Question 2: - Explore the features and user experience of the Jar app. Identify two aspects that you think could be significantly improved and explain your reasoning behind each suggestion.

Jar App Review:

The Jar app is a popular financial tool designed to help users save money by making small decisions about daily spending. It is particularly popular in India, where it uses UPI (Unified Payments Interface) for easy transactions. While the app has been praised for its simplicity and performance, there is still some room for improvement. Here are two ways that Jar apps can benefit from performance improvements:

1. While this is a good start for users who need help with saving, the app lacks more financial insight and personalization based on the user's spending. It provides users with information about their spending patterns, savings goals, and financial health. This dashboard can analyze past transactions, analyze expenses, and provide recommendations or reminders to help users move toward their financial goals. Additionally, the inclusion of AI-driven recommendations based on personal spending behavior could improve the user experience by customizing the app to each user's financial needs, encouraging them to use the app more often. It also makes Jar not just a money-saving app but also a financial management tool, thus improving its recommendations. Improved user interface (UI) for goal setting

2. The Jar app allows users to set saving goals, but the UI for this feature is currently relatively simple. Users may have a hard time seeing their progress toward their goals or understanding how much they need to save on a regular basis to achieve their goals. For example, include progress bars, visual representations of goals (for example, a bucket based on savings), and clear content to motivate users. Additionally, users are allowed to break down larger goals into smaller, more manageable ones, with the option to set reminders or automatic attendance for each goal. A great experience will encourage users to use and practice the app more often. Seeing progress toward a goal can be a powerful motivator and can encourage many users to continue using the app and achieve their financial goals. This simplification of the process of saving for specific goals can appeal to a wider audience, including those who are not financially literate. This makes Jar even better at helping users achieve their financial goals.

Question 3: - The Jar app has an engagement feature called 'Spin to Win'. Right now, if 100 people come to the app each day, only 23 of them try out this spinning game. But we know that people who spin are more likely to retain on the app and do transactions. Now, we want to get more people to play the game. So, the question is, how can we make sure that at least 50 people out of every 100 who visit the app each day will play 'Spin to Win'? What can we do to get more people interested in spinning the wheel?

To increase the Spin to Win contribution from 23% to 50%, we can consider the following strategies:

1. Cashback, discount, or entry to a bigger prize and also guaranteed small win. The promise of income can now increase user engagement. This encourages repeat engagement and can increase daily value. Most users will participate if they feel like they're getting something each time.

2. Gamification and Visual Appeal: We can Improve Visuals and UI Make the Spin to Win feature visually appealing through bright, attractive design and animations. The more interesting and exciting the game appears, the more users will try it. Missing a day can restart the campaign and encourage participation every day. Users can also be encouraged to share their results on social media, promote campaigns, and engage in free trade.

3. Improved visibility and accessibility: We should Make sure that the Spin to Win feature is prominently displayed on the app's home screen or as a pop-up. If users have to walk to find the game, they are less likely to participate. These notifications can hint at potential rewards or announce new rewards. The fewer steps a user has to take to start the game, the more likely they are to participate.

4. Personalized and Targeted Services: Use data to provide personalized rewards based on user behavior. For example, if the user is active in the business, provide rewards related to actions such as discounts on future transactions. Reward yourself for trying it.

5. User Education and Experience Benefits Explained: Many users may not be aware of the benefits of the game. We can use instructions, banners, or

walkthroughs to explain how the game works, what rewards they can earn, and how easy it is to play.

Seeing real-world examples can inspire others to try their luck. Users participate in a "Spin to Win Every Day" game.