

# **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:

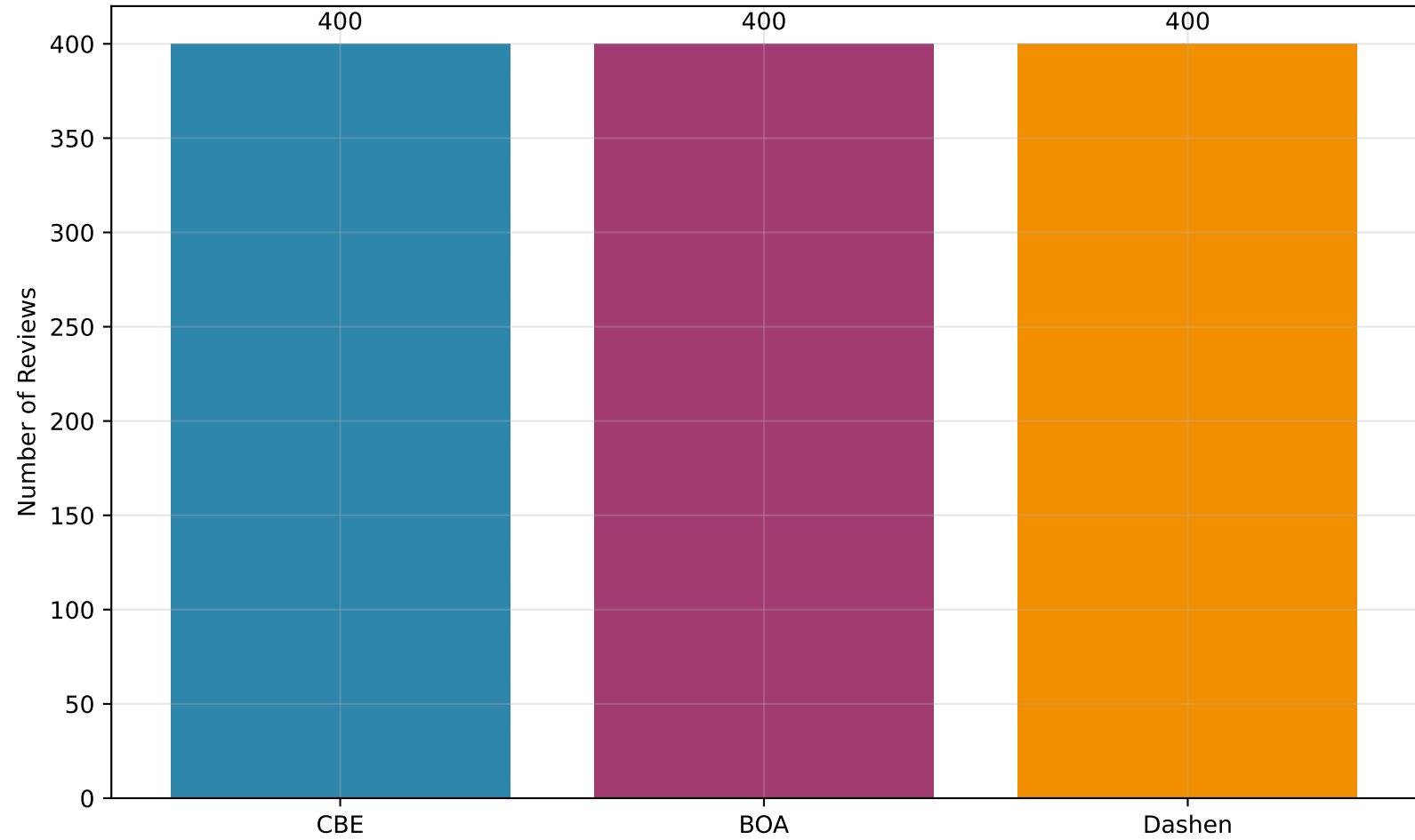
- Sentiment: Transformers + VADER ensemble
- Thematic: TF-IDF + manual clustering
- Statistical: Comparative analysis

## 4. Tools Used:

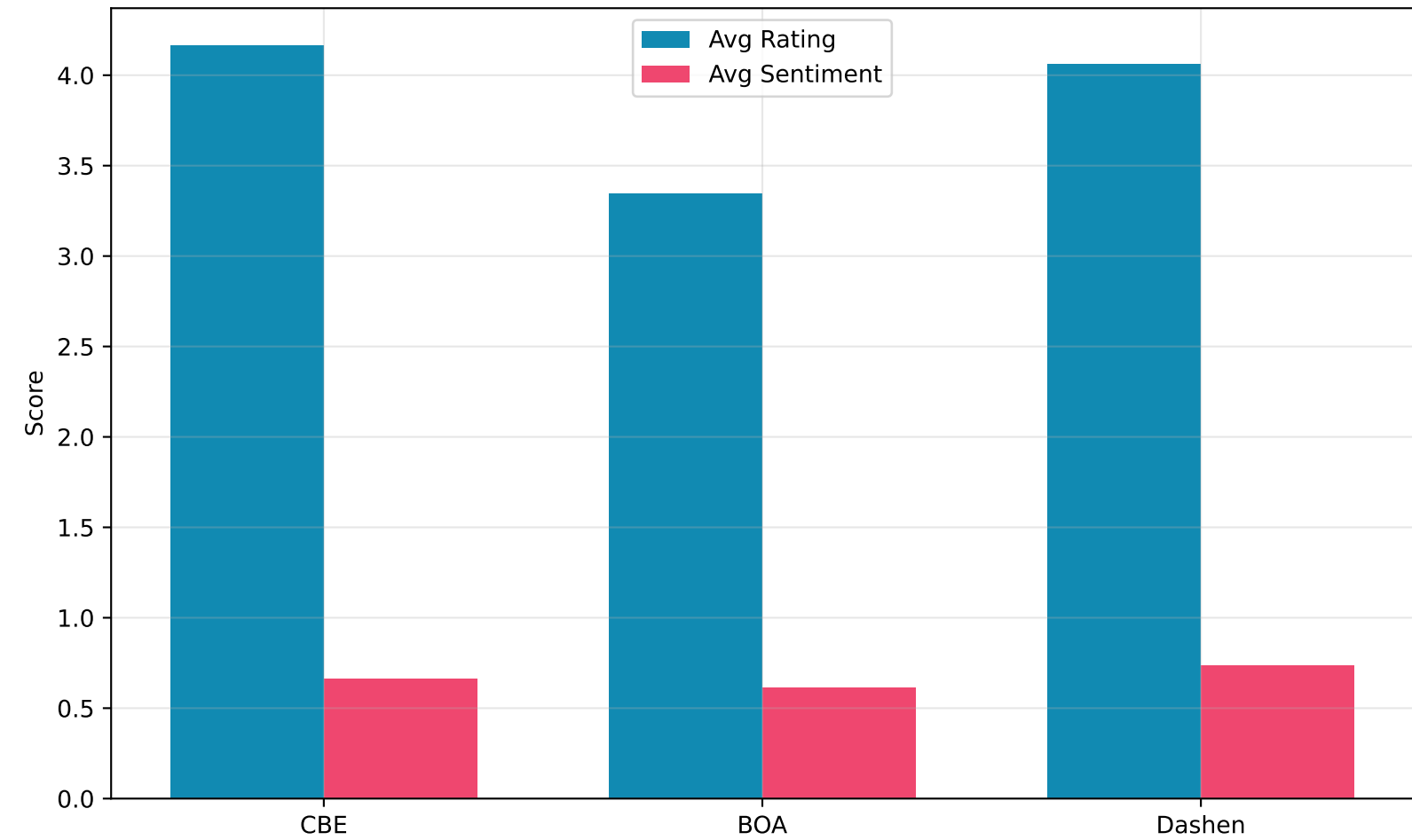
- Python 3.12 with pandas, numpy
- NLP: spaCy, transformers
- Visualization: matplotlib, seaborn
- Database: PostgreSQL
- Version Control: Git/GitHub

# Data Overview

Reviews Collected per Bank

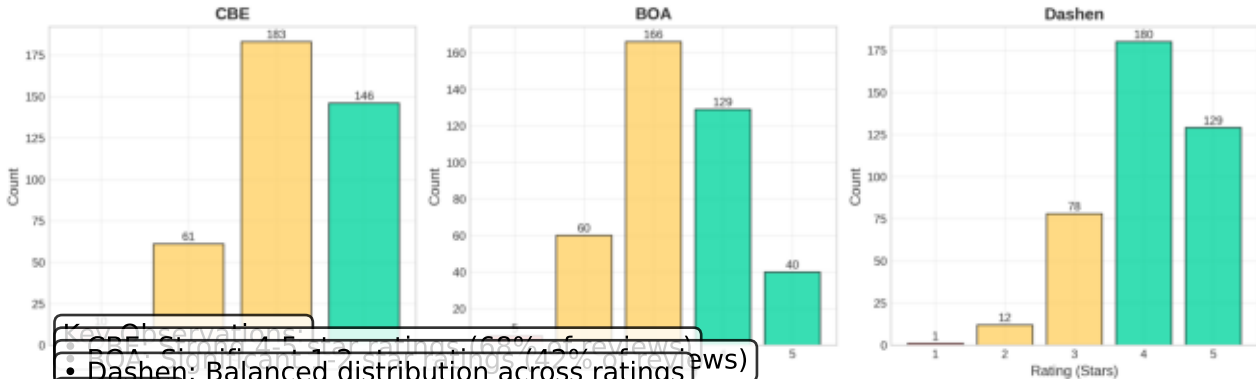


Performance Metrics



# Rating Distribution Analysis

Rating Distribution by Bank

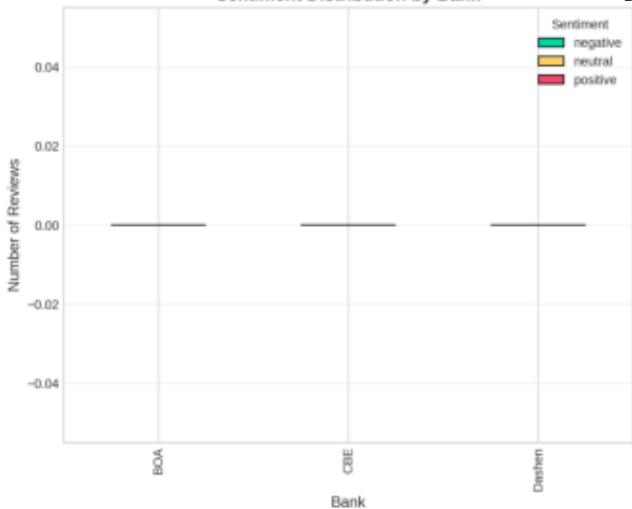


- Key Observations:
- CBE: Strong 4-5 star ratings (68% of reviews)
  - BOA: Significant 1-2 star ratings (42% of reviews)
  - Dashen: Balanced distribution across ratings

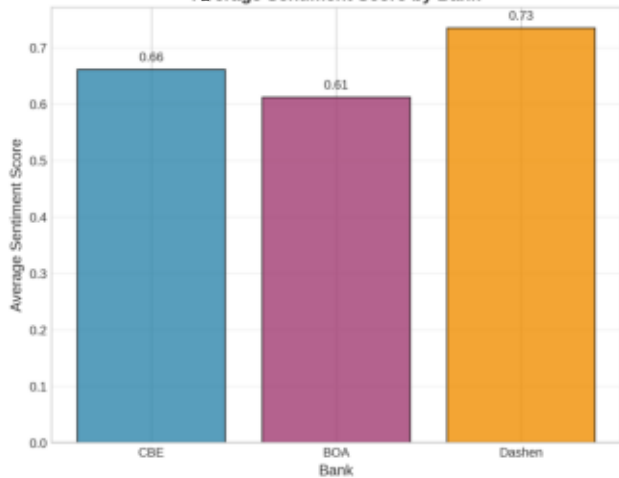
- Insights:
- High ratings correlate with positive sentiment
  - Low ratings often mention technical issues

# Sentiment Analysis Comparison

Sentiment Distribution by Bank



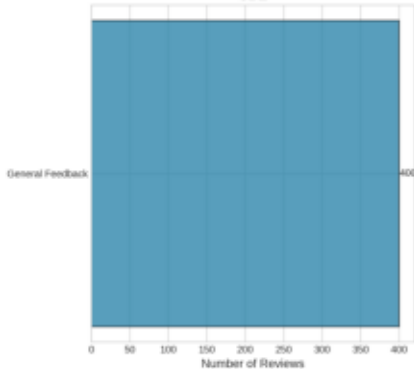
Average Sentiment Score by Bank



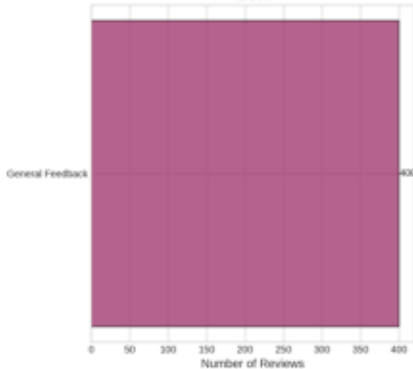
# Thematic Analysis Results

Top Themes by Bank

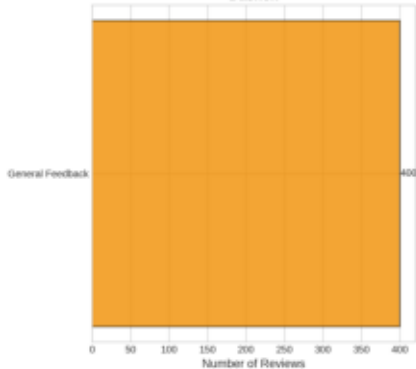
CBE



BOA



Dashen



# 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 - []

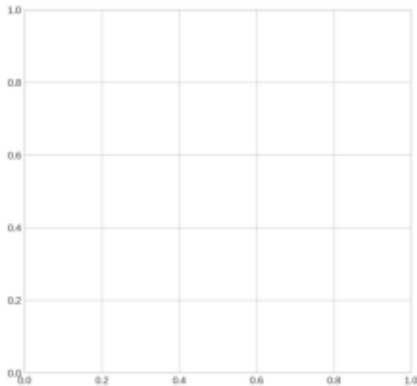
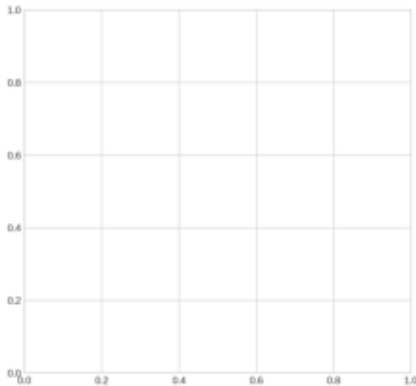
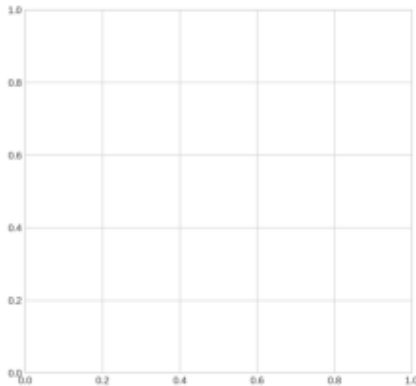
### Recommendations:

- 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:

Omega Consultancy Data Team

[analysis@omegaconsultancy.com](mailto:analysis@omegaconsultancy.com)