# Fintech Trends 2025 - Executive Summary

# 1. Hyper-personalization via Al

Users want tailored financial nudges, reminders, and saving tips. Snazzle's smart reminders & goal progress directly benefit from this.

# 2. Micro-savings culture is booming

Indian youth increasingly use apps like Jar and Gullak to save small amounts daily. Snazzle extends this to broader use cases like Goa trips, gadgets, etc.

# 3. Gamification drives adoption

Finance apps with streaks, levels, and rewards (like CRED, Step) show higher engagement and retention — a key part of Snazzle's UX.

# 4. Budgeting is cool again

Gen Z is embracing money control tools if they're simple and visual. Snazzle's interface design aligns with this.

#### 5. Rise of DIY Finance Tools

Users want to control their money — not rely on advisors or apps that make decisions for them. Snazzle provides structured but flexible tools.