CII-TATA COMMUNICATIONS
CENTRE FOR
DIGITAL TRANSFORMATION

Confederation of Indian Industry
125 Years: 1895-2020



RETROSPECT

DX SUMMIT & AWARDS 2019

DIGITAL TRANSFORMATION
DX Summit & Awards
17-18 DECEMBER 2019, NEW DELHI

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INTRODUCTION

Transformation and collaboration at the individual, enterprise and government level can help India harness its potential to become a USD 5 trillion economy by 2025. For this however, Indian industry must traverse the journey and embrace digital transformation (DX) across the value chain. As Indian companies become the torch bearers of this journey, leaders must begin to plan & implement digital strategies in alignment with the company's business goals.

According to a recent research, India's digital transformation market is likely to witness a strong growth in next 5 years. This market is defined by technologies such as AI, big data, cloud, IoT, mobility, block chain, augmented & virtual reality, chat bots, machine learning among others. These high-level technologies enhance the quality of daily life, improve efficiencies of government departments and most importantly offer growth opportunities to businesses. It is thus time for India to recognize the importance of digital transformation and make it a reality.

In addition, due to the necessity in large enterprises, there is a massive potential for digital transformation in the 6 crores Indian MSMEs that have the capacity to become a hub for latest technologies. The MSME sector is a key driver of India's economy, accounting for 45% of the manufacturing output and employing 40% of the workforce. By 2020, this sector's contribution to GDP is expected to increase by 10%.

ABOUT THE SUMMIT

The challenge in catalyzing digital transformation across the country stems from the lack of synergy in stakeholder actions, limited sharing of experiences & best practices as well as the absence of a platform to learn from each other. In this context CII set up the Centre for Digital Transformation in collaboration with Tata Communications Ltd, and Dell Technologies. CDT is focused on driving digital transformation in India and building a robust & globally competitive corporate sector, specially the MSMEs.

The first Edition of the CII CDT Summit, was aimed at encouraging information exchange among Indian companies to help them learn from each other, get motivated to transform digitally and spread digital technologies. With a view to recognizing the distinctive digital transformation initiatives of corporate India, the Summit also hosted the 1st of its kind DX competition.





A unique Digital Transformation Excellence Model, named DXcel (pronounced as dexcel), designed by CII-CDT was launched during the Summit. DXcel aims to build national competitiveness by becoming an enabler for digital transformation and making it a movement. During the DX Signature Movement, organized at the Summit, signatories pledged to adopt the seven commandments as the CII Code for Digital Transformation, of being cognizant of the need to work collaboratively to leverage the power of data and digital innovation. They committed to adopt technology for innovation, improving digital literacy, maximizing use of technology, respecting data privacy, and incorporating a culture of change.

KEY TAKEAWAYS

1. Digital transformation is a combination of two terms - digital and transformation. While technology is at times over aweing for a lay person, the related challenges can be resolved with help of experts. The more important aspects of the digital journey are the related business strategy, people transformation and organization culture.

2. Digital transformation has immense future in India, with the country having grown multi fold in an environment where the rest of the world is growth at a standard pace. With India is poised to grow even faster, digital transformation is expected to build a strong growth foundation.

3. India's digital transformation model will have to be different from the rest of the world. While global case studies are relevant to India and can be learnt from, they can't simply be replicated, given the difference in India's landscape from the other countries. For example, while most of the world is adopting digital transformation to also deal with the challenge of an ageing population, India with a growing population, must combine the human and the machine.

4. Digital transformation can be applied anywhere, but significant benefits are achieved when an organization transforms the customer experience and offers new benefits. By keeping customer at the center of this transformation, a company can get huge benefits. Digital transformation is a high interest area for Indian industry, society and CDT should therefore multiply its efforts manifold. CDT will also focus on sectors, who have thus far not able to reap the benefits of digital.

THOUGHT LEADERS

"In 30 years, the world economy will triple from the current USD 80 trillion to USD 240 trillion. India will quadruple its wealth by 2035. In this process, digital transformation would play a major role. However, for DX success, organizations must become entrepreneurial, change mindset and transform. Government's support for DX can hardly be undermined and must become available in the form of enabling regulations, investment in education, R&D, labs and testing centres"



Kris Gopalakrishnan, Past President CII



"CII's Centre for Digital Transformation, with industry partnership, is a significant step in making India future ready. The Government stands with CII in this endeavour and the Ministry will fully support the efforts of taking forward Digital Transformation as a movement"

Ajay Prakash Sawhney,
Secretary
Ministry of Electronics and IT,
Government of India

"The numbers that define Digital India are mind-boggling, with India consuming more data per user than any other country. Aadhar and UPI reached a billion users in 5 and 3 years respectively. What is more important & encouraging are the hundreds and thousands of individual transformation stories emerging across India."

Debjani Ghosh, President, NASSCOM





"Cyber Security is becoming increasingly important as the attack surface is growing exponentially. A diverse, diffused and complex threat spectrum is making attribution ever more difficult. Humans continue to be the weakest link in cyber security. On the international front, nations have to come together to fight cyber criminals as they are a step ahead in exploiting gaps in the existing systems and architecture."

Lt Gen Rajesh Pant, NCSC, PMO India

AT A GLANCE


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SES
Silver Partner
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PART 1
DIGITAL TRANSFORMATION JOURNEY

It is a myth that digital transformation is only about adoption of new technologies; however, since technology alone cannot solve a problem, digital transformation is far more than that. It is an integration of digital technologies into all areas of business, fundamentally changing how an organization operates and delivers value to its customers. It is also a cultural change that requires organizations to continuously challenge status quo, experiment, learn and evolve. Organizational culture is at the Centre of Digital Transformation, both for strategy as well as execution. Companies need to map customer journeys, mindsets, ethnography and explore new business models as well as new operating models.

Digital Transformation must be read as two separate words - digital & transformation. Digital is about technology adoption and transformation is to do with getting the right talent, mindset & culture of an organization. Only when these two are addressed together and a synergy is built between the two will an organization succeed.

Often digitization, digitalization and digital transformation are used interchangeably. Most of the times the two need to be undertaken simultaneously.

1. Physical objects can be digitized which help in documenting internal processes and making them simpler, cheaper, faster & easier and efficient, using digital technologies. It is linear, predictive and about improving productivity, driven mostly with an internal focus leading to 1X to 2X benefit vis-à-vis the investment. While this is not digital transformation, it the first step in that direction. To create new value, which is 10X the investment, the entire organization has to undergo transformation taking a digital leap. It is an effort to introduce new business models, new products or services enabled by digital, new type of customer engagements, adding new value to customers using digital tools & technologies; it is an outside-in, non-linear, non-predictable process.

2. While digitization leads to bottom-line improvement, DX results in an improvement in both - topline improvement with new revenue models/sources and bottom-line driven by improved efficiencies. Opportunities for transformation lie in customer pain points, which when converted into new projects result in new revenue streams.

3. Typically, digitization is led by the CIO, but DX impacts all functions, every department as well as both the topline and the bottom-line, including business models. Therefore more often than not, DX is led by the CEO with involvement of all CXOs, of all departments.

4. Digitalization is an adoption problem and is where the challenge lies. No matter what the level of digitization, if the need for it is not felt, it will not get adopted and will be a drain on an organization's resources.

DX completely transforms the organization in terms of certain core capabilities and competencies. With a high level of organization wide digital literacy and evolution, transition takes place quickly. It runs across products, processes, people, funding models, governance, culture, mindset i.e. it is business transformation with the use of digital tools and technologies.

The three pillars which must feature in every organization's digital transformation journey include:

1. New Business Models: Business models are changing very fast, new companies are far more tech & data enabled, mostly platform business models rather than the linear, value chain led business models. Platform models, though difficult to transition to, are becoming very popular because of the changing customer profile.
2. Solving Customer Problems: Today, customers expect a completely different experience from what the traditional companies have been designed for. Customer journeys have disappeared with the emergence of the concept of offline & online. For example, a dealership is no longer the most important link in an automotive value chain since no one goes to a showroom to buy a car. They expect the showroom to be brought home, which includes a test drive, followed by a VR experience, to decide on the color, the model, accessories etc.
3. Disrupt the Existing: Re-creation is not possible without disrupting the existing. However, companies don't want to undergo disruption, thus pushing transformation to the background. According to a BCG survey, 79 companies transformed successfully because they first worked on transforming the people and then focused on the digital.



While digital revolution can create a platform for 10X growth, it requires a whole chain of digital transformation throughout a company's operations.

Digital Transformation has a parallel to the prominent theory of Relativity (E=MC2) i.e. "E"xcellence = "M"indset, "C"apability and "C"ommitment of individuals, leadership & the corporate. DX has the potential to trigger radical changes, resulting in either negative or positive radical results, depending on the way it is implemented.

Excellence will take place only when an organization undergoes the required mindset change. A traditional business mindset is focused on products and services. Organizations try to improve profitability by achieving economies of scale, often by adding more people and more assets. By design, these organizations are hierarchical, driven by command & control and division of labor.

The second C is about capability, which needs to be understood in the context of not just technical capability but organizational capability to manage a networked organization. And even where technical capability is available, individuals need to be skilled in an entire range of activities, rather than being focused on one aspect or a specialized node.

The third C is commitment, not just of the CEO but of every stakeholder. For DX to be successful, the commitment has to come straight from the Board of Directors, the CEO and CXOs. Time, money and attention have to be dedicated to each activity. However, today, digital transformation is on the agenda of less than 40% of the Boards.

For success, organizations must build capacity and become agile enough before taking the steps towards the transformation journey.

Over the next few years, globally about USD 1.4 trillion are expected to be spent on digital transformation. Given that about 70% of the digital transformation projects fail, almost USD 900 billion are likely to be lost on these projects. While this may seem like an exaggeration, it is clear that the chances of failure in a DX are as high as in the case of any other transformation initiative.

Even though 89% of businesses have plans to adopt a digital first strategy, a CII Report on DX Readiness of Countries placed India at 91 out 139 countries, even behind Sri Lanka. The gap between intent and implementation is a challenge. During this journey, swimming through can be challenging because of several barriers that face a company:

1. There is a lack of clear DX operations vision, support to legacy businesses and a lack of talent. There is also an absence of baselines & benchmarks, digital norms, standards & certifications to adhere to as well as insufficient collaboration between technology and business partners. There are hundreds of unanswered questions around data security and privacy.

2. The quantum of investments required often do not seem to justify the visible economic benefits. Companies are not very willing to invest large amounts in a project that may or may not solve the problem that they are attempting to solve. Even in the year 2019, companies were willing to invest INR 5 crores in a machine to manufacture a product, but not in Digital Technology of which they do not know the benefits. Overcoming the budgets challenge is one of the first to deal with. Often, companies partner with startups to develop solutions at 1/100th of the cost.

3. Getting the team to accept the proposed solution is a big challenge. For example, in the case of Tata Chemicals, the sales managers who were making weather predictions for agri customers, found it difficult to accept that their years of knowledge was being replaced by a digital tool.

4. Customer readiness for a digital solution/uptake is a key challenge to be overcome. For example, farmers were not knowledgeable enough to use a predictive device, developed by TCL, for advice on the cropping patterns and management. Therefore, a SMS solution was developed to serve the customer requirement.

5. Translation & transmission of content in languages understood by the constituent customer.

6. Measuring the RoI on Digital Projects is difficult. In the case of a machine one can calculate productivity improvement, reduction in cost of production and margins, but it is not that easy in the case of transformation projects.

7. Cyber security : One area of concern is attribution i.e. the origin of the crime and the location of the criminal, which are both very difficult to determine. While most cyber crimes seem to be originating in the US, the criminal actually makes 3 to 4 hops. The other area of concern is human error, which accounts for 95% of the losses arising from cyber crimes. Lateral movement of malware between servers takes place quickly, with the malware getting almost 6 months of dwell time before detection. The challenge is that if a company tries to achieve absolute security, it will go bankrupt.

8. Different challenges or barriers appear at the entry point : how does a company get revenue, or retain customers or increase customers, or improve productivity & profit margin, retain talent and ensure that the talent can sustain the digital transformation. For MSMEs, apart from financial implication, challenges include the ability to undertake process mapping, value chain integration, customer segmentation, process segmentation, identification of pain points. While automation is mostly costly, lean automation, pay per use models, SaaS models can be adopted for transitioning to a digital platform.

The foundation layers of India's digitally enabled policy initiatives have contributed significantly to India's ranking in the World Bank's Ease of Doing Business Index, with a jump of 65 places. Today, India is amongst the top 10 economies that have improved the most and is the only economy amongst the ten, to record a scale of change, possible only when a country is on the path to digital transformation. India has triggered this transformation through the Digital India initiative.

There are two ways to look at India's Digital Transformation in the context of Digital India:

1. Digital India by numbers: While Facebook and WhatsApp took 8.7 and 6.8 years to reach a billion users, Aadhar took 5 years to reach a billion users; UPI took 3 years to reach a billion transactions and recently crossed 100 million users, making it the fastest adoption of any payment system in the world. From 2015 to 2019 the number of digital buyers in India has grown from 90 million to 270 million. Today, India consumes the highest per capita cellular data anywhere in the world. The numbers that define Digital India are mind boggling and the speed of transformation is equally amazing.





2. The softer side of Digital India: The 100s and 1000s of individual transformation stories emerging from across India, are perhaps more important than the numbers. The sum of the individuals is far bigger and the impact on India is absolutely transformational. There are stories of medical assistance for patients of epilepsy to use of AI for early detection of breast cancer at a low cost to cost effective ways of detecting hearing impairment in babies. From Ninja Cart, that improves the condition of Indian farmers to Barefoot College, that has set up solar digital night schools changing the lives of over 75000 kids, the stories are endless. This is the soft power of Digital India.

India is witnessing the growth of a new mindset and a new culture, where people do not wait for change to take place. They want to be the change agents that is driving the change, a fundamental transformation being driven by Digital India.

The global economy grew from USD 11 trillion in 1980 to USD 80 trillion in 2020 i.e. 8X in 40 years. During the same period, India's GDP grew from USD 160 billion in 1980 to USD 2.8 trillion, an 18X growth in 40 years. In these 40 years, the digital world has evolved tremendously. The internet browser was introduced in 1994; the top 5 companies by market cap today did not exist prior to 1980. Some of these were born digital companies, for example Google, Amazon, Facebook, are household names today.

India too has several examples of large companies that have undergone a similar journey. Tata Communications, though not born digital, embarked on its journey to enable digital transformation by addressing existing and future digital infrastructure needs of their customers. As a result, the company developed, a whole suite of activities around its core strengths of networking, cloud, IoT and security etc. Today, the company caters to over 7000 global organizations with these solutions.

Striding towards this vision required the company to undergo digital transformation and align itself to the rapidly changing business & technology landscape that the customers were experiencing. Tata Comm. drove an organization wide transformation within Tata Comn across all pillars of people, processes and technology. From creating fully automated customer journeys for commoditized services using RPA, machine learning to developing an AI based skill development platform for the employees at all levels, TCL did it all. These efforts have started bearing fruit for the company in terms of improved employee engagement, better customer engagements and higher NPA scores than what the company has ever had before.

Just like the invention of the printing press by Gutenberg in the 1890s created both a new heaven and a new hell, digital technologies have created both the positive and the negative landscapes. The dark web and the deep web are terrifying, with weapons and national secrets being sold. In June 2019, the World Economic Forum released a report on the risks facing the world; predictably, natural disasters topped the list followed by impact of climate change, but for the first-time cyber-crime, a man-made disaster, had found its place at number 4. Cyber-crime has many hues such as frauds & breaches, crimes against women & children, crypto mining, stealing data, ransomware and can lead to an average loss of 2.5% of the GDP.

The international scenario on the cyber-crime is very alarming and bleak. The December 2019 New York UNGG, a group of government experts from 25 countries, discussed the norms of good internet behavior. These include the definition of cyber-crime and thresholds that define a cyber-attack. MLAT, a treaty for data exchange, has only had limited positive impact, with cyber criminals often attacking through those countries where such an agreement doesn't exist. Moreover, the MLAT judicial process is very slow. In the City Union Bank's case, the criminals transferred the funds to Turkey, China and Dubai. While India prepared the documentation under the MLAT process, which took about 4 months, the criminals got the funds within 3 months, the holding period defined under the treaty.

The concept of splinternet being propagated at the international level has further complicated the challenges. The internet, which has 13 route servers, is breaking down. Of these 13 servers, 11 are in US, 1 is in Japan and 1 is in Europe. Russia and China want a multilateral and multi stakeholder internet administration as they find it far too skewed towards the west. China functions behind its own firewall; Russia has been testing the RUnet to protect themselves against possible arm twisting by US. Cyber criminals are taking advantage of the splinternet. In the Cosmos Bank ATM cashout case, for example, the attack came from 28 different countries and saw 20,000 withdrawals within two hours.

No single nation can fight cyber-crime alone, it has to be a coordinated effort. In this landscape, India has a major role to play, since the country is partners with Russia and has strategic ties with the US. Though the 2017 UNGG could not come to a conclusion on the internet administration, fortunately, the UNGG 2019 agreed to follow parameters set out in the 2015 Meeting

At the national level, India became one of the first countries to announce a Cyber Security Policy in 2013. The vision of the Policy was to create a safe & secure cyber space for individuals, businesses and the government. Drafted by the National Cyber Security Coordinator, it was followed by a threat protection policy drawn up by National Cyber Coordination Center (NCCC). With new technologies, the attack landscape has grown exponentially, and the threat protection scenario has also changed.

In 2015, India put in place a plan to train 500,000 skilled cyber security workers. Since the level of training and the process had not been defined and less than 1/5th the target has been achieved. Going forward, efforts have to be made to achieve this base of skilled workers, especially because in the emerging cyber landscape, threats are only multiplying. In the past there was no crypto jacking, no ransomware and drones & UAVs were not so common.



In June 2019, the Government of India announced an Inter-Ministerial Task Force for National Cyber Security 2020. The Task Force is taking inputs from industry bodies, experts, academia, individuals, researchers, consultants on the new strategy and issues to be addressed in the national cyber security strategy for 2020-25, a 5-year foreseeable period. The revised vision is to ensure a safe, secure, trusted, resilient and vibrant cyber space for India's prosperity.

Following the example of UK & USA India has identified 3 pillars for its cyber strategy.
UK - 3Ds - Deter, Defend, Deploy US - 3Ps – Protect, Preserve, Promote India's - 3Ss – Secure, Strengthen and Synergize (within country as well as international cooperation)

Every 7 to 10 years, an industry suddenly ceases to exist in the way it existed so far. For example, music, travel bookings, parts of retail have changed in many ways over the last ten years. A disruptive innovation can have far reaching impact, by not just transforming a company or an industry, but entire societies. This is the kind of impact elevators (or a vertical driver less vehicle) had on the world. Not only did they bring a change in the way people went up and down a building, they became the reason for skyscrapers to be built, impacting the cost of real estate, downtown cropped up, suburbs sprung up, real estate prices changed, roads were constructed.

The automotive sector is currently in the throes of disruption, with 3 new changes taking place – autonomous, electric and fleets. Each of these is individually enough to disrupt the industry and create something new. Autonomous vehicles, for example, have the potential to make the kind of far reaching impact that elevators made on the society.

On the healthcare front, technology is playing a critical role as India faces a severe dearth of doctors in rural & semi urban areas and a countrywide doctor patient ratio 1:1600, one of the lowest in the world. Technology is one of the ways to bridge this gap. Using technology for point of use diagnostics and deploying paramedics/semi-skilled people at the front end, doctors from urban areas are able to treat rural populations. Technology, telecom and healthcare are making it possible to take affordable quality healthcare to rural areas of the country. Technology is also being used for improving patient management, through adherence to medicine schedules and emphasizing importance of compliance.

In this context, organizations need to understand that a seemingly unconnected technology disruption can change their business forever. And that is why digital transformation is important for every organization. Automotive companies in India and elsewhere know that their industry will be very different 7 to 10 years from now and are investing large sums trying to figure out new models to survive through disruption.

The eventual aspect about transformation is the use of data, which is available aplenty as much with traditional companies as with the new age companies. Traditional companies need to learn from IT companies, partner them, emulate them, make their own teams digital savvy, and become agile. Traditional companies can transform digitally by taking a cue from companies such as Amazon, a technology company in retail or Airbnb, a technology company in hospitality. Digital computing allowed companies to automate business processes by writing an algorithm to solve the problem and feeding it into the computer. In digital, however, the paradigm is completely the opposite – it starts with the company knowing the problem and the solution, which is converted into an algorithm. In digital computing, data plus algorithms gave the answers, in AI & Machine Learning designers start with answers plus data to write the algorithm. Therefore, computers need to be trained post which they figure out how to solve the problem in the future. This is significantly trans formative because a class of problems hitherto unsolved can now be solved using the power of computing, which is increasing at a rapid pace.

Ubiquitous computing IoT, infinite storage etc are almost free and that's the technology that will be leveraged to go forward and drive everything else. Huge amount of data can help to draw inference and now the computer is powerful enough to figure out how to do this.

The human and machine story seems to have been written keeping India in mind. By 2030 India will be adding 90 million workers to the global workforce. US will follow India, by adding 4.4 million people and China will see a decline of 60 million people. Therefore, US and China are viewing technology as a means to replace an aging population while India has to ensure meaningful employment for the 90 million workforce. This is where the human plus technology story becomes an absolute must for India. Technology has to augment skills, talent, productivity, employability in India. There is a generation that is passionate and wants to be change agents. They have to be matched with the power of technology for magic to happen.

As per data revealed by a MIT BCG research, conducted for Fortune 500 companies, about 25% of these companies are true evangelists of digital transformation; 49% finding it important, embarked on the journey but have not become evangelists and 26% are laggards who neither found any importance in DX nor did anything about it. Another research on Indian MSMEs revealed that at least 35% of them have realized that Digital Transformation is important; however, only 7 to 8% have really done something about it. Going forward, for India to stay relevant to the world and not be left behind in this journey 92% of Indian MSMEs have to embark upon the DX journey.

India has the potential to make a significant value add jump from USD 200 billion in 2017-18 in digital technologies to USD 1 trillion by 2025. IT, electronics manufacturing, digital, IT&ITeS, products, communication, digital payment systems and e-commerce will account for only about 50% of this value add i.e. USD 550 billion. The remaining value will come from applying new technologies such as machine learning, deep learning, big data, AI, blockchain, AR, virtual reality, 5G, IoT, deep into traditional sectors. That is why it is very important for CII to play the role of driving appreciation of new technologies, recognizing leaders in adopting digital technologies in traditional domains and helping stakeholders quickly move forward



While in the past, India has been trying to play a catchup game in technology and innovation, today the landscape is very different. As the developed world invests in creating technology, India will have an upper hand because over and above the investments in technology, the country is building a digital mindset as well as the required talent. In the current landscape, a country or company that wins the war on talent, will win the game. A pain point combined with perseverance and the ability to interconnect different forms of science, is like connecting the dots and creating an opportunity. It has not only solved personal problem but also a national problem.

India has a big opportunity because of the following encouraging factors:

1. Presence of strong ITeS companies, including some of the finest in the world

2. Most global technology companies, almost in every sector, especially in IT and electronics, have a significant presence in India. Many of their products & services for the global market are being developed in their captive centres in India, instead of being designed in Silicon Valley

3. Many small companies, with potential to grow, are moving into software product development

4. Revival of electronics manufacturing, beginning with assembly of mobile phones, which has increased from 6 crore units in 2014-15 to 29 crores in 2018-19. In 2020, India expects to start exporting, reversing the import trend. The efforts to value add and get PCB assembly into India has put the country on the track to manufacturing more of core components & sub-assemblies. All components that feed into mobile phones also feed into most electronics, giving India the opportunity to build the capability of developing & manufacturing new electronic devices.

5. The leadership in several of these companies is already of Indian origin because the talent gets developed in India. Over the next 10 years, India will add 92 million to the workforce, while China will lose 60 million in that period.

6. India is home to several start ups, unicorns, soonicorns and a growing ecosystem much larger than all of Europe put together.

7. India has learnt from the large number of ICT projects such as Aadhar, UPI, GEM and GSTN. The 90 crore debit cards in India accounted for about 32 crore transactions per month in 2016, growing to about 42 crores in 2019. Launched in mid 2016, UPI accounted for 1 lac transactions per month in September 2016, grew a 1000-fold in 2017 and by October 2019 it had achieved 110 crore transactions. Features such as low cost, convenient, open system, available everywhere have made it highly acceptable. Going forward India needs to create many more such public platforms to open massive opportunities for private sector to participate and also bring tremendous value add.

Over the next 30 years, the world economy will at least triple from the present USD 80 trillion reaching USD 200 to 240 trillion. Some countries, especially larger economies such as India and China, will grow faster than the others. India is expected to grow from USD 2.8 trillion to USD 5 trillion over the next 5 years, becoming a middle income country with USD 10,000 per capita per annum income by 2035.

Digital Transformation is a trend wherein the enterprise uses technology to offer better products and services to the customer. While the CTO & CXOs guide the organization in its transformation journey, the involvement of every employee is imperative. To digitally transform, organizations need to develop three competencies:

1. Embrace software centricity
2. Greater use of digital tools
3. Build ability to derive insights from data

It is essential for enterprises, especially MSMEs to embrace the DX journey. Many large enterprises have started this journey, but they need to enable their supply chain/partners to succeed in digital transformation journey.

Kotak Mahindra started the DX journey 6 years back during which they learnt that the following 4 pillars are the enablers:

Pillar 1: People: Digital transformation is not just about technology adoption, but about people mindsets. Often people find it difficult to accept the need for transitioning to a new technology. An already successful enterprise believes that growth will continue without transformation. Changing these mindsets is the beginning.

Pillar 2: Process: performing the existing processes differently, faster and more efficiently. Kotak set itself the vision of building a zero touch, zero ops, zero call centre, zero paper, zero signature operation. It was a bold goal and was not possible to achieve in a day. But with this vision, the management started exploring how each process could move towards this vision using APIs or robotics or OCRs or such tools.

Pillar 3: Technology: Application of technology not just to offer better customer experience but re imagining and re-architecture the entire tech stack of the organization. For example, the bank explored ways of building easy & seamlessly integrate APIs, a cloud strategy and micro services in trying to remain relevant in the future as well.

The entire model of technology investments moved from capex to pay as you go, since technology obsolescence has made large investments untenable. In addition, Kotak tried to build in-house technology & development competence rather than engaging large software integrators. The technology organization was divided into two– “run the bank” those who manage the daily operations and “change the bank” those who innovate, undertake product engineering, have the ability to take risks.

Pillar 4: Business Model Transformation: This is the core, because that's where the strategy, priorities and investments come in. While delivering on the current business is important, it is also crucial to participate in new business models to remain relevant in the future, with changing customer preferences or changing technologies. The Bank explored the possibility of building connected banking, moving from products to services, from networks to ecosystems and from channels to platforms.

Adopting the philosophy of connecting everything i.e. customers, ecosystem of suppliers, dealers, employees and investors, CEAT developed connected products using IoT. In such a journey, the leader has to adopt a "no constraints" mindset. For example, budgets should not be a constraint, but whatever is available should be leveraged.

The traditional method of brainstorming with sales, marketing, service heads does not help to create a unique user experience, an important enabler to transformation. Using design thinking and connecting with the customers directly, helps identify or redefine the actual problem statement. For example, to redesign their seemingly complex dealer communication, CEAT decided to engage with the target audience. The discussions revealed that dealers were expecting an improvement and a focus on quality interactions with the sales people rather than brochures that communicated in a simple manner.

In Bluestar's experience the enablers included changed mindsets, building competencies, rearchitecting the IT infrastructure as well as the IT organization, different business models, unique user experience, customer focus and simple communication. New methods of doing things have to replace the traditional ways.





Leadership intent has been highlighted as one of the main drivers for an organization's DX journey. Driving organizations to the next phase of transformation requires the leadership to deal with strategic challenges, which may not have any precedence.

Concept of leadership has evolved beyond individual responsibility to become a shared, and socially dynamic vision for all in the organization, globally. Traditionally, leaders were responsible for return on investment and business growth. While these parameters remain important even today, the leader's ability to draw a balance between technology, business models and people, envisioning a digitally transformed business and building innovation ecosystems are more important. It is important for the leader to build self-awareness, capabilities and processes to set the business up for success.

The first step is identifying the business case for digital transformation. DX has to become a core Board agenda and digital strategy has to be defined with their buy-in. The CEO thus needs to define the DX roadmap based on business priorities of various functions and identifying business problems that can be solved with technology. Improving productivity, manufacturing efficiencies, reducing machine downtime can be achieved through technologies such as predictive systems or AI or VR. Workplaces need to be reimagined with use of digital systems making lives of employees simpler so that they can focus on critical business issues rather than on routine jobs.

To drive change management for success of the DX journey, leaders need to overcome three key impediments: Culture – inherently if a person is used to a certain culture, they will be very comfortable in that culture, unless the inertia is disturbed. Tangible Benefits – stakeholders need to see tangible benefits at a lower cost and in a shorter time frame. Conversations are not sufficient and people within their own social system must propagate the change based on experience. Readiness – if people are not mentally ready for digitization, they will not accept it. This can be dealt with by first introducing digital technologies in the background, without making too many changes to employee interface and gradually weaning them away.

Some other areas that require leadership commitment include:

1. Several Indian startups and some large Indian companies have clearly demonstrated their potential by going global. Adopting a startup mindset while leveraging the existing organization structure, proven track record, experience and the capital necessary for transformation.
2. Mid-sized and large companies need to invest more in R&D, develop their own IPRs and new technologies.
3. The governance structures of traditional companies have to change; lessons can be learnt from some very successful Indian IT companies that are well governed by experienced leadership and are debt free.
4. India can become an export hub of finished products, by pursuing concepts of value addition, brand creation, product quality and finishing. The transformation can be achieved by leveraging technology.
5. Encourage every individual to learn, unlearn and relearn, equipping themselves to deal with the changing paradigm and aligning themselves to digital transformation, leveraging the ecosystem, knowledge external to the organization & technologies.
6. DX is about getting people to accept change and do things differently. Training programs and change management initiatives have to be accompanied by an ecosystem that encourages and emphasizes the importance of transformation journey.
7. Skilling in new technologies and creating career aspirations is one of the most important aspects in DX. Apart from learning the application of new technologies, they need the ability to think about the kind of robots to install, how to manage an environment where robots, humans and gig workers co-exist, and build a culture & shared values for such an organization. Global Talent has addressed this challenge by building a millennial ready organization, that provides an environment for employees to take ownership of their careers. An AI based system that simulates where a person can reach if they learnt certain skills, encourages employees to embark on a learning journey. This has also encouraged non millennials to adopt new styles of functioning and the urgency to acquire new skills.

8. Change the traditional approach to problem solving:

a. The Telecom Sector Skill Council faced several challenges of cost and efficiency in delivering training to remote corners of the country and expanding the reach. The Council had adopted technology in the typical manner to reach the classrooms but given that India speaks 29 different languages and hundreds of dialects, this didn't work. Instead of translating the content into 29 different language, the obvious solution, a decision was taken to get the best instructors at the hub, develop high quality digital content and have local teachers at the village level. While reducing the costs, the Council created an aspiration for the local teachers and delivered content in the local setting by using digital technology for digitization technology. Later 4D simulation was used for converting content to sizes possible to transmit over low bandwidth

b. Blue Star experienced many failures in its DX journey because the organization was not digitally ready, there was no digital thinking in the company, people were not inclined to think digitally. With 2500 employees across the globe and new employees joining every month it is not possible to change everyone's mindset. Therefore, the IT team decided to change its approach to their interactions with the business heads to becoming a business partner. Instead of pushing for systems or software, they began thinking of organization benefits by implementing a certain system, identifying pain points at the grassroots level, and exploring technology-based solutions leading to much better acceptability

India's challenges are very different from the rest of the world and the MSME sector is no different. India's MSMEs are the largest employers after agriculture, while accounting for about 40% of the country's exports. With the MSME sector having outpaced the growth of the larger enterprises over the last ten years, the potential of these companies to become India's growth engine cannot be denied. Therefore, a balance has to be drawn between setting up unmanned mega factories and improving the efficiency of MSMEs to lift up the country's efficiency levels. Digital transformation can be a catalyst in ensuring that MSMEs, despite their size, are not constrained and inefficient.

In this journey, larger companies can play an important role in mentoring MSMEs, that are not only a part of the value chain as partners, customers, users of products but also the base of the pyramid on which larger companies are built. Their efficiency will thus mean that the entire value chain becomes efficient. This is especially true of the automotive sector which perhaps has the largest value chain with OEMs depending on their vendors to deliver the end product. OEMs are therefore focused on ensuring an efficient ecosystem, the key components of which are collaboration and data exchange given that these enable better decision making. Large companies play a critical role in building such connected ecosystems and motivating their value chain partners to automate.

Blue Star is one large company that has taken a lead in this area. They have tried to connect different touchpoints such as dealers, suppliers, logistics providers in their ecosystem. Blue Star has extended its technology platforms to the dealers to enable delivery of technical services through a mobile app. All technicians, irrespective of their location, are using this mobile app, though they resisted it in the beginning. On the vendor side, paper-based transactions have been eliminated by introducing a digital process.

Kotak has been encouraging MSMEs to move to the cash management, inventory supply and financial interaction to digital platforms by emphasizing the importance of data and digital. One of the challenges for them is the cashflow forecast and the ability to understand when they need to borrow or not, building in the entire accounting and supply side. The bank is offering several fintech solutions through the connected banking route to provide MSMEs access to products & services without having to negotiate with different players.

PART 2
CII MISSION ON DIGITAL TRANSFORMATION

For India to harness its growth potential over the the years, their is a need to have a platform to bridge technology providers and users efficiently and create trust for handholding through the process of transformation. CII thus set up the Centre for Digital Transformation (CDT) in partnership with Dell and Tata Communications and active participation of other CII Governing Council and Committees. CDT will be partnering with academic institutions such as the IIMs to offer residential programs on digital transformation.

In pursuing the vision for driving India's digital transformation, Tata Communications realized early that this journey would be incomplete if they did not take their DX journey forward to the national level. This led to the setting up of the Centre for Digital Transformation. Dell Technologies, an associate partner of the CDT, picked up the problem statement of why Indian industry, specially MSMEs, was lagging behind in technology adoption. Their study of the challenges blocking the MSME sector culminated in the recommendation of setting up the CDT.

CDT is in the pipeline to become the 10th CII CoE, that are together building an environment for Indian industry to become competitive. Each CII CoE endeavors to build a certain degree of competitiveness in a specific area such as quality, green, energy. India's quality movement started in the 1980s under the CII Institute of Quality and today India is a hub for advanced manufacturing. In the same light, CDT will build competitiveness in Digital Transformation and create a movement to contribute to the nation's growth.

CDT is on a mission to evolve and leverage a digital movement that will transform India by building systems of intelligence, bringing in more personal computing, helping organizations adopt intelligent cloud and reinvent their business processes, thereby enhancing their effectiveness and driving inclusive growth. The centre helps companies connect with processes, models and people to take advantage of a wide variety of digital technologies and innovations, in ways that take into account the ever-shifting digital landscape. The challenges facing companies include limited budgets, lack of knowhow, expertise in adopting digital technologies and infrastructure. The center has set the course to help companies navigate through this digital transformation journey.



The Centre has identified a few core areas in its long-term charter to drive its vision and the execution. As a start, the digital maturity model will help companies assess where they stand today in terms of the digital journey and supplement that appraisal with advice unique to the company's business, and how the company can leverage the right technology, systems and processes for their business. CDT also provides opportunities for stakeholders to connect with industry leaders, learn through an ongoing series of seminars, international study missions and expert workshops.

With security being a top apprehension around anything digital, there is special focus on cyber security with Tata Communications taking a lead role. Efforts are being made to build awareness around cyber security, data privacy and providing resources & tools necessary to address, mitigate and predict security threats as companies begin their journey of digital transformation. Cyber Security workshops and study missions have been organized by CDT to address these concerns. A quarterly cyber security training program has also been launched for entry level professionals. In terms of training, the key focus area of CDT is a skill building programme that creates the foundation and helps businesses nurture the right talent mix. The centre strives to train and reskill the resources within organizations to lead the digital transformation journey with best practices in AI etc.

Several companies have already started their digital transformation journeys; rethinking existing business models using advanced technologies is high on the priority list for many; several are exploring new ways of building competitiveness, designing new business models, using innovative technology to introduce user friendly products in the market. In the digital transformation journey large & medium enterprises need to enable their ecosystems. It is thus important for MSMEs, the key players in these ecosystems, to understand their position in the digital journey, what they need to do next, how they are benchmarked and imbibe best practices.

In this backdrop, CII took the lead in building a digital movement across the country through its digital transformation excellence model, called DXcel. This tool will facilitate the digital transformation movement not only for large and mid-sized Indian companies, but also for the micro or small companies by helping them undertake this journey.

Several industry experts across the country were consulted, models being used across the world were studied and efforts were made to create a model relevant to India. DXcel development also took into account some of the best practices followed by CII in other areas such the quality movement started in 1980s, the green movement launched in year 2000, followed by the GreenCo Movement, green product movement, water action movement. The applicability of the model to different types of companies, irrespective of the maturity, size or industry was borne in mind.



DXcel, applicable to all Indian companies, will consciously be driven at the unit and department levels rather than at the corporate office level. This would help get deeper insights into the challenges and action being taken in terms of systems, governance, processes etc. This approach was decided based on the results of a few pilots undertaken in small companies.

Adopting CII's Code for Digital Transformation, which has outlined the following 7 Commandments, will go a long way in facilitating this journey:

1. Adopt digital technology and innovation in all spheres of activity
2. Improve digital literacy across the organization, amongst all stakeholders
3. Make data and insights the key decision enablers
4. Maximize use of digital technology for conservation of natural resources,
5. Respect privacy on all digital platforms
6. Engage digital tools to improve productivity by at least 5% year on year
7. Incorporate digital transformation to upgrade the business model to generate new products, new services and new opportunities

The Rating System

1. Defines where the company stands with respect to DX, the ultimate destination
2. Offers a framework to monitor and sustain improvements made
3. Provides a phased approach to sustained growth
4. First of its kind movement-based approach, requiring involvement of all stakeholders
5. Developed with industry participation
6. Performance-oriented system, which over a period of time will be a significant percentage of the results

Benefits of DXcel

1. Creates new market opportunities. Successful implementation of DXcel should result in the launch of at least 1 or 2 new businesses/products through the digital transformation
2. Drastically improves the topline and bottom-line
3. A new set of best practices can be adopted
4. A system, that transparently tells companies their level, whether exemplary or platinum level or gold or silver level vis-à-vis DX
5. Creates a roadmap for building global competency of the company

Every rating system has 4 major criteria

1. It should deliver on national priority: For India to become globally competitive all companies have to achieve excellence in digital technologies.
2. It should address aspirations of people: People need to build competence in this area.
3. It should have integrity in built i.e. it should not be subjective or assessor dependent. DXcel has transparency regarding the assessee's status and the framework is such that the best DXcel companies will be comparable to the best across the world.
4. It has a certain degree of rigor: Over a period of 2 to 3 years DXcel will surely create a few DX Exemplary rated companies, who will be role models for others to emulate.

Levels of Achievement

A company that has already undertaken some activity can get initiated into the DX excellence journey

Exemplary Company

A company is considered exemplary when they have, through their DX,

a. improved business model
b. delivered a few new products/new services
c. achieved a better geographical reach
d. driven huge revenue growth
e. achieved tremendous cost saving
f. generated customer satisfaction
g. led to a better image for the company

DXcel Approach

The DXcel transformation process is focused on transforming India's ecosystem with respect to DX. Through companies that will learn along with consultants and advisors, DXcel will enable an ecosystem that can provide digital infrastructure, suppliers, manufacturers who can provide the system, institutions and nodal agencies who can take part in this activity, technology developers & implementer. The effort is to bring together all stakeholders in the value chain to create value for the country. A movement is built when every stakeholder to national growth participates in the process and grows along with the country's growth.

When an assessment takes a systems-based approach it does not view a department in isolation, it has to take into account the entire organization, the processes being followed, translation into actions and finally the impact. The results & impact refer to the impact from DX and not the impact on bottomline from an unrelated activity. Therefore, in its current form the DXcel approach is to focus 70% on systems and processes and 30% on results

Weightage to Five Pillars

Fundamentally, DXcel focuses on 5 pillars of strategy, structure, governance; business processes; technology; culture & talent and business results. The weightage for these 5 pillars was decided based on a series of internal discussions, focused on whether technology was more important or the process. The key objective of helping MSMEs was kept at the centre of these discussions. The following weightage has been decided

Strategy, structure, governance – 10%
Business processes- 25%
Technology – 25%
Culture & talent – 10%
Business results – 30%
(These scores may be refined over a period of time.)

The first four pillars are inputs or processes that will deliver business results which is the net outcome and the last pillar. The first four have to be the lead indicators to result in the lag indicator which is the business benefit. Therefore, it was decided to focus on the process pillars more than the business results pillar at the beginning. Giving a higher weightage to business results would have driven people to focus only on the business results rather than on the processes of DX which is what will bring sustained results.

RENDERING DXCEL

Irrespective of the weightage, each of these pillars drives change by motivating the company to take action and make a change. When the change takes place, the points get added to the DXcel rating system and the change itself results in business rewards. The change process is intrinsic, and the financial benefits are driven by the change process. The key principles for driving DXcel implementation include simplicity, stepwise gradation, value addition and measurable standards.



A CISCO global study revealed that only 40% of the large companies had adopted digital as a Board level agenda. Another study revealed that on the ground, the top management commitment gets reflected very differently, despite it being a Board agenda. Sometimes it takes upto 6 months to get approval for digitalization projects. DXcel is trying to drive an environment where the agenda is taken up seriously, budgets allocated in advance, projects identified and delivered to get results.

The strategy, governance and structure pillar thus focuses on measuring top management commitment and makes suggestions on how it can be strengthened. DXcel's ultimate objective is to enable a company to develop a business strategy that will result in the launch of new products, new services, new geographies, new market strategies to gain a sustainable competitive advantage. The digital strategy has to be linked to the overall business strategy and to each department. Developing and aligning the strategy, involving people, assessing whether they are really involved or not are part of the DXcel exercise.

DXcel is trying to drive processes optimized for excellence in a fashion that while achieving benefits with speed, an organization will also be ready for adopting new opportunities that emerge later. An ordinary company will have to start changing its processes when an opportunity occurs whereas a DXcel company will be already ready to launch new ideas

TECHNOLOGY

The technology has to be relevant, appropriate and one that enhances capacity and improves decision making. Communication systems have to be such that stakeholders can identify where the company stands, the system must be able to absorb new technologies as they come.

TALENT & CULTURE

Organizations are often very quick to invest in technologies and processes, but they fail in building the culture & talent. Both these aspects have to also be relevant to the organization's industry of operation. What is technology & culture for a BFSI, will not be the same for a rural agri company

Most organizations have a culture of resistance to change, but a DXcel Exemplary or Platinum company would have built a high level of digital literacy with people in a continuous pursuit of excellence through new processes and businesses. Therefore, such a company will be able to release new products/businesses/services year on year or month on month. DX has enabled several successful companies to constantly innovate placing them ahead of competition

BUSINESS RESULTS

Last but not the least, the company must obtain a variety of benefits and projects. The DXcel process focuses on identifying projects, implementing them and helping the company get benefits. Having got the benefit, the company is motivated to identify & implement more projects. The company is able to aim for 5X benefits over a period of 2 to 3 years with every department pursuing a variety of projects

PART 3
LEARNING BY SHARING

The best way to recognize efforts in any sphere and to motivate others to take action is through assessments and awards. Awards have a way of turning humans into super humans by driving people to achieve what they otherwise believe is not possible. It encourages the hesitant to put their best foot forward and break barriers.

The DX Awards, launched by CDT with this thought process, received an encouraging response from 107 companies that submitted their projects. Of the 17 companies identified by the jury presented the best & next practices as well as the enablers to digital transformation. The finalists highlighted the uniqueness of their projects, how benefits were achieved, quantification, and replicability across sectors.

The panel of judges included:

- Mr Aadesh Goel Tata Communications, involved in innovation & HR
- Mr Puneet Kumar, Accenture, is involved in variety of sectors and inclusiveness
- Mr Satya Ramaswamy, an independent consultant on digital transformation
- Mr Pranjal Sharma leading author in digital space
- Mr Dhruv Singhal, an industry expert from Amazon India
- Mr Jaiprabhu – Dell Technologies specialist in enabling
- Mr K K Chakavarty – involved in several award processes for last 2 decades
- Ms Bhavya Rajesh - Version X promotes cutting edge technologies in the industry



AMRIT CEMENT

Founded in 2008 by first generation entrepreneurs, Amrit Cement is a leading manufacturer of cement in the North East India. With the current installed capacity of 1 mtpa, the projected capacity is 3 mtpa. The company manufactures 2 kinds of cement Portland Pozzolana Cement (PPC) &Ordinary Portland Cement (OPC), and holds 10% market share in NE. The company has about 800 employees



The HR department used to have one on one conversations with employees due to which perhaps the employees were not sharing their challenges openly. In addition, the company wanted to get an idea about the difference in the feedback based on their tenure with the organization. Given that surveys are very generic and do not give insights into employees' real feelings, the AI project was planned. It covers all employees, except staff & workers and is being integrated into all HRMS functions.

The question bank for the AI was finalized in 2 weeks and deciding on the survey frequency took another 1 week. Training programs were conducted first for the HR team, followed by the HoDs. Awareness campaigns such as teasers, group discussions, quizzes etc were held to create excitement.

The AI project is running successfully across three locations with 78% response from employees. The company is hoping to scale up the response rate to 84 to 85% i.e. the industry benchmark.

Uniqueness : As per an IBM survey only about 14% companies across the world have implemented an AI based HR system. Though companies in software and IT industry have implemented such a system, it is very unique for the cement industry.

Cost-Benefit

- Implementation cost was INR 9.7 lacs, of which technology cost was INR 7.5 lacs.
- Payback period is 2.5 years as against an industry benchmark of 2 years.
- The one on one interactions with employees have become more structured and the company can identify the dissatisfied employees and the cause thereof.
- The AI system sends an email to the employees based on a pre-defined touch point, eliminating the need for the 1st level interaction with HR.
- Attrition has reduced from 3.4% to 2.3%. Though there are other factors as well but the fact that employees are being heard has helped resolve several issues.

Challenges & Solutions

Getting employees to accept a new platform and trust the confidentiality of the system were key challenges. The chatbot was made accessible on the mobile and the mail goes straight to the MD's desk. The MD discusses the issues raised in one on one meeting, which has helped bring a level of confidence.

In the future, the company hopes to drive a high response rate and set a new benchmark of 90% and reduce both early attrition as well as overall. The cost of attrition to the company is around INR 0.75 to 1 lacs per head.

APOLLO TELEHEALTH SERVICES

Apollo Telehealth Services, a unit of Apollo Healthcare Enterprises Ltd, has been providing remote healthcare services using digital technology for last 19 years. The organization has touched 11 million people, of which 10 million were impacted over the last 4 years. The company has connected over 30 million people in rural India, through CSE, an e-governance program under Digital India, by setting up access points at 250,000 healthcare centres



The innovative Digital Dispensary provides healthcare services to India's remote locations. Under this initiative Apollo digitalized the PHC services being offered in Jharkhand under the National Health Mission.

The problem statements explored during the design stage:

- Dearth of medical practitioners specially for primary care in rural India
- Poor civil and electricity infrastructure, and poor internet connectivity that plays a key role in providing tele health services
- Non availability of medicines often faced by the government, due to logistics issues
- Lack of a monitoring mechanism, which hampers the government's access to data points based on which they can prioritize healthcare delivery
- Underutilized healthcare systems hampering the Government of Jharkhand's endeavor to be at par with the National Corresponding
- Averages of Healthcare Services.

The project was designed to deliver a holistic primary healthcare model at the PHC, with primary care consultations, issuance of a prescription by a general practitioner, specialty services, lab technicians, nursing staff, and essential lab services. A pharmacy was stitched to the overall program to overcome the logistics challenges. To ensure that consultants are available at the PHCs, the OPD hours are monitored.

The project was implemented across100 centres in 22 Jharkhand districts over 100 days. Commenced on February 20, 2019, the company had, till December 2019, provided over 200,000 teleconsultations.

Technology Intervention & Uniqueness

Through this model, a doctor or a physician is available over telemedicine platform; vital checks are performed using integrated devices that enable the doctor to diagnose the patient's problem & recommend specialist for consultations if required; pharmacy & lab mechanisms are monitored over a digital tool; availability of staff is monitored using a biometric mechanism; the government monitors this program in real time over a live dashboard. Availability of data points, enables the government to plan healthcare delivery & policies.

This is a 1st of its kind model focused on primary care provision through digital healthcare initiated by the State of Jharkhand. It has been adopted by Odisha and perhaps a few other states. Its uniqueness stems from the fact that the services are being offered through the PHC, while other states are delivering these in Community Health Centres located in semi urban areas or urban PHCs.

The model is ready for the future, is sustainable and scalable in any framework with the internet of medical things (IoMT). Skill upgradation of workforce at the field level, enabled them to use connected devices. In AP, where the model was implemented in urban PHCs with doctors and other staff members working for over 16 years, Apollo initially found it difficult to help them absorb the technology.

Cost – Benefit

- Overall capital expenditure on this project was INR 90 million, and INR 1 million was spent on the change management. The capital expenditure will be recovered over a 3-year period, while the project will run for 5 years.
- 43.33% of the patients have re-utilized the PHC's telemedicine services and 35% have reutilized consultation services
- 58.94% of overall beneficiaries of these services are women i.e. equitable healthcare is being made available. It is also empowering female patients to build healthy families
- Catering to the needs of 2.5 crore people, i.e. 65 to 70% of the State's population residing in rural areas
- The apprehension regarding the need for specialty care in PHCs was addressed by almost 12% patients getting converted from primary consultation to specialty care
- With a 50:50 ratio of Communicable Diseases (CD) to Non Communicable Diseases (NCDs) amongst registered patients, essential diagnostics is playing a pivotal role in helping government monitor and manage NCDs such as hypertension and diabetes.

- Evidence based medicine is being encouraged which is evident from the fact that 47,000 beneficiaries have availed lab investigation services.
- By re engineering processes during program implementation, the organization was able to reduce costs by 5% and optimize doctor capacity utilization
- 240 employment opportunities were generated
- Apollo expects to clock in additional sales of INR 15 crore per annum.
- Continuum of care is possible by providing consultation facilities over the line of treatment advised and the doctor to monitor the prognosis.
- Customer satisfaction index is recorded at 4.3 over more than 90% of the beneficiaries surveyed

Challenges & Solutions

- Non availability of uninterrupted internet facilities was mitigated by using data cards and SIM cards over tablets
- Non availability of uninterrupted electricity was overcome with the use of DG sets during implementation. Going forward the Government of Jharkhand is likely to provide renewable sources of energy such as solar power
- Lack of skilled manpower was mitigated by tying up with paramedical training colleges. People with clinical knowledge were hired and upskilled to work in computer based environments.
- Outreach activities were undertaken to promote availability of telemedicine services that would eliminate the need for them to visit tertiary centers.

Scalability

The Government of Jharkhand plans to extend this service to another 30% locations under the National Health Mission and the NITI Aayog's schemes.

ASK ASSET AND WEALTH MANAGEMENT

Wealth management is a highly regulated industry SEBI changing regulations frequently and stringent RBI guidelines. The company is one of the largest wealth advisors in the country, managing close to AUM4.5 to 5 billion for ultra high and high net worth individuals and not in the retail segment. The company has about 30 to 40,000 investors and about 50 to 60 partners who sell the products a sales team of 30 to 40 relationship managers and each portfolio is upward of INR 100 crores



A dip stick study with about 1000 brand loyalists revealed different expectations for the two categories of customers.

- The structure of the wealth management had changed at the global level with service providers integrating hybrids and robot advisory. Clients were asking for these services despite SEBI regulations against it.
- The company, being traditional in approach used reactive communication rather than proactive communication, an expectation of the new age customer.
- The operations and business challenges were visible in the customer complaints about the company taking upto 7 to 10 days to resolve issues and respond to customer service calls.

In this backdrop, the company decided to change the way traditional PMS houses worked by undergoing DX, while retaining key features such as loyalty & trust.

The DX was carried out in three major areas i.e. technology adoption, customer management and backend operations. The 4 important pillars of the company's DX strategy included:

1. Cloud computing to ensure scalability, availability and reliability with DR and BCP
2. Complete onboarding process to eliminate the need to sign forms, provide proofs of identity etc. Therefore, entire process digitized & automated using alternative sources of data
3. Operations account for almost 20 to 25% of the business cost and is directly linked to business expansion.
To move towards "Zero Operations", Bots were integrated into the system
4. All five stages of AI have been integrated in to systems with robot advisory being next on the anvil. The customer now gets regular updates on the portfolio status.

Benefits

- 85% automated communication
- Two way communication – pull and push using whatsapp
- Enhanced customer satisfaction by 80%
- Reduced queries by almost 30%
- 24X7 operations because of cloud
- The engagement model has led to 40% growth

Challenges & Solutions

Dealing with a set of ultra-rich clients expecting service at the fingertips and wanting every detail of their portfolio was one of the biggest challenges for the organization. The mix of customers was also very challenging - while traditional customers expected home service, the millennials wanted freedom to take action supported by daily updates on their portfolio's status. Initially the company thought of hiring & training wealth managers to manage client relationships but that didn't seem like an optimum solution.

Finally the company came up with the following solutions:

- SMACK (Simplified Mandatory Access Control Kernel) was adopted to allow social analytics mobility. The focus was on mobility given that clients want their portfolio at their fingertips using a variety of mobile devices.
- The regulatory challenges including the ban on use of Aadhar data made KYC and onboarding clients an expensive process. The company sourced data from external sources to overcome this challenge.

CEAT TYRES

CEAT, a part of RPG Group, is one of the largest tyre makers both in the PCUV segment and the motorcycle segment. Spread across India, the company is supported by over 5000 dealers, who sell directly to the end consumer, plus 300 distributors who sell to about 40,000 sub dealers & small mechanic shops etc. E-claims is a project to services these micro retailers, sub dealers and partner channels.



In the established process, a customer would need to travel several kms to reach a dealer in case of a sudden puncture in a 2w tyre. When a frustrated customer reached a dealer's shop, the mechanic would check the wear & tear, and based on a possible replacement offer complete replacement or a refund. This was a totally non-transparent and a time consuming process where the old tyre would travel from the dealer to a distributor or a company CFA who would send it back in about 7 to 10 days. For those whose livelihood depended on their vehicle, this turned out to be a very long time.

The company identified this challenge through interactions with about 25 to 30 key dealer advisors, who are generally consulted before any solution is developed. A key aspect of the e-claims solution is the design thinking approach – solution is one part and the other is technology which is much easier to replicate.

The project evolved in 5 different phases

Phase 1: Co-Creation of solution with end customer: About 30 to 35 sub dealers i.e. mechanics, small puncture shop owners were invited for interactions and asked how this problem could be solved for the end customer. The team empathized with the end customer, tried to identify the pain areas and explored ways of improving with digital platforms.
Phase 2: Solution ideation and prototype creation: 3 prototypes were developed before embarking upon a final solution. Given that the end users (40,000 sub dealers) are not very tech savvy, the solution had to be intuitive in nature.
Phase 3: The prototypes were tested with a small group in Chennai
Phase 4: Changes were made based on feedback
Phase 5: Final solution was developed and launched

E-claims is part of CEAT Assist, a larger app that allows channel partners to perform multiple tasks such as ordering a tyre online anytime, anywhere; making an e-claim, registering a warranty etc. E-claims empowers both the end customers and sub-dealers.

Cost - Benefit

- Investment in Salesforce was a major cost. But from a bottomline standpoint, one cannot measure the revenue from this directly. Major benefits include
- Improved customer satisfaction and dealer retention. Often dealers went to another tyre company if they got a better settlement solution. But through this digital solution, the company is able to retain dealers and with the community talking about empowerment with this solution, new dealers have also joined.
- when a dealer or sub dealer uploads a picture in the app, the system makes a spot recommendation on the refund based on its wear & tear.
- The pricing algorithm incorporated in the backend and the built-in analytics immediately give the claim status i.e. whether it is rejected or accepted. Claim settlement time has thus reduced from 7 to 8 days to 15 minutes. This has helped improve the NPS score.
- There is visibility on where the tyres are lying that has helped introduce the milk van concept in logistics thus reducing the cycle time.

Challenges & Solutions

- A key challenge was to incentivize the dealer to adopt the solution. A new program was launched under which a dealer is given loyalty points for making a sale which is tracked based on warranty registration. The loyalty points can be redeemed with Amazon vouchers.
- Given that the end user is not always very tech savvy, the sales channel was trained who further trained dealers and mechanics. A series of videos was developed and uploaded on CEAT Assist for this purpose.

Scalability

Under a new project that using image analytics algorithm, the company has registered 500 tyre claims through the BPO. The system matches the tyre image with a benchmark image and makes a settlement recommendation. Going forward using the Salesforce platform, the company is planning to start doorstep settlement by partnering companies such as Urban Clap. A vernacular version of the app is also being planned.

DANFOSS

Danfoss, a German group, employs about 1000 people and has a turnover of INR 1500 crores Operating in the engineering space, in India, it offers HVAC & refrigeration solutions, valves & drives solutions for a number of manufacturing verticals.

The company felt the need to offer an integrated, comprehensive digital experience for the customer journey, through sales, post advocacy because:



- Its customers were mostly aware only about the product they had bought from Danfoss and did not hold an image of it being an engineering services solutions provider. This gap was hampering cross sales and upselling of products, giving an upper edge to competition.
- The employee mindset was that engineering product customers predominately prefer face to face regular sales meetings. However, the customer feedback was that face to face meetings were not enough to keep them informed about the wide product portfolio and new product launches.
- In this scenario, the company's digital ecosystem, including the website and customer services tools, was fragmented and developed more from the point of view of addressing internal needs.
- A market survey revealed that most customers were generally exploring for products & solutions online.
- Data being generated at the customer end, the channel partners' end and through various surveys was not being harnessed to the company's benefit.

Initially 15 critical pillars were identified for the Digital Experience project, of which the final five pillars of technology, concepts, processes, analytics and people were focused upon.

The system has been built on three layers:

User Experience Layer – to reduce the face to face interactions, the traditional website was revamped after mapping the usage journey. Mobile apps specific to products and segments were also developed.

Employer Branding and Lead Generation Layer – Social media was leveraged for this layer

Search and Online Experience Layer – developed with an objective of beating competitors from the online space. An online product store and catalogue were rolled out for 2 out of 4 business units, enabling customers to explore products, compare them, check material availability, the next best alternative and place orders. A customer service centre was set up to provide an integrated platform connecting the frontend user experience with the backend.

The analytics, based on online behaviour and customer loyalty index survey, have helped segment the customers for offering customized services. Salesforce for lead management, product stores on cloud, mobile apps, social listening tools, site improvement tools from google have been implemented for offering an integrated customer experience.

A 3-year blueprint was designed with a focus on 15 areas broken further into 130 to 140 action items spread over 12 quarters. These were taken one step at a time, conducted several pilots and taken feedback even from global counterparts and got the approvals.

- **Year 1** was spent on getting customers to adopt the digital platforms for purchases replacing the manual processes. This was done through awareness campaigns which helped improve brand awareness.
- **Year 2** the company focused on experience enhancement, using digital channels for optimizing lead generation, launched the website, product catalogue & marketing automation based on customer & channel partner feedback and user experience, product catalogue and marketing automation. The internal and external change management program led to 18% audience engagement on digital platforms.
- Y**ear 3** the focus was on optimizing & enhancing conversions through the funnel and enhancing experience. The loyalty index improved from 45~46 in 2016, much lower than the internal Danfoss regional index to 56~57, one of the highest in the region. In 2020, the India operations are likely to close at customer satisfaction index score of 65~66, which will encompass all aspects of customer lifecycle journey.

Cost- Benefits

- The investment in the Digital Experience project was about INR 38 million
- Cross selling and bundling of products using the digital customer cycle
- Year on year sales revenue of INR 436 million, of which 50% is new business
- Customer issue resolution time, which was earlier done through telephonic conversations or one on one meetings, has reduced from 3 days to less than 1 day
- The channel users, that have increased by 50%, hold the potential to become a lead and a sales closure. The cost per lead has reduced from INR 7000 to 3,500.

- 30% year on year growth in opportunities generated from the digital channels
- 2X improvement recorded at every stage from awareness to advocacy leading to reduction of digital marketing & customer experience budgets by 40% year on year.
- The Net Promoter Score and the Customer Satisfaction Index have improved drastically. The brand image has improved as well.

Challenges & Solutions

There were several apprehensions about cross selling and upselling using the new customer centric approach, because every business unit believed that only they understood their customer's requirements. A complex matrix-based organization only multiplied the challenge of convincing employees to work with the sales organization. The launch of the online product manual was accompanied by training, awareness campaigns as well as engagement of employees and channel partners. Data was used for convincing the internal organization about benefits of the digital platform.

DATA INGENIOUS GLOBAL LIMITED

Data Ingenious, formerly known as Data Infosys Ltd., was the first ISP company in Rajasthan. Over the last ten years the company launched a linguistic email solution called exgen plus.



The linguistic email journey started in 2016 with the Government of India's .bharat initiative aimed at promoting vernacular languages. The objective is to get the next billion people to use internet services and fold in the non-English speaking community.

In 2016, Data Mail was introduced in 6 languages i.e. Hindi, Gujarati, Marathi, Tamil, Telugu, Bangla and Urdu. In 2017, the service was launched in Russian, Arabic, Singla, Thai and Mandarin. More than 5 million people have already enrolled for this email service. In 2018, the company launched Raj Mail for official use by Government of Rajasthan and to be used by the local population. By 2019, this service was available in 22 plus languages.

Only 10.35% people across the world are comfortable with English with the India opportunity being as large as 89.65% of the population. In addition, India faces a huge digital divide that needs to be bridged and one of these is a vernacular language email service. While Google offers vernacular content, there was no vernacular email id service.

The .bharat services allow the option of offering vernacular language email services, thus helping bridge the digital divide. Data mail is not only a vanilla mail but also allows corporate email ids. As per a Government of India directive, companies have to make their website in local languages as well. When a website in a vernacular language carries an email id in English there is a mismatch. This solution provides a corporate mailbox with both English as well as vernacular language email id. While the service is free for individuals on both android and iOS, corporates have to pay for it. The other features include email retrieval from trash, multi tagging, restricting people from deleting, sharing, forwarding or replying to emails, that are some features of corporate email.

Care has been taken to ensure that emails don't bounce back from email servers of platforms such as gmail etc. An alias feature allows an email id to be encrypted both in English as well as the vernacular language.

Cost – Benefits

- The total cost of this solution, built on exgen plus platform, was INR 2 crores and the payback period was one year.
- The .bharat initiative is being promoted through this solution under the Digital India campaign.
- Social and community engagement were enhanced.

Challenges & Solutions

- Major challenges during implementation included dealing with 63 characters to 1.3 lac code points. This required modification of email protocols, iMAP, POP for backward compatibility.
- While Android supports EI configuration, iOS client doesn't support it. Social media and e commerce sites do not accept vernacular id's as of now.
- To overcome these challenges, the company developed its own iOS client on datamail.

DELL TECHNOLOGIES

The company has about 55,000 employees across 180 countries supporting more than 55 languages across the globe. Direct partners and employees perform different processes across different regions and different warranty segments. Support is offered at multiple levels and it is important to ensure that it is in the right direction. Any task that is automated across the landscape, brings in standardization across the company's ecosystem



Customer expectations from the contact centre in terms of timeliness and accurate service delivery are very high; the scale is large with about 1.5 million customer contacts in a year and the solutions directly hit the company's bottomline.

About 1/4th of client solutions group's workforce is based out of India. Before the contact centres were set up the team used to perform defined processes and actions. Application of six sigma to improve the quality of service was mostly in-the-box thinking. Therefore, a free thinking model was adopted to give more liberty to the India team to undertake projects to improve the bottomline. These included automation and new processes to bring a method to the madness across the network. It has been a digital journey from adoption of Business Intelligence & Analytics to VB & SQL to robotic automation & machine learning.

The team has developed a digital transformation model within the India ecosystem, building solutions from start to standardization, digitizing them, optimizing them and automating them. Several elements of the transformation model are hosted and run through the India contact centre, for the global client's solutions group.

During customer contact an agent spends about 39 minutes troubleshooting and ensuring that the right part/commodity is identified. The 5 to 7 minutes taken to book a service call after that is a sheer waste of time for both the agent as well as the customer. This is followed by service call reviews to ensure that the cost of sending a technician with a component is justified. This entire process comprised of 12 steps and 50 clicks or 25 steps and 80 clicks. Automation was needed to standardize the process and reduce these steps.

Service call booking time of 5 to 7 minutes was eliminated by building an engine that identifies the customer needs and mapping it to a relevant service call, moving the frontend action to the backend using virtual machines and servers. The 5 minutes are now used more productively with the agent engaging with the customer.

The automation, embedded both on oracle and salesforce, reviews the case details entered by the technician, while the agent and the customer discuss follow-up mechanisms reducing the need for customer call back. Based on the details captured from the requirements shared by the customer, the system creates a dispatch in the backend.

The 5 to 7 minutes saved, benefit the company's bottomline, the technical support leaders who manage the organization and the process of change management. The frontlines who interact with customers benefit by getting more time for human tasks. It has made the system less employee dependent taking care of attrition challenges. Engineering and automation teams get more process control ensuring that more engineering solutions are deployed. Now that a service call procedure is defined, processes can only be changed by hard coding, making process controls stronger, improving customer experience and improved KPIs.

Though conceptualized within the ecosystem in India, currently the solution is deployed across 12 locations, and will be scaled up to another 21 locations in FY21.

Cost- Benefits

- The customer support calls cost the company the agent time which translated into money. Repeat calls due to lack of process control, global call reviews and double checks on service call added to the operations cost. As of now 40,000 dispatches have been created with 400 virtual machines. When the company scales it up to about 8 million service calls in a year, more machines will be installed.
- Saving of 6 to 8 minutes on each service call and additional time saved on reviewing calls.
- Tighter controls in place on the 8 million annual dispatches.
- The team explores every process for possibilities of automating and hardcoding to enhance compliance.
- The solution takes mundane bot related work away from humans.

Challenges & Solutions

- Leadership acceptance of this concept was a challenge as this was a real time task and if not implemented properly it could negatively impact customer experience. A proof of concept was developed to emphasize capability of this solution.
- Though Dell is a technology company, the ecosystem was not ready for robots that would perform several tasks being performed by the agent. Efforts were made to build this culture by expanding the ecosystem. In future the system will be enabled using assistants.

FEDERAL BANK

Federal Bank, a private sector commercial bank based in Kerala, has pan India presence. The Bank's tag line is digital at the fore, human at the core.

Instant Demat, a gateway to the Indian capital market in 60 seconds, is a model that anyone in the BFSI industry can adopt to help customers realize their dreams in the Indian capital market. This project was completed in 6 months.



In India, opening a demat account is a paperwork driven process, requiring a customer to deposit forms at the branch, which is then sent to the HO and from there to depository, post which the account is opened. For opening a Demat Account digitally, usually the customer has to undergo e-KYC.

Federal Bank's new system enables instant demat account opening with the customer logging into FedNet i.e. the Bank's Net banking system. In the process the customer connects through the Bank's API gateway which allows the central depository to access required details to open the account. The Demat account is authenticated by NSDL and the account is opened within 60 seconds, down from 48 hours.

Uniqueness

A tight STP has been implemented between the core banking and the central depository i.e. NSDL. Being linked to core banking, the system shares the customer data with NSDL through a separate channel. The customer's signature is also transferred from the core bank to NSDL in a secured manner. As soon as the customer validates the data, with an OTP, the demat account is opened. The end to end journey is securely authenticated and NSDL validates the data based on documents such as PAN number, name matching with the PAN etc. Federal Bank is the first in India to offer this Banking as a Service (BaaS), where the transaction takes less than 60 seconds to be completed.

This technology landscape allows customers to plug and play. Currently the Indian depository is not using the cloud concept requiring service providers to install own hardware and hire personnel to manage it 24X7. An open model for multi broker onboarding, it offers the entire ecosystem including the Federal Bank environment and the open environment.

e Bank on-boards partners such as startups, fintechs, AMCs into its environment based on its KYC policy. Logging into account opening through the API gateway anytime, anywhere. The rights of such an account lie with respective partners, the Bank is only a channel.

Cost – Benefits

- The total cost to the bank was INR 6.5 lacs and has broken even in just 30 days' time.
- The bank has experienced an increase of 48% in the number of accounts being opened between August and December.
- Being the first mover, the bank has set the benchmark in India. The TAT of 60 seconds for demat account opening is not found anywhere in the industry.
- Since July 2019, the bank has experienced a 50% month on month growth in the number of accounts opened by branches using the digital channel
- The cost of account opening reduced by 75%

Challenges & Solutions

- Change management was undertaken through the internal system security policy and awareness training was conducted by Fed Campus.
- A major challenge was transferring customer signature from the core banking engine to NSDL over internet in a secure manner. This was resolved by transferring data from A entity to B entity, using the bank's DSC, with a private key. When this payload reaches NSDL it is validated using the DSC.
- Getting on time NSDL response was a challenge which has been slowly federated by curating the system.

KARUR VYSYA BANK

KVB, a 103 years old bank established in 1916, with initial capital of INR 1.20 lac has a networth of INR 6500 crores today. Headquartered in Karur, the Bank's vision is to combine traditional banking with technology. The financial discipline is demonstrated by the fact that bank has consistently paid dividends since inception. The Bank's tradition lies in providing customer service, which can be delivered using human touch or technology.



In 2005, KVB became the first bank in South India to implement core banking systems. Ever since, RBI invites them to participate in several transformation pilot projects such as RTGS.

A recent report revealed that, of the INR 70 lac crores of MSME debt requirements, only 15% were met through formal sources i.e. banks and NBFCs. The ethnographic study to identify customer pain points revealed that customers found it difficult to meet the long documentation process. Some other pain points leading to a dismal percentage include long processing time, lack of transparency in timelines for loan sanction and absence of justification for loan amount sanctioned.

Thus, the focus of the Bank's DX was automation of loan processing while ensuring risk management and asset quality. The bank tried to address these customer pain points with digital tools. It has reduced documentation requirements by fetching data from their PAN, GST, CIN etc. Bank statements are downloaded from the netbanking system. Automated processing, tools and technologies have been implemented for checking income, bureau checks and score board sanctions.

Using digitalized data, the bank's system checks the customer's credit history, income, statement of account etc. Loan processing takes place through APS, except in some cases when the proposal is marked to a higher authority for decision.

This digital journey was implemented using the agile delivery approach to bring in flexibility. At the beginning about 20 products, starting with loan renewal were ported to this system. It has now been scaled up to loans of INR 15 crores. The bank has covered 90% of its loans both in terms of volumes and value. Various departments such as risk, SME team, retail team were involved in the design of the system to ensure success.

sing the hurdles and sprints method, the Bank identifies hurdles everyday through interaction with vendors and team members. The fortnightly sprints are used for issue rectification. Testing is done using Bugzilla and tracking through trelloboz. For internal communication between the vendor and the bank, slack has been used and the codes are corrected on a regular basis.

Digitally generated forms are prefilled with information using APIs from core banking and external servers. With different types of borrowers having been streamlined in the system, the documents are automatically processed using stringent gating conditions. The signatures have also been digitized using Aadhar based biometric services. Multiple simulations and algorithms have been designed to enable the system to sanction or reject a loan.

Based on interviews the customers were categorized as early adopters, fast followers and traditional users. Early adopters are capable of using technology by themselves, fast followers require assistance and the traditional users come to the branch for support.

The system, designed for these three categories of customers, is omni channel. The front end is an omni device, both self-serve and assisted model, and a google platform. An API gateway has been built into the system, a secure medium for the external and internal entity. The bank has tied up with about 20 to 22 FinTechs that are registered through a developer portal and once authorized, they can access the bank's data, use APIs and functionalities. The loan originating system is aligned to the Risk Management Department. For audit purposes, the bank access customer data from their ITR, GST or through 3rd party. BOTS process the loan and it is sanctioned within 15 minutes.

Cost-Benefit

- Investments to the tune of INR 4 crores were made towards licensing, servers & partnerships. More than 1 lac applications have been processed through this system
- Quality of loans has improved, and percentage of stressed assets is less than 1%
- Over the last six months home loans have grown by 30% and MSME loans by 40%.
- TAT has reduced considerably in case of vehicle loans and home loans and for MSMEs it is reduced to 2 to 3 days.

Challenges & Solutions

Cultural change was managed through trainings, presentations and internal call centre set ups for branch support. Launched as a pilot, the system was improved based on customer & branch feedback. The UX workflow was designed keeping in mind ease of use by customer.

KOTAK MAHINDRA BANK

Kotak Mahindra Bank is the 4th largest private sector bank in India. The Bank deals with different customer segments, including those who walk into a branch, transact through the website and those who go on to the chatbot and mobile. The banking transactions require huge paperwork and would take 2 to 5 days to process. The current process requires an officer at the branch to print a form, take copies of the id, fill the document and send to the central processing office where the operations team takes over. One such transaction requires 27 hand-offs.



Objective of project velocity was to offer real time request processing, become omni channel, introduce paperless processing and improve customer experience.

As a first step an agile cross functional team was set up with representatives from IT, customer services, branches, products. The team prioritized all customer requests being made to the bank and explored how the customer's banking experience could be improved. Leveraging the Aadhar Stack, Application Programing Interface (APIs), micro services wherever available, adobe experience manager, the Bank created an omni channel experience which is available on the mobile, net banking the web site and the branch. It took 6 months from ideation to implementation of the project.

The robotics have been built on the core banking system and APIs are micro services, therefore it can be adopted by any other bank. A strong cyber cell, fraud risk management system, KYC implementation and regional teams control the possibilities of fraud. Awareness for this system was driven through email campaigns, chatbots, notifications and demo guides

Uniqueness

With the new process, a walk-in customer verbally provides information which the bank official fills on a handheld device and is authenticated by an OTP or a biometric sensor. A process that used to take to 2 to 5 days is now conducted almost in real time. It's omni-channel experience, including the call centre, instant request processing, paperless processing and API plug ins make this solution unique.

Cost- Benefit

- Serviced 3.3 million requests through this platform.
- The mobile requests have increased to 1.5 lac per month
- Recorded immense savings in operational costs as it has been able to improve the quality of service delivery without increasing the size of operations team.
- Beneficiaries - customers, front desk officers, operations team (smarter but less work)
- This platform enables analytics, cross sell and a faster customer journey. As the Bank expands the system beyond liabilities, the team is exploring elimination of processes rather than these being re engineered.
- The payback for this system was 6 months

Challenges & Solutions

- Change management was the biggest challenge with people being reluctant about the purchase of devices, taking Adhaar information, audit trail etc.
- Training and awareness campaigns conducted across 1500 branches helped transform Bank officials who are now using the system to deliver customer service.

L&T ELECTRICAL & AUTOMATION

L&T Electrical & Automation is part of an engineering conglomerate serving sectors such as agriculture, marine residence etc. and manufactures switchgear items such as MCBs, air circuit breakers and switch boards. The company manufactures around 2 lac air circuit breakers, which are serviced through 103 service centres across the country. In addition, there are 1000 plus stakeholders including dealers, service technicians, employees, end customers.



Meeting the delivery performance of less than 24 hours requires upskilling of technicians and effective training. In addition, technical know how keeps disappearing with attrition and retirement of service technicians.

Technology Intervention & Uniqueness

The company conducted an innovation workshop with service and design teams with a view to improve the service performance. After evaluating multiple options, the cross functional team found that Augmented Reality, a new technology, could help service teams improve performance and enhance the technician's skills.

A proof of concept was developed for one of the common complaints, which once successful was scaled up as a model for trouble shooting. The new application has defined the steps for health checkups, regular maintenance and trouble-shooting of identified issues. This Augmented Reality app is available to service engineers on their mobile, enabling them to visualize scenarios during the health checkup and troubleshooting.

The company could standardize all services related practices after technicians started using the app. It provides real time guidance, an immersive experience to technicians. The intuitive design enables technicians to easily understand the process.

Cost-Benefit

- The cost of building application was INR 4 lacs and another INR 5.5 lacs were spent on training technicians. The payback period for this project is 2 years.
- Delivery performance improved from 24 to 23.5 hours, alongwith improved quality of service
- Training time of new service engineers reduced by about 20%. The company conducts around 300 training programs during a year
- A Customer Net Promoter Score of 75% vis-à-vis industry benchmark of 60%
- Being simple and self-explanatory, it has become possible to advise customers to undertake first level trouble shooting
- The app is now being used for maintenance and troubleshooting of the Omega Circuit breakers, a sophisticated engineering product used for distribution and control of power
- This app is being used for training of new service engineers and franchisees. The AR app is helping the trainees to quickly understand how to perform the maintenance activity and check the OMEGA circuit breaker

Going forward, remote support calling will be enabled to support service agents with expert advice. The app will be expanded for switch boards, customer workshops will be conducted and product improvements will be incorporated based on data captured through this app. This AR app will improve service delivery, eliminate repeat failures and ensure standardization of service delivery.

Challenges & Solutions

- In the beginning there was resistance to change as users wanted to remain in their comfort zone. The PoC was discussed with stakeholders and trainings were conducted to build acceptability of the app
- Design of application, finalizing content, process flow, making it easy to use, animating the complexities of the product were a challenge
- Testing on-site conditions required a long time, since simulating situations was difficult

ROLLS ROYCE

Rolls Royce has businesses in civil aerospace, defense and power systems. A central function, R2 Data Labs is an innovation hub focused on two major aspects: amplifying data innovation using emerging digital technologies and building digital first culture across the company. These are driven through R&D activities on the emerging tech stacks and exploring adaptation for the company's business.



The digital personas federate into these digital spaces by bringing in the ABCS or the behavioral adaptations required by engineering companies in the digital world. The concept of behavioral adaptation, required for DX, was derived based on the common challenges:
1. Overcoming initial inertia and hesitation of adopting digital change
2. Pace at which digital technologies are emerging and changing

A leading technology company, Rolls Royce is required to constantly orient itself to the evolving digital technologies landscape. The company follows a high-performance culture, based on the philosophy that thinking drives behaviour and behaviour drives better results. Therefore, it is important to focus on behaviors that drive key company initiatives. In Rolls Royce, behavioral adaptation for Digital Transformation is driven through ABCS i.e. Agility, Boldness, Collaboration and Simplicity.

The Digital Thread Initiative, that built self-service capability, was launched to bridge the gap between engineers and the digital world. Under "Innovation Time", R2 Data Labs employees get 10% of their work time to come up with innovative or disruptive ideas. During shark tank kind of sessions, sparks are picked up for further development and the parks are given suggestions on for further elaboration. Through communities of practice, called "Guilds", scalable digital projects are identified, and data scientists and data engineers bring new insights by analyzing data with wide possibilities on combinations and permutations.

These abstract behavioral initiatives were enabled by undertaking visible actions such as creating a cool and disruptive new space within the Rolls Royce Bengaluru Site, called the "Collab Corner". State of the art infrastructure such as cloud enablement, cutting edge tools that support a wide variety of tech stacks & software, emerging tech equipment were made available at the Centre. Training using AR and VR was followed by application in real businesses in startups. The ecosystem connect is an important aspect of the journey and they bring in academia and start-ups to work with them. The first cohort of the startup accelerator was also initiated by the Lab

Uniqueness

The project is not just targeting a Rolls Royce problem but an industry challenge i.e. resistance to change and keeping up with pace of DX. It has tried to find a solution to enable agility and boldness by turning the ship around while eliminating the hierarchical structures. By targeting behaviors, the Lab is going deep into the iceberg rather than touching the surface.

Cost-Benefit

- Around 3% of the operational cost is spent on cultural adaptation and behavioral transformation initiatives. These have resulted in immense benefit to the organization.
- Achieved turnaround times of 3 months from ideation to delivery, which is far less than the earlier turnaround times.
- Acceleration of 33% in the backlogs per individual
- About 60% engineers were digitally enabled and now derive insights from data. About 60 participants from the external supply chain have also been enabled through DX sessions
- Engineers are now able to leverage the power of data and are capable of developing, visualizing software and use more data for engineering for validation.
- Of the many ideas generated from within the organization by using formats such as innovation time, two products have evolved of which one of them has been showcased in the startup initiative in London.
- Around 4,000 RR employees have been enabled through the communities of practice such as the guilds and agile.
- The leaders instead of relying on judgement are making data-based decisions and are able to validate decisions based on agility and collaboration.
- The millennial are trying different innovative approaches as the organization follows the fast fail method and are able to disrupt conventions and technologies that are adopted

TATA COMMUNICATIONS LTD

TCL is amongst the world's largest digital connectivity providers with over 25% of the world's routes using the TCL network. Its 10,500 employees are spread across 40 countries, making it a diverse multi-cultural employee group. The CSR approach at TCL is inherited as part of the culture, but the company's effort is to create connected societies for sustainable development through next practices.



Employee volunteering is a part of the company's culture and the aspiration to be a great place to work. Through different volunteering experiences, the company hopes to motivate employees to go beyond business and sensitize them to connect better with the communities.

In 2017, DRIVE (Daring, Responsive, Inclusivity, Venturing, Ethical) was linked to community action by launching the DRIVE week. The challenge was to unify 8500 employees in India and the rest based in different countries on a common goal. These employees had different work schedules and engagement formats, such as work from home, flexible schedules etc. In addition, there was need to measure societal impact of the volunteering activities to improve them towards making a deeper impact. The company wanted to magnify and share efforts across locations to motivate employees to adopt various projects.

In the 1st year, the company engaged 8500 employees across 13 countries. While the company's culture and ethos drove this engagement, the challenges lay in a manual calendar of volunteer activities. Employees had to spend much time going through the calendar to identify their area of interest, reach out to someone to manually to register and had to wait to receive a confirmation.

During the 1st event, the CSR team realized that employees were driven by different causes, different passions. Therefore, several listening and mapping exercises were undertaken by about 200 active volunteers who power the DRIVE week. Based on the results the objective of project was expanded to make into an enabling experience and motivating for employees.

The Employee Volunteering Platform, used during the global tools down volunteering campaign, was customized to ensure that the company's activities are shared with all employees with a single sign in. The process being transparent provides information about availability of space in a certain activity, logistics and also allows employees to request for adding new activities.

The management journey is very simple. The pulse groups, that help in orchestrating the volunteering program, have admin access. The multi layered admin access allows for employee data privacy, take local decisions based on local requirements. It addresses the need for having connected platforms that speak to the target audience and allows monitoring of both, qualitative and quantitative results.

Uniqueness

The project was executed within 9 to 10 months in a run up to the DRIVE Week. The end to end management system allows the company to identify and curate experiences and have a backend coordination with NGO partners who come on board for the volunteering and provides them a seamless orchestration ability.

A cloud based platform it is integrated into the company's servers and a single sign-on method. It has multi layered security and follows global data policy regulations. It offers engaged & connected mode of communication, intense reporting & monitoring mechanism with customized reports.

Cost-Benefits

- The initial cost of the portal was INR 18 lacs which connected 15 countries, 49 cities, 276 events and 6750 employees.
- Build a connected physical community – with community being the key to employee volunteering in the context of a business
- Freedom of choice to volunteer employees
- Impetus on human connect which means that an employee can send an invite to others in the organization.
- Transparency and measurable outcomes

TATA MOTORS LUCKNOW

Tata Motors, a USD 45 billion company, sells its products in 175 countries. In India the company has 5 CV manufacturing plants and 2 PV manufacturing plants. Tata Motors Lucknow was set up in 1992 spread across 600 acres. The plant manufactures LCVs, buses and trucks



In 2018, when the MNSCV volume was increasing the management decided to set up a rear axle manufacturing unit at the Lucknow plant to provide the component at the right time and optimize logistics costs. The project timelines were very stringent.

Considering the criticality of the component and in line with the vision of the group chairman, the team decided to adopt the digital route. The project was conceptualized by the digitalization team along with the operations team using digital tools. The idea was to set up a connected factory with robust manufacturing processes to enable efficient monitoring of quality parameters and exceed customer expectation on a sustainable basis.

Using digital tools, the team created a 3D factory and undertook process & material movement simulation, selected IoT enabled equipment and planned the logistics planned. This helped reduce the project implementation time to 11 months, much lower than usual delivery time.

- The 3D digital factory comprising of civil structures, conveyors, machinery, overhead structure, material placement, utilities helped visualize & preempt implementation challenges. For example, the structural validation was undertaken using digital tools and drawings from different vendors were integrated into the 3D environment to identify and eliminate potential clashes.
- Critical process simulations included identifying the best picking point, optimum reach ability of the hoist and the best movement path for the forklift. Throughput analysis helped to identify optimum requirement of carriers for transferring the axle conveyor to the paint booth.
- The digital ergonomics analysis helped redesign the processes and select machinery to resolve the related challenges in good time.
- Several iterations to find the best material position for the line and the warehouse helped improve the logistic planning.

The rear axle manufacturing was the first of its kind, bringing in unique processes for which the team developed unique 3D Work Instruction Sheets, which helped in deskilling of operations too.

Manufacturing operation excellence was achieved through IoT and digitalization which have built flexibility & agility in the system and quality & productivity orientation in the process. The manufacturing data from the connected machines in the assembly and sub-assembly enable monitoring of preventive maintenance, safety parameters etc. Digitalization has allowed torque data to be saved for each unit produced along with the part serial number enabling monitoring of online process capability.

With flexible machines the assembly line can be used for manufacturing around 50 models. A track & trace system scans every component before assembly and verifies it through SAP deskilling the operations and reducing operator dependency.

Uniqueness

By adopting a holistic approach with all machines connected to each other, a unique solution has been designed. An automotive assembly plant either has a continuous conveyor shop or a stop & go conveyor, but this plant has both types of conveyors. Using simulation, number of chronic issues of field failures & warranty costs have been identified and eliminated.

Cost- Benefits

- The digitalization project cost about INR 2.5 crores which is approximately 5% of the total project cost. Majority costs were that of adding IoT component into P&M and a small portion was spent on building the IT infrastructure and simulation.
- The project implantation time was reduced by almost 1/4th
- Inventory optimization, warranty cost reduction and COPQ reduction expected by about 15%.
- Customer complaint expected to reduce by 15% considering that the process is robust and will not allow defects to flow to customer and quality will improve by 25%
- Analysis such as the ergonomic study undertaken during implementation will help improve employee engagement by 10%
- The costly physical simulation has been replaced with virtual simulation
- The virtual factory has created a common platform for stakeholders to discuss challenges and preempt them

Challenges & Solutions

- Initially additional capex was not being sanctioned for this project as the management was making comparisons with the last investments on similar projects. The team created a business case by aligning the project to business goals to get the budgets sanctioned.
- Collaboration between different suppliers and getting 3D data from over 20 supplier who generally work on 2D was a challenge. Where the suppliers couldn't be persuaded to work in 3D, the Tata team prepared the critical dimension.
- Getting the bar code and QR code was also a challenge.

Going forward this digital factory can be implemented in other plants for other products of the Tata Group as well as by the channel partners.

TATA SIA

Vistaara, a Tata Sons- SIA airline, has the common goal of redefining air travel in India, bringing in customized passenger experience keeping in mind personalized flying preferences combined with standards of excellence set by SIA and Tata's legendary hospitality. The brand Vistaara is derived from the word vistaar. Started in 2015, the airline has flown 15 million passengers till date on 35 aircraft that fly 200 daily flights to 30 destinations.



The airline industry in India faces several challenges. For example, IATA has not defined a standard mechanism for sharing services amongst airlines or with operators or vendors. Passengers have a common desire of on-time departure, quick & safe baggage turnup. At the boarding gate, sometimes a guest can take upto 60 to 200 seconds for boarding. Traditionally all airport operations require repetitive actions and decision-making processes. The airline believed that if the customer expectations were common, they could be automated.

Started 3 years ago, Manthan is the Airline's flagship technology innovation program. Under Manthan, Vistaara became the first Indian airline to deploy the first robot for Indian aviation. The airline is also the first to introduce facial recognition for check ins. The entire examination process for license-based training of engineers has been automated within Vistaara, the Airline's datalinks have been awarded as having the best architecture in PI and Analytics.

The roadmap, deployment plan and targets for Manthan were outlined by a CFT including all airport departments, engineering department, corporate finance, customer service, robot deployment team, airport security & id department amongst others.

Innovation cannot have a short-term small target of 10% increase it is about changing the view point and the problem definition itself. Therefore, Manthan's objective is to invest in cutting edge technologies such as 4AS, robotics, Big Data and blockchain to enhance the decision making process and talent development. This was done in 3 major phases

- Launch of a robot in July at the Delhi Vistaara lounge. It scans boarding cards, entertains guests and makes announcements in the lounge. Once the airports authority allows, the robot will be available at boarding gate for passenger entertainment.
- The Airline's datalink was commissioned in 2019 to help in timely decision making on where to fly next, the routes to be modified or improved and the airline stops. Route planning is mostly done based on data.
- Talent management system introduced 2019 moving engineer certifications to blockchain

Under the future decision tree, strategy goals are mapped first to the business perspective, then to the technology perspective and then the industry perspective to solve common problems such as security, customer experience, cost of operations and profits. Based on these aspects the Manthan roadmap for technological initiatives was defined. Efforts are directed at creating an ecosystem for technology integration, on top of which the Airline's larger initiatives can be developed.

The RADA ecosystem, which is a part of Manthan, includes robots & the data point systems can be used across the developer community as well as different airlines. Mindmaps have been built using the data points by collating a holistic view of the airline. The system allows for multiple system of records for example maintenance system, flight schedule system, revenue system etc. While the Airline cannot change these systems, it has created a holistic system of records to get a holistic point of view.

Uniqueness

Manthan has used a wide technology stack of AI, IoT, sensor networks, cloud computing, robotics, machine learning and data analytics amongst others. Data analytics is modeled based on mindmaps. RADA is the first made in India initiative of Vistaara airlines and is the most cost-effective robot in the world. RADA will be a family of robots with different kind of robots doing different kind of things like carrying the luggage and serve in the lounge.

Blockchain has been used for conducting certification examinations, the first of its kind in India. It will also be used for the loyalty program, after building in better predictability, to an already proven solution.

Benefits

- Target operational cost has reduced by 85% in areas where robots have been deployed and customer satisfaction has improved by over 35%
- Data analytics time has reduced by 95% in the areas where is it is deployed such as monthly route profitability
- Loyalty has improved by 15% because it is being campaigned by robots
- More than 1/3rd of the engineering staff has been trained on the new training platform leading to cost saving.

Challenges & Solutions

- The airline had a target to build the most cost effective robot to ensure easy replicability.
- Because integration of domains and hardware is already available there was no formal approach or methodology to develop this system. Even if the team adopted UML, which has a
- defined methodology, all UML profiles were not available to bring different systems together. There were challenges with adhering to airport regulations as well.

To overcome these challenges, the team prepared guidelines for managing budgets and had conversations with experts in the Unified Modelling Language (UML) team

UST INDIA PVT LTD

UST India, the Indian arm of UST Global, is an international IT services and innovation services company. Head Quartered in US and operations across 26 countries, the largest workforce is based in India.
The company endeavors to reduce employee non-productive time to ensure that they can meet the ever-increasing customer demand for innovative solutions. With alignment to USTR's global digital transformation program, the company wanted to implement digital solutions to reduce cost of operations and improve productivity.



Over the last decade the company has grown exponentially with about 25,000 employees across the globe using different languages. This global workforce, combined with local regulations, resulted in a complex landscape of about 60 plus applications catering to functional and regional requirements. Manual interventions and email communications were inefficient and time consuming. The challenges of employee training, engagement and associated support were significantly high.

This landscape offered an opportunity to implement an innovative digital transformation solution focused to improve employee experience. The goal was to create a fully automated highly efficient system which would be a one stop destination for all the employees and bring down the overall operations expenditure too. The digital transformation journey, resulting in a personal digital assistant to every UST Global employee, was delivered in 3 distinct phases.

The common dashboard, a smart mobile application and an AI driven chatbot eliminated the need for employees to access 60 different applications such as CRM, HRM, travel management etc. These have been integrated into the DI platform using APIs, Robotic Process Automation, AI, machine learning and content management. This solution is available across channels such as whasapp, telegram etc.

The chatbot, built using natural language processing and AI, is an excellent conversation builder. The system predicts the employee's intent based on the nature of questions posted. It is also integrated to the HR system to allow employees to search directly on the chatbot. Both functional and reporting manager requests such as purchase order approval, absence management or relocation requests etc., are integrated in backend allowing managers to see and approve requests.

With smart support an employee can get expert advice by accessing the relevant person who gets connected to the same chat window, taking over the conversation from the chatbot. Smart notifications feature allows targeted notification to be issued on channels of the employee's choice. This solution is highly intelligent as it combines machine learning & AI, with expertise of real persons.

This solution can be implemented in any organization that wants to improve its employee engagement experience without investing a huge fortune on it.

Cost- Benefit

The company invested around INR 20 lacs in resources. Use of cloud-based platform services and serverless computing helped limit the cost of infrastructure to INR 5 lacs. The payback period of this solution was 6 months.

35% reduction in the support ticket generation which is expected to double this next year. Expected savings of INR 20 crores. Solution implementation across 3 clients with a revenue of INR 6 crores with higher earning potential in the future

Sourcing the right talent at the right time was expensive and challenging. This system has helped to simplify the talent management and recruitment process, reduced employee training time as well as support requests and improved employee satisfaction index to 9.3. The turnaround time for travel requests has reduced from 8 days to 16 hours with a reduction in cost per employee of USD 130, expected to result in a saving of INR 22 crores. ith 14000 active users and 3 lac transactions across 104 use cases, employee participation has increased by 60%. Efforts are being made to onboard 20,000 active users, 5 lac transactions and get 90% employee participation.

WILIS TOWER WATSON

Willis Tower is an insurance broking firm started in 1829 in Ireland, UK. Today it works out of 140 countries with 40,000 employees. Ninety percent of the firm's customers are Fortune 500 companies. Amongst the top 5 brokers in the world, it has a market cap of USD 20 billion and earns USD 8 billion in revenues. In India the company has 500 employees with a turnover of INR 150 crores



The insurance broker is the middle tier between the end customer and the insurance company, helping corporates identify the right insurance policies and through the recovery processes whenever claims arise. In this space, the most common insurance is marine insurance for logistics, for example packages of companies such as flipkart/amazon. There is very little transparency in such insurance claims which are often very high. On an average a claim processing takes 20 to 30 days and the customer has no clue with regard to the status.

To address this challenge, Willy's developed a B2B2B application for claim processing. This application enables the end customer to log the case anytime, anywhere without depending on the broker.

Challenges & Solutions

The customer expected an overview of their claims at any given point of time, both by value and volume as well as A notifications facility. Technology was used for offering a transformational solution to the customer. When a user logs a case, they instantly get a unique id from the platform and if all the required information has been fed in an instant claim number too. In India sometimes the claim number is provided after a year of a claim being made.

95% cases are making claims valued between 5000 and 1 lac and they get an instant update on the status and the processing time has come down from 4 to 5 weeks to a few days. Which is transformation for the customer.

Those claims that are not "within access" i.e. below a certain value are automatically rejected and closed. They don't add to the pending volumes and the customer get the status immediately. Å centralized system that allows multiple insurers and multiple customers to log in, it is also flexible taking care of different situations been between insurers and customers.

WINNING MOMENTS

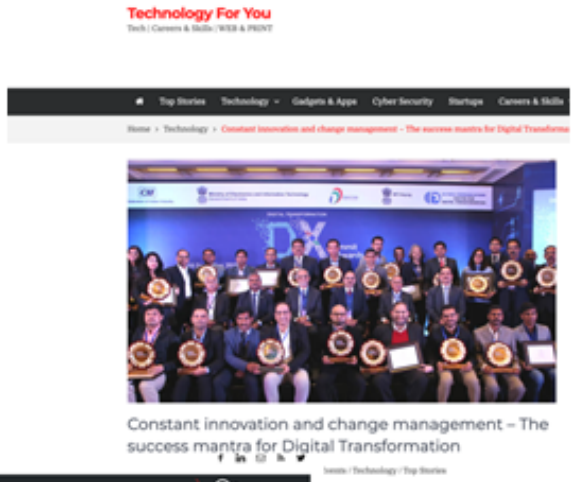






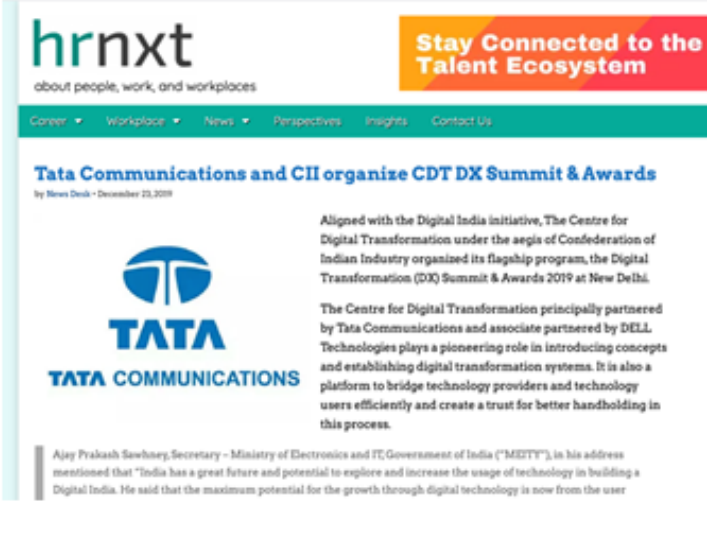
In the News


India
EducationDiary.com
Constant innovation and change management – the success mantra for digital transformation
New Delhi: Aligned with the Digital India Mission, Confederation of Indian Industry – Centre for Digital Transformation (CII – CDT) organised its flagship programme, the Digital Transformation (DX) Summit & Awards at New Delhi.
The CII Centre for Digita
Technologies plays a pio


Technology For You
Constant innovation and change management – The success mantra for Digital Transformation


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By VARINDIA - 2019-12-24


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Tata Communications and CII organize CDT DX Summit & Awards
TATA
TATA COMMUNICATIONS
Aligned with the Digital India initiative, The Centre for Digital Transformation under the aegis of Confederation of Indian Industry organized its flagship program, the Digital Transformation (DX) Summit & Awards 2019 at New Delhi.
The Centre for Digital Transformation principally partnered by Tata Communications and associate partnered by DELL Technologies plays a pioneering role in introducing concepts and establishing digital transformation systems. It is also a platform to bridge technology providers and technology users efficiently and create a trust for better handholding in this process.

SOCIAL MEDIA

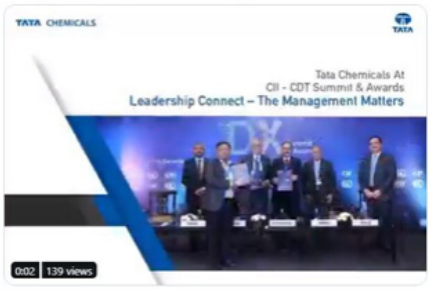
Tata Communications @tata_comm

And the winner for the #DXSummit2019 contest is... @AjuSamSunny1! Heartiest congratulations to you, Aju! We thank all the participants who shared their innovative ideas and hope you continue #EmpoweringDigitalDreams. @CIIEvents @Centre4DT



Tata Chemicals @TataChemicals · Jan 2

Mr. Venkatadri Ranganathan, Chief Innovation & Digital Officer, TCL was at the @FollowCII @tata_comm Centre for Digital Transformation conference. As a governing council member, he discussed the development of a digital maturity assessment model for various companies in India.



ASK Asset & Wealth Management @ASK_WM · Jan 6

ASK Asset & Wealth Management has #won #award for 'Best Practice in Digital Transformation' at DX Award 2019 @centre4DT. This award signifies our commitment and seriousness to #embracingtechnologies that keep #customers and their convenience at the fulcrum #DigitalTransformation



4 5

Centre for Digital Transformation
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Leadership connect with the top management and leaders - moderated by Mr. Amit Sinha Roy - VP Strategy & Marketing Tata Communications
Mr. Vikram Thapioo - CEO, Telehealth , @ApolloInter , Dr. S P Kochhar - ...see more



Confederation of Indian Industry @FollowCII · Dec 19, 2019

Shri Ajay Prakash Swahney, Hon. @SecretaryMEITY @GoI_MeitY, graced the #DXSummit & Awards🏆 2019 Valedictory session as the Chief Guest. He highlighted the importance of transformation to prepare for future disruptions. @Centre4DT @_DigitalIndia @NITIAayog @tata_comm



5 9

NIIT Limited @NIITLtd · Dec 18, 2019

At the CII-CDT DX Summit & Awards 2019, @vkthadani, Vice Chairman and Managing Director, NIIT Ltd., shares the best practices and an interesting formula for achieving significant competitive advantages through digital transformation. #DXSummitandAwards #DXSummit @CIIEvents



3 4

OpenSense Labs @OpenSenseLabs · Dec 18, 2019

Special session 1 on Leadership Connect at #DXSummit19 with an eminent panel @CIIEvents @Centre4DT #DigitalTransformation



1 4

CII Centre for Digital Transformation
Published by Shalini Chugh [?] · 18 December 2019 ·

Special session on enablers for Digital Transformation. Glimpses of Mr. Rudramuni B , CO- Chairman @Centre4DT VP & India R&D Head, Dell Technologies sharing digital trends.

@CIIEvents @Centre4DT #DXSummit19



CII Centre for Digital Transformation
Published by Shalini Chugh [?] · 18 December 2019 ·

Interesting question and answer session with the panel Mr. Jaspreet Bindra, Mr. V K Thandani and Mr. Rajesh Pant at #DXSummit19.

@Centre4DT @CIIEvents



debjani ghosh @debjani_ghosh_ · Dec 18, 2019

#CII #DXSummit2019.. spoke about what I believe is the most significant impact of Digital India...the changing Indian mindset.. from a nation waiting for change..we are now becoming the drivers of change.. largely driven by the entrepreneurial thinking.



1 11

Jaspreet Bindra, The Tech Whisperer @j_bindra · Dec 18, 2019

At @CIIEvents @FollowCII Digital Transformation Summit, keynote in another 3 hours in @HyattRegencyDel #Delhi
Be there, the @TechWhisperer_ will be there too, in case you want to grab a signed copy
@PenguinIndia @The_OSB

2 6

DX AWARD WINNERS



































Confederation of Indian Industry
125 Years: 1895-2020

Confederation of Indian Industry

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the development of India, partnering industry, Government, and civil society, through advisory and consultative processes.

CII is a non-government, not-for-profit, industry-led and industry-managed organization, playing a proactive role in India's development process. Founded in 1895, India's premier business association has around 9000 members, from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 300,000 enterprises from around 276 national and regional sectoral industry bodies.

CII charts change by working closely with Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness and business opportunities for industry through a range of specialized services and strategic global linkages. It also provides a platform for consensus-building and networking on key issues.

With 66 offices, including 10 Centres of Excellence, in India, and 11 overseas offices in Australia, China, Egypt, France, Germany, Indonesia, Singapore, South Africa, UAE, UK, and USA, as well as institutional partnerships with 355 counterpart organizations in 126 countries, CII serves as a reference point for Indian industry and the international business community.

CII-TATA COMMUNICATIONS
CENTRE FOR
DIGITAL TRANSFORMATION

Centre for Digital Transformation

As organizations navigate their business through Digital Transformation (DX), they face multiple challenges, and seek a platform of trust to handhold their digital journey. To help organizations leverage the technology changes, Confederation of Indian Industry (CII) has created a focused Centre for Digital Transformation (CDT). The centre operates in principal partnership with Tata Communications and associate partnership with Dell Technologies.

CDT aims to emerge as leading authority in guiding and enabling organizations to building intelligent systems and help in personal computing, cloud and reinventing their productivity and business processes.

Vision is to be a Centre of international repute that provides role model products and services for continuous betterment of organizations, industries and society through digital transformation. Ultimate goal is to evolve and leverage a Digital Transformation Movement that transforms India and make Indian industry globally competitive.

The CDT plays a pioneering role in introducing latest concepts in DX and establish systems of intelligence. Its services include assessment & advisory, technology seminars, training & development, certified solution providers, and recognitions on DX

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