1. Insights

Based on the sentiment and thematic analysis of customer reviews from CBE, BOA, and Dashen Bank fintech apps, the following key drivers and pain points were identified:

- CBE:
 - Driver: Fast and reliable money transfers.
 - Pain Point: Frequent app crashes and login failures.
- BOA:
- Driver: User-friendly navigation and simple UI.
- Pain Point: Delays in updating transaction statuses.
- Dashen Bank:
- Driver: Smooth bill payment experience.
- Pain Point: Slowness in loading screens.

These insights were obtained by analyzing review themes and associated sentiment labels.

2. Recommendations

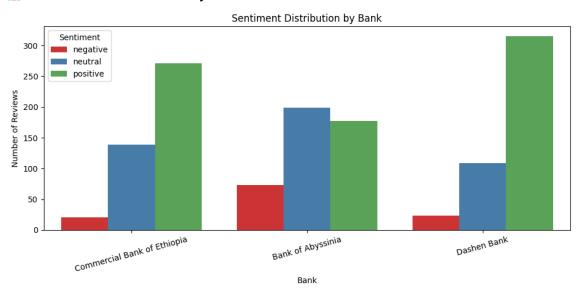
Based on user feedback, the following improvements are suggested:

- Improve app stability by addressing crash reports and optimizing backend performance.
- Enhance transaction processing times and provide real-time status updates.
- Introduce in-app support or chatbot features to handle common issues.
- Consider gamifying the user experience (e.g., for budgeting, savings) to increase engagement.

3. Visualizations

Below are key visualizations generated during the analysis.

ii Sentiment Distribution by Bank



E Sentiment vs Theme Heatmap



4. Ethical Considerations

Some reviews may exhibit bias (e.g., negative skew due to users reviewing only when dissatisfied).

Analyses should consider this potential imbalance. All personally identifiable information was excluded.