



QUICKO GLYDE

Product Teardown

Helping individuals stay tax compliant.

By Aditya Kumar



Problem Statement

Tear down the Quicko Glyde Mobile App and help the Quicko Product team improve it.

Structure of Deck

- Overview
- Understanding user base
- Understanding user journey
- Solutions for problems
- User Review Analysis
- Overall Ratings and Sentiments
- Trend analysis of Ratings and Sentiments
- Ending Slide

Overview



What is Glyde App?

Quicko Glyde is a mobile app that simplifies the process of filing income tax returns for individuals and small businesses.

How does Glyde work?

Glyde allows users to connect their **Income Tax Account**, **Review**, and **E-File the Tax Returns**.

Which brokers are compatible with Glyde app?

Quicko supports Broker Integration from 11 brokers under the Pro plan. Some popular brokers include Zerodha, Upstox, Paytm Money, Groww, among others.

Who can use Glyde app?

Quicko's target users are Salaried Individuals, Small Businesses, and Traders who want to DIY their ITR.

Is Glyde app secure?

Quicko takes security and privacy seriously. Quicko has a Privacy Policy outlining how user data is collected. The app uses a secure connection to ensure user data is encrypted. Additionally, it employs OTP validation.

Key features of Glyde App:

Income Tax Planning and Filing

Helps individuals and businesses plan and file their income tax returns. They offer pre-filled tax returns, import investments, and maximize refunds.

DIY Tax Compliance

Provides a DIY tax compliance platform for salaried individuals, investors, traders, freelancers, and proprietors.

Personalized Assistance

Personalized assistance to help users with their tax-related queries. The platform allows users to connect with experts and solve their tax queries instantly.

Numbers

- **Play store rating:** 4.6★
- **Reviews:** 1K
- **Downloads:** 50K+
- **Last funding:** \$300K

Competitors

BLACK
by  cleartax

Tax Buddy

User Persona

◆ Deepak Verma

BACKGROUND

Deepak is a 30-year-old salaried individual who considers filing his Income Tax Returns by himself.

GOALS

- Cost-effectiveness: Deepak finds filing taxes through a self-service application can be cost-effective compared to hiring a tax professional.
- Time efficiency: He finds it easy to streamline his tax filing process, potentially saving time compared to traditional methods.
- Understanding tax obligation: Through the self-service application, he can get familiar with the various aspects of tax filing, such as income sources, deductions, and tax credits.

MOTIVATION

Convenience and flexibility: Deepak is motivated to use Quicko Glyde app as it provides the convenience of filing taxes from the comfort of his home or office, at his own time and pace to complete the filing process, offering flexibility to fit their schedules.

CHALLENGES

- Trust and security: Deepak may have concerns about the safety and trustworthiness of the app's process, especially when providing his financial documents.





User Persona

◆ Ananya Patel

BACKGROUND

Ananya is a 24-year-old freelancer and trader who feels empowered by making her own financial decisions.

GOALS

- Cost-effectiveness: Ananya finds filing taxes through a self-service application can be cost-effective compared to hiring a tax professional.
- Empowerment and independence: She feels empowered by taking control of her financial matters.

MOTIVATION

- Learning opportunity: She can familiarize herself with the tax-filing process, understand tax forms, and learn about various deductions and credits.
- Confidence in accuracy: She can personally review and verify the information provided, reducing concerns about miscommunications or misunderstandings with a tax professional.

CHALLENGES

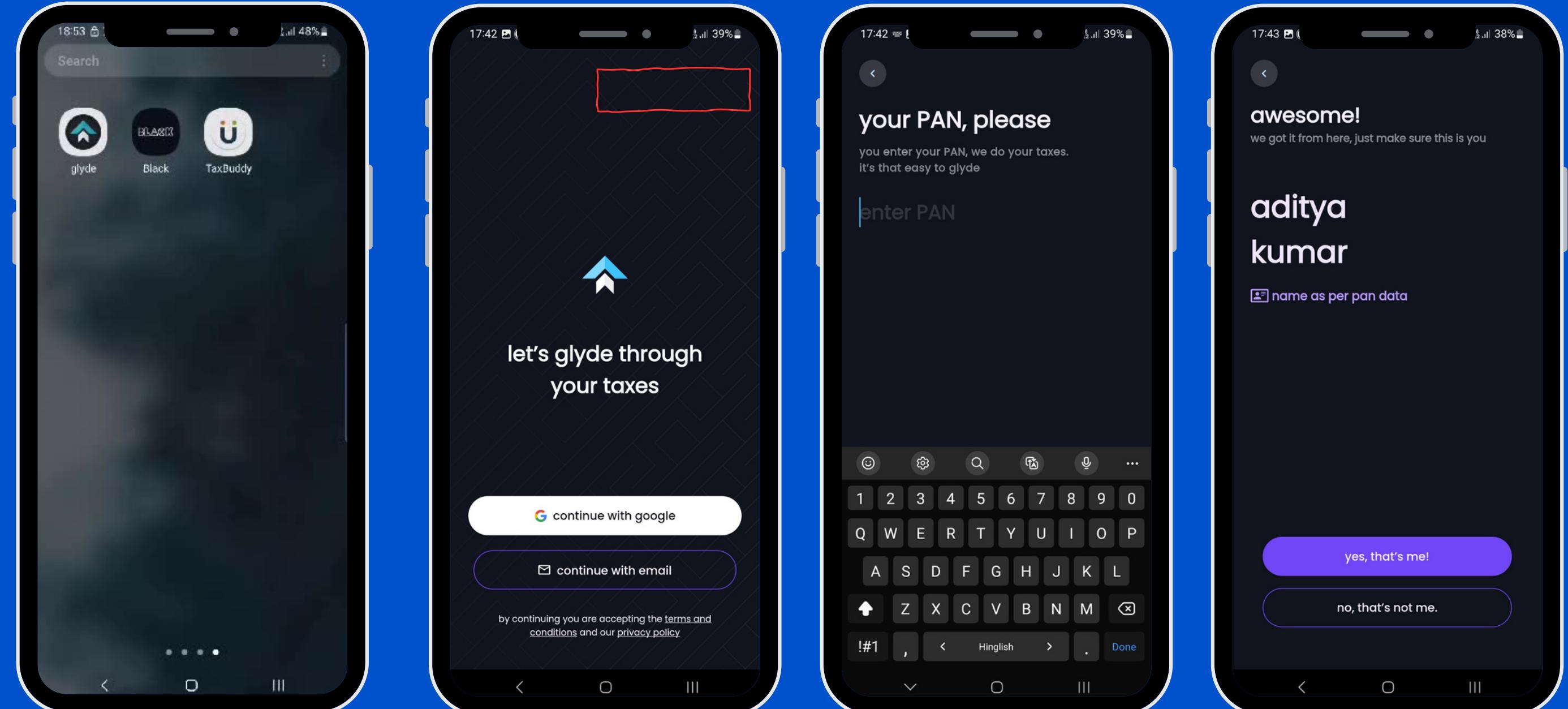
- Complex financial situations: Ananya earns from freelancing for foreign clients and investing in the stock market. Reporting of these complex sources can be challenging.
- Tax law changes and updates: She must stay updated with the current tax laws to file accurate ITR.



User journey



Step 1: Onboarding Flow and Registration



Introduction

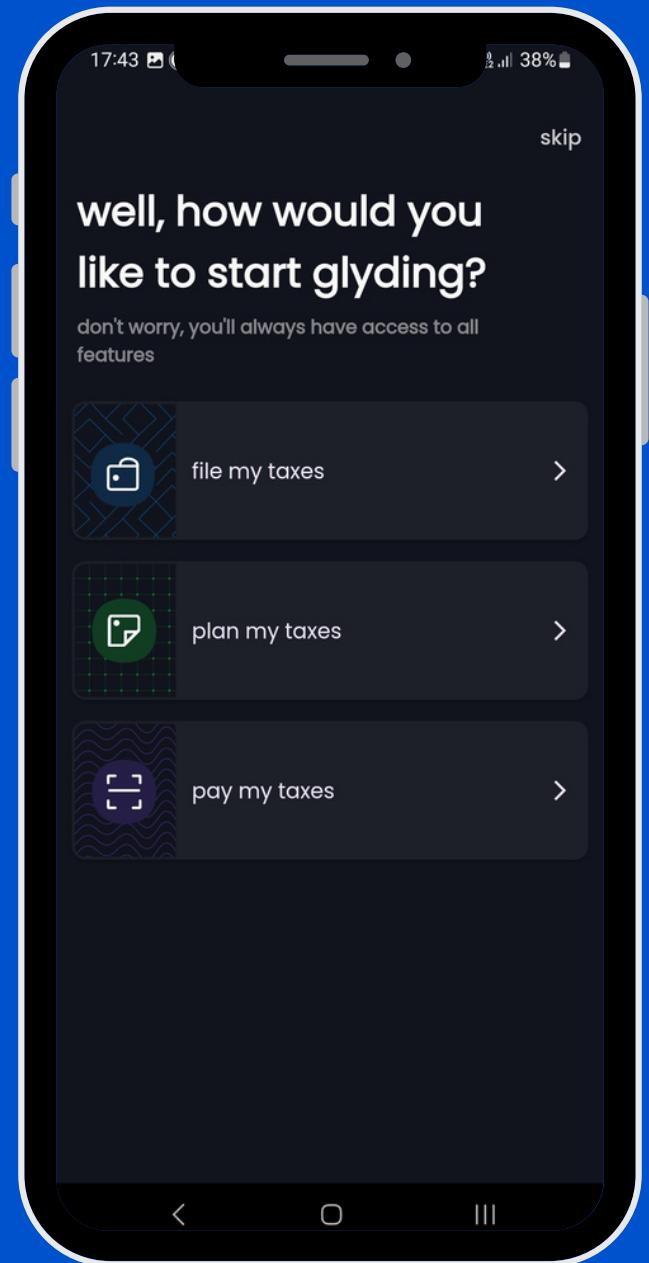
Registration

Problem #1: No option to skip the registration process to view the value propositions first.

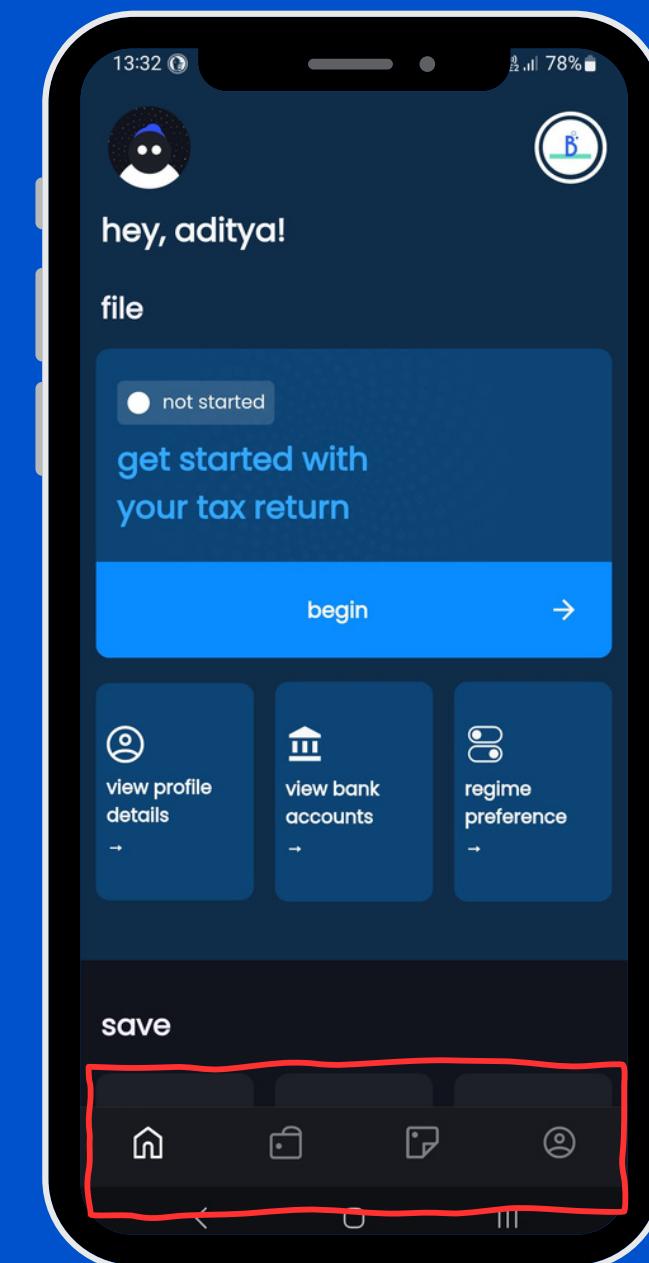
User journey



Step 2: Exploring the App



- Simplified Tax Filing
 - Tax Savings
 - Partnerships with Brokerage Platforms
 - Visualize Profit and Loss
 - Personalized Assistance
- +



glyde's value propositions

Home screen

Problem #2: The bottom navigation elements don't give a clear message.



What are the solutions?

Solution #1: Optimize for new users.

Hypothesis: Adding a "Skip" button on the registration screen is more likely to reduce friction, increase user convenience and build trust.

SPECIFICATIONS

1. The registration screen should provide an option to Skip and explore the app's value propositions.
2. This would help reduce friction; skipping the registration process does not mean the users won't register later.
3. While some users may skip the registration process but still use the app and generate valuable data. This data can provide insights into user behavior inside the app, preferences, and pain points, which can be used to enhance the app and registration process itself.
4. Experiments can be run on this screen. This allows the A/B test to see what solution makes the most impact.

PROBLEM #1

The registration screen does not provide an option to Skip and explore the app's value propositions.

RATIONALE

1. Skip CTA -> Lowering the entry barrier.
2. Visual hierarchy -> Desired elements = noticed and used first by the user.

RISKS

The user may find the app difficult to understand, resulting in a lost opportunity to collect their email address.



What are the solutions?

Solution #2: Optimize app navigation for target product destinations.

Hypothesis: Users enjoy easy access to key features through guidance and orientation, thus reducing cognitive load.

SPECIFICATIONS

1. The bottom navigational elements should have proper labels.
2. This would help reduce friction; it should be used as a guiding principle and get the users to the product destinations quickly and thus achieve focus.
3. The navigation elements highlight the most important top-level strategic product unit focus for the more significant business.

PROBLEM #2

The navigation elements do not give a clear message.

RATIONALE

Informative navigational elements -> Act as a guide and get the users to product destinations quickly.

RISKS

The user may not explore the app further and discover other features.



User Review Analysis

IDENTIFYING THE SENTIMENTS OF USERS TOWARD THE APP AND COMPANY

DATA COLLECTION ➤ DATA PREPARATION ➤ DATA ANALYSIS ➤ INSIGHTS

- Playstore reviews
- Cleaning
- Standardization
- Deriving sentiments
- Plots
- Trend analysis
- Answering important questions about dataset

Goals

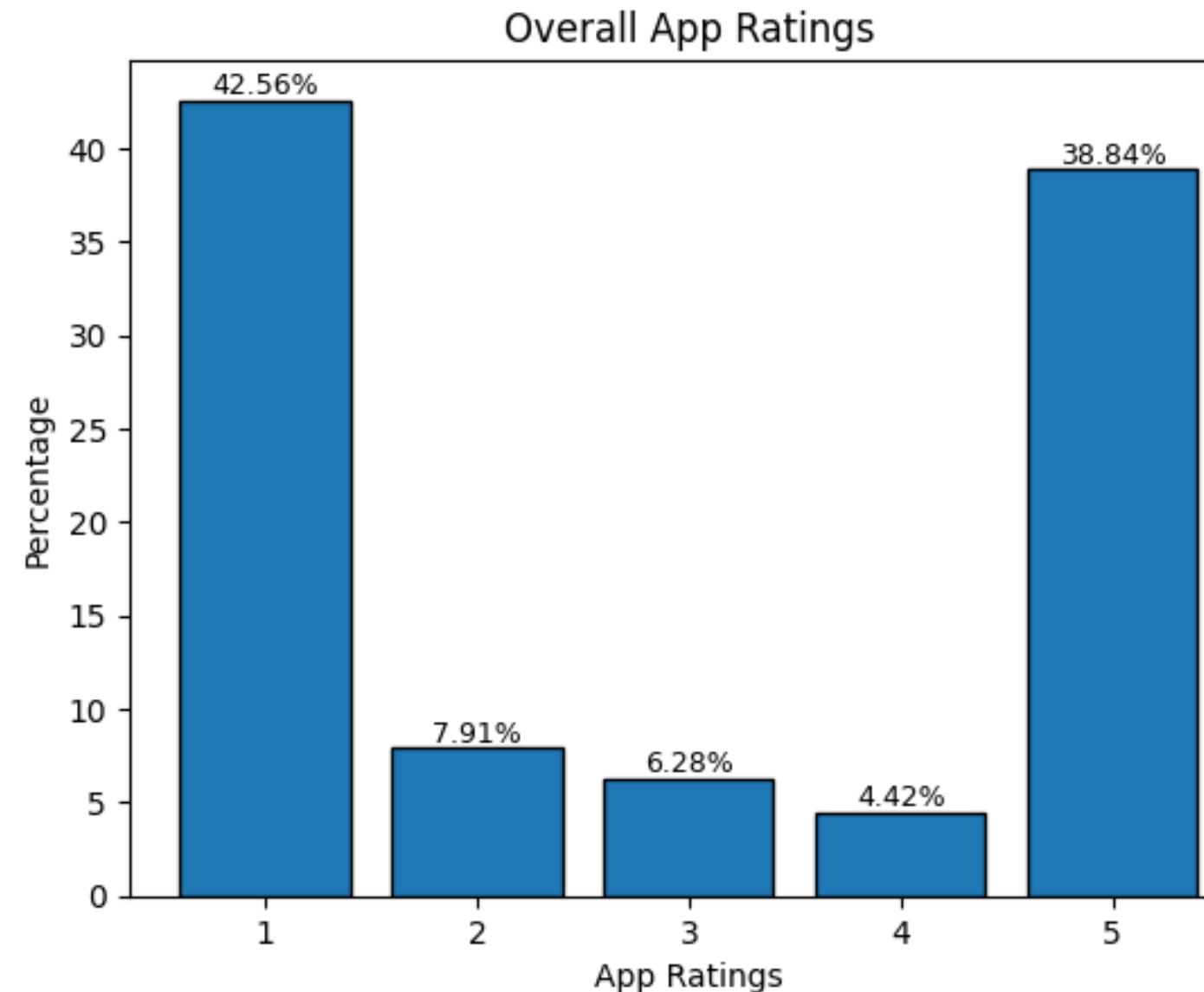
- #1. Understand the overall sentiment expressed by the user.
- #2. Understand how user sentiments evolve over time in response to app updates, new features, or changes in user experience.

Analysis

- #1. Sentiment analysis of customer feedback from playstore.
- #2. Trends in customer sentiments over app versions and years.
- #3. Answering important questions.

Overall App Ratings

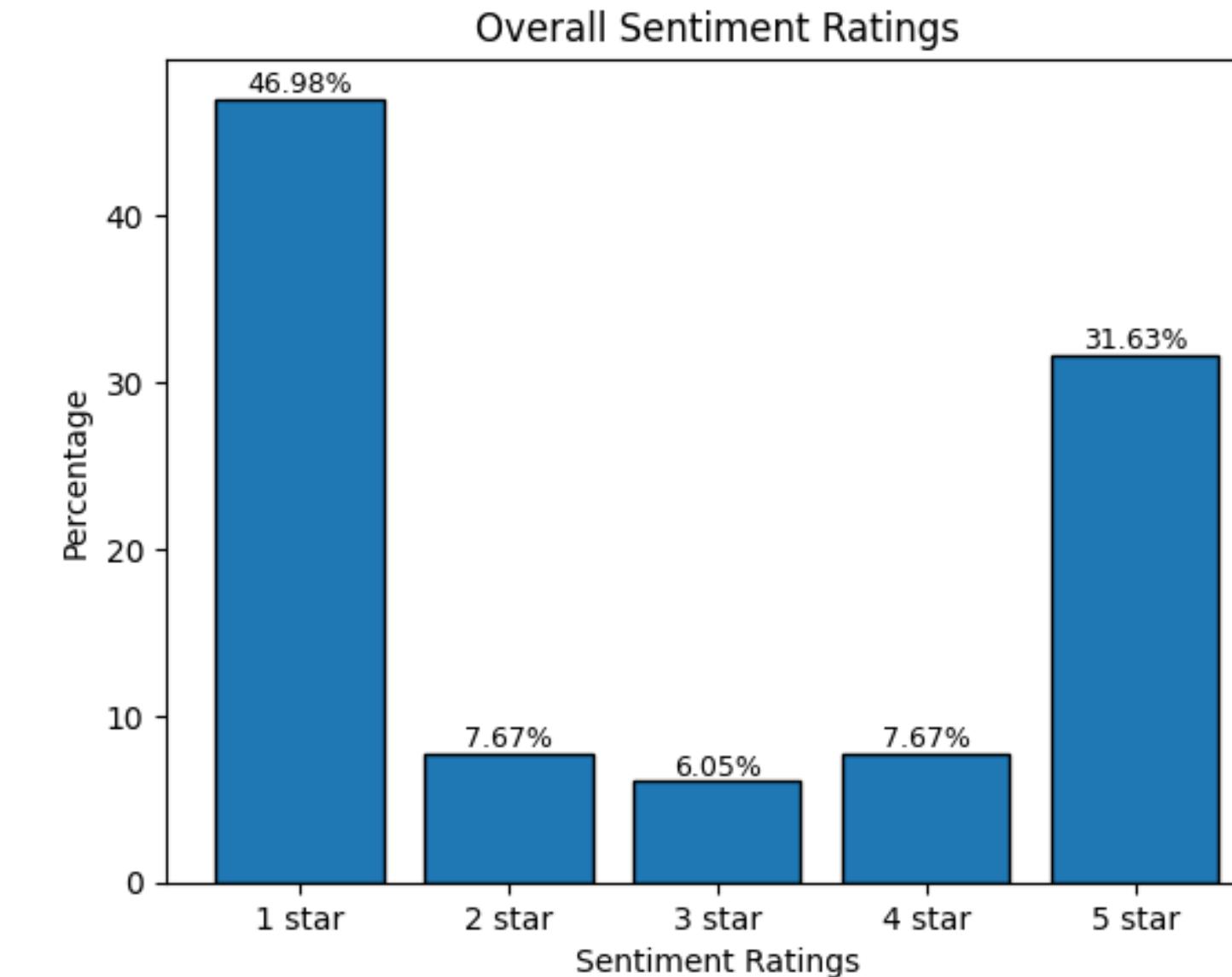
WHAT ARE THE OVERALL RATINGS GIVEN BY THE USERS?



- The app received 1 Star rating the most.
- Followed by 5 Star rating.
- The 2, 3, and 4 Star ratings are significantly lower than 1 and 5 Star.

Overall Sentiment Ratings

WHAT ARE THE OVERALL SENTIMENTS OF THE USERS TOWARD THE APP?

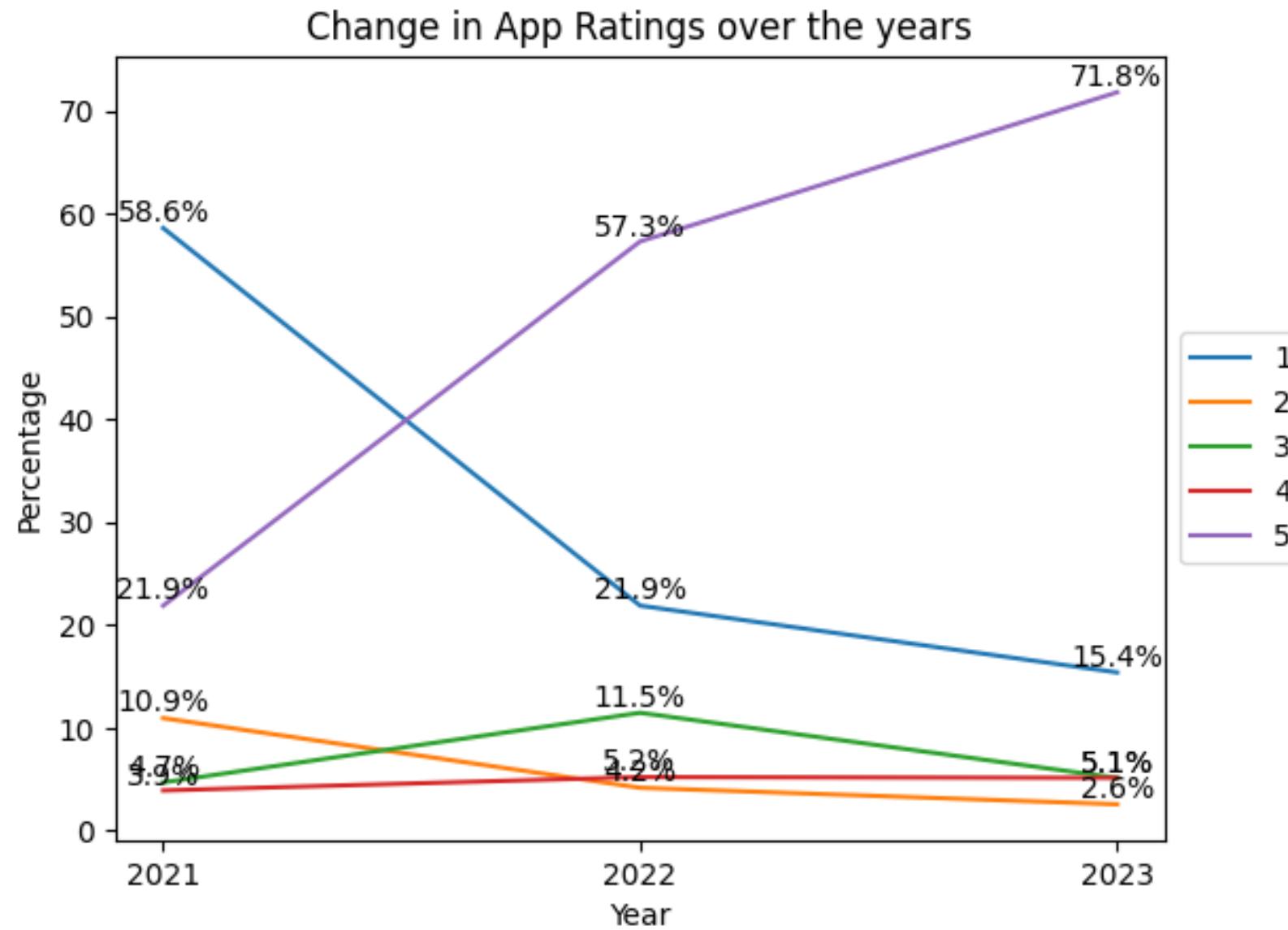


- The app received 1 Star user sentiment the most.
- Followed by 5 Star user sentiments.
- The 2, 3, and 4 Star sentiments are significantly lower than 1 and 5 Star.



App Ratings Over the Years

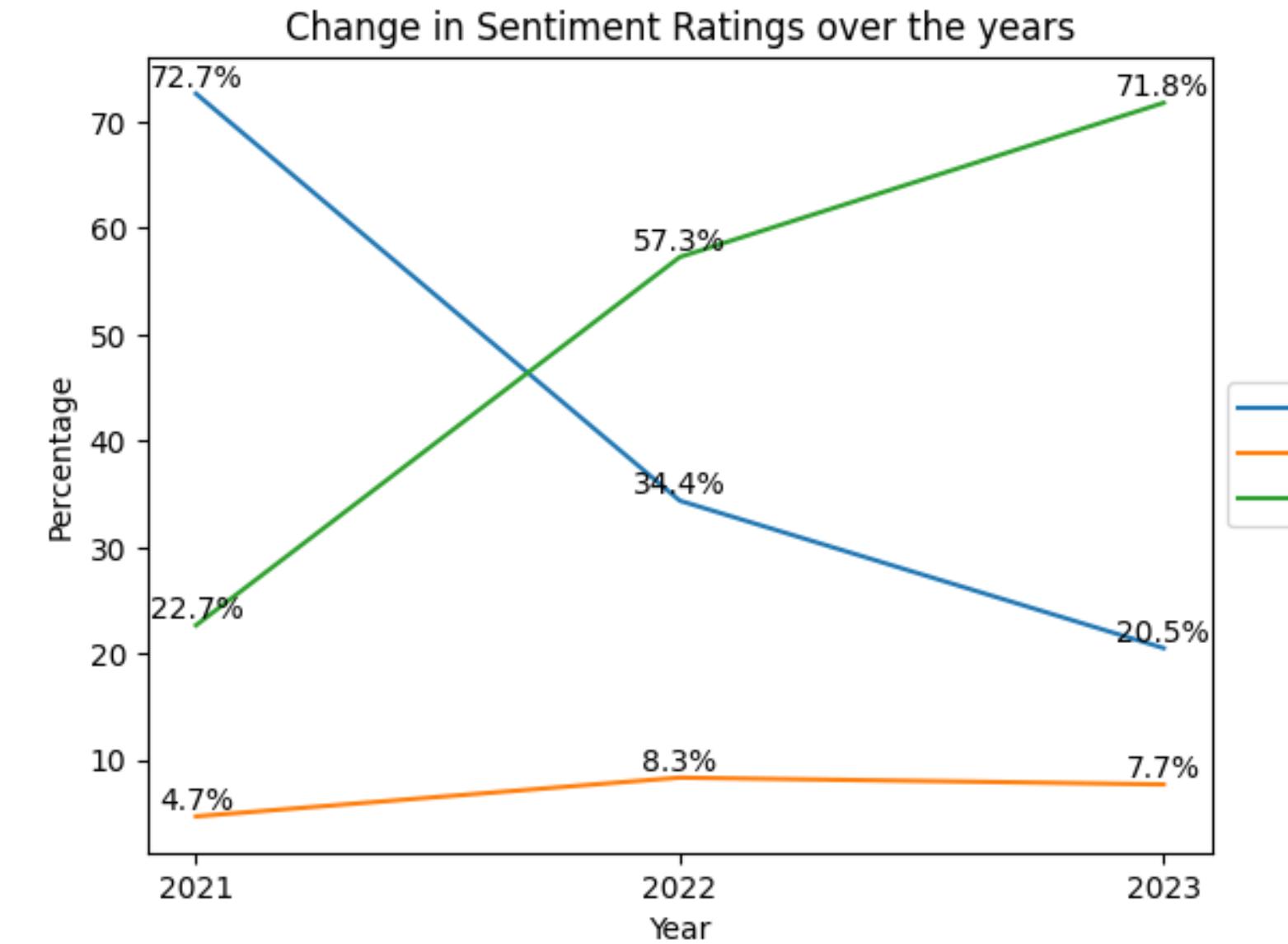
HOW HAVE THE USER RATINGS CHANGED OVER THE YEARS?



- The app has made remarkable progress in terms of 5 Star ratings.
- The 1 Star ratings have decreased over the years
- 2, 3, and 4 Star ratings remained almost constant.

User Sentiments over the Years

HOW HAVE THE USER SENTIMENTS CHANGED FROM EARLIER TO THE NEWEST APP VERSION?



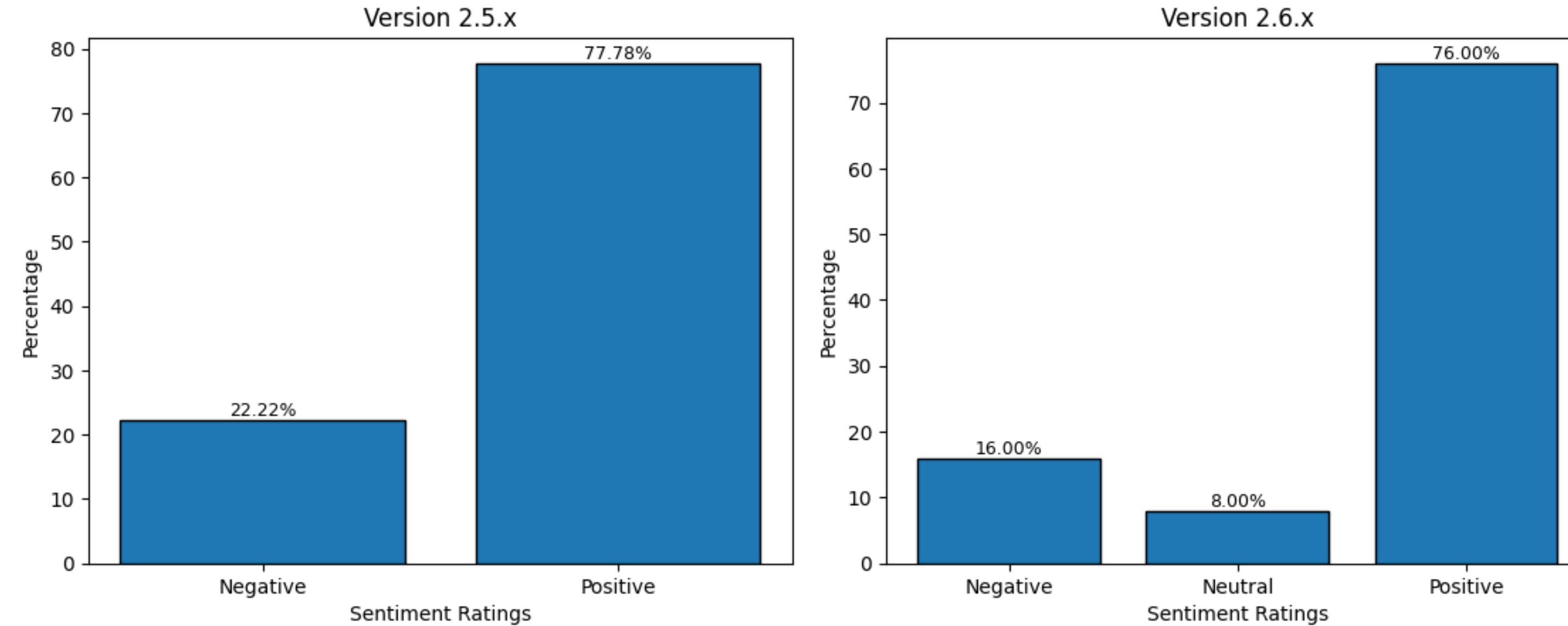
- The user sentiments have developed positive sentiments toward the app.
- The negative sentiments have decreased over the years.
- Neutral sentiments remained constant.





User Sentiments Over Latest Two App Versions

HOW HAVE THE USER SENTIMENTS CHANGED IN THE LATEST TWO APP VERSIONS?



Substitution:

- 5, 4 Star: Positive
- 3 Star: Neutral
- 2, 1 Star: Negative

- The newer versions of the apps have more positive sentiments than negative or neutral sentiments.

End.