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The financial industry is very adept at creating new products and successfully selling them to the masses. Many of these products have been successes that have made money for investors and financial institutions that offer them. However, other products were either outright disasters or worse, brought the world to the brink of financial collapse. Prime or we have to say a subprime-example of such toxic products will undoubtedly be the U.S. Mortgage Securities, whose explosion around 2007 - 09 caused the global credit crisis and the Great Recession. Here are 10 steps to create a new financial product. It is obvious that the creation of a new financial product entails a greater degree of risk compared to the production of the widget. For example, a supplier of a new financial product faces risks associated with erroneous risk management or conflicts of interest. However, the more serious risks associated with new financial products are transferred directly to customers. Recall the number of American homeowners who faced financial difficulties due to the dramatically higher cost of mortgage financing at their adjustable mortgage rate when U.S. interest rates rose from 2003 to 2006. While a new product debacle may occur from time to time in the financial industry, the reality is that these products tend to go through a rigorous development process that can take many months to complete. The first step in developing a new financial product is to conceptualize it. The idea of a new product can come from a variety of sources such as customer demand, domestic sales or a third party. Exchange-traded funds have emerged because they have gone away with the limitations of traditional mutual funds, trading on the stock exchange, and thus offering instant liquidity and transparency - traits that have huge appeal to investors. On the other hand, strip bonds or zero-coupon bonds probably evolved because some bright spark in the financial institution believed that accepting 10-year bonds, stripping it out of its 20 semi-annual coupons, and selling them individually would result in 21 separate commission deals (20 coupon payments plus principal bonds) rather than a single bond transaction. At this stage, the product development team must translate the idea into a tangible product that can be sold to the clientele of the institution at a reasonable profit. The development team must go a fine line in developing a product that is neither unnecessarily complex (real risk with financial products) nor so simple vanilla that it is easy for competition to replicate. The product's clientele is also defined at this stage, as most of the The steps are conditional on whether the product is intended for a retail audience, or should only be directed at institutional customers. The new product must comply with the securities regulations approved by the relevant authority. For example, regulatory notice 12-03 from the Financial Industry Regulatory Authority (FINRA) provides recommendations for financial firms to increase the requirements for oversight of complex products. FINRA defines a complex product as a product with multiple functions that affect its investment returns differently under different scenarios, such as securities supported by assets or structured notes. As a regulation primarily designed to protect retail investors from questionable products or services offered by unscrupulous firms, ensuring that the new product fully complies with all applicable rules necessary to ensure its success (not to mention avoid potential embarrassment later). On the legal side, the firm's legal luminaries will ensure that the intellectual capital invested in the product will be protected by the necessary applications. The legal team will also confirm that regulatory requirements relating to issues such as product suitability and conflict of interest have been met. At this stage of the evolution of the new product, nitty-gritty scored. This is perhaps the most important step in the entire process of developing a new product, as it covers all the key details associated with the product offering. This includes developing forms and documents that will be filled out by the client, ensuring that the transaction is effectively executed on the firm's platform, and identifying steps related to processing trading in the back office. It also includes other key elements such as risk management and control development to make sure that the risks to the firm associated with the new product are mitigated, as well as customer accountability, employee training (front office and back office) and oversight. A new product can be registered through a prospectus or offering documents with an applicable authority, such as the U.S. Securities Commission, or provincial securities commissions in Canada. Rather, they ensure that all I have dotted and t intersect in the prospectus, and that it contains full disclosure of all the factors required for the investor to make an informed investment decision. Marketing a new product is vital to its success. This stage also involves training the customer if the product is quite complex. As a rule, marketing cannot or can only be done in a limited manner - until approval is obtained from the authority with which the prospectus or document offering was registered. Developing literature such as brochures and presentations that effectively communicate the characteristics and benefits of the product, as well as the formulation of a coherent media strategy, are time-consuming activities that can take weeks. This is another key step because if there is no effective sales force for the sale or distribution of the product, it will be doomed to fail. The firm or institution must make a number of important decisions at this stage - who will sell the product, how they will be compensated, what the level of compensation is and so on. Product attributes are essential to determining the right target audience for it. For example, a product with high risk and high reward or a fairly complex product may be better suited to institutional investors, while a relatively simpler product may be attractive to retail investors. Once the target market is determined, the correct distribution channels can be used. Finally, the big day comes when the product is finally launched, culminating in months of effort. New financial products are usually launched with a lot of fanfare, right after or during a media blitz to raise awareness of the product. Some new products may fly off the shelf as soon as they are released, while others may take longer to gain traction. It all depends on what the investor's need is currently satisfied with a new product - income, growth, hedging or other needs, as well as his risk profile. The firm's compliance department will monitor sales of the new product to ensure that it is sold only to those customers of the firm for whom the product is suitable. Customer fitness is a very big problem in the financial industry. A consultant who sells a complex structured note to an 80-year-old man with limited income will soon receive a visit from a compliance officer and may be in danger of being shown the door. Depending on the specifications of the proposed (new) product, compliance will also depend on prohibited practices such as frontal or manipulative trading. At the final stage of the new product development cycle, it will be reviewed at set periodic intervals to assess different parameters - product sales compared to forecasts, unexpected challenges, risk management, product contribution to profit, and so on. Depending on the results of such periodic reviews, a new product may either end up with a short shelf life, or it may be a winner who expands the firm's portfolio of successful product offerings. The 10 steps outlined above are essential for creating a new financial product, although they may not always be in the order shown. When Jeff Bezos started thinking about his business, he did a systematic analysis of all sectors of the economy in order to determine which product would be best sold online. This process helped him identify his starting Books. Buying books online is convenient for the user. It is an information-rich product, it is easy to ship, there is great demand and it is a commodity product with a high margin distributor. You probably already know the rest of Amazon's history, although it seems that it is not yet fully written. Review: What is product development Product Development is the first step in the product lifecycle, and when you want to develop a product for sale online, you have to think like Bezos and systematically analyze the product, market and distribution characteristics in order to build your business plan. The product development process consists of steps that transform the concept of a product into a commodity. You start with an idea and end up with specifications, product positioning, pricing strategy, service components, and financial characteristics. From the outset, this process may be thought-oriented or market-oriented, but it follows the same steps. What to consider before starting the product development process Before we see how to create a product, let's look at some of the prerequisites for product development. You can save a lot of time and effort by making sure you've covered the following things before embarking on the process of creating a product.1 Is there a demand for a product? Does the product you have in mind cover a real need? The importance and repetition of the need will determine the size of your potential market for the product. If your concept is based on ideas, then there may not be an existing demand for the product, and the market needs to be evangelized in order for you to sell the product. Can it be produced? While everything can be created or adapted from photography using Photoshop, engineering doesn't always give us the same creative freedom. From a technical point of view, can this idea of the product be manufactured? Is there a manufacturing capability already in place somewhere in the world?3. How can a product reach its customers? Where are your customers physically located? Are there means of transportation and delivery for product ideas for this target group, or do you need to be creative and build new distribution partnerships? This step is clearly facilitated by the availability of e-commerce platforms and logistics solutions that allow you to sell and deliver to almost any part of the world.4 What competition will there be? When a product launches, will it be too much of a product solution to an existing market where you need a stronger value proposition than competing products, as well as an intense effort to acquire customers? Or will it be a unique product with low direct competition where you will focus on differentiating your product from market standard? Sometimes it is preferable to have existing competitors, as this proves the presence of the market Product5. Do you have the financial resources you need The product is an investment. Depending on the technical characteristics and competitive positioning, some financial support may be required. Can you survive before the first sale? Will additional funding be required during the process? Your access to financial resources determines how ambitious you can be. 7 stages of the product development processWhile we try to describe the process of product creation as a line of chronological steps to achieve the ultimate goal, the reality can be very different. The development stages of a new product can often appear in a rather chaotic manner, and you will go back and forth between different steps. However, once you have gone through them all, you should be ready to launch the product. Step 1: Idea and concept We first define the original concept of the product. Often you won't be able to determine the exact source of the product concept, since you'll take items from the age moment, from a discussion with a friend, from a piece of information you're reading, or from a statistical phenomenon you've discovered. Let's say it starts with an idea you got while taking a shower. Your first step will be to describe the concept on a piece of paper. Tips for idea and concept: There are an infinite number of ways to conceptualize the idea of a product. Often this process takes a long time as you are juggling ideas, custom input, friendly tips, and market feedback. Notes along the way will help you better define the concept of the product in writing. Now describe the basic functionality, the user needs it to respond, and who it is designed for. Try summarizing the concept in a few lines. When these lines can explain the concept to your grandmother, you succeed in this step. Brainstorm: Structured brainstorming is a great source of ideas. Be sure to keep your mind completely open, and take notes during the session. Step proof: Don't be afraid to pitch your idea to others. This will only get richer and help you build the field and position your product. Step 2: Market Market Research on quantifying the size and characteristics of product demand. This is an important exercise and something financial partners will systematically ask for, but it should not define the product. If Henry Ford had based his development on market research, he would have found that there was a need for big horses. Instead, he developed an automated car, which at the time was not explicitly in demand. Market Research Tips: Market research is very easy to perform because of open data practices. Many official agencies provide access to their datasets for free. By focusing on existing data sources, you can try to extrapolate or cross market numbers to create a quantitative representation of the market for product. It doesn't have to be accurate, as long as your yours clear and trustworthy. Research Online: An online service like Statista will also provide a wide range of market statistics, and more can be found through Google search. Most market research can be done online. Change: Remember that the world is constantly changing. There may be a good reason to create a market hypothesis that changes your market size forecasts and shows interesting market data for your product. Step 3: The business plan Is essential. While you obviously don't need a full business plan for the product, the type of business plan you will need to cover all the economic variables involved in product development and marketing. It will look at all investments during product development and then set variables for the required sales pipeline and associated costs after the product launch. Break-even analysis will determine at what point the exercise becomes profitable. In the long run, an analysis of the cost of customer life can help clarify the definition of the product. Business plan tips: A useful approach is to start building a business plan that includes two separate phases: one for the entire product development phase and one for the start-up phase. The variables will be different for each stage and they may require different types of investment. During the product development phase, the costs are associated with the time spent on research, the acquisition of reports and external knowledge, as well as the development of prototypes. The business plan of the launch phase will confirm the amounts that can be invested. Hypotheses: For any business plan, the most important questions will always be related to the underlying hypotheses you have used. Keep them clear, and write

them down. Modeling: The best business plans use hypotheses built as variables to simulate different types of business scenarios. Step 4: PrototypeThis Step is named after the prototype you create for your product, but in some cases, your prototype will digitally mock either a physical or digital product. Once you get to this stage, your product really starts to take shape. The prototype (or beta) is the latest version of the product that can be used to test the hypothesis of use, show investors and use for marketing purposes. Prototyping Tips: Ideally, you are closely involved in building a prototype, but in some cases, the machines or materials needed to build a physical prototype are not directly available, so you need to outsource the work. In this case, you need to build very detailed specifications for the product. Make it photogenic: While you may not have had designers work on the product yet, you should try to make the prototype both photogenic and attractive, it's possible. This is the first tangible result of a long long and it's the cornerstone for the next steps. Let others test it: one of the purpose of the prototype is of course to test it. Let others check it out, too, as they won't have all the basic knowledge you have. Spontaneous reactions are rich in information. Step 5: CrowdfundingCrowdfunding is much more than financing: It's an approach to getting feedback on the market before your product is ready for sale. This can be an extremely rich experience because it puts your product in a real position in the market and allows you to interact with your first circle of customers. At this stage, the product is not completely finished and you've already improved the sales pitch through crowdfunding exercises. It is also an opportunity to attract financial resources at a time when you have invested the most and still have ways to go before selling on the market. With crowdfunding, you'll learn from the receptiveness of real users to the first iteration of your product, and this will help you determine your positioning strategy. You may even be able to generate purchase orders for a future finished product and thus generate cash before the product development cycle is even finished. Crowdfunding tips: In a crowdfunding project, you will need to go through all the stages of the product development process as if you had already done them. Describe the market, describe your product, show a prototype, bid for it and create a number of potential users for the first time. Keep up the pace: Crowdfunding projects have a time limit and a goal to achieve. You need to keep up. Don't give up: whether you achieve the financial goal of your crowdfunding project or not, don't give up. This process is rich in learning and feedback and will make a huge difference to your final run. Step 6: Design and ProductionY prototype is ready, and along with what you learned from crowdfunding, it should allow you to write specifications. Depending on the type of product you have created, you may need to encourage outside designers to provide the design specifications needed for the final product. Design and production tips: The more detailed the specifications, the fewer surprises you'll have. At this stage, you can be subcontracting to an external organization - especially if your product is physical - maybe even in another country. Project management will be key to success in design and production. Plan for the unexpected: At this critical juncture, you are at the peak of the risk of the entire process. Many variables are out of your control and you have to plan the unexpected. Place multiple buffers: When planning a launch date, make sure you've created some buffers for unexpected delays. Step 7: Marketing and selling and marketing right on a new product is one of the toughest challenges in this this Process. This is a peripheral step in product development, but product launch cannot happen without a market entry strategy. In addition, you will need a pricing strategy that takes into account the novelty of the product in marketing terms. Marketing and distribution tips: At this stage, you'll determine which channels you reach your target audience, at what price and with what economic model you're offering your new product, what the conversion funnel looks like, and what sales tactics you'll use. You will also determine how it will be delivered to the final user. Always learn: In business, you should always learn, but this is especially true in the early stages of product launch. Learn from initial reviews, from first sales, from first ad messages. What works and what doesn't? Be flexible: Don't let your plans be too rigid. Constantly shift attention and budgets to channels where you get traction. Examples of developing real products inspire your small business Except for large brand holdings that are constantly rolling out new products to the market, product development processes can be as much as products on the market. But some stand out1. Beats by DreThe legendary Beats by Dre headphones came out of passion for sound. Famous rapper Dr. Dre is known to have said of Apple, the company that later bought the brand, that they sold the phone for many hundreds of dollars but provided customers with one dollar headsets. The pursuit of excellence in sound was the driving force behind the Beats product. There is no need to investigate the size of the market, as the headphone market has been generalized to envelop virtually the entire population, and there has been no large investment in manufacturing. The key to the product's success was most likely its history and its positioning, as well as branding with the help of the icon of modern music. GoProThe idea of GoPro came from a young tech entrepreneur named Nick Woodman on a surfing trip to Australia. He realized that there was no equipment to record high-quality video traffic in extreme conditions, so he intended to build this product. The journey began when Woodman tried to raise the necessary funds to set up the company, which he did in 2002. It took two years to develop the first product, a 35mm waterproof camera can be tied to the wrist. Developing a successful product is a process We have considered the most common steps needed to develop a product, but more important steps to develop a product can vary depending on the nature of your product idea and its origin. Have you got a unique idea that you have to enter the market without external funding like Nick Woodman? Or have you seen a gap in the market where you would like to build a brand? Your business plan and how you manage the process are important, but there will be so many variables that your determination, and the quality of your product vision, will probably be the best indicator of your success. Success. what is bantu migration pdf. what is the significance of the bantu migration. what is one result of the migrations of the bantu-speaking peoples. what is meant by bantu migration. what is the great bantu migration. what is the bantu migration mean

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