

TARGET MARKET

1. B2C – Direct to Retail Investors

Most common & high-growth in India

Target:

- Young professionals (age 22–40)
- Tier 1 & Tier 2 cities
- Salaried individuals starting SIPs, mutual funds, or stocks
- Millennials & Gen Z who want automated, AI-based help

Pros:

- Huge market: Over **100M+ Demat accounts in India** now
- Strong mobile-first behavior
- AI = strong value prop for convenience + personalization

Cons:

- High competition (Groww, Zerodha, INDmoney, ET Money)
- Requires **heavy UX focus** and **trust-building**
- **SEBI IA license** mandatory if offering advice

2. B2B – Sell to Financial Advisors / Firms

We build tools → they use it for their clients

Target:

- Wealth managers, brokers, RIAs
- Family offices
- NBFCs, Fintechs

Pros:

- Stable, high-paying clients
- Less marketing budget needed
- Can white-label your AI tech
- No direct compliance burden for managing client money

Cons:

- Slower onboarding cycles & need a **sales team + relationship building**

3. B2D – Developer/Startup Tooling

We build APIs or AI models for investment logic → devs use them

Target:

- Fintech startups building apps
- Robo-advisors needing backend AI engines
- Mutual fund platforms

Pros:

- Highly scalable (APIs = goldmine if sticky)
- We focus purely on tech, not end-user UX
- We don't need SEBI license — they do

Cons:

- Technical product, limited audience
- Requires strong documentation, reliability, dev support

4. D2C – Build a Direct Wealth Brand

Be like **INDmoney / Scripbox / Cube Wealth**

- Position Ourselves as a **premium AI wealth advisor**
- Add Core & Premium features like:

Pros:

- Build Our brand loyalty
- Own the full user experience
- Premium pricing possible

Cons:

- Capital-intensive
- Need deep domain + compliance team

BEST OPTION FOR STARTING OUT

Start B2C with a Niche + Build B2B/B2D Side Revenue

NOTE:

- **Niche down first** (e.g. young HNIs, NRIs, Tier-2 professionals)
- Build **trust** → **data** → **intelligence**
- Offer **value beyond investing**: tax reports, insights, dashboards
- Think **mobile-first + vernacular language support** for Bharat reach

Marketing Approaches for AI-Powered Investment & Wealth Management App

1. Educational Content Marketing

- **Blog articles, videos, podcasts** on AI in investing, smart portfolio strategies, and wealth planning.
- **Explainable AI** content — make the AI's decision logic transparent to build trust.
- Financial literacy series for different personas (beginners, professionals, HNIs).

2. Influencer & Thought Leader Collaborations

- Partner with **Finance influencers, FinTech YouTubers, or LinkedIn thought leaders.**
- Run **live sessions or AMAs** featuring your product demo and use cases.

3. Performance-Focused Paid Campaigns

- **Google Ads & Meta Ads** targeting keywords like “automated investing,” “AI financial advisor,” etc.
- Retargeting campaigns for app installs and sign-ups.
- **ROI-focused messaging** — show performance comparisons, time saved, or features like tax optimization.

4. Referral & Ambassador Programs

- Incentivize users to **refer friends with monetary rewards or premium features.**
- Recruit loyal users as **brand ambassadors** — especially finance pros or students.

5. Product-Led Growth

- Offer **free trials or a freemium tier** to let users experience the core AI features.
- Use **in-app nudges & personalization** to upgrade to premium.
- Showcase live **insights, projections, or savings simulations.**

6. Strategic Partnerships

- Collaborate with **fintech firms, brokerages, banks, or neobanks**.
- Offer **white-label versions** to B2B clients and get access to their customer base.

7. Trust Building & Social Proof

- Share real **performance data** (backtested returns, volatility, etc.).
- Collect **testimonials, case studies, ratings & reviews** from early adopters.
- Display **security credentials, AI model validation, & compliance** info prominently.

8. SEO & Organic Discovery

- Optimize app store listing and website for keywords like “best AI investment app”, “automated wealth manager”, etc.
- Answer questions on **Quora, Reddit, or personal finance forums** to drive organic traffic.

9. Community Building

- Create a community on **Discord/Telegram/Slack** for users to share goals and learn.
- Host **webinars, polls, or market commentary** through the app.

10. Data-Driven Email & SMS Campaigns

- Send personalized nudges based on **portfolio status, market news, or financial goals**.
- **Use AI to segment users and tailor Onboarding or re-engagement flows.**

Monetization Approaches:

i) Subscription Models

- a) Tiered plans (Basic, Premium, Pro) with increasing features.
- b) Free model with basic services free & advanced features paid.
- c) Annual subscriptions with discounts (Encourage long-term commitment).

ii) Transaction-Based Revenue

- a) Commission on trades (Less than traditional brokerages).
- b) Spread-based fees on currency.
- c) Success fees on investment performance.

iii) Asset-Based Fees

- a) Assets Under Management Fee (AUM) – 0.25% - 1%.
- b) Sliding scale fees that decrease as portfolio size increases.
- c) Minimum account/wallet balance requirement for premium service.

★ Premium Features

- a) Advanced analytics & custom reports (Through AI).
- b) Tax optimization strategies.
- c) Exclusive investment opportunities.
- d) AI-powered personalized advice.
- e) Faster data updates & real-time insights.

iv) Partnerships & Referrals

- a) Referral fees from partner brokerages
- b) White-label solutions for financial institutions
- c) API access fees for third-party developers
- d) Affiliate marketing for financial products

v) Data Monetization (with user consent)

- a) Anonymized market insights to institutional investors
- b) Trend reports & market analysis
- c) Behavioral finance research

vi) Add-on Services *(For premium customers or if anyone pays for these services, they would enjoy these)*

- a) One-on-one consultations with financial advisors
- b) Educational courses & webinars

- c) Tax document preparation(Help of Financial team)
- d) Estate planning tools

e) **Financial product marketplace:** Earn commissions from third-party financial products (loans, insurance, credit cards) **{Marketplace/Ecosystem Revenue}**

vii)Educational Content

a)**Premium educational courses:** AI-personalized investing education modules(Minimal Fees)

b)**Certification programs:** "AI-Informed Investor" credentials with subscription renewal

c)**Exclusive webinars/workshops:** Expert sessions on specialized investing topics

viii)Community-Based Revenue

a)**Premium community access:** Subscription for investor groups, discussions, and forums

b)**Peer benchmarking:** Compare performance against similar investors (demographic, goals)

c)**Crowd-sourced insights:** Platform for sharing investment theses with incentives

ix)Gamification Elements

a)**Investment challenges:** Paid entry competitions with prizes

b)**Achievement unlocks:** Premium features earned through platform engagement

c)**Virtual paper-trading tournaments:** Competitive investing simulations with entry fees