— CRAFTED FOR CREDITWORTHY —

CRED

Feature Deep Dive

Feature Name: Driving Gift Card Adoption Through Home Screen Savings Nudges.

Owner: Aishwarya John

Role: Product Manager

This analysis is based on a product initiative I contributed to during my time at CRED. The feature and user experience described reflect the implementation at that time.

Executive Summary

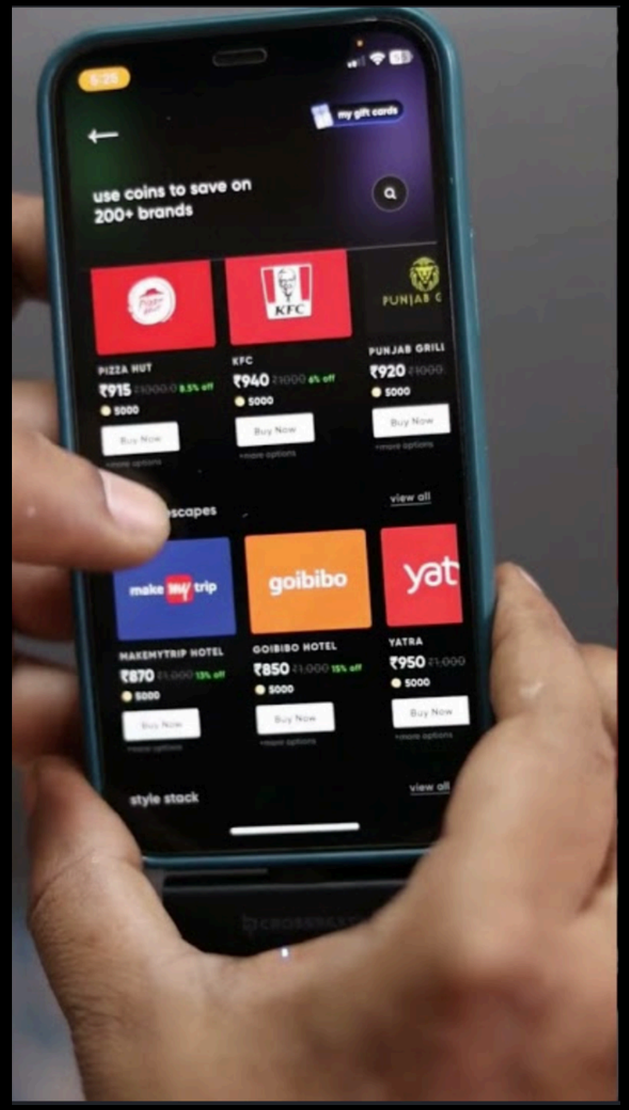
CRED offers Gift Cards that help users save money on purchases across partner brands. However, many users either didn't know this feature existed or discovered it only after making their purchases.

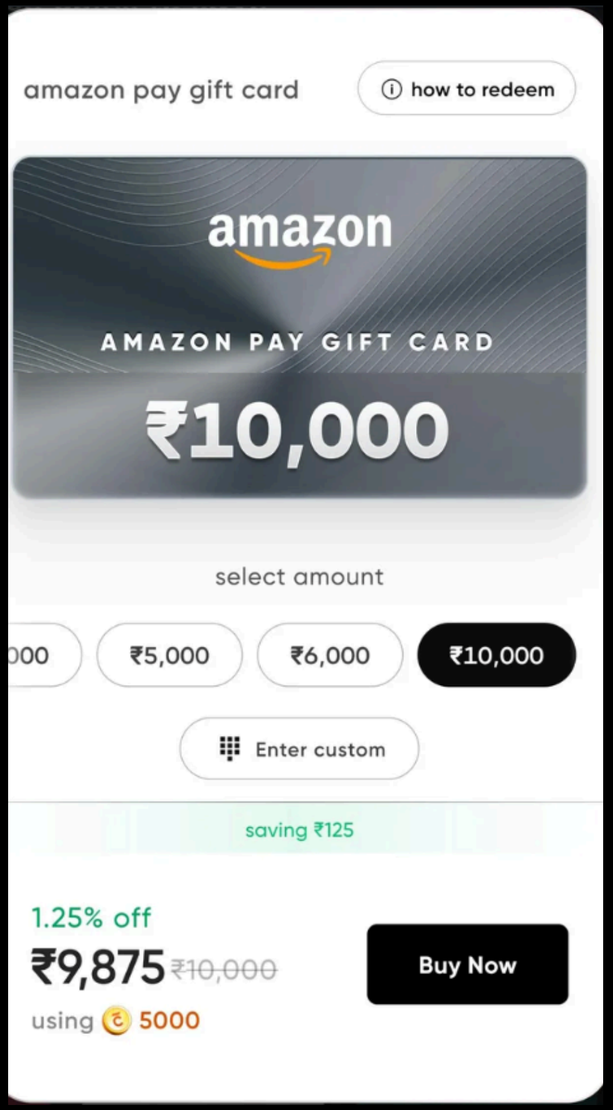
To solve this, CRED introduced two changes:

- A Home Screen Gift Card carousel to make the feature easier to discover.
- A personalized savings card in the Rewards section that showed users how much they could have saved if they had used Gift Cards for their recent purchases.

Instead of promoting discounts through generic banners, the feature used each user's own spending to make the value more relevant and easier to understand.

In this deep dive, I explore the problem behind the feature, the product decisions that shaped it, the expected business impact, and how I would further improve it.





Product Context

CRED is a fintech platform that helps users manage their credit cards and access financial services like bill payments, shopping, travel, and rewards.

One of these offerings is Gift Cards, where users can purchase discounted vouchers for brands like Amazon, Myntra, PVR, Starbucks, and many others.
Instead of paying the full amount directly to the merchant, users can first buy a discounted Gift Card through CRED and then use it to complete their purchase, helping them save money.

For users, it's an easy way to reduce everyday spending.
For CRED, Gift Cards drive engagement, increase transactions with partner brands, and strengthen the Rewards ecosystem.



Problem Statement

PROBLEM

Gift Cards offered real savings, but many users weren't taking advantage of them—not because the feature lacked value, but because they didn't discover it at the right time.

USER PROBLEM

Most users completed purchases directly with partner brands without realizing they could have saved money by buying a Gift Card first.

BUSINESS PROBLEM

From a business perspective, this meant lower visibility for Gift Cards and missed opportunities to increase adoption and engagement within the Rewards experience.

How might we make Gift Card more visible and help users understand their value before they make a purchase?



Current User Journey

Merchant Journey

Illustrated using Amazon as an example.

User wants to buy a product

↓

Opens Amazon

↓

Adds item to cart

↓

Completes payment

↓

No savings

Existing CRED Journey

User opens CRED app

↓

Navigates to Rewards page

↓

Scrolls to the Gift card section

↓

Explores available options

↓

Selects a Gift card

↓

Completes the Gift card purchase

Typical User Journey [Merchant x CRED]

Illustrated using Amazon as an example.

Amazon Checkout

↓

(User never switches to CRED)

↓

Payment Completed

OBSERVATIONS

Users often completed purchases on merchant platforms before discovering Gift Cards on CRED, resulting in missed savings opportunities.

INSIGHTS

Insight 1: Gift Cards were available, but required intentional navigation through the Rewards section, making them easy to overlook.

Insight 2: The value of Gift Cards wasn't immediately visible, making it difficult for users to recognize the potential savings before making a purchase.

Product Decisions

To address the discoverability and awareness challenges, the feature was designed around the following Key Product Decisions.

	Product Decisions	Why was this taken
I.	Placing Gift Cards Carousel on Home Screen	Increases feature visibility by surfacing Gift Cards where users frequently engage.
II.	Personalized Savings Card	Shows users how much they could have saved based on their own spending, making the value more relevant.
III.	Monthly Savings Summary	Highlights missed savings and encourages users to consider Gift Cards for future purchases.

Feature 1:

Improved User Journey: *Surfacing Gift cards on Home Screen*

User opens CRED app

▼

Discovers Gift card carousel on Home Screen

▼

Explores eligible brands

▼

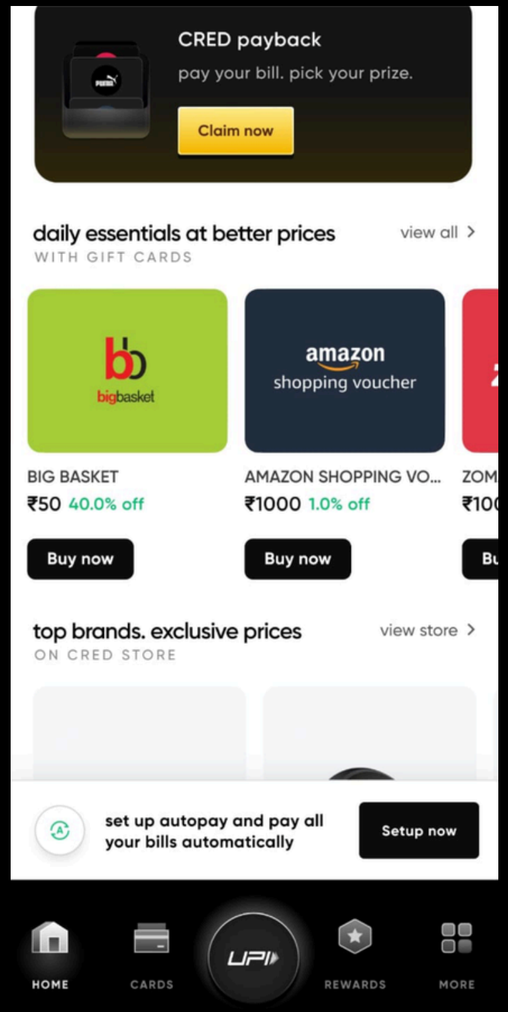
Purchases a Gift card

▼

Uses the Gift card during checkout

▼

Saves Money



User Benefits

- Makes Gift Cards visible without navigating to Rewards.
- Reduces the effort required to discover Gift cards.
- Encourages users to consider Gift Cards before making purchases.

Business Value

- Improves Gift Card discoverability across the app.
- Drives higher Gift card adoption.
- More transactions with partner brands.

Feature 2:

Improved User Journey: *Personalized Savings using Monthly Spending Insights*

User opens CRED app

▼

Sees "You could have saved ₹X this month"

▼

Taps on "view details"

▼

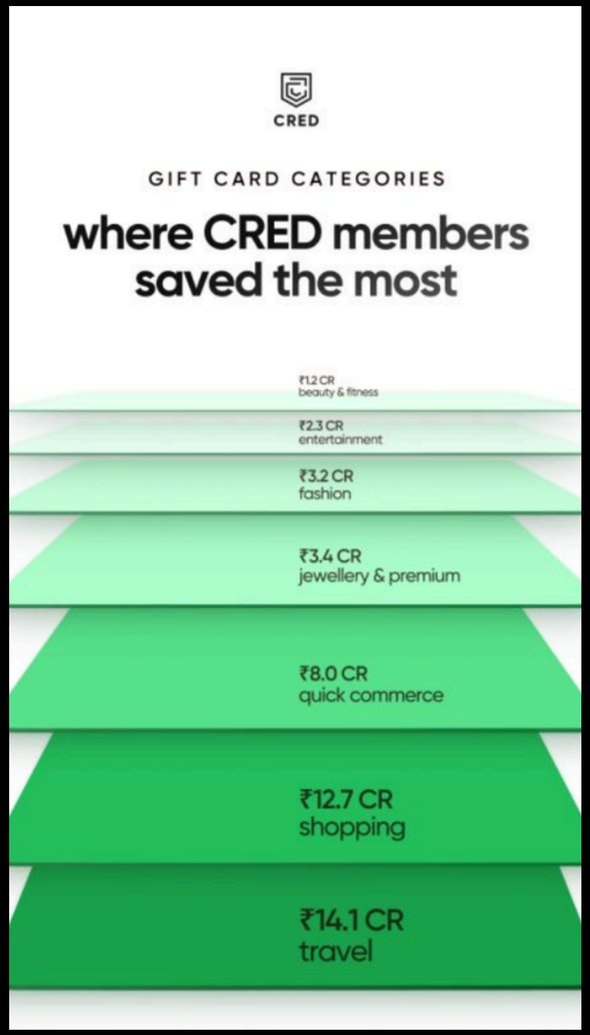
Eligible purchases are identified

▼

Potential savings are calculated and displayed

▼

User considers using Gift Cards for future purchases.



User Benefits

- Shows real savings based on their own spending.
- Makes the benefit easy to understand.
- Creates awareness without requiring users to calculate it themselves.

Business Value

- Increases repeat Gift Card purchases.
- Increases visibility of partner brands.
- Improves engagement within Rewards.

Key Takeaways

This feature demonstrates how thoughtful product decisions can improve both user experience and business outcomes.



I. Better discoverability increases the chances of feature adoption.

II. Personalized insights make the value proposition more relevant to users.

III. Solving user problems at the right moment in the journey leads to better engagement

IV. Product decisions should create value for both users and the business.

Success Metrics

Success will be measured not only by increased Gift Card purchases, but also by whether users discover the feature earlier and recognize its value before making a purchase.



THE NORTH STAR METRICS ⭐

- Gift Card Adoption Rate

  It directly measures whether the feature achieved its primary objective—encouraging more users to purchase Gift Cards.

PRIMARY METRICS

- Home Screen Carousel CTR
- Savings Card CTR
- Gift Card Purchase Conversion Rate
- Repeat Gift Card Purchase Rate

SECONDARY METRICS

- Gift Card Page Views
- Monthly Active Gift Card Users
- Number of Gift Cards Purchased per User
- Average Time Spent on Gift Card Page

GUARDRAIL METRICS

- Reward Page Bounce Rate
- Home Screen Engagement
- App Performance (Page Load Time)
- Customer Support Tickets (Gift Cards)

Note: The metrics listed represent the framework I would use to evaluate the feature's success and do not include confidential internal performance data.

Thank you for taking the time to review this Feature Deep Dive.

Every product decision is an opportunity to make the user experience a little better.



QUESTIONS AND FEEDBACK ARE ALWAYS WELCOME.

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I would be happy to discuss the product decisions, trade-offs, and thought process behind this feature.