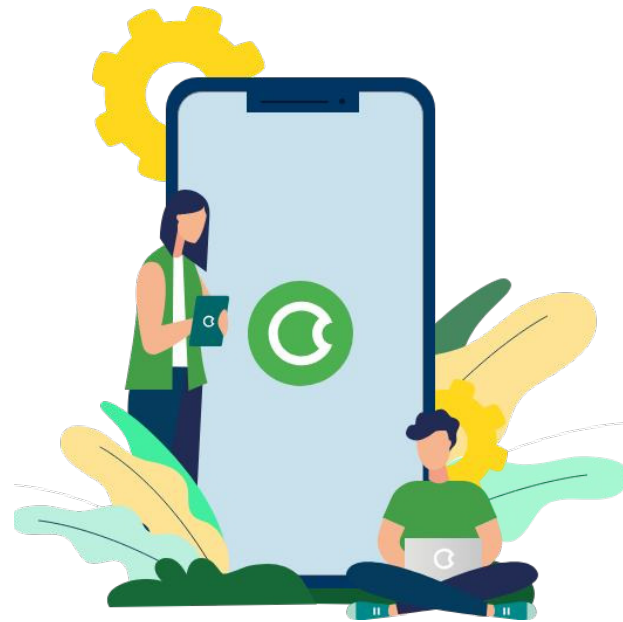


About OkCredit

OkCredit is a book-keeping app for Indian MSME.



Regions we serve

Pan India

Customer served

45 million +

Target segment

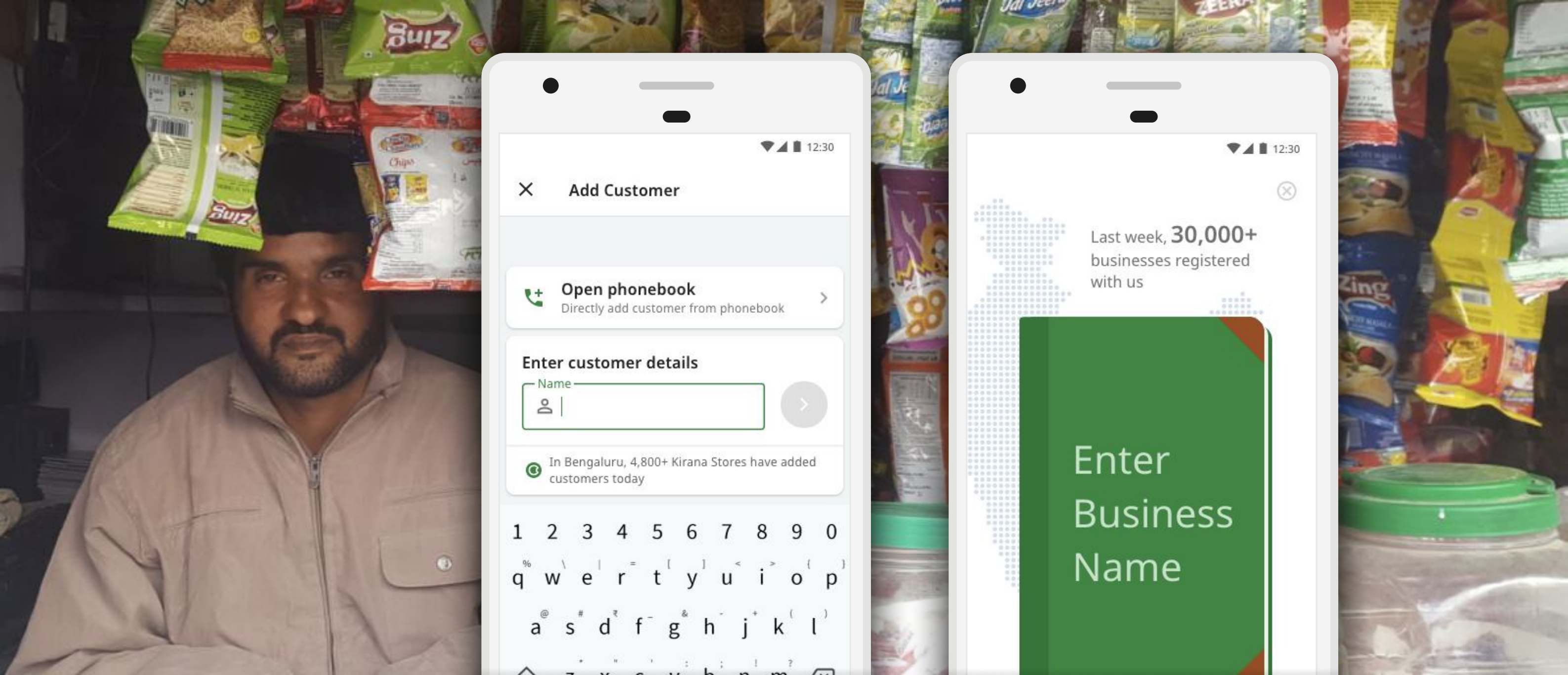
Kirana shops, mobile recharge, garment stores, wholesalers, etc. Also popular as Next Billion Users

Playstore Rating

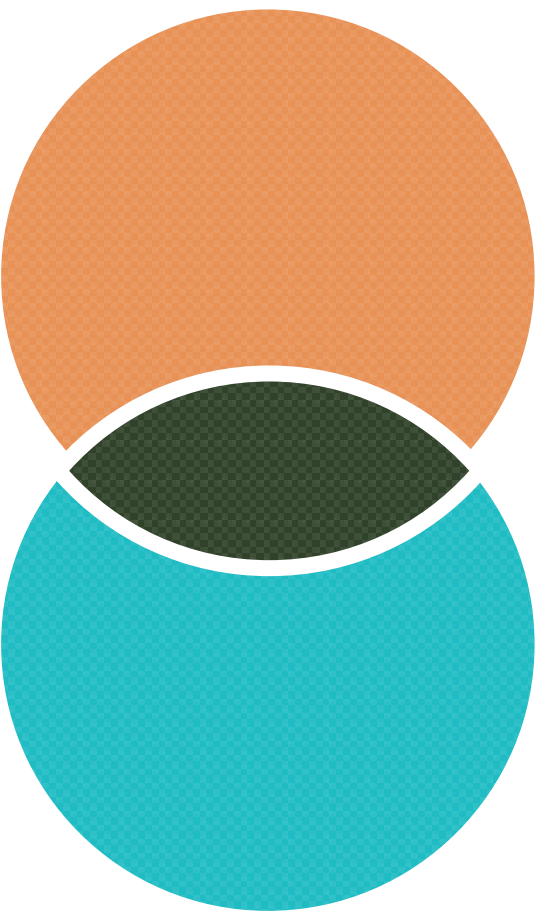
4.6

NDA (non-disclosure agreement)

Original details/analytics/metrics replaced or blurred due to NDA.



Project - Credibility 1.0



Business Goal
As a business we want to increase the activation rate.

User Goal
As a user I want to use a digital Khata app that Local / Indian Merchants trust.

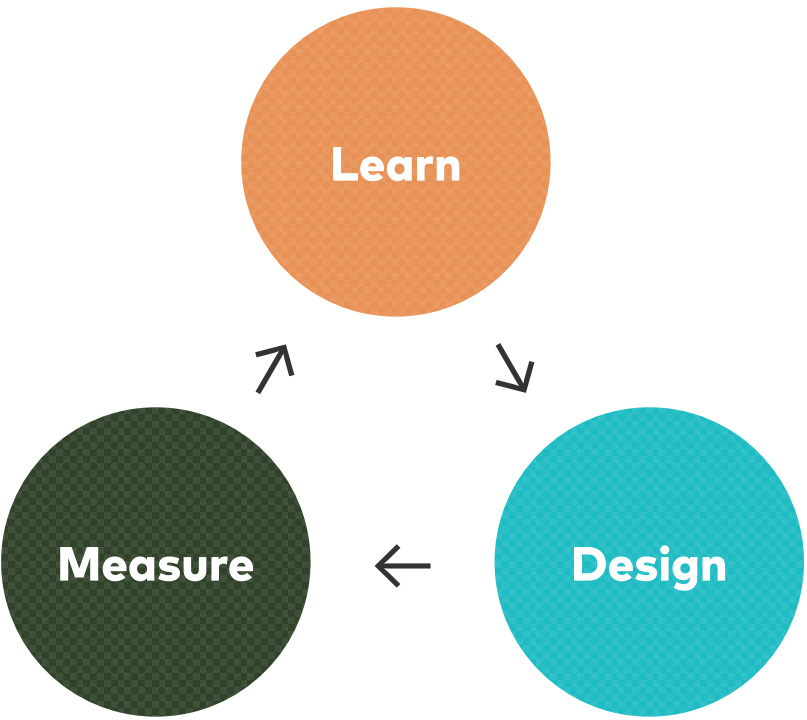
Product Goal
As a product, to win new user trust and boost activation rate by 0.5 - 1% we want to display data that signify OkCredit popularity.

Team, Role and Process

Team
Product Manager, Frontend Engineer, Data Science, Designers

Role
1. Partnered with the PM on PRD and experimentation.
2. Led design end to end.
3. Led user testing

Process



In our Growth team, the feature rollout tend to be experimentation driven. Feature undergoes series of LDM cycle over a period of 2-3 months. 1st cycle focuses on small incremental shifts in metrics and design.

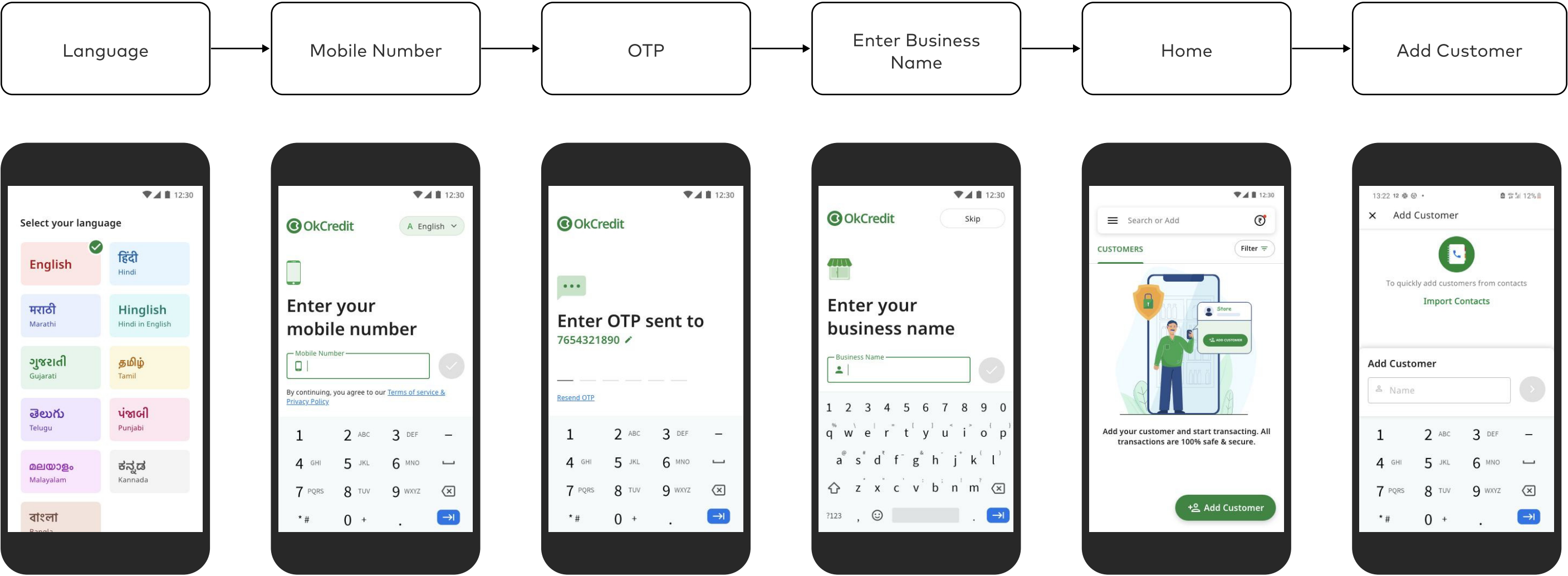
Post experimentation, we focus on doubling down on metrics and iterate upon design again.

Design Scope Overview

Flow > Happy Path

Goal is to boost activation rate. Therefore we would look for design opportunities in first time user experience journey.

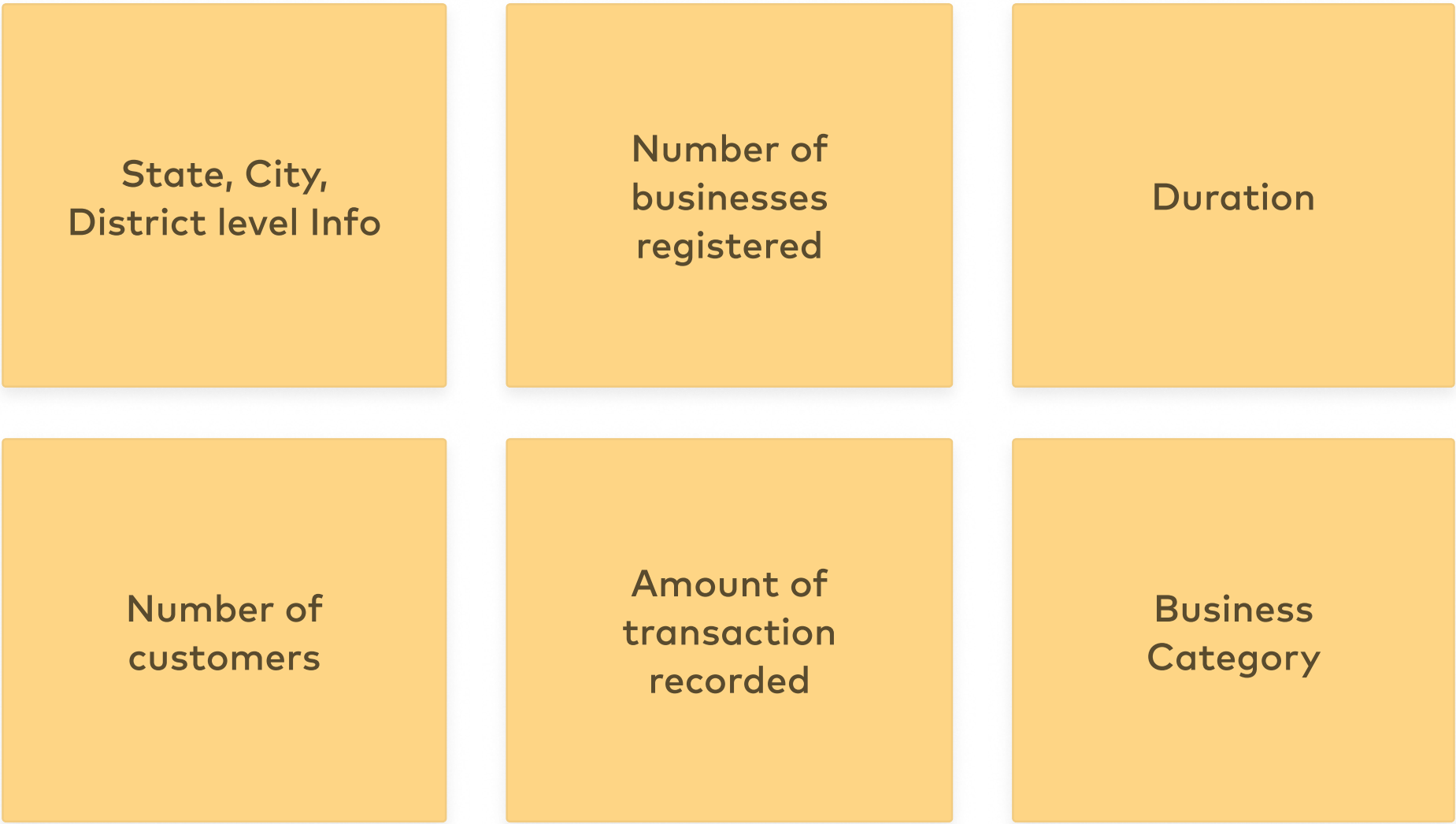
OkCredit is serving 45 million users across India. Along the journey, lots of data have been gathered and converted into classified data. Key idea is to leverage these data and identify touchpoints in the flow where they can be embedded.



Learn

Data

Data science team confirmed about availability of following data during the said journey.



Constraints

1. Concepts executable within a week will only be picked.
2. Leverage existing classified data only

Learn phase concludes

It concludes with a 70-80% complete PRD / design brief. A brief in general includes goals, hypothesis, user stories, constraints, acceptance criteria etc.

<div><div>←</div><div>Goal</div><div>User stories</div><div>Assumptions</div><div>Business rules</div><div>Constraints</div><div>Ideas</div><div>Outstanding questions</div></div>											
<div><div>Goal</div><div><div><div>BUSINESS</div><div>PRODUCT</div><div>USER</div></div><div></div></div><div><ul style="list-style-type: none">As a business we want to increase the activation rateAs a user I want to use a digital Khata app that Local / Indian Merchants trust.As a product, to win new user trust and boost activation rate by 0.5 - 1% we want to reveal data that signify OkCredit popularity.</div></div>											
<div><div>User stories</div><table><tr><th>#</th><th>Story</th><th>Potential journey touchpoints or Screens</th><th>Data points OkCredit can reveal</th></tr><tr><td>01</td><td>As a new user, I want to know who I should trust user before I</td><td>1. Enter Business Name 2. Downloading your data</td><td>1. # of merchants 2. If OkCredit oets user location we</td></tr></table></div>				#	Story	Potential journey touchpoints or Screens	Data points OkCredit can reveal	01	As a new user, I want to know who I should trust user before I	1. Enter Business Name 2. Downloading your data	1. # of merchants 2. If OkCredit oets user location we
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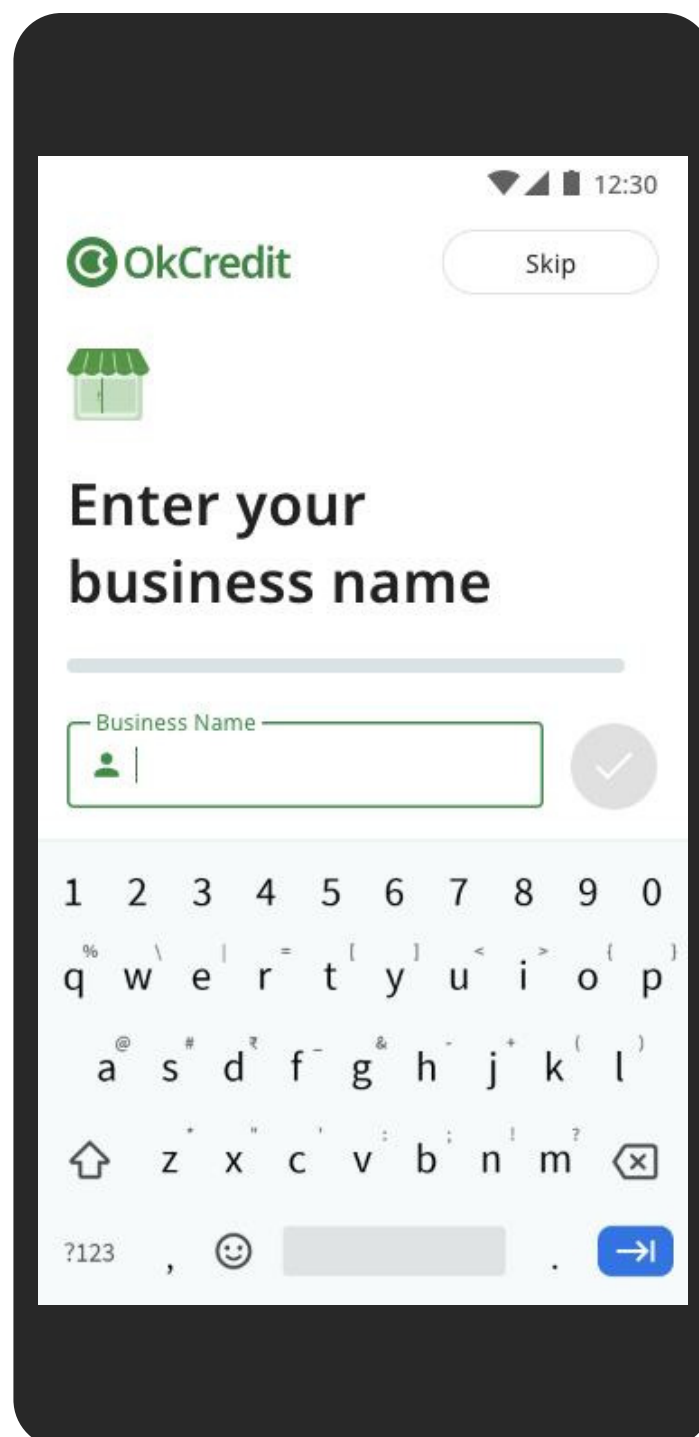
Design → Validate → Learn

Design Concepts & Research

1. Created concepts in low-fi
2. Shared rough idea with the team so as to assess technical feasibility
3. Parallely, I was conducting hallway testing

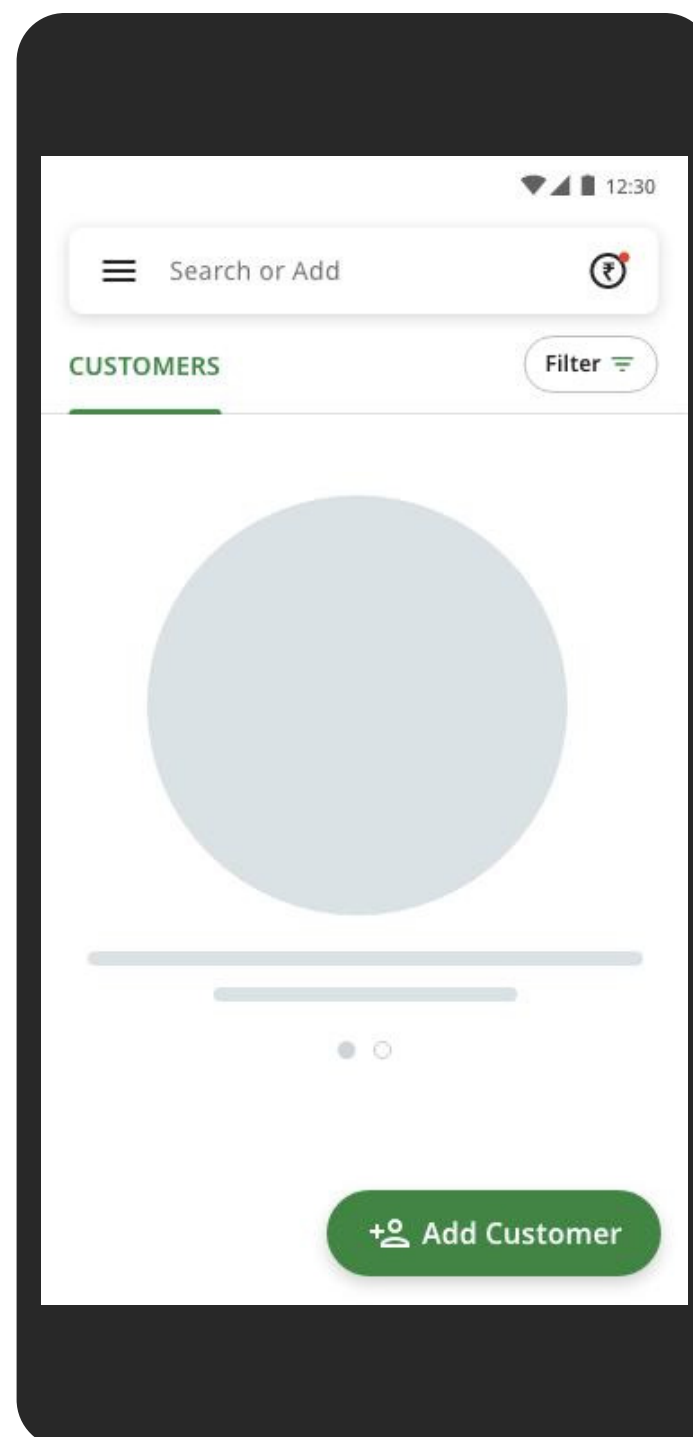
Concept 01

An insight statement placed below the title.



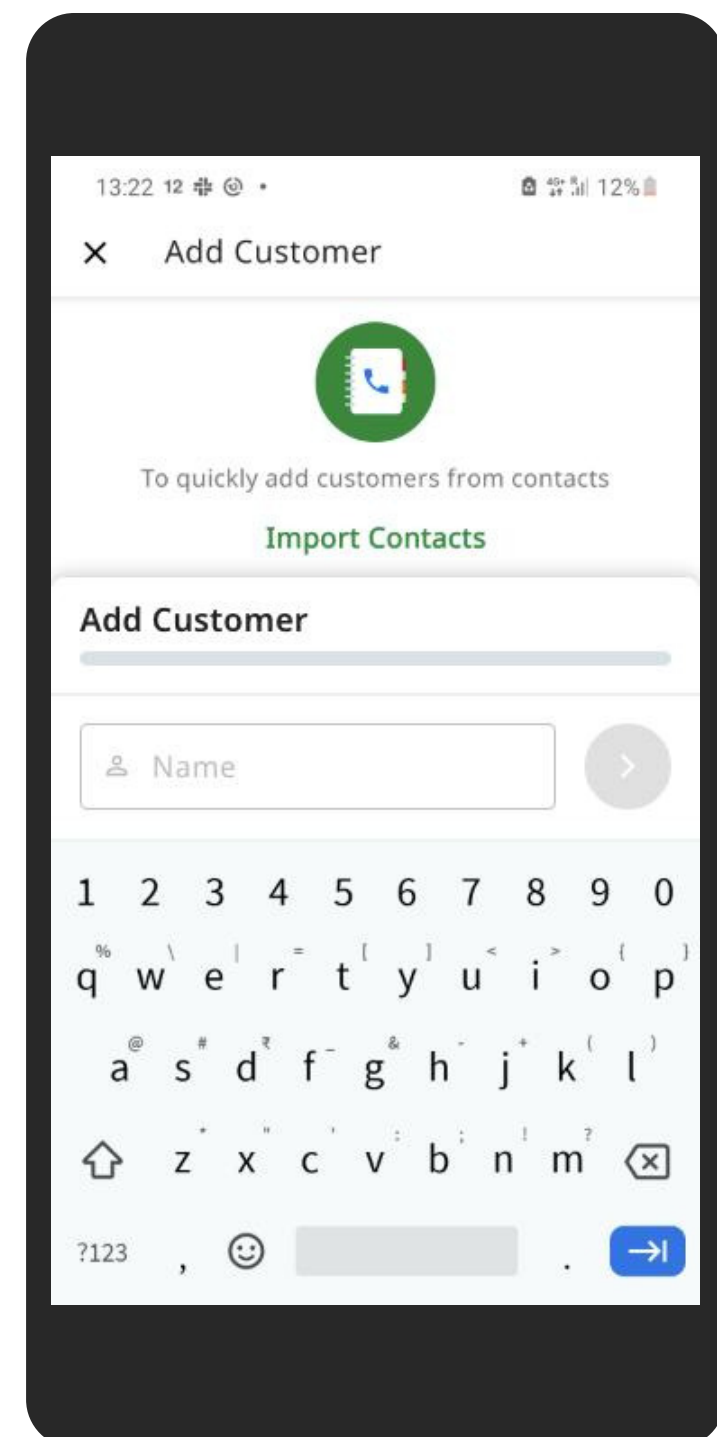
Concept 02

A 2 pager slider. 1st slide would state the insight. 2nd slide would assure safety and privacy.



Concept 03

A text animation based concept. 1st statement to be about privacy. After 4 sec, 1st statement will fade away and 2nd statement will appear.



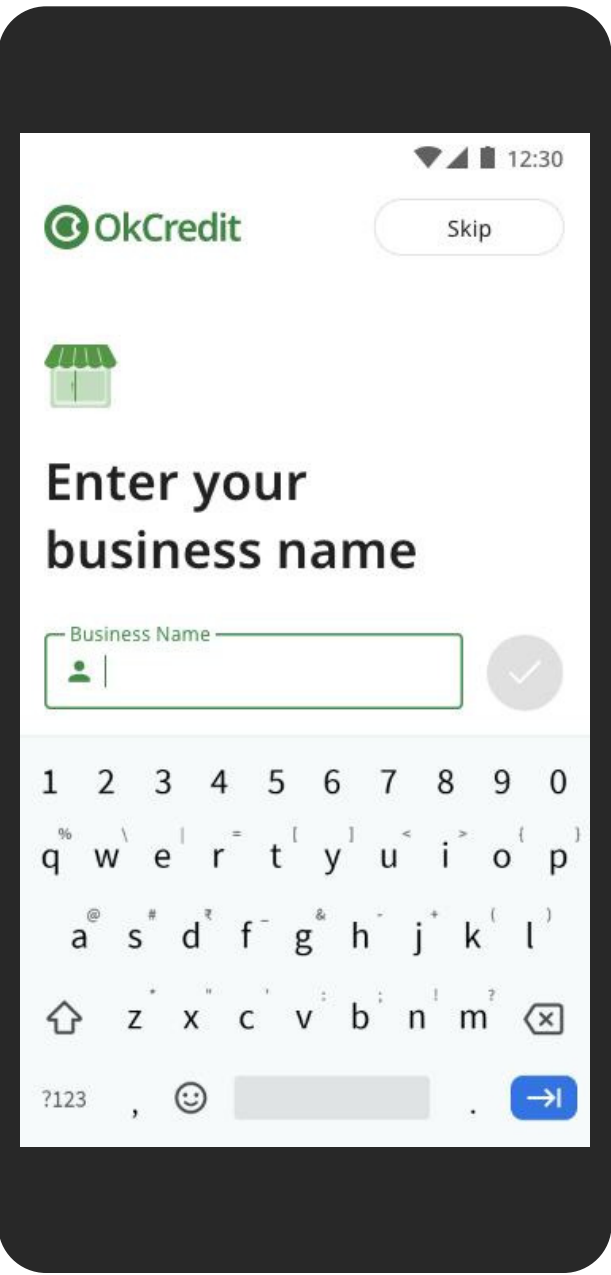
Design → Validate → Learn (continued)

Design research

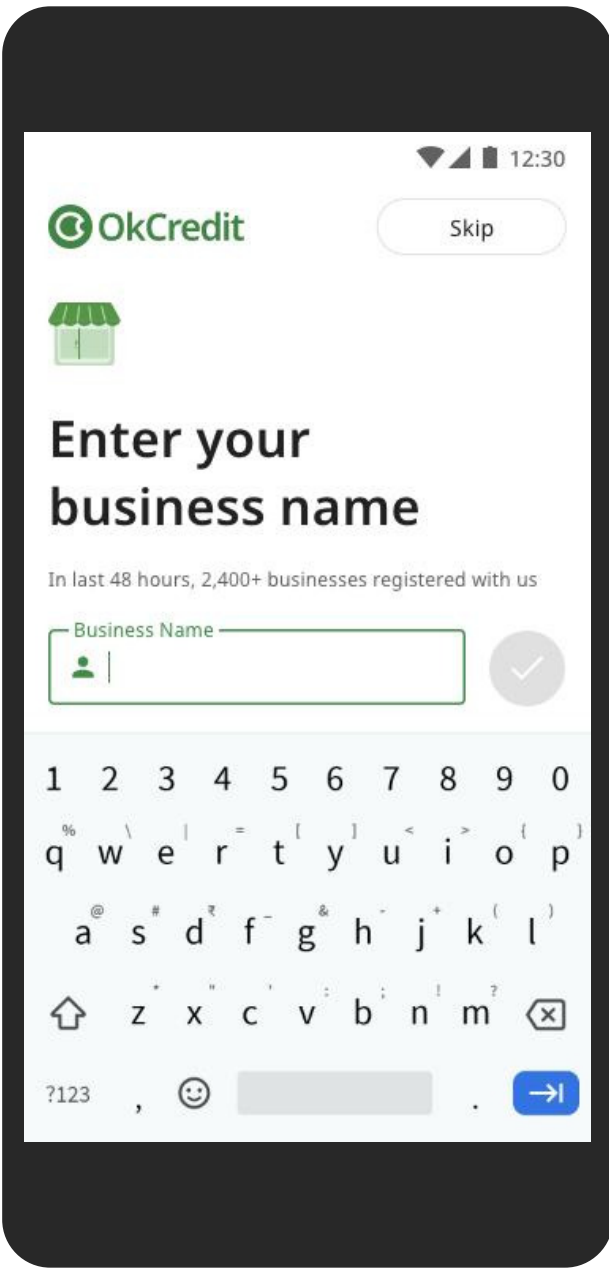
- 1. **Methodology:** Hallway test
- 2. **Participants:** 20+
- 3. **Duration:** 2 day

Concept 01 - Enter Business Name Screen

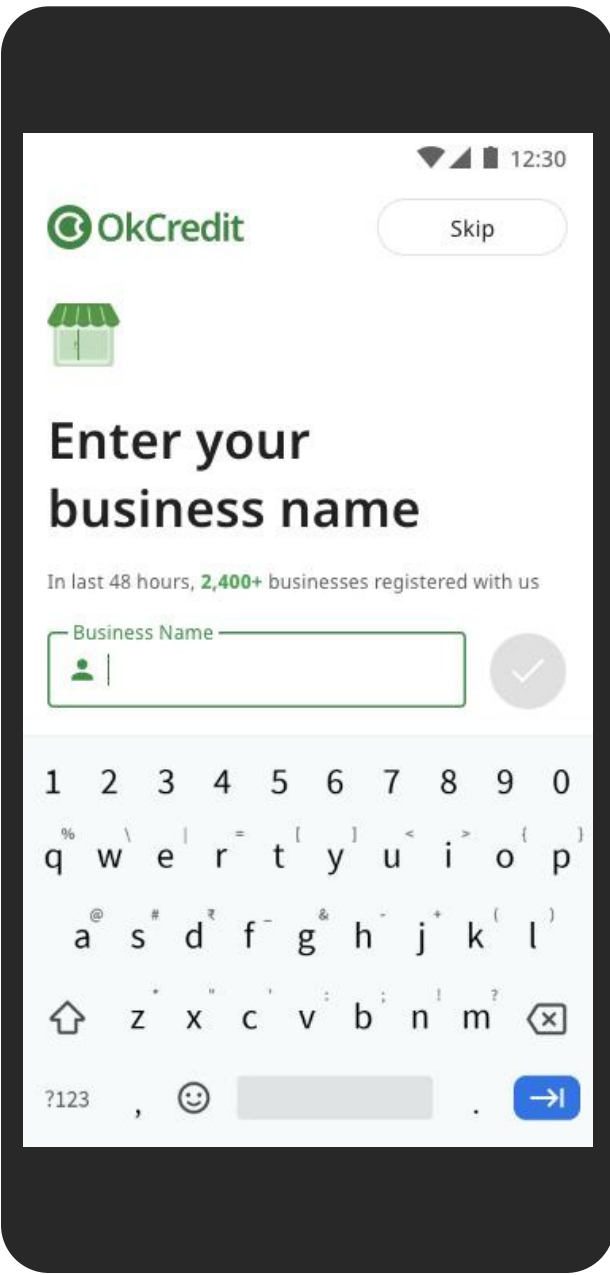
Old Design



Iteration 01



Iteration 02



Research Task

Participants were asked to add a customer i.e complete Select Language to Home Screen journey.

After completion of task, they were asked if they noticed 2,400 written anywhere.

Iteration 01

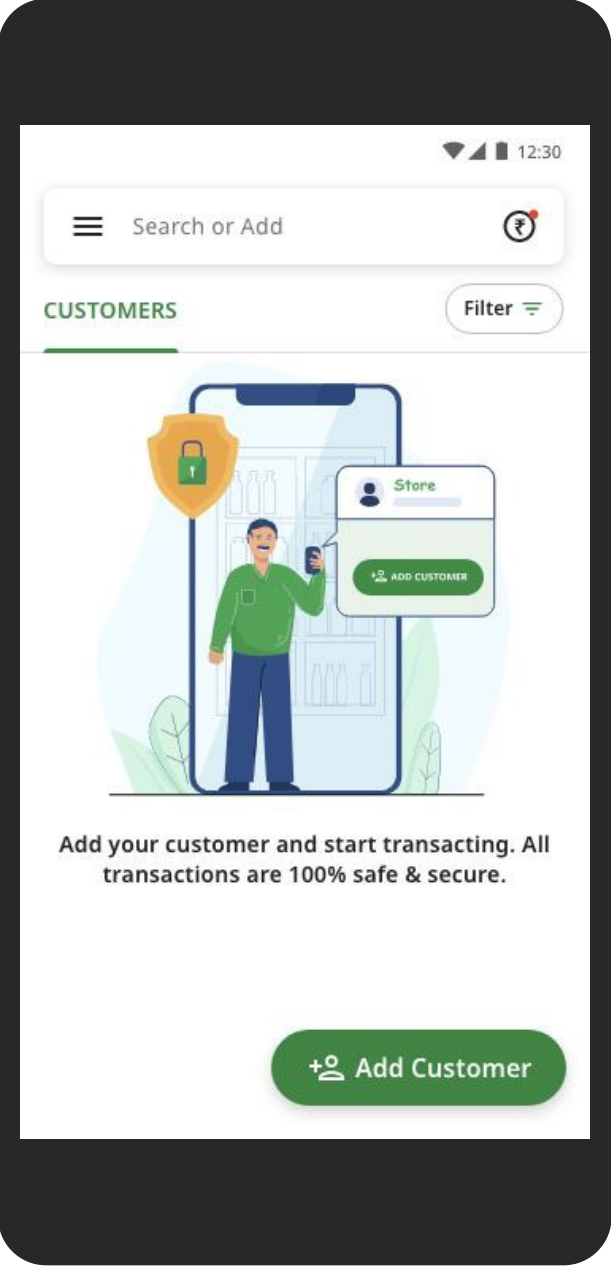
1/5 participants noticed it.

Iteration 02

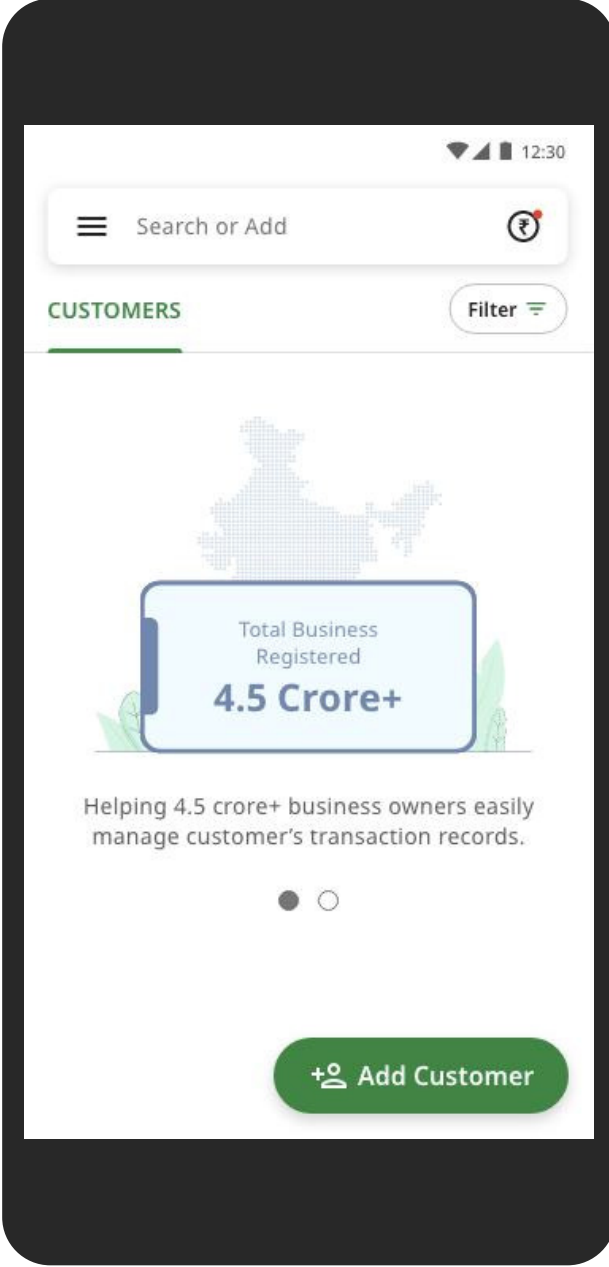
3/5 participants noticed it.

Concept 02 - Home Screen

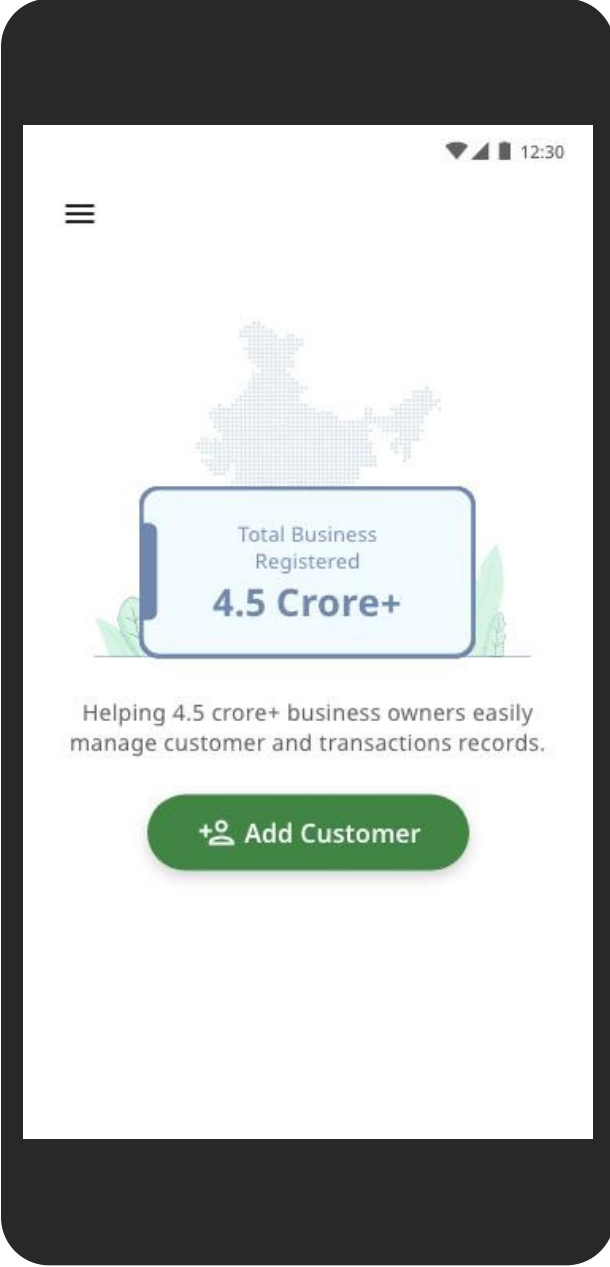
Old Design



Idea 01



Idea 02



Conceptualisation

Shared two ideas with the team

Idea 01

A 2 pager slider. 1st slide would state the insight. 2nd slide would assure safety and security.

Idea 02

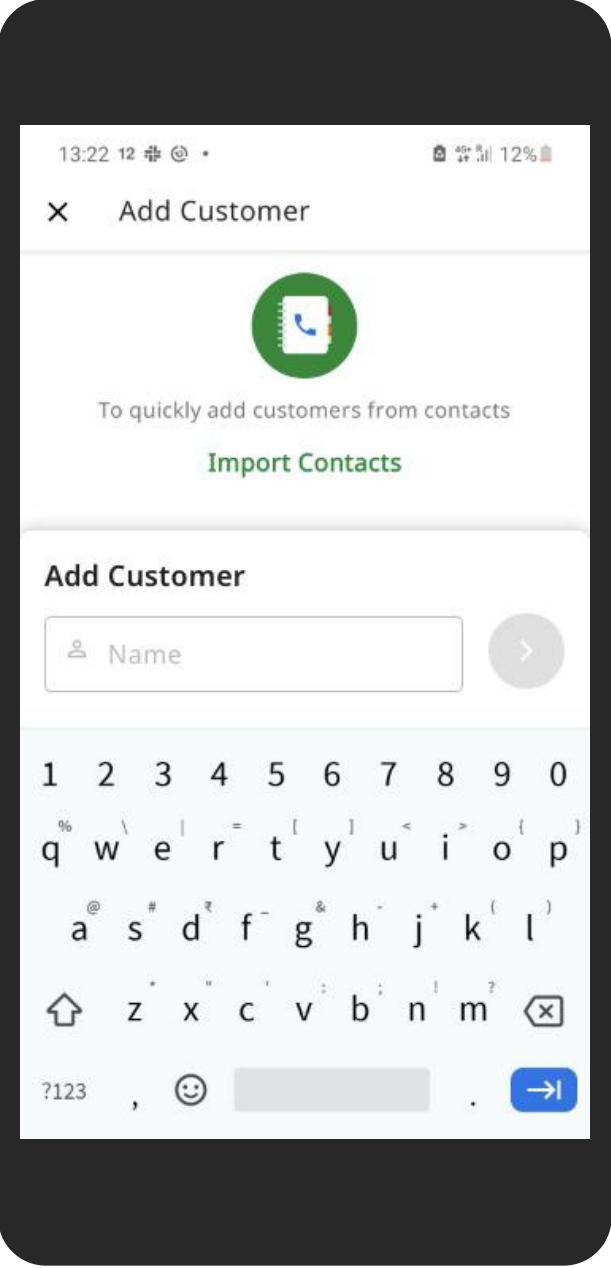
1st design hypothesis was that higher the number of alternate path, lower are the chances of user taking the happy path. Key design proposal was to hide search and collection(rupee icon) UI until user adds few customers.

Blocker

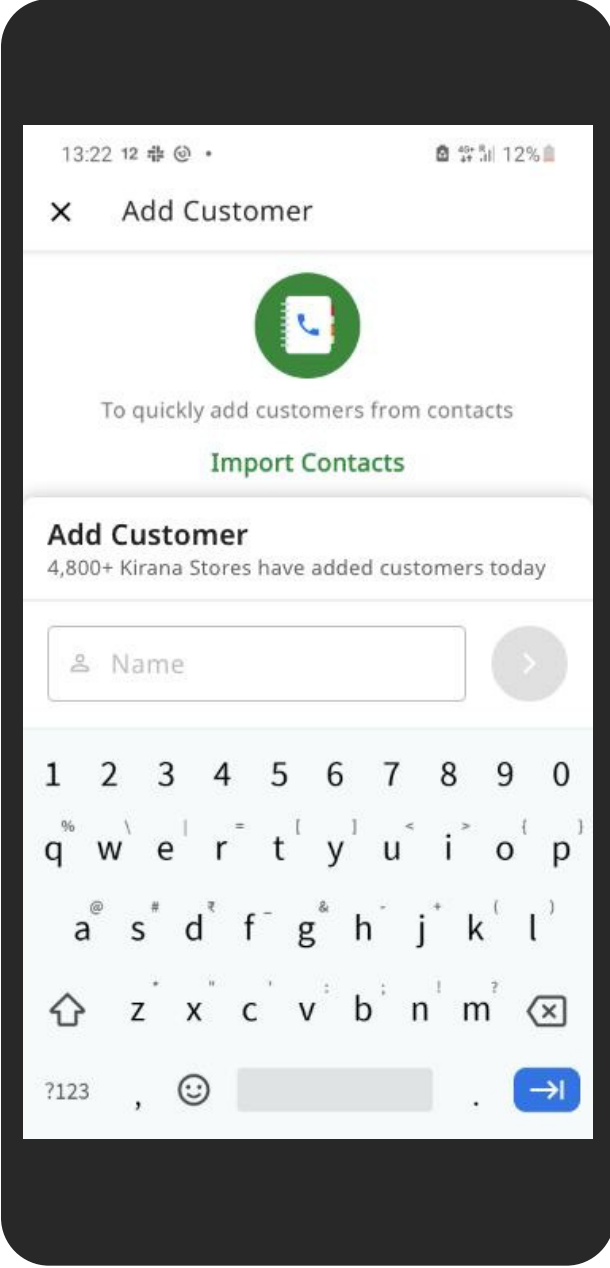
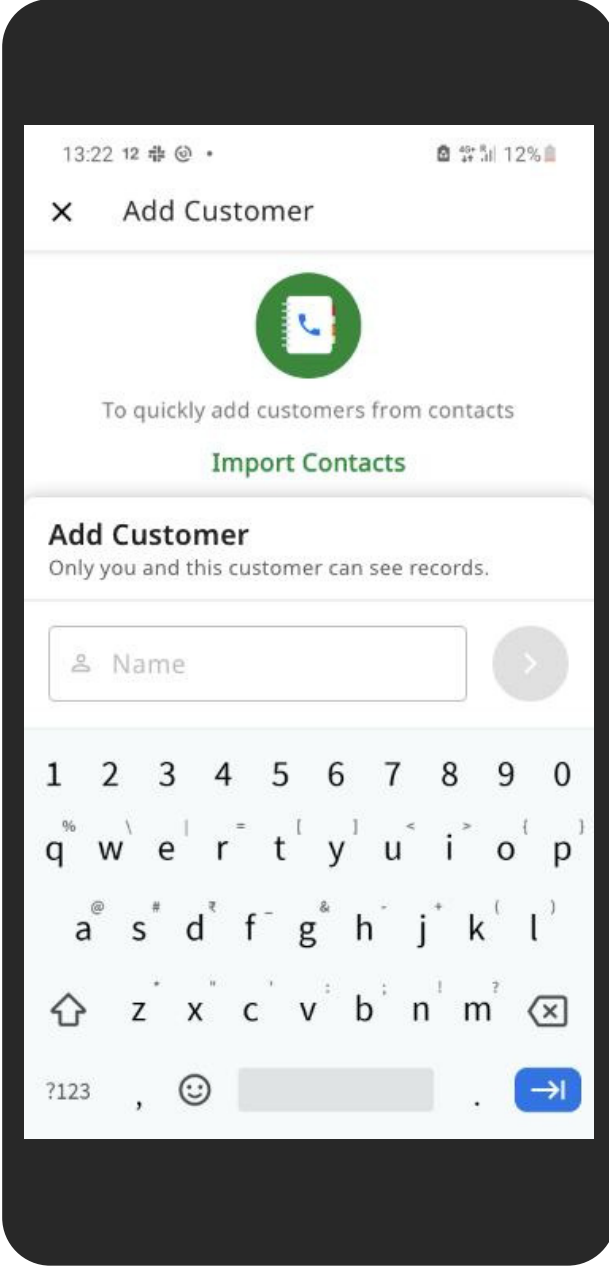
Concept 2 faced a blocker at an experimentation level. Therefore, home screen had to be descoped.

Concept 03 - Add Customer Screen

Old Design



Iteration 01 - [Animation Demo](#)



Concept

A text animation based concept. 1st statement to be about privacy. After 4 sec, 1st statement will fade away and 2nd statement will appear.

Iteration 01

Concept with least amount of dev effort involved.

Iteration 02

Proposed revamp of the screen.

Design Problems

Our target segment aren't tech savvy and have low comfort level with english. Words like **Import** are from MS Excel world. It won't make sense for users.

Import contacts CTA affordance is weak.

Add contact card would overlap on Import contact CTA if insight statement crosses 2 lines.

Research

Participants were asked to add a transaction i.e complete Home Screen to Transaction journey.

After completion of task, they were asked if they noticed 'only you and this customer ...' statement or 2,400 anywhere?

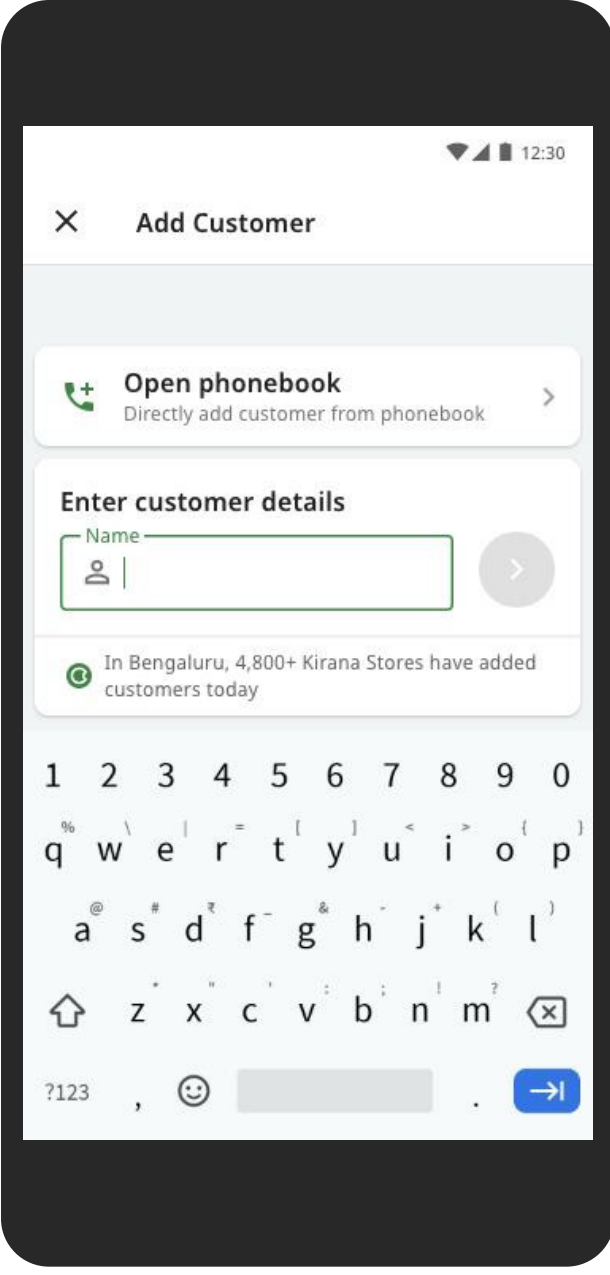
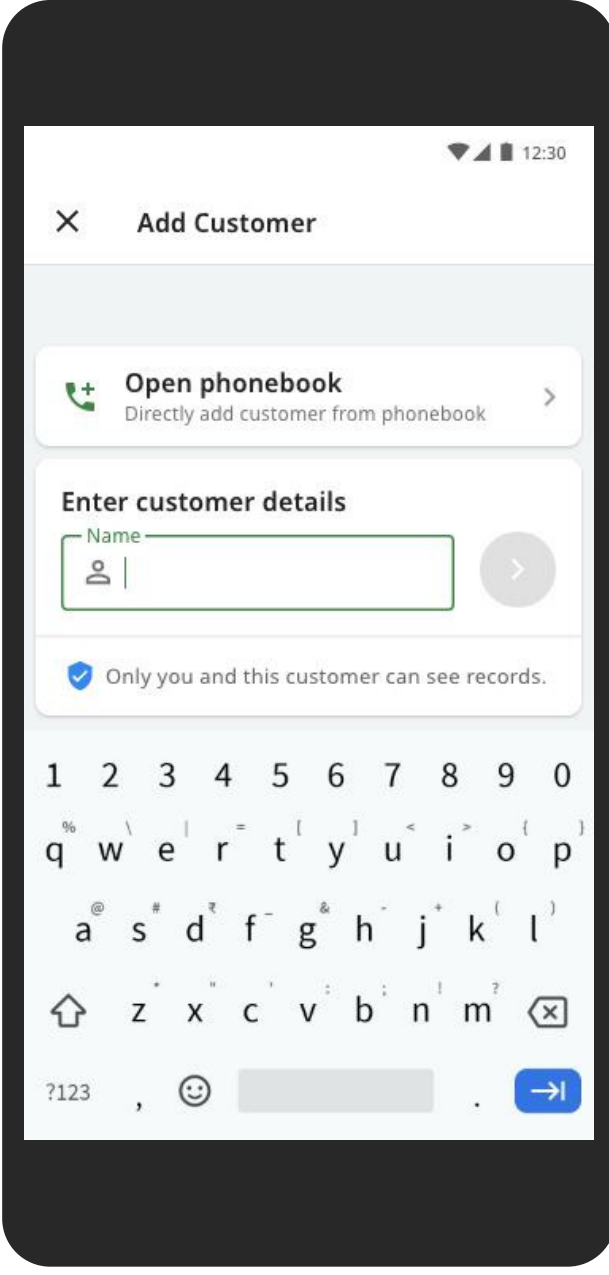
Iteration 01

No one noticed 1st statement. 2/6 participants noticed 2nd statement.

Iteration 02

3/6 noticed 1st statement and 5/6 participants noticed 2nd statement.

Iteration 02 - [Animation Demo](#)



Design (continued)

Turned data into meaningful insight statement

Consultation across product, engineering, and data science was conducted. Based on their input turned data into meaningful statements.

A	B	C	D	E	F	G
Type	Variables Required	String	Example	Verified strings	Variants	Default String
Enter Business Name	Location, Number of businesses	<n> businesses from <y> are on OkCredit now	5 Lakh+ businesses from Ajmer are on OkCredit now	<n> businesses from <y> are on OkCredit now		5 crore+ businesses have already registered with their names 2
Enter Business Name	Number of businesses	<n> businesses have already registered with their name	4.7 crore businesses have registered with their name	<n> businesses have already registered with their names	Default, 4,5,6,7,8	5 crore+ businesses have already registered with their names
Enter Business Name	Duration, Number of businesses	In last <month, week>, <n>+ businesses have given their name	Last week, 1 Lakh+ businesses have given their name	In the last <month, week>, <n>+ businesses have registered with their names		5 crore+ businesses have already registered with their names 1
Enter Business Name	Location, Duration, Number of businesses	Last <month,week>, <n>+ businesses from <y> have registered with OkCredit	Last month 50k+ businesses from Ajmer have registered with OkCredit	Last <month,week>, <n>+ businesses from <y> have registered on OkCredit		5 crore+ businesses have already registered with their names 3
Add Customer	Location, Number of Customers	<n>+ customers udhar have been added from <y>	5 lakh+ customers udhar have been added from Ajmer	<n>+ customers' credit have been added from <y>		1 crore+ customers have been added by businesses in last month on OkCredit 2
Add Customer	Location, Duration, Number of Customers	<n>+ customers from <y> have been added on OkCredit last <week,month>	5 lakh+ customers from Ajmer have been added on OkCredit last month	<n>+ customers from <y> have been added on OkCredit last <week,month>		1 crore+ customers have been added by businesses in last month on OkCredit 3
Add Customer	Duration, Number of customers	In last <month, week>, <n>+ customers have been added by businesses	In last week, 5 lakh+ customers have been added by businesses	In the last <month, week>, <n>+ customers have been added by businesses		1 crore+ customers have been added by businesses in last month on OkCredit 1

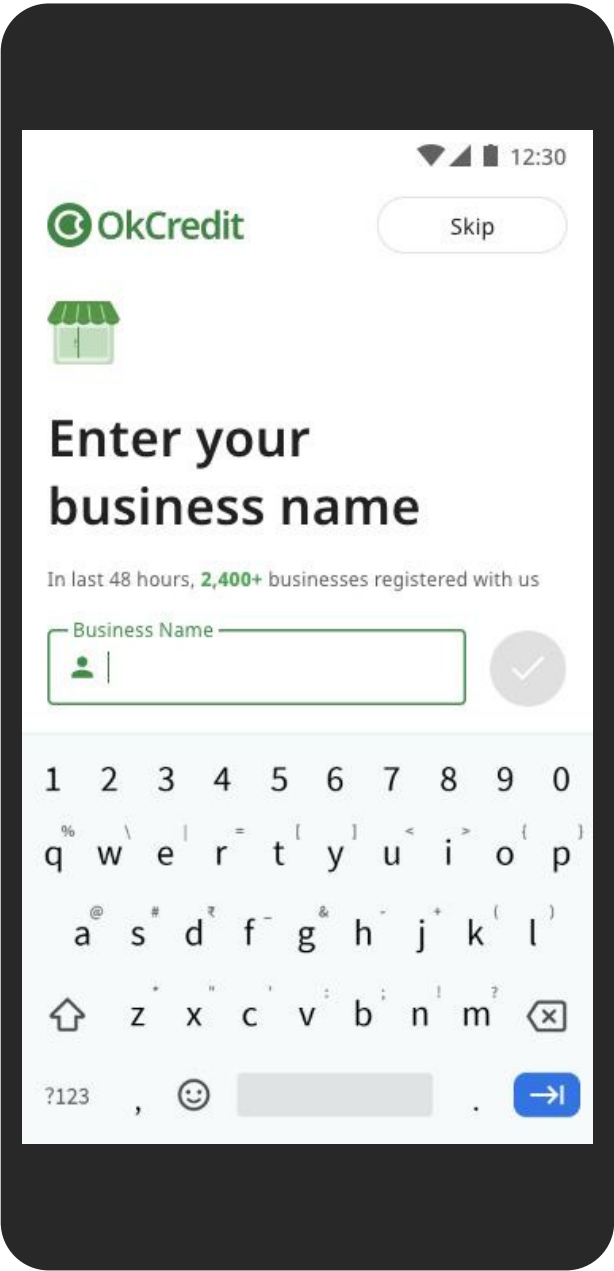
Build Conclusion

Concluded this phase by finalising 2 design concepts (concept 1 and 3) and 8 insight statement.

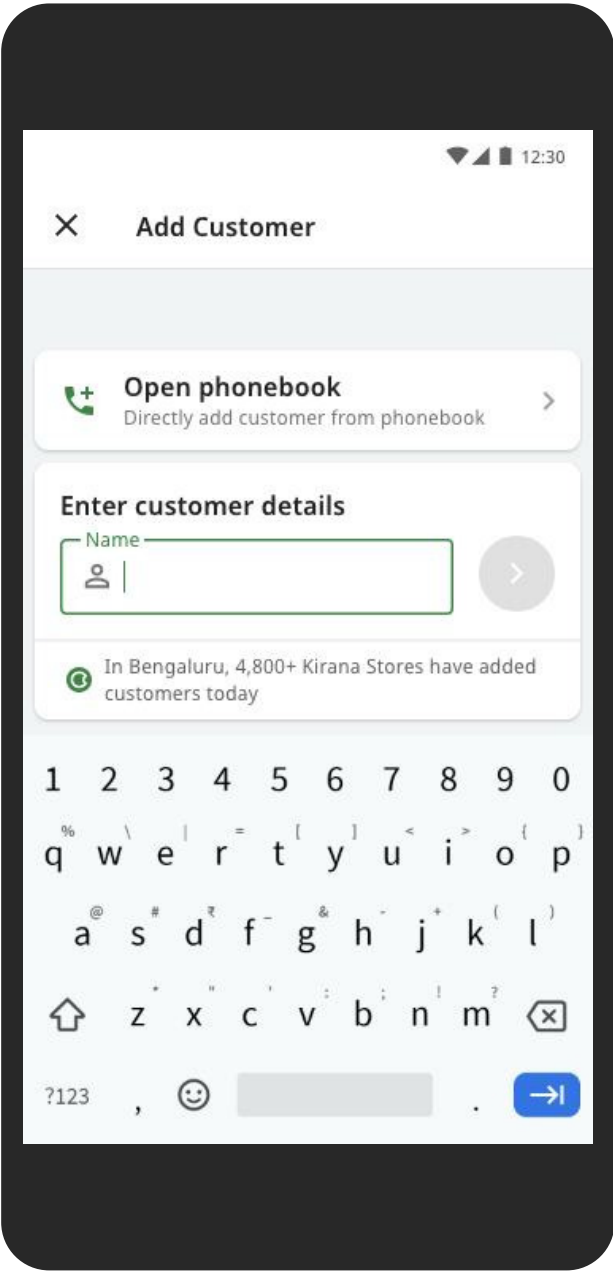
Impact

The overall experiment was split into 15+ variants.

Concept 01



Concept 02



Impact

Impact on activation and retention was positive.
Business goal was met.

Concept 01

Activation rate varied in the range of 0.2% - 0.7%.

Concept 02

Activation rate varied in the range of 0.55% - 1.85%.

Learning

01

Social proof techniques help ease decisions for the users by assuring them that they are not alone.

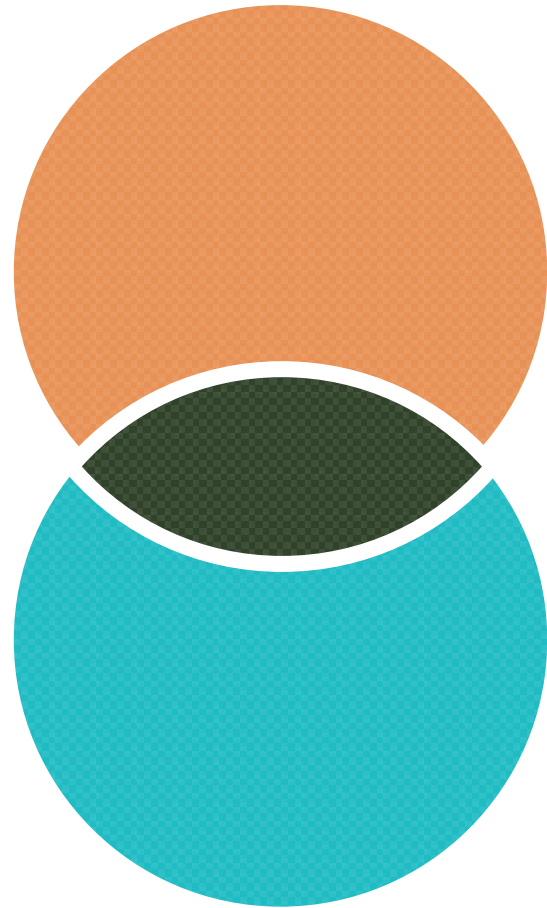
02

Displaying numbers in the form of popularity, triggers FOMO and hence will influence users to adopt OkCredit.

03

Meaningful animation can be used as a strong force to trigger engagement in areas that are potential blind spots.

Next Cycle - Credibility 2.0



Business Goal

As a business we want to increase the activation rate

User Goal

As a user I want to use a digital Khata app that Local / Indian Merchants trust.

Product Goal

As a product, to win new user trust and boost activation rate by 2 - 3% we want to

1. Reveal numbers/data that signify OkCredit popularity.
2. Express our popularity in a delightful manner.

Learn

Competitor and literature study

I went through a couple of apps, case studies, cognitive bias theories, etc to decode data and delight. During the journey landed upon an interesting cognitive theory i.e Halo Effect.

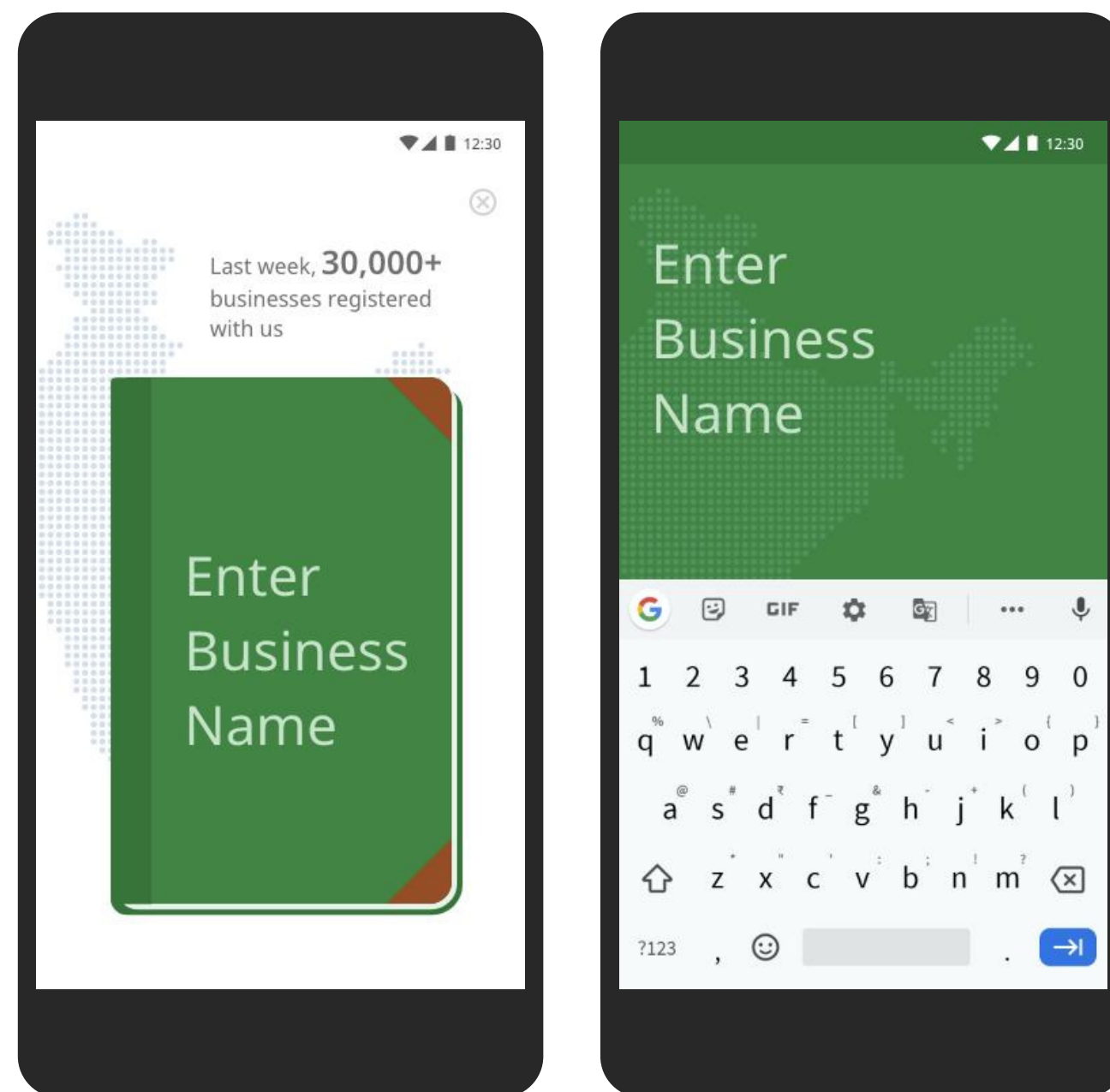
Halo Effect

The Halo Effect is a type of cognitive bias, where a person that likes or dislikes one aspect of a product, has a positive or negative predisposition towards the product in general. It is often based on the first impression. A simple example of the halo effect is when an individual noticing that the person in the photograph looks attractive, well-groomed, and properly dressed, assumes that the person in the photograph is a good person. Again, the same applies to software. Users will judge the whole app based on their first impressions, their first interactions with it, or even based on its design and fluidity. That's why we need to make sure that we give them the best we can while they make their first taps or clicks through our app.

Build

Halo effect theory struck an idea where an animated interplay of elements can help offer a clean and focused path for information consumption and action.

1. Sketched a few ideas on paper.
2. Narrowed down upon a concept that felt simple yet appealing



Concept

In the real world, MSME's are habituated to record transaction details in a diary or register. OkCredit intends to digitise this behavior.

As of today, OkCredit is available PAN India and serving 45million users.

India map, diary illustration is an attempt to narrate the above story.

[Play Demo](#)

Blocker

Midway structural changes happened in the org and I was moved to another POD. Credibility 2.0 cycle went on hold.

Learning

01

Functional learning was around the concept of social proof, meaningful animation, and leveraging cognitive bias theory.

02

Product thinking learning was around solving problems in a data-driven manner for maximum learning, and maximum business impact.