**Business Analyst Intern | Assignment round**

Dear Hiring Team,

I am pleased to submit my coding assignment, which was completed using Python programming language in Visual Studio. As instructed, I accessed the assignment through the provided link using CTRL+CLICK.

To review my code, please find the attachment with the Google Drive link: [https://drive.google.com/file/d/1sXwYsRC8KumvdaAZWgXBAekoBGrJX2Fo/view?usp=sharing](https://drive.google.com/file/d/1sXwYsRC8KumvdaAZWgXBAekoBGrJX2Fo/view?usp=sharing%20) I have uploaded my Python code to this drive for your convenience.

Click the link it will ask for download and after download the we can Access

Thank you for considering my application. I look forward to the opportunity to discuss my submission and technical skills further.

**Question 2: (10 marks) App Exploration: Explore the features and user experience of the Jar app. Highlight five things you found particularly effective and user-friendly. Additionally, identify five areas where improvements could be made, providing your reasoning for each suggestion?**

**Exploring the Jar App: How Technology Can Take It to the Next Level**

The Jar app is a simple yet powerful platform that helps users save automatically and invest in digital gold. With its easy-to-use interface and the ability to start saving with just ₹10, it has made financial planning accessible to everyone, especially first-time investors.

However, with advancements in technology, Jar has the opportunity to improve and offer even better services. Let’s explore what makes the app great and how it can become even better with new technology.

**Why Jar is a Great Savings App**

1. **Automated Savings**

* The app automatically rounds up spare change from daily transactions and saves it.
* This makes saving effortless and helps users build a good financial habit.

1. **Start with Just ₹10**

* Unlike other investment platforms that require large amounts, Jar lets you start with just ₹10.
* This makes investing affordable for everyone, including students and first-time investors.

1. **Easy Digital Gold Investment**

* Gold is a popular investment in India, and Jar makes it simple to buy and track digital gold.
* Users can buy, sell, or check their gold investments in real-time without worrying about storage.

1. **User-Friendly Design**

* The app is easy to navigate, with a clean layout and simple features.
* Users can check their savings history, track investments, and manage automatic transfers easily.

1. **Gamification and Rewards**

* Saving money can sometimes feel boring, but Jar makes it fun with rewards and streaks.
* This keeps users motivated and encourages them to save regularly.

**How Jar Can Improve with New Technology**

1. **More Investment Options with AI-Powered Advice**

* Right now, Jar only focuses on digital gold, which may not be suitable for everyone.
* By adding mutual funds, fixed deposits, and stocks, the app can offer more choices.
* AI-powered recommendations can suggest the best investments based on each user’s financial goals.

1. **Financial Education Through AI Chatbots**

* Many users, especially beginners, may not fully understand investments and savings.
* An AI chatbot or a dedicated section with articles, videos, and interactive lessons can help users learn and make smarter financial decisions.

**3.Faster & Safer Transactions with Blockchain**

* Some users experience **delays when withdrawing digital gold**.
* **Using blockchain technology** can make transactions **faster, safer, and more transparent**.

1. **Personalized Savings Plans with Machine Learning**

* Instead of just **rounding up spare change**, **machine learning can analyze a user’s spending habits**.
* The app can then **suggest custom savings plans** and even **predict the best times to invest in gold**.

1. **Better Customer Support with AI Assistants**

* Some users have trouble **getting quick responses from customer support**.
* **An AI-powered live chat assistant** or **voice assistant integration (Alexa, Google Assistant)** can **help users get instant support**.

**Final Thoughts**

The **Jar app is already a great tool for automated savings and digital gold investment**. However, **by adopting AI, blockchain, and machine learning**, it can **offer better security, smarter investment options, and improved user experience**.

With these advancements, **Jar has the potential to become a complete financial ecosystem**, helping users **not just save, but grow their wealth in an easy and efficient way**.

**Question 3: (10 marks) Product Exploration: The Jar app provides users with an innovative way to save and invest in digital gold, starting with as little as ₹10. It automates savings and investments, making financial planning seamless and accessible. As the first Made-in-India app to pioneer such a solution, Jar has successfully created a niche in automated savings and investment. Building on its strong foundation and leveraging its existing user base and trust, what are some new business opportunities Jar could venture into, to expand its o erings and enhance user engagement? Discuss how the app can utilize its strengths, such as automation, a user-friendly design, and established credibility, to seamlessly integrate these new services, deepen its value proposition, and achieve significant milestones in the financial ecosystem?**

**Expanding Jar’s Potential: New Business Opportunities & Technological Innovations**

The **Jar app** has already made a name for itself in India's financial tech space by making **saving and investing easy**. With features like **automated savings, a user-friendly design, and digital gold investments**, it has attracted many users who struggle to save money consistently.

To **keep growing and stay ahead**, Jar can **expand beyond digital gold** and introduce new financial services that match its strengths. By **using new technologies** and building on the trust it has already gained, Jar can **become a complete financial platform**, helping users save, invest, and grow their money in smarter ways.

**New Business Opportunities for Jar**

1. **Micro-Investments in More Assets (Using AI for Smart Suggestions)**

* Right now, **Jar mainly focuses on digital gold**, but people want more investment choices.
* The app can **introduce micro-investments** in **mutual funds, stocks, and government bonds**, allowing users to **invest their spare change in different assets**.

**AI-powered robo-advisors** can **analyze user behavior and suggest the best investment plans** based on their financial goals.

1. **Buy Now, Save Later (A Debt-Free Alternative to BNPL)**

* Instead of **"Buy Now, Pay Later (BNPL)"**, Jar can introduce **"Buy Now, Save Later (BNSL)."**
* Users can set a **goal for a purchase** (like a gadget or vacation) and **automatically save small amounts daily or weekly** until they reach the required amount.

1. **Auto-Round-Up Insurance Plans**

* Many Indians **don’t have health or life insurance** because they see it as expensive.
* Jar can **use its round-up savings feature** to allow users to **contribute small amounts daily toward affordable insurance plans**.

1. **Instant Micro-Loans Using Blockchain & AI Credit Scoring**

* Many young professionals and small business owners struggle to get **quick, no-collateral loans**.
* Jar can **introduce micro-loans** for users who save and invest consistently through the app.
* Using **AI-based credit scoring and blockchain smart contracts**, the app can **offer instant, transparent, and low-risk loans**.

1. **Crypto & Digital Asset Investments (Regulated & Safe)**

* **Cryptocurrency and digital assets** are becoming more popular, but investing in them **can be risky and complicated**.
* Jar can introduce a **safe, small-scale crypto investment option** where users can **invest a small percentage of their savings in regulated digital assets**.

**How Technology Can Help Jar Improve**

1. **AI for Smarter Investments & Personalized Advice**

* AI can **study user spending patterns and financial behavior** to **recommend the best investments**.
* This ensures users **get maximum returns** while keeping their savings safe.

1. **Blockchain for Faster & Safer Transactions**

* **Blockchain-based smart contracts** can make **loan disbursements, insurance claims, and investment tracking** more **secure and transparent**.
* This **reduces fraud risks** and ensures that **transactions happen faster**.

1. **Voice-Activated Financial Planning (Jar Voice Assistant)**

* With voice assistants like **Google Assistant and Alexa**, Jar can introduce **voice-based financial planning tools**.
* Users can say things like **"How much have I saved this month?"** or **"Invest ₹500 in gold today."**

1. **Gamification 2.0 – AI-Driven Rewards & Streaks**

Jar already uses **streaks and rewards to encourage saving**, but **AI-driven challenges** can make it even more exciting.

The app can **create savings competitions**, where users can **win cashback, discounts, or priority loan approvals**.

**Final Thoughts: The Future of Jar**

Jar has already made **saving and investing easy**, but there’s **huge potential for growth**. By **adding AI-driven investments, blockchain-based lending, automated insurance, and voice-assisted planning**, the app can **transform into a full financial platform**.