

# Service Proposal for stockin'

## Introduction

We can easily get information about the stock market. Such information includes stocks—such as the changes in stock prices, the amount of transactions, and financial statements or news about the corresponding corporation, so that we can predict how stock prices will change. However there is tons of information floating around, resulting in difficulty to choose good stocks to invest in.

**stockin'** provides customers with a quick, at-a-glance organized information about stocks. It processes data from graphs and news and reduces the time stockholders spend searching for data. Customers can search information on a particular stock, or get a recommendation among the stocks in the whole market. It will also provide an analysis on the financial status of corporations.

The data on stocks will be processed in two ways—one using machine learning on graphs and the other using news crawling, analyzing frequency of corporations being referenced.

## Features

### 1. Search on a particular stock

Investors can search specific stocks, and see sorted results of target stock. Results contain

- Graph interpretation

Investors can choose the range of the graph. By presenting the raw graph and the processed data from the graph, investors can compare those two to help them make satisfying decisions.

- Frequency of reference in corresponding corporation

By crawling recent news articles, users will be provided with how frequent the corporation has been referenced.

- Analysis results of financial statements

This will be discussed on feature 3.

## **2. Daily recommendation**

In the Daily Recommendation tab, we provide a ranking for all shares. Recommendations are based on two criteria.

- Graph analysis
- The amount of corporation being mentioned

It recommends stocks that are likely to show a rise by gathering the various information mentioned in paragraph 1. Users can use two recommendation lists to determine which shares to buy.

## **3. Analysis of financial statements**

Financial statement analysis is the most basic skill for stock investors, but many individual investors find it difficult to analyze financial statements. So, it learns past data and stock price flow and converts it into various scores.

- Data analysis

It summarizes various elements of the financial statements and converts them into scores according to investment propensity, and informs you of any factors that need special attention.

- Stability

Based on the earnings announcement, the current fair share price is judged to determine whether there is a bubble, and stability is converted into a score.

- Finding undervalued stocks

Finds and recommends stocks whose current stock price is lower than their performance.

## Competitors

### Kosho

- An application-based platform that learns past stock price changes and predicts future stock price changes.
- Provides past stock price changes similar to the present as the basis for stock price change forecast
- For certain stocks, stock price change prediction is free, but stock recommendation is provided with a subscription fee.

### Robo-advisor

- Services that make investment decisions and asset allocations through learned algorithms.
- In Korea, most securities companies provide this service for a fee, and among startups, '[Fint](#)' and '[Aim](#)' are representative.
- The user can know the investment progress of AI, but it does not provide the basis for selecting a stock or the judgment of AI for a specific stock.

## Revenue Model

- Initial period

Since our revenue model will be based on an ad-based revenue model and subscription revenue model, a large amount of site traffic is necessary. Thus, until we have enough site traffic, we will focus on increasing site traffic by sharing free features to customers, and investing some money on marketing. At this period, the revenue stream will be heavily dependent on advertisements.

- Afterwards

After getting enough site traffic, we will turn some services into subscribers-only features, or limiting the amount of usage for free-users.

## Expected benefits

- There are many people who buy stocks for side-jobs and small investments. Due to lack of time and information, it is likely for them to fall behind. Through **stockin'**, information can be obtained efficiently and side-job investors are induced to make optimal judgments.
- Due to information obtained through stock analysis, newbies also can acquire quick insight into search, knowledge, and trends.
- Providing technical and basic analysis of the shares, **stockin'** can be used by both short-term and long-term investors. They can obtain investment information that suits their needs through a single site.