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### **Problem Definition:**

India is a nation of traders, this has been said since time immemorial. However, the small-town traders are still comfortable only handling cash. We are trying to launch a mobile app in the local language in tier 3&4 cities where costumers can make payments for all of their daily needs using our app. For this, I have selected Arvi (local language - Marathi) city in Maharashtra with a literacy rate of 90.6 %, the population of 42822 (till 2011) and with high population density and the other selected city is Kalimpong a city of West Bengal with a literacy rate of 90.19 %, the population of 49403. Our targeted costumers will be all local people. At the early stage i.e. first few months, we will launch our app focussing only with 3 features i.e. electricity bill payment, water bill payment, and one mobile game. With the increase in the number of users, we will shift our high focus product to using our app to pay at local merchants and send money to friends in our new upgrades. Most of our new users will face the problem of "How to make payments", for this we will put a video with a set of instructions in their local language to help them. Both of the selected cities have a high literacy rate(>90%) which is a plus as it suggests that it would be easy for the local people to understand. Many of our potential users will be on limited data connections so we will build our app with a smaller size. To help users and promote the app we will make a team that will regularly travel to different places of a city to help the user understand the app, new offers provided to the users and help them in case they are facing any difficulties.

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## **Goals & Non-Goals:**

Increase the market share of the e-payments in the targeted cities and capturing the local market by providing recharge and secure payment facilities and target to achieve above 50% of local costumers within 1 year. We strictly won't be focussing on providing on any kind of online shopping, food deliveries, and taxi services.

## **Customer Needs:**

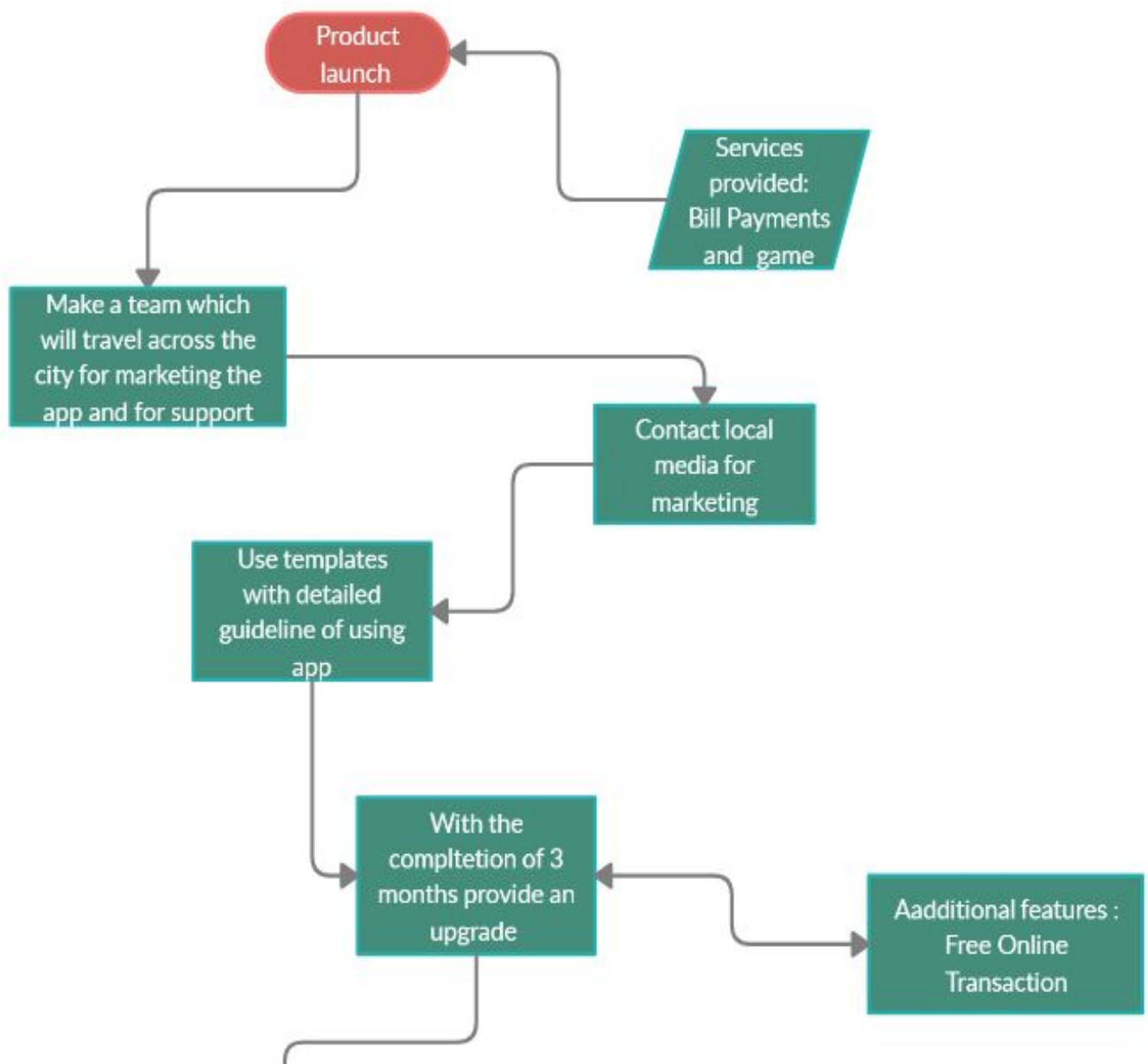
An app that is supportable on 3G devices and higher. Complete set of instructions for using the app. Why should they use our app i.e. perks of using it? Detailed information about the offers provided in the local language.

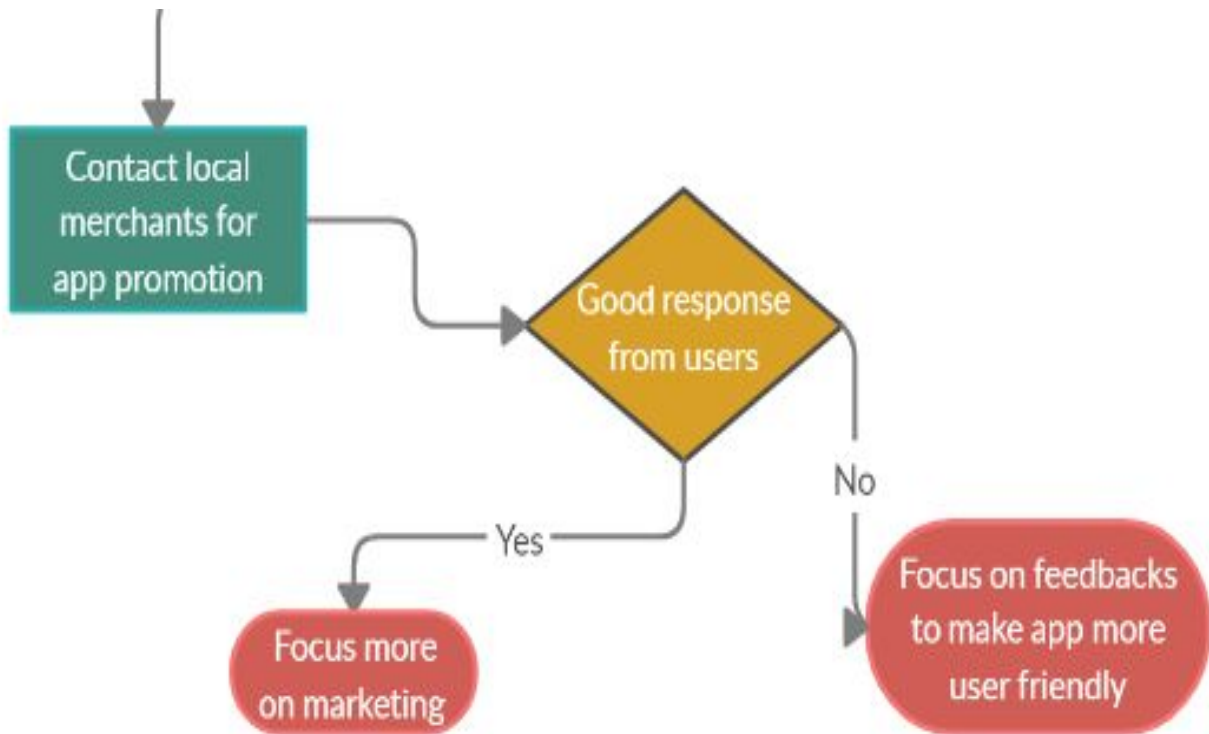
## **Solution Considerations:**

Due to a lack of people's awareness of the perks of using online payments, faith, and language barriers, there is not much competition. We will use paper templates for the marketing of our app, the only way these people are gaining faith is by seeing their neighbors using it. So our early targets will be people from the age group of 15-30 years. With time we will target a wider range of age groups. With the increase in the popularity of our app, we will gain the trust of our users and other local people.

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## Solution Recommendation:





## Impact Metrics:

Since both cities have a population near to ~ 50,000. Assuming the average 10,000 total electricity bill payment in one city with an average electricity bill payment of 500 rupees per household and assuming 20% of them use our app to pay the electricity bill, the net total transaction made per month using our app will be greater than  $10000 \times 500 \times 20 / 100 = 1 \text{ million/month} = 12 \text{ million/annum}$  which is just from bill payments. The actual amount will increase with time with the increase in users and other features (like paying at local vendors).

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## **Go-To-Market Strategy:**

We will provide an app available in the play store with features bill payment and game. For promoting our product we will contact local media and distribute templates using newspapers. This product will be a phase-wise launch in which after 3 months from the launch of it we will provide an update where we will introduce new features as discussed above. We will have our teams distributed near shops where people go for electricity bill payments and will target the people around there for the first 50 users. Offers are the best way to attract people, we will set up a holiday campaign for "30 days of discounts". After a couple of months, we will provide VIP coupons who use our app regularly for payment. Each month one top scorer of the game and one lucky draw will receive a special coupon. This will help in maintaining the regular involvement of users. A team will also be made for marketing of the app and help users which will travel across the city.