TRAVTALK
Published from • India • Middle East

Technology talk
Digital trends of the travel world

Technology talk

CONNECTING THE DOTS

Brands are breaking the traditional boundaries and reaching out to new frontiers in travel, all thanks to technology. With the advent of Artificial Intelligence, Virtual Reality, chatbots, blockchain, webinars, new-age marketing techniques and other backend technologies are driving the business of travel. As per a Skift report on top travel trends of 2018, the purpose of travel is growing with an emphasis on diversity and inclusion. While operators are bundling travel in new ways, others are creating innovative and immersive experiences while digitisation is ever increasing.

In the wake of increased smartphone usage and consumer demands, hoteliers are getting smarter in designing their spaces to serve the multitasking customer. Hotel brands too are going beyond overnight guest experience and future hotels would play a much bigger role of acting as a community hub.

Mobile devices can predict travellers' needs and act as real-time problem solvers. And if you think that the services powered by smartphones today are much ahead of time, get ready to see all this turn on its head with the revolution that industry experts have predicted in the coming years.

Travel companies are beginning to buy start-ups to boost their innovation mechanism and avoid the upcoming threat from these small businesses. On the other hand, however, start-ups are reaching out directly to business travellers, who are experienced customers and continue to guarantee big profits. There are also companies who are relying heavily on the blockchain bandwagon, despite Facebook and Google putting a ban on publicising blockchain companies. However, only time will tell if this technology materialises into cheaper, better and faster travel experiences.

NISHA VERMA

NEWS IN BRIEF

GOIBIBO PROMOTES GOCASH+ WITH DEEPIKA PADUKONE

Goibibo has announced the launch of its new TV campaign with Deepika Padukone as its brand ambassador. The campaign highlights Goibibo's e-wallet service 'GoCash+' and the benefits of the 'GoCash+' feature on Goibibo's platform. Through the new campaign, Goibibo aims to increase new user acquisition and augment hotel market share growth. This is in line with company's endeavour to catalyse the shift from offline to online in the hotel booking segment. Launched in 2017, GoCash+ is Goibibo's travel booking currency which can be used without any restrictions on usage. **Rajesh Magow**, Co-founder and CEO-India (Merged Entity), Goibibo, says, "Goibibo has been at the forefront of product innovations in the online travel aggregation space and GoCash+ is a great value proposition to increase engagement and retention amongst existing and potential customers. Collaborative consumption has emerged as a concept and is fast gaining speed in the Indian e-commerce segment as well."

SINGAPORE AIRLINES KRISFLYER to launch blockchain-based loyalty wallet

SIA Group's KrisFlyer frequent-flyer programme is set to launch a world-first blockchain-based airline loyalty digital wallet capability that will help unlock the value of KrisFlyer miles to enable everyday spending at retail partners. The new KrisFlyer digital wallet app utilising this innovative technology is expected to be rolled out in about six months. It will allow the extensive KrisFlyer membership base to use 'digital KrisFlyer miles' for point-of-sale transactions at participating retail merchants.

FCM TRAVEL SOLUTIONS Flight Shop is now Travel Tours

FCM Travel Solutions has rebranded its travel retail and holiday brand – 'Flight Shop' under a single leisure brand 'Travel Tours'. Travel Tours promises 'unbeatable' services both in pricing and quality to its customers across India. **Shravan Gupta**, Executive Director–Leisure Businesses, FCM Travel Solutions, said, "Through the rebranding, our intention is to put our entire strength and expertise of both our brands – Flight Shop and Travel Tours under one."

SOTC's new store offering VR experience in Bengaluru

SOTC Travel inaugurated its first ever experiential store offering Virtual Reality (VR) experiences in Bengaluru at St. Marks Road. Customers can be inspired by the different destinations through VR's for real time experience of SOTC's key destinations. The store comprises a digital screen that features video itineraries of destinations and holiday experiences for the customer.

Uncover Māori legends with walking app Arataki

New Zealand's dramatic landscapes are much more than just a pretty backdrop for the Māori people. Each tribe, or iwi, has local stories about how the mountains, rivers, lakes and hot springs in their region were created. Local landmarks are part of their whakapapa, their genealogy, seen and respected as ancestors with personalities that connect the past with the present and future. Arataki, a smartphone app just launched in Tauranga this summer, takes visitors on cultural walking trails and immerses them in the rich culture as they stroll through beautiful scenery. The Arataki app introduces visitors to Mauao, also known as Tauranga's Mount Maunganui, a 232-metre high extinct volcanic cone that welcomes tourists when they arrive at the popular seaside city in the Bay of Plenty of New Zealand's North Island.

Sabre data to fuel China Southern's growth

Sabre Corporation has signed a multi-year agreement to provide Sabre's Market Intelligence with Global Demand Data (GDD) solution to China Southern Airlines. The technology is central to providing the airline with the intelligence and data visualisation capabilities required as they continue to grow their international network. By implementing the industry leading Market Intelligence solution with proprietary GDD, China Southern now has robust information to continue its global growth trajectory in domestic Chinese and international markets. The sophisticated technology provides analysts with a single, reliable source of market data to empower better decision making across commercial departments such as network planning, scheduling, revenue management and sales.

SITA'S robot kiosk debuts in Japan

Kansai Airports, the operator of Kansai International Airport (KIX) and Osaka International Airport (ITAMI), is working with SITA on a trial of KATE – SITA's intelligent check-in kiosk, which will autonomously move to congested areas in the airport to reduce check-in queues. The kiosk can move seamlessly to areas of the airport where additional check-in services were required. KATE's collision avoidance technology, combined with various data sources, decides where it should be – whether at a busy area to ease congestion or to a docking station to recharge when power source runs low. The trial with KATE at Kansai will run for one month starting February at Terminal 1.

More smart gates at Dubai Airport T1

Dubai Airports, the General Directorate of Residency and Foreigners Affairs (GDRFA) and Emaratech marked the completion of the installation of new and enhanced smart gates at Dubai International (DXB) Terminal 1. An array of 20 of the new smart gates is now fully operational in the arrivals area of Terminal 1 in addition to the 10 installed last year in departures. In total, some 127 smart gates are available across the entire airport reducing average transaction times from minutes to under 10-15 seconds. Smart gates can identify a traveller by either their passport, Emirates ID, e-gate card or a QR barcode.

Technological innovations:
KEY TO GROWTH

SANDEEP DWIVEDI

Revealing what makes Travelport stay ahead of its competition and the panoply of travel solutions on offer, **Sandeep Dwivedi,** COO, InterGlobe Technology Quotient, says the dynamics of travel industry are constantly changing.

HOW HAS THE INDUSTRY FOR GLOBAL DISTRIBUTION SYSTEMS CHANGED TODAY?

Global distribution system has undergone massive changes in the last few decades. Once considered as an aggregator of flight details, it has become smarter, offering integrated solutions like flight, hotels, car, rail and cruise options in one go. However, with the advent of technology, this journey of technological innovation is just starting. In order to understand this technological shift well from the user perspective, Travelport recently conducted a study - Global Traveller Survey. According to the survey, across 19 countries, where the use of digital tools when planning, booking and experiencing a journey is booming, Indian travellers are the most digitally advanced, outpacing many of the world's leading travel markets. With time, our vision as a travel commerce and technology provider has evolved from Business to Business (B2B) to Business to Business for Customers (B2B4C) perspective. An apt example worth mentioning here is the on-boarding of IndiGo on Travelport. This has helped us redefine the process of booking LCCs in India. With the airlines exclusive partnership with us, we have been able to offer booking of LCC and full-service carriers to our travel agents in one go, who in turn can offer their customers the ease of more choices without toggling between multiple websites.

WHAT KIND OF INNOVATIONS ARE COMING IN THE MARKET FOR THIS INDUSTRY?

In travel technology, we have understood the importance of offering real-time services and solutions as well as more options. As a result, we have redefined our technology to go a step ahead and support our travel partners in catering to the necessities of their customers better in the shortest possible time frame. ITQ and Travelport have been continuously innovating Wto not just meet but exceed customer demands. As a distributor of Travelport in six markets across Asia Pacific region, ITQ is making headway into transforming the way travel is bought and sold. We have emerged as a prominent aggregator of travel inventory through which travel agents (both offline and online) can sell well-planned, custom made, tour packages depending on their clientele's preference.

WHAT ARE THE REQUIREMENTS OF TRAVEL AGENTS AND HOW DO YOU OFFER THEM WHAT THEY WANT?

With fraud and hacking costing the industry an estimated $1 billion annually and growing, maintaining a set of security standards to combat this criminal activity is critical when dealing with customer credit card information. This is why Payment Card Industry Data Security Standards (PCI DSS) have been developed to ensure secured card payment. ITQ, through Travelport's partnership with SecurityMetrics, is helping its travel agents to join in the fight against cyber security by facilitating easy PCI DSS compliance process.

WHAT KIND OF INNOVATIONS HAS ITQ BROUGHT IN FOR ITS CUSTOMERS?

We have created history in the Indian travel commerce industry by making IndiGo booking available on Travelport. Next, is the exclusive partnership that Travelport has with SecurityMetrics for the IATA certified travel agents. We have also associated with multiple brands to make hospitality and airline choices more varied and customisable. With introduction of Travelport Merchandising suite and exclusive partnership with airlines, we have redefined the sale of ancillary in the airline market.

WHAT ARE THE INNOVATIONS THAT ITQ HAS ADOPTED WHICH MIGHT BE A GAME CHANGER?

This year we have introduced an updated version of Travelport Smartpoint 7.5 (Galileo). This version installation includes updates that are required to maintain PCI DSS compliance. Travelport Merchandising Suite is the customisation tool consisting of three powerful components—aggregated shopping, ancillary services and rich content and branding. ITQ Financial (GST Compliant) and VR3 (Void, Reissue, Refund, Revalidation) are two exceptional introductions that enable travel agencies to automate their processes in financial accounting as well as reissuing and refunding tickets. On the other hand, HMPR (HelpMeProduceReport) helps user to generate ticket issuance reports in detail. It can be configured to work on a central machine in the agency that would then generate reports automatically at a specific time and send the reports over email. Galstar and uAPI have been developed to ease the online work flow of online travel agents, including the agencies that are aspiring to go online. We also have self-booking tool and corporate booking tool, which are two highly advanced products that can streamline work and ease management of bulk bookings.

As a distributor of Travelport in six markets across Asia Pacific region, ITQ is making headway into transforming the way travel is bought and sold

The gap between pleasing a customer through a virtual experience and a personalised real-time service is narrrowing with time. However, the amount in which it will impact customer experience, is still to be seen.

EMOTIONS over INNOVAT☯ONS IN HOSPITALITY?

New advancement in technology such as robot-butlers and robots for cleaning of swimming pools have really replaced humans and manpower

TECHNOLOGY talk

The world of travel is witnessing more travel advancements than any other industry, right from chatbots enabled bookings, virtual reality experiences, simulation to analysing customer behaviour.

TECHNOLOGICAL PUSH

Hospitaliy brands around the country are adopting technology to enhance user experience, right from booking to state-of-the-art rooms with every possible amenity for the guests' experience. **Amit Kumar Singh**, General Manager, The Muse Sarovar Portico, Kapashera, says, "The hospitality industry continues to grow with the use of advanced technology to enhance guest experience, thereby helping increase revenue. While most hotel chains now have dedicated mobile applications for reservations in terms of rooms and restaurants, OTAs have come up with various ways to reserve rooms, banquets and restaurants, resulting in reduction in manpower due to lesser human interaction. Upgraded PMS and advanced options for hotels to create profiles that store details as specific as previous-stay linen preferences, choice of newspaper, eating preferences, etc. All prior special requests are stored and preferred leisure activities kept in memory in order to gain a deeper knowledge of guests, so staff would know particularly well what to offer to the guests on their next stay. New advancement in technology such as robot-butlers and robots for cleaning of swimming pools have really replaced humans and manpower. Few hotels have already started practising paperless check-ins where guests of participating hotels store reservation details with Apple's Touch ID finger-

point recognition technology, which communicates via an application operated by the reception staff. Some hotels also have applications that enable guests to entirely bypass the check-in desk using a digital room key sent to the guest's smartphone on the check-in time of day of arrival."

Sarbendra Sarkar, Founder & Managing Director, Cygnett Hotels & Resort, talks about Cygnett's next-gen AI driven technology engine. "It comprises several inter-meshed components that include an information rich and user-friendly website, Central Reservations System(CRS), an Online Reputation Management(ORM) and a service monitoring module all supported by powerful artificial intelligence and data analytics to understand and deliver a personalised hospitality experience to every single customer at their numerous touch points with the hotel," he shares.

Aloft Bengaluru Cessna Business Park located in the high-tech hub of Bengaluru city is a hotspot for both savvy travellers and tech professionals. "The hotel has everything a young business traveller seeks

> Technological advancements include smart rooms enabling guests to control light settings, music played in the room, and even television with simple voice commands

including tech-savvy features and a vibrant social atmosphere. The hotel provides high-tech work space with complimentary hi-speed wireless internet access, entertainment amenities like plug-&-play docking stations and a one-stop connectivity solution for multiple electronic gadgets like PDAs, cell phones and laptops, all linked to a 42" LCD TV and SPG keyless. SPG keyless allows the guests to use their smartphone to check into their room using the SPG app, which can be downloaded both on iPhone and Android," reveals **Faiz Alam Ansari**, Complex GM, Aloft Bengaluru Cessna Business Park.

Saurav Dutta, GM, Park Inn by Radisson, believes that technological advancement is a primal need to cater to the customers in the digital age. "Smart rooms enable the guests to control light settings, music played in the room, and even the television with

simple voice commands. Additionally, guests can now request for services such as room cleaning, wake-up calls, laundry, in-room dining, and room check-out by merely speaking to the smart device. The guests can also manage basic room functions like browsing the internet, switching off/on lights and television with just a tap of their personal mobile phones; without downloading any apps. Our property is the first in the world to provide this app-free solution, with Web RTC technology," he shares.

HUMAN TOUCH REMAINS KING

Despite innumerable advancements being made in the technological arena, human touch would always be at the core of a hospitality experience. Agrees Sarkar, "Machines cannot provide the signature experience to guests and no technology can ever replace the human interface. Human interactions are necessary to ensure the guest's sentiments because stay is not just about being comfortable, but also making a memorable experience with a sense of family and home that the guest can associate the hotel with. Human touch is creating the service added value.

In F&B department, humans play a salient role where no technological advancement can ever replace them. Only humans can make cuisines delicious and presentable. Also, it gives value to authentic local experience and an emotional connection."

Srinivas Srirangam, General Manager, Novotel Imagica Khopoli, says, "From the booking process of getting automated best deals to direct mobile check-ins, everything proves that technology is a bonus

support to create a 'wow' factor for guests. Technology indeed compliments the human touch, but can never replace it. Guests are habituated to tech-based solutions for their travel and stay purposes. Moreover, they are accustomed to human presence during their stay. Futuristically speaking, no one would enjoy a hotel full of technology, be it artificially enhanced bots or fully automated tabs briefing you about all facilities; we are always going to need human interactions. Even with internet in the picture where physical devices are embedded with electronics and software to enable every object to connect and exchange data, our guests will always need humans to explain the functioning of these hi-tech innovations."

He adds, "While a machine can perform various tasks even more efficiently than we can, it lacks artistry in the activity, that uniquely-human ability to cater to the needs of the individual. Its protocol may suggest one approach, but a person who is good at his/her job understands the subtleties required. Technology is developing rapidly and it would be foolish to argue otherwise, but some things remain fundamental and human presence will continue to be one of them. Today, the hospitality industry chiefly functions on a harmonious interface where humans meet technology. One cannot separate emotions from innovations."

FOR A ROBUST online B2B system

RezB2B Global has ventured into the India market by acquiring stakes in Travstarz Global Group. Travelrezonline.com will merge with Rezb2b.com to offer a seamless booking platform to travel agents.

Tours4fun, a booking portal for global tours and activities and subsidiary of CTRIP, has ventured into India by acquiring a stake in Travstarz Global Group. The company will continue to be led by **Pankaj Nagpal** and **Sucheta Nagpal**, founders of Travstarz as the Managing Director and Director & CEO, respectively. Tours4fun has ventured into global travel B2B business with the launch of RezB2B Global Limited and its platform Rezb2b.com. Post the investment, Travstarz Global Group will merge its platform travelrezonline.com with Rezb2b.com and will dedicatedly run the group's B2B business in Indian sub-continent and other adjoining regions.

"With this alliance, we will expand much faster and get access to latest technology, wide range of products and global markets. We shall be merging our online platform travelrezonline.com into Rezb2b.com and all further developments will be jointly done by our India and Global IT Teams to offer an advanced and robust online B2B system with best worldwide inventory of flights,

PANKAJ NAGPAL
Managing Director
Travstarz

SUCHETA NAGPAL
Director & CEO
Travstarz

hotels, packages, transfers and sightseeing, visas, travel insurance and forex," says **Pankaj Nagpal**, Managing Director, Travstarz Global Group.

Kevin Du, CEO, RezB2B Global, adds, "In RezB2B we have created a perfect platform with worldwide inventory of tours, sightseeing and transfers over the last 10 years and have over 10,000 global suppliers on the system. With this acquisition we will merge content from Travstarz and RezB2B to offer all services on a single platform and will create a perfect B2B product with capabilities built in to automate the agency processes besides being one of the best booking engines for the trade. We chose to start our B2B business from India and were looking for a strong partner with existing presence in B2B space with IT capabilities and Travstarz perfectly fit our plans with their strong business background, the in-house IT team and a clear vision for the future. We plan to acquire more companies across the globe to penetrate the global B2B market after India."

BEST TICKETING SOLUTION for travel partners

The Queue Ticketing solution by Riya is now the easiest way to book tickets for even non-IATA agencies.

The Queue Ticketing solution by Riya is now the easiest way to book tickets for even non-IATA agencies.

Riya Travel & Tours (I) Pvt Ltd has always aimed to provide world-class travel and ticketing experience to its partners. One such example is their online ticketing solution, a web based platform for travel partners having CRS access. The Riya Queue Ticketing Portal is specially designed for all agencies including non-IATA agencies. The system allows the travel partners to issue PNRs independently so that they can keep ownership of the PNR. This is a complete automated process with zero human intervention and provides market competitive fares in their PNR. Riya has also incorporated Amadeus as well as other available CRS in India with this product.

The portal provides facility to travel partners to issue full service carriers with their local branch IATA. You get facility of seat mapping and auto cancellation through this platform.

BENEFITS

- 24X7 call centre
- Get lowest available Riya Travels Fare
- MIS Reports
- Online Accounting statement
- Ticket prints with your agency logo attached
- Online seat mapping for most airlines
- Auto cancellation process

Riya also has a call centre available 24X7 to attend all ticketing related needs and queries of clients.

Manoj Samuel, Director for Riya Group says "We have automated the entire system. Now our travel partners can independently import PNRs, check fares and issue tickets with a low turnaround time. In fact, now the processing time is less than 10 seconds."

If you are currently registered with Riya Travels, then you are just a phone call away with the local branch from enrolling. If you want to register for this there are two basic requirements - own a Queue Ticketing Account is access to any CRS and airline inventory access to sell segment on CRS.

Connect with the branches through their all India number 61608080. For any queries, you can reach out to the queue ticketing call centre at 022-66594966 or write to them at *queuetkt@riya.travel.*

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Trending tech solutions

Technology in the travel world is changing rapidly, and the industry is adapting likewise. Overall it is an exciting time to see more avenues come up to identify new solutions for clients.

Technology has revolutionised the travel sector in the recent years. There are dedicated online booking engines available for all sort of worldwide product requirements. In fact, in 2018, this technological advancement will continue at much larger scale. Artificial Intelligence is one of the fastest-growing technological advancement and increasing usage of AI in travel industry is expected. Cloud computing enables sharing the services of an organisation over its firewall. Apart from the evident advantages of storing information on remote servers, cloud computing also offers a reduction of costs, more scalability as well as flexibility. We can expect more personalised and predictive service from the B2B booking system this year by enhancing the boundaries of technology. This year is expected to be one of the most crucial years for the advancement of technology in the travel industry.

RAVI SINGH
Director
24x7 Rooms

Virtual reality and augmented reality are the youngest technologies looking to make an impact on the travel spectrum. The tourism industry is on its way to use available technology to bridge the time between today and the inevitable VR/AR age. We believe that a first mover advantage can help to act and think differently on their products and services. TI Infotech strongly believes in innovation and our two signature products—Travel Cloud Suite and Travel Assist—have roadmaps that include constant research and development. For 2018, our team is focused on how to embrace the new market trends and bridge the gaps in the industry to bring in value to our existing and future clientele. New technologies such as AI, advanced data analytics, chatbots and blockchain are already influencing the industry's transformation. Our product team is already exploring options to map these solutions for the travel fraternity.

MEENU SACHDEVA
Managing Director and Co-founder,
TI Infotech

Globally, we are looking at a major transformation on travel shopping and booking behaviour of the customer. The booking systems are also getting smarter in the way they sell travel to the customer. Personalisation will be key and the system that will rule in the future will be those which can proactively approach a customer and show them travel options without any human inputs. Voice has already replaced the chatbots and this will now be used in mainstream OTA and mobile platforms. Corporate bookings will be serviced by smart self-booking systems which work with customer profiles, preferences and policies and can also manage all ancillary sales and destination content. The ownership of corporate booking tools will change hands from TMC to the corporates. Increased number of SME will be serviced by TMCs rather than OTAs or travel agencies. NDA standards is the way forward for airlines.

GAURAV CHIRIPAL
Chief Executive Officer
QuadLabs

Technologytalk

Digi-smart corporates:
NEED OF THE HOUR

The inclination towards technology has led to the emergence of the 'Digi-Smart Indian Business Traveller'

With the growing smartphone usage, internet and digital networking penetration, along with a plethora of online travel choices accessible, business travellers are using technology more than ever before. The report by FCM Travel Solutions and KPMG defines digi-smart business traveller as "a technology-empowered traveller, who leverages technological touch points and tools to minimise encumbrances in his travel journey."

DIGITAL FUTURE?

Sense
Being able to recognise images, sound, voice, video and other 'unstructured' data (as well as structured data that has appeared in computer databases for years)

Think
Decide what such digital data means, and doing so at light speed, based on algorithms

Act
Determine what to do about insights after arriving at them

Learn
Being able to continuously and automatically refine the knowledge and algorithmic models based on its interactions with digital data

KEY APPLICATIONS OF AI

VIRTUAL PERSONAL ASSISTANTS
A software agent performs tasks or services for an individual. These assistants set alarms, make to-do lists, enable purchase of items, etc. Some of the examples are Apple Siri, Google Assistant and Amazon Alexa.

SMART HOME DEVICES
Electronics companies such as Phillips and Samsung have developed smart devices that understand users' tastes and preferences, and accordingly attune themselves to give the desired user experience.

PURCHASE PREDICTIONS
Retailers in the US, such as Amazon and Best Buy, are using AI and machine learning to predict how to stock stores and staff shifts, and to also dynamically recommend products and set prices for individual customers.

The power of
BIG
DATA

A lot has been said about the growing sophistication of data analytics and business intelligence to engage with travellers in new ways.

HAZEL JAIN

D ata is driving a lot of businesses today across industries and travel isn't far behind. In fact, this industry can gain substantially considering that human behaviour can be quite predictable. Increasingly, every action, every decision, every choice, and every interaction has much more data behind it so much so that leaders expect a new data era to begin reshaping the travel industry in India.

With customer demands getting more and more varied, one way to predict their behaviour is through data. Speaking about how Big Data has helped him, **Vineet Budki**, Founder & CEO, Guiddoo, says, "Data is critical for us so much so that six months ago, we set up a data lab in Pune. The point to note though is that while everyone thinks that acquiring data is important, correctly analysing this data is far more critical. We work with multiple distribution channels and one of the realisations that originated from this data lab was that depending on the nationality and the type of traveller, the products that they are buying from our different channels was completely different. So, if you had these data points you had the ability to process these patterns. Based on these attributes, we started empowering our people to cross-sell products that had a high chance of being sold through that channel."

CROSS SELL AND UP-SELL

Many companies, unfortunately, barely think beyond selling. But companies that have adopted technology or are born out of it are able to think of innovative and non-linear ways to sell. **Ankush Nijhawan**, Managing Director, Nijhawan Group & Co-founder, Travel Boutique Online (TBO), feels that not many agents cross-sell even today. "How many of you actually use data to upgrade an existing three-star traveller to a four-star? I need to think how I can up-sell a four-star category room to my customer who has asked for a three-star room. Data can also help in better negotiation because it gives you the power of information. For instance, we know that we have sold 200 air tickets between 9:45-10:00 am from Delhi into Mumbai. We have been using this data to talk to various airlines to negotiate a better price because we know that this business has been happening consistently."

Moving away from the archetypal requirements, one way to predict customers' behaviour is through data

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TECH IT AND LOVE IT

> "While everyone thinks that acquiring data is important, correctly analyzing this data is far more critical"

VINEET BUDKI
Founder & CEO
Guiddoo

> "As we become more modern, and more tools are available, it becomes easier to process the data"

JAAL SHAH
Group Managing Director, Travel Designer Group & Founder, RezLive.com

> "Transaction data can also indicate what he has bought in the past and what his appetite for spending is"

NOEL SWAIN
Chief Operating Officer
Ezeego1.com

> "The challenge with smaller companies is that people walk in and out of the door where data isn't necessarily captured"

CHETAN KAPOOR
Research Analyst – Asia Pacific
Phocuswright Inc

The challenge is to get the right data and sort it, so it becomes usable for the company. **Jaal Shah**, Group Managing Director, Travel Designer Group & Founder, RezLive.com, started out with a lot of data. "The challenge lies in processing it. As we become more modern, and more tools are available, it becomes easier to process the data. So, having the correct set of data is important. There is subscribed data and there is some good data, which is always important, because in the distribution industry which is rapidly changing, forecasting is one aspect that you really need to have an eye on. That also helps you in terms of pricing the product right. Based on this, there are times when we end up selling more Baku than Bangkok."

FORECASTING USING PAST DATA

It may sound like a conundrum, but past data has proved to be a great tool to improve product offerings. While Ezeego1.com has used a lot of historical data in the past, it now has data available in real time. **Noel Swain**, Chief Operating Officer, Ezeego1.com, says, "If the goal is to improve your cross-sell of hotels to flights, you have real time access to what the customer has just searched for, which is when you can start selling hotels in that destination. Basis transaction data, which is historical data, can also indicate what he has bought in the past and what his appetite for spending is. The combination of historical data with real time data is interesting."

Chetan Kapoor, Research Analyst – Asia Pacific, Phocuswright Inc, agrees. He says that there is always merit in analysing past data because that can offer sentiment for the future. "There is a reason why for years we have been analysing even weather data and pattern so we know how the weather might be in future. The challenge with smaller companies and more retail-oriented companies is that people walk in and out of the door where data isn't necessarily captured," he adds. Unfortunately, the prediction part is still missing in Indian companies.

WHEN TO USE DATA?

Data as we know has been changing significantly over time. RezLive.com handles a lot of data on a regular basis and Shah tell us when this data should be used. "I think it is important for both - pre-facto or post-facto. You have a certain sense of historical data which is built over the years. You are also aware about the seasonality of this industry. I know a particular product was sold last year. I should check if it is being searched again this year. If not, I need to know what is being searched this year, so I should be able to offer that product," he says. Ezeego1.com also generates a lot of consumer data in real time. Swain reveals that it is going through a huge technological transformation now and data is certainly at the core of it. "As we really prepare ourselves as an organisation to harness data, it requires a significant change in the culture of the organisation and its attitude towards data. It is not so much the responsibility of the CTO or the CIO; it is about the culture that the organisation needs to adopt. One of the things that we are looking at is how to access our data and develop Artificial Intelligence that will help us provide relevant products to customers," he says.

ARTIFICIAL INTELLIGENCE

Ezeego1.com is clearly ahead of the data curve. So is TBO. Nijhawan echoes Swain's thoughts and says, "For me, big data was born five years ago and now the time has moved towards AI and machine learning. But there are many companies who are still behind the curve for big data. I would request everyone to consider and value their data. A company like TBO, which has so much data of all your travellers, is going to be used for the purpose of AI which we believe can help you in servicing the customers better."

The conversion rate is the highest when you are providing the most relevant products to customers. This can happen only through predictive analysis of this data. "It's a process. We are all used to using different types of extremely divorced sets of data. The ability to really unify that and make sense out of it and use it to benefit the customer is something that we are all going though. We are making investments in this area to ensure that every function in the organisation has the ability to look at data and make sense of it, whether it is marketing or operations or even sales," explains Swain.

DATA FROM SOCIAL MEDIA

This could be a mine of data – social behaviour and key words that people are talking about, whether it

It may sound like a conundrum, but past data has proved to be a great tool to improve future product offerings

is about a product or a destination. Social media has been critical to Guiddoo's strategy. Budki says, "We often call Indian travellers 'selfie travellers'. They want to go places where their friends and family have visited. But we started using it as a reverse strategy. We said, why don't we send these guys to places other than the ones their friends went to. So, our tech department tracks what our customers are posting on social media. We can predict based on these factors what products might interest them."

CHALLENGES

Simply put, data is not being used smartly. Like Kapoor says, "In India, typically the larger companies do lay emphasis on data. Companies are either on the curve or ahead of it. The challenge remains that the data is fragmented. Airlines will give you one sort of data, in a particular format, the wholesaler will have a different format, GDSs will have another format with different labels. How do you bring that all together to create meaningful insights? The bigger the company the more challenging it is because they are so process-oriented."

Of course, the discussion about privacy in India is still in low whispers, mostly because users here click on everything so long as they can get an extra mile out of it. Unfortunately, not many people in India value privacy, especially in tiered cities. But till the time the customer starts getting affected by security breaches, data will remain king.

FACT FILE

- **A new era has emerged,** which is going to be led by Artificial Intelligence and Machine Learning

- **Technology is the enabler** and human touch is the aspect of personalisation that is becoming relevant

- **Conversational e-commerce** is the next big wave which is going to bring disruption

Technologytalk

Finding innovation in
DISRUPTION

The 5th Global Hospitality Conclave saw major players from the travel and technology sectors discuss 'Disruptive Innovation' and the ways in which the hospitality sector can move forward in spite of these disruptions.

KANCHAN NATH

The panel at the 5th Global Hospitality Conclave included **Rajesh Magow**, CEO, MakeMyTrip; **Jan Tissera**, President–International, Travel Click, and **Kaushik Dasgupta**, Head of Industry, Google India. Here are some excerpts from the session:

ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

In the business context, the first level of disruption occurred in 2000 with the advent of the Internet, says **Rajesh Magow**, CEO, MakeMyTrip. "It was the beginning of the online era that disrupted the old, brick and mortar business. That was the basic disruption led by technology. Over the last decade, different kind of disruptions have been happening within the technology space itself, which could clearly be categorised as the second phase of disruption. The next level of disruption in the Internet space came with smartphones. We also faced that for our existing business as the device in question was a small screen one, and everything had to be fitted into that. The technology disruption caused by this was phenomenal. Technology talent moved from desktop to mobile. Going forward now a new era has emerged, which is going to be led by Artificial Intelligence and Machine Learning. That's going to be a new set of innovation that will happen."

THE HUMAN TOUCH

While disruption can make some, it can also destroy.

Jan Tissera, President–International, Travel Click says, "From the year 2000, if you look at the list of Fortune 500 companies, you realise that nearly 50 per cent of them exist no more, and that's a wake-up call. It's so disruptive. If you look at the music industry, iTunes has taken over and we no more use CDs. In the hospitality industry, shared economy has taken over. We also need to go back and see what TripAdvisor did for the industry by bringing the user reviews and making sure that our standards improved. They certainly brought in the consumer much closer to the operation.

"In the industry that I am in, I serve many hoteliers across geographies. Localisation is extremely important in this disruptive world. We cannot get away with the whole aspect of the human touch as far as hospitality is concerned. Personalisation and understanding your customer is requisite. Technology is the enabler and human touch is the aspect of personalisation that is becoming very relevant today," Tissera adds.

BIG DATA AND MARKET DYNAMICS

Hotels need to get smarter, and for that it is essential to understand the customer, their needs and preferences. "To grow, you need to put the right product in place at the right time. Gathering business intelligence remains important. How many bookings are coming through Google or OTAs? Future information remains vital in terms of demand and competitive intelligence. By doing

> "
> Going forward now a new era has emerged, which is going to be led by Artificial Intelligence and Machine Learning
>
> **RAJESH MAGOW**
> *CEO*
> *MakeMyTrip*
> "

"
In India, no matter what we do, the Internet ecosystem still does not support fast connectivity.

KAUSHIK DASGUPTA
Head of Industry
Google, India
"

"
Technology is the enabler and human touch is the aspect of personalisation.

JAN TISSERA
President–International
Travel Click
"

The future of technology is, being able to talk to Artificial Intelligence. Voice is going to be the next game changer

that, all the other aspects of it will be put in place. Understanding the value of the consumer once they come into your hotel, their needs, and the aspect of the user-interface or what the touch points are of the consumers–to me these are more important than the competitors," Tissera says.

INTERNET ECOSYSTEM

Commenting on what the data is telling us, **Kaushik Dasgupta**, Head of Industry, Google India, says, "Data is very promising and the fundamental thing is that innovation today could be disruption tomorrow. Fundamentally, you need to figure out what is the thing that your users want. In India, no matter what we do, the Internet ecosystem still does not support fast connectivity.

Either we can figure out it's a challenge and go to the government or service providers or wait and let the ecosystem evolve or be disrupted or start working with the partners. Best is to ensure that your assets are fast enough irrespective of the Internet connectivity. So on a 2G or 3G phone, can we load your website faster or can we develop technology that enables you to do so. Is that disruptive? Probably not, but it's the need of the hour. Though five years down the line, you might say that was disruptive."

Google tries to break the travel ecosystem into five different phases. Dasgupta explains, "The first phase is dreaming about travel. This could be because of some social media post or seeing a lovely picture and dreaming about a holiday.

The second phase would be about researching—dreaming about going to a beach and you start searching for beaches. The third phase is booking, either going to a GDS or calling up a hotel directly.

Fourth phase is experiencing the property or holiday. The last thing is about sharing the experience, and this process pretty much remains about the same. This process has not changed in the last 50 years and will not change in the next 50. What's changing is how people are engaging with these processes. About 20 per cent of research that's happening right now is over voice."

CONVERSATIONAL E-COMMERCE

The future is, being able to talk to Artificial Intelligence. Magow says, "Voice is going to be the next game changer. There are two aspects to this, first taking voice as input and giving output to it. When you think of next 150 million users coming into net or using technology, they will also be bringing in the vernacular language aspect of it. We are working on two models, one is fully live now.

At this point of time using Alexa, but we are trying to build our IP on that. With this, you can do a Red Bus booking using a vernacular language. We have already tested that. It's right now in three vernacular languages, i.e. Hindi, Tamil and Telegu. Though the response that you get now is in English, we are trying to change that to vernacular output as well. It's a seamless booking experience till the booking is confirmed and you get a text confirming the same.

"So, this is conversational e-commerce, and we think this is the next wave which is going to come. Especially in India, given that beyond 200 million people would find English as a challenge, people consume vernacular content quite easily. Hence, voice input and output would go viral in the coming days. We are investing heavily on that," Magow concludes.

Fxkart's digital remittance platform

Fxkart unveils a new solution for its customers' remittance requirements— Flyremit is the platform that has set to make outward remittances from India hassle-free for customers.

Outward remittances from India is a lucrative yet complex and regulation-heavy industry, says **Abdul Hadi Shaikh**, CEO, Fxkart.com. "Foreign exchange rates are still a myth to many and customers depend on banks or forex dealers (AD Category II as per RBI), for all remittance requirements including the required KYCs, forex rates, etc." he shares.

He claims that customers in the remittance industry face many problems, which includes huge markups charged by banks and forex dealers; no transparency in remittances rates; cumbersome process for KYC verification as well as indefinite timelines and commitments on remittance confirmations. Shaikh says that Flyremit can be the perfect solutions to these problems. "Flyremit provides customers live remittance rates with most efficient markups. Customers can be rest assured that our rates and markups are transparent. Flyremit also provides documentation, which enables effortless document verification by authorised remittance partners. Remittance confirmations generated by our remittance partners are reflected in real-time to the customers," he reveals. Listing other benefits

ABDUL HADI SHAIKH
CEO
Fxkart.com

> " DMCs can use the Flyremit portal to raise their invoices to travel agents in India "

of the platform, he says, "Flyremit enables a travel agent or a B2B agent consolidator to directly collect package cost online and have it seamlessly remitted to the DMCs account abroad reducing the GST impact of multiple layers of invoicing. All this is done without disclosing their margins. Flyremit even has a dedicated portal for overseas Destination Management Companies and supports receivable collection for them. DMCs can use the Flyremit portal to raise their invoices to travel agents in India. Flyremit's process ensures DMCs to track each stage of their inward payments, added with the advantage of receiving independent remittance confirmations (SWIFT) directly from remittance partners."

Flyremit is easily customisable and can be integrated seamlessly for all types of remittances for B2B travel service providers, hotel consolidators, tourism boards, etc to ensure smooth tracking of receivables from the Indian travel market. Explaining further, he says, "Flyremit is integrated with Travel Boutique Online, users of which can directly start remitting from their TBO portals without the need for a separate login. We are expanding our integrations and shortly will be available on all consolidator platforms."

Reinventing
REALITY

To choose to travel is an emotional call and this decision is being assisted with technology. Chatbots are supporting travel agencies in customer interaction while VR is bridging the gap between the product and its actual purchase.

ANKITA SAXENA

Technologytalk

Experiences are the currency of the travel industry and communicating these experiences with ease is the new age demand of travellers. A 2017 report by Sabre Labs—Emerging Technology in Travel, states, "In the travel and technology industry, one of the key ways we see automation playing out is in the rise of bots that serve as digital personal agents, designed to act on behalf of a traveller, responding to passive or active inputs. Agents have already embraced automation in a really powerful way through algorithms that automate price monitoring, deal finding, etc. These tools help expedite the manual work of itinerary building. Next generation automation can help with even more of the ground work, taking care of a greater share of the itinerary building for routine kind of travel, and doing a better job of filtering down to viable itinerary options to save agents time."

According to Forbes, Chatbots will be responsible for cost savings of over $8 billion annually by 2022, up from $20 million in 2017.

Reshmi Roy, India Business Lead, Skyscanner India, says, "Skyscanner is proud to have been an early entrant and pioneer in the exciting world of bots, messaging and conversational search. In February 2016 we became the first travel search engine to create a skill for Amazon's Alexa voice service. In May 2016, we were also the first travel search to create and launch a bot for Facebook's Messenger platform. In August 2016, we pioneered the first group chat travel search bot in collaboration with Skype for the new Skype Bots platform and in May 2017 we launched our first artificial intelligence skill for Microsoft's Cortana."

Roy explains that conversational tools have become platforms to which travellers have become accustomed for interaction and bookings and bots have started shaping themselves as solution providers for problems frequently encountered by travel companies. As chatbots have more interactions with customers, they learn from each conversation. She elaborates, being the next tier in the evolution of personal assistants, bots can handle a broad range of tasks depending on the domain they are used in. With an innovative technology, bots are an instrumental mode of making travel a seamless and an effective experience. Starting from providing information to the customer or providing solutions to immediate problems, bots provide an engaged consumer service. They can solve queries, give recommendations, initiate transactions and have casual interactions, thereby having a direct impact on brand affinity for the consumer.

She says, "The gap between looking and booking air fares is being reduced and simplified. The flight ticket search being made intuitive and user-friendly while embedding more into services and platforms that consumers interact on everyday will ultimately benefit the industry. The messaging economy is an area, which we think contains incredibly important evolutionary features for the travel industry."

However, Roy also believes that though Chatbots continue to grow in the industry, human effort is required to give them functionality and with precise task automation, bots will be accurately able to identify scenarios where consumers want or need to carry out an action.

Nishant Kashikar, Country Manager, India & Gulf, Tourism Australia adds, "Chatbots have the potential to transform travel, especially in the customer service space. Chatbot intelligence will facilitate and simplify the booking process with direct interface for travellers through a virtual assistant. This will certainly help travel companies reduce cost of customer acquisition, improve response time, and enhance service levels. Chatbots need not necessarily replace humans, but they will bridge the gap between brands and consumers in ways that no other marketing platform has been able to do before."

SIMULATING REALITY

Though Virtual Reality (VR) finds its genesis in film production and gaming industry, the level of awareness of VR's increasing capabilities outside these domains is still growing and in its infancy. However, there is evidence that consumers can already see the potential of VR and how it can be used in a practical sense to discover travel. **Mark Irwin**, Senior Marketing Manager—Brand Engagement, VisitScotland, believes that VR is a great way to inspire people to come visit a destination and helps to give a flavour of the variety of attractions on offer. He points out that choosing a holiday destination is largely based on emotion and the way visitors access information about Scotland has changed dramatically in recent years. "We know that over 60 per cent of people search for their next holiday destination on their mobile and giving someone a virtual reality experience of a destination is a great way to incite that emotion during those 'I want to get away moments.'"

ScotlandVR is a virtual travel experience which allows the user, wherever they are in the world, to be immersed in Scotland's incredible attractions through stunning 360 video and imagery. Freely downloadable from the Google Play and Apple Stores, ScotlandVR can be experienced in 3D with a Google cardboard headset or in 360 degree view in phone mode. "With ScotlandVR, you can walk through the pre-historic village of Skara Brae, soar over the Forth Bridge or Edinburgh Castle, travel through the Hollow Mountain of Ben Cruachan and experience the Glenfinnan Viaduct and Falkirk Wheel. The interactive content can inspire those thinking about

> **Chatbot intelligence will facilitate and simplify the booking process with direct interface**
>
> **NISHANT KASHIKAR**
> *Country Manager,*
> *India & Gulf, Tourism Australia*

> **Skyscanner is a pioneer in the world of bots, messaging and conversational search**
>
> **RESHMI ROY**
> *India Business Lead*
> *Skyscanner India*

> **The interactive content can inspire those thinking about making a trip to Scotland**
>
> **MARK IRWIN**
> *Senior Marketing Manager—Brand*
> *Engagement, VisitScotland*

Technologytalk

Some companies use digital media to engage consumers as a forum for feedback while some use this kind of outreach to provide more customised services

making a trip to Scotland, giving them that final nudge to come and experience Scotland firsthand for themselves," he says.

Kashikar, further explains that this technology makes it possible to layer digital enhancements over an existing reality. He feels that VR serves

GOOD TO KNOW

VisitScotland also opened the first ever #ScotSpirit Instagram Travel Agency at London which allowed travellers to build their own holidays to the destination based entirely around other people's photographs. Upon arrival, Instagram inspiration was delivered via a floor-to-ceiling screen displaying hundreds of Instagram photos of Scotland. At this state-of-the-art picture wall, visitors selected their favourite '#ScotSpirit' Instagram images of Scotland's sights, restaurants, experiences and more. The knowledgeable staff then used customer's cherry-picked Instagram pictures to curate their perfect Scottish holiday suggested itinerary.

as a strong advertising tool as it offers a near-real experience to the potential travellers prior to the purchase and helps them plan their journey in a more seamless, interactive, and simple way. He says, "The VR technology will potentially improve customer satisfaction levels, as the gap between what's promoted and the actual experience narrows down significantly. Tourism Australia effectively used cutting-edge Virtual Reality (VR) and 360-degree technology for its campaign 'There's Nothing Like Australia.' The campaign helped to raise Australia's awareness and aspiration among our target audience. We also shared Google Cardboards, with our Key Distribution Partners and used Samsung Gear VR head-sets for major consumer and trade events as well as face to face training programmes."

A potential customer can be virtually walked through the whole check-in process, and end up on the balcony of their virtual room, taking in the actual view they would see if they were to take a trip to a particular destination. "This 'take me there', or a 'first-person experience' can be a powerful motivator in consumer decision making process. It will also help to influence the client's apprehensions as they will be confident to book a particular service, based on their VR experience," adds Kashikar.

Identifying the challenges in implementing VR in tourism businesses, Kashikar points out that in the short term, the cost of technology, including on-location filming, production, VR gear, etc could be a potential deterrent. "However, this could be offset against the perceived benefits arising out of the overall customer experience," he adds.

Webinars are a great way to reach out to the audience. This electronic classroom is indeed a great platform to exchange updates and knowledge

Technology talk

Seminars without
BORDERS

While a webinar cannot offer the personal interaction that characterises workshops, it can reach more people spread over huge geographies.

HAZEL JAIN

T raining using technology can cut down human effort by almost half. That is the beauty of technology. While the travel industry has dragged its feet for long in accepting technology to give their business an advantage, some companies have started using it in some little way. These below instances of five companies exemplify how webinars can prove to be an effective tool for the travel industry.

INTERNET MOGULS

Avijit Arya, Founder, Internet Moghuls, has been conducting webinars on a regular basis since 2015 – at least one webinar every month. From 2018, they have been doing one every single week. He says, "It is a concept which has not been utilised yet in India. Webinars are a great way to reach out to your audience and this electronic classroom is indeed a great platform to exchange updates and knowledge. We have over 1,02,000 people who subscribe to my weekly updates, webinars are repeated, and recordings are emailed and posted on my Facebook page."

This, Arya says, works well in the long run and you see results after doing it regularly for years. "Our aim is to give to our busy audience only the all-you-need-to-know in one hour every week. You need to have a strong database for sending out e-mailers for registrations. The registration number might be high but you cannot expect all to attend. You need to create a buzz on the internet through social media and a good software to conduct the webinar. Get good practice on it before the actual day to avoid any untoward incident," Arya says, adding that the aim is to give value to the audience whose time is precious. "A webinar doesn't work alone; it needs to be part of your overall social media strategy. But I'm having so much fun doing this," he enthuses.

SABRE

Sabre has been conducting webinars for its clients and partners for many years now. This platform is used to further engage with stakeholders and share information about new products, innovations and key industry topics. Speaking about how this has helped the company, **Todd Arthur**, Vice President, Sabre Travel Network Asia Pacific, says, "Webinars that discuss issues affecting the industry generate more reactions from participants. For example, webinars that discuss industry mandates generate phenomenal response from participants. Agents, on the other hand, are generally interested in product-focused webinars that help to explain how they address specific challenges."

According to Arthur, webinars get only 25-30 per cent of those who initially register. "India being such a vast country, webinars are a strategic way to share information at a

Technologytalk

TECH IT AND LOVE IT

"You need to create a buzz on the internet through social media and software to conduct the webinar."
AVIJIT ARYA
Founder
Internet Moghuls

"Webinars that discuss issues affecting the industry generate more reactions from participants."
TODD ARTHUR
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"Product presentations through webinars have a higher reach as participants can easily access them."
LUBAINA SHEERAZI
COO
Blue Square Consultants

"I started this company because I realised that there was a huge vacuum in terms of product knowledge."
NIKITA RAWTANI
Director
TravelGyaan

"Since India is our largest source market, the webinar allowed us to push newer properties in this market
NADIA BEAULIEU
Director, Market Sales
Jumeirah Group

Product presentations through webinars have a higher reach as participants can easily access them from their office

low cost. The key to executing a successful webinar is to provide relevant, timely and interesting content and to ensure that it is generated with the collaboration of a reliable and experienced partner, who will make it easy for participants to both register and attend the webinar," Arthur says.

BLUE SQUARE CONSULTANTS

Blue Square Consultants conducted its first-ever webinar in 2014 for Oman Tourism, mainly to reach out to agents who they had not met through their roadshows and update them with the latest offerings. Around 800 travel agents across various metros, Tier-II and III cities in India participated in that webinar. "This is a huge number to address just in an hour. After the success of Oman, we conducted a webinar for Seychelles last year. We were able to reach out to more than 850 agents across India and successfully convey how Seychelles is different from other island destinations," says **Lubaina Sheerazi**, COO, Blue Square Consultants.

Product presentations done through webinars have a higher reach and value as participants can easily access the presentation from their office without having to travel, she adds. They can also archive the session for future reference. Another benefit, Shirazi adds, of conducting webinars is that participants invest time to attend only if they are genuinely interested. Over the years, webinars have also helped us to generate leads and identify potential partners," she claims.

TRAVELGYAAN

TravelGyaan has been conducting webinars for the industry and working towards evolving the entire travel industry. With a strong background of training and marketing behind her, **Nikita Rawtani**, Director, TravelGyaan, believes it is the best way

to empower an industry. TravelGyaan conducts training programmes and webinars. "Training is my area of expertise. I started this company because I realised that there was a huge vacuum in terms of product knowledge. For instance, when NTOs conduct training for the trade, they have limited invites and only one or two members from each agency can attend and the information doesn't percolate down to the entire department," she adds.

TravelGyaan has conducted webinars for all kinds of products – hotels, NTOs, airlines, DMCs. Its online training includes webinars which is in real-time as well as e-learning which is done through modules which has no interaction.

JUMEIRAH GROUP

One of UAE's biggest hotel chain recently conducted its first webinar that focused on its UAE properties. The webinar brought together over 500 travel agents from different parts of India at one go. Speaking about it is **Nadia Beaulieu**, Director, Market Sales (Dubai Commercial Cluster), Jumeirah Group, who says, "The interactive session enhanced our understanding of the Indian market. It essentially served as a platform for us to educate the travel and trade industry about the various offerings in our properties across Dubai. We will conduct more such focused webinars in 2018 as we believe it helps us connect with a huge audience at once."

The webinar served as a platform to not only strengthen its relationships with the travel fraternity but also to understand the demands of Indian travelers from their perspective. "Since India is the largest source market for our Dubai properties, the webinar allowed us to push properties we hope will interest the Indian market," Beaulieu adds.

Technology & business
GO TOGETHER

RAKSHIT DESAI

Rakshit Desai, Managing Director, FCM Travel Solutions, talks about the changing needs of business travellers and how technology can be used to transform their travel experience.

t's an interesting era for business travel. In the past couple of years, a major shift has been witnessed in the way hotel and airline bookings are done, from the traditional to smart self booking systems. Navigating in any destination has also been simplified using new technologies powered by artificial intelligence, chatbots and blockchain.

ADAPT NEW TECHNOLOGY

FCM and KPMG have released an analytical whitepaper titled, 'The Digi-Smart Indian Business Traveller', which offers insights into disrupting technologies in the travel industry. Desai says, "This includes some of the early emerging themes, trends, technological developments and topics of interest for the industry."

About the key findings of the whitepaper, he says, "We are seeing some interesting developments in areas like new technology adoption. self-booking tools, travel analytics, artificial intelligence and sharing economy services, are not only here to stay but hold myriad and exciting possibilities for the future. There are early indicators of potential applications for Artificial Intelligence technologies and Machine Learning capabilities. Some of the more recent developments in encryption capabilities come with Blockchain."

ADVANTAGE POINT

Elaborating on the advantages of employing technology in travel, Desai says, "For the customer, there are price advantages as it's more efficient to serve them and therefore, economies of scale can be passed on. It means more control because you have fast-tracked access to information, almost real-time information availability. That gives you greater deal of control and flexibility in the way you manage your business."

PROSPECT 2018

Desai says 2017 was a blockbuster year for them. "We have delivered record growth rates and business volumes. New Year 2018 has started on a positive note and we remain optimistic about our growth prospects. We are looking to bring SAM to India, it's a global tool with Artificial Intelligence capabilities and predictive handling capabilities. Equally, we are building a suit of products and services that could provide similar capabilities to Indian travellers at Indian price points as well."

PROLIFERATION OF CHOICE

On disruptors and disruption, Desai concludes, "Mobility is not a disruption. What's happening is the proliferation of choice in terms of the products and services that you can consume, but also the channels through which you can interact with service providers. Then we moved into a web-based interface, most of us had to be in office since we did not have Internet access. Mobile basically takes that one step further, wherein you can make use of the time in transit. What's happened is that a lot of the service providers and technology builders have started to build interfaces that work on a 4 or 5-inch screen. What we will get better at is more customisation and personalisation in recognising individual travellers. Between Face ID and biometrics, you will not have to go through your normal check-in procedures."

> Self-booking tools, travel analytics, AI and economy services, hold exciting possibilities for the future

ALOK MITTAL

Decoding DIGITAL LENDING

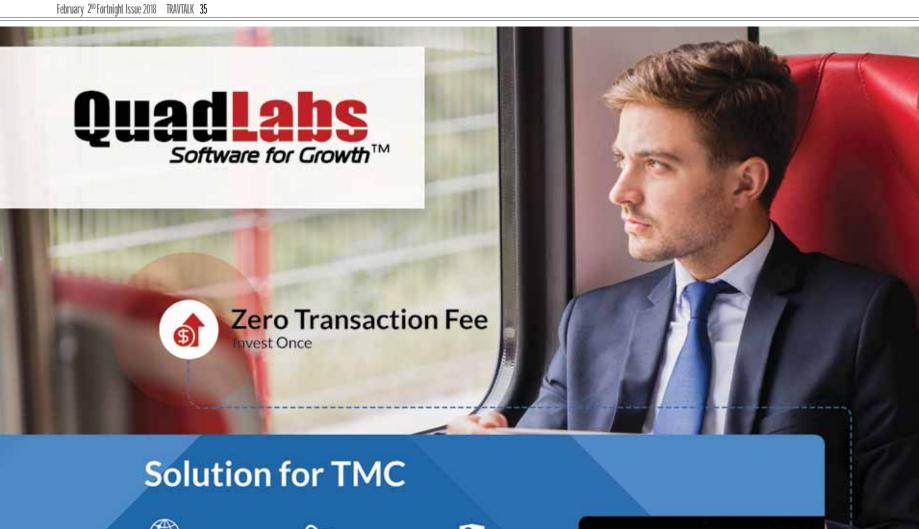Digital lending is set to revolutionise business by enabling travel agencies to get easier access to credit.

Travel agencies, being asset-light business have always been financially underserved. Traditional lenders ask for collaterals and never-ending financial documentation, which are seldom available. Today, with the digital outreach and government's initiatives like Adhaar, we get a platform for new age fintech companies like Indifi to offer digital lending, which is much more transparent, fast and helps travel agencies to grow their business with easier access to credit.

Digital lending analyses their business transactions with aggregators like TBO, Riya, Yatra, Via and Uniglobe and offers them access to credit based on those transactions. Indifi with its custom loan products for travel agencies offers up to `10 lakh without any need of financial documentation and up to `50 lakh with financial documents. Indifi's custom travel loan offering gives travel agencies access to multiple lenders, which gives them a better chance of getting access to credit at a competitive rate and all this while keeping the complete customer journey with the company. Digital lending enables us to offer customised product for travel agencies, which helps them to manage their working capital efficiently. Indifi

has customised products, which cater travel agencies working capital requirements like on time BSP settlement, bulk bookings, supplier settlements against corporate invoices, etc.

There is overdraft limit wherein a travel agency can setup a virtual limit and use it to clear their supplier payments. They can use it whenever they want and just pay for the number of days they use it for. Also, we offer term loan based on their transactions with travel aggregators with easy repayment process and monthly instalments. With invoice discounting, travel agencies can get upto 90 per cent instant value of their unpaid invoices from B2B clients and pay back when their client pays. With instant money, Indifi offers pre-approved offers to select travel agencies based on their transactions with travel aggregators to settle BSP dues or book tickets or wallet top-ups. Being digital, the entire process is completely online without having any need to visit anywhere realising paperless and presence-less credit. The process is completely transparent and without any hidden charges or complications normally associated with loans.

*The author is **Alok Mittal**, Co-founder and CEO, Indifi.*