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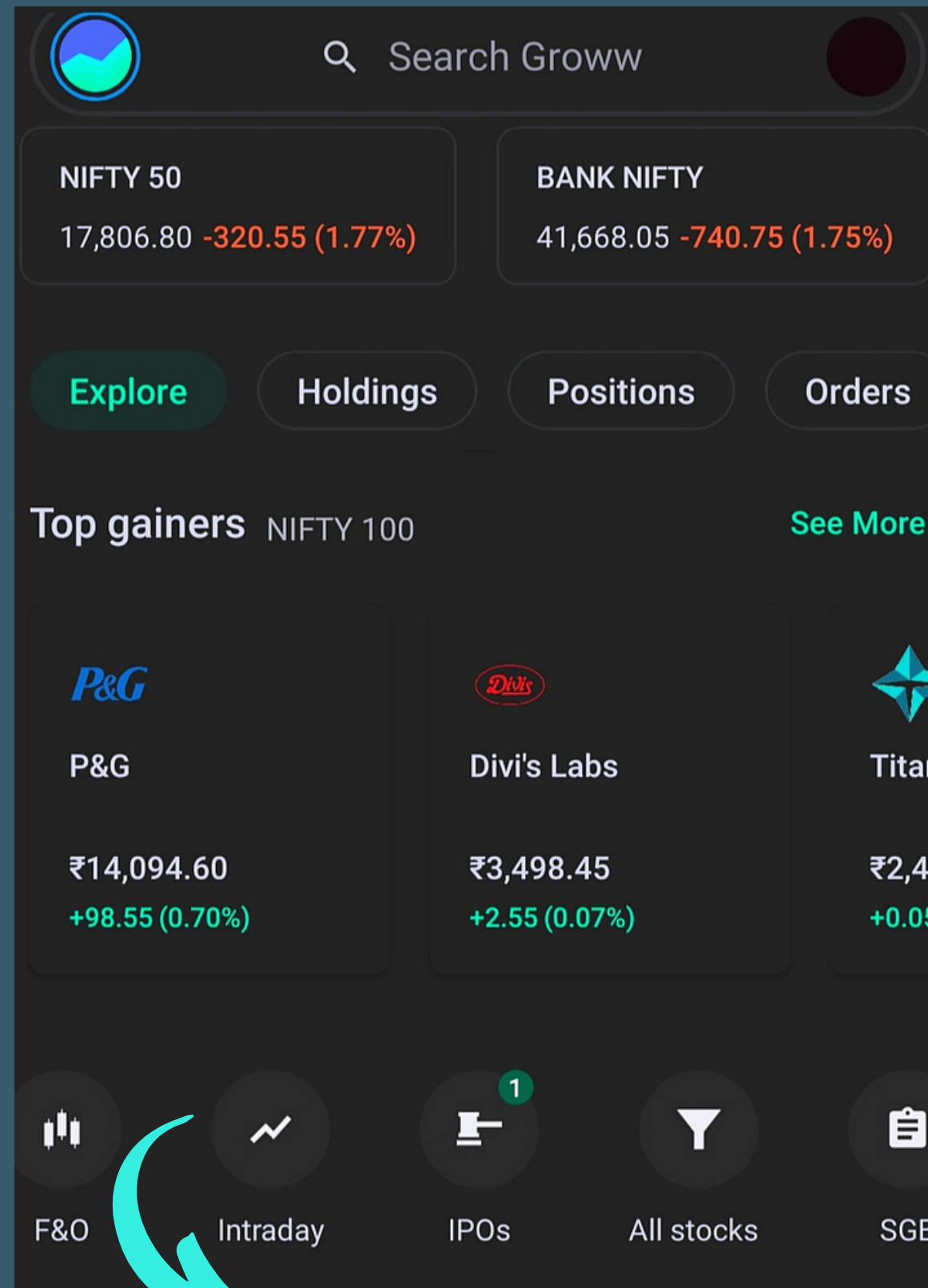
Groww - Product Information

About the company

- Wealth-Tech Company founded in 2016.
- 2M+ user base as of 2022.
- 1.8M+ subscribers in Youtube.
- 500K+ Followers on Instagram.

Why Groww?

- An easy trading app with clean user interface.
- Beginner Friendly.
- Instant Loans available.
- Hassle-Free transactions.
- Various investment instruments available.
- Very low app charges.



User interface

Core Features

- One-click order placement.
- Safe and secure.
- Real-time price updates.
- In-app Support and Help available.
- No separate logins to invest in other instruments.

Instruments available

- Stocks
- Mutual Funds
- Sovereign Gold Bonds
- Futures and options

Potential user personas:



Millennials

- Millennials who are just starting to think about saving and investing for the long term. These users may be hesitant to invest in traditional instruments like fixed deposits because they are not familiar with them or are looking for higher returns.

**AGED
26-41**

**High Risk
aversion**

**More than
95% owns
a smart-
phone**

Gen X

- High net worth individuals who are looking for alternative investment opportunities, outside of traditional instruments. These users may have the resources to invest in more complex financial instruments, but are seeking higher returns or diversification.

**AGED
42-57**

**Low-Risk
aversion**

**Own
better
resources**

Why Indians are inclined towards low-yielding instruments?

- **Risk tolerance**: Higher-yielding investments often come with higher levels of risk, and some investors may be more comfortable with the relative stability and predictability of fixed deposits
- **Lack of knowledge**: Some investors may not be familiar with the various high-yielding investment options available or may not understand the risks and rewards associated.
- **Trust in banks**: Few may prefer to keep their money in a bank because they trust the financial institution to keep their money safe and to pay them a reasonable return.
- **Convenience**: Fixed deposits can be easy to set up and don't require much ongoing maintenance, making them a convenient choice for some investors.
- **Lack of access**: High-yielding instruments may not be readily available to all investors, especially if they require a high minimum investment or are only available to accredited investors.
- **Preference for other types of investments**: Some people may prefer to invest in other types of assets, such as real estate, gold or businesses, rather than financial instruments.
- **Personal circumstances**: People's financial goals and circumstances will vary, and this may influence their investment decisions.



Solution 1: Education and awareness campaigns

How does it work?

- Reaching out to potential customers through social media, emails etc.
- Provide them with information about different financial instruments, including their risks and potential rewards.
- This approach could be effective in increasing users' financial literacy and helping them understand their options for investing in high yielding instruments.
- We can send them a manual and engage them with a set of videos to enhance learning.

How to measure it's performance?

- Number of users who engage with our educational content (e.g., by watching videos or reading articles)
- The number of users who visit our website or social media pages to learn more about investing
- The number of users who sign up for newsletters or other resources that we offer.
- Gather feedback from users to understand if they feel more informed and confident about investing in high yielding instruments as a result of our education and awareness campaigns.



Solution 2: Personalized Investment recommendations

How does it work?

- This would involve using technology to analyze a user's financial situation and risk tolerance and provide personalized investment recommendations based on their needs.
- This approach could be effective in helping users make more informed decisions and feel more confident about investing in high yielding instruments.
- We could create interactive tools and resources that make it easy for users to explore different financial instruments and understand their risks and potential rewards.
- ***For example,*** we could create a quiz or game that helps users assess their risk tolerance and provides personalized recommendations for investing in high yielding instruments.

How to measure it's performance?

- The number of users who use our personalized investment recommendations
- The amount of money that users invest in high yielding instruments as a result of these recommendations, and the performance of these investments over time.
- Gather feedback from users to understand their experience with our personalized recommendations and if they feel more confident and informed about investing in high yielding instruments as a result.



Solution 3: Collaboration with Financial institutions and Advisors

How does it work?

- Collaboration with financial institutions and advisors, would involve partnering with experts who can provide guidance and support to users who are interested in investing in high yielding instruments.
- This approach could be particularly effective for users who are hesitant to invest in these instruments because they do not feel confident in their knowledge or ability to make informed decisions.
- This could gain customer trust.

How to measure its performance?

- The number of users who sign up for financial advisory services through our platform.
- The number of users who follow the recommendations of financial advisors, and the amount of money that users invest in high yielding instruments as a result of this guidance.
- Gather feedback from users to understand their experience with the financial advisory services and if they feel more confident and informed about investing in high yielding instruments as a result.

Which solution would I choose? - Solution 2

WHY?

- I would choose the second approach, personalized investment recommendations, because it would allow us to provide users with tailored recommendations based on their specific financial situation and risk tolerance. This could help users feel more confident about investing in high yielding instruments and may be more appealing to those who are hesitant to take on additional risk.

FACTS

- Only 42M out of 1.4B indians invested in stock market, and 115M in cryptocurrencies whereas, 95% of the Indian households are keen on investing in Fixed deposits.
- This scenario can be changed if we can gain the trust of our fellow Indians by approaching user- specific financial problem.

How to measure its performance?

- Number of users who engage with interactive tools and resources (e.g., by completing a quiz or game).
- Number of users who invest in high yielding instruments as a result of using these tools.
- Number of users who use our personalized investment recommendations.
- Amount of money that users invest in high yielding instruments as a result of these recommendations.
- Performance of these investments over time.
- Feedback from users on their experience with the interactive tools and resources and if they feel more confident and informed about investing in high yielding instruments as a result



Why this solution may not work?

Below mentioned are few limitations for this approach

Lack of exposure or reach

Trusting none other than banks

Low risk-aversion

Limited Budgets

Unacquainted with technology

Unwilling nature of investor

Lack of Trust in Financial Recommendations

How to make this approach more effective?

A **well-designed website**, showing the products or services you offer. Including information about the potential returns on investment, as well as any risks involved.

Collaborate with Financial institutions, influencers and experts if necessary. This could showcase that the product is trust-worthy.

Well-designed ad-campaign targeting desired persona, with info about how personalized investment recommendations can help.

Conduct surveys and quizzes to analyze a user's financial profile.

Social proof: Showcase case studies or testimonials from users who have successfully invested in these instruments.

Sharing financial recommendations in **user's local language** could attract new potential users.

User-generated content: Ask users to share their own experiences and insights about investing in high yielding instruments by creating a community forum or social media group.

THANK YOU

