**Product Requirement Document: Monzo User Sentiment & Feature Insights Dashboard**

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**1. Executive Summary**

In the dynamic UK challenger banking market, Monzo's success hinges on its ability to deeply understand and respond to customer needs. Transaction data reveals user behavior, but app store reviews—spanning a decade of trust, frustration, and expectations—offer an unfiltered lens into customer sentiment. This document outlines the creation of a User Sentiment & Feature Insights Dashboard in Power BI, transforming approximately 33,500 app store reviews (2015–2025) into a strategic asset.

The dashboard will empower two key audiences: Product & Engineering teams, by providing data-driven insights for roadmap prioritization and release quality assurance, and HR & Leadership, by aligning training and cultural initiatives with customer expectations. Far from a mere data exercise, this project embeds customer-centricity into Monzo’s operational core, ensuring the bank remains a leader in user experience against competitors like Revolut and Starling.

**2. Project Vision & Strategic Motivation**

Monzo’s competitive edge lies in delivering exceptional customer experiences. Public app store reviews, capturing everything from technical issues to emotional connections with the brand, serve as a real-time narrative of user perception. By systematically analyzing this feedback, Monzo can maintain its differentiation in a crowded market.

The User Sentiment & Feature Insights Dashboard will act as a unified lens for this narrative, delivering value across the organization. For Product & Engineering, it transforms subjective feedback into actionable metrics, enabling teams to validate feature adoption, identify usability issues, and track sentiment changes tied to app releases. For HR & People Operations, it highlights service quality and empathy gaps, informing training programs and reinforcing a customer-first culture. This initiative ensures Monzo not only listens to its customers but acts decisively on their voices.

**3. Project Objectives**

The project is designed to deliver a robust, actionable, and intuitive insight engine through the following objectives:

1. **Create a Unified Data Foundation**: Integrate and standardize 33,500+ app store reviews from Apple App Store (9,600 reviews) and Google Play Store (23,900 reviews) into a single, reliable dataset, enriched with platform and app version metadata.
2. **Analyze Customer Sentiment and Themes**: Apply Natural Language Processing (NLP) to score review sentiment (Positive, Neutral, Negative) and tag feedback with Monzo-specific themes, such as Pots, Flex, Onboarding, or Support.
3. **Develop an Interactive Dashboard**: Build a four-page Power BI dashboard that enables stakeholders to explore trends, compare platforms, and dive into thematic insights with ease.
4. **Provide Strategic Recommendations**: Synthesize findings into a concise, one-page executive report with clear, data-driven business recommendations.

**4. Scope & Boundaries**

**In Scope**

* Historical analysis of approximately 33,500 app store reviews (2015–2025).
* Data cleaning, standardization, and enrichment with sentiment and thematic tags.
* Development of a four-page interactive Power BI dashboard.
* Delivery of a one-page executive insights report with strategic recommendations.

**Out of Scope (Future Enhancements)**

* Predictive analytics, such as churn prediction models.
* Real-time review streaming or integration with internal systems like Jira or CRM.
* Direct linkage to individual customer records.

**5. User Journey: From Raw Data to Actionable Insights**

The project follows a structured workflow to transform raw reviews into a strategic tool:

**Phase 1: Data Acquisition and Unification**  
Reviews will be sourced from AppFollow exports, merging iOS and Android schemas into a single dataset, Monzo\_Reviews\_Master.csv. A platform column will be added to enable comparative analysis between iOS and Android.

**Phase 2: Data Refinement and Enrichment**  
Using Python and Pandas, the dataset will be cleansed to standardize date formats (UTC), ensure ratings align on a 1–5 scale, and extract new features like review length (in words). App version numbers will be normalized to a major.minor format for consistent trend analysis.

**Phase 3: Semantic Analysis and Theme Identification**  
NLP techniques will be applied to enrich the dataset:

* **Sentiment Scoring**: Using VADER, reviews will be classified as Positive, Neutral, or Negative, with cross-validation against AppFollow’s proprietary sentiment scores to ensure accuracy.
* **Theme Tagging**: A combination of keyword extraction (YAKE/KeyBERT) and a predefined Monzo-specific taxonomy will tag reviews with relevant topics, such as Pots, Flex, or Support.

**Phase 4: Data Modeling for BI**  
The refined dataset will be structured as a fact table optimized for Power BI, incorporating raw fields and new analytical dimensions like sentiment labels and themes.

**Phase 5: Dashboard Development in Power BI**  
The dashboard will guide users from high-level insights to granular details across four pages:

* **Page 1: Executive Overview** – A snapshot of overall sentiment trends, key performance indicators, and top user praises or complaints.
* **Page 2: Platform & Version Analysis** – A comparison of iOS and Android performance, with sentiment trends tied to specific app releases.
* **Page 3: Thematic Deep Dive** – An exploration of feature-specific feedback, highlighting which themes dominate and how sentiment varies across them.
* **Page 4: HR & Customer Experience Lens** – A curated view of service-related feedback, identifying opportunities for empathy training and cultural alignment.

**Phase 6: Strategic Synthesis**  
The project culminates in a one-page executive report distilling 3–5 critical insights (e.g., a spike in stability complaints tied to a specific release) and providing actionable recommendations for product, engineering, and HR teams.

**6. Key Deliverables**

* **Monzo\_Reviews\_Master.csv**: A unified, analysis-ready dataset.
* **Monzo Insights Dashboard (.pbix)**: A four-page interactive Power BI report.
* **Executive Insight Report (PDF)**: A one-page summary of key findings and recommendations.
* **Technical Documentation**: Detailed documentation of data cleaning scripts, schema mappings, and the theme taxonomy.

**7. Success Measures**

The project’s success will be evaluated based on the following criteria:

* **Usability**: Stakeholders can access key insights within three clicks.
* **Coverage**: The dashboard incorporates 100% of available historical review data.
* **Actionability**: At least three distinct, actionable recommendations are delivered.
* **Data Quality**: The dataset achieves >90% completeness for critical fields.
* **Performance**: Dashboard filters and views respond in under five seconds.

**8. Technical Architecture & Timeline**

**Tech Stack**

* **Data Processing**: Python (Pandas, NLTK, VADER, YAKE/KeyBERT).
* **Visualization**: Power BI Desktop (using DAX for measures).
* **Storage**: CSV and Parquet formats for efficient data handling.
* **Data Source**: AppFollow review exports (iOS and Android).

**One-Day Hackathon Timeline**

* **09:00–11:00**: Merge, clean, and standardize data.
* **11:00–13:00**: Perform sentiment scoring and thematic tagging.
* **13:30–16:30**: Design and build the Power BI dashboard.
* **16:30–17:30**: Extract insights and draft the executive summary.

**9. Risks & Mitigations**

* **Schema Mismatches (iOS vs. Android)**: Define clear mapping rules during the unification phase to ensure consistency.
* **Sentiment Model Bias**: Validate VADER results against AppFollow’s semantic sentiment scores to minimize inaccuracies.
* **Power BI Performance with 33,500 Rows**: Use Parquet file format and optimized DAX measures to ensure responsiveness.
* **Inconsistent Version Numbering**: Normalize versions to a major.minor format, treating patch versions as optional.

**10. Anticipated Business Impact**

This dashboard will elevate Monzo’s ability to act on customer feedback, delivering:

* **Informed Product Strategy**: Roadmaps prioritized based on user demand and pain points, grounded in volume-weighted insights.
* **Enhanced Release Quality**: Proactive sentiment analysis to assess the stability and reception of app releases.
* **Customer-Aligned Culture**: Training programs tailored to address service and empathy gaps identified in reviews.
* **Strategic Foresight**: A decade-long view of brand perception, enabling leadership to track customer trust and measure the impact of strategic initiatives.

By transforming raw feedback into a dynamic, actionable tool, this project reinforces Monzo’s position as a customer-first digital bank, ensuring it continues to lead in a competitive market.