

PayU India is the flagship company of Naspers group, a \$93 billion Internet and media conglomerate. Through its proprietary technology, PayU provides state-of-the-art payment gateway solutions to online businesses. We spoke with Ravindra Govindani, Director, Product Management and Abhinav Chitre, Senior

Merchants

However, they faced two critical challenges:

device type and more.

represented lost sales and revenues.

About PayU

Product Manager at PayU, about how their team used VWO for reducing checkout page drop-off. **Objective: Reducing Checkout Page Drop-off For Their**

PayU enables businesses across India to accept and manage payments online. As a payment facilitator, it is important that their checkout process be simple, intuitive, convenient, and not one that caused drop-offs for any reason.

Challenge: Lack Of Qualitative Data On Visitors' **Behavior**

interactions with customers and merchants in order to continually improve their checkout experience. Based

• With the help of PayU's dev team, Ravindra and Abhinav's team used to implement A/B tests on PayU's website at a server level. This cross-team dependency took a lot of their bandwidth, and didn't provide them with an easy way to segment visitors based on their unique attributes such as location, platform,

Before getting onboard with VWO, Ravindra and Abhinav would conduct experiments based on their

on the feedback of actual users, hypotheses would get finalized to improve the checkout experience.

page, because all they had was hard numbers like time duration and bounce rate. PayU didn't have a qualitative understanding of what exactly was happening on the checkout page. The checkout page had been resulting in a number of drop-off cases, which was a cause for concern, as it

There was no way for Ravindra and Abhinav to gauge how visitors were behaving on their checkout

deploying it.

What was required was a scientific way to test ideas and hypotheses related to the checkout page before

Solution VWO helped Ravindra and Abhinav in the following ways:

• As a first step, VWO provided them with the ability to easily segment the PayU website's checkout page

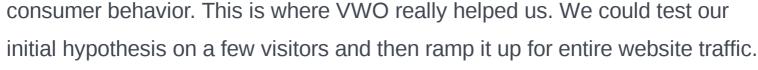
visitors based on a number of parameters such as location, device type and more, as they no longer had to implement the test at a server level.

• Second, VWO's drag-and-drop A/B Testing Builder enabled them to drastically reduce dependence on its developers. By using VWO, the team could handle implementation of complex changes while increasing

- the speed of experimentation. Now, the PayU team could test more number of hypotheses per week compared to earlier. • Third, VWO's Visual Behavior Analytics tools such as Visitor Recordings and Heatmaps allowed the
- team to glean qualitative insights about their visitors' behavior to be able to come up with strong hypotheses and better learnings from their test results. 66
- For our checkout flow, we generally used to launch features and enhancements

The editor and recording feature are really amazing where you can analyze

as per merchant's requirements, but these were not really tested against actual



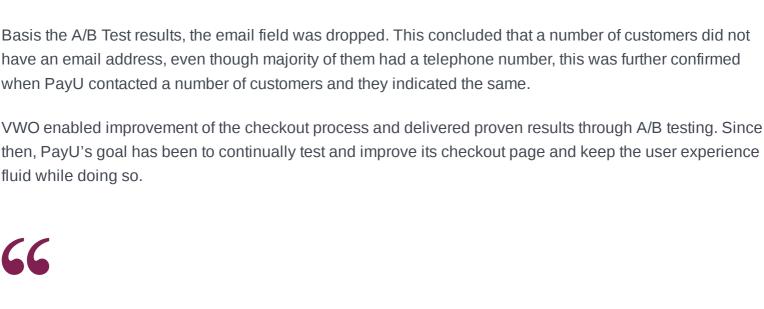
consumer behavior in stealth mode without compromising any of their personal details. Abhinav Chitre Senior Product Manager Pay**U**



Variation

Payment Options : Cards (Credit/Debit)

No 30.82% 3.068 / (29.63% -0.03% 9,956 Addr -2.2~8.0% 90% 32.02%) ess 29.99% 3,036 / Cont



It was really easy to conduct A/B experiments even for complex cases as we

from my side for VWO.

generally encounter in case of PayU's checkout products. A double thumbs up

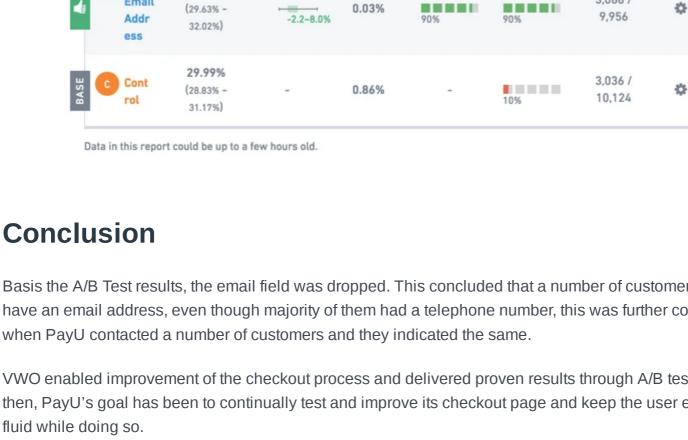
Abhinay Chitre

Senior Product Manager

Pay**U**

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☐ Mobile* Payment Options : Cards (Credit/Debit) Cards UP! The results demonstrated that dropping the email field showed a statistically significant improvement of 5.8% compared to the control. No Email Address Control RELATIVE ABSOLUTE CHANCE TO BEAT CONVERSION IMPROVEMENTOTENTIAL CONVERSIONS VARIATION RATE VS LOSS VS (A) VISITORS (RANGE) CONTROL CONTROL ALL

The Test PayU's old checkout page required customers to enter their email and phone number before completing their purchase. One of these two fields was essential, as local laws mandated that a final receipt had to be shared with the individual making the purchase. Using VWO Form Analysis, Ravindra's team discovered that entering both telephone and email address was becoming a source of friction, resulting in substantial drop-offs at this stage. Based on this insight, they decided to A/B test if dropping the email address field would increase conversions. Here is how the two variations looked like: Control