famapp x masters' union

# Unlocking Growth: Addressing Leaks & Seizing Opportunities

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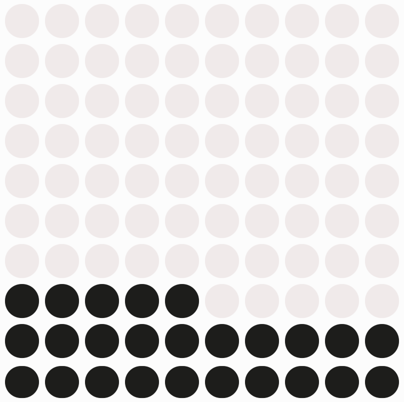
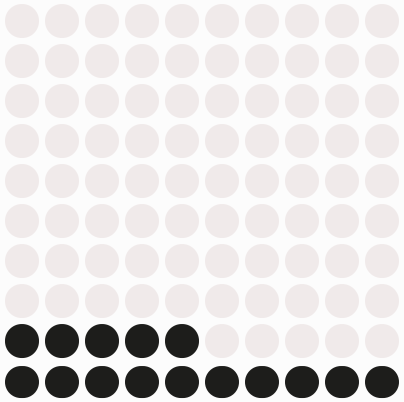
# Three Leaks Kill Growth; Two Wedges Win It

Our interviews and reviews converge on three primary growth inhibitors and two key levers for success. We lose users due to KYC friction, delayed parental control clarity, and anxiety around transaction reliability. We will win by owning group money and guardian peace for the 16-20 demographic, and seamlessly transitioning these groups and their financial history into adulthood.



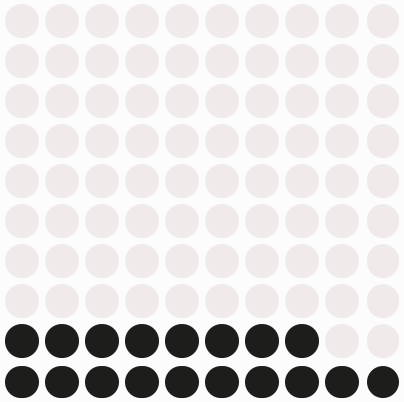
25%

Drop-off at KYC due to identity mismatch/fee shock



15%

User anxiety & churn from reliability/refund issues



18%

Churn due to late parent controls

## Evidence

- Interviews + reviews converge on 3 top drop-offs:
    - KYC identity mismatch + fee shock
    - Late parent controls
    - Reliability/refund anxiety

## Recommended Move

Agree these are the 3 leaks and 2 wedges to drive the next 90 days?

# Teens Hire Us for Fairness, Speed, & Dignity; Reject Us When We Feel Kiddish, Costly, or Watched

### Evidence

- Teen feedback: "I want to pay quickly without looking like a kid."
- Churn analysis: Users reject "kiddish" interfaces or unexpected fees.

### Jobs-to-be-Done (JTBD)

- Instant P2P transactions
- Group fairness (splitting costs)
- Parent-funded autonomy
- Starter financial identity

> "I just want to pay my friends back without asking my parents for cash."

### Anti-Jobs

- Don’t look like a child in school/college
- Don’t trigger fees for parity (Post 18)
- Don’t broadcast all activity to parents
- Don't set hard limits on spent, leave control to the users

> "I moved to GPay when I turned 18 because FamApp felt too kiddish."

Everything we recommend traces back to these core jobs-to-be-done. Conversely, every churn reason directly maps to these "anti-jobs."

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### Recommended Move

Use this as the lens for feature and GTM tradeoffs? (Yes = we kill nice-to-haves that don’t serve jobs.)

# Who We Heard & How Sure We Are

| | | |
|---|---|---|
| 14-16 Y/O | Non-users, Attempted KYC | Tier 1 |
| 16-18 Y/O | Ex-users, Attempted KYC | Tier 1 |
| 18-20 Y/O | Ex-users, Non-users | Tier 1 |

While not statistically significant, the consistent themes across these groups provide strong directional truth for immediate action.

## Evidence

- Qualitative interviews with non-users, ex-users, and attempted on boarders across age bands (14-20).
- Coverage across Delhi/NCR primarily.

**Interview Notes, Insights and Analysis - Master Database**

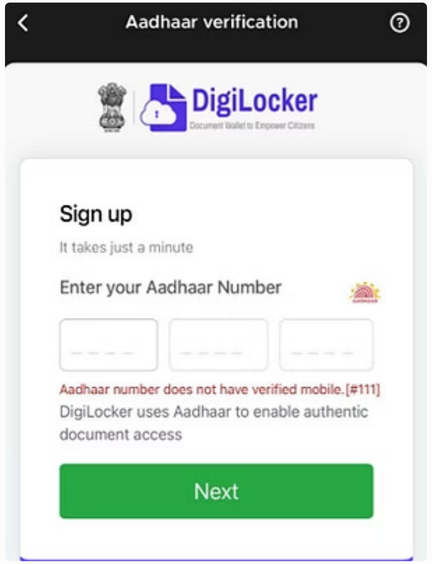
# The First 15 Minutes Decide Our Fate: Identity, Fees, and Recovery

Onboarding intent dies rapidly due to critical friction points within the first 15 minutes of the user journey. These issues revolving around identity verification, unexpected fees, and lack of support for common issues like number mismatch are currently major blockers.

These are solvable within our current product, communication, and compliance constraints.

## Evidence

- Aadhaar-mobile mismatch at e-KYC.
- Fee shock at KYC reveal.
- No clear path for number changes post-SIM swap.
- Location confusion (e.g., Not "available in Kanpur").

# Parents Unlock the First Rupee: Teens Fear Surveillance Unless Rules Are Clear

The dynamic between parental control and teen autonomy is central to unlocking initial funding and preventing churn. Parents need clear visibility and control upfront, while teens need transparency to avoid feeling constantly monitored.

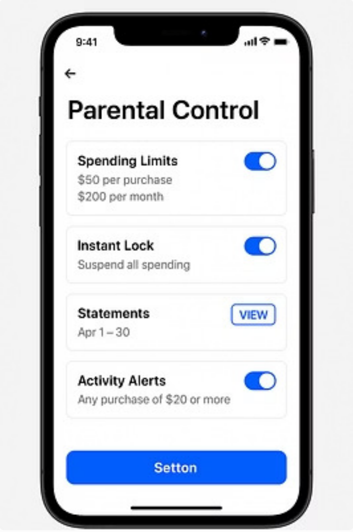
When controls are shown before funding, top-up rates rise. When alerts are opaque, teens drop the app.

## Recommended Move

Ship the control card pre-funding and publish the alert matrix in-app?

## Evidence

- Parent interviews: desire for clear control before funding.
- Teen churn: alerts are opaque, leading to feelings of surveillance.

# Brand Perception:

# The Vibe Tax

Our current aesthetic and performance incur a "vibe tax" with older teens. The perception of being "kiddish" combined with reliability issues (slowness, refunds) outweighs any perceived coupon value, leading to churn as users age into more "adult" financial tools.

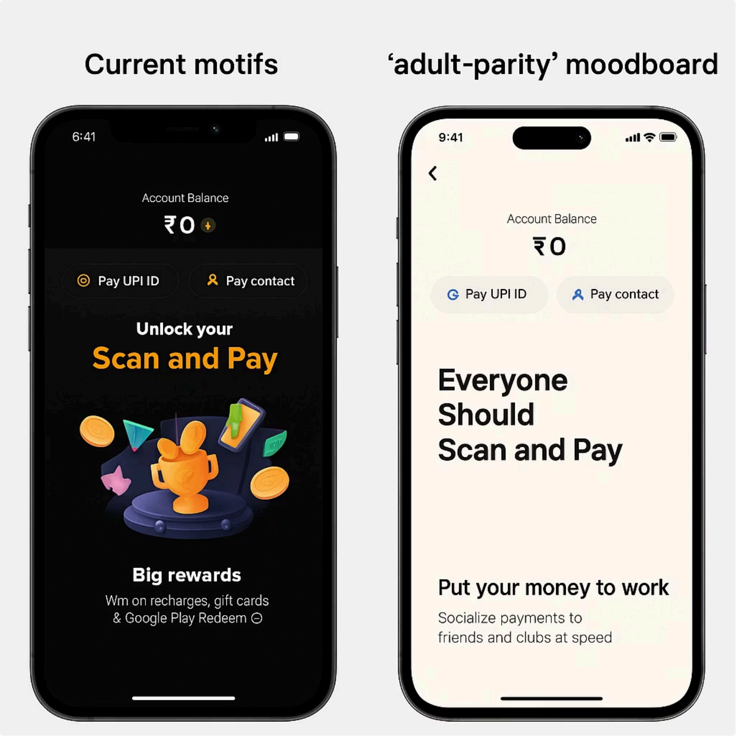
We must fork the visual language for the 18-20 segment without alienating our 16-17 year old users.

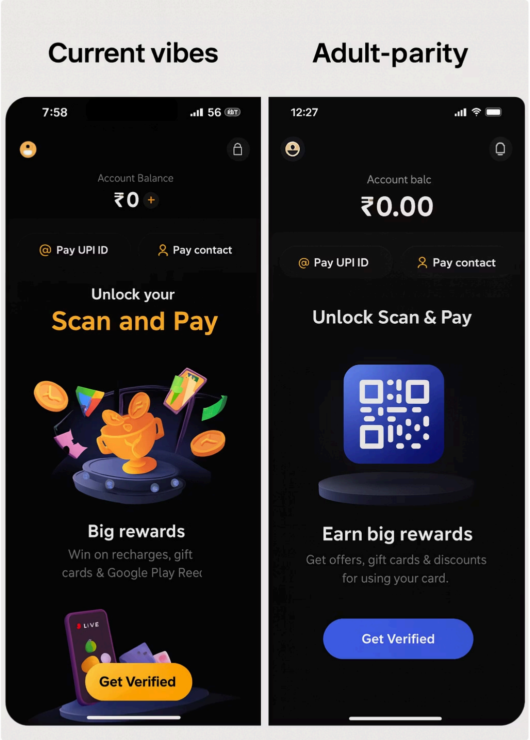
## Evidence

- User quotes: "moved to GPay at 18," "UI feels kiddish."
- Slow performance on top of this erode trust.

## Recommended Move

Approve a light visual fork for 18-20 and a 'what's better now' rebrand narrative?



# Why Non-Users Won't Join: Don't Burn Cycles

There are rational reasons why some non-users won't join FamApp, and we should prioritize addressing environmental factors rather than directly persuading them. We need to categorize these "no's" to focus our efforts effectively.

### Evidence

- 14-16s: school cash culture, guardian KYC, alert anxiety, low-end device friction.
- 16-18s: adult-UPI aspiration, peer norms, fee/limit parity, brand mismatch, "one horror story is enough."

### 14-16 Age Group

- School cash culture ***(Seed environment)***
- Guardian KYC ***(Address now)***
- Alert anxiety ***(Address now)***
- Low-end device friction ***(Not worth near-term)***

### 16-18 Age Group

- Adult-UPI aspiration ***(Seed environment)***
- Peer norms ***(Seed environment)***
- Fee/limit parity ***(Address now)***
- "One horror story is enough" ***(Address now)***

> Don’t argue them into joining. Instead, integrate QR and group settlement where they already exist (canteen/club) and soften the "kid vibe" for older teens.

# Adoption Triggers: What Actually Converts

To effectively convert users, we must front-load group value and establish parent trust early in the user journey. Additionally, we need to ritualize reliability by clearly communicating transaction statuses.

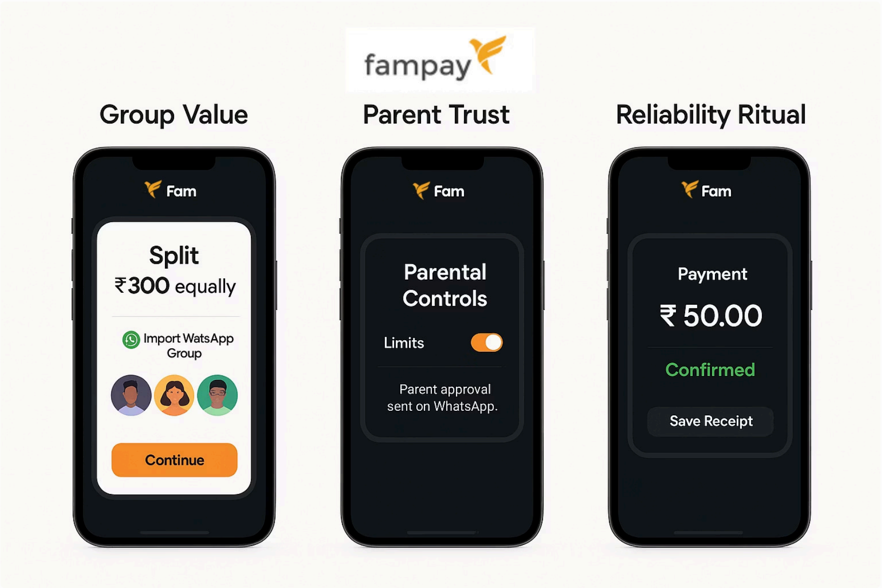
## Evidence

- Success stories tied to group value and parent approval.
- First-session data showing specific actions leading to conversion.

## Recommended Move

Adopt this first-session script as the default onboarding flow?

This is our proposed first-session script. Each element directly maps to a critical metric: group join within 72 hours, first top-up, and time to first transaction.



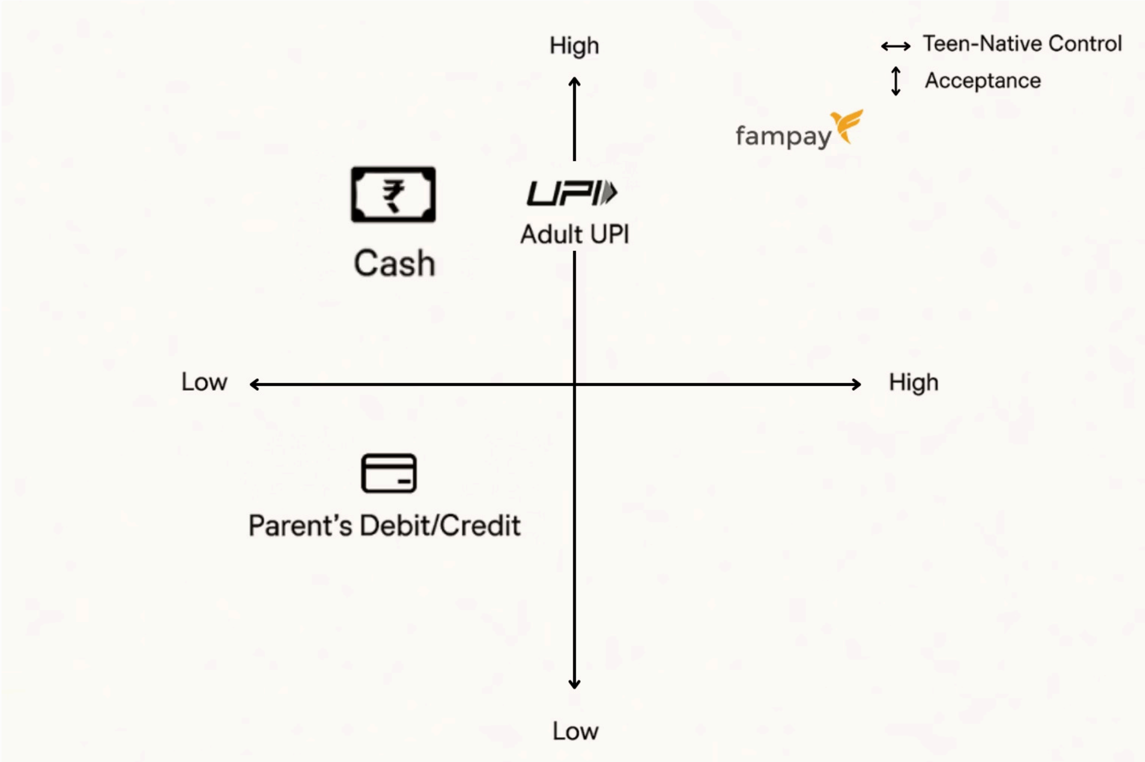
# Context & Positioning: Don’t Fight Adult UPI

We should not directly compete with established adult UPI platforms. Our strength lies in owning the "group + guardian" wedge, a unique value proposition that distinguishes us in the market.

## Evidence

- Market analysis: GPay/PhonePe dominate raw checkout ubiquity.
- User research: Our strength lies in group money management and parent oversight.

We're not a better GPay; we’re the group and guardian operating system that follows users into adulthood, providing tailored financial tools from adolescence through young adulthood.




## Recommended Move

Align GTM and product narrative to this wedge (no parity arms race)?

# Four Changes Unlock Trust and Revenue Fast

These interventions directly address the top three leaks and trust deficiencies identified in user feedback.

### Transparent KYC Fees

Clearly communicate KYC fees upfront, highlighting the benefits and features users unlock upon completion.

### Pre-Funding Parent Controls

Integrate the parent control card before initial funding, allowing for WhatsApp approval to build trust.

### Payment Safe Mode

Implement features like deferred updates, clear pending/confirm states, and offline receipt generation for reliability.

### Expedited Refund Clocks

For small amounts (sub-₹500), offer immediate credit with a visible SLA timer for the actual refund process.

### Recommended Move

Commit these four critical changes to the next three development sprints for immediate implementation.

# Speak Differently to 16–17 and 18–20; Localize for Tier-2/3

## 16–17 Year Olds: School & Parent-Funded

**"Your money, their peace of mind."**

**Feature Emphasis**

- Parent control card (limits • lock • statement preview)
- Daily caps; WhatsApp parent approval for top-ups
- Demo split; round-up/rollover saver

**Channels**

- YouTube explainers (parents + Teens)
- WhatsApp deep-links; IG Reels (teens)
- School canteens & clubs

## 18–20 Year Olds: College & Adult Parity

**"Keep your squad & history; pay anywhere."**

**Feature Emphasis**

- 18th-birthday continuity (carry groups/history)
- Sleeker UI & faster payments; one-tap bank link
- Group-first onboarding; clear path to higher limits

**Channels**

- Campus ambassadors; peer referrals
- IG/Twitter buzz; club/hostel groups
- YouTube explainers (parents + Teens)

## Tier-2/3 Readiness Checklist

**"Kam data, tez pay; canteen, coaching, sab OK."**

**Feature Emphasis**

- Lite build & low-data mode; Hinglish microcopy
- “NPCI screen next” guidance; retry/resume + local receipt
- WhatsApp parent approval

**Channels**

- On-ground: canteens, coaching, hostel mess,
- Regional creators; WhatsApp community; Hinglish