

# Onboarding Teardown



What's not working?



What's working?

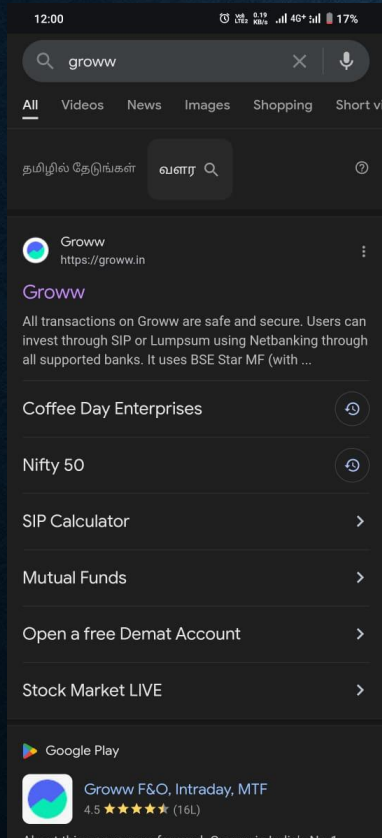


Cognitive Biases



Aha moment

# App Discovery Page



Organically in top for the brand keyword and no sponsored ad competing against the same

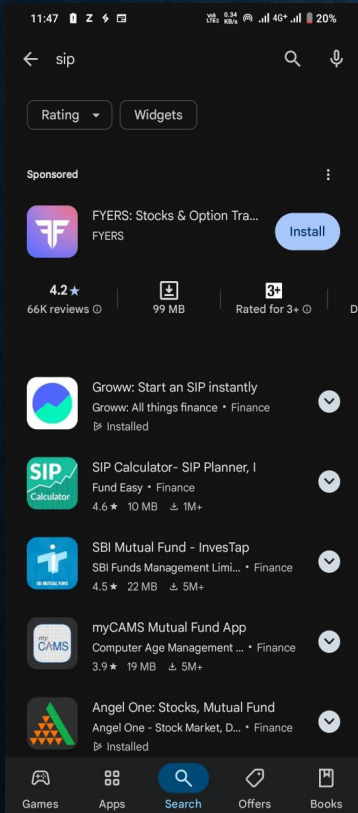
The ratings and reviews displayed is a positive as it endorses the public opinion of the application.  
The core value proposition is conveyed in the description, "All transactions on grow are safe and secure"



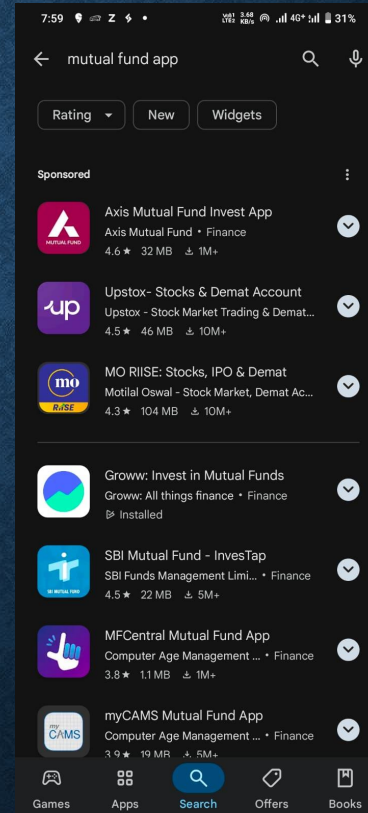
## Cognitive Biases

Social Proof – Groww is India's No.1 stock broker, trusted by more than 10 Mn+ active investors.

# App Discovery Page

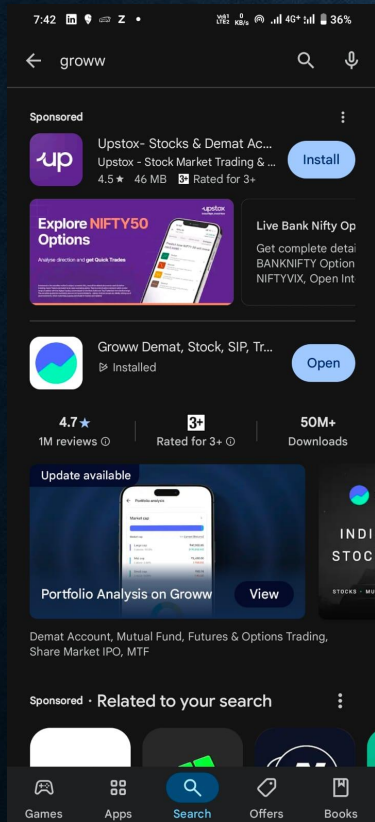


Searches of keywords like "SIP" and "Mutual Funds" give Groww as one of the top results on the Play Store, this shows they have optimized ASO with top keywords and are seen organically without spending on ads.

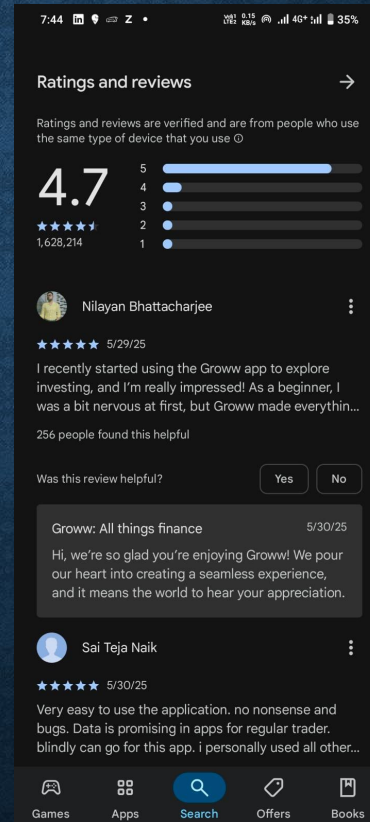


Paid Ads do not show Groww as the top Result. Competitors are ready to spend on the generic keywords unlike groww.

# App Discovery Page



Competitors is targeting groww keyword spending on paid ads.

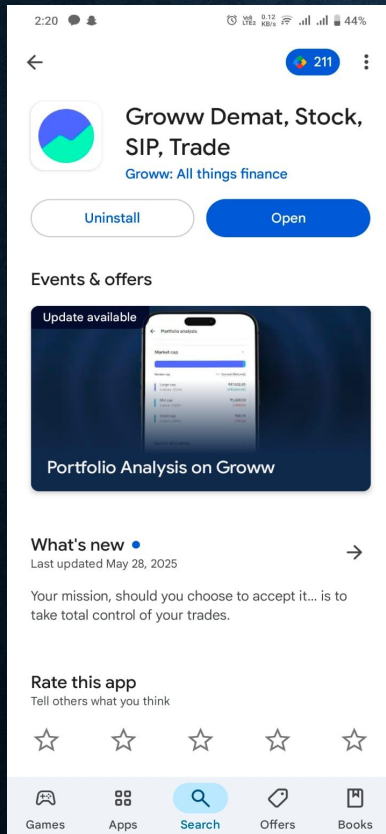


The App reviews and Ratings further emulate the Social Proof Bias

Rating of 4.7 with more than 1M + reviews build trust among the users.

Positive reviews are shown upfront

# App Page



Clear value proposition in the title "Demat, Stock, SIP, Trade"

Strong mission statement about "taking control of trades"

Heavy focus on trading rather than beginner-friendly investing



Clear branding: "Groww your wealth" with investment categories (Stocks, Mutual Funds, F&O)

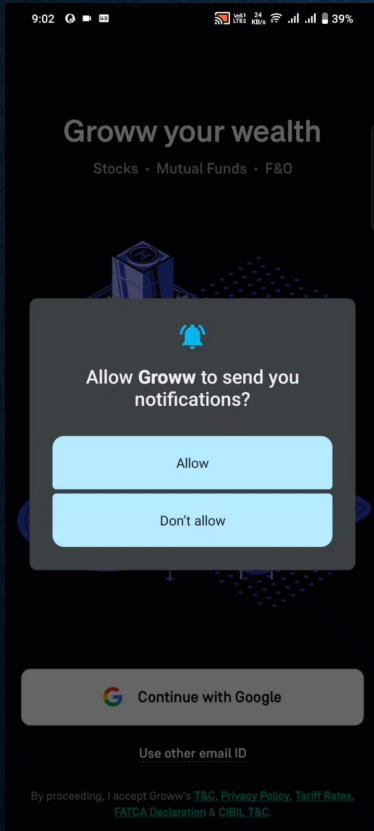
Core Value Proposition is displayed on screen.

Minimalistic layout, Sign-ups available for Google & Apple ID

The Preview images clearly describe all the salient features of the application and the core value proposition

 Cognitive Biases  
•Aesthetic-Usability Effect

# Sign Up page



As soon as user enters it throws a popup to provide permission for notification. From the activation perspective, this pop ups mean a lot in pushing notifications.

This is to communicate through push in case the user does not signup.

No context: Users don't know WHY they should allow notifications

Choice to sign up with a Google Account

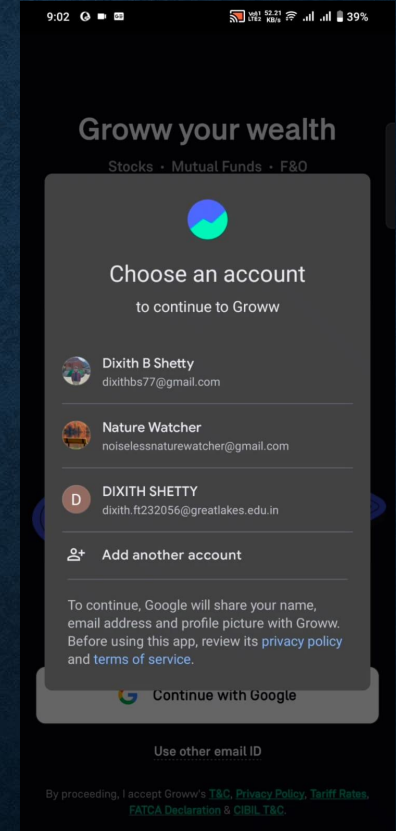
It automatically populated Gmail account to be used by default with option to add another account. This is to make it easier for user.

The process is streamlined, allowing users to get started with minimal friction.

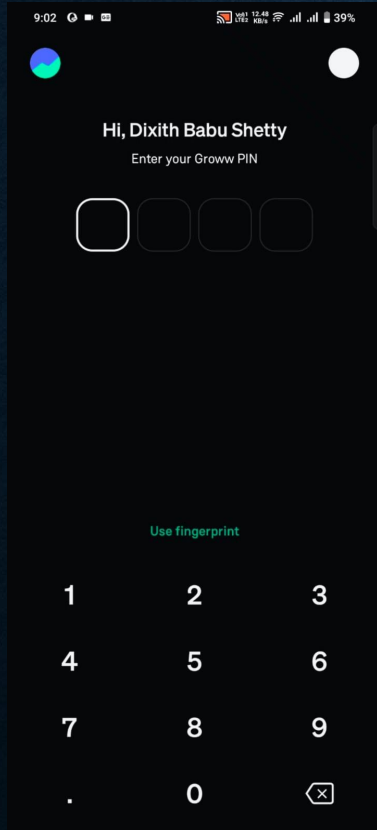
Some users might be hesitant to use social logins for financial apps due to privacy concerns.



Quick signup process shows the app values user time

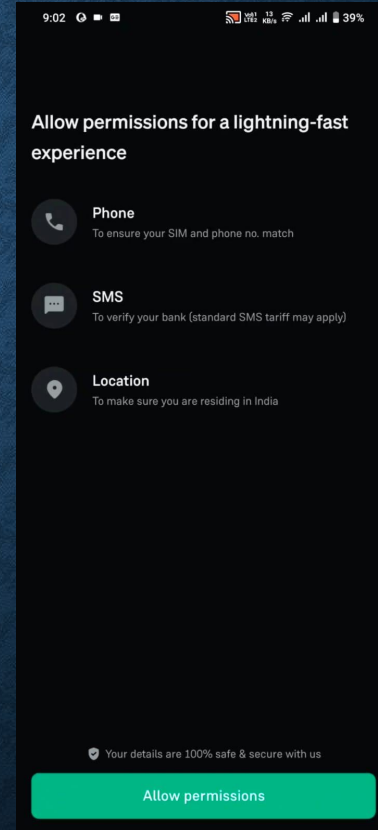


# Permission Confirmation



Why Mpin setup in the middle of the journey when it can be done after the registration.

Seamless experience though where I used fingerprint to move forward



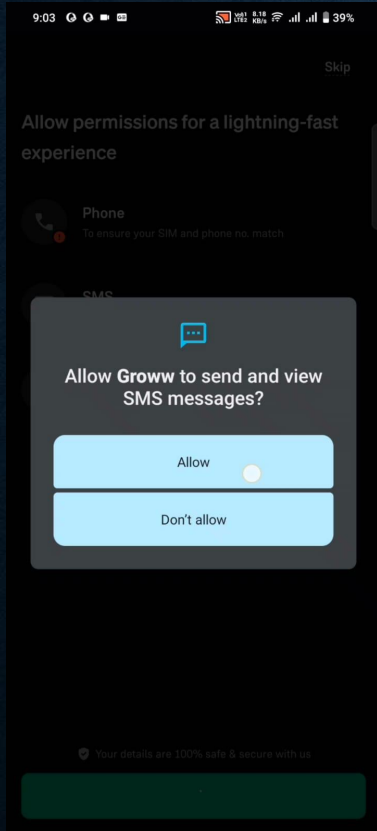
All three permission are made mandatory with no options to skip.

This stage can be removed, even though it's required for play store compliance – it can be place in mobile number screen with only content asking permission.

Near the allow permissions it says all data are 100% safe and secure.


Also, this acts like a priming stage of what's coming next.

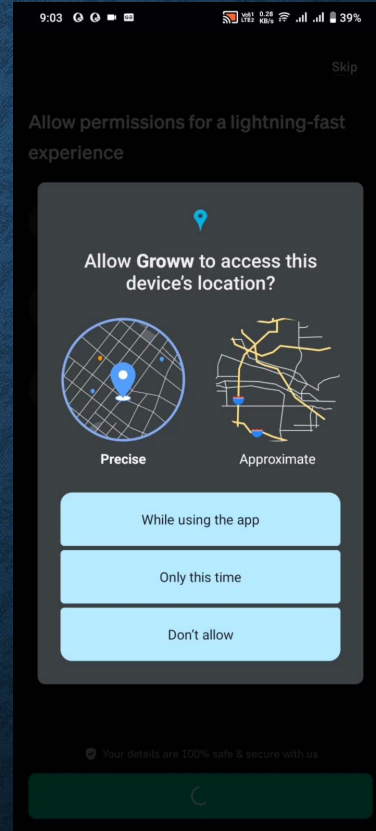
# SMS/Location Permission



Can mention again your data is safe and secure and we take this for bank validation for UPI onboarding.

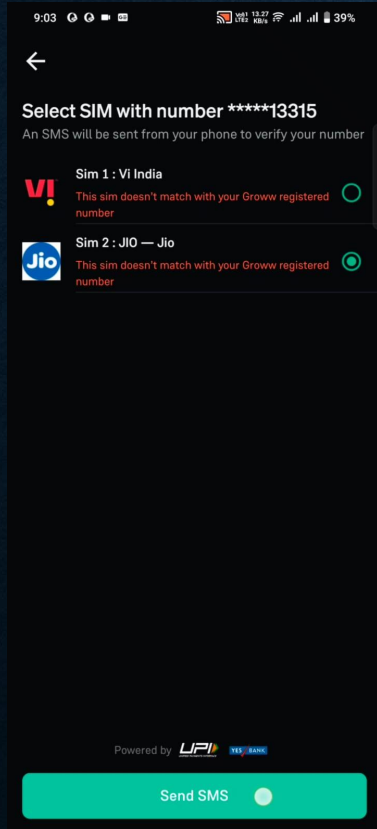
Doesn't allow to me to move forward without giving allow permission – not a good experience.

 Cognitive Biases  
Loss Aversion: Worried about giving up private information

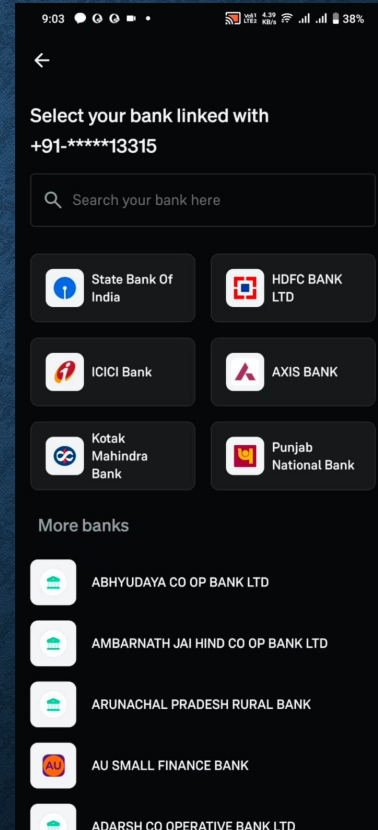


Location access is not required while onboarding and can be taken after onboarding or during the liveness check

# Bank verification screen



My phone numbers are auto populated. Communication given on SMS will be sent to verify the number.



Top banks are shown upfront to make sure less people use the search.

Bank validation happened very smoothly with a success page for a small AHA moment.

# Parents Info and Aadhar OTP

9:04 38%

←

### Enter your parents' name

These are required to confirm identification.

Mother's name

Father's name

Next




No information on why parents name are required.  
No skip options as well.

9:04 38%

←

### Verify Aadhaar using OTP

Enter your Aadhaar and verify using OTP sent to your Aadhaar linked mobile number



XXXX XXXX XXXX

[Don't know your Aadhaar?](#)

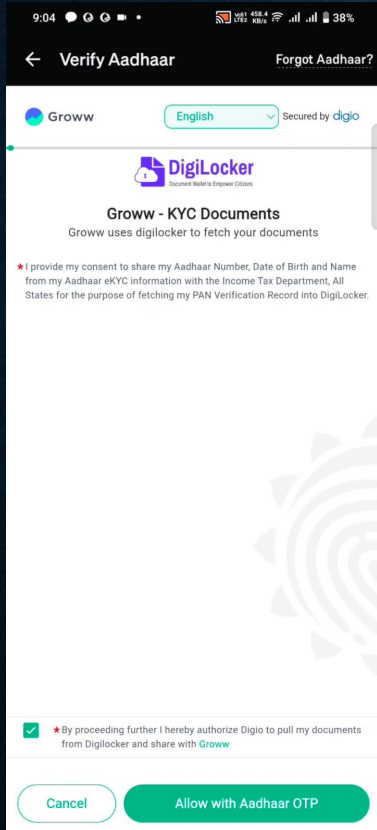
Secured by DigiLocker, Govt. of India

Continue

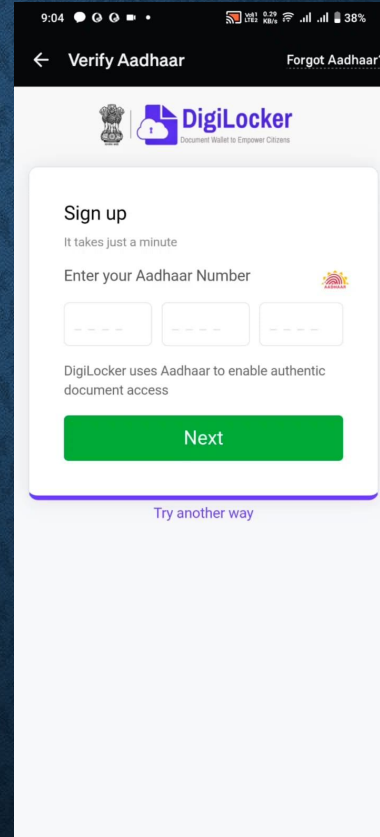
No Priming is done to ensure that documents are going to be verified in the following steps, & KYC Completion is a mandatory activity.

Info given this process happens through Digi locker and is secured process.

# KYC through Digilocker



Redirection to Digi locker is smooth and option given if the user has forgot Aadhar.

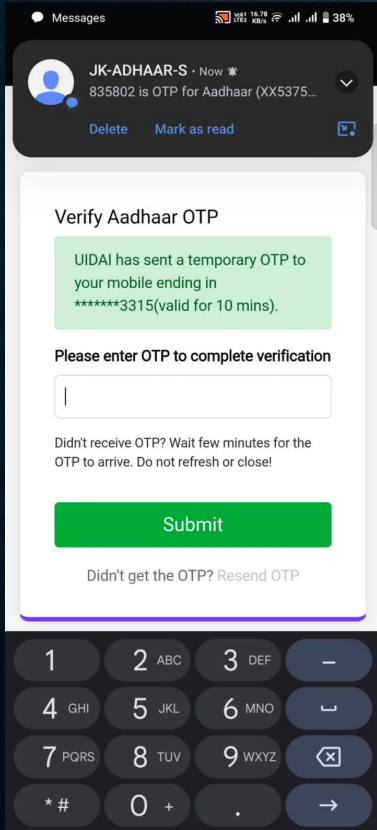


Signup though Aadhar directly instead of mobile and password or pin which users might not remember.

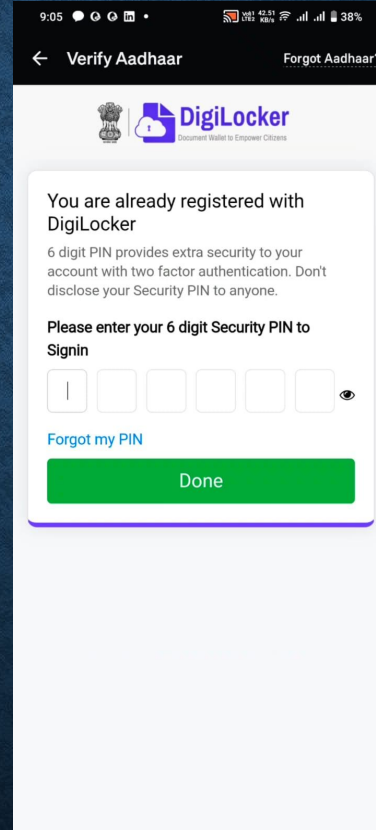
Try another way option given just in case if the Aadhar is not available handy

This is the drop-off point as Users without access to their Aadhar registered mobile on their person will choose to complete the KYC Later

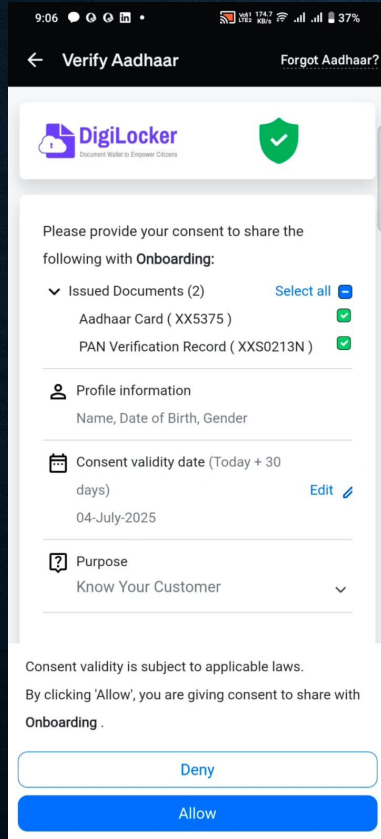
# KYC through Digilocker



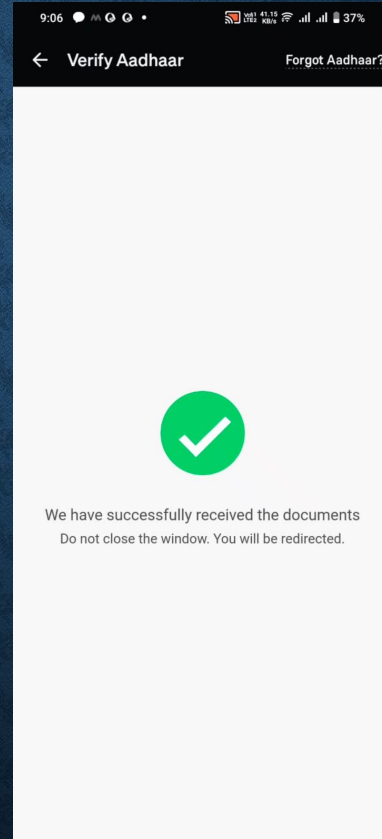
Digi locker integration is smooth and seamless. No Issues with OTP receipt or submission



# KYC through Digilocker



Document validation happened very smoothly with a success page for a small AHA moment.



# KYC Process

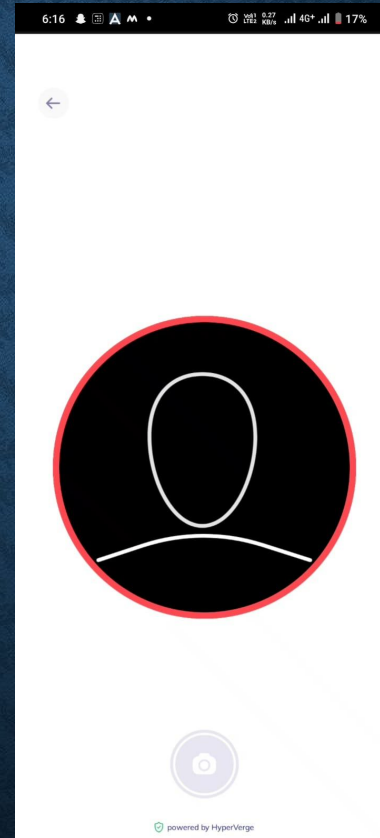


No priming/explanation for the need for a picture.

Location access could have been taken here as a part of mandate for liveness.

Camera permission is taken without mentioning on secure and safety measures.

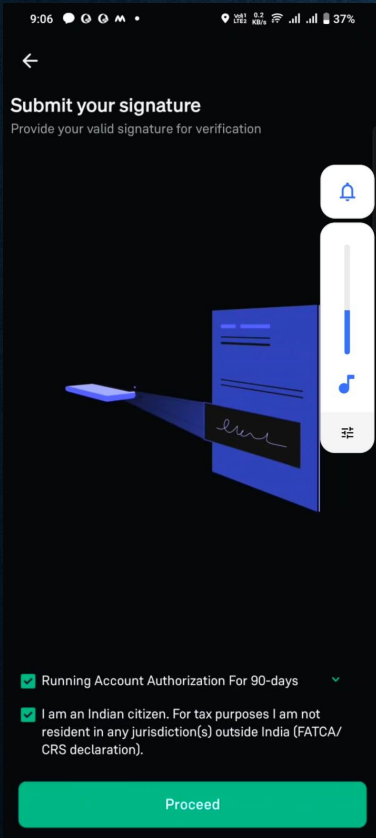
Explanation could have been given this is part of KYC for checking liveness and location.



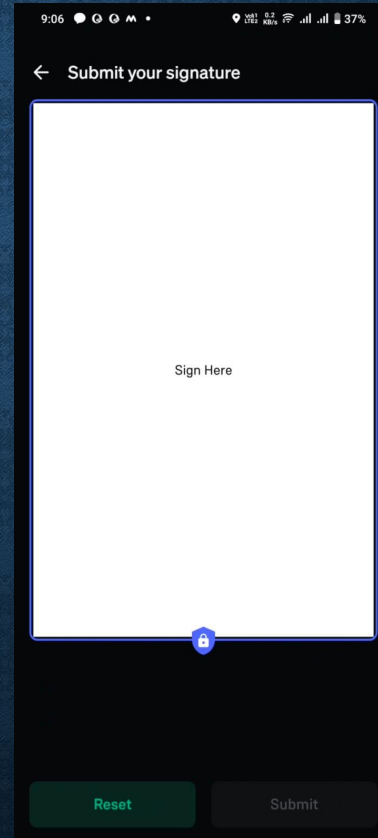
No instruction given in terms of best way to capture the photo quick.

Info on brightness, lighting, camera specification and what can lead to failure could have been given for better understanding for the user.

# Signature process



Priming is done to take signature and permission taken as per FATCA requirement

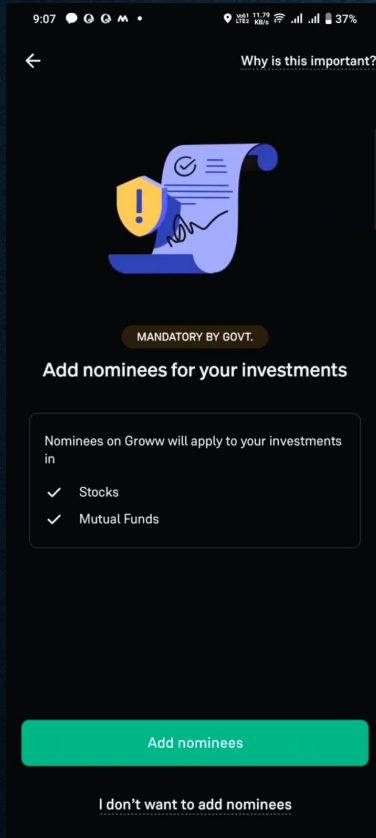


Large, obvious signature pad with "Sign Here" placeholder

Signature process is smooth and easy, have options to reset in case to try again for better clarity.

No signature guidance - users don't know if they should sign their full name, initials, or match a reference

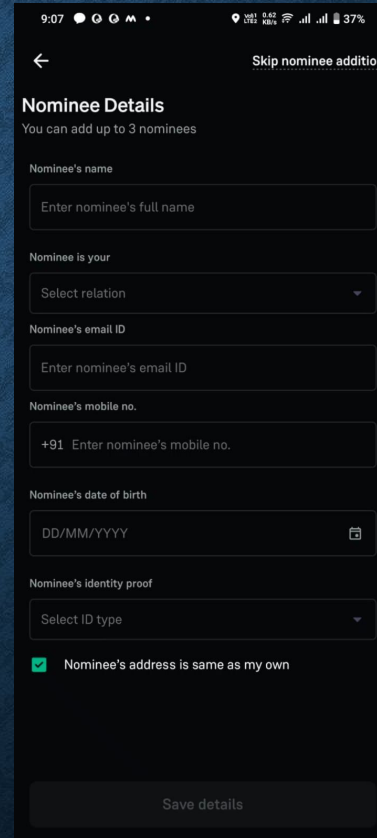
# Nomination Process



Priming for nominee details, showing its mandatory by govt and where it's going to apply and info on why is this important.

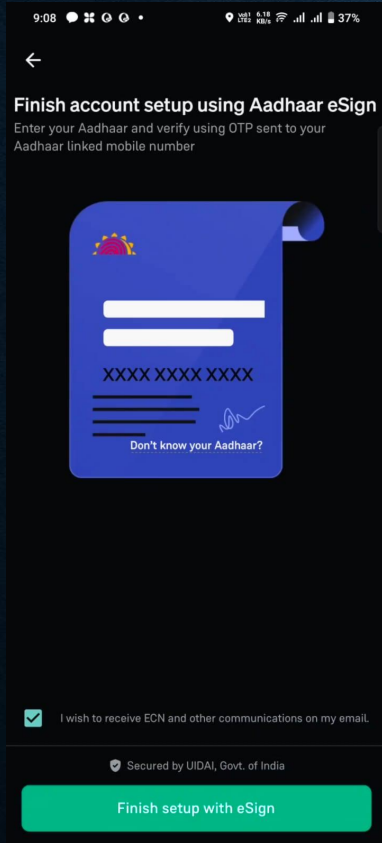
Engaging illustration with document, signature, and shield icons

Option given to don't want to add nominees as well.



3 Nominees can be added, skip option available to reduce drop-off, address can be fetched automatic in case the address are same to make the process simple

# Account Setup through Esign




Secured by UIDAI, Govt. of India" badge provides maximum credibility

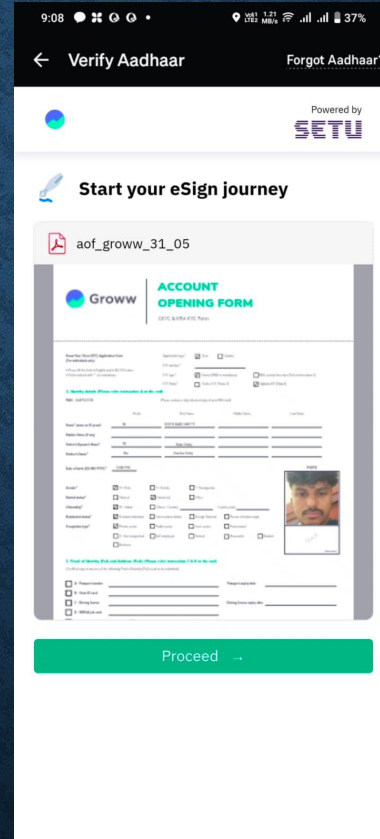
Familiar Aadhaar card visual makes the process instantly recognizable

Clear explanation of the OTP verification process

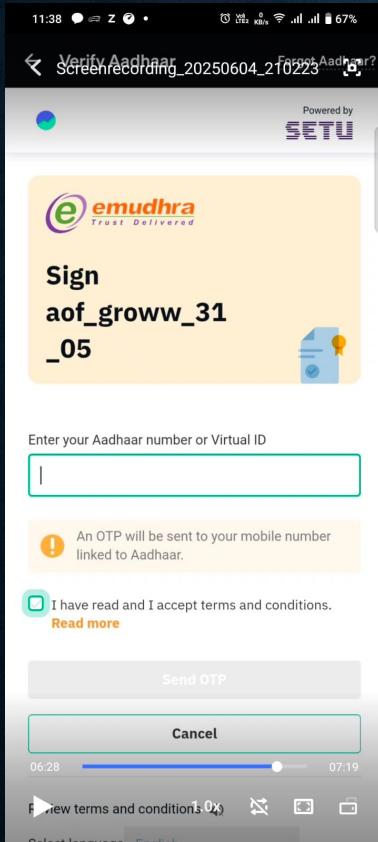


Progress indication with "Finish account setup" suggests we're near the end

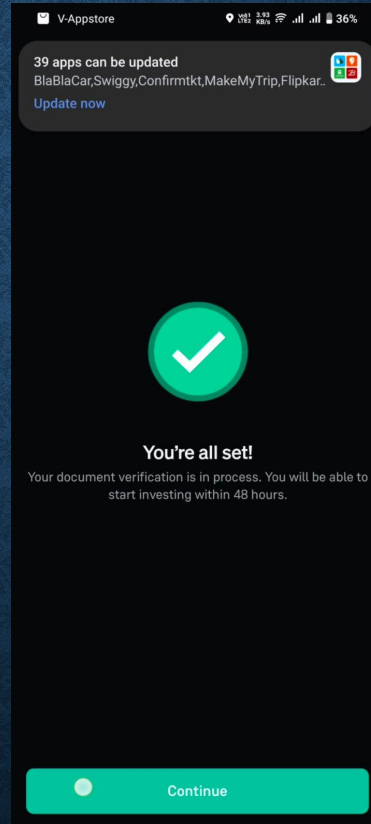
 Cognitive Biases  
**Familiarity Bias:** Aadhaar card visual creates immediate recognition and comfort



# Account Setup through Esign



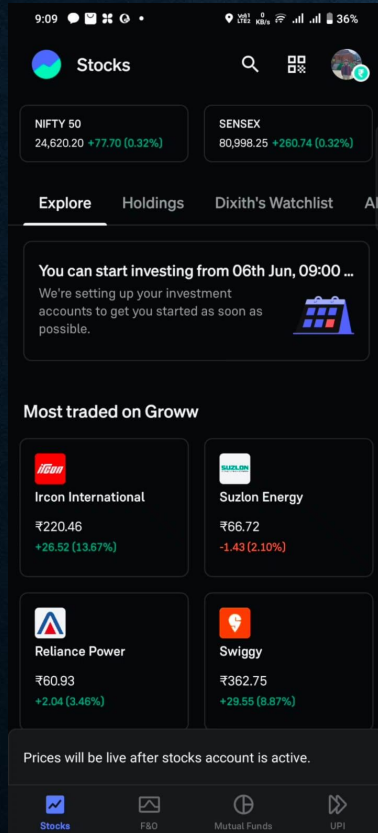
Redirection to emudhra is seamless and OTP verification happens without any hassle



🔥 Cognitive Biases  
**Completion Bias:** Green checkmark provides satisfaction of achievement

48-hour wait could lead to user abandonment

# App Homepage



Most traded on Groww" creates social proof and discovery

Dixith watchlist shows personalization and get me ready by adding stocks

Clear timeline: "You can start investing from 06th Jun, 09:00"

Smart Product Segmentation: Stocks F&O, Mutual Funds , UPI