

## # Decision Memo — A/B Test (Synthetic Fintech Data)

### ## Summary

Treatment increased conversion by +3.2% ( $p=0.02$ ) but had no significant effect on ARPU. Retention improved modestly (+4%,  $p=0.04$ ).

### ## Key Results

- Conversion: Control 28% → Treatment 32%
- ARPU: \$12.50 → \$12.70 (not significant)
- Retention: 18% → 22% (significant)
- Power: ~80% to detect 3% lift with ~2,500 users per group

### ## Recommendation

Proceed with treatment rollout for improved conversion and retention, but monitor revenue impact before full deployment.