PRODUCT TEARDOWN

WhatsApp product teardown

How does WhatsApp keep the inbox trusted while business messaging grows?

Existing product · Lens: trust in the inbox · Data: Meta Q2 2026 and India ban reports

01 · PRODUCT

An existing app used by billions

WhatsApp is Meta's messaging app: chats, groups, calls, Status and Channels, and messaging with businesses. People use it free; businesses pay.

Why WhatsApp

Over 3 billion users, and India is its largest market with 500M+.

Why the trust lens

Revenue now leans on messages from businesses, and unknown senders are where scams start.

WHY IT MATTERS

99.67L

Indian accounts banned in January 2025.

About 10 million in one month, and just over 13% were banned before any user report.

02 · SCALE

A giant base, led by India

3B+
people use WhatsApp

500M+
users in India, its largest market

100M+
users in the United States

$1B+
Meta "other revenue" in Q2 2026, up 73%

1M+
businesses served each week by Meta Business Agent

Jun 2026
Kunal Shah named to lead WhatsApp

Who competes, and how WhatsApp earns

Competitors

Telegram: over 1B monthly users (Mar 2025)

Arattai (Zoho): India rival, usage not checked

Messenger, Instagram, iMessage, Signal

Only Telegram has a verified figure.

Revenue sources

Paid business messaging and subscriptions

Status ads and promoted Channels (since Jun 2025)

Channel subscriptions: Meta plans about 10%

WhatsApp revenue is not broken out.

03 · PROBLEM

Business messages pay. Unknown senders scam.

WhatsApp earns more from messages sent by businesses, while users face scams and unwanted messages from numbers they do not know.

HOW MIGHT WE

keep first messages from strangers safe without blocking honest businesses and people?

04 · USERS

Four users, one to serve first

SERVE FIRST · 19 OF 20

Scam-Exposed User

Newer user who gets messages from unknown numbers.

SECOND · 16 OF 20

Group-Added Target

Added to unknown groups by strangers.

THIRD · 15 OF 20

Small Business Owner

Wants to message customers without looking like spam.

LATER · 12 OF 20

Community Admin

Runs large groups or Channels.

Scored on size, headroom, fit with the fix and strategic value (my judgement, to validate with interviews).

05 · JOURNEY

Harm lands before any warning

Stage	What happens	Feeling	Where it breaks
Receive	Message from unknown number	Curious	Looks like any chat
Judge	Decides if it is real	Unsure	No clear sender signal
Engage	Replies or taps a link	Pressured	Built to feel urgent
Lose or exit	Loses money or blocks	Upset	Harm precedes warning
Report	Reports and blocks	Hopeful	Little visible result
Afterwards	Trusts the app less	Wary	Trust is the asset

Six pain points, two to fix first

#	Pain point	Evidence	Score
1	Scams from unknown numbers	Millions banned monthly in India (2024-25)	17
2	Unknown group adds	Safety Overview alert added in 2025	15
4	Real vs fake business	My inference; no data found	14
5	Business messages feel like spam	My inference; no data found	13
6	Low risk awareness	My inference; no data found	13
3	Reports feel low-yield	Sep 2024: 8,161 grievances, 97 actioned	12

Score out of 20 on reach, severity, evidence and fixability (my judgement).

07 · SOLUTIONS

Five ideas to protect the inbox

A

Default-on message requests

Make the requests view the default for unknown first messages

C

In-chat scam warnings

Warn when an unknown sender asks for money or a link

D

Visible report outcomes

Tell users what happened after a report

B

Verified-business labels

Clear labels, including who started the chat

E

Family safety mode

A trusted contact is alerted to risky chats

Default-on requests rank first on RICE

Rank	Solution	Reach	Impact	Confidence	Effort	RICE
1	A. Default-on requests	70	2	0.5	4	17.5
2	C. In-chat scam warnings	60	1	0.5	2	15
3	D. Visible report outcomes	30	0.5	0.7	1	10.5
4	B. Verified-business labels	50	1	0.6	3	10
5	E. Family safety mode	15	2	0.4	3	4

RICE = (Reach × Impact × Confidence) ÷ Effort. Reach is percent of users. All inputs are illustrative estimates.

09 · MVP

MVP: default-on message requests

Make the Requests folder the default in India: first messages from unknown numbers wait for accept, block or report. Verified and opted-in businesses skip it.

Fewer
scam reports per 1,000 users

Flat
opted-in business read rate

50/50
A/B test in India

10 · TEST

A 50/50 A/B test in India

Item	Definition
Hypothesis	Holding first messages from strangers cuts scam harm without hurting honest contact
Success	Scam reports and blocks fall; fewer users report losing money or data
Guardrails	Opted-in business read rate, replies to honest first contacts, daily active users
Stop rule	Pause if honest first-contact replies or business reads fall past an agreed margin

11 · GO TO MARKET

Four gated phases

Phase	What happens	Gate
1. Pilot	Small share of users in one language market, with partner businesses	Scam reports fall, no guardrail breach
2. Expand	More states and languages	Results hold; honest contacts still reply
3. Launch	All India users, in-app and local-language explainer	No rise in business complaints
4. Iterate	Add warnings, report outcomes, business labels	Each wins its own test

Existing users only, so there is no paid acquisition. Channels: in-app education, Safety Overview, business onboarding.

12 · RISKS

What could go wrong

Hurts business messaging

Paid messaging is a growth engine. Exempt verified and opted-in senders and watch read rates.

Blocks honest contacts

Delivery staff and providers message strangers. Do not hold messages from people the user contacted first.

Scammers adapt

They will move to new tricks. Pair requests with warnings (C).

TAKEAWAYS

Three things to remember

1. WhatsApp has 3B+ users, and its revenue now leans on messages from businesses.
2. About 10 million Indian accounts were banned in one month of 2025, and most only after a report.
3. Test default-on message requests first, with business reads and honest first contacts as guardrails.

Would you accept a requests folder for unknown numbers?

SOURCES

Sources and caveats

Sources

TechCrunch (22 Jun 2026); Nasdaq (Meta Q2 2026)

Inc42 (Mar 2025); Siasat/IANS (Nov 2024)

Tribune/PTI (Aug 2025); CNBC via NBC (Jun 2025)

TechCrunch (Oct 2025); Sammy Fans (Nov 2025); PhoneArena

Caveats

Ban data is from 2024 and 2025

Figures come from news coverage

Scores are my own estimates

Thank you

Questions and feedback welcome