Yono SBI Lite: Product Opportunity Discovery

1. Clear Problem Statement

Problem:
 A significant portion of SBI customers are unable to use the Yono SBI Lite mobile app because it no longer supports devices with Android versions below 12. This exclusion causes major inconvenience, especially for users with older yet functional smartphones, creating frustration and potential loss of trust in SBI's digital offerings.

2. Evidence that the Problem is Real

User Reviews & Complaints:

- "My phone is just 2 years old but the app won't run after the update! Not everyone can buy a new phone just for banking!" – Play Store review
- "Old persons and rural users can't access the app now. Please support Android 10+ at least!" – Twitter user feedback

Market Data:

- Approx. **23% of India's Android users** still use versions below 12 (Android 8-11).
- India's Android market share: **95.26%** (StatCounter, 2024)
- Millions potentially excluded from convenient mobile banking.

3. Brief Description of the Chosen Solution

- **Yono Lite Legacy Edition:**
   A lightweight, secure mobile app version for devices running Android 8-11, offering core banking features like balance check, mini statements, fund transfers, UPI payments and modern security where possible.

- **Progressive Web App (PWA):**
   A browser-accessible, app-like banking experience optimized for all devices, with persistent login options to reduce authentication friction and boost

convenience.

4. Value Proposition Canvas

User Jobs & Pains	Gains
- Access banking conveniently on older smartphones	- Seamless, secure banking for all
- Perform daily UPI transactions, check balances, pay bills	- No need to upgrade device
- Frustrated by being forced onto web or branch banking	- Familiar, app-like experience
- Hassled by multiple logins and OTPs in alternative setups	- Quick logins and reliable security

Pain Relievers	Gain Creators
- Legacy-compatible app with core features	- All users regain mobile banking access
- PWA supports persistent authentication	- Enhanced accessibility and inclusivity
- Smart session management (fewer OTPs/logins)	- Consistent experience across devices
- Security controls tailored for older devices	- Retain and delight existing customers

5. Problem-Solution Fit Test Plan

- **What to Show/Measure:**

    - Interactive prototype/demo of Yono Lite Legacy

    - PWA with persistent authentication

    - User reactions to login/OTP frequency, and ease of completing key tasks

- **Who to Test With:**

    - 10-15 users with Android 8-11 devices

- ○ Mix of urban/rural, young/elderly, "power users" and casual users

- **Success Criteria:**

  - ○ ≥80% of testers complete core tasks (balance check, money transfer) easily

  - ○ ≥80% say login/authentication experience is as good as or better than current web workaround

  - ○ ≥80% express willingness to use/keep the new solution for regular banking