

Market Landscape

About the company

Blinkit (formerly Grofers) is a quick-commerce platform in India delivering groceries, daily essentials, and more within minutes.

Positioning

- Wallet helps users achieve frictionless payments, instant refunds, and cashback benefits.
- Positioned as a convenience tool to enhance speed of checkout, aligned with Blinkit's core USP: "delivery in minutes."

Business model

- Primary revenue from commission on orders and delivery fees.
- Wallet feature designed to improve retention, reduce payment failures, and enable faster checkout.
- Encourages preloading funds → improves working capital cycle.

Competitive landscape

- Swiggy Instamart, Zepto, BigBasket also provide wallets or UPI balance integration.
- Blinkit Wallet differentiates through cashback incentives, refund handling, and tight checkout integration.

Target User Segment and Persona

Who is the target user?

- Urban millennials, Gen Z, and busy professionals who value speed and convenience.
- Users with high repeat purchases of essentials.
- Digital payment-savvy customers who use UPI, wallets, and cards regularly.

Why this segment

Consider adding the rationale that these users are already comfortable storing value digitally and benefit from instant refunds, making wallet adoption smoother.

User Persona

Riya, 26, Marketing Executive –

- Lives in Gurgaon,
- orders groceries 4–5 times a week.
- Values instant refunds and quick checkout during busy workdays.

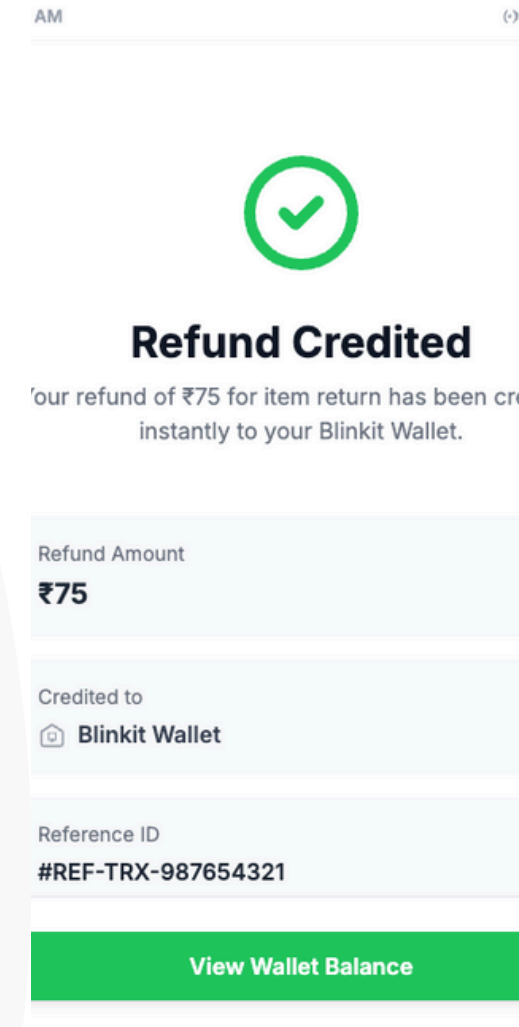
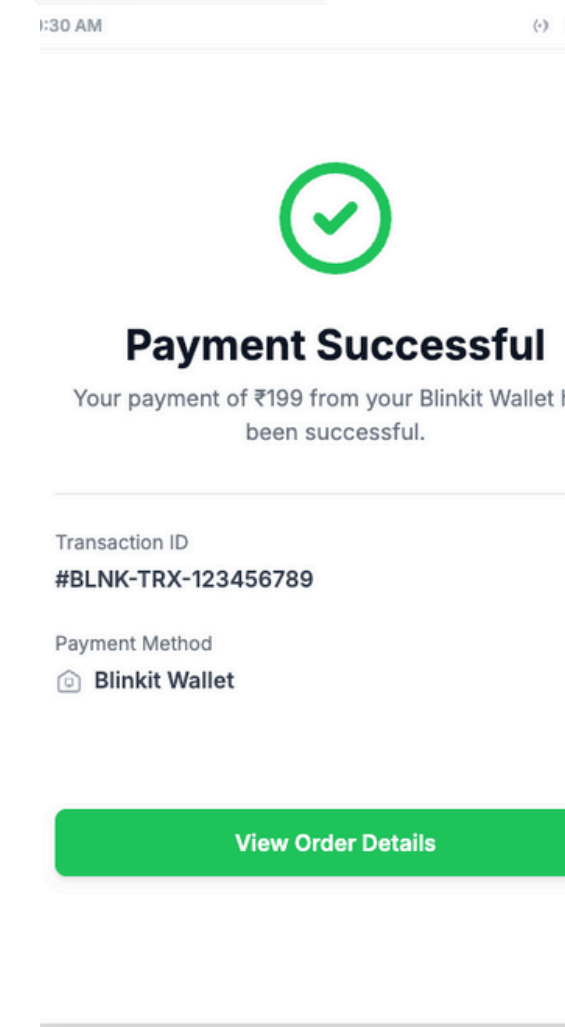
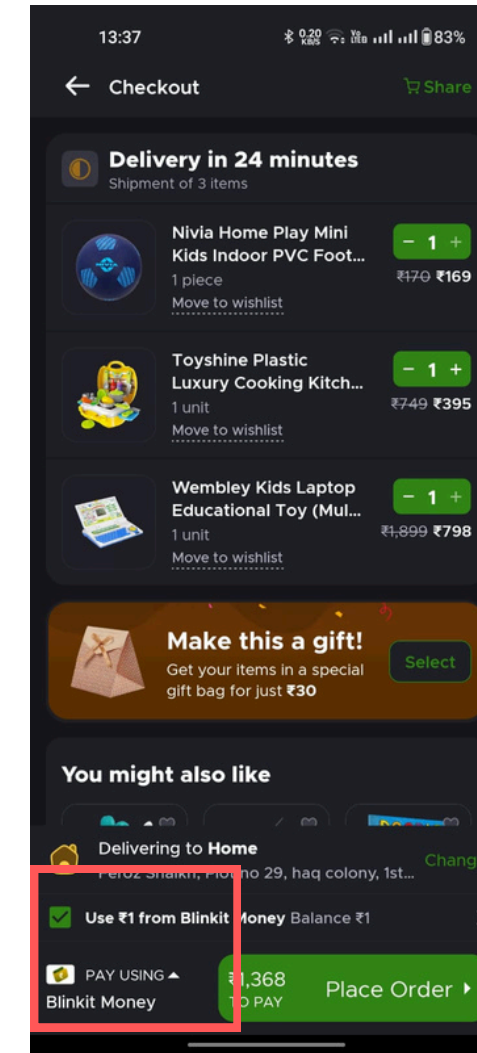
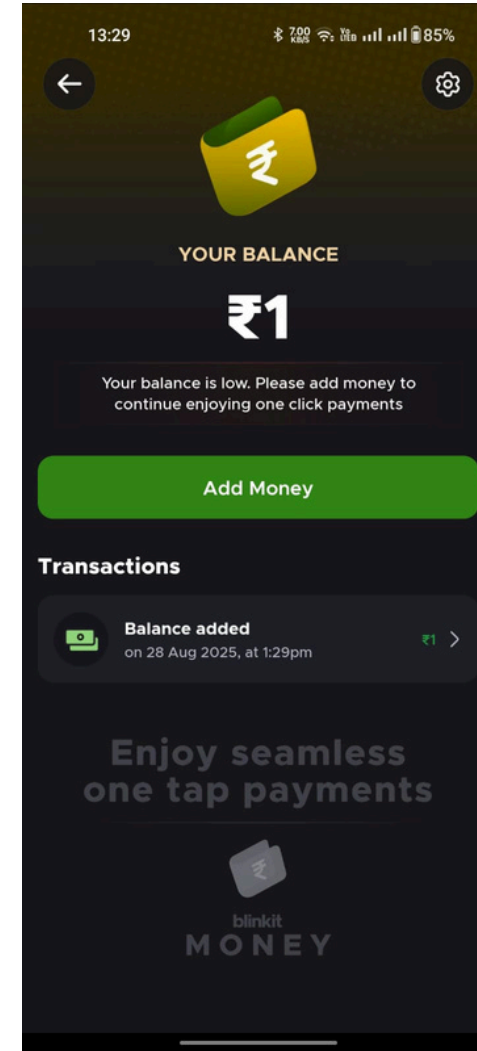
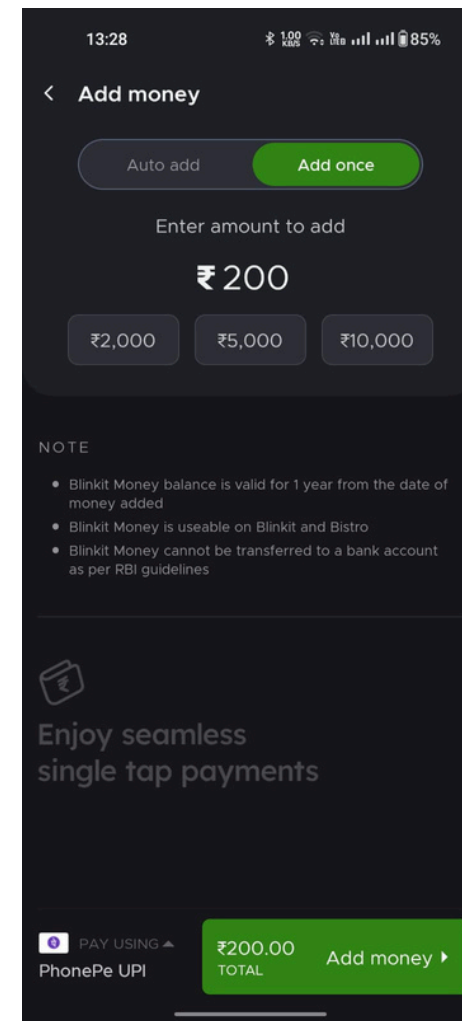
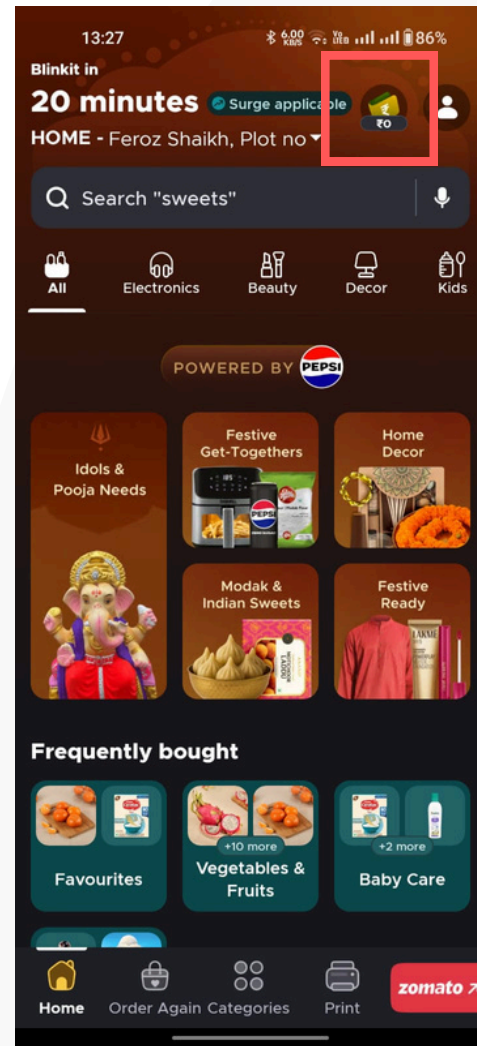
Arjun, 32, Tech Professional –

- Lives in Bangalore, orders late-night essentials.
- Uses wallet for cashback and instant balance top-ups.

Priya, 40, Homemaker

- Uses Blinkit for household groceries.
- Prefers wallet for seamless transactions without failed UPI attempts.

User Journey Mapping



Stage	Open Blinkit App → Wallet Tab	Add Money → Select Payment Method (UPI/Card/Netbanking)	Confirmation & Balance Visible in Wallet	Place Order → Choose Wallet at Checkout	Payment Success → Order Confirmation	Refunds credited instantly to wallet (if applicable)
User Feeling	Curious, wants to explore benefits.	Convenience if preferred method is available.	Secure, reassured with instant update.	Hassle-free, no risk of failed UPI transaction.	Confidence, satisfaction at instant processing.	Relief, trust reinforced in Blinkit.

Key Learnings

UI/UX choices:

- Wallet placed prominently in payment options → reinforces trust and drives adoption.
- Instant refund promise → builds habit of using wallet.
- Auto-balance display → reduces uncertainty.

Tech design rationale:

- Escrow-backed balance ensures compliance with RBI PPI norms.
- Preloading funds improves transaction success rates vs. UPI card failures.
- Smooth refund handling reduces support tickets and boosts trust.

Recommendations to Improve

- Gamification: Rewards for wallet top-ups (e.g., streaks, spin-the-wheel cashback).
- Micro-credit integration: Small instant loans linked to wallet for high-frequency users.
- Personalized offers: Cashback based on past order categories (e.g., dairy, snacks).
- UPI integration: Wallet-to-UPI transfer option for flexibility (in line with RBI's interoperability guidelines).

Metrics

- **Adoption Metrics:** % of active users loading money into wallet monthly.
- **Transaction Share:** % of orders paid via wallet vs. UPI/cards.
- **Load Value:** Total amount loaded into wallet per month.
- **Refund Handling:** % of refunds credited instantly to wallet, resolution time.
- **Retention Uplift:** Repeat order frequency among wallet users vs. non-wallet users.
- **Engagement Metrics:** Avg. wallet balance, auto-top-up adoption, cashback redemption rates.