

My Story:

My App is about designing & managing our own **Investment Portfolios**. The idea behind managing our own money is that one can see the wealth building first-hand and will help you spend less.

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- You may realize just how much your investment can earn over long stretches of time, which will motivate you to contribute more to your stash as early as possible.
 - It will help you realize that even a little bit of reduction in spending can shave off years of slaving away at the work desk.
 - Financial advisors can be helpful, but only if you are lucky enough to find a good one, thus doing it yourself will also help save your extra costs.
 - Becoming your own investment advisor & money manager is not easy, but it can be done and if it is an activity you truly enjoy, it can be extremely rewarding.
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This App is designed in such a way that it can be used by any financial institutions, banks or wealth managers /financial advisor.

My main target though is the **Investor** who wants to build, monitor and manage his/her wealth.

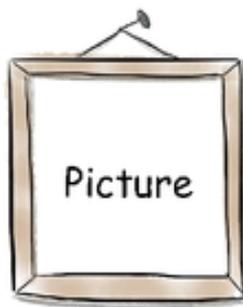
To become an expert, you first have to make the choice to start from scratch—to learn something new. Investing is no different.

Once you learn the basic concepts, rules, and principles of investing, the details of the process will become second nature.

It's aimed at the investors' who want to save upon their time, money and energy which they spend every time when they arrange a meeting with their financial advisors.

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- This is a simple User friendly App, with easy accessibility of data; one can also verify data easily, thus enabling them to take key investment decision.
 - It will help you in allocating your assets, reflecting your own circumstances.
 - You can easily manage and keep on rebalancing your portfolio any time.
 - Customized app where you will only see the data relevant to you, to avoid complexities and can be enhanced based on your own needs, unlike other apps.
 - You can safely check the balance and returns of your investment in real time.
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My Persona:



Name: **Aviva Buffet**

Background:

36 yrs. old: Married. MBA, 5 yrs. of work exp.. now self employed, managing investments, loves to travel.

Job Title / Role:

Investor / Financial advisor

"For me, I would like to ..."

Manage and build my investment portfolio.

JOB RESPONSIBILITIES

Main tasks and frequency:

- Data verification with other sources.
- Assimilating & understanding data presentation.
- Driving insights from data.
- Locating & picking available opportunities.
- Developing custom algorithm and investing strategies

MAIN GOALS

- Managing your investments.
- Keep updated with latest developments.
- Allocate assets to minimize risk.
- Rebalancing investments in your portfolio.
- Capital growth – take advantage of long term gains and possible tax cuts.

PAIN POINTS

- Current systems are very complex.
- **Merging top down** (First do asset allocation and then invest in securities) and **bottoms up approach** (where you buy securities first and accordingly allocate assets later) .
- How to manage back-office operations.eg. cash flows.

NEEDS

- Data accessibility
- Data visualization / dashboard.
- Data insights (By researching stocks, ETFs and mutual funds).

STAKEHOLDERS

- Bank
- Family / Other clients

COMPETENCIES

Casual User	-----+-----X-----+-----	Power User
Proactive	-----X-----+-----+-----	Reactive
Work in team	-----+-----X-----+-----	Lone Fighter
Global focus	-----+-----X-----+-----	Local focus
Innovative	-----X-----+-----+-----	Conservative

User Experience Journey

Investor's Mindset

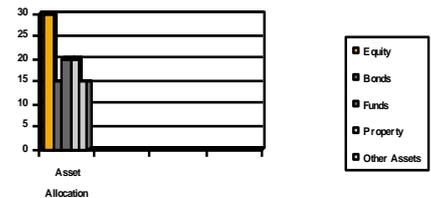


- Whether to put money in savings account or to invest...
- Investments can reward better than savings but are more risky also
- Should I prioritize investing over spending?
- Is it better to seek help of a financial advisor (not easy to find a good one), also it can turn out to be a costly affair
- Current systems seem to be quite complicated to handle investments; will I be able to manage on my own?
- How to allocate my assets (top-down approach) and picking up the best stocks in each sector and then allocating (bottoms-up approach).
- Managing cash flows can be tedious
- I can use investments to meet my financial goals like down payment for my home, my child's education and retirement planning.

Actions

Draw a personal financial roadmap - Before making any investing decision, I must outline **my goals**, analyzing my entire financial situation, to guide me in the right direction.
It's like creating a road map, you wouldn't drive cross country without at least peeking at Google maps. ☺

Asset Allocation - I must allocate my assets so as to balance risk and reward by distributing money between equities, fixed income and the cash.



Diversify my Investments - I can lessen the risk of investing by picking up the right group of investments within an asset category.

Emergency Fund - Need to put enough money in savings product to cover up for emergency eg. sudden unemployment.

Rebalancing - I must review my portfolio time to time so as to avoid overemphasis on one category of assets.

Long term Investments - I must look for long term options say 6-10 years to endure the ups & downs of market and invest in fundamentally strong stocks.

Risk - I need to assess the amount of risk which I can take.

Account - I will have to link my trading accounts to the bank accounts.

Research - Can do a fundamental and technical analysis before buying new stocks, lots of tools and screeners available online.

Manage my own money - I can keep a check on my portfolio, and stay updated by creating stock alerts and watch lists.

Touch points

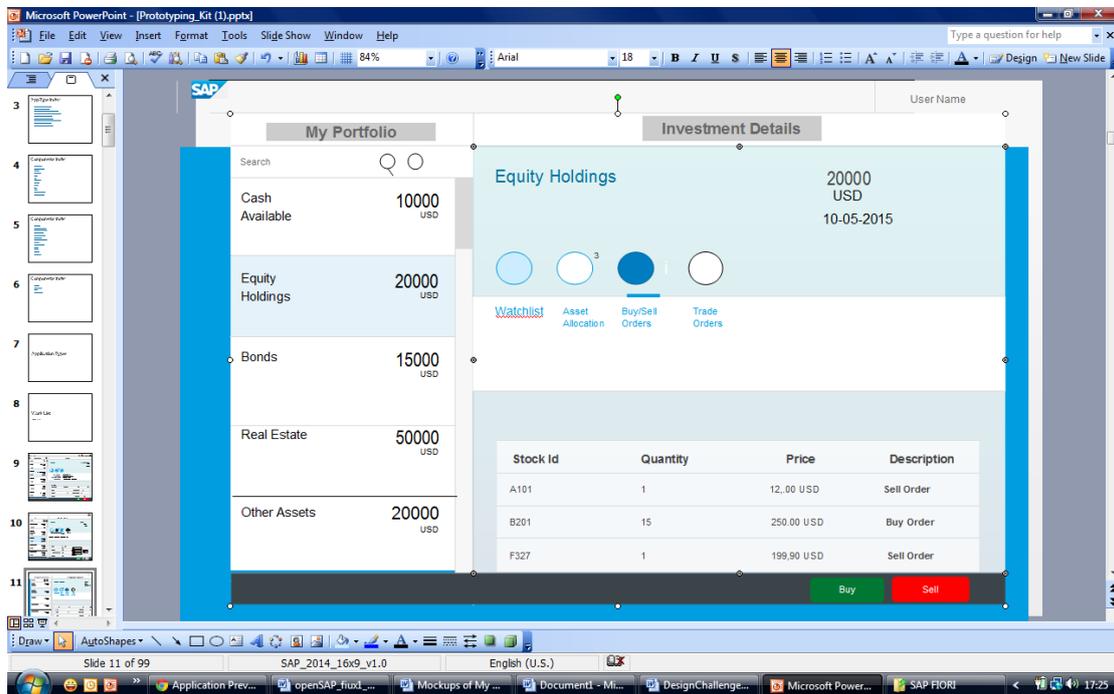
- Ease of access to business or market news channels.
- Tracking portfolio on the **mobile devices**.
- Fundamental and technical analysis tools.
- Personal bankers can assist you.
- Brokerage accounts.
- Web seminars on investment.
- Websites available to gather more information.

 Pain points

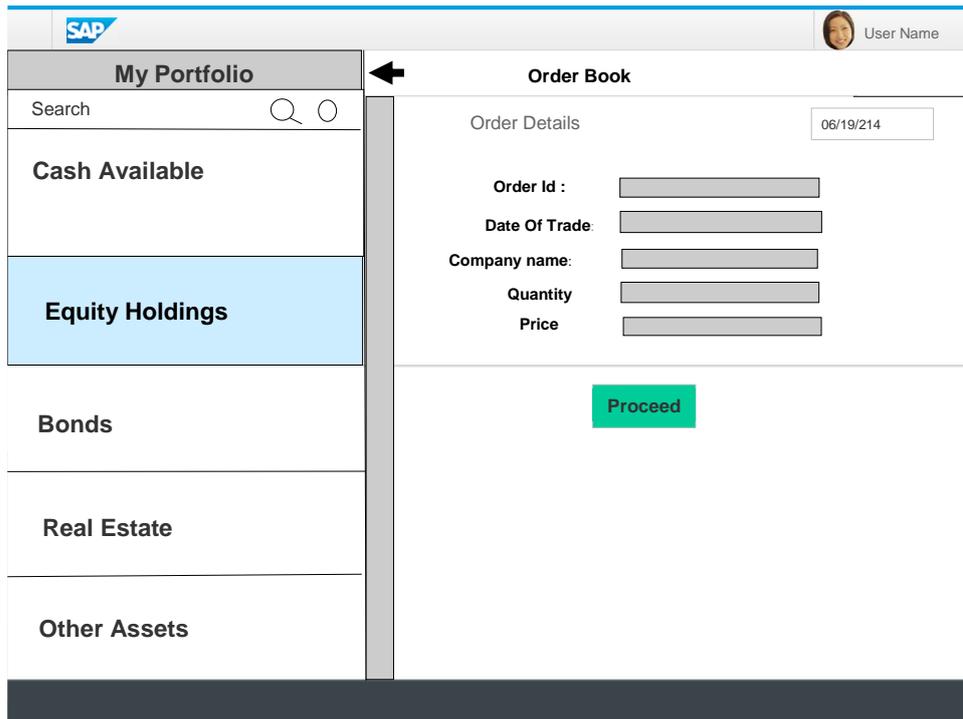
 Strengths

Mockups of my Design :

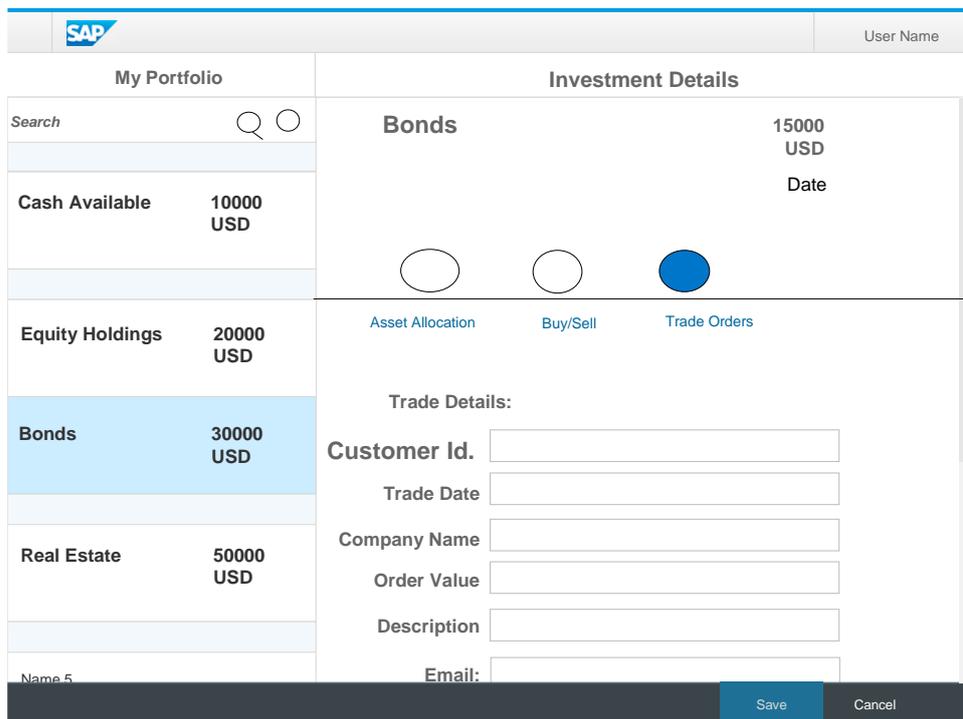
- 1.) I have created these mockups to show the basic idea that I had in my mind of creating an *Investment portfolio* which is simple and easy to handle and enables me to take my investing decisions based on facts. I can have a quick check on available cash which I can use in buying and selling and to allocate funds from one asset category to another.
- 2.) While designing I had the Fiori master detail template in my mind, where I used the master list to show my available cash and other asset categories and a details list to show the different actions that I can perform on each asset class.
- 3.) I have created icons to show the different actions like creating a watch-list, allocating assets, buy/sell options and to check trade orders.



- 4.) Data for buy/sell orders is presented in a table, which navigates the user to another screen, where I have created a form to confirm orders before proceeding to buying/selling action and a navigation link that brings back to the detail screen.

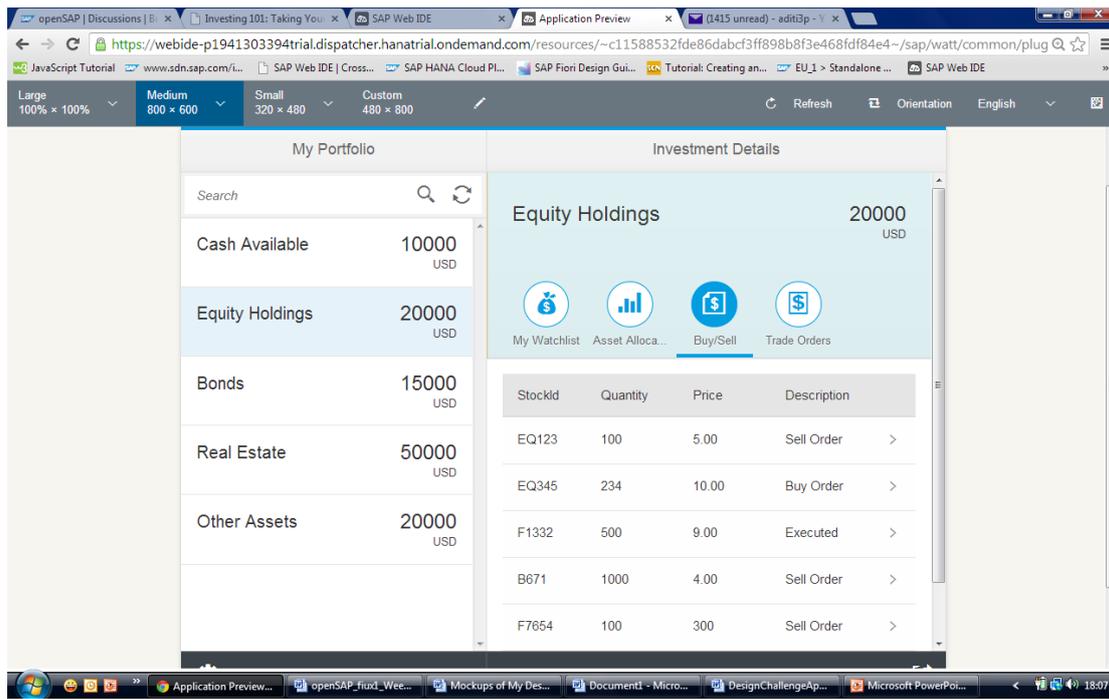


5.) On the same pattern I have created trade orders icon as you can see in the mockup which again lists the orders performed on a given date.

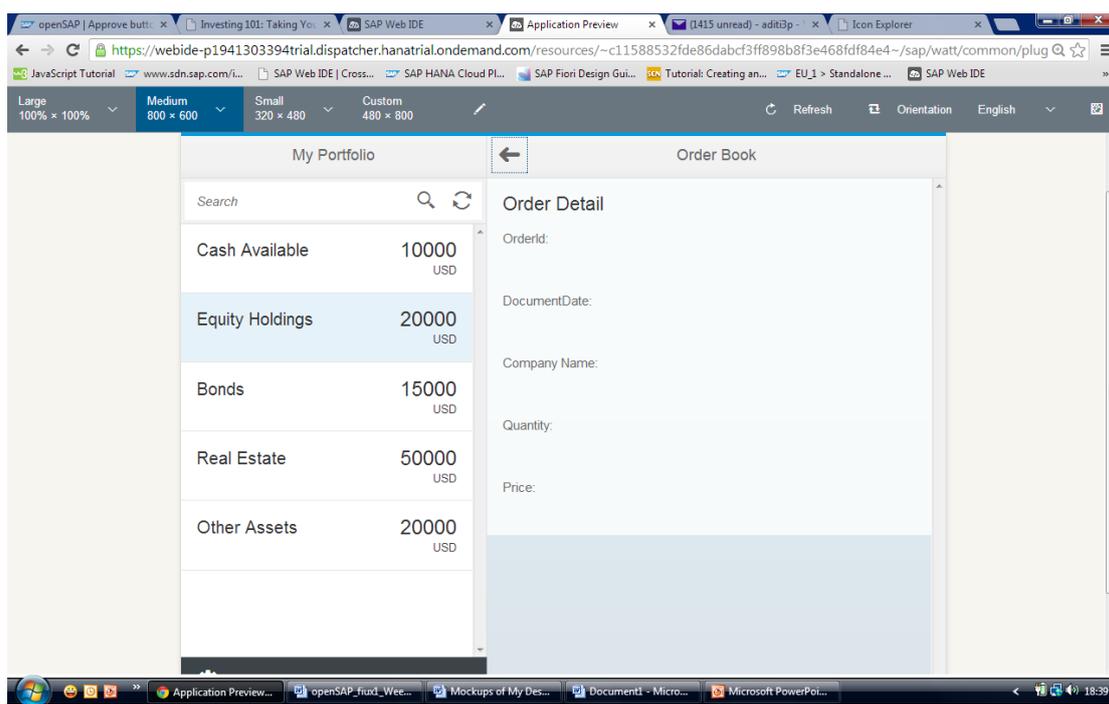


APP Prototypes : (Based on mock data)

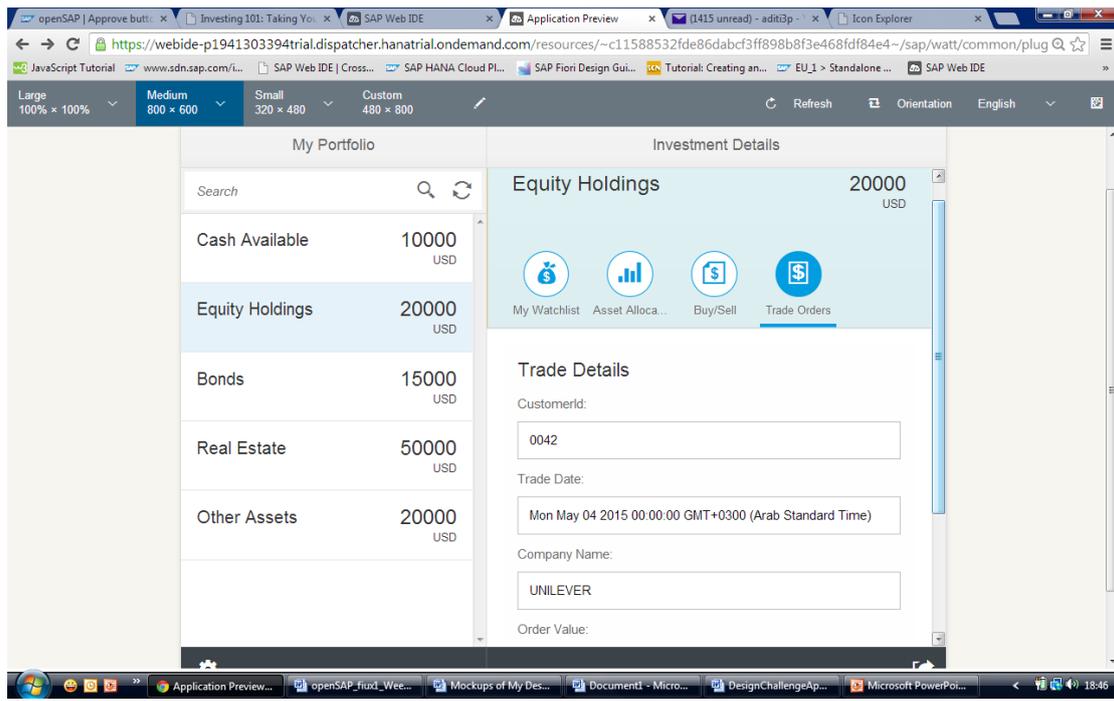
1.) This is the screen below where Investor can create a watch-list, an asset allocation pie-chart or table, is able to execute buy/sell orders and check trade order details.



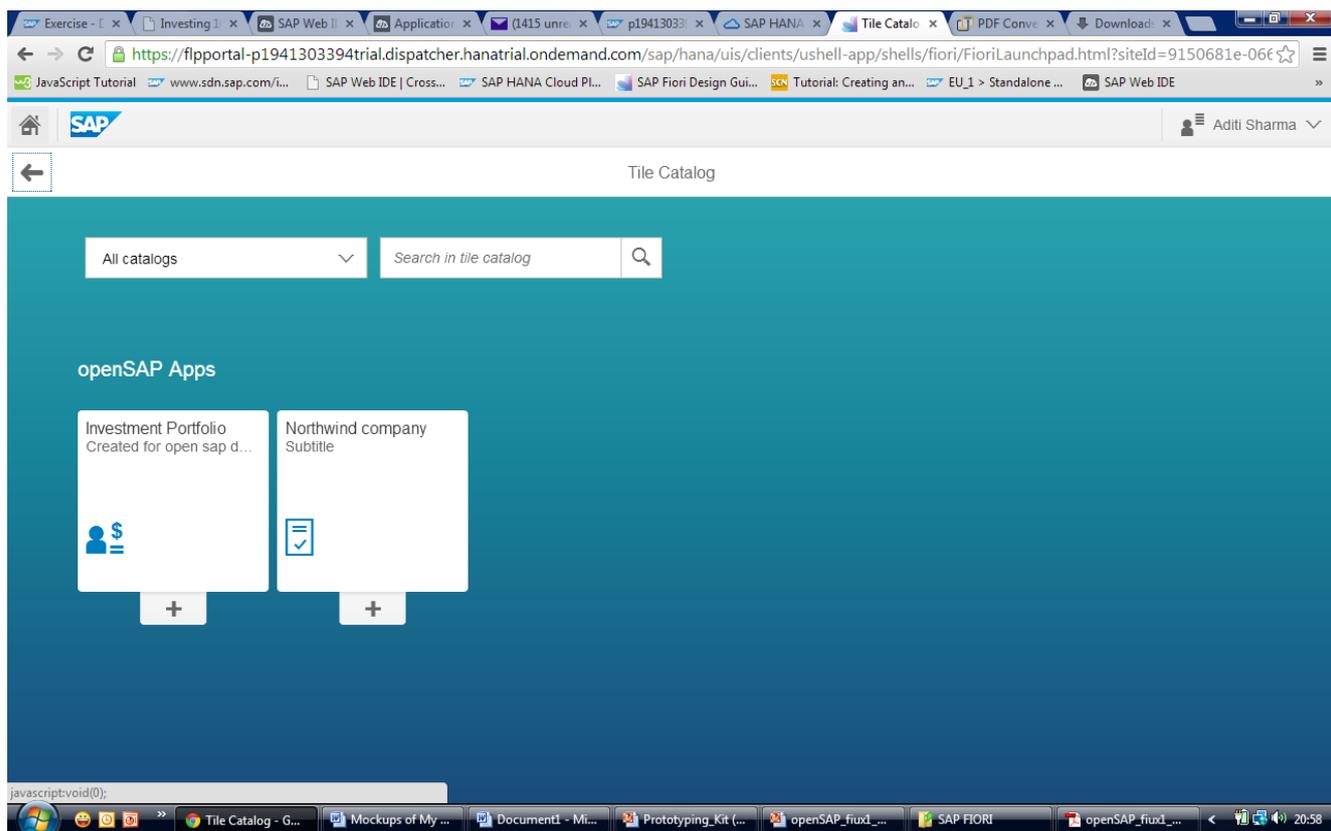
2.) When the Investor clicks on a buy or sell order, it will navigate to following order book screen so that one can confirm order details before executing.



3). Below is the screen that the Investor can use to check the trade orders executed on a particular date.



4). Finally registering the app to the Fiori Launchpad (Entry point for the User).



Thank you for your time.