Choice Connect
साथ जुड़ो, आगे बढ़ो

X

product space



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Improving post-registration sign-in rate of Choice Connect App



Overview

Choice Connect is a comprehensive financial services portal in India, which allows its users [a.k.a Choice Business Associates (CBAs)] to offer a range of financial products and services to their clients.

Current Standings

30K+
Business Partners

30+
Years of Experience*

11.6 Cr
Gross Revenue FY22

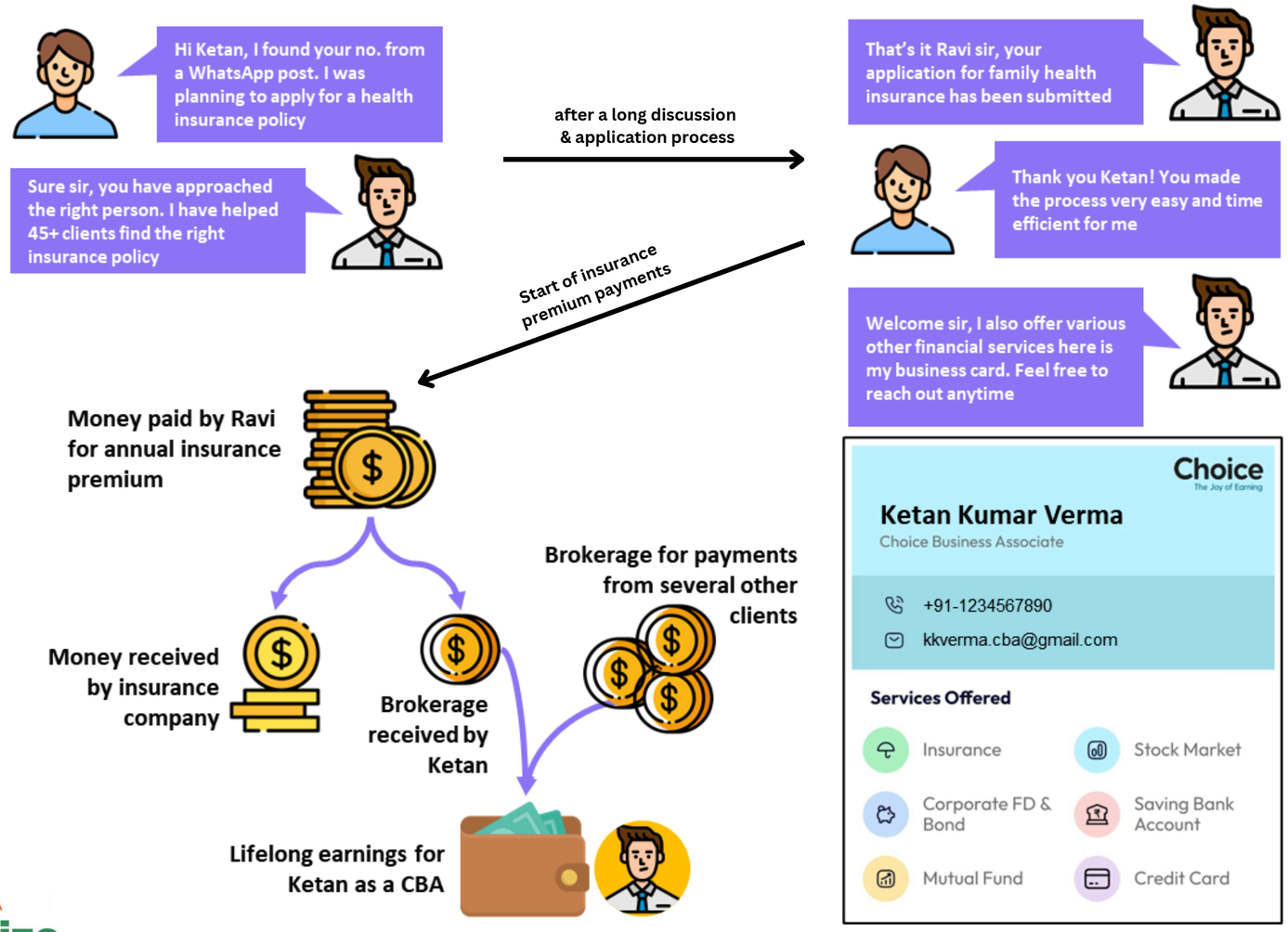
1200+
No. of Employees

10K+
App downloads

4.1★
Rating on playstore

Competitors

turtlemint · Quickinsure (Insurance simplified) · ZFUNDS · weRize (Financial services for small city India)



Problem Statement

It has been observed that a significant number of CBAs completing the registration and document submission process are not signing in by the 7-day mark to utilize the platform for offering services. This behavior leads to a loss of potential active users.

User Persona



"Shekhar is an experienced LIC insurance agent who has been using Choice Connect for over 2 years

Choice Connect Usage:
Active user

Pain Points:

- Was unable to login for a few days after getting KYC approval, due to technical error.
- Missed out on important notifications during the initial days, as all of them were being sent to his email which he rarely used.

Goals & Expectations:

- Get access to sell multiple financial services from one platform.
- An easy to have all his clients data at one place.
- Receive timely payments with no delays.
- Get useful insights to improve his method of working.
- Find educational resources to get accustomed with services in which he lacked expertise.



"Aparna is a working professional who recently registered on Choice Connect but yet to start using the app

Choice Connect Usage:
New user

Pain Points:

- Does not feel confident to share her PAN details without any strong context on usage of these details and the features offered by the app.
- Difficult to judge the app due to very less reviews on playstore, and a sense of gimmick due to the bad user interface.

Goals & Expectations:

- Create a dependable source of secondary income.
- Get guidance on how to use the app effectively.
- Find ready to use marketing material as she doesn't have much time to work on preparing those.



"Raju was an unemployed youngster who joined Choice Connect and became a financial services agent

Choice Connect Usage:
Active user

Pain Points:

- Got dissapointed when he was shown a non functional page with no features on his first log in.
- Received his relationship manager contact details, however he was not feeling confident about reaching out to them.

Goals & Expectations:

- Create a primary source of income, on which he can depend for a lifetime.
- Find educational resources to understand the from basics about the financial services, ways of finding clients, and convincing them.
- Get increased commissions when compared to competitors or working directly with banks & NBFCs.

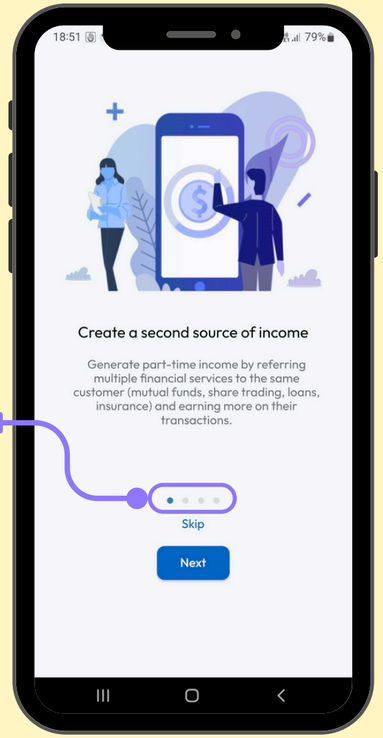
User Journey | Onboarding Phase

Target User Persona
Aparna



Details on other slides

- **Work anytime, anywhere:** As a CBA you can collaborate with Choice Connect to start your part time business by offering financial services to your clients and work at your convenience.
- **Earn for a lifetime:** get a customer once an earn ont heir transactions for a lifetime.



Discovery

User Actions

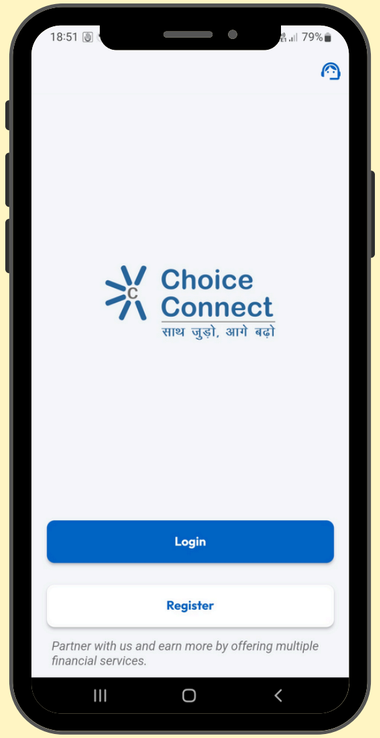
Scrolls through the information slides and clicks on next

Emotions

😀

Pain Points

No explanation about the term ‘CBA’. Also, the slides are very monotonous.



Sign-up

User Actions

Clicks on register as Aparna had to create a new account

Emotions

🙂



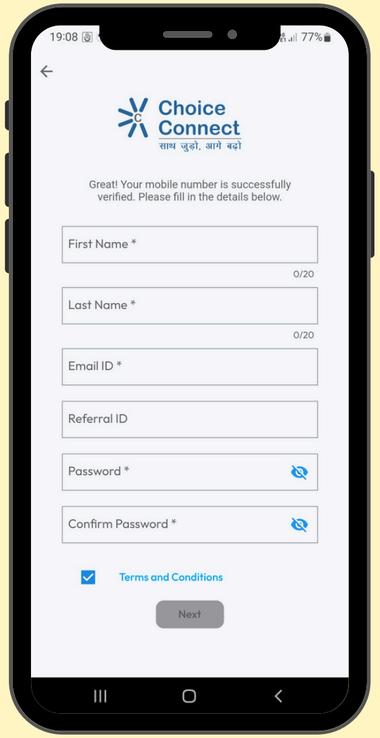
OTP verification

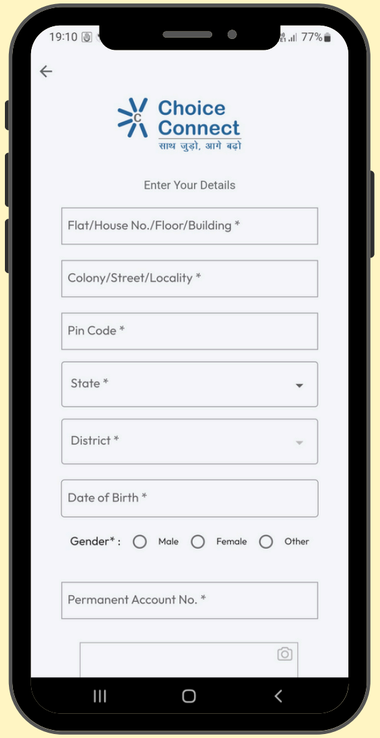
User Actions

Enter mobile no. for OTP verification

Emotions

🙂





Details for registration

User Actions

Fill personal details, creates password. Enters PAN no. and uploads PAN document. Then clicks on submit

Emotions

😢

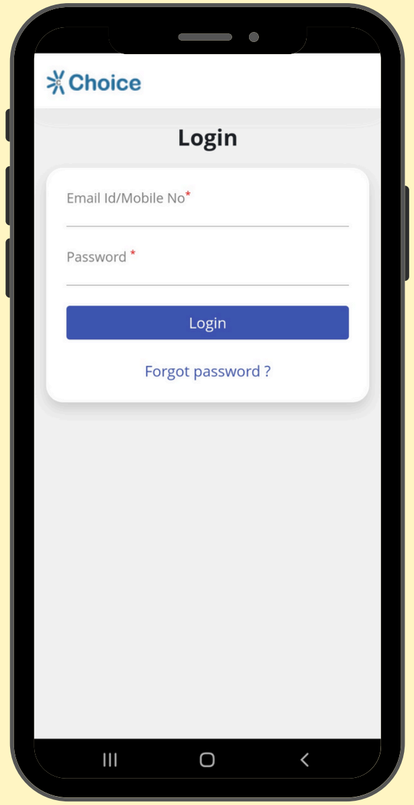
Pain Points

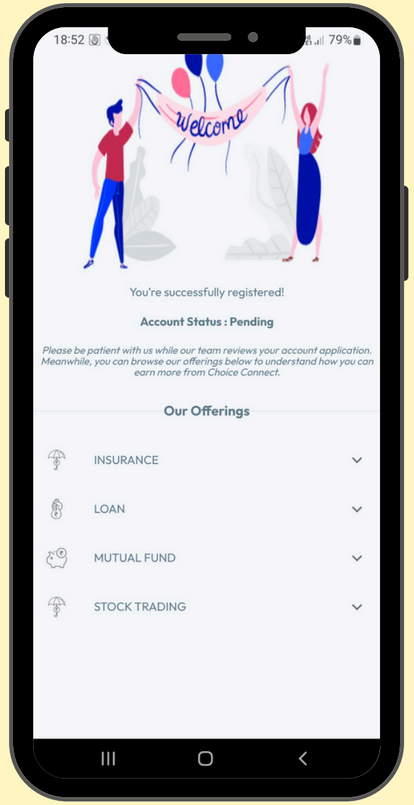
No explanation about the need for address and PAN details

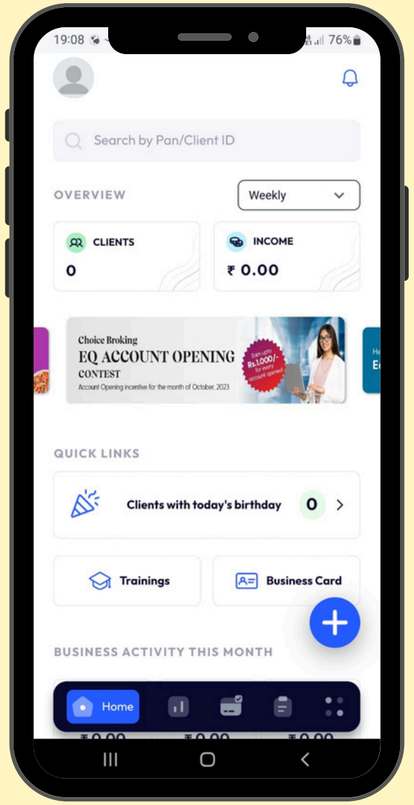
User Journey

Before KYC approval

After KYC approval







	Sign-in	Offerings	Home Page
User Actions	Enter Email Id/Mobile No. & password to login	Check account status & explore offerings	Explore the various features
Emotions	😕	😢	🙂
Pain Points	Directly landed on the log in page, not sure whether my registration was succesful or not	Nothing to explore till account verification	No guidance on what to do next

1

Solutions

Redesign Information pages

Problem

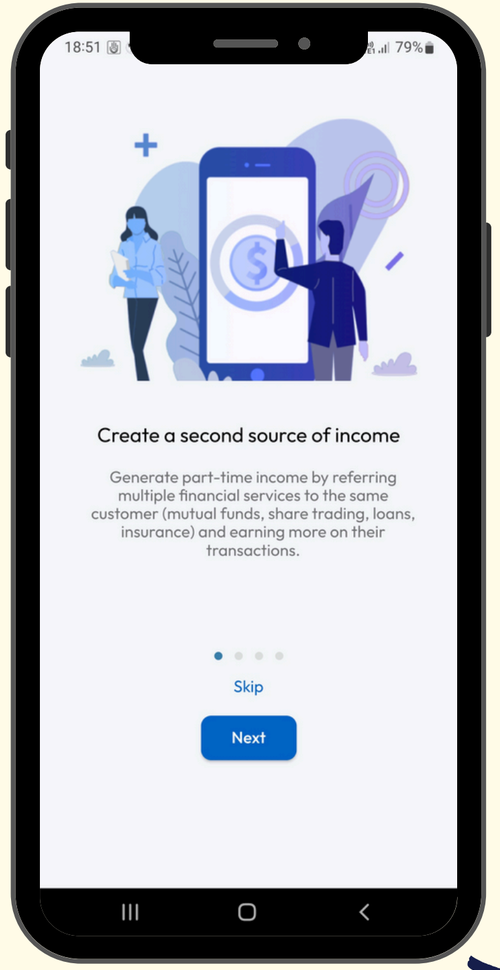
The current information pages are not attractive and loud about the platforms value proposition.

What is the Solution?

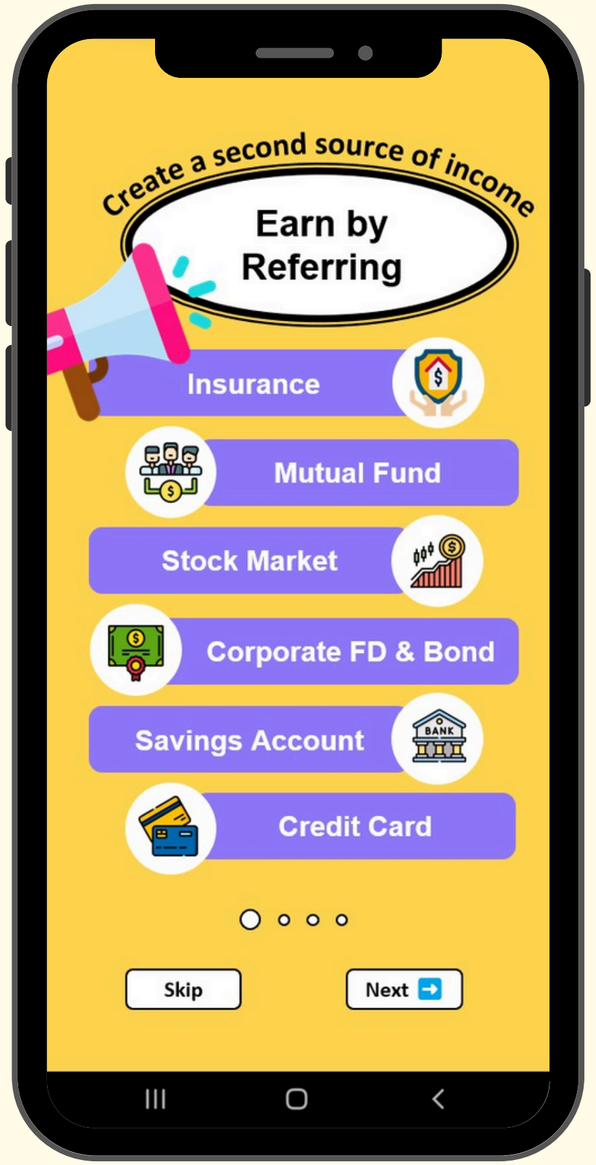
Redesign the information pages that the user sees after opening the app for the first time. These pages may contain pictures depicting the services offered by the platform, and some attractive statistics about it.

Value to the users

- Conveying information through pictures will be more effective than text for the user to understand the app.
- Good onboarding makes a great first impression for the user.

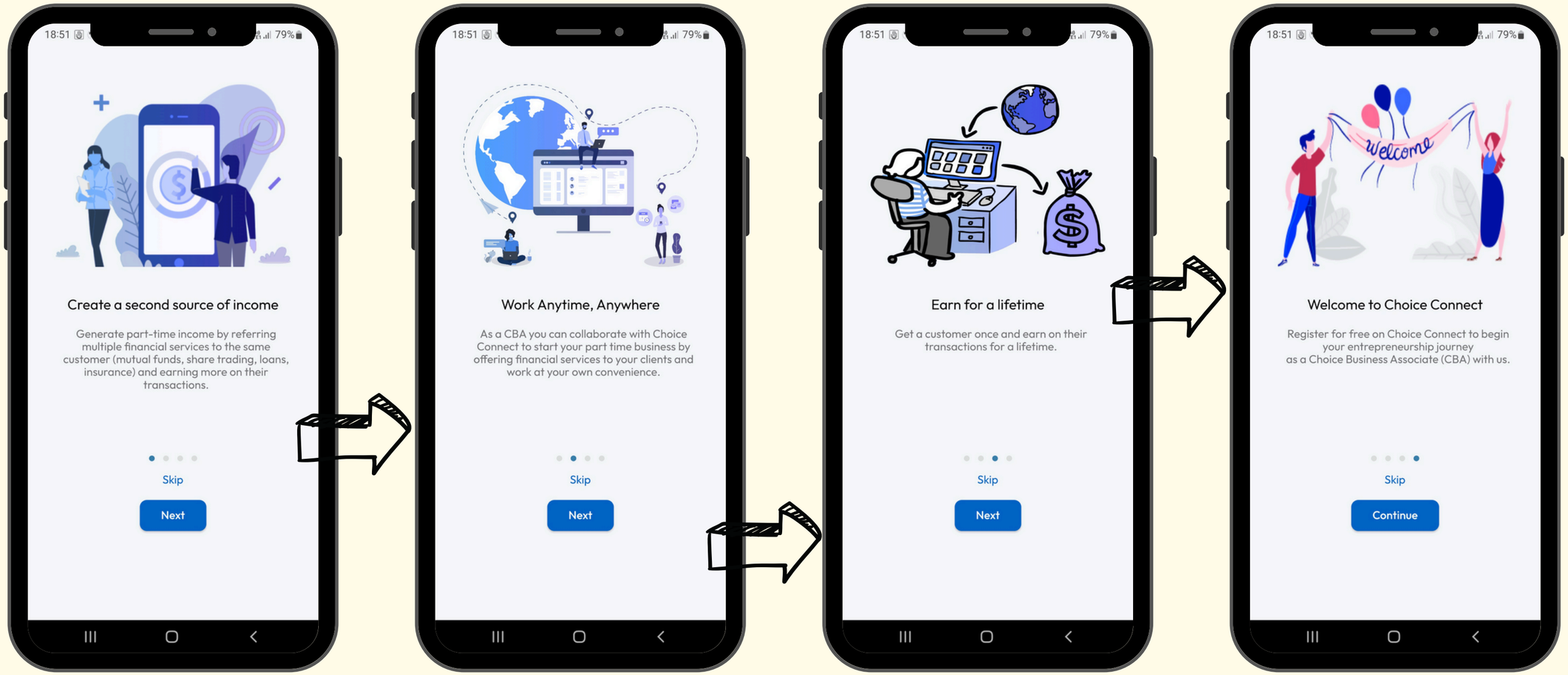


Before



After

Current Pages Workflow



Revised Pages Workflow



2 **Solutions** **Submission Confirmation**

Problem

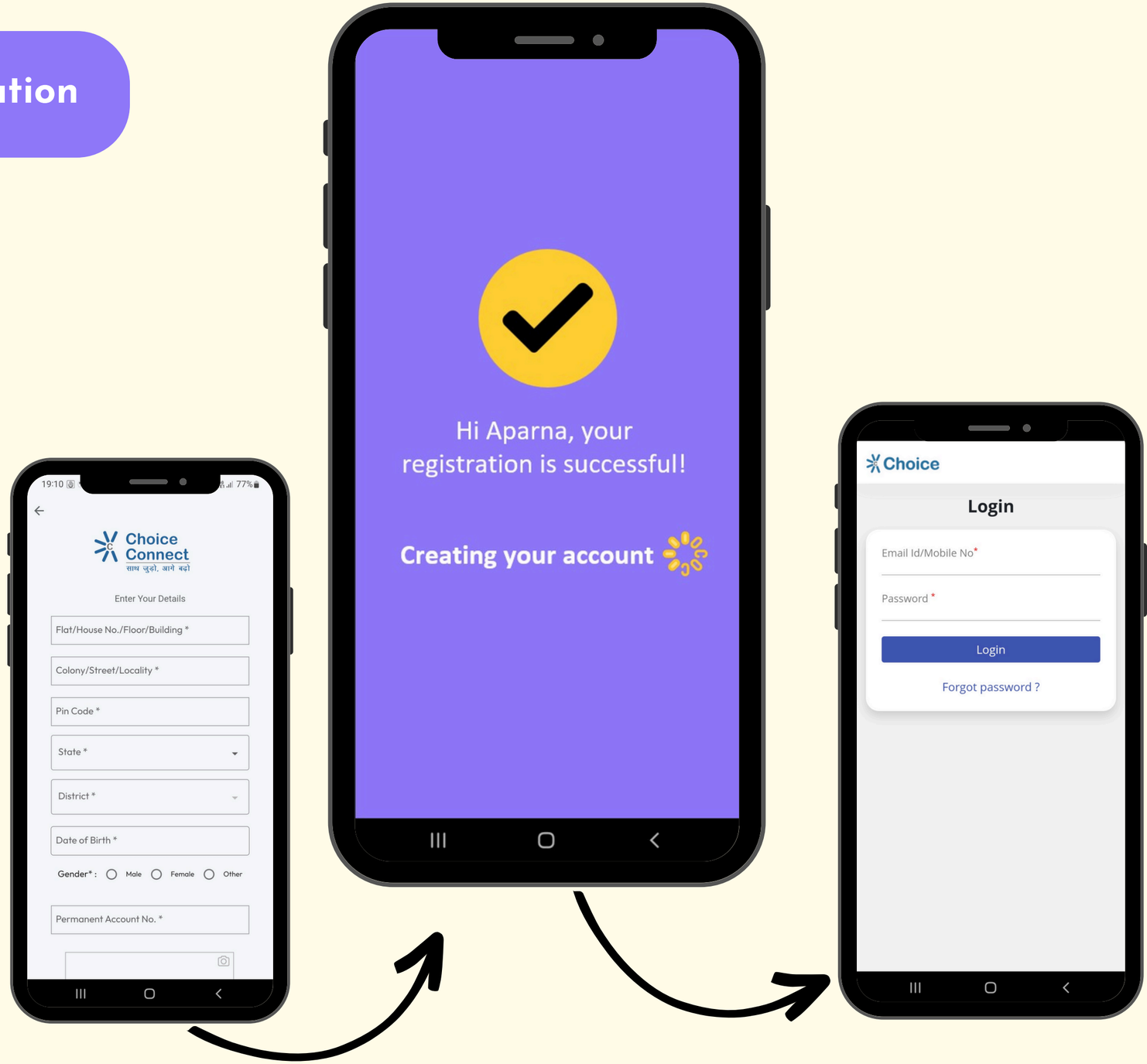
Confirmation of successful submission of registration details.

What is the Solution?

- A new page after the filling up the registration details containing Tick mark with ‘Succefully Submitted’ message displayed.
- It will be a 4-5 seconds page and move to the next page.

Value to the users

- Confirmation message will ensure users that they have successfully submitted the documents and information which will be satisfying for the users.



3

Solutions

Login incentivization

Problem

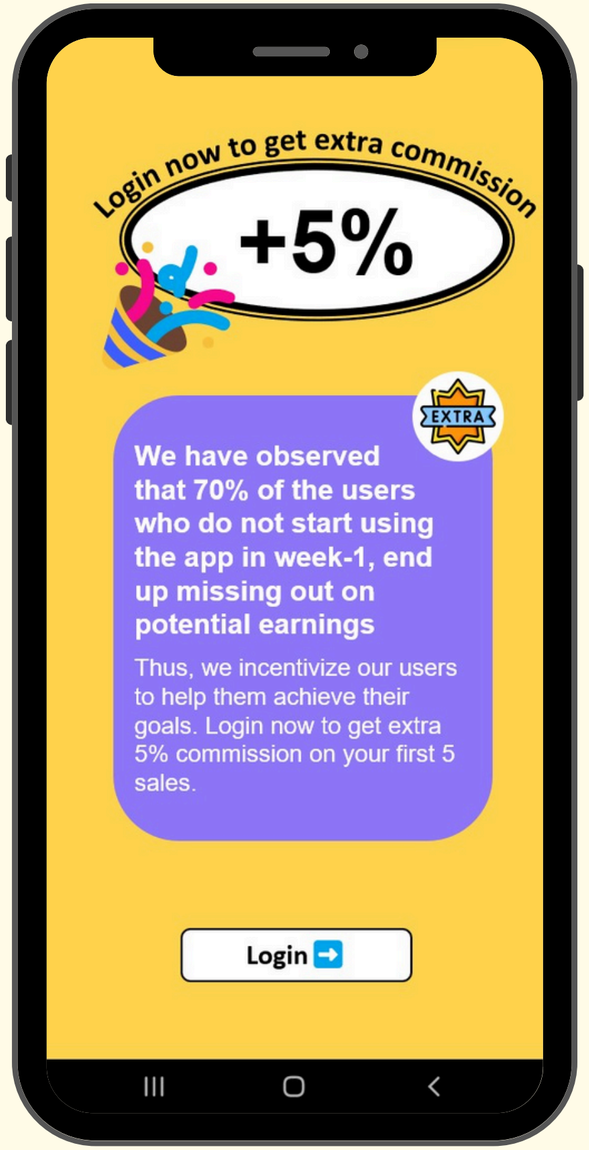
A significant number of CBAs completing the registration and document submission process do not sign in by the 7-day mark to utilize the platform for offering services.

What is the Solution?

- To make sure that the user signs in to the app after submission of the documents, we will incentivise them to do so.

Value to the users

- User will be incentivised to take the action of logging early in their journey of using the app.
- This would also help them get acclimatized to the apps offerings and functionalities.



How will it work ?

- After successfully completing registration (incl. Document submission) the user will reach a page that will mention that if they sign in now they will get increased commission rates for their initial sales.
- At the bottom of the page we will have the log in now button.
- Clicking on it will take the user to the log in page, where they fill their user name and password, and finally redirecting them to the homepage.

4

Solutions

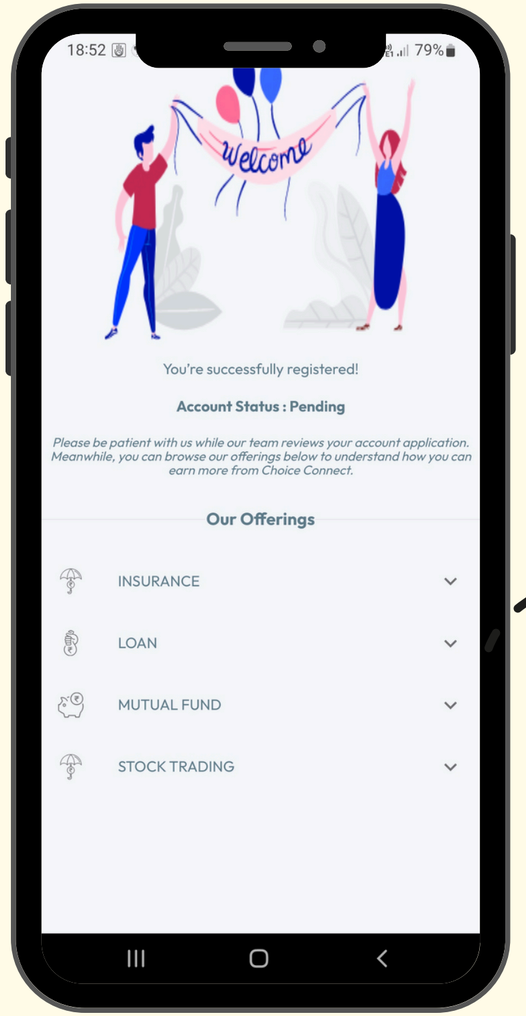
Limited access before KYC approval

Problem

Users cannot get an understanding of what the app offers as they only see a non functional page till the time their KYC gets approved. This leads to dissatisfaction and eventually makes them never come back to the app.

What is the Solution?

The app not only plays the role of a CRM and commission earning platform for the CBAs, it also has marketing material, and recorded training sessions for the CBAs. Among these to share the access of educational material, there is no need to keep a user waiting till his KYC gets verified.

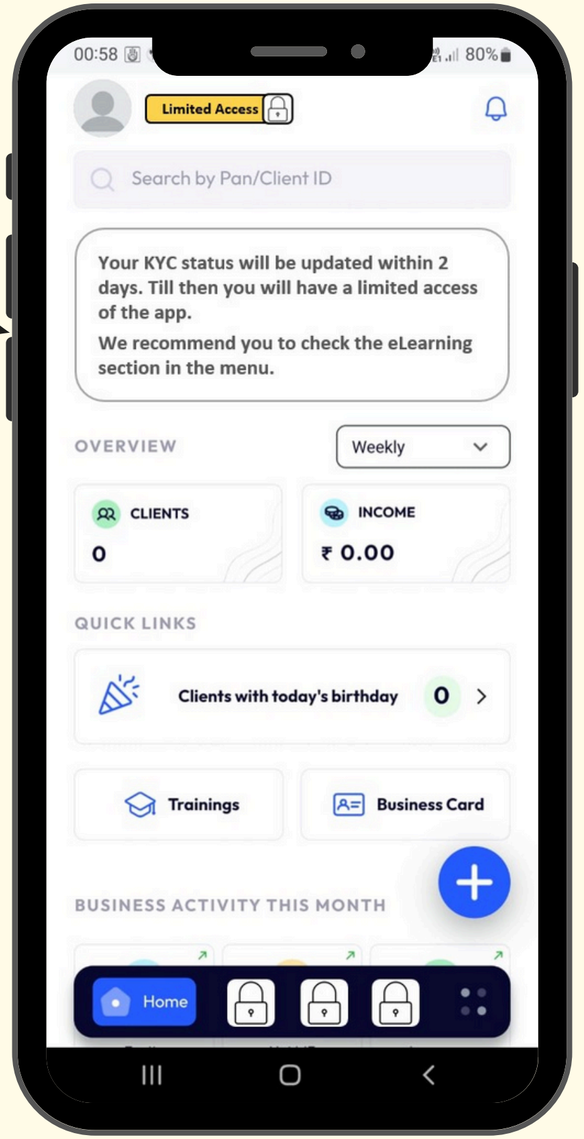


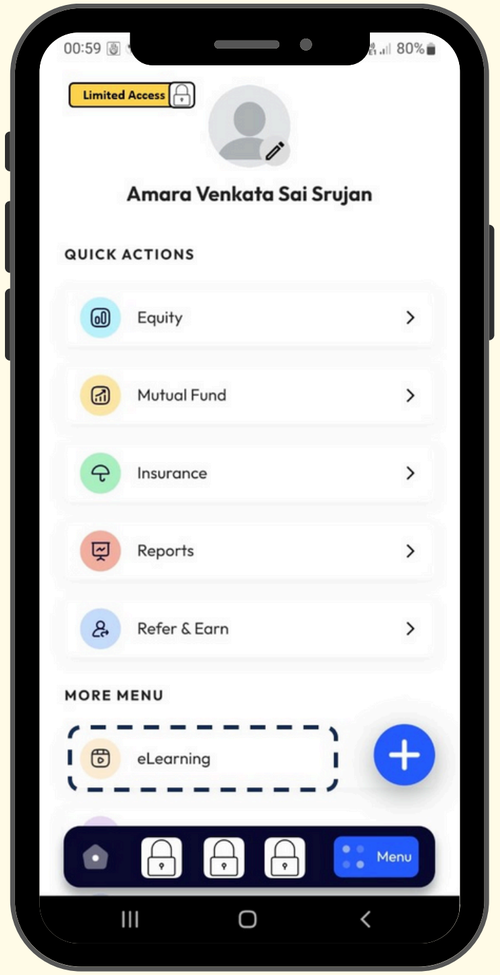
Revised user flow

- User fills registration details, and submits documents.
- Gets confirmation page, regarding receipt of their application
- On the login page, enters their username and password
- Lands at the home page where they get access to recorded training sessions and educational material to kick start their journey as a Choice Business Associate.

Value to the users

Rather than being idle for the initial 1 to 2 days during the approval phase, users would be able to upskill themselves with the relevant knowledge required to start their journey as a CBA.





5

Solutions

WhatApp & app notifications

Problem

Currently, users only receive notifications of Choice Connect through email and SMS, which might not be the preferred way of getting notified for many users. Especially non working professionals who rarely check their emails.

Issues that further reduce the reliability of SMS & Emails

- 1 out of 2 messages by Choice Connect received via SMS was blocked as spam by truecaller
- 7 out of 7 messages by Choice Connect received via email didn't come to the primary section

What is the Solution?

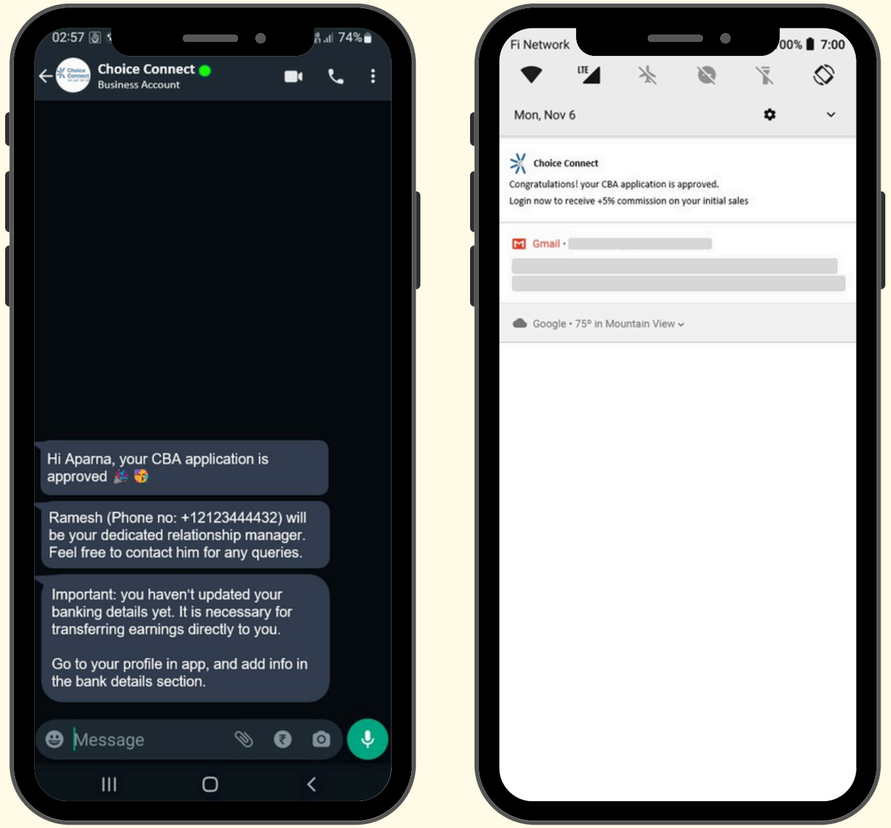
Need to push reminders through WhatsApp messages and app notifications, for greater visibility and actionability.

How will it work ?

- Based on the user's activity milestone they will get personalised messages not only through email but also through WhatsApp and the app.
- Later based on data of the users engagement with notifications on these three channels, Choice Connect can prioritise which communication channel to use more often.

Value to the users

The chance that the user misses out on important notifications is highly reduced.

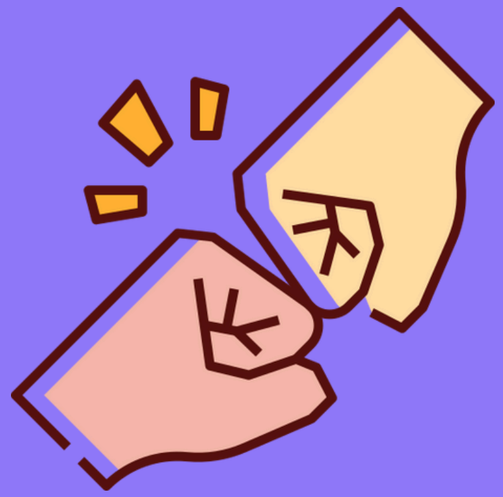


Prioritization & Metrics

Features (Solutions)	Impact (1: Low, 5: High)	Effort (1: Low, 5: High)	Priority (1: High, 5: Low)	Metrics
Redesigned the Information pages	3	1	4	• Increase in number of registrations submitted after opening the app. • Increase in the number of clicks of 'next' button (for viewing other info slides)
Submission Confirmation	2	1	5	• Increase in the (no. of logins / no. of registrations) ratio.
Login incentivization	4	2	2	• Increase in the (no. of logins / no. of registrations) ratio. • Increase in the ratio (no. CBAs completing first sale / no. of. CBAs logged in within 7 days after KYC approval).
Limited access before KYC approval	5	4	1	• User category: CBAs who logged in for the first time even before their KYC got approved • **Metric:** Increase in % of these users who revisit the app before 7 days after getting approval)
WhatApp & app notifications	3	3	3	• Increase in no. of clicks on the notification (or) links attached with the notifications

Product Teardown by

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