

## OFFICE / BANKING AUTOMATION: WINNING OVER COMPETITOR

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### ABSTRACT

*Direct Selling, in a simple language, selling products or services, directly from the organization to customer. However, the modern language defines the direct selling as B2C(Business – to- customer), but, the B2B(Business – to- Business), sales professionals treat & behave, Corporate Sales / Institutional Selling, as if it existed, entirely from different universe, Whereas, B2B selling should be understood as Direct selling in specific, when selling takes place, it happens with another human being who is a employee in another organization, hence the B2B / corporate sales / Institution selling, is a pure form of Direct Selling.*

**KEYWORDS:** *Direct Sales (B2C), Corporate Sales (B2B), Office / Banking Automation, Strategies.*

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### Introduction

#### The New Definition

*"The Proposal Proposed by the Proposer and accepted by another human being., in the form of language or sign., for, ideas, views, concepts, emotions, appointments, products or services is "Selling"."*

*– Madhusudhan Bhagavathula*

#### Business – to – Business is Similar

Many Professionals treat business – to – business as if it existed in an entirely different universe from other forms of Direct Marketing. You could, however, make the argument that the business – to – business is a lot more similar to Consumer Direct Marketing.

(Pg., 746., The Direct Marketing hand book, second edition., by Edward L.Nash)

#### Emotional Attention of the Customer Vs Winning over Competition

##### Representing Company

Bradma of India Ltd(Forbes Group)

Madhusudhan.B – Territory Manager.

Product: Chihua – CH 600A

(Bank Note counting Machine)

##### Prospect:

Vardhaman Mahila Co-op Urban Bank Ltd

Mr. V.K.Prasad Rao – Deputy General Manager

Mr. Sivaji Surve – Cashier.

#### The Study

In the Month of February 1<sup>st</sup> week of 2000, there was a cold call done by me., at the bank for the product of Bank Note counting Machine. The approach is always made, through the cashier and the need is generated and the idea is carried further to the management for making the buying decision, as the product is used by the cashier. He / She , being the end users.

Mr. Sivaji Surve, explained me the cash flow, in & out, i.e., transactions per day and every day, the quality of the currency which is deposited in the bank, is generally the dusty notes, mutilated notes, soiled notes, due to the wholesale vegetable & fruit markets, wholesale automobile spare parts dealers were their actual customers, in the vicinity of the bank.

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There was no counting Machine being there in the cash counters, the time consumed in working hours is beyond the bank timings, and he himself and his colleagues had to invest their time for extended hours, and the scenario was worst during festive times and Half yearly and annual closings of the bank. The above lines had made me clear and I understood the requirement and the presence of the Machine is Mandatory in such atmosphere. Later., I Met, Mr. V.K. Prasad Rao – Deputy General Manager, and explained about the difficulties experienced by the staff in the cash department, he agreed and confirmed the need, and the end of the conversation, he asked me to submit the formal quotation and organize for a demo, and he said he will further speak to the concerned and give the time for the demonstration of the Machine. During the conversation, I explained him that the Bradma of India Ltd is part of Forbes group, which is part of prestigious TATA Group., then., currently it is a part of Shapoorji Pallonji group.

I also shared with him the details of the Machines, sold & installed in other co-op Banks, Nationalised Banks, private Banks, scheduled Banks, and the presence of the Machine, with Bullion Merchants in the city too. On 11<sup>th</sup> February, 2000, the demo was fixed based on the discussions I had with Mr. V.K. Prasad Rao – D.G.M., and the time was given to me at 2:00pm, I took the floor Model, Chihua – CH 600A, by filling the entries(Gate Pass), through the commercial department, from the ware house of Bradma, along with the office attendant, Mr. Narsimha. We loaded the Machine in a three wheeler (Auto), and reached the bank at Eden Bagh, Ramkote, Hyderabad. We Unloaded the Machine and kept the Machine in the reception area and made ourselves comfortable in the chairs of the reception.

Narsimha, gave me a signal to have a glance into the Bank Premises, to my astonishment, there was the demonstration being done by Mr. Sumit Guha – Regional Manager (Sales), along with Mr. Ravi Kumar – Branch Manager (sales) of Methodex Systems Pvt. Ltd. They were demonstrating Toshio Machine, equally good in quality, when compared with Chihua, Glory & DeLaRue Machines. The previous night, I got hurt at my left leg's ankle by my courtyard's iron grill door, and I had the cut at my ankle. I was experiencing the pain when I sat in the chair, and on that day I was wearing, white socks, with leather slip on shoes., When observed, competitors were through with the demonstration, and they were pushing the Machine towards the reception, as there are rollers in the bottom of the Machine, and they were heading towards reception.

I opened my shoes, and I started pushing the Machine, limping, along with Narsimha, and the blood was visible, as the same was struck to my socks. Mr. Prasad Rao, who observed my difficulty in pushing the Machine, rushed to me with a surprise, sympathy & Curiosity, and asked me, What happened?., The competitor, Mr. Sumit guha., who when walked towards the exit door through the reception area, gave a smile, along with a starry look, and went away along with his Branch Manager and the Machine. Then, before starting the demonstration, Mr. V.K. Prasad Rao said., if you were hurt, we could have postponed the demo, what's the hurry, My reply was, I did not want to miss the appointment. I further pushed the Machine, limping, upto the cash counter., plugged the Machine into the socket., and set the machine for the demo.

In the Banking Terminology., a currency bundle is defined as section., I counted approximately 5 sections, and Made., Mr. Sivaji Surve., to count another 20 sections, I was very well aware of the accuracy of the Machine., The error rate was 1%., and I was very confident of the Machine performance, due to my personal experience. Later, In the presence of Mr. V.K. Prasad Rao, I told Mr. Sivaji Surve., to use the machine and I will come and collect the Machine later, as I was unable to take the Machine along with me due the pain which I was experiencing.

I came upto the Reception, I had put on my shoes and on my bike., Myself & Narsimha, reached back Bradma office., as I entered the Office Premises, the first question asked by Mr. Chandra – Commercial Executive., was, Where is the Machine? I explained him the entire episode, after listening to me he rushed to Mr. Hari Govind - Zonal Manager's cabin and complained that I came to the office, empty hands and left the machine in the Bank. Mr. Hari Govind called me inside his cabin, and said, though the machine is meant for demos, it has its own depreciated value, I told him, not to worry and I take the personal risk and the responsibility of the Machine.

Through out my sales career and experience, I have understood that my colleagues and superiors have to be treated as Internal Customers and the actual customers as External Customers to make my life better in the Organization where I am employed at, but, I always experienced in ease and comfort and also believed that it is easy to convince the external customers than Internal customers. Monday Morning, on 14<sup>th</sup> February, 2000., I reached the office and I was planning my day schedule,

The "Miracle" took Place., received the call on landline to Bradma Office and the operator diverted the call to my extension, it was Mr. V.K. Prasad Rao – D.G.M., of Vardhaman Bank, he asked me to come and collect the Purchase order for 2 Machines, for Eden Bagh, Ramkote, Hyderabad Branch, and the other for Ranigunj, secunderabad Branch. I thanked him, and shared the news with Mr. Hari Govind and also with the commercial executive. Exactly after 30 Minutes, I had another call on my extension, when received the call it was Mr. Sumit – Guha, and he said, in a intimate tone: Saale sympathy pe sale uthatha, I told him, I had no other IST(Intelligent Selling Technique) to apply in that situation and I was heading towards the financial year end. The price of Bradma Chihua CH – 600A, quoted by me was: Rs., 1,35,000/- + 3.5% APGST., and the price quoted by Methodex Toshio: Rs., 1,14,000/-+ 3.5% APGST. My Price was higher than the competitor and if I had to negotiate I had to go through the different channels in the organization, i.e., zonal head, product head & National Head.

I was under the same opinion and impression till I went to collect the payment from the Bank, after successful installations of the Machines, Then I discovered the fact, that the human beings have the tendency to experience and experiment with New electronic Products. The same tendency and curiosity were in its existence with Mr. Sivaji Surve too, and I left the Machine for 2 days, in the Bank and that was ample enough time for him to Play, use, work, and he experienced the Machine and then he gave the Positive feed back to Mr. V.K. Prasad Rao. Customer had three choices, either to buy from me, or from Mr. Sumit Guha, or to postpone the decision. The reason for the decision made, the need was at a higher degree, then, Mr. Surve's positive feed back, and most importantly Mr. V.K. Prasad Rao was not in any pressure and he had full freedom to think & decide. The customers are willing to pay for the better known products / Services, for that statement, the above lines are clear example. Without any negotiation, I received the purchase Order.

Reputation of the Organization    Quality Product    Total attention of the customer    Positive feed back of the end user, are the key things for the above sale.

When preparing the above write up, I visited Vardhaman Bank, on 23<sup>rd</sup> October 2015, to know the date of Purchase of the Machine, I spoke to Ms. Sunaina – Cashier, and asked her feed back, after introducing myself, her response to my question, excellent machine, and trouble free machine. I thanked her, and knocked the glass door of the Branch Manager, Mr. Bharat Kumar Sharma, I introduced myself, and asked him about the machine performance. He said excellent machine, and some times when the dust is accumulated in the glass chamber, there is an error in the counting, I told him that happens in all the suction feed model machines, and the reason for the same is the dust which is sucked through the holes of the spindle and the same dust is further accumulated in the glass chamber, that is very simple and can be cleaned even by the simple blower, I further asked him, besides that problem, is there any other complaints on the machine, he said no, functions, really great.

People changed, times changed, cashiers changed, Managers changed, but the Machine is still counting day in and day out, every day for the last 15 years. My visit, to the bank, gave me the new relationship with the Branch Manager and the cashier, and I had a warm reception at the bank, this is the above case for selling the Quality Bradma Chihua Ch – 600A, Bank Note counting Machine.

### **Conclusion**

The Sales Executive / Key Account Manager should & must go to any length to win over competitors, by applying all the best possible tricks, techniques & strategies to win & service the customer.

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