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Executive Summary

The new normal has brought about a need for digital transformation (DX) in Small and Medium-sized enterprises (SMEs), and has made it one of the top investment priorities for them. Digitalization – a mere good-to-have process for Indian SMEs – has now become the most critical requirement. This need for digitalization is a prophecy predicted years ago by industry giants. It all started with the introduction of smartphones, and smart devices which created a tectonic shift in the way content is consumed today. It is imperative for any business to embrace the transformation in order to survive or leapfrog their competitors. The rise of Generation Z along with the advancement in technologies and global connectivity has caused SMEs to adapt and invest in these technologies to enhance their reach, revenue, resilience, and have a competitive advantage. Digital Transformation (DX) is the use of Digital Platforms and Services in business processes, such as manufacturing, design, marketing, sales, logistics and administration, in order to enhance the end-customer experience and value as well as reduce time and redundancy in business processes. Digital tools are not limited to creating email ids or a website, but also include use of online marketing platforms, SaaS (Software-as-a-Service) based applications, Cloud-native applications, Robotic Process Automation, Big Data, Machine Learning, Artificial Intelligence, Blockchain, etc.

Transformation is, however, a continuous process. It is a journey where businesses move away from their orthodox business models and legacy architectures, and adapt to the current technological landscape and environment to create new markets that support innovation and growth. With new approach comes new risk. SMEs have to also consider the need to invest in a robust security tools that can curb unforeseen cyber-attacks.

This white paper talks about the current digital landscape of SMEs, their challenges, and the steps they must take to welcome DX into their business wireframe. The white paper looks at what SMEs should do in order to embrace digitalization, along with emerging technologies, and blend it into their existing business processes seamlessly to meet the ever-growing needs of our fast-paced economy at scale.

We, at Clover Consulting Group, believe that you will find this white paper insightful as it will prove to be a valuable reference during your digital transformation (DX) journey. In case, you wish to know more, we are happy to connect and engage further. We are just an email away at consult@cloverinfotech.com

Thank you.
SMEs are said to be the growth drivers of the economy. They have been contributing significantly to the expansion of entrepreneurial endeavours through innovative business models. With the use of emerging technologies, SMEs are widening their reach across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. According to the 2018-19 MSME Annual Report by Ministry of Micro, Small and Medium Enterprises, there are 63.38 million registered enterprises under MSMEs, out of which 99.47% are Micro, 0.52% are Small, and 0.01% are Medium Enterprises. Their combined contribution to the country’s economy (share of MSMEs in GDP at current price) is $580 billion (28.90% of total GDP) and they employ 110.98 million people. These figures underscore their strategic importance to the nation’s economy. The ratio seems highly skewed in favour of Micro enterprises. We believe that implementation of robust digital practices which we talk about later in this white paper, can enable a huge number of micro enterprises to enhance operational efficiency, develop business, engage customers, grow top-line and bottom-line and transform themselves into SMEs within the next few years.

According to 2018-2019 Digital India Report, India is among the top three global economies in terms of number of digital consumers. With 560 million internet subscriptions in 2018, India is the second-largest internet subscriptions market in the world. India has the second-fastest rate of growth of digital adoption.

For instance, India’s monthly mobile data consumption per user, at 8.3 gigabytes (GB) per month, is over 54 times the figure in mid-2016 and higher than more-populated countries like China.

India can create up to $1 trillion of economic value from the digital economy in 2025, with half of the opportunity originating in new digital ecosystems that can spring up in diverse sectors of the economy. By 2025, India could create a digital economy of $800 billion to $1 trillion (or value equivalent to 18 to 23 percent of the country’s nominal GDP).

SMEs can grab a piece of this disruptive pie by flowing with the water current as opposed to against it. The existing digital ecosystem could contribute up to $1 trillion, if digital technologies are used to unlock productivity and efficiency across SMEs. The potential five-fold increase in economic value would create a rapidly growing market for a host of digital services, platforms, applications, content, and solutions. This represents an attractive opportunity for SMEs to invest in emerging technologies to meet their demands and explore new markets across boundaries.

Even though SMEs are known to be less affluent compared to the industry giants and multinationals, they are the ones contributing across multiple facets of the economy. SMEs are the avant-garde of today’s economy. Some SMEs seem to have a positive approach towards innovation, development of new products, expansion of market reach, and cultivation of talent pool for emerging technologies. With arguably better sources of funds compared to start-ups, and with better capabilities of evolving as opposed to the conglomerates with legacy baggage, it is difficult to explain why SMEs tend to be on the back-foot when it comes to embracing digital transformation.
Government of India has taken new steps and initiatives to boost employment, skill development and entrepreneurship in order to facilitate the growing need of resources for future technologies. Initiatives such as ASPIRE (A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship) have been formed to encourage skill development, build a digitally capable workforce as well as help SMEs by setting up Livelihood Business Incubators (LBI).

The value created by the digital economy of the future could support 60-65 million jobs by 2025.
With emerging digital ecosystems likely to proliferate in the coming years, encompassing all sectors, such as education, manufacturing, healthcare, agriculture, and more, SMEs have already started experimenting with digital initiatives; for instance, Reliance Jio and the Andhra Pradesh government have come together to provide digital content access and remote teacher training.\(^2\)

Pace of SME's digital adoption accelerated rapidly between 2013 and 2018. Overall, more than 207 million Indians went online, and smartphone penetration more than quadrupled, from 5.5 per 100 people in 2013 to 26.2 in December 2018.\(^2\)

SMEs understand that in order to leapfrog over new as well as existing competitors, they need to go back to the drawing board and emerge with a budget that has investment in Digital Transformation as a line item. Having said that, some SMEs have already started testing the waters. The current landscape of SMEs' digital transformation journey ranges from new players entering the game with just a website and an email id, to advanced players with online marketing, ERP applications, and e-commerce tools at their disposal.
With 25 years of experience in managing the Information and Communication Technology (ICT) landscape for more than 200 customers, the Clover Consulting Group has identified the four stages of SMEs’ Digital Transformation (DX) Journey.
The Digital Transformation (DX) Journey of SMEs

DIGITAL ENTRANT
These are new entrants who have just set foot into the digital space. Most of their business processes are offline, physical, and hence, manual. The only digital properties they possess are enterprise email and website. The email IDs are used for internal as well as external communication whereas the website is used as an information sharing portal. They do not fully utilize the capabilities of their digital properties. They rely on local leads and referrals for sales, and hence marketing investment is to a minimum. The website is their only customer-facing tenet of marketing. The follow-up, acquisition, and engagement happens offline. They do not invest in cloud-based software. The Digital Entrants are the most resistant in terms of digital adoption due to lack of knowledge, resources and funds.

DIGITAL RESOLUTE
They take the digital assets built in the Entrant stage and utilize it to enhance sales. The website is not just used as an information tool, but also as a business enabler. They have some level of social media presence, and also get involved in a bit of digital marketing. Some of the sales is through online marketing. They use ERP and CRM software for their internal business processes. They also use customer data to gain insights and market products accordingly. The Digital Resolute are in the second phase of their DX journey, where the digital is not considered to be a sundry expense but a strategic investment.

DIGITAL DRIVER
Digital Drivers are the ones who bring out the reformation within the organization. They are the drivers of change. They are already on a journey with a plan to digitalize their entire business and feed-off of a single digital ecosystem in order to drive product innovation and reach new markets. Their marketing is completely digital, with the use of social media, paid ads, display network, search engine optimization (SEO), to enhance customer experience. More than half of their sales comes from online channels. They make effective use of e-commerce platforms to boost sales. They use cloud-based subscription models (cloud-based applications) for logistics and supply chain to enhance efficiency and reduce operational overheads. They make better use of data, with the help of data analytics tools such as Python that helps to garner valuable customer insights which enable them to market the right product at the right time. They also use content and experience platforms to enhance customer engagement and experience.

DIGITAL ADEPT
Along with the tools at their disposal in the advanced level, they also make use of next-gen tools such as Automation, Artificial Intelligence & Machine Learning in their business processes to enhance efficiency, accuracy, and productivity. Some of them use Big Data to facilitate better decision-making. They have a wider digital presence, catering to a global audience, thereby, exploring new markets. They use digital tools in product design, manufacturing, business processes, marketing, sales, and supply chain to facilitate a personalized experience to their customers as well as to drive innovation.

According to a report by International Data Corp. (IDC)⁴, they are known to be the Digital Native Enterprises (DNE). They are the ones who have embarked on a race to expand their digital innovation capabilities to compete and thrive in the rapidly digitizing global economy, and unleashing “multiplied innovation” through expanded digital reach, pervasive intelligence, exploding app and service development, evolving customer expectations, and ambient trust and security.

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The Resistance to Digital Adoption

With the desire to move forward and meet ever-growing market demands with fluctuant capital conditions, SMEs, today, have to choose between business enablers and business necessity. It seems to be challenging for them to bridge the gap between the need-to-haves and the good-to-haves. They feel digital is just a facilitator of business and doesn’t contribute to overall revenue, while increasing operational overheads and additional IT baggage.

While most of the SMEs want to start their digital transformation journey, they face few challenges that prove to be a hindrance in the overall DX journey.

HUMAN CAPITAL LAG
The biggest challenge SMEs face in digital transformation is sourcing or upskilling talent in order to meet the technical expertise required for adapted digital technologies. There is a gap between the pace of technology advancement and talent expertise which creates a vacuum within the business. SMEs do not want to risk an unfruitful investment with deferred ROI due to the aforementioned gap.

The challenge is not limited to talent sourcing. SMEs are also risk averse when it comes to upskilling existing talent pool. They need to invest in training and development and then, undertake the challenge of finding the apt business processes which enables the conversion of training into significant RoI.

LACK OF DIGITAL LITERACY
A vast majority of the SMEs are ignorant to the true benefits of digital transformation due to lack of knowledge and exposure to digital which leads to an inertia that needs to be addressed. Government Initiatives, participation of global digital-tech giants, and introduction of mobile has spurred nationwide interest in digital adoption.

INFRASTRUCTURE AVAILABILITY AND COST
Availability of internet and corresponding hardware is scarce in rural part of India. Sourcing the most basic component (internet and connectivity) of digital enablement proves to be challenging in most places. Even if SMEs do source it somehow, they feel that the initial investment along with the cost of ownership is too high. And even if one wishes to give the investment a try, access to financing is challenging. While there are various sources of funding, the interest rates on such funding might ward their interest off.

SECURITY RISKS AND VULNERABILITIES
Digital transformation means compartmentalization and conversion of business processes into data. This data is prone to vulnerabilities such as data theft and cyber-attacks. These attacks can cause irreparable damage to business. It might also put the enterprise’s reputation at risk.
Benefits of Digital Transformation

Digital transformation should not be looked at as an add-on to one’s business, but as a tool that supports and encourages a flexible business model, and helps to create hyper-agile digital ecosystem. Digital transformation enables the SMEs to build a conversational business model with the help of a two-way engagement between the SME and their data. Innovative technologies such as Artificial Intelligence (AI), Machine Learning (ML), chatbots, and virtual assistants help you with a real-time feedback on your action, which can then be analysed for improving business processes and their efficiency.

DIGITAL TRANSFORMATION CAN HELP YOU TO:
- Create a responsive digital interaction
- Modernize business, create a hyper-agile ecosystem
- Create a digital footprint across geographies
- Cater to a billion-strong digital marketplace
- Interact with customer with real-time feedback
- Create a conversational business model with AI & ML
- Personalize content and experience with the use of data analytics
- Reduce redundancy and eradicate erroneous processes
- Participate in innovation of new products
- Keep pace with the competition
- Transform legacy systems into flexible architectures
- Foster talent upskilling and create a digital-ready workforce
- Manage risks and vulnerability

Benefits of transforming your business digitally are infinite. It helps you to create an agile business model which adapts to constantly-changing economic landscape. It helps you to reduce the cost of human resources, increase efficiency in processes such as supply chain, and accounting, create personalized experience in marketing, reduce redundancy and manual errors in manufacturing, and reduce man-hours in all legacy business processes, while keeping it agile and flexible for future scalability.

Here are some benefits of Digital Transformation:

CUSTOMER EXPERIENCE
The emergence of smart devices has paved the way for an omni-channel customer experience. Today’s customer wants a curated, efficient, and convenient content experience that feels customized and tailor-made. As India is the second-largest internet subscriptions market in the world, it is imperative to embrace this new way of marketing with off-the-shelf easy-to-use digital tools. The basic requisites for marketing is to have an enterprise email subscription, an enterprise website, and social media presence. Move a step further, and you can convert the website into a lead generating channel.

Digital marketing tools are products and services that help you enhance your online presence, expand your reach and connect with customers more effectively. These products might include website development platforms, mobile application, content management systems, display networks, search engine optimization (SEO), and social media.

Oracle® is one of the biggest OEMs in the ICT space. They create product suites that are tailor-made to facilitate digital transformation in business processes. Oracle Content and Experience (OCE)® Cloud is one such platform that helps you to create a digital identity such as a website, create marketing campaigns such as emailers, display ads, etc. thereby enabling you to create a completely seamless omni-channel customer experience, helping you to enter new markets and reach a wider set of audience outside your local periphery.

DIGITIZE BUSINESS PROCESSES
Physical book-keeping and manual data entry might not be as pocket-friendly as you think. Offline business processes require sourcing of resources to meet the requirements, and offering of incentives for long term retention. Human driven processes are prone to manual errors that might attract regulatory penalties or damage products or their packaging.
Digital transformation will help you to eliminate redundant processes and utilize your resources in other strategic roles. This might also help in better employee satisfaction as mundane and redundant tasks get automated, allowing them to explore and upskill their areas of interest.

The Information and Communication Technology (ICT) landscape has kept evolving with time. The initial investment along with the cost of ownership of ICT was a major challenge faced by emerging businesses. And it has paved the way to ICT-on-Cloud. ICT-on-cloud enables SMEs to adopt digital with the help of a subscription ‘pay-as-you-go’ model that enables them to reap the benefits of the complete ICT ecosystem while keeping their pockets intact. SMEs do not have to worry about cost of infrastructure, ownership or vendor lock-in.

Business processes in areas such as Accounting, Human Resources, Finance, and Supply Chain can be moved to a digital cloud-ready platform, leading to improved efficiency and accuracy. Oracle has a suite of products that cater to each of these areas individually. For instance, Oracle Financials Cloud enables you to get a clear visibility into your financials to make better decisions. Oracle Supply Chain Management (SCM)\(^a\) and Manufacturing Cloud enables businesses to be future-ready, resilient, responsive, and create a cohesive sales, service, and supply chain.

**DATA ANALYTICS**

Emerging technologies such as Big Data, combined with Machine Learning, Intelligent Automation, and Cognitive Computing, are helping SMEs to create a rich and personalized customer experience. Real-time insights derived from customer data points help SMEs to be flexible, and quickly change products and experience basis insights. Big Data aims at helping SMEs to improve efficiency and accuracy in business processes, and augment decision making.
Advantages of having a single digital ecosystem is to build a comprehensive data mart that will help in future business decisions and to create a customized experience. Cloud-native applications (applications on cloud) can help SMEs create multiple data points across areas, which then can be collected and stored into databases, then into a data warehouse, which can further help in data analytics.

AUTOMATION
The latest technological advancements in Automation help businesses create robust, more efficient, more accurate business processes that are agile and error-free. The use of Robotic Process Automation (RPA) in SMEs’ day-to-day business operations will help them to save cost of resources and reduce redundancy. Processes that are repetitive and redundant in nature such as end-of-day (EOD) report generation, attendance calculation, form validation, etc. can be automated with the help of RPA tools. The time and energy of these resources can be utilized elsewhere helping in enhanced productivity. UiPath⁹, one of the leaders in the IT automation industry, has varied process automation offerings in their portfolio. The frameworks provided by players such as AutomationEdge, Automation Anywhere, etc. can also be explored.

SECURITY AND VIGILANCE
Besides running day-to-day business operations and ensuring seamless business continuity, SMEs with large amounts of data must also ensure data security, safeguard privacy, minimize risks, and be vigilant against cyber-attacks and incidents. According to 2018 Gartner Survey¹¹, Worldwide Information Security Spending will exceed $124 Billion this year. With data and security risks proliferating with time, SMEs need to embed risk management into their business continuity plan. IBM¹², one of the industry leaders in the Cybersecurity space, has developed products and services with remarkable innovation to help SMEs in their risk assessment and management. IBM has a diverse portfolio that caters to various information security needs. IBM Guardium¹³ is a data security tool that prevents leaks from databases, data warehouses and Big Data environments, ensures the integrity of information, and automates compliance controls across heterogeneous environment. IBM MaaS360¹⁴ simplifies and accelerates support of a diverse, complex endpoint and mobile environment. It secures and contains data accessed by users, keeping corporate apps and content separated while allowing for easy removal and access revocation. Another product by IBM, QRadar¹⁵, helps security teams accurately detect and prioritize threats across the enterprise, and provides intelligent insights that enable teams to respond quickly to reduce the impact of incidents.

TALENT
The evolution of disruptive technologies is outpacing the skill-set industry creating a vacuum, turning the investment into a liability. With a high demand for marketing strategists, data scientists, and experience designers, it is challenging to source relevant talent in time and connect them with business objectives. SMEs need to invest in training and development of in-house incumbent workforce and incentivize them to satisfy digital objectives. India is an open source of unlimited talent-supply, and ICTes, academies, and institutions have taken it on themselves to make optimum use of the resources and make them digital as well as future-ready. There are IT services companies that have internally built their own academic institutions which are constantly trying to bridge the gap between IT innovations and skill-set. These institutions provide necessary tools and training to students in order to turn them into potent, and highly sought technology experts.

"28% of breaches involved small business victims
Verizon’s Data Breach Investigations Report 2020¹⁰"
SMEs might find themselves in a fix while choosing digital tools that not only satisfy business objectives but also are cost-effective. And in that process, they might end up procuring licenses of tools that do not comply with their objectives or are too complicated for their skill-set. This might lead to a complete loss of faith in digital adoption and negligible or zero RoI from their digital endeavours.

Digital Transformation or ICT may not be the core competency of SMEs, so it is advisable to identify and consult specialized software services vendors that can study your existing infrastructure and devise a plan that best suits your needs.

**MSP (MANAGED SERVICES PROVIDER)**
SMEs can partner with a Managed Services Provider (MSP) in order to get better bang for their buck. With an MSP in place, SMEs can focus on their core business, and let MSPs take control of their digital transformation.

**CONSULTATION**
MSPs are like doctors to your digital transformation conundrum. MSPs take into consideration how business processes work, the firm’s level of digital commitment, and their investment appetite. They will diagnose your current business landscape and provide you with the best possible solution that will fetch optimum results. The fact that MSPs will leverage their own experience of working with multiple organizations will enable you to implement the best practices with respect to digital transformation.

**MANAGING THE DIGITAL ECOSYSTEM**
MSPs are responsible for your digital health. They take complete control of your ICT landscape, from consultation, procurement, development, management, and support, with periodic reports on progress, results and future-scope.

MSPs can also enable you to implement key enterprise business solutions and also maintain and manage these solutions post implementation. Right from enhancing your website into a customer engagement and business development hub, to implementing a robust ERP or supply chain system, they can transform your business at the core and enable you to leverage the Cloud.

Once they undertake this digital transformation, you will realize benefits across cash flows, revenues, bottom line, and also factors such as customer loyalty and brand recall.

**PROCESS AUTOMATION**
MSPs will also identify redundant processes in your day-to-day operations that can be automated. With a combination of RPA (Robotic Process Automation) tools, MSPs will ensure that all redundant processes are automated, enhancing process efficiency and accuracy. This will save you considerable amount of man-hours that can be further utilized in more productive processes.

**TALENT**
With an understanding of your level of digital adoption, or knowing which phase of digital transformation journey you are in, they will prepare a comprehensive training calendar that best suits your time and availability. MSPs ensure that the each stake-holder in the organization, from developers to CXOs, are well-versed with the tools and can make optimal use of the same. If the skill-set of incumbent resources are found to be insufficient, MSPs are also responsible for finding you the best resources from across the country, without you having to move a muscle.

**SECURITY**
With continuous study of your landscape, MSPs identify the current as well future scale of your data, and provide you with the best information security management plan. It will ensure the sanctity, security and compliance of your data as well as identify and prevent cyber-attacks. They will consult and invest in best-of-breed tools for access and identity management, event management, data theft, data encryption & redaction, and anti-malware.
Conclusion

Digital Transformation is here to stay. SMEs will have to make room for Digital Transformation in their overall business strategy. This could involve finding the right digital tools to start with, budgeting for capital investment in ICT, and sourcing the right talent or leveraging incumbent talent to become digital-ready. They must start by taking small steps, such as investing in a CRM, ERP or SCM to enhance their digital exposure and expertise gradually. And once they have tested the waters, SMEs can step up and introduce Automation, Big Data, AI, etc. into their business operations. The key aspect of digital transformation is to look at it as a driver of exponential growth, rather than scrutinizing it with a risk-averse lens. With a security management plan in place, cyber risks can be foreseen and prevented to a large extent, making SMEs much more resilient. It is also important to have patience with your expectations. It should be known that the trajectory of digital-business growth is not linear, but exponential, which means that it will have a slow start but once it gathers pace, it will accelerate growth across strategic business parameters.

SMEs need to embrace the technological advancements to become completely agile and flexible in order to scale, and meet increasing customer demands. We believe that with a strong digital mind-set, and with the best-in-class MSPs as partners, SMEs of today can embrace digital transformation seamlessly and become the global multinationals of tomorrow within a few years.
About Clover Infotech Digital Consulting Group

Clover Infotech Digital Consulting Group (DCG), is a strategic business unit which focuses on research, innovation, consulting and strategic recommendations to enable companies across sectors to augment their digital transformation initiatives and optimize returns on investment in new-age digital technologies.

Clover Infotech DCG is a part of Clover Infotech, a comprehensive IT services providers founded in 1994. Clover Infotech (www.cloverinfotech.com) has a strong presence in India, Dubai and the US. Over the years, Clover Infotech has established its expertise across multiple technologies including Oracle, Microsoft and Open Source.

Equipped with ISO 27001 delivery centers, Clover Infotech has been providing services ranging from Application services to Infrastructure management services to over 200 customers across geographies and industry verticals. Clover Infotech is one of Oracle’s focused partners for platform and infrastructure cloud services, as well as ERP cloud.

Clover Infotech is among the most preferred Managed Services Providers. It is enabling customers to modernize their application landscape and technology footprint and adopt new-age digital transformation technologies for business acceleration, operational efficiency, and immersive customer engagement.

Clover Infotech was conferred the “Partner of the Year” award by Oracle in 2019 for expertise in Oracle Cloud Infrastructure. Clover Infotech is a recipient of the CIO Choice awards (three consecutive years: 2013, 2014 and 2015) in the category ‘Database Solutions Support’. The company has also been conferred with the CIO Choice 2014 in the category “Application Delivery Platform”. Clover Infotech also bagged the Gold Award (Digital Media) at the prestigious MarCom Awards – 2017 for its responsive and user-friendly website.
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AWARDS AND RECOGNITION

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ABOUT CLOVER INFOTECH PRIVATE LIMITED

Clover Infotech is a leading IT services and consulting enterprise with a legacy in fostering digital transformation and business efficiency across industry verticals. With our comprehensive solutions to implement, integrate and manage technologies, we have been co-authoring success for some of the leading global enterprises for over 25 years.

The company has a strong pan-India presence. It serves its customers in Europe, Middle-East and Africa through its Dubai office and caters to the North American market through its office based in New York.

For more information, visit www.cloverinfotech.com

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