

# Meta sharpens Indian payments ambitions with WhatsApp-JioMart tie-up

## Article

**The news:** WhatsApp users in India can buy groceries within the app through an integration with JioMart, a retail joint venture between tech giant Jio Platforms and Indian conglomerate Reliance Industries, per a press release.

**Key context:** Users will be able to make payments through the Unified Payments Interface (UPI), India's mobile bank-to-bank instant payment system.

Meta gained approval this year to expand WhatsApp's payments business from 40 million users to 100 million users—a small share of the **532.2 million people expected to use WhatsApp in 2022**, [per](#) Insider Intelligence forecasts, making India WhatsApp's largest market.

- While WhatsApp had initially planned a large-scale payments rollout, antitrust concerns led to yearslong setbacks and delays before **National Payments Corporation of India (NPCI)** [approved](#) WhatsApp's payments solution for a scaled launch last year.
- Even then, WhatsApp has reportedly [faced issues](#) capturing market share in India's payments space.

**The opportunity:** Online grocery is taking off across India. WhatsApp can use its integration with JioMart to jump on this trend and encourage more users to try its payments service.

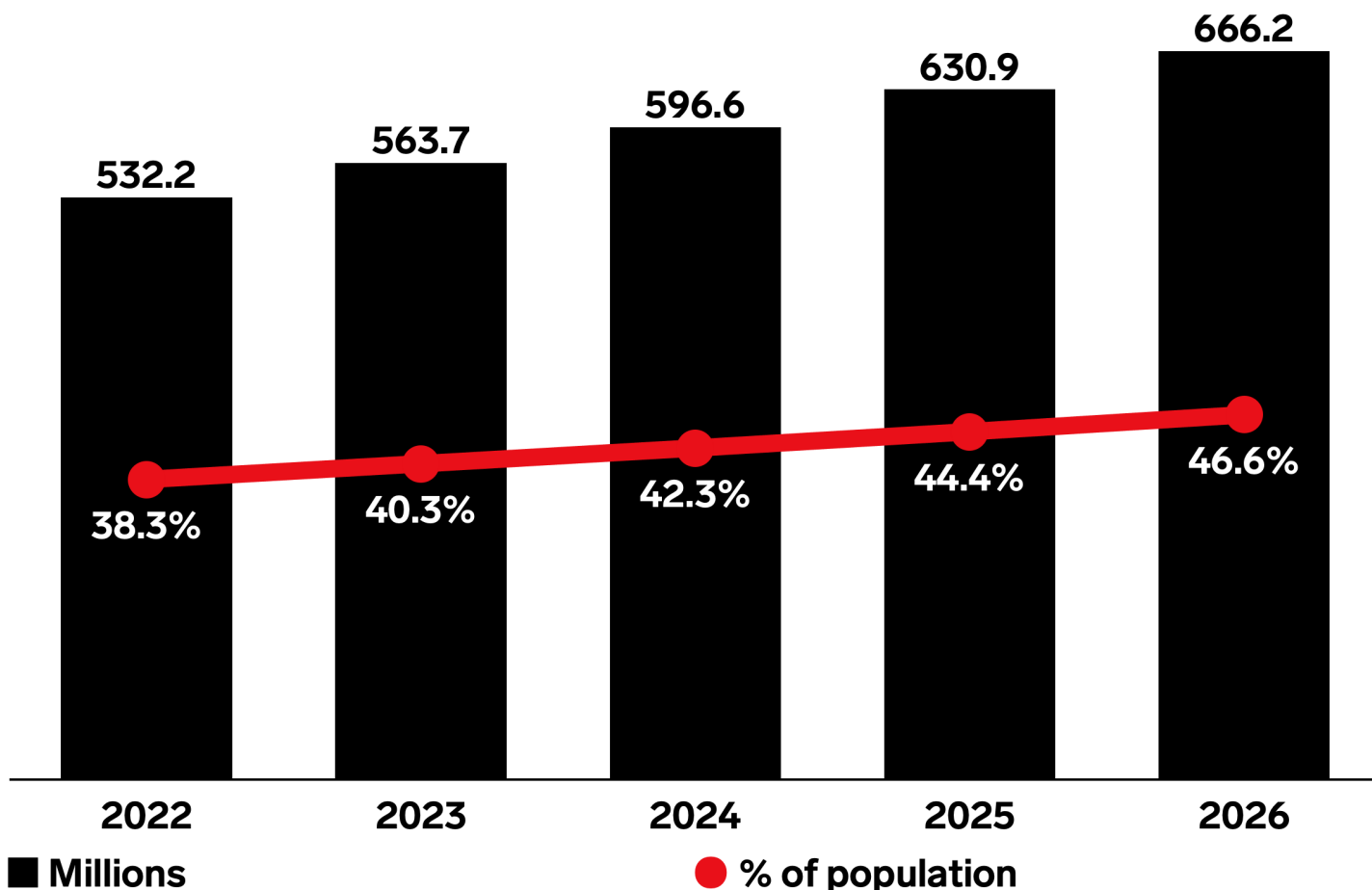
- Ecommerce growth, increased demand for convenience, and digital retail innovations have set the foundation for online grocery uptake across India. The number of unique monthly visitors in India to digital grocery and food sites surged through 2021, peaking at 163 million in September and October, [per](#) Comscore.
- JioMart dominates India's grocery [ecommerce sector](#). **It's expected to account for 50% of the market by 2025**, compared with Amazon's 31% share, per Goldman Sachs.
- JioMart can encourage WhatsApp users to do more with the app than just send messages. And making the app more useful can help WhatsApp overcome adoption challenges.

The tie-up can also help WhatsApp compete more effectively with other payment platforms, like **PhonePe**, **Google Pay**, and **Paytm**—which together held the largest share of UPI volume in July, [per](#) NPCI data. And Meta can use the partnership to increase its offensive against retail giants **Amazon** and Walmart-backed **Flipkart**.

**Related content:** Check out today's [Retail & Ecommerce Briefing](#) to learn about how the move plays into Meta's conversational commerce ambitions.

# WhatsApp Users

## India



*Note: mobile phone users of any age who access their WhatsApp account via mobile phone app at least once per month*

*Source: eMarketer, July 2022*

*Methodology: Estimates are based on the analysis of survey and traffic data from research firms and regulatory agencies, the growth trajectory of major mobile messaging apps, historical trends, internet and mobile adoption trends, and country-specific demographic and socioeconomic factors.*

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