



澳門大學
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UNIVERSITY OF MACAU

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FINC7054 - Introduction to Modern Financial Technology

Group Project Report

(Second Semester, 2024/2025)

Theme - FinTech Product Design:

MoneyMOOD APP

MBTI + Investor education + ML + Social media

Group 4

Group member

(1) Chinese Name: 陳慧藍 English Name: Huilan Chen Student ID: MC439936

(2) Chinese Name: 謝晉瑤 English Name: Jinyao Xie Student ID: MC439909

(3) Chinese Name: 談霈琳 English Name: Peilin Tan Student ID: MC439755

(4) Chinese Name: 周忻如 English Name: Xinru Zhou Student ID: MC439963

(5) Chinese Name: 趙曉曼 English Name: Xiaoman Zhao Student ID: MC439939

(6) Chinese Name: 車雨恒 English Name: Yuheng Che Student ID: MC46653

(7) Chinese Name: 歐錦貞 English Name: Jinzen Ou Student ID: MC46664

(8) Chinese Name: 鄭明希 English Name: Mingxi Zheng Student ID: MC46670

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Product Background

Generation Z refers to the generation born between the late 1990s and early 2010s.

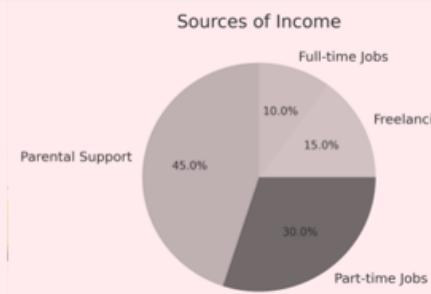


Internet

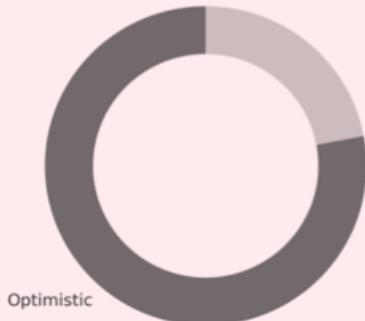
Smartphones

Social media

Influenced by digital experience



The coexistence of fragmented income and the popularization of credit consumption(up to 60%), along with the polarization of savings capacity, calls for investor education



Self-indulgent consumption

Emphasizing "instant gratification", they prioritize spending on their **interests** such as collectibles and digital products.



The current environment offers a favorable policy setting for the FinTech industry

The launch of the digital RMB, the popularization of regulator technology and the enhanced compliance of FinTech enterprises.



MBTI has become popular among young people, especially among GenZ

The application of MBTI to investor education, combined with Internet technology, is an innovative attempt of our project.

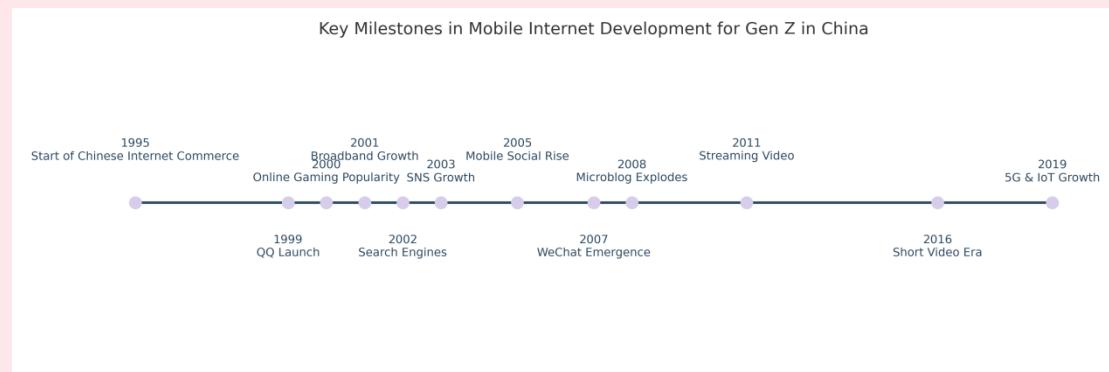


I. Product Background

1. Generation Z in Fintech: Consumption Characteristics

1.1 What is Generation Z?

Figure 1 Key Milestones in Mobile Internet Development for Gen Z in China



Generation Z refers to the generation born between the late 1990s and early 2010s. They are digital natives who grew up with the Internet, smartphones and social media. Unlike previous generations, the financial behavior of Generation Z is deeply influenced by digital experience, making them an important target group for the fintech industry.

Their consumption habits and financial concepts have been significantly influenced by the global economic environment, technological innovation and social media culture in recent years. In 2024, with the rapid development of artificial intelligence (AI) and blockchain technology, financial technology companies have launched personalized financial products for Generation Z. This trend makes Generation Z a highly potential participant in the financial market.

1.2 Characteristics of Generation Z's Financial Product Consumption

(1) Economic situation:

Many members of Generation Z are still students or new entrants into the workplace, with limited income and lack of stable financial resources.

They rely on part-time income, internship wages or parental support, but some generate income through side jobs and digital platforms, such as content creation and e-commerce sales.

At the same time, Generation Z is also an active user of credit consumption, especially in markets such as China, where the popularity of “buy now, pay later” (BNPL) services allows them to enjoy the consumption experience in advance.

Figure 2 Economic Profile of Chinese Gen Z



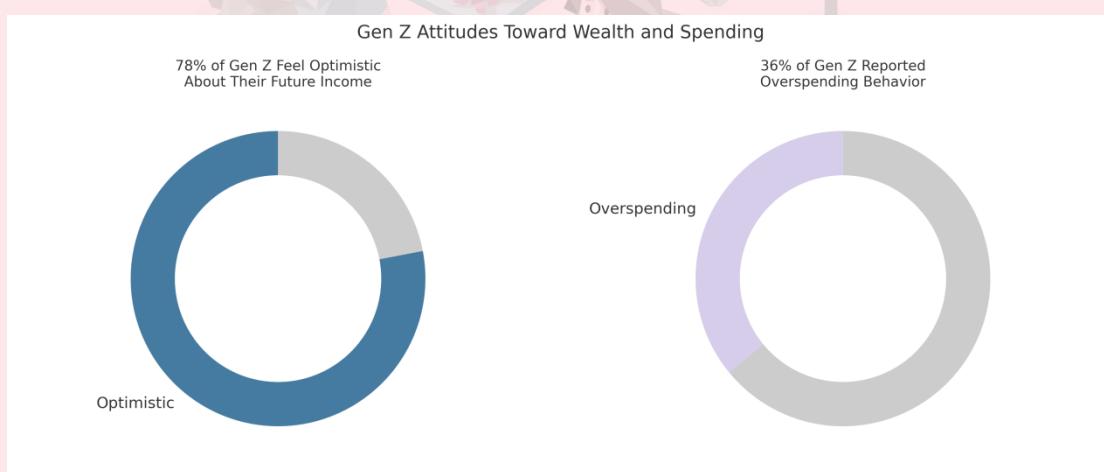
(2) Wealth concept:

Generation Z is more inclined to pursue "financial freedom" but is unwilling to sacrifice quality of life.

ESG (environmental, social and corporate governance) investing is particularly popular among Generation Z, who care about environmental protection and social responsibility and hope to invest in projects that are consistent with their personal values.

"Self-pleasure consumption" is a prominent feature of Generation Z. They focus on instant gratification while expecting to achieve long-term goals through financial management.

Figure 3 Gen Z Attitudes Toward Wealth and Spending



(3) Consumer motivations and preferences:

Generation Z prefers digital financial solutions, especially gamified and interactive products. For example, Alipay's Ant Forest and WeChat's financial management applets attract young users through interactive forms.

Personalized recommendations and AI-driven financial assistants are popular. Fintech companies use big data to analyze the consumption habits of Generation Z and provide them with tailored

investment solutions.

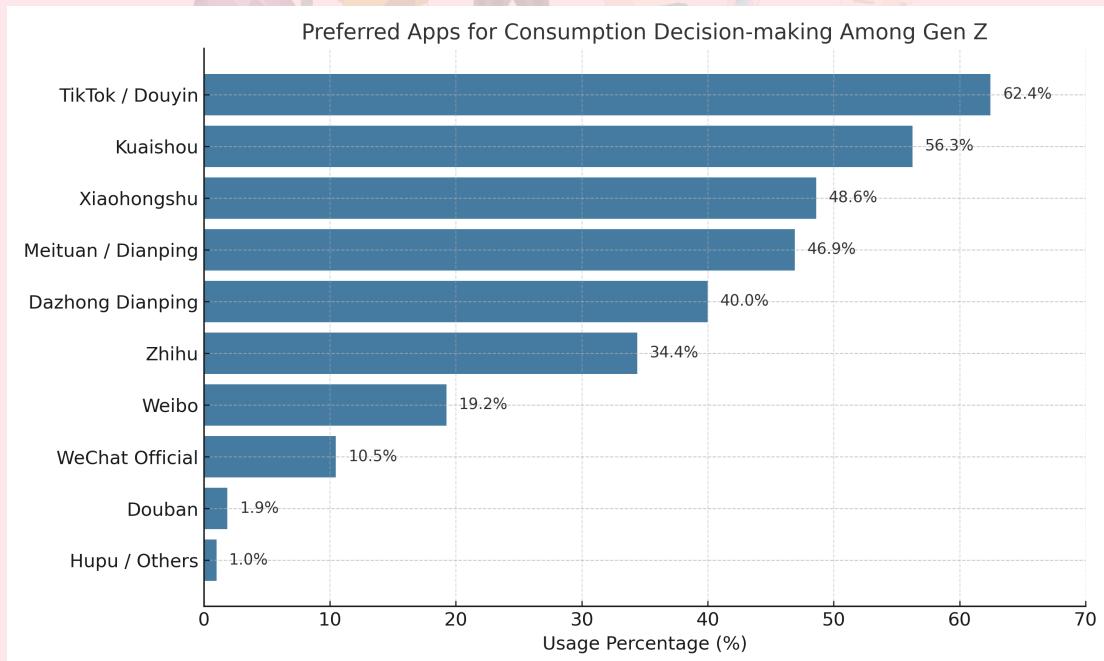
Digital assets such as cryptocurrencies and NFTs have also become part of Generation Z's investment portfolio, and they are generally open to innovative investment tools.

(4) Information acquisition and decision making:

The financial decisions of Generation Z are often influenced by social media, financial bloggers and peers. A large number of financial content creators have emerged on platforms such as Douyin, Bilibili and Xiaohongshu, who popularize investment knowledge through short videos and live broadcasts.

Financial brands are also working with KOLs on these platforms to enhance brand influence through interactive marketing and user-generated content (UGC).

Figure 4 Preferred Apps for Consumption Decision-making Among Gen Z



1.3 The necessity of investor education for Generation Z

(1) Early-stage investment participation:

According to statistics, the average investment age of Generation Z is 19 years old, and they tend to try diversified investment products such as stocks, funds, and ETFs.

However, the lack of systematic financial education makes them vulnerable to market fluctuations and investment fraud. Therefore, it is particularly important to popularize basic financial knowledge and investment concepts.

(2) Preventing financial misleading:

Generation Z is accustomed to obtaining financial information through social media, but the investment advice on the platform varies greatly, and some unverified information may mislead them to make wrong decisions.

Fintech companies need to assume social responsibility, provide transparent and accurate investment information through official channels, and establish risk control mechanisms for Generation Z.

(3) Improve financial confidence:

Providing highly interactive financial education content through digital channels, such as short video courses, gamified learning modules, AI smart investment advisors, etc., can help Generation Z improve their financial literacy.

Provide personalized education programs for users with different risk tolerance to enable them to form rational decision-making habits in actual investment.

2. Business Environment

2.1 Real Environment

Generation Z grew up in an era of rapid development of China's mobile Internet. They are digital natives and are highly dependent on digital tools such as smartphones, social media and online payments. As mobile Internet technology continues to mature, the use scenarios of FinTech products are becoming more diverse. From mobile payments to smart investment platforms, Generation Z enjoys convenient digital financial services.

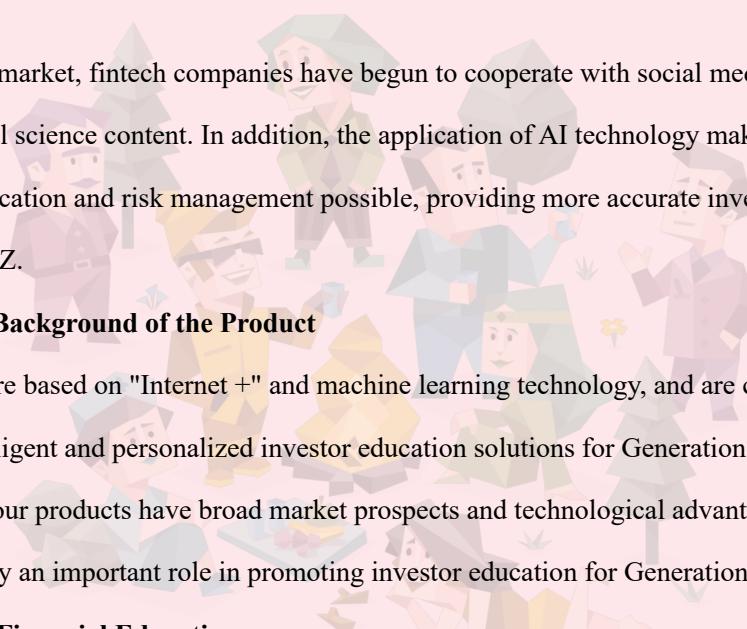
In addition, the Chinese government has vigorously promoted the development of the digital economy and provided a good policy environment for the FinTech industry. The launch of the digital RMB, the popularization of regulatory technology (RegTech), and the enhanced compliance of FinTech companies have jointly promoted the healthy development of the FinTech industry.

2.2 Market Prospects of Generation Z Investor Education in the Digital Age

As Generation Z gradually enters the workplace, their investment needs and financial awareness continue to grow. According to survey data, the average investment age of Generation Z is 19, and they participate in the financial market earlier than the previous generation. However, due to the

lack of systematic investment knowledge and experience, they are easily misled by social media and online information in financial decision-making.

This provides a broad market opportunity for financial technology companies. By providing personalized investment education content, smart investment advisory services and interactive financial learning platforms, companies can help Generation Z improve their financial literacy and enhance user stickiness. In particular, the use of short videos, live broadcasts and gamification learning can effectively attract Generation Z users and promote the popularization of investor education.



In the Chinese market, fintech companies have begun to cooperate with social media platforms to launch financial science content. In addition, the application of AI technology makes personalized investment education and risk management possible, providing more accurate investment advice for Generation Z.

2.3 Technical Background of the Product

Our products are based on "Internet +" and machine learning technology, and are committed to providing intelligent and personalized investor education solutions for Generation Z. In a digital environment , our products have broad market prospects and technological advantages, and are expected to play an important role in promoting investor education for Generation Z.

(1) Internet + Financial Education:

With the help of the mobile Internet platform, users can learn investment knowledge through APP or mini-programs anytime and anywhere.

Enhance the learning experience by using short videos, interactive courses and community discussions.

(2) Machine learning-driven robo-advisors:

Analyze users' investment behaviors and risk preferences through machine learning algorithms to provide personalized investment advice.

Monitor market dynamics in real time and provide users with risk warnings and market trend analysis.

(3) Data analysis and user portrait:

Combined with big data analysis, we can accurately understand users' learning progress and investment habits.

Dynamically adjust recommended learning content and investment strategies to ensure users get the best learning experience.

(4) Security and Compliance:

Leverage blockchain technology to ensure data security and transparency.

Cooperate with regulatory technology (RegTech) to conduct real-time compliance monitoring to ensure the financial security of users.

3. New form of investor education: Internet + MBTI

3.1 Introduction to MBTI

MBTI (Myers-Briggs Type Indicator) is a personality analysis tool widely used in psychology and career development. It helps people better understand their behavior patterns, decision-making methods and communication styles by dividing individuals into 16 different personality types.

(1) The four dimensions of MBTI include:

Extraversion (E) vs. Introversion (I): Social Preferences and Energy Sources

Sensing (S) vs. Intuition (N): Information Processing Methods

Thinking (T) and Feeling (F): Basis for Decision Making

Judging (J) vs. Perceiving (P): Lifestyle Preferences

This personality classification method has been widely used in career planning, team building and personal growth.

3.2 MBTI derivatives market

In recent years, MBTI has quickly become popular among young people, especially among Generation Z, and has been widely discussed. Social media platforms such as Xiaohongshu, Douyin, and Weibo have seen many MBTI tests, analyses, and related content. Generation Z has formed a social cultural phenomenon by sharing test results, participating in discussions, and comparing personality types.

In addition, the derivatives market around MBTI is also extremely hot. From customized personality-related products to social and dating software based on MBTI matching, various business models continue to emerge. At the same time, many companies and organizations also use MBTI for team collaboration optimization and personalized management.

3.3 Internet + MBTI + New Form of Investor Education

With the widespread spread of MBTI among young people, it has become an innovative attempt to apply MBTI to investor education in combination with Internet technology. This form can make it easier for Generation Z to accept financial knowledge and form a rational investment perspective in a personalized and interactive way. The innovative form of Internet + MBTI + investor education can not only meet the needs of Generation Z for personalization and interactivity, but also effectively improve their financial literacy. Through short videos, gamification learning, AI interaction and community interaction, complex investment knowledge can be transformed into simple and easy-to-understand content, helping young investors to establish correct investment concepts in practice.

(1) Short video tutorial

Customized short video content is provided based on the personality characteristics of different MBTI types, for example, basic investment knowledge is explained in a humorous way. Cooperate with financial KOLs on social media platforms to create topical financial knowledge popularization videos.

(2) Gamified Learning

Design investment simulation games that place players in different market scenarios and simulate their decision-making process in specific investment situations.

Different investment strategy suggestions are provided based on the MBTI personality type, allowing users to understand the impact of personality on investment behavior in the game.

(3) AI interactive experience

Provide personalized investor education solutions through AI assistants, and recommend suitable learning paths based on the user's MBTI type.

AI chatbots simulate different market scenarios, interact with users in real time, and provide investment advice and risk warnings.

(4) Community Interaction

Build an investor education community to allow users of different MBTI types to share investment experiences and insights.

Organize online and offline investment simulation competitions to promote interaction and learning among users.

Invite financial experts and MBTI psychology instructors to conduct online lectures to further deepen users' understanding of investment.

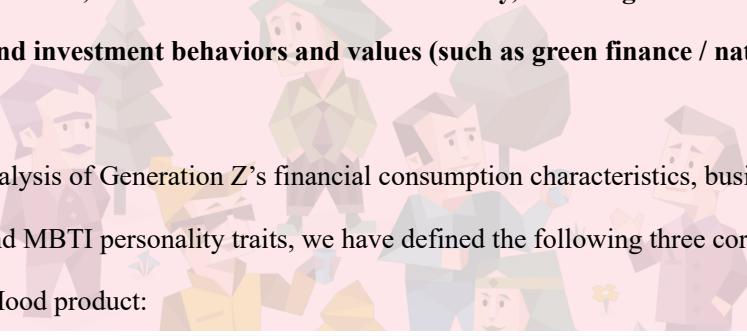
4. User Profile

4.1 User Profile Overview

The core characteristics of the value-driven digital natives aged 18 to 26 are manifested as interest clustering (such as collectibles / environmental protection), coexistence of instant gratification demands, social viral dissemination tendency, and a high correlation between consumption and investment behaviors and values (such as green finance / national trend identification).

Based on the analysis of Generation Z's financial consumption characteristics, business environment, and MBTI personality traits, we have defined the following three core user profiles for the MoneyMood product:

User Profile - MBTI



The core characteristics of the value-driven **digital natives** aged 18 to 26 are manifested as **interest clustering** (such as collectibles / environmental protection), coexistence of **instant gratification** demands, **social viral dissemination** tendency, and a high correlation between **consumption and investment behaviors and values** (such as **green finance / national trend identification**).

College Student		Xiaomei	Year: 22
Hobbies: Social media, short videos, Travel new experiences			
Finance: 3,000 yuan living expenses, 2,000 yuan part-time income			
Investment: Beginner, small investments			
Pain Point: Lacks investment knowledge, easily misled by online info			
Needs: Interactive, engaging learning, quick start, simple advice			
ENFP			

Product Manager		Xiaoli	Year: 26
Hobbies: Financial news, data analysis, planning			
Finance: 15,000 yuan monthly income			
Investment: Moderate, invests in index funds & stocks			
Pain Point: Limited time for in-depth research			
Needs: Personalized analysis, intelligent investment advice			
ISTJ			

Freelancer		Xiaoyu	Year: 24
Hobbies: Video creation, arts, environmental causes			
Finance: Unstable income, brand collaborations			
Investment: No foundation, interested in crypto & green investment			
Pain Point: Fear of risk, unsure how to start			
Needs: Low-risk, scenario-based investment simulation			
INFJ			

(1) User portrait 1

Name: Xiaomei

Age: 22

Occupation: College student

MBTI Type: ENFP (Competitive Thinking)

Hobbies: Social media, short videos, traveling, trying new things

Financial situation: Monthly living expenses 3,000 yuan, part-time income 2,000 yuan

Investment experience: Beginner, like to try small investments

Pain points: Lack of investment knowledge and easy to be misled by online information

Needs: Learn investment knowledge in an interesting and interactive way, hope to get started quickly, and get simple investment advice

(2) User portrait 2

Name: Xiao Li

Age: 26

Occupation: Product Manager

MBTI Type: ISTJ (Logistician)

Hobbies: Reading financial news, data analysis, financial planning

Financial status: Monthly income of 15,000 yuan, with some savings 

Investing experience: Moderate, regularly invests in index funds and stocks

Pain point: Lack of time to conduct in-depth research on investment strategies

Demand: Want personalized investment analysis and intelligent investment advice to improve investment efficiency

(3) User portrait 3

Name: Xiaoyu

Age: 24 Occupation: Freelancer (short video creator)

MBTI Type: INFP (Mediator)

Hobbies: video creation, culture and art, environmental protection and charity

Financial situation: Unstable income, sometimes earns income through brand cooperation

Investment experience: No foundation, interested in cryptocurrency and green investment

Pain point: Anxiety about investment risks and not knowing how to start

Needs: I hope to have a situational, low-risk investment simulation experience to help me understand the basics of investment

4.2 Analysis of User Behavior Characteristics

(1) Information acquisition channels

Xiaomei (ENFP): Prefers to obtain financial information through short video platforms (such as

Douyin and Xiaohongshu) and likes highly interactive content.

Xiao Li (ISTJ): Relies on financial news apps and data analysis tools, and likes to get information by reading professional articles and watching expert interpretation videos.

Xiaoyu (INFP): Prefers to learn about investment information through social media and recommendations from friends, and has a strong interest in green finance and socially responsible investment content.

(2) Investment decision-making method

Xiaomei (ENFP): Easily influenced by KOLs and social media content, makes decisions more emotionally, and likes to try new things.

Xiao Li (ISTJ): Decision-making is rational and data-driven, and he prefers long-term and stable investment methods.

Xiaoyu (INFP): Decisions are driven by emotions and values, and more attention is paid to the social impact of investments.

(3) Platform Preference

Xiaomei (ENFP): Likes interactive and interesting features, such as investment simulation games and short video tutorials.

Xiao Li (ISTJ): Prefers simple and efficient investment analysis tools and data dashboards.

Xiaoyu (INFP): Prefers scenario-based and situational simulation learning methods, and likes learning content with storylines.

4.3 User Education Strategy

(1) Personalized education path

Xiaomei (ENFP):

Basic investment knowledge is explained through fun and interactive short video courses.

Use gamification simulation scenarios to allow users to learn investment decisions in practice.

Provide social sharing functions to encourage interaction and communication with friends.

Xiaoli (ISTJ):

Provide detailed data analysis reports and personalized investment advice.

Use AI investment advisory services to quickly generate the best investment plan.

Design regular financial courses to help users continuously improve their investment capabilities.

Xiaoyu (INFP):

Provide a situational learning experience and attract users through investment cases with environmental protection and social responsibility themes.

Through community interaction functions, users are encouraged to share their investment experiences.

Set up a virtual investment simulator to allow users to gain experience in a low-risk environment.

(2) Content format

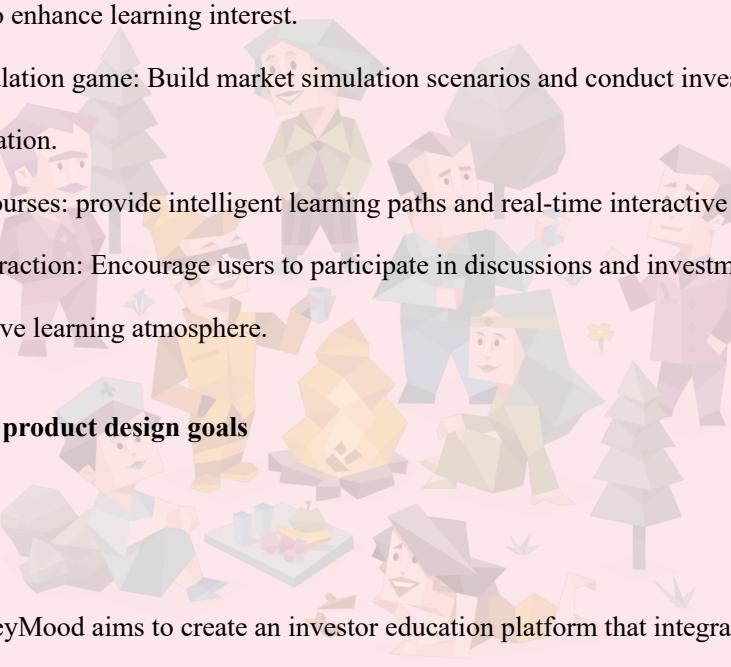
Short video tutorials: Recommend short videos of different styles based on the user's personality characteristics to enhance learning interest.

Investment simulation game: Build market simulation scenarios and conduct investment exercises through gamification.

AI interactive courses: provide intelligent learning paths and real-time interactive Q&A.

Community interaction: Encourage users to participate in discussions and investment challenges to create a positive learning atmosphere.

5. MoneyMood product design goals



MoneyMood aims to create an investor education platform that integrates education, interaction and personalized recommendations based on Generation Z's consumption characteristics, financial habits and MBTI personality traits.

5.1 Lowering the investment entry threshold

Use short videos/interactive courses to popularize the basics of investing in a fun and easy way.

Design simulated investment games to allow users to learn investment skills in a virtual environment.

Provide learning paths and content for different MBTI personality types, and recommend appropriate educational resources in a personalized manner.

5.2 Improving financial decision-making capabilities

Use AI smart investment advisors to provide personalized advice based on users' personality traits, risk preferences and investment goals.

Through scenario simulation and behavioral analysis, we help users understand their own

investment behavior patterns and form rational investment habits.

Provide real-time market information and risk warnings to enhance users' market sensitivity.

5.3 Create a community learning experience

Create an online investor community to encourage users of different MBTI types to exchange investment experiences.

Organize thematic discussions, online lectures and investment challenges to enhance user interactivity.

Cooperate with financial KOLs to provide authoritative investment interpretation and market analysis.

5.4 Strengthening user stickiness and brand influence

Maintain users' learning interest through continuous personalized push and content updates.

Design achievement systems / reward mechanisms to encourage users to complete learning tasks.

With the help of user data analysis, we continuously optimize recommendation algorithms and platform functions to improve user satisfaction.

6. Competitive product analysis

6.1 Competitive Product Screening Logic

Typical competitors include:

(1) Investment education platform of traditional financial institutions:

GF Fund Investment Education Base

China Asset Management "Fund Academy"

BOC Securities "Investor Education Forum"

(2) Investment education module in emerging FinTech platforms:

Ant Fortune Investment Education Zone (Alipay)

Tonghuashun/Xueqiu Community Knowledge Section

(3) Content-oriented social investment education products:

Content matrix of financial UP masters on Douyin, Xiaohongshu, and Bilibili

Learning modules of apps such as Dongcaidi, Caishuo, and Licai Mofang

6.2 Competitive Product Analysis Scoring Table

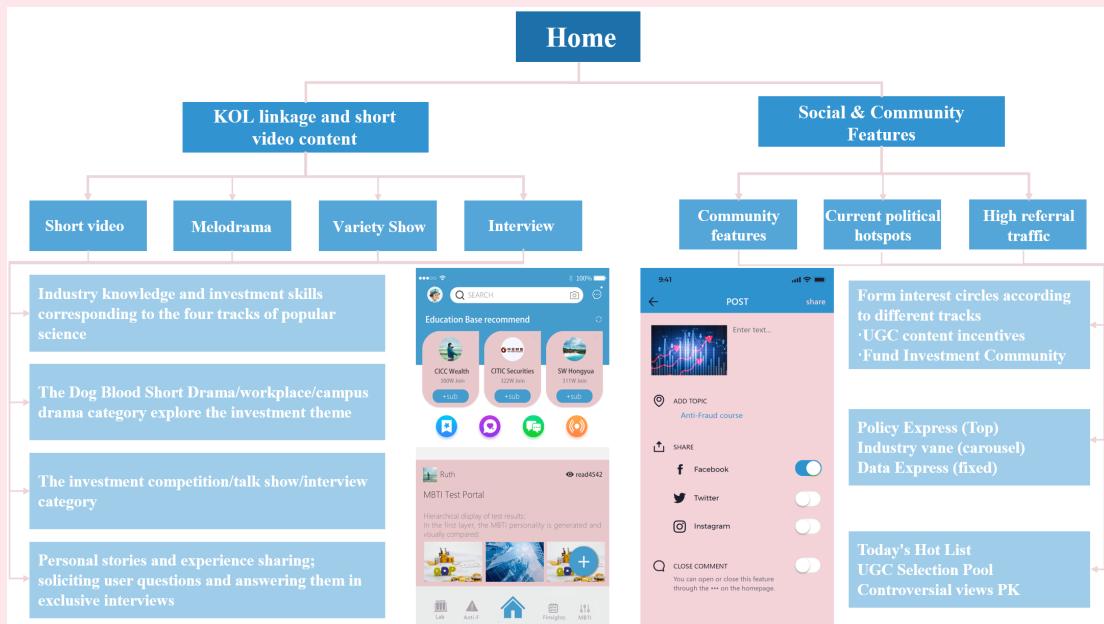
Evaluation Dimension	Weight	GF Fund Edu Base	Alipay Ant Fortune	Xiaohongshu Financial Content	MoneyMood
Target User Fit	15%	Middle-aged rational users; low fit with Gen Z	Covers all ages but skewed toward general public	Popular among Gen Z but lacks structured content	Specifically designed for Gen Z; extremely high fit
Content Format Diversity	15%	Mainly text and static slides	Text + short video	Video-dominant, text-supported	Short videos, games, AI interaction
Interactivity Design	15%	No community, no interaction	Basic Q&A	Comment-driven interaction	Gamified tasks, social groups by MBTI type
Personalization Capability	15%	None, one-size-fits-all	Basic recommendation	Algorithmic feed, unstructured	MBTI + AI dual personalization engine
Technological Innovation	15%	Content-based static platform	Basic use of AI tags	Content-driven, not product-based	AI, ML, scenario simulation integrated
Engagement / Immersion Level	10%	Low	Medium	Medium to high	High (gamification, storytelling, personalization)
Risk Education/ Financial Rigor	15%	High (very compliant)	Medium-high	Low (mixed-quality content)	Medium-high (game-based risk alerts + expert content)

6.3 MoneyMood SWOT Analysis

Strengths	<ul style="list-style-type: none"> ① Clear focus on Gen Z users; ② Integration of MBTI personality model for differentiated learning paths; ③ Adoption of AI, interactive video, and investment games for engaging education; ④ Highly social, customizable, and scalable platform design.
Weaknesses	<ul style="list-style-type: none"> ① Regulatory challenges due to the need for compliant financial education content; ② Small initial user base and longer time needed to build community effects; ③ Risk of over-gamification reducing the seriousness of financial education.
Opportunities	<ul style="list-style-type: none"> ① Gen Z is becoming a dominant force in investing, with strong demand for education; ② Policy support for digitized financial literacy (eg, regulatory sandboxes); ③ Social media and MBTI popularity bring natural traffic and user engagement.
Threats	<ul style="list-style-type: none"> ① Intense competition from existing financial apps; large players can replicate features fast; ② High expectations for information reliability could result in trust issues; ③ Gen Z users are trend-sensitive, making user retention a challenge.

II. Product Design

1. "Home" column design

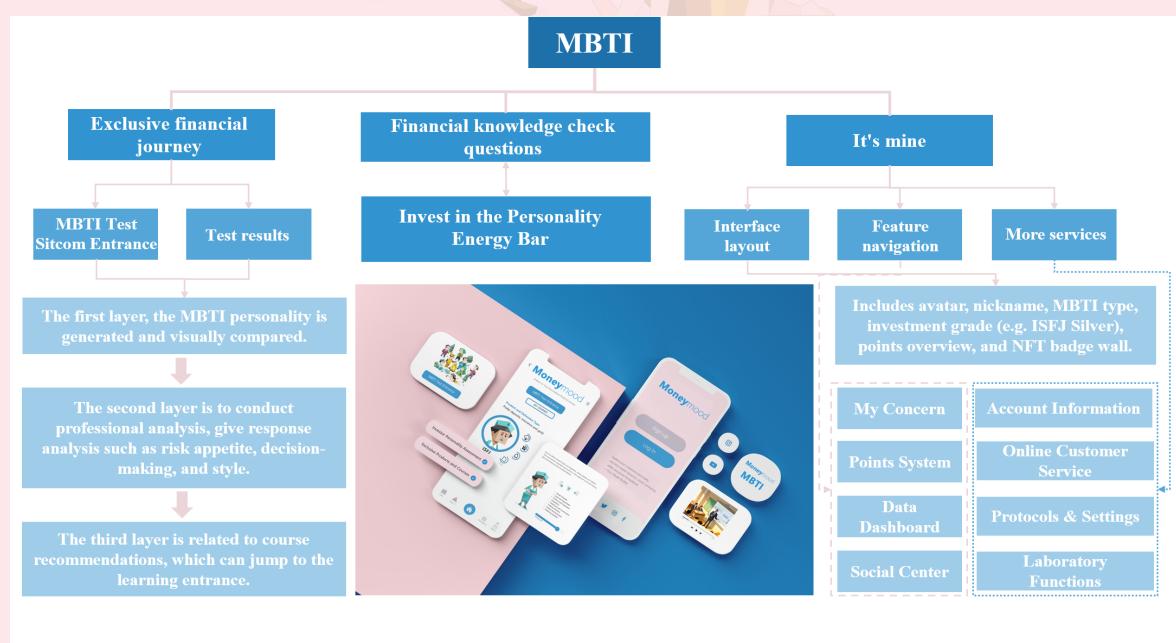


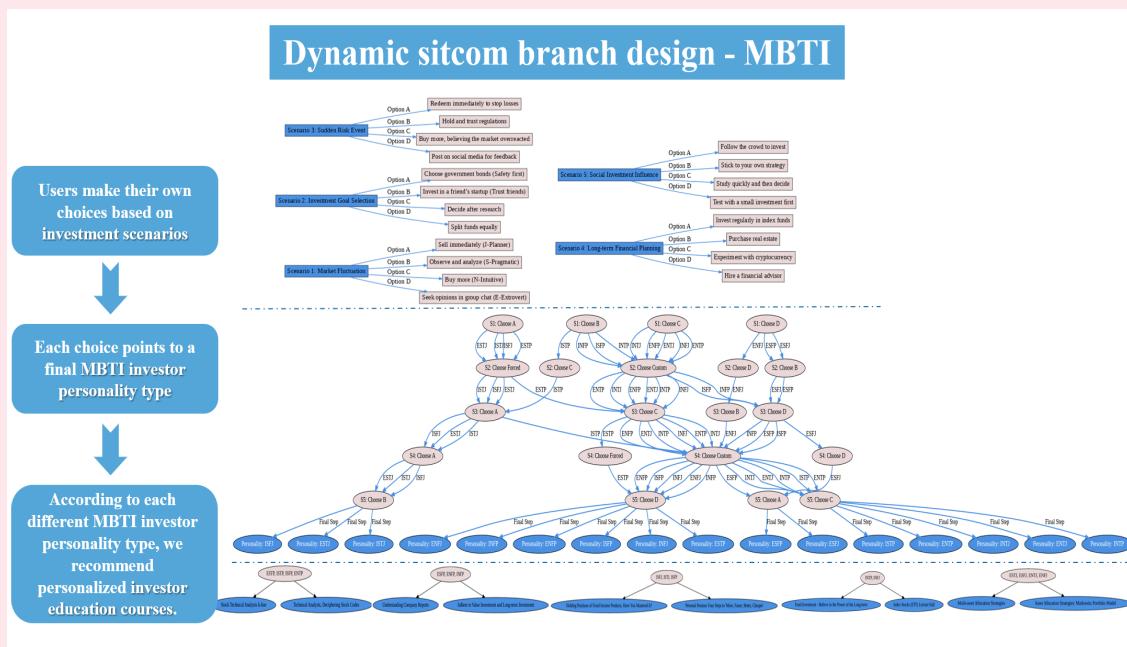
Sub-column	Module	Specific content
KOL linkage and short video content	Short video (1-3min)	<p>(1) Talent cooperation:</p> <p>E-sports track: Invite professional players to analyze the team's valuation logic, and review the popular operations of the competition live;</p> <p>Animation Track: Join hands with figure collectors to share investment experience, and participate in a limited figure lottery after completing the track knowledge test;</p> <p>Beauty track: Invite beauty bloggers to dismantle brand valuation and pre-sell co-branded lipstick gift boxes;</p> <p>Tea Track: Cooperate with milk tea evaluation experts to analyze industry trends and set up offline store check-in tasks.</p> <p>(2) Short video content library:</p> <p>Industry knowledge and investment skills corresponding to the four tracks of popular science</p> <ul style="list-style-type: none"> The investment advisor interpretation category presents content through real people and data visualization, and guides users to click on the ad card to jump to relevant courses or answer questions The institutional employee sharing category uses behind-the-scenes footage and work scenes to show the highlights of the fund company's operation, and strengthens the brand image through the institutional introduction card in the video The user UGC category encourages users to record videos of their investment experience or MBTI investment personality, and combine barrage sharing and Q&A card interaction to attract participation
	Melodrama (3-10min)	<ul style="list-style-type: none"> Through exaggerated performances and reversal of the plot, the Dog Blood Short Drama category explores the investment theme, and combines the branch plot and knowledge point summary to strengthen the audience's participation and educational effect The workplace drama category focuses on real scenes and cameos by professional consultants, and enhances the learning

		<p>experience through branch plot interaction and advertising guidance to related courses</p> <ul style="list-style-type: none"> The campus drama category features a youthful campus style, incorporating knowledge point implantation and ending selection to attract young audiences and convey practical financial knowledge
Variety Show (10-30min)		<ul style="list-style-type: none"> In the investment competition category, through the PK of players and expert comments, combined with real-time voting and barrage interaction, the sense of participation is increased The talk show category presents interesting topics in the form of a one-person talk show, and enhances interaction and education through barrage questions and knowledge point cards The interview category provides professional insights and inspiration to the audience through in-depth dialogue and case analysis, combined with Q&A collection and knowledge point cards
Interview (5-15min)		<ul style="list-style-type: none"> Industry experts provide professional insights for the audience through in-depth interviews and golden sentence editing, combined with Q&A collection and knowledge point cards With personal stories and experience sharing as the core, grassroots experts will pop up key knowledge point cards by soliciting user questions and answering them in exclusive interviews
Social & Community Features	Community features	<ul style="list-style-type: none"> Form interest circles according to different tracks UGC content incentives Fund Investment Community: Users can publish investment experience, fund holdings screenshots, and communicate with the community about fund market trends. It supports likes, comments, and sharing, and has a "hot discussion list".
	Current political hotspots	<ul style="list-style-type: none"> Policy Express (Top) focuses on the interpretation of national economic policies, provides a summary of the title and key terms, and illustrates it with a diagram of the policy impact chain

	<ul style="list-style-type: none"> · Industry vane (carousel) tracks the policy dynamics of subdivided fields, displays the rise and fall list of industry indices and the map of the industrial chain · Data Express (fixed) publishes key economic data, displays data fluctuations through dynamic data dashboards and historical curves, and supports clicking on data to play short videos interpreted by experts
High referral traffic	<ul style="list-style-type: none"> · Today's Hot List: Recommend the TOP5 real-time investment topics through algorithms, and visually display the popularity with the heat value progress bar and associated asset tags · UGC Selection Pool: Manually operate selected high-quality user content (in the form of cover image + title + author income tag, support swipe browsing and long press to collect.) · Controversial views PK: display opposing investment views (, attract user interaction through positive and negative representative avatars + golden sentences, real-time support rate bar chart, and the winner can unlock the in-depth report

2. "MBTI" column design



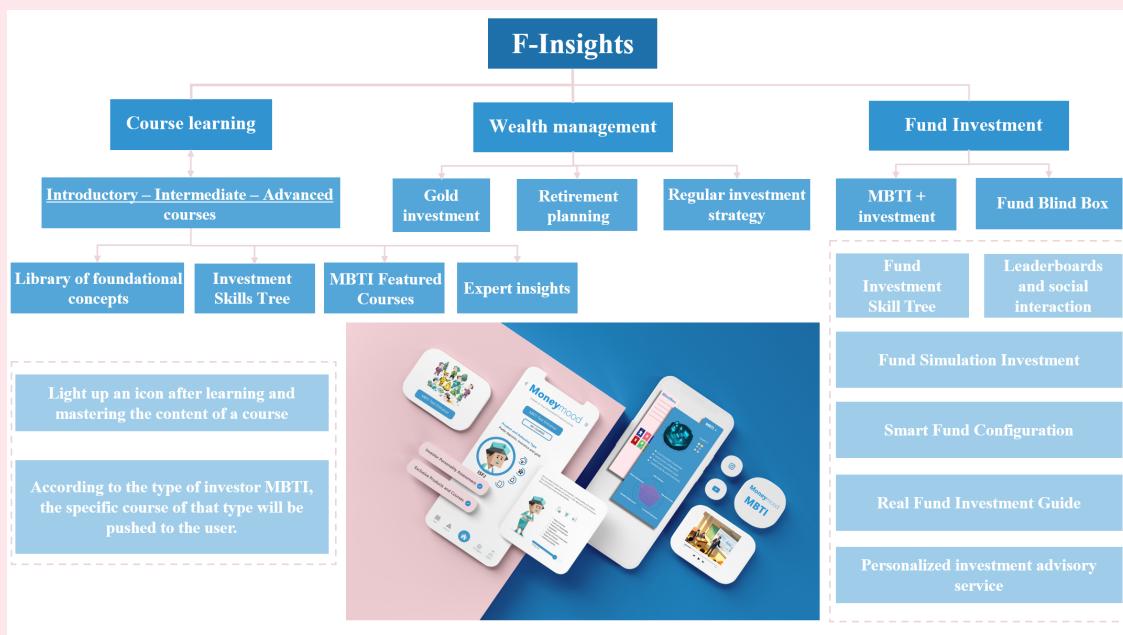


Sub-column	Module	Specific content
Exclusive financial journey	MBTI Test Sitcom Entrance	<p>User naming substitution roles Enter the scenario and generate different plot branches according to your choice (See Appendix 1 and 2 for details)</p>
	Test results	<p>Hierarchical display of test results: In the first layer, the MBTI personality is generated and visually compared; The second layer is to conduct professional analysis, give response analysis such as risk appetite, decision-making, and style, and match the investment mistakes that the personality is prone to; The third layer is related to course recommendations, which can jump to the learning entrance. The test results generate an "Investment Personality Card" for users to share on various platforms.</p>
Financial knowledge check questions	<p>Design financial knowledge questions, and those with an error rate of more than 50% will be automatically classified into the novice protection mode, which restricts the use of some functions and compulsorily learns the "Compulsory Course for Introductory Finance".</p>	

		<p>After completing the introductory course, you can retest, and the retest accuracy rate $\geq 80\%$ can upgrade the personality level and explain some functions</p> <ul style="list-style-type: none"> If the accuracy rate is $\geq 90\%$ twice in a row, the full-featured permission can be opened <p>At the end of each test, there is an analysis of the wrong questions.</p>
Invest in the Personality Energy Bar		<p>After the user completes the test, a real-time updated "Investment Personality Energy Bar" is generated, which reflects the user's investment behavior and knowledge level in real time (see Appendix 3 for details).</p> <ul style="list-style-type: none"> Users can change their "financial personality" through follow-up learning <p>Unlock personality exclusive pets, pets have corresponding skills to help users invest (see Appendix 4 for details)</p>
	Interface layout	<p>Automatically adjust the visual style of Banner according to the theme color of the phone, and support multi-skin switching</p>
		<p>Includes avatar, nickname, MBTI type, investment grade (e.g. ISFJ Silver), points overview, and NFT badge wall</p>
It's mine		<p>"My Concern"</p> <p>The columns display "Follow Courses", "Follow Funds", and "Follow Users", which support batch management, unfollow or grouping</p>
	Feature navigation	<p>"Points System"</p> <p>It includes an independent progress bar for three-level points, a point task center and an entrance to the points mall. Points are divided into basic points, challenge points, and base points. The Points Mall can be redeemed for course vouchers, limited NFT badges, and family tree expansion cards.</p>
		<p>"Data Dashboard"</p> <p>The personality growth trajectory is visualized through dynamic radar charts and timelines, and the data dimensions are divided into risk tolerance, decision-making rationality and social dependence</p> <p>Revenue comparison is based on the analysis of core</p>

		<p>indicators and is compared in the form of a biaxial line chart</p> <p>"Social Center"</p> <ul style="list-style-type: none"> · The community discussion sets up hot topics, Q&A areas and UGC posting areas, and rewards social points by marking high-quality posts as "essences". · The family tree module displays membership relationships in a tree diagram, provides resource sharing, and has collaboration permissions
		<p>"Account Information"</p> <p>Including security level assessment, binding bank card/third-party payment.</p>
		<p>"Online Customer Service"</p> <p>Intelligent customer service is online 7x24 hours a day, and can be transferred to manual work during working hours.</p>
		<p>"Protocols & Settings"</p> <p>Includes user agreement/privacy policy, personalized push switch, and multi-device login management</p>
		<p>"Laboratory Functions"</p> <p>Includes skin theme switching and data dashboard customization</p>

3. "F-Insights" column design



Sub-column	Module	Specific content
Course learning	A library of foundationa l concepts	<p>Illustrations of basic financial terms, video animations and analysis of common misunderstandings are displayed on the interface of related knowledge</p> <p>Terminology cards hover to show case calculators and scenario simulation sandboxes</p> <p>“Daily Challenge” section, users can earn points to redeem courses</p>
	Investment Skills Tree	<p>Investment Skills Tree Section: Use the teaching building icon to light up an icon after learning and mastering the content of a course, such as completing a money market fund course, and the library logo will be lit</p>
	Introductory courses	<p>It mainly includes two parts of the video: popularizing financial knowledge and building financial thinking. Both sections are organized by chapters, starting with the introduction and progressing in depth. For example: GF Securities Investor Education Base - "Introduction to Stock Trading" and "Risk Reminder for New Account Opening"; CICC Wealth Investment and Education Base - "[Rational Investment with Me] Securities Encyclopedia in Seconds"; Industrial Securities Investment and Education Base - "[Xing Original] "Diversified Dispute Resolution" Series"; Shenwan Hongyuan Securities - "Interpretation of the New Regulations of the Comprehensive Registration System" and "Investor Suitability"; CITIC Investment Education Base - "Bogu Zhijin", "Distinguishing Right from Wrong"; SDIC Securities Investment Education Base - "Introduction to Investment", "Introduction to Bonds", "Financial Knowledge Classroom"</p>
	Intermediate courses	<p>It includes the basics of funds, trading rules, and how to choose the right fund and investment strategy when investing in funds. The courses in this section include: GF Securities Investment Education Base - "Understanding Financial Management What to Invest in? Start with 3 accounts" >> Spare Money Investment What to invest in 3-6 months? "Long-term investment What to invest in money that has not been used for</p>

		more than 3 years? »; Guotai Junan Investment and Education Base - "The Growth Road of the People" and "Investment Lion"; Shenwan Hongyuan Securities - "Position Management", "Stock Selection Series", "Hong Kong Stock Connect Investment Opportunities", "Timing Series";
Advanced courses		Courses with an in-depth understanding of financial economics, including: Shenwan Hongyuan Securities - "Stock Selection Series - Chip Distribution Principle, Pattern Analysis and Application", "Application and Practice of Di's Trading Method"; Everbright Securities Investment Education Base - "Swap Spread", "Usufruct Pledge", "Net Assets per Share"
MBTI Featured Courses		<p>According to the type of investor MBTI obtained from the MBTI test done by the user, the specific course of that type will be pushed to the user. Like what:</p> <p>Risk-oriented MBTI personality: ESTP, ISTP, ISFP, ENTP pursue high-risk and high-return investments, and like to participate in investment activities with large market volatility - Industrial Securities Investment Education Base "Stock Technology K-Line", China Merchants Securities Investment Education Base "Technical Analysis, Understanding Stock Code";</p> <p>Steady growth MBTI personality: ESFP, ENFP, INFP seek stable growth, and at the same time are willing to take certain risks to obtain higher returns——Industrial Securities Investment Education Base "Reading Listed Company Reports", Pacific Property Insurance "Adhere to Value Investment and Long-term Investment";</p> <p>Conservative MBTI Personality: ISFJ, ISTJ, ISFP risk aversion, inclined to protect capital and obtain stable income - CICC Fund "Fixed Income Product Holding Posture, Have You Mastered It?" E Fund Investor Education, "Personal Pension: Four Ways to Get "How Fast and Good to Save"";</p> <p>Flexible and balanced MBTI personality: ESTJ, ESFJ, ENTJ, ENFJ seek to find a balance between risk and return, and are willing to try different types of investments to diversify risks--</p>

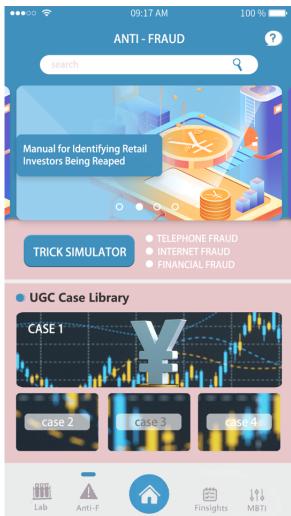
		<p>GF Fund Investment Education Base's "Multi-Asset Allocation Strategy", Huatai Securities Investment Education Base's "Asset Allocation Strategy: Markowitz Asset Allocation Model";</p> <p>Passive MBTI personality: INTP and INFJ tend to hold investment for a long time and do not pay much attention to short-term fluctuations in the market——Industrial Securities Investment Education Base, "Fund Investment - Believe in the Power of Long-term", "Index Stock (ETF) Lecture Hall";</p>
	Expert insights	<p>This section includes experts' analysis of the market and industry, insights on current political hotspots, and experts will regularly analyze the market situation in the past month every month, predict the future financial market situation, and experts in different fields will also regularly analyze their familiar fields. If there are current hot spots, such as the convening of an important meeting, changes in the international situation or policy adjustments of the central bank, there will be courses updated for hot spots, such as: CICC Wealth Investment Education Base - "[3.15 Column] Investment Education JINN Class"; Huafu Securities Investment Education Base - "Stop and Watch - Short-term Market Interpretation and Response"</p>
Wealth management	Gold investment	<p>"Market Dynamics"</p> <p>Real-time generation of gold price charts, support multi-period switching</p> <p>Daily updates on the global gold market to interpret Fed policy and geopolitical events</p> <p>Compare the real-time premium rate of gold ETF, paper gold and physical gold</p>
		<p>"Investment Strategy Library"</p> <p>Share risk-averse strategies</p> <p>Band operation guide</p> <p>Long-term holding cases</p>
		<p>"Tools & Services"</p> <p>Gold Regular Investment Plan Generator</p> <p>Risk early warning system</p>

		Physical gold repurchase channel
Retirement planning		<p>"Elderly Care Needs Analysis"</p> <p>Use the Pension Gap Calculator to generate a funding gap</p> <p>Simulate longevity risk through a visual timeline to visualize the impact of life expectancy on savings</p>
		<p>"Products & Strategies"</p> <p>Compare various pension products</p> <p>Interpretation of tax incentives</p> <p>Analyze the case of the global pension model</p>
		<p>"Long-term planning tool"</p> <p>Retirement countdown board</p> <p>Dynamically adjust recommendations</p> <p>Estate Planning Guidelines</p>
Regular investment strategy		<p>"Strategy Principles and Advantages"</p> <p>Explain the principle of the strategy, use historical data backtesting to compare returns, and use the smile curve to dynamically demonstrate the effect of regular investment under different market cycles</p>
		<p>"Auto-Invest Tool"</p> <ul style="list-style-type: none"> · AI parameter optimization <p>Valuation fixed investment model</p> <p>Take profit strategy settings</p>
		<p>"Community & Case"</p> <p>User real display</p> <p>Review of failed cases</p> <p>Big V strategy to follow-up</p>
Fund Investment	MBTI + investment	Combine MBTI + investment personality data to recommend the most suitable fund type for users. For example: ENTP recommends "Technology Growth Fund", ISTJ recommends "Solid Bond Fund". Users can view the recommendation reasons here and adjust their risk preferences.
	Fund Blind Box	Users can draw 3 random funds every day to experience the fun mechanism of "investment blind box". Blind box funds come with "investment fortune signs" to provide market trend analysis and improve user interactivity.

	Fund Simulation Investment	Users can create a "virtual fund portfolio" with an initial capital of 100,000 "investment coins" for fund investment simulation. The system automatically records user investment behavior and provides a comparison curve of "fund yield vs. market benchmark". It supports historical return backtracking, adjustment of simulated investment portfolios, and generation of transaction analysis reports to help users summarize investment experience.
	Fund Investment Skill Tree	LV1 (fund basics) : introduction to fund types and return calculation; LV2 (strategy advanced) : fixed investment vs. swing strategy; LV3 (practical training) : market cycle judgment and fund asset allocation. After completing the learning, users can obtain the "fund investment badge". It supports unlocking the "fund practical test" to test learning results through answering questions and case analysis.
	Smart Fund Configuration	Users can enter investment goals (such as "steady appreciation" or "long-term growth"), and the system will automatically recommend the best fund portfolio and display the performance of the past 5 years. Support AI intelligent adjustment configuration. Users can choose "manual optimization of fund portfolio", adjust the fund ratio, and view the historical back test data of different configurations.
	Leaderboards and social interaction	Rankings: Displays the ranking of users' fund investment yields, divided into "same MBTI group" and "whole site ranking". Social interaction: Users can join the "fund family" team, compete with friends in yield performance, and participate in fund discussion area interactions. Supports initiating "fund battles", where users can invite friends to simulate fund investment duels, compete in yield performance, and exchange strategies.
	Real Fund Investment Guide	After completing the simulated investment task, the user can unlock the "real fund account opening" channel, which will guide the user to open an account with the fund company and obtain exclusive discounts (such as discounts on fund subscription fees).

	Personalized investment advisory service	For VIP users, we provide "exclusive investment advisor AI diagnosis" to generate personalized fund allocation plans and support monthly portfolio adjustment suggestions to improve user stickiness.
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4. "Anti-F" column design



Anti - F

- "Leek Identification Manual" dynamic strips**

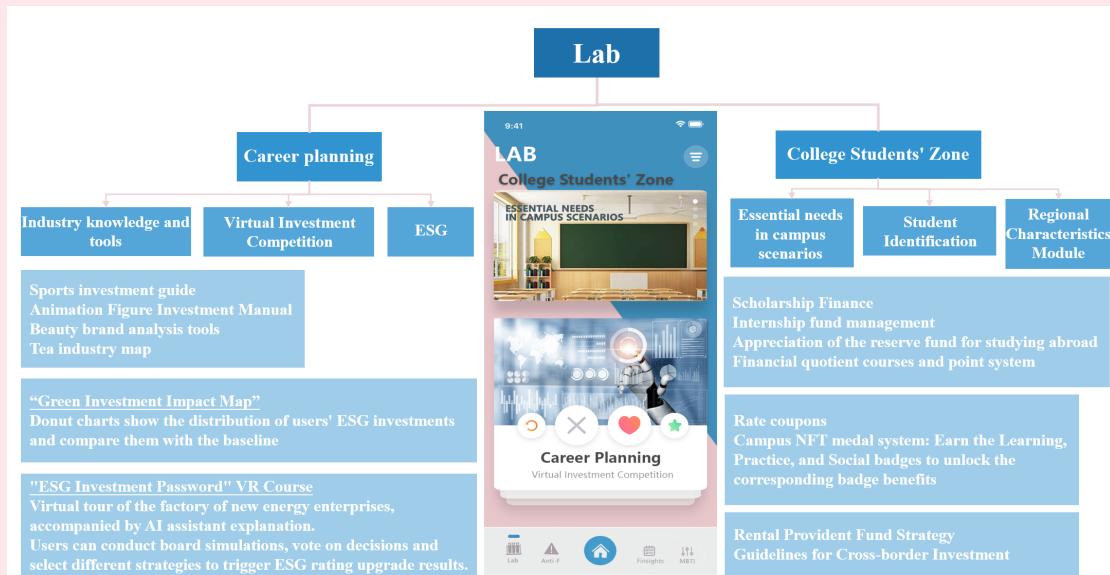
The plot is designed with three chapters: the Internet Celebrity Fund Trap, the Air Coin Harvester, and the Pig Killing Plate Gentle Knife. After the popularization of science, you can slide left and right to answer the questions interactively, and with the rank system, each rank unlocks the anti-fraud skills
- Routine simulator**

The user plays the role of a scammer, and the system teaches in reverse.
- Application Library UGC**

Users upload their personal experience of being deceived, and other users vote to screen out the "highest scam list of the year".

Sub-column	Module	Specific content
Anti-fraud	"Leek Identification Manual" dynamic strips	<p>The plot is designed with three chapters: the Internet Celebrity Fund Trap, the Air Coin Harvester, and the Pig Killing Plate Gentle Knife</p> <p>After the popularization of science, you can slide left and right to answer the questions interactively, and with the rank system, each rank unlocks the anti-fraud skills</p>
	Routine simulator	The user plays the role of a scammer, and the system teaches in reverse.
	Application Library UGC	Users upload their personal experience of being deceived, and other users vote to screen out the "highest scam list of the year".

5. "Lab" column design



Sub-column	Module	Specific content
Career planning	Industry knowledge and tools	<p>Sports investment guide: (1) data tools (2) case library (3) risk warning;</p> <p>Animation Figure Investment Manual: (1) Valuation Model (2) Trading Platform (3) Anti-counterfeiting Tutorial;</p> <p>Beauty brand analysis tools: (1) financial data, (2) explosive product logic, (3) trend forecasting;</p> <p>Tea industry map: (1) single-store model (2) brand comparison (3) innovation direction.</p>
	Virtual Investment Competition	<p>The track is divided into four categories: e-sports team valuation, animation IP derivatives, beauty brands, and new tea drinks.</p> <p>Each user has 1 million "interest coins" as the initial capital, which supports leveraged operations, but the risk level is increased.</p> <p>Real-time price docking industry data in the market, and the market is T+0 trading</p> <p>Data visualization is presented in the interface, and users can see personal asset curves, track heat maps, and trading behavior analysis.</p>

		<p>Market shock events are triggered from time to time, triggering different follow-up developments, and the user's exclusive pet can play a role in this scenario.</p> <p>The top 10 players in the competition enjoy real rewards and unlock the achievement system.</p>
		<p>"Green Investment Impact Map"</p> <p>Generate a visual contribution to carbon emission reduction by entering the holding fund</p> <p>Donut charts show the distribution of users' ESG investments and compare them with the baseline</p> <p>Hierarchical display of global ESG project distribution</p> <p>"ESG Investment Password" VR Course</p> <p>Virtual tour of the factory of new energy enterprises, accompanied by AI assistant explanation.</p> <p>Users can conduct board simulations, vote on decisions and select different strategies to trigger ESG rating upgrade results.</p> <p>The future city sand table can design a carbon-neutral city by 2050, and the ESG score of the system evaluation scheme will be ranked.</p>
College Students' Zone	Essential needs in campus scenarios	<ul style="list-style-type: none"> (1) Scholarship Finance Smart Allocation Tool · Application Library · Risk Warning (2) Internship fund management · Record books of income and expenditure · Budget Planner · Savings Challenge (3) Appreciation of the reserve fund for studying abroad · Exchange Rate Tracker · Regular Investment Plan Generator · Cost estimator (4) Financial quotient courses and point system · The course content is divided into basic courses, advanced courses and popular science courses

		<p>Points can be earned for completing courses, sharing ideas, and participating in activities</p> <ul style="list-style-type: none"> Points can be exchanged for internal referral qualifications, career planning consulting and other services
	Student Identification	<p>(1) Rate coupons Exclusive coupons will be issued after students pass the certification, and there are corresponding student discounts for different ranges</p> <p>(2) Campus NFT medal system - Earn the Learning, Practice, and Social badges to unlock the corresponding badge benefits</p>
	Regional Characteristics Module	<p>(1) Beijing Universities: Rental Provident Fund Strategy Provide rent calculators, sharing guidelines and policy interpretations, combined with a case library</p> <p>(2) Shanghai Universities: Guidelines for Cross-border Investment Provide foreign exchange account opening guides, cross-border investment product library and tax planning tools, combined with case library</p> <p>(3) Other regional characteristics Universities in Guangzhou: A Guide to Raising Startup Funds Chengdu Universities: Investment opportunities for local consumer brands Wuhan Universities: Analysis of Science and Technology Innovation Track</p>

III. Promotion and Marketing Strategies

MoneyMood's core business revolves around combining MBTI personality tests with investment education to provide personalized financial literacy services for Gen Z. As digital natives, Gen Z is highly social, values personalized experiences, and enjoys gamified interactions. Therefore, our marketing strategy will leverage the power of social media, gamified experiences, and a mix of online and offline activities to enhance user engagement and brand awareness. Below are 10 creative marketing strategies designed to attract Gen Z users, increase user retention, and ultimately drive long-term brand growth.

1. Social Media Campaign: Creating "MBTI Investment Personality" Social Currency

To enhance user retention and boost social media engagement, MoneyMood will introduce an innovative "social currency" system within the app. This system incentivizes users to actively participate in app activities and encourages social sharing to create a viral effect, thereby expanding brand influence.

1.1 Earning and Using Social Currency

Users can earn social currency by completing investment education courses, participating in simulated investments, or sharing their investment personality reports. These activities not only improve users' financial literacy but also enhance their sense of achievement through the reward mechanism. Social currency can be exchanged for virtual items such as exclusive skins or NFT badges, which showcase users' investment achievements and foster a sense of belonging.

1.2 Social Sharing Mechanism: Driving User Engagement

The social currency system extends beyond the app, encouraging users to share content on external platforms like WeChat, Weibo, Douyin, and Xiaohongshu. Users can generate visually appealing posters or short videos of their investment personality reports and achievements, earning additional social currency for sharing. This mechanism effectively drives user engagement and creates a viral marketing effect.

1.3 Viral Growth: Boosting User Acquisition

Through social sharing, MoneyMood can achieve viral growth. When users share their investment personality reports or achievements, their friends can click links or scan QR codes to join the app and participate in MBTI tests or other activities. To further incentivize sharing, MoneyMood can introduce a "referral reward" system, where users earn extra social currency or virtual rewards for each successful referral.

1.4 KOL Collaboration: Expanding Brand Exposure

To amplify the social currency system's impact, MoneyMood will collaborate with financial KOLs (Key Opinion Leaders) and influencers in the MBTI space. These KOLs can share their investment personality reports, recommend the app to their followers, and showcase virtual items earned through social currency. Their involvement will rapidly increase brand exposure and attract more Gen Z users to download and use the app. Additionally, KOLs can host live streams or create short videos to highlight the app's features, further boosting user trust and engagement.

2. Gamified Experience: MBTI Investment Personality Challenge

To enhance user engagement and retention, MoneyMood will launch the "MBTI Investment Personality Challenge," a gamified experience that combines MBTI personality tests with virtual

investment competitions. This challenge allows users to learn investment knowledge while having fun, improving their financial literacy and deepening their connection with the app.

2.1 Challenge Design and Participation

The "MBTI Investment Personality Challenge" will be held regularly within the app. Users can choose investment strategies based on their MBTI investment personality, which is generated through the app's MBTI test. The system recommends investment styles tailored to each user's personality, such as conservative, aggressive, or balanced. Users can simulate real investment scenarios by selecting stocks, funds, or bonds to build their portfolios.

During the challenge, users' investment performance is updated in real-time, allowing them to track their rankings, returns, and risk management. This real-time feedback mechanism helps users understand the impact of their decisions and motivates them to refine their strategies.

2.2 Reward System: Driving User Participation

To boost participation, MoneyMood will offer attractive rewards, including cash prizes, advanced courses, and NFT badges. Top performers can redeem cash rewards, while all participants receive social currency or virtual items. This multi-tiered reward system encourages both experienced and novice users to participate, increasing overall app engagement.

3. Online-Offline Integration: Campus Ambassador Program

To penetrate the university market and target Gen Z users, MoneyMood will launch the "MBTI Investment Personality Campus Ambassador Program." This initiative recruits student ambassadors to promote the app on campuses, organize offline events, and create a comprehensive marketing network.

3.1 Ambassador Recruitment and Responsibilities

MoneyMood will recruit campus ambassadors nationwide, targeting students interested in investment and finance with strong organizational and social skills. Ambassadors will promote the app, organize events like investment workshops and simulated competitions, and develop campus marketing strategies. They will serve as MoneyMood's representatives, introducing the app's features and benefits to their peers.

Ambassadors can earn rewards through app promotion and event organization. Outstanding ambassadors may receive additional perks, such as internships or one-on-one mentorship opportunities with financial experts. This incentive system attracts students to the program and cultivates loyal brand advocates.

3.2 Long-Term Ambassador Development and Brand Loyalty

The Campus Ambassador Program is not just a short-term campaign; it aims to build a long-term community of brand promoters. Ambassadors gain valuable experience, improve their skills, and

become core users who continue to use the app and attract others through word-of-mouth.

MoneyMood will provide training and support to ambassadors, helping them plan events and execute effective social media campaigns. This long-term approach strengthens MoneyMood's presence in the university market and enhances its appeal to Gen Z users.

3.3 Online-Offline Integration: Building a Comprehensive Marketing Network

The Campus Ambassador Program combines online promotion with offline events. Ambassadors use social media to attract app downloads while organizing on-campus activities like roadshows, workshops, and simulated investment competitions. This integrated approach boosts app downloads and user engagement while building trust through face-to-face interactions.

4. Virtual-Meets-Real: MBTI Investment Personality AR Experience

To enhance user engagement and brand exposure, MoneyMood will introduce the "MBTI Investment Personality AR Experience," leveraging augmented reality (AR) technology to merge virtual investment personalities with real-world scenarios. This innovative strategy captures user attention and expands brand influence through online and offline integration.

4.1 AR Technology: Interactive Virtual Personalities

Using AR, users can scan specific patterns (e.g., MBTI-themed posters or QR codes) to see their investment personality come to life on their screens. These virtual personalities, based on MBTI test results, allow users to interact with them, view personalized investment analyses, and participate in virtual challenges.

This AR experience provides personalized financial education while making learning fun and engaging. Users can explore their investment styles and improve their decision-making skills through interactive content.

4.2 Offline AR Experience Zones

MoneyMood will set up AR experience zones in high-traffic areas like subway stations, malls, and universities. Users can scan AR posters or QR codes to interact with virtual personalities and participate in games like "Investment Personality Challenges" or "Virtual Investment Simulators." These activities offer rewards such as app download links, coupons, and social currency, enhancing user engagement and brand recognition.

5. Content Marketing: MBTI Investment Personality Variety Shows/Sitcoms

To deliver investment knowledge in an entertaining way, MoneyMood will collaborate with platforms like Bilibili and Douyin to produce "MBTI Investment Personality Variety Shows/Sitcoms." These shows use engaging storylines and interactive elements to attract Gen Z

users while educating them about finance.

5.1 Show Content and Design

Each episode will focus on different MBTI investment personalities, blending humor with educational content. For example, episodes can explore how different personalities react to market fluctuations, showcasing the strengths and challenges of conservative, aggressive, and balanced investment styles.

The shows will adopt formats popular with Gen Z, such as comedy skits, reality shows, or animations, with episodes lasting 10-15 minutes to suit short attention spans. Topics will include trending investment themes like ESG investing, cryptocurrencies, and fund investments, ensuring relevance and educational value.

5.2 Interactive Elements: User Participation

At the end of each episode, viewers can participate in interactive investment decisions through the app. For instance, they can vote on a character's next move, with the storyline adapting based on the results. Users earn rewards like exclusive skins or NFT badges for participating, enhancing engagement and retention.

5.3 KOL and Celebrity Collaborations

MoneyMood will invite financial KOLs and celebrities to appear in the shows, boosting their appeal and reach. KOLs can share investment insights, while celebrities add entertainment value. Their involvement will attract fans and increase the shows' visibility on social media.

6. Personalized Experience: MBTI Investment Personality Blind Boxes

To enhance user engagement and brand loyalty, MoneyMood will launch "MBTI Investment Personality Blind Boxes," combining MBTI personality tests with the popular blind box trend. Each box contains collectible items like figurines, stickers, and notebooks representing different investment personalities.

6.1 Blind Box Design and Contents

Each blind box features a unique figurine and accessories based on MBTI personality types. For example, a conservative investor might be represented by a bear, while an aggressive investor could be a cheetah. These items can be linked to the app's virtual pet system, allowing users to customize their virtual pets with the figurines' designs.

6.2 Earning and Purchasing Blind Boxes

Users can obtain blind boxes by redeeming app points or purchasing them directly. Limited-edition and rare items will drive user interest and repeat purchases. Blind boxes can also be integrated with other app features, such as social currency and NFT badges, creating a cohesive user incentive ecosystem.

6.3 Social Sharing: Blind Box Unboxing Challenges

MoneyMood will launch "Blind Box Unboxing Challenges" on platforms like Douyin and Xiaohongshu, encouraging users to share videos of their unboxing experiences. Users can earn rewards for sharing and inviting friends to participate, creating a viral marketing effect.

7. Brand Collaborations: MBTI Investment Personality Co-Branding

To increase brand awareness and user retention, MoneyMood will partner with well-known brands in fashion, stationery, gaming, and anime to launch co-branded products and services. These collaborations will attract Gen Z users and expand MoneyMood's market reach.

7.1 Partner Brands and Collaboration Ideas

MoneyMood will collaborate with brands like POP MART (for collectible figurines), Luckin Coffee (for themed packaging), and Perfect Diary (for makeup products). For example, co-branded blind boxes with POP MART will feature MBTI-themed figurines, while Luckin Coffee can offer MBTI-themed drink packaging with QR codes linking to the app.

7.2 Gaming and Anime Collaborations

MoneyMood will partner with popular games and anime IPs to create virtual skins or items. For instance, users can earn MBTI-themed skins in games like "Honor of Kings" or "Genshin Impact" by completing app activities. These collaborations will attract gamers and anime fans, increasing app downloads and user engagement.

8. Community Building: MBTI Investment in Personality Communities

To strengthen user retention and foster a sense of belonging, MoneyMood will create "MBTI Investment Personality Communities" on platforms like WeChat and QQ. These communities allow users to share investment experiences, discuss strategies, and participate in activities to earn rewards.

8.1 Community Structure and Features

MoneyMood will establish communities based on MBTI personality types, such as INTJ or ESTJ investor groups. Users can join communities matching their personalities to connect with like-minded individuals. Key features include:

- (1) Experience Sharing: Users share investment successes and failures to help others learn.
- (2) Strategy Discussions: Members discuss market trends, opportunities, and risks.
- (3) Activities: MoneyMood hosts events like investment quizzes and simulated competitions, rewarding participants with social currency.

8.2 Community Activities and Incentives

To maintain engagement, MoneyMood will organize regular activities:

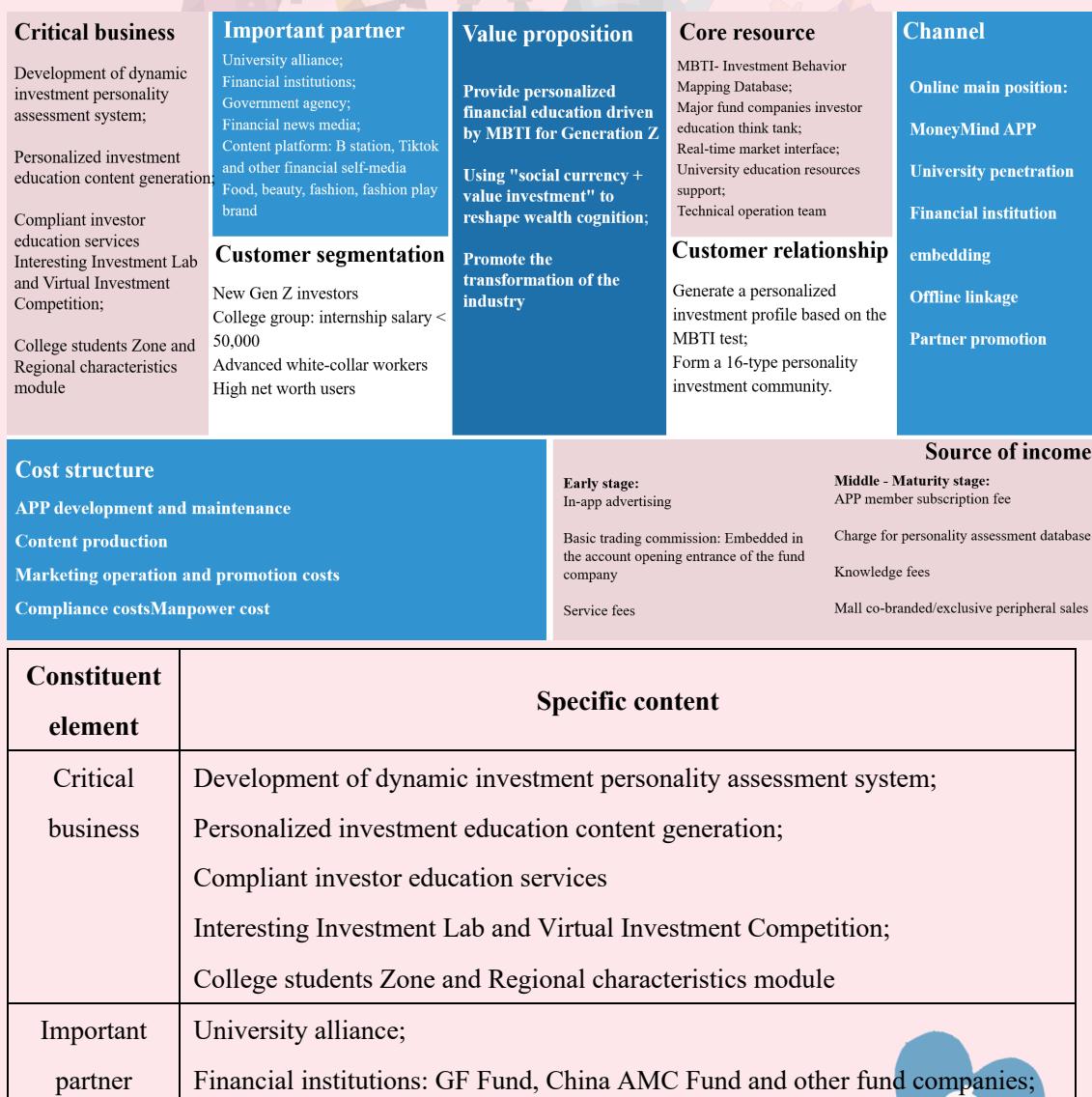
- (1) Investment Quizzes**: Weekly quizzes on investment topics reward users with social currency.
- (2) KOL Sessions**: Financial KOLs will host live Q&A sessions, offering expert advice and market insights.
- (3) Exclusive Perks**: Active community members can earn exclusive rewards like NFT badges or virtual items.

8.3 Long-Term Value of Communities

These communities will serve as long-term engagement platforms, fostering user loyalty and creating a vibrant ecosystem. By integrating community activities with app features like social currency and NFT badges, MoneyMood can sustain user interest and drive continuous growth.

IV. Business Model

Figure 1 Business Model Canvas



Critical business Development of dynamic investment personality assessment system; Personalized investment education content generation; Compliant investor education services Interesting Investment Lab and Virtual Investment Competition; College students Zone and Regional characteristics module	Important partner University alliance; Financial institutions; Government agency; Financial news media; Content platform: B station, Tiktok Food, beauty, fashion, fashion play brand	Value proposition Provide personalized financial education driven by MBTI for Generation Z Using "social currency + value investment" to reshape wealth cognition; Customer segmentation New Gen Z investors College group: internship salary < 50,000 Advanced white-collar workers High net worth users	Core resource MBTI- Investment Behavior Mapping Database; Major fund companies investor education think tank; Real-time market interface; University education resources support; Technical operation team	Channel Online main position: MoneyMind APP University penetration Financial institution embedding Offline linkage Partner promotion
Cost structure APP development and maintenance Content production Marketing operation and promotion costs Compliance costs Manpower cost	Early stage: In-app advertising Middle - Maturity stage: Basic trading commission: Embedded in the account opening entrance of the fund company Service fees	Source of income Middle - Maturity stage: APP member subscription fee Charge for personality assessment database Knowledge fees Mall co-branded/exclusive peripheral sales		
Constituent element		Specific content		
Critical business		Development of dynamic investment personality assessment system; Personalized investment education content generation; Compliant investor education services Interesting Investment Lab and Virtual Investment Competition; College students Zone and Regional characteristics module		
Important partner		University alliance; Financial institutions: GF Fund, China AMC Fund and other fund companies;		

	<p>Government agency;</p> <p>Financial news media;</p> <p>Content platform: B station, Tiktok and other financial self-media</p> <p>Food, beauty, fashion, fashion play brand</p>
Cost structure	<p><u>APP development and maintenance:</u> Software development of MBTI dynamic evaluation algorithm research and development</p> <p><u>Content production:</u> Investor education drama/variety show /VR course/mini-game production combined with MBTI characteristics</p> <p><u>Marketing operation and promotion costs:</u> joint name, APP publicity traffic promotion + university push</p> <p><u>Compliance costs:</u> Fund companies, CSRC, financial, self-media content audit</p> <p><u>Manpower cost</u></p>
Customer segmentation	<p>New Gen Z investors: High error rate on entry test</p> <p>College group: internship salary < 50,000</p> <p>Advanced white-collar workers: the group of regular voting</p> <p>High net worth users: have mature investment experience and large amount of assets</p>
Value proposition	<p><u>Provide personalized financial education driven by MBTI for Generation Z:</u> Through gamified short videos, investment simulators and social fission mechanisms, complex financial knowledge is transformed into character and interest-based content, lowering the learning threshold and helping to build mature investment concepts</p> <p><u>Using "social currency + value investment" to reshape wealth cognition,</u> relieve anxiety and cultivate rational decision-making.</p> <p><u>Promote the transformation of the industry</u> to precision services and ESG investment ecology, and help financial inclusion and intergenerational knowledge equality</p>
Channel	<p><u>Online main position:</u> MoneyMood APP "left and right slide answer" fission + wechat ecology (generate poster with small program code) ;</p> <p><u>University penetration:</u> "One department, one province, one university" activity, recruiting university campus ambassadors and roadshows;</p> <p><u>Financial institution embedding:</u> The embedding of investor education (push, short video, long video courses, etc.) content of major fund companies</p> <p><u>Offline linkage:</u> marketing co-branding, AR interactive experience</p> <p><u>Partner promotion:</u> various platforms (Tiktok/Baidu/Weibo and other online</p>

	matrices) promote APP streaming and promote APP/ mini program download and use.
Customer relationship	<p>Generate a personalized investment profile based on the MBTI test, earn points by watching short videos, completing courses, gain privileges and redeem in the mall;</p> <p>Form a 16-type personality investment community, share assessment posters to social platforms to unlock co-branded benefits, achieve a "learning-social-incentive" closed loop, and strengthen the sense of participation and stickiness of Generation Z.</p>
Source of income	<p>Early stage:</p> <p>In-app advertising</p> <p>Basic trading commission: Embedded in the account opening entrance of the fund company, when the user completes the fund transaction through the APP, the diversion commission is extracted according to the proportion of the transaction amount</p> <p>The joint third-party payment platform/fund company launched the "personalized investment plan", charging service fees according to the proportion of the user's investment amount</p> <p>Middle - Maturity stage:</p> <p>APP member subscription fee: Daily weekly trial/Monthly/annual member access to premium content such as investor education in the APP</p> <p>Charge for personality assessment database: Provide data required for report writing by financial institutions</p> <p>Knowledge fees: fees for advanced investor education courses; Dynamic content subscription (in-app MBTI exclusive series/animation/variety, etc.)</p> <p>Mall co-branded/exclusive peripheral sales: MBTI Investment personality theme comic book, blind box, etc</p>
Core resource	<p>MBTI- Investment Behavior Mapping Database;</p> <p>Major fund companies investor education think tank;</p> <p>Real-time market interface: each financial news reprint authorization;</p> <p>University education resources support: professor lectures, etc;</p> <p>Technical operation team</p>

V. Project Feasibility Assessment

1. Core Competence

1.1 Differentiated positioning

- (1) Combining **MBTI personality test with fund investment**, this product provides a highly personalized investment education experience through the combination of psychology and finance, forming differentiated competition with traditional financial applications.
- (2) **Gamified learning mechanism** : Enhance user stickiness through "fund blind box", "investment challenge", "ranking PK" and other methods, improve learning interest and long-term participation, and make fund investment more interactive.
- (3) **Data-driven personalized recommendation** : Based on MBTI analysis + market data, build an investor risk preference model, provide accurate fund recommendations, and support user-defined investment strategies.
- (4) **Cooperation between universities and financial institutions** : Jointly with fund companies and university investor education centers, create a closed loop of "education-simulated investment-real investment" to improve users' understanding of investment products and market recognition.

2. Technical feasibility

2.1 MBTI investment behavior data

- (1) Relying on **MBTI investment behavior data analysis**, the system can dynamically adjust the recommended fund portfolio according to the user's MBTI type, risk preference, investment habits and other information to ensure personalization.
- (2) Combined with big data analysis, the system can continuously learn the user's investment decision-making model and optimize the personalized recommendation logic to make the investment experience of long-term users more accurate.
- (3) The system supports users to enter custom parameters (such as return targets, investment years), and adjust the recommended content based on market data to enhance the flexibility of investment decisions.

2.2 AI Smart Fund Configuration

- (1) **AI asset allocation engine** : Based on the user's **investment goals, risk preferences and historical market data**, the best fund portfolio is constructed through machine learning algorithms (such as K-Means cluster analysis and collaborative filtering recommendations).
- (2) AI can dynamically adjust the user's fund recommendation weights through market volatility

analysis, such as increasing the weight of stable funds when the market is sluggish and increasing the proportion of growth funds when the market is up.

(3) Provide fund backtesting tools , users can choose different investment strategies and view historical data to evaluate the potential returns and risks of different investment portfolios.

2.3 Fund Simulation Investment System

(1) Provide a **virtual trading platform** where users can use simulated funds to practice fund investment. The system simulates real market fluctuations to help users understand fund price changes.

(2) Allow users to set up a "fixed investment plan" and observe simulated returns, encourage long-term investment concepts, and prevent excessive short-term operations.

(3) The system has investment rankings and yield comparison tools, and users can view the investment returns of the same MBTI group to increase interactivity.

2.4 Market Data Integration

(1) Integrate **market data interfaces** such as Wind and Tiantian Fund to ensure real-time updates of fund market information and improve market insight.

(2) Provide fund news push function, users can customize the fund types and market trends they are interested in, and obtain the latest industry information.

(3) Connect to the data interfaces of different fund companies through API to ensure that the recommended fund products have a high market coverage.

3. Market feasibility

3.1 Generation Z's investment enthusiasm rises

(1) Young investors are more interested in products such as **ETFs, index funds, and long-term fixed investments** , and prefer personalized, interactive financial tools . This product meets this market demand.

(2) In recent years, the financial management awareness of Generation Z users has significantly improved. Data shows that more than 80% of young investors are willing to try investing in financial technology products.

(3) Traditional investment education methods are boring. This product uses MBTI personalized recommendations and gamification learning to increase user acceptance and improve long-term investment conversion rates.

3.2 Growth in demand for investment in education

(1) Many young investors lack systematic investment education . The "Investment Skill Tree" and "Simulated Investment" modules of this product fill the market gap and are suitable for novice investors.

(2) Research shows that the participation rate of investment education increases with the enhancement of personalized recommendations . This product can effectively enhance users' learning interest through MBTI and AI recommendations.

(3) Combined with lightweight financial content such as short videos and sitcoms, it lowers the learning threshold for Generation Z and makes investment education more in line with young people's content consumption habits.

3.3 Financial Technology Industry Trends

(1) **AI personalized financial services** are becoming an industry trend. More and more financial products are using intelligent recommendation algorithms. The combination of AI and MBTI in this product will become an emerging investment tool.

(2) **Social investment** is gradually becoming a new trend. Many young investors tend to exchange investment experiences on social platforms. This product combines functions such as "fund community" and "ranking battle" to enhance user interactivity.

(3) "Simulated investment" is an important transition stage for users to enter real investment. More and more investment platforms are beginning to introduce simulation functions. This product already has a leading virtual trading system.

3.4 Competitor Analysis

(1) Compared with **traditional fund platforms such as Alipay Finance and Tiantian Fund** , this product has formed a competitive advantage through **MBTI personalized matching, gamified investment learning, and social interaction** .

(2) Most fund platforms on the market only provide basic data and trading functions, while this product focuses on investment education and fills the market gap.

(3) The user stickiness of existing investment apps is low, while this product improves users' willingness to use it in the long term through personalized recommendations and gamified rewards.

4. Feasibility of profit model

4.1 Short-term profit model

(1) **Commission for fund account opening** : Users open accounts through the APP, and the platform can collect commissions from fund companies.

(2) **Membership subscription service** : Users can pay to unlock **VIP investment courses, in-depth market analysis, and AI advanced investment advisors** .

(3) **Advertising** : Fund companies and financial products can place advertisements, and the platform provides accurate exposure.

4.2 Long-term profit model

- (1) **Investment data authorization** : MBTI + investment behavior database can be authorized to financial institutions for precision marketing and product optimization .
- (2) **NFT & Digital Economy** : Launch NFT investment medals and fund achievement badges to create collection value and social attributes.
- (3) **Personalized investment advisory services** : In the future, AI smart investment advisors + fund manager consulting can be combined to provide customized fund investment services.

5. Risk analysis and optimization plan

5.1 Main risk points and solutions

- (1) **Users misunderstand simulated investment as real investment** : add a clear "virtual investment" logo to the simulated trading interface, and set up a "real investment conversion" mechanism to guide users to distinguish.
- (2) **Fund recommendations may not meet user needs** : add a "risk adjustment" function, users can adjust investment strategies and optimize fund allocation.
- (3) **Generation Z lacks investment experience and is easily affected by market sentiment** : introduce a "cooling-off period" mechanism to force users to complete corresponding investment education courses before purchasing high-volatility funds.
- (4) **Fund market volatility affects user experience** : provide historical volatility data analysis , push risk warnings when the market fluctuates violently , and improve users' risk awareness.