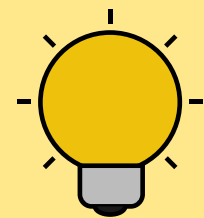


# Two psychological barriers

New concept education gap

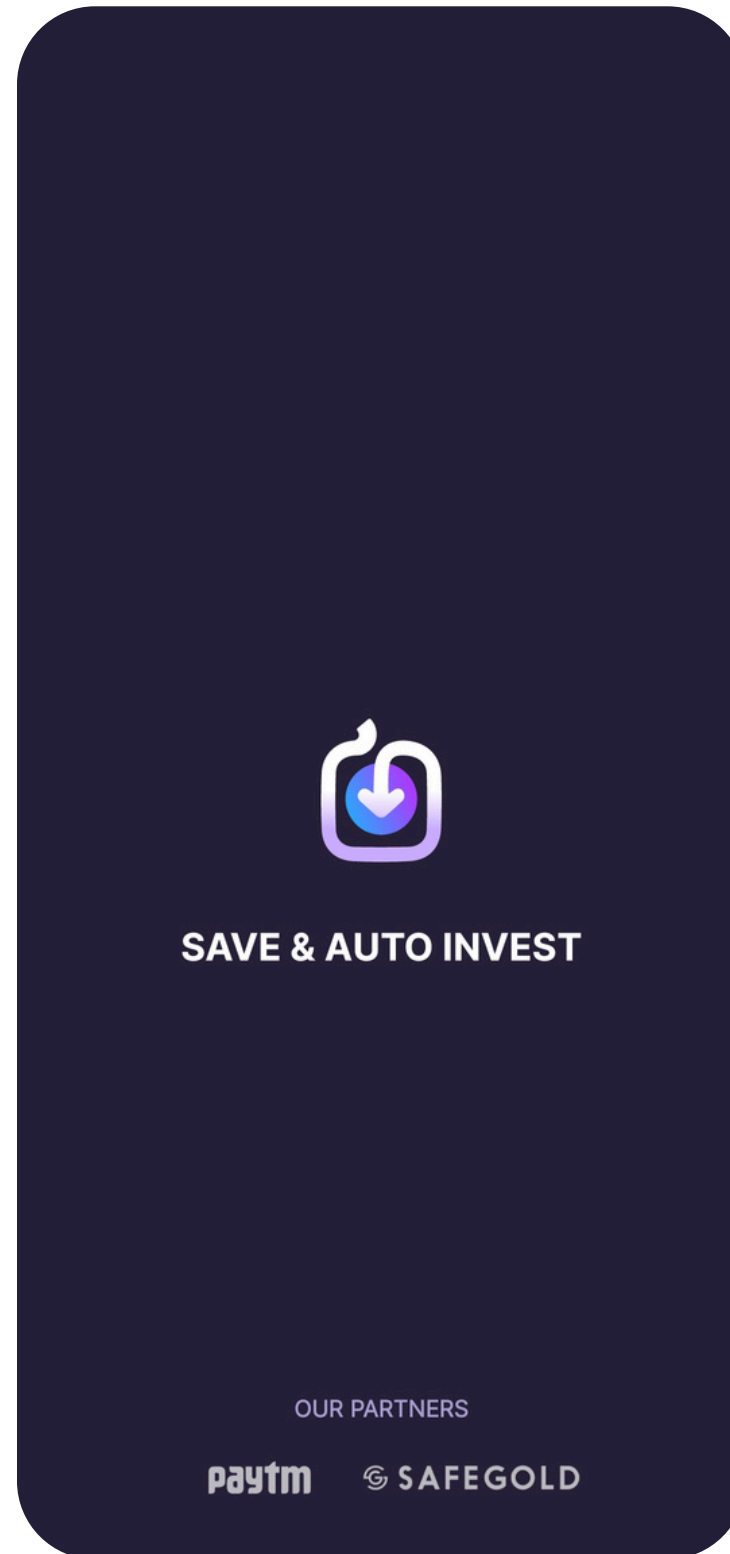
The financial app, sharing information & account



Reducing the uncertainties in people's mind before they ask the questions is the best way to increase conversions.

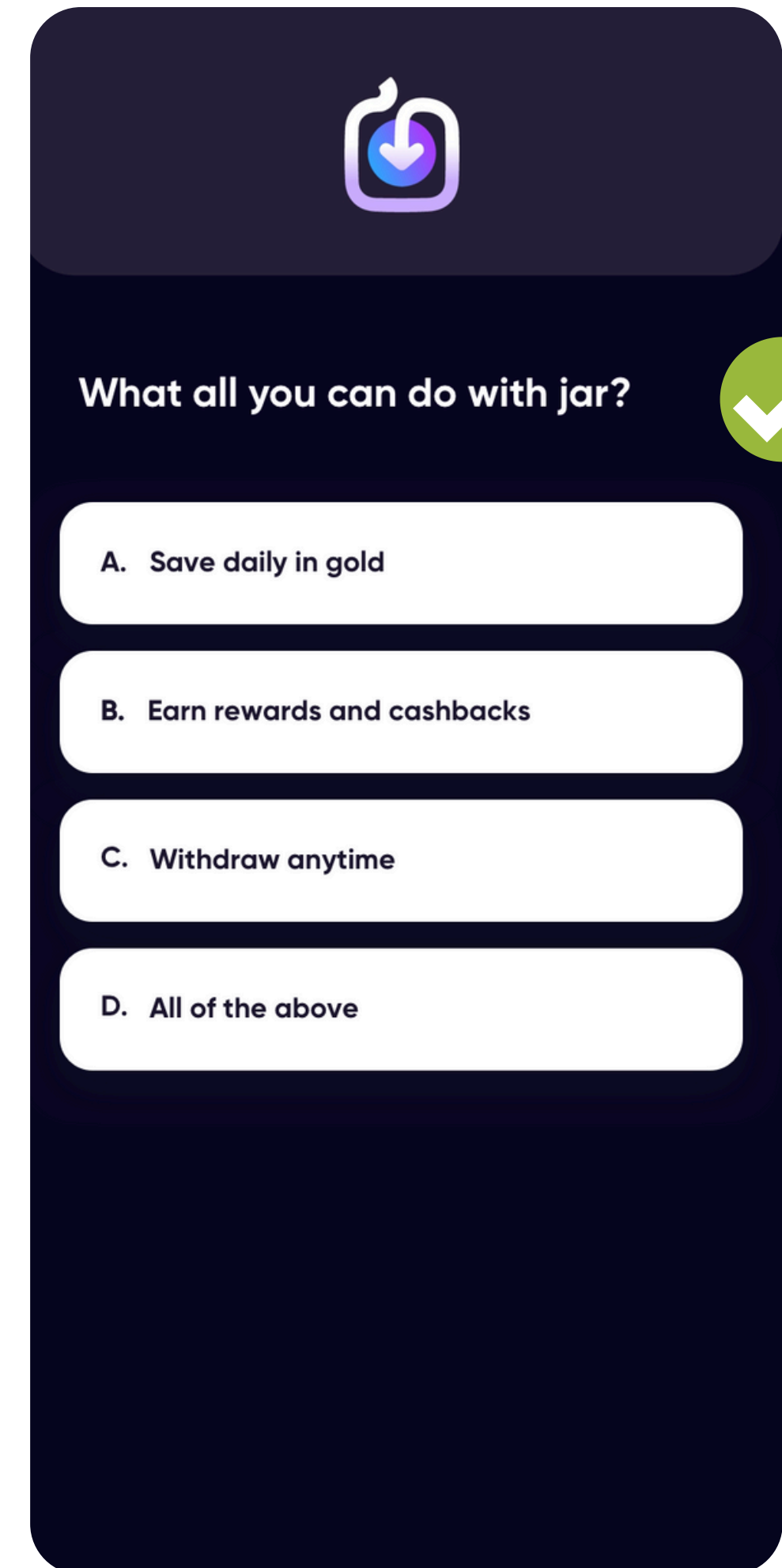


# Using splash screen as an opportunity to educate

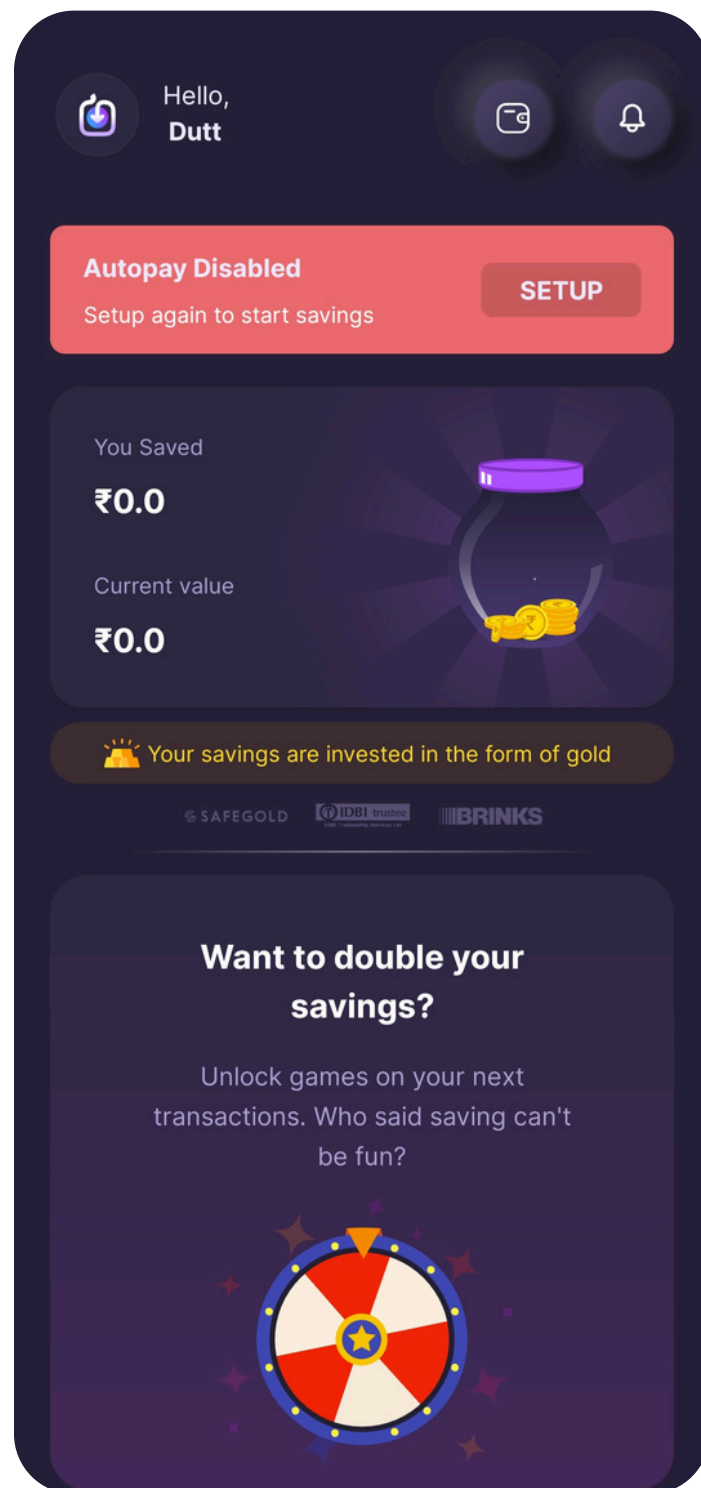


Splash screens tend to add uncertainty as they give almost zero feedback. Why not use those "loading times" to add value to users?

Question mode, the brain becomes active



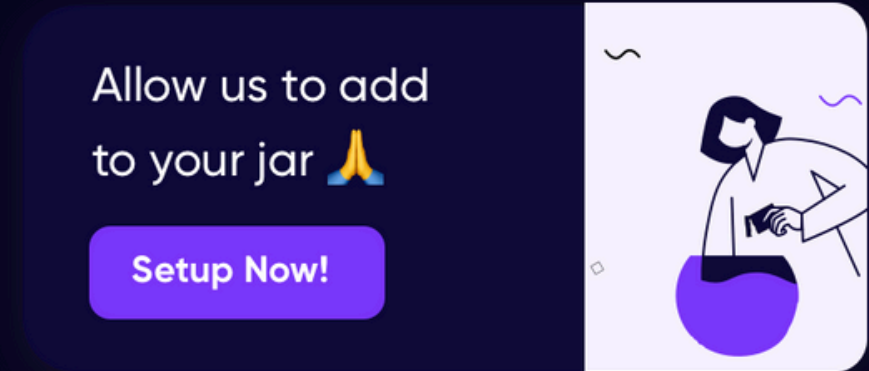
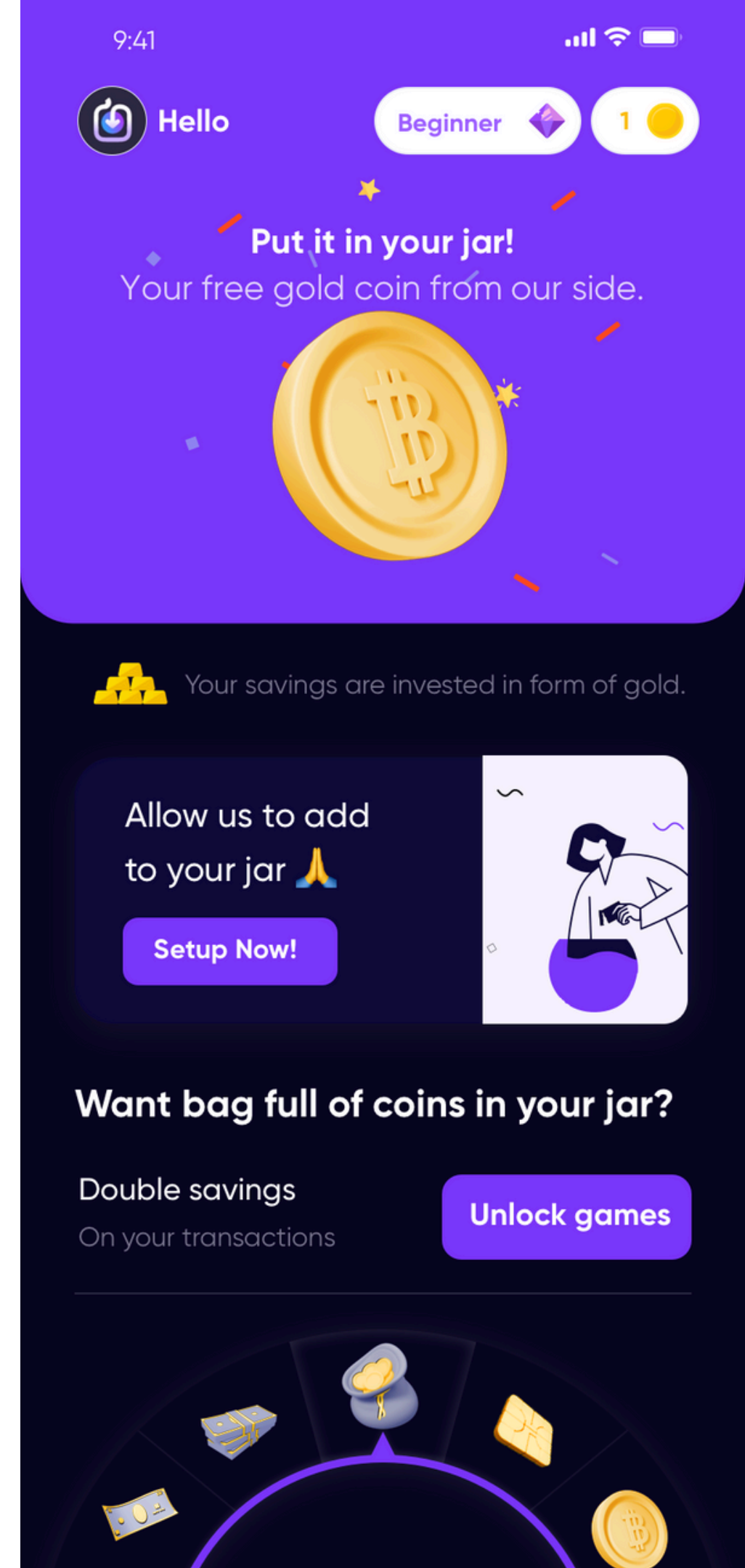
# Enhancing nudges



Subtle hints can affect users' decisions.

Adding a hook here. Now I have a free coin, where it will go?

Give users space to explore. Making flywheel interactive to make it more engaging.



Want bag full of coins in your jar?  
Double savings  
On your transactions  
Unlock games

# Prompts & Triggers

Small nudges placed on our regular paths remind us to take action.

According to the Fogg Behavioral Model (B=MAP), someone might be extremely motivated to talk about your brand but without a prompt, few will take action.

[BJ Fogg, Stanford University \(2019\)](#)

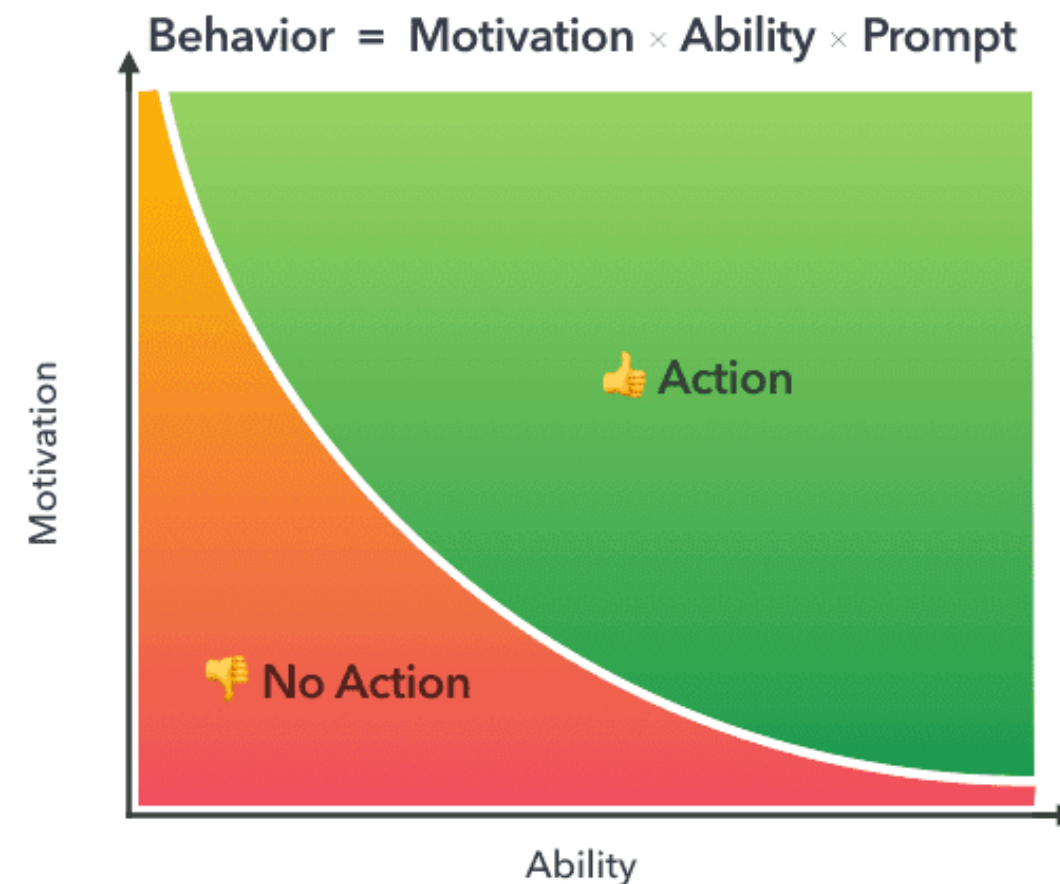
Allow us to add to your jar 🙏

Setup Now!

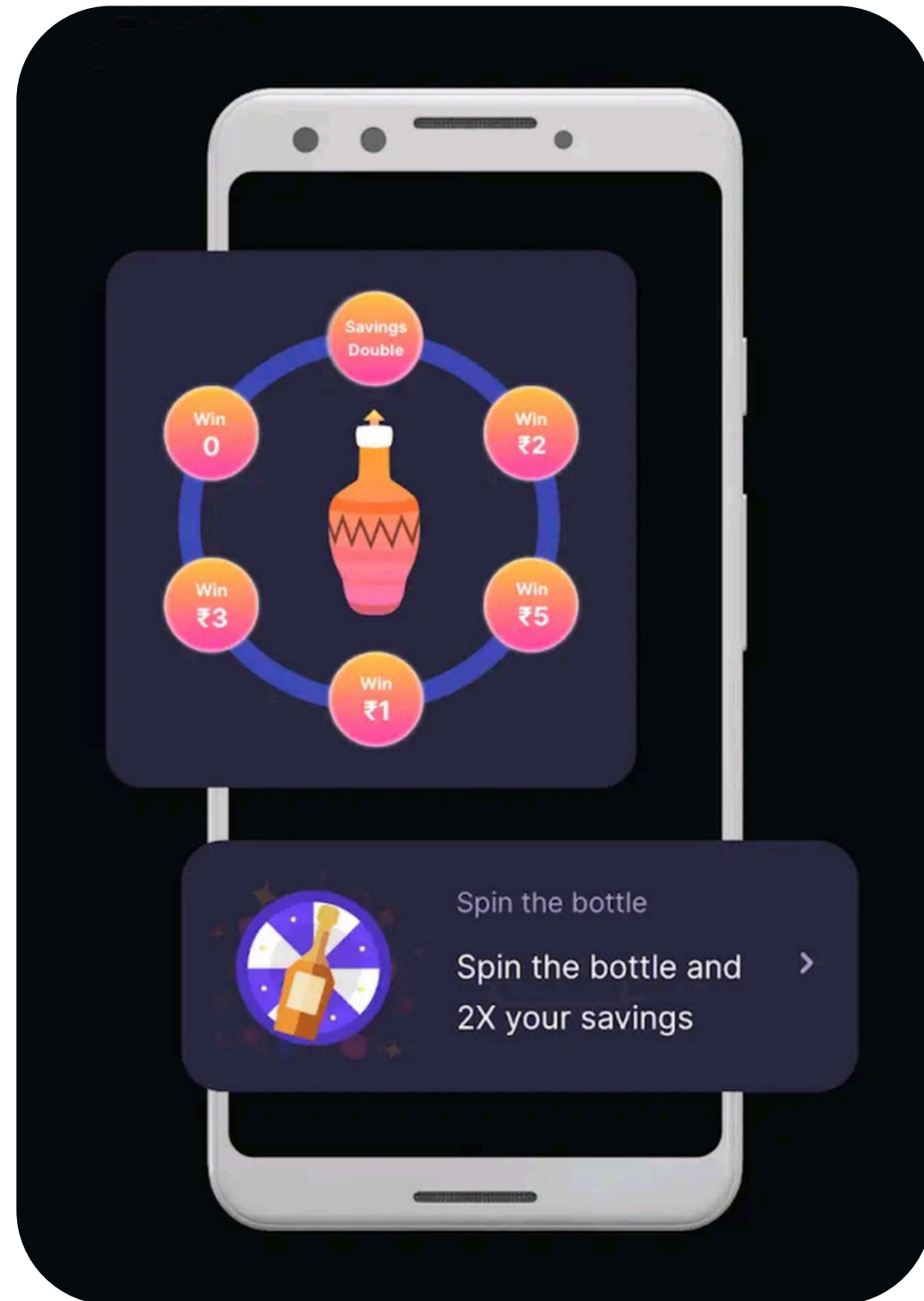
Want bag full of coins in your jar?

Double savings  
On your transactions

Unlock games

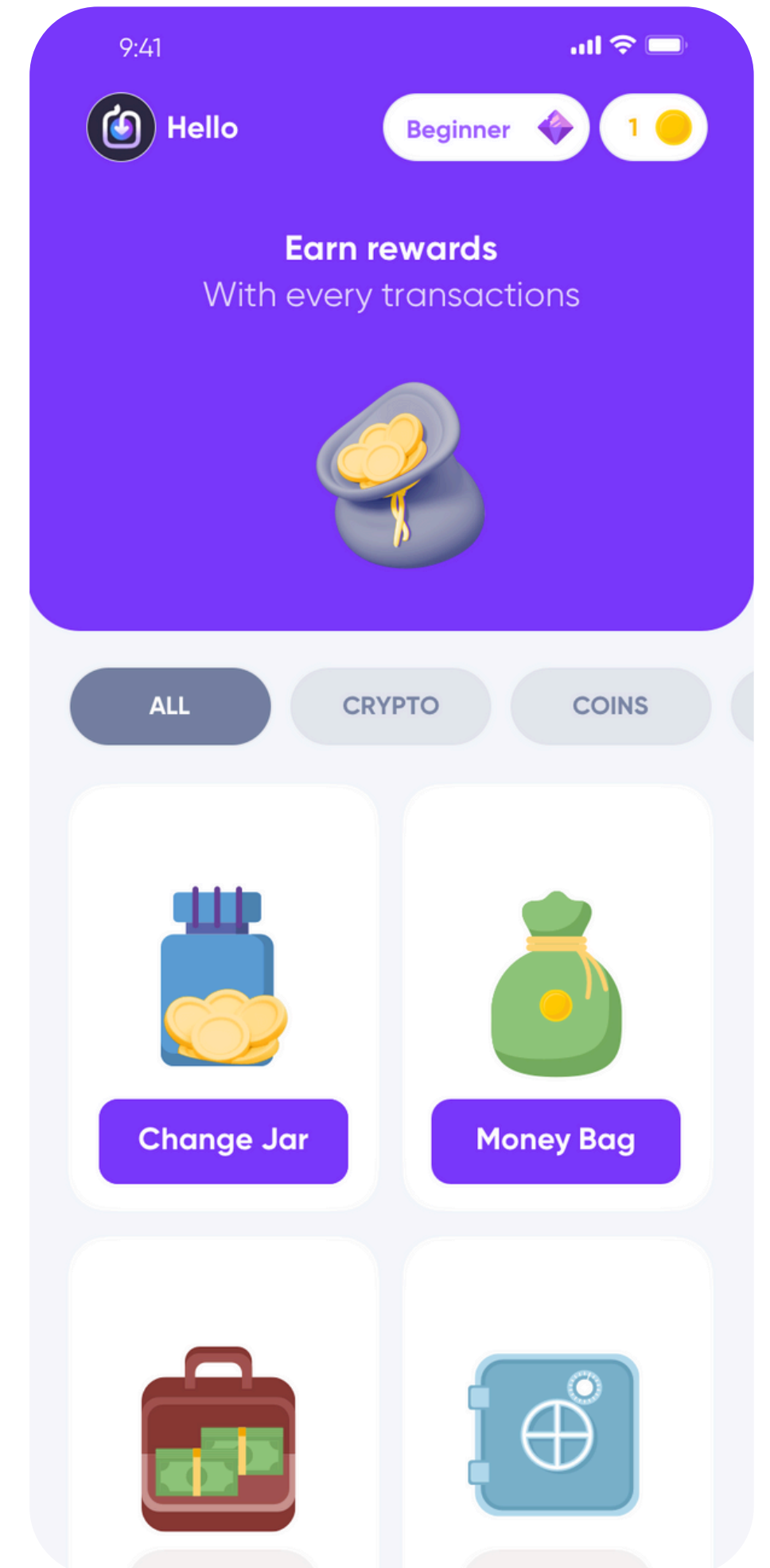


# Rewards Power Usage



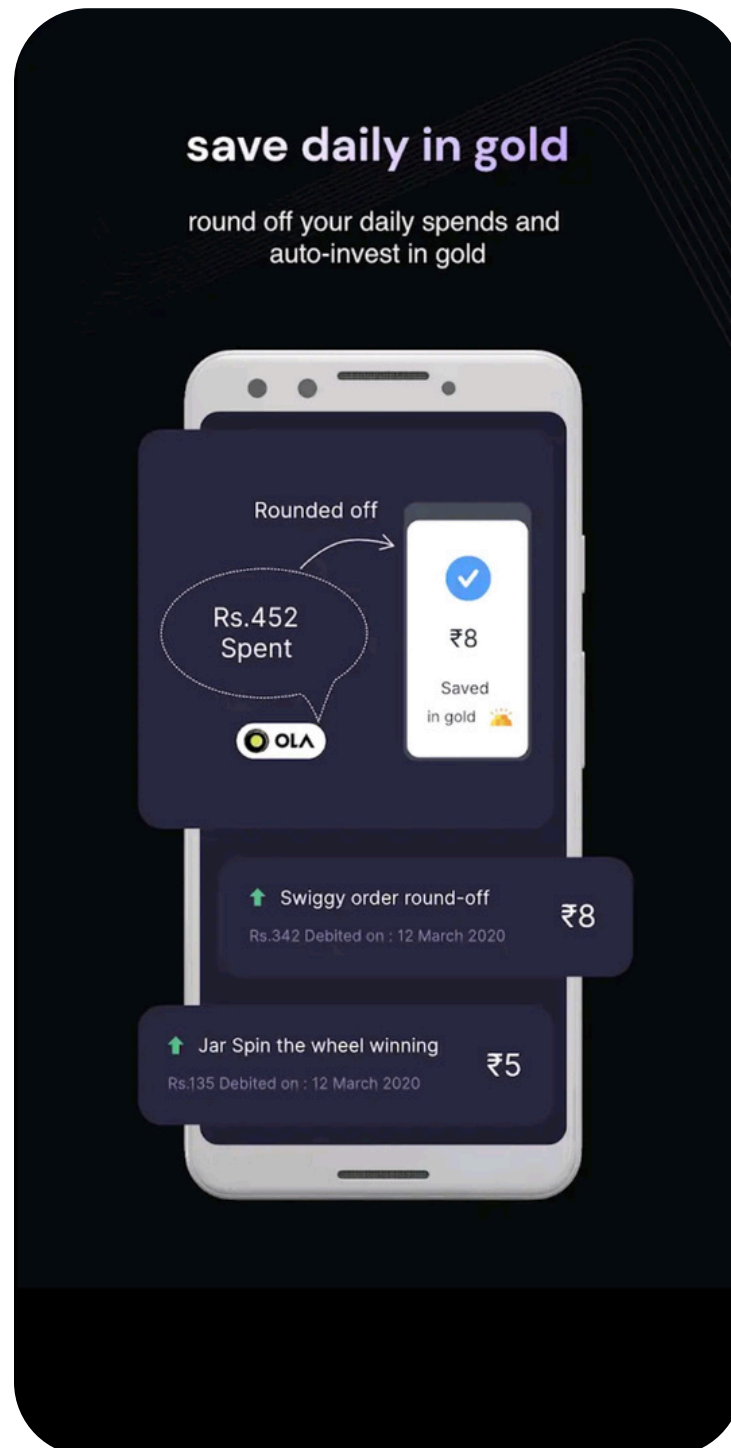
Spinning a bottle creates a variable rewards system that impacts people's immediate behaviour. Also, if you want users to stick to your product in the long run, think about how you can reward behaviours that represent a higher level of commitment to your platform. Showing what all you can have in form of rewards helps users to visualise their journey.

Friends can send jars, challenges, challenge unlock, take it or forward.

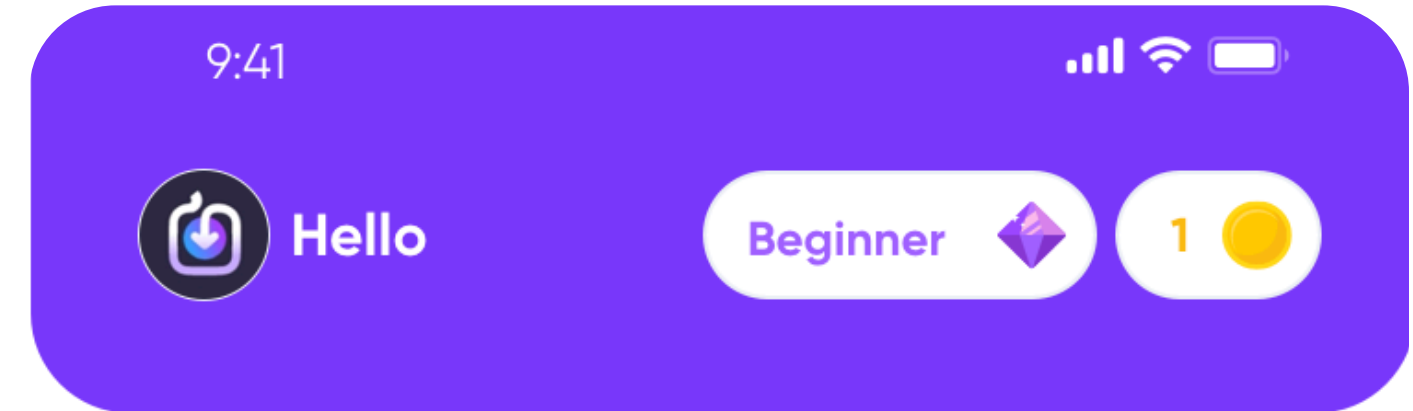







# Show tie-up with brands- Creating AHA moment



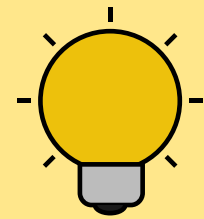
Way to create trust.



Top Brands		Savings
	<b>PizzaHut</b> 4 transactions	<b>Rs 200</b>
	<b>Amazon</b> 3 transactions	<b>Rs 180</b>
	<b>Subway</b> 2 transactions	<b>Rs 125</b>

# Tackling Biases

Easy to absorb personalised videos? Sessions? Community? Quiz?



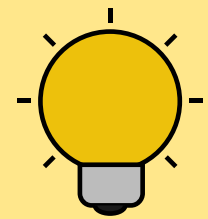
Cognitive Load

Total amount of mental effort that is required to complete a task



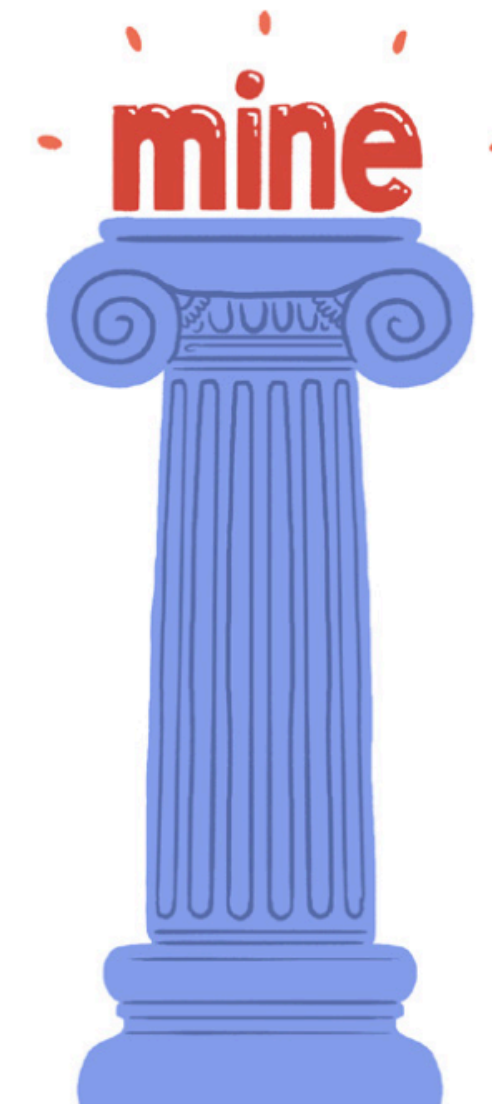
# Tackling Biases

Gulak from the start should be clear that this is my jar, incremental addition, more value addition, now tell me how to save.



## Endowment Effect

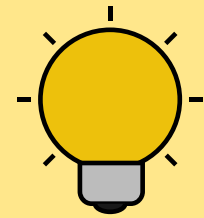
Users value something more if they feel it's theirs.





# Tackling Biases

Money habit according to sun sign,  
also personalised gamification, increase  
education and app retention



## Barnum-Forer Effect

Some people believe in  
astrology and fortune  
telling.

