

Phone pay pulse data visualization and exploration

Subiksha S | MBE 11

Introduction to Phone pay

PhonePe is one of India's leading digital payments and financial services platforms. Launched in 2016, it allows users to make seamless UPI transactions, pay bills, recharge mobile/DTH, book travel, and invest in mutual funds, insurance, and other financial products. With a user-friendly interface and strong security features, PhonePe has become a key player in India's digital payment ecosystem.

Company Overview

- Founded: December 2015
- Launched: August 2016
- Headquarters: Bengaluru, India
- Founder(s): Sameer Nigam, Rahul Chari, Burzin Engineer
- Parent Company: Flipkart (Owned by Walmart)
- Industry: Fintech & Digital Payments
- Business Model: Digital payments, financial services, and merchant solutions



● Key offerings

- UPI payments
- Mobile recharges
- Bill payments (electricity, water, gas, DTH, etc.)
- Insurance and mutual funds
- Digital gold investment
- Merchant payments
- Loan services

● Growth and Market presence

- 500+ million registered users
- 40+ million merchant partners across India
- 50%+ market share in UPI transactions
- Processes billions of transactions monthly
- Expanding into financial services, including lending, stock trading, and wealth management

Objectives

Objective 1

Analyze transaction trends across different states and categories.

Objective 2

Visualize transaction volume and values using Tableau.

Objective 3

Provide actionable insights for financial and business strategies.

Visualization and Insights

- Geo Map Visualization:
 - Distribution of transactions across states.
 - Identifying high and low transaction regions.
- Transaction Growth Over Time:
 - Monthly and yearly trends in transaction value.
- Category-Wise Transactions:
 - P2P transfers vs. Merchant payments.
- State-Wise Insights:
 - Top-performing states in digital transactions.
 - Growth rate comparison among different states.

Business impact and recommendations

- For Businesses:
 - Identify high-demand regions for targeted promotions.
 - Optimize merchant onboarding strategies.
- For Policy Makers:
 - Promote digital payments in underserved regions.
 - Strengthen cybersecurity measures based on fraud patterns.
- For Financial Analysts:
 - Predict future trends using past transaction data.

Dashboard link

<https://public.tableau.com/app/profile/subiksha.saravanan/viz/Dashboardforphonepayviz/Dashboard1?publish=yes>

https://public.tableau.com/app/profile/subiksha.saravanan/viz/Mapdashboard_17418913093540/Dashboard1?publish=yes



Conclusion

- Digital payments are growing at a rapid pace.
- Some states show higher adoption than others.
- Merchant transactions are increasing alongside P2P payments.



Thank you