Week 1: Understanding the Product and Users

Step 1 - Getting started with the Product Analysis - Flows & Frictions

The product I would choose is **Amazon UPI**. I personally use this product, and I've mentioned below what I love and what I dislike about the app.

Things I like;

- I can use UPI directly on Amazon for shopping, recharges, bill payments, and more—it saves me the hassle of switching between apps.
- Amazon often gives cashback and reward offers. It's really handy since I shop on Amazon and pay bills quite often, and the cashback on offline scans is pretty good too.
- I feel more confident using Amazon UPI because of Amazon's reputation—the security, refund policies, and overall trust factor make it reliable

Things I want to improve;

- I find it hard to discover and understand Amazon Pay rewards since the offers are scattered and the eligibility isn't clearly explained
- I struggle to use Amazon UPI for QR payments because it's not easy to find inside the app. So I end up relying more on apps like PhonePe or Google Pay.
- The Amazon Pay UPI page UI isn't organised, so sometimes I find it difficult to locate the next action button.

Amazon UPI		
Flows / Touchpoints	**What works well**	**Confusion / Friction**
Amazon Pay Rewards (amazon wallet—>.UPI)	Most rewards are based on UPI transactions, but they have to be claimed first from the Rewards tab, and once eligible they are credited to my Amazon Pay balance.	- Rewards are scattered across sections. - Eligibility & T&C are unclear. - Users find it hard to discover all active offers in one place.
Offline Payments (amazon wallet—>.UPI)	For offline QR scan payments, Amazon offers better discount coupons and cashback, which get credited to my Amazon Pay balance.	We find the QR payment option hidden deep inside the app, and since it's not as intuitive as PhonePe or GPay, we often end up

Amazon UPI		
		abandoning Amazon UPI for QR payments.
Amazon Pay UPI UI	Amazon UPI covers multiple payment options like bills, recharges, and transfers, and the security/authentication feels reliable.	The UI feels cluttered and not streamlined, the user journey isn't as guided as competitors, and the similar looking icons make things less visible.

Step 2 - Company Context (Mission, Revenue & Differentiators)

Mission	Amazon UPI's goal is to transform online payment by offering a fast, secure, and convenient digital payments experience that's integrated with Amazon's shopping ecosystem.
Revenue Streams	**Merchant transaction fees (B2B):** Small fees from merchants when payments go through Amazon UPI. **Cross-sell via Amazon shopping & Prime:** Using UPI to push coupons, cashback, or offers that make users shop more on Amazon or subscribe to Prime. **Advertising & brand partnerships:** Brands pay Amazon to run cashback/reward campaigns, which encourages users to use UPI and boosts Amazon's revenue.
User Value	I want a simple and secure way to make payments and earn rewards while shopping, without switching between apps.

Business Value	More UPI transactions mean higher customer stickiness on Amazon, which drives revenue from merchant fees, cross-selling, and brand partnerships.
Key Differentiators vs Top-3 Competitors	**GPay:** Mainly for quick P2P and merchant payments. Amazon is different because it's built into shopping, keeping me loyal to Amazon rather than just using a standalone app. **PhonePe:** Offers payments plus lots of financial services. Amazon focuses on shopping + rewards with UPI, not trying to be a full fintech app. **CRED** – Premium positioning with focus on credit card bill payments, rewards, and other bill payments. → Amazon Pay differs by targeting the mass market with UPI + shopping benefits, not limited to credit card users.

Step 3 - Feature Reverse-Engineering (3 features only)

Feature	Problem it Solves	How it works	Why it works (user behavior → business outcome)
Cashback & Rewards	"I want to easily access my rewards section, and I need relevant coupons to be shown on the payment page so I don't miss offers."	Rewards sit under Amazon Pay → Rewards,once claimed and eligible the cashback goes straight to Pay balance, and coupons/offers get linked to transactions but they feel scattered right now.	**For users:** Users using rewards build trust and make people more likely to use Amazon Pay instead of other apps. **For business:** Visible and relevant rewards make users pay more often and reduce the chances of them switching to PhonePe or Google Pay.

Amazon UPI UI & Navigation	"I find it hard to quickly locate UPI actions like QR payments or send money because the Amazon Pay page feels cluttered and unorganized."	- UPI is placed inside Amazon Pay tab. - Multiple options (recharge, bills, money transfer, rewards) appear together. - Action buttons are not visually prioritized for UPI payments.	**For Users:** A cleaner, intuitive layout reduces friction, helps users complete payments faster. **For Business:** Improved discoverability of UPI features increases active users, boosts payment volume, and keeps users inside Amazon's ecosystem instead of switching to Other alternatives.

Step 4: User Segmentation

Primary Segment	Sub-segments	Key Needs/ Use Cases	User Problems
Digital Payment Users	**Frequent Shoppers** (Prime & repeat Amazon buyers)	1-Click checkout, instant UPI payments, earning & redeeming rewards	The rewards section should be easy to access, but the UI makes it hard to track compared to competitors.
	Offline QR Users (scan & pay at local stores)	Quick access to QR scanning, reliable & instant transfers	Scan & Pay' is actually on the Amazon app home page under the wallet button, but most users don't notice it. They use the longer route — Options → Amazon Pay → Scan — which feels slow, so they default to Google Pay or PhonePe instead.

	App Accessibility & Shortcuts	• Fast access to UPI functions • Easy-to-use shortcuts (widgets, home page buttons) • Clear navigation guidance	Amazon has provided UPI widgets (Android) and a wallet button on the home page, but most users are unaware of these. There are no proper instructions or prompts, and the UI treats all services with the same font/size/color, so important functions aren't highlighted. This makes accessibility harder compared to competitors.

Step 5 - Select the Top 2-3 Problem Hypotheses to focus on

Priority	Problem Hypothesis	Why I Picked It	Gut Confidence
P1	We believe UPI users struggle with discovering and using Scan & Pay and Rewards on Amazon app when making transactions, because the shortcuts and offers are not highlighted or clearly explained, leading to missed benefits and preference for competitors like GPay/PhonePe.	From teardown and app reviews, it's clear QR and rewards are the biggest UPI drivers, but poor visibility directly hurts adoption and repeat use. I've felt this myself when using it.	High

P2	We believe regular Amazon app users struggle with using Amazon UPI shortcuts (widget, wallet button, quick access tools) when making payments, because the UI does not highlight them or provide guidance, leading to underuse of built-in advantages.	We believe new Amazon app users struggle with using UPI and are not aware of creating shortcuts like the wallet button on the home page, since the app lacks clear instructions.	High/Medium

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Week 2; User Research

Step 1 - Getting started with the Product Analysis - Flows & Frictions

Primary Segment:
Amazon users who actively use **Amazon Pay UPI** for shopping, bill payments, or QR code transactions.

Prepared Interview Questions;

1. Can you walk me through the last time you used Amazon Pay UPI? What were you paying for?
2. What worked smoothly in that process, and what felt frustrating or slow?
3. How do you usually decide whether to use Amazon Pay UPI vs other UPI apps like GPay or PhonePe?
4. Can you tell me about a time when you couldn't find the UPI option in the app? What did you do then?
5. Tell me about your experience with Amazon Pay rewards or cashback. Was there a time you expected something and didn't get it?
6. What other apps or tools do you use for payments? How do they compare with Amazon Pay in your daily life?
7. If you could change one thing about Amazon Pay UPI, what would it be and why?

Secondary Segment:
Amazon users who shop on Amazon but **do not use Amazon Pay UPI**.

<u>Prepared Interview Questions;</u>

1. The last time you shopped on Amazon, how did you pay? Can you walk me through the steps?

2. Have you ever noticed the Amazon Pay UPI option? What did you end up doing at that point?

3. Which UPI app do you use most often outside Amazon? Can you tell me about the last time you used it?

4. What's the most frustrating thing you've faced when paying through other UPI apps, and how did you handle it?

5. When you choose a payment app, what matters most to you — **speed, rewards, trust, or something else**?

6. Can you remember a time when another UPI app gave you a great experience? What made it stand out?

7. If Amazon asked for your feedback, what's the **one change** that would make you consider trying Amazon Pay UPI?

Research Goal;

Understand how **users discover, use, and feel about Amazon Pay UPI**, focusing on pain points, rewards, and QR payments.

Steps Taken

- Conducted **5 user interviews** via phone 20 mins each..

- Shared a **Google Form survey** which got 15 user review responses.

A. User Interviews

Interview 1 – Kiran Karunanidhi

Context:

Kiran is a 25-year-old working professional who frequently shops both online and offline. She's highly deal-driven, attracted to sales, discounts, and offers and always ensures that the products she buys are value for money**.**

Actual Workflows;

- Finds it **unnecessary to add her bank account again** on Amazon Pay.
- **Low awareness** about features like the *Rewards tab* and *Scan & Pay*.
- Prefers BHIM for **better cashback and simpler rewards**.
- Uses Amazon Pay UPI rarely, mainly because it **lacks motivation and visibility**.

Quotes:

- "I wasn't aware there's even a rewards section."
- "I've never used Amazon UPI to scan in offline stores."

Alternatives Used: GPay and Bhim

Hypothesis Check:

Hypothesis 1:

Users find Amazon Pay UPI setup redundant because it requires adding their bank account again.

Evidence: Kiran mentioned she avoided Amazon Pay UPI as she didn't feel motivated to add her bank details again when she already had other UPI apps linked.

Hypothesis 2:

Scan & Pay discoverability is low, leading to missed offline usage opportunities.

Evidence: She had never used Amazon Pay for QR scans and was unaware that the feature existed.

Hypothesis 3:

Competing UPI apps gain more traction due to visible and frequent cashback offers.

Evidence: Kiran recently switched to BHIM UPI because of its straightforward cashback system and clear incentives.

Interview 2 – Sujil Rajan

Context:

Sujil is a 28-year-old working professional who spends most of his day outside for work and social meetings. He frequently makes digital payments for meals, outings, and client lunches. He values convenience, organization, and clear transaction history to manage his spending effectively.

Actual Workflows;

- Uses **Amazon Pay UPI** only for online purchases within the Amazon app.
- Uses **PhonePe** for daily transactions, bill splits, and expense tracking.
- Uses **CRED** for credit card payments exclusively.
- Recently explored Amazon Pay's **Rewards tab** and realized he had missed valuable discounts.

Quotes:

- "I didn't know Amazon has a reward section. I missed so many discounts."
- "I use PhonePe because it helps me split bills easily and check my spending."
- "I thought the bill payment option was from a different app."
- "If I could change something, I'd make Amazon Pay more like Swiggy — everything right there on the homepage."

Alternatives Used: GPay, PhonePe and Cred(Just to pay Credit Card Bill)

Hypothesis Check:

Hypothesis 1:

Users are unaware of Amazon Pay's full feature set (rewards, bill payments).

Evidence: Sujil discovered the rewards tab and bill payment options much later.

Hypothesis 2:

App layout and discoverability directly affect user engagement.

Evidence: Sujil wanted a Swiggy-style homepage where all key options are easily visible.

Hypothesis 3:

Competing apps retain users through relevant social features (split bills, spend tracking).

Evidence: Sujil consistently prefers PhonePe for its convenience and transparency in group transactions.

Hypothesis 4:

Rewards awareness influences future engagement and retention.

Evidence: After discovering rewards, Sujil expressed regret and interest in using them for future purchases.

Interview 3 – Asad

Context:

Asad is a business owner running his own EdTech startup. He makes frequent purchases on Amazon for his business and heavily relies on **Amazon Pay Later** to manage cash flow. He uses Amazon Pay UPI mainly to repay those dues, while using other apps like Google Pay and PhonePe for quick, everyday payments.

Actual Workflows;

- Buys business supplies using **Amazon Pay Later**, then settles payments through **Amazon Pay UPI** monthly.
- Uses **Google Pay** for offline transactions due to **speed and simplicity**.
- Uses **PhonePe** for vendor or peer-to-peer payments.
- Engages with Amazon Pay UPI **10–15 times a month**, mostly for repayments.

Quotes:

- "I didn't know Amazon has a reward section. I missed so many discounts."
  "I use Amazon Pay UPI mostly to pay my Pay Later bills."
- "If there's a rush, I just use GPay — it's faster."
- "Amazon Pay takes a bit longer to load than other UPI apps."

Alternatives Used: GPay, PhonePe and Cred(Just to pay Credit Card Bill)

Hypothesis Check:

Hypothesis 1:

Users rely on Amazon Pay UPI for specific use cases (like paying Pay Later bills) rather than daily transactions.

Evidence: Asad primarily uses Amazon Pay UPI to clear monthly Pay Later dues.

Hypothesis 2:

App performance and load time impact user preference in time-sensitive situations.

Evidence: Asad switches to GPay when in a rush because Amazon Pay takes longer to load.

Hypothesis 3:

Trust in Amazon is strong for large purchases but weaker for instant, everyday payments.

Evidence: He prefers Amazon for business shopping but defaults to other apps for convenience.

Hypothesis 4:

Competing UPI apps dominate due to **speed and reliability** rather than rewards.

Evidence: Asad's choice is driven by app performance, not cashback offers.

NEW QUESTIONS TO EXPLORE:

1. How can Amazon make users more aware of UPI features like Rewards, Bill Payments, and Scan & Pay within the main shopping app? (Addresses lack of awareness among Kiran & Sujil)

2. What design or layout improvements would make Amazon Pay UPI features easier to discover and access on the homepage? (Derived from Sujil's Swiggy-like UI suggestion)

3. How can Amazon improve app loading speed and payment responsiveness to compete with GPay and PhonePe? (Directly from Asad's performance issue)

4. What type of reward or cashback experience actually motivates users to choose Amazon Pay UPI over other apps? (From both Kiran's and Sujil's regret about missing rewards)

5. Why do users perceive Amazon Pay UPI as separate from other Amazon services, and how can that perception be changed? (From Sujil's confusion about bill payments being a "different app")

6. How can Amazon increase repeated UPI use beyond Pay Later repayments and online purchases? (From Asad's limited UPI usage pattern)

7. Would introducing social features like bill-splitting or shared transaction tracking increase daily engagement? (From Sujil's behavior with PhonePe)

8. How can Amazon simplify the initial UPI setup process to reduce friction for users who already have UPI linked elsewhere? (From Kiran's hesitation to add her bank again)

B. Survey!

Objective

To understand how users perceive, use, and experience Amazon Pay UPI compared to other UPI apps — and identify key friction points that limit adoption and engagement.

Google Form; https://forms.gle/KbDqpByrfdqxhvoH9

UPI App Usage Trends

- **Google Pay** dominates usage with **89.5%** of respondents using it most often.
- **PhonePe** follows with **31.6%**, while **Amazon Pay UPI** is used by only **26.3%** of users.
- Other apps like **Paytm, CRED, and BHIM** account for ~5% each.

Insight:
Google Pay's simplicity and trust give it a strong lead. Amazon Pay UPI, despite being integrated into a high-traffic app, struggles with visibility and user habit.

Frequency of Amazon Pay UPI Usage

- **57.9%** have **never** used Amazon Pay UPI for QR/Scan & Pay.
- **21.1%** have used it **sometimes**, and **15.8%** have tried it **once or twice**.
- Only **5.3%** use it **frequently**.

Insight:
There's low awareness and minimal repeat usage, signaling poor user retention and unclear value compared to dedicated UPI apps.

Reasons for Rare or Non-Usage

- **73.7%** said they **prefer other UPI apps** (mostly Google Pay, PhonePe).
- **21.1%** found it **hard to locate** the UPI option.
- **21.1%** said **rewards/cashbacks weren't attractive enough**.
- **15.8%** were **unaware that Amazon even offers UPI**.

Insight:
Poor discoverability and weak incentives are core issues. Users perceive Amazon Pay UPI as secondary — not a primary payment tool.

Payment Method Preferences on Amazon

- **42.1%** use **debit/credit cards** to pay.
- **21.1%** still choose **cash on delivery**.
- Only **15.8%** use **Amazon Pay UPI**, and **10.5%** rely on **Amazon Pay Wallet**.

Insight:
Even among Amazon users, UPI adoption remains low, showing weak conversion from shoppers to UPI users.

Ease of Finding "Scan & Pay" Feature

- **21.1%** found it *very easy* to locate.
- **31.6%** said it was *somewhat easy*.
- **31.6%** found it *difficult or hidden*.
- **15.8%** didn't even know it was *on the home page*.

Insight:
The visibility problem is clear — users are unaware that “Scan & Pay” is right on the homepage. This indicates a major UI/UX discoverability gap.

What Would Make Users Adopt It More

- **52.6%** want *easier access to Scan & Pay*.
- **52.6%** want *better cashback and discounts*.
- **36.8%** want a *cleaner, simpler UI*.
- **26.3%** ask for *better accessibility and smoother flow*.

Insight:
Accessibility, clarity, and motivation (rewards) are the strongest levers for improving adoption and repeat use.

Amazon Pay UPI Experience Ratings (1 = Very Poor, 5 = Excellent)

Experience Parameter	Avg. Rating	Key Takeaway
Ease of setup/activation	**3.2 / 5**	Users find onboarding somewhat manageable, but not effortless.
Ease of navigation	**3.0 / 5**	The layout feels cluttered; users struggle to find key actions.
UI/Design compared to competitors	**3.4 / 5**	Slightly below competitors like GPay and PhonePe, which are cleaner.

Sense of security while transacting	**3.0 / 5**	Users trust GPay/PhonePe more with financial data.
Clarity of shortcuts & widgets	**3.8 / 5**	Some users notice shortcuts but many are unaware of them.
Likelihood to recommend Amazon Pay UPI	**2.3 / 5**	Very low — users prefer established apps.
Overall experience	**3.8 / 5**	Average satisfaction; no major issues but lacks excitement or pull.

Insight:
The overall sentiment is *neutral to average.* Users don't find Amazon Pay UPI broken, just *uninspiring and secondary*. The lack of standout design, incentives, and trust prevents advocacy.

Open-Ended Suggestions from Users

Recurring themes from responses include:

- Improve **UI clarity** — too many features crowd the payment screen.
- Increase **rewards and exclusive offers** for Amazon Pay UPI users.
- Make the UPI option **easier to find** or **create a separate UPI app**.
- Add **more visibility** on homepage banners and checkout.
- Build **trust** with better communication around security.

Insight:
Users aren't rejecting Amazon Pay UPI they're *ignoring* it. Visibility, education, and reward communication are the missing pieces.

Summary

While Amazon Pay UPI benefits from being part of India's largest e-commerce platform, it suffers from **low awareness, poor discoverability, and weak incentive communication**. Most users see it as a *backup UPI option*, not a daily driver.

1. To improve adoption:
2. Enhance **Scan & Pay visibility** on the homepage.
3. Simplify **UI for quick payments**.
4. Strengthen **reward programs** and highlight them clearly.
5. Build **trust communication** around UPI security.

Step 2: SWOT Analysis - Putting Research Into Strategic Context

Strengths	Weekness
Seamless integration within Amazon's ecosystem makes online payments convenient.	Low visibility — many users didn't know about "Scan & Pay" or reward features.
Strong trust due to Amazon brand association.	Weak motivation to use — no strong rewards or differentiators compared to GPay or PhonePe.
Users find setup and activation moderately easy (avg rating: 3.2/5).	Confusing and cluttered payment UI during checkout, slowing down quick payments.
Features like Pay Later and wallet integration add ecosystem value.	Users perceive Amazon Pay UPI as less secure than competitors (security avg: 3/5).

Opportunities	Threats
Improve **reward visibility** and introduce personalized cashback offers.	Strong competitor dominance — 89.5% users prefer Google Pay, 31.6% use PhonePe.
Increase **awareness** through homepage visibility and campaigns about “Scan & Pay.”	Competitors provide **more attractive cashback** and simpler UIs.
Simplify **offline payment journey** to drive daily use (QR scan-first flow).	Users are deeply habituated to existing UPI apps — high switching cost.
Leverage **Pay Later & Shopping tie-ins** to make Amazon Pay UPI purchases more rewarding.	Being embedded within a shopping app reduces focus and discoverability.

Summary Insight

> Amazon Pay UPI has strong potential within the Amazon ecosystem, but suffers from *low visibility, weak incentives,* and *perceived complexity*.
> To grow, it needs to **increase discoverability**, **build habit loops via visible rewards**, and **simplify the UPI experience** to compete with standalone apps like Google Pay and PhonePe.

Step 3: Goal Setting - Linking User Pain to Business Impact

Purpose

The goal is to ensure that solving a user’s problem not only improves their experience but also strengthens key business metrics like **activation, engagement, and retention**.Increase awareness of **Amazon Pay Rewards** and **Bill Payment features** within the app to strengthen user stickiness and differentiate from competitors.

Main User Problem

Users find it **difficult to discover and use Amazon Pay UPI features (Scan & Pay, Rewards, Bill Payments)** because these options are **buried inside the Amazon app** with **poor visibility and unclear guidance**.

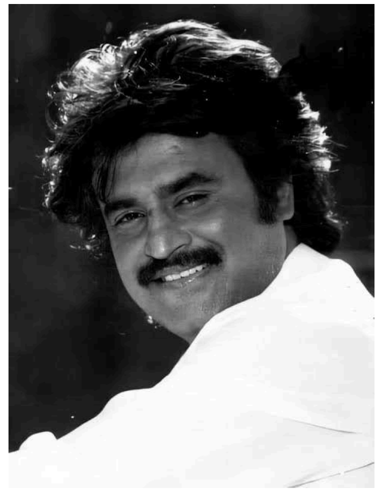
This leads to **low usage frequency** and **user preference shifting to competitors** like Google Pay and PhonePe.

User Behavior → Business Impact Mapping		
User Problem	**User Behaviour**	**Business Impact**
Poor visibility and confusing navigation for Amazon Pay UPI (Scan & Pay, Rewards, Bill Payments).	Users skip Amazon Pay UPI and use competing apps (GPay, PhonePe) for QR payments and daily transactions.	Lower **UPI activation & engagement rate** → fewer transactions →reduced merchant partnerships and loss of potential revenue from UPI incentives & commissions.

Metrics		
Metric Type	**Key Metric**	**Why it matters**
Activation	% of users linking bank accounts via Amazon Pay UPI	Indicates initial adoption success.
Engagement	Avg. number of UPI transactions per user per month	Reflects frequency and habit formation.
Retention	% of users continuing to use Amazon Pay UPI after 30 days	Shows sustained product value and loyalty.
Revenue	Growth in Amazon Pay UPI transaction volume & merchant payments	Directly tied to monetization via partnerships and cashback programs.

Step 4: Personas - Bringing Users to Life

Persona 1: Baasha — The Practical Digital Payer



- **Name:** Baasha
- **Age:** 28
- **Role:** Working Professional, Sales Executive
- **Location:** Bangalore
- **Tagline:** “I just want to make quick, seamless payments without searching through the app.”

Goals / Motivations

- I want a **fast, reliable, and convenient** payment experience during work and outings.
- Prefers apps that **track expenses**, **split bills**, and provide **instant cashback**.
- Look for apps that make it easy to manage both **personal and professional payments** in one place.

Behaviours

- Uses **PhonePe** and **Google Pay** for daily transactions due to speed and simplicity.
- Uses **Amazon Pay UPI** mainly for online Amazon purchases, not for offline use.
- Checks transaction history frequently to keep track of expenses.
- Engages with apps that offer **visible cashback or rewards notifications**.

Frustrations (Pain Points)

- Finds **Amazon Pay UPI hidden and confusing to access** — says it takes too many steps.
- Was unaware of **the Rewards section** and feels he missed discounts earlier.
- Finds **Amazon’s homepage cluttered**, unlike Swiggy or PhonePe where categories are clear.
- I think **Amazon Pay UPI lacks social features** (like split bills).

Quote

“If Amazon Pay UPI was as easy to access as PhonePe, I’d use it every day.”

Success Scenario

Amazon highlights “Scan & Pay” and “Rewards” on its homepage. Baasha starts using Amazon Pay UPI regularly for quick offline payments and begins earning cashback — motivating him to stay loyal.

Failure Scenario

Amazon Pay UPI remains hidden under multiple menus. Baasha continues relying on Google Pay and PhonePe for all daily transactions.

Persona 2: Antony — The Cautious Amazon Shopper

- **Name**: Antony
- **Age**: 25
- **Role**: Startup Owner, EdTech Entrepreneur
- **Location**: Chennai

Tagline: “I trust Amazon for shopping, but I don’t see why I should use it for payments.”

Goals / Motivations

- Wants financial flexibility through tools like Amazon Pay Later for business purchases.
- Seeks trust, speed, and clarity in payment experiences.
- Likes earning rewards but prefers them to be visible and easy to claim.

Behaviours

- Shops frequently on Amazon using Amazon Pay Later for purchases.
- Uses Amazon Pay UPI mainly to repay Pay Later dues monthly.
- Uses Google Pay or PhonePe for offline transactions because they load faster.
- Checks transaction success screens for confirmation before closing apps.

Frustrations (Pain Points)

- Finds **Amazon Pay UPI slower** to load compared to competitors.
- Thinks **Amazon Pay UPI feels secondary** — not built for quick, everyday use.
- **Rewards visibility is poor**, and he misses potential discounts.
- Doesn't perceive **Amazon Pay UPI as secure or instant** as other UPI apps.

Quote

> "I use Amazon Pay for big purchases, but for quick payments, I stick to Google Pay it's faster and more reliable."

Success Scenario

Amazon improves UPI speed and visibility, integrates Pay Later offers with UPI, and Antony begins using Amazon Pay for both personal and business payments.

Failure Scenario

Amazon Pay UPI remains slow and hidden within the app; Antony continues using GPay and PhonePe for daily payments.

Step 5: Problem Prioritization - Choosing Your P0

Problems identified:

- **Users find it hard to locate the *Scan & Pay* option inside the app.**
- **Users are unaware that Amazon offers UPI and bill payment options.**
- **Amazon Pay's reward section is confusing and lacks visibility.**
- **Users prefer simpler and faster apps like GPay or PhonePe due to poor accessibility.**
- **UI feels cluttered, and users find navigation confusing during checkout.**

Problem	Population	Intensity	Frequency
Hard to find Scan & Pay	High	High	Frequent
Unaware of UPI/Rewards	High	Medium	Frequent
UI feels cluttered	Medium	High	Moderate

Apply Strategic Filters:

- Links directly to activation and engagement goals (more UPI transactions).
- Matches Amazon’s strength in convenience and ecosystem integration.
- Solvable via UX/UI redesign, onboarding prompts, and visibility improvements.

Final Problem Statement (P0):

> “Amazon users struggle to discover and access the *Scan & Pay* feature within the shopping app due to poor visibility and unclear navigation, leading to low UPI adoption and reduced repeat transactions.”

Phase 3: Features & Prioritization

Step 1: Brainstorm Solutions (Diverge)

Purpose;
Amazon users struggle to discover and access the *Scan & Pay* feature within the shopping app due to poor visibility and unclear navigation, leading to low UPI adoption and reduced repeat transactions.

Solution	Short Description	Key Assumption	Category
Smart Onboarding Tooltip	First-time UPI users get a quick guided tooltip showing where to find "Scan & Pay."	Contextual education increases activation.	**High Confidence**
Rewards Banner Integration	Display dynamic "Earn more rewards and cashback in this purchase" banners during checkout or scan.	Visible incentive drives UPI usage.	**High Confidence**
"UPI Zone" in Bottom Navigation Bar	The current UPI zone is less visible, competitive UPIs have a similar design and people are used to it, so we can add a dedicated UPI zone with tabs: Scan, Rewards, Pay Bills, Offers.which customers are familiar with.	Centralized structure improves discoverability, and using design customers are familiar with helps customer to have smooth workflow	**High Confidence**

Voice Command Integration (Alexa UPI)	“Alexa, scan and pay” — shortcut for Amazon UPI via voice.	Users will use voice for payments if secure.	**Moonshot**
UPI Smart Rewards Wheel	After each transaction, users spin a digital wheel to unlock instant rewards.Can replace the available scratch and win to digital wheel, (Users preferred Cred reward system of using spin and win)	Fun reward experience motivates repeated payments.	**Moonshot**
Amazon Pay Quick Widget (Android/iOS)	Add a widget for “Scan & Pay” and “Check Rewards” directly on the mobile home screen.**Currently available in android but needs instructions to educate customers**.	Users prefer convenience shortcuts.	**High Confidence**
UPI Reminder Notification System	Send smart reminders for frequent offline merchants (e.g., “Pay your regular café with Amazon Pay?”).	Contextual nudges increase repeat use.	**Low Confidence**

Step 2: Prioritize Smartly (From Possibility to Focus)

Idea	Reach (1-3)	Impact (1-3)	Confidence (1-3)	Effort (1-3)	RICE Score	Notes
Smart **onboarding tooltip** (first-time UPI users)	2	2	3	1	12	Tackles awareness for new users; easy coach-mark flow; validated in survey (“didn’t know about UPI”).

Idea	Reach (1-3)	Impact (1-3)	Confidence (1-3)	Effort (1-3)	RICE Score	Notes
Rewards Banner Integration	3	3	3	1	27	High visibility + motivation; immediate payoff at checkout; proven behavior driver.
“UPI Zone” in Bottom Navigation Bar	3	3	2	2	9.0	Structural fix; organizes Scan, Bills & Rewards; medium effort but long-term clarity.
Voice Command Integration (Alexa UPI)	1	2	1	3	0.67	Moonshot idea; high build complexity; niche usage for now.
UPI Smart Rewards Wheel	2	2	1	2	2.0	Gamified approach; fun but low validation; consider future experiment.
Amazon Pay Quick Widget (Android/iOS)	2	3	2	2	6.0	Offers convenience for power users making frequent offline transactions; improves accessibility but limited reach.
UPI Reminder Notification System	2	2	2	1	8.0	Timely notifications remind users about pending payments or missed rewards; boosts re-engagement with minimal effort.

Step 3: Wireframe Your Top Ideas

Wire Frame for UPI zone;
Figma Design Layout

Wire Frame for Reward Section

Figma Design Layout
