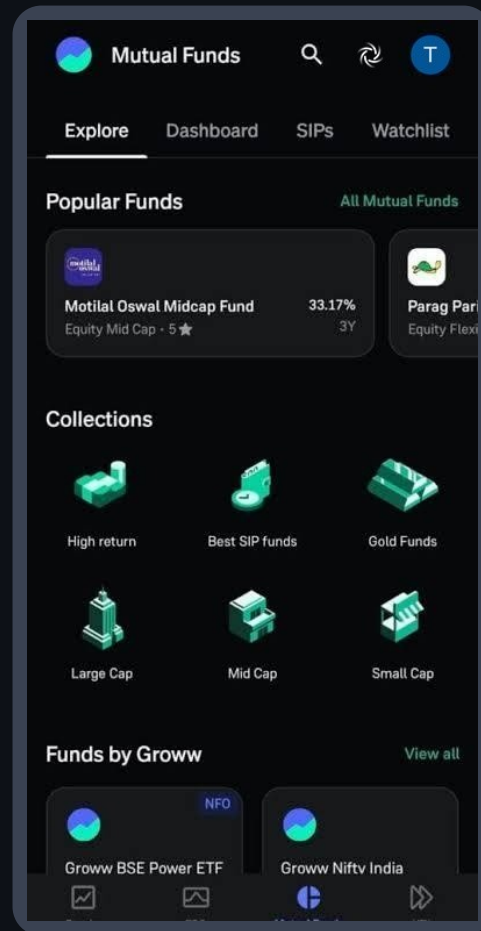


Reducing Investment Decision Overload

Helping first-time investors decide where and how much to invest, using Groww as the case

Tanishka Mangtani | October 2026



The problem: too many choices, no starting point

Problem statement Retail investors struggle to decide where and how much to invest when faced with many unfamiliar products and jargon and no guidance on their goal or risk, which results in delayed investing, over-reliance on familiar assets and low confidence.

Too many doors, no starting point. Groww's store listing promotes 10+ product types in one app, Explore mixes in jargon like NFO, and nothing asks my goal or risk.

Even existing users get lost. I still struggle to find my own funds, there is no watchlist, and missed SIPs are not explained. Other users report no way to sort holdings by category and distrust platform-exclusive funds.

Groww keeps adding

GR-1 (AI assistant, beta), Prime, a bond marketplace and family accounts are new in 2026, but the core screens still start with products, not goals.

0

questions about my goal or risk on the Explore tab, which shows 6+ fund collections and NFOs (my screenshots)

10+

product types listed in one Groww app

4.8 / 5

Play Store rating (2.48M reviews): loved by people who already know what to buy

Primary persona (illustrative)



Aisha Sharma

26 | Marketing executive | Bengaluru

"I have money to invest, but I do not know where to start or how much."

Profile

First job, steady salary. About Rs 2 lakh saved, mostly in FDs and a savings account. Knows SIPs and mutual funds from friends and reels, but has never invested.

Goal

Start investing without a big mistake. Build a long-term base plus an emergency cushion, and feel sure the plan fits her.

Frustrations

- Too many funds and terms (NFO, ELSS, direct plan)
- Cannot tell how much to put where
- Fears picking wrong and losing money

How she decides today

- Asks family and friends
- Compares returns and ratings
- Postpones, and the money stays in the FD

Why her: she has the money and the motivation but no guidance, so choice overload hits her hardest. Helping her helps every beginner.

Framework 1: Jobs to Be Done

The first-time investor

When I have Rs 2 lakh lying idle and no investing knowledge, I want to be told a sensible split across asset types, so I can start without fear of a big mistake.

Functional: a ready split by amount

Emotional: not feeling foolish

Social: family can see and back my plan

The SIP investor

When a SIP instalment fails or I return after a break, I want to know what happened to my money and what to do next, so I stay in control of my plan.

Functional: clear SIP status and next step

Emotional: calm, not anxious

Social: trust the platform I recommend

The returning checker

When I open the app to check how I am doing, I want my total picture and returns first, so I do not hunt through menus.

Functional: one-glance portfolio view

Emotional: feel on top of my money

Social: can explain my portfolio to others

Key insights

The real job is "decide my split", not "pick a fund". Apps only help with the second.

The emotional job (not feeling foolish) matters as much as the functional one.

Trust decides whether a suggestion gets used, so advice must look neutral.

Framework 2: Opportunity Solution Tree



Key insights: Opportunity 1 is the biggest lever. Guidance beats more data. An editable mix keeps user control, and every idea reuses data Groww already has.

What we borrow from Netflix, Apple and Airbnb

Netflix

What they do

Shows a few personalised rows instead of the whole catalogue.

We borrow

Starter mixes personalised by goal, horizon and risk.

Apple

What they do

Offers a few clearly different models, so choosing is easy.

We borrow

Three portfolio types: Safe, Balanced, Growth.

Airbnb

What they do

Smart filters narrow a huge list in a few taps.

We borrow

Goal, horizon and risk as filters on Explore.

What Groww lacks today

Every product shows up front and nothing asks my goal or risk. GR-1 (opt-in beta) is built around your existing portfolio, so a beginner with none still has no starting point.

Key learning

Narrow first, keep control: guide the choice, then let the user edit it.

Solution 1: "Build my portfolio"

Four quick questions, then a suggested split of the amount that the user can edit.

1 Goal

2 Horizon

3 Risk

4 Amount

Why it works

- Answers "where and how much" in about a minute
- Three mixes make the choice simple, like Apple's lineup
- Sliders keep the user in control of the final split
- "Why this?" explains every suggestion

Try the clickable prototype

[Open prototype](#)

9:41

Build my portfolio

When will you need it?

Under 1 year

1 to 3 years

3 to 7 years

7+ years

Continue

9:41

Your suggested mix

₹2,00,000 | Balanced

Equity index funds

₹90,000

Debt funds

₹70,000

Gold

₹20,000

Cash / liquid

₹20,000

Why this? Matched on your goal, horizon and reaction to a dip.

Edit mix

Invest

Concept wireframes in a Groww-like dark style. Not official Groww screens.

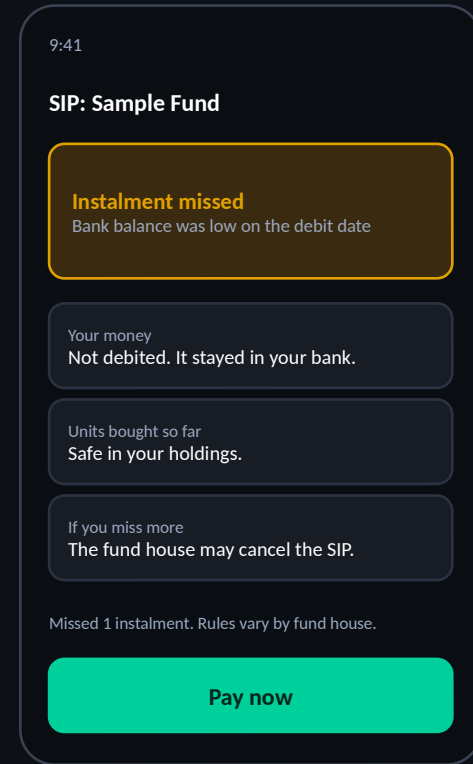
Solution 2: SIP health card

The problem, from my own use: SIPs were cancelled after missed instalments and the app never explained where the money went or what happens next.

What the card shows

- Status for every SIP: On track, Missed or At risk
- Where the money is: a missed debit stays in the bank
- What happens next, and a one-tap Pay now or Resume
- Plain language, no jargon

Impact: fewer "what happened to my SIP?" queries. Groww Prime already offers SIP monitoring to opt-in users, so this would be a free basic view for everyone. Check copy against each fund house's rules.



Concept wireframes in a Groww-like dark style. Not official Groww screens.

Feasibility, risks, metrics and next steps

Feasibility

- Uses data Groww already holds (fund categories, user holdings)
- New parts: a 4-question flow and a rules-based mix engine
- Builds on GR-1 and family accounts Groww already has

Risks

- SEBI adviser rules: present as educational model mixes and confirm with compliance
- Picks must look neutral, with no sponsored funds
- Users may over-trust a default, so show "why" and allow edits

Target metrics (to test)

- Share of new users who invest within 7 days
- Time from install to first investment
- Fewer SIP-related support queries
- Share who edit vs accept the mix

Next steps

- Usability test with 5 first-time investors
- A/B test: guided flow vs current Explore
- Pilot with new users, review after 4 weeks

Thank you

Questions and feedback are welcome.

Tanishka Mangtani

Try the clickable prototype: [Build my portfolio](#)