



PhonePe Craft - Exploring the Digital Payment s Universe

Key insights from transaction data and user metrics across India

Github link - <https://github.com/SanjeevFOfin/Phonepe-Craft-Exploring-the-Digital-P>



Transaction Overview

20,071 Cr

Total Transactions

Massive transaction volume across all categories

₹3,361 Cr

Total Payment Value

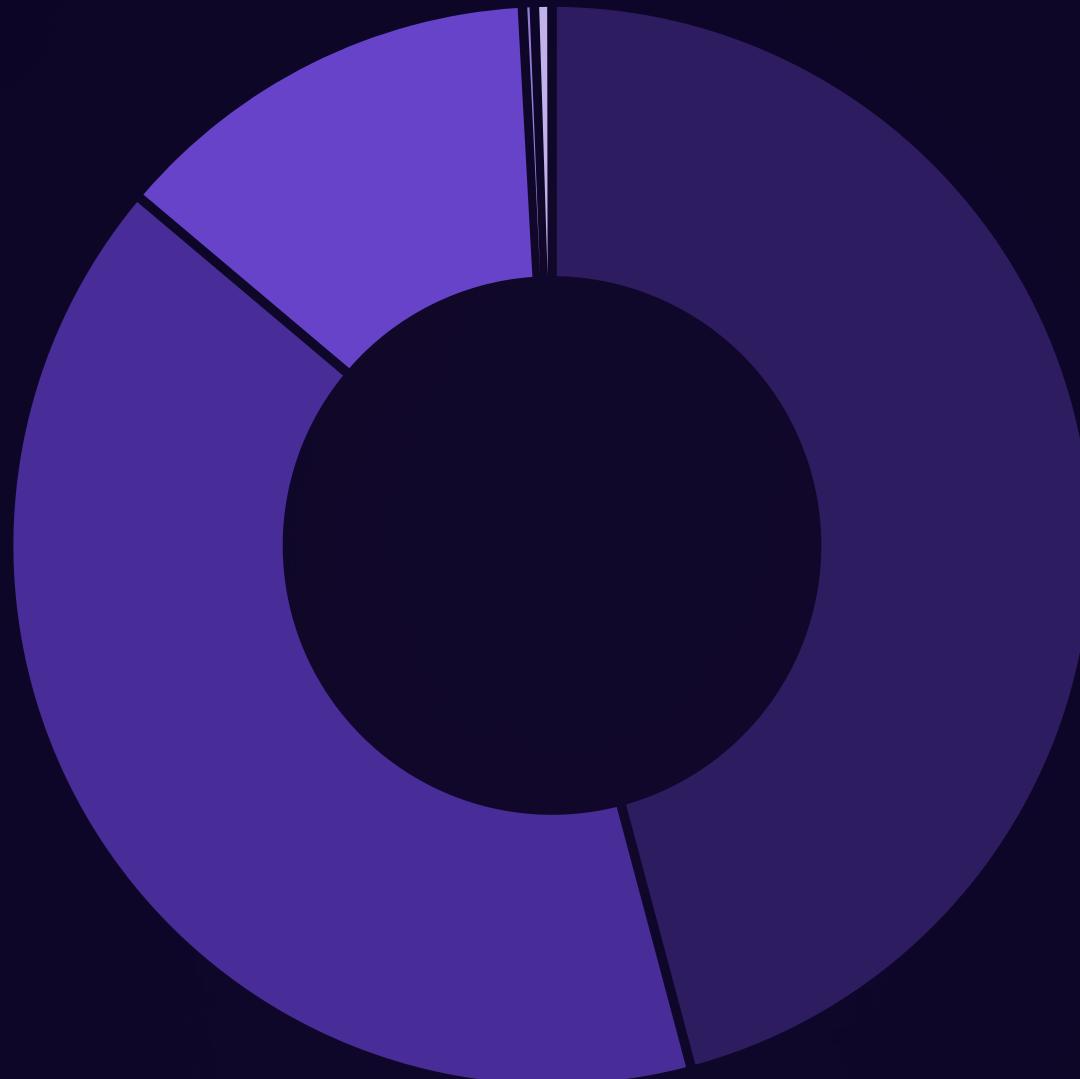
Combined value of all transactions

₹1,674

Average Transaction

Mean transaction value in INR

Payment Categories



■ Merchant Payments

■ P2P Payments

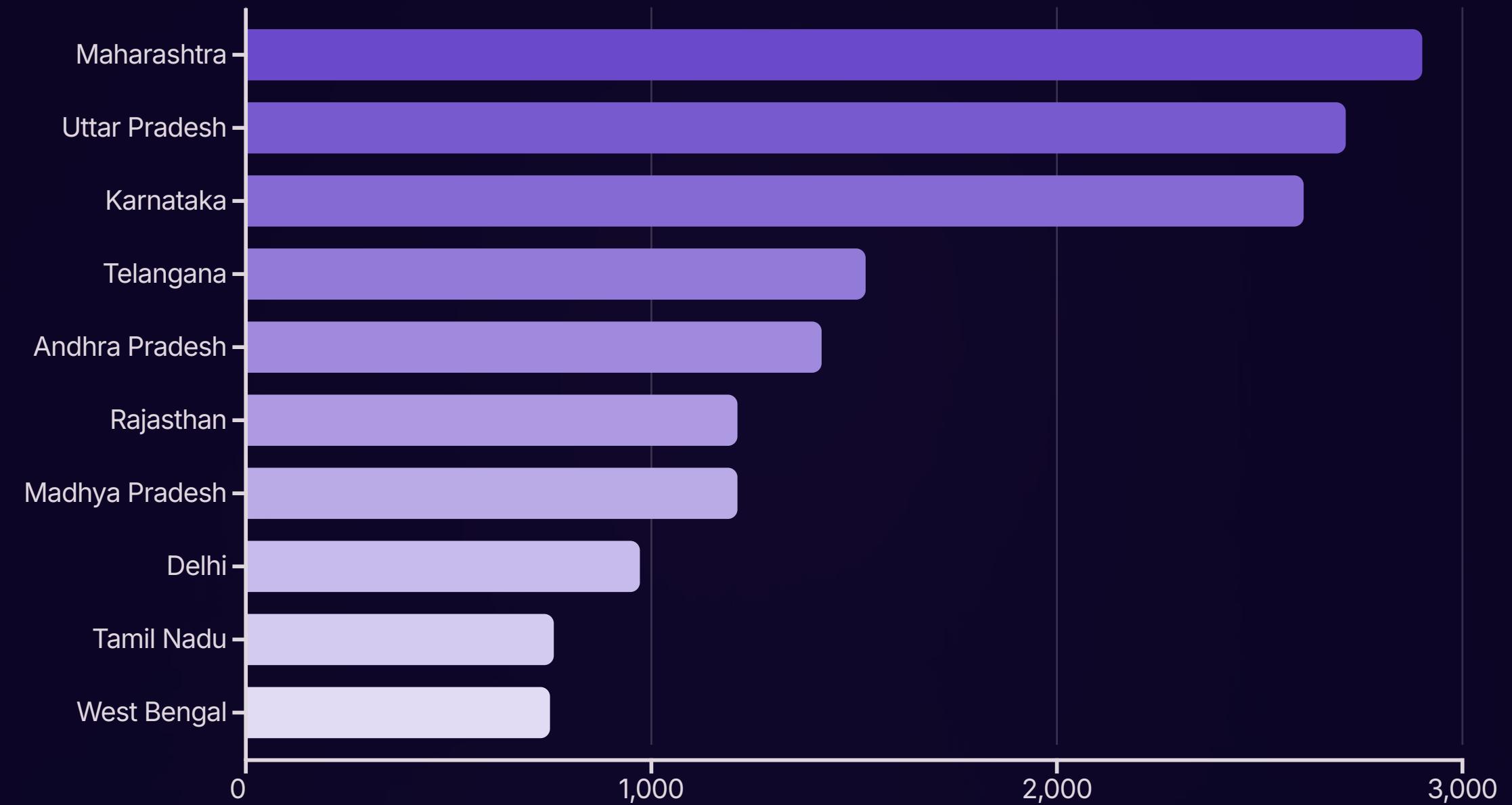
■ Recharge & Bills

■ Financial Services

■ Others

Merchant and peer-to-peer payments dominate transaction volumes, representing the core use cases for PhonePe users.

Top 10 States by Transaction Volume



Geographic Concentration

High-Volume States Lead

Maharashtra, Uttar Pradesh, and Karnataka dominate transaction volumes, reflecting high population density and digital adoption.

These three states alone account for a significant portion of total PhonePe transactions.

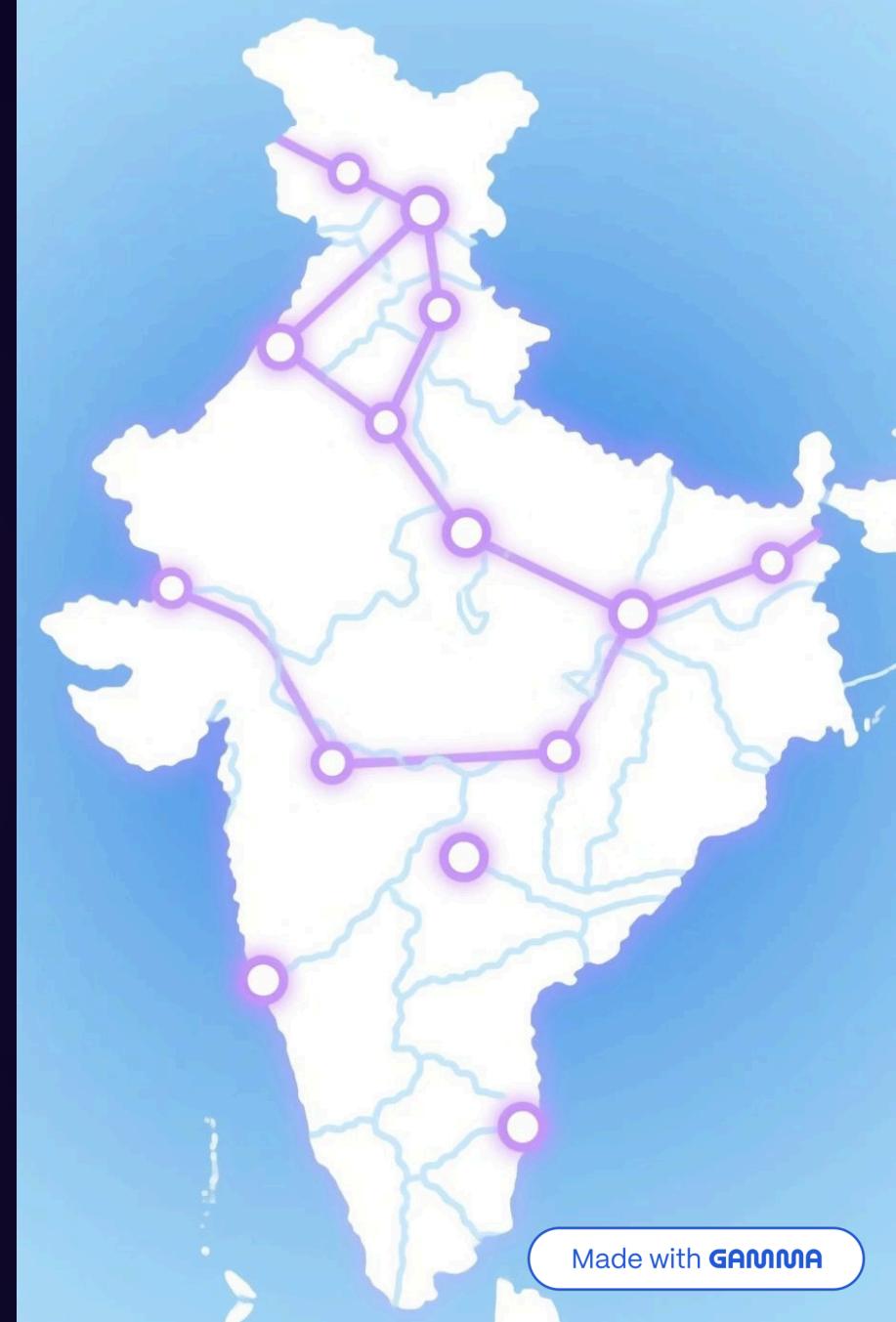
Use dashboard filters to explore quarter-specific and year-specific state performance patterns.

Top 3 States

8,220 Cr transactions combined

Regional Strategy

Focus on digitally active regions





User Metrics

1,132 Cr

Registered Users

Over 11 billion user registrations

612

User Index

Dashboard engagement metric

PhonePe's massive registered user base demonstrates broad adoption across India, positioning it as a leading digital payment platform.

Smartphone Brand Distribution



Apple

Premium segment users



Asus & HMD Global

Mid-range adoption



Infinix & Lava

Budget-friendly devices



Huawei & Lenovo

Diverse brand presence

PhonePe supports a wide range of smartphone brands including Apple, Asus, COOLPAD, Gionee, HMD Global, Huawei, Infinix, Lava, and Lenovo.

Key Insights

Geographic Concentration

Largest transaction volumes concentrated in high-population, digitally active states

Category Dominance

Merchant and P2P payments drive volumes; financial services show growth potential

Massive User Base

Over one billion scale registrations demonstrate broad market penetration

District Opportunities

District-level analysis available through interactive map filters for micro-targeting

Strategic Recommendations



Add Time-Series Analysis

Create Quarter-over-Quarter growth tracking page to identify trends and seasonal patterns



Export District Data

Merge Top_User and Map_User into FACT_UserDistrict for precise micro-segmentation



Regional Strategies

Leverage district map filters for targeted campaigns in high-potential areas



Brand Analysis

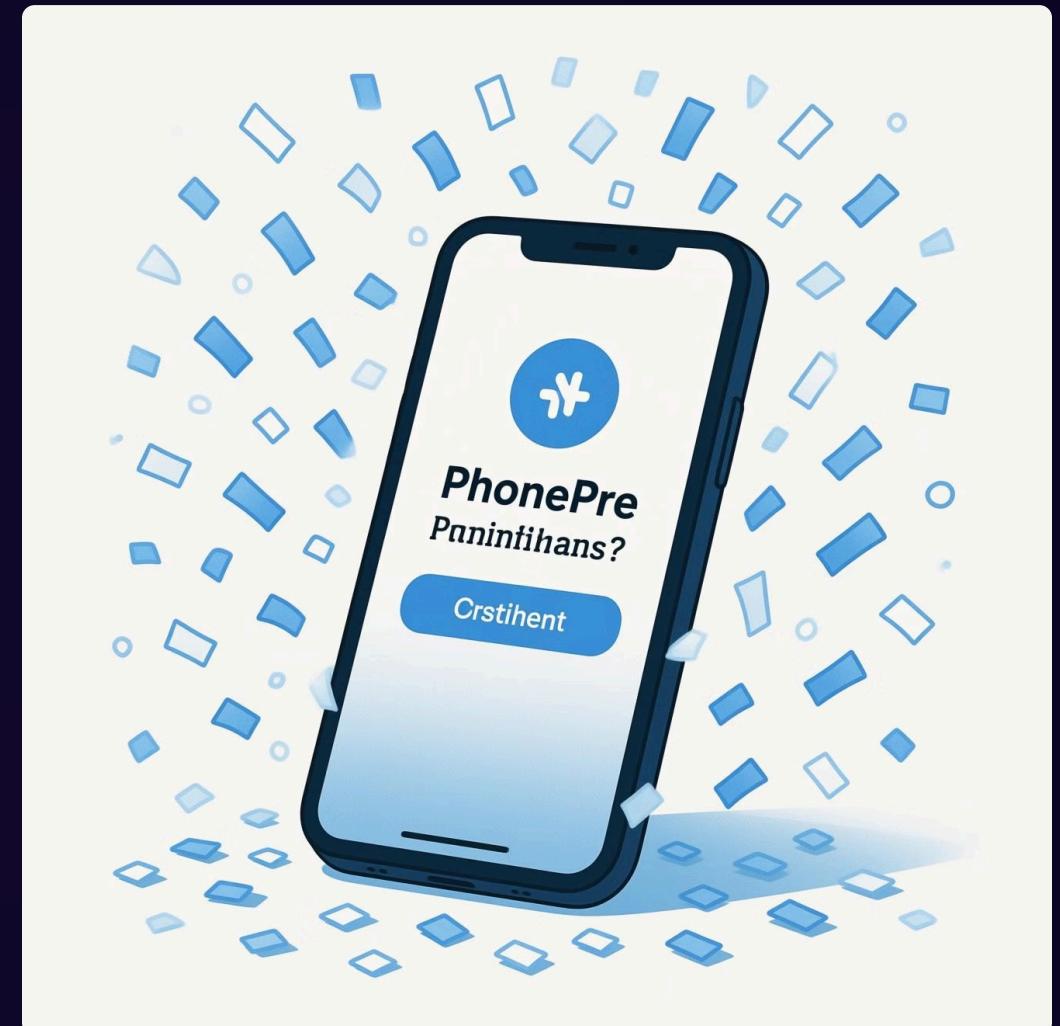
Export brand-level counts to understand device preferences and optimize user experience

Conclusion

PhonePe demonstrates **broad geographic footprint** with transaction volumes concentrated in key states.

Merchant and P2P payment categories are the **largest drivers** of platform activity.

The interactive dashboard enables deep dives into state and quarter-level performance.



Export district-level data to expand analysis and unlock micro-level insights for targeted growth strategies.