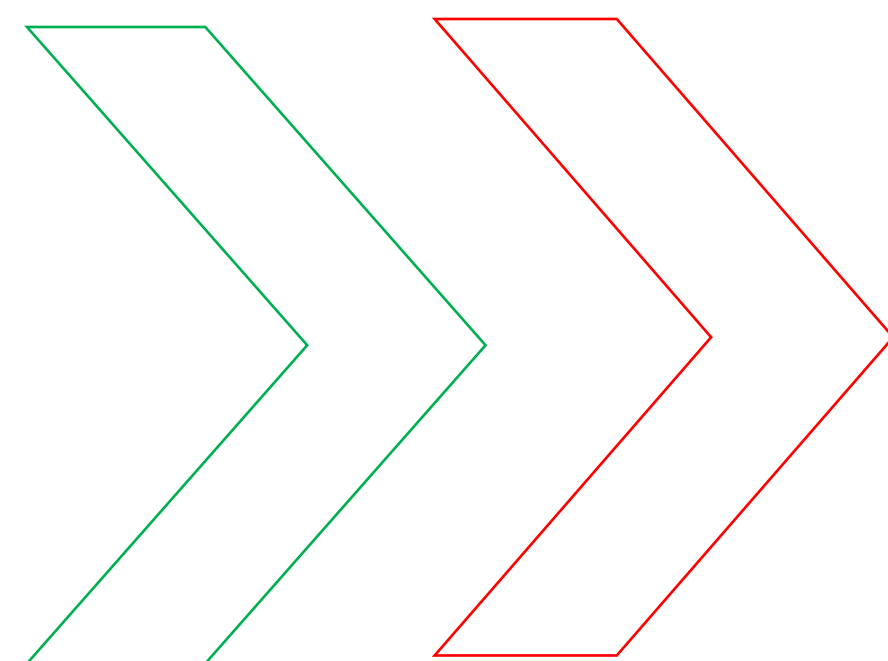


# Esportare >> in Digitale



## Lo scenario digitale in India per l'export italiano

FOCUS INDIA —

Carlo Lombardi, Esperto Digitale Promos Italia

# ➤➤➤ LA PRESENTAZIONE DI OGGI

**IL CONTESTO**

**DO'S & DONT'S**

**UN APPROCCIO**



# Il contesto del digitale in India

**STRUTTURA DELLA  
DISTRUBZIONE**

**STRUTTURA DELLA  
PRODUZIONE**

**INFRASTRUTTURA  
FISICA**

**MENTALITA'  
DEI CLIENTI**

**CULTURA DEL  
BUSINESS  
E LINGUA**

**INCENTIVI  
GOVERNATIVI**



**REGOLAMENTAZIONE IDE  
NELL'@ COMMERCE**

**SVILUPPO ECONOMICO  
E DEMOGRAFICO**

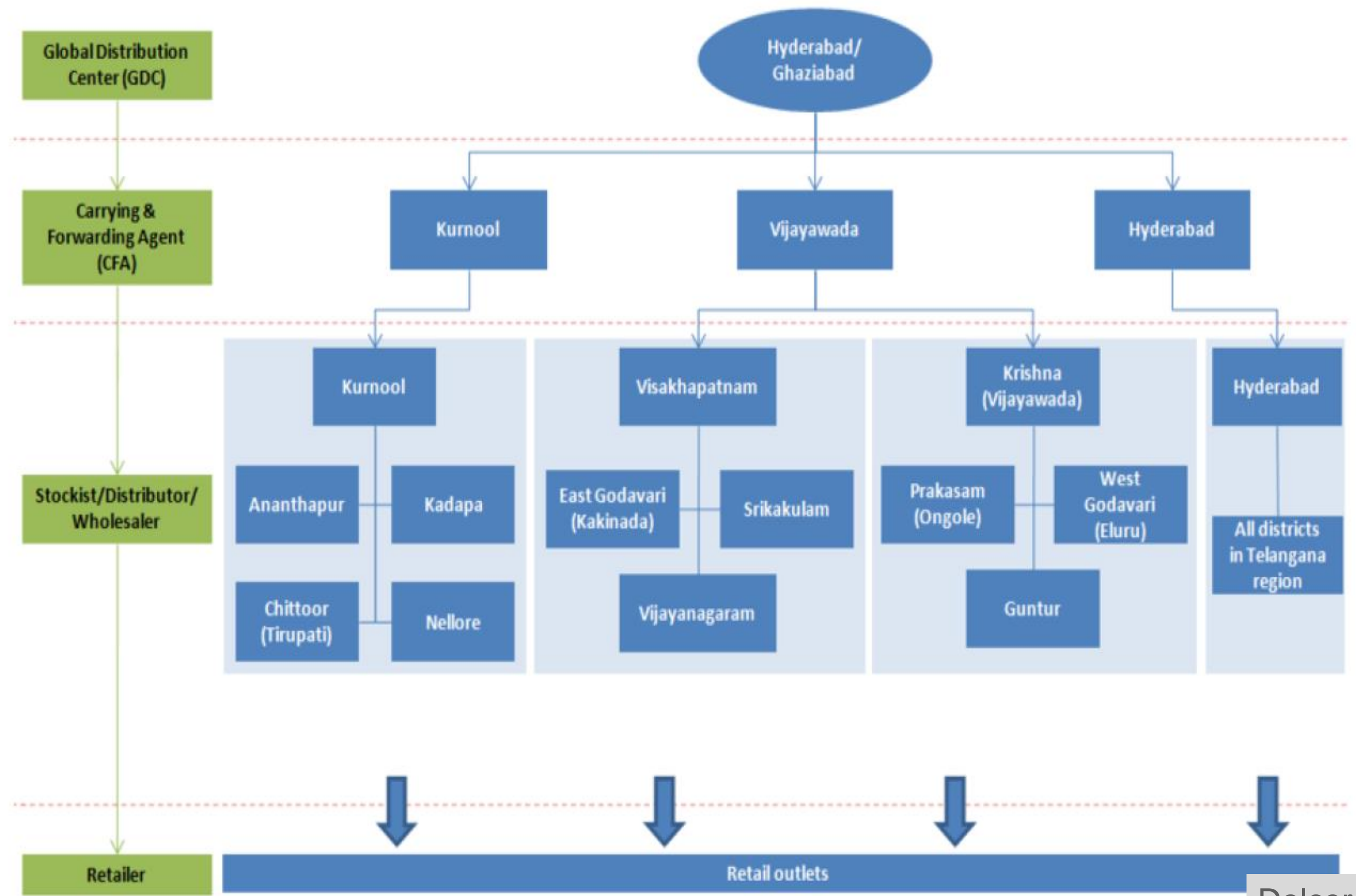
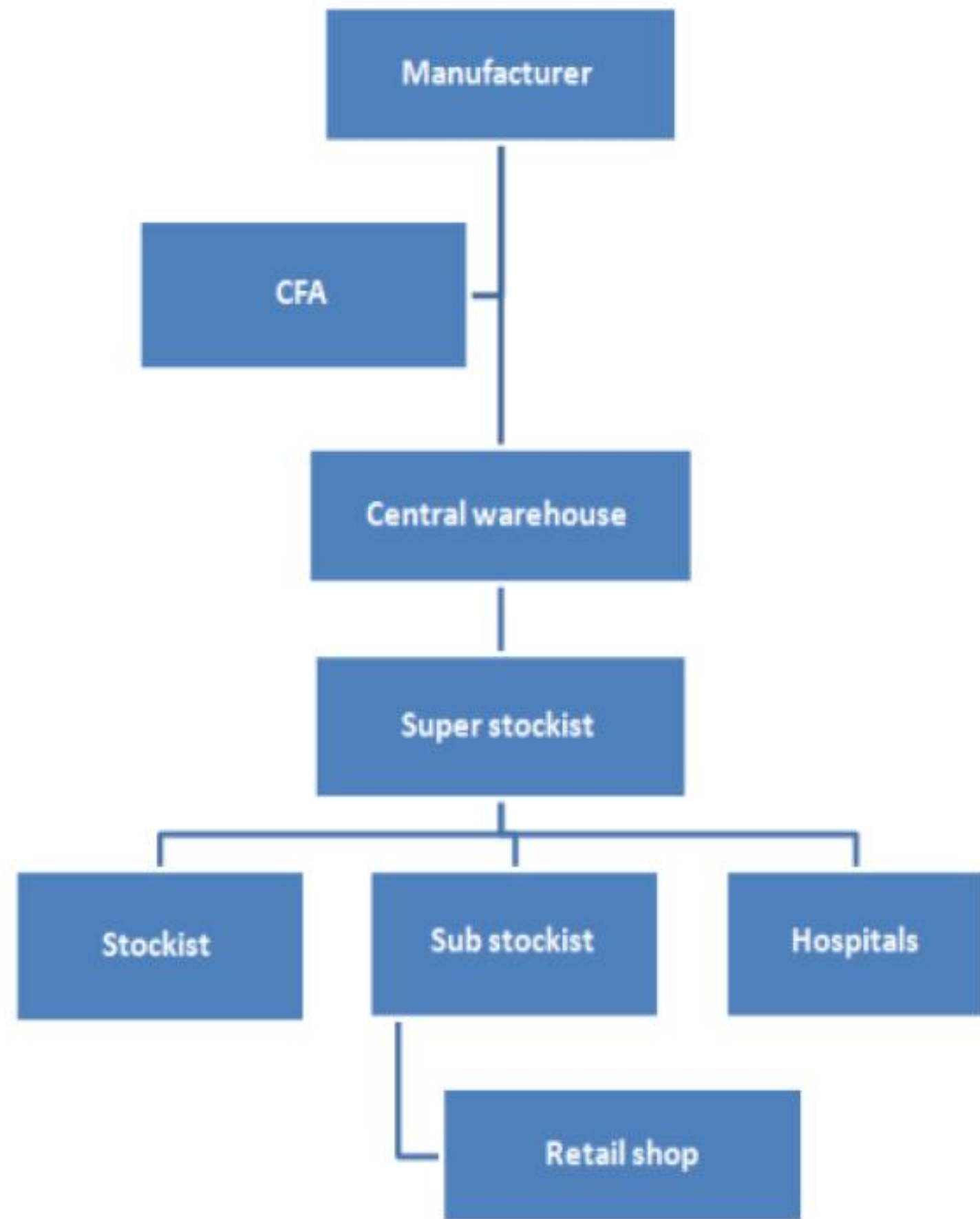
**SVILUPPO DEL  
DIGITALE**

**POTENZIALITA'  
E OSTACOLI**

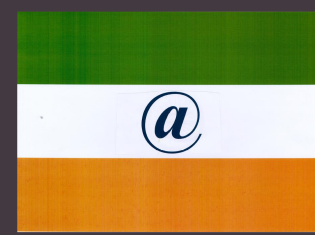
**@ PLAYERS E DINAMICHE  
DELL'@ MERCATO**

**MODELLI DI  
@BUSINESS**

# Struttura della distribuzione



# »»» Struttura della produzione



## India 2004–05

<i>Size group</i>	<i>Employment distribution (%)</i>	<i>Relative labour productivity</i>
DME (6–9)	46.6	8
10–49	10.4	24
50–99	5.7	34
100–199	7.1	43
200–499	9.9	57
500 and above	20.3	100

## China 2004

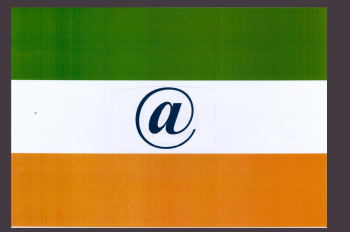
<i>Size group</i>	<i>Employment distribution (%)</i>	<i>Relative labour productivity</i>
<9	1.8	59
9–19	4.8	50
20–49	13.4	41
50–199	24.8	48
200–499	16.7	64
500 and above	38.5	100

## Bangladesh 2001–02

<i>Size group</i>	<i>Employment distribution (%)</i>	<i>Relative labour productivity</i>
6–9	5.3	29
10–49	10.7	38
50–99	6.7	72
100–199	8.5	64
200–499	26.0	65
500 and above	42.8	100

Sandip Sarkar

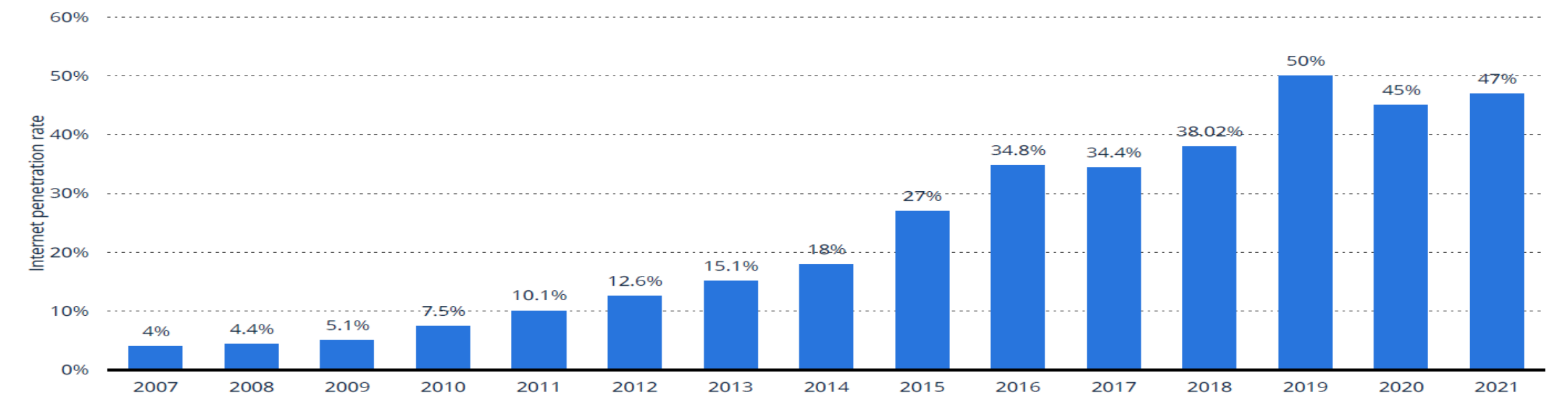
# Sviluppo del digitale



\*Source: Forrester Data: Online Retail Forecast, 2016-2021 (Asia Pacific)

## Internet penetration rate in India from 2007 to 2021

Internet penetration rate in India 2007-2021



Description: Internet penetration rate in India went up to nearly around 47 percent in 2021, from just about four percent in 2007. Although these figures seem relatively low, it meant that nearly half of the population of 1.37 billion people had access to internet that year. This also ranked the country second in the world in terms of active internet users. [Read more](#)

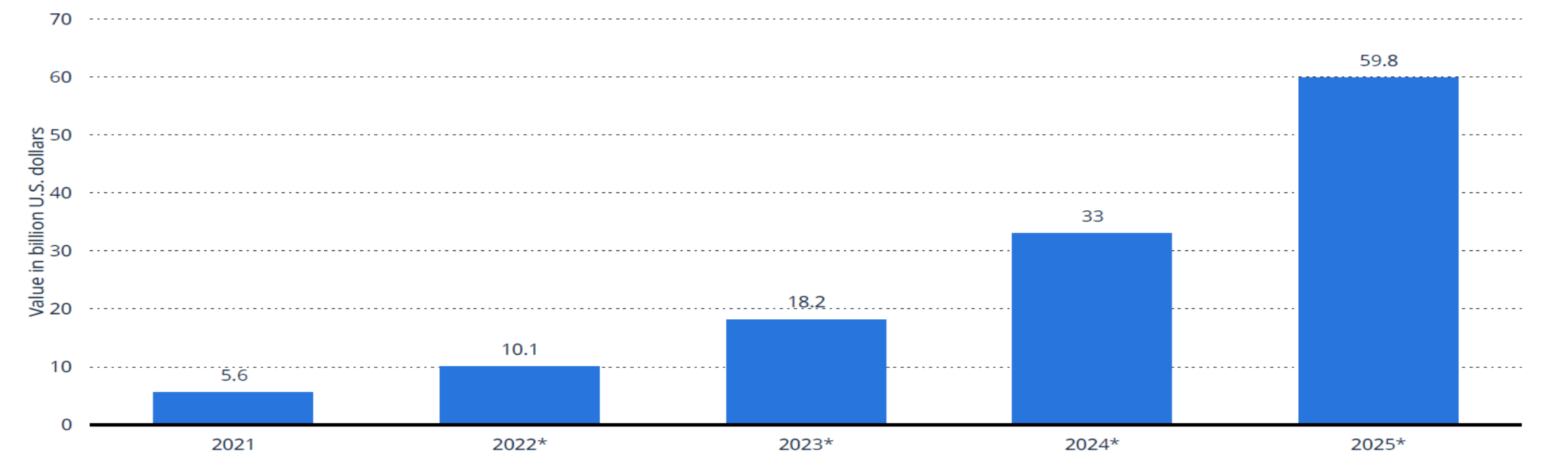
Notes: India: 2007 to 2021; not sourced from social media platforms.

Source(s): DataReportal; Hootsuite; We Are Social

statista

## Market size of business-to-business (B2B) e-commerce in India in 2021, with forecasts from 2022 until 2025 (in billion U.S. dollars)

Market size of B2B e-commerce in India 2021-2025



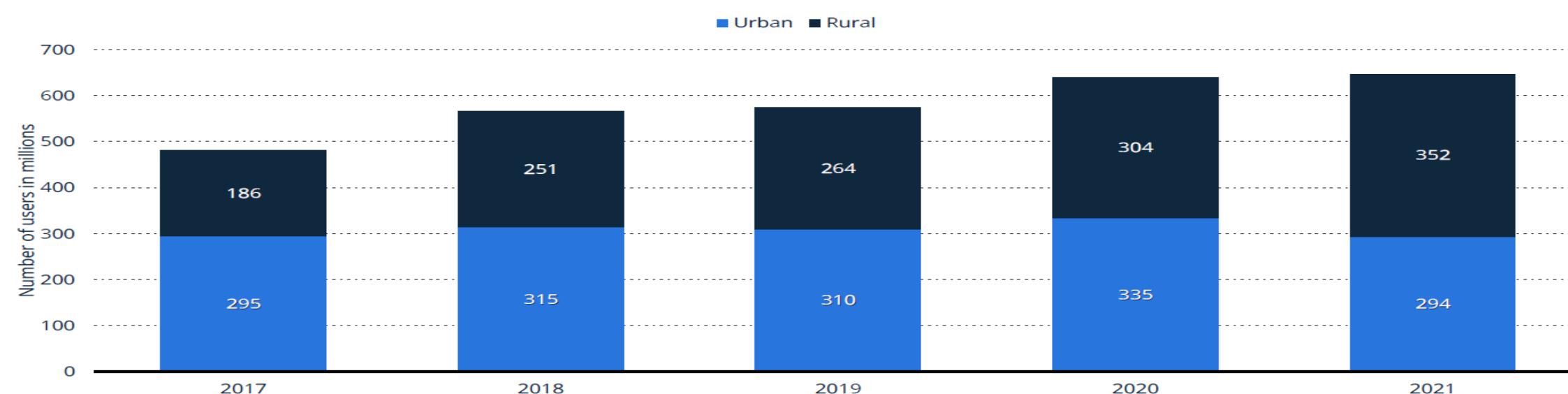
Description: In 2021, the market size of business-to-business (B2B) e-commerce was worth 5.6 billion U.S. dollars in India. The market size of B2B e-commerce is likely to increase to about 60 billion U.S. dollars in the year 2025. B2B e-commerce is the online selling of products or services between businesses. [Read more](#)

Notes: India: 2021; \*Forecasts [Read more](#)

statista

## Number of internet users in India from 2017 to 2021, by region (in millions)

Number of internet users in India 2017-2021, by region



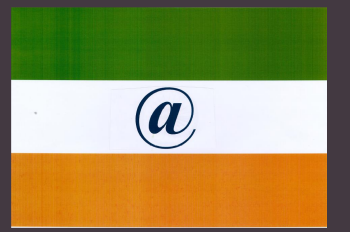
Description: India's digital adoption has been driven by the rural heartland of the country, registering a high growth of internet users compared to their urban counterparts. In 2021, there were 352 million internet users in rural India compared to 294 million urban internet users. [Read more](#)

Notes: India: September to December 2021; 110,100 respondents; above 2 years

Source(s): Business Standard; IMRB; Internet and Mobile Association of India; Kantar; Livemint; Website (ICUBE 2018)

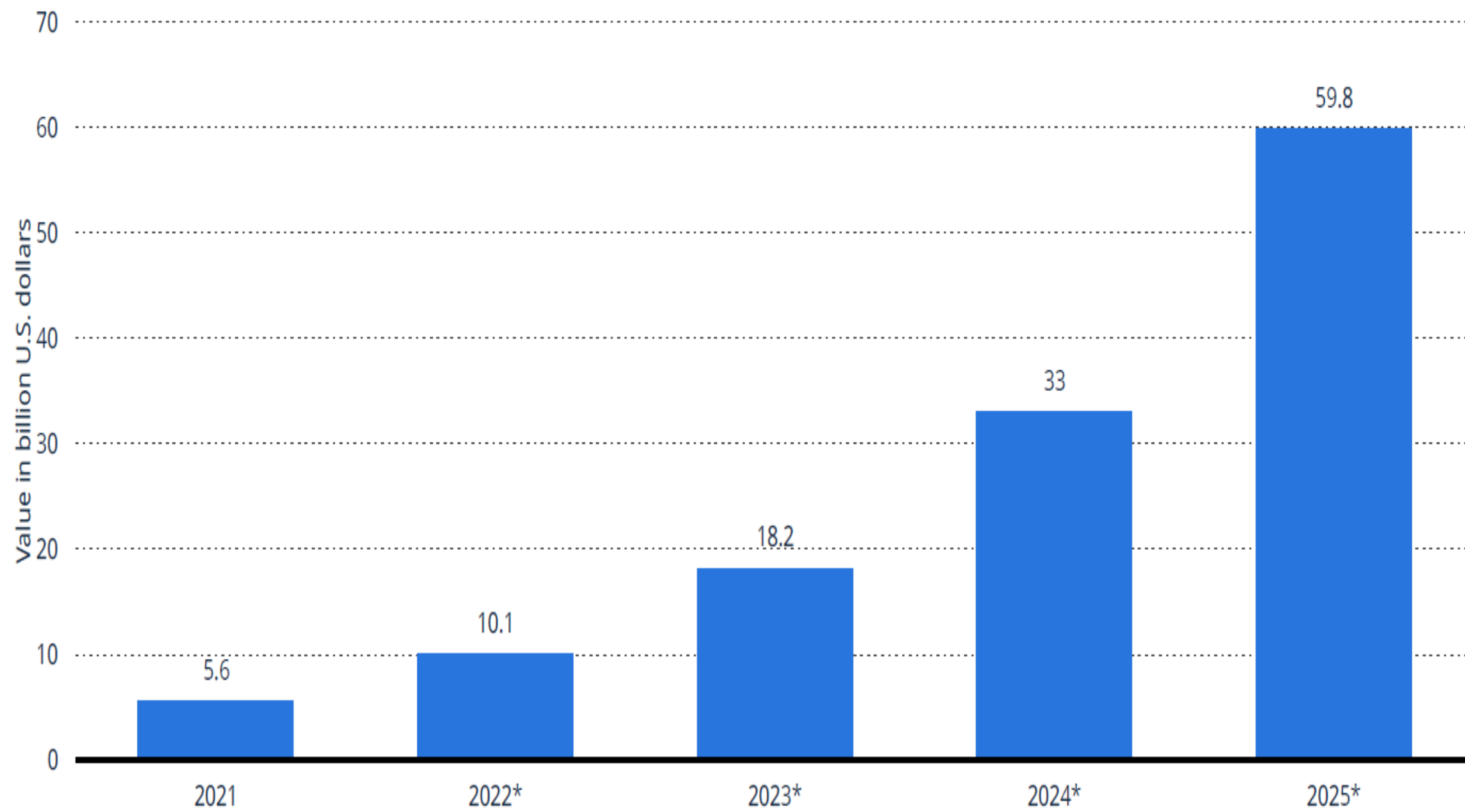
statista

# Sviluppo dell'@commerce



## Market size of business-to-business (B2B) e-commerce in India in 2021, with forecasts from 2022 until 2025 (in billion U.S. dollars)

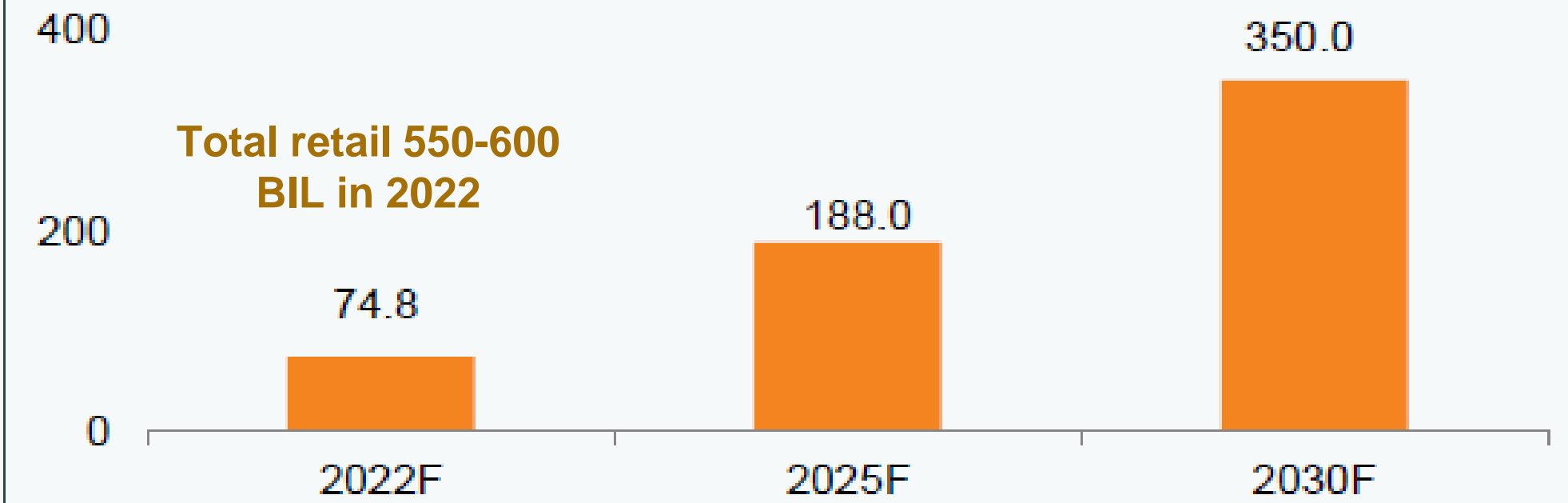
Market size of B2B e-commerce in India 2021-2025



Description: In 2021, the market size of business-to-business (B2B) e-commerce was worth 5.6 billion U.S. dollars in India. The market size of B2B e-commerce is likely to increase to about 60 billion U.S. dollars in the year 2025. B2B e-commerce is the online selling of products or services between businesses. [Read more](#)  
 Note(s): India: 2021; \*Forecasts [Read more](#)



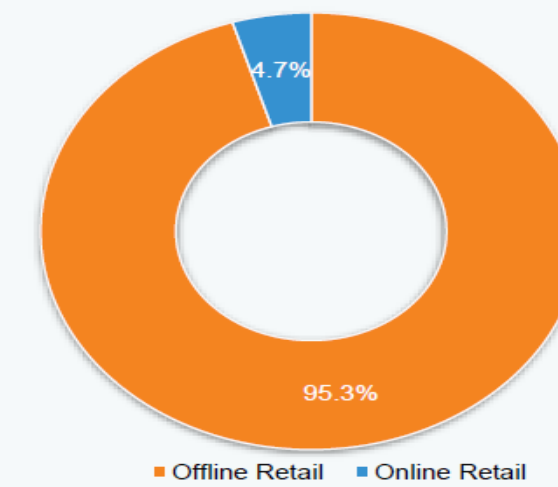
## Indian E-commerce Market (US\$ billion)



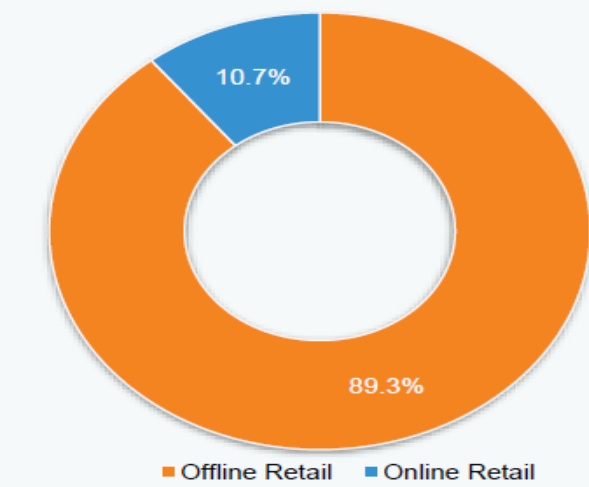
### Online retail vs total retail in India



### Online retail out of total retail in India (2019)

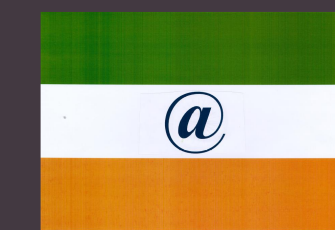


### Online retail out of total retail in India (2024F)



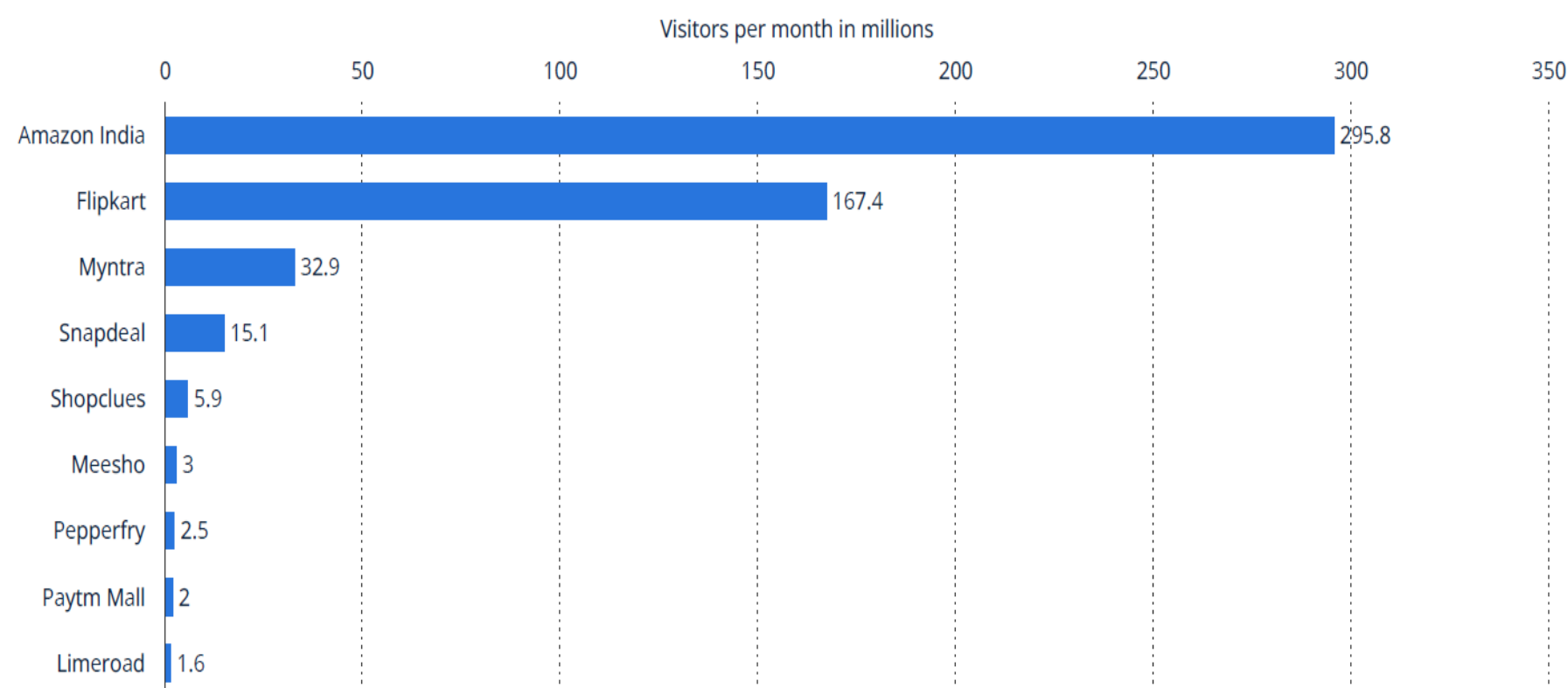
- There are lot of opportunities for E-retailers in India to capitalize upon with the gradually growing internet penetration in India.
- Online penetration of retail is expected to reach 10.7% by 2024 compared with 4.7% in 2019. Moreover, online shoppers in India are expected to reach 220 million by 2025.

# Struttura del @ mercato



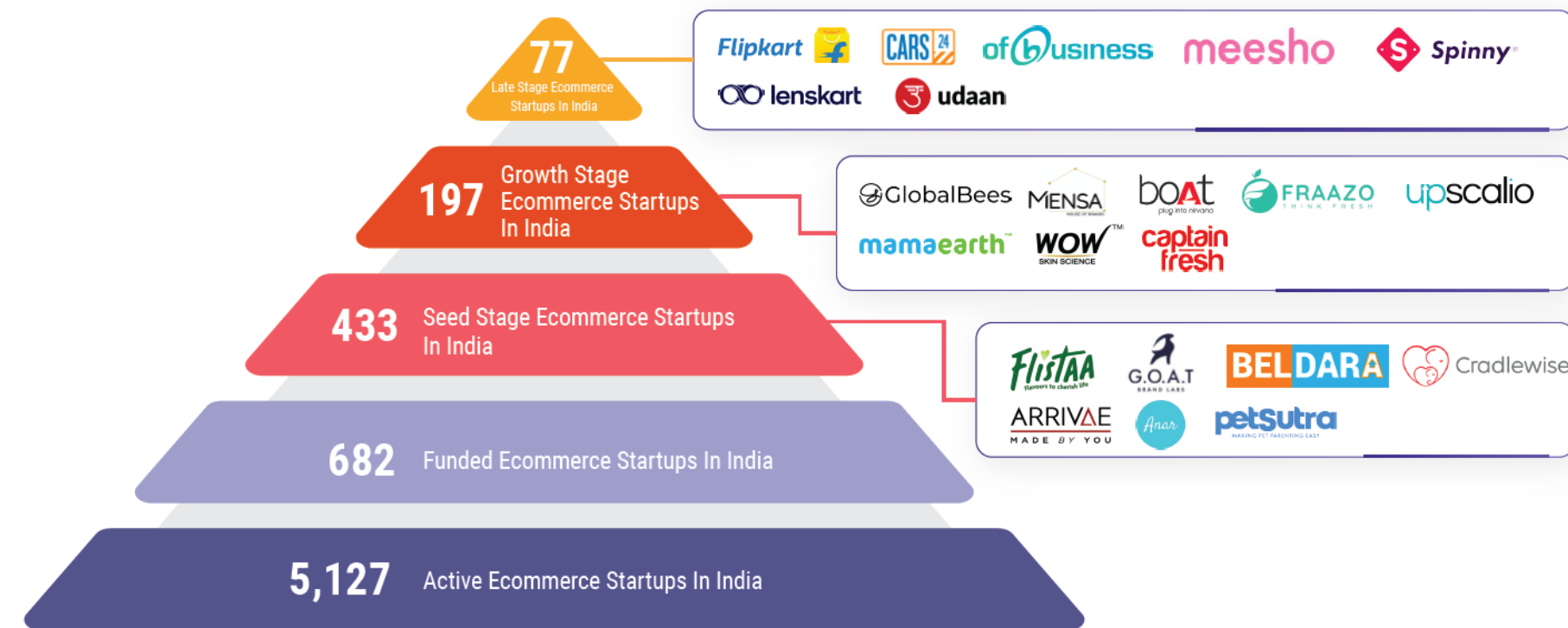
## Visitors per month on Indian marketplace websites as of July 2021 (in millions)

Monthly visits on leading marketplace platforms India 2021



Description: Amazon India outnumbered all other Indian marketplaces with more than 295 million visitors per month by July 2021. Second was Flipkart with more than 167 million visitors per month. All other Indian marketplaces did not cross the hundred million mark. Source: Inc42

## Ecommerce Startups: The Funding Pyramid

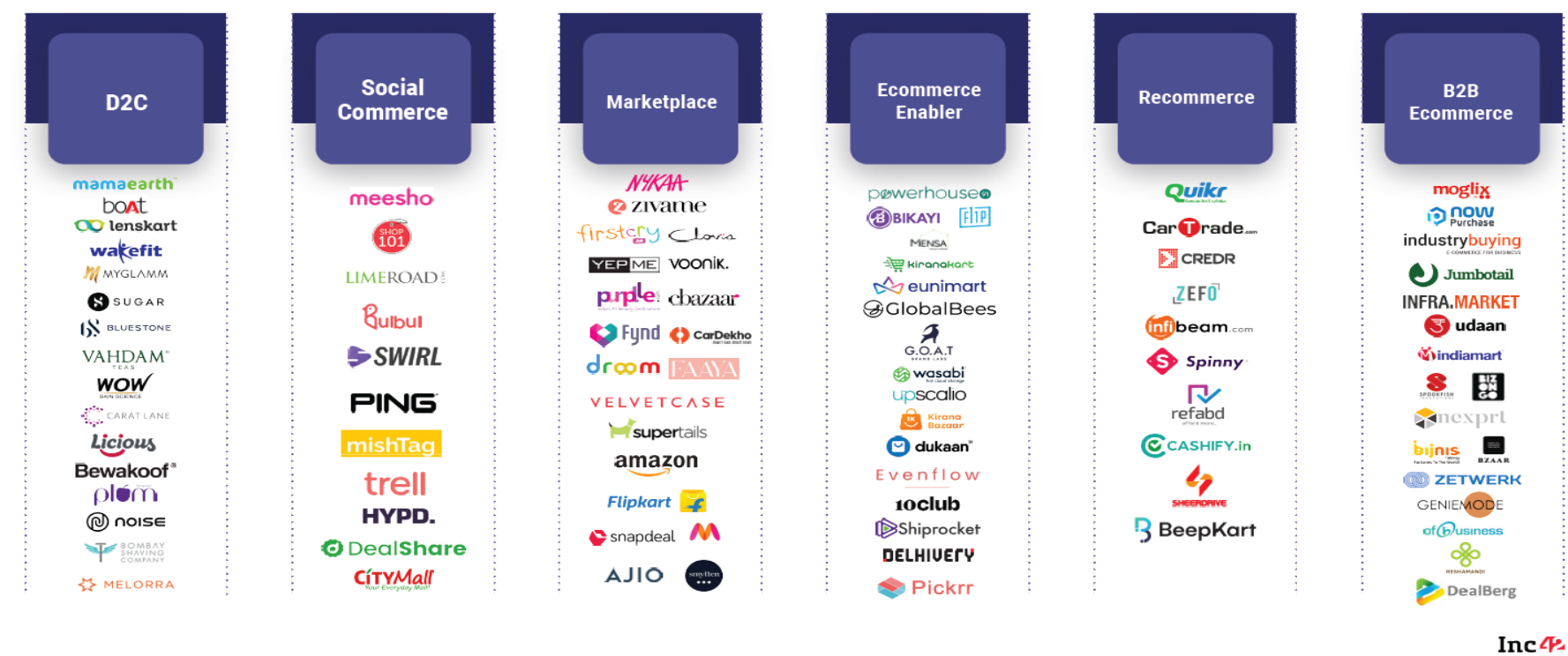


Note: This is on the basis of number of startups funded during 2014- Q1 2022  
Source: Inc42



Inc42

## India's Ecommerce Startup Landscape



Inc42

## Key players in e-tailing market

IBEF  
INDIA BRAND EQUITY  
www.ibef.org



HBR / Digital Article / How Amazon Adapted Its Business Model to India

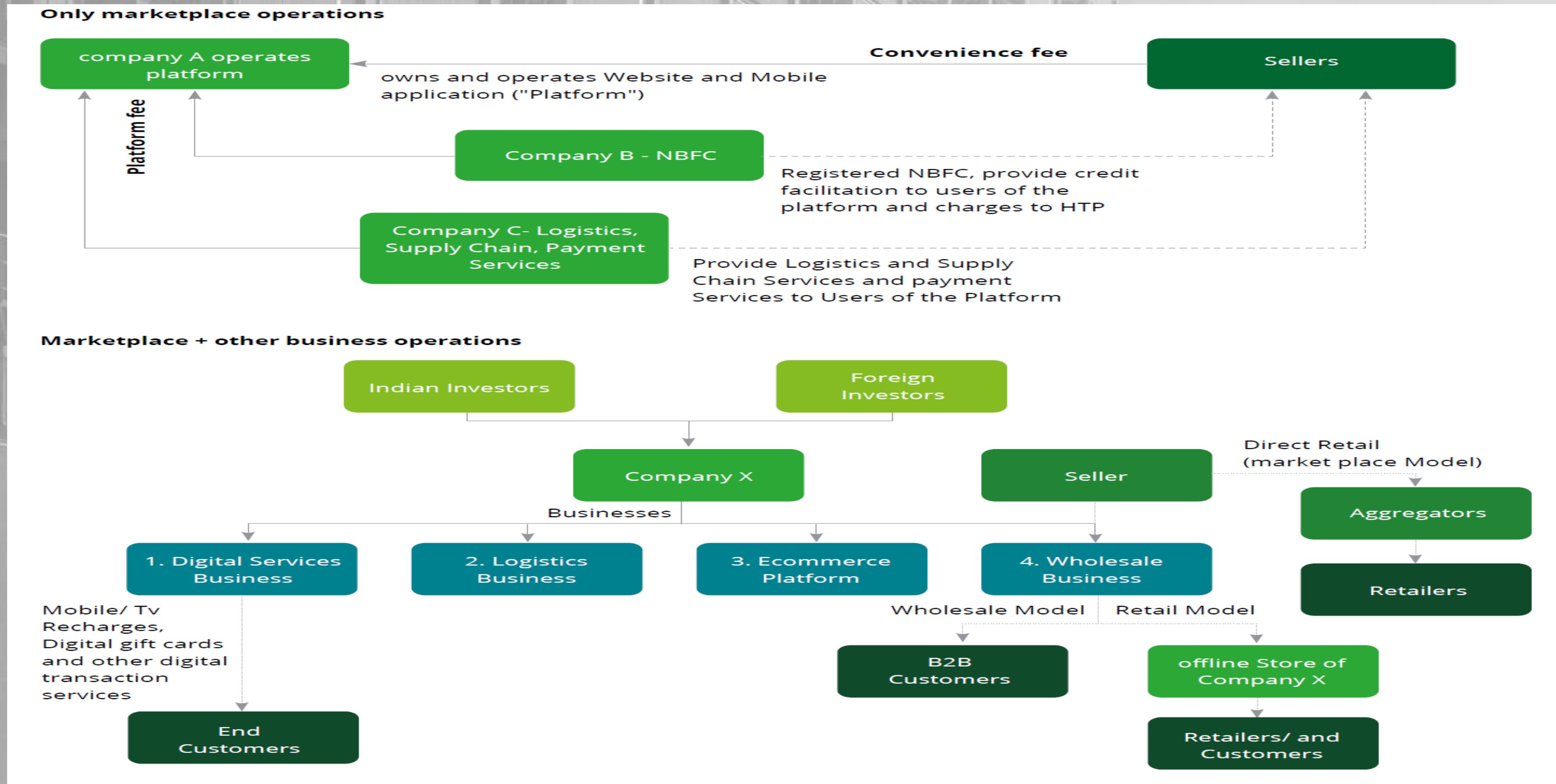
## How Amazon Adapted Its Business Model to India

by Vijay Govindarajan and Anita Warren

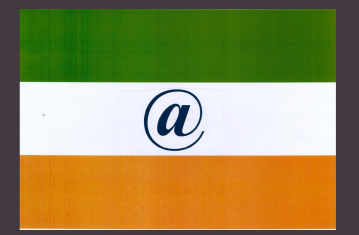
Published on HBR.org / July 20, 2016 / Reprint H030MP



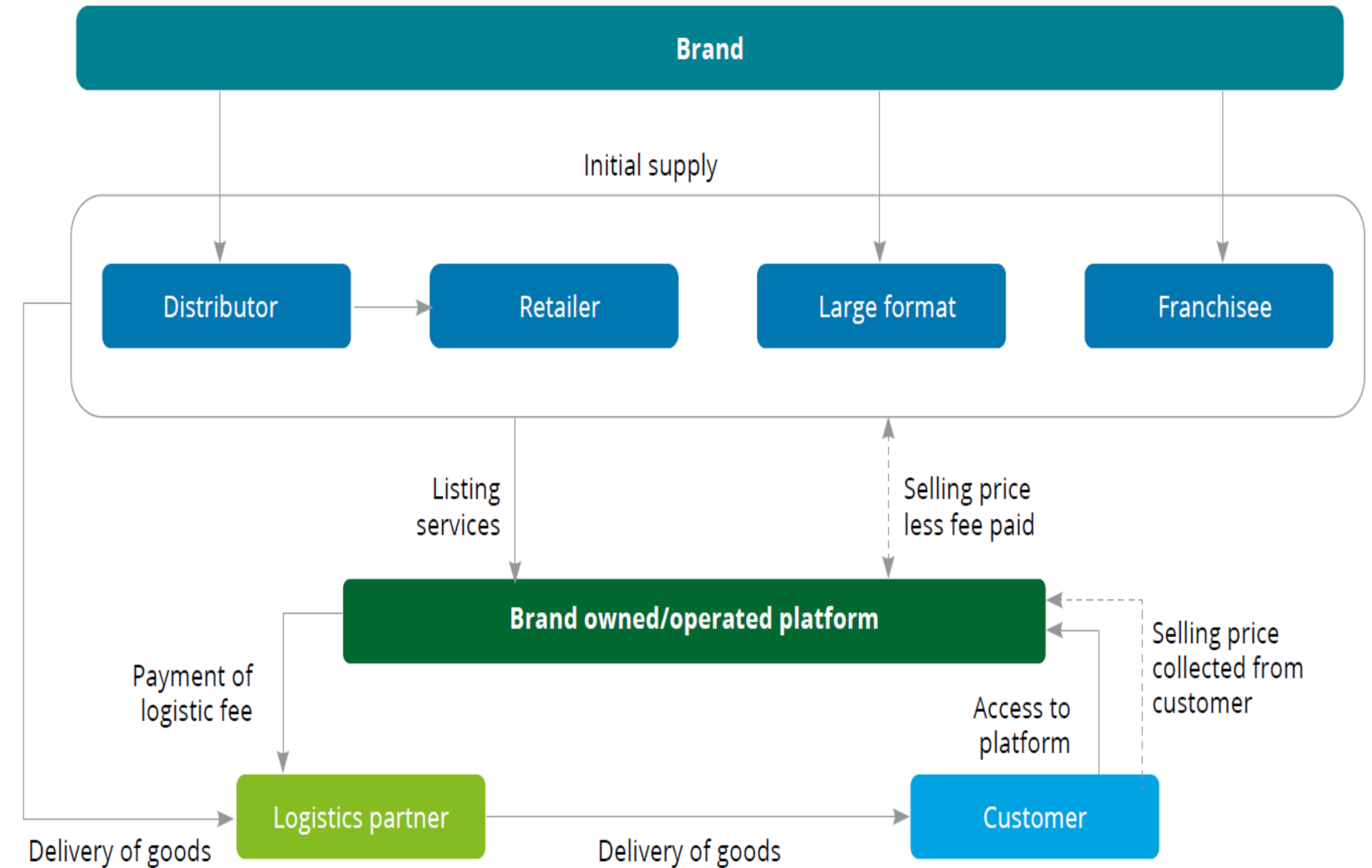
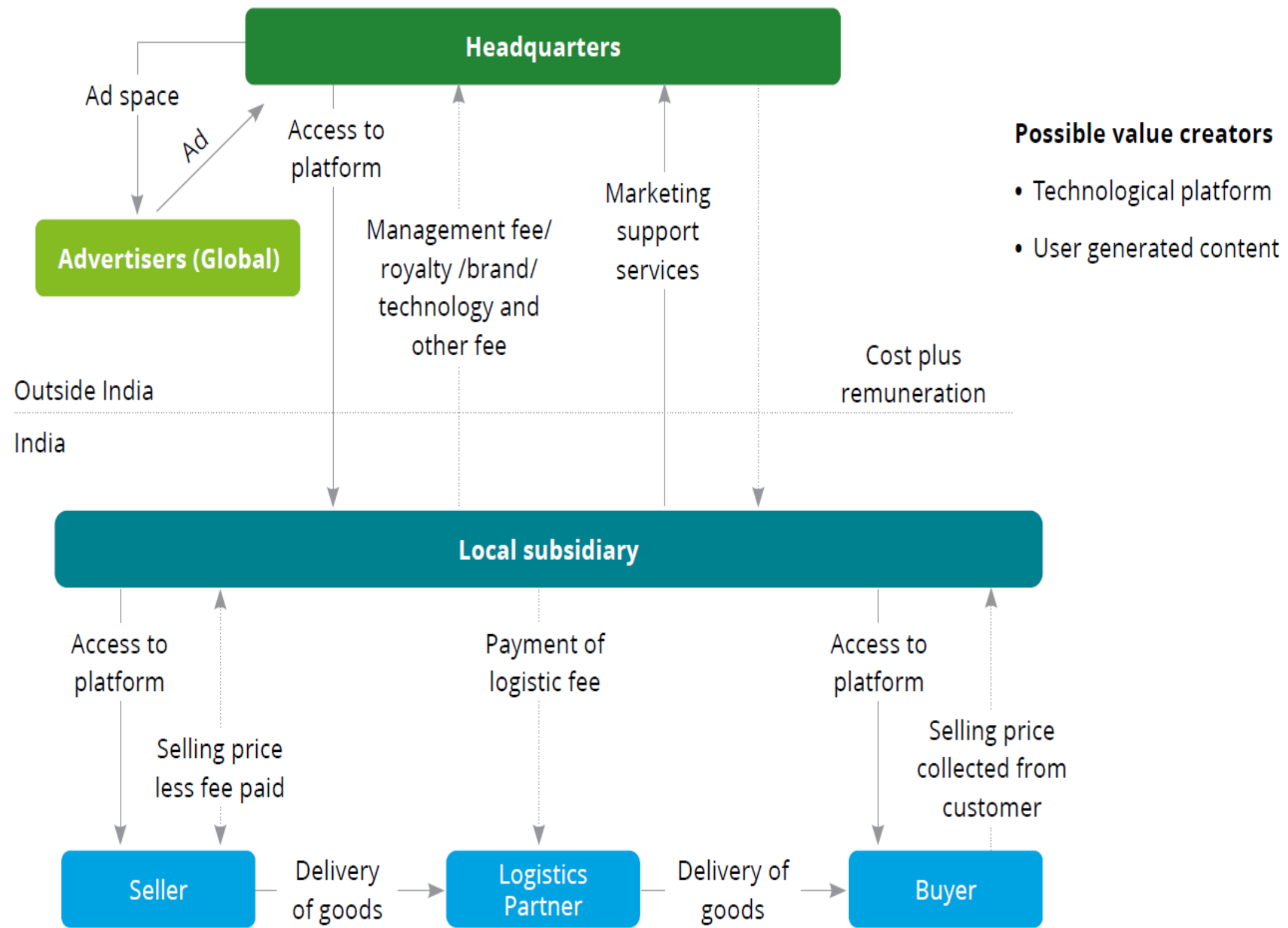
# Modelli di @ business -1



# Modelli di @ business -2



## US-based e-commerce giant

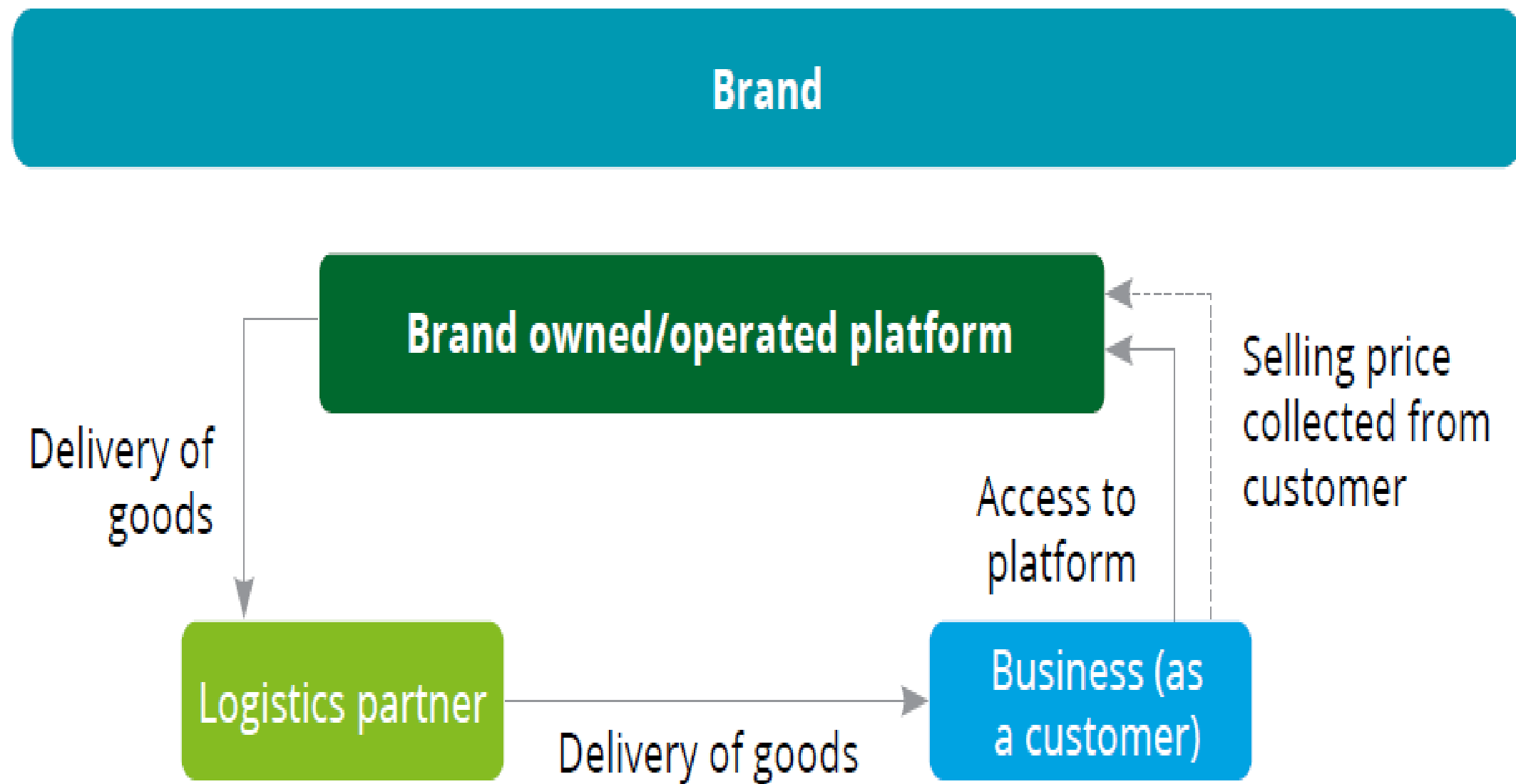


Source: Deloitte analysis

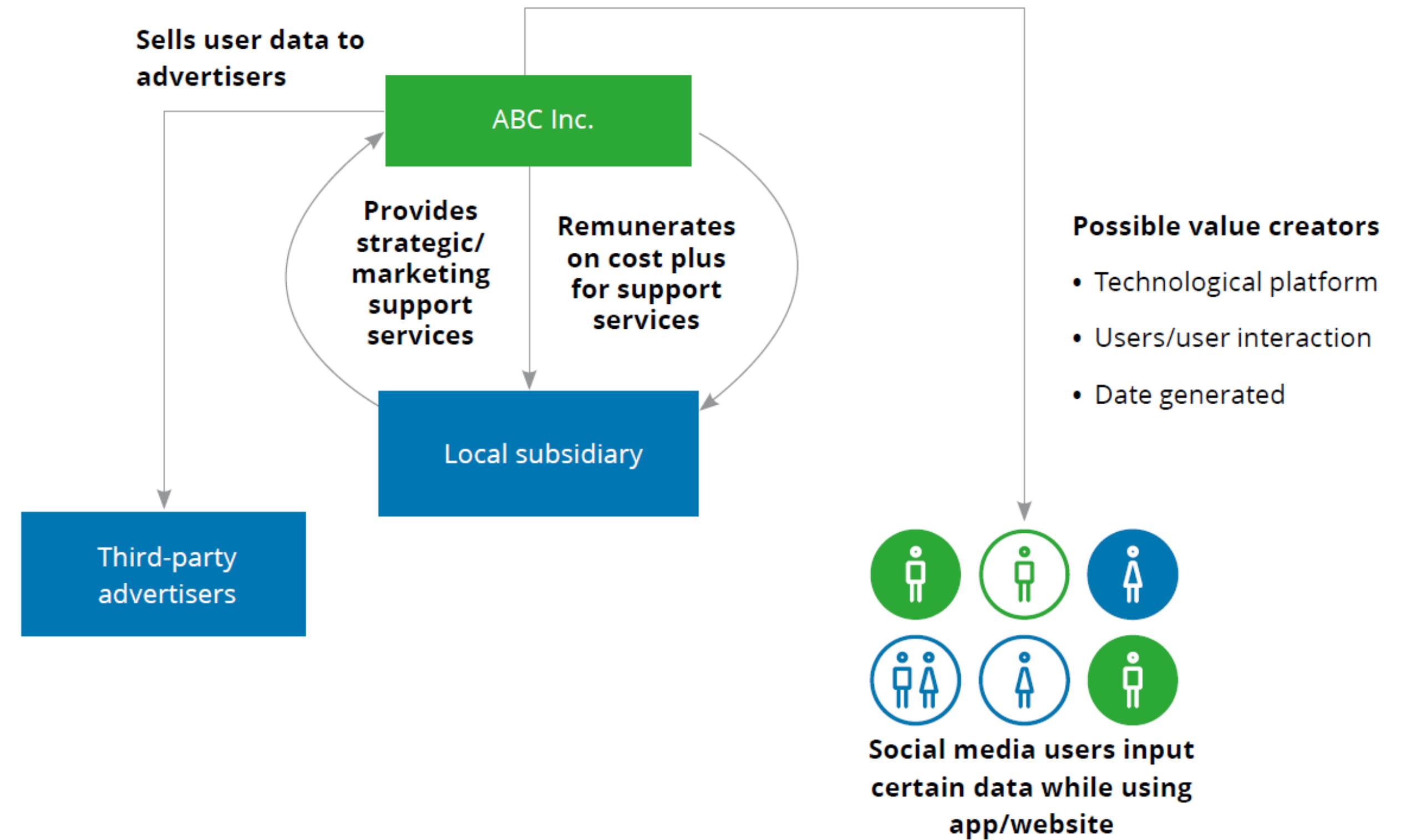
# Modelli di @ business -3



## E-commerce digital store: B2B



## Social networking entities



# ▶▶▶ Panorama regolamentare



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ITES Tech & Internet Funding Startups Tech Bytes Newsletters Blogs & Opinion Events & Projects

Business News > Tech > Tech Bytes > 2021 Year in Review: The chaos and confusion around India's ecommerce rules

## 2021 Year in Review: The chaos and confusion around India's ecommerce rules

ETtech Last Updated: Dec 31, 2021, 04:47 PM IST

Home / India / Amid criticism, Government relook at draft rules for e-commerce

Premium

## Amid criticism, Government relook at draft rules for e-commerce

ENTERPRISE

### Festive sales: Ecommerce platforms clock \$3.5 bn in first 4 days

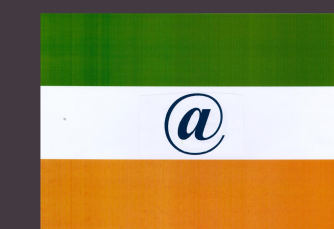
Redseer has projected a GMV of \$5.9 billion for this year's festive sale.

By **FORTUNEINDIA.COM**, Sep 27, 2022  
3 min read



E-commerce marketplaces usually hold up to three sales leading to the festival of Diwali.

Image: Fortune India



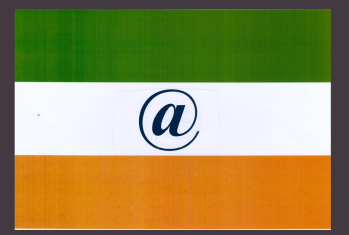
# Technology

empowers the less empowered.  
If there is a strong force that bring a  
change in the lives of those on the margins  
it is technology. It serves as a leveler and a springboard.

Shri Narendra Modi  
Hon'ble Prime Minister of India



# »»» Incentivi statali -2



## Unified Payments Interface (UPI) Product Overview

[Home](#) / [What We Do](#) / [UPI](#) / [Product Overview](#)

### UPI

[Product Overview](#)

[Product Booklet](#)

[BHIM UPI Brand Guidelines](#)

[Live Members](#)

[3rd Party Apps](#)

[Roles & Responsibilities](#)

[Dispute Redressal Mechanism](#)

[UPI & Services Steering Committee](#)

[Product Statistics](#)

[UPI Ecosystem Statistics](#)

[UPI uptime](#)

[Circulars](#)

[upichalega.com](#)

[Chargeback](#)

### Unified Payments Interface (UPI)

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.



With the above context in mind, NPCI conducted a pilot launch with 21 member banks. The pilot launch was on 11th April 2016 by Dr. Raghuram G Rajan, Governor, RBI at Mumbai. Banks have started to upload their UPI enabled Apps on Google Play store from 25th August, 2016 onwards.

### How is it unique?

Immediate money transfer through mobile device round the clock 24\*7 and 365 days.

Single mobile application for accessing different bank accounts.

Single Click 2 Factor Authentication – Aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.

Virtual address of the customer for Pull & Push provides for incremental security with the customer not required to enter the details such as Card no, Account number, IFSC etc.

QR Code

Best answer to Cash on Delivery hassle, running to an ATM or rendering exact amount.

Merchant Payment with Single Application or In-App Payments.

Utility Bill Payments, Over the Counter Payments, QR Code (Scan and Pay) based payments.

Donations, Collections, Disbursements Scalable.

Raising Complaint from Mobile App directly.

INTERNATIONAL MONETARY FUND  
FD FINANCE & DEVELOPMENT  
SEARCH

## STACKING UP FINANCIAL INCLUSION GAINS IN INDIA

BY YAN CARRIÈRE-SWALLOW, VIKRAM HAKSAR, AND MANASA PATNAM  
July 2021

PHOTO: SHOCK/ISTOCK

### A digital infrastructure known as the India Stack is revolutionizing access to finance

A decade ago, India's vibrant local markets were filled with people buying and selling goods with well-worn banknotes. Today, they are just as likely to use smartphones. Advances in digital finance mean that millions of people in the formal and vast informal economy can accept payments, send invoices, and transfer funds anywhere in the country with just a few screen taps. COVID-19 has accelerated the use of contactless digital payments for small transactions as people try to protect themselves from the virus. These advances build on the India Stack—a comprehensive digital identity, payment, and data-management system that we write about in a new paper (Carrière-Swallow, Haksar, and Patnam 2021).

The India Stack is widening access to financial services in an economy where retail transactions are heavily cash based. A digital ID card dramatically lowers the cost of confirming people's identities. Open-access software standards facilitate digital payments between banks, fintech firms, and digital wallets. And access to people's personal data is controlled through consent. The widespread use of digital payments, facilitated by the stack, is an important driver of economic development in India and has helped stabilize incomes in rural areas and boost sales for firms in the informal sector (Patnam and Rao 2020). Other emerging market and developing economies could learn from the experience.

### Layer 1: Digital Identification

The first step in the creation of the stack began in 2010 with the launch of a biometric digital ID system dubbed Aadhaar—Hindi for "foundation." The government initiated a campaign encouraging people to have their photograph, fingerprints, and other biometric details taken at enrollment centers across the country. Each person received a unique 12-digit identification number that could be used to access a range of services. Remarkably, 1.2 billion people—almost 90 percent of India's population—signed up for a digital ID in less than a decade, about half of them linking their new ID to their bank account (see chart 1). Legal limits on the mandatory use of digital ID helped protect people's right to privacy.

SEPTEMBER 20, 2022

## National Logistics Policy in India



By: **Strategic Investment Research Unit (SIRU)**

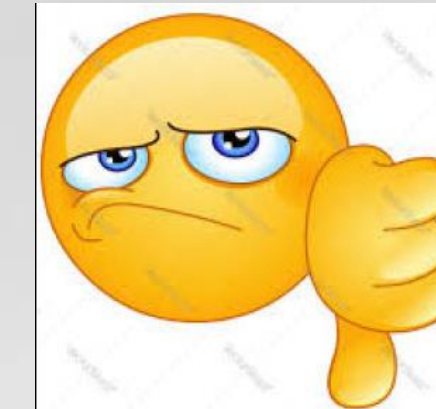
Share:



To boost the ease of doing business and enhance the liveability quotient, Prime Minister Narendra Modi launched the National Logistics Policy (NLP) on 17<sup>th</sup> September 2022 in Vigyan Bhawan, New Delhi. The policy aims to lower the cost of logistics from the existing 13-14% and lead it to par with other developed countries. This will increase the competitiveness of Indian products in both the Indian home market and the international market. Moreover, the reduced cost will also increase efficiency efforts cutting across all sectors of the economy, which encourages value addition and enterprise.



## SUGGERIMENTI



**Usa service providers locali**

**Analizza bene le opzioni**

**Usa un approccio mirato**

**Non disperderti**

**Crea processi di risposta/filtro**

**Prepara la logistica**

**Usa gli hub istituzionali**



**100% fai da te**

**Vai ad intuito**

**Spara a grappolo**

**Intrattieni tutti al 100%**

**Rispondi a tutto**

**Confida sul modello attuale**

**Diffida dei player istituzionali**



**Descrivi chiaramente per una chiara percezione della qualità. Usa audiovisual**

**Value selling e pricing – prepara il terreno con un survey sul campo per capire le Aspettative**

**Esprimiti in inglese con un jargon semplice e Inlinea con le abitudini. Non Dare per scontato la fluency in inglese.**

## **SUGGERIMENTI**



**Dare per scontato una maturità tecnica con quel tipo di prodotto**

**Narrativa «italiana» molto dettagliata. No audiovisual**

**Pricing e selling «su basi oggettive»**



# >>> Un approccio



## OBJECTIVE

A leading FMCG company wanted to expand their presence in the e-commerce space, and hence wanted to

- establish the business models of successful e-tailers
- and the role played by each player in the supply chain

## METHODOLOGY

- Close to 50 interviews with e-commerce consultants, employees of e-commerce players in the industry, and FMCG companies were conducted to understand the cost structures and business models prevalent in the industry
- Data points were validated by various stakeholders in the value chain
- These numbers were further triangulated with supply-side (FMCG firms) and buy-side (e-commerce) interviews

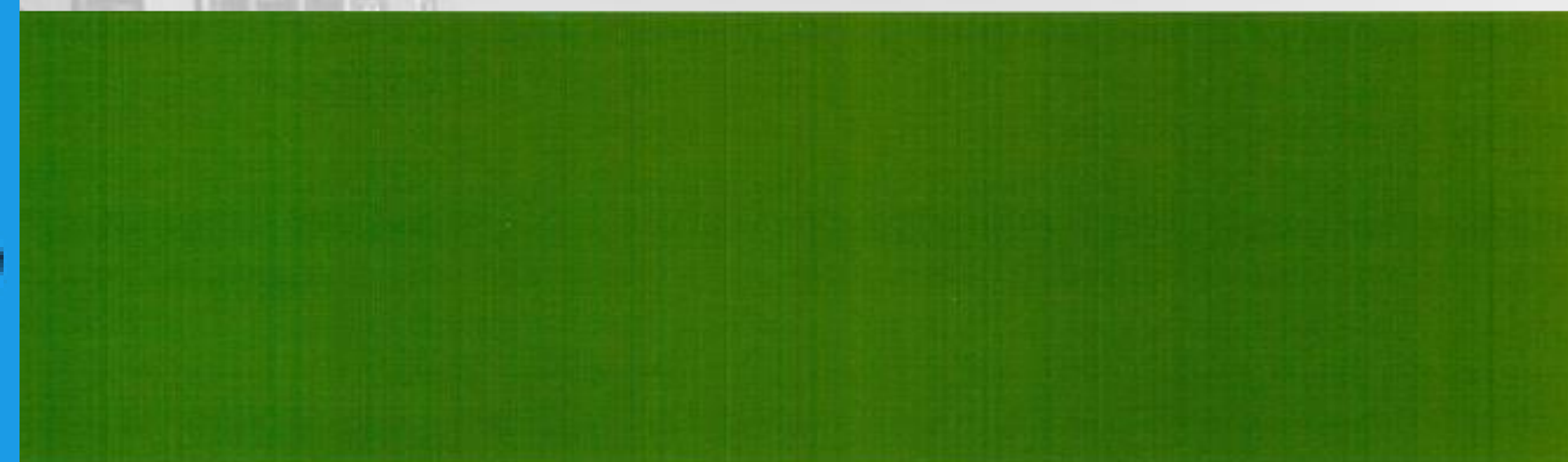
## OUTPUT

- Research provided detailed insights into
- The e-commerce models used by various companies
  - Cost structures and TOT between e-commerce and FMCG firms
  - Marketing spends (advertising & promotion)
  - Margin structures
  - Cash & Carry industry in India

**IL CONTESTO**

**DO'S & DONT'S**

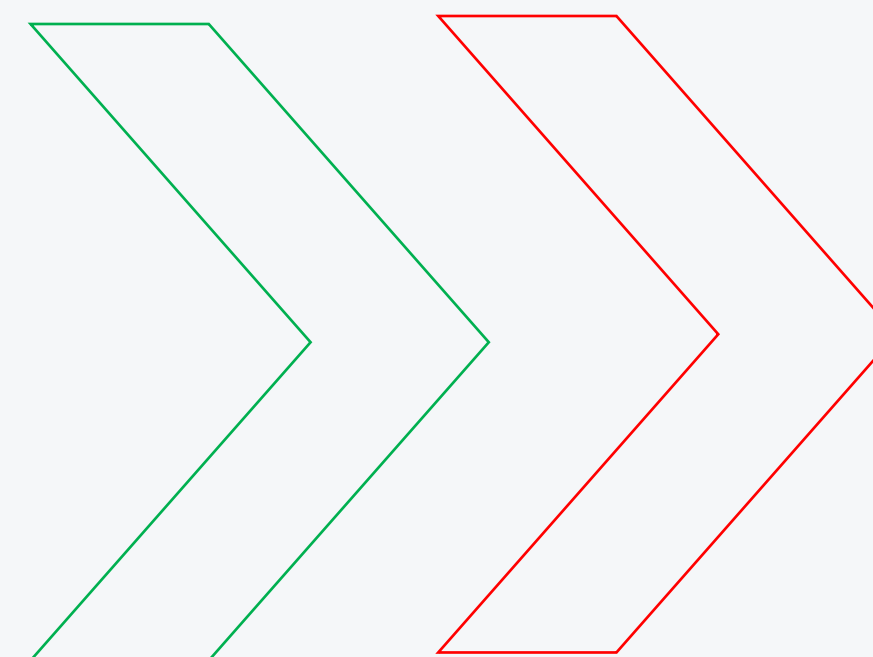
**UN APPROCCIO**



# Esportare >> in Digitale



Grazie



CONTATTI —

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