Designing Google Pay for Elderly.

Problem statement

- Redesign google pay in such a way that it's easy to use for the elderly users.

Motivation

- Before we redesign the application, I would like to consider **why** it is necessary for redesigning Gpay for elderly. Also, I would like to comment about **current market trends** with respect to India.

  ### Demographics

  - Since the population growth has decelerated in India, we can clearly deduce the trend that the percentage of elderly population in India will definitely increase as time progresses. This can be seen in the graph below: In the decade 1991-2001 the percentage of elderly population was 25.2%. This is projected to be at 40.5% by 2021-2031. That's a significant jump and we clearly cannot consider them as an outlier while designing our application.

Decadal Growth In Elderly And General population

In %

■ General population ■ Elderly population
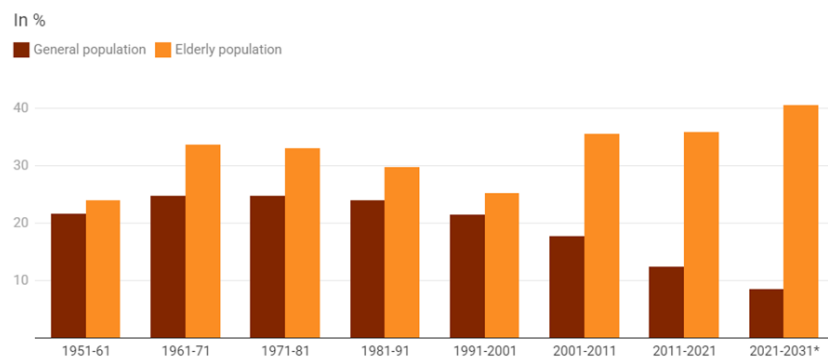
*Projections

Source: Bloomberg

No of users

- No of mobile users in India are increasing year by year. India is expected to have 1 billion smartphone users by 2026 with rural areas driving the sale of internet-enabled phones, according to a Deloitte study. With this the number of elderly population mobile users is also expected to increase.

Source: Researchgate

No of users switching to UPI

- Users are preferring UPI over any other mode of payments these days. Right from small vendors to supermarkets, everyone prefers UPI due to its convenience, faster execution and simplified refund.

These metrics clearly show the adaptation of users to UPI (stats taken from press information bureau(PIB):

- UPI crossed the 500-crore mark in volumes for the first time in March.
- 504 crore transactions recorded by March 29 itself.
- Digital Transaction value shoot past $1 trillion mark in FY 22.

- Due to these reasons, I believe redesigning Gpay to **accommodate elderly users** would lead to more **engagement/revenue** through the app.

User Persona

- Now let's focus on our **typical elderly user** to **understand** them in a better way:

| Our Targeted user:	User demographics:
	- Age: 55+ - Depends on younger generation or others to understand the app. - Needs to make to notes for complicated actions.
Behaviours: - Cannot remember lot of user flows. - Inability to comprehend too many options. - Inability to distinguish different shades of colours. - Inability to read small texts.	**Needs:** - Create a simplified app with easy user flows. - Have very few options in the UI - Don't use complicated palette on the app. - Use enlarged font on the app.

Solution

- Now that we have analyzed the need and user let's try to build a **solution**:

  Before the main page, while the user is registering himself for the first time, I would collect their **age data** based on his Gmail data. If their age is found to be **above 55**, I would redirect their to **another user flow the app** (similar to how Netflix handles its kids section).

  Now they are in this flow I would recommend the following actions:

  1. **Only keep the required options required** in the user flow. This way we can ensure that the user is not **bombarded** with options available and get **intimidated** to use the app.

  2. Use only a **single color palette** as the older generation is used to the **generic single color scheme** used in their time. Usage of fancy colors, gradients would make them **resist** to use the app.

  3. Using **larger font** compared to normal size would be better as their **sight gets usually weak** in this age.

  4. Integrating **Google assistant** in the app to leverage **voice commands to complete actions** would make the app useful in case the user still has issues understanding the logic.

  5. This is would be an **optional use case** – usually user needs to enter **a pin** to complete transaction. This could be substituted by a **fingerprint/ face recognition** to eliminate the need to remember the pin too.

- Below is a **rough wireframe** of how I assume the app to be for an elderly user.
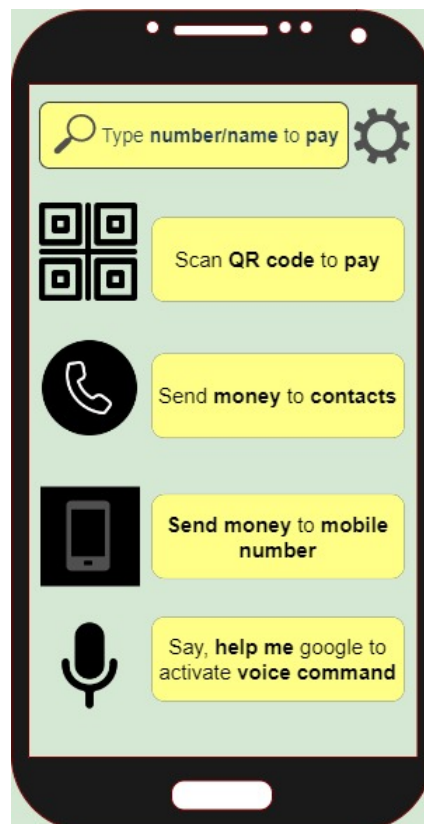
Metrics

User acquisition

- No of users over the age of 55 and their growth on the platform over the time.

Activation

- What % of users with the elderly payment interface complete a payment.

Retention

- What is the churn rate?
- Weekly and monthly recurring payments.

Conclusion

- This different user flow could also be **A/B tested** against users to find which user flow has a better engagement and it can finally be pushed to end users.
- I would like to conclude by saying that attracting and working upon the elderly demographic is an effective way to **increase revenue and engagement** of the app.