

The Modern Market Segmentation – India A | B | C

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Introduction

India, with its staggering population of over 1.4 billion, is a land of immense diversity and not just its cultures, languages, and traditions but also in its consumer behaviour and economic divisions. For decades, businesses targeting Indian markets have relied on traditional segmentation methods that categorize consumers broadly into upper, middle, and lower classes or divided the nation into urban and rural markets. However, these methods, while suitable at the time, have increasingly proven inadequate in capturing the complexity of modern India. As economic growth accelerates, technological penetration deepens, and aspirations evolve, it has become clear that India is not one homogenous market. Instead, it is a mixture of distinct consumer segments, each with its unique patterns of spending, access, awareness, and aspirations. Recognizing this, experts and businesses have shifted to a more nuanced framework called The Three Indias - India A (1), India B (2), and India C (3).

This framework doesn't just divide India into income-based categories but also considers factors like spending habits, technological awareness, and cultural aspirations. It even goes a step further by acknowledging subgroups like India Alpha and India Beta within India A, representing distinct levels of wealth and consumption preferences. With this model, businesses can craft strategies that are not only more precise but also more adopted to the diverse realities of Indian consumers.

The emergence of this sophisticated segmentation marks a turning point in how Indian businesses perceive, analyse, and target their customers. This approach provides businesses, whether multinational corporations or emerging startups, with a more in-depth understanding of what drives consumer decisions in India's vast and complex market. It emphasises the importance of tailoring not only product offerings, but also pricing models, marketing approaches, and distribution strategies to the "India" that a brand intends to serve. Furthermore, it emphasises the increasing importance of discretionary income, generational shifts in consumption habits, and the role of digital technology in reshaping traditional divides.

This article delves into India's modern segmentation as India A, India B, and India C, and discusses the implications for businesses. It starts by revisiting older segmentation methods and then delves into a detailed analysis of each "India," highlighting its unique characteristics and challenges, before explaining how this new model has changed the way businesses approach customers. This article demonstrates how the Three Indias framework enables businesses to drive relevance and growth by examining real-life examples from key sectors such as retail, technology, healthcare, financial services, and FMCG. Lastly, it discusses how this approach benefits companies and particularly startups by enabling them to target niche segments, refine strategies, and scale efficiently in one of the world's most diverse markets.

As India's economy grows, so does its complexity, and businesses that fail to understand and embrace this new segmentation risk losing out in the race to win over the hearts, minds, and wallets of Indian consumers. The Three Indias framework is not just a tool for better targeting; it is a lens through which to understand India itself - a land where ambition meets affordability, tradition meets technology, and diversity drives opportunity.

India A



India B



India C



What are the Three Indias?

The Three Indias approach segments Indian consumers into three broad tiers - India A (1), India B (2), and India C (3) - based on income, exposure, infrastructure, digital connectivity, awareness, purchasing power and aspirations. While the idea of dividing India into segments is not new, the Three Indias model is distinctive because it:

- Captures how cultural influences, peer groups, and local conditions shape consumer behaviour more than just annual salary.
- Embraces fluidity as for example a family might move from India 3 to India 2 if local industries thrive, or from India 2 to 1 if they adopt more premium consumption habits.
- Accounts for the phenomenon of intra-household variability, whereby a father might exhibit “rural/low-spend” patterns while a child invests in high-end gadgets.

In numeric form, it typically references:

- India 1 (A): ~12 crore people, ~10 lakh INR per capita income, around ~100k unit purchases in their life.
- India 2 (B): ~10 crore people, ~2.5 lakh INR per capita income, around ~10k unit purchases in their life
- India 3 (C): ~120 crore people, ~1.25 lakh INR per capita income, focusing on ~1k unit purchases in their life.

Within India A, there’s an additional split into Alpha (~2.5 crore, ~30 lakh per capita) for the ultra-affluent and Beta (~9.5 crore, ~2.5 lakh per capita) for the rest of the upper-middle class. Such granularity helps companies calibrate everything from product design to target market to distribution channels.

What Was the Old Market Segmentation Method?

Historically, Indian consumers were frequently classified into three broad income categories the upper class, middle class, and lower class - based solely on annual earnings or, in some cases, a simplistic urban-rural divide. This approach grouped millions of people into vague categories, assuming that everyone in the "upper class" had the same tastes and spending habits, or that all "middle class" citizens behaved consistently. In reality, someone earning in the middle of the "upper class" may have very different aspirations and lifestyle patterns than an ultra-rich industrialist family. Similarly, "middle class" in a tier-1 metro may be more digitally savvy and brand-focused than "middle class" in a smaller city, where infrastructure and access to global

media are limited. Moreover, this old method overlooked generational gaps within the same household, where a young adult might eagerly embrace premium gadgets while an older relative sticks to local brands and offline purchases. It also downplayed cultural distinctions - like the role of local festivals, community influences, or even microfinance in shaping buying decisions. As a result, businesses that rely on upper-middle-lower or strict urban-rural divides frequently find their campaigns misaligned with actual consumer behaviour. They overlooked the fact that a metro could house both multimillionaires and informal settlements in close proximity, or that someone in a "rural" region could still be digitally connected via inexpensive smartphones. Overall, this simplistic segmentation method failed to capture the complexities of India's deep-rooted cultural traditions, infrastructural disparities, and rapidly changing aspirational drives, prompting analysts to create a more refined, nuanced lens: the Three Indias.

In Depth Analysis of The Three Indias

Over time, businesses, economists, and the policymakers realized that traditional labels - "upper," "middle," or "lower" class - were insufficient for the multi-layered realities of Indian society. Not only did these labels fail to highlight cultural and infrastructural nuances, but they also marked over stark disparities within the same city - for instance, penthouse owners and slum dwellers both counted as urban. To address such gaps, the Three Indias model (also called India A, B, C or India 1, 2, 3) emerged as a more nuanced lens, considering each segment's per capita income, aspirational drives, access to technology, and infrastructure. This model still not very widespread only talked about briefly like for example by Mr. Kishore Biyani, the CEO of the Future Group and the part of multiple innovational ventures in an interview with Zerodha cofounder Nikhil Kamath talked about it and how it could change the way businesses view the market. The fundamental idea is that a metro-based engineer earning 10 lakh INR a year (India 1) behaves very differently from a Tier-2 teacher with 2.5 lakh INR (India 2), who in turn has different priorities compared to a rural farmer subsisting on 1.25 lakh INR (India 3). Instead of lumping them into "upper/middle/lower," this framework appreciates the finer gradients of disposable income, digital penetration, and cultural orientation.

India A / India 1

India 1 typically refers to around 12 crore Indians with an annual per capita income of ~10 lakh INR, enabling them to comfortably spend around 100k on discretionary purchases (e.g., a premium smartphone or advanced home appliance). India A hold the major share of the wealth of the country. Inequality in income has been on the rise since 2000s, top 1 per cent in India holds 40 per cent wealth according to a study by The Hindu. A report reveals India's top one per cent income share ranks among the highest in the world behind Peru, Yemen, and a couple of other small countries.

Unlike the simplistic “upper class” category, the Three Indias approach subdivides this group into India Alpha (around 2.5 crore individuals with 30 lakh INR per capita) and India Beta (about 9.5 crore with 2.5 lakh INR per capita).

- India Alpha: The ultra-affluent - industrialists, high-profile entrepreneurs, film stars—who show minimal price sensitivity and seek exclusivity (e.g., luxury cars, international schooling for children, high-end concierge services).
- India Beta: Well-paid professionals (IT managers, doctors, lawyers) who enjoy premium goods but still compare deals, possibly using EMIs for big buys.

In old segmentation, all these earners might have been crammed into “upper class.” But the new model recognizes that a super-rich Alpha family and an IT-salaried Beta household hold different motivations and brand expectations, even though both are urban and well-off. The distinction helps businesses fine-tune pricing, marketing, and distribution to cater to status-driven Alpha consumers vs. aspirational, cost-aware Beta ones.

India B / India 2

India 2 covers roughly 10 crore Indians who earn ~2.5 lakh INR per capita. These are typically residents of Tier-2 and Tier-3 cities - like Lucknow, Indore, Coimbatore, or Guwahati - who have partial yet improving infrastructure. The old method would have pegged them broadly as “middle class urbanites,” but the Three Indias approach reveals deeper traits:

- They can spend around 10k on discretionary items (like mid-range smartphones, small home appliances), often relying on local retailers or partial e-commerce (with COD).
- They’re value conscious, seeking deals, festival discounts, and sometimes EMI for moderate purchases.
- They exhibit a hybrid lifestyle, for example while adopting digital habits (online shopping, social media) and brand awareness, they remain closely tied to local traditions, festivals, and family networks.

This perspective diverges from older segmentation by acknowledging that not all urban consumers have the same disposable income or brand exposure as those in top metros (India 1). With India B, businesses tap a vast aspirational market that strives to upgrade lifestyles within moderate budgets - something overlooked when marketers previously lumped “middle class” into a single, homogenous block.

India C / India 3

The largest of the segments, India 3 (around 120 crore people at 1.25 lakh INR per capita income), focuses on essentials (food staples, basic healthcare, minimal education resources), buying in ~1k increments or even smaller sachets for daily/weekly budgeting. Old segmentation might have labelled them simply as “lower class” or “rural poor,” missing critical nuances:

- Some areas have seasonal incomes tied to agriculture or small trades. A bumper crop can temporarily boost spending, while a drought can lower it drastically.
- Leapfrogging Potential: With affordable smartphones (like JioPhone) and cheap data, entire villages can skip older tech phases, swiftly adopting mobile banking or e-commerce if assist by local NGOs or co-ops.
- Community Trust: Word-of-mouth from neighbours or village elders counts heavily; marketing often involves on-the-ground demonstrations rather than mass media ads.

By recognizing this segment’s varied aspirations and local dynamics, companies can cultivate long-term trust (through microfinance, sachet distribution, assisted e-commerce, etc.), which wasn’t part of old segmentation that simply saw them as an unreachable “low-income” block.

How It Differs Fundamentally from the Old Way

The Three Indias framework differs significantly from older segmentation models in four main ways. First, it introduces refined income bands, focusing on real spending thresholds - like 1k, 10k, or 100k purchases—and acknowledges further subdivisions within India 1 (Alpha vs. Beta) rather than lumping everyone into a single “upper” or “middle” label. Secondly, it accounts for cultural and infrastructural contexts, rather than assuming that urban always means well-off across the board. A Tier-2 city might have partial infrastructure and moderate exposure to global media, while a rural district could suddenly gain 4G coverage and leapfrog into digital adoption - points the old system failed to capture. Third, it factors in aspirational and generational layers: family members in the same household can hold different brand loyalties or digital habits, whereas older approaches tended to view a household as a monolith. Finally, the new model recognizes long-term mobility, acknowledging that families can transition from India 3 to 2 or from 2 to 1 Beta as incomes rise and infrastructure improves. This dynamic and granular perspective replaces the static “upper/middle/lower” or “urban/rural” splits, revealing India’s market as a multifaceted mosaic of overlapping behaviours, resources, and aspirations.

How Has It Changed the Way Businesses Target or Analyse the Customers?

Moving Beyond One-Size-Fits-All

The Three Indias framework fundamentally reshapes how companies approach the Indian consumer base by rejecting a single, monolithic view. Under old segmentation models, businesses often lumped “urban India” into one category and “rural India” into another, or simply classified consumers into crude upper-middle-lower income strata. In practice, this resulted in broad, unfocused campaigns that failed to connect with specific groups of consumers, particularly those in mid-sized cities that fell somewhere between big metro and village classifications. The Three Indias approach allows brands to identify specific subsegments - for example, luxury-oriented India 1 Alpha vs. more cost-conscious India 2 families - and develop targeted strategies. Instead of blanketing the country with uniform advertisements or a standardised product line, they create multi-tier offerings (premium, mid-range, and basic) and localise their marketing messages and distribution channels. This increased precision ensures that brand communication reflects each segment's cultural values, purchasing power, and infrastructure access, resulting in higher ROI and consumer relevance.

Data-Driven Insights & Micro-Segmentation

Another key shift lies in data analysis. The availability of cheap data and widespread smartphone adoption—particularly in India 1 (A) and increasingly in India 2 (B) - enables companies to gather granular consumer insights. Businesses can monitor, for example, how a Tier-2 city user (India 2) reacts to influencer marketing in local languages, or whether certain product categories see an increase during specific regional festivals. Such micro-level data enables brands to fine-tune not only product features (size, packaging, price point) but also mode of delivery. Furthermore, real-time consumer analytics reveal patterns such as: Which discounts drive footfall for middle-class families in Tier 2 towns? Where do sachet products continue to be indispensable, despite rising disposable income? Answering these questions correctly was nearly impossible using older, broad-brush methods.

Extensive Local Distribution and Marketing

Businesses now understand that distribution channels must reflect local realities. India 3 (C) consumers may require travelling sales vans or collaboration with local NGOs for last-mile connectivity, whereas India 1 (A) Beta can be reached through high-end malls or advanced e-commerce platforms. Marketers are also shifting from broad urban or rural mass campaigns to hyper-local approaches - customizing languages, referencing local festivals, and even tailoring payment methods (EMI, microfinance, COD). This level of regional specificity and tiered distribution stems directly from understanding how each "India" requires distinct pathways to product awareness and trust-building.

Startups' Perspective—Precision and Focus

The Three Indias model, in particular, provides startups with a roadmap for systematically entering and scaling India's complex market. Rather than wasting valuable resources on a broad, one-size-fits-all strategy, early-stage companies can focus on a specific segment that is relevant to their product or service. A healthtech startup aiming for premium remote consultations may focus on India 1 (particularly Beta professionals in metros) who have the means to pay for telemedicine subscriptions. In contrast, a fintech startup tackling microloans could start with India 3 in a specific district, collaborating with local cooperatives or SHGs (Self-Help Groups) to establish credibility. By focussing on the cultural and economic realities of that segment, the startup can rapidly iterate and refine, achieving a strong product-market fit before expanding to other "Indias." This segmentation insight prevents startups from spreading themselves too thin or misinterpreting a market's true willingness to pay. Once the venture has established trust and demonstrated success in one segment, it can gradually adapt its offerings to adjacent tiers, such as launching a mid-range line for India 2 or a premium variant for alpha consumers in India 1. In a country as large and diverse as India, a tiered, incremental approach frequently outperforms scattershot strategies of the past.

To summarise, the Three Indias framework has transformed India's consumer landscape from a single, unstructured mass to a multifaceted, dynamic ecosystem. Businesses of all sizes, from multinational corporations to start-ups, now have a better understanding of where their products and services fit, who to target first, how to communicate in each segment's language, and which distribution methods to prioritise. This refined targeting and analysis eliminates guesswork, increases impact, and paves the way for meaningful, scalable success in India's vastly different regions and economic strata.

How It Benefits the Companies

Efficient Resource Allocation

Rather than blasting the same product or message across all Indias, companies tailor each approach, preventing wasted marketing budgets and overstock in regions that can't absorb certain price points.

For instance, a smartphone maker like Samsung creates flagship S/Note series for India 1, mid-range A-series for India 2, and entry-level M-series for cost-sensitive segments. Each line has distinct distribution channels, marketing angles, and local partnerships.

Deeper Customer Insights

Because each India's consumer base is shaped by local infrastructure, culture, and aspiration levels, adopting the Three Indias lens uncovers more accurate customer personas. For example:

- India 1 Beta Persona: A 30-year-old professional in a metro, invests in brand prestige but hunts for EMI deals.
- India 2 Persona: A 25-year-old newly employed in a Tier-2 city, partial brand awareness, reliant on local retailer or partial e-commerce, heavily swayed by friend and family advice.
- India 3 Persona: A rural mother with minimal income, trust-based buying from a local shop, open to microfinance if guided by a credible NGO.

Such depth fosters relevant marketing that speaks to each persona's real-life experiences rather than broad brushstrokes.

Long-Term Scalability & Brand Evolution

As incomes rise or infrastructure improves, segments can continue changing and shifting. A rural pocket (India 3) might gain better roads and 4G towers, moving parts of its population closer to "emerging India 2" consumption. Brands that've already established trust in sachet or microfinance distribution can now upsell mid-tier products or glean loyalty from families stepping into more disposable income. Similarly, India 2 families that secure high-paying jobs might upgrade to India 1 Beta lifestyles. Companies with a presence in both segments can retain these customers throughout their upward journey, maximizing lifetime value.

The Three Indias in the Major Sectors

Below are five pivotal sectors - FMCG, telecom, e-commerce/retail, automotive, and finance - each illustrating how India A/B/C segmentation is applied. This section is expanded with more company examples and details.

FMCG (Fast-Moving Consumer Goods)

India 1 (A)

- Premium Lines: Organic cereals, premium skincare, imported chocolates, specialized coffee (e.g., Nespresso pods, gourmet blends).
- Brands & Companies:

- Hindustan Unilever: Dove, TRESemmé, Magnum ice cream.
- Nestlé: Premium Nescafé variants, KitKat “Dessert Delights.”
- ITC: Fabelle chocolates, Sunfeast gourmet cookies.
- Marketing:
 - Celebrity endorsements (national film stars, top cricket icons),
 - Glitzy ad campaigns on English TV channels and high-end digital platforms (e.g., specialized influencer marketing on Instagram).

India 2 (B)

- Mid-Range: Standard biscuits, cooking oils, personal care lines (Sunsilk, Clinic Plus, mid-priced detergents).
- Companies:
 - Parle: Parle-G (still used by many in Tier-2), Marie biscuits, Hide & Seek for mid-tier customers.
 - Britannia: Good Day, Milk Bikis.
 - Marico: Hair oil lines (Parachute, Saffola).
- Marketing:
 - Regional TV channels and local festivals (e.g., sponsoring local fairs, holiday discount packs),
 - Emphasis on value for money combos.

India 3 (C)

- Sachet Culture: Single-use shampoo, small soap bars, 100g or 50g packs of everything.
- Examples:
 - CavinKare (Chik shampoo sachets),
 - Godrej (Cinthol soap in minimal packaging),
 - Tata Tea smaller packs for daily or weekly buying.
- Marketing & Distribution:

- Ties with kirana stores, traveling sales vans, weekly village markets, direct NGO or co-op tie-ins.
- On-ground demonstrations and local influencer endorsements (shopkeepers, community leaders) crucial to building trust.

Telecom and Smartphones

India 1 (A)

- High-End Devices: Apple iPhones, Samsung Galaxy S/Note, OnePlus flagship lines, latest 5G data plans.
- Brands/Companies:
 - Apple with official premium resellers in metros,
 - Samsung with experience stores,
 - Airtel or Jio offering postpaid plans with large data caps, lounge services.
- Marketing:
 - Launch events in big malls, celebrity brand ambassadors, digital influencer unboxing for flagship phones.
 - Focus on innovation and premium support.

India 2 (B)

- Mid-Tier Smartphones: Xiaomi Redmi, Realme, Vivo, Samsung A-series. Price range ~10k–20k.
- Telecom Plans: Prepaid with moderate data, possibly monthly recharges.
- Key Companies:
 - Xiaomi focusing on offline expansions in Tier-2 (Mi Home stores),
 - Oppo or Vivo strong in mid-tier offline retail,
 - Reliance Jio or Airtel offering mid-level data packs.
- Marketing:
 - Local influencer campaigns, city-level brand ambassadors,

- Flash sales on Flipkart but ensuring presence in local shops for offline pick-up.

India 3 (C)

- Basic/Refurbished Phones: 1–5k range, often shared among family members.
- Cheap Data: Minimal monthly recharge or pay-per-use.
- Examples:
 - JioPhone (KaiOS-based) designed for basic internet at low cost,
 - Government or NGO-led digital literacy programs in villages.
- Distribution:
 - Partnerships with local phone shops, monthly village markets, traveling vendors who do assisted e-commerce.

E-Commerce and Retail Distribution

India 1 (A)

- Advanced E-Commerce: Comfortably uses Amazon Prime, Flipkart Plus, niche D2C brand websites, quick deliveries, credit cards, e-wallets.
- Brand Examples:
 - Amazon with same-day delivery in metros,
 - Myntra featuring premium brands,
 - Nykaa for high-end cosmetics.
- Marketing:
 - Targeted digital ads on social media, influencer marketing with film stars or high-profile vloggers,
 - Loyalty programs, subscription boxes.

India 2 (B)

- Hybrid (Offline + Online):
 - COD remains essential for trust, local language interfaces matter.
 - Festival sales (Big Billion Days, Diwali Dhamaka) are major purchase drivers.

- Companies:
 - Flipkart with localized marketing (regional language push),
 - Meesho enabling social commerce, aggregator of local vendors.
- Retail:
 - Mid-size malls, city-based brand stores, local supermarkets for daily essentials but partial online for deals.

India 3 (C)

- Assisted E-Commerce: Agents or digital kiosks help place orders for low-literate users.
- Distribution:
 - Last-mile connectivity often patchy, so tie-ups with local cooperatives or corner shops that serve as pick-up points.
- Examples:
 - Amazon Easy or Udaan (B2B platform for small retailers),
 - NGO-run training for rural women entrepreneurs who resell goods in remote villages.

Automotive

India 1 (A)

- Luxury & Premium: BMW, Audi, Mercedes, Tesla (in select metros), large SUVs (Toyota Fortuner for Beta).
- Showrooms: Upscale, lounge-like experiences, test drives in fancy neighbourhoods, VIP after-sales.
- Ad Campaigns: High-production TV spots, digital influencer tie-ups, sports sponsorship.

India 2 (B):

- Mid-Range Hatchbacks/Sedans: Maruti Swift, Hyundai i20, Tata Nexon, etc.
- EMI & Local Dealer Influence: Families compare fuel efficiency, after-sales service, brand reliability.
- Examples:

- Maruti Suzuki bridging standard and Nexa lines to cater to Beta or advanced B consumers,

India 3 (C)

- Two-Wheelers: Hero Splendor, Bajaj Pulsar, or used vehicles.
- Shared Autos/Tractors: In purely rural zones, financed via microfinance or local lenders.
- Distribution:
 - Local dealerships, sometimes basic service centres,
 - Brand loyalty often passes by word-of-mouth (neighbours or local leaders endorsing a brand).

Financial Services & Banking

India 1 (A)

- High-End Banking & Wealth: Private banking (HNI desks), advanced digital tools, overseas investment options.
- Examples:
 - HDFC Imperia or Infinia credit cards,
 - ICICI Wealth management.
- Marketing: Personal relationship managers, exclusive events, brand prestige highlighting elite status.

India 2 (B)

- Standard Services: Savings, moderate-limit credit cards, personal loans for cars/appliances, partial stock or mutual fund explorations.
- Companies:
 - Axis Bank, ICICI with localized branch expansions,
 - Paytm or PhonePe digital wallets for Tier-2 traction.
- Strategies: Campaigns featuring local culture, promotions at city-level festivities, easier instalment options.

India 3 (C)

- Microfinance & SHGs: Small loans (5k–50k range) for local businesses or daily needs.
- Government Schemes: Jan Dhan Yojana for zero-balance accounts, direct benefit transfers.
- Examples:
 - Bandhan Bank with rural microfinance roots,
 - Local cooperative banks for farmland loans.
- Emphasis: Building trust through community networks, ensuring literacy or assisted transactions.

Conclusion

In essence, the Three Indias segmentation—dividing India into India 1 (A), India 2 (B), and India 3 (C), with Alpha and Beta sublayers in India 1 - represents a quantum leap from traditional models that merely classified consumers as “upper,” “middle,” or “lower” class. Recognising that India 1 alone can house both ultra-rich Alpha families with virtually no price limits and aspirational but budget-conscious Beta professionals, this framework enables businesses to create highly specific product lines, marketing campaigns, and distribution strategies. Meanwhile, India 2 (the aspirational middle) demonstrates how even smaller cities can support modern retail experiences and rising tech adoption, resulting in a consumer base that values brand value and practicality equally. India 3, the largest segment, demonstrates how price sensitivity, limited infrastructure, and reliance on community trust drive consumption - while also revealing the potential for digital leapfrogging when cheap data and microfinance allow for rapid change. Importantly, intra-household diversity ensures that no single family belongs entirely to one segment; generational differences and personal aspirations can produce Alpha-like spending in one member, Beta or India 2 behaviour in another, and deeply conservative India 3 tendencies in a third. Overall, this multi-tiered perspective not only improves how companies identify, target, and retain customers across the subcontinent, but it also helps startups find a precise entry point and scalable growth strategy. By moving beyond old, oversimplified assumptions, the Three Indias model captures India's true breadth - from luxury-laden metros to aspirational Tier-2 hubs and sachet-driven rural markets—and provides a practical, forward-thinking blueprint for any organisation looking to thrive in the world's most diverse consumer arena.

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