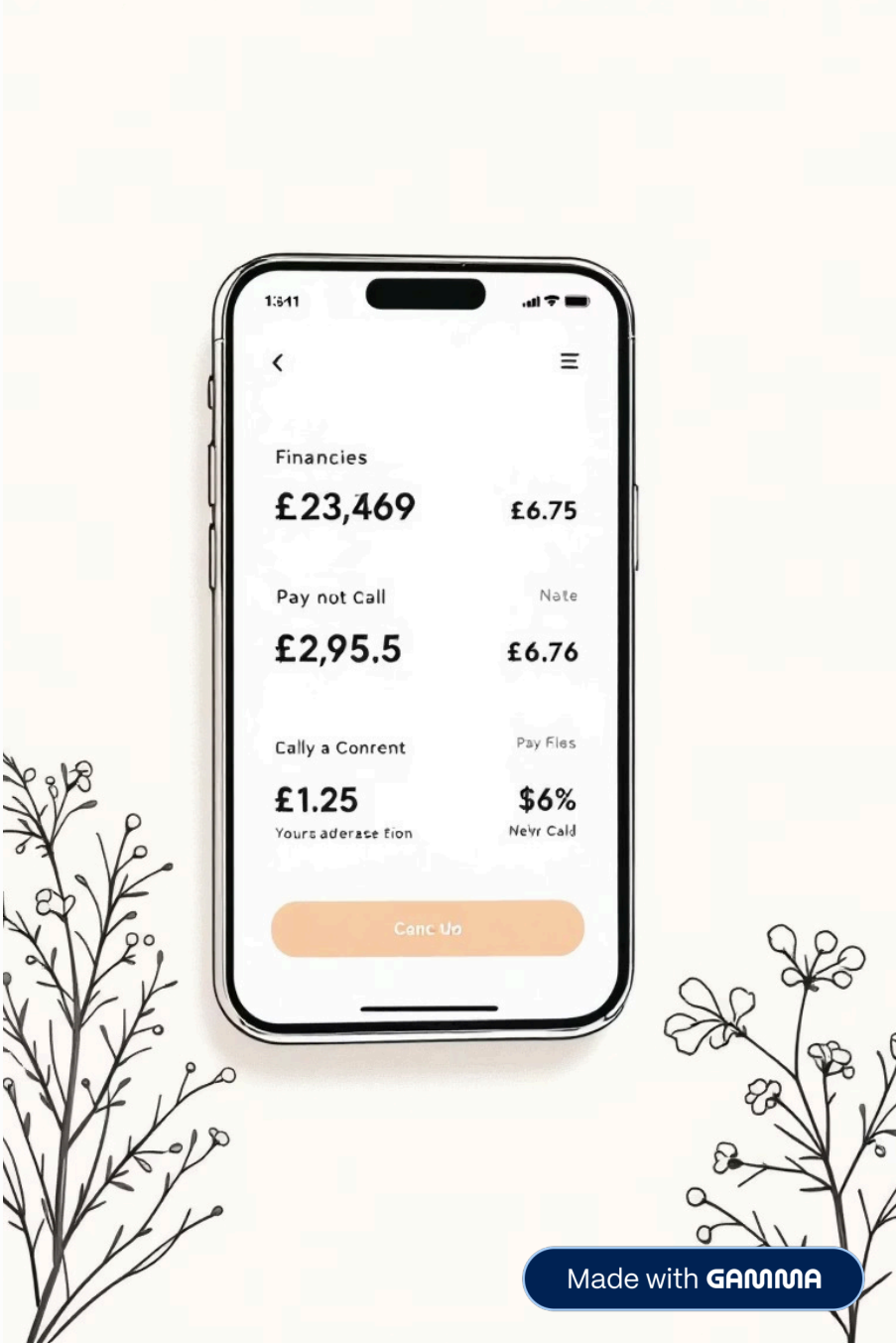


PhonePe Data Analysis

A comprehensive 360° view of PhonePe's digital payment ecosystem, revealing transaction patterns, user behavior, and service performance across multiple financial categories.



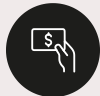
Dataset Overview

Our analysis encompasses six comprehensive data sheets covering the entire PhonePe ecosystem: All Users, All Transactions, Recharge & Bills, Money Transfer, Loans, and Insurance. This multi-dimensional dataset provides deep insights into user behavior and transaction patterns across PhonePe's diverse service offerings.



All Users

Complete user demographics and behavior patterns



All Transactions

Comprehensive transaction records and metrics



Recharge & Bills

Mobile recharges and utility payment data



Money Transfer

P2P and bank transfer transactions



Loans

Personal, auto, and gold loan records



Insurance

Health, life, and vehicle insurance policies

Overall Transaction Performance

4-5L

Total Transactions

High volume processing capability

₹350-...

Total Amount

Massive transaction value processed

Top Services by Amount

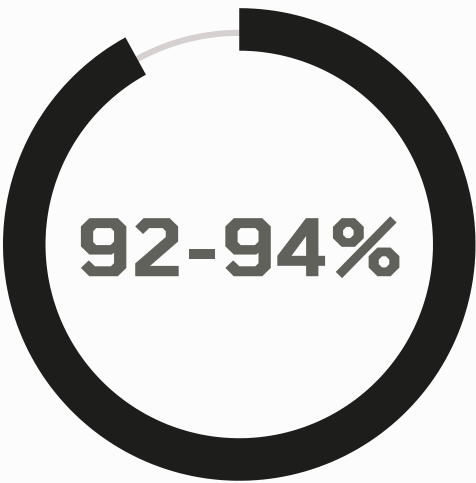
- 1. **Money Transfer** - Highest transaction value
- 2. **Recharge & Bills** - Volume leader
- 3. **Loans** - Growing fintech segment
- 4. **Insurance** - Emerging category

PhonePe demonstrates exceptional reliability with over 90% success rate across 4-5 lakh transactions, processing ₹350-400 crore in total value.

₹700-1K

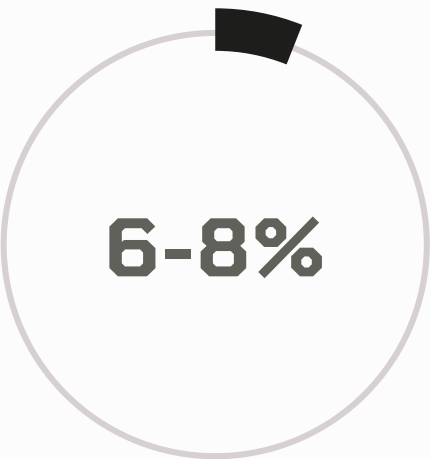
Average Transaction

Balanced ticket size across services



Success Rate

Excellent reliability and performance



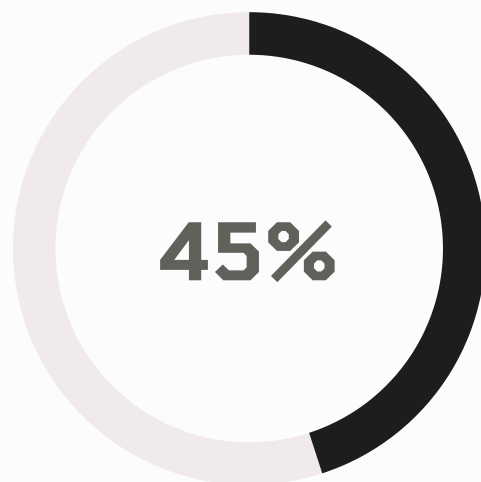
Failed Transactions

Room for improvement in failure reduction

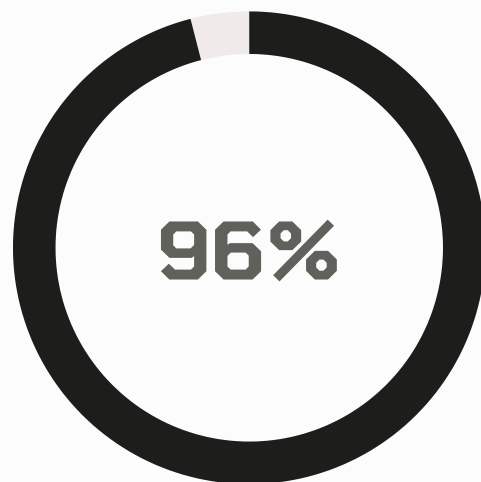
Recharge & Bills: High Volume, Low Ticket

Service Breakdown

Mobile recharges dominate this category, accounting for 45% of all transactions. This high-volume, low-ticket-size segment drives consistent user engagement and platform stickiness.



Mobile Recharges



Success Rate

Financial Performance

- **Total Revenue:** ₹85-100 crore
- **Average Amount:** ₹400-600
- **Transaction Type:** High frequency, low value

Key Insight: The exceptional 96% success rate and high transaction volume make this a cornerstone service for user retention and daily engagement.

Money Transfer: Core P2P Service

Total Volume

₹150-180 crore processed through peer-to-peer and bank transfers

Average Value

₹1,500-2,000 per transaction, significantly higher than recharges

Success Rate

91% completion rate with room for optimization

Primary Failure Reasons

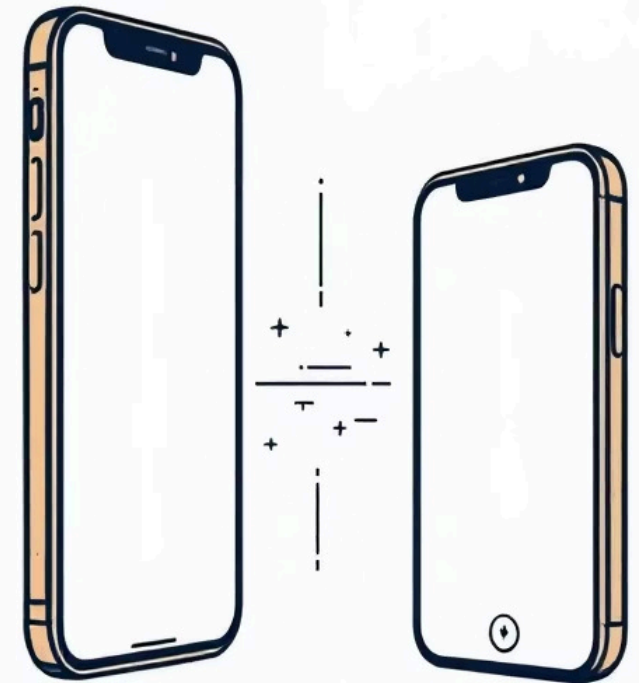
Insufficient Balance

Most common user-side issue preventing transaction completion

Server Timeout

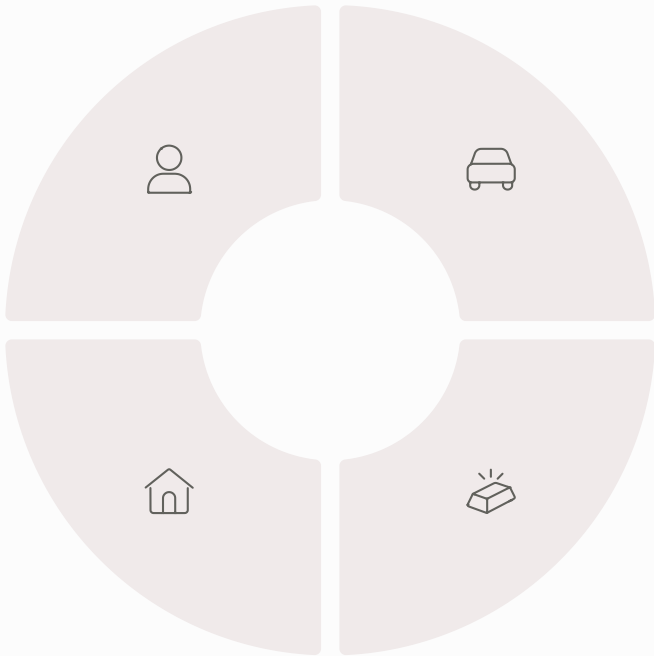
Technical challenges requiring infrastructure optimization


Strategic Insight: Money transfer represents PhonePe's core value proposition for P2P payments, with the highest transaction values among all services. Addressing server timeout issues could significantly improve the 91% success rate.





Loans: Growing Fintech Trust


Loan Distribution



 **Personal**
45%

 **Auto**
25%

 **Gold**
15%

 **Others**
15%

Performance Metrics

Average Loan Amount


₹25,000 - ₹40,000

Accessible micro-lending range for diverse user needs

Success Rate

88-90%

Strong approval and completion rates indicating trust

 **Key Insight:** Personal loans dominate at 45%, reflecting growing consumer trust in fintech credit solutions. The ₹25,000-40,000 average ticket size positions PhonePe effectively in the micro-lending segment.

Insurance: Strong Growth Trajectory

Health Insurance

35% of policies - Leading category showing strong demand for health coverage

Term Life Insurance

25% of policies - Growing awareness of life protection needs

Car Insurance

20% of policies - Essential vehicle protection segment

Average Premium

₹3,000 - ₹5,000 per policy, making insurance accessible to a broad user base

Success Rate

93% completion rate, highest among all service categories

Strategic Takeaway: Health and life insurance demonstrate the strongest growth potential, with a 93% success rate indicating smooth user experience and high conversion rates.



User Demographics & Behavior

21-40 Age Group

50% of users

Most active segment driving transaction count and platform engagement

41-60 Age Group

30% of users

Higher average transaction value, indicating greater financial capacity

Other Age Groups

20% of users

Emerging segments with growth potential

User Acquisition Trend

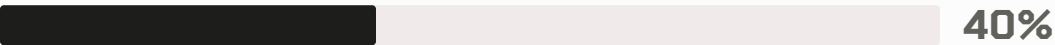
Significant surge in new user registrations during 2022-23, reflecting PhonePe's aggressive market expansion and growing digital payment adoption across India.

- ❏ **Key Insight:** Younger users (21-40) drive transaction volume, while older users (41-60) contribute higher transaction values. This demographic split enables targeted service optimization and marketing strategies.

Failed Payment Analysis

Understanding the 6-8% Failure Rate

While PhonePe maintains an excellent 92-94% success rate, analyzing the failure patterns reveals critical optimization opportunities. Approximately 65% of failures stem from user-side issues, while 35% are technical or system-related.



Insufficient Balance

Primary user-side issue



Server Timeout

Technical infrastructure challenge



Invalid Details

User input errors



Other Reasons

Miscellaneous technical issues

User-Side Issues (65%)

- Insufficient balance warnings needed
- Better input validation required
- Enhanced user education

System-Side Issues (35%)

- Server infrastructure optimization
- Timeout handling improvements
- Network resilience enhancement

Business Takeaways & Strategic Recommendations

01

Exceptional Reliability

90%+ success rate across all services demonstrates robust platform performance and user trust

02

Diversified Revenue Streams

Multiple service categories driving growth: Money Transfer, Recharge & Bills, Loans, and Insurance

03

Failure Reduction Focus

Target technical and payment failures to push success rate above 95%, particularly addressing server timeouts

04

Strategic Fintech Expansion

Data insights support continued growth in loans and insurance segments with strong user adoption

Conclusion

This comprehensive analysis offers a **360° view of PhonePe's ecosystem**, showcasing the platform's strength across multiple financial services. The data reveals high reliability, diversified service offerings, and clear opportunities for optimization—ideal insights to drive strategic decision-making and demonstrate analytical expertise in the fintech domain.

