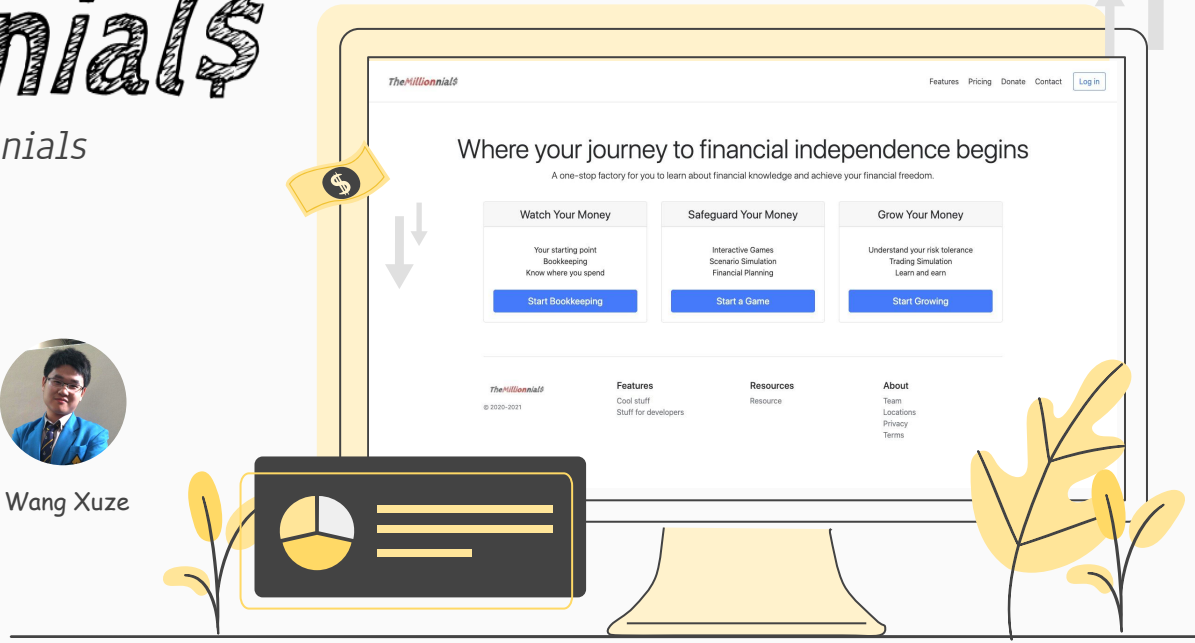
TheMillionnial$

Make Dreams Happen for Millennials



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PROBLEM ANALYSIS

Survey: 2 in 3 young people have not started investing (Koh, 2016).

REASON

61% lacking financial knowledge.

59% Insufficient money to invest.

TRAITS

Tend to be **short-term investors** -> prefer equity

Low investment amount
→ limited finance product choice
→ prefer **high risk products**

CONTEXT

Economies impacted by Covid-19

- Decrease in salaries
- More likely to save
- More time spent virtually

TARGET GROUP ANALYSIS

01 DEMOGRAPHICS

- Age between 18 -30
- Students & young working adults
- Received tertiary education

02 MOTIVATION

- Focus on short-term tangible goals (e.g. gadgets)
- Plan for next stage of life (e.g. BTO for marriage)

03 BEHAVIOUR

- Short attention span
- Heavy social media users
- Emphasis on visual aesthetics

OUR SOLUTION

The Millionnials

The first Web Application for Millennials to gain financial knowledge through scenario-based games and trading simulation in Singapore.

Watch Your Money

- 👀 Bookkeeping
- 📖 Spending behaviour analysis

Safeguard Your Money

- 💰 Long-term investment planning
- ⏳ Scenario-based games

Grow Your Money

- 👨‍💼 Risk Profiling
- 🎯 Short-term goal setting
- 📈 Trading simulation with real-time market data

01 GAMIFICATION

Learning through games piques the interests of young people

02 TANGIBLE GOALS

Setting tangible goals drives higher motivation for investments

03 EASY SHARING

One click sharing of reports of achievement on social media

APPEAL TO PREFERENCES OF YOUNG PEOPLE

FACILITATE EFFECTIVE LEARNING

04 VISUALIZATION

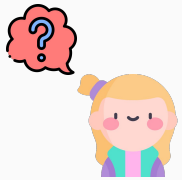
Use of various charts for better analysis & insights

05 RELEVANCE

Singapore context (e.g. BTO and Tuition Loan) is incorporated in the scenario-based games.

06 SIMULATION

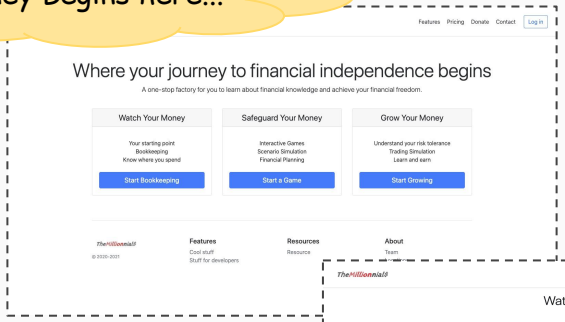
Trading simulation with real time market data allows users to try trading without the fear of monetary losses



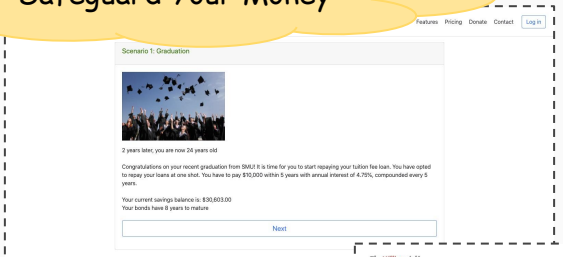
USE CASE

Alice Young, 22, is a graduate student from SMU. She is going to work at Goldman Sachs for a monthly salary of $5000. She has taken up a tuition fee loan of $30,000 and she plans to BTO soon with her boyfriend. However, she has little financial knowledge to begin with...

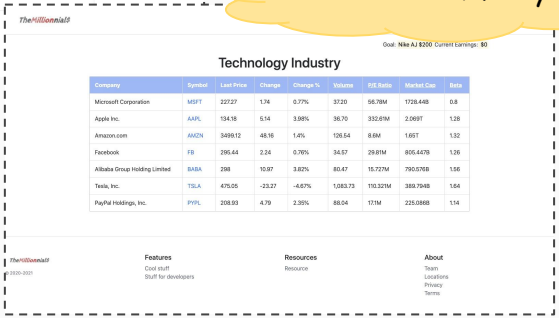
Journey Begins here...



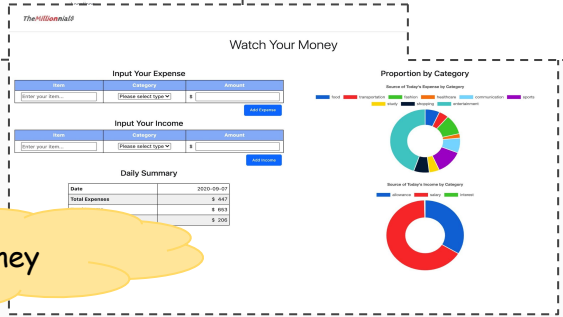
Safeguard Your Money



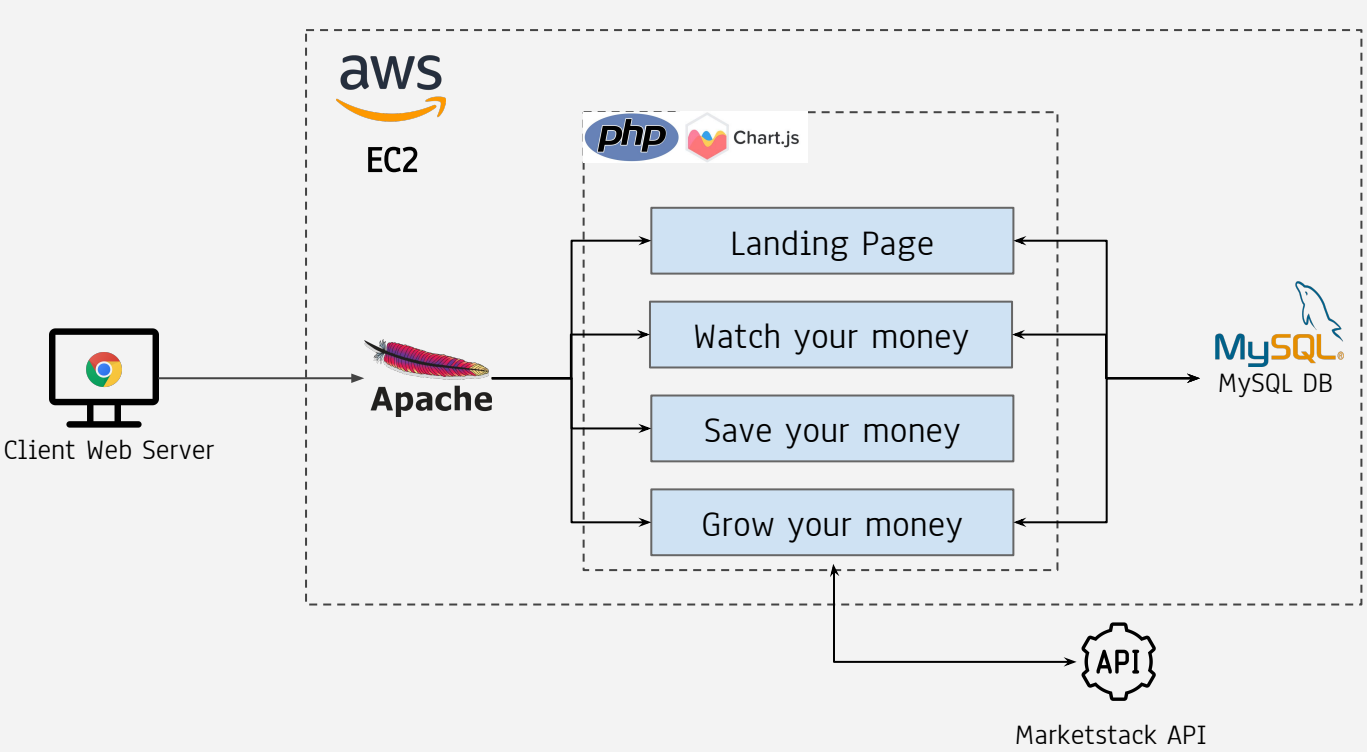
Grow Your Money



Watch Your Money



CURRENT SOLUTION ARCHITECTURE



FUTURE PLAN

To better serve the young people today

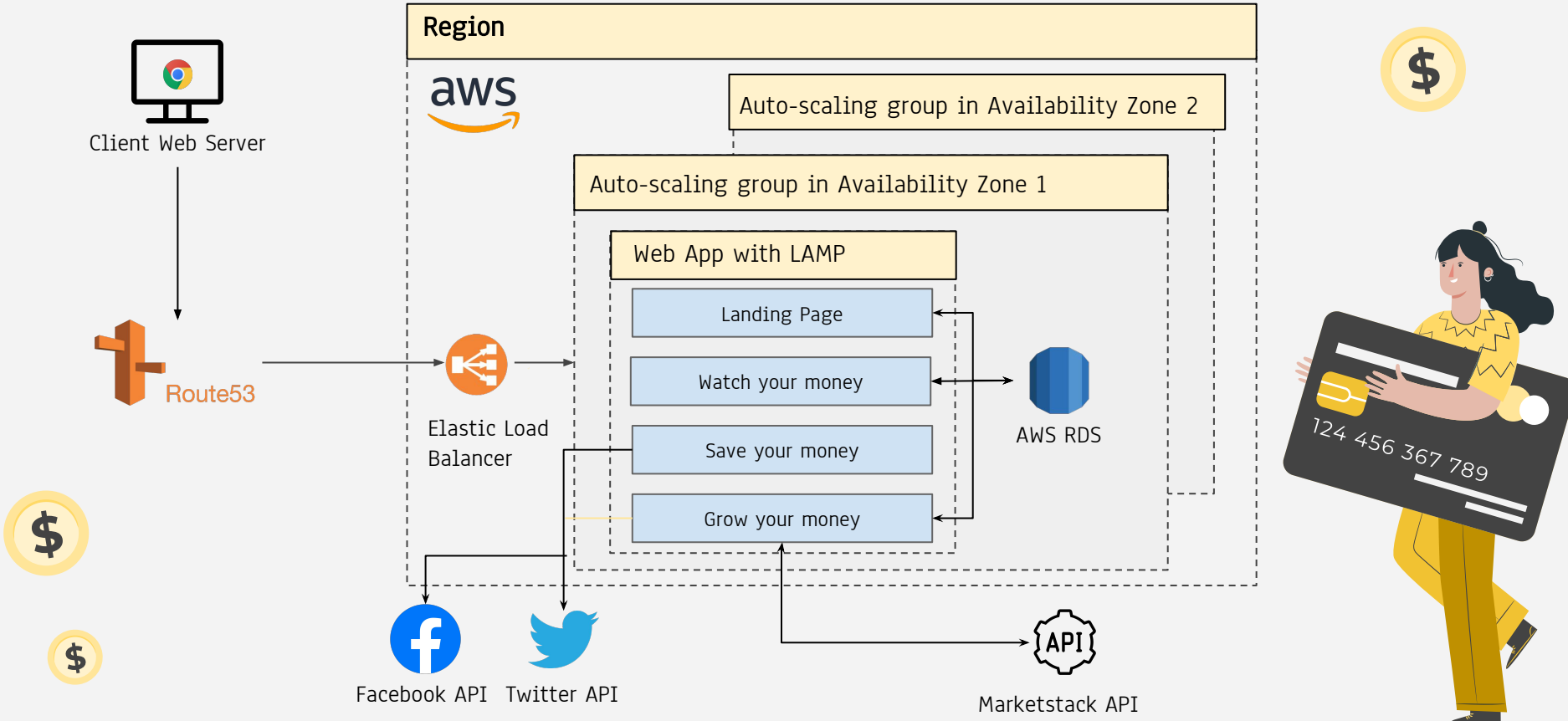
01 SCALABILITY

Web application will be able to scale up on demand for greater traffic flow

02 MORE FEATURES

Greater variety of features and more financial products will be added

03 RESILIENCE

Stronger resilience and higher availability with more sophisticated architecture

TO-BE SOLUTION ARCHITECTURE