Solution Brainstorming

P0 Problem Statement

New and passive investors struggle to confidently choose where to invest due to too many options and lack of clear guidance, leading to delayed or avoided investment decisions.

Primary Goal:

Improve **activation rate** by **~15%** in the next **6 months** for **new/passive investors** by **reducing decision confusion** at the investment selection stage.

Why does this problem exist?		
92.3% delayed investing due to uncertainty	76.9% say too many options feel stressful	75% rely on friends/family for guidance

Probable Solutions

Solution	Description	Key Assumptions	Category
Smallcase-Specific Referrals (instead of platform based referral)	Allow existing investors to refer a specific smallcase to friends / family, helping new users choose with trusted guidance.	Users trust investment choices recommended by people they know and will be more confident in them.	Moons...
Contextual Personalized Suggestions	Collect user inputs (goals, risk appetite, capacity, etc) and recommend best-fit smallcases with a guided roadmap.	Personalized guidance reduces confusion and helps users decide faster.	High C...
Ratings & Reviews for Smallcases	Let existing smallcase investors rate and review it.	Validation builds confidence and cuts decision hesitation.	Low C...
Reduce Visible Choices (Curated Top Picks)	Show only a limited (Top 3–5) smallcases for new users instead to prevent overwhelm.	Fewer options limit decision fatigue and spur action.	Low C...
Explain "Why This is Recommended"	Show simple reasoning for each recommendation (e.g., fits long-term goal + medium risk + low involvement preference).	Transparency increases trust and confidence in recommendations.	High C...
Re-activation Incentives	Nudge users who paused investing with small incentives (e.g., ₹100 off on next ₹5k investment) to resume activity.	Small financial nudges can trigger action among hesitant users.	Moons...
Similar-Profile Social Proof	Show "People like you invested in these smallcases" based on age, risk profile, and other factors.	Users trust decisions made by similar peers and feel safer following them.	Low C...
Smart Onboarding Quiz (Top 3 Fit)	Quick onboarding quiz to map users to best-fit smallcases based on certain factors.	Guided entry with limited options reduces confusion and speeds up decisions.	High C...
"Most Invested This Month" Section	Highlight trending smallcases based on recent investment activity to signal popularity.	Users rely on crowd behavior as a shortcut for decision-making.	Low C...
"Top Beginner Picks" Section	Dedicated entry point featuring beginner-friendly smallcases that historically worked well for new investors.	New investors prefer starting with proven, low-risk entry options.	Low C...

P0 Solution

Solution-1 Overview:

The Guided Entry System introduces a structured onboarding flow that collects user goals, risk appetite, investment capacity, and involvement preference. Based on this, users receive a curated roadmap of best-fit smallcases along with contextual explanations.

This reduces:

- Choice overload
- Decision anxiety
- Reliance on external guidance

Solution-2 Overview:

The Guided Entry System introduces a structured onboarding flow that collects user goals, risk appetite, investment capacity, and involvement preference. Based on this, users receive a curated roadmap of best-fit smallcases along with contextual explanations.

This reduces:

- Choice overload
- Decision anxiety
- Reliance on external guidance

Solution	Reach (1–3)	Impact (1–3)	Confidence (1–3)	Effort (1–3)	RICE Score
Smallcase-Specific Referrals	2	3	2	2	6
Guided Entry System (Quiz + Personalized Suggestions + Why Recommended)	3	3	3	3	9

Wireframe (P0 Solution)

1. Solution Overview

The Guided Entry System introduces a structured onboarding flow that collects user goals, risk appetite, investment capacity, and involvement preference. Based on this, users receive a curated roadmap of best-fit smallcases along with contextual explanations.

This reduces:

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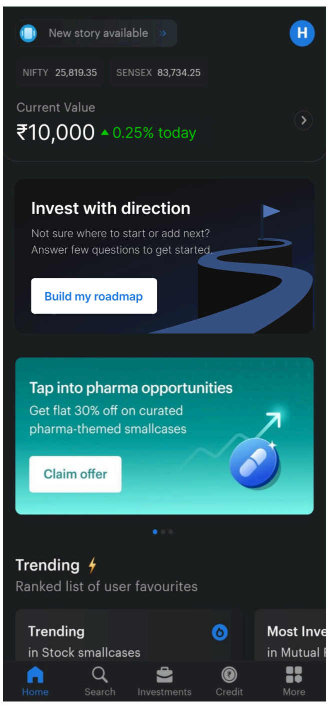
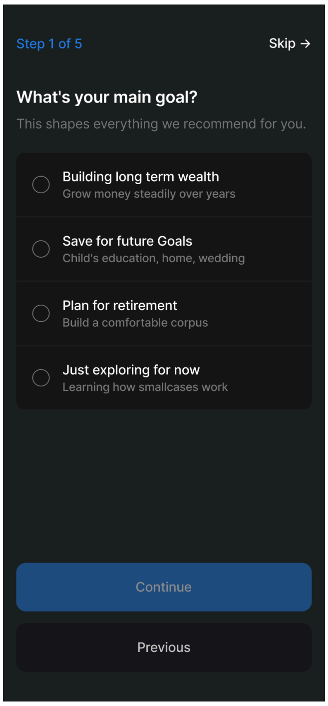
2. Entry Trigger

Location:

- On signing for first time or Home banner: “Invest with direction”
- CTA: “Build my roadmap”





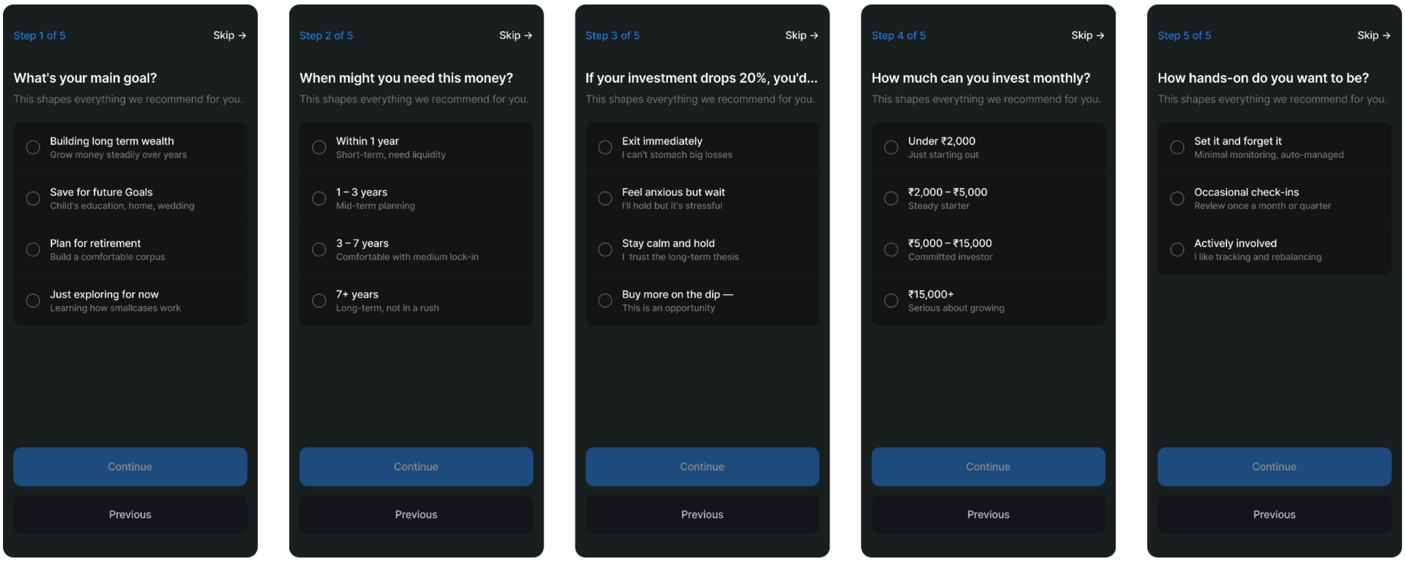
This ensures:

- New users get guidance immediately
- Existing passive users can re-enter decision support

3. Flow Summary

Step 1: Goal selection
Step 2: Time horizon
Step 3: Risk tolerance (behavioral framing like 20% drop scenario)
Step 4: Monthly capacity
Step 5: Involvement preference

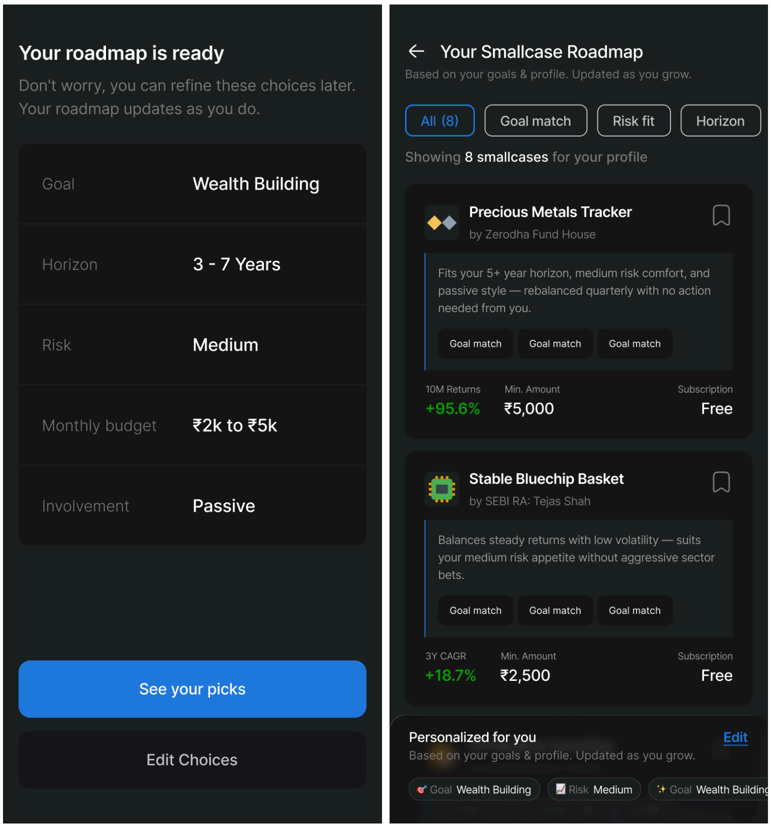
→ Generates Personalized Roadmap



4. Recommendation Layer

Each recommended smallcase shows:

- Fit explanation:
    - Goal match
    - Risk match
    - Horizon match
- Simplified summary
- Minimum investment
- Performance snapshot



Key addition: “Why this is recommended for you”

This directly addresses: Lack of clarity

5. How This Solves the P0

Problem:
Users delay investing due to confusion and too many options.

This solution:

- Narrows choices to 3–8 contextual picks
- Explains reasoning
- Makes decision structured rather than overwhelming

Expected Behavioral Shift:

- From: Browsing endlessly
- To: Selecting from guided shortlist

Wireframe (Alternate Solution)

Objective

Enable trust-driven investing by allowing users to refer to specific smallcases instead of the platform generically.

Solution Overview

Introduce a smallcase-level referral mechanism where:

- Eligible investors can generate referral links tied to a specific smallcase.
- Referees land directly on that smallcase page.
- Rewards are milestone-based to encourage sustained investing.

Referrer Flow

1. The user selects “Refer this smallcase.”
2. Eligibility check:
    - Invested ≥ X amount
    - Held for ≥ 90 days

If eligible → Referral link generated

- Linked to referrer + smallcase ID
- Valid for 30 days
- Max 5 per quarter

If not eligible → Prompt to invest more or hold longer

Referee Flow

1. Referee clicks referral link
2. Signs up / logs in
3. Verification (PAN + device + bank)
4. Fraud check

If valid → Lands on smallcase page

Reward Structure

Milestone-based unlock:

- Stage 1: Referee invests minimum amount → 20% unlocked
- Stage 2: Holds for 60 days → 30% unlocked
- Stage 3: Tops up or starts SIP within 90 days → 50% unlocked

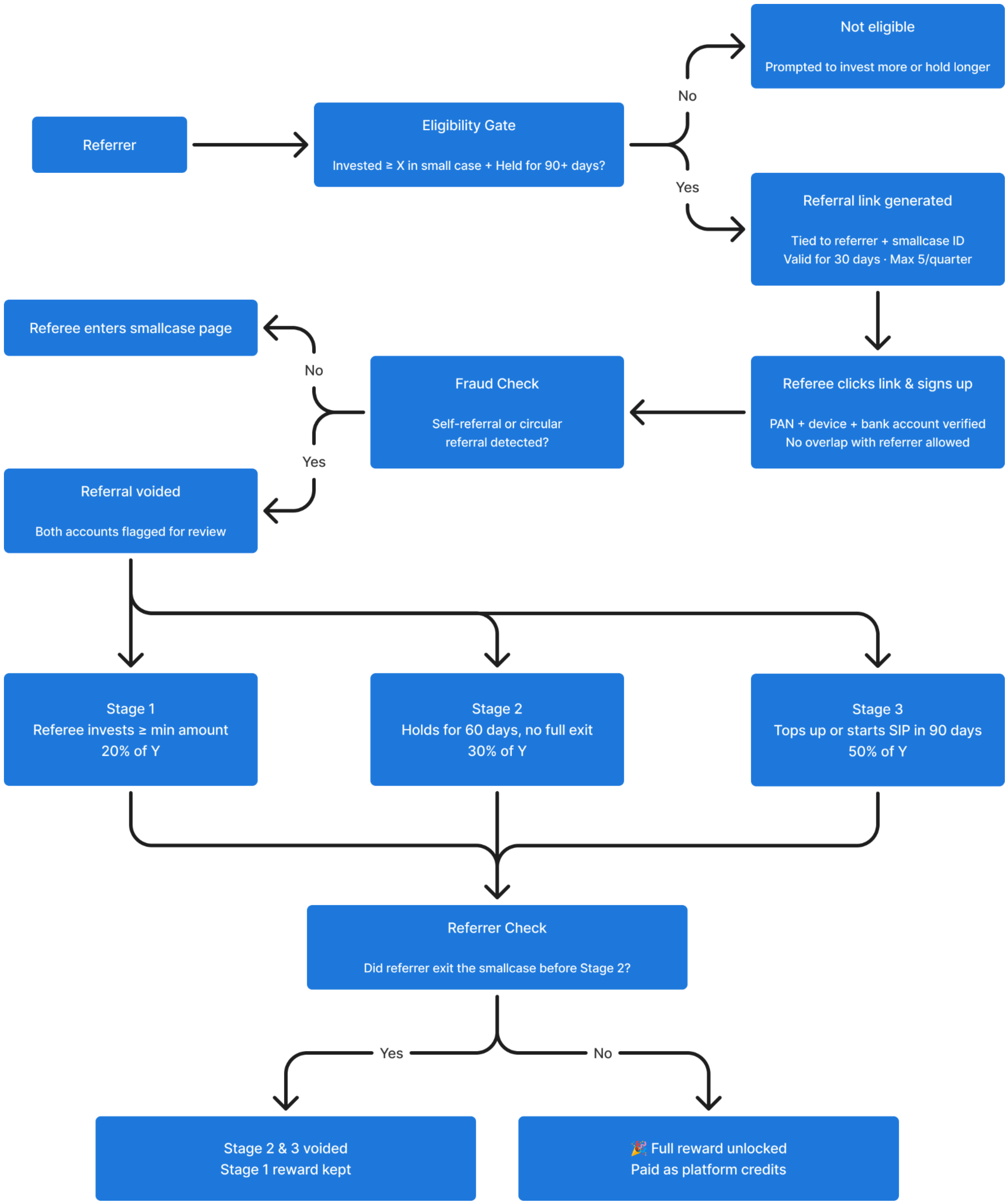
If referrer exits early → Later rewards voided

Rewards paid as platform credits.

Strategic Role

- Builds trust via social validation
- Encourages long-term holding
- Creates referral-driven growth loops

This solution complements the Guided Entry System but is not the primary activation driver.


Referrer
Eligibility Gate
Invested ≥ X in small case + Held for 90+ days?
No
Not eligible
Prompted to invest more or hold longer
Yes
Referral link generated
Tied to referrer + smallcase ID
Valid for 30 days · Max 5/quarter
Referee clicks link & signs up
PAN + device + bank account verified
No overlap with referrer allowed
Fraud Check
Self-referral or circular referral detected?
No
Referee enters smallcase page
Yes
Referral voided
Both accounts flagged for review
Stage 1
Referee invests ≥ min amount
20% of Y
Stage 2
Holds for 60 days, no full exit
30% of Y
Stage 3
Tops up or starts SIP in 90 days
50% of Y
Referrer Check
Did referrer exit the smallcase before Stage 2?
Yes
Stage 2 & 3 voided
Stage 1 reward kept
No
🎉 Full reward unlocked
Paid as platform credits

Metrics

Metric Type	Metric Name	Definition	Why it Matters
Key Metric	First Investment Conversion Rate (New/Passive)	% of new or inactive users who make their first smallcase investment	Direct measure of activation improvement
Secondary	Quiz Completion Rate	% users who complete guided flow	Measures willingness to engage with structured guidance
Secondary	Recommendation Click-through Rate	% clicking into recommended smallcases	Indicates relevance of suggestions
Secondary	Investment Rate from Recommendations	% investing from guided shortlist	Validates personalization effectiveness
Guardrail	30-Day Retention	% of new investors still active after 30 days	Ensures long-term quality, not forced activation
Guardrail	Quiz Drop-off Rate	% users abandoning quiz mid-way	Protects against friction overload

Pitfalls & Mitigations

Assumption at Risk	Failure Mode	Impact	Likelihood	Mitigation	Detection Signal	Containment
Users engage with quiz	Users skip it	High	Medium	Short flow, clear value prop, contextual entry	Quiz start & completion rate	Simplify flow, reduce questions
Users trust rec^{m}	Users don't invest after quiz	High	High	Explain "why rec^{m}", show fit score	Investment rate from rec^{m}s	Improve explanation & logic
Logic gives relevant picks	Users feel misaligned post investment	High	Medium	Clear risk explanation, editable profile	30-day churn	Tighten rec^{m} filters
Users answer honestly	Random answers → poor fit	Medium	Medium	Behavioral questions, microcopy	Completion time anomalies	Add profile confirmation step

PRD link