



SPENDWISE

Because every rupee deserves awareness

The Invisible Money Problem of the UPI Generation

Meet Aarav, 22 —

pays for coffee, cabs, and recharges with a tap.

No cash, no pause — just “Pay ₹120 via UPI?” → Done.

By month-end, his account whispers: “Where did it all go?”



Problem Space:

Digital payments made spending effortless, but they also made money invisible — and awareness disappear.

Existing finance apps are too complex, built for investors, not everyday spenders.

Our Vision:

👉 Bring money awareness back.

Make Gen Z see where their money goes — and feel in control again.

The Reality:

- India crosses 13.9 B UPI transactions/month (NPCI 2025)
- 85 % of Gen Z use UPI daily, yet 73 % don't track spends (ET Money, 2025)
- 1 in 3 young earners face “month-end money anxiety”

Our Assumption:

If we design a simple, non-judgy, goal-driven app that visualizes spends, sets weekly targets, and rewards smart saving, young users will spend wiser — and save smarter.

Opportunity:

- 110 M+ UPI-active Gen Z users in India
- Massive white space between “boring budget apps” and “real-time money mindfulness.”

Spendwise steps right into that gap.

Current Market Landscape — The Fintech Boom, Missing Awareness

India's fintech is exploding — UPI, neobanks, and digital wallets have made spending effortless. But in this rush to make payments instant, no one made awareness instant.

Investment & Wealth Apps

Players: CRED | Groww | Jupiter | Fi Money

They offer: Rewards, savings accounts, investment dashboards
Gap: Built for financially literate users

Expense Trackers

Players: Walnut | Money Manager | Monefy

They offer: Manual expense entry, category charts
Gap: Tedious, dated UIs → low daily engagement.

Bank & UPI Apps

Players: GPay | Paytm | PhonePe

They offer: Instant, seamless payments
Gap: Optimize for spending, not spend awareness.

The Paytm logo is displayed in a bold, black, sans-serif font within a light yellow circular background.The CRED logo features a stylized shield icon above the word "CRED" in a bold, black, sans-serif font, all within a light yellow circular background.The G Pay logo shows the letters "G Pay" in a bold, black, sans-serif font within a light yellow circular background.The Groww logo consists of a stylized mountain icon followed by the word "Groww" in a bold, black, sans-serif font, all within a light yellow circular background.

The Market Gap

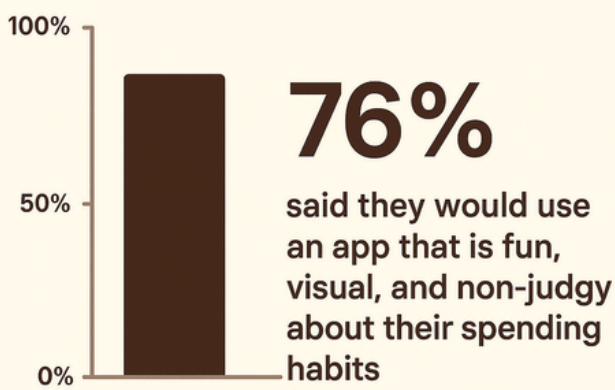
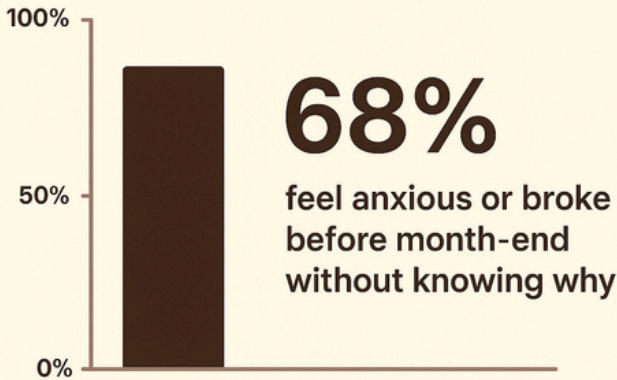
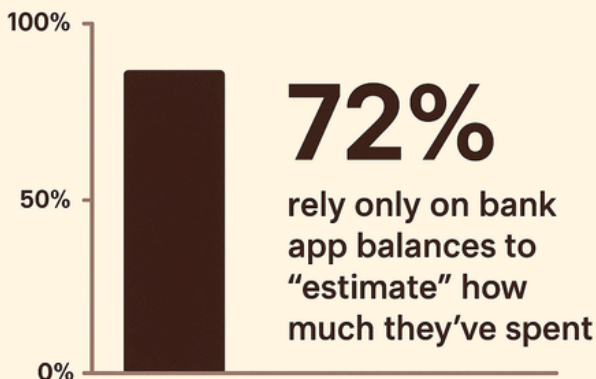
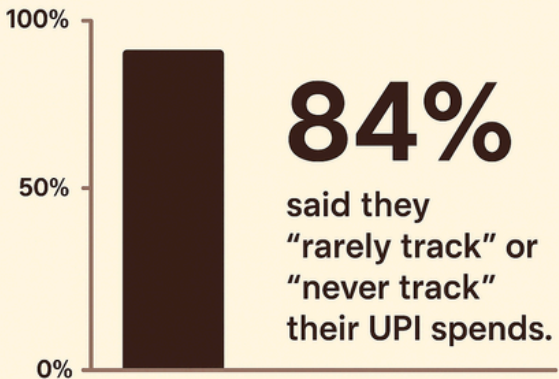
All these apps make transactions, tracking, or investing easier — but none make daily money awareness simple, visual, or habit-forming.

Spendwise = the missing layer — a friendly, Gen Z-first tool that turns invisible spends into visible habits.

Understanding Our Users: Data + Voices + Personas

User Research

We spoke to 35 young users (ages 18–26) — a mix of college students, interns, and early professionals — to uncover how they manage daily spending in a UPI-first world



Interview Insights

People aren’t afraid of money management — they’re just overwhelmed by boring finance tools. They want awareness, not accounting.

- Uses UPI 8–10 times/day
- Pocket money + small freelance income.
- Problem: No tracking; broke before month-end
- Need: Visual, simple awareness of weekly spends
- Goal: Build saving habits without feeling restricted



RIYA SHARMA, 21
Final-year college student



ARJUN MEHTA, 24
Early-career professional,
first job

- Spends impulsively on food, subscriptions, and weekend outings
- Pain: Feels “in control” only on salary day
- Need: Smart nudges when crossing limits
- Goal: Build discipline & plan small goals (gadgets, trips)

Problem Canvas : The Spending Blindspot of the UPI Generation

True Problem:

Young earners spend 10–15 times a day via UPI but have no visibility of where their money goes. Finance apps feel complex, boring, or built for investors — not everyday Gen Z spenders. It's not lack of money, it's lack of money awareness.



Who Faces It:

- Primary Segment: 18–23 yr college students & interns with limited income, high UPI usage, low tracking habits.
- Secondary Segment: 23–26 yr young professionals (early jobs) seeking control and small savings goals.

Why It's Real (Research Insights):

- 84 % rarely track spends or rely on bank balance guesswork.
- 68 % feel broke before month-end without knowing why.


Value Generated:

 For Users → Money awareness without guilt + smart saving wins.
 For Business → High-frequency fintech use case → gateway to micro-savings & brand partnerships.

Market Opportunity:

~150 M Gen Z (18–23 yrs) → 110 M UPI-active → ≈ 60 M students & early earners.
25 % face money awareness gap = 15 M TAM → 5 % early adoption ≈ 0.75 M potential MVP users.

Why Now

UPI = instant spending , but zero reflection .
Gen Z is earning digitally for the first time → needs habits, not graphs.
No player owns “money mindfulness” in India → Spendwise's moment is now.

From Ideas to MVP: Prioritizing What Matters

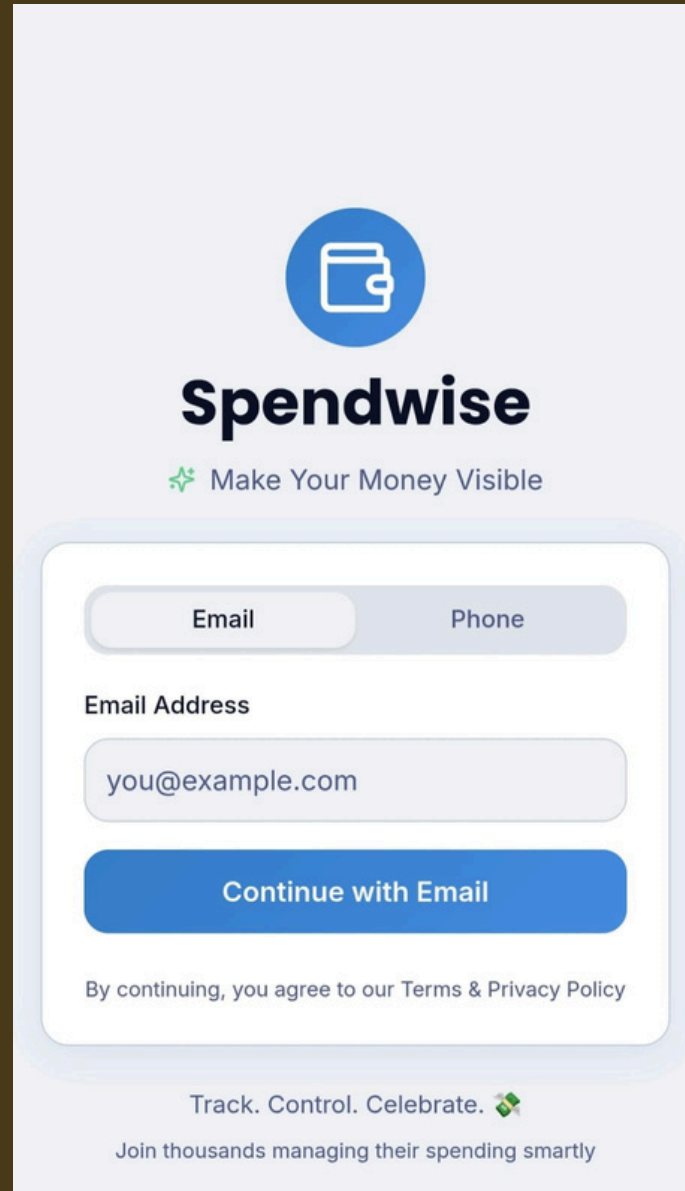
Feature Brainstorm

- UPI Spend Tracker — Auto-logs or manually records every UPI/payment spend in real time.
- Weekly/Monthly Target Setter — Users define soft limits (₹ or category-wise) and track progress visually.
- Smart Spend Dashboard — Simple insights on where money goes; top 3 spend categories.
- Nudge & Alert System — Friendly reminders when nearing or crossing weekly limits (“You’re 80% through your goal 🙄”).
- Smart Save Wallet / Reward Goal — Rewards users who stay under budget; builds a wishlist-style fund.
- Social Save Challenge — Join friends in fun saving or “No-Spend Day” challenges.
- AI Advisory Coach — Suggests small behavioral tweaks like “Cut 10% on cabs = ₹300 saved weekly.”

Prioritization (Impact × Confidence)/Effort

Feature	Impact	Effort	Confidence	Decision
UPI Spend Tracker	5	2	5	MVP
Weekly/Monthly Target Setter	4	2	5	MVP
Nudge & Alert System	4	3	4	MVP
Smart Save Wallet / Reward Goal	5	4	4	MVP
AI Advisory Coach	4	5	2	PHASE 2

Spendwise MVP — From Vision to Reality

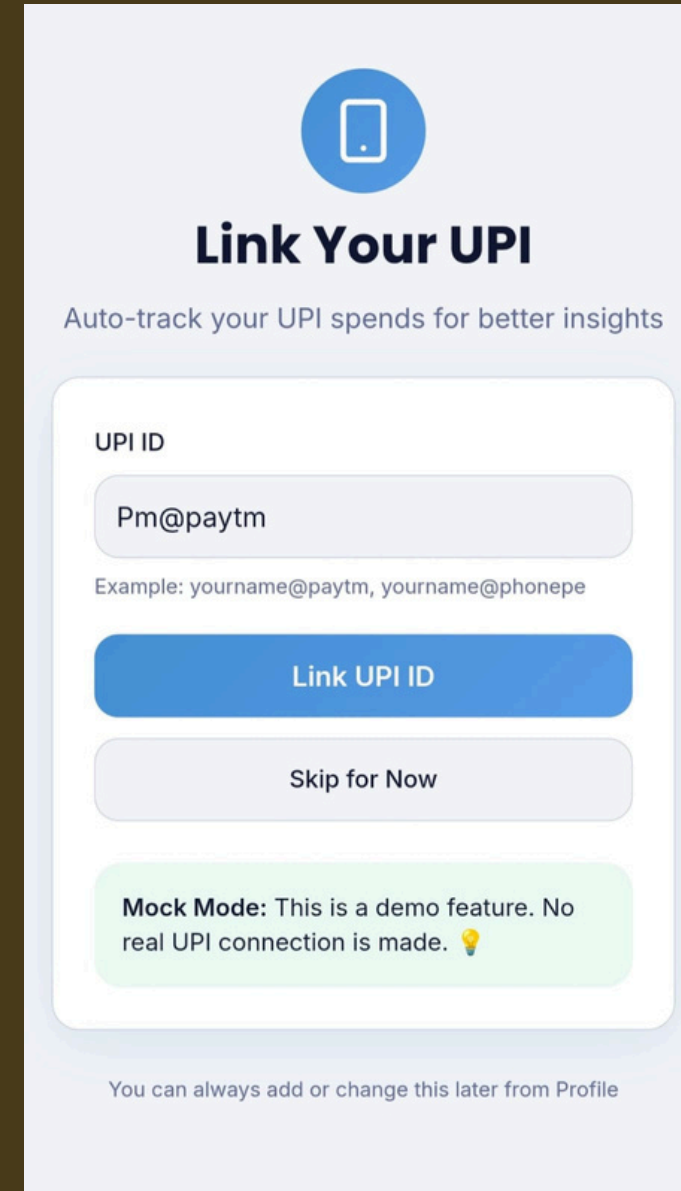


The screen displays the Spendwise logo at the top, followed by the tagline "Make Your Money Visible". Below this, there are two input fields for "Email" and "Phone". A "Continue with Email" button is positioned below the email field. At the bottom, there is a link to "Terms & Privacy Policy" and a footer with the text "Track. Control. Celebrate." and "Join thousands managing their spending smartly".

Login / Sign-Up

Users begin by entering their email or phone number to sign up or log in.

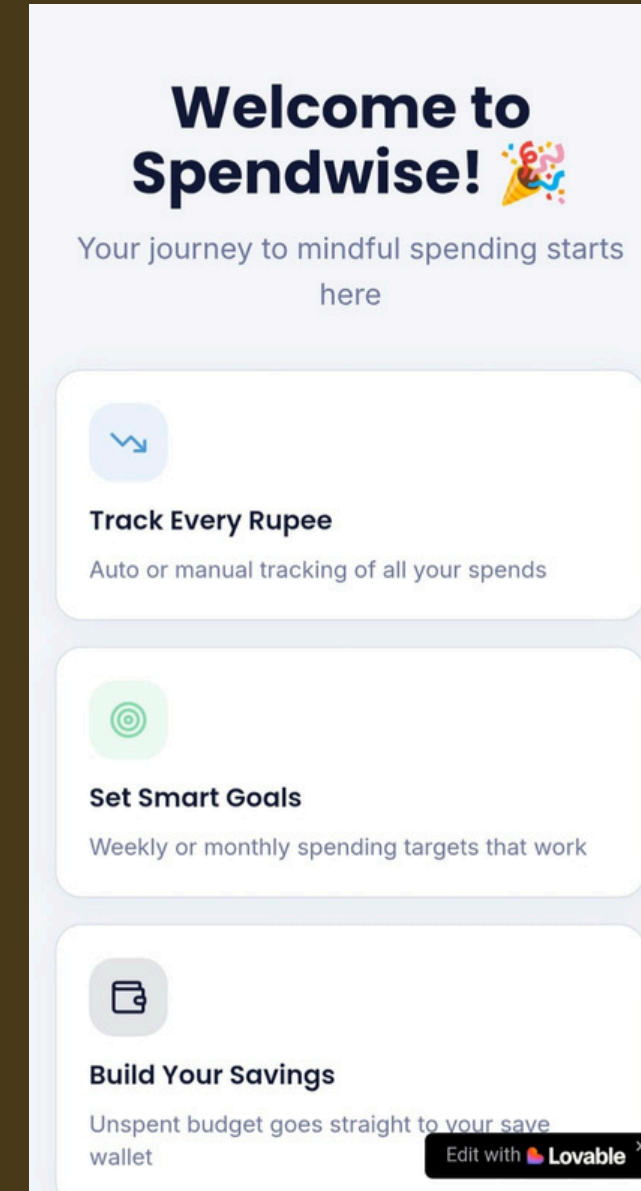
A mock OTP verification (accepts any input) ensures a smooth, frictionless onboarding — setting the tone for a secure yet simple experience.



The screen features a "Link Your UPI" header with a subtext "Auto-track your UPI spends for better insights". A text input field contains "Pm@paytm", with an example "yourname@paytm, yourname@phonepe" below it. Two buttons, "Link UPI ID" and "Skip for Now", are provided. A green box at the bottom states "Mock Mode: This is a demo feature. No real UPI connection is made." A footer note says "You can always add or change this later from Profile".

UPI Link or Manual Entry Setup

After onboarding, users can either link their UPI ID (mock link, no API) to auto-track spends or skip and add expenses manually — amount, category, and note.

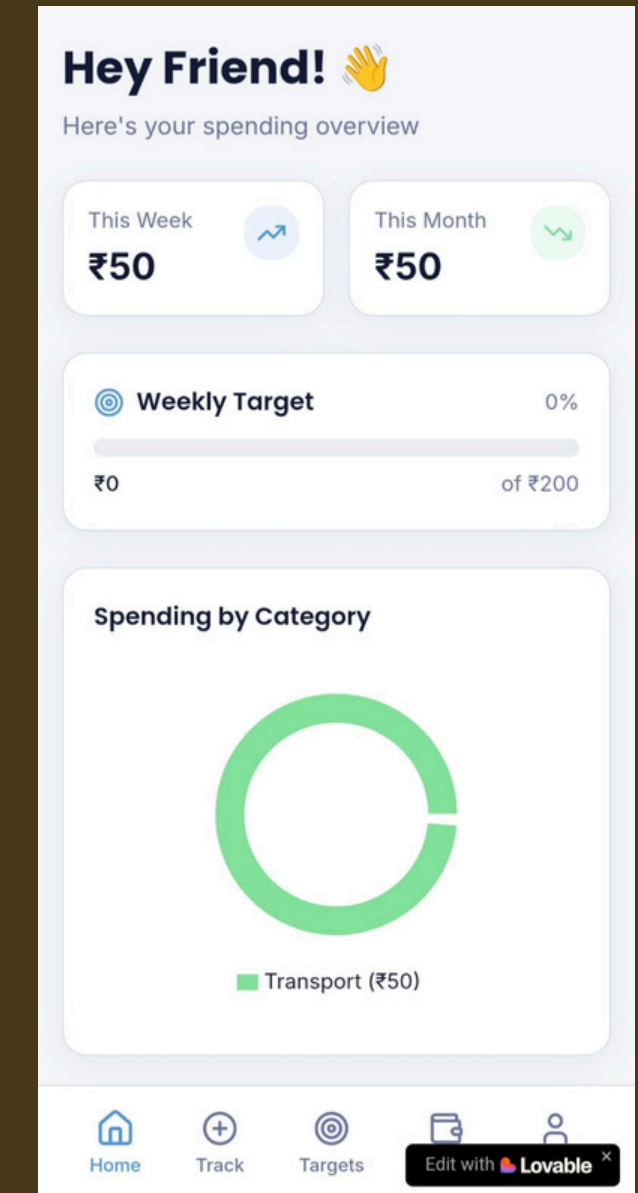


The screen greets users with "Welcome to Spendwise!" and the message "Your journey to mindful spending starts here". It lists three features: "Track Every Rupee" (Auto or manual tracking of all your spends), "Set Smart Goals" (Weekly or monthly spending targets that work), and "Build Your Savings" (Unspent budget goes straight to your save wallet). A "Lovable" watermark is visible at the bottom right.

Welcome to Spendwise

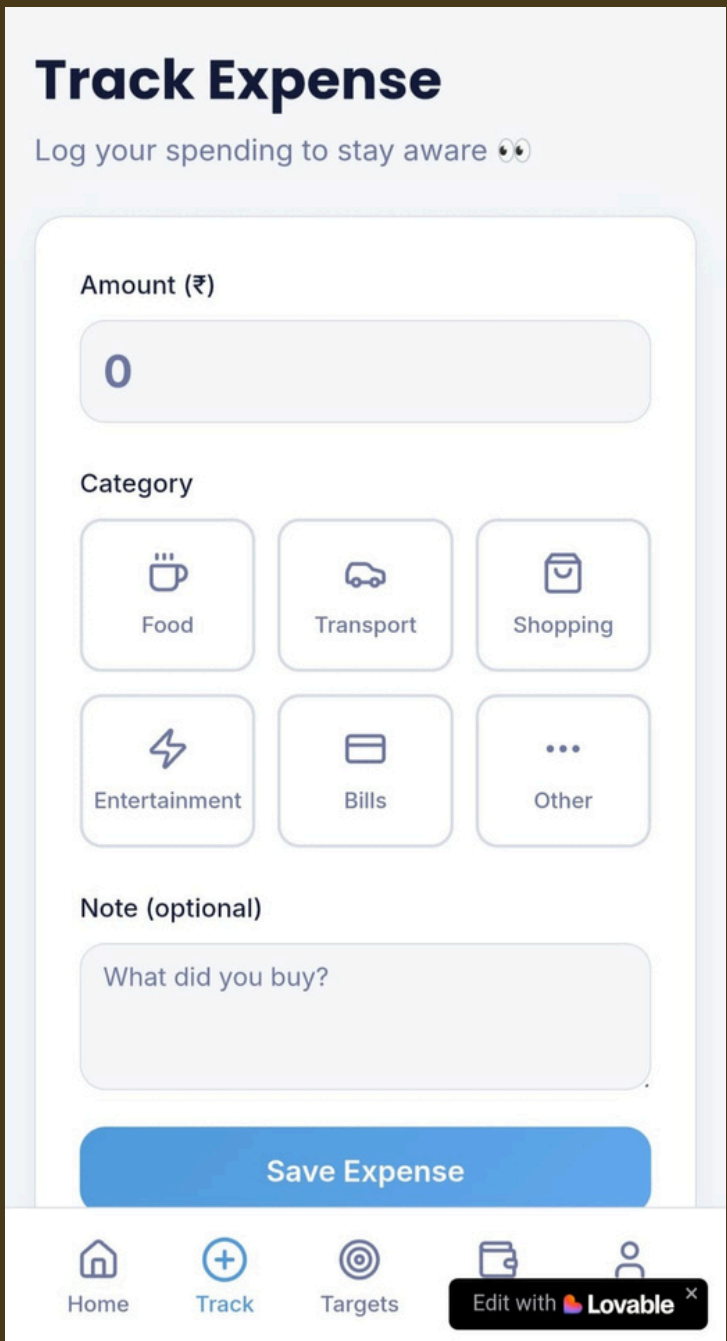
The welcome page greets users with a short, relatable message about building mindful spending habits.

It introduces the app's key features — Track, Set Targets, Save Smartly, and Get Rewarded



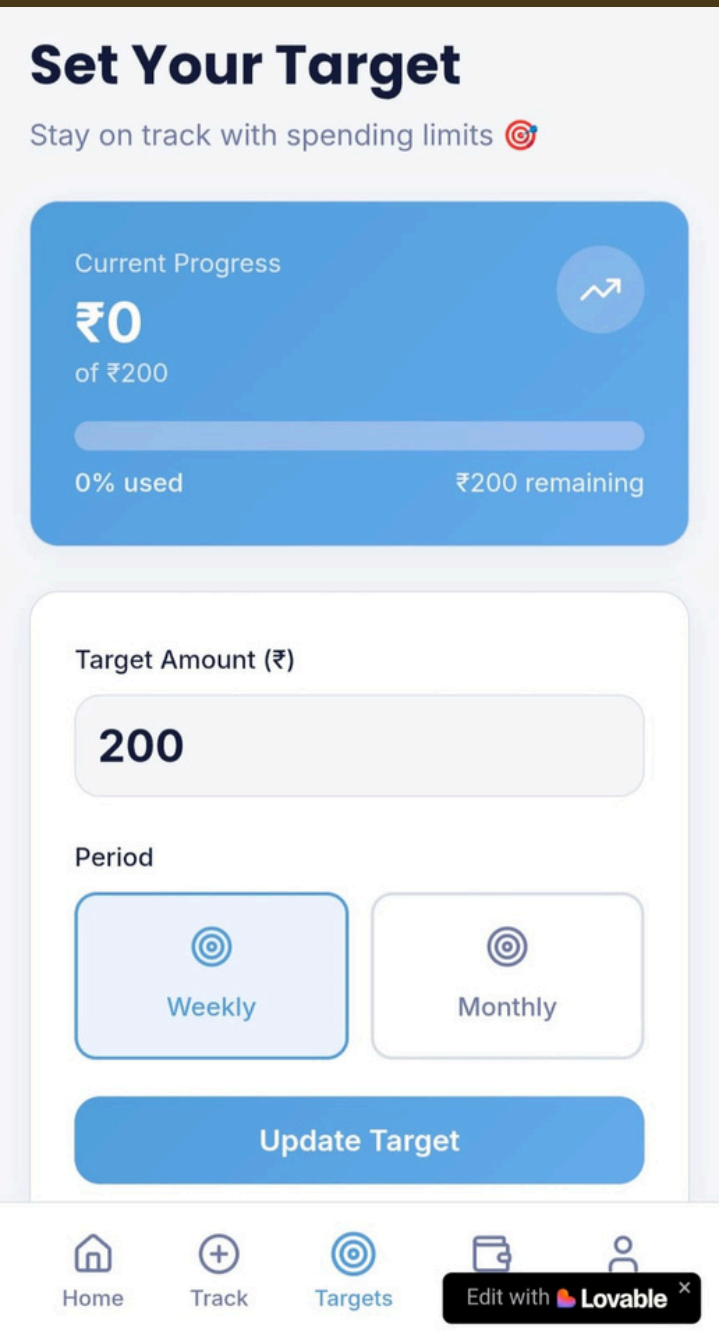
Smart Dashboard

A clean, visual dashboard that breaks down weekly expenses by category — Food, Travel, Bills, Fun, and Others.



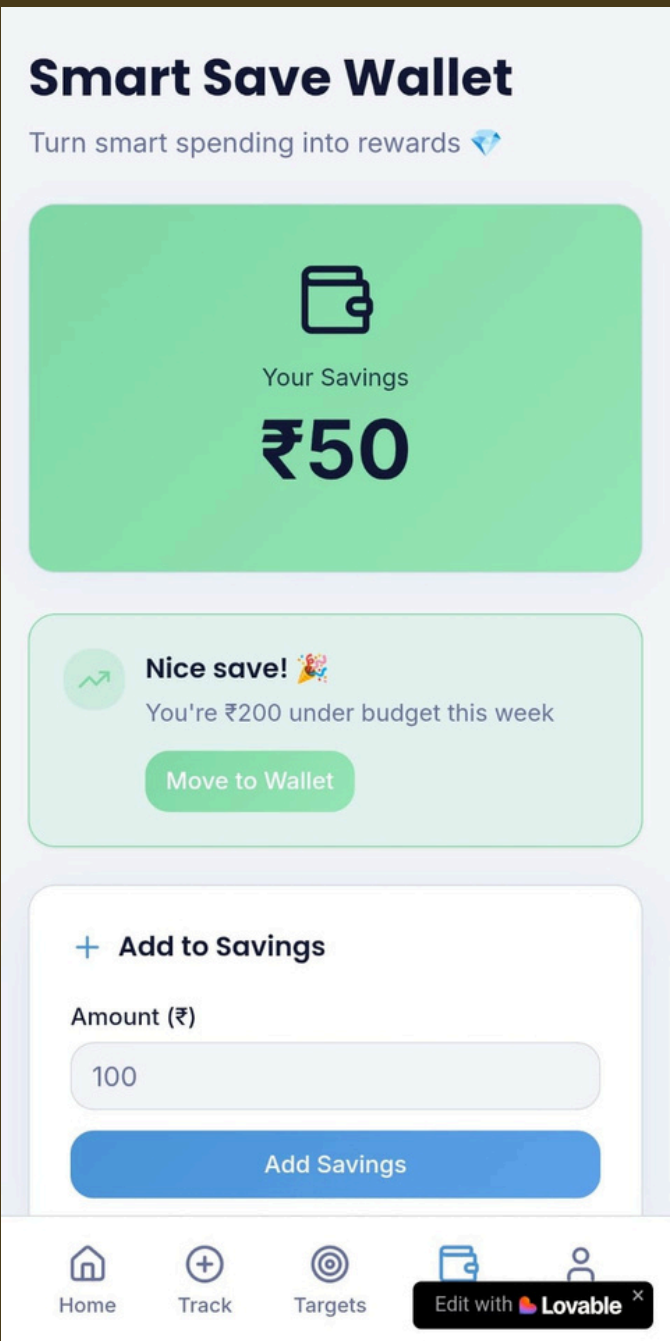
Manual Expense Tracker

Users can manually add any expense — enter the amount, select a category (Food, Travel, Bills, Fun, etc.), and add a short note.



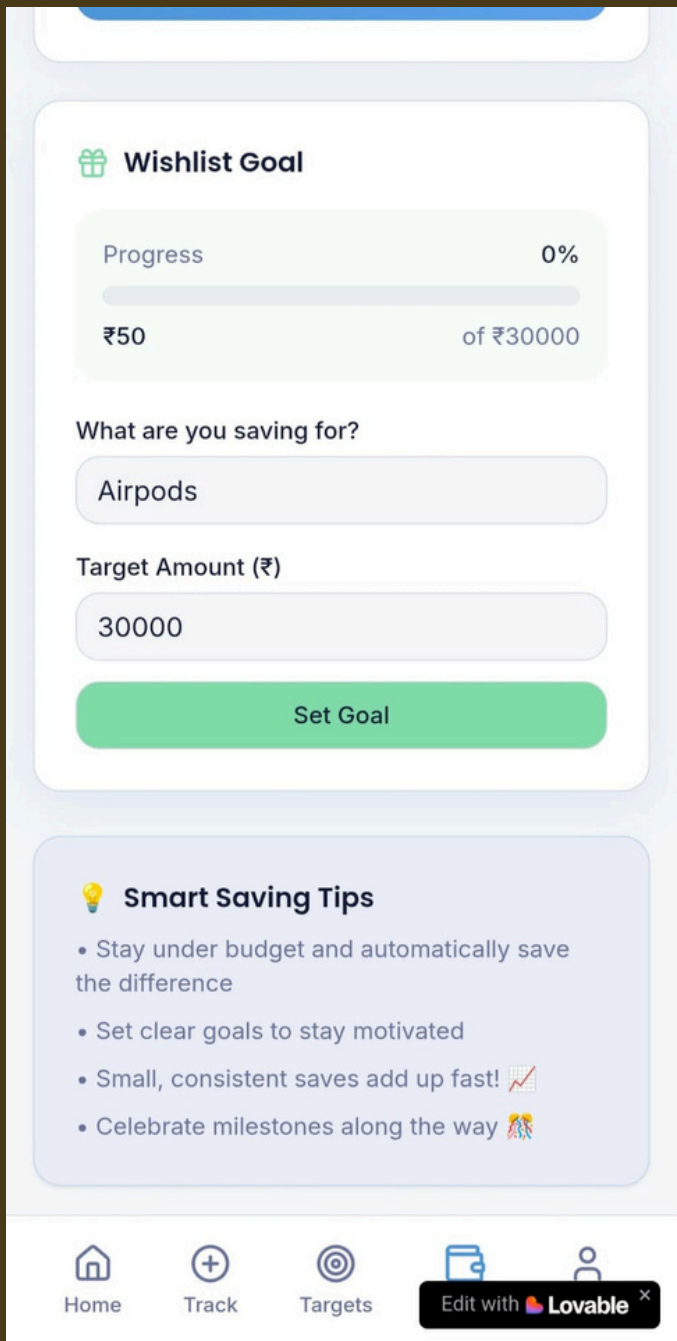
Weekly/Monthly Target Setter

Users can set a weekly or monthly budget limit . A clean progress bar shows how much has been spent and how much remains, with color cues for nearing limits.



Smart Save Wallet & Rewards

Every week, Spendwise auto-calculates what you’ve saved from your target — or you can add saved amounts manually with a quick note.



Wishlist Goal Tracker

Users can set a wishlist goal — like “Trip to Goa” or “New Phone” — with a target amount. Spendwise automatically tracks how much you’ve saved toward that goal

[PREVIEW LINK](#)

[GITHUB LINK](#)

Product Metrics & Growth Loop

North Star Metric (NSM)

% of Weekly Active Users (WAUs) = ≥ 3 Transactions & Stay Within Their Set Budget

Why it matters:

Measures both consistent engagement (tracking spends) and core success behavior (spending control).
If this metric grows → users are truly aware, active, and building better habits.

(L1) Metrics

- Acquisition** # of new signups per week
- Activation** % of users who complete first spend entry + set a weekly goal
- Engagement** Avg. transactions logged per active user per week
- Retention** % of users returning weekly

(L2) Metrics

- Avg. dashboard visits / week / user
- % users hitting weekly/monthly targets
- % users creating & updating wishlist goals
- Avg. ₹ saved per user / month

Growth Loop

Action

Sets targets & monitors weekly progress.

Advocacy

Shares streak → inspires new users → repeat.

Achievement

Meets goal → saves → celebrates

Awareness:

User tracks spends → sees insights.



Risks & Mitigation | Next Phase | GTM Strategy

Risks & Mitigation

Risk	Impact	Mitigation Plan
Low User Activation	Few users complete first entry / goal setup	Gamified onboarding + mock UPI data pre-filled
Low Retention	Users stop tracking after 1–2 weeks	Weekly streaks + Smart Save rewards
User Fatigue / Too Much Input	Manual entry feels tedious	Auto-mock UPI sync + quick-add UI
Data Trust & Privacy Concerns	Users hesitate to link UPI IDs	Clear “mock UPI only” messaging + transparent UX

Future Phases

- *AI Spending Coach · Social Save Challenges*
- *Secure UPI API Sync · Bank Insights*
- *Partner Rewards · Smart Finance Advisory*

GTM (Go-to-Market) Strategy

Target Segment:

College students & young professionals (18–23 yrs) in Tier 1 & 2 cities.

💡 Channels:

- Campus ambassador programs & fin-literacy events.
- Influencer collabs on Instagram / YouTube (“Smart Money Challenges”).
- Referral rewards for first three weeks of launch.

Growth Levers:

- “No-Spend Day” campaigns → shareable milestones.
- Partner with fin-ed apps or UPI wallets for cross-promotion.
- Community content on LinkedIn & Reddit → build trust & buzz.