GAP Analysis - Mobile Banking App Onboarding

1. Purpose

The purpose of this document is to identify gaps between the current onboarding experience (As-Is) and the expected business experience (To-Be). This analysis helps justify the need for functional requirements and ensures that proposed changes address identified root causes.

2. GAP Analysis Approach

The analysis is performed by comparing:

- Current onboarding behaviour and user experience (As-IS)
- Expected onboarding experience aligned with business objectives (To-Be)

The focus is on **experience, communication, and clarity** not system redesigning.

3. As-Is vs Expected (To-Be) Gap Analysis

Areas	As-Is State	Expected (To-Be) State	Identified Gaps
OTP Verification	OTP delays with limited guidance	Clear messaging on OTP status & retries	Lack of transparency during OTP validation
Onboarding Visibility	No indication of steps or progress	Clear indication of onboarding progress	Users are unaware of remaining steps
Data Entry	Repetitive of customer information	Minimal data entry using existing records	Unnecessary effort for existing process
Validation Steps	Validation purpose not explained	Clear explanation of security / validation steps	Users perceive as complexity
Completion Confirmation	No strong confirmation after onboarding	Clear communication & reassurance	User unsure if onboarding is complete
User Confidence	Low trust after registration	Immediate reassurance and communication	Missing confidence-building touchpoints

4. Impacts of Identified Gaps

The identified gaps result in:

- Increased onboarding drop-offs
- Reduced digital channel adoption
- Higher support and operation effort
- Poor first time user experience

Addressing these gaps is expected to improve onboarding completion and customer confidence.

GAP Analysis Outcome

The gaps identified are primarily related to:

- Lack of clarity and communication
- Poor onboarding guidance
- Missing key assurance at key stages

These gaps will directly inform the **functional requirements** defined in the FRD.

Note:

No solutions are defined at this stage. Solutions will be addressed in the FRD.