The background features a complex network of thin, light-colored lines connecting numerous circular nodes. The nodes are colored in shades of orange, yellow, and pink, with some appearing as solid circles and others as faint outlines. The overall effect is a dynamic, organic pattern that suggests a network or a system of interconnected elements.

# **From Brief Analysis to Advantage: A Vision and Insights for H. Project**

The client behind this analysis has strong, hands-on experience in accounting and wealth management. Leveraging that background, he plans to launch a new app — let's call it the “H. Project” — an innovative financial platform designed to grow users' wealth. It will feature capabilities such as voice recognition, artificial neural networks, and more.

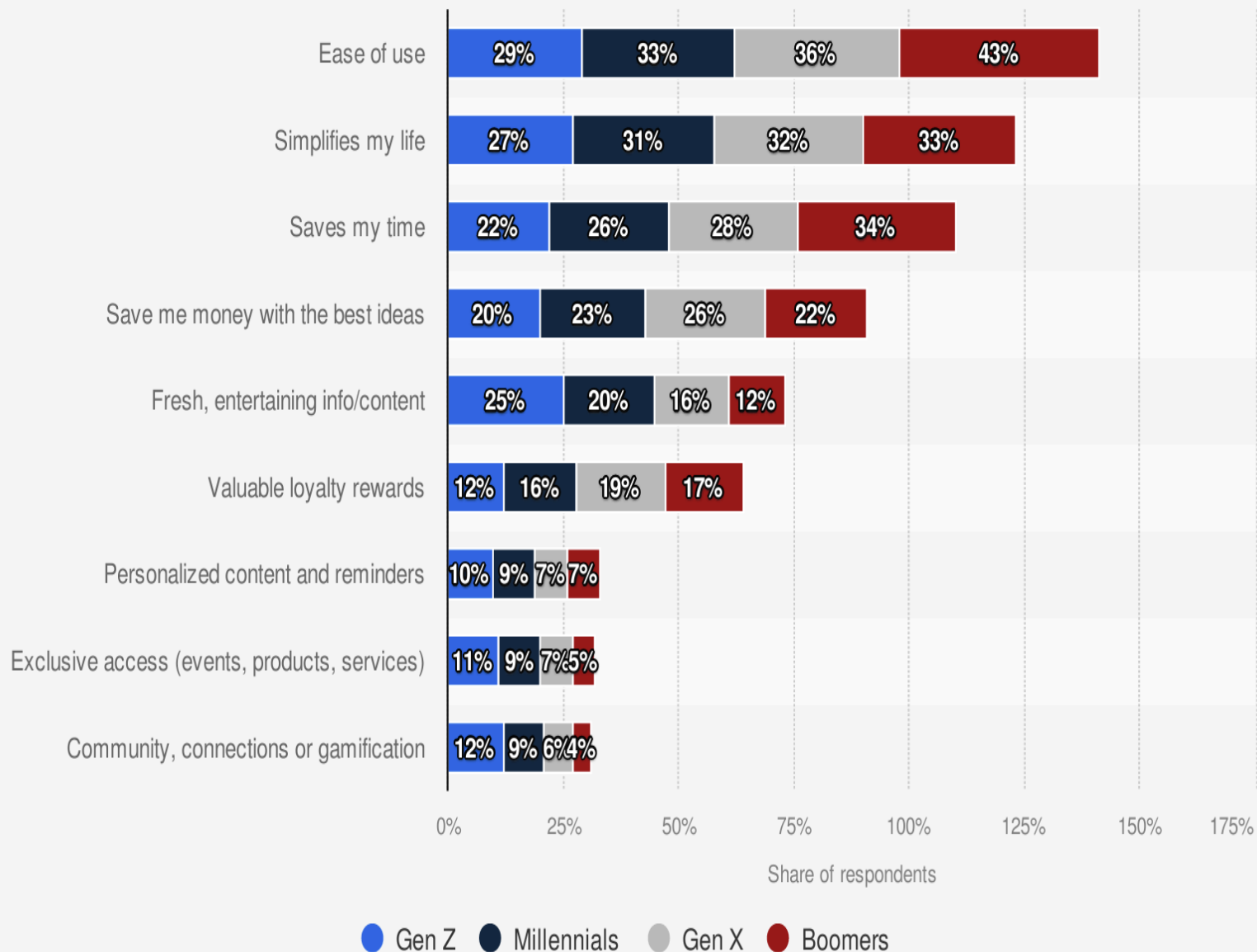
**The client was specifically interested in exploring:**

- What motivates consumers to use mobile apps, segmented by age group
- How many people in the U.S. use similar applications
- The total assets under management by Robo-Advisors in the U.S.
- The global download numbers for comparable apps
- Mobile apps revenue worldwide





## Motivations among consumers worldwide to keep using their favorite mobile apps as of June 2023, by age group



### Insight

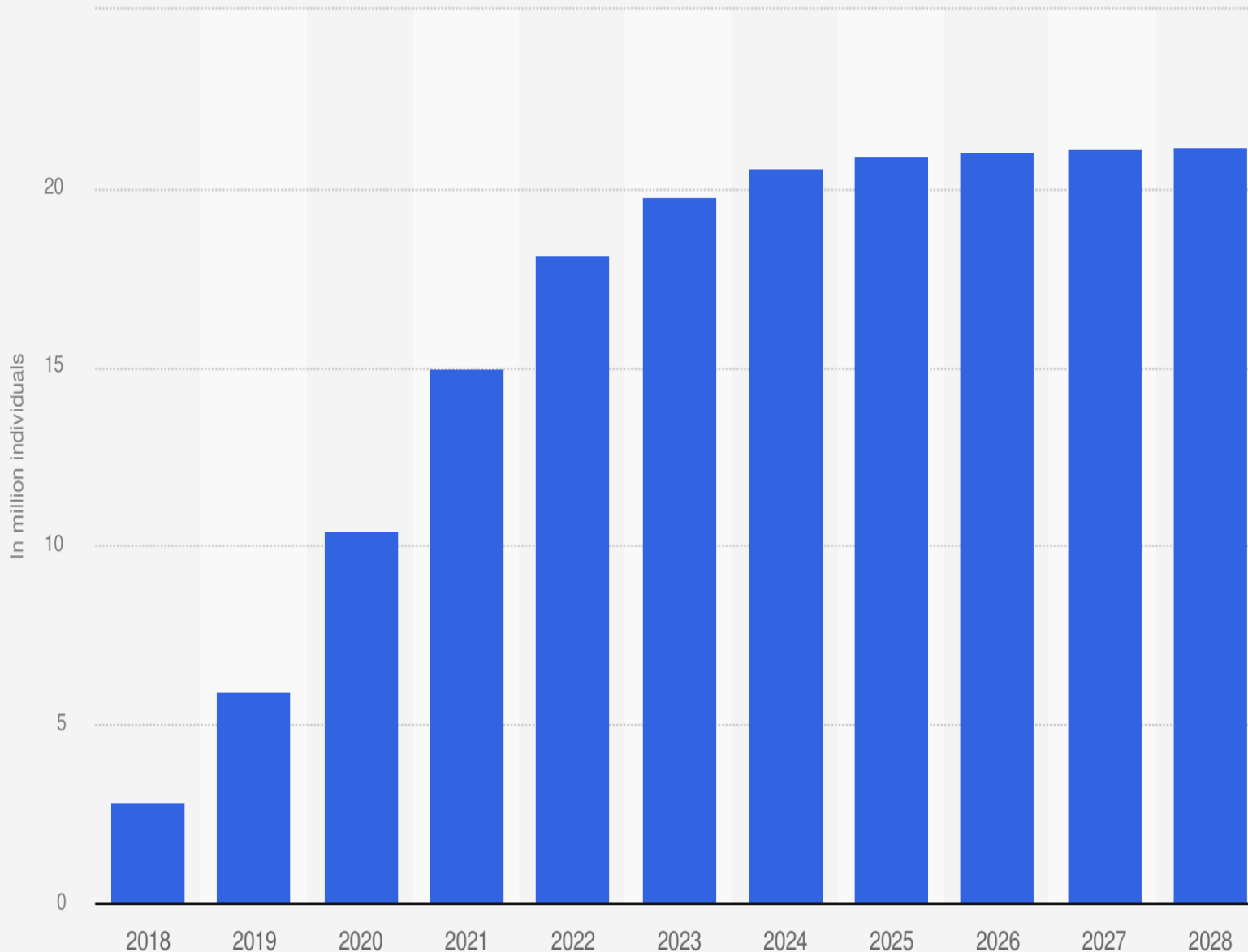
Top drivers across generations:

- Ease of use
- Simplifies my life
- Saves time
- Saves money

### Implication for H. Project

- 🧠 Focus UX/UI on intuitive voice/text command interface.
- 📢 Marketing tagline should hit these motivators: “H. saves your money, time, and peace of mind.”
- 🔧 Prioritize habit-building design (daily tips, reminders) to reduce churn.

## Number of users in the robo-advisors segment of the fintech market United States from 2018 to 2028 (in million individuals)



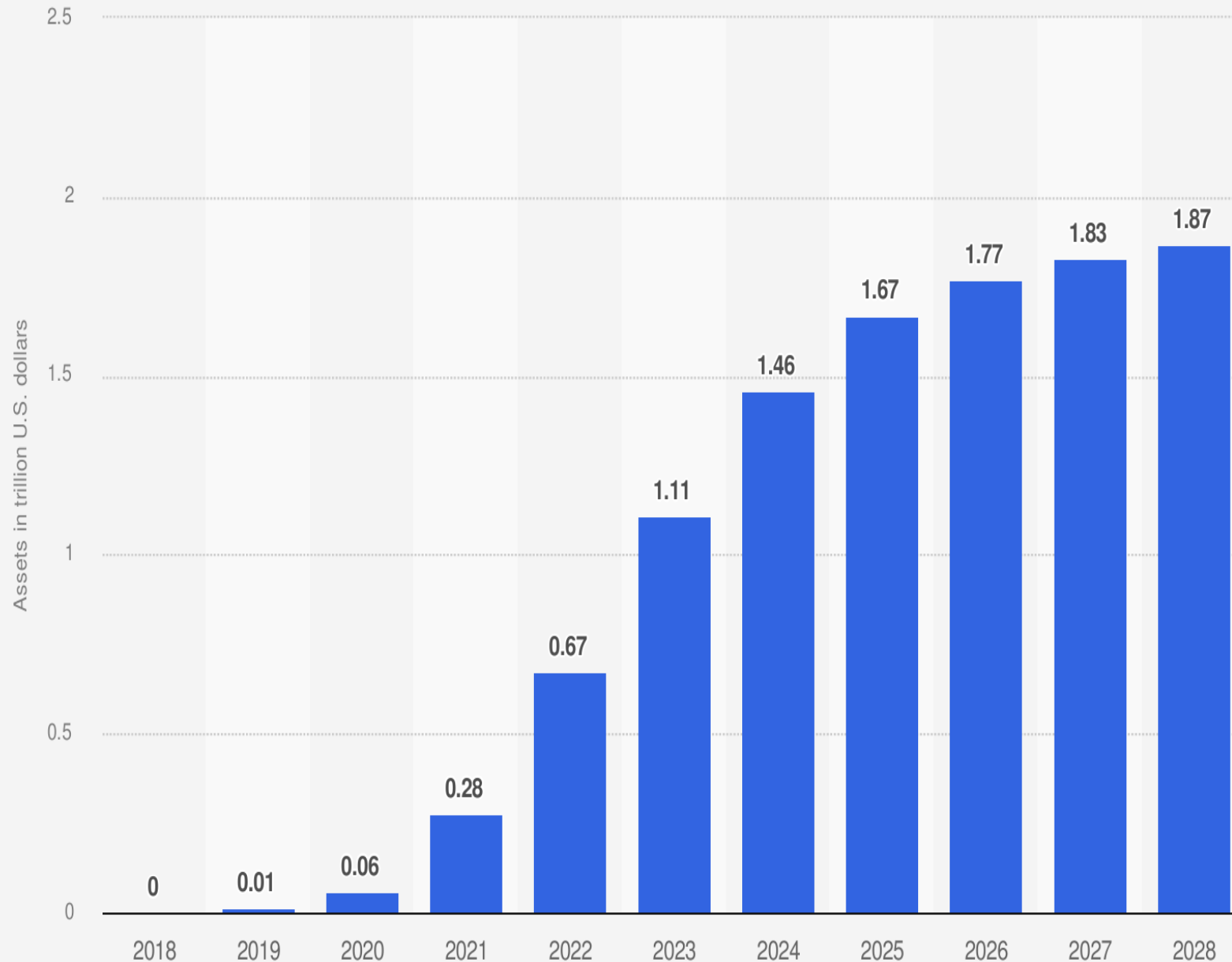
### Insight

User growth plateaus around 21 million starting 2024.

### Implication for H. project

- ⚠ The robo-advisor market is maturing in the U.S. H project
  - must differentiate itself from other.
- 🧠 Lean into H.'s interactive coaching + transactional + AI capabilities.
- 🔧 Run segmentation analysis on why growth plateaus — H.'s onboarding must target non-users, e.g., underserved or financially anxious groups.

## Assets under management of robo-advisors in the United States from 2018 to 2028 (in trillion U.S. dollars)



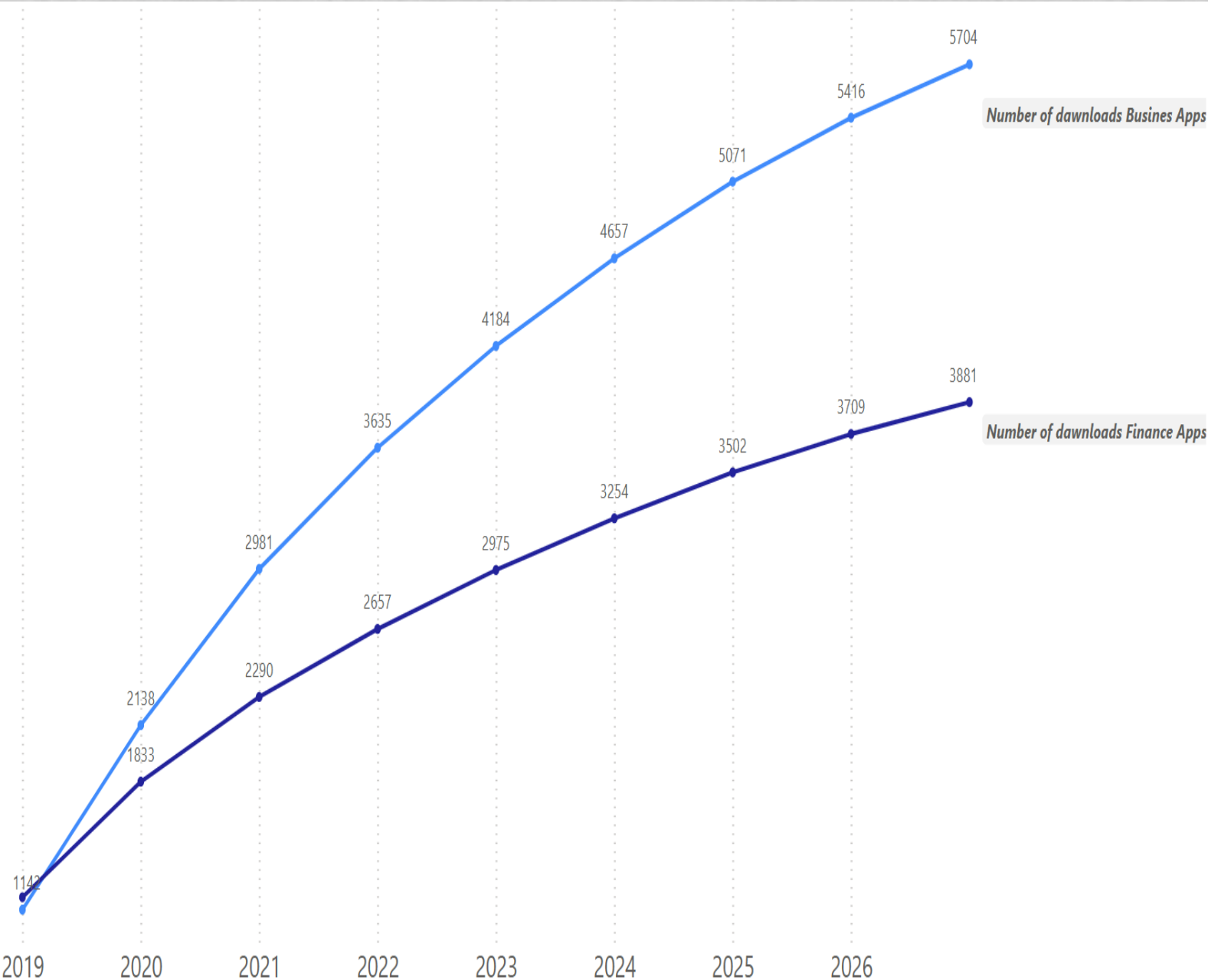
### Insight

Assets managed will hit \$1.87 trillion by 2028.

### Implication for H. project

- 📣 Great metric for fundraising/pitch decks: “H. is entering a market managing nearly \$2T in assets.”
- 🏛️ Partnership opportunity with banks or brokerages looking to offer H. project to customers.

## Number of downloads Business and Finance Apps worldwide 2019-2027 (in thousand downloads)



### Insight

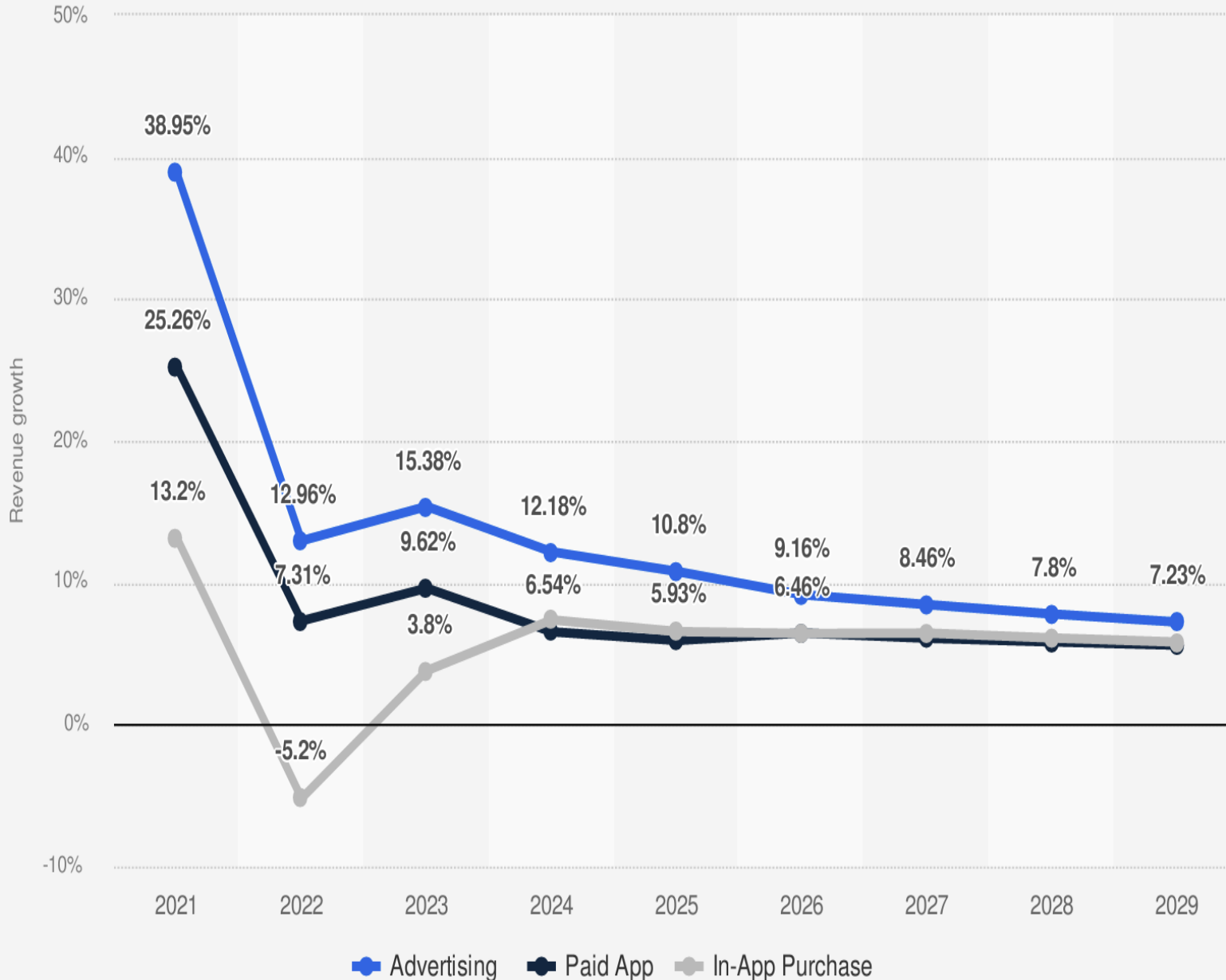
Both business and finance app downloads are growing steadily worldwide.

### Implication for Implication for H. project

- 🔥 There's clear global demand for financial tools. H., positioned as a smart, full-spectrum financial assistant, can tap into a market with nearly 4 million annual downloads.
- 🌍 This trend supports international scaling. H.'s modular build can launch in stages across regions to capitalize on this growth.
- 📊 Invest in multilingual support and localized financial literacy coaching, starting with high-download markets.



## Mobile apps revenue growth worldwide from 2021 to 2029, by segment



## Insight

The mobile app industry is no longer in land-grab hypergrowth mode, but it's immensely lucrative.

Stakeholders should recalibrate expectations: plan for steady, predictable growth rather than exponential jumps.

## Implication for H. project

- 🧠 Monetization strategy should **prioritize subscriptions**.
- 🎯 Consider hybrid models: freemium with **upsells** for coaching or tax-planning modules.

## Final Strategic Insights for Implication for H. Project

**1. Market Fit Is Strong:** Financial apps are booming, and the robo-advisor sector is managing *trillions*. H. project is perfectly timed.

**2. Differentiate With Intelligence:** Competing in a mature market means H. project must **push the boundaries** of personalization, voice AI, and behavior learning

**3. UX is the Killer Feature:** Gen Z to Boomers care most about *ease, simplicity*, and *saving money/time*. H. project must **feel like a human financial coach**.

**4. Subscriptions = Scalable Monetization:** Stay clean, ad-free, and offer modular upsells.

**5. Investor Pitch Angle:** " H. is not just an app. It's a virtual CFO, a behavioral coach, and a wallet-integrated action engine — entering a market worth \$2 trillion" or "H. is Not Just an App: It's a Financial Revolution".

**Sources:** Statista.com, data.gov, archive.ics.uci.edu

**Tools:** Excel, Power BI

Raman K.





THANK YOU!