The 3W Loop™ canvas

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

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 VALIDATE IT, WE'LL TEST

WE'RE SUCCESSFUL WHEN (METRIC · NUMBER)

BY (DATE)

A METRIC AND A NUMBER, NOT AN ADJECTIVE.
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.

The 3W Loop™ canvas

Worked example · a B2C neobank, onboarding, 2020

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 VALIDATE IT, WE'LL TEST

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

WE'RE SUCCESSFUL WHEN (METRIC · NUMBER)

churn on the pre-KYC screen drops below 70%, from 80% today. Guardrail: KYC completion must not fall.

BY (DATE)

30 days after release.

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.