



Axis Mutual Fund

"Strategize, Invest, Achieve"

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Problem Statement

Enhancement of Axis AMC's website features and improvement of social media engagement

As per the discussion, we will focus on comparing these five AMCs

AMCs	Followers on X	Followers on LinkedIn	Followers on Facebook	Subscribers on Youtube	Followers on Instagram
Axis Mutual Fund	48.2K	79.5K	191K	25.7K	5.2K
DSP Mutual Fund	114.3K	123K	468K	346K	118K
Edelweiss Mutual Fund	212.5K	37K	27K	192K	502K
ICICI Prudential Mutual Fund	70.7K	72.6K	490K	1.23M	54.2K
Kotak Mutual Fund	325.1K	62K	1.5M	267K	131K

* As on 20th July'24

Problem identified:

The number of followers for Axis is lower than that of other AMCs. How can this be improved?

Focusing on YouTube and LinkedIn:

This is because of these platforms' interactive nature, as the company can share relevant content, respond to inquiries, and create a community around their products or services.

AMCs	Followers on LinkedIn	Subscribers on Youtube
Axis Mutual Fund	79.5K	25.7K
DSP Mutual Fund	123K	346K
Edelweiss Mutual Fund	37K	192K
ICICI Prudential Mutual Fund	72.6K	1.23M
Kotak Mutual Fund	62K	267K

* As on 20th July'24

Content which could appeal to the audience, even the ones who have never started investing but wants to, is lacking.

Some possible video series (playlist) idea could be on the line of:

- Why investing is important to achieve your goals?
- By simplifying the complex terminologies in the investment world that can easily overwhelm a new investor.
- Promoting investment initiative among the lady of the house (basically educating her how to manage her family's finances).
- About taking advice of an MFD or an advisor, who could help you in planning your investment journey.

YouTube

The relative number of subscribers could be higher, so we should try to create content which should be better engaging. By means of short video content (shorts) and the longer videos.

By promoting **Investments over savings** by making them aware of the **depreciating purchasing power of money** through the years if not invested in the right avenue at the right time (which is **today**).

Solution

Decoding how to promote investments among new investors.

New investors often prefer to avoid investing a large amount all at once. In such cases, Systematic Investment Plans (SIPs) can be beneficial. Goal planning plays a crucial role in helping individuals identify the investment avenues they can target to achieve their desired amount in the end. Additionally, it could be advisable to seek help from advisors or Mutual Fund Distributors (MFDs) if they are having difficulties understanding the basic nuances in planning their goals.

Promoting goal planning tools has been effective for other AMCs, which is understandable as it is an aid.

Goals such as a child's education, marriage, and retirement are highly desirable.

Trends could be captured, how ? Let's see!

Some catchy slogans for festivals could be displayed.

Some trendy videos/action on social media could be used to promote the brand indirectly to enhance our following and subscriber base.

A video series focusing on the **importance of compounding**, similar to Kotak's SIP campaign, could be initiated.

With a signature **hashtag**!

Or #BurstingSIPMyths.

Focusing particularly on **Short Video Content**

This is because the attention span of people while surfing YouTube has drastically decreased and mostly no one prefers to spend more than optimal time on a video to gather its essence, where the importance of working on short video content kicks in!

The #YouAskWeAnswer series is a good video series, although it can be improved by cutting short the time to get to the main learning part.

In the particular video attached

(https://www.youtube.com/shorts/v_aaKWMUzeg)

The question was displayed after **15 seconds**, the people scrolling through shorts don't have this much patience and it needs to be faster.

This could be done by avoiding verbal introduction of the person and having the introduction and question displayed for about 3-4.5 seconds.

For **Riddle the Mystery Fund**, the expected answer could be pinned in the comments section of the shorts.

Having our most popular longer videos converted to shorts.



When analyzing content on LinkedIn, I took a more formal approach compared to when analyzing content on YouTube.

AMCs	Followers on LinkedIn
Axis Mutual Fund	79.5K
DSP Mutual Fund	123K
Edelweiss Mutual Fund	37K
ICICI Prudential Mutual Fund	72.6K
Kotak Mutual Fund	62K

LinkedIn account of Axis Mutual Fund has been doing really well, possibly due to the periodic content posted which is unique, may it be the ‘Know about the scheme’ series or ‘Axis MoneyIQ Knowledge Nuggets’

Here are some recommended changes to the existing content type:



When we review the performance of an investment scheme and mention how many years it has been active, we could also add a second page to the post showing how a lump sum or SIP investment of a **certain amount** could have **grown by today**.

Let's engage in discussions about how the **budget** and other **socio-political factors** might positively influence the markets or a specific investment scheme in the **future**.

When promoting **New Fund Offers (NFOs)** with a countdown, we should include brief information on the benefits of the scheme for investors.

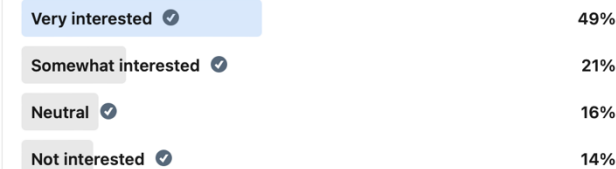
Emphasize the advantages of **systematic investment plans (SIPs)**.

Conducting **weekly polls** to understand how investors' psychology is evolving in light of current market trends and gather their expectations for the near future with insightful questions.

#PollOfTheDay

How do you feel about investing in mutual funds that track specific themes or sectors?

The author can see how you vote. [Learn more](#)

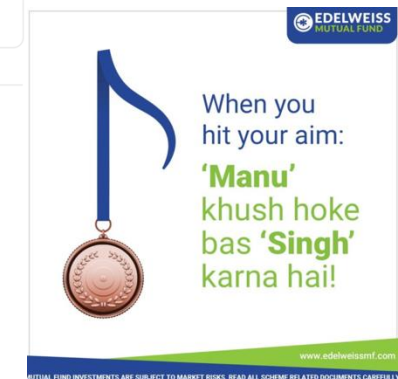


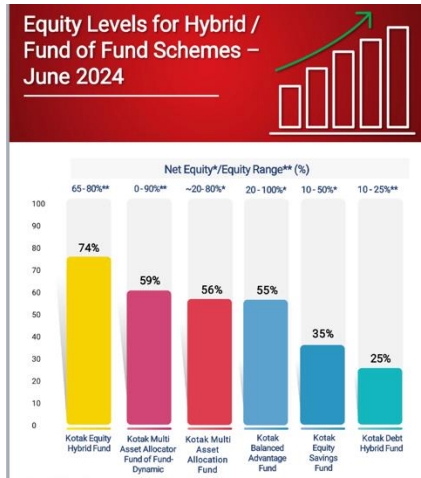
184 votes • Poll closed

8

Share engaging and witty content related to current trends and festivals to capture attention.

Had the sector-specific funds not performed well in the past year, this would have shifted slightly towards neutral or further to not interested.





Provide investors with a quick monthly overview of the equity exposure associated with a scheme, saving them from the hassle of going through detailed fact sheets for each scheme.

Linked in

When reviewing an investment scheme's **performance**, we should include a second page showing the **potential growth** of a lump sum or SIP investment of a specific amount up to the present day, this would surely encourage people to start **investments over savings**, which could **bring in investments** to the scheme.

Conducting weekly polls to gauge **investors' evolving psychology** and gather their **expectations** for the near future could give the **R&D** team a **heads-up** on **potential areas** for incorporation.

When promoting **New Fund Offers (NFOs)** or pre-running schemes, discuss how **budget** and **socio-political factors** could influence markets positively, also emphasize the advantages of systematic investment plans (**SIPs**).

Recommendations (in short) with Expected Impact

YouTube

- 1) By developing the short content, the engagement could increase manifolds as if the **content** is found crisp(**short and appealing**), at least **75%** will not skip the video and about **10-15%** of them could be expected to go through other content on the channel as well, gaining us subscribers.
- 2) By working on imparting **educational content**, will help get a loyal **learner base** to the channel.
- 3) Promoting the use of **Goal Planner calculators** and if stuck, taking consultation from an **MFD** or **advisor**.

After reviewing the website, the standout feature was the goal planning and the ability to calculate the required investment amount to achieve a specific goal amount.

I tackled the problem by putting myself in the shoes of a first-time investor and compared the features of different AMC websites.

Recommendations

Firstly, goal planning calculators could be integrated into the main system instead of being a separate option. Currently, when trying to use the calculator option for retirement planning, you are prompted to enter your details, which can be a barrier to proceeding further. This might lead users to switch to a different website.

Consolidating all calculators under a single "Goal Planning" option could reduce confusion and enhance the user experience. Additionally, providing a video tutorial demonstrating how to use the goal planning tool could be beneficial.

The current feature on the Axis Mutual Fund website recommending the investment amount across different schemes is quite impressive and appears to be superior to those of many AMCs.

It would be beneficial to attach a risk profiler to analyze the risk profile of the individual. This would help to provide advice on the recommended level of risk to undertake.

It would also be helpful to add a few more calculators, such as a Top-up SIP calculator and a Delay in SIP calculator.

Regarding the current retirement calculator, it could be improved by adding an option to select top-up SIPs, and by providing a tool for understanding the investments needed based on expected expenses post-retirement, which could be recommended on the expenses today adjusted by inflation.

Also restraining the expected returns to 13% max discourages customers expecting higher returns in proportion to a greater risk.

Their Impact

Including these features will enhance the website's user experience and increase daily impressions, especially by utilizing calculators which will finally lead to user -> customer conversion.

The flowcharts outlining the recommended process for calculating the investment amount are included in the folder.

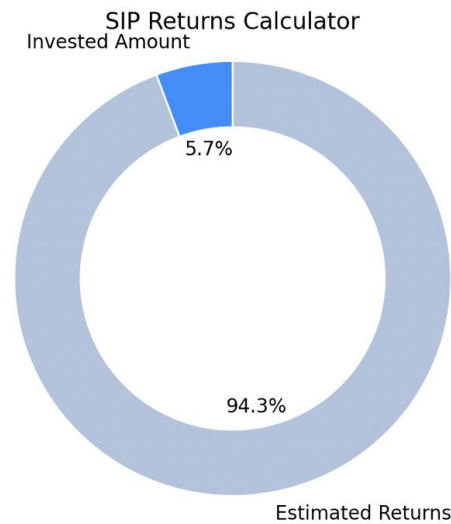


These are the snippets from the terminal of the calculators, I worked on
(The part in bold is/are the output(s).)

Step-up SIP calculator:

```
Enter the monthly investment amount: 25000
Enter the annual increase rate (in percentage): 10
Enter the investment duration (in years): 25
Enter the expected annual return on investment (in percentage): 13.5
The future value of the SIP investment is: 131914258.45
```

Enter the monthly investment amount: 25000
Enter the annual increase rate (in percentage): 10
Enter the investment duration (in years): 25
Enter the expected annual return on investment (in percentage): 13.5
The future value of the SIP investment is: **13,19,14,258.45**

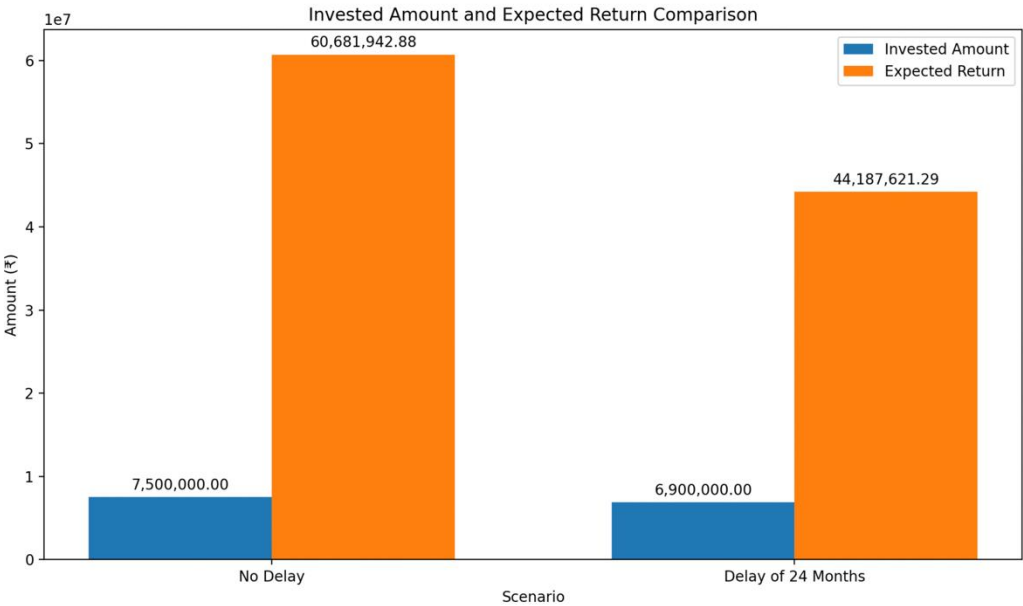


The graph depicts the percent amount you'll be investing in total and the estimated returns you'll reap at the end

Delay in SIP calculator:

```
Enter the monthly investment amount (₹): 25000
Enter the investment duration (years): 25
Enter the delay in starting SIP (months): 24
Enter the expected annual return rate (as a percentage): 14
```

Enter the monthly investment amount (₹): 25000
Enter the investment duration (years): 25
Enter the delay in starting SIP (months): 24
Enter the expected annual return rate (as a percentage): 14



The final output is the **graph** which depicts the difference in **Expected Returns** and invested amount

Retirement calculator 1:

This tool helps you calculate the amount you'll have when you retire and how long that amount will last. If the amount lasts longer than you expect to live, it will display the remaining amount in that year.

```
• What is your current age? 30
  At what age do you wish to retire? 60
  Enter the initial lump sum investment (₹): 0

  Enter the monthly investment amount: 25000
  Enter the annual top-up rate (in percentage): 10
  Enter the expected annual return on investment (in percentage): 14

  The future value of the SIP investment is: 312553403.72

  The future value of the total invested corpus is: 312553404.00

  Enter your current monthly expenses (₹): 30000
  Enter the expected annual inflation rate (%): 7

  Your expected monthly expenses after 30 years will be: ₹228,368.00

  Enter the annual return rate expected post retirement(%): 8
  How many years do you expect to spend in retirement? 30
  The funds will sustain for over 30 years.
  You'll still have 3077649123.1829114 amount left!
```

What is your current age? 30
At what age do you wish to retire? 60
Enter the initial lump sum investment (₹): 0

Enter the monthly investment amount: 25000
Enter the annual top-up rate (in percentage): 10
Enter the expected annual return on investment (in percentage): 14

The future value of the SIP investment is: **31,25,53,403.72**

The future value of the total invested corpus is: **31,25,53,404.00**

Enter your current monthly expenses (₹): 30000
Enter the expected annual inflation rate (%): 7

Your expected monthly expenses after 30 years will be: ₹ **2,28,368.00**

Enter the annual return rate expected post retirement(%): 8
How many years do you expect to spend in retirement? 30
The funds will sustain for **over 30 years.**
You'll still have **307,76,49,123 amount left!**

Retirement calculator 2:

This tool helps you calculate the amount you'll have to start investing per month today, to achieve your expected retirement life.



```
Enter your current age: 30
Enter your retirement age: 45
15 years left to your retirement

Enter the number of years you expect to live after retirement: 35
For manually entering SWP amount, Type 'y' else for calculating Type 'n': n
Enter your total present monthly expenses (₹): 75000
Enter the expected annual inflation rate (%): 7
Enter the expected annual return rate on your investments post-retirement (as a percentage): 9

The corpus you need to build at the age of 45 for an expected retirement life is 26393987.
Find out how much you need to invest per month to achieve your goal amount.

Enter the expected annual return rate (as a percentage) on your SIP: 14
Enter the expected annual top-up in SIP (as a percentage): 10

To achieve a future value of ₹26,393,987.00 by the age of 45,
you need to start with a monthly SIP of approximately ₹27,660.43,
with an yearly top-up of 10.0%, assuming your money grows at a rate of 14.0% p.a. for the next 15 years.
```

The retirement calculator adjusts expenses using inflation as the sole metric for the goal.

Enter your current age: 30
Enter your retirement age: 45
15 years left to your retirement

Enter the number of years you expect to live after retirement: 35
For manually entering SWP amount, Type 'y' else for calculating Type 'n': n
Enter your total present monthly expenses (₹): 75000
Enter the expected annual inflation rate (%): 7
Enter the expected annual return rate on your investments post-retirement (as a percentage): 9

The corpus you need to build at the age of 45 for an expected retirement life is **2,63,93,987**.
Find out how much you need to invest per month to achieve your goal amount.

Enter the expected annual return rate (as a percentage) on your SIP: 14
Enter the expected annual top-up in SIP (as a percentage): 10

To achieve a future value of ₹**26,393,987.00** by the age of **45**,
you need to start with a monthly SIP of approximately ₹**27,660.43**,
with an yearly top-up of **10.0%**, assuming your money grows at a rate of **14.0%** p.a. for the next **15** years.

Thank you

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