

EDITOR'S CHOICE

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LEADER, GLOBAL CIO & BOARD MEMBER

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**Editorial**

A Tab on Deep-Tech

Most of the world's pressing problems are multifaceted, even beyond the business realm. They are often rooted at the intersection of engineering, sciences, hardware, and software. This predicament calls for the intervention of deep-technology (deep-tech) solutions. It's no wonder that deep tech markets are flaring in magnitude across the globe. Artificial Intelligence is an excellent example of this. According to Gartner, the artificial intelligence (AI) software market will reach almost \$134.8 billion by 2025, growing at a CAGR of 31.1 percent till 2025 and considerably outpacing the overall software market growth.

India is making the most out of this opportunity through the combined efforts of investors, private companies, academia, and the government. In fact, some of the initiatives that endeavor to create a thriving deep tech ecosystem in the country are the AIM PRIME (Program for Researchers in Innovation, Market Readiness, and Entrepreneurship) program by NITI Aayog, NASSCOM DeepTech Club (DTC), and India DeepTech.

AIM PRIME aims to promote early-stage science-based, deep technology ideas to market through training and guidance over 12 months using a blended learning curriculum. DTC is on a mission to nurture, build and promote 1000 deep tech product startups in India by 2025. India DeepTech is a pan-industry alliance to promote deep tech startups formed by India's leading deep tech startups, incubators, and venture capital funds involved in working with such startups. Well, India is just an example, other Asian countries, including the Arabian Peninsula is making great strides on the same ground. It's imperative that the tech leaders and Chief Information Officers (CIOs) keep a tab on such startups, foreseeing the partnership prospects, in order to ensure they deliver outcomes that support the contemporary goals of the business.

Do let us know your thoughts.

Sujith Vasudevan
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CONTRIBUTORS

EXPERTS TALK

THOUGHT LEADERSHIP



10
CEO's Guide to Data Driven Organization

*Piyush Chowhan,
Group Chief Information Officer,
Lulu Group*



16
Biggest Challenge for Fashion Entrepreneurs & What You Can Do About It

*Prof. Gulbash Duggal,
Dean,
International College of Fashion*



20
*Pursuit Of Excellence
Rajesh Kumar Singh,
Global Head - HR,
KPIT*



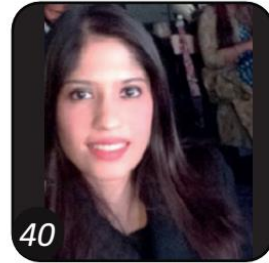
30
Transforming Digital Process Automation during New Normal

*Dr. Kaushik Sengupta,
Product Head - Food SAR
Region,
Bureau Veritas Group*



38
The Shrewd Shift from Corporate Digital to Customer Digital

*Dr. Suresh A Shan,
BFSI Head, Enterprise Architect &
Creative Innovator,
Mahindra Finance*



40
Hybrid Education is a More Efficient System of Education

*Sukriti Dugal,
Founder,
ICRI Online Learning*

CEO Insights Asia TOP 10 CIOs FROM ASIA 2022

26
*AARON LEE,
CHIEF INFORMATION OFFICER,
BLUE INSURANCE*

34
*MOHAMED ARIFF AMEEDEN,
CIO,
UNIVERSITI MALAYSIA PAHANG*

28
*DEBANJAN BANERJEE,
CHIEF INFORMATION OFFICER,
PERNOD RICARD, INDIA & SOUTH ASIA*

36
*ROZANARUSLI,
GROUP CHIEF INFORMATION OFFICER,
MISC BERHAD GROUP*

COVER
STORY
12



COVER
FEATURE

IN FOCUS

08 *KATANA, AN ERP FOR SMB MANUFACTURERS,
RAISES \$34M*

EDITOR'S CHOICE

18 *JAYANTA LAHIRI,
GLOBAL TECHNOLOGY, DIGITAL
TRANSFORMATION, IT SERVICES BUSINESS
LEADER, GLOBAL CIO & BOARD MEMBER*

LAST WORD



42

*Learning & Development –
Need & Importance*

*Tulika Srivastava,
Head – L&D,
Altisource*

IN FOCUS



KATANA, AN ERP FOR SMB MANUFACTURERS, RAISES \$34M

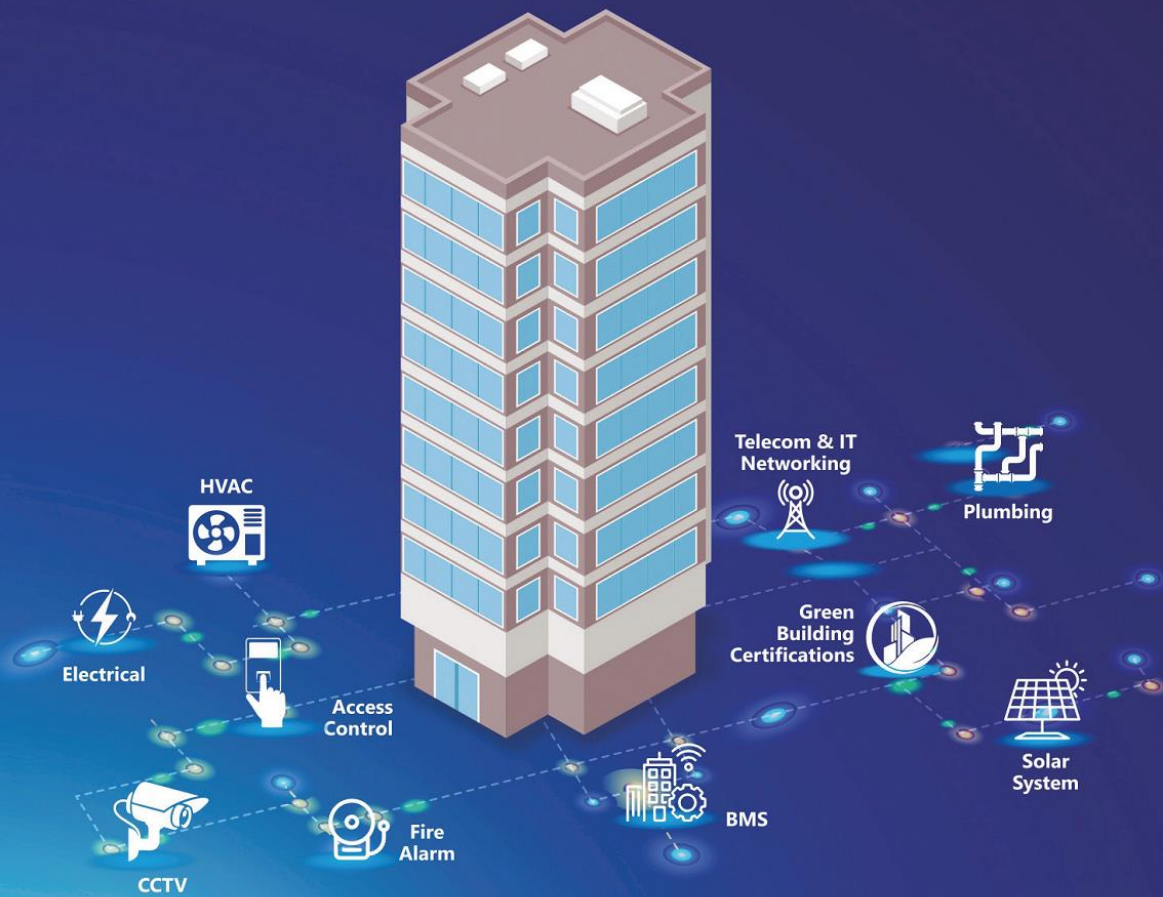
Katana, an enterprise resource planning (ERP) platform for small- and medium-sized manufacturers, has raised €35 million (\$34 million) in a Series B round of funding. ERP is a form of business management software that can serve any number of functions inside a company, from marketing and risk management, to supply chain management and beyond.

ERP IS ALL ABOUT
IDENTIFYING POTENTIAL
PROBLEMS AND
IMPROVING EFFICIENCY

Integrations are pivotal to any ERP software, as it typically involves taking data from different systems such as HR, CRM, accounting, and order management to generate insights and analysis at its core, ERP is all about identifying potential problems and improving efficiency. Founded out of Tallinn, Estonia, in 2017, Katana is an ERP for the manufacturing sector, with prebuilt integrations for many of the most common tools that a manufacturer might use, including e-Commerce platforms (e.g., Shopify and WooCommerce), accounting (e.g., QuickBooks and Xero), shipping, forecasting, CRM, and more.

Collectively, these various integrations can help a manufacturer predict what their future inventory needs will be based on historical or real-time sales data, for example, to ensure that they don't run out of stock or parts. [G30](#)

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THOUGHT LEADERSHIP



CEO'S GUIDE TO DATA DRIVEN ORGANIZATION

By **Piyush Chowhan**, Group Chief Information Officer, Lulu Group

Piyush, in his 24 years career, has handled key responsibilities across companies such as Tata Infotech, Wipro, TESCO, SanDisk, WalmartLabs and Arvind Lifestyle, to name few.

Data is the new SOIL' which will drive the future organizations in the digital era. This is a statement which most of CEOs now understand very well. Data is already being spoken in most board room discussions, and business strategy always have an element of data in them. But still, most of the non-digital native organizations are struggling to really transform into a True Data Driven Organization. COVID has pushed the digital agenda to the forefront for most of the organizations, and investments have been enhanced for digital projects. The amount of money invested in Data Analytics/AI driven projects has been consistently increasing over the last decade, but the real benefits of becoming data driven are still not seen. It's now clear that companies which are data driven can understand their customers better, and are hence able to scale their businesses much faster. This divide between data driven and non-data-driven is very much visible in the growth numbers of these companies.

This last few years, organizations have seen that companies like Google, Facebook, Amazon, and PayPal have been able to grow their Market Capitalization at a much faster pace than organizations which have not been able to harness the power of data. This is evident

from the HBR survey of Fortune 1000 companies where they say that their investment in Data Analytics projects have increased over the last 4-5 years at a rate of 10-15 percent, but most of them are still able to realize the true power of data analytics. 90 percent of the organizations have seen increase in spends, but less than 30 percent of organizations were able to get the benefits from this transformation. Among all these organizations surveyed, about 76 percent have appointed a Chief Data Officer/Chief Analytics Officer, but the business impact is for less than 1/3rd of the same. Thus, it leads to a very important questions – Why are these data analytics investments not leading the right outcomes of adding business value? We try to dissect the top strategies which the CEO needs to adopt to get value for these Data Investments. What are the root of these problems?

While it may seem that adoption of Data Technologies would be the major deterrent for this transformation, the survey points otherwise. 92 percent of companies refer to cultural challenges as the prime factor for deriving value from these projects. Data Analytics has been sold by technology providers and unfortunately, most business teams see that as technology adoption rather than business

transformation. Thus, 'cultural alignment' towards data driven decision making is the biggest factor impacting business value. As they say, 'Culture eats Strategy for breakfast'; it's time for enterprises to create 'Data Driven Transformation Strategy' to be ahead in this digital race. So how does one create Data Culture in the Enterprise?

Lets define what is Data Culture – It is building a culture in an enterprise where all the levels (Senior/Middle/Junior) understand, appreciate, decide and act on data to make their decisions. The roadmap towards this has to be built as a business transformation initiative led by the CEO along with board by aligning the existing team and importing modern digital talent. The biggest factor why this change is seen as difficult is the lack of skills and capability of the current teams to upgrade their skills.

Shift Mindset and Strengthen Skillset are touching the change management aspect, while the last two pillars are technology enabled transformation. The Chief Data Officers need to work on charting a path along with the CEO to drive this change. The five watchouts for undertaking these transformations are as mentioned below.

DATA ANALYTICS HAS BEEN SOLD BY TECHNOLOGY PROVIDERS AND UNFORTUNATELY, MOST BUSINESS TEAMS SEE THAT AS TECHNOLOGY ADOPTION RATHER THAN BUSINESS TRANSFORMATION

Don't Try to Change the Entire Organization

Identify areas where the impact is high and skill levels are also high. This will help realize larger business value and higher impact.

Identify 'Quick Wins'

Identify areas where change management is not very difficult and widespread. This will help in realizing value faster, which can then become a role model for rest of teams to follow.



Piyush Chowhan,
Group Chief Information Officer

Define Clear Outcomes

This is the most convoluted area which leads to value identification. Data and business process are sometimes intertwined; hence, it is not very easy to segregate the business benefits from each of these items. It requires maturity as well as clear framework to identify clear outcomes

Transformation is a Long Term Process

Data Transformation is long term journey; hence, ensure that the team has patience to identify outcomes.

Silos are the Biggest Barrier for Data

Fragmented/siloed data is the single biggest roadblocks for effective decision making. Data comes to life only when these silos are broken and data stories are based on outcomes and not by departments.

The Data officers need to ensure that they play the role of Data Champion – to lead from front for usage of data, Data Enabler – to ensure that data availability is democratized, and Data Story Teller – to demonstrate data stories which impact business outcomes. Data Transformation journeys are tough and time taking, which is proven by multiples failures which are seen from various organizations. It is a wake-up call for the leaders (CEOs) of these organizations to understand the path towards being a Data Driven setup. [CEO](#)

COVER FEATURE



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As a leader, my goal is to marry technologies with the business. A seamless marriage will provide more value to the Group as well as our customers and help achieve a win-win partnership

KAY LEONG POH

ESCALATING LOGISTICS & SUPPLY CHAIN SERVICES THROUGH YEARS OF INDUSTRY EXPERTISE

Kay Leong Poh, Group Deputy CEO & CIO, Poh Tiong Choon Logistics is a distinguished leader in the logistics and supply chain industry of Singapore. Before joining the family business of logistics, Kay Leong had served as a National Service Probationary Inspector under Singapore Police Force. Being a conscientious man, he took his duties very seriously and after serving for 20 years as a National Service Reservist, he was promoted to the prestigious rank of Deputy Superintendent (DSP)(NS). It was in the year 1992 that he joined Poh Tiong Choon Logistics as a Systems Analyst. Ever since then, he has been leveraging IT & automation in the services of the company.

His extraordinary skills in analyzing and implementing application systems, documenting the standard operating procedures, and training the teams have taken PTC ahead of its time. Today he is the Group Deputy CEO & CIO of the company and aspires to take it into the next stage of development with the use of drones, automation, robotics, AI, and autonomous electric vehicles. Apart from being a competent business leader, Kay Leong actively engages in community work in Chua Chu Kang Constituency and is also a member of its Citizens Consultative Committee. Let's hear it from him.

How would you define Poh Tiong Choon Logistics as an organization?

PTC was founded in 1950 and specializes in handling DG cargo including highly hazardous chemicals. We focus on offering one-stop supply chain management services to our clients. We take care of not just the physical flow of cargo but also the information flow in the back end. Besides serving as a third-party logistics provider for the chemical industry, PTC also offers total integrated logistics services to other industries. Our unique position lies in marrying operations and information technology so that our customers and staff have full visibility and transparency of our operations with access to many real-time reports.

What are the major challenges you have experienced in your journey so far? How did you overcome them and what did you learn from them?

One of the major challenges that I have faced was convincing our staff of the benefits of computerization which include access to real-time reports, efficiency in managing operations, self-access by customers, and the ability to work remotely. PTC managed to overcome this major challenge by conducting training, highlighting the benefits, and employing temporary staff to engage and hand-hold those who needed more assistance. In the process of implementation, I have learned to be more patient and creative in coming up with solutions to address staff's concerns.

What are the changes in market behavior that you anticipate and what are the opportunities that you foresee?

I see increased use of automation and robotics to facilitate round-the-clock operations using minimum manpower. I also see opportunities in deploying drones for inventory management in our warehouses and last-mile delivery. With a good EV charging infrastructure, building up a strong fleet of A-EVs can help solve the driver shortage problem. Extensive use of AI to analyze big data will cut wastage and improve efficiency.

What is the future roadmap planned for Poh Tiong Choon Logistics? What role do you intend to play in it?

One key focus in our roadmap is to expand overseas. We will use what we have learned and developed in Singapore to bring a one-stop SCM service to our new overseas customers. We also want to help them enjoy the full benefits of supply chain visibility and transparency. As a leader, my goal is to marry technologies with the business. A seamless marriage will provide more value to the Group as well as our customers and help achieve a win-win partnership.

What advice would you give to aspiring leaders in the marketing domain?

My suggestion to aspiring leaders is to keep learning and innovating. Technology is a strategic driver for any business to gain a competitive advantage. It is moving so fast; we just cannot afford to rest on our laurels. Don't worry about failing because you will learn and gain the most from failure. Keep your planning up to date and discuss them with all stakeholders in advance so that failure, if it happens, will be less impactful and easier to fix. [CEO](#)





EXPERTS TALK



BIGGEST CHALLENGE FOR FASHION ENTREPRENEURS & WHAT YOU CAN DO ABOUT IT

By Prof. Gulbash Duggal, Dean,
International College of Fashion

Prof. Gulbash boasts of a three decades long career in the Fashion & Design vertical, during which she has been associated with an array of fashion institutes such as Lisa Fashion Institute, Institute of Fashions, Spectrum Institute of Design, IIFT, and Satyam Fashion Institute, to name a few.

All aspiring designers create labels ambitiously to quench their thirst for creativity and glamour. However, while their thoughts and actions are focused on the big 'F' word (i.e. Fashion), one tends to skip the importance of the even bigger 'B' word (i.e. Business).

Let's be honest; maintaining a business is extreme, particularly if you are in the Fashion Industry. Markets are getting sluggish, and stores are shutting. Still, nobody is going around undressed; hence, something is being sold and somebody is selling it. But why not you?

How about we do some introspection towards fashion entrepreneurship from a designer's point-of-view? The intention is to identify the kinds of challenges a fashion designer faces, both as a designer and an entrepreneur. To assess the challenges that affect the fashion entrepreneur, it is important to be aware of his/her ambitions. Not all entrepreneurs will start with the same values, possibly indicating that fashion entrepreneurs have to be segmented. Where one group is Creatively Oriented Organization (COO) – these involve entrepreneurs who give precedence to creative works and aim to be recognized as the Designer, the other is Commercial Business Oriented (CBO) – these are the kind of entrepreneurs who enter the Fashion industry aspiring to be self-employed, create a fruitful fashion business and achieve commercial goals. We can add a third category for those who are Fashion Industry Oriented (FIO) – these are the entrepreneurs who intend to be in a business that is relevant to the Fashion Industry through their creativity.

The COO functions as a designer, while the CBO and the FIO would understandably function towards the commercial side of the industry. Studies have shown that the fashion entrepreneurs supported with the creative mindset, exhibit an evident hesitance towards the 'Business' facets of the company. Thus, it can be said that an inclination that resists the business characteristic of fashion industry, has a negative impact on the challenges that are met within the business aspects.

Let's talk about the stakes in the Fashion industry combined with business challenges for the COO-preneurs (Fashion Entrepreneurs inclined to creativity).

Entrepreneurship consists of many small actors that compete on the fashion market. On the way to a distinct position in the fashion world, many fashion entrepreneurs, who start-up an own label, are confronted with challenges and a multitude of external obstacles. These companies need a strong business foundation to survive the troublesome first years of a new venture.

Product: This is the first challenge that a designer has to face. As freshmen, we are taught to be creative in our design thinking; but sometimes, the kind of work we create with all our passion, might not be accepted very well commercially. The point is to design a perfect blend of exclusive style and designs that is a commercial success; Be able to build a brand identity and have a story around it, and to know the consumers who would be interested in your style of fashion. You need to understand your consumers, their cultural background, professional and/or social status and of course their lifestyles. A personal touch with a sense of salability of your product is very important. If your creativity does not support your business, your business will just not support your creativity. It is very crucial to comprehend that both go hand-in-hand.

Finances: Major aspect of any business is the starting capital as a resource. We all know that no business can grow without funds. A business owner undeniably has to invest; invest bigger to reap greater. Your investments in terms

of resources will start showing from the product level to the growth of your brand. One should try and involve/include stakeholders, in case your business starts to burn your pockets. However, a fashion entrepreneur should never stop conceiving new ideas. If you are in search of investors for your fashion brand, always know that people do not really buy clothes; they buy identities, and once you establish a clear brand-identity, it becomes easier for you to sell fashion. Therefore, if you are looking to raise finances for your fashion brand, be strong with your business identity. Once you know it's thriving, sell the brand to the investor.

Supply Chain Awareness:

Fashion being a labor-intensive industry, entrepreneurs should be trained well to handle the technicalities, legalities and compliances that come along with manufacturing. The growth of a fashion label is governed by its appetite to handle larger production while providing abundant innovation with a great price factor and the best of the quality.

Sales vs. Marketing & Marketing vs. Sales:

Fashion entrepreneurs are associated with the glitzy world of glamour; they more often than not become victims to cannibalizing sales at the cost of marketing. It is critical to know how to build the consumer loyalty and generate referral network within your target market. Understanding the competition, their price points and how your marketing strategies will lead to sales & profit, will play an important role in making the product available. The survival of a fashion brand solely depends on making and selling great products. Sometimes great salesmen overlook the importance

of spreading awareness through aggressive brand campaigning.



Prof. Gulbash Duggal

Business Plan - An Early

Roadmap: Fashion entrepreneurs launch labels at an impulse; they are in great hurry to create and share their new found creativity with the world. Soon, the struggle hits-in when they have to sustain and grow the fashion label.

As the saying goes 'Change is the only constant', one must keep re-inventing in the business with a focus on expansion. It is important to know where you want to go with your business while being aware of the challenges that await.

Last few decades have seen some major changes. With the beginning of the 21st century, fashion trends have exploded significantly. Outlining fashion and creating fusions between traditional attires and the modern look has been the key shift for the industry; this is when the fashion industry experiences a maximum number of changes in trends. Though this industry doesn't only deal in apparels but also accessories, styling has also been one of the most significant point that one has to keep-up with. [CEI](#)

EDITOR'S CHOICE

JAYANTA LAHIRI

DELIVERING DOMINANT BUSINESS STRATEGIES FOR DIGITAL BUSINESSES GLOBALLY



Jayanta Lahiri,
Global Technology, Digital Transformation,
IT Services Business Leader, Global CIO &
Board Member

The current business landscape is reshaping itself and revolving around new technologies. With the growth in technologies, it has become increasingly important for companies and their CIOs to implement strategic business approaches for organizational success.

Jayanta Lahiri is a Business, Operations, Technology Leader with over three decades of experience in Global Technology, IT, Cloud and Digital Services. Jayanta has played multiple Global CIO and Regional (APAC, EMEA, India and North America) CIO roles in Accenture Inc, and Firstsource Solutions, leading

the Technology Road-map, Analytics, Strategy, Implementation in areas such as Cloud, Contact Centre, Data Centre, Automation, Cybersecurity and many.

Jayanta has led large global teams, been in leadership roles of Consulting and Outsourcing functions in global Technology (IT/ITES) companies, built and managed P&L (up to \$2.0Billion) and operations of scale (up to 22,000 FTE global team size).

He is an expert in leading global business to scale, Digital Strategy, Digital and Business/Technology Connect Expert. Worked in reputed global firms like Accenture, Wipro, Infosys, AXA-Tech, and Firstsource, Jayanta is on multiple Industry Bodies, such as, NASCOM, CII, multiple Global CIO/CXO Forums.

Jayanta has completed a Bachelor's degree in Electrical Engineering from Jadavpur University and has been leading the industry for over three decades as Global CIO, Senior Business Leader, and P&L Head. He is PMP Certified, ITIL & Lean Expert, Six Sigma Black Belt, and an exceptional business leader with the capability of coalescing teams and delivering services at a global level.

- **Hobbies:** Music, Art & Sports
- **Favorite Book:** The Namesake by Jhumpa Lahiri
- **Favorite Travel Destination:** Mexico & Italy
- **Awards & Recognition:** Awarded by VMware as an accomplice Technology Leader to adopt Hybrid-cloud Infrastructure and Application Migration.

What have been your key achievements & engagements in the past 30 years of your professional experience?

I started my journey as a Cloud, Application, and Infrastructure Services Business Leader in Wipro and Accenture where I led the delivery of outsourcing & consulting engagements across the globe. I have been instrumental in spearheading Digital Transformation, Technology & Cybersecurity Strategy and Technology



Road Map as the Regional CIO in Accenture and AXA-Tech. Moreover, I have played a significant role in dealing with deal structuring & architectural solutions for Global and Indian clients. At Firstsource, I have led Technology Strategy and implementation in the areas of Multi-Cloud, Hybrid-Cloud, Contact Centre, Data engineering & Analytics.

What kind of technologies do you adapt to revolutionize your services in the industry? How do you keep yourself updated about such technologies to be at par with current industry standards?

My foray has always been into the tools & technologies related to cloud, automation, analytics, and cybersecurity. My focus area is always to evaluate such technological tools and also helping my clients develop & implement these tools in their organizational operations. I keep myself abreast of the latest technologies by reading magazines both online and offline. I also participate in multiple Global CXO forums, where I gain significant insights about new technologies that are coming up in the future.

Reflect on some of the major challenges you have encountered so far. How did you overcome them and what did you learn from them?

As a Technology Leader, it has always been a challenge to implement new strategies, while at the same time optimize costs, in a way that it does not impact productivity of employees in the organization. Cloud & automation tools have been the best approach to enhance productivity and the same time manage costs.



I was directly involved to develop a team of 100 Technology Strategy Consultants in Accenture's India Delivery Center (IDC) for global, India offshore, and India domestic engagements. This was instrumental in leading significant growth in IT Strategy and Consulting Business

What drives you as an industry leader? What advice would you give to budding leaders in this domain?

Technologies are evolving every other day and to be ahead of the competition one must be aware of the latest technologies and how they can be implemented in the existing challenging situations. To be a leader in this domain, one must have an understanding of what is happening within the organization as well as outside of it. Organizational success is assured when the employees are aware of the upcoming challenges and focus on dealing with them on time. [@40](#)

PURSUIT OF EXCELLENCE

By **Rajesh Kumar Singh**, Global Head - HR, KPIT

Rajesh has 20+ years' experience in the various roles of the public sector, government, private sector and startups, who later moved to the Indian Government's Civil Services in 2001, won the World HRD Congress for transformative impact on retention.

Have explored a variety of roles in a professional life of more than 20 years spanning Public sector, Government, Private Sector and Startup. My journey began with State Bank of India as Probationary officer and then I moved to Government of India through Civil Services in 2001.

HR leader with experience across sectors (Pharma, IT, Healthcare, Banking & Telecom) in setting up of HR processes, re-engineering them and leading complex assignments, I have led teams in entire gamut of HR (Talent management, Talent acquisition, Compensation & benefit, Plant HR, R&D, international markets). Having done Post Graduation from National University of Singapore on Lee Kuan Yew Scholarship, PGPEX from IIM Calcutta & GPHR, I have designed and executed interventions to develop organisation resilience & capability aligned with existing and emerging trends.

None of us had anticipated pandemic of this magnitude with such drastic impact on our lives and livelihoods. Many industries especially those associated with mobility have been impacted with such ferocity that it has put them behind many years. Millions of vulnerable segments have seen standards of living decline greatly. Any crisis is a great



Rajesh Kumar Singh

opportunity as well. Through history of mankind, the ability to deliver results consistently in various contexts has been a challenge even for the best of the leaders, organizations and indeed for the civilizations. We have the benefit of hindsight hence sharing key things for pursuit of excellence to realize our fullest potential.

Build Capacity - While there is an element of chance in any great success however building capacity is sine qua non. Individuals, teams, organizations, or civilizations can deliver only if they

have capacity above the threshold where results can be achieved. The world is changing faster than ever before however building capacity aligned with emerging trends is must for excellence. It requires critical analysis, internalizing failures, learning from them and building capacity at individual and collective level to exceed goals.

Adaptability - Even great professionals/organizations alike have not delivered many times to their potential because they could not adapt themselves with key trends or stakeholders. It is vital to adapt as per the ecosystem and work together with key stakeholders to deliver value. Those who catch early trends (Business, Technological, Social, Regulatory and more) and work on change management aligned

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with emerging opportunities achieve transformative impact. Pandemic has accelerated trends of virtual engagements be it education, entertainment, or retail. It has also renewed out attention for sustainable development with focus on renewable energy and automation. Those of us who would demonstrate agility aligned with these emerging trends will excel.

Learning Mindset - Failures and setbacks are part and parcel of life and bouncing back with grittiness is a must to excellence. Of course, the best way is to learn from mistake of others however individual errors of judgement and resultant failure are not uncommon given our frailties as human being. We must build the behavior of seeking sufficient Information before any major decision be it education, career, launching a service or product or even relationships. The information available may be biased as at times as it is in the self-interest of the parties concerned to colour the reality. However, with effort sufficient information can be found out and this will help us in avoiding explicit mistakes. We gain diverse perspectives from reading and interactions hence building the habit of reading and surrounding ourselves with people who pursue excellence is a must as well. We should have

high degree of self-awareness as our self-perception should not vary much with those with whom we interact. Seeking regular feedback and reflections both will help in building the best version of ourselves. We must accept responsibility for our present, analyse the context we are in and the capacity we have and learn to build it further for excellence.



**FAILURES AND SETBACKS ARE
PART AND PARCEL OF LIFE AND
BOUNCING BACK WITH GRITTIENESS
IS A MUST TO EXCELLENCE**

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Chief Information Officers (CIOs) are essential part of an enterprise's digital renovation and transformation. With the technological evolution revolutionizing the path of businesses today, the responsibilities and role of a CIO has also changed. Today, CIO must have a computer background i.e, either a college degree in computer science or software engineering, and a least of five years of experience is required in IT management. Even though the role is not technical, these experience and basic knowledge would help a CIO to take appropriate decision in modifying business

The CIO role was established in the 1980s. At that time, the CIO primarily focused on managing technical projects, launching systems and using technology to increase efficiency and productivity and cut costs. With time, role of these corporate leaders has continued to expand and have become key contributors in how technology could be used to further business objectives and grow the top and bottom lines.

One of their goals is to continue to maintain and improve the organization's internal technology processes as a way of maximizing company

productivity and making complex tasks more achievable through automation. They are also responsible for creating business value through technology, overseeing the development of customer service platforms, approving vendor negotiations and IT architecture, establishing IT policies, strategies, and standards and developing and approving technology futures and budgets. As the cloud computing, big data analytics, mobile computing and technical collaboration platforms started to determine the future of the businesses the focus of CIO role has shifted to service analysis, data security, and market reach.

CEO Insights Asia in this issue presents a list of 'Top 10 CIOs from Asia- 2022' who have leveraged their extensive industry expertise and experience in offering effective skills to the market. The following list has been prepared after being closely scrutinized by a distinguished panel of judges including CXOs, analysts and our editorial board. We recognize their valuable contribution to the ever expanding and competitive market and their ability to sustain themselves and emerge as top contestants through their reliable knowledge.

TOP 10 CIOs FROM ASIA- 2022

MANAGEMENT	COMPANY	DESCRIPTION
Aaron Lee, Chief Information Officer	Blue Insurance Hong Kong blue.com.hk	Using his extensive experience spanning more than 25 years in various sectors, he is presently leading the firm in its Digital Transformation and innovation journey as its CIO
Debanjan Banerjee, Chief Information Officer	Pernod Ricard India pernod-ricard.com	He has graduated from Birla Institute of Technology with BE in Electrical and Electronic Engineering, prior to this company he has worked with Cargill & Reckitt Benckiser India to name a few
Harish Srinivasan, Chief Information Officer	Sport Singapore Singapore sportsingapore.gov.sg	A results driven senior technology leader with accomplished experience across Technology Strategy & Consulting, Account Management, Hybrid Cloud Architecture and Program Management
Jayaraj Sayanthan, Chief Information Officer	David Pieris Group Sri Lanka dpg.lk	A dedicated & results-oriented 360-degree IT professional with versatile leadership and technical competencies in the field of ICT, Digital Technologies, Software Development, and Information Security with proven track records in industry
Kah Chai Tan, Chief Information Officer	Wilmar International Singapore wilmar-international.com	Chief Information Officer with more than 25 years of experience including the Group CIO role at Sime Darby Berhad and Senior Manager at Accenture Malaysia
Kay Leong Poh, Group Deputy CEO & CIO	Pohtiongchoon Logistics Singapore ptclogistics.com.sg	Experienced Group Deputy Chief Executive Officer and Group Chief Information Officer with a demonstrated history of working in the logistics and supply chain industry
Mohamed Ariff Amedeen, Chief Information Officer	Universiti Malaysia Pahang Malaysia ump.edu.my	An experienced Director with a demonstrated history of working in the higher education industry, who is skilled in Blockchain, Cloud Computing, Artificial Intelligence and many more
Prasanna Karunanayake, Group Chief Information Officer	Melstacorp PLC Sri Lanka melstacorp.com	He intends to fully utilize his knowledge, skills, and experiences in General Management, Finance Management, HR Management, and ICT Management
Rozana Rusli, Group Chief Information Officer	MISC Berhad Group Malaysia misc.com.my	Using her 30 years of accomplished experience in numerous sectors, she is presently guiding the group in its journey of growth, sustainability, and digitalization
Rupesh Nain, Chief Information Officer	Adani Group India adanienterprises.com	Business Technology Leader with more than two decades of experience in Enterprise IT driving Business Transformation through the innovative use of Technology, Digital and Analytics



Aaron Lee, Chief Information Officer, Blue Insurance

Aaron is a seasoned professional with more than 25 years of experience in IT strategic planning, project management, strategic partnership, and alliance formation with Tier -I IT Solution providers, and is presently working as the Chief Information Officer at Blue Insurance. A FinTech and digitalization expert with a knack for innovation, Aaron graduated from Staffordshire University and Said Business School, University of Oxford.



Innovation at Blue is no longer just the responsibility of the CIO, but rather a collective and company-wide effort to ensure competitive differentiation and customer success

AARON LEE

A VISIONARY FINTECH EXPERT DISRUPTING TRADITIONAL INSURANCE INDUSTRY MODEL IN HONG KONG THROUGH INNOVATION AS WELL AS DIGITALIZATION

Buying insurance ensures security for a person's family as well as assets from uncertain financial pitfalls. However, the traditional offline insurance process can be frustrating with all the extensive paperwork, commotions, and complicated procedures that lead to delayed processes with high operational costs. However, over time, the insurance sector operation has moved into a digital ecosystem, which has tremendously benefited the sector with more flexibility and faster and simpler procedures. Other than being one of the leading insurance providers in Hong Kong, Blue Insurance is also the first digital life insurance company in the city. The firm's impressive digital journey has been led by her Chief Information Officer, Aaron Lee. A FinTech & innovation expert, Aaron is helping the firm stay ahead of the curve by staying abreast of the latest disruptive technologies as well as opting for innovation in its journey of complete digitalization.

In an exclusive interview with CEO Insights ASIA, Aaron shares about his overall professional, his vision and strategy for Blue Insurance in terms of future roadmap, and much more.

Throw some light on your early education and professional background and experience. How are you leveraging your professional expertise to craft outcome-driven solutions for Blue Insurance at present?

His expertise especially in FinTech/digital transformation has been along with more than 25 years of experience in IT strategic planning, project management, strategic partnership, and alliance formation with Tier-I IT Solution providers. he worked as the CIO for the corporates - SHK and Co. Ltd., UA Finance, SHK Finance, and SHK Credit and he also worked in many senior regional management roles for many consulting firms such as PCCW Solutions, Atos, and RGP and provided enterprise advisory consulting and business services to a portfolio of sizable clients within the Asia Pacific region ranging from insurance firms, banks, financial institutes, multi-national

corporations, Hong Kong-based conglomerates, and HKSAR Government.

As the Chief Information Officer at Blue Insurance Hong Kong, he is responsible for formulating digital transformation services strategies and deploying Fintech/DX solutions, including but not limited to disruptive digital and online technologies such as AI, Big data, blockchain, cognitive, and machine learning to transform the company's capability in finance services innovations, strengthen the Company's market-leading, and drive business revenue.

How are you adapting to the latest tools or technologies to revolutionize your services to be at par with the current industry standards?

Our partnership with Tencent Cloud Services across Fintech and Innovation continues to set the world standard for innovation in Digital Insurance by transforming at the forefront of emerging technologies such as e-KYC, dedicated private cloud, and customer data platforms using technologies such as AI and machine learning, on big data.

Blue has successfully deployed a single vendor Hyper-converged infrastructure (HCI) solution powered by Tencent Cloud services with production-ready, scalable infrastructure, and enterprise-level Kubernetes technology, including on-demand basis cloud and managed services to enable Open microservices topology in blue insurance core platform that addresses complex workload and maintains operational efficiency. To address various InsurTech and business challenges, Blue has utilized a reliable, cloud enterprise-class platform to handle an extensive amount of data and enable simplifying the process of data security, management, and operation.

As we advance, Blue will continuously keep abreast of the most advanced disruptive technologies development and enhance its innovation capability to lead the digitization of customer experience in the insurance industry.

Shed some light on your Digital Transformation Strategy at Blue Insurance Hong Kong.

One of our major innovations has been the new 'Quote and Buy' customer platform in the form of the new

generation of Kubernetes Microservice cloud, which is a first-of-its-kind private exchange built on Tencent Kubernetes Engines that enables a truly digital quote-buy journey for the customers to apply, pay, manage, and claim the insurance policies. Another major step towards digitalization has been the Blue Cloud Platform, a continuous delivery platform that enables Blue Insurance to adopt the cloud at scale, regardless of the cloud service vendor while ensuring security, compliance, and quality by design. Since its launch, the Blue Cloud platform has increased cloud adoption by 100 percent.

Another major solution of Application Performance Management in place for blue has been the end-to-end monitoring tool for system availability, a contextual servicing function that enables the introduction of the most innovative fintech product and services to customers for a more intuitive, seamless insurance purchase experience, has helped monitor the secured and reliable IT environment for Blue. Such innovation has been made possible by an unwavering commitment to internal up-skilling and training. Today, blue insurance has almost all IT engineers responsible for developing in-house technologies while blue's FinTech lab keeps the technology workforce updated with cutting-edge skills, including microservice-ready architecture and cybersecurity security.

What are your vision and strategic plan for Blue Insurance Hong Kong to stay ahead of the curve in the coming years?

A purely digital online channel is the best option for the 'Digital Savvy' new generation. As digitalization continues to disrupt the traditional insurance industry model in Hong Kong, we are building a digital insurance ecosystem that consists of four different digital systems to connect different affinity partnerships, business users, and bank payment/e-wallet service providers. One of our major innovations in the last 12 months has been the deployment of the new 'Quote and Buy' customer journey. Through continuously collecting data throughout the insurance purchase process while leveraging advanced analytics, the solution maximizes emerging technologies to enhance accuracy while avoiding the risk of human error. [CEO](#)



Debanjan Banerjee,
Chief Information Officer,
Pernod Ricard, India & South Asia

Debanjan has graduated from Birla Institute of Technology with BE in Electrical and Electronic Engineering. He also has a Masters in Business Administration from IMT Ghaziabad. Before Pernod Ricard, he has worked with Cargill and Reckitt Benckiser India to name a few.



My dreams have shaped my journey to success. I believe that success is measured by the size of one's dreams. So Dream Big, and Dream to Make a Difference

DEBANJAN BANERJEE

STREAMLINING BUSINESS PROCESSES
WITH VERSATILITY & ASTUTE PLANNING

India is one of the fastest-growing alcoholic beverages markets globally, with an estimated market size of \$52.5 billion in 2020. According to the Indian Council for Research on International Economic Relations (ICRIER), it is expected to grow at a CAGR of 6.8 percent between 2020 and 2023.

Pernod Ricard is the No.2 worldwide producer of wines and spirits with consolidated sales amounting to €10,701 million in fiscal year FY22. The Group, which owns 17 of the Top 100 Spirits Brands, holds one of the most prestigious and comprehensive portfolios in the industry with over 240 premium brands distributed across more than 160 markets. Pernod Ricard India Private Limited (PRI) is a fully owned subsidiary of Pernod Ricard South Asia and a fast-growing multinational alcohol-beverage company delivering quality products to its consumers across the country. Home to renowned brands in each category, Pernod Ricard India holds one of the most dynamic and premium portfolios in the industry, led by Seagram's whiskies that include Royal Stag, Royal Stag Barrel Select, Blenders Pride, Blenders Pride Reserve Collection, Imperial Blue, 100 Pipers and a wide range of international premium brands such as Chivas Regal, Ballantine's, The Glenlivet, Royal Salute and Jameson Irish whiskey.

CEO Insights engages in an exclusive interaction with Pernod Ricard India CIO- Debanjan Banerjee, where we discuss his experiences and learnings in this journey.

Take us through your educational and professional background? What inspires you as the new-age leader?

I owe my learning journey to my parents, the institutes I went to, the organizations I worked for, and managers/leaders with whom I had the privilege to work with. I picked up the ability to plan meticulously and execute things seamlessly from my father, while my mother

was instrumental in shaping my value system. My upbringing spanned many cities and a couple of countries, which gave me a very early exposure to people and friends from different cultures.

My education in engineering and post-graduation in business administration, inspired me to always want to make a difference in people's lives and to influence others. I worked with managers who were not only demanding and very competent, but also very hard working, which helped a lot in accelerating my learning curve. Exposure to different managerial styles, different backgrounds of business environments, different cultures, ecosystems of technologies, processes and partners/vendors, enriched my journey and learning path as I progressed into my current role.

What truly inspires me today is the art-of-possibility and the very fact that there are so many choices.

Define Pernod Ricard India as an organization and its current position in the industry?

'Conviviality' is the core purpose of Pernod Ricard India, and it is embedded in the vision of the company - through each of its products, marketing and social initiatives. As 'Creators of Conviviality', we aim to unlock the magic of human connection. We focus on building a community that celebrates togetherness, focusing on inclusivity, and being responsible - remaining true to our three founding values: entrepreneurial spirit, mutual trust, and a strong sense of ethics.

With over 25 years of rich legacy and operations in the country, the company operates through its two distilleries in Nashik (Maharashtra) and Behror (Rajasthan) apart from 29 bottling sites across the country. The Group's commitment to the 'Make-in-India' initiative is reflected in our sales portfolio within India, which comprises over 97 percent of domestically produced brands.

With a strong belief in 'Creating Shared Value' for the business and local communities, Pernod Ricard India is committed to driving transformational growth and development for the country in line with our ethos of conviviality without excess.

As the CIO, how are you creating business value for Pernod Ricard India through technology?

My mantra is to build the 'Tech Muscle' in the organization so that it can embrace any technology for highest impact.

To do this, it was important that we took a step back and revamped our approach and objectives to be in line with the business aspiration. In the past couple of years, we shifted from the tool/project led approach to building Tech Capabilities on strong data/process foundation, that is helping us sense and respond to market changes with greater agility, drive better resilience, improve productivity, enable better employee experience and strive towards becoming a data led organization. Many of these capabilities are helping us build the culture we strive for and is integral to the success of business strategy. To highlight a few of such capabilities, we have invested in an integrated planning platform that cuts across functions and processes, we have put a foundational platform of Industrial IOT in place which has become the base for several productivity improvement projects across our plants, we have revamped our data/ analytics platform for citizen empowerment not just for basic analytics but for advanced analytics as well, we have invested and industrialized across several pillars of Intelligent automation for variety of use cases. These capabilities will continue to expand as we move ahead. At the same time, we will continue to invest in upskilling people and adding new skills, where required, all of which will contribute to delivering greater value for our businesses.

What's the future Technology roadmap of Pernod Ricard India?

While we invested in few Tech Capabilities in past few years, the journey is not yet over and so we will continue to invest in building and harvesting the value from those investments.

We are faced with challenges in our operation due to high costs and stability of our supplier ecosystem. Hence, we will invest in areas that will help us manage this external condition in much better way. A big agenda for all CEOs is the focus on ESG. We are also charting our way forward and Technology will play a key role in bringing that to life, not just from driving literacy and visibility but also in helping embrace this in our ways of working. The industry we operate in, is highly regulated and also subject to frequent changes. So, reaching out to customers and consumers in a consistent manner is quite challenging. Hence, we will invest in Tech Capabilities focused across these stakeholder groups so that our customers and end consumers can be served better. [CEI](#)

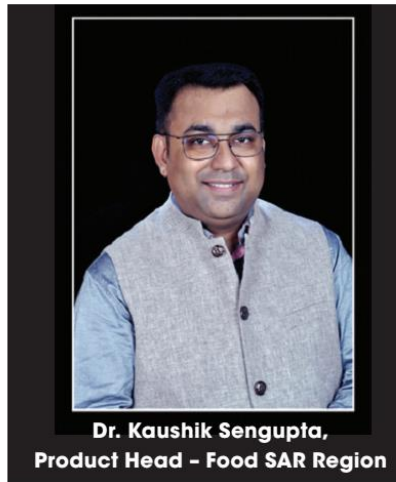
TRANSFORMING DIGITAL PROCESS AUTOMATION DURING NEW NORMAL

By **Dr. Kaushik Sengupta**, Product Head – Food SAR Region, Bureau Veritas Group

With 19+ years' experience in the verticals like audit, certification, training, quality functions, Dr. Kaushik is increasing the digital process automation valuation.

The impact of the Covid-19 pandemic has demonstrated the value of IT and digital transformation across industries and businesses are utilizing this time to speed up the transition. Pandemic gives significant changes in industries especially in technology, food delivery services, customer service, and virtual events. Research found during new normal inability to visit customers, there is a tremendous decline in sales performance, and the inability to resume production as the top negative impacts of Covid-19 on enterprise-level. On the other hand, it create a bridge with new normal and enhance ability of corporate houses for a collaboration with information and technology platform, which creates wide recognition of the value of digital transformation and information technology among all employees, and the ability to market online and business development were the top positive impact.

Many companies have a digital transformation initiative in its place, but a true digital transformation always starts with a strategic mind-set towards transformation, digital culture and provides an effective customer experience. Many time companies runs in silos with disconnected or under-connected business functions and lacks driving force behind technology and decision-making ability. Customer



expectations are not static and will continue to evolve with people counting on their bank to cater for them every step of the way, from mobile-first offerings and the secure handling of sensitive data, to swift and seamless processes.

There's a lot of talk about intelligent automation, certainly. It represents a more advanced form of what is commonly known as robotic process automation. Any set of large-scale activities or groups of repetitive tasks that draw on or feed information to multiple systems are candidates for intelligent automation.

Intelligent automation is critical to a successful digital transformation, but the two terms aren't interchangeable. Digital Transformation is bigger than the sum of its parts and essential to it is intelligent automation, which must include the following six components to be considered successful as it has Front-end digitization, Extraction and automation, Process discovery and documentation, Straight-through-processing, Analytics and Change management.

Digital transformation goes by a lot of names like 'Digital Process Automation', Analyst call it 'Digital Operations' or 'intelligent Business Process Management System'. And some as just 'Process Automaton.' The executives surveyed believe that working from home will outlast the pandemic and



continue well into the future. Some 64 percent of their employees are working primarily from home now, a nine-fold jump from the number prior to the pandemic. Companies giving their employees a computer and an Internet connection but keeping them productive, secure, and working in agile teams from home is more challenging. In fact, the most common areas of increased technology investment serve to boost the efficiency and safety of remote work.

One technique successful companies use to create the right alignment and partnership for digital is to think about new opportunities from the customer's perspective. A key part of the focus should be on digital leadership that include a drive to create appropriate learning forums for employees across the organization. If organization is not sure where to start their digital education efforts, a good place might be with analytics training. While social, mobile, and cloud get a lot of attention, when it comes to gaps in digital acumen, it's all about the data. As per a study by HBS Close to three-quarters (73 percent) rated analytics as extremely important to their area of the business (8-10 on a 10-point scale), with another 17

percent rating it as important (6-7). But only a fifth (20 percent) rated their own knowledge and skills in this area highly.

The Foundation

Even before the pandemic technological progress were especially salient. Technology was disrupting production processes, especially through the rapid scale-up of digital platforms. Digital technology has been challenging with traditional boundaries with changing global value chains and the geography of jobs. After all, technology decreases the costs of doing business, complementing investments in infrastructure, free trade agreements, and other liberalization efforts to reduce trade barriers, which in turn expands global value chains and changes the geography of jobs. New business models — digital platform firms — have been able to evolve rapidly from local start-ups to global behemoths, often with few employees or tangible assets. Digital platforms have enabled clusters of businesses to form in underdeveloped rural areas.

Technology created quivering shifts in all skills required to succeed in the labor market. While

returns to routine, job-specific skills are declining, the premium for skills that cannot be replaced by robots has been increasing; these include cognitive skills such as critical thinking, as well as socio-behavioural skills such as managing and recognizing emotions that enhance teamwork. Earnings are higher for those who have a combination of these skills. HBS study indicates the evolving world of work demands adaptable skills that enable workers to transfer more easily from one task to another. Since 2001, the share of employment in occupations intensive in non-routine cognitive and socio-behavioural skills has increased from 19 percent to 23 percent in emerging economies, and from 33 percent to 41 percent in advanced economies.

MANY COMPANIES HAVE A DIGITAL TRANSFORMATION INITIATIVE IN ITS PLACE, BUT A TRUE DIGITAL TRANSFORMATION ALWAYS STARTS WITH A STRATEGIC MIND-SET TOWARDS TRANSFORMATION, DIGITAL CULTURE AND PROVIDES AN EFFECTIVE CUSTOMER EXPERIENCE

What Changes required in New Normal

Pandemic will reinforce these pre-existing trends and increase the urgency of corresponding policy responses. As evident Amazon and Alibaba getting even bigger and stronger as brick-and-mortar stores are unable to compete. Companies will invest more in their ability to conduct business over the internet to be more resilient to potential lockdowns. Some

temporary jobs will also continue to grow. Firms may also have more incentive to invest in automation and restore production to shield against value chain disruption. Many businesses relying on imported inputs are facing lack of intermediate goods as value chains are disrupted. They may need to ensure that supplies are less vulnerable to travel restrictions. Digital technology is also improving people's ability to work from home, although the amenability to remote work — which depends on the type of jobs and tasks to be done, as well as digital capacity — varies significantly across and within countries.

Policies to Upgrade

The rapid spread of technology accelerated by the pandemic has led to a pressing need for businesses and governments to adapt. Many businesses, especially in developing economies, are digitally disconnected. They may not have access to workers with the right skills and face challenging business environments.

Governments have an arsenal of policy options at their disposal, from incentives and regulations to infrastructure projects and taxation. Key priorities should be: 1) ramping up investment in human capital (knowledge, skills, and health) and lifelong learning if workers are to adapt to future labor markets; 2) strengthening social protections, expanding safety net coverage, and reforming financing arrangements and labor market norms to facilitate work transitions and to reduce disincentives to the creation of formal jobs; 3) ensuring affordable access to the internet while adapting regulations to confront the challenges posed by digital platforms (such as data privacy and protection and competition rules); and 4) upgrading taxation systems to address tax avoidance and to create fiscal space for universal social protection and human capital development.

So the new normal continues to evolve. Nonetheless, it clearly is here to stay, as are new technology solutions that make it possible. Even after the pandemic ends, the use of these technologies will expand beyond the pandemic response, and, if anything, will become even more widespread. Therefore, it is important for all levels of government to develop an approach that makes for not only a more technologically savvy future but one that is secure for both employers and employees. [C30](#)



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**Mohamed Ariff Ameedeen,
CIO,
Universiti Malaysia Pahang**

Mohamed is an experienced Director with a demonstrated history of working in the higher education industry, Ariff was born in Kuala Lumpur in 1983. He is skilled in Blockchain, Cloud Computing, Artificial Intelligence, Data Analytics and Strategic Planning, and is a strong professional with a Doctor of Philosophy (PhD) focused in Computer Science from University of Birmingham, UK.

- **Favorite Cuisine :** Italian
- **Favourite Travel Destination:** Cameron Highlands
- **Awards & Recognition:** IBM Certified Solutions Advisor - Cloud Computing Architecture
- IBM Certified Database Associate
- National Information Security Steering Committee Member
- National Steering Committee Member for Professional Competence Framework
- National Blockchain Policy and Technology Roadmap Invited Member
- Huawei Global Education Transformation Summit (Shanghai) Invited Speaker
- Consultant for Government and Private Entities

MOHAMED ARIFF AMEEDeen

EXPERIENCED DIRECTOR OF
EXCELLENCE STRATEGIZING
DIGITAL TRANSFORMATION FOR
EDUCATIONAL INSTITUTES

Great CIOs are great storytellers, envisioned and able to communicate a full-fledged, people-centric digital transformation. The role of a CIO has expanded over the years. They have become the key contributors who understand how technology can be leveraged to further grow a business. Today, CIOs lead digital transformation initiatives, as well as efforts that result in broad organizational change. Mohamed Ariff Ameedeen, CIO at Universiti Malaysia Pahang is working towards the same. He has developed a Smart Campus Blueprint, a five year digital transformation strategy for Universiti Malaysia Pahang (UMP).

It is a public technical university in Pahang, Malaysia. It was formerly known as Kolej Universiti Kejuruteraan dan Teknologi Malaysia.

In an exclusive interview with CEO Insights Asia, Mohamed talks about his professional background and his role at Universiti Malaysia Pahang.

Tell us about your professional background & experiences that led to Universiti Malaysia Pahang. What are your key roles and responsibilities?

I am an academican and have been in this field since 2006. After completing my PhD from the UK, I became a Senior Lecturer at UMP and then to Director of the IBM Centre of Excellence. The goal of the centre was to bridge the gap between industries and academia. During my tenure there, I learned a lot about industry pain points and requirements. It was through this centre where I was approached by numerous industries as well as academic institutions to help address some of the issues they were facing in a consultancy basis. So when the opportunity to become a CIO came my way, I decided to pursue it and I have been the CIO at Universiti Malaysia Pahang since 2018.

We live in an age where technology is no longer outside anyone's reach. It has become so accessible that

even a child with no training can operate computers, mobile phones and tablets effectively. My job here is to try and keep all the stakeholders happy, from students, staff, Board of Directors, Ministries as well as the general public. Obviously it is not always possible to keep everyone happy at all times, but my team and I drafted a five year ICT strategic plan, a Smart Campus Blueprint to guide us and envision the needs of all the stakeholders. We have already started to execute some projects based on the blueprint, and others are following suit.

What are the key aspects of your institution– Universiti Malaysia Pahang?

Established as a technical university in 2002, Universiti Malaysia Pahang (UMP) is a public technical university in the East-Coast of Malaysia. UMP has two campuses in the state of Pahang located in Pekan and Gambang. UMP offers a variety of engineering and technology-based technical programmes, including high-level Technical and Vocational Education and Training (TVET).

Ranked as one of the best in Research and Innovation within the classifications of Malaysia Technical University Network (MTUN) and Non-Research University (Non RU), UMP is steadfastly committed to innovating and developing unique academic programmes through strategic international collaborations. A milestone of such innovation is UMP's world class dual-degree engineering programme offered in collaboration with Germany's Karlsruhe University of Applied Sciences (HsKA), now seen as the benchmark for other public institutions of higher learning in Malaysia. In the field of research, UMP collaborates with local industries to focus on industry-related applications. Such research collaboration enriches the teaching and learning modules at the university, while simultaneously promotes commercialization of research output and products.

What has been your success mantra that constantly helps you arrive at positive outcomes?

Our success mantra through the years has been to 'listen'. Every Stakeholder is heard and given what they want. We respect their vision and try to always inculcate their ideas in our design. However listening doesn't end with stakeholders, team members should also be heard. I strongly believe in giving opportunity to my team to express their ideas and concerns, and to

provide opportunity for them to flourish. Teamwork is at the core of what we do and that has pushed us to always work together. That, I believe, has helped us succeed.



What are your goals for the future & why do you strive to achieve them?

At this stage, the biggest goal is to have the Smart Campus Blueprint completely implemented by 2025. Through in-house upskilling of employees, joint venture programmes, and research & development, we hope to develop our own projects that fits into the blueprint as well. We have expertise here in UMP through various disciplines. There has been successful implementation of IoT projects, drones, health-care, green products and so much more. There is also an Autonomous Bus awaiting launch soon! We want to continue on that path and complete successful projects with tech-infused research. We strive to be a world-class technology-based knowledge center and hope to cultivate the culture of knowledge management in a creative and innovative way in supporting education, research and consultancy. I believe it is my role as the CIO to allow these great minds to flourish and facilitate how their inventions could be used in UMP.

Based on your strong professional experience, what advice would you give to the upcoming leaders in the same industry?

Stay with the trend, Do not fight it. The world is ever-evolving, and it is important to be in line with the trend if you do not want to be left behind. One more thing from me, always remember that Data is your best friend. Understanding data, visualizing it and analysing it will provide meaningful insights that would be useful for your organization. [CEO](#)



Rozana Rusli,
Group Chief Information Officer,
MISC Berhad Group

In an accomplished career spanning over 30 years, Rozana has worked for many reputed firms in various sectors such as Digital Strategy & Transformation as well as governance management and is presently working as the Group Chief Information Officer at MISC Berhad Group. A purpose-driven individual and a strong advocate of digitalization as well as sustainability, she has done her Bachelor's degree in Computer Science & Mathematics from the New Mexico Institute of Mining and Technology, the United States, and also has attended Management Training & Leadership programs by IMD and INSEAD.

- **Hobbies:** Gardening, Urban Farming
- **Favorite Cuisine:** Malaysian Cuisine (NasiLemak)
- **Favorite Travel Destination:** Turkey

ROZANA RUSLI

A VISIONARY LEADER &
STRATEGIST HELPING FIRMS
ADOPT DIGITALIZATION &
SUSTAINABILITY

The success of a venture largely depends on its adaptability to the ever-evolving market trends as well as technology. The current industry scenario tends to shift big time towards digitalization thanks to the rising demand for automation and other technologies in the workplace. Being a seasoned professional with more than 30 years of experience in various sectors such as IT & Digital Transformation, Enterprise Architecture, and Cyber Security & Governance, Rozana Rusli is a strong advocate of organizations opting for digitalization as well as sustainability for a secure and steady future. Presently working as the Group Chief Information Officer at MISC Berhad Group, a Malaysia-based world leader in international energy-related maritime solutions and services, she is taking care of IT Strategy, Risk Management as well as Enterprise Architecture while leading the firm in its rapid adoption of digitalization.

In an exclusive interview with CEO Insights ASIA, Rozana shares her early education and professional experience, some of the major challenges faced by her while helping firms in their digital transformation as well as her leadership approach, and much more.

Throw some light on your educational background and professional experience. What inspired you to venture into the IT and Digitization domain and what drives you today?

I have more than 30 years of professional experience in sectors such as Digital Strategy & Transformation as well as governance management. Over the years, I have earned ample experience implementing strategies and management in many large as well as leading enterprises from the financial services sector, healthcare telecommunication, and oil & gas sectors. I did my Bachelor's degree in Computer Science & Mathematics

from the New Mexico Institute of Mining and Technology, the United States, and have also attended Management Training & Leadership programs by IMD and INSEAD. Previously I have served as the Director in some of the leading companies in the food & restaurant and property industry.

IT is more than just a tool and it is changing lives these days. IT has not only made our life easier, but also has transformed our society to be more inclusive, progressive, and innovative. Making IT as well as digitalization accessible and affordable for everyone is what drives me.

What are some of the most challenging projects that you have undertaken over the years? What were the lessons you inculcated from those challenges which are helping you in your current role?

There have been many challenges that I have faced throughout the whole journey. One of the most challenging projects that I have undertaken was the Cybersecurity and Governance Project, for conducting a feasibility study of Cybersecurity standards at the national level. That project was planned to improve the level of cybersecurity management within the critical sectors. The project required conducting a very extensive research and benchmark study of how cybersecurity standards compliance is implemented in other countries and to implement the same locally. We also had to engage with all the leaders in the critical sectors and influence them in some of the decision-making processes.

Another challenging project has been working on a digital transformation project where the firm shifted its overall real estate business to premium services in the digital space. So instead of them just selling homes, we wanted them to start looking at selling smart homes, which would enable them to provide more sustainable services with a sustainable income. The overall project was challenging because it required a lot of engagement as well as a new operating model for the business to include sustainable service as one of the channels of generating income. Of course, it requires them to shift from what they were doing then and how they look at the new business now providing together with digital services. Influencing the decision makers in the company was both important and challenging because we were kind of shifting their entire core business to move into the digital space and it took a series of engagements for them to be clear about how the whole process is going to help them

take the company to the next level, which is a new growth area.

Going forward, what are the changes in market behavior that you anticipate, and what are the opportunities that you foresee in the Maritime transportation & logistics sector?

Being a part of the Oil & Gas ecosystem that comprises energy shipping and operating offshore and floating solution, I can see two distinct technical revolutions taking place in this sector. The first one is about the rapid adoption of the working-from-home hybrid model as well as the integration of automation as well as AI and Machine Learning. The second technological revolution type is in form of the next wave of technologies such as distributed cloud, multi-X development platform, and digital twin, which will become more widespread. Making everyone aware of as well as adopting these technologies by investing in talents as well as technologies is going to be a huge challenge.



IT has not only made our life easier, but also has transformed our society to be more inclusive, progressive, and innovative

Throw some light on your leadership approach and the kinds of principles that you are guided by. What advice would you give to aspiring leaders in the Maritime transportation & Logistic domain?

I closely follow some of the leadership principles by Simon Sinek, which promote that leadership is about managing the people around you while empowering them and taking care of them. Leadership is not about being interesting but about being interested. It's not about being in charge but about taking care of those in your charge. So, that's the leadership mantra I follow closely.

The advice I would like to give to aspiring leaders is to make themselves relevant by staying abreast of the latest trends and technologies in the market, which would require them to upskill themselves continuously in their domain area. [CEO](#)

THE SHREWD SHIFT FROM CORPORATE DIGITAL TO CUSTOMER DIGITAL

By **Dr. Suresh A Shan**, BFSI Head, Enterprise Architect & Creative Innovator, Mahindra Finance

Dr. Suresh has been associated with Mahindra Finance for over three decades now, prior to which he has worked with UPS Systems, AppSoft Development, and Mahindra & Mahindra.

In India E-Business is less to do with electronics and more to do with emotions. A CFO can only tie the digital information into a true trusted truth of finance. So far digital transformation was on the corporate digital, keeping the stake holders internally happy. Post covid impact, it is moved from corporate digital to customer digital, where individual customers are going to be treated as corporate. Further, all the solutions and secured services revolve around customer. A virtual CFO is the only key to success when virtual CFO is digitally alive and firing into all organizational functional cylinders.

As a focus from C-level, the challenges seem to be high. Thus, the opportunities do force to get more values from physical & virtual growth of virtual CFO businesses that pivots on financials, as startups too offer more flexibility and build parallel opportunity. In reality the urban CFOs are becoming more strategic partners in most of our Indian organizations. Keeping the governance and the real regulated owner of the Financial Digital Transformed data, the compliance governance with the known risk, they provide the senior management administration with more financial insights and treasury impacts costing with diversified value systems, that is the real running story for the organizations both short

term & long terms with the capex and opex returning into profits focused within the business targets. They are the people to open and close the survival of the running business.



Dr. Suresh A Shan,
BFSI Head

Due to post-covid situation, the focus is on the business and profits growth, understanding the regulatory risk challenges, and fixing man power & technology to derive the people process technology procedures within the regulatory frame works. The 'Reach and speed' is going to be the future mantra of all national businesses, merely the technology has to play an important role to suit the multi work profile along with the prescribed & self-employed social connect workers, by forming a large part

of the future digitally transformed workforce with diversified work space.

The virtual CFOs will go beyond the actual and virtual roles of economic protector's and turn the information of critical data into very much regulated valuable insights in order to analyze the future. During covid the digitally transformed data is more than multi fold with increasing compute businesses joining hands with the local relevant start-ups and prefer using the community cloud to share and care focusing on the earn to pay model, which is understanding



& studying the customer values and get engaged to support the business purpose with a long term finance solution.

A lot more can be achieved as well as arrived using the local accounting systems to appreciate & monitor the mentioned high risk and timely audit monetary checker systems through virtual CFO. The dynamic aspects of the gig economy have many CAs that started performing in those grounds for a short term. It matters a lot to ensure the potential impact with huge dependability and focus more to choose the secured solutions emphasizing through the career to build with high availability and scalability on such individual focus.

The real local benefits that uniquely positioned focus on virtual experience which is less expensive and has fixed cheap variable cost. Such individuals needed quantified or qualified items for time and deliverables that are part of the organization. We can look for the second innings with multi-layered as well as multi-level trade commerce experiences through virtual CFO experts that focus on simple steering committee arrangements. The global unique specific standards, value systems of patterns, and style focus on global accounting standards to build part of our controller's operation.

In the Indian context, CFOs do play reserved, shy, orthodox, restricted, separated financial unique qualities, but not a spend thrift concentrating more on cost value and highly restricted, will have a different vision mission avatar of merging easily with the people, where the stake of time efforts and investment is on the nature and experience, not on physical roles and responsibilities. Their richness in terms of quality expert financiers raise to rise through their funds or expanding into multiple geographies or quality products with secured solution services. Such unique qualities of a Virtual CFO will build more credibility and visibility towards transparency and improved corporate posture. Virtual impact of compliance and governance focusing on forensics, secured authorized

information handling, prevention of financial loss and reputation, gaining social re-engineering, growth risk assessment for multiple medium average large organizations with multiple access points with online measured controlled actions in place to focus on the opportunities towards building multiple products towards the business goals.

Post pandemic context, the Virtual Resilience to future digitally transformed situation, focused secured strategies that enable organizations to become cost effective and efficient are critical factors part of the competition. Virtual CFO concepts withstand the pattern of long & short financial trends with economic slowdown and turnaround time financially to fail fast protecting the profits returns & revenues. Competencies and skill sets are required to focus on virtual CFOs.

The future finance leaders have thoughtful, structured and restrained confidence plan to focus on the challenges from the road ahead. Digital driven areas like improving online digital cash flow to ensure the accounts receivable and accounts payable processes will be vital in accuracy of financial reporting with periodic audits on the environmental, social & governance through multiple platforms. New areas like blockchain, AI, automation are delivering structured and more insightful data. The planned upskilling and expectations towards the frequent changes of tax law derived out of regulatory changes with new accounting digital standards.

A virtual CFO focusing on digital expenses management connecting with both outsource and on roles through payroll management. Post covid work from home, the remote work through monitoring cybersecurity with known and proven tested financial work controls across with available and affordable audits setting low morale, building continuous streamlined accurate financial forecasts, update and upgrade with the current technology with latest models methods patterns and tools. Building a challenging career can be done through innovative disruption and rich focus from Virtual CFO. [\[3\]](#)

HYBRID EDUCATION IS A MORE EFFICIENT SYSTEM OF EDUCATION

By Sukriti Dugal, Founder, ICRI Online Learning

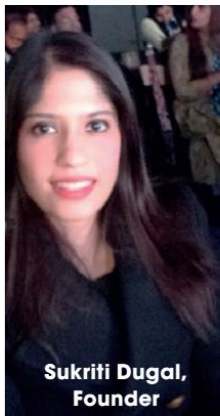
Sukriti has been with ICRI for over three years now, prior to which she has worked with companies such as S&G Arts, Unique Shiksha, Dag Modern, and Palette Art Gallery.

The pandemic outbreak last year accelerated the pace of digital adoption. Owing to the COVID-19 induced social distancing norms, businesses embraced the work from home concept. This was also the time when the concept of remote and hybrid learning boomed significantly.

The Impact of the Pandemic on the Education Sector

Even in the pre-COVID era, the concept of hybrid learning backed by ed-tech platforms had started foraying into the education market at the global level. The pandemic acted as a catalyst specifically in India and led to a surge in its acceptance and adoption. Be it language apps, video tutorials, or online learning software & platforms, the new-age learning process surged exponentially. The Indian Private Equity and Venture Capital Association reported this very trend in its research and stated that the Indian ed-tech startups witnessed a total investment of \$2.22 billion in 2020 as compared to \$553 billion in 2019.

Consequently, educators got an opportunity to extend high-end educational experiences to the students without compromising on their studies. Leveraging the power of technology, ed-tech platforms, and hybrid learning, they are able to successfully blend in-person teaching along with remote learning and offer premium hybrid learning experiences to the students.



Hybrid Learning: The New Fad

The concept of blended learning gained prominence ever since the coronavirus entered the picture. This teaching approach brings the best of both worlds of physical communication and online learning and helps in the holistic development of learners. It enables the students to indulge in self-paced learning, wherein they can match pace with the progressive curriculum as per their convenience. They can study as well as work on real-world projects right from the comfort zone of their homes. It is these benefits of flexibility and effective learning that give hybrid process an edge over the brick & mortar and remote learning processes.

Blended Learning: A Boon for Learners

Hybrid learning has helped bridge the physical-digital divide in the educational sector and has emerged to be a boon for all categories of learners. Be it school and college students who could continue their studies or working professionals who got a chance to undertake courses to upskill themselves; the concept was a blessing in disguise in the truest sense. It has carved the path for a collaborative tech-savvy learning environment that ensured that the learning experience wasn't compromised.

Blended learning boosts the self-confidence and morale of the students. It preps-up the learners for real-world situations and helps them become

independent and self-disciplined. They are able to gather knowledge, industry-relevant skills, and qualities that would polish them to deal with real-world situations.

With this new fad, learners get an opportunity to become future-ready. They are able to gather knowledge with a holistic approach, i.e., they have the access to the right balance of theoretical knowledge and practical exposure. It shapes them up so that they have access to better career prospects in the future.

The hybrid way of learning surpasses all geographical restrictions and enables students to learn about inclusivity and cohesive living. Education has become accessible, engaging, and flexible owing to this blended concept. This learning methodology harnesses the power of technology and the new-age content format to make learning effective.

“THE HYBRID WAY OF LEARNING SURPASSES ALL GEOGRAPHICAL RESTRICTIONS AND ENABLES STUDENTS TO LEARN ABOUT INCLUSIVITY AND COHESIVE LIVING

What is noteworthy is one of the most undermined benefits of hybrid learning, i.e. the decrease in absenteeism of learners. Learners who are unwell or occupied in some emergencies won't have to miss their classes. They have the opportunity to attend their lectures from their homes without worrying about missing lectures or lacking behind in their studies.

The Future of Hybrid Learning

Considering its growing popularity, the future of blended learning indeed seems promising. As per Market and Research's report, the global corporate blended learning market is projected to grow by \$27.9 billion at a CAGR of 13 percent by 2025. Another report by this leading market research firm



also states that the global online education market will reach \$350 billion by 2025. These statistics paint the progressive future of the hybrid learning market and depict that physical coupled with online teaching will indeed be an important element of the education market in the times to come.

Summing-up!

Blended learning has transformed education exponentially and is making it all the more engaging, immersive, and flexible. What was once an option has now emerged to be the dire need of the hour! The digital revolution has enabled the ed-tech players to adopt solutions and customize the content so as to make learning effective and engaging in the hybrid concept. It has also upscaled the educational experience as well as examination and evaluation processes.

The ed-tech platforms are leaving no stone unturned to offer high-end educational experiences to the learners, be it those from educational institutions or the job-goers looking forward to upskilling and reskilling themselves via the power of hybrid learning. ICRI Online Learning is one such ed-tech provider that is offering new-age courses with a focus on futuristic industries and helps in creating job-ready professionals.

Considering that the pandemic is here to stay, blended learning will emerge to be the future of the educational sector. Owing to its plethora of benefits, it possesses an edge over other learning models and will soon be the 'new normal' of the education sector in the times to come! [CEO](#)

LEARNING & DEVELOPMENT – NEED & IMPORTANCE

By Tulika Srivastava, Head – L&D, Altisource

With over 18 experience in the L&D vertical, Tulika believes in and drives transformational HR through definite strategies and qualitative analysis on performance.



I have spent approximately two decades in the corporate world and have passionately supported businesses through Learning & Development. An imperative cog in the corporate wheel - L&D as a function has helped me learn and evolve to be a subject matter expert as well as a Leader. While there are learning opportunities that strike us every day. Thus, I personally believe the scope of learning and evolving during the pandemic has been paramount. Every department in every organization has coped with the challenge of remote work and sustained functional criticality. Here are ways that can help you and your L&D department (specifically) to not just cope, but also to shine.



LIKE SPINE TO A BODY, A SUPPORT FUNCTION IS TO AN ORGANIZATION

1. Promote Learning as a Culture: In times where disengagement can creep in due to lack of a physical premise of work, making your employee feel engaged and belonged should be a grave need. Building a culture where learning is a way of life helps an employee feel inclusive and invested to the organization. Learning can help nurture employees, feel engaged and in the long run, encourage talent retention. This applies to every organization, at every level.

2. Amalgamation with Technology: Gone are the days where a facilitator was an imperative to training/learning. In today's times, human intervention can be minimized, and learning can be enhanced through effective LMS portals (Learning Management System).

Investing in an effective LMS platform is the need of an hour, as this provides employees the flexibility they need with their core deliverables, without impacting the provision of a learning opportunity. In my personal experience, we have maximized our potential & capability to train, track, and deliver with the help of digitization – for coverage & conversion.

3. Gamified Learning: Gamification is an unmissable part of learning today. I reckon how, with one of the businesses I supported in the past, gamifying new hire training content has not only saved us the number of days we invested in training but also increased new hire engagement, improved conversion, and yielded a saving of a few thousand dollars with every batch. Gamification enhances productivity and knowledge retention. But any dollar saving for the organization is a cherry on the cake!

4. Build Data Intelligence: Learning as a function needs to evolve in data analysis and management. Understanding your data is the key to identify scope and areas of improvement that will help L&D evolve as a function and sustain stakeholder trust and confidence. All leaders should invest in upskilling their L&D management on the art of data creation, consolidation, analysis and circulation to the relevant stakeholders. Quantified performance will always lead to scope identification, continuous improvement, and enhanced credibility.

Henceforth, I would like to reiterate that there is a beginning, but no end to learning. And especially for Leaders – learning and leadership go hand in hand. Let's cultivate the habit of learning & progress in the process of self and corporate evolution! [CFO](#)



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