



# India 2018, Aspiration to action.

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## [Guide]

### Ipsos Flair: Understand to Foresee

*Globalisation, fragmentation, digitalisation and socialisation, innovation through technologies and heavy marketing and sales spending: all these words change the game. What are the consequences? Disruption, increased competition and volatility.*

*Ipsos leverages assets thanks to its broader knowledge of countries and cultures, and their social and political environment.*

*In 2006, Ipsos Flair was created in order to demonstrate the originality and sharpness of Ipsos, because « Flair » is about instinct and intuition. It is the ability to capture the mood, to perceive the right direction, to know when to act.*

*It is also another way of looking, which considers survey results as sociological symptoms to understand the real relationship between people and everything around them: brands, ads, media...*

*Ipsos is uniquely positioned around five major specialisations: marketing; customer and employee satisfaction; media and advertising; public opinion research; and survey management. By bringing together these diverse and complementary perspectives, the Ipsos Flair series help our clients to formulate and to fine-tune strategic planning approaches.*

*2017 is a great anniversary for Ipsos in India. Since 1997, it is a full-service agency with in-house data collection and data processing. We are among the top three research agencies in India with **revenue of 24 million Euro in 2016**. Ipsos conducts qualitative and quantitative research among the general public and specific targets (business, professional, farmers, etc.). Now, Ipsos in India has more than **630** full-time employees in India, based in Mumbai, Gurgaon, Bangalore, Chennai and Kolkata (full service research offices) and **17** field offices covering the length and breadth of the vast and diverse country that is India.*

*That is why we are really happy to develop Ipsos Flair in India, a market which is developing quickly and offers great opportunities for its people and businesses alike.*

*Enjoy your reading!*

Henri Wallard  
Deputy CEO

## **Editorial**

*The world has several centres of gravity: Europe, China, Latin America, India, the USA... and because these centres are mobile, we must get to the heart of the action.*

*We discover each time, as archaeologists, that we are the first to remove many layers of stereotypes before arriving at something more essential. For example, a famous French writer wrote in the nineteenth century: "If there is one place on earth where it is like living in a dream, it is India"*

*It would be easy and fun to collect sentences like this when the Westerners have comments about India: "sumptuous country", "vast and unknown", "rich of many facets", "sensual and disturbing", "full of paradoxes".*

*But now Europe discovers with "shocks" new polarities and reversed balances of power between regions with the dual development of India and China.*

*India by population is the second largest country and will be the biggest one in the next 15 years. India is the 10th biggest economic power based on nominal exchange rate and India will become one of the top five economies in the next 20 years.*

*Having said that, India is very different from other APAC countries, but it is not that necessary to find the difference between India and its neighbouring countries as it is really very huge and has great business potential. It is critically important for companies to understand the difference of different parts of India so that they can develop appropriate marketing strategies.*

*India has very important influences historically among Asian countries both in terms of religion (on NE Asian countries and SE Asian countries) and language (on SE Asian countries). India has rich history, religions and culture including film, yoga and food.*

*India is a 'continent in one country'. It is as diverse as Europe, with as large a population. There are many languages and religions, extreme variances in wealth, life experience, life expectations, and living environment. And yet India is proudly and distinctly a single country.*

*In a few minutes, we went from the colonial vision of India (luxury trains, tiger hunt, splendour of the Maharajas, diamonds and Kama Sutra) to the reality: the specific strategies of a country to develop economy, power and well-being, to be the "store of the future and the innovation's labouratory".*



*The contemporary Indian literature helps to anticipate and expresses a duality that does not preclude power. Arundhati Roy in "The God of Small Things" or Shashi Tharoor ("The Great Indian Novel") show how Mahabharata coexists with strong calls for development, while Akhil Sharma ("A father obedient") refers to the corruption, promiscuity, the incest, communitarianism.*

*After China, India has emerged as a new international actor, far from the image of Bollywood, folk shows, and commercials of travel agencies.*

*With the change in political power in the centre, India has seen changes in the last three years. Many things have changed since the Indian population voted BJP to power led by Narendra Modi. Changes probably not at the rate as expected but gradually, and there is a positive uplift in terms of the consumer sentiment, and in certain parameters of the economy.*

*The consumer expectation is all around the overall development for the country and the political party is now canvassing around the growth story and promising a future which is all geared up for a better India through this story.*

*There has been a positive change in many spheres. It may not be the 'achche din' (good days) that Indians expected but:*

- inflation is at a low of 4.2%*
- GDP growth is higher compared to the previous years*
- opportunity for jobs for youth has not been as expected, but corporate profits/consumer spending has not seen any rise*
- Make in India campaign - resulted in increase in FDI flow – highest ever year-on-year FDI flows and the PMO has a big focus and time it has spent in the last three years*
- Skill development/Jan dhan/Jan suraksha is seen as a positive move but implementation has been an issue*
- LPG subsidy to better the living standard of the poor and to provide cooking gas*
- Swach Bharat campaign inculcates a better, cleaner, healthier, living across the socio-economic strata*
- Last but not least, the government has not seen any huge corruption scandal or scams which has been a very refreshing change and this has also improved the positive perceptions of the public that work can be done without any connections too*

*In this fascinating context, our first Ipsos Flair in India is designed for this purpose: exploring, with the help of Ipsos in India experts, the best ways to offer solutions to our clients to continue to attract and retain the consumers.*

*India is not a market without risk; failure to understand the nuances of the market can be fatal. Indian consumers are diverse and distinct - what works in Asia or the western economies is not necessarily applicable for India.*

*The growth of media platforms in India brings both greater exposures to international expectations through television shows and international sports; but local TV, radio and print expansion is also fuelling a distinctive and localised perspective and re-enforcing regionalisation trends.*

*We must spot and explain where the cursor of progress is between the struggles of the classes and the castes, the stress between the westernisation (for rich people?) and the frustrations (for poor people?), the weight of the past and the desire for a better present.*

*How to manage regional disparities and the access to progress? How to be pertinent in a continent of contrasts? How to be efficient when all is moving?*

*Ipsos Flair is designed to give our clients and leaders a full strategic planning tool, as well as a decision support tool they might need, thanks to the experts of Ipsos working in the country:*

- the opinions people express towards brands, ads, companies and institutions*
- the elements that help to understand messages, the attitudes (favourable/unfavourable, trusting/skeptical, positive/critical)*
- the consequences that they should learn, to define a strategy of influence (marketing, media, ads, etc.).*

*Yves Bardon*

*Ipsos Flair Global Program Director*

## **┌ The vision of Christophe Cambournac – CEO of Ipsos Asia-Pacific Region ┐**

In this issue of Ipsos Flair, you will find the insider's perspective about India. The senior Ipsos leadership team in India have penned their expert opinions and point of views.

Allow me to offer you an outsider's view about India. I see a country full of rich history and vibrant culture. I see a talented manpower with an eagerness to work hard. I see a country that could be the growth engine not only for APAC, but for the entire world.

Recently Moody's upgraded India's rating from Baa3, just above "junk status", to Baa2, and its outlook is up from "stable" to "positive". This means Indian companies will be able to borrow more cheaply on the global market, aiding investment.

Reforms implemented to date by the Modi government will advance the government's objective of improving the business climate, enhancing productivity, stimulating foreign and domestic investment, and ultimately fostering strong and sustainable growth. Implementation of GST, steps to address NPAs, demonetisation, Direct Bank Transfer of subsidy and Aadhaar are some of the key reforms that have worked well for India.

The fiscal deficit has fallen, from 6.7% of GDP in 2009-10 to a projected 3.2% this year and inflation is around 4%. The current account deficit of India, which had soared to over 4% of GDP in 2013-14, declined to 1.1% in 2015-16 and 0.7% in 2016-17. Foreign exchange reserves have soared to \$400 billion, strengthening India's ability to withstand future shocks. In sum, India's macroeconomic indicators are looking strong and sustainable.

Over the past three years several structural and fundamental reforms have been implemented. Steps like demonetisation and GST may have been disruptive in the short term but their long-term benefits will start showing now and over the next few years, even with soft reforms, India is set to be on high growth path, which is a conducive environment for our clients and Ipsos business to grow in India.

# **The vision of Amit Adarkar – Country Manager, India**

## **India – A Country At Work!**

If you drive or walk around any of India's cities, large or small, you will come across these ubiquitous signages – 'Men at work' and 'Work in progress'. *Prima facie*, these are representative of the massive infrastructural activity going on around the country. Metaphorically however, these messages capture the sentiments of the population and the Indian government – that we are building a nation through transformation. Indian governments website's home page (<https://transformingindia.mygov.in/>) poignantly announces that "India is moving ahead, at a rapid pace. Indians are marching together, like never before towards Peace, Progress & Prosperity".

One can't deny that India's GDP growth has not been consistent in the recent past (circa 2012-2017). From a decade-low 5% growth in 2012-13 (India follows April-March fiscal), India's GDP growth in 2015-16 rose sharply to 7.9%. After the roll-out of Indian government's two transformational initiatives - demonetisation (cancellation of high value bank notes to flush out black money and drive digitisation) and GST (single nation-wide tax on goods and services), the projected growth in 2017-18 is expected to dip to 6.7%. But, the long-term growth potential is undeniable. At present, India is world's 6<sup>th</sup> largest economy in nominal GDP terms. It will emerge as the 5<sup>th</sup> largest in 2019 and by 2028, it would be the 3<sup>rd</sup> largest economy, after the US and China.

Clearly, a positive and bullish outlook is being increasingly projected by the government and echoed in media - we are a nation in hurry and we would do things 'our' way: a way which balances economic, social and business transformation. At the same time, India is looking for (and at times, demanding to get) global recognition. In last few months, there has been a lot of positive messaging around Moody's upgrading India sovereign rating after 13 years or a 30-place improvement in India's ranking in World Bank's ease of doing business ranking to 100<sup>th</sup> rank or an Indian judge's re-election to the International Court of Justice. With the next central elections around the corner (~2019), Indian population will be exposed to many more such positive messages.

Does the Indian population vibe with this positivity and share the same levels of enthusiasm about government's transformational agenda? In a country of 1.2 billion people and 26 official languages, it is difficult to arrive at a consensus. Still, research done by us clearly peg the Indian populace as being one of the most optimistic as compared to their global peers. Even when people suffered due to shortage of currency notes post demonetisation, an overwhelming majority supported the government decision with a staunch belief in the greater good.



Obviously, not everything is rosy. Creating employment opportunities is a big challenge, given that more than 20 million people enter the workforce every year. But then the Indian art of '*jugaad*' (make-do) comes in handy. Lack of opportunities in the formal employment sector is likely to fuel entrepreneurship and start-up activity.

The role of women in the workforce as well as the intrinsic gender inequality continue to be a problem. Though significant progress has been made in terms of poverty alleviation and literacy, health & sanitation continue to pose a problem. And finally, different parts of India will behave and develop differently due to the inherent heterogeneity. Land and water reforms require urgent government attention.

On the business side, India is still a difficult market in which to succeed, especially for multinationals. Given the size, heterogeneity and extreme value-consciousness, global strategies do not work *in toto*. Willingness to '*Indianize*' and patience form the mantra. The rise of strong Indian nationalistic brands espousing Indian value or the emergence of Indian multinational organisations are interesting recent developments.

So clearly, we are a country at work and we are feverishly trying to put the past behind us and move towards a bright future. You may encounter another signage - '*Inconvenience regretted. For a better tomorrow*'.

We are a country at work; working for a better tomorrow.

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## **[User's guide]**

*हम सफल एक दिन हो जाएगा*

[We'll be successful one day!]

# [ The identity of India ]

## A view on India's unique Society, Culture and Religion

« How could you be a Persian? » This question made famous one of the greatest philosophers of the 18th century, Montesquieu, in his book « the Persian letters » published in 1721.

« How could you be Indian? » The answer to this is a stimulating challenge for our experts.

India is a unique country as it has more languages, scripts and tribes than any other country in the world. Several major religions of the world were developed here or were welcomed here many centuries ago.

India's astounding diversity of religions, languages, and cultures is unique and unparalleled. The society of vast subcontinent, varied and complex in its rich heritage, is among the oldest in the world.

Five thousand years of history have nourished the growth of a great civilisation. It has been vitalised through cross-cultural contact and characterised by unity in diversity of culture and race, caste, religion, and language. In India there are examples of virtually every known type of societal division; six major religions - Hinduism, Islam, Sikhism, Christianity, Buddhism, and Zoroastrianism; two major language families - Aryan and Dravidian, with 18 official languages and innumerable dialects and tribal languages; three racial strains - Aryan, Dravidian, and proto-Australoid; and over 4,000 castes, hierarchically ranked, endogamous, and occupational.

"Unity in diversity" - it is not just another phrase but these words are highly prudent to a country like India that is incredibly rich in culture and heritage. A few quotations or statements can't describe the place India holds on the world stage because of its colourful and unique culture, but "unity in diversity" indicates a key element.

The culture of India refers to the way of life of the people of India. India's languages, religions, dance, music, architecture, food, and customs differ from place to place within the country. The Indian culture is often labeled as an amalgamation of several cultures, spanning across the Indian subcontinent and includes traditions that are several millennia old. Many elements of India's diverse culture, such as Indian religions, yoga, and Indian cuisine, have had a profound impact across the world.

The culture of India is one of the oldest and most unique. The South, North, West, East and Northeast have their own distinct cultures and almost every state has carved out its own cultural niche. There is hardly any culture in the world that is as varied and unique as India.



India is a vast country, having a variety of geographical features and climatic conditions. It is home to some of the most ancient civilisations, including four major world religions.

## **< I N T E R V I E W Biswarup Banerjee, Head of Marketing and Communication, Ipsos India**

### ***How to define the identity of India?***

*"India - Religiously Yours!"*

*India is the birthplace of Hinduism, Buddhism, Jainism and Sikhism, collectively known as Indian religions. Today, Hinduism and Buddhism are the world's third and fourth-largest religions respectively, with over 2.5 billion followers altogether.*

*India is one of the most religiously diverse nations in the world, with some of the most deeply religious societies and cultures. Religion in its many forms still plays a central and definitive role in the life of many of its people.*

*According to the 2015 Census of India, the religion of 85% of the people practise Hinduism (80% in 2011), Islam is practised by around 10% of Indians (13% in 2011). Meanwhile, 2.2% are Christians and 1.7% are Sikhs; Buddhists make up only 0.06%.*

*Sikhism, Jainism and especially Buddhism are influential not only in India but across the world. Christianity, Zoroastrianism, Judaism, and the Bahai Faith are also influential but their numbers are smaller. Atheism and agnostics also have visible influence in India, along with a self-ascribed tolerance to other people.*

*India is a secular state and every citizen enjoys an equal right of choosing and following a particular religion. There are so many religions and so many pilgrimages but still people are united. It is just because of the Indian values that bind people together. These values weave people together just like beads on a string.*

### ***It is impossible to talk about India without mentioning the castes. What really is the situation?***

*Historically the caste system in India organised division of labour and power in human society. It's a system of social stratification, now legally proscribed but still understood and increasingly a basis for affirmative action. Historically, it defined communities into thousands of endogamous hereditary groups called Jatis.*

*The Jatis were grouped by the Brahminical texts under the four well-known caste categories (the varnas): viz Brahmins, Kshatriyas, Vaishyas, and Shudras. Certain*

*people were excluded altogether, ostracised by all other castes and treated as untouchables.*

*Although strongly identified with Hinduism, the caste system has been carried over to other religions on the Indian subcontinent, including small groups of Muslims, Buddhists and Christians.*

*Caste is commonly believed to be an ancient fact of Hindu life, but various contemporary scholars have argued that the caste system was constructed by the British colonial regime.*

*Caste is neither unique to Hindu religion nor to India; caste systems have been observed in other parts of the world, for example, in the Muslim community of Yemen, Christian colonies of Spain, and Japan.*

*The Indian government officially recognises historically discriminated communities of India such as Untouchables and Shudras under the designation of Scheduled Castes, and certain economically backward castes as Other Backward Castes. The Scheduled Castes are sometimes referred to as Dalit in contemporary literature.*

*Since 1950, India has enacted and implemented many laws and social initiatives to protect and improve the socio-economic conditions of its Dalit population. In 1997, India elected K.R. Narayanan, a Dalit, as the nation's President.*

*Inter-caste marriage is on the rise in urban India. Indian societal relationships are changing because of female literacy and education, women at work, urbanisation, need for two-income families, and influences of the media.*

*Increasingly people are judged not by caste, colour or creed. They are judged by their values and monetary success.*

***From outside, the Indian way of living fascinates. A mix of spirituality, mysticism, modernity and tradition. How do you explain this?***

*From the times of Mauryas, Cholas, Mughals until the period of British Empire, India societies have been famous for their traditions and hospitality. The warmth and euphoria in celebrations makes the country distinctive. The country's liveliness and generosity attracts many visitors. The cuisines, festivals, music, literature, and theatre - everything is 'special' in this 'land of gods'.*

*The Indian culture has never been rigid and that's why it has survived with pride in the modern era. It imbibes the qualities of various other cultures and evolves as a contemporary blend of traditions. Indian culture is unique in moving with the times. Certain aspects of Indian life, listed below, define the country's perception worldwide.*

*All the religions here start the day with morning prayers and these values are inculcated from childhood. Morning prayers and moral education are also a very important part of the education system in India.*

*Art, sculpture, of course Bollywood, dance, helps to give to India this creative and surprising picture...*

*India has a great variety of performing and visual arts; from roadside shows to highly sophisticated drama in the theatres. Dance, drama, theatre or music, every art is unique in itself. In India, religion, mythology and classical literature form the basis of most of the performing arts.*

*Indian classical dances like Bharatnatyam, Kathakali, Kathak, Manipuri, Odissi and Kuchipudi mainly follow the codes of Natya Shastra, mythology and classical literature - epics like Ramayana and Mahabharata.*

*Another kind of performing art is theatre. Though the folk theatre prevails in each and every language and region, the professional theatre is popular only in big urban towns or metropolitan cities. Puppet shows are unique to India. For centuries, puppet shows have been popular in creating awareness about social issues among masses and inculcating the moral values of truth and honesty among kids.*

*For Indians, music is to the soul what food is to the body. Since the Vedic period it's been capturing the heart and mind of every Indian. Classical Indian music has two types of schools - the Hindustani Music (North) and the Carnatic Music (South). 'Raga' - the arrangement of musical notes is the key in the classical music.*

*The Indian villages also have their special kind of music that carries colours of folk tradition. Music of Indian movies is also liked by the masses.*

### ***The rich Indian sculptures and visual art...***

*"Beauty lies in the eyes of the beholder!"*

*But, if you look at the sculptures and paintings in India, then you cannot stop without saying that the beauty lies in the hands of Indian artists. India's history in the paintings is prominently visible in the caves of Ajanta and Ellora. Buddhists palm leaf manuscripts and Jain texts. Either it is the free form of Ajanta paintings, leaf paintings or glass paintings; India has always been famous for visual art. The creativity and use of colours has always been graceful and unique in the Indian paintings. Keeping our culture and tradition in mind, Indian artists have also imbibed the qualities of other European artists and this gives a contemporary look to the Indian paintings with a traditional touch. Well-known Indian painting schools are Rajput, Deccan, Kangra and Moghul.*

*From the Cholas dynasty to the present era, India has been ranked on top in sculpture. Deccan temples of Kanchipuram, Madurai and Rameswaram, the Sun temple of Orissa and the Khajurao temple in the Madhya Pradesh, all these sacred places are witness of Indian artisan handiwork. The sculptures at Sanchi Stupa throw light on the life of Buddha and various folk deities.*

*Sculptures of Amaravati and Nagarjunakonda with architectural touch show the social life of Buddha and counterparts. Temples of Ellora and Elephanta caves are the important evident of mastery of Indian sculptures. Flora and fauna, deities and various mythological characters; all these form the basis of designs in this beautiful form of visual art.*

*A very ancient and aesthetic kind of visual art in India is pottery. In this form of art, lumps of clay are hand-molded to form toys and deities of worship. Terracotta and blue gaze are the two main varieties of pottery that are famous in India. Pottery also has a great religious significance. On Durga Puja and Ganesh Chaturthi the beautiful idols of Maa Durga and Lord Ganesha show the confluence of pottery, sculpture and painting.*

### ***What is important to know about the values and culture of India?***

*The 'Land of Gods' never needs a particular reason to celebrate. Celebration is a fundamental part of every Indian's life. From January to December, every month comes with a particular fair or festival. Makar Sakranti, Basanti Panchami, Holi, Ram Navami, Janamashtami, Diwali, Eid, Mahavir Jayanti, Buddha Purnima, Guru Purv and Christmas; the festival of every religion has a significance and it is celebrated in a boisterous way.*

*Here people don't need a floor to dance. Celebrations on streets during Durga Puja, Ganesh Chaturthi, Janamashtmi and Holi show the real dancing talents of Indians.*

*Not only this, the country is famous everywhere for the handicrafts melas and fairs that it organises during particular intervals. Surajkund Craft Mela that is held every year in February in Haryana attracts a large number of visitors and foreign tourists. In such fairs and festivals, you can find the real India. Such theme melas and festivals unite the whole nation. People come to know about each other's cultures and traditions and their active participation shows how much they love to know about each other.*

*Indian films are another kind of performing arts for which India is quite popular in the world. The country produces more than 1,000 movies every year and these movies are not only popular in the domestic market but also have a wide viewership in the Asian and European countries. Hindi, Punjabi, Gujarati, Kannada, Telugu, Tamil, Bengali or Marathi, India produces movies in every language. Indian film stars are loved like Hollywood actors. Last but not least, the food. Indian food is famous worldwide for its diversity, colours, smells, and flavours. It is usual to say "It doesn't have just one". Multiple*

*religions and states add to the diversity of Indian cuisines. If north India has chole bhature, tanduri chicken, rajma chawal, kadi chawal, dhokla, daal baati churma and biryani to relish, then South India is not behind in the race. From masala dosa, rava uttpam, rasam, sambar-lemon rice to toran, appam, meen; the south Indian cuisine has a great variety to offer.*

*The concept of Thali is very famous in India. A Thali is served in a very traditional form and in this you can enjoy the complete variety available in a particular cuisine. In small restaurants Thali is the cheapest way of getting your mouth full and try various dishes. In large 4- or 5-star hotels one can enjoy the variety in the form of buffet meals.*

*The variety of Indian spices like black pepper, coriander seeds, tamarind, cardamom, saffron and cumin seeds not only enhance the flavour of the food but also add nutritive value to it. Indian food is incomplete if you don't get something sweet in the end. Having dessert is customary for Indians to finish their meal.*



## 「 Incredible India 」

Despite so many diversities, people in India are united and they feel proud of their culture and tradition. Many rulers came but none could bring harm to its culture, rather, Indians preserved the good values of their cultures too. The flexibility and movement with the times make Indian culture fashionable and acceptable too.

On the world stage, either through international film festivals or through beauty pageants, India regularly displays its talent and culture.

In parallel, as economies grow stronger, the structure of societies change, the focus on the individual increases and consumers in changing societies increasingly move from aspiration to action, from saying what they would like to do, to actually doing what they want.

They have a high level of confidence in their future, they see change as opportunity; they embrace technology as an agent of change which provides concrete benefits and improvements in their daily lives both materially and socially.

India is a country with an amazing variety of history, geography, culture, language, attitude, food, dress, climate... you name it and the country will promptly provide you multiple examples of several extremes on each of these.

« Incredible India », the most appropriate way the tourism department of the Government describes the country and it could not be any more accurate!

### Two facets...

⟨ **By Parijat Chakraborty, Executive Director – Ipsos Public Affairs and Ipsos Loyalty, India**

**The History:** Aryan tribes from the northwest infiltrated onto the Indian subcontinent about 1500 B.C.; their merger with the earlier Dravidian inhabitants created the classical Indian culture. The Maurya Empire of the 4<sup>th</sup> and 3<sup>rd</sup> centuries B.C. - which reached its zenith under Ashoka - united much of South Asia.

The Golden Age ushered in by the Gupta dynasty (4<sup>th</sup> to 6<sup>th</sup> centuries A.D.) saw a flowering of Indian science, art, and culture. Arab incursions starting in the 8<sup>th</sup>

century and Turkic in the 12<sup>th</sup> were followed by those of European traders, beginning in the late 15<sup>th</sup> century.

By the 19<sup>th</sup> century, Britain had assumed political control of virtually all Indian lands. Indian armed forces in the British army played a vital role in both World Wars. Non-violent resistance to British colonialism brought independence in 1947.

The subcontinent was divided into the secular state of India and the smaller Muslim state of Pakistan. Despite impressive gains in economic investment and output, India faces pressing problems such as significant overpopulation, environmental degradation, extensive poverty, and ethnic and religious strife.

**Unique Diversity:** There are many 'countries' in India. The diversities across regions and states in this country will exceed the differences across international borders.

The diversity lies in language, food, dress, religion, caste, region, race, physical features, climate, culture, festivals and so on. Hindi is the mother tongue of only 40% of population, which made English an equally popular medium of communication, at least among the educated class. So, there is no one type called 'Indian'.

In fact, you see Indian only outside India. While in the country, you cannot find any Indian. When in India, the Indians connect with their roots more strongly, hence they are first Punjabis, Marathis, Gujrathis, Bengalis, Tamil, Malayalam etc. and then an Indian. The eagerness to connect to one's root at times make casualty of the national sentiment. Indians love to hate fellow Indians from other regions of the country. But the moment they cross the international border, the strength of fellow-feeling for another Indian (irrespective of differences in language, culture, food or dress) elucidates why it is still one single country.

The *unity in the diversity* is the mantra of united India.

### ... X 10 = 20 aspects to understand the Indian complexity

1. **World's largest democratic nation:** India is the second largest country in terms of population size, and seventh largest in terms of land area. It houses over 2,000 ethnic groups classified majorly as Indo-European (72%), Dravidian (25%), Austro-Asiatic, Tibeto-Burman & others (3%).

2. **Large rural footprint:** There are more than 4,000 towns in the country but that houses only about 30% of the country population. There are around 625,000 villages in the country where 70% of the country population live.
3. **Rising urbanisation:** Two-thirds (67%) of the total population growth in India in next 25 years is expected to take place in urban areas which home less than one-third of the population today. By 2030, India will have more than 70 cities with a population of over 1 million.
4. **Young country:** Close to half of the population is below 25 years of age. The young are taking control of lifestyles, products and popular culture, with optimistic youthful energy. The successful youth, with higher purchasing power, has the authority to influence. Older people are feeling the need to be in sync with the youth by shedding their older mind set and embracing new ones. With fear of becoming irrelevant, the older people are pushing boundaries and challenging age-typical conventions.
5. **Emerging consumer groups:** 32.9 million middle class people are driving consumption. By 2025, the middle class will account for 45% of total income and will result in the creation of one of the largest markets in the world.
6. **Skewed gender ratio:** The gender ratio was on a steady declining trend in this patriarchic society, since the beginning of the 20<sup>th</sup> century. However, an upward trend has started emerging since 1990s and now it stands at 940 female to 1000 male. Some states in north India are notoriously low gender ratio, which pulls down the country average.
7. **Increasing literacy rate:** Thanks to government initiatives at grass root levels, the literacy rates are steadily increasing since the middle of the last century. From 18% literate people (among >7 years of age) in 1950, the country has grown to 74% literacy in 2011.
8. **Challenging level of education:** However, the country is struggling to provide meaningful and employable education to its vast population, mainly in the low economic strata and rural areas. With an increase in government spending on education and schemes like midday meal, a lot more people of schooling age are now attending the schools.
9. **Increasingly empowered women:** As per the 2011 census, more Indian women gained literacy over the past decade than men. Female literacy has jumped from 53.6% to 65.4% in last decade. Moreover, the proportion of women holding senior management roles in India is steadily increasing. With

an increase in the number of working women and a growing tendency among women to pursue a career while managing a family, there is an increasing tendency to spend on fashion, health, fitness, education and more importantly 'self', attributed to increased incomes and independence from parental pressures.

10. **Changing household structure:** Family sizes are getting smaller and the traditional support networks are getting limited. Latest census data reveal strong trends towards increase in the number of households with 1 to 4 members and decline in 5 and above members.
11. **Collectivism making way for individualism:** Rising individualism is resulting in shifting family. While family ties remain strong, there is a focus on self. An emphasis on individual rights and the celebration of individual differences and self expression has actively encouraged people to follow their own paths.
12. **Increasing life expectancy:** Increased longevity coupled with advances in science and technology are making India's consumers more proactive about health and wellbeing. As longevity increases, consumers become more concerned about living a healthy life.
13. **Increasing culture of fear:** A rise in the cases of terrorism, political violence, maoist activities, rioting, unionism and protests, apart from spoiling the business sentiments and affecting the availability of labour, have scarred the psyche of many Indians.
14. **Low trust in government and business:** Many instances of corruption, malpractices, exploitation and other social issues about government and business have come to the fore. In many places, the nexus between politics and business is proving to be the breeding ground, and creating enrage among the public.
15. **High political vibrancy:** Diversity is giving way to a large number of political parties representing the niches. There are more than 2,000 political parties registered in India, of which 53 are recognised as national or regional parties. Elections rival festivals as one of the most watched, participated, and market boosting events in India. However, all major political parties try to connect with some section of the society or the other by means of caste and religion, play towards mass with cheap and short-term politics, with populist offers. This makes Indian policies unstable and economy unpredictable. Frustrations mount up among common people over decades of deprivation and the current

government used that very cleverly by showing a dream of good days (ache din) to come to power in 2014.

16. **High GDP and economic growth:** India is fourth largest economy (in purchasing power parity) in the world. The annual growth rate of GDP had been around 6% in the past 50 years. India is one of a few large economies witnessing above average rates of annual GDP growth.
17. **Mass adoption of technology:** High adoption of mobile technology across the length and breadth of the country pose a contrast to abysmally low per capita income of the country. India has the world's second-largest mobile phone user base of about a billion, with half a billion internet users. Mobile technology has been the catalyst of livelihood for several millions of people and opened several closed doors of prosperity for them. Information is more readily accessible today for consumers and this has raised consumer's confidence and feeling of empowerment.
18. **Environment and natural resources concerns:** Growth and development in the Indian economy is putting much pressure on the nations natural resources. The demand for crude oil is mainly met via imports. Rising oil prices have had much impact on food inflation and impacted consumer spending adversely.
19. **Shifting power equations:** A fundamentally strong economy that has beaten the global slump along with a proliferating consuming class, makes the global power centre shift base to Asia, especially India.
20. **NGO, political and media voice:** Media, NGO and even opposition parties are leaving no stone unturned to pin the incumbent government down on slightest of hint of irregularities. These interest groups are becoming the new watchdog for the public, but sometimes get carried away with their demands and often with vested interest.



# 「 India embarks on a new path 」

〈 **By Bhasker Canagaradjou, Head – Ipsos Business Consulting, India**

## India on the move

India compares favourably with other emerging markets in terms of economic growth potential. A determined effort to create a smooth, pro-business climate in the country has been long overdue, as recent improvements have pushed the country up in the ease-of-doing-business rankings.

Currently the country is amid two major endeavours: to provide the country with modern infrastructure, rural amenities, social services, connectivity, and to provide employment to create wealth to the young and aspiring populace.

India can benefit from the demographic transition, swelling of the work force and the rise in labour productivity. Skilling India, employment generation and making the available workforce employable productively is important for sustainable growth. The improvement in the manufacturing sector contribution will help in increasing labour productivity.

The planned investments in infrastructure and the urban transformation will help to gain momentum.

## Challenges are still there

- Stabilising oil prices is expected to fuel inflation that will adversely impact the set goals for growth.
- Low tax revenues due to the low tax base i.e. less than 1% of the population, pose a serious challenge in funding the planned investments. This challenge becomes a bigger concern if the government continues to borrow money for the same which will further increase the burden of national debts.
- Similarly, increasing the burden of bad debts has pushed the state-run banks to the verge of a crisis.
- To add to the above concerns is the high leveraging of the infrastructure companies. The usage of debt is positive, especially in the infrastructural

projects as it boosts development, but the issue arises when leveraging becomes excessive - as is the case in India.

- Finally, challenges faced by government in execution is yet another barrier that stands in its path. It is not to say that the central and state governments are not proposing policies and reforms which has the power to change India's scenario entirely. However, the poor planning, protectionism policies and ineffective execution such as delays in the infrastructural projects slows down progress.

### **Indian economy remains buoyant**

- Structural reforms like bankruptcy law and less restrictive business regulations will facilitate ease of doing business in India. GST (Goods and Services Tax) Integration of existing multiple taxes into single tax system will significantly reduce the cost of tax compliance and transaction costs which will attract investors as well as reduce financial burden from the manufacturing companies and end consumers.
- Re-monetisation is also expected to reduce the corruption level and increase the tax base.
- Furthermore, the digital technology drive which has kickstarted in full swing will unlock the otherwise untapped opportunities via digital payment, tele-medicine etc. Digital payments will pave the way towards providing cheaper financial services, and bring the more rural population virtually closer to financial institutions.

This is also expected to play a key role in reducing the size of the informal economy and the leakages that are currently present in the system. Tele-medicines and remote-healthcare technologies will be a huge leap in providing services and remedies to remote parts of the country, bringing in not only economic but also social progress.

### **Going forward with optimism!**

Though challenges do exist, the perseverance in the government's plans for development initiatives at various levels, policy measures, structural reforms will lead towards the right direction. India is not for short-term investors. Considering the opportunities India presents, it will be a bright spot for investors in the long haul across areas like affordable housing, quality healthcare, energy, low cost manufacturing, better infrastructure, human skills development and more.

Also, the world is at the brink of a major technology revolution. The fourth industrial revolution is expected to improve the quality of life, connect different people, will impact the demand side – new consumers, changing buying behaviour, changing consumption etc. - and in the supply side, new products and services, reduce the cost, improve efficiency which will overall drive economic growth.

India is well placed to leapfrog the industrialisation process and become part of technology-led economic growth.

## **Socio-cultural trends**

India is often referred to as the oldest civilisation in the world. Also, India is known to have preserved much of her cultural, religious and historical imprint in her current identity, possibly much more than many of her nation peers. With many cultural amalgamations, infusions and concatenation of multiple influences, the melting pot is complex, chequered and asymmetrical.

Throughout her chequered history, India has been a land of contradictions. Multiple realities, many paradigms, many truths. Attempts to see her as a homogenous mass have often hurt polity, diplomacy and business alike. So, when we cut to the here and now, we once again find ourselves in an India with contradictions and multitudes of realities.

The fast progress of science and adoption of technology has touched Indians across the socio-economic spectrum. It is indeed interesting to note that relevant and current social forces act as a counter-force and a balancing lever to lives which are being touched more by visibility and access to global lifestyles, urbanisation and the sense of displacement from core belief systems.

In this context, it would not be out of place to comment on the following influences which segment, unify and are overall very significant social forces.

⟨ **By Krishnendu Dutta, Executive Director, Ipsos Marketing, India**

## **Politics and Government**

While India is the largest democracy in the world, and constitutionally a multi-party political system, the political sphere has tended to be dominated by individual icons.

From Jawaharlal Nehru and Indira Gandhi in the past, to Narendra Modi currently, the influence of individual icons dominating the political system is evident. This is also evident at regional or state level politics, with examples of strong regional leaders like Mamata Banerjee or the late Jayalalitha.

It is also interesting to note that periods of political stability are marked by a presence of strong individual icons at the helm. Ostensibly difficult public decisions like the recent demonetisation of INR 500 and 1000 currency notes faced much lower public resistance than expected, as the same was communicated and driven by Mr Modi himself.

Thus, while the constitution is built around the principles of pluralism, Indians seem to place their faith in strong patriarchs or matriarchs as leaders to direct and drive the nation.

Political parties also find comfort in this norm, as election campaigns are based on the individual charisma of strong individual leaders who become the face of these campaigns.

These individuals often transcend their position of being leaders of government and enjoy a 'demi-God' kind of status among their followers.

## ⟨ **I N T E R V I E W**

### ***What about the impacts of this phenomenon on business?***

*Business entities and brands have also amply benefited from being in the good books of such political icons.*

*India's indigenously developed and fastest growing CPG giant Patanjali was in the news recently with the PM Narendra Modi inaugurating their R&D centre. Patanjali's products, already bestowed with tremendous consumer goodwill on*

*the back of products created using "Ayurveda", received a further boost with huge amount of publicity and media attention generated around the event.*

*Global companies which are leveraging the much publicised "Make in India" initiative of the Indian Prime Minister, are also likely to reap benefits. CSR initiatives of large global firms are also increasingly likely to align to directions provided by the government.*

## **Cinema/Bollywood**

Cinema, particularly the Hindi movie industry popularly referred to as Bollywood, is another significant social force in India. Cinema has always been a popular canvas of social commentary, and popular movie stars often enjoy similar status and following as political or spiritual leaders.

With the advent and growth of social media, many cinema celebrities have added a dimension to their public personality through their Twitter and Instagram profiles.

Thus, these personalities face even higher scrutiny on their points of view and personal lives alike, with related "news" taking up a high share of media attention. Movie celebrities, in recent times, have also tended to be more open in talking about their personal lives on talk shows, print articles and social media.

In recent years, a rising wave of "experimental" cinema has made its mark.

Cinematic content around hitherto unexplored content such as "live-in" relationships, homosexuality, drug addiction, mental disorder, crimes against children and an underlying theme of women's empowerment is increasingly witnessed.

While this genre of cinema sometimes creates controversy, it is also increasingly finding an audience, thus reflective of a more liberal and open mindset among segments of the viewing population.

## **< I N T E R V I E W**

***What is the best strategy for brands in terms of association and placement with movies or cinema?***

*To place brands surfing on the success of celebrities is not new! But now, with the growing segmentation offered by different genres of cinema, and celebrities appealing to different niches, brands have a choice of more sharply defined*



*associations, and can take their pick of "youth icons", "intelligentsia", "mass appeal" among others.*

*Also, it is possible for brands to define their choice of media to associate around celebrities, and digital media is increasingly a medium of choice.*

## **Cricket**

While cricket may not be one of the most followed or played sport worldwide, it is akin to a religion in India.

Next to politics, cricket is the one topic that garners passionate debate, discussion and opinion across age, social strata and increasingly, gender. Popular cricket players enjoy enviable fan followings akin to political leaders or movie stars.

While cricket was always popular in India, initiatives like the Indian Premier League (IPL), a club-based format modelled on the likes of the soccer leagues of Europe, have given it a further impetus and widened the popularity base for the sport and the sportsmen.

The IPL, launched in 2008, quickly became the equivalent of the Super Bowl in the Indian sporting calendar. With teams owned by business tycoons and movie stars, and the glamour quotient added on by cheerleaders and celebrities in the crowds, the IPL drew in audiences far beyond the traditional target segment of cricket.

Other than IPL, India's recent cricket skippers Mahendra Singh Dhoni and Virat Kohli have both done their bit in adding to the extended popularity of the sport with their aggressive on-field personalities and massive fan following extending well beyond serious followers of the sport.

Recently, a movie made on the life of Dhoni earned strong box office success. This, being released at a time when Dhoni is still an active player, was an unprecedented occurrence.

## **< I N T E R V I E W**

### ***Cricket seems a good opportunity to communicate...***

*Yes, while cricket is an over-leveraged media asset, especially on television, annual events like the IPL still offer brands focused reach to audiences like working professionals and youth.*

*This has been leveraged by mobile phone brands like Oppo, Vivo and Gionee in the ongoing IPL season.*

## **Food**

One of the most significant indicators of India's immense diversity is the food map of India. Each region of India thrives in its pride and association with local cuisine. However, with an increasing proportion of population living away from home, in cities far from their ethnic roots, there are many forces which are deciding what Indians eat.

- Time deprivation
- Proliferation of packaged and convenient options
- Increasing disposable incomes in urban metropolises
- Television cookery and travel shows
- Food celebrities
- Increasing need to balance health with convenience

Other than the increasing trend of eating out of home, some of the other emergent trends include food delivery services and experimental cooking at home.

Smartphone app-based food delivery services have seen an exponential increase in adoption. Similarly, brands focused on making food at home more varied and interesting, while being convenient and easy to prepare, are also on the rise. Instant noodles, instant pasta, pasta sauces, curry mixes and easy seasoning mixes among others are categories capitalising on this trend. Overall, consumption of packaged food is on the rise.

While health messaging by packaged food brands is on the rise, taste and convenience are possibly still trumping truly healthy options, especially when the latter comes at a premium or with a compromise on taste. Organic is still a nascent trend in India, restricted to the uber elite in the most affluent circles in India. With most Indians still eating home-cooked or fresh cooked food and believing that it's 'healthy enough', it's possibly a need that is less salient yet.

## **< I N T E R V I E W**

***What are the new trends for food?***

*The trend of eating out of home deserves a mention of its own.*

*Over the past few years, options of eating out have grown significantly.*

*These options straddle the affordability spectrum, with street food joints, QSRs (quick service restaurants) and fine dining restaurants all jostling for an increased share of wallet.*

*With increasing urbanisation and job opportunities in the largest metropolitan cities, Indians' food consumption out of home is defined by two distinct axes:*

- *Comfort food, predominantly the food that is of one's region – the food cooked at home by mom*
- *Experimental food – International and pan-Indian food, which one adopts, experiments with and eats out of home*

*Interestingly, both the above vectors define some of culinary trends one observes in India.*

### ***Is there anything in particular you want to talk about?***

*When one looks at the restaurants and eating joints opening across town, one sees an equal mix of global cuisines: American, continental, pan-Asian and regional Indian cuisines - Goan, Hyderabadi, Chettinad, Bengali, North-East Indian, Rajasthani, to name just a few.*

### ***How to emerge?***

*While packaged food has been one of the fastest growing CPG segments in the last few years, it is also one of the categories where the failure rate of new launches and innovations is the highest.*

*The need of the hour is possibly to drive true product-based differentiation, with an eye to Indian palates and the need for sensitivity to the immense cultural significance of food.*

## **Spiritual Leaders and Movements**

While traditional faith and religion have continued to play an important role in shaping Indian society, there is an emerging trend of spiritual leaders and movements gaining prominence. Some prominent ones are those around Baba Ramdev, Sri Sri Ravi Shankar and Sadhguru. With bands of followers across social

classes and geographic clusters, these spiritual leaders exert considerable influence on significant segments of population.

Of note in the growth of these spiritual movements is the rise and rise of yoga as a lifestyle choice to attain wellness. A common thread among many of these spiritual movements is a beginning rooted in messaging on the usefulness of yoga and breathing exercises. With an increase in following, these spiritual leaders grow to become credible messiahs on an overall better lifestyle through mental and physical well-being.

Some of the more well-known spiritual leaders have become noted public figures with devoted television channels, mass spiritual and yoga congregations and even consumer product portfolios being created on the back of these movements.

## ⟨ I N T E R V I E W

### ***How to connect spirituality, marketing and communication?***

*The spiritual dimension in the world of mass consumer brands is a new one and has possibly been so successful since it simplifies a decision for consumers amongst a plethora of choices.*

*It uses System One thinking to the hilt, where many complex nuances of decision making are possibly being replaced by an unassailable faith linked to an association with a spiritual personality.*

*While many businesses may not be able to use this dimension while building their brands, it would be useful to be cognizant of this new force, which is a very able and strong alternative to the conventional route to brand building.*

*A key example is Baba Ramdev, who founded the Ayurvedic consumer products company Patanjali, which is the fastest growing CPG products conglomerate in India. The majority of Patanjali products are a resounding success that competes with major international groups in the country.*

# **「Consequences」**

## 「Evolving Customer Experience」

India has seen a lot of economic changes in the past few decades and one metric which has continuously evolved and continues to evolve is customer experience (CX).

Once upon a time...

◁ **By Raja Bunet, Executive Director - Mobile First and New Initiatives, Ipsos India**

**In the 1980s**, the Indian economy was largely driven by Indian companies with little competition. It was primarily a seller's market with very few options for consumers to choose from. People had to wait for a few years, before they could get delivery of a car or a two-wheeler or a consumer durable. Companies were largely differentiated based on their products and product benefits, their focus on customer experience was negligible and customer expectations were either low or not mapped.

**The 1990s** was the decade of change for the Indian economy. With liberalisation, foreign companies entered India and competition grew. Customers differentiated companies not only based on products, but other elements which were largely driven by elements of customer service. In 1994 the two largest private banks in India started their operations – HDFC and ICICI. They completely changed the landscape of service delivery and customers started to think about experience. Over the years, the BFSI sector in India has been a CX benchmark for other sectors. Mobile services started in 1995 and became the second sector to focus on customer service. However, they were at a nascent stage with respect to CX focus and were a product company until the 2000s.

**In the 2000s**, CX started to become a focus area for companies in India and an important differentiator from the customer point of view. A true buyer's market started to emerge. Customers started to talk about experience much more and companies focused on understanding their expectations much more. Adoption of technology grew with both consumers and companies. Companies invested in CRM systems, CX emerged as a core reporting metric and a discussion point in the board room. In 2009, HTC launched the first smartphone in India, seen as the advent of the digital revolution in India and we saw significant adoption of digital modes in CX.

**The current decade** belongs to the smartphone, which has opened significant opportunities for both businesses and consumers. Convenience became the core mantra and customers started to enjoy their position. Companies realised the perils of poor customer service, as customers started to share feedback on social media. As per a 2016 study conducted with CXOs by a leading consulting firm in India, 77% of the CXOs strongly agreed that managing CX on digital channels is a critical priority for companies and they feel the need to provide a seamless online and offline experience.

### From the experience to the insight

Companies have now started to use customer feedback as an input for R&D, product design, service design and services delivery – basically getting into a customer experience-led enterprise.

As Bill Gates says, *"Your most unhappy customers are your greatest source of learning."*

Customer expectations keep on changing and hence happiness has ceased to be static, in the short run as well. It's important to mention that in the long run it was always dynamic, however, marketers have now realised the importance of delivering happiness at every interaction.

As per a 2016 study conducted with CXOs by a leading consulting firm in India, 83% of the CXOs stated that the budgets for CEM-related activities are expected to be higher than the previous year.

Companies in India, over a period, have evolved their processes and are now more cognizant of changing customer expectations and the need to keep aligning their customer delivery processes. The service sector, which has been the benchmark for customer delivery, is now looking at other evolving business models to keep improving their systems. Business models and delivery systems of e-commerce players have created a new customer engagement environment.

Amazon has adopted a strong customer-centric culture. As per Jeff Bezos - *"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better."*

Jeff talks about two key elements – the importance of delivering every time customers interact with the business and the need to keep delivering better.

Digital modes have made access for customers seamless and at their convenience. The digital revolution in India has empowered consumers and has also enabled companies to provide service which consumers can avail at their convenience. Customers are willing to accept new channels of service delivery which has reduced cost of service delivery. Lower human intervention and low need of access to physical delivery systems, have enabled adoption of technology, which has helped reduce the cost of service delivery.

### **The time of shared economy**

Technology companies have leveraged the concept of 'Shared Economy', a business model which enables companies to help consumers find ways to rent rather than own an expensive asset - the "sharing economy" feeds on the preferences for 'experiences' over 'ownership'. Ola, the Indian cab aggregator is a great business model based on the concept of 'Shared Economy'. Customers base their choice not only on the type of car, but around quality of ride, quality of chauffeur and access to entertainment options during the ride, which are purely experience-focused variables.

In India, mobile and mobile-based technology will be key platforms of service delivery in the future, and service differentiation will set apart great companies from the good.

## **[Changing Consumption Behaviour in India]**

The story of India's rise from poverty and development deficiency to becoming the fourth largest economy in the world is by now well documented.

That development and growth are here to stay too is no longer in contention (the Indian economy has grown between 5-7% consistently for the past decade and is expected to do so even for the next decade).

This has had a profound impact on the Indian economy and society. While India is still grappling with poverty, the fact remains that more people have emerged out of poverty today than ever before. Development and progress in that sense have been more inclusive, reaching and touching many more people, leading them to consume more and to dream for even better.



Yet, the Indian consumption story does not necessarily follow any predictable market development models like those in more developed Western markets or even that of China. International brands have come knocking on the doors of India as soon as the economy opened but many of them have not yet tasted the kind of success they had expected.

Those who have succeeded have followed brand and product strategies that are unique to India. Indian consumers have often jumpstarted typical adoption-consumption cycles.

Thus, the vast majority of Indians have first accessed the internet via their mobile phones than via computers or laptops. The cola culture propagated by Coke and Pepsi has never grabbed the fascination of Indian youth; both these brands have tasted better success with non-carbonated drinks.

Consumer upgradation stories have not necessarily followed any linear patterns – a consumer in rural India may have a television and washing machine at home but no toilet.

It then becomes clear that the Indian consumption story is quite different. How Indians navigate the myriad of brands and products that have begun to dot virtually every product category indicates a very distinct and unique Indian sensibility – where past collective experiences, history, philosophy and socio-cultural norms clash with emergent ambitions and aspirations as well as greater exposure to trends around the world.

Let's examine some of these.

◀ **By Sakina Pittalwala, Executive Director, Ipsos UU, India**

### **From thriftiness and frugality to the proverbial loosening up of the purse strings**

In the period post India's independence, where the focus was clearly on nation building, thriftiness and frugality were socially endorsed and cherished values. Conspicuous consumption was frowned upon and the consumer went to great lengths to play down one's wealth. The focus for individual striving was to secure the necessities of life – food, clothing and shelter. And, savings were more important than spending. Gold was highly desirable as an investment.

As part of this frugality mindset, it was very common to hold on to a possession for as long as possible, to extract value from it even beyond its lifespan. Thus,

families would have the same refrigerator for over 15 years, the same car for 20 years and so on. Clothes would happily be passed down from one sibling to another and then on to younger cousins.

However, all of this has changed now.

In 2015, Indians spent 52% of their income on discretionary spending items rather than on necessities. Spending rather than saving has become the new mantra.

Indian consumers are spending more on packaged foods, personal care products, fashion, consumer durables, telecommunication devices and services, restaurants, baby products, vehicles, entertainment, travel... the list is almost never-ending.

The new consumer attitude towards spending is best encapsulated in the Indian wedding – it has never been bigger and fatter! It is estimated that the Indian wedding industry alone stands at a staggering 182 trillion rupees. Another sector that has grown exponentially is the jewelry sector. Gold today has become more of a means of embellishment and adornment than an investment.

This consumption hype is not limited to urban India alone. Considerable consumption demand is also being driven from rural India. Rural consumers spend heavily on personal care products, consumer durables, fashion, mobile phones, two-wheelers and packaged goods.

Consumption today is also more transient. Consumers regularly upgrade their mobile phones. Clothes are no longer being bought for their long lasting-ness and more for their fashion quotient. Many durables now have a replacement cycle. Recently, OLX, a leading online classifieds portal exhorted consumers to “break up” with those products that they had not used in the past six months.

### **From price and value-for-money based consumption to money-for-value based consumption**

If the earlier creed was ‘sundar-sasta-tikaoo’ (cheap with adequate quality), then today, there is greater willingness to pay more for the better value-based propositions.

A product is no longer rejected only because it is expensive. Better functionality or a better experience can fully justify the higher price tag. A case in point is

mobile phones where handsets over Rs. 50,000 have more than enough takers to make them a highly attractive segment for marketers.

Eating out at expensive restaurants is justified because of the sheer experience they offer. So, the market has effectively shifted away from priced-based propositions to value-based ones.

### **“Class” agnostic consumption is here to stay**

Not unlike the caste system that has held a stranglehold over Indian society until recent times, most brands earlier assumed a highly compartmentalised pricing structure – brands operating in the discount brand price segment were consumed by lower classes, middling priced (“popular”) brands were for the middle classes and premium brands were bought by the more affluent classes.

But today, just like the caste system which is beginning to lose its iron grip over Indian society (the sheer economic opportunity landscape has allowed individuals and families to rise above their caste ordained roles to greater affluence and prominence), consumers are easily transcending and buying across the price segmentation spectrum.

A lower income individual will buy mass brands when it comes to household consumption products but will also buy more aspirational and expensive personal care products.

The more affluent classes may indulge in expensive clothing brands such as Zara but are happy to buy a mobile phone that costs less than Rs. 10,000 (one that even a middle-income consumer will use).

An affluent housewife buys cheaper detergent brands because her maid has to use the product whereas the middle-class housewife will buy a better quality detergent because she uses the product herself. All of them are happy to buy Patanjali products that are priced lower than other brands in those categories.

Brands too have made this cross-price segment migration possible.

Dove shampoo, a premium brand, is easily accessible to consumers down the income strata via affordably priced sachets.

Samsung Galaxy offers the same brand to consumers at different price points, albeit with features that are commensurate with the price.

All automobile manufacturers offer enhanced features such as air-conditioning, music system and power steering in their entry level models. Fast food chains offer value meals ranging between Rs. 50 to Rs. 350 to cater to all consumers.

Most CPG manufacturers today are exploring premiumisation opportunities for their brands because there is enough evidence that the consumer is willing to upgrade for the right proposition even if it is at a higher price than what he or she is paying for currently.

### **Brand experience is the new name of the game**

Consumers are seeking not just a product with enhanced performance but a complete experience.

If earlier, detergent brands were selected for their ability to remove stains effectively, then today, other experiential factors such as long-lasting fragrance, conditioning of clothes, safety for hands have become as important as effective stain removal.

Fragrance, which has been a key attribute of more expensive detergent brands is now being offered by brands even in the mass and popular segments.

Shopping malls, restaurants and other service offerings are chosen for the kind of experience they provide.

The phenomenal success of Uber and Ola, two radio cab services brands, are primary examples of this experience-driven product and brand choice, even though there is a lot of negative discourse around their surge pricing policies.

The burgeoning of the e-commerce sector in India is driven primarily by the convenience they provide over traditional retail formats; discounted prices are a distant second factor. The naturals segment in personal care products has grown exponentially in recent times primarily due to their experiential quotient cued by their unique ingredients and sensorials.

**If you want to win in India, you have to think like Indians, eat like Indians and dance like Indians!** [The latest ad from Lufthansa]

Urban Indians have never been so global in their outlook before.

They are exposed to global thinking and trends via television, the internet, through travel, through education and many other such means.

While this has opened up minds about seeking new experiences (Indian dining tables today boast of Indian, Chinese, Mexican, Thai and European dishes) and international brands are more sought after (the opening of the first H&M store in India led to virtual stampedes), the fact remains that Indians prefer international brands with Indian and local sensibilities.

Burgers without beef, vegetarian burgers, Pepsi's lemon soda with cumin (a particularly Indian recipe) are all examples of this. McDonald's opened its first ever all vegetarian menu outlet in Mumbai in respect to local religious sentiments. Quaker's Oats not only launched Indian recipes for their mainline oats offering but has also launched traditional Indian breakfast items, now prepared from oats.

Holiday tour packages to international destinations are highly successful; what drives the popularity of these is the fact that they offer Indian cuisine even in these exotic international destinations! Most successful Bollywood films are shot in highly aspirational international destinations but the storylines and values remain quintessentially Indian.

Indian brands too enjoy very high respect and pose serious challenges to international brands across product categories. Patanjali, a highly nationalistic Indian brand has been giving established CPG companies such as Unilever, Dabur, Marico sleepless nights with its runaway success across product categories.

Its key mantra for success has been its low pricing strategy along with its traditional Indian medicine system Ayurveda-based product formulations. Its advertising has openly exhorted Indians to buy Indian, rather than brands from international companies who compromise on product quality to boost their profits. The sheer success of Patanjali across product categories as diverse as foods, detergents, toothpastes, skin care, skin cleansing, traditional medicines indicates that it is striking the right chords with Indian consumers.

Paper Boat is another example of a successful Indian brand that has managed to challenge Pepsi and Coke with its focus on ethnic Indian flavours and nostalgia-based communication.

Indian brands fare very well in the premium and luxury segments too. Forest Essentials, a luxury personal care brand with an all-naturals based product proposition is as much sought as say a Clinique.

The brand's success has led to Estée Lauder picking up a substantial stake in the company recently. Fab India, an Indian retail fashion, home furnishings and organic foods chain is the largest player in the premium segment. Indian hospitality brand Taj Hotels continues to remain the pre-eminent player in its sector, despite the entry of a slew of international hospitality brands.

### **Visible consumption begets more consumption**

If the earlier sentiment was to stay away from conspicuous consumption, then today the tide has changed to flaunt what one is consuming.

What is consumed and owned has become the new currency of one's social standing. This is particularly significant in the light of a traditionally caste dominated social structure. Rising incomes and prosperity has offered individuals and families an opportunity to emerge out of the shackles of caste ordained boundaries. Brands and products have become the new signifiers of social class. And as the economic indices indicate, consumers have latched on to this new doctrine with great vigour and a high sense of competitiveness.

Consumption is now not only an indicator of self-worth but also establishes the sense of progress the individual and family has made. It is not only enough to live up to the Sharmas and the Guptas, it is important to get ahead of them.

E-commerce sites have had a huge role to play here. Many new brands and products have circumvented the need for retail distribution by being present only on e-commerce platforms.

For the consumer, the entire range of products and brands is available at a few clicks on one's smartphone. The purchase process has been democratised – one can buy any product without the fear of being judged, mitigating the shyness or unfamiliarity that a first-time premium product buyer may experience in a retail store. Easy exchange policies make it alright to make mistakes.

The high penetration of e-commerce sites in Tier II and Tier III cities tells a story of its own. Smaller town consumers are accessing products and brands that may not be otherwise available in their markets via these sites.

### **Healthy living as the new mantra**

India is the diabetes capital of the world with more than 50 million people suffering from the disease. And the rates continue to grow as Indians become more prosperous.

With vehicle ownership skyrocketing, lifestyles becoming even more sedentary and extra-curricular activities being restricted to staring at screens, obesity levels have reached an all-time high.

This has triggered a strong national narrative on the importance of being healthy and eating healthy foods. India's Prime Minister Narendra Modi is a highly visible proponent of World Yoga Day. People almost everywhere are beginning to become more health conscious.

This has spawned the growth of a whole new category of health-related products and services ranging from sugar-free and low-sugar beverages, high-fibre, low-fat foods, weight loss programmes, gyms and spas, calorie counting apps, exercise trackers and so on.

But not all brands in these sectors have tasted success. Lay's high-powered launch of their baked chips line Aliva fizzled out very quickly. Kellogg's has struggled despite their high decibel communication talking about health.

On the other hand, Maggi noodles, which are known to be unhealthy, have continued to grow from strength to strength. Very clearly, while there is strong pressure to stay fit and healthy, as far as the Indian consumer is concerned, there are many slips between the cup and the lip.

### **Make it instant**

In a world of plenty, time is increasingly becoming a scarce resource – with so much information to consume, products to purchase, things to do, there's no time for activities that call for the investment of effort and time.

Convenience has become a much-desired feature whether it is in the context of cooking (instant oats, noodles, gravies), washing (instant starch, 6-second hand sanitizers) and shopping (click, pay, check out). The lack of time and shorter attention spans have had an effect even on the entertainment we consume - short films, finite web series replacing never-ending soaps.

## < I N T E R V I E W

### ***What are the implications for marketers eyeing the India market?***

*That India is poised to become one of the largest consuming economies is clear. It is understanding the shape of this growth that will be crucial. These raise fundamental questions that organisations and brands need to address.*

- ***Cater to different price tier segments:*** *For the first time for most Indian categories, there would be scale markets across the price tier. Now organisations have to think of their business models and structure of their organisations to cater to these opportunities.*
- ***Rethink notion of market and competition:*** *The digital world has created a paradigm where the conventional view of market access and traditional competition is being truly disrupted by differing offers and new players. Now organisations have to rethink about market/segment/competition definition.*
- ***Address the changing societal changes:*** *There are many societal/sociological changes happening in India – the changing role of women, increased individualism, differing role of family, national pride etc. There is a genuine opportunity for brands to align themselves to these powerful narratives and create new meaningful roles.*
- ***Rebalance of the power equation:*** *The consumer today is better educated and becoming more aware and knowledgeable. The nature of brand-consumer dialogues is changing. Social media ensures that individuals have greater voice and effectively influence how brands get perceived. In a sense, the balance of power is changing and is more skewed towards the consumer today. This presents an opportunity to engage with consumers in a more open and democratic manner*



## **「 Digitalisation & Adaptation 」**

The newly created republic of India inherited a myriad of problems including an underperforming agricultural sector, an obsolete system of education, non-existent industry and a diverse population with a plethora of languages and cultures.

The focus of the nation in its first 50 years was directed towards attaining self-sufficiency in agriculture (green revolution), the spread of education – primary and higher – developing infrastructure, creating industry and also to basically create AN IDEAL called INDIA to fully integrate a diverse population.

By the late '80s, there was a significant mass of the population that was ripe to adopt new technology and ideas but was restrained by the demands of huge investments required in infrastructure.

Into this world entered mobile technology which required much lesser investments vis à vis the population reach. Thus, the explosion in mobile usage across class, caste and linguistic barriers.

India's telecommunication network is the second largest in the world by number of telephone users with 1.206 billion subscribers as on 30 September 2017. This is borne out by the fact that while there are only 24.4 million landline users in the country ranking it 16<sup>th</sup> in the world. In 2017 the number of mobile phone users in India is expected to rise to 730.7 million. In this same year the number of smartphone users in India is predicted to reach 340 million and could reach almost 468 million by 2021.

All of this has resulted in a spurt of digital growth and in several ancillary industries. It has also led to job creation and is estimated that by 2025 will have an overall impact of up to one trillion dollars on the GDP of the country.

### **Internet penetration**

**◁ By Jyoti Malladi, Executive Director, Head of Ipsos Connect, India**

Riding piggyback on the mobile penetration, the use of digital technology has also exploded across the country. India has seen a tremendous growth in internet penetration in the recent past with 430 million users ranking it second to China.

In an estimated urban Indian population of 444 million, 269 million (60%) are using the internet. Rural India, with an estimated population of 906 million (as per 2011 census), has 163 million (17%) internet users. Over 75% of the urban users and 90% of rural users use mobile as the primary device for accessing the internet, largely driven by availability and affordability of smartphones. However, at 33% internet penetration there lies an enormous growth potential.

**Rural India** has leapfrogged to mobile technology with lower penetration of computers as a medium to access internet. Different mobile handset manufacturers have focused on introducing low priced handsets and tablets compatible to access the internet. This has been enabled by the falling rates for internet access and cut-throat competition among mobile service providers contributing significantly to the increase in mobile phone as the preferred device for internet access.

Recent launch of a new player Reliance Jio with world's lowest price point plans in the 4G space, have additionally led to the competition also offering lower cost options for 4G services. In addition to this, Google is currently setting up free wifi infrastructure in 400 railway stations across India, and Facebook recently introduced Express Wi-Fi, which allows people to access internet through local hotspots at reduced costs.

**Government policy** also enabled to provide the boost – it was aimed at covering the entire country with low cost mobile connectivity. This was fueled by lowered entry barriers and creating a fiercely competitive landscape amongst mobile operators. This led to the more than 1.1 billion mobile connections today. The emphasis today has shifted from mobile connectivity to digitisation through its DIGITAL INDIA policy.



## **The Digital India policy**

Some of the initiatives are as follows:

### **Digital Infrastructure as a Utility to Every Citizen**

This envisages a complete overhaul of the delivery of the governance of the citizens with not only an aim to provide Cradle to Grave identity (Aadhar Card) and individual documentation (Birth/death certificates etc.) but also financial, banking and community development.

### **Governance & Services on Demand**

Seamless integration across all departments or jurisdiction, digitally transformed services for improving ease of doing business.

### **Digital Empowerment of Citizens**

This is aimed to provide universal digital literacy, universally accessible digital resources/services in Indian languages

Some major projects under the initiative:

### **Provide public access to internet**

The government aims to provide internet services to 2.5 lakh villages which comprises of one in every panchayat and 1.5 lakh post offices in the next two years. These post offices will become Multi-Service centres for the people.

### **Highways to have broadband services**

Government aims to lay national optical fibre network in all 2.5 lakh gram panchayats (village councils) within the next two years and provide a nationwide information infrastructure in the same timeframe.

### **Easy access to mobile connectivity**

The government is taking steps to ensure that by 2018 all villages are covered through mobile connectivity. The aim is to increase network penetration and cover gaps in all 44,000 villages.

### **E-Governance**

As part of e-governance it is aimed to improve processes and delivery of services with UIDAI, payment gateway, EDI and mobile platforms. School certificates, voter ID cards will be provided online.

### **IT Training for Jobs**

The government aims to train around 1 crore students from small towns and villages for IT sector by 2020. Setting up of BPO sectors in North-eastern states is also part of the agenda.

### **E-Kranti**

This service aims to deliver electronic services to people which deals with health, education, farmers, justice, security and financial inclusion.

This strong push of the government coupled with a median age of just 29 years, a stable growing economy with a robust industry and financial institutions means that the country is poised for an even faster growth in digitisation.

### **The race to digitization**

#### **In urban India another growth engine will be the idea of Smart Cities.**

The government of India plans to develop 100 smart cities. It is envisaged that by 2030, 40% of the population and 75% of the GDP would come from urban areas. This would require a comprehensive development of physical, institution, social and economic infrastructure.

The smart cities initiative is an innovative and new initiative to drive economic growth and improve the quality of life of the people by enabling local development and harnessing technology in an ecologically sustainable manner. These smart cities would help manage the migration from rural areas or smaller cities to these cities in a planned and efficient manner with enhanced quality of life.

**The e-commerce sector is on the rise.** The global and domestic e-commerce players have changed their ways of working to ensure that they tap into the common Indian consumers by offering COD (cash on delivery) given that credit card usage is still very minimal. However, the impact of demonetisation could have a positive gain for the e-commerce players given there is a likely change in behaviour towards online transaction, and given India's move towards a cashless society. Hence, digital media is likely to have a bigger impact.

**Although demonetisation** was a move to curb 'black' money, it also is a step towards a cashless economy. Even though the execution of the same was not flawless and many had to go through inconveniences, this is something that most have welcomed as a positive change. Though there was probably a slump in the immediate economy, the influx of cash into the system is expected to bring things

back to normal soon. This move is again a step towards creating a better investment climate for both foreign and domestic investors and thereby boosting the economy. Though the cash economy in rural areas will continue to exist, even a small movement of a small proportion to digital in the rural sector will be a very big change in the economy.

**App Culture** - The boom in the smartphone activation has done wonders for the mobile app economy in the country. More and more Indians are adapting the app route to lead and manage their life. This is more so amongst the youth; however, the effect is being felt across the age spectrum. Apps are being used for all kinds of activities beyond entertainment which was probably the entry point but have since moved to gathering information, communication, education and also to enhancing productivity.

Last year, Indians downloaded 6.2 billion apps through Google Play, up from 3.6 billion in 2015. That marks the first time India seized the top spot for Android-app downloads, toppling longtime leader, the United States. The smartphone usage in India is still below 20% and in the years to follow this is only expected to rise and so is the usage of app. This also means that more and more Indians are likely to spend longer time on the mobiles apps lending newer opportunities of interaction for brands.

The mobile penetration and usage is also expected to rise for the rural segment creating opportunity to interact with brands where establishing a physical presence is still a challenge.

## **Changing face of the Media & Entertainment Industry**

Increasing penetration of internet with lower cost of entry of faster internet services such as 4G and broadband have fueled the growth of media and entertainment, with growth in OTT increasing at an incredible rate.

The year of 2016 will be remembered as the year when the OTT industry came into its full bloom. From live cricket broadcasts to internet premieres of recently released movies; from the best of Hollywood shows and movies being available solely on OTT platforms to several startups and brands investing in creating original content, the OTT industry left no stone unturned in charming their users.

With active OTT users crossing 66 million and the industry accruing over 1.3 million subscribers, nimble and futuristic OTT players were successful in carving a niche for themselves in 2016. The same inspired foreign giants like Netflix to

take the leap of faith and enter the Indian subcontinent. Quite recently, we also witnessed the launch of Amazon Prime, and the e-commerce giant has the right marketing and customer acquisition strategy in mind to claim its share of the pie.

The user base of OTT viewers is on the rise, with the internet now set to reach millions of households in rural India. Besides, it is getting cheaper than ever for ambitious users to own a smartphone, a trend witnessed in India's transition towards a mobile-first economy. In fact, post-demonetisation, there is now an increased emphasis on digital literacy, which would further bring new users on board, possessing the right wherewithal to opt for OTT viewership.

With a large proportion of single TV households, the mobile is providing the option of a personal screen. With mobile phones fast becoming primary screens for entertainment consumption in the country, the digitally-oriented consumer base is migrating from televisions to smartphones for catching up on its preferred entertainment solutions.

OTT today is seen not only as catch-up medium for TV content, but also an alternate source of entertainment, with a large majority of media houses focusing on content specifically their OTT channels alone. Meanwhile, given the rate at which digital adoption within the country is increasing, there is great scope for growth in the Indian OTT video content space.

The disruptive pricing announcements on unlimited data and aggressive internet plans for end users from key players in the market has undoubtedly benefited the OTT industry. As per the predictions, active OTT and VOD subscribers are going to increase to 105 million by 2020. While the industry prepares itself to have a more successful run in 2017, let us now look into some of the trends that shall govern 2018.

## ⟨ I N T E R V I E W

### ***What conclusions do you draw from such figures and evolutions?***

*It is safe to say that the 21<sup>st</sup> century is a digital era and India with its young population, rising educational and economic status amongst its people, will embrace this technology in every facet of its social, economic, financial and cultural functioning in an increasingly intimate manner.*

*Much has been done but there is much more which can and needs to be done. The public is demanding, the Government is facilitating, the investors are*

*providing, the technology is ready therefore the digitalisation growth story is a foregone conclusion in India. All that remains to be seen is how fast and how far.*

*India is viewing the use of digital technology as a growth engine in the 21<sup>st</sup> century. It hopes that by providing major initiatives in this field there would be sustainable, inclusive and all-round development in all sectors of the economy. To this end, large scale investments and several major initiatives have already been taken up. This is both an opportunity to be a part of the growth story and posing a need for a change in the traditional way of doing business.*

**「The key to succeed」**



## **「 To address an ageing population 」**

India is expected to be home to 300 million elderly people by 2050.

Even as we derive mileage and exploit our strengths as a young nation, we need to critically evaluate our perspective on handling healthcare issues of an ageing population in the context of a changing joint family structure, inadequate public spaces, transport and housing for the elderly and a poor policy framework.

With 50% of the elderly being financially dependent on others and a majority of them in rural areas, we need to enunciate a clear agenda for the elderly that provides accessible and affordable healthcare, promises financial independence and greater self-worth, and leverages the power of technology to make healthcare convenient and stress-free in their sunset years.

In sum, improving the quality of life of the elderly calls for a holistic approach and concerted efforts, and for pharma and medical device companies, this provides a huge opportunity for future investment and growth, raising questions:

What are going to be the challenges of a beleaguered Indian healthcare system to cater to this ageing population?

What structural changes need to be made to provide accessible, affordable and quality healthcare to our elderly?

What role will technology play in making this possible?

### **60 plus shades of grey...**

**〈 By Monica Gangwani, Executive Director, Head of Ipsos Healthcare, India**

One of the more marketable sides of India is its youthful demographic dividend.

Policymakers and brand owners get enamoured by the promise of half of India's population being under 25 years of age. What's more, by 2020, the average age in India will be 29 years and it is set to become the world's youngest country with 64% of its population in the working age group. With Western Europe, the US, South Korea, Japan and even China ageing, this demographic dividend gives the

Indian economy a competitive advantage that economists believe could add a significant 2% to the GDP growth rate!

Marry this youthful demographic profile with the sweeping power of digital and we are witnessing a huge technology surge in healthcare, impacting almost every aspect of our lives through smart devices such as smartphones, tablets and other high-tech gear. The Global Health Solutions Market (Connected Devices - Blood Pressure Monitor, Glucose Meter, etc) is poised to reach USD 59.15 bn by 2020.

There are medical breakthroughs being made in 3D printing and using Artificial Intelligence which were once considered unimaginable. Today, there are multiple number of healthcare start-ups catering to medical needs in the most innovative and fastest way.

So now there is an app which can store all the personal medical data and a different app which can help get medicines delivered to the doorstep! There are also apps that have databases of doctors, pharmacies, hospitals and blood banks around us... even one where 'blood banking' can be done for future contingencies. Given the rise in modern lifestyle diseases, technology has become a critical enabler in keeping the young and young at heart, armed with their Fitbits and other fancy gear, going about their fast-paced daily routine.

This may conjure up an image of a healthy and fit nation bursting with vitality. However, there's more than meets the eye here! Impressive as these figures sound, what does not capture the headlines is the gradual ageing of India.

With improving lifestyles, better awareness on healthcare issues and better access to medical facilities, life expectancy has increased by 10 years in the last decade to 68.3 years in 2015. With this increase in life expectancy, the country has experienced a dramatic demographic transition in the past 50 years, entailing almost a tripling of the population over the age of 60 years (i.e. the elderly - both the young old and the very old).

The number of Indians over the age of 60 has hit an all-time high, accounting for 8.6 per cent of the country's 121-crore population currently and according to latest official figures, the population of elderly is expected to be 20% by 2050!

And with ageing come a host of diseases. While cardiovascular disease is the leading cause of death, multiple chronic diseases afflict them: chronic bronchitis, anemia, renal disorders, digestive disorders, vision problems, diabetes, rheumatism, depression, incontinence and more recently Alzheimer's and Parkinsonism.

The most common disability among the aged persons was locomotor disability and visual disability as per Census 2011. Facilities and infrastructures required to handle the elderly need serious introspection and a deeper reflection.

## Healthcare implications

There are two key gaps that currently exist in the industry generally and even more as far as the elderly is concerned – access and affordability.

**Access** - A key physical barrier to access is that many elderly require home-based care, a need arising from illness-related confinement following an age gradient.

Reduced mobility hinders health-seeking. As a result, there is an increasing incidence of healthcare services that cater to the elderly who are confined to their homes be it nursing, equipment or medical supplies. The home healthcare market is estimated to be \$3-4 billion and is expected to grow to \$10 billion in the next 8-10 years.

Aided by latest technology and portable devices, many players are now creating hospital-like healthcare facilities at home. Some of the high-end providers have even started providing ventilators and such critical hospital equipment. The offerings even include management of medical records including prescriptions.

Another growing trend is homes being designed for senior citizens with healthcare services available on call. There would be more sophisticated delivery mechanisms with time. Currently these are largely urban centred and hence challenges of access in rural areas will need greater focus.

**Affordability** – This is a critical challenge especially given the absence of a social security system. The Government has been taking measures recently to bring down prices of drugs and provide more generic alternatives.

The creation of state essential drugs and medical device lists—for both allopathic and traditional medicine systems—is also proposed to ensure that price inflation is curbed for critical products. But that is not adequate.

The elderly in India especially in rural areas have no choice but to remain employed in their old age to contribute towards their own healthcare expenses. A lot needs to be done to ensure financial security of the elderly be it higher tax

exemptions, appropriate insurance schemes or considerate work opportunities that provide dignity of labour while providing employability.

Preventive healthcare can go a long way in reducing the financial burden of expensive healthcare. Technology will be that one key factor in making healthcare available on every individual's fingertips, from the rural field worker lacking the access to a clinic, to the urban professional lacking the time to visit a doctor. According to a report by Grand View Research, Inc, the global preventive healthcare technologies and services market is expected to reach USD 432.4 billion by 2024.

There is a pressing need for greater knowledge and holistic understanding about the issues confronting our ageing population.

Professional training and research in Geriatrics and Gerontology needs to be encouraged. An ICMR Workshop on "Research and Health Care Priorities in Geriatric Medicine and Ageing" recommended that research be conducted in areas such as the evaluation of the nutritional and functional status of the elderly, common chronic and neuro-degenerative disorders like Alzheimer's disease, cardiovascular disorders, depression, etc., basic sciences, dealing with the process of ageing, pharmacokinetics and pharmacodynamics of drugs, health system research and research in alternative medicine.

## **[ To address empowering women ]**

The access and the impact of the notion of "developed countries" are not only economic and social. The size and the appearance of cities change. Shopping malls appear. The rural area gets more comfort and progress. Regional disparities decrease progressively.

In other words, all forms of relationships change: Senior vs. Junior, villagers vs. urban people, rich vs. middle class, etc.

What about one of the most important difference between people, the gender?

While India's society is evolving and changing, there are certain essential fundamentals that are still going strong and remain the bedrock of Indian culture.

Traditional power structures will prevail as long as the 'modern' opportunities bypass their constituencies for reasons like: geographic, demographic or even

educational and linguistic. This will have a huge impact *particularly on the way the gender roles get [re]defined*.

At the core, Indian society continues to be male dominated with masculinity all about providing, protection, female attraction, virility; and women are still behind the men and taking care of the family.



Traditional Indian values did not allow women to do anything independently, even at home. In childhood a female was subject to her father, in youth to her husband, when her husband is dead to her sons; so women in India were never independent. Women's lives were shaped by customs that are centuries old. "May you be the mother of a hundred sons" is a common Hindu wedding blessing.

Early societies had rigid roles for men and women with attributes were labeled as being masculine and feminine. Man was considered as provider of basic necessities for family and woman the child bearer and caretaker of home. Until recently women were accorded the role of the inferior sex and prized possession of man.

So, let's discuss the situation now by understanding what is 'core' and remains consistent with Indian culture and how this 'core' is evolving.

## **The changes in the social structure**

The changes and flexibility in gender roles which are evident today has its roots in the changing social structure. Economic factors, advancement in sciences and a changed value system have contributed to a preference for a nuclear family, thus doing away with the concept of joint family. Consequently, the ambit of economic and household responsibilities has changed.

Earlier in the joint family system there was a clear-cut division of responsibilities or duties, with women looking after the domestic matters and the men taking charge of out of home and financial matters.

Today the nuclear set-up allows for no such demarcation, the man is no longer the sole bread-winner and woman no longer a mere caretaker of the house. This is also due to the economic compulsions.

With the financial security provided by joint family system no longer available and cost of living ever increasing there is a need for an extra earning member to supplement the income of the family.

The women are thus forced to earn as well to meet the cost of domestic demands. In the initial stages of this phase the women were not offered any help in domestic affairs and she performed both the supplementary role of an earning member and her 'natural' role of a housewife.

## **The evolution of the balance of power between men and women**

Gradually the attitude of men is changing to a certain extent that men adopted the woman's role at least when compulsion to do so arose.

The codes of masculinity are changing; women are giving vent to their masculine instincts to succeed in a man's world; they are more outspoken and less afraid to question/challenge.

Women are increasingly becoming more independent and now they have a higher status both at home and at work and they strongly resent any difference in treatment. The young couples are fast becoming upwardly mobile and rich in Indian cities. But economic prosperity is taking its toll on the marital status and marriages are falling apart. Over the years the number of divorce cases filed in the family courts has doubled.

It is seen that most of the couples filing a divorce petition in the family courts are working professionals in the age group of 25-35 years. According to experts, divorces are increasing due to frequent ego clashes and work stress.

Corporate culture demands long working hours and increases stress levels in young people. Also, there is professional competition among the spouses.

A progressive individual culture is also responsible for the upward trend. Spouses are no longer dependent on each other financially. Also ego plays a major role. Another cause of divorce is raising cases of domestic violence where wives are victims of physical abuse.

But to succeed in a world of men, women find it necessary to bring out their own masculine side. Urban Indian women these days wear shirts, t-shirt, trousers and jeans which traditionally has been men's clothing.

Women are increasingly taking up driving two- and four-wheeler vehicles and even SUVs too which was previously considered predominantly an activity within the man's domain. Women in India have started smoking and drinking to relax just like men do; they now contribute financially to the family; and are increasingly stepping out of the home.

Masculinity is no longer just muscles. It now includes cerebral strength, EQ and material wealth. However, the recent public outrage over rapes has brought about another twist to the masculinity story in urban areas; being gentle and respectful towards women – that's the mark of a true man.

The recent incidents of rape across the country has brought to light the violence women in India can face. But at the same time, a growing number of Indian women are enjoying unprecedented opportunities. They're getting educated, getting jobs, and playing a more prominent role in society than ever before.

The changing social system is a universal factor which also brings change in the status of its members. Changes in a particular field have an impact in other realms of the society too. An emergent phenomenon is the growing flexibility and changes in the gender roles of men and women.

While the acceptance of man's gender role has been willingly taken up by women, the same does not always hold true for men. There is palpable tension among a large section of Indian men since his traditional thinking on gender roles is being gently challenged by women. In other words, while the Indian woman is moving on, the Indian man is still somewhat stuck in the past.

The present scenario is still that while a girl is groomed to become an efficient career woman as well as an efficient house maker, men are expected to excel mainly in professional fields.

The situation is that while any effort from men to undertake a domestic job is welcomed and assisted by their counterparts, any such effort by women in the professional field is still seen as a threat to male supremacy. Hence men do not have to struggle hard to prove their worth, women most of the time have to work harder to prove not just that they are efficient but that they can work much harder and deliver the results.

Lately the domain of femininity has expanded to include the social and professional fields, and traditional notions about gender roles are undergoing a transformation that has been mainly because of education.

◀ **By Rinku Patnaik, Chief Client Officer – Ipsos India & Pallavi Mathur Lal, Director - SMX and P2P, Ipsos India**

*An open and educated society is paving the way for role-swapping which seems to be gaining ground in the highly demanding developmental social structure. Domestic life has become almost unthinkable without flexibility in gender roles. While men are beginning to shed their inhibitions about working in the kitchen, women are already working late hours. The changing trends are reflected in men and women taking up unconventional work such as pilots and astronauts while men are honing their skills as chefs and fashion designers.*

*Changing roles to accommodate the social or professional pressures has become a common phenomenon. However, it is in the urban centres that the flexibility is most evident. The rural society, though in transition, has a long way to go in this context. But there are some nascent evident in rural India too – like a band of rural women turning journalists and bringing out a newspaper for fellow-villagers (taking on the task of collecting news as well as distributing the newspapers, often in the face of opposition from menfolk as well as 'power centres' whom they report against).*

*There are some positive trends like increasing number of female Sarpanchs (Village Administrators), women walking away from child marriages, among others. However, the flexibility in gender roles still needs to be*



*taken to the extent where finally the concept of respective gender roles is done away with.*

*The Constitution of India grants equality to women in various fields of life. Yet many women are either ill-equipped or not able to propel themselves out of their traditionally unsatisfactory socio-economic conditions. They are poor, uneducated and insufficiently trained.*

*They are often absorbed in the struggle to sustain the family physically and emotionally and as a rule are discouraged from taking interest in affairs outside home. Oppression and atrocities on women are still rampant.*

*Patriarchy continues to be embedded in the social system in many parts of India, denying a majority of women the choice to decide on how they live. The overriding importance of community in a patriarchal sense ensures that women rarely have an independent say in community issues. Female infanticide continues to be common.*

*Statistics show that there is still a very high preference for a male child in states like UP, MP, Punjab, etc. The male to female ratio is very high in these states. Domestic violence is also widespread and is also associated with dowry. Leaving a meagre number of urban and suburban women, Indian women are still crying out for social justice.*

### ***Is the empowerment of women a regional objective?***

*The discrepancy in the ideology and practice of the empowerment policy of women in India constitutes its continued social, economic and social backwardness. Women make up about 49% of India's population. Hence there can be no progress unless their needs and interests are fully met.*

*Empowerment would not hold any meaning unless they are made strong, alert and aware of their equal status in the society. Policies should be framed to bring them into the mainstream of society. It is important to educate the women. The need of the hour is to improve female literacy as education holds the key to development.*

*Empowerment would become more relevant if women are educated, better informed and can take rational decisions. It is also necessary to sensitize the other gender towards women. It is important to usher in changes in societal attitudes and perceptions with regard to the role of women in different spheres of life. Adjustments have to be made in traditional gender-specific performance of tasks.*

*A woman needs to be physically healthy so that she is able to take challenges of equality. But it is sadly lacking in a majority of women especially in the rural areas. They have unequal access to basic health resources and lack adequate counselling. The result is an increasing risk of unwanted and early pregnancies, HIV infection and other sexually transmitted diseases. The greatest challenge is to recognise the obstacles that stand in the way of their right to good health. To be useful to the family, community and the society, women must be provided with healthcare facilities.*

*Most of the women work in agricultural sector either as workers, in household farms or as wageworkers. Yet it is precisely livelihoods in agriculture that have tended to become more volatile and insecure in recent years and women cultivators have therefore been negatively affected.*

*The government's policies for alleviating poverty have failed to produce any desirable results, as women do not receive appropriate wages for their labour. There is also a significant amount of unpaid or non-marketed labour within the household.*

*The increase in gender disparity in wages in urban areas is also quite marked as it results from the employment of women in different and lower paying activities. They are exploited at various levels. They should be provided with proper wages and work at par with men so that their status can be elevated in society.*

*As soon as a child is born, families and society begin the process of gendering. The birth of the son is celebrated, the birth of a daughter filled with pain; sons are showered with love, respect, better food and proper healthcare. Boys are encouraged to be tough and outgoing; girls are*

*encouraged to be homebound and shy. It is common to find girls and women suffering from high mortality rates. There are vast differences in the education level of the two sexes. India has witnessed gender inequality from its early history due to its socio-economic and religious practices that resulted in a wide gap between the position of men and women in the society.*

*Statistics reveal that in India males significantly outnumber females and this imbalance has increased over time. The sex ratio according to the 2001 census report stands at 933 per 1000 males. Out of the total population, 120 million are women who live in abject poverty. The maternal mortality rate in rural areas is among the worlds highest. From a global perspective India accounts for 19% of all live births and 27% of all maternal deaths. The deaths of young girls in India exceed those of young boys by over 300,000 each year and every sixth infant death is specifically due to gender discrimination. Women face discrimination right from childhood. Gender disparities in nutrition are evident from infancy to adulthood.*

*Since time immemorial, worth of the work done or services rendered by women has not been recognised. India is a multifaceted society where no generalisation could apply to the entire nation's various regional, religious, social, and economic groups.*

*Nevertheless, certain broad circumstances in which Indian women live affect the ways they participate in the economy. Indian society is extremely hierarchical with virtually everyone ranked relative to others according to their caste (or caste-like group), class, wealth, and power.*

*This ranking even exists in areas where it is not openly acknowledged, such as certain business settings. Though specific customs vary from region to region within the country, there are different standards of behaviour for men and women that carry over into the work environment.*

*Women are expected to be chaste and especially modest in all actions that may constrain their ability to perform in the workplace on an equal basis with men. Another related aspect of life in India is that women are generally confined to home thus restricting their mobility and face seclusion.*

*Women face constraints beyond those already placed on them by other hierarchical practices. These cultural rules place some Indian women, particularly those of a lower caste, in a paradoxical situation: when a family suffers economically, people often think that a woman should go out and work, yet at the same time the woman's participation in employment outside the home is viewed as "slightly inappropriate, subtly wrong, and definitely dangerous to their chastity and womanly virtue".*

*When a family recovers from an economic crisis or attempts to improve its status, women may be kept at home as a demonstration of the family's morality and as a symbol of its financial security. As in many other countries, working women of all segments of Indian society faces various forms of discrimination including sexual harassment. Even professional women find discrimination to be prevalent: two-thirds of the women in one study felt that they had to work harder to receive the same benefits as comparably employed men.*

### ***Is globalisation an opportunity or a risk for the empowerment of women in India?***

*A section of Indian women – the elite and the upper middle class – have gained by exposure to the global network.*

*More women are engaged in business enterprises, in international platforms like the Inter-Parliamentary Union, and have greater career opportunities as a result of international network. Freer movement of goods and capital is helpful to this section.*

*But most women continue to remain marginalised as they are generally employed in a chain of work and seldom allowed independent charge of her job. Sharing of responsibility at the workplace or taking independent decisions is still a remote possibility for them.*

*Economic independence of women is important as it enhances their ability to take decisions and exercise freedom of choice, of action. Many working women, who control their own income, do contribute towards the economic needs of family as and when required.*

*They often participate in discussions at their workplace and their views are given due consideration before any final decision. Working women do use and spend their income at their own sweet will but sometimes permission of the husband becomes necessary for the purpose.*

*However, when it comes to making investments, they often leave it to their husband or other male member of the family to invest on their behalf.*

*Many of them do not take decisions even in the case of important investments, such as life insurance, national saving schemes or other tax saving investments. Working women do feel concerned about the economic needs of the family but when not consulted in such matters, they regret being ignored especially when they contribute monetarily towards the economic well-being of the family.*

*After globalisation women are able to get more jobs but the work they get is more casual in nature or is the one that men do not prefer to do or is left by them to move to higher paid or better jobs.*

*Globalisation has indeed raised hopes of women for a better and elevated status arising out of increased chances to work but, at the same time, it has put them in a highly contradictory situation where they have the label of economically independent paid workers but are not able to enjoy their economic liberty in any real sense of the term.*

*India is the first among countries to give women equal franchise and has a highly credible record with regard to the enactment of laws to protect and promote the interests of women, but women continue to be denied economic, social and legal rights and privileges. Though they are considered to be equal partners in progress, yet they remain subjected to repression, marginalisation and exploitation.*

*It has been advocated by many researchers that independent earning opportunities reduce the economic dependence of woman on men and increase her bargaining power in the family.*

*This bargaining power depends on the nature of work she is employed in. But the income earning activities increase the workload of a woman unless the man accepts an increased share in domestic work.*

*Since globalisation is introducing technological inputs, women are being marginalised in economic activities, with men traditionally being offered new scopes of learning and training. Consequently, female workers are joining the informal sector or casual labour force more than ever before.*

*For instance, while new rice technology has given rise to higher use of female labour, the increased workload for women is in operations that are unrecorded, and often unpaid, since these fall within the category of home production activities.*

*The weaker sections of society, especially the women, are denied the physical care they deserve. Thus, there is hardly any ability for the majority of Indian women to do valuable functioning; the "capability" to choose from alternatives is conspicuous by its absence.*

### ***What is the women's status in statistics about workers?***

*Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics.*

*Women plough fields and harvest crops while working on farms, women weave and make handicrafts while working in household industries, women sell food and gather wood while working in the informal sector.*

*Additionally, women are traditionally responsible for the daily household chores (e.g. cooking, fetching water, and looking after children). Although the cultural restrictions women face are changing, women are still not as free as men to participate in the formal economy.*

*In the past, cultural restrictions were the primary impediments to female employment. Now, however, the shortage of jobs throughout the country contributes to low female employment as well.*

*The Indian census divides workers into two categories: "main" and "marginal" workers. Main workers include people who worked for six months or more during the year, while marginal workers include those who worked for a shorter period.*

*Many of these workers are agricultural labourers. Unpaid farm and family enterprise workers are supposed to be included in either the main worker or marginal worker category, as appropriate. Women account for a small proportion of the formal Indian labour force, even though the number of female main workers has grown faster in recent years than that of their male counterparts.*

*Since Indian culture hinders women's access to jobs in stores, factories, and the public sector, the informal sector is particularly important for women. More women may be involved in undocumented or "disguised" wage work than in the formal labour force. There are estimates that over 90 percent of working women are involved in the informal sector and not included in official statistics.*

*The informal sector includes jobs such as domestic servant, small trader, artisan, or field labourer on a family farm. Most of these jobs are unskilled and low paying and do not provide benefits to the worker.*

*Although such jobs are supposed to be recorded in the census, undercounting is likely because the boundaries between these activities and other forms of household work done by women are often clouded thus, the actual labour force participation rate for women is likely to be higher than that which can be calculated from available data.*

## **Women and money**

Women working in the informal sector of India's economy are also susceptible to critical financial risks. Particularly vulnerable are the poorest of the poor. Should they become ill, lose their job, or be unable to continue working, they and their families may fall into debt and find themselves in the depths of poverty.

At risk are millions of poor who depend on the income generated by one or more women in their household. These women do not have regular salaried employment with welfare benefits like workers in the organised sector of the labour market. Female workers tend to be younger than males.

Throughout the economy, women tend to hold lower-level positions than men even when they have sufficient skills to perform higher-level jobs.

Researchers have estimated that female agricultural labourers were usually paid 40 to 60 percent of the male wage. Even when women occupy similar positions and have similar educational levels, they earn just 80 percent of what men do, though this is better than in most developing countries.

The public sector hires a greater share of women than does the private sector, but wages in the public sector are less egalitarian despite laws requiring equal pay for equal work.

There is evidence that suggests that technological progress sometimes has a negative impact on women's employment opportunities. When a new technology is introduced to automate specific manual labour, women may lose their jobs because they are often responsible for the manual duties.

Even if a woman is employed, she may not have control over the money she earns, though this money often plays an important role in the maintenance of the household.

In Indian culture women are expected to devote virtually all of their time, energy, and earnings to their family. Men, on the other hand, are expected to spend time and at least some of their earnings on activities outside the household.

Research has shown that women contribute a higher share of their earnings to the family and are less likely to spend it on themselves. Research has suggested that as the share of the family income contributed by woman increases, so does the likelihood that she will manage this income.

However, the extent to which women retain control over their own income varies from household to household and region to region. Many women still sought their husband's permission when they wanted to purchase something for themselves.



In northern India, where more stringent cultural restrictions are in place, it is likely that few women control family finances.

Conditions of working women in India have improved considerably in recent years.

Ironically, despite the improvement in their status, they still find themselves dependent on men. This is because of the fact that men in a patriarchal society have always wielded economic independence and the power to take decisions.

Since the working woman earns an independent income in the same patriarchal set-up, where the basic infrastructure of society has hardly changed, though her own role within the same structure is passing through a transitional phase, it is but natural that she would remain vulnerable to exploitation even in her economically independent state.

Society perhaps yet needs to accord due recognition to women to take the lead role and women, at the same time, need to be oriented vigorously towards assuming this role in society.

## **[ To address luxury's fans ]**

Luxury is not new to India, despite the country's image as a 'poor' nation.

A peek into history tells us that Indian royalty has played in the lap of luxurious products and experiences from time immemorial. Diamonds were first mined in India more than three thousand years ago; the Nizam of Hyderabad is fifth on Forbes' list of 'all-time wealthiest'; the Taj Mahal, a luxurious expression of love, stands testimony to the ease with which royals of yesteryears succumbed to the need for opulence and extravagance.

The clear divide between different strata of society through the ages served to amplify the longing for anything premium and luxurious in the hearts and minds of the 'have-nots' (however, they have always been kept at arm's length); while the 'haves' felt that luxury is their birthright and a reflection of just 'who' they are.

Cut to the present day... India has witnessed an intense transformation in urban pockets with globalisation, modernisation and an increase in living standards.

There is a strong competitive culture with a focus on achievement. Emphasis on education in the years gone by has created a section of society that has succeeded in the corporate sector and, hence, considerably bridged the distance from the old money upper-class.

A rise in entrepreneurial spirit has put new money into the hands of (sometimes unlikely) social segments. Youngsters with rising salaries and minimal expenses (since they largely stay with their families) are also looking for avenues to spend.

All of this, coupled with the increasing 'I' focus of today's Indian, has opened up the luxury and premium products market to a larger Indian audience, in metros and smaller towns, too. Any opportunity to showcase one's ability to spend, erase social boundaries and feel 'at par' with the 'haves' (even if only for some moments) is seized by the 'new' Indian. In fact, the confidence that has accompanied India's economic growth has led to a feeling of entitlement among the Indians of today... a licence to experience similar luxuries as those in the west or in other successful Asian countries like China and Japan... a licence to live a life that was earlier out-of-bounds and only for the privileged few.

All in all, luxury has a strong identity-defining role in an India which has always had a clearly defined social hierarchy.

However, the traditional Indian restraint makes the new-rich a little hesitant to spend on indulgences (especially the middle-aged). A middle-class upbringing (coupled with the constant reminder of the extensive poverty in the nation) ensures that considerable thought is put into luxury purchases. A well-known luxury brand is not enough; different offers are compared to ensure the best 'deal' is obtained; true value is sought along with a superlative product; and premium purchases are rarely made on a whim.

A consequence of this more pragmatic approach to luxury is that it is easier to loosen the purse strings for quasi-investments like jewelry, watches, luxury homes (those that could appreciate over time). The collectivism of Indian society (and consequent importance of family) also raises its head in this sphere; extravagances for the family like luxurious vacations or a designer handbag for the wife are simpler to justify in their minds (to make up for hours spent away at work?).

With this backdrop, let us look at a few 'stories' in the luxury and premium space.

The proverbial Great Indian Wedding provides a legitimate outlet for indulging in extravaganza. It is a plausible excuse to succumb to indulgence and luxury since

family honour and a child's happiness are at stake. It is the most important event in a man's life that puts to test his ability to care for his family – a key facet of his 'success' as an individual in Indian society.

Families pull out all stops to put up a 'show' as grand as none other in order to save (or promote) their 'face'. The elaborate functions that spread over several days create a host of occasions for families to give in to the 'premiumisation bug'. The practice of dowry (even though illegal) creates further opportunities for luxury and premium products to enter. Loans are taken to ensure there are no half measures when it comes to a daughter's wedding.

From designer trousseau to elaborate invitation cards to grandiose venues to flowers flown in from Europe to entertainment by celebrities to event managers, the Great Indian Wedding sees it all. A new television channel focused on weddings alone stands testimony to the sway that a marriage holds over a typical Indian family.

Clearly, as long as they are cloaked in the right garb (in this case, family honour and love for the family), luxury expenses enter the Indian's life with ease.

The last few years has seen an evolution in luxury. True luxury is now much more than just the product being owned and used. It is also about receiving exceptional service. In fact, the relative importance of the service experience during the shopping phase as well as post purchase has been on the rise.

Consumers are laying more and more emphasis on experiencing luxury at each step of the purchase process. The more aware consumer is demanding a superlative experience in order to truly stand apart from the new-rich. The newer luxury consumer finds it challenging to discern 'real' luxury with an increasing premiumisation of products/services and a plethora of international mid-premium brands available. The service experience helps him/her distinguish the wheat from the chaff.

In such an environment, the sales staff takes on the role of consultants and advisors, keeping in mind clients' needs and preferences from prior interactions as well.

Clients are ushered into inner, more private sections of a store to emphasise their importance; beverage requests from previous visits are referred to and confirmed; presenting options in a customer's home (rather than at a retail outlet) is gaining prominence; post-sale interactions to confirm satisfaction with the

purchase and experience and to build a relationship with the consumer are increasingly becoming the norm.

The experience of luxury is evolving and it would do marketers well to keep a pulse on the changing Indian consumer to ensure they don't slip through the cracks.

**< I N T E R V I E W Shivani Dayal Kapoor, Executive Director – Ipsos Marketing (Ex-Employee)**

***What are the expectations of people about the "Luxury market"?***

*Today, it's not enough to just focus on a luxury brand name and quality product. Consumers are looking for a romantic story of a super-premium product in order to truly 'feel' like they've indulged. There is a thirst to know the 'roots' of the product being purchased, the history behind it. Who designed it? What inspired it? How was it made? What was it made of? Where were the raw materials sourced from? Such a 'story' serves two purposes – firstly, it creates some mystique around a product which differentiates it from the slew of other options available. More importantly, it tells a tale about its authenticity.*

***The authenticity is a caution?***

*Authenticity is gaining importance for the Indian consumer. With stories of scams, swindles and corruption abounding, the pragmatic, value-conscious buyer lays a premium on authenticity as it assures him he is getting what he is paying for (with his hard-earned money). Being convinced about the genuineness and legitimacy of a product makes it much easier for him to overcome his restraints and just take the plunge.*

*On the other hand, authenticity is also gaining traction with a small section of the more evolved luxury shopper who believes he is above the pomp and pageantry of super-premium brands. This, in a way, is a sort of reverse snobbery where the 'show' of known luxury brands is discarded in favour of 'true worth'. As a result, he seeks to carve a distinct identity for himself – a person who has (rare) knowledge about the product in question, who*

*is unfazed by the splendour of brands that mesmerise others, who stands head and shoulders above the rest.*

***Luxury is spreading more and more. Luxury is both an exceptional product and a standardised brand. How to stay "unique"?***

*With luxury becoming a little more accessible to the Indian consumer, some of those who have been habituated to such products and experiences for years are now demanding personalised luxury. In their minds, they are taking luxury a step further, differentiating them clearly from the rest. Further, there is no guilt associated with the excessive outflow of money to meet one's individual tastes.*

*They live in the moment, pandering to their aspirations, without any thought for future value. Instances of macarons being flown in from Europe, single-piece outfits created by top designers, flights being chartered for an 'up in the air' party, penthouses constructed to individual tastes, customised holidays covering deep sea diving, a journey on the Palace on Wheels, staying overnight in old forts and palaces... In fact, there is a group of consumers which consciously looks for products that are tailored to their Indian sensibilities. Increasing confidence in one's tastes and preferences and pride in one's heritage has reduced the need to ape others and the west.*

*While personalised luxury may be niche at the moment, it is a trend that is here to stay. Addressing the needs of this small but high value set could reap dividends for marketers of luxury products.*

***Can we tell that the Indian luxury is a culture?***

*The interest in India's luxury market arises from two spheres – the immense growth of China's luxury market and India's historical association with luxury through royalty.*

## 「To address the Millennials」

The Millennials or Gen Y as they are also referred to, are broadly defined as those born between 1980 and 2000. While this definition is a universal one, what characterises the Millennials in India and underscores their individual motivations and behaviour, are the unique experiences that they were exposed to during their formative years, thanks to the peculiar geo-political and socio-cultural transformations taking place in the country then.

Liberalisation and the opening up of the economy, the explosion of television channels led by Star TV, and finally the advent of the internet, along with its search engines, email, apps, and chatrooms, meant that these millennials were exposed to global influences, in terms of products, information and media, like never before.

It was the time when the economy was booming and when sectors such as telecommunication, banking and finance, healthcare, retail were seeing double digit growths. With their parents doing well in their careers and wanting and being able to provide the best for their children, the Indian millennial kids were certainly the first of the “privileged generations” even if not as “entitled” as their Western counterparts.

The startling difference between the millennials in India and China and elsewhere is brought out by the sheer size of this section of the population in these emerging economies.

Country	Total population	% of millennials	Population of millennials
USA	0.32 billion	27%	88 mill
China	1.39 billion	31%	415 mill
<b>India</b>	<b>1.32 billion</b>	<b>35%</b>	<b>443 mill</b>

However, given that a vast section of the Indian population, lies at the Bottom of the Pyramid in terms of affluence, only about 30% of this 443 million can be compared to their counterparts in the West. For the rest, feeling privileged is a far cry.

But despite these disparities, there are several commonalities that can be drawn even across the different socio-economic classes – access to technology via the cell phone, access to a plethora of goods via modern retailing (unavailable to previous generations), self-expression on social media via one’s opinions, images or adventures and a sense of security in the knowledge that India is one of the few countries poised for growth thanks to its young population.

There certainly are insecurities related to employability, income, housing, and burgeoning competition on every front that impact this young generation with the stress of urbanisation and crowded living spaces getting to them, yet

millennials in emerging markets like India expect to be financially (71%) and emotionally (62%) better off than their parents.

This is in stark contrast to mature markets where only 36% expect to be financially better off than their parents and 31% emotionally so.<sup>1</sup>

⟨ **I N T E R V I E W** Vidya Sen, Executive Director, Ipsos  
Marketing

***So, what characterises the attitudinal motivations and the mental outlook of the Indian millennials?***

*"Earnest and positive, seeking new experiences and having a high degree of social consciousness" aptly describes Indian millennials in a nutshell.*

*A brand like Ola Cabs appeals to them because it frees up the road of private cars while providing a livelihood to owner drivers. Advertising that tells a story, especially one that seeks to elevate the marginalised strikes a chord with them.*

*They are free from the anxieties of their conformist parents who stuck to the tried and trusted when it came to their education, careers, choice of life partners and so on. In the optimistic environment pervading the "new India" they have the freedom to pursue their passions, choose "off the beaten track" occupations and opt for work life balance rather than stick to the same organisation for life. Despite their overriding desire to strike it out as fledgling entrepreneurs, they seek frequent positive stroking and approval.*

*Globalisation is a buzz word that appeals to them yet a majority cherish and take pride in their unique Indian traditions. Individualistic to the core and not wanting to change the status quo, 65% of the millennials here believe that "marriage prevents people from leading the lives they want to lead". And with 50% of them feeling that they are not ready for marriage and long-term commitment, it looks like the social fabric of Indian society is all set for a dramatic change even if it has not already begun to.*

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<sup>1</sup> Deloitte Millennials survey 2017

## ***How do brands gear themselves to market to the millennial generation in India?***

*Millennials in India are the first generation to have the power of the internet in their hands. To them, the purchase process begins with the search, the exploration and finally the discovery with the journey being as exciting and involving as the destination. Little wonder then that the e-commerce sector in India is expected to grow exponentially, averaging a CAGR of 60% between 2015 and 2020.*

*Believers in collective individualism, they are not likely to succumb to mass marketing. Brands that are quirky, individualistic, appeal to their aesthetic and social sensibilities are likely to do well. While they do shop online, they also throng retail outlets especially during sales.*

*Rather than paying through their noses for "aspirational brands", they'd rather pay for brands that offer incremental value and quality and purchase experiences that exhilarate them personally and set them apart.*

*Gold for instance, which was always purchased as "tradition and investment" in India is seeing competition from other high ticket items like smartphones and designer wear and luxury brands.*

*The health and wellness segment is witnessing a lot of activity whether in the form of gyms and spas, health-oriented foods and beverages or exercise related products. The Indian tourist had already arrived on the global stage but the millennials are redefining holiday destinations and vacations as unique and experiential. Marketers are also finding new ways to target millennials since with the accelerating penetration of smartphones and with 4G coming in, media consumption whether for news or entertainment is happening online. The television is already serving only as a large "screen" for viewing content consumed online in a majority of the millennial households.*

*Which brings us to the jobs that give them the purchasing power...*

## ***How do millennials conduct themselves in the workplace and how should organisations gear themselves to retain them?***



*52% of the millennials surveyed in India said that they would leave the organisations that they are working for in the next two years, a significantly higher number than seen in the developed economies.*

*Their loyalty to an organisation was driven by shared values and personal growth, leadership opportunities, flexible working hours, making a difference to society and the environment by doing the "right thing", having a creative and innovative work culture, transparency and free-flowing communication, and a sense of being mentored and coached.*

*Easy enough to deduce what kind of organisations are likely to secure the loyalty (even if not undying) of their millennial employees! And little wonder then that many of them want to become entrepreneurs and be "the masters of their own fates".*

*As children of an "open economy" they are open to working in places beyond Indian borders and in fact seek opportunities outside of their own comfort zones. Organisations that use technology seamlessly, use innovative platforms like hackathons to involve employees in taking strategic decisions and resort to creative means to get employees to communicate have a better chance of retaining millennials.*

*Millennials with their innate desire to better the world are likely to seek opportunities to do this through the workplace itself. So, organisations that are active in rendering CSR activities will be more attractive to them.*

### ***What does the future portend?***

*Ten years from now, the millennials of today who would then be aged between 27-47 years of age would account for almost the bulk of the workforce and consumption.*

*A fitter, more health conscious generation than their predecessors, living in smaller sized households, driving environmentally friendly cars, in occupations that leverage their individual talents, using technology like second nature, making a difference to the world around them...*

*Talking about millennials, one is reminded of that evergreen number about "the problem called Maria" from that musical classic "The Sound of Music". And as with Maria it is with the millennials... Love them or hate them, you can't afford to ignore them.*

## **「To address the audience of Value for Money buyers」**

**〈 By Amit Adarkar, Country Manager, Ipsos in India**

Some of the trends listed below may look contradictory but then, at this time, the Indian consumer, especially the urban, middle income, and relatively young segment (and this classification will probably cover about 200 million individuals) is showing some seemingly contradictory buying behaviour.

Consumers will move beyond basic needs to discretionary spending. However, they will seek value in products that serve basic needs such as food and grocery and the definition of value will be different for different products.

For instance, they will seek the lowest price for products that serve basic needs, whereas in others the determinants will range from aspiration to convenience to brand name.

There is more visible consumption for products having "bling" value and consumers continue to pay a premium for them and we already see rise in indulgence with more desire for enjoyment and experience.

Today, Indian Consumers seek more instant gratification. The shopping trends among Indian are rapidly changing. The culture of throughout-the-year consumption rather than festival- or occasion-led spendings in the past is a distinct example.

There is an increasing fear of being ordinary. Indian consumers would want to be extraordinary though still within current social norms.

Consumers are getting more conscious about their health and well-being. They are getting concerned with the surrounding environment—including nature, society, politics and public policy.

Urban Indian consumers are showing both impulsive buying behaviour and compulsive buying behaviour. But at the same time they are 'dealaholics'. The

shopaholic consumers are value seekers and this gives marketers a great opportunity to understand their behavioural differences and come out with right promotional strategy.

The frugal and thrifty Indian is back challenging the market to become more creative in wooing him/her, and their pockets are deeper than ever before.

The term 'value for money' had a different value for money in India. A nation which for decades after independence believed in frugality and thrift, suddenly found itself with spare cash to spend after its markets opened up in the early nineties.

Though it has been two decades since then, the mindset of the Indian consumer has not undergone much change and s/he demands value for money in everything s/he buys, putting the marketing professional in a spot and making India one of the toughest markets to sell in, contrary to popular global belief that once saw India as a dumping ground.

According to a study by the Boston Consulting Group, titled "Winning Indian Consumers", 74% of consumers want to reduce spend on non-essential items, 63% look around to find the best available prices for something they need, 64% shop often at stores that offer discounts and 60% buy more products that are on promotion.

After the rise of affluent India backed by the opening up of the economy, the nation's consumers had also opened up their purse strings and begun to spend lavishly. However, the market recession of 2008 forced a stop to this habit and most today are opting to marry their needs and spending to the frugality of the nation's past. Despite this, the report found that 75% Indians are optimistic of the Indian economy improving.

The report also has some interesting finds that will bring cheer to the Indian sellers. It states that the average spend of consumers in the nation, will see an increase of 15-18% by 2020. This is in accordance with media reports that states that India's annual consumer spend is expected to more than triple in 2020 to \$3.6 trillion.

These findings, however, should be a wake-up call for the Indian industry. From a predominantly seller's market, India today is at a point where the buyer, is not only empowered, but demands more from her/his products. Today, an Indian customer's decision for a consumer durable or a service hinges not merely on the products on offer, but how they are packaged, marketed and advertised with the

most important criteria being how the family as a unit is influenced, wooed, coaxed and cajoled into buying products on sale.

Thus, while once, an advertisement merely served to tell a consumer that a product is available in the market and branding was almost non-existent, today, advertising has not only to serve branding purposes, but also inspire the customer to try out the product. A good product will no longer sell on merit, but will need a marketing and advertising push. However, the opposite should also be kept in mind that despite this, mere branding and advertising will not help a product. It has to ride on a product or service that is good at its core. No amount of branding or advertising activities can help a product that is basically not up to the mark.

Thus with this growing empowerment, brands in India will have to devise new and interesting ways to sell their products and services. Thankfully they have many new and engaging ways to be involved with the customer, the latest of which is social media. However, the success of a brand in the new frugal and aware India will lie in how they brace up their entire value chain, right from the product quality to the way it is sold.

Indian consumers are intensely value conscious and companies are focusing on generating products and services to meet this demand. The extreme ends of value are products that can be classified as "luxury" and "bottom of the pyramid" – both represent value to consumers of different kinds.

Being value conscious does not directly translate into being "cheap" or "low price" focused. If the focus on low price was the only or overwhelming driver for Indian consumers then the current scenario of higher priced products and services growing at a higher rate would not have been feasible. From personal care to consumer electronics, there is a growing market at the higher end/priced brands.

The price-feature delivery matrix is possibly the simplest construct, through which it is possible to understand this dichotomy of a person being both value and premium driven.

For smartphones the prices range from INR 6000 onwards to INR 106000 (which is in laptop territory), it includes local brands such as Karbonn as well as global brands such as Apple iPhone/Samsung/Sony/Pixel. The price – feature – reliability matrix is the sharpest in this category with each brand focusing within a set range of combinations.

For automobiles, products range from the Nano to the Rolls Royce and Bentley respectively, but it is ironic that the number of Nano sold per month are almost equivalent to the number of BMW or Mercedes sold per month.

The comparisons are numerous, namely that for most price-feature bundles (products or services) there seems to be a buyer who considers a specific bundle the best “value” for him hence leading to the “Luxury to BOTP” range as mentioned above.

As brands rather than products are used to express an individual’s profile or personality, and in that context, brands are fairly young for India and its population, so we are currently experimenting. However, if one were to place this ‘experimentation’ into our cultural context – a deeply entrenched frugal value system – wherein not showing one’s individuality or distinctiveness a virtue, wherein saving and not spending was a virtue. In the current context of an openly liberalised economy, the virtue of frugality has to contend with the need for Indians to show their individuality through brands that are recognised by his peers of standing for better value along the luxury scale our frugality has not ceased to exist but is being exercised differently.

Some say that building Value for Money brands (VFM) is not relevant anymore because the world is almost pulled out of recession and consumers have got back to their free spending ways. But the truth is the world has not pulled out of recession yet and the path will be slow and at times bumpy over the next few years for consumers in the West and secondly, consumers are spending only to the extent that their governments are pumping money into their pockets.

Finally, many of them who traded down to less glamorous brands have discovered the virtues of VFM brands.

For Indian manufacturers and service providers, it is question of moving out of the shadows of being an outsourcer who supplies unbranded goods/services at low margins to big brand marketers who own the customer/consumer. Outsource vendors will face a lot of margin pressure in the coming years as the world reluctantly aligns itself to economic realities. Surely improving productivity will be a weapon for most vendors but for some who have scale, quality and market access on their side, the imperative is to create brands of their own.

The fainthearted will argue that brand building will be difficult and perhaps more expensive than sacrificing margins. Branding is not a solution for all companies but certainly there are many in India for whom the time to act is now. The bad

economic times will also pass and along with it the best times for creating VFM brands.

The best brands in the world have been built not merely because they had a stockpile of money but because they were creative in their strategy. Indian companies can move from non-brand status to VFM faster and at a lower cost than if they sought 'premier' brand status. Besides, that's where volumes are. As for 'value for money' spending on creating VFM brands, don't ignore the great leveller - social media.

Ast developed in India's market stalls and street bazaars, is starting to spread from East to West as companies search for ways to deliver value for money in an era of austerity. It is an idea driven by the consumer's search for value and exposure to higher-quality goods—and a global consumer view that there is a need to acquire the best goods at lower prices.

Indian consumers are budget squeezed, sceptical of suppliers and merchandisers, and worried about their future and at these trying time Indian consumers expect the perfect mix of quality and value in goods and services. Now is the time VFM can become the watchword to creating greater value, more features for less money, and make consumers your brand advocate.

For more than a thousand years, there has been a vigorous exchange of ideas and technology between the East and the West. But the newly affluent consumers in India are changing the direction of the stream of ideas once more—particularly in business.

Indian companies through intense rivalry, are redefining the nature of competition and introducing an altogether sharper, harder-edged, cut-throat approach to business. In Mumbai, Delhi, Bangalore, it is not the MBA that counts but the MO — the *modus operandi* — forged in the heat of commercial battle. As Ratan Tata, ex-chairman of the Tata Group, puts it, companies in the emerging markets are "almost working in a war-like situation" as they battle for commercial supremacy.

In pursuing their goals and dreams, these companies and their leaders are not content with business as usual. Yes, they have listened to and learned from their rivals in the West, but the Eastern firms are cherry-picking the best ideas and then developing their own, without feeling weighed down by legacy thinking.

Ambition, drive, determination, ingenuity—these characteristics are not, of course, unique to Indian business leaders. But in the daily battle to survive, the

leaders have elevated these traits to a new level, and U.S. and European companies must learn to do likewise—or lose.

There is still time to develop these attributes and hone the skills—but this time is measured in months and years rather than a decade or more. Take a look at Broad Company's YouTube video, to get a sense of the speed of the challenge to conventional timeframes. In the video, the company uses time-action photography to demonstrate the construction of a fifteen-storey hotel using prefabricated parts in six days.

The best companies are repackaging the knowledge and know-how developed in India, allowing it to spread throughout the rest of the company to stimulate growth in their domestic and other emerging markets.

Besides being ultracompetitive, the most successful companies are ultrasensitive to the requirements of the newly affluent consumers: high quality and a low price.

The companies have cleverly developed strategies to cater to these apparently paradoxical demands. Much has been written about 'Jugaad'—the concept of doing more with less. This is attracting great interest in an era of scarce resources and heightened concern about climate change and sustainability.

Indians grew up in natural frugality and they often heard stories from their parents about deprivation, and, as a result, try to stretch their incomes as far as possible. They are also quick to complain and discredit a supplier for poor value, low quality, or misrepresentation.

The Indian consumer wants the complete range of product benefits packaged at a price point that sizzles with value. Indian consumers want western technologies and features with an Indian cost.

From an early age, children learn that they offer only what they can afford and only what they think the goods will sell for. Children are urged to spend money wisely, learn to bargain, never be embarrassed about offering a lower price. The majority of consumer goods are sold in street markets and bazaars, which cover almost all categories of goods and bargaining is common place in India.

Value-seeking Indian consumers does not hesitate to buy a second copy of a recognised brand from local markets at half the price.

Companies that have found ways to build a value for money approach into their strategy are among the most successful in India. Low entry pricing is one way to

lure consumers. However, this may vary by category. In India, foods and personal care products priced less than 10 rupees sells like hot cakes. This is the loose change that millions of the new consumers carry in their pockets when they go to market stalls and other traditional retailers. Yet, added together, it can create fortunes.

In India, for instance, Godrej has a powdered hair dye packaged in three-gram containers and sold for 7 rupees (\$0.15). The company sells this in 1.1 million retail outlets, which translates into a 65 percent share of the hair dye market.

On the face of it, such a strategy sounds so easy: repackaging products into small, low-priced units and making them affordable for millions of customers. But it is much more complicated than it seems. It requires a combination strategy: one that provides the right manufacturing assets, a retail network with broad distribution, innovation in ingredients, creative packaging that delivers gross margins, and the ability to move fast.

Value for money may not be second nature today—but it describes a strategy that is starting to spread far beyond the borders of India. For the most part, the newly affluent consumers in India grew up with little and bargained for what they did buy in local bazaars and street markets, and now they are taking this approach to the shops on a day-to-day basis.

In the wake of the global economic downturn few years back, consumers in other emerging markets—as well as in the United States and Europe—are also bargain hunting, which means that companies must provide a unique value proposition: products that square the circle by being affordable and high-quality. Done right, this strategy can simultaneously deliver gains in market share in China, India, and the rest of the world.

However, the path forward in India is different from China which does not have established social hierarchies and a heritage of luxury. India is different in this way and should be looked at with fresh eyes to fully reap its benefits.



## **┌ To address pet lovers ┐**

Pets have the reputation to create calm thanks to good vibrations, love, and loyalty. From this point of view, pets care for people! But a dog, a cat, a rabbit, that is money too...

What is seen across the globe is that at a macro level, as countries develop, new industries such as dog hotels and puppy shows grow up around dog pampering. So not surprisingly the United States is the epitome of dog love both in terms of absolute and per capita terms (one dog for every four Americans).

Indeed, the Pet Index is a very good indicator of the country's economy development.

The story in India is slightly different.

Even though India is the second-most populous country, the number of dogs per people is the lowest at one dog per 250 people.

This is however quickly changing, with the total number of pups swelling by 58% between 2007 and 2012, according to market research firm Euromonitor International, the fastest growth rate of the 53 countries surveyed.

India has seen a change and is evolving with every passing year on pet ownership. Though dogs are still the most common pet in India, people are becoming more experimentative and households these days have birds, guinea pigs, hamsters and fish.

As Indians have begun to earn more they have also moved out of the joint family set-up to the nuclear family. Also more and more families are single child households. So a pet at home helps in combating loneliness - be it for the adults or the child.

One typically speaks to the pet whether it's a dog or a fish. So a pet is like an additional family member to share one's day-to-day life and they show their unconditional love in their own way.

*"When you just get home from a long day of work feeling exhausted and stressed, my pet dog comes wagging his tail so happily that you just forget everything".  
(Poodle owner in Delhi).*

Also the young educated mothers perceive that a single child would typically become selfish and not know about sharing. A pet in the house helps teach the child on kindness, sharing and caring.

*"I had my brother who I had to share with and our cousins used to always be at home... but for my son I don't see that happening so having a pet".*

## **< I N T E R V I E W B. 'Nary' Narayanaswamy, Executive Director, Ipsos Loyalty, India (Ex-Employee)**

### ***A pet is love?***

*Young Indians want unconditional love while they make their way up the corporate ladder.*

*Marriage age is on the rise as young men and women especially in the bigger cities want to enjoy their independence before getting tied down to domestic responsibility. Also the need to move up the corporate ladder as quickly as possible is the drive among the younger generation as they believe that once over 35 years the corporate career is almost over. So for many the right time to start the family is pushed back.*

*"I want to ensure I give the best and get the promotion and recognition while I have age on my side... as above 35 years one becomes a commodity in the corporate sector and no one really hunts you for a better pay and a better designation," – 32-year-old mid-level corporate executive in Delhi.*

*To add to this, childless couples are on the rise by choice and also given women are marrying around 30 years and then want to have a couple of more years of married life before they think of starting a family, this has also led to the increase in the assisted fertility which may not necessarily be successful. These couples fall back on pets especially dogs to be their 'child' whom they love, pamper and care for like a child.*

*"Its like haveing something cute, funny and unselfishly loving to come back home after a super stressful day at work... that makes you happy and it's like having someone who will always love you and depend on you unlike*

*kids who soon outgrow you,' said a DINK (Dual Income, No Kids households) in Mumbai.*

### ***A pet is like medicine?***

*The lifestyle diseases are on the rise and pets are almost therapeutic.*

*India is rated as the centre for all lifestyle-related disease, be it diabetes, blood pressure or heart conditions. These diseases, also known as the rich man's disease, are prevalent across life stages. The biggest reason for this is the lifestyle which lacks exercise.*

*Many households have adopted dogs to bring about a change in lifestyle. The routine dog walk in the morning and evening ensures some form of exercise along with fresh air. The dogs almost become the exercise buddy.*

*Pets also help relieve stress. By just petting a dog or cat has a calming effect or even by watching the fishes help people to forget their worries and reduce anxiety.*

### ***Pets are the new social currency in India?***

*It's important what others think of an individual in India as social standing is a measure of one's success. And pets are the latest social currency. It's no longer fashionable to simply own a dog but the breed of dog is more critical.*

*A couple of years back it was the pug and now it's the beagle or the great dane and the future may just be the chihuahua. It's not only restricted to pedigree dogs but households have aquariums which are managed by professionals with sharks, jellyfish and starfish as pets.*

## 「How to be “the One”？」

India is a scope for multiple competing brands to have a fair and sustainable market share. So there is always scope for more in India as the local consumption increases thanks to the growing middle-class population with higher disposable income.

In parallel, the differences between cities, regions, levels or quality of living, purchasing power, are immense.

Likewise, the differences between economic levels, social status, resources of people are too considerable. The caste, the discrimination, the weight of tradition, the cultures, all builds a complicated patchwork.

However, brands, products, consumer society grow constantly.

However, upper middle-class Indians who are exposed to global markets do value international lifestyle products of certain categories like premium liquor, perfume, chocolate and clothes and accessories where they are ready to pay a premium in select urban centres. But that is a very small and nascent market.

The majority of Indians are frugal and value conscious, which is why you can see sales shooting up during promotional discount period.

The Teddy Bear in the global household for the children's toy market is pretty much downgraded by the Teddy Panda. China has exported the cuddly toy to the world and it has become part of most of the toddlers' play house. Likewise, India has exported culinary, spiritual, and health and wellness brands like Indian curry, yoga, and ayurveda.

India is also known for cheap labour driven services, exports like IT and BPO. But it is not an idea advantage, it's just cost advantage.

This cost advantage may become redundant tomorrow if some other country, say in Africa, is going to offer the same service at a cheaper price. So considering this as an advantage is distinct from building a preference by virtue of it being from that country.

More than brands, average Indians prefer superior design, functionality, aesthetics and most importantly value for money in a product. So it is inconsequential if it is an international brand.

## [ Songs we dream ]

'We Shall Overcome' was a prominent song in the [2010 Bollywood film 'My Name is Khan'](#), sung in both [English](#) and [Hindi](#) in the film, which starred [Shahrukh Khan](#).

हम होंगे कामयाब,  
हम होंगे कामयाब एक दिन  
हो हो मन में है विश्वास, पूरा है  
विश्वास  
हम होंगे कामयाब एक दिन

हम चलेंगे साथ-साथ  
डाल हाथों में हाथ  
हम चलेंगे साथ-साथ एक दिन  
मन में है विश्वास, पूरा है विश्वास  
हम चलेंगे साथ-साथ एक दिन

होंगी शांति चारों ओर  
होंगी शांति चारों ओर एक दिन  
मन में है विश्वास, पूरा है विश्वास  
होंगी शांति चारों ओर एक दिन

नहीं डर किसी का आज  
नहीं डर किसी का आज एक दिन  
मन में है विश्वास, पूरा है विश्वास  
नहीं डर किसी का आज एक दिन

हो हो मन में है विश्वास, पूरा है  
विश्वास  
हम होंगे कामयाब एक दिन

We shall overcome, we shall overcome  
We shall overcome some day  
Oh, deep in my heart, I do believe  
We shall overcome some day

We'll walk hand in hand  
We'll walk hand in hand some day  
Oh, deep in my heart, I do believe  
We'll walk hand in hand some day

We shall live in peace, we shall live in  
peace  
We shall live in peace someday  
Oh, deep in my heart, I do believe  
We shall live in peace some day

We are not afraid  
We are not afraid someday  
Oh, deep in my heart, I do believe  
We are not afraid some day

We shall overcome  
We shall overcome some day  
Oh, deep in my heart, I do believe  
We shall overcome some day

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Our 17 experts are pleased to present the first edition of Ipsos Flair India.

Thanks to their work, you can learn how to take studies a step further to discover the diversity, true values and expectations of Indians.

