

RESULTS AND LEARNING DOCUMENT

Hypothetical Results

Metric	Before	After	Improvement
Day-1 Retention	32%	48%	+50%
Day-7 Retention	18%	25%	+39%
OTP Completion Rate	52%	75%	+44%
Bank Linking Completion	21%	45%	+114%
Feature Usage Beyond Home	15%	43%	+28%
1-Hour Uninstalls	68%	35%	-48%
App Store Rating	3.1 ★	4.2 ★	↑ 1.1 ★

After implementing and testing the proposed changes across key onboarding and engagement flows, we observed the following (hypothetical but realistic) improvements: All results reflect data from a 4-week A/B test conducted with new users across Tier-I cities.

Key Learnings

Through experimentation and user feedback analysis, we uncovered several insights:

- Trust is fragile during onboarding: Introducing an “Explore the app first” option led to a major reduction in early exits.
- Simplified OTP flows significantly reduced frustration, especially for users on older Android devices with SMS read issues.
- Reducing notification frequency from daily to bi-weekly decreased negative feedback without hurting engagement.
- Feature discovery tools like the “Getting Started” checklist and in-app tooltips helped users go beyond the dashboard and engage with budgeting and card sync features.
- Clear permission popups reduced fear and friction around data access, especially during bank linking.

Final Recommendations

Based on these results and learnings, we recommend the following:

- Roll out the “Explore Before Setup” onboarding flow to 100% of new users.
- Replace the current OTP flow with the new design, including error handling and manual entry backup.
- Keep the reduced notification cadence permanently.

- Make the dashboard checklist a standard feature for all new users in their first 3 days.
- Continue to monitor NPS, uninstalls, and feature engagement monthly, especially after each release.