

# WhatsApp

## Simple | Reliable | Private

—

WhatsApp Capital  
Invest in Stocks & Mutual Funds



**Mahendra Yadav**

**Linkedin**

# Problem Statement

You have joined WhatsApp as the Head of Product for India.

On the very first day, you get an email from the CEO:

“Hey there,

WhatsApp is one of the most used products in India. For the next quarter, we need to focus on getting into Fin-Tech in India.

We need to enable people to buy stocks or mutual funds on WhatsApp. Expecting a plan soon.

Cheers!”

As the Head of Product, come up with a detailed plan covering the following: -

- How big is the market opportunity?
- Detailed user journey
- What are your success metrics?

For the above, please state any assumptions you make.



# About

- WhatsApp is an internationally available freeware, cross-platform, centralized instant messaging and voice-over-IP service owned by US tech conglomerate Meta.
- It allows users to send text and voice messages, make voice and video calls, and share images, documents, user locations, and other content.



**Total Downloads Worldwide: 5Bn+**

**Total Indian Users: 487Mn+**

**Source**

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# Market Size

## Revenue Potential in 1 Year

= Daily Active Users on WhatsApp Capital \* Avg. Charges \* Avg. Number of Trading Days in a Year

Total Demat Accounts = 11.6 Crore

Total Active Clients on NSE = 3.12 Crore

**Charges** = Assuming Avg. Rs.15 for Equity intraday, F&O - Futures, F&O - Options

**Avg. Number of Trading Days in a Year** = 252

## Daily Active Users

Total Indian Users on WhatsApp = 4.87 Crore

Assuming 20% will use WhatsApp Capital =  $0.2 \times 4.87$  Crore = 0.974 Crore

Assuming 30% of these will be **Daily Active Users** =  $0.3 \times 0.974 = 0.2922$  Crore

## Total Revenue Potential in 1 Year

= Daily Active Users on WhatsApp Capital \* Avg. Charges \* Avg. Number of Trading Days in a Year

=  $0.2922 \times 15 \times 252$  = **Rs. 1104.5 Crore**

Source



# User Personas



**Shivam Kumar**

- Shivam is a 21 years old man living in Delhi
- He is 3rd-year college student
- He wants to invest in stocks and generate money
- He doesn't know how stock market works and which are good stocks to buy



**Aditi Mishra**

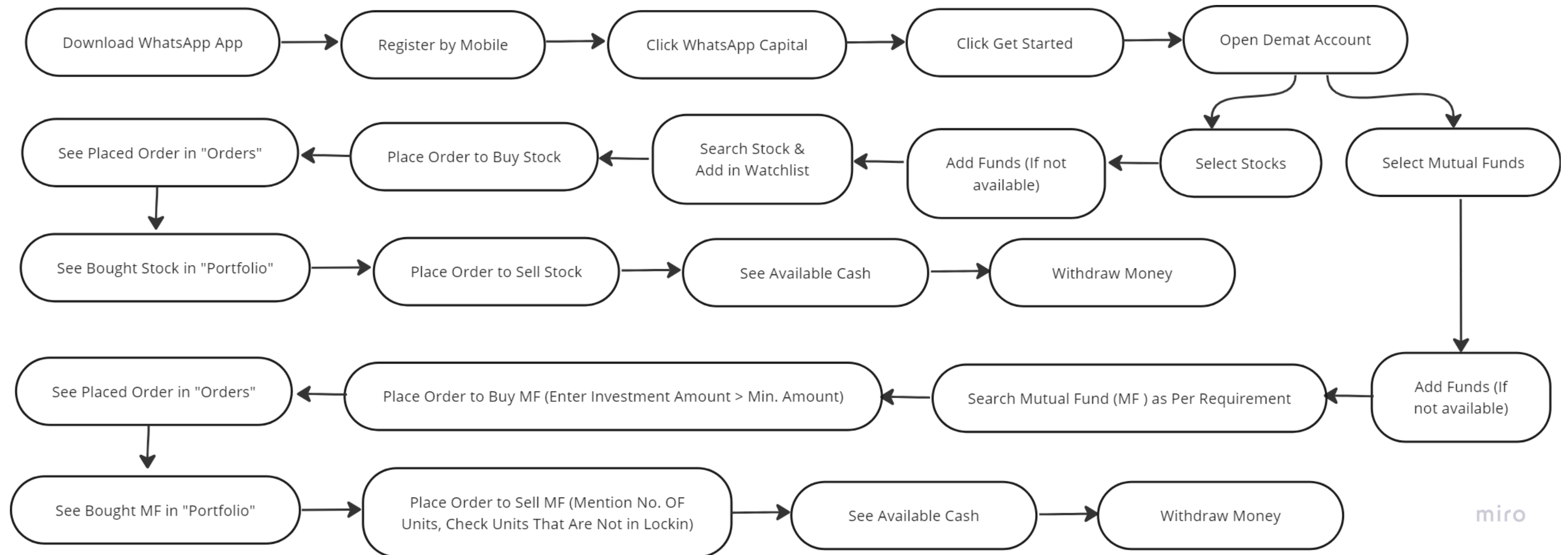
- Aditi is a 31 years old girl living in Pune
- She is doing the job from 2 years at an MNC
- She wants to invest in stocks and mutual funds to generate money
- She doesn't know which are better mutual funds to save tax & frustrated with the high platform cost



**Harish Lodhi**

- Harish is a 43 years old man living in Bhopal
- He is a shopkeeper from 20 years
- He wants to invest in mutual funds to save money for his daughter's marriage
- He doesn't know which is a better platform to buy mutual funds and how to buy or sell mutual funds

# User Journey



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# Success Metrics

| Acquisition                         | Activation                                       | Engagement                              | Retention               | Revenue                     |
|-------------------------------------|--------------------------------------------------|-----------------------------------------|-------------------------|-----------------------------|
| Total No. of Demat Accounts Created | Total No. of Unique Traders (At least one trade) | Avg. No. of Trades/User (Daily/Monthly) | Customer Retention Rate | Customer Acquisition Cost   |
|                                     |                                                  | Trading Turnover (Daily/Monthly)        | Monthly Active Traders  | Revenue (Monthly/Yearly)    |
|                                     |                                                  |                                         |                         | Net Profit (Monthly/Yearly) |



# Thank you!



Mahendra Yadav | IIT Guwahati  
Email: mahendra.iitg@gmail.com | M. No. 6264252896

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