

APRIL 2025 – MARCH 2026



INDIA'S DIGITAL BEHAVIOUR REPORT



Behavioural shifts shaping urban India's app ecosystem

Published: May 2026

Panel: 100,000+ consented smartphones | Projected reach: 407M+ urban Indians | Categories tracked: 28

EXECUTIVE SUMMARY

Urban India's digital story in 2025-2026 is not a single arc - it is seven distinct behavioural shifts running simultaneously. All growth figures in this summary reflect change over April 2025 - March 2026. Urban India's averages tell you growth happened. This report tells you who grew, where they grew, and what they did once they arrived.

98.5
MINUTES

**Social Media
daily avg**

100%

**AI App category
growth**

STABLE

**Payment App
MAU growth**

+30%

**Loan & Credit
MAU growth**

1 Young, mass-market Urban India (18-24 year olds) drives Social Media – averaging 120+ min/day vs the category overall of 97.9 min/day. The 35+ year old consumers anchors Entertainment at 77-78 min/day.

2 Q-Commerce users (Blinkit, Zepto, BigBasket) are in and out in under 6-10 minutes whereas E-Commerce users (Meesho, Myntra) browse for 15-20 minutes - Same smartphone, two completely different buying modes.

3 Female users outspend males on time spent in Q-Commerce sees a +47% uplift in engagement from the 18-24 cohort.

4 UPI has crossed the adoption threshold – 241.6B annual transactions in FY2025-26 signal a shift from adoption to utility. NCCS A, B, and C/D/E show near-identical session depths, confirming that UPI is no longer a product being adopted; it is infrastructure being used.

5 AI Apps grew 100%+ and are forming a new daily habit – currently concentrated in NCCS A, 18-34, North Urban India The same consumer who drives premium purchase consideration across every category.

1. THE GROWTH STORY HAS A SECOND PAGE

SEVEN SHIFTS, NOT ONE MARKET

In 2025-2026, India added millions of new digital users. Every headline said the same thing: India is going digital. But underneath that single headline, seven distinct behavioural shifts were playing out at the same time. Each category found its own demographic. Each platform found its own geography.

The Planning Problem

The Urban India average tells you India grew. It does not tell you who grew, where they grew, or what they did once they arrived. The categories that appear to be competing for the same consumer are, in fact, targeting structurally different Indias.

** CATEGORY PERFORMANCE SNAPSHOT

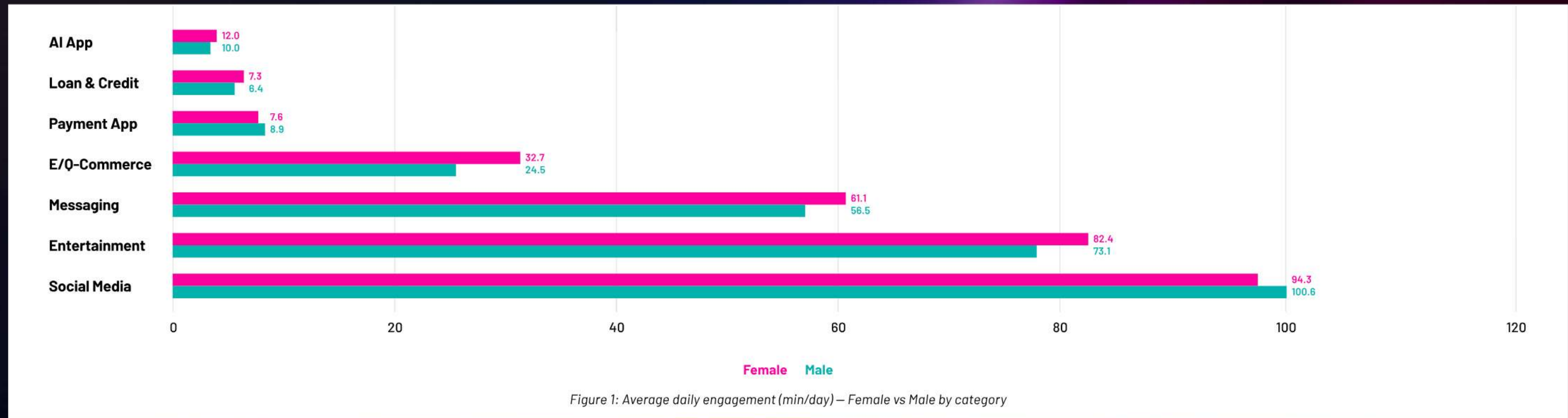
CATEGORY	AVG DAILY ENGAGEMENT	MAU GROWTH	PRIMARY DEMOGRAPHIC
Social media	97.9 min/day	+5% MAU	18-24 NCCS C/D/E
Entertainment	77.2 min/day	Stable MAU	35+ NCCS A
Messaging	58.6 min/day	+4% MAU	25-34 NCCS A
Q-Commerce	2.5-2.9 min/day	+10% MAU	Female All NCCS
Payment Apps	8.3 min/day	Stable MAU	Cross-demographic
Loan & Credit	6.5 min/day	+30% MAU	25-34 Urban
AI Apps	11.3 min/day	100%+ MAU	18-34 NCCS A

2.1 THE FEMALE ENGAGEMENT EDGE

FEMALE USERS: THE SILENT MAJORITY OF ATTENTION

There is a difference between who is on a platform and who actually uses it deeply. Audience share measures the first. Time spent measures the second. In Urban India's highest time-spent categories, those two numbers point in different directions – and the direction of deeper engagement consistently belongs to female users.

AVERAGE DAILY ENGAGEMENT



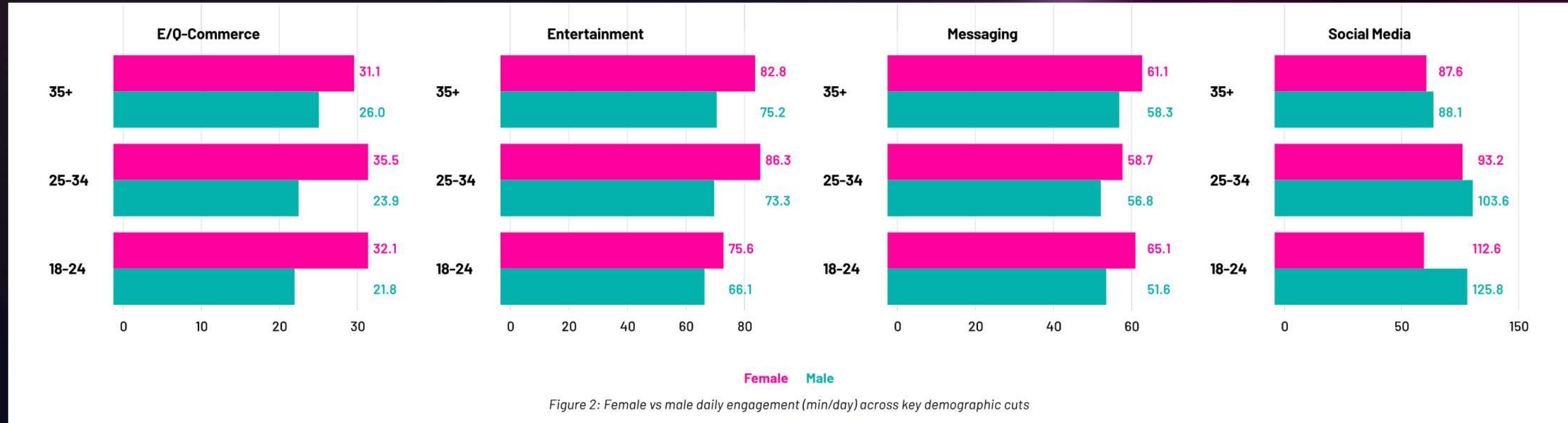
The Sharpest Edge

18-24 year old female vs male on E/Q-Commerce: +47% more time. The 25-34 Female users lead Entertainment at 82.4 min/day overall – with the 25-34 segment peaking at 86.3 min/day In Mega Cities, female E/Q-Commerce engagement is 42% higher (35.2 vs 24.8 min/day). Social Media and Payment Apps are the exceptions where males lead.

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2.2 THE FEMALE ENGAGEMENT EDGE

FEMALE ENGAGEMENT PREMIUM BY SEGMENT (MIN/DAY)



STRATEGIC IMPLICATIONS

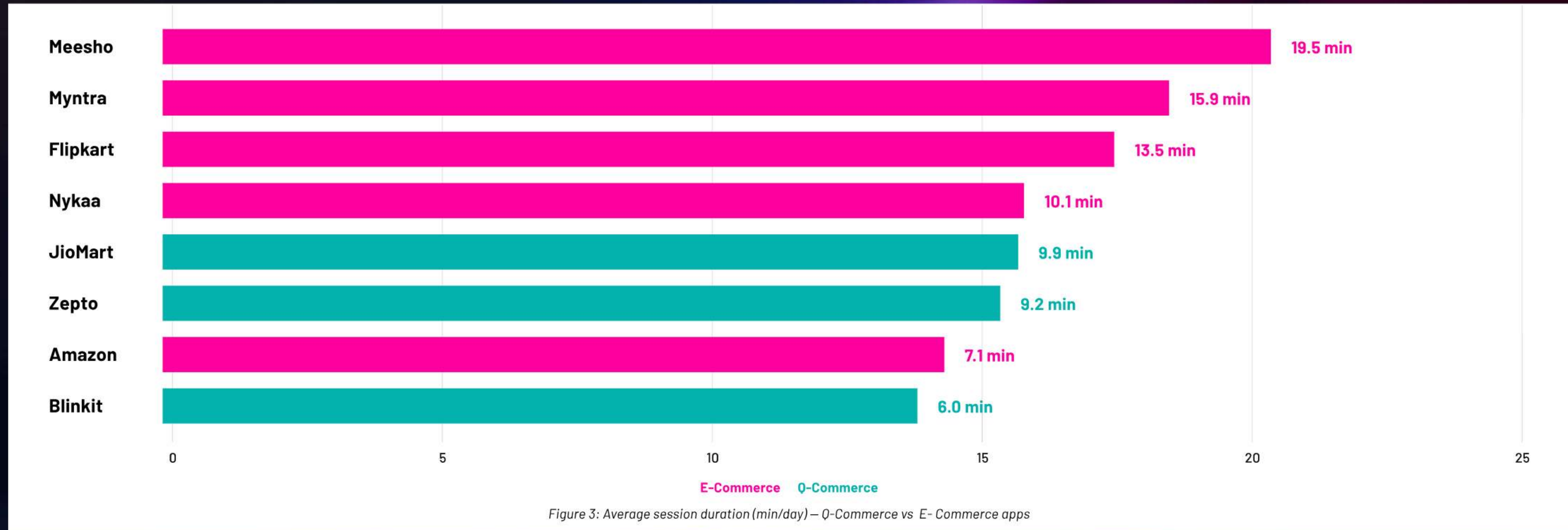
- **E/Q-Commerce:** female users lead on both penetration and duration – the only category with that dual advantage. Any brief that targets "e-commerce shoppers" without female-first planning is mis-aimed.
- **Entertainment:** entertainment is not a reach differentiator; it is an attention differentiator. Female audiences spend more time, making duration the key targeting lever
- **Messaging:** the NCCS A female segment shows the strongest advantage. High-value household decision-makers.

3.1 TWO MODELS. TWO KINDS OF ATTENTION.

E-COMMERCE & Q-COMMERCE

The E/Q-Commerce category is not one market. It is two structurally different businesses with different session architectures, different user motivations, and – critically – different advertising environments. Treating them as interchangeable is a planning error.

AVG SESSION DURATION (MIN/DAY)



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3.2 TWO MODELS. TWO KINDS OF ATTENTION.

Q-Commerce

JioMart more than doubled its user base (+131%) through 2025-2026. Blinkit grew significantly (+56%). Zepto held broadly flat. Sessions are under 3 min/day, consistent with top-up, need-fulfilment behaviour. High frequency, low depth. The trigger is the metric – not session time.

E-Commerce

Meesho and Myntra command 8-12 min/day – 3x the Q-Commerce average. These apps generate demand rather than fulfil it. Myntra peaked in Nov-Dec (festive + gifting); Meesho sustained high engagement year-round. Browsing and aspiration drive the session.

FEMALE DIMENSION IN E-COMMERCE

Female Dimension in E-Commerce

Female users spend significantly more time in E/Q-Commerce across every age group and town class. The 25-34 female cohort in Mega Cities averages 35.2 min/day vs 24.8 min/day for males engagement premium to - a 42% engagement uplift. This advantage is consistent whether the platform is Q-Commerce (Blinkit: 57% female audience) or E-Commerce (Meesho: 61% female; Myntra: 54% female).

4.1 BFSI – PAYMENTS HABIT & THE CREDIT GAP

UPI: URBAN INDIA'S BROADEST CROSS-DEMOGRAPHIC DIGITAL HABIT

According to NPCI and Business Standard (April 2026), UPI recorded 241.6 billion transactions in FY2025-26 – a 30% increase from 185.8 billion in FY25, and the highest annual volume since UPI's launch. March 2026 set an all-time monthly record at 22.64 billion transactions. UPI now accounts for 84% of all retail digital payment volumes in India, with total annual value reaching ₹314.23 trillion in FY2025-26.

BFSI CATEGORY – MAU GROWTH & SESSION DEPTH, 2025-2026

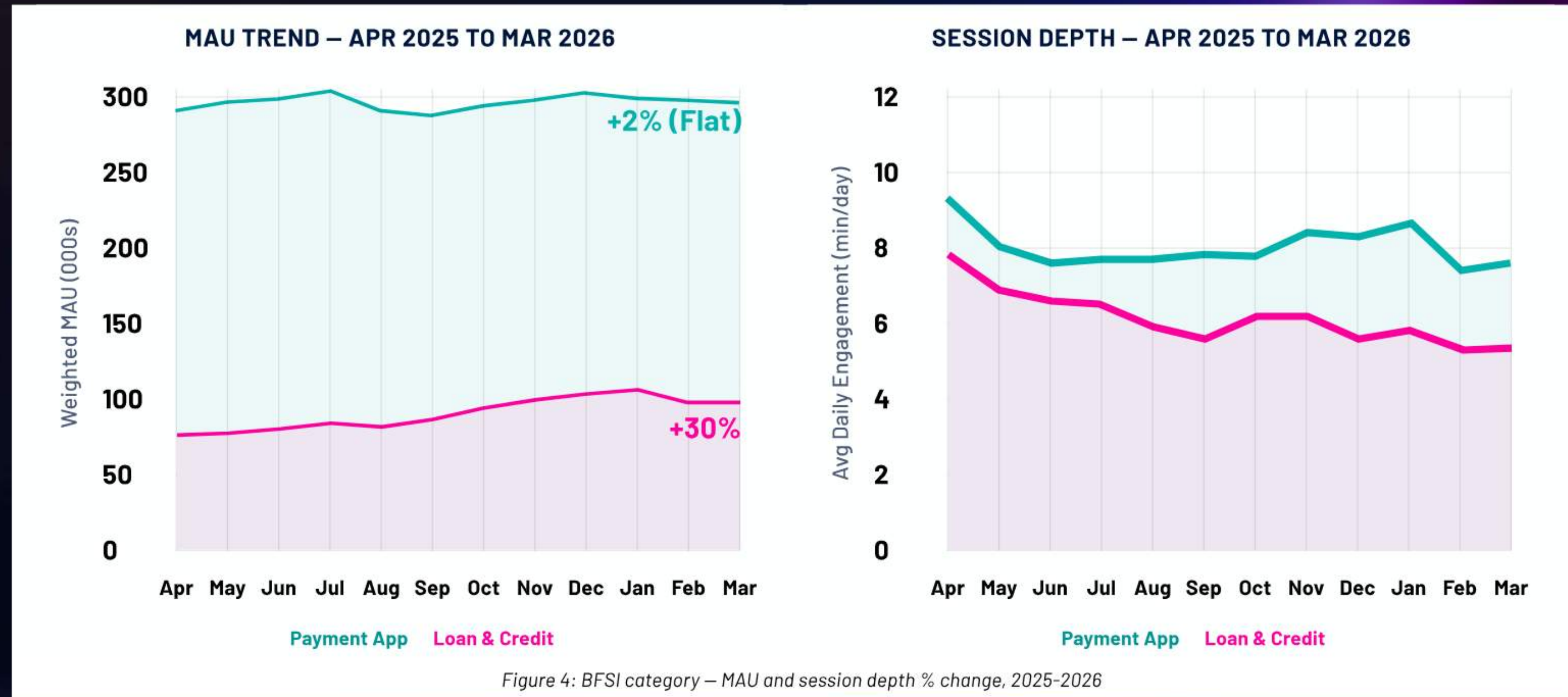


Figure 4: BFSI category – MAU and session depth % change, 2025-2026

241.6B	UPI Transactions FY2025-26
₹1,293	Avg Ticket Size (Grocery-driven)
STABLE	Payment App MAU (Stable)
+30%	Loan & Credit MAU Growth

Source: NPCI UPI Ecosystem Statistics, FY2025-26 npci.org.in/what-we-do/upi/upi-ecosystem-statistics Reported by Business Standard, April 1, 2026.

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The Credit Paradox

Loan & Credit grew +30% in MAU through the period. Session durations averaged 6.5–8.2 min/day across the period regardless of demographics. Users arrive via fintech onboarding and lending aggregators, transact, and do not return. Growth in MAU without growing session depth signals a structural acquisition-without-retention problem.

THE INCOME PARADOX IN PAYMENTS

NCCS A, B, and C/D/E all show similar session depths for Payment Apps within each age group. UPI is one of the few categories in this report where socioeconomic class does not significantly differentiate usage depth. The tap-to-pay reflex has genuinely spread across the income ladder.

The Payment App Signal

Payment App MAU held broadly flat across the period (+2%). Session depth averaged 9.6 min/day in April 2025 and 7.9 min/day by March 2026, remaining stable throughout. Flat MAU and stable engagement together signal a category that has reached infrastructure-grade saturation in urban India – UPI is no longer being adopted; it is simply being used.

5.1 THREE PLATFORMS. THREE DIFFERENT DEMOGRAPHICS

THE DEMOGRAPHIC MAP OF ATTENTION

Every category is anchored by a different demographic archetype. The 18–24 Social Media user spending 120.7 min/day behaves very differently from the Entertainment-heavy consumer, and neither resembles the 35+ NCCS A audience leading Messaging usage at 65.5 min/day. Same smartphone ecosystem. Completely different consumer worlds.

DEMOGRAPHIC MAP OF ATTENTION – AVG DAILY ENGAGEMENT (MIN/DAY)

VTION Panel - Apr 2025 - Mar 2026, Leading cohort at top per platform

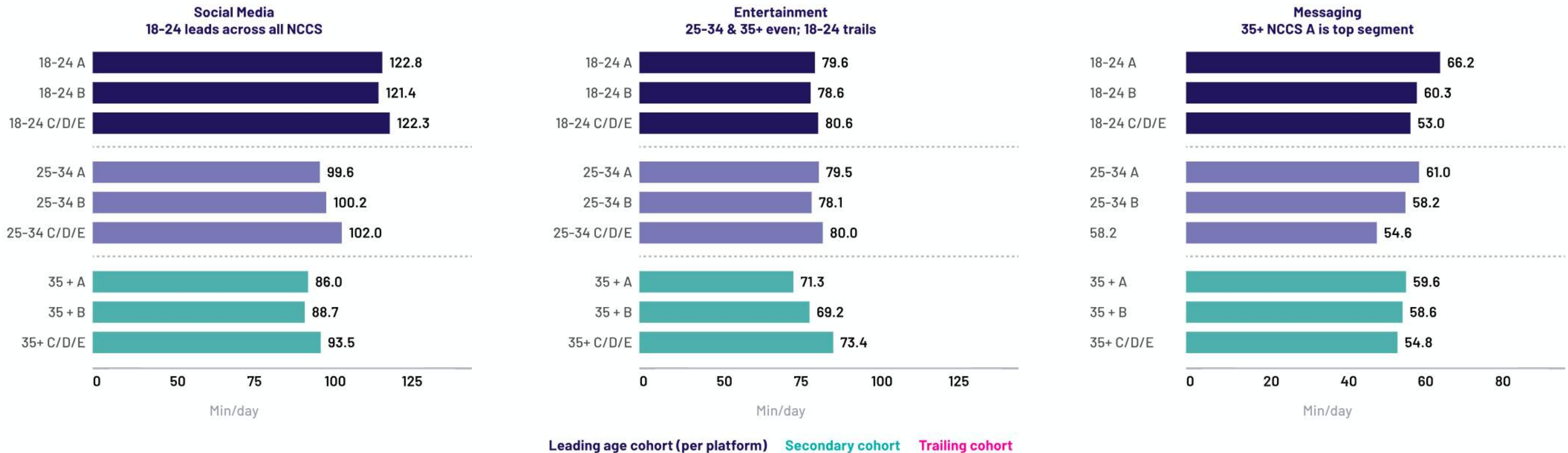


Figure 5: Platform engagement by demographic segment – mass vs premium consumer

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5.2 THREE PLATFORMS. THREE DIFFERENT INDIANS.

Social Media

122.8
min/day

18-24 |
NCCS A

18-24 users average 120.7 min/day highest in the report and 23% above - highest across age groups. High volume, lower purchase intent.

Entertainment

80.6
min/day

25-34 |
NCCS C/D/E

25-34 and 35+ segments are broadly equal (78-80 min/day). Premium household. Higher intent, OTT-linked commerce.

Messaging

66.2
min/day

35+ |
NCCS A

Urban professional. High cross-category engagement. Bridges social, commerce and finance. Most commercially valuable segment.

GEOGRAPHY RESHAPES ENGAGEMENT DEPTH

Platform-level averages mask substantial regional variation in engagement depth. The insight is not in the national mean, but in the zone-specific divergence.

Zone Engagement Snapshot

North India indexes highest on both Social Media and Entertainment engagement. The East zone outperforms West on AI App engagement – a pattern worth noting in national planning. South trails North on both Entertainment depth and AI adoption.

ZONE-LEVEL ENGAGEMENT – ENTERTAINMENT & AI APPS (AVG MIN/DAY, 2025-2026)

ZONE (URBAN INDIA)	ENTERTAINMENT	AI APPS
North	79.7	11.4
East	82.7	11.7
West	75.7	10.9
South	75.3	10.8

7.1 AI APPS – THE CATEGORY THAT DIDN'T EXIST BEFORE

100%+ GROWTH. A NEW DAILY HABIT IS FORMING.

The AI App category averaged 11.3 min/day in engagement on active days – comparable to Messaging, and building consistently through the period. ChatGPT contributed the most absolute users, accounting for the largest share of category growth. Gemini and Perplexity recorded the fastest percentage growth from smaller bases, reflecting a broadening competitive landscape.

The Premium Signal

42% of ChatGPT's audience is NCCS A. This is not about device access or internet availability. This is India's most economically capable urban consumer choosing to build a new daily digital habit in a category that did not meaningfully exist twelve months earlier.

AI APP MARKET SHARE – MARCH 2026

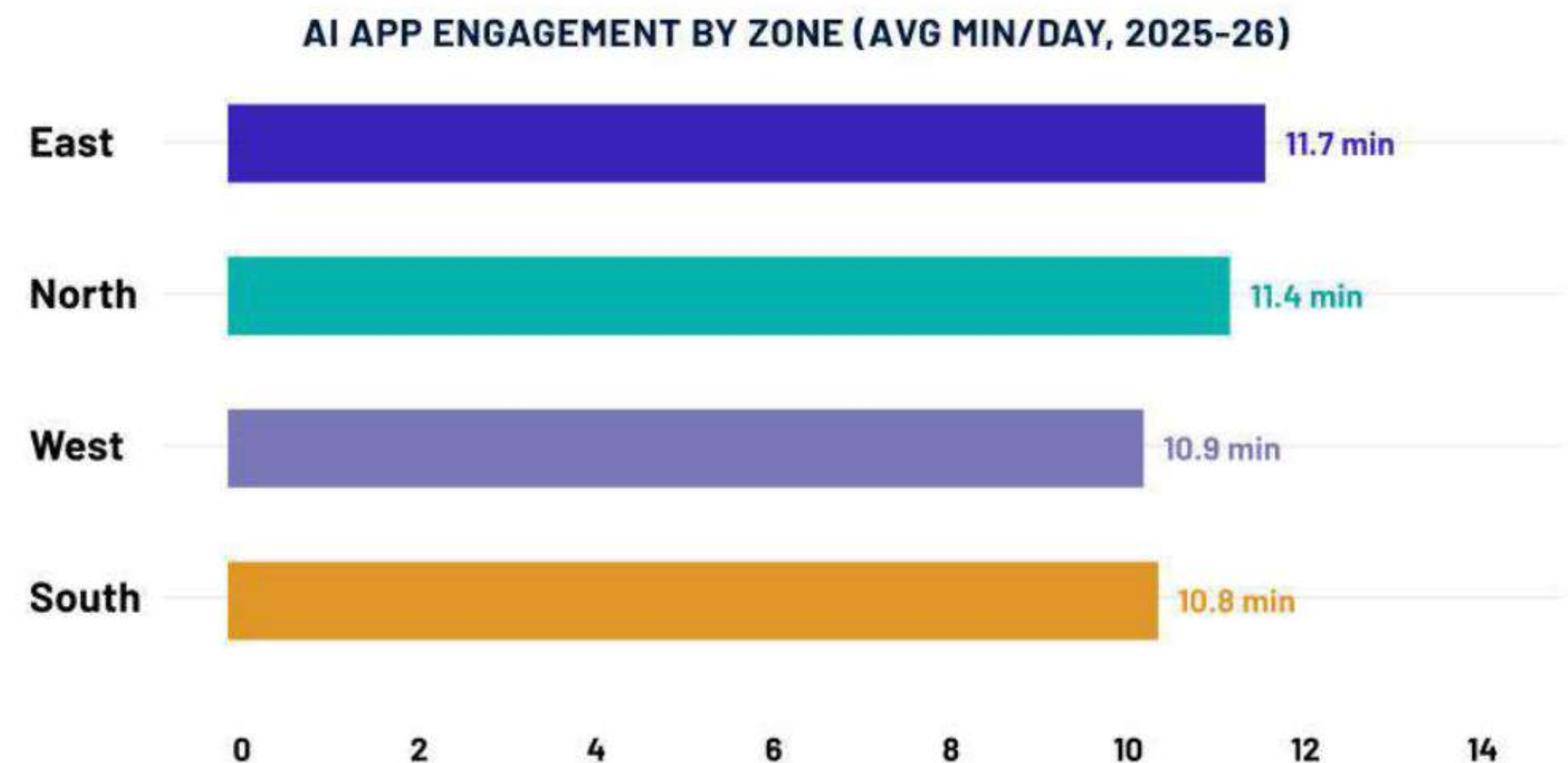
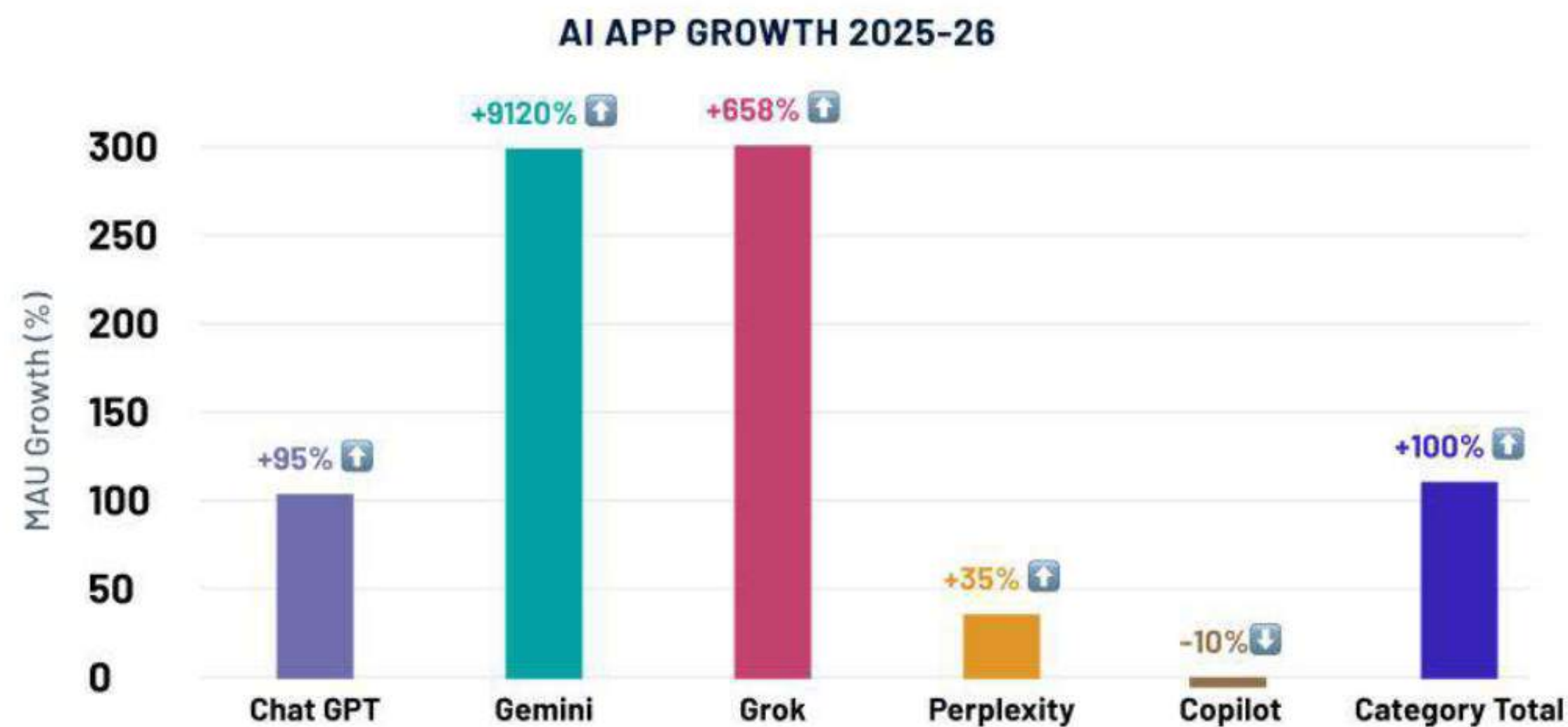


Figure 6: AI App MAU growth by product (left) and engagement by zone – avg min/day, 2025-2026 (right)

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7.2 THREE MARKETING SHIFTS ALREADY UNDERWAY

India's AI App users are currently NCCS A, 18-34, North-leaning, and female-skewed in engagement depth. This is the same consumer who leads digital purchase consideration across categories. The habit is at an early stage – but it is forming in the segment that matters most to premium brands.

Discovery Is Moving Upstream

Consumers query AI before opening an e-commerce app. The consideration stage starts outside the traditional platform funnel. Brands invisible in AI are invisible at first intent.

Search Behaviour Is Changing

Conversational AI queries are replacing keyword search for complex purchases – financial products, phones, travel plans. The search funnel is being restructured.

AI Shapes Brand Perception

AI-generated summaries and comparisons form brand perception before consumers reach owned channels. The recommendation layer is no longer just Google and social feeds.

7.3 AI APPS – THE CATEGORY THAT DIDN'T EXIST BEFORE

APP	CATEGORY SHARE
Chat GPT	70.8%
Google Gemini	10.0%
Perplexity	6.2%
Grok	5.1%
MS Copilot	4.9%
Claude	1.8%
DeepSeek	1.2%

WHAT VTION MEASURES AND HOW

VTION is a behavioral intelligence platform that provides privacy-compliant consumer insights through a consented smartphone panel across urban India. Every number in this report is sourced directly from active app usage – not from surveys, not from modeled proxies, not from platform-reported data

100K+ ACTIVE CONSENTED SMARTPHONES

407M+ URBAN INDIANS STATISTICALLY REPRESENTED

28 APP CATEGORIES TRACKED

100% PASSIVE, SDK-BASED COLLECTION

WHAT THE PANEL CAPTURES

PANEL SCOPE

- Geography: Urban India across all zones and town classes.
- Reporting period: April 2025 – March 2026.
- Published: May 2026

DEMOGRAPHIC CUTS AVAILABLE

- Gender: Male / Female
- Age: 18-24, 25-34, 35+ • NCCS: A, B, C/D/E
- Town Class: Mega City, Metro, Large Town (75L-10L), Mid Town (10K-1L)
- Zone: North, South, East, West, Central

ZONE CLASSIFICATION

- North: Delhi, Uttar Pradesh, Punjab, Haryana, Rajasthan, Uttarakhand, Himachal Pradesh, Jammu & Kashmir
- South: Karnataka, Tamil Nadu, Telangana, Andhra Pradesh, Kerala, Puducherry
- East: West Bengal, Odisha, Bihar, Jharkhand, Assam and Northeast states • West: Maharashtra, Gujarat, Goa

MEASUREMENT METHODOLOGY

- Monthly Active Users (MAU): Unique users who actively opened an app at least once in a given calendar month.
- Engagement Duration: Average daily minutes of active foreground use per active user per month
- App-level tracking across 28 categories including Social Media, Entertainment, E-Commerce, Messaging, BFSI, Gaming, AI Apps, and more.
- All data collected passively via a lightweight SDK on consented Android devices – no user input required.

DATA CONVENTIONS

- Growth rates: % change from April 2025 to March 2026. Not compounded month-on-month. Projected Reach: Panel-observed weighted MAU scaled to population level using TRAI urban smartphone subscriber data as universe denominator; represents estimated unique urban Indian monthly active users.
- Indices: Normalised to April 2025 = 100 for directional trend comparison.
- Average MAU / Duration: Mean of Apr 2025–Mar 2026 monthly values.
- Category indices are directional. Categories are not mutually exclusive – app-level overlaps exist.
- This report reflects April 2025 to March 2026 data from the VTION panel.

PRIVACY, CONSENT & COMPLIANCE

Consent-First Architecture

Every device in the VTION panel has explicitly opted into data collection. Users are informed of what is collected, how it is used, and retain the right to withdraw at any time. No personally identifiable information (PII) is stored or transmitted. All data is anonymised and aggregated at the point of collection before any analysis or reporting.

WHAT IS NOT COLLECTED

- No names or email addresses
- No content of communications
- No financial account details
- No biometric data of any kind

WHAT IS COLLECTED

- App open/close events and session timestamps
- App category and usage frequency
- Anonymised demographic cohort (age band, NCCS band)
- Town class and zone (not precise location)
- Device-type and OS version (for panel quality)

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PANEL QUALITY & STATISTICAL WEIGHTING

The VTION panel is statistically weighted to represent 400M+ urban Indians using census and NSS data on urban population distribution across age, gender, NCCS, and town class. Panel quotas are actively managed to prevent skew toward early adopters or any single demographic cluster.

DIMENSION	PANEL DESIGN	WEIGHTING METHOD	REFRESH FREQUENCY
Geography	All 5 zones, 4 town classes	Census urban weights	Monthly
Age & Gender	18-24, 25-34, 35+ M/F	NSSO survey weights	Monthly
NCCS	A, B, C/D/E	IRS/NRS income bands	Quarterly
Device	Android only (85%+ India market)	N/A	Ongoing

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WHAT THE PANEL ENABLES – BEYOND THIS REPORT

This report shows category averages. The panel behind it resolves each aggregate into the actual consumers – with behavioural profiles, demographic precision, and campaign-ready audience segments.

USE CASES - ENTERPRISES & AGENCY	CLIENTS
Category sizing and brand share of attention	FMCG: HUL, ITC, P&G
Audience profiling and demographic precision targeting	Telecom: Airtel
Competitive app usage overlap analysis	Digital / Streaming: Spotify
Pre-campaign audience identification (MAU, session depth)	Agency partners: Leading media & digital agencies
Post-campaign measurement – behavioral lift validation	Patented passive data collection technology. Privacy-compliant by design.
CMI / consumer research: behavioral segmentation	

The Internet And Mobile Association Of India (IAMA) is a not-for-profit industry body with more than 780 members, including Indian and multinational corporations, as well as start-ups. IAMA has been instrumental in shaping India's digital economy.

IAMA advocates free and fair competition, and progressive and enabling laws for businesses as well as for consumers. The overarching objective of IAMA is to ensure the progress of the internet and the digital economy. Its major areas of activities are public policy and advocacy, business to business conferences, research, promotion of start-ups and promotion of consumer trust and safety.



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This report is a collaboration between VTION and the Internet and Mobile Association of India (IAMAI), capturing urban India's digital story through real consumer behaviour—what people actually do on their devices every day. The initiative aims to equip the industry with better data and actionable dashboards, enabling more informed decisions across urban India's digital ecosystem.