

Proceedings of the Workshop on Building Effective UPI In-App GRMs for the Billion Users

18th October | Bangalore, India

On October 18th 2024 (9.30 am to 1.30 pm), Dvara Research hosted a workshop for stakeholders from TPAPs, banks and others designing digital payment solutions for the billion users. Our objective with this workshop was to share the findings of our research project on [Building an Effective UPI In-App GRM for India's Consumers](#) with relevant business, product and/or design stakeholders for application in their respective domains. This post provides a rough synthesis of the discussions.

The context of the workshop was set with a presentation of the project context and findings by Deputy Director of Dvara Research, Deepti George. The participants were then addressed by Puneeta Chaddha, Sr. Lead – Fintech Solutions at the National Payments Corporation of India (NPCI) who gave an introduction to the digital payments and grievance redressal solutions offered by the NPCI. She described how the NPCI is oriented towards constant innovation of digital financial solutions for India's population with participation from key market players, the NPCI Innovation Hub, and various working group interactions.

The workshop consisted primarily of interactive exercises which would help participants understand the principles underlying this project as collated into the UPI GRM Framework. The UPI GRM Framework offers a focussed approach to rethink existing grievance redressal mechanisms for UPI and its service providers. These exercises were designed to help stakeholders implement design choices which make for more effective grievance redress and thereby improved customer protection. During the workshop, participants expressed that various other stakeholder perspectives tend to take precedence in the design process. Having a framework by which to show a commitment to meeting the consumer's needs could help them justify making user-friendly choices in the design of grievance mechanisms. Participants were provided with some tools, such as embodying transparency in design through the provision of social validation metrics to inspire confidence and trust in the end-user, which could help them negotiate the design process with stakeholders.

An important theme that arose through discussions with participants was that of users' awareness of In-App GRMs. All participants felt that users' overall awareness about the presence of GRMs and how to use them leaves much to be desired. Users are often unclear regarding which channels to approach for resolution of transaction-related grievances, such as the UPI provider or the merchant site through which the payment was made. Similarly, users appear to demonstrate a strong preference for phone-based resolution of grievances and tend to approach call centres as their primary channels of resolution even when in-app solutions are capable of providing instantaneous solutions. Improving user awareness of grievance channels and the preference for phone-based resolution are important factors that each provider would have to contend with individually for their respective customer bases. There is an urgent need to build digital confidence in using the app as well as the grievance mechanism, and thereby improve the digital proficiency of the user, something which all participants agreed on. Overall, we suggest that providers offer customers the option to choose between app-based and phone-based grievance systems (as seen in the [prototypes we have designed](#), and also support convergence between the two (that is, creation and updating of tickets no matter the channel), but to steer users towards a complete in-app journey for dispute and grievance redress.

The general approach we prescribe in our work, and presented at this workshop, involves benchmarking certain design aspects across all UPI applications. We were happy to see that participants expressed views that matched this line of thinking. Overall, the discussion was centred around how some aspects of general digital proficiency will evolve in due time, but an ecosystem-wide effort to bring some standardisation to what constitutes accessible and inclusive grievance redress in UPI can build familiarity and comfort for the user.

There are many nuances to how the average low-digital proficiency Indian UPI user uses grievance redress solutions, and considerable variability exists across user behaviours and outlooks that the current design does not account for. Some users exhibit a preference for more colloquial applications of vernacular language (such as ‘Hinglish’ over Hindi) while others demonstrate greater proficiency with speaking over reading. Such ‘proficiency’-related issues can be easily resolved through smart design choices, for instance, by shifting the norm in grievance redress design from reading-based communications to audio communications especially for things such as error messaging. It was discussed that users may find it easier to listen to updates through audio enablement and speak to the system through voice notes. This is a behaviour that the billion-user cohort is demonstrating in other digital products and can be adapted for UPI. Participants deliberated on the applicability of WhatsApp-integrations for this purpose, and the cost-related considerations of this option were raised as well.

Further, certain phrases and terminologies used in grievance communications to the consumer may not be clearly understood. For instance, many users did not understand the phrase ‘ticket’ with respect to a complaint, and hence our project suggests the adoption of suitable iconography to clarify to the user what a ‘ticket’ represents. Some participants were concerned that it may be prudent to come up with industry-wide alternative terms to replace the phrase or use local language alternatives. While these are possibilities, the immediate requirement that we have hypothesised is to build users’ familiarity and comprehension towards existing terms before introducing newer ones. Local language alternatives will introduce more variability as comprehension and familiarity in each language would have to be tested.

The design solutions and suggestions put forward by the Dvara research team can act as guidelines for all UPI stakeholders – the regulator, NPCI, banks, TPAPs, tech companies, and e-commerce. Workshop participants discussed how the usage of certain screens in the design flow may be redundant or unnecessary in their specific use-cases. In response to such concerns, the workshop trainers explained how participants can customise the designs to their specific requirements while also abiding by the framework and the principles it embodies. For instance, applications may amend the help navigation tree as per the offerings of their application – while keeping a ‘wider’ tree, they could provide different entry points into the support process as per various screens that may be unique to their apps. Further, the messaging to customers indicating that a UPI Autopay mandate may have caused money to be deducted from their account can be suitably modified by the respective providers to reflect their brand values. Participants also discussed the possibility of integrating automation into their grievance processes – such as automated triggering of grievance tickets, automatic identification of autopay mandates, etc. Finally, the participants discussed the lack of availability of public data to frame the problem of insufficiency of grievance mechanisms. However, most stakeholders have access to in-house data which they may leverage to further apply the design principles put forth in this project.