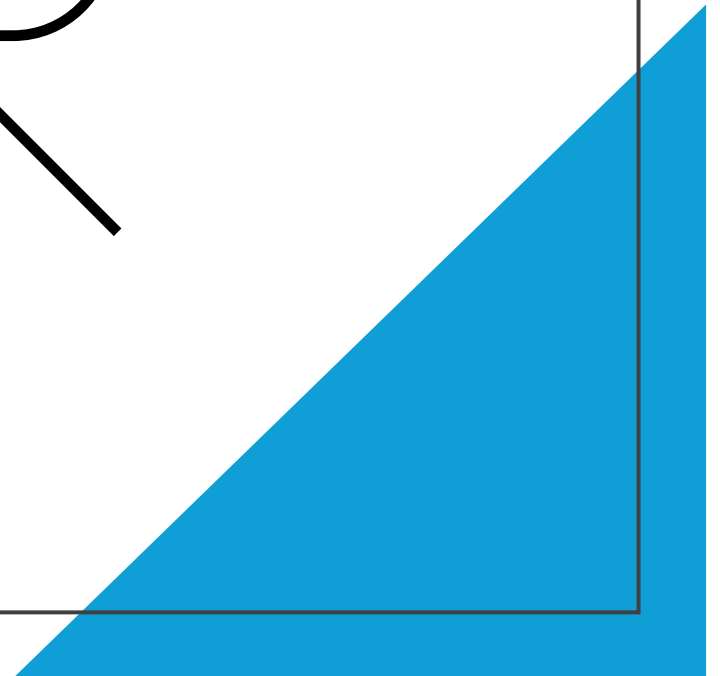
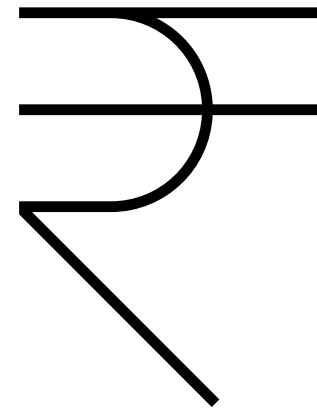


INDIAN E-TRANSACTION INSIGHTS (2013-2024)

SIMRAN SHARMA



OBJECTIVE

- Analyze e-transaction trends (2013–2024) to identify growth patterns, spikes, and dips across states and time periods.
 - Evaluate regional disparities in digital adoption using state-wise transaction rates, highlighting areas for targeted infrastructure improvement.
 - Support policymakers with insights on population-based transaction metrics to advance financial inclusion and digital economy strategies.
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DATASET OVERVIEW

- The dataset for this project is sourced from **Electronic Transaction Aggregation and Analysis Layer** (ETAAL), a platform initiated by the Government of India to monitor digital transactions across states.
- It provides detailed information on the number of e-transactions and transactions per 1000 population for each state from 2013 to 2024.
- This data helps in understanding regional variations in digital payment adoption, the impact of key events like demonetization and the COVID-19 pandemic and provides insights into population-driven transaction trends for effective policymaking and infrastructure development.

Dataset: [NDAP | ETAAL | State-wise Transaction Per 1000 Population](#)

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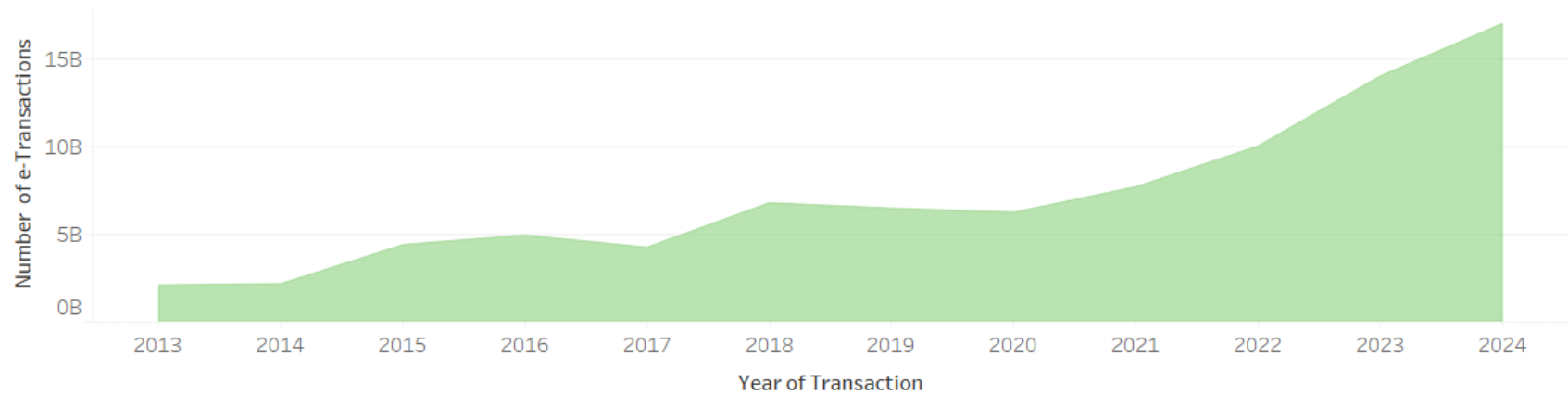
INDIAN E-TRANSACTION INSIGHTS (2013-2024)

Day
(All) ▾

Month
(All) ▾

Year
(All) ▾

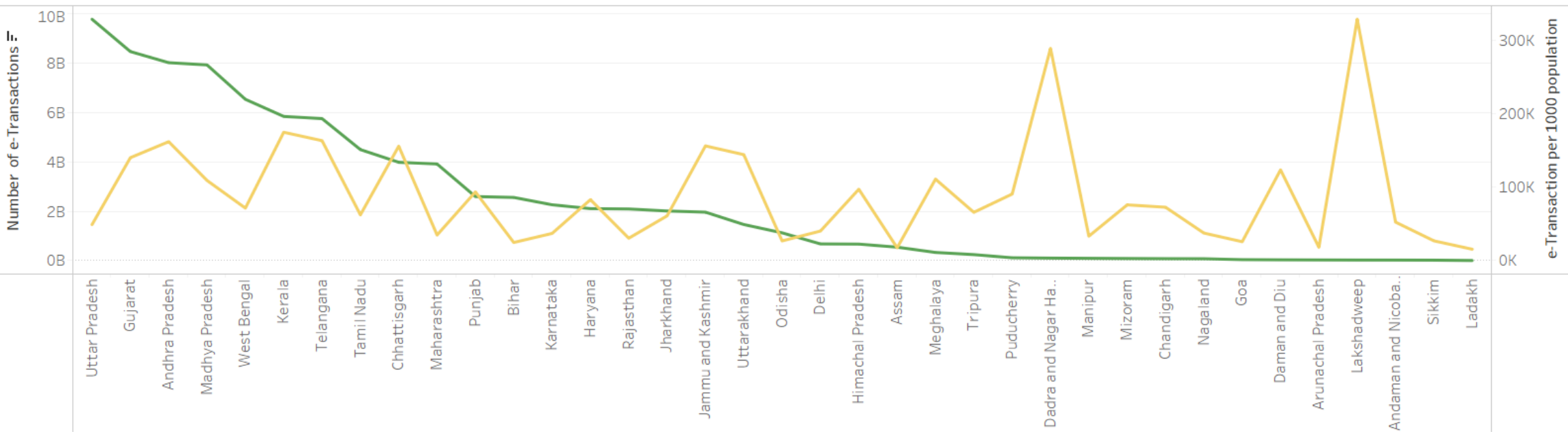
Yearly Trend of e-Transactions



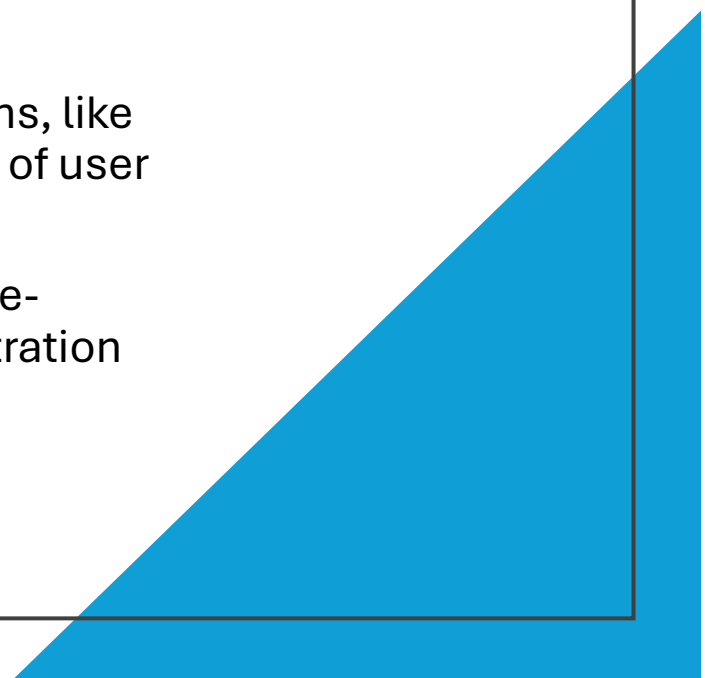
Avg. Population



State-wise Comparison of e-Transactions

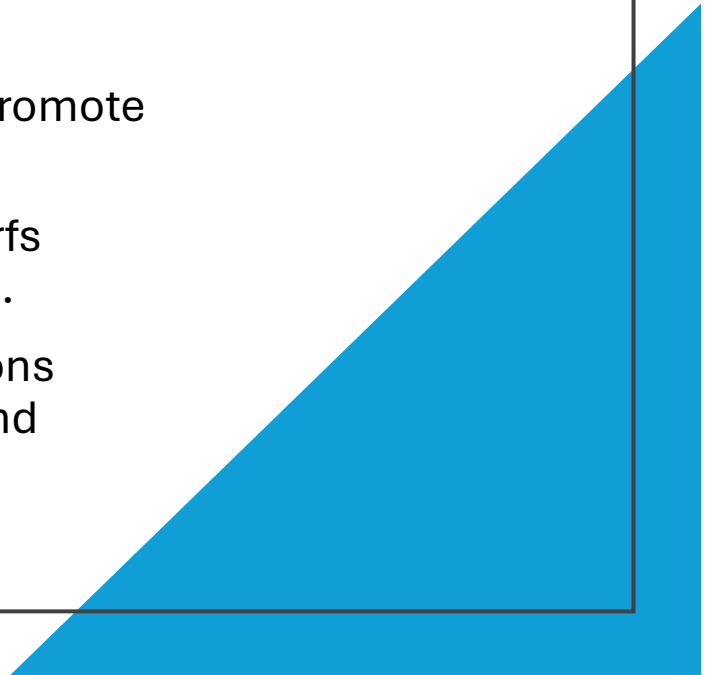


DASHBOARD INSIGHTS – PART 1

- **Rapid Growth in Digital Transactions:** E-transactions show consistent growth, peaking in 2024 with 17 billion transactions, reflecting strong digital adoption trends.
 - **Regional Disparities Evident:** Uttar Pradesh leads in total e-transactions (~9.7B), while Ladakh (~2M) records the lowest, highlighting regional disparities.
 - **Population vs. Transactions Correlation:** States with larger populations, like Uttar Pradesh, dominate in total e-transactions, emphasizing the scale of user base impact.
 - **High Per Capita Transactions in Small States:** Lakshadweep leads in e-transactions per 1000 population (~329K), indicating exceptional penetration in smaller, less-populated regions.
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DASHBOARD INSIGHTS – PART 2

- **Economic Shocks and Adoption Spikes:** The spike in e-transactions during 2016 reflects UPI's launch and demonetization, while the dip in 2020 aligns with the pandemic's economic disruptions.
- **Technological Penetration Success:** Lakshadweep and Dadra & Nagar Haveli's high per capita figures suggest success in spreading digital infrastructure in smaller areas.
- **Policy Implications:** Regional disparity calls for tailored strategies to promote digital inclusion in underserved states like Ladakh and Assam.
- **Population Outliers:** Uttar Pradesh's average population (~199M) dwarfs others, influencing total e-transactions but underperforming per capita.
- **Fostering Digital Ecosystems:** States with strong per capita transactions highlight the importance of targeted digital infrastructure investment and awareness initiatives.



RECOMMENDATIONS

- **For Policymakers:**

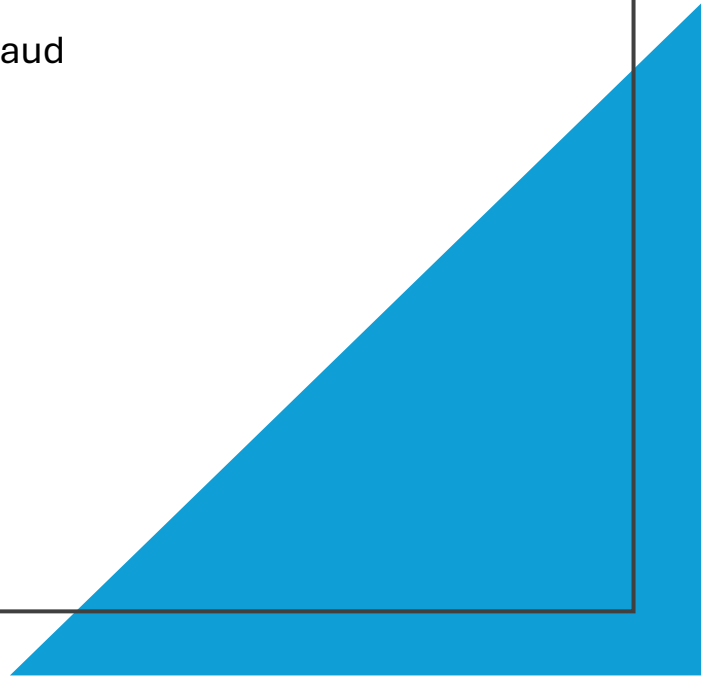
- Enhance digital infrastructure in underserved regions to address regional disparities.
- Promote digital literacy campaigns to increase adoption, especially in rural areas.
- Introduce incentives like tax benefits for businesses embracing digital payments.

- **For Stakeholders:**

- Invest in innovative payment technologies like UPI extensions and AI-powered fraud prevention.
- Partner with government initiatives to boost cashless ecosystems.

- **For the Common Man:**

- Embrace secure digital payment platforms for convenience and transparency.
- Stay vigilant about online fraud and adopt safe payment practices.



CONCLUSION

India's e-transaction trends (2013–2024) showcase a transformative shift toward a digital economy. Spikes during 2016 highlight successful interventions like UPI and demonetization, while dips in 2020 reflect pandemic-induced disruptions.

Insights emphasize the need for inclusive strategies to address regional disparities and strengthen the digital infrastructure, propelling India toward a more accessible and resilient cashless future.

