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THE PRODUCTIVITY PARADOX

MIKE PINO

BEYOND AI

REDESIGNING PRODUCTIVITY

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Vice Chairman & Managing Director
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Chief Executive Officer
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THIS ISSUE





COVER STORY

THE PRODUCTIVITY PARADOX 12

Transformation happens through AI-enabled decisions

- MIKE PINO

LEADERSHIP

THE COST OF SILENCE 18

Are you rewarding caution instead of courage?

- MATTHEW EGAN

MYTH BUSTER

THE QUIET LANGUAGE OF LEADERSHIP 22

Leadership is what you say next.

- G SHAWN HUNTER

MANAGEMENT

WHEN CRISES COLLIDE 26

The new management imperative for indian organisations.

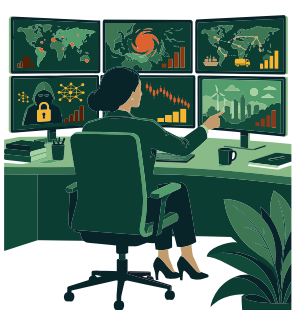
- SOHOM BANERJEE, TASMITA SENGUPTA, DR SUMANTA DUTTA

STRATEGY

THE HUMAN PAUSE 32

The decisions that should stay slow.

- RAHIM HIRJI







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PRESIDENT'S MESSAGE

Beyond Speed: Rethinking Productivity in the Age of AI

Vishal Kampani is Vice Chairman & Managing Director, JM Financial Ltd.

Artificial intelligence appeared on the business horizon with a compelling promise: to automate routine work, enhance operational efficiency and unlock a new era of productivity. The promise is real, but the conclusion we often draw from it is naive.

AI can undoubtedly complete many tasks in less time. But that does not necessarily make an organisation more productive. The more important question is whether the efficiency gained translates into better decisions, higher-quality outcomes, lower risk, stronger customer relationships and, ultimately, greater value.

AI can generate a comprehensive report in minutes, but human judgment is still required to determine whether its assumptions are sound and its conclusions genuinely relevant. This is where collaboration becomes transformational

The data reveals a fascinating productivity paradox. A 2025 NBER field experiment involving over 7,000 knowledge workers showed that while generative AI saved employees roughly two hours a week on emails, there was no corresponding shift in the quantity or composition of the actual work undertaken. The study covered 7,137 knowledge workers across 66 firms and also found that employees reduced work outside regular hours. We must remember that time saved is merely an input metric, not an outcome metric.

However, AI can profoundly change the economics of work, not merely its speed. A 2026 NBER study of 750 executives highlighted significant labour-productivity gains in high-skill services and finance, driven by innovation and demand-related channels. This suggests that the larger opportunity may lie not simply in accelerating existing tasks, but in enabling new forms of innovation, revenue generation and demand.

The real opportunity, therefore, lies in what we do with the time and intelligence that AI creates. AI can generate a comprehensive report in minutes, but human judgment is still required to determine whether its assumptions are sound and its conclusions genuinely relevant. This is where collaboration becomes transformational. AI brings speed, scale, pattern recognition and the ability to process vast amounts of information. Humans bring context, judgment, creativity and accountability. Deliberately combining these capabilities can produce outcomes that neither could achieve alone.

The opportunity is therefore not simply for AI to replace human judgment, but for AI and humans to collaborate to make better decisions, solve more complex problems and create entirely new possibilities. The future of productivity will not be defined simply by how much AI can do, but by how effectively organisations enable humans and AI to work together.

Nowhere is this need for human nuance more evident than in financial services, an industry built on institutional judgement. A faster credit assessment or a faster investment note is not necessarily a better one. We must place human judgment at the exact right juncture in the loop. Encouragingly, the 2026 Microsoft Work Trend Index found that 87 per cent of Indian knowledge workers rightfully treat AI output as a starting point rather than a final answer, holding onto their critical thinking. Across the 20,000 AI-using knowledge workers surveyed across 10 markets, 86% shared this approach. Quality control of AI output and critical thinking also emerged as two of the most important human skills as AI takes on more work.

The real revolution will belong to the organisations that design work so that technology handles scalable execution, freeing people to spend more of their time on judgment, context, creativity, relationships, and accountability

Ultimately, AI creates the greatest value when technology and people evolve together. The Microsoft report found that organisational factors such as culture, manager support and talent practices account for 67 per cent of reported AI impact, suggesting that technology alone cannot unlock its full potential. Yet only 19 per cent of AI users surveyed were in the 'Frontier' category, where individual AI capability and organisational readiness are aligned. The opportunity, therefore, is to build organisations where people and AI continuously learn from and strengthen each other.

To thrive, companies need to evolve into what the report calls a ‘Learning System’: reshaping workflows, rethinking incentives, and clarifying decision rights. The real revolution will belong to the organisations that design work so that technology handles scalable execution, freeing people to spend more of their time on judgment, context, creativity, relationships, and accountability. A Learning System is one in which work continuously generates insight, and that insight reshapes how work gets accomplished.

That is how we move beyond simply making work faster—and create true, enduring value. IM

The opinion expressed is personal.

EDITOR'S NOTE

Dear Readers,

There is an enticing idea taking hold in boardrooms: if AI can help employees do more in less time, organisations will automatically become more productive. It sounds logical, but in reality, it is incomplete.

The first wave of AI adoption has largely been about acceleration—drafting faster, analysing faster, coding faster, summarising faster. But an organisation is not a collection of individual tasks. It is a system of interconnected decisions, processes, incentives, and accountabilities. Speeding up one activity can simply move the queue somewhere else. That is where the productivity paradox arises.

An employee may produce a report in minutes, only for three colleagues to review it. A model may generate recommendations instantly, while decision-making remains trapped in an approval hierarchy designed for a pre-AI world. Teams may deploy dozens of AI tools, yet spend more time reconciling outputs, checking accuracy and managing exceptions.

The lesson is important: AI does not transform an operating model merely because it is embedded in it.

The leadership challenge is therefore bigger than choosing the right models or scaling successful pilots. It is about rethinking how work flows through the organisation. Who decides? Who reviews? What can be delegated to machines? Where is human judgement essential? What controls should sit inside the process rather than around it?

The winners of the AI era may not be the organisations with the most AI. They will be the ones that remove the organisational friction that prevents AI from creating value. Because ultimately, productivity is not about doing yesterday's work faster. It is about deciding what work should exist in the first place.

Do write in with your views to **imeditorial@spentamultimedia.com**

Maneck Davar

Maneck Davar

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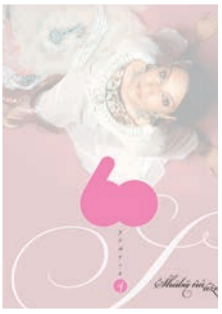
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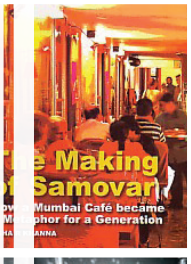










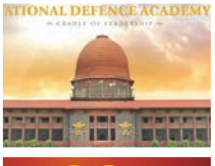


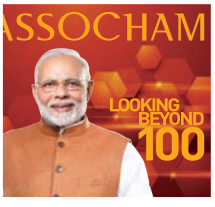




















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FROM AI SPEED TO

Armaan Hoyvoy



BUSINESS IMPACT



The productivity paradox

Will AI increase your organisation's productivity? Only if you have the right structure in place.

✦ MIKE PINO, CO-AUTHOR, *HUMANCORPS*



Your organisation has a structure problem that AI has made harder to ignore.

Across India, leaders are seeing the same pattern in banks, insurers, IT services firms and government departments: a few employees become dramatically faster with GenAI, pilots produce impressive demos, yet end-to-end outcomes barely move. Loan turnaround times remain stubborn. Customer queries still bounce between teams. Backlogs shift from one queue to another. Compliance adds checks instead of gaining confidence.

The gap is not mysterious. AI accelerates work, but it rarely improves workflows on its own. Apply speed to unclear decision rights, brittle processes, and low trust, and the organisation gets faster dysfunction rather than productivity.

India's operating environment makes this especially consequential. Transaction volumes are huge. Customer and citizen interactions are multilingual. Workforces are distributed. Regulated decisions (such as, in banking and financial services, KYC, fraud, credit, claims, grievance redressal) must be defensible and auditable. In this context, AI value is captured not by using models, but by redesigning the system around them.

What 'AI productivity' actually means

Many organisations measure 'AI productivity' as hours saved, prompts run, or documents generated. Those are weak proxies. From organisations in banking and financial services (BFSI), for instance, real productivity is visible in outcomes that customers, regulators, citizens, and employees can feel:

- **Cycle time:** faster onboarding and KYC, quicker loan or claims decisions, shorter procurement lead times, faster grievance resolution.
- **Quality and rework:** fewer errors in customer communications, fewer document defects, fewer repeated contacts, fewer back-and-forth clarifications.
- **Risk outcomes:** reduced compliance incidents, better audit trails, fewer false positives in fraud and AML investigations.
- **Capacity and resilience:** teams handling more complexity without overload; managers making decisions faster with clearer evidence.

If these outcomes do not shift, AI may be improving a task while leaving the workflow, and operating model, unchanged.

As autonomy rises, structure becomes non-negotiable

A useful way to understand what changes with AI is to track autonomy:

- Generative AI drafts, summarises, and does first-pass analysis. Risks are mainly quality, confidentiality, and inconsistency.
- AI agents use tools and take actions across systems, thus creating tickets, updating records, triggering workflows. Risks shift to permissions, auditability, and control of cascading actions.
- More agentic systems plan and act toward goals with less oversight. Risks become uncontrolled decision-making and fast-propagating failures.

The rule of thumb is simple: as autonomy rises, governance and accountability must become more explicit. A policy document helps, but the real design questions are organisational: who owns the workflow, who may decide, who must review, who can override, and what gets logged.

Productivity appears when AI is aimed at the end-to-end workflows that dominate cost, time, and risk, rather than scattered across enthusiastic teams

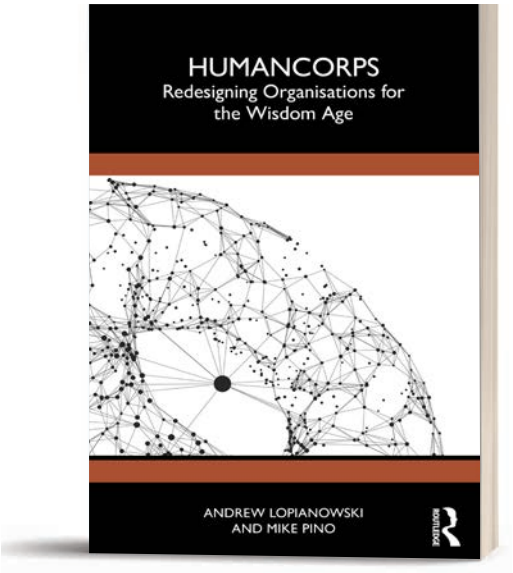
The 'Right Structure' framework: four changes that convert AI into outcomes

Leaders can translate AI capability into enterprise productivity through four structural moves, each linked to a practical management question.

1) Where should AI be applied? (Value governance)

Productivity appears when AI is aimed at the end-to-end workflows that dominate cost, time, and risk, rather than scattered across enthusiastic teams.

In Indian BFSI, for example, that often means choosing three to five workflows where cycle time, rework, or risk is measurable: onboarding and KYC, collections, claims, customer



servicing, or AML investigation support. In IT services, it may mean incident resolution, change management, testing, or knowledge management at scale. In government, it may mean grievance handling, document processing, inspection scheduling, or benefits administration.

Run these as a portfolio with:

- one accountable workflow owner per workflow (not a committee);
- clear baselines and target metrics;
- a 6–8 week scale/stop rule for pilots.

Without this discipline, organisations create a growing 'pilot zoo': impressive demos with no sustained enterprise gains.

2) What infrastructure should support it? (Platform and data backbone)

Many organisations waste effort by rebuilding similar AI capabilities in every function: separate prompt libraries, separate knowledge bases, separate wrappers, and separate approval processes. The result is inconsistent behaviour, fragmented controls, and rising risk.

A productivity-oriented backbone includes:

- secure retrieval over enterprise content;
- reusable templates and "gold-standard" responses for high-risk communications;
- standard integration patterns into core systems (for instance, CRM, ERP, service desks);
- consistent access controls and audit logging.

This backbone matters in India, where large enterprises often run a mix of modern digital layers and legacy systems. Technical elegance is secondary to reuse, control, and speed of scaling.

3) How must work change? (Work redesign and capability)

AI productivity is mostly a work design problem. A practical method is to split the workflow into:

- AI-augmentable tasks (summarisation, drafting, classification, first-pass analysis, evidence gathering),
- human-judgement tasks (policy interpretation, trade-offs, fairness, customer impact, final approvals),
- exception handling (edge cases, escalations, high-risk outcomes).

Then redesign the process so that AI outputs land inside a controlled workflow with clear review points.

For example, a GenAI onboarding assistant can draft customer communications and extract document details. Productivity appears when the bank also redesigns case ownership, defines what qualifies for straight-through processing, and specifies what triggers a compliance review. In many organisations, the AI works, but the workflow refuses to move.

This is where culture meets execution: managers must be trained to redesign work, not merely to "use AI."

4) How much autonomy is safe? (Risk, controls, and assurance)

Generic "responsible AI" statements don't create productivity; operational controls do. Leaders should make decision rights concrete through risk envelopes:

- how far AI can act without asking,
- when it must escalate,
- where a human must touch the decision,
- what is logged and audited,
- who owns incident response and the kill switch.



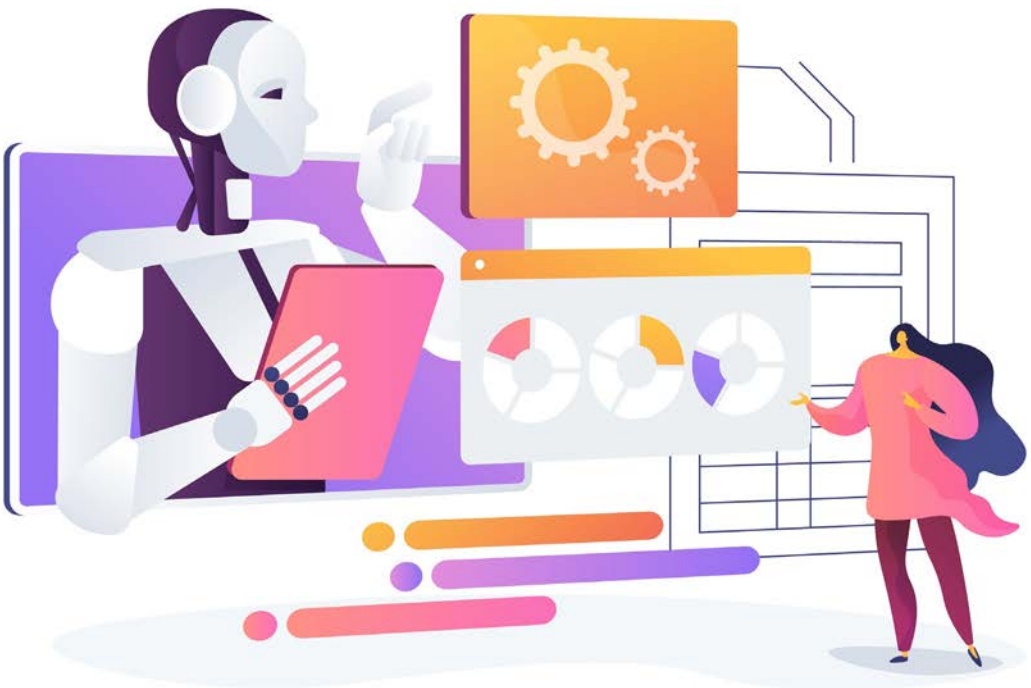
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In BFSI, this is essential for fraud, credit, and AML. An AI agent might prepare an investigation pack and recommend next actions, but the envelope may prohibit automated account freezes above a threshold unless a human confirms them. That structure protects customers and the bank while still reducing cycle time and workload.

An Indian caselet: Bajaj Finance and the pipeline bottleneck

Bajaj Finance offers a useful Indian caselet for this productivity paradox. Public reporting and subsequent analysis suggest a company that first achieved visible success with AI at the customer-facing layer, and then expanded AI into broader operating and workflow infrastructure, illustrating how front-end automation alone may not be sufficient to deliver end-to-end productivity. Bajaj Finance refers to this broader transformation effort as its FinAI initiative (see, for instance, Nishit Agarwal's LinkedIn analysis, NDTV's report, MediaNama's Q1 FY27 coverage, and Aditya Kumar's LinkedIn primer).

- **The potential challenge:** Bajaj Finance rapidly scaled conversational AI across front-line servicing and lending interactions. That kind of success can expose a classic organisational bottleneck: faster intake, extraction and response generation may push more work into downstream operations, compliance, risk and technology queues if those workflows are not redesigned at the same time. MediaNama and NDTV together illustrate why that success can create a classic pipeline bottleneck: faster intake, extraction, and response generation may push more work into downstream operations, compliance, risk, and technology queues if those workflows are not redesigned at the same time.
- **The AI pilot (task-level success):** Reporting and commentary highlighted large-



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scale AI use across customer interactions, along with AI-led automation across servicing and operational processes. The implication is not that AI "didn't work", but that the first wave appears to have primarily accelerated the front of the pipe.

When decision rights are unclear, information sits in silos, and workflow ownership is weak, AI accelerates rework, risk, and confusion. With portfolio governance, reusable platforms, redesigned workflows, and explicit risk envelopes, the same AI capability can compound into productivity

- **Why it may be insufficient:** Task-level automation is not the same as enterprise productivity. When document checks, customer conversations, self-service flows and call-centre interactions are accelerated, downstream teams may still need to validate exceptions, interpret risk, apply compliance judgement, and close cases. MediaNama's Q1 FY27 coverage shows how AI was producing measurable customer-service and disbursement outcomes, while NDTV reported a broader move to process far more customer calls through AI. If later stages remain dependent on fragmented handoffs and manual cross-checking, AI can increase the volume and velocity of work-in-progress. The front of the pipe speeds up while the rest may remain constrained.
- **The structural shift:** The company's direction has been described as moving from AI as a front-end feature to AI as operating infrastructure, expanding from discrete bots toward a larger set of agents embedded across business journeys. The underlying pattern aligns with the structural thesis of this article: governed autonomy, stronger data foundations, clearer workflow ownership, and more explicit benefit metrics.
- **The lesson:** Bajaj Finance illustrates the central claim: productivity gains arrive when AI-generated insight, recommendations, and actions sit inside owned workflows with clear decision rights, defined risk envelopes, and auditable controls. Faster work becomes faster outcomes only when the surrounding structure can absorb, and govern, that speed.

What leaders should do now (starting tomorrow morning)

If you want enterprise productivity, not just AI activity:

1. Pick 2–3 workflows that dominate cost, time, or risk. Avoid dozens of scattered experiments.
2. Establish a baseline (cycle time, rework, escalation, audit exceptions) before you add AI.
3. Assign one end-to-end owner per workflow with authority to change handoffs, rules, and metrics.
4. Define decision rights and risk envelopes: what AI can do, recommend, escalate, or never do, plus logging and kill switches.
5. Measure outcomes, not usage: cycle time (including tail cases), rework/defect rate, escalation rate, cost-to-serve, false positives/negatives in risk workflows, and capacity per FTE with quality held constant.

AI amplifies the operating model around it

AI will keep getting better. That alone will not guarantee productivity.

When decision rights are unclear, information sits in silos, and workflow ownership is weak, AI accelerates rework, risk, and confusion. With portfolio governance, reusable platforms, redesigned workflows, and explicit risk envelopes, the same AI capability can compound into productivity.

Indian organisations will not get there by adopting more AI alone. They will get there by redesigning the organisation so that AI outputs become better decisions and better work. IM



ABOUT THE AUTHOR

Mike Pino is co-author, *HumanCorps: Redesigning Organisations for the Wisdom Age.*



Armaan Hoyvoy

When leaders reward caution over candour, employees learn to stay silent—and organisations pay the price.

✦ MATTHEW EGAN, AUTHOR, *THE FAILURE ADVANTAGE*

The cost of silence

"The most serious risk inside organisations is not loud conflict, but rather quiet compliance. How many employees sit in meetings with insights they never share, concerns they never raise and mistakes they are too afraid to admit? Because many people fear retribution for speaking up, they often remain silent. As a result, the best ideas are hidden, limiting innovation and organisational performance."This statement, from the Center for Organizational Effectiveness's 2026 Psychological Safety Study, really struck me. Read that opening line again and picture the room it describes: the nodding heads, the unasked questions, the risk register that never mentions the one risk everyone privately already knows about.

Importantly, it is what people really think. Rather than relying on the usual employee surveys, the research drew on anonymised clinical conversations with workers across more than 100,000 organisations employing 88 million people globally—capturing what people tell a counsellor in confidence, not what they're willing to put on a feedback form.

Most leaders would say, without hesitation, that they want a bold, innovative culture. Yet very few would recognise that their own reward systems—the promotions they hand out, the projects they approve, the behaviour they praise in a meeting—are quietly training their best people to stay quiet, play safe, and never be the one who's wrong in the room. We say we want courage, but we reward caution. And our people are far too smart not to notice the difference.

Two companies, one lesson

I saw this dynamic play out with startling clarity a few years ago, while advising two large organisations on new risk management frameworks. On paper, the comparison was almost a controlled experiment: similar size, similar objectives, similar starting point, projects launched in the same month. The only real difference was culture—and it changed everything.

The manufacturing company operated with what I came to think of as a 'progress

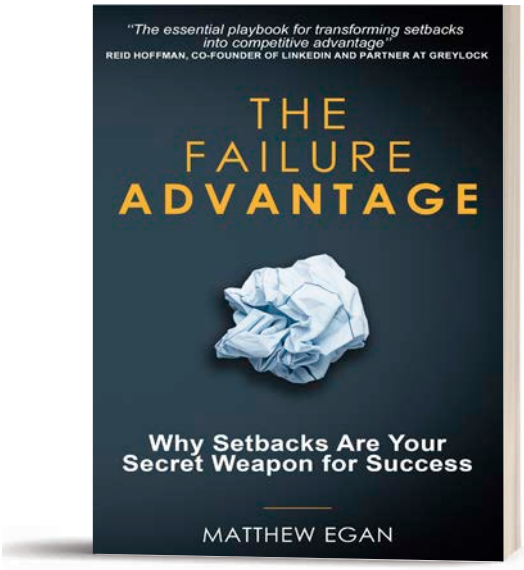
culture'. When we presented our proposal to their executive committee, they asked sharp, necessary questions—but their focus stayed on forward motion. When I asked for a follow-up meeting to resolve some open points, the committee chair simply said, "Those don't need a meeting. Resolve them with the individuals involved, and I'll get consensus by email." Within weeks, we had approval, with sensible adjustments, and the team was underway.

The retail company had built a 'fear culture', though it wore the mask of thoroughness. Our first presentation raised fair questions—and then raised them again, and again, across six nearly identical cycles over the following year. Every meeting demanded more data, more scenarios, more 'what if'. "Risk management is everyone's responsibility," the committee kept repeating—a phrase that sounds admirable but, in practice, meant everyone had a veto and no one had ownership. A month spent digging up paper safety records eventually revealed usable timestamp data—and the response was a request for yet more analysis, not a decision.

If quiet compliance is the real danger, the fix is not a slogan about innovation on the office wall. It's an honest look at what your organisation actually rewards, day to day, in the small moments nobody minutes

Twelve months later, the manufacturing company had implemented, learned from its stumbles, and moved on. The retail company was still in analysis—and when they finally acted, their solution barely differed from the original proposal. They hadn't found a better answer; they had simply spent a year afraid to choose one.

Neither committee thought of itself as fear-driven. Both believed they were being responsible. That's what makes this so dangerous for leaders to diagnose in their own organisations: caution rarely announces itself as caution. It shows up dressed as diligence, as



consensus-building, as 'just one more round of analysis'—right up until the moment your best people stop bringing you the hard truths, because they've quietly learned it isn't worth the risk.

What are you actually rewarding?

If quiet compliance is the real danger, the fix is not a slogan about innovation on the office wall. It's an honest look at what your organisation actually rewards, day to day, in the small moments nobody minutes. Over years of building and observing teams, I've come to believe the shift from a fear culture to a progress culture rests on five leadership traits—and each one has a direct, practical bearing on what gets rewarded.

1. **Vulnerability.** Do your leaders openly share their own failures, or only their wins? A leader who says. "I got this one wrong," in a town hall does more to build courage than any values poster. It signals that admitting a mistake is not a career-limiting move.
2. **Curiosity.** When something goes wrong, is the first question, "What happened, and

what can we learn?"—or "Whose fault is this?" Blame-hunting teaches people to hide problems until they are unfixable. Curiosity teaches them to surface problems while they're still cheap to solve.

3. **Experimentation.** Are small, imperfect trials celebrated, or is every initiative expected to arrive fully formed and risk-free before it's approved? Organisations that only fund 'sure things' are, by definition, funding nothing genuinely new.
4. **Responsibility.** Is accountability about learning, or about punishment? Unconditional responsibility—focusing on what a person can influence next, rather than assigning blame for what's already happened—tells people that ownership is safe to take.
5. **Positivity.** When setbacks occur, do leaders highlight the path forward, or dwell on the failure itself? A consistently constructive response to bad news is one of the cheapest, most repeatable ways to build resilience in a team.

None of these are abstract HR concepts. They are visible, in every meeting, in the moment after someone says something risky. That split second is where your culture is actually built—not in the strategy document.

Three shifts worth making

You don't need a new performance framework to start correcting the balance. Three practical shifts can help:

1. **Consider your praise, not just your policy.** Notice what you actually praise in meetings and reviews. Is it careful execution of the known plan, or is it the person who raised the uncomfortable question, flagged the early warning sign, or tried something that didn't fully work? If you can't remember praising a well-intentioned failure in the last quarter, that's your answer.
2. **Change the question after a setback.**



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Replace "Who is responsible for this?" with "What did we learn, and what's the next experiment?"This single language shift, repeated consistently, does more to build psychological safety than any offsite.

3. **Make one deliberately small bet, in public.** Sponsor a modest experiment with a clear hypothesis and a short timeframe, and talk about it openly—win or lose. Visible, low-stakes risk-taking from leadership gives everyone else quiet permission to do the same.

The real cost of silence

The manufacturing company I described didn't succeed because it was reckless. It succeeded because its leaders had built a culture that supported thoughtful action over endless analysis—one where good-enough information, combined with the courage to act on it, consistently beat the pursuit of perfect information that never arrived.

The uncomfortable question every leader should sit with is: when someone in my organisation has a genuinely risky insight to share, what have we taught them to expect if they do? If the honest answer is silence, sidelining, or six more rounds of questions, then no strategy document will help. The best ideas in your organisation are probably already known—quietly, by someone who has learned it isn't worth the risk of saying so.



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Matthew Egan is author, *The Failure Advantage: Why Setbacks Are Your Secret Weapon for Success.*


Armaan Hoyvoy

Leadership is not built in the big moments. It is built in the ordinary sentences nobody thinks to prepare for, opines G Shawn Hunter, founder and CEO, Mindscaling, and author, *Small Words of Leadership: The Hidden Power of Everyday Language*.

MYTH BUSTER

The quiet language of leadership

Consider how a large language model is trained. Feed it enough text and patterns emerge—what feels normal, which responses get rewarded. Over time, language is not merely reflected. It is reproduced.

We are not so different. Each of us carries a language model assembled across a lifetime. The words spoken to us as children. The phrases repeated in our workplaces. The silence that followed certain truths. And the moment we lead, we become part of someone else's training data. What we repeat becomes normal. What we avoid becomes risky. What we say consistently becomes expectation.

Which makes it odd that leadership development still concentrates almost entirely on the set-piece moments. Five myths worth retiring.

MYTH 1: LEADERSHIP HAPPENS IN THE BIG MOMENTS

In July 1989, United Airlines Flight 232 lost all three hydraulic systems—a failure the designers had rated one in a billion. There were 296 people aboard and no way to steer. An off-duty DC-10 instructor named Dennis Fitch left his seat in first class and came forward to help.

And then, amid the alarms, Captain Al Haynes put out his hand. "My name's Al Haynes." "Hi, Al. Denny Fitch." They joked about having a beer afterwards.

A handshake at 37,000 feet on an aeroplane that was falling. It sounds absurd. It wasn't. York University's Mary Waller studies swift-starting expert teams—flight crews, surgical teams, people who must perform together from the first exchange—and her finding is blunt. How a team communicates in its first fifteen minutes strongly predicts how well it will perform. Not the intelligence in the room. Not the reporting lines. How people speak to each other.

Waller calls those exchanges belonging cues. A name. A moment of humour. The best teams keep language simple, short and reciprocal, and they share airspace. Struggling teams talk at each other.

Flight 232 crash-landed. One hundred and eighty-four people survived.

MYTH 2: APOLOGISING COSTS A LEADER AUTHORITY

For decades, physicians were coached never to say sorry or you will be sued. Then the University of Michigan Health System tried the opposite. Doctors were encouraged to

acknowledge errors proactively, apologise sincerely, and explain how they would prevent a recurrence. Litigation fell 55 per cent, legal costs dropped, and patient satisfaction rose.

Most people do not escalate because something went wrong. They escalate because nobody will tell them the truth.

Karina Schumann and Carol Dweck's research points the same way. Those who initiate sincere apologies are consistently seen as having higher status, greater emotional maturity and more strength. But an apology must do three things—acknowledge responsibility without deflection, express remorse for the impact on them rather than the consequences to you, and offer tangible repair. Miss one and it reads as damage control.

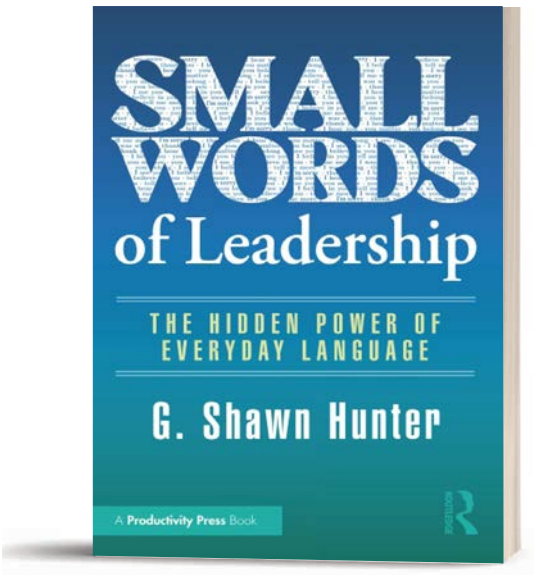
One boundary. The reflexive apology—sorry to bother you, sorry, quick question—is not accountability. It is noise, and it drowns out your actual authority.

MYTH 3: TRUST IS EARNED FIRST, AND ONCE EARNED IT GOES WITHOUT SAYING

Both halves are wrong, and the second is where decent leaders quietly lose people. Cynicism has come to be mistaken for wisdom. Stanford's Jamil Zaki calls it pre-disappointment—armour we wear so we cannot be hurt again—and it is self-fulfilling. Expect people to let you down, deal with them defensively, and they oblige.

Zaki's alternative is to trust loudly. Make your belief in someone visible. Say what you see. Say why it matters—"I am giving you this client because I have watched how you handle pressure." Context is not weakness. It is generosity. And say it when it is hard, because mistrust grows in the quiet.

There is a free version of this. Speak well of people when they are not in the room, and relay the kind things you hear. You are broadcasting trust—and revealing your own character while you do it.



MYTH 4: COURAGE IS A CHARACTER TRAIT

In the late 1990s, Columbia Business School asked six hundred incoming MBA students to describe a time at work when they had been pressured to do something that conflicted with their values. Mary Gentile, handed the stack, found almost no blank pages. Padded billable hours. Spreadsheets adjusted to flatter a client. Product claims stretched. Nearly half went along—not because they thought it right, but because they saw no other option.

What set apart the minority who spoke up and changed something was not moral clarity. Everybody knew something was off. It was rehearsal. They had tried the words out first in a safe place—a hesitant conversation with a spouse, a friend on a walk. Their voices had already travelled that path, so they did not have to invent courage on the spot. Gentile calls it moral muscle memory.

That flips the question. Not what is the right thing to do—you usually know. But how do I do it? The objections are predictable. Everyone does it. It's above your pay grade. Aren't you a team player? Because they are predictable, you



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can script your replies and practise them aloud until they sound like you. When the moment comes, your reasoning will not save you. Your rehearsal will.

Leaders have a second duty here, which is making courage cheaper for everyone else. Thank the person who challenges your plan in the meeting rather than after it, and you lower the price of the next hard truth.

MYTH 5: IN UNCERTAINTY, PEOPLE NEED CERTAINTY FROM THEIR LEADER

In August 1860, Robert O'Hara Burke led the largest expedition Australia had ever mounted into the continent's interior. "The country will yield before us," he declared. It did not. Burke and most of his party died of thirst and exhaustion.

A year later, Alfred Howitt retraced the route with a handful of men and Aboriginal guides. When the conditions looked impossible, he said simply, "We'll go quietly, and we'll go together." He listened. He rested when his guides said rest. Every one of his men came home alive.

Same desert. Same heat. The difference was vocabulary. Burke spoke in declarations. Howitt spoke in invitations.

Every leader meets their own trackless stretch—the restructuring, the market shift, the technology rewriting the job. Manufactured certainty is Burke's error. It raises anxiety rather than lowering it, because people sense the gap between the words and the weather. Silence is no better. The quiet fills with worst-case stories.

What works is confident uncertainty, in four moves. Name the unknown, and say when they will hear from you next. Affirm what endures—the mission, the standards, how we treat one another. Frame the change as a challenge, so that it sounds like "this will stretch us, and we are capable of adapting." And trust loudly, out loud, in words. "I don't know how this unfolds. I know this team will work it out together."

Certainty about the future is not on offer. Certainty about the people is.

The quiet stretches

None of this is soft. At 37,000 feet it was the difference between catastrophe and coordination. In your organisation it is the difference between the risk somebody flags on Tuesday and the one they swallow until it becomes expensive.

Leadership is not a sequence of grand gestures with quiet stretches in between. The quiet stretches are the leadership. Someone is being trained by them right now. Choose the words on purpose.


Armaan Hoyvoy

India's growth story is gaining speed, but businesses will need resilience as much as ambition to thrive in an increasingly uncertain world.

SOHOM BANERJEE, JAIPURIA INSTITUTE OF MANAGEMENT, NOIDA; TASMITA SENGUPTA, CUTS INTERNATIONAL; AND DR SUMANTA DUTTA, ST XAVIER'S COLLEGE (AUTONOMOUS), KOLKATA

When crises collide

As India moves towards its vision of Viksit Bharat by 2047, much of the focus lies on its growth pattern. India is increasingly positioning itself as a global hub for investment, manufacturing and innovation. Its businesses are also expanding into new markets, investing in technology, and strengthening manufacturing for deepening their participation in global value chains.

This is reflected in PwC's 2026 CEO Survey, where 77 per cent of Indian CEOs are expecting stronger domestic economic growth, compared with 55 per cent of CEOs globally.[1] But as companies prepare for the opportunities ahead, we need to understand whether they are preparing only for growth, or are they also equipping themselves to navigate an increasingly uncertain and interconnected world for sustainability in the long run?

Crisis is often approached as a temporary event by most of the companies. Traditionally, companies treat strategy as an annual exercise of setting targets, approving budgets and charting a direction for the next few years. When a disruption occurs a response team steps in, operations get restored, and companies return to business as usual. However, businesses today are operating in an environment where disruptions are no longer isolated events.[2]

Geopolitical tensions, climate-related disasters, cyberattacks, supply-chain disruptions, inflation and regulatory changes are increasingly interconnected and amplified by each other, popularly known as polycrisis. A conflict or a war in one region can disrupt global supply chains, trigger higher input and logistical costs, affect customer demand, create cybersecurity risks and spread misinformation. This can further damage public trust, increase tensions between nations.

According to an article from London Business School, global uncertainty has risen sharply over the past decade.[3] As a result, businesses need to move beyond static plans and become better at spotting early signals, testing new ideas and adapting as circumstances change.

Thus, polycrisis challenges the isolated way of operations as disruptions overlap, reinforce one another and unfold over longer periods, making



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it difficult for businesses to return for stabilising. The challenge for businesses is therefore, beyond simply managing more risks, but analysing how risks are deeply interconnected. As highlighted by the Forbes Business Council, polycrisis should not be treated as a distant theoretical possibility.[4]

The World Economic Forum's Global Risks Report 2026 highlights that today's world is shaped by geopolitical confrontation, economic weaponisation, societal fragmentation and several concurrent risks which often have a spillover effect across economic, technological, environmental and social systems, making them harder to predict and resolve.[5]

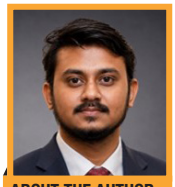
As companies become more globally integrated, they also become more vulnerable to such disruptions that can spread rapidly across their operations-the paradox. Building resilience, therefore, requires more than preparing for individual risks, it calls for a more integrated way of anticipating and responding to uncertainty.

For Indian companies, this requires a conceptual shift. Resilience needs to be built into business strategy, investment decisions and organisational design from the outset.[6] This is not about creating costly backup systems, but building companies that can identify risks early, respond quickly, adapt to changing circumstances and stay focused on their long-term goals. It is about the ability to adapt which has become a business necessity more than a competitive advantage.

India's growth-resilience paradox and possible solutions

India's growth story is embedded with rising domestic demand, public investment in infrastructure, a thriving startup ecosystem, digital public infrastructure and manufacturing incentives through different Government policies. This has created opportunities for not only Indian businesses to thrive but also attract foreign companies and investment to India. At the same time these opportunities are accompanied by growing risks. Climate change, cyber threats, supply-chain disruptions and financial shocks are no longer isolated challenges, they often reinforce one another.

Climate risk, for instance, is no longer just a sustainable issue. According to CEEW, more



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than 75 percent of Indian districts, home to over 638 million people, are hotspots for extreme climate events, while 57 percent of districts face high or very high heat risk.[7,8] These risks have a direct impact on businesses, affecting worker productivity, operations, logistics, energy costs and future investment decisions. Companies that treat climate only as an ESG reporting requirement, rather than integrating it into business decisions, risk their resilience and competitiveness.

A similar picture entails cybersecurity as Indian companies embrace cloud computing, digital payments, automation and AI. Despite this, Cisco's 2025 India Cybersecurity Readiness Index highlights only 7 percent companies have reached the highest level of cybersecurity maturity.[9] A cyberattack today can go beyond disrupting IT systems, it can halt production, interrupt payments, expose customer data and damage a company's reputation. PwC's 2026 Digital Trust Insights India edition further echoes the growing strategic importance of cyber risk.[10]

Supply chain resilience is yet another challenge for Indian companies. For years, companies focused on efficiency by reducing inventories and relying on a limited number of suppliers. While this helped lower costs, it also made businesses more vulnerable to disruptions. Building resilience does not mean abandoning efficiency but reducing dependence on a single supplier by diversifying sourcing where possible and viewing these measures as investments in business continuity rather than avoidable costs.

Furthermore, Indian companies have highly centralised decision-making. While this provides control, it also risks slowing down responses as decisions move through multiple layers when disruptions unfold quickly. Employees closest to customers, suppliers or operations are often the first to spot a problem, but they may not have the authority to act.[11]

Building resilience is not about weakening accountability or allowing employees to act but establishing clear strategic guardrails within which teams can respond. A study by the London Business School notes that many employees remain unclear about their company's strategy, even after it has been communicated. Strategy, therefore, should not stop at presentations or town halls. People across the organisation need to know what matters most, which risks are acceptable and when decisions need to be escalated.

Polycrisis further extends beyond large corporations to impact the Indian MSMEs who already deal with limited access to working capital, skilled employees, and technology while having limited protection against cyber security threats or climate change.[12] For such enterprises, a delayed payment, a flood or a sudden spike in input costs can push them out of business.

Therefore, building polycrisis-ready Indian enterprises is the need of the hour. To achieve this, firstly, rather than relying solely on annual planning, companies should regularly review changes in markets, regulations, technology, climate risks and supply chains, and be prepared to adjust their course when needed.[13] In addition to this, companies should look at risks such as climate change, cyber-attacks, supply chain disruptions not in isolation. Rather than preparing for one expected future, companies should test major decisions against a range of possible disruptions to identify vulnerabilities before they become crises.[14]

Moreover, diversified suppliers, cross-functional teams, alternative logistics arrangements and digital capabilities can help companies respond faster when disruptions occur. Companies should also recognise efforts that strengthen long-term resilience such as supplier diversification, cybersecurity, employee preparedness and business continuity through



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performance metrics instead of focusing only on short-term financial targets.

Furthermore, AI can improve forecasting, supply-chain visibility and decision-making, but it should be supported by strong governance, cybersecurity and human oversight with alternate plans to prevent critical digital systems from failing.

Most importantly, companies should invest in employees through cross-training, continuous learning, flexible work arrangements and employee well-being to help enterprises adapt more quickly during periods of disruption. Lastly, large companies should support smaller suppliers through better risk-sharing and capacity-building, while policymakers can improve access to affordable insurance, working capital, cybersecurity support and climate adaptation measures. A more resilient MSME sector ultimately makes the entire economy more resilient.

From resilience to competitive advantage

Resilience should no longer be seen as a cost or insurance policy of difficult times but as an investment which improves companies' ability to operate, adapt quickly and seize new opportunities when disruptions occur. This requires boards and leadership teams to look beyond immediate short-term returns to long-term sustainable goals.

As India proceeds towards its vision of Viksit Bharat, businesses will continue to benefit from strong economic opportunities that come in its way. But growth alone will not be enough. Companies that build resilience into their strategy, operations and decision-making will be better placed to navigate uncertainty, protect their competitive edge and earn the trust of customers, investors and employees alike. The question is no longer whether another disruption will occur, but whether enterprises are prepared for a world where uncertainty has become the norm. IM



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Armaan Hoyvoy

AI can make decisions in seconds, but the harder question is which decisions still deserve a human pause.

✦ RAHIM HIRJI, AUTHOR, *SUPERSKILLS*

STRATEGY

The human pause

Deepa has worked as a beautician in Hyderabad since 2016, taking bookings through Urban Company, the home-services platform, while paying down a loan of 2.5 million rupees and raising a child on her own. Her income rests on a number. If a customer marks her down and her rating slips below the line the platform sets, the app can block her, and for workers like her the work simply stops arriving. No manager weighs the case. No one asks about the client who marked her down, or the traffic that made her late. A score crosses a threshold, and a livelihood closes.

The block may even be right; some workers do game the system, and a rating is not nothing. Set that aside, because it is not the interesting part. The interesting part is how the decision gets made: instantly, by an algorithm, across tens of thousands of people at once, with no notice, no hearing and no explanation anyone can argue with. Fast and good have become the same measurement in the age of AI, and they were never the same thing. Fast measures throughput. Good measures judgement. Automation improves the first enormously, and can erode the second.

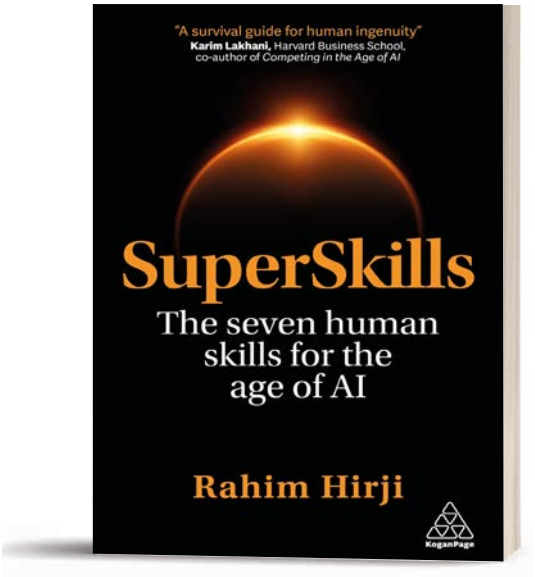
Urban Company is not a fringe operation. Its stock-market debut in 2025 was the most heavily subscribed Indian IPO of the year, its order book more than a hundred times oversubscribed, and it runs more than fifty thousand trained professionals across India, the UAE, Singapore and Saudi Arabia. Its model is a rating engine: hold above 4.7 out of 5, accept 70 per cent of the jobs offered, cancel no more than a handful a month, or face retraining and, in time, a blocked profile. The pattern repeats across the sector. Eternal, the listed parent of Zomato and Blinkit, removes around five thousand delivery partners a month for fraud, its founder Deepinder Goyal said in January, out of some eight hundred thousand, sorted by a reputation system the company calls Karma. The gig workforce here, 7.7 million by NITI Aayog's count and heading for 23.5 million by 2030, is increasingly managed this way. At that scale no one is deliberating over individual cases, because no one can, and the scale that makes the business possible is the same scale that strips the human pause out of it.

A good decision asks for things that speed and scale do not supply. It asks for deliberation, the pause in which someone questions what the number has missed. It asks for dissent, a colleague willing to say the flag is wrong, which

no one is present to offer. It asks for context, the client who marks a worker down out of spite, the road closed for a festival, the sick child that forced a cancellation. And it asks for a sense of reversibility, the plain question of what being wrong will cost, which the platform and Deepa answer very differently. A profile blocked by a falling score had none of these. It had only the score.

Workers have a name for the thing that manages them: the phantom boss, a supervisor with no face and no office whose reasons cannot be asked. It is more literal than it sounds. When Karnataka passed a law in 2025 requiring platforms to disclose how their automated monitoring systems work, Urban Company, Eternal and others challenged it in court, arguing that the workings of those systems are trade secrets. The mechanism that ends thousands of livelihoods a month is, by their own argument, one no worker and no regulator may examine. When as many as three hundred thousand gig workers logged off on New Year's Eve in the largest such strike the country has seen, this was near the centre of their anger.

It is tempting to file all this as a gig-economy problem, a matter for platforms and their riders, at a comfortable distance from a bank or a manufacturer or a hospital group. That distance is an illusion. The same architecture is being fitted to decisions that sit much closer to this magazine's readers. The credit model that declines a small business in seconds, before an officer has opened the file. The underwriting engine that refuses a claim overnight. The screening tool that discards a candidate no one will ever meet. The system that ranks a manager on a figure she is not shown. Each is a consequential judgement about a person, made at once, at scale, by something the person cannot question, with the pause a human decision used to hold designed out of



it. The beautician blocked by a falling score and the borrower your own model declines are the same decision. Only the standing of the person on the receiving end has changed.

And the senior reader is not merely the one installing it. The same tempo has climbed a few floors, into the room where the board sits. The model builds the deck overnight, so the call that once took a quarter is wanted by Friday, and the committee that used to deliberate feels slow beside the dashboard that did not. To let the machine set the pace is to hand it your judgement a decision at a time, which was the one thing the job was never meant to delegate. Which decisions can safely run at that speed, and which cannot, is now the whole question.

Jeff Bezos gave the distinction its shorthand, in a 2015 letter to Amazon's shareholders. Some decisions are one-way doors: walk through, and you cannot get back, so they are made slowly, with care. Most are two-way doors: if the choice proves wrong you return and try again, so they are made fast, by people close to the work. He wrote it against corporate



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slowness, against firms treating small choices as grave ones. The AI era inverts the risk. For the platform, blocking a worker is a two-way door, reversible with a click it rarely uses. For Deepa, and for the small business your model just declined, it is a one-way door, a month of no income or a contract gone. Speed hides the first kind of door behind the second, and an organisation walks people through gates it could have thought twice about. The discipline is a single question, asked before any decision is handed to a machine or hurried to keep up with one: how reversible is this. If the door swings both ways, let it run. If it opens once, it has earned a human pause, whatever the score says.

None of this makes the automation wrong. Most decisions should run fast; no credit team can hand-read every application, no insurer can hear every claim, and the fraud these systems catch is real, some of it now arriving as AI-generated photographs of damage that never happened. Clearing the routine cases quickly frees judgement for the hard ones, which is the whole promise. But the pause on the decisions that cannot be walked back is not a cost to be shaved away; it is the signal that tells the room, and tells you, that this one matters. Deliberation spent where it counts is what makes the speed everywhere else safe to use.

Bezos gave us the metaphor. The law may turn out to be ours. Our *AI Governance Guidelines*, published in November 2025, put human oversight and explainability among their founding principles, and Karnataka has gone further, moving to compel platforms to open their automated systems to the people those systems judge. That the same platforms have challenged the requirement is the honest measure of how far there is to go. The advantage was never going to belong to whoever moved fastest, nor to whoever wrote the finest principles, but to whoever holds the pause open on the decisions that cannot be walked back. A good decision made slowly still beats a bad one made instantly.

I have a running joke with friends that I rate the world's countries by their masala chai, and India wins, comfortably, every time. The truth is I rarely make it properly. Most days there is no time, so I take mine from the place around the corner on Wembley High Road, where it comes with the sugar already decided for me. That is the small bargain we all make now, a little less say for a little more speed, and mostly it is a fair one. But something goes when nobody asks how you take it. The chai an aunty makes for guests, slow and adjusted to the person in front of her, holds what the counter leaves out: context, memory, the chance to be known. Those are what a considered decision is built from, and what Deepa was refused. Keep the conversation. That is the advantage, and it is ours to lose. IM



ABOUT THE AUTHOR

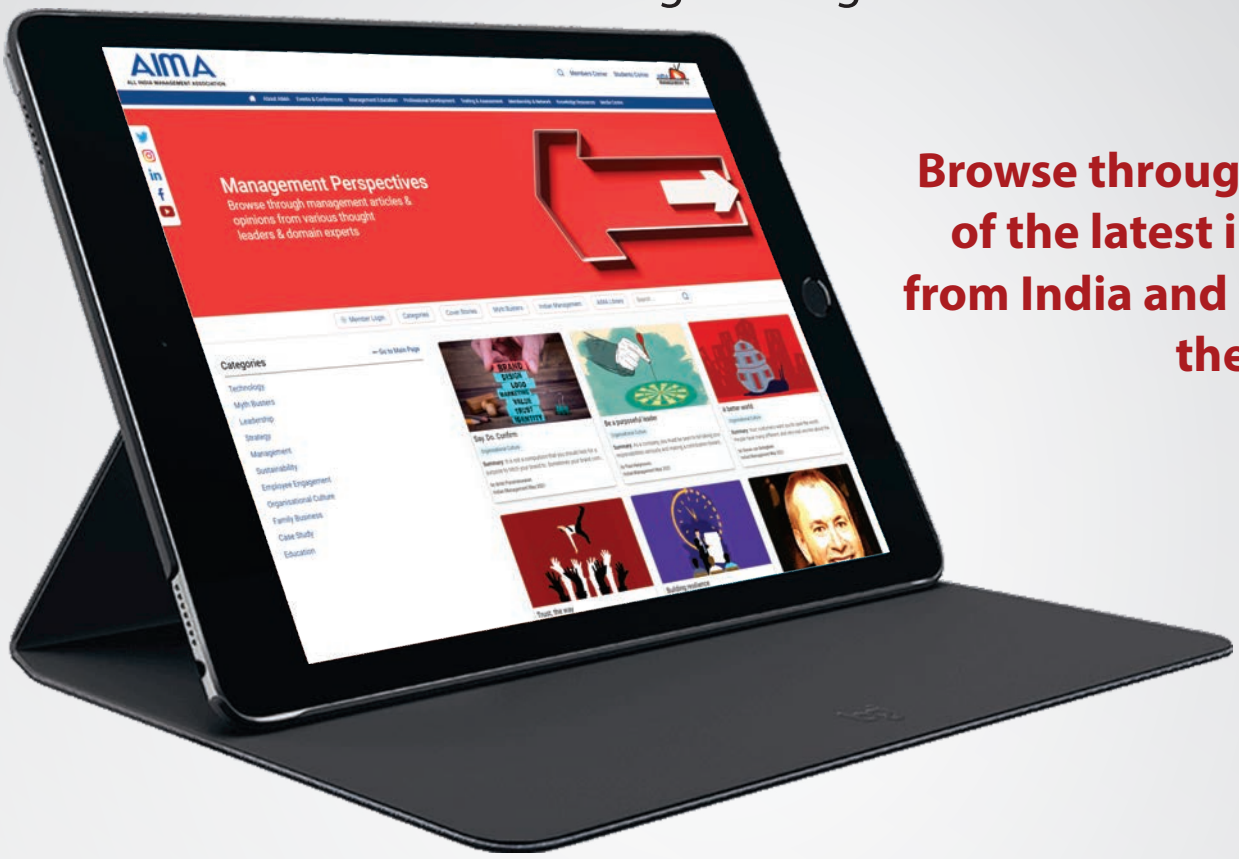
Rahim Hirji is founder, The SuperSkills Intelligence Company. He is also author, *SuperSkills: The seven human skills for the age of AI.*

70
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