

CMA DIGEST

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ED VOICE – From the Editor's Desk

Dear Readers,

Hearty greetings from the CMA Digest desk! We sincerely hope you are going through our newsletter and are finding the contents of interest and value.

As we embark on a new financial year, it is hoped that you are ready to sail through this current financial year with renewed enthusiasm and hope. Hope is the need of the hour, as the current geopolitical situation is in a boil, with two wars currently in progress, and our country on the brink of another war due to the unfortunate happenings in Kashmir. Let us all pray for things to settle down swiftly, and it's business as usual.

The month of April is significant for other reasons too. As we know, "Health is Wealth". Therefore, World Health Day is celebrated every year on the 7th of April. As professionals, it is important to take care of the health of our organizations as well as ourselves. It is important to set aside atleast a fraction of our day to focus on our health and fitness.

World Earth Day (22nd April) is another significant day. As responsible citizens, we need to ensure that we follow eco-friendly practices as much as possible, both in our personal as well as professional environments. The 28th of April is the day of Health and Safety at work. It is our prime responsibility to provide a safe and healthy ambience for all employees by providing physical, mental and emotional security.

Thank you once again for your support, and we look forward to connecting with you again in our next issue.

Mr. K. Seetharam

Editor

CMA Digest



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COIMBATORE MANAGEMENT ASSOCIATION

Monday Musings

Monday Musings – 07th April 2025

Speaker: **Mr. Praveen Bangera**

Mastering Customer Experience For Sustainable Revenue & Founders' Success

Mr. Praveen Bangera, Founder & Director of Xverse Digital (UAE), delivered an insightful masterclass on "Mastering Customer Experience for Sustainable Revenue & Founders' Success." The session emphasized the transformative power of Customer Experience (CX) as a strategic growth lever, moving beyond traditional service touchpoints to a more holistic view of the customer's complete journey - from anticipation and purchase to advocacy. Key frameworks discussed included Customer Archetypes, Customer Journey Mapping, Voice of Customer (VoC), and embedding CX into the core business DNA to drive measurable revenue, cost efficiencies, and long-term brand loyalty.

Participants, especially management students and early-career professionals, benefitted by learning how CX is not merely a service function but a critical business strategy. They explored real-world case studies (such as Amazon, Airbnb, and Zappos) to understand

how top brands have embedded CX for competitive advantage. The session also provided a practical guide for developing a CX action plan, identifying low-cost CX wins, and leveraging customer feedback for continuous improvement. Students gained actionable knowledge that can be immediately applied to building customer-centric business models, enhancing employability in customer-driven industries, and fostering entrepreneurial thinking for sustainable success.

The session ended with the Q&A session. Participants were very enthusiastic and felt happy joining the session and the speaker advised them to get in touch with him for any help required. The session ended with a thanksgiving to the speaker.



Monday Musings – 21st April 2025

Speaker: **Mr. Puneet Krishnan**

Brand Communications – Principles & Practice

Mr. Puneet Krishnan spoke on the topic "Brand Communications – Principles & Practice" and on explaining about Brand Management, he mentioned that all activities contribute positively towards a brand's business goals over a long period of time. The starting point for any brand manager is the brand positioning statement which is – it must be crafted with a lot of thought and care, everything else (especially communications) must be consistently aligned with BPS which can change over time.

While explaining the brand positioning statement, he stressed on the importance of defining and describing the brand (Product / Service / Concept). Also, according to Philip Kotler, the integrated marketing communications process involves creating, communicating, and delivering value for consumers such that the

whole is more than the sum of its parts. The 4Cs of marketing communications are Coherence, Consistency, Continuity, and Complementary.

He also focussed on business objectives that dictate communication objectives which are new category/new brand launch, tactical/seasonal/sales boost and brand repositioning / new branding / new variant. He also explained the key watchouts for brand managers.

The session ended with the Q&A session. Participants were enthusiastic and felt happy joining the session. The session ended with a thanksgiving to the speaker.



Monday Musings – 28th April 2025Speaker: **Dr. Karuppasamy Ramanathan**

FinTech Revolution - Unlocking the Future of Finance & Business

Dr. Karuppasamy Ramanathan spoke on the above topic and explained Fintech, a combination of the terms “financial” and “technology” to enhance or automate financial services and processes. He highlighted rapid advances in technology, coupled with financial innovation, such as digital banking, digital app-based lending, crowd funding, e-money or other electronic payment services, robo advice, and crypto assets.

He also explained the types of fintech service such as digital payments which are mobile wallets, online payment gateways and P2P payments, phonepe, Paytm etc. Alternative lending, which is

known as marketplace lending or P2P

lending, include insurance, which

offer digital insurance solutions such

as health insurance, life insurance, and

car insurance, investment tech stock trading, mutual funds, and

cryptocurrency trading. Other types include crop loan risk

management, debt management, and banking as a service

platform.

The session ended with the Q&A session. The session ended with a thanksgiving to the Speaker.



Why Self-driving cars aren't meeting the hype?

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Why Self-driving cars aren't meeting the hype?

Source : <https://industry40.com>

Self-driving cars fired our fantasy in Total Recall, Minority Report, Love Bug, and many other movies. They promised the ultimate comfort and safety, and huge expectations developed around these cars. Unfortunately, the nascent technology and self-driving cars did not meet the hype. As per Statista, the market size for self-driving vehicles is forecast to reach only 127,000 units. This growth

is less than one percent of the total car market. What went wrong?

Part of the issue is the hype that car manufacturers created. People expected a self-driving or fully autonomous car where they could enter the destination and relax while the car navigates heavy traffic. Multiple levels of technology or categories are seen in self-driving

cars. The technology starts with Level 1 or L1, the most basic, and goes to L5 that are fully autonomous. Most of the self-driving cars available are in L1 and L2 levels, thus crushing the expectation of owners who expect L5. The Society of Automobile Engineers presents a graphic of the five levels.

Some customers may be willing to accept self-driving cars of L2 and L4. The main issues are safety and costs. Are these cars safe? What are the benefits of owning these cars?

Safety, and legal issues of self-driving cars

The safety of self-driving cars is of great concern and has created fear. A 2021 report by the National Law Review points out that the accident rate of self-driving cars was 9.1 per million miles driven while non-autonomous cars had accident rates of 4.1 per million miles. The accident rate for self-driving cars is more than two times that of traditional driven vehicles. People tend to avoid cars with autonomous technology.

Several technology aids that increase the safety of autonomous cars are available. Some of these aids are Light Detection and Ranging - LiDAR, road departure mitigation and lane keeping, adaptive cruise control, collision mitigation braking, and several others. These appear to give a certain perception of safety. However, there are several unresolved problems like converting 3D terrain into 2D maps, low internet zones, bad weather, rain, snow, cyber-attacks, and human errors.

These issues can seriously interfere with the onboard sensors and blind the car, leading to accidents. If the driver is sleeping, he will not have the time or reflexes to take control of the car when it is in trouble. It appears that self-driving cars do not meet the legal safety requirements and many cities do not allow these vehicles on public roads. Waymo, a subsidiary of Google operates some limited L4 taxis in LA, San Francisco, and Phoenix, and that's it. With the high accident rate and the notoriety of poor safety, is it the end for self-driving cars?

Do self-driving cars have a future?

McKinsey explains that, by 2035, self-driving cars have good potential and generate USD 400 billion in revenue. This is an emerging technology and it can transform private and public transportation, besides adding value to the bottom line of automobile firms. Self-driving cars would be invaluable to the elderly, people with disabilities, and trucking firms that have a chronic shortage of drivers. Commuters who drive in clogged traffic will appreciate this technology.

To gain wider adoption, technology for self-driving cars has to be upgraded. Navigation in inclement weather, the ability to read and interpret GPS markers, traffic signs, obstacles such as gates, hedges, errant traffic jams, dug-up roads, and parking, have to improve. Internet connectivity, reaction and decision times of the systems have to be fast. When linked with AI systems, this technology can radically change our mobility. This is specifically useful for Electric Vertical Takeoff and Landing vehicles, used in metros. Proof of safety, ease of use, and assurance of suitability can encourage customers to pay additional costs for a self-driving car.

Encouraged by the potential of self-driving cars, Alphabet of Waymo, Tesla, GM, Uber, and Microsoft with Volkswagen, Audi, Aptiv, Argo, Mercedes, Hyundai, Mobileye, Autox, BMW, May Mobility and several other firms are developing autonomous vehicles. Simultaneous development is needed in navigation, control, and protocol systems. A collaborative environment with supporting policies from the government will accelerate the proliferation of self-driving cars.

Therefore, as of now, self-driving cars appear to be over-hyped, and losing the luster. Sci-fi movies and narratives by auto manufacturers have added the hype and gross expectations. However, it is an emerging technology and requires adequate investment is made to upgrade the technology, and government support. Then in a few years, self-driving cars will certainly meet the hype and unmet needs of customers.

Author: **Mr. Shashi Kadapa**

Management Quiz

1. Nestle India has inked a definitive agreement with _____ to form a JV company in the nutraceuticals space.
2. Reliance Industries Limited's new made-in-India consumer electronics and home appliances brand is called _____.
3. Name the QSR brand specialising in bubble tea and other food items.
4. HUL calls its brands Horlicks and Boost as _____ instead 'Health Drinks' as per the direction from the Commerce Ministry of India.
5. Shriram General Insurance Company is a JV between _____ and _____.
6. Why is DDB Group's digital agency named "22 feet"?

For answers see page 06

10th National Leadership Conclave, New Delhi

The 10th National Leadership Conclave was organized by AIMA on 15th Apr'25 at New Delhi. The theme of this conclave was 'India Next – Growth, Innovation and Responsibility'. CMA was represented by Dr. N. Raveendran, Vice President.

There was good participation from all the Local Management chapters and delegates. It was a beneficial session with lot of takeaways.

It was an impressive event addressing the theme well with renowned speakers through plenary/keynote sessions and panel discussions.

Following were some of the speakers who contributed to this prestigious event.

- **Sister Shivani** - Motivational speaker and spiritual mentor - Brahma Kumaris World Spiritual Organization
- **Sanjiv Bajaj** - Chairman and Managing Director, Bajaj Finserv
- **Yezdi Nagporewalla** - Chief Executive Officer, KPMG in India
- **Sanjay Singh** - Executive Director- Strategy & External Relations, Jindal Steel & Power
- **Jyotiraditya M. Scindia** - Minister of Communications; Development of North Eastern Region -Government of India
- **Nitin Jairam Gadkari** - Minister of Road Transport & Highways - Government of India
- **Vikas Swarup** - Former diplomat, television host and best-selling author [Slumdog Millionaire]
- **Sachin Pilot** - National General Secretary – INC and Member of Rajasthan Legislative Assembly and Former Cabinet Minister, Government of India
- **Amitabh Kant** - India's G20 Sherpa - Government of India



Lot of awards were presented and the notable one was **AIMA Managing India Award for Business Leader of the Year** Presented to **Shri. Vellayan Subbiah, Chairman**, Cholamandalam Investment and Finance Co. Ltd and CG Power and Industrial Solutions Ltd, and Executive Vice-Chairman, Tube Investments of India. For those who are interested in watching the event in full, it can be accessed on the following link.

<https://youtube.com/live/iSJlfpix58w?feature=share>

AIMA - Upcoming Events














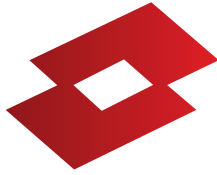



Topic : **Training Programme on Enhancing Procurement Processes for Sustainability**
Date : **28th May 2025**
Venue: **Sterling Ooty-Fern Hill**



Topic : **5th AIMA- ICRC Case Writing Competition & Conference, 2025**
Date : **29th May 2025**
Venue: **New Delhi**

Answers to the Logo Quiz

				
British Petroleum	Yahoo Messenger	Pringles	Java	Converse
				
Taco Bell	Telenor	Myspace	Tommy Hilfiger	Sony Ericcson
				
WeChat	Play Station	HTC	Lotto	Opel



1. Because you're worth it
2. Melt in your mouth, not in your hand
3. Always low prices
4. Zoom, zoom, zoom
5. Eat fresh
6. There are some things that money can't buy. For everything else, there's _____
7. Betcha can't eat just one
8. You are now free to move about the country
9. When you care enough to send the very best
10. It's finger licking good.



1. Dr. Reddy's Laboratories

2. Wyzr

3. Boba Bhai

4. Functional Nutritional Drinks

5. Shriram Group and Sanlam Group

6. It is named interestingly after size of our small intestine to denote its gutsiness

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