

PhonePe Pulse EDA Report

Objective:

The phonepe transaction insights project analyzes india's digital payments landscape using phonepe pulse open data. It reveals patterns in transaction volumes, payment behaviors, insurance adoption, and geographical distributions across states, districts, and pin codes.

These insights aim to assist in strategic decision-making for marketing, user engagement, and product development in the finance/payment sector.

Tech stack:

- SQL & Mysql (data extraction & analysis)
- Streamlit & python (dashboard visualization)
- Plotly express (interactive charts)

Key deliverables:

- State & district level transaction maps
- Category-wise payment insights
- User engagement analysis
- Insurance transaction breakdown

Connect Dashboard:

[Phonepe_Dashboard](#)

Payment Analysis

Summary of Key Insights

- 1. Dominant Payment Types:** Peer-to-peer and Merchant payments lead in transaction value (18.9% share each), indicating high user reliance on these modes.
- 2. State-wise Disparities:** Telangana, Karnataka, and Maharashtra show the highest average transaction values (~250B), while Bihar and Odisha lag behind.
- 3. Transaction Growth:** The Average Transaction Value (ATV) has risen steadily since 2018, peaking in 2024, reflecting expanding digital payment adoption.
- 4. Top Transactions by Value:** The largest transaction category hit **26.6M Cr**, highlighting significant high-value payment flows in specific segments.
- 5. Scale of Operations:** Total transactions exceed **235M**, with a cumulative value of **34.5M Cr**, underscoring PhonePe's massive market penetration.

Actionable Takeaways

- 1. Boost Underperforming States:** Launch targeted campaigns in Bihar, Odisha, and West Bengal to bridge regional adoption gaps.
- 2. Leverage Top Categories:** Expand incentives for Peer-to-peer and Merchant payments to sustain their dominance and user engagement.
- 3. Enhance Financial Services:** Improve visibility and usability of Financial Services transactions to diversify revenue streams.

Insurance Report

Summary of Key Insights

- 1. Explosive Growth:** Insurance premiums surged by **226.9% YoY**, indicating rapid adoption of PhonePe's insurance products.
- 2. Top States:** **Karnataka, Maharashtra, and Telangana** dominate policy sales (1.6M+ policies), while Delhi and Gujarat show strong uptake.
- 3. Urban Focus:** Districts like **Bengaluru Urban, Pune, and Thane** lead in policy distribution, highlighting urban-centric adoption.
- 4. Premium Trends:** Average premium per policy stands at **₹1,362**, with total premiums reaching **₹460.54 Cr** across 36 states.
- 5. Temporal Growth:** Policy sales grew steadily from 2020 to 2024, peaking in 2023–2024, reflecting increased trust in digital insurance.

Actionable Takeaways

- 1. Expand Rural Reach:** Target underserved states (e.g., Bihar, Odisha) with localized campaigns to mirror urban success.
- 2. Leverage Top States:** Double down on Karnataka/Maharashtra by bundling insurance with popular payment services (e.g., merchant transactions).
- 3. Micro-Insurance Products:** Introduce low-premium policies (e.g., ₹500–1,000) to attract first-time users in low-ATV regions.

User Report

Summary of Key Insights

- 1. Massive User Base:** PhonePe has **1.02 billion+ users**, with **Maharashtra** leading (133M users) and **Bengaluru Urban** as the top district (303M users).
- 2. Exponential Growth:** Peak user acquisition occurred in **2022 (372M new users)**, indicating rapid adoption during this period.
- 3. Brand Dominance:** **Xiaomi** leads with **24.9% market share**, followed by Samsung (19.1%) and Vivo (18.4%), reflecting device-driven usage trends.
- 4. Urban Concentration:** Top districts (**Mumbai Suburban, Pune, Hyderabad**) dominate user counts, highlighting urban-centric adoption.
- 5. State-wise Spread:** **Maharashtra, Karnataka, Uttar Pradesh, and Andhra Pradesh** are top states, while Northeastern states show lower penetration.

Actionable Takeaways

- 1. Target High-Growth Regions:** Focus on **Uttar Pradesh, Bihar, and Rajasthan** to replicate Maharashtra/Karnataka's success.
- 2. Xiaomi Partnerships:** Collaborate with Xiaomi for pre-installed PhonePe promotions to leverage its **24.9% market share**.
- 3. Rural Expansion:** Launch vernacular campaigns and incentives in low-penetration states (e.g., Meghalaya, Nagaland).