

# 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, featuring the word "paytm" in a bold, lowercase sans-serif font inside a yellow circle.The G Pay logo, featuring the letters "G Pay" in a bold, lowercase sans-serif font inside a yellow circle.

## The Market Gap

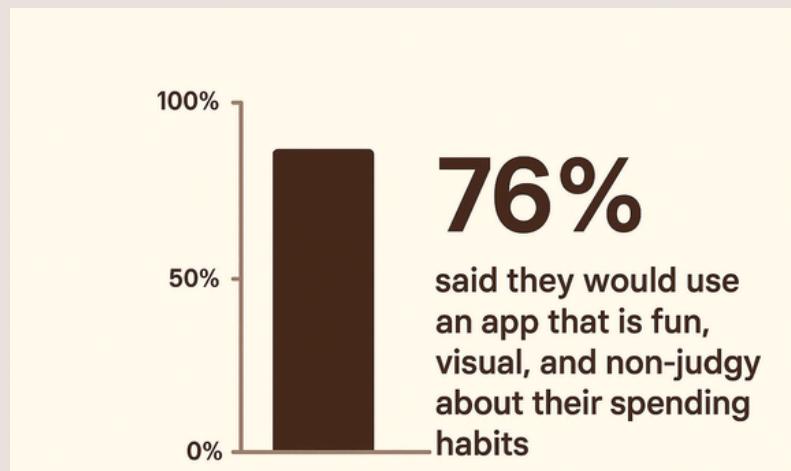
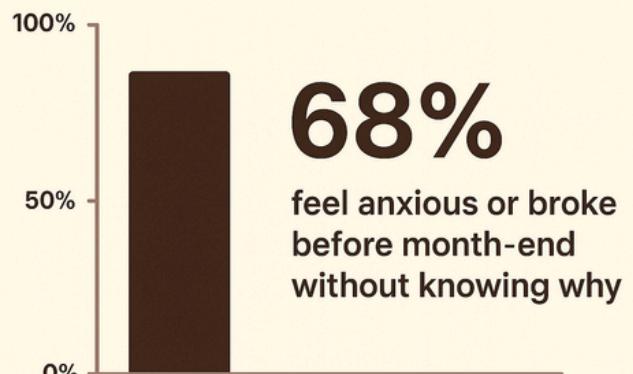
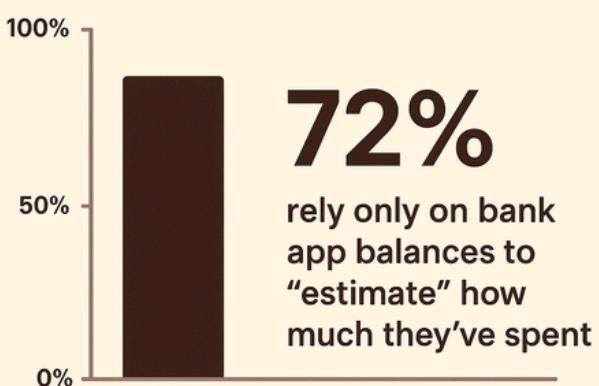
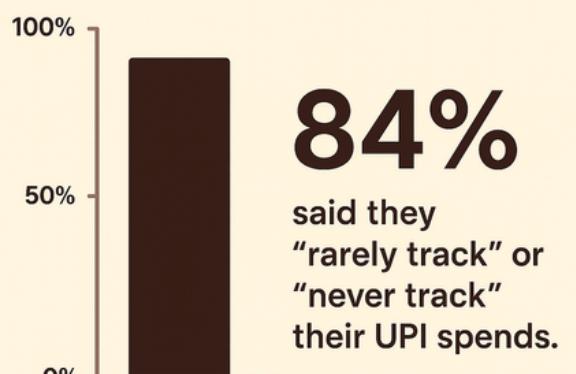
All these apps make transactions, tracking, or investing easier — but none make daily money awareness simple, visual, or habit-forming.

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



- 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

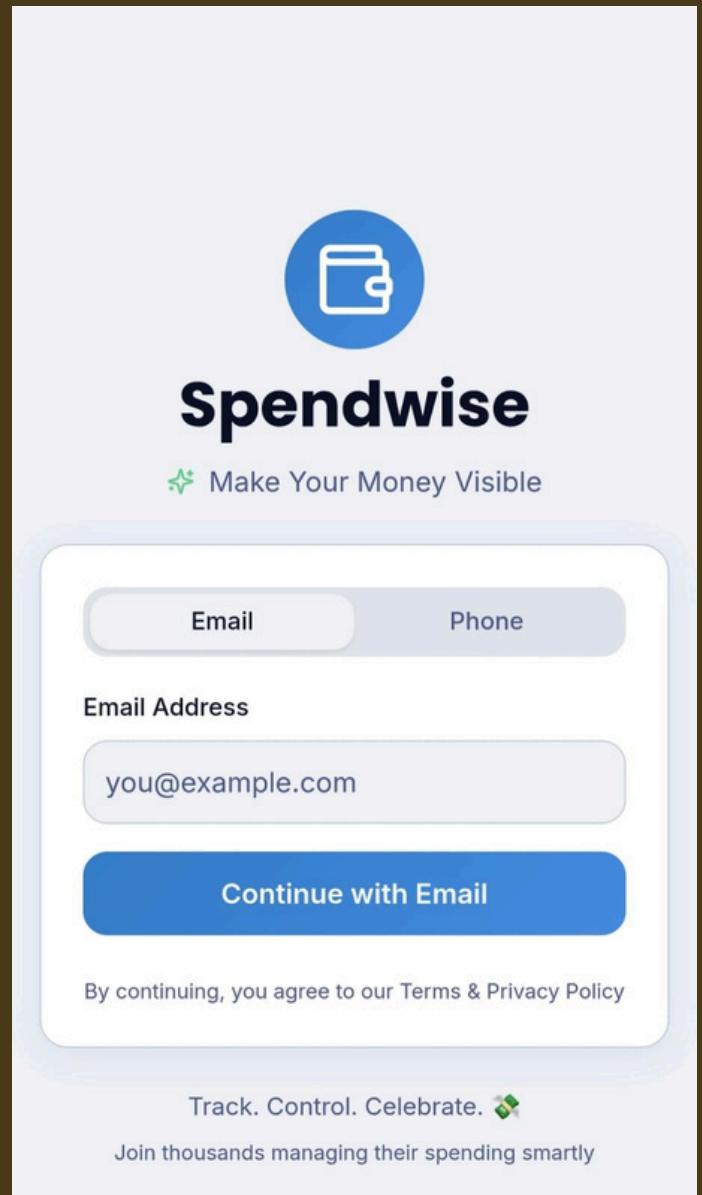
## Feature Brainstorm

- 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 ₹100”).
- 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

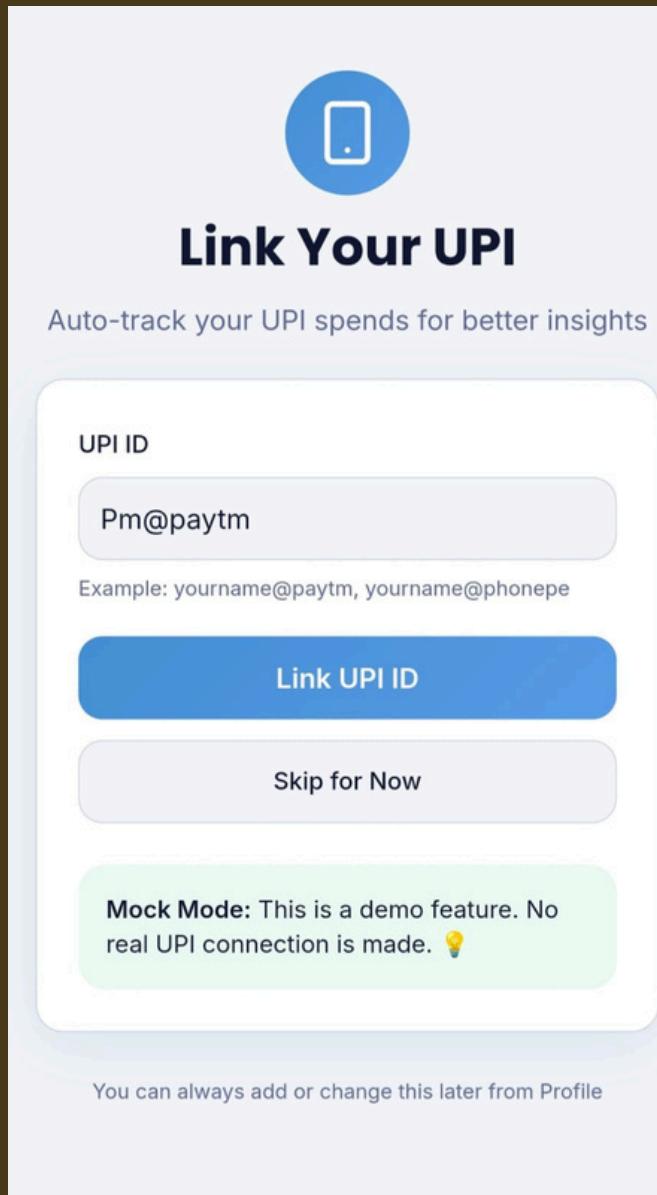
# Spendwise MVP — From Vision to Reality



## Login / Sign-Up

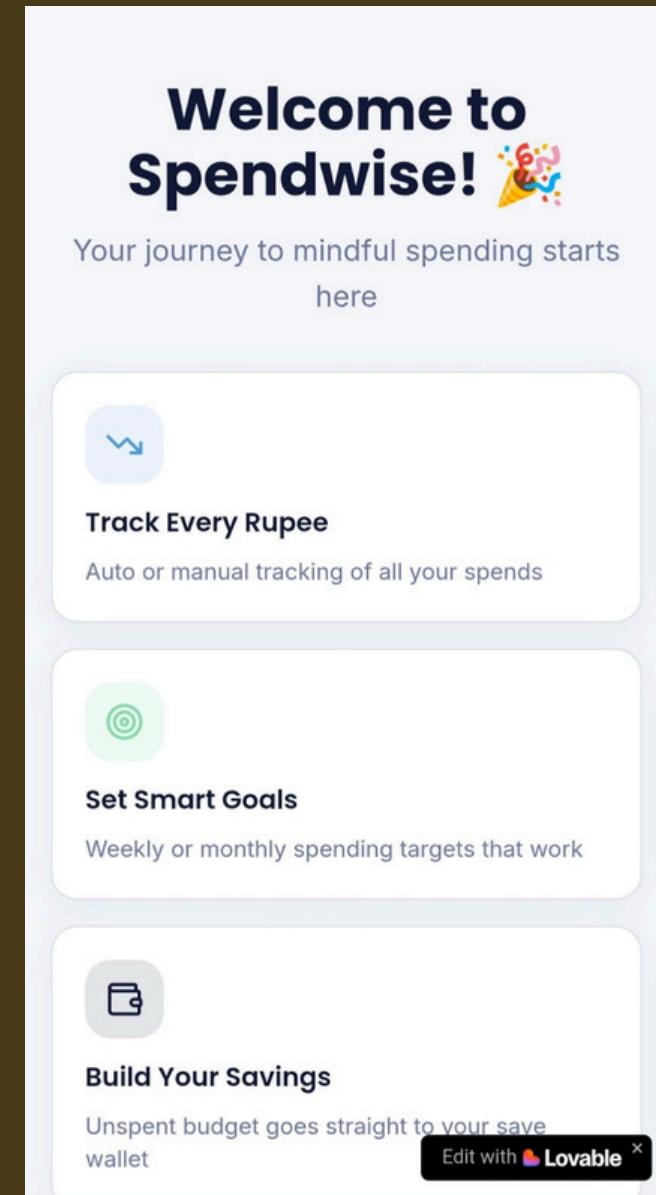
Users begin by entering their email or phone number to sign up or log in.

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



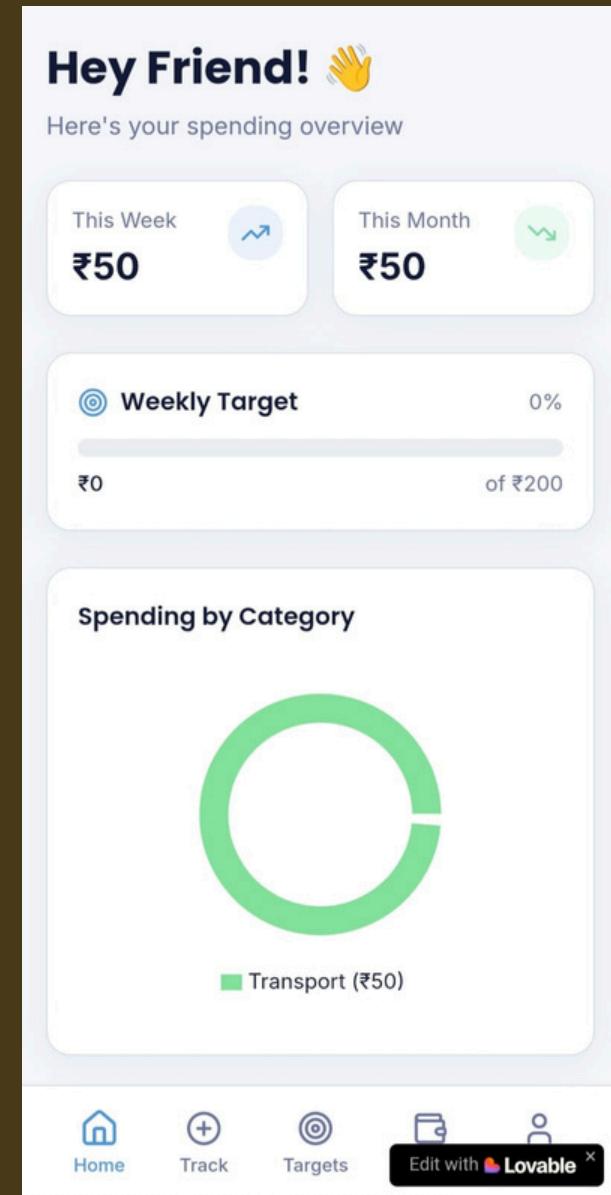
## UPI Link or Manual Entry Setup

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.



## 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.

## Track Expense

Log your spending to stay aware 🕵️

Amount (₹)

Category

FoodTransportShoppingEntertainmentBillsOther

Note (optional)

What did you buy?

Save Expense

Home Track Targets Edit with Lovable ×

## Set Your Target

Stay on track with spending limits 🎯

Current Progress

₹0 of ₹200

0% used ₹200 remaining

Target Amount (₹)

Period

Weekly Monthly

Update Target

Home Track Targets Edit with Lovable ×

## Smart Save Wallet

Turn smart spending into rewards 💸

Your Savings

₹50

Nice save! 🎉

You're ₹200 under budget this week

Move to Wallet

Add to Savings

Amount (₹)

Add Savings

Home Track Targets Edit with Lovable ×

Wishlist Goal

Progress 0%

₹50 of ₹30000

What are you saving for?

Airpods

Target Amount (₹)

Set Goal

Smart Saving Tips

- Stay under budget and automatically save the difference
- Set clear goals to stay motivated
- Small, consistent saves add up fast! 📈
- Celebrate milestones along the way 🎉

Home Track Targets Edit with Lovable ×

### 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.

### Awareness:

User tracks spends → sees insights.

## (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



# 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.