**[PRD] Gpay IN - Organic Resurrection**

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# **Objective**

To identify which merchants resurrect organically to further understand reasons for resurrection, their behavior once resurrected and interventions which can be planned to improve the following:

* Use the identified drivers to improve organic resurrection
* Select interventions on cohorts having a better retention and engagement after resurrection

**Context**

* ~15% of ~5.4M Inactive & Churning merchants resurrect MoM
* This PRD outlines an approach to analyzing the behavior of the merchants so we can design approaches to better retain these resurrected merchants and resurrect more inactive/churning merchants

# **What will we analyze**

* WHICH merchants resurrect? - Profile of resurrected merchants by different features (Vintage, Length of inactivity, Gpay/Comp USer %, FOS/Organic, Txn Intensity, Geos, Categories, Reward-seeking behavior, faced stuck-settlement/failure etc.)
  + **Analytics framework:** [**Data Schema**](https://docs.google.com/spreadsheets/d/1vpYkWo6Kgvpr0LnL9czPewZ6Ht-lZnikfZ5JzpKsvjY/edit#gid=1575416797)
    - Length of inactivity
    - Size of merchant : Txns, Ticket size, #Unique payers
    - Categories - Groceries, Utility Services, Hardware Stores etc.
    - Location - Geo state
    - Acquisition channel: Self sign up vs FOS
    - Vintage - days since signup (New vs. Old)
    - Resurrected n times during last 6 months: SWINGERS
    - 3months MTMs before turning inactive
    - Voice Notif adoption (feature adoption data not available)
    - Gpay/Comp Users composition
    - Bad vs. Good actors
    - Presence of Comp QRs (Caveat: only for merchants identified in last 55 days)
    - Presence on Consumer app (Only last 55 days)
    - Behavior/Events before inactivity
      * %Stuck settlement txns
      * %failure txns (at txn level, not attempts)
      * If received rewards before going inactive
      * Raised a support ticket
    - Notifs/Comms (available only for 55 days) : Offer/non-offer
    - How many are resurrected by comp users vs. Gpay user?
    - Did they receive on consumer app while inactive on merchant
  + MECE/Non-MECE Cohorts - Based on key dimensions analyzed in WHICH section such as (Illustrative)
    - Length on inactivity
    - Bad/Good Actor
    - Stuck settlement %
* Potential WHYs to be tested
  + Interoperability: GPay Merchants receiving only via GPay users
  + First transaction by comp or Gpay user
  + Was their 1st txn an offer txn (Merchant)
  + Manual Ob calls
  + Notifis/Comms
  + Resurrected during PP/Paytm outage time
  + [P1] Only active during Offer month/period
  + Exclusions: Revisits (Not part of organic resurrection)
* WHAT do merchants do after resurrecting?- Activity of resurrected merchants on different health metrics (such as retention after resurrection, Txn Intensity, App activity, L-ness etc.) by MECE Cohorts
  + **Performance Metrics:** These metrics are based on the txn behavior of the merchants and will be used across uni/multi - feature level.
    - M1 retention rate
    - M2 retention rate
    - M3 retention rate
    - M3 txn intensity of merchant H/M/L
    - % uplift Txn Intensity before churn vs. after resurrection

# **What outcomes do we expect**

* Increase resurrections in xx cohort for improved performance metrics
* A particular cohort of resurrected merchants (lower txn intensity + low feature adoption) can retain better (xx%) by YY interventions (FOS revisits, Welcome Back offer, Push notif to open app etc.)
* Which segment work best with important interventions such as
  + Rewards
  + Notifs/Comms
  + Revisits (already addressed in Revisits deep-dive)
  + Ob-Calls
  + Feature Adoption (already default on-
  + SMB Voucher (If Gpay consumer is pulling resurrection)