Motilal Oswal - Google Customer Reviews Analysis

Customer Experience

- Reflects overall feelings across touchpoints: staff, RMs, branches.
- Positive signals: friendly, helpful, professional, seamless, trustworthy.
- Negative signals: delays, rude behavior, poor communication.
- Improvements:
 - Standardize greetings and follow-up scripts.
 - Proactive communication on pending actions.
 - Map customer journey to identify friction points.
 - Track NPS and CES regularly.

Product & Service Quality

- Covers research, advisory, portfolio guidance, trading execution.
- Positive signals: high-quality advice, useful research, smooth execution.
- Negative signals: poor recommendations, missed opportunities.
- · Improvements:
 - Standardize advisory frameworks.
 - Share outcome-based case studies.
 - Personalize recommendations using profiles/AI.
 - Train staff continuously on markets and compliance.

Pricing & Charges

- Includes brokerage, commissions, AMCs, hidden costs.
- Positive signals: fair pricing, value for money.
- Negative signals: hidden charges, unexpected deductions.
- Improvements:
 - Transparent fee pages with examples.
 - Interactive brokerage calculators.
 - RM scripts to explain pricing in simple terms.
 - Alerts before and after charges are applied.

- Encompasses app, website, trading portals.
- Positive signals: easy to use, smooth login, modern interface.
- Negative signals: login/OTP issues, app crashes, slow performance.
- · Improvements:
 - Track metrics: crash-free sessions, login success, latency.
 - Conduct quarterly UX testing.
 - Add self-help modules for login/OTP issues.
 - Prioritize stability fixes before adding new features.
 - Balance security with simplicity in KYC and payments.

Support & Issue Resolution

- Concerns responsiveness and empathy in resolving problems.
- Positive signals: quick resolutions, supportive staff, good response times.
- Negative signals: delays, unresolved issues, lack of follow-up.
- Improvements:
 - Define SLAs (urgent vs normal cases).
 - Ensure consistent omni-channel support.
 - Collect CSAT/NPS after resolution.
 - Clear escalation protocols communicated to customers.
 - Maintain a knowledge base to reduce repetitive tickets.

Strategic Recommendations

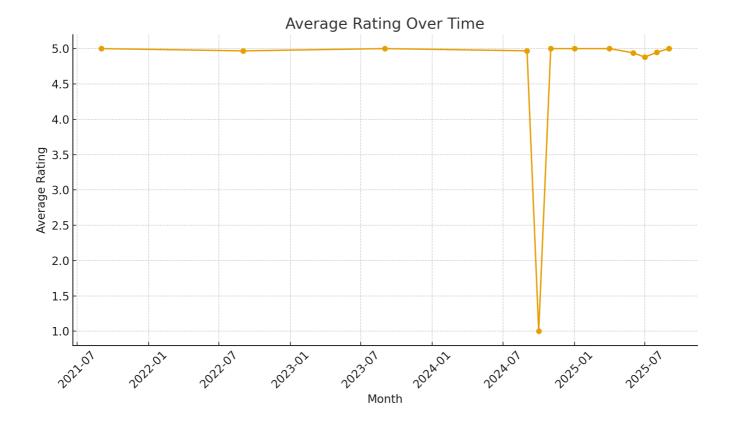
Quick Wins

- Publicly respond to all negative reviews with contact and resolution path.
- Publish transparent pricing explainer and calculators.
- Add login/OTP troubleshooting guides in app.
- Feature positive reviews in onboarding and marketing.

Long-Term

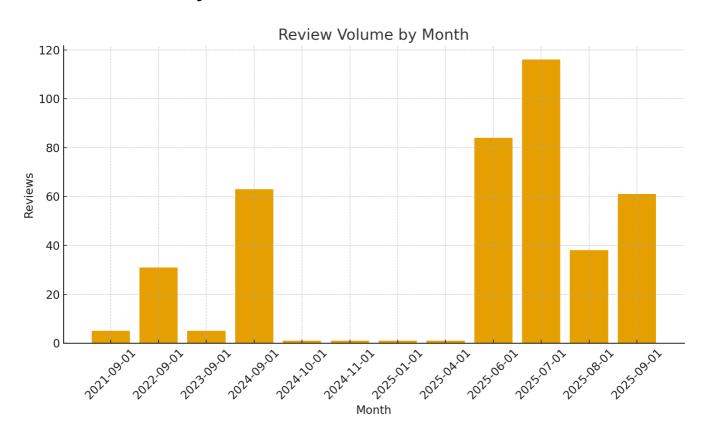
- Establish Voice of Customer program with monthly reviews and branch scorecards.
- Showcase advisory quality through recurring highlights and case studies.
- Set digital performance OKRs (login success, crash-free sessions).
- Implement support SLAs and measure first-contact resolution.
- Use AI to personalize product nudges, pricing calculators, and support FAQs.

1. Average Rating Over Time



- Shows how the average review rating has evolved month by month.
- Helps identify whether customer satisfaction is **improving**, **declining**, **or stable** over time.
- Useful for spotting dips that may correlate with operational or digital issues.

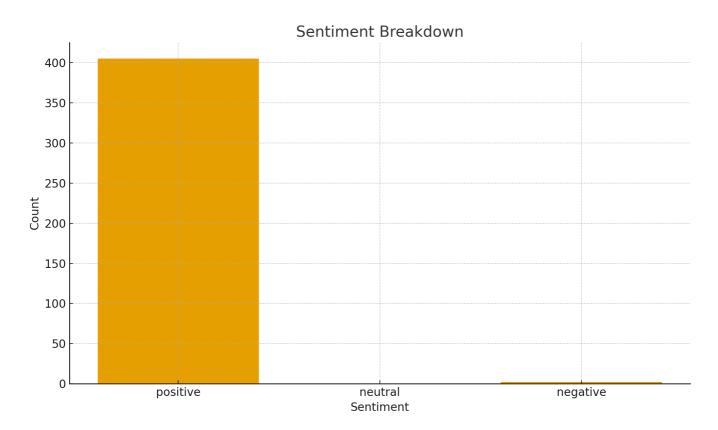
2. Review Volume by Month



• Displays the number of reviews received per month.

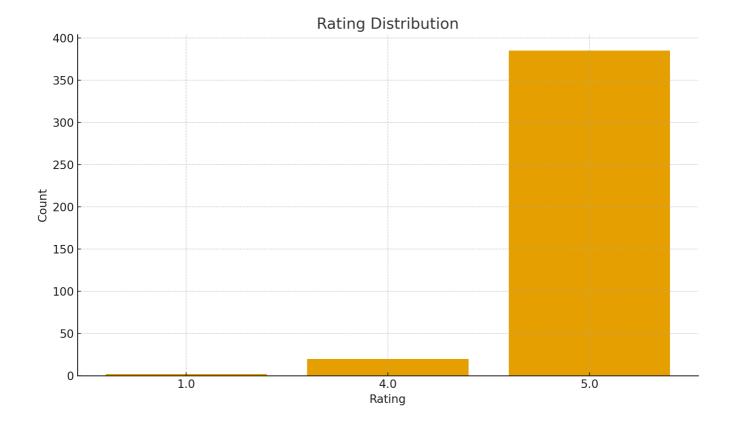
- Indicates the level of customer engagement and feedback activity.
- Spikes can suggest events (e.g., new product launch, campaign) while dips may indicate reduced customer outreach.

3. Sentiment Breakdown



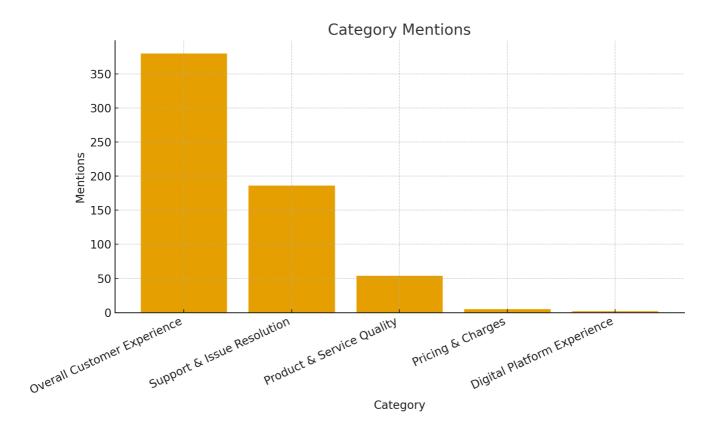
- Shows distribution of **positive**, **neutral**, **and negative sentiment** (rating-based).
- Highlights overall tone of customer perception.
- A strong positive skew indicates satisfaction; even small negative bars highlight areas needing attention.

4. Rating Distribution



- Illustrates how reviews are spread across 1–5 star ratings.
- Quickly shows whether ratings cluster at the top or are spread across.
- Helps validate the reliability of the high average rating (not skewed by few outliers).

5. Category Mentions



• Keyword-based mapping of reviews into **focus categories**:

- Customer Experience
- Product & Service Quality
- Pricing & Charges
- Digital Platform Experience
- Support & Issue Resolution
- The taller the bar, the more frequently customers talk about that category.
- Helps prioritize focus areas based on customer voice.