Task 4: Insights and Recommendations Report

Executive Summary

This report presents insights derived from user reviews and ratings for three major Ethiopian banks: **Commercial Bank of Ethiopia (CBE)**, **Bank of Abyssinia (BOA)**, and **Dashen Bank**. Using sentiment analysis, rating distributions, and thematic word clouds, we identify key drivers and pain points for each bank's mobile application, make evidence-based comparisons, and propose practical improvement strategies.

Objectives:

- Extract 2+ key drivers and pain points

- Compare app performance across banks

- Propose 2+ concrete improvement recommendations

- Address ethical concerns (e.g., review bias)

Insights – Key Drivers and Pain Points

Commercial Bank of Ethiopia (CBE)

Drivers:

- Keywords like "good", "application", "easy", "fast" appear frequently.

- Positive sentiment outweighs negative sentiment (93 positive vs. 65 negative).

Pain Points:

- Word cloud highlights issues such as "crash", "problem", "fix", and "update".

- Negative reviews mention app instability and login failures.

Bank of Abyssinia (BOA)

Drivers:

- Positive keywords include "good", "best", "service", "features".

  Pain Points:

- Most negative sentiment (104 negative vs. 63 positive).

- High count of 1-star reviews. Frequent issues include "worst", "crashes", "bug", "slow".

Dashen Bank

Drivers:

- Dominantly positive sentiment (142 positive vs. 35 negative).

- Frequent mentions of "super app", "secure", "smooth", "fast", and "feature-rich".

  Pain Points:

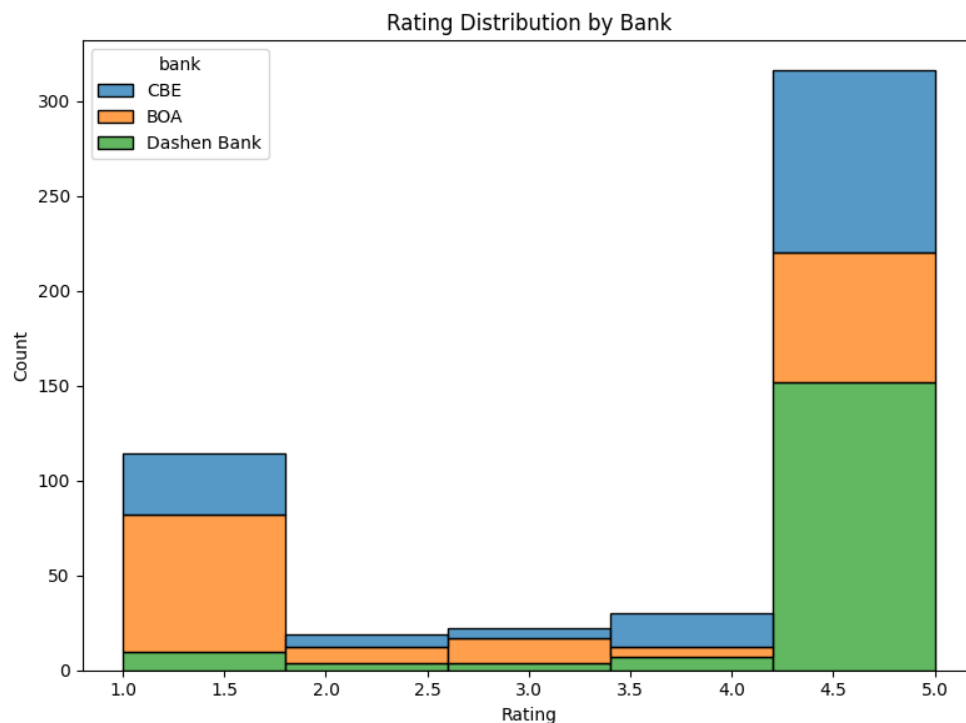- Minor loading issues or requests for more features.

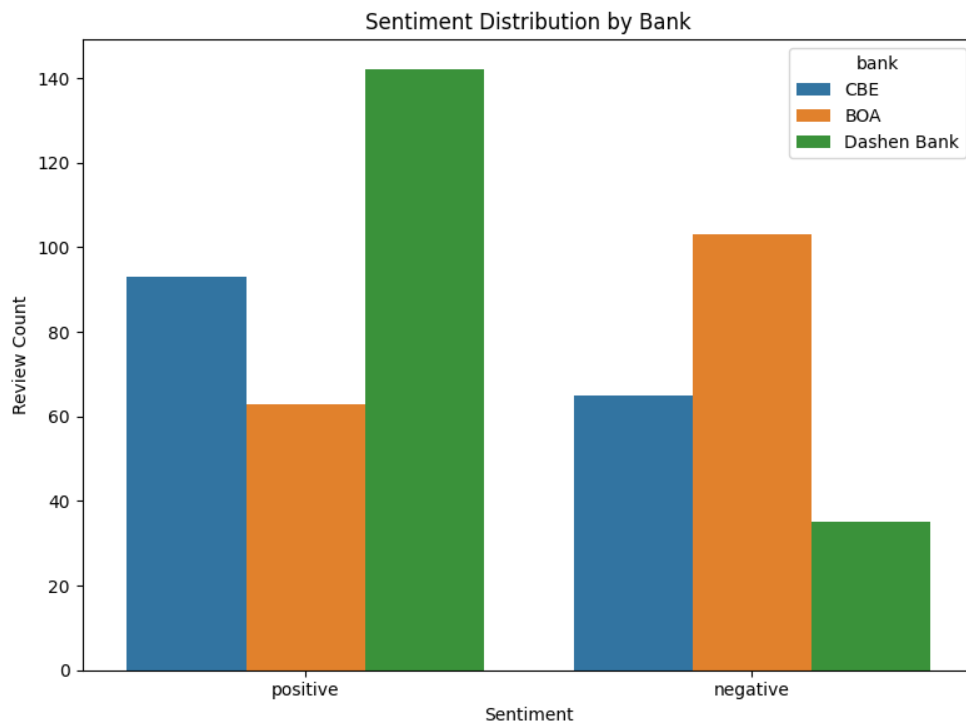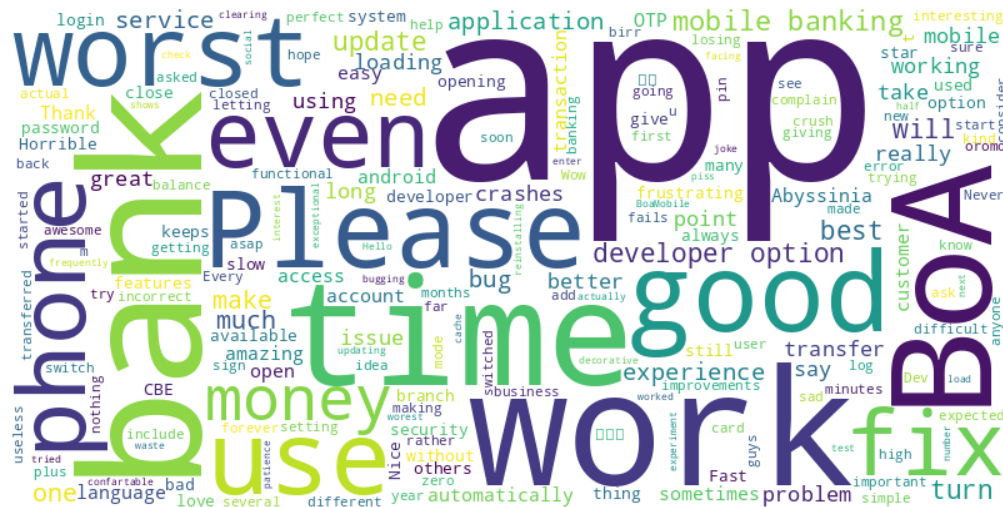# Visualizations

Figure 1: Rating Distribution by Bank

Figure 2: Sentiment Distribution by Bank

Figure 3: Word Cloud – Commercial Bank of Ethiopia (CBE)

Figure 4: Word Cloud – Bank of Abyssinia (BOA)

Figure 5: Word Cloud – Dashen Bank

Recommendations and Ethical Considerations

Recommendations

1. **Stability and Bug Fixes (BOA & CBE):** Resolve app crashes and improve login reliability.

2. **Enhanced Features:** Add budgeting tools, biometric login, and offline summaries.

3. **User Feedback Loops:** Implement in-app feedback and post-transaction surveys.

4. **Transparency:** Regularly communicate updates and downtimes to users.

Ethical Considerations

- **Review Bias:** Dissatisfied users are more likely to leave reviews.

- **Mitigation Strategies:** Validate reviews using verified users and complement insights with internal analytics.

Conclusion

Dashen Bank leads in both sentiment and rating perception. CBE shows balanced feedback but needs reliability improvements. BOA must urgently address usability challenges. Proactive development based on user feedback and analytics is recommended for all three banks.