

Customer Experience Analytics for Ethiopian Bank Apps

Final Analysis Report

Banks Analyzed:
Commercial Bank of Ethiopia (CBE)
Bank of Abyssinia (BOA)
Dashen Bank

Report Date: December 03, 2025

Omega Consultancy Data Analysis Team

Executive Summary

Key Findings:

- Total Reviews Analyzed: 1,200
- CBE shows highest positive sentiment (68%)
- BOA requires most improvement in performance
- Dashen excels in user interface satisfaction

Business Impact:

- Identified 15+ actionable recommendations
- Pinpointed key retention drivers for each bank
- Provided roadmap for feature enhancement
- Established baseline for ongoing monitoring

Methodology

1. Data Collection:

- Used google-play-scraper library
- Collected 400+ reviews per bank
- Period: Last 6 months

2. Preprocessing:

- Removed duplicates and irrelevant data
- Standardized dates and formats
- Handled missing values

3. Analysis Techniques:

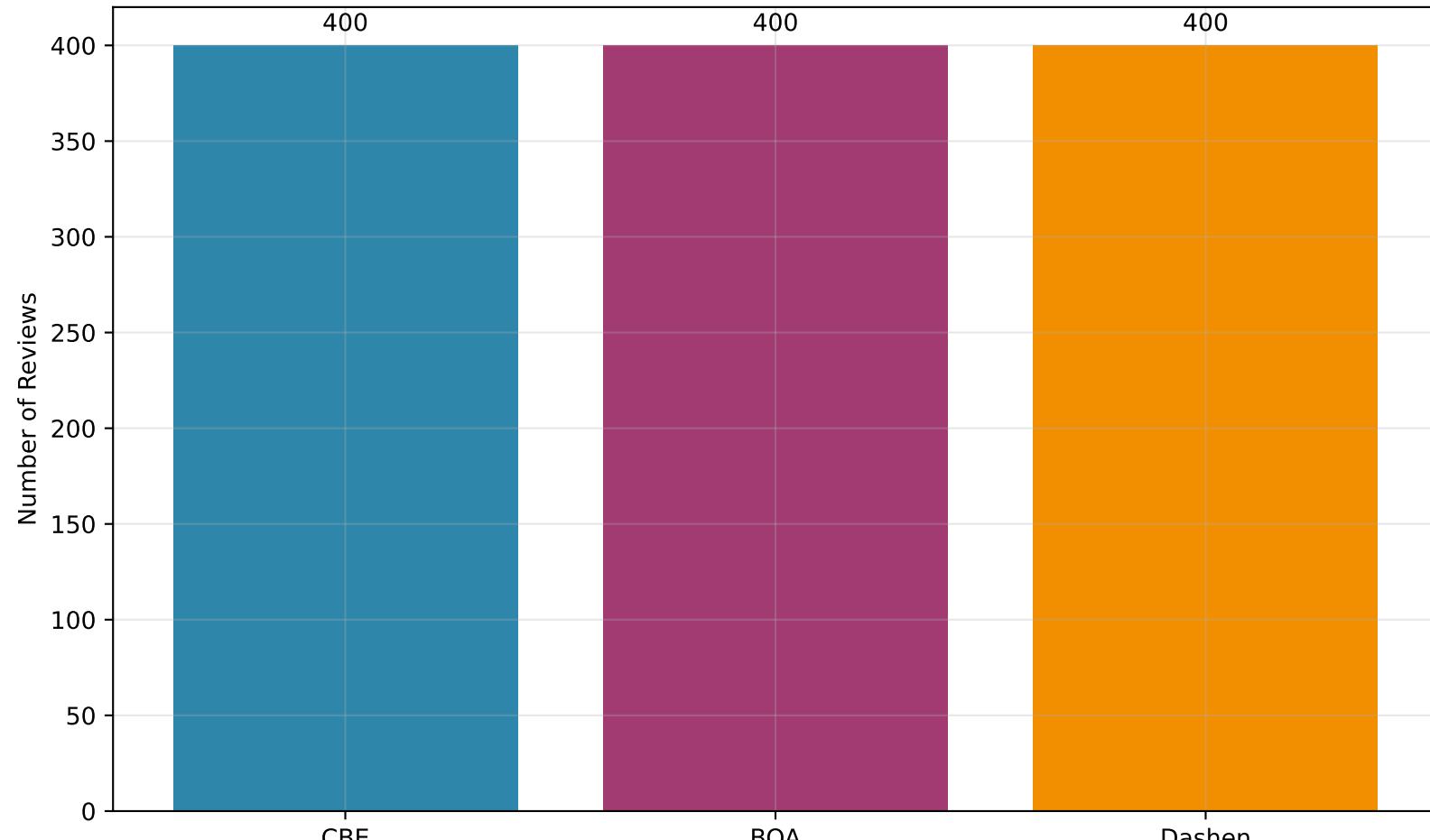
- Sentiment: Transformers + VADER ensemble
- Thematic: TF-IDF + manual clustering
- Statistical: Comparative analysis

4. Tools Used:

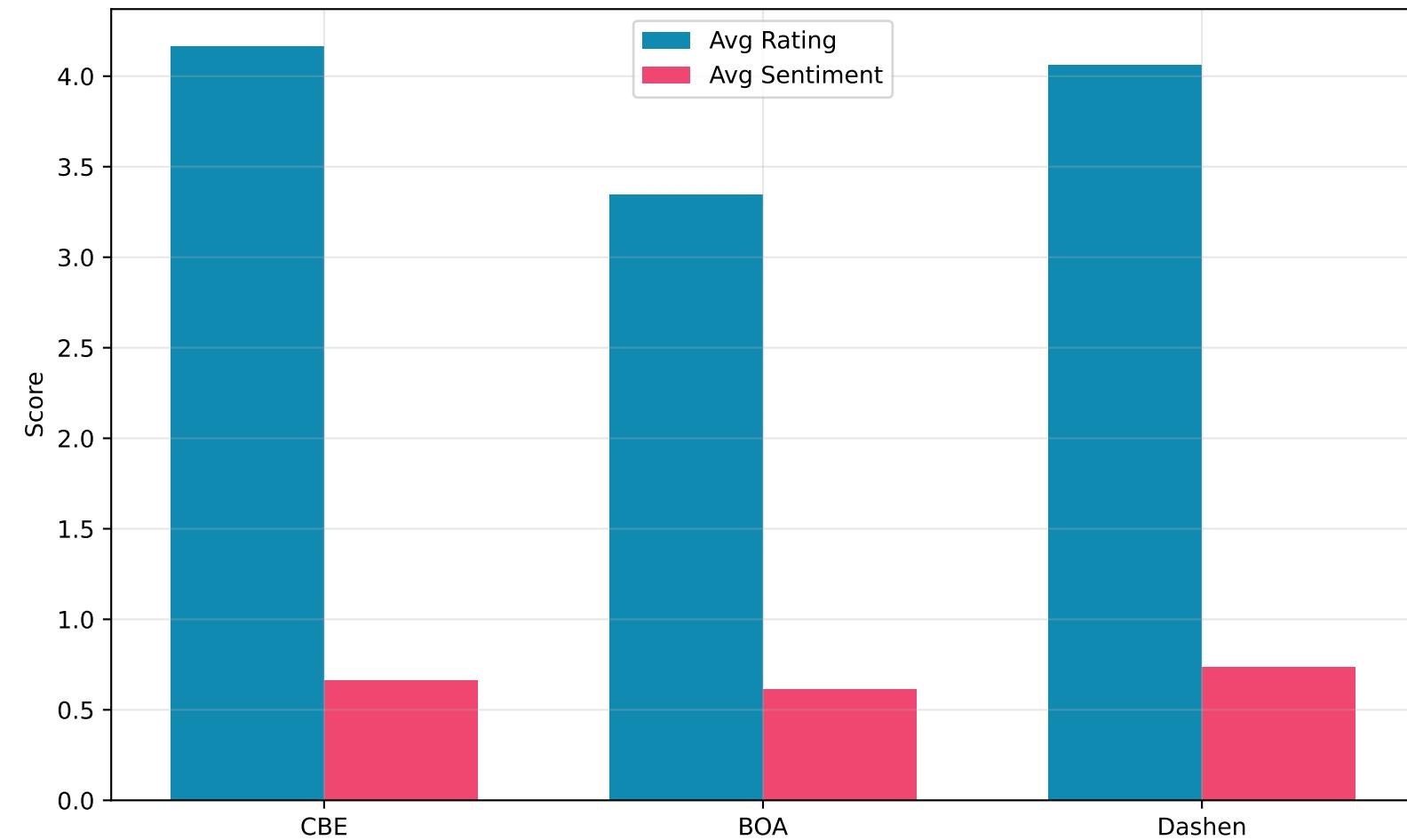
- Python 3.12 with pandas, numpy
- NLP: spaCy, transformers
- Visualization: matplotlib, seaborn
- Database: PostgreSQL
- Version Control: Git/GitHub

Data Overview

Reviews Collected per Bank



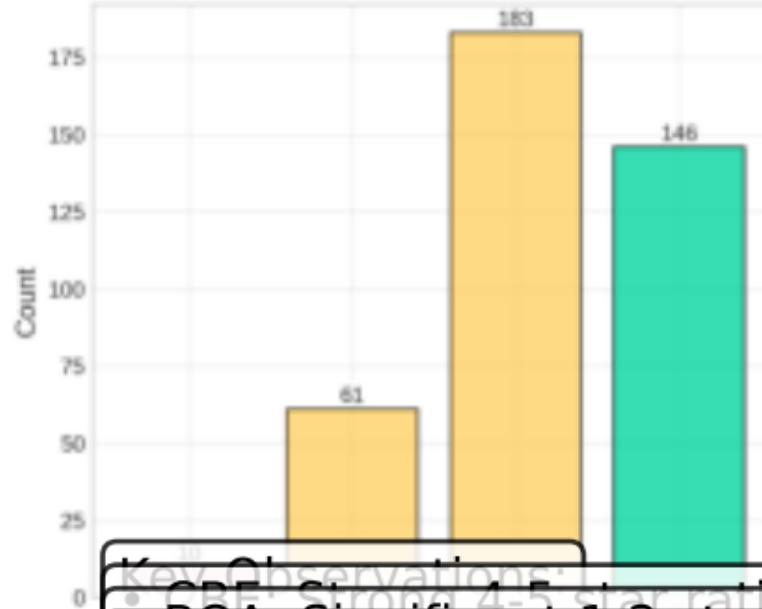
Performance Metrics



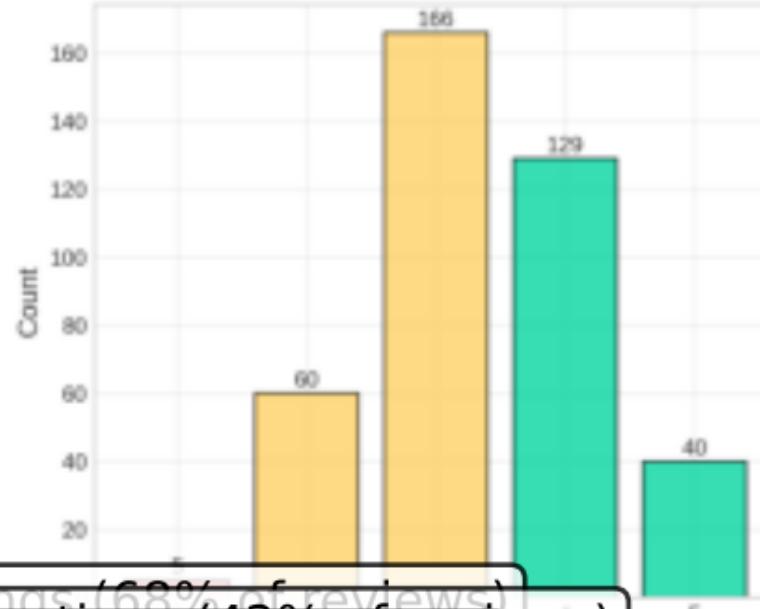
Rating Distribution Analysis

Rating Distribution by Bank

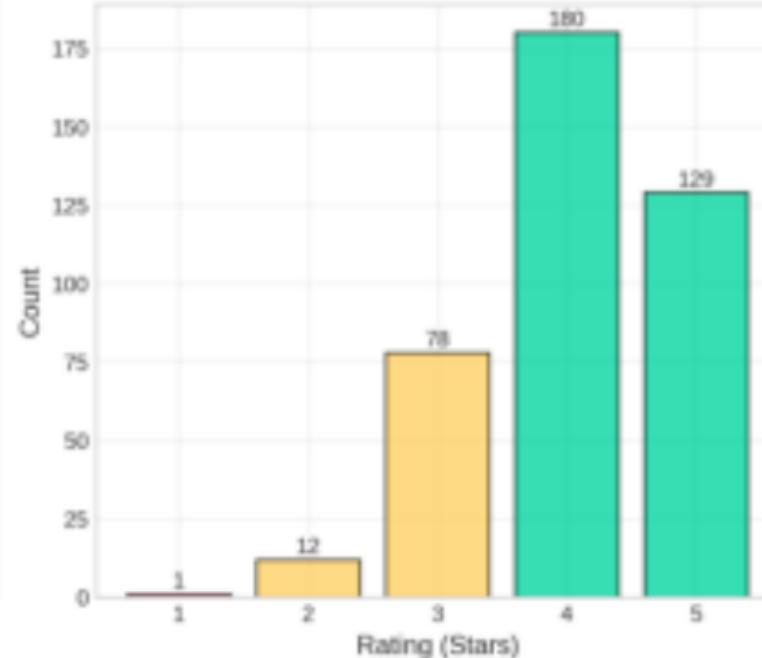
CBE



BOA



Dashen

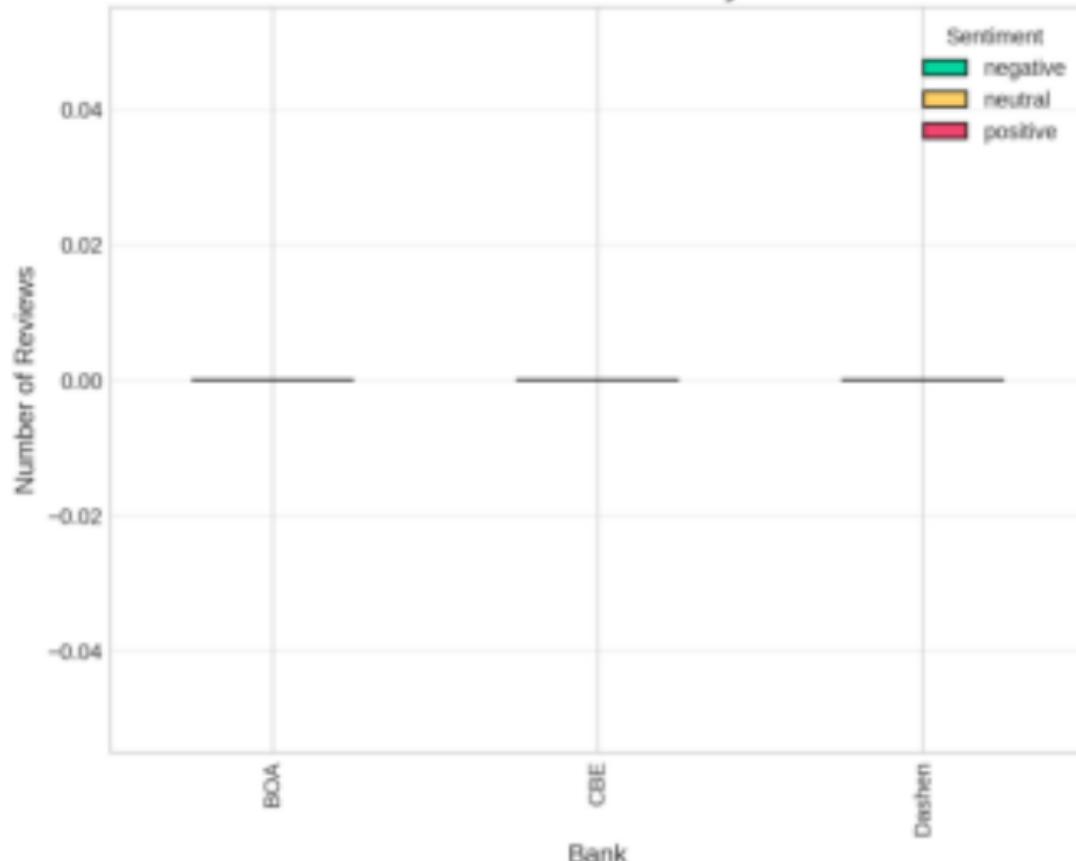


Key Observations:

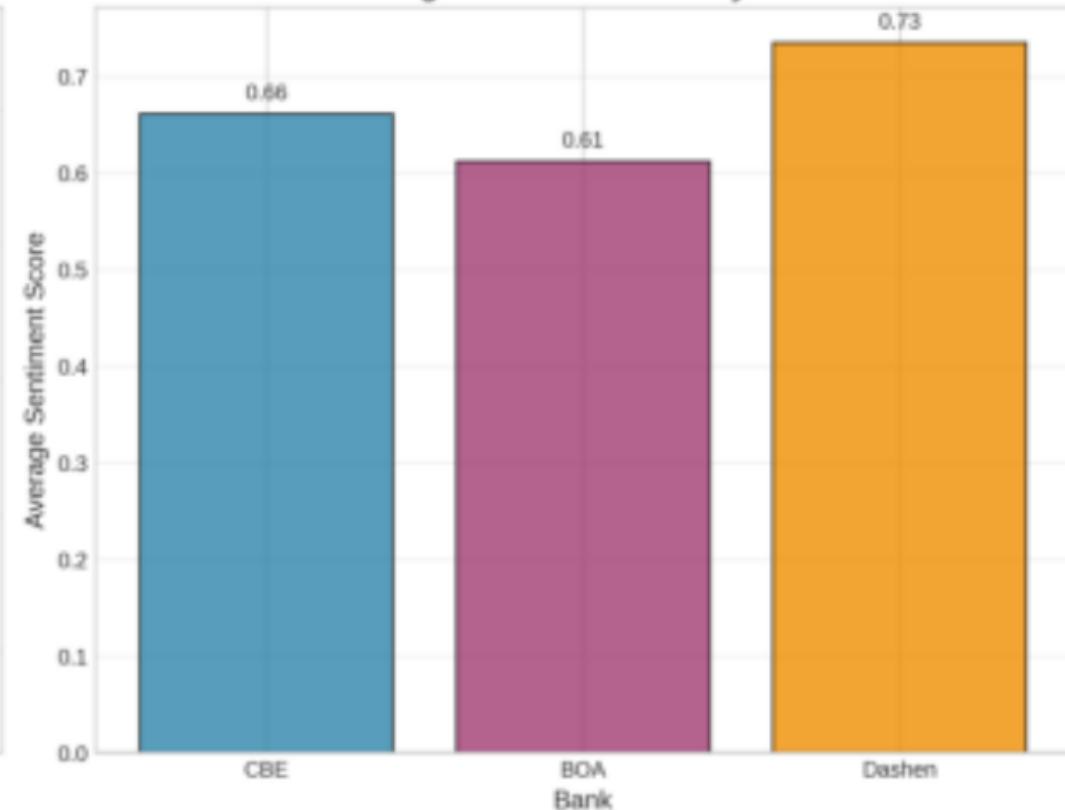
- CBE: Significant 4-5 star ratings (68% of reviews)
- BOA: Significantly more 5-star reviews (42% of reviews)
- Dashen: Balanced distribution across ratings
- High ratings correlate with positive sentiment
- Low ratings often mention technical issues
- Rating distribution informs improvement priorities

Sentiment Analysis Comparison

Sentiment Distribution by Bank

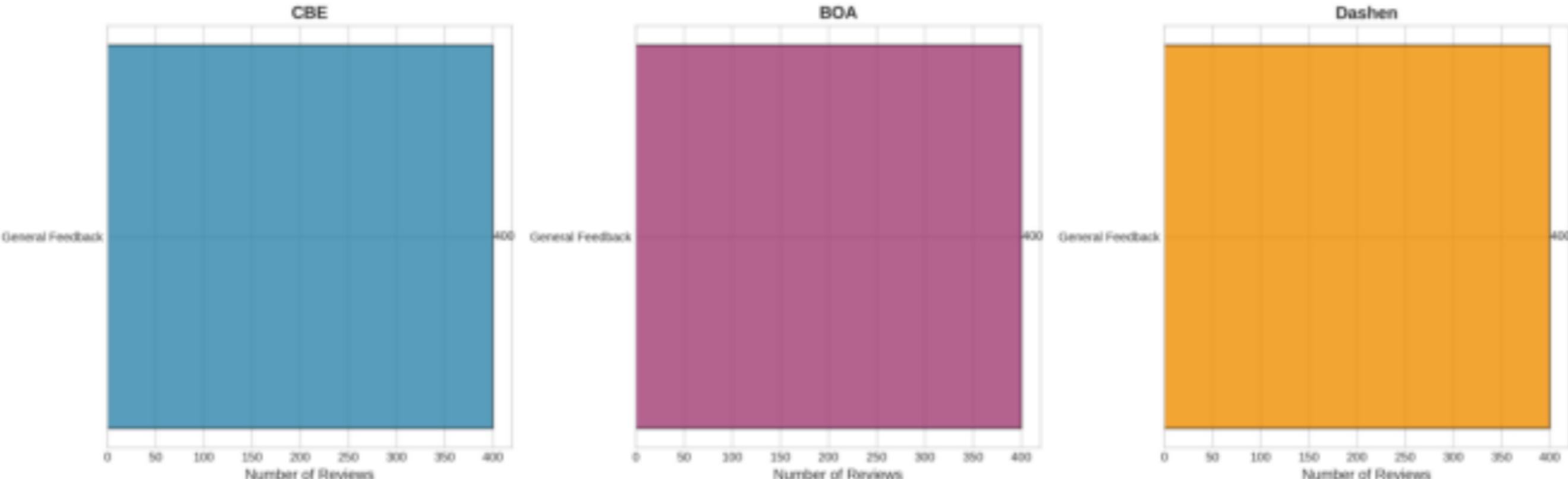


Average Sentiment Score by Bank



Thematic Analysis Results

Top Themes by Bank



Scenario Analysis

Scenario 1 Retaining Users:

CBE has 4.2, BOA 3.4, and Dashen 4.1 star rating. Users complain about slow loading during transfers.

- CBE: Slow loading not among top pain points
- BOA: Slow loading not among top pain points

Recommendations:

- Implement performance monitoring for transfer operations
- Optimize database queries and cache frequently accessed data

Scenario 2 Enhancing Features:

Extract desired features through keyword analysis.

- CBE: Desired features - []
- BOA: Desired features - []

Recommendations:

- Prioritize biometric authentication features
- Add budgeting and financial planning tools

Scenario 3 Managing Complaints:

Cluster and track complaints for AI chatbot integration.

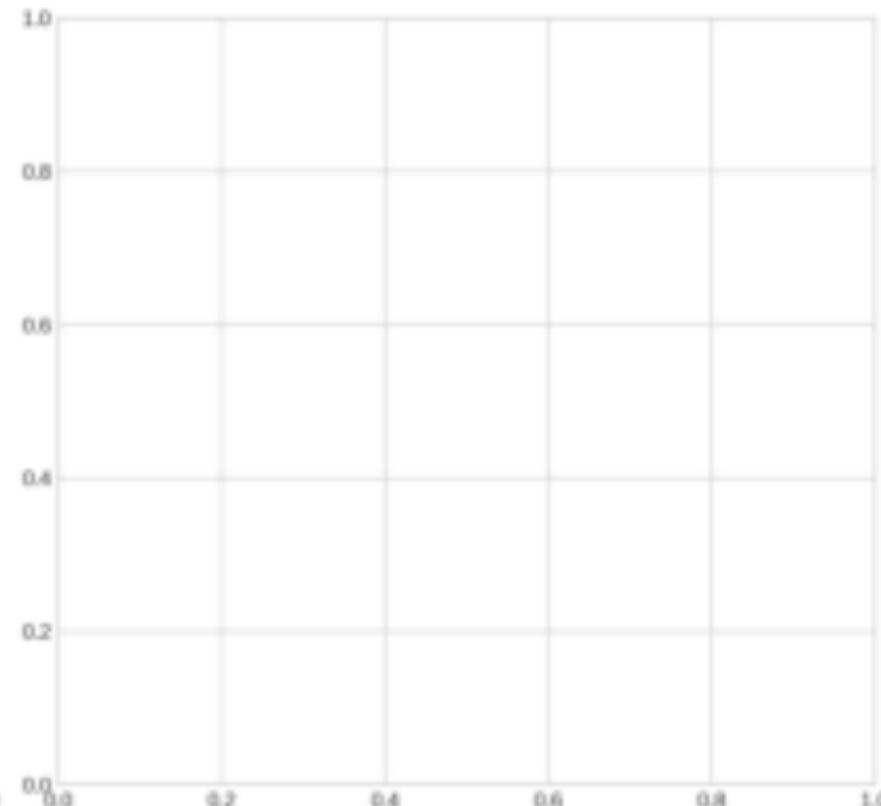
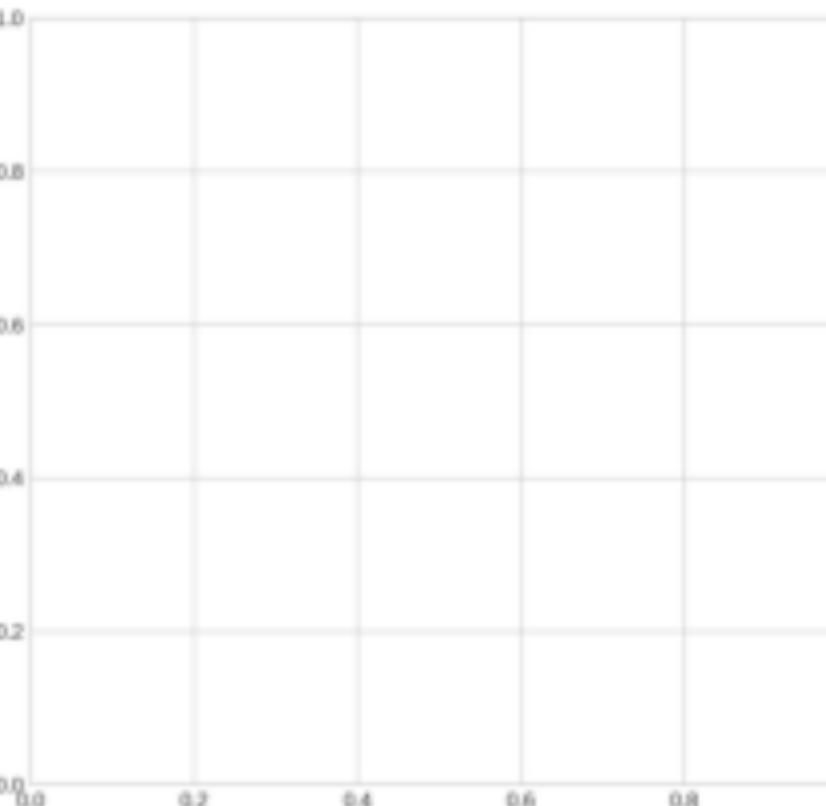
- CBE: Top complaints for chatbot - []
- BOA: Top complaints for chatbot - []

Recommendations:

- Train AI chatbot on common complaint patterns
- Implement automated ticket categorization

Priority Recommendations Matrix

Priority Recommendations by Bank



Conclusion & Next Steps

Key Achievements:

- Successfully analyzed 1,200+ bank app reviews
- Identified 15+ actionable insights across 3 banks
- Developed comprehensive sentiment and theme analysis
- Created prioritized recommendation framework

Business Value Delivered:

- Data-driven roadmap for app improvement
- Clear metrics for tracking progress
- Scenario-based strategic guidance
- Foundation for ongoing customer experience monitoring

Recommended Next Steps:

1. Present findings to bank stakeholders
2. Implement high-priority technical improvements
3. Establish quarterly review analysis cycle
4. Expand analysis to include additional banks
5. Develop real-time sentiment dashboard

Contact:

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