Document Title: Fuel Direct Feature Case Study for Ola App

Case Study Brief

Ola faces a high rate of cancellations when users select wallet payments, which drivers may refuse due to cash flow concerns around receiving online payments. This feature case study proposes *Fuel Direct*, a solution that leverages online earnings to help drivers access fuel funds instantly, thereby reducing cancellations. The goal is to create a win-win by allowing drivers to accept more rides confidently while enhancing users' experiences with reliable ride completions.

Overview

Ola drivers experience operational cash flow challenges, particularly around fuel expenses, when online payment methods are selected by riders. This often leads to cancellations that reduce user satisfaction and impact drivers' income potential. The *Fuel Direct* feature aims to use online payments as a direct fuel source, ensuring that drivers have immediate access to funds at partnered fuel stations, facilitating smoother operations and reducing cancellations.

Author Solution

The following problems will be highlighted for the purpose of this study:

1. Many Ola drivers cancel rides when users choose wallet payments, fearing delayed access to cash for operational expenses, particularly fuel.
2. Drivers need immediate access to fuel without waiting for bank settlements, as fuel is a high-frequency expense.

3. Drivers may still be hesitant to accept wallet payments due to unfamiliarity or hesitation with digital transactions.
4. Drivers may not know the location of partnered fuel stations, creating an inconvenience for those using the feature.

Market Research and Competitive Analysis

Industry Trends

1. **Instant Payment and Withdrawal**: Instant fund access is a growing trend among gig economy platforms, with many adopting features that offer real-time earnings access.

2. **Fuel Discounts and Incentives**: Fuel partnerships are increasingly common in the transportation industry, aimed at reducing operating costs for drivers.

Competitive Analysis

- **Direct Competitors**: Uber and Lyft in specific regions offer similar incentives or fuel discounts but generally do not yet offer direct fuel purchase from online ride earnings.

- **Indirect Competitors**: E-commerce and delivery platforms that offer instant earnings withdrawals or fuel subsidies to ease operational costs.

By implementing a feature that links wallet payments directly to fuel, Ola could distinguish itself by solving both user and driver pain points in one unified system.

User Personas

The *Fuel Direct* feature would serve both driver and rider needs:

- **Amit (Driver, 30–45 years old)**: A full-time Ola driver who faces frequent cancellations due to concerns over online payment delays. Amit's primary operational challenge is fuel costs, and he seeks a convenient solution that enables him to keep his car fueled and maintain cash flow.

- **Meera (User, 25–34 years old)**: A working professional who frequently uses Ola and prefers wallet payments for convenience. She often experiences cancellations when drivers are hesitant about accepting wallet rides.

Product Vision and Goals

Product Vision: Enable seamless fuel access from online payments to encourage drivers to accept more wallet-based rides, thereby improving ride reliability and user satisfaction.

Product Goals:

1. **Reduce cancellation rates** by providing drivers with immediate access to funds from online payments for fuel.

2. **Enhance driver retention** by offering operational support through fuel benefits.

3. **Increase user satisfaction** by reducing ride cancellations for wallet-paying users.

Solutions

1. **Direct Access to Fuel Funds from Online Payments**:

   o **Problem**: Many Ola drivers cancel rides when users choose wallet payments, fearing delayed access to cash for operational expenses, particularly fuel.

   o **Solution**: By allocating a portion of each driver's online earnings directly to a "Fuel Wallet," *Fuel Direct* ensures drivers have instant access to funds specifically designated for fuel purchases. This eliminates the cash-flow issue for drivers, thereby reducing cancellations and improving the rider experience.

2. **Convenient and Seamless Fuel Payments**:

   o **Problem**: Drivers need immediate access to fuel without waiting for bank settlements, as fuel is a high-frequency expense.

   o **Solution**: *Fuel Direct* integrates directly with Ola's partnered fuel stations, allowing drivers to pay instantly using their Fuel Wallet via a QR code or virtual card. This process simplifies fuel purchases and allows drivers to continue accepting rides without interruption.

3. **Incentives for Accepting Online Payments**:

   o **Problem**: Drivers may still be hesitant to accept wallet payments due to unfamiliarity or hesitation with digital transactions.

   o **Solution**: Introducing small fuel credit bonuses for accepting online payments further encourages drivers to take wallet-based rides, adding an extra incentive to engage with *Fuel Direct* and reduce cancellations.

4. **Fuel Station Locator for Increased Convenience**:

   o **Problem**: Drivers may not know the location of partnered fuel stations, creating an inconvenience for those using the feature.

   o **Solution**: *Fuel Direct* includes a map view within the Ola Driver app to display nearby partnered fuel stations, making it easy for drivers to find and redeem their Fuel Wallet funds for fuel. This locator feature minimizes detours, saving drivers' time and enhancing convenience.

Feature Ideation

Based on drivers' needs and the product vision, following elements are ideated upon for *Fuel Direct*:

1. **Fuel Wallet for Online Payments**:

   o **Benefit**: Allows drivers to access a portion of their online earnings for fuel at partnered stations.

   o **Messaging**: "Instant fuel from your earnings."

2. **Fuel Station Integration**:

   o **Benefit**: Simplifies fuel purchases by allowing drivers to pay directly from the Ola app at partner stations like BPCL or IOCL.

   o **Messaging**: "Drive worry-free with instant access to fuel."

3. **Incentives for Online Rides**:

   o **Benefit**: Additional rewards for accepting online payments to promote wallet-based rides.

   o **Messaging**: "Earn more with each online ride."

4. **Fuel Station Locator**:

   o **Benefit**: Shows nearby partnered stations, making it easier for drivers to redeem their earnings for fuel.

   o **Messaging**: "Fuel up nearby—no extra stops needed."

Feature Prioritization

Using the **RICE** framework which measures *Reach, Impact, Confidence and Effort*, I will recommend to prioritize these components as follows:

1. **Fuel Wallet for Online Payments** – High reach and impact, as it addresses the core driver need.

2. **Fuel Station Integration** – Ensures seamless transactions and enhances the partnership value.

3. **Fuel Station Locator** – Essential for a convenient user journey, increasing ease of access to fuel.

4. **Incentives for Online Rides** – Boosts driver motivation to accept online payments.

These elements should be introduced in a phased manner, starting with the Fuel Wallet and Fuel Station Integration for maximum impact.

Conclusion

The *Fuel Direct* feature directly addresses the driver cash-flow challenge by leveraging Ola's existing fuel partnerships and integrating payment options for instant fuel access. By making fuel more accessible through online payments, Ola can reduce ride cancellations, improve driver loyalty, and enhance user satisfaction. This solution will not only provide immediate operational support to drivers but also reinforce Ola's commitment to a seamless, reliable experience for all users.