



GLOBAL GYAN
LEADERSHIP ACADEMY

STRATEGIC EXECUTION

GODREJ HOUSING FINANCE

DECEMBER 5-6, 2025

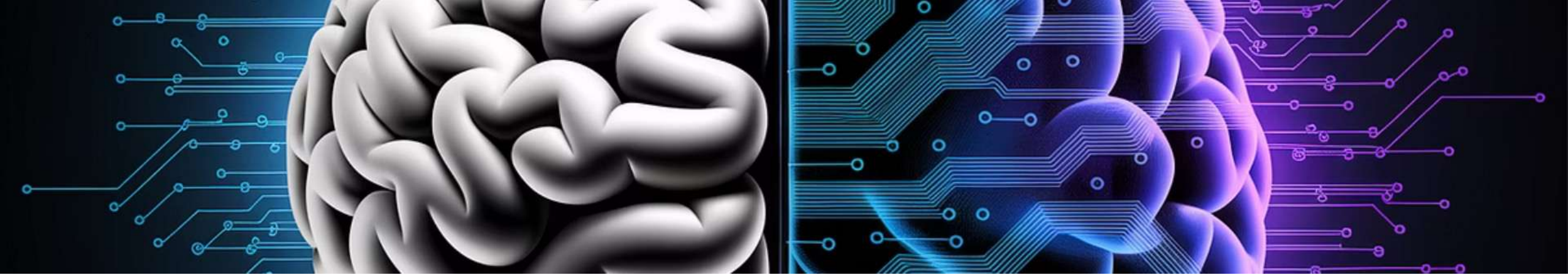




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Key External Trends



AI Everywhere: Man, Machine and the Future of Work

Automation Impact

40% of global work tasks affected by AI



Human Value

Empathy, judgment, design become premium skills



Creative Disruption

Generative AI redefines content, code, creativity



Skill Revolution

AI literacy and continuous learning essential



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The Power Shift: The Customer is Now the CEO

Personalization Demand

80% of customers expect personalized experiences

Empowered Voice

Instant reviews, public feedback loops

Strategic Response

Brand trust won or lost in moments

Customer Journey

Design becomes strategic imperative

Alone Together: The Paradox of Isolation

Global Health Concern

WHO declared loneliness a
global health issue in 2023

Digital Paradox

Social media \neq social connection

Business Opportunity

Growing demand for community, belonging, mental wellness offerings



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Right Here, Right Now: The Era of Instant Everything

Generation Immediate

72% of Gen Z expect responses within 1 hour



Time as Strategic Edge

Real-time operations
drive success



Logistics Revolution

Same-day delivery
becoming standard



Balancing Speed with Quality

Managing the key
business tension





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The Age of Social Validation

Validation Economy

54% post to "feel validated"

Curated Authenticity

**Identity built for
public consumption**

Brand Implications

**Experiences must be
share-worthy**

Mental Cost of Social Pressure

**Rising trend fatigue
and burnout**



THE
SHOW
MUST
GO ON

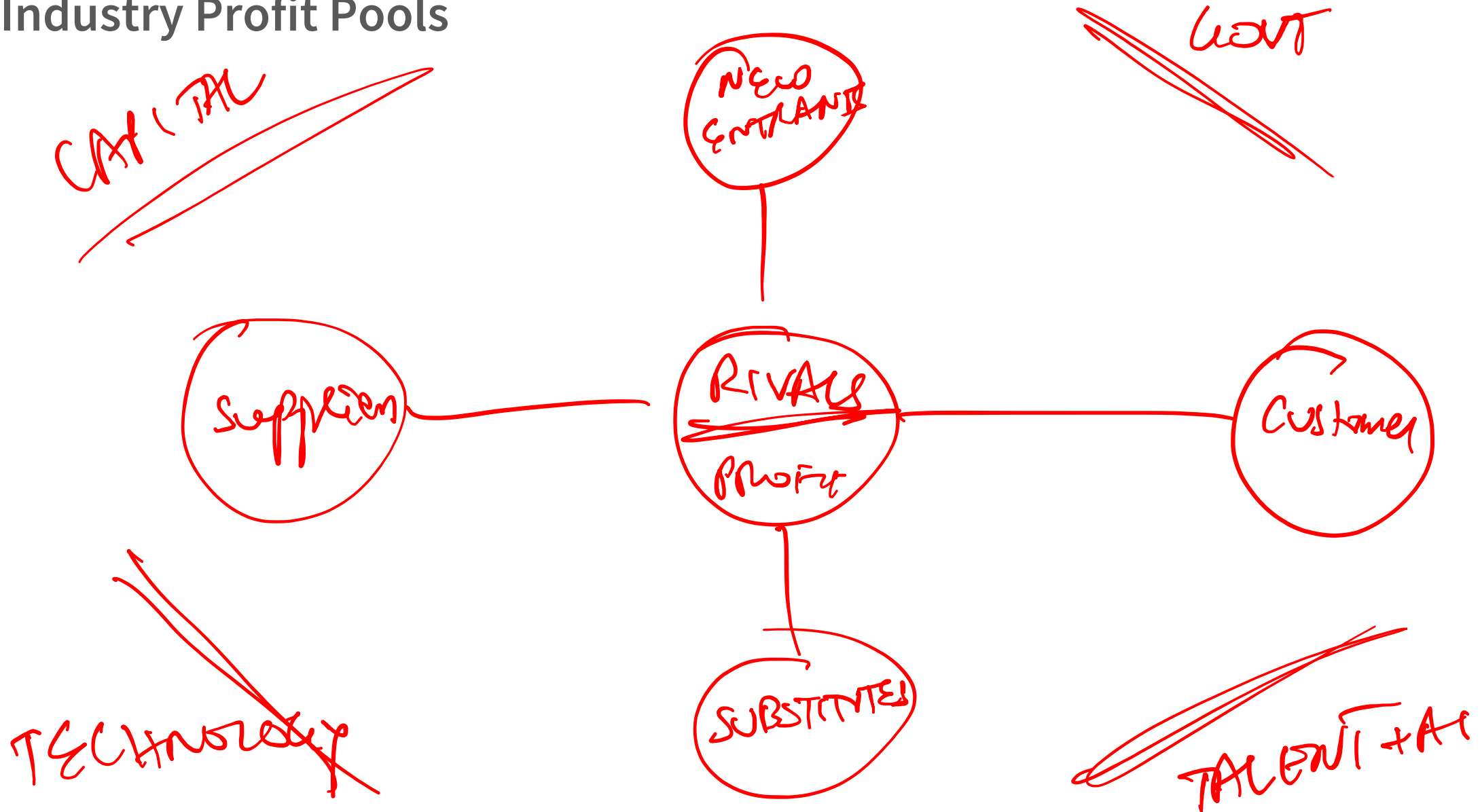


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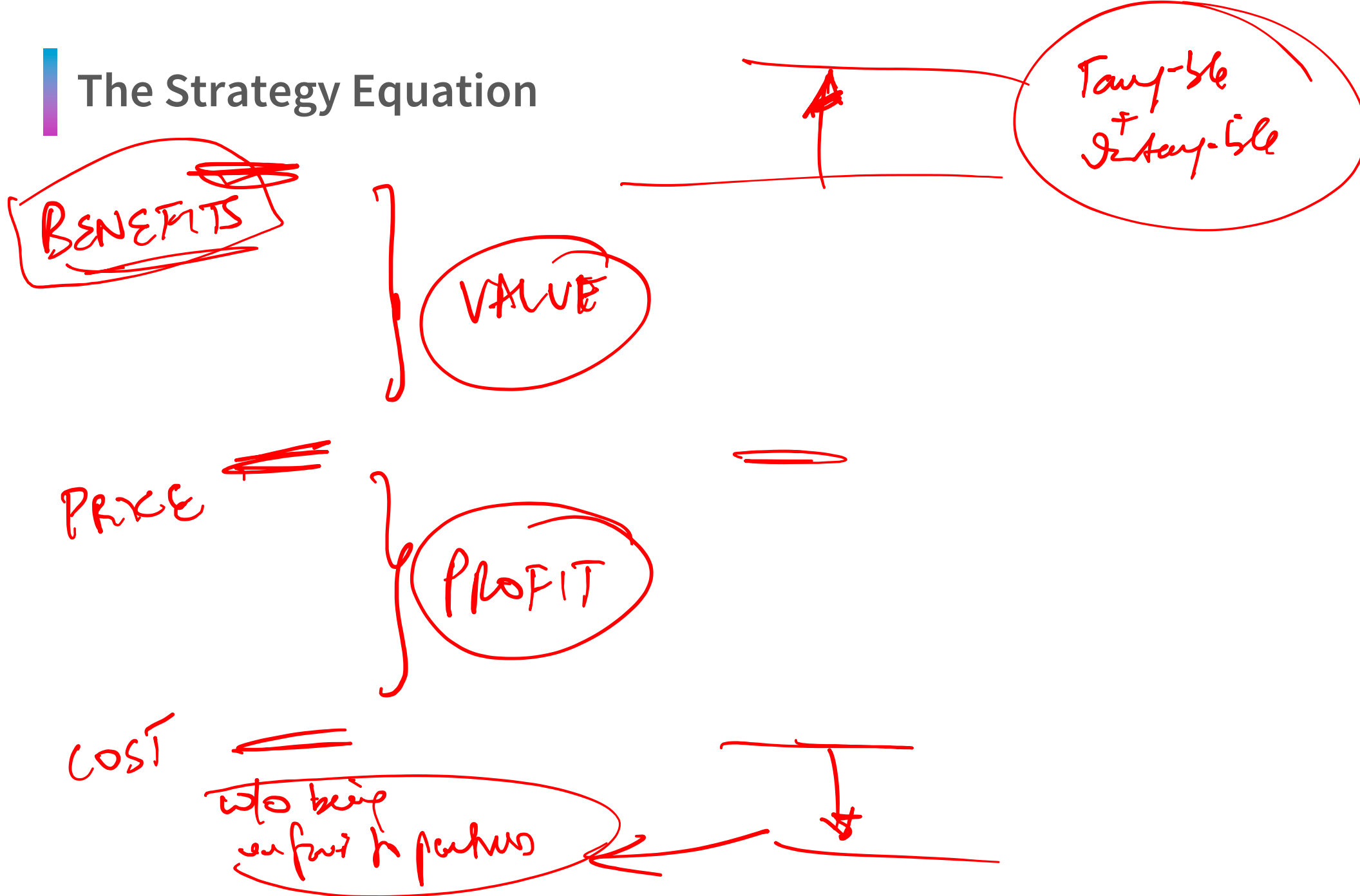


Strategic Value Creation

Industry Profit Pools



The Strategy Equation





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What is Strategy



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“

**THERE IS ONE
BUSINESS GOAL:
TO CREATE A
CUSTOMER**

- Adapted from Peter Drucker



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What Business are you in?

Revenue
Cost

Time
Risk



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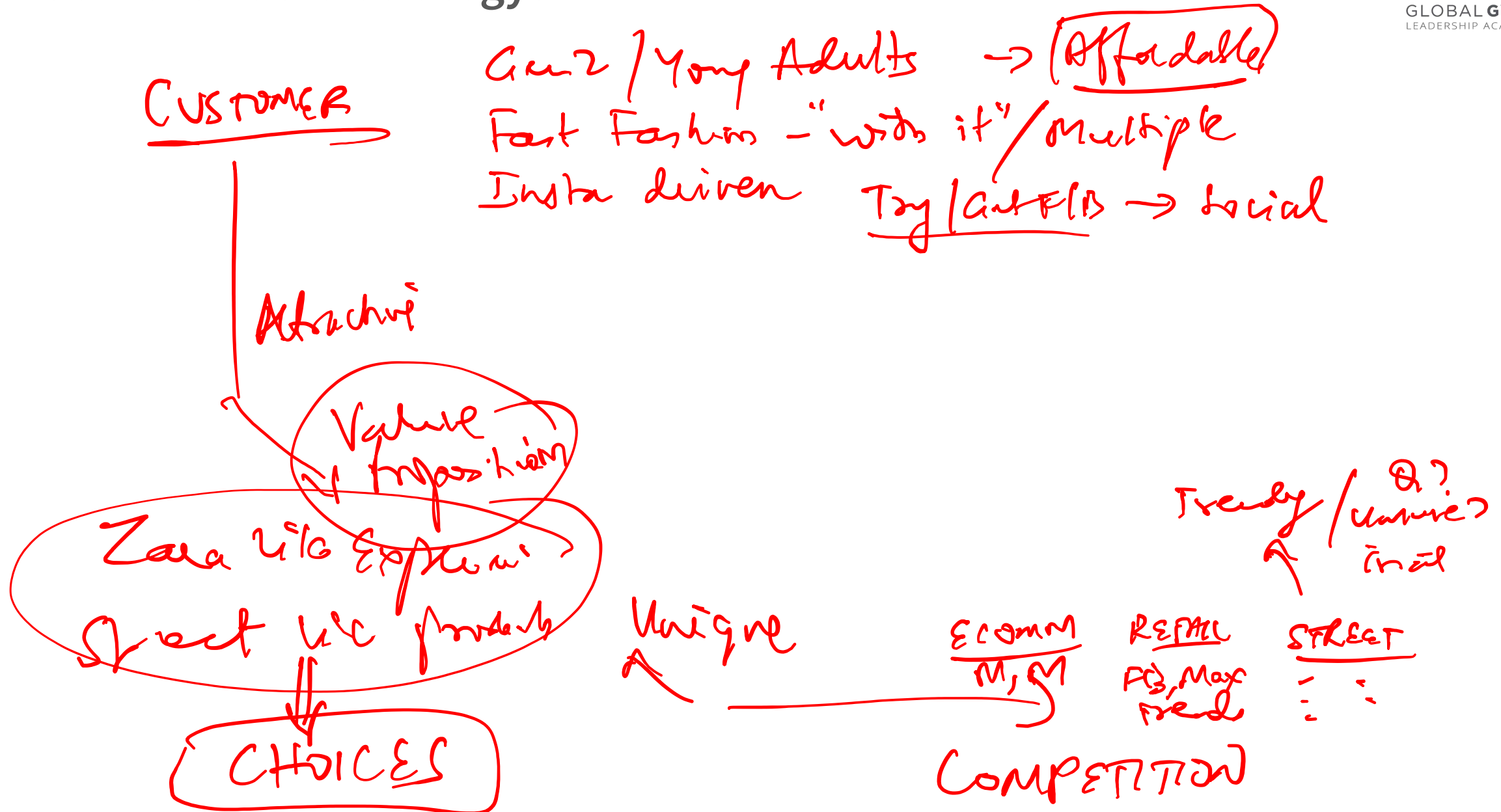


Product
Easier
Easier move
work

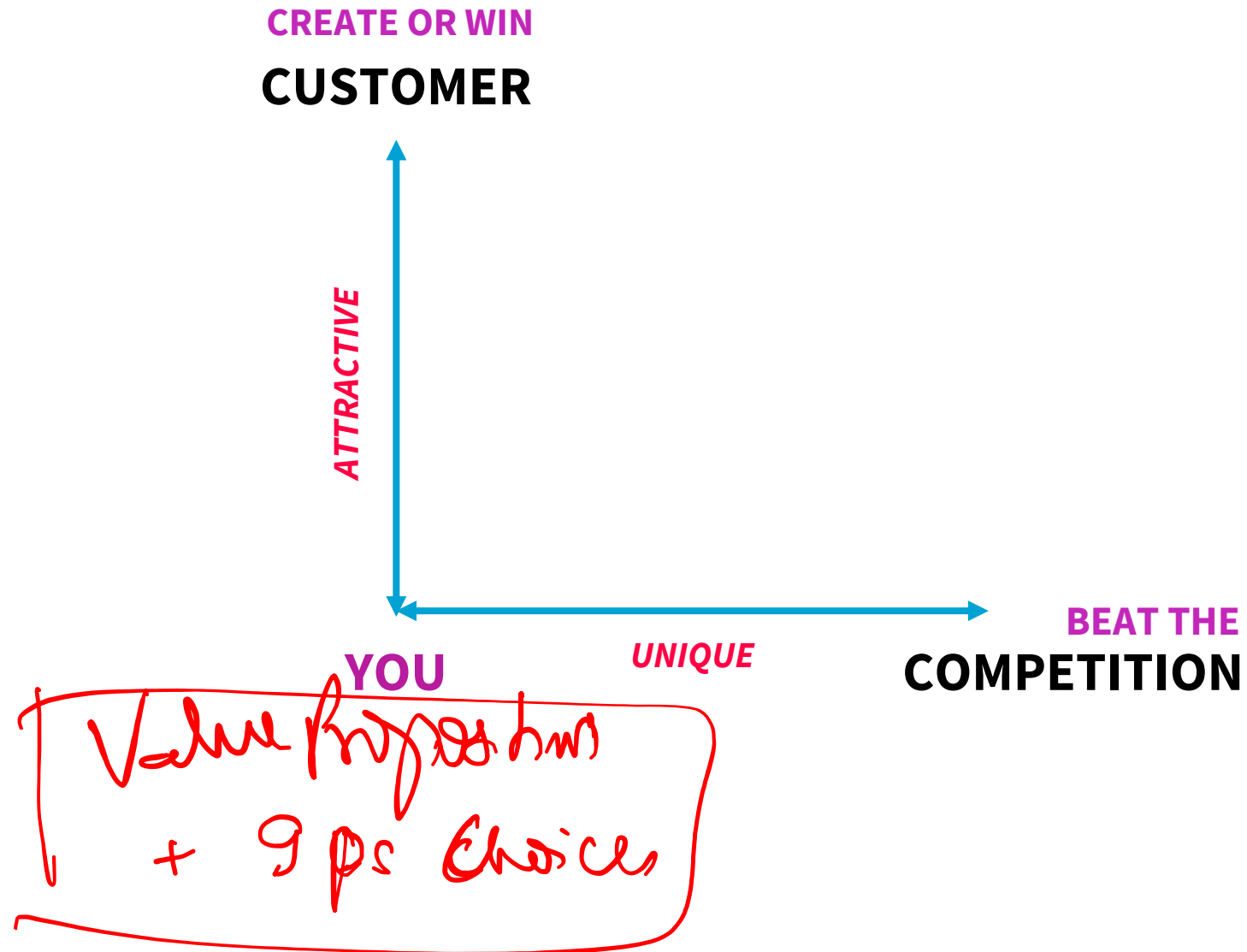
Tangible / Utility
Intangible / Emotion



What is the Zudio Strategy?



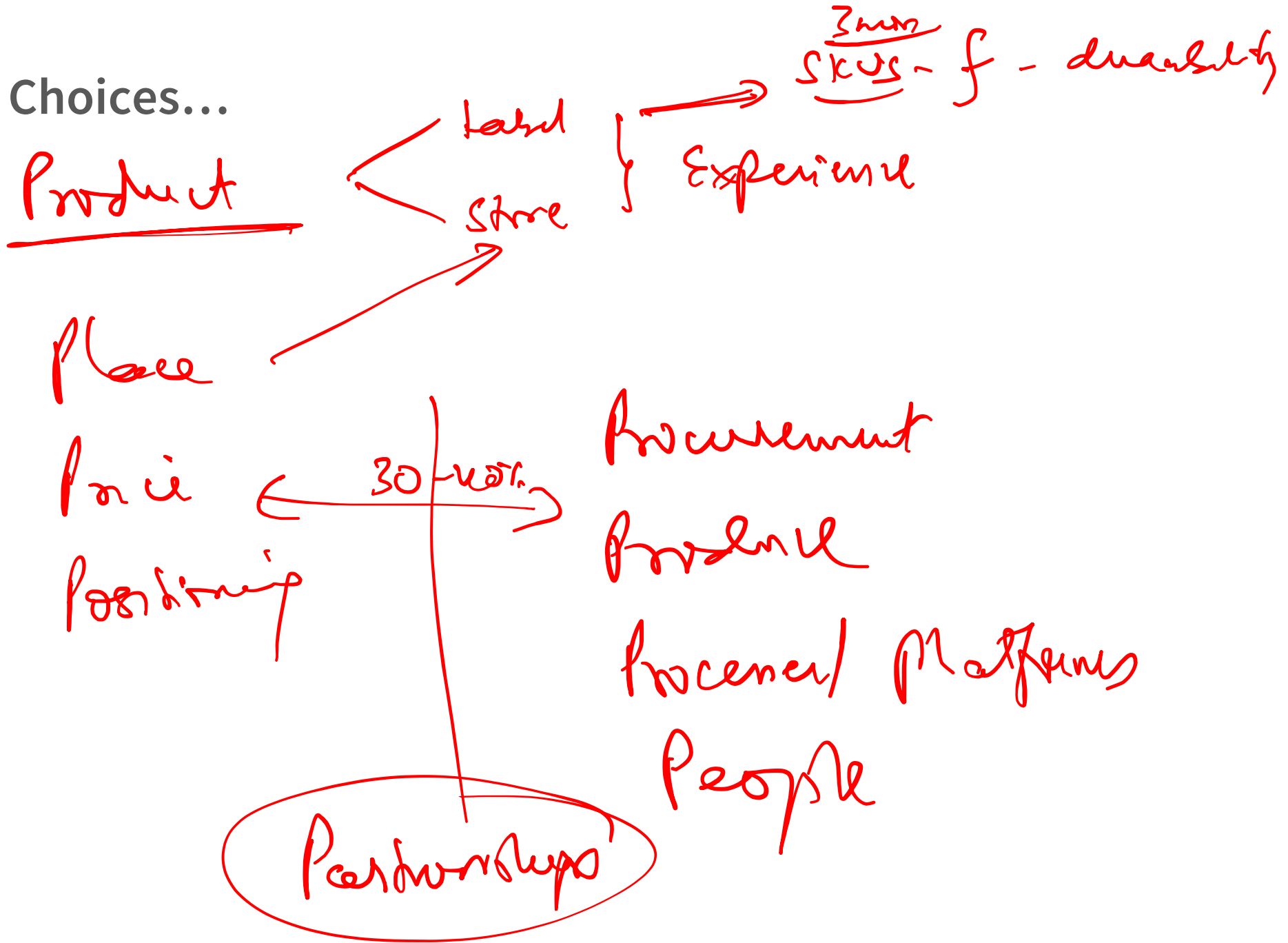
What is Strategy?



The Choices...



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Mantras of Strategy for Success



All actions are decisions
or choices.
Break the “Rules”



Make choices aligned to
ONE primary goal



Primary goal is to
CREATE the Customer



Create **Clarity to ALL**
through Simple
Communication

STRATEGY IS BORING



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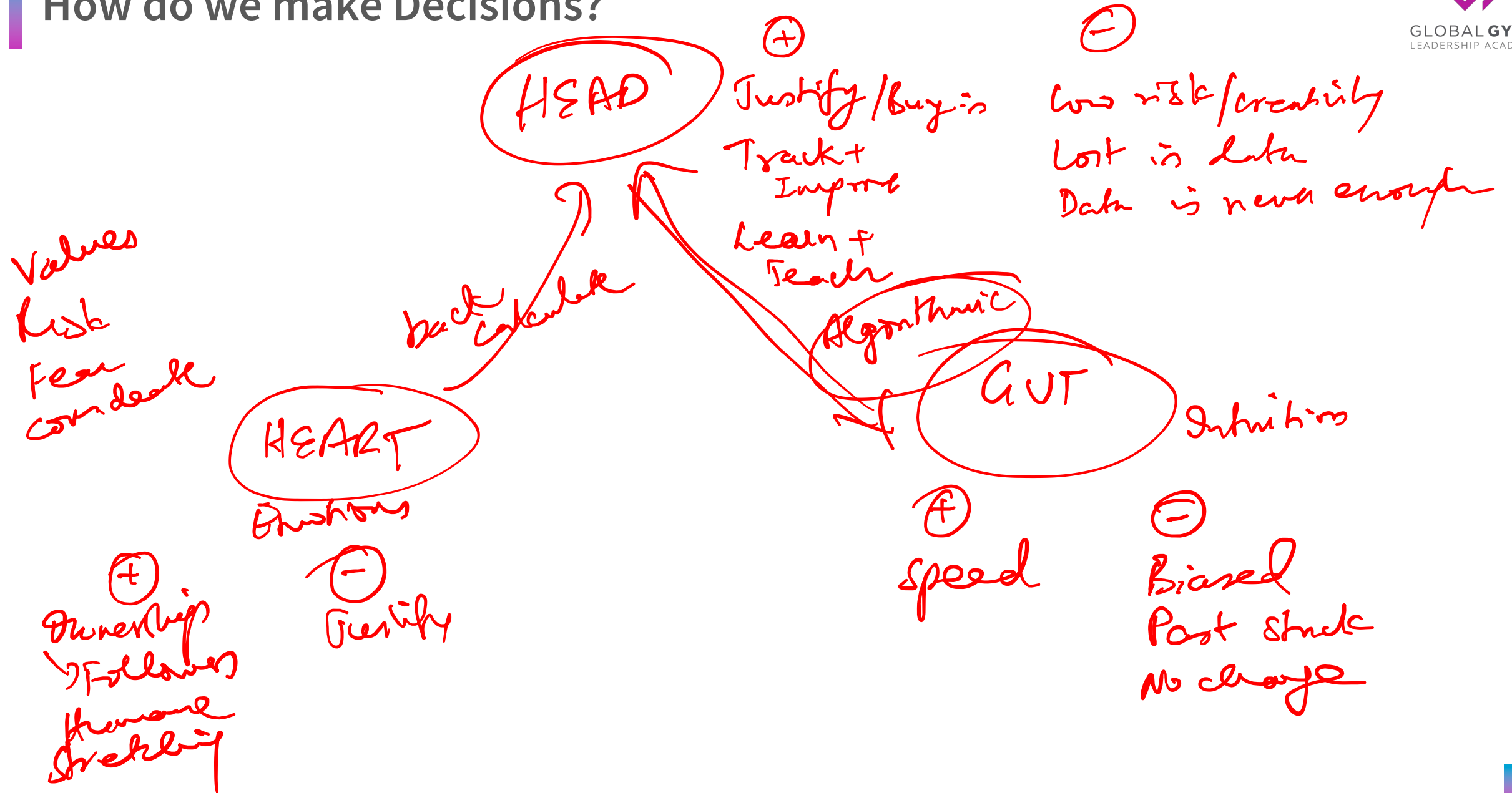


Decision Making

How do we make Decisions?



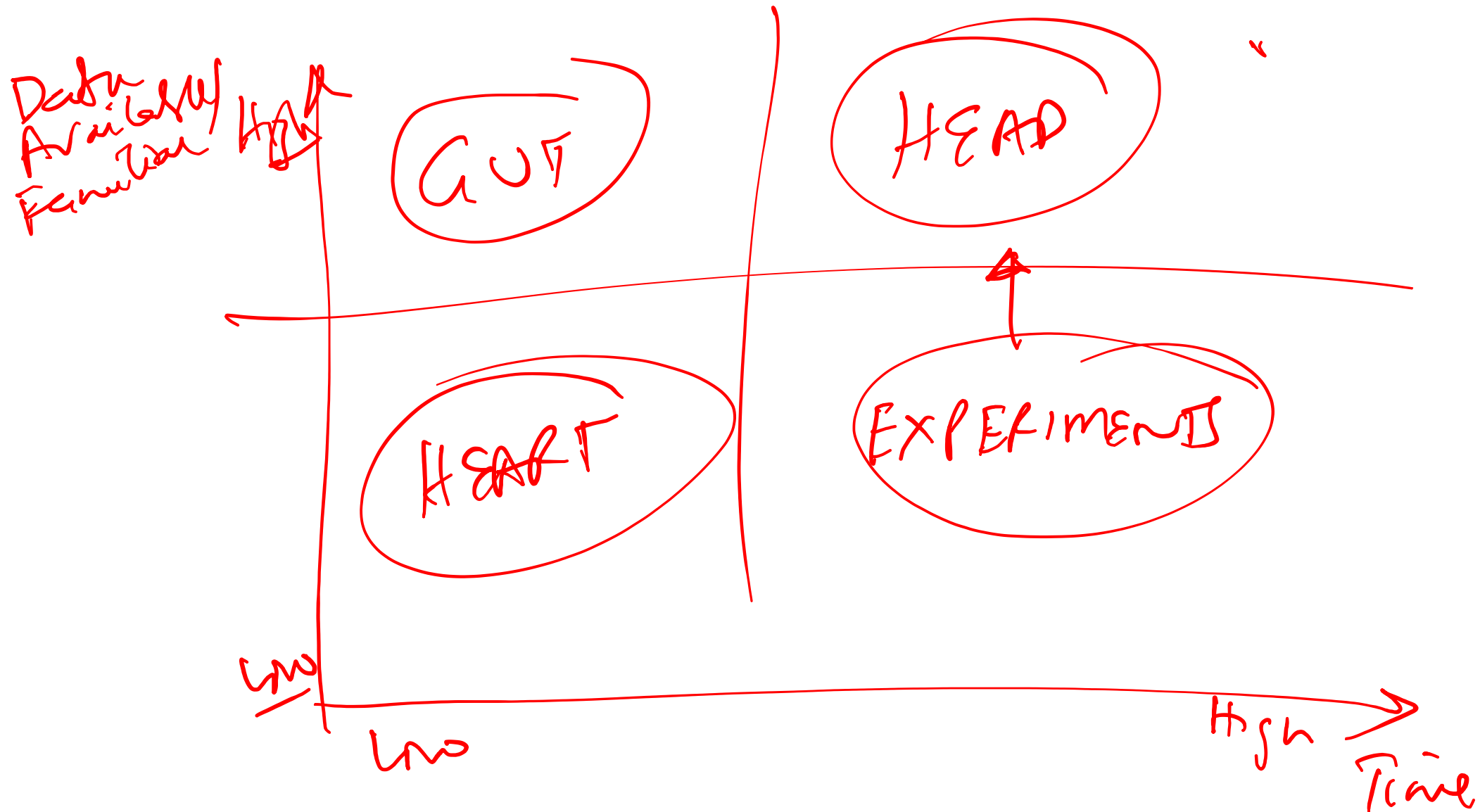
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Using Head Heart or Gut: When is it appropriate?



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Problem vs Dilemma vs Polarity



Problem Quant Choice



Dilemma Values Choice



Polarity Interdependent Goods

Definition	A choice between options where the comparison can be made largely through logic + numbers.	A choice between options that are hard to compare because they are emotional, ethical, or values-driven.	Two distinct, positive, non-substitutable variables where you want both. It's not A>B, it's A and B over time
Example	Vendor A vs. Vendor B Build vs. Buy vs. Lease	Lay off excess staff vs. Retain Ethics vs Speed / Cost	Growth vs. Margin Explore vs. Exploit
Nature	Quantifiable Trade-off	Unquantifiable Trade-off	Interdependent, Recurring
How to Solve	Pick the option that gives higher NPV / ROI / throughput	Pick the option that I/we can live with	Find a Dynamic Equilibrium
Output	Choice + Execute	Choice + Narrative + Meaning Making	Design + Operating rhythm
Failure Mode (Risk)	Analysis – Paralysis False Precision	Avoidance, Moralising Post-rationalisation	Pendulum Swings across poles Politics

Don't treat Polarities as “OR” decisions

**Most leadership decisions aren't problems to solve.
They're tensions to manage between two interdependent goods.**

OR thinking creates:

- Trade-off fights
- Oscillation
- Politics
- Burnout

AND thinking creates:

- Design conversations
- Clarity
- Sustainable performance

Examples of false OR traps

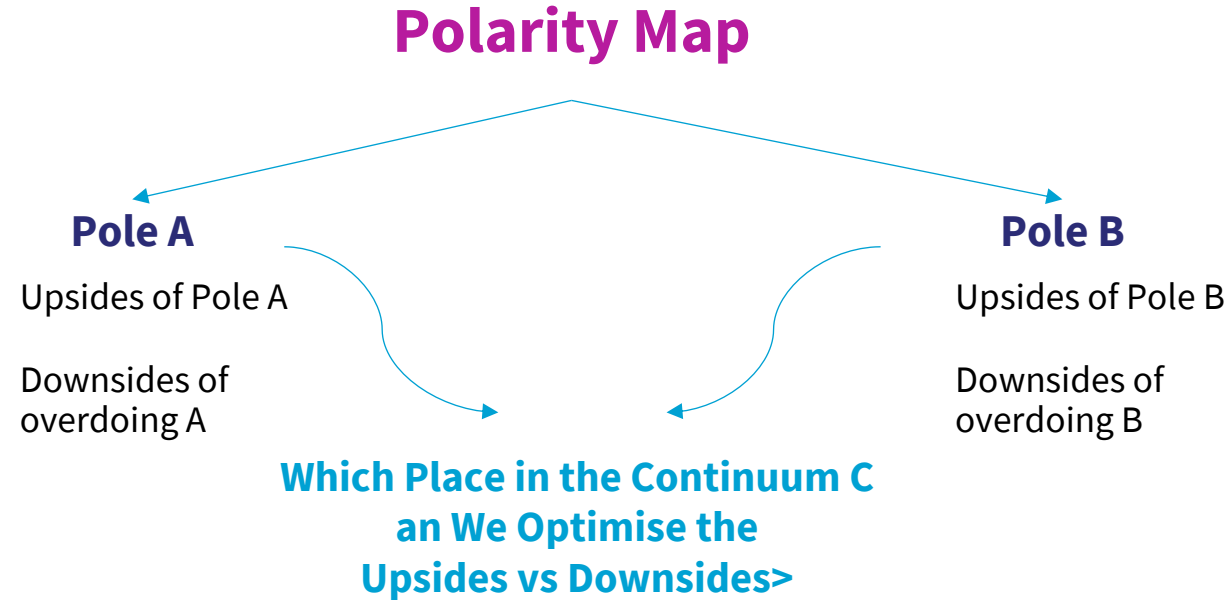
Growth *or* Margin

Cost focus *or* Customer experience

Quality *or* Cost

Compassion *or* Productivity

Polarity isn't solved by compromise. It's solved by mechanisms



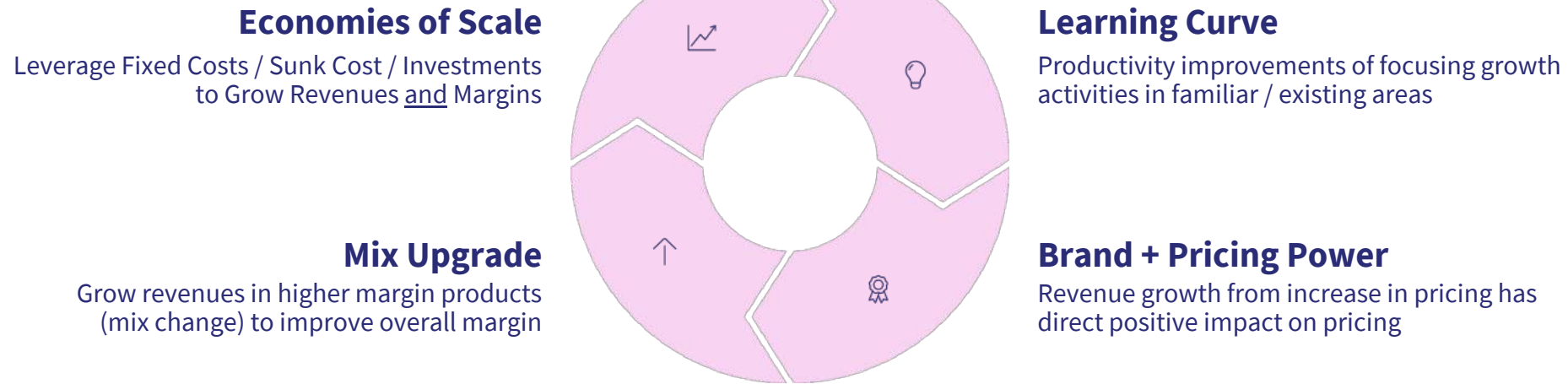
Instead of treating poles as competing, ask:
"Where do these variables positively reinforce each other?"

IDENTIFY INTERDEPENDENCE

- Reinforcing mechanisms (how A creates B and B creates A)
- Situations/segments where both rise together
- Design levers that strengthen the positive loop

Growth AND Margin: Profitable Growth

Interdependence Reinforcing Loops



Design Actions: Make the Loops Real

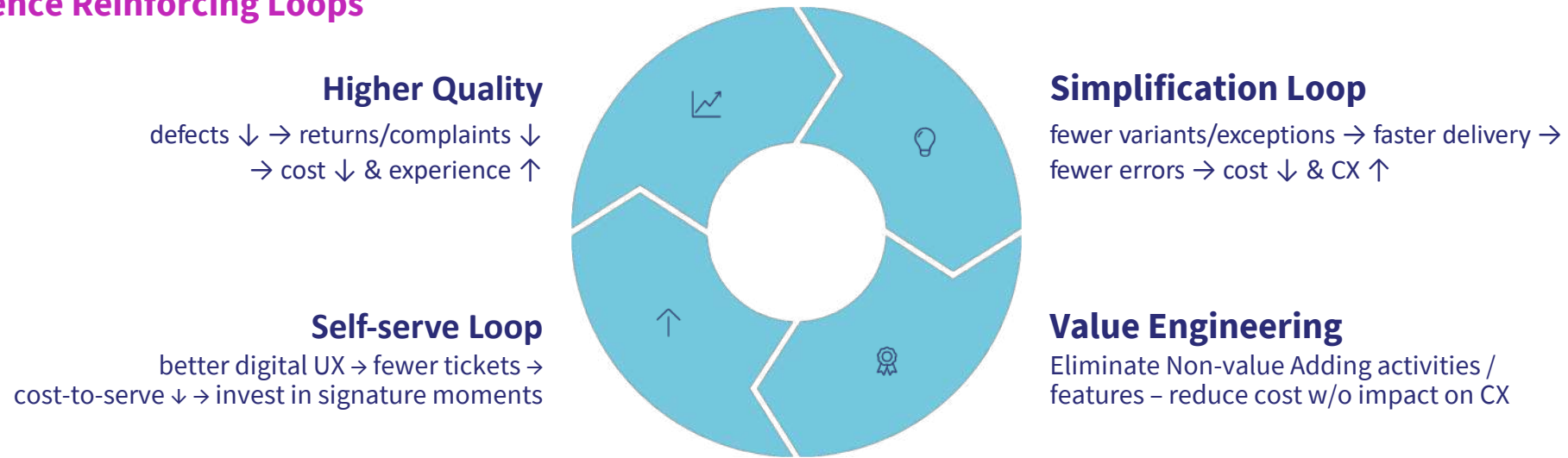
- Segment customers by LTV and cost-to-serve; stop buying bad growth
- Pricing architecture: fences, packaging, upsell paths
- Capacity/process investments tied to scale benefits (automation, throughput)
- Governance: discount floors + escalation

New Metrics that Combine Both Poles

Contribution profit growth, LTV:CAC, payback period, margin by segment

Cost AND Differentiation: Distinctive Where it Matters

Interdependence Reinforcing Loops



Design Actions: Make the Loops Real

- Pick 2–3 signature moments; standardise the rest
- Eliminate non-value cost: handoffs, approvals, exceptions
- Modular offering: standard core + paid add-ons
- Self-serve + expert escalation model

New Metrics that Combine Both Poles

Cost-to-serve by segment, churn/returns, NPS by journey step, contribution margin

Compassion **AND** Productivity: Tough Love

Interdependence Reinforcing Loops



Design Actions: Make the Loops Real

- Separate empathy from expectation ("I hear you" + "here's the bar")
- Standards + support paired (coaching + tools + priority resets)
- Capacity-aware planning: WIP limits, meeting hygiene, realistic commitments
- Fairness architecture: transparent flexibility + consistent performance management

New Metrics that Combine Both Poles

Throughput + quality + rework, regretted attrition, burnout proxies, engagement pulse

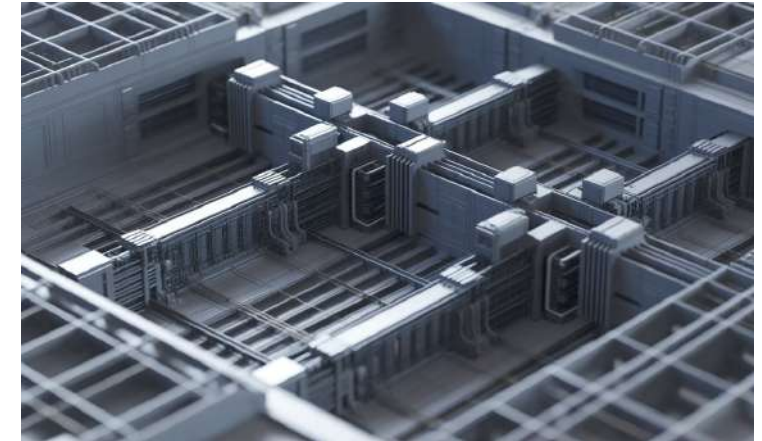
Choose the Appropriate Decision Tool



If it's a **Problem**:
Optimise (maths wins)



If it's a **Dilemma**:
Decide (values win)



If it's a **Polarity**:
Design (mechanisms win)

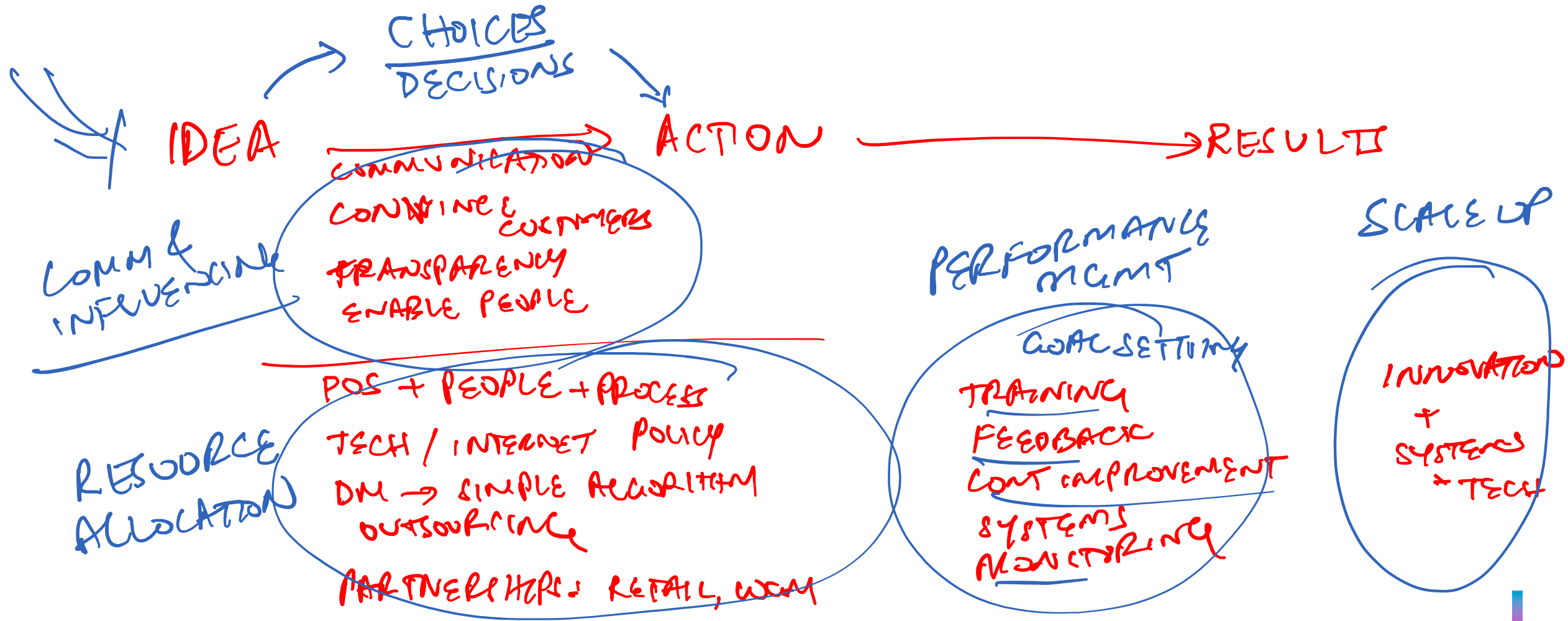


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Strategic Execution and Scaling Up

What was the Bajaj Finance strategy?



Strategy to Execution

CHOICES

IDEAS

ACTIONS

RESULTS

**RESOURCE
ALLOCATION**

INFLUENCING

**MANAGING
PERFORMANCE**

SCALING

**INSTITUTION
BUILDING**

How to Cascade

CHOICE : why :

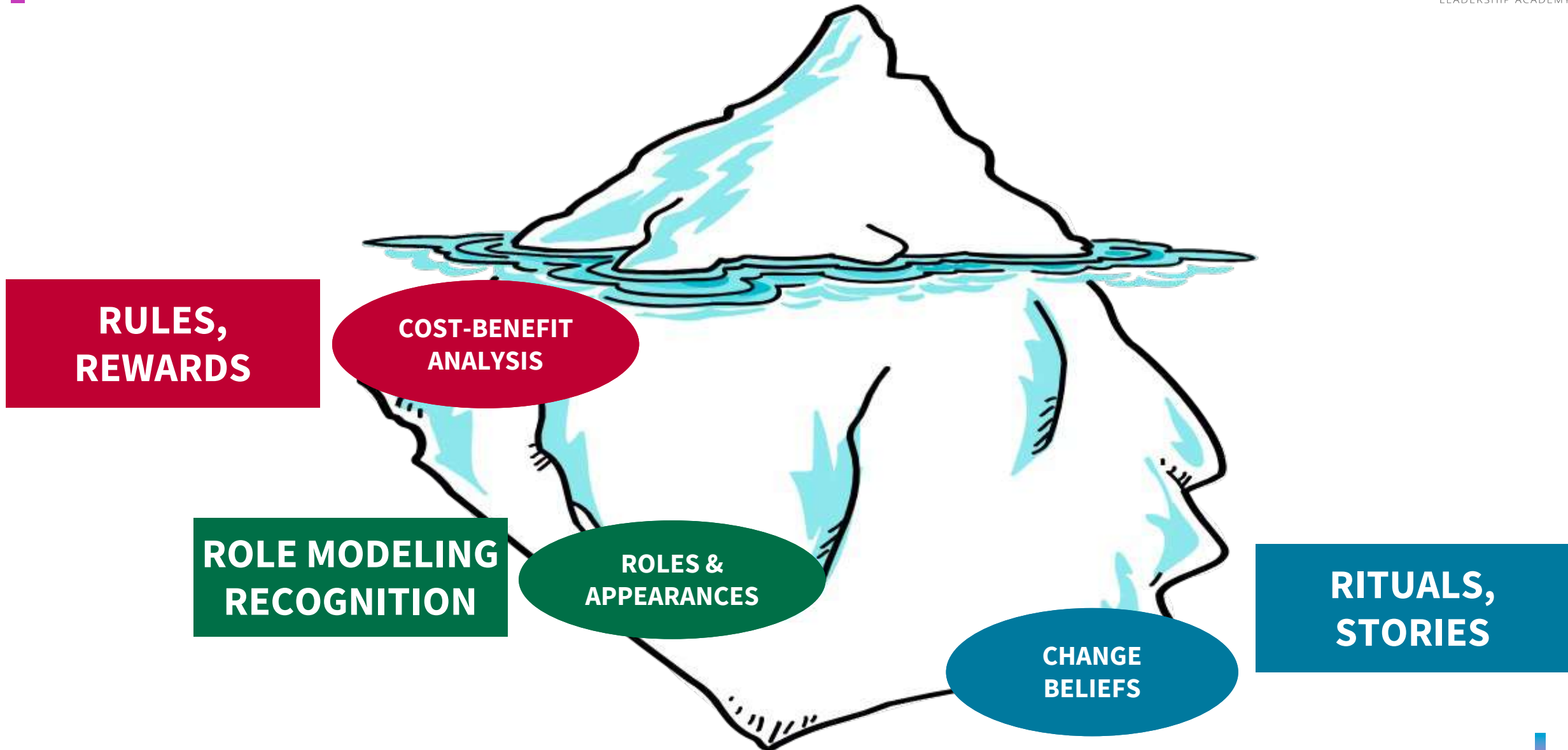
IMPPLICATIONS : Discussion

ACCTIONS
& ASKS

Influence → 3 Approaches



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- **Features & Benefits
Cost-Benefit Analysis**
- **RoI / Risk – Return Analysis**
- **Pricing & Terms**
- **Discounts & Incentives**
- **Fear of Missing Out**

- **Lead by Example**
- **References / case studies**
- **Recognition / Awards**
- **Thought leadership / brand**
- **How we can help you succeed / gain recognition**

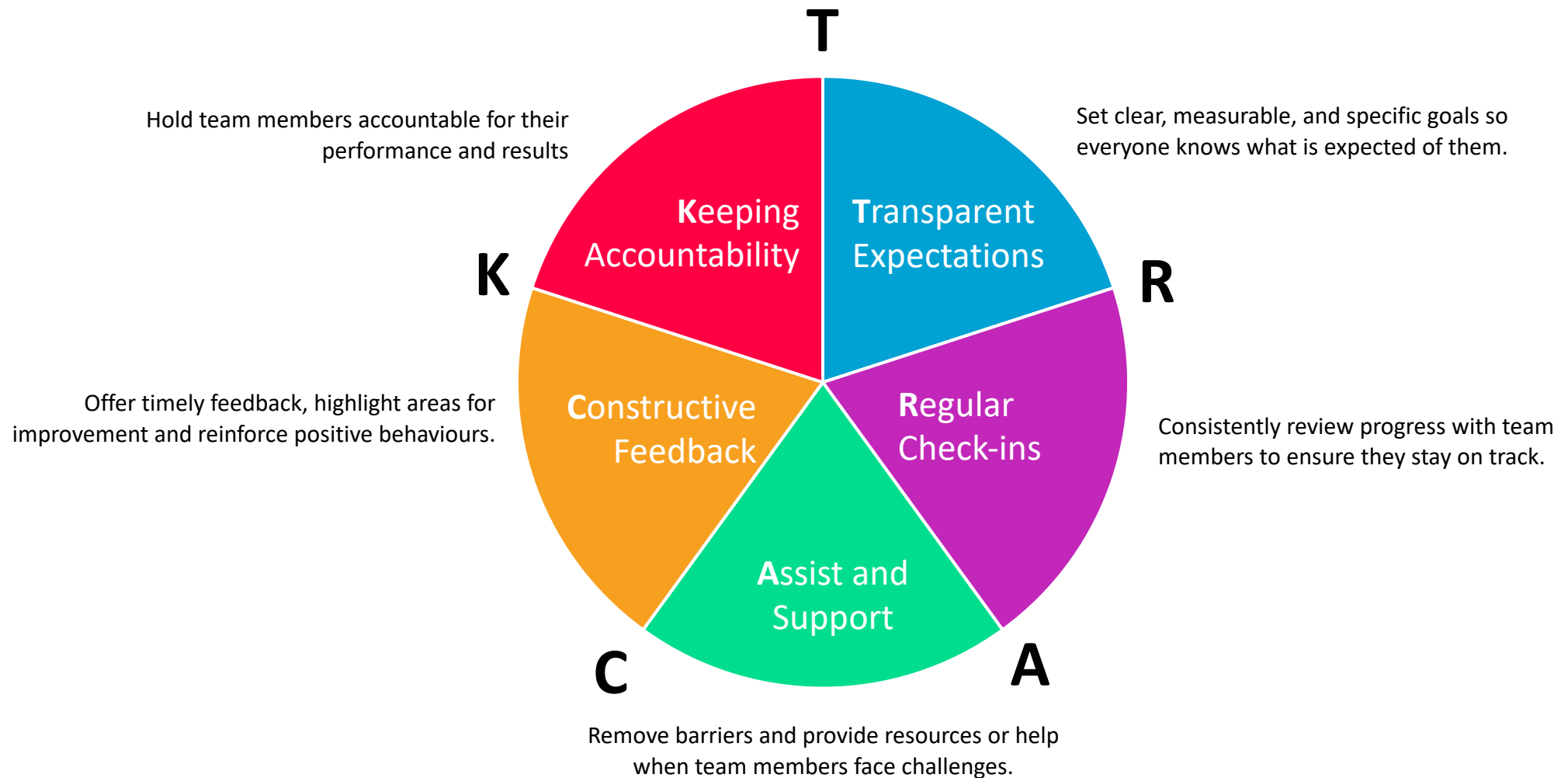
Influence: Emotion / Beliefs



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- **Listening / Empathy**
How well we Know You
- **Don't tell: show or let them experience**
- **Pilots / trials**
- **Testimonials (stories)**
- **Habit formation / Freemium**

Managing Performance





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