YouPay Rural User Persona

1 Introduction

This document presents a user persona for a typical rural Indian user of YouPay, a fintech platform enabling real-time tipping, merch and event ticket sales, voice-activated payments, and wallet-to-wallet transfers. The persona highlights the needs, goals, and challenges of rural users to inform YouPay's design and features for financial inclusion and accessibility.

2 Persona: Ramesh Kumar

2.1 Background

- Name: Ramesh Kumar
- Age: 35
- >Location: Village in Telangana, India
- Occupation: Small-scale farmer and part-time local performer (folk music)
- Education: Class 10
- Language: Telugu (primary), basic Hindi
- Technology: Owns a $100 Android smartphone, uses 4G data

2.2 Goals

- Earn supplemental income through livestreamed performances on YouPay.
- Purchase affordable farming tools via YouPay's merch sales feature.
- Send money to family members easily using wallet-to-wallet transfers.
- Use simple, accessible payment methods due to limited literacy and tech experience.

2.3 Challenges

- Low Financial Literacy: Limited understanding of digital payments and banking apps.
- -Language Barriers: Prefers Telugu over English for app interfaces.

- Accessibility Needs: Relies on voice commands due to difficulty reading small text.

- Connectivity: Inconsistent 4G signal in rural areas.

2.4 Technology Usage

- Uses WhatsApp and YouTube for communication and entertainment.

- Familiar with UPI apps like PhonePe but finds English interfaces challenging.

- Prefers voice-based interactions for ease of use.

3 How YouPay Meets Ramesh's Needs

- Voice-Activated Payments: YouPay's voice command feature in Telugu allows Ramesh to send payments (e.g., "Send 100 rupees to Anil") without navigating complex menus.

- Tipping Feature: Enables viewers to tip Ramesh during livestreamed performances, boosting his income.

- Merch Sales: Allows Ramesh to browse and buy farming tools from local vendors on YouPay.

- Wallet Transfers: Simplifies sending money to family using UPI integration, similar to PhonePe.

- Accessibility: High-contrast UI and screen-reader support make YouPay usable despite Ramesh's literacy challenges.

4 Design Considerations

- Language Support: Offer Telugu and other regional language interfaces.

- Simple UI: Use large buttons and minimal text for ease of use.

- Offline Mode: Cache transactions for areas with poor connectivity.

- Education: Provide in-app tutorials in Telugu to teach Ramesh how to use YouPay.

5 Conclusion

Ramesh represents millions of rural Indian users who can benefit from YouPay's accessible, creator-focused fintech features. By addressing language, literacy, and connectivity challenges, YouPay can empower rural users to participate in the digital economy.