# FinTech App User Retention & RCA Report

## **Task 1: User Retention Analysis Report**

### Executive Summary

This report analyzes user transaction data to identify the key behaviors and patterns that correlate with long-term user retention. From a sample of 100 total users, 85 made at least one successful transaction. Of those, only 11 became "retained users," resulting in an overall retention rate of **12.94%**.

Our analysis reveals that retention is strongly influenced by four primary factors:

* **A Successful First Experience:** Users whose first transaction succeeds are significantly more likely to be retained.
* **Habit Formation Through Frequency:** There is a clear transaction threshold that, once crossed, dramatically increases the likelihood of retention.
* **A Reliable Platform:** Lower transaction failure rates are associated with retained users, indicating that trust is a key factor.
* **Diverse Platform Usage:** The specific sequence and variety of a user's initial actions are strong predictors of their long-term engagement.

The most powerful insight is the **"Path-to-Six"**: users who complete six or more transactions are overwhelmingly likely to become our most loyal and engaged customers.

### Part A - The First Transaction is Everything

A user's first interaction with the app sets the tone for their entire journey. A failed first attempt leads to a significant loss of confidence and a much lower probability of retention.

**The Numbers:**

* Users whose first transaction **succeeded**: **18.37%** retention rate.
* Users whose first transaction **failed**: **3.77%** retention rate.



| **First Transaction Status** | **Total Users** | **Retention Rate (%)** |
| --- | --- | --- |
| Completed | 49 | 18.37 |
| Failed | 53 | 3.77 |

**Key Insight:** A user is nearly **5 times more likely** to be retained if their first transaction is successful. This is the most critical moment to ensure a smooth and positive user experience.

**SQL to Reproduce:**

WITH first\_txn AS (  
 SELECT user\_id, MIN(date\_of\_transaction) AS first\_txn\_date  
 FROM transactions  
 GROUP BY user\_id  
),  
first\_txn\_status AS (  
 SELECT t.user\_id, t.status AS first\_txn\_status  
 FROM transactions t  
 JOIN first\_txn f ON t.user\_id = f.user\_id AND t.date\_of\_transaction = f.first\_txn\_date  
),  
user\_retention\_status AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Retained' ELSE 'Churned' END AS retention\_status  
 FROM transactions t WHERE t.status = 'Completed' GROUP BY t.user\_id  
)  
SELECT f.first\_txn\_status,  
 COUNT(DISTINCT f.user\_id) AS total\_users,  
 ROUND(SUM(CASE WHEN u.retention\_status = 'Retained' THEN 1 ELSE 0 END) \* 100.0 / COUNT(DISTINCT f.user\_id), 2) AS retention\_rate  
FROM first\_txn\_status f  
LEFT JOIN user\_retention\_status u ON f.user\_id = u.user\_id  
GROUP BY f.first\_txn\_status;

### Part B - Building a Habit: The "Path-to-Six"

Repetition builds habit. The data shows a direct and powerful correlation between the number of transactions a user makes and their likelihood of becoming a long-term, retained user.

**The Numbers:**

* **1-2 Transactions** (Low Engagement): **0%** retention rate.
* **3-5 Transactions** (Medium Engagement): **14.63%** retention rate.
* **6+ Transactions** (High Engagement): **83.33%** retention rate.

| **Engagement Cohort** | **Total Users** | **Retention Rate (%)** |
| --- | --- | --- |
| 1-2 Transactions (Low) | 53 | 0.00 |
| 3-5 Transactions (Medium) | 41 | 14.63 |
| 6+ Transactions (High) | 6 | 83.33 |

**Key Insight:** Six is the magic number. The retention rate skyrockets for users who make six or more completed transactions. A primary goal should be to guide every new user toward this milestone.

**SQL to Reproduce:**

WITH user\_retention\_status AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Retained' ELSE 'Churned' END AS retention\_status  
 FROM transactions t WHERE t.status = 'Completed' GROUP BY t.user\_id  
),  
user\_frequency AS (  
 SELECT user\_id, COUNT(txn\_id) AS completed\_txn\_count  
 FROM transactions WHERE status = 'Completed' GROUP BY user\_id  
),  
combined\_user\_data AS (  
 SELECT u.user\_id,  
 COALESCE(urs.retention\_status, 'Churned') AS retention\_status,  
 COALESCE(uf.completed\_txn\_count, 0) AS completed\_txn\_count  
 FROM user\_details u  
 LEFT JOIN user\_retention\_status urs ON u.user\_id = urs.user\_id  
 LEFT JOIN user\_frequency uf ON u.user\_id = uf.user\_id  
)  
SELECT CASE  
 WHEN completed\_txn\_count <= 2 THEN '1-2 Transactions (Low Engagement)'  
 WHEN completed\_txn\_count <= 5 THEN '3-5 Transactions (Medium Engagement)'  
 ELSE '6+ Transactions (High Engagement)'  
 END AS frequency\_cohort,  
 COUNT(user\_id) AS total\_users,  
 ROUND(SUM(CASE WHEN retention\_status = 'Retained' THEN 1 ELSE 0 END) \* 100.0 / COUNT(user\_id), 2) AS retention\_rate\_percent  
FROM combined\_user\_data  
GROUP BY frequency\_cohort;

### Part C - Trust Through Reliability

A smooth, predictable experience builds user trust. Frequent transaction failures erode that trust and push users away. Retained users experience a lower average failure rate, suggesting they perceive the platform as more reliable.

**The Numbers:**

* Average Failure Rate for **Retained Users**: **40.77%**
* Average Failure Rate for **Not Retained Users**: **47.45%**

| **Retention Status** | **Average Failure Rate (%)** |
| --- | --- |
| Retained | 40.77 |
| Not Retained | 47.45 |

**Key Insight:** While the difference appears modest, it indicates a clear trend: lower friction and higher reliability are correlated with the user behavior of those who choose to stay.

**SQL to Reproduce:**

WITH user\_retention\_status AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Retained' ELSE 'Not Retained' END AS retention\_status  
 FROM transactions t WHERE t.status = 'Completed' GROUP BY t.user\_id  
),  
user\_failure\_stats AS (  
 SELECT user\_id,  
 SUM(CASE WHEN status = 'Completed' THEN 1 ELSE 0 END) AS success\_count,  
 SUM(CASE WHEN status = 'Failed' THEN 1 ELSE 0 END) AS fail\_count  
 FROM transactions GROUP BY user\_id  
)  
SELECT urs.retention\_status,  
 ROUND(AVG(fail\_count \* 100.0 / NULLIF((success\_count + fail\_count), 0)), 2) AS avg\_fail\_rate\_percent  
FROM user\_failure\_stats ufs  
JOIN user\_retention\_status urs ON ufs.user\_id = urs.user\_id  
GROUP BY urs.retention\_status;

### Part D - The User Journey Matters

The specific sequence of a user's first three actions can significantly predict their long-term retention. Users who explore different functionalities of the app early on are more likely to be retained.

**The Golden Paths:** Certain user journeys show exceptionally high retention rates.

* **100% Retention Paths:**
  + Card transaction → Credit → Card transaction
  + Credit → Credit → Debit to personal account
  + Debit to merchant account → Debit to merchant account → Card transaction
* **High Retention Path (66.67%):**
  + Credit → Debit to personal account → Debit to personal account

**The Zero-Retention Paths:** Paths involving only one type of action (e.g., only making merchant payments or only receiving credit) uniformly had **0% retention**.

**Key Insight:** The most successful users are those who quickly engage in a "receive-then-spend" loop, utilizing multiple features like receiving credits, P2P transfers, and card payments. Diversity in early actions is a hallmark of a retained user.

**SQL to Reproduce:**

WITH ranked\_txns AS (  
 SELECT t.user\_id, t.type\_of\_transaction, t.date\_of\_transaction,  
 ROW\_NUMBER() OVER (PARTITION BY t.user\_id ORDER BY t.date\_of\_transaction ASC) AS txn\_rank  
 FROM transactions t  
 WHERE t.status = 'Completed'  
),  
txn\_sequence AS (  
 SELECT user\_id,  
 MAX(CASE WHEN txn\_rank = 1 THEN type\_of\_transaction END) AS first\_action,  
 MAX(CASE WHEN txn\_rank = 2 THEN type\_of\_transaction END) AS second\_action,  
 MAX(CASE WHEN txn\_rank = 3 THEN type\_of\_transaction END) AS third\_action  
 FROM ranked\_txns WHERE txn\_rank <= 3  
 GROUP BY user\_id  
),  
user\_retention AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Retained' ELSE 'Churned' END AS retention\_status  
 FROM transactions t WHERE t.status = 'Completed' GROUP BY t.user\_id  
)  
SELECT CONCAT\_WS(' -> ', first\_action, second\_action, third\_action) AS first\_3\_path,  
 COUNT(DISTINCT ts.user\_id) AS total\_users,  
 SUM(CASE WHEN ur.retention\_status = 'Retained' THEN 1 ELSE 0 END) AS retained\_users,  
 ROUND(SUM(CASE WHEN ur.retention\_status = 'Retained' THEN 1 ELSE 0 END) \* 100.0 / COUNT(DISTINCT ts.user\_id), 2) AS retention\_rate  
FROM txn\_sequence ts  
JOIN user\_retention ur ON ts.user\_id = ur.user\_id  
GROUP BY first\_3\_path  
ORDER BY retention\_rate DESC;

### Part E - Identifying Sticky Habits

Analyzing which payment methods and spending behaviors are more common among retained users helps identify which habits are "stickier" and more valuable to encourage.

**Card vs. UPI Usage:** While nearly all users (both churned and retained) use UPI, retained users show a slightly higher propensity to use their card.

| **Retention Status** | **% Users with Card** | **% Users with UPI** |
| --- | --- | --- |
| Retained | 54.55% | 100.00% |
| Churned | 48.65% | 89.19% |

**Spender Behavior:** Users who engage in spending activities (paying merchants or using their card) are more likely to be retained than those who only use the app for P2P transfers.

| **Spender Segment** | **Total Users** | **Retention Rate (%)** |
| --- | --- | --- |
| Spender (Card & Merchant) | 24 | 16.67 |
| Spender (Card Only) | 18 | 11.11 |
| Non-Spender (P2P/Credit Only) | 37 | 10.81 |
| Spender (Merchant Only) | 21 | 4.76 |

**Key Insight:** Encouraging card adoption and, more specifically, a mix of both card and merchant payments, is correlated with the highest retention rates. This "Spender" behavior is a key characteristic of a valuable, long-term user.

**SQL to Reproduce (Card vs UPI):**

WITH user\_retention AS (  
 SELECT  
 t.user\_id,  
 CASE  
 WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3 THEN 'Retained'  
 ELSE 'Churned'  
 END AS retention\_status  
 FROM transactions t  
 WHERE t.status = 'Completed'  
 GROUP BY t.user\_id  
),  
user\_txn\_types AS (  
 SELECT  
 user\_id,  
 MAX(CASE WHEN type\_of\_transaction = 'Card transaction' THEN 1 ELSE 0 END) AS used\_card,  
 MAX(CASE WHEN type\_of\_transaction IN ('Credit', 'Debit to personal account', 'Debit to merchant account') THEN 1 ELSE 0 END) AS used\_upi  
 FROM transactions  
 WHERE status = 'Completed'  
 GROUP BY user\_id  
)  
SELECT  
 ur.retention\_status,  
 ROUND(SUM(ut.used\_card) \* 100.0 / COUNT(ur.user\_id), 2) AS pct\_with\_card,  
 ROUND(SUM(ut.used\_upi) \* 100.0 / COUNT(ur.user\_id), 2) AS pct\_with\_upi  
FROM user\_retention ur  
JOIN user\_txn\_types ut ON ur.user\_id = ut.user\_id  
GROUP BY ur.retention\_status;

**SQL to Reproduce (Spender Behavior):**

WITH user\_retention AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Retained' ELSE 'Churned' END AS retention\_status  
 FROM transactions t WHERE t.status = 'Completed' GROUP BY t.user\_id  
),  
spender\_segments AS (  
 SELECT ud.user\_id,  
 CASE  
 WHEN MAX(CASE WHEN t.type\_of\_transaction = 'Card transaction' THEN 1 ELSE 0 END) = 1  
 AND MAX(CASE WHEN t.type\_of\_transaction = 'Debit to merchant account' THEN 1 ELSE 0 END) = 1 THEN 'Spender (Card & Merchant)'  
 WHEN MAX(CASE WHEN t.type\_of\_transaction = 'Card transaction' THEN 1 ELSE 0 END) = 1 THEN 'Spender (Card Only)'  
 WHEN MAX(CASE WHEN t.type\_of\_transaction = 'Debit to merchant account' THEN 1 ELSE 0 END) = 1 THEN 'Spender (Merchant Only)'  
 ELSE 'Non-Spender (P2P/Credit Only)'  
 END AS spender\_segment  
 FROM user\_details ud  
 LEFT JOIN transactions t ON ud.user\_id = t.user\_id AND t.status = 'Completed'  
 GROUP BY ud.user\_id  
)  
SELECT seg.spender\_segment,  
 COUNT(seg.user\_id) AS total\_users,  
 ROUND(SUM(CASE WHEN COALESCE(ret.retention\_status, 'Churned') = 'Retained' THEN 1 ELSE 0 END) \* 100.0 / COUNT(seg.user\_id), 2) AS retention\_rate\_percent  
FROM spender\_segments seg  
LEFT JOIN user\_retention ret ON seg.user\_id = ret.user\_id  
GROUP BY seg.spender\_segment;

### Part F - Defining the Golden Cohort

This analysis compares the behavior of retained users ("Golden Cohort") with those who churned ("Lost Cohort") within their crucial first week. The differences in their initial actions are stark.

| **Cohort** | **Total Users** | **% Paid Merchant** | **Avg Txns in First Week** |
| --- | --- | --- | --- |
| **Golden Cohort** | 11 | **45.45%** | **1.18** |
| Lost Cohort | 74 | 9.46% | 0.31 |

**Key Insight:** Members of the "Golden Cohort" are nearly **5 times more likely** to pay a merchant and are **4 times more active overall** in their first week. Encouraging users to become "Spenders" early is a powerful lever for retention.

**SQL to Reproduce:**

WITH user\_retention AS (  
 SELECT t.user\_id,  
 CASE WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3  
 THEN 'Golden Cohort' ELSE 'Lost Cohort' END AS cohort  
 FROM transactions t  
 WHERE t.status = 'Completed'  
 GROUP BY t.user\_id  
),  
first\_week\_actions AS (SELECT  
 t.user\_id,  
 COUNT(t.txn\_id) AS first\_week\_txn\_count,  
 MAX(CASE WHEN t.type\_of\_transaction = 'Debit to merchant account' THEN 1 ELSE 0 END) AS paid\_merchant\_in\_first\_week  
 FROM transactions t  
 JOIN user\_details ud ON t.user\_id = ud.user\_id  
 WHERE t.date\_of\_transaction <= DATE\_ADD(ud.activation\_date, INTERVAL 7 DAY)  
 AND t.status = 'Completed'  
 GROUP BY t.user\_id  
)  
SELECT  
 ur.cohort,  
 COUNT(DISTINCT u.user\_id) AS total\_users,  
 ROUND(AVG(COALESCE(fwa.paid\_merchant\_in\_first\_week, 0)) \* 100, 2) AS pct\_paid\_merchant,  
 ROUND(AVG(COALESCE(fwa.first\_week\_txn\_count, 0)), 2) AS avg\_txns\_first\_week  
FROM user\_details u  
LEFT JOIN user\_retention ur ON u.user\_id = ur.user\_id  
LEFT JOIN first\_week\_actions fwa ON u.user\_id = fwa.user\_id  
WHERE ur.cohort IS NOT NULL  
GROUP BY ur.cohort;

### Part G - The Financial Impact: Value of Retained Users

Beyond behavioral metrics, it is crucial to understand the financial value of each user cohort. This analysis compares the spending patterns of retained and churned users.

| **Retention Status** | **Total Users** | **Average Spend Per User** |
| --- | --- | --- |
| **Retained** | 11 | **₹15,238.51** |
| Churned | 74 | ₹6,827.46 |

**Key Insight:** The average retained user spends **more than double** the amount of the average churned user. Efforts to improve retention are directly tied to increasing the overall financial value of the user base.

<br>

**SQL to Reproduce:**

WITH user\_retention\_status AS (  
 SELECT  
 t.user\_id,  
 CASE  
 WHEN COUNT(DISTINCT DATE\_FORMAT(t.date\_of\_transaction, '%Y-%m')) = 3 THEN 'Retained'  
 ELSE 'Churned'  
 END AS retention\_status  
 FROM transactions t  
 WHERE t.status = 'Completed'  
 GROUP BY t.user\_id  
)  
SELECT  
 urs.retention\_status,  
 COUNT(DISTINCT t.user\_id) AS total\_users,  
 ROUND(SUM(t.amount) / COUNT(DISTINCT t.user\_id), 2) AS average\_spend\_per\_user  
FROM transactions t  
JOIN user\_retention\_status urs ON t.user\_id = urs.user\_id  
WHERE t.status = 'Completed'  
GROUP BY urs.retention\_status;

### Final Report & Strategic Recommendations

#### **Part 1: Analysis Observations - What the Data Tells Us**

1. **The Habit-Forming Behavior is a "Receive-then-Spend" Loop:** The core habit of a retained user is a behavioral cycle: receiving funds and then actively using those funds for spending (card or merchant payments).
2. **The Habit Solidifies at Two Key Milestones:**
   * **The First Week is the Critical Window:** The initial seven days are the most important period for establishing foundational behaviors.
   * **The Sixth Transaction is the Tipping Point:** Users who complete six or more transactions see their retention rate skyrocket to **83.33%**.
3. **A Successful First Experience is a Prerequisite:** A user is nearly 5 times more likely to be retained if their first transaction is successful.
4. **Retained Users are Financially More Valuable:** The average retained user spends more than double the amount of a user who churns.

#### **Part 2: A Strategic Proposal to Drive Transactions**

The Proposal: "FinTech App Squad Goals" Introduce a team-based rewards program where users form "squads" with friends to pool "FamPoints" and unlock larger, shared rewards (e.g., Zomato, KFC, movie tickets).

**Phase 1: Short-Term Implementation (Next 4 Weeks)**

* **Enhance the First Transaction Experience:** Upon a user's first successful payment, trigger a celebratory animation and a message: *"Welcome to the Fam! You've just earned 100 Starter Points. Start a Squad to unlock bigger rewards!"*
* **Implement the "Welcome Week Challenge":** Create an in-app progress bar tracking the first six transactions with point bonuses, gamifying the "Path-to-Six."
* **Deploy a Contextual "Spender" Nudge:** When a user receives funds for the first time, trigger a pop-up: *"You've got cash! Be a legend for your squad and earn 2x Points by spending it at Zomato or Swiggy."*

**Phase 2: Long-Term Implementation (Next 1-3 Months)**

* **Launch the "Squad Goals" Rewards Catalog:** Populate the catalog with high-value group rewards from aspirational brands.
* **Implement Tiered Point Multipliers:** Make the system transparent: Standard P2P Transactions = 1x Points, "Spender" Transactions (Card or Merchant) = **2x Points**.
* **Introduce "Squad Power-Ups" & "Payment Streaks":** Announce weekend events (e.g., 3x points) and reward individual users for consecutive daily transactions.
* **Develop a "Proactive Reliability" System:** Proactively warn users if a transaction is likely to fail due to known merchant issues. For failed transactions, provide a dedicated support screen with clear information on grievances, refunds, and timelines.

### Link for the Excel Sheet:

[Retention\_Analysis\_Workbook.xlsx](https://onedrive.live.com/personal/544aad2d0da0772c/_layouts/15/doc.aspx?resid=73b2323b-9af0-4433-93bb-7dca4fea9524&cid=544aad2d0da0772c) *(This workbook contains all the analysis outputs derived from MySQL.)*

## **Task 2: RCA: Recharge Revenue Dip**

### Background

Recharges are a core, habit-forming feature. When this service fails, it undermines user trust in the entire platform. The recharge journey consists of five key steps: Browse → Plan Selected → Payment Initiated → Payment Successful → Recharge Confirmed.

### Problem Statement

In the last 10 days, FinTech App has seen a 25% decline in recharge revenue and a 40% drop in successful recharges. This decline points to a deeper erosion of user confidence that could shift users to competitors if left unchecked.  
  
Available Data

**Funnel Metrics (Daily Average – Last 10 Days)**

* **Browse**: 60,000
* **Plan Selection**: 35,000
* **Payment Initiation**: 28,000
* **Successful Payment**: 18,000
* **Confirmed Recharge**: 15,000
* **Gross Merchandise Value (GMV)**: ₹42 Lakhs per day
* **Revenue**: 4% of GMV

**Previous Benchmark (10 Days Prior)**

* **GMV**: ₹56 Lakhs per day
* **Revenue**: 5% of GMV
* **Relevant Funnel Conversion Rates**:
  + Browse → Plan Selection: 70% (currently 58%)
  + Plan Selection → Payment Initiation: 90% (currently 80%)
  + Payment Initiation → Successful Payment: 80% (currently 64%)
  + Successful Payment → Confirmed Recharge: 95% (currently 83%)

**Financial Impact:**

* **Daily GMV Loss:** ₹14 Lakhs (from ₹56L to ₹42L)
* **Daily Revenue Loss:** ₹1.12 Lakhs (from ₹2.8L to ₹1.68L)
* **Projected Monthly Loss:** ₹30-35 Lakhs in revenue, over ₹4 Cr in GMV.

**Contextual Signals:**

* Tech Stability: No FinTech App-level downtime reported.
* **Operators:** Operator X (55% share) timeouts are up 3x; Operator Y (20% share) has 1-2 hour delays.
* **Payments:** UPI success rate is down ~15%.
* **User Behaviour:** Support tickets for "money deducted but no recharge" have doubled.

### Root Cause Analysis

**Primary Causes:**

1. **Payment Gateway Failures:** A sharp drop in UPI success rates.
2. **Operator Failures:** Timeouts and delays from key operators (affecting >70% of recharges).

**Secondary Causes:**

1. **Poor In-App Communication:** No proactive updates for users, leading to panic.
2. **Trust Erosion:** Failures in a critical category reduced user intent to even start a recharge.
3. **Negative Spillover:** Word-of-mouth and social media complaints discouraged other users.

### Prioritization of Issues

| **Issue** | **Impact** | **Controllability** | **Priority** |
| --- | --- | --- | --- |
| UPI payment failures | High | Medium (Partner fix + rerouting) | **P1** |
| Operator timeouts/delays | High | Low-Medium (Partnerships) | **P1** |
| Lack of in-app communication | Medium | High (Can fix immediately) | **P2** |
| Support responsiveness | Medium | High (Operational quick win) | **P2** |
| Negative WOM / Trust erosion | Medium | Low (Longer-term rebuild) | **P3** |

### Action Plan

#### **Short-Term Actions (0–7 Days)**

1. **Communicate Transparently:**
   * Add an in-app banner about delays and refund policies.
   * Launch a predictive pop-up warning of low success rates and offering a wallet fallback.
2. **Stabilize Funnel Operations:**
   * Throttle traffic away from failing partners.
   * Enable automatic wallet credit within 15 minutes for failed transactions.
3. **Support & Recovery:**
   * Introduce fast-track refunds for first-time failures.
   * Send reassurance SMS/push notifications about refund guarantees.

#### **Medium–Long Term Strategy (2–12 Weeks)**

1. **Build Resilience:**
   * Onboard backup payment gateways and operator aggregators.
   * Implement automatic failover logic for partners.
2. **Improve Monitoring:**
   * Create real-time dashboards to monitor partner success rates.
   * Set up alerts for significant dips in performance.
3. **Rebuild User Trust:**
   * Publish a refund SLA guarantee (15 mins for wallet, 24 hrs for bank).
   * Launch "First Failure Rescue" with small wallet credits.
   * Incentivize wallet recharges with cashback campaigns.

### Metrics to Track (Next 2–4 Weeks)

| **Category** | **Metric** | **Current** | **Target** |
| --- | --- | --- | --- |
| Revenue | Daily Recharge Revenue | ₹1.68L | >₹2.5L |
| Volume | Daily Successful Recharges | 15,000 | >23,000 |
| Funnel Health | Payment → Success Rate | 64.3% | >80% |
| Funnel Health | Success → Confirmed Rate | 83.3% | >95% |
| Customer Trust | Recharge Failure Tickets | 2x Previous | <50% of Previous |
| Customer Trust | Wallet adoption % | Low | +25% |

### Conclusion

The revenue decline exposes a structural weakness in partner redundancy and a lack of transparent user communication. The immediate focus must be on stabilizing the funnel through clear messaging and operational fixes. The long-term solution requires building a more resilient system and actively rebuilding user trust through guarantees and incentives. This crisis can be an opportunity to reposition FinTech App as the most transparent and reliable recharge platform.