PhonePe Pulse – Digital Transactions Insights

Analysis of Transaction Dynamics Across India

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Introduction

- - PhonePe: Leading digital payments platform in India

- - PhonePe Pulse: Open-source data platform

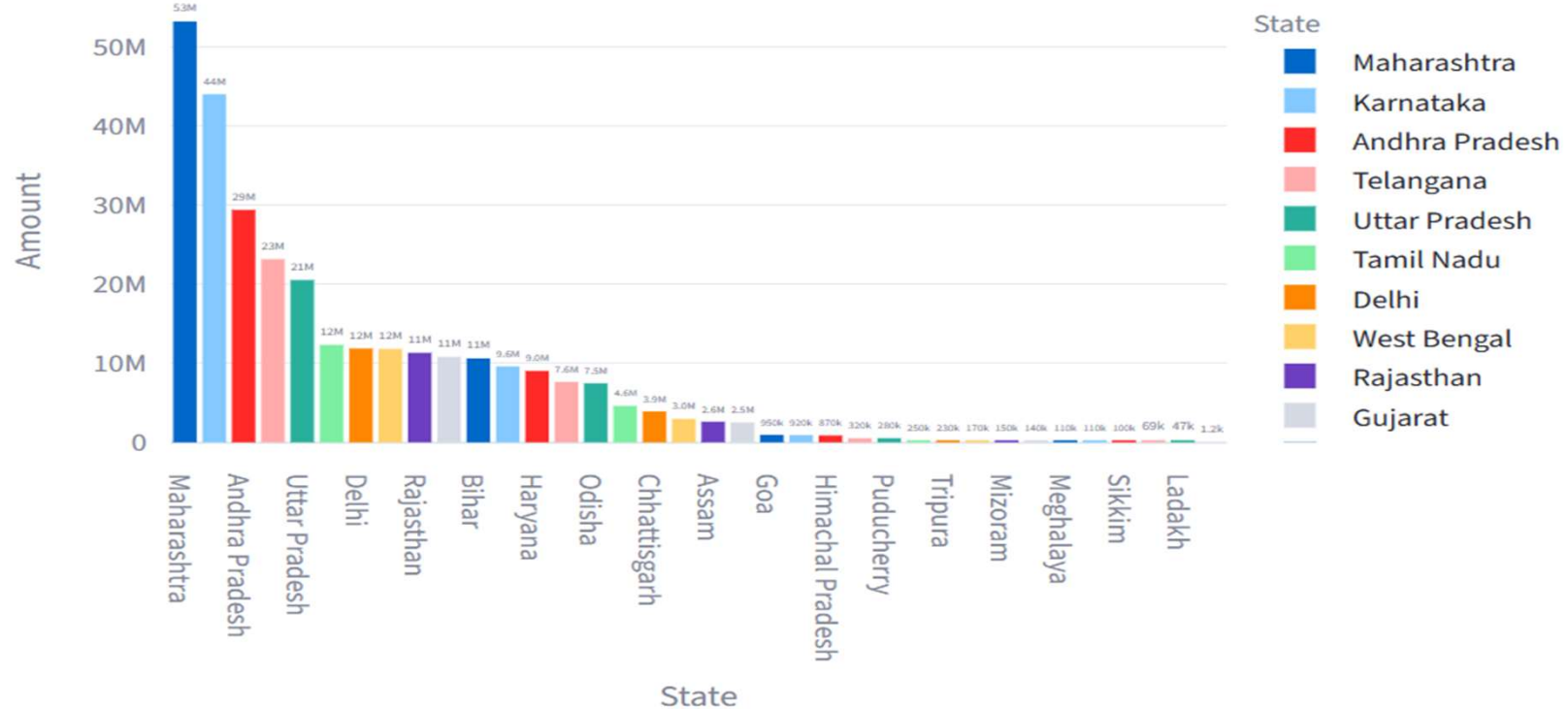- - Covers: State, district, category, transactions, users

Objectives

- - Understand transaction patterns across states & quarters
- - Identify high-growth vs stagnant regions
- - Compare transaction types & categories
- - Support data-driven decision making

Dataset Overview

- - Data Source: PhonePe Pulse (aggregated, user, transactions)

- - Features:

-     • State, District

-     • Transaction Category (Recharge, P2P, Merchant Payments, etc.)

-     • Year, Quarter

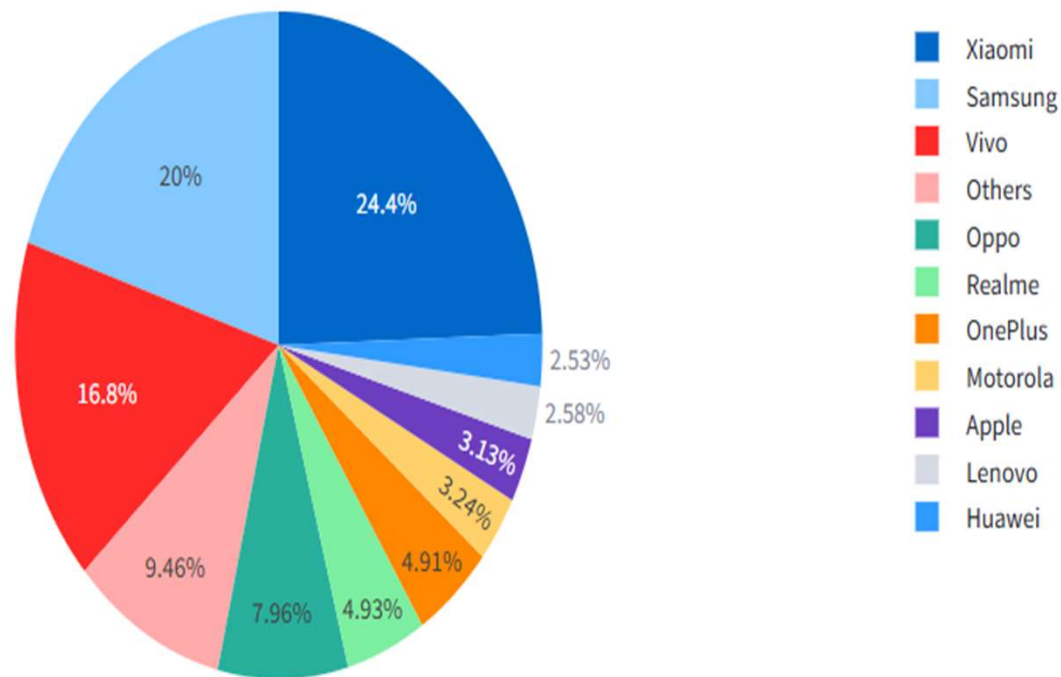-   • Total Transactions & Amount

State-wise Insurance Amount (2020)
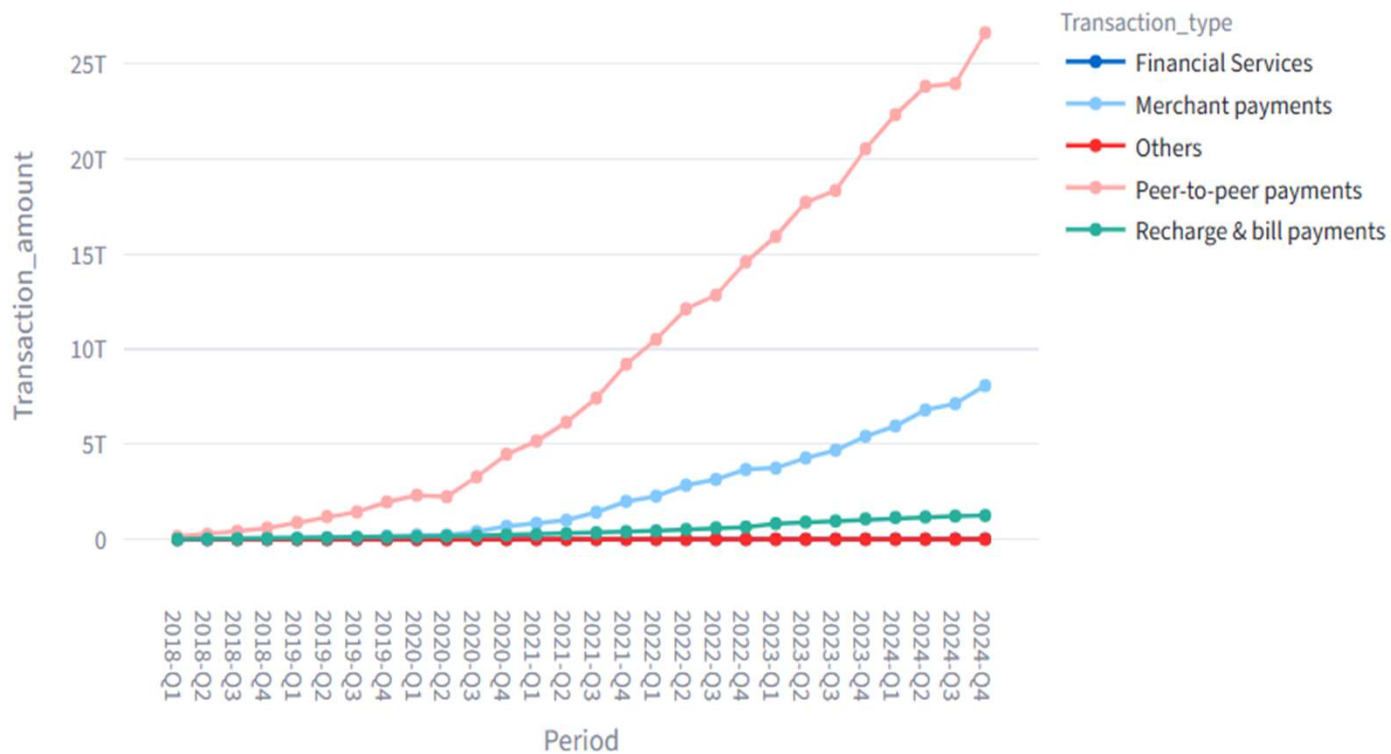

State-wise Insurance Amount (2020)

Device Brand Share in Andaman & Nicobar (2018)

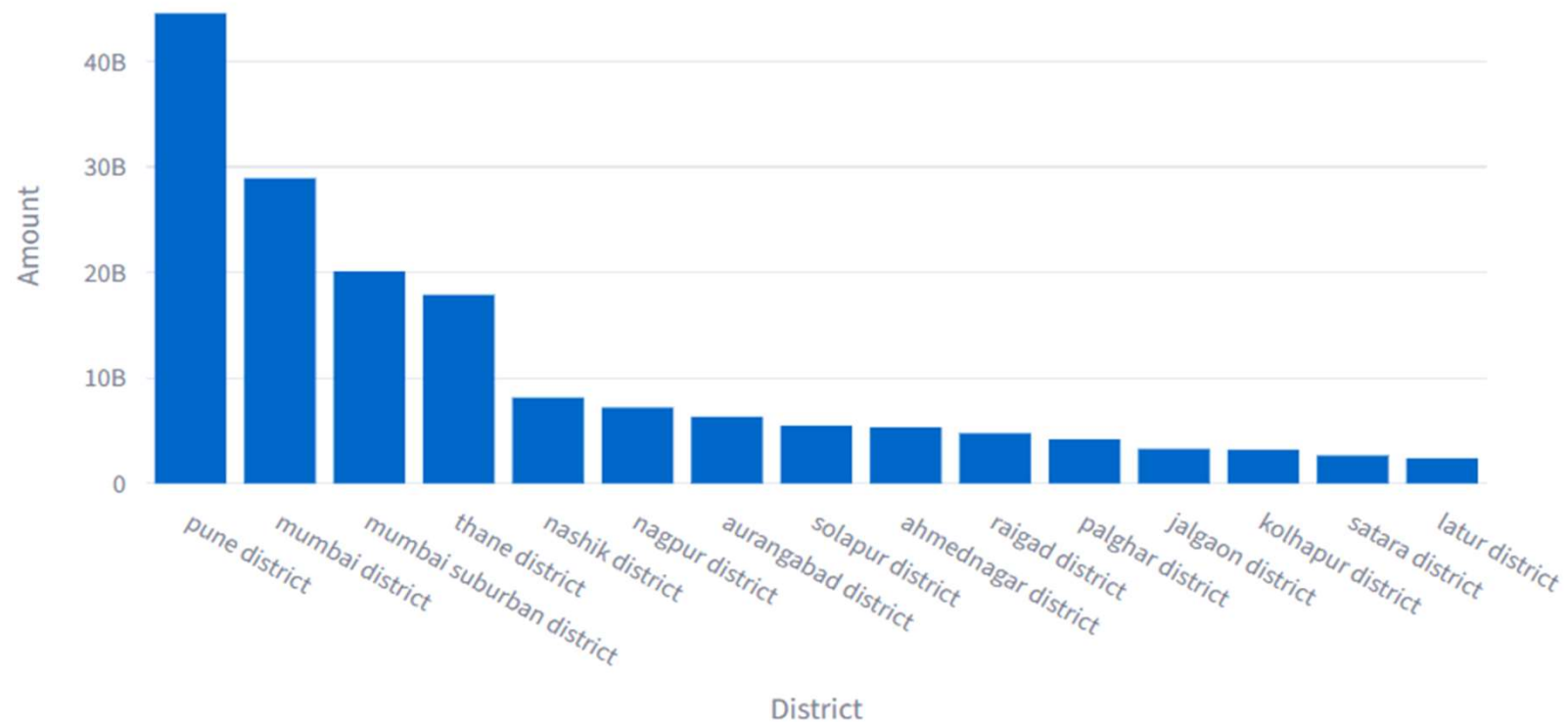**Device Brand Share in Andaman And Nicobar, 2018**

Pie chart legend and values:
- Xiaomi — 24.4%
- Samsung — 20%
- Vivo — 16.8%
- Others — 9.46%
- Oppo — 7.96%
- Realme — 4.93%
- OnePlus — 4.91%
- Motorola — 3.24%
- Apple — 3.13%
- Lenovo — 2.58%
- Huawei — 2.53%

Trend of Payment Categories Over Time

Top Districts by Transaction Amount (2018)

Top Districts by Transaction Amount - 2018

Key Findings

- - Consistent growth in Tier 1 cities
- - Tier 2 & 3 catching up rapidly
- - Recharges declining, merchant payments booming
- - Regional disparities remain

Recommendations

- - Focus on low adoption states (awareness + incentives)

- - Expand merchant ecosystem in rural India

- - Personalize offers based on transaction categories

Conclusion

- - PhonePe Pulse shows digital transformation of India

- - Massive growth in cashless economy

- - Useful for fintech, policymakers & businesses

Q & A

Thank you

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