AI Ignition

Ignite your AI curiosity with

Debjani Ghosh

Beena Ammanath: Hi everyone, my name is Beena Ammanath, and I lead our global Deloitte AI Institute. Today on AI Ignition, we have Debjani Ghosh, the president of NASSCOM. Debjani is a veteran of the tech industry, she's a champion for inclusion in corporate India and is the first woman to serve as the president of NASSCOM. Her accolades include being honored by the president of India in 2018 under the First Lady's program, and Vogue declared her as Tech Leader of the Year in 2020.

Debjani, welcome to the show. Could you share a little bit with us about your career, your journey, and your story?

Debjani Ghosh: Beena, first of all, it's always wonderful to talk to you, and it's great to be on the show and talk about what I think both of us are so passionately interested in: the business of AI, the business of responsible AI, etc.

My professional journey started with Intel in 1996, and I was just out of MBA, trying to figure out what to do in this world, and I had nothing to do with tech—I was an economics major. I had done my MBA in marketing and finance, and I got the call from Intel for an interview. At that time, by the way, Intel India was just five people, in '96. The reason I joined Intel was not because who Intel was, the company that it was, or the technology behind it, but because that is the first interview where I walked in and there was a woman on the other side who was leading sales and marketing for Asia; just an amazing woman, Deborah Conrad.

They say "ambition becomes legit." For me, that's the moment when ambition became legit because I so wanted to be her. So I joined, and then I just fell in love with the company. I fell in love with technology, and I found my own space.

I still remember a conversation with a very senior executive at the R&B cafe where I was wondering, what am I doing here? Because everyone's an engineer, and I sort of just stick out like a sore thumb. What the hell am I doing here? He said something which completely changed my perspective and my journey, which is that you have the option of treating your differences as a weakness or a strength.

You decide, because being different, to me, is one of the biggest strengths or advantages that you can have because when you walk into the room, everyone's looking at you wondering, why is she here? You decide whether you want to duck under the table and avoid that attention that's on you, or if you want to grab that attention and use it to the fullest to be heard.

But you have to do your work; you have to be ready to be heard. You have to be ready with your point of view, and he said, the fact that you don't look at technology the way we do, but you look at technology from a user perspective, can become your biggest differentiator in this company—can become your biggest value in this company.

Since that conversation, Beena, my journey has been about that. It's been about not trying to become an engineer at Intel, but really embracing what I'm good at: understanding people, understanding how they interact with technology, and bringing that perspective. And that's what I do even at NASSCOM.

After 21 years at Intel, I then came back to India in 2012, and I just fell in love with the country. I realized given the lens I applied to technology, which is human-centric, there is no better playground than India; this is it. I was very sure that I'm never going anywhere else, now that I'd gone home. So, I headed Intel in India for five years—South Asia, actually.

Then I just wanted to do more of—I wanted a role that would really enable me to impact India at a much bigger scale, and part of the NASSCOM executive council. NASSCOM at that time was looking for a switch in the leadership role, and one of my mentors came up to me and said, "Debjani, if you really want a bigger playground, this is it." It was the best career decision I've ever made.

Beena, I just completed five years yesterday at NASSCOM, and it's been fantastic.

Beena Ammanath: Congratulations. Now, for our global audience, can you tell us a little bit more about NASSCOM? What's the vision, what's the mission, and what keeps you excited about NASSCOM?

Debjani Ghosh: Lots. NASSCOM is the voice of the tech industry in India, and the tech industry in India is a very connected ecosystem consisting of the Indian global players like, you know, WIPRO, HCLs, TCS and Infosys, also the Indian SMEs, the Indian tech startups and of course, the global companies that are operating in India, and we have so many of them.

So, it's a very connected ecosystem, and NASSCOM is the body that represents that entire ecosystem. We work with the government to pretty much drive three things: one is building the narrative for India as an innovation hub—as a talent nation—because it is becoming a talent nation for the digital world today. We work on making sure that India becomes the preferred location for innovation for every company, whether it's ease of doing business, whether it's availability of talent, whether it's predictable, and a win-win regulatory ecosystem

We work on all of those things. Last but not the least, we work on future-proofing the industry and India as a tech hub in terms of thinking through what—right now, there's a huge focus on thinking about the responsible framework for technology. Trust is going to make or break this industry.

So how do we make it core? There's a lot of thinking going on around, what does sustainable practices mean? What's the common lingo for India, what's the framework? How do you measure it? How does this shift from becoming a compliance to a competitive advantage? Those are really the three big things we look at, but the dream, and what inspires me about NASSCOM, that dream is, when the world thinks digital, the world must think India. That's the first name that has to come to mind! It's a big, ambitious dream, but I think we will get there.

Beena Ammanath: It's beginning to happen, right? There is so much news coming out of India of all the exciting startups, and how the ecosystem is really coming together, and you are right there in the middle of it.

What are some of the shifts and changes that you have seen in the last five years that you've been through, both as a country, but also just in terms of advances in technology, advances in AI and data. You talk a lot about trust, and we'll come to that. But aside from that, what are some of the evolutions that you've seen in the last five years?

Debjani Ghosh: I'll talk about the last two years, because I think that really shaped our thinking. Everything that happened before the pandemic, we lost in the pandemic; it just completely disrupted our thinking.

I think as an industry, we truly we own the importance of being empathetic. You know, the India tech industry—the tech industry in India—has always been known for its resilience because we've had a lot of ups and downs that we have gone through. We've had a lot of challenges. But I think the pandemic showed empathy as a core value of this industry.

When COVID hit us, the way this industry responded, not just taking care of its people, but taking care of the community, taking care of the country. I'll give you one example: over 30 companies—Indian, MNCs [multinational corporations], startups, big companies—came together at the beginning of the pandemic under the NASSCOM umbrella, and worked together to create a completely open and free platform that was available to any government, state, or center that wanted to use it.

That would enable them to get the data, use the data for the insights to figure out how to manage their response, and this was fabulously done. Some of the best tech platforms that I have seen come together in such a short time. Thirty companies putting their best together, their best resources, their best know-how, and jointly creating this open platform.

It was just fabulous. So, I think what the pandemic has done is it's so significantly strengthened, or cemented, the human lens for this industry. Whether it's our employees, the communities, or people, consumers at large, I think it's brought home the reality of human-centric technology. For me, that's the biggest shift. It's brought home the reality of human-centric technology, and it's brought home the reality of moving from potential to impact with the highest level of urgency.

We have to make it real; it can't just be talking about how good AI is, how good, blockchain or cybersecurity, or quantum is—we have to make it real. And when you make it real, you have to show the impact, and you have to do it with a human-centric lens. As I said, I look at technology more from a human lens, so for me, that's really the two biggest shifts that have taken place.

And then you talk about the human lens. I have regular conversations with the CEOs in India, the tech guys in India, the tech leadership teams. It was amazing to see the conversations changing. It was amazing to see more and more conversations taking place as we grappled with hybrid and we grappled with remote work.

Within 10 days, this industry that employs over 5 million people had moved 90% of its workforce to work from home, and I am very proud to say NASSCOM enabled that by working with the government to change a regulation, which was very critical, and which gave the industry the ability to work from home, which allowed us to keep all the switches on for all our customers globally and keep the lights on, despite the complete disruption the world was seeing. So, as we were grappling with these new business models, the conversations started shifting more and more towards employee well-being, employee engagement, inclusion. For me, those two are the biggest shifts.

Beena Ammanath: You recently released the responsible AI practice and framework. Was that part of tech's evolution of the human-centric approach?

Debjani Ghosh: Absolutely. If you want a human-centric approach at the core, trust and inclusion have to be the two attributes that have to get hardwired into the design principle of your strategy. And in trust, I think accountability, responsibility, plays a tremendously critical role. You can't wait to be regulated to show you're trustworthy; it starts with you. You have to take the first step.

The industry was actually doing a lot, but again, there were pockets of excellence, there were pockets of learning, and the beauty of NASSCOM—and I think our biggest strength, that secret sauce—is our ability to get the industry together, to collaborate. I've actually not seen this in any other country, but the way the tech industry in India comes together and collaborates on problems, collaborates on opportunities, it's truly unique.

And that's what we do again and again, and we did that during COVID, we've done that before. When we the talking about trust, that's what we did again; we got together many companies to talk about not just what works but also what doesn't work, and what are the learnings? Together, we created this toolkit and framework for responsible AI that can be used by anyone, whether you're in India or anywhere in the world (frankly, it's country agnostic), to figure out how to get the most out of your journey so you don't make the same mistakes, and you actually leapfrog the learning curve.

Beena Ammanath: Exactly, because there's no one single playbook for AI; it really depends on the use case. What you're doing is really trying to build out those playbooks depending on the industry and the use case, and also the important dimensions. One of the things we hear a lot about is obviously about bias in data, and especially in a diverse country like India, bias is going to creep in, right? It's centuries' old worth of data and diversity, languages, and the backgrounds.

What are some of the best practices that you've seen around approaching bias and data?

Debjani Ghosh: Beena, we keep hearing a lot of experts talk about eradicating bias, and I wonder, how can you do that? Because as long as human beings exist, bias will exist. It's not good or bad, it's just that it's built into us. There are things in our culture, there are things in our values, and I think we have to stop judging it. But it's how we look at the world. And the good thing is most of the bias is unconscious. What I realized is, if you hold up the mirror—this may not be all of us, but 99%—most of us—will take a step back, realize our biases, and try to take the steps to correct it.

That's where the solution lies because you can't eradicate bias. You have to hold up the mirror, you have to make people aware of their biases—their unconscious biases. This is what the responsible AI toolkit that we talked about does: You need to ensure that you build in those checkpoints through the entire life cycle of AI.

We talk a lot about engineers, and we talk about how we have to ensure engineers don't pass on their biases to the algorithms or to the data, but it can happen anywhere in the process. So, we have to ensure that we add those checkpoints through the process, so people who are using that technology—from design, to development, to taking it to market, to communicating about their solutions and services—have a way to catch those unconscious biases early and act on it, because I still believe that we do act on it if you catch it early. Again, may not be all of us, but definitely the majority of us, so that gives me a lot of hope.

Beena Ammanath: You've mentioned this, that you are a huge advocate for inclusion as well. I grew up in India, I know how diverse it is and how ancient some of the traditions, some of the languages, are. Especially when you hear about large language models or where the training data is on languages, we have languages which are centuries old, right? And they may not be there in a digital format.

Inclusion for me also means bringing along communities of populations who might get left behind because their language may not get captured when you're training some of these models. That's a unique perspective when you have that kind of history. How are you thinking of inclusion to make sure marginalized communities, historical communities, are all part of the inclusion process?

Debjani Ghosh: It's a brilliant question. Around three years back, or three-and-a-half years back, when India started thinking about what to do with AI, I still remember NASSCOM was working with the government, and the then-IT minister and IT secretary called for this full-day meeting of all industry leaders, academia, and everyone to basically come together and discuss how do we look at AI from an Indian perspective, and what should be the approach?

By the end of the meeting, we had all gotten out any arguments—I mean, there were a lot of discussions and arguments—but we had all agreed that India has to have an approach where AI is truly inclusive, and we had called it "AI for All." In fact, the India strategy paper that was developed after that by NITI Aayog was known as and was titled "AI for All."

That was the core essence of our thinking towards AI, and when you start with that lens where you know that this has to be inclusive, you start thinking about what the barriers are. Language is a barrier, culture is a barrier, access to technology is a barrier. Today, most kids have access to phones, but they may not be smartphones. A lot of rural India has access to feature phones, so you also have to think about, will technology work in low-resource settings? In order for you to be truly inclusive, it's not just the language—there's so many different elements that one has to actually start thinking about.

And yes, there's tons of work going on, for example, on language, I'm sure you've heard of the national translation mission that is being run by the government, which is absolutely a mega initiative. It's crowdsourcing language data from all over India where people are encouraged to talk, contribute, and crowdsource that data to give us the ability to understand and build out our databases across every single language in India. But I do believe, Beena, in a country like ours, we have to cross the language barrier too. We have to make technology pretty intuitive to all of us so that it doesn't matter what language you speak, it doesn't matter whether you can read or write, you can still interact with technology.

I think we have to get there. So, NLP personally I am very excited about that, that part of AI because I do believe that's going to be critical for a country like ours. Then, we have to ensure that whatever technology gets developed has to be truly inclusive, and that's why I said inclusion has to get hardwired into the design principle of innovation, inclusion, and trust.

It has to be used across India. It has to be used in settings where you have tremendous bandwidth and access to the best hardware. It also has to work in settings where you have very limited access to bandwidth and a feature phone. Well, how do you do that? These are brilliant problems to solve.

That's why I'm very grateful for the very dynamic startup community, especially the tech startup community I have in India, because I think they're the ones that are going to lead a lot of these innovations and solutions. It's not an easy one, but it's definitely something that we think about every time we think about scale and innovation.

Beena Ammanath: You work with such a diverse set of companies as well. For those companies that are really legacy companies that have existed pre-internet era, and they might be still very early in their AI journey, what's your advice to CEOs of companies who are very early in their AI journey?

And this is not just a problem for Indian companies, this is true across the board. Where we've seen companies who are still very early in their journey, some that are more advanced. I would love to hear your perspective, and what advice do you give to CEOs of that group of companies?

Debjani Ghosh: This is a global problem because I talk to leadership teams in India, I talk to the leadership teams of a lot of global companies that are coming to India. This is a global problem. I mean, nine out of 10 people, they'll say they are just still not getting the full ROI—where's the return on the investment?

When you dig deeper, I think there are four components to your AI journey that are must-haves, not a good-to-have, but an absolute must-have. First, it has to be part of your core business strategy. If it's not, it's not going to count. If you're treating it as a silo, a little department there that's going to try it out and then we'll figure it out, it's never going to work. It has to be built into the core design of your company from day one; I think that's the starting point. Second, it has to therefore get integrated into all your processes because when you think about AI, it's not automation, it's digitization of your processes.

It has to get integrated into at least the processes where it can have an impact—may not be all processes, but processes where it can have an impact. It has to be measurable, because if you can't measure it, it's absolutely not real; I am a firm believer in that. It has to be measurable. And last but not the least, you need accountability from the top.

There are companies and companies that come and talk to me about how they have AI ethics boards and AI ethics managers and still they're not seeing the results. These boards and these resources can only do their work when there is top-down accountability, when the CEO and the CXO team walks the talk.

So, those are the four check points that I use, just, "Have you done this?" Usually through the conversation—I don't think there's any advice one can give, but it's really conversations about what is your approach? And these are some of the best-known methods. Last but not least, given that this journey is still in a pretty evolutionary stage, at least in India, at NASSCOM, we encourage a lot of collaboration and sharing between industries.

That's how you can shorten the learning curve. That's how you can avoid making the same mistakes that others have made. Thankfully, the ecosystem in India is tremendously collaborative; they come together, they share, they talk. That has to happen. You have to learn together and grow together because the urgency to make it real is growing by the day.

Beena Ammanath: So true. Debjani, one of the challenges companies face is also in terms of talent. How do you upskill your existing talent? How do you bring in the new talent that's needed to solve for some of these problems with the skill set, with AI skill sets, which are really hard to find.

What's your approach on how you fill that talent gap?

Debjani Ghosh: Today it's AI, tomorrow it'll be something else. Technology's moving way faster than we humans can keep up with it, so you're always going to have some sort of a gap. And I think the only way you can counter this or you can address this, is if you truly make continuous learning a core value of your organization where people are working the job, people behave. People show that behavior. Because in today's world, you always have to learn.

I feel blessed, in a way, that I was not an engineer because it gave me so much to learn and so much to catch up on. Every night I'm sitting down and learning something new because every day there's a new change that's happening in the tech world, right?

It's just fantastic; there's so much to learn, and we have to embrace learning as a core value of the organization. I think upskilling is no more an option or something good to do; it's a must-do for survival. But you have to you have to realize that while we say that you have to learn and you have to upskill for your own good—I get that—but we have a very young population in India.

Even our workforce is very young. You have to make it interesting for them, so I get very worried when I see companies mandating courses and saying, "These are the six courses that you have to finish." I get why they're doing it, but I think we need to completely disrupt our approach to learning. It has to be gamified; it has to be made more interesting. You have to see a reward system that if I'm learning, either I'm able to perform better, and therefore I'm moving up faster. All of this has to come together. Gone are the days when learning was being driven by the L&D department and them telling you, "These are the four courses that you have to take by end of year."

I don't think that works anymore. You really need a very integrated, and I would say creative, approach to learning, which makes the learning journey much more fun. For example, one of the things I do at NASSCOM is every one of us—including me—we have a learning diary, a journal. We put down what we are learning, and why is it important? How is it helping us in our own way? Then there's the sharing that happens where we select people to talk about their journeys. My performance review at end of the year was only about that.

Beena Ammanath: What have you learned?

Debjani Ghosh: For the learning journal, we sit down with it, and we talk about it because that's how you know whether the person has the right attitude or not to continue to contribute to the industry as needed.

What is the second? I think companies also have to get creative about their fresher recruitment, and I think this is the older way. We usually spend a lot of time once we recruit from freshers, graduates. I've seen a lot of companies trying to spend tremendous amounts of time getting them to unlearn what they have learned, and then start the learning process all over again. I think this is a huge wake-up call to the education system and the national education plan that's getting implemented in India.

We need to realize that we face a lot of these issues because today you don't just need engineers with sound engineering fundamentals, but you need engineers who are great communicators. You need engineers who can work in teams. You need engineers who have a problem-solving mindset, and all of this has to get ingrained into their education. You need bilinguals, you need people who are good in technology and also understand domains like health care, retail, etc.

It's a lot to be done. We can't continue to depend only on the traditional ecosystem. I think this is where the industry, the government, and academia have to work hand-in-hand. In fact, in India, we've all come together to create an initiative called FutureSkills—which NASSCOM is driving—for industry and government, which rolls out and works with both industry and academia to upskill and bridge those gaps where it exists for emerging tech.

It's a huge initiative. Currently we have over a million users who are going through various trainings. Our goal is to grow to 4 million in the next few years, because in India we have a talent pool, a really robust talent pool, for emerging technology.

Beena Ammanath: That's amazing. I mean, both the projects you mentioned are really amazing—the language one and education one. Can you share a few other projects that you are focused on and that have got you all excited?

Debjani Ghosh: My big obsession are the digital public-good platforms that India is building out. I feel tremendously proud because I think that in a digital era where human-centricity is becoming so important, and where inclusion at scale is becoming an absolute key driver of technology, a key imperative for any innovation. I do believe that India is truly showing the way on how to build out a truly citizen-centric digital economy with both trust and inclusion, as well as innovation, hardwired as its core attributes.

Take the example of what we have done for financial inclusion with the India Stack. You know, Beena, I can't even remember when was the last time that I used my credit card—it was like to pay for a hotel bill or something. But otherwise, it's the phone; I don't need anything else. I have my wallets, and I will pay using my phone.

Financial inclusion—it's just amazing to see how that entire financial inclusion platform has gotten built out. The largest inclusion initiative is Jan Dhan Yojana, where the government worked to bring together a mobile network, which is so large in India, and basically link. We had a very small part of the population that had bank accounts. And because of Jan Dhan Yojana and the use of technology, we've now got more than, I think, 80% or 90% of the population, which has been linked to bank accounts and therefore can get direct transfers of subsidies, the welfare schemes, etc., without having to go through any kind of middleman.

This is revolutionary. We are now building out—the government is building out this kind of digital public-good platform for health care, for agriculture, for education, and for e-commerce. We have ONDC [Open Network Digital Commerce]—I don't know if you've heard of it—but open network for e-commerce that is getting built out and will be an open platform that allows only card-member payers to pay, but it will allow access to everyone, to all users.

The beauty of these platforms is they're completely built on an open framework, and to me, they are like the digital highways for the digital economy. They're the digital highways that connect everyone to everyone. It gives tremendous opportunity for industry to innovate and build. The government is creating the playgrounds, now you come in and figure out how you want to play, how you want to build, and you compete purely on the basis how innovative and impactful your services and solutions are.

This is, to me, a digital revolution taking place, and the last few years have significantly, exponentially accelerated its pace. I'm just obsessed with what's going on, and the impact that I'm seeing on the ground, and how this can disrupt especially critical mission, critical verticals, like agriculture and health care. It will be fascinating to see how this plays out.

Beena Ammanath: Debjani, you're doing so much, so I have a personal question for you: As a leader, how has AI impacted your life? How are you leveraging AI in your personal life?

Debjani Ghosh: You know, AI has become invisible to our personal lives, hasn't it? It's sort of, everything we do has an element, whether it's the chatbots or the TV we talk to, it's how we shop, it's how we entertain. To me, Beena—and again, this is the non-engineer speaking—technology is most useful when it becomes totally invisible, and I think AI has become completely invisible in our lives.

It's impacting every aspect, and it's impacting every aspect in a daily way, and we don't even realize it's there. Therefore, they bought themselves trust again. I keep saying that, I sound like a broken record, but it's so important. For me personally, I think the role I play, again, is to give a voice to not just the opportunities, but also to the risks.

We have to have these conversations daily, whether it's the government, whether it's the industry on what more can be done? How can we increase the impact? And (2) what are the risks? Are we doing enough to self-regulate, and also to regulate as a country? That's what I would say is my real contribution to the AI journey.

Beena Ammanath: I have two more questions for you. This one is also an interesting one; it comes up a lot because you see so much in the media, at least here, about AI taking away jobs, or AI replacing human workers. There's obviously a lot of hype around it. You and I both know that AI can be a great augmenter, but obviously jobs are going to be impacted.

So, my question is, Debjani, what's that one job you think that AI will not be able to augment or impact? What is that one job that will not change? I've had some interesting responses from my prior guests—you know, from a barber to a physical therapist. What do you think is a job that just won't be impacted by AI?

Debjani Ghosh: Any job that has human-ness strongly integrated into it. I also believe that how we use AI is our choice; the machines are still not deciding how they want to get used, and that won't happen for a long, long time. It's our choice, and as a country—and I think this is where, again, I don't believe there's a right or wrong answer.

There are countries that struggle with aging population, and where they need technology to come in and do the work that needs to get done because they are struggling with an aging population. There you will see more technology getting into jobs. In India, we're very clear that AI at best is an augmentative technology; it will augment what humans can do because we have a very young population.

For us, it has to augment our productivity, our creativity, our ability to do more, but not do it without us. It also depends on the design principles that the country sets and how well the industry adapts to these design principles, because the design principles may be different. But I think any job where the human aspect matters is not at risk.

I was hearing the other day, someone talk about how doctors are at risk, and I said, no, they aren't, because I think doctors will actually do much better with the adoption of AI because you can outsource the repetitive work, the data-crunching part to the technology, and you can free up your time to do what you as a doctor are supposed to do, which is really care for the patient, spend more time talking to the patient, which is something I think most doctors struggle to do, right?

It's a balance between the human-ness—and I call it that because it's what differentiates you and me from the machine—I actually feel that the age of technology and the age of AI has pushed us to discover, or to put a lot more emphasis on what differentiates us as humans, which is wonderful.

It's getting us to go on a journey, a much-needed journey; we should have done that many years earlier to try to figure out what is the differentiation, and we have to balance those two: the strengths that technology can bring to the inherent strengths that we as humans have. Any job that can do that is safe.

Beena Ammanath: That's great perspective. Debjani, all the cool work that you're doing—the digital highways, innovation, the amazing work that you and your teams are leading for India—how can the rest of the world stay connected, learn more, and be plugged in to the work that's going on in India?

Debjani Ghosh: Beena, someone said this, and I loved it: "It's a Team India effort." It's really a Team India effort the government is leading from the front in the development of a lot of the digital infrastructure, the industry, academia. We are all playing our role, and it's a very collaborative approach, once again, where we are all bringing in our strengths to ensure that the sum is much stronger than the different parts that are playing a role.

With India taking on the G20 Presidency this year, we are going to talk a lot about the work that's going on in India. We are going to talk a lot about the initial public-good highways, and we will be actively sharing a lot of our learnings with the rest of the world. In fact, very recently, India has also taken on the leadership from Japan of the Global Partnership on AI, which is responsible for driving responsible and trustworthy AI.

It will be interesting to see what we do there, and what are the learnings we can bring to the global platforms. India is such an open country in the sense that every company out there has a connection with India—they have an R&D center in India, or India is a big market for them, etc. And within the industry we are very strongly connected. NASSCOM is the glue that brings everyone together and we talk and we share a lot.

Thank you for giving voice, for giving this platform to talk about some of this work because these are the conversations that will get the message out even more.

Beena Ammanath: Debjani, thank you so much for joining us on the show today. I certainly learned a lot more about the work you're doing, so thank you so much.

Debjani Ghosh: Thanks, Beena, it's always such a pleasure to talk to you.

Beena Ammanath: And thanks to our audience for tuning into AI Ignition. Be sure to stay connected with the Deloitte AI Institute for more AI research and insights. Take care everyone.

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