

Talent Transformation in the Age of Digital Business



By

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Director, IIM Mumbai

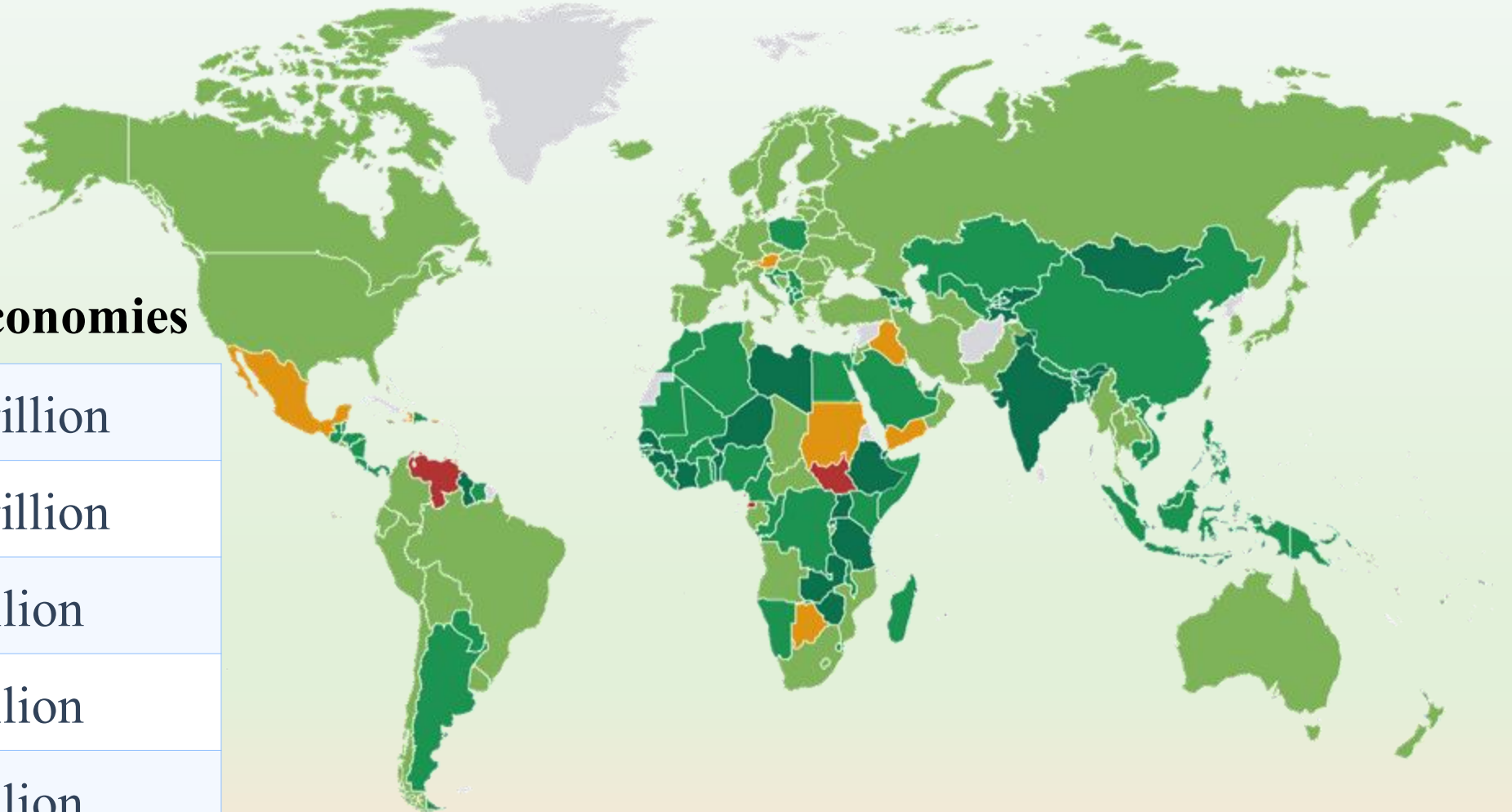


Economy Trend: Global Vs India

● 6% or more ● 3% - 6% ● 0% - 3% ● -3% - 0 ● less than -3% ● no data (GDP growth)

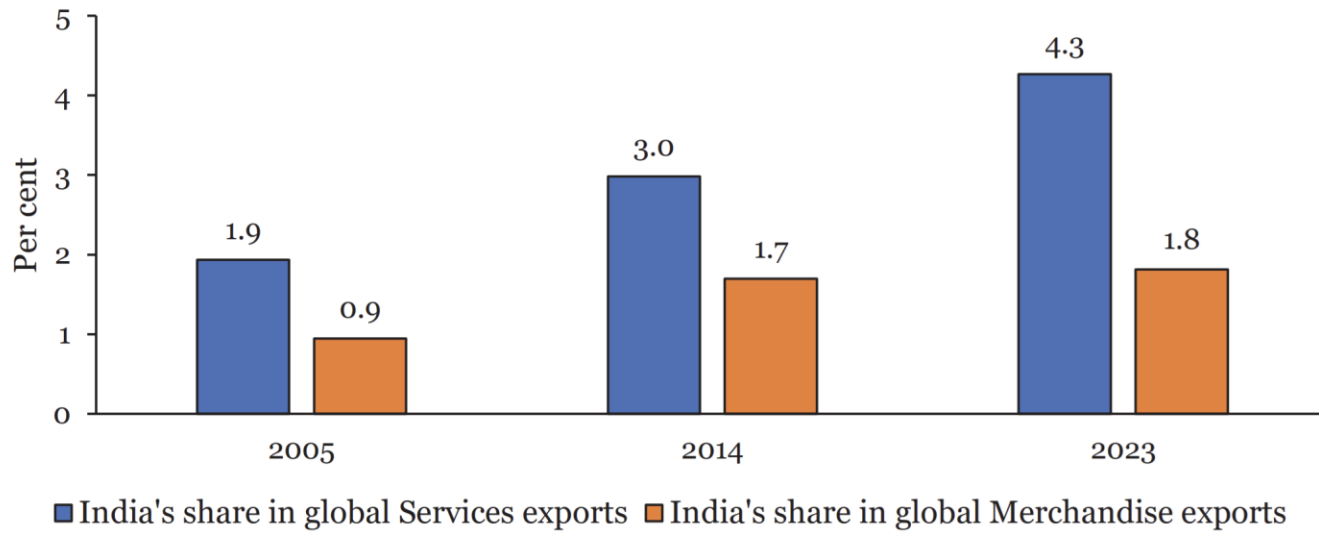
World's Largest Economies

USA	\$30.51 trillion
China	\$19.23 trillion
Germany	\$4.74 trillion
India	\$4.19 trillion
Japan	\$4.19 trillion



Forbes-5 biggest business trends

- **Generative AI** to transform existing business models and drive innovation.
- **Sustainability and circular economies** driven by **regulations and consumer demand**.
- **Hyper-automation**
- **Hyper-personalization** and **seamless omnichannel service**
- Building **resilient** and **economic** supply chain



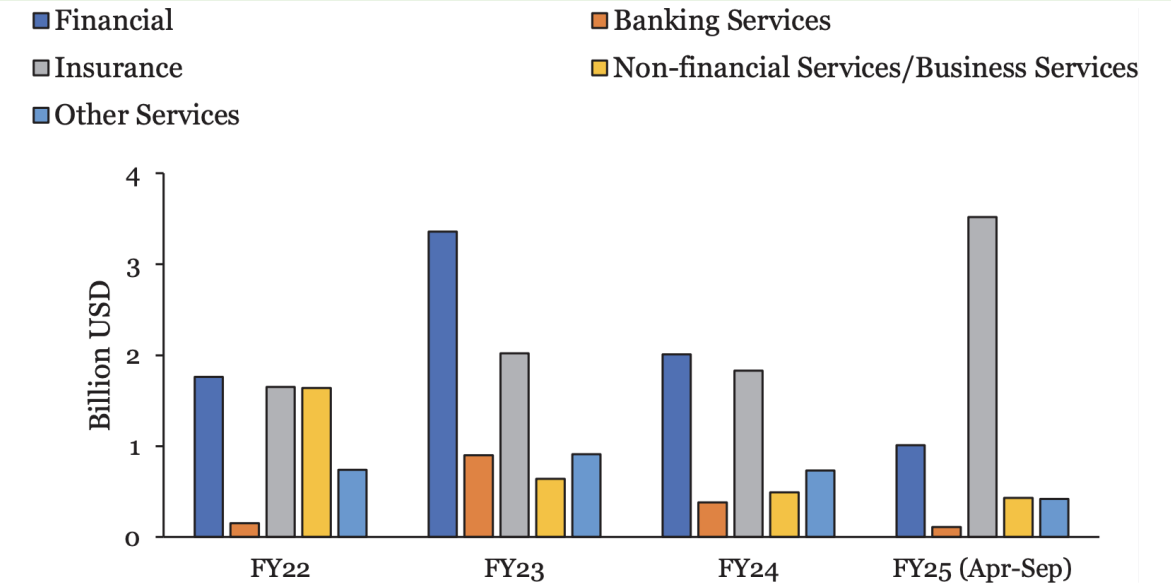
Source: United Nations Conference on Trade and Development

Two significant transformations are reshaping India's services landscape ([Economic Survey](#))

Workforce (and sectors) with advanced digital and technical skills stand to benefit from AI penetration

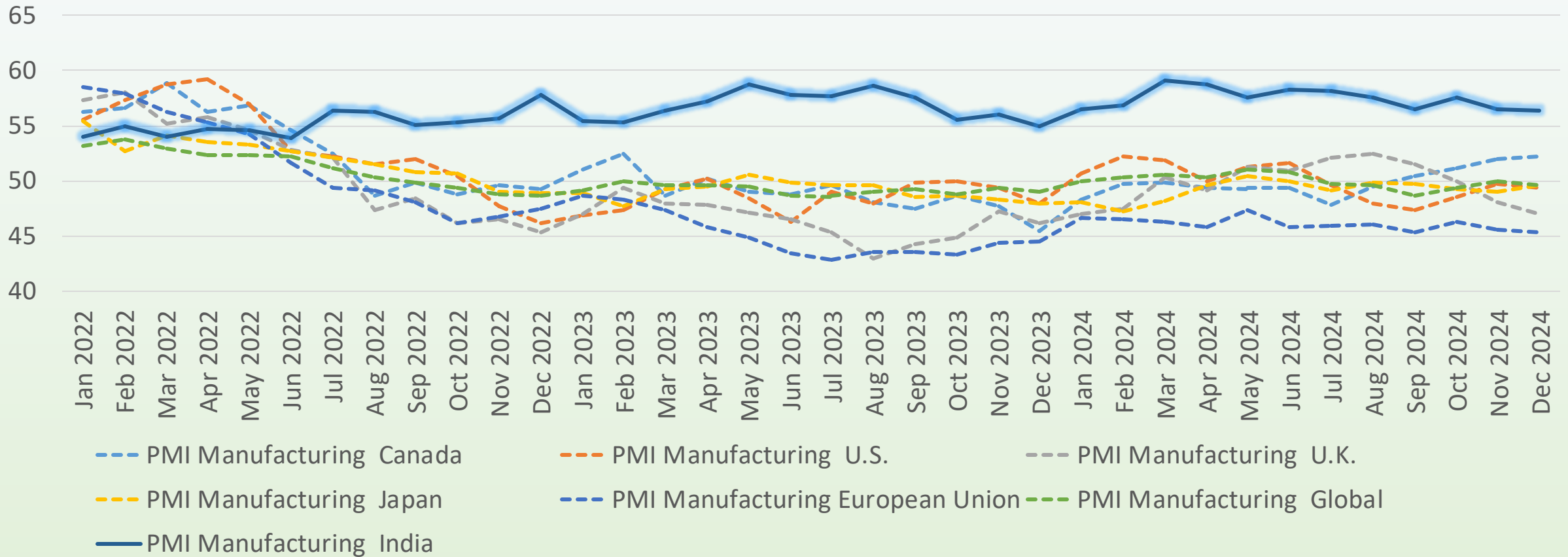
Digital technologies & AI in manufacturing and service sector

- Finance
- Retail and Commerce
- Telecom
- Transport and Logistics



Source: DPIIT, FY25 numbers are provisional

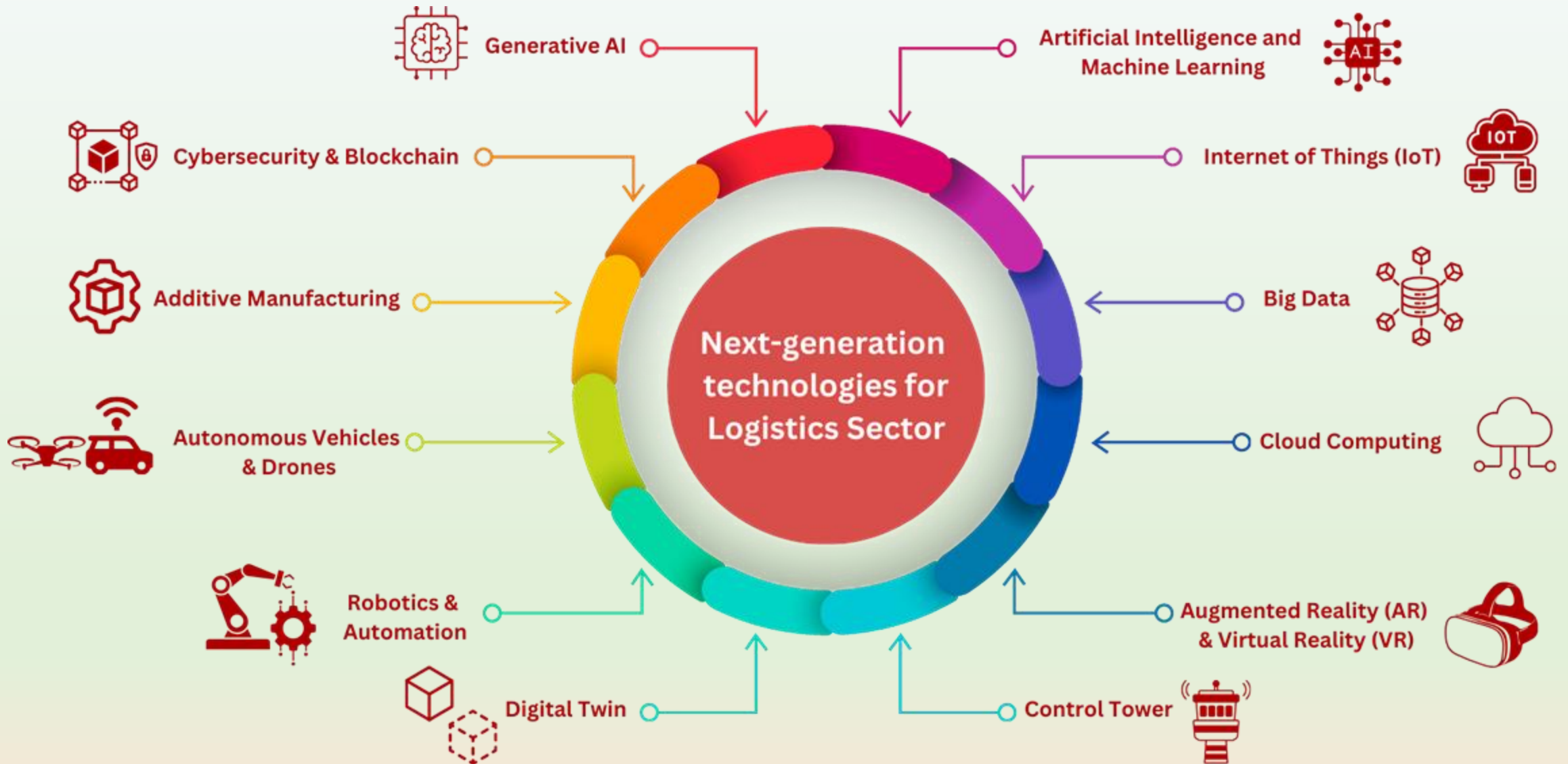
Purchasing Managers' Index (PMI)



PMI is an economic indicator of purchasing managers in the manufacturing and service sectors.

It reflects the overall health of the economy, with a PMI above 50 indicating expansion and below 50 indicating contraction

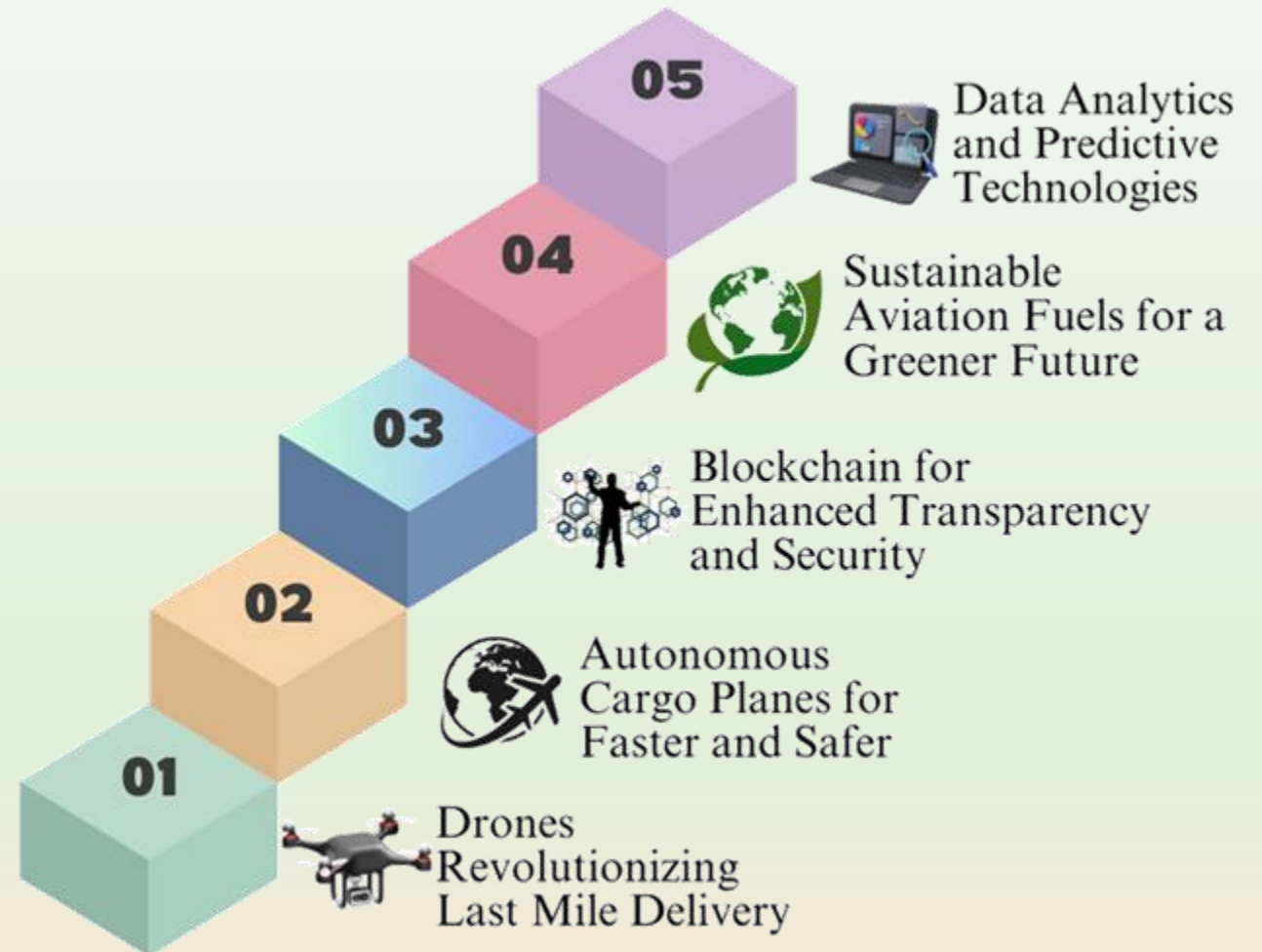
Next Generation Technologies for Logistics Sector



Skillset

Data Analytics
Machine Learning
Route Optimization
Knowledge Graph
Prediction & Optimization
Simulation
Autoformer
Transformer
LLM

Technological Trends



Career In Operations



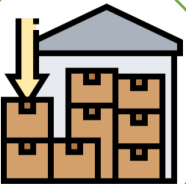
Operations



Supply Chain &
Logistics



Process
Automation



Inventory
management



Sustainability &
Green Operations



“Operational excellence can
boost profitability by **25-
50%** by optimizing
processes and reducing
waste”

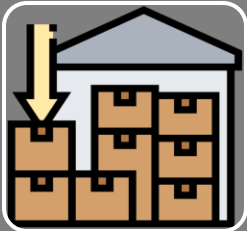


Operations



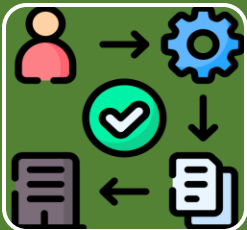
Supply Chain and Logistics

Manages the flow of goods, information, and resources from suppliers to customers efficiently.



Inventory management

Controls and optimizes stock levels to meet demand while minimizing costs and shortages



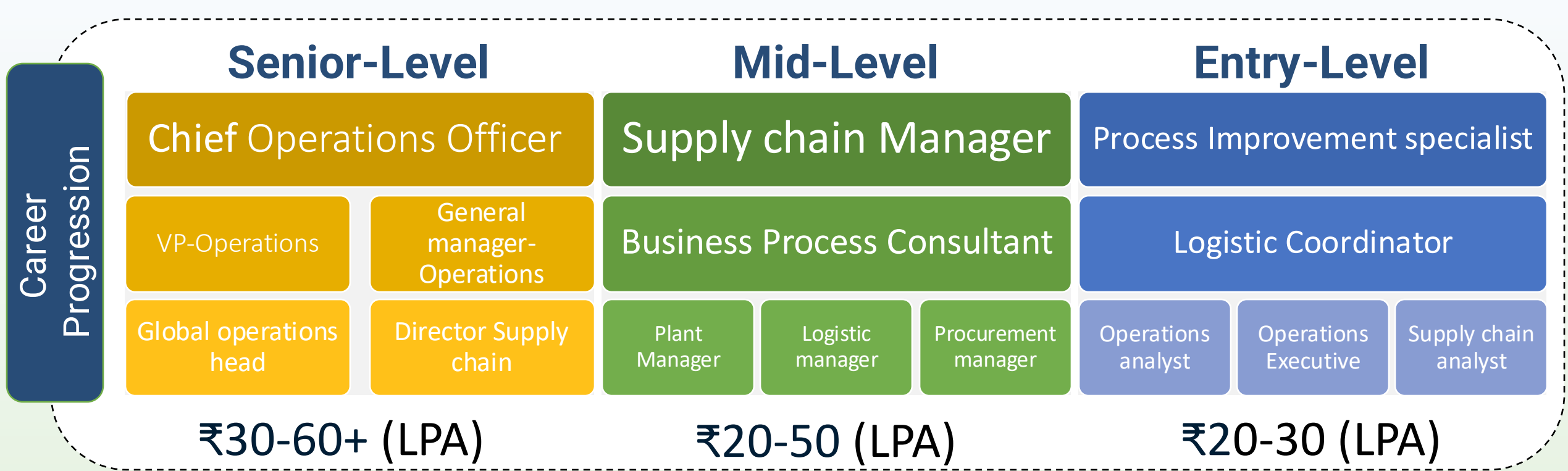
Process automation

Implements technology to perform repetitive tasks automatically, improving speed and accuracy.



Sustainability & Green Operations

Adopts eco-friendly practices to reduce environmental impact and promote long-term resource efficiency.



TATA MOTORS

Reduced plant downtime by 20% using IoT sensors for **predictive maintenance**



Walmart

Uses **blockchain** to trace food from farm to store in 2.2 seconds, boosting safety and recall speed

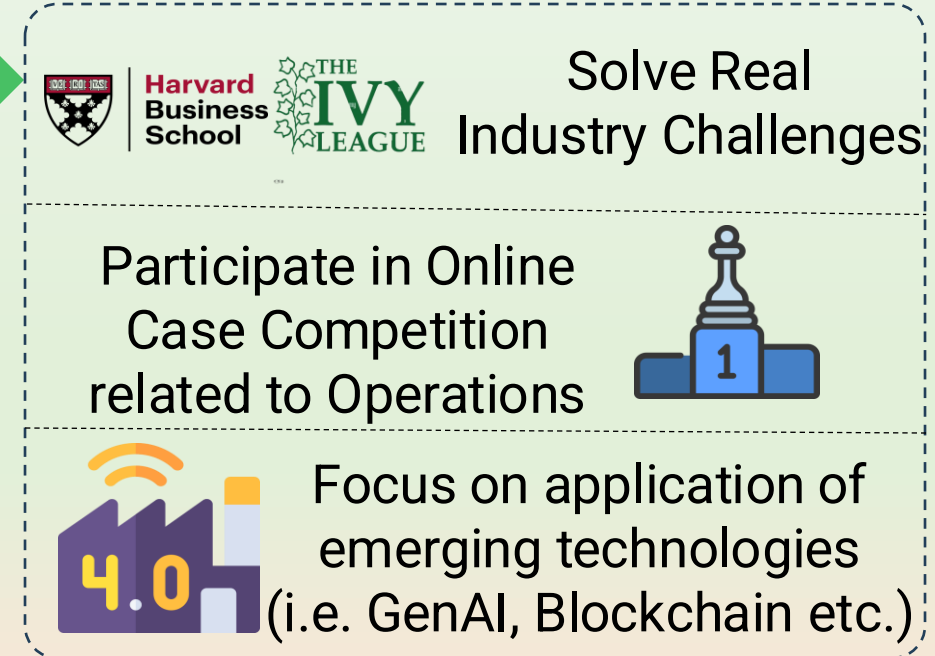
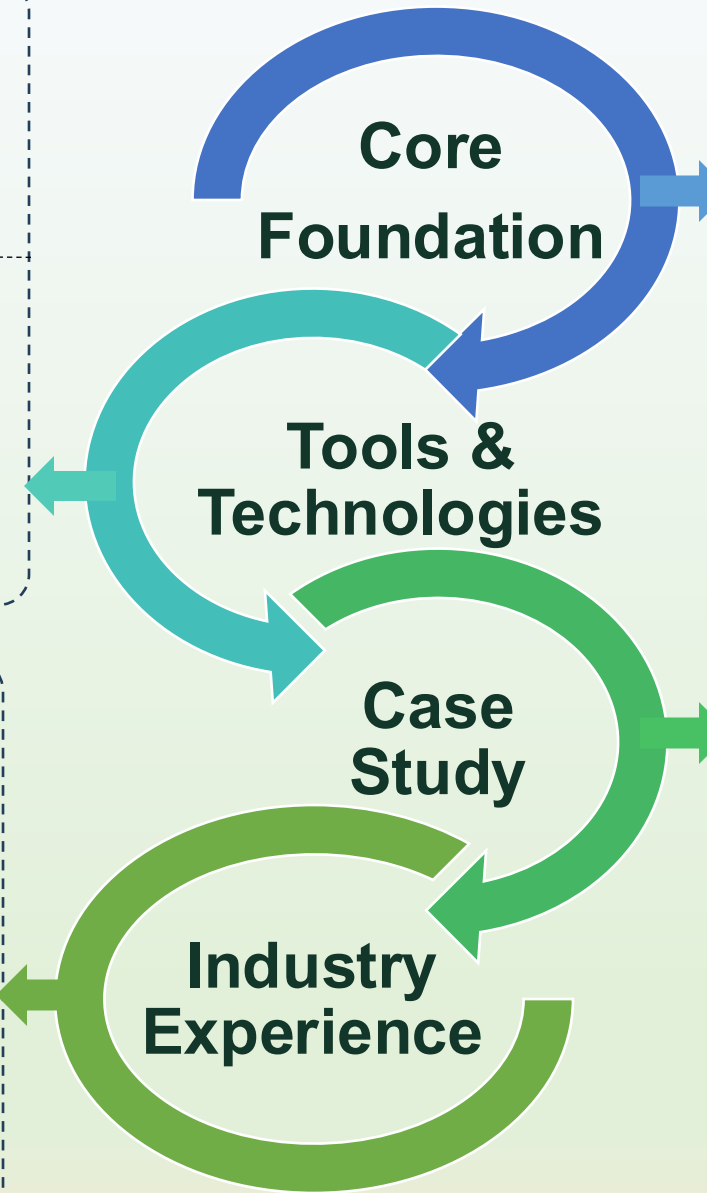
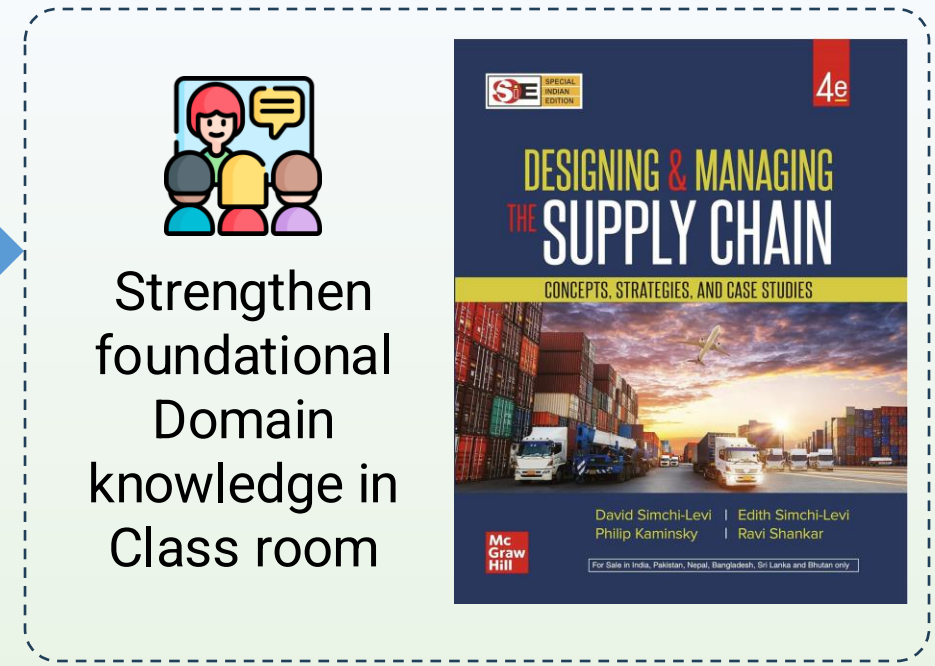
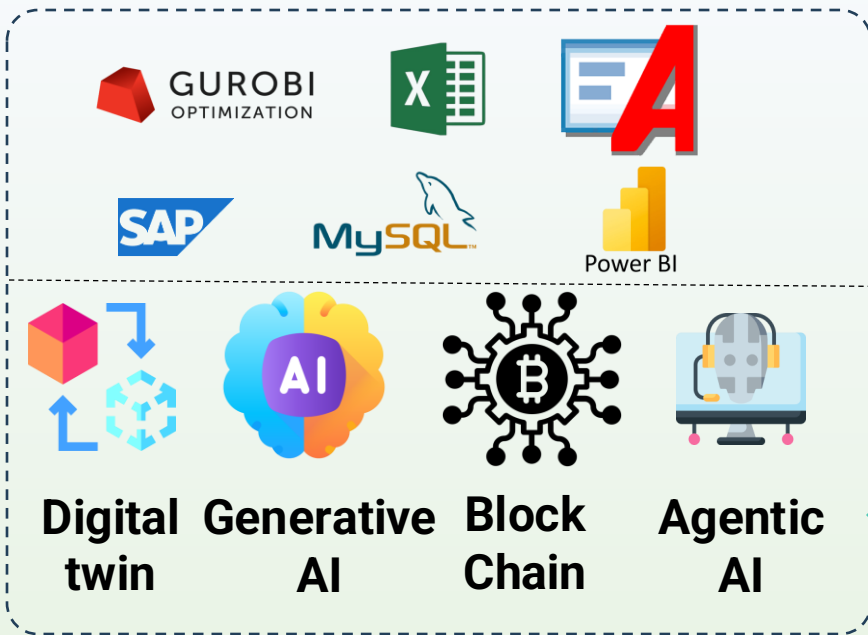


Microsoft

OptiGuide

Uses LLMs to handle what-if queries, and support decisions in cloud operations

Advanced development



Career In Finance & Banking



Top-Algo Trading Firms



Jane
Street

Quadeye
NOMURA



India's financial services
sector is projected to reach a
market size of USD 1.5
trillion by 2025

Goldman
Sachs

 **HDFC BANK**

 **ICICI Bank**

Morgan Stanley

J.P.Morgan

Finance & Banking



Investment Banking



Corporate Finance



Equity Research



Algo Trading
/Quantitative research



Wealth management

Finance & Banking



Investment Banking

Advises and facilitates large financial transactions like mergers, acquisitions, and IPOs for clients



Corporate Finance

Manages a company's financial resources and decisions to maximize shareholder value and growth



Equity Research

Analyzes and evaluates stocks to guide investment decisions and provide buy, sell, or hold recommendations



Algo Trading/Quantitative research

Uses **mathematical models** and **algorithms** to automate and optimize trading decisions in financial markets



Wealth Management

Provides personalized financial planning and investment services to grow, protect, and manage clients' wealth

Career Progression

Senior-Level

Chief Financial Officer

VP-IB

Head of wealth
management

₹75+
(LPA)

Mid-Level

Equity research Manager

IB Associate

Equity research
manager

₹40-50+
(LPA)

Entry-Level

Relationship
manager

Risk Analyst

₹20-40
(LPA)

Equity Analyst

IB Analyst

Recent advancement



Employs GenAI for personalized wealth management and advanced financial modeling



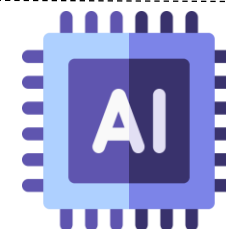
adopting **agentic systems** for autonomous workflow execution (e.g., loan processing)



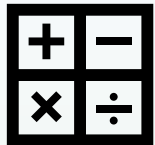
uses AI-driven analytics to detect and block fraudulent transactions in real time



is building AI-powered payment tools, blockchain, and smart contract platforms



Core foundation



Build a strong theoretical base in **Finance, Accounting, and Economics**



Cover essential concepts:
Time value of money, Risk and return, Financial markets, and instruments.

Certifications



Financial Modeling

Specialization



Corporate Finance

- Capital budgeting
- Capital structure
- Valuation
- Financial decision-making



Equity Research

- Security valuation
- Industry analysis
- Financial statement analysis



Investment Banking

- M&A
- IPOs
- Deal structuring
- Financial modelling



Wealth management

- Portfolio theory
- Asset allocation
- Client management



Algo Trading/ Quantitative research

- Programming
- Statistics
- Algorithm development
- financial engineering.

Tools & Technology



Bloomberg
Terminal

S&P
CAPITAL IQ



Tableau

Algo Trading/Quantitative research



Libraries and
frameworks

Backtrader



Zipline



vectorBT



Emerging applications



Generative
AI



Block
Chain



Agentic
AI

Applied Learning

Analyze **real-world finance cases**
from **global institutions**



Harvard
Business
School



CFA Institute



Participate in **finance competitions**

Work on **Finance related projects**



Industry Experience

Corporate Internship

BlackRock

Morgan Stanley



Oswal[®]
Group

J.P.Morgan



Capstone projects tailored to chosen specialization,
solving real industry challenges from



Harvard
Business
School





Career In Marketing

Marketing



Strategy Planning



Digital Marketing



Brand management



Sales Alignment

NYKAA

Google

Myntra

NIKE

“India Digital Marketing market is set to grow from USD 15.5B in 2024 to USD 49.5B by 2030, at a 21.4% CAGR by 25-50%”

Reliance
RETAIL



Coca-Cola



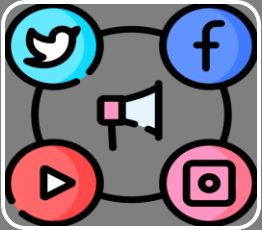
Hindustan Unilever Limited

Marketing



Strategy Planning

Defines organizational goals and actions, aligning resources and priorities to achieve long-term business success and growth.



Digital Marketing

Promotes products or services online using channels like social media, search engines, and email campaigns effectively.



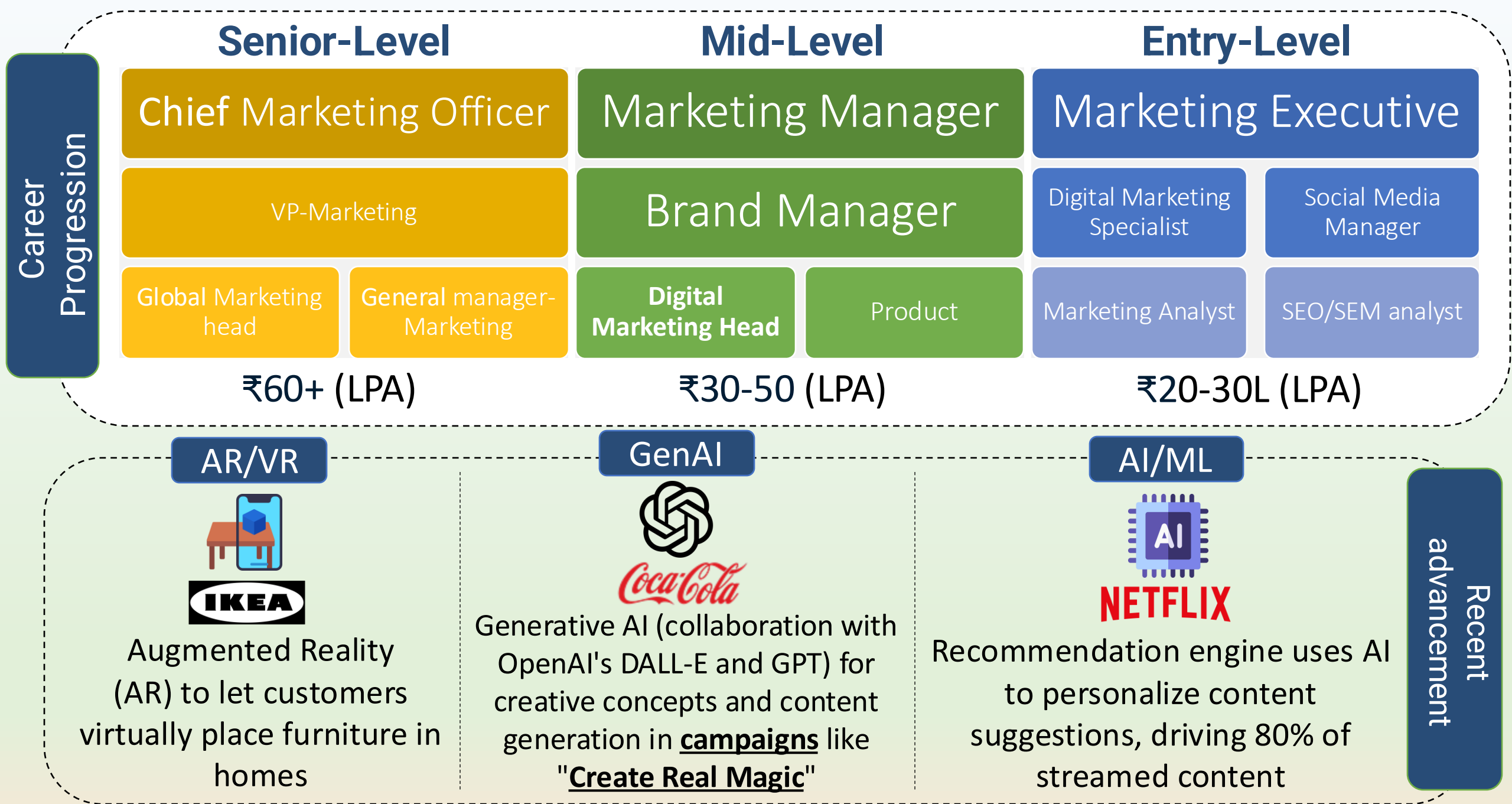
Brand Management

Shapes and maintains brand identity, reputation, and value through consistent messaging, positioning, and customer experiences.



Sales Alignment

Integrates sales goals and processes with marketing strategies to maximize revenue growth and customer satisfaction collaboratively.



Note: Salaries mentioned are average salaries from various sources (eg. Past Placement records).

Career In Human Resources/ People management





“The Indian HR market is projected to reach a market size of USD 266.4 million by 2030 growing at CAGR of 18.3%”



Human Resources



Talent Acquisition



Compensation & Benefits



HR Business Partnering



Learning & Development



Employee Relations

Human Resources

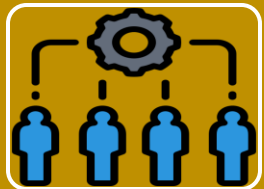


Talent Acquisition



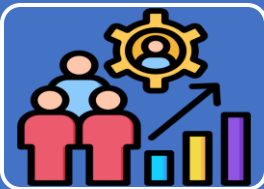
Compensation & Benefits

Designs, implements, and manages employee salary structures, incentives, and benefits packages to attract, motivate



HR business Partnering

Collaborates with business leaders to align human resource strategies with organizational goals, driving performance



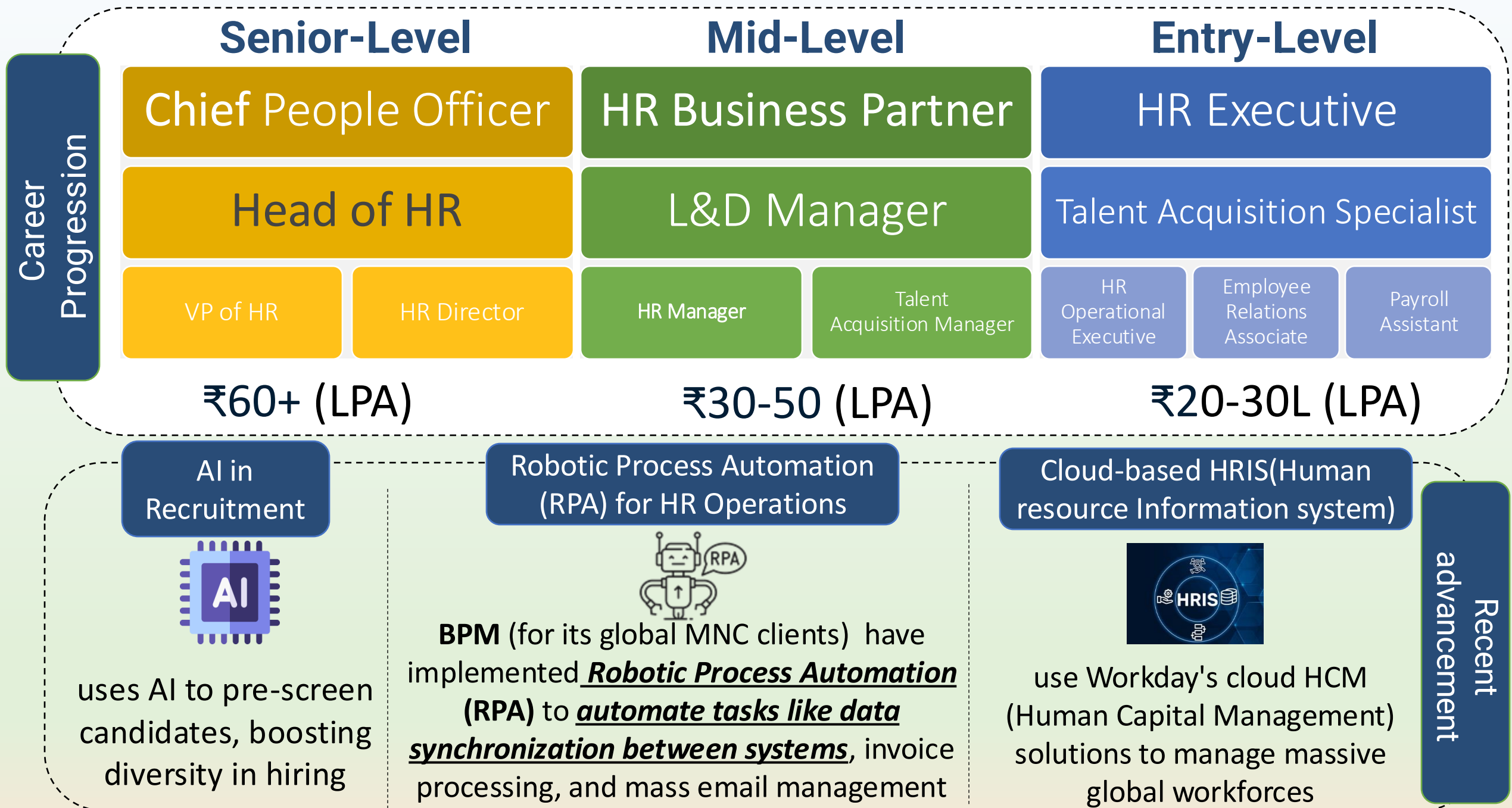
Organizational development

Implements planned strategies and interventions to improve organizational effectiveness, fostering continuous growth



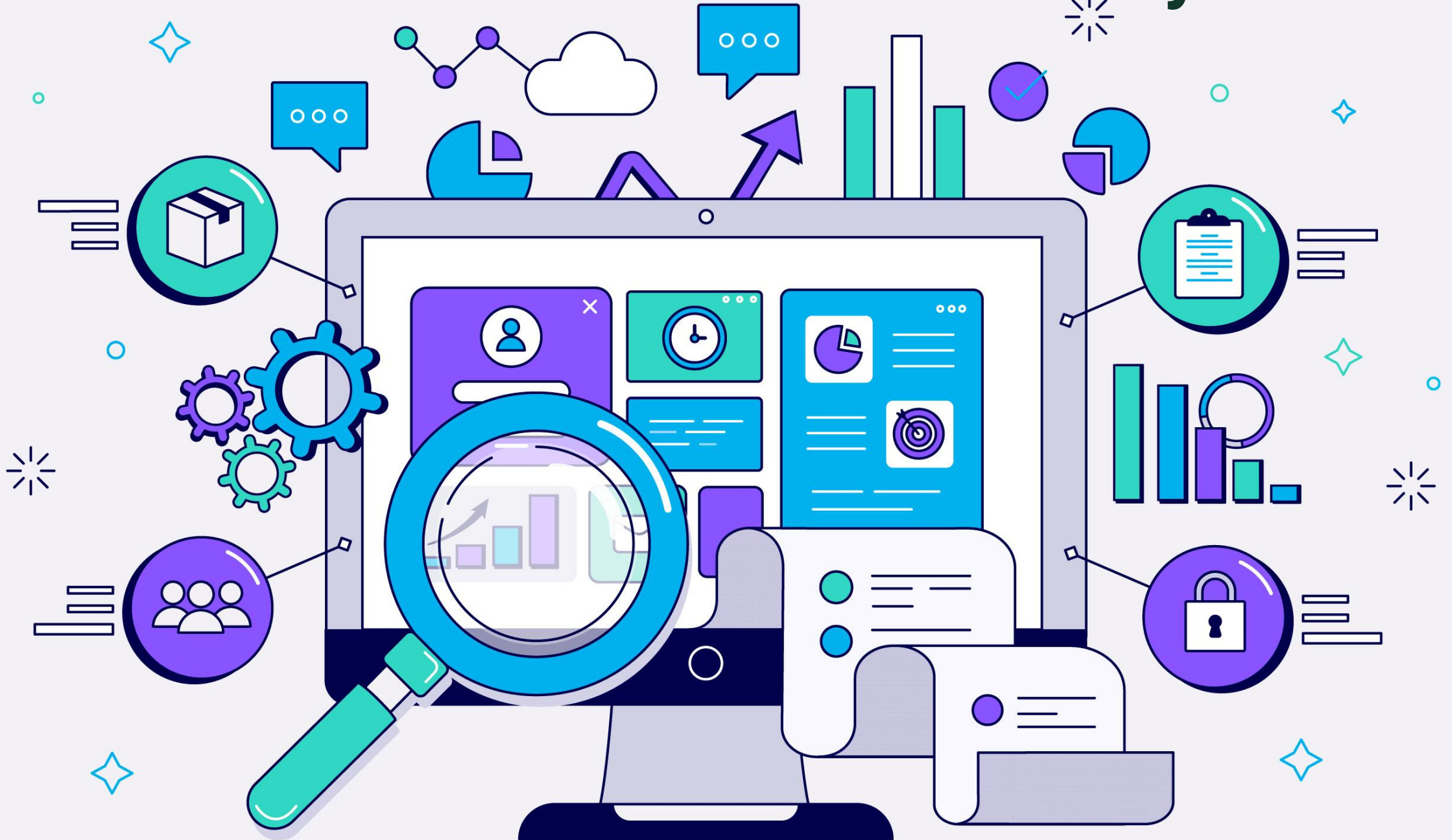
Employee Relations

Manages workplace relationships, addresses employee concerns, and ensures compliance with labor laws



Note: Salaries mentioned are average salaries from various sources (eg. Past Placement records).

Career In Information and Analytics



Information & Analytics



Business Intelligence(BI)



IT Project Management



Data science



Cybersecurity



$Business\ growth\ (B) = f(data\ inputs(D))$

IBM

KPMG

Deloitte.

“India Analytics Industry is projected to reach from **USD16 billion by 2025**, accounting for **32% of global analytics market**”

HCLTech

accenture

Information & Analytics



Business Intelligence

Transforms raw data into actionable insights, supporting strategic decision-making and improving organizational performance



IT project management

Plans, organizes, and oversees technology projects, ensuring timely delivery, budget adherence, and alignment with business objectives



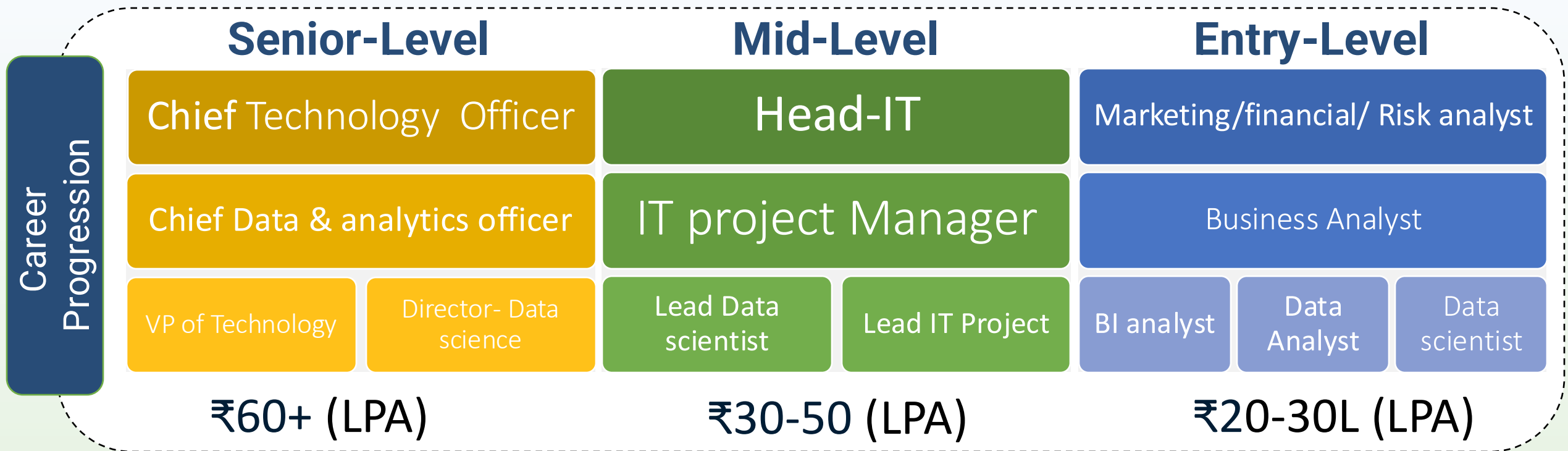
Data science

Uses statistical methods, algorithms, and machine learning to extract meaningful patterns and predictions from complex data.



Cybersecurity

Protects computer systems, networks, and data from unauthorized access, cyberattacks, and security breaches, ensuring digital safety



Deutsche Bank

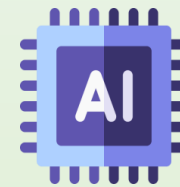


Uses **blockchain** for **secure financial transactions**—reducing fraud and enhancing the efficiency of cross-border payments



NETFLIX

Uses **AWS Cloud Computing** for content delivery and data storage.



amazon

Uses **AI & ML** for dynamic pricing, demand forecasting, and supply chain optimization

Recent advancement



Top firms in Manufacturing: India & Global

Indian origin firms



TATA MOTORS



apollo
TYRES

JSW

Global firms with units in India



Volkswagen



ELECTRONICS

FOXCONN

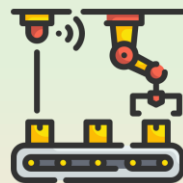


India's manufacturing sector is expected to contribute 13–14% to GDP in 2025, supported by record-high job creation and high foreign demand for manufactured goods.

–([India Briefing, 2025](#))

Global industrial IoT connections will reach 36.8 billion in 2025, with smart manufacturing accounting for 60% of these connections

–([Juniper Research, 2025](#))



By 2025, over 80% of industrial IoT market value will come from software, reaching \$216 billion globally.

–([Juniper Research, 2025](#))

India's manufacturing industry is forecast to grow at a CAGR of 4.8% from 2025 to 2030

–([Recruitment Entrepreneur, 2025](#))





Top firms in IT & Services: Indian & Global

Indian origin firms



Infosys

HCLTech



Global firms with units in India

IBM



Deloitte.

>
accenture



India is a global hub for digital services and outsourcing, with a surge in **GCCs** providing high-tech business functions for global firms.
-[\(India Briefing, 2025\)](#)

5G rollout accelerates IoT adoption, powering smart cities and industry; projected \$48 billion GDP boost by 2025
-[\(KPMG, 2019\)](#)



- As cyber threats rise, businesses are prioritizing security measures.
- Spending on cybersecurity in India is expected to exceed **\$3.5 billion** by 2025 [\(Source: PwC\)](#).

The Indian tech and services market is on track to reach \$350 billion by 2025, adding up to **2 million new jobs**.
-[\(Nasscom-McKinsey, 2025\)](#)





Top firms in Finance: India & Global

Indian origin firms



Global firms with units in India



India's insurance market to grow 11.5% annually, fastest in G20, reaching \$807.9B by 2033, driven by digital, regulatory reforms-[Dun & Bradstreet, 2025](#)



As digital adoption surges, banks and fin-techs are investing heavily in **AI-driven fraud detection**, **real-time risk monitoring**, and **automated compliance** - [PureSoftware, 2025](#), [Dun & Bradstreet, 2025](#)

Wealth management is emerging as a critical pillar, with banks and **fin-techs** offering **investment management**, **tax advisory**, and **retirement planning** [Capco. \(2025\)](#)



The Union Budget 2025 raised the FDI limit in insurance to 100%, attracting more foreign capital -[\(BDO, 2025\)](#)





Top firms in Management Consulting: India

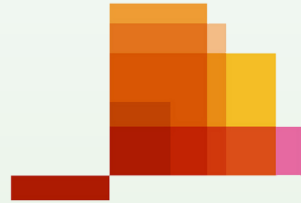
Global firms with units in India

McKinsey&Company

BAIN & COMPANY 



KPMG



pwc



EY

Deloitte.

accenture



The global management consulting market is projected to reach \$1.06 trillion in 2025, with digital transformation and strategy consulting as the fastest-growing segments

AI and advanced digital technologies are core to consulting, enabling predictive analytics, automation, and smarter decision-making for clients



Sustainability and ESG (Environmental, Social, Governance) consulting are rapidly growing, with firms guiding clients on compliance, carbon reduction, and ethical business practices



India's Leading FMCG Companies & Careers for MBAs

India's Leading FMCG Companies & Careers for MBAs



Hindustan Unilever Limited



Nestlé



HUL leads with ~15.3% market share, followed by ITC (~10.2%), Nestlé (~4.8%), GCPL (~4.9%)

Strong focus on foods, personal care, home care, beverages

Other major players: Dabur, P&G, Varun Beverages, Britannia, Marico

MBA roles include brand management, sales strategy, supply chain, finance, and more



India's Leading Pharmaceutical Companies & Careers for MBAs

India's Leading Pharmaceutical Companies & Careers for MBAs



Sun Pharma leads with ~8.2 - 8.5% domestic market share, followed by Cipla (~5.2%), Dr. Reddy's (~4.8%), Lupin (~3.6%)

Other notable players: Aurobindo, Zydus, Torrent, Glenmark, Alkem, Biocon

These firms produce generics, specialty drugs, biosimilars, and vaccines

MBA career paths include brand management, business development, regulatory affairs, sales, supply chain, and more.



Indian Startups

Fintech



Founder(s): Lalit Keshre, Harsh Jain, Ishan Bansal, Neeraj Singh

Pitch: Investment platform for mutual funds, stocks, and financial education.



Founder(s): Harshil Mathur & Shashank Kumar

Pitch: Simplifying payment gateway solutions for Indian businesses.



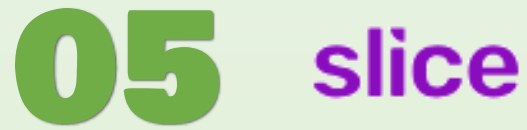
Founder(s): Sameer Nigam, Rahul Chari & Burzin Engineer

Pitch: Enabling seamless UPI-based payments for users and businesses.



Founder(s): Nithin Kamath, Nikhil Kamath

Pitch: India's largest stock brokerage with a discount model and investor education tools.



Founder(s): Rajan Bajaj

Pitch: Fintech offering credit cards and flexible EMI-based purchases for Gen Z users.



Founder(s): Kunal Shah

Pitch: Rewards-based credit card bill payment app with premium member services.

E-commerce



Founder(s): Vidit Aatrey, Sanjeev Barnwal

Pitch: Social commerce platform enabling individuals to resell products via WhatsApp.



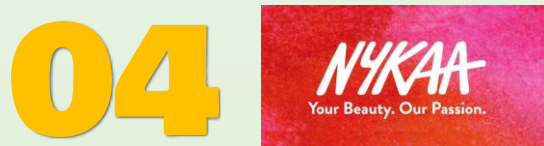
Founder(s): Manish Taneja, Rahul Dash

Pitch: Beauty and personal care marketplace catering to India's youth and Tier-II cities.



Founder(s): Mukesh Bansal, Vineet Saxena & Ashutosh Lawania

Pitch: Leading fashion and lifestyle e-commerce platform in India.



Founder(s): Falguni Nayar

Pitch: Omnichannel beauty and wellness retailer with a strong online and offline presence.



Founder(s): Abhay Hanjura, Vivek Gupta

Pitch: D2C fresh meat and seafood brand with end-to-end supply chain.



Founder(s): Ambareesh Murty, Ashish Shah

Pitch: Online furniture and home decor marketplace with large-format studios.

Enterprise Tech

01  **CommercelQ**

Founder(s): Venkat Nori

Pitch: E-commerce optimization platform for brands across online marketplaces.

02  **darwinbox**

Founder(s): Chaitanya Peddi, Jayant Paleti, Gokul Rajaram

Pitch: Cloud-based HRMS platform for workforce management.

03  **fractal**
INTELLIGENCE FOR IMAGINATION

Founder(s): Nandan Reddy, Pranay Agrawal

Pitch: AI-driven analytics platform for enterprise decision intelligence.

04  **HASURA**

Founder(s): Tanmai Gopal

Pitch: Instant GraphQL APIs from your databases for faster app development.

05  **moglix**

Founder(s): Rahul Garg

Pitch: B2B industrial goods marketplace serving procurement and supply chain needs.

06  **uniphore**

Founder(s): Umesh Sachdev, Ravi Kumar S

Pitch: Conversational AI platform for customer service automation.

Cleantech

01 ReNew

Founder(s): Sumant Sinha

Pitch: Utility-scale solar, wind, and hydroelectric projects.

04 HUSK.

Founder(s): Manoj Sinha

Pitch: Biomass-solar microgrids for rural electrification.

02 SEA6 ENERGY

Founder(s): Nelson Vadassery, Sowmya Balendiran, Sailaja Nori, Sayash Suryanarayan

Pitch: Seaweed cultivation for biofuels, bioplastics, and agriculture.

05 CleanMax™

Founder(s): Kuldeep Jain

Pitch: Commercial rooftop solar energy solutions.

03 LOG⚡

PIONEERING
RESPONSIBLE
ENERGY

Founder(s): Akshay Singhal, Karthik Hajela

Pitch: Aluminium-air batteries and nanotech for clean energy.

06

carbon clean
TECHNOLOGY TO ACHIEVE 'NET ZERO'

Founder(s): Aniruddha Sharma, Prateek Bumb

Pitch: Carbon capture technology for industrial emissions.

DeepTech



Founder(s): Vinay Nathan, Yogesh Kulkarni, and Ranjit Date

Pitch: Altizon delivers IoT-driven industrial automation, helping manufacturers optimize production with real-time data insights.



Founder(s): Ankit Mehta, Rahul Singh, Vipul Joshi, Ashish Bhat

Pitch: Drone technologies for defense and enterprise.



Founder(s): Awais Ahmed, Kshitij Khandelwal

Pitch: Hyperspectral imaging satellites for Earth observation.



Founder(s): Tathagato Rai Dastidar, Rohit Kumar Pandey, and Apurv Anand

Pitch: AI-powered medical diagnostics platform using computer vision for medical data interpretation.



Founder(s): Sanjeev Agarwal

Pitch: Advanced radar and wireless defense systems.



Founder(s): Vijay Chandru

Pitch: Genomics and bioinformatics for precision healthcare.

Agritech

01



Founder(s): Shashank Kumar, Shyam Sundar, Amrendra Singh, Adarsh Srivastava, Abhishek Dokania

Pitch: End-to-end agricultural platform for farmers.

02



Founder(s): Shailendra Tiwari, Ananda Verma

Pitch: AI-powered farm monitoring and crop advisory.

03



Founder(s): Varun Khurana, Prashant Jain

Pitch: Supply chain solution connecting farmers to businesses.

04



Founder(s): Sathya Raghu Mokkapati, Kaushik Kappagantulu, Saumya, Ayush Sharma

Pitch: Greenhouse-in-a-box for small farmers.

05



Founder(s): Shardul Sheth, Sitanshu Sheth

Pitch: Digital marketplace for agri-inputs and advisory.

06



Founder(s): Prasanna Rao, Anand Chandra

Pitch: Post-harvest storage and finance for farmers.

Consumer Services



Founder(s): Abhiraj Bhal, Varun Khaitan, Raghav Chandra

Pitch: Home services platform including cleaning, beauty, repair.



Founder(s): Aadit Palicha and Kaivalya Vohra

Pitch: 10-minute grocery deliveries through a network of dark stores



Founder(s): Arun Kumar

Pitch: On-demand home services and construction.



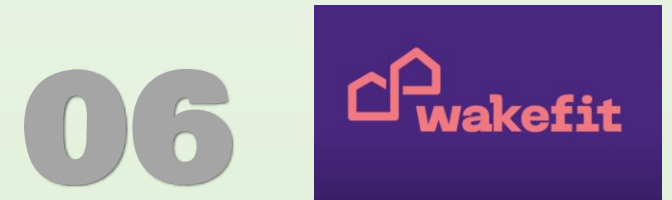
Founder(s): Vijay Arisetty, Abhishek Kumar, Shreyans Daga

Pitch: Security and community management for gated societies.



Founder(s): Bhavish Aggarwal

Pitch: Electric two-wheeler manufacturing and EV charging.



Founder(s): Chaitanya Ramalingegowda, Ankit Garg

Pitch: D2C mattress and home furniture startup.

Logistics



Founder(s): : Sahil Barua, Mohit Tandon, Suraj Saharan, Kapil Bharati, Bhavesh Manglani

Pitch: Logistics and supply chain services across India.



Founder(s): Rajesh Yabaji, Ramasubramaniam B, Chanakya Hridaya

Pitch: Freight trucking and fleet management platform.



Founder(s): Deepak Garg, Gazal Kalra

Pitch: Technology-enabled logistics with relay trucking model.



Founder(s): Abhishek Bansal, Vaibhav Khandelwal

Pitch: On-demand hyperlocal and last-mile delivery.



Founder(s): Sandeep Deshmukh, Shitiz Bansal, Saurabh Nigam

Pitch: Logistics and procurement for rural kirana stores.



Founder(s): Raghu Talluri, Pramod Nair, Rakib Ahmed

Pitch: Regional logistics network for intercity deliveries.

Thank
you