



Weak Retention after 30 Days.

FLOW

- 1** Problem (retention drop after 30 days)
- 2** Data signals (low DAU, MAU, weak cohorts)
- 3** Root causes (behavioral, not generic)
- 4** Insights: “Payment not equals to daily habits for teens”
- 5** Solution: FamWish (habit Engine)
- 6** Why it works (psychology + loop)
- 7** Metrics Impact
- 8** Risks

01 PROBLEM

Retention Drop After 30 Days

WHAT HAPPENS

1 User downloads FamPay

v

2 Onboarding feels exciting

v

3 First payment is made

v

4 Activity starts to fade

v

5 Day 30 - User goes silent

WHY IT MATTERS

30

Days - the critical drop point

Revenue drops

Fewer transactions = less interchange income

CAC is wasted

Cost to acquire user is lost

No network effect

App growth stalls without active users

PM FRAMING

We are failing to convert initial curiosity into a habit.

NOT this

Acquisition problem

THIS IS

Behavior formation problem

02 DATA SIGNALS

What the Numbers Are Telling Us

DAU / MAU Ratio
Users not coming daily

Weak
D7 & D30 Retention
Users leaving after early days

Falling
Session Frequency
Interest fades after onboarding

Low
Feature Re-use Rate
Core features not used again

USER JOURNEY BREAKDOWN

Week 1	Explores app, tries first payments	Active
Week 2	Uses card a few more times	Slowing
Week 3	Session frequency starts dropping	At Risk
Week 4+	Stops opening the app entirely	Churned

KEY FINDINGS

- > **Users explore but don't adopt**
Curiosity exists at start but no behavior forms
- > **It is not a feature problem**
Features exist - but nothing brings users back daily
- > **It is a habit formation problem**
No trigger or reward to create a daily return loop

03 ROOT CAUSES

Why Users Are Not Coming Back

1 Low Frequency Triggers

Teens don't make payments every day. There is no natural reason to open the app daily. Nothing pulls them back.

2 No Habit Loop

There is no Trigger, Action, Reward cycle. Without this loop, behavior never repeats and no habit can form.

3 No Progression System

No goals, milestones, or progress tracking. Users feel no sense of growth and have no reason to stay invested.

4 Only Transactional Experience

The app is only used for payments. It feels like a tool, not something engaging. Once the payment is done, it is closed.

This is NOT a feature problem

This IS a behavior design problem

04 INSIGHT

The One Finding That Changes Everything

Payments are not a daily habit for teens.

WHY THIS IS TRUE

- 1 Payment apps depend on need**
You open a payment app only when you need to pay. There is no other pull.
- 2 Teens have low daily money needs**
Most teenagers do not handle money transactions every single day.
- 3 No natural daily trigger exists**
Unlike social apps, there is nothing pulling a teen back to FamPay daily.

WHAT THIS CHANGES

FROM

"How do we improve payments?"

TO

"How do we create reasons to come back daily?"

PM DECISION

Stop improving utility. Start building engagement.
Create triggers that bring teens back every day.

05 SOLUTION

Introducing FamWish - Goal-Based Earning System

FAMWISH

HOW IT WORKS

1 Teen Sets a Wish

Teen picks a goal like buying headphones. Sets a target amount they want to earn.



2 Parent Assigns Tasks

Parent sees the wish and assigns tasks - studying, helping at home, or daily chores.



3 Tasks Earn Money

Teen completes tasks and earns money into their FamPay wallet. The wish gets closer.

HOW FAMWISH SOLVES EACH PROBLEM

No trigger

Task reminder = daily trigger

No habit loop

Tasks + rewards = habit loop

No progress

Goal bar shows progress visually

Low engagement

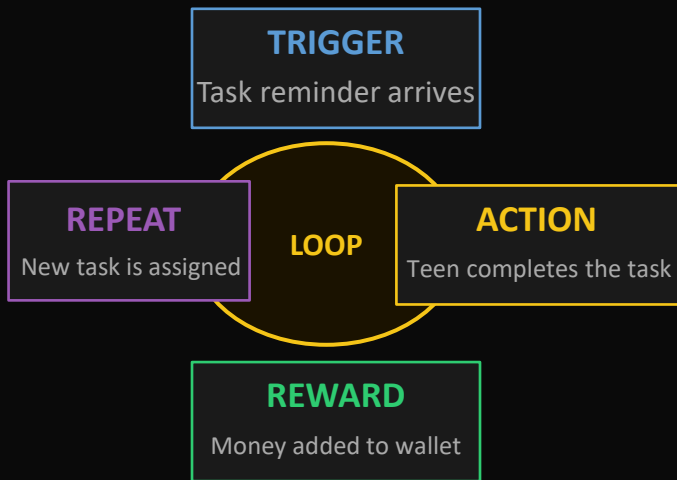
Motivation rises with goals

As a PM: I am not just adding a feature. I am creating a habit system.

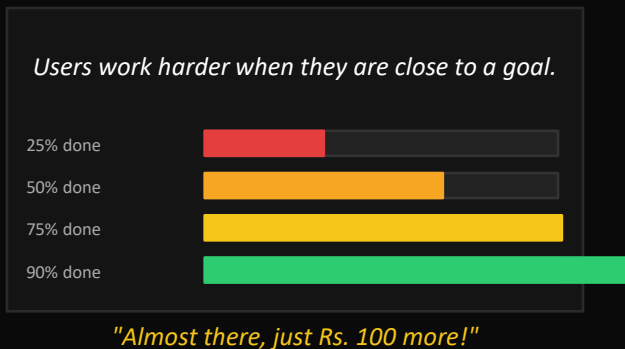
WHY IT WORKS

Built on Proven Behavior Science

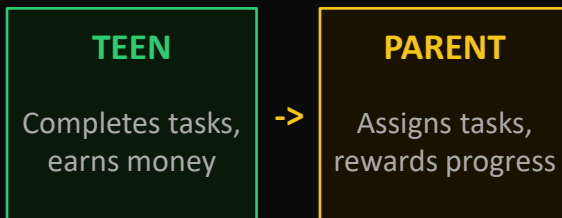
THE HABIT LOOP



GOAL GRADIENT EFFECT



TWO-SIDED ENGAGEMENT



More interaction = more stickiness

RESULT WHAT CHANGES

Daily trigger from task reminders

Reward when task is completed

Goal shows clear progress

Parent adds sticky engagement

Natural repeat usage forms

Natural daily usage - not forced.

07 METRICS IMPACT

How FamWish Moves the Numbers

OUTCOME METRICS (will FamWish improve retention?)

DAU / MAU

Before: Low

->

After: Improved

More daily logins because of task reminders

D30 Retention

Before: Weak

->

After: Improved

Goals keep users engaged well past 30 days

Sessions / User

Before: Low

->

After: Higher

Task check-ins drive more frequent app opens

Did retention and daily usage improve?

BEHAVIOR METRICS (is the habit loop working?)

1

Wishes Created

Number of goals set by teens — shows feature adoption is happening

2

Task Completion Rate

Percentage of assigned tasks done — shows the loop is active

3

Parent Activity

Tasks assigned per parent — confirms two-sided engagement

4

Goal Completion Rate

Wishes fully earned — proves the full habit loop is working

Did the habit loop actually form?

08 RISKS

What Could Go Wrong — and How We Fix It

1 Over-Gamification

RISK

The app may start feeling like a game, not a financial product. Users could treat rewards as points rather than real money.

FIX

Keep all rewards linked to real money. FamWish is about earning — not collecting points or badges.

2 Parent Friction

RISK

Parents may find it hard or time-consuming to set tasks regularly. Drop-off from parents = the whole loop breaks.

FIX

Simple one-tap task setup with ready-made templates. Reduce time needed to under 30 seconds per task.

3 Reward Dependency

RISK

Teens may only take action when a reward is offered. Without a reward, there is no motivation — intrinsic drive is lost.

FIX

Gradually shift focus to meaningful goals and progress tracking, not just money received per task.

4 Brand Confusion

RISK

FamWish may feel more like a chore app than a fintech product. This can dilute the FamPay brand identity.

FIX

Always position FamWish as financial growth for teens. Reinforce the money learning and earning narrative.

Final Framing: We are increasing engagement — while keeping the financial meaning of the product.