**Key Insights from UPI Transaction Data**

1.Success Rate:

Success rate stands at 92.3%, with 7.7% failures due to network and server issues.

Highest transaction activity observed in Tier-1 cities.

2. Transaction Type Patterns P2P (Person-to-Person) transactions account for 65%, showing strong interpersonal use:

P2M (Person-to-Merchant) covers 35%, popular in e-commerce and retail settings.

P2M transactions peak between 5 PM – 9 PM, aligning with shopping hours.

3. Transaction Amount Analysis:

Average Transaction Value: ₹856.20

High-value transactions (above ₹10,000) form only 3%, but contribute to 18% of total volume.

Most transactions fall under the ₹100–₹500 range.

4. Demographic Insights Youth (18–25 years) are the most active, contributing 38% of all transactions:

Men make 55% of UPI payments, Women 43%, and other genders 2%.

Users aged 40+ show less adoption, indicating a digital divide.

5. Time-Based Trends Peak UPI usage occurs at lunchtime (12–2 PM) and evening (7–9 PM:

Sundays show the highest volume—likely due to personal/family transactions.

Lowest activity: 2 AM – 5 AM, mostly system-level or automated debits.

6. Bank Performance Top Performing Banks: HDFC, ICICI, Axis – above 95% success rates:

Failure-Prone Banks: Regional and cooperative banks due to outdated infrastructure.

NPCI alerts and throttling during peak times are a major reason for failed payments.

7. Device & Platform Trends Mobile apps (Phone Pe, Google Pay, Paytm) account for over 90% of usage:

Desktop/browser-based UPI usage is minimal, mostly for business payments.