



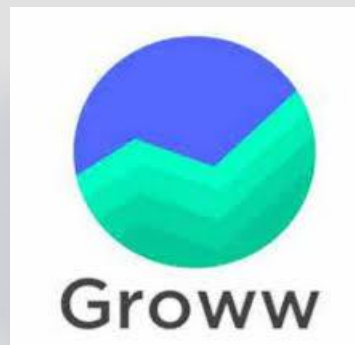
Groww

PRESENTED BY

VIVEK DAS



YASH TRIVEDI



INCREASING
USER
EXPERIENCE
AND RETENTION

Download Groww App



About GROWW

Groww app is **one of the fastest-growing investment platforms** in India with 90+ lakh customers. Groww started in 2016 as a direct mutual fund platform. Currently, the Groww app allows investors to trade and invest in Stocks and Mutual funds. The company is in different phases of testing for US Stocks, Digital gold, and Fixed Deposits that it soon aims to add to the Groww app.

Groww app is a **smartphone trading app** available for **free** to all its customers. It is an **intuitive trading app** with a **simple design** and **clean user interface** that makes the trading experience swift, easy, and convenient.

Groww app is **safe and secured** with a high level of encryption standard with 128-bit SSL encryption that keeps all the personal information and transactions safe within the app. The app is available for Android and iOS smartphone users.

₹1,294 cr

ANNUAL REVENUE

₹73 cr

NET PROFIT


6.63 million


ACTIVE USERS


₹590 cr


NET WORTH

Competitors

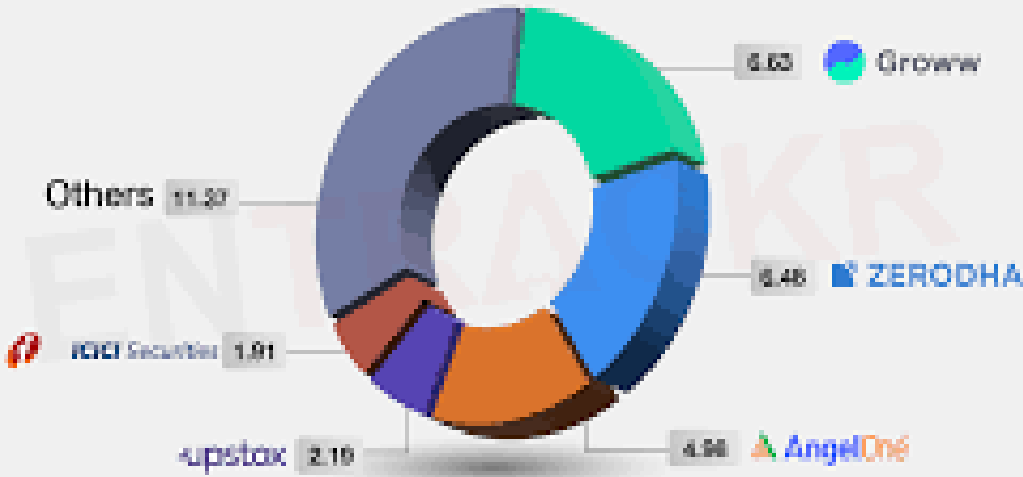








Top 5 stock broking apps (in terms of active users)



App	Active Users (in Mn)
Groww	11.52
ZERODHA	8.46
AngelOne	4.96
upstox	2.19
ICICI Securities	1.91
Others	11.52

Active Users (in Mn)

Source: Fintackr, Data as of March, 2020

FINTRACKR



Name: Nikki
Age: 20
Occupation: Student

Preferences:

- Just entered college and wants to learn investing.
- Gets pocket money from parents and save them to invest.

Pain Points:

- Limited budget.
- Has zero knowledge about investing and stock market.



Name: Neetu
Age: 45
Occupation: Working Professional

Preferences:

- Wants to make and save and secure the future.
- Wants a passive source of income.

Pain Points:

- Security Concerns: Is not very sure whether it is safe to invest online.
- Has a little knowledge about investing but don't know how to start.



Name: Anshu
Age: 28
Occupation: Trader

Preferences:

- Wants a fast and efficient platform.
- Graphs should be real time.

Pain Points:

Pain Points:

- Time is money.
- Transaction should take minimum time without failure.



Feature 1: Learn to Groww

Learn with is a gamified learning module for new investors to learn and practice investing. This involves interactive tutorials, quizzes that award points, and badges for completing educational milestones. Here we provide users with virtual money to invest and track their learning progress. Users can unlock new features and investment options as they progress, making learning engaging and rewarding.

Why This?

- Many new investors are intimidated by the jargon and complex interfaces of investment apps.
- It also resonates deeply with Groww's founding narrative to provide the necessary information, resources and user experience for people to start investing in the simplest way possible.

Value to User

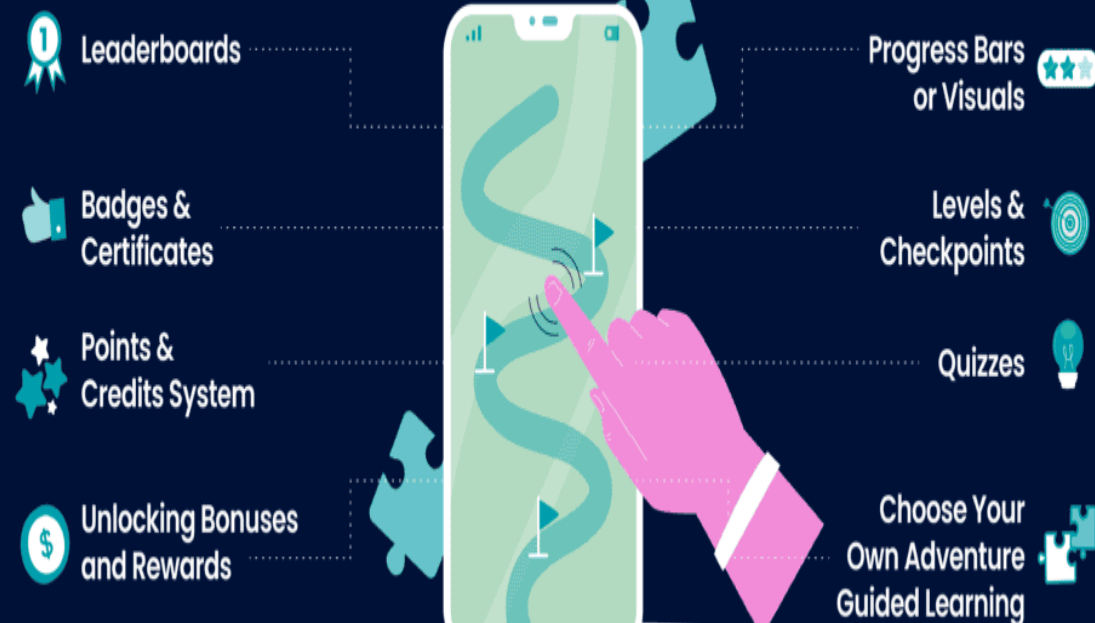
1. Enhanced Engagement:

Interactive Learning: Gamified elements make learning about investments more engaging and enjoyable compared to traditional methods. Users are more likely to spend time learning when it feels like a game.

2. Improved Retention:

- 1. Active Participation:** Game-based learning often involves active participation, which can lead to better retention of information. Users are more likely to remember concepts and strategies they have applied in a simulated environment.
- 2. Repetition and Practice:** Games often encourage repetitive play, which reinforces learning. Users can repeatedly practice investment strategies in a risk-free environment.

8 Gamified Learning Strategies



Feature 2: Compare with AI

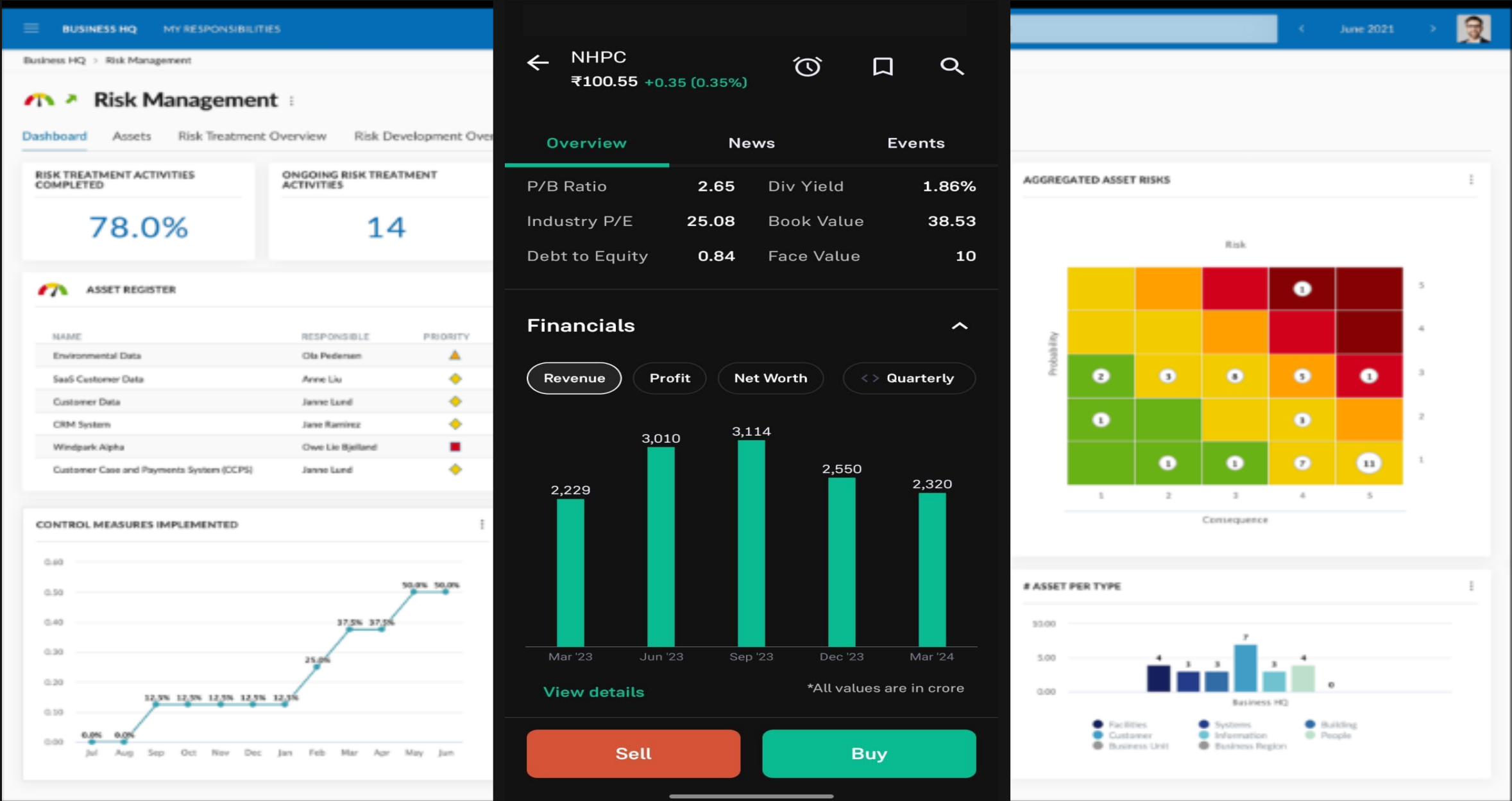
Implementing an AI-powered comparison tool. With this feature a user can analyze his/her financial goals, risk tolerance, and investment portfolio and compare different stocks accordingly on the basis of ratios and various other aspects. They can also superimpose graphs. It would then suggest personalized investment strategies and provide real-time alerts when their portfolio deviates from their risk profile.

Why This?

- Choosing the right investment strategy can be overwhelming, especially for non-experts.
- **Enhanced Security and Trust**
 1. AI can provide transparent justifications for its recommendations, helping users understand the rationale behind suggested actions and building trust in the system.
 2. Unlike human advisors who may have varying levels of expertise and may be prone to errors, an AI system can offer consistent and reliable analysis based on its programming and data inputs.

Value to User

1. **Personalized Investment Strategies**
 - **Tailored Recommendations:** AI can analyze individual financial goals, risk tolerance, and current investment portfolios to provide personalized investment strategies. This ensures that each user's unique needs and preferences are addressed.
 - **Dynamic Adjustments:** As market conditions change or as the user's financial situation evolves, the AI can adjust its recommendations to stay aligned with the user's objectives and risk profile.
2. **Improved Decision Making**
 - **Data-Driven Insights:** By leveraging large datasets and sophisticated algorithms, AI can provide insights that might not be apparent to human investors. This includes identifying patterns, predicting trends, and highlighting potential opportunities and threats.



Feature 3: Collaborative Investment Circles

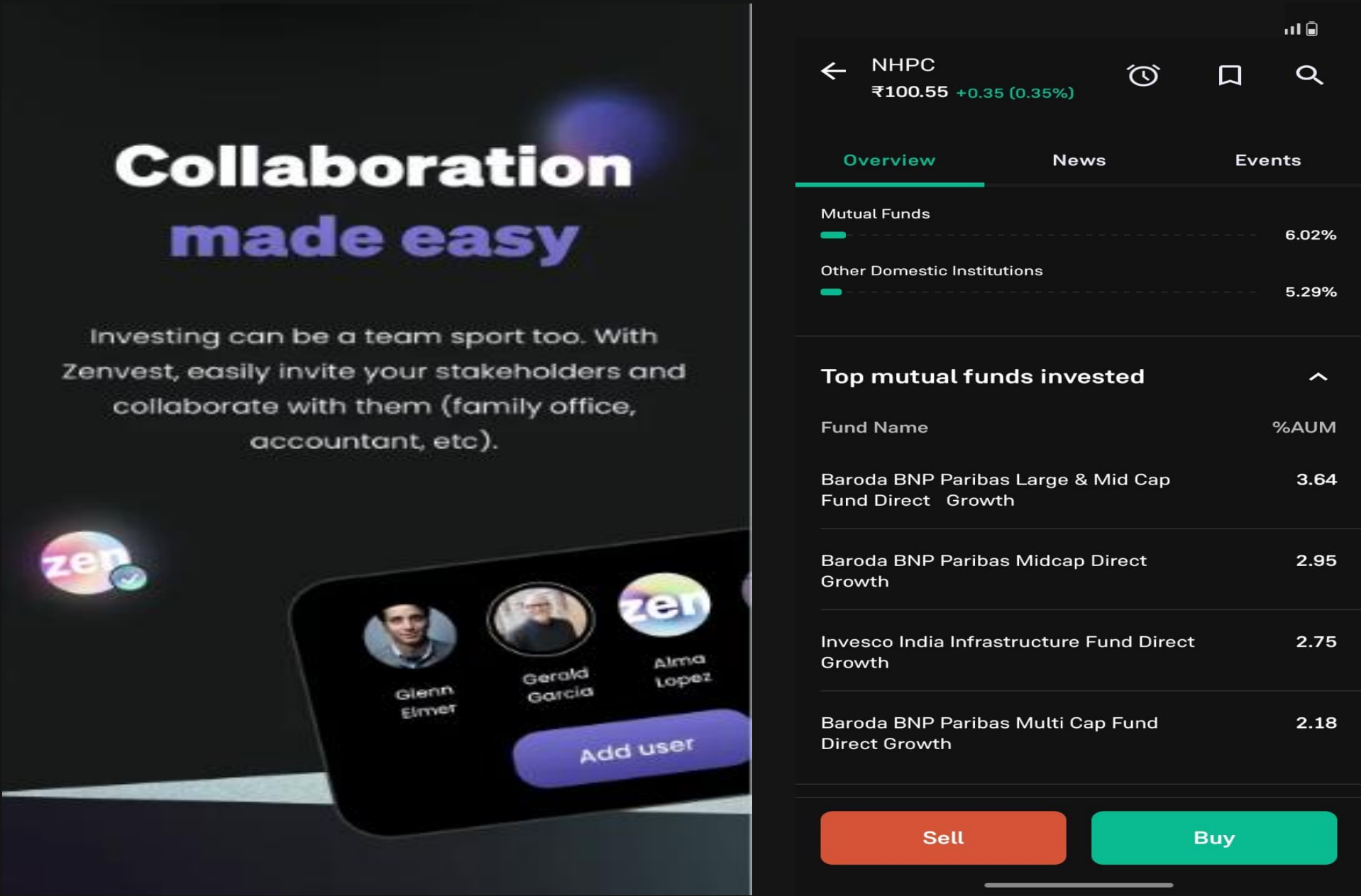
Introducing collaborative investment circles. This feature would allow users to connect with friends and family who share similar investment goals. They can share investment ideas, discuss strategies, and create a supportive community for learning and decision-making.

Why This?

- Traditional investing can feel isolating.
- Formation of Circles:
 1. Users can create or join circles based on their investment interests and goals.
 2. Invitations can be sent to friends and family to join these circles.

Value to User

- Community Support:
 1. Enhanced Confidence: Being part of a group can boost confidence as members validate each other's ideas and strategies.
 2. Motivation: Regular interactions with like-minded individuals can keep members motivated and engaged in their investment journey.
- Knowledge Sharing:
 1. Diverse Perspectives: Members can gain insights from each other's experiences and knowledge, leading to more informed decision-making.
 2. Learning Opportunities: Novice investors can learn from more experienced members, accelerating their learning curve.





Prioritization

RICE SCORE= (REACH*IMPACT*CONFIDENCE)/EFFORTS

Feature	Reach(5)	Impact(5)	Confidence(5)	Effort(5)	Rice Score	Priority
Learn to Groww	4	3	4	3	16	2
Compare with AI	4	4	4	5	13	3
Collaborative Investment Circles	5	5	4	3	33	1

Pre-Launch

Objective

Build anticipation, Beta testings and educate potential users about the upcoming features.

Teaser Campaigns

Begin with social media teasers and email marketing campaigns hinting at the upcoming features.

Webinars/Workshops

Host webinars and workshops with market experts and Groww product teams to discuss the upcoming features, focusing on current user pain points and compliance requirements.

Beta Tester Recruitment

Open applications for a select group Groww users to become beta testers, ensuring a diverse mix of demographics and user types for comprehensive feedback.

Launch

Objective

Officially introduce the features to the market, strong emphasis on security, user convenience, and regulatory compliance.

Promotional Offers

Kick off the launch with limited-time offers for early adopters, such as cashback or additional loyalty points.

Influencer Partnerships

Collaborate with well-known influencers in the fintech and tech spaces to demonstrate the new features in use, focusing on real-life applications and benefits.

Targeted Ads

Run targeted ad campaigns across digital platforms, focusing on the features, their benefits, and the added value to both current and potential Groww users.

Post-Launch

Objective

Drive adoption, feedback collection, iterative improvement, experience sharing and trust-building.

Customer Feedback

Develop an easy-to-use feedback system for new features, encouraging users to share their experiences and suggestions for improvements.

Success Stories

Highlight success stories and positive testimonials from users and traders. Sharing these stories across social media, the Groww blog, and via email newsletters.

Monitoring

Monitor key metrics related to user adoption, engagement, Churn rate and satisfaction

THANK YOU!

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