

# Business Ideas for the Jar app

## **Subscription for AI-Assistant:**

Create a subscription plan for AI-powered financial guidance. This plan will provide users with in-depth knowledge about financial savings and investment plans offered by the Jar app.

Subscribers can leverage the AI-Assistant's expertise to strategize wisely and make informed financial decisions. This model generates revenue through user subscriptions.

## **Integration with more platforms:**

Currently, Jar supports buying jewels using gold savings. However, try to collaborate with more businesses, such as e-commerce, mobile companies, and bike and car companies. This will attract a wider customer base. We can deviate our audience to desired platforms to buy products, and we can get a commission from those businesses. You can generate revenue as an intermediary bridge between the customer and the business.

## **Automated investment in other assets:**

We can introduce automated investing for other assets, such as mutual funds, stocks, and government bonds, similar to gold investments. This will advance investment to the next level and simplify complex investments. To educate investors and help them avoid losses, ensure they receive clear guidance and explanations before investing.

## **More investment plans:**

Introduce more investment plans, such as savings plans for weddings and house down payments, or custom plans that help users invest toward their largest expenses. Custom plans would allow users to invest based on their individual needs and gain a clear understanding of their progress by using an EMI calculator. This would enable them to strategize effectively and reach their savings goals.

## **Loyalty and rewards program:**

Introduce a loyalty program that rewards customers for completing regular savings habits or achieving milestones. Enhance referral rewards to incentivize existing customers to attract new users. This strategy encourages consistent investment and expands the Jar app's user base through customer advocacy.

## **Gold-powered UPI payment:**

Allow users to pay directly using gold via UPI. Users can link their gold savings wallets to UPI, enabling instant gold-to-INR conversion at the time of payment. This simplifies the use of digital gold, attracting more customers. You could also earn a small transaction fee per payment.

**Premium Jar subscription:**

Introduce a subscription plan offering users exclusive benefits, such as discounts on integrated or collaborated products within the Jar app. Subscribers can also enjoy increased annual interest rates on the Goldx leasing plan and participate in engaging challenges to earn rewards. This compelling value proposition will attract a larger user base and generate revenue from subscription fees.