nextleap

Analyzing User Experience for Google Pay

(Money Made Simple, by Google)

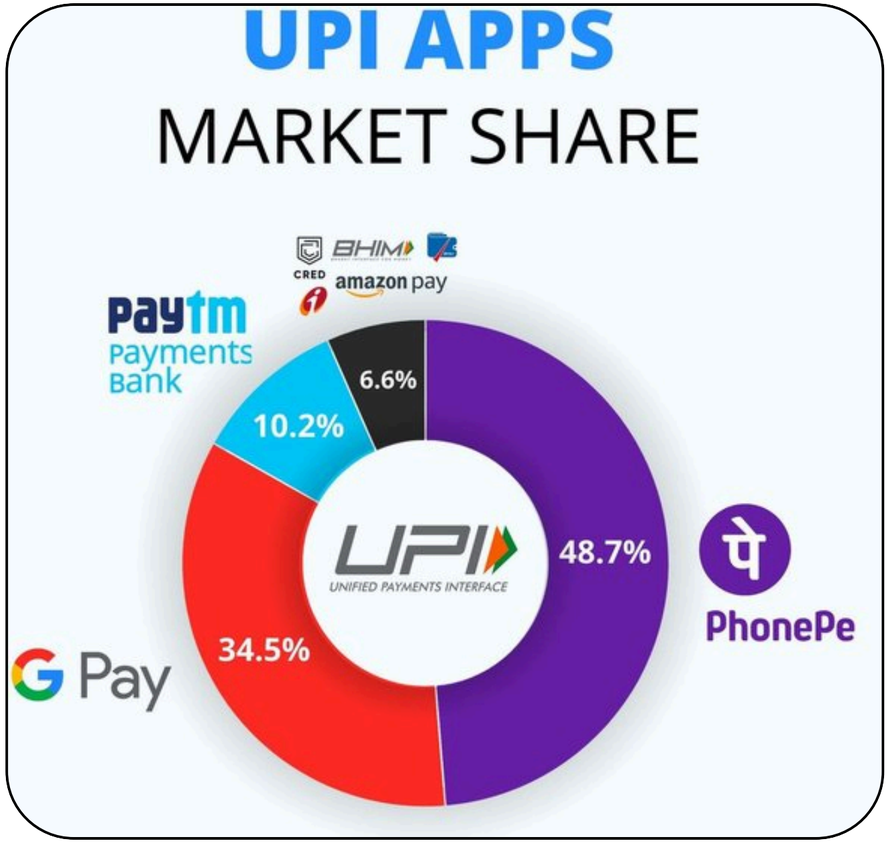
Using Usability Heuristics

About Google Pay

Google Pay is a digital wallet and online payment system developed by Google, designed for seamless in-app and contactless transactions using Android devices like phones, tablets, and smartwatches. Launched in August 2017, it was initially known as "Tej" before being rebranded as Google Pay. The platform allows users to send, receive, and manage money effortlessly, with no charges for using its services, including access to Google Wallet.

Business Growth

- Annual run rate of over **US$150 Bn** in transaction value
- **70 Mn** monthly active users in India
- **200** Mn users worldwide across **40+** countries
- More than **1.5 Bn** transactions processed monthly
- **4.4** Stars on Playstore app
- **10 Mn+** Reviews on the Playstore app
- **1 Bn+** Downloads

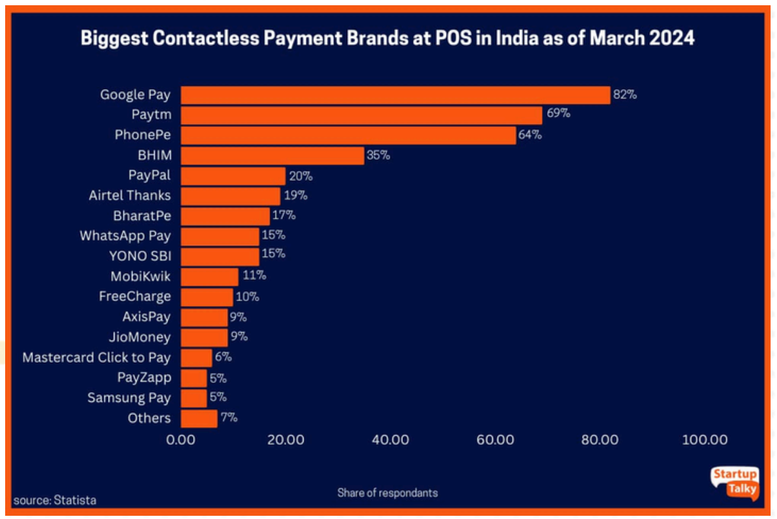


Competitors

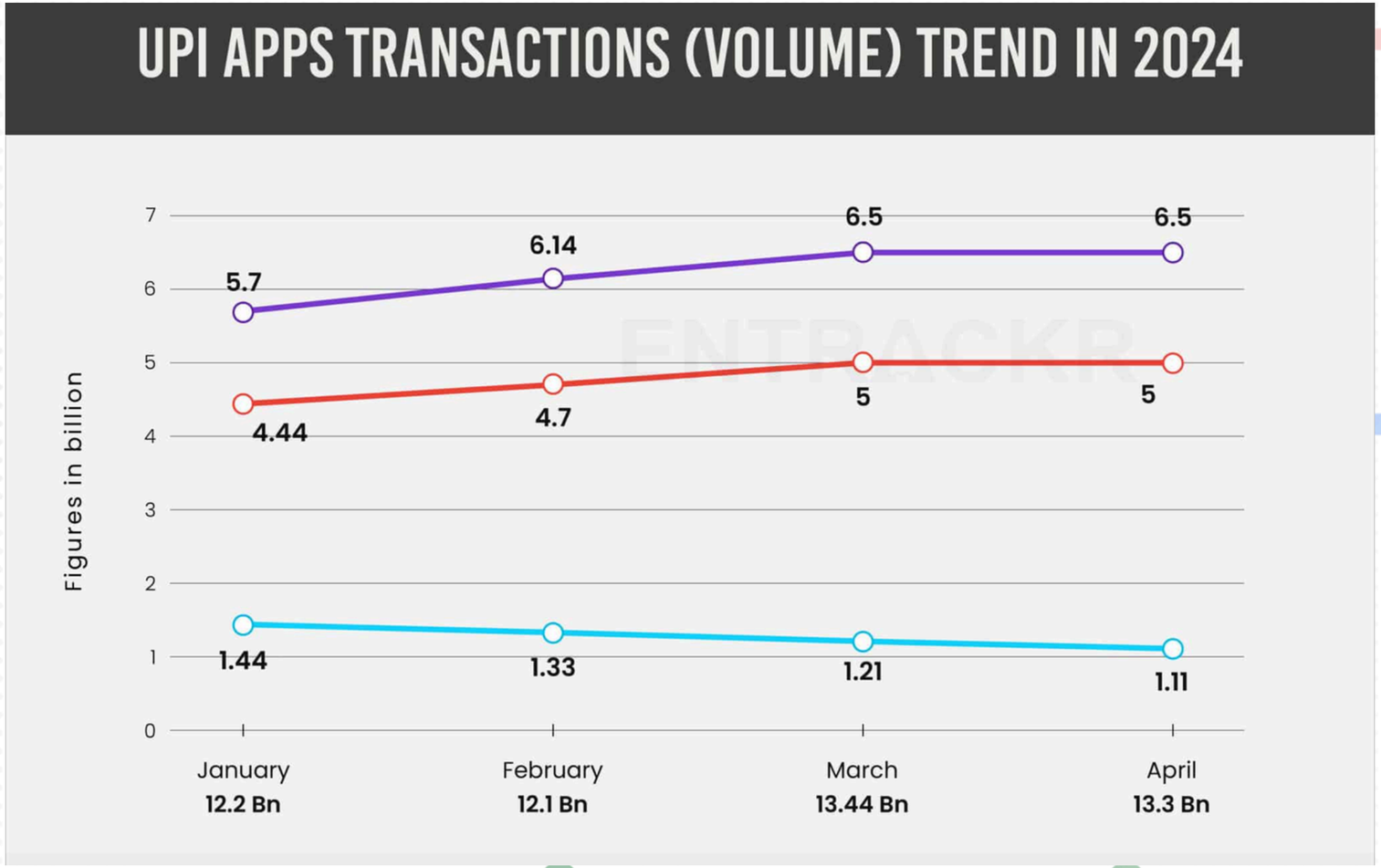
PhonePe, pay, Paytm, CRED

Google Pay Key Features

- Easy and Convenient Payments
- Integration with Google Service
- Secure Transactions
- Multiple Payment Options
- Rewards and Cashback
- Bill Payments



Business Trends 2024



Nielsen’s Usability Heuristics for User Interface Design

Visibility of
System Status

1

Match Between
System & Real World

2

User Control
And Freedom

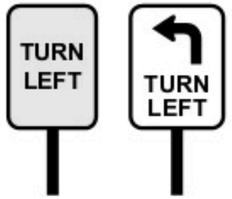
3

Consistency
And Standards

4

Error
Prevention

5



Recognition
Rather Than Recall

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Flexibility And
Efficiency of Use

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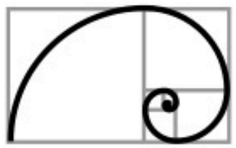

Aesthetic And
Minimalistic Design

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Help Users
With Errors

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Help And
Documentation

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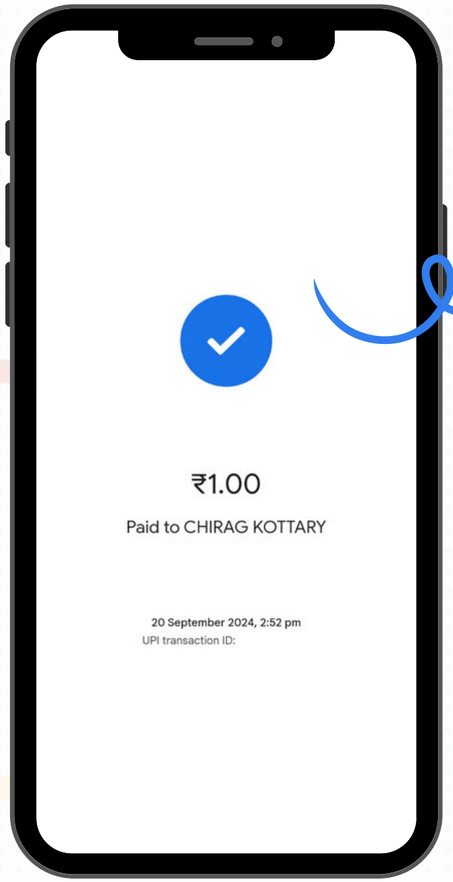
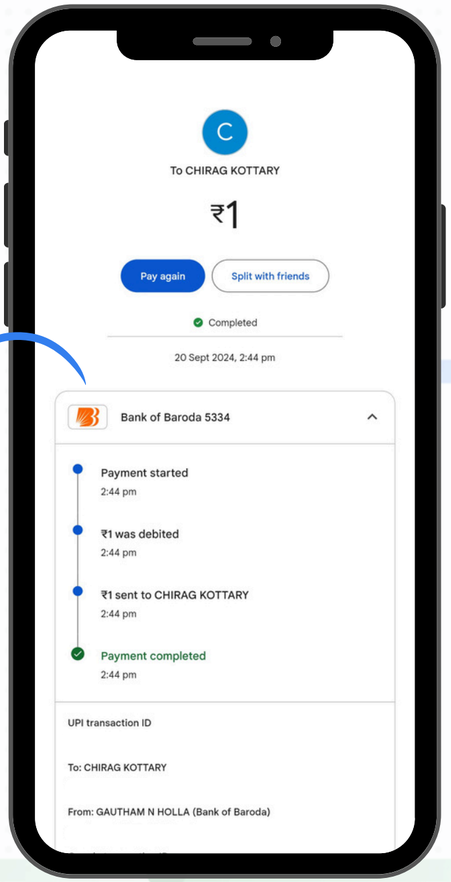
Visibility of System Status 🚦

The design should always keep users informed about what is going on, through appropriate feedback within a reasonable amount of time.



The recipient gets an update on the successful transaction happening, this includes how much **amount is transferred**, **UPI transaction ID**, **UPI ID of the receiver** along with the **date & time of transaction**. This window appears for short time.

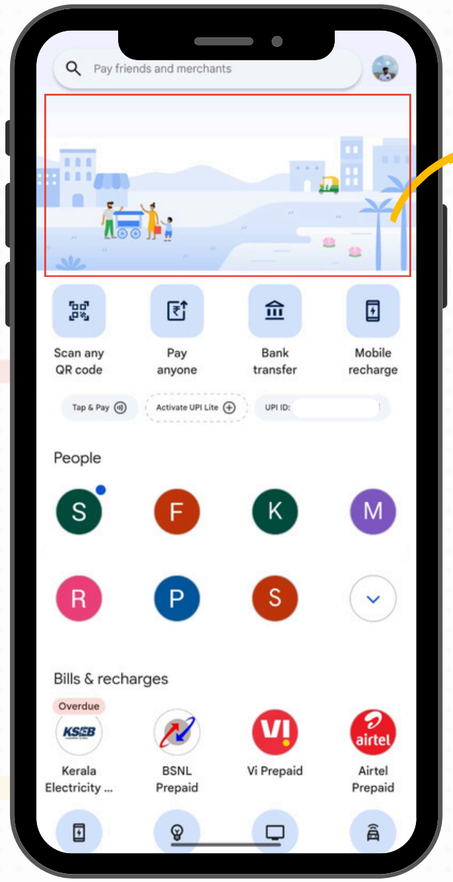


The Important information is displayed to keep the user informed about the transaction. The status of the transaction (Completed, In Progress, or Payment Failed) along with relevant info. like **UPI ID of the sender and receiver**, **UPI and Google transaction ID are stored** for future reference in case user wants to recheck the details.

⚠️ **Violation:** Payment updates might be **delayed** due to **poor internet connectivity**

Match Between the System and the Real World

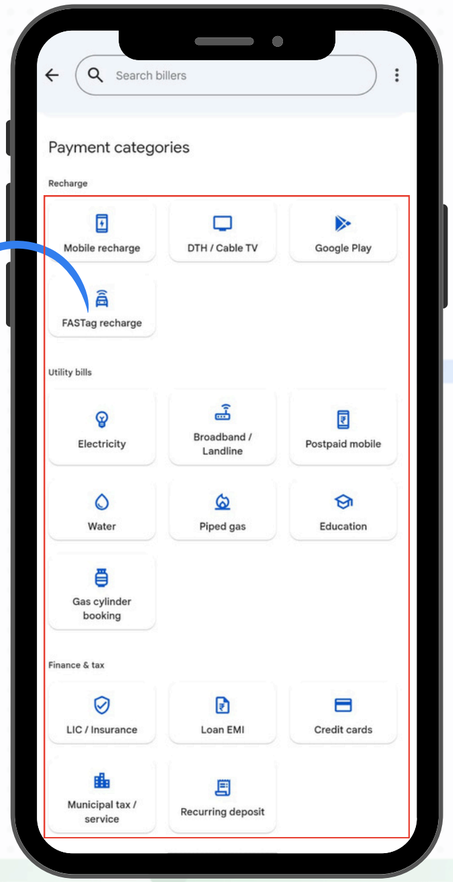
The design should speak the users' language. Use words, phrases, and concepts familiar to the user, rather than internal jargon. Follow real-world conventions, making information appear in a natural and logical order.



An **artwork at the top of the page showcasing a transaction in the real world** to convey the **core purpose of the app**.

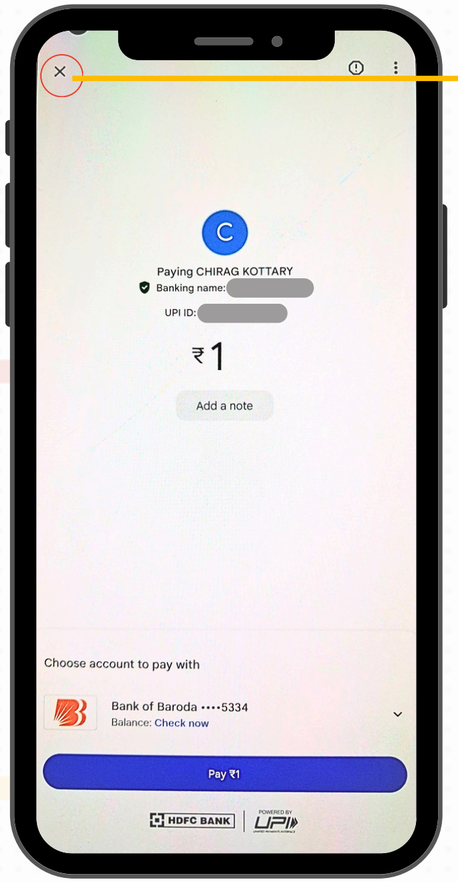
The app uses commonly used words like **‘pay’**, **‘scan’**, **‘people’** , **‘businesses’** etc. to make the process **easy to understand** and **intuitive**.

⚠ **Violation:** Certain **financial jargon** within the app might **confuse** a **new user**.



User Control and Freedom

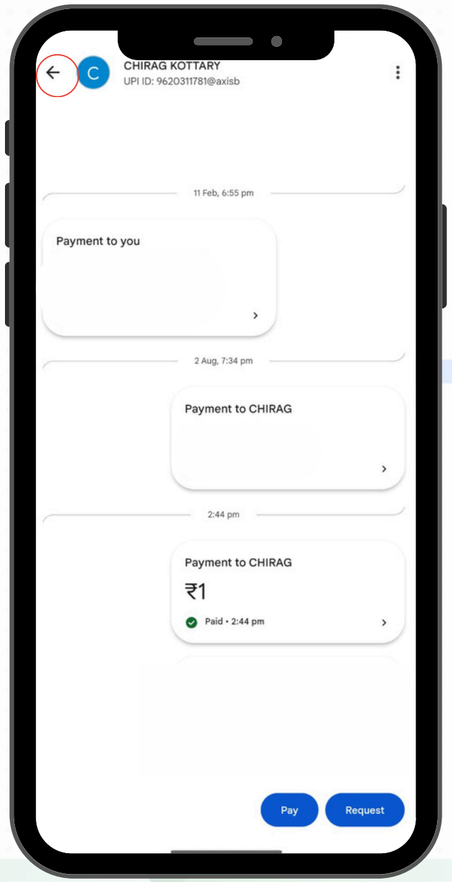
Users often perform actions by mistake. They need a clearly marked "emergency exit" to leave the unwanted action without having to go through an extended process.



The app offers **clear navigation** to **roll back** or **cancel** the desired action taking place.

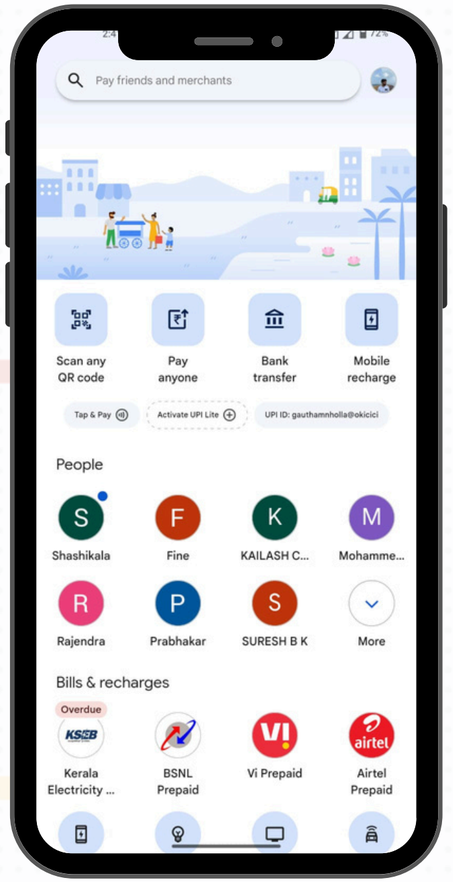
Users while performing any desired actions if has a change in plan, can simply **‘Cancel’** the transaction before if gets processed.

⚠️ **Violation:** There is **no option** to **cancel the payment** while its being **processed** or **after confirmation**



Consistency and Standards

Users shouldn't have to guess if different words, situations, or actions mean the same thing. Follow platform and industry standards for clarity.

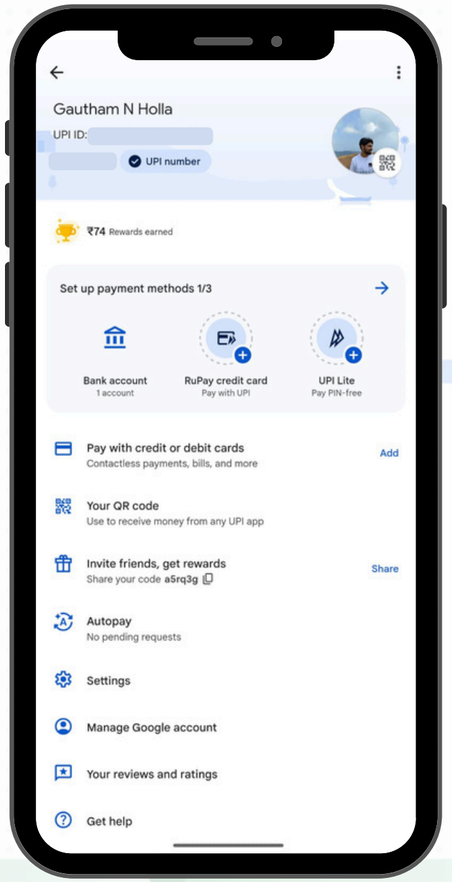


Google Pay maintains a **unified design language** across all Google platforms, ensuring a consistent user experience.

Standard icons are used across different screens, improving **visibility** and making navigation easier for users.

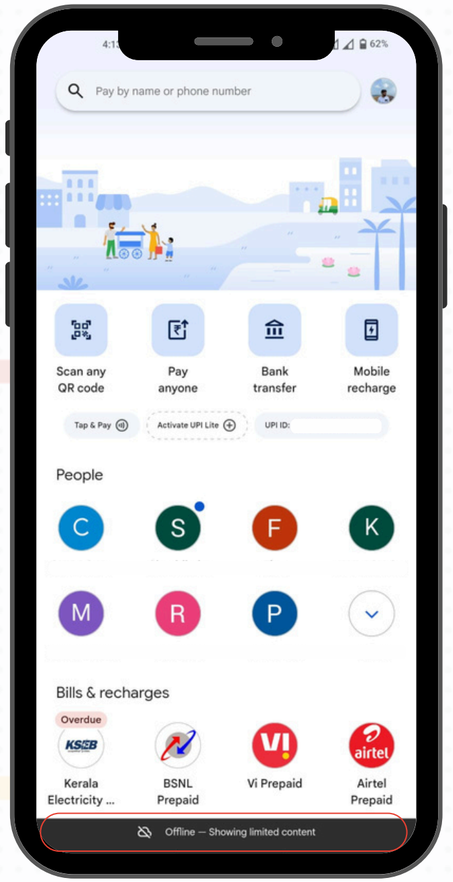
The **profile section** is consistent with other Google apps, **helping users resonate** with the app and adopt it more quickly.

The **profile display** shows all necessary user details in one view, providing **quick access** to important information.



Error Prevention

Good error messages are important, but the best designs prevent problems before they happen. Either remove error-prone situations or check for them and ask users to confirm before proceeding.

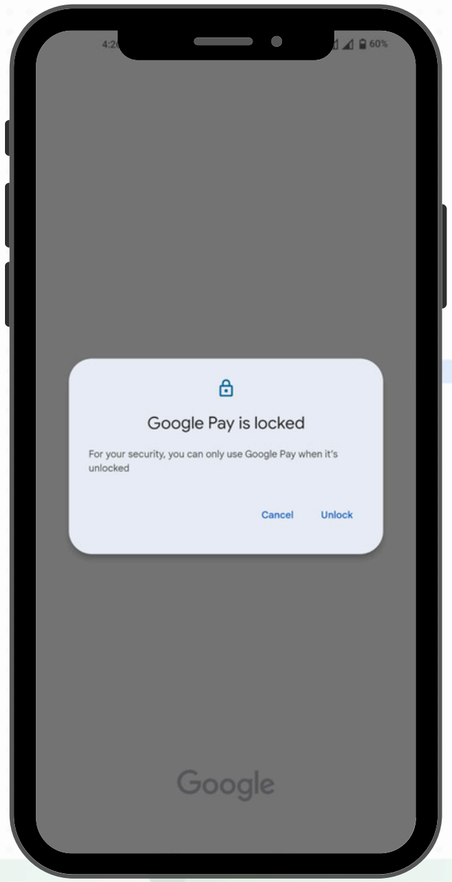


User is prompted to **authenticate** via pin (or whichever method is feasable) before opening the app.

While entering the amount , a **numeric keyboard** is displayed so that user enters **correct data-type**.

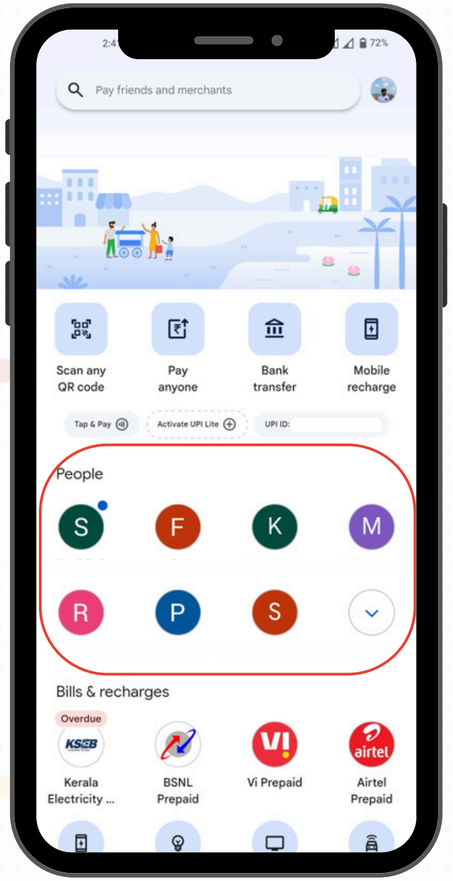
Google Pay **prevents mistakes** by **showing error messages**. If the user is **offline**, the app **proactively displays** a **popup** at the bottom of the screen to inform them.

⚠ **Violation:** The **error message** can be **sometimes difficult** to understand



Recognition rather than Recall

Reduce the user's memory load by keeping elements, actions, and options visible. Users shouldn't have to remember information from one part of the interface to another. Important details like field labels or menu items should always be visible or easy to access when needed.

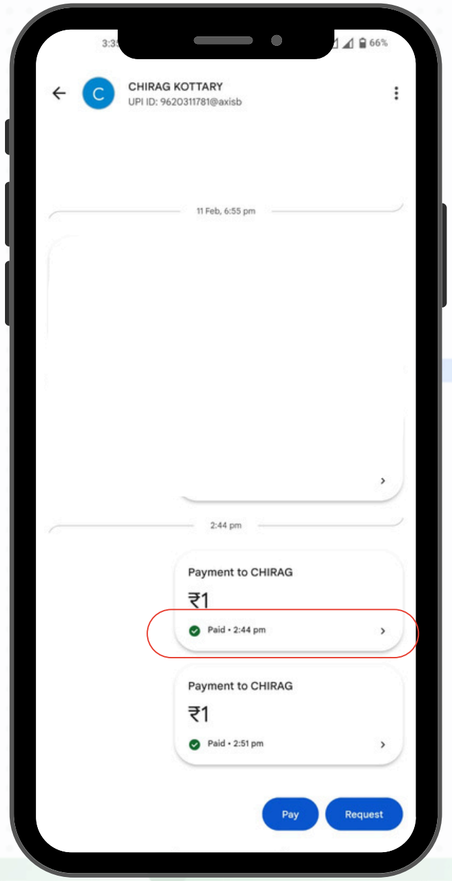


Users can **easily recognize past transactions** through **clear labels**, **merchant logos**, and familiar formatting in the **People Section**. Profile pictures or names further **aid recognition**.

The **transaction status** as well as the **time** is clearly **displayed** in the **chat window**.

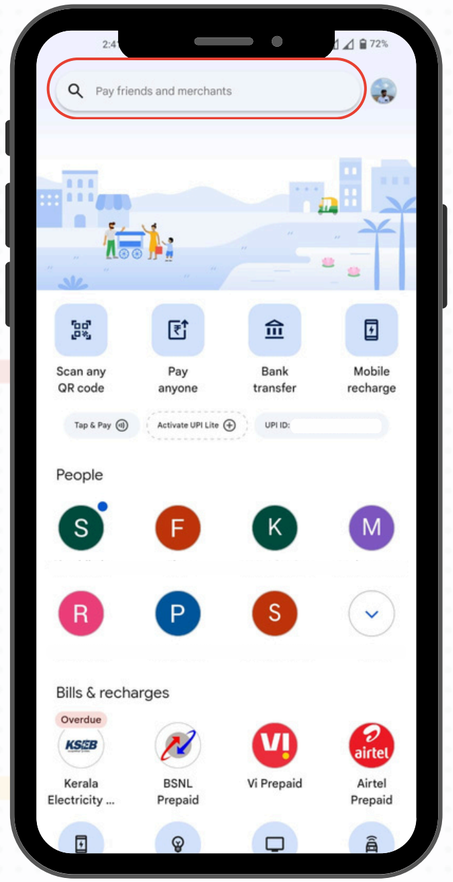
Users can check their **balance** and **transaction history** all at one place which leads to **better visibility**.

⚠**Violation:** **Google Pay** lacks **visible labels** and **options**, making users **remember** details **across screens**.



Flexibility and Efficiency of Use

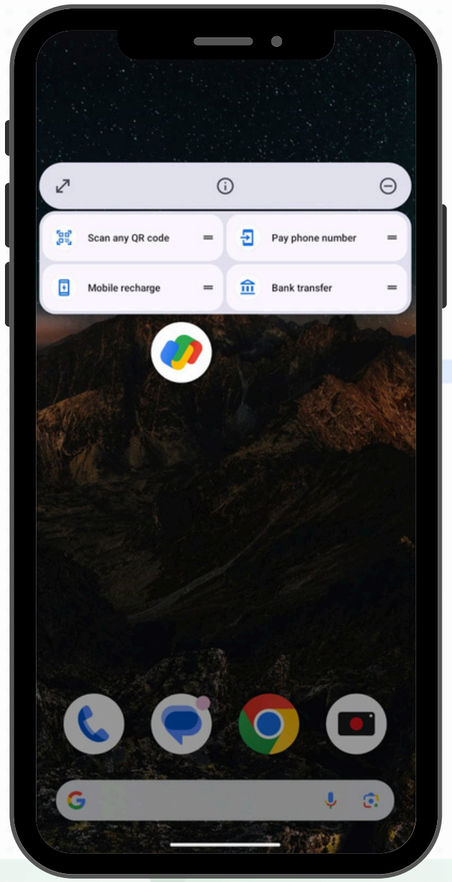
Shortcuts — hidden from novice users — may speed up the interaction for the expert user so that the design can cater to both inexperienced and experienced users. Allow users to tailor frequent actions.



Rather than finding individual options in their respective sections, user can simply **search the name of a contact**, merchant etc to **speed up the process**

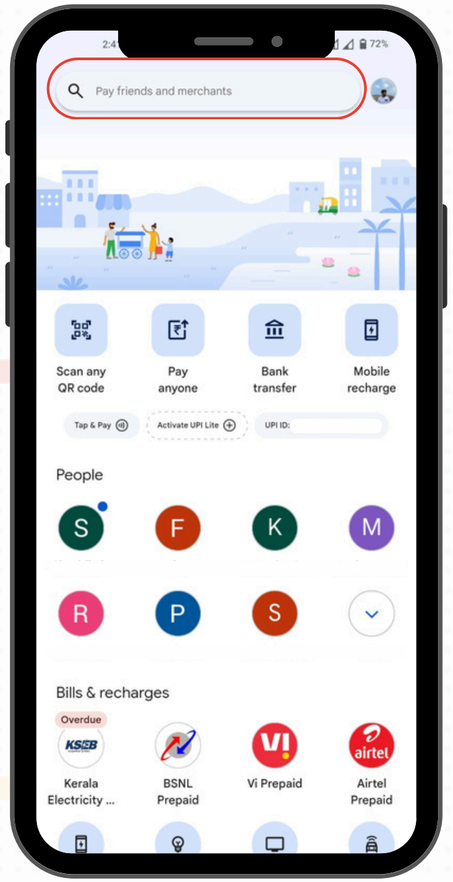
Google Pay provides **shortcut features** and **quick action** for expert users to perform the desired action on the figures without navigating through the app. This also increases the **efficiency** of the app and creates a better **user experience.**

⚠ **Violation:** Google Pay lacks sufficient **shortcuts** for power users, leading to unnecessary navigation and decreased **efficiency**.



Aesthetic and Minimalist Design

Interfaces should not contain information that is irrelevant or rarely needed. Every extra unit of information in an interface competes with the relevant units of information and diminishes their relative visibility.

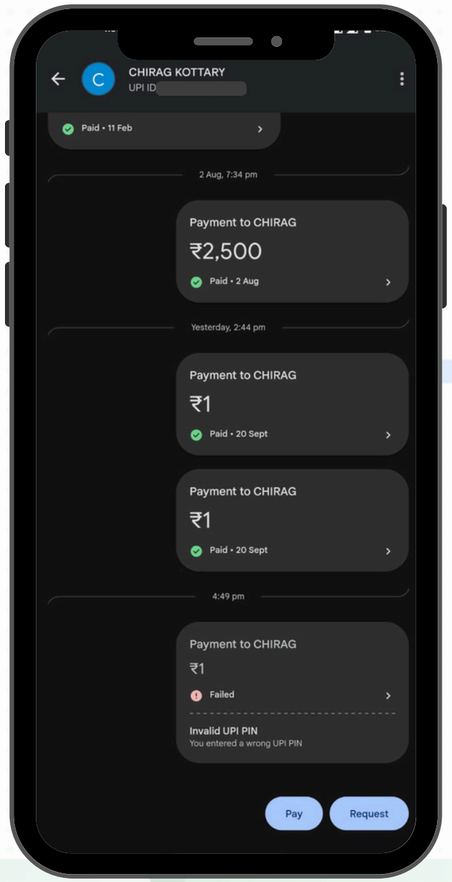


Google Pay uses a lot of **white space**, which helps to avoid clutter and makes the content more **readable**. This also contributes to a **modern** and **sleek** appearance.

The app typically uses a **consistent color palette**, often featuring **Google's signature colors** in a subtle manner. This helps to create a **cohesive** and **familiar experience**. **Icons** are simple and **intuitive**, aiding in **quick recognition** and understanding.

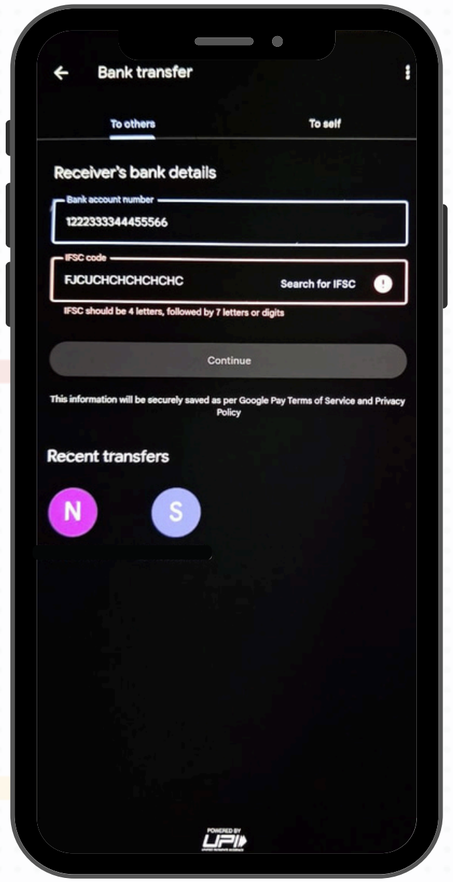
The app can toggle between both **light and dark mode**, thereby reducing **strain on the eyes**.

⚠ **Violation:** Some sections like **rewards**, **offers** etc. may not follow the same **minimal** and **less cluttered aesthetic**



Help Users With Errors

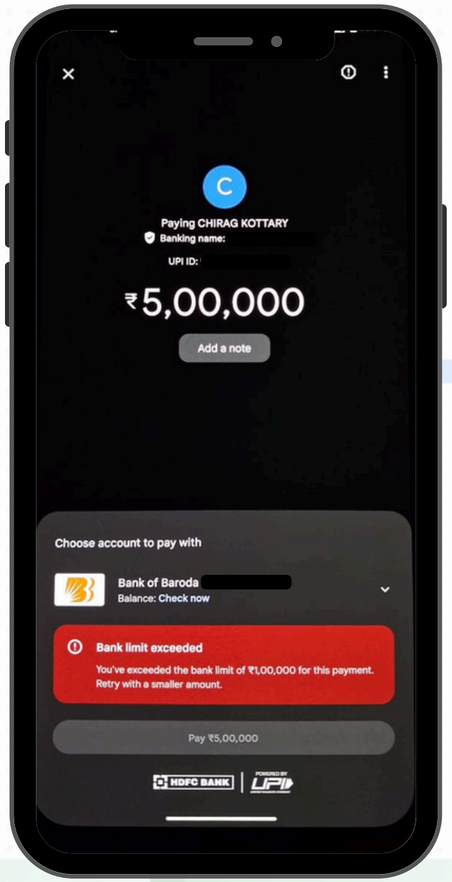
Error messages should be expressed in plain language (no error codes), precisely indicate the problem, and constructively suggest a solution.



Even when you enter an amount that exceeds the limit, it is displayed as an **error message** and informs you about the **transaction limit**.

"Google Pay also displays error messages like when a **wrong IFSC code** is entered during the transaction, prompting you to correct the format or enter the correct code."

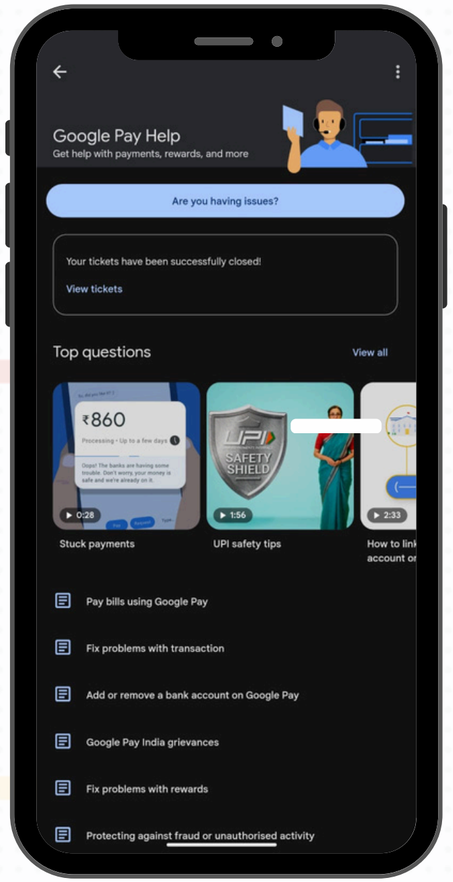
Google Pay displays error messages like **'Wrong UPI Pin'** and allows you to either **reset your Pin** or enter the correct one.



⚠ **Violation:** A simple violation for "**Help Users With Errors**" in Google Pay could be: "**Not displaying clear error messages** when a **transaction fails**.

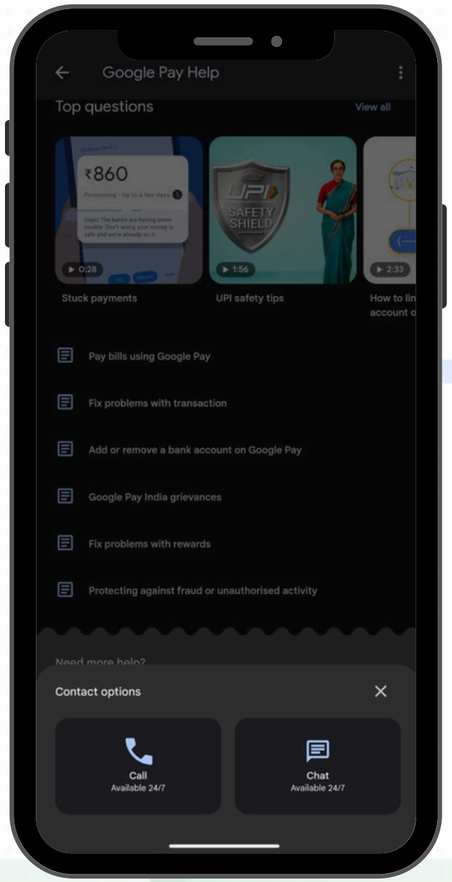
Help and Documentation

The system should ideally be intuitive, requiring no extra explanation. However, documentation may be necessary to help users complete their tasks.



Google Pay offers a comprehensive **help and support section** with **FAQs**, **video tutorials**, and the ability to create **support tickets** for specific transactions, along with extensive support via **chat** and **calls** for resolution.

Recommendations: The **Help section** is located inside the **profile section**, making it a **2-step process** instead of being visible on the **homepage**. This reduces **visibility** and **awareness** of the support.



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Thankyou!

Don’t share your screen while paying, exactly how you don’t share your snacks with me.

#RakshaTip

Google Pay

Leave your feedback & stay tuned for more

Gautham N Holla | C28