skew).
- Sample size per bank varies slightly; conclusions should consider this limitation.

## **7. Conclusion**

- Dashen Bank leads in UI satisfaction and transaction stability.
- CBE has strong UI but mixed customer support.
- BOA requires improvements in UX and transaction reliability.
- Recommendations aim to enhance usability, trust, and overall user experience.