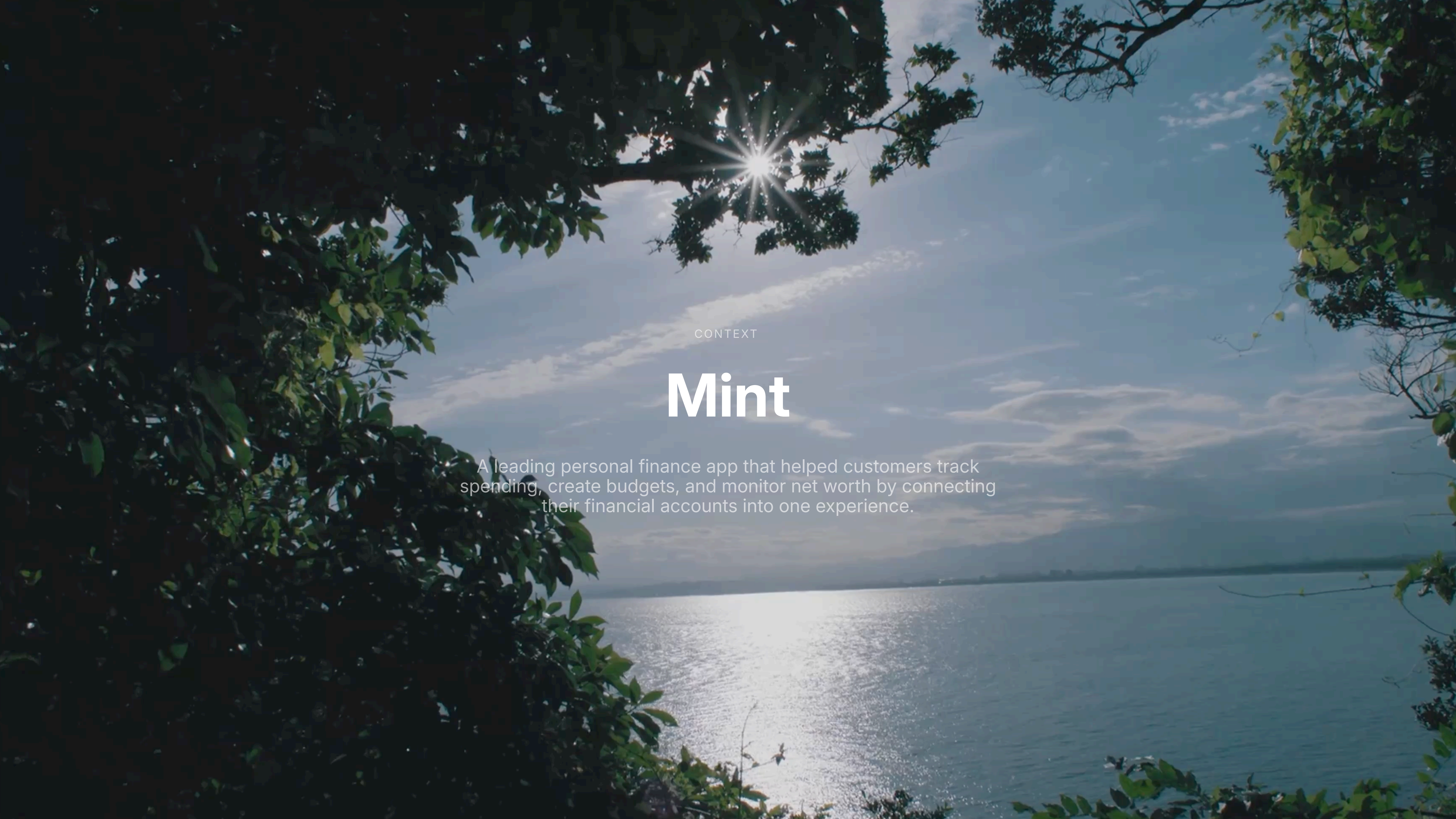


Selected Case Studies

Selected case studies highlighting the business challenges, leadership decisions and measurable outcomes behind transformative product work.

Additional product strategy, organizational leadership, research and execution details are available in person.



CONTEXT

Mint

A leading personal finance app that helped customers track spending, create budgets, and monitor net worth by connecting their financial accounts into one experience.

CASE STUDY

Mint

IMPACT

40% growth in monthly active users in under four months

WHY IT MATTERED

Critical to establishing a year-round consumer financial ecosystem beyond tax season

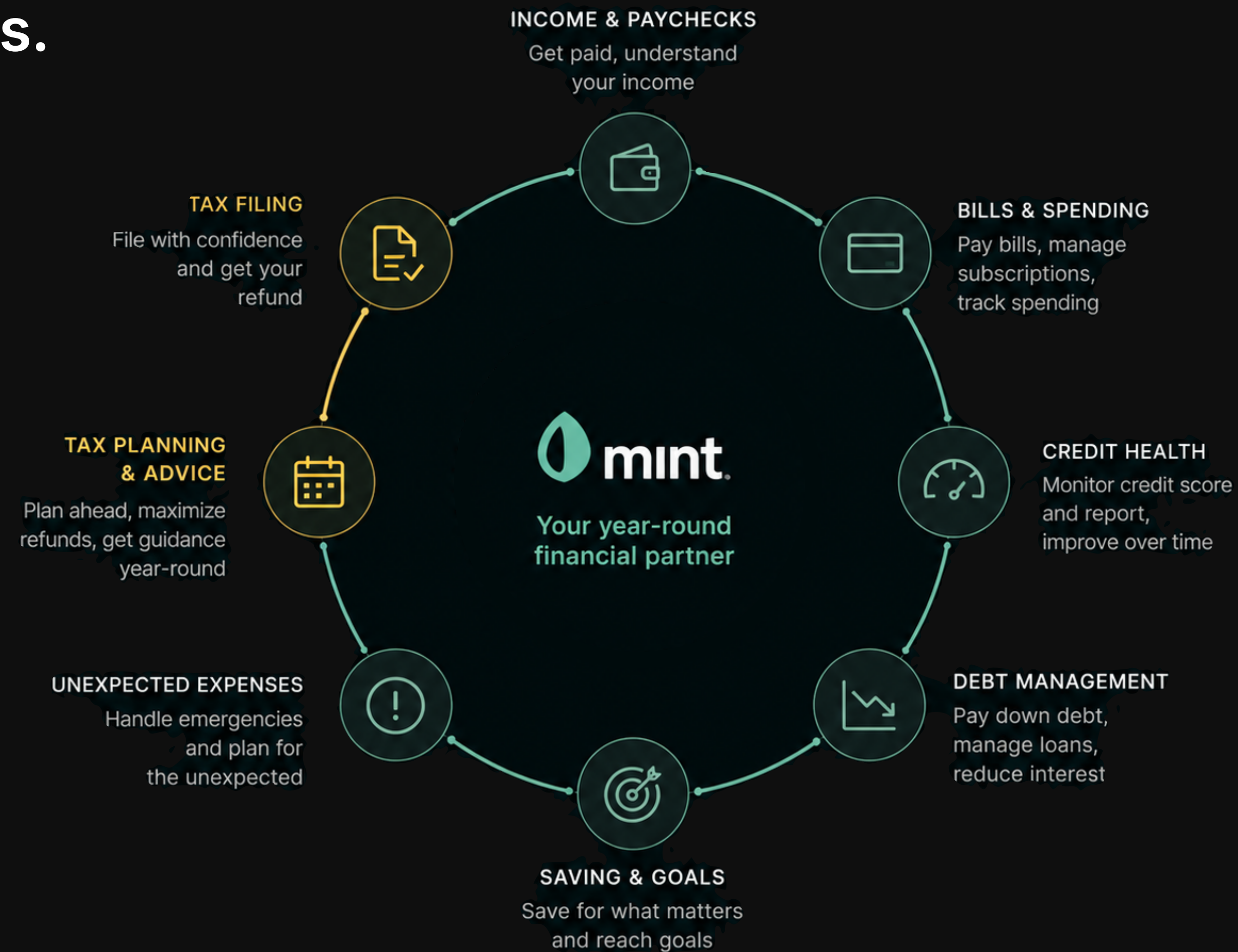
MY ROLE

Led the end-to-end product transformation across multiple teams, shaping strategy, team structure, and execution

TIMELINE

2021-2022

Taxes are just one of many financial jobs a year a customer completes.



EXISTING SIGNALS

17 → 14

monthly visits
declining

4.8 → 4.5

app store ratings
slipping

MAU

growth had
plateaued

BUSINESS EXPECTATIONS

40M+

TurboTax ecosystem
reach

38% growth

month-one
retention target

10% increase

overall retention
rate

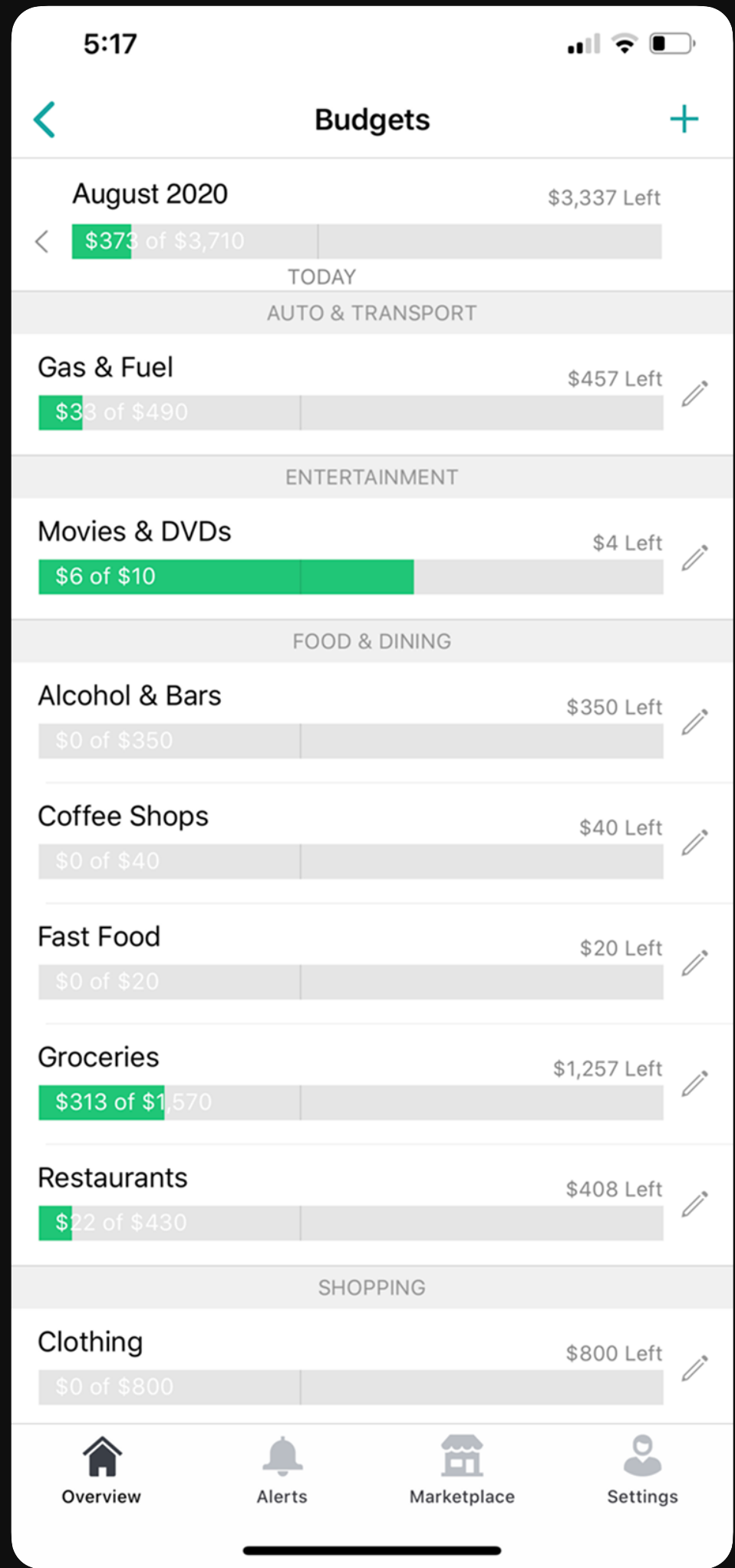
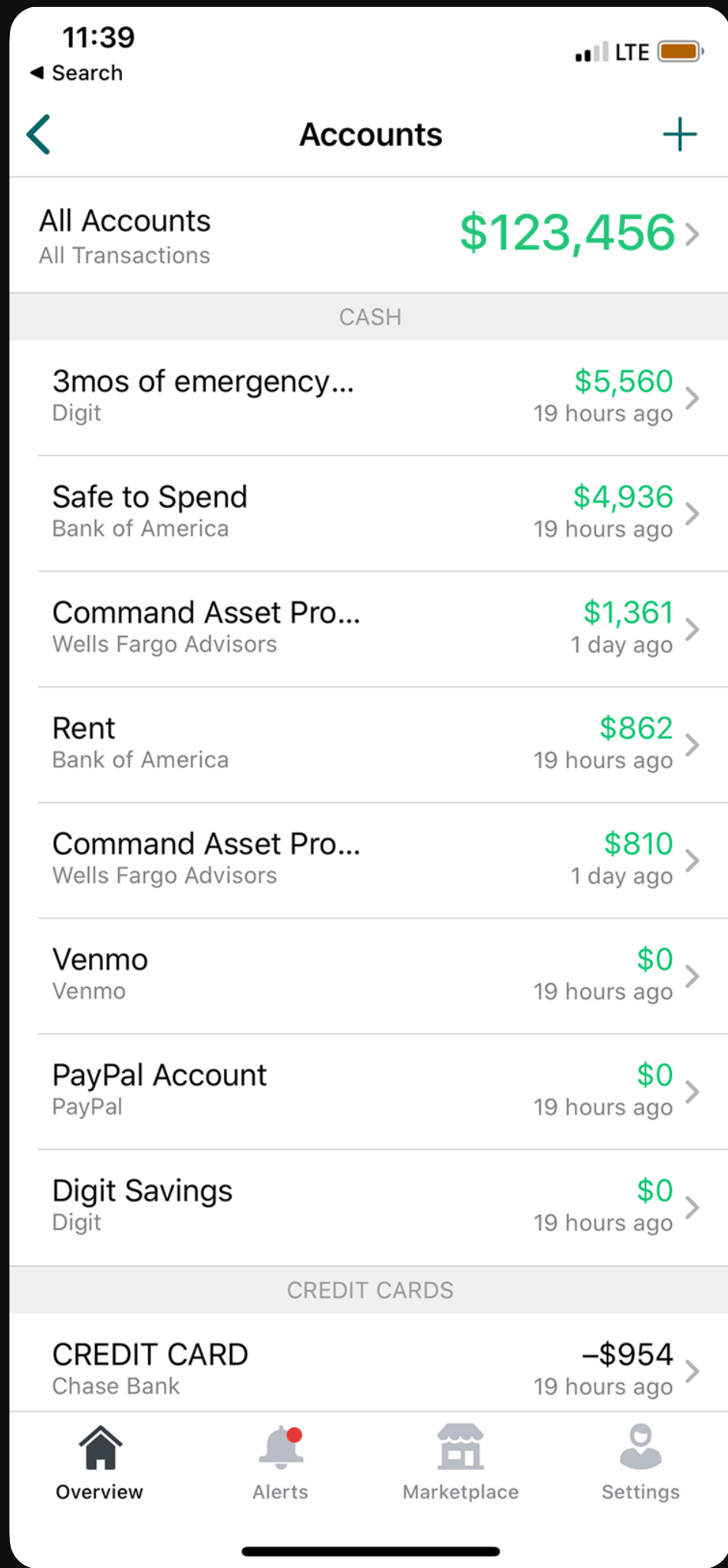
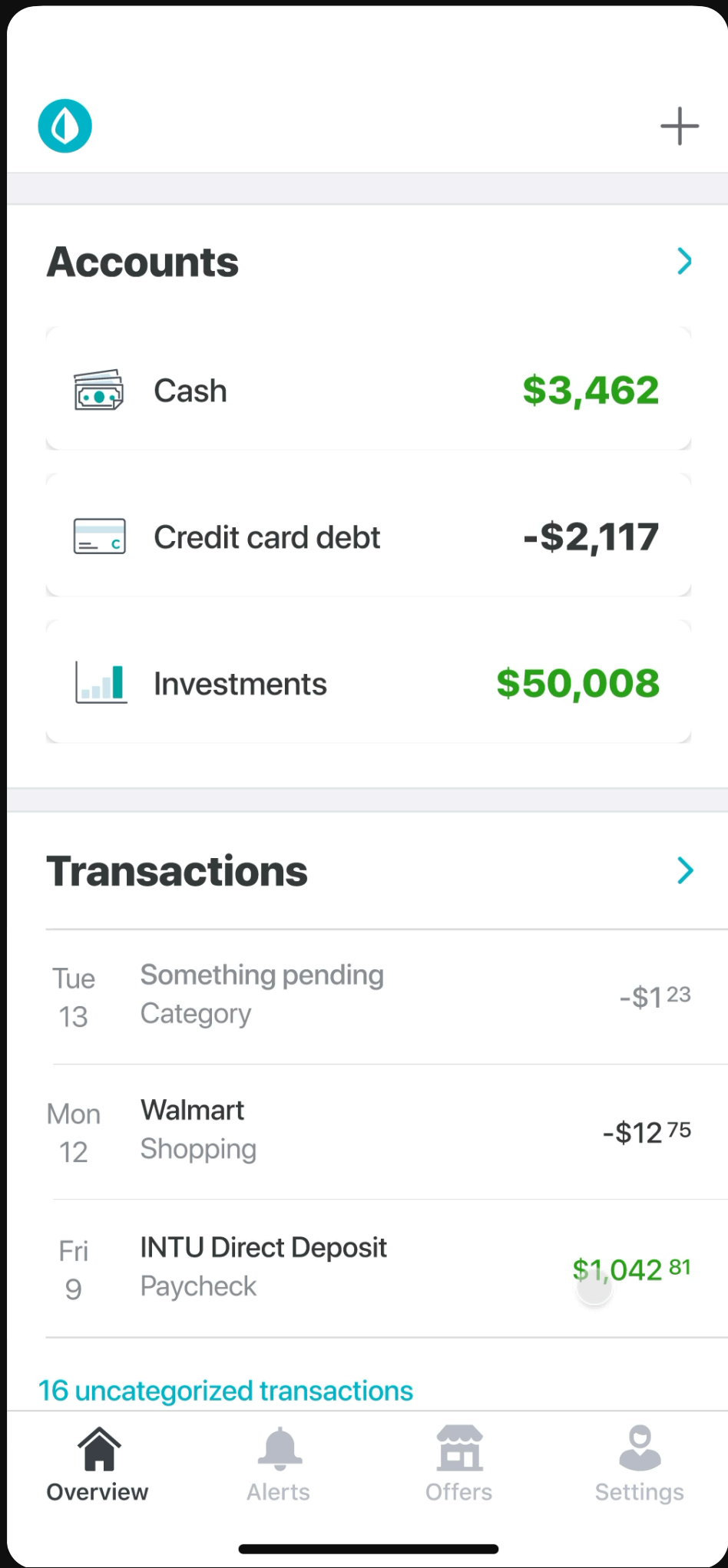
For Trackers

Used Mint to monitor spending, balances, and transactions across their financial accounts.

For Goal Seekers

Came to Mint during moments of financial change to budget better, reduce debt, save money, and regain financial control.





THE MISSION

**Transform Mint beyond
tracking to help people make
financial progress.**



NEW

Frame their intent as goals

Redesign onboarding around customer intent and financial goals.

Overview is overwhelming

Simplify experience around the customer’s most critical JTBD

Customers expected guidance

Shift from retrospective tracking toward guided financial progress.

MONTHLY ACTIVES

Account connectivity created friction

Improve connection reliability and restore trust in Mint’s “all-in-one” promise.

Ads reduced trust

Reduce ad density and prioritize core financial tasks.

Product quality degraded

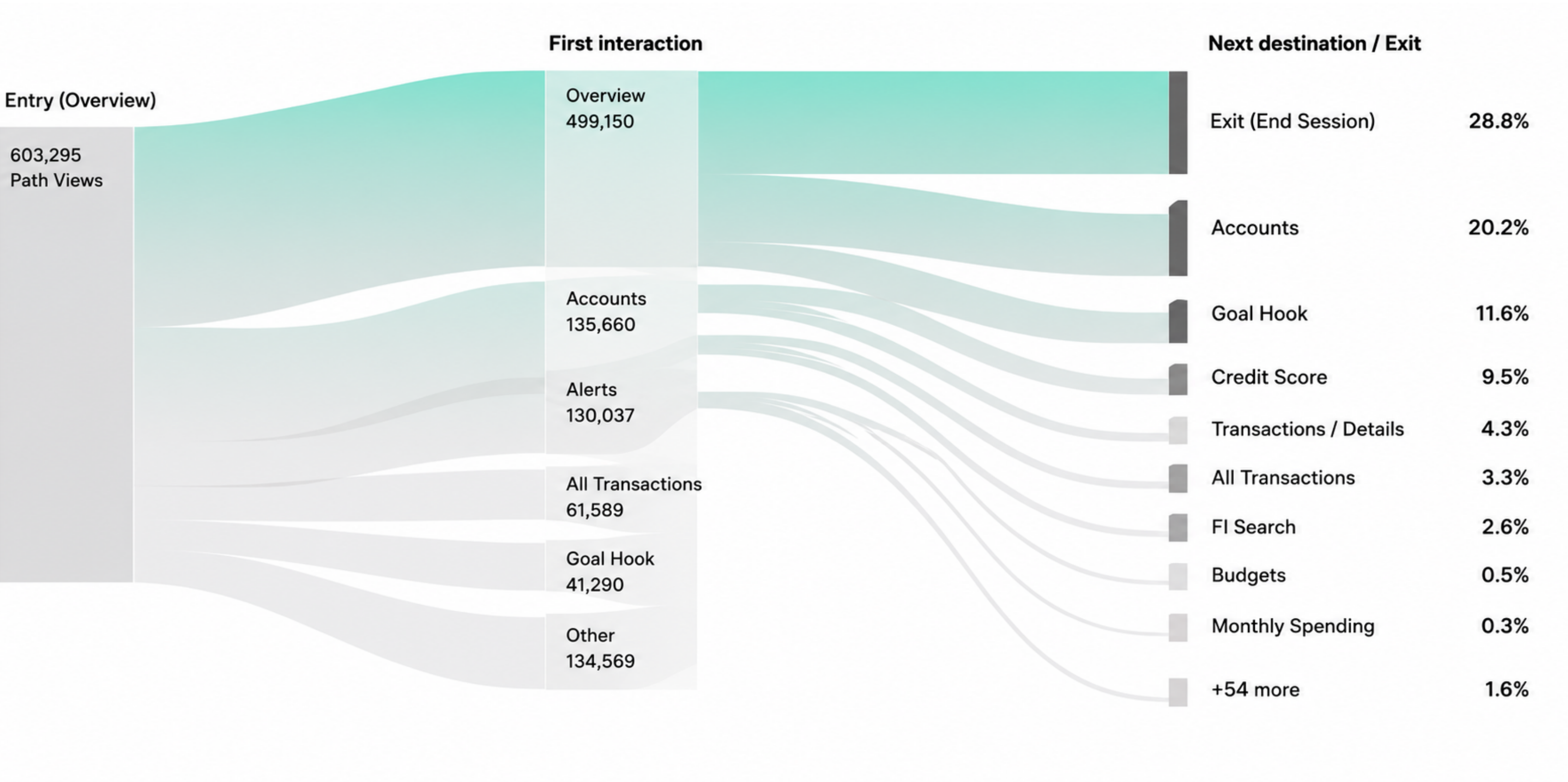
Modernize the core experience around speed, clarity, and utility.

PRODUCT IMPLICATIONS

PRODUCT IMPLICATIONS

Customers were using Mint for confidence at a glance.

Quickly scanning balances, credit score, alerts, and transactions to determine if anything needed attention.



KEY BEHAVIOR PATTERNS

30%

scanned overview and ended their session.

45%

Entered transactions through account-level balances.

28%

Checked alerts before transactions or account details.

How do we simplify Mint around the **highest value behaviors** while protecting exiting retention and engagement?

CONSTRAINTS

Tracker first
Preserve the speed and confidence customers already returned for.

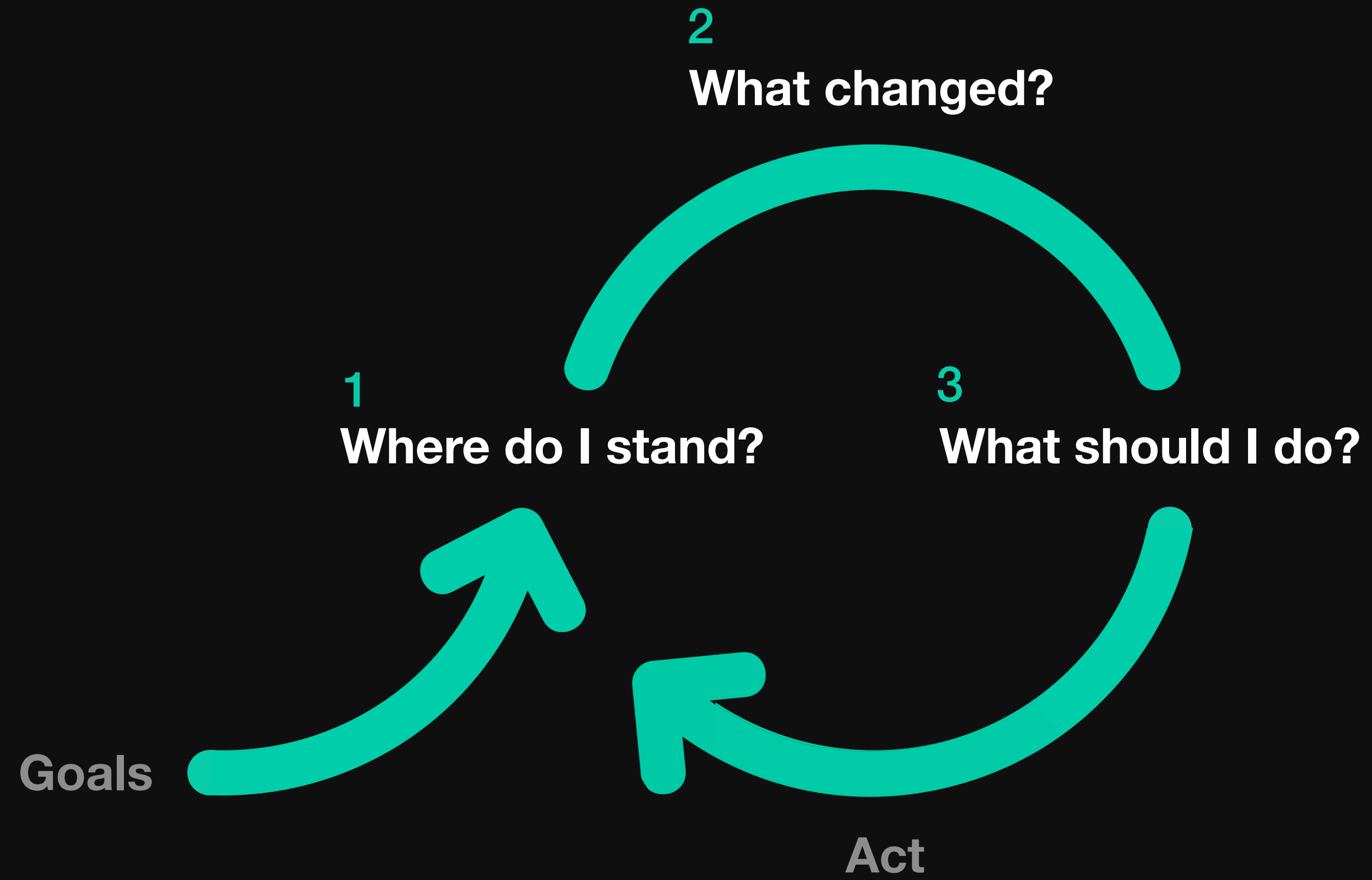
80/20 approach
Bring 80% of high-frequency engagement into the overview with one-tap access.

CORE SYSTEMS

- **Onboarding**
Goal-based + fast value
- **Overview**
Simplified + daily progress
- **Notifications + Insights**
Bring customers back

PRIORITIZED JTBD

- Accounts
- Transactions
- Credit Score
- Alerts
- Financial Progress*



TEAM STRUCTURE

Foundation



PODS

- Accounts
- Transactions
- Budgets
- Spending

Goals



PODS

- Debt
- Savings

Notifs & Insights



PODS

- Email
- Push
- Alerts

Marketplace



PODS

- Credit cards
- Personal loans
- Investments
- Savings

Mint Live



PODS

- Financial Advice
- Scheduling
- Subscription

Orchestration

Building trusted partnerships across product, engineering, platform, and design teams around shared customer and business outcomes.

Cross-functional



General Manager



VP Product



VP Engineering



VP Marketing



Design Director



Analytics Director

Design



Design Director



Design Manager



Foundation



Foundation



Foundation



Notifications



Marketplace



Goals



Live



Marketing



Researcher



Content



Content

Platform partners

IDS (Design System)

IDX (Data Exchange)

Identity

TurboTax

DESIGN LED TRACKS

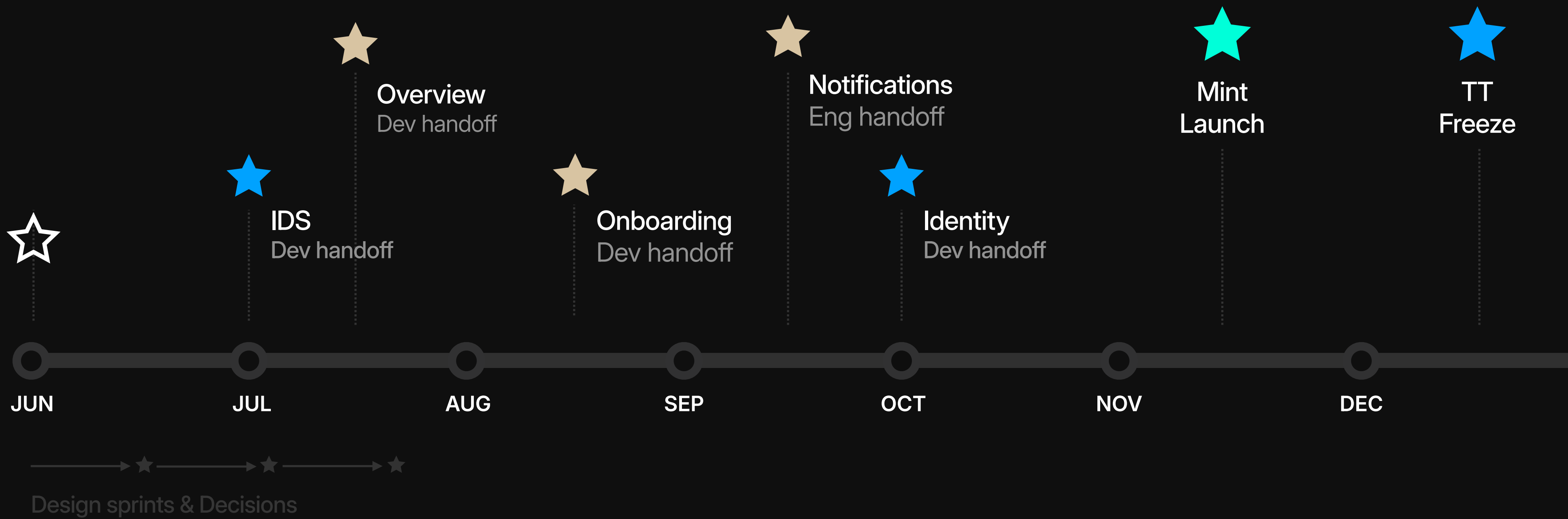
Overview	Simplify the experience. Reduce friction around the highest value customer behaviors.
Data visualization	Make progress visible. Visualize momentum and financial progress at a glance.
Visual System	Restore delight and trust. Modernize Mint with clarity, hierarchy, and craft.

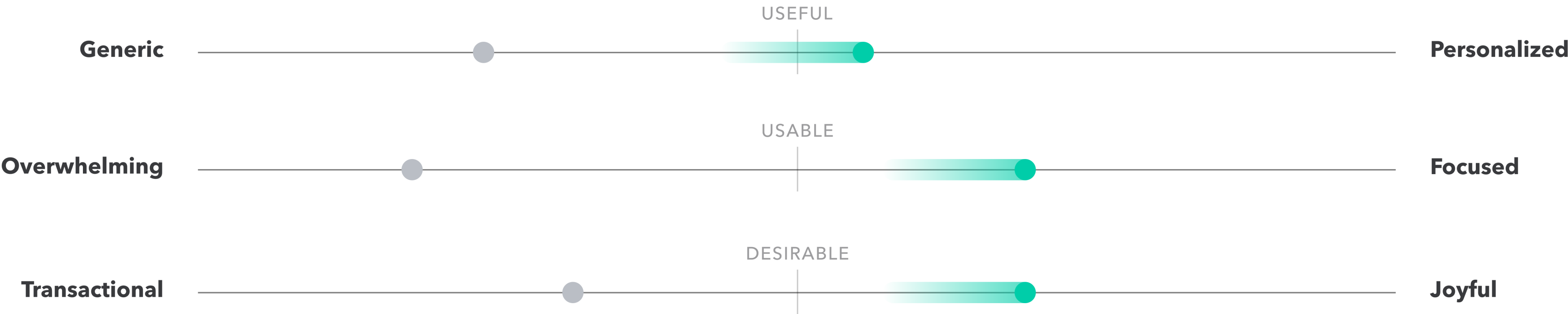
OPERATIONALIZING THE TRANSFORMATION

Aligned product and engineering leadership around critical delivery milestones

Secured platform alignment, resourcing, and roadmap prioritization across shared systems

Led cross-functional working sessions to shape shared product direction



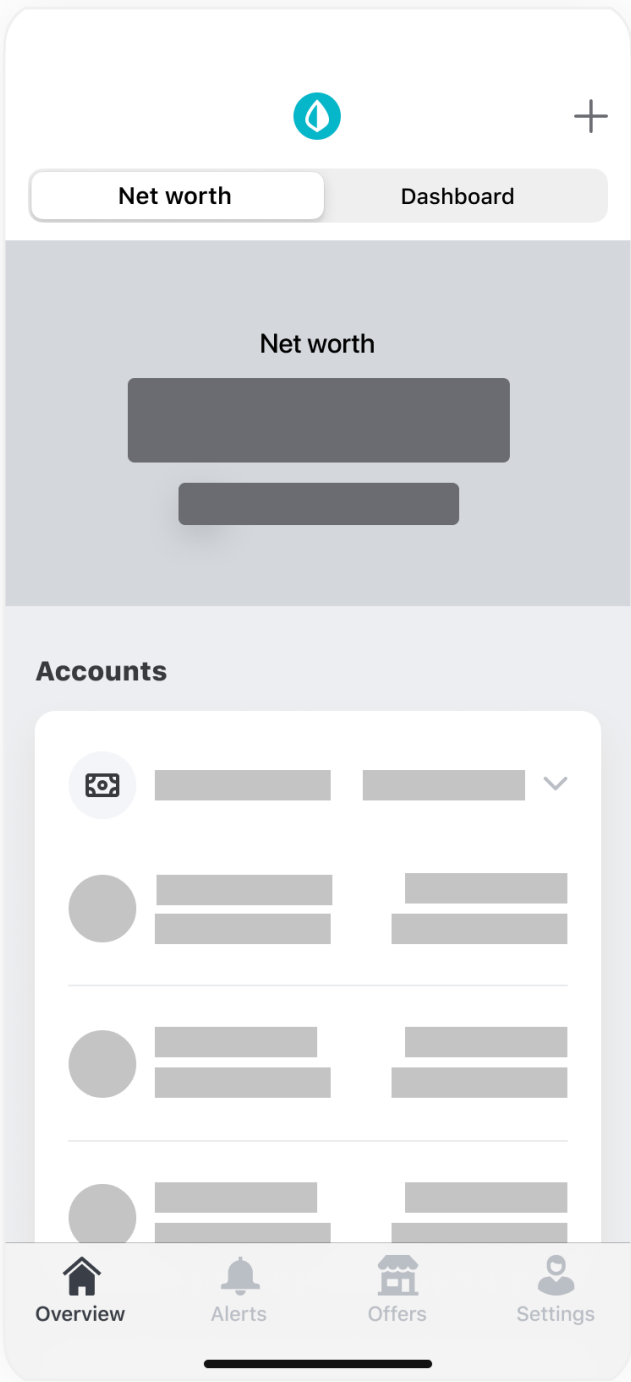


● = WHERE WE ARE ● = WHERE WE'RE GOING



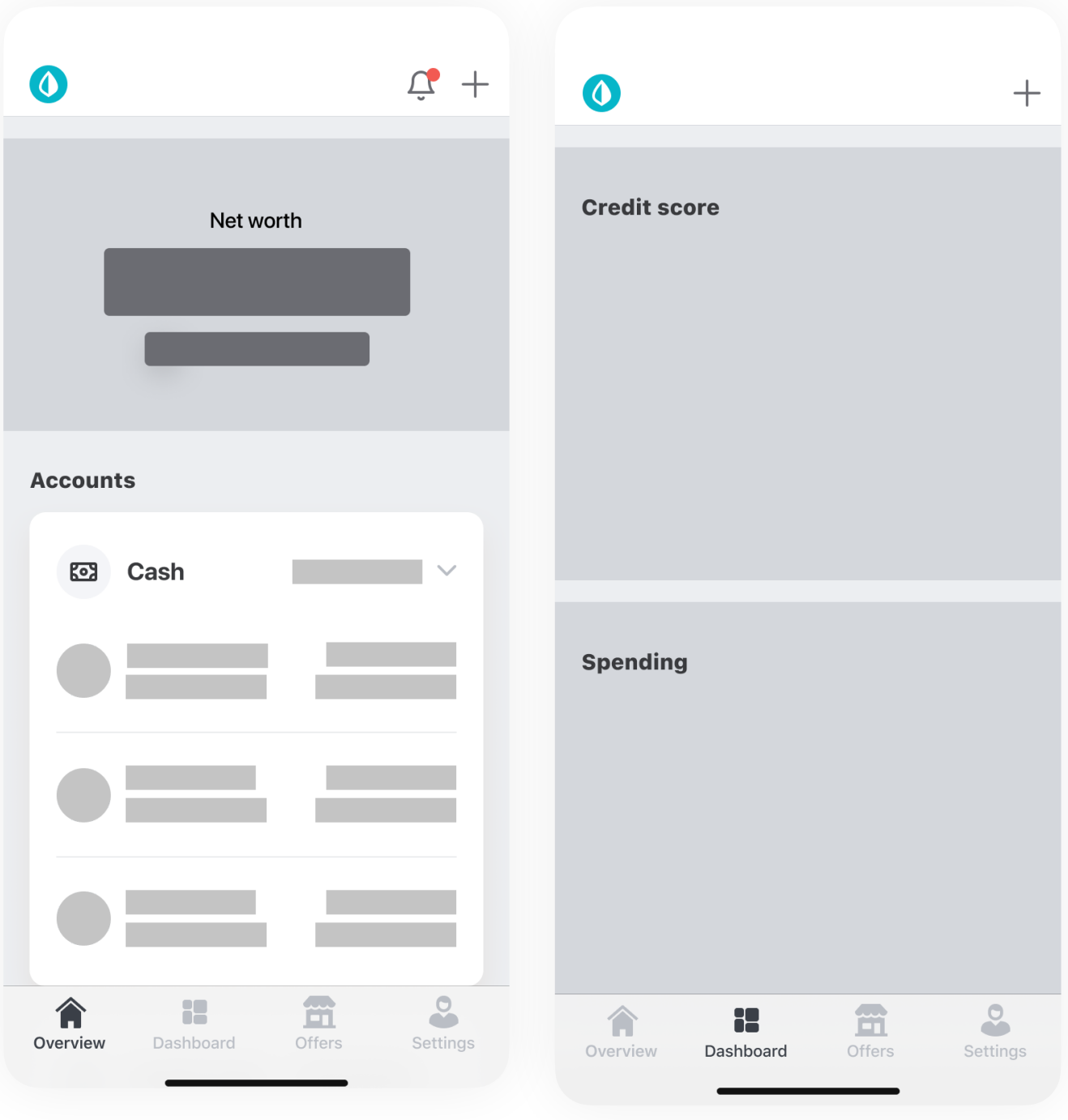
A

Top Tabs



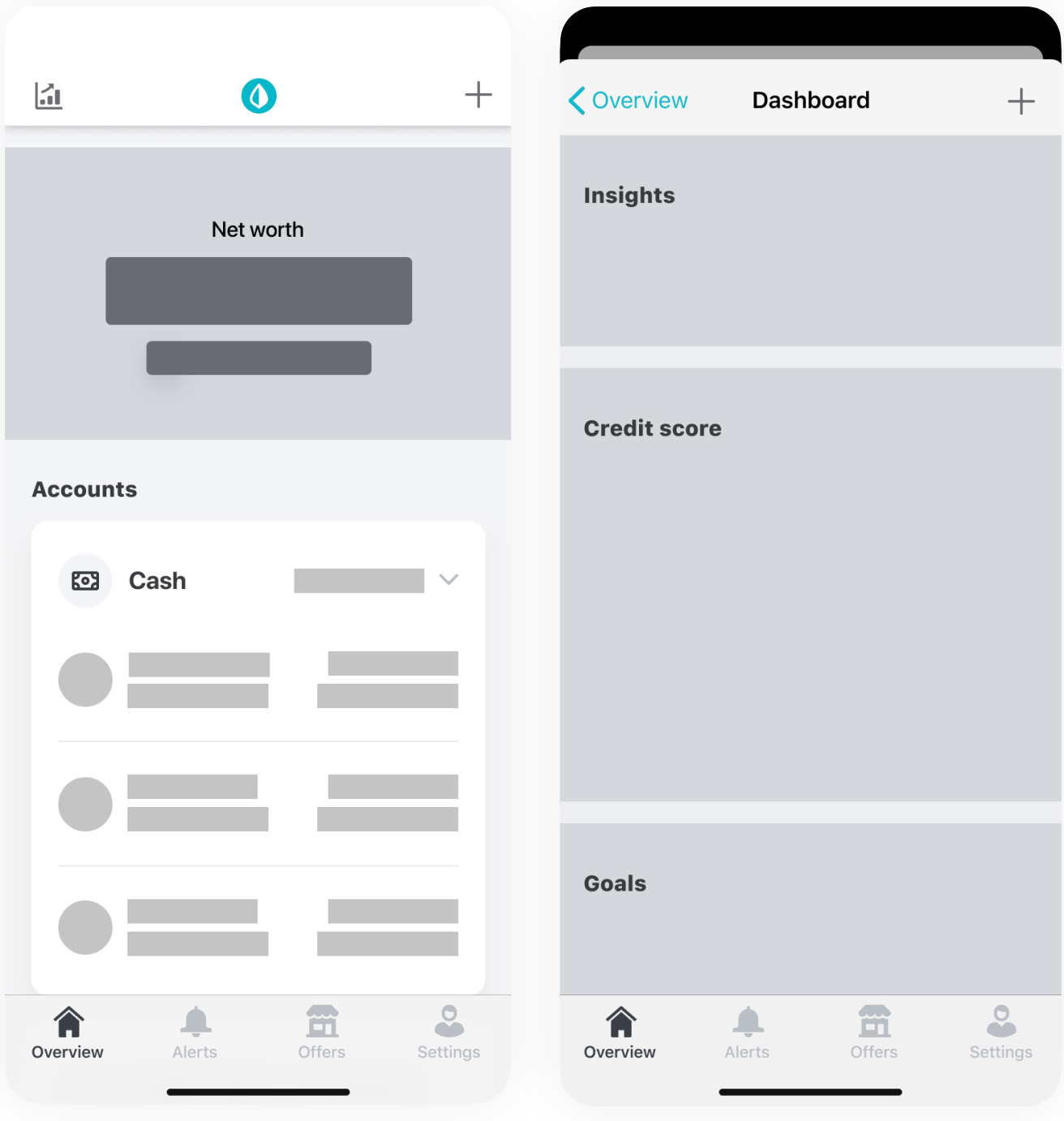
✓

Separate Tab

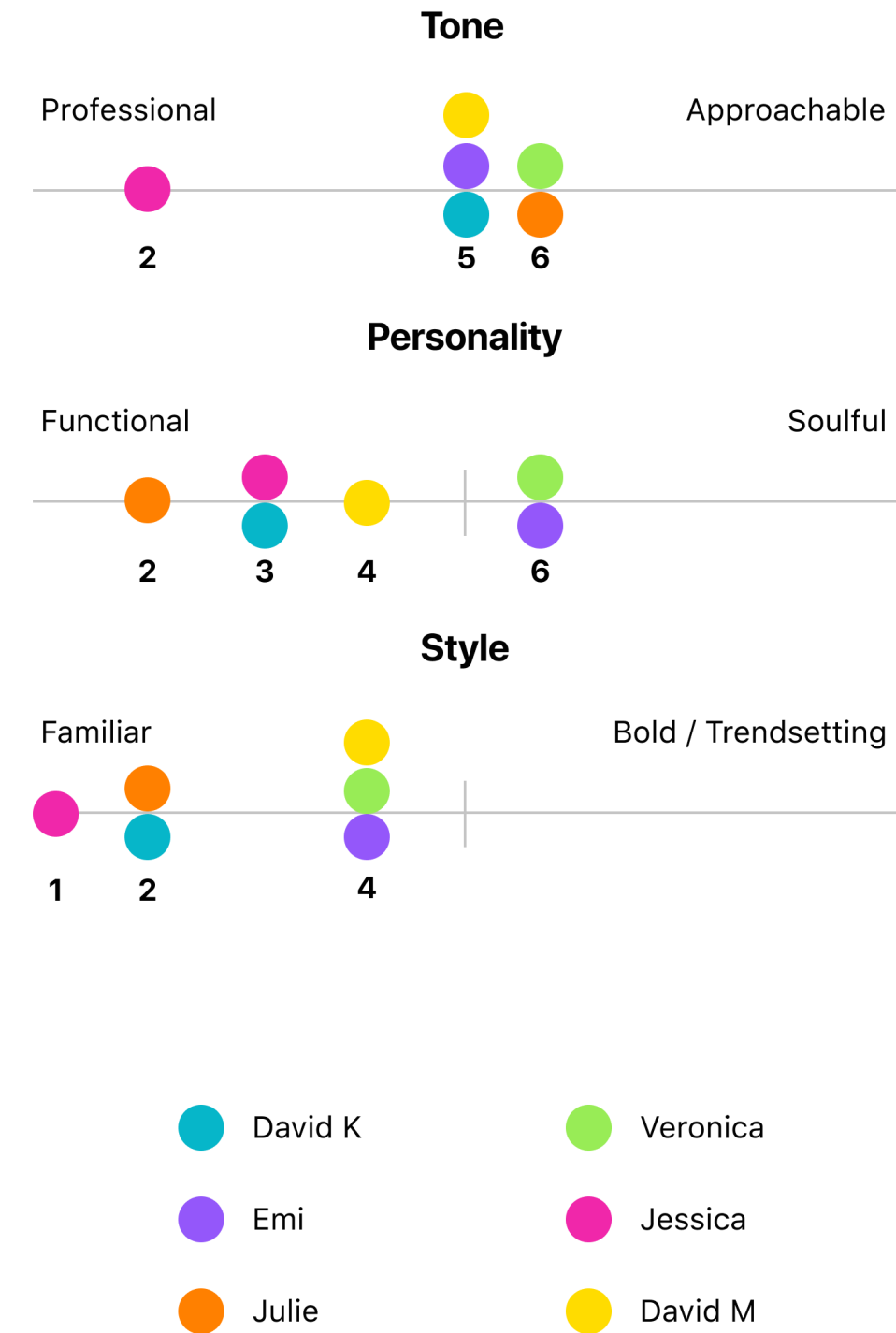
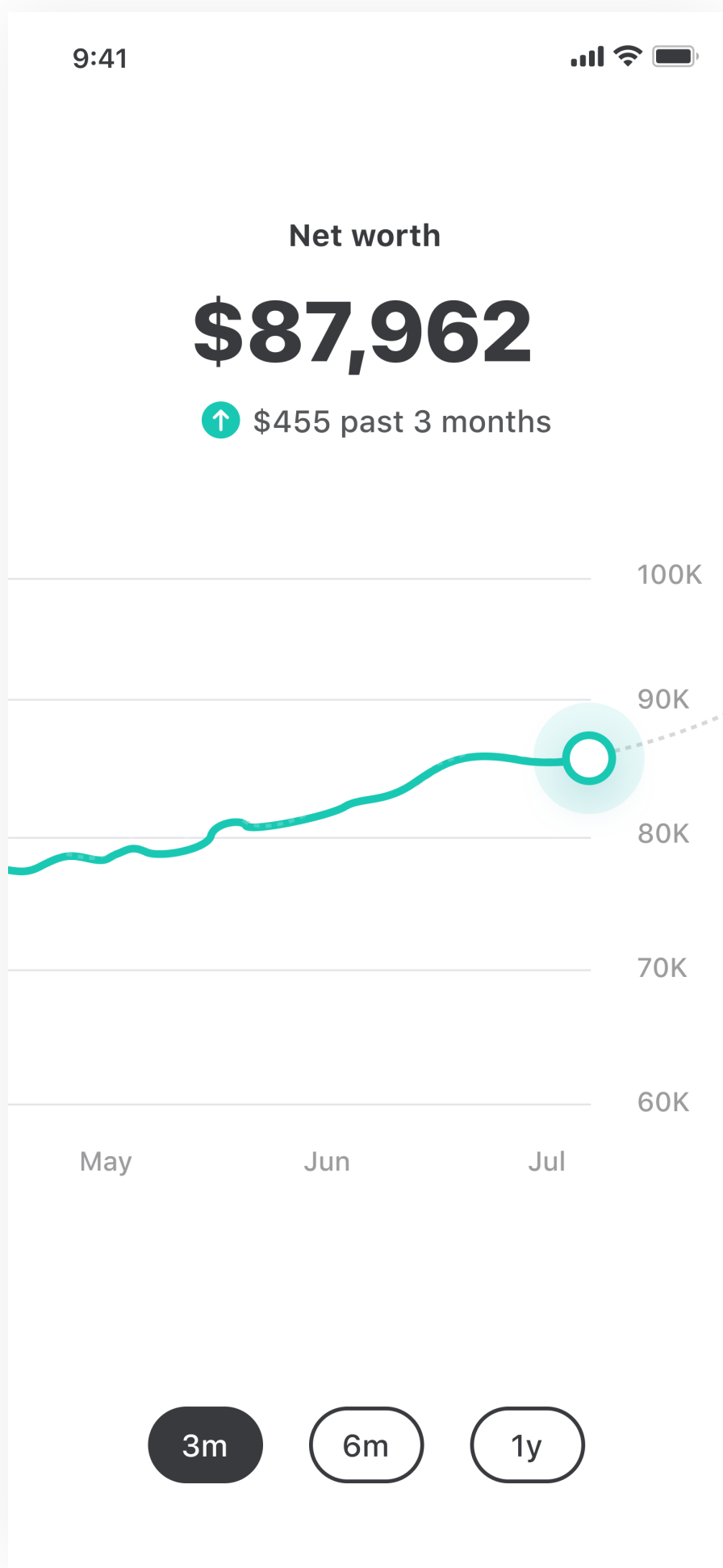
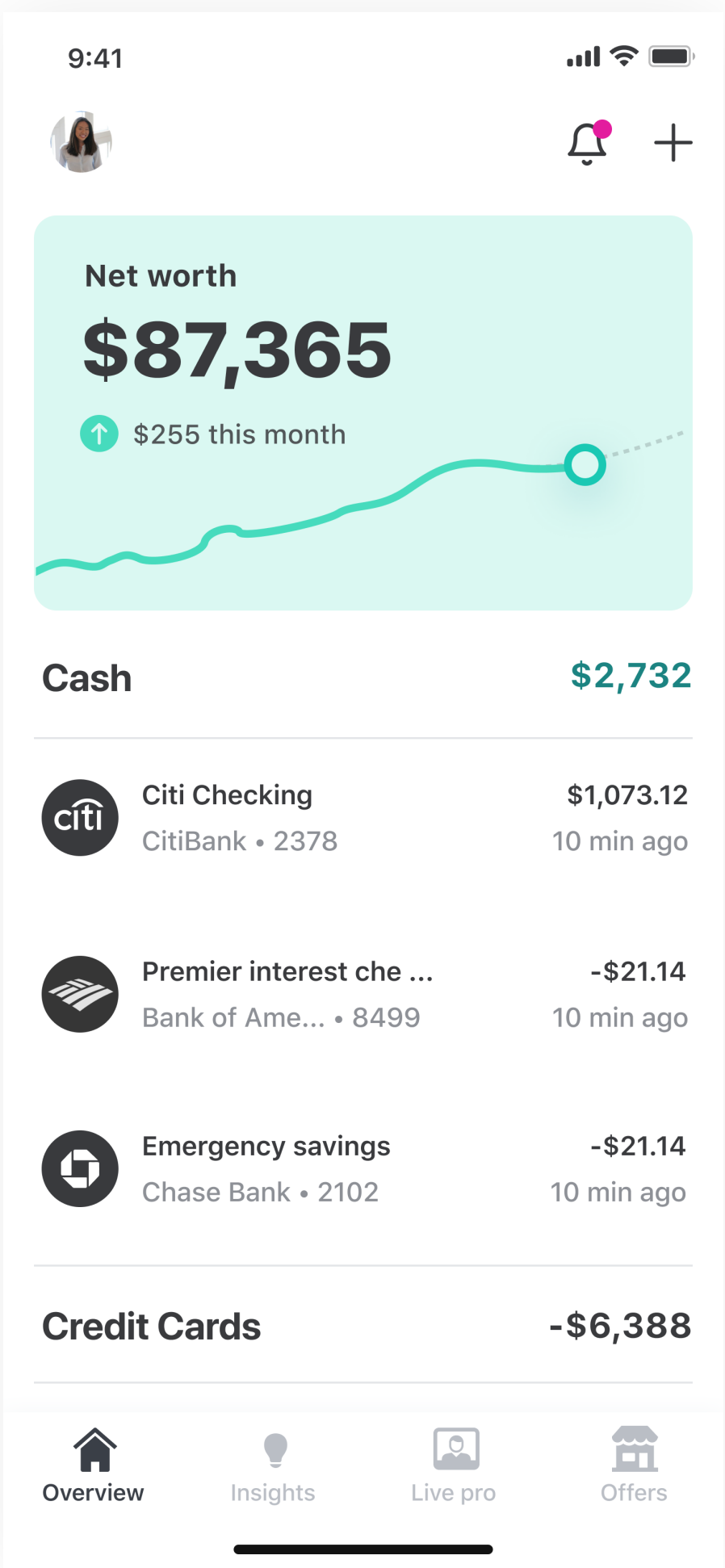
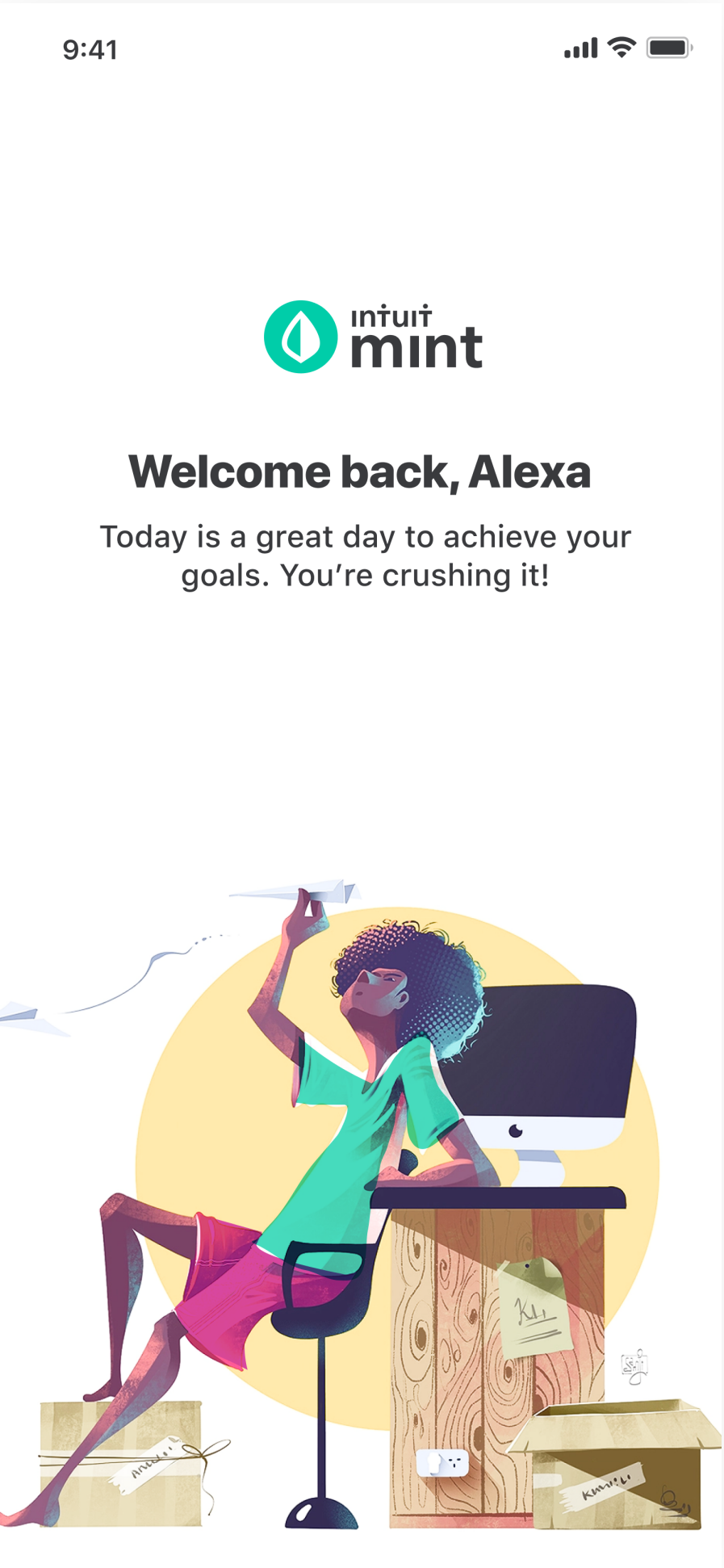


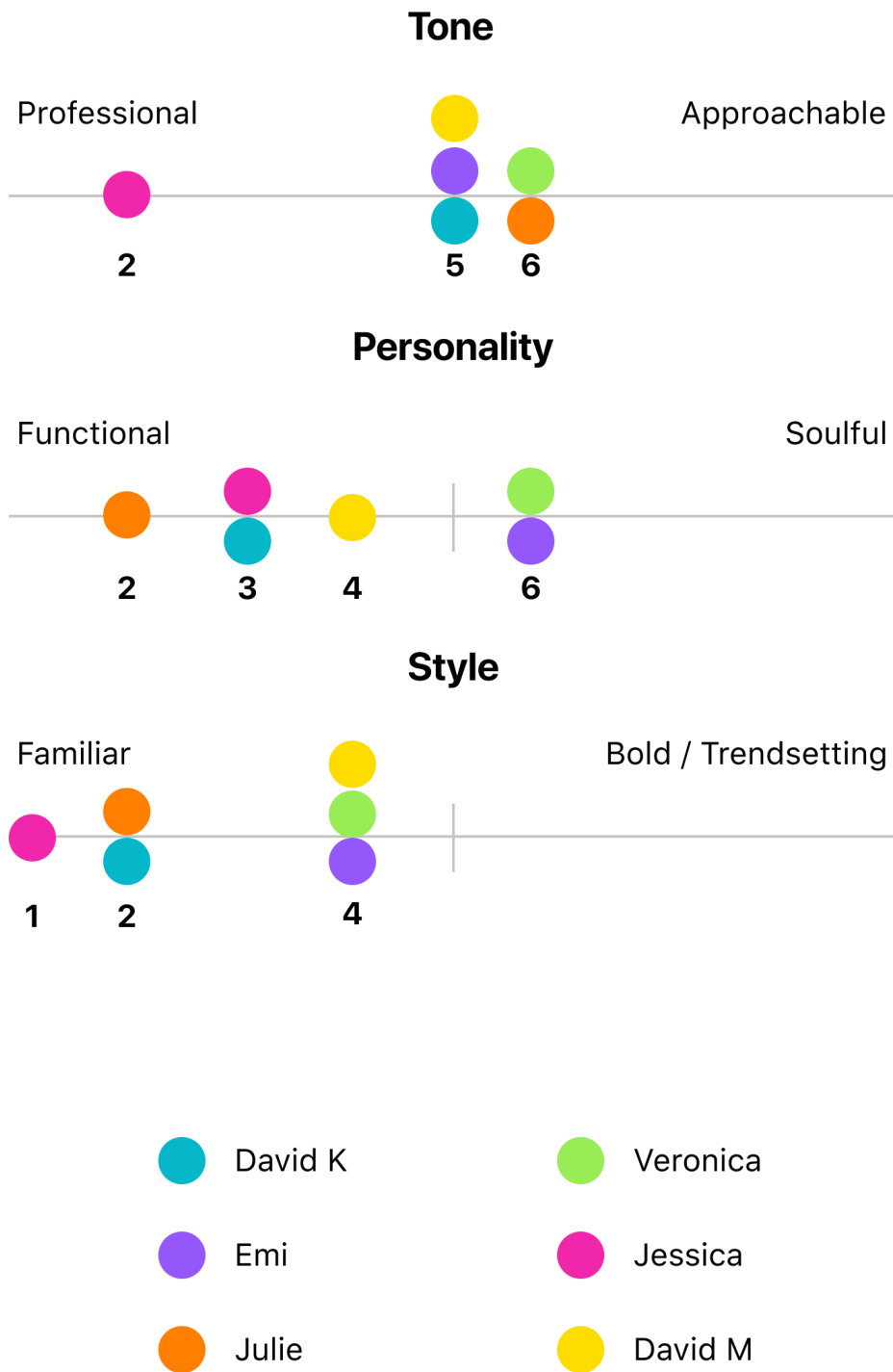
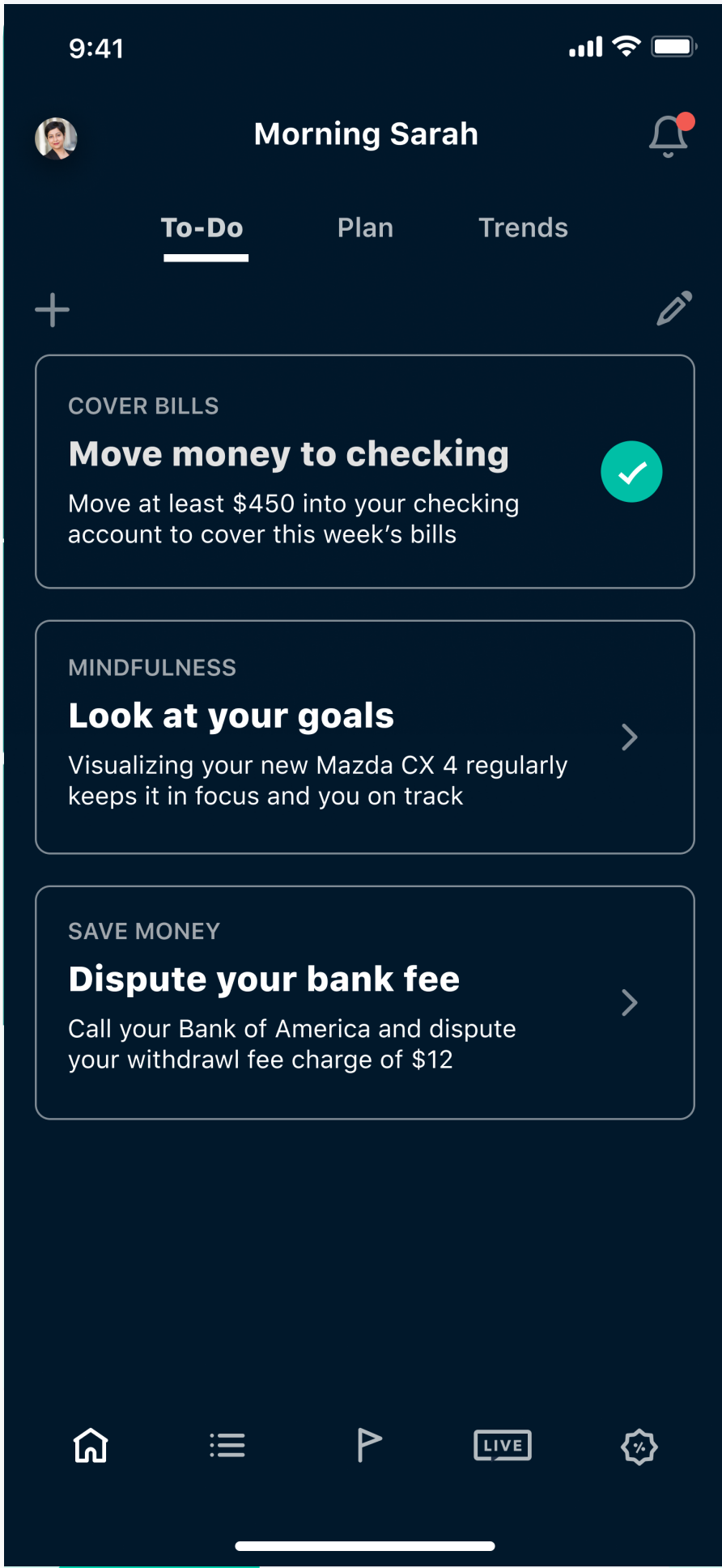
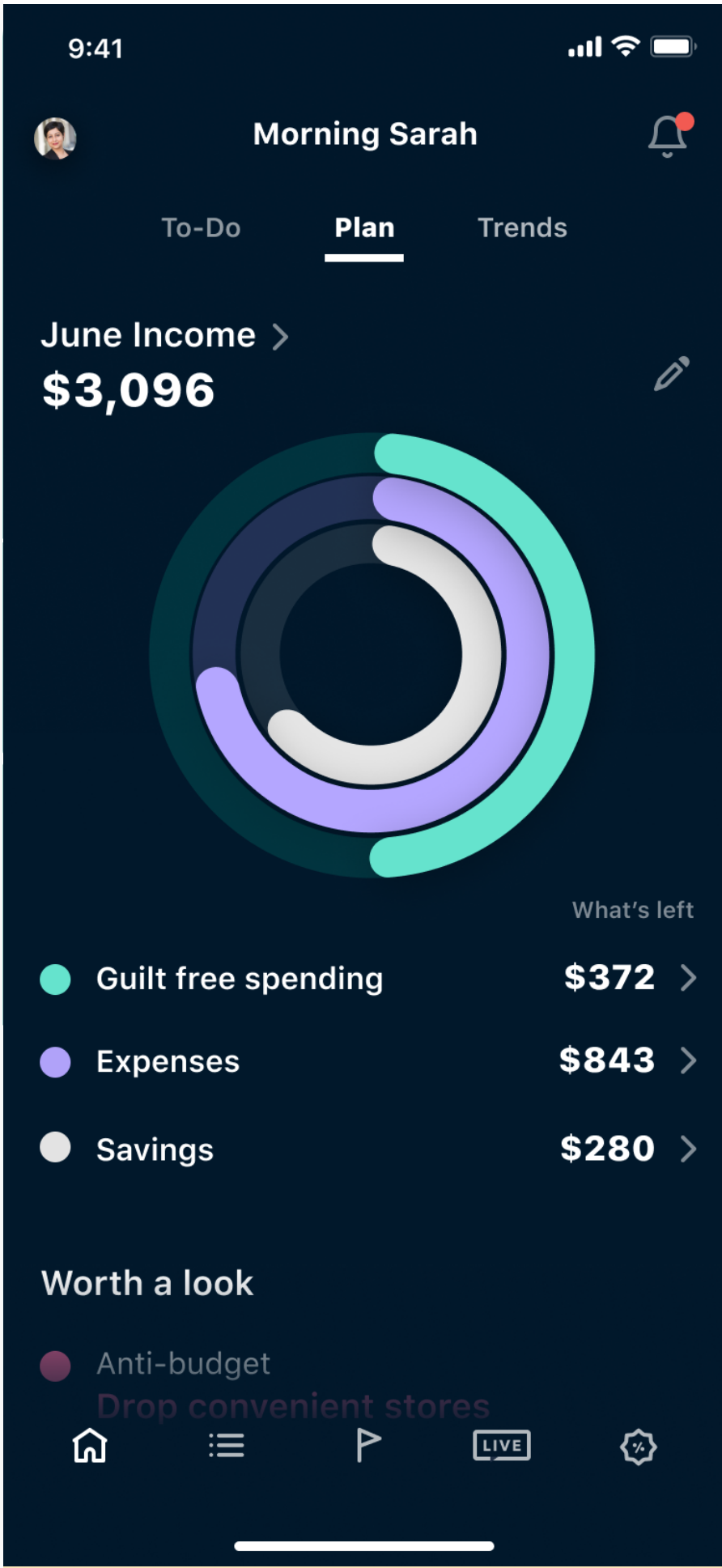
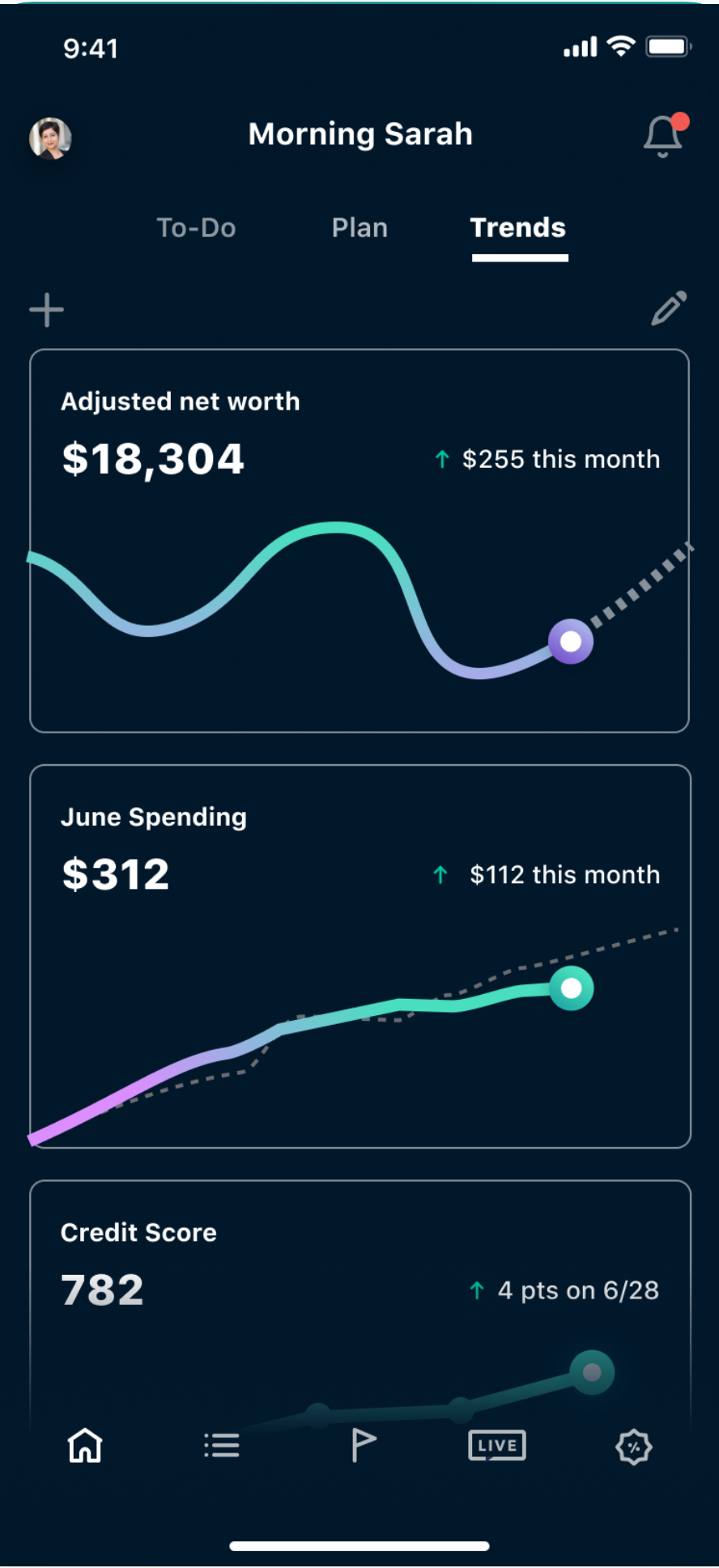
C

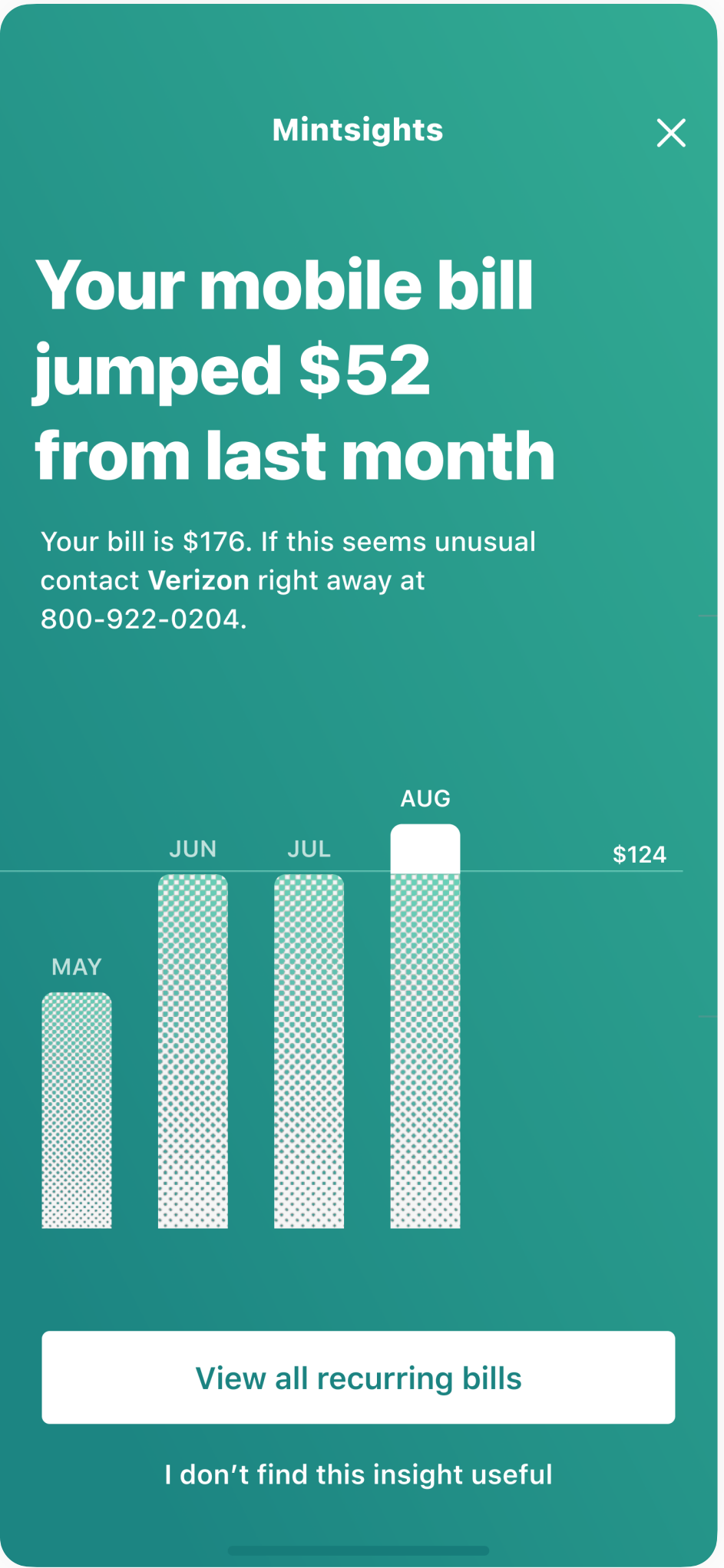
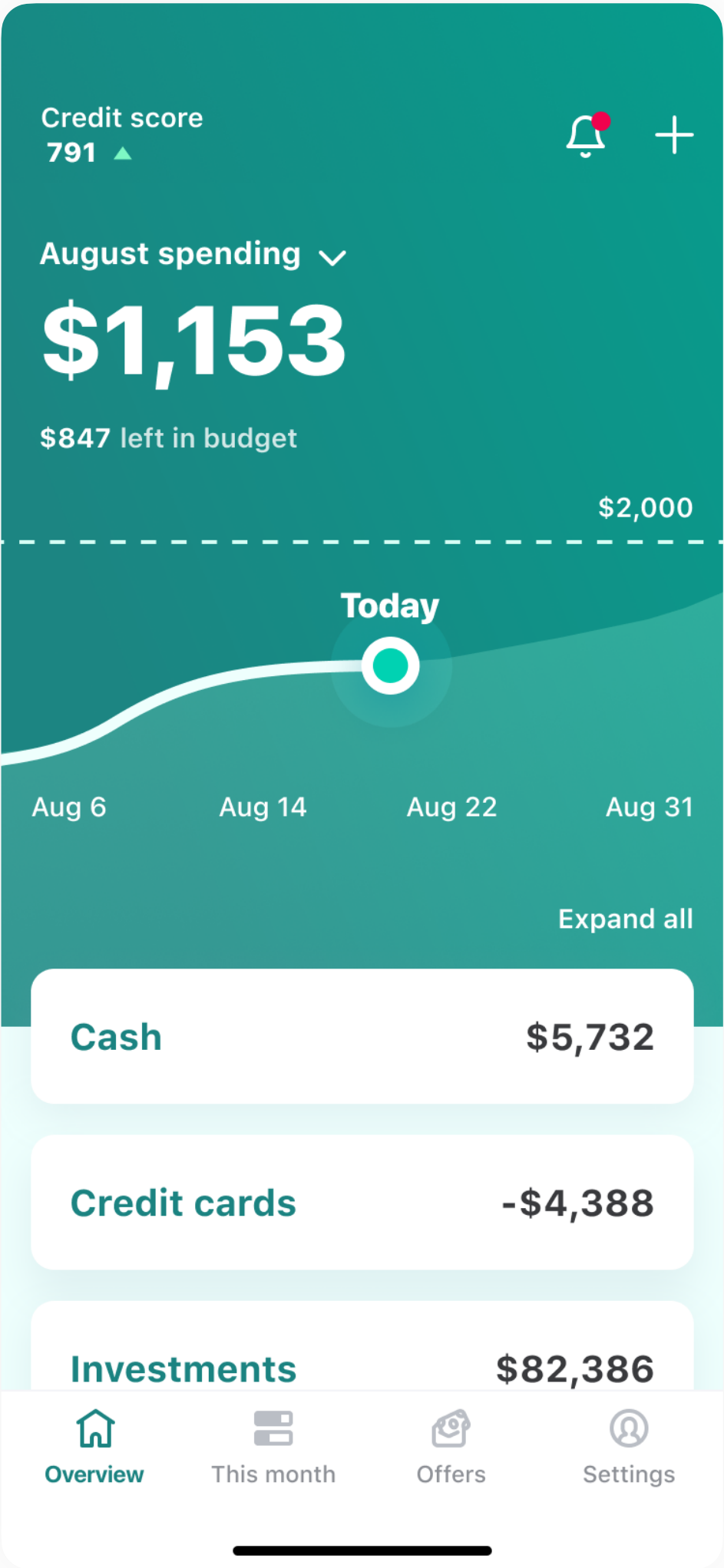
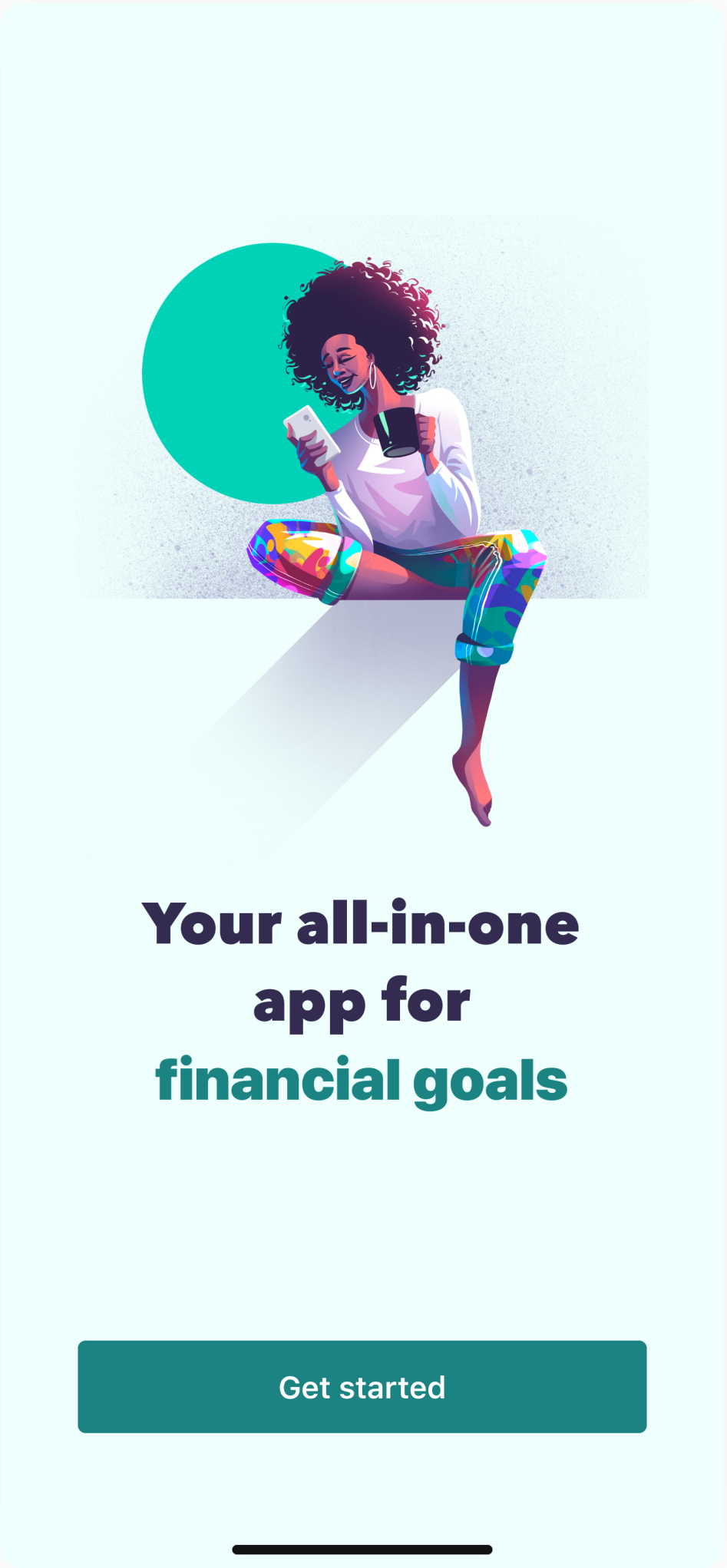
Hero drawer



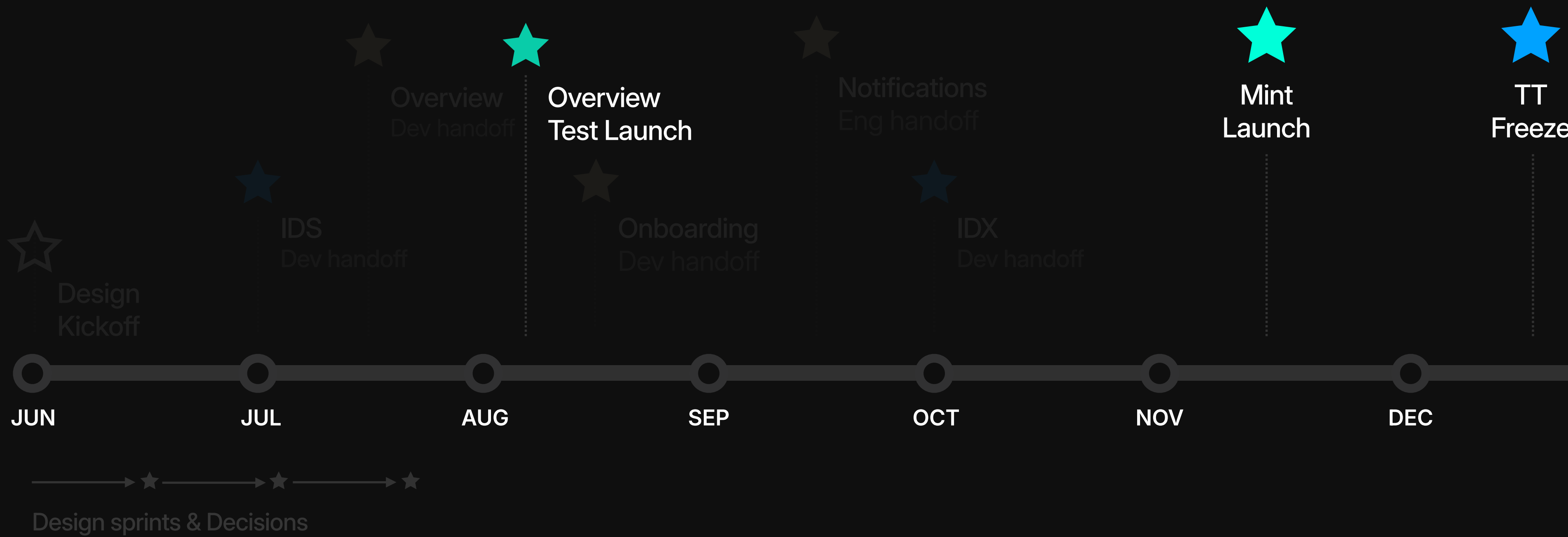
Evaluated through iterative qualitative testing and engineering feasibility reviews.



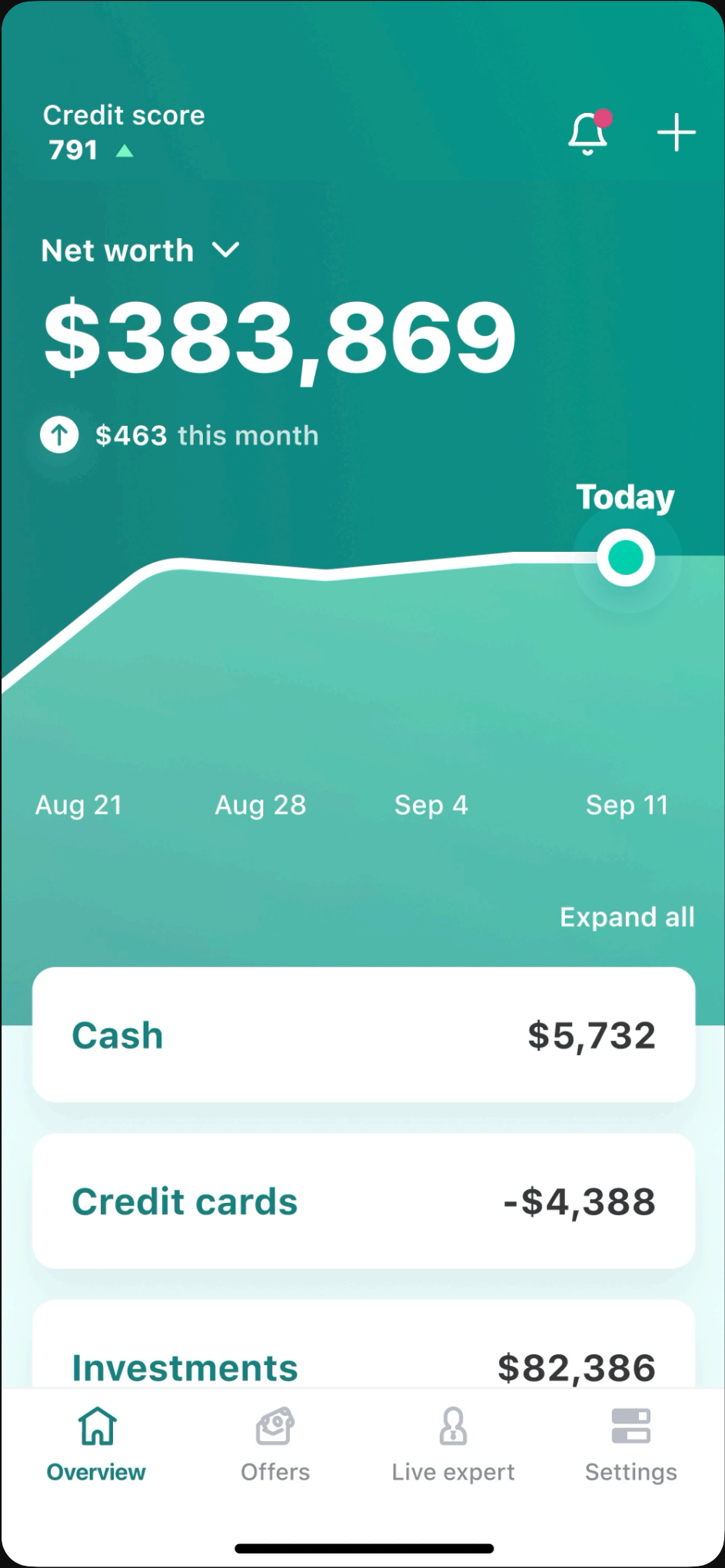




OPERATIONALIZING THE TRANSFORMATION



SEQUENCING



MILESTONES

Overview
No harm to engagement + retention

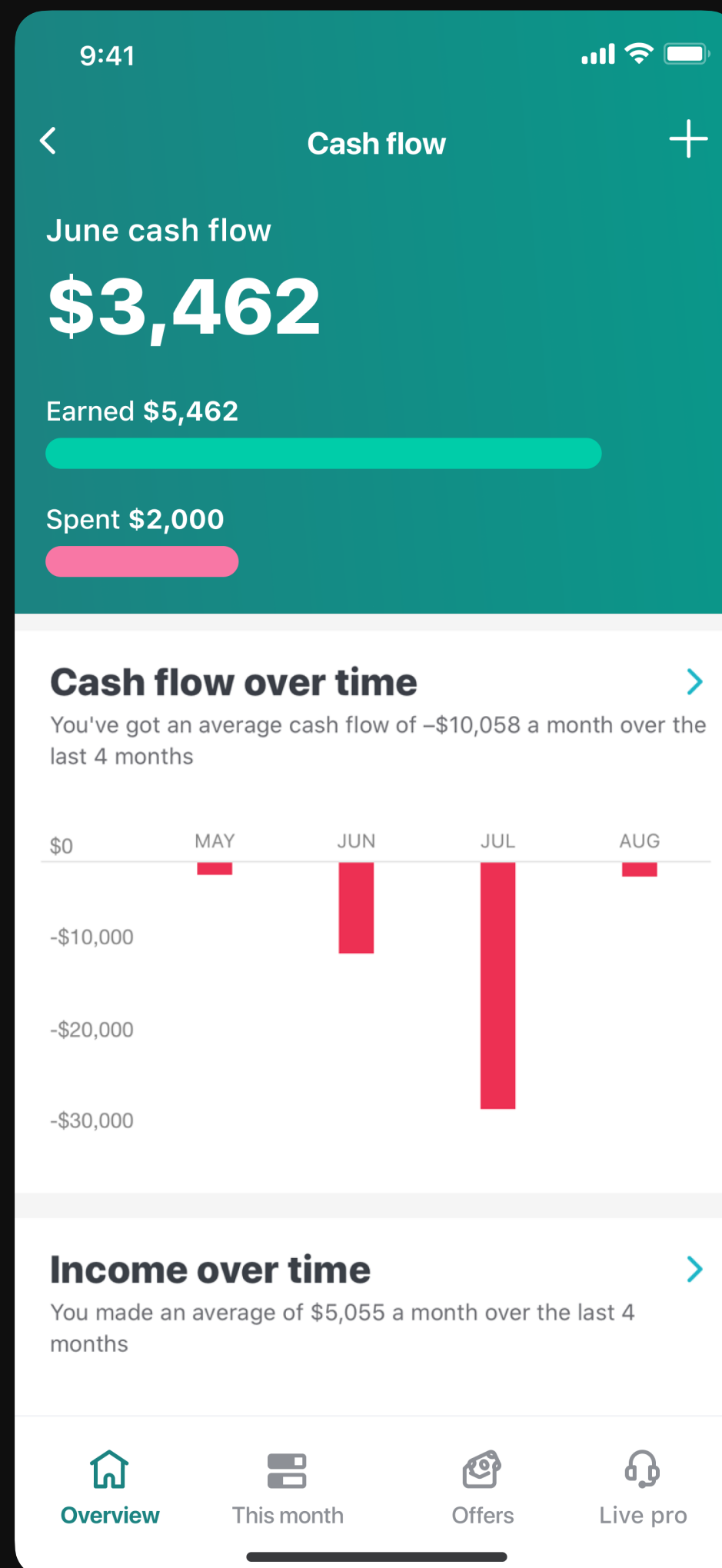
Onboarding

Notifications + Insights

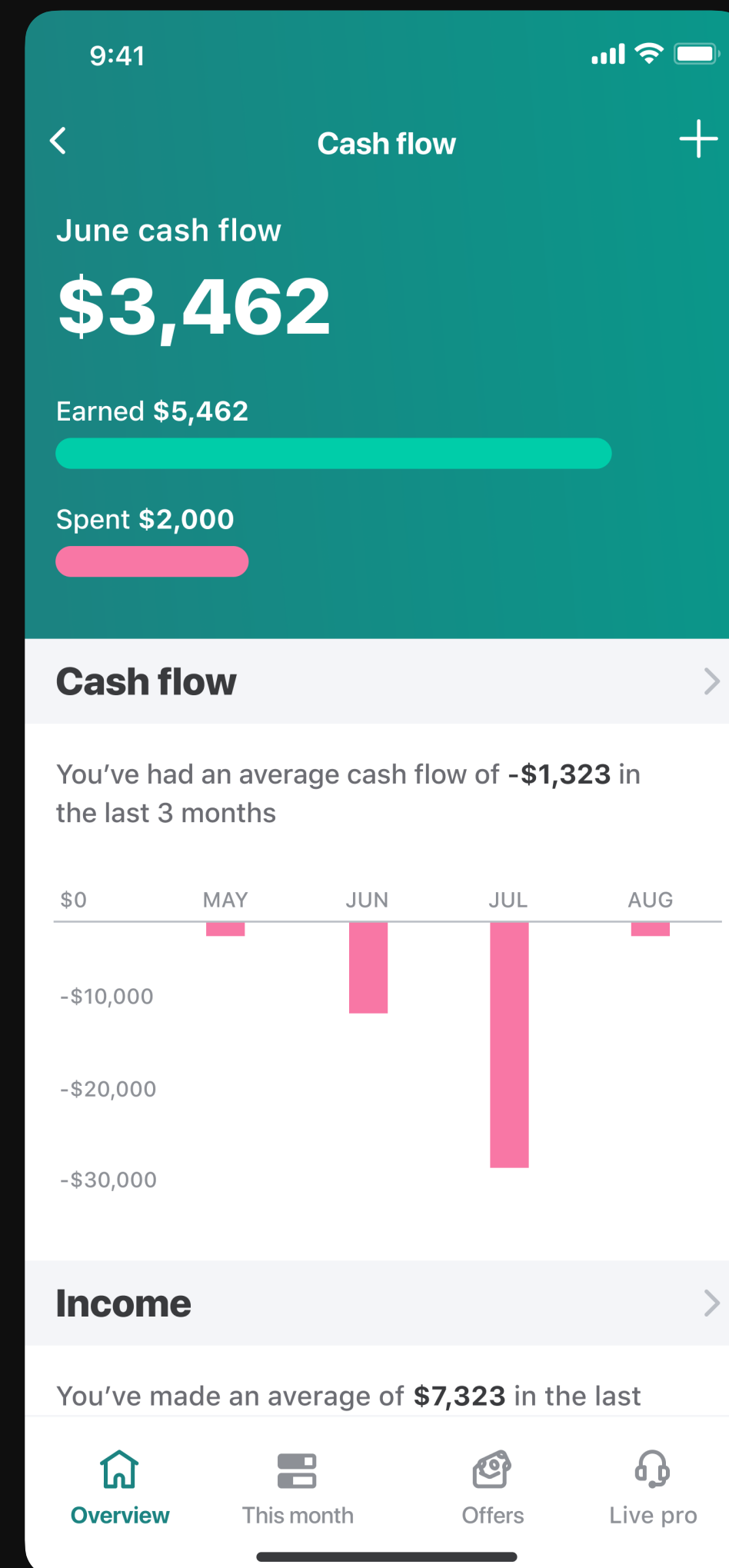
GOOD

BETTER

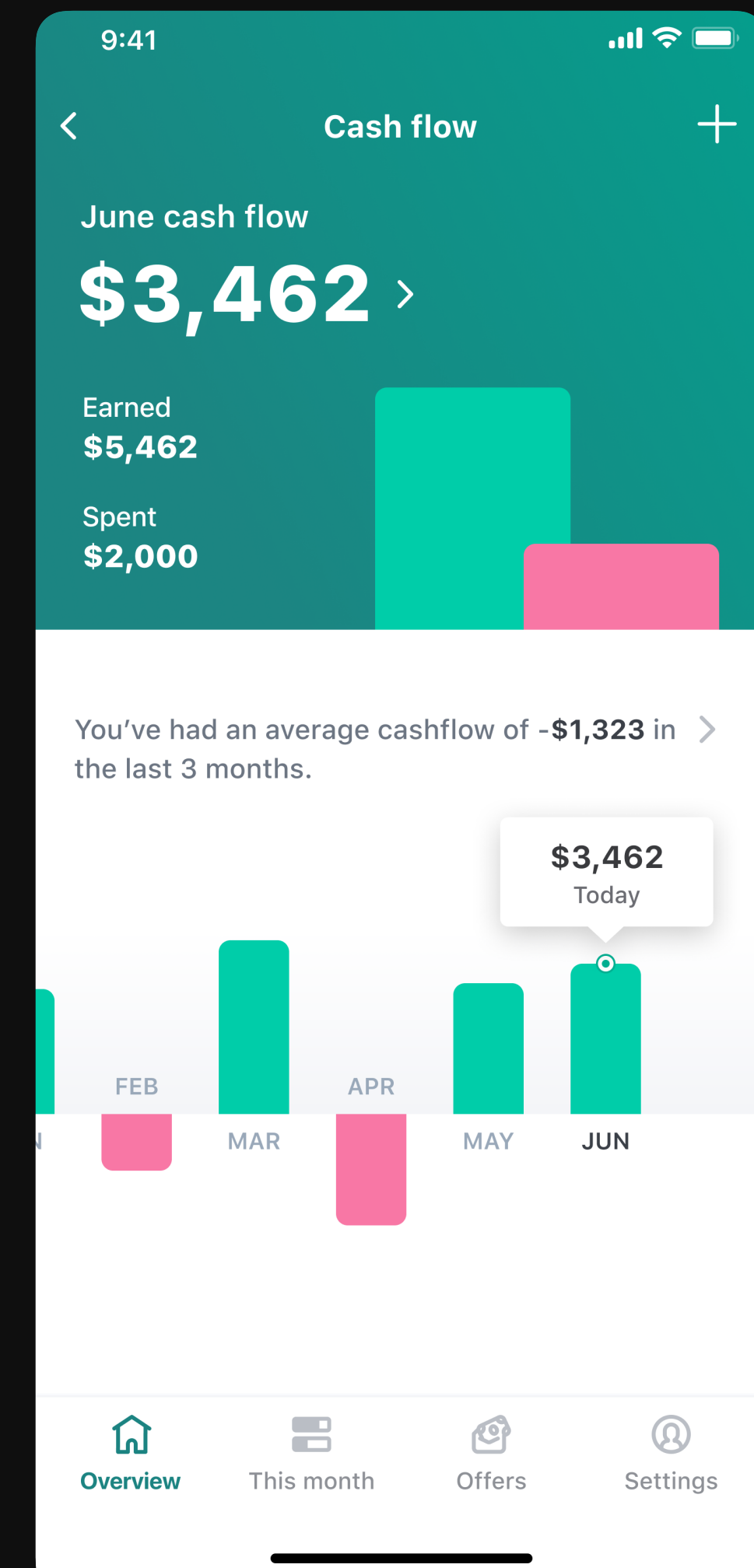
BEST



Hero only

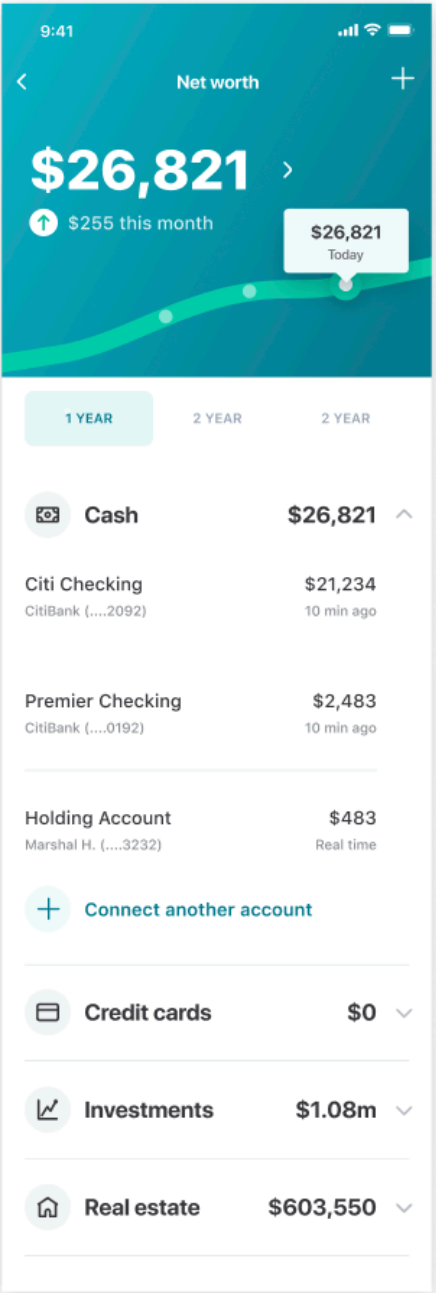


Hero + Color update

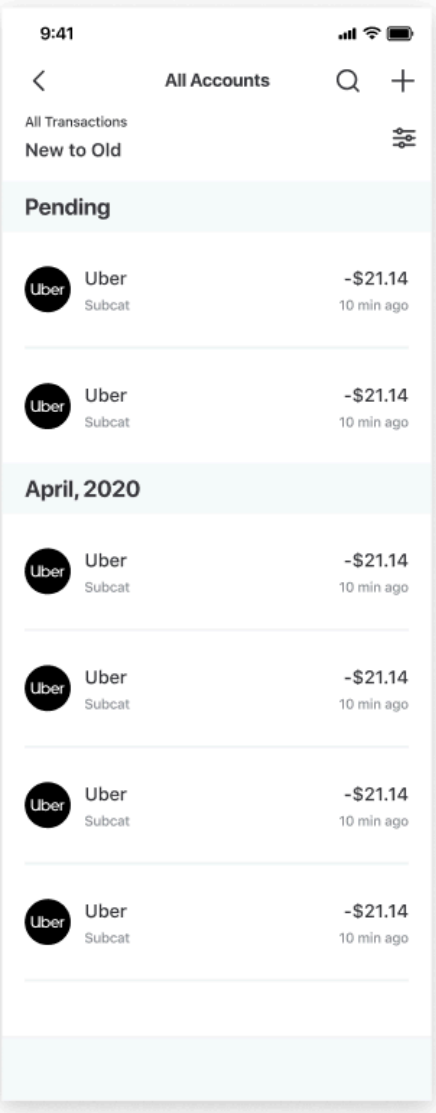


Hero + Data viz

Net worth

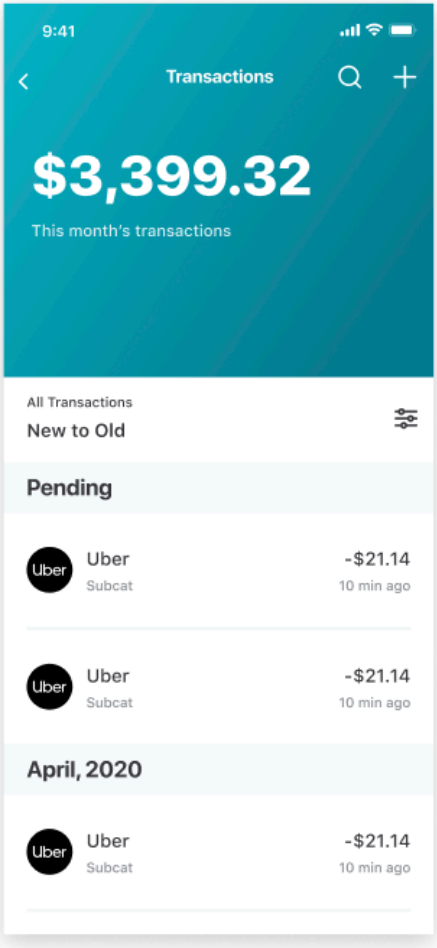


All Accounts

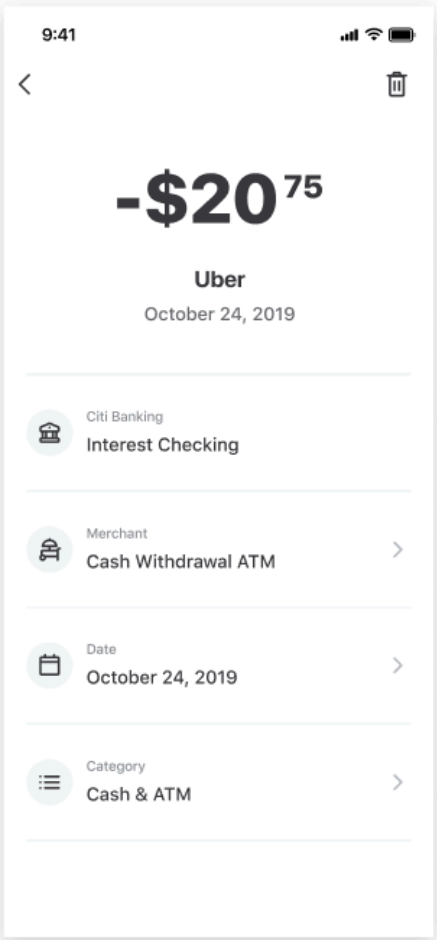


Account Detail L3

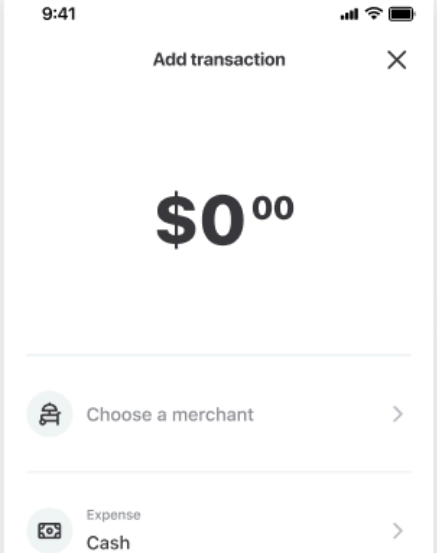
Transaction L2



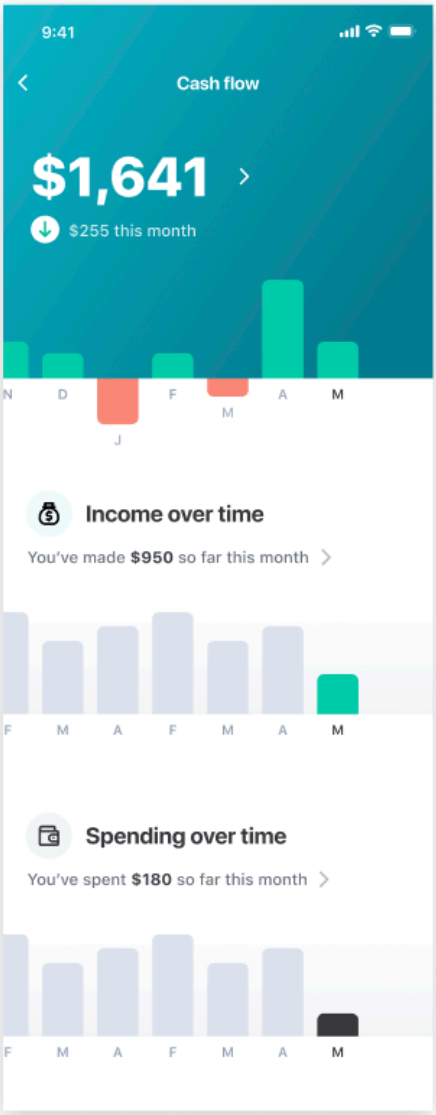
Transaction Detail



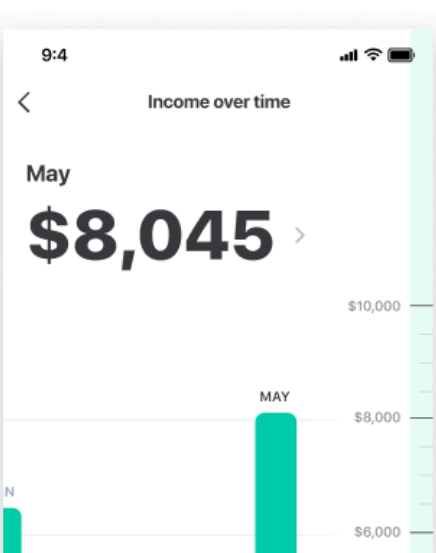
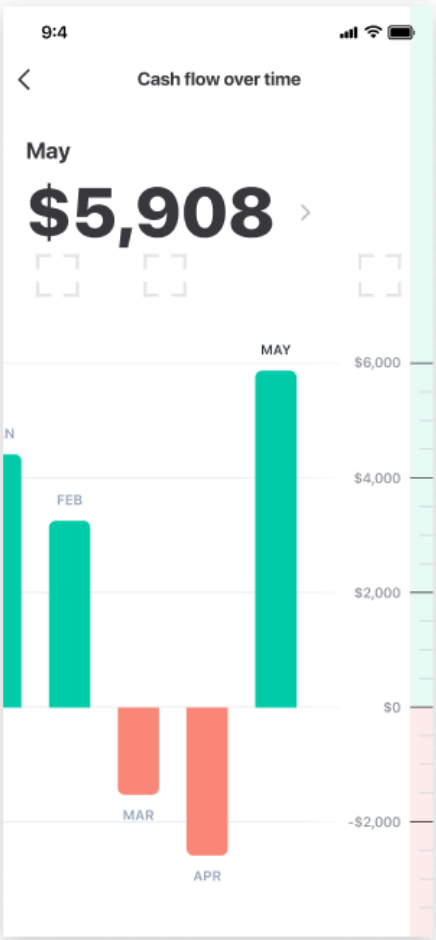
Add Transaction



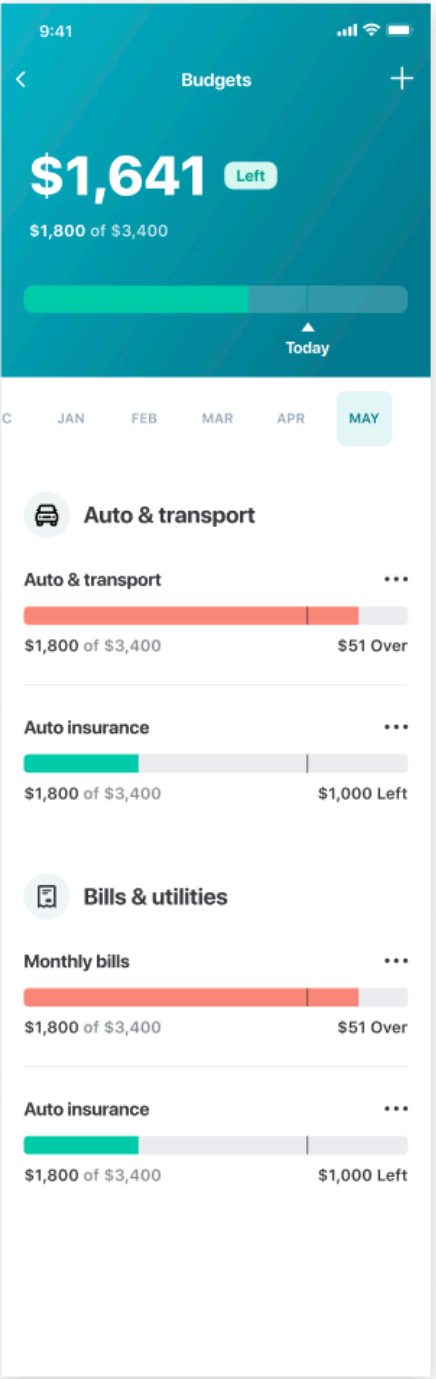
Cash flow L2



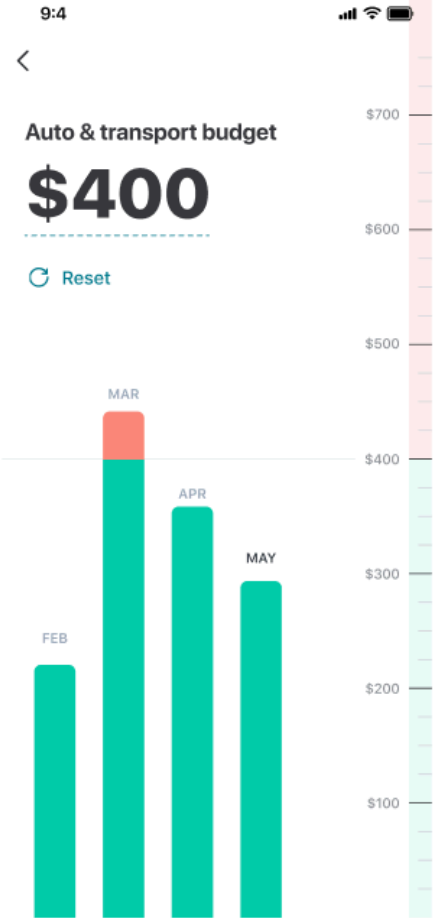
Cash flow L3



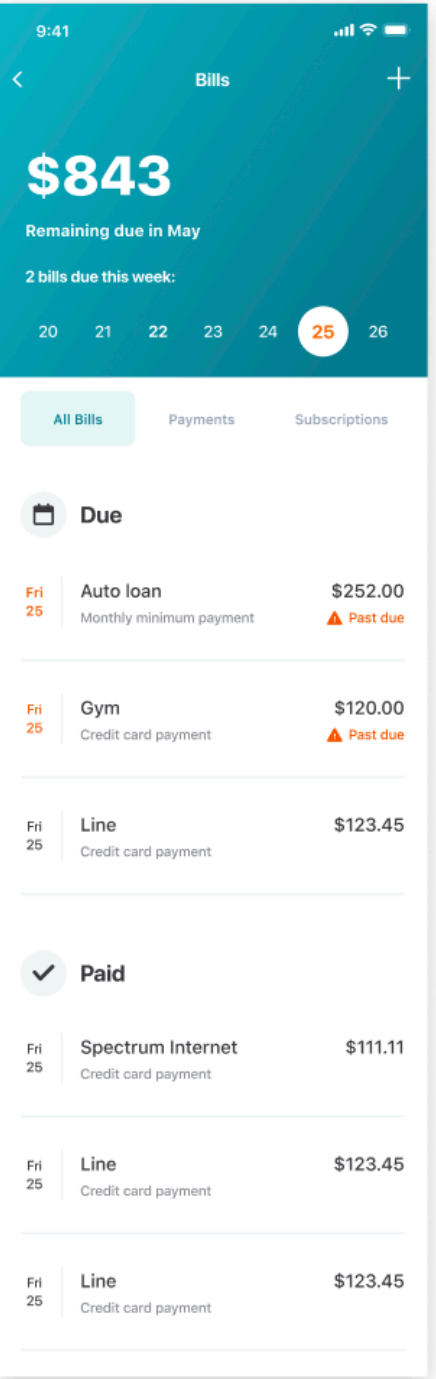
Budgets L2



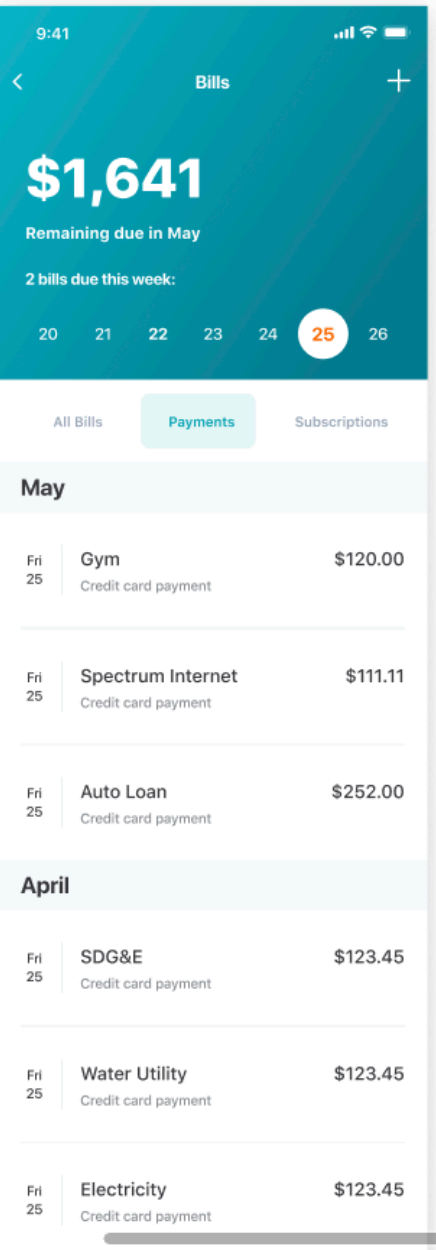
Budget L3 (click into)



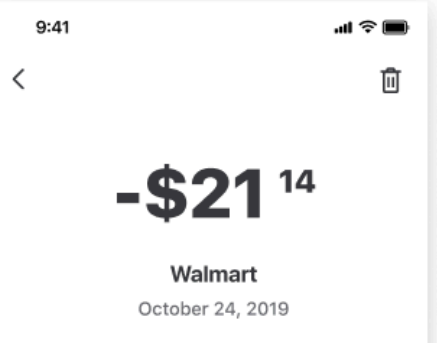
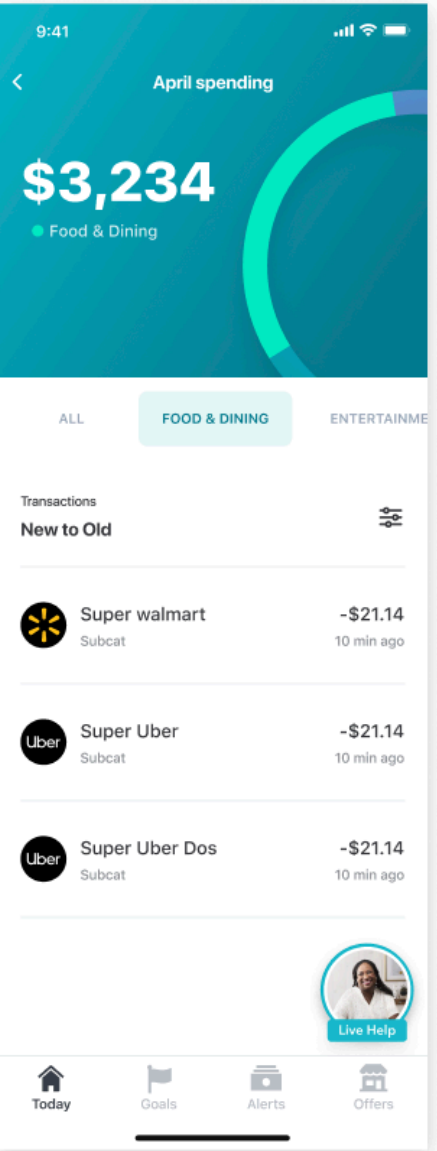
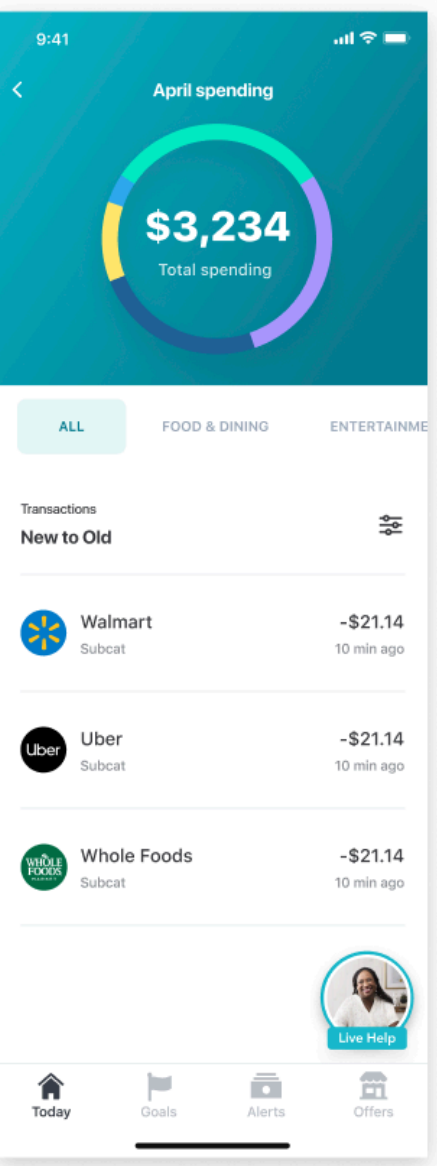
Bills L2



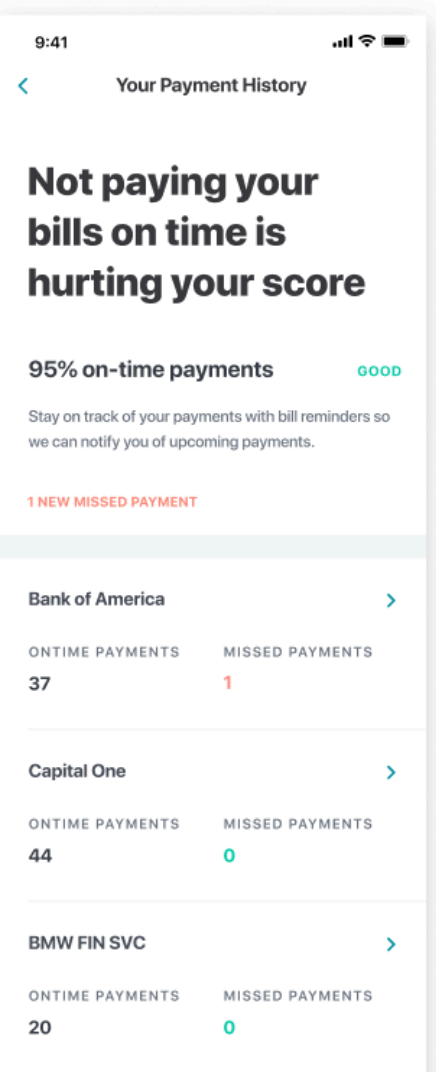
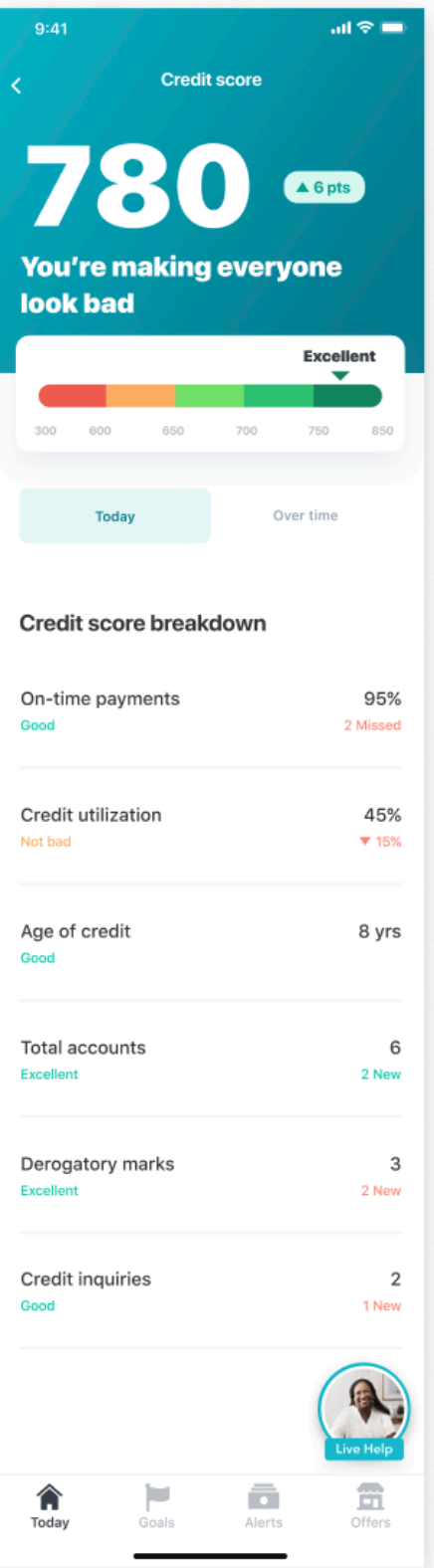
Payments Tab



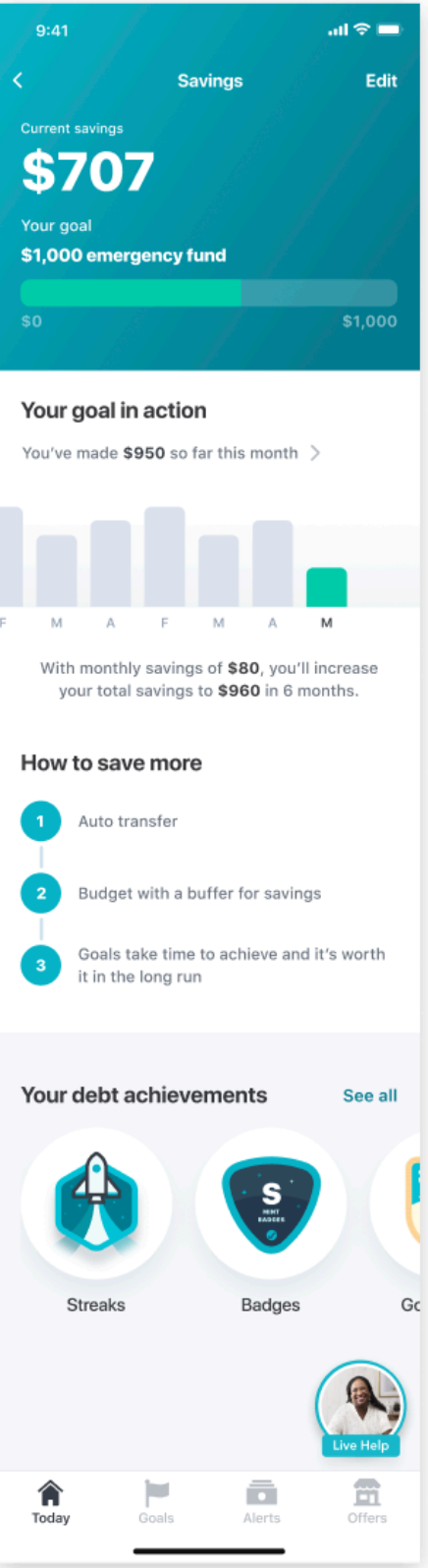
Spending L2



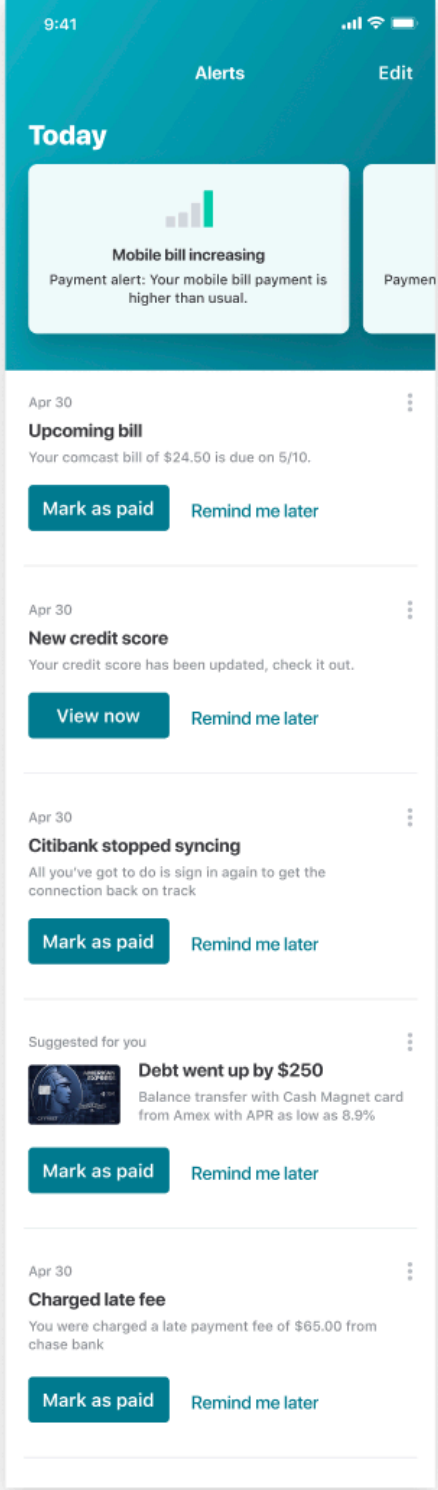
CS L2



Goal L2 Progress Screen



Alerts



Foundations L2 / L3

P0

Must have Nov
Release: Early Oct

P1

Must have Dec
Release: Early Nov

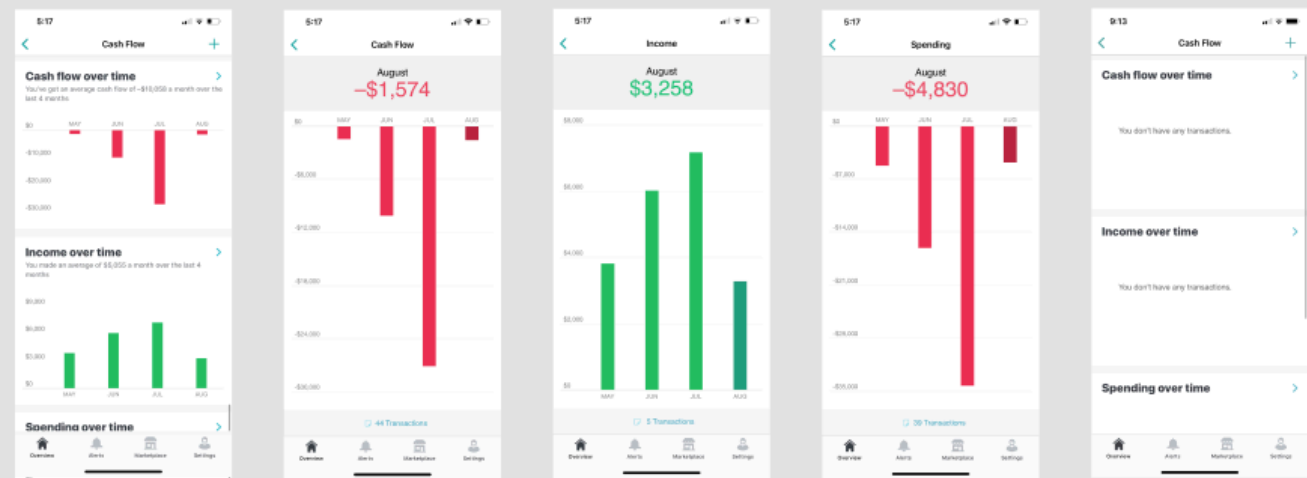
P2

Desired Dec
Release: Late Nov

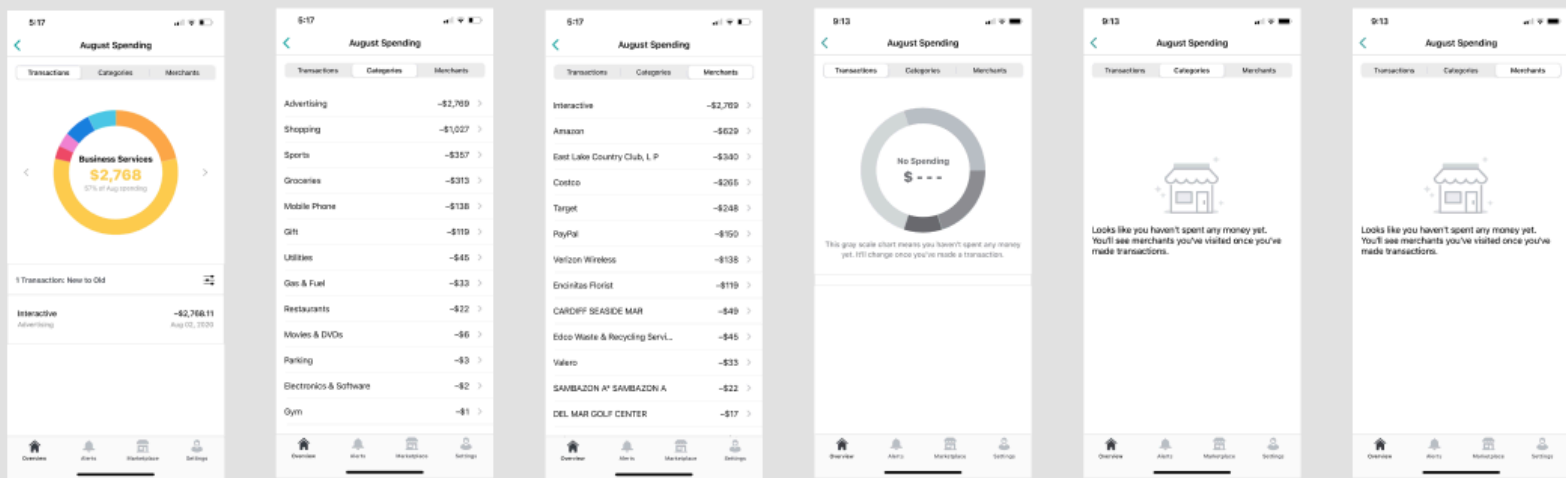
P3

Nice to have Dec

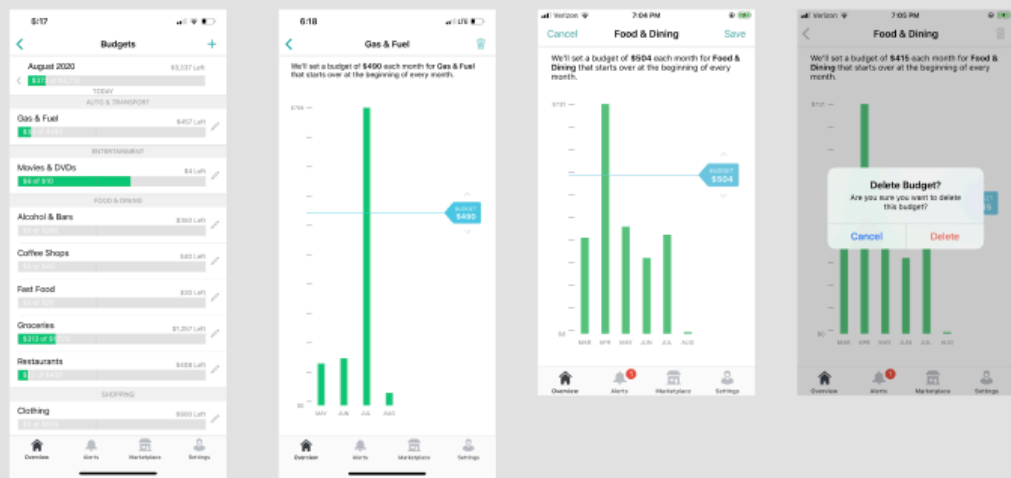
CASH FLOW



SPENDING



BUDGETS



P0

Mint - Cas...

P1

Mint - Cas...

P1

Mint - Cas...

P1

Mint - Cas...

P0

Mint - Spe...

P0

Mint - Spe...

P0

Mint - Spe...

P0

Mint - Spe...

P0

Mint - Spe...

P0

Mint - Spe...

P0

Mint - Bud...

P1

Mint - Bud...

P0

Mint - Bud...

P0

Mint - Bud...

Connect accountCancel

Q Enter bank name or sign-in URL

Let's connect your primary bank account—this is usually the account you get paid into.

CHASE

WELLS FARGO

BANK OF AMERICA

CapitalOne

PG&E

PayPal

DISCOVER

citi

How we protect your information

<

Sarah, what gets you most excited?

Crushing my debt with confidence

Being in control of my budget

Understanding my spending habits

Improving my credit score

Continue

+

Accounts

>

Cash

\$3,462

Credit card debt

-\$2,117

Investments

\$50,008

Transactions

>

Tue
13

Something pending
Category

-\$1²³

Mon
12

Walmart
Shopping

-\$12⁷⁵

Fri
9

INTU Direct Deposit
Paycheck

\$1,042⁸¹

16 uncategorized transactions

Overview

Alerts

Offers

Settings

Credit score

791 ▲

+

August spending ▾

\$1,153

\$847 left in budget

\$2,000

Today

Aug 6Aug 14Aug 22Aug 31

Expand all

Cash

\$5,732

Credit cards

-\$4,388

Investments

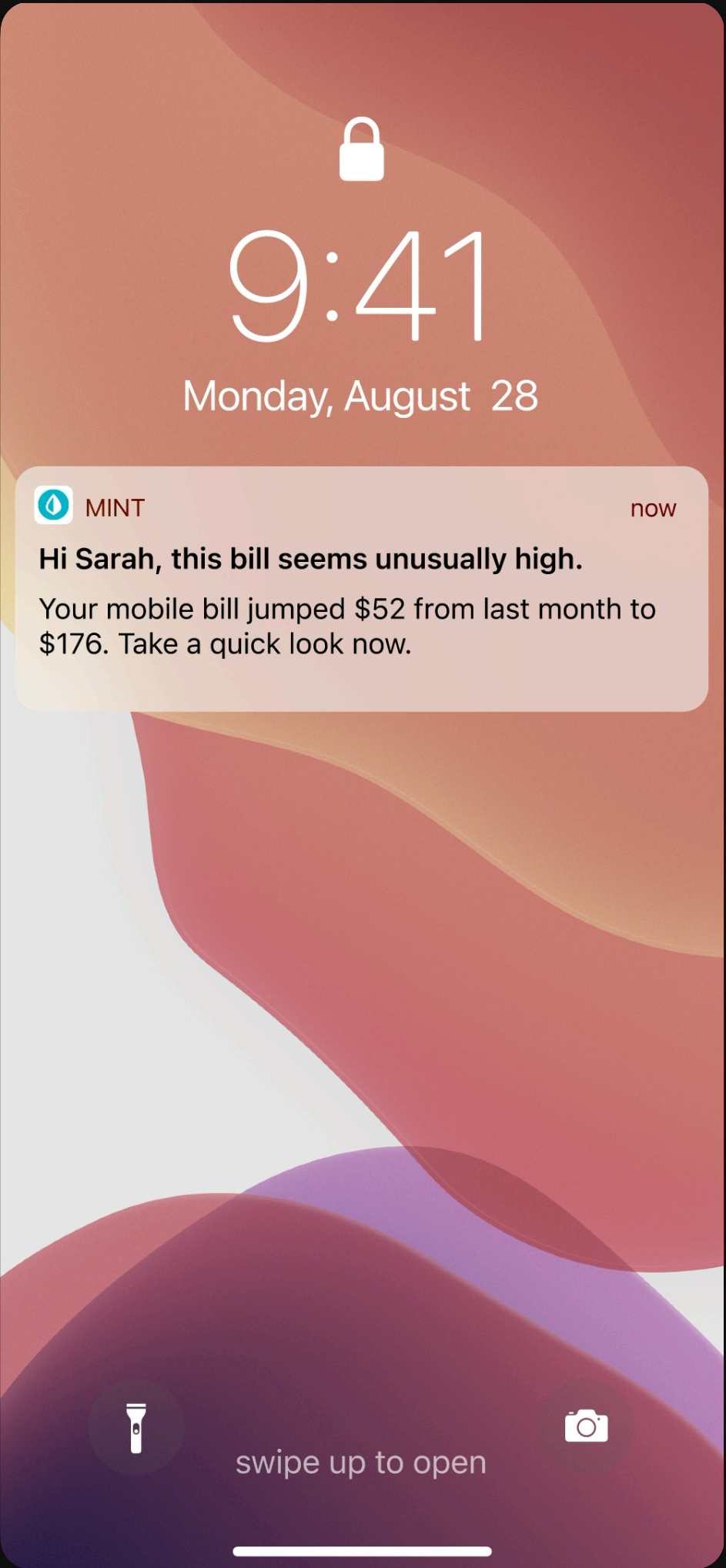
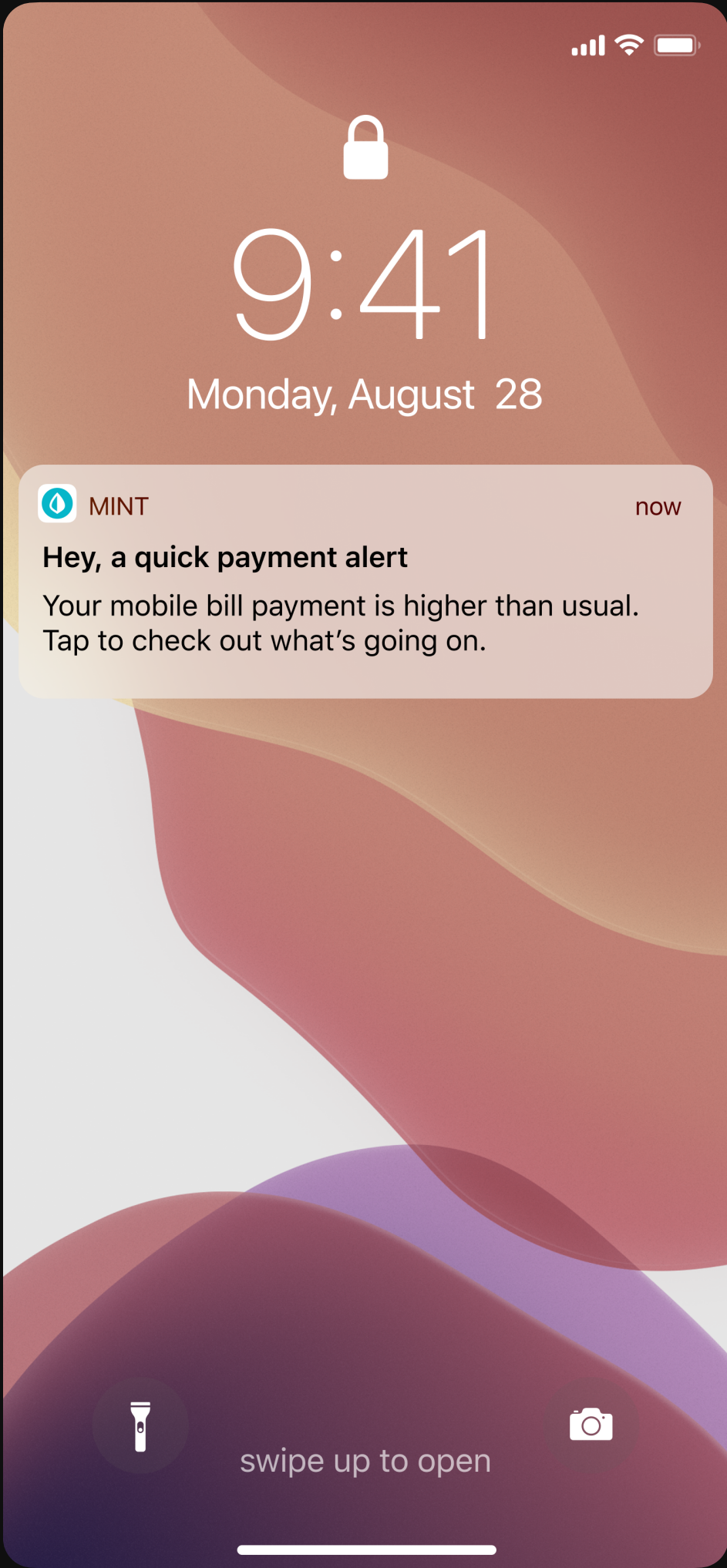
\$82,386

Overview

This month

Offers

Settings



IMPACT

11%

first-month
retention

40%

growth monthly
active users

3 pts

PRS
increase

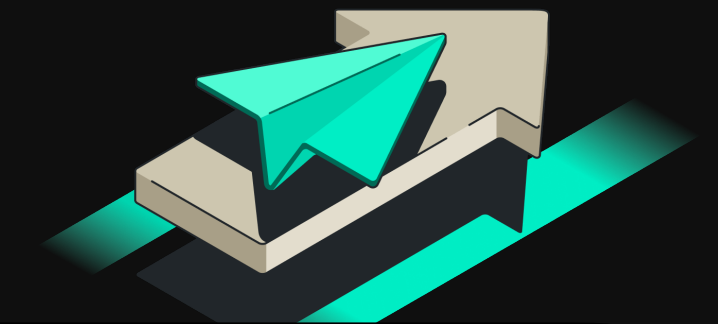
4.8

app store
rating

CONTEXT

TurboTax Experts

TurboTax's expert portfolio delivers AI-guided expert experiences across for both consumer and business tax filing.



For Personal Customers

AI-assisted expert help for customers who want confidence, guidance, or a fully hands-off tax experience.

For Business Customers

Expert-led tax support for self-employed and business customers with more complex filing needs.

For Experts

AI-assisted workflows and customer context to help experts deliver high-quality support at scale.

CONTEXT

Consumer and Business Tax were built on the same two foundational service Products and shared systems.



Assisted
File with expert help



Full Service
Hand off your taxes

SHARED SYSTEMS



AI Guidance



Expert Platform



Identity



Data & Docs



Starts

CASE STUDY

TurboTax

IMPACT

Driving 63% revenue growth, +40% unit conversion, and 92% faster access to expert help.

WHY IT MATTERED

TurboTax's future growth depended on successfully transforming from DIY software into an AI-assisted, expert-led service business.

MY ROLE

Led end-to-end product transformation across expert experiences, AI-assisted workflows, and related service operations.

TIMELINE

2024-2025

EXISTING SIGNALS

<0.5%

assisted market
penetration

4.5M

visit and leave for
competitors

98%

brand perception
rooted in DIY

BUSINESS EXPECTATIONS

85M

potential Assisted
filers

83% growth

CG growth tied to
Assisted portfolio

Software→Service

mandate to evolve
TurboTax beyond DIY

CUSTOMER TARGET

EXISTING ASSISTED CORE

Expert Guidance Seekers

Complex tax situations

Specialty expertise

Relationship-driven service

STRATEGIC EXPANSION OPPORTUNITY

Efficiency Value Seekers

Low confidence

High delegation intent

Value conscious

“Get it done” mindset

33M+ TAM
38–40% of PYA

YOUNG RISER

Fastest growing
Full Service
segment

40%

YoY growth

“ I don’t want to
mess this up.

Needs

Speed

Transparent pricing

Low friction

Immediate help

SIMPLE DELEGATORS

Largest
Full Service
segment

38%

of FS base

“ I thought I’m paying
someone to do this.

Needs

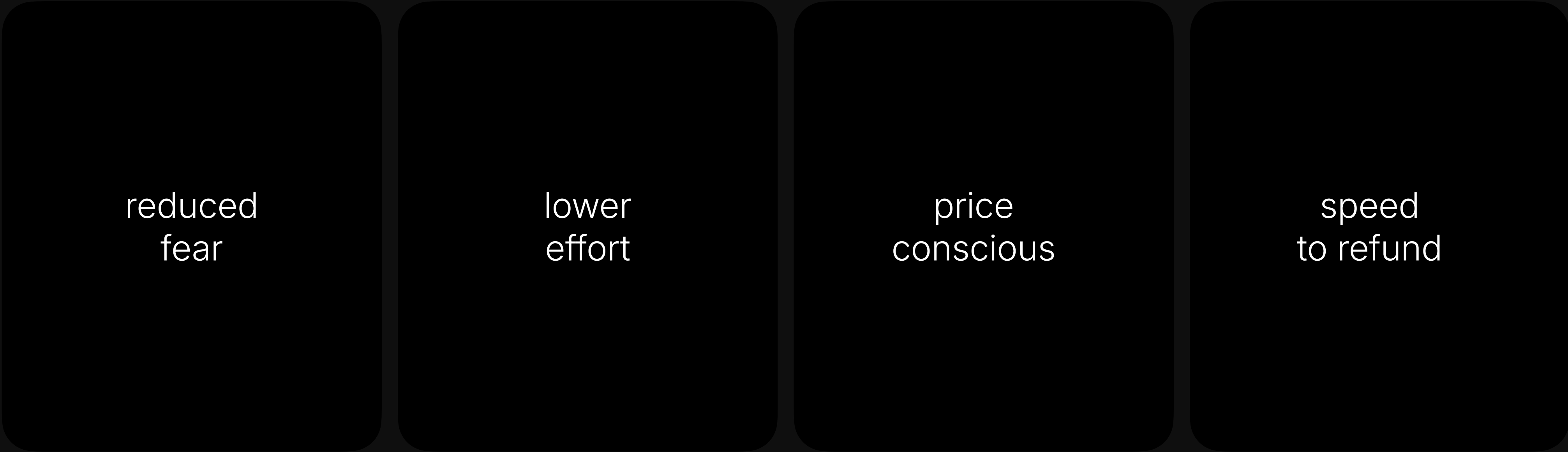
Reassurance

Convenience

Low effort

Trusted guidance

TARGET CUSTOMERS VALUE





CUSTOMER INSIGHTS

Start with confidence

Shopping for a person, not a product

The work still felt manual

Service on their terms

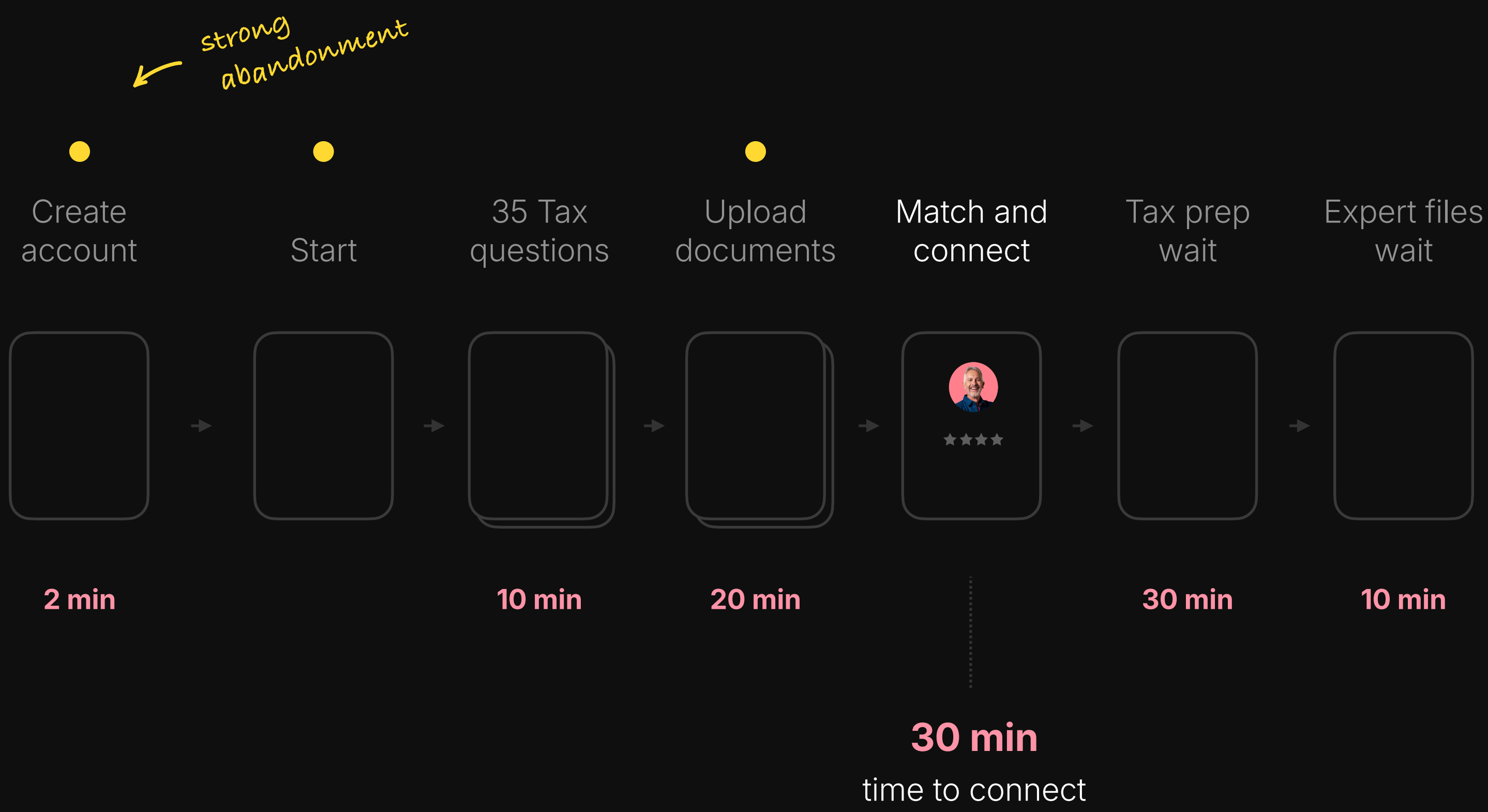
PRODUCT IMPLICATIONS

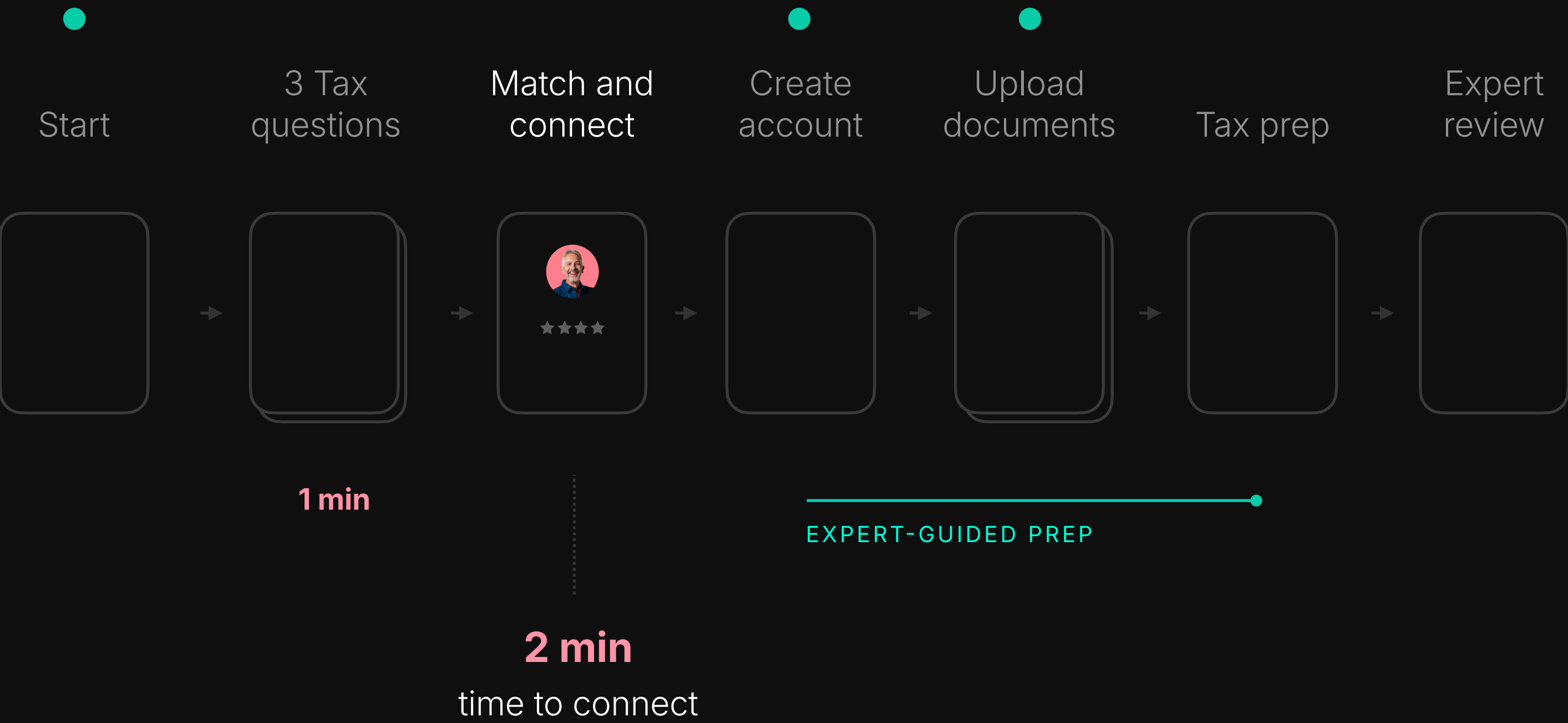
Reduce uncertainty before commitment
Clarify pricing, expectations, and how the service works.

Lead with the expert
Move expert connection to the beginning of the journey.

Remove effort across the experience
Automate intake and eliminate unnecessary upfront work.

Support adaptable service experiences
Offer different levels of interaction and expert involvement.



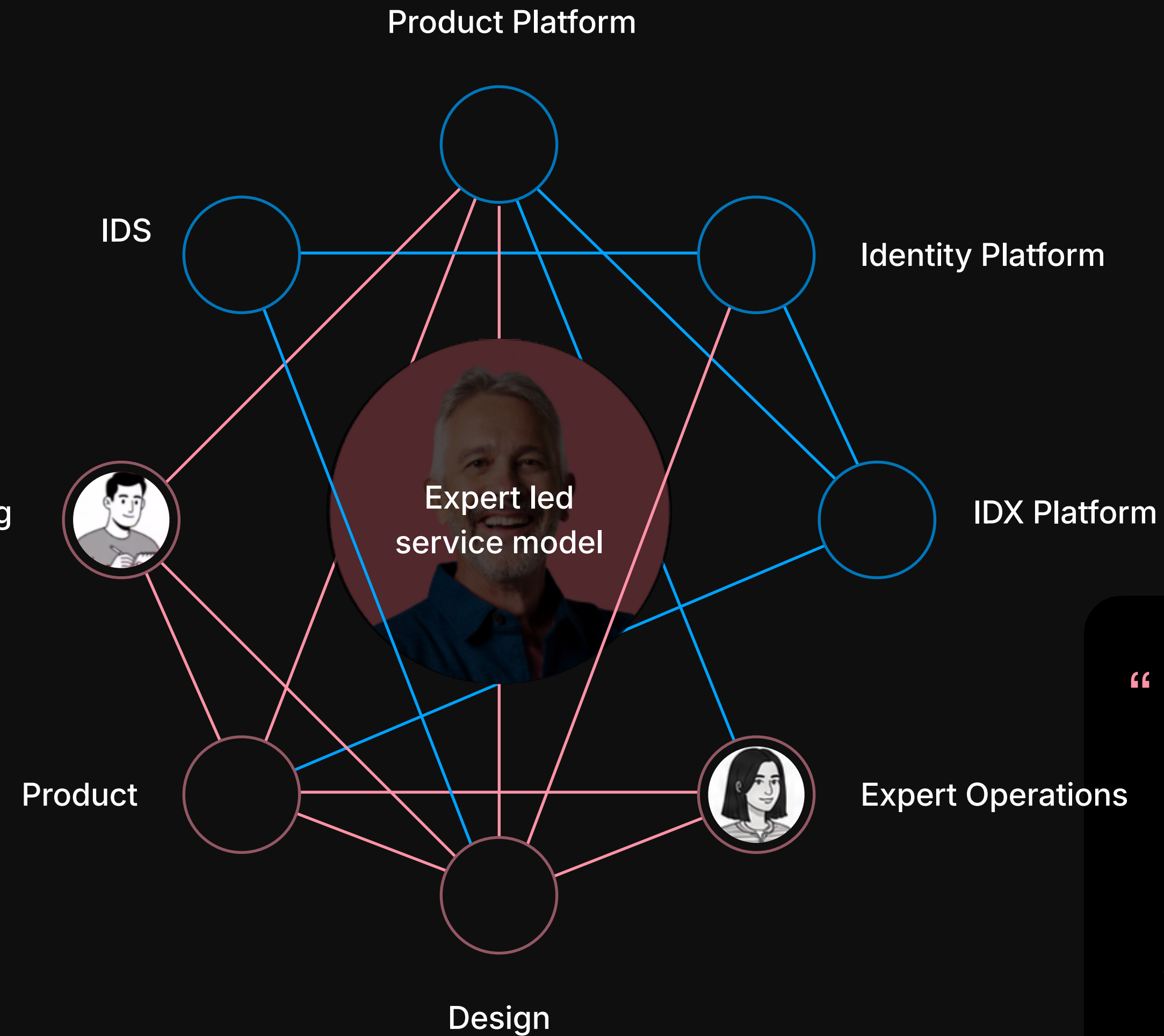




“ Jim, it *can* be done,
but we’re not sure why
it was built that way.
Wait for the poc.

— Balaji, Engineer Leader

Engineering



“ There is no way we
can operationalize this
by season. Supply will
get crushed.

— Denise, Expert Leader



Personal Tax

Full Service

Assisted

8

Designers

2

Content

1

Researcher



Business Tax

Full Service

Assisted

6

Designers

2

Content

1

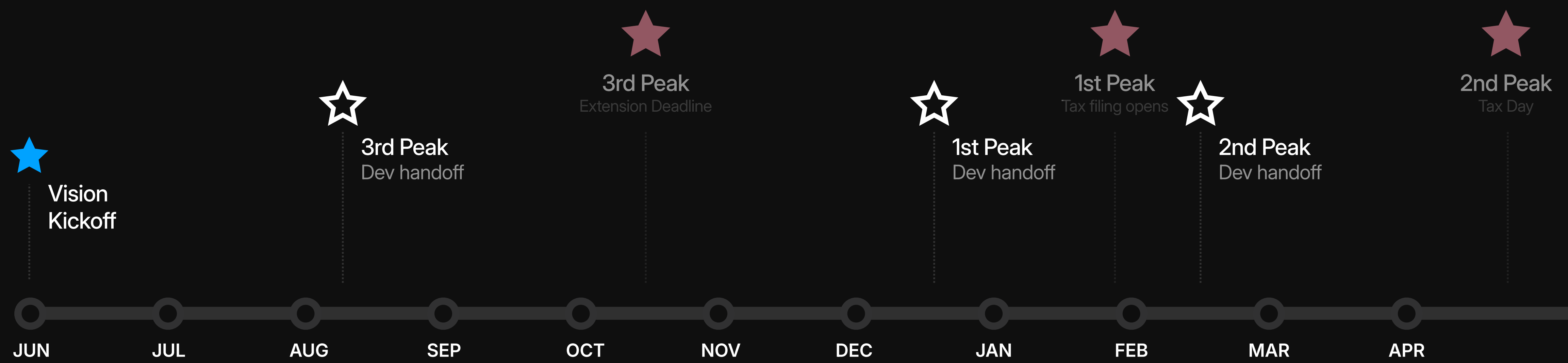
Researcher

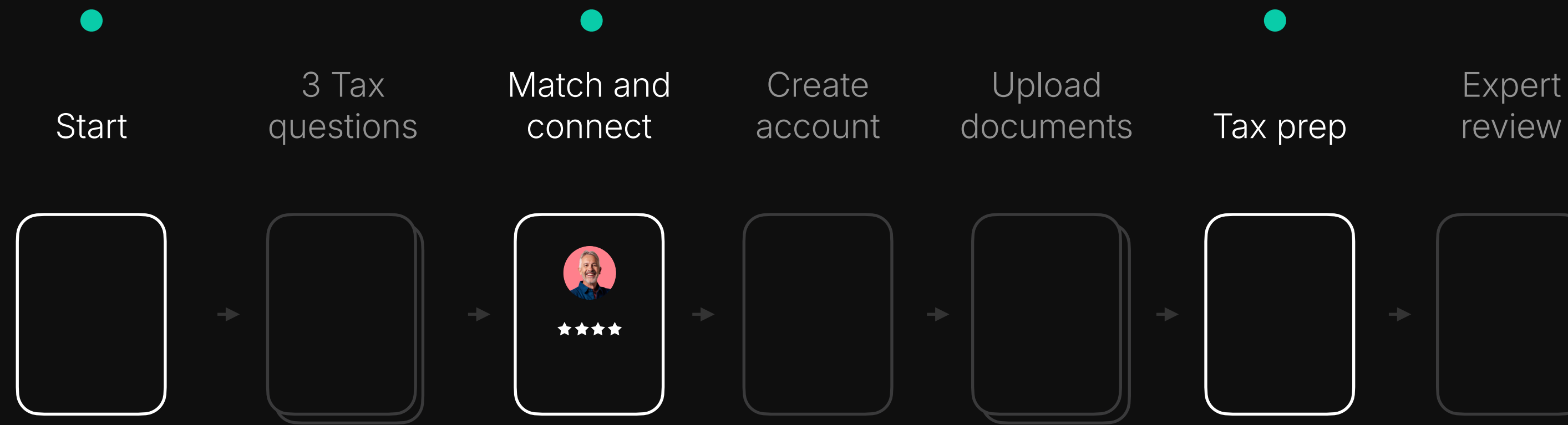
Activate

Expert Experiences

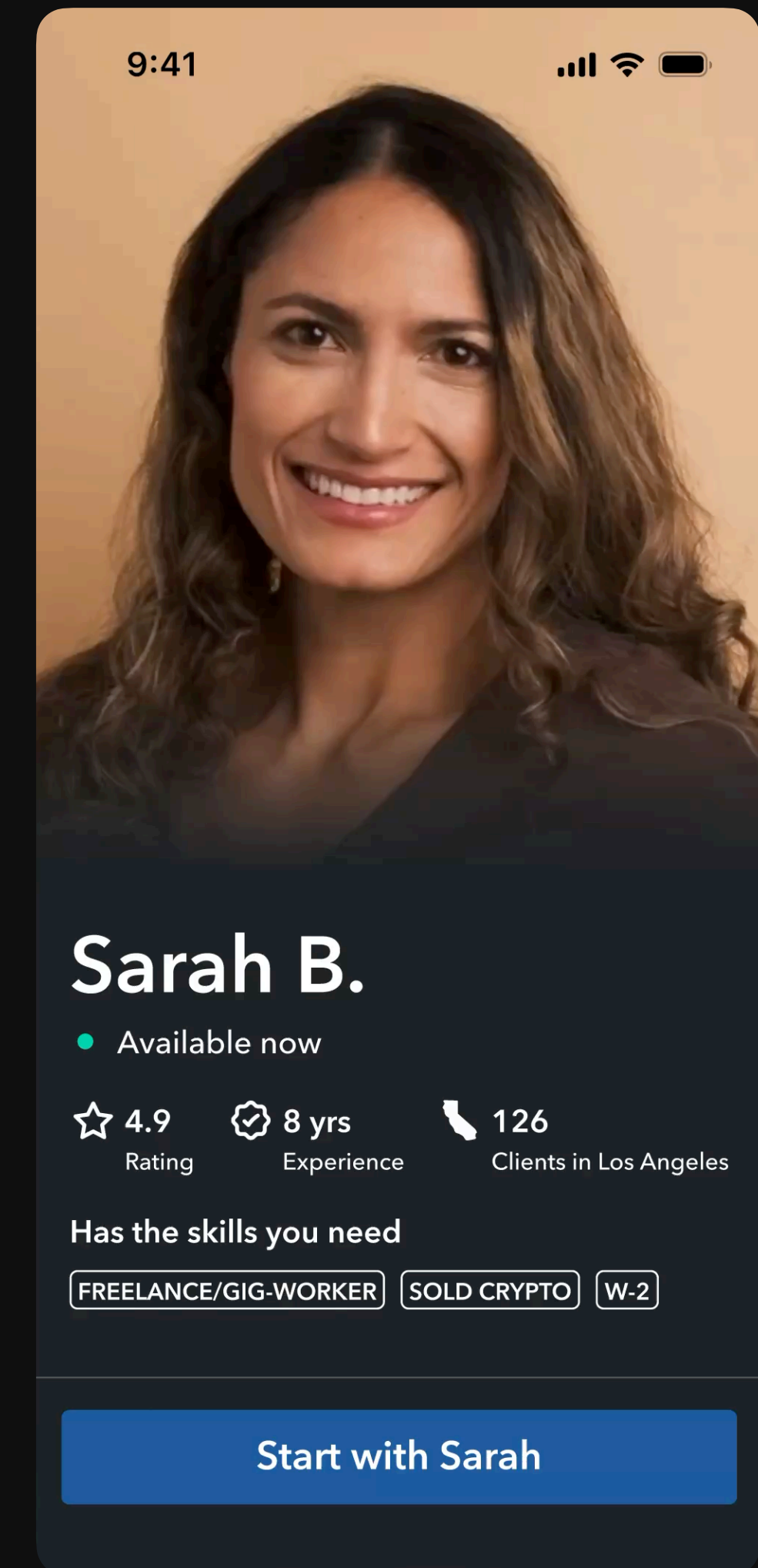
AI Concierge

OPERATIONALIZING THE TRANSFORMATION





► WILD



Baseline

TESTING

1. User Flow

2. User Flow

3. User Flow

4. User Flow

5. User Flow

6. User Flow

7. User Flow

8. User Flow

9. User Flow

10. User Flow

11. User Flow

12. User Flow

13. User Flow

14. User Flow

15. User Flow

16. User Flow

17. User Flow

18. User Flow

19. User Flow

20. User Flow

21. User Flow

22. User Flow

23. User Flow

24. User Flow

25. User Flow

26. User Flow

27. User Flow

28. User Flow

29. User Flow

30. User Flow

31. User Flow

32. User Flow

33. User Flow

34. User Flow

35. User Flow

36. User Flow

37. User Flow

38. User Flow

39. User Flow

40. User Flow

41. User Flow

42. User Flow

43. User Flow

44. User Flow

45. User Flow

46. User Flow

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Zero Touch

9/22- 10/31 | [Test Dashboard](#) | [AlphaBeta](#) | [Learning Plan](#) | Additional Details in [Test Binder](#) | [TY24_4609](#)

HYPOTHESIS

If we provide a 'Zero Touch' option for simple filers, we will increase our FS conversion by reducing friction at the top of funnel, by allowing users to proceed without talking to their assigned expert.

DECISION & GUARDRAIL METRIC(S):

Decision metrics: FS Conversion
Local metric: Zero Touch take %,
Guardrails: Franchise Conversion, CST

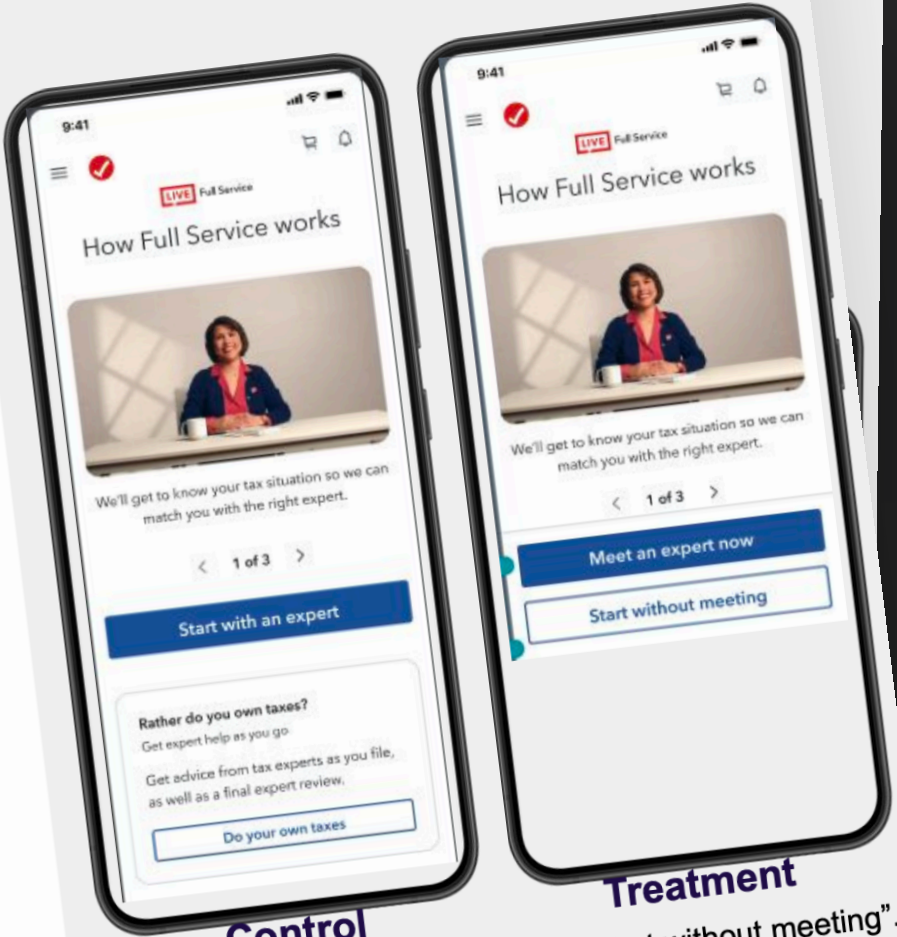
	A: Control (Meet Now)	B:Treatment		
	TOTAL 1744 Users	TOTAL 1806 Users	Meet Now 1100 Users	Start Without Meeting 706 Users
Zero Touch Take Rate	NA	39.1%	NA	NA
Intro Screen Select Rate	71.4%	83.1% 114 ITC	NA	NA
FS S2C	12.5%	14.8% 120 ITC	17.9%	9.6%
FS Franchise S2C	28.2%	28.9% 102 ITC	31.6%	22.6%
CST Total	8 hours	7 hours 83 ITC	6.4 hours	8.0 hours
Franchise RPA	\$90.89	\$97.02 107 ITC	\$114.14	\$70.06

Decision Metric: FS S2C	Value	95% Credible Interval	PR True Effect > 0	Risk
Control: Baseline	12.5%	95 - 113	83.2%	0.009%
Treatment: Zero Touch	14.8%			

Note:
Data excludes ABR flow.

Eligible Users
New users on FS intro screen

NEXT STEPS:



Control

Must "Start with an expert".
After LQQs and matching,
an expert must engage for
them to progress.

Treatment

Can "Start without meeting".
After LQQs and matching,
those users can progress
without expert engagement.

CORE TEAM

PM: Nuh Zamani
DS: Randy Urist
PD: Derek Wilson

Design: Teddy Soulopulos, Melinda Rose

CORE TEAM

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Challengers

Expert shopping

1. User Flow

2. User Flow

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START WITH CONFIDENCE

FROM

TO

Welcome to Full Service

ADD YOUR DOCS

0:00 / 0:26

A local expert can file for you as soon as today

Here's what happens next

100% accurate taxes and your best outcome, **guaranteed**.

EXPERT DOES YOUR TAXES

REVIEW AND APPROVE

Get started

Do my own taxes instead

LIMITED-TIME OFFER

\$150 flat for expert-filed taxes by 3/18.
Includes both federal and state. For those who didn't file with Full Service last year.
[See offer details](#)

Expert Full Service

Meet an expert now

Start without meeting

How it works

AA

turbotax.com

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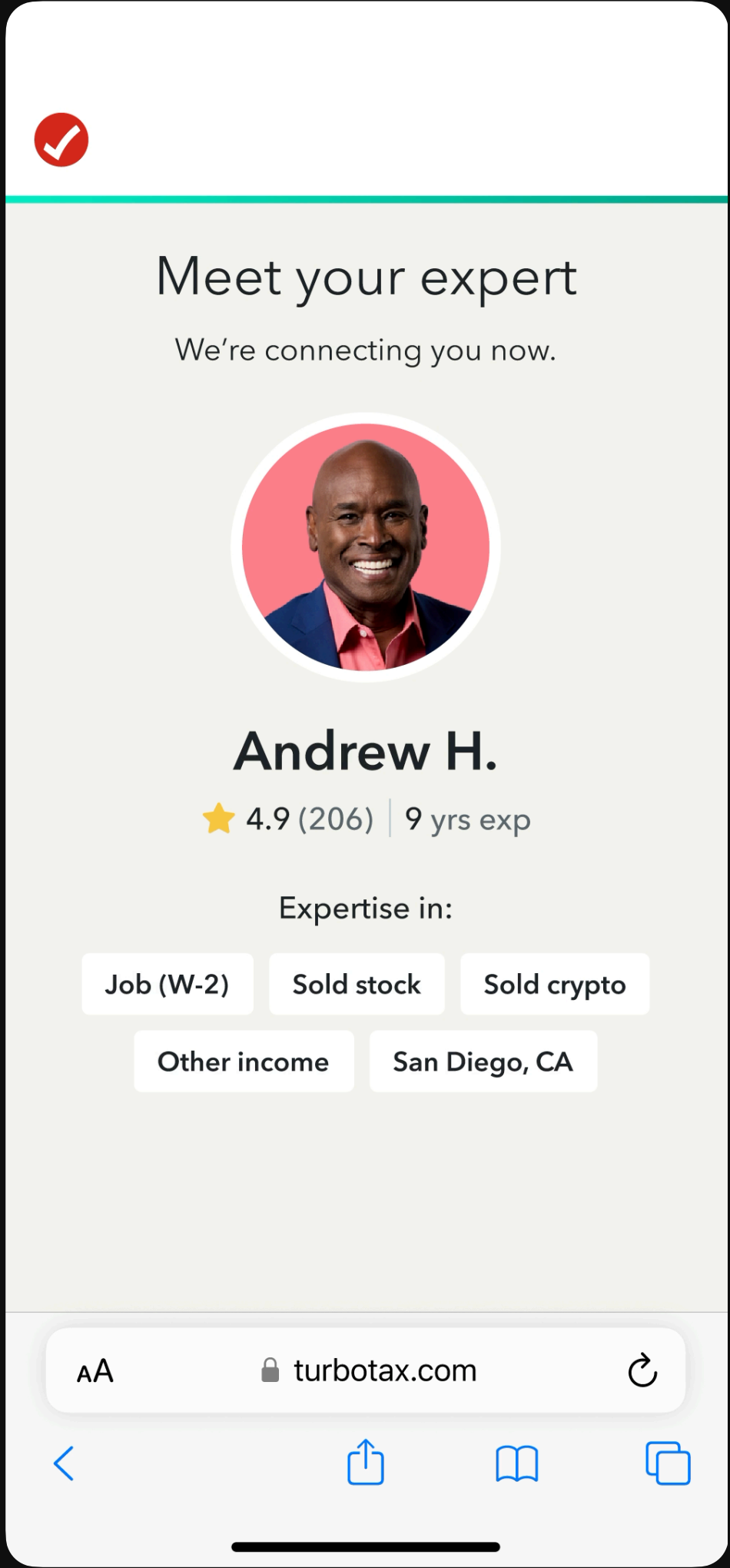
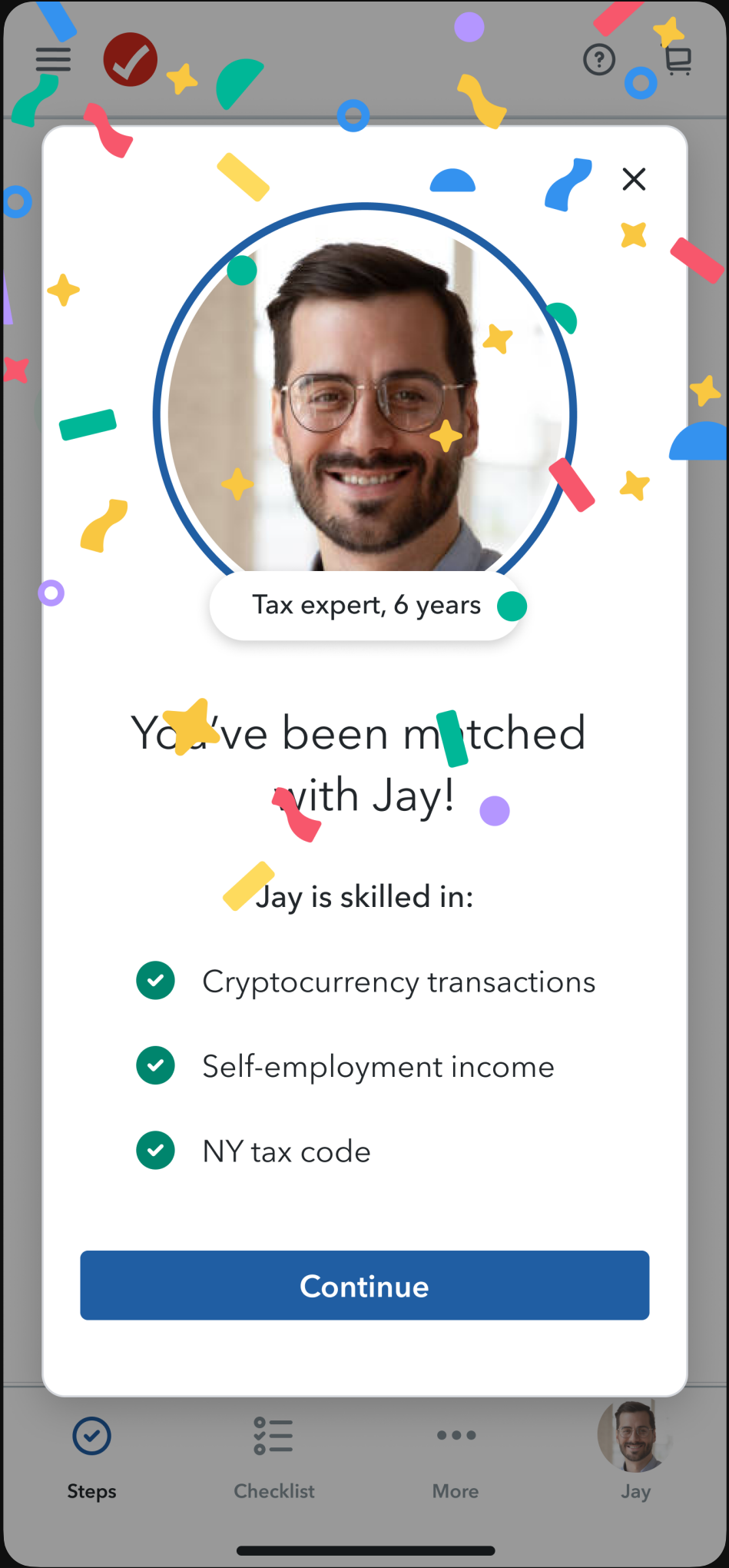
them on your ti

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LEAD WITH THE EXPERT

FROM

TO



2x
unit
conversion



Full Service





James W.

 4.9
Rating

 8 yrs
Experience

 126
Clients in Los Angeles

W-2

BUSINESS TAX

FOREIGN INCOME

SELF-EMPLOYMENT

INVESTMENT INCOME

+5 MORE

Meet your expert online

Schedule an appointment

AA

 turbotax.com















Experts just like James are available now

Your expert's with a customer, but other qualified experts can talk.



Eric S.

 Available now

 4.9
Rating

 8 yrs
Experience

Start a call

AA

 turbotax.com









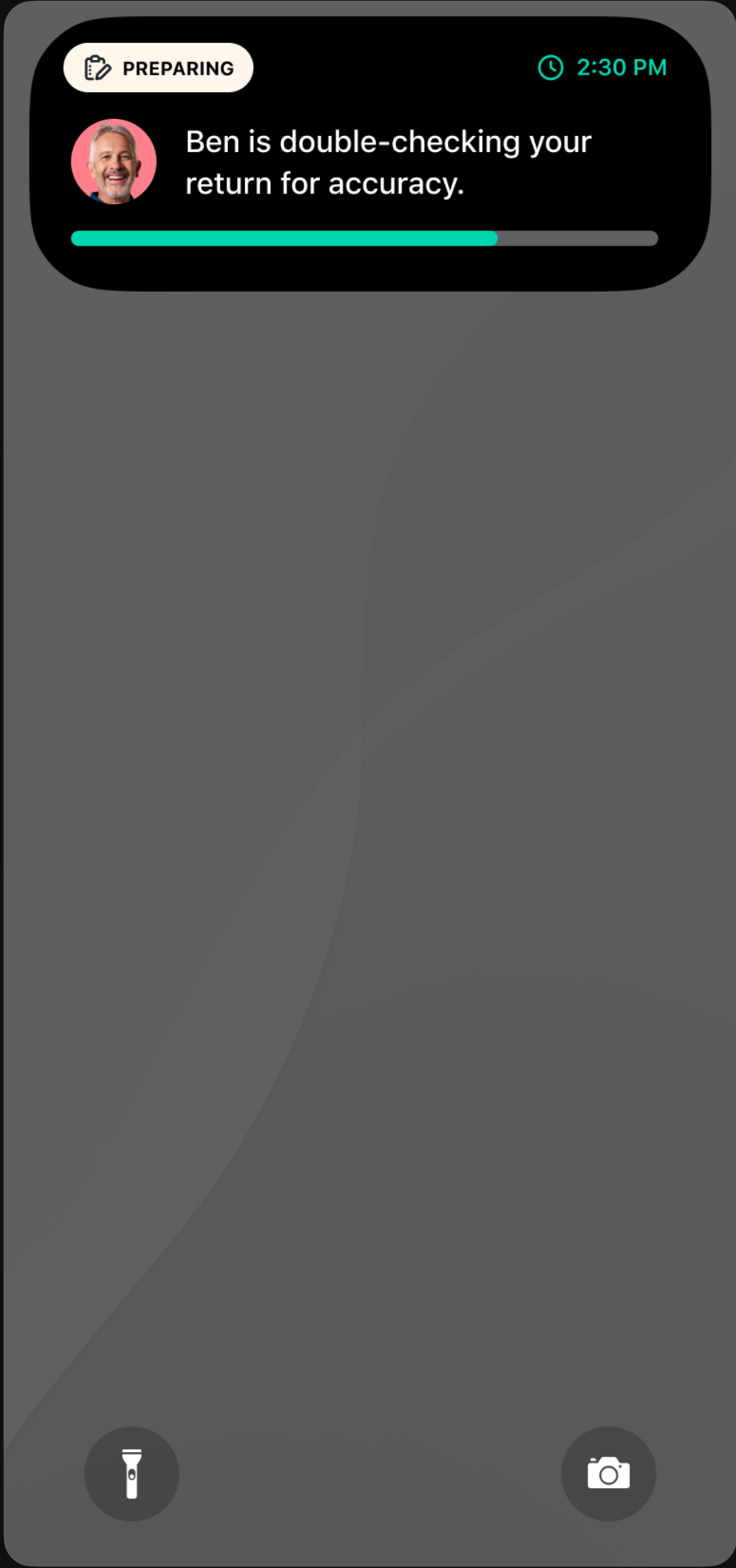
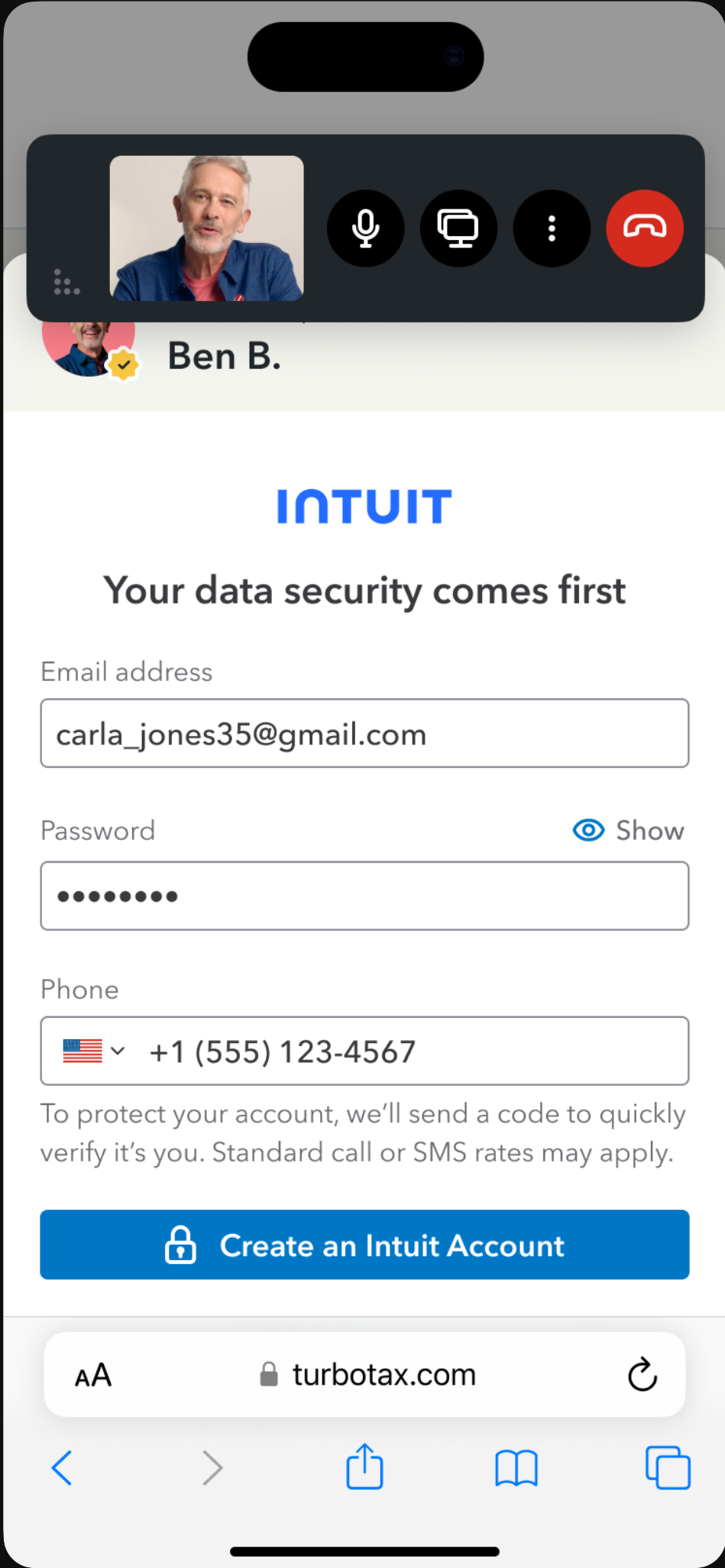
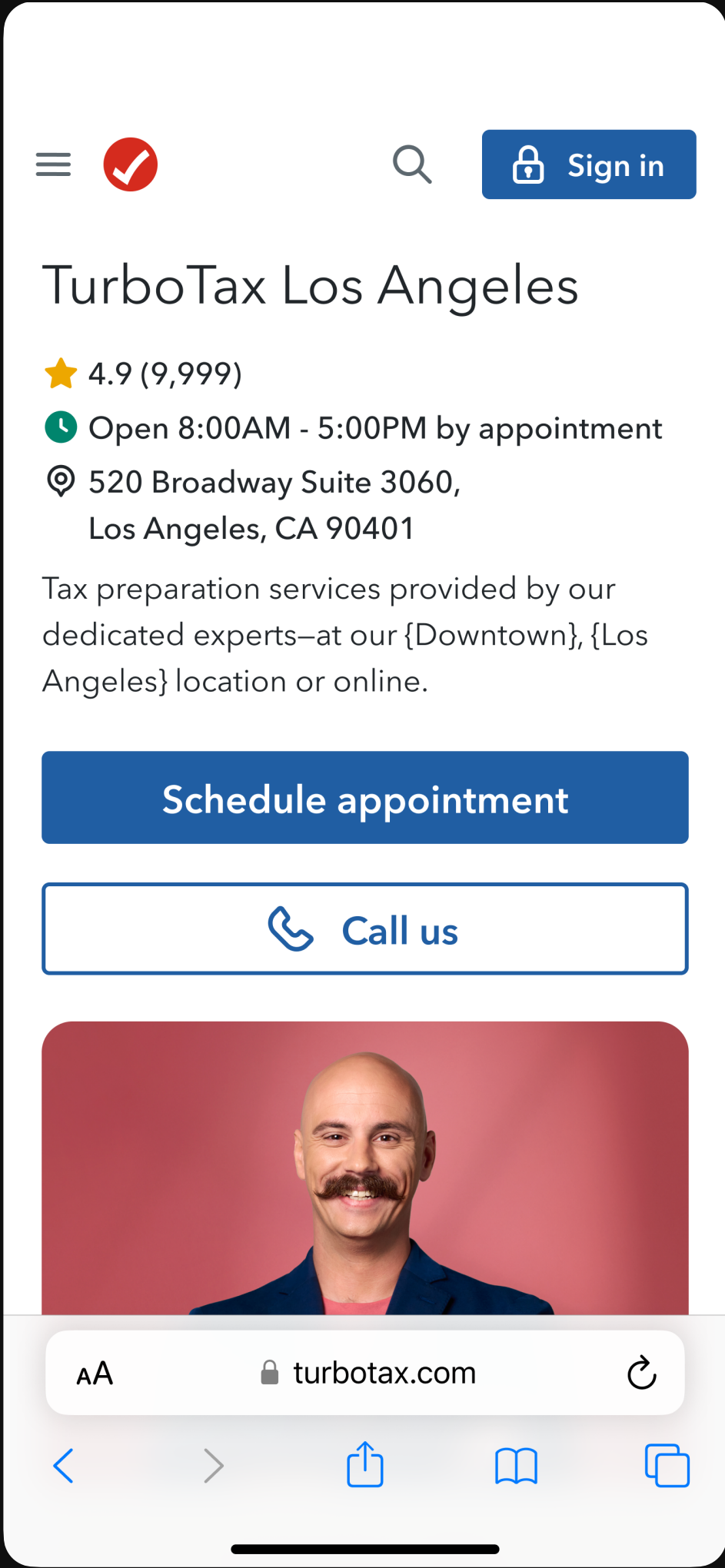




95%

chose
start now

vs waiting for the
expert they chose
from search



IMPACT

63%

growth
revenue

40%

conversion
units

92%

increase in speed
to connect

\$300M

incremental revenue
total portfolio