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## Editorial Team:

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# DRIVE

## From Guest Editor...

### An Ethical Approach to Corporate Life



**Mr. Keyur Parikh**  
**CEO, ELECON**

I have worked long in a Corporate, long enough to know and cherish the importance of the four values, the values that form the foundation of Elecon to which I am closely associated. I feel they are important to me and should be inculcated in any businessman. They are... "HUMAN VALUES", "COMMITMENT OF MANAGEMENT", "ETHICS IN BUSINESS", "SOCIAL VALUES".

I believe that the expansion of a company can be horizontal and vertical. Elecon keeps planning about its growth by increasing its capacity, investing into service sector (5 Star

Resort), and increasing overseas operations.

I believe that the political instability of any country indirectly affects the business of a company. So, In order to handle such situation a company must provide consistence support and service to the customers. I believe that winning the trust of the customer is a long run process.

I believe that a Company must maintain an ethical business as it is most important for long run business and ever-lasting customers.

Elecon wanted an image of internationally made product before entering into competition in Foreign Markets. Also, they wanted a place which was cost-effective with easy connectivity worldwide. So, I, along with a research team from Elecon, selected Singapore as our International Centre. In spite of, being internationally renowned, Elecon never discriminates between international customers and domestic customers as we believe that it is our duty to provide our country product with better quality standards.

It is my belief that in order to penetrate into the new market for any business we must adopt Penetration Strategy which is to have our product equivalent to the International Standards. Marketing Strategy is a Game of Chess where one not only needs to think about one's move but also think about the competitors' move upon his.

It is my very strong and important message that one should be committed to one's work and the business should be committed to the customers.

It is my personal belief that the responsibility of the society lies with educated people. I would like to give a simple but meaningful message to the young generation that if everybody cleans his or her surrounding physically and ethically in all activities then the country will be clean. We people of India need to see things in which we stand apart and not criticize the society because society is made up of we people.

I would like to request all the students to draw their career path of their lives, realize the end goals and focus on it. One needs to keep on revising one's goals because it is a continuous process and a dynamic one too. We need to realize that India, a developing country, has better business opportunities and the responsibility lies in our hands to groom the opportunities.

Finally I want to give a very important message to all the young people, which is,

“Do not be businessman because a businessman only thinks about profit down at the bottom-line...but be an Industrialist...who has a broad thinking and thinks of development around his industry...”

## From the Chief Editor's Desk

Vibrant Gujarat Global Investors' Summit 2009 is going to be the benchmark in the making of Gujarat 2010. The summit aimed at 'inclusive growth' of Gujarat so as to take it in the footsteps of Dubai or Singapore in terms of infrastructure, operation and governance.

To bridge the gap between the present situation and the future, we need to take initiatives in many areas such as Social reformation, high literacy rate, better state governance, strengthening the economy, rural upliftment, linkage between education and industry etc. These are the "growth factors" of Gujarat and to smoothen the governance, we need to generate innovative ideas for better state operation and governance by exploiting Information Technology.

The Summit 2009 has created 25 lac employment opportunities for human resource to develop. To contribute such a massive growth, hoards of avenues are upcoming paving the way for educational institutes imparting training on Management, Engineering, and Information Technology.

To meet the demands of future Industry and corporate needs, education sector has to gear up. It is only possible by focusing on imparting practical knowledge and developing need – based skills appropriate for various activities. Courses and activities can be planned out that provide students an exposure and substantial experience to prepare them for global competitiveness.

Manufacturing and IT being Gujarat's core strength, our Human Resource Development

activities should be steered for the same. Adoption of ICT can give new direction to the expectation of emerging digital and inter connected economies.

To connect SMEs with outer world and thereby to develop immense business opportunities, ICT can be the major catalyst. During world recession, evolving innovative ways of doing business will help survive against future challenges. Use of ICT for SMEs will not only lessen the efforts of survival but also explore newer markets. The future and shape of national economic landscape will depend on how SMEs respond to emerging challenges. Hence it is imperative that our efforts and approach don't impede ICT adoption by SMEs in the country.

Educational & Training institutes need to research out various business solutions where SMEs can take advantage of re-orienting and re-aligning their business practices so as to integrate "e" into their main stream of business.

**Dr Nikhil Zaveri**  
**Director & Principal, SEMCOM**

## SEMCOM Updates

### Debate

SEMCOM organized Debate Competition to test the oratory skills and presentation powers of the students and to further enhance and polish their prowess of excellence. It was a matter of great joy and pride to see the students participate with enthusiasm. "God has vanished from religions" was the topic chosen for the competition. The competition also contributed to the all round growth and development of students. Ms. Nishrin Pathan and Ms. Hepzibah Mary coordinated the event successfully. Dr. N.M. Zaveri, Director and Principal, SEMCOM and Ms. Kamini Shah, Vice President of SEMCOM Students' Council guided the students for the competition and congratulated the coordinators. The students took the audience by storm by their fiery speeches and powerful convictions.

### Alumni Meet

SEMCOM ALUMNI General Body Meet was held on 14th December, 2008. More than 75 graduated students attended the meeting and shared their views on the college life and progress they have made in their lives after they have left the college. The meet got off to a somber start with a prayer by the Ms. Shruti Padhye, a SEMCOM alumnus. The incumbent Vice President of the Alumni Association Dr. Sunny Thomas gave a presentation regarding the progress and achievements of the college during the past 12 years.

The President of the Alumni Association Dr. Nikhil Zaveri delivered the inspirational talk and urged the students to strive for a greater success in life. The President also declared the name of the office bearers for the next year.

All the faculty members and the office staff of SEMCOM attended the meet. The same ended with a resolution by the alumnus, Viral Shah to make SEMCOM as the best college in India. The meet was ably conducted by Ms. Preethi Menon and the vote of thanks was presented by Ms. Joe Marry George.

**Editorial Team, DRIVE**

## Research Article:

### **CRM: A new perspective in Banking Sector**

How wonderful would it be if I call up my bank and based on my phone number identification, the executive who picks up the phone greets me by the first name and checks with me about the previous interaction or transaction that I might have had with the bank, I would never shift from such bank!!

The above phenomenon is the new buzz of the modern banking, in other words it is part of the CRM (Customer Relationship Management). Thus ***CRM is defined as establishment, development, maintenance and optimization of long-term mutually valuable relationship between consumers and organizations.***

Today effective use of Information and Communication Technology (ICT), organizations can offer large variety, low prices and personalized services at the same time. This approach to marketing which uses continually refined information about current and potential customers to anticipate and respond to their needs, is the practice of Customer Relationship Management.

## Introduction :

In simpler days, it was easy to select your bank. You chose the local bank, where the teller was your neighbor's sister-in-law, the branch manager knew you by name, and your family had conducted business for years. Technology, commoditization, deregulation and globalization forever changed the face of banking. Retail bankers have to behave more like retail merchants, focusing on ways to gain customers, keep them and maximize profitability from each — all while streamlining product costs and customer contact channels.

Today marketing is not just developing, delivering and selling, it is moving towards developing and maintaining mutually long term relationships with customers. This new business philosophy is called CRM, which has attracted considerable interest both from marketing academics and practitioners.

Research suggests that customer satisfaction, fundamental concept of relationship marketing, is important in achieving and retaining competitive advantage. Organizations and research studies have discovered that retaining current customers is much less expensive than attracting new ones. According to money

magazine, it costs a bank five times less to cross sell an existing client than to acquire a new one. Another finding says that it costs four times as much to get a new customer as it does to keep an existing one. **The underlying is the cost advantage of selling to an existing client.** The best way to retain customers is to keep them satisfied, a number of studies have shown that customer satisfaction can lead to brand loyalty, repurchase intention and repeat sales, in short customer retention, seems to be related to profitability.

CRM (customer relationship management)

At the end of 1999 many practitioners used the term RM to describe customer relationship management (CRM). Customer relationship marketing (CRM) came into the spotlight when markets were getting more and more competitive. Today the marketing model is changing from product-centered approach to a more customer-centered approach.

Companies have come to realize that in order to develop long-term, successful relationships with their customers; they need to focus on “economically valuable” customers while eliminating “economically invaluable” ones. Instead of treating all the customers equally, it is better to develop customer-oriented strategies. CRM enables organizations to set up such strategies by managing individual

customer relationships. From the service oriented industry perspective, customer satisfaction and retention is ensured by solving customer problems quickly. The management of people and materials within the service oriented organizations are smoothly integrated. Customer satisfaction is made certain by allocating, scheduling and dispatching the right people, with right parts, at the right time.

A lot of researchers and practitioners relate CRM with people, processes and technology, According to Injazz (2003):

“Customer relationship management (CRM) is a combination of people, processes and technology that seeks to understand a company’s customers. It is an integrated approach to managing relationships by focusing on customer retention and relationship development”.

Web-based CRM uses the internet to integrate and simplify customer-related business processes, reducing cost of customer-facing operations while enhancing the customer experience (Web Associates, 2001).

eCRM (Electronic Customer relationship management)

Jill Dyche (2001) considers e-CRM as a mean of

selling, serving, or communicating with customer through the web. Further he takes e-CRM as a subset of CRM, which means that e-CRM is one of the channels that a company can use to deploy its CRM strategies. Beyond that, e-CRM is a fast and cost-effective means of personalizing customer communications for the companies, on a large scale. The goal of e-CRM systems is to improve customer service, retain valuable customers, and provide analytical data. Further, it helps to increase customer value by motivating valuable customers to remain loyal.

Romano (2000) suggested that e-CRM enables to attract and keep economically valuable customers while excluding and eliminating economically invaluable ones.

The rush to implement eCRM systems is ON! Organizations want to increase return on investment (ROI), customer loyalty, effective marketing, improved customer service & support and cost reduction, with the successful implementation of e-CRM.

An eCRM system provides financial institutions with the opportunity to establish individual and need oriented customer relationships. eCRM enables the financial institutions to provide the right financial product at the right time.

Banking Today

The financial services industry is entering a new era where personal attention is decreasing because the institutions are using technology to replace human contact in many application areas.

Over the last few decades, technical evolution has highly affected the banking industry. For more than 200 years, banks were using branch-based operations, since 1980s things really getting changed with the advent to multiple technologies and applications. Many different organizations got affected from this revolution; banking industry is one of it. In this technology revolution, technology based remote access delivery channels and payments systems surfaced which included automated teller machines (ATM) displaced cashier tellers, telephone represented by call centers replaced the bank branch, internet replaced the mail, credit cards and electronic cash replaced traditional cash transactions, and interactive television will replace face-to-face transactions.

Global changes brought new trends, directions and new ways of doing business, which also brought new challenges and opportunities to the financial institutions. In order to compete with newly increasing competitive pressures, financial institutions must recognize the need of

balancing their performance by achieving their strategic goals and meeting continues volatile customer needs and requirements. Different ways must be analyzed to meet Customer needs.

### **The need for CRM in Banking Sector :**

As a commercial reality in today's economy, banks need to be in a position to identify profitable customers and improve levels of service for these customers, while wasting less sales, marketing and customer service resources on unprofitable customers.

Excessive and improper marketing only leads to customer dissatisfaction and ire, resulting in brand deterioration and negative returns on sales and marketing campaigns. Blatant and aggressive telemarketing and e-mail/SMS marketing have led to a situation where customers resent banks that approach them. A classic example of this is XYZ bank calling up top market a product that is already owned and used by the customer from the same bank and then following up that with e-mails and text messages to sell the product that the customer already owns from the same bank.

To avoid such embarrassing situations, an integrated CRM solution has to be deployed, with a common underlying database and mechanism to block customer names who have already been pitched to and who have clearly indicated their decision not to buy that specific product or who already own that specific product.

Thus CRM can help identify who the profitable customers are and also help figure out strategies to convert more customers to profitability.

### **Basic Goals of CRM :**

#### **1. Customer Identification :**

To serve or provide value to the customer, the company must know or identify the customer through marketing channels, transactions, and interactions over time.

#### **2. Customer Differentiation**

Each customer has their own lifetime value from the company's point of view and each customer imposes unique demands and requirements for the company.



### 3. Customer Interaction

Customer demands change over time. From a CRM perspective, the customer's long-term profitability and relationship to the company is important. Therefore, the company needs to learn about the customer continually. Keeping track of customer behavior and needs is an important task of a CRM program.

### 4. Customization / Personalization

"Treat each customer uniquely" is the motto of the entire CRM process. Through the personalization process, the company can increase customer loyalty. Jeff Bezos, the CEO of Amazon.com, said, "our vision is that if we have 20 million customers, then we should have 20 million stores." [Wheatley, 2000] The automation of personalization is being made feasible by information technologies.

#### Principles of CRM :

The overall processes and applications of CRM are based on the following basic principles

#### 1. Treat Customer Individually

Remember customers and treat them individually. CRM is based on philosophy of personalization. Personalization means the 'content and services to customer should be

designed based on customer preferences and behavior.' Personalization creates convenience to the customer and increases the cost of changing vendors.

#### 2. Acquire and Retain Customer Loyalty through Personal Relationship

Once personalization takes place, a company needs to sustain relationships with the customer. Continuous contacts with the customer - especially when designed to meet customer preferences can create customer loyalty.

#### 3. Select "Good" Customer instead of "Bad" Customer based on Life time value

Find and keep the right customers who generate the most profits. Through differentiation, a company can allocate its limited resources to obtain better returns. The best customers deserve the most customer care; the worst customers should be dropped.

#### Benefits of CRM :

The principal benefits of CRM are to :

- Improve the organization's ability to retain and acquire customers

- Maximise the lifetime value of each customer
- Improve service without increasing cost of service

Better implementation of CRM can help bank to differentiate their AAA customers from the less profitable ones. As a result, once identified, the AAA customers can be provided with the best quality service and attention, whether it is in terms of personalized service or minimum call-hold time.

#### Research Problem

In this Internet age, when the customer is having access to a variety of products and services it is becoming very difficult for banks to survive. In this situation, when customer inquiries are not met easily or transactions are complicated, the customer will ask for new level services, and only choose those institutions who are making a real effort to provide a high level of quality, fast and efficient service through all the bank's touch points, call centers, ATMs, voice response systems, internet and branches.

Managers really need to look at areas where opportunities lie because industry

consolidation, virtual delivery channels and the ability to move money around at the click of a mouse are making it easier for customers to pack their bags and say bye to the bank. Of course, only depending on technological capabilities can't ensure customer service. Company need to analysis the business situation and understand the real requirements for automation.

In this difficult situation CRM is an opportunity that banks can avail to rise above minor advantages by developing actual relationships with their customers. Company committed to CRM must continuously invest in its relationship with its customers, because it is the only competitive advantage remaining to an organization. Often companies have to change their internal business processes, and exploit human and organizational resources, in order to manage good relationship with their customers. Institutional success lies in the secret of successfully delivering customer oriented product or service to every customer (Bose, 2002).

Based upon this discussion we have formed the problem area as:

**How Customer Relationship Management in banks have helped banks to achieve their goals**

**to retain customers and developing long term customer relationship?**

**Objectives of research study:**

The objectives of the study are,

1. to study the importance of improving customer experience with bank;
2. to study the groups/channels responsible for customer interaction;
3. to study the obstacles for improving customer experience;
4. to study the change in the pattern of customers' interactions with banks due to emergence of internet banking

**Research Methodology:**

We have made an attempt in this research to review available literature on CRM in banking sector and we have carried out an empirical study, to work on the research problem, of banks in Vallabh Vidyanagar.

We have made use of various sources of information on CRM as follows:

[a] Secondary Data:

I have used various books, articles and information from magazines and visit to relevant websites.

[b] Primary Data:

The primary data has been collected through a survey of managers of private and nationalized banks of Vallabh Vidyanagar by designing an appropriate questionnaire supported by personal interviews.

**Sample Selection:**

The sample size is limited to 10 banks [both private and nationalized] in Vallabh Vidyanagar as listed below so as to ascertain the CRM scenario in banks of our town.

1. ICICI Bank
2. IDBI Bank
3. Kotak Mahindra Bank
4. UTI Bank
5. HDFC Bank
6. Oriental Bank of Commerce
7. Corporation Bank
8. State Bank of India
9. Union Bank of India
10. Bank of India

**Data Analysis & Findings:**

**1. Customer experience management is very important**

Almost 70 % respondent views customer experience as critical or very important. 65 % of them feel expanding customer base is more important for them in 2007. They all see increasing sales from existing customer is more important. Banks look to be more aggressive in expanding their customer base and in lowering

costs for servicing customers.(45 % of respondents).

## **2. Responsibility rests with marketing and customer service**

Most of the respondent says that they have an executive in charge of the entire customer experience (70 % of the respondents). For most, customer contact points, ownership gets spilt between marketing and customer service groups, except for web based customer service, where primary responsibility lies within IT and eCommerce teams.

## **3. Internal issues block improvement**

Banking institutions find changing employee behavior ( 60% respondents) and gaining alignment (55% respondents) as their top obstacle in improving customer experience.

## **4. Person to Person channels deliver the best experience**

It was observed that 80 % felt that their front desk office representatives almost always meet customer needs. Banks also gave their call center representative high marks to satisfy customer needs.

## **5. The Web continues to grow.**

The banking heads were asked to estimate the change in their customer interaction pattern over next two years. Across all channels listed, 80 % respondents expect the number of the interactions to increase on web.

## **6. Improved usability drives self-service**

50 % Respondents feel that improving usability of web, ATM center, Debit card etc have increased customers to shift to self service channel and 30 % thought it was somewhat effective.

## **7. Use of CRM Software by Banks :**

Almost 80 % of the banks surveyed in Vallabh Vidyanagar have CRM Software.

### **Limitation of Research :**

Before making any concluding comments, it is important to acknowledge and point out some limitation of the survey conducted.

1. The survey was limited to banks in Vallabh Vidyanagar only. The CRM practices of banks in Vallabh Vidyanagar are not likely to be representative of all banks through out the country.
2. The responses to questionnaire by the bank heads may be their personal views and hence do not always reflect the

CRM practices used through out the country.

With these limitations in mind, several observations can be drawn from the survey.

**Observations:**

We summarize our research observations as follows:

1. Banks know the term CRM very well.
2. Banks have implemented CRM processes that are a condition of being a customer centric organization.
3. Banks have integrated technology with the business process in a very good way and exploiting technology for becoming true customer oriented.
4. The banks are following the CRM as a philosophy, different banks have given different designations but they are doing the same work.

**Recommendations for Banks:**

1. Banks must realize the term CRM in its broader term. In its vital sense CRM includes persona interaction, marketing and sales, IT, customer knowledge, people, process and

technology.

2. Customer needs and requirements are very much volatile, it is recommended to keep one foot ahead of the customer. Customers also want to stay where they can find innovative ideas.
3. Customer is only loyal when the bank has the through understanding of the customer's requirements, if banks don't have enough information about customer, it is impossible to understand customer's problems.
4. CRM is not just a technology or some sort of equipment to buy and implement it, it is a total philosophy. To implement the sole of CRM it is recommended to make changes in each and every department and from top to bottom management.
5. Every one working in the bank must have a very clear goal in mind.

**Conclusion:**

**CRM** is a great way with endless possibilities to improve customer satisfaction, retention and profitability. Using a combination of robust

CRM technology and processes, banks can take their business to another level, emerging with not just higher growth rates but also better return on investment for their shareholders.

Indian banks embrace the new CRM philosophy and steer through fierce competition from foreign banks will be worth watching. Great results – more loans, higher deposits, higher returns, better shareholder value, motivated staff, improved profits and smiling customers are achievable. But the key question, as always, is: Will Indian banks have the wherewithal to do it? With an open mind to adopt new technology, along with seasoned guidance and a cautious approach of one step at a time, the answer is, emphatically, yes.

**Ms Kamini Shah  
Faculty, SEMCOM**

## **RESPONSIBLE MEDIA IS THE NEED OF THE HOUR**

“A pen is mightier than a sword” – because words cut more than swords. They are the powerful weapons used by man. The statement is a well known proverb and also a very apt one to describe the power of ‘MEDIA’. MEDIA does not simply mean the PRESS OR NEWSPAPER. It includes television, magazines, internet or any other source that disseminates information.

Media is a medium to communicate throughout the entire world and so definitely has a responsibility on its shoulders to guide the people and not misguide them. Because people have blind faith in media they are convinced that whatever they hear or the media declares is the ABSOLUTE TRUTH!!! But the fact is that it is not always true.

Media should reflect and not construct society. They influence our thoughts to such a large extent and daily bombard us with messages hardly leaving any space for us to think. All we can do is try not to get influenced because MEDIA IS INDEED PREACHY.

But nowadays media has become almost inevitable. Once a philosopher said ‘Half does not know how the other half lives’. But media is the only element that brings the whole world to our table and hence is rightly called – the eyes and the ears of the world.

But in the present scenario, it is not the same case. One of the main drawbacks of media is

that they exaggerate and make a minor case to a major one. For example, a correspondent of a television might say 'Mr. X has murdered Mr. Y'. But instead he could say 'Mr. X has been accused of murder of Mr. Y'. The freedom of speech should not forsake the unwritten law of responsibility. Else people on the other side of the fence are powerful enough to warn and settle scores with them. Of course, news is all about calling a spade, a spade. But the creativity of media persons should be used in calling a spade, a spade without sounding too blunt if the situation demands. Our God given mission is to uncover the truth and shout it out to the world – not a double standard or distorted truth but JUST THE TRUTH.

Secondly, the news has shifted the base from being sensational to sensitive. Focus is given more to news of violence that the readers nowadays do not want their morning cup of tea to be spoilt by the gross images of blood and gory. On the other hand, if the media persons do not get hold on any such sensational report, they either keep repeating the old one or keep showing the news that are irrelevant to the public. They may be on the personal life of celebrities or on the life of a saint (eg. Shahid – Kareena personal life or on Sri Sai Baba's miracles). But the reality is that it is not going to work every time. Someone has rightly said that "You can fool some people all time, all people some time, but not all people all time". If they keep on such irrelevant news with their so called attractive tags like 'BREAKING NEWS' or 'EXCLUSIVE NEWS', it is very sure that sooner or later the readers will lose their interest in it.

Media with its responsibility as the watchdog of the society should analyze the armed conflicts and internal violence. It should impart justice to people, throw light on challenges of tomorrow and safeguard the rights and liberty of people. The moral responsibility lies in the hands of media to address the conflicts and enable methods to prevent them thereby contributing to reduce their rate in the country and produce a more peaceful world. This is the duty of the media. Only then we can proudly say,

**"This world is so full of number of thins**

**And if we did our duty we would be as happy as kings"**

Thus the media needs to be more responsible. In other words, responsible media is the need of the hour.

**Anija Anil Nair**  
SYBCA, SEMCOM

## My Voice:

### Think You are the Manager

Management is a term, which we identify with business. Then it is applicable in each field of life. Therefore, the question comes to mind what a manager does and what qualities are required to be a good manager.

Any management student will say that the manager does the function of Planning, organizing, directing and controlling for achieving organizational goals. The qualities required to be a good manager are leadership, communication, motivation, perseverance and so on. However, then things are easily said then done.

Theory and Practice are different. To be a good manager you must be able to deal with uncertainties, and problems, which accompany them. A good manager cannot get panicky, struck with grief, and depressed. Manager being a boss needs to know that subordinates are looking up to him. So despite problems manager needs to appear cool, calm, composed, smiling and confident. Therefore, here is a little list of what are the qualities of a good manager.

- (1) **Patience:** In our day-to-day life, we face different problems. Think about the manager whose job is to ensure productive and profitable organization. Somebody has rightly said organization is people and where ever people are, there are bound to be few problems. A good manager will not get terrified and depressed by problem but with calm and balanced mind will take the action to solve the problem. For him or her problems synonym will be challenge.
- (2) **Futuristic:** A good manager will always have the vision and plan about where

he or she wants to see his or her organization in future. A good manager will also be able to properly execute his plan to achieve his or her dream of future organization.

- (3) **Communication:** Managers needs to be good orators. They should be able to inspire people working below them to work with zeal and achieve organizational and their individual goals.
- (4) **Entrepreneurial skills:** In today's competitive environment, there is a saying "Innovate or Die". Manager cannot afford to work with employee mentality. He or she needs to work with the attitude of owner of business and be creative. No doubt, manager may have to work in organizational constraints but even then, entrepreneurial skills are must.
- (5) **Good listener:** It is said that problem well defined is half solved. A manager needs good listening skills to understand his or her followers and their difficulties.
- (6) **Motivator:** Two-wheelers, automobiles run on fuel where as employees run on fuel of motivation. Manager must be able to get best out of his or her team. Motivation can be either monetary like pay raise or non-monetary like word of appreciation, recognition, smile etc. Manager needs empathy to understand the subordinates.
- (7) **Leadership:** This is the most important quality, which a manager should possess. A manager needs to create environment where team members are self-motivated to work for organizational success. Such an organizational environment has to be created where employees would like to stay and work in the organization rather then go home. This would require strong emotional bonding, trust, and mutual respect among team members.



A manager has to take initiative to achieve this.

- (8) **Tactful:** Manager must have good understanding of people. It will help him or her in getting work from employees.

Managers make things happen in the Organization. They are the life-giving element of any Organization. The success of the Organization depends upon their skills and abilities. Therefore, it is understood that the managers need to possess qualities over and above an average individual. Few qualities of managers are mentioned and many more can be added.

**Sunil V Chaudhary**  
Lecturer, SEMCOM

## SWARNIM GUJARAT

### Swarnim Gujarat Management Conclave

#### Day 1

#### **E-Biz Summit - Mouse & Browse- Shaping Business Landscape of SMEs**

SEMCOM organized four - day Swarnim Gujarat Management Conclave. Dr Nikhil Zaveri, introducing the event, said, "The event is a platform for meaningful discussions & deliberations on SMEs related to their challenges & opportunities in present situation". The event, during 4 days, had around 30 experts presenting their views & ideas on the theme: "Mouse & Browse- Shaping Business Landscape of SMEs".

The keynote address by Mr Maulik Mehta, CEO, Infinity Consultant focused on creating competitive advantage leveraging through ICT as a business strategy. He said "Customer centric model should be developed by SMEs through ICT integration at various areas of operation".

The Chief Guest of the Conclave, Shri G Narayana, Chairman-Emeritus, Excel Industries Ltd, Mumbai said, "Ethical & value driven leadership is the key to the success of SMEs." He further added, "To be successful five forces are required to be nurtured –Ethics, Energy, Excellence, Economy, Ecology". He inspired all by advocating the pursuit of ethical means for the long term success for SMEs".

Dr C L Patel, Presiding over the function, said, "Such events foster intellectual capital in education which benefits the students & faculty at large". He announced contribution of Rs 1 lac for projects on Turning around sick units by the students which will take place in next year's conclave.

The first day an E-Business Summit had other speakers like Mr Khushru Doctor, Mr Niraj

Vaisnav, Mr Gokhale, Mr Ashish Tondon and Mr Chirag Bakshi.

### **Day 2 Session 1 TechnoFEST**

There were a total of 9 events conducted under TechnoFEST competition. A separate group of 4 games was the Livewire gaming contest. The Gaming contest included Counter strike, FIFA, Need for speed and Age of Empire. There were a total of 200 students who participated in the Livewire gaming contest from.

The other 5 events were Logo designing, Best programmer, Internet mining, Poster presentation and Best website designer, where a total of 296 students participated. The participants were from SEMCOM, ISTAR, AIBS, BVM, GCET, Sardar Patel college of Admn and Mngt.(Bakrol), NVPASS, DDU(Nadiad), GDCST, VP Science, MSc Deptt. The judges for the Logo Designing contest were Mr.Kanu Patel, Miss.Suhani Amin, Dr.P.V.Virparia and Dr.Preeti.Sajja. The Judges for the Internet Mining were Dr.P.V.Virparia, Dr.Preeti.Sajja and Mr.Bharat Patel. The Judges for the Poster presentation competition were Mr.Kanu Patel and Miss.Suhani Amin.

### **Day 2 Session 2 Faculty Research paper Presentation Contest**

On the Second day of the ongoing Swarnim Gujarat Management Conclav at SEMCOM, Faculty Research Paper Presentation Contest was held. It displayed out some of the distinguished researches by the faculty members. Total of nine presentations were presented by the faculty members from SEMCOM, ISTAR and Charotar Institute of Technology, Changa. The Faculty Research Paper Presentation Contest is one of its kinds in SEMCOM where research in humanities and technology is embedded. The presence of distinguished judges across the field of research

made the event delightful. Dr. N. R. Dixit was the chief guest of the event and one of the jury of the panel. Other jury members were Dr. Hemant Trivedi from MICA, Dr. B. N. Hiremath from IRMA, Dr. Parimal Vyas from M. S. University and Dr. Ashok Shanubhogue from Sardar Patel University. The event started with the welcoming speech by the Principal Dr. Nikhil Zaveri. Chief Guest Dr. N. R. Dixit gave valuable inputs in research and shared few personal experiences with the audience. Participants presented research papers from varied fields in Commerce, Management and Information Technology. The contest ended with feedback from the jury members. The first prize was won by Dr. Sunny Thomas & Ms. Waheeda Sheikh for their research paper on “A study of the Debit cards as the mode of payment by Consumers with special reference to Anand and Vallabh Vidyanagar”, Second prize was won by Ms. Nishrin Pathan for the research paper on “Employing ICT as a means of Communication by SMEs” and third prize was won by Dr. Ajayraj M. Vyas for the research paper “Human Resource Recruitment In India: Critical Role of Online Recruitment System.”

### **Day 3 Session 1 E – IDEAS CONTEST**

On the third day of Swarnim Gujarat Management Conclave, e-idea contest had been organized at SEMCOM. Students came up with innovative e-ideas which, if implemented successfully, would enable the government of Gujarat to improve effectiveness in its various areas of operations & governance. The focus was on Information Communication Technology around which ideas were generated

The following were the broad areas given on which students came up with innovative ideas.

1. Helping Government to generate awareness on Social Initiatives.
2. Helping Government to make literacy mission effective.
3. Helping Government to attract funds for establishing business in Gujarat.

4. Helping Government to link schools / colleges through ICT and generate required information for monitoring and control.
5. Helping Government to generate land records for villagers.
6. Helping the collectorates for enhancing efficiency in various departments.
7. Helping the GIDCs of Gujarat through ICT linkages & generation of Information.

Mr Ronak Shodhan was the chief guest of an occasion. The contest was judged by Dr Prashant Swadas, BVM Engineering College, Dr Harshad Patel, M S University, Ms Dhvani Sharma and Mr. Sharad Amin, Entrepreneur. Total 22 teams participated in this contest. Following are the few ideas which were suggested by the students.

1. Gujarat Nagarik Seva Kendra was an idea to Centralize of Municipal Corporation
2. E – Ed for creating online database with syllabus for all the universities and schools where students and teachers of Gujarat can be facilitated.
3. I – connect was an idea to link Gujarat GIDC
4. PC Bus “Computer Awareness Program” in Moving lab, to create Computer awareness in rural area, and train rural children, farmers, Gram-Panchayat employees to operate computer applications.
5. ‘Web – based’ Blood collection for Urban and rural area connected through Online integration of blood donation to facilitate emergency patients.
6. Citizen – ID – Card. An E–card with information of every citizen stored. This will help govt. for Better governance in terms of individual information management system.
7. To start with Anand 111 – service in collaboration with municipality and Electricity department of Anand where citizen of Anand can redress the problems like sewage, water supply, garbage collection.

### **Day 3 Session 2 An Ad-making Show**

An Ad-making show has been organized by SEMCOM as a part of four-day Swarnim Gujarat Management Conclave.

20 teams, with total 100 students participated and presented their advertisements on social issues with a theme of Swarnim Gujarat.

Speaking as a chief guest of an event, Prof. Subhash Tindle, MICA, Ahmedabad, gave a presentation focusing on 10 important aspects as ingredients that go in making an effective advertisement.

The students prepared their Ads on social themes. The subjects of their advertisements were like Natural conservation, Safety on sexual relationship, Awareness on AIDS, Traffic sense, Blood Donation, No- smoking, Child labour, Child abuse, being sensitive to old age people, and responsibilities of an youth.

“The Ad-making show provides students a platform to bring forth the best of their creative aspects” said Principal Dr Nikhil Zaveri.

The members on jury panel were Mr. Jayen Mehya, GM, GCMMF, Anand, Pranav Jani, Radio City Surat, Maitrsh Verma, GINI Gold Studio, Ahmedabad and Prof Subhash Tindle, MICA Ahmedabad.

### **Day 4 ELECON BEST BUSINESS IDEA CONTEST**

Students are endowed with immense potential, incredible creativity and overwhelming commitment. These are aspects that will pave way for a successful career and a better living. If not provided with the right kind of platform, these multifaceted talents will become latent. More importantly students should learn the concepts of business and management through exposure, practice and experience. This is what SEMCOM believes in. ELECON Best Business Idea Contest is the launching pad from whence students learn to implement their theoretical knowledge and learn the applicability of concepts and theories learnt from textbooks and classroom teaching. Students participate

with enthusiasm and interest and present their different business ideas. ELECON Group of Companies also contributes to the development of this contest. For the last few years this contest was only for the students of SEMCOM but this year other sister institutions of SEMCOM also took part.

Dr. Nikhil Zaveri, Principal and Director, speaking about the contest said that it will help students in their career and that it was equivalent to one year course on business and management. Mr. T. Prasad, NIITI, Mumbai was the guest of honour. He had great admiration for the college and said that SEMCOM was really worthy of receiving the Best Entrepreneurship Award. Greames Ramsay, CEO, ELECON, Johannesburg, South Africa exhorted the students to make a difference in the world with slogans like “You are different” and “Yes, you can”. He was of the opinion that if students did not make the difference who will make it. He also said that only three per cent of society makes the difference and the students are among the three per cent with their easy access to privileges like better education and better exposure.

The different business ideas presented were:

1. Odyssey Caravan – For comfortable, easy and cozy traveling.
2. Music Relaxation Centre
3. Sol Dios Pvt Ltd – Mobile phone chargers making use of solar energy.
4. Funderland – Land of miracles
5. Delicaso Platos – Organic food/restaurant
6. I-connect.co.in. – Connecting GIDC
7. Chocolicious – Chocolate Parlour
8. Agro-Indyaah Tomato Products
9. Cycle Shakti
10. Yatra-A divine retreat – Cruise Pilgrimage and Holiday Destinations
11. Agro-Plast – Agro plastic mulch for better agriculture
12. Trupti Tea – Tea suppliers

13. Roadstudd Pvt Ltd – Techno Helmet (era of technology)
14. Combat Zone (Gaming Zone) – Play to win or play for fun
15. Parna – Plates and bowls made from leaves

### Swarnim Gujarat Celebration Team

### Contributors:

“DRIVE” is regular monthly e-news letter published by SEMCOM. This e-news letter deals in all aspects of management, commerce, economics, technology and Humanities. It is open for all students, alumni, teachers and professionals dealing with above stated areas.

Your contribution in the form of research papers, articles, review papers, case studies are invited for publication. All papers received by us will be published after the approval of our Editorial Team.

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