

# A Critical Study on Business Strategies of 3i Infotech Ltd.

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### ABSTRACT

A case study is a research method involving a systematic and detailed examination of a subject of study, as well as its related contextual conditions. 3i Infotech Ltd. is a secured Information Technology company to empower the Business Transformation and was established with the principal mandate of servicing the different ICICI Investors family and by providing Quality services to the shareholders of the company, and other depositors. It was promoted by ICICI Bank for their back office works. But now they become a global technology company across the world. The company position is top four Indian Software Product company. They provide different services like Managed IT Services, Payment solutions, Application Software Development and Maintenance, Business Intelligence Document Imaging and Digitization, IT consulting and various Transaction Processing services. They also sell services such as Infrastructure Management, Analytics and Services, Business Intelligence, Testing and compliance, Application development and Maintenance, Consulting and its BPO offerings. The company incorporated various wholly-owned entities in India and abroad, which includes the company consumer services Ltd for doing business related to Business to Customers services associated with Information Technology. This paper narrates about business strategy and competitors for this company and suggestions for future innovations.

**Keywords:** Case study, Information Technology Company, ICICI, MFund, Business Transformation.

### 1. INTRODUCTION

It's a comment that's heard every day, thousands of times, throughout the world. The idea that stands out, however, is the idea that's remembered. And that's where 3i Infotech comes in. In Today's Global market, providing quality products and services is essential for any manufacturer's continued growth, but maintaining a competitive edge is not always easy. For success, quality awareness must begin at the conception of the product and continue throughout the various stages of its development. 3i Infotech Ltd is an Indian IT company Headquartered in Mumbai. It was established as ICICI Infotech Ltd and it was incorporated in 1993 [1-2]. 3i Infotech was promoted by ICICI Bank and by providing software development and services, IT infrastructure, network management and IT enabled BPO services the company makes an entry into information technology services business in late 1999. The Company has an Annual turnover of over USD 170 million. Also, 20 offices across 11 countries and more than 4500 employees are working and along 50 countries over 1000+ customers are co-operating. Its business activities are divided into two categories: IT Solutions & Transaction Services. IT Solutions comprises of software products while the transaction services comprise of BPO & KPO services. 3i Infotech committed to empowering business transformation, has envisioned major growth plans for itself, in the backdrop of strong tailwinds experienced over six successive quarters through the last two years. With revenue of over INR 1000 crores in the last 4 years, the Company has added 139 new customers in FY 17, growing its customer portfolio to more than 1000 customers across 50 countries in 4 continents.

## 2. OBJECTIVES

- To analyze the overall Growth of the company.
- To find the Services and Products provided by the company.
- To find out the Market Share of the company.
- Check the different problems for improving the Growth of the company.

## 3. SMART PRODUCTS AND SERVICES

3i Infotech offers cutting-edge customized solutions which enable the clients to grow in the highly competitive global digital market. Software development is also another domain of expertise provided by 3i Infotech. The company offers a wide range of software solutions for its clients according to the corporate and business needs to give them better edge over others. The solutions that are offered help the client to plan, develop and implement new ideas [3]. Some of the specialized software solutions that are offered by the company are Product Re-engineering, Software testing, Software development, Data warehousing, Business intelligence, Enterprise application integration. Some of the products are :

**PREMIA - Insurance Software:** The PREMIA Insurance administration software suite is intended to capably play out a crucial role in insurance agency, for example, endorsing/approach organization, claims administration, reinsurance and bookkeeping.

**KASTLE - Secure Banking Solutions:** KASTLE, a safe and secure banking solutions system or arrangement suite, involves a broad scope of big business managing account items or transactions that oblige the differed activities and divisions of banks and other monetary administrations associations.

**Tradis - Integrated Broker Office Solutions Suite:** Tradis is an extensive Integrated Broker solution suite for stockbrokers and brokers, giving them outright control over the whole exchanging process from request to settlement.

**AWACS - Exchange Surveillance System:** Advanced warning and control system handles all the basic components of the observation procedure and gives a powerful checking and cautioning instrument. It is intended to shield the integrity of capital markets from extortion, control manipulation practices and to cultivate open, aggressive, and fiscally stable markets.

**MFund - Mutual Funds:** MFund, their Mutual Funds products suite, encompasses operations such as fund accounting, valuation, investment management, lending operations, investor services, dealing, pre dealing, intent generation, order management etc.

**Enterprise Relationship Management (ERM) Solution – Xroadz:** 3i Infotech offers Xroadz, an integrated ERM solution suite that not just enables you to enhance your relationship with your clients, providers, business accomplices, and workers, yet in addition guarantees one of improved quantifiable comes back from every one of these relationships.

## 4. CUSTOMERS AND STAKEHOLDERS

Quality excellence with a strong customer focus should be one prerequisite to attain true business excellence. There are of course legitimate reasons to address issues as organizational and global sustainability, human rights, financial stability and environmental protection. To properly address these issues, concepts such as business management or stakeholder management might be more appropriate. For long-term profitability firm striving need to build stronger for customer-firm relationships by getting the customers more engaged with the firm. One path to this end is introducing practices to manage the different forms of customer engagement behaviours (CEBs). To develop more efficient and effective CEB management practices, this research proposes and empirically tests a theoretical model on the managerial and psychological processes to encourage CEBs that are embedded in a wide broader network of customers and the stakeholders [4-6]. In every company the Core Value of Integrity as the very soul of their company. This is reflected in their finances, the trusted relationship that they share with the customers and business partners, and the faith reposed in us by their stakeholders. The Company is working towards fulfilling its commitments to all its stakeholders. On the product front, some of the prestigious projects where new products / upgraded versions were being implemented are nearing completion. In terms of timing,

this is very opportune, because it opens avenues for the Company to offer these solutions to upgrade existing customers as well as prospects. The company is also taking initiatives to strengthen and grow the services business including expanding the reach for some of the services which did not have a high presence in the international markets.

## 5. The 3I INFOTECH SOLUTIONS

**Solutions for an Insurance broker:** 3i Infotech has declared the launch of Premia Insurance Broking eXchange called as IBX, a membership-based Internet solution suite for the protection vertical and it is intended to furnish protection intermediaries with a stage to cater and to serve the clients progressively with no problems. With IBX, clients can have the office for putting the solicitations for quotes from insurance merchants who can submit recommendations to organizations in light of the statements and gather responses from them [7]. The benefits that brokers remain to pick up from the solution incorporates zero interest in insurance broking programming and related equipment, a more extensive client reach and chance to offer the customized client administration to protect clients of IBX.

**Anti-money laundering solution:** AMLOCK Lite is a comprehensive compliance solution for the anti-money laundering called as AML and counters terrorist financing (CFT). It is one of the flagship banking products of 3i Infotech and it is a solution tailored for NBFCs. Also, it derives all its power from the Amlock which has the installations in over 75 Banks and also in Financial Institutions across the global world and which has efficiently addressed their AML compliance requirements for over 10 years. It is an enterprise AML-CFT solution and is an intelligent, customer-centric anti-money laundering solution designed to detect and manage unusual activity.

## 6. SUSTAINABILITY THROUGH GREEN STRATEGY

The escalating deterioration of the environment is a major concern for business organizations today. Green is a strategy implemented to improve the environmental sustainability and with supply chains evolving dynamically towards competitive advantage, Green Supply chain management practices has gained importance in business research. Though sustainability is the major concern in today's organizations, very little research has been done to investigate the GSCM practices in Indian Industries and their environmental performance changing the environment and the deterioration of the natural resources has triggered organizations to identify, understand and manage the issues of environmental sustainability. This has led to new paradigms in supply chain management strategies, and this has shifted the attention towards the impact to the natural product take back with improvement to environmental impacts through life cycle stages [8-9]. Worldwide industrialization has led to the destruction of the environment, industrial wastes severely damage and pollute the environment and cause ozone depletion, greenhouse effect, and Antarctic icebergs melt. These issues have triggered the manufacturers on their substantial developments and production responsibilities towards a sustainable environment for all. Since corporations are vital organs of society, corporate interests pose serve societal concerns. Consumers are becoming more attuned to and involved in the growing green interests. Environmental issues under legislation and directives from customers have become an important concern for manufacturers in India. To combat these pressures and that from the society, customers and the stakeholders and manufacturers have started to adopt a more systematic and integrated strategy of Environmental management in supply chain system. This is the 3i Infotech first Environmental Sustainability Strategy. It establishes a framework to tackle the environmental impacts of the Company operations like carbon emissions; water use, waste generated, and materials procured and consumed, impact on biodiversity, travel, and transport in the context of supporting and enhancing in the company activities. This strategy has been developed in consultation with the employees working on the company and other staff and represents a framework for action to be taken.

## 7. HR HIRING AND TRAINING STRATEGY

A success of a company is not only a result of incredible manufacturing capability and great location. Many times, HR strategy becomes the reason for the company to stand strong and grow big to rule the world. Change management plans must be devised to address workforce transition to the new

ERP system with clear demarcation of super-users and trainers. A comprehensive training strategy should account for organization-specific nuances, locations, and testing prior to go-live. Failing to fully develop a training strategy can have serious implications for the success of a global ERP implementation [10]. An effective training strategy is vital to the success of your company; it can serve as a means to develop your people and can also become an effective recruiting and retention tool. Employees are always pro-active and curious about what will happen tomorrow. They always prepare themselves to learn something new that makes life so exciting. Developing a strategy for training gives your company a competitive advantage and helps propel you into the future. The plan needs to be comprehensive, and every employee needs to understand it so that everyone gets the appropriate training at the right time. Here are some guidelines to help make your training efforts successful:

- Analyze Your Needs

Take the time to carefully analyze your needs when designing your training plan. This will help you choose the right type of training for your requirements.

- Identify Skill Gaps

You can do this by looking at a written job description and comparing the skills the position requires your employees' current abilities. Understanding where there may be gaps will help you identify the types of training you need.

- Prioritize

Assign the training you'd like to provide into categories. Is it mandatory or nice-to-have, If it's absolutely required, a training effort becomes imperative. If it reflects an ideal situation that isn't immediately feasible, you'll know to plan for it in the longer term.

## 8. FINANCIALS

3i Infotech has envisioned major growth plans for itself, in the backdrop of strong tailwinds experienced over six successive quarters during the last two years. With a revenue of over Rs.1000 crore in the last four years, the company has added 139 new customers in for the year 2017, growing its customer portfolio to more than 1,000 customers across fifty countries in four continents. The company has implemented a 3 phase Protect Consolidate Grow approach that has been successful and is reflected in the operating margins of the company. The approach has helped the organization retain its existing customers and win new ones [11]. The Company reported a net profit of Rs.100.65 crore in the year 2017, with an improved EBITDA over the past five years, while achieving an order book balance of Rs.572 crore, as on March 31, 2017. The cash flow from operations has been positive and the company's net worth, as on March 31, 2017, was Rs.370.09 crore. The company continues to be profitable and has reported a net profit in H1, for the year 2018. The organization continues to strengthen its dominant presence in emerging markets, including MEA, APAC, and India with continued investments to grow its US business.

## 9. CORPORATE SOCIAL RESPONSIBILITY

As a technology company, 3i Infotech invests in innovative technologies and solutions to create efficiencies by automating processes and consolidating systems, reducing hardware and energy requirements at our client's premises minimizing environmental damage. Touching the lives of people positively by supporting environmental and health-care projects and social, cultural and educational programs. Building an ethical, caring, sustainable world is integral to our corporate character. That's why each of us at 3i Infotech strives to ensure that every business action has the potential to positively impact the people, planet, and profit. Through the 3i Infotech Foundation, they carry out Corporate Social Responsibility (CSR) initiatives focused on nurturing the earth and supporting its people. They support Sahayog Pratishthan by providing different monetary aid and participating in initiatives like coaching grade 10 students and organizing a mobile science laboratory. We also provide financial and hardware support for several other activities, such as:

- Setting up a new school.
- Medical camps to address region-specific medical problems.
- Proper sanitation facilities for girls.

At 3i Infotech Limited, they sincerely believe that the actions of the organization and its community are high interdependent. It is through constant and collaborative interactions with the external stakeholders that the Company strives to become an asset to the communities where it operates. With a small contribution in the form of donation, they assist special needs girls association in their mission to deliver life-changing support to the individuals who required it the most. As a constructive partner in the community, 3i Infotech has been undertaking concrete action to realize its social responsibility objectives, thereby building value for its customers and community [12-13]. The 3i Infotech also provides financial and hardware support for several other activities such as setting up a new school Medical camp to address region-specific medical problems, proper sanitation facilities for girls etc, and also they support a number of initiatives focused on eradicating illiteracy and empowering people.

## 10. ANALYSIS

**Performance of the Company:** The Management is satisfied to educate the investors that following a time of 5 years, the Company has posted a Net Profit after Tax (called Total Comprehensive Income under the Indian Accounting Standards informed by the Ministry of Corporate Affairs) of Rs.95.09 crores for the financial year 2016-17. On the operational front, the Company tried noteworthy endeavors amid the year towards enhancing operational execution over its center organizations and is completely equipped to advance on its development desires [14-15]. The push in the coming years, beginning from FY 2017-18, isn't just to fortify the organization's situation in picked regions yet, in addition, to get energy and develop [16-22].

**Business Overview:** The organization has a thorough arrangement of IP based programming arrangements, combined with an extensive variety of IT Services to address the dynamic necessities of an assortment of industry verticals including Banking, Insurance, Capital Markets, Asset and Wealth administration (BFSI). They likewise give answers for different verticals, for example, Government, Manufacturing, Distribution, Telecom, and Healthcare. The business exercises of the Company are extensively separated into two classes, viz. IT Solutions and Transaction Services [23-30]. IT Solutions business contains programming items and IT empowered administrations while the exchange administrations involve BPO and KPO administrations. The organization has a decent item portfolio and has a predominant nearness in quickly developing rising economies [30-35]. The item business of the organization has a wide base with in excess of 1000 dynamic clients who are attractively utilizing the organization's items. The organization has spread across 50 nations crosswise over six operational topographies, viz. South Asia, Asia Pacific (APAC), Middle East and Africa, Kingdom of Saudi Arabia, Western Europe (WE) and North America (US). The 3i Infotech business is to a great extent separated into Emerging Markets and Developed Markets.

### Strengths

- The barriers to market entry can be solved.
- Monetary assistance is provided in the company.
- A skilled workforce is available in the company.
- 3i Infotech reduced the labor costs.
- They can maintain the existing distribution and sales networks.
- The 3i Infotech provides unique products.

### Weaknesses

- Future productivity.
- High investments in research and development.

### Opportunities

- 3i Infotech is a Growing economy.
- Growth rates and profitability.
- Venture capital.
- Income level is at a constant increase.

### Threats

- Price changes.
- Increase in labor costs.
- Growing competition and lower profitability.

## 11. COMPETITORS

1. Sasken Communication Technologies Ltd
  - Market cap. 1,337.8 Cr
2. MphasiS Ltd.
  - Market cap. 15,381.60 Cr
3. MindTree Ltd.
  - Market cap. 12,500.20 Cr
4. Thinksoft Global Services Ltd.
  - Market cap. 570.05 Cr
5. KPIT Cummins Infosystems Ltd.
  - Market cap. 4,018.11 Cr

## 12. SUGGESTIONS FOR FURTHER INNOVATIONS

- Rethink your high-level business strategy
- Collaborate with more technology-related industries and companies.
- Eliminates projects and processes that don't work
- Recognize and protect Entrepreneur's

## 13. CONCLUSIONS

Historically, 3i Infotech has focused on the creation of multimedia and creativity software products, however, through exploration, innovation, and exploitation the company has evolved into a broad-based Internet application. While not entirely without, 3i Infotech enjoys a very limited number of competitors with product and service lines that and closely mirror it's own The company will need to manage explosive growth without sacrificing its positive company culture and reputation for meeting the needs of consumers by delivering quality services and products. 3i Infotech business strategies are discussed as per the guidelines given in Company analysis case study methodology [36-38].

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