

Based on PIF and P0 statement from all 3 goals, the highest impacted problem is

New and Old investors abandon the journey because overwhelming choices and lack of clear guidance make decision-making difficult.

Step 1: Brainstorm Solutions (Diverge)

Break it down into root causes (Ask yourself: Why does this problem exist?)

- Overwhelming investment options
- Lack of contextual guidance
- Lack of awareness to the users about Phonepe investment options
- Poor discoverability & navigation friction
- Users want to track their investment and its growth at one place
- Low trust & fear of financial loss
- Financial jargon & complexity
- No goal-based motivation

Solution	Short Description	Key Assumption	Category
Chat Bot Assistant	A virtual or real agent to help the users with their investment queries and provide the suggestions according to that.	A guide to their financial needs will increase trust	High Confidence
Growth Guarantee	PhonePe to provide investment growth guarantee to the users	This will lure users to start using phonepe for their investment purpose	Low Confidence
Easy accessibility on app	Investment option should be easily visible and accessible to the users on the app	Discoverability drives adoption	High Confidence
Confidence and tracking	A well curated dashboard to show their investment growth	Users will be able to see the position of their investment and its growth	High confidence
Investment Suggestions	Phonepe to suggest users about potential investments based on their needs	Proactive measurement to help customers with their financial needs on periodic basis.	Moonshot
Trust and Education layer	Should help users upfront with common questions such as: 1) What is the meaning of marker risk 2) Some learning cards related to jargons etc	Will provide users the confidence in investment	High confidence
Goal Based investing	Help users to meet their goals by providing them a roadmap such as “Save for bike in 12 months”	Builds emotional confidence	Moonshot

Social Proof	provide social proofs such as “2 lakh users invested in this fund”	Build the trust and confidence	Moonshot
Fully automated investment solution	PhonePe automatically invests user balance based on AI decisions.	Enables passive wealth creation	Low confidence

Step 2: Prioritize Smartly (From Possibility to Focus)

$(\text{Reach} \times \text{Impact} \times \text{Confidence}) \div \text{Effort}$

1 = Few users,

2 = Higher than a Few users,

3 = Most users

Solution	Reach	Impact	Confidence	Efforts	Score
Chat Bot Assistant	3	3	3	2	4.5
Growth Guarantee	3	3	1	3	2.1
Easy accessibility on app	3	3	3	1	9
Confidence and tracking	3	2	2	2	3.5
Investment Suggestions	2	2	1	2	2.5
Trust and Education layer	3	3	3	2	4.5
Goal Based investing	3	3	3	3	3
Social Proof	2	2	2	2	2
Fully automated investment solution	1	1	1	2	1.5

Step 3: Wireframe Your Top Ideas

<TBD>

STEP 4: Define Success Metrics

Metric Type	Name	Definition	Why does it matter
Primary Metric	Investment Conversion rate	% of users who complete their first successful investment after viewing investment options	Measures whether users trust and feel confident

			investing via PhonePe
Primary Metric	Adoption of overall financial products	Increase financial product adoption by 30% in 6 months	Indicates progress toward becoming a one-stop financial platform
Secondary Metric	Investment Funnel Completion Rate	% of users progressing from Investment Landing → Product View → Risk Profile → Payment → Confirmation	Helps identify friction points and drop-offs in the investment journey
Secondary Metric	Repeat Investment Rate	% of users making a second investment within 30/60/90 days of their first	Signals trust and confidence of the users in phonepe app
Guardrail Metrics	Investment Complaint / Support Rate	Number of complaints or support tickets related to investments per 1,000 users	Ensures clarity, trust, and regulatory safety

STEP 5: Identify Pitfalls & Mitigations

Assumption at Risk	Failure Mode	Impact	Likelihood	Mitigation	Detection Signal	Containment / Rollback
Payment dropouts	Due to poor experience with investment options, users are dropping out from UPI payments	High	Medium	Keep investment option separate from payment option.	Dropout rates	Pause investment option

Assumpti on at Risk	Failure Mode	I m p a c t	Likeliho od	Mitigation	Detecti on Signal	Containm ent / Rollback
Wrongly assisted by chatbot	Investment assisted chatbot cannot provide the right solution	H	M	Keep a regular audit on chatbot output , also add a human in the loop if it is AI assisted chatbot	User adoption rate %	Replace virtual chatbot with human chatbot
Users trust PhonePe for investme nts	Users hesitate to invest due to trust or safety concerns	H	L	Show SEBI complianc e, partner credibility, risk disclosure s, user education	Low conversi on after viewing product	Add trust badges, simplify risk explanatio ns
Market volatility won't scare new investors	First-time investors panic & churn	H	M	Show long- term perspectiv e & volatility education		Pause promotion al nudges during volatility

Assumption at Risk	Failure Mode	Impact	Likelihood	Mitigation	Detection Signal	Containment / Rollback
Regulatory compliance messaging is clear	Users misunderstand guarantees/returns	H	L	Avoid “assured return” language	User complaints & legal queries	Update wording & disclosures immediately

Step 6- PRD

<https://www.notion.so/Product-Requirements-Document-PhonePe-Invest-with-us-30fa1a555d2781e18b25e2bc3dbdb618#30fa1a555d2781fa9752d62f5f74a677>