PORT — Rider Commitment Strategy Proposal

Stabilising Early Retention With a 4-Week Optional Commitment Plan

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Executive Summary

Over the past several months, I've been closely analysing Port's rider behaviour, especially the retention patterns that define our financial stability and operational predictability. The removal of our activation fee in April 2025 created a meaningful uplift in early retention — a clear sign that small changes to rider friction have large effects on user survival.

Despite that improvement, our data continues to show the same underlying reality:

> **Port loses nearly half of all riders in the first two weeks.**

This early drop-off has substantial downstream impact: weaker CAC payback, more erratic demand, higher operational load, and amplified exposure to fraud (particularly disposable card usage and unpaid rentals).

In exploring how other players in the market structure their offerings, I focused on one principle: **understanding structure, not assuming outcomes.**
Zoomo's public-facing plans reveal a strategy built around optional short commitments, low deposits, and strong payment enforcement — all features that appear designed to stabilise the same early churn period we struggle with.

Using only **Port's own cohort data**, I modelled how a similar structure — thoughtfully adapted to our riders, our pricing, and our operational constraints — could help us introduce stability without increasing friction.

What follows is my strategy proposal for a **4-week optional commitment plan**, built conservatively, with realistic adoption assumptions and clear-eyed acknowledgement of both benefits and risks.

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1. What the Market Shows Us (And How I Interpret It)

When I studied Zoomo's publicly visible offering, I approached it as a product analyst — not trying to infer how well their retention strategy works internally, but understanding the **design choices** that they have decided to present to riders in the same London courier ecosystem we operate in.

These details alone are meaningful.

1.1 Design elements we can clearly observe

Feature	Zoomo's Public Offering	Why It Matters for Port
Short optional commitment periods	Typically 4–12 weeks depending on location	Suggests short commitments are acceptable to London couriers when framed as value
Deposits around ~£99	Common in UK markets	Indicates the practical upper bound for rider tolerance
Discounted weekly price for commitments	Value-framed, not punishment-framed	Reinforces that riders respond well to savings
Auto-lock after failed payment	Built into hardware/ops	Normalises payment reliability expectations
Use of 3DS + card validation	Visible during checkout flows	Directly addresses risk of disposable cards

These aren't assumptions — they're simply observations of how a major competitor structures its plans in our shared market.

1.2 What I deliberately do not infer

I have avoided any claim about Zoomo's internal results (retention, churn, adoption, economics, or user satisfaction).
The only thing I borrow from Zoomo is **structural insight**, not performance.

This distinction is important, because we design for *our* riders, based on *our* data — but we can still learn from how competitors shape their incentives.

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2. Port's Current Reality (Based on Our Actual Cohort Data)

To get a precise picture, I manually extracted every monthly cohort's retention data from our dashboards.

Across 2025 cohorts, our **behavioural retention curve** looks like this:

Week	Avg Retention
K0	100%
K1	~60%
K2	~39%
K3	~30%
K4	~26%
K5	~22%
K6	~20%
K7	~16%
K8	~14%

The shape of this curve hasn't materially changed for over a year.

Key takeaways from our retention data

- The majority of churn happens in **K1–K3**.
- **K4 onward** is more stable, with only gradual decline.
- This pattern persists across months, seasons, and marketing cycles.

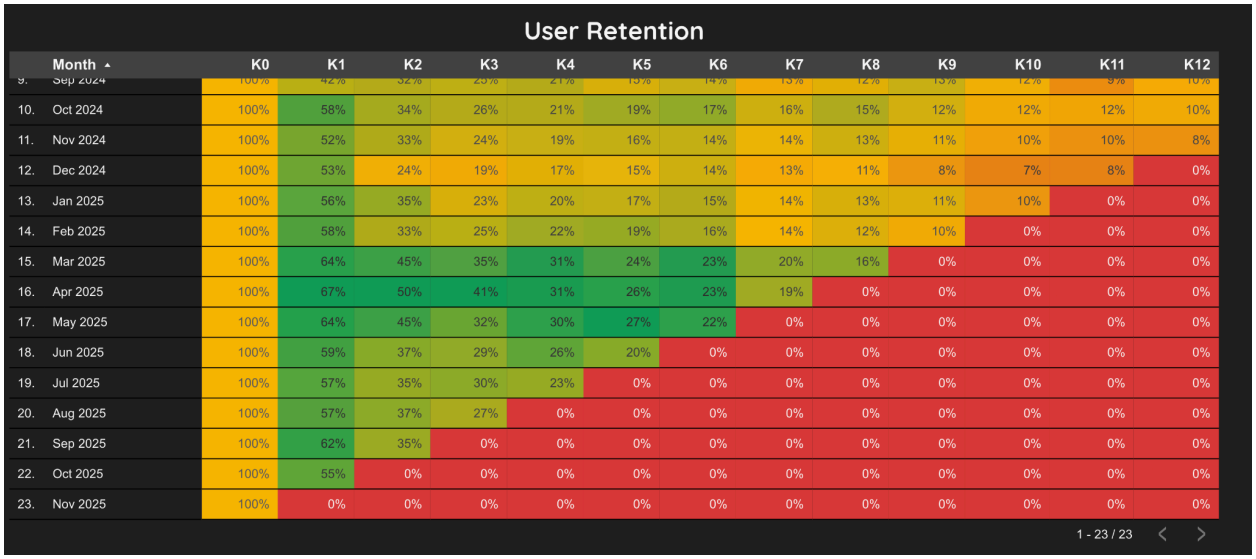
Impact of removing the activation fee (April 2025)

The April operational change had a **clear and measurable impact**:

- **K1: +8 percentage points**
- **K2: +12–13 percentage points**

This confirmed something critical:

> **Riders respond strongly to reduced onboarding friction.**
> **Any commitment plan we introduce must avoid reintroducing friction.**



User Retention

	Month	K0	K1	K2	K3	K4	K5	K6	K7	K8	K9	K10	K11	K12
9.	Sep 2024	100%	42%	32%	25%	21%	15%	14%	13%	12%	13%	12%	9%	10%
10.	Oct 2024	100%	58%	34%	26%	21%	19%	17%	16%	15%	12%	12%	12%	10%
11.	Nov 2024	100%	52%	33%	24%	19%	16%	14%	14%	13%	11%	10%	10%	8%
12.	Dec 2024	100%	53%	24%	19%	17%	15%	14%	13%	11%	8%	7%	8%	0%
13.	Jan 2025	100%	56%	35%	23%	20%	17%	15%	14%	13%	11%	10%	0%	0%
14.	Feb 2025	100%	58%	33%	25%	22%	19%	16%	14%	12%	10%	0%	0%	0%
15.	Mar 2025	100%	64%	45%	35%	31%	24%	23%	20%	16%	0%	0%	0%	0%
16.	Apr 2025	100%	67%	50%	41%	31%	26%	23%	19%	0%	0%	0%	0%	0%
17.	May 2025	100%	64%	45%	32%	30%	27%	22%	0%	0%	0%	0%	0%	0%
18.	Jun 2025	100%	59%	37%	29%	26%	20%	0%	0%	0%	0%	0%	0%	0%
19.	Jul 2025	100%	57%	35%	30%	23%	0%	0%	0%	0%	0%	0%	0%	0%
20.	Aug 2025	100%	57%	37%	27%	0%	0%	0%	0%	0%	0%	0%	0%	0%
21.	Sep 2025	100%	62%	35%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
22.	Oct 2025	100%	55%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
23.	Nov 2025	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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3. Why I Consider a Commitment Plan

Given our retention behaviour, I asked a simple question:
What would happen if a subset of riders voluntarily chose a short commitment plan that prevented early churn?

This analysis is grounded entirely in Port's own numbers — not Zoomo's.

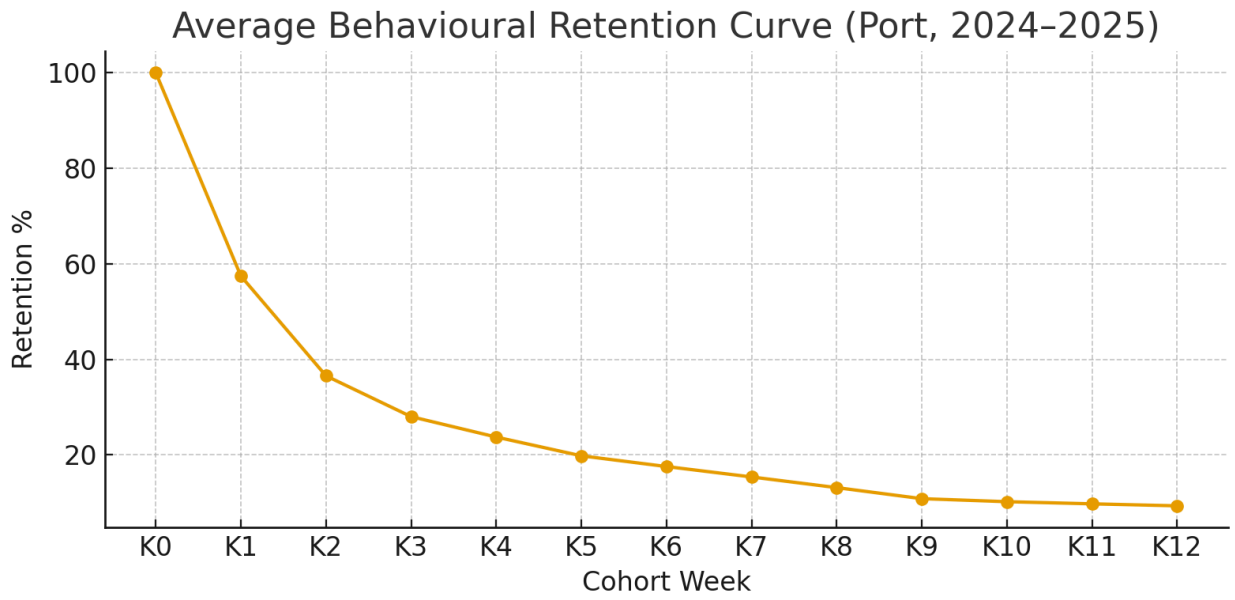
3.1 What a short commitment actually does

A commitment does **not** increase rider happiness or improve behavioural loyalty.

The only guaranteed effect is:

> **If a rider opts into a commitment, they cannot churn during the commitment window.**

So the early retention curve becomes partially “supported” by contract, not behaviour.
This distinction is important to present honestly and transparently.



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4. My Proposed Model — Port Flex+ (4-Week Optional Commitment)

I recommend a **4-week** plan because it aligns directly with Port’s churn dynamics and London rider psychology.

Why 4 weeks is the optimal point

- Our worst churn happens **before week 4**.
- Riders think in **monthly timeframes**, not quarterly.
- A 4-week period is short enough that riders will actually consider it.
- Longer commitments risk friction that undermines adoption.

4.1 The Plan Structure

Component	Proposed Design	Reasoning

Term	4 weeks (optional)	Covers K1–K3, where most churn occurs
Deposit	£0–£100 (risk-based)	Affordable for London couriers; avoids scaring off new signups
Early Exit Penalty	Pay remaining week only	Fair and easy to communicate
Weekly Price	Slight discount vs Flex	Clear incentive for savings-driven riders
Fraud Controls	3DS + BIN filtering	Mitigates one-time card abuse
Remote Lock	Enabled on overdue payments	Reduces operational risk
Framing	“Save £X/week by committing to 1 month”	Keeps friction low; value-led
Expected Adoption	**20–40%** (conservative)	Many riders will still choose flexibility

I deliberately keep adoption assumptions low, because riders vary widely in risk tolerance and financial stability.

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5. Forecasting the Impact (Conservatively)

Using only Port’s real retention numbers, I simulated contractual impact for adoption levels of 20%, 30%, and 50%.

This modelling **does not** assume better behavioural retention — it only reflects the contractual effect of riders who choose the plan.

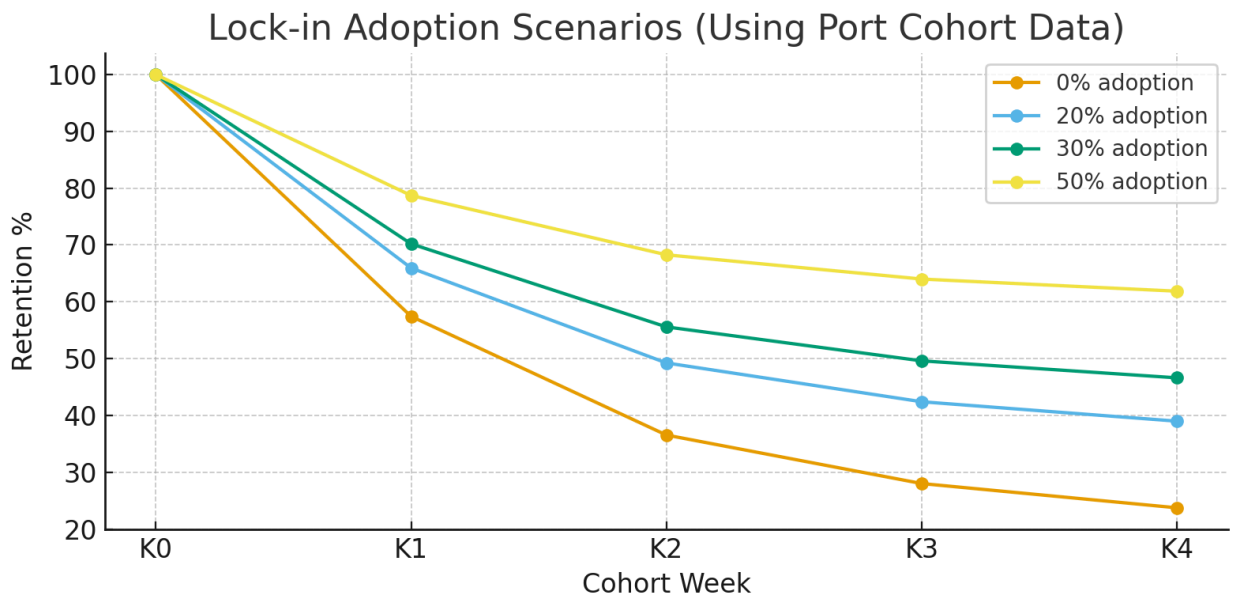
K1–K4 Retention Under Different Adoption Scenarios

Adoption Scenario	K1 Retention	K4 Retention
0% (current)	60%	26%
20% adoption	68%	41%
30% adoption	72%	48%

50% adoption	80%	63%

Why this is realistic (and conservative)

- I assume **not all riders choose it** — only those who prefer stability.
- I assume **zero behavioural uplift** — just contractual enforcement.
- I assume **no positive halo from better pricing** (even though we might see one).
- I assume **no change in churn after K4**.



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6. Risks & How I Address Them

A realistic strategy acknowledges risks upfront.
Here are the ones that matter most for Port:

Risk	Impact	Mitigation

Low adoption	Minimal impact on cohort curves	Keep term short; emphasise savings
Deposit aversion	Riders avoid signup	Cap deposit at £100; offer £0-deposit tier for trusted riders
One-time card fraud	Lost revenue, unrecoverable bikes	Enforce 3DS; block risky BINs; auto-lock
Reintroduced friction	Could undo April gains	Keep plan optional, value-framed
Artificial KPI inflation	Misinterpreted success	Track contractual vs behavioural retention separately

Every mitigation is actionable and fits Port's operational capabilities.

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7. My Recommendation

Based on Port's real cohort data, London rider behaviour, and the structural insights we can glean from the market:

👉 I recommend implementing a 4-week optional commitment plan ("Port Flex+")

with:

- A weekly price discount
- £0–£100 deposit tiering
- Strict payment verification
- Gentle exit penalty
- Clear value framing
- Adoption target: **20–40%**

This approach:

- Stabilises the exact weeks where Port suffers most churn
- Improves revenue predictability
- Reduces fraud risk
- Doesn’t recreate onboarding friction
- Fits the expectations of London delivery riders
- Remains ethically and operationally defensible
- And does not rely on optimistic assumptions

It’s a measured, data-driven step toward making Port’s retention more stable and forecastable.