FINAL RESULTS AND LEARNING

Summary of Tests Run

As part of the execution strategy, the following key solutions were A/B tested with new users over a 6-week period:

1. Explore-before-commit onboarding (optional skip for OTP/bank linking)
2. Reduced notification frequency (daily → 2x/week)
3. "Getting Started" checklist on the dashboard
4. Redesigned OTP screen with visual cues and error recovery
5. Permission explanation popups for trust-building

Hypothetical Results

Metric	Before	After (Post-Test)	Improvement
OTP Verification Completion	52%	76%	↑ 24%
Bank Account Linking	21%	47%	↑ 26%
Users Exploring Features Beyond Dashboard	15%	43%	↑ 28%
App Rating (Avg)	3.1/5	4.2/5	↑ +1.1 stars
1st Hour Uninstalls	68%	31%	↓ 30%
Day-7 Retention	~18%	31%	↑ 13% points
Notification-Related Complaints	High (frequent)	Reduced by 60%	Improvement

Key Learnings

1. Allowing early exploration without commitment drastically reduced early drop-offs — users felt more comfortable and curious.
2. A simple checklist on the dashboard had a significant impact on feature discovery. Most users completed 2–3 items within the first session.
3. Notification spam was a major uninstall trigger. Reducing frequency and improving content quality brought strong improvement in sentiment.
4. Small UX changes (like OTP error messages and permission explainers) built immediate trust and prevented abandonment.

What Didn't Work as Expected
1. Despite improvements, some users still didn't link bank accounts, suggesting deeper trust or value communication issues.
2. Users on older devices still occasionally reported lag, highlighting the need for better performance testing across device classes.

Next Steps (If This Were Real)
1. Continue refining onboarding with better visual security cues
2. Introduce contextual nudges after onboarding (e.g., "See how you're spending this week!")
3. Partner with engineering to address low-end device performance
4. Use push notifications for education/value tips, not just re-engagement