How India shops online:

Consumer preferences in the metropolises and tier 1–4 cities

pwc

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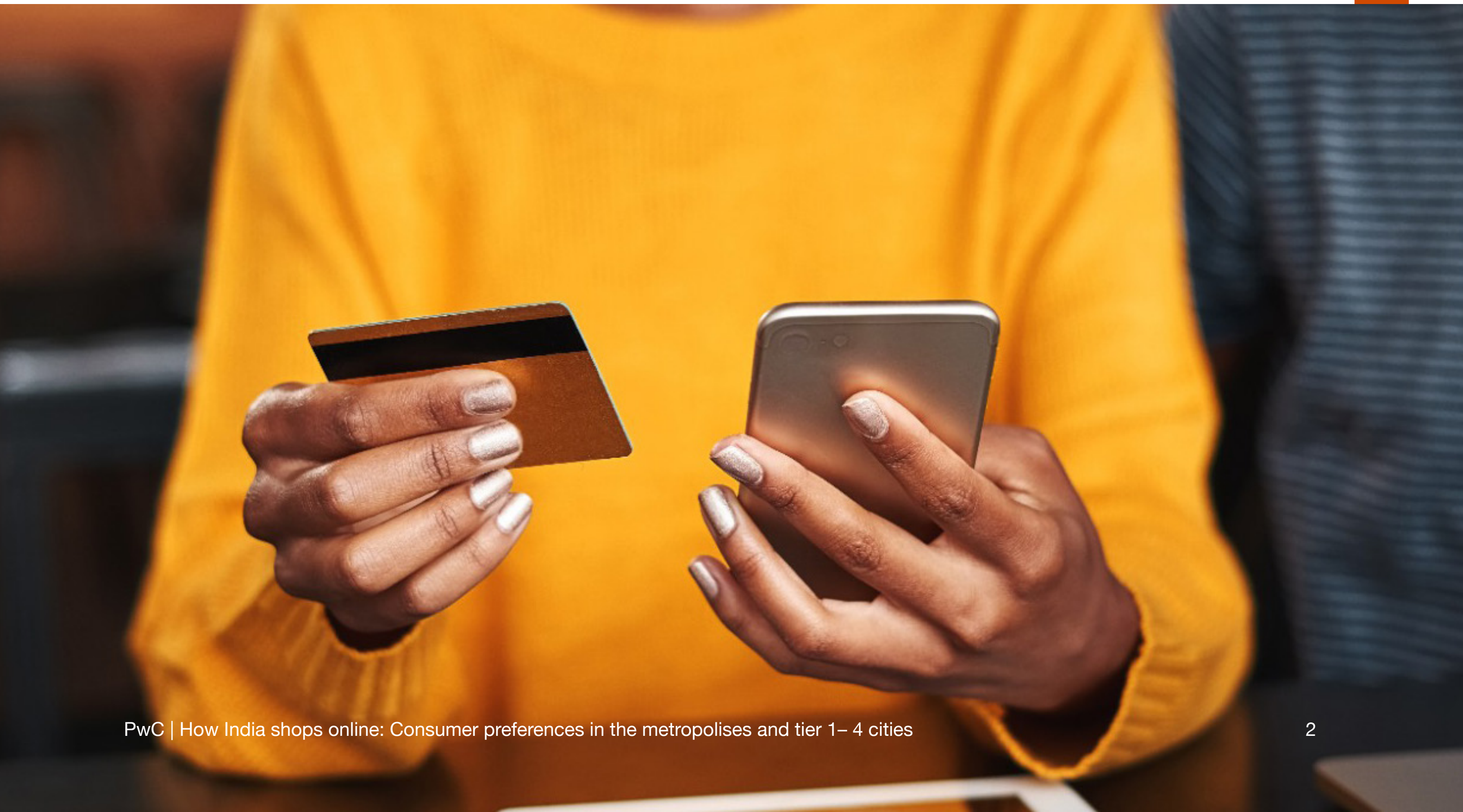

Foreword

In the past few years, about 12.5 crore[1] consumers in India shopped online for the first time and since then, they have continued to use e-commerce platforms. These consumers – primarily from tier-2, 3 and 4 cities – differ in digital literacy, infrastructure, social and cultural factors from the urban populace, who are accustomed to shopping online.

Online shopping is not just a convenience but a lifeline for millions of consumers in India, especially in tier-2 and 3 cities, where the availability of the latest and popular products in physical stores is limited. These consumers are the drivers of a retail revolution in the country. In the festive season of 2023, consumers from tier-2, 3 and 4 cities contributed to more than 80% of sales for Meesho and Amazon[2] highlighting a major opportunity for brands to tap into the growing aspirations and needs of consumers from these markets.

Organisations which serve our vast, diverse nation know how India changes every 100 kilometres – not only in terms of language, dialect and culture but also in consumer behaviour (motivations, pain points and preferences). However, there is a lack of comprehensive and reliable data and insights on the online shopping behaviour of Indian consumers, and the challenges and opportunities across regions. This hinders the development of effective customer-centric strategies and offerings.

1 https://www.ibef.org/industry/ecommerce-presentation
2 https://retail.economictimes.indiatimes.com/news/e-commerce/e-tailing/non-metros-dominate-online-festival-sale-across-amazon-meesho-flipkart/104329498

Highly value-conscious, the average Indian consumer wants the best deals, loyalty programmes, referral schemes and discounts which not only reward their purchases but also encourages them to further explore the online shopping experience. A customer-centric approach utilising data, technology and innovation is required to address the distinct needs and expectations of these customers at scale. Consumers are not only influenced by online channels, but also by offline touchpoints such as word-of-mouth, influencers and their favourite local store(s). To meet these expectations, it is essential to offer a seamless experience by integrating customer support across multiple channels, implementing loyalty programmes and consistently improving the app using real-time inventory management, in-store Wi-Fi, mobile apps, and training the employees. This approach allows businesses to leverage the benefits of both online and offline channels, creating a cohesive and convenient experience for customers.

This report is based on an online survey of 2,100 people, 100 qualitative interviews, and 400 in-person interviews across India with leading experts and industry partners. The insights derived from the report highlight the similarities and differences in the purchasing habits, choices and mindsets of online shoppers across the country.

Some of the key findings include the following:

50% of consumers in metros and tier-1 cities value quick delivery, while for 54% of consumers in tier-2, 3 and 4 cities, deals and offers take precedence.

With increasing financial independence, women's shopping behaviour shifted from social to individualistic across geographies as per our survey.

Fake reviews of health and wellness products deter over 42% of tier-2, 3 and 4 cities' shoppers from making purchases in this category. They also prefer buying these products online since there are concerns related to the authenticity of these products in brick-and-mortar stores.

More than 60% of our respondents preferred to shop using an app rather than using any website. There was a clear preference for marketplace apps since they cater to many categories.

YouTube emerged as a clear winner when it comes to a reliable platform (discovery, information, usage experience and unboxing videos) for making buying choices.

Interestingly, Gen Z prefers cash on delivery (CoD) in tier-2, 3 and 4 cities.

This report aims to understand the pulse of India's diverse consumer base and provide insights into their behaviour. We hope that the findings resonate with you and help you develop the next wave of innovations which can serve the Indian retail sector.

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Disclaimer: This report and all its stats and findings are an output of primary data collected specifically for this report along with secondary sources as mentioned.

About this report

The report is a starting point for businesses to initiate vital conversations that, in turn, will lead to the development of an e-commerce strategy tailored to meet the unique needs and aspirations of non-metro consumers. It can also be a reference point and guide for businesses to make informed decisions and actions to tap into the dynamics of the ecommerce landscape in the non-metro region.

Figure 1: Sample coverage

While urban dwellers (metros and tier-1 cities) have traditionally dominated the online shopping scene, the rest of India, comprising tier-2, 3, and 4 cities, is emerging as a formidable force.

To unlock the hows and whys of this shift, we conducted over 100 in-person qualitative interviews, followed by a survey of 2,600 people across India from November 2023 to January 2024.

The sample, comprising an equal number of male and female respondents, covered a range of socio-economic backgrounds and age groups (Gen Z, early–millennials, late–millennials and Generation X). Geographically, the survey spanned:

Urban dwellers

Metro (population over 50 lakhs) and Tier 1 (population between 10–50 lakhs): Mumbai, Delhi, Bangalore, Chennai, Kolkata, Hyderabad, Surat, Nashik, Nagpur, Bhopal, Allahabad, Jaipur, Madurai, Mysore, Kochi, Bhubaneswar, Indore, Chandigarh

Rest of India

Tier 2/3/4: Aizawl, Sangli, Solapur, Jhansi, Ferozabad, Nellore, Kasaragod, Siliguri, Sagar, Darjeeling, Hingoli, Nagda, Bhatinda, Sohna, Thiruvallur, Idukki, Sahibganj

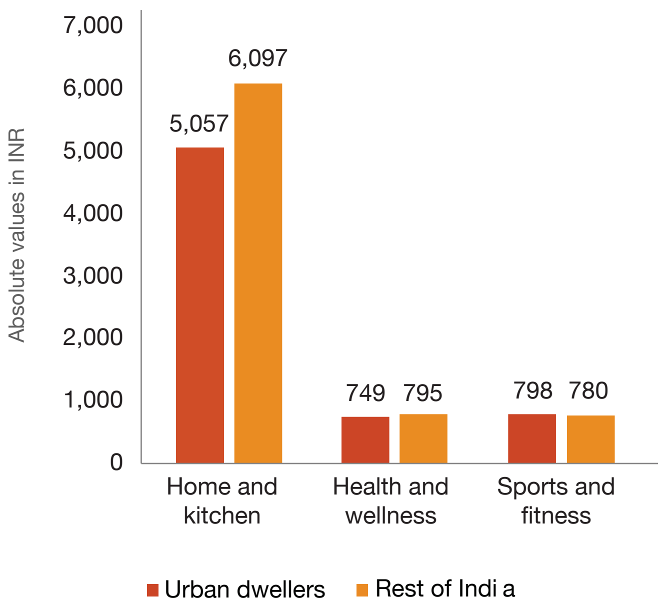
We analysed how these consumers engage with categories such as fashion and accessories, grocery, electronics, sports and fitness, home and kitchen, beauty and personal care and health and wellness.

Having captured the voice of the consumer through our extensive survey, this report delves into key drivers and barriers shaping the online shopping behaviour of the rest of India vis-à-vis urban dwellers:

What motivates them to buy online?
What are the benefits they seek and challenges they face?
How do they perceive online shopping?

Executive summary: Understanding the shopping experience and behaviour of urban dwellers and the rest of India

Figure 2: Average basket size based on last purchase

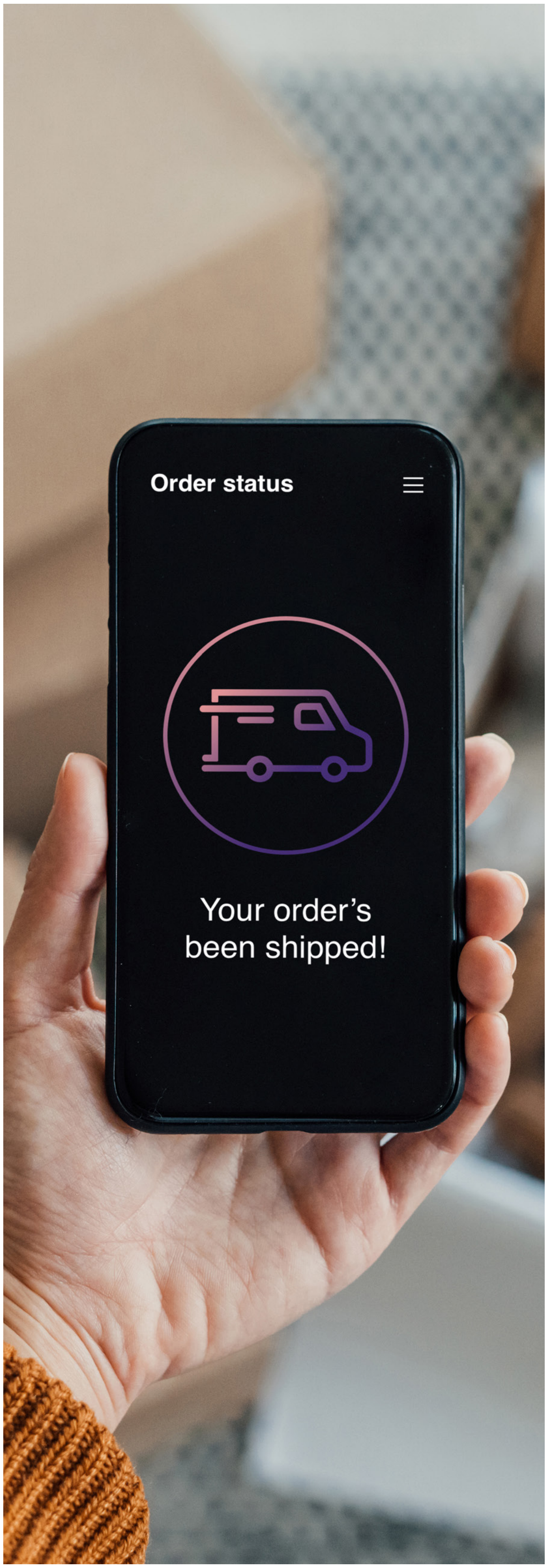


Base: Urban dwellers - 1,994; Rest of India - 1,304

Source: PwC analysis

Beyond the urban landscape, a new trend is rapidly unfolding in India – tier-2, 3, and 4 cities – where aspirations have begun to surge, and shopping habits are undergoing a transformation. Today, consumers from rest of India are dedicating more time to shopping, with order volumes in tier-2 and 3 cities expanding by more than 60%[3] compared to previous years. As India's e-commerce narrative evolves, it is crucial to observe these behavioural changes.

3 https://www.livemint.com/companies/news/tier-2-3-regions-grab-a-larger-pie-of-e-com-market-11671380417276.html



Our study reveals a significant shift – regardless of location, the increasing financial independence of women is changing their shopping behaviour. For categories of home and kitchen and electronics, buying big ticket items online is primarily a household decision.

As both urban dwellers and rest of India embrace e-commerce, spending[4] more time each day on digital retail platforms, our survey found fascinating insights that span beyond conveniences of 10-minute or same day deliveries which is driving consumers to shop online.

In densely populated urban areas, consumers often come across excessive weekend crowds at malls and limited product variety within physical stores. The absence of premium brands and the persistent push given to some products by sales staff who often lack product knowledge has further fuelled the migration of the consumers to online shopping platforms in rest of India consumers. Frequent stockouts for specific brands has been an additional cause of frustration for consumers.

In contrast, consumers from rest of India face another set of challenges, including limited access to a wide range of products and brands in local stores. This often restricts their choices. Additionally, unavailability of attractive offers and discounts and other incentives has pushed price-conscious consumers in rest of India to explore digital avenues.

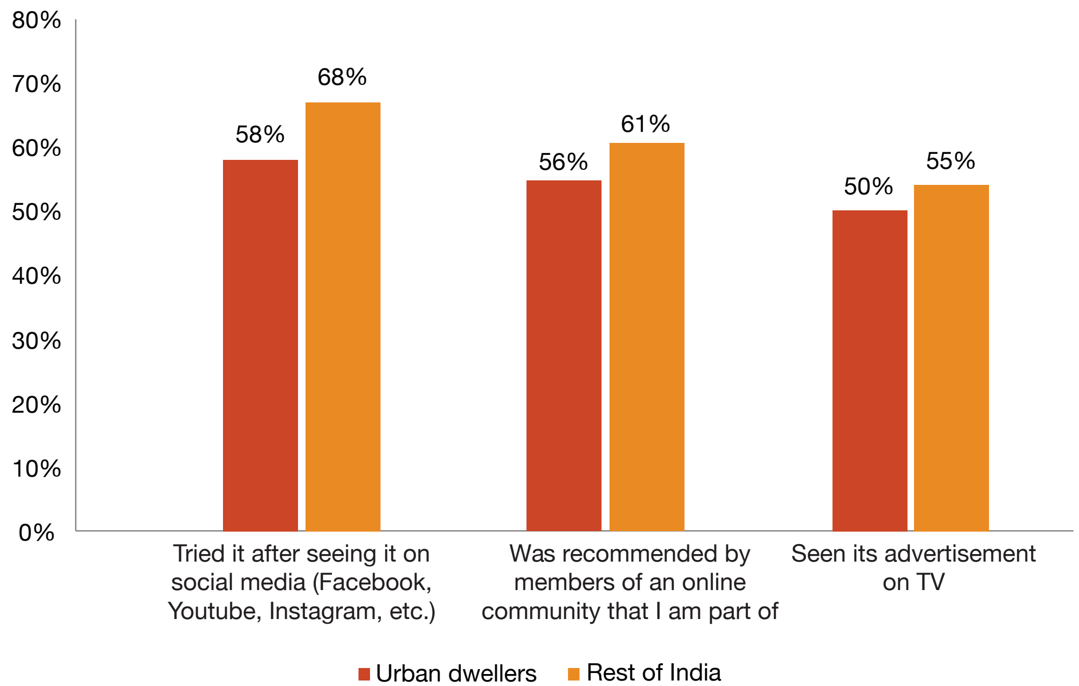
4 https://www.businesstoday.in/latest/corporate/story/indians-spent-87-billion-hours-on-shopping-apps-in-2022 report-366927-2023-01-20

However, both segments share some common motivators for purchasing online. Planned purchases with specific timelines are often satisfied online due to the wider range of price options and brands available. Let us delve into some of those nuances.

Motivators for shopping online: The absence of physical stores for premium brands, stockouts of certain products, and a lack of knowledgeable staff in offline stores are the main reasons why the rest of India consumers opt for online shopping. On the other hand, the lack of discounts and special offers in physical stores, along with large crowds in malls during weekends are some of the reasons why urban dwellers prefer to shop online. Browsing through online shopping platforms during free time also triggers online purchase in both urban dwellers and rest of India.

Role of social media on trials: Social media has amplified the awareness and aspirations and 62% of respondents tried products after seeing them (perhaps repeatedly) on Facebook and Instagram. As the preferences of rest of India shifts from TV and radio to digital avenues, social media becomes the most preferred channel for encouraging trials of new products. Interestingly, amongst urban dwellers, online communities lead to more trial than TV. WhatsApp, YouTube and Instagram have a universal appeal and are the most preferred social media platforms for urban dwellers and rest of India.

Figure 3: New product/brand trials

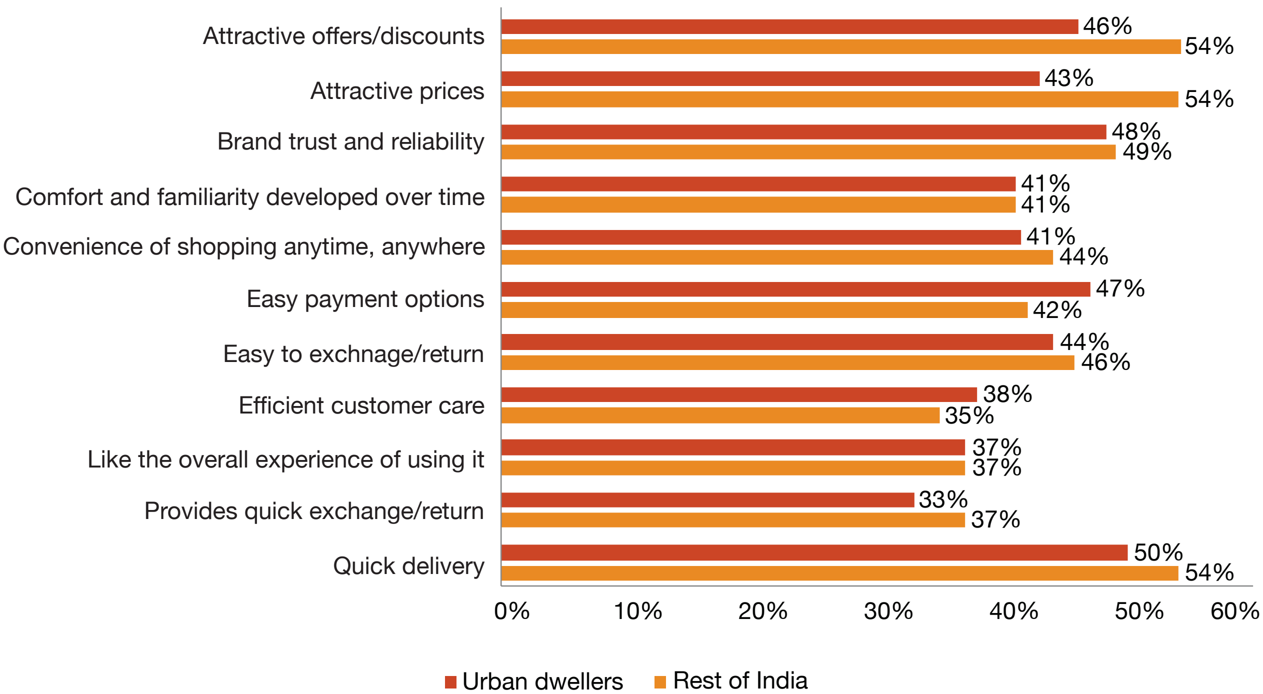


Source: PwC analysis

Base: Urban dwellers - 1,890; Rest of India - 1,408

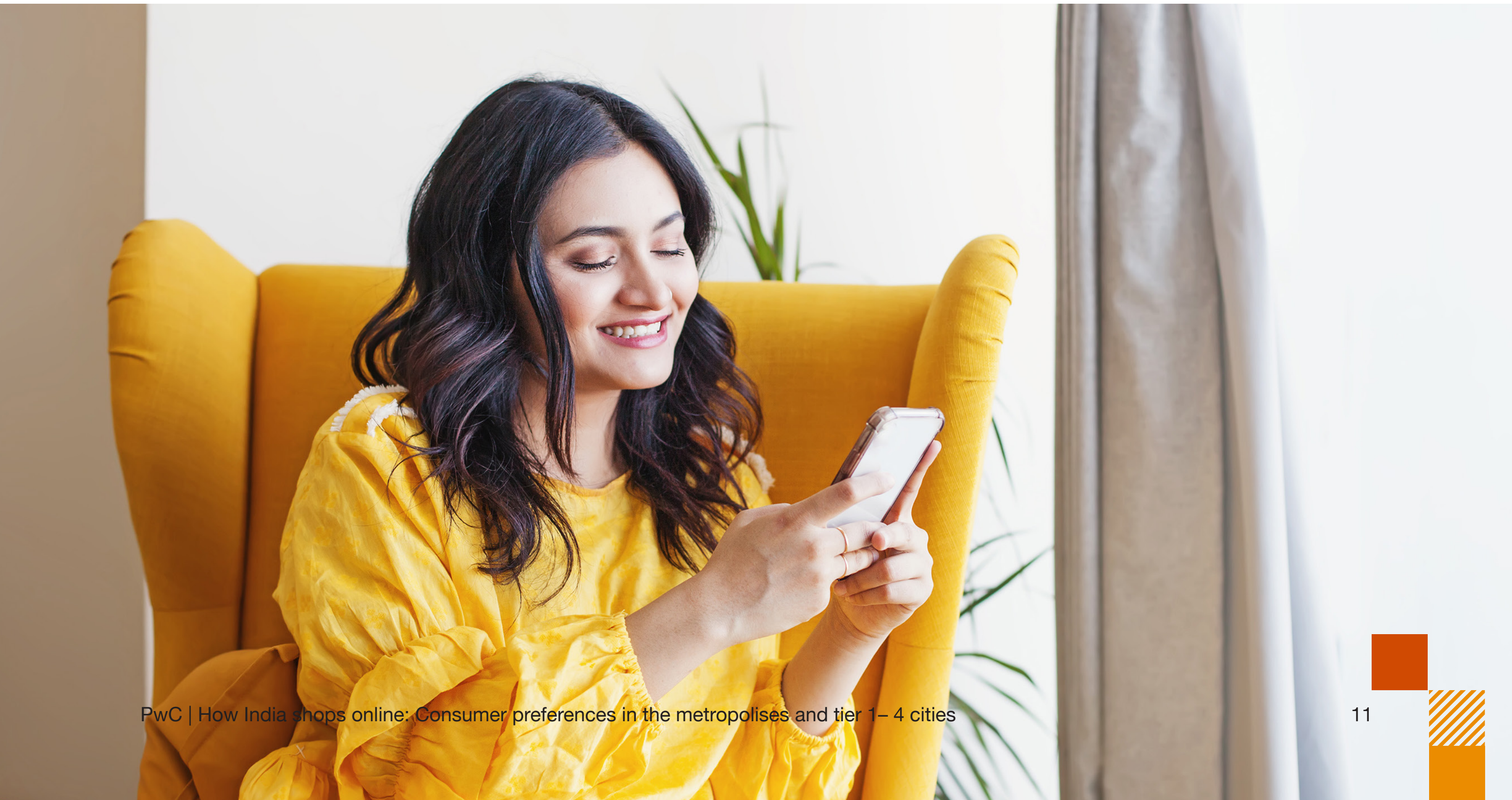
What makes an app/platform a shoppers' favourite: Urban dwellers, who prioritise speed in online shopping, are particularly drawn to prompt delivery services which meets their demand for instant gratification and are willing to pay a premium price for the same. But consumers in rest of India are keener on deals. These consumers are bargain and discount hunters.

Figure 4: Factors leading to stickiness



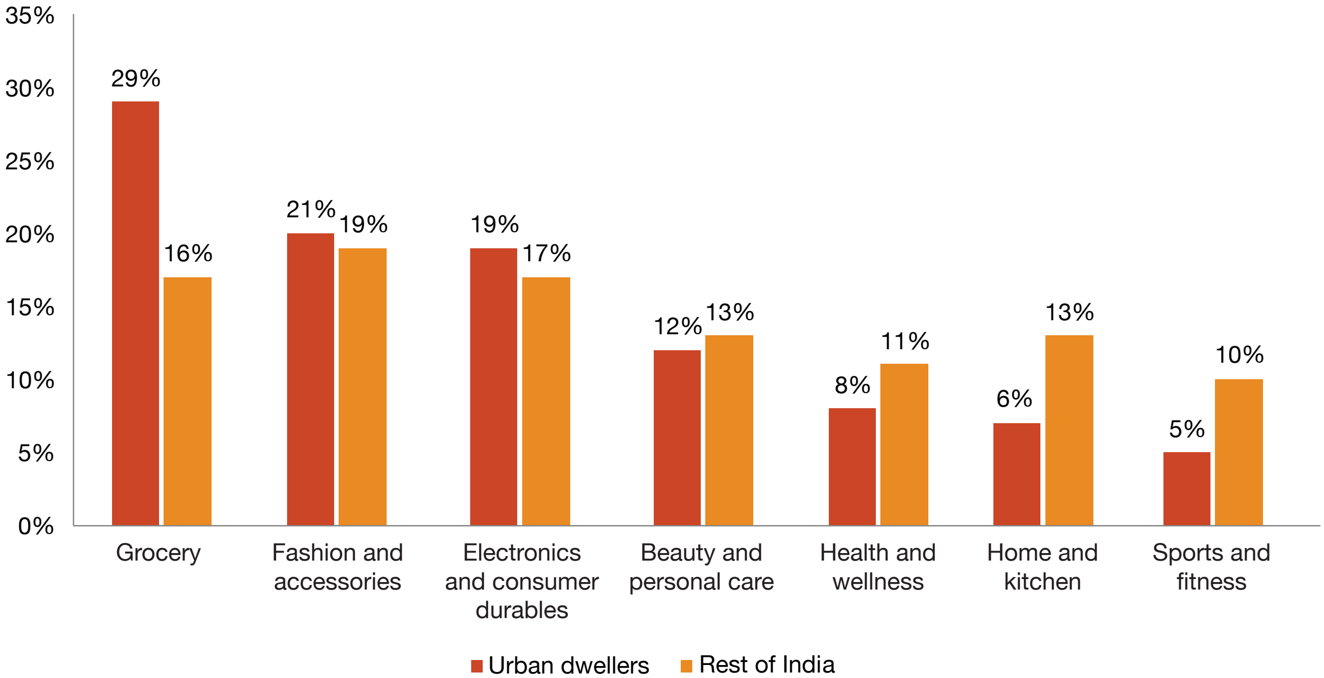
Source: PwC analysis

Base: Urban dwellers - 1,890; Rest of India - 1,408



Most purchased category: Interestingly, the rest of India appears to be leading the purchases in the sports and fitness, home and kitchen, and health and wellness categories, whereas urban residents focus more on grocery, electronics and fashion. The rise of social media has played a significant role in increasing awareness of these products and with an increase in demand, the platforms introduced new and affordable products to these cities. As incomes in rest of India improved so did the spending on these categories.

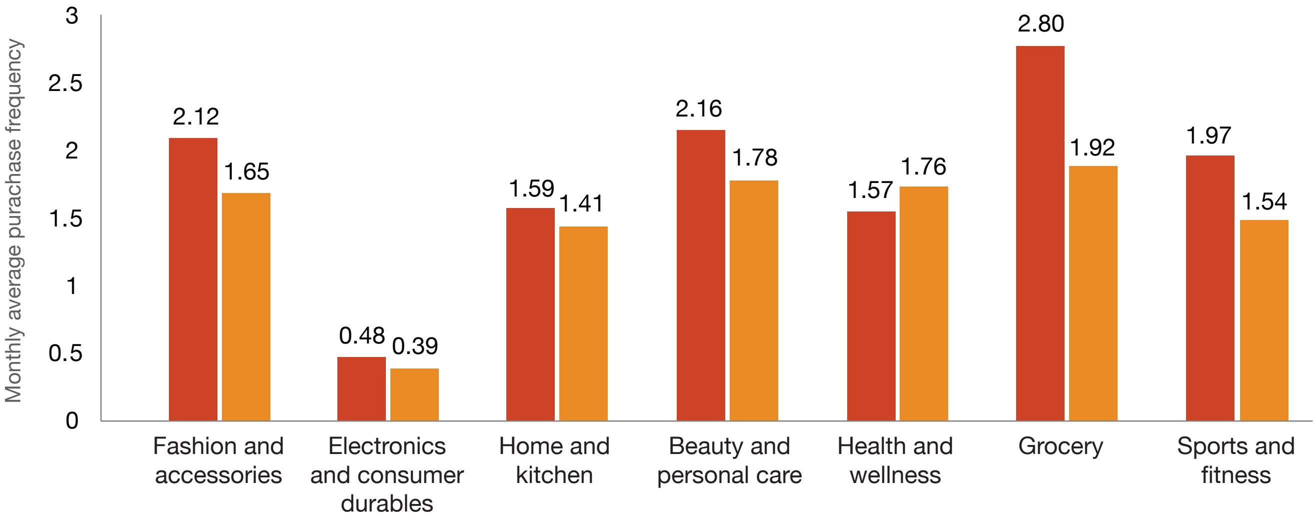
Figure 5: Categories purchased



Source: PwC analysis

Base: Urban dwellers - 1,467; Rest of India - 1,165

Figure 6: Monthly average purchase frequency of the categories



Source: PwC analysis

Base: Urban dwellers - 1,467; Rest of India - 1,165

"I recently started doing yoga for better health and bought yoga pants from BlissClub which everyone was talking about on Instagram. They are very comfortable. I also bought a yoga mat from Amazon."

- Female, late millennial, rest of India

Impact of reviews: Both urban dwellers and rest of India shoppers rely heavily on reviews, ratings and photos from other customers to be confident about their selections and to see the product in its natural environment. Knowing others have tried it and liked it makes a lot of difference in their shopping journey.

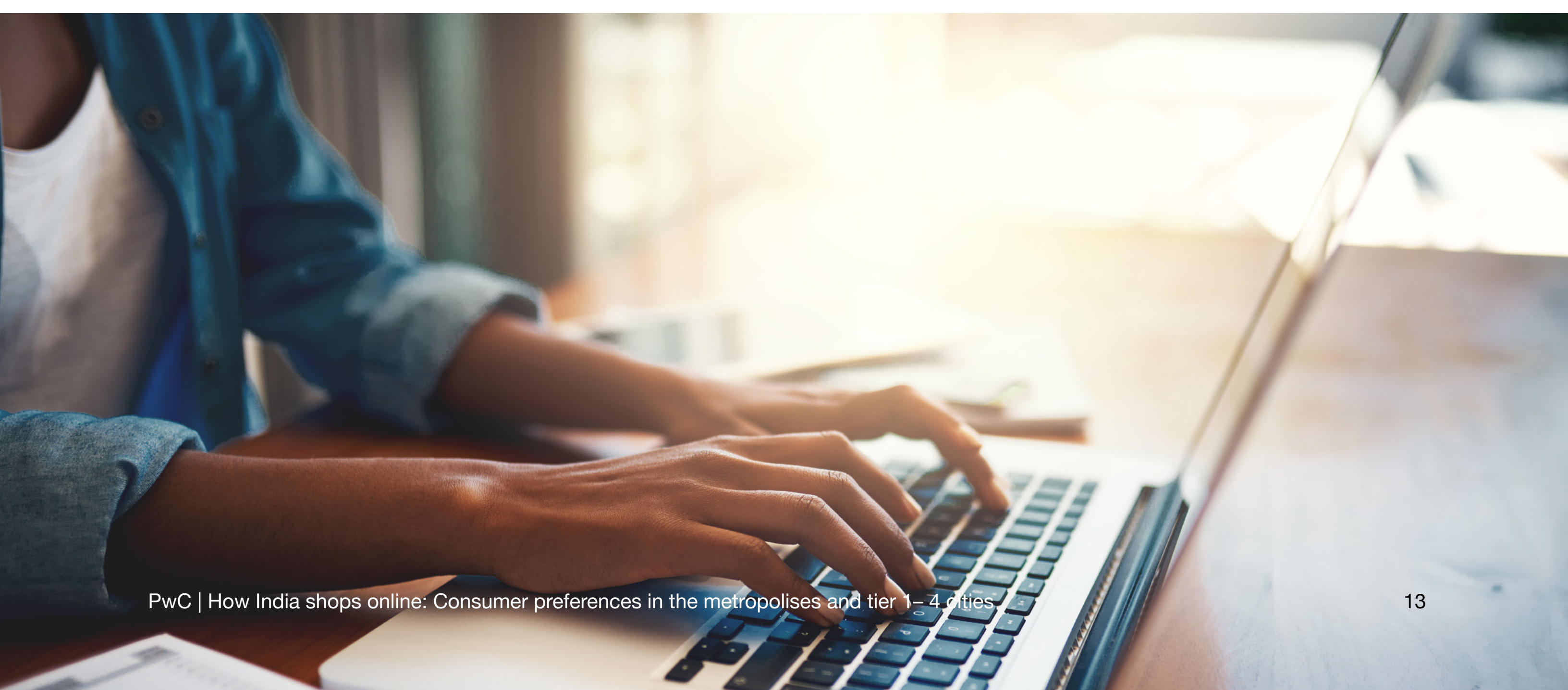
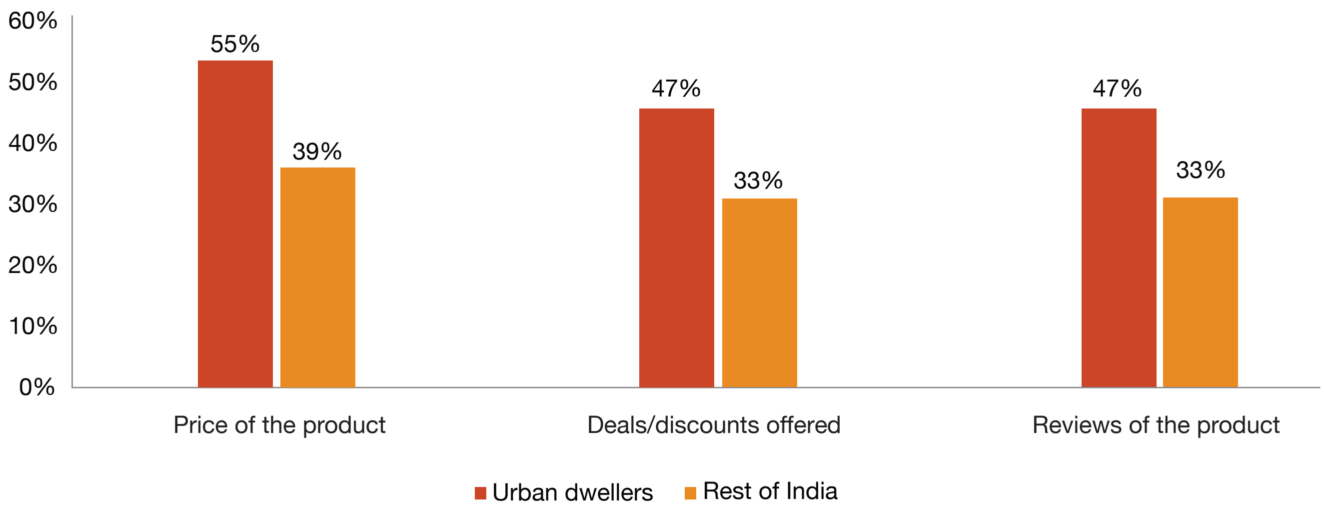


Figure 7: Most important factor while choosing a product online

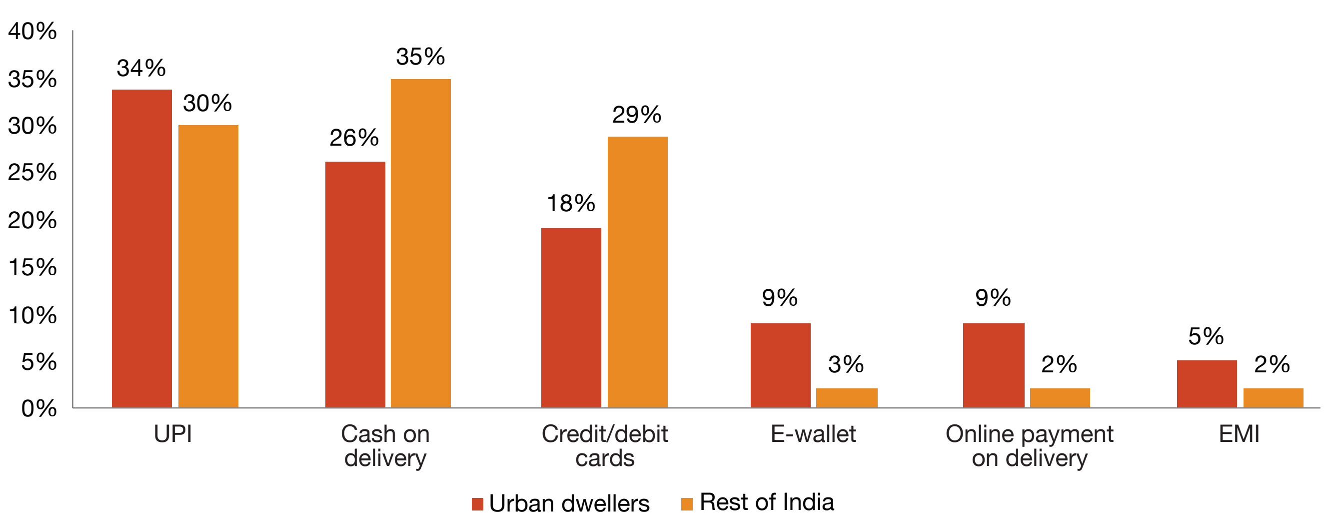


Source: PwC analysis

Base: Urban dwellers - 1,467; Rest of India - 1,165

Payment preference: Urban dwellers and rest of India consumers display comparable acceptance levels of UPI payments, indicating a rise in adoption and familiarity with such payment methods. However, it is worth noting that cash on delivery (CoD) remains the preferred option among the rest of India consumers to minimise the risk of frauds. This suggests that while there is growing acceptance of UPI payments due to its convenience, speed and security, there are still concerns regarding online platforms and payment methods particularly among rest of India. Generation X from rest of India prefer card transactions for mid-high value purchases on well-known platforms due to their direct connection to bank accounts, providing a trusted layer of transaction safety. Paytm is popular among urban dwellers for its user-friendly wallet while PhonePe is preferred by rest of India because of its intuitive interface. Google Pay ranks second nationwide.

Figure 8: Mode of payment



Source: PwC analysis

Base: Urban dwellers - 1,890; Rest of India - 1,408

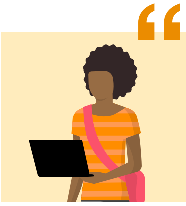
Hurdles to online shopping: As most urban women navigate shopping platforms like seasoned pros, weighing their benefits and drawbacks, Gen X women in rest of India tend to approach it with more cautious curiosity than others and are hesitant to shop online due to concerns about payment fraud, credibility of unfamiliar websites and doubts regarding product quality matching the images shown. They rely heavily on reviews and recommendations from their family to gauge trustworthiness, questioning whether the product will match its depiction and if it will be delivered as promised. Urban delivery faces logistical overload, regulations, and access restrictions, causing inconsistent experiences to the consumers. Frequently, the timing of deliveries clashes with the fast-paced nature of urban lifestyles, creating obstacles and challenges for individuals. In contrast, rest of India enjoys smoother deliveries due to less dense environments and familiar personnel.

Voice of the consumer

Urban dwellers are familiar with the medium, understand the pros and cons and appear to be more self-assured.

“Earlier, I needed my husband or children’s help but now I can do shop on my own.”

- Female, late millennial



“We like to shop by ourselves, we can buy things that we like without others’ opinions.”

- Female, Gen Z

In rest of India, women (especially Gen X) are slightly sceptical about online medium whereas men are more enthusiastic about online shopping.

“If it’s an unknown website, I usually worry that my money will be deducted but I’m not sure if the delivery will come as promised.”

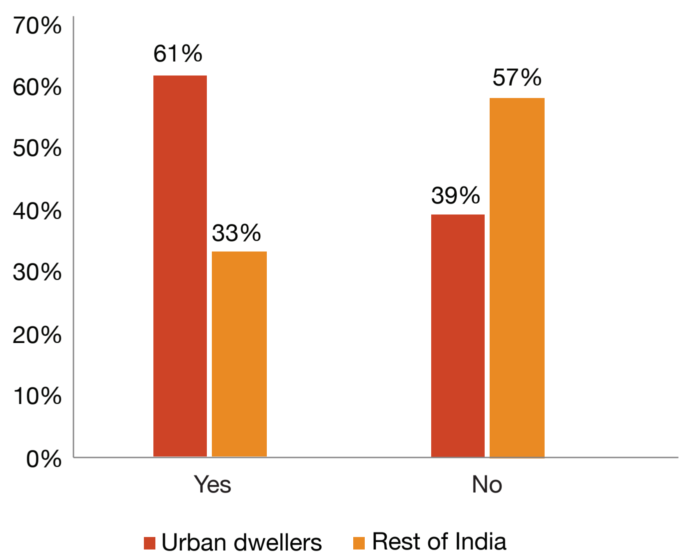
- Female, Gen X

“In the photos I don’t understand what kind of blue the product is going to be ... if it will be a dark blue or a bright blue, I’m not sure of the shade ... hence, I rely on review pictures.”

- Male, Gen Z

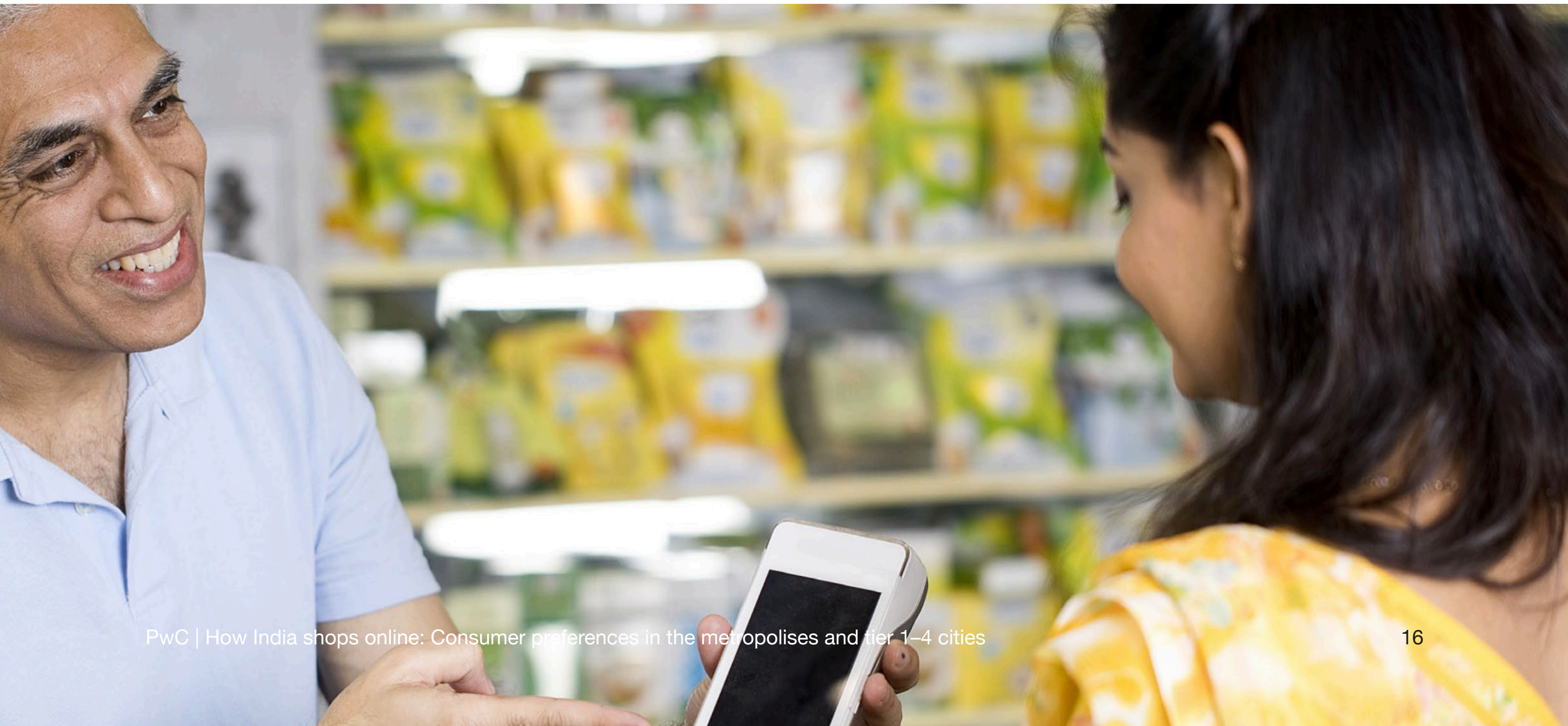
Emergence of direct to customer (D2C) and Open Network for Digital Commerce (ONDC): D2C gained popularity after the COVID-19 pandemic due to exclusivity, novelty and its potential to address the perceived lack of a 'premium/luxury feel' associated with marketplaces where consumers choose marketplaces for product diversity and discounts. While urban dwellers are more aware of ONDC, rest of India is gradually adopting platforms like Paytm and Meesho, which offer appealing options for consumers to shop through ONDC with lower prices and a variety of products.

Figure 9: ONDC awareness by consumers



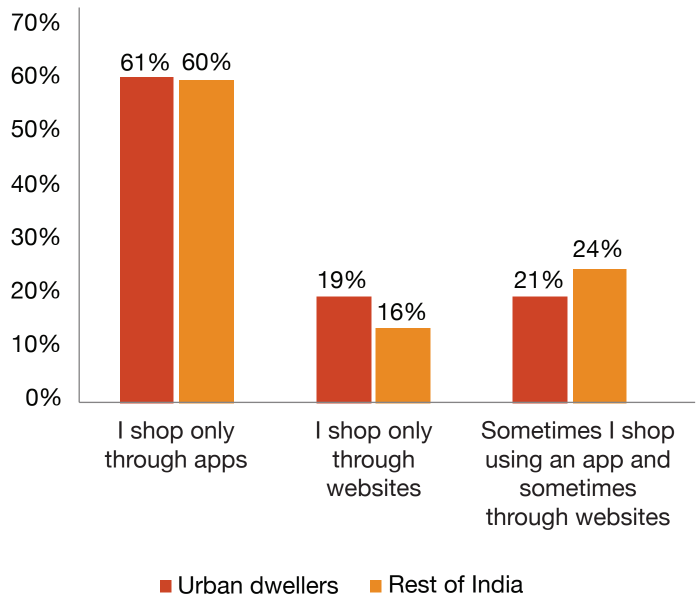
Source: PwC analysis

Base: Urban dwellers - 1,467; Rest of India - 1,165



App usage experience: It has been observed that apps are preferred over websites to shop online. This is common for all the respondents irrespective of their geographic location. The factors for this preference are ease of navigation, simplified user interface (that complies to global standards) and vernacular support. Marketplace apps often also get downloaded more since they cater to a wide range of categories. For customer service and assistance consumers prefer human interaction over interacting with chatbots.

Figure 10: Platform preference



Source: PwC analysis

Base: Urban dwellers - 1,890; Rest of India - 1,408

Understanding these specific triggers is crucial for businesses and acknowledging these diverse narratives is key to harnessing the vast potential of the evolving Indian retail market and fostering meaningful connections with customers. The online shopping journey transcends mere transactions and needs a profound understanding of the aspirations, challenges and unique motivations which are driving the masses towards e-commerce. Let us look at category specific implications in the next chapter.

From fashion to gourmet food: Exploring trends across categories

Fashion and accessories[5]

#deals and discounts, #accessibility, #fast fashion

77%

of rest of India consumers listed product price as a reason to continue using their preferred platform in fashion and accessories category.

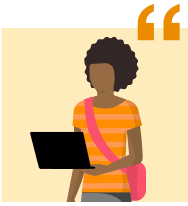
The fashion and accessories category in the Indian e-commerce market stands out due to its vast array of products and enticing deals. This category comprises national brands, private labels, unbranded sellers and digital-native brands in the recent past. Affordable, fast fashion with low entry barriers and high profitability is set to make this category more popular and accessible among consumers.

Key insights[6]

Platform preference: With a combination of fashion and accessories, marketplaces still have a lion's share of the consumer market irrespective of the geography. Amazon's market pull in the urban markets beats Myntra's by a small margin while Flipkart has caught the fancy of the nation in rest of India followed by Meesho, Amazon and Myntra. This preference for marketplace apps over category-based platforms is a common theme among rest of India respondents highlighting the importance of hygiene factors such as deals, discounts, accessibility, user-friendly interfaces and familiarity with the platform.

5 Fashion as a category covers the following product types: Accessories such as watches, handbags and clutches, fashion jewellery, sunglasses; footwear; apparels/clothing; athleisure; babycare; intimate wear
6 Key insights uncovered through survey and research for this category.

The drivers: Fashion is often seen as a reflection of social standing across age groups with different age groups interpreting it in unique ways. Gen Z values personalised fashion which helps them to stand out by combining clothing and accessories from various apps to create their unique style. They prefer platforms with rapidly changing fashion products that offer diversity in colour, design, fabric, and ease of comparison. On the other hand, early millennials, who are more focused on staying in line with current trends, opt for a streamlined approach to fashion and accessories, saving time by not extensively exploring multiple apps. In contrast, late millennials and Gen X prioritise practicality, durability and value, and prefer items that last longer and provide utility. They also display brand loyalty the most compared to the other groups.



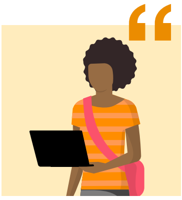
“I like to buy something exclusive which is not commonly available.”

- Female, Gen Z, rest of India

“It all depends on where I can get the best deal and have more choices available.”

- Male, Gen X, urban dwellers

The impact of social media and influencers: While social media influencers play a significant role in the discovery of fashionable, trendy products, influencer-led promotions are also being met with a lot of scepticism especially in the light of government guidelines[7] which require clear disclosures of paid promotions. Fake reviews and paid ads on social media have led older millennials and Gen X to rely on community groups on Meta/Telegram and visual reviews besides word-of-mouth advice.

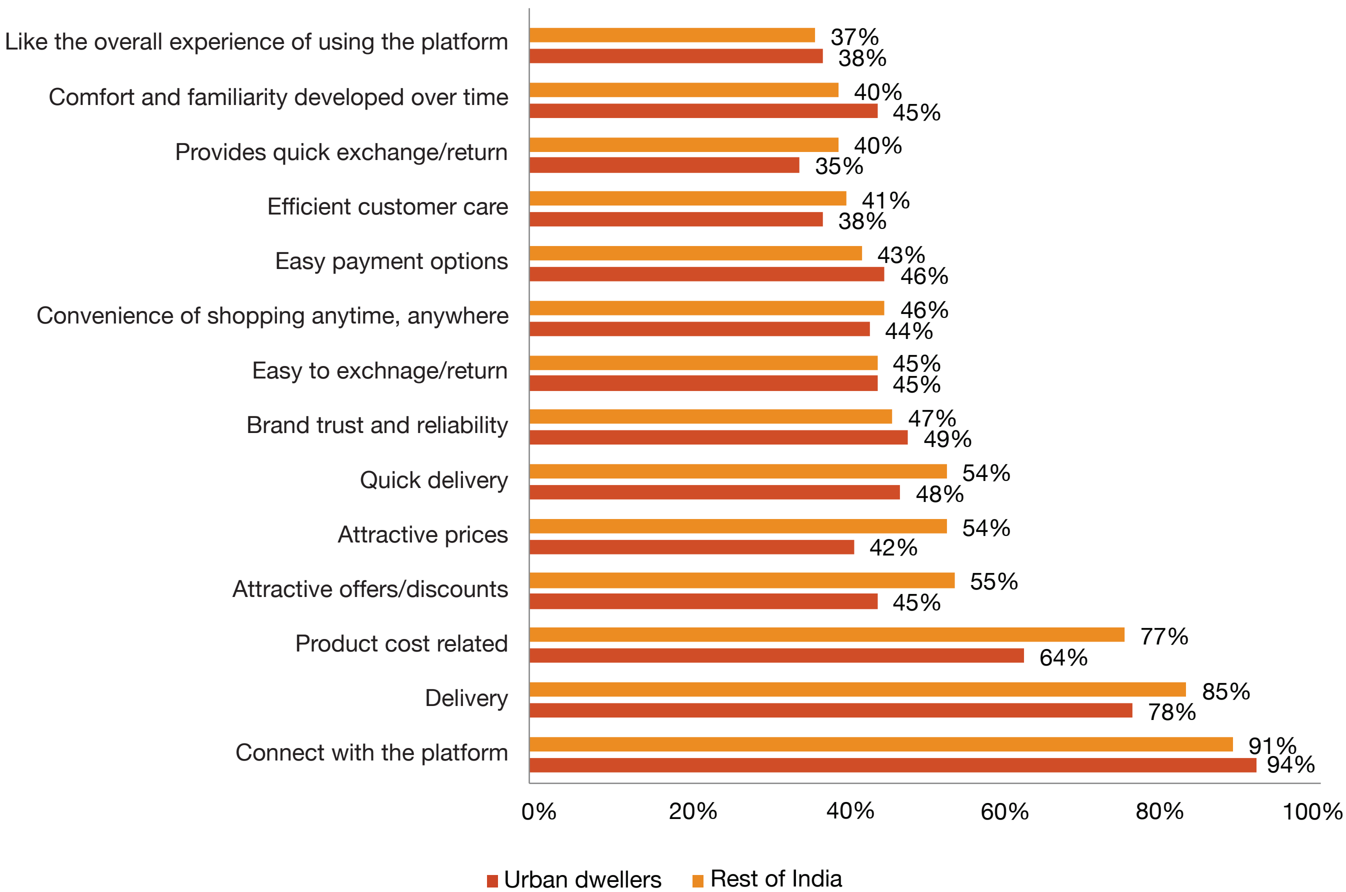


I consider the quality first then the reviews, shipping duration, and sometimes the brand. These are the factors I consider along with colours, patterns and designs."

- Female, Gen Z, urban dwellers

Platform loyalty: Responsive customer service and clear return policies are crucial in this segment irrespective of geographical location highlighting a universal expectation for reliable and convenient shopping experience. Discounts and offers are crucial for driving loyalty among rest of India consumers highlighting a value-driven approach in this segment.

Figure 11: Reasons to continue using the platform



Source: PwC analysis

Base: Urban dwellers - 394; Rest of India - 259

7 https://pib.gov.in/PressReleasePage.aspx?PRID=1892527#:~:text=Endorsements%20must%20be%20made%20in,not%20personally%20used%20or%20 experienced.

Offline versus online: Consumers prioritise offline shopping for high-value, quality-centric items like occasion-based attire, while online shopping dominates for low to medium-ticket items where customers prioritise variety, thereby minimising the risk of low quality/return related issues.

Key recommendations:[8] Present, short and long term

In the competitive online fashion industry, brands need to transcend the expectations of cost-efficiency and speedy delivery. They should focus on providing a superior customer experience which resonates on a deeper level with consumers.

Present: Parameters which can help in maintaining category hygiene

Deliver improved user experience by simplifying navigation which aids product discovery and purchase. Simplified product search and product reviews are essential to remain competitive in this sector.

Providing comprehensive product descriptions, including material and composition details, care instructions and high-quality images increase the chances of a product being picked and enhances the platform engagement for this category.

The platform should have reliable delivery partners with accurate tracking and simple, straightforward return policies to accommodate customers with different levels of awareness.

Short term: Parameters which can enable positive engagement with the category

Recommendations and user generated content: Encouraging community-based recommendations can improve brand conversations and eliminate authenticity concerns for rest of India, while strengthening loyalty and trust for urban dwellers.

Trend responsiveness: Platforms need to constantly update the stocks to reflect the latest trends and seasonality to cater to the intrinsic need of shoppers in this category.

Long term: Parameters which can create disruptions in the category

Differentiation of the product line with exclusive items or limited-edition products is a necessity for both brands and platforms in this category to cater to the desire for individuality and exclusivity among shoppers including elements of sustainability.

Platforms can offer enhanced wardrobe management features where users can build, manage and maintain their offline wardrobes.

8 Key recommendations are our suggestions for businesses and brands in this market on basis of our research and survey.

Sports and fitness[9]

#exclusivity, #brand trust, #lifestyle

68%

of rest of India consumers chose to shop sports and fitness items online for the first time after seeing it on social media.

The sports and fitness category is still in its early stages of adoption in the e-commerce market. There is a growing demand for the items of this category due to an increase in fitness and health enthusiasts in the country. The category is expected to grow at a compound annual growth rate (CAGR) of 33% in the next five years.[10] This presents opportunities for newer players in the e-commerce space to establish themselves and gain a foothold in this category.

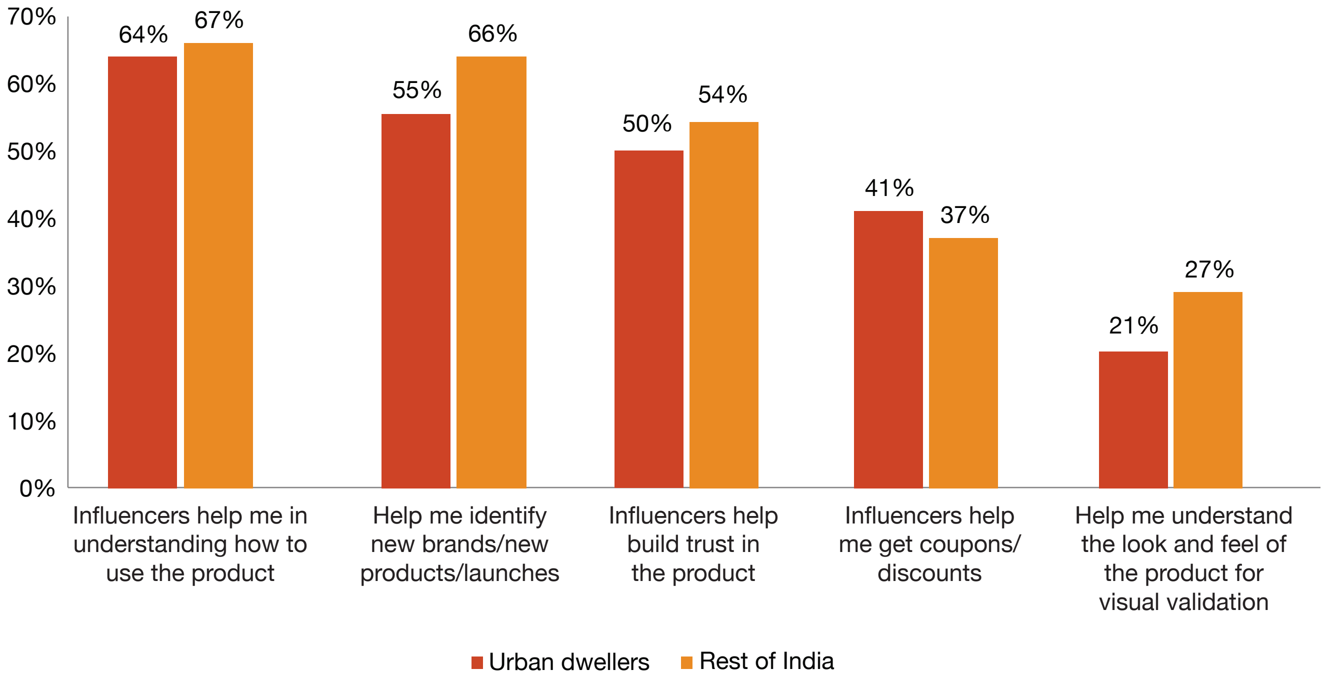
Key insights

Platform preference: Flipkart emerged as the most preferred platform for this category with 39% of respondents preferring it over other platforms. It is especially popular among rest of India users (44% users) further reinforcing the finding that platform familiarity and brand value are most important factors for them. Notably, Myntra is a distant third in this category due to its operations in sportswear.

9 Sports and fitness as a category cover the following product types: sports shoes, special purpose sports clothing, sports equipment, fitness accessories, nutritional items, home gym equipment, camping accessories and bicycle and bicycle accessories
10 https://timesofindia.indiatimes.com/blogs/voices/the-fitness-industry-in-india-is-being-reshaped-by-ml-wearable-technology-and-ai-based-workouts/

Impact of social media and influencers: Unlike fashion, influencers in this category impact purchase decisions which are not just limited to product/brand awareness but more from personal experience narratives and real-world impact of the product. Consumers across India seek guidance and recommendations from them. Peer and social media group recommendations are still the most influential factor in the decision to adopt a new product or choose a lifestyle/regime. The influence of influencers varies significantly by age groups (see the table given below) and some brands are leveraging these insights for targeted sales and marketing.

Figure 12: Influencers' impact



Source: PwC analysis

Base: Urban dwellers - 66; Rest of India - 121

Shift from marketplace apps to D2C: While marketplace apps like Amazon and Flipkart remain popular due to their extensive reach and familiarity, there is a gradual shift towards specialised D2C platforms like Decathlon, HRX, BoldFit and many others due to their exclusive and varied offerings. These specialised platforms are increasingly valued for their niche selections which address specific consumer needs in sports and fitness. Active lifestyle brands, such as HRX, Decathlon, and BoldFit, prioritise community-building activities which promote healthy lifestyles through events like running competitions, yoga sessions and sharing healthy recipes through social media. This focus on customer engagement has contributed to the shift towards D2C platforms in this category.

App usage: For this segment, the trust in the platform's ability to deliver consistently and handle issues effectively is paramount. Shoppers' loyalty is often reinforced with positive experiences in the past and a sense of familiarity with the platform. A user-friendly app interface is significantly more critical for urban dwellers compared to rest of India consumers and plays a crucial role in how much they use digital technology for shopping.

D2C is also good because we purchase directly from the company. If we have any issues, they help us resolve it. They never dissatisfy the customers. So, instead of purchasing from third parties one should purchase products directly from company's website."

- Female, early millennial, rest of India

I know the quality of the D2C platform I buy from, they never compromise on it."

- Male, late millennial, rest of India

Key recommendations: Present, short and long term

As the sports and fitness category gains traction across various demographics across the country, particularly among rest of India shoppers who are new to purchasing these products online, it is crucial to provide them with comprehensive service support and assurance of product quality.

Despite the category's low wallet share, a majority of consumers seek discounted and budget-friendly options, viewing these products as supplementary to their lifestyle and wardrobe rather than essential purchases. The following are the present, short-term and long-term recommendations which businesses can consider:

Present: Parameters which can help in maintaining category hygiene

Tiered pricing strategy with range of products at various price points: Platforms and brands should create multiple entry points for customers, which will ensure that there are affordable options to attract first-to-the-category and budget-conscious customers.

Discount and value deals: Platforms should not only highlight discounts and value deals prominently but also showcase the long-term value and lifestyle enhancement prospects of sports and fitness products to justify their place in the consumers' budgets.

Short term: Parameters which can enable positive engagement with the category

Educational content and guidance: Platforms and brands should develop user-friendly guides to help new consumers in rest of India to understand the benefits and usage of sports and fitness products, educating them about the category and tap into a new segment of customers.

Partner with relatable fitness influencers: Platforms should engage influencers to create content that guides and motivates consumers through their fitness journey and not merely as a promotional tool.

Long term: Parameters which can create disruptions in the category

Virtual/augmented reality workouts: Offer immersive fitness experiences which combine physical exercise with virtual environments to increase brand engagement and adoption.

Electronics[11]

#convenience, #discounts, #trust

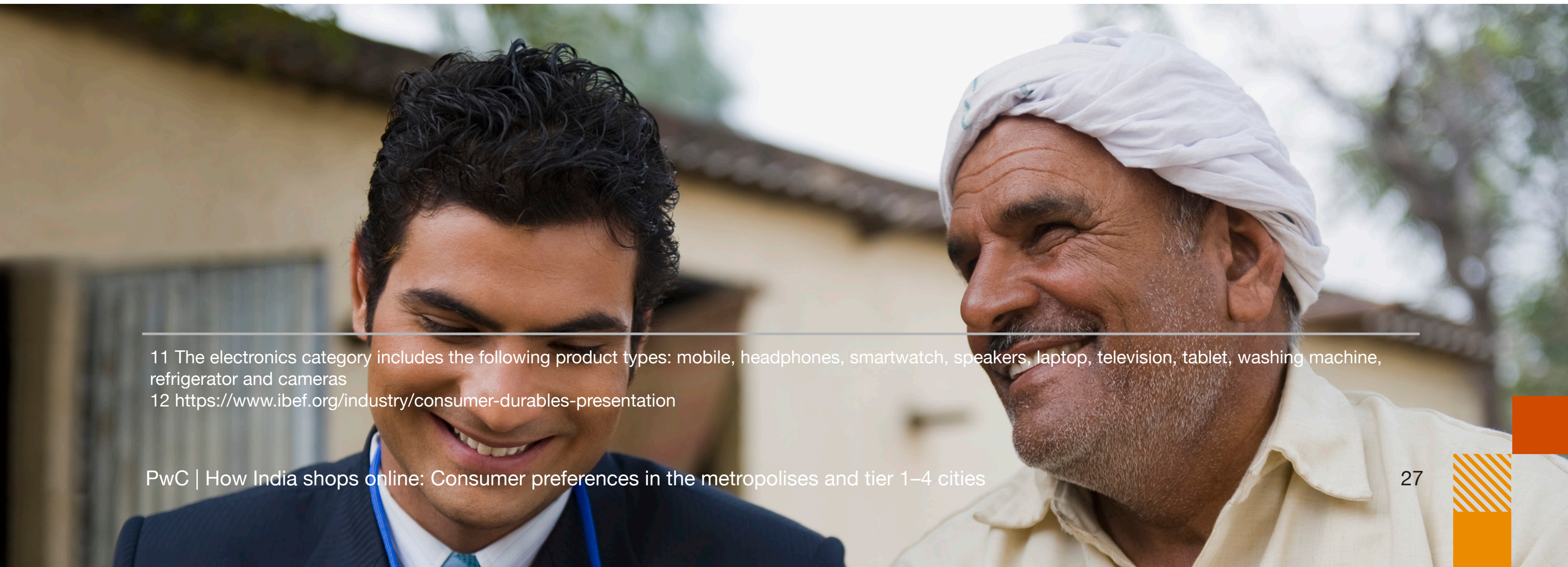
41%

of Gen Z accept that fake customer reviews are a key barrier for using other platforms in this category.

India is one of the fastest-growing electronics markets worldwide and is poised to become the fifth-largest consumer durables market globally.[12] The consumer durables market in India is experiencing a transformation driven by an increasing number of consumers who are investing in their homes and seeking innovative, time-saving solutions. This shift in consumer behaviour has been further amplified after the COVID-19 pandemic as consumers spent more time indoors during the lockdown, leading to a surge in home investments and a heightened focus on household appliances. The key differences in the purchasing behaviour between urban dwellers and rest of India are convenience, discounts and the perception of trust. Across different age groups, the purchase of electronic products is characterised by thorough research and a strong emphasis on brand recognition.

"Electronics upgrade our lives. They make our lives easier and better."

- Male, Gen X, rest of India

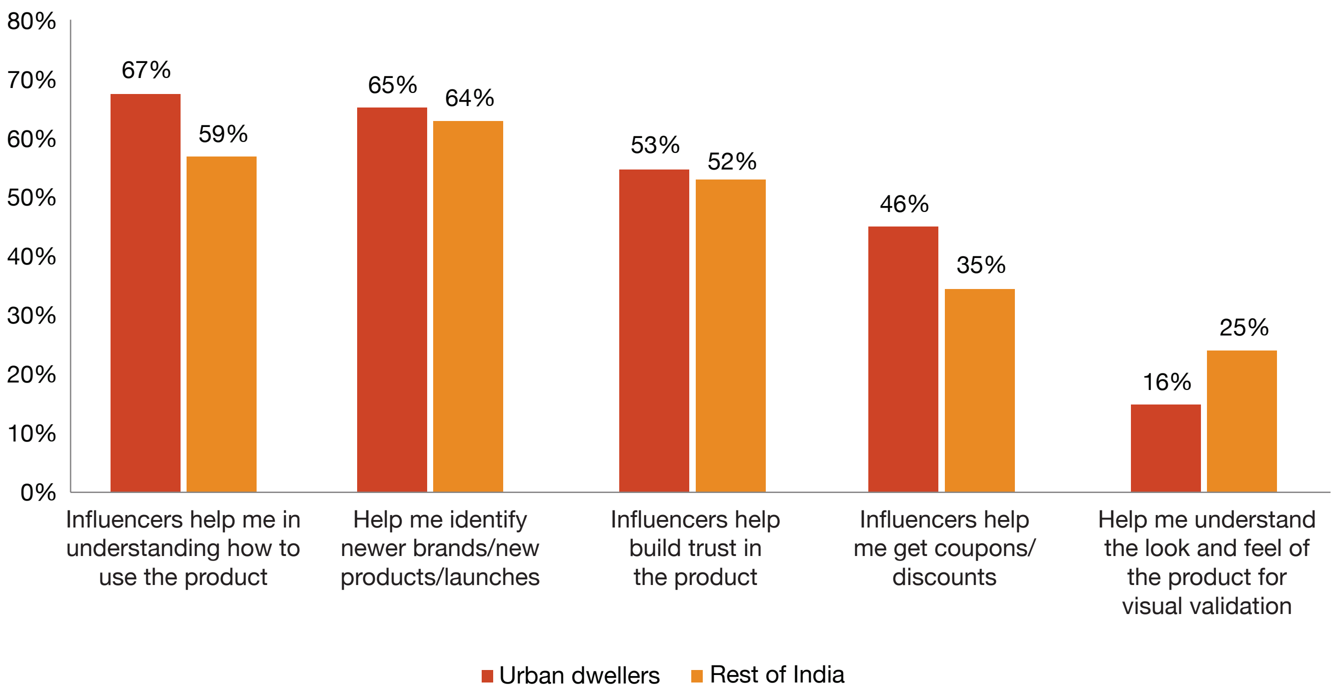


11 The electronics category includes the following product types: mobile, headphones, smartwatch, speakers, laptop, television, tablet, washing machine, refrigerator and cameras
12 https://www.ibef.org/industry/consumer-durables-presentation

Key insights

Platform preference: When it comes to electronic purchases, mobile phones emerge as the most coveted product followed by headphones. Urban dwellers prioritise convenience (easy, anytime and anywhere access) over discounts and gravitate towards platforms like Amazon, while rest of India consumers prefer Flipkart and prioritise discounts. Despite high awareness of platforms like JioMart, Paytm Mall and Croma, consumers place greater trust in popular marketplaces due to concerns about fake/duplicate products.

Figure 13: Influencers' impact



Source: PwC analysis

Base: Urban dwellers - 281; Rest of India - 200

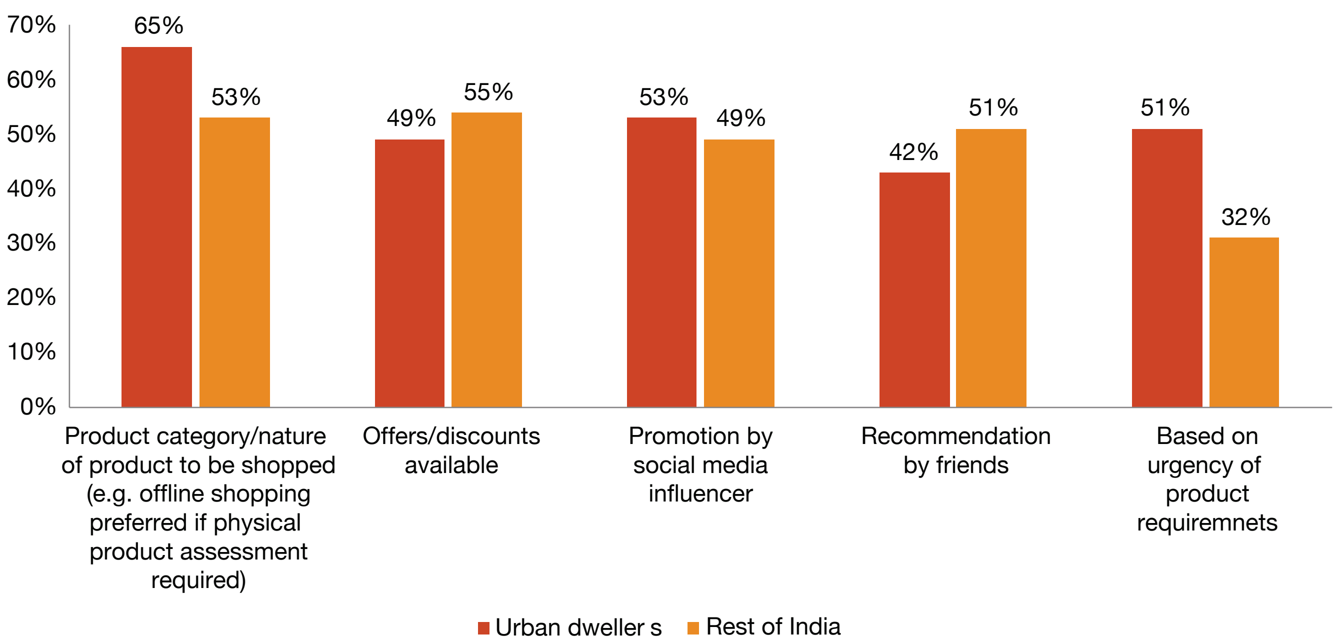
“Amazon has always given good electronics products with best prices. Hence, for me, that is main association with the category.”

- Female, Gen X, urban dwellers

Influence of visual content and personal recommendations on decision-making: The decision-making process for electronic purchases is heavily influenced by visual content and personal recommendations. Consumers rely extensively on visual formats like unboxing videos and reviews, predominantly found on YouTube tech channels, to assess product quality. Furthermore, the impact of influencers on these platforms is substantial, shaping consumer purchasing decisions through their reviews. Personal recommendations remain another powerful force emphasising the enduring importance of word-of-mouth in guiding consumer choices.

Offline store visits and online purchases: Many consumers visit offline stores to evaluate product functionalities, however, often, these consumers make their purchase on the internet after evaluating the product in stores. When making high-value electronic purchases online, consumers in India are increasingly looking for support and service guarantees similar to what they experience in physical stores. This trend signifies a changing expectation where the convenience of online shopping is anticipated to match the dependability of traditional retail, particularly for substantial investments such as home appliances. Shoppers from rest of India prefer offline purchases due to their familiarity with the shopkeeper as the physical presence of the store provides a sense of assurance. Longer delivery times in online shopping add to the feeling of uncertainty to consumers in rest of India.

Figure 14: Channel selection for shopping



Source: PwC analysis

Base: Urban dwellers - 281; Rest of India - 200

Key recommendations: Present, short and long term

Urban dwellers crave the convenience of online electronics shopping, while rest of India buyers prioritise finding products readily and at affordable prices. Striking the right balance between these contrasting needs is crucial for online electronics retailers to achieve growth in this market.

Present: Parameters which can help in maintaining category hygiene

The key factors driving purchasing decisions in the electronics segment include:

Competitive pricing: Detailed specifications, price comparisons with offline stores (particularly significant for participants from smaller towns), robust return and refund policies, and the presence of authentic customer reviews.

Delivery timelines: Shorter delivery timelines for rest of India will improve conversions.

Quality guarantee: Features such as quality assurance, product certifications, authenticity guarantees and straightforward warranty, and return policies are now expected from all online platforms.

Short term: Parameters which can enable positive engagement with the category

Strong after-sales support: Online platforms need to provide extensive post-purchase services such as accessible customer service, extended warranties and easy returns and exchanges mirroring in-store experiences.

Pay per use: Some product categories like water purifiers have implemented pay-per-use model which enables consumers to avoid paying upfront for larger ticket size items, this may benefit the customers in the category since the customers who are reluctant to buy expensive electronics online can buy them without paying the lumpsum amount.

Long term: Parameters which can create disruptions in the category

Post-purchase support: Immediate tech support through augmented reality (AR) tutorials is anticipated to revolutionise customer service, providing real-time assistance and guidance to users facing technical issues related to the product.

Enhanced product visualisation: Emerging technologies like haptic feedback will enable customers to feel the texture and weight of products virtually, providing a more tactile shopping experience.

Home and kitchen[13]

#instagrammable spaces, #affordable aesthetic

41%

of rest of India respondents believe that Flipkart is the most suitable platform for buying home and kitchen products online.

In the Indian market, the home furnishing and kitchen sector has experienced remarkable growth and is growing at a CAGR of 10%.[14] Several factors contribute to this growth including the country's urbanisation, a substantial young population and the increasing aspirations of the burgeoning middle class. The increasing demand for modern and modular furniture solutions the expanding urban landscape across Indian states, and the growing preference for durable, versatile home spaces have also led to the increase in the demand in this category.

Flipkart is perceived as most suitable by rest of India, while urban dwellers prefer Amazon. JioMart and Myntra are gaining ground. There are also significant differences in the buying behaviour between men and women.

"Home is very personal for me; hence, I always like to decorate it and keep it aesthetic."

- Female, Gen X, urban dwellers

13 Home and kitchen as a category includes the following product types: Kitchen storage like containers and jars, home decor products such as rugs, wall stickers, vases as well as home storage solutions like pot racks, kitchen drawers, and plastic boxes. This category also covers furniture items and home linen.
14 https://retail.economictimes.indiatimes.com/blog/consumer-trends-in-the-home-and-lifestyle-categories/105567375

Key insights

Platform preference: Urban dwellers prefer to buy home linen from Amazon while Myntra is becoming another popular choice for home linen ever since it included the product as a part of its offering. Rest of India consumers prefer Flipkart, while JioMart is quickly gaining popularity with kitchen, dining and storage solutions. For urban dwellers, a user-friendly app interface holds significantly more importance compared to rest of India consumers. Rest of India consumer focus on cost-saving measures, attractive offers, and quick delivery while India consumers prioritise brand trust, reliability, and support from the e-commerce platforms.

Gender differentiators: In rest of India, men and women are almost shopping equally in this category. However, how they shop varies significantly. Most men focus on reading product descriptions, specifications and are very functional in their approach to the product, while some women prioritise aesthetics, detailed reviews as well as ways to visualise the product in their home through picture based reviews and personalisation options and unique finds resonate deeply with their desire for individual expression.

“It (the product) should have good reviews, and we trust those reviews. For instance, if you are buying a study table and chair priced at a minimum of INR 10,000, you’d want good reviews and a reputable brand.”

- Male, early millennial, rest of India

Preference for video reviews and product specs: Video reviews are highly valued as they help customers in understanding the make, built quality and utility of the product. Furthermore, product specifications are considered paramount for understanding the size and space requirements highlighting the importance of detailed product insights.

Figure 15: Important factors while a purchasing product online

Source: PwC analysis

Base: Urban dwellers - 91; Rest of India - 148

"Home is my relaxation space; hence, keeping it clean and well-maintained is my goal. It also adds to my social status as people often notice and appreciate a nice, well-done house."

- Female, Gen X, urban dwellers

Key recommendations: Present, short and long term

By focusing on these elements and industry recommendations, businesses can effectively attract and engage consumers while meeting their evolving preferences and expectations in the online home and kitchen shopping segment.

Present: Parameters which can help in maintaining category hygiene

Product quality assurance: Quality assurance is as important as competitive pricing. This necessitates the implementation of a robust quality assurance programme, including certification and assurance guarantees as part of the product value proposition.

Curated product assortment and personalisation: Curating a unique product assortment which is not readily available elsewhere, with a focus on eco-friendly and space-saving designs, appeals to new-age consumers. Additionally, offering personalisation and customisation options such as custom colours, engravings or modular designs enhances consumer engagement.

Images, description, reviews and ratings: Ensuring high-quality images and detailed descriptions in product listings and leveraging customer reviews and ratings can reduce returns and enhance consumer confidence.

Short term: Parameters which can enable positive engagement with the category

Influencer collaboration for engaging content: Collaborating with influencers to create engaging content that provides décor tips and showcases products can enhance consumer engagement and provide personalised experiences for the consumers.

Long term: Parameters which can create disruptions in the category

Augmented reality integration and product presentation: Integrating augmented reality to allow customers to visualise products in their home settings can significantly reduce the hesitation in buying these products online by bridging the gap between digital and physical shopping experiences.

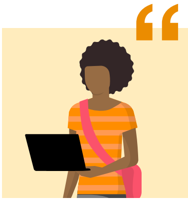
Beauty and personal care[15]

#high engagement, #authenticity, #personalisation

53%

of urban dwellers believe that price is an important factor while choosing to buy beauty and personal care products online.

The beauty and personal care industry has been witnessing significant growth, and it is projected to grow at a CAGR of 9.5%[16] in the next five years. This growth is influenced by various factors such as economic dynamics, cultural transformations, product advancements, and evolving consumer perceptions towards self-care and wellness. This growth trajectory is poised to elevate the sector, leading to the emergence of numerous million-dollar club brands in the near future.[17] A pivotal driver of this expansion is the recognition of holistic well-being and regimens that foster a confident self-image. Quick commerce enterprises in India are amplifying their beauty and personal care portfolios, reflecting the industry's evolution towards a more comprehensive approach to individual well-being.



"Beauty is important to me because it is basically taking care of yourself and doing that uplifts your mood. So it is like pampering yourself and therapy at the same time."

- Female, Gen Z, rest of India

"For me, shopping for make-up and skincare is an escape from daily life, so it's like relaxation and de-stressing in a way as it improves my overall well-being."

- Female, early millennial, urban dwellers

15 The beauty and personal care category covers the following products: skin care, hair care, make up, bath and body care, fragrances and personal care appliances
16 https://www.moneycontrol.com/news/business/india-beauty-personal-care-market-projected-to-grow-to-30-billion-by-2027-report-11297611.html
17 https://economictimes.indiatimes.com/industry/cons-products/fashion-/-cosmetics-/-jewellery/pure-play-brands-to-drive-indias-30-billion-beauty-and-personal-care-market-opportunity-report/articleshow/103277515.cms?from=mdr

I usually do personal care shopping as it is a necessity for me to be well-groomed in my office. It helps me look good."

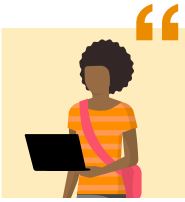
- Male, late millennial, rest of India

Key insights

Platform preference: Urban dwellers are aware of and open to trying D2C brands and beauty-specific marketplaces. However, a majority of their shopping is done on Amazon, followed by Myntra. Rest of India is shopping primarily from Flipkart, driven primarily by the search for better deals. Rest of India respondents tend to favour marketplace apps like Flipkart over D2C or category-specific apps like Nykaa. Our analysis suggests that rest of India users are more likely to choose marketplace platforms due to their familiarity with and awareness of these platforms within this category.

Gender differentiators: Women demonstrate a high-involvement purchase pattern and are inclined to explore D2C brands. Specifically, Gen Z and early millennial women actively seek out emerging skincare and haircare brands across various geographical regions. In contrast, men exhibit inconsistent shopping habits, predominantly sticking to basic skincare and haircare items. Across cohorts, men generally adopt a minimal engagement approach while purchasing beauty and personal care products.

Authenticity and quality: Shoppers exhibit a strong preference for platforms providing authentic brands and attractive discounts, valuing both trustworthiness and exclusivity alongside economic incentives. In India, Nykaa and Smytten emerge as popular marketplaces owing to their extensive range, authenticity and inclusion of beauty product samples. Conversely, consumers in rest of India lean towards Flipkart due to its favourable exchange and return policies and prompt delivery services, particularly advantageous for remote locations.



I consider whether the product is organic or not, then the brand, price and other factors."

- Female, early millennial, urban dwellers

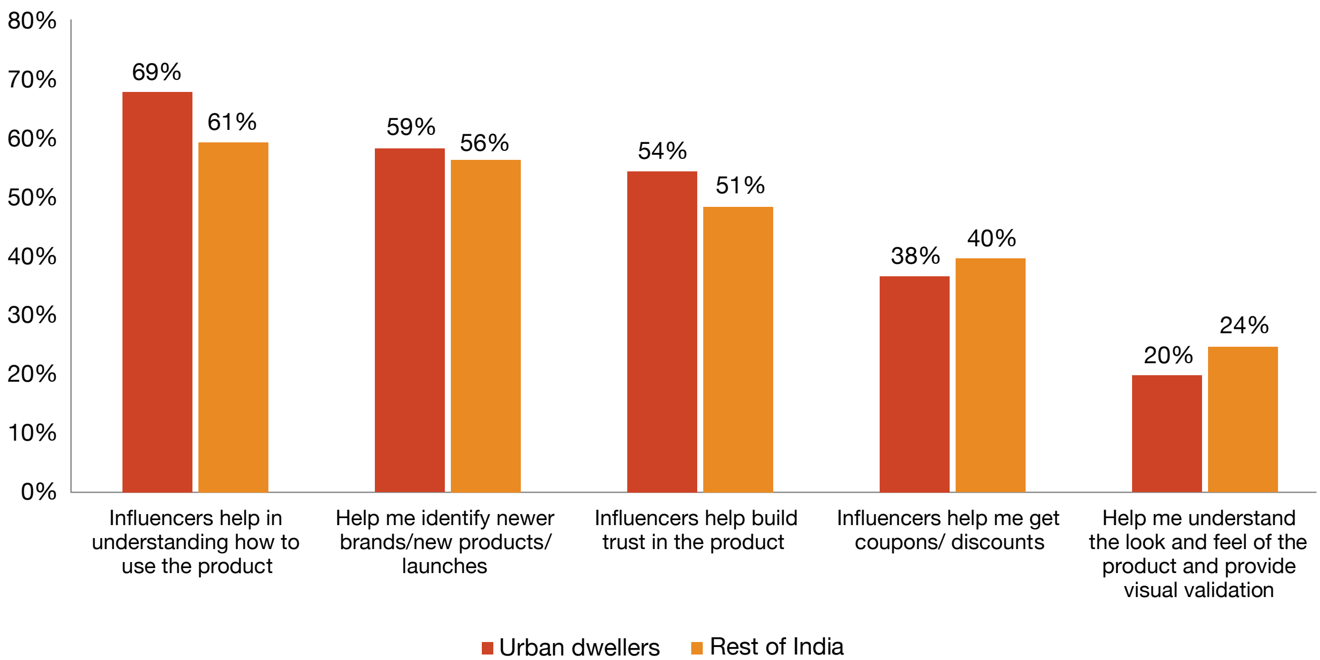
It is crucial to ensure the authenticity of beauty products. The products you purchase must be genuine; otherwise, they could damage your skin."

- Female, late millennial, urban dwellers

Social media ads and influencer marketing strongly influence decision making for Gen Z and early millennial women

Gen Z and early millennial women follow the social media pages of D2C brands such as SUGAR Cosmetics, Nykaa and Smytten. This engagement offers them a window into the latest products and trends. They also enjoy watching their favourite Bollywood celebrities promote brands. On the other hand, late millennials and Gen X still rely more on peer recommendations and stick with familiar and popular brands.

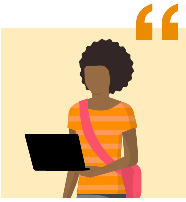
Figure 16: Influencers' impact



Source: PwC analysis

Base: Urban dwellers - 176; Rest of India - 153

Online vs offline: A few consumers revealed past negative experiences with offline stores – e.g. uncertainties about receiving genuine products. Specifically, some women respondents expressed concerns about purchasing first-copy cosmetic products from these stores.



I am doubtful about the authenticity of cosmetic brands sold offline. I feel they are not genuine, so I prefer to shop online only."

- Female, early millennial, urban dwellers

Customer reviews and ratings are crucial: Consumers across all geographic areas rely on informative reviews and personal recommendations during their purchase journey.

Key recommendations: Present, short and long term

To draw clients, newer beauty brands have to think about integrating their products into more lifestyle activities as an alternative to showcasing and advertising them with graphics, photos and small video clips. Product authenticity and quality are the basic hygiene factors brands need to prioritise to mark their presence in the industry.

Present: Parameters which can help in maintaining category hygiene

Diverse and authentic product range: Offer a wide range of products to cater to consumers across metros and the rest of India.

Detailed descriptions and customer feedback: Develop comprehensive product descriptions and leverage customer reviews to aid customers in their decision-making process.

Strategic pricing and exclusive deals: Incorporate exclusive offers and discounts, especially during seasonal sales, to enhance customer value.

Short term: Parameters which can enable positive engagement with the category

Sampling opportunities: Consider offering samples or trial sizes of beauty products to allow customers to experience the products before making full-size purchases, acknowledging the personal nature of such products.

Personalised guidance and expert support: Introduce beauty consultations, personalised product recommendations, and AI-powered tools to match products with individual skin types or beauty goals.

Long term: Parameters which can create disruptions in the category

Transparency: Ensure product legitimacy through partnerships with reputable global brands known for quality and eco-friendliness and consider certifications like organic or cruelty-free labels. Offer assurances such as money-back guarantees to bolster confidence in product efficacy and safety. Implement authenticity verification systems, utilising holograms, QR codes or digital e-verification methods to combat counterfeit products.

Hyperpersonalisation: Facilitated by technological advancements, hyperpersonalisation will grow in the beauty and skincare industry, enhancing the customer experience.

Health and wellness[18]

#trust, #convinience, #care, #necessity

53%

of urban dwellers bought health and wellness products on-line for the first time after being recommended by members of an online community.

India's online health and wellness sector is booming due to evolving consumer preferences and technological progress. Offering tailored products, it caters to health-conscious consumers seeking holistic solutions that combine modern and ancient practices like Ayurveda and yoga. Both urban dwellers and rest of India consumers are gravitating towards online health and wellness categories for their convenience, wide product range, and detailed information and reviews.

Key insights

Platform preference: As the health and wellness category is considered credibility focussed and reliability driven, late millennials and Gen X consumers tend to rely on familiar marketplace apps rather than exploring new ones and Amazon is their preferred choice, followed by JioMart, due to its reliability and wide adoption. Additionally, apps like Apollo Pharmacy, Tata 1mg, Pharmeasy and Netmeds are trusted for their convenience and reliability in purchasing regular medicines. Smytten is an emerging brand in the health category. Both, late millennials and Gen X are shifting from offline to online shopping for health products, appreciating the accessibility, competitive prices and home delivery offered by online platforms. In contrast, Gen Z and early millennials who are urban dwellers tend to stick to trusted marketplaces for purchasing medicines but browse D2C brands for protein powders and supplements.

18 Health and wellness as a category includes the following product types: General medicines (tablets/syrups), general nutrition and wellbeing – health drinks, supplements, multivitamin tablets, shampoo, facewashes, lotions, Ayurvedic medicines/powders/syrups, weight management products – tablets, shakes, book lab tests/health checkup packages

Nowadays, I can get medicine delivered to my home whenever I need it. I don't have to go anywhere, and I can access all types of medicines prescribed by my doctor."

- Female, late millennia, urban dwellers

My friend was using Apollo, he suggested it to me so I tried it once, and since then I have been using it."

- Male, late millennial, rest of India

The drivers: Consumers opt to buy prescribed medicines and brand-specific supplements for recurring use from trusted apps, attracted by the convenience and discounts offered. Late millennials and Gen X prioritise the purchase of prescribed medicines, valuing necessity and accuracy. In contrast, Gen X and early millennials, who primarily buy protein powders and other health supplements, tend to compare costs across various apps before making a purchase. A comprehensive description, including the composition and clearly stated expiry date, is a key driver for deciding where to shop from across all cohorts. Urban dwellers prioritise trust and reliability when it comes to apps for health and wellness. They also value prompt customer care as a key consideration when it comes to brand loyalty. In contrast, rest of India consumers are more cost-conscious and also give importance to quick delivery and convenience. Reviews and ratings are crucial for Gen Z and early millennials, but they are less pivotal for late millennials and Gen X.

I check for offers, rewards and expiry dates, and check whether or not the product is returnable."

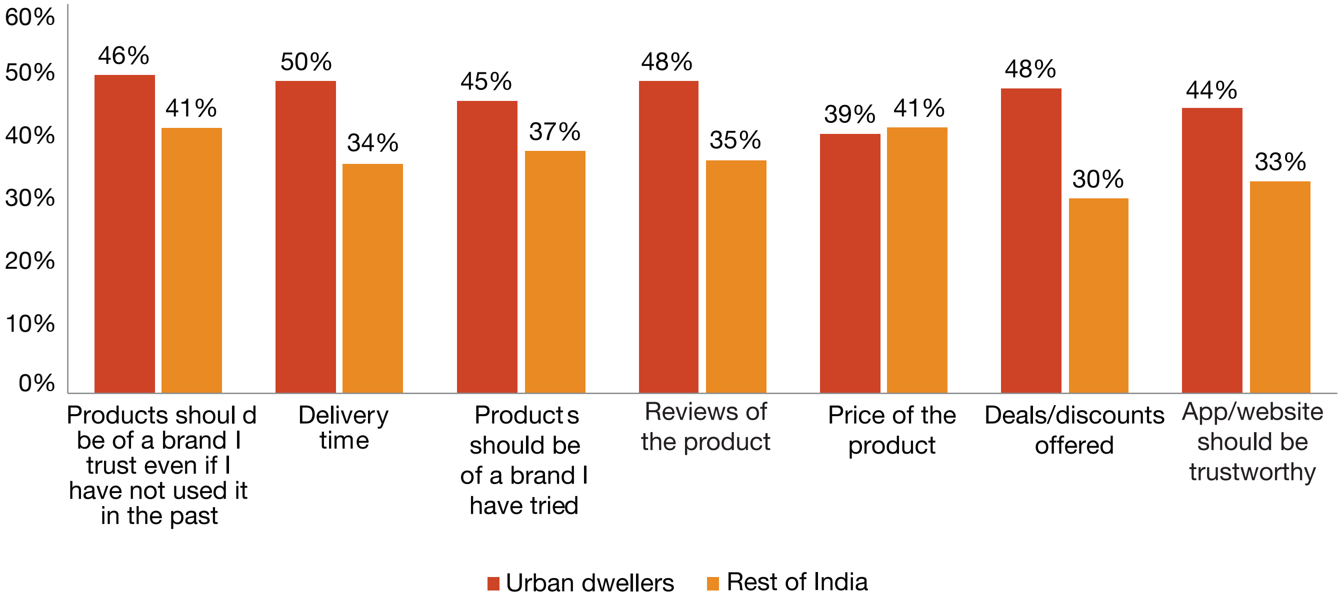
- Male, Gen X, urban dwellers

The impact of social media and influencers: Late millennials and Gen X prioritise the ability to verify prescriptions and medicine details within the app, placing greater emphasis on information accuracy rather than social media and influencer promotion. In contrast, Gen Z is influenced by social media and recommendations from friends while buying non-prescribed supplements.

Platform loyalty: Good offers and discounts on recurring orders are incentives for all cohorts, especially late millennial and Gen X rest of India consumers and urban dwellers. Flexible payment options and CoD are important for driving loyalty among rest of India older women consumers.

Offline versus online: Both urban dwellers and rest of India customers prefer to place recurring orders, especially for prescribed medicines, online. They use trusted apps to get good deals and discounts. Consumers across all cohorts, irrespective of geolocation, prefer to make emergency purchases offline from a nearby local chemist.

Figure 17: Channel selection for shopping



Source: PwC analysis

Base: Urban dwellers - 117; Rest of India - 133

"If I urgently need any medicine, I have to go to the nearby chemist. However, if I order from Tata 1mg, I can receive medicines within 2–3 days, and often with a 20% discount."

- Female, Gen X, urban dwellers

Key recommendations: Present, short and long term

Emerging brands in the health category must prioritise fundamental hygiene factors such as quality assurance, product authenticity and a diverse range of offerings to ensure safety and platform relevance, thus minimising the risk of counterfeit products and ensuring warranty coverage. It is crucial for these brands to improve user experience by offering intuitive app interfaces and streamlined functionalities to differentiate themselves in the competitive market.

Present: Parameters which can help in maintaining category hygiene

Feature customer testimonials and personalised recommendations as the first scroll of the platform, providing a customised experience for the consumer.

Create a product details page that is effectively optimised with a balanced combination of informative text, images and usage guide clips to instil trust among urban dwellers and rest of India consumers.

Provide competitive pricing while also offering personalised discounts and deals based on user purchase history.

Simplify the returns process and offer prompt support to draw customers.

Short term: Parameters which can enable positive engagement with the category

On-demand and predictive delivery network: On-demand delivery along with predictive delivery schedules for urban dwellers, using AI to forecast when customers will need refills or new products based on their purchase patterns and subscription services.

Flexible subscription: To attract first-time urban dwellers and rest of India users and increase conversion.

Long term: Parameters which can create disruptions in the category

Verifiable proof of product authenticity and partnerships with trusted health brands: This reinforces the brand's commitment to quality and genuine products.

Virtual health advisory services: This serves as an ecosystem for customers to access health professionals for consultations, thereby integrating product purchases with expert advice.

AI-powered chabots: Chatbots can be used for preliminary guidance, supplemented by human experts for in-depth consultation.

Community and peer support integration: By fostering an online community where consumers can share experiences and advice, brands can reinforce their position as a platform for health and wellness dialogue and support.

Grocery[19]

#transparent pricing, #quick delivery, #shelf life, #no minimum order value

66%

of the rest of India shoppers tried online platform/brands for grocery shopping after seeing content on social media.

Although a small segment of overall grocery retail in India, the online grocery market is experiencing significant growth[20] due to wide product variety, convenience, seamless digital payment integration, quick delivery, and effective social media marketing strategies. Consumers choose between offline and online shopping based on the urgency of their needs, purchase amount and return policies. Offering quick delivery and eliminating minimum order requirements can boost online purchases in this category.

Key insights

Platform preference: Two distinct purchase patterns have emerged across India: monthly bulk purchases and small-value emergency purchases. Flipkart emerged as the most preferred marketplace among urban dwellers and rest of India consumers, with 32% of respondents preferring it for the grocery category. Flipkart is the go-to marketplace for its convenient bulk purchases, competitive pricing, diverse selection, reliable delivery and lack of minimum order requirements. Amazon emerged as the second preferred marketplace. Consumers appreciated BigBasket, JioMart and Swiggy Instamart for their swift delivery and excellent customer service.

19 Grocery as a category covers the following product types: Snacks like wafers, namkeen; shampoo, facewash, lotion, oil, masalas, sauces; house cleaning products like instant food, instant noodles; rice, atta (flour), dal; bakery; milk, coffee, tea, cereals like oats, cornflakes; milk products, fruits, vegetables, meat, eggs, seafood; other home supplies such as bulbs

20 https://retail.economictimes.indiatimes.com/blog/the-roadmap-to-fostering-the-growth-of-indias-e-grocery-market/98810891

“Whenever I think of groceries JioMart comes to my mind as we have been using it every month for many years.”

- Female, late millennial, rest of India

The drivers: Urban dwellers engage in detailed comparison shopping involving scrolling through products, checking prices and comparing offers meticulously. Conversely, for rest of India consumers, platform familiarity and delivery date are the primary driving factors, followed by offers and discounts. Different age groups across geographies approach shopping in this category in their own unique way. Late millennials and Gen X consumers tend to favour bulk purchases for their groceries, showcasing strong brand loyalty as they plan for the month. They also prioritise discounts and good deals on bulk orders. Both urban dwellers and rest of India early millennials prefer monthly purchases for essentials and quick delivery for need based products. Gen Z tends to prefer making smaller value purchases, prioritising quick delivery options, and showing less concern about additional delivery charges on smaller orders.

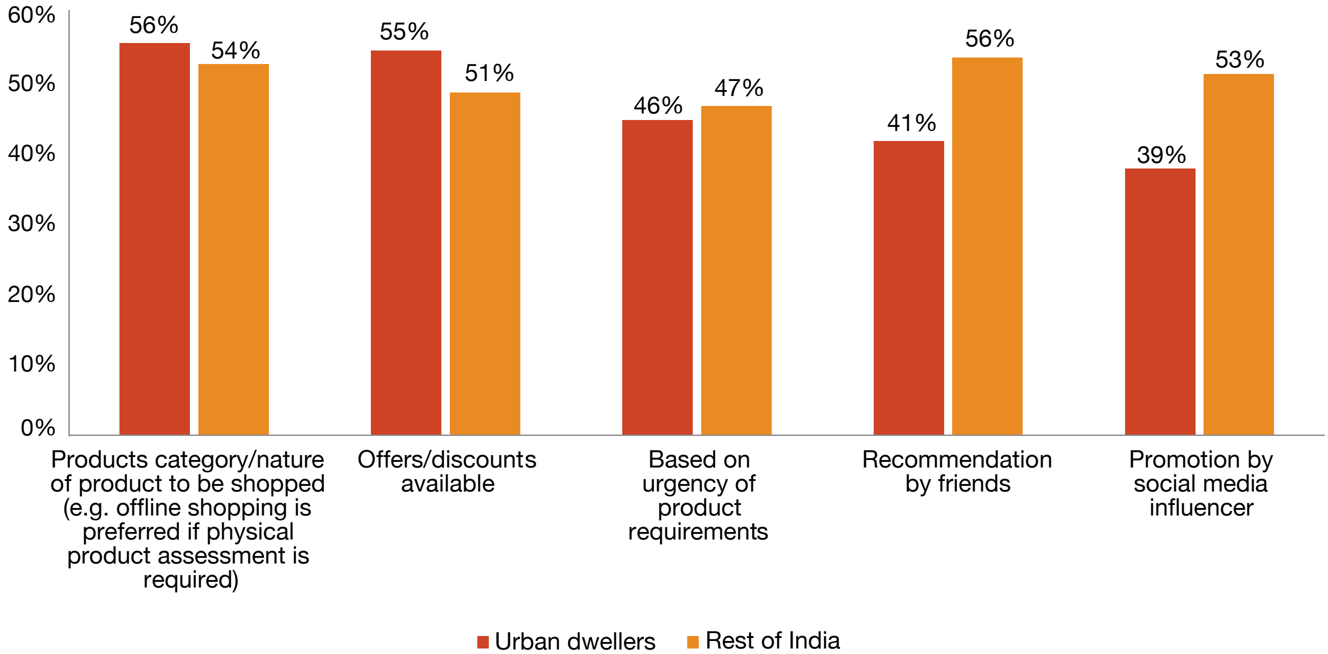
“Yes, the e-commerce platforms have so many offers available. For example, if you go to Amazon, there is a rewards section where you can find offers like 10% cashback on purchases of INR 1,000 or more. Additionally, if you pay through certain platforms, you can receive cashback. I’ve received cashback from these offers.”

- Female, late millennial, urban dwellers

Platform loyalty: Payment options linked to discounts tend to be a strong draw for consumers across all cohorts irrespective of geolocation. Loyalty programmes offering immediate benefits and subscription services also attract first-time consumers, especially in metros. Since brand (new-age D2C and niche) availability is a challenge, the customers seem to gravitate to the platforms having the maximum range and familiar interface.

Offline versus online: Both urban dwellers and rest of India consumers prefer purchasing fresh produce and non-vegetarian grocery items through in-person or offline channels. This preference arises from concerns regarding quality, the absence of a return policy, freshness issues or a desire to endorse local businesses. In contrast, snacks, bathing products and other essentials, which have minimum risk of low quality and the option of quick delivery and bulk orders, are among the top-selling items on grocery apps.

Figure 18: Channel selection for shopping



Source: PwC analysis

Base: Urban dwellers - 431; Rest of India -192

Key recommendations: Present, short and long term

New entrants in the online grocery sector need to meet fundamental standards of quality, affordability and prompt delivery. It is essential for platforms to prioritise enhancing customer experience to boost engagement and drive higher conversion rates.

Present: Parameters which can help in maintaining category hygiene

No minimum cart value for free, quick and tracked delivery: This could serve as a significant differentiator and drive increased order frequency, especially for small, routine purchases.

An established return policy to accommodate customers with various awareness levels.

Competitive pricing and transparency to clearly communicate the cost breakdown for products, including any additional fees or charges, to maintain customer trust enabling trials with smaller pack sizes

Short term: Parameters which can enable positive engagement with the category

Provide features like voice search, multiple filters and sorting options, event-themed offers, notifications and picture-in-picture video of newly launched products to enhance the user experience and support product discovery and purchase consideration.

Event-driven content, personalised recommendations and pricing with transparency: The idea is to increase conversion and attract new rest of India customers. For urban users, this will strengthen brand loyalty and trust even more.

Cart sharing: To promote convenience and a smooth shopping experience among family and friends.

Long term: Parameters which can create disruptions in the category

Guaranteed product authenticity: Implement stringent quality checks and verification processes to guarantee the authenticity of grocery items. This could include partnering directly with producers and manufacturers and providing customers with traceability information for products, e.g. freshness guarantee, particularly for perishable, non-vegetarian items.

Small towns can drive big business

In the growth narrative of India's economy, the spotlight often shines on its bustling metros and tier-1 cities. However, the country's tier-2, 3 and 4 cities are witnessing rapid growth, especially since the pandemic.[21]

Figure 19: 6A model

Brands that aspire to create an impact in rest of India, need to prioritise on the 6As

Consumer language when talking about rest of India consumers

Aspiration	Awareness	Access	Affordance	Adoption	Authenticity
Exclusivity Novelty	Community Social media Influencers Referrals	Wide assortment Delivery User interface Product discoverability	Best price Deals Discounts	Rewards Loyalty Delivery experience Refunds and returns	Reviews Product descriptions Packaging Multi-lingual Localised

Source: PwC analysis

21 https://www.pwc.in/research-insights/full-potential-revival-and-growth.html

Designing experiences that resonate with all users in India is no mean feat. The e-commerce experience that has worked in the urban centres may not necessarily work for the rest of India. The latter will need a more in-depth, human-centric view that acknowledges and capitalises on the diversity that exists across in these small towns and cities.

E-commerce is on the cusp of a revolution, having penetrated to the farthest corners of our country and providing access to several new shoppers.[22] This increased reach can be attributed to social media penetration in the country which has heightened awareness about e-commerce among Indian customers. However, accessibility and affordability of products will remain key drivers. One must consider that the consumer base is constantly evolving and that consumers often adopt new ways of shopping (enabled through new technologies/ designs/business models, etc.) quickly, especially when their unmet or unarticulated needs are fulfilled through the rapid phase of innovations. Utilising the nuances of customer behaviour and segment-specific insights brought out by this report, organisations can expedite the crafting of e-commerce experiences that resonate with consumers in these regions (rest of India).

While price sensitivity is a key decision-making factor in rest of India, it is crucial to understand that customers' value perception is based on the total service package (delivery, return experience, loyalty, etc.) delivered by the brand. Newer online users warm up to brands that offer to educate them and provide them guidance like a trusted advisor would. The need of the hour is a well thought-out brand and social media strategy that focuses on this group of users' unique functional and emotional needs and engages them through their preferred channel(s).

In conclusion, the call to action is to be simple, clear and local: that is going to be the key to growth in these markets. It is not just about technology; it is about making people feel welcome, included and understood. It is not just about business; it is about connecting with rest of India's unique spirit. Business leaders could use these two 'engines' of 'urban dwellers' and 'rest of India' to continue to innovate and create products, services and experiences that are not only made in India for India, but also made in India for the world. Emerging brands will not only recognise the similarities and use them to drive efficiencies but also respect the differences and leverage them to drive meaningful differentiation by serving small towns profitably, thus driving big business.

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