

May 10, 2026

Volume 14



**PRAGYA CONSULTING**

SUSTAINABLE SOCIAL SENSIBLE

India's First Magazine dedicated to MSMEs

# BizIgnite

POWERING INDIA'S MSME REVOLUTION

IN COLLABORATION WITH:



MSME DIGITAL  
MASTERY

CYBERSECURITY &  
AI

UNDERSTANDING  
CUSTOMER  
PSYCHOLOGY

## About Us

Pragya Consulting is a registered MSME dedicated to empowering micro, small, and medium enterprises (MSMEs) with **strategic marketing and branding solutions**. Our mission is to provide sustainable, cost-effective, and tailored solutions that enhance the visibility, credibility, and growth of MSMEs in competitive markets.

### Our Vision

We envision a future where MSMEs seamlessly **transition from informal operations to structured, scalable enterprises**, unlocking their full growth potential and evolving into future multinational corporations (MNCs).

With a strong foundation in economics and marketing, Pragya Consulting blends data-driven insights with innovative marketing strategies to help businesses create a strong market presence.

We specialize in:

- ✔ **Knowledge Management** – Enabling businesses with critical market insights and industry intelligence.
- ✔ **Custom Reports** – We go beyond standard insights by offering customized reports tailored to the specific needs of various stakeholders including industry and Government.
- ✔ **Brand Strategy & Positioning** – Crafting compelling brand narratives that enhance visibility and trust.
- ✔ **Digital & Performance Marketing** – Leveraging online platforms for lead generation, engagement, and conversions.
- ✔ **Thought Leadership & Content Marketing** – Showcasing MSMEs as credible industry leaders through strategic content.
- ✔ **BizIgnite – First indian magazine** dedicated to MSMEs for providing information on policy and regulatory framework in addition to various schemes being offered by Government for empowering MSMEs.

At Pragya Consulting, we don't just offer services; we build partnerships for success.

**Our mission is to transform MSMEs from informal enterprises to structured, competitive businesses ready to scale and compete in global markets.**

## Editorial

May 2026 Issue



The May 2026 edition of BizIgnite arrives at a defining moment for India's MSME ecosystem—where digital transformation is no longer a future aspiration, but an immediate business imperative. Across sectors, MSMEs are navigating a rapidly evolving landscape shaped by **AI, digital marketing, cybersecurity, intelligent commerce, and changing customer behavior**. This issue explores how Indian enterprises are not merely adapting to disruption, but actively using technology to unlock productivity, visibility, resilience, and growth.

From ni-msme's vision for "**MSME Digital Mastery**" to the growing importance of AI-powered marketing and cybersecurity, this edition highlights one central reality: **competitiveness in the modern economy will increasingly depend on how effectively businesses combine technology with strategy and human understanding**. We also examine the psychology behind digital buying behavior, the transformative rise of women entrepreneurs on GeM, and the emergence of AI as a practical business tool—not just for large corporations, but for everyday MSMEs across India.

At BizIgnite, our objective goes beyond reporting trends. We aim to decode change, simplify emerging technologies, and provide actionable insights that help MSMEs build sustainable, future-ready enterprises.

**Welcome to BizIgnite—Your Partner in Growth.**  
**Meera Bhalla, Editor-in-Chief, BizIgnite**

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# MSME SAMACHAR

## Your Gateway to MSME Insights & Innovation

### National-level updates

**Cabinet Clears Rs 18,100-Crore ECLGS 5.0 for MSMEs, Airlines**  
May 08, 2026

The Union Cabinet has approved Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 with an outlay of Rs 18,100 crore to support MSMEs, non-MSMEs and passenger airlines hit by the West Asia crisis. The scheme is expected to unlock Rs 2.55 lakh crore in additional credit, including Rs 5,000 crore for airlines.

Under the scheme, MSMEs will get 100% guarantee coverage and non-MSMEs as well as airlines will get 90% coverage through NCGTC-backed loans. Eligible borrowers include standard accounts with existing working capital limits as of March 31, 2026, while airlines can access support up to Rs 1,500 crore per borrower.

The credit support aims to ease short-term liquidity stress, protect jobs and keep supply chains running smoothly amid the ongoing conflict-linked disruption. The scheme follows the earlier ECLGS framework launched during the pandemic and extends similar relief in a fresh economic shock.

**Cabinet Approves Rs 5,659 Crore Mission for Cotton Productivity**  
May 08, 2026

The Union Cabinet has approved Rs 5,659.22 crore for Mission for Cotton Productivity (2026-27 to 2030-31) to tackle bottlenecks in India's cotton sector and boost self-reliance.

Aligned with the 5F vision (Farm to Fibre to Factory to Fashion to Foreign), the mission targets raising lint productivity from 440 kg/ha to 755 kg/ha by 2031, aiming for 498 lakh bales (170 kg each) annually. It will benefit around 32 lakh farmers across 140 districts in 14 states.

Key initiatives include developing high-yielding, climate-resilient seeds, upscaling technologies like High Density Planting System and Extra Long Staple cotton, modernizing ginning factories, and strengthening testing infrastructure. It promotes Kasturi Cotton Bharat for traceability and branding, plus cotton waste recycling and natural fibres like bamboo.

Led by Ministries of Agriculture and Textiles with ICAR support, the mission will cover 2,000 ginning factories, enhancing MSME competitiveness in global textile markets.

**India Leads BRICS MSME Cooperation in 2026 Chairship**  
May 8, 2026

As BRICS 2026 Chair, India is advancing MSME collaboration under the Partnership on the New

Industrial Revolution (PartNIR).

The Ministry of MSME hosted the first SME Working Group Meeting via webinar on April 24, 2026, focusing on "Access to Finance for MSMEs." Discussions covered bridging credit gaps through financial inclusion, literacy, credit readiness, and fintech ecosystems for SME credit and global trade payments.

BRICS nations exchanged best practices on MSME financing challenges, emphasizing MSMEs' role in growth, jobs, innovation, and inclusion. Key calls included multi-pronged strategies for credit access, institutional strengthening, innovative financing, and resilient MSME sectors.

India plans two more Working Group meetings and the inaugural BRICS MSME Forum during its chairship.

**PMEGP Surpasses Targets, Creates 36.33 Lakh Jobs for MSMEs**

May 08, 2026

The Ministry of MSME's Prime Minister's Employment Generation Programme (PMEGP), implemented by KVIC, has fully utilised its Rs 13,554 crore budget during FY22-26, setting up 4,03,706 micro-enterprises against a 4,02,000 target.

The scheme generated sustain-

able jobs for 36.33 lakh people, focusing on first-generation entrepreneurs in non-farm manufacturing and services, especially in rural areas.

Women-led units form 40% of beneficiaries, receiving 45% of margin money subsidy, while 54% go to SC/ST/OBC categories and 80% of enterprises are rural-based.

PMEGP drives inclusive growth, rural industrialisation and Atmanirbhar Bharat by providing bank loan subsidies for micro-enterprises.

### **Raksha Rajya Mantri Lauds Defence MSMEs at North Tech Symposium**

May 08, 2026

Raksha Rajya Mantri Shri Sanjay Seth addressed the North Tech Symposium 2026 in Prayagraj, stating India's military might is forged in defence industry factories, crediting Operation Sindoor's success to indigenous weapons and forces' determination.

He called MSMEs the backbone of the economy and start-ups the brand ambassadors driving Viksit Bharat by 2047, urging innovation amid global uncertainties and highlighting the UP Defence Industrial Corridor.

The three-day event, inaugurated by Raksha Mantri Shri Rajnath Singh on May 4, features 284 stalls by private manufacturers showcasing UAVs, drones, counter-UAVs, ATVs and

surveillance gear under the theme 'Raksha Triveni Sangam'.

Lt Gen Anindya Sengupta, GOC-in-C Central Command, called for industry collaboration to meet emerging domain needs for a future-ready Army.

Record defence production and exports reflect New India's self-reliance resolve.

### **Operation Sindoor Highlights MSME Strength in Defence Manufacturing**

May 08, 2026

India's indigenous defence systems shone during Operation Sindoor, striking 11 Pakistani airfields and destroying 13 aircraft while targeting terror hubs with precision weapons.

At FTCCI's MSME SPARK 3.0 event marking the operation's anniversary, DRDO DG Chandrika Kaushik credited systems like Akash, MR-SAM, BrahMos, Netra AEW&C, and anti-drone tech, praising MSMEs for their agility and rapid scaling in defence production.

Over 2,000 industries partner with DRDO on missiles, radars, and avionics; 130+ are production-ready, cutting induction timelines via 2,000+ tech transfers, 90% to private firms.

Kaushik urged MSMEs to seize aerospace opportunities through collaboration, quality, and early defence ties, amid Telangana's push as India's aerospace hub.

### **Walmart Surpasses 115,000 MSMEs in India Export Drive**

May 08, 2026

Walmart has sourced over \$40 billion in goods from India while training more than 115,000 MSMEs through its Vriddhi Supplier Development Programme since 2019, equipping them with digital skills and export readiness.

At the Walmart Growth Summit India 2026 in New Delhi, CEO John Furner announced plans to support 170,000 MSMEs by 2028, focusing on compliance, quality standards and scaling manufacturing for global markets amid China+1 strategies.

The summit, attended by over 5,000 businesses including Flipkart partners, highlighted Walmart Marketplace for cross-border sales and collaborations with DPIIT, DGFT and FIEO for regional outreach in Jaipur and Coimbatore.

Vriddhi graduates report 55% YoY growth, boosting India's MSME export share to 48.55% of merchandise exports and positioning the country as a key global manufacturing hub.

### **State-level updates**

#### **Telangana Targets Aerospace & Defence Capital Status by 2030**

May 09, 2026

Telangana is positioning itself as India's aerospace and defence manufacturing leader, with Irrigation Minister N Uttam Kumar

Reddy predicting it will become the undisputed capital by 2030.

Speaking at FTCCI's "MSME Spark 3.0" seminar, Reddy highlighted aerospace and defence as priority sectors under state industrial policy, backed by Hyderabad's cost-effective ecosystem of defence labs, research institutions, advanced manufacturing, and 1,500 MSMEs in the supply chain.

National Security Advisory Board member G Satheesh Reddy noted India's defence growth, including ₹3.5 lakh crore acquisitions, coinciding with Operation Sindoor's first anniversary.

DRDO's Chandrika Kaushik said over 2,000 industries partner on missiles, radars, and advanced systems, boosting MSME opportunities.

### Finance and deals

**TPCODL Awards ₹3.79 Crore Rate Contract to Alfa Transformers**  
May 03, 2026

TP Central Odisha Distribution Limited (TPCODL) has awarded Alfa Transformers Ltd a rate contract worth ₹3,78,64,017.67 (about ₹3.79 crore) for supplying distribution transformers of 63 KVA to 1 MVA capacities.

The two-year agreement, dated April 28, 2026, requires execution by April 25, 2028, with release orders issued periodically; it includes an 18% GST component and a 5% performance bank guarantee.

This domestic order strengthens Alfa Transformers' ties with Tata Power-led discoms in Odisha, following prior contracts like ₹5.41 crore from TPNODL, TPCODL, and TPSODL in early 2025.

The deal supports MSME growth in Odisha's power sector, enhancing grid reliability amid rising electrification demands.

**Zebra Expands Partner Strategy for Indian MSMEs**  
May 08, 2026

Zebra Technologies has expanded its India channel strategy to target MSMEs in manufacturing and retail, announced at the India Partner Summit in Goa marking 10 years of the global PartnerConnect programme.

The initiative leverages Zebra's Mid-Market programme within PartnerConnect, enabling over 10,000 partners to deliver scalable digital solutions like asset tracking, workflow automation and real-time visibility to India's 70 million MSMEs, which contribute 31% to GDP and 49% of exports.

Country Lead Subramaniam Thirupathi emphasized helping MSMEs shift from manual operations to AI-enabled workflows, reducing bottlenecks and supporting growth into larger markets.

The partner-led approach provides resources for faster deployments, fostering a future-ready ecosystem for frontline digitisation and intelligent automation.

**Banking Panel Pushes TReDS Securitisation for MSME Liquidity**

May 08, 2026

A high-level banking committee is crafting a framework for securitising MSME receivables via Trade Receivables Discounting System (TReDS) to enhance cash flow for small businesses.

TReDS enables MSMEs to auction invoices to financiers for quick payments, but low-value invoices under ₹5 lakh often lack buyers; pooling them for institutional investors like mutual funds aims to fix this.

The RBI, Department of Financial Services, MSME Ministry, and SEBI are coordinating, focusing on pooling norms, credit enhancement, disclosures, and investor eligibility to create a tradable asset class.

This builds on Budget 2026 reforms mandating CPSEs to use TReDS, extending credit guarantees, and integrating GeM data, reducing MSME reliance on bank loans

### AI and tech updates

**Maharashtra's Bold AI Policy Targets 1.5 Lakh Jobs, ₹500 Cr Startup Fund**  
May 09, 2026

Maharashtra launched its AI Policy 2026, aiming to attract over ₹10,000 crore in investments by 2031 while creating 1.5 lakh direct and indirect jobs in AI and related fields.

Approved by the state cabinet on April 28, 2026, the policy positions the state as a tech hub with incentives for industries, startups, and MSMEs.

#### Key Incentives:

The policy rolls out aggressive subsidies to fuel growth:

- Up to 20% capital subsidy on fixed investments (₹2,000 crore cap), 100% stamp duty exemption, and ₹2/unit power tariff relief for 10 years.
- Patent reimbursements: ₹8 lakh domestic, ₹10 lakh international; certification up to ₹25 lakh.
- 12 AI incubators statewide and 'Maha AI Tools Hub' platform for seamless access.

#### MSME Boost

MSMEs get targeted support: 20% subsidy on AI implementation for 5,000 units, easing entry into AI for automation and efficiency—vital as only 54% of Indian MSMEs are digitally mature.

#### Startup Thrust

A ₹500 crore AI Venture Fund (₹250 crore state-matched) backs unicorns, with grants up to ₹1 crore per startup (₹1.25 crore for women-led). This could spark Maharashtra's next AI giants.

#### Workforce & Innovation

Train 2 lakh youth via Maharashtra Centre for Advanced AI Training (MCAT); establish 6 AI Centres of Excellence and 5 AI innovation cities. A 'State AI Mission' oversees ethical rollout across governance and sectors.

This policy supercharges Maharashtra's MSME ecosystem, blending jobs, funding, and skills for AI-driven competitiveness—watch for ripple effects nationwide.

#### Sikkim Signs MoU for AI Centre of Excellence

May 08, 2026

Sikkim's Department of Information Technology (DIT) and NIELIT Gangtok signed a Memorandum of Understanding (MoU) to establish an Artificial Intelligence Centre of Excellence (AI-CoE) under the IndiaAI Mission of MeitY.

The AI-CoE will drive AI innovation, skilling, training, and ecosystem development, targeting students, professionals, startups, and officials to build a future-ready workforce.

NIELIT Gangtok will provide expertise in AI, Machine Learning, and Data Science, focusing on capacity-building aligned with national standards and phased collaborations.

DIT Director Prem Vijay Basnet hailed the move for inclusive growth and digital transformation; NIELIT Director Khagendra Sharma committed to making Sikkim an AI hub.

#### CERT-In Warns MSMEs of Surging AI-Driven Cyber Threats

April 27, 2026

India's CERT-In has issued a high-severity advisory on "fronti-

er" AI systems amplifying cyberattacks, enabling autonomous vulnerability scans, exploit generation, and multi-stage assaults with minimal human input.

Advanced AI lowers barriers for attackers, automating phishing, deepfakes, and network breaches at unprecedented speed and scale, posing acute risks to resource-limited MSMEs lacking robust cybersecurity.

Key threats include AI-crafted scams mimicking trusted entities, voice/video impersonations for fraud, and rapid zero-day exploits targeting unpatched systems.

Recommendations urge MSMEs to deploy threat detection, continuous monitoring, timely patches, secure coding, detailed logging, employee training, and AI-aware defenses.

#### Supreme Court to Frame AI Guidelines for Judgments, Petitions

May 06, 2026

India's Supreme Court plans guidelines regulating AI use in drafting judgments and filing petitions to safeguard judicial integrity amid rising "hallucinated" fake citations.

A bench led by Justice PS Narasimha directed the Bar Council of India (BCI) to form an expert committee and submit a report, seeking inputs from AG R Venkataramani and amicus Shyam Divan.

The move follows cases like an Andhra Pradesh trial court and NCLT Mumbai orders citing non-existent AI-generated judgments in disputes including Essel Infraprojects' insolvency.

The court stressed accountability: "If a litigant or lawyer files a judgment... you cannot run away from the responsibility," noting AI ethics guidelines are under development by the e-Committee.

### Google Eyes AI Infra, Server & Drone Manufacturing in India

May 08, 2026

Google is exploring major investments in India for AI infrastructure, server manufacturing, and drone production, Union IT Minister Ashwini Vaishnaw announced after meeting company executives.

The move expands Google's India focus beyond cloud and startups, aligning with its \$15 billion commitment for a gigawatt-scale AI hub in Visakhapatnam, Andhra Pradesh, spanning three data centres on 600 acres.

Vaishnaw urged Google and others to locally produce servers, GPUs, and chips, positioning India as a global electronics manufacturing hub amid rising AI demand.

This follows Google CEO Sundar Pichai's pledge to ramp up capex to \$185 billion globally, with over half for cloud AI resources.

### AI Logistics Platforms Tackle E-Commerce Return Costs for MSMEs

May 06, 2026

E-commerce returns, or Return to Origin (RTO), drain MSME profits through high logistics fees, inventory depreciation, refurbishing, and lost sales opportunities, often eroding 20-30% of margins.

AI-led platforms like Shiprocket's Shunya.ai and others use predictive analytics to forecast returns, optimize reverse logistics routes, automate inspections, and enable faster resale of quality items.

These tools cut RTO rates via real-time tracking, demand forecasting, and multilingual support, while dark store networks slash shipping costs for high-density areas.

For MSMEs, AI shifts returns from a liability to a competitive edge, boosting cash flow and scalability in India's booming D2C market.

### AI Emerges as Force Multiplier for Indian MSMEs

May 8, 2026

Artificial Intelligence (AI) is revolutionizing India's manufacturing and MSME

sectors by boosting productivity, cutting downtime, and enabling global competitiveness in data-driven markets.

EY's report, "AI-force multiplier: Leveraging AI for manufacturing and MSMEs," developed with FTCCI, outlines a phased adoption framework for MSMEs—contributing 30% to GDP and 45% of manufacturing output—to integrate AI with minimal disruption.

Key benefits include higher productivity sans extra manpower, faster decisions, better quality, and personalized customer engagement; Telangana's policies exemplify rapid AI uptake via industry collaborations.

Compliance with the Digital Personal Data Protection Act 2023 ensures responsible AI, data governance, and trust amid rising digital intensity. ♦

**Stay tuned for key industry updates.**

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BizIgnite Exclusive:

# ni-msme Unveils MSME DIGITAL MASTERY

Strategies. Tools. Transformation.  
Powering the Future of Indian MSMEs.

## Cover Story



As Indian MSMEs navigate an increasingly competitive and digitally driven marketplace, having a strong digital presence is no longer optional—it has become a business necessity. From being discovered on Google and social media to building customer trust through reviews, videos, and seamless online engagement, **the digital ecosystem is now shaping how businesses attract, convert, and retain customers.**

At the same time, **the rise of affordable AI tools is opening new doors for MSMEs** to automate marketing, improve customer interaction, enhance productivity, and compete more effectively—without requiring massive investments.

Recognising this transformation, National Institute for Micro, Small and Medium Enterprises (ni-msme), through its Centre for Digital Branding and Marketing (CDBM), has been actively enabling MSMEs to embrace digital marketing, AI, e-commerce, and modern business tools through specialised training programmes, workshops, conferences, and advisory support.

In this exclusive interaction with BizIgnite, **Mr. Sarath Muthyala, Associate Faculty Member & Head - CDBM, School of Enterprise Development**, shares practical insights, emerging trends, common mistakes MSMEs must avoid, and a step-by-step roadmap for building a sustainable digital growth engine.

From WhatsApp Business and AI-powered automation to e-commerce strategy and customer retention, this conversation offers actionable lessons for every MSME aspiring to thrive in India's rapidly evolving digital economy.

**What does an “effective digital presence” truly mean for an MSME today, and where are most businesses going wrong?**

**Mr. Muthyala:** For a modern MSME, an effective digital presence is far more than just hosting a website or a social media handle; **it is about being discoverable, credible, and conversion-ready** across every touchpoint where a buyer searches for a solution. We define this through three essential pillars: **Visibility** (can your buyer find



you?), **Trust** (does your digital identity inspire confidence?), and **Conversion** (can a visitor become a customer without friction?).

Most MSMEs struggle because they confuse presence with performance. A Facebook page with 2,000 followers but zero inquiries is a vanity metric, not a digital asset. Businesses often skip foundational steps, such as failing to optimize their Google Business Profile (GBP) or neglecting to ensure their website is mobile-responsive before spending on advertising. Furthermore, many operate without a content calendar or defined buyer persona, leading to reactive marketing that produces inconsistent results. Perhaps the biggest oversight is neglecting **WhatsApp Business, which is**

[www.pragyaconsulting.info](http://www.pragyaconsulting.info)

arguably the highest-ROI digital tool available to Indian MSMEs today. The starting point for any owner must be an honest audit of what their digital footprint looks like to a first-time buyer.

**Which 2–3 digital marketing strategies should MSMEs prioritize to generate real leads and sales, rather than just visibility?**

**Mr. Muthyala:** Based on our work through CDBM's training and advisory programmes, we recommend **three high-impact strategies.**

**First** is WhatsApp Business and Broadcast Marketing. This is the most underutilized channel in India; a well-maintained broadcast list of past customers and prospects can generate repeat business at near-zero cost. Through the WhatsApp Business API, MSMEs can now affordably automate catalogs, order confirmations, and follow-ups.

**Second** is Google Business Profile (GBP) Optimization and Local SEO. For businesses serving regional markets, an optimized GBP listing is a direct pipeline to high-intent buyers, as 76% of people searching for "near me" services visit a business within 24 hours.

**Finally,** we advocate for Short-form Video Content on platforms like Instagram Reels and YouTube Shorts. Authentic storytelling—showing manufacturing processes, quality standards, or customer testimonials—builds trust and

allows algorithms to promote content organically at a low cost.

**AI is a major industry buzzword. How can MSMEs adopt AI automation in a simple, low-cost way?**

**Mr. Muthyala:** Our message is clear: **AI is no longer an enterprise luxury—it is an MSME survival tool.** The barrier to adoption has collapsed, and an owner can begin today with tools that are either free or cost less than ₹2,000 per month. We recommend a phased adoption approach:

- **Marketing & Content Creation:** Tools like ChatGPT, Google Gemini, and Canva AI can generate professional product descriptions and social media captions in minutes, eliminating the need for expensive agencies.
- **Customer Engagement:** AI-powered chatbots (e.g., Tidio, WATI) can be deployed on websites and WhatsApp to handle FAQs and qualify leads 24/7 without extra staff.
- **Sales & CRM:** Platforms like Zoho CRM or HubSpot Free use AI to score leads and eliminate "revenue leakage" caused by manual follow-up errors.
- **Operations:** AI tools in apps like TallyPrime or Vyapar help with inventory alerts and demand forecasting.

MSMEs don't need to understand how AI works; they just need to understand what business problem it solves.

**How should MSMEs design a balanced e-commerce strategy to avoid over-dependence on large marketplaces?**

**Mr. Muthyala:** Over-dependence on platforms like Amazon or Flipkart is a major structural vulnerability because these platforms control pricing, algorithms, and customer data. A policy change can wipe out revenue overnight.

We advocate for a **3-Layer E-commerce Architecture:**

- **Marketplace Presence (Reach):** Use platforms like Amazon and Meesho for volume, but treat them as acquisition channels rather than the entire business. Notably, the **Government e-Marketplace (GeM)** is a massive untapped opportunity, offering direct access to government procurement with no intermediaries.
- **Owned Digital Assets (Control):** Every MSME must own its storefront, such as a Shopify or WooCommerce site, to control the pricing, data, and customer experience.
- **Direct Relationships (Retention):** This is the most valuable and neglected layer. Marketplace customers should be migrated into direct relationships via loyalty programs and WhatsApp broadcasts, as repeat business is 5–7 times cheaper than acquiring new customers.

**How can businesses integrate these elements into a single, efficient growth engine?**

**Mr. Muthyala:** Scaling fails when digital efforts are fragmented—where social media, the website, and marketplaces are managed in silos with no shared data. Success requires an integrated MSME Digital Growth Loop.

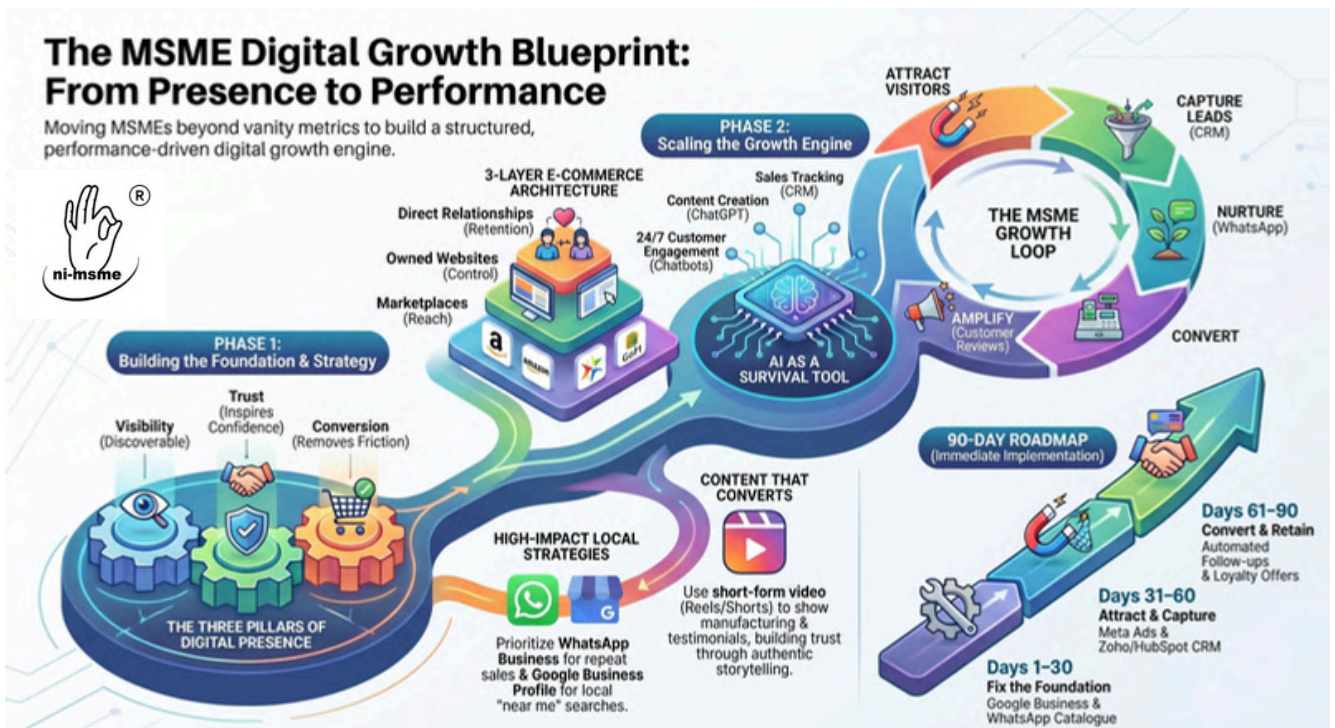
This loop involves Attracting visitors via SEO and marketplaces, Capturing contact details into a CRM using "lead magnets" (like catalogs or discounts), and Nurturing those leads with automated WhatsApp or email sequences. After the Conversion, businesses must focus on Retaining customers with rewards and Amplifying growth through referrals and reviews. The tools that stitch this together are simple: a CRM, a WhatsApp Business API platform, and a consistent content calendar.

**For an MSME owner ready to start today, what is your recommended 90-day action plan?**

**Mr. Muthyala:** Strategy without action is just conversation. We recommend this structured roadmap:

- Days 1–30 (Fix the Foundation): Claim your Google Business Profile, set up a WhatsApp Business catalog, ensure your website is mobile-friendly, and register on the GeM Portal. Start using AI tools for initial content drafts.
- Days 31–60 (Attract and Capture): Post three times weekly on social media, launch a WhatsApp broadcast list, and run a small targeted Google Ads campaign (budgeting ₹5,000–₹10,000). Begin logging all leads in a free CRM like Zoho or HubSpot.
- Days 61–90 (Convert and Retain): Create automated follow-up sequences for leads and launch a customer loyalty offer to encourage repeat purchases.

Digital growth is not a sprint; it is a system. Establishing these habits and reviewing metrics weekly will allow an MSME to consistently outperform competitors who rely solely on instinct. ♦



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# CYBERSECURITY & AI: THE NEW SURVIVAL TOOLKIT FOR MSMEs



As Indian MSMEs rapidly embrace digital payments, cloud platforms, online banking, GST systems, e-commerce, and AI-driven tools, cybersecurity is no longer a concern limited to large corporations—it has become a critical business survival issue for every enterprise, regardless of size.

From phishing scams and payment fraud to ransomware attacks and data breaches, cyber threats today are targeting the weakest digital defenses, and MSMEs are increasingly becoming prime targets.

In an interconnected economy, a single cyber incident can disrupt operations, damage customer trust, and lead to severe financial losses.

At the same time, the rise of affordable **AI-powered cybersecurity solutions** is giving MSMEs an unprecedented opportunity to shift from reactive protection to intelligent, predictive security. Tools that once seemed accessible only to large enterprises are now available to small businesses at practical costs, enabling them to automate threat detection, secure transactions, monitor suspicious activity, and strengthen operational resilience.

In this exclusive conversation with BizIgnite, **Mr. Tarun Wig, Co-founder & CEO, Innefu Labs** explains why cybersecurity is now a business-critical priority for Indian MSMEs—and how AI-powered tools can help small businesses stay secure, resilient, and future-ready.



As Indian MSMEs rapidly adopt digital payments, cloud platforms, GST systems, e-commerce, and AI-driven tools, cybersecurity has emerged as one of the biggest business continuity challenges of the digital era. From phishing scams and payment fraud to ransomware attacks and data theft, cyber threats are increasingly targeting small businesses that often operate with limited digital safeguards. In this exclusive conversation with BizIgnite, Tarun Wig shares practical insights on the cyber risks facing MSMEs, the role of AI in modern cybersecurity, and the simple yet powerful steps businesses can take to protect themselves in a connected economy.

## What exactly is cybersecurity, and why is it so important for MSMEs today?

**Mr. Wig:** Cybersecurity is the process of protecting systems, data, financial records, and digital operations from cyberattacks using technology, processes, and security practices. In simple terms, it is like locking your business premises every night—except the digital locks need to work across multiple layers.

Today, MSMEs use UPI payments, GST portals, cloud software, e-commerce platforms, and online banking daily. Every digital touchpoint creates a potential vulnerability. A single cyberattack can disrupt operations, freeze systems through ransomware, or even drain bank accounts. One of the biggest misconceptions among MSMEs is believing they are “too small” to be targeted. In reality, cybercriminals often target smaller businesses because they assume defenses are weaker. That makes cybersecurity a survival issue, not just a technology issue.

**How vulnerable are MSMEs to cyber threats in India today?**

**Mr. Wig:** The belief that only large companies face cyber threats is one of the most dangerous myths in business today. Attackers go where protection is weakest, and MSMEs are increasingly becoming preferred targets.

Some of the most common attacks include:

- Phishing emails pretending to be banks or vendors to steal login credentials
- Ransomware attacks that encrypt business data and demand payment
- Business Email Compromise (BEC) where attackers redirect payments into fake accounts
- Data breaches involving theft and sale of customer information

These are not isolated incidents. Businesses across Tier 2 and Tier 3 cities are already facing such attacks. In one case, a textile exporter reportedly lost more than ₹40 lakh due to a spoofed email. The financial and reputational damage from even a single incident can be devastating for a small business.

**What lessons can MSMEs learn from national cybersecurity strategies?**

**Mr. Wig:** India's cybersecurity philosophy is built on three principles: anticipate threats, minimise exposure, and respond quickly. MSMEs can adopt the same approach at their own scale.

The **first step** is identifying and protecting critical information such as customer records, payment credentials, and financial data. Businesses should apply stronger controls around their most sensitive assets.

**Second**, MSMEs should adopt an intelligence-led approach. National agencies do not wait for attacks to happen. Similarly, businesses can use AI-enabled tools to identify suspicious activity early and reduce risk proactively.

**Third**, resilience is as important as resistance. Businesses should maintain offline backups, create a basic incident response plan, and know whom to contact in case of an attack—whether it is the bank fraud desk, a cybersecurity consultant, or CERT-In. Preparedness significantly reduces damage during a crisis.

**How can MSMEs move from reactive security to predictive, AI-driven cybersecurity?**

**Mr. Wig:** The traditional mindset of “we will deal with it when it happens” is extremely expensive in the digital age. Recovery costs after a breach—including operational disruption, legal exposure, and customer loss—are often far higher than preventive investments.

The good news is that **predictive cybersecurity no longer requires massive IT budgets**. Many AI-powered cybersecurity solutions are now available through affordable SaaS subscription models, making them

accessible even to smaller enterprises.

These systems continuously monitor email activity, network behaviour, and login patterns to detect anomalies before they escalate into major incidents.

A practical starting point for MSMEs is AI-powered email protection, which blocks most phishing and spoofing attacks. Businesses can then gradually add automated alerts for suspicious logins, endpoint protection, and network monitoring solutions.

The key is to start small and scale steadily instead of waiting for a perfect, enterprise-level system. Even businesses with 10–50 employees can now access affordable managed detection and response services.

**What are some simple AI-powered cybersecurity tools MSMEs can start using immediately?**

**Mr. Wig:** AI in cybersecurity does not mean hiring a data science team. It simply means using intelligent tools that can identify threats faster than manual systems.

For example:

- Microsoft Defender for Business and Google Workspace AI-based security can detect phishing emails and spoofed senders in real time. Many businesses already have access to these tools through existing subscriptions.

- AI-enabled banking systems can flag suspicious transactions, such as unusual transfers at odd hours, and pause them for verification.
- Endpoint Detection and Response (EDR) platforms use AI to monitor devices and automatically isolate threats before they spread across systems.

The objective is to quietly automate protection in the background so business owners can focus on operations and growth.

**What are the first steps MSME leaders should take to build a cyber-secure organisation?**

**Mr. Wig:** Cybersecurity must start at the leadership level. When business owners treat cybersecurity seriously, the entire organisation follows.

The first step is conducting a Digital Risk Audit. Businesses need to identify all digital tools they use and determine who has access to sensitive data.

Next comes basic digital hygiene:



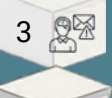

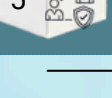
- Enable multi-factor authentication across accounts
- Use a password manager
- Maintain regular backups

These simple measures alone can prevent a large percentage of common attacks. Employee awareness is equally important. Even a short quarterly session on phishing detection and payment verification can prevent major financial losses. Businesses should also establish a **basic Cyber Incident Response Plan** so employees know exactly what to do if an attack occurs.

Finally, MSMEs should consider periodic guidance from a cybersecurity expert or advisor. Even limited external support can help businesses strengthen their digital posture significantly.

**Cybersecurity is not merely an IT concern—it is a business continuity priority that demands leadership attention, planning, and consistent execution.◆**

## The 5-Step Organizational Blueprint for Cyber Resilience

	<b>1 Digital Risk Audit</b>	Identify every digital tool in use and audit who has access to sensitive data. You cannot defend that which you do not see.
	<b>2 Unbreakable Hygiene</b>	Implement MultiFactor Authentication (MFA), use password managers, and maintain strict, regular backups.
	<b>3 Employee Calibration</b>	Conduct a 30-minute quarterly training session on spotting phishing and verifying vendor payments.
	<b>4 Incident Response Plan</b>	Establish a clear, documented protocol so the team knows exactly what steps to take the moment an attack occurs.
	<b>5 Expert Oversight</b>	Engage a part-time cybersecurity advisor to review organizational posture on a quarterly basis.

# UNDERSTANDING CUSTOMER PSYCHOLOGY IN THE DIGITAL BUYING JOURNEY

## Spotlight



Why do customers click on one product and ignore another? Why do some brands effortlessly build loyalty while others struggle despite spending heavily on advertising? The answer often lies not in the product itself, but in understanding customer psychology.

Today's digital customer is not simply buying a product—they are buying trust, convenience, emotions, social validation, and experiences. For Indian MSMEs navigating a highly competitive digital marketplace, understanding how customers think and behave online has become one of the most powerful growth advantages. Research consistently shows that buying decisions are rarely based on logic alone.

Customers are influenced by emotions, subconscious triggers, peer recommendations, familiarity, urgency, and personal experiences.

In fact, studies suggest that people remember stories far more than plain facts, while consumers are significantly more likely to trust peer recommendations over direct brand messaging. Personalized communication also generates much higher engagement and conversions than generic campaigns.

For MSMEs, this means one important thing: digital marketing is no longer just about selling products. It is about understanding people.

### The Evolution of the Digital Customer

Traditional advertising relied heavily on mass communication—billboards, television commercials, newspapers, and print advertisements.

Businesses could reach large audiences, but targeting was limited and measuring actual customer response was difficult.

Digital marketing has completely transformed this landscape.

Today, even a small MSME can precisely target customers based on location, interests, search behavior, demographics, and online activity.

Platforms like Google, Instagram, YouTube, and Facebook allow businesses to track customer behavior in real time and optimize campaigns accordingly.

But technology alone is not enough. Businesses that truly succeed are those that understand the psychology behind customer actions.

### The Three Stages of the Digital Buying Journey

Every digital customer typically moves through three major stages:

#### 1. Influence

This is the awareness stage where customers first discover a brand or product. Attractive visuals, engaging content, emotional storytelling, and social media presence play a critical role here. For example, a small handmade soap brand may attract attention through Instagram reels showcasing natural ingredients and eco-friendly packaging. At this stage, the goal is not immediate selling—it is creating curiosity and visibility.

#### 2. Engage

Once attention is captured, customers begin evaluating the brand. They read reviews, visit websites, compare alternatives, watch videos, and assess trustworthiness. This is where customer psychology becomes extremely important.

A clean website, customer testimonials, easy navigation, transparent pricing, and personalized communication can significantly improve customer confidence. Customers want reassurance before spending money online.

### 3. Convert

The final stage is the purchase decision. Here, businesses use triggers like limited-time offers, scarcity messaging, discounts, smooth checkout experiences, and easy payment options to encourage action.

A complicated checkout process or lack of trust signals at this stage can easily lead to abandoned purchases.

#### Why Emotional Marketing Works

Many businesses believe customers make rational decisions. In reality, emotions strongly influence purchasing behavior.

Brands that create emotional connections are often more memorable and trusted. Emotional storytelling helps customers relate personally to a brand.

A powerful example is Paper Boat, which successfully used nostalgia-driven storytelling around childhood memories, family traditions, and Indian culture to build strong emotional recall among customers. Instead of aggressively promoting products, the brand focused on emotions and experiences.

For MSMEs, emotional marketing does not require huge budgets. Even small businesses can build emotional connections by showcasing authentic stories, founder journeys, local craftsmanship, customer

experiences, or community impact.

Customers connect with authenticity far more than polished corporate messaging.

#### The Psychology Triggers That Influence Buying Decisions

Successful digital brands often use psychological triggers to simplify customer decision-making.

##### Social Proof

Customers trust other customers. Reviews, ratings, testimonials, influencer mentions, and peer recommendations strongly influence buying behavior. This is why marketplaces prominently display ratings and customer feedback.

##### Scarcity

People value things more when availability is limited. Messages like “Only 2 left,” “Limited period offer,” or “Sale ends tonight” create urgency and encourage faster decisions.

##### Personalization

Customers engage more with content tailored to their interests and needs. Personalized emails, product recommendations, and targeted advertisements significantly improve conversion rates.

##### Reciprocity

Offering free value—such as free trials, useful content, or free consultations—often encourages customers to reciprocate through purchases or loyalty.

##### Familiarity Bias

Customers naturally prefer brands they recognize or repeatedly encounter online. Consistent visibility across platforms builds trust over time.

#### Design, Colours, and Customer Perception

Even colours and website design influence customer psychology.

- Blue often represents trust and reliability, making it popular in banking and technology sectors.
- Red creates urgency and excitement.
- Green is associated with wellness and sustainability.
- Black signals luxury and sophistication.

Similarly, clean layouts, fast-loading websites, clear product information, and easy navigation improve customer confidence and reduce friction during the buying journey.

Many MSMEs lose customers due to slow websites, excessive pop-ups, confusing product descriptions, or complicated checkout processes.

Sometimes improving customer experience is more valuable than increasing advertising spend.

#### The Rise of Pull Marketing

Modern customers dislike aggressive selling. Instead, they prefer discovering brands organically through valuable content, meaningful

engagement, and trusted recommendations.

This approach is known as pull marketing. Rather than “pushing” products constantly, pull marketing focuses on:

- Building brand awareness
- Sharing useful content
- Creating emotional engagement
- Encouraging customers to seek the brand voluntarily

For MSMEs, this could include educational blogs, informative reels, behind-the-scenes videos, customer success stories, or practical business tips. While pull marketing takes time, it builds stronger customer loyalty and long-term relationships.

### The Future: AI and Behavioral Marketing

Artificial Intelligence is rapidly transforming digital marketing and customer psychology analysis. AI tools now help businesses understand customer preferences, predict buying behavior, personalize recommendations, optimize advertisements, and improve customer engagement. Predictive analytics can even help businesses anticipate customer needs before customers themselves express them.

For MSMEs, this creates exciting opportunities. Affordable AI tools are making advanced marketing insights accessible even to smaller businesses. However, ethical use remains extremely important. Transparency, honest communication, respect for customer privacy, and genuine storytelling are essential for building long-term trust.

### Final Thoughts

In the digital economy, understanding customer psychology is no longer optional—it is central to business growth. The most successful MSMEs are not necessarily those with the biggest advertising budgets. They are the ones that understand how customers think, what influences trust, what creates emotional connection, and what removes friction from the buying journey. Customers may discover brands through technology, but they stay loyal because of psychology. And for Indian MSMEs, that understanding could become the ultimate competitive advantage in the years ahead. ♦



Based on the presentation given by Dr. Madhavi Bandaru, Assistant Professor, Dept of BM, Nizam College, during the National Conference on Digital Marketing, AI Automation and eCommerce of ni-msme.



## What if the most powerful shift in India’s MSME ecosystem is not about technology— but about who gets to participate in the market?

For decades, public procurement in India operated within invisible boundaries—networks, geography, and familiarity often determined who supplied and who stayed out. For many women entrepreneurs, especially those operating from homes, small towns, or informal setups, entry into this system was not just difficult—it was nearly impossible.

Today, that story is changing. And at the centre of this shift is the Government e-Marketplace (GeM).

But this is not just a story about digital access. It is a story about economic repositioning.

### Let’s start with a simple question

When a woman entrepreneur joins a platform like GeM, what actually changes?

Is it:

- Visibility?
- Opportunity?
- Or something deeper—economic agency?

The answer lies in how participation translates into transactions.

### From Access to Action

GeM was built on three foundational principles—efficiency,

transparency, and inclusion. But its real impact lies in how it reduces traditional barriers to entry.

- No middlemen.
- No location bias.
- No dependence on informal networks.

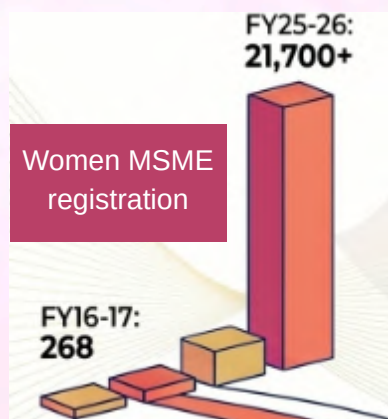
For women entrepreneurs, this is transformative. A home-based enterprise in a Tier-3 town can now:

- Register digitally
- List products
- Participate in bids
- Supply to government buyers across India

This is not incremental progress. It is a structural shift in market access.

### The Numbers Tell a Clear Story

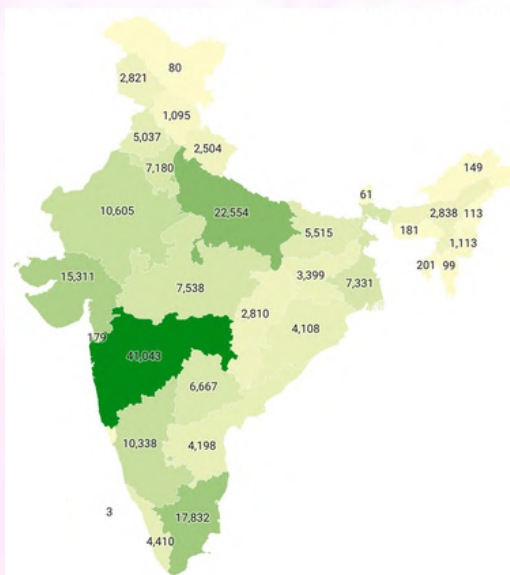
Growth in women participation on GeM is not anecdotal—it is measurable.



More importantly, **women MSMEs have achieved a profile completion rate of 96.89%**—the highest among all seller categories

Now pause and reflect on that second statistic. In any digital marketplace, completion is commitment. It signals readiness to transact—not just curiosity.

### State/UT-wise Women MSMEs



### Beyond Registration: The Rise of Commercial Value

Participation alone does not define success. Revenue does.

And this is where the GeM story becomes truly compelling.

Women-led enterprises are steadily increasing their footprint in both:

- Product procurement
- Service delivery

With order values scaling into thousands of crores across categories, the shift is clear:

- ☛ Women are moving from first-time sellers to repeat suppliers
- ☛ From small-ticket orders to scalable business opportunities

This is the moment where policy transitions into market reality.

Because every successful order does more than generate revenue—it builds:

- Credibility
- Buyer trust
- Performance history
- Future opportunities

### Why This Model Works

GeM's success with women entrepreneurs is not accidental. It is systemic.

The platform has built an ecosystem that supports not just onboarding—but enablement:

- Udyam integration for simplified registration
- Weekly onboarding workshops for awareness and training

- GeM Sahay & Sahayak support systems to assist sellers
- Dedicated outreach for women, SHGs, artisans, and startups
- Reduced entry barriers like lower vendor assessment fees

This is critical because the barriers women face are rarely singular.

They are layered:

- Limited time
- Limited exposure to procurement processes
- Limited access to networks
- Limited formal training

GeM addresses these not through a single intervention—but through a multi-layered support architecture.

### From Inclusion to Market Efficiency

Here is where the narrative becomes more interesting.

“Women on GeM” is often framed as an inclusion story.

But that is only half the picture. It is equally a market efficiency story.

When more women entrepreneurs enter procurement:

- Supplier diversity increases
- Competition improves
- Pricing becomes more competitive
- Innovation expands

In other words, inclusion is not charity—it is economic optimization.

Women are not just seeking participation—they are becoming active drivers of market systems.

### The Role of Digital + Intelligence

Another layer is now emerging—one that will define the next phase.

GeM is increasingly leveraging:

- AI-driven cataloguing
- Buyer-seller matching
- Demand forecasting
- Behaviour prediction
- Intelligent search systems

This means the platform is evolving from a transactional marketplace to an intelligent marketplace.

And this matters deeply.

Because in such systems:

- Visibility depends on data
- Success depends on performance signals
- Growth depends on adaptability

### The Real Challenge Ahead

Despite progress, one critical gap remains.

- ☛ Participation is rising faster than scale.

Many women entrepreneurs:

- Enter the platform
- Complete registration
- Even secure initial orders

But struggle to:

- Expand product categories
- Compete in larger bids
- Build long-term procurement pipelines

### What Needs to Happen Next

To unlock full potential, the focus must shift from onboarding to scaling:

- |  |   |  |
|--|---|--|
| ◆ Capacity Building 2.0  | ◆ Cluster-Based Support   | ◆ Market Intelligence Access   |
| Advanced training in:  | Local ecosystems to:  | Helping women entrepreneurs:   |
| <ul style="list-style-type: none"><li>• Bid strategy</li><li>• Pricing models</li><li>• Compliance readiness</li></ul> | <ul style="list-style-type: none"><li>• Share resources</li><li>• Improve production capacity</li><li>• Enable collective bidding</li></ul> | <ul style="list-style-type: none"><li>• Understand demand trends</li><li>• Identify high-growth categories</li><li>• Make data-led decisions</li></ul> |

### A Bigger Economic Story Is Unfolding

India is not just digitizing procurement. It is democratizing opportunity. And women entrepreneurs are at the centre of this transformation.

### Final Thought

The question is no longer:

☞ Can women participate in procurement?

That question has already been answered. The real question now is:

☞ How fast can women-led MSMEs scale within it?

Because when that happens, the impact will go far beyond individual businesses. It will reshape:

- Supply chains
- Market dynamics
- And ultimately, India's economic growth story

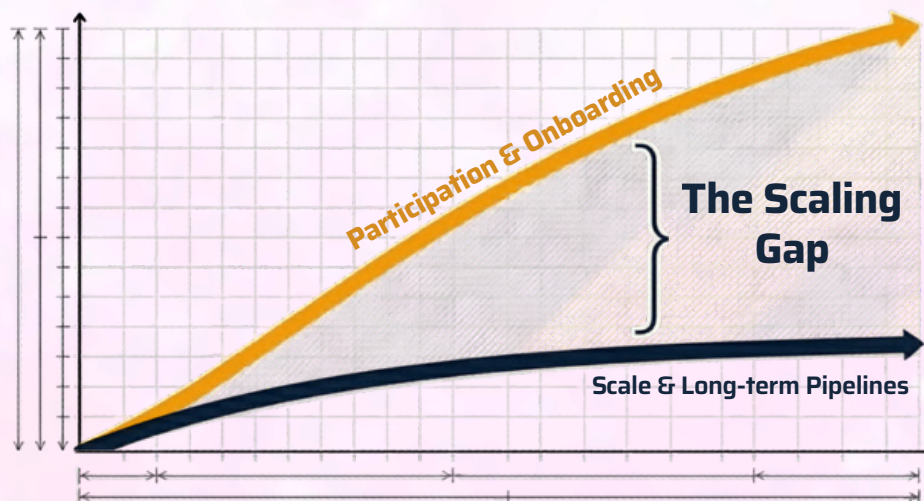
**Women on GeM is not a policy success. It is a market transformation in motion. ◆**

## The Current Bottleneck: Defining the Scaling Gap.

Core Issue: Participation is rising faster than scale.

**The Reality:** Women successfully enter the platform, complete registration, and secure initial orders.

However, they struggle to expand product categories, compete in larger national bids, or build long-term procurement pipelines.



Based on the presentation given by Mr. Anurag Awasthi, Chief Manager, GeM, during the National Conference on Digital Marketing, AI Automation and eCommerce of ni-msme.

# STOP STEALING TIME FROM YOUR BUSINESS:

## HOW INDIAN MSMEs ARE BUILDING 24/7 MARKETING DEPARTMENTS WITH AI



For most Indian MSME owners, social media often feels like an exhausting second job. The "hard truth" is that the average founder spends 15 to 20 hours per week writing captions, scheduling posts, and replying to comments. That is precious time stolen from core business operations, product development, and strategic growth.

But what if you could compress that 10-hour weekly workload into just one hour? Artificial Intelligence is no longer a futuristic concept for big tech; it is the "competitive equalizer" that allows a small boutique in Hyderabad or a cloud kitchen in Pune to command the same marketing power as a multinational corporation at a fraction of the cost.

### AI: Your 24/7 Marketing Department

Think of AI not as a replacement for your vision, but as a scale-up tool. It acts as your copywriter, graphic designer, video editor, and data analyst, working around the clock. In fact, MSMEs adopting AI-assisted content are seeing 3x higher engagement and saving up to 60% of their time on content creation.

It's not magic—it's mathematics. AI tools analyze millions of data points to predict what will resonate with your specific audience, when they are most active, and which call-to-action will actually drive a sale.

### The Indian MSME Success Stories

The impact of these tools is already visible across India:

- **The Viral Saree Boutique:** A Hyderabad-based retailer used Canva Magic Studio for visuals and ChatGPT for bilingual captions in English and Telugu. In just 90 days, they gained 4,200 followers and saw a ₹2.1 Lakh increase in monthly revenue.
- **The Automated Cloud Kitchen:** A Pune startup used ManyChat to handle Instagram and WhatsApp queries. Their response time dropped from two hours to two minutes, saving the founders three hours of manual work every day.
- **The B2B SaaS Lead Machine:** A Bengaluru startup used Taplio to master LinkedIn,

growing the founder's profile from 500 to 3,200 followers and closing deals worth ₹8.4 Lakhs in 60 days.

### Build Your AI Toolkit (On a Startup Budget)

You don't need an enterprise-level budget to start.

You can build a powerful system today for ₹0 using a "Starter Stack":

- **Content & Copy:** Use ChatGPT or Gemini for captions, blog outlines, and ad copy.
- **Visuals:** Canva Magic Studio allows you to design professional posts with zero prior experience.
- **Video:** Pictory or InVideo AI can turn a simple text paragraph into a fully narrated video reel.
- **Scheduling:** Buffer's free tier supports three channels and suggests the best times to post.
- **Analytics:** Meta Business Suite provides free, built-in AI insights for Facebook and Instagram.

### Interactive Exercise: Writing the "Perfect Prompt"

The secret to getting great results from AI lies in your "prompt." Stop giving generic commands. Instead, use this 4-step formula for your next post:

- 1. Role + Context:** "You are a social media expert for Indian small businesses. I run an organic skincare brand in Jaipur targeting urban women."
- 2. The Task:** "Write 5 Instagram captions for our new Saffron Face Oil. Keep them under 150 words."
- 3. Tone & Language:** "Make it warm and professional. Use a mix of English and Hindi (Hinglish) phrases."
- 4. Format:** "Include relevant emojis and 10 hashtags like #MadeInIndia and #JaipurBeauty."

### The "3C" Framework for Success

To ensure your AI marketing doesn't feel "robotic," follow the 3C Framework:

- **Consistency:** AI removes the excuse for "creative block." Post daily to build algorithmic trust.
- **Context:** Always localize your content. Use AI to adapt your campaigns for local festivals like Diwali, Pongal.
- **Community:** Use AI to start conversations, but use your "human soul" to finish them. Reply to comments personally and share behind-the-scenes stories that AI cannot replicate.

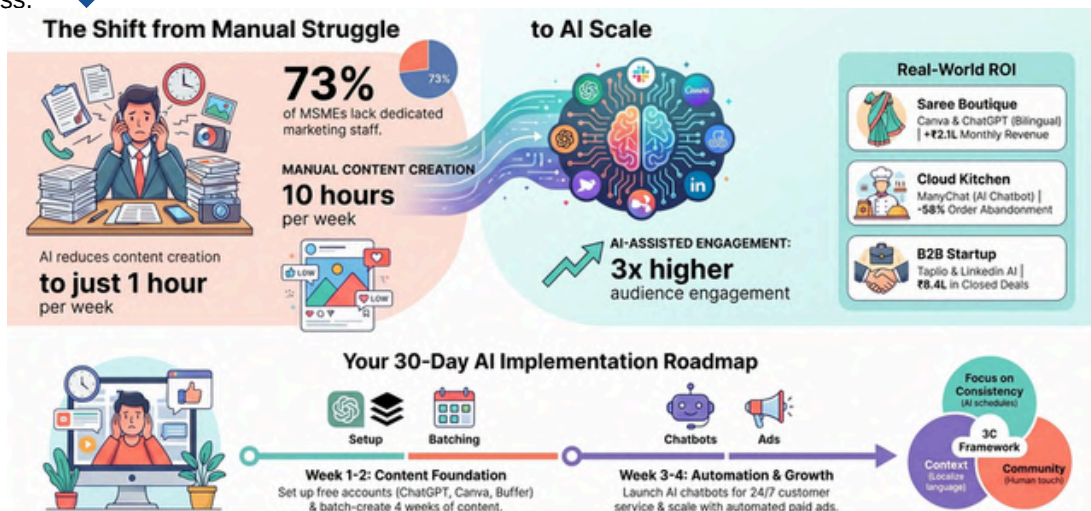
### Your 30-Day Action Plan

- **Week 1 (Foundation):** Set up free accounts for ChatGPT, Canva, and Buffer. Define your brand voice in five bullet points.
- **Week 2 (Content Engine):** Batch-create four weeks of content in one 2-hour session. Test bilingual content to reach regional audiences.
- **Week 3 (Engagement):** Deploy a simple chatbot for WhatsApp DMs and try a small Meta Advantage+ ad campaign (starting at ₹300/day).
- **Week 4 (Scale):** Identify your top three performing posts and double down on those formats.

### A Word of Caution

While AI is powerful, avoid the "Over-Automation Trap". Your audience connects with real humans. Never feed sensitive customer or financial data into public AI tools, and always review AI-generated text for accuracy and brand alignment before hitting "publish".

The Bottom Line: The best time to start using AI was last year; the second best time is right now. Open ChatGPT today, use the prompt formula above, and take the first step toward reclaiming your time and growing your business.



Based on the presentation given by Mr. Abhilekh Verma, Founder & CEO, Abhilekh Verma Consultancy, during the National Conference on Digital Marketing, AI Automation and eCommerce of ni-msme.



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We specialize in Market Research and Policy advocacy, facilitating MSMEs to onboard formal business operations for scalable growth

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ni-msme is an autonomous institution of the Ministry of MSME, GoI. It is ISO 9001:2015-certified, holds a 3-Star Utkrisht accreditation from the Capacity Building Commission, and is certified under the ILO's Women's Entrepreneurship (WE)-Check programme.

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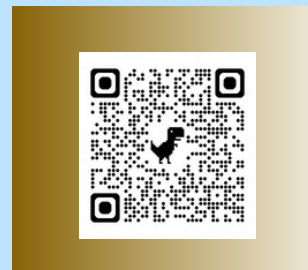


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