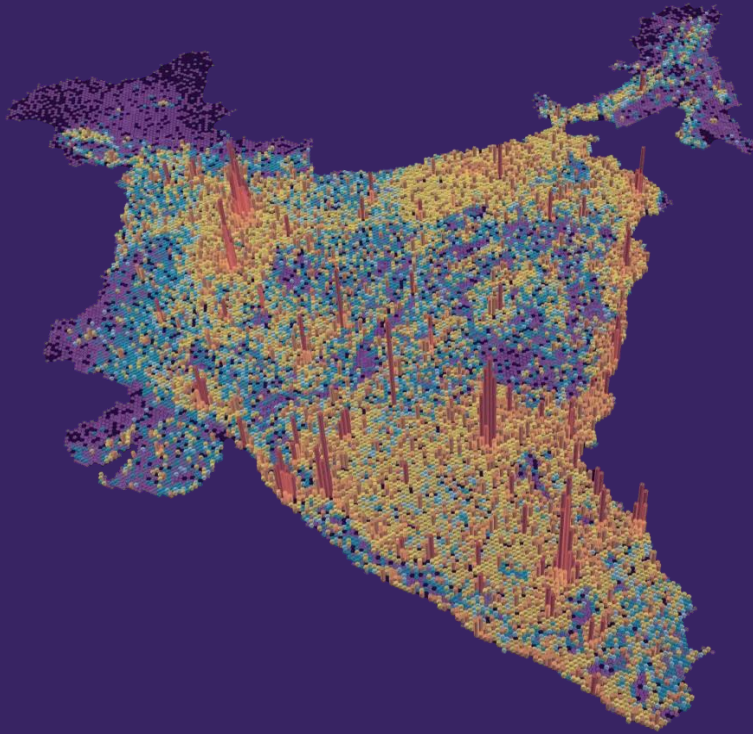


# PhonePe Pulse

Indian Digital Payment Analysis



By Sumit Rawat

# AGENDA

- About UPI
- ETL Tools and Data Source
- Data Model
- Dashboard Mock-up
- Primary Goal and Expected Outcomes
- Pre-requisites
- Expected Outcomes
- Research Questions
- Recommendation

# About UPI

- ✓ Unified Payments Interface (UPI) is a real-time payment system in India.
- ✓ Developed by the National Payments Corporation of India (NPCI)..
- ✓ Facilitates instant inter-bank transactions.
- ✓ Operates 24/7
- ✓ Allows users to transfer money between bank accounts using mobile phones.
- ✓ Doesn't require the recipient's bank account details; uses Virtual Payment Address (VPA).
- ✓ Widely used for digital payments in India, contributing to the country's growing digital economy.



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Industry Transactions

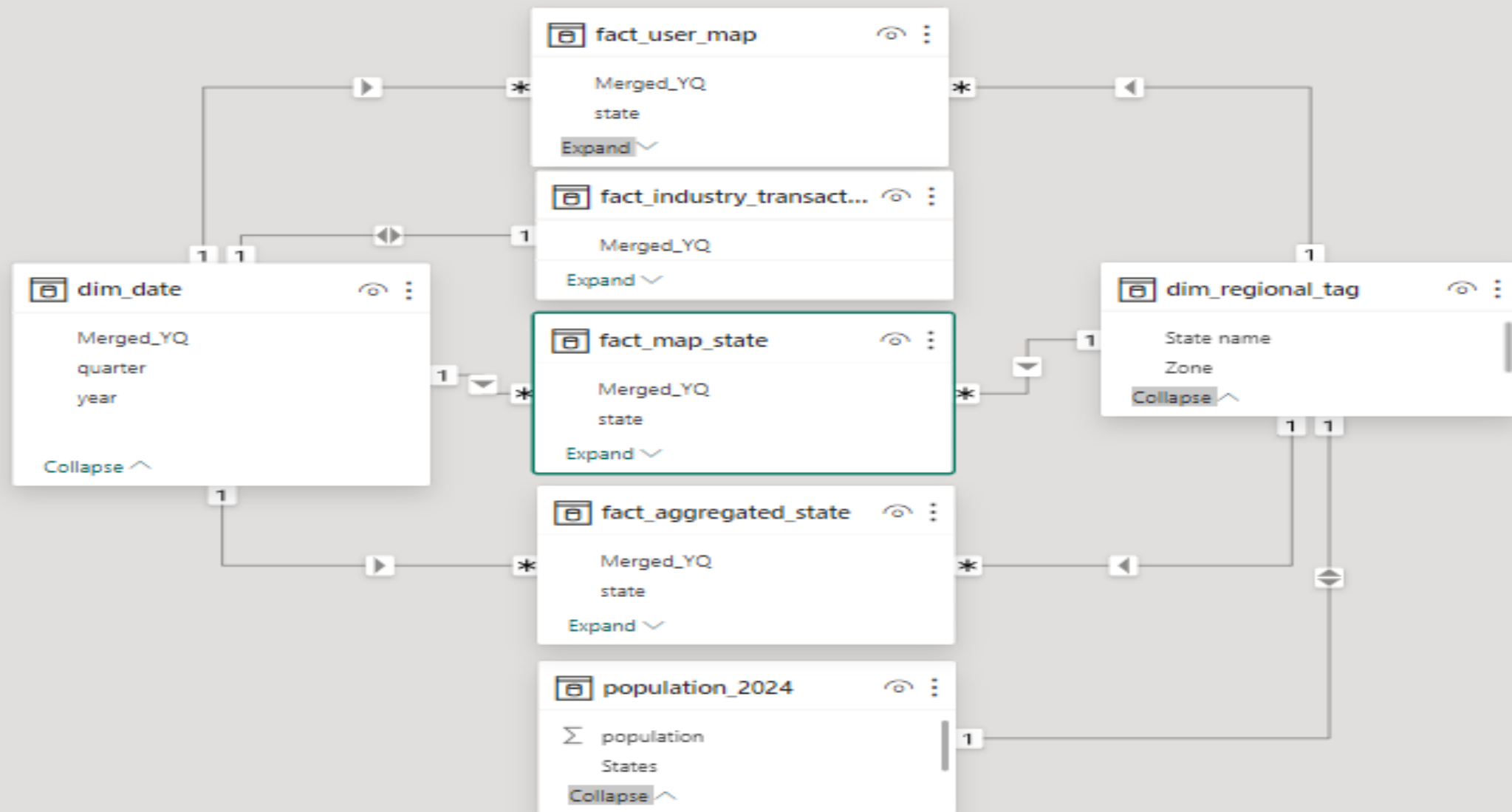
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Estimated  
Population Data  
2024



# Data Model



# Mock-up



# Primary Goal And Expected Outcomes

## A. Primary Goals

Explore KPI's like Total Processing Value, Transactions and Avg Transaction Values across different categories, states and Districts

## B. Expected Outcome from this project

1. Understand the digital Payment Trends In india
2. To understand where states are failing and what can be done to improve it.

# Pre-requisites

## Categories Understanding

1. Financials Services - It includes Services like GOLD investment, insurance, SIP, Municipal tax etc.
2. Recharge and Bill Payments - Mobile, DTH, Electricity and Water, credit card, Rent, etc..
3. Others - Travel booking, hospitals, apartments, brand and vouchers, switch platform.
4. Peer to Peer - Transactions between two individuals
5. Merchant Payments— Transactions between user and merchant



# Research Questions

Q1 - How does the Total Processing Value(TPV), Average Transaction Value(ATV) and number of Transactions vary across merchant payments in latest year.

Q2 - Which are the top 3 categories in 2023 based on TPV

Q3 - How much amount was spent by users in north india on financial services.

Q4 - Which are the Top 5 district in Southern States in terms of Total transactions.

Q5- Find the top zone with highest total amount per user

Q6- Find the bottom district on transaction in North eastern states and compare it's performance with top district

Q7- In which states people are using digital payments the most.

Q8- In which state digital payments penetration is least.



# India's Digital Payment Analysis



Categories



State



Executive



Info

# Recommendations

1. Per Capita Transaction is just 2.7 for Lakshadweep, government is focusing on tourism and recently added Lakshadweep under Sagar Mala Project to turn island into tourist hub, it's a great opportunity for PSP to improve digital payment infrastructure in the island.
2. Many North eastern states are lacking in digital payment infrastructure and the reasons are
  1. Aadhar penetration(only 72%) compared to national avg of 92%
  2. Less CICO (cash in cash out opportunity)
  3. Transaction failure rate at 1.5-2X the national avg due to 3X higher network downtime and 50% slower internet speed.
  4. Lack of payment applications using local languagesGovernment and PSP(payment service providers ) can work together to improve digital payment infrastructure as NER has potential of 18 billion dollars retail digitalization opportunity