

INVESTMENT HELP

A sample copy



By : Tuhin Biswas

ABOUT

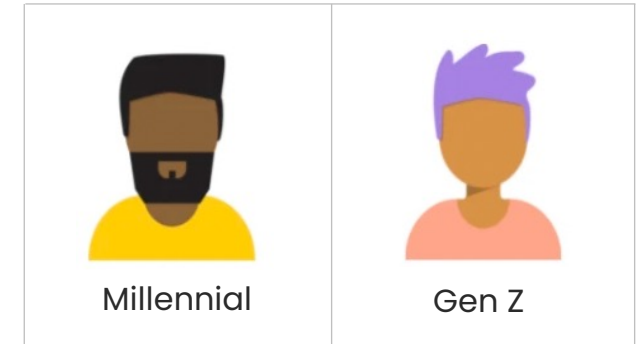
1. Helping **millennials and Gen-Zs**, those who are not sure about the **investment strategies**.
2. Helping to make decisions about the **Investment choices** which is best for them

PROBLEM STATEMENT

“How might we make the Millennials and Gen Zs feel confident about their investment choices?”

***Considering only “Millennials” age group to create the artefacts.*

Targeted age group



Demography

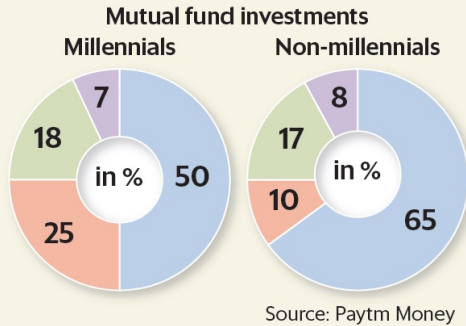


Millennial mindset

Millennials invest most of their money in equity and tax-saving funds; in the debt category, they like insta redemption funds. Among non-millennials, the equity allocation is much higher

■ Equity ■ ELSS ■ Debt* ■ Balanced

*20% of debt fund allocation is in liquid funds offering insta redemption facility



In a nation of 1.35 billion people, it means that just 3.12% of our population is investing in the stock market.

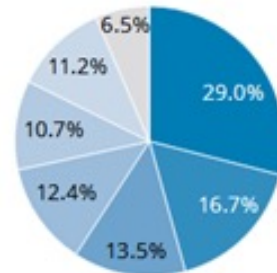
India vs others countries

Country	% of retail investors (both stocks and mutual funds)
USA	48.8
Singapore	29.1
Malaysia	26
China	14.6
India	4.4

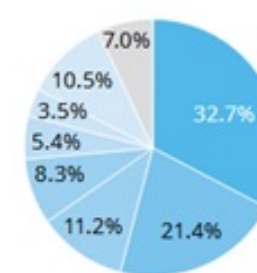
Source: Participation of Retail Investors in Indian Equity Market- Makarand W, Sudhesh S

The report states that even though Indian Millennials are young, they are contributing about 70% of household income. The following chart, taken from the report, represents their spending pattern.

Monthly Expenses



Expenses from incremental income



Source: Deloitte Database (Thomson One) and Analysis

“Millennials need a better place to park their money with more transparency. With so much information available at hand, millennials are willing to pay extra for quality research and advisory. Gen Y, followed by Gen Z are also the first generation to have technology at their fingertips, that simplifies money for them, which means more focus on anything and everything digital.”

Source – Financial Express

Top 3 new-age investment bets for millennials looking to take risk and earn big -
 1. Cryptocurrencies, 2. NFTs , 3. Equity Crowdfunding

Source – Economic Times

Women from tier 2 and tier 3 cities used the time saved through WFH to research and understand stocks and equity funds. Moreover, aided by many financial apps, women in smaller towns pick suitable equity investments and challenge gender stereotypes.

Year – 2020

22% to 24 %

Year – 2021

24% to 40% ↑

Source – Press journal and Clear Tax

Indian Millennials Are Taking Stock Market Investing Seriously. Technology Is Enabling Stock Market Access. Zerodha saw investors in the age group of 20–30 increase to 69% of its total investors, from 50–55% pre-COVID.

Year – 2021

69% ↑

Source – Forbes

A surge of 5 million new demat accounts in just about 9 months reflects India's trust in the stock markets to help them generate wealth. The Indian economy is relatively young with 62.5% of its population in the age group of 15–59 years and this demographic dividend can help stock markets expand.

Source – Forbes

Most of the millennials do not rely on a [single income source](#) and are constantly searching for passive income sources. This is the reason why most of the millennials have started to invest in high-yield opportunities like [SIPs](#), [stocks](#), [mutual funds](#), [NFTs](#), [ULIPs](#) and [digital gold](#).

GenZ population investing in Crypto.

Source – ficsrcc

When it comes to investing preferences, the young guns prefer-

Mutual funds

64%

Equity

24%

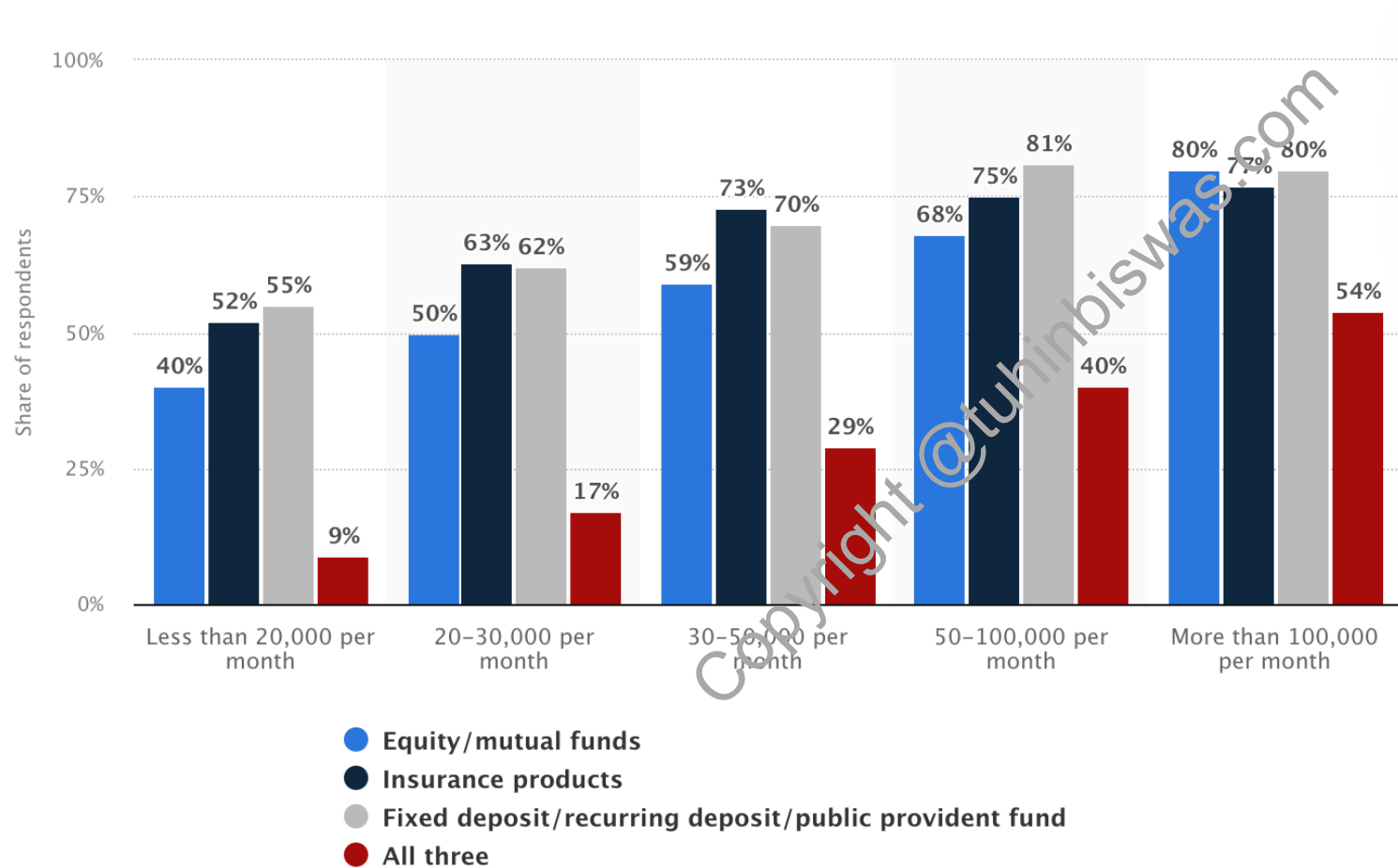
Gold

8%

In fact, gold, traditionally seen as an inflationary hedge, saw a Y-o-Y increase of 59 percent in investors' portfolios.

Source – Money Control

Share of investment of working millennials in India by income (in Indian rupees)

**Region**

India

Survey time period

July 2018

Number of respondents

1,490 respondents

Age group

18 years and older

Special properties

Among internet users

Method of interview

Online survey

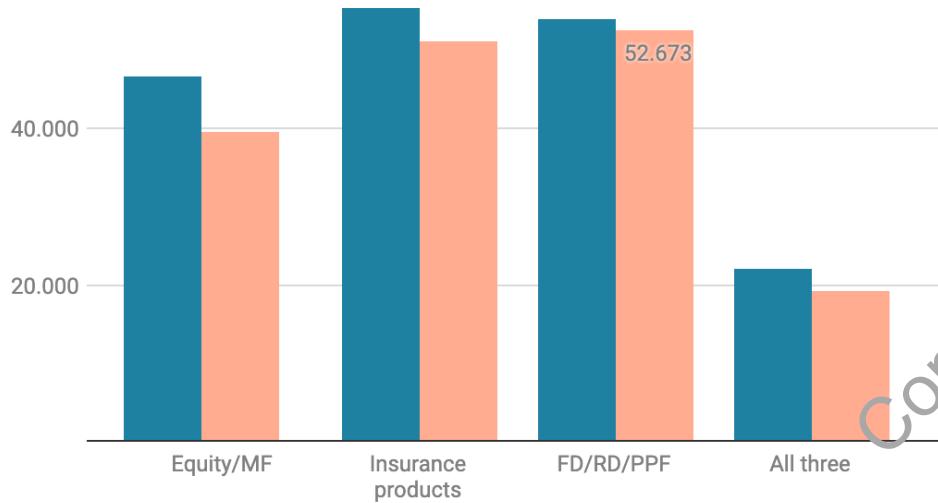
Supplementary notes

Note: Millennials refer to those born between 1981 and 1996.

Not much gender difference in investments

% of working millennials by gender, who invest in...

Men Women



Source – Research Journal of Social Science & Management

Younger millennials invest least across instruments

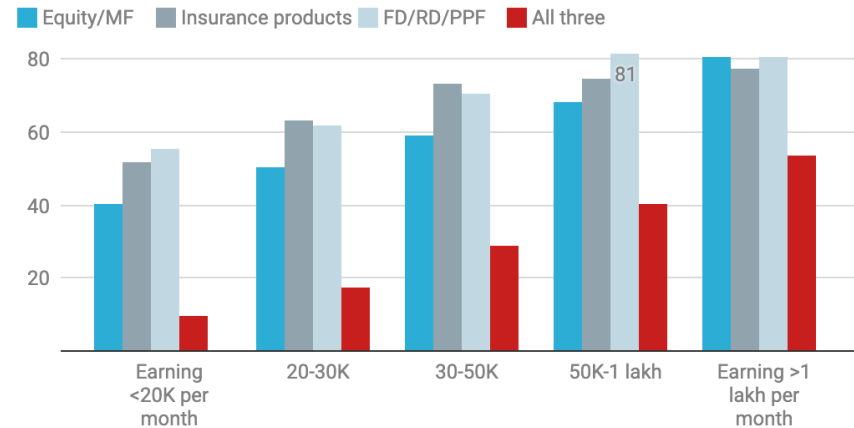
% of working respondents who said they invested in the following...

	FD/RD	Life insurance	Equity/MF	Health insurance	PPF
Gen X (born 1965-80)	54.89	63.76	54.28	47.25	27.37
Older millennials*	53.05	55.2	47.51	34.95	27.71
Younger millennials*	40.18	38.25	40.86	27.01	19.64

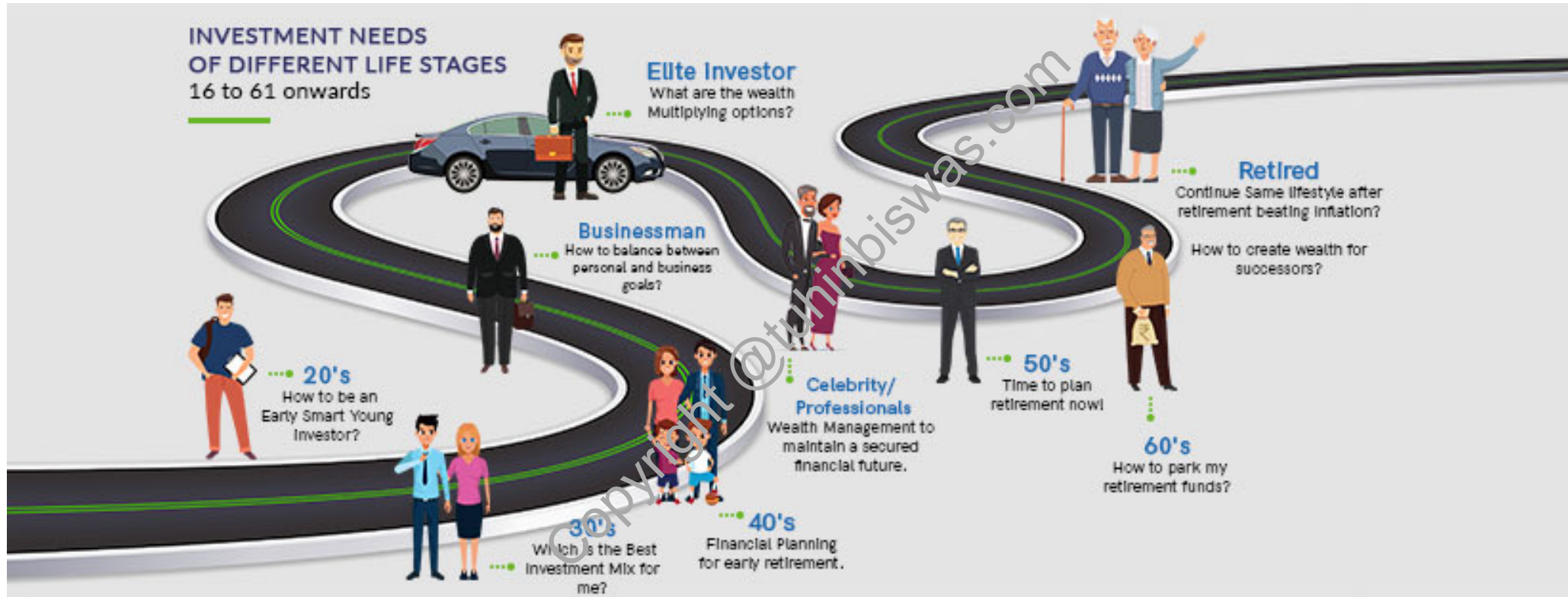
* Older millennials refer to those born between 1981 and 1989. Younger millennials refer to those born between 1990 and 1996. The above chart is based on a sub-sample of 2,419 individuals who were born between 1965 and 1996 and are also working. FD=fixed deposit. RD=recurring deposit. PPF=Public Provident Fund.

Richer millennials invest more, diversify more

% of "investors" by income, investing in different assets



* Investors here refer to working adults making an investment in atleast one of the mentioned assets - either equity or mutual funds (MF) or insurance (life or health) or fixed deposits (FD) or recurring deposit (RD) or public provident fund (PPF). The above chart is based on sub-sample of 1,490 respondents.



Insights driven from research

Women from tier 2 and 3 cities are more likely to invest.

Past years Indian people investing lesser than other countries.

Willing to pay extra for quality research and advisory for investment.

Monthly 70% of income spend in household work

First generation to have technology at their fingertips.

Gen Z shows interest in investing in Cryptocurrencies, NFTs, Equity Crowdfunding

Do not rely on single income source.

Need better place to park their money

Investment options

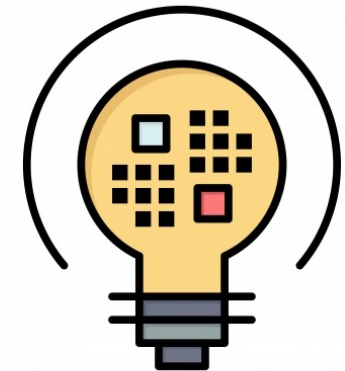
- Stock
- Mutual Fund
- Equity
- Digital Gold
- SIPs
- FD/RD
- PPF
- Health Insurance
- Life Insurance

Knowledge for investment

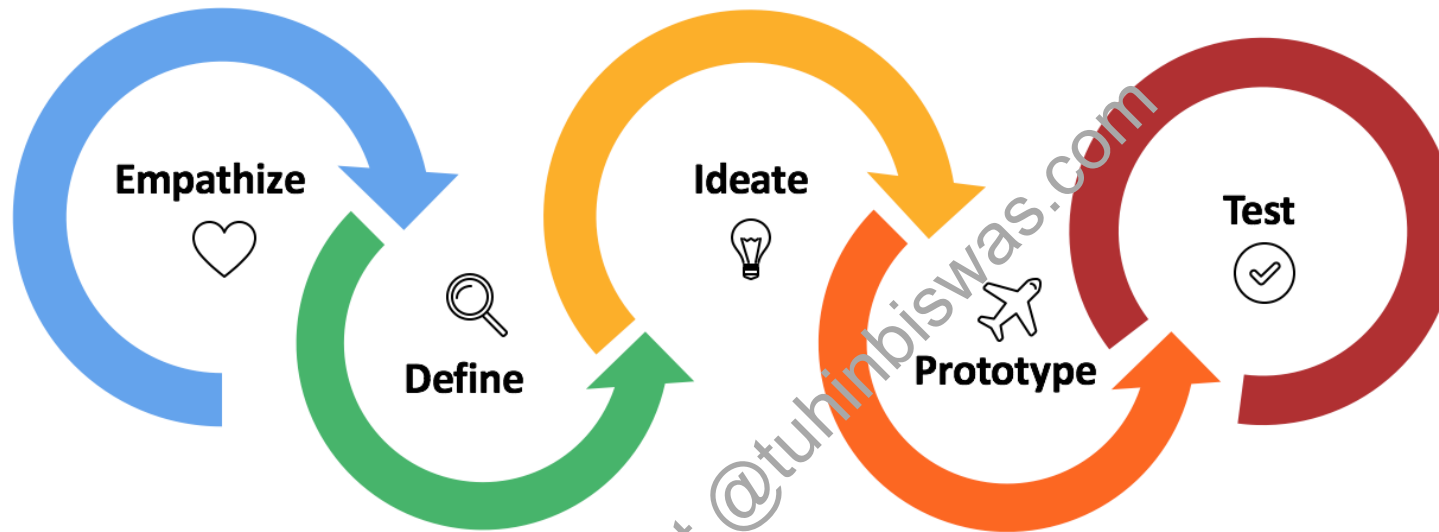
Trust where they are investing.

Volatile investment market

Lack of investor awareness



UX Approach to solve the problem



Empathize phase

Personifying end-users to understand their challenges and needs

Define phase

Pinpointing the end-user challenges that need to be solved

Ideate phase

Selecting solutions to prototype with end-users

Prototype phase

Prototyping solutions; initially low fidelity, but increasing fidelity through iterations

Test phase

Testing solution prototypes with end-users

Rohit Kapoor



Bio

Rohit has been working as a system analyst for past couple of years in a IT firm. He is tech savvy and have a very good analytical skill. In his day to day job he focuses on more into IT admin work. He is young & been paid good by his company. He wants to strengthen his financial background by doing good investment. But his challenge is that he is not knowledgeable when it comes to investment. He thinks it's a complicated subject & he is looking for a user friendly solution which can guide him do good investment & help him with good returns.

Age : 30

Work : System Analyst

Family : Married with a kid

Location : Bangalore

Character : Tech Savvy

Goal

- Invest in right funds/scheme.
- Good ROI with minimal risk.
- Something that is intuitive & self explanatory to use.
- Easy human interaction to clarify doubts.
- Easy to manage & track its performance.
- Help him stay updated & knowledgeable about his investment.

Frustration & Pain points

- Unaware of investment options.
- Plenty of investment apps out in market with hire fee to guide in investment.
- Not sure how to pick a right fit investment that suits his financial goals.
- Tracking all type of investment in a click.
- Giving right information when to long or short with the investment.
- Investing & withdrawing to be seamless with less paper work.
- Financial charts are difficult to visualise & understand .
- Wrong choice of fund can lead to loosing money.
- Lack of knowledge leads to Investing in high risk funds.

Motivation

Loves the investment market vibes. Find something new to invest .Get good return on investment and save the money for future and family.

Fear

Growth

Brand & Influencers

amazon Google

IBM ZERODHA

ICICI Bank moneycontrol

Preferred Channel

- Tradition Ads.
- Online and social media
- Referral
- Promotional Calls

Customer Journey

Stages	Research	Evaluate and Compare	Commit	Use and Monitor	Refine and Review
Goal	Decide on a investment plan which works best for me	Learn about the investment options at current and competitor firm.	Open my account with the selected firm.	Grow my investment account	Easily adjust investment approach as needed
Activities/ Touch Point	<p>Ask for advice or recommendation From family and friend.</p> <p>Research on investment services options at current and other firms.</p> <p>Meet or talk to the financial advisor.</p> <p>Random search for investment options online.</p> <p>Social media ads for investment.</p>	<p>Make an appointment with a financial advisor.</p> <p>Meet with financial advisor to discuss needs, goals and dreams.</p> <p>Receive and review investment plan from financial advisor.</p> <p>Compare investment plans gathered from several financial advisor appointments.</p> <p>Look up financial advisor references and credentials online.</p>	<p>Contact financial advisor and finalise investment plan.</p> <p>Receive and review investment plan from financial advisor.</p> <p>Receive application approval.</p> <p>Transfer funds from different accounts.</p> <p>Meet with financial advisor to walkthrough the account set-up and services.</p>	<p>Receive check in calls from financial advisor.</p> <p>Manage and monitor the account.</p> <p>Receive monthly account statement / notices.</p> <p>Call financial advisor when I do not understand something about my account, activity and statements.</p>	<p>Meet with financial advisor review account performance against investment plan to ensure its on track.</p> <p>Meet with financial advisor to refine investment approach if a life event has occurred.</p> <p>Received refined investment approach for approval.</p> <p>Review and approve refined investment approach.</p>
Opportunity	<ul style="list-style-type: none"> Provide jargon free wealth management information or links within the terms being used. Provide comparison view of funds. 	<ul style="list-style-type: none"> Pre-qualifier questionnaire provides customer with time to think through their goals, needs etc. Prior to the interview. Educational short video to help customers understand investing and process to open account. Needed investment options which is tailored fit. Overwhelmed with information. 	<ul style="list-style-type: none"> Account application is pre-populated based on questions asked at preliminary FA meeting. FAQs for account opening process, funding and investing. Online help and trouble shooting. Simplify document as much as possible. Reduce lengthily process. 	<ul style="list-style-type: none"> Ability to view investment plan against current account performance and compare with other funds. Reduce financial jargons in account statement. Online 5 minute education video which explains graphs, charts and portfolio etc. 	<ul style="list-style-type: none"> New FA transition period needed prior to current FA leaving. Tools which allow the customer to explore investment options/ approaches. Educational webinars or video.



Rohit Kapoor, 30 Years
System Analyst

Scenario
Rohit would like to go for new investment

Experiences
● Positive ● Neutral ● Negative

Moment of truth ★

Stages

Research

Evaluate and Compare

Commit

Use and Monitor

Refine and Review

Goal

Decide on a investment plan which works best for me

Learn about the investment options at current and competitor firm.

Open my account with the selected firm.

Grow my investment account

Easily adjust investment approach as needed

Activities/ Touch Point

Ask for advice or recommendation From family and friend.

Make an appointment with a financial advisor.

Contact financial advisor and finalise investment plan.

Receive check in calls from financial advisor.

Meet with financial advisor review account performance against investment plan to ensure its on track.

Research on investment services options at current and other firms.

Meet with financial advisor to discuss needs, goals and dreams.

Receive and review investment plan from financial advisor.

Manage and monitor the account.

Meet with financial advisor to refine investment approach if a life event has occurred.

Meet or talk to the financial advisor.

Receive and review investment plan from financial advisor.

Receive application approval.

Receive monthly account statement / notices.

Random search for investment options online.

Compare investment plans gathered from several financial advisor appointments.

Transfer funds from different accounts.

Call financial advisor when I do not understand something about my account, activity and statements.

Received refined investment approach for approval.

Social media ads for investment.

Look up financial advisor references and credentials online.

Meet with financial advisor to walkthrough the account set-up and services.

Review and approve refined investment approach.

Opportunity

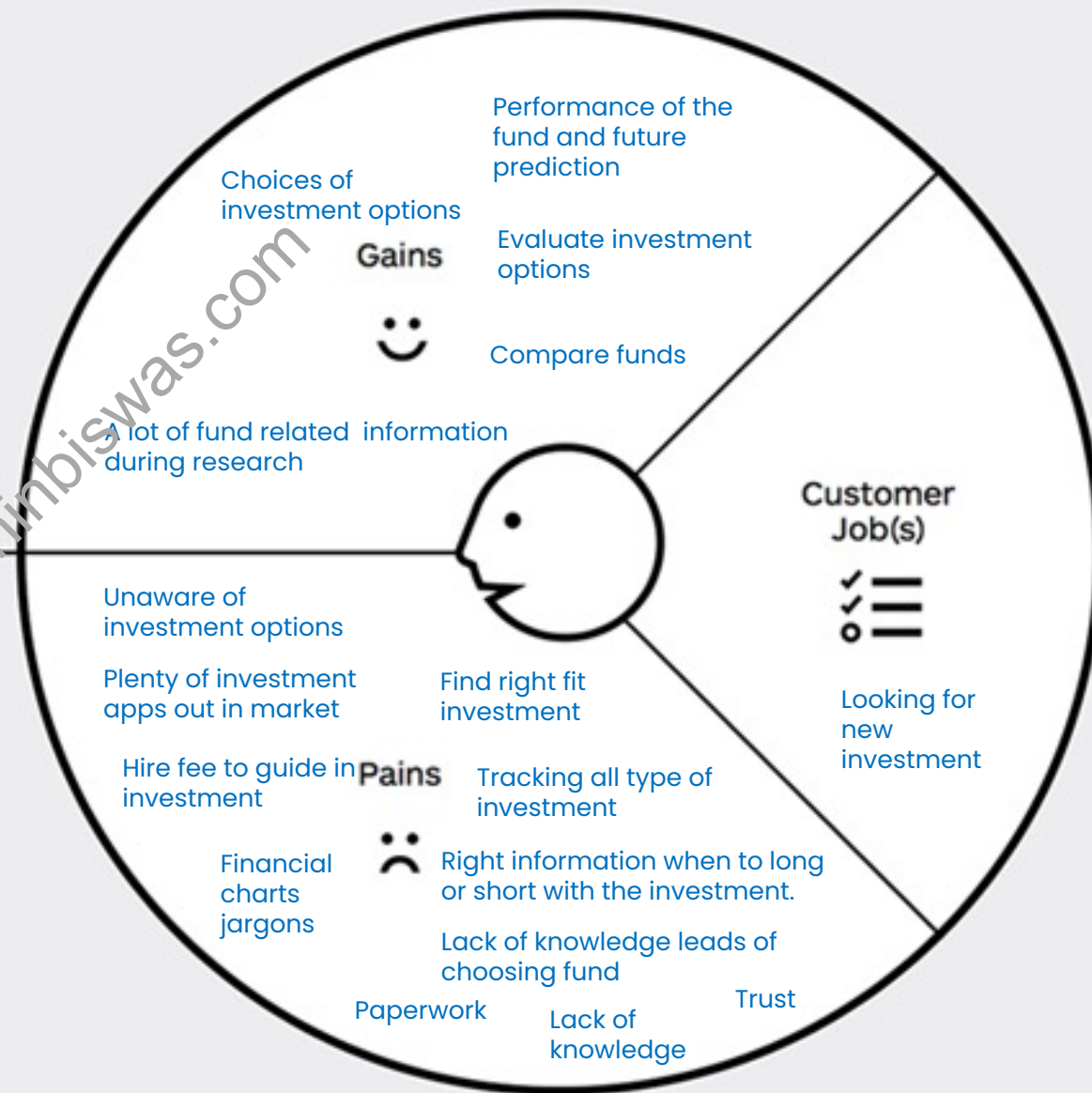
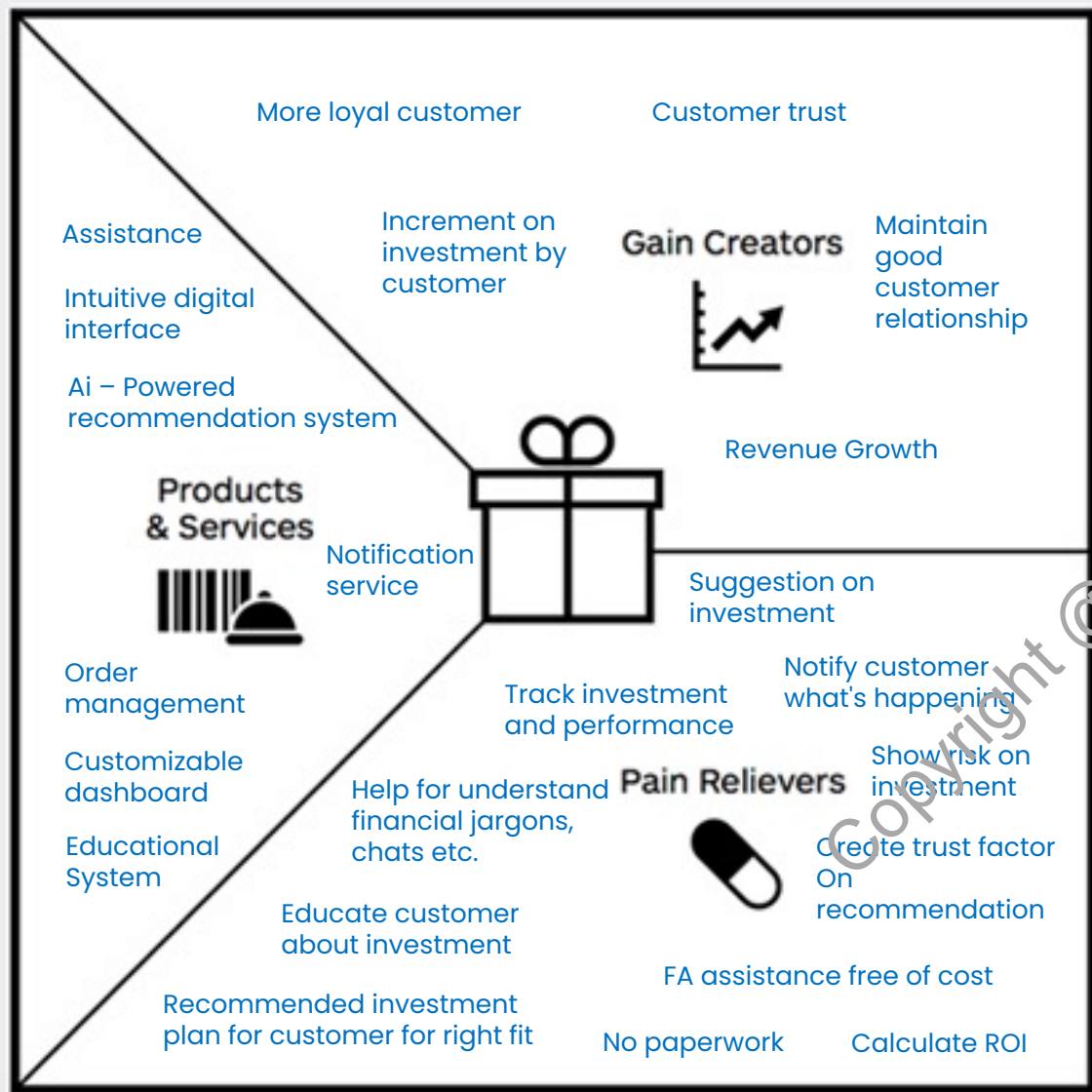
- Provide jargon free wealth management information or links within the terms being used.
- Provide comparison view of funds.

- Pre-qualifier questionnaire provides customer with time to think through their goals, needs etc. Prior to the interview.
- Educational short video to help customers understand investing and process to open account.
- Needed investment options which is tailored fit.
- Overwhelmed with information.

- Account application is pre-populated based on questions asked at preliminary FA meeting.
- FAQs for account opening process, funding and investing.
- Online help and trouble shooting.
- Simplify document as much as possible.
- Reduce lengthily process.

- Ability to view investment plan against current account performance and compare with other funds.
- Reduce financial jargons in account statement.
- Online 5 minute education video which explains graphs, charts and portfolio etc.

- New FA transition period needed prior to current FA leaving.
- Tools which allow the customer to explore investment options/ approaches.
- Educational webinars or video.



Priority Scale

MoSCoW analysis

Priority levels are designed to characterise the impact to business as reported by the customer and to serve as a means for improvement. Features mentioned on the sticky notes were prioritised in four categories as follows.

- Must have
- Should have
- Could have
- Will not have

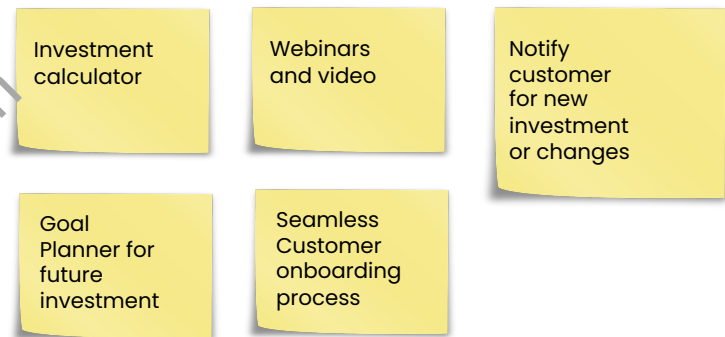
Must have

(items that are essential to the project)



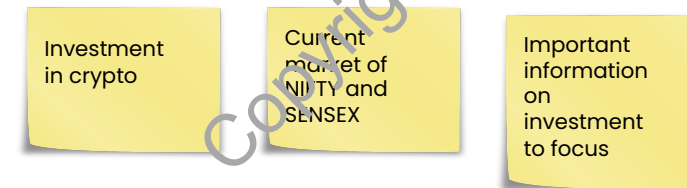
Should have

(items that are very important, but not essential)



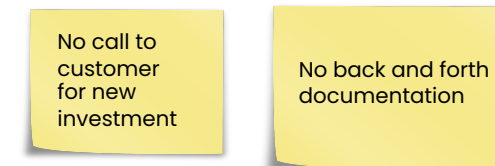
Could have

(items that are nice to have)



Will not have

(items that aren't needed)



Voting session

The art of possibility to reduce the customer's frustration & pain point

Seamless step by step onboarding

Personal Details

Share a bit about yourself

Your trading experience

Less than 1 year | 1-2 years | 2-5 years | 5-10 years | 10-20 years | 20-25 years | More than 25

Your annual income

Below 1 Lakh | 1L - 5L | 5L - 10L | 10L - 25L | Above 25L

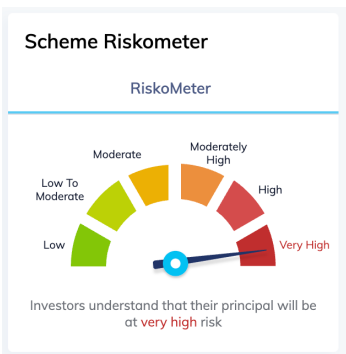
Your occupation

Private sector | Government service | Public sector | Agriculturist | Professional

Business | Housewife | Retired | Student | Other

Continue

Fund Risk



FAQ's

- How do mutual funds work?
- What are the various types of Mutual Funds?
- Why should you invest in Mutual Funds?
- Who should invest in Mutual Funds?
- How to invest in Mutual Funds?

Risk of investment

Med. Volatility

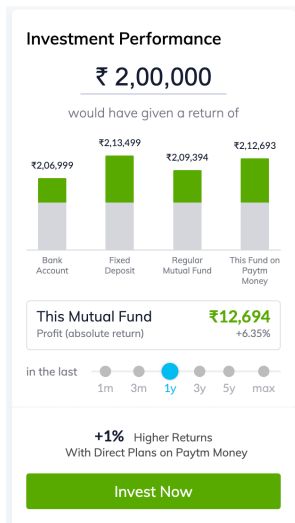
High Volatility

Return on investment

4Y CAGR 14.97%

Min. Amount ₹ 1,454

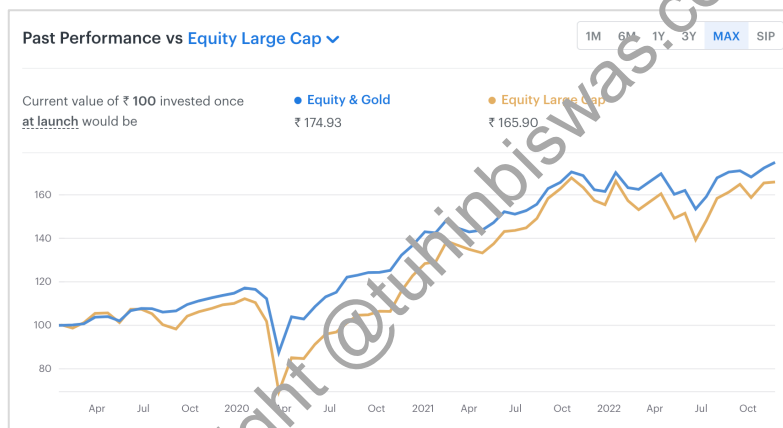
Performance calculator



All Investment options under one roof

Stocks | Mutual Funds | F&O | IPOs | More

Measure Performance



Compare with other funds

Funds in this Category	Return Duration
Bank of India Small Cap Fund Direct - Growth	3 Years
Canara Robeco Small Cap Fund Direct - Growth	
Nippon India Small Cap Fund Direct - Growth	

Investment Assistant

Assistant

Nov 24, 2022

Hi, I am Bot, your virtual chat assistant.

How may I help you today?

Mutual Funds | Stocks | Fixed Deposits | Government Schemes | Insurance | NPS | Other products | About Us?

Type your message...

Narrow down search result

Filters 0 Clear All

Subscription Type

Show all | Free access | Fee based

Investment Amount

Any | Under ₹ 5,000 | Under ₹ 25,000 | Under ₹ 50,000

Volatility

Low | Medium | High

Launch Date

Include new smallcases

Investment Strategy

Asset Allocation | Corporate Governance | Dividend | ESG | Factor Investing

Customize dashboard

My Assets ₹0

My Life Goals 0% completed

Credit Score 797/900

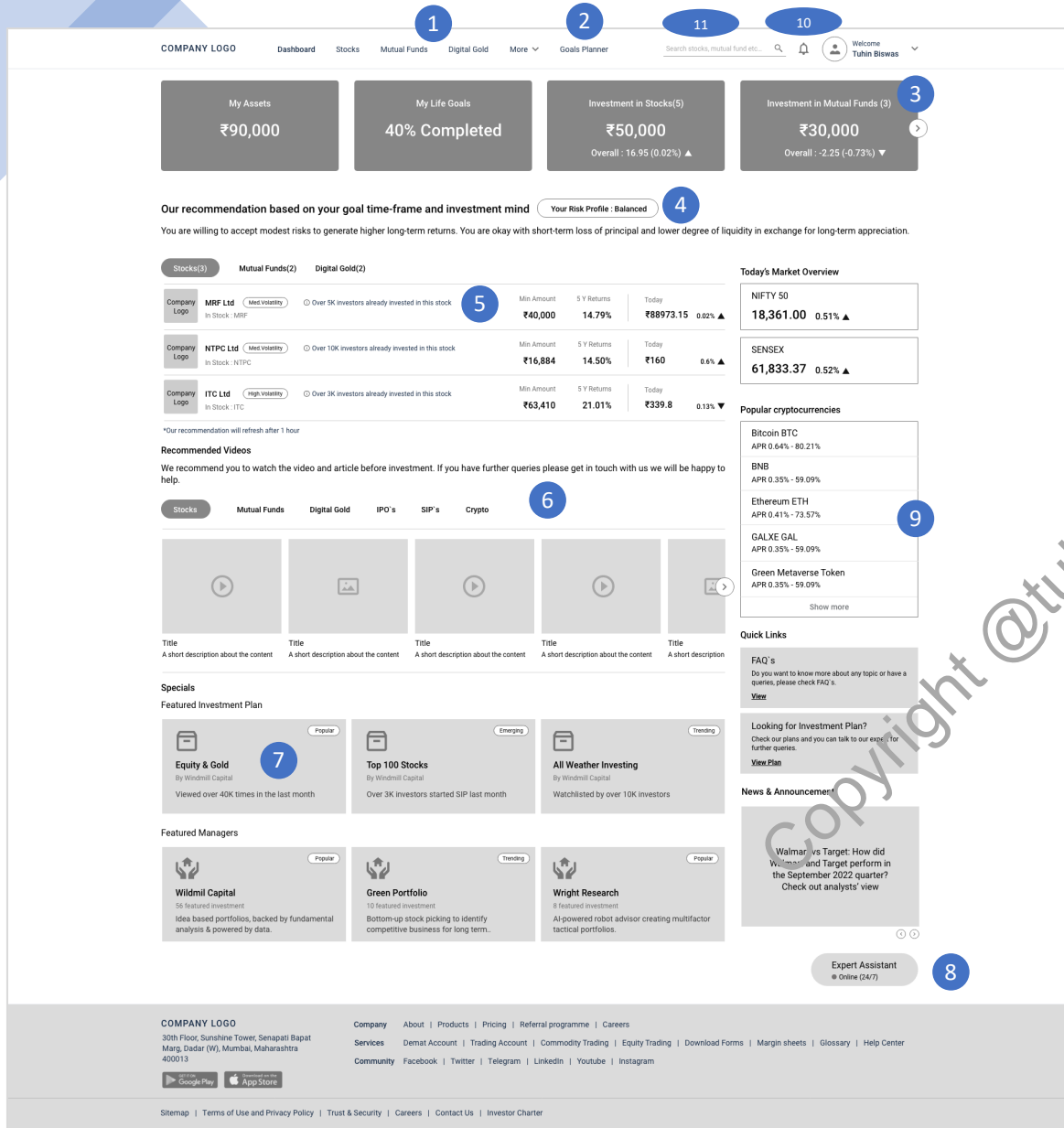
FD | Mutual Funds | US Stocks | IN Stocks | EPF

Real Estate | NPS - Tier I | Bonds | AIF | Others

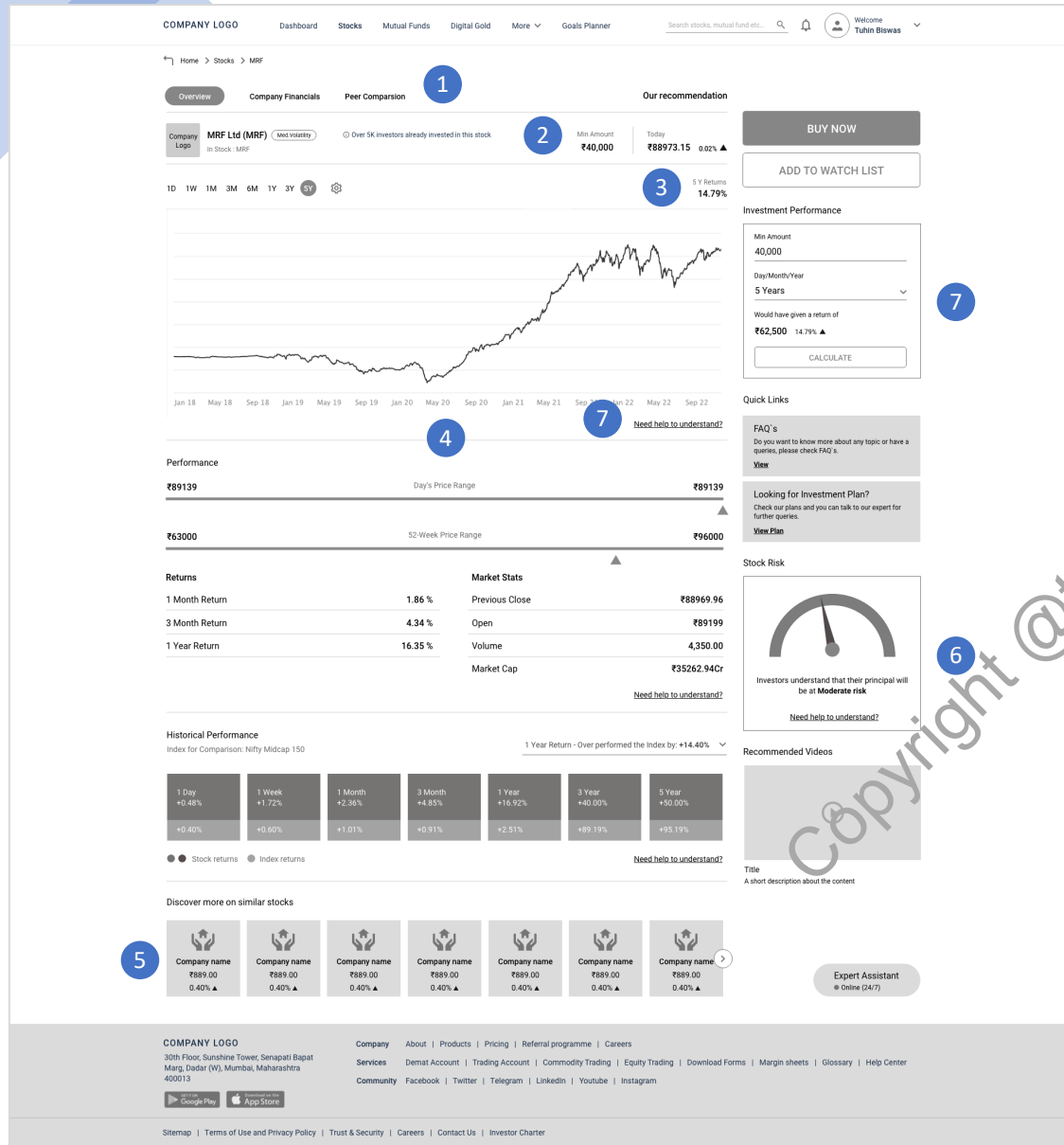
Goal Setup

Kids Education

Kids Marriage



1. All types of investment in one platform.
2. Goal Planner - Setting financial goals and developing plans to achieve them.
3. Customize tailored fit dashboard and KPIs (at a glance). And track/manage investment.
4. Ai-powered Tailored fit Invest recommendation as per investor risk profile, goals and investment mind.
5. Key information and Risk indicator- Which will motivate investor to invest with **trust** and **confident**.
6. Recommended video – To educate investor for investment.
7. Featured investment plan - An intelligently weighted basket of up to 10 or 50 stocks reflects a theme, idea or strategy. A layman Investor without knowledge of stock they can invest in this investment basket with a minimum amount to good ROI (For short and long term). Trust factor - viewed by, invested by, watchlist by investor.
8. Expert Assistance help (24/7) – Where investor can resolved their queries get assistance on investment. Financial advisor guidance free of cost.
9. Popular crypto currency for investment.
10. Notification and alert management system.
11. Open search to find Stocks, mutual funds, crypto etc.



1. Company Stock minimal information which is required to by a stock. Not overwhelmed information which is difficult to focus.
2. Minimum amount investment and Key information and Risk indicator- Which will motivate investor to invest with **trust** and **confident**.
3. Returns calculation in years (short and long term).
4. Stock performance and historical performance indicator.
5. Investor can explore similar stock on same category which is performing well if they are interested in.
6. Stock Risk indicator- Which will motivate investor to invest with **trust** and **confident**.
7. Short and long term investment calculator to calculate the returns of the stock.
8. Help to understand chart – To educate investor.

Creation with love



PROBLEM STATEMENT

“How might we make the Millennials and Gen Zs feel confident about their investment choices? “



THE SOLUTION

“An intuitive userfriendly digital investment platform where a layman investor (Millennials) confident about their investment choices and invest with trust to get good ROI.”

***Considering only “Millennials” age group to crate the artefacts.*

Thank You

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