PhonePe Data Analysis - Insights Report

This report provides a comprehensive analysis of PhonePe's digital transaction trends, insurance activity, and user device engagement based on extracted data from the PhonePe Pulse dataset. Insights derived from transaction categories, insurance patterns, and device preferences are visualized and interpreted below.

1. Transaction Category Insights

- Peer-to-peer payments dominate all transaction categories with the highest total transaction volume.

- Recharge & bill payments follow next, indicating regular utility usage.

- Merchant payments show steady growth, reflecting digital merchant adoption.

2. Insurance Transaction Insights

- Insurance-related transactions have shown consistent growth over the analyzed quarters.

- The increasing volume may correlate with awareness campaigns and new insurance integrations within PhonePe.

3. User Device Distribution

- Xiaomi and Samsung together contribute to over 45% of PhonePe users.

- Other major contributors include Vivo, Oppo, and Realme.

- Apple and premium device users, while smaller in number, represent high-value segments.

4. Summary and Recommendations

- Marketing efforts should continue focusing on peer-to-peer and recharge services.

- Further incentives for insurance adoption can accelerate its growth.

- Device-based targeting, especially for high-end brands, may unlock premium customer segments.