superSpends 2.0 Report: The Pulse Of Young India’s Money Moves

Mid-Year Edition of super.money's Trends Report Maps Emerging Consumer Spending Patterns Across India

Bengaluru, 24th July 2026: Young India's spending habits continue to evolve alongside the country's digital economy. Released by super.money, India’s fastest growing payments app (source: Sensor Tower 2025), superSpends 2.0 analyses millions of digital transactions between January and June 2026 to identify emerging shifts in spending, lifestyle choices and financial behaviour among young consumers. The report highlights growing demand for experiences, increasing adoption of digital-first financial products and the rising contribution of Tier 2 and Tier 3 cities across multiple categories.

The steady rise in UPI spending signals that digital payments have moved beyond adoption to habit, reflecting stronger consumer trust while creating new opportunities for financial inclusion, digital commerce and economic growth.

Travel Growth Broadens Across India

Travel remained one of the strongest discretionary spending categories on UPI during the first half of 2026. Tier 2 and Tier 3 cities including **Madurai, Faridabad and Surat** recorded **average spending growth of more than 2X**. As consumers prioritize speed, convenience and seamless checkout experiences, they are increasingly turning to UPI to complete travel bookings with confidence.

The Cinema Experience Holds Strong

Despite the continued growth of streaming platforms, cinema remains a preferred out-of-home experience. Movie ticket spends on UPI declined in February before recovering to nearly **2X** those levels by June, pointing to resilient consumer demand for theatrical entertainment. Even as streaming grows, audiences continue to set time aside for the theatre, suggesting the two are not quite competing for the same 'moment'.

Beauty and Wellness Stay High on the Priority List

Beauty and cosmetics spends on UPI remained steady through the first half of the year, with May recording the highest spends. Mumbai topped the metro market list with **86% growth** relative to user growth, while Vellore saw beauty-related spending **increase by over 2X**, signalling rising demand beyond major cities that may be traditionally perceived as "beauty hubs".

Digital Relationships Continue to Evolve

UPI spends on dating and matrimony platforms peaked in January, declined by nearly 40% in February (oddly enough, during the month dedicated to romance) and rebounded to its highest level in June. Thiruvananthapuram emerged as a standout market, **recording more than 5X growth in UPI spends on matrimonial services,** highlighting the growing importance of digital platforms in how young Indians build relationships and make life decisions.

Cafe Culture Expands Beyond Metros

Bengaluru and **Hyderabad** drove the growth in cafe-related spends earlier in the year, while spending continued to spread beyond large urban centres. Smaller towns recorded the highest increase in average spend per transaction. *Kottayam* emerged as one of the fastest-growing markets, while Allahabad recorded a 31% increase in spends relative to user growth possibly due to its proximity to cities that see high tourist volumes especially for road trips.

UPI Is Becoming the First Step Towards Credit

Availing credit on UPI has been a popular choice for a growing number of young Indians today. **There has been a growth surge of 3X over the past 1 year for credit card issuance on super.money via partner banks,** and over 75% of these cards are used for making UPI payments. **In July 2026, super.money also crossed a milestone in the issuance of secured credit cards in partnership with banks.** Powered by UPI and backed by a fixed deposit, RuPay credit cards let young users scan, earn cashback and build their credit score simultaneously. It's a simple shift that's turning India's favourite payment habit into the country's next big credit onboarding engine.

Sharing his views on the superSpends 2.0 insights, **Prakash Sikaria, Founder & CEO, super.money**, said *"Every payment is a signal of how young India's financial habits are evolving. This edition of superSpends shows consumers increasingly prioritising experiences, wellness and convenience while continuing to seek value in everyday spending. These insights reflect both changing consumer preferences and the growing maturity of India's digital payments ecosystem."*

He further added, *"Insights from millions of everyday transactions help us understand how consumer needs are evolving and enable us to build products that make payments simpler, more rewarding and more accessible. As digital adoption deepens, these trends will continue to shape the next phase of India's financial ecosystem."*

The findings indicate a clear shift in consumer priorities: young Indians are spending more confidently on experiences while remaining value-conscious in everyday purchases. As digital payments become increasingly embedded in daily life, these behavioural shifts offer an early view into how the next generation will shape India's consumption economy.

About super.money

super.money, backed by the Flipkart Group, is a youth-focused UPI and credit-led fintech platform that is changing the way Indians manage their payments and financial needs. The app blends smooth and secure UPI payments with real cashback on every transaction and easy access to credit, including secured RuPay cards, credit at checkout and personal loans. super.money's focus is on delivering recurring value to users instead of one-time rewards. Built with a strong compliance culture, super.money aims to become India's preferred financial platform that brings together UPI, credit and everyday commerce. super.money is ISO 27001 and PCI DSS certified.