FINAL CASE STUDY SUMMARY

Problem Statement

TrakMoney, a fintech app with over 5M downloads, experienced a 40% spike in uninstalls over 45 days.

Most users were uninstalling within the first 1 hour of installing the app.

This sharp drop-off impacted both user growth and app store reputation, and leadership tasked the PM team with identifying the root cause and improving Day-1 to Day-7 retention.

Key Questions

1. Why are users uninstalling the app within 1 hour?
2. What makes OTP and bank linking steps a friction point?
3. Why aren't users engaging with key features beyond the dashboard?
4. Are notifications or permissions eroding user trust?
5. How can we improve the first-use experience to show value faster?

Data Analyzed

1. Onboarding Funnel
2. Uninstall Logs (Time of uninstall)
3. Feature Engagement (First 3 Days)
4. NPS & Exit Surveys
5. App Store Reviews

Insights

1. 52% of users dropped off at OTP verification
2. Only 21% completed bank linking
3. 68% of uninstalls occurred in the first 1 hour
4. Most users only saw the dashboard and didn't discover core features
5. NPS was low (3.1/10), with frequent feedback like:
   - "Too many permissions"
   - "App crashed on OTP"
   - "Spammy notifications"
   - "Didn't understand the app"

Hypotheses

1. Users are not trusting the app enough to link sensitive financial data upfront.
2. OTP auto-read failures are frustrating Android users with older devices.
3. The app's UI/UX is too cluttered, laggy, or hard to understand.
4. Push notifications feel spammy or aggressive, driving uninstalls.
5. Users don't experience the "Aha moment" early enough.

Proposed Solutions

1. Allow exploring app before linking bank/OTP
2. Redesign OTP flow with better handling and backup
3. Reduce push notification frequency from daily to twice a week
4. Add a "Getting Started" checklist on dashboard to guide feature use
5. Explain permissions clearly using tooltips during onboarding
6. Simplify UI & improve performance on low-end devices (future scope)

A/B Tests Designed

Test	Goal	Success Metric
Explore Before Commit	Reduce onboarding drop-off	↑ Onboarding completion
Notification Cadence	Reduce spam feeling	↑ Day-7 retention
OTP Flow Revamp	Fix auto-read issues	↑ OTP success
Checklist on Dashboard	Improve feature discovery	↑ Engagement
Permission Explanation	Improve trust	↑ Permission acceptance rate

Rollout Plan (6 Weeks)

Phase	What's Tested
Week 1–2	Explore-before-commit + Reduced notifications
Week 3–4	OTP redesign + permission tooltip
Week 5–6	Checklist rollout + onboarding tweaks

Hypothetical Results

Metric	Before	After	Change
Day-1 Retention	32%	48%	+50%
Day-7 Retention	18%	25%	+39%
OTP Completion Rate	52%	75%	+44%
Bank Linking Completion	21%	45%	+114%

1-Hour Uninstalls	68%	35%	−48%
App Store Rating	3.1⭐	4.2⭐	↑ Positive sentiment

Key Learnings
1. Trust-building features in onboarding drastically reduce early churn
2. Giving users early value without commitment increases retention
3. Fewer notifications = higher satisfaction
4. Tooltips and checklists improve feature discovery and usability

Final Recommendations
1. Roll out the "Explore Before Setup" flow to all new users
2. Adopt new OTP and permission handling patterns
3. Use onboarding checklists as standard onboarding support
4. Continue user feedback loops and NPS tracking post-launch
5. Plan future improvements in low-end device support & performance