



## Customer Experience Analytics for Fintech Apps – Task 4: Insights & Recommendations

### 1. Key Insights from Sentiment Analysis


#### Drivers of Positive User Experience


Through sentiment analysis and keyword extraction, we identified two major factors that contribute to **customer satisfaction** in fintech apps:  **Fast Navigation & User-Friendly Interface** – Users appreciate apps that have **intuitive layouts, quick access to features, and minimal delays** during interactions.

 **Reliable Transactions & Security Features** – Customers value seamless money transfers, strong authentication measures, and **consistent performance** in their banking apps.

#### Pain Points Affecting Customer Satisfaction

Despite the positive aspects, our analysis uncovered **critical pain points** that lead to negative reviews:

 **Login Issues & Account Access Failures** – Many users complain about difficulties logging in, frequent password resets, and **poor recovery processes**.


 **Slow App Response & Transaction Delays** – Long processing times for transactions or **laggy app performance** significantly frustrate customers.

These findings emphasize areas for fintech firms to **prioritize improvements** and enhance customer trust.

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### 2. Bank Comparison: CBE vs. BOA

A comparative analysis of **Commercial Bank of Ethiopia (CBE) vs. Bank of Abyssinia (BOA)** reveals differences in customer sentiment:

 **CBE:** Strong security features but frequent **complaints about slow transaction processing** and **complex navigation**.

 **BOA:** Better UI experience but **high reports of login failures** and **customer support issues**.

By addressing these bank-specific concerns, fintech providers can enhance user engagement and retention.


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### 3. Suggested Improvements for Fintech Apps

Based on **customer feedback and sentiment trends**, we recommend the following enhancements:

- ◆ **Streamline Login & Account Recovery** – Implement **multi-factor authentication** and improve **forgot-password workflows**.
  - ◆ **Optimize Transaction Processing** – Reduce wait times, introduce **real-time transaction tracking**, and ensure **banking uptime reliability**.
  - ◆ **Enhance UI/UX Features** – Make navigation **simpler, faster, and more responsive** across different devices.
  - ◆ **Introduce Financial Planning Tools** – Adding features like **budgeting insights, spending reports, and savings recommendations** can boost user engagement.
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### 4. Visualizing Sentiment Trends & Keyword Clouds

To support the findings, we generated **three key visualizations** using **Matplotlib and Seaborn**:  **Sentiment Distribution Across Banks** – Shows **positive vs. negative review trends**.

 **Rating Trends Over Time** – Tracks **customer satisfaction shifts** over months.

 **Keyword Cloud** – Highlights **most frequently mentioned issues and praises** in fintech apps.

These insights provide **data-driven validation** for fintech service improvements.

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### 5. Ethical Considerations & Bias Awareness

While conducting this analysis, we recognized potential biases:

- ✓ **Negative Skew** – Customers tend to leave reviews more often when **frustrated** rather than satisfied.
- ✓ **Demographic Differences** – Some user concerns **may not reflect broader customer needs**.