# SOLUTIONS APPROACH

**Objective**
The objective of this phase is to identify the key reasons behind user uninstalls within the first 7 days of app usage, using qualitative and quantitative data. This will help uncover pain points in the user experience and inform targeted improvements that increase perceived value and reduce early churn.

**Key Questions**
1. What are the primary reasons users fail to complete OTP verification and link their bank accounts or credit cards during onboarding?
2. What factors contribute to users uninstalling the app within the first hour of download?
3. Why are most users not engaging with features beyond the dashboard in the first 3 days?
4. How do trust concerns, permission prompts, and perceived app safety affect a user's willingness to continue using the app?
5. What role do excessive notifications or perceived spam play in driving early uninstalls?

**Data Sources**
1. **Onboarding Funnel Data**
   Helps identify user drop-offs during specific steps like OTP verification and account linking.

2. **Uninstall Logs (with timestamps)**
   Reveals when users uninstall the app, helping understand patterns in early churn (e.g., within the first hour).

3. **Feature Engagement Logs (First 3 Days)**
   Tracks which feature users interact with, highlighting engagement drop-offs and lack of value perception.

4. **NPS & Exit Survey Data**
   Provides qualitative insights into user sentiment, trust issues, usability pain points, and reasons for uninstalls.

**Hypotheses**
1. Low OTP completion and bank linking rates are likely driven by low user trust and technical issues (e.g., SMS auto-read failure on older Android devices).
2. A large portion of users uninstall within the first hour due to poor first impressions, likely caused by a confusing or laggy user interface, or an onboarding experience that feels intrusive or untrustworthy.

3. Most users do not engage with features beyond the dashboard, possibly due to poor feature discoverability, lack of guidance, or unclear value communication.
4. Negative app reviews (average 3.1 rating) and exit survey comments suggest issues with performance (crashes, lag), excessive notifications, and difficulty linking financial accounts, all contributing to low trust and early churn.

**Plan of Action**
1. Conduct usability testing with new users to observe friction points during onboarding, especially at OTP verification and account linking.
2. Run an A/B test where users can explore the app without immediately linking their bank account, to measure impact on Day-1 and Day-7 retention.
3. Redesign key onboarding screens (OTP and linking flow) to improve clarity, reduce steps, and increase trust — informed by user feedback and usability tests.
4. Reduce notification frequency from daily to twice per week. Monitor uninstall rate and app engagement before and after the change.
5. Simplify the UI and improve performance based on app store complaints (e.g., lag, crashes) by collaborating with the engineering team.
6. Improve feature discoverability through tooltips, guided walkthroughs, or a "Getting Started" checklist to encourage exploration beyond the dashboard.

**Success Metrics**
1. App Store Rating: Increase average rating from 3.1 to 4.0+ within 3 months.
2. Day-7 Retention Rate: Improve retention by at least 40% compared to baseline.
3. Early Uninstalls: Reduce percentage of uninstalls within the first hour from 68% to under 40%.
4. Onboarding Completion Rate:
    -Increase OTP verification completion from 52% to 75%.
    -Increase bank/account linking completion from 21% to 50%.
5. Feature Engagement: Increase percentage of users who engage with at least 2 features beyond the dashboard from 15% to 40% within 3 days.
6. Session Duration: Improve average session time within the first 24 hours by at least 30%.