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**EDITOR**
Gp Capt R Vijayakumar (Retd), VSM

**LAYOUT EXECUTIVE**
D Rajaram

**SECRETARIAL ASSISTANCE**
K Pandiarajan
Dear Members,

Established in the year 1956, the MMA is the AIMA’s Best Management Association in India, for the last nine years in a row. Adding icing to the cake, I am happy to share with you once again the great news that in recognition of our sustained pursuit of excellence, MMA has been awarded the prestigious “Best Management Association in India” for the year 2016-17.

MMA is poised for higher growth with the proposed launching of the state-of-the-art 24,000 sq.ft. MMA Management Center in November 2017. Today, it is a proud professional body in this part of the country with large number of corporates and professionals as members – we at MMA dedicate ourselves to the Vision of MMA “To be the Fountainhead of World-Class Management Excellence in India”.

The NEET has come under huge criticism. People against NEET argue that the exam imposes unreasonable demands on students from rural areas. Its supporters on the other hand, say that NEET is a welcome initiative to improve the quality of school education. I personally believe that NEET ended rote learning, ushered in social justice. I am sure that the Government will now make efforts to improve the quality of education. The situation may improve in the years to come if the measures announced by the Education Minister such as opening coaching centers and online counselling are implemented with all seriousness. Even less developed states in terms of economic and educational status to Tamil Nadu have consented to the NEET mode of admission. In such scenario, opposition by a progressive state such as Tamil Nadu is not in sync with reality – the Clock cannot be put back. My heart goes out to the girl’s family. I hope a tragedy like this never happens again anywhere. We need to generate courageous students. Man, they say cannot control external circumstances, but he can change his attitude to face them with aplomb. We should leave no stone unturned in creating students of a high caliber and maturity.

Practically every company innovates. But few do so in an orderly, reliable way. In many organisations the big breakthrough happens despite the absence of good eco system to facilitate innovation. Successful innovations typically follow invisible development paths and require acts of individual heroism, but great ideas remains captive and innovation initiatives take way too long. There is no shortage of terms of innovation – Sustaining Innovation, Incremental Innovation, Continual Improvement Programmes, Disruptive Innovation, Breakthrough Innovation and Blue-Ocean Strategies. But the people who are crazy enough to think they can change the world are the ones who do.

In this regard, MMA in association with CavinKare organised the 6th CavinKare-MMA Chinnikrishnan Innovation Awards 2017 to identify and show case innovative organisations who have introduced breakthrough changes in the Indian context and can become role model for others to emulate. The response to the Awards was overwhelming with participation of more than 125 innovators, of which three innovators were selected by the Jury to receive the prestigious Awards which were presented at the Grand Awards Function held on 6th September 2017, attended by more than 1500 participants, at Kamarajar Arangam.

Mr K S Ramesh, Convention Chairman has put in tremendous efforts not only in conceptualizing the theme but also in organizing a galaxy of distinguished speakers to address the management students during the Convention. We also thank the management students and their respective B-Schools for the overwhelming response to our competitions, and in particular “Chanakya – The Mastermind”.

From the Editor
TEN Management Students have been shortlisted from about 3000 plus participants after a series of rigorous rounds of evaluation to compete in the Grand Finale of the Competition scheduled on 23rd of September as part of this Convention. The winning student will be declared as a Master Strategist. The crowned “Chanakya” will walk away with a cash award of Rupees One Lakh!

The Whale is out of ocean! The rate at which “Blue Whale” game is claiming so many lives is alarming. But the question we need to ask ourselves is: why have we reached such a situation? What is the cause? Are our children so alone that they find comfort in such virtual games? In the past children were more social and found joy in outdoor games. Now they seem to be busy lost and immersed in social media. Our Paranoia regarding the internet is more than justified. The human mind is as susceptible to injury as the rest of the body. Virtual threats are very real indeed – maybe we are underestimating the danger the online world poses.

In the passing of Marshal of the Indian Air Force Arjan Singh, India has lost an eminent war hero who played a determining role in the 1965 war. He was the embodiment of dedication, professionalism and commitment. I had the privilege of interacting with the Marshal on a number of occasions during my tenure in New Delhi and also had the honour of playing Golf with him regularly. His demise leaves a Void that cannot be filled for Marshal of the Indian Air Force Arjan Singh was “Sui Generis”.

Also, wishing the management student delegates all the very best in their future endeavours, for our country’s future lies in their vision.

Happy Reading!

Gp Capt R Vijayakumar, VSM (Retd)

Relearning Marketing: Creating Brands, Digitally

D Shivakumar
Chairman & CEO, India Region, PepsiCo India Holdings Pvt Ltd

A Summary of the Address delivered by Mr D Shivakumar during the AIMA-MMA 1st Regional Management Conclave on the theme ‘Leadership for Growth’ held on 3 August 2017 at Chennai

What I am going to talk about is FMCG and the impact of digital on FMCG. This is an evolving trend and I don’t think this will ever stop. I am just giving you a perspective from where I sit.

What did FMCG do in the past? It built brands with emotional equity. That was the pillar of FMCG. Brands were emotional, tapped into it, got a premium for it and hence we sold. The cornerstone of FMCG was branding. Second was distribution. Distribution was a huge advantage in FMCG. Today India has 9.9
FMCG million retail outlets. If you went and covered 3 million outlets like Hindustan Lever, that is fantastic! It gives you scale. If you went to rural markets, if you went into interior markets, it gave you advantage. Third thing we did was accounts receivable was less than accounts payable. Most FMCG companies work on negative working capital and that is the huge source of advantage for them. That was the third thing that FMCG companies did. The fourth thing they did was ‘refresh via innovation’. Every 100 years you get about six innovations in FMCG which means every 15 years, you get one.

**FMCG Business - Overview**

If you look at the shape of the FMCG business, a few of the FMCG companies are listed companies in India. Typical gross margin would be about 50 to 55%. Discounts and allowances would be between 5 to 10%. Advertisement and marketing would be about 8 to 12% depending on the category, general and administrative expenses would be between 6 to 9%, Net would be 10 to 15% and PE ratios are 24%. It is a very happy world! That happiness is not going to last. It is going to be disrupted.

**How is digital disrupting FMCG today?**

Franz Kafka said this: “From a certain point, there is no turning back”. I believe that point of time has already come to FMCG. There is no turning back now. In India, senior managers and everybody, when you ask them to do some change, they ask you for more data. The safest way to postpone a decision is to ask for more data. That is a way of postponing decisions! Here are the digital statistics before us. I am using the innovation curve. In terms of late majority, all phones and sms are very huge; prepaid very huge. Internet, WhatsApp, smart phones – all huge; Facebook is huge which has around 230 million consumers in India today. Twitter, LinkedIn – all huge. We don’t need to ask for any more data today. Any business we are in, we don’t need any data. This is the data, whether you like it or not and this will only be moving to the right. If you ask for more data to do something in digital, then you are really living in a pre-historic world. If you don’t do anything, the first thing that will happen is that you will run over by a truck. You will lose control over your margins, market share and brand equity – in all three, very quickly. It has happened to many companies already; it will happen more in the future.

**How does digital affect FMCG?**

**Consumer Commentary:** In the past we stood in front of a television box, we preached and told the consumer, “Thou shall buy this”. Not true anymore! The consumer has a voice and the consumer tells us what he or she thinks. Let us see what the consumer thinks about PepsiCo today. See the consumer commentary in the social media. If you look at the commentary, it is about Quaker, it is about PepsiCo, it is about our milk launch, it is about PammiHatesRumours and about our brands. The consumer has a distinct view about what is happening out there.

**Digital business model takes away time constraints:** The first thing that digital is doing is taking away time as the problem. Time is no longer a constraint. Everything is in a time-compressed world, especially the millennial. They want breakfast to be made, served and eaten in five to seven minutes. They don’t have time for breakfast. Today 25% of Indians skip breakfast every morning. That is the biggest opportunity. They spend more time on digital than breakfast even though they know that skipping breakfast is bad for health. For a simple F&B company offering great ready-to-cook products which cooks in 5 to 7 minutes which you can eat on-the-go, that is a huge advantage.
Purchase pathway gets fragmented in digital: There is nothing in the old classical model that contains awareness, desire, and interest—all over. Today some friend tells you, you start purchasing that. So the old models of whatever we have learnt in marketing are all done and dusted. The principles are valid but most of that linear way of working is gone.

Information: We have a triangle today. The information world is a Google cloud. The social world is a Facebook page and the E-commerce world is an Amazon click. That is the digital world we are seeing right now in front of you today.

Celebrity endorsement: In the past, when we signed up with celebrity, they would say, Shahrukh is going to have two great movies in 2018, so you should sign. Everything was qualitative. Today when you sit with the celebrity managers, they say, Shahrukh has 8 million followers, the other celebrity has 4 million and so, Shahrukh should be paid twice! Now, can we discuss, he has 8 million and your company brand has 4 million followers, how can we make Shahrukh’s following 10 million? Today there is a quantitative number on a celebrity. In the past it was all qualitative but still we took a bet. Next are consumers. We told stories about celebrities through our advertising. Today the consumer does not need the brand to follow the celebrity. He is following a celebrity every second in a digital world via Instagram, twitter etc. He does not need the brand to show him the view of the celebrity. Things are changing significantly in terms of celebrity endorsements right now. What I am seeing right now is people moving from celebrities to ‘sources of authority’. That is the big shift I am seeing. A celebrity without authority in that area it just flops. So you need sources of authority and not celebrities in the future world, especially on digital.

eCommerce: All of eCommerce is about convenience, trust, and value and product assortment. We see that every day. Big categories in eCommerce are mobile phones. All of Ecommerce is related to the density of physical outlets. Look at India which is very dense. India has the highest number of outlets; we have an outlet for every 126 people. There are 9.9 million FMCG retail outlets for a 2-trillion economy! Total number of outlets in India is 15 million for all categories put together. America, for a 17-trillion economy has 1 million outlets. We have lots of outlets. Now what is going to happen? People will order on eCommerce especially the millennial because they don’t want to go to a physical outlet; they hate the traffic and order on E commerce and it comes home! For top up, they will go to the neighbourhood grocer or neighbourhood pawn shop. That’s what we are already seeing with the millennial. With eCommerce, I personally see a dramatic shift in consumption. In the old days, the consumption for us was: you had a sachet – 40% of the time was penetration + consumption. Then we put a large bottle whatever was the product and said big users, please buy bottles. Modern trade would say, buy two, get one free etc., and we all did activities to drive that consumption. But the housewife couldn’t carry a bag with three to four categories in which she was interested. But today with eCommerce, the housewife
can click 10 categories for consumption. She can buy 5 bottles of water, 6 bottles of milk and 10 bottles of something else and say send it home. It is no longer a problem. So one of the big shifts that I see in India, thanks to the digital world, is consumption happening much more. We already see that with Big Basket with our brands.

**Service level expectations**: Service level expectations and supply chain deliveries are dramatically different. People like Dominos etc., have made a virtue of it. Delivery in 30 minutes or your Pizza free! The expectation of service is redefined by digital. We no longer get surprised by good service.

**Inventory levels** needs to be delivered in a channel agnostic manner: Every channel is important. You have to have inventory to ensure that it works. In Food and beverages, freshness of inventory is critical.

**Click and collect**: This is not happening as much in India but I believe it is just a matter of time before this business model also comes to India.

**Employer branding**: Employer branding is very important. As CEOs of companies, we do lots of surveys with people on the company, its culture etc., and we get response rates of 2%, 4% and 5% and we are very thrilled with the response rates of 2% to 5%. Now, you have a concept called ‘glass door’ where people voluntarily go and give comments. Current employees, ex-employees and others voluntarily go to the comment room.

**What are our ratings?** Our life time rating is about 3.7. In 2015-3.5, 2016, 3.5 and this year we are at 3.8. We made progress. Above 4 is very good in glass door. These are voluntary commentary ratings from people. But every employee who joins PepsiCo, I ask him, what did you look at when you join PepsiCo? They would say, they looked at our website, videos etc., But most important I would go to glass door and find out what people said about PepsiCo. People trust Glass Door far more than they trust their HR department, Hiring Manager or the CEO.

**Word Cloud – Positive side of PepsiCo**: Culture, learning, work, benefits, management, opportunities – all positive side. This is what people are voluntarily saying about us on our strengths.

**Negative side**: Management, work-life balance etc., If you are running a company, you have to look at this carefully every quarter. As senior managers, you have no choice because your ability to attract talent depends on these two clouds. Whoever is joining a company is making his or her mind up based on these two word clouds.

What are the characteristics of the digital transformation leaders? Here we are talking about digital and also about leadership. I will give you five such characteristics.

**Responsive Culture**: A digital company has to have a very responsive culture. It cannot be, ‘leave the paper at the table’ “send me an email and I will get back to you in 48 hours”. No! We measure responsiveness in our company of all the 30 teams in the company every two months. We have to be responsive as an organisation in a digital world. People don’t have time for laggards – either a brand or a manager or a company.

**Strategy has to be a part of the eco-system strategy**: When you are working in digital, you are not alone. You cannot drive growth independently. Today in the era of dependent growth you need the Facebook, you need the Google, you need the Twitter, you need the Big Basket, Big Bazaar, - and it has to be an eco-system. Eco systems compete with each other in today’s digital world and some overlap. It is not independent growth in a digital world.

Business Mandate | Sep-Oct 2017
**Recruit digital talent:** You have to get people who understand this world. It cannot be the old physical world.

**Break Silos:** You have to be seamless in the organisation. Because, finally you are serving the consumer in the seamless manner. The consumer scrolls the whole world in a seamless manner. Organisations have to break more and more silos.

**Data-driven decision models:** There is too much data out there and so try to figure out which data to focus on. This itself is going to be the biggest challenge for leaders today. I just learnt about a guy in Delhi right now. He has just finished 3 years. He has a company where if you go to a store, you have a bill, you take a picture of the bill, send it to him. He has a huge data bank of you as a consumer what you are shopping every week, which brand, how often you buy that etc., Many people in the data business are trying to tie up with him. It is far more reliable than most of the tracking data that we see today. What a big business! You send the data to him, he rewards you! At the end of three years, he gets lots of congratulatory messages saying, “Well done! You have really made shopping fun for me!” So, I believe this is the era of each of these business models and a day will come when you disclose your location on your phone, the operator will give you data plus voice free because the location will be used to transmit 1000 messages to you. That is the next business model which is waiting to happen in India.

**Digital convergence:** Everything in the organisation, be it culture, people, structure, tasks, strategy – everything must be digital. If you don’t think digital to start with, there is no future. The physical world is behind us, I showed you the innovation adoption curve, this curve will move to the right. There is no more time for data searching. It is time for action.

**Summary:** The FMCG model of the past was based on – brands built on emotion and brands are still on emotion. Brands build on distribution - which will be disrupted in the digital models. Accounts receivable less than accounts payable will not happen in future world. Digital will disrupt every single aspect of your value chain. There will not be a single aspect of your value chain which will not be disrupted.

Every company has forecast accuracy. We have a machine which uses artificial intelligence of all SKUs which are two years old and predicts that. Two months ago we recognised that the forecast accuracy from our sales people – our best people – our unit managers and unit planners was 67 for the top 15 SKUs in the company. We looked in the machine and the machine was predicting 72. For the last two months we stopped forecast accuracy with human beings in PepsiCo India. It is completely machine run. It is only for new innovations and new products that the marketing team predicts something. Today the forecast accuracy from the machine this month is 75%. Nobody would ever, ever think that it is possible. Today our distributor claims are settled in 3 hours. The best company does in 8 days. So every aspect of the value chain is being disrupted. Why? To serve the customer and serve the consumer better. That is the huge shift. FMCG has always said, I am the brand owner, thou shall listen to me”. We all said the consumer is king or queen and now the king or queen has a voice. That we had not factored in the past. Digital has given the consumer more than a voice; it has given him/her a platform to connect with other consumers on issues that concern them.
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Driving Competitive Advantage through Service Excellence: Building a Differentiator for India Inc.

Dr A Parasuraman
Professor of Marketing & Holder of the James W. McLamore Chair
School of Business Administration, University of Miami

Edited Transcript of Address by Dr A Parasuraman, University of Miami, USA to the Members of MMA on 20 July 2017

One of the things I have been toying with for a number of years is how I can disseminate some of the knowledge that I have acquired over the decades I have spent in the US in the domain of service quality, customer service, etc. How can I find a forum to bring that back to India? I was waiting for an opportunity to do so. I do come to India frequently but I generally do a short seminar or MDP at some business schools or other institutions and then I go back. I have been looking for something more permanent and enduring.

The launching of the proposed Centre for Service Excellence in India [CSEI] offers a unique opportunity for me in this regard. While there are other fine service centres around the world, the proposed centre is distinct in its focus on service excellence across multiple sectors in India. As Atish Chattopadhyay [Director of IMT-Ghaziabad] said in his opening remarks, the Centre is going to be India-centric because India is a complex and fascinating country with many challenges as well as opportunities. Along with the Centre’s establishment, the launching of the Service Excellence Index [SEI] is going to provide the initial momentum that IMT-Ghaziabad will be able to build on and launch a whole host of activities and initiatives under a broad umbrella or platform for service excellence that the CSEI will provide. I am really privileged and honoured to be a part of this effort.

The topic for my address today – “Driving Competitive Advantage through Service Excellence” – is especially relevant in the current, increasingly technology-dominated, business arena. I would like to start with what Jeff Bezos, CEO of Amazon, said sometime ago: “In the offline world 30% of a company’s resources are spent providing a good customer experience and 70% goes to marketing” (which encompasses traditional modes of marketing such as advertisements, commercials, etc.); he then went on to say, “....but online, 70% should be spent towards creating a great customer experience and 30% should be spent on shouting about it.” It is interesting that Bezos is equating traditional marketing with ‘shouting,’ which unfortunately is still true in many cases. Companies are by and large very good at making promises through creative commercials and eye-catching messages. The same thing is happening now in online contexts as well: companies are very good at external marketing and yet what Bezos is suggesting is that the focus should be on achieving sustainable competitive advantage which in today’s markets requires serving customers in excellent fashion, not just selling to them.
Service is the Key Source of Competitive Advantage

With that as a starting point, let me also point out the traditionally viewed levers of competitive advantage. What are the different ways that companies can gain competitive advantage? Unique product features, pricing and service are the three main levers that trigger competitive advantage. Companies can gain some competitive advantage through product features by coming up with distinct features that competitors may not have. And, a lot of companies compete today on the basis of price by pricing low to attract customers. Finally, companies can also compete on service as a small minority of them do. Product features, price and service are thus the three principal sources of competitive advantage. However, product features and price are relatively easy for competitors to copy. In fact, of the so called 4 P’s of the marketing mix, price is the easiest thing for companies to change and for competitors to mimic. Product features also get copied eventually by competitors. But what becomes more difficult for competitors to duplicate is excellent customer service because service excellence requires a company-wide customer-oriented culture; and, corporate cultures are much more challenging to change or copy than the product features and price.

In the domain of customer service, technology and service are converging. Technology continues to grow at a rapid pace and, in addition to complementing service providers is also starting to replace them. For example, self-service checkout counters in supermarkets many Western countries such as the US. I think this is also true in some parts of India. All of us are used to seeing these self-service technologies in the form of check-in kiosks at major airports. Taking this one step further, there is a hotel in Japan called the “Henna Hotel” which is completely operated by robots, with no human contact at all. Robot-rendered service is going to become increasingly common and more widespread further into the future. So the question of what does this do to the customer’s experience arises. In this regard, I would like to start by asking two rhetorical questions. Q1. Are companies utilising technology primarily to cut costs and increase service productivity or to enhance customer experience? The way I would answer it is to say that it is typically the former. I think companies are latching onto all these cutting-edge technologies as a conduit for further reducing costs and improving profits. Nothing wrong with doing that but then the problem is lack of concern for what this does on the customer side, i.e., how this might influence the customer’s experience is something that gets short shrift, which leads to my second question. Q2. Does the growing role of technology in service necessarily enhance customer experience? This is a rhetorical question that I would answer by saying “not necessarily.” Not everything that is technology based necessarily creates a great experience for customers.

With those two opening questions, what I would like to do in the remainder of my remarks today is to offer some thoughts on effective Customer Experience Management (CEM) in an era of increasing technology-service convergence by drawing upon three specific streams of research in which I have been involved for over 35 years. The first stream focuses on service quality. My second stream of research focuses on the whole area of “technology readiness” of people—I will elaborate on this concept a little later. More recently I have started a third stream of research focusing on service productivity because one of the primary outcomes of service-technology convergence is its implications for the productivity of service operations. I have been working on each of these research streams for at least a period of 10 years. The first stream focuses on service quality. My second stream of research focuses on the whole area of “technology readiness” of people—I will elaborate on this concept a little later. More recently I have started a third stream of research focusing on service productivity because one of the primary outcomes of service-technology convergence is its implications for the productivity of service operations. I have been working on each of these research streams for at least a period of 10 years. I am still working on service quality issues that I started to explore in the early 80’s. Technology readiness is something that I began working on in the mid 90’s and am continuing with that. I have been looking into service productivity in the last 10 years. So it is impossible for me to share with you all the insights that I have learnt from these decades’ worth of research. What I will do instead is to highlight a few things to serve as a platform for further discussion.
Customer Experience Management (CEM) – Look through the Customer’s Lens

Customer Experience Management is the overarching, outcome-oriented focus of today’s session. Let me start with a definition provided by a well-known academician, Prof. Berndt Schmidt, a distinguished professor at Columbia University, who has written books on CEM. He defines CEM as the process of strategically managing a customer’s entire experience with a product through the total “journey” of the customer with a company. Here is another definition from the business press that I picked up from the website of Salesforce.com, a well-known company in the technology space. They define CEM as the collection of processes a company uses to track, oversee and organise every interaction between a customer and an organisation throughout the customer life cycle to optimise each interaction from the customer’s perspective. The key points here are: every interaction needs to be managed and, in each interaction, there needs to be some optimisation occurring—namely, what is the best way to interact with the customer at that point in time in their journey with the company? This is where the technology-human trade-offs come in.

If you consider the way both the academic literature and the business-press literature are defining CEM, the following seem to be the key imperatives for the effective CEM. To be effective, CEM should take the customer’s perspective, not the company’s perspective; it is not what the companies think would be a great experience for customers. Companies really need to see the experience through the customer’s eyes. It should be from ‘outside in.’ Focus on all customer-firm interactions through that outside-in lens and then optimise those interactions. I will try to align these key imperatives with some of the main findings from my three research streams mentioned earlier: service quality, technology readiness and service productivity.

Service Quality – Gaps Model

What my research shows is that from a customer’s perspective, service quality results from a comparison of service expectations with actual service experience. In other words, all of us either explicitly or many times implicitly have some mental standards of what an excellent company should be able to provide in terms of service; we compare those standards with what a particular company actually provides as we interact with that company. This may look like a very simple definition of service quality but it stems from a considerable amount of research with customers across many different contexts. Secondly, based on research findings from a variety of companies and sectors, customers’ service experience frequently falls short of their expectations. In fact I will be harsh and say that, by and large, quality of service stinks across sectors. There are pockets of excellence here and there but by and large customer service is mediocre at best. Frequently it is less than mediocre.

Next, I would like to highlight key facets of the “Gaps Model of Service Quality.” Starting with the customer perspective, as I have just said, quality of service can be conceptualised as the gap or discrepancy between what a customer thinks should happen in an excellent organisation and what he or she actually perceives the organisation has provided. If you label this gap as Gap 5, what my extensive research suggests is that there are 4 major disconnects within service organisations that in turn contribute to this Gap 5. What are these 4 gaps? The first gap – and in my opinion the most serious gap in many companies – is what I call the market information gap. Many companies, with
good intentions, make major investments in the name of improving service. But they make those investments based on assumptions about customers’ expectations. They don’t fully understand what is more important and what is less important to customers. Once a gap develops between management’s understanding of customers’ expectations and what those expectations actually are, there is a whole series of other problems that occur. For example, managers in many organisations are the ones responsible for coming up with the guidelines or the specifications for service delivery. Often times, those specifications or organisational service standards don’t necessarily reflect what the customer really wants because there is already a Gap 1; and, that gets compounded by what I call as the service standards gap, which is Gap 2. My research shows that even in instances when Gap 1 is completely absent—in other words management is fully aware of what customers want—the managers don’t always translate or transform that knowledge into specifications in an accurate manner; as a consequence, the standards that are in place may be different from what the customer really wants. Next, even when there are service standards, there is often a service performance gap (Gap 3) because systems and employees that are supposed to deliver to those standards are inadequate due to, for instance, poor employee training and faulty evaluation and compensation systems. The final gap (Gap 4) is what I call the internal communication gap. As I already mentioned, customer experience management requires that you manage all of the interactions with customers. The problem here is that the variety of different touch-points at which customers interact with companies are being executed by different functional areas within the organisation and there is a lack of internal communication across those touch-points. For example, marketing typically does not interact that much with operations. What often happens is that marketing goes out and makes all these promises to customers, whose expectations go up as a consequence; but the people in the company in-charge of delivering on those promises belong to a different functional area (e.g., operations people, IT people, etc.). So this internal disconnect and lack of internal communication is one of the direct contributors to the external gap (Gap 5).

Conceptually, what the Gaps Model suggests is that to truly improve quality of service, you need to close Gap 5 that customers experience in the external marketplace; but to close that gap you need to systematically diagnose and close the 4 internal gaps. I would argue that, of the 4 internal gaps, the first gap (market information gap) is a major disconnect that actually leads to misallocation of resources right from the beginning. Since we are talking today about the impact of technology-service convergence, let me give you a personal example of mine relating to misallocation of resources. As part of my travels around the world, I stay in many different hotels and travel on different airlines. This is an example from India. A few years back I was staying in a 5-star hotel, which shall remain unnamed, in Delhi and everything was perfect with regard to the appearance of the hotel, the people greeting me in the reception area, etc. Then when I went up to my room I noticed something that I had not seen anywhere else, at least at that time. I see lot of different things in different hotels. In the course of my travels I have observed that the moment one competitor does something everybody else blindly copies that. There is lot of “monkey see, monkey do!” Getting back to my example, what is it that attracted my attention? I noticed a bedside electronic-control panel with a lot of different buttons to control all the electronics and other kinds of mechanical devices in the room. For example, you could close and open the drapes by pressing a button and turn the TV on and off, dim the lights, and so on. Being a mechanical engineer, I was fascinated with this bedside control panel; but, despite being a mechanical engineer, it took me 15 minutes to figure out all the buttons! That was problem number one. Since I was curious I did not mind that kind of investment of time, and thought that I had mastered the mechanics of operating
the control panel. Then I went for a series of meetings and when I got back to the hotel, it was past midnight and I was very tired. I just wanted to go to sleep. When I got into bed, I started turning off lights using the buttons on the panel. I got most of the lights off, but I could not turn the bathroom light off. Perhaps I was too tired and couldn’t locate the correct button… whenever I thought I was pushing the correct bathroom-light button, something else started happening – like the drapes opening and closing, mood lighting on the ceiling above the bed turning on, etc. But I could not get the bathroom light to turn off! Finally, I had to get out of the bed to try to turn it off with the manual switch in bathroom. But when I went to the bathroom, there was no switch there! I realised that I had to do it only from the bedside control panel! So I just shut the bathroom door, but there was a gap at the bottom of the door and the light was shining brightly through that crack. I finally devised a very low-tech solution to solve the bathroom-light problem—I took a towel and blocked that crack so that the light wouldn’t shine through and bother me! This is a true story and I am sure many of you can empathise with this kind of experience. This hotel experience of mine is a vivid example of a key point I would like to emphasize: just because a new technology is available companies willy-nilly introduce it, believing that it will enhance the customer’s experience! I will come back to this example when we talk about service productivity a bit later. But this is the kind of misguided, not-well-thought-through investment that does not necessarily improve the customer’s service experience. Such investments are also not beneficial to the companies in terms of their own ROI.

**SERVQUAL – Zone of Tolerance**

In addition to the Gaps Model, another major output of my program of research on service quality has been the SERVQUAL scale, which is a measurement instrument to operationalize and quantify Gap 5 in the Gaps Model. Two to three years of research effort went into developing this instrument. The SERVQUAL instrument consists of 5 facets or dimensions of service that customers use in judging the expectation vs. perception gap (Gap 5). The dimensions are **tangibles**, **reliability**, **responsiveness**, **assurance** and **empathy**. Findings from a number of different studies in which the instrument has been employed suggest that, of the 5 SERVQUAL dimensions, reliability, which has to do with consistently delivering the promised or expected service, is the most critical dimension from the customer’s perspective. In fact, when we asked customers from different sectors to allocate a total of 100 points to the 5 dimensions based on how important they considered each dimension to be, reliability consistently garnered the highest number of points out of 100. This does not mean that the other 4 dimensions are unimportant. In fact, all 5 dimensions are indeed important because they are like the boiled-down essence of over 100 specific service attributes that formed the initial set of attributes from which the final SERVQUAL eventually emerged. Having customer-contact employees who look neat and professional (i.e., have good “tangibles”), and who are responsive, empathetic and reassuring, are all critical for delivering excellent customer service. But, above and beyond everything else, when a company promises to do something, it better do so. However, this...
frequently is not the case in many companies even today. Reliability shortfalls are one of the major slip-ups in many companies.

Another important insight that has emerged from my service quality research stream is that when you consider service expectations, which are the mental standards customers use in judging the quality of service, most customers have a range of expectations rather than a single, ideal level of expectations. The upper end of this expectations range is what we are labelling as “desired service,” a level of service that customers believe can and should be delivered. This is sort of a “realistic ideal” service level that they would like to get from companies. But most customers, contrary to what managers think, are quite reasonable as well. Managers are frequently of the view that “Oh! Customers are always asking for things; they don’t understand how complex our organisation is!” This is not true! Extensive research reveals that many customers, in effect, say: “Ideally we would like to get this high level of service. But we realize that organisations have their own constraints and service people are human too. So we are willing to lower our expectations, but only up to a point.” That ‘point’ is what we are labelling as “adequate service,” which is the minimum level of service that customers are willing to accept. The range of expectations between the desired level (upper end) and the adequate level (lower end) is what we are calling the “zone of tolerance.” The zone of tolerance might seem like a simple idea but it is a very powerful concept because it tells companies and managers that to improve service and satisfy customers they should at least try and deliver a level of service that falls within the zone. And, they don’t have to always “shoot for the stars” to keep customers happy; however, they should ensure that their service as experienced by customers does not fall below the zone of tolerance. But even here, the service level actually experienced by customers in reality is sometimes very close to, if not below, the adequate service level.

Based on the notion of zone of tolerance, my research colleagues and I have further refined the SERVQUAL approach to be able to measure both the desired and the adequate service levels and hence to ascertain the size of the zone of tolerance and whether the zone varies across the 5 SERVQUAL dimensions. This refinement of the SERVQUAL instrument to incorporate the zone of tolerance took another 2 to 3 years of extensive research, the insights from which I will try to condense in the next 2 to 3 minutes!

Using the refined SERVQUAL instrument, we have measured the quality of service offered by number of different companies....here is a chart summarizing the quality of service of the computer manufacturing company, IBM. We did a survey in the B2B space where we surveyed about 1000 business customers of IBM in the US and we asked them to complete the refined SERVQUAL containing questions to measure the customers’ desired, adequate and perceived service levels on several attributes pertaining to each of the 5 dimensions. The summary results are in this chart. As you can see on the chart, the best performance of IBM is on the tangibles dimension, representing visual aspects of the service—e.g., appearance of service people who visit the clients to diagnose and resolve technical problems; appearance of invoices, how easy they are to understand; appearance/condition of the vehicles used by service people; etc. As the chart shows, on the tangibles dimension the customers’ overall perception of IBM is actually above the desired service level. On the other hand, the customers’ perceptions on the other 4 dimensions, although within the zone of tolerance, are just barely above the adequate service level.

I would like to make one other very important point: Most service quality and customer satisfaction surveys only measure customers’ perceptions; they don’t measure customers’ expectation levels.
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The information coming out of such surveys are just perceptual data. In IBM’s case, suppose the survey had not obtained any information about the desired and adequate levels of service, and had only asked customers about their perceptions of IBM’s service on the various SERVQUAL attributes. In that case, this is what the chart would look like, with the average perceptions being consistently high (around 7.5 on the 9-point scale) across all 5 dimensions. If you are an IBM manager looking at this chart (showing only the consistently high perception scores), what would be your overall impression about your level of service?.......You might actually be tempted to pat yourself on the back and congratulate yourself for a job well done! But see what happens when we superimpose the zone of tolerance for each SERVQUAL dimension on this perceptions-only chart....Now, as an IBM manager, you definitely would not pat yourself on the back, because the only service dimension on which IBM performs really well is tangibles; on each of the 4 other dimensions IBM’s performance is barely above the adequate service level (the lower boundary of the zone of tolerance).

The point I want to make here is that if you want to truly improve your quality of service at least make some effort to understand what your customers’ expectations are. Simply implementing some service strategy and then only measuring customers’ perceptions might give you a false sense of security and mislead you into thinking that your service is great. Even today when I speak to some managers, they say, “Yes. We have done a customer satisfaction survey and 95% of our customers give us an 8-to-10 rating on a 10-point scale.” But these managers also need to compare those perceptual ratings with their customers’ expectation levels in order to get a more accurate assessment of the actual status of their service quality.

**Technology Readiness**

I would now like to move to my second research stream pertaining to the notion of “technology readiness” of consumers. What is technology readiness? By technology readiness, I mean people’s propensity to embrace and use new technologies for accomplishing goals in home life and at work. Technology readiness refers to the mental attitude of people towards cutting-edge technologies in general. It is not a measure of a person’s ability to do certain things with new technologies. It is more a measure of a person’s inherent feelings towards using technology-based modes of service delivery. It is almost like a hard-wired internal personality trait. Based on my research on technology readiness (TR), it consists of 4 major components, 2 of which are contributors to a person’s TR, while the other 2 are distractors, or inhibitors, of TR. The 2 contributing components of TR are “optimism” and “innovativeness.” Optimism relates to the overall feeling that technology is a “good thing.” What our research shows is that there is wide variation in terms of how optimistic people are about all of the changes in people’s lives, society, etc. due to the accelerating pace of technological advancements. While some people feel that these changes are all very good, at the other end of the spectrum are those who hold the opposite view, with the rest of the people having mixed feelings. Innovativeness has to do with a general tendency to try out new things. Here again we are finding a broad spectrum of attitudes towards things that are cutting-edge, things that are really new. For instance, when Apple comes out with new iPhones – 6S or 8S, etc. – there will be some die-hard Apple fans who are willing to stand in a queue in front of an Apple store, for 48 hours and in inclement weather, wanting to be the first ones to buy it! There may be some others who may think: “Why are
these fools standing in the queue like that? If they just wait for a week or two they can get the same thing easily without any hassle!” Some people are inherently more eager to try new things while others are reluctant – it is this inherent trait that the innovativeness component of TR represents. People that score high on optimism and high on innovativeness will have higher levels of technology readiness.

The 2 inhibiting components of TR are "discomfort" and "insecurity." Discomfort is an overall paranoia about technology, resulting in a feeling that technology is controlling you rather than you controlling technology. For example I love mobile smart phones because they give me 24x7 connectivity with anybody I want to connect with anywhere in the world. But I often wonder (maybe because I am too old!), “What is this smart phone doing to my quality of life?” I too – just like some of the youngsters in the audience here – get the uncontrollable urge to check my Facebook account or my email account every so often! I also recall my good old days 30 years ago, when I used to pick up my mails from the physical mail box and for the next 24 hours I would not have to worry about being bothered by new mails! I also ask myself, “Was I any less productive 30 years ago as a scholar or a researcher?” Despite not having the internet, despite not having an Apple or Android smart phone, I was just as productive as, if not more productive than, I am now with all these gadgets and their attendant distractions! That’s what I mean by discomfort. Insecurity is also kind of a fear but it is more of a transaction-specific fear. For example, when using online banking to transfer or deposit money into one’s own account, an inherent fear that the money might end up in someone else’s account.
To summarize, a person’s overall technology readiness is a combination of his or her position on these four TR dimensions: optimism, innovativeness, discomfort and insecurity. We have developed a scale to measure people’s positions on these components. The first version of the scale – called the technology readiness index (TRI) and consisting of 36 questions spanning the 4 TR dimensions – was published in the year 2000. More recently we have further refined and updated the TRI to produce a streamlined version of it: TRI 2.0, a 16-item scale published in 2015.

**Distribution of TRI Scores**

As you can see from the overall distribution of TRI scores shown in this chart, there is wide variation in people’s positions with respect to their technology readiness (the distribution’s shape is similar to that of a bell-shaped, normal probability distribution curve). More interestingly, when we did additional analysis to determine whether there are different groups of people with distinct technology-readiness profiles along the four TR dimensions, 5 distinct segments – labelled as explorers, pioneers, sceptics, paranoids and laggards – emerged as shown on this next chart. The “explorers” segment, for instance, consists of people who are high on the 2 contributing dimensions and low on the 2 inhibiting dimensions. The explorers segment within any given population will have the highest level of technology readiness. At the other end of the TR spectrum is the “laggards” segment, consisting of people who score very low on the 2 contributing dimensions, while simultaneously experiencing high levels of discomfort and insecurity with new technologies. The key point here is that in modern times, while companies are introducing willy-nilly the latest technological gadgets, they often forget that not everybody is going to react in the same way to those gadgets. Of course some managers would say, “We can just ‘train’ our customers to use this new technology.” But what my research shows is that technology readiness is not something that can be enhanced simply through training the customers because TR is like a hard-wired personality trait, and changing someone’s personality is difficult, especially when it has to be done relatively quickly. One’s personality can perhaps be changed over a long period of time, but doing so would be more challenging in the short run. This obviously has managerial implications for how to judiciously employ technology-based systems in delivering service to a broad customer base with varying degrees of technology readiness.

**Service Productivity – Ratio of Inputs to Outputs**

The conventional definition of productivity in any general context is that it is an inputs-to-outputs ratio. This definition applies to the service context as well—one does a company put into a service process vis-à-vis what it gets out of it? Traditionally though service productivity has been analysed primarily from a company’s perspective. What I would argue, and have been arguing in my papers, is that service productivity can and should be evaluated from the perspectives of both companies and customers. Just as productivity is evaluated as an input vs. output ratio on the company’s side, one can also analyse a similar input vs. output ratio on the customer’s side. A considerable and growing body of literature in the service domain suggests that most services are produced and consumed simultaneously—i.e., customers are co-producers of the services. As such, customers also participate in the service production process, inputting their own resources (e.g., physical labour,
cognitive labour, emotional energy, etc.) into it and experiencing the outputs from it. As you can see from this company-customer dual conceptualisation of service productivity that I have developed, there are certain inputs and outputs on the company’s side and a mirror image of that on the customer’s side as well. The key concept connecting the two sides is service quality (as experienced by the customer), which is the concept I discussed earlier at some length. In my proposed dual-conceptualisation framework, there are also various links connecting the inputs and outputs on both the company’s and the customer’s sides with service quality, as well as with one another. Most of the links and their signs (i.e., whether each link is positive or negative) as shown in the framework are self-explanatory. But I would like to focus and elaborate on two critical links in the framework: (1) the positive link shown between the company’s inputs and service quality and (2) the negative link shown between the company’s inputs and the customer’s inputs. These two critical links represent “ideal” scenarios in that when a company invests resources (i.e., increases its inputs) to improve the customer’s experience, two things should ideally happen. First, the service quality experienced by the customer should improve (hence the positive link between company inputs and service quality shown in the framework). Second, the customer’s own inputs (e.g., physical effort, emotional energy expended, frustration, etc.) should decrease (hence the negative link between company inputs and customer inputs in the framework).

Unfortunately, in many companies the two aforementioned ideal links never materialize. Let us go back to the example of my hotel experience with the bedside electronic control panel. Was that an expensive thing for the hotel to do in terms of its own inputs? Definitely yes! Installing those electronic control panels must have been quite expensive for the hotel. But did my assessment of the hotel’s service quality improve? Certainly not! I would have been better off and happier with the normal switches at normal places in the hotel room, instead of all of them being placed on an apparently complicated control panel. Thus, in this specific instance the link between the hotel’s inputs and the service quality I experienced turned out to be negative instead of being positive as it should have been ideally. Likewise, I had to expend a fair amount of time and effort to first familiarise myself with the control panel and its operation. Then, when I couldn’t turn off the bathroom light at night, I once again had to expend considerable effort and also endure a good deal of frustration before finally finding a fix for the problem! In this case, my inputs as a customer in trying to use the electronic control panel as well as the hotel’s inputs to get it installed were both high. As such, the link between the hotel’s inputs and the customer’s inputs turned out to be positive instead of being negative as it should have been ideally. The key general takeaway for managers from all of this is the following: For service enhancements, especially technology-based enhancements, to be beneficial for both companies and customers the two key links discussed above should have their ideal signs. This, in turn, will happen only when the company’s service investments are aligned with the customer’s expectations, attitudes and abilities (including their technology readiness).

**Summary**

To summarise, effective customer experience management in the current era of growing technology-service convergence calls for thoughtful consideration of several basic but critical issues pertaining to service quality, technology readiness and service productivity—three concepts that are intertwined. I would like to leave you with a couple of key questions pertaining to each of these
concepts to illustrate the types of issues that managers would do well to ponder carefully before embarking on service-related initiatives.

In the realm of service quality: Are our customers’ basic service expectations being met, especially by our technology interfaces? Do sophisticated interfaces necessarily enhance our customers’ service experience? Is the expected service delivered correctly and consistently at various touchpoints throughout the customer experience journey?

In the realm of technology readiness: Are there significant variations in technology readiness within our target market(s)? If there are such variations, in what ways could/should we modify our services and their delivery so as to “optimise” our interactions with different segments within our customer base? Do we make human help readily available when issues arise with our technology interfaces?

Finally, in the realm of service productivity: Are we over-emphasising internal efficiency or internal productivity in designing our technology-based interfaces? Do we pay sufficient attention to customer effort as well as potential frustration and anxiety they might experience in interacting with us, especially through our technology-based interfaces?

Thank you for patiently listening to me for quite some time now! I hope my remarks have planted some seeds in your minds that hopefully will germinate into something useful down the road!
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Why are bright people unable to think differently?

“Why are bright people unable to think differently?” Between T M Krishna, Carnatic Music Vocalist, Author and Ramon Magsaysay Award Winner and R Sridhar, Innovation Consultant, Coach, Facilitator and Author of the book “Unlock the Real Power of Ideation”

T M Krishna: I know Sridhar for more than 10 years and we have done some work together. I would like to congratulate him on the book. He is the most understated person as a human being, but a wonderful thinker, wonderful engager, and what is always nice is that he listens beautifully! That’s why I love conversations with Sridhar over a cup of coffee because if somebody pays attention to every word you say, you are really happy! I thank you for being like that!

Today I would like to be more a facilitator than anything else!

I would like to first ask you about this idea of thinking ‘differently’. Because that is the word being used very easily now!

I would like to ask you in a serious note, “Why should someone think differently? Why is that necessary?”

Sridhar: I know where you are coming from with this question! “Differently” is a kind of a cliché which all of us use!

What I want to share with you all now is the change that happened in my life because somebody thought ‘differently’. Let me go back to 1969. I am a graduate of Physics and Mathematics from Bombay University. I just finished my exams and I still remember the date, it was 23rd April. I returned home.

My dad asked me how I had done in the exams. I said it was very bad. He asked me, how bad? I said, I would get a bad 3rd class or I might fail. He did not respond. The next morning as he was leaving for his work, he asked me: “What do you want to do? Do you want to study further or do you want to go for work?” I said, I don’t want to study further and I wanted to go for work. He said, “In that case, start looking for a job from today.”

I asked him: “Who is going to give a job to someone who had just appeared for the exam and the results were not out yet.”

He said, “The only time you will get a job is before you get your results! The day you get your results your fate will be nailed!”.

Now I am ever so grateful for what he did at that time. You asked why we should think differently.
If my dad had not thought differently and he also had said something else such as "let us hope for the best" Let us wait for the results” or “go to Ganesha temple and pray for good results” etc., I don’t know whether I will be sitting here, talking to my friend Krishna about “thinking differently”.

I believe thinking differently is an extremely important thing only for this reason. I have an Einstein quote which I must share here.

Einstein defined “Insanity as doing the same thing over and over again and expecting different results.” So if you continue to do the same thing, you will get the same results.

I think that all of us want different results all the time. And the input for that is doing things differently. Doing things differently comes from thinking differently.

**T M Krishna:** In which case, I want to go to the necessity of thinking differently. For some people it may happen every day. Some people are pushed to a kind of a situation. Take your own case. Your situation was a kind of context. You did very badly in your exam. I am not going to tell you my scores in my school! But the point I want to make is that – when one is put in a situation where there is no choice and pushed to ‘one has to do’ something. In your point it was your father who acted as a trigger where you felt that you were in trouble. The other is to make it the way you live and make it the way you do things. How do you like to talk about both? How does it happen in situations unlike yours? How do you change people who don’t come across drastic situations? Everything is hunky-dory. I am making enough money, I have a happy family, my company is happy with me, my music field is very happy with me. After I speak to you, I will talk about my own journey.

**Sridhar:** I agree with you that every time you don’t need to have to be under a pressure situation to think differently. Unfortunately or fortunately, everything around us is changing. That’s not in our hands. Let me say that I am an extremely happy, contented person. Even to maintain my contentment sometimes I may have to differ from what the rest of the world thinks. I may have to employ strategies which are different to protect myself from pressures to be following the path with the rest of the world. It is all about what our priorities are. Let us say, I have a certain attitude and belief about happiness and I want to pursue happiness. In order to pursue my happiness I don’t want to do the same things that the rest of the world is doing because my pursuit of happiness and my definition of happiness may not be the same as for the rest of the world. It may not depend on money, for example, it may not depend on my status, my possessing a car and so on and so forth. The moment I make a statement to myself that “I am being different”, in order to protect that thinking and the results that I want to get, I may have to think differently in terms of strategies to protect that sense that I want to retain.

**T M Krishna:** It is an interesting lead you have given for us to talk further. Let me brief about my own journey a little. If I turn the clock back and look at myself in 1999, I got married in 1997. My life was more than fine during the early 2000. I made a jump to one of the ‘Stars of the Carnatic music’ – I put it within quotes and they are very, very dark quotes, because I don’t like that term. I was making reasonable amount of money; I was travelling across the world. I knew how to get a concert, I knew how to get applause, irrespective of the audience! So I knew how to live happy!

Sometime I have wondered where I am today and whether I would be able to have a conversation with ‘that’ T M Krishna at all! I could never have a conversation with that gentleman at all! The question is, for example, what led me to this, in a way I became disruptive in my thinking.
In my life there is no specific incident to quote, any specific occasion that happened. So I keep going back and wondering why at all! But something relates to the background that you brought out. When I started becoming successful, not talking about monetarily, I am talking about some audiences, successful in knowing the craft, knowing what it meant to be a singer, what it meant to make it successful almost every time. After a point I realised what am I really doing here! Of course I am delivering a kind of pleasure to my audience and everybody is happy and has a wonderful time. Am I really contributing to an artistic world, am I really contributing even to an artistic thought or to the idea of art which in my case is Carnatic music?

Then that became very problematic for me because it demolished me in many ways. It almost raised a question of conscience of saying what you are doing at one level is no big deal! Then I started reading, I started researching and nothing happened over night. It took years for something to culminate into some change. The point I am trying to thrust is that even for me there was no critical moment of danger. There was none actually. I come from great privilege and economic stability. I really did not have struggles in my life.

But I think the biggest problem for me was that, I felt that there was no, shall we say, growth, in ideation, growth in thought process? And to me, it comes from questioning all that exists today that we can go somewhere. Another person may find another direction. But this leads to another question which I am going to throw at you. The idea of the question itself is a kind of something that we have to grapple because I can ask very simple, superficial questions about doing little things differently. Of course things have changed even in music and arts.

Who said things have not changed in music? People sing differently today from what they did 50 years ago. In my opinion it is a top level conversation. But the question I want to ask you is: how do you differentiate fundamental, deeper and serious questioning and the questions for which we all have answers to and we answer them if we feel very comfortable about them.

This is hypothetical; Let me give you an example from my field, Carnatic music. Now I can say, if you listen to a recording of 1950, the way Ariyakkudi sang, people don’t sing that way. They have changed it. You can always find little things changing. If you ask me nothing has changed fundamentally. How do you make a person differentiate between things because I do see many people feel that there is questioning in remaining in that level of questioning. How do you make a person realise that, question has to go slightly deeper into this and ask fundamental questions?

**Sridhar:** My first proposition is that you cannot make anybody do that; it has to come from within. Based on what you said to me, thinking differently seems to come when you are beginning to question your status quo which comes from within. The moment that discontent appears inside you, whatever be the reason, you are beginning to grapple with different ways of approaching that issue. I call that...
thinking differently. It is not a superficial way of thinking differently. For some of us, it could be highly internal.

The motivation could be completely different from the motivation of an organisation trying to do that. But essentially what I see is that, if there is growth, you cannot grow unless you have given up some part of the past. It is like climbing the steps. When I am climbing the steps I have to let go of the earlier step to move forward! I keep moving forward by letting go the earlier steps! So, part of growth is letting go! In the process of letting go, you are also feeling a little ‘discontent’, discontent not in the negative sense. It is a kind of a flux. At that time, everything that exists around us in that context is not adequate for us. They are not giving us the kind of ‘joy’ one might like to experience. That’s when you start exploring different ways of doing things by means of different ways of approaching things. Some of it manifests outside. Some don’t. For example, we can relate that to what you have done in terms of the “Instrumental artists” and positioning of them in your concerts.

Thinking differently is essential to growth is what my proposition is.

T M Krishna: What stops us from doing that?

Sridhar: What stops us from doing that? Smugness is a very strong term! Very often we don’t even feel the need for it. Some of us, for some strange reasons, there is a feeling of restlessness inside and it does not allow you to sit quietly. I might seem like I am sitting quietly but inside I am not quiet. That kind of feeling will actually trigger you.

For various people, it happens at various stages in life and in various kinds of contexts. I have seen this happening to business leaders; I have seen this happening to religious leaders; I have seen this happening to ordinary people. When that moment happens, they are beginning to search. There is a pursuit that happens. Answer comes only from their own work. It is not going to be some ready solution available in some pharmacy!

T M Krishna: You made a statement of it being from inside. But it is also true that the idea of inside and outside is not a box. It is not easy to categorise something as inside or outside because it is almost a semi-permeable membrane. That is within our conscience and within how we deal with the society and people. So, lot of this inside is effected by outside.

So, the other question which I want to raise about is the environment, which is around us because many times, for thinking differently or shall we say, for taking that step which is not normally taken, the environment will generally tell you that this is not the way to do. It is only general and exceptions are kept out.

It is not going to tell you, “Good! It is a wonderful idea! Jump into the well”. It is going to tell you, “You are probably going to die”. So, the question is: how does one deal with the environment? How does one, shall we say, negotiate with the environment? The biggest problem in that environment is, one word which I think very important for everyone is ‘fear’ which is what the environment gives you.

The environment is also very smart! It will allow certain amount of deviations which function within its gamut. But something that, kind of, totally shifts its power position, the environment will reject. So it is a very smart environment we live in! As long as I am thinking differently within the environment’s scope of difference, the environment is acceptable. The moment the ‘different’ is going
to say, “This environment is a problem”, the environment will try to shut you down. So, how does an individual deal or how does an individual negotiate it?

**Sridhar:** I think it stems from the level of convictions that you have. Shakespeare had a very interesting quote where he says “Charm lies in pursuit, not in possession”. It is like a moving target, the moment I possess something which I have been chasing, my satisfaction lies there, may be, for a day! From tomorrow onwards, something in me says that “What next?”

I will give you an example from my own career. I worked in Chennai and I was sent to Bangalore to set up the Ogilvy and Mather office in Bangalore. All I was given was a power of attorney and my boss said, “It’s your baby and you do it!” Everything from scratch we put things together and it was extremely successful and I was moving ahead well. But one day I said, “What next?” Where did this thought stem from, I don’t know! But something in me told me that “look! This is not the end of your destination! There is something else that you should actually do to keep you feel fulfilled”.

This ‘fulfilment’ business is a very tricky stuff. It is a moving target. I started a completely new business all over again, which was not even existing in this country. This was the most dangerous thing to do in the sense that it was not even tested. However, certain kind of passion and madness drives you into this. At the back of all of that, as you mentioned about one element of fear, I have one other element of optimism saying, “I could see the bright future as well!” The fear is coming from the very common word called ‘failure’.

The way in which one can look at failure is to say, “Failure is a temporary state where what you wanted has not happened. You can turn around and say that what you wanted will never happen in your life. As much as nobody can guarantee success; nobody can guarantee failure for life.

If it is actually like a moving target, you can do many things. I am coming back to the whole thing – could we be influenced by the environment both positively and negatively? On the one hand I can say, It is absolutely fantastic; I have everything I wanted”. The minute you begin to ask “what next”, I think the pursuit can take you in a different way.

**T M Krishna:** What about the hierarchy of power? When does one think differently? I am not such a powerful person in my field; I am a junior person. If I think little differently, I may lose my job. My boss may say, go to hell. Or if I am a musician, I have made a little mark in the field and have got some amount of acceptance from the audience and they have just started to say, “Ok! This guy can sing a bit. So, do I then start the whole process and tumble everything down? Should I be smart about this? Should I be strategic about this and say, ‘Hold your horses and feed them with the same grasses for some time and then say, sorry, I don’t have any more grass to give?’” How do I know when I should press the pedal and when I should, shall we say, display my differentiation? Is there a process in this?
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**Sridhar:** I don’t know whether I can call it a process. But I think, we have to be smart about it. You used the word ‘hierarchy of power’. Power to achieve what, is the issue. There is a thing called timing and all of us know it. Now the thing that happens here is that if I have an idea and I want someone to “buy in to that idea” because he has the power to support the idea, invest resources or money into it, the first thing is that he is that he is not sold on the idea. I would like to use a metaphor: let us say that you and I are friends and known each other for number of years. I am going to introduce you to another friend of mine whom you have not met and he has not met with you before. For me to expect that he immediately feels so comfortable with you is crazy. This will not happen. He needs his own time to get comfortable with you. Same is the case with the ideas. When I have an idea and I want to introduce that idea to somebody, I have to give him time to get comfortable with that idea and only then will he actually start courting the idea and putting money and resources into it.

So, timing is very important. It is like agriculture and cultivation. You have to prepare the field and sow the seeds at the right time. You have to nurture it at the same time. The same is with the ideas. If I want my boss to say ‘yes’ to something, then I have to be smart enough to know when to tell him. Now I have an investment idea and let us presume that he is looking at the balance sheet and the figures are awful. At that if I am going to tell him that put money into my idea, it is absolutely dumb! To be strategic is absolutely correct. There is nothing wrong in being strategic.

**T M Krishna:** I just want to share something from art and my own journey in it. In a way I started changing the way I was singing or approaching the art and the art world was strategic in a way. If I had done it 15 years before, everybody would have said, TM Krishna is doing this just for hype. They are probably still saying it, but saying quietly!

But I am able to handle it now and I don’t know whether I would have handled it 15 years before. Just talking from personal experience, I also think in some way there is an inner conscience that is ticking. So, if you allow that to play by itself, I think, it also allows a gestation of the idea. If you don’t jump at it because what generally also happens is that if something comes, we attack it immediately. Instead of that, you just let it be.

If you take my life, I probably had lot of these seeds in the 90’s itself. If I go back and think of the 90’s, some of the things had just come and gone, I ignored them for a while and I let them be. In the process, another thing that had happened is also knowledge.

An idea may be an idea and you also need knowledge with it. So I was learning about it, studying about it for years not even knowing whether I was going to do anything with those ideas. Somehow through the period of time I was singing, professionally coming up doing all the work that needs to be done on the professional side, there was also an artistic knowledge growth which was happening. Because I let it happen in its own way, in its own pace, it came together at a point when professionally also I was in a position to say “Now let these things happen”. I just did not get up one morning and said, “Let’s change!” No.

It is a kind of thought reflecting on your work. The thing about the idea is that when they mature, what actually happens is that the ideas start showing up in what you are doing, if you are smart enough to pay attention to it. The moment you pay attention to it, then you start building on it, then it is a very conscious effort. It is not going to be accidental; it is not going to happen by its own self.
For example, if I am singing, some thoughts were probably lying at the back of my mind, I just land up doing something. Then I go back home and say, what really happened during the concert because I have never done it before, then you start working with it thinking about it and then from there the flow happens. There is also, I think, somewhere the whole allowing the process to unfold and there is certain coming together of timing that happens quite beautifully.

Sridhar: The metaphor I use for an idea is this. When you think of an idea it is like a baby being conceived. Now the unfortunate thing is that for most decision makers if the pregnancy test comes positive, immediately they say is it a boy or a girl; will he become a doctor will she become a scientist! That kind of impatience in fact kills the idea. The point is that the idea will take its own time to come to some level of maturity and clarity before you could do something with it. You need to give that time. If it is my idea, I have to be smart enough to protect it from myself to start with because I cannot announce it prematurely. I must take the time to live with that idea, fall in love with it, be tender with it, to grow with the idea, let the idea grow with me and choose the timing even to announce it. There have been many times I have gone and suggested ideas prematurely, and the idea is killed! It is like ‘ideacide’ to match it with infanticide! I feel so guilty that I actually went and suggested that idea before its time and it could not go back again. But luckily some of those ideas could be retrieved. I think, if you are able to understand this concept of timing and have the patience to let the idea come and grow and then you can help it blossom. One of the things that happens in the commercial world is that there is gross impatience with everything. “I am under pressure; there is a gun on my head; I need results” Everybody wants his ideas into actions within, like the way they talk about the speed of the car like zero to 100 mph in 60 seconds. Ideas cannot do that.

T M Krishna: I agree with you. Not only in the commercial world, even in the artistic world, the same struggle happens. If I talk for myself, there are times when activities do not work and thought processes do not happen equally distributed through the year. There are times of very high imagination and creativity and there are times when it is not. Sometimes I have caught myself feeling pressurised and there is no any creative thoughts for more than a week! I find myself saying, God! I am not doing anything! Then when I watch myself, I realise nothing needs to be done. The whole idea of pressure in ideation in any area, art or music or even the social work, this is also something that we all feel that we all have to constantly be doing something and it has to be different! I have another question for you.

I am an individual. I don’t have any bosses I should answer to. I work as a soloist, of course, with lot of partners. How does this translate in an organisation that has multiple webs of construction in terms of people, in terms of functionality and in terms of how they work together with all these complexities? How do you build on something like this which is actually very abstract in its way? It
is a body which is tactile, temporal and shows me where the next item is. In the world of art I can understand. But how it happens in the world of, for example, making bikes or something else?

**Sridhar:** This is a very complex stuff and there is no easy answer but there is one insight that I can share with you. It is a very complex system with different structures and hierarchies. But if you have an idea and you want to get it through, you can either play the game in a certain way where most people will tell you to play. Whereas, I do not believe in that. I do two things; one is to build a very strong relationship or network of relationship and two is to build trust. When you have trust and when you have a strong relationship, at least people will listen to what you have to say. That’s the first necessary condition for you wanting to do anything. Somebody has to listen to you. The person who has power, money and authority should listen to you. If he is unwilling to listen to you what can you do? But if you have earned a trust and you have the relationship that you enjoy with that person, at least you have the door open. I am not saying this is the formula but this is what had worked for me. This is a fairly workable way in a structure. I have seen many people do this.

Now I have a question for you! This is what occurred to me. You did Svanubhava, right? You are not an individual artist. You are putting things together. You have a concept. You wanted to do something, for some people which was going to change the way art was being shared. How did that happen?

**T M Krishna:** Specifically Svanubhava, I can speak. It came from the first thought process of answering the following questions. 1. Is there any conversation in between art forms? 2. Are there any conversations between students of art and maestros of art? 3. Is the platform actually an equal platform? Let me answer the third question first. The platform is not an equal platform. Depending on the context, for example, we are sitting in this hotel and this platform defines to a large extent who comes into the hotel. The hotel need not say anything, but still it is defined. So, the platform is not equal. So when I talk about different art forms, all arts, we can say, are all beautiful. But the fact is that they are not equal in treatment and perception, in acceptability and in so called ‘artistic excellence’, I say ‘so called’ very problematically. Second is the younger artist nowadays don’t really have a way to have a conversation with the seniors. Next, do the artists of one field talk to the artists of another field? Absolutely no! I can tell you that with all capital letters. My own perception of art form to which I expose myself was like “whatever it may be, Carnatic music is beautiful!”. We always use this “whatever it may be”

**Sridhar:** How did you get other people to see it the way you saw it?

**T M Krishna:** Of course, there is negotiation! There is a smart play. The question is: everybody may not buy into all the ideas that you have for doing something. You need to be smart in knowing how somebody will buy into an idea. Depending on that you are actually sharing an idea.

**Sridhar:** You are a strategist! I do something similar.

**T M Krishna:** Of course, I am a strategist. There is a parallel in the way you function in art and the way you function in life or in an organisation, there is actually no difference. If any artist says so, they are lying! Because it is about human relations. An organisation is about human relations. It is not about what the organisation brings out; it is about people coming together which means that the complexity which is there in your street that you live in, exists in your office. It exists in a different fashion. The same thing with art too. We are also a bunch of people. Though we are the same kind,
we are negotiating with human beings; we are negotiating with thought processes; we are negotiating with rejections, acceptance, celebrations and failures! Everything! What your hope actually is, true engaging with that idea, the person somehow sees more than what the person had seen when he entered the idea. Personally for me, it is a very important aspect. I know, for example, I say five things. Somebody may agree with one, the rest would say TM Krishna is off his rocker! I feel that person has something to contribute here, though the person disagrees with me. For me, that one reason where we agree is where I will bring the person in. Then I hope that the person would be willing to engage with me with the other four ideas too. Then I would speak about the other four ideas. Let me give you an example without giving names.

We do this festival in Urur-Olcott Kuppam which is a fishing village near Besant Nagar. The idea is a very complex socio-political, artistic, aesthetic idea. The idea is to try and create an environment with true art, where people not even have seen each other’s face, will actually have a conversation. We will eat paniyaram from the same stall and wonder about each other’s life, because the fact is that there are problems on both the sides. The fisher folks see me as an oppressive rich person coming from the other side of the town who has come here either to exploit them or to do this ‘fancy exotic’ show. Take the other side. We think if we go into that street we will be murdered or raped or all these people are evil people; all these people are half the time drunk. We are also stereo typing them there. So on both sides, there is a great resistance and this is true of many such interactions. This is the interaction we are engaged with. The idea is to bring art that both communities and the varied communities celebrate and say, “Can we look at each other’s art separately in a space which is unusual?”

Here it is the kuppam and through that we see each other’s lives. May be for some time, we are able to understand each other. This is the basis. With this in the background, I had arranged for an artist to perform. I will not quote what art form as this will bring in unnecessary problems! Hope you understand the spirit behind this festival. So, this artist puts a Facebook post one day before the concert. Three points are to be noted here. Point No. 1: “This is my schedule. My next concert is in Urur-Olcott Kuppam”. Point No. 2. This is a performance for economically and culturally deprived people. Usual people who come to my concert, don’t come there because you will scare the people there. I was already in shock! He had already decided that the fishermen folks are not cultured. I was fuming mad! To me, the spirit of the whole idea was just demolished. Point 3 was even worse. You may send, (I am so sorry to use the word, it is so hurtful) similar people for this festival which the person meant was people who work in their homes. I cannot even explain to you how angry I was. The kind of stigmas and socially problematic statements being made about human beings in those three posts were terrible! And this person is going to perform in the festival! I just held back to myself and told that friend that “the post in Facebook has to go” and somehow the post was removed.

Not that the person going to perform the art agreed to do so who felt there was nothing wrong in what he wrote! He was firm that he was superior and the other side is the economically backward. I am sure these people had more money than he had. Somebody else spoke and explained that this statement would create problems in terms of culture, caste, society and so on and thus got it removed. After all this, I should say, the performance was beautiful and it was a huge success and fabulously done! That was the whole dichotomy! After the person’s performance, I went to one of
my friends and shared my thoughts that why did I even ask this person to perform who did not even understand the spirit behind the whole concept. My friend told me something interesting and I carried that message for ever with me.

He said, “You are wrong! One, that person has been honest in expressing what he felt. You cannot deny that. You may find it repulsive and you may not like it. That person actually said what he believes. One, which allows other people to engage with it. It allows even me to engage with someone who was coming with an exactly opposite perception of society. Two, that person came to the Festival and performed and had an experience of what happened there. Now, that allows for something to be taken back by the person also from the interaction. So, there is a different action with a person with such a different thought process, I allowed him or her to go through. And from that, something different might emerge too! In our own facing the different reaction from a person who is participating with you, you have not come with a way of actually approaching this other thought process” This gave me a great learning and I had never forgotten! From then on I said, “Yes! It is very important that even if the person does not want to be there but comes there, even then something different can happen”. Even for us who think very ‘high’ of things, we end up coming face to face with the person saying “Boss! This is all rubbish”. This is my response for your question, “how do I negotiate?”. I hope that when that person went back home, there is something that the person has taken with him. And from that, tomorrow something different might happen! We don’t know!

Sridhar: Here is a very interesting aspect that I have observed in your story. This is the role your friend played in helping you look at this issue differently. Let us come back to the ‘thinking different’ business. Let us imagine for a minute that if that friend had not told you about thinking differently, you might be holding back to your own perceptions about that artist. But today the way in which your friend has helped, you are able to see the entire thing in a new way and he has also helped you accept that irrespective of whatever that guy said, he has done a fantastic performance!

T M Krishna: Yes! It was fabulous! There was something that happened there. There was engagement; there was interaction.

Sridhar: I think the flip side of thinking differently is to have an open mind. There is no point in somebody doing differently with the whole bunch of guys refusing to see it differently! That goes hand in hand! One of the things I always meant to ask you is: what drives you? What is your motivation in doing whatever you are doing? For all of us there is a certain kind of motivation which makes us do things which are uncomfortable. You asked me the same thing earlier. I am now asking you, why are you constantly moving from one to another? You are constantly doing things differently. What is that driving force?

T M Krishna: I can answer this in two ways. Let me first say that music has been pretty much what has guided me through my life. It is about my engagement with music, specifically in the form that I sing and what it has gifted me in terms of the experience of what it can do to the way I think. I am talking about music, I am not talking about literal things. I am not talking about what some compositions said and all that. I am just sharing the experience of being inside an artistic expression. In the process of being in the music, I think, the most incredible part is that, that process leads, if you are willing to surrender to that process of art. It automatically makes you think and be conscious about yourself, about your own way of thinking, about what you are doing and about what you are
creating. In music, for example, we are not creating anything of that kind. What I mean is, I don’t have a product to sell. We are just sharing an experience. I keep saying, I am also only sharing.

I am a kind of a catalyst in that and I like to say I am a catalyst and not a provider. There is a huge difference in thinking about myself as a provider and a catalyst. To me, I see an artist as a catalyst. It is like the difference between invention and discovery! To me, that led me to ask a lot of questions. This is one side.

The other is something I learnt completely accidentally. It is a great way of learning for me to put myself intellectually and physically, actually physically in places where I know I don’t want to be. I don’t want to face that. I don’t want to experience that. I know I will be uncomfortable. But I realised that the more I do that to myself, the more I actually learn about myself!

Sridhar: This is like wilfully courting discomfort!

T M Krishna: Yes. This is entirely wilful and cannot happen accidentally. I will give you an example. There is a community called the Jogappas. Many in Tamil Nadu may not know. The Jogappas is a transgender community. Many are Marathi and Kannada speaking and some of them are Telugu speaking who are in the Dharwad – Maharashtra belt. They have a great musical tradition which falls under devotional music. They are around 5000 and they are sexually exploited and the kind of offences against them is terrible. It is really, really a community that needs lot of help and support. There is a Foundation that does work with them. This lady from this Foundation came to me and said that they want to do an event in Bangalore in which the Jogappas will sing for 15 minutes followed by our concert. Many of this is post-facto.

I just jumped into it. I told that lady, if that is your objective, the way you conceptualise your program is problematic for me because you are making them do a 15-minute starter and the star T M Krishna does his 2-hour concert. That itself is discriminating. The whole construction of the program is problematic. It was extremely condescending to make them sing for 15 minutes and continue the concert.

So I said, it does not work; why don’t we do a joint concert? I just said this. I have not heard their music and I don’t know how their music sounds like. But I just said this! She agreed to that and I requested her to send me some recordings of their music and of course, it worked well!

You dig a little deeper on why I said that and I did that for myself. Liberal thinking and politically thinking or being an open person, transgender are anyone like you and me. If I had then taken myself a little deeper, the truth of the matter is, if it sounds like a socio-political chance to have, having dinner with 15 transgenders in my house, then let us be brutally honest about it. I am not comfortable.

When a transgender comes to my car and asks for money, I am extremely uncomfortable. That is the reality of how I feel inside though my head tells me that this is not how I should feel!

Because my habituation, my cultural being, address of my living and people I am associated with have contributed to this feeling. In a way, I know I did this because I know that I was not comfortable doing this. I know that this is something I had to go through to really realise emotionally and change emotionally.

The other thing that I feel very strongly is that change happens only if somebody feels something and not if somebody understands something. I am convinced of that. We all can understand
everything but we don’t change. But we can make a person experience something differently, then it stays in a way. So the concert was magical because we sat together and we did rehearsals together.

I have to tell you a funny thing here because you are all management people. The first rehearsal happened in IIM Bangalore. Just imagine a van with transgenders coming into IIM Bangalore for rehearsal. My God! The campus went into shock. I remember we were all sitting in the room and a man came and said, “The Jogappas have come!” At that time I was in IIM to give a lecture and at that time they wanted to have a chat with me. I said ok and IIM gave me a hall!

It was fabulous! I learnt a lot; we became friends; I learnt to give away my own inhibitions because I had to relate with the people; I had to see for myself what the problem was. And in the concert we all sat together and sang; it was not TM Krishna & Co and Jogappas & Co and the concert was a blast. Then we had a second concert in Bombay and there, the concert was even more magical.

But I feel wilfully putting myself in what is disturbing for you is a great way of finding ways of doing things different because when you are very uncomfortable and you go beyond that discomfort, you transcend into it, it happens in a process and in that process some other idea comes out! It gets you a feeling, “Wow! If only I had felt this before...” and it grows. So it is something completely with consciousness and I hope to do it always.

Sridhar: You started by asking me the question, why is it important to think differently. Now you are telling me that you are wilfully thinking differently. So what is really amazing for me is that thinking differently need not necessarily be only in the field of business and commerce. When a person would want to actually look at transforming himself or herself and go through a process of reflection and wilfully submits oneself to discomfort which otherwise he may not have done, the genesis for that is actually thinking differently.

So I am beginning to think now that this thinking differently is a life-changing business. It is not about a Book on Ideation. It is just one process of thinking different. But at the end of the day, we want growth. If I have to grow from a one-year old kid to a two-year old kid, some thinking different must happen. I am a 68 year old person and tomorrow I will become 75 or 80 and I have to understand how to think differently. When two of my ears stop hearing I have to understand how to think differently!

Coming back one full cycle on this “thinking differently” business is only because irrespective of what is the work that you do, if growth has to be there, thinking differently is an essential part of that growth is what I am beginning to get based on everything that you have said. Would that be a fair statement?

TM Krishna: Yes. It is. I also do agree that a very big part of it is on how you are willing to deal with yourself or as you said, how you are willing to engage with yourself irrespective of whether you are in a spot or not.

As growth as an idea itself, is a beautiful idea. Growth is not necessarily always monetarily defined. Even in monetary growth, it should be genuinely sustainable monetary growth, if I may qualify that. You find that most of it happens when ideas of growth do not target that sustained monetary growth. We come with the idea of changing the way we do things or we live or experiences and the very intense engagements with those things automatically results in very sustained monetary growth. That is just an outcome.
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New Product Development:
A FMCG Perspective

S Bharadhwaj
Director (Research) and Professor of Marketing, Great Lakes Institute of Management

A Summary of the Address delivered by Mr S Bharadhwaj during the MMA-IIMA Alumni Association, Chennai Chapter on the theme ‘New Product Development: A FMCG Perspective’ held on 21 August 2017 at Chennai

I have to congratulate Dr Rajeshwari for writing a wonderful book on New Product Development which is a very timely book. Particularly in the FMCG sector, new product development is very important. I don’t think anybody would disagree on this point. Especially in the FMCG sector, there are several categories such as shampoos, soaps, toothpastes for which the penetration levels are very high because of CavinKare who made these in sachets where even the poor people can afford to buy the sachets. So, when penetration levels being very high, where is your growth going to come from? In the FMCG sector, for several categories penetration levels are very high. If you want to grow, you have to come up with new products and that is why this book has come in a very opportune time.

Dr. John asked me, “What is the magic formula for success in new products?” May be an approach would be right. I am a researcher and my research area is not into new product development, nevertheless, if I have to do some research on NPD Mr. Ramesh has alluded in his talk, may be, one approach could be, to look at –can some of you name the new products in the last few years which have succeeded? Not necessarily in the FMCG space. Let us just not look at brands alone; let us consider products. All of us own smart phones. The iPhone is 10 years old. Somebody was telling me why it is called an iPhone! 10 years back none of us owned smart phones. Today, every one of us who can afford buys the smart phone. Smart phone has been a roaring success in the market place. If we consider products like smart phones, Apple has grown because of the iPhone. If we consider Nokia, they have really fallen behind because of their failure to get into products like smart phones. They were the leaders in terms of flip phones but once the market shifted towards smart phones, they fell behind and they were never able to catch up. If you look products like Patanjali, services like Ola or the products like the iPhone – all of them have succeeded. We can do a study as to what is common between these. Let us say that if we do a study of new products and if we identify in the last 10 years only in India, of 50 new product successes and 50 new product failures, we will find something in common among those 50 successes and those 50 failures. So, the next time you launch a new product, you can learn from the successes.
There are three factors that are driving success of new products. One is organisation. Like Mr. Ramesh pointed out, there are structures in certain organisations and there is certain culture as pointed out by Rajeshwari. Companies like 3 M, the culture is embedded in these companies where it is conducive to new product development. In other companies, that culture may not exist. So, you can build in some elements of some organisational culture that are conducive to new product development. We can forget about the market outside. Let us consider only the case of India. When we look at the whole world as a market, there are cultural differences between countries that have a critical bearing on acceptance towards new products. Secondly, there are certain product specific factors that drive the success of new products. I will now enumerate 5 such factors that are commonly believed to contribute to new product success. This is not my opinion, research has documented and there is empirical evidence to support this.

**Relative advantage:** Compared to the old products, what is the relative advantage that a new product has? If the relative advantage is high, the new products succeeds. For example, all of us own gas stoves. Before the gas stove came along, people used to cook with firewood. To compare with firewood, cooking with gas stove offers a great advantage! The relative advantage is high that the diffusion of gas stove has been very fast in the country.

**Compatibility:** Is the new product compatible with existing norms, societal norms, and cultural moods as well? If the new product is compatible to all these, the success rate is higher. For example, the oats category possibly grows at a faster rate than the breakfast cereal category. When you put the corn flakes in a bowl of milk, we are all used to drink hot milk and not cold milk whereas in western culture, they eat corn flakes with cold milk as it stays crisp but here when we put it in hot milk the product becomes soggy. So that is the major reason for the slow diffusion of Kelloggs in the country whereas if it is compatible then the diffusion is faster. For example, if you look at Pillsbury, they have a cake mix. They say that the cake is shaped like an idly. It is an idly cake mix so that it is compatible with existing food habits. The whole idea is to make it grow faster.

**Trialability:** How easy is it for you to try out a new product? If it is easier to try out a new product, the acceptance is faster. CavinKare is an excellent example of that. The main reason when they came up with shampoos, they had these low unit packs in sachets. The whole idea is to encourage trialability. If the trialability is low then the acceptance is low as well. If you look at ready-to-eat mixes, the product itself is very good but it is not compatible with existing social moods. The housewife feels guilty that ‘If I just open the packet and put it in some boiling water and the food is ready, then where my contribution is?” So she is not able to reduce her guilt. So for that reason, the category growth is not as high as it otherwise would have been.

**Observability:** If the product is conspicuous by its consumption, the new products’ acceptance rates are higher. For example, a car is very conspicuous and everybody has a dream and even a poor person has a dream of owning a car, because he sees a car and he gets the aspiration of owning one. But in the case of a washing machine the aspiration may not be there because the washing machine is hidden somewhere in the house

**Complexity:** If the complexity of the new product is high, the acceptance, the diffusion is low.

If you come out with a new product, you see your new product whether it scores on all these five parameters. If it does well on all these five parameters, the success rate of your new product is probably high. The first is organisation related factors, second is product related factors, the third is marketing of the new product. The marketing of the new product is critical. Just because you have a great new product it may not do well because of marketing. For example take the example of Tata
Nano. There was actually nothing much wrong with the product per se but the way they marketed the product was not right. They did not do a good job of marketing the product and that is why it was a complete disaster. As somebody asked a question on Patanjali, if you look at the Patanjali products and when you compare the products of Patanjali with the products of competition I don’t think the products of Patanjali are way, way better compared to its competitors. But as far the marketing aspect, they have very cleverly marketed the product and the growth of Patanjali has been nothing short of spectacular. They were 2500 crores two years back and then 5000 crores and now are 10000 crore. Every year they almost double their size.

There is a school of thought called the Behavioural Economics, a very interesting school of thought. There is some explanation as to why new product failure rates are very high. There is a theory called Prospect Theory which says that losses loom larger than gains in consumer minds. Jimmy Connors, the famous tennis player once said, “I hate losing more than I love winning. That is why I want to win not because it gives me pleasure but I hate losing”. It is the same thing with products. Whenever you give up something, it is a loss. You have an old product and you have to give it up in order to migrate to a new product. So, if the new product is just marginally better, then you do not migrate. That is what as Mr Ramesh called, “parity products”. The party products don’t do as well. If it is marginally better, you don’t migrate because the new product is a gain and giving up the old product is a loss, then you don’t want to give up an old product. That’s why, Andy Grove, Ex-CEO of Intel said that “your new product has to be 10 times better compared to your old product in order for it to gain fast acceptance, higher rate of diffusion in the market place”. There is also something called a 9x effect. The 9x effect means, when you work in R&D or marketing you have spent years in depth developing a new product. So you are biased towards a new product. You have invested efforts and time and obviously you like it more. So you magnify the efficacy of the new product by a factor of 3. Actually it may be x times better but you think it is 3x times better because of your inherent bias. The consumer has to give up the old product which is a loss and the consumer thinks the old product is 3 times better than the new product. You think your new product is 3 times better, the consumer thinks the old product is 3 times better. So Andy Grove said, it has to be 10 times better. Only then your new product will do really well. If we study this discipline called Behavioural Economics the questions on the high failure rates of the new products will be answered. Actually they have already been answered to some extent.

In US every year in Consumer products alone, not considering services, not considering b2b products, 40000 new products are launched every year. Rajeswari said, she categorises new products into food and non-food. 20,000 are food products, and 20000 are on-food products. Just imagine, if 40000 new products are launched every year (in India we don’t have the data, in India also we have high rate of new products) obviously cutting through the clutter is going to be very difficult and greater study is warranted. People like Ramesh or me have spent decades in industry and spent a lot of time on understanding why some products fail, why some products succeed but even then the jury is still out and there is a lot that we have to learn in terms of understanding what is the magic formula. Even if you look at films, some directors are called the great show men and they know what the trick is. Actually they don’t! So many films from popular directors are flops. If they knew what makes a film hit, every single film they would have a hit film. But that never almost happens! So there is certainly some study that is warranted and the industry, Associations like MMA and academicians like us put our heads together, may be, we may come out with greater understanding, not a perfect understanding of the very important question – “what makes new products succeed and what makes some of the new products fail?”
Inclusion, diversity and intolerance

Nina John
Past District Governor, Toastmasters International

India is going through a troubled phase in history. Liberalisation, privatisation & globalisation led to the opening up of the country to international corporate and international influences. On the corporate front, this has meant that teams across countries work on a single project, each part contributed by members that may be physically continents apart but which are brought together by technology, for daily meetings, for discussing strategy and for implementing policy. Cross-cultural issues, the viewpoint of different genders, multi-generational working styles and conflicts, statutory requirements in member countries and 24/7 working hours all have an impact.

On the one hand, multinationals are sincerely making an effort to include different stakeholders and to understand the mindset of different groups. The United States till recently regarded itself with pride as a melting pot of cultures; several CEO’s have protested the Trump doctrine of wanting to close the doors to immigrants. Swedish company IKEA has given up Christmas as a mandatory holiday, acknowledging that not all employees celebrate the same festivals. In India, the recent ‘Leave for the first day of periods’ has brought to the forefront ‘a woman’s issue’ that was never even spoken about in public earlier. The Kerala Metro has made it a point to recruit trans-genders, giving them an opportunity for gainful employment rather than begging on the streets. Are these the signs of changing times or are they a flash in the pan?

The Internet and cable television are the single most dominant influencing media today. Innocuous shows such as MasterChef have a dozen regional variants, allowing ordinary housewives an opportunity to cook with exotic zucchini and broccoli and yet remain fiercely vegetarian. And so we have a Patanjali that is suddenly a billion-rupee company, flogging all kinds of ‘natural’ and desi products, including Indian noodles, to cater to the Indian global appetite!! There are any number of start-ups that are providing traditional or local snacks to a homesick NRI or urban market, snacks or drinks that were a part of our childhood, as Paperboat does, with its bottled nostalgia : Jamun and Nimbupani drinks. Strides in technology, packaging and logistics, with the global reach of Amazon, Flipkart and BigBasket ensure that these reach customers in every corner of the country or the world.

The same, media, on the other hand, also bring in iconoclastic ideas and concepts and can be a source of fake news or of battling the establishment. A newspaper headline or a news item are...
enough to trigger a war on Twitter or to send WhatsApp messages across the globe. The power of trolls can be devastating; the movie industry is regularly faced with groups that ‘object’ to a certain depiction of events as historically inaccurate, or ‘against’ Indian culture, caste or community – theatres are vandalised, effigies burnt (there must be quite a market for these effigies by now!), Facebook and Twitter threats are issued and TV panellists shout themselves hoarse; the same applies to books, the arts and cultural spaces. One never knows where the threat is coming from and when. A political party group in Mumbai barged into a fashion clothing store and vandalised it, throwing merchandise on the floor and stamping on it. Valentine’s Day has of course been a favourite whipping boy of these cultural goons, as has KFC and Coke.

How does a company balance all these different forces within itself and deal with the external forces as well? Employees are as much a part of the larger social fabric as they are part of the organisation itself.

It takes a strong management to articulate its views on different subjects and companies need to do this more and more, so that employees are in no doubt about the policies. After all, if a company can monitor the physical health and minutiae of its employees, it can issue guidelines for behaviour as well. There are companies that are onboarding employees and clearly demarcating the lines of acceptable social, cultural and professional norms of interaction between colleagues in the office and in multinational teams. Sexual harassment is deemed an offense and specific punitive actions follow violations. The same principle has perhaps to be extended for bullying and harassing of colleagues on linguistic and regional grounds.

Many workplaces have banned the use of Facebook or WhatsApp during work hours or on office computers, so individuals can only access these through their personal phones. Individuals who surf porn or go on to gambling sites are dealt with immediately and summarily. Bullying email wars are documented and used in courts for dismissal of employees, right up to Vice-president and CEO levels. Several angel investors in the US have recently confessed to inappropriate behaviour with women entrepreneurs and some have resigned. Using terms that are deemed ‘racist’ are just as likely to invite the wrath of the establishment in India or elsewhere, so individuals must learn politically correct norms of addressing others and behaviour as well; ignorance is no defence in the eye of the law.

A professional workplace should be a safe place for members of diverse gender, ethnicity and cultures to come together in an atmosphere of mutual trust and appreciation to foster innovation and growth; there is, and should not be, any space for intolerance of opinions here.
Registering Memories
MAME Award 2017 & MMA 61st AGM

Winners of 16th MMA Award for Managerial Excellence 2017 along with the Chief Guest Mr T V Mohandas Pai, Guest of Honour Mr Arvind Balaji and other dignitaries

Mr Arvind Balaji, Jt. Managing Director, Lucas-TVS Ltd delivering Special Address during the MAME Award Function & MMA 61st Annual General Meeting

Mr T V Mohandas Pai, Chairman, Manipal Global Education Services Pvt Ltd delivering the Keynote Address during the MAME Award Function & MMA 61st Annual General Meeting
(L to R) Gp Capt R Vijayakumar (Retd), VSM, Mr L Ramkumar, Mr R Srikanth, Ms Kavitha D Chitturi and Mr C V Subba Rao during the Business Session of MMA 61st Annual General Meeting

Ms Kavitha D Chitturi, Sr Vice President, MMA presenting memento to the outgoing President, MMA Mr R Srikanth during the MMA 61st Annual General Meeting

Winners of 6th CavinKare-MMA Chinnikrishnan Innovation Awards 2017 along with the Chief Guest, Mr Kiran Karnik, Former President, NASSCOM and other dignitaries during the Award Function held on 6 September 2017 at Kamarajar Arangam, Chennai

Registering Memories

(L to R) Mr T Shivaraman, Dr Prathap C Reddy, Mr Prabhu Chawla, Ms Preetha Reddy and Ms Kavitha D Chitturi during the Inaugural Session of AIMA-MMA 1st Regional Management Conclave on ‘Leadership for Growth’
(L to R) Mr Ambi Parameswaran, Mr S K Swamy, Mr Santosh Desai and Mr D Shivakumar addressing on ‘Relearning Marketing: Creating Brands, Digitally’ during the AIMA-MMA 1st Regional Management Conclave on ‘Leadership for Growth’

(L to R) Mr Richard Rekhy, Mr Srivats Ram and Dr Bala V Balachandran addressing on ‘Who’s Afraid of Tech: Skilling for Automation during AIMA-MMA 1st Regional Management Conclave on ‘Leadership for Growth’

(L to R) Mr Raju Venkatraman, Mr Om Manchanda, Mr Arvind Sivaramakrishnan and Mr Poorna Chandra addressing on ‘The Impatient Patient: Healthcare in the Information Age’ during the AIMA-MMA 1st Regional Management Conclave on ‘Leadership for Growth’

(L to R) Ms Subhalakshmi Khan, Ustad Amjad Ali Khan, Ms Preetha Reddy, Mr Amaan Ali Bangash and Mr Ayaan Ali Bangash addressing on ‘Plucking the Right Strings: Leading through Music’ during the AIMA-MMA 1st Regional Management Conclave on ‘Leadership for Growth’
Ms Kavitha D Chitturi, President, MMA delivering Inaugural Address during the 43rd AIMA-MMA National Competition for Young Managers held at MOP Vaishnav College for Women. Mr Neeraj Kapoor, Dr Lalitha Balakrishnan and Gp Capt R Vijayakumar (Retd), VSM are also seen.

Ms Sarada Jagan presenting a memento to Mr Prakash Iyer during the talk on “You Too Can” - Inspiration, Wisdom, Advice from Entrepreneurs. Mr C K Kumaravel (extreme right) chaired the session.

Mr Arun Kumar addressing the members during the talk on ‘Black Economy and the Economic Climate in India’. Mr S Kannan, IRS, Member, MMA Managing Committee chairing the session.
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