Microfinance at Credit Suisse: Linking the TOP with the BOP

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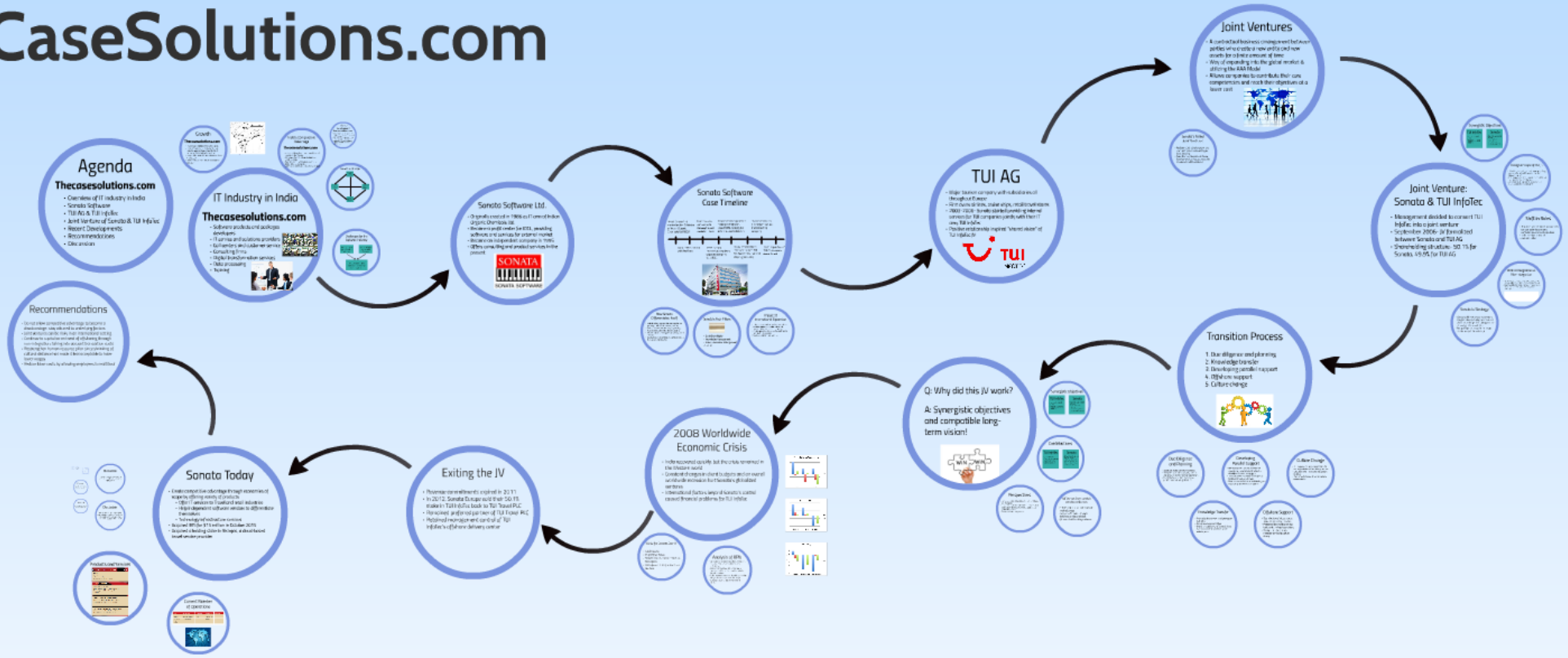

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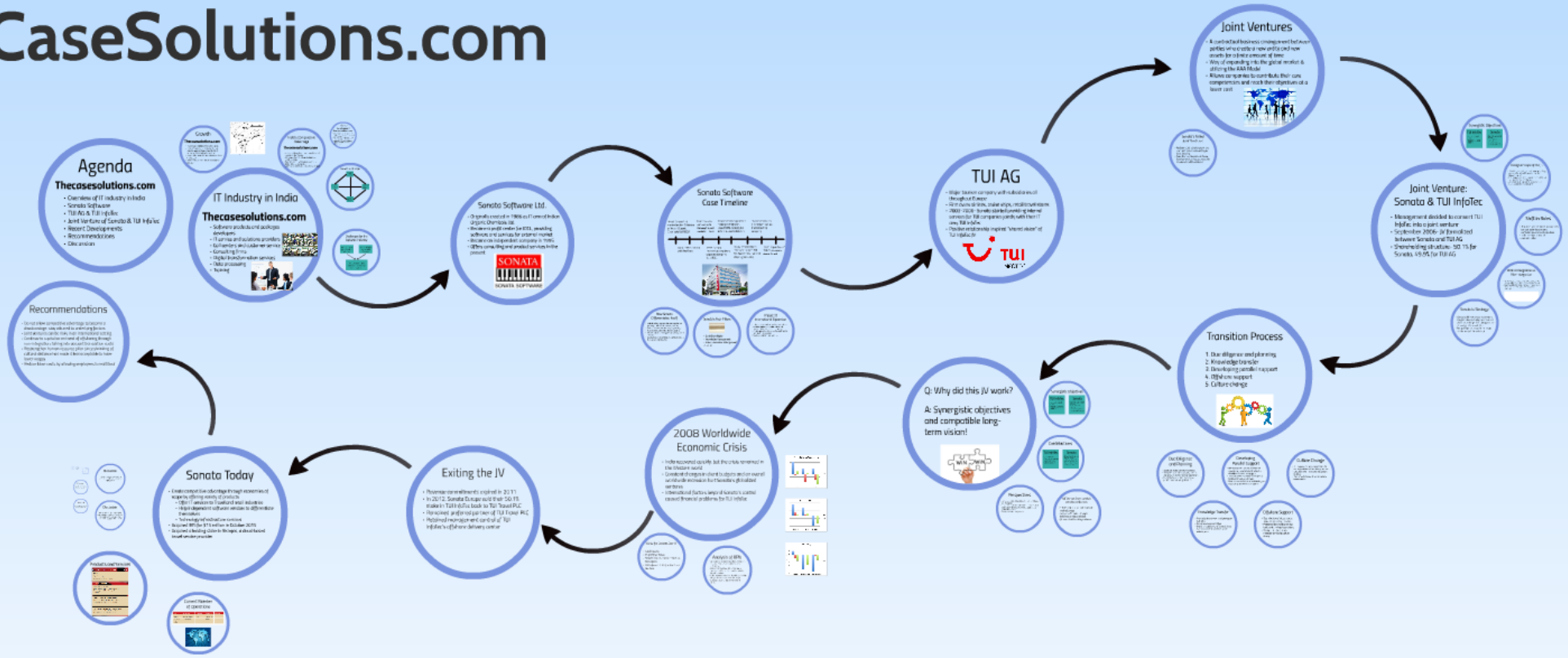

Agenda

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- Overview of IT industry in India
- Sonata Software
- TUI AG & TUI InfoTec
- Joint Venture of Sonata & TUI InfoTec
- Recent Developments
- Recommendations
- Discussion

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- 1984- Liberali
- 1990- Creatio export process encouraged int
- 1990s- Gover IT education
- 2000- Softwa revenue

IT Industry in India

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- Software products and packages developers
- IT service and solutions providers
- Call centers and customer service
- Consulting firms
- Digital transformation services
- Data processing
- Training

Growth

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- 1984- Liberalization of hardware policy
- 1990- Creation of technology parks and export processing zones simplified and encouraged international operations
- 1990s- Government invested resources into IT education
- 2000- Software was 58% of Indian export revenue

Figure 1 : The loca

India's Comparative Advantage

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- Government devoted resources towards technical education in the IT sector
- Large amount of skilled laborers drove down equilibrium wage
- Cheap labor attracted foreign interest and led to further industry development
- Cost of search and import < cost of actual project

Industry Development

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- Body shopping- sending individual workers to foreign client locations while still paying them lower Indian wages
- Offshoring- service providers were based in India and worked remotely with clients
- Dual shore model- workers overseas on assignment supported by development centers in India

Factor Conditions

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- Surplus of skilled labor
- Tradition of scientific/technical institutions
- Factor disadvantage: telecom and business infrastructure

Related and Supporting Industries

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- Investments in IT education as support
- IT-enabled services such as call centers