

Specific Problem Statement

India's 7–8 million gig workers—like delivery riders and ride-hailing drivers—face unstable earnings due to opaque algorithms, delayed payments, penalties, and rising costs. Most remain outside formal finance: under 20% access credit, insurance adoption is minimal, and trust in fintech is low. Current financial products don't fit their unpredictable income, leaving them exposed to debt, emergencies, and limited financial growth.

Focusing on our specific segment —

App-based delivery riders in Tier-1 and Tier-2 cities like Ahmedabad and Hyderabad, men aged 20–50 using entry-level Android phones speaking Gujarati/ Telugu/ Hindi/ English with a net earning of ₹16k–35k/monthly. Despite near-universal UPI and basic bank accounts, riders with irregular cashflows struggle to build emergency savings and stay adequately insured/invested. Low literacy, complex UIs, and fraud fears reduce trust and usage, causing mid-cycle cash stress and greater reliance on informal credit.

Target User Segment & Pain Points

User Segment:

- Occupation: App-based riders in **Swiggy/Zomato; Zepto/Blinkit/Instamart; and Amazon/Flipkart; etc.**
- Demographics: **Men between 20–50**; migrant/local; typical household 3–5 members.
- Devices: **Mid-range Android phone** with intermittent data and prepaid packs.
- Languages: **Hindi, English, Gujarati and Telugu** speaking.
- Income band: **₹16k–35k** monthly net (excluding living expenses)
- Work patterns: Peak/off-peak shifts, incentive spikes, cancellations, surge pricing.
- Primary niche: Full-time, single platform; **≥6 months** tenure.

Top pain points:

- **Irregular cashflows & payout delays** → daily earnings fluctuate with order volume, platform incentives, and penalties; difficult to plan or save.
- **Low financial literacy & digital distrust** → limited awareness of govt schemes or fintech solutions, fear of fraud/UI complexity [i.e. English jargons and dense screens create confusion].
- **Fraud and scam fear** → avoidance of new finance tools.
- **Insurance and investment blind spots** → uninsured risk and missed compounding.

What Does Success Look Like to Us?

Qualitative: Indicates that the AI Understanding and UI Experience rating given by user within <30 days with >3 star rating is >50%

Quantitative:

1. $\geq 70\%$ of users engage with vernacular voice chat within 30 days of onboarding.
2. High repeat usage with average 2–4 sessions per week and results in 70% of users tracking income & expenses weekly with the tool.
3. 50% of users **act on at least 1 AI suggestion** (like auto-saving ₹500/week).