

PhonePe Data Insights

Starting with the demand for the app, it has a substantial user base, resulting in a significant amount of data that requires analysis. Analyzing this vast amount of data as a single unit is impractical and time-consuming. Therefore, the data is categorized into several subsets, including:

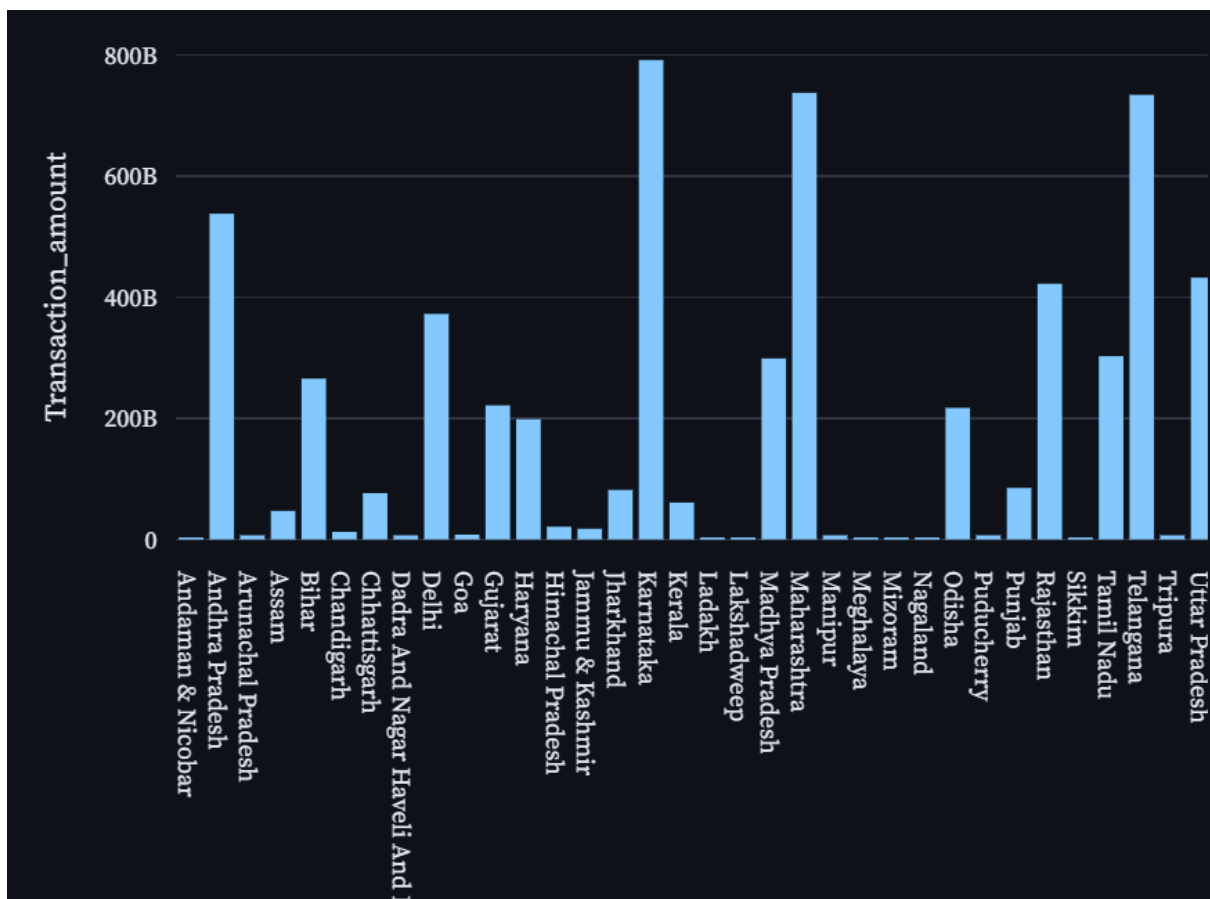
- Aggregated Transaction
- Aggregated User
- Map Transaction
- Map User
- Top Transaction
- Top User

These individual datasets and their relationships with other parameters provide a detailed explanation of how the app's productivity has evolved.

1. Aggregated Transaction

Starting from the year 2018, the transactions amounted to approximately 800 billion INR, with the count of transactions ranging between 600 to 800 million. This marked a significant start for the company, leading it towards profitability. The key states with significant influence include:

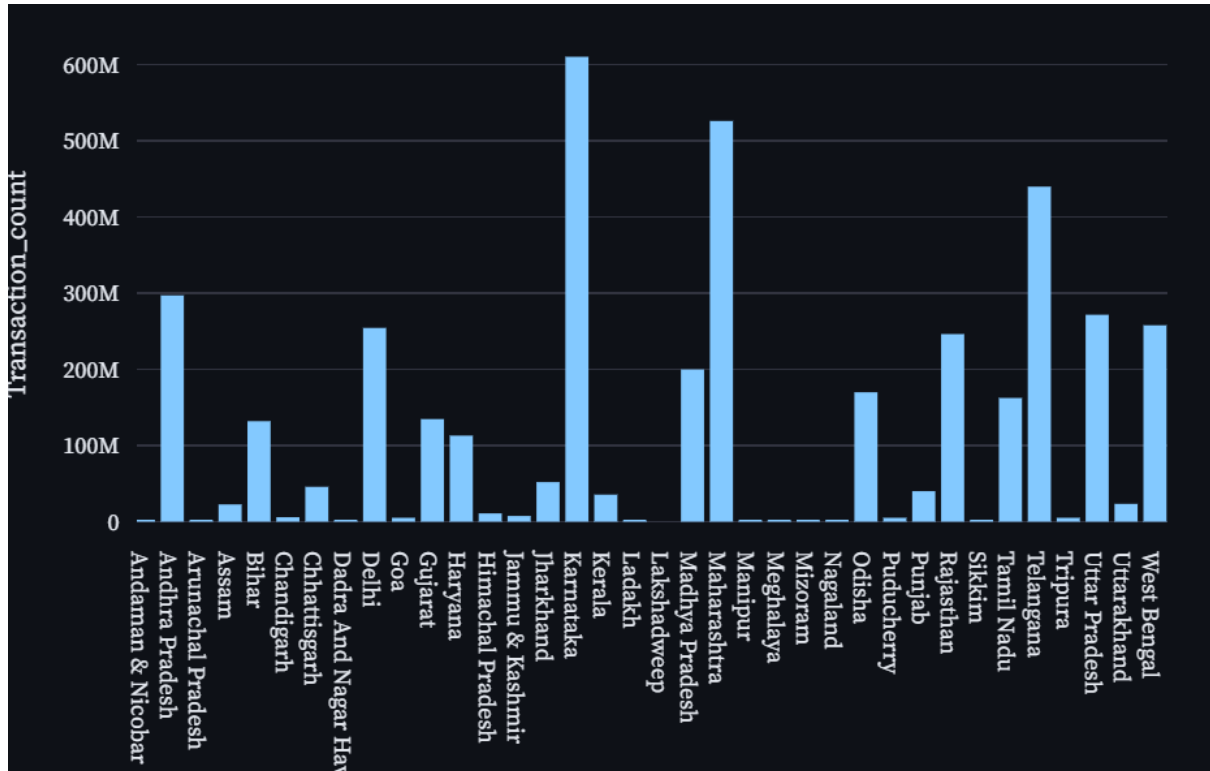
- Maharashtra
- Karnataka
- Telangana
- Andhra Pradesh



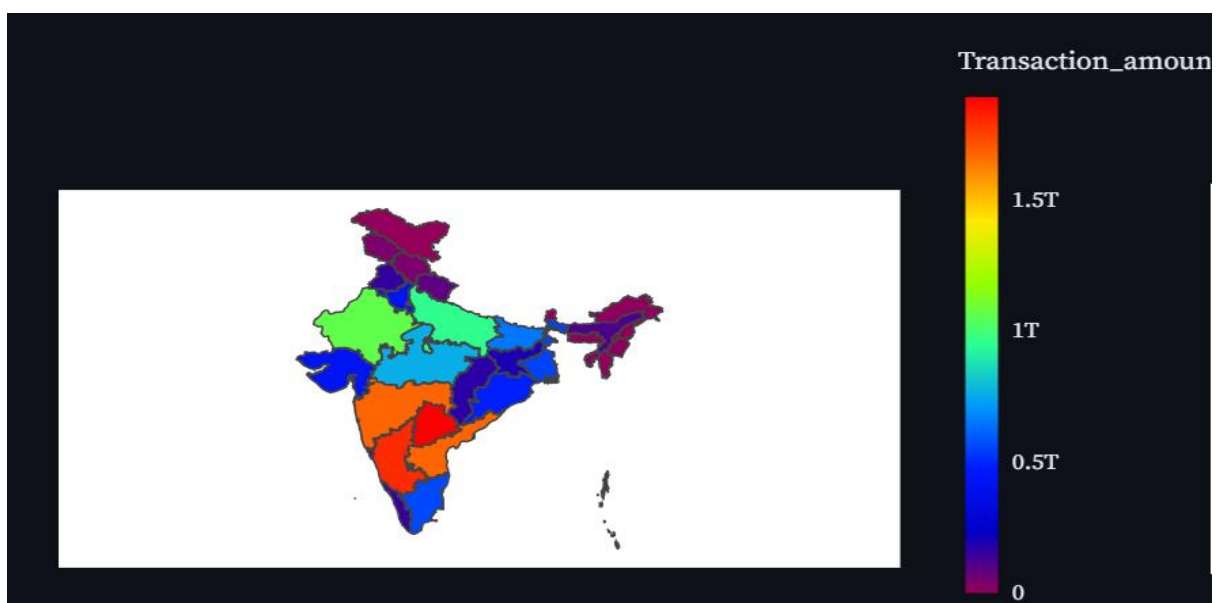
PhonePe Data Insights

It is evident that these areas have shown considerable expansion compared to other states.

For each year, the trend remains consistent, with variations in the peak transaction amounts.



The transaction counts exhibit similar trends to the transaction amounts. Notably, in 2020, the transaction amount reached approximately 1.5 trillion INR, which is a groundbreaking record. The transaction count also hit a billion during the same period. This surge can be attributed to the COVID-19 pandemic, which increased both transaction amounts and counts. Even states with lower initial records showed significant changes in transaction amounts.

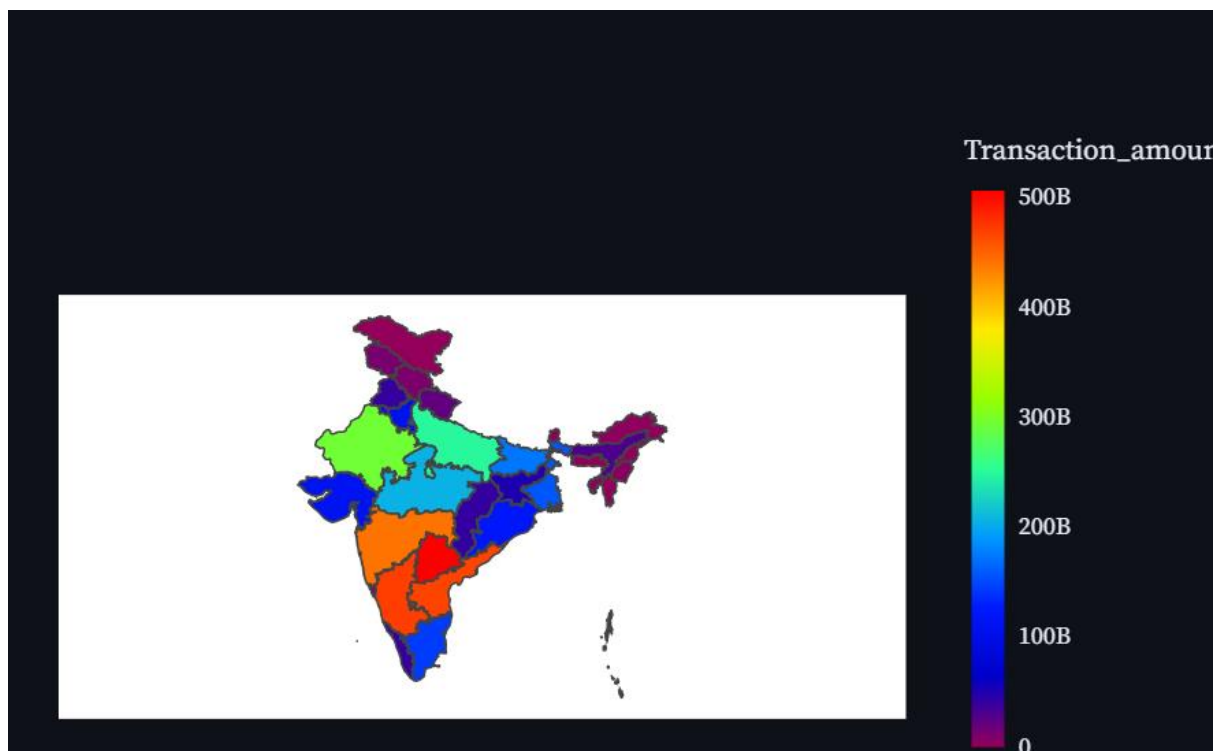


PhonePe Data Insights

The heat map above illustrates the states with registered transactions around trillion rupees.

- Quartile Analysis

In 2020, the third quartile had the most significant influence on the growth in transaction amounts. Compared to other quartiles, this quartile saw a dramatic increase from around 300 billion to 500 billion INR, indicating its strong impact for the year.

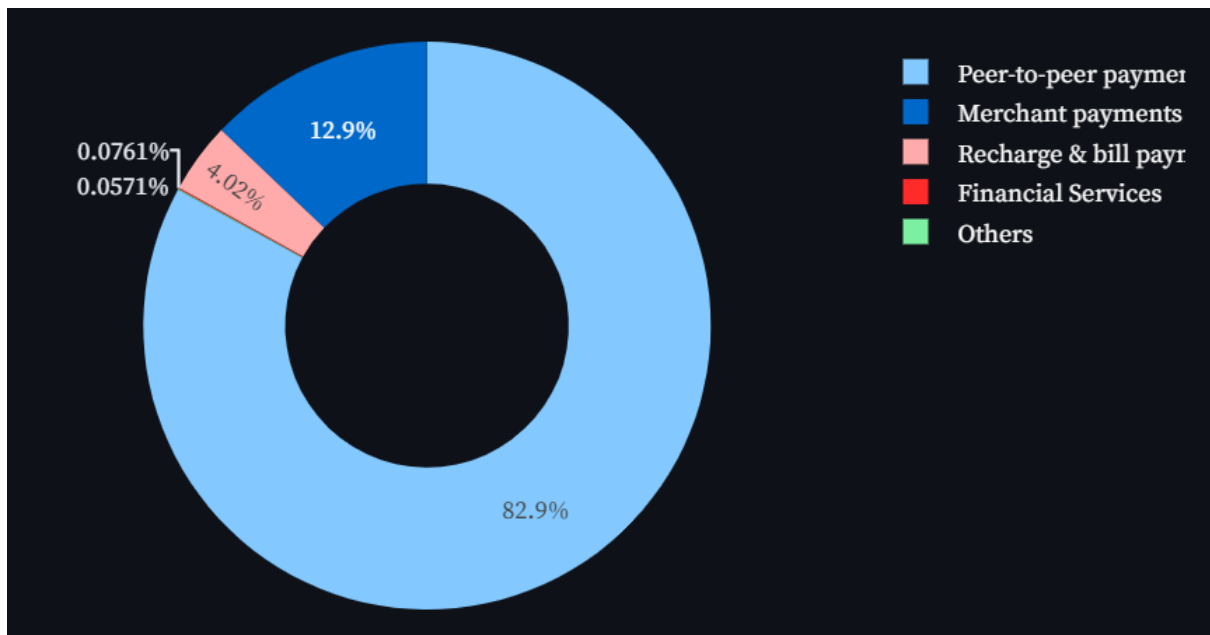


Across all categories, peer-to-peer transactions dominate, suggesting that most transactions occur between individuals rather than between individuals and businesses like doctors, medical shops, or other emergency services.

- Regional Analysis

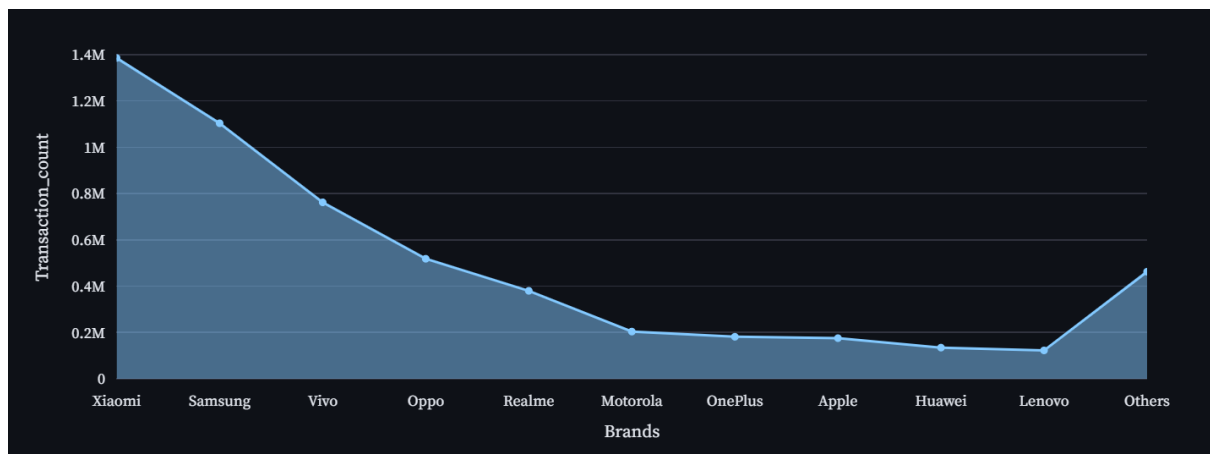
The donut chart for Karnataka, one of the most influential states, indicates a similar trend across other states. This data suggests that the southern part of the country has a higher literacy rate than the northern part. This higher literacy rate likely contributes to the transition from cash transactions to online transactions, which requires greater awareness.

PhonePe Data Insights



1. Aggregated User

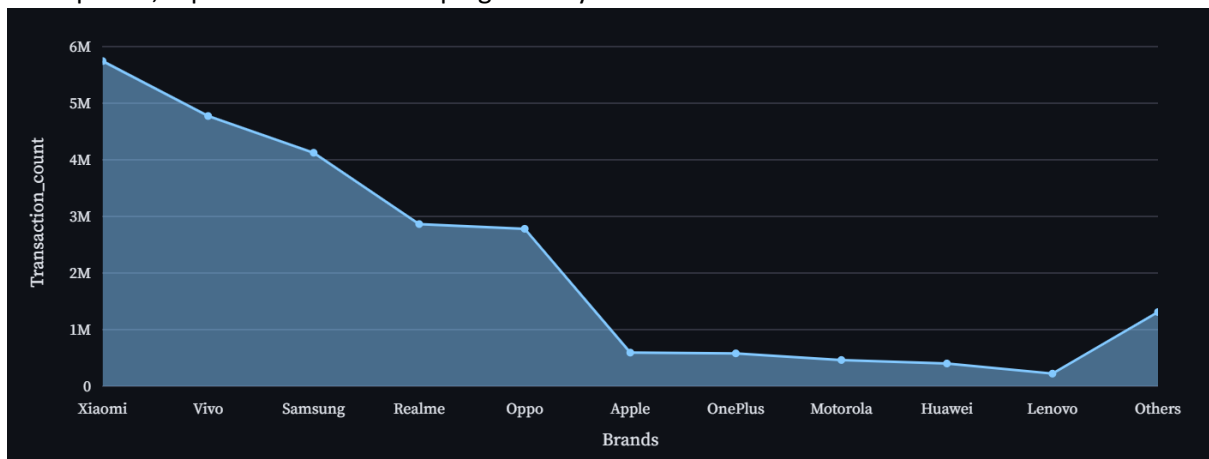
In terms of aggregated users, Xiaomi is leading the Indian smartphone market, followed by Vivo and Samsung. From 2018 to the latest available data, Xiaomi has shown a consistently increasing trend in the Indian market.



More than 80 million people in India use Xiaomi smartphones, with Vivo and Samsung trailing behind. The premium brand Apple ranks last. This indicates that Xiaomi, being the most affordable

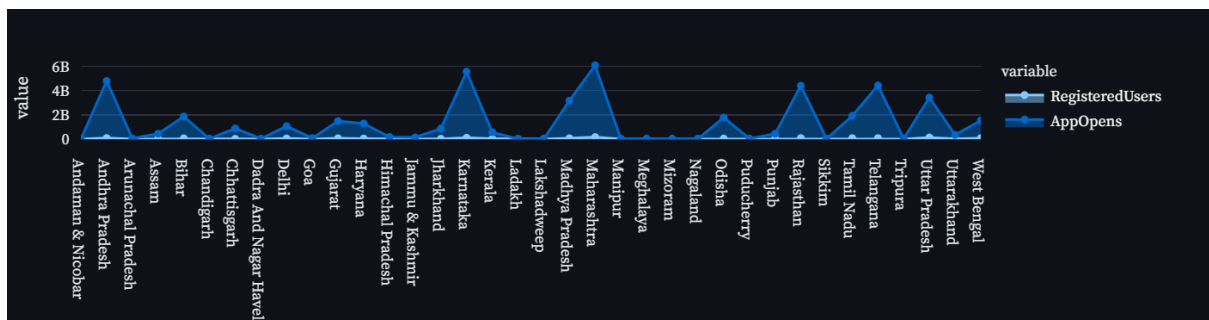
PhonePe Data Insights

smartphone, is preferred in a developing country like India.



2. Map Transaction

Next, we analyze the data district-wise to understand their contribution to the state transaction amounts. Leading districts include:



Visakhapatnam

Bengaluru Urban

Pune

Thane

Mumbai

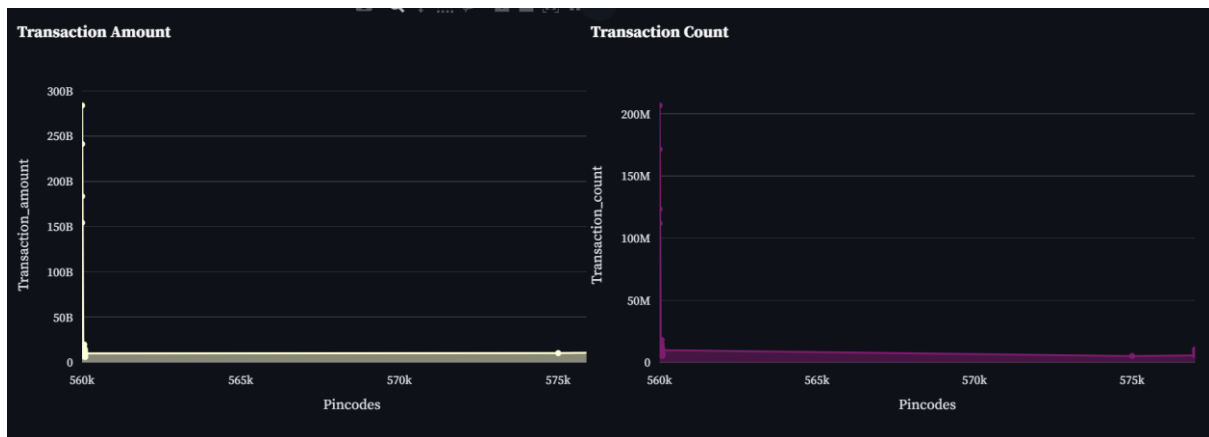
These districts range from billions to trillions in transaction amounts.

The trend for registered users and app openings follows a consistent pattern across different states each year.

PhonePe Data Insights

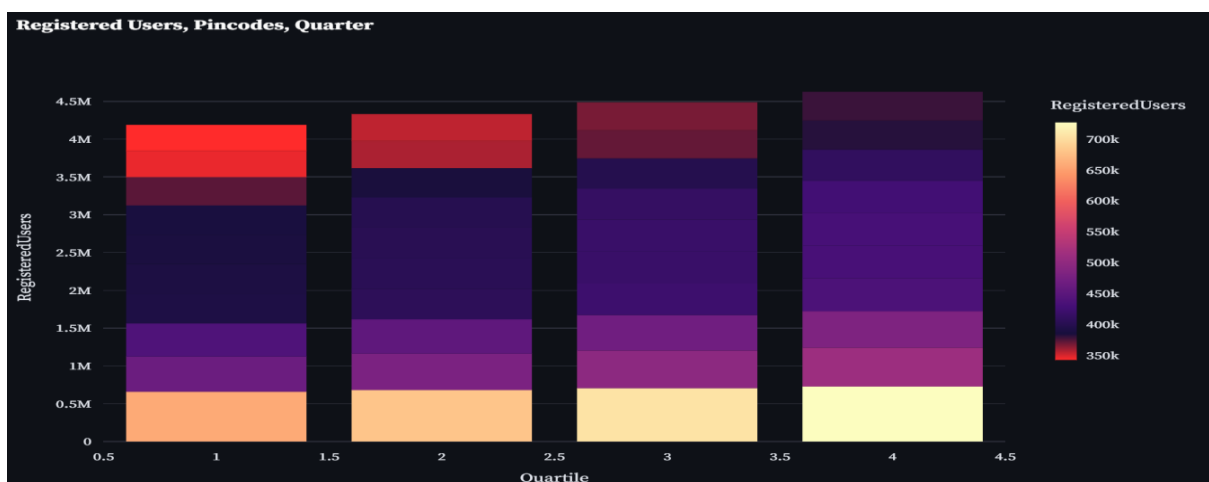
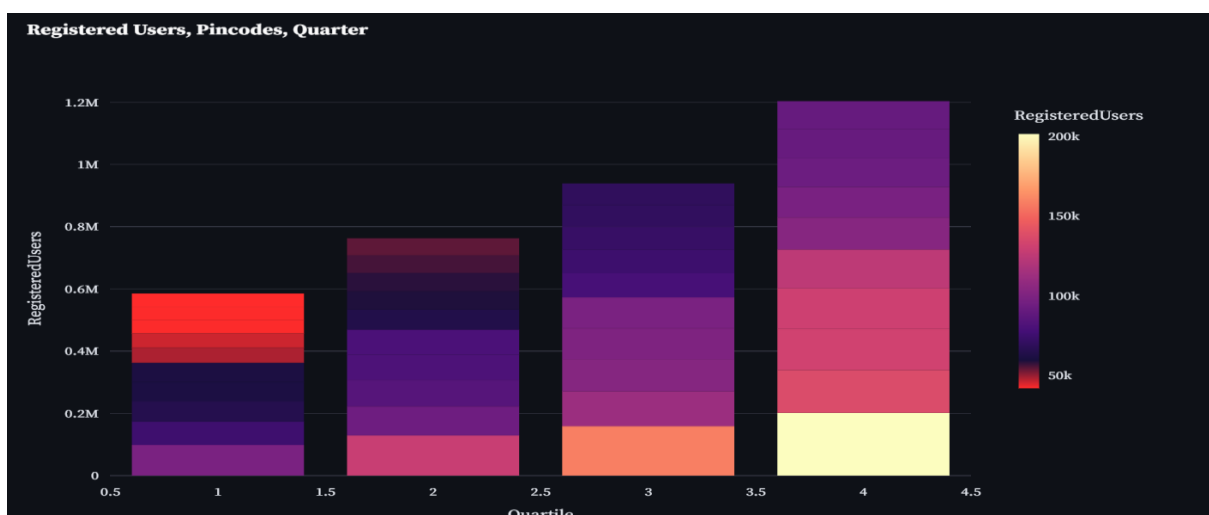
3. Top Transaction

This data includes a pincode-wise analysis for each state, with trends detailed by quartiles.



4. Top User

User analysis reveals that the number of registered users at the beginning of 2018 was low, but by the fourth quarter, there was a significant increase in app openings and registered users. This upward trend continued in subsequent years.



PhonePe Data Insights

5. Summary

In summary, PhonePe is the leading market app in India, continuously expanding its market share year by year with user-friendly features and ease of use.