Paytm Pitch Deck

Convert existing users into power users

Problem

Understanding the problem statement to analyze key terms and solutions

1   15% drop in Women customer Footfall

2   25% Paytm customers moving to Other Platforms

5   Complains regarding Brands Collaboration

3   25% fall in Scan and Pay as well as insta transfer to Mobile No

4   20% fall in Utility payments .11% Customers moving to Other paltforms for Mobile Recharge

6   Cashback or Discount for Commercial payments

USER PERSONA – JESS PATEL –Surat Diamond King

Bio

Jess patel A tech savy Middle aged gentleman working as Gold and Diamond Merchant for last 10 years. He has grew his wealth and bought a 3 BHK apartment . He has currently bought another villa on Home Loan. Sent his 2 kids to a pvt Convent school. His wife is Home Maker . He is working with 50+ vendors and major jewellery brands across India. He has workshop in his new villa where he has recruited 75 workers .He prefer to go cashless .He owns Iphone14.Always prefers to use Paytm for cashless transfer and paying the utilities

"Take a risk and keep testing because what works today wont work tomorrow but what worked yesterday may work again"

Demography and Geography

Age: 46
Education: Diploma in Jewellery Design
Work: Diamond and Gold Merchant
LifeStyle: father with 2 Kids.Own a 3 Bhk apartment in Borivoli. Boiught Nexus 2 years ago and currently paying EMI on 2nd car
Salary : 7 Lakhs per Month
Marital status: married
Location: Mumbai

Goals

- Paying Home Emi through UPI
- Going cashless for regular expenditure including groceries
- Avail discounts and cashback
- Like to stop using debit card and don't want to keep liquid money

Influencers and brands

Frustrations :

- User wants to reward his employees through brands offered discounts and offers
- He wants to include his customers through some reward program to increase engagement
- His wife and kids looks for brands rewards program for their daily uses which force them to use other Apps
- There is no cashback or loyalty accrual l while dealing transactions workth lakhs

Bio

Alexis is a dedicated ,hard working finance professional having more than 6 years of experience in data analysis .She is budding data scientist . She owns a cloud kitchen which runs on weekends. She is staying in rented place with her friend and pay around 25K . She bought items through online App and often visits cafes and restaurants with her friends . She mostly pays her utility through mobile banking and aiming to go as much cashless possible. She has recently taken a loan to buy a 2 wheeler.

"Take a risk and keep testing because what works today wont work tomorrow but what worked yesterday may work again"

Demography and Geography
Age: 29
Education: B,Tech
Work: Data Analyst at Myntra
LifeStyle: Visits restaurant often.Bought a Scootie on car loan. Residing in rented premises in koramangla. Order grocery and stationary through Online App.Prefers zomato.Often board Ola and Uber
Salary : 8 Lakhs per Month
Marital status: married
Location: Bangalore

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Goals

- Pay her EMI through UPI
- Optimize processes to reduce unnecessary expenses
- Facilitate her cloud kitchen payment cashless as still she has to deal with liquid cash
- To pay her utility bills through UPI platform

Frustrations :
- Often look for Discount codes and redemption points to avail discount on online purchase
- Unable to avail coupon Code for hotel and restaurant redemption through paytm
- There is no loyalty points in Paytm which she wants to offer to her kitchen customers
- During festive season she wants to offer exclusive brands promotional offers to her customers and vendors to enhance her business

Needs
- Looking for Brands promotional offers through paytm
- Annual memebership program with paytm to get cashbacks as she pays her staff , customers ,vendors through paytm
- Redemption Points Accrual for every transaction

User Interview Schedule

☐	A Subject ⌄	⊙ Type ⌄	▦ # mentions ① ⌄	⊤ Feedback session
	TYPE **Feature** ⌄ Count 7		⌄ Sum 10	
1	Loyalty Program template	Feature	3	Alexis Pham—Initial interview Jess Patel—Followup session Skyler Xu—Initial interview
2	Points Accrual Setup	Feature	2	Jess Patel—Followup session Skyler Xu—Initial interview
3	Membership Welcome Bonus	Feature	1	Jess Patel—Initial interview
4	Brands Collaboration Loyalty Wiz…	Feature	1	Alexis Pham—Followup session
5	Redemption Setup	Feature	1	Kelly Sall—Initial interview
6	Loyalty Applying	Feature	1	Pat Everett—Initial interview
7	UI Interface for User Loyalty Pro…	Feature	1	Lee Szabo—Initial interview
+				
	TYPE **Complaint** ⌄ Count 6		⌄ Sum 10	
8	Need Gold Membership	Complaint	3	Sandy Hagen—Initial interview Quinn Nguyen—Initial interview Alexis Pham—Followup session
9	Lack of Brand Promotion	Complaint	2	Peyton Devereaux—Initial interview Robin Jaffe—Initial interview
10	No Loyalty Accrual Points	Complaint	2	Lee Szabo—Initial interview Harley Holbrook—Initial interview
11	CashBack Offers for Merchant pa…	Complaint	1	Jess Patel—Followup session
12	Loyalty Bonus Based on cumulati…	Complaint	1	Alexis Pham—Initial interview
13	Lack of redemption process	Complaint	1	Quinn Nguyen—Initial interview

Solution

● **Recommendation Engine**
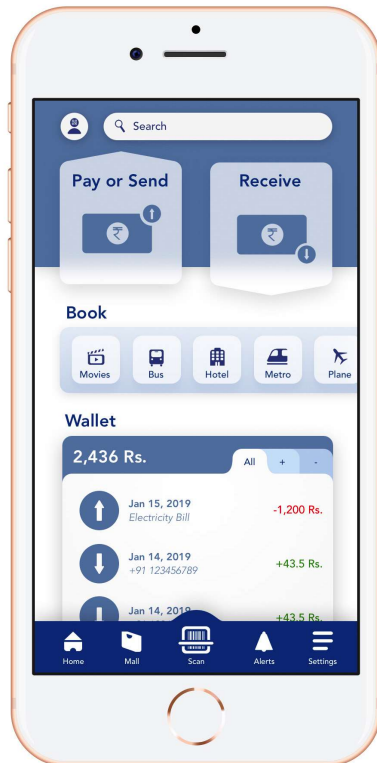
Loyalty Program

Gold Membership

Welcome Bonus For Brands on Successful onboarding

Cashback on every Insurance ,Loan , Mobile recharge payment

Discount coupons for Jewellery and merchandise Brands

10 Loyalty Points equivalent to 1 INR above 500 INR transfer

Reward program for Gold members in selected flights and Hotel booking
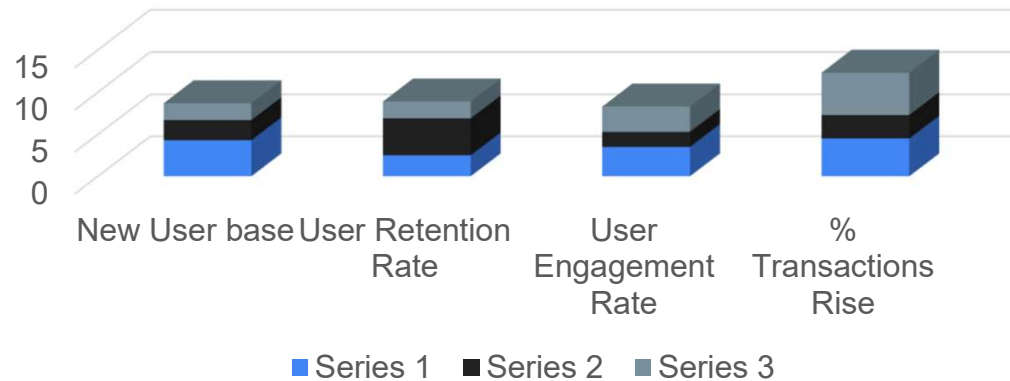
Boosting overall Spending

Customer Retention

User Retention And Engagement

Brand Collaboration

■ Series 1 ■ Series 2 ■ Series 3

A Go-To-Market strategy for the newly rolled-out features on the App

- **Rollout the features** first in the regions where there are fewer Monthly active users to study the impact of features
- **Email Marketing**, in the phase of introducing features, extensive Advertising is necessary to spread the word about the new features
- Partnership with **cafeterias , Ecommerce Sites , Restaurants in**
- **commercial areas** to advertise Paytm **Social media advertising** to attract young freelancers and potential future startup founders
- **Heavy Advertising** in Metropolitan to lure millenials

Success metrics to monitor after the launch of new app

- **North Star Metric**: Number of users membership after signing up on the app
- **DAU**: Daily active users on the app monitor the productivity board activity
- **MAU**: Monthly active users on the app
- **Reviews**: Number of reviews generated daily and monthly on the app
- Number of users **paying Utility bills after logging in**
- Number of transactions on the platform

Market Adoption

Quarter Market Penetration

Points scored

Team 1
21.8%

Team 4
34.5%

Team 2
32.7%

Team 3
10.9%