

A composite image featuring three individuals: a woman on the left, a young man in the center, and a man with a mustache on the right. They are set against a background of a city skyline, a map of India, and various icons related to commerce and technology, such as a shopping cart, a magnifying glass, and a speech bubble. The background is a light blue with a grid pattern.

Breaking The Metro Myopia

A strategic report and playbook unlocking
the new demand drivers of the hinterland



EXECUTIVE SUMMARY

India is leading a profound digital transformation, redefining financial inclusion and economic empowerment on an unprecedented global scale. This report unpacks a pivotal decade, revealing how strategic policy, technological innovation and massive adoption have forged Digital Bharat, a digitally-driven economy now setting a global standard.

The journey began with foundational digital public infrastructure like Aadhaar and the revolutionary Unified Payments Interface (UPI). The COVID-19 pandemic accelerated UPI adoption to over ~16-17 billion transactions per month, solidifying its role as an indispensable utility. This surge, coupled with Reliance Jio's affordable data revolution and demonetisation, launched India in its new, digital era where cash is rapidly yielding to code. Initiatives like the Open Network for Digital Commerce (ONDC) further democratise access and prevent monopolies, ensuring inclusivity is at the core.

Our in-depth study of India's "Next Billion Users" (NBUs), consumers beyond metros, reveals a digitally equipped, aspirational and highly fluent population. Gen Z and "Digital Naris" (women) are emerging as powerful economic forces, driving new consumption patterns and contributing significantly to India's projected ₹29.88 lakh crore online economy by 2030. They are transforming e-commerce, demanding personalisation, localisation and simplification.

The report highlights four critical behavioral shifts shaping this new Bharat economy: from mere access to deep aspiration; from one-time transactions to loyalty built on trust; from simple convenience to profound

cultural context; and from basic usage to sophisticated digital fluency. Success in Digital Bharat demands ‘transcreating’ messages, building ‘phygital’ trust and empowering consumers beyond traditional marketing.

Case studies reveal a vital “Bharat Playbook.” Brands like ShareChat, Meesho, HUL, ITC and Coca-Cola have thrived by deeply understanding local nuances, leveraging vernacular content and collaborating with communities. Conversely, a one-size-fits-all approach demonstrates the pitfalls of neglecting local realities.

Looking ahead, government initiatives and emerging technologies in smart farming, telemedicine, digital banking and green solutions promise to further revolutionise rural lives, fostering unprecedented access and opportunities.

In essence, Digital Bharat is a powerful engine of the Indian internet economy, driven by innovation, inclusivity and unparalleled scale. For businesses, the imperative is clear: to genuinely win in Bharat, you must build for Bharat. This strategic commitment is not just about market share; it’s about shaping the future of global digital transformation.

INTRODUCTION

Imagine a chaiwala in the narrow lanes of Varanasi receiving instant payments from a tech professional in Bengaluru, all with a simple tap. Picture a farmer in Bihar getting subsidies directly credited to her bank account, with no middlemen, no delays. Envision your identification details, banking and payments living securely on your mobile phone, easily accessible anytime, anywhere.

A decade ago, these ideas felt like science fiction. Today, this is the undeniable reality defining every Indian's daily life.

Digital Bharat is not just about apps and APIs; it's about aspiration, accessibility and billions of everyday transformations, all together in motion. India's journey from exclusion to empowerment is a big step forward.

This report dissects that transformation, from Aadhaar and UPI to the explosive rise of Digital Bharat. It delves into the numbers behind soaring internet access and digital payments, revealing how technology is empowering billions across the country.

More critically, this report unveils how some brands are winning. It highlights the winning playbooks, the missed opportunities and the case studies of brands doing it right, showing others how to lead, not lag, in this monumental shift.

Digital Bharat is no longer a distant promise. It is the living truth of every Indian's life.



**Is India's phone-and-thumb revolution now
the gold standard for truly inclusive global finance?**



CHAPTER 1

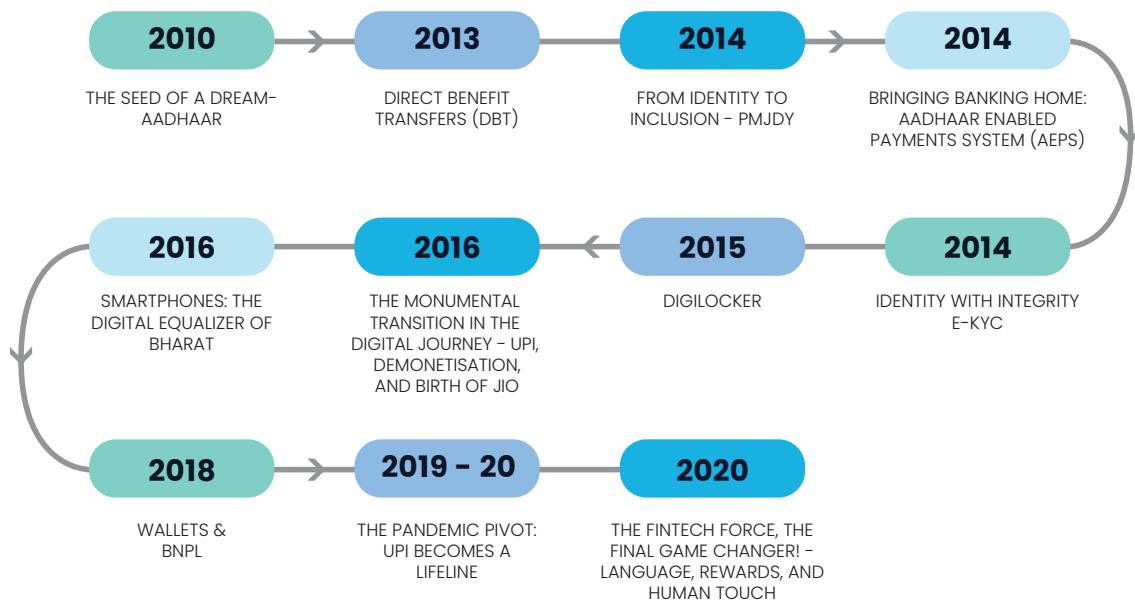
Digital Bharat: The Journey of India's Digital Payments Revolution

1.1. The Pandemic Pivot: Digital Payments as a Lifeline

When COVID-19 struck, it did more than just alter daily life, it managed to transform how India transacted. What was once a convenient method for sending money swiftly became essential everyday infrastructure. With lockdowns in force and physical contact a severe risk, UPI instantly emerged as the safest, fastest and most reliable way to pay whether for groceries, vital medicines, or critical charitable donations.

The Building Blocks of Digital Bharat

While the below Major Reforms Were Being Rolled Out, the Government of India Was Simultaneously Laying the Foundation of Infrastructure, Literacy, and Inclusion for a Digital Bharat which had started in 2011.



Source: Breaking the Metro Myopia | SoCheers 2026

This unprecedented crisis compelled a rapid and widespread adoption. Local kirana stores, the lifeblood of communities, quickly began accepting UPI for everything from milk to rice. NGOs rapidly leveraged UPI to disburse salaries and distribute urgent relief funds, demonstrating its adaptability under pressure. Even doctors and clinics swiftly adopted digital payments to minimise physical contact, protecting both patients and staff. As more citizens instinctively turned to their mobile phones instead of cash, UPI usage exploded, doubling within a year from 100 crore (1 billion) transactions a month in 2019 to 200 crore (2 billion) a month by mid-2020. The pandemic proved one obvious truth: digital payments were not merely the future; they were an immediate, indispensable necessity. Thus, UPI transitioned from a mere tool to an everyday essential, akin to electricity or water, something millions relied on every single day.

While this underlying infrastructure enabled access, fintechs ensured seamless and rapid adoption. Platforms like PhonePe, Google Pay, Paytm and Amazon Pay masterfully localised user interfaces, offered crucial vernacular support and introduced ingenious gamified cashback systems. They radically simplified onboarding processes, making digital transactions accessible to everyone. This

strategic intervention fuelled explosive growth: between 2017 and 2024, UPI volume surged from 3 crore (30 million) to over ~16-17 billion transactions per month, largely driven by these powerful players. By 2023, an astounding 90% of small merchants in Tier 2 and 3 cities began accepting UPI payments, supported by over 26 crore (260 million) merchants adopting QR codes. This illustrates a monumental and irreversible market shift.

What banks had initiated, fintechs propelled further by personalising the digital experience. Their sleek apps, intuitive user interfaces and instant rewards cemented fintechs as indispensable digital companions for every Indian citizen. Digital wallets, in particular, saw significantly higher usage among Gen Z and millennial populations, who embraced these apps as integrated financial hubs, enabling services far beyond simple payments, such as credit score checks, gold purchases and insurance buying, all from a single interface. Brands failing to recognise this consolidated user behaviour are missing a colossal opportunity.

This profound transformation was no accident. It is the direct result of ambitious, ongoing infrastructure rollouts. The Gati Shakti Sanchar Portal & Policy Reforms, launched in May 2022, have streamlined Right of Way permissions and

licensing, accelerating telecom infrastructure deployment and opening vast new connectivity avenues. Furthermore, the Digital India Mission & Startup Support initiatives like TIDE 2.0 (2019), GENESIS (2022) and NGIS (2020) have actively driven innovation, particularly in Tier 2 and 3 cities. Brands must actively tap into this entrepreneurial ecosystem or face irrelevance.

The fundamental question for every brand now is whether they are truly capitalising on this incredible digital surge, or merely observing while the market continues to move forward.

1.2. The Historical Foundation: Building Digital Bharat

India's digital payment revolution is the culmination of over a decade of strategic policy, technological innovation and relentless execution. It began with a foundational vision to empower every citizen.

1.2.1. The Seed of a Dream: Aadhaar (2010)

The journey began quietly in 2010 with Aadhaar, a programme that rapidly became an unprecedented revolution. India, a nation grappling with the fundamental issue of identity with over 40 crore (400 million) people lacking official proof of existence and excluded

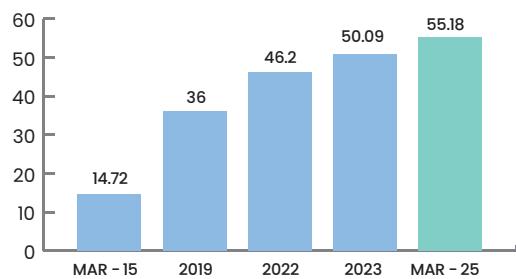
from basic services, found its solution in Aadhaar. It emerged not merely as an identification number, but as a birthright for every Indian citizen to be seen, counted and served. This 12-digit biometric identity system quickly became the largest digital identity system globally and generated over 142 crore (1.42 billion) Aadhaar numbers by April 2025, covering over 99% of the adult population. It was more than an identity card; it became the spine of India's digital public infrastructure, facilitating over 13,498 crore (134.98 billion) authentications and powering approximately 30 crore (300 million) e-KYC verifications monthly. Its practical application was immediate: the Aadhaar Payment Bridge (APB) processed over 700 crore (7 billion) transactions in FY23 alone, directly linking beneficiaries' Aadhaar with their bank accounts. Aadhaar was not just a number; it was the digital key that unlocked a new future for billions.

1.2.2. Building Inclusion: DBT (2013) & PMJDY (2014)

Once identity was established, the next critical challenge was ensuring efficient and transparent welfare delivery. In 2013, Direct Benefit Transfers (DBT) emerged as a game-changer. Backed by Aadhaar, DBT made welfare delivery faster, fairer and crucially, reduces leakage significantly.

Key government schemes like PMAY, MGNREGA, PM-KISAN and NSAP leveraged this infrastructure, leading to the removal of nearly 100 million fake or duplicate beneficiaries, drastically improving targeting and cost-efficiency. This was public finance on autopilot, ensuring funds reached the correct hands in real time. By 2025, DBT had disbursed over ₹43.35 lakh crore (~\$520 billion) across 450 plus schemes, directly benefiting over 900 million individuals.

Growth in PMJDY accounts (in Crores)

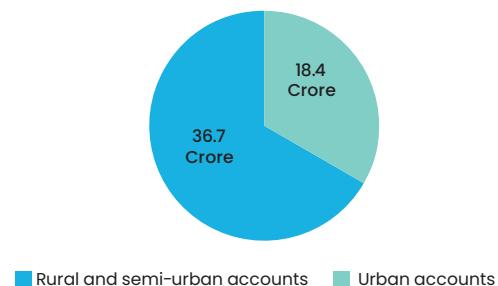


Source: Breaking the Metro Myopia | SoCheers 2026

Building on this, India took a decisive leap towards financial inclusion in 2014 with the Pradhan Mantri Jan Dhan Yojana (PMJDY). This programme initiated a massive drive to open bank accounts for the unbanked. Within days of its launch, 1.8 crore (18 million) bank accounts were opened, quickly ballooning to over 55 crore (550 million) by March 2025, making it the largest financial inclusion programme globally. These were not just statistics; these accounts became lifelines, reflecting active

usage with over ₹2 lakh crore (~\$240-260 billion) residing in Jan Dhan accounts. With 67% of accounts in rural/semi-urban areas and 55% held by women, PMJDY ensured financial inclusion was not just widespread, but deeply equitable. Banking in India was once a privilege; PMJDY turned it into a birthright.

Jan Dhan Accounts In
Rural/Semi-urban Vs Urban Areas
(March 2025, in crores)



Source: Breaking the Metro Myopia | SoCheers 2026

1.2.3. Bringing Banking Home & Streamlining Processes (2014-2015)

Complementing PMJDY, the Aadhaar Enabled Payment System (AePS) was launched in 2014, bringing basic banking services directly to India's 600,000+ villages, many without bank branches. Using just a fingerprint and Aadhaar number, people could withdraw cash, check balances, or transact at local shops via mobile banking agents. This system processed over 427 crore (4.27 billion) transactions in 2023, supported by over 0.13 crore (1.3 million) micro-ATMs and

more than 0.1 crore (1 million) Bank Mitras. AePS empowered rural citizens with control, dignity and confidence, while fostering local job opportunities.

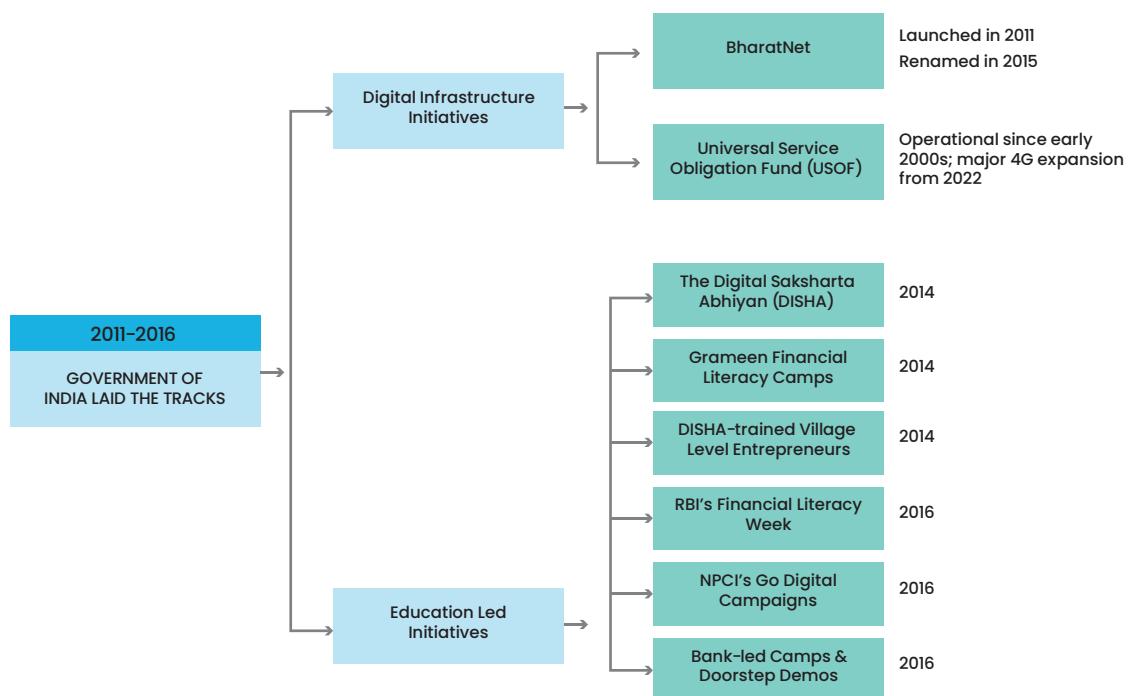
Simultaneously, the introduction of Aadhaar-linked e-KYC in 2014 slashed verification times from days to minutes, leading to a cumulative saving of ₹3.48 lakh

crore (~\$40 billion) by curbing fraud and duplication. In 2015, DigiLocker further streamlined digital processes, enabling secure, paperless storage and access of official documents for over 20 crore (200 million) users by September 2023. It had issued over 650 crore (6.5+ billion) documents. These innovations collectively transformed bureaucratic hurdles into digital interactions.

1.2.4. Laying the Tracks: Infrastructure, Literacy and Inclusion (2011 – 2016)

The success of these initiatives was not accidental; it relied on a robust foundation. From 2011 to 2016, the government systematically built vital digital infrastructure and educated citizens.

Programmes like BharatNet [India's flagship rural broadband mission which has already connected over 2.13 lakh (0.213 million) Gram Panchayats via optical fibre and aims to cover 3.84 lakh (0.384 million) villages, targeting 1.5 crore (15 million) rural homes] and the Universal Service Obligation Fund

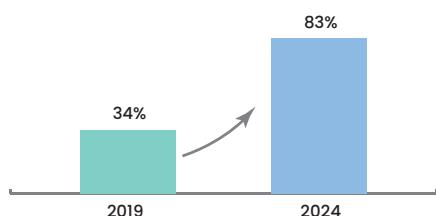


Source: Breaking the Metro Myopia | SoCheers 2026

(USOF) operational since the early 2000s with an investment of ₹11,000 crore (~\$1.3 billion), the government is bringing 4G to India's most remote villages, thus expanding connectivity dramatically. Simultaneously, education-led initiatives like Digital Saksharta Abhiyan (DISHA) trained over 6 crore (60 million) rural citizens in basic digital skills. Grameen Financial Literacy Camps, DISHA-trained Village Level Entrepreneurs (VLEs), RBI's Financial Literacy Week and NPCI's Go Digital Campaigns all actively fostered digital literacy and financial awareness, directly bridging the trust gap between citizens and technology.

1.2.5. A Digital Wave Turns Tsunami (2016)

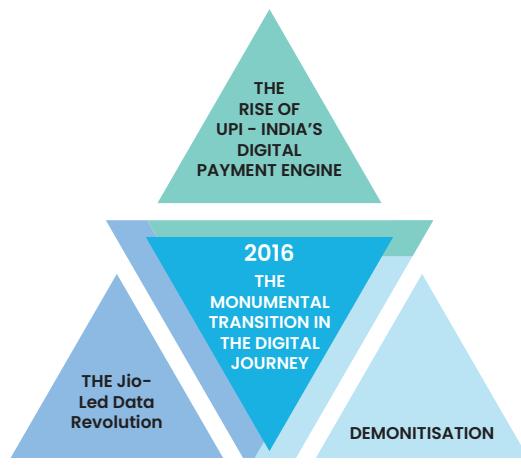
The United Payments Interface (UPI) has emerged as the dominant platform in India's digital payments ecosystem, capturing **83% of the total payment volume by the end of 2024**, compared to **34% in 2019**



Source: Breaking the Metro Myopia | SoCheers 2026

While India was already digitalising, 2016 marked an undeniable turning point. In April, the Unified Payments Interface (UPI) launched, fundamentally changing payment paradigms. Then, in September, Reliance Jio redefined India's mobile internet access. Finally, November brought demonetisation, forcing the nation to embrace digital

transactions beyond cash. This triple disruption catapulted India into a new digital era.



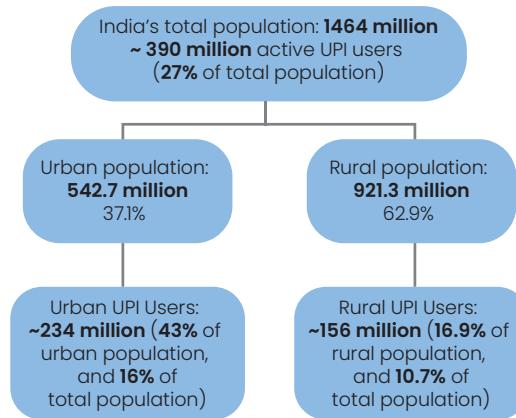
Source: Breaking the Metro Myopia | SoCheers 2026

The impact was seismic. UPI usage, under 10 lakh (1 million) transactions in December 2016, soared to 14.5 crore (145 million) per month within a year. Jio onboarded 10 crore (100 million) users in just 170 days and India's monthly mobile data consumption jumped from 20 crore (200 million) GB to 150 crore (1.5 billion) GB. The JAM trinity of Aadhaar, Jan Dhan and Mobile transformed a potential crisis into a powerful catalyst for a digital leap.

UPI swiftly made payments simpler, safer and available 24x7, built on India's robust digital stack. To accelerate adoption, the government launched BHIM, a simple UPI app that served as the crucial on-ramp for millions.

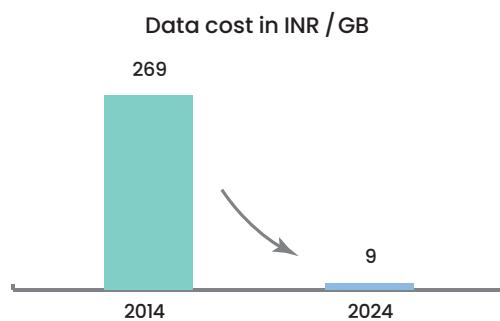
By 2024, UPI processes over ~16-17 billion transactions per month, is used by over 39 crore (390 million+) people and powers 55% of India's merchant payments. From

street vendors to supermarkets, India stopped counting cash and started scanning codes, a market shift demanding attention.



Source: Breaking the Metro Myopia | SoCheers 2026

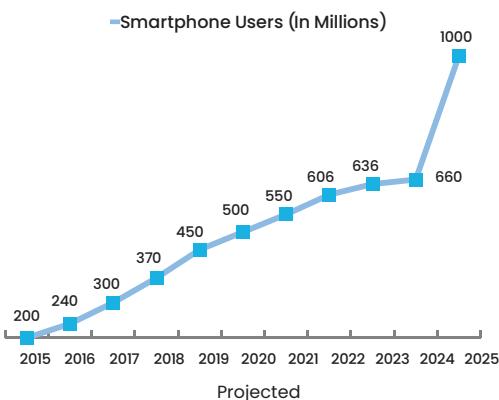
Jio's data revolution made mobile data truly affordable, leading to a 97% plummet in cost and an explosion in usage. Village internet access surged from 25% to 75% connecting over 850 million people by 2024. This transformed how people learn, work and live, creating unprecedented market opportunities.



Source: Breaking the Metro Myopia | SoCheers 2026

Demonetisation, on 8 November 2016, though initially a shock, forced an immediate pivot to digital payments. UPI usage skyrocketed, card machines became ubiquitous and digital money integrated

into daily life. This accelerated the formal economy, with digital payments growing from just 2% of GDP in 2016 to 25% by 2024. As the Economic Survey of India aptly states: "Demonetisation was a shock, but UPI and Jio turned it into a digital turning point." This underscores the resilience and adaptability driving Digital Bharat.



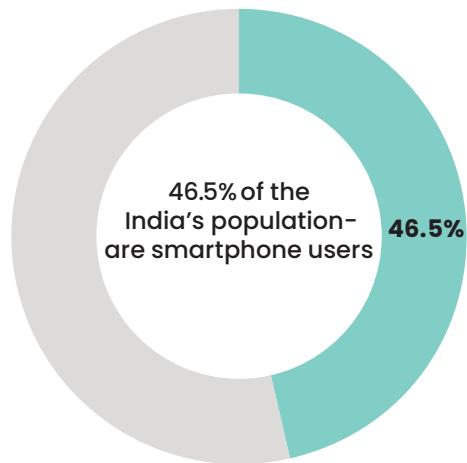
Source: Breaking the Metro Myopia | SoCheers 2026

1.2.6. The Digital Equaliser: Smartphones (2016)

Smartphones haven't just ridden the wave of internet growth; they became its engine. Evolving from simple communication tools, they are now the primary access point for digital services, especially across Tier 2, Tier 3 cities and rural India. From 37 crore (370 million) smartphone users in 2018, India's smartphone users almost doubled to over 66 crore (660 million) by 2024, on track to surpass 100 crore (1 billion) users by 2025.

This isn't mere growth; it's a fundamental transformation, opening massive, untapped markets.

Rural smartphone adoption surged 40% between 2020 and 2024, with Tier 2 and 3 cities now accounting for over 70% of new smartphone sales. Rural India contributes 53% of internet users, driven by over 44.2 crore (442 million) smartphone users. Brands neglecting this mobile-first reality risk being left behind.

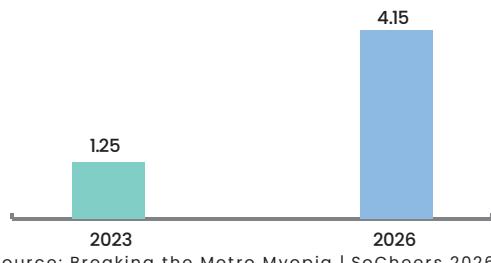


Source: Breaking the Metro Myopia | SoCheers 2026

1.2.7. Wallets & BNPL: The New Faces of Trust and Credit (2018)

If UPI laid the rails, digital wallets and 'Buy Now, Pay Later' (BNPL) solutions are the crucial coaches. Once simple recharge tools, digital wallets are now everyday financial command centres, relied on by 90.8% of Indian

BNPL market stood at 1.25 lakh crore GMV in 2023 and is projected to grow to 4.15 lakh crore by 2026



Source: Breaking the Metro Myopia | SoCheers 2026

consumers. In Tier 2/3 cities, local language UIs and rewards-driven design have spurred 4X growth. These wallets are micro-banks, enabling everything from BNPL and insurance to ticket bookings within seconds. They dominate mobile-based micro-transactions and serve as a secure gateway for new digital users.

BNPL, in particular, has emerged as the easiest way for young, card-less users to access credit, given that only 3 - 5% of Indians have traditional credit cards. Apps like LazyPay and Simpl allow purchases without interest or extensive paperwork. Over 1.5 crore (15 million) Indians, predominantly under the age of 35, use BNPL, with the market worth ₹1.25 lakh crore (~\$14.6 billion) in 2023 and projected to exceed ₹4.16 lakh crore (~\$48.5 billion) by 2026. This journey has democratised credit, especially during the pandemic and is now helping users build credit scores, bringing them into the formal financial system. BNPL and digital wallets are more than transaction mediums, they've turned into powerful catalysts, actively empowering gig workers, homemakers and rural youth with dignity and ease, representing a vast, responsive market.

1.2.8. A Foundational Shift: The Open Network for Digital Commerce (ONDC)

India's digital story is not merely one of consumer adoption;

it is a profound journey of democratisation. At its heart lies the principle that technology should serve to empower, not to create new monopolies. This philosophy is most powerfully embodied in the creation of the Open Network for Digital Commerce (ONDC), a government-backed initiative designed to de-monopolise e-commerce and open the digital market to every business, regardless of its size.

ONDC functions not as a traditional e-commerce platform, but as an open network, much like the UPI system for digital payments. It acts as a set of protocols that allows any buyer-side application to discover and transact with any seller-side application, regardless of the platforms they are on. This breaks the dominance of large marketplaces and liberates small businesses, from local kirana stores to regional artisans, from the high commissions or rigid rules of single-platform ecosystems.

By fostering a level playing field, ONDC directly addresses the economic and social barriers that have historically excluded smaller players from the digital commerce boom. It empowers businesses to reach a nationwide consumer base at a fraction of the cost, while providing consumers with an unparalleled diversity of products and competitive pricing. This open

architecture is a core pillar of India's vision for a truly inclusive digital economy, where the Next Billion Users are not just passive consumers, but active participants and thriving entrepreneurs.

1.3. The E-Commerce Imperative: Bharat Leads the Way

India's digital leap is not merely a tale of tech parks; it unfolds across mandi towns and in the hands of everyday citizens. With 65 - 70 million households already transacting monthly and projections soaring to 130 million by 2030, Bharat is not merely catching up; it is leading the way.

India's "Next Billion Users" are not passive consumers; they are active creators. From fantasy leagues in Ranchi to ed-tech aspirations in Rewa, Bharat is no longer a late entrant; it is now the global leader in digital adoption and innovation.

The demands are crystal clear:

- **Personalise it.**
- **Localise it.**
- **Simplify it.**

Digital Bharat is no longer just a possibility. It is a playbook the world is now studying and it demands your immediate, strategic attention.

INSIGHTS

Digital Bharat: The Journey of India's Digital Payments Revolution



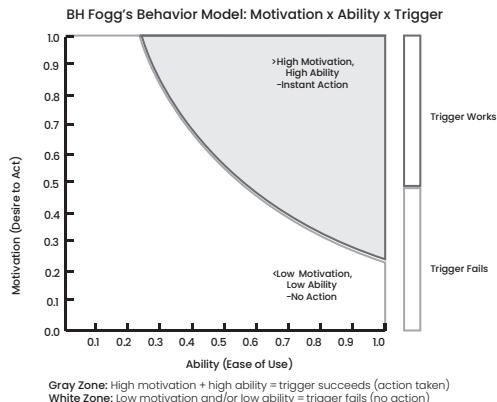
Strategy Framework: From Access to Advocacy

1. Aspirational Triggers > Basic Access

Shift: From Access to Aspiration

Insight: Bharat isn't waiting to be connected, it's using digital to climb. From side hustles to self-learning, ambition is the real engine.

This framework is key when designing for Bharat: make the action desirable, easy, and then prompt it at the right moment (e.g., voice nudges, contextual rewards).



Source: Breaking the Metro Myopia | SoCheers 2026

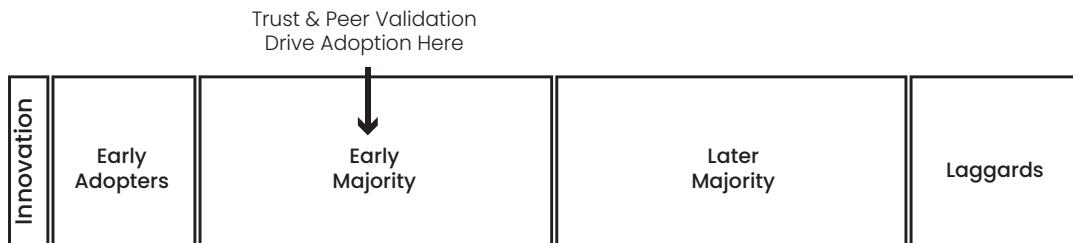
Strategy Move:

- 1) **Focus on High-Motivation Use Cases** Built for emotionally charged needs like job search, reselling, or upskilling, users will push through friction if the value is clear. E.g.: Local-language job alert app or reselling platform for homemakers.
- 2) **Use Vernacular UX to Reduce Friction** Familiar, local-language interfaces build trust and ease adoption especially for first-time or rural users. E.g.: Voice-assisted flows in Hindi, culturally relevant icons like a thaali for "home."
- 3) **Provide Easy Starter Kits for Sellers, Creators, and Learners** Guided toolkits reduce overwhelm and boost confidence increasing activation and retention. E.g.: Pre-filled templates, sample catalogues, or curated 7-day learning plans.

2. Trust is the New CAC

Shift: From One-Time to Loyalty

Diffusion of Innovation Theory:
Trust & Peer Validation in Early Majority



Source: Breaking the Metro Myopia | SoCheers 2026

Insight: In trust-deficit environments, retention outperforms reach. A single broken promise doesn't just lose a user, it echoes across a community.

The Early Majority (34% of population) where trust and peer validation are critical by building credibility through community-led endorsements, WhatsApp forwards, and local testimonials.

Strategy Move:

1) COD as a "Low-Risk Trial"

Cash on Delivery builds confidence among first-time users by removing payment anxiety especially in trust-deficit markets. E.g.: Promote COD as a "try first, pay later" model in campaigns.

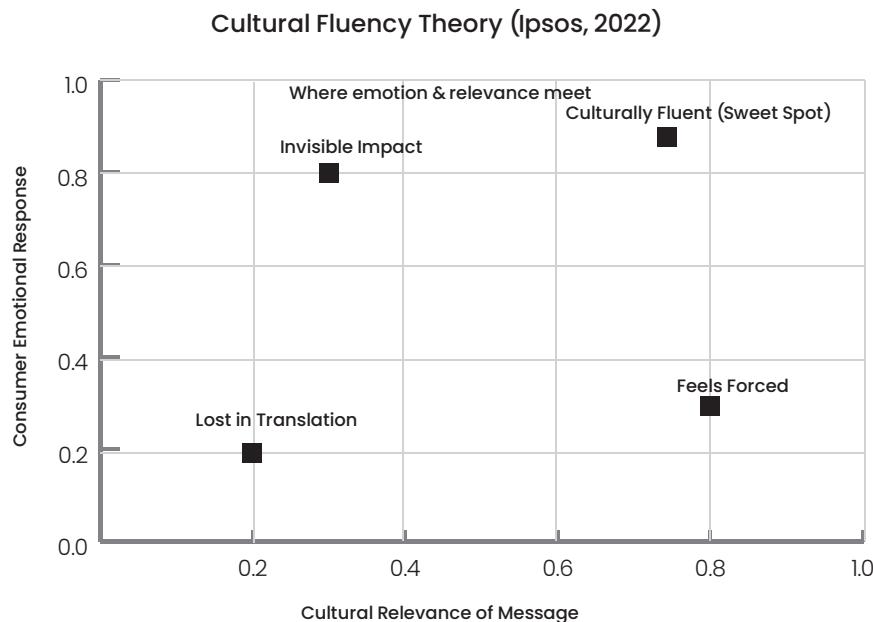
2) Seamless Refunds = Long-Term Retention

Easy, no-questions-asked refunds build brand credibility and encourage repeat usage. E.g.: Highlight refund stories in vernacular testimonials to reinforce trust.

3) Seed UGC via Kiranas, SHG Leaders & Trusted Locals

Content from familiar faces boosts relevance and removes hesitation to try new platforms. E.g.: Short video shoutouts from local shopkeepers or self-help group (SHG) leaders sharing product experiences.

3. Cultural Fit > Functional Utility



Source: Breaking the Metro Myopia | SoCheers 2026

Shift: From Generic Convenience to Contextual Relevance

Insight: Consumers choose what feels like them. Functional doesn't cut it if it feels foreign. This framework maps how cultural relevance impacts emotional consumer response. The sweet spot is when messaging feels deeply local and emotionally resonant, not just translated, but transcreated.



Strategy Move:

1) Sync Campaigns to Cultural Calendars

Align launches and promos with high-emotion local events like harvests, weddings, or remittance cycles to drive urgency and relevance. E.g.: Job campaigns during wedding season, savings products before harvest payouts.

2) Localise Beyond Language

Reflect local rituals, aspirations, and day-to-day challenges E.g.: A campaign on education framed as "making your daughter the first graduate in the village," not just "learn online."

3) Prioritise Utility Over Vanity

Solve real-world problems instead of pushing aspirational but impractical features. E.g.: Solar-powered coolers for rural sellers > AR filters or glam photoshoots.

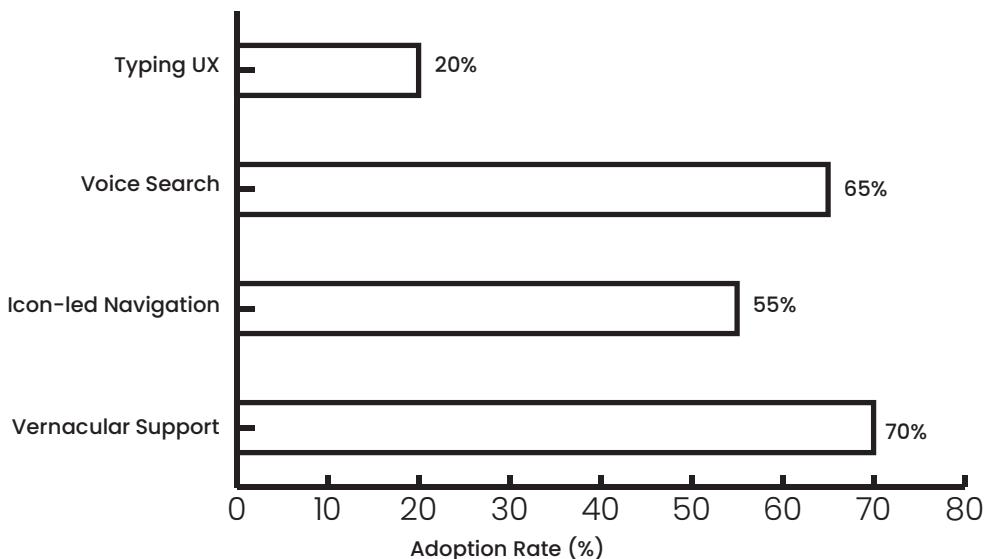
4. Fluency ≠ Familiarity

Shift: From Usage to Digital Fluency

Insight: Bharat isn't "new to tech", it's just fluent in its own way: voice-led, reward-savvy, low-bandwidth.

This framework shows how voice search and vernacular support are leading UX preference of Bharat

Mobile UX & Voice Interface Trends (Google India, 2023)



Voice and vernacular features are dominating mobile UX preferences in Bharat.

Source: Breaking the Metro Myopia | SoCheers 2026

Strategy Move:

1) Design with Icon-First, Tap-Friendly UIs

Minimize text and maximize visual cues to make navigation intuitive for new internet users. E.g.: Large icons, swipe/tap flows instead of typing or menus.

2) Use Voice Search & Vernacular Video Explainers

Audio and video reduce cognitive load and are more natural for low-literacy or non-English users. E.g.: "How to sell" tutorials in Bhojpuri, voice-to-action search for quick navigation.

3) Build Lightweight Apps for Patchy Data Zones

Ensure access even on low-end phones and 2G/3G networks.

E.g.: Offline modes, <10MB app size, auto-pause downloads.



Tactical Truths: What Actually Works

1. Stop Translating. Start Transcreating.

Language ≠ Culture. Local idioms, humour and reference points build affinity.

2. Think Sachet, Not Supreme.

Design for affordability and logistics: trial packs, rugged packaging, lower price-point SKUs.

3. Influence is Local.

Macro celebs ≠ micro impact. Build with Tier 3 YouTubers, WhatsApp forwards, kirana reels.

4. Voice > Typing.

270% YoY growth in voice search (Google India). Voice isn't assistive, it's primary UX in Bharat.

5. Social is Commerce.

Discovery - Trust - Purchase now happens inside the scroll. Reels sell. Studio polish doesn't.

Updated KPIs for Digital Bharat Strategy

Legacy Metric	No Longer Enough	Bharat-First Alternative	
CTR	Clicks	Voice commands, verbal intent	
Engagement	Likes	WhatsApp shares, sticker packs	
CAC	Ad spend CPMs	Local referrals, SHG networks	
Retention	CRM campaigns	Vernacular app comfort	



**Who are the "mass movers" quietly
dictating the future of India's ₹29.88 lakh crore
e-commerce economy?**



CHAPTER 2

The Digital Pulse of India

2.1. The New Billion: The Heart of India Goes Digital

The New Billion Users are not merely 'early adopters'; they represent the 'mass movers' of India's digital shift. With annual incomes typically ranging between ₹2.5 lakh to ₹10 lakh (approximately \$3,000 to \$12,000 USD), these mass consumers are fundamentally redefining the rules of online shopping. By 2030, their immense purchasing power is set to drive nearly half of India's ₹29.88 lakh economy. These individuals are aspirational, mobile-savvy and remarkably digitally fluent, embodying the true spirit of a forward-looking India.

Whether it's Flipkart or Meesho, e-commerce platforms are now intrinsically designed around these consumers, rather than simply for them. These users don't need basic

tutorials; instead, they demand unwavering trust, convenience and profound local relevance in every digital interaction.

To deeply understand the online purchase patterns and consumption behaviour of India's rapidly expanding digital population, a primary study was conducted. This research focused on digitally active consumers specifically from non-metro regions. These emerging users, increasingly embracing online payments, are driving the next wave of growth in India's digital economy, engaging confidently across diverse product categories.

2.2. Gen Z: The Digital Pulse of India

Let's be real: Gen Z lives perpetually on their mobile phones. This generation largely navigates through apps, rather than visiting

physical stores. Born digital and inherently bold, Gen Z currently contributes almost 46% of the consumer spending share, a staggering ₹71.64 lakh crore (\$716.4 billion). Within just a decade, roughly every second rupee in consumer categories will originate from their wallets, marking their profound economic influence.

As consumers, Gen Z demands experiences that are instant, deeply immersive and inherently value-first. Their preferred payment method is clearly UPI and their favoured brands are often D2C, particularly those that are regional or ethically driven. This generation's influence is profound; if Gen Z isn't embracing something, it's generally not trending and likely not a worthwhile investment. This is undeniably a market segment no brand can afford to overlook.

2.3. Digital Naris of India: From Leading Access to Agency

While Gen Z charts its own dynamic course, women as a consumer segment command significant and growing attention. They're consistently logged in and perpetually connected. Notably, women in Tier III towns now constitute over half of Flipkart's female customer base, illustrating a significant shift in digital engagement. Empowered by various government schemes

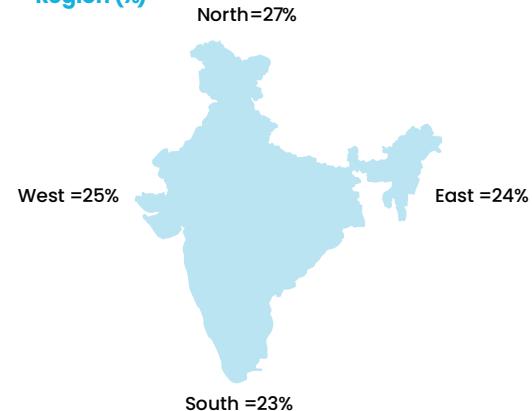
and a proliferation of local language applications, these women have rapidly evolved into crucial decision-makers and, in numerous instances, formidable entrepreneurs.

From simply paying bills to successfully operating a thriving reselling business on Meesho, digital access has directly translated into tangible financial independence for these women. For them, the internet transcends being merely a tool; it has become the very definition of their new, empowered life.

2.4. Dreams on a Screen: What Bharat Wants from Digital

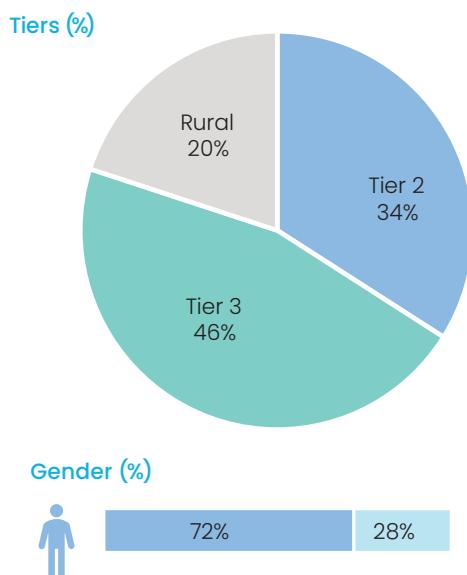
These New Billion Users don't just browse; they actively build and innovate. The Tier 2 and Tier 3 user base overwhelmingly leverages digital platforms for a range of critical activities: 35% explore apps for gig or freelance work; 28% enroll in online courses; 27% operate microbusinesses on

Region (%)



Source: Breaking the Metro Myopia | SoCheers 2026

various platforms, exemplified by over 15 million resellers on Meesho; and a significant 72% cite convenience as their primary reason for engaging digitally.



Whether it involves selling sarees on WhatsApp or effortlessly settling utility bills via UPI, digital pathways are how this new Bharat decisively moves forward.

Survey Sample: Our study, with a base of 456 respondents, spanned across North, South, East and West India, focusing particularly on Tier 2, Tier 3 and rural areas around Tier 4 towns. All respondents were confirmed as digitally active, with 100% owning a mobile phone and regularly utilising digital payments such as UPI, mobile wallets, or Buy Now, Pay Later services in various capacities.

Source: Breaking the Metro Myopia | SoCheers 2026

(All Base=456)

Significantly, Tier 1 cities were deliberately excluded to sharpen the focus on India's "Next Billion Users", the digitally evolving consumers outside metros who are powering the next phase of this digital commerce revolution.

2.5. Key Findings from the Survey

2.5.1. Who Are the Consumers Powering India's Online Shopping Revolution?

Our study reveals that India's next wave of online shoppers represents a digitally equipped and perpetually connected group of consumers from beyond the metros.

2.5.1.A. They Own More Than Just Smartphones: Beyond their essential smartphones, these consumers actively own laptops, smart TVs, smartwatches and headphones. Smart TVs are particularly common among the 36–45 age group. Furthermore, smart gadgets and desktops show higher prevalence in Tier 2 and 3 towns, especially among men. This trend clearly indicates a growing ecosystem of connected devices, ripe for targeted brand engagement.



Source: Breaking the Metro Myopia | SoCheers 2026

2.5.1.B. They Use Mobile Internet & Wi-Fi: While mobile data remains their primary internet source, many also leverage home Wi-Fi for connectivity. Men tend to access public or office Wi-Fi more frequently and utilise a broader range of internet sources than women. This diversified access points to varied consumption patterns and digital habits.

2.5.1.C. Samsung, Apple & Vivo Lead: Samsung, Apple and Vivo stand out as the most preferred smartphone brands among these consumers. Xiaomi, Vivo and OnePlus demonstrate stronger penetration within the Tier 2 and 3 markets. Crucially, 90% of these users rely on prepaid mobile services and 40% have dual SIMs, predominantly in Tier 3, underscoring a cost-conscious yet consistently connected user base.

2.5.1.D. Jio & Airtel Are Key Providers: Jio leads as the primary provider for both mobile and broadband services, with Airtel closely following. Airtel Xstream is notably popular among men aged 26 – 35. Additionally, Tier 3 users often utilise ACT and BSNL for their connectivity needs. Men exhibit a preference for fibre optic connections, while women predominantly rely on mobile data or hotspots, reflecting distinct usage patterns and accessibility preferences.

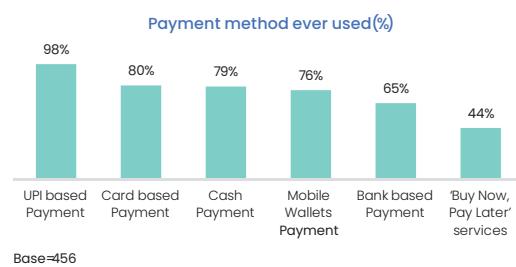
2.5.1.E. Working Professionals & Business Owners: Half of these consumers are engaged in private employment, while a significant quarter operate their own businesses. Tier 3 regions, in particular, show a higher proportion of entrepreneurs, signifying a vibrant and growing local economy. The monthly income for this consumer segment typically ranges from ₹25,000 to ₹2 lakh (~\$291.41 to ~\$2,331.27).

Digital Is Default: With UPI firmly at its core, digital payments are no longer an exception; they have become an ingrained routine and an indispensable part of daily life for these users.

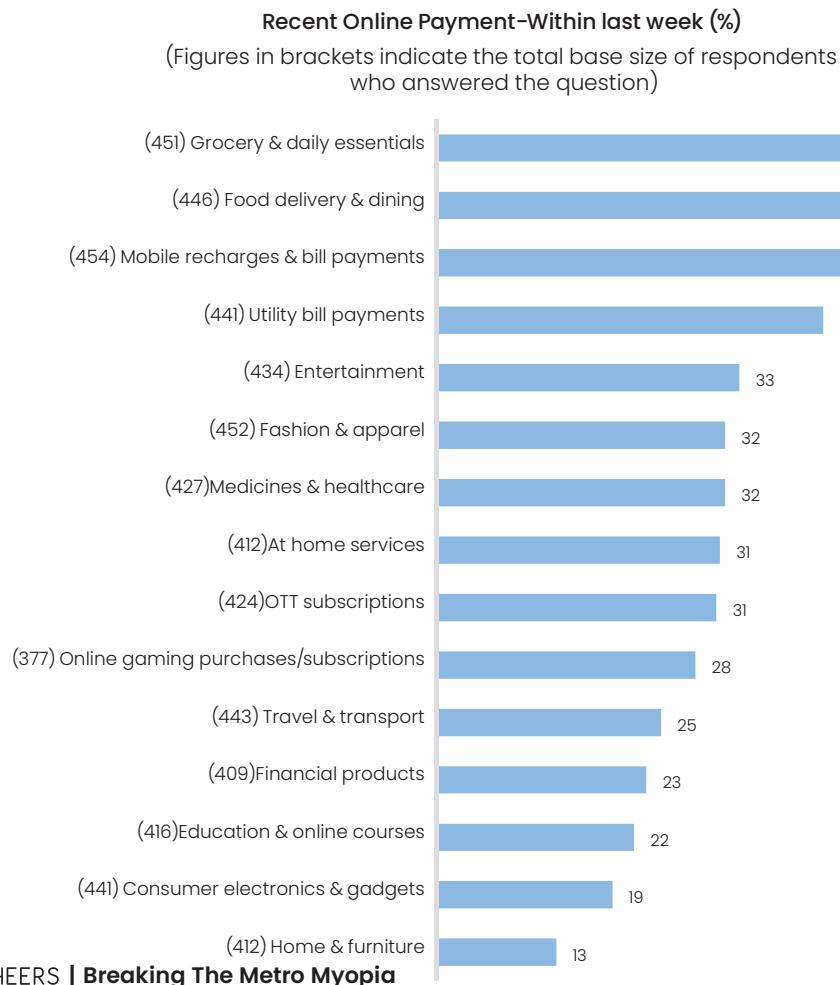
Having established the detailed profile of these consumers, the next logical step is to scrutinise their online shopping behaviour.

2.5.2. Consumers' Online Shopping Behaviour:

As digital payments become deeply embedded in the everyday lives of Bharat, it's imperative to examine how this behaviour manifests across diverse product and service categories. While overall digital adoption is robust, category-specific usage offers crucial insights into convenience, frequency and underlying trust dynamics.



Source: Breaking the Metro Myopia | SoCheers 2026



Source: Breaking the Metro Myopia | SoCheers 2026

Recent Digital Payment Use Is Highest in Everyday, High-Touch Categories Consumers overwhelmingly identify groceries, food delivery and mobile recharges as categories where digital payments are highly prevalent. This highlights them as high-frequency, low-value transactions. These quick, routine interactions confirm that digital payments have truly become second nature. More significantly, shoppers are now selecting platforms not just for basic product availability, but for the speed, ease and overall experience they offer, marking a deeper and more intentional shift in digital behaviour. A consistent pattern of category usage was observed across all tiers, reinforcing this trend.

2.5.3. Category Preferences Of Consumers - By Demographics And Region:

While the top categories for recent digital online interactions remained consistent across all demographic groups, distinct variations warrant close attention. Young women and Gen Z, for instance, are largely gravitating towards fashion and apparel, a segment demanding tailored, visually driven marketing strategies.

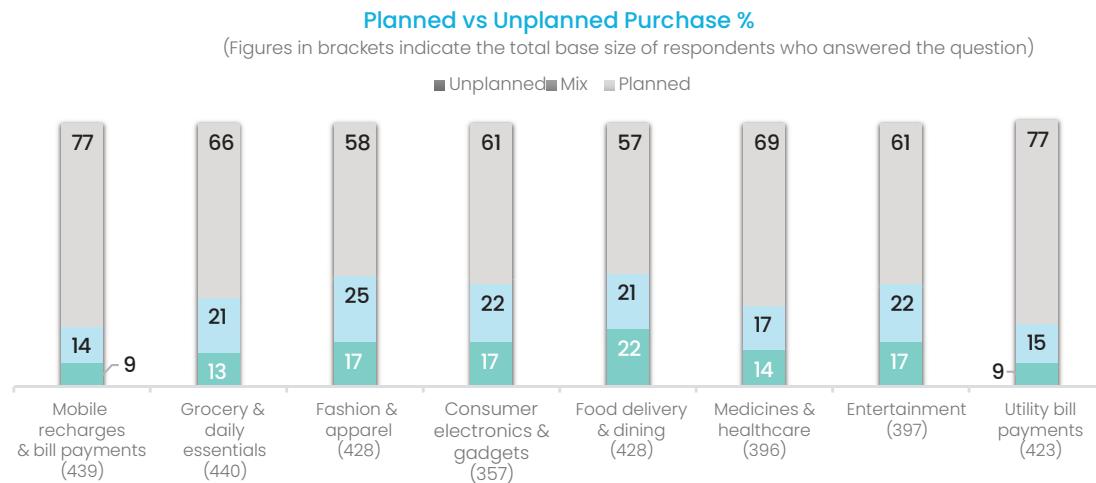
Recent online payment – within the last week across different age groups(%)
(Figures in brackets indicate the total base size of respondents who answered the question)

Categories	18-25	Categories	26-35	Categories	36-45
(184) Grocery & daily essentials	56%	(188) Grocery & daily essentials	63%	(79) Grocery & daily essentials	67%
(185) Food delivery & dining	53%	(183) Food delivery & dining	62%	(78) Food delivery & dining	59%
(188) Mobile recharges & bill payments	49%	(188) Mobile recharges & bill payments	48%	(78) Mobile recharges & bill payments	56%
(179) Utility bill payments	35%	(185) Utility bill payments	46%	(77) Utility bill payments	51%
(185) Fashion & apparel	34%	(182) Entertainment	35%	(74) Medicines & healthcare	38%
(172) OTT subscriptions	32%	(188) Fashion & apparel	33%	(72) OTT subscriptions	38%
(176) Medicines & healthcare	32%	(171) At home services	32%	(75) Entertainment	37%

Source: Breaking the Metro Myopia | SoCheers 2026

For consumers aged 36 - 44, online purchases of medicines are notably on the rise, driven by the sheer ease of ordering prescriptions and the growing accessibility of health products online, presenting a critical vertical for market expansion.

2.5.4. Planned Versus Impulse Purchases: Nature Of Online Shopping



Source: Breaking the Metro Myopia | SoCheers 2026

Having truly become second nature, digital payments now power both planned and impulsive purchases. Most online buying, such as mobile recharges, groceries, or medicines, is driven by routine needs and consequently, planned in advance. However, in categories like food delivery and fashion, spontaneity often reigns.

A quick craving or a casual scroll can swiftly culminate in a purchase within seconds, primarily thanks to the effortless nature of UPI and wallet payments. Convenience and speed are fundamentally redefining how quickly consumers make buying decisions.

2.5.5. Top Online Shopping Platforms Based on Category

To comprehensively understand this monumental shift, we must also examine consumer preferences across leading digital shopping platforms within key product and service categories. Our study revealed critical trends in consumer platform choices.

(440) Grocery & daily essentials	 Amazon Fresh - 63%	 Flipkart Grocery - 60%	 BigBasket - 56%
(428) Food delivery & dining	 Zomato - 88%	 Swiggy - 78%	 Domino's - 57%
(439) Mobile recharges & bill payments	 Gpay - 74%	 PhonePe - 63%	 Amazon pay - 61%
(423) Utility bill payments	 Gpay - 74%	 PhonePe - 63%	 Amazon pay - 61%
(397) Entertainment	 BookMyShow - 87%	 Paytm movies - 50%	 PVR - 42%
(428) Fashion & apparel	 Amazon Fashion - 75%	 Myntra - 70%	 Flipkart Fashion - 75%
(396) Medicines & healthcare	 PharmEasy - 65%	 Apollo 24/7 - 59%	 Tata 1mg - 48%

Shopping platforms used across categories (%)

(Figures in brackets indicate the total base size of respondents who answered the question)

Source: Breaking the Metro Myopia | SoCheers 2026

2.5.6. What Drives Digital Payment Adoption Across Categories?

Digital platforms are now the primary shopping channels for millions, making it imperative to understand the core motivators behind digital payment adoption. Trust, a fundamental driver, is primarily built through personal networks and online content. Word-of-mouth recommendations from family and friends exert the strongest influence, particularly evident in rural and Tier 3 areas.

Product reviews significantly enhance consumer confidence in both the product itself and the digital payment process. YouTube videos and unboxing demonstrations are crucial tools for users to understand products, especially in the tech and fashion sectors. Furthermore, social

Influencers to digital Adoption (%)	Grocery & daily essentials 440	Food delivery & dining 428	Mobile recharges & bill payments 439	Utility bill payments 423
Family/ Friends/ Colleagues	74	72	78	67
Reviews on Online shopping platforms	72	75	74	72
Customer reviews / opinions on Online forums or communities	67	63	72	65
YouTube videos / unboxing / review content	67	71	70	71
Basis product specifications on Brand websites	67	63	62	65
Posts and reels on Social media platforms	65	71	69	67
Suggestions from Retailer/ Shopkeeper / Merchant	61	59	60	61
Celebrity endorsements	27	29	21	27
Reviews by Influencer or blogger reviews	18	20	17	25

Source: Breaking the Metro Myopia | SoCheers 2026

media posts and reels on platforms like Instagram, YouTube Shorts and Facebook actively encourage both product discovery and the use of digital payments. Finally, online forums such as Reddit and Quora emerge as trusted sources for researching complex purchases like electronics and financial services.

Category-Specific Motivators: Why Consumers Pay Digitally While trust remains paramount, specific benefits ultimately drive digital payment adoption across categories. Common motivators include unparalleled convenience, attractive discounts, reliable refund processes and the swiftness of payments. Broken down by category:

- For Grocery, consumers demand smooth returns, multiple payment options and highly reliable delivery services.
- Bills require flexible payment options like Pay Later and instant processing for ultimate convenience.
- For Fashion, consumers actively seek greater variety and availability online.

Ultimately, consumers consistently choose digital payments for the value they receive, the trust they build and the control they gain over their transactions. Brands that precisely meet these needs will undoubtedly convert occasional buyers into fiercely loyal users.

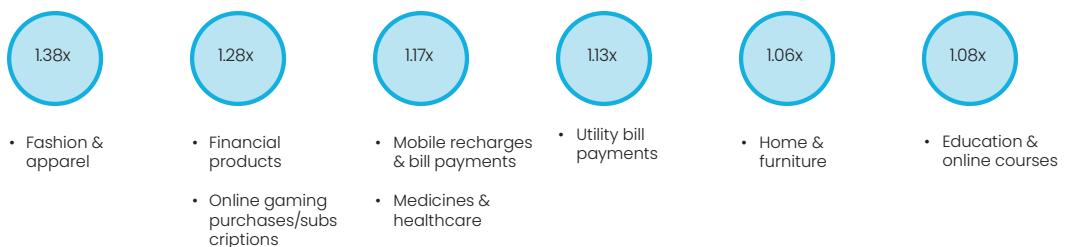
Motivation for Category Purchase (%)	Grocery & daily essentials 440	Food delivery & dining 428	Mobile recharges & bill payments 439	Utility bill payments 423	Fashion & Apparel 428
Convenience & home delivery	41	41	31	31	40
Better discounts and cashback offers	40	45	44	40	45
Increased trust in digital payments & refunds	35	32	34	34	37
Faster Transactions & Instant Purchases	35	38	41	36	36
Seamless Shopping Experience (easy returns, multiple payment options)	35	32	28	29	34
Flexible Payment Options	34	31	35	36	32
Loyalty Programs & Incentives	33	31	27	27	30
More variety & availability compared to offline	33	33	27	30	35
Improved Customer Support & Service	30	30	31	30	32

Source: Breaking the Metro Myopia | SoCheers 2026

2.5.7. Impact Of Digital Payments On Purchase Frequency & Value

Digital payments have not just simplified transactions; they have profoundly reshaped how often consumers shop and how much they spend, particularly in categories once almost entirely offline.

Growth in purchase frequency after digital payments were introduced(%)



Source: Breaking the Metro Myopia | SoCheers 2026

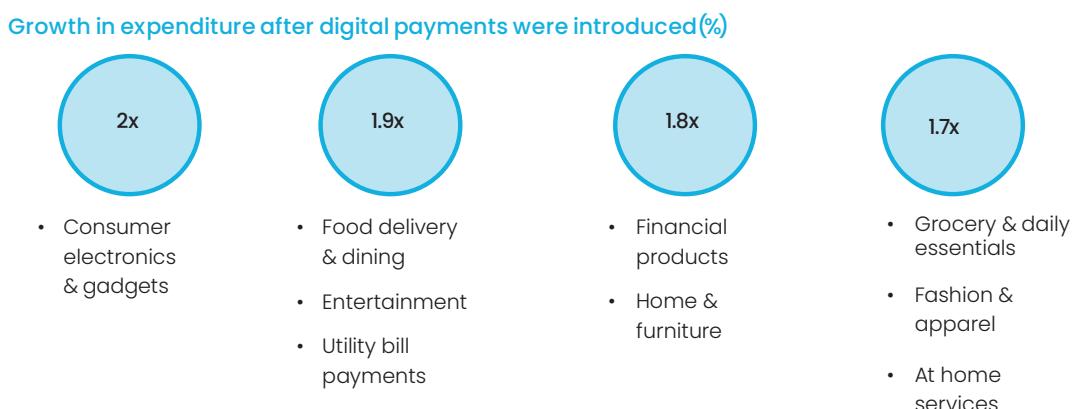
Frequency: More Often, More Confidently The most visible shift has occurred in high-frequency categories. Following the introduction and normalisation of digital payments, two categories have conspicuously stood out: Grocery and Food & Dining (which includes food delivery). In both instances, consumers reported an increase in transaction frequency to at least once a week. This surge is driven by unparalleled ease of access, rapid checkout via UPI and the ability to place small-ticket orders without requiring physical cash.

Even in traditionally lower-frequency categories, digital payments are enabling more consistent monthly engagement. Top categories experiencing a significant increase in this regard include Fashion & Apparel,

witnessing 87% growth; Financial Products, with 63% growth; and Mobile Recharges, showing 43% growth. Consequently, consumers now shop or renew in these categories at least once a month. This widespread adoption is powered by sheer convenience, strategically implemented promotional nudges (such as cashback or bundled offers) and significantly improved trust, all acting as powerful enablers.

2.5.8. Digital Payments Also Boost Purchase Value: Especially In High-Involvement & Service Categories

Increased purchase frequency and streamlined digital payments have demonstrably boosted overall spending. Consumers feel significantly more comfortable making larger or more frequent purchases when payment processes are fast, transparent and offer flexible options.

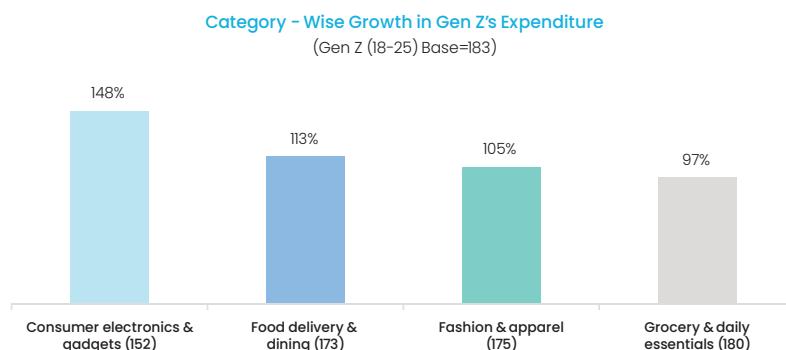


Top categories exhibiting the highest spend growth include:

- Electronics & Gadgets: Primarily driven by flexible payment options like EMI and Pay Later, alongside trusted platforms.
- Food Delivery: Fuelled by attractive discounts, loyalty rewards and a seamless app experience.
- Financial Products & Subscriptions: Benefiting from growing trust and easy online onboarding processes that increase purchases.
- Entertainment: Easy subscriptions and recurring payment models significantly boost access and consumption.
- Utility Bills: Digital payments simplify monthly bill management, inherently improving timely payments.

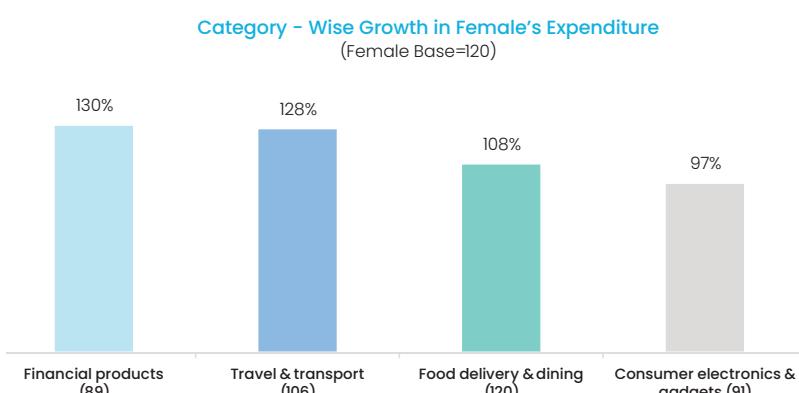
2.5.9. Demographic Drivers Behind Increased Spending

A deeper analysis reveals compelling demographic-led trends in how increased spending is distributed. Consumer Goods Purchases (e.g., fashion, accessories, beauty) have seen the sharpest uptick among the younger user base aged 18 - 25. These consumers are inherently more digitally fluent and highly responsive to app-based offers and social media-driven trends, making this a critical segment for targeted marketing. Furthermore, Financial Products witnessed a significant rise in digital spending among female respondents, strongly suggesting growing comfort and empowerment in managing personal finance and investment decisions digitally. This represents a powerful, but often underserved, market.



Source: Breaking the Metro Myopia | SoCheers 2026

Digital payments are not merely facilitating seamless transactions; they are fundamentally reshaping the value equation across diverse categories. As trust and convenience proliferate, consumers are increasingly willing to spend more, spend digitally and do so independently. This profound shift holds significant implications for financial institutions, D2C brands and digital-first platforms.



Source: Breaking the Metro Myopia | SoCheers 2026

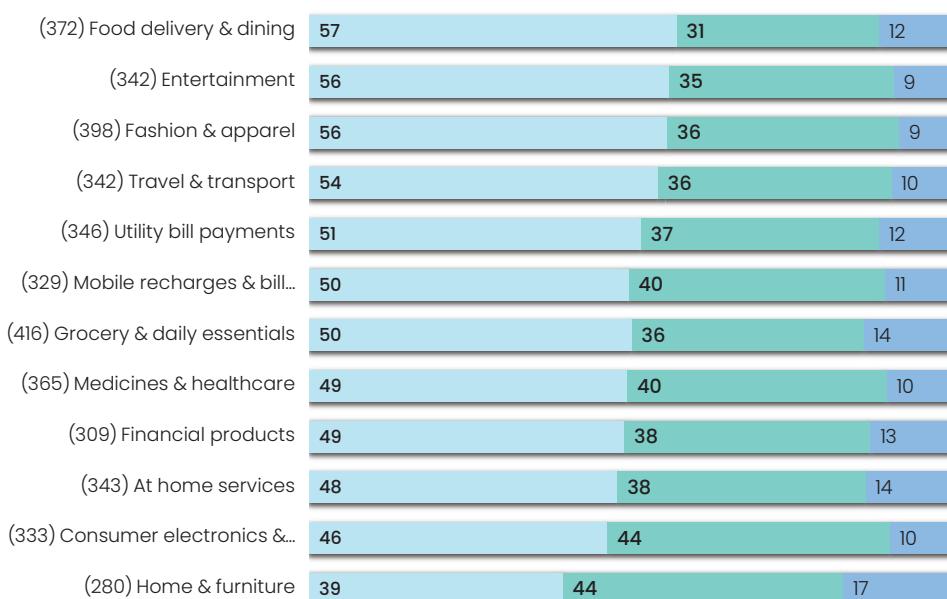
2.5.10. Bharat's Digital Future: Local, Vernacular, Inclusive

Emerging Trends & Future Outlook As digital behaviour matures across India's non-metro consumers, a clear trajectory points towards a more confident, brand-conscious and digitally forward future. One of the strongest indicators of this evolution is the burgeoning preference for online over offline purchases across a vast range of categories. Over half of the respondents reported spending more online today than they did a year ago, reflecting not just a shift in payment methods but a broader, fundamental change in shopping mindsets. Categories once strictly reserved for in-store purchases, such as fashion, household goods and even select financial products, are now increasingly integral to consumers' online shopping repertoire.

Future Expectations of Frequency to spend (%)

(Figures in brackets indicate the total base size of respondents who answered the question)

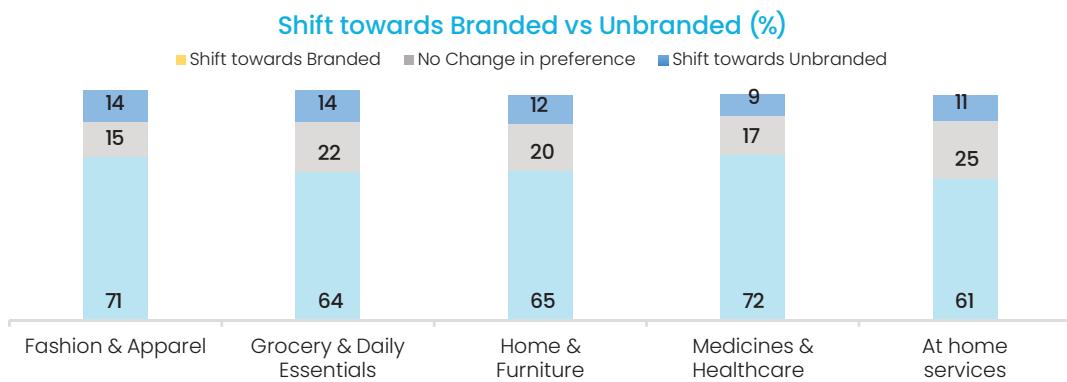
■ shop more online ■ shopping frequency to remain the same. ■ shop more offline



Source: Breaking the Metro Myopia | SoCheers 2026

This behavioural shift is also accompanied by a notable move from unbranded to branded purchases. As digital discovery channels like social media, authentic reviews and influential content become central to the purchase journey, consumers are steadily gravitating towards brands that offer trust, perceived quality and enhanced aspirational value. This is especially evident in categories such as medicines, fashion & apparel, home & furniture and grocery, where the availability of branded options online, coupled with robust return policies and superior customer service, is fuelling this critical transition.

Looking ahead, this outlook is exceptionally promising. With rising comfort in using digital payments for everyday needs, coupled with increased exposure to product information and growing trust in digital platforms, Digital Bharat's consumers are poised to play a defining role in shaping the next phase of India's online economy. The momentum is undeniable. As infrastructure, digital literacy and tailored platform experiences continue to improve, this upward trend in digital-first spending is set to accelerate even further.



Source: Breaking the Metro Myopia | SoCheers 2026

Consequently, India's next billion users are not just consuming; they are actively creating. From fantasy leagues in Ranchi to ed-tech aspirations in Rewa, Bharat is no longer a late entrant; it is now the leader.

And this time, the demands are crystal clear:

- **Personalise it.**
- **Localise it.**
- **Simplify it.**

Digital Bharat is no longer just a possibility. It is a playbook the world is now studying and it demands your immediate, strategic attention.

CHAPTER 2

INSIGHTS

The Digital Pulse of India



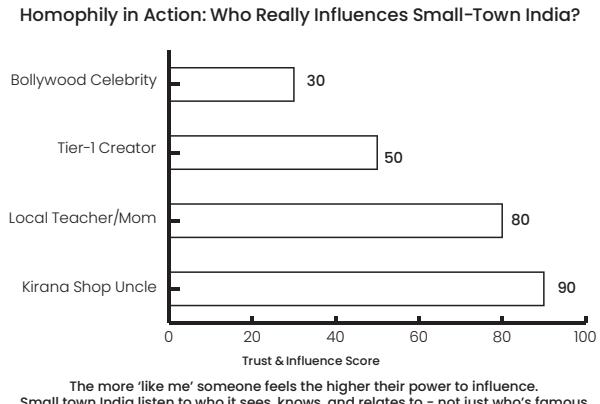
Beyond the Scroll: 5 Triggers That Ignite Sales in Small-Town India

1. Familiar Faces > Famous Faces

Insight: People trust people like them. In Bharat, a local teacher or kirana uncle recommending a product holds more sway than a celeb endorsement.

Trigger: "If someone from my town is using this, I can too."

An influence bar chart visualizing Homophily Bias showcasing how in Bharat peer validation drives real adoption, familiarity beats fame.



Source: Breaking the Metro Myopia | SoCheers 2026

Strategy Move:

1) Activate Hyper-Local Influencers

Leverage creators who speak the user's dialect, YouTubers, SHG leaders, or trusted micro-voices to drive familiarity and trust. E.g.: A local SHG leader demoing an app in Awadhi or Bhojpuri on WhatsApp.

2) Seed Relatable Reels from Familiar Faces

Content hits harder when it feels like it's from "someone you might bump into at a wedding." E.g.: Wedding-goer explaining how they booked travel tickets via the app, shot at home, in local attire.

2. Vernacular = Velocity

Insight: The easier something is to understand, the more likely we are to act on it.

Trigger: Native language builds trust + speed.

As cognitive effort increases, the speed of decision-making drops. Low-effort experiences = faster, more confident actions.

High-effort interfaces = hesitation, confusion, and drop-offs.



Source: Breaking the Metro Myopia | SoCheers 2026

Strategy Move:

1) Transcreate into Regional Dialects, Not Just Hindi

Go beyond standard Hindi, adapt content into Bhojpuri, Marwari, Maithili, and more to truly connect. E.g.: Same reel shot with different dialect voiceovers for different regions.

2) Use Familiar Idioms, Voiceovers & Hyper-Local Context

Make users feel "this is for me" with culturally rooted phrases and scenarios. E.g.: "Paisa ped pe nahi ugta" in a savings app demo feels more real than generic taglines.

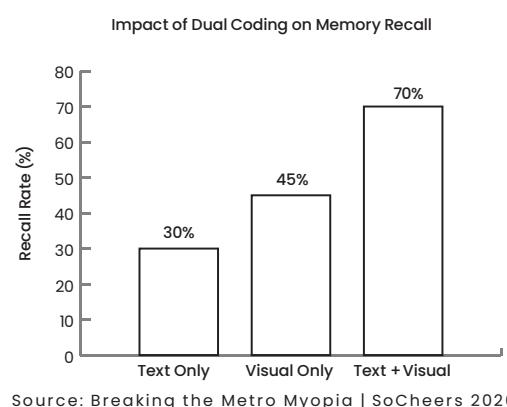
3) Unlock Voice Notes & Search in Local Tongues

Voice is the easiest tech bridge for non-literate and non-English users. E.g.: Voice-note FAQs or local-language search that understands "kaise bechna hai?"

3. Scroll-Stopping Visuals > Long Copy

Insight: Visuals are processed 60,000x faster than text and memory sticks when emotion meets imagery.

Trigger: Selfie-style reels, simple demos, product-in-use clips.



A graphical comparison of recall rates based on how information is presented.



Strategy Move:

1) Shift from Polished Ads to Gritty, Authentic Explainers

Raw, real content builds trust, users connect more with peers than polished brands. E.g.: Self-shot demos or “unfiltered” experiences over glossy brand films.

2) Prioritise “This Is How I Wore It” Over “This Is Our Shoot”

Showcase real-life usage over stylised, aspirational setups. E.g.: A bride showing how she styled budget jewellery > model in a studio.

3) Add Vernacular Captions & Stickers for Retention Boost

Familiar language and visual cues hold attention longer and aid comprehension. E.g.: Use Hinglish or dialect-based subs + fun local stickers (e.g., “sahi hai bhaiya”).

4. Utility > Vanity

Insight: In Bharat, purchases are driven by practicality. Even gifting has logic: “Will it last? Is it worth it?”

Trigger: Utility unlocks intent even impulse buying is need-based.

Bharat’s purchase decisions climb this ladder. Brands that tap into all three, discounts, loyalty and love.

Theory : Value- Driven Purchase Behavior



Strategy Move:

1) Highlight Use-Case, Not Aspiration

Focus on solving real problems, not selling dreams, practicality builds trust. E.g.: “For daily farmwear” > “For your best life.”

2) Add Smart Nudges to Drive Action

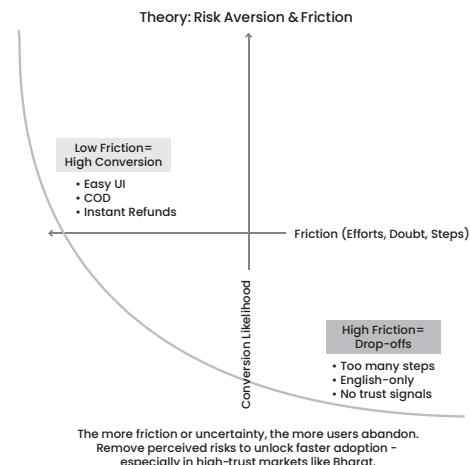
Simple, benefit-led tags communicate value instantly and boost conversion. E.g.: “Lasts 2x longer”, “Made for dusty roads”, “Works without internet.”

5. Trust Cues = Instant Conversions

Insight: Small-town users are price-sensitive and risk-sensitive. Even a ₹50 mistake feels big.

Trigger: "What if it's fake / doesn't come / doesn't work?"

For small-town and first-time users, trust and simplicity aren't nice-to-haves, they're conversion levers.



Source: Breaking the Metro Myopia | SoCheers 2026

Strategy Move:

1) Highlight COD + Instant Refund Stories, Not Just Policy

Real anecdotes build trust more than fine print show it works, don't just say it. E.g.: "Neha from Gaya got her money back in 2 days, no questions asked."

2) Use Social Proof from Similar Buyers

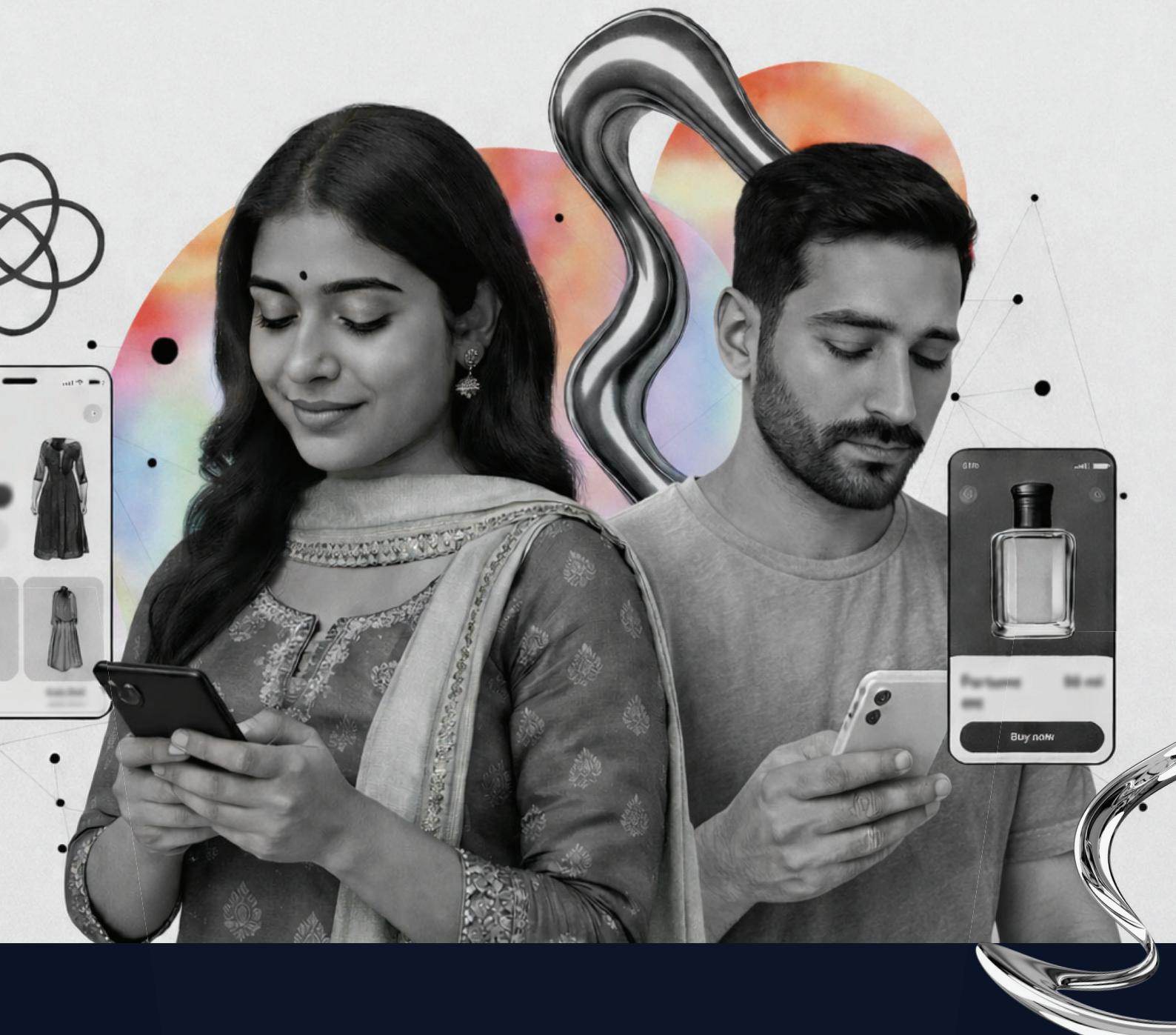
Familiar names and locations trigger trust through relatability. E.g.: "Ramesh from Latur bought this 3 times" > "4.5 stars from 1,000 users."

3) Emphasise Local Pickup & Community Delivery

Kirana stores and local agents act as trust bridges in low-trust ecosystems. E.g.: "Pick up at Sharma General Store" or "Delivered by your neighborhood mitra."

TL;DR: Triggers That Work

Trigger Type	What It Taps Into	Execution Hack
Local Face	Peer validation + trust	Tier 3 influencers, SHG leaders
Vernacular Talk	Cognitive ease + belonging	Transcreation + voice-first UX
Raw Visuals	Speed + relatability	Demo reels, vernac UGC
Functional Framing	Utility over aspiration	Highlight use-case + regional context
Risk Reversal	Trust + safety	COD, refunds, buyer reviews



Is Your Brand Merely Translating, Or Truly 'Transcreating' For Bharat's Unique Context?



CHAPTER 3

The Great E-Commerce Shift: When Bharat Logged In...

3.1. India's E-Commerce Shift: Brand Highlights

With the widespread entry of e-commerce, every pin code in India has transformed into a vibrant market and every festival seamlessly turns into a sale bonanza. Brands are actively adapting to cater to this dynamic shift:

- **Amazon** witnessed 75% of 5G phone sales during its 2024 'Great Indian Festival' coming from Tier 2 and 3 cities, alongside a remarkable 10X spike in demand for premium D2C brands, indicating growing aspiration and purchasing power in these regions.
- **Flipkart** is extending its reach with same-day delivery services to over 3,000 pin codes. A significant 67% of 'Pradhan Mantri Jan Dhan Yojana' (PMJDY) accounts

are now rural, underscoring financial inclusion, while its language-first user interface is actively building trust among diverse users.

- **Myntra** reports that 50% of its luxury sales now originate from non-metro cities, coupled with rising interest from Gen Z shoppers, highlighting the democratisation of fashion and luxury access.
- **Meesho** has empowered over 40,000 sellers to become lakhpatis in Tier 2 cities. The platform now serves 190 million users with low-cost, local-first catalogues, demonstrating its commitment to grassroots entrepreneurship and tailored offerings.
- **Zepto** is aggressively expanding its network of dark stores, with plans to reach over 700 by 2025. These stores are designed

to offer groceries, toys and electronics efficiently in Tier 2+ regions, further enhancing quick commerce capabilities.

3.2. Why Are Brands Moving to Bharat: The Market Awakens

With over 900 million people scattered across the country, rural India holds more than 65% of the country's population. Previously viewed as a lagging market, Bharat is now certainly emerging as the growth engine of India's digital economy.

India's online retail market size is expected to reach ~ 27 lakh crore by 2030, up from ~ 5.8 lakh crore in 2022, largely due to the rapid expansion of e-commerce in tier - 3 cities

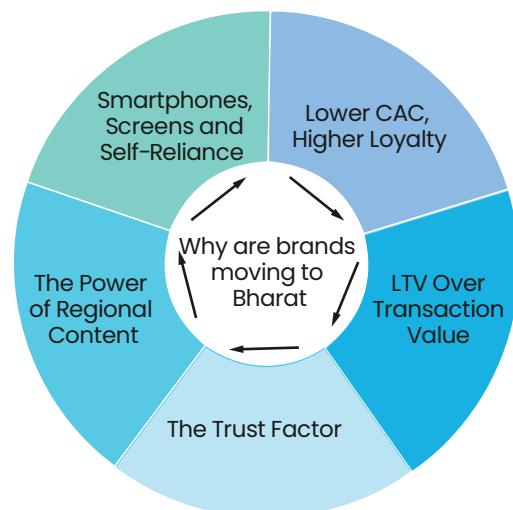


Source: Breaking the Metro Myopia | SoCheers 2026

According to a Deloitte India Report, as the country moves towards becoming the third-largest consumer market, India's online retail market size is expected to reach ~\$325 billion by 2030, up from ~\$70 billion in 2022. This exponential growth is largely attributed to the

rapid expansion of e-commerce in Tier 2 and Tier 3 cities.

3.2.1. Smartphones, Screens and Self-Reliance



Source: Breaking the Metro Myopia | SoCheers 2026

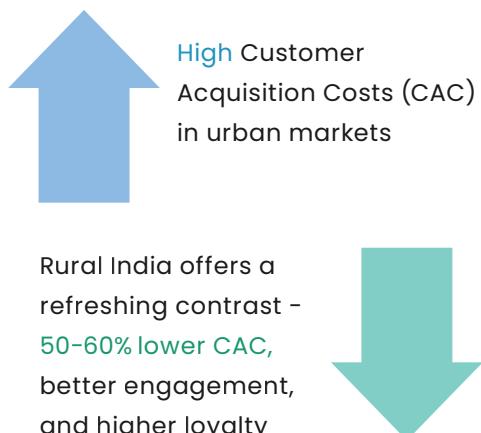
Smartphones have now become household staples, even in the most remote hamlets. Youth, women and even the elders alike seamlessly browse products, watch vernacular content and make digital payments. Local kirana stores now frequently double-up as last-mile pickup points, fostering digital inclusion. Consequently, digital literacy is slowly, yet quite literally, becoming a household conversation.

3.2.2. The Rural Advantage: Lower CAC, Higher Loyalty

As brands grapple with sky-high Customer Acquisition Costs (CAC) in urban markets, Bharat offers a refreshing contrast: 50-60% lower CAC, better engagement and demonstrably higher loyalty. In

metros, CAC is rising due to ad-saturation and intense platform bidding wars. In stark contrast, rural campaigns enjoy less competition, lower 'Cost Per Mille' (CPMs) and high organic reach via WhatsApp forwards, local influencers and regional YouTube channels, presenting a more efficient marketing landscape.

3.2.3. Stickier Relationships: LTV Over Transaction Value



Source: Breaking the Metro Myopia | SoCheers 2026

One thing is clear: brand loyalty is significantly higher in rural India. While urban consumers may spend more per transaction, rural consumers demonstrate greater longevity with a brand, once their trust is firmly established. According to a 2024 Bain & Company study, 68% of rural digital shoppers repeated their purchases with the same brand within six months, in comparison to 52% of the population in

urban areas, underscoring the strong return on building trust in these markets.

3.2.4. The Trust Factor: A Delicate Balance

According to a 2024 Bain & Company study, [68% of rural digital shoppers](#) repeated their purchases with the same brand within six months, compared to [52 % in urban areas](#).



Source: Breaking the Metro Myopia | SoCheers 2026

Digital trust in Bharat is as delicate as it is essential. In India, only 27% of the population possesses adequate financial knowledge, highlighting the critical need for significant improvement. Consequently, when things go wrong, when returns are messy, or refunds are delayed, it is not merely one lost customer; it's an entire village that becomes wary. This is precisely where tools like voice-based support, vernacular chatbots and assisted commerce models can prove to be genuine game-changers, building the necessary confidence for wider adoption.

3.2.5 Vernacular Is The King: The Power Of Regional Content

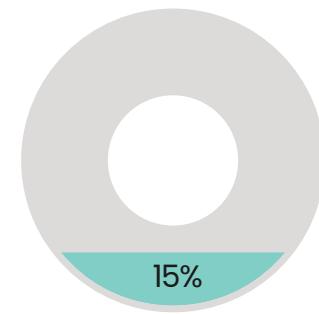
Engagement with vernacular content is 2-3X higher than English/Hindi campaigns, demonstrating a clear preference. Rural users notably prefer video-first formats on platforms

like YouTube, Moj and Reels and respond exceptionally well to regional storytelling. YouTube's rural consumption saw a 2.5X growth from 2020 to 2023, while Moj and similar short-video platforms report that over 70% of their new users now come from Tier 2-4 towns, solidifying the dominance of local language content.

3.3. The Blind Spots - Where Brands Are Missing Out

For all the buzz around rural digitisation, a substantial chunk of Bharat still sits on the sidelines. The numbers speak loudly and clearly: only 10-15% of rural buyers have shopped online. That means 85% - hundreds of millions, are still untouched by digital commerce. But here's the crucial catch: much of what is currently being offered to them is not specifically designed with their needs and contexts in mind.

Only 10 -15% of rural digital shoppers have shopped online

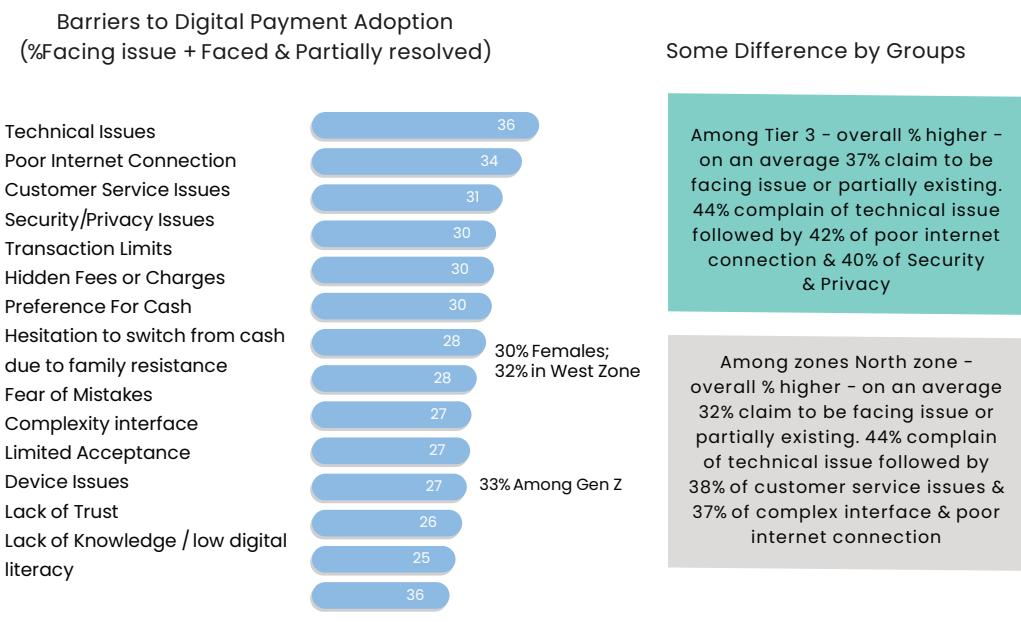


Source: Breaking the Metro Myopia | SoCheers 2026

3.3.1. Barriers On The Road To Digital Adoption

While the introduction of digital payments has clearly transformed consumer behaviour boosting frequency, expanding category coverage and making everyday transactions more seamless - it hasn't been without friction. Even among digitally active users, the journey to full adoption is marked by persistent challenges that inhibit a completely frictionless experience.

(Source Primary Research Data)



Source: Breaking the Metro Myopia | SoCheers 2026

Technical and infrastructure-related issues are among the most commonly cited barriers. App crashes, slow performance and weak network connectivity frequently disrupt transactions and can erode user confidence in these digital platforms. Many consumers have also reported difficulties with customer service and dispute resolution, particularly when transactions fail or errors occur, creating a lingering sense of risk and mistrust.

Security and privacy concerns continue to be front-of-mind issues. Fears of fraud, hacking and data misuse still hold back a significant number of users, particularly those who are new to digital payments or less confident in their tech literacy. For these consumers, the perceived vulnerability of digital platforms remains a major deterrent.

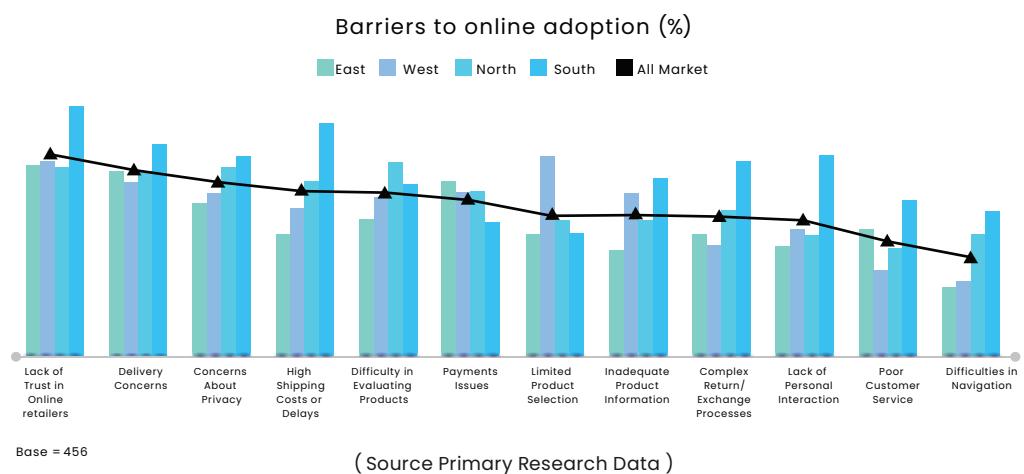
Beyond these, certain demographic and regional nuances further shape the adoption landscape:

- GenZ consumers often encounter limited merchant acceptance, especially in smaller offline retail setups, which restricts where they can effectively use digital modes.
- In rural regions, there's still a strong cultural preference for cash, driven by habit, a lack of trust in digital systems and a lower perceived need to switch.
- In the West Zone, family resistance and device-related issues, such as outdated or incompatible smartphones, are the most common barriers.
- In the North, complex or non-intuitive app interfaces often deter new users, especially those less digitally fluent.

These barriers highlight that, while the digital payment ecosystem has made massive inroads, enabling true financial inclusion will require sustained efforts to resolve usability issues, build trust and simplify access, particularly for new, hesitant, or underserved users.

3.3.2. Trust, Delays And Misfits: The Challenges Of Selling Online In Bharat

Alongside the digital payment friction, consumers have noted that they also face a distinct set of barriers when it comes to fully embracing online shopping. Despite rising adoption, several persistent concerns continue to shape consumer hesitancy, particularly in regions and segments which are newer to e-commerce.



Source: Breaking the Metro Myopia | SoCheers 2026

Trust continues to remain a central issue. Many consumers express scepticism towards online retailers, citing fears of counterfeit products, non-delivery, or unsatisfactory shipping experiences. A significant pain-point is the inability to evaluate product quality or fit, especially in categories like fashion, beauty, or electronics, where 'touch and trial' matters. These uncertainties are compounded by concerns over payment issues, limited product selection and inadequate product information on unfamiliar websites or apps.

Regional nuances add further texture to these barriers:

- In the West Zone, consumers frequently mention limited product selection and inadequate product information, which reduces confidence in making informed online purchases.
- While in the South, the lack of personal interaction and the inability to negotiate, seek live recommendations, or experience products

physically makes online shopping feel impersonal and less trustworthy, especially for traditional or higher-value purchases.

These challenges highlight that while digital platforms are expanding reach and access, technical, emotional and cultural gaps still need to be addressed. Initiatives like building greater transparency, enhancing product discovery, ensuring responsive customer service and enabling hybrid experiences may hold the key to unlocking deeper and more widespread adoption across Digital Bharat.

3.3.3. 3Ps Of Misfits In The Market: Packaging, Products And Practicality

Too often, brands effectively drop “urban” products into rural markets like parachutes ill-fitting sizes, packaging entirely in English, or interfaces that assume fluency in tech. Imagine trying to sell skinny jeans and quinoa bars in a place where practicality, price and familiarity are the consistent winners. Trial packs are rare, sachet versions are scarce and offline-friendly packaging that can survive a bumpy bus ride is perhaps still an afterthought. This disconnect highlights a significant gap in market understanding.

3.3.4. The Delivery Dilemma: Delays Break Trust

And then there's delivery, often the Achilles' heel of rural commerce. While city-dwellers expect their orders within a day, Bharat often waits for five, sometimes even more. The result is significant friction, frustration and a substantial number of cancelled orders. In fact, 60% of rural shoppers cite delayed or unpredictable delivery as a key reason for them to drop off. Brands like JioMart and Flipkart are now smartly leveraging kirana stores as hyper-local fulfilment hubs and importantly, it is proving effective. However, the real challenge - building and maintaining trust - remains paramount.

3.3.5. The Real Influencers: Local Voices, Not Big Names

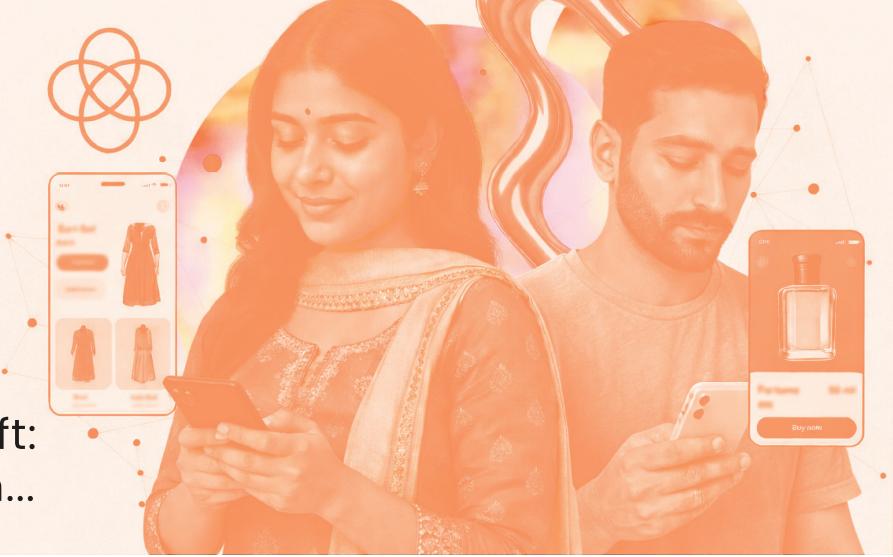
And let's talk about influence. Here, trust genuinely flows through WhatsApp forwards, local YouTubers and familiar faces like schoolteachers, shopkeepers and Self-Help Group (SHG) leaders. These are the true micro-mavens of rural India. Yet, brands often continue to spend millions chasing mega-urban influencers, while the real action and impact often happen on a grainy YouTube video shot in a village school.

Having explored the strategies that have helped brands connect with the next billion users, as well as the pervasive barriers that have held others back, we now move into a series of compelling case studies. These real-world examples will bring the insights to life, showing us precisely how different brands have navigated these challenges, seized opportunities and adapted their approach to effectively engage this fast-growing consumer segment.

CHAPTER 3

INSIGHTS

The Great E-Comm Shift: When Bharat Logged In...



Outside Urban Centres: Why Trust, Fluency, and Hyper-Local Influence Define Rural Success

1. Shift from Awareness to Action via Local Proof

Insight: In rural markets, attention doesn't equal conversion. What converts is seeing someone like me succeed with it.

AIDA Framework: Moving Rural Audiences to Action

Attention

Capture with local reels, vernacular visuals, FM radio spots

Interest

Hook via relatable stories & peer validation

Desire

Build aspiration using outcome-driven examples

Action

Enable with COD, voice-led UX, WhatsApp CTAs

Strategy Move:

Capture attention using vernacular posters and audio-visual formats. Build interest with peer-led storytelling across WhatsApp and FM. Spark desire by showing real, local success stories. Drive action through COD, 1-tap UPI, or offline sign-ups via agents.

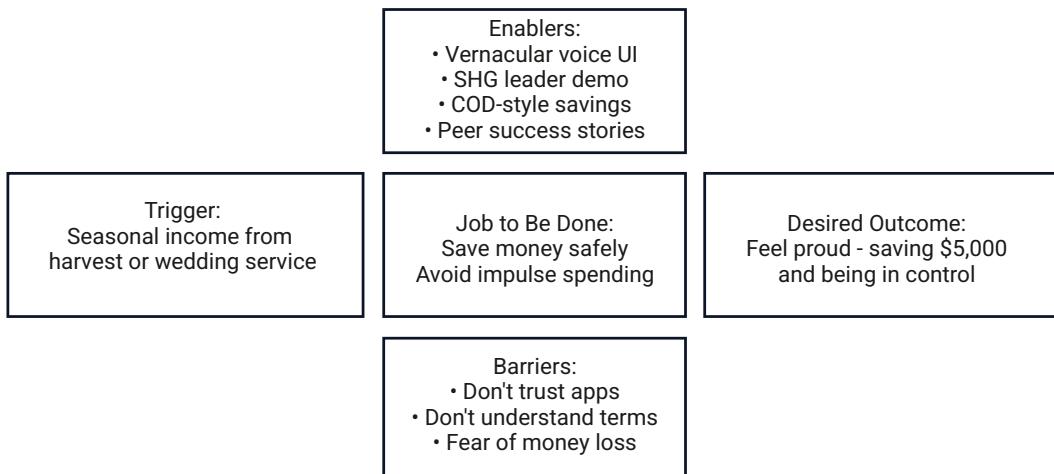
Summary:

Move from passive awareness to peer-validated action by embedding visible proof and culturally relevant nudges across the funnel.

Source: Breaking the Metro Myopia | SoCheers 2026

2. Solve Real-Life Use Cases

Insight: Tools are adopted when they help with something specific, saving time, earning money, or improving status.



Source: Breaking the Metro Myopia | SoCheers 2026

Strategic Move:

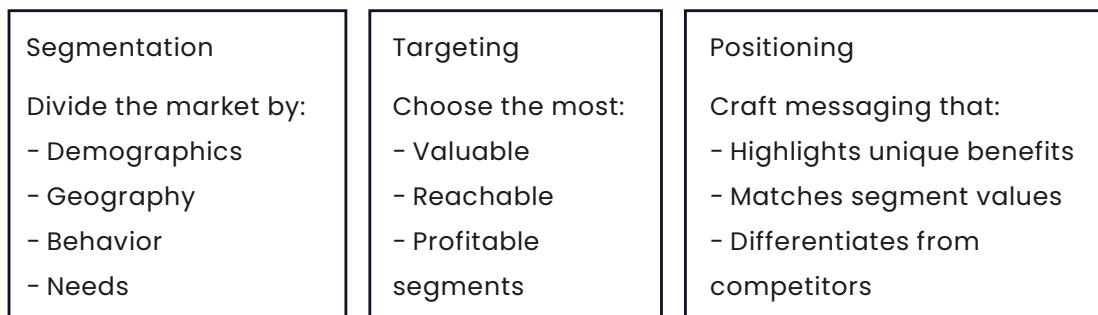
Map use-cases to “jobs”. Bundle value with confidence: Combine product use with how to be learning and why it matters nudges. Design for the actual journey. Focus on emotional jobs too: pride, independence, peer respect.

Summary:

Success lies in solving real “jobs”, practical and emotional, that rural users are already trying to get done.

3. Go Hyperlocal in Segmenting, Targeting & Positioning

Insight: Rural India isn't monolithic: each district, even village, can behave like its own market.



Source: Breaking the Metro Myopia | SoCheers 2026



Strategic Move:

S = Segment by use-case (reseller moms vs. digital youth)

T = Target village-level influencers and decision makers (elders, SHG heads, shop owners)

P = Position the brand as a “local enabler,” language, benefit, and distribution all need to feel native

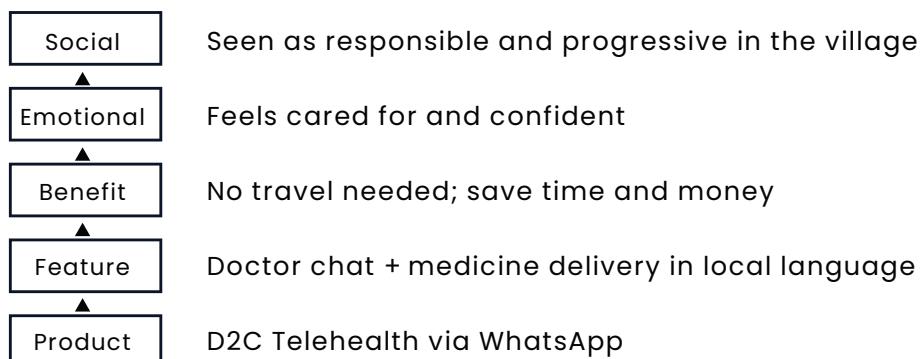
Drop national positioning. Adopt mandi-to-mandir messaging that lives in hyperlocal truths.

Summary: Don’t talk down to Bharat. Talk like it. Segment granularly, target locally, and position culturally.

4. Build from Functional to Emotional to Social Benefits

Insight: Features create interest. Emotions drive behavior. Social benefits build momentum.

Laddering Technique - D2C Telehealth in Rural India



Source: Breaking the Metro Myopia | SoCheers 2026



Strategic Move:

Start by showcasing product functionality, then connect to personal gains (pride, ease, control), and finally express how this impacts community status or recognition. Use storytelling arcs that mirror this journey: “X app helped me earn • now my family depends on me • now my neighbors ask me for help.”

Summary: Lead with “what it does,” land with “how it makes me feel,” and scale with “how it changes how I’m seen.”

4. 7Ps Model (Extended Marketing Mix) – Rural Version

Insight: Bharat runs on a different operating system, every “P” must be rewritten for it to work

Strategic Move:

A rural success strategy isn't about shifting one P, it's a remix of all seven for a different operating system. Design products that work offline, price them for sachet behaviors, place them in trusted channels, promote through human touch, use real people as interfaces, build intuitive low-friction processes, and show proof visibly in the village ecosystem.

Summary:

It's about reimagining the full experience stack for rural reality.

7Ps Model – Rural Marketing Mix (Visual Format)

Product	Rugged, shareable, offline-compatible
Price	Micro-credits, sachet plans, COD
Place	Distributed via kiranas, SHGs, and haats
Promotion	WhatsApp groups, FM radio, wall paintings
People	Trust anchored in local agents, not chatbots
Process	2-tap, visual journeys that feel intuitive
Physical Evidence	Posters, audio proof, sticker endorsements

Source: Breaking the Metro Myopia | SoCheers 2026

Final Takeaways for Marketers

Classic Principle

Trust = Brand Asset	Trust = Last-mile Action Trigger
UX = Conversion Tool	UX = Barrier or Belief System
Promotion = Ads	Promotion = Participation (via SHGs, haats, schools)
Personalization = 1:1 AI	Personalization = 1:Many Cultural Fit
D2C = Site + CRM	D2C = WhatsApp + Kirana



**What's the clear plan of action for
lasting success in Digital Bharat?**



CHAPTER 4

Bharat's Digital Playbook - Strategies, Lessons And Future Horizons

In this chapter, we cover how to connect with Digital Bharat, exploring key brand successes and struggles, distilling actionable playbooks and examining the role of government initiatives and future technologies in shaping India's next digital transformation.

4.1 The NBU Playbook: Strategies That Work in Digital Bharat

From these experiences, a clear playbook emerges for brands aiming to thrive in Digital Bharat.

4.1.1 Hyper-Localisation: From Language To Lifestyle

In Bharat, true localisation extends far beyond mere language; it is about mirroring local lifestyles, values and rituals. Brands like Godrej Consumer Products, HUL and Paytm have clearly demonstrated how meticulously redesigning packaging, crafting festival-timed offers and developing context-rich creatives have successfully managed to turn fleeting transactions into profound emotional connections. This represents a fundamental shift from simple translation to genuinely understanding local culture, with every detail respecting local ways.

4.1.2 Vernacular Marketing: Where Voice, Video & Local Faces Lead

With over 70% of YouTube consumption now happening in non-English languages, Bharat's consumers predominantly respond to voices that sound like home. Platforms like Moj and Josh have brilliantly transformed local creators into highly credible influencers. Brands like Tata Tea and Dabur are

strategically leaning into vernacular storytelling, making marketing less about distant celebrities and more about authentic community voices. Because, at the end of the day, authenticity invariably wins where mere gloss does not.

4.1.3 Voice Commerce & AI Personalisation: Tech That Talks Bharat

For many in Bharat, typing remains a barrier, but talking is truly second nature. Consequently, voice searches have exploded, witnessing over 270% year-on-year growth. Whether it's Flipkart's "Saathi" or Google Pay's voice-enabled kirana campaigns, technology that genuinely 'talks the local language' is proving exceptionally successful in unlocking massive digital potential. Meanwhile, sophisticated AI personalisation is adeptly serving up region-specific products, tailored pricing and culturally relevant festive bundles, thereby transforming hyper-relevance into significant revenue.

4.1.4 Planned Vs. Impulse: How Bharat Shops Online

As discussed earlier, digital payments have profoundly transformed India's online shopping behaviour. In high-frequency categories like groceries, mobile recharges and utilities, purchases are predominantly planned,

heavily influenced by essential needs, established cycles and the sheer ease of UPI transactions. In stark contrast, impulse-driven categories like food delivery thrive on unparalleled speed, ultimate convenience and a truly frictionless user experience. The result is a dynamic, hybrid intent model, where digital platforms must adeptly cater to both structured purchasing needs and spontaneous urges.

4.2 Lessons For Businesses: Navigating Bharat's Next Digital Revolution

As the preceding case studies highlighted, effectively cracking the NBU market is not about retrofitting existing urban strategies; it's about meticulously reimagining experiences from the ground up. Brands looking to succeed in this space must fundamentally shift their mindset from mere "expansion" to genuine "immersion." Here are the key takeaways for any business looking to ride the next wave of Bharat's digital evolution:

4.2.1 Transcreate, Don't Just Translate

Language alone is simply not enough. Winning brands are actively 'transcreating', not merely translating their messaging. This means deeply integrating in cultural context, local idioms and



Source: Breaking the Metro Myopia | SoCheers 2026

4.2.2 Simplify For First-Time Users

Digital Bharat is undeniably mobile-first, but it is also 'tech-fragile', where lower-end phones, patchy connections and limited digital literacy often define the actual user experience. Therefore, interfaces that heavily rely on dense text or high-speed data will inevitably fail. Instead, brands must rigorously prioritise icon-led navigation, vernacular videos, voice-based commands and lightweight applications. Here, accessibility is not merely a feature; it is the fundamental foundation for success.

storytelling traditions that genuinely resonate. The most successful campaigns strategically partner with regional creators, local linguists and cultural experts to deliver content that feels authentically homegrown, not merely adapted. Think of it not as a simple copy-paste job, but as crafting a truly homegrown narrative that speaks directly to Bharat's emotional language.



Source: Breaking the Metro Myopia | SoCheers 2026

4.2.3 Building Trust With Phygital Bridges

Digital trust isn't just about technology; it's truly built through human connections. In regions where scepticism of online transactions runs high, 'phygital' models, meaning the seamless blending of offline familiarity with online convenience, are proving to be the absolute key. Initiatives like assisted commerce, leveraging local service partners, offering Cash on Delivery (COD) options and community-led digital literacy drives are exceptionally powerful in converting initial awareness into widespread, sustained adoption.

4.2.4 Empower, Don't Just Advertise

In Bharat, true loyalty is earned through genuine empowerment. Brands that educate, enable and uplift their consumers are remembered long-term, whether it's through comprehensive financial inclusion programmes, robust reseller platforms for micro-entrepreneurs, or valuable skill-building content delivered in regional languages. The long-term payoff is profound brand love and a highly engaged consumer base that genuinely grows alongside your brand.

4.2.5 The Bharat Playbook

To win in Bharat, a distinct playbook is essential, differing significantly from traditional urban strategies.

Urban Playbook	Bharat Playbook
English, high-tech UI	Vernacular + voice-first UX
Celeb endorsements	Micro + local influencers
Big promos	Trust-building content
App-first experiences	WhatsApp, QR codes, phygital mix
Flashy branding	Functional, culturally rooted
Mega influencers	Local heroes, SHG voices
English-first digital ads	Vernacular voice + visual content
Discount-driven marketing	Trust-driven loyalty
Same-day delivery	Kirana-assisted fulfilment

4.3. Winning in Rural India: Leveraging Government Initiatives for Growth

Brands must adapt to the unique challenges and opportunities in rural markets. Government initiatives can help brands grow and connect with rural consumers more effectively.

4.3.1. Expanding Distribution & Retail

The Open Network for Digital Commerce (ONDC) allows brands to list their products on apps tailored for rural areas, reducing the need for traditional distribution methods. Common Service Centres (CSCs), with over 6 lakh (0.6 million) rural internet kiosks, provide crucial touchpoints for brands to reach

remote areas for product deliveries and pickups. JioMart Digital Stores, acting as a robust B2B platform, connect brands directly with rural kirana stores, further expanding their reach without intermediaries.

4.3.2. Building Trust & Marketing

The eNAM (National Agricultural Market) enables brands to source materials directly from farmers, ensuring better prices and building trust within rural communities. By collaborating with local brands promoted through the One District One Product (ODOP) scheme, companies can tap into strong regional identities. Advertising on Doordarshan Kisan and DD Rural ensures brands reach engaged rural households through established platforms.

4.3.3. Saving Costs on Logistics

The Kisan Rail initiative empowers brands to ship fresh products at lower costs, ensuring timely delivery in rural areas. The Rural Godown Scheme provides cold storage in rural areas at subsidised rates, significantly helping to reduce transit costs for perishable goods.

4.3.4. Financial Support & Incentives

Brands can receive substantial financial support. The PM Formalisation of Micro Food Enterprises (PMFME) scheme offers

up to a 35% subsidy for setting up food factories in rural areas. Additionally, the Production Linked Incentive (PLI) for Food Processing scheme rewards brands for increasing rural food processing and packaging capacities.

4.3.5. Building Partnerships & Local Engagement

Building strong relationships is paramount for success in rural markets. Partnering with over 10,000 Farmer Producer Organizations (FPOs) ensures a reliable supply chain and strengthens brand ties with rural communities. Engaging rural women as sales agents through the Aajeevika Mission (National Rural Livelihoods Mission) expands brand reach and builds stronger, more authentic connections at the grassroots level.

4.4. Future Tech and Innovation for Empowering Rural Markets

In the future, technology is poised to play a huge role in transforming rural India. With advanced digital solutions and innovations, rural communities will have better access to essential services, more income opportunities and an improved quality of life.

4.4.1. Smart Farming: The Future of Agriculture

The future of agriculture in Bharat will be revolutionised. Drones will assist farmers in planting seeds, monitoring crops and spraying pesticides, making farming faster and more efficient. Artificial Intelligence (AI) will predict crop diseases and pests, helping farmers protect their crops and achieve better yields. Apps will enable precise soil health monitoring, enhancing both the quality and quantity of harvests.

4.4.2. Digital Banking and Financial Inclusion

Digital banking and financial inclusion will become evidently common. Almost every rural household will utilise mobile phones for banking services, simplifying saving money, paying bills and transferring funds. Farmers and small businesses will gain access to instant loans and insurance directly through their mobile phones. Cashless transactions via digital payment systems will make financial transactions fast, safe and easy in rural areas.

4.4.3. Renewable Energy and Green Solutions

Renewable energy will power a sustainable future. Solar energy solutions will energise villages, reducing reliance on traditional

power sources and ensuring sustainability. Electric Vehicles (EVs) will become commonplace for local transport, reducing pollution and making travel easier. Solar-powered charging stations will also be established in rural areas to support this transition.

4.4.4. Telemedicine: Access to Healthcare Anywhere

Telemedicine will revolutionise healthcare. Rural residents will be able to consult doctors online, significantly improving healthcare access in remote areas. Drones will deliver medicines to rural areas, ensuring timely delivery, even in hard-to-reach places. Health monitoring apps will help track well-being and remind people to take medicines, making it easier to manage chronic conditions.

4.4.5. Skill Development and Education

Skill development and education will be democratised. Rural populations will leverage smartphones and apps to acquire new skills, ranging from advanced farming techniques to language proficiencies. Gamified learning apps will make education fun and interactive, helping rural students stay engaged. Vocational training accessible via smartphones will impart practical

skills like tailoring, carpentry, or farming, empowering individuals to start businesses or improve their job prospects.

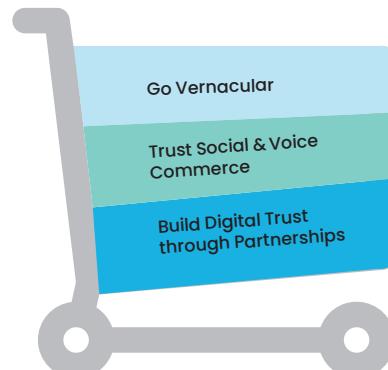
4.4.6. E-commerce and Online Markets

E-commerce and online markets will directly empower rural producers. Farmers and artisans will sell their products directly to urban consumers through e-commerce platforms, effectively bypassing middlemen. Artisans will be able to showcase and sell their handmade goods online, reaching customers worldwide. Fresh farm produce will be delivered directly to urban homes via digital platforms, benefiting rural farmers with better prices and market access.

4.5. The Bharat Blueprint: Three Pillars To Build On

With all the insights discussed, here's the essential takeaway for all businesses new to this landscape. To truly succeed in India's heartland, businesses must adapt fundamentally to rural realities rather than merely importing urban habits. Here's the winning formula, distilled into three key pillars:

- **Go Vernacular:** Speak the language, not just linguistically, but deeply culturally. Authenticity is key.
- **Trust Social & Voice Commerce:** Strategically leverage local influencers, strong community networks and intuitive voice technology to effectively close the crucial last-mile gap in communication and commerce.
- **Build Digital Trust through Partnerships:** Actively collaborate with respected local leaders, trusted retailers and established kirana stores to build strong credibility and foster familiarity within the community.



Source: Breaking the Metro Myopia | SoCheers 2026

Digital Bharat is no longer an experiment; it is the powerful engine of the Indian internet economy. Brands that adeptly decode its unique dynamics today will undoubtedly define its significant growth tomorrow. The next wave of digital opportunity is not just bigger; it is broader, deeper and far more culturally layered. Thus, to genuinely win in Bharat, the only strategy is to build for Bharat. And those who commit to this approach will undoubtedly lead the future of digital India.

INSIGHTS

Bharat's Digital Playbook –
Strategies, Lessons And Future Horizons

From Strategy to Success: How Brands Are Cracking the Code in Rural India

Insight: Rural India isn't "emerging." It's evolving. Brands that succeed here don't just communicate. They translate aspiration into action, through local proof, community credibility and frictionless onboarding.

The Rural Success Stack (Inspired by: Design Thinking + RATER Model (Trust) + Service Blueprinting + Fluency UX)

Strategic Ladder: From Access to Identity

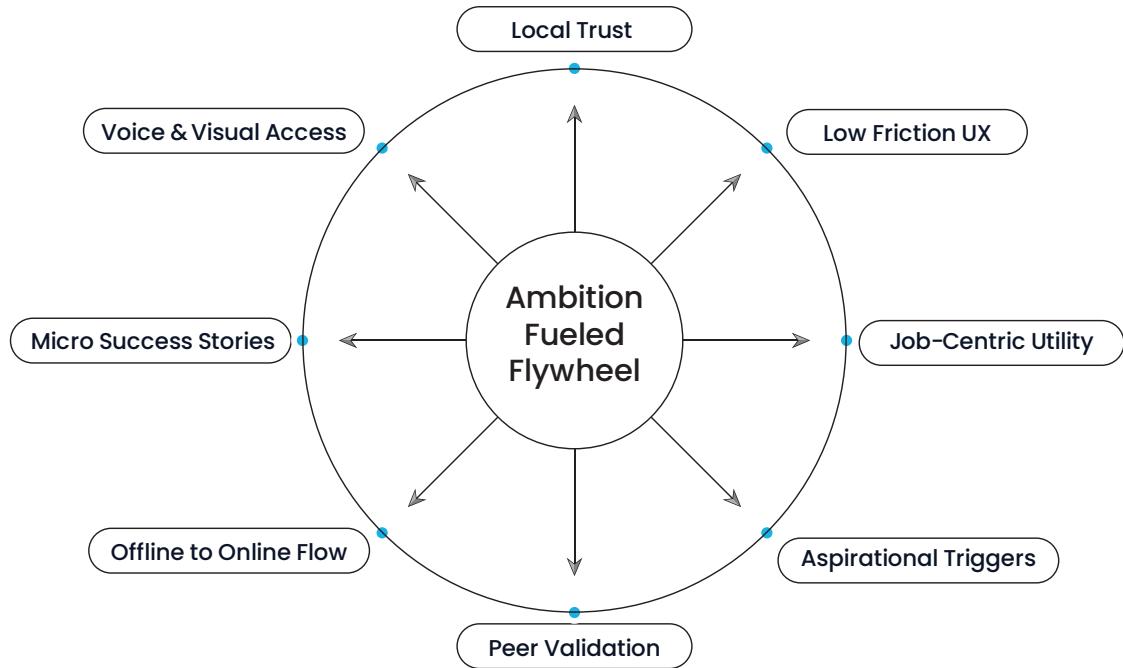
01. Access	Physical & digital presence	Simplify discovery via kiranas, haats, WhatsApp	Category visibility
02 . Fluency	UX + onboarding	Icon-first UI, voice journeys, 3-tap flows	Ease of use - completion
03 . Trust	Reliability + local proof	COD, no-questions refunds, social proof posters	Drop friction, build repeat behavior
04 . Enablement	Capability + micro-success	Starter kits, learn-to-earn, reseller modules	First win - confidence
05 . Identity	Social signaling	Local hero shoutouts, leaderboard stickers	User - Influencer loop

Source: Breaking the Metro Myopia | SoCheers 2026

How to Put This to Work:

Lever	Action Example
Distribution	Partner with SHGs, kirana networks, job centers
UX & Onboarding	Use audio guides, local mascots, and 2-tap onboarding
Feedback Loops	Add "Was this easy?" in-app feedback with emoji scale in regional scripts
Incentives	Reward with things that matter: fame, credit, small wins
Influence	Build micro-networks: schoolteachers, NGO leads, SHG heads

Rural Growth Flywheel: Local-First x Low-Friction x Outcome-Driven

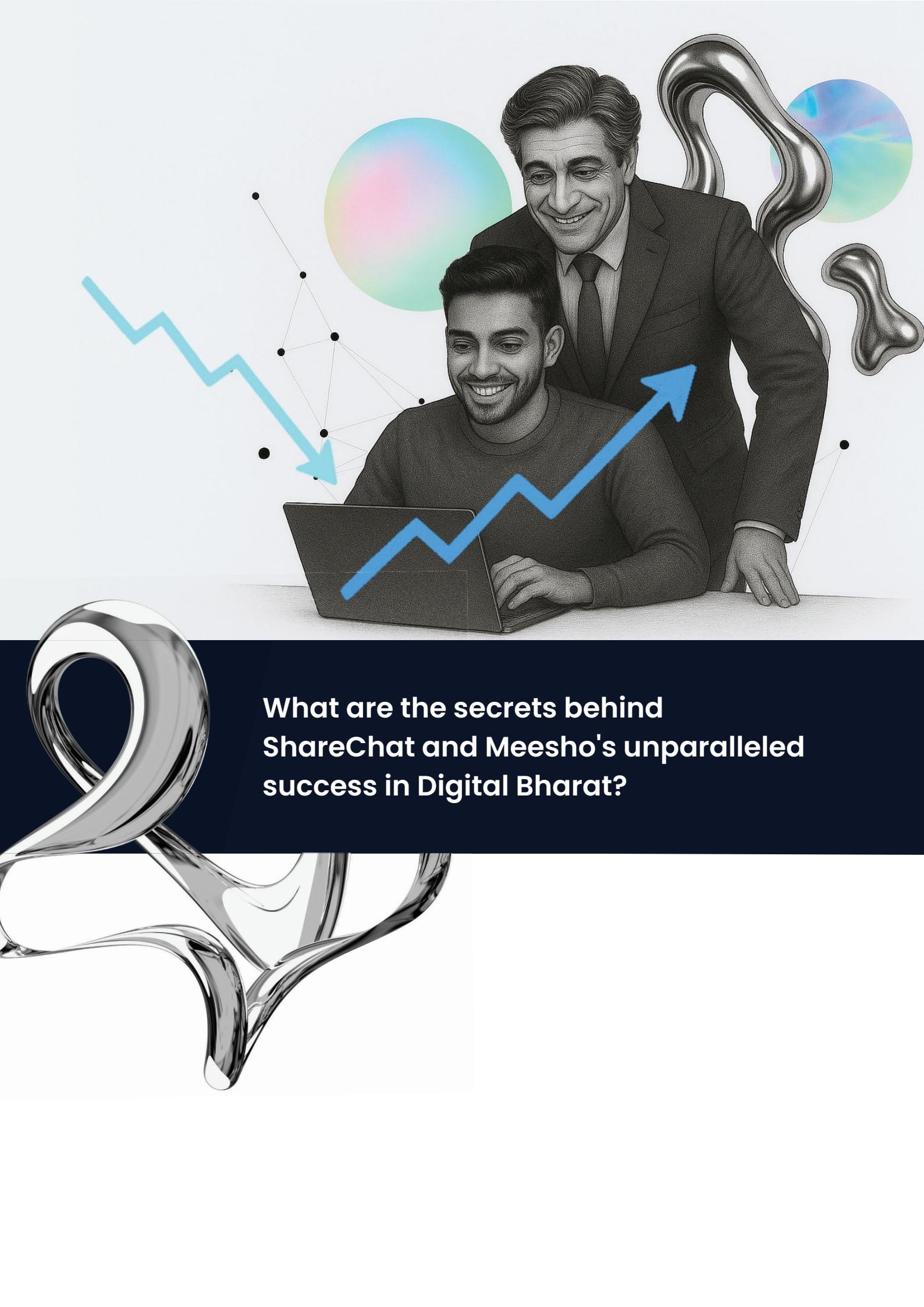


Source: Breaking the Metro Myopia | SoCheers 2026

Key Takeaway:



You don't crack rural with a one-off rural "edit." You win when you design a flywheel that's local-first, low-friction, and ambition-fueled.



**What are the secrets behind
ShareChat and Meesho's unparalleled
success in Digital Bharat?**



CHAPTER 5

Case Studies: Successful And Struggling Campaigns In Bharat

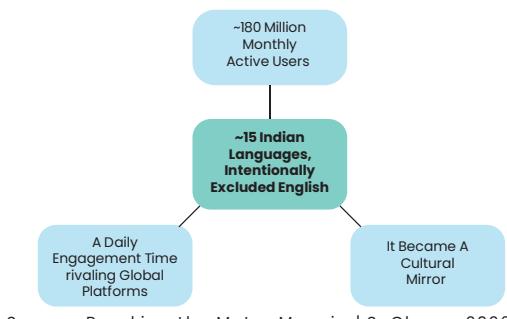
This chapter delves into practical strategies for engaging Digital Bharat, exploring key brand successes and struggles, distilling actionable playbooks and examining the role of government initiatives and future technologies in shaping India's digital journey.

5.1. Case Studies: Successful Campaigns in Digital Bharat

With the landscape set, we now turn the spotlight to the brands that are not just observing a major shift, but actively thriving within it. These businesses have gone beyond urban-centric strategies, embracing local nuance, cultural depth and smart technology to unlock immense loyalty and spending among India's Next Billion Users (NBUs). Across diverse categories from social media to e-commerce, a new breed of brands is emerging as true champions of Digital Bharat. Their secret lies in a deep-rooted understanding that this market is not merely an extension of urban India; it is a fundamentally different universe altogether, demanding unique approaches.

5.1.1. ShareChat: Language-First, English-Last

Take ShareChat, for instance, a platform that realised early on that non-English users were not just underserved; they were

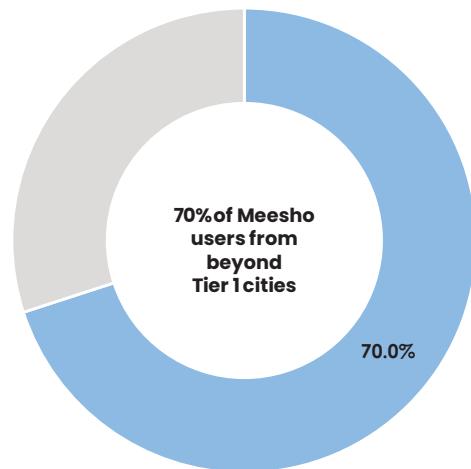


largely ignored. Instead of attempting to retrofit an English-first model, ShareChat proactively built an entire social media ecosystem in over 15 Indian languages, intentionally excluding English. The result is remarkable: over 180 million monthly active users and a daily engagement time rivalling global platforms. By effectively 'transcreating' local humour, content and engagement styles, ShareChat transcended being just a tech product; it became a genuine cultural mirror for its audience.

5.1.2. Meesho: Enabling Bharat To Sell, Not Just Buy

Then there's Meesho, a brand that completely flipped the e-commerce script. Rather than solely selling to rural India, Meesho strategically empowered rural India to sell, enabling thousands of women and small entrepreneurs to effortlessly resell fashion and lifestyle products via WhatsApp and Instagram. With a core focus on ultra-light applications, regional onboarding

processes and AI-driven personalisation, Meesho now draws over 70% of its users from beyond Tier 1 cities, a testament to the power of platform simplicity, social selling and deeply embedded local trust.



Source: Breaking the Metro Myopia | SoCheers 2026

5.1.3. Amazon Easy: Reimagining Retail For First-Time Digital Users

Even global giants like Amazon have gone back to the drawing board specifically for this new-age Bharat. Its "Amazon Easy" initiative brings e-commerce to life through physical partner stores, providing crucial assistance to digitally uninitiated consumers, enabling them to shop online with confidence. Adding a voice-first interface and a regional-language user interface results in an e-commerce experience meticulously built for comfort, not complexity. Today, 30% of Amazon India's new users interact in a local language, with their innovative voice search feature driving much of the product discovery.

5.1.4. JioMart And Flipkart: Local Platforms, Local Playbooks

This profound shift isn't confined to just social media or e-commerce platforms; it is impacting industries across the board. Brands are actively rewriting their playbooks to thrive in Bharat's unique digital-first yet culturally-rooted ecosystem. Take JioMart, for example, which brilliantly fused hyperlocal trust with digital scale by partnering with kirana stores for last-mile delivery and enabling WhatsApp-based ordering, thus eliminating the need for a dedicated app. Similarly, Flipkart successfully unlocked conversion in non-metro markets by going vernacular, launching voice search and regional language interfaces that helped first-time buyers shop with remarkable ease.

5.1.5. Coca-Cola's Rural Push: Building Thirst in Bharat

What was the goal?

Coca-Cola aimed to expand its footprint in rural India by making its beverages accessible, affordable and aspirational to low-income, hard-to-reach consumers. The goal was to shift rural preferences from traditional drinks like nimbu pani or buttermilk to packaged cold beverages.

How did they do it?

- **Price-point innovation:** Introduced the ₹5 (~\$0.06 USD), 200 ml bottle to make Coke more affordable than most local alternatives.
- **Distribution tweaks:** Developed the "Last Mile" strategy with low-cost, solar-powered coolers and smaller, mobile distribution units.
- **Localised marketing:** Ran mass media campaigns featuring local faces and languages, emphasizing Coke as a refreshing companion in everyday life. One of the most memorable campaigns was the "Thanda Matlab Coca-Cola" ad featuring Aamir Khan, where he played a rural shopkeeper - a perfect blend of local flavour and brand positioning that resonated deeply with rural audiences.
- **Retail penetration:** Focused on creating availability in remote villages via rural retailers, pushcarts and partnerships with kirana stores.

Why did it work in rural India?

- **Affordability:** The ₹5 bottle lowered the entry barrier for low-income consumers.
- **Localised connection:** Ads reflected rural life and values making the product feel relatable.
- **Cold availability:** Solar coolers ensured the product could be served chilled, even in areas with no electricity.
- **Consistent presence:** Continuous investment in rural presence and retail relationships kept visibility high.

Coca-Cola cracked the rural code by blending affordability with availability, ₹5 pricing and solar coolers made chilled Coke reachable even in the remotest corners. Its localised campaigns made the global brand feel familiar, relatable and refreshing to rural consumers.

5.1.6. HUL's Kan Khajura Tesan: Reaching Rural India Through Mobile Entertainment

What was the goal? Hindustan Unilever (HUL) wanted to reach people in rural areas who don't have regular TV or electricity. They wanted to make sure people knew about their products like Wheel soap, Pond's cream and Close Up toothpaste.

How did they do it? Instead of using TV ads, HUL created a mobile radio channel called Kan Khajura Tesan. People could give a missed call to a number and then get a free call back with 15 minutes of fun content like music, jokes and ads for HUL products. The channel made sure people enjoyed the content and wanted to listen more.

Why did it work in rural India?

- **No internet needed:** Most people in rural areas have basic mobile phones, not smartphones.
- **Easy to access:** People were used to giving missed calls, so it fit right into their habits.
- **Free:** It didn't cost anything to listen, so everyone could join in.
- **Big reach:** In just six months, the service reached over 60 million people and helped people learn about HUL's products.

HUL smartly leveraged the widespread reach of basic mobile phones to engage rural audiences beyond the internet's footprint. By turning a simple missed call into an entertainment and brand channel, they aligned with local habits and realities. It proved that even before full digital inclusion, Digital Bharat was already taking shape, one ring at a time.

5.1.7. ITC's e-Choupal: Helping Farmers with Technology

What was the goal? ITC wanted to help farmers get better prices for their crops and learn more about farming.

How did they do it? ITC set up e-Choupals, or small internet centres in villages. Farmers could visit these centres to find out things like crop prices, weather updates and how to improve their farming. They could also sell their crops directly to ITC, instead of going through middlemen who often gave them unfair prices.

Why did it work in rural India?

- **Helped solve problems:** Farmers often didn't know the best price for their crops and were sometimes cheated by middlemen. This system helped them get a fairer deal.
- **Easy to use:** The kiosks were simple and run by people who understood the farmers' needs.
- **Built trust:** ITC made sure to help farmers and gave them better incomes, sometimes 50% more.
- **Spread widely:** ITC set up 40,000+ kiosks and helped over 4 million farmers.

e-Choupal redefined rural empowerment by giving farmers direct access to prices, knowledge and markets, cutting out decades of middleman dependency. It turned isolated villages into informed hubs, where decisions were driven by data, not guesswork. This wasn't just tech adoption, it was a shift in power, proving that Digital Bharat starts with digital dignity.

5.1.8. Big Brands: Broader Adaptations for Success

Beyond dedicated case studies, many established brands adapted for Bharat. PepsiCo used regional-language AI chatbots on WhatsApp for engagement. Patanjali and Dabur built digital presence on deep-seated

trust and local relevance. HUL's Project Shakti transformed rural women into entrepreneurs and grassroots brand advocates. Paytm scaled financial inclusion by hiring local agents. YouTube became a vital rural discovery engine via vernacular creators. Jio revolutionised access with voice-enabled phones and low-cost data. The undeniable takeaway: in Bharat, winning is not just about going digital; it's about going deeply local.

5.2. Case Studies: Struggling Campaigns in Rural India

Understanding rural India requires more than just data, it needs real-world insights into what actually works on the ground. In this chapter, we look at tangible case studies of campaigns

that have either succeeded or struggled while engaging with rural consumers. Each case offers critical lessons, not only on what was done but also why it worked or failed. From mobile-based innovations to digital market experiments, these examples show the importance of local context, trust, accessibility and behaviour. By analysing both sides' wins and misses, we gain a deeper appreciation of what it truly takes to connect with and empower rural India.

5.2.1. Amazon Udaan: E-commerce via Rural Assisted Channels

What was the goal? Amazon wanted to bring the convenience of online shopping to rural India. Through a program called "Udaan," they set up assisted e-commerce kiosks in local shops and centres where rural consumers could browse products and place online orders with help from trained facilitators.

How did they do it? The kiosks acted as digital ordering points. People could walk in, get help from a staff member to choose products, place orders and get them delivered locally. It was meant to bridge the gap between rural consumers and Amazon's large digital marketplace.

Why didn't it work in rural India?

- **Low digital trust:** Many rural consumers were sceptical of buying products without seeing or touching them. They felt more confident dealing with known local shopkeepers than with distant online sellers.
- **Tech hesitancy:** The process of selecting items on a screen, using digital payments, or tracking orders felt complex and unfamiliar.
- **Cultural habits:** People were used to bargaining, immediate purchase and face-to-face interaction, all missing in the e-commerce model.
- **Low repeat use:** Despite awareness efforts, footfall at kiosks remained low and users didn't adopt it as a regular shopping method.

5.2.2. BAIF's Digital Push: Selling Rural Produce Online

What was the goal? BAIF (Bharatiya Agro Industries Foundation) aimed to empower rural farmers by helping them sell their agricultural products directly through digital and e-commerce platforms, cutting out middlemen and getting better prices.

How did they do it? BAIF partnered with digital marketplaces to list rural produce, like grains, vegetables and dairy online. The idea was to use tech platforms to give farmers wider market access and higher income.

Why didn't it work in rural India?

- **Logistics breakdown:** Rural supply chains weren't ready for online fulfilment. There were delays, poor packaging and a lack of cold storage or transport for perishables.
- **Farmer hesitation:** Many farmers were unsure how online platforms worked or didn't trust that digital payments would be reliable or timely.
- **Digital divide:** Low smartphone penetration and digital literacy meant few farmers could actually manage listings, payments, or order tracking themselves.

INSIGHTS

Case Studies: Successful And Struggling Campaigns In Bharat

Future-Proofing Bharat: The Technologies Powering India's Next Wave of Transformation

Shift: From Infrastructure-Intelligence

Insight: Bharat needs smarter tools built for how it lives, earns, and learns. The brands winning the future are those embedding tech into real-world ambitions: micro-entrepreneurship, self-learning, and hyperlocal commerce.

Strategy Framework: The Leapfrog Stack

Step-by-Step Strategy Stack: From Trust to Intelligence

Utility Layer	UPI + WhatsApp + Aadhaar Stack	Trust in digital baseline
Enablement Layer	Voice AI + Vernacular bots	Economic empowerment
Fluency Layer	Visual UX + Regional OS skins	Increased usability
Influence Layer	Creator tool + AR filters	Community-sourced reach
Intelligence Layer	Predictive AI + Localized ML	Personalization at scale

Source: Breaking the Metro Myopia | SoCheers 2026

How to Put This to Work:

Area	Action Example
Skilling	Vernacular AI tutors, voice-guided how-to videos
Commerce	Reseller kits + auto-invoicing + WhatsApp shops
Engagement	Voice polls, interactive IVRs, AR try-ons using simple front cameras
Distribution	Last-mile partners + offline QR onboarding for non-digital users
Feedback	AI-powered sentiment check-ins: "Was this helpful?" in regional languages

Source: Breaking the Metro Myopia | SoCheers 2026

Key Takeaway:



The real tech revolution in Bharat is about the invisible tech that solves visible struggles. Build for uplifters, resellers, learners, and dreamers.

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