

Strategy Storm



11T Guwahati Strategy Storm Round 1

Tearn — IQ

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ABOUT XFINANCE

XFinance is a revolutionary fintech company that aims to simplify and democratize finance. moral goal:

10. Feature
11. Development Costs
12. Justification
13. Marketing Strategy

Services provided:

Financial services

Brokerage

Credit

Insurance

Payments/
UPI

Prepaid
cards

Non-Financial services

Educational
Content

Educational
Events

Trading
competitions

Finance News

It hopes that one day every Indian can fully understand and utilize all the financial tools and services available to them. Details:

1. The XFin app has a very simple and easy-to-use user interface.
2. XFin is one of the top fintech brands in India.
3. It has a massive reach on Social Media and Youtube, as well as its webpages, which are usually top-ranking webpages for finance-related keywords.
4. XFin also has a considerable budget for digital ads as well as television and print ads. They also are very interested in viral marketing and innovative ad campaigns.

MARKET SIZE ANALYSIS

UPI

India's digital payment market is expected to more than triple to \$10 trillion by 2026, according to the latest study by digital payments firm Phonepe and Boston Consulting Group (BCG).

At present, the study said, 40% of all transactions in India are digital, and payments worth \$3 trillion were processed by digital

instruments in 2021. This does not include payments made for financial services, corporate business payments, and government payments. In Dec22 there were 7,829.49Mn transaction through UPI worth Rs 12.82 lakh Cr. and 381 Banks were live on UPI.

Stock Market

Indian youth is becoming more financial literate more than ever, There has been an

explosive growth in the no. of demat accounts being opened, this can be seen as a repercussion of the pandemic that made the crowd more financially literate and inclined them towards stock markets, to make them more financially independent. The number of demat accounts rose to 10.4 crore in October 2022 from 7.4 crore in October last year, registering a gain of 41 percent.

Insurance

India is the fifth largest life insurance market in the worlds emerging insurance markets, growing at a rate of 32-34% each year. The life insurance industry is expected to increase at a CAGR of 5.3% between 2019 and 2023.

There are 24 life insurance and 34 non-life insurance companies in the Indian market who compete on price and services to attract customers, whereas there are two reinsurance companies

The market share of private sector companies in the general and health insurance market increased from 48.03% in FY20 to 49.31% in FY21.

MARKET SIZE

ANALYSIS

Credit

According to RBI data, non-food bank credit registered a growth of 16.9% in September 2022. At the end of FY22, the total credit market in India stood at Rs. 174.3 lakh crore (US\$ 2.14 trillion), a growth of 11.1% YOY. Retail loans

and the economys growing use of credit cards are the main factors driving this growth.

PrePaid Cards

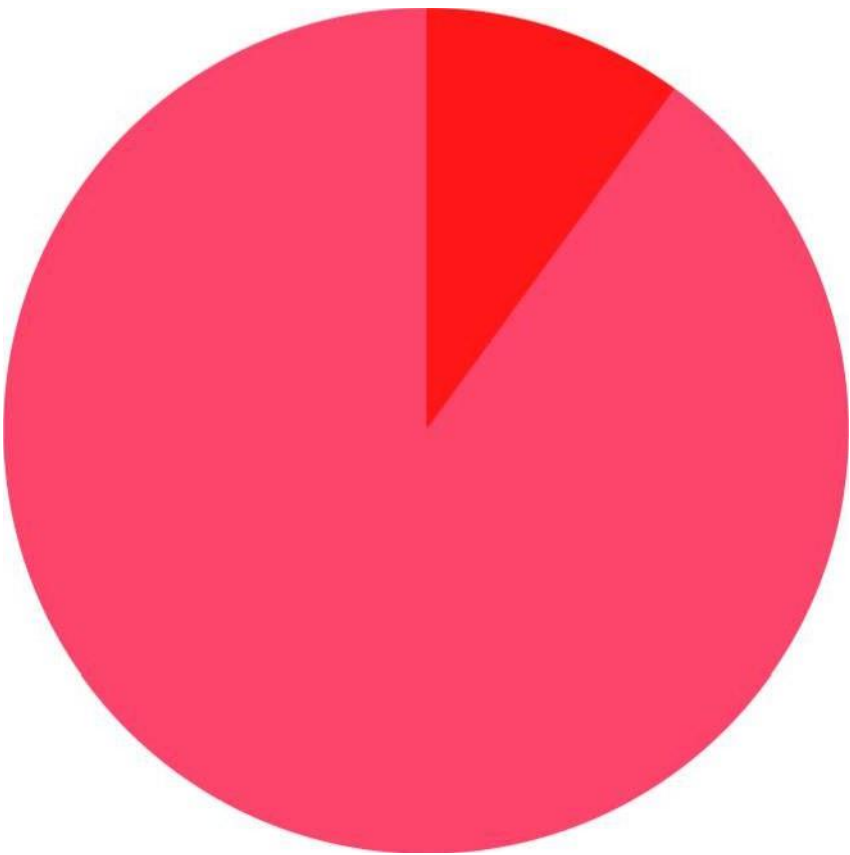
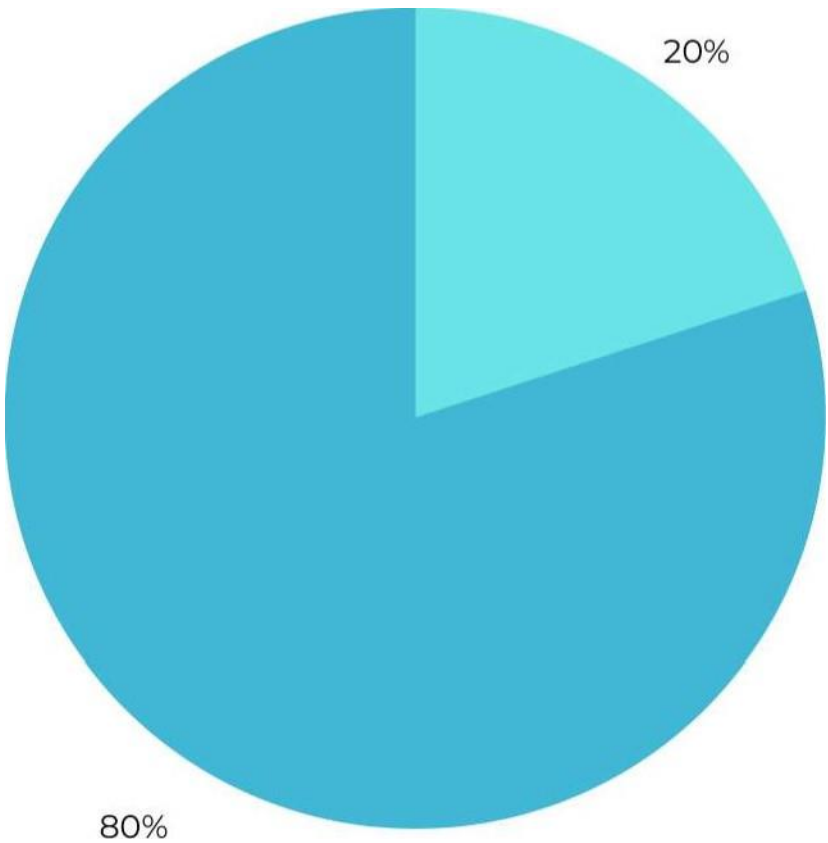
Transaction value in the PrePaid card segment is projected to reach US\$65.29bn in 2023. Transaction value is expected to

show an annual growth rate
(CACR 2023-2027) of 16.99%
resulting in a projected total

Monthly Active Users - 6 Million
Average session length - 3 Minutes
Average sessions per user - 4
Most used products - Stocks, Mutual
Funds

USER-BASE ANALYSIS

amount of US\$122.30bn by
2027.



70%

20 percent of registered users 70 percent of MAU are are
between 76-22 between age 76-22

Based on the provided data,
6,00,000 MAU out of the total 6M MAU are between the age of 16-22

SWOT ANALYSIS

Strengths

- Great user interface
- Large market share and recognition
- large budget for marketing

Weaknesses

- Low penetration in youth (^ lakh MAU are between 16-22 which is even less than the no. of students appearing for JEE alone every year)

Opportunities

Increasing awareness amongst students about the financial market

- Increasing trends focusing on self-improvement /betterment (like sigma grindset)
- Can easily target the younger audience using its educational content

Threats

- Changing government regulations regarding prepaid cards.
- Sole companies are targeting singular financial sector among the fintech

PROBLEM

STATEMENT

Why 16-22 years old??

the problem statement can be divided into

1. increasing penetration among 16-22 segment although they account for 20% of registered
2. increasing user engagement (possible users their contribution to MAU is only 10% which shows application of gamification) low adoption rate, this is not efficient as Xfin might get
3. Increasing conversion rate among said age outdated or not be in the trend amongst the future group cliental.

- Xfinanace has significantly low active users in that

- According to recent research the 16-22 age group

Impact on CLTV

dominates the internet usage penetrating into the

1. +MAU = +30% in CCTV trending era is crucial for long-term success
2. +Engagement (session frequency and length) • the age group is easily influenced by online trends and
= +20% in CCTV the current trending movements like F.I.R.E. (Financial
3. +conversion rate = +50% in CCTV Independence Retire Early) has pushed the younger market towardsthe path
of financial literacy. Therefore, It

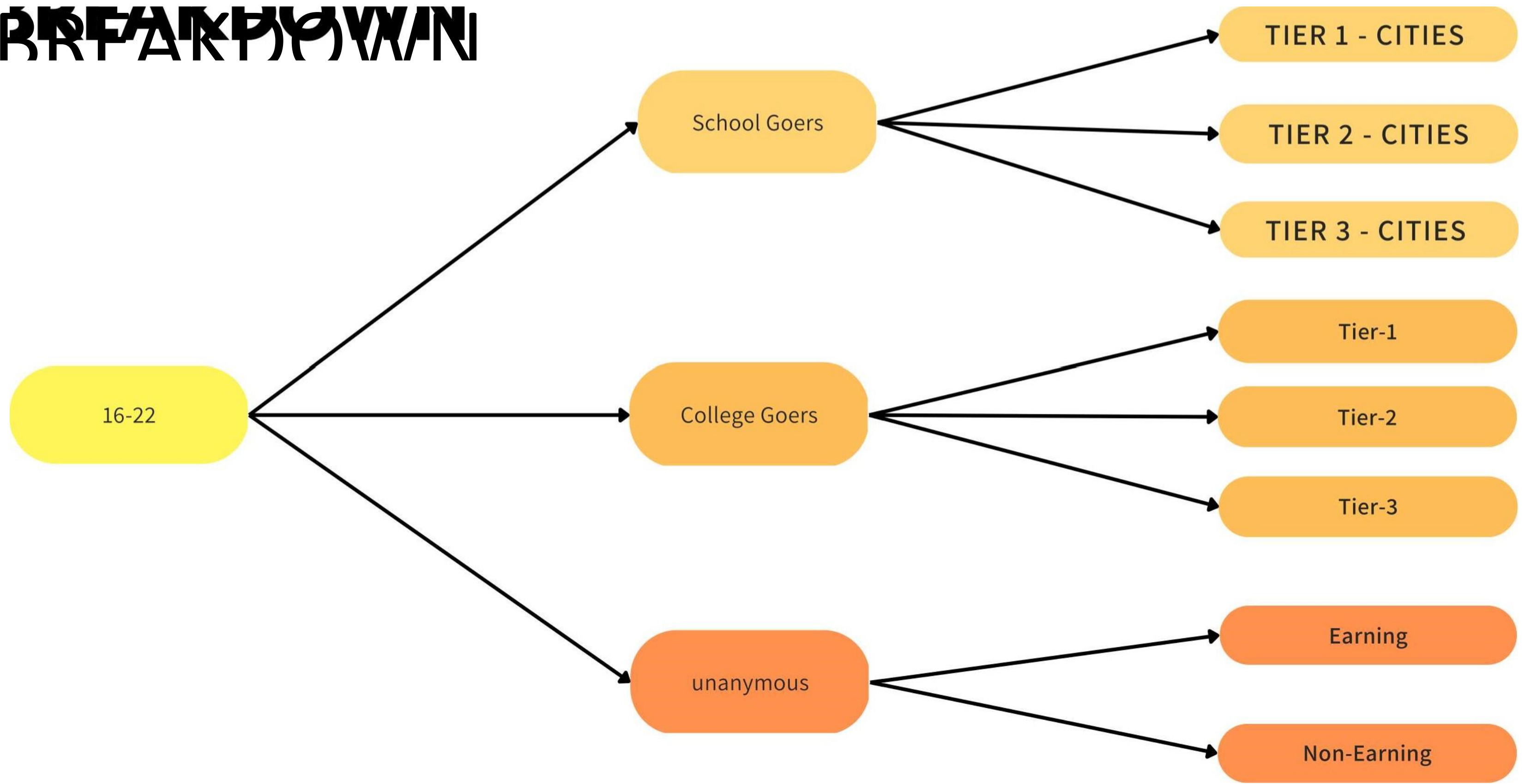
Company Goal-

is the right time to capture the market

Increasing CCTV and engagement, with a possibility of future profit and instant profit, is not necessary.

TARGETED AUDIENCE

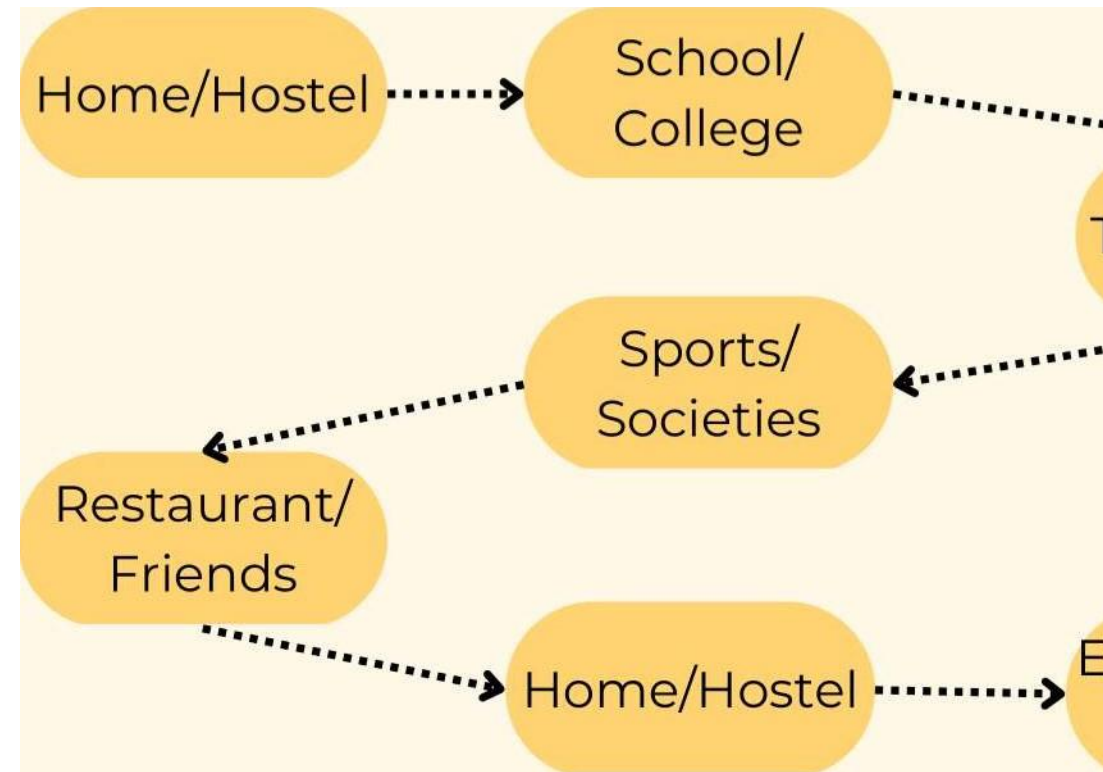
BREAKDOWN



NEED OF USERS

1. Certification for career
2. Alternative source of income
3. Practice space to test their investment prowess and compete with others, eventually sharpening their skills
4. Attractive cash back for daily UPI payments
5. Easy Credit for educational loans
6. Reliable knowledge source for information related to financial investments.

DAY IN LIFE OF 16-22 YEAR OLD



Personas



Name - Anurag

Age — 20

Profile - College Student

Household Income - Below 7
IPA

Family - 2 Parents, 2

Grandparents

Location - Ranchi, Jharkhand

Key Attribute

A young boy starting his financial journey, interested in investing, etc., and tech-savvy behaviour

Think , Act & Does

- Has a monthly budge of Rs 5000 .• Actively participates in online competitions.
- He's looking out for online certification.
 - Wants to financially support family.
 - Looks for other career options.



Name - Tanya

Age — 16

Profile -School Student

Household Income - 20 LPA

Family - 2 Parents, 1

Grandparents

Location - Varanasi , UP

Key Attribute

A young girl who is studious and qualified various exam like NTSE , KVPY etc , loves to follow trends like crypto , fashion etc and she is also PAPA KII PARI.

Think , Act & Does

- Has a monthly budget of Rs 17000
- Follows the current trends like crypto etc
- Buys his books, stationary, etc. with both Online and Offline shopping
- Impulse buying on heavily discounted items(majorly useful items)

- Other purchases like Clothes, Shoes, and Other accessories. Sometimes, Recharges and bills also but rarely
- Food outings

College

Get a proper trading platform to host events/competitions distribute cash reward and certificates with easy one step registration process and providing easy sponsorship oppurtunities. On live stock market as well as simulated market spaces

Lack of proper platform to host competitions.

Students

Get proper education platform to study stock market and finance making students work on self-improving.

Lack of guidance and awareness about importance of finance and stock market in life .

Easily Learn about stocks in easy-to-grasp modules and simultaneously track your progress. Challenge yourselves by

Lack of credible source of information regarding finance related

Students

taking up certification exam which provides CV ready certificates provided by Xfinance

terms and credible company that provide certificates.

Students

Buy real time virtual stocks that simulate real time prices of the stocks along with calculated profit and loss, in similar UI as of Xfin, So as to master the art of reading candlesticks and invest successfully without losing money.

Lack of funda and the fear of losing money just to practice trading.

OFFERING AND PAIN POINTS

Targeted
Community

Offering

Pain Point Solved

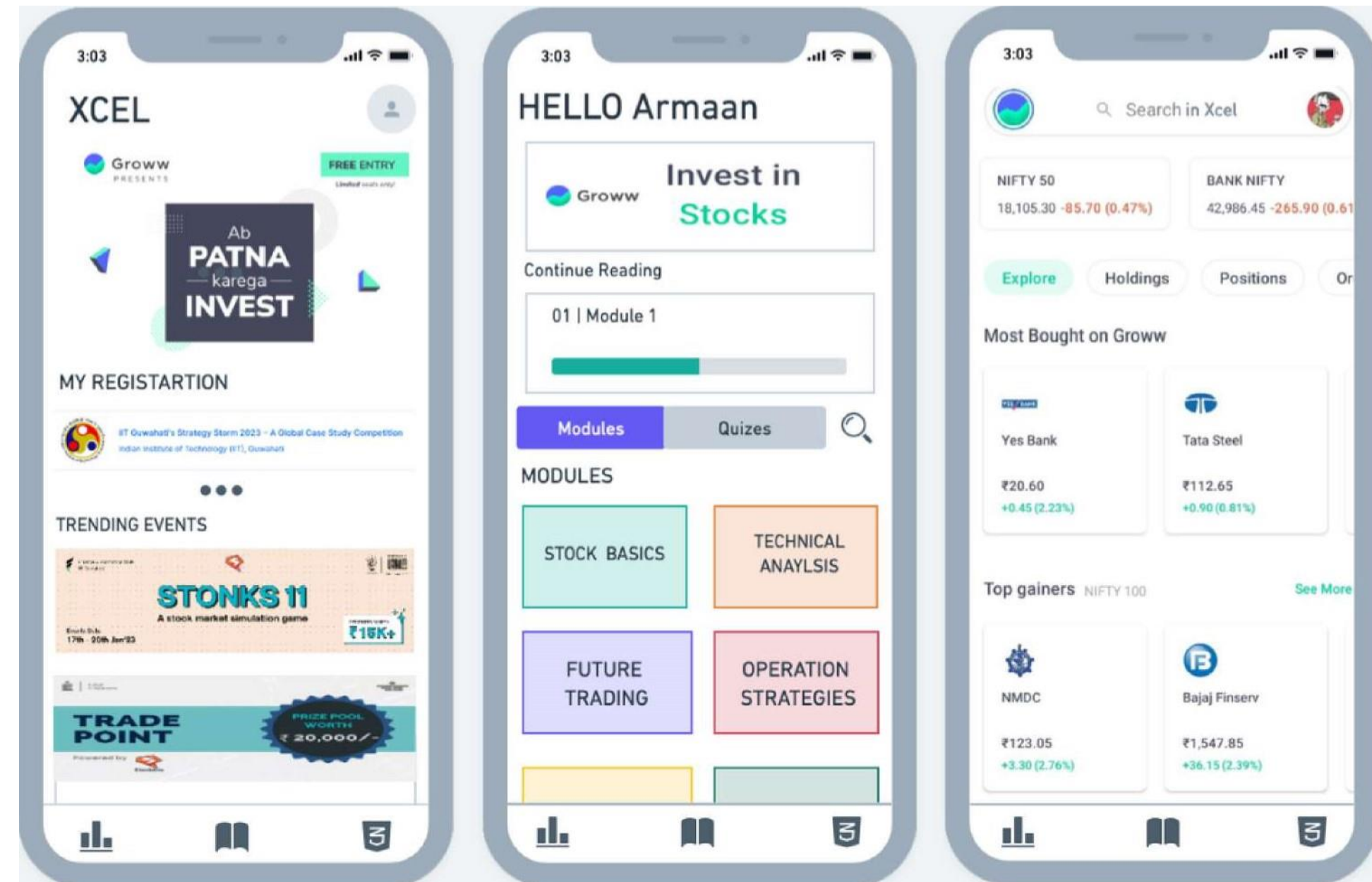
SOLUTION

XCEL an integrated trading competition and learning app

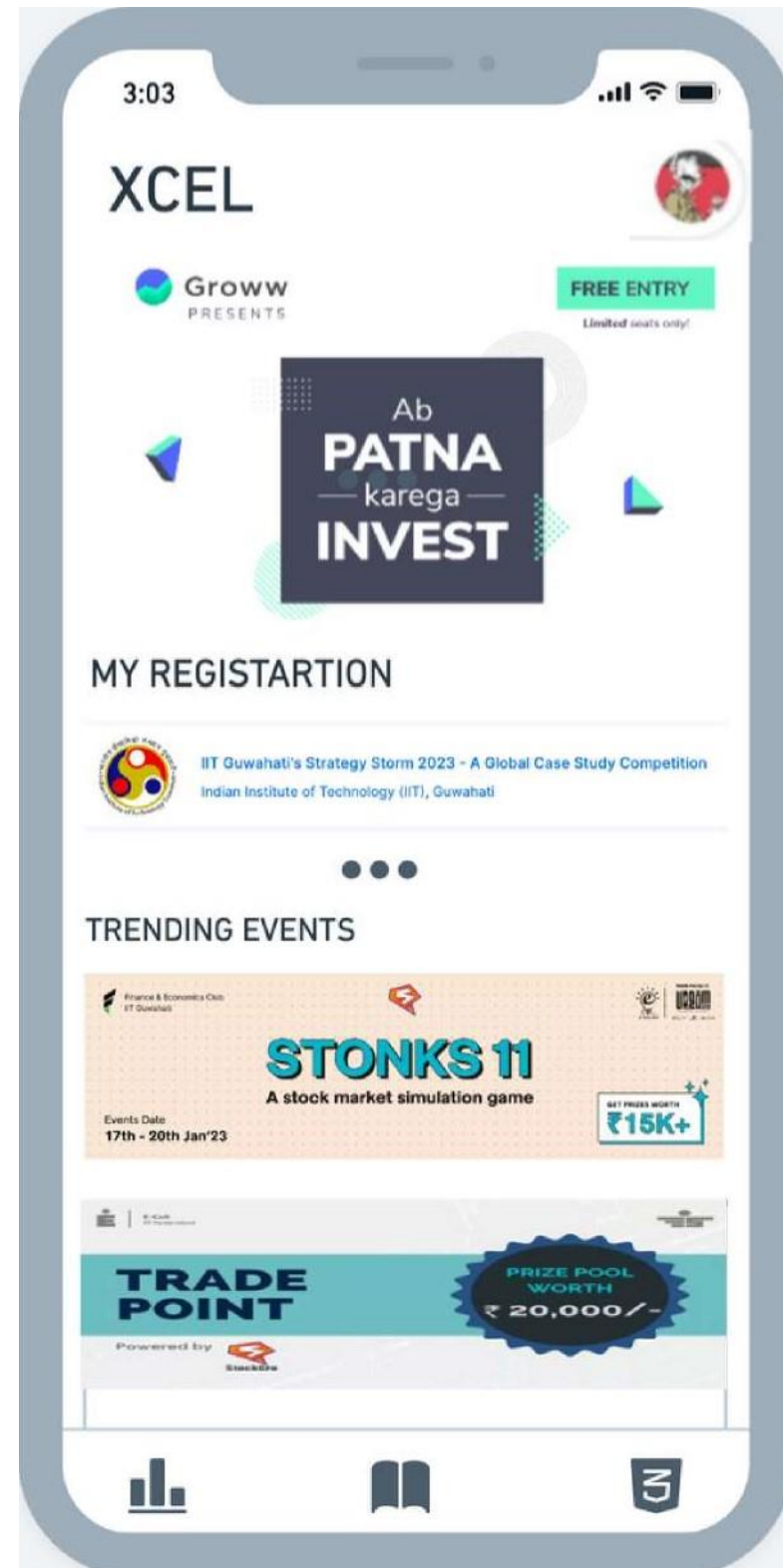
This approach is heavily inspired by the Ed-tech industry since the targeted audience is mostly inclined towards building their career and financial independence.

Features-

1. Attends/Host trading competitions.
2. Win cash awards
3. Gain certificates
4. Practice on real-time stocks using virtual cash to sharpen your theory
5. Easily grasp financial concepts using small crisp modules, and practice concepts by giving quiz at the end of every module
6. Easily track progress on concepts



FEATURES



The landing page of the XCEL App will have Trending competition, User Registration dashboard, and targeted advertisements.

We have a promotion section where we will promote our own services and other advertisements which will be based on the user's active Geographic Location, this will result in additional revenue generation from in app advertisements.

My Registration Slip helps users to easily go through their registered competition in one view and it also reminds them .

User Points-

- 1.Helps to easily navigate between three sections: Competition, Learning, and User Profile.
- 2.Know the trending and popular competition in one glance.
- 3.Registration slip acts as a reminder to users and helps them easily access the competitions.

The users can browse various stocks, study their charts and purchase virtual stocks that reflect the stocks real-time value giving the users a lieu of features like viewing


FEATURES

real-time profit loss. Apart, from that our platform will also show them common chart patterns that have occurred in stock earlier.

This user interface is exactly same as the stock interface of Xfinance, this provides the user with the simple-to-use UI and familiarity with the platform when the users convert to actual Xfin app improving retention and .

FEATURES

3:03



q Search in Xcel

NIFTY 50

18,105.30 -85.70 (0.47%)

BANK NIFTY

42,986.45

-265.90

(0.61)

Explore

Holdings

Positions

Or

Most Bought on Groww

Yes Bank

220.60

+0.45 (2.23%)

Tata Steel

12.65

+0.90 (0.81%)

See More

Top gainers NIFTY 100

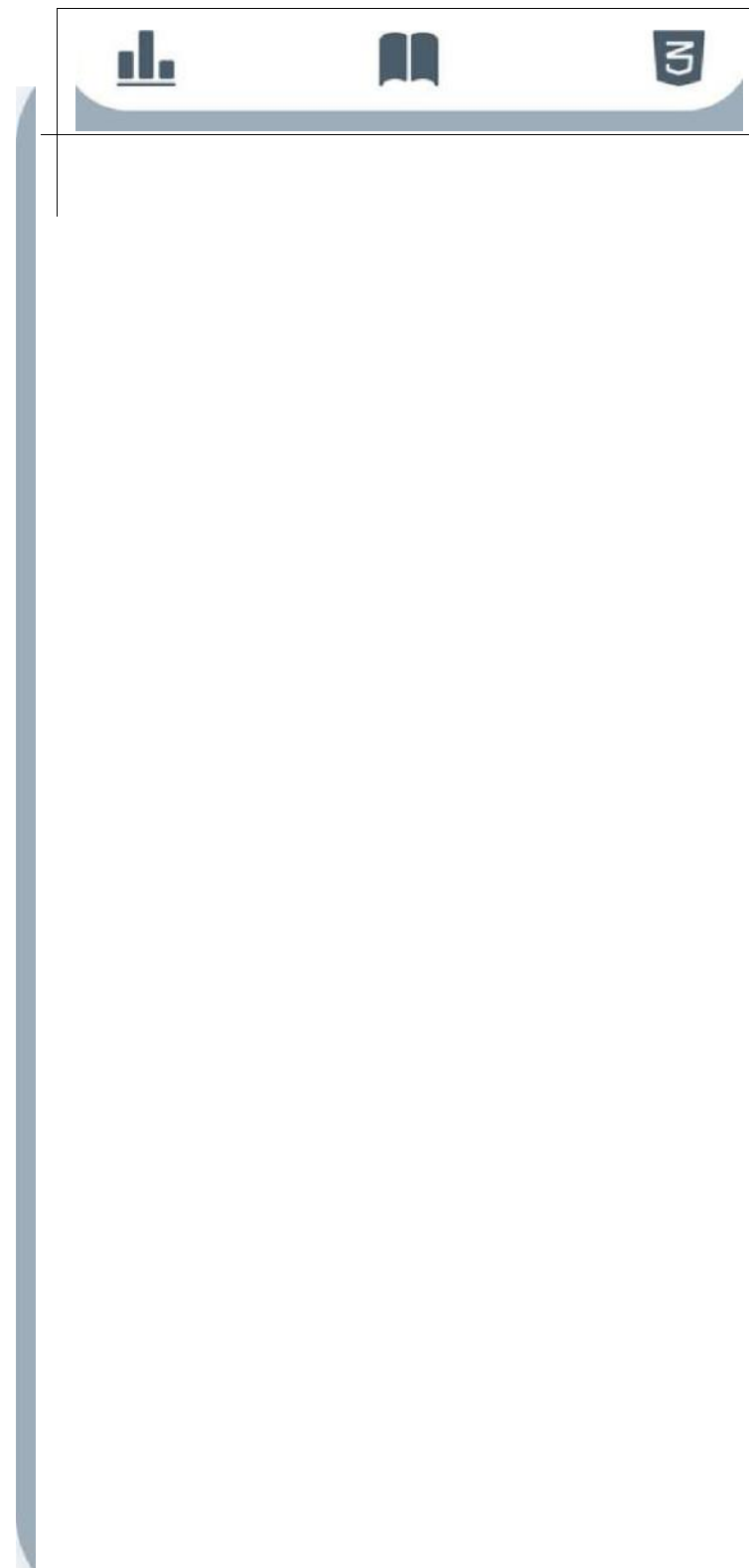
NMDC

2123.05

+3.30 (2.76%)

Bajaj Finserv

FEATURES



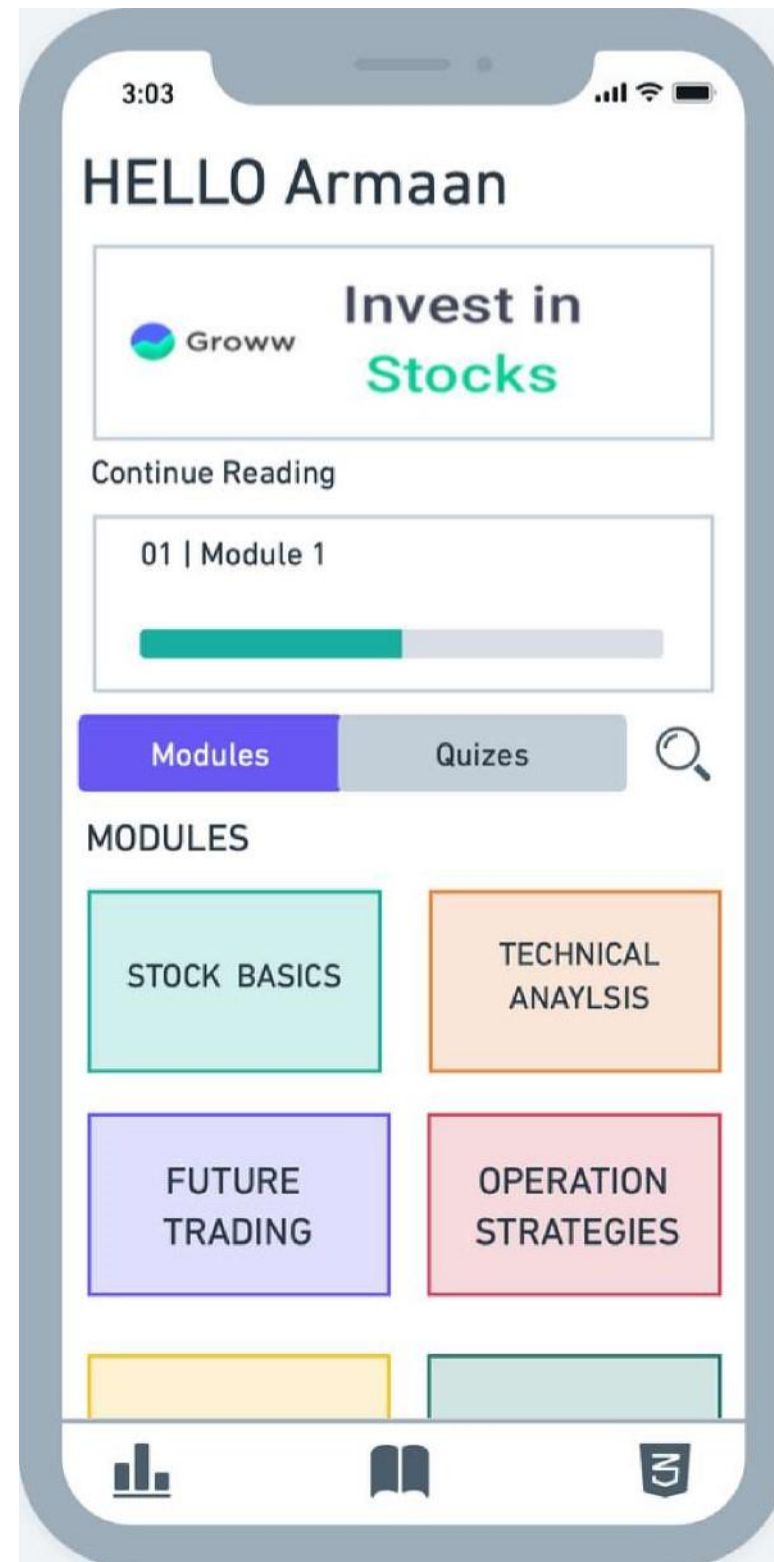
User Points-

1. Gain familiarity with the actual stock trading platform.
2. Test theory on real-life stock charts.
3. Buy stocks in real-time and monitor their profit loss providing experience in profile management.
4. Gain confidence by performing real-life buy-sell activities with aim of maximising profit.
5. Easily switch to to start investment journey.

The Learn section is an easy-to-understand collection of stock market lessons with indepth coverage and illustrations. Content is broken down into bite-size cards to help users learn on the go.

Each main topic is broken down into three difficulty levels, with a quiz at the end of each level. Users can challenge themselves by taking up the certification exam at the end of every module.

FEATURES

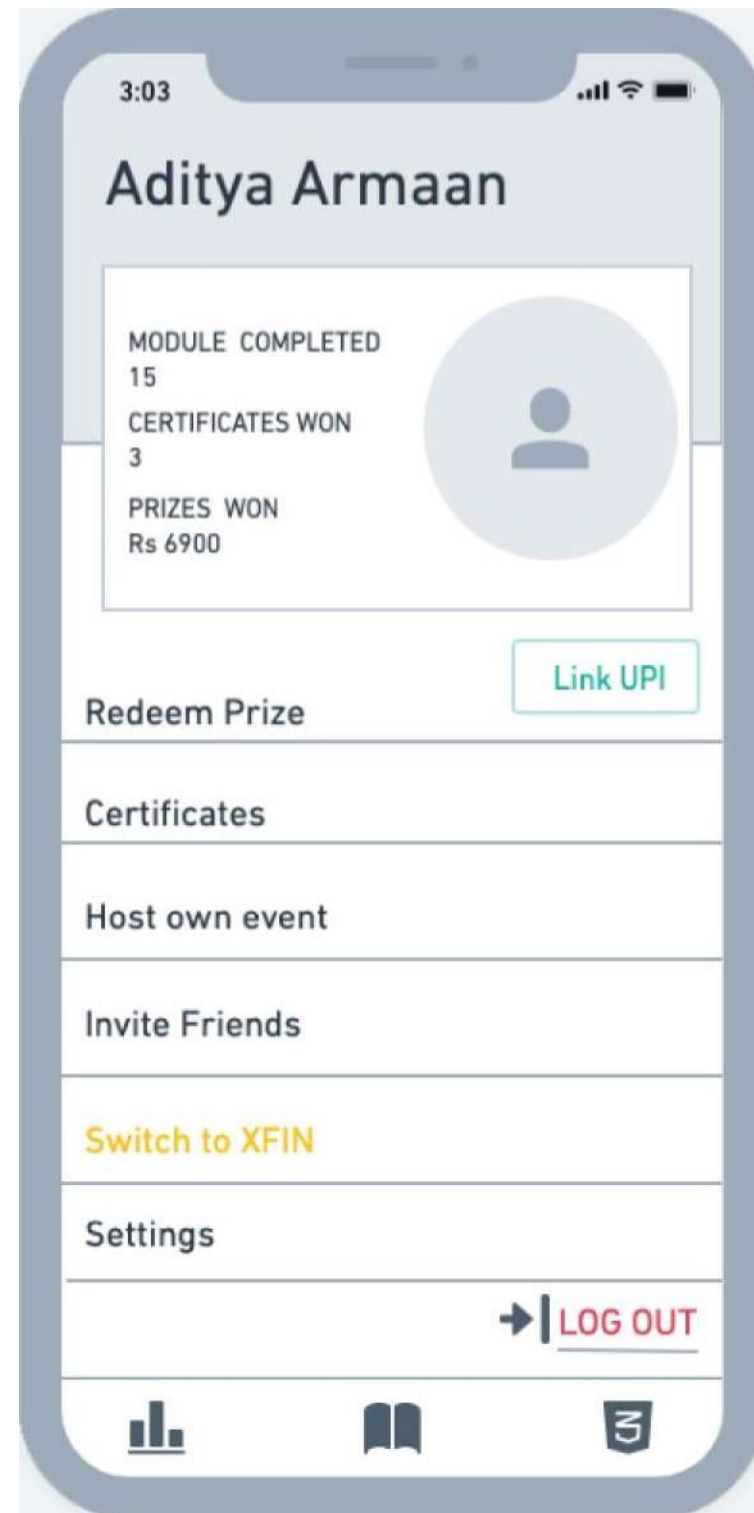


The modules also link to the video lectures uploaded on Xfinance's YouTube and Twitter, increasing the reachability of the content.

- User Points
1. Easily learn about stocks in easy-to-grasp modules and simultaneously track your progress.
 2. Test skills in quiz as well as apply in real-time stocks in the app without actually investing your own money.
 3. Challenge yourselves by taking up certification exam which provides CV-ready certificates provided by Xfinance.
 4. The search feature can be used to easily learn about any financial term in seconds.
- In the Profile section, users can quickly get the summary of their profiles, briefing them about the prizes they have won, certificates they've gathered, and modules they've completed.

Apart from that, users can also host their own events using the Xcel platform; they can also invite people to the platform with referral codes for which they will get some additional benefits.

FEATURES



Users who have learned or want to invest their own money can easily switch to their XFIN TRADING ACCOUNT for which they will be provided loyalty discounts on brokerage fees, etc.

User can withdraw their cash prize through UPI which directly links it through our UPI Gateway. As a result we acquire (RETENTION & TRANSACTION FREQUENCY) more in our UPI and Payments domain which helps in long run.

User Points-

1. the user gets to know about landmarks they have achieved in one view.
2. Users can Add Certificates to their LinkedIn or download them in pdf form.
3. Switch to XFIN to become hassle-free with One Click.

DEVELOPMENT COSTS/ REQUIREMENTS

Type of software App development software integration or Xfin			Size of software	Time required to develop app 6-12 months
	Small	Medium	taking industry average: essential team size we estimated \$80k-\$100k development cost	legal requirements - None Software dev cost - \$80k-\$100k Miscellaneous - \$10k Total Cost - \$90k-\$110k
	Weeks			
Soft Modification	1-2	2-6		
Web Development	3-6	4-8		
Soft Integration	2-6	2-6		

New Software	4-8	3-8	6-18	
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JUSTIFICATION

Young people make valuable consumers because they influence the purchasing decisions of their friends and family.

the 16-22 year old age group constitutes to the maximum internet usage time amongst the population Hence, capturing the market is necessary.

As the age group is mostly going through their career building phase as well to the path of their financial independence, A Edtech inspired approach towards the sector is highly beneficial.

As the age group is mostly going through their career building phase as

MARKETING STRATEGY

Using the AARRR marketing framework

Acquisition

1. Sponsoring college and school feasts and using our platform as the hosting app.
2. Influencer marketing through popular Gen-Z finance gurus like Finance with Sharan, Tanmay Bhat etc.

Activation

3. Promotion of Xcel on our offline events as well as on
1. Encouraging users to participate in competitions to win cash prizes as well as certificates
2. Easy to

Retention

read and crisp modules to teach them about the financial world as well as earn certificates. These factors would increase retention.

1. Regular competitions with rewards and CV ready certificates

Revenue

2. The quick to grasp modules and habit forming course. We are concerned with the CCTV as the success marker and instant profit is not the goal.

Referral

1. Users get benefits by using their referral codes like discounted brokerage etc.
2. the targeted college feasts have huge participation hence there's a huge platform for referral.

our websites and
Youtube/Social media
content
.plan.

authenticated
by
Xfinance

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THANKS
FOR WATCHING

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