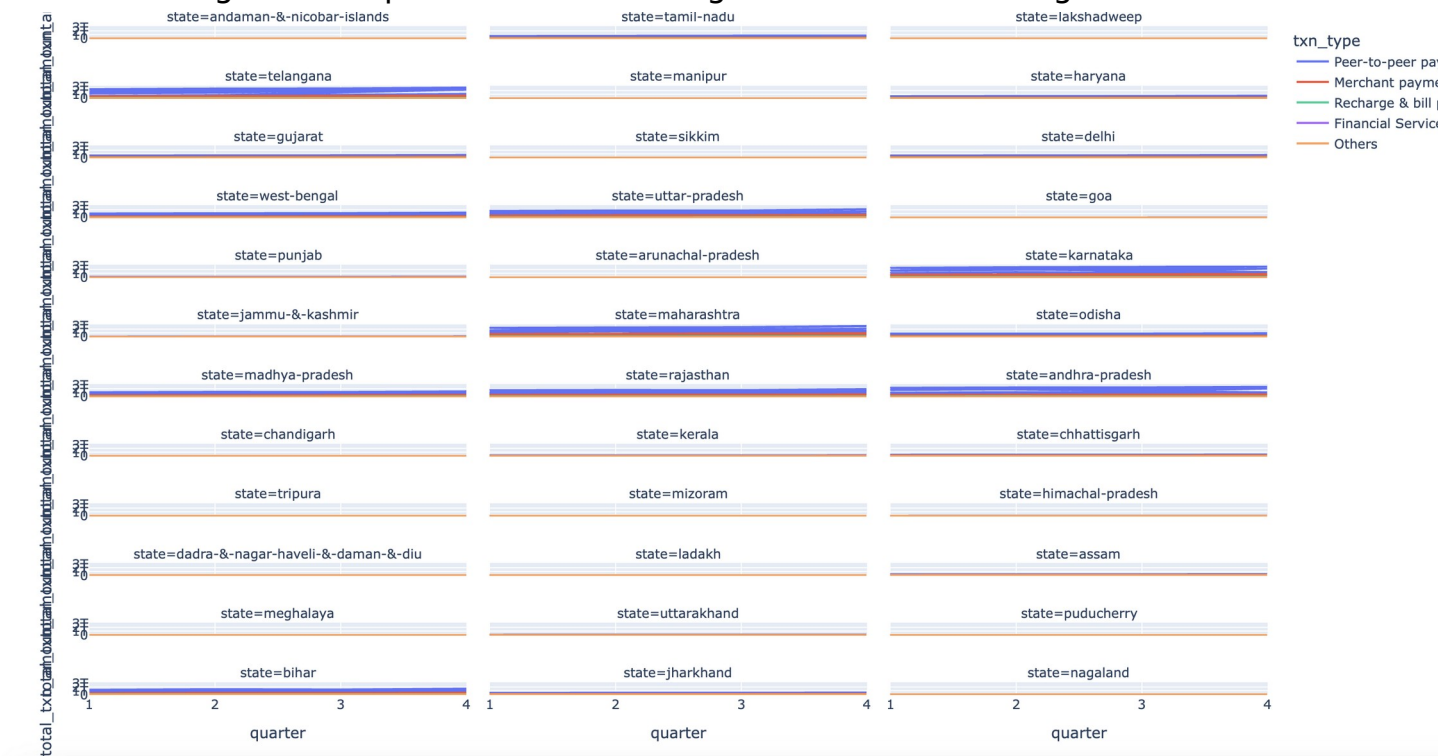


1. Decoding Transaction Dynamics on PhonePe

Scenario

PhonePe, a leading digital payments platform, has recently identified significant variations in transaction behavior across states, quarters, and payment categories. While some regions and transaction types demonstrate consistent growth, others show stagnation or decline. The leadership team seeks a deeper understanding of these patterns to drive targeted business strategies.



Insights

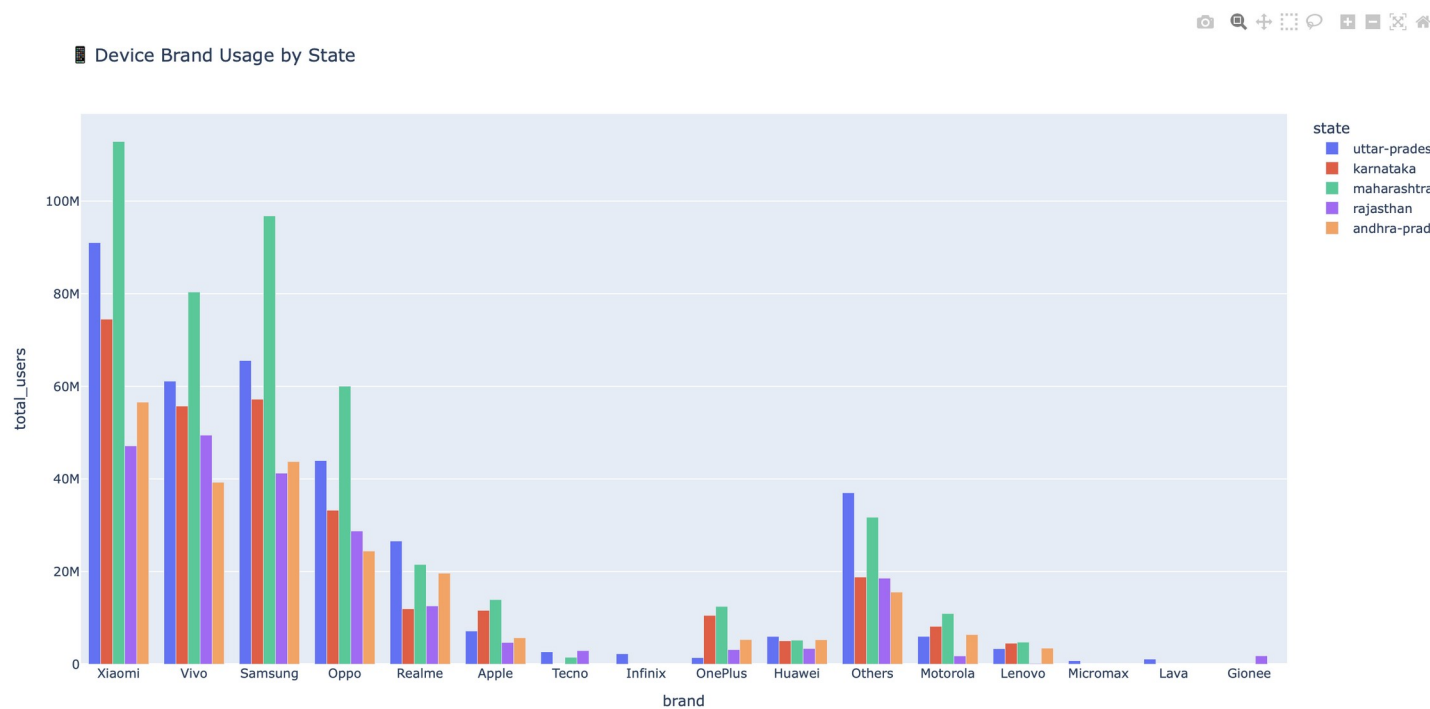
The image displays transaction trends across various Indian states and union territories, categorized by transaction type (peer-to-peer payments, merchant payments, recharge & bill payments, financial services, and others) over four quarters. A dominant pattern across nearly all regions is the overwhelming prevalence of "Peer-to-peer payments" compared to other transaction types, indicated by the prominent blue line. "Merchant payments" and "Recharge & bill payments" show a consistent, albeit much smaller, presence, while "Financial Services" and "Others" are almost negligible in most states. Although the scale of transactions varies significantly between states, the *proportionate* dominance of peer-to-peer transactions remains largely consistent, suggesting

a widespread reliance on direct transfers across India. The relatively flat lines for all transaction types over the four quarters in most regions indicate a stable, rather than rapidly changing, usage pattern within this timeframe.

2. Device Dominance and User Engagement Analysis

Scenario

PhonePe aims to enhance user engagement and improve app performance by understanding user preferences across different device brands. The data reveals the number of registered users and app opens, segmented by device brands, regions, and time periods. However, trends in device usage vary significantly across regions, and some devices are disproportionately underutilized despite high registration numbers.



This bar chart illustrates "Device Brand Usage by State," focusing on five major Indian states: Uttar Pradesh, Karnataka, Maharashtra, Rajasthan, and Andhra Pradesh. Xiaomi emerges as the most widely used brand across all these states, with Maharashtra showing the highest number of Xiaomi users, followed closely by Uttar Pradesh. Samsung also demonstrates strong usage, particularly in Maharashtra and Uttar Pradesh. While other brands like Vivo, Oppo, and Realme have significant user bases, their numbers are generally lower than Xiaomi and Samsung. Notably, Apple, though a premium brand, has a comparatively small user base across these states, indicating a preference for more budget-friendly or mid-range devices. The "Others" category also shows a substantial number of users, suggesting a diverse market beyond the

top few brands, and highlighting the fragmented nature of the mobile device market in these regions.

3. Insurance Penetration and Growth Potential Analysis

Scenario

PhonePe has ventured into the insurance domain, providing users with options to secure various policies. With increasing transactions in this segment, the company seeks to analyze its growth trajectory and identify untapped opportunities for insurance adoption at the state level. This data will help prioritize regions for marketing efforts and partnerships with insurers.

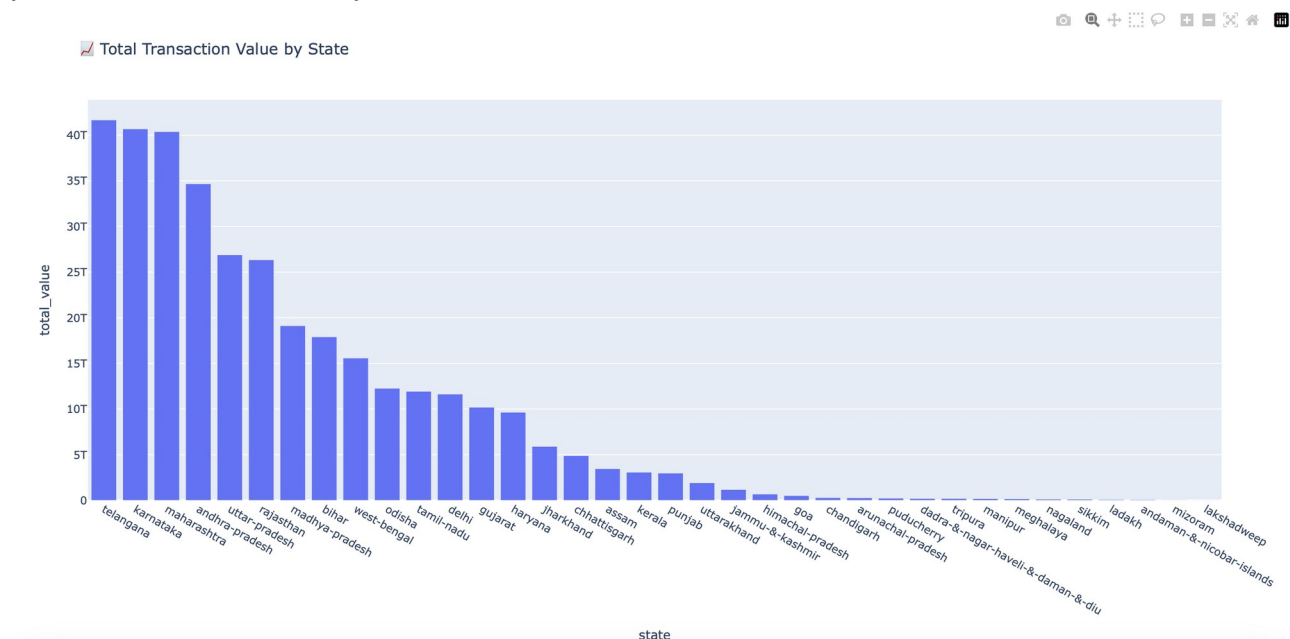


This image displays "Insurance Transaction Trends by State & Type" across numerous Indian states and union territories. A striking observation is that for every listed state and territory, the only visible transaction type is "Insurance," represented by a flat blue line. This indicates either a complete dominance of insurance transactions over any other types that might have been tracked or, more likely, that this specific visualization is filtered to exclusively show insurance transactions. The flat horizontal lines across all quarters and all states suggest a remarkably consistent transaction volume for insurance, with no significant quarterly fluctuations or dramatic differences in the overall trend between different regions during the observed period.

4. Transaction Analysis for Market Expansion

Scenario

PhonePe operates in a highly competitive market, and understanding transaction dynamics at the state level is crucial for strategic decision-making. With a growing number of transactions across different regions, the company seeks to analyze its transaction data to identify trends, opportunities, and potential areas for expansion.



This bar chart titled "Total Transaction Value by State" provides a clear ranking of Indian states and union territories based on their total transaction value. Telangana and Karnataka lead significantly, exhibiting the highest transaction values, followed by Maharashtra and Andhra Pradesh. Uttar Pradesh and Rajasthan also show substantial transaction volumes, though less than the top four. The values then progressively decrease, with states like Bihar, West Bengal, Odisha, and Tamil Nadu demonstrating moderate transaction values. Towards the right end of the chart, states and union territories such as Nagaland, Mizoram, Ladakh, Sikkim, and Andaman & Nicobar Islands show the lowest total transaction values, indicating significantly less economic activity or digital transaction penetration compared to the leading states. The general trend is a steep decline in total transaction value as one moves from the top-performing states to the bottom, highlighting regional disparities in transaction activity.

5. User Engagement and Growth Strategy

Scenario

PhonePe seeks to enhance its market position by analyzing user engagement across different states and districts. With a significant number of registered users and app opens, understanding user behavior can provide valuable insights for strategic decision-making and growth opportunities.

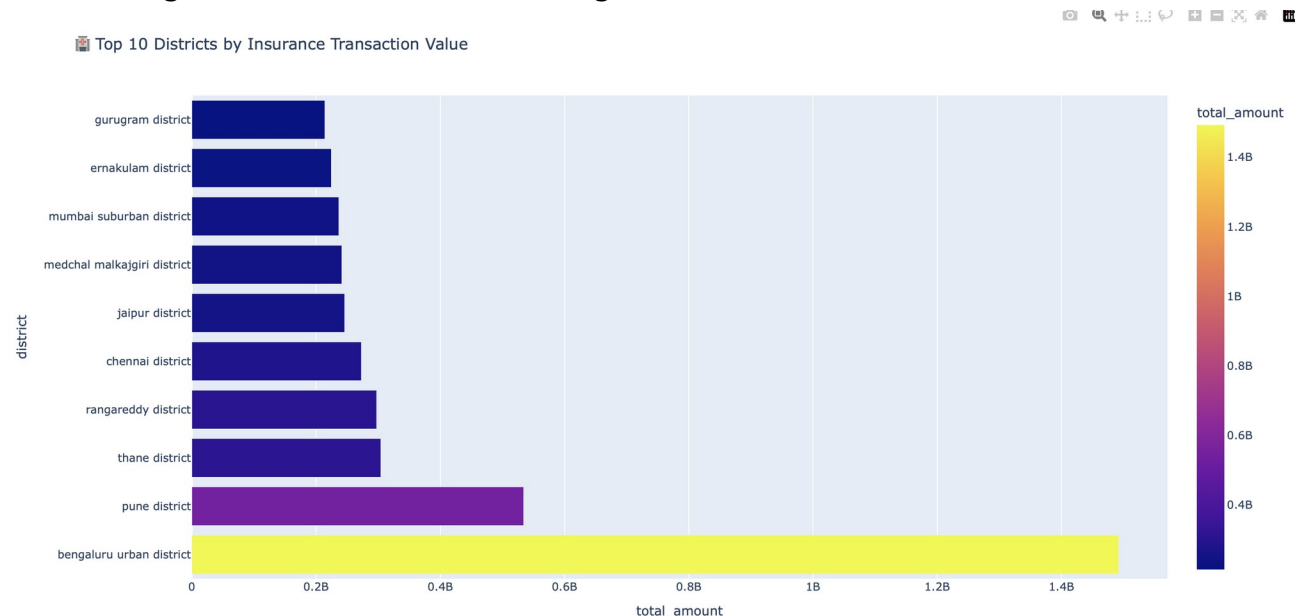


This scatter plot, titled "User Engagement: App Opens vs Registrations," visualizes the relationship between "total_users" (likely representing registrations) and "total_opens" (app opens) across various Indian states. Each dot represents a state, with its color corresponding to a specific state as detailed in the legend. There's a clear positive correlation, indicating that states with more total users generally also have more app opens. The distribution of dots suggests a wide range in both user base and app engagement across states. Some states, particularly those with higher user numbers (e.g., in the 60M-70M range), show significant app opens, reaching up to around 5.5-6.0B. Conversely, many states clustered in the lower left corner have fewer users and proportionally fewer app opens. The varying sizes of the dots are not explained but might represent another metric, like average opens per user or a similar engagement indicator, though without a legend, this is speculative.

6. Insurance Engagement Analysis

Scenario

PhonePe aims to analyze insurance transactions across various states and districts to understand the uptake of insurance services among users. This analysis will provide insights into user behavior, market demand, and potential areas for growth in insurance offerings.

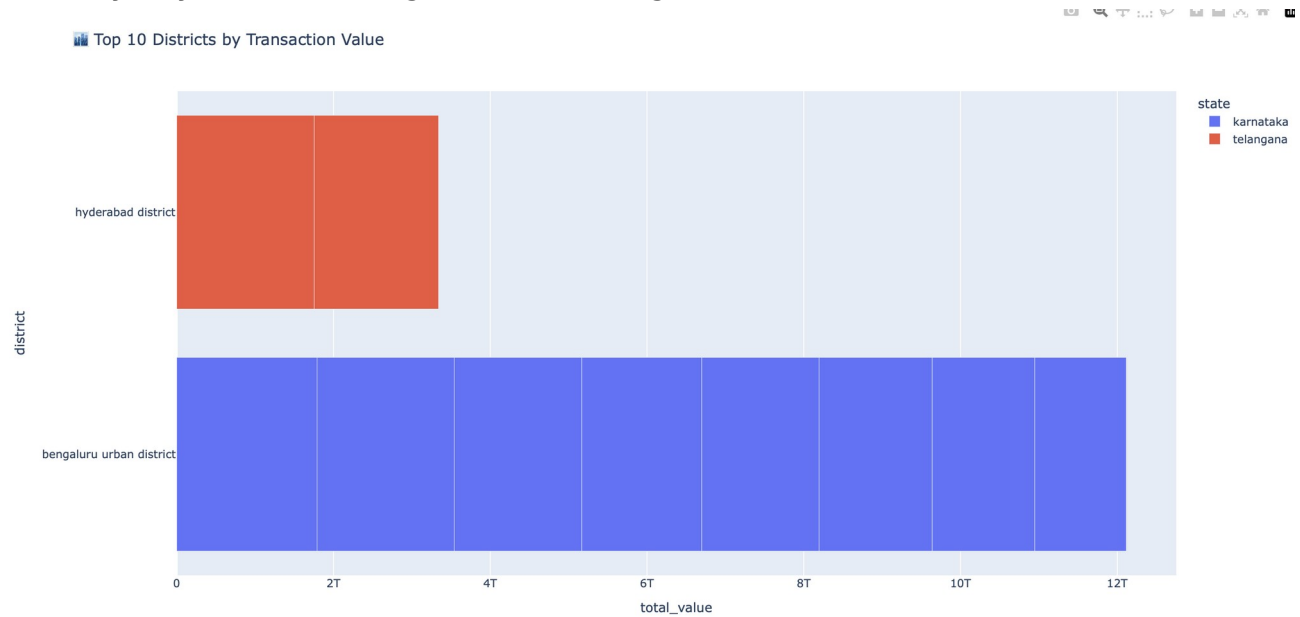


This horizontal bar chart, titled "Top 10 Districts by Insurance Transaction Value," clearly highlights the districts with the highest total insurance transaction amounts. Bengaluru Urban District stands out significantly with the largest total amount, nearing 1.6 billion (likely Indian Rupees, given the context of previous charts). Pune District follows as the second highest, though its transaction value is considerably less than Bengaluru Urban. The remaining eight districts – Thane, Rangareddy, Chennai, Jaipur, Medchal Malkajgiri, Mumbai Suburban, Ernakulam, and Gurugram – show relatively similar and lower transaction values compared to Bengaluru Urban and Pune. The color gradient on the right, ranging from purple to yellow, visually reinforces the higher transaction values in yellow and lower in purple, aligning with the bar lengths. This chart underscores the concentration of high-value insurance transactions in a few key urban centers, particularly Bengaluru and Pune.

7. Transaction Analysis Across States and Districts

Scenario

PhonePe is conducting an analysis of transaction data to identify the top-performing states, districts, and pin codes in terms of transaction volume and value. This analysis will help understand user engagement patterns and identify key areas for targeted marketing efforts.

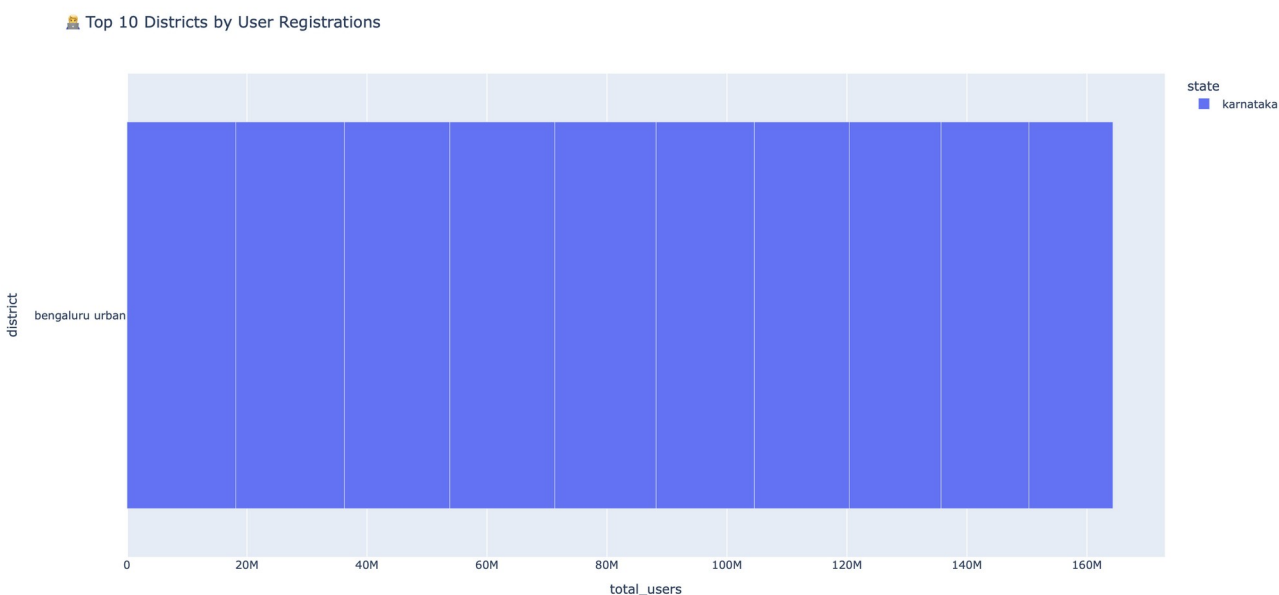


This horizontal bar chart, titled "Top 10 Districts by Transaction Value," focuses on just two districts: Bengaluru Urban District and Hyderabad District. Bengaluru Urban District, representing Karnataka (blue bar), displays an exceptionally high total transaction value, reaching approximately 12 Trillion (12T). Hyderabad District, representing Telangana (orange bar), also shows a substantial transaction value, but it is significantly lower than Bengaluru Urban, at around 3.5 Trillion. This chart starkly highlights the immense dominance of Bengaluru Urban District in terms of total transaction value compared to Hyderabad, suggesting it is a major hub for economic and digital transactions. The limited number of districts presented implies that these two are likely the absolute top performers, or the visualization has been filtered to show only these two for comparative purposes.

8. User Registration Analysis

Scenario

PhonePe aims to conduct an analysis of user registration data to identify the top states, districts, and pin codes from which the most users registered during a specific year-quarter combination. This analysis will provide insights into user engagement patterns and highlight potential growth areas.

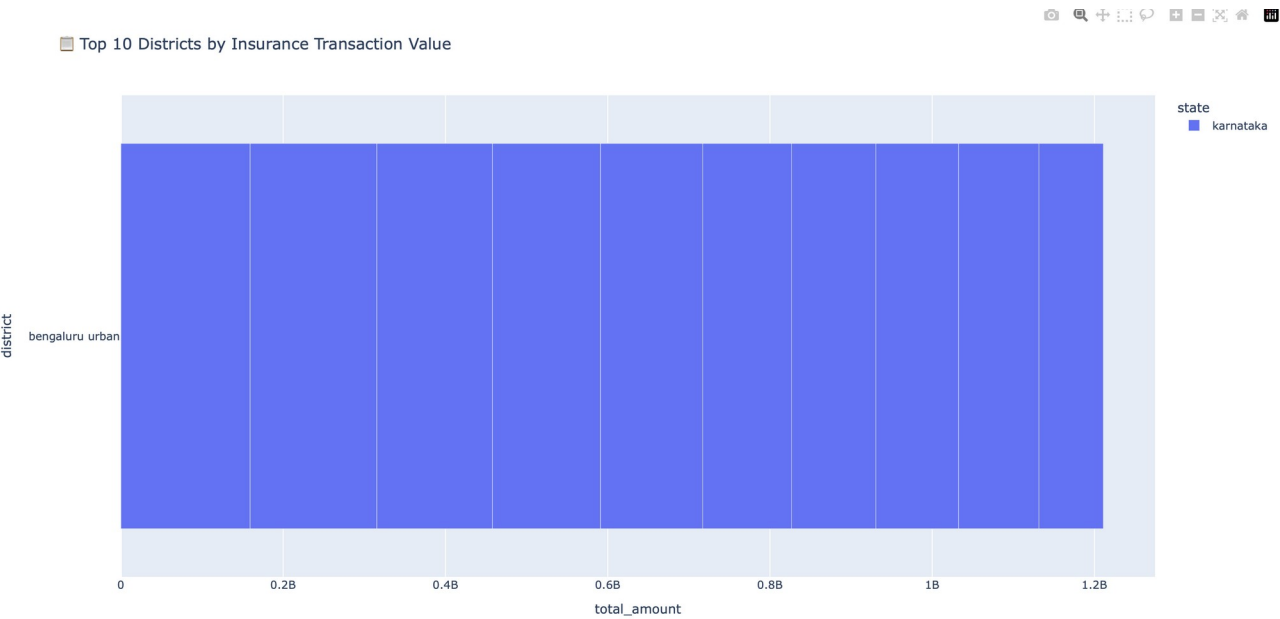


This horizontal bar chart, titled "Top 10 Districts by User Registrations," is highly focused, showcasing only one district: Bengaluru Urban. Representing the state of Karnataka, Bengaluru Urban District demonstrates an exceptionally high number of user registrations, reaching approximately 160 million (160M). The singular presence of Bengaluru Urban in a chart ostensibly designed for the "Top 10 Districts" strongly implies that this district far surpasses all others in user registrations, making it an overwhelmingly dominant hub for user activity, likely digital or platform-based registrations. The blue color of the bar consistently indicates its association with the state of Karnataka.

9. Insurance Transactions Analysis

Scenario

PhonePe aims to analyze insurance transactions to identify the top states, districts, and pin codes where the most insurance transactions occurred during a specific year-quarter combination. This analysis will help in understanding user engagement in the insurance sector and informing strategic decisions.



This horizontal bar chart, titled "Top 10 Districts by Insurance Transaction Value," exclusively features Bengaluru Urban District. The chart indicates that Bengaluru Urban, representing the state of Karnataka, has an extremely high total insurance transaction amount, reaching approximately 1.2 Billion (1.2B). The singular presence of Bengaluru Urban in a "Top 10" chart suggests its overwhelming dominance in the insurance transaction sector compared to all other districts. This highlights Bengaluru Urban as a primary hub for insurance-related financial activity, far surpassing others in transaction volume.