



## Leadership In The Age of Disruption



**It is the new age of disruption. Disruption is pervasive and no industry is an exception.** Digitisation, automation, machine learning and artificial intelligence are expanding human capabilities. New technologies are creating unforeseen opportunities and threats.

Keeping up with these new dynamics of production, transaction and business models is a challenge; a learning curve for business leaders. Leadership in the age of disruption demands a radical shift in thought, action and outcome. As is often said, “if a company does not disrupt the industry first, it is likely to get disrupted by another.”

Goa Management Association (GMA) organised a talk on Leadership in the Age of Disruption on 18 December 2017, at Goa Marriot Resort, which was attended by

more than 200 members of the industry, entrepreneurs, business heads, members of GMA and the general public.

The distinguished speakers on the occasion were **Mr. T V Mohandas Pai**, President, All India Management Association and Chairperson Manipal Global Education Services Pvt Ltd., **Mr. D Shivakumar**, Chairman, Pepsi Holdings, and Past President, All India Management Association and **Mr. Shrinivas V Dempo**, Chairman, Dempo Group of Companies, AIMA Council Member and Past President, GMA.



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Introducing the topic of the day, Mr. Shrinivas V Dempo, gave some personal examples to elucidate the younger generation's comfort with technology, their ability to adapt to new technology and the dexterity with which they are able to embrace the pace of change. This has also set higher expectations correspondingly.

He gave the examples of digital marketing, online retailers,



and explained how old paradigms are shifting. While he expressed that the manufacturing industry is a backbone to the economy, he cautioned that they have to get out of the brick and mortar mindset and adapt technology and use it for their processes to be able to enhance customer value and delivery experience. He expressed his pleasure at being able to reconnect with GMA.

Mr. D Shivakumar in his brisk presentation, gave a snapshot of issues emerging out of disruptive changes.



He pointed out that only 60 companies have remained consistently on the Fortune 500 list in the last two decades. Listing of companies under Fortune 500 started in 1955, but for 40 years, the list only considered mining and manufacturing industries. After 1995, the list included the services industry. Between 1995 and 2017, 1800 companies have been in this list, but he pointed out, **between 1995 and 2017 only 60 companies have been on all the lists.** He indicated that life span of organisations



and CEOs is shortening, while human lifespan is increasing.

He threw light on the challenges, the need to transform and the **5Ts of Trends, Talent, Technology, Time and Top management**, which are the key to survival in these times.

Speaking last, Mr. T V Mohandas Pai, elaborated the course of history and change in the world and cautioned that while major changes in the past took 500 years to occur, recent changes have taken far lesser times to be introduced and to impact people. He elaborated on the various dimensions of these changes, and their impact they have on human resources, lifestyles, lifespans and other socio-cultural aspects of mobility, migration and how they change economic and physical contours.



He addressed the audience, not only from the perspective of business, but also as a society, when he alluded to the impact of these socio-cultural aspects on Goa.

The audience interacted with the speakers to gain useful insights to survive in the age of disruption. The programme was received enthusiastically by all present.

Mr. Nitin Kunkolienkar, President, GMA presided over the function, Dr. Pradeep Salgaonkar, Chairman, GMA EC welcomed the gathering, while Mr. Harshvardhan Bhatkuly, Vice- Chairman, GMA EC conducted the event and Mr. Amin Ladak, the Hon Treasurer proposed thanks.



## 42<sup>nd</sup> Annual General Meeting & Annual Day

GMA held its **42<sup>nd</sup> Annual General Meeting and Annual Day** function 2017 on 27 October 2016 at the Conference Hall in Hotel Mandovi.

The Chief Guest for the Annual Day was **Mr. Vivek Vasishta**, Executive Director & Country Leader, Government and Regulatory Affairs for India and South Asia, IBM, who delivered the **GMA Annual Lecture 2017 on Artificial Intelligence, Technological Disruptions and the Future of Management**.

Speaking on the topic, Mr. Vasishta highlighted several impacts / outcomes of technological development in the



past few years across the globe, which have led to dramatic and disruptive changes on jobs, businesses, business performance, relations, social networking and many other aspects. He threw a light on the level of advancement in development of artificial intelligence and the contributions it is making to diverse fields from medicine, law, to filmmaking.

He highlighted the renowned latest development of IBM, IBM Watson and detailed its applications, as one example of many AI interventions from various organisations working in that space. He also exemplified the actual heightened level of perception of AI, when he showcased a film trailer of the feature film Morgan, purely created by IBM Watson, without human involvement.

The talk was enthusiastically received by the audience of more than 200 people, which consisted of senior business leaders from Goa, industrialists, heads of other business forums in Goa, members of GMA, industry professionals and the general public.

GMA also distributed its Annual Business Awards 2017 at the Annual Day, felicitating the winners at the hands of the Chief Guest and prominent business leaders of Goa. The following awards were presented.

- **GMA CEO of the Year 2017 to Mr. Jaideep Redkar**, President – India Region & Vice President, Rosenberger Asia Pacific
- **GMA Startup of the Year 2017 to Counterfeit IQ**
- **GMA Manager of the Year 2017 to CA Ashutosh Kharangate**, Managing Director, Mangal Analytics and Research Consulting Pvt Ltd, Goa
- **GMA Best Management Student of the Year 2017 (PG) to Ms. Aishwarya Usgaonkar**, Student, Goa Institute of Management, Goa
- **GMA Best Management Student of the Year 2017 (UG) to Ms. Pruela Francis**, Student, Dnyanprassarak Mandal's College and Research Centre, Assagao, Bardez, Goa



Earlier in the day, the 42nd AGM was presided over by the President, Mr. Nitin Kunkolienkar, who welcomed the members and invited the Chairman to conduct the proceedings of the meeting.

Mr. Rajiv Narvekar, Hon. Secretary of the Executive Committee, presented the annual report and highlighted the different events and programmes conducted by GMA during the year. Mr. Amin Ladak, Hon. Treasurer, presented the accounts for the year 2015-16. He informed the members that GMA had ended the financial year with a surplus.



Members adopted the annual accounts for 2015-16 and approved the resolution to appoint auditors for the term 2016-17, among other business conducted.

## Family Businesses: Competing In A Global Marketplace

As part of GMA's regular Knowledge Lecture series, a talk by Mr. Walter Vieira on **Family Businesses – Competing in a Global Marketplace** was organised by Goa Management Association, jointly with Goa Chamber of Commerce & Industry (GCCI) on 24<sup>th</sup> November 2017 between 6.00 pm to 7.30 pm. at GCCI Convention Hall, Panaji Goa. Mr. Walter Vieira, a well-known management consultant, management author, columnist, speaker and Former Chairman of the International Council of


Management Consulting Institutes – the world apex body of Management consultants – outlined his observations about some of the aspects of family businesses and shared his experiences and experiments of many families. He spoke about the manner in which family businesses have adapted to the rigors of business management and managing their business, while keeping their personal family relationships stronger.

He elucidated many examples of international and Indian business families, who have adopted family constitutions, aptitude based roles, distinction between roles as ownership and management, and many other ideas which are useful for emerging family businesses to emulate. The lively and interactive talk was interspersed with anecdotes and experiences, and was followed by a enthusiastic question and answer session.

Earlier, Mr. Sandip Bhandari, President, GCCI, welcomed the gathering and introduced the speaker. Dr. Pradeep B Salgaonkar, Chairman, GMA, concluded the session by summing up the

learnings and offering thanks to all concerned. The talk was attended by around 100 people from business, industry and professionals.




**Goa Management Association** & **Saldots Academy**  
*Transforming Lives*

Present

### One Day Workshop

## “Customer Management: Creating Moments of Magic”

On  
**Thursday, 18<sup>th</sup> January, 2018,**  
 From 9.00am to 5.30pm  
 At  
 Conference Hall, Grande Delmon, Panaji, Goa

**Objective:**  
 The workshop will familiarise and equip participants with managerial tools to effectively understand customers, improve customer relationships and create 'Moments of Magic' in their interactions with customers.

**Who should Attend:**  
 This workshop is meant for all who deal with customers, internal and external. Independent entrepreneurs, HoDs, middle level managers, managers in customer care, customer service, sales, and other functions involving interactions with customers would learn from the workshop.


**What is Offered:**

<b>Module 1</b> Understanding customer and customer service Types of customers	<b>Module 3</b> Customer complaints management Handling difficult customers, Using the CALMER tool
<b>Module 2</b> Customer expectations, satisfaction & loyalty management Magic of creating 'Moments of Magic'	<b>Module 4</b> Relationship management Internal customers and management



**Pedagogy:**  
 The workshop is designed with a view to facilitate interaction, involving real life examples, cases and activities to gain practical insights into customer expectations, customer relationship management and customer service, to address needs of customers of every business organisation.

**Facilitator for the Workshop:**  
**Dr. Pradeep B. Salgaonkar, (PhD)**  
 B.Pharm., MMS, PhD (Customer Service), Corporate Trainer and Facilitator

**Your Investment:**  
 Registration fee of Rs. 3000/- (Rupees Three thousand only) per participant. No GST charges.



**For registration and further details Contact:**  
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# Water Management - Legionnaire Disease

Legionnaire Disease: A cause for concern in the Goan hospitality sector

A boom in the tourism sector over the last decade resulted in many 5-star hotel chains making a beeline for the pristine coastal belt of Goa.

In order to keep pace with this growth, these star-rated hotels and resorts need to be incorporate sound water management practices, in particular, along with their infrastructure development.

Water quality monitoring and maintenance is a very important aspect, to ensure high standards of sanitisation, and to prevent health hazards to all stakeholders in the hospitality sector; i.e.; vendors, employees and hotel guests.

Legionella is a ubiquitous organism, a rod shaped bacteria found in natural water sources, such as rivers, lakes, streams, soil samples, including drinking water sources, wells, etc.

In 1976, following the American Legion Convention in Bellevue Stratford Hotel in Philadelphia, 34 participants died and 221 people became ill from pneumonia.

The infection was eventually researched and attributed to the organisms residing in the water in the cooling towers being spread by the air-conditioning system itself, in aerosolised water droplets. Having been this identified, due to the incident associated with the American Legion, this bacterium was named Legionella and the associated disease called Legionnaire Disease.

Legionella occur in very low concentrations and typically thrive and proliferate in warm and damp environment in manmade water systems having temperatures ranging from 20 - 45 C; e.g.; cooling tower drifts, lagoons, spas, domestic water system and even swimming pools, if not treated adequately.

Legionnaires Disease is a respiratory infection that usually strikes individuals with weak immune system. Heavy smokers, especially men above 50 years of age are more susceptible. I

Incubation period can vary from 2 – 10 days.



Symptoms vary from high fever, chills, headache, muscle pain and at times dry cough may develop leading to breathing difficulty and a feeling of disorientation.

Death can occur in 5 - 15% of travellers who contract the disease depending upon their individual health conditions. Most cases can be treated successfully with antibiotics, especially if the disease is detected in the early stages.

Specific water treatment mechanisms to prevent the proliferation of these bacteria have been evolved and documented as best practices in engineering codes.

The important point is to recognise the importance of Legionella and disseminate information amongst staff members by conducting training programs by experts in the subject. Regular water audits also need to be conducted by reputed agencies to ensure that mechanisms and systems are in place to prevent proliferation of these harmful bacteria.

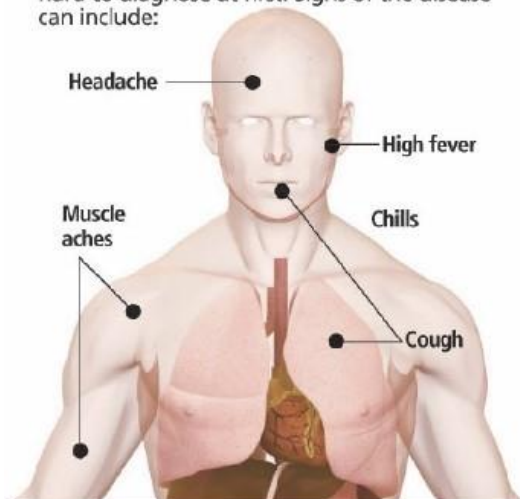
**Mahesh Prabhu**

Mr. Mahesh Prabhu is a water engineering professional with domain expertise in Legionella Assessment and Control.



## SYMPTOMS OF LEGIONNAIRES' DISEASE

Legionnaires' disease can have symptoms like many other forms of pneumonia, so it can be hard to diagnose at first. Signs of the disease can include:



These symptoms usually begin 2 to 14 days after being exposed to the bacteria.

Microbiological studies of water bodies have indicated the presence of an important disease forming bacteria (pathogens), albeit rarely traced in high concentrations, called *Legionella Pneumophila*. The disease associated with these pathogens is called Legionnaire Disease.

infection results from inhaling airborne water droplets or mist containing viable count of Legionella which are small enough to pass deep into the lungs and gets deposited in the alveoli.

## Customer First!

Is the customer dependent on the organisation?

Organisations that feel that the customers are dependent on their organisation suffer from a severe myopic outlook.

There can be circumstances in which these organisations could be correct for thinking that the customer is dependent on them; when the organisation has a unique product / service, which cannot be easily duplicated, copied or substituted. It can seem to be a situation where there is no other option for the customer. However, this may not be right.

Customers too, many times, due to convenience, ignore various aspects such as poor service standards, and continue to patronise the products or services of an organisation, for a longer time.

In such circumstances, customers have a strong unstated but consciously felt emotion of not getting their value for money, or getting desired service. There is a strong sense of deprivation, or non-fulfilment of need.

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*When the customer comes first,  
the customer will last.*

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In such cases, the customer is only biding time until a viable alternative, satisfying the current and unfulfilled needs, is available. Often it is such a customer, who is also the trigger for the creation of the alternative and the competition. It is such unfulfilled needs that result in innovation and research for a competitive product.

employer who pays the wages. Employers only handle the money. It is the customer who pays the wages." Customer has to be the first priority for organisations and their employees. This philosophy has to trickle down from the visioning to every employee of the organisation.

How to Put Customers First? How can your employees help reputation with customers?

The customers' opinions are more important in shaping the details of the service. Incorporate their perspectives from day one. Watch how they engage with the product and adapt it to their issues or their concerns. This assessment will ensure your business is on the right track and create an attitude to take feedback.

Recognize that it's never too early to incorporate customer feedback. There is no detail too small for attention.

Ensure your salespeople understand your customer. Don't skip on training. They get only one chance to make a first impression with a customer. If they are unprepared, they have done the damage. A customer has the uncanny ability to figure out the credibility of the salesperson in the first instance.

As the chief or an entrepreneur, one may control the direction of business, but largely, they are only channelling the direction chosen by the customers. The sooner an organisation can prioritise the customer's perspective and create products, the more successful it will be.

**Pradeep Salgaonkar**

Dr. Pradeep Salgaonkar is founder, Saldots Academy, and trainer and facilitator in Customer Service, Retailing and Marketing & Sales.



When customers move on to the alternative, they do not just choose an alternative product, they leave the organisation for good, never to return back as customers, due to the strongly felt sense of deprivation.

Jack Ma, the founder of Alibaba, said; "Put your customers first, the employers second and the shareholders third."

There seems to be no argument on the priority of successful businesses. They all seem to say that have the right focus and the bottom line will take care of itself.

It could happen due to various reasons, such as, availability of some features that are exigent to the customer, the product knowledge outside the organisation is limited, there is monopolisation of the services related to the product, etc. due to which such patronisation continues. However, it would be incorrect for organisations to think that it is customer retention.

The customer is not dependent on the organisation but the organization definitely is. Customer is the source of revenue, which greases the organisation's machines. As Henry Ford once famously said, "It is not the

## Stay Focused. Create Value

There are two schools of thought to the idea of entrepreneurship.

One is the visionary principle, where you define a goal and objective – and then put together a plan, raise capital, bring a team on board, and then relentlessly pursue your goal.

The second principle is to build on your capabilities. You understand what you are capable of doing; and then you start building your business around it.

In the latter instance, the entrepreneur is not aware of where they want to go, but the journey itself is the reward for the entrepreneur, as they continuously manage a proven (or perceived) capability.

And more often than not, they raise the bar, create new benchmarks and business verticals, while trying to add to the core competence of the organisation. Many small businesses are built on the principle of capabilities.

Building on capabilities is much like living... you are uncertain about the end goal but you know the essence of what you are good at doing. You cannot expect to build a successful or valuable business unless you truly believe in your business and in the goods or services that you offer.

Many small business owners fail to take their own businesses seriously enough, getting easily unfocused and not staying motivated and not keeping their eye on the ball.

They also fall prey to naysayers who don't take them seriously because they do not operate from sophisticated offices, or the absence of what many consider a 'good address' on their business cards.

There is reason to believe that the ecosystem of an economy is held by small businesses. It is imperative that small business owners receive the right

impetus not just from their stakeholders, but are supported by the ecosystem and are encouraged by the government. More often than not, these small business owners are



swayed by the impact of one or two bad decisions. The biggest impediment to most small businesses is the lack of self-belief. This is further accentuated by the fact that there is a complete lack of support system for these small businesses, should they hit a rock as they sail on their journey of enterprise.

Many times, small businesses go under due to issues relating to capital. It is also an irony that fairly large businesses and corporates enjoy longer and better credit facilities from bankers and vendors; while most vendors are not as accommodating with the small business owners as they are with a larger corporation.

And to prove one's credit-worthiness, a small business owner often gets caught in a vortex of liquidity crunch – having to pay the vendor upfront. And the buyer delays the payment owed to the business. So, in the constant struggle of cash-flow management, small businesses lose the thrill of growing the business and thinking strategically for growth, and get focused on the number game.

This is perhaps a strong inflection point that stops a business from going to the next level. And in this quest of meeting numbers, if the business were to

encounter one bad customer, they can often set the business back by years, or even snuff out the life from your enterprise, let alone self-belief.

How does one insulate one's business and self-esteem in such a situation? Enterprise, for many, is a solo sport. And whereas success has many fathers, there are no pallbearers for failure in business. It is therefore, imperative that small business owners get attached to business organisations like the local chamber of commerce or other business guild, or even try and create a guild of similarly placed business owners. Through discussion and deliberations, one can create a cushion to absorb business shocks. Over a period of time, this guild can be a source to share business, complementing where it could have been competition, had they not come under one umbrella.

As a new year unfolds again, let us take a fresh guard and look at our enterprises more objectively. And promise to add value to them in the year to come.

**Harshvardhan Bhatkuly**

Mr. Harshvardhan Bhatkuly is  
Managing Director,  
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## 2017: The Year That Was



**Wishing All Readers**  
**2018**  
HAPPY NEW YEAR  
**Happy New Year**



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