



Google Pay

A Teardown on Google Pay's 'Split an Expense'

By

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5-6 minutes read



User Persona

User Journey Map

UX Element (The Good)

UX Element (The Bad)

Key Metrics

Atul Kumar

Male, 25



Demographics

Gen Z | Software Developer |
Technology comfort | Hyderabad |
Prefers traveling cashless

Needs and Goals

Needs a payment solution that takes care of the short-term expenses paid for groceries, or any other common expenses. There should be a common space for both storing the expenses and making the payments.

Pain Points

Forgets splitting expenses among his friends, as paying and splitting the expenses are done via different apps.

Problem Addressed by Split an Expense

- Allows users to take care of end-to-end group expenses by allowing users to notify other members of the group who were a part of that transaction
- Makes splitting the common expenses among flatmates, or friends easy by allowing the payment app to do so, thereby reducing the complexity of the process



Rahul Awtans

Male, 27



Demographics

Gen Z | Product Manager |
Technology comfort | Bengaluru | A
big fan of digitalization

Needs and Goals

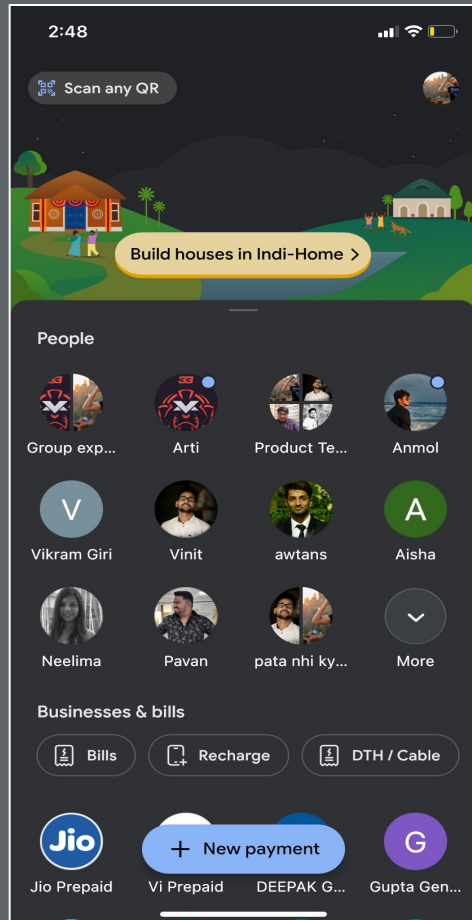
Needs an easy-to-use feature and not an extra app to split the expenses among his flatmates. Wants friends to be notified and be reminded of the amount owed so that the end-to-end group payments are taken care of.

Pain Points

Has to install an extra app for the purpose of recording group expenses. Has trouble in reminding the amount owed by his friends.

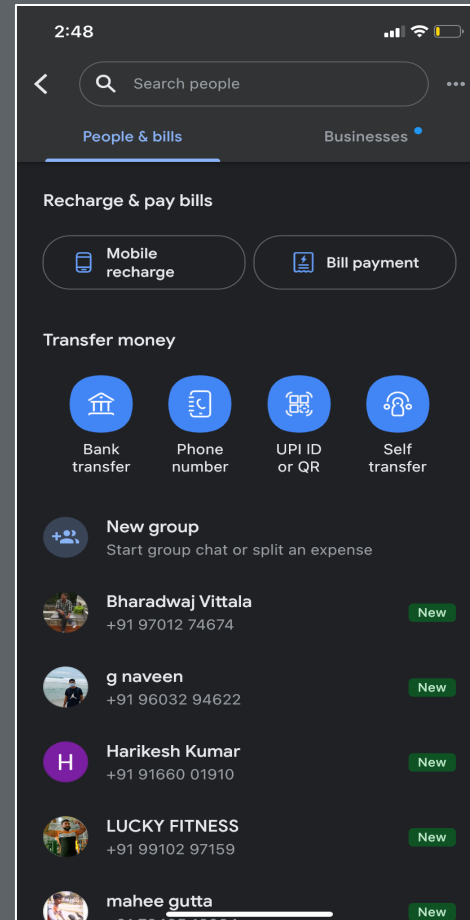


HOW TO SPLIT AN EXPENSE?



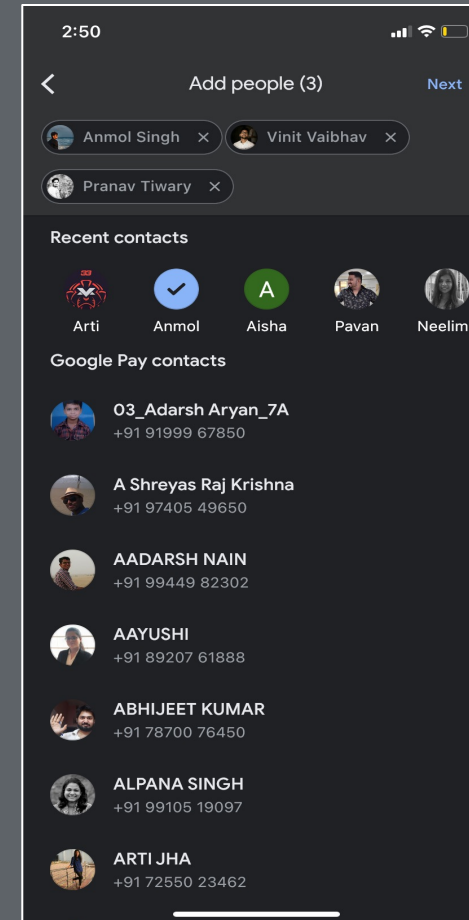
Step 1

User opens the Google Pay app for splitting the paid amount by selecting **"New Payment"**



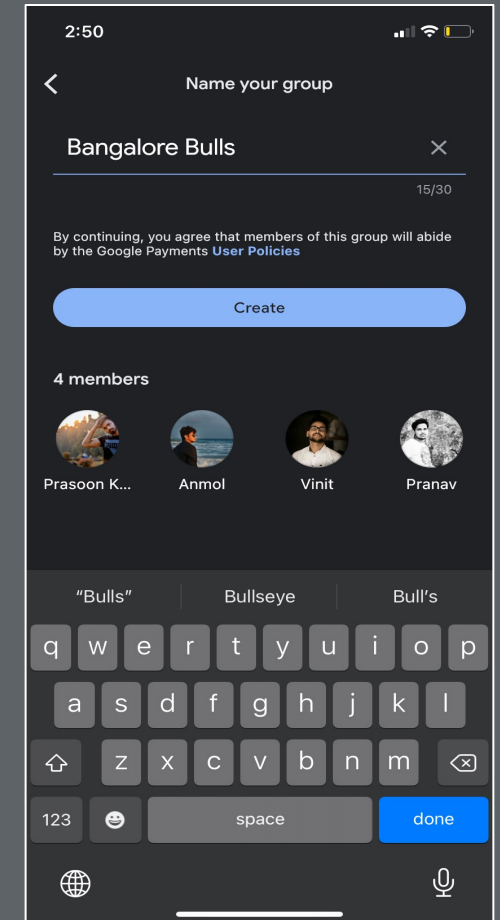
Step 2

User selects the **"New Group"** option for creating the group of friends to split the amount/bill



Step 3

User adds all the people among whom the bills are to be split

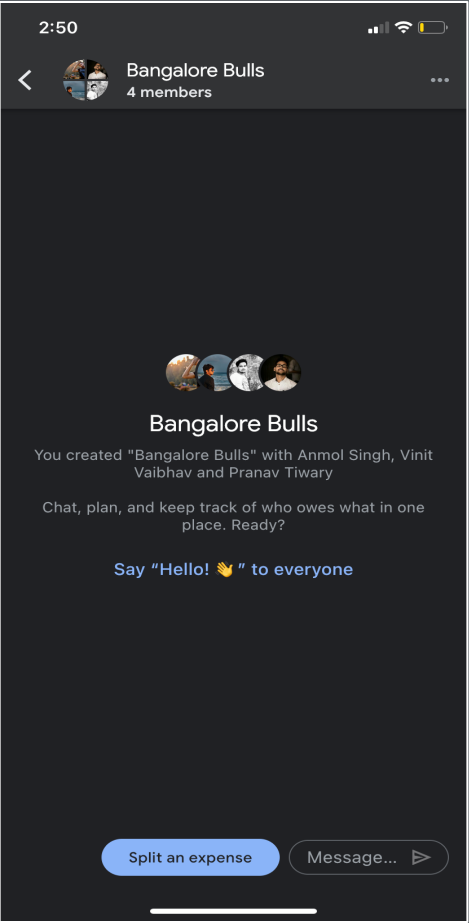


Step 4

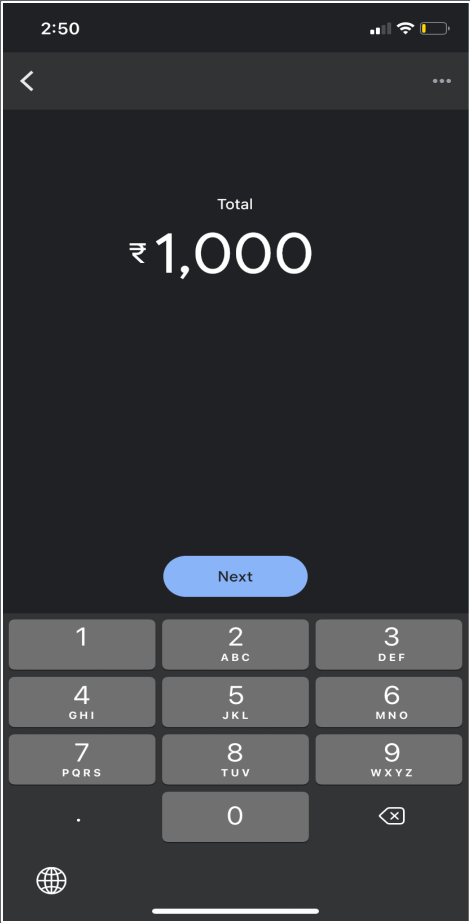
User has the option to name the group that she/he made as per the purpose that is satisfied



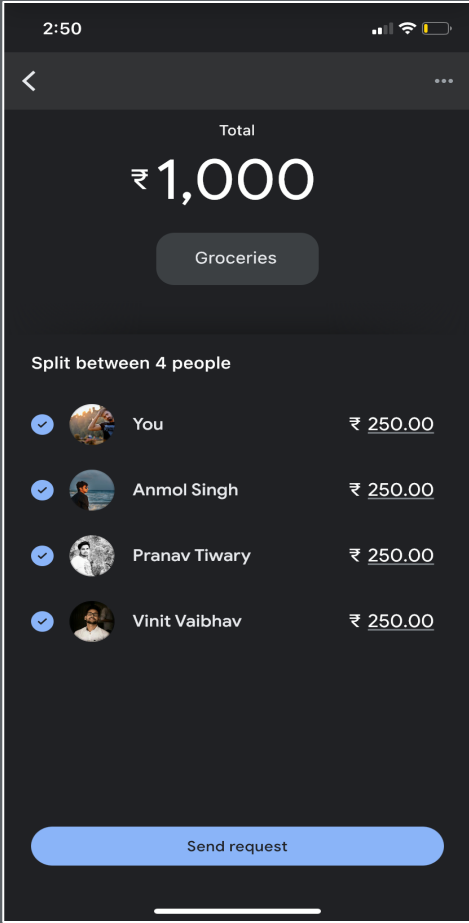
HOW TO SPLIT AN EXPENSE?



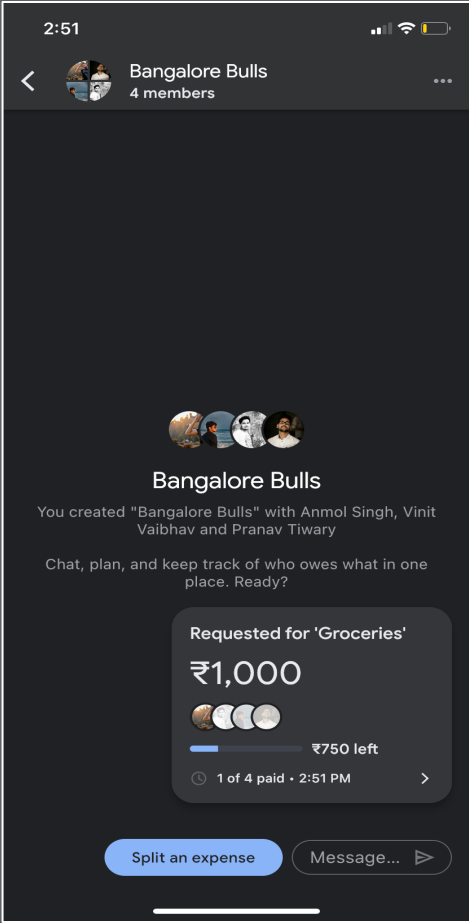
Step 5
User enters the group and selects the **“Split an expense”** option



Step 6
User enters the exact amount to be split



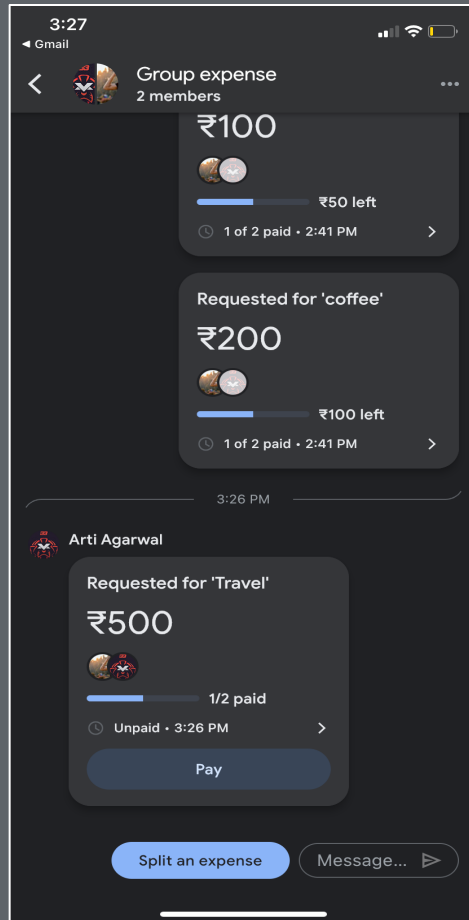
Step 7
User enters the bill description and can exclude the ones not a part of the expense



Step 8
User sends the request, and the amount is then reflected in the common group formed

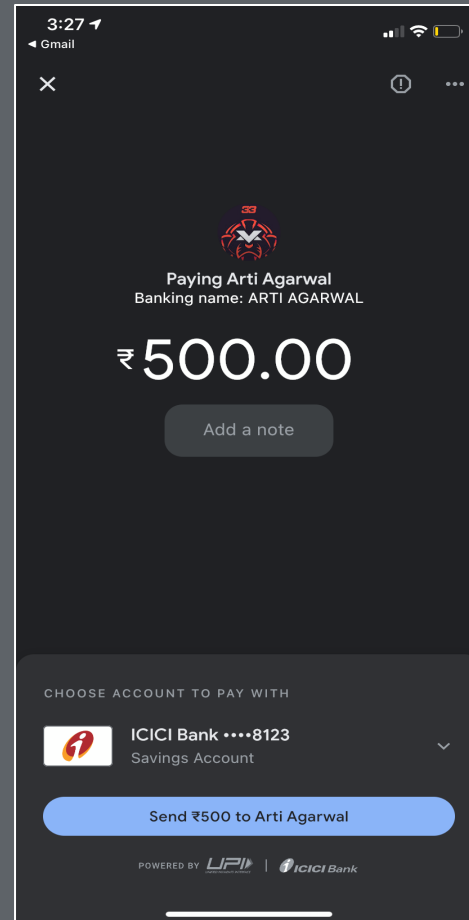


HOW TO PAY YOUR SHARE?



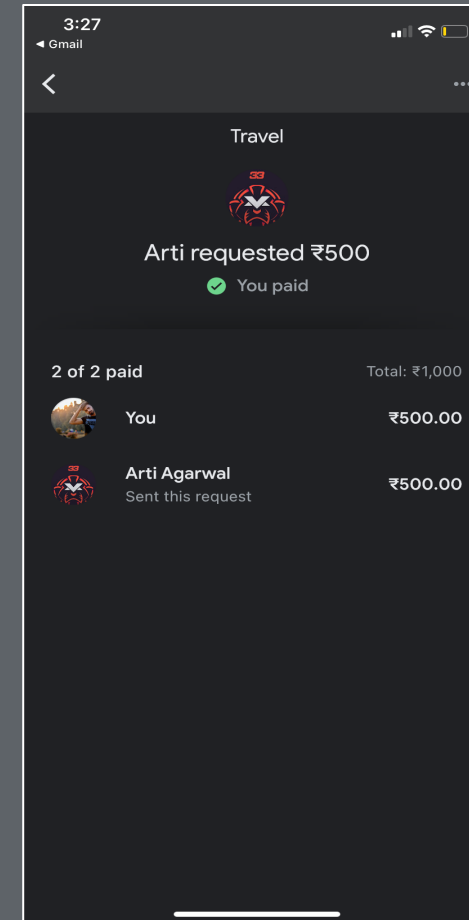
Step 1

User opens the group via notification or while initiating other transactions



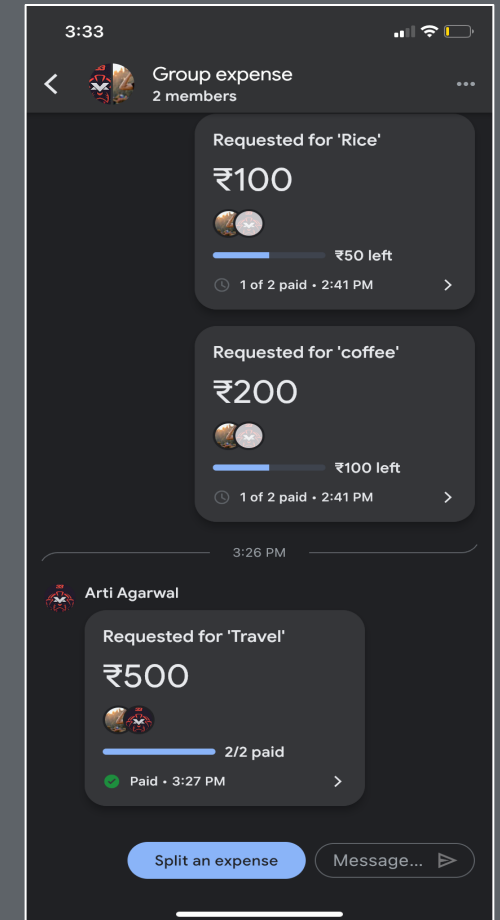
Step 2

User selects the “Pay” option and she/he then selects the account for making payment



Step 3

User enters the UPI passcode to make the payment, and the same is reflected in the app



Step 4

All the settled amounts are shown via “a/b paid” within the group








User Persona

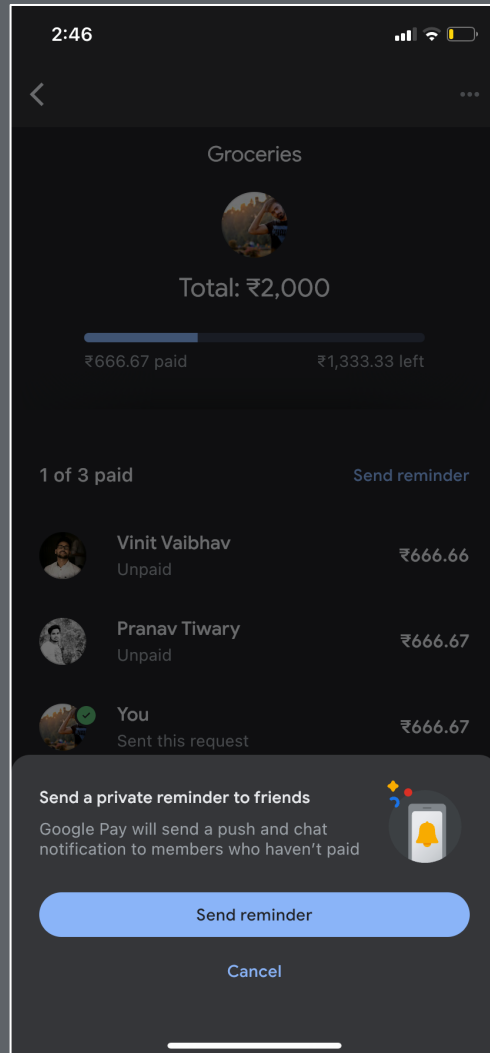
User Journey Map

UX Element (The Good)

UX Element (The Bad)

Key Metrics

STAGES	OPENS APP	CREATES/ENTERS GROUP	ENTERS EXPENSE & DESCRIPTION	SELECTS PEOPLE TO SPLIT WITH	EXPENSE SPLITTED
USER GOAL	<ul style="list-style-type: none">➤ To split the bill or payment expenses	<ul style="list-style-type: none">➤ To split the expenses among relevant people	<ul style="list-style-type: none">➤ To accurately split expenses and put the description	<ul style="list-style-type: none">➤ Split the expense with people involved and exclude those who were not	<ul style="list-style-type: none">➤ Send the notification of expense to be repaid
USER ACTION	<ul style="list-style-type: none">➤ Launches the app➤ Creates a new group/ Enters existing group	<ul style="list-style-type: none">➤ Creates a new group or opens the existing group	<ul style="list-style-type: none">➤ Enters the exact amount and puts the description of it	<ul style="list-style-type: none">➤ Exclude out people within the group who were not involved in the expense	<ul style="list-style-type: none">➤ Sends out request to repay the expenses as per the split
USER EXPERIENCE					
PAIN POINTS	<ul style="list-style-type: none">➤ Split an expense feature is not visible in the home page – Seems like a hidden feature	<ul style="list-style-type: none">➤ Creating a new group is time consuming and the option is not visible on home page	<ul style="list-style-type: none">➤ The process to enter the amount and description can be optimized	<ul style="list-style-type: none">➤ Not viable to include ad-hoc person to split the expense with	<ul style="list-style-type: none">➤ Expenses cannot be edited later
IDEAS	<ul style="list-style-type: none">➤ “Split an expense” can be directly added when a payment is made or visible in the home page	<ul style="list-style-type: none">➤ Direct option to make a new group can be made available	<ul style="list-style-type: none">➤ Both the description and the amount can be entered in the same page	<ul style="list-style-type: none">➤ Can include the option to add people on a temporary basis for some payments	<ul style="list-style-type: none">➤ Include a simple option to edit the amount or people involved in the expense



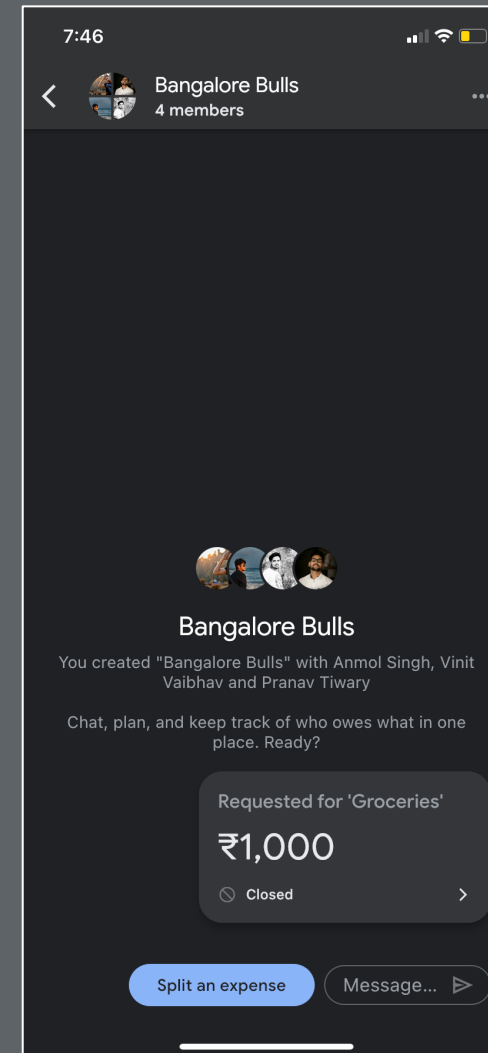
Private Reminders

X-Factor

The feature allows for sending private reminders to all the people who have not paid back the expense. Google Pay sends out push notifications to the unpaid members of the group when the user demands it. This takes care of the members from publicly being reminded of remaining payments.

Possible Hypothesis for building this

- It is possible that the users faced an issue with delayed payments and that the receiver could not ask for his share in a subtle way. Private reminders take care of making the payee aware of the amount owed by him in a gentle way



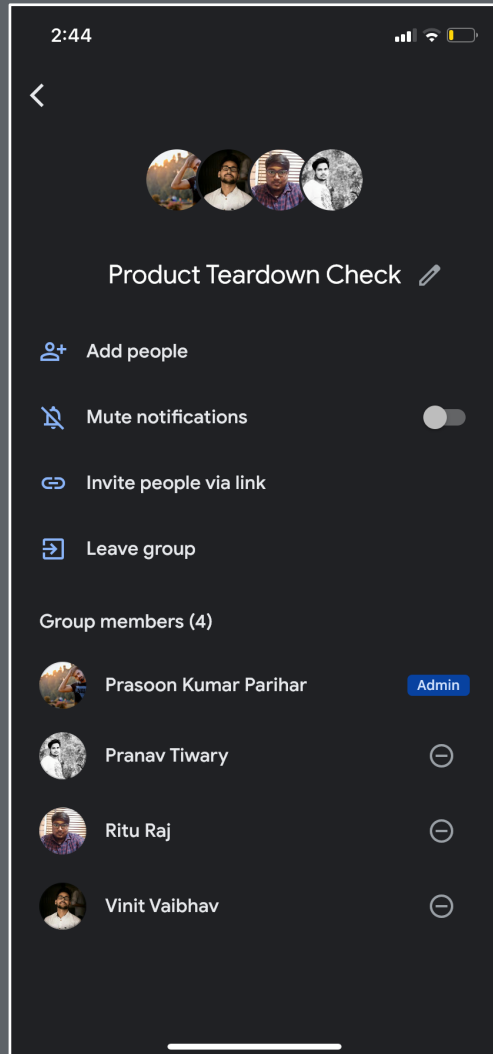
Close Requests

X-Factor

This feature allows the user who sent out requests to close out the requests when she/he feels the purpose of the request is met or for some other reasons like settlement via other means. Once a request is closed, no member can pay the amount listed against his/her name, which acts like a security gate.

Possible Hypothesis for building this

- It is for making sure that the user does not end up paying more than once by mistake
- This option acts as a security check to make sure that users do not make duplicate or unnecessary payments



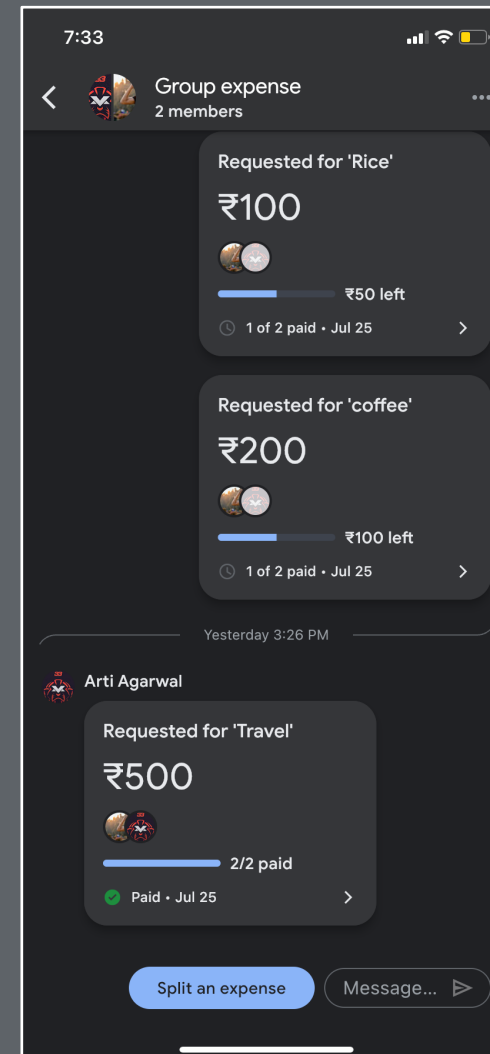
Delete Group

Why is it a pain?

The root cause for this is the absence of temporary groups, which could be used for splitting payments between people who a user interacts with infrequently. When this feature is scaled up, the home screen of the users will also be filled with groups that were made for just one outing or one movie.

Suggestions for improvement

- Can include a temporary group which will be deleted automatically when each member has paid the amount
- Make the process of deleting the group easy rather than removing each member and then finally having the option to delete the group
- Include the option to delete the group all at once



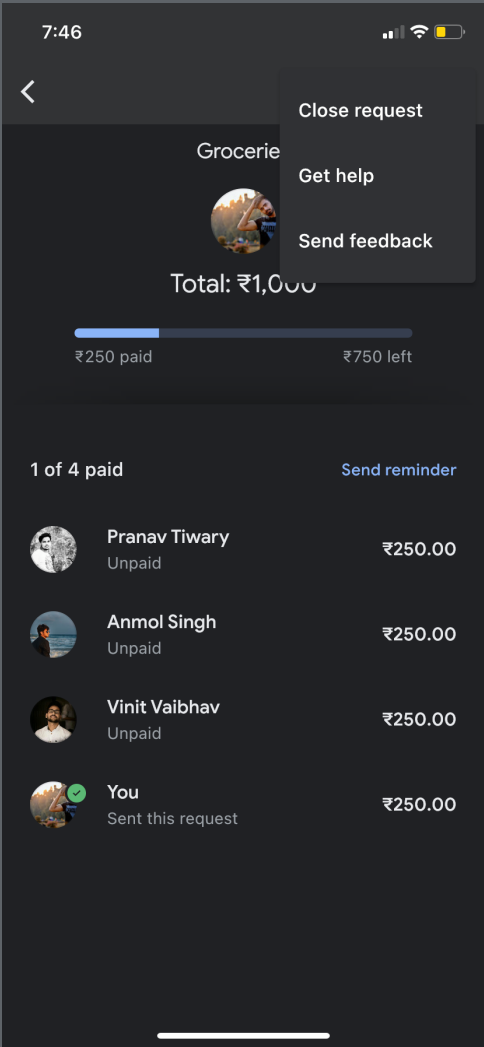
“Total Owed” absent

Why is it a pain?

For a payee to go through each request to pay the amount owed one by one for multiple requests in a group can be troublesome as she/he would have to repeat the same task again and again. Having a cumulative total against all the members of the group and an option to pay total amount seems necessary.

Suggestions for improvement

- Introduce a summarized version of the image aside, where the total amount owed is shown against the member's name
- Include an option to pay the cumulative amount to members directly



Cannot Edit Expenses

Why is it a pain?

There are instances when a user can mistype an amount or forgets to add or remove a person from an expense. In such scenarios, the present app allows users to close the request and then start with a new request all over again. The steps are redundant and unnecessary to follow.

Suggestions for improvement

- Allow for users to change the amount once the request is sent – with sending notifications to all the members with the updated amount.
- Allow for users to add or remove people from the expenses just in case someone was left out or added by mistake
- Include simple edit options within each split requests



North Star

Groups made for splitting expenses

- Is this feature used frequently across all the users?
- Do users like this feature?



L1 Metric

Transactions for settling expenses

- Number of transactions that originates out of this feature
- Is there an increase in transactions and is this feature successful in acting as a core for multiple transactions?



L2 Metric

Retention Rate

- Percentage of users who come back after using this once
- Are users loving this feature and does this solve their problem in any way?

