Google Pay

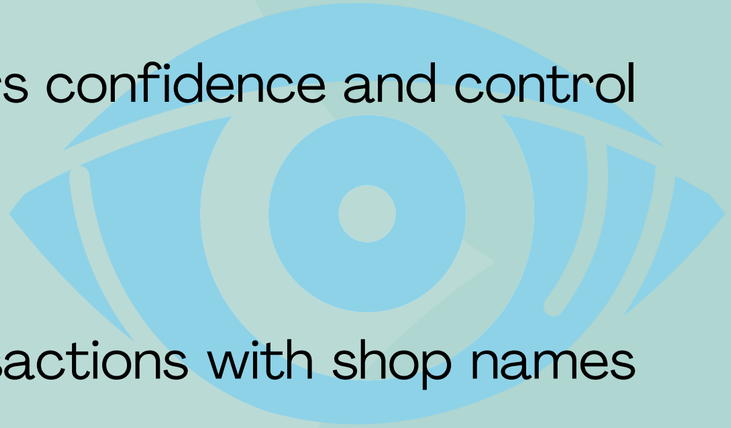
A popular digital UPI payment app in India for peer-to-peer and merchant transactions.

WHY

I primarily use Google Pay for large transactions, but discrepancies between account names and actual names complicate tracking payments.

VISION

“To make every payment instantly clear and traceable, giving users confidence and control over their expenses.”

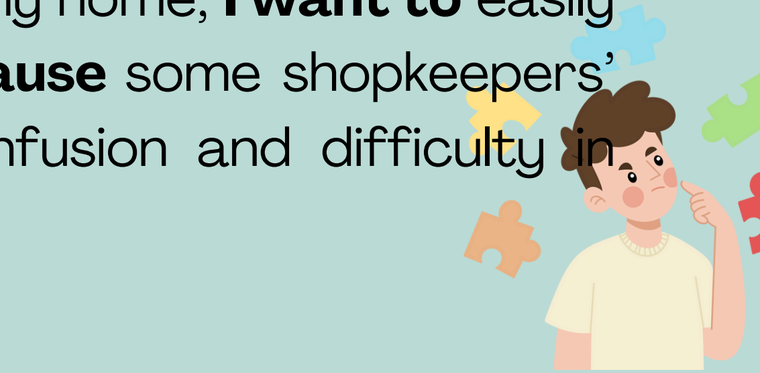


MISSION

“We simplify payment tracking by letting users link and label transactions with shop names for instant clarity.”

PROBLEM STATEMENT

When I make multiple payments to different shops while building my home, **I want to** easily identify which payment went to which shop, **but I struggle because** some shopkeepers' account names don't match their shop names, **leading to** confusion and difficulty in tracking my expenses.



FUNCTIONAL JTBD

When I make online payments, I want to tag and track payments to specific vendors, so that I can easily track payments at the end of the month.

USER RESEARCH PLAN

Interview: We can interview 10–15 individuals who regularly make transactions with vendors, and inquire about how they track these transactions and what challenges they face.

Survey: We can take short user surveys of those who frequently use Google Pay to make transactions to see how often they face name-mismatch issues.

USER PERSONAS

VIDHI
Building her Dream Home
"I can't remember which account name belongs to which shop"

Short Description

- Working professional and currently building her dream home.
- Age: 30 Location: Meerut, Uttar Pradesh
- Income: 24 lakh

Key Attributes:

- Wants to be managed and appear organized
- Track expenses at end of month
- Mode of Payments: Mostly Online
- Payment Apps Used: Google Pay, Paytm

Needs

- Automatic Mapping of account name to store name/vendor names
- Clear and searchable records for budgeting

Challenges

- Struggles to recall which payment was for which vendor after a few weeks.

Opportunities

- AI detects and renames unclear account names to recognizable store/vendor names.
- Quickly find past transactions linked to a specific store or service.

Short Description

- Working professional and currently living away from home in Bangalore.
- Age: 34 Location: Bangalore, Karnataka
- Income: 27 lakh

Key Attributes:

- Tech-savvy and explores new app features.
- Loves deals and vouchers, leading to a preference for online payments.
- Gives expense records to parents for budgeting.

Needs

- Automatic categorization of transactions into categories.
- Monthly vendor wise or category wise spending.

Challenges

- Challenging to oversee because of the many small transactions due to the numerous vendors' payments.

AAYUSHI
Working for her dreams in Bangalore
"My transaction history is full of names I don't recognize."

Opportunities

- Payments automatically tagged into categories (Groceries, Rent, Utilities, etc.) for easier budgeting.
- Monthly vendor-wise and category-wise spending reports.

CUSTOMER JOURNEY MAPPING

	Awareness	Consideration	Purchase	Retention	Loyalty
User Actions	Gets to know about Google Pay's account to vendor mapping feature	Reads Reviews, friends	Downloads/ Updates app to use the functionality	Reviews mapped payments in history	Tells others about such feature of Google Pay
Touchpoints	Youtube Ads, Social media	Youtube Reviews, Blogs	Google Pay, App onboarding Screen	Payment history screen, push notifications	Referral programs, community forums
Pain points	No clarity about the benefit of mapping payments; it's too technical	Unsure about accuracy and privacy of mapping	Confused during setup	Vendor names not mapped correctly	Loses trust if accuracy drops or mapping fails
Experiences			Delighted  Frustrated		
Possible Solutions	Relatable marketing explaining how it saves time	Provide transparent FAQs, demo video, and privacy assurance badges	Onboarding walkthrough with guided pop-ups for enabling mapping	AI/ML improvements for better accuracy; option for manual correction	Continuous updates, user feedback loops, reward points for referring others

TOP DOWN OPPORTUNITY SIZING

1

Total Addressable Market

Calculating the users using **all UPI users** in India for payments

Total UPI Users: **350M**

2

Serviceable Addressable Market

Calculating how many users **use Google Pay** for payments

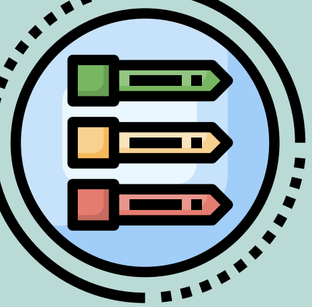
Servicable Google Pay Users: **140M (40%)**

3

Serviceable Obtainable Market

Calculating how many users are early adopters in the target segment in the **first 2 years**

Obtainable Users: **4.2M (20%)**



RICE PRIORITIZATION

REACH

Reach of Google Pay users trying to manage their payments.
Reach: **4.2M users** (from penetration goal)

IMPACT

Improve delays in mapping transactions to the shop vendors.
Impact: **2 (High)**

CONFIDENCE

Feature complexity is medium — has been done in other social products
Confidence: **80 %**

EFFORTS

- This team works in parallel (PM + 2 Devs + 1 Designer = 4 people) ~2 people average
- Work duration = ~4 calendar weeks

If 2 people work for 4 weeks → 8 person-weeks

Score= (Reach*Impact*Confidence)/Efforts
=4,200,000*2*0.8/8
= 840,000

MVP IDEA: PAYMENT MAPPER–GOOGLE PAY

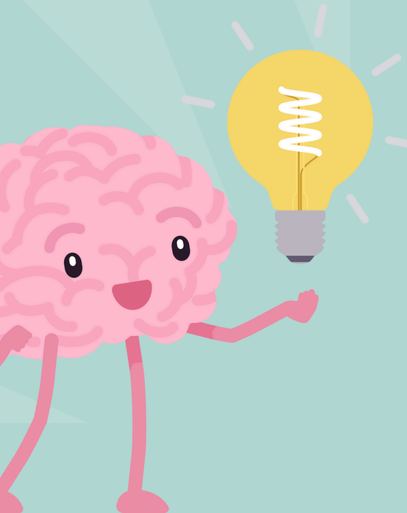
This integration of Google Pay allows for mapping all transactions to the respective store names where the payments were made. It helps users easily track whom they have paid without changing the core GPay payment flow.

Core features:

1. **Auto tagging**: Pulls merchant data from GPay transaction history and maps account names to recognizable vendor/store names. (e.g., HDFCUPI-98394 mapped to Big Bazaar Meerut)
2. **Editable Tags**: Users can rename a transaction's vendor once — the app remembers the mapping for future.
3. **Monthly View**: Simple expense list grouped by merchant and category (Food, Shopping, Utilities, etc.).
4. **Export Summary**: Download/Share expense summary (PDF or CSV).

To test,

We can create a Figma prototype and show how the tagging and categorizing will be done.



Insights:

1. **Reduces User Struggle:** By auto-tagging accounts to store names.
2. **Managing expenses:** By analysing the analytics of spending provided.

One Metric That Matters (OMTM):

"Percentage of transactions with correctly auto-mapped vendor names."

ROADMAP

Teams	1st Month	2nd Month	3rd Month	4th Month
Product	Complete all requirements gathering	Defining and prioritizing all the requirements, sharing with the engineering team	Validate MVP build, and test for internal audience	Beta testing
Design	Doing Competitive researches	Complete the fully ready designs, and give it to engineering team		
Engineer	• Finalizing tech stack • Creating initial POCs	Define the MVP features and start working on them	Gets the first feedback from alpha users	Bug fixing and seeing the stability of the product
Testing	Start defining test cases	Component-level testing	End-to-end testing and performance testing	
Marketing	Market Research	Planning the launch campaign	Getting ready for the Go to Market plan and debriefing the team	Promotion launch accelerators

Product Launch

ADDITIONAL CONTENT

JTBD

Emotional JTBD

When I look at my expenses, I want to feel confident so that I feel that expenses are in my control.

Social JTBD

When I show my expenses to my parents, I want to appear organized in front of them, so that I appear professional to them.

BOTTOM UP SIZING

Target Market (SAM): Google Pay users: 140M

Early Adopter Slice: 100M

Penetration Goal(SOM): 4.2 M

ARPU: Engagement-based revenue. Valued at: ₹80/year per user, 4.2M × ₹80/year = **₹336M/year**

MoSCoW

Must have:

1. Auto-tagging features of payment to vendors— without this, MVP fails.
2. Manual vendor tagging when auto-match fails— ensures completeness.

Should have:

1. Basic transactions analytics— Adds value and stickiness
2. Sharing transaction history with friend/family— Supports social JTBD

Could have:

1. Vendor profile page— Nice-to-have engagement layer

Won't Have:

1. Cross-platform integrations (Paytm, PhonePe, etc.)— Expands scope
2. Advanced AI spend prediction

KANO

Basic Needs: Auto-tagging features of payment to vendors
Performance Needs: Basic transaction analytics
Excitement Needs: Sharing transaction history with friend/family
Indifferent: Vendor profile cover photos
Reverse: Too many notifications for every mapping