

Task 1, (Prewrite, Puja Kumari, Product manager)

My favorite product is Zerodha. Zerodha is an app that allows users to trade stocks, options and other forms of securities. It also has great educational content that allow novice investors like me to learn the fundamentals of financial investing. It has become my one stop shop for all things related to investments” What I love about Zerodha is the intuitiveness of its UX no matter which device I access it from. The other feature that I really like is the easy to use search feature. I can search for a company stock by using its ticker name or the company name. The search will immediately show you a bunch of pertinent results and you can usually find your intended company in the top 3 results. Finally, the checkout experience is really simple as well, I can select the number of shares I want to buy, or the amount of money I want to invest and checkout. All of this just works and I can access this experience from my desktop or my phone. The app seems cater made for the rookie investor”. Before Zerodha, I used to use Groww for my investment needs. As a beginner I found the UI very intimidating and needed about a week of understanding how to use the website before I could make my first investment! It doesn’t have a very powerful mobile companion app - it removes most of the features from the desktop website. Groww seemed to be a product targeted at experienced investors and had advanced features and analysis such investors would require. Zerodha on the other hand targets rookie retail investors and has thus made its whole experience as simple as possible.” Zerodha does a great job of opening up financial access and making the process simple - but it offers fairly complex options trading. And, if you don’t know what you’re doing, you could end up in trouble there. So the key improvement I’d like to see is embedded education on how to use options products. In particular, I think supporting education videos, quiz questions to validate understanding and quick tools to simulate outcomes based on various options trades would help a lot. To measure success, I’d measure engagement with these tools (e.g., video views, questions answered, % of new options traders engaging, % running simulations, etc.). Importantly, I’d also want to see if better education would reduce incoming support volume from people upset about trades they didn’t understand - that could be a huge win. The key risk here is that these tools negatively impact trade volume and, by extension, our revenue but I believe if done correctly this could be mitigated. It may even encourage more users to adopt options and boost revenue.