Detailed Ajo Admin Features for Product Development

1. User Management

- User accounts overview (active, inactive, suspended)

Gives admins a clear snapshot of all user statuses, helping them identify dormant, active, or problematic users.

- Profile information Overview

Admins can view user profile details.

- User activity logs and login history

Tracks login attempts, session history, and general app usage for auditing and security purposes.

- Account suspension/activation tools

Enables temporary or permanent restriction of user accounts due to fraud, inactivity, or policy violations.

- User support ticket management

Allows the admin to view, assign, and resolve customer support inquiries efficiently.

- User referral and onboarding tracking

Monitors how users joined (referrals, ads, etc.) to assess marketing effectiveness and user intent.

- Bulk user actions (e.g. send message, update status)

Enables mass operations on user accounts, improving efficiency for large-scale updates or communications.

2. Group Management

- All savings groups overview and search

Provides a dashboard for filtering and monitoring all contribution groups on the platform.

- Group status monitoring (active, completed, paused)

Allows tracking of a group's lifecycle - from formation to cycle completion or pause due to issues.

- Group contribution schedules and payments

Displays due dates for contributions, and tracks payment completion across all members.

- Group fund distribution oversight

Ensures transparency in how funds are rotated or disbursed and flags inconsistencies or late payouts.

- Group performance and history analysis

Provides metrics like on-time payments, disputes, and completion rates to assess group reliability.

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3. Financial Management

- Transaction monitoring and audit trails

Logs every transaction (deposit, withdrawal, payout) for internal records and external audits.

- Payment processing oversight

Tracks real-time payment gateway activity and flags failed or pending payments for admin attention.

- Wallet balance management

Monitors user balances, ensuring funds are available before processing contributions or withdrawals.

- Fee collection and revenue tracking

Records app revenue earned from transaction fees, subscriptions, or late payment penalties.

- Refund and dispute resolution

Allows admins to process reversals or refund requests, especially in unresolved group disputes.

- Financial reporting and analytics

Provides detailed dashboards and downloadable reports for financial performance over time.

- Bank account and payment method verification

Ensures that all connected financial instruments (cards, bank accounts) are legit and verified.(Stripe might be able to do the verifications or it’s not necessary at all)

4. Content & Communication

- Push notification management

Admins can schedule or send real-time alerts to users for due dates, payouts, or announcements.

- In-app messaging oversight

Monitors user-to-user or group chats and allows admin broadcast messages to be sent.

- System announcements

Global platform-wide announcements like updates, downtimes, or new features.

- Terms of service and privacy policy updates

Tools to update legal documents that govern user behavior and platform compliance.

- Help content management

Edit or add to FAQs, tutorials, and onboarding guides available to users in-app.

- Template message management

Predefined messages for recurring events (e.g., reminders, payment failures).

- Scheduled communication tools

Allows future-dated messages to be queued for delivery on specific dates or triggers.

5. Analytics & Reporting

- User growth and retention metrics

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Tracks signup trends, churn rates, and re-engagement success.

- Group success rates and completion statistics

Measures the health of the platform by evaluating how often groups complete successfully.

- Financial transaction volumes

Shows the total monetary flow through the platform over daily, weekly, and monthly periods.

- Platform revenue and fee collection

Summarizes revenue generation from all fee sources and tracks performance goals.

- User engagement analytics

Assesses how often users log in, engage with groups, and respond to messages.

- Geographic usage patterns

Shows which cities or regions have high adoption rates for better marketing and compliance.

- Admin activity logs and metrics

Monitors what actions admins are performing and ensures accountability across internal roles.

6. Security & Compliance

- Fraud detection and prevention

Detects unusual user behavior or payment inconsistencies that may indicate fraud.

- Suspicious activity monitoring

Flags logins from unusual IPs, sudden account changes, or spike in group disputes.

- Anti-money laundering (AML) compliance

Implements safeguards and alerts to prevent the platform from being used to launder funds.

- Data privacy and security audits

Performs checks to make sure user data is encrypted and securely stored.

- User data export/deletion requests

Supports GDPR compliance by giving users the option to export or delete their data.

- Security incident response tools

Quick response tools and logs in case of a breach, including ability to lockdown access.

7. System Management

- App configuration settings

Set system-wide parameters like time zones, contribution windows, payout policies, etc.

- Feature flag management

Enable or disable app features for testing, A/B experiments, or phased rollouts.

- API monitoring and rate limiting

Monitor API traffic, prevent abuse, and ensure uptime for third-party integrations.

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- Database maintenance tools

Optimize database performance and integrity through automated or manual operations.

- Backup and recovery management

Set up automated backups and tools for disaster recovery scenarios.

- Performance monitoring

Track server load, page speed, and system uptime metrics.

- Environment variable control

Manage critical runtime variables without redeploying the entire app.

- System updates and deployment tracking

Keep logs of new versions, updates, and deployments for internal QA and rollback if needed.

8. Support & Moderation

- Customer support ticket system

Ticketing interface where admins can resolve user complaints or technical issues.

- User-reported issue management

Handles flags or abuse reports from users regarding groups or other users.

- Group dispute resolution tools

Special admin tools to mediate and resolve issues that arise within savings groups.

- Content moderation (if applicable)

Review any user-generated content (comments, profile pics, etc.) for compliance with app standards.

- Escalation management

Enables support agents to escalate urgent or unresolved cases to higher authority.

- Admin notes on users/groups

Internal notes for reference during repeated interactions with the same users or groups.

- Support response time tracking

Metrics to ensure SLAs (Service Level Agreements) are met and support staff are responsive.