

# Tinkoff North Star

*Product, marketing, finance, operations, customer support*

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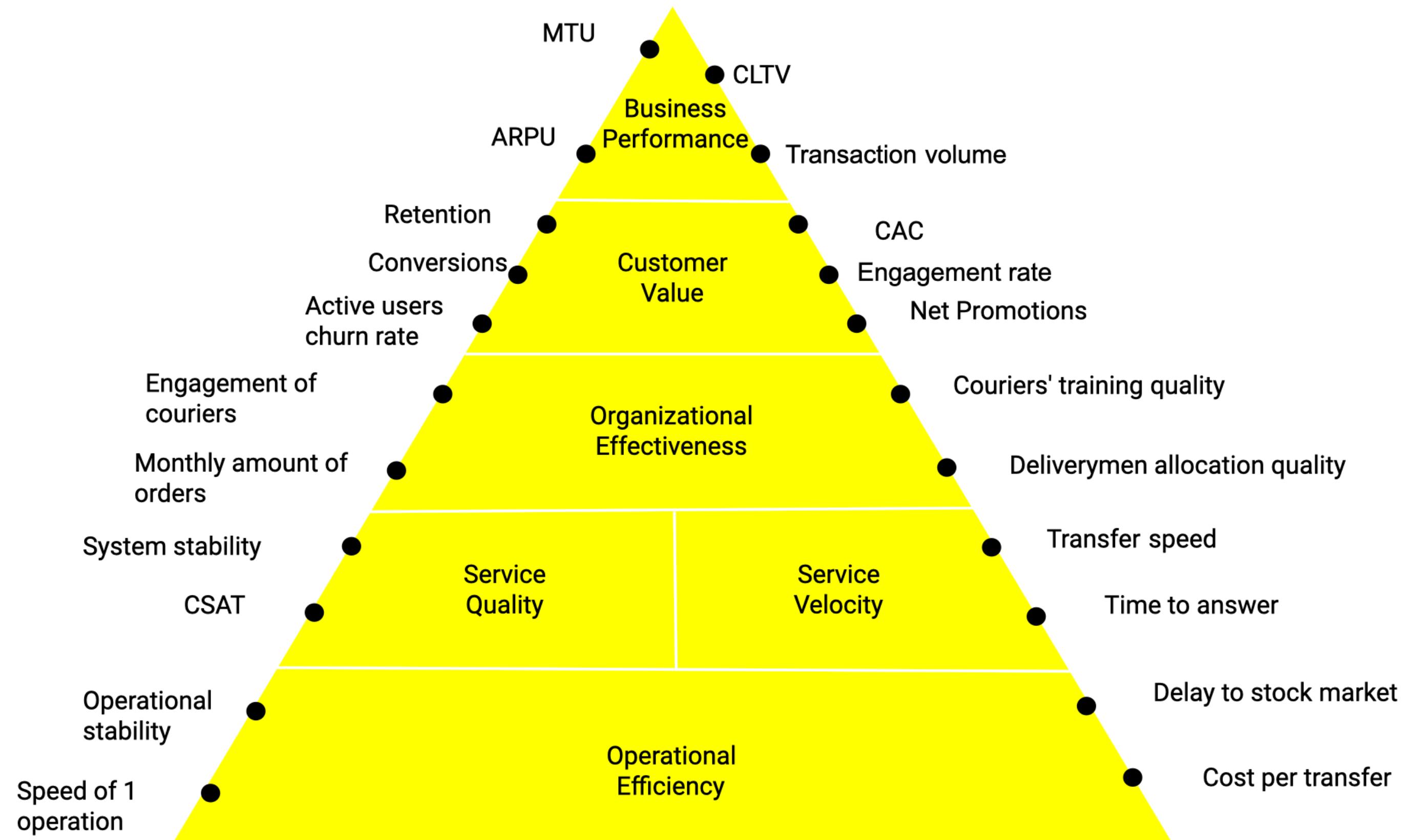
# North Star Metric: MTU

*Monthly Transacting Users*

- MTU offer valuable insights into user behaviour and engagement patterns.
- By segmenting MTU based on various attributes such as demographics, usage frequency, or transaction size, businesses can gain a deeper understanding of their most valuable customer segments.

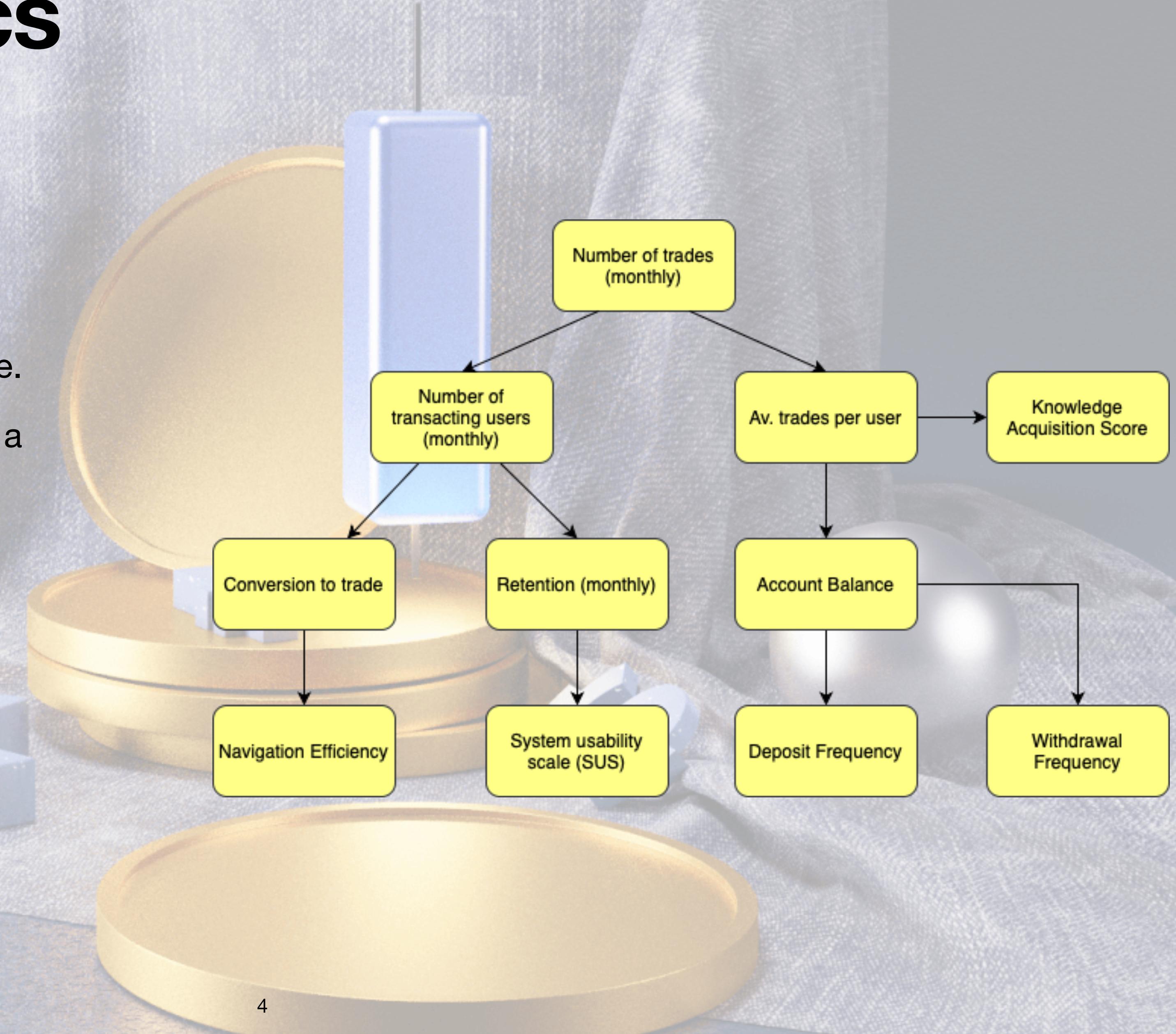


# Metrics pyramid



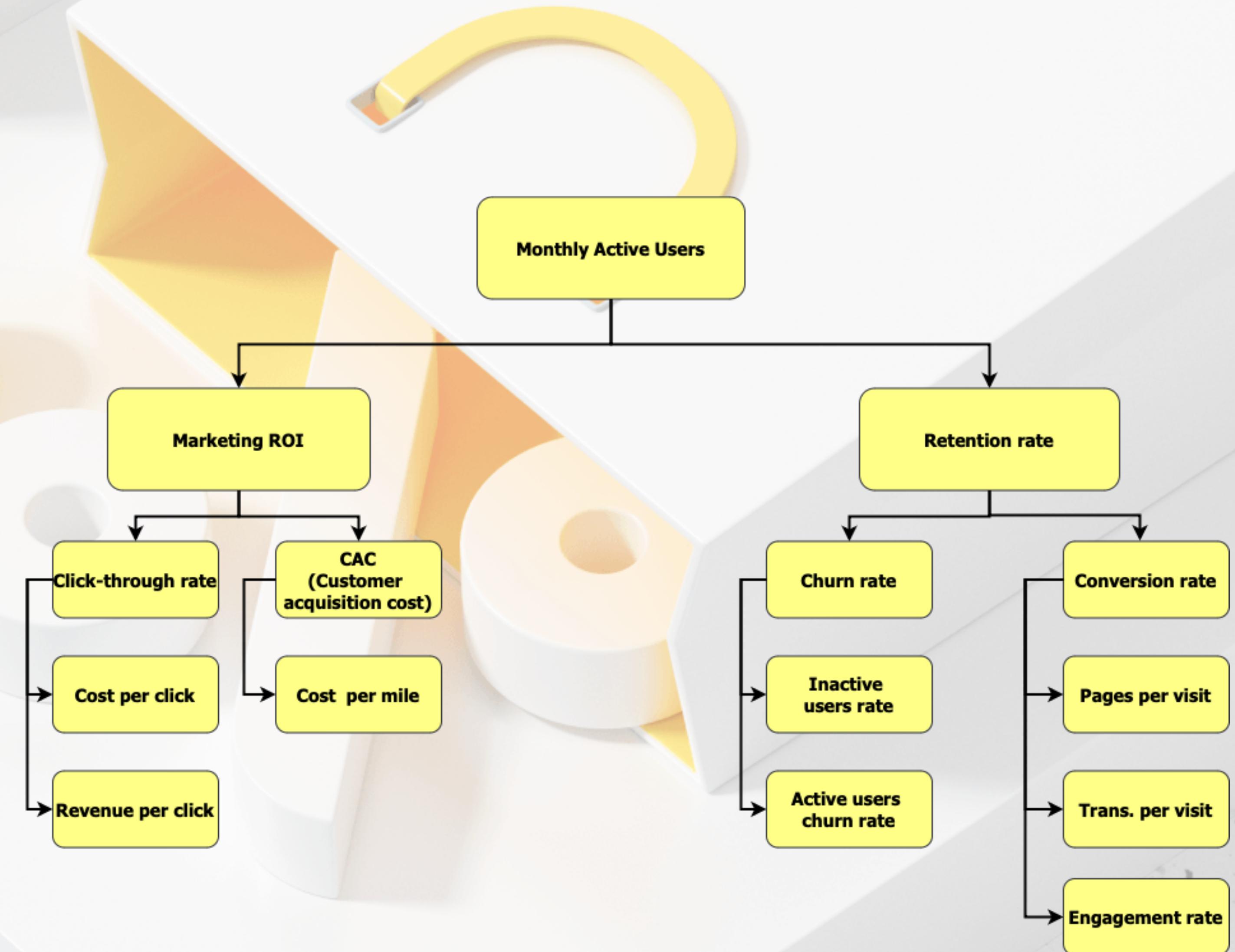
# Product analytics

- At its core, the Tinkoff Investments app provides users with access to a vast array of investment opportunities, spanning across stocks, bonds, ETFs, mutual funds, and more.
- With a seamless account setup process and a user-friendly interface, investors can quickly navigate through a myriad of investment options, allowing them to build diversified portfolios tailored to their individual risk preferences and financial goals.
- Tinkoff Investments app redefines the way investors engage with the financial markets, offering a seamless and empowering experience that puts the power of investing directly into the hands of the user.

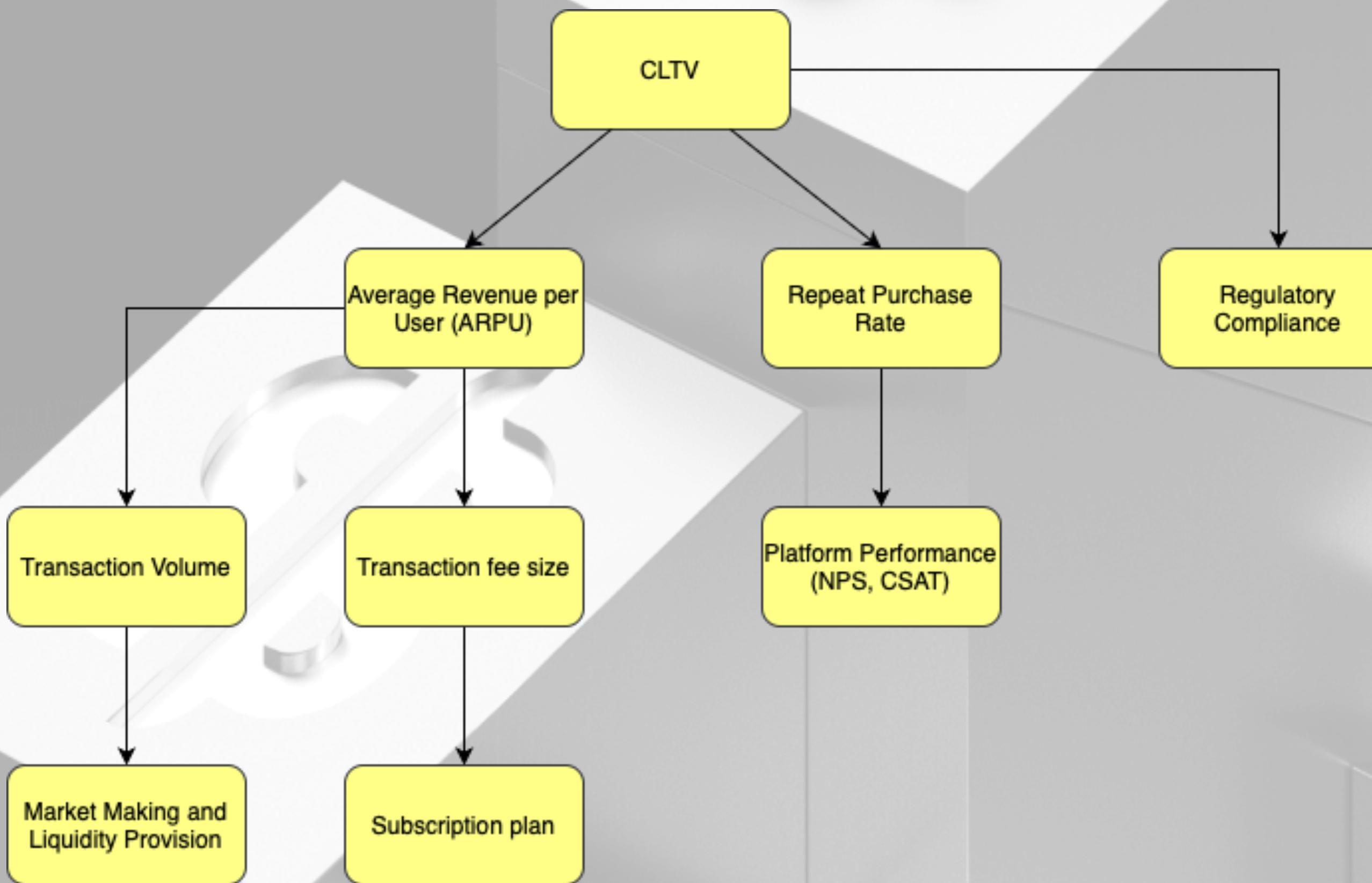


# Marketing

- Marketing plays a pivotal role in Tinkoff Investments, serving as the bridge between the company and its customers in the dynamic world of financial services.
- With a focus on customer acquisition, engagement, and retention, the marketing team at Tinkoff Investments employs a strategic blend of digital marketing, content creation, and brand building initiatives to showcase the platform's unique value proposition to investors.

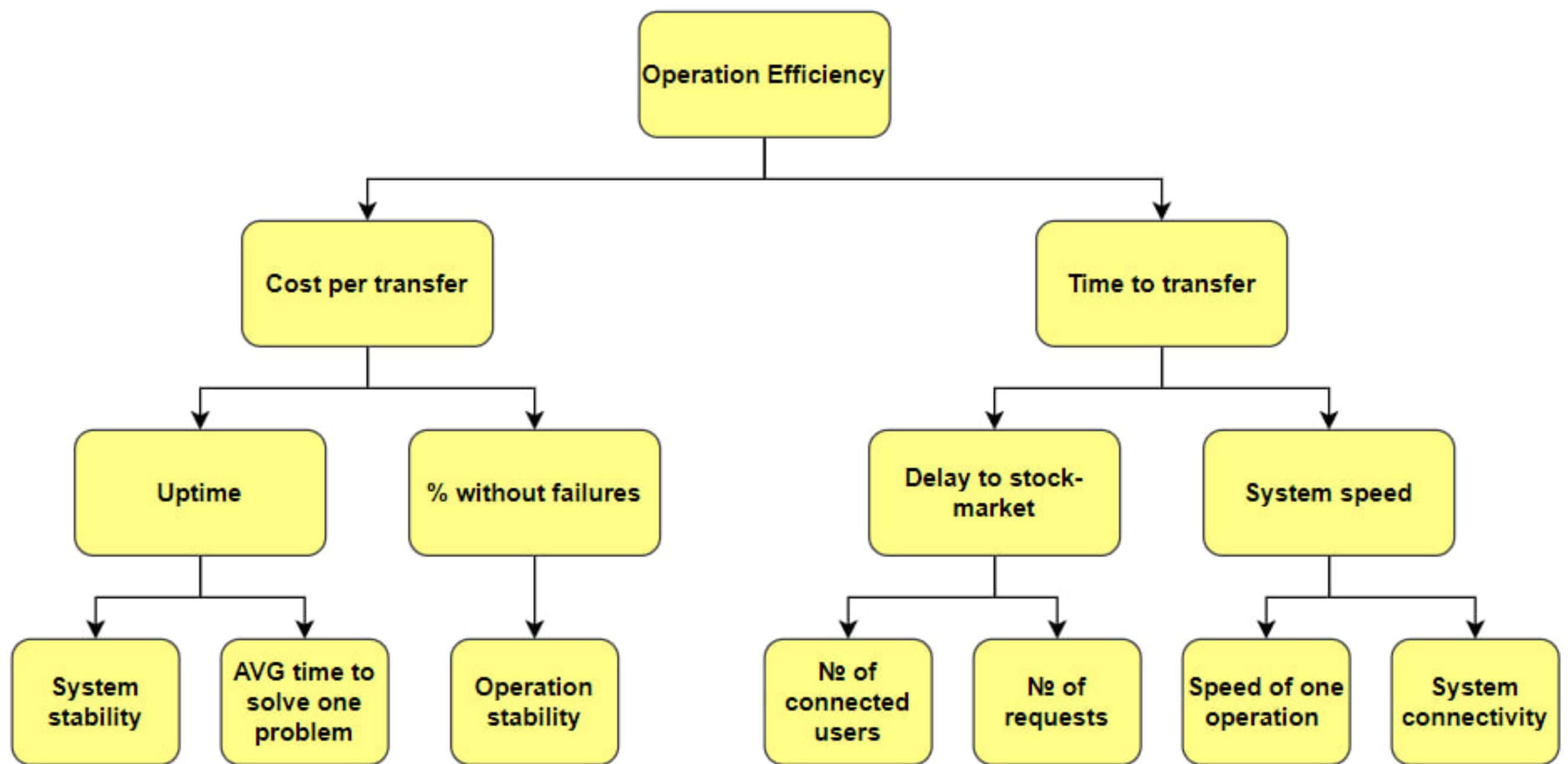


# Financial KPIs



- Financial Key Performance Indicators (KPIs) are the lifeblood of Tinkoff Investments, providing valuable insights into the company's financial health, performance, and strategic direction.
- By tracking metrics such as Average Revenue per User (ARPU), Customer Lifetime Value (CLTV), etc.
- Tinkoff Investments gains a comprehensive understanding of its profitability, efficiency, and overall success in the competitive landscape of digital investing.

# Operations



- Operations form the backbone of Tinkoff Investments, encompassing a wide range of functions essential to the seamless operation and ongoing success of the platform.
- From account onboarding and trade execution to regulatory compliance and risk management, operations teams at Tinkoff Investments work tirelessly behind the scenes to ensure a smooth and efficient user experience.
- By leveraging cutting-edge technology, automation, and best-in-class processes, operations teams streamline workflows, minimize friction points, and deliver exceptional service to customers at every touchpoint.

# Customer Support

- Customer Support serves as the frontline ambassadors of Tinkoff Investments, providing expert guidance, assistance, and support to customers navigating the complexities of investing.
- With a relentless focus on customer satisfaction and retention, the customer support team at Tinkoff Investments delivers best-in-class service through multiple channels, including phone, email, live chat, and social media.
- By fostering meaningful connections, resolving inquiries promptly, and going above and beyond to exceed expectations, the customer support team plays a crucial role in building trust, loyalty, and long-term relationships with customers, driving growth and success for Tinkoff Investments.

