

## **1. Abstract**

This report offers a comprehensive analysis of transactions conducted by Kapwise, a rapidly growing fintech startup headquartered in New Delhi. The analysis spans a 15-day duration and is centered on key transaction parameters, including transaction statuses such as fully refunded, failed, and paid out, as well as payment methods including net banking, UPI, and wallets. The data includes transactions from six of Kapwise's esteemed customers and encompasses five distinct payment modes. The aim is to delve deeper into transaction patterns and customer preferences to inform strategic decision-making and improve the user experience.

## **2. Introduction**

Kapwise, a pioneering fintech startup based in New Delhi, has been at the forefront of delivering innovative financial solutions to its diverse customer base. As part of its commitment to customer-centricity, Kapwise offers multiple modes of payment, catering to the varying preferences of its users. This report seeks to dissect transaction data for a 15-day period, shedding light on the performance of these payment modes and the different transaction statuses—fully refunded, failed, and paid out.

### 3. Objectives

This transaction analysis report has the following key objectives:

- **Total Transaction Volume and Value:**

To provide an in-depth examination of the overall transaction volume and total transaction value processed by Kapwise during the 15-day period, enabling the organization to understand its transaction throughput and financial impact.

- **Transaction Status Categorization :**

To meticulously categorize transactions based on their status, thereby enabling Kapwise to identify patterns and trends in fully refunded, failed, and paid out transactions. This insight is crucial for managing risk and improving operational efficiency.

- **Payment Mode Performance :**

To assess the popularity and effectiveness of different payment modes, including net banking, UPI, and wallet payments. This information can help Kapwise optimize payment offerings and infrastructure.

- **Customer Behavior Analysis :**

To analyze customer behavior, such as transaction frequency, preferences for payment modes, and propensity for refunds or failed transactions. This deeper understanding can assist Kapwise in tailoring its services and communication to individual customer segments.

## 4. Results and Analysis

- **Total Transaction Volume and Value :**

Over the course of the 15-day period, Kapwise facilitated a significant total of 5237 transactions, translating to a cumulative transaction value of 6.6 million INR. This demonstrates the substantial financial activity Kapwise engages in and underscores its significance in the fintech space.

- **Transaction Status Breakdown :**

1. **Fully Refunded :**

2 transactions, constituting 0.02% of the total.

Understanding the factors contributing to these refunds and mitigating them can reduce financial strain on Kapwise.

2. **Failed Transactions :**

1629 transactions, accounting for 31.11% of the total.

Analyzing the reasons behind failed transactions and implementing preventive measures can enhance the user experience.

3. **Paid Out Transactions :**

3606 transactions, representing 68.87% of the total.

Identifying the trends and characteristics of successful transactions can inform strategies to boost revenue and customer satisfaction.

- **Payment Mode Analysis :**

1. **Net Banking :**

23 transactions, making up 0.44% of the total. This payment mode's prominence suggests its popularity among Kapwise customers. Strategies can be developed to harness this trend.

2. **UPI :**

5172 transactions, contributing 98.75% of the total. UPI transactions are on the rise and warrant further exploration as a potential growth area.

3. **Wallet Payments :**

42 transactions, representing 0.81% of the total. While wallet payments show promise, strategies to encourage their adoption and use may be considered to diversify revenue streams.

- **Customer Behavior Insights :**

1. **Payment Mode Preferences :**

Customer A prefers net banking, while Customer B frequently opts for UPI. Understanding these preferences can inform marketing strategies and payment mode promotion.

## **2. Frequency of Refunds and Failed Transactions :**

Customer C experiences a higher rate of refunds, while Customer D encounters more failed transactions. Tailoring communication and support for these customers can improve their experience.

## **5. Conclusion**

This comprehensive transaction analysis report provides Kapwise with actionable insights derived from a meticulous examination of its 15-day transaction data. The report not only elucidates the distribution of transaction statuses and the popularity of various payment modes but also uncovers trends in customer behavior and preferences. These findings serve as a strategic foundation for Kapwise to optimize transaction processes, enhance the user experience, and drive growth in the dynamic fintech industry. Kapwise can leverage this invaluable information to tailor its services to specific customer segments and chart a path towards continued success and customer satisfaction.