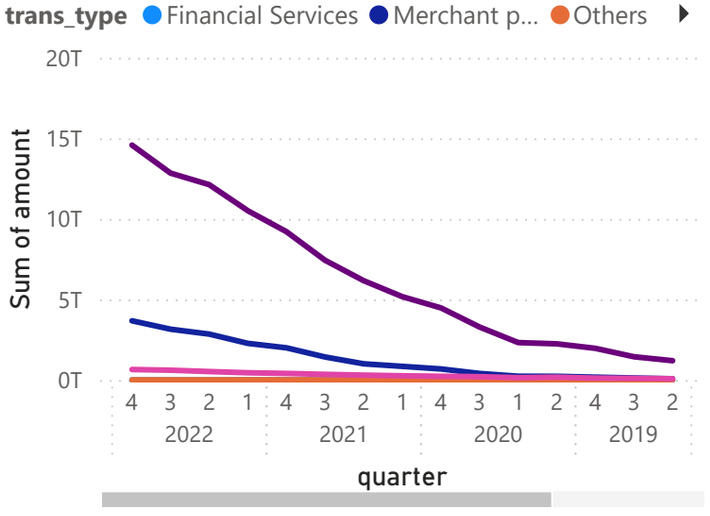
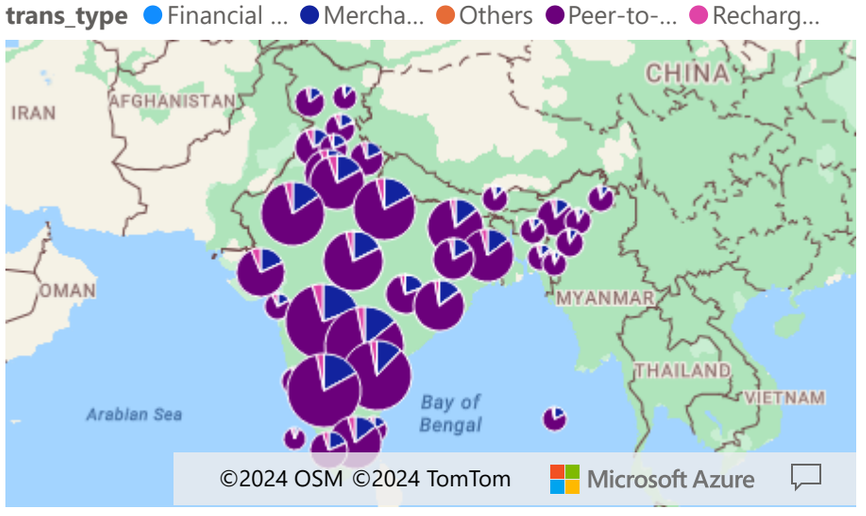
Aggregated Transaction Insights on PhonePe

3594	121.41T	telangana	2.39T
Count of trans_counts	Sum of amount	HighestTransactionState	HighestTransactionAmount

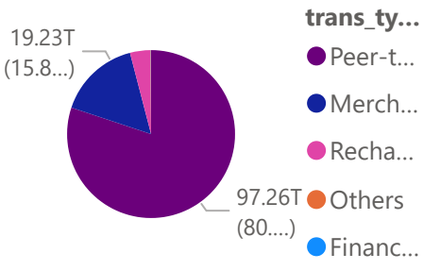
Sum of amount by year, quarter and trans_type



TotalTransactionAmount by states and trans_type



Sum of amount by trans_type



Financial Services
1442287
Sum of year

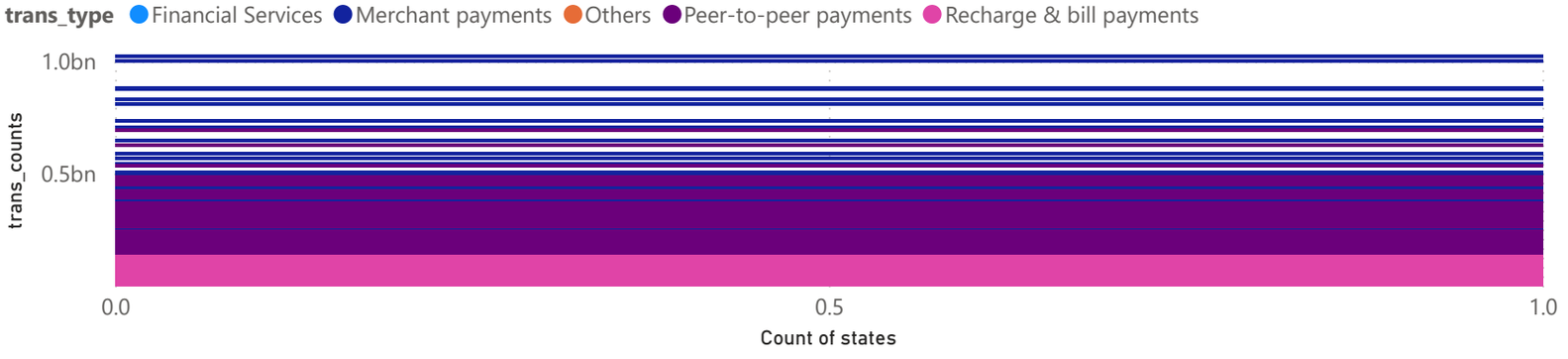
Merchant payments
1454400
Sum of year

Others
1454400
Sum of year

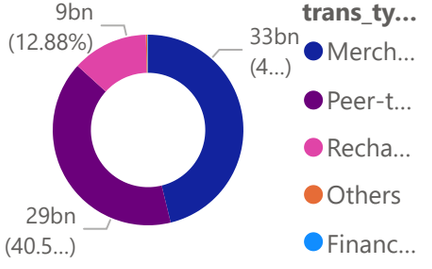
Peer-to-peer payments
1454400
Sum of year

Recharge & bill payments
1454400
Sum of year

Count of states by trans_counts and trans_type



Sum of trans_counts by trans_type



quarter

- Select all
- (Blank)
- 1
- 2
- 3
- 4

Tabular Data for Specific Analysis

states	year	quarter	trans_type	Sum of amount	Sum of trans_counts
andaman-&-nicobar-islands	2018	1	Financial Services	10,601.42	33
andaman-&-nicobar-islands	2018	1	Merchant payments	4,52,507.17	298
andaman-&-nicobar-islands	2018	1	Others	1,84,689.87	256
andaman-&-nicobar-islands	2018	1	Peer-to-peer payments	1,21,38,655.30	1871
andaman-&-nicobar-islands	2018	1	Recharge & bill payments	18,45,307.47	4200
andaman-&-nicobar-islands	2018	2	Financial Services	1,21,336.03	59
andaman-&-nicobar-islands	2018	2	Merchant payments	10,24,491.01	603
andaman-&-nicobar-islands	2018	2	Others	3,59,838.51	368
andaman-&-nicobar-islands	2018	2	Peer-to-peer payments	2,45,11,925.23	3575
andaman-&-nicobar-islands	2018	2	Recharge & bill payments	23,20,944.73	6735
andaman-&-nicobar-islands	2018	3	Financial Services	1,481.49	42
andaman-&-nicobar-islands	2018	3	Merchant payments	16,27,359.84	945
Total				**12,14,05,92,81,05,735.40**	**71723727320**

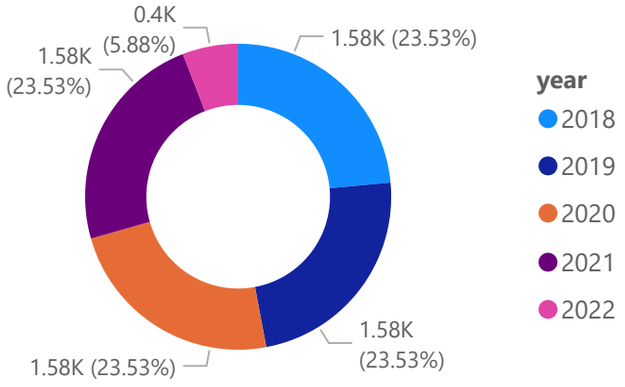
Aggregate Data for Multidimentional Analysis

trans_type	Financial Services		Merchant payments		Others		Peer-to-peer payments	
states	Sum of amount	Sum of trans_counts	Sum of amount	Sum of trans_counts	Sum of amount	Sum of trans_counts	Sum of amount	Su
⊞ andaman-&-nicobar-islands	2,43,08,014.61	14307	3,28,37,23,128.71	2972627	2,29,35,442.17	26244	14,97,85,83,460.93	
⊞ andhra-pradesh	3,33,81,99,906.28	4467156	14,00,10,09,24,393.19	1986664299	6,13,76,00,434.72	8038419	98,12,43,81,80,859.56	
⊞ arunachal-pradesh	3,93,69,243.86	26627	7,30,87,76,028.95	6470964	6,46,79,428.59	68257	60,71,52,91,084.15	
⊞ assam	59,19,52,142.08	671025	1,45,44,99,23,453.13	162662960	1,04,74,74,510.50	1758007	9,12,58,25,28,094.48	
⊞ bihar	1,69,81,12,834.68	3127426	8,03,15,74,65,068.55	1032192952	4,78,76,87,745.75	7761267	46,86,04,40,30,967.59	
⊞ chandigarh	10,50,53,486.66	121668	29,64,51,47,225.28	44433772	24,65,30,303.91	361681	1,22,50,32,98,630.21	
⊞ chhattisgarh	60,39,89,436.22	729442	2,80,61,42,93,502.33	424772100	1,64,52,64,195.84	2389748	11,26,79,93,85,331.94	
⊞ dadra-&-nagar-haveli-&-daman-&-diu	2,76,11,983.25	37558	9,66,42,71,431.72	20266488	8,62,29,551.63	122767	43,79,18,34,998.99	
⊞ delhi	2,66,66,34,722.55	3138441	8,61,54,29,61,949.62	1668989093	10,82,77,23,832.08	27549440	39,60,24,45,83,597.35	
⊞ goa	14,10,06,726.50	111410	34,55,65,90,106.17	47596003	22,94,03,979.50	233516	1,19,25,32,85,927.56	
⊞ gujarat	1,81,77,30,630.68	2348715	6,50,31,67,78,096.64	908236040	4,62,33,12,936.12	7353187	27,42,01,08,48,866.09	
⊞ haryana	1,45,11,18,642.92	1789135	5,40,89,37,53,825.45	900742258	4,57,45,81,880.37	8123003	25,46,32,29,21,248.76	
⊞ himachal-pradesh	23,39,95,155.27	237560	49,19,48,35,946.84	66624149	42,76,51,542.38	577487	2,19,09,66,20,074.78	
⊞ jammu-&-kashmir	29,58,91,618.44	505869	48,98,70,87,554.33	55054206	81,59,64,750.08	1460307	2,81,50,19,12,393.25	
Total	**49,51,07,14,870.52**	**71140778**	**1,92,32,31,67,34,842.14**	**33126351502**	**1,14,57,32,43,625.64**	**193737980**	**9,72,60,76,06,37,557.34**	

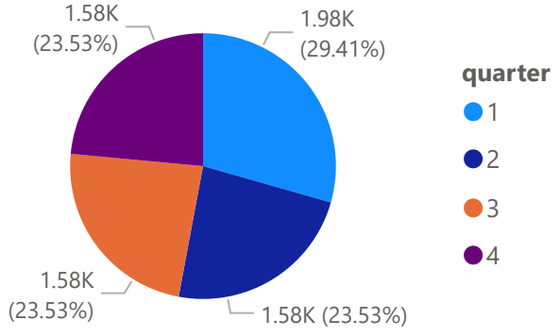
Comprehensive User Insights on PhonePe

6732	Xiaomi	maharashtra	47.84%	2022
Count of user_counts	TopBrand	TopState	Max of percentage	Max of year

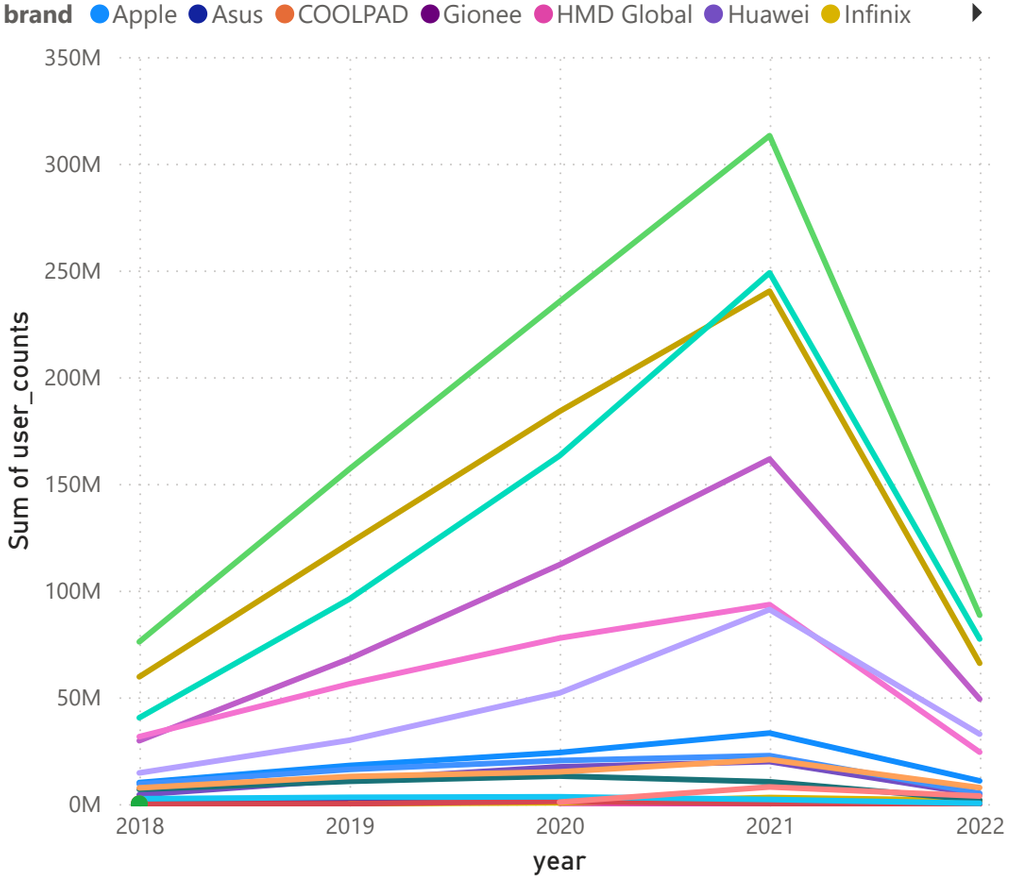
Count of brand by year



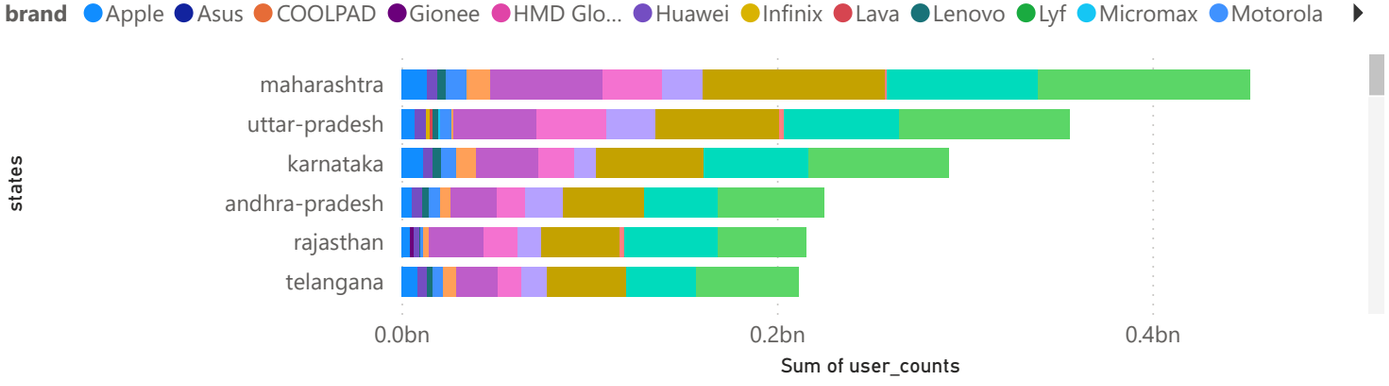
Count of brand by quarter



Sum of user_counts by year and brand



Sum of user_counts by states and brand

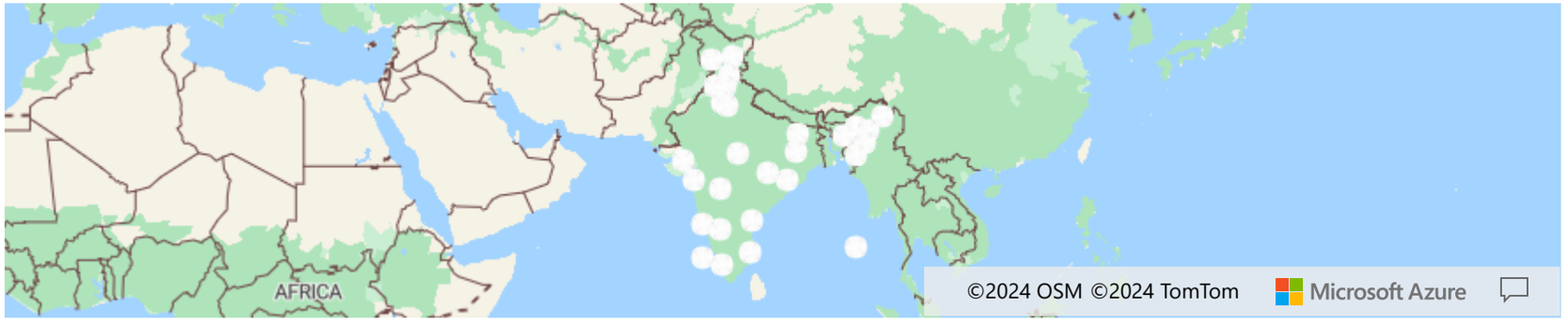


quarter

- Select all
- (Blank)
- 1
- 2
- 3
- 4

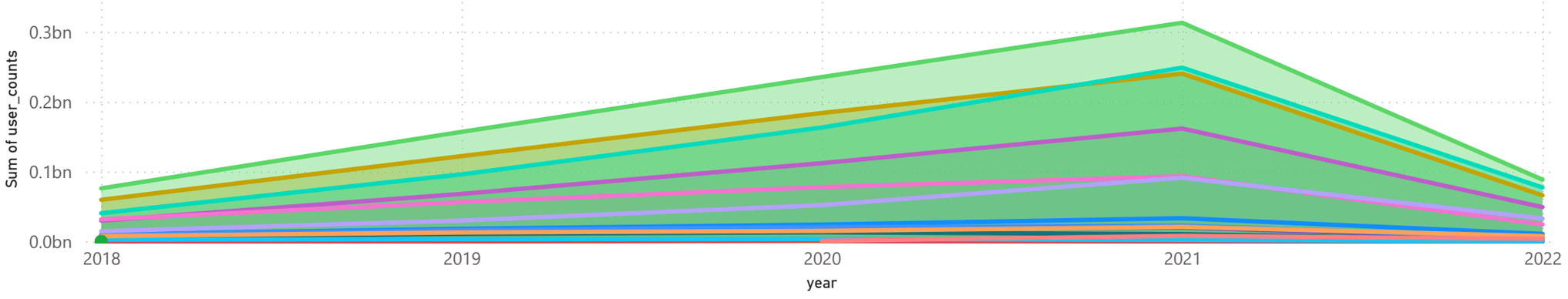
First brand by states and percentage

percentage 0.52% 0.54% 0.57% 0.59% 0.60% 0.60% 0.61% 0.61% 0.63% 0.63% 0.64% 0.64% 0.65% 0.65%



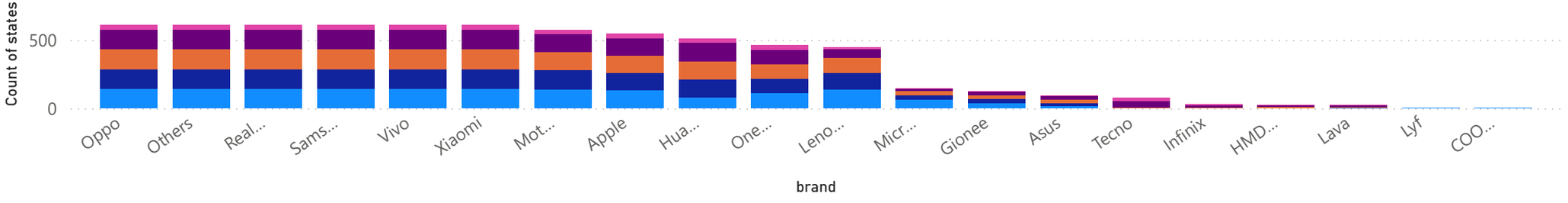
Sum of user_counts by year and brand

brand Apple Asus COOLPAD Gionee HMD Global Huawei Infinix Lava Lenovo Lyf Micromax Motorola OnePlus Oppo Others Realme Samsung Tecno



Count of states by brand and year

year 2018 2019 2020 2021 2022

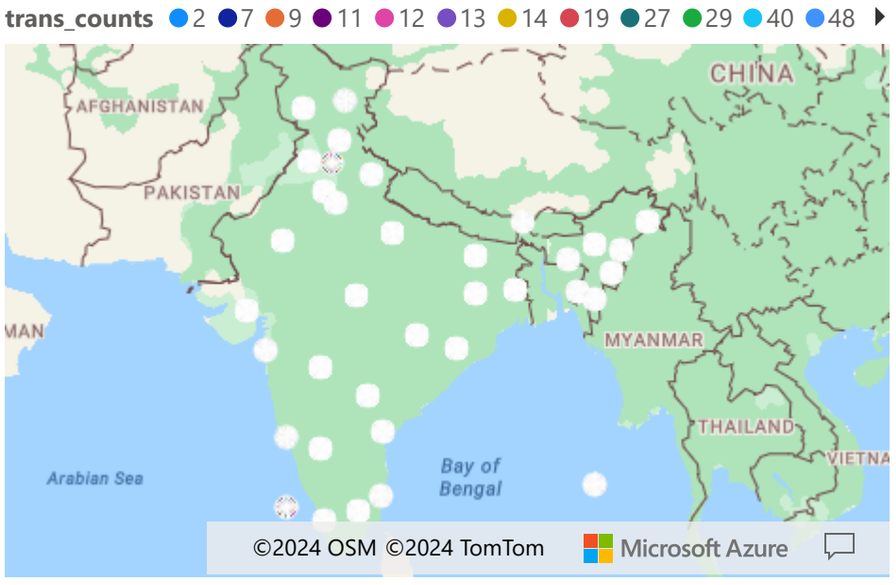


brand

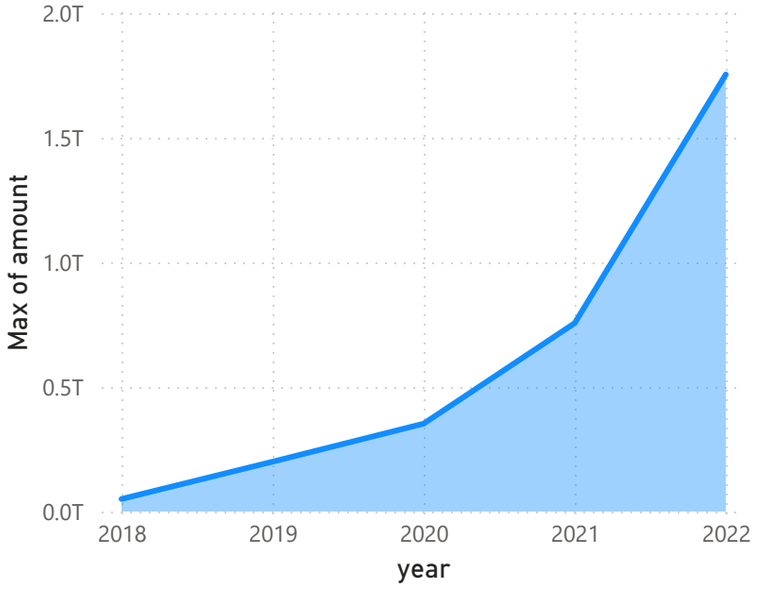
- Select all
- (Blank)
- Apple
- Asus
- COOLPAD
- Gionee
- HMD Global
- Huawei
- Infinix
- Lava
- Lenovo
- Lyf
- Micromax
- Motorola
- OnePlus
- Oppo
- Others
- Realme
- Samsung
- Tecno
- Vivo
- Xiaomi

Geographic Distribution of PhonePe Transactions

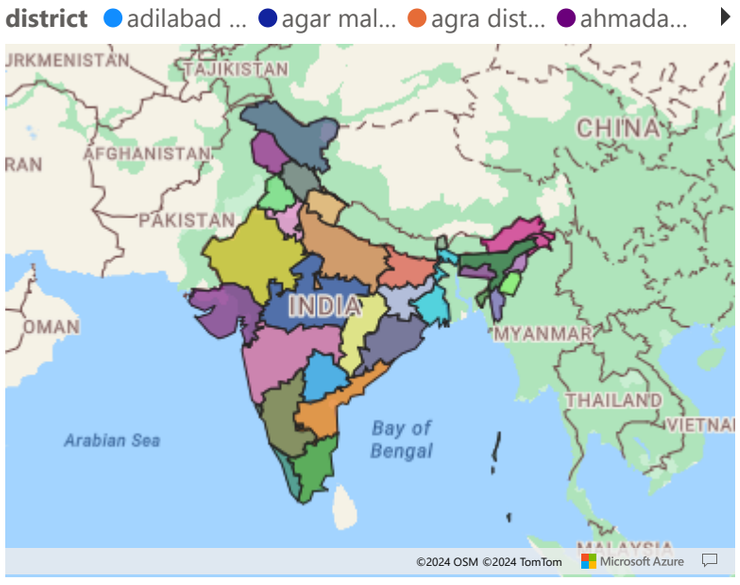
Transaction Counts among states



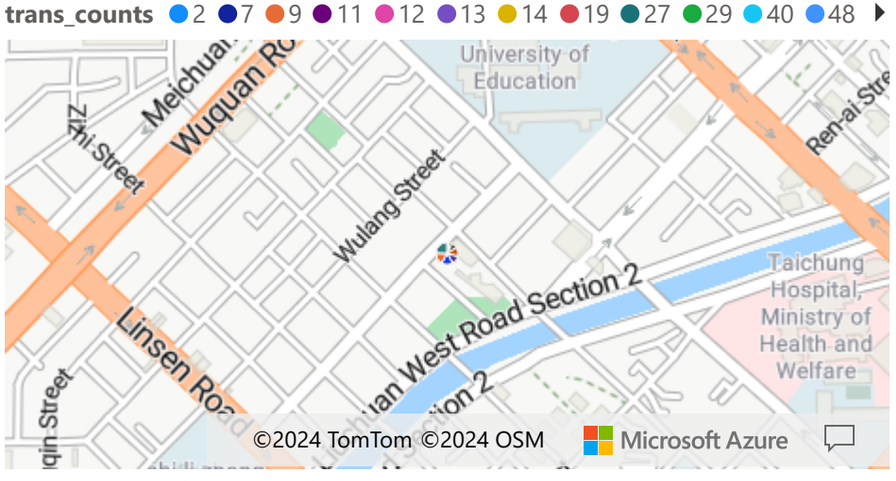
Max of amount by year



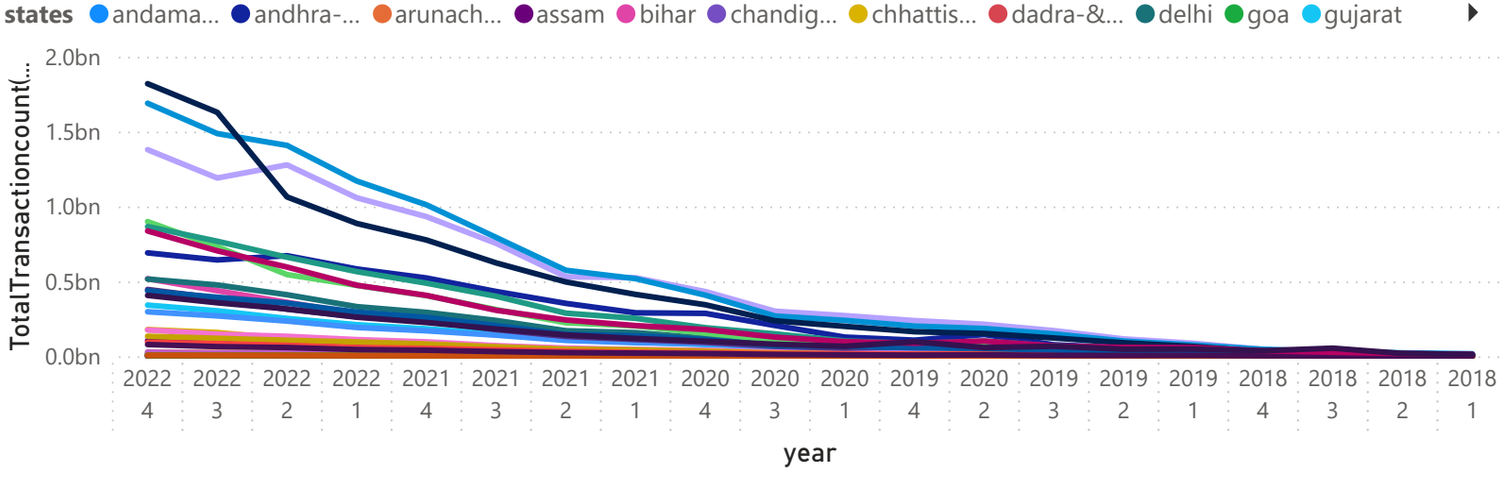
Transaction amounts by state and disitricts



Transaction Counts for the state



TotalTransactioncount(MAP) by quarter, year and states



Detailed Tabular Data for Analysis

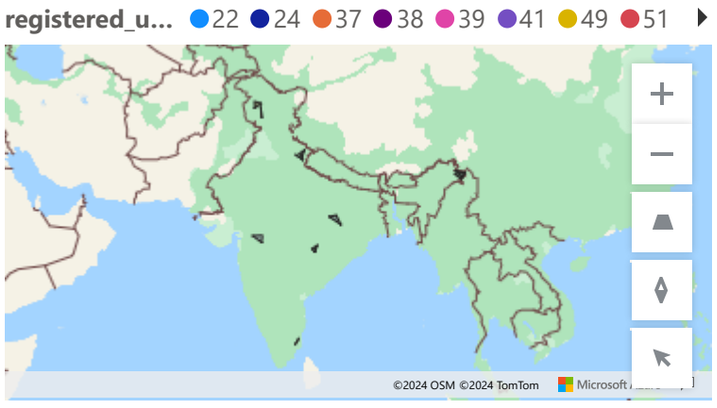
states	district	quarter	year	trans_counts	amount
arunachal-pradesh	dibang valley district	1	2018	2	169.89
manipur	pherzawl district	1	2018	2	778.09
manipur	pherzawl district	2	2018	11	1,036.35
arunachal-pradesh	anjaw district	2	2018	7	7,871.02
arunachal-pradesh	kamle district	1	2018	14	7,971.33
arunachal-pradesh	pakke kessang district	1	2018	9	9,131.40
jammu-&-kashmir	muzaffarabad district	1	2018	13	14,559.80
arunachal-pradesh	kamle district	2	2018	12	23,654.06
arunachal-pradesh	shi yomi district	3	2019	27	30,367.75
arunachal-pradesh	kamle district	3	2018	93	30,504.94
jammu-&-kashmir	muzaffarabad district	4	2019	13	33,490.74
arunachal-pradesh	shi yomi district	4	2018	61	42,483.80
arunachal-pradesh	pakke kessang district	2	2018	48	58,359.57
arunachal-pradesh	shi yomi district	2	2019	13	65,209.39
arunachal-pradesh	dibang valley district	2	2018	68	65,769.20
arunachal-pradesh	anjaw district	3	2018	13	95,403.68

Pivoting Data For Multi-Dimentional Analysis

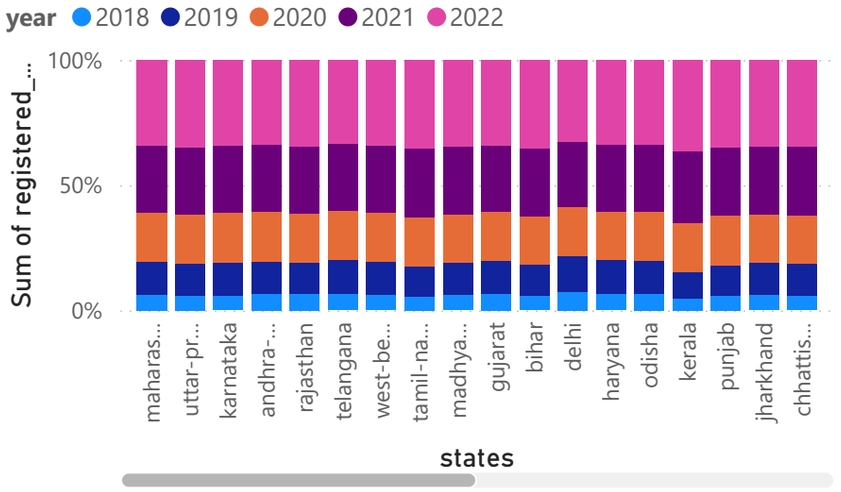
year	2018		2019		2020		2021
states	Sum of amount	Sum of trans_counts	Sum of amount	Sum of trans_counts	Sum of amount	Sum of trans_counts	Sum of amount
⊞ andaman-&-nicobar-islands	18,90,76,103.94	58021	47,34,64,756.95	133104	1,29,64,23,416.36	446274	4,92,54,88,080.6
⊞ andhra-pradesh	1,22,07,20,14,670.51	77779112	5,37,79,13,74,418.90	297180254	16,77,24,65,80,653.86	763616699	36,63,66,46,51,932.9
⊞ arunachal-pradesh	1,12,71,23,964.18	435229	3,46,58,24,194.99	1314871	9,38,86,78,101.72	3547905	20,89,18,39,223.9
⊞ assam	13,20,75,47,440.68	8806777	47,18,94,96,241.52	22691015	1,10,49,27,31,052.46	47135224	2,90,40,44,05,089.3
⊞ bihar	68,08,56,90,829.17	44556885	2,65,64,14,75,630.16	131986927	6,50,29,78,55,404.38	266563978	15,71,98,82,79,912.9
⊞ chandigarh	4,97,66,04,721.93	2383031	12,51,13,44,054.99	5884404	20,21,00,41,054.42	8861323	42,20,35,61,314.7
⊞ chhattisgarh	22,13,20,45,738.82	13933118	76,49,39,59,978.82	45826483	1,68,87,06,98,969.74	98023091	3,89,14,38,33,302.3
⊞ dadra-&-nagar-haveli-&-daman-&-diu	1,58,41,19,368.24	1044832	3,85,59,23,788.47	2559192	7,09,54,40,039.01	4807834	15,99,50,79,861.7
⊞ delhi	95,75,65,08,188.45	64231244	3,72,39,72,27,324.47	254461712	6,32,91,90,32,875.13	364821900	14,21,42,30,73,338.7
⊞ goa	2,64,86,32,615.86	1244738	7,99,10,18,040.66	4114941	15,86,21,23,990.47	9080241	46,87,57,79,174.9
⊞ gujarat	62,43,80,58,555.73	39761960	2,21,33,00,52,546.93	134749574	4,27,69,77,35,578.55	231865328	10,08,87,00,41,432.7
⊞ haryana	59,87,99,40,980.86	31843908	1,98,40,20,34,603.39	113047107	4,32,25,39,34,294.46	226926755	9,19,36,33,46,880.7
⊞ himachal-pradesh	6,18,72,47,508.72	3364250	21,10,05,47,734.97	10922850	39,96,14,78,636.57	21602414	78,06,26,64,021.0
⊞ jammu-&-kashmir	13,25,59,98,740.91	7763165	17,72,59,04,167.69	7487796	38,56,14,27,680.04	12776978	1,10,47,67,86,395.5
Total	**16,23,04,53,96,413.91**	**1080202410**	**62,76,68,81,33,188.95**	**4079827215**	**1,46,41,16,19,78,060.88**	**7973974741**	**3,45,98,69,96,87,166.4**

Geographic Distribution of PhonePe Users

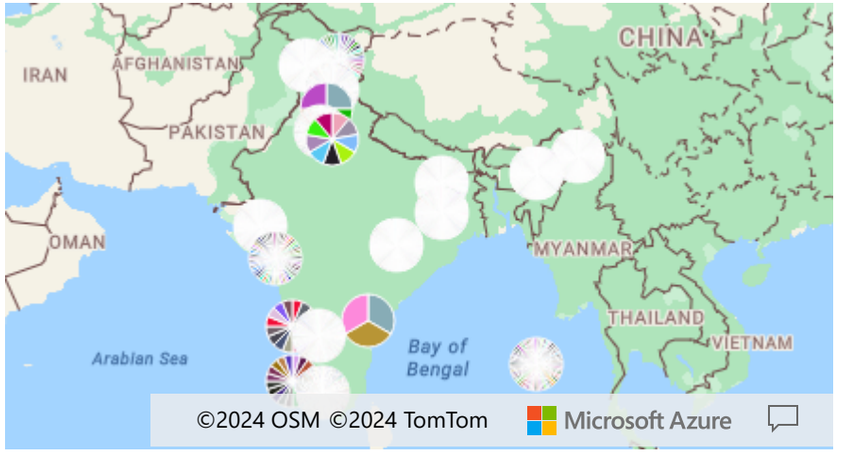
Distribution of Regeistered User acount accross states



Regestered user counts of state by Year



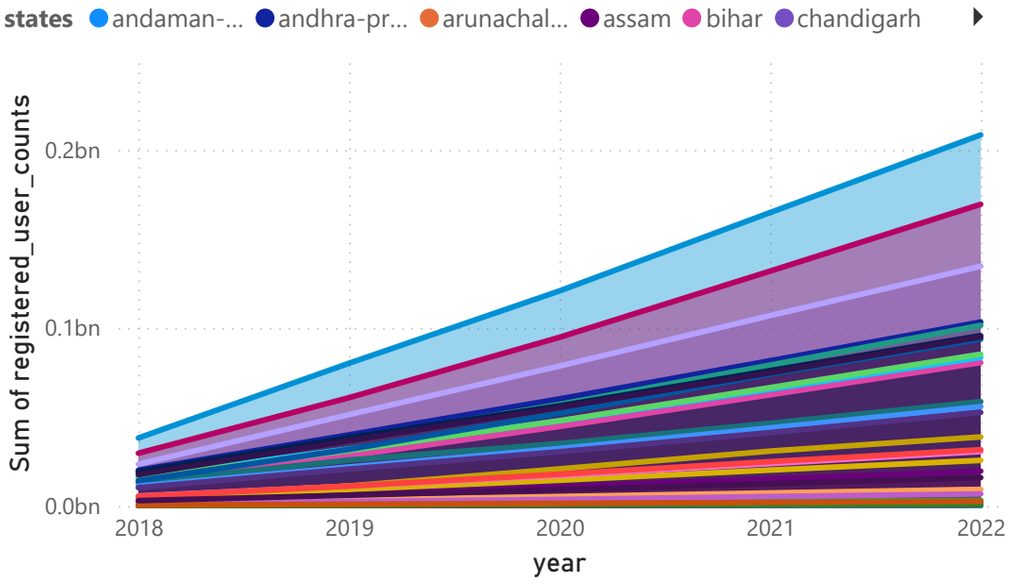
Number of Users in each state



Pivotal Data for Analysis

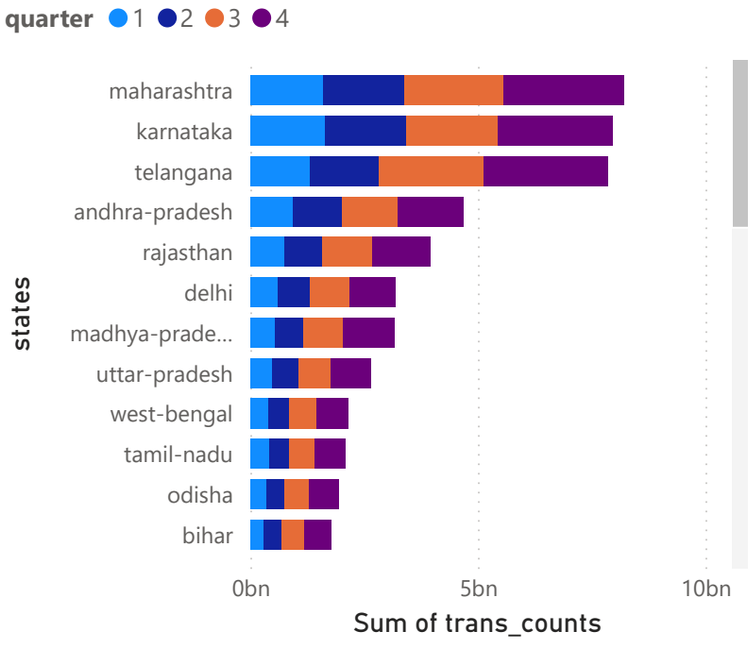
states	1	2	3	4	Total
andaman-&-nicobar-islands	187750	206471	229039	253800	**877060**
andhra-pradesh	66863213	72889387	79134943	85958902	**304846445**
arunachal-pradesh	834097	931402	1030562	1127716	**3923777**
assam	11681297	12994900	14281726	15543961	**54501884**
bihar	49661101	54741426	59783160	65082870	**229268557**
chandigarh	1569877	1710163	1852979	1998394	**7131413**
chhattisgarh	16036160	17618803	19220557	20908802	**73784322**
dadra-&-nagar-haveli-&-daman-&-diu	1158252	1268862	1383663	1509690	**5320467**
delhi	39418889	42755570	46320955	50217440	**178712854**
goa	2030651	2218638	2417246	2628860	**9295395**
gujarat	53537867	58590704	63671811	69059596	**244859978**
haryana	36099787	39414788	42832235	46401014	**164747824**
himachal-pradesh	5753037	6345327	6924654	7517877	**26540895**
jammu-&-kashmir	4166640	4634933	5029848	5439196	**19270617**
Total	**1025819438**	**1123131742**	**1223150206**	**1329917287**	**4702018673**

Cummulative Registered User /counts over time

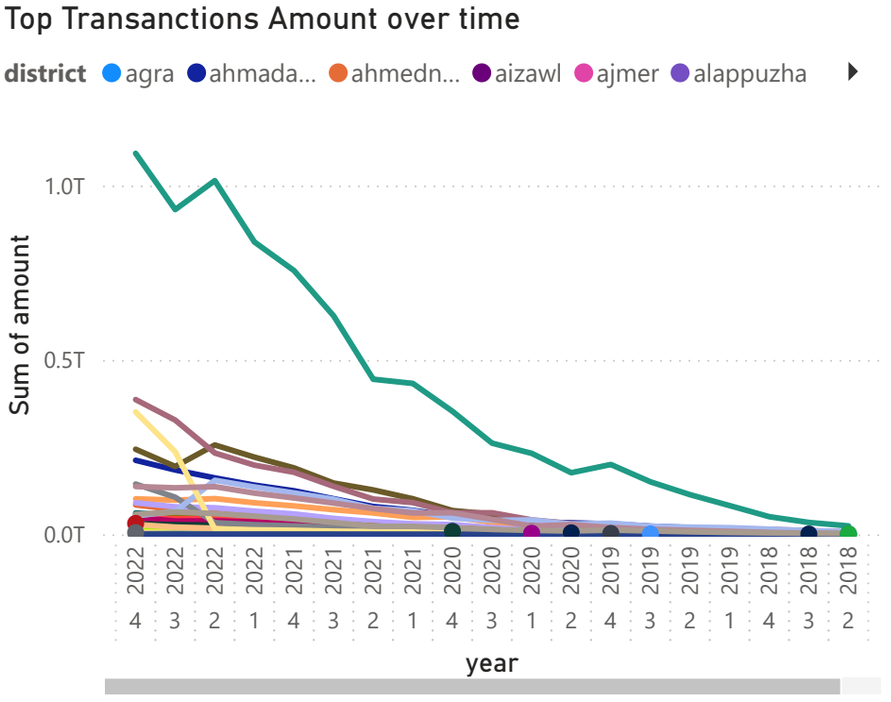


Top Transactions of PhonePe

Transaction Amount by states of Top Transactions



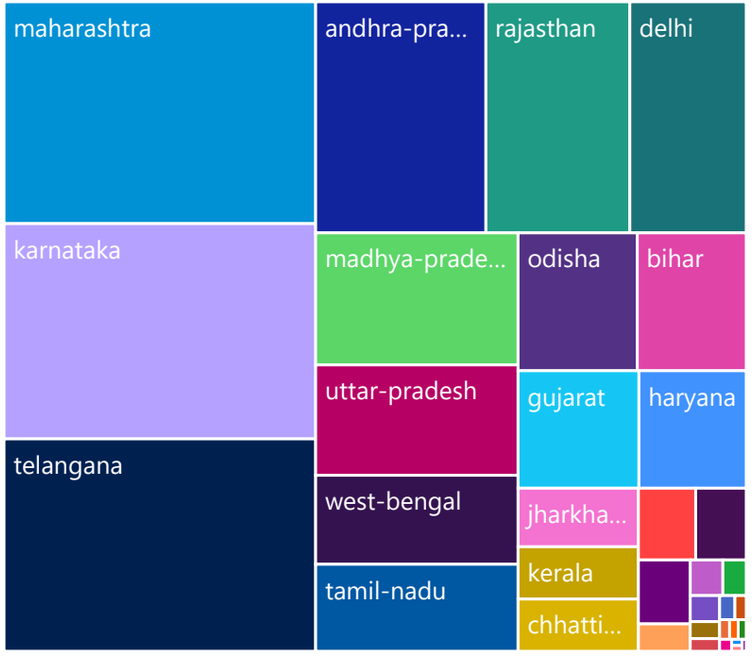
Top Transanctions Amount over time



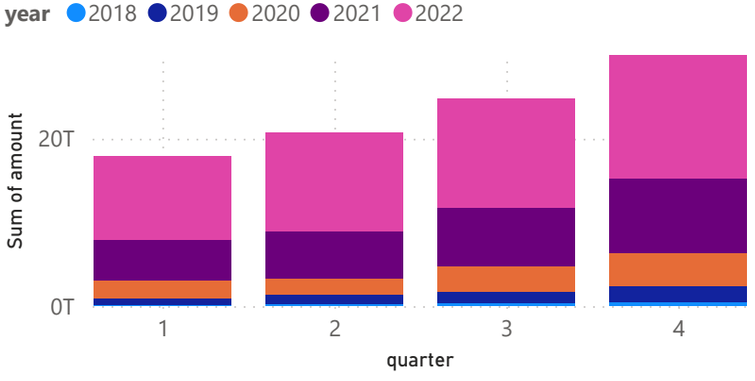
year, quarter, states, district

All

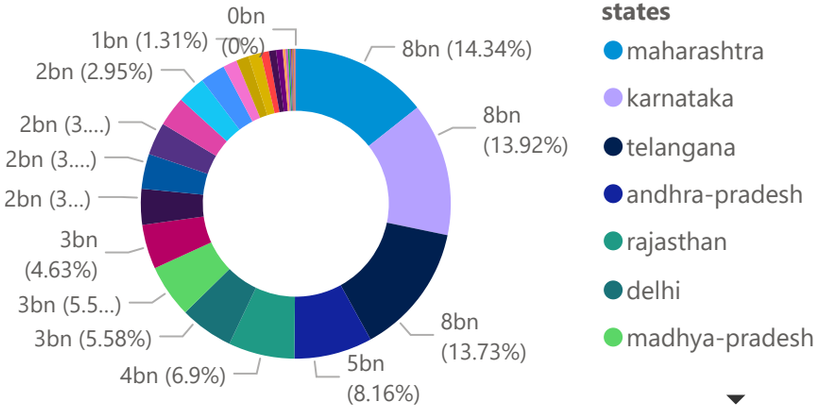
Top Transaction Counts across the states



Transaction Amounts for Different quarters for each year



Total transactions contributed by each state



Top Users of PhonePe

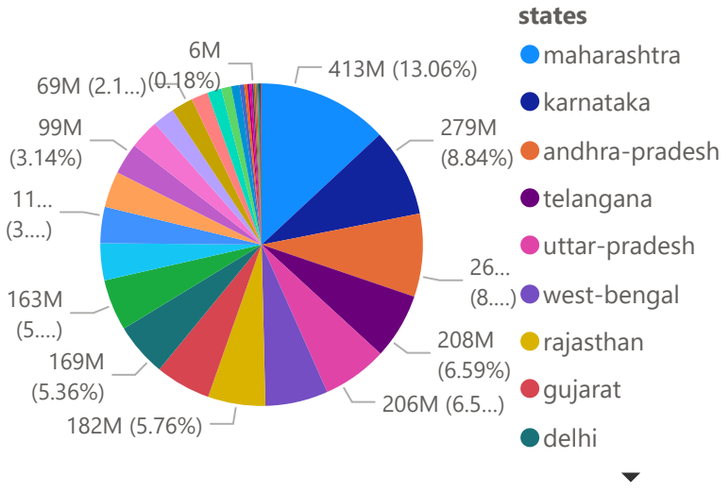
15M

TopRegionUsers

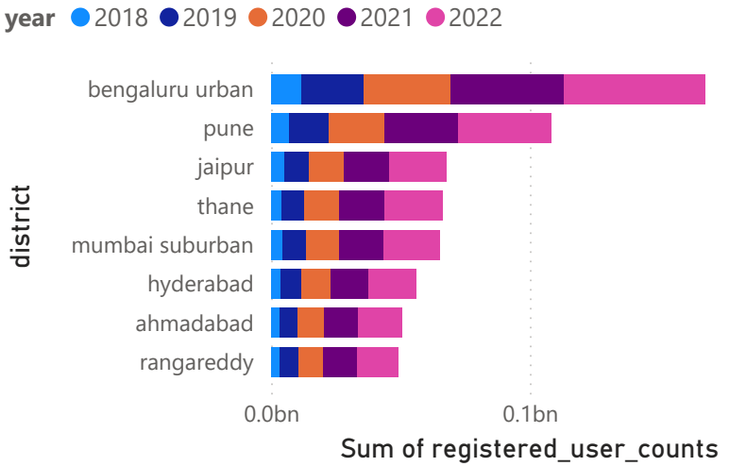
bengaluru urban

TopRegionName

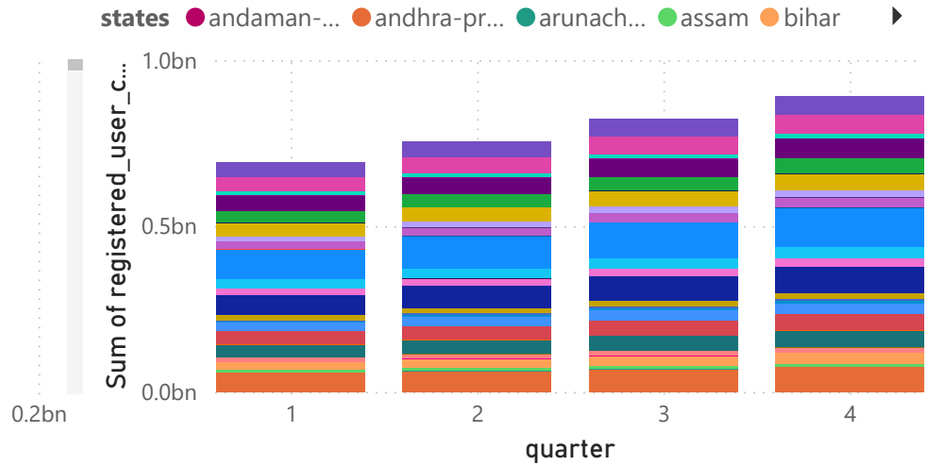
Total Registered Users by state



registered_user_counts by district and year



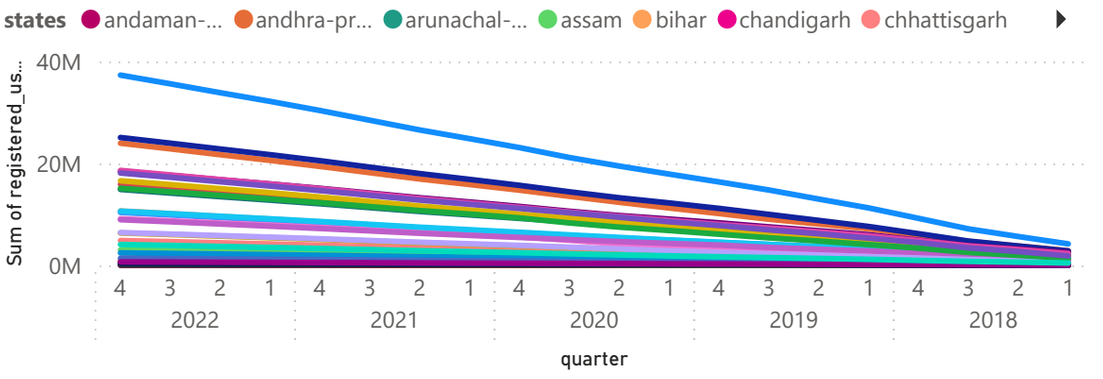
registered_user_counts by quarter and states



Aggregate data for multidimensional analysis.

states	1	2	3	4	Total
andaman-&-nicobar-islands	187750	206471	229039	253800	**877060**
andhra-pradesh	57766547	62964343	68355341	74247943	**263334174**
arunachal-pradesh	694353	774765	856888	937052	**3263058**
assam	6872430	7618323	8357618	9089291	**31937662**
bihar	24797811	27260700	29709905	32277273	**114045689**
chandigarh	1569877	1710163	1852979	1998394	**7131413**
chhattisgarh	11562270	12679268	13803846	14998233	**53043617**
dadra-&-nagar-haveli-&-daman-&-diu	1158252	1268862	1383663	1509690	**5320467**
Total	**691777248**	**755309727**	**821113040**	**891788578**	**3159988593**

registered_user_counts by year, quarter and states



Recommendations can be made to enhance business strategy, user engagement, and operational efficiency

- **High-Performing Regions:** Identify regions with the highest transaction volumes and user registrations and focus marketing efforts to further strengthen the user base and encourage more transactions.
- **Underperforming Regions:** Develop specific marketing strategies for regions with low transaction volumes and user registrations to boost awareness and adoption.
- **Top Users:** Provide exclusive offers and incentives to users in regions with high transaction volumes to maintain loyalty.
- **New Users:** Introduce welcome bonuses or first-time transaction discounts in regions with lower user counts to attract new users.
- **Transaction Types:** Analyze the most popular transaction types and enhance features related to these transactions to improve user experience.
- **User Feedback**: Gather feedback from users in top-performing regions to understand their needs and continuously improve the app's functionality and services.

- **High Growth Potential Areas:** Focus on expanding services in districts and states showing high growth potential based on the trend analysis of user registrations and transactions.
- **Local Partnerships:** Form partnerships with local businesses and service providers in high-potential regions to facilitate growth and adoption.
- **Resource Allocation:** Allocate resources and support to regions with high transaction volumes to ensure smooth operations and handle increased demand.
- **Service Optimization:** Streamline operations in regions with lower transaction volumes to reduce costs and optimize resource usage.
- **Engagement Programs**: Implement user engagement programs such as loyalty rewards, referral bonuses, and seasonal promotions to retain existing users and attract new ones.
- **Customer Support:** Enhance customer support services in regions with high user activity to address queries and issues promptly, ensuring high user satisfaction.
- **Regular Monitoring:** Continuously monitor transaction and user data to identify emerging trends and adjust strategies accordingly.
- **Predictive Analytics**: Use predictive analytics to forecast future trends in transactions and user behavior, allowing proactive adjustments in business strategy.
- **Financial Literacy**: Conduct educational campaigns in regions with lower user registrations to raise awareness about the benefits of digital transactions and financial literacy.