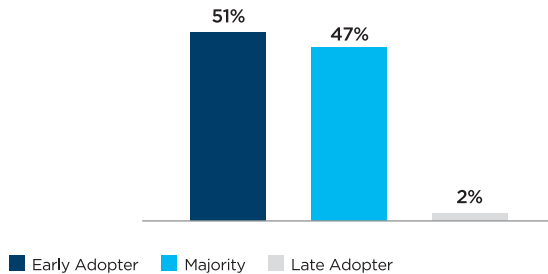


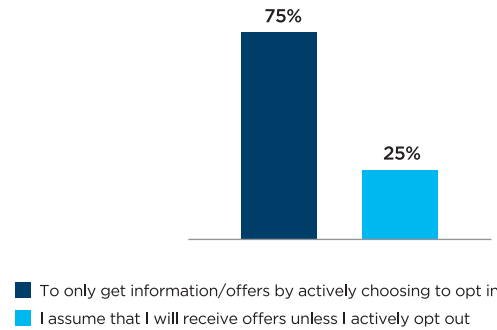
Half of Indian online users are Early Adopters, i.e. the first person (versus waiting, or being last person) in their social group to buy new technology or try something new

HALF ARE EARLY ADOPTERS



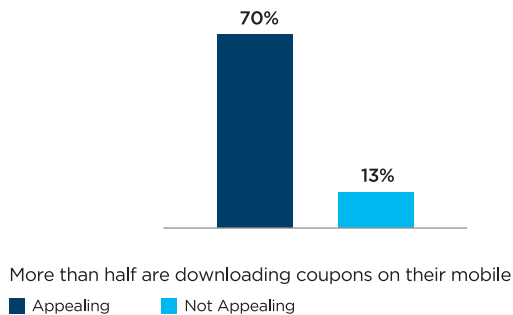
Majority recognise the value their data, and three quarters would prefer to only get offers and information by actively opting in

MOST WANT OPT-IN



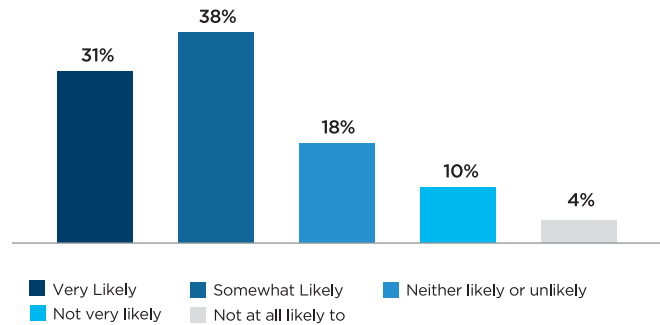
Majority show interest in participating in broad based coalition loyalty programs. The appeal is highest for early adopters (73%) and lowest for late adopters (58%)

COALITION APPEALING



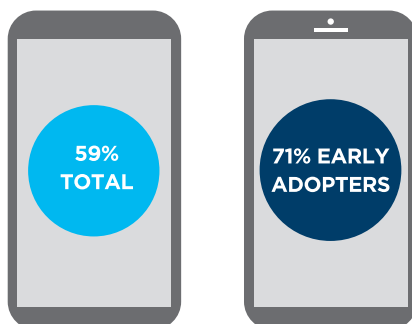
A majority will engage in loyalty programs if rewarded for Interactions (separate from transactions). Early adopters are again more likely to engage

REWARDS FOR INTERACTIONS



More than half are downloading coupons on their mobile devices, indicative of their early adopter mindset

COUPONS ON MOBILE AND TABLETS



Online Indians show three times as much interest in using digital wallets than others internationally. A third of them indicate 'very likely' to use

INTEREST IN DIGITAL WALLET

