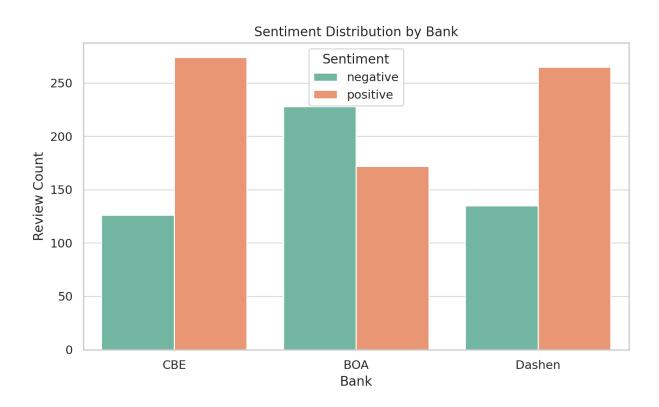
"Customer Experience Analysis of Mobile Banking Apps in Ethiopia"

1. Executive Summary

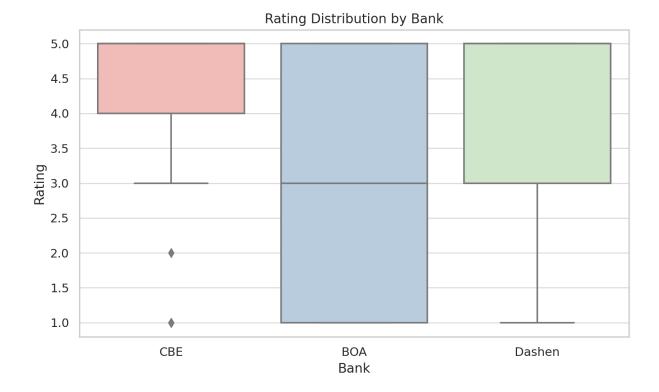
- Purpose of the analysis
- High-level insights across CBE, BOA, and Dashen
- Key drivers and pain points summarized

2. Comparative Analysis: Sentiment & Ratings

- Inserted Plots:
 - Sentiment Distribution by Bank



Rating Distribution by Bank



3. Bank-Specific Insights

CBE (Commercial Bank of Ethiopia)

- **Driver:** Proactive functionality
 - o "the app is proactive and a good connections."
- Pain Point: Lack of international-standard features
 - o "Why don't your ATMs support account-to-account transfers like Kenya?"

BOA (Bank of Abyssinia)

- **Driver:** Smooth and stable UX
 - o "exceptional... easy to use"
- Pain Point: Bugs and crashes
 - o "BoaMobile closed because this app has a bug."

Dashen Bank

- **Driver:** Easy and secure usage
 - o "*ቀላልና ድህነቱ የተጠበቀ ነው።*"

- Pain Point: Access & usage restrictions
 - o "Not allowed to log in at certain times."

4. Thematic Visualization

Word Clouds (CBE)



• Word Clouds (BOA)



• Word Clouds (Dashen)



5 Recommendations

- **CBE:** Add budgeting, enable account transfers, improve UX.
- **BOA:** Address bugs and refine login process.
- **Dashen:** Remove usage restrictions; support multitasking.

6. Ethical Considerations

- Negative bias in reviews.
- Language & translation may skew meaning.
- Recency effect due to app updates.