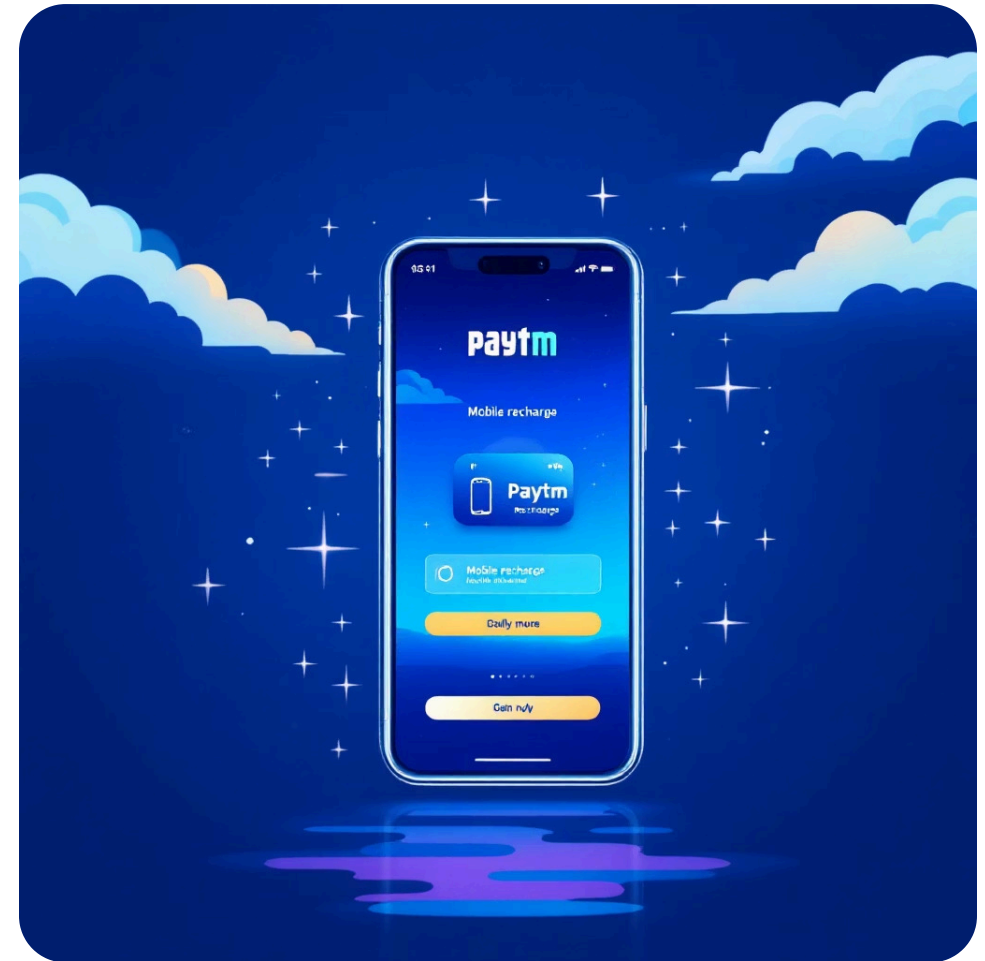


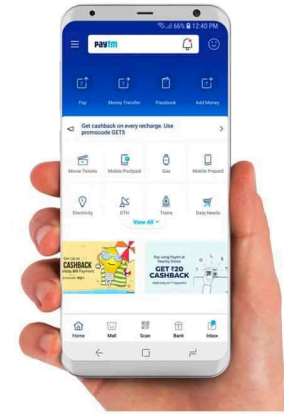
Capstone Project

Paytm Mobile Recharge "Never Miss a Recharge"



Overview

Paytm stands out as India's top digital payments and financial services platform. People use it for everything—UPI payments, mobile recharges, paying bills, buying tickets, FASTag, and all sorts of merchant services. Over 300 million users have signed up, so it's a big deal, especially when it comes to mobile recharges in both cities and smaller towns. Mobile prepaid recharge is something people do a lot on Paytm. It keeps users coming back every day and gives Paytm a solid way to connect with them, boost user loyalty, and offer other financial products along the way.



The All-New
Paytm

Problem Statement

Paytm wants to be the app people reach for first when it's time to recharge their prepaid mobile. Folks in Tier 1 and Tier 2 cities use this feature a lot, so it really matters. Right now, recharging through different apps can be a hassle—sometimes it's confusing, easy to forget, or you just don't feel like you can rely on it. Paytm's aiming to change all that. They want to make recharging simple, trustworthy, and something people do out of habit—every single time.



Key Points

Prepaid Recharges Are Evolving into “Lifestyle Subscriptions”

Prepaid plans aren't just about calls and data anymore. Now, they come packed with extras—think streaming, gaming, payments, even cloud storage.

People look at a recharge and ask, “What can I actually do with this?” It's not just about how much data or talk time you get; it's about the whole experience. So, companies aren't just fighting over price per GB now. They're competing to offer the best bang for your buck when it comes to your everyday life.

UPI & Digital Payments Have Reduced Recharge Friction to Near Zero

Now, with instant UPI recharges on Google Pay, PhonePe, Paytm, and even operator apps, topping up your phone is effortless. No more hassle—just tap, and you're done. People recharge more often, upgrade their plans on the fly, and jump back in the moment they run out of data. This whole “one-tap recharge” setup speeds up how quickly prepaid revenue rolls in, even if the number of subscribers stays the same.

Secondary SIM Usage Is Quietly Expanding Total Recharge Value per User

More and more people in cities and suburbs are juggling a bunch of SIM cards—one for work, another for personal calls, maybe a backup for data, or even a separate one just for streaming apps. Telcos don't even need to find new customers to make more money; people just keep topping up all these SIMs at once. That's a big reason why average revenue per user keeps climbing, even if nobody's really talking about it.

Fixed Wireless Access (5G FWA) Is Blurring the Line Between Mobile and Broadband Recharges

5G FWA is shaking things up—now you can get home internet on a monthly recharge, just like you do for your phone. Telecom operators are rolling this out, which means prepaid isn't just for mobiles anymore. We're seeing bigger, recurring payments. Families can sign up for household plans, and there are even bundles that cover both your mobile and home data together. This isn't just tweaking what's already there. It's a whole new stretch for the recharge market.

Language-First & Vernacular Content Is Increasing Data Stickiness


Vernacular apps—news, short videos, edtech, even government services—have made mobile data essential, especially in smaller towns and rural areas. Once people get used to these apps, they stick with their data plans. They might buy cheaper phones, but giving up on data? That's just not happening anymore.

Competitor analysis

	Core Value Proposition	Reward Type	Commission (Standard)	Major Friction	Recharge Flow Steps	UX Polish (10)	Gamification Level	Best For
PhonePe	Fast + gamified recharges	Wallet cashback	~1.5%	Wallet lock-in, variable offers	1-2 steps	8.5	High (scratch cards)	Gamified excitement
Paytm	Reliable, guaranteed savings	Cash + points	~1.5%	Reward currency complexity, UI clutter	3-4 steps	6.5	Low-Medium	Guaranteed savings
Google Pay	Speed + reward optimization	Probabilistic rewards	1%	Reward uncertainty, campaign confusion	2 steps	8.8	Very High	Fastest recharge
Airtel Thanks	Account & service management	Cashback + data	4%	Ecosystem lock-in, dated UX	3 steps	5.5	Low	Operator account control
Jio App	Data + OTT ecosystem	Brand vouchers + NeuCoins	4%	Voucher complexity, performance lag	3-4 steps	6.0	Medium	Entertainment + data bundles

User Research

Survey Monkey Link:- [Mobile Recharge Platforms User Experience Survey](#)



1:1 Interview :-  1:1 Interview Report

Secondary Research:-  Screenshot User Reviews

Admirable-Spirit-455 · 2mo ago

Frankly, very very few beyond tier 1 know apps other than PhonePe. That's where they dominate. To give some perspective, if tomorrow PhonePe shuts down, people will believe UPI has collapsed. Again, this has happened because PhonePe has poured in insane amount of capital to acquire customers (Rs 500 crore in FY19 alone). To an extent, same goes for Google Pay, Navi and Super Money and Cred were built out for very different reasons, and even if they may be challenger apps, it's tough to break PhonePe's dominance.

Paytm lost significantly after Payments Bank crisis. It's share was 12 per cent of UPI, significant by market share standards. It has since then fallen again because they were not allowed to take on board new customers for over six months. Competition is brutal out there. Also, for the longest time, Paytm bet on its wallet business over UPI. Wallet has been also shut because of RBI restrictions.

PayTM - Not getting money when recharge failed

Kiran Kumar A filed complaint against PayTM on Nov 12, 2017

I try to recharge my airtel number on 1 days back, but recharge not done and in the app showing processing, but I'm unable to cancel and get the money back.
I tried to contact Paytm but they are not responding.
Initially I have trust in Paytm but now I think I'm fool if I trust Paytm.
Please solve this issue and reply me to my email address: "kiransum" @gmail.com"

Transaction details are in the attachment
~K. you

Anonymous ★ ★ ★ ★ ★  Verified Reviewer

" Paytm doesn't give cashback money. They send useless vouchers which is not useful "

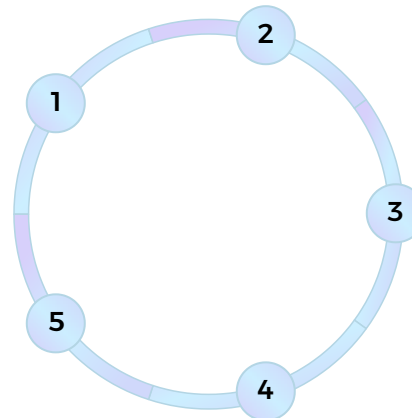
Some Key Takeways:-

PhonePe & Paytm Are the Primary Recharge Platforms

Both together accounting for ~75% of user preference

Guaranteed Cashback Is the Most Valued Feature

Over 55-60% of users selected "Guaranteed Cashback" as a top feature



Plan Selection Is the #1 Friction Point

Decision fatigue is universal, regardless of recharge value or frequency

Recharge Cadence Is Not Uniform

Recharge behavior varies by price sensitivity and trust in future pricing

Paytm Payments Bank caused trust issues

Trust erosion due to the Paytm Payments Bank issue directly caused churn for some users

User Persona

	Speed-First Urban Professional	Value-Seeking Family Manager	Rural Budget Maximizer
Behaviour	<ul style="list-style-type: none">• Runs out of data and scrambles for a quick recharge at the last second.• Uses UPI every day—doesn't care much about rewards, just wants it done fast.• Tries out different apps but always sticks with the one that gets things done quickest.	<ul style="list-style-type: none">• Planned monthly recharges for family• Always checks different offers before paying• Manages bills, DTH, and FASTag—all in one app	<ul style="list-style-type: none">• Small-value recharges (₹49–₹149)• Uses UPI carefully• Avoids complex apps
Key Pain Points	<ul style="list-style-type: none">• Too many screens & steps• Gamified rewards feel distracting• OTT or voucher upsells don't even make sense	<ul style="list-style-type: none">• People get confused about when their coupons expire.• Too many different reward balances to keep track of.• The app just feels cluttered.	<ul style="list-style-type: none">• The minimum recharge amounts are just too high.• Scratch cards feel unreliable• App lag on low-end phones
Motivation	<ul style="list-style-type: none">• Recharge in just one tap—done in under two seconds.• It automatically tops up when your data's running low.• The interface stays clean and simple, no clutter, nothing extra.	<ul style="list-style-type: none">• Get guaranteed cashback every time.• We'll automatically apply the best offer for you.• Easily manage family recharges from one simple dashboard.	<ul style="list-style-type: none">• Low-value recharge support• Get cashback every time you recharge — even if it's just ₹1 or ₹2.• The app runs light and fast

Problem Statement

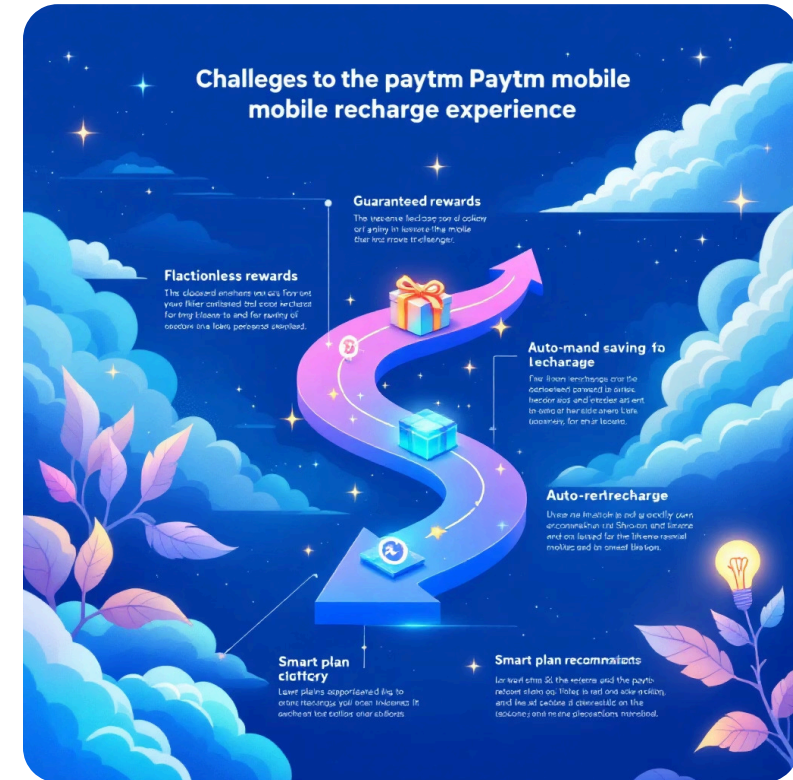
Paytm users do not consistently choose Paytm for mobile recharges because the experience is reactive, cognitively heavy, and unpredictable.

Users lack:

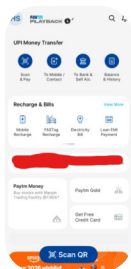
- A frictionless, low-effort recharge flow
- Guaranteed, clearly communicated rewards
- Auto-recharge when data ends
- Smart usage-based plan recommendations

As a result, users switch platforms at the moment of recharge, prioritizing speed and certainty over brand loyalty.

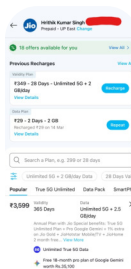
Final Statement:-How might Paytm create a rewarding, effortless, and intelligent recharge experience that automatically recharges users at the right time, optimizes data usage, and guarantees value—so users never need to think about recharging again



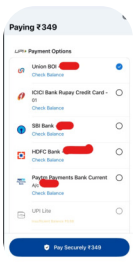
User Journey



Open App and Navigate to
Mobile Recharge



Select Recharge Plan



Select Payment Method and
payment processing

1

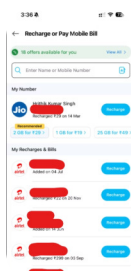
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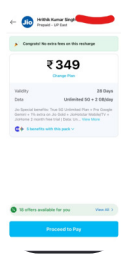
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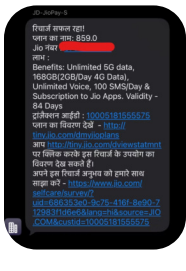
6



Enter / Select Phone Number



See the plan in detail



Recharge Successful Message
received

Behavioural Analysis

Stage	User Mindset	User Journey	Users Remaining%	Drop-off (%) at Stage	Drop-off Point	Behavioral Reason
Awareness	Find recharge fast	Open App → Notice Mobile Recharge option	65–70%	30–35%	Home screen	Choice overload, visual clutter
Intent	Pick the right plan	Tap Recharge → Enter number → Select plan	45–50%	15–20%	Plan selection	Decision fatigue, ambiguity
Recharge	Just make it work	Select payment → Payment processing → Success	20–25%	20–25%	Payment step	Uncertainty, trust anxiety
Post-Recharge	Done, forget it	Recharge success → After the transaction	10–12%	~50% churn before next cycle	No return	No habit loop, no automation

User JTBD

	When	I want to	So that I can
1.	When I recharge frequently	I want a one-tap, ultra-fast flow with guaranteed rewards	So that I can finish in seconds without thinking.
2.	When my data is about to end	I want auto-recharge to trigger instantly	So that I don't lose connectivity during work or travel
3.	When I select a recharge plan	I want a recommendation based on my usage and people like me	So that I feel confident I'm choosing the right plan
4.	When my network is weak or unstable	I want a lightweight, reliable recharge experience	So that the payment doesn't fail and my money stays safe

Market Size

- Total Addressable Market:-**₹2.3–2.4 lakh crore per year**
- Serviceable Addressable Market:-**₹1.1–1.2 lakh crore per year**
- Serviceable Obtainable Market:-**₹5,500–6,000 crore per year**

Key Pain Points

- ☐ **Cashback Value Feels Too Low to Matter**
Cashback amounts (often ₹1–₹5) feel too small to justify the effort, reducing perceived value and motivation to complete recharges on Paytm.
- ☐ **UI Breaks or Slows Down on Low Network**
The recharge flow becomes slow or breaks under weak connectivity, causing high-intent users to abandon Paytm for lighter, faster apps.
- ☐ **Too Many UI Pages for a Simple Task**
A simple recharge requires navigating multiple pages, increasing cognitive load and drop-offs, especially in urgent, time-sensitive scenarios.
- ☐ **Nudges Are Descriptive, Not Actionable**
Current nudges only describe offers instead of guiding users to the best next action, failing to reduce effort or decision-making.
- ☐ **No Habit Formation After Recharge**
After recharge success, there are no reminders, schedules, or automation prompts, forcing users to restart the decision process every time.
- ☐ **No Predictive or Smart Usage Assistance**
Users fear phone number misuse and data sharing, making them hesitant to rely on Paytm for recurring or automated recharges.

Solutions

1. PAYTM UNIVERSAL COINS FOR SMART RECHARGE

Every point you earn on Paytm—whether it's from paying your credit card bill, electricity, gas, broadband, or even rent—works just like real money. You can use them straight away for your next mobile recharge. So, coins aren't just some vague reward anymore. They're what power your future recharges.

2. AUTO-TOPUP VIA UPI LITE

Once you've recharged, Paytm pops up a prompt for auto-topup with UPI Lite. That way, your internet keeps going, even if you run out of data. The app lets you know topup happen instantly—no PIN needed and no annoying payment failures. Just tap once to pick your plan, set the trigger for when you're out of data, and choose how you want to pay. It's simple. No more scrambling to recharge at the last minute. You stay connected, and you know you can trust it to work.

3. Contextual Info Button for Smart Auto-Recharge

No extra screen needed—just a simple ⓘ info button within the recharge flow. Tap it to instantly see why the plan is better: auto-recharge when data runs out, UPI Lite instant payment with no PIN, guaranteed cashback, OTT subscriptions, daily data, and calling benefits. All the value is shown upfront on the same screen, so users can choose confidently without switching screens or second-guessing.

4. Smart Value-Based Recharge Nudges

Forget "Get cashback." Nudges now give you real insights, like "₹7 a day for 2GB—₹1 less than what you paid last time," or "Same data, but you pay less per day if you use Paytm coins." When value is put in plain, side-by-side terms, it's easier to spot a good deal. You don't have to hunt for promo codes or do the math yourself—these nudges do the heavy lifting, build a little trust, and help you pick the right plan without the usual hassle.

5. Privacy-First Recharge Trust Layer

This solution tackles that head-on. When someone tries to enable auto-recharge, a privacy-focused pop-up appears. It spells out how their number stays protected, what info won't be shared, and hands them clear choices—so they stay in control. That way, users know exactly what they're agreeing to and feel a lot better about flipping the switch on automation.

6. Post-Recharge with Smart Follow-Ups

Once you finish a recharge, that's not the end of the story. Paytm jumps in with a quick follow-up—maybe a call, maybe just a nudge in the app—letting you know when your plan runs out and what's coming up next. You get something like, "Recharge automatically and use ₹20 cashback from coins." With these reminders, clear rewards, and easy automation, Paytm makes recharging feel almost automatic.

7.AI-Powered Smart Plan Recommendation

Picking a plan can be a headache. Most people have no idea which option actually matches how they use their device. So, here's the fix: a simple, in-the-moment "Smart Recommendation" right where you're choosing a plan. It taps into your past data habits and checks out what similar people pick. Instantly, you see something like "This plan matches your weekly usage" or "People like you pick this one." No more second-guessing or worrying you'll end up with the wrong thing. You just get a quick nudge in the right direction—no extra steps, no extra hassle.

8.Fail-Safe Recharge with Instant Rollback

If your recharge doesn't go through because of a network glitch or a payment hiccup, Paytm sends your money right back to UPI Lite or your wallet. You'll see a message that says, "Money reversed instantly—try again or auto-recharge enabled." It's quick, clear, and takes the stress out of failed payments, so you know you can trust the process when you need it most.

9.Assisted Recharge Mode (Low-Confidence Users)

Paytm gets it—some Tier-2 users freeze up when picking a plan. So, they rolled out Assisted Recharge Mode. It skips the complicated stuff and talks to you in plain language. Fewer plans, simple choices, and helpful questions like, "Want more calls or more data?" It's all about making things less stressful for folks who know their way around digital payments but still want a little extra guidance instead of a bunch of fancy features.

Prioritization

	REACH(0-10)	IMPACT (0-10)	CONFIDENCE(0-10)	EFFORT (0-5)	
1.PAYTM UNIVERSAL COINS FOR SMART RECHARGE	7.5	9	9	3	8.5
2.AUTO-TOPUP VIA UPI LITE	8.5	9	8	3	8.5
3.Contextual Info Button for Smart Auto-Recharge	6	6	6	4	4.5
4.Smart Value-Based Recharge Nudges	8	8	8	4	6
5.Privacy-First Recharge Trust Layer	5	8	6	3	6.3
6.Post-Recharge with Smart Follow-Ups	8	8	9	3	8.3
7.AI-Powered Smart Plan Recommendation	7	9	7	5	4.6
8.Fail-Safe Recharge with Instant Rollback	8	9	8	3	8.3
9.Assisted Recharge Mode (Low-Confidence Users)	6	9	8	4	5.7

TOP 2 IDEAS

1.PAYTM UNIVERSAL COINS FOR SMART RECHARGE :-Paytm Universal Coins for Smart Recharge make paying your credit card, electricity, and other bills feel rewarding. Each time you pay a bill on Paytm, you get Universal Coins worth 5% of your bill. Later, you can turn those coins into a real money discount—2% off when you recharge your mobile. The best part? Paytm shows you exactly how much those coins are worth, so it feels like you're actually saving cash, not just collecting random points. This setup nudges you to keep using Paytm for all your bills. Since you can only use these coins for recharges within Paytm, it keeps you coming back, cuts down on people leaving, and sets up a simple cycle: pay bills, get coins, save money on your next recharge, repeat.

Step by Step :-

Bill Payment → Coin Earn → Reminder → Recharge → Coin Redemption → Habit Loop

2.AUTO-TOPUP VIA UPI LITE :-Auto-Topup with UPI Lite takes the hassle out of running out of data. Once you give your permission, Paytm can instantly use your preloaded UPI Lite balance—up to ₹2,000 and no PIN needed—to top up your mobile data the moment you need it. Paytm keeps an eye on your data usage by watching for system alerts and checking with your operator through API . If you run out and don't have an active data pack, Paytm steps in right away. It tops up your data automatically, without asking you to open the app or enter a PIN. So, you stay connected without even thinking about it.

Step by Step:-

Monthly Recharge → Consent & Plan Selection → Monitoring → Auto Data Top-up → Confirmation → Habit Loop

Unit Economics – Mobile Recharge + Coins Model

Customer Acquisition via Credit Card Spend

- User spends ₹10,000 via credit card
- Platform gives 5% cashback in Coins
- Coins earned = 500 Coins

Coin Redemption Constraint (Recharge Use Case)

- Coins can be used only on: ₹300 recharge
- Max 300 Coins per recharge
- Effective redemption value:
- Conversion rate of coins into money is 1%
- ₹300 recharge → 300 Coins Used → ₹300 - ₹3 → ₹297

Revenue Per Recharge

- Average recharge commission = 2–3%
- On ₹300 recharge:
 - Commission earned = ₹6–₹9
 - After reduction ≈ ₹3–6

Why This Model Works Coins are:

- Deferred cost
- Controlled liability (expiry, caps, conditional usage)
- Engagement driver
- Economics Flywheel:
 - Credit Card Spend → Coins Issued → Recharge Redemption
 - Commission Earned → Higher Retention → More Spend

Future Expansion

If Coins can be used across:

- Ride-hailing (Uber/Rapido)
- Food delivery
- Other consumer apps

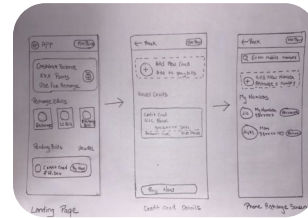
Then:

- Coin utility increases
- Breakage improves economics
- Cross-app user retention grows
- CAC reduces due to ecosystem stickiness

Coins become:

A multi-app engagement currency, not just cashback.

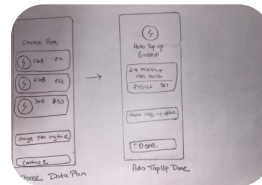
User Flow



Make Recharging Feel Effortless & Rewarding

What we achieve:

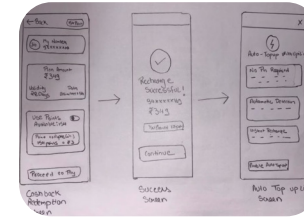
We reduce entry friction and trigger intent by surfacing saved numbers, pending tasks, and visible rewards the moment users land.



Lock in Trust and Create Habit

What we achieve:

We reinforce success with instant rewards and social proof, converting a one-time recharge into a repeat, automated behavior.



Turn a Task into a Confident Decision

What we achieve:

We build trust and momentum by clearly showing plan value, allowing flexible reward usage, and introducing Auto Top-up at the moment of success.

Lovable Prototype Link: - <https://prototype-hrithik-product.lovable.app>

Go To Market Strategy

Who is the Ideal Customer?

1

Digital Bill Payers (Tier 1 & Tier 2)

- Pays credit card, electricity, and broadband bills every month.
- Uses Paytm for payments, but doesn't stick with it for recharges.
- Pain: Rewards feel useless, recharges feel repetitive

2

Always-Online Mobile Users

- Heavy data users (work, gaming, streaming)
- Panics when data ends
- Pain: Failed payments, slow apps, manual recharges

3

Price-Sensitive Users (Tier 2/3)

- Small recharges, high frequency
- Switch apps for ₹2-₹5 benefit
- Pain: Want it be rewarding

How Are You Going to Reach Them?

In-App First (Primary Channel)

- Post-bill payment nudge
- Post-recharge consent prompt

Contextual Moments (High Intent)

- Data exhaustion SMS → Paytm notification
- UPI Lite balance top-up screen → Auto-Topup reminder

Owned Channels

- Push notifications tied to coin balance
- Email / WhatsApp reminders

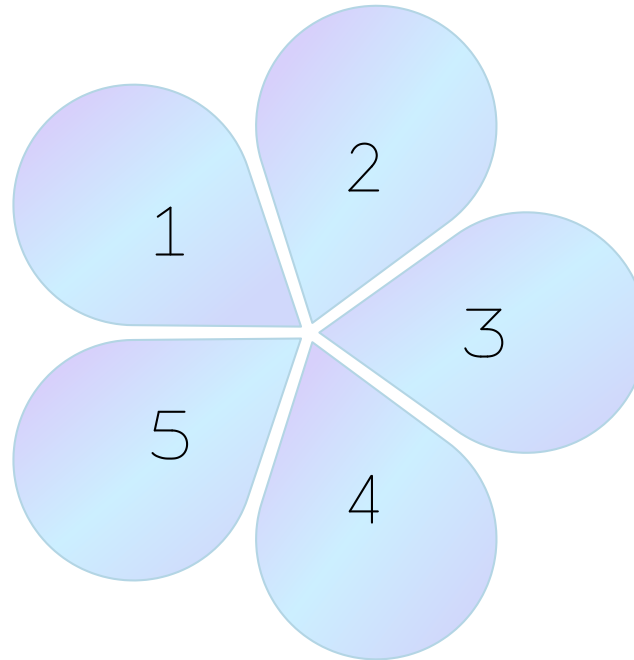
How Are You Going to Scale?

Pricing

- Free for users
- Coins capped monthly to protect margins
- Auto-Topup uses existing UPI Lite balance (no subsidy)

Market Size

- ~900M prepaid users
- ~300M active bill payers
- Even 10% adoption = massive GMV uplift



Payment Model

- Coins earned via high-margin bill payments
- Redeemed only on Paytm recharges
- Auto-Topup increases recharge frequency, not cost

LTV Expansion

- Higher recharge frequency
- Increased bill payment stickiness
- Lower churn due to automation

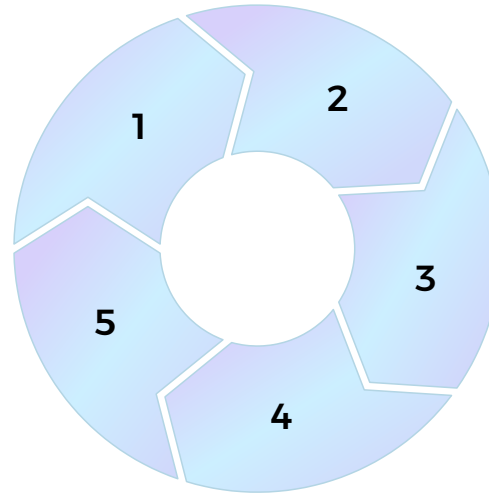
CAC Reduction

- Zero external marketing
- Purely in-app, behavior-triggered growth
- Uses existing Paytm user base

AARRR Framework

Acquisition
Promote savings on bill payment screens ("Earn ₹50 recharge value")

Referral
"Saved ₹X using Paytm coins / auto-topup" nudges



Activation
First coin earn + first auto-topup success

Retention
Coins expiry reminders + uninterrupted internet

Revenue
Higher bill payment volume + recharge frequency

Growth Loops

Universal Coins → Smart Recharge Loop

Users earn Universal Coins every time they pay high-frequency bills like credit cards, electricity, or broadband on Paytm. These earned coins become direct input for mobile recharges, where they are auto-applied as real money discounts. As users redeem coins during recharges, they see tangible savings, which motivates them to route more bill payments through Paytm to earn additional coins—creating a self-reinforcing loop of bill payments → coins → recharge savings → repeat usage.

Uninterrupted Internet → UPI Lite Auto-Topup Loop

Auto-Topup via UPI Lite ensures users never lose internet connectivity by automatically recharging data when it runs out. Uninterrupted internet leads to higher and more frequent data usage, which increases the need for recharges. Since these recharges happen seamlessly through UPI Lite, users keep their UPI Lite balance funded, leading to more auto-topups and reinforcing Paytm as the default, trusted channel for recharges—forming a continuous loop of connectivity → usage → auto-recharge → trust.

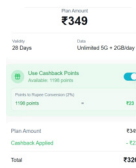
Prototype Touchpoints

1.Universal Coins → Smart Recharge Loop



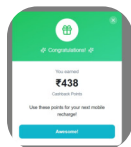
Bill Payment Screen → Coin Earning (Loop Entry)

This screen acts as the entry point of the growth loop, linking bill payments to future recharges.



Recharge Checkout → Coin Redemption (Loop Closure)

On the recharge screen, coins are surfaced at the exact moment of decision.



Post-Payment Confirmation → Reinforcement

This reinforces the mental model that coins are earned value, not abstract rewards.

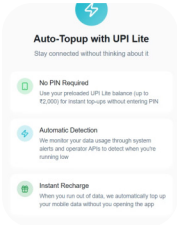
Growth Loop Summary

Bill Payment → Coins Earned → Recharge Discount → Savings → More Bill Payments

Habit Formation → Loop Restarts

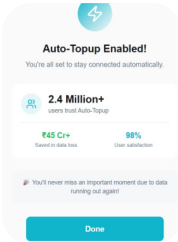
This nudges users to route future bills through Paytm again to earn more coin

2.Uninterrupted Internet → UPI Lite Auto-Topup Loop



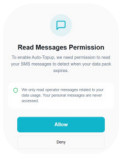
Value Proposition & Trigger (Loop Entry)

This screen reframes recharging from a manual task → automated safety net.



Enablement Confirmation & Social Proof (Reinforcement)

Reinforces that enabling Auto-Topup is a safe, widely adopted choice.



Permission & Trust Gate (Critical Conversion Point)

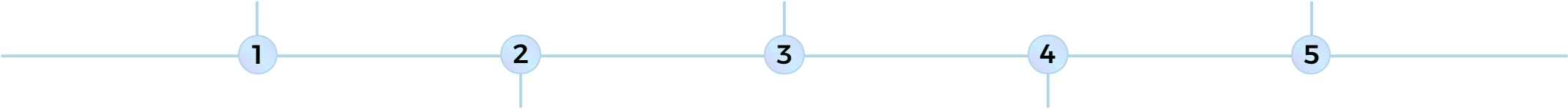
“Allow / Deny” keeps user in control, reducing fear of misuse.

Growth Loop Summary:

Enable Auto-Topup → Stay Connected → More Usage → Auto-Recharge → Trust → Continued Use

Habit Formation (Loop Closure)

Increased data usage → more auto-topups → continued reliance on Paytm.



Invisible Usage → Auto-Topup Execution (Loop in Action)

Paytm auto-triggers a data top-up using UPI Lite (no PIN).

Metrics

→ LEADING METRICS

- Auto-Topup opt-in rate post-recharge
- Coin balance viewed before recharge
- Avg UPI Lite balance among enabled users

→ BUSINESS METRICS

- Average recharge frequency per user
- Recharge GMV per active user
- Incremental revenue from Auto-Topup users

→ LAGGING METRICS

- Repeat recharge rate (30-day)
- Reduction in recharge churn

→ QUALITY METRICS

- Recharge-related customer support tickets
- Auto-Topup trigger success rate

→ PRODUCT METRICS

- Recharge flow completion rate
- Plan-selection stage drop-off rate
- % users using Lite Recharge Mode

→ GUARDRAIL METRICS

- Effective reward payout as % of GMV
- Auto-Topup disable rate %

OKRS

→ Increase repeat recharges and habit formation through automation and meaningful rewards.

→ Drive higher bill-payment volume by converting bill payments into recharge value.

→ Deliver a fast, reliable recharge experience even in low-network conditions.

→ Scale automation and rewards without compromising user trust or unit economics.

→ Make Paytm the default app for mobile recharges by removing manual effort and uncertainty.

North Star Metric

Definition

Unique users in the last 30 days who either:

- (A) completed ≥ 1 successful Auto-Topup via UPI-Lite, OR
- (B) completed ≥ 1 mobile recharge using Universal Coins (partial/full).

Reported as:

- **Raw 30-day unique count**
- **% of active prepaid users**

Why

This metric captures true reliance on Paytm for recharge continuity by combining:

- **Habit & Trust** → Users enabling successful Auto-Topup
- **Currency Loop Effectiveness** → Users redeeming Coins for recharge
- **Retention + Monetization** → These users transact more frequently and stick longer

How to Measure

Numerator (Rolling 30 Days)

Count of unique userid with at least one:

auto_topup_success (method = UPI_LITE, auto_topup_flag = true), OR

recharge_success where coins_applied > 0

(De-duplicate users who did both.)

Denominator (for % view)

unique_active_prepaid_users_30d

Example

Baseline:

- Active prepaid users = 8M
- Merged unique users = 1.44M
- Share = **18%**

QoQ Target:

- +30% growth
- 1.44M → **1.872M** (+432K users)

Future Improvements After User Testing

1. Flexible Coin Usage Cap to Create a “Never-Ending Value” Loop

What we observed:

In testing, people enjoyed earning and spending Universal Coins, but they got frustrated when they use up their whole balance because of no limits. It made the rewards seem less exciting and actually stopped them from coming back as often.

Proposed improvement:

Let people use a set number of coins for each recharge—say, up to 1,000 coins—instead of just tying it to a percentage. This way, users always have a few coins left over, so it feels like there’s always some value waiting for them when they come back.

2. Real-Time Opt-Out Notification During Auto-Topup

What we observed:

Some users worried that Auto-Topup might feel like “money getting spent without notice,” even though they trusted the feature conceptually.

Proposed improvement:

When an Auto-Topup is triggered, show a real-time notification such as:

“Your data just ran out. We’re about to top up 1GB for ₹11 via UPI Lite. Tap to cancel.”

If the user does nothing, the top-up proceeds automatically.