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JioBlackRock AMC: Delivering Scalable Digital Customer Experience at Bharat Scale

Abstract

India's mutual fund industry stands at a crucial point. While rising incomes, digital adoption and financial awareness have expanded the potential investor base, mutual fund penetration remains among the lowest globally. The main challenge is not awareness alone, but a complex investor process that discourages participation and weakens trust. JioBlackRock AMC addressed this challenge with a digital-first asset management platform built to simplify investing, strengthen investor confidence and enable large-scale participation through seamless omni-channel experiences. Centered on accessibility, automation, personalisation and self-service, the platform aims to democratise wealth creation and foster financial inclusion across diverse investor segments. Leveraging the broader Jio ecosystem, it has onboarded more than 560,000 digital investors, processed over 9 million transactions, enabled more than ₹650 crore of digitally sourced assets under management and achieved a 74 percent digital onboarding rate. By combining intelligent automation, AI-powered support, integrated education and frictionless onboarding, JioBlackRock has created a scalable model for digital wealth management that balances growth, trust and inclusion.

Introduction Financial inclusion increasingly depends on institutions' ability to simplify access to investment products while building trust among first-time investors. Despite significant advances in digital banking and payments, barriers such as low financial literacy, fragmented customer support, lengthy onboarding processes and limited personalisation continue to inhibit wider participation in mutual funds. For first-time investors and customers in Tier-2 and Tier-3 markets, these barriers are especially acute.

JioBlackRock AMC recognised that expanding the investor base would require a complete redesign of the customer journey rather than incremental improvements to existing processes. The organisation therefore developed a digital-first asset management platform embedded within the Jio Financial Services ecosystem. The platform combines mobile and web experiences, automated

onboarding, intelligent self-service, personalised engagement and integrated investor education to create a seamless investment experience.

The initiative was designed not only to improve operational efficiency but also to foster trust and confidence among investors. By reducing friction across onboarding, payments, support and engagement, JioBlackRock sought to make investing more accessible to a broader segment of the population. The results show the effectiveness of this approach: more than 560,000 investors have been onboarded digitally, over 9 million transactions have been processed and the platform has generated more than ₹650 crore in assets under management through digital channels alone. These outcomes highlight the potential of customer-centric digital platforms to drive both business growth and financial inclusion at national scale.

The Problem Statement

Although India has witnessed significant growth in digital financial services, participation in formal investment products remains relatively limited. The barriers are often embedded within the customer experience itself rather than in the products being offered.

One of the most significant challenges was low financial literacy. Many potential investors lacked sufficient understanding of investment products and therefore hesitated to begin their investment journey. This lack of confidence translated into lower conversion rates and lower participation. Equally important was the trust deficit that many investors experienced when dealing with new asset management companies. Concerns about transparency, reliability and transaction security frequently led to abandonment during onboarding and early-stage engagement.

Operational inefficiencies also contributed to the problem. Traditional onboarding processes often involved multiple verification

steps, manual interventions and lengthy activation cycles. These processes increased drop-off rates and delayed investor activation. Payment-related issues created additional friction, particularly when transactions failed during critical stages of onboarding or investment execution.

The customer support environment presented another challenge. Disconnected support channels and fragmented service experiences increased operational costs while reducing customer satisfaction. Investors frequently required assistance for routine activities, creating pressure on support teams and slowing response times.

Finally, the absence of personalised experiences limited long-term engagement. Generic communications and uniform customer journeys failed to address individual investor needs, preferences and behaviours. This weakened retention and reduced opportunities for deeper customer relationships.

Strategic Vision

JioBlackRock AMC envisioned creating a digital investment platform capable of democratising wealth creation at Bharat scale. The objective was to fundamentally redesign the investor journey around simplicity, trust, accessibility and inclusion rather than merely digitise traditional investment processes. The strategy focused on reducing onboarding friction, building investor confidence through transparent and reliable experiences, enabling self-service support and delivering personalised interactions that strengthen long-term engagement.

A key element of the vision was leveraging the broader Jio ecosystem

and its growing digital footprint to build a scalable distribution model that could efficiently reach millions of potential investors. By combining technology, investor education, automation and customer-centric design, the platform sought to create an investment ecosystem wherein first-time investors could participate confidently while experienced investors could access sophisticated services through a seamless digital experience. The long-term objective was to position JioBlackRock as a comprehensive digital investment destination that supports wealth creation across multiple customer segments and geographies.

Solutions Stack

JioBlackRock AMC implemented a unified digital architecture to solve the barriers across the entire investment lifecycle through integrated technology and customer experience capabilities. At the core of the solution is an integrated app and web ecosystem embedded within the Jio Financial Services platform. This architecture permits investors to discover products, complete onboarding, create investment accounts, execute transactions and access support through a consistent omni-channel experience.

Existing KYC-compliant users can complete onboarding in approximately 64 seconds, while fresh KYC users can complete onboarding within about five minutes. This directly addresses the lengthy onboarding process and significantly reduces activation time compared with traditional models.

The platform incorporates automated core processes covering onboarding, bank validation, payment processing and investor activation. Automation minimises manual involvement while improving consistency, compliance and operational output. The system continuously monitors process performance and uses data-driven optimisation to reduce friction and improve completion rates, directly addressing operational inefficiencies in the investor journey.

A second major pillar of the solution is AI-powered self-service support. The platform provides intelligent support capabilities that enable investors to resolve issues independently while maintaining regulatory compliance and service quality. Automated assistance reduces reliance on manual support teams, improves response times, directly addresses fragmented support experiences and reduces support volumes while enhancing customer satisfaction.

Personalisation constitutes another important component of the solution

architecture. Investor journeys are tailored based on user behaviour, preferences and engagement patterns. Context-aware experiences provide relevant information, educational content, product recommendations and service interactions at different stages of the customer lifecycle, directly addressing the limits of generic communications and uniform customer journeys. This tailoring framework strengthens investor belief and encourages sustained engagement.

The platform also integrates financial literacy and investor education directly within customer journeys. Rather than treating education as a separate activity, learning content is embedded within product experiences, helping investors understand concepts, evaluate options and make well-informed decisions. This approach directly addresses low financial literacy and is particularly important for first-time investors and customers from underserved markets.

To ensure scalability, the platform utilises the existing Jio Financial Services ecosystem, which includes more than 5 million users. This ecosystem-based approach lowers customer acquisition costs, accelerates adoption and creates network effects that strengthen long-term engagement. Inclusion-first design principles ensure accessibility for diverse customer segments, including investors from Tier-2 and Tier-3 locations. Compliance-safe AI frameworks provide automation while maintaining regulatory safeguards and governance standards.

Outcomes

The initiative has delivered significant outcomes across acquisition, engagement, operational efficiency and investor trust. The platform has successfully onboarded more than 560,000 digital investors, demonstrating strong acceptance of the digital-first model. Digital channels account for 74 percent of all investor onboarding, validating the organisation's strategy to reduce dependence on physical distribution networks and expand its national reach.

Transaction scale has grown substantially, with more than 9 million transactions processed through the platform. This volume reflects both platform reliability and growing investor assurance in digital investment channels. At the same time, digital channels have enabled more than ₹650 crore in assets under management, demonstrating the platform's ability to convert engagement into meaningful investment activity.

Customer experience improvements have been equally significant. AI-powered

support capabilities reduced daily support queries from approximately 400 to 50-80, representing an 80 percent reduction in support volume. Self-service effectiveness improved by 45 percent, enabling investors to resolve issues independently and reducing operational costs.

System improvements have additionally strengthened onboarding and transaction success rates. The introduction of PAN-based fallback validation improved onboarding success by 35 percent, while enhanced payment infrastructure increased UPI transaction success rates to exceed 97 percent. These improvements reduced abandonment rates and boosted investor confidence.

Beyond operational metrics, the initiative has strengthened trust, transparency and financial inclusion. By simplifying access to investment products and embedding education within customer journeys, the platform has enabled broader participation in formal investment markets and created a scalable foundation for future growth.

Highlights

- JioBlackRock AMC developed a digital-first wealth management platform to simplify investing, increase financial inclusion and improve the customer experience across India, aligning it with these strategic goals.
- It offers a seamless omni-channel experience through integrated mobile and web platforms, enabling KYC-compliant users to onboard in as little as 64 seconds.
- Core features include automated onboarding, AI-powered self-service support, personalised investor journeys, embedded financial education and automated payment validation, each reinforcing the platform's strategic objectives.
- Leveraging the broader Jio ecosystem, the platform has onboarded 560,000+ digital investors, processed 9+ million transactions and generated ₹650+ crore in digitally sourced AUM, demonstrating strategic scale.
- Results include 74 percent digital onboarding adoption, 80 percent reduction in support queries, 45 percent improvement in self-service effectiveness, 35 percent higher onboarding success rates and 97 percent+ UPI transaction success rates, underscoring the platform's strategic effectiveness.

Conclusion

JioBlackRock AMC's digital transformation demonstrates how customer-centric design, intelligent automation and ecosystem integration can address longstanding barriers to financial participation. By simplifying onboarding, enhancing trust, enabling self-service and delivering personalised investor experiences, the organisation has created a scalable platform capable of supporting wealth creation at national scale.

The initiative's achievements - 560,000 digital investors, 9 million transactions, ₹650 crore of digitally sourced AUM, 74 percent digital adoption, 80 percent reduction in support queries and 97 percent transaction success rate - illustrate the effectiveness of combining technology with a deep understanding of investor needs. More importantly, the platform demonstrates that digital transformation can be a powerful instrument for financial inclusion when designed around accessibility, trust and user empowerment.



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