

Spending Insights:

Smart Budgeting & Conversational AI
inside Google Pay

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Users lack a real-time way to track expenses where they actually spend, leading to 'financial blindness.' Existing tools fail due to high manual effort, leaving a gap for a built-in, automated assistant within GPay

Broken Syncing

Categorization Fatigue

Too Many Apps

Privacy

Security

Out of Sight

Passive

Trust Deficit

Sync Issues

The GPay Ecosystem

A Multi-Layered Approach to Financial Wellness

Visual Spending Insights

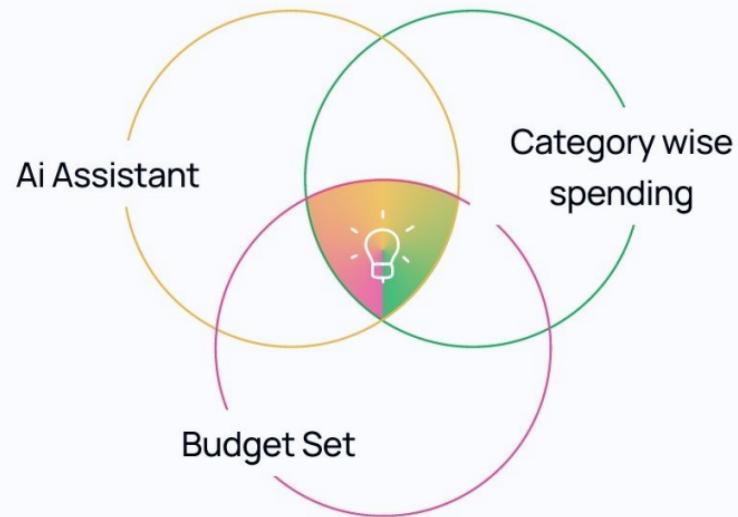
Clean, categorized breakdowns and monthly spend trends.

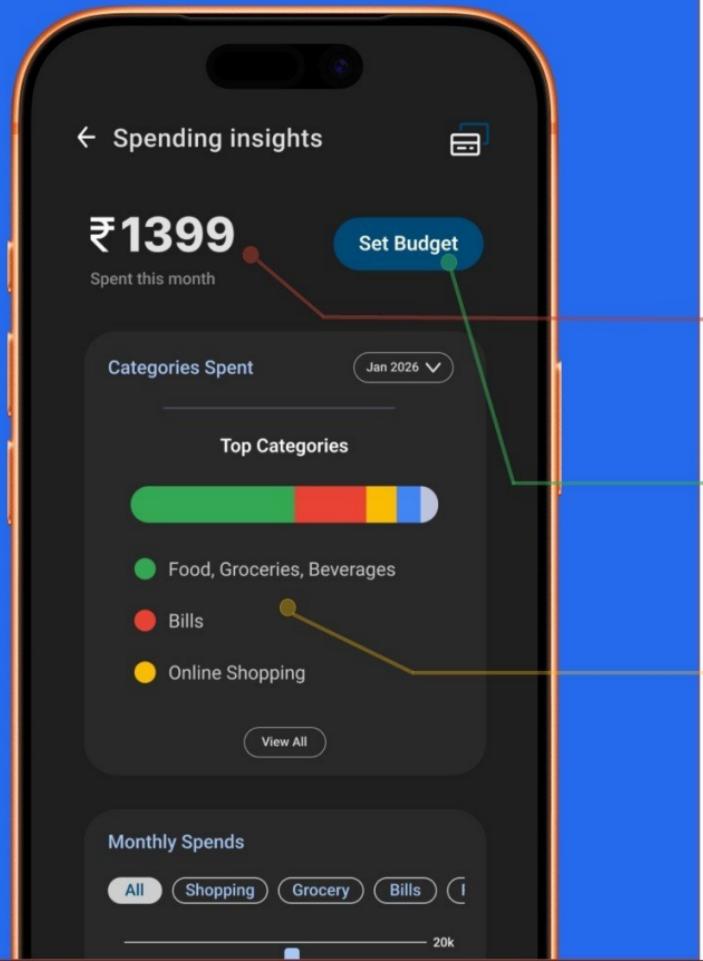
Granular Budgeting

The ability to set specific limits for categories (Cabs, Food, etc.).

GBot

An AI assistant that provides proactive nudges (e.g., "You're over budget") and handles bill payments via chat.





Feature Deep Dive: Visual Spending Insights

Amount Spent

Instant understanding of monthly spend

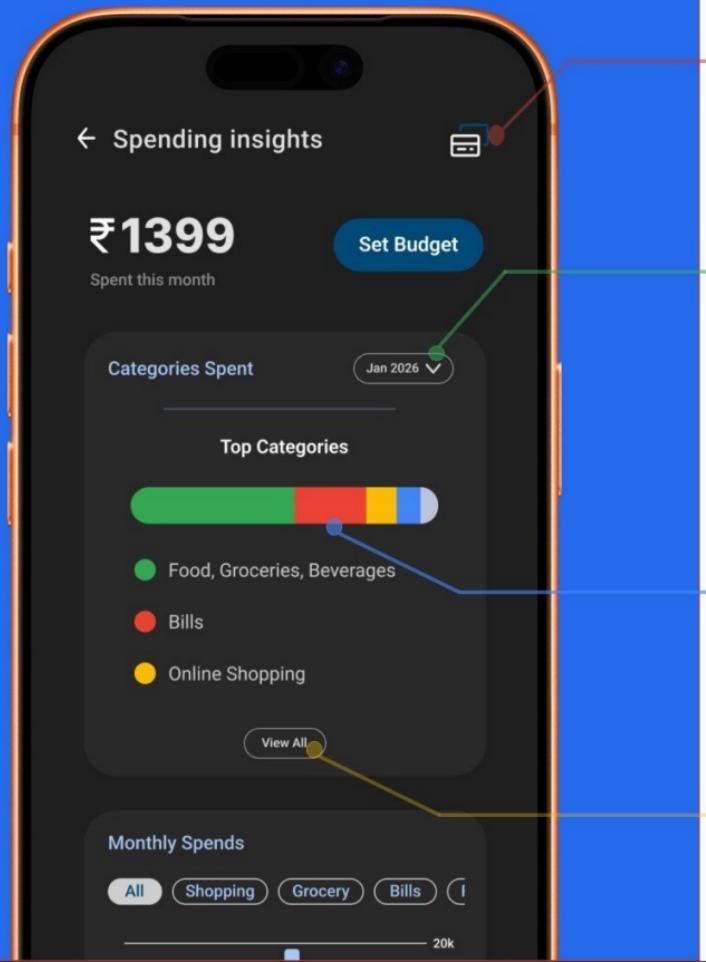
Intuitive Budget Setting

A simple, direct interface to define spending limits.

Top Categories

Clear, color-coded breakdown of where the majority of money is allocated





Change Bank Account

Allows users to seamlessly interchange bank account

Select Month & Year

Essential for accessing past records

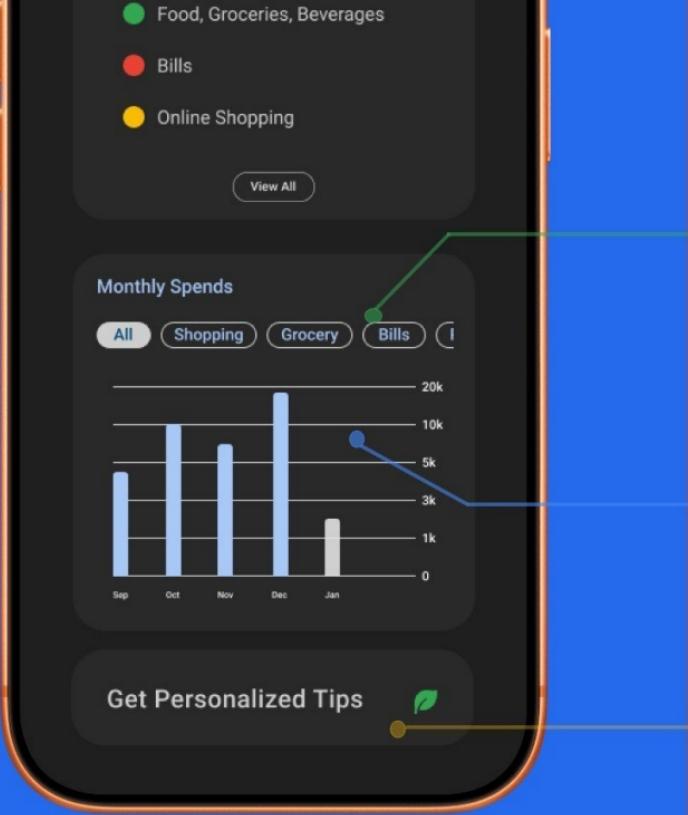
Spending Bar

Enables users in knowing a general idea on what they are spending the most.

View All

Allows users to see all the categories they have spent this month





Category spent

Tool enables users to see category wise monthly trends

Monthly Trends

Visual bar chart to compare spending patterns over time, helping users identify peaks and dips.

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Category-Specific Budgets:

The diagram illustrates a user interface flow for managing category-specific budgets. It starts with a 'Month Selector' overlay, transitions to a 'Category wise Spending' screen, then to a 'Screen showing budget set', and finally to a 'Dynamic Sorting & Filtering' overlay.

Month Selector
overlay design

Category wise Spending

Screen showing budget set

Dynamic Sorting & Filtering
overlay design

Budget Fixed Earlier

Red Color
It triggers an 'instant realization' for the user that they have exceeded their limit, without them having to analyze the raw data

Hold the Amount to see the Budget for the month

hold

May 2021
June 2022
July 2023

Jan 2026

Categories Amount Spent

Category	Amount Spent
Food, Groceries, Beverages	₹780
Bills	₹300
Online Shopping	₹145
Repair & Services	₹95
Cabs & Rentals	₹79

Hold the Amount to see the Budget for the month

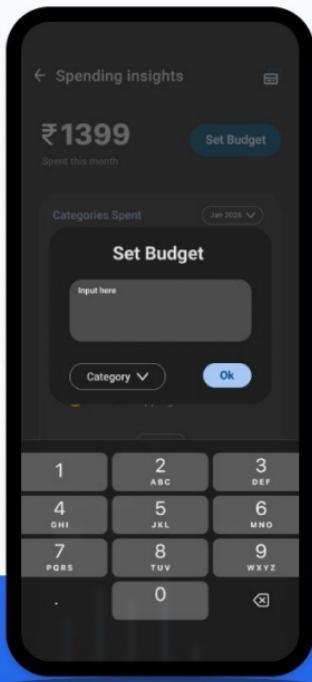
Most Spent Least Spent Most Transactions Least Transactions

Set Budget

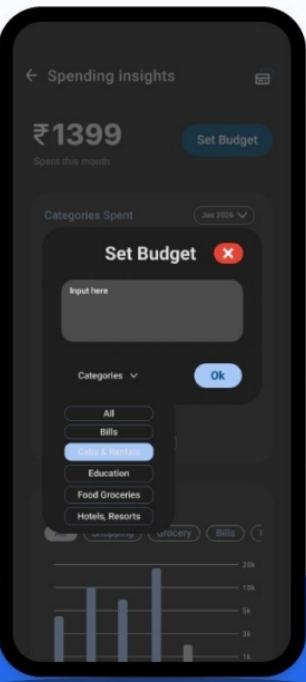
The entry point is a prominent, high-visibility "Set Budget" button located at the top level of the Spending Insights dashboard.



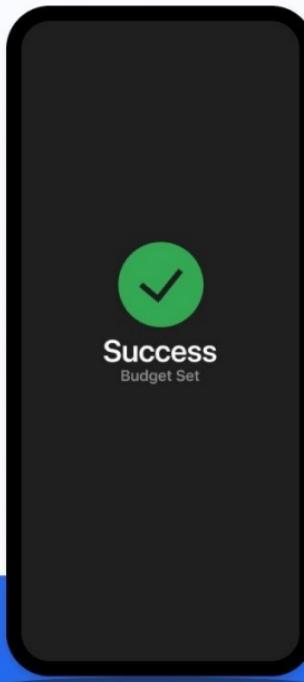
Upon clicking, a focused modal appears with a numeric keypad, allowing for quick and precise entry of the budget amount.



Users can refine their budget by selecting specific categories such as "Bills," "Cabs & Rentals," or "Food & Groceries" from a structured dropdown menu.



Once the "Ok" button is pressed, a full-screen success state with a green checkmark confirms that the budget has been successfully set.



Gbot

Your Proactive Financial Co-Pilot

Proactive Spend Alerts

Automatically identifies and notifies the user when they exceed their usual budget for specific categories.

Contextual Savings Goals

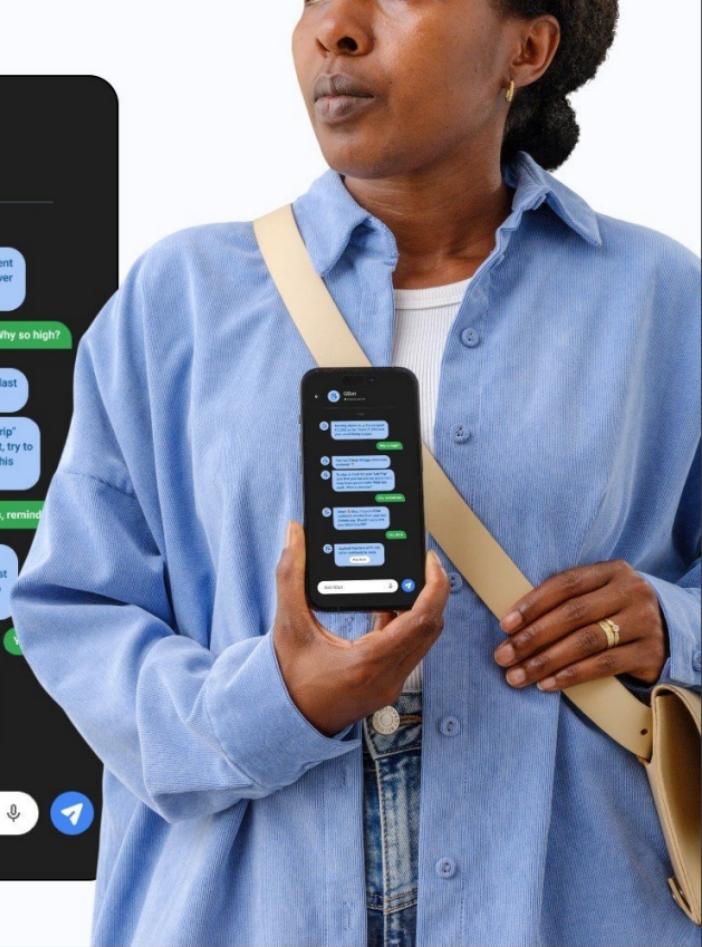
Links daily spending habits to long-term emotional goals

Automated Reward Recovery

Scans account history to find unused cashback vouchers (e.g., Zomato pay) and proactively suggests applying them to current bills.

In-Chat Execution

Allows users to pay bills (e.g., Electricity) directly within the conversation



Thank You



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