

# Supporting Artifacts

## Purpose of This Document

- 1. This document contains **supporting artifacts** that validate the problem definition, product decisions, and strategy proposed in the main deck.
- 2. Each artifact provides **evidence, reasoning, or design rationale** used during the product discovery and solution design process.

## 30 User Interview Log

### Research Overview

- **Total Users Interviewed:** 30
- **Platforms Covered:** Google Pay, PhonePe, Paytm
- **Geography:** Tier 1 & Tier 2 cities
- **User Types:** Light, Regular, Heavy, Churned
- **Objective:** Understand recharge behavior, trust drivers, and default app selection

### Google Pay Users (10)

| Name           | City Tier | App Used   | User Type | Key Insight                        |
|----------------|-----------|------------|-----------|------------------------------------|
| Zubair Khan    | Tier 1    | Google Pay | Heavy     | Strong trust in Google brand       |
| Aagad Yadav    | Tier 2    | Google Pay | Regular   | Recharge success feels guaranteed  |
| Imtiyaz Syed   | Tier 1    | Google Pay | Heavy     | Clean UI, no distractions          |
| Manpreet Singh | Tier 2    | Google Pay | Regular   | Cashback feels fair, not confusing |
| Harsh Vora     | Tier 1    | Google Pay | Light     | Fewer screens, quicker flow        |
| Sanjay Patel   | Tier 2    | Google Pay | Heavy     | Default app for all payments       |

|                |        |            |         |                                   |
|----------------|--------|------------|---------|-----------------------------------|
| Viraj Natkar   | Tier 1 | Google Pay | Regular | Doesn't check offers              |
| Priya Rane     | Tier 2 | Google Pay | Regular | Saved numbers make recharges easy |
| Aditya Agarwal | Tier 1 | Google Pay | Heavy   | Faster than Paytm                 |
| Rekha More     | Tier 2 | Google Pay | Light   | Trusts Google more than Paytm     |

### PhonePe Users (10)

| Name            | City Tier | App Used | User Type | Key Insight                            |
|-----------------|-----------|----------|-----------|----------------------------------------|
| Ramesh Patil    | Tier 1    | PhonePe  | Heavy     | PhonePe is default UPI app             |
| Afreen Chougale | Tier 1    | PhonePe  | Regular   | Recharge done in 2–3 taps              |
| Aditi Singh     | Tier 1    | PhonePe  | Heavy     | Cashback is instant and clear          |
| Pankaj Tiwari   | Tier 2    | PhonePe  | Regular   | Trusts PhonePe success rate            |
| Deepak Kulkarni | Tier 1    | PhonePe  | Light     | Last number auto-suggestion saves time |
| Manoj Sinha     | Tier 2    | PhonePe  | Heavy     | Never thinks of switching apps         |
| Rohan Deshpande | Tier 1    | PhonePe  | Regular   | App opens directly on UPI screen       |
| Kavita Joshi    | Tier 2    | PhonePe  | Regular   | First app she remembers                |
| Ramesh Patil    | Tier 1    | PhonePe  | Heavy     | Habit formed over years                |
| Alok Choudhary  | Tier 2    | PhonePe  | Light     | Doesn't compare offers                 |

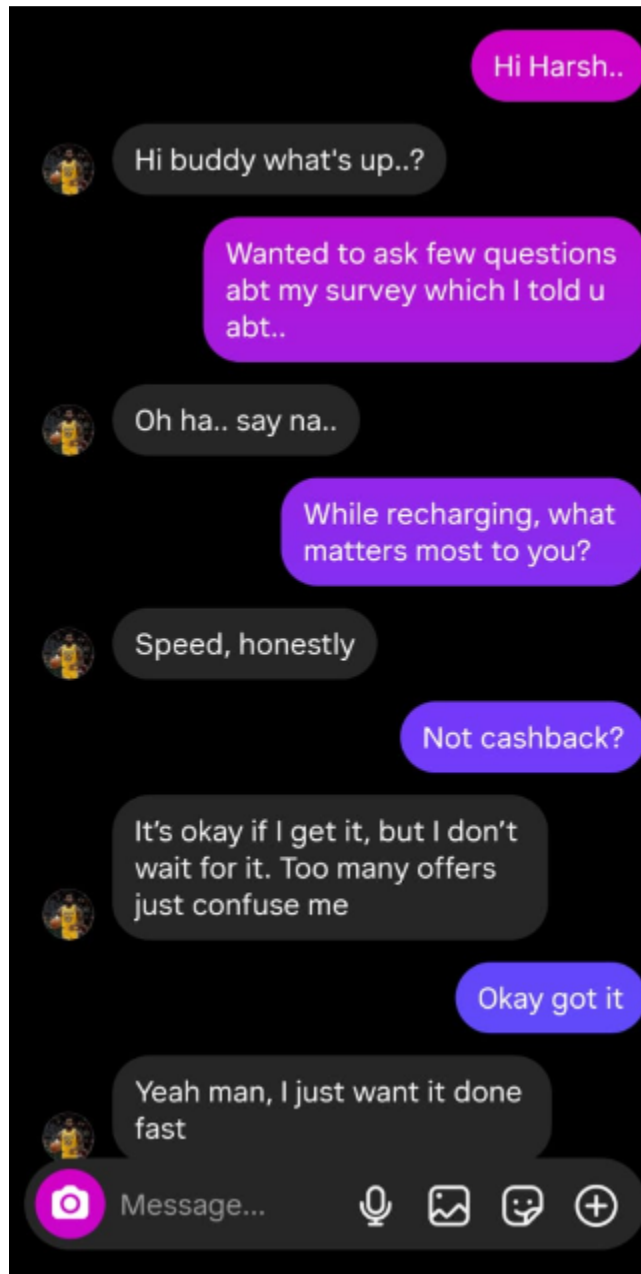
### Paytm Users (10)

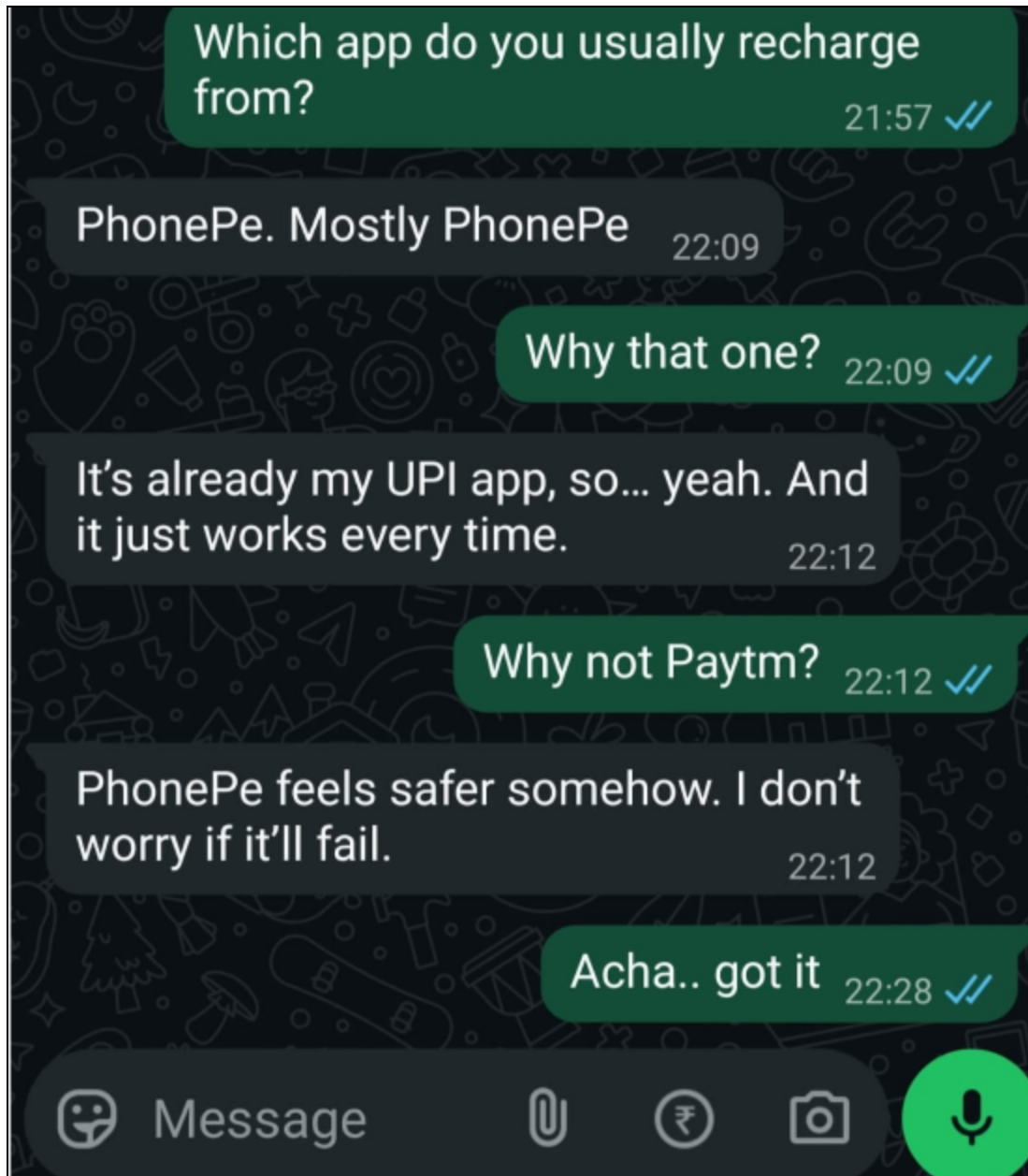
| Name           | City Tier | App Used | User Type | Key Insight                                                |
|----------------|-----------|----------|-----------|------------------------------------------------------------|
| Rahul Sharma   | Tier 1    | Paytm    | Heavy     | Uses Paytm wallet but prefers PhonePe for faster recharges |
| Pooja Verma    | Tier 2    | Paytm    | Regular   | Cashback comes late, doesn't feel rewarding                |
| Ankit Gupta    | Tier 1    | Paytm    | Light     | Too many offers shown before recharge                      |
| Neha Singh     | Tier 2    | Paytm    | Regular   | Not confident recharge will always succeed                 |
| Saurabh Mishra | Tier 1    | Paytm    | Churned   | Shifted to Google Pay due to reliability                   |
| Chirag Nagpal  | Tier 2    | Paytm    | Heavy     | Uses Paytm only when cashback is guaranteed                |
| Arsh Shaikh    | Tier 1    | Paytm    | Light     | Doesn't remember Paytm at recharge moment                  |
| Shweta Iyer    | Tier 2    | Paytm    | Regular   | Confusing difference between cashback and coins            |
| Varun Sharma   | Tier 1    | Paytm    | Heavy     | Recharge flow feels cluttered                              |
| Nitin Yadav    | Tier 2    | Paytm    | Light     | No reminder, recharges at last minute                      |

Competitor analysis table

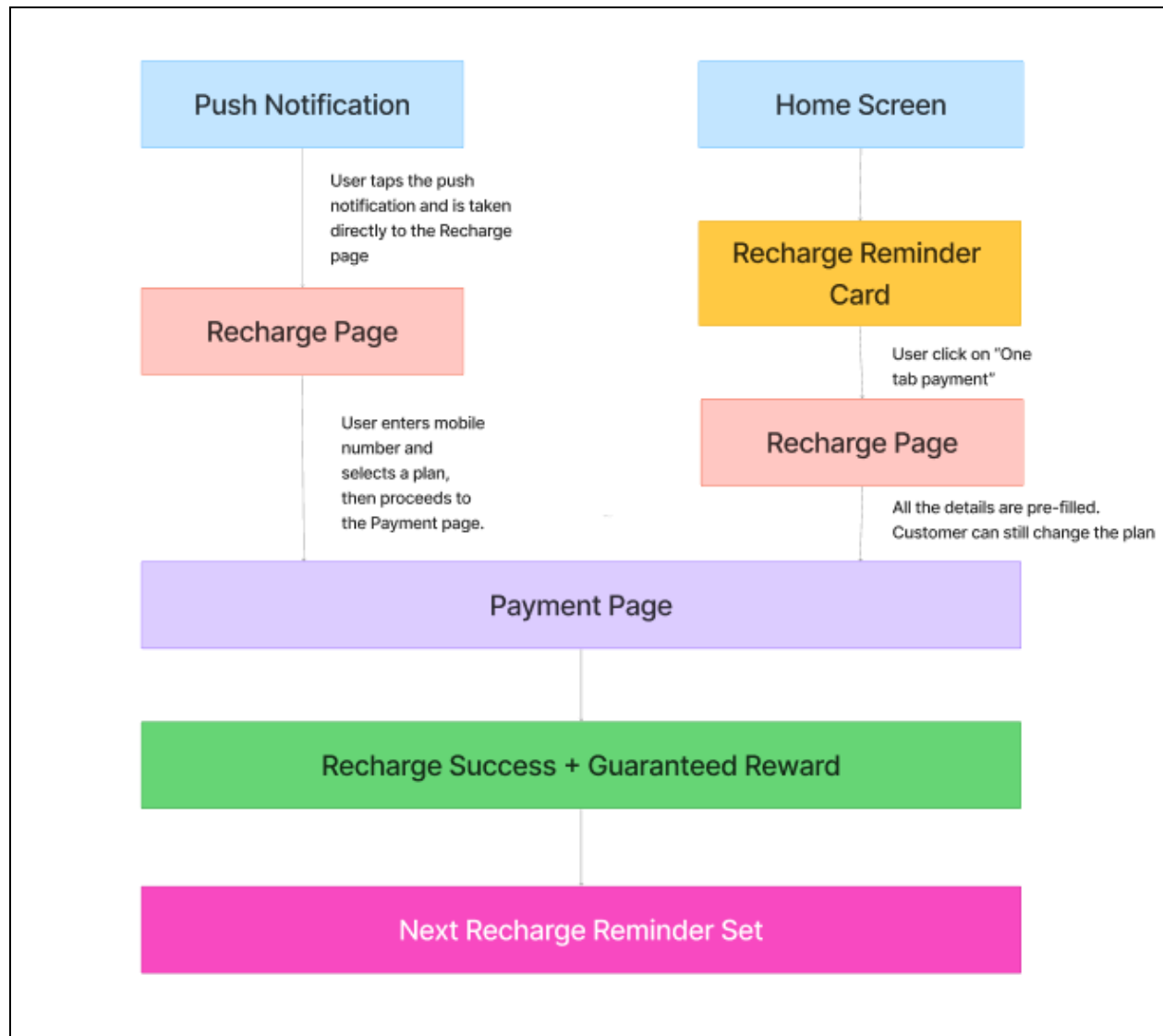
| Platform          | UX Speed | Cashback Clarity | Trust Level | Habit Strength |
|-------------------|----------|------------------|-------------|----------------|
| Paytm             | Medium   | Low              | Medium      | Weak           |
| PhonePe           | High     | High             | High        | Strong         |
| Google Pay        | High     | Medium           | Very High   | Strong         |
| Airtel / Jio Apps | Medium   | Medium           | High        | Medium         |

## Screenshots or clips from user conversations





UX flow diagrams



Prototype ([Link](#))



paytm ❤️ UPI



Do 5 UPI Money Transfers  
Get Assured Cashback

Activate Offer

T&C apply

### UPI Money Transfer



Scan  
& Pay



To Mobile /  
Contact



To Bank &  
Self A/c



Balance &  
History



Recharge due tomorrow

₹349 · 28 days · Your Jio number



One-tap recharge

₹15 Guaranteed Reward

### Recharge & Bills

[View More](#)

₹15 Reward



Mobile  
Recharge



FASTag  
Recharge



Electricity  
Bill



Loan EMI  
Payment



Welcome back to Paytm!

Claim your exclusive reward



Scan QR

← Recharge or Pay Mobile Bill



7021742967

Jio Prepaid · Shaibaz Hamid

₹15 Reward

Selected Plan

[Change Plan](#)

₹349

Popular

28 Days · Unlimited 5G + 2GB/day

Unlimited Calls · 100 SMS/day



Other Plans

₹199

24 Days · 1.5GB/day



₹599

56 Days · 2GB/day · 5G



₹999

84 Days · 2GB/day · 5G



Total Amount

₹349

Proceed to Pay

← Payment



Mobile Recharge  
7021742967 · Jio Prepaid

**₹349**  
₹15 Cashback



Apply Promo Code  
3 offers available



Select Payment Method



Paytm Wallet **RECOMMENDED**  
₹2,450



UPI  
Pay via any UPI app



Credit / Debit Card  
Visa, Mastercard, Rupay



Net Banking



Total Payable

**₹349**

You'll earn ₹15 cashback

Pay ₹349



## Recharge Successful 🎉

₹15 reward added instantly

We'll remind you next month

|                |                                                                                                  |
|----------------|--------------------------------------------------------------------------------------------------|
| Mobile Number  | 7021742967                                                                                       |
| Operator       |  Jio Prepaid |
| Plan           | ₹349 · 28 Days                                                                                   |
| Data           | Unlimited 5G + 2GB/day                                                                           |
| <hr/>          |                                                                                                  |
| Transaction ID | TXN789456123                                                                                     |



**₹15 Reward Unlocked!**

Added to your Paytm Wallet

[View](#)

 Done