

Empowering young women as investors

Reimagining investment onboarding through a reflective AI companion

Young women remain underrepresented in investing

Young women remain underrepresented in investing, not due to low interest, but because they face several emotional, social, and structural barriers when getting started. On average, only **1 in 4** users of Rabobank investment products are **women** (18–25).



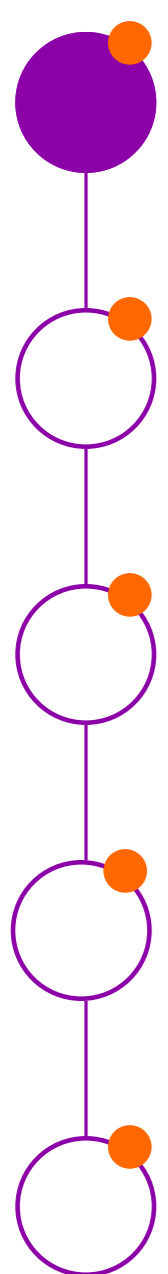
Current onboarding does not match how they decide

Young women tend to explore, compare, and reflect before committing, as they seek **reassurance** and confidence in their decisions, while current onboarding processes rely on rigid, linear flows that push users quickly toward commitment.

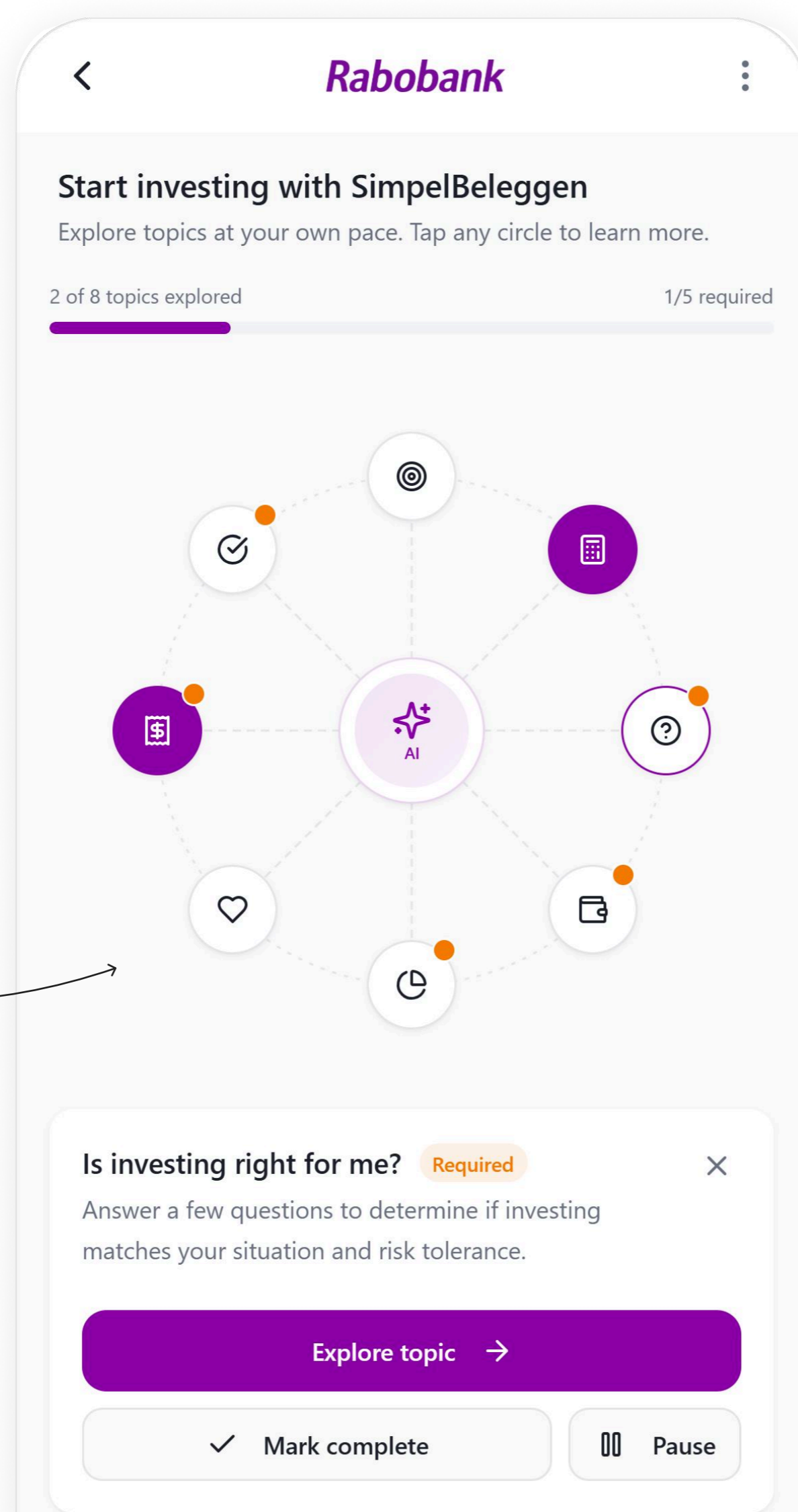
A reflective AI companion for confident investing

The onboarding is redesigned as a **flexible, non-linear experience** that allows users to move at their own pace. Users can navigate topics freely, revisit information, and focus on what matters to them. **AI** supports this process **as a reflective companion** by answering questions, personalising explanations, and building reassurance throughout decision-making.

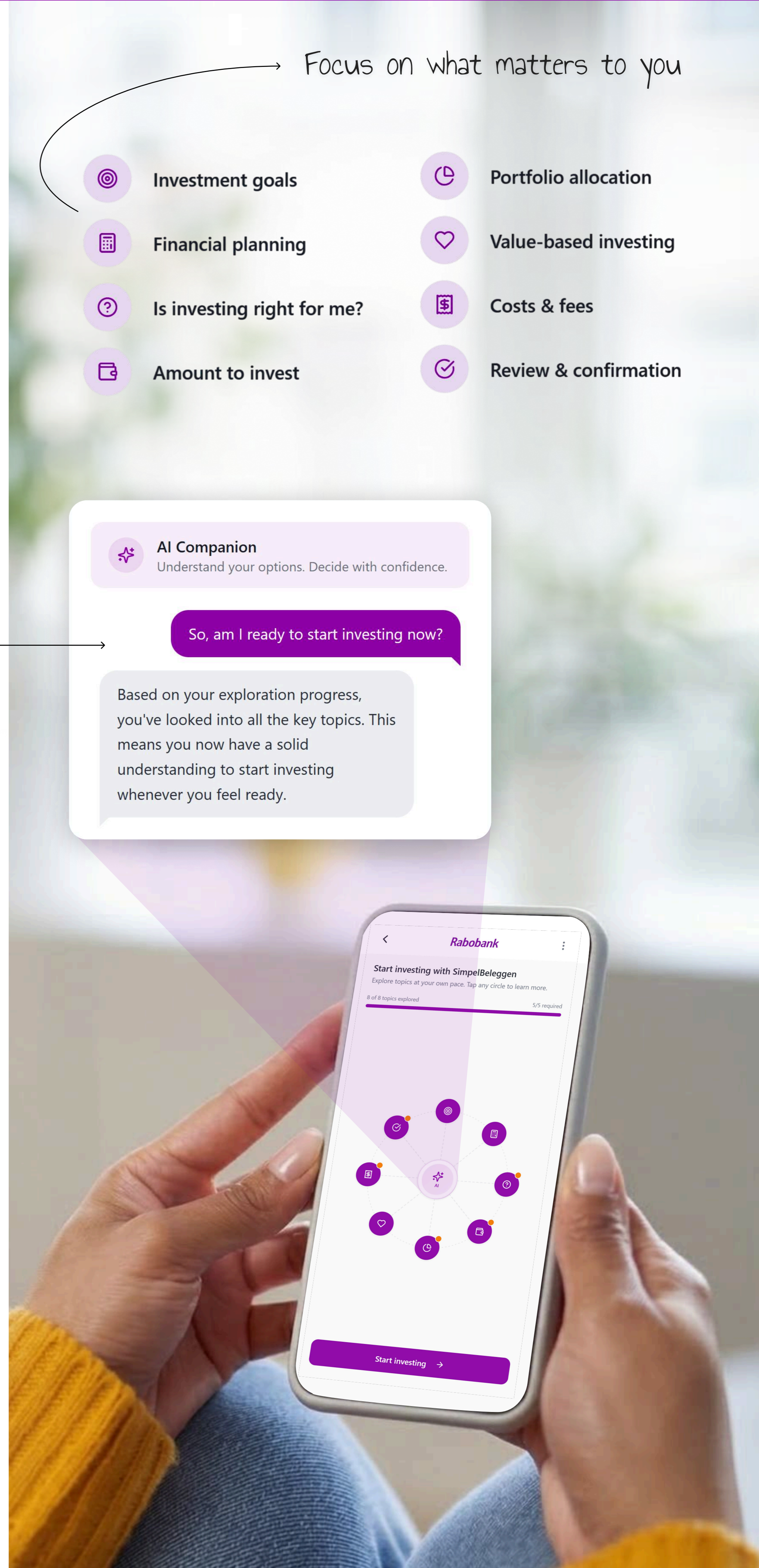
Current onboarding: a linear funnel



Reimagined



Rabobank



Focus on what matters to you

- Investment goals
- Portfolio allocation
- Financial planning
- Value-based investing
- Is investing right for me?
- Costs & fees
- Amount to invest
- Review & confirmation

AI Companion
Understand your options. Decide with confidence.

So, am I ready to start investing now?

Based on your exploration progress, you've looked into all the key topics. This means you now have a solid understanding to start investing whenever you feel ready.

"I sometimes find it difficult to make decisions, I think it helps to have the right guidance."

Participant, user research (18–25)

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Strategic Product Design

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