

# BLACKCOFFER

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## INTELLIGENCE INNOVATION TECHNOLOGY

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### **Statistics & Optimization with Big Data**

Technology and data driven decision science company focused on helping enterprises to solve big data and analytics problems of any kind, from any source, at massive scale.

# eCommerce and Payment Systems Firms

A data driven case study of Leading Indian eCommerce and Payment System Firms



Paytm vs Freecharge vs Mobikwik



Transaction Ticket Size



Top Transaction Banks



User Bank Balances



Top Spending Categories



Top Bank Balances



Wallet Refill Time



Retail Outlet



Offers Push Notifications

# PayTM vs Freecharge vs Mobikwik

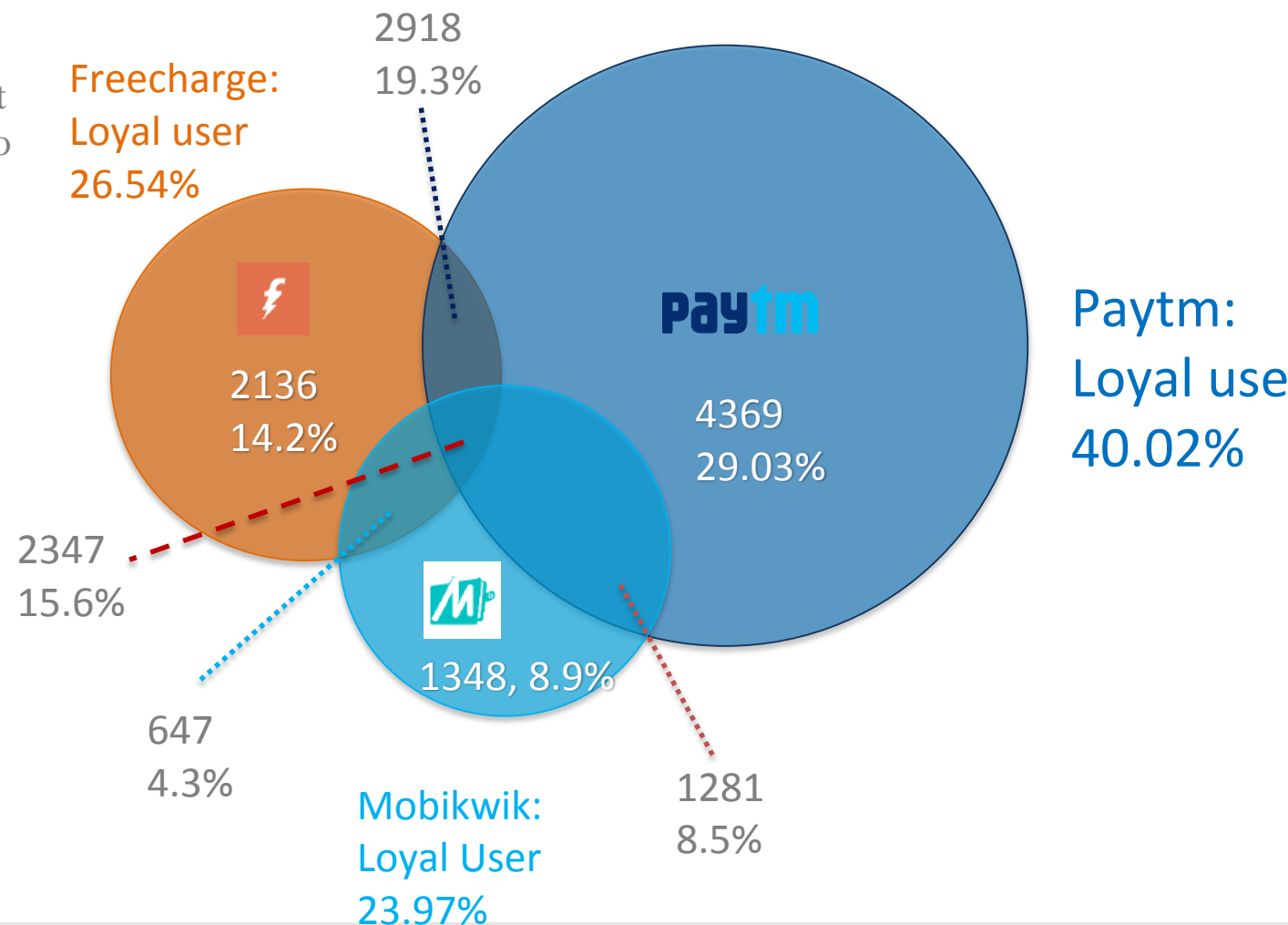
How many users who use Paytm also uses Freecharge, MobiKwik?

❖ How many users who use Paytm also uses Freecharge, MobiKwik? Or in fact uses other wallet services as well. What if these wallet companies sends discount coupons to those who uses their competitors?

- Those who only uses 1 wallet provider
- Those who has multiple wallet providers

❖ How PayTM offers/discounts worked for them? One way to tell is - marry the PayTM offer/discount messages with PayTM spending messages and see which offer/discount made a surge/down?

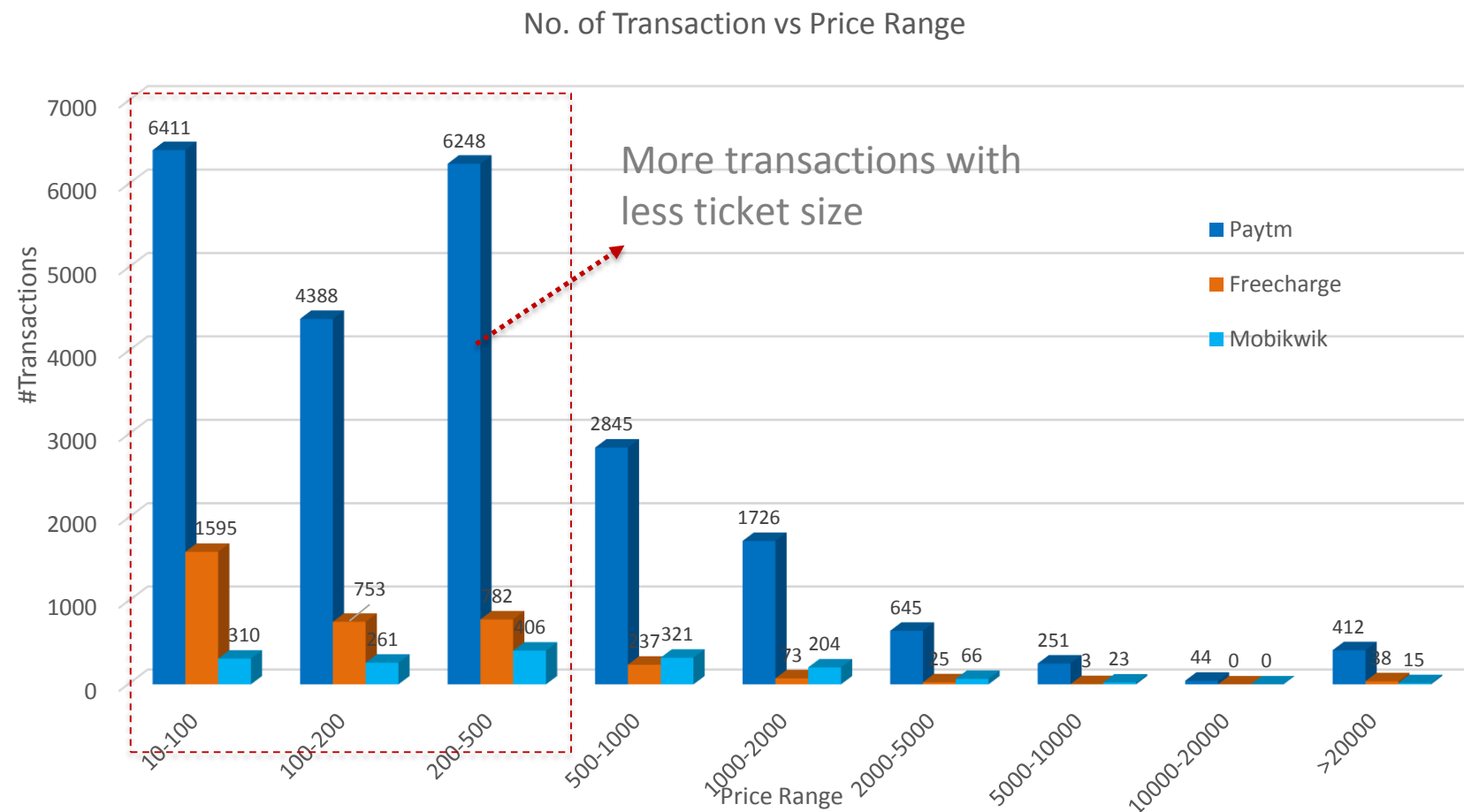
❖ Another thought is take the same approach and go across wallet providers, essentially, you're saying how effective their campaigns was?



# Transaction Ticket Size

What is the wallet credit size of PayTM, Freecharge, Mobikwik?

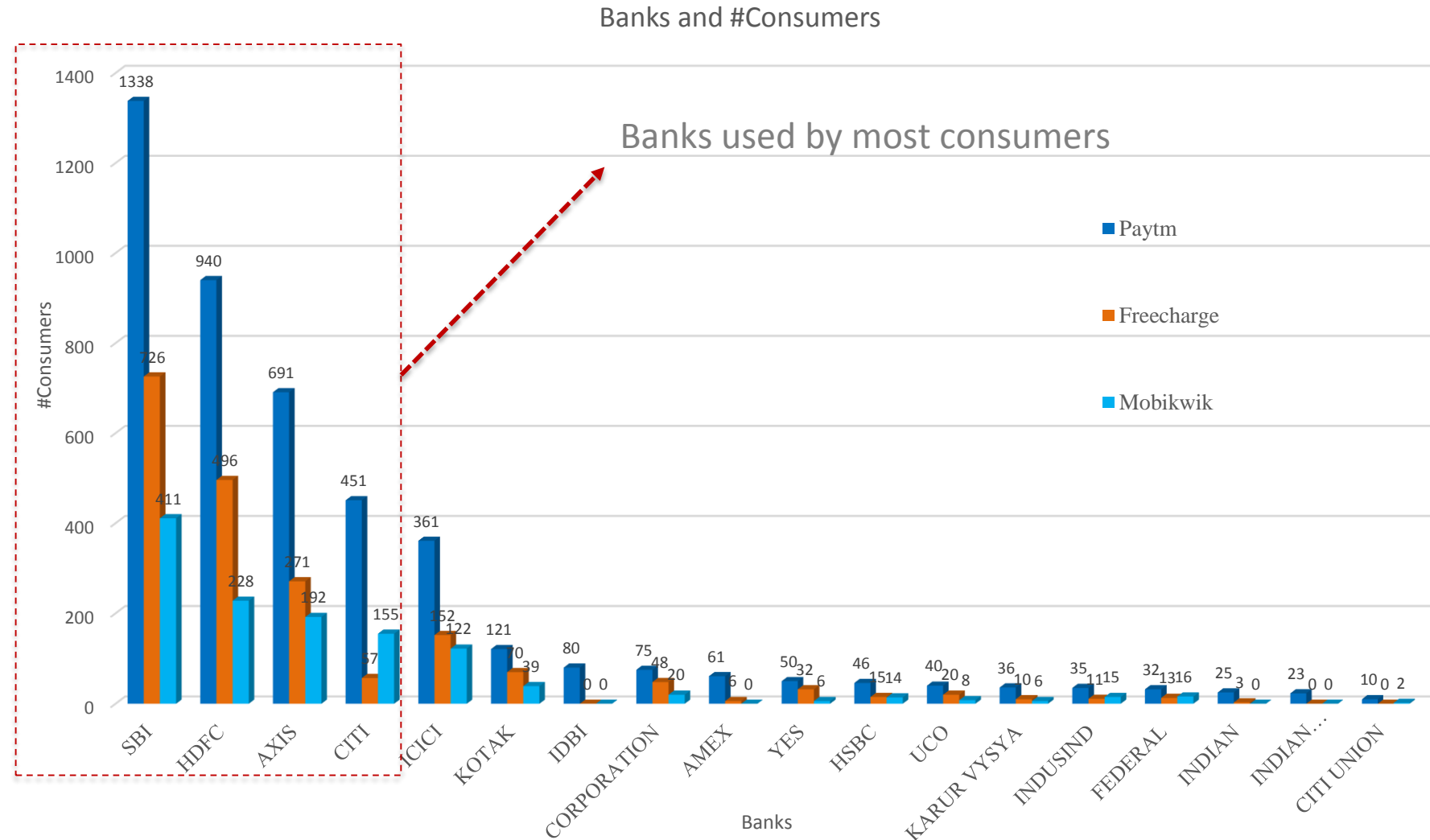
- ❖ What is the wallet credit size of PayTM, Freecharge, Mobikwik?
- ❖ What if transactions are more in PayTM but the transaction amount is so small?
- ❖ Some kind of transaction size comparison would show reality?
- PayTM has more number of transactions with less price ranges
- PayTM has also less number of transactions with high price ranges
- PayTM is leading player in payment systems market places



# Top Paying Banks

What banks are used by Paytm customers and others most?

- ❖ SBI is top paying bank in all payment systems
- ❖ HDFC, Axis, CITI, ICICI and others are there after...
- ❖ Top 4 banks, i.e. SBI, HDFC, Axis, CITI are being used by most consumers
- ❖ Leading digital payment systems are PayTM, Freecharge, and Mobikwik in order...

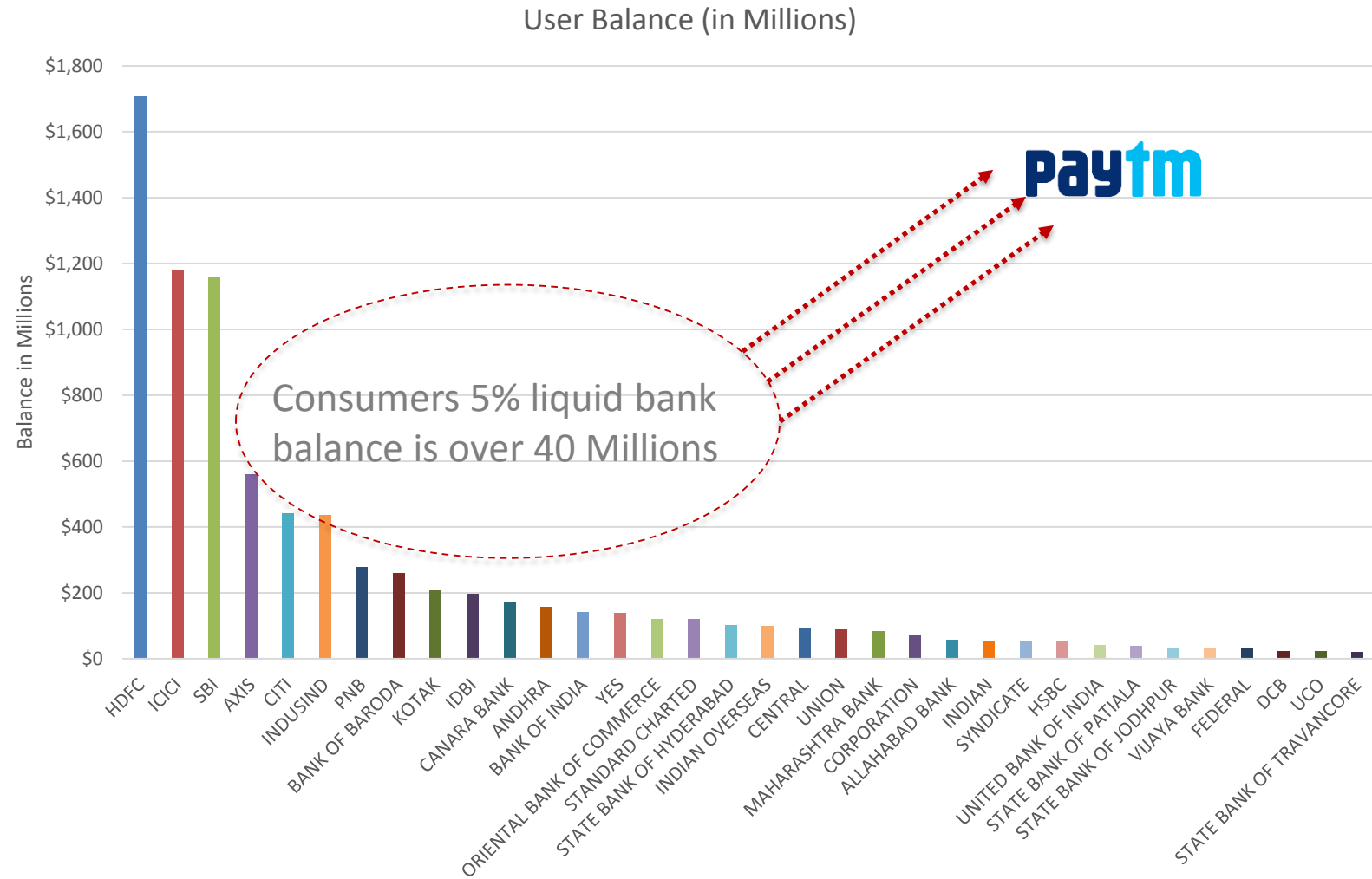


# User Bank Balances

How much money they still have in their bank account that they can push it in Wallet?

Assume 5% of the bank balance are always liquid?

- ❖ What banks are used by PayTM customers most?
- ❖ How much money they still have in their bank account that they can push it in Wallet?
- ❖ Assume 5% of the bank balance are always liquid?
- ❖ Consumers 5% liquid bank balance is over 40 Millions
- ❖ PayTM was having 30k transactions in Jan end? But it hiked to 42k in Feb 1st. What brought this huge surge? Can you tell me a story?
  - Jan 29 - 52k
  - Jan 30 - 42k (downfall)
  - Jan 31 - 36k (downfall)
  - Feb 1 - 42k (surge)

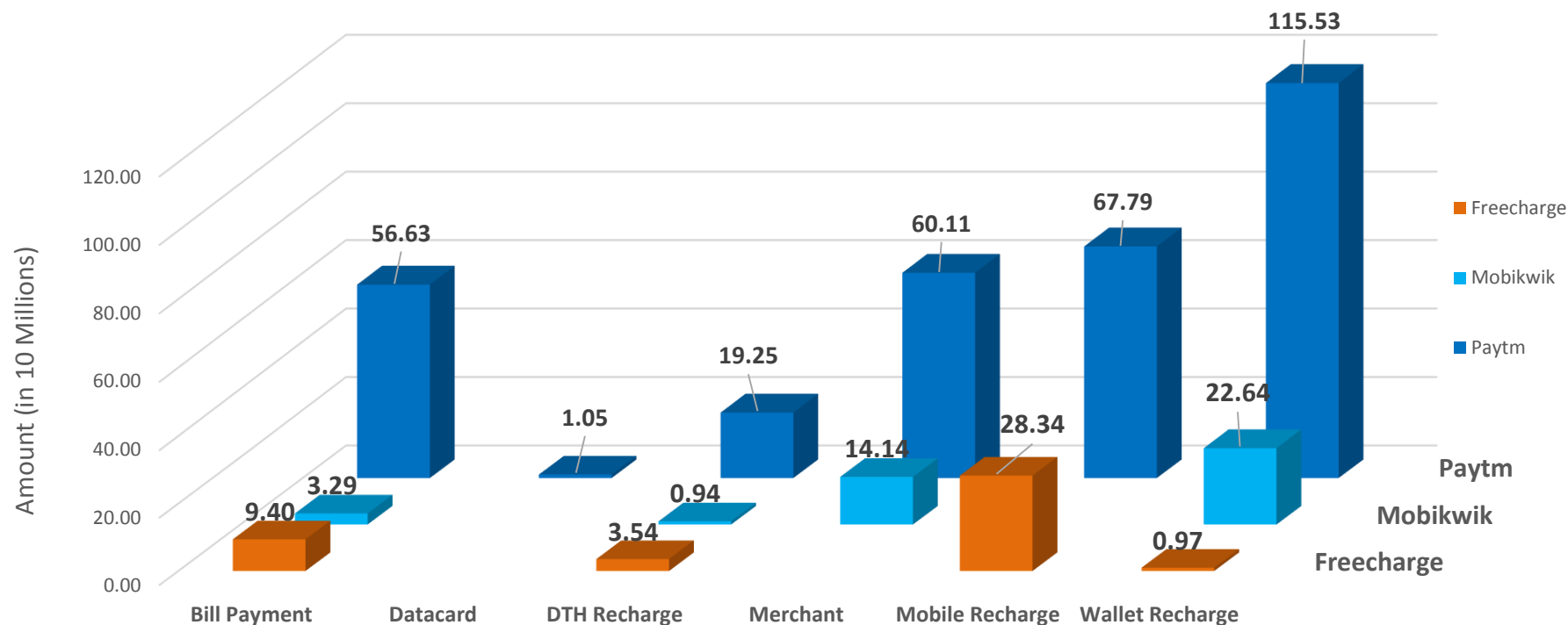


# Top Spending Categories

What categories customers spend most using Paytm wallet in comparison to Freecharge or MobiKwik?

- ❖ Can I know what categories customers spend most using PayTM wallet in comparison to Freecharge or MobiKwik?
- ❖ In which category Freecharge or MobiKwik overthrow PayTM
- PayTM overcome in Wallet Recharge, Mobile Recharge, Merchant Payments, DTH Recharge, and Bill Payments
- Second leading Player is Freecharge and it performs well in Mobile Recharges

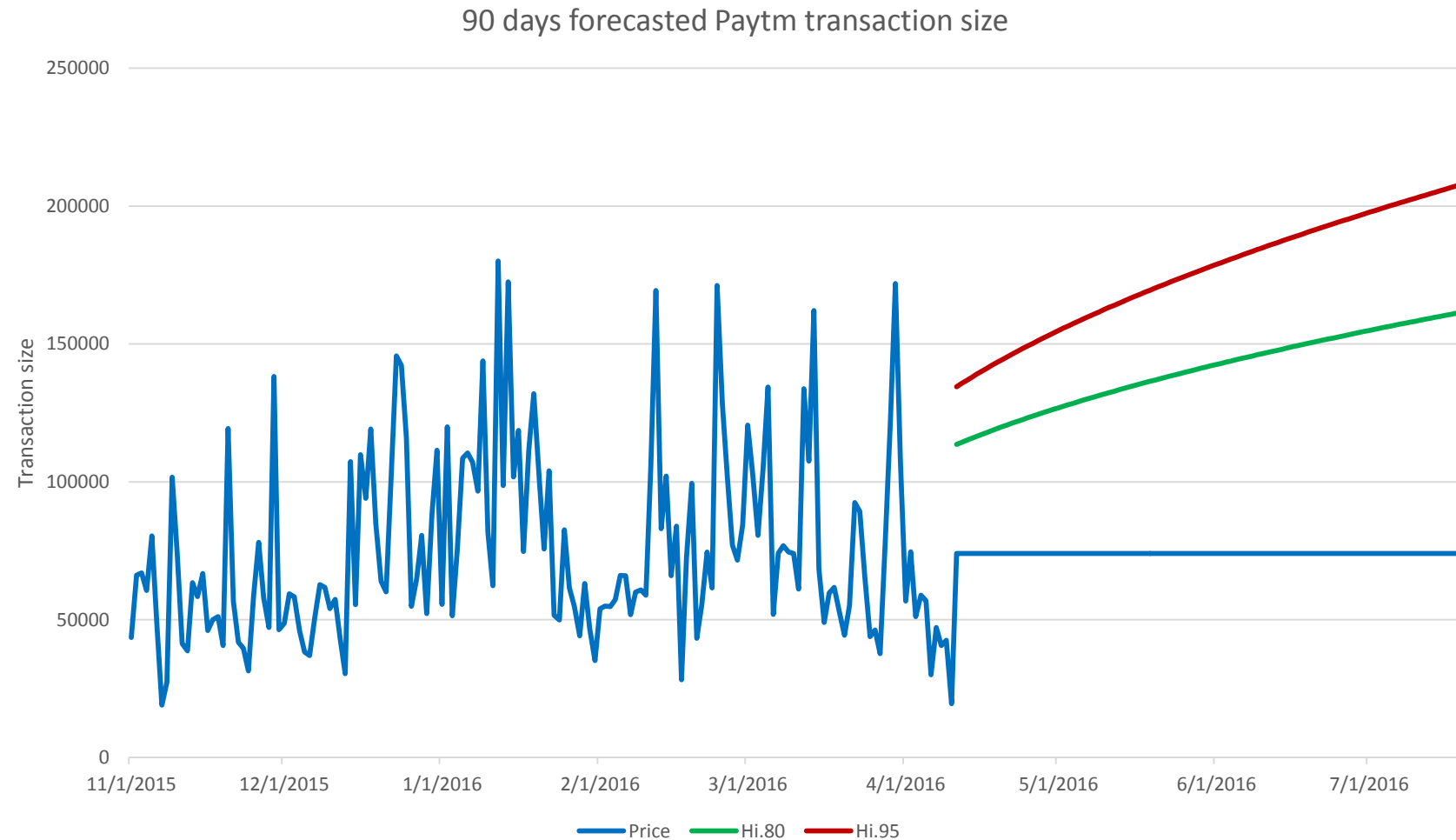
## Top Spending Categories (In 10 Millions)



# Transaction Size Predictor

Given the daily transaction size, where do you expect Paytm future transaction sizes would be?

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- 90 days forecasted PayTM transactions
- PayTM transaction size is increasing over time
- 90 days forecasted transaction size for PayTM is between 1 Million to 2 Million USD

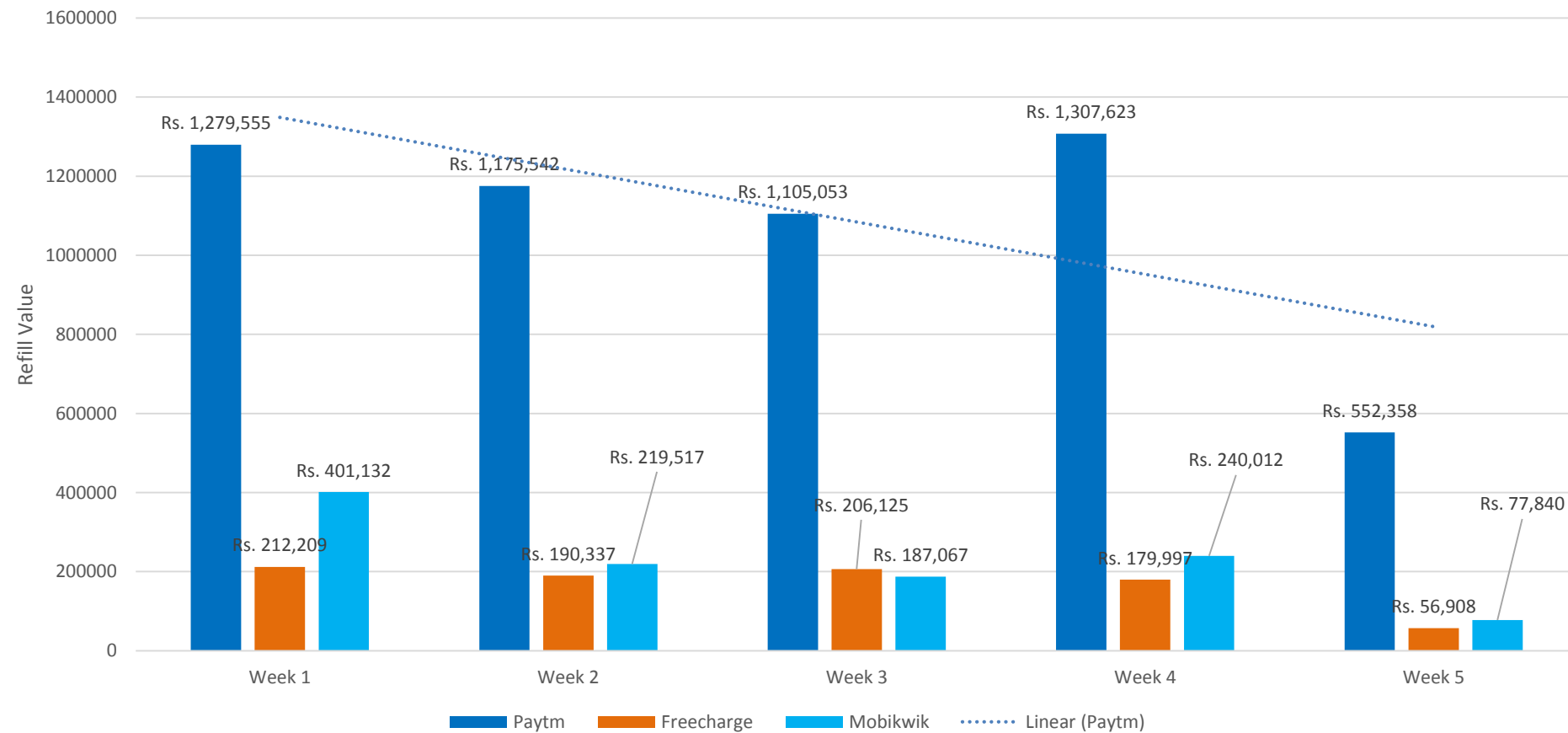


# Wallet Refill Time

Which period in a month people refill their wallet mostly? Is it after a salary credit? Is it on-demand? Is it blindly after a huge unknown credit?

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- ❖ Is it after a salary credit?
- ❖ Is it on-demand?
- ❖ Is it blindly after a huge unknown credit?

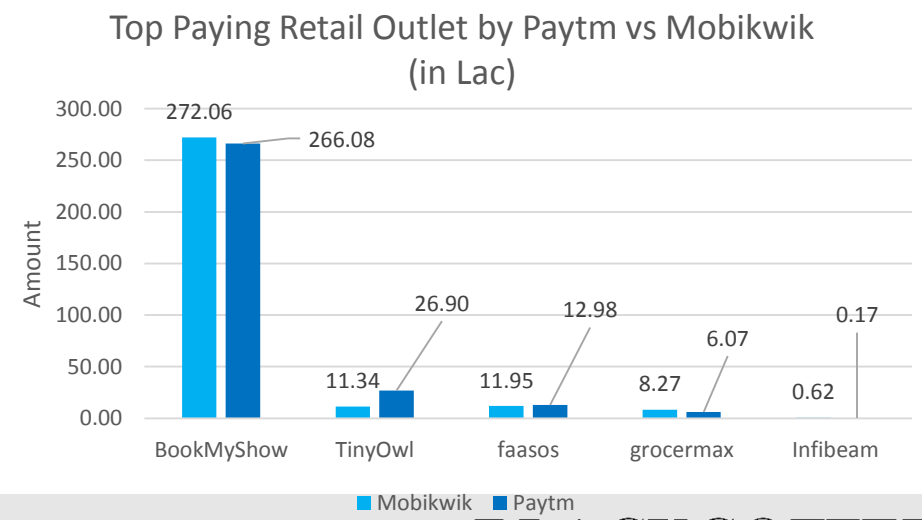
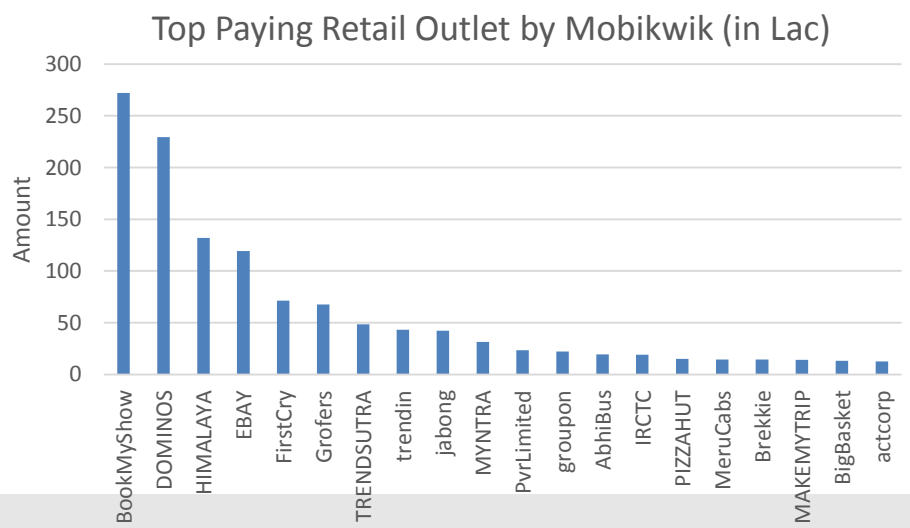
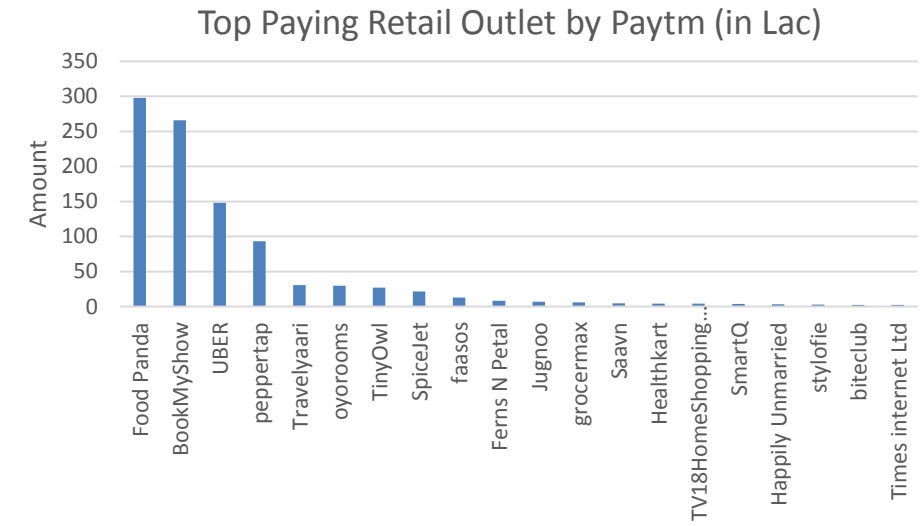
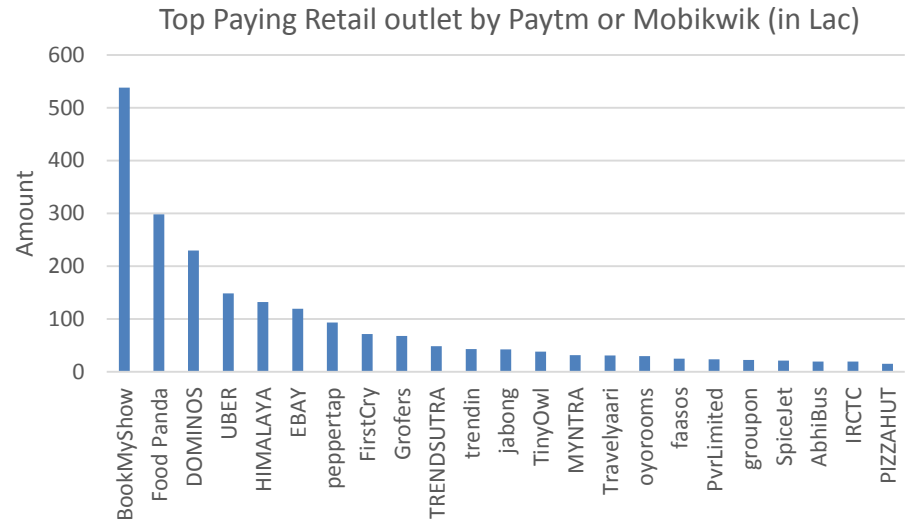
## Wallet Refill Value by Week



# Retail Outlet

Which retail outlet people spend wallet money mostly across all the wallet providers? Is there any trendline that people spend Paytm or Mobikwik for a certain type of retail outlet?

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- ❖ Is there any trend line that people spend PayTM or Freecharge for a certain type of retail outlet?



# Offers Push Notifications

What offers/advertisement Paytm should push as we know the conversion rate from all other wallets offers.

❖ To PayTM at what time or what offers they should push for bills as we know the conversion rate from all other wallets offers.

❖ Win user trust in Bill Payments

❖ Win User trust in Merchant payments

## Bill Payment

Freecharge

Good

Marketplace

## Merchant

Mobikwik

Good

Marketplace

Paytm needs advertisement here

IGL	Torrent Energy Service	Maharashtra State Electricity
Bangalore Electricity	Jaipur Vidyut	Madhya Pradesh Vidyut
Videocon	North Delhi Power Limited	

Dominos	Himalaya	Ebay	FirstCry	Grofers
Trendsutra	Jabong	PVR	Groupon	Abhibus
Pizzahut	MeruCabs	Makemytrip	Bigbasket	
Americanswan	CCD	Yatra		