SIMULATED MARKET REACTION & DECISION BRIEF

SplitNest budgeting app for couples (sample)

IDEA TYPE	PACKAGE	VALID ANSWERS	COMPLETED
App or software	Launch Plan · $149	100,000 of 100,000	October 27, 2026

STRONGEST VERSION IN THIS SIMULATION

Version B

32% would try it

31,802 would try it · 28,053 maybe · 40,145 wouldn't try it

OVERALL CALL

Promising: validate with real customers

Other versions: A 23% · C 27%

WHAT IT MEANS

Couples clearly want a fair way to split shared bills, and the versions that reduce bank-data worries responded better than the bank-link version in this simulation. Trust in how money data is handled is the main thing to solve before a wider launch.

RECOMMENDED NEXT MOVE

Build a waitlist page for Version B with a clear privacy explanation and a no-bank-link option, and compare sign-ups for the two set-up paths.

ILLUSTRATIVE EXAMPLE

Illustrative sample. The simulated answers and the AI write-up were scripted for this demonstration and run through the real counting and checking steps. Not a real customer's test and not market research.

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Simulated results are counted from the AI-simulated answers. AI hypotheses are ideas to test. Nothing in this report is real customer data, market research, a forecast or proof of demand.

Executive decision brief

The short answer

3 versions · prices Free, $5/month premium / $3/month · 100,000 simulated potential users in 100 groups · results by city

STRONGEST VERSION
32%
Version B · would try it

VALID ANSWERS
100,000
of 100,000 AI-simulated participants

OVERALL CALL
Promising: validate with real customers

LEAD OVER THE NEXT VERSION
+5
points ahead of Version C

HOW EACH VERSION WAS ANSWERED

SIMULATED RESULT



Would try 31,802 · Maybe 28,053 · Wouldn't try 40,145

Counts shown for Version B

STRONGEST POSITIVE SIGNAL
Convenience and time
56%
24,880 of 44,528 yes reasons
Automatic bill splitting answers a real monthly frustration for couples.

BIGGEST OBJECTION
Safety, security and privacy
25%
13,832 of 55,472 not-yes reasons
HIGH
Couples don't want to link bank accounts

MOST PROMISING GROUP
Newly moved-in couples, age 25
50%
967 users · overall 32%

RECOMMENDED NEXT MOVE

AI HYPOTHESIS

Build a waitlist page for Version B with a clear privacy explanation and a no-bank-link option, and compare sign-ups for the two set-up paths.

Bank-data worries were the most common reason to hold back, and this tests whether a clear explanation and a manual option answer them.

Test overview

What was tested and how

The idea as you described it, the simulated audience and how the answers were collected.

VERSION A

A budgeting app for couples that splits shared bills automatically and shows who owes what. Connects to both bank accounts.

Price: Free, $5/month premium

VERSION B

A budgeting app for couples that splits shared bills automatically and shows who owes what. Connects to both bank accounts. Private spending stays private.

Price: Free, $5/month premium

VERSION C

A budgeting app for couples that splits shared bills. No bank link needed: add a bill by snapping a photo of it.

Price: $3/month

ITEM	DETAILS
Idea type	App or software
Audience you described	Couples 24–45 in the United States who live together
Package	Launch Plan · 100,000 AI-simulated participants · $149
Valid simulated answers	100,000 of 100,000
Audience groups	100
Versions compared	3
Reasons collected	100,000 (topic given with each answer)
Completed	October 27, 2026 · Test ST-5SERPG

How the answers were produced

An AI model played each simulated participant: a person from one of the audience groups, with their own age, job, budget and, for newer tests, what they want, what they use today and what worries them. Each one gave an answer (Would try, Maybe or Wouldn't try) and a short reason. SellTo.us counted the answers. A second AI model wrote the explanations and recommendations, and automatic checks compared every number and claim with the counted results.

Group sizes and person traits are assumptions about the audience you described, not population statistics. Each test is one simulation run.

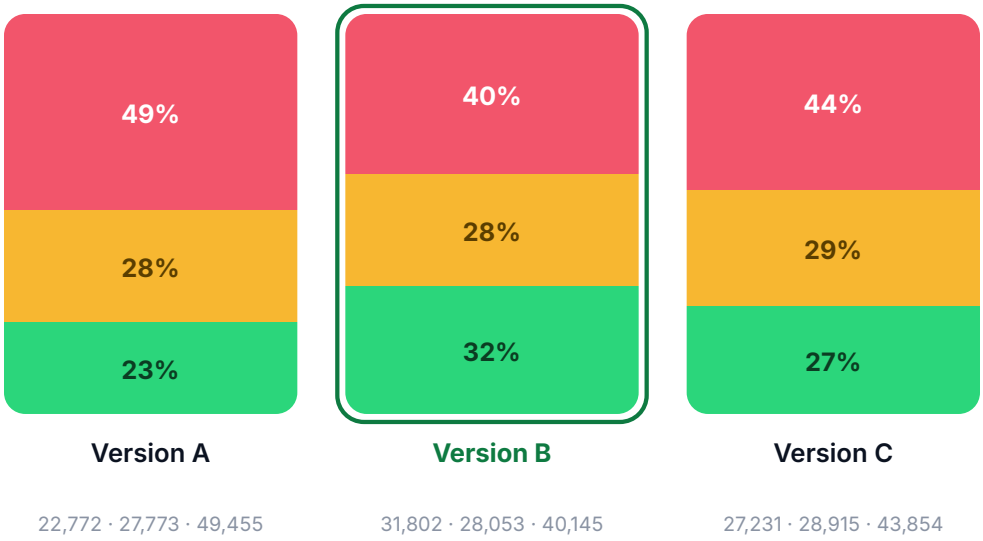
Simulated audience results

How the simulated audience reacted

100,000 valid answers. Every version was shown to the same simulated people.

Answer split

SIMULATED RESULT



Counts under each column: Would try · Maybe · Wouldn't try

Said yes to only one version: A 4,092 · B 9,396 · C 5,823 (of 100,000).

Version B and Version C are 5 points apart in this single run.

Results by audience group and version

SIMULATED RESULT

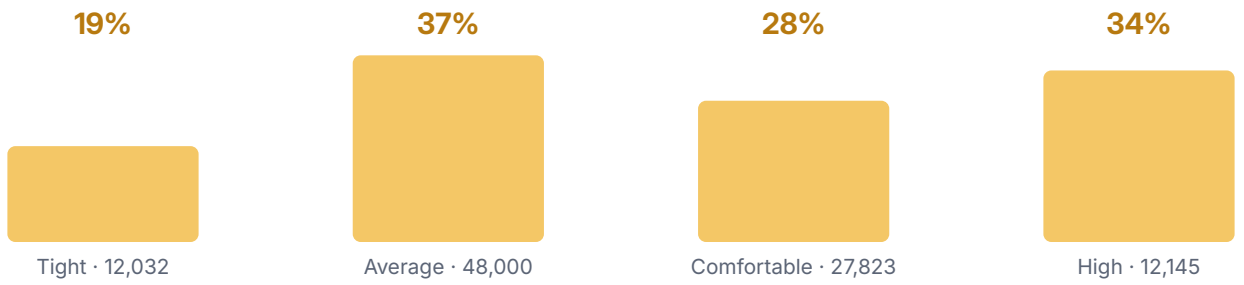
USER GROUP	SHARE OF CROWD	VERSION A	VERSION B	VERSION C
Newly moved-in couples, age 29	1% · 1,009	39%	**48%**	40%
Newly moved-in couples, age 28	1% · 1,006	40%	**47%**	42%
Newly moved-in couples, age 33	1% · 1,002	37%	**47%**	38%
Newly moved-in couples, age 35	1% · 1,003	37%	**47%**	39%
Newly moved-in couples, age 26	1% · 1,031	41%	**46%**	41%
Newly moved-in couples, age 34	1% · 1,050	40%	**46%**	43%
Newly moved-in couples, age 31	1% · 1,045	40%	**45%**	40%
Newly moved-in couples, age 40	1% · 1,025	36%	**45%**	37%
Newly moved-in couples, age 41	1% · 1,046	34%	**43%**	36%
Couples saving for a home, age 28	1% · 1,037	32%	**43%**	30%
Couples saving for a home, age 30	1% · 1,032	33%	**43%**	33%
Newly moved-in couples, age 38	1% · 1,017	32%	**42%**	35%
Spreadsheet loyalists, 29–30	1% · 1,009	10%	**13%**	10%
Spreadsheet loyalists, 35–36	1% · 1,034	8%	**11%**	9%
Spreadsheet loyalists, age 40	1% · 1,029	6%	**9%**	6%
Spreadsheet loyalists, 44–45	1% · 1,019	4%	**7%**	4%

Darker cells: a larger share answered “Would try”. The highest value in each row is in bold.

Showing the 12 most and 4 least interested groups with enough answers, of 100.

Would try it by budget level · Version B

SIMULATED RESULT



Key findings & evidence

What the simulated people said

Findings computed from the answers, the topics behind yes and no, and reasons in the participants' own words.

Key findings

SIMULATED RESULT

- Version B: 32% would try it, against 27% for Version C (a 5-point difference in this single simulation run; repeat runs were not done, so how stable the gap is has not been measured).
- Most interested: Newly moved-in couples, age 25 (50%) and Newly moved-in couples, age 24 (49%) for Version B.
- Least interested: Spreadsheet loyalists, 41–42 (6% would try it; 1% of participants).
- Version B and Version C differ in price ($5/mo vs $3/mo) and wording at the same time, so this test can't say which difference moved potential users.

Why people said yes

SIMULATED RESULT



One topic per reason. Shares of all 44,528 yes reasons. The reasons for not saying yes are charted in the next section.

In their words

SIMULATED RESULT

> "Seeing who owes what without asking is exactly what we need."
>
> Would try · A · Age 44 · electrician · Parents juggling bills, age 44

> "It handles rent and utilities so we don't have to."
>
> Would try · B · Age 43 · researcher · Privacy-minded partners, 42–43

> "Sharing bank logins with a startup feels risky."
>
> Maybe · B · Age 44 · consultant · Privacy-minded partners, 44–45

> "Maybe, if I didn't have to link my bank."
>
> Maybe · B · Age 31 · lawyer · Privacy-minded partners, age 31

> "I don't want my partner seeing every purchase."
>
> Wouldn't try · A · Age 28 · analyst · Newly moved-in couples, age 28

Answers written by AI-simulated participants, copied word for word. They are not real customers.

Main objections & business risks

What's holding your idea back?

Problems ranked by fixed rules from the counted reasons. Severity, counts and affected groups come from the answers; explanations and actions are AI hypotheses.

Top reasons for not saying yes

SIMULATED RESULT

1	Safety, security and privacy	HIGH	25%	13,832
2	Price and cost	HIGH	23%	12,752
3	No need, or already covered	MEDIUM	18%	9,771
4	Convenience and time	MEDIUM	17%	9,389
5	Tech and reliability	MEDIUM	10%	5,782
6	Trust, proof and reviews		7%	3,946

One topic per reason, so these are shares of all 55,472 not-yes reasons (from people who said maybe or no). Coloured bars are the problems below; severity follows the rules at the end of this section.

1 HIGH SAFETY, SECURITY AND PRIVACY

Couples don't want to link bank accounts

13,832 of 55,472 not-yes reasons (25%)

WHAT IT MEANS

Worries about data breaches and partners seeing purchases were the most common reasons to hold back.

IF IT STAYS UNRESOLVED (HYPOTHESIS)

If bank linking stays required, many interested couples may never finish sign-up.

WHAT TO DO

Offer a manual or photo-based option and explain exactly what data is shared with whom.

MOST AFFECTED GROUPS

Privacy-minded partners, 37–38	75% · 453 of 607
Privacy-minded partners, age 26	73% · 386 of 527

"Sharing bank logins with a startup feels risky."

2 HIGH PRICE AND COST

Subscription fatigue

12,752 of 55,472 not-yes reasons (23%)

WHAT IT MEANS

Students and budget-conscious couples resist another monthly fee.

IF IT STAYS UNRESOLVED (HYPOTHESIS)

A paid plan could slow early growth among younger couples.

WHAT TO DO

Test a free plan with paid extras against a low monthly price.

MOST AFFECTED GROUPS

Students living together, age 23	74% · 495 of 668
Students living together, age 27	72% · 518 of 720

"We're saving money, so no new subscriptions."

3 MEDIUM NO NEED, OR ALREADY COVERED

Many couples already manage with a spreadsheet

9,771 of 55,472 not-yes reasons (18%)

WHAT IT MEANS

Spreadsheet loyalists and couples who keep money separate see little reason to switch.

IF IT STAYS UNRESOLVED (HYPOTHESIS)

Marketing to them may cost a lot for few sign-ups.

WHAT TO DO

Focus on couples who split bills by hand today and feel the friction.

MOST AFFECTED GROUPS

Spreadsheet loyalists, 38–39	74% · 621 of 839
Spreadsheet loyalists, 32–33	73% · 608 of 829

"We keep money separate, so there's little to split."

4 MEDIUM CONVENIENCE AND TIME

Setting up for two sounds like work

9,389 of 55,472 not-yes reasons (17%)

WHAT IT MEANS

Some couples expect setup and getting the partner on board to be hard.

IF IT STAYS UNRESOLVED (HYPOTHESIS)

Couples may sign up alone and stop when the partner doesn't join.

WHAT TO DO

Make the partner invite a single step and show the first split within minutes.

MOST AFFECTED GROUPS

Parents juggling bills, age 36	69% · 368 of 532
Parents juggling bills, age 42	69% · 428 of 619

"Getting my partner to use it would be the hard part."

5 MEDIUM TECH AND RELIABILITY

Doubts about sync and staying power

5,782 of 55,472 not-yes reasons (10%)

WHAT IT MEANS

App switchers worry about broken bank sync and abandoning yet another app.

IF IT STAYS UNRESOLVED (HYPOTHESIS)

Early churn could follow if sync problems appear.

WHAT TO DO

Start with the banks your first users have, and show sync status clearly in the app.

MOST AFFECTED GROUPS

Budget app switchers, age 33	46% · 222 of 478
Budget app switchers, 39–40	46% · 247 of 542

"Budget apps always get abandoned after a month."

How severity is decided

REPORT RULE

LEVEL	RULE
Critical	The most common topic among not-yes reasons, mentioned in at least 30% of them, while the strongest version gets under 30% positive answers.
High	Mentioned in at least 20% of not-yes reasons, or the most common topic with at least 12%.
Medium	Mentioned in at least 8% of not-yes reasons, or in at least 25% of the not-yes reasons of one audience group with 15 or more of them.
Low	Supported by some not-yes reasons, below the thresholds above.

These are report rules applied to one simulation run, not statistical tests.

Launch readiness

AI HYPOTHESIS

STRENGTHS TO BUILD ON

- A clear fairness benefit couples recognise
- Strong interest from newly moved-in couples
- Privacy wording that answers the main worry

WEAKNESSES TO FIX FIRST

- Dependence on trust in bank linking
- Little interest from couples who already use spreadsheets
- Subscription fatigue among younger couples

Launch risks and mitigations

AI HYPOTHESIS

RISK	HOW TO REDUCE IT
Couples won't link bank accounts	Offer a manual start and a plain privacy explanation, and test both before launch.
One partner stops using it	Make the partner invite instant and send both a short weekly summary.
Bank sync problems cause early drop-off	Start with a few well-supported banks and show sync status clearly.
Privacy statements don't match the product	Have the privacy screen reviewed against the real data flows before launch.

Recommended improvements

What I would improve first

Ranked changes to try, with how to test each one with real people. AI hypotheses checked against the counted results, not promises.

1 MEDIUM EFFORT

Offer a no-bank-link start

WHAT TO CHANGE

Let couples start by adding bills manually or by photo, and offer bank linking later as an option.

WHY IT MATTERS

Bank-data worries were the most common reason to hold back.

HOW TO TEST IT

On the waitlist page, offer both set-up paths and compare which one couples choose.

RISKS OR DEPENDENCIES

Manual entry may lead to less use over time.

CONTINUED

EVIDENCE
- Safety, security and privacy: 13,832 of 55,472 not-yes reasons (25%)
- Version C: 27% would try it

2 LOW EFFORT
Explain privacy in one screen

WHAT TO CHANGE
Show exactly what each partner can see, what is stored and who can access it, in plain words.

WHY IT MATTERS
Privacy-minded partners responded far better to the version that keeps spending private.

HOW TO TEST IT
Ask a few privacy-minded couples to read the screen and say whether they would link their bank.

RISKS OR DEPENDENCIES
Every statement must match how the app really works.

EVIDENCE
- Safety, security and privacy: 13,832 of 55,472 not-yes reasons (25%)
- Privacy-minded partners, 29–30: 36% would try it (1,065)

3 MEDIUM EFFORT
Make the partner invite instant

WHAT TO CHANGE
Send the partner a link that shows the shared bills right away, with no long form.

WHY IT MATTERS
Some couples expect setup for two to be hard.

HOW TO TEST IT
Measure how many invited partners join within a day in a small beta.

RISKS OR DEPENDENCIES
A very short sign-up may need extra checks later.

EVIDENCE
- Convenience and time: 9,389 of 55,472 not-yes reasons (17%)

4 LOW EFFORT
Test free with extras against a low monthly price

WHAT TO CHANGE
Prepare two pricing pages: free with paid extras, and a low monthly plan.

CONTINUED

WHY IT MATTERS
Subscription fatigue came up among younger and budget-conscious couples.

HOW TO TEST IT
Show each page to similar visitors and compare waitlist sign-ups.

RISKS OR DEPENDENCIES
A free plan needs a clear reason to upgrade later.

EVIDENCE
- Price and cost: 12,752 of 55,472 not-yes reasons (23%)
- Students living together, age 26: 17% would try it (1,046)

5

MEDIUM EFFORT

Show a sample month before sign-up

WHAT TO CHANGE
Add an interactive sample month showing splits, balances and reminders.

WHY IT MATTERS
Spreadsheet users and switchers want to see the value before committing.

HOW TO TEST IT
Compare sign-ups from visitors who open the sample month with those who don't.

RISKS OR DEPENDENCIES
The sample must reflect what the app really does.

EVIDENCE
- No need, or already covered: 9,771 of 55,472 not-yes reasons (18%)

Audience opportunities

Who to focus on first

The groups that responded best in the simulation, and where the opportunities and gaps are.

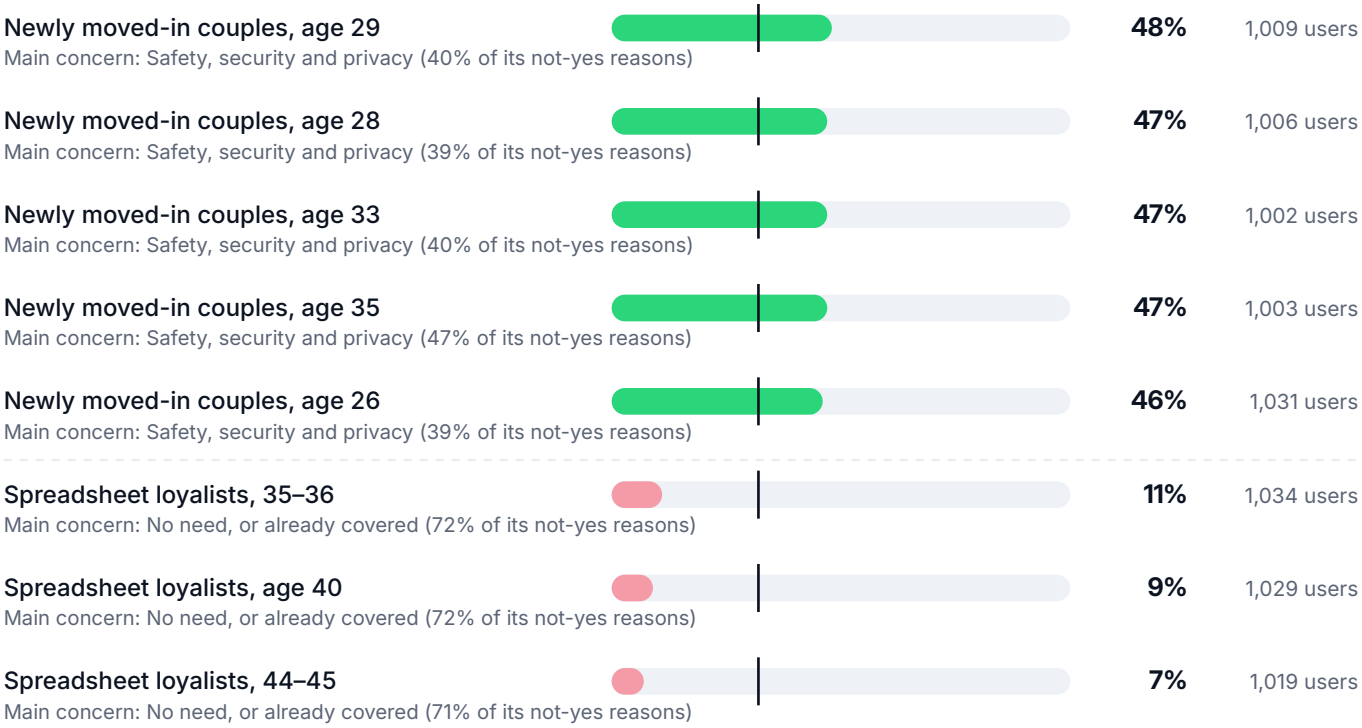
AUDIENCE TO FOCUS ON FIRST

AI HYPOTHESIS

Start with newly moved-in couples and couples saving for a home, and reach privacy-minded partners with the privacy message.

Most and least interested groups

SIMULATED RESULT



Green: most interested groups. Pink, below the dashed line: least interested. Vertical line: all simulated people (32%). Groups with fewer than 1000 answers are left out.

Audience opportunities

AI HYPOTHESIS

Privacy-minded partners respond well when private spending stays private.

- Privacy-minded partners, 29–30: 36% would try it (1,065)

Couples moving in together face the bill-splitting problem right away.

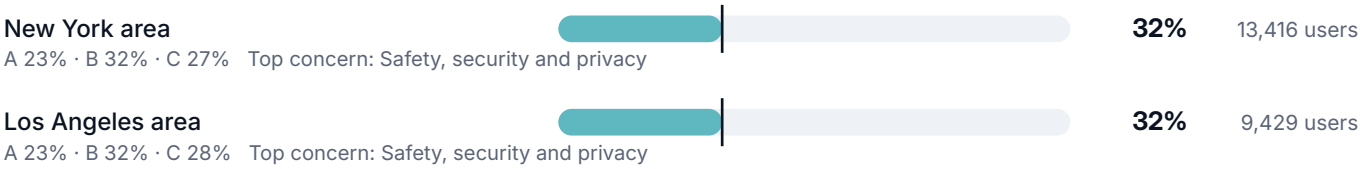
- Newly moved-in couples, age 34: 46% would try it (1,050)

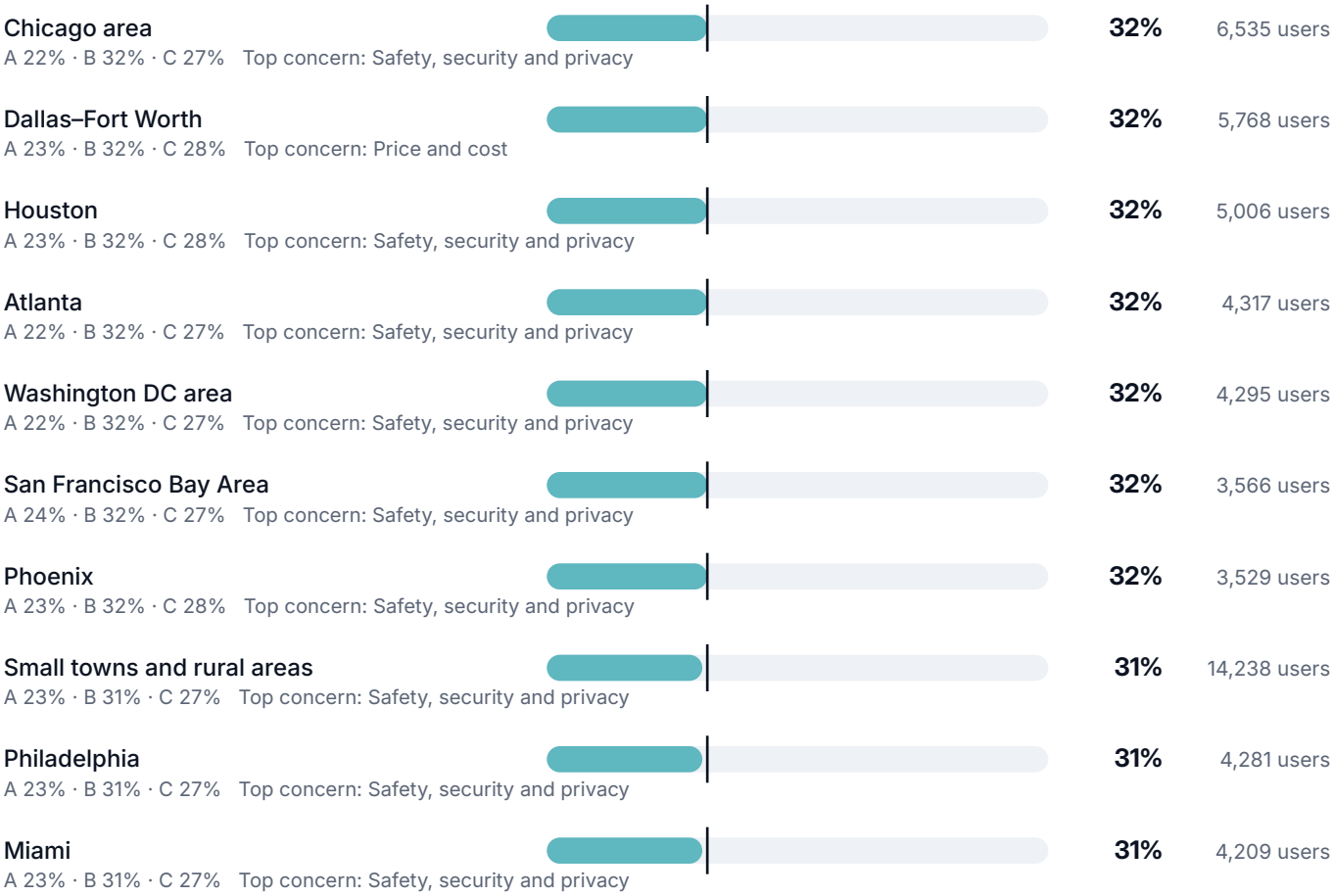
A no-bank-link start could reach couples who refuse to link.

- Version C: 27% would try it
- Safety, security and privacy: 13,832 of 55,472 not-yes reasons (25%)

Results by city

SIMULATED RESULT





Bars show Version B; the line under each city gives every version.

Results by city are close to each other in this simulation, so they don’t point to one clear starting city. Choose the first city for practical reasons, such as where you can reach new couples easily, and compare cities with real sign-ups.

Cities are where the simulated people were placed (an assumption based on population), not measured local demand.

Version & image comparisons

Strategic comparison & decision matrix

Every version went to the same 100,000 simulated potential users. Counts are from their answers; strengths and weaknesses are AI hypotheses.

RECOMMENDED CANDIDATE

SIMULATED RESULT

Version B

Version B scored 32% against 27% for Version C (5 points apart in this single run).

	VERSION A	VERSION B	VERSION C
Would try it	**23% · 22,772**	**32% · 31,802**	**27% · 27,231**
Maybe	28% · 27,773	28% · 28,053	29% · 28,915
Wouldn't try it	49% · 49,455	40% · 40,145	44% · 43,854
Said yes only to this one	4,092	9,396	5,823
Strongest group	Newly moved-in couples, age 26 · 41%	Newly moved-in couples, age 29 · 48%	Newly moved-in couples, age 34 · 43%
Does well	Clear automatic splitting with bank sync.	Keeps each partner's own spending private, which privacy-minded partners valued.	No bank link and a low price lower the barrier to try it.
Weak spot	Requires linking bank accounts, the most common worry.	Still requires bank linking.	Adding bills by photo sounds like work to some couples.
Price or offer	Free, $5/month premium	Free, $5/month premium	$3/month

WHY NO SINGLE CAUSE IS NAMED

Version B and Version C differ in several ways at once (price ($5/mo vs $3/mo); wording), so this test shows which version did better, not which change caused it.

How to read it

AI HYPOTHESIS

Version B scored highest in this simulation, ahead of C and then A. The versions differ in privacy promises, bank linking and price at once, so this test can't tell which single change made the difference.

A cleaner follow-up comparison

AI HYPOTHESIS

Keep the Version B wording and test bank linking against a manual start, so only the set-up path changes.

- Price test: show one version (same description, offer and image) at $5/mo and at $3/mo, so only the price changes.
- Wording test: same offer, price and image; change only the wording.

Assumptions that need a cleaner comparison

AI HYPOTHESIS

- The privacy wording matters more than removing the bank link.
- Couples who start manually will later link their bank.

Across the versions

AI HYPOTHESIS

The versions that lower bank-data worries (B with privacy, C without a bank link) did better than the plain bank-link version. Treat privacy and the set-up path as the main open design questions.

Pricing & positioning

Pricing and positioning hypotheses

Ideas to test with real people. Nothing here is verified market research; no competitor prices are shown unless a dated source is listed.

A CLEARER MESSAGE TO TEST

AI HYPOTHESIS

“Split what you share. Keep the rest private.”

SplitNest splits rent and bills automatically and shows who owes what, while each partner’s own spending stays private.

It leads with fairness and answers the privacy worry in the same sentence.

PRICE HYPOTHESIS TO VALIDATE

AI HYPOTHESIS

Test a free plan with paid extras against a low monthly price.

Two pricing pages shown to similar visitors, compared by waitlist sign-ups and later by paid upgrades.

Positioning and differentiation hypotheses

AI HYPOTHESIS

“The fair, private way for couples to share bills.”

“The bill-splitting app that doesn’t need your bank login to start.”

Possible positioning

AI HYPOTHESIS

Position it as the fair, private way for couples to share bills.

Alternatives people may choose instead

AI HYPOTHESIS

ALTERNATIVE	WHY SOME PICK IT	HOW YOU COULD STAND APART
Expense-splitting apps	Familiar for splitting costs with friends.	Built for couples, with private spending kept separate.
A shared spreadsheet	Free and flexible.	No manual updates every month.

AI-suggested alternatives, not market research. Names and details are not verified.

SWOT

AI HYPOTHESIS

STRENGTHS
- A clear fairness benefit

WEAKNESSES
- Depends on trust in bank linking

OPPORTUNITIES
- A no-bank-link mode

THREATS
- Banks adding similar features

Advertising & targeting

Ad targeting guidance

Hypotheses for a small real ad test, built from the simulated groups. Not results and not a promise of performance. One example budget is used throughout: about $40 a day for 14 days ($560 in total). Scale it to your means; keep the split.

Show Version B to newly moved-in couples and couples saving for a home, and lead with fairness and privacy.

New couples · 35% of budget (~$14/day)

Simulated: 47% would try it (Version B) · 8% of the crowd
The largest group, with strong interest in Version B.

AGES	24–32
WHERE	United States, large metro areas
PLATFORMS	Instagram Reels, TikTok
INTERESTS	Personal finance, Apartment living, Moving, Budgeting, Couples, Home decor, Renting, Money saving
BEHAVIORS	Recently moved, Newly engaged, Recently moved
TIMING TO TEST	Evenings
SHOW	Version B
MESSAGE TO TEST	“Split bills fairly, keep spending private” End the rent-split argument, without sharing every purchase.

Home savers · 25% of budget (~$10/day)

Simulated: 43% would try it (Version B) · 8% of the crowd
They already track money together.

AGES	28–40
WHERE	United States
PLATFORMS	Facebook Feed, Google Search
INTERESTS	Home buying, Budgeting, Mortgages, Personal finance, Saving money, Real estate, Financial planning, First home
BEHAVIORS	Engaged shoppers
TIMING TO TEST	Weekends
SHOW	Version B
MESSAGE TO TEST	“Save for your home, together” See your shared progress at a glance.

Privacy-minded partners · 20% of budget (~$8/day)

Simulated: 34% would try it (Version B) · 8% of the crowd
They responded far better to B than to A.

AGES	26–45
WHERE	United States
PLATFORMS	YouTube, Instagram Feed
INTERESTS	Privacy, Personal finance, Technology, Cybersecurity, Investing, Productivity, Podcasts, Career
BEHAVIORS	Online spenders
TIMING TO TEST	Weekday evenings
SHOW	Version B
MESSAGE TO TEST	“Fair bills, private spending” Split what you share. Keep the rest to yourself.

Budget app switchers · 20% of budget (~$8/day)

Simulated: 39% would try it (Version B) · 8% of the crowd
They are looking for something simpler.

AGES	24–40
WHERE	United States
PLATFORMS	TikTok, Instagram Reels
INTERESTS	Budgeting apps, Personal finance, Productivity apps, Saving money, Financial independence, Money tips, Side hustles, Minimalism
BEHAVIORS	Early technology adopters
TIMING TO TEST	Evenings
SHOW	Version B
MESSAGE TO TEST	“Budgeting for couples, finally simple” The budget app built for two.

Google search keywords

AI HYPOTHESIS

couples budget app · split bills app · shared expenses app · budget app for couples · split rent app · who owes what app · joint budget · couples finance

Exclude: free spreadsheet · template · divorce

Leave out

AI HYPOTHESIS

- Spreadsheet loyalists (all ages): The least interested group.

Your first two weeks (example ad test)

REPORT RULE

- Days 1–4: run all 4 ad sets at about $40 a day in total (New couples $14, Home savers $10, Privacy-minded partners $8, Budget app switchers $8).
- Day 5: compare cost per click and real sign-ups or inquiries; pause the ad sets clearly behind the others, keeping at least two running.
- Days 6–10: move the paused budget to the best one or two ad sets; keep the daily total at $40.
- Days 11–14: retarget site visitors. Total test spend: about $560. Decide on scaling from real sign-ups, inquiries or sales, not from this report.

Lookalike and retargeting

AI HYPOTHESIS

Once real sign-ups start, build a lookalike of active couples and retarget people who visited the sign-up page.

Cities to start with

AI HYPOTHESIS

- New York area: The largest group of simulated couples.
- Los Angeles area: Many renters and new couples.
- Chicago area: A large metro area to compare with.
- Dallas–Fort Worth: Many couples moving in together.
- Houston: A large metro area to compare with.

Interest names differ slightly between Meta, TikTok and Google; pick the closest match. Start small and let real results guide you.

Validation experiments

Your next business decision

What the simulation suggests, what it can't tell you, and the experiments that would let you decide with real evidence.

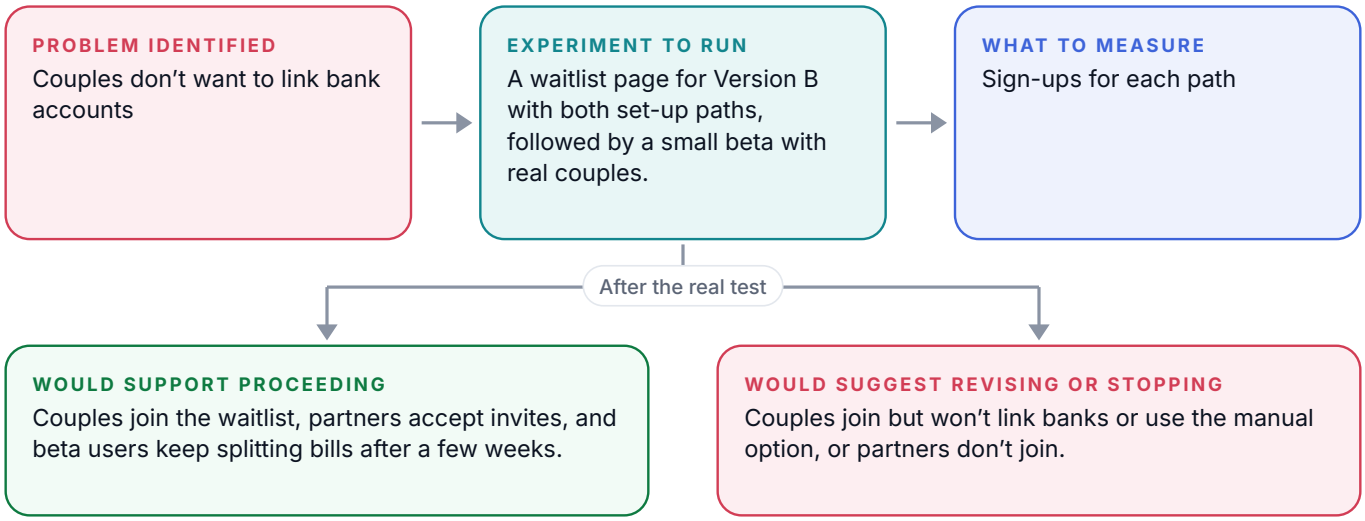
THE DECISION

AI HYPOTHESIS

Which version should be built first, and how should bank linking work?

From problem to decision

AI HYPOTHESIS



Decision guidance only: what real people do in the experiment decides which way to go.

WHAT THIS SIMULATION SUGGESTS

- Version B scored highest in this simulation, and C did better than A.
- Bank-data worries were the most common reason to hold back.

WHAT REMAINS UNKNOWN

- Whether real couples link their banks after reading the privacy explanation.
- Whether both partners keep using it.

UNRESOLVED ASSUMPTIONS TO CHECK

AI HYPOTHESIS

- Couples will link bank accounts once privacy and security are explained clearly.
- Both partners will keep using the app after the first month.
- A no-bank-link option is useful enough to keep couples engaged.

If the evidence is mixed

AI HYPOTHESIS

- Launch Version C first as a simple no-bank app, and add bank linking later.
- Partner with a bank or credit union that couples already trust.

Validation experiments

AI HYPOTHESIS

1 Two-path waitlist

GOAL
See which set-up path couples choose

HYPOTHESIS
Many couples prefer to start without a bank link

WHO TO INVOLVE
Couples who live together, reached through social media and community groups

HOW TO SET IT UP
A waitlist page for Version B where couples choose bank linking or manual start.

WHAT TO ASK OR SHOW
How would you like to start?

WHAT TO MEASURE
Sign-ups for each path

ENCOURAGING
Steady sign-ups, with a clear preference

CONCERNING
Few sign-ups on either path

LIMITATIONS
A waitlist is not app use; the people reached may differ from your audience

NEXT STEP
Build the preferred path first

2 Privacy screen interviews

GOAL
Check whether the privacy explanation removes doubts

HYPOTHESIS
A clear screen makes couples willing to link

WHO TO INVOLVE
Eight privacy-minded couples

HOW TO SET IT UP
Show the privacy screen and ask them to explain it back.

WHAT TO ASK OR SHOW
Would you link your bank after reading this? What is still unclear?

WHAT TO MEASURE
How many would link, and the doubts they name

ENCOURAGING
Most would link or try the manual path

CONCERNING
Most still refuse

LIMITATIONS
A small group, and saying is not doing

NEXT STEP
Rewrite the screen around the doubts they name

3 Couples beta

GOAL
See whether both partners keep using it

HYPOTHESIS
Couples who start together keep splitting bills

WHO TO INVOLVE
Twenty couples from the waitlist

HOW TO SET IT UP
Invite them to a simple beta of Version B for four weeks.

WHAT TO ASK OR SHOW
Weekly short check-in: what did you split this week?

WHAT TO MEASURE
Couples where both partners still use it in week four

ENCOURAGING
Most couples are still splitting bills in week four

CONCERNING
Many stop after the first week

LIMITATIONS
Early users are more motivated than average

NEXT STEP
Fix the drop-off points before a wider launch

4 Pricing page test

GOAL
Learn which pricing couples accept

HYPOTHESIS
A free plan with extras gets more sign-ups than a low monthly price

WHO TO INVOLVE
Visitors to the waitlist page

HOW TO SET IT UP
Show half the visitors the free-with-extras page and half the low monthly price.

WHAT TO ASK OR SHOW
Choose a plan to join the waitlist.

WHAT TO MEASURE
Sign-ups on each page, and later paid upgrades

ENCOURAGING
One option gets clearly more sign-ups

CONCERNING
Both get few sign-ups

LIMITATIONS
Waitlist choices may change at payment time

NEXT STEP
Use the better pricing in the beta

Small tests show direction; they don’t prove demand. Decide what counts as encouraging or concerning before you start, and judge by what people do, not only by what they say.

Practical action roadmap

30-day validation roadmap

Week by week, from fixing the main problems to deciding whether to keep testing, revise the offer or begin a limited launch.

Week 1
Fix the most important problems and prepare validation assets

Week 2
Test positioning, offer, price or creative with real people

Week 3
Evaluate real feedback and refine the concept

Week 4
Decide whether to keep testing, revise the offer or begin a limited launch

1

WEEK 1

Fix the most important problems and prepare validation assets

- Write the privacy screen in plain words
- Build the two-path waitlist page for Version B
- Prepare both pricing pages
- Recruit couples for privacy interviews

2

WEEK 2

Test positioning, offer, price or creative with real people

- Run the waitlist with both set-up paths
- Hold the privacy screen interviews
- Show the two pricing pages to similar visitors

3

WEEK 3

Evaluate real feedback and refine the concept

- Compare sign-ups by set-up path and pricing
- Rewrite the privacy screen around the doubts people named
- Invite twenty couples to the beta

4

WEEK 4

Decide whether to keep testing, revise the offer or begin a limited launch

- Check how many beta couples still use it together
- Decide which set-up path and pricing to build
- Choose the first city for a limited launch based on real sign-ups

Decision checkpoint: compare what real people did with “Would support proceeding” and “Would suggest revising or stopping” in Your next business decision.

Choosing the next launch test

AI HYPOTHESIS

Run the two-path waitlist first; if one path clearly wins, build it for the beta, and only then test pricing with real users.

Final decision checklist

Before you decide

Tick these off as you go. They come from the recommendations in this report.

Next-step checklist

- [ ] Write the privacy screen in plain words
- [ ] Build the two-path waitlist page
- [ ] Prepare both pricing pages
- [ ] Recruit privacy-minded couples for interviews
- [ ] Set up a simple beta for twenty couples
- [ ] Decide which banks to support first
- [ ] Agree in advance what result would justify building both versions
- [ ] Plan how partners are invited

Before you spend serious money

- [ ] Real couples choose a set-up path you can build
- [ ] Partners accept invites and keep using the beta
- [ ] The privacy screen matches how the app really handles data

- [ ] At least one pricing option gets real sign-ups
- [ ] Bank support covers the first users' banks

Limitations & methodology

What this report can and can't tell you

How the numbers were produced, how the recommendations were made, and what nobody has verified.

What the numbers mean

- Percentages are shares of the simulated participants who answered (100,000), unless a different base is named next to them.
- Topic counts use one topic per reason. Their base is the reasons of people who said yes, or of people who said maybe or no ("not-yes"), as shown.
- Missing answers were not replaced or invented.
- Group sizes and person traits are assumptions about the audience you described, not population statistics.

How the recommendations were made

- The counts, the problem ranking, the severity levels, the most affected groups and the recommended version come from the answers, using fixed report rules.
- An AI model wrote the explanations, improvements and experiments, citing the evidence behind each one. Items without measured evidence are labeled exploratory.
- Automatic checks removed or corrected text with numbers not in the results, forecasts, guarantees, invented quotes or sources, budgets and causes the test can't separate.
- Versions fewer than 3 points apart in one run are reported as too close to call.

Limitations

- Answers come from AI personas built for this test, not from real potential users; group sizes are assumptions about the audience you described.
- Each test is one simulation run, so how stable these results are has not been measured.
- The versions differ in several ways at once, so the comparison shows which did better here, not which change caused it.

Automatic report checks

REPORT RULE

CHECK	RESULT
Raw counts add up across versions and groups	OK
Numbers in AI text match the results	OK

CHECK	RESULT
No variation or confidence claims (one run, not measured)	OK
No cause-and-effect claims the test can't separate	OK
No new claims recommended	OK
Your own claims marked as unverified where repeated	OK
Competitor prices, market figures and citations removed	OK
Quotes match their answers (keyword check)	OK
One ad budget; no audience both targeted and excluded	OK
Verdict wording limited to what simulation can show	OK
No forecasts, guarantees or simulated answers presented as real research	OK

Consistency and wording checks on this report. They do not verify that its content is true.

Not verified

- Whether the claims in your description are true
- Competitor names, products, prices and details (no outside research was done)
- Real-world demand, sign-ups, sales or ad performance
- Stability across repeated runs (each test is run once)
- How closely simulated potential users match the real ones

AI models: answers claude-haiku-4-5-20251001 · write-up claude-sonnet-5-5. One simulation run.