

The 3W Loop™ canvas

Where · Why · Whether — one number, one page. Fill it left to right.

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Name _____

Product _____

Date _____

WHERE — PRODUCT ANALYTICS

What does the data say is broken — and for whom?

METRIC

SEGMENT (who exactly)

HOW BIG · SINCE WHEN

SOURCE (dashboard / query / report)

Sketch the funnel or the two numbers that don't match.

WHY — STORY-BASED INTERVIEWS

Three explanations: circle the one you'd bet on, star the one you don't believe. Then one question to separate them.

Explanation 1

Explanation 2

Explanation 3

ONE STORY-BASED QUESTION THAT WOULD SEPARATE THEM

"Tell me about the last time you..." — past, not future.
Specifics, not opinions.

WHETHER — SCOPED EXPERIMENT

The cheapest test that could prove you wrong.

We believe that _____

To verify, we will _____

And measure _____

We're right if _____

By (date) _____

"WE'RE RIGHT IF" NEEDS A NUMBER. NO
NUMBER, NO TEST.

Interview first, or straight to the test?

☐

Cheap &
reversible fix?

☐

One obvious
mechanism?

☐

You'd run the test
anyway?

3 ticks → test it. Fewer → interview first.
Never skip the test.

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Worked example — a B2C neobank, onboarding, 2020

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Olek

elyps

Sept 2020

WHERE — PRODUCT ANALYTICS

80%

of new users churned on the pre-KYC screen (ID scan step) of the onboarding funnel.

Segment: everyone who installed and reached KYC — not a niche, the whole funnel.

Source: onboarding funnel in product analytics; market reports said 85% drop out of digital-banking onboarding industry-wide.

The report's diagnosis: "entering info manually and scanning ID documents are the main pain points."

WHY — STORY-BASED INTERVIEWS

1. The ID scanner is clunky; OCR fails; too many fields.

REPORT'S BET · WRONG

2. People don't trust a new bank with their ID.

PLAUSIBLE

3. People are somewhere they can't or won't pull out an ID.

NOBODY'S BET · TRUE

Question asked: "Tell me about the last time you tried to open the account — where were you, what happened?"

"I was on the subway. I'm not going to wave my ID around in there."

"I started at work, then a colleague walked past. I closed the app."

Same story in interview after interview. The problem was the *context*, not the step. (quotes paraphrased — replace with verbatim lines from your interview snapshots)

WHETHER — SCOPED EXPERIMENT

We believe that

letting users defer KYC to a convenient moment, with a reminder at home, will cut pre-KYC churn.

To verify, we will

add a "Do it later" option on the pre-KYC screen plus a reminder push.

And measure

churn on the pre-KYC screen; KYC completion; push opt-in.

We're right if

pre-KYC churn drops materially below 80% within the month.

80% → 60%

Churn –25%. Push opt-in up, because the permission ask finally had a reason. Kept as the default flow.

Interview first, or straight to the test?

☐

Cheap & reversible? — no, a better scanner is weeks of work

☐

One obvious mechanism? — no, three

☐

Test anyway? — no

0 ticks → interview first. Then test.