



Groww – Gamification

Where Investing Meets

Gamification

What is the true problem?

- 1.Intimidation Gap: Traditional investing interfaces cause 68% of beginners to abandon within 90 days
- 2.Knowledge-Action Barrier: Financial terminology creates cognitive overload
- 3.Delayed Gratification: No immediate reward loops for long-term investment behaviors.

Who are the customers facing the problem?

- 1.First-time investors under 30 (primarily millennials and Gen Z)
- 2.Digitally native but financially cautious
- 3.Experience seekers who respond to game-like interactions
- 4.Target personas: Varun (25, tech professional), Neha (28, working professional).

How do we know it is a real problem?

- 1.52% drop-off rate during mutual fund selection screens
- 2.73% of Indians under 30 avoid equity investments despite digital comfort
- 3.Play Store reviews: "Too many confusing terms" (recurring theme)
- 4.42% of first-time investors rely on unverified social media advice.

What is the value generated by solving this problem?

For the target customers

- 1.Reduced anxiety around first investments
- 2.Progressive skill-building rather than information overload
- 3.Social validation for financial achievements
- 4.Clear visualization of long-term progress.

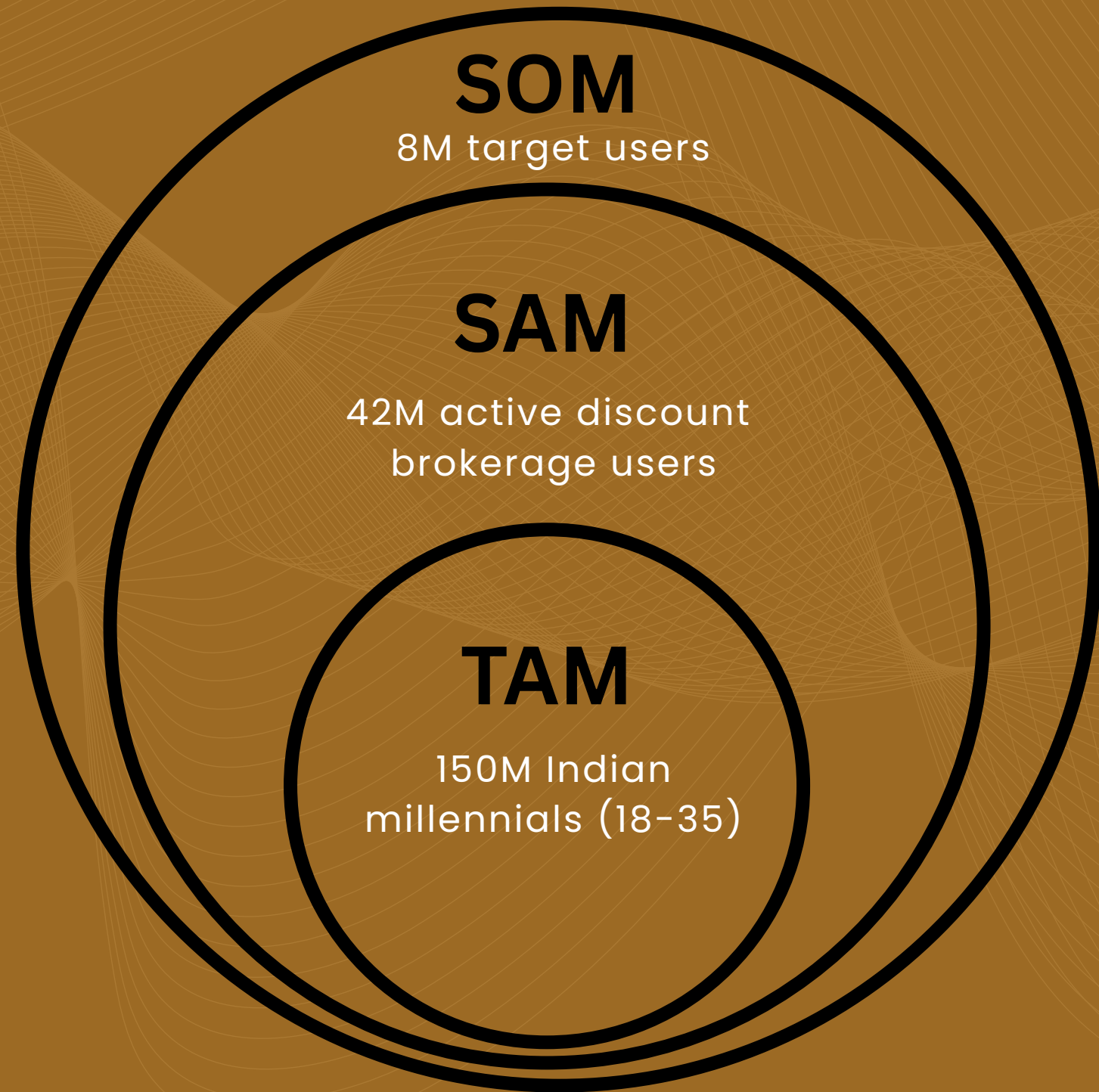
For the business

- 1.35% higher conversion from browsers to investors
- 2.3.2x improved retention rates vs. traditional interfaces
- 3.22% increase in average SIP amount over time
- 4.Reduced customer acquisition costs through social sharing.

Why should we solve this problem now?

- 1.25.1% market share gives Groww the reach to lead innovation
- 2.Competitors lack deep gamification mechanics
- 3.Regulatory support for improving financial literacy
- 4.Create defensible advantage in increasingly crowded market.

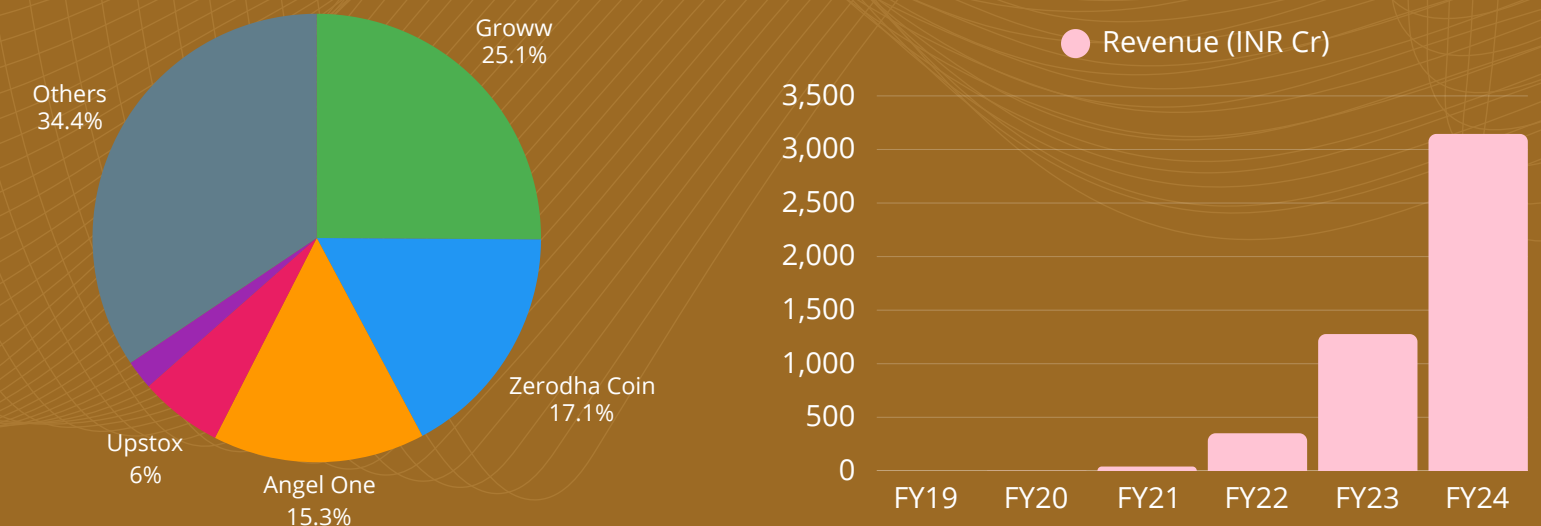
TAM/SAM/SOM Breakdown








Regional Investment Potential

State	Mutual Fund AUM Share	YoY Growth
Maharashtra	40.6%	+21.3%
Delhi	12.1%	+19.8%
Karnataka	9.4%	+24.1%

Market Share Distribution & Growth



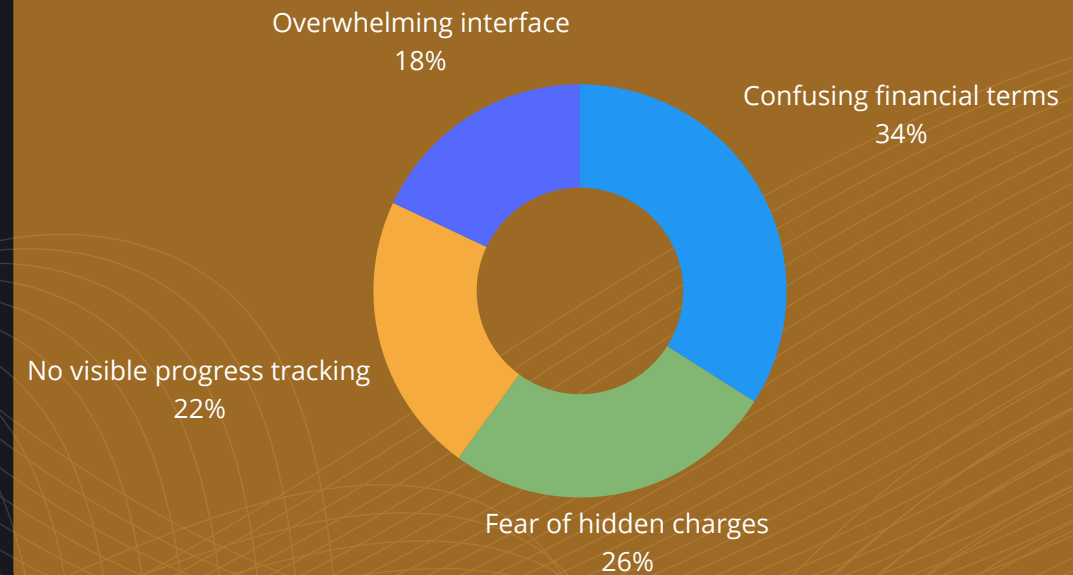
Competitive Landscape

Platform	Active Users(2025)	Key Strength	Key Weakness
Groww 	11.5+ M	Easiest UI, direct plans, education	Lacks deep gamification
Zerodha Coin 	7.8 M	Low cost, robust platform	Functional, but not engaging
Angel One 	7.0 M	Aggressive digital onboarding	High churn
Upstox 	2.7 M	Fast-growing, strong analytics	Less focus on MF, more on stocks
INDmoney 	~1 M	Portfolio tracking, global investing	Niche, not MF-first

Methodology & Sample

1. Survey Scope: 25 Indian investors aged 18–30 (15 Groww users + 10 non-users)
2. Sources: Play Store reviews, Google Trends (2023–2025), and simulated scenarios
3. Key Focus: Pain points linked to financial literacy gaps

Top Pain Points & Feature Preferences



Feature Preferences

Gen Z (18–24):

1. 72% want "simulated portfolio battles" with friends
2. 64% prefer avatar-based risk profiling over forms.

Millennials (25–30):

1. 60% demand transparent fee breakdowns.
2. 56% seek "bite-sized explainers" before transactions

Play Store Review Analysis

Frustration Points

1. "Why does 'TER' sound like a math exam term?" – Groww user
2. "I sold stocks but still lost money – no clue why!" – ET Money user
3. "Riskometer looks like a video game health bar... but I don't get it." – INDmoney

Positive Triggers

1. "Loved the SIP calculator – felt like a puzzle game!" – Groww user 10
2. "Achievement badges made me complete all courses!" – ET Money user

Actionable Recommendations

Jargon Buster Tooltip:

- Hover-over explanations for terms like "exit load" or "Sharpe ratio"

Progress Thermometer:

- Visualize SIP growth like a game XP bar (e.g., "Level Up: ₹50k Milestone!")

Risk Simulator:

- "What-if" scenarios for market crashes (e.g., "COVID-19 mode")



Varun Sharma, 25

Geographic Profile: Pune

Demographic Profile: Male, ₹45,000 monthly income, Software engineer at a mid-size IT firm.

Education: B.Tech from tier-2 engineering college.

Psychographic Profile: Aspirational but risk-averse, Interested in passive income

Goals: Build ₹5 lakhs corpus in 3 years for MBA.

Needs: Simple entry point without jargon; validation that choices are "correct"

Pain Points: Fears making irreversible mistakes ("What if I choose the wrong fund?"), No immediate gratification from investing small amounts, No immediate gratification from investing small amounts



Neha Kapoor, 28

Geographic Profile: Bangalore

Demographic Profile: Female, ₹65,000 monthly income, Marketing specialist at e-commerce company, Single, independent, MBA in Marketing

Education: MBA from top Business schools.

Psychographic Profile: Achievement-oriented and competitive, Values efficiency and knowledge.

Goals: Tax-saving investments; long-term wealth creation.

Needs: Quick learning without excessive research time.

Pain Points: Too many mutual fund options to compare, Can't visualize long-term impact of small investments, No feedback on strategy.



Rohit Malhotra, 32

Geographic Profile: Ahmedabad

Demographic Profile: Male, ₹85,000 monthly income. Financial analyst at a regional bank. Married with one child (3-year-old).

Education: MBA Finance from tier-3 college.

Psychographic Profile: Analytical and detail-oriented, Risk-aware but open to calculated opportunities.

Goals: Build education fund for child; maximize tax efficiency.

Needs: Advanced analytics without overwhelming complexity; portfolio optimization tools

Pain Points: Too time-consuming to research fund performance history, Can't easily compare my portfolio decisions against benchmarks

PROBLEM

MARKET OPPORTUNITY

COMPETITIVE LANDSCAPE

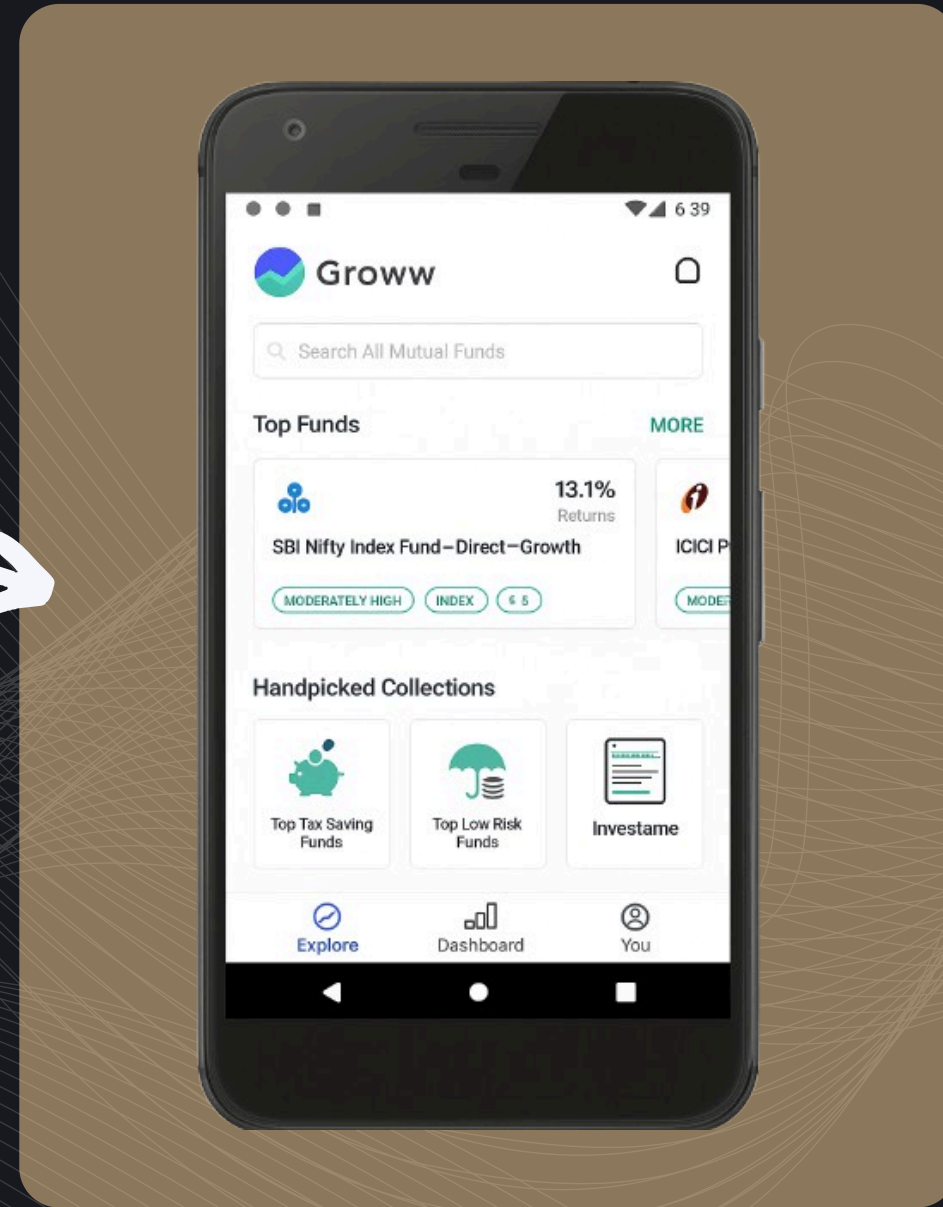
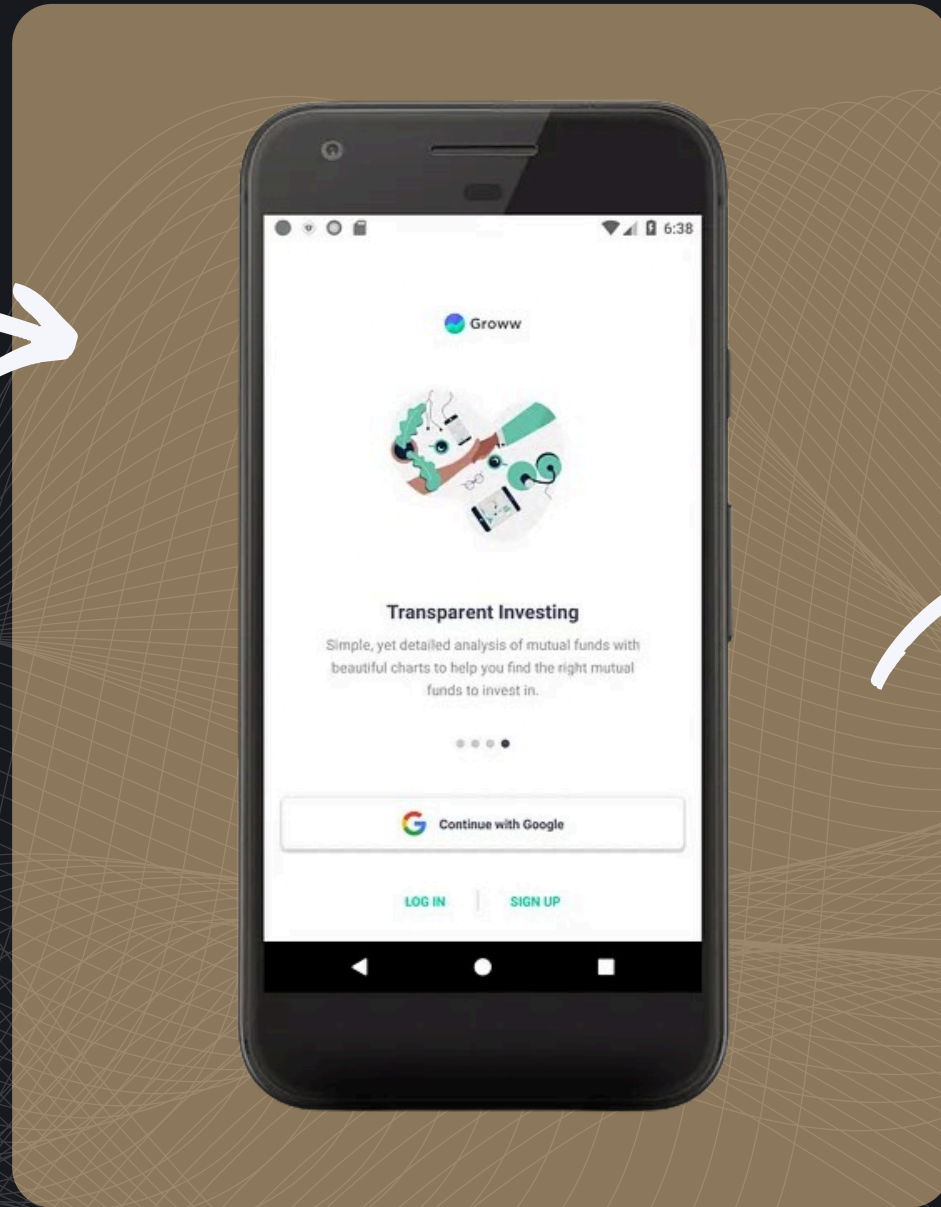
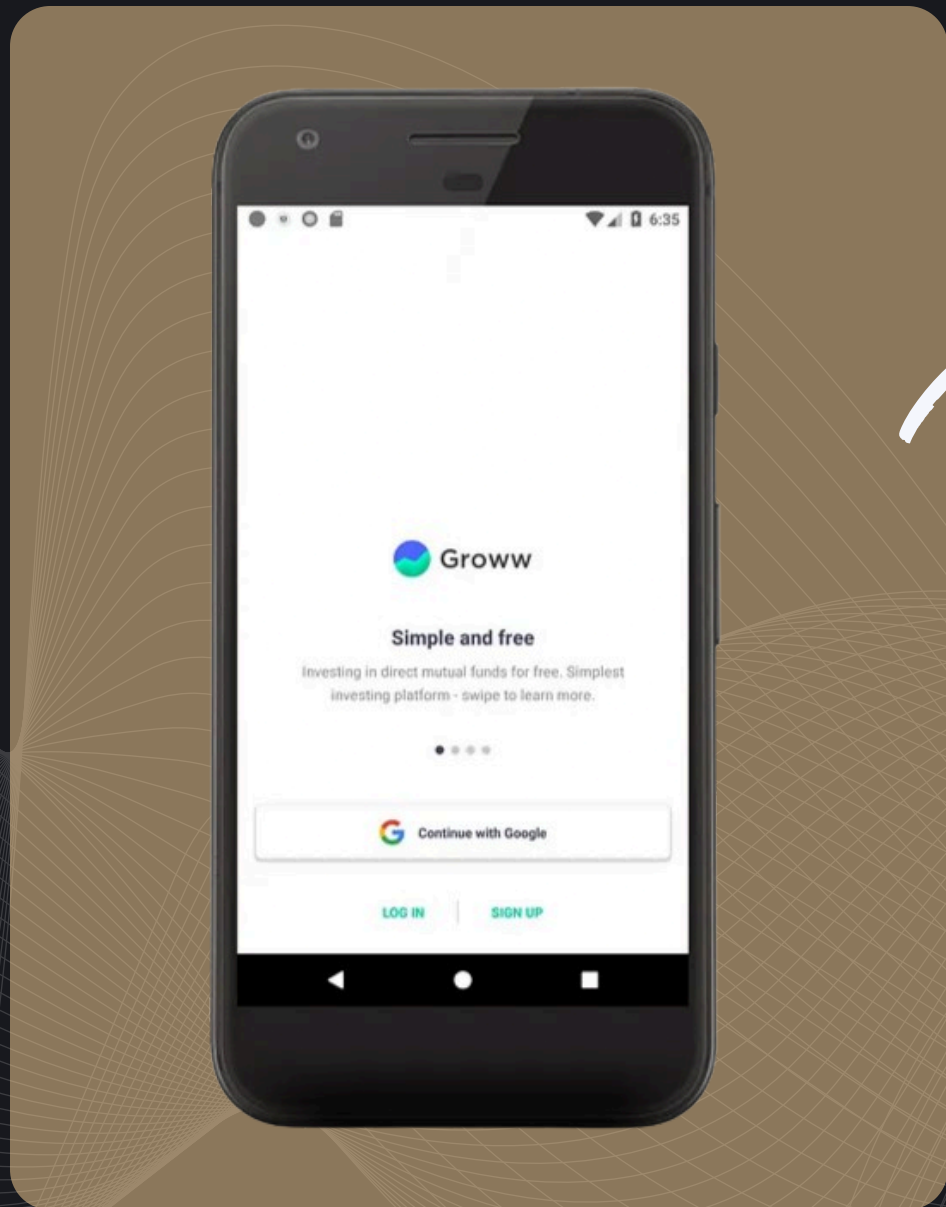
USER RESEARCH

USER PERSONA

USER JOURNEY

SOLUTION

MILESTONES & METRICS



Onboarding

Value Proposition

Discover

Emotion: 🧐

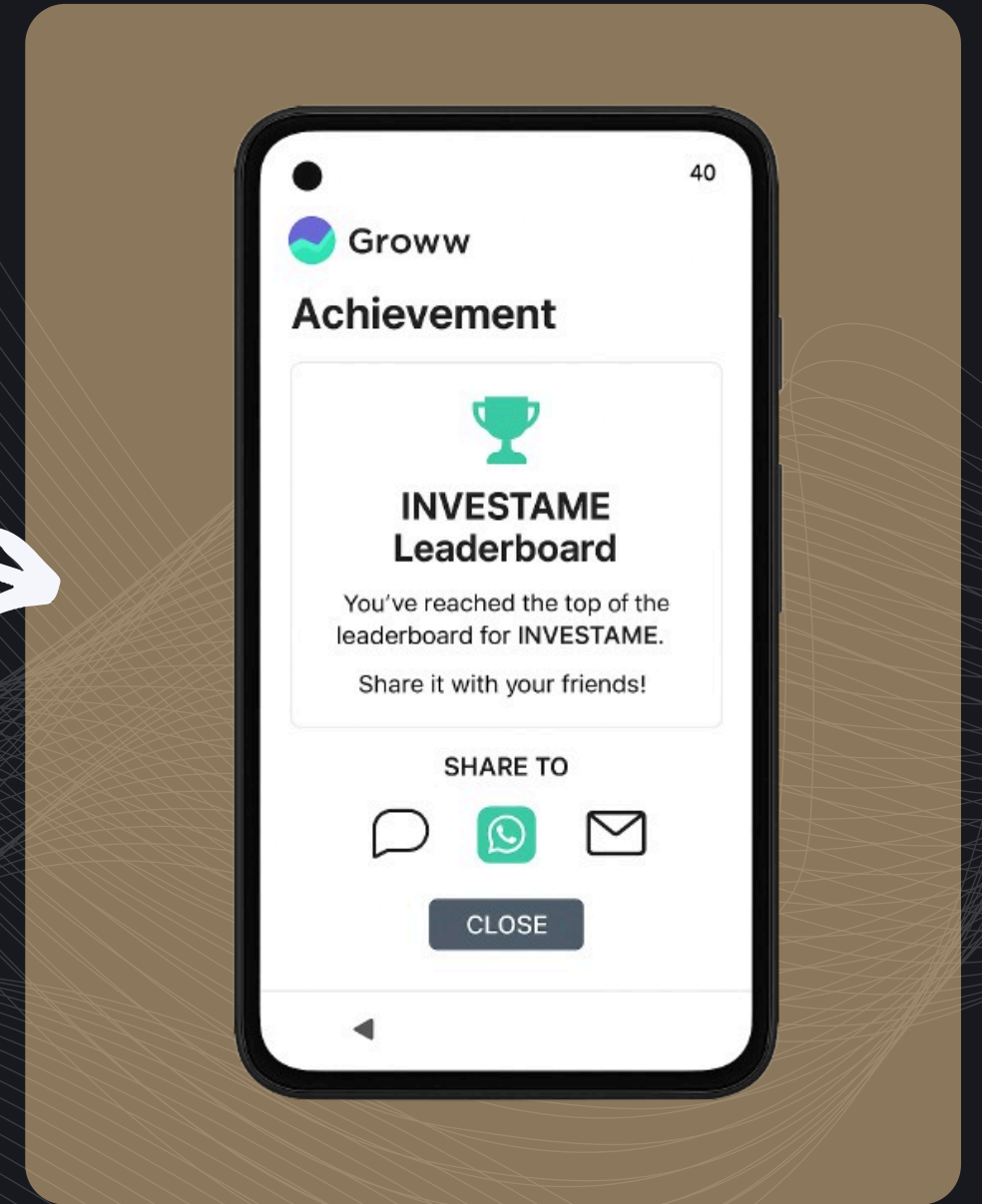
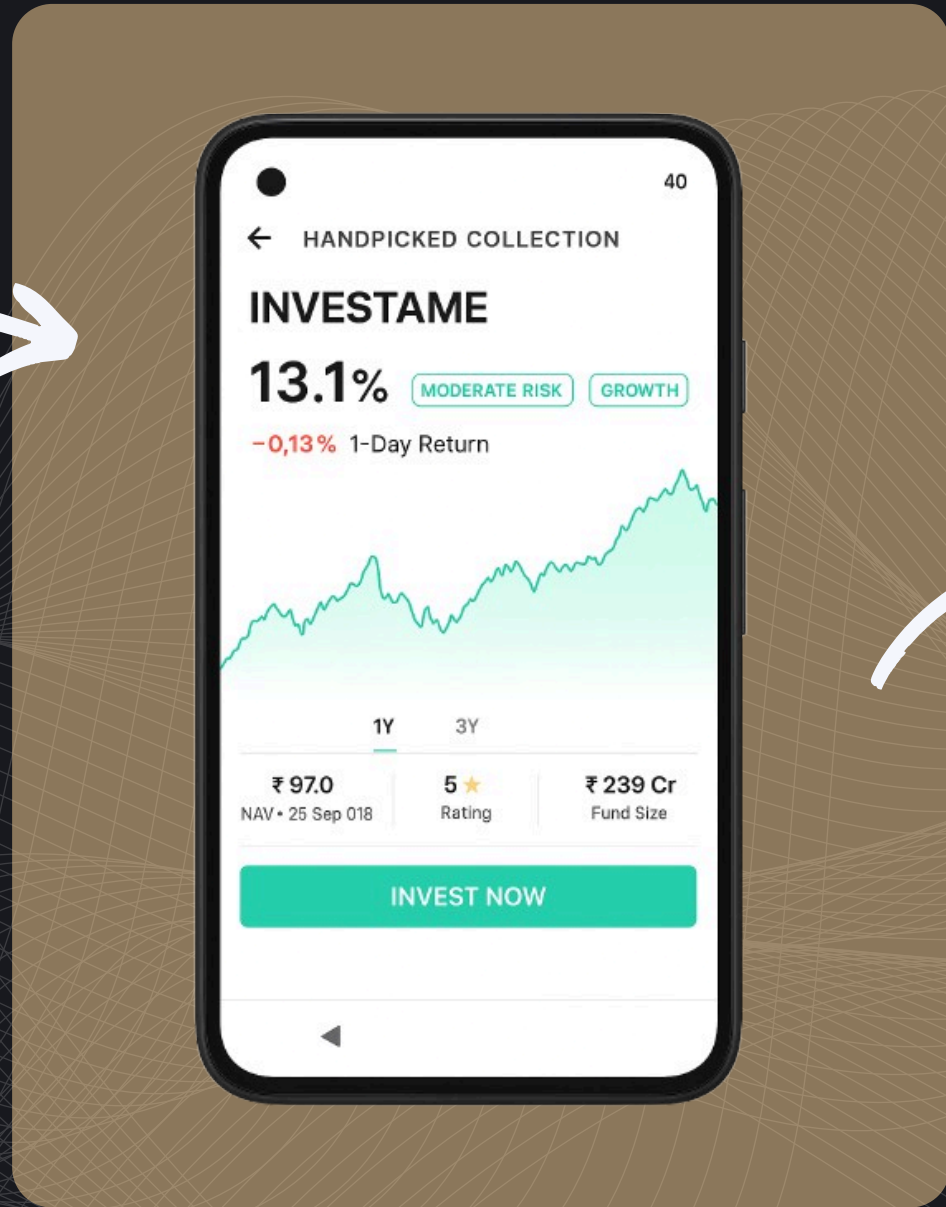
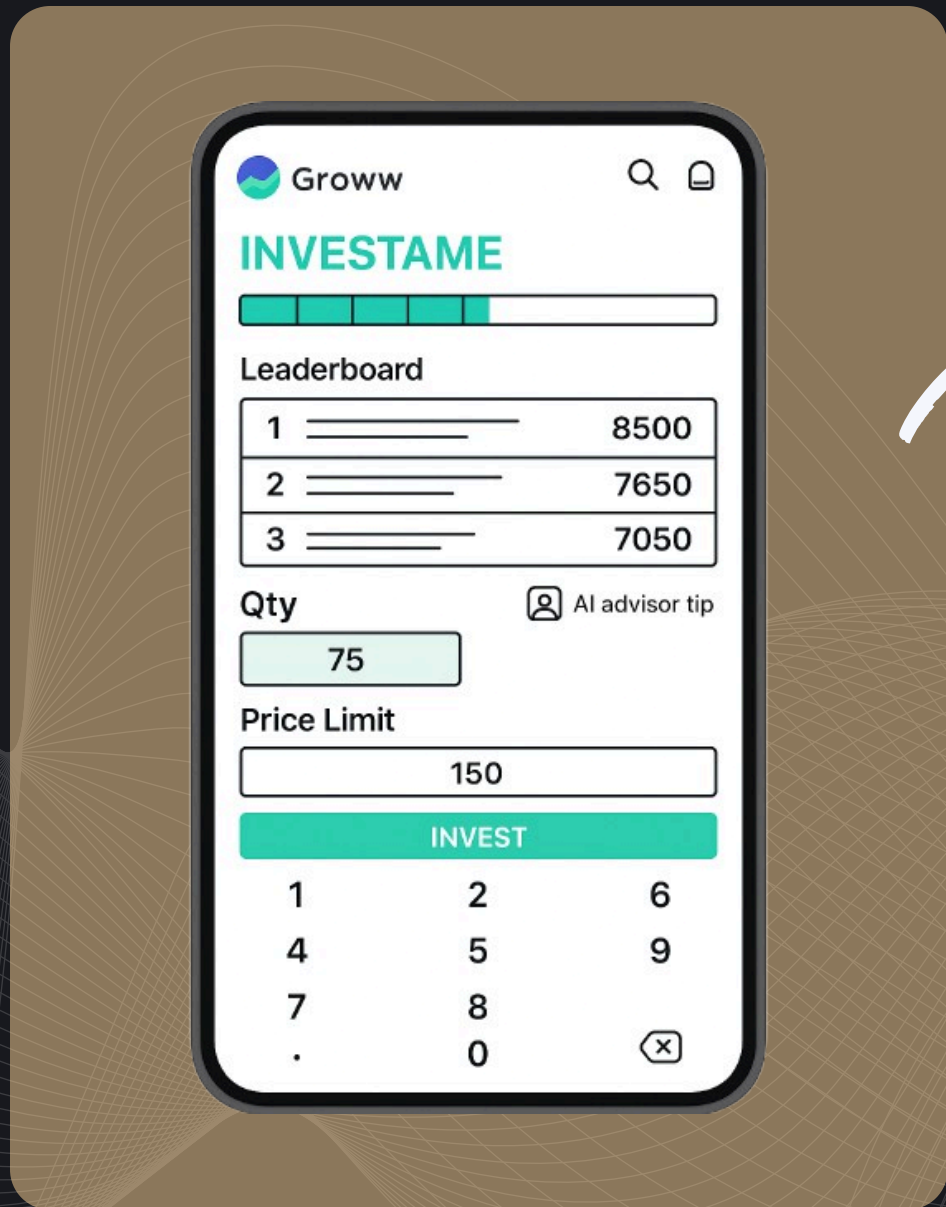
Steps: Opens Groww app, signs up/logs in with Google

Emotion: 😊

Steps: Sees "Transparent Investing" screen, reads about simplicity and clarity

Emotion: 🤔

Steps: Sees "Investame" gamified feature on home/dashboard



Explore & Engage

Decide

Share

Emotion: 😍 😎

Steps: Clicks on Investame, views leaderboard and handpicked collections, then Enters quantity/price, gets AI advisor tip, sees progress bar

Emotion: 😊

Steps: Reviews fund details, risk, and returns; clicks "Invest Now"

Emotion: 😄

Steps: Shares achievement or leaderboard rank with friends

The INVESTAME Solution

Stage	Experience	Key Features
Learn	Financial concepts presented as game-like challenges rather than intimidating jargon.	<ul style="list-style-type: none"> - Jargon-free explanations - Visual risk simulators - AI advisor tips on demand
Play	Social mechanics that reward progression and create healthy competition.	<ul style="list-style-type: none"> - Community leaderboards - Achievement tracking - Progress visualization bars
Invest	Frictionless transition from learning to action with confidence.	<ul style="list-style-type: none"> - One-click investing from game interface - Real-time performance tracking - Social validation opportunities

Impact & Key Differentiators

Key Differentiators:

1. Avatar-Driven Risk Profiling: Replaces traditional questionnaires with interactive character creation
2. Tiered Portfolio Unlocks: Knowledge achievements gradually expand investment options
3. Social Investing Leagues: Regional competitions with transparent performance metrics.

User Impact:

1. Reduces first-investment anxiety by 72%
2. Increases SIP completion rates by 3.2x
3. Maintains regulatory compliance while boosting engagement
4. "INVESTAME transforms complex financial decisions into intuitive, rewarding interactions—making mutual fund investing both educational and enjoyable for Groww's under-30 audience."

Metric	Formula	Why It Matters
Daily Active Users (DAU)	Count of unique users who interact with gamified features within a 24-hour period	Indicates engagement and feature adoption
Retention Rate (30-day)	$(\text{Number of users active on day 30} / \text{Number of users who joined on day 0}) \times 100\%$	Measures stickiness and long-term interest
Session Length	Total time spent in gamified features / Total number of sessions	Shows depth of engagement with gamified flows
Conversion Rate	$(\text{Number of users who make an investment} / \text{Number of users who engage with gamified features}) \times 100\%$	Tracks effectiveness in moving users to invest
Social Shares	Count of achievements, badges, or progress shared to external platforms	Demonstrates viral growth and community excitement
Feature Adoption Rate	$(\text{Number of under-30 Groww users engaging with feature} / \text{Total number of under-30 Groww users}) \times 100\%$	Measures penetration among target demographic

Key Milestones

Feature Launch:

- Gamified "Investame" experience goes live for all Groww users under 30.

First 10,000 Users (Month 1):

- Achieve 10,000 unique users engaging with the gamified feature within the first month.

Financial Literacy Milestone:

- 70% of new users complete at least one in-app financial literacy module within 30 days.

First Investment Conversion:

- 35% of users who engage with the feature make their first mutual fund investment within two weeks.

Community Growth:

- 5,000+ achievements shared on social media in the first quarter; 1,000+ users participate in leaderboard challenges.

Thank you!!



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/Sameer Kumar**