

1 Business Problem Statement

“Analysis Paytm’s transactional and user data to identify user behaviour patterns, service performance issues, transaction failure reasons, and growth opportunities across different financial services.”

❖ Background

Paytm is a digital payments and financial services platform offering:

- User onboarding
- Money transfers
- Loans
- Insurance
- Mobile recharges & bill payments

Recently, Paytm observed:

- High transaction failures
- Uneven growth across services
- Customer complaints related to payments and loans
- Need to improve revenue and user experience

❖ Business Objectives

The company asked us to:

1. Understand **user growth trends**
2. Analyse **success vs failure rates** across services
3. Identify **top failure reasons**
4. Detect **seasonal and monthly patterns**
5. Improve **operational efficiency**
6. Provide **data-driven recommendations**