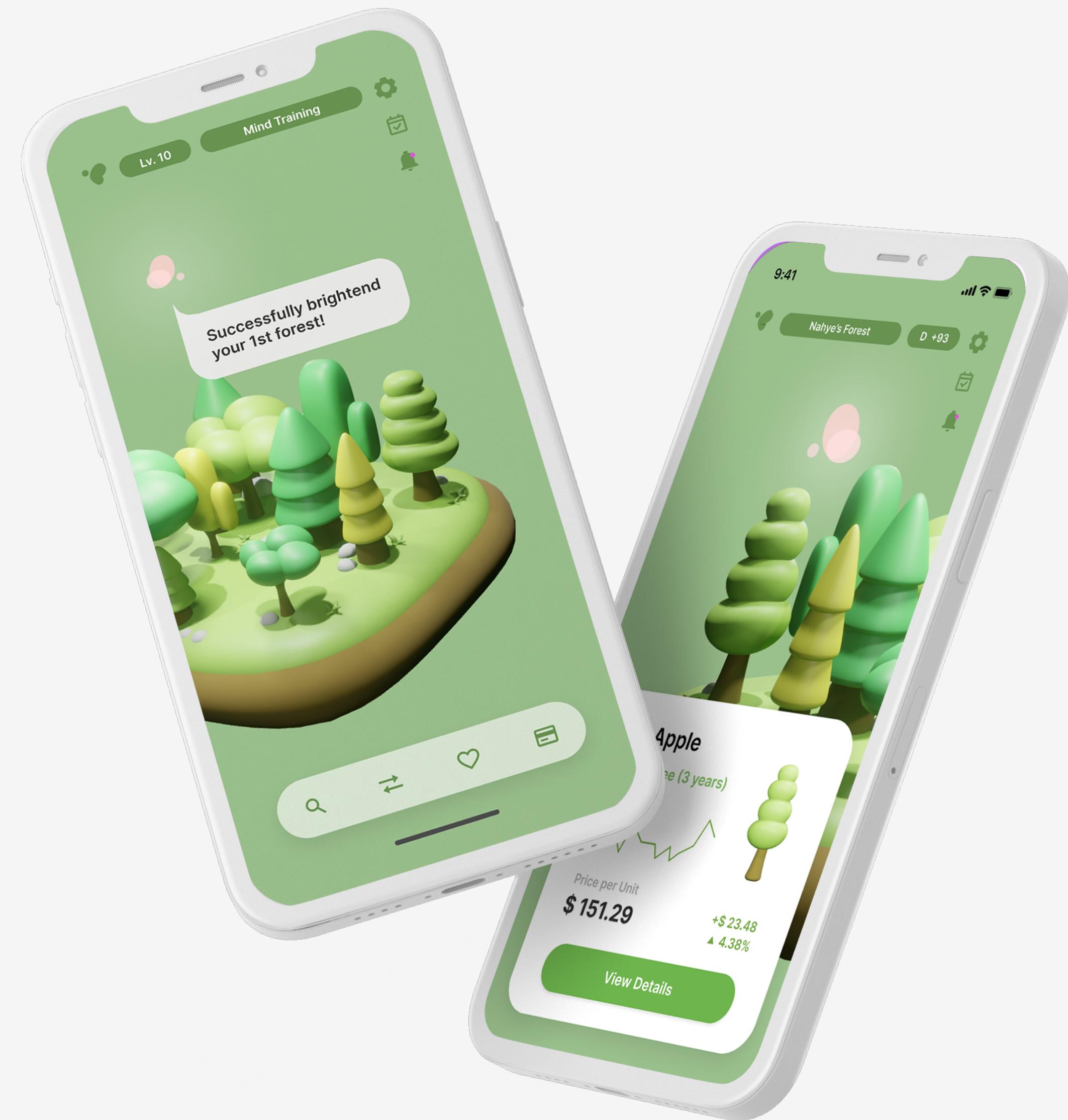




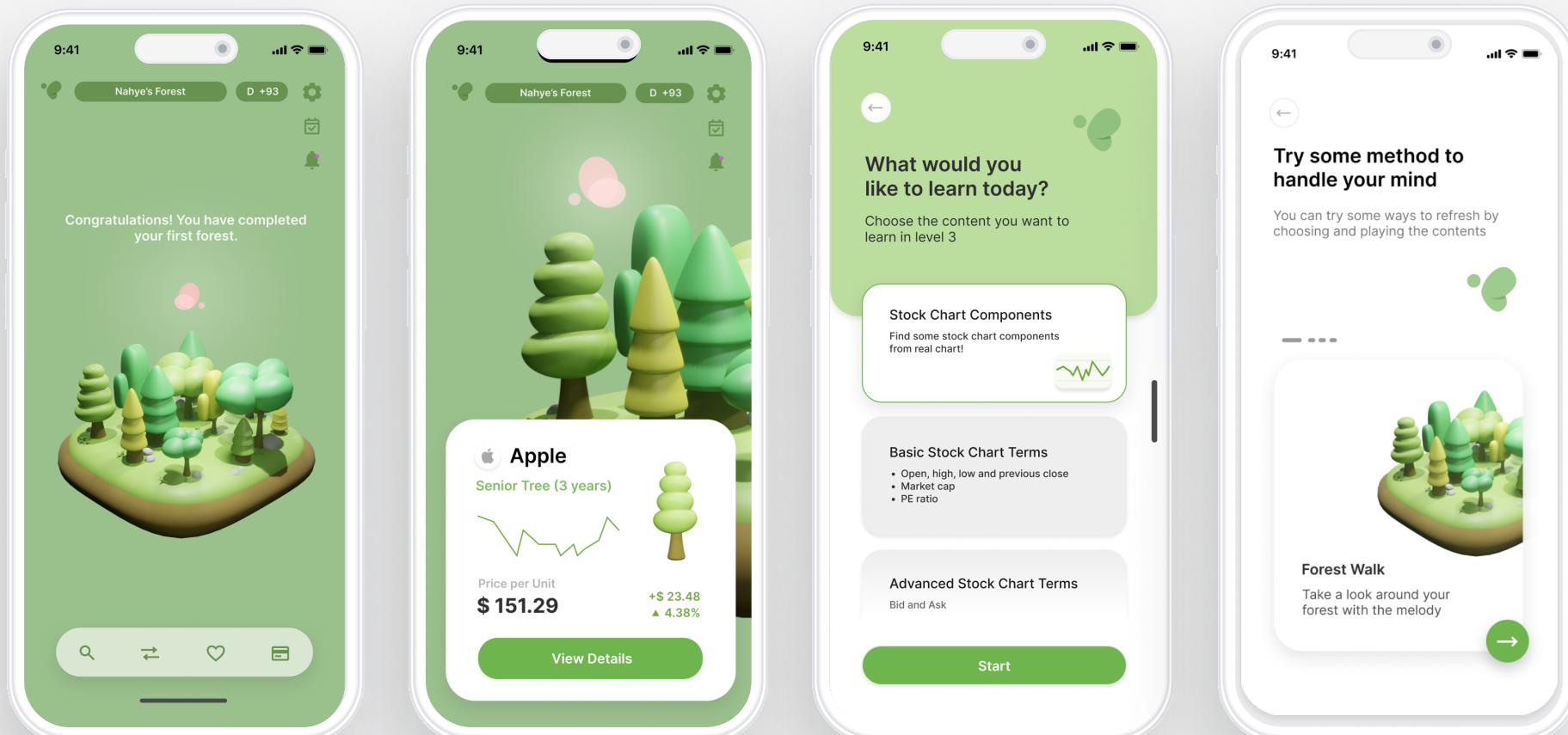
Evergrow

Investment for any beginners,
Endlessly grow and flourish your ability in Evergrow





Investment for any beginners,
Endlessly grow and flourish your ability in Evergrow
++ New Definitions added



Abstract

Investment is difficult to navigate and understand in the beginning.

From the stock beginners' perspective, we wanted to establish a system where beginners can grow their ability in stock, learn the basic knowledge and skills on trading stock, but without being too stressed out. With Evergrow, we present an easy stock managing app that enables users to go through step-by-step learning guidance, get mental health care support to manage stress, acquire healthy stock investment habit, and ask their personal assistant whenever they need to get help in the process.

Problems we want to solve through the service

- How might we let users learn and acquire basic knowledge on stock market, but in a fun and easy way?
- Why do people feel frustrated when first learning stock, and how can we solve it?
- How can we visualize stock in an appealing way, to keep users' interest in stock?

Background Research

1. The less you research in stock before buying, the less possibility that you will make good decision
 - Expanding your perspective on stock can make your investment decisions better. Therefore, users should look more into new companies and fields when investing in stock.
 - Kumar, A., & Lim, S. S. (2008). *How Do Decision Frames Influence the Stock Investment Choices of Individual Investors?*
2. Stock investing without information can lead to unhealthy trading habit
 - A knowledgeable user is able to responsibly invest in stock. Stock investment without reasoning can lead to gambling and possible addiction.
 - "A basic knowledge of investment is very important to avoid irrational investment practices (gambling)."
 - Widhar, Reza & Oktaviani, Indri. (2018). *Determinants of Individual Investor Behaviour in Stock Investment Decisions*

Attentive and encouraging dualized process for all beginners

How Evergrow solves the problems

Difficulty in Acquiring Information

Users report difficulty in discerning what's important from the flood of information. Yet it is unrealistic for beginners to look at every source before making investment decisions.

Evergrow's 2-stage structure and guided research solves this problem. A 'Learning Stage' where users can establish sufficient understanding about the basics of stock trading is provided before the 'Habitating Stage' where users engage in actual trading activity. In Habitating Stage, suggestions on what information users should look out for helps make active informed decisions.

Mental Exhaustion

On the survey our team carried out to 28 participants ranging from 20 to 26 years old, 68% reported to have a passive status toward stock investment. A major reason for this disengagement was emotional fatigue from being overly conscious on price fluctuation.

To prevent investors from going to extremes and giving up investing altogether from excessive stress, Evergrow provides mental care. This is done in the 2 tracks of helping users express negative feelings and relieve them, as well as looking back at past decisions and analyzing the mistakes.

Lack of Sense of Growth/Achievement

Another major reason that users feel discouraged to continue investing is the lack of sense of growth or achievement. Evergrow replaces traditional stock portfolios into visual and emotionally engaging ones using the metaphor of growing a forest. This has the additional benefit of encouraging long-term investment, by reminding the investors their stocks have the potential to continuously grow and flourish.

Defined Needs

Entry Barrier of Learning Investment

Lack of sense of purpose and method to start studying investment.

Evergrow's Solution

Develop basic investment knowledge and explore investment trends through Learning Stage before starting direct investment.

Mentally Demanding

Easily get stressed during maintaining and trading stock.

Assistant's mental care guide and feedback feature helps to relieve stress and find out the problem from user himself.

Absence of Growth Indicators

Absence of feeling of growing, therefore frustrated and feels like burden.

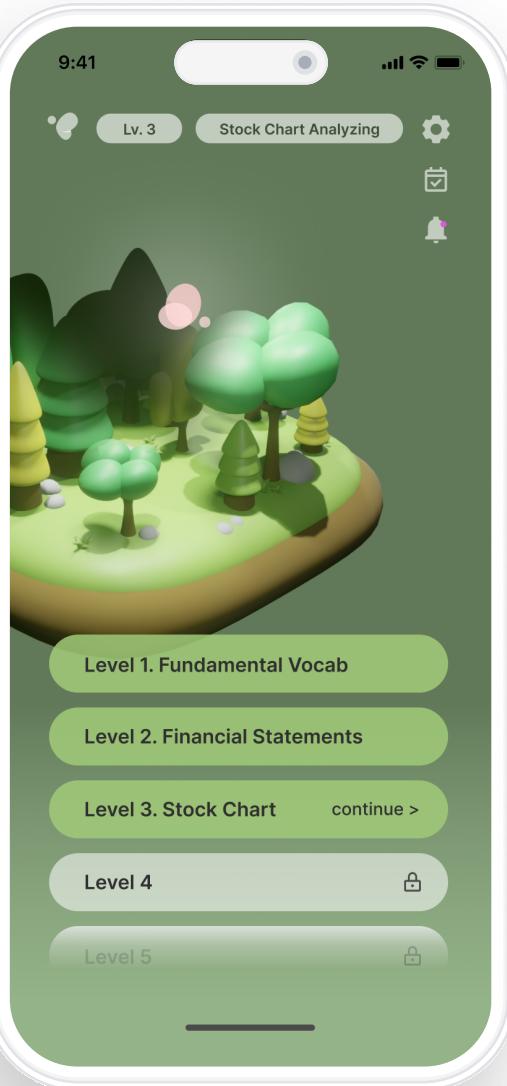
Motivate and encourage long-term investment for users in order to avoid stress caused by fluctuations in prices with visualization based on learning process

Learning level based dualized user process

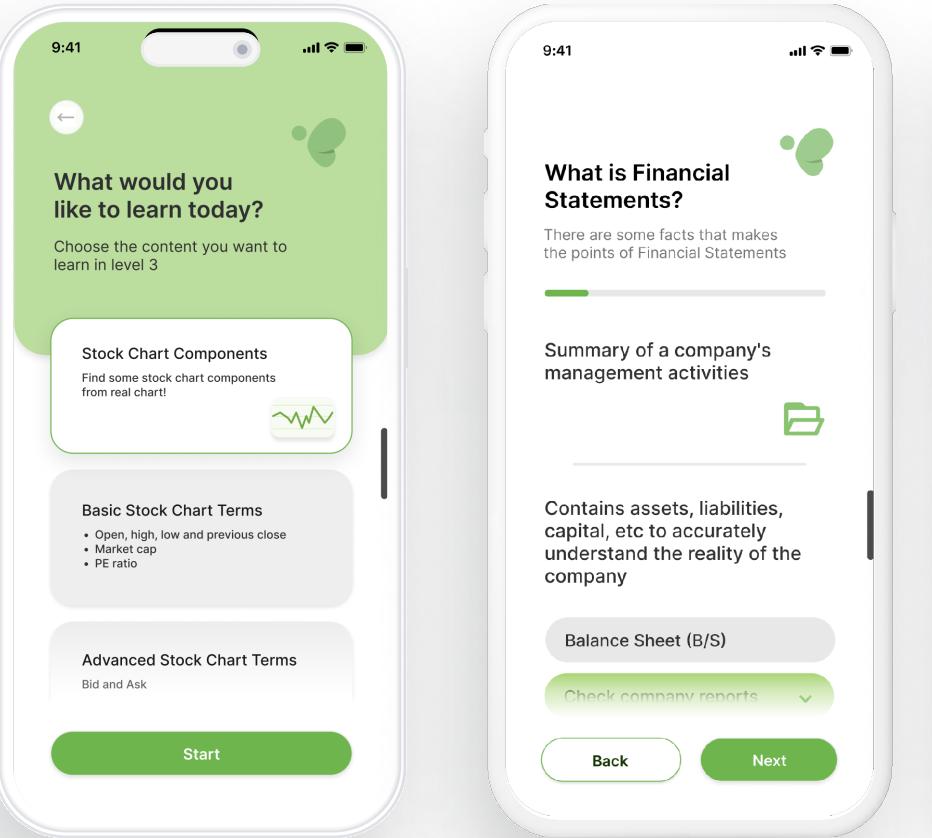
Attentive and encouraging dualized process for all beginners

Learning Stage

Acquire basic information on stock investment before starting stock investment.
Contains 10 levels of learning stages.

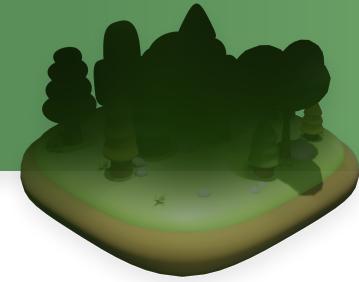


Learning basic knowledge before starting investment



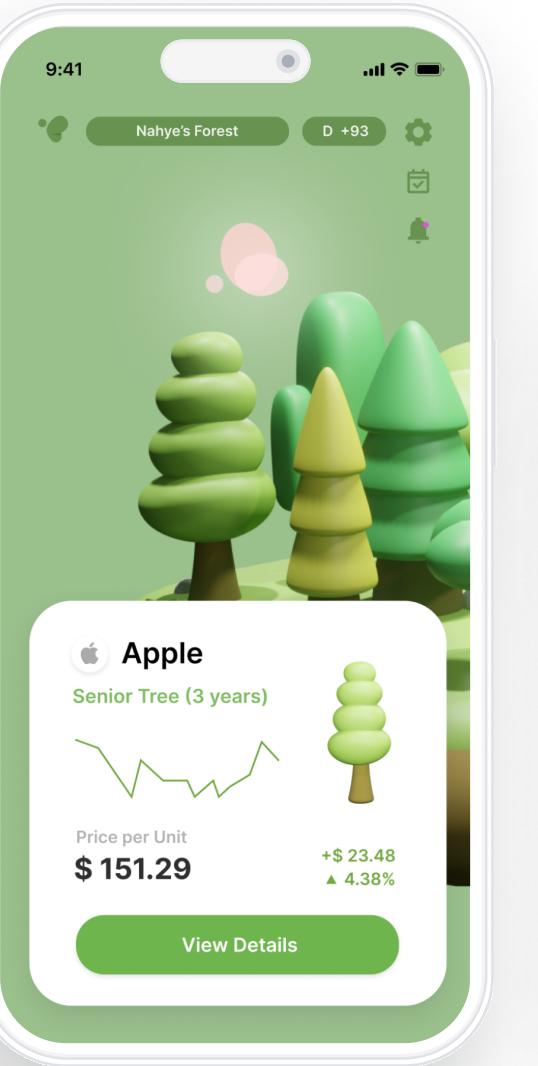
Users light their way through the darkened forest with step-by-step learning about stock investment. Learning topics range from the very basics of what stock is and how exactly how to buy and sell stock, to how to read financial statements.

This spares users from going head-first into the stock market without knowing where to start. A personal assistant fairy guides users through.

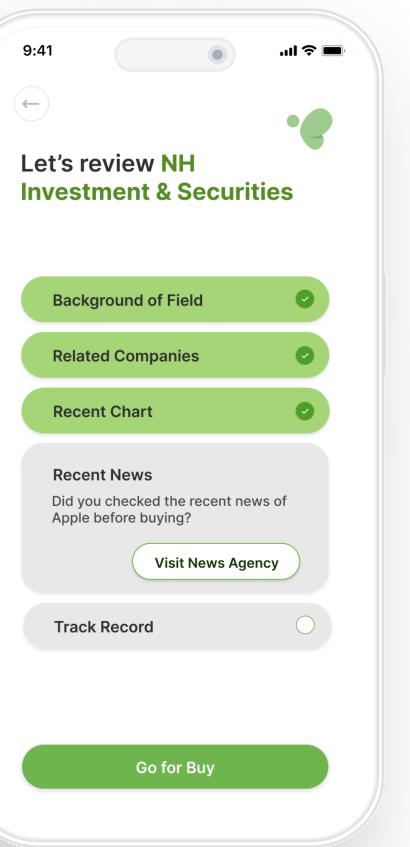
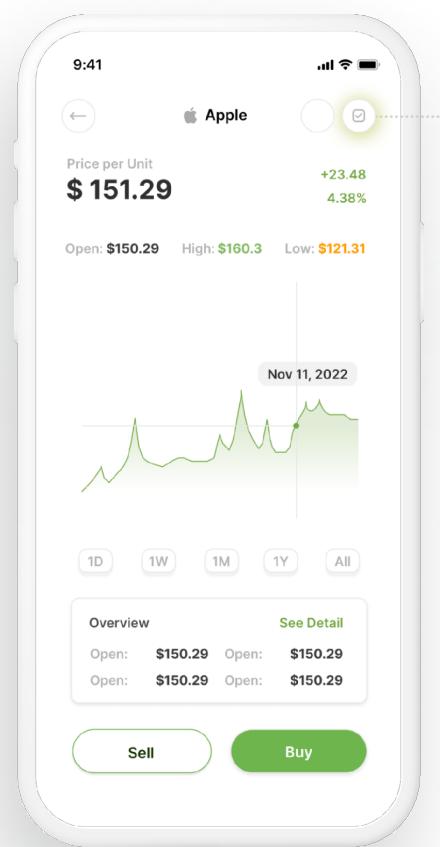


Habitating Stage

Stock experience starts with growing one's own forest based on the user's stock portfolio. Forest portfolio includes the duration and growth rate of stock in possession.



Growing own forest based on Investment knowledge

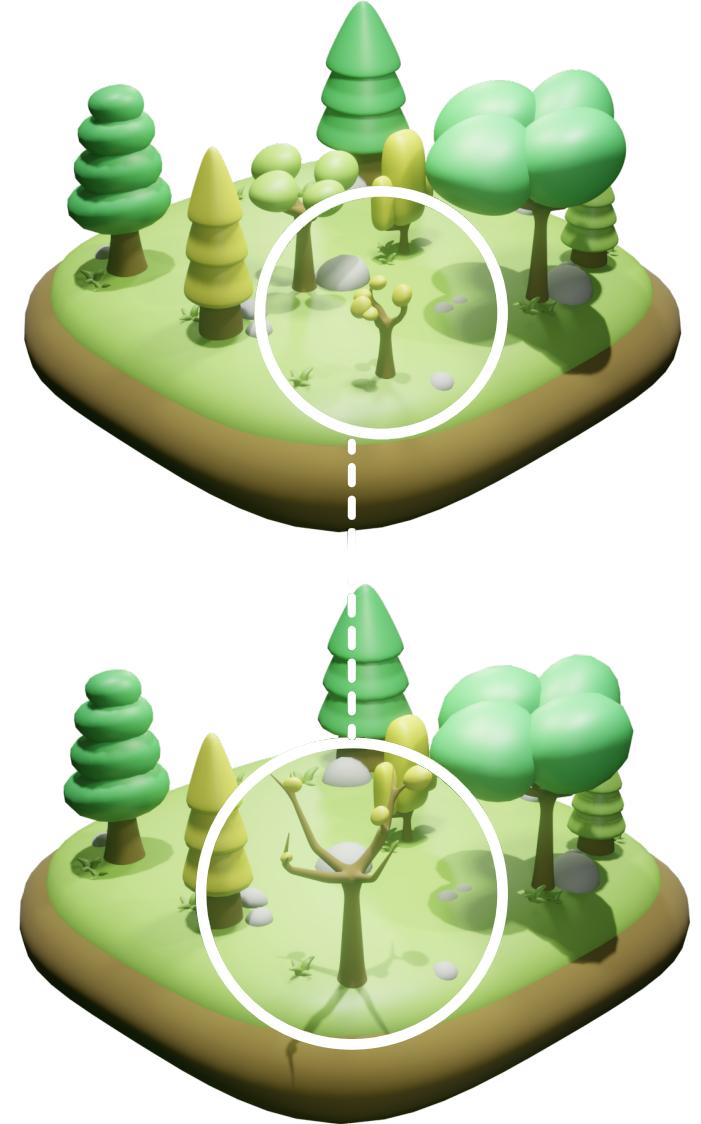


With knowledge acquired from the Learning Stage, users start actual stock trading. This is likened to planting and growing trees, to make the users feel more connected with the activity.

The assistant fairy is still present in the habitating stage, and users can always reach out for help. Help can be dealing with stress from price drops, or collecting information before making investment choices.

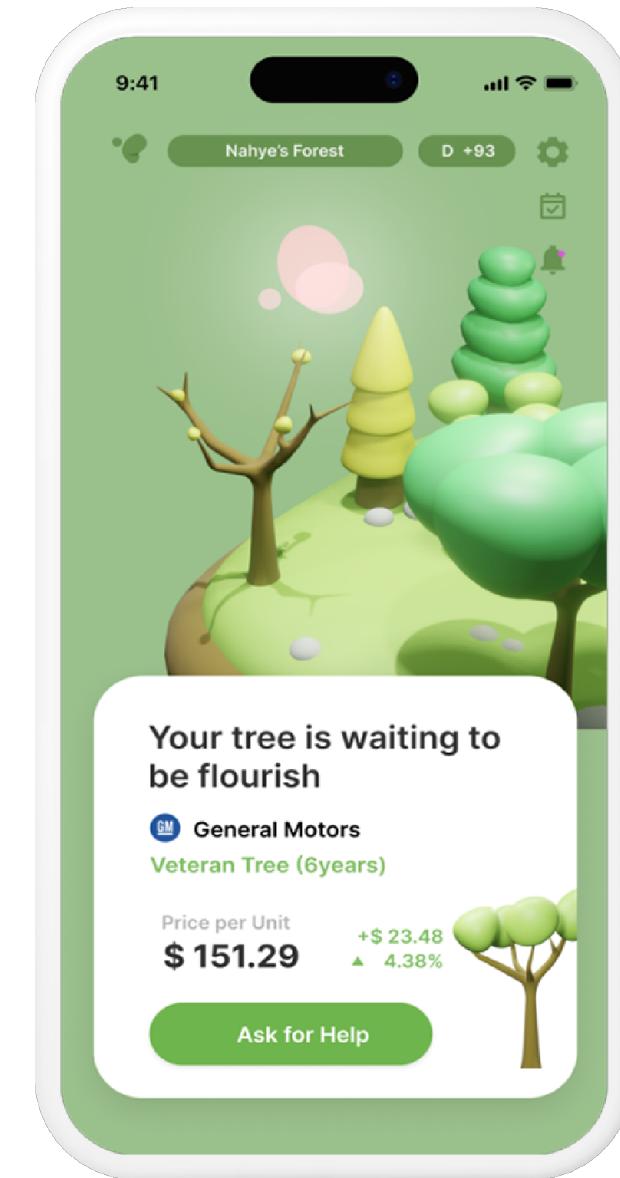
Key Features

Attentive and encouraging dualized process for all beginners



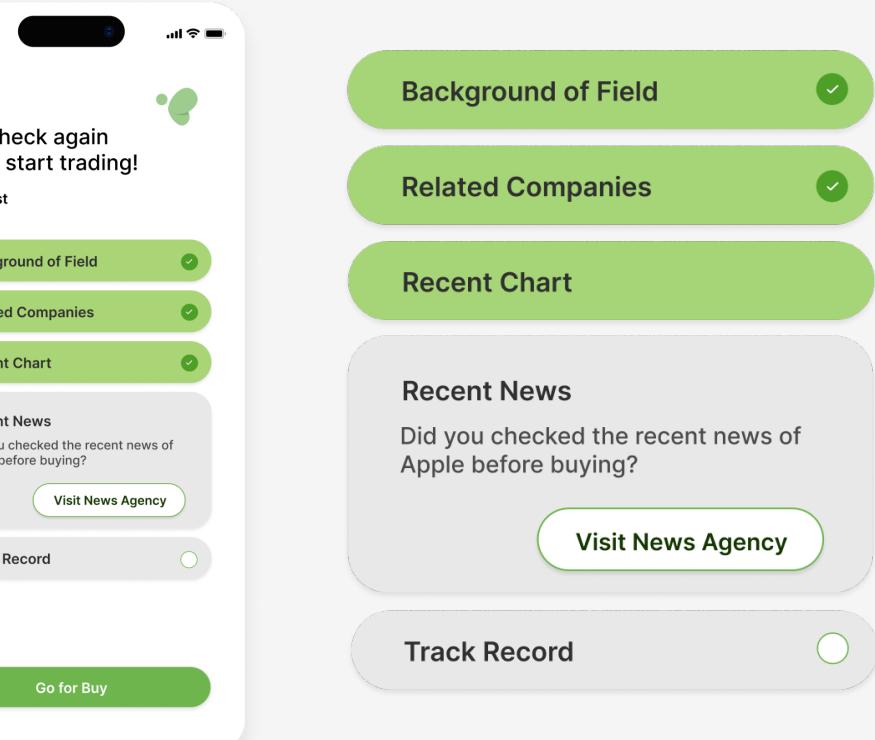
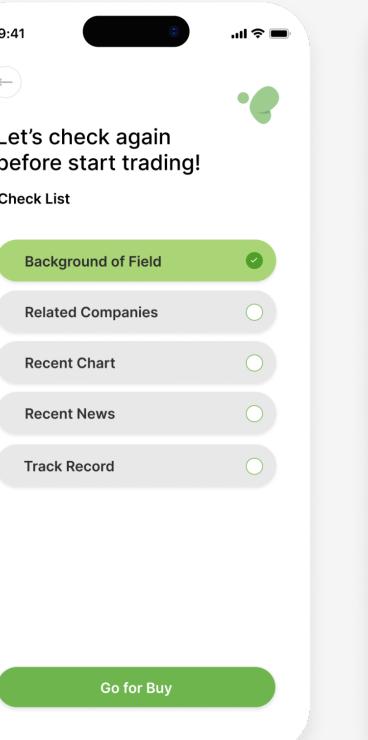
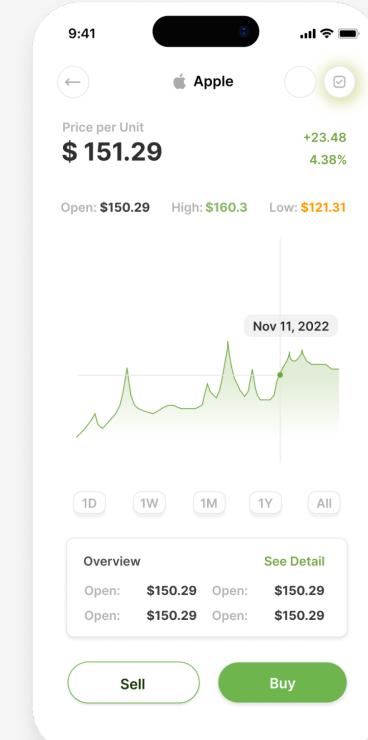
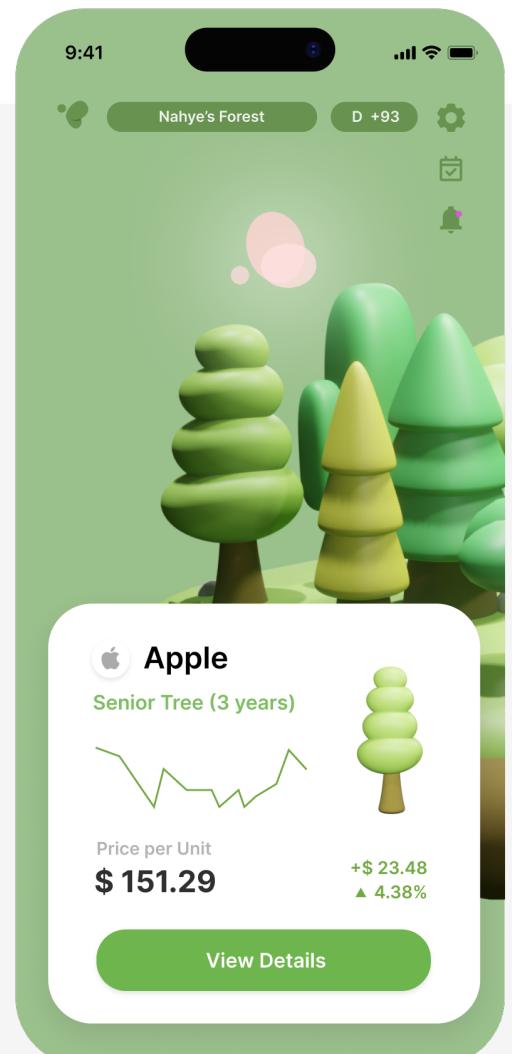
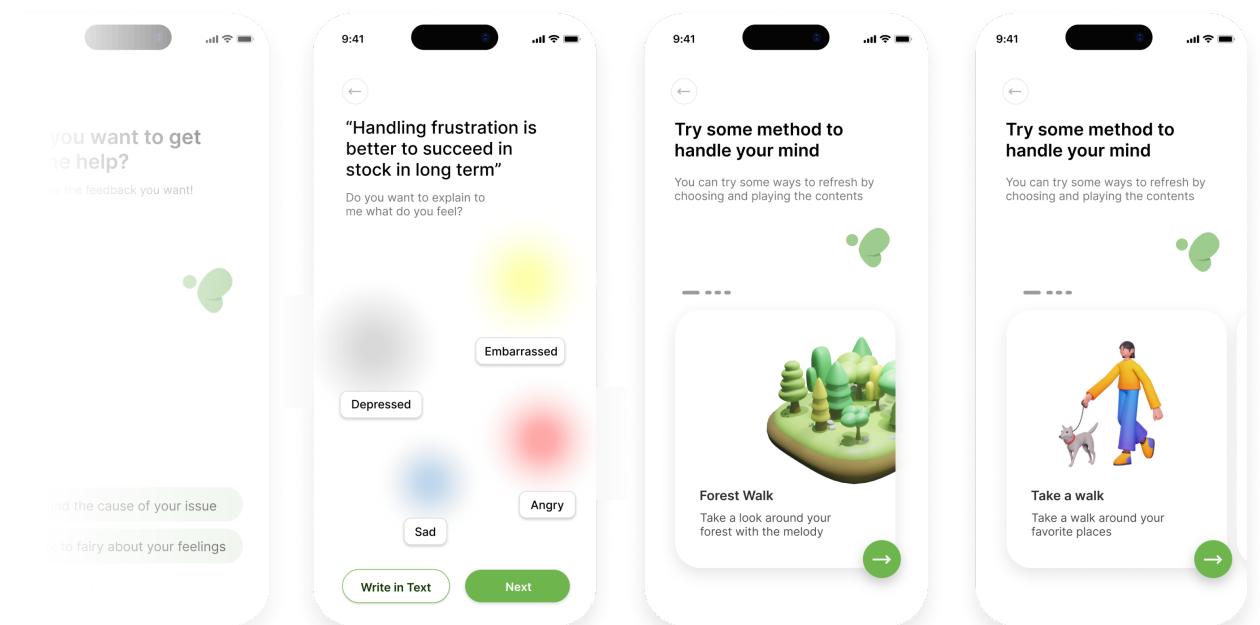
Supporting long term investment habits

Tree visualizations will help you understand your portfolio status. The amount of tree leaves indicates how your stock is doing, and the height of tree will show how long you have been investing in that stock. It will support long term investment and reduce stress from short term price fluctuation.



Encouraging mental support with Hazel

During the frustrating times when the stock is not doing well, the user is not alone during their journey. Hazel, your fairy guide, is here to talk through your issues and give you encouragement.



Intentional decisions with guided research

When trading stock, the user can access their personal checklist with different research actions that could be completed before buying or selling a stock. The checklist consists of checking background of the interested company's field, finding other related companies and viewing the stock chart. This way, the user can make a conscious decision and make more initiative research before trading the stock.

Differentiation with other investment education services

There are applications on the market that make it easy to get started in investment, but they lack a support system that keeps users engaged long term. Evergrow incorporates a calming visual of a user's stock portfolio as a forest, applying gamification functions to a fintech app. Additionally, the app supports users in long term investment decisions through showing their stock tree's growth over time and including a checklist of topics to check before buying stock. When users face financial loss, Evergrow offers various support to allow users to make their own steps towards financial literacy and growth in stock investment knowledge.

Suggesting a healthy, long-lasting investment culture

Impact and value of Evergrow service

Helps to build long term investment perspectives

Under the Sustainable Development Goals, Evergrow provides quality education by focusing on ensuring inclusive and accessible financial education on stocks and investments and promotes continuous learning opportunities for all. With the fairy assistant, Hazel, the app has built in learning topics targeted to the users' interest and specific feedback to help users improve. Evergrow encourages beginners to continue advancing their knowledge and support them even as they face failure to illustrate the importance of failure for growth.

Give a chance of intense learning for beginner

Inside the app, the user goes through two stages: learning and habituating. In the first stage, the user studies different topics, level by level, before entering the stock trading system. We encourage the user to build their confidence and grow first, then practice their knowledge on real market.

Promote the mental health of the investors

As stock trading is very stressful for many young people, we recognize their need for support during their investment, especially when it is not going well. At any time the user can ask Hazel, the fairy assistant, for support in recognizing their emotions. We provide the user with a list of activities they can perform to relieve the stress or we help them rationally analyze their stock investment reasoning.

Breaking the entry barrier to start investment

With such large volumes of information online, communities with various opinions, and high barriers of entry, it is difficult for beginners to get started in investing. Evergrow simplifies the google searches into specific topics to research and guides users to reliable resources and keywords. In the user interface design, the design elements were created with limited text to read easily, rounded shapes to appeal as friendly, and a visually engaging forest to simplify the user's stock portfolio. Additionally, users can easily move forward in their investment journey with the help of Hazel, the fairy assistant, if they ever get stuck.



Beyond the investment,
about sustainable learning



Visual Assets



Inter

Sans-serif

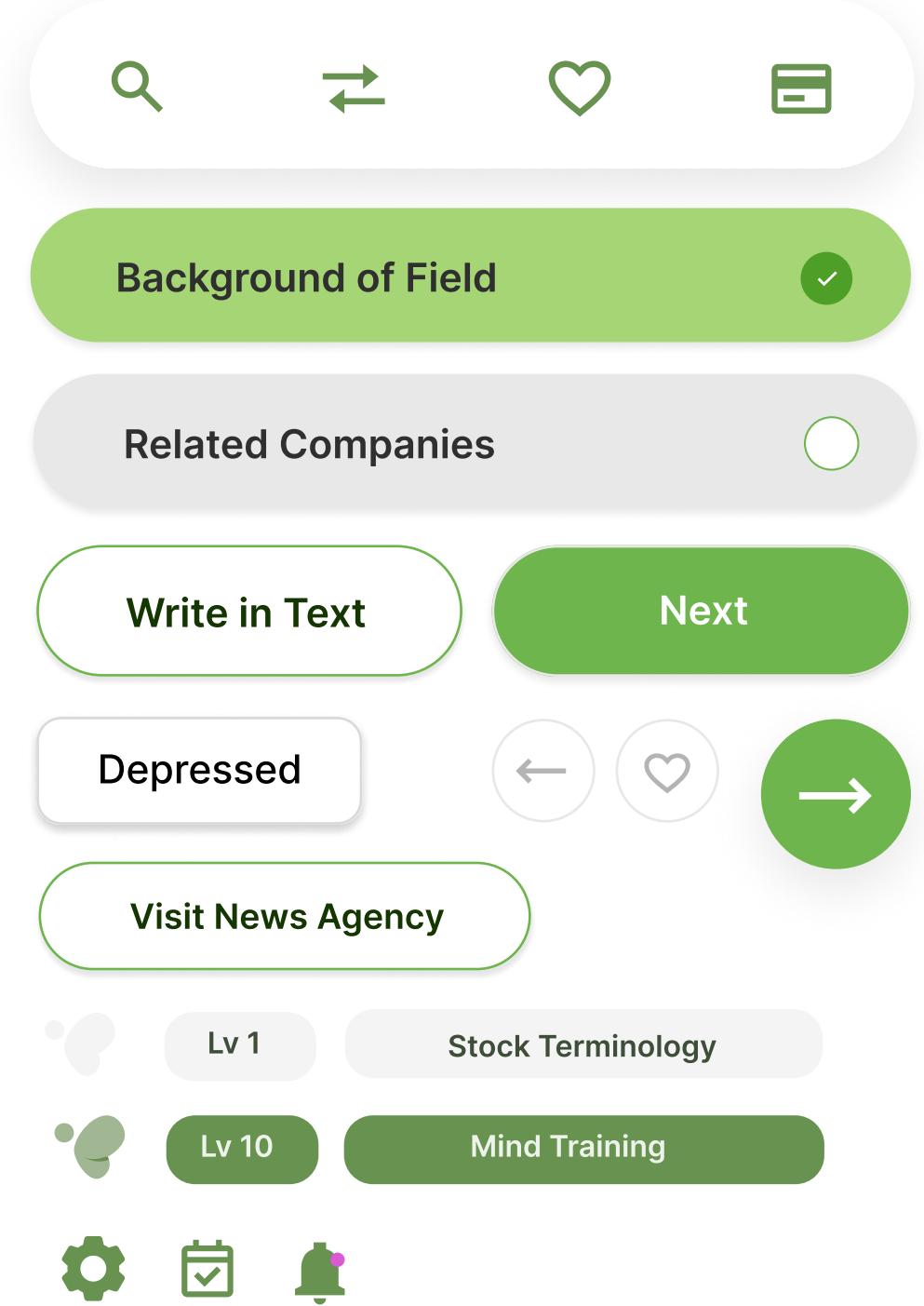
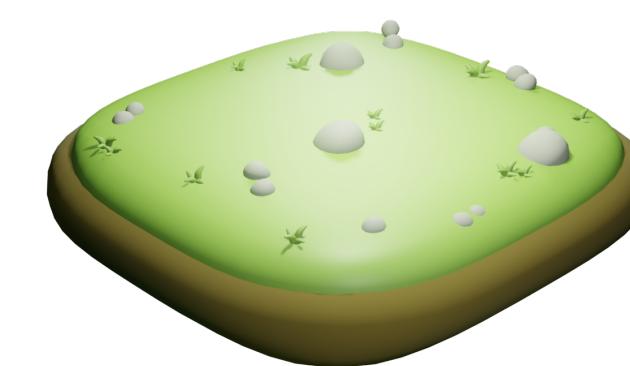
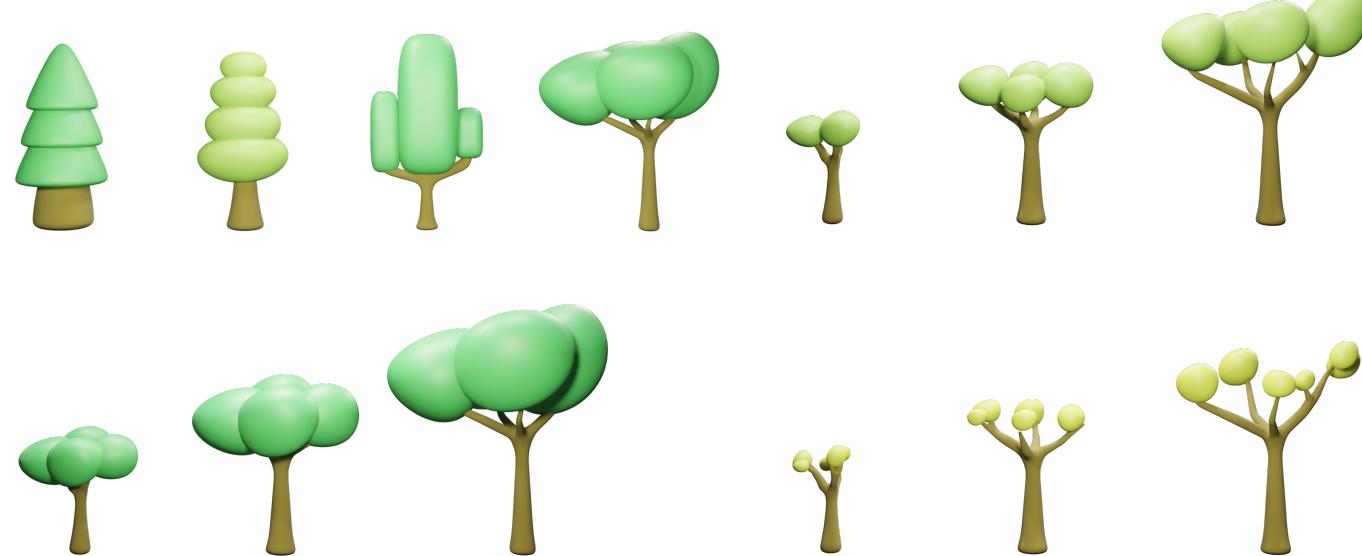
Header 1 (24pt)

Header 2 (18pt)

This is body text, written with 16pt size. The main contents including the educational and informational themes were written in this size.

Additional elaborations can be written with 14pt text. The sub contents or detailed explanations are written in this size.

Additional elaborations can be written with 12pt text.



In Evergrow, the color theme used shades of green in order to create a relaxing and comfortable experience, which works in conjunction with the app's focus to promote mental health and encourages the user's investment learning process. Rounded icons, buttons and tool bars are used to represent a friendly and inviting atmosphere that allows users to comfortably navigate around. Based on its content and areas of importance, the font size adjusted accordingly. Throughout the app, the main visual asset revolves around simplified 3D model of a forest with variations of trees. The minimal and bubbly design of the trees creates a clean and warm visual representation of stock and keeps the users engaged through their experience with Evergrow.