

The Competitive Advantage: Why Fiona Wins

Market Standard

Traditional Chatbots



Generic Advice

"One size fits all" responses



High Operational Cost

> €0.05 per interaction



Reactive

Waits for user problems



Low Engagement

30-40% ignore notifications

VS

Fiona AI

The New Standard



Hyper-Personalized

Tailored to FRI Score

100% Personal



Cost Efficient

Smart Model Routing



Predictive

Foresees stress 30 days out



Psychology Expert

Deeply empathetic & human

Proposed Subscription Tiers

TARGET: 20% CONVERSION

Fiona Basic

Free

Forever

Target: 75% Users

- 💬 5 Conversations / mo
- 🏠 FinBERT Sentiment Analysis
- ⚠️ Basic Stress Detection
- 💡 Automated Generic Tips

Fiona Plus

€0.99

Per Month

- ✓ 50 Conversations / mo
- 📊 Full FRI Dashboard
- 🛡️ Security/Freedom Scores
- 🎯 Goal Tracking System
- 🕒 6-Month History

Fiona Pro

€1.99

Per Month

Target: 5-8% Users

- ∞ Unlimited Conversations
- 📈 12-Month Forecasting
- 🌐 Macro-Econ Integration
- 🧠 Cognitive Bias Coaching
- 📄 PDF Report Exports