

# Experiential and Persistent Entrepreneur : Deepak Jain From Subtlelabs

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## Abstract

Every entrepreneur has a unique story to tell. The uniqueness comes from background, entrepreneurial intention, individual resource base, execution efforts, initial failures, learning and subsequent sustainability. Entrepreneurship literature identifies various motivation factors for entrepreneurial venture creation; however, none of those predict venture formation on an isolated basis. It is an interplay of multiple factors, whose interaction is not known precisely. Thus, it is imperative that each entrepreneurial effort is captured and interaction nuances are understood for analysis.

An entrepreneur rarely does a classical market analysis of size and growth before selecting the product or service offering; such market analysis may be expensive, time consuming, and out of reach for an individual entrepreneur. Thus, more often innovation or identification of niche segment is due to serendipity. Finding the opportunity and innovating products or services for market gap become a continual and experiential process. The entrepreneur has to continually discover market gap and shift strategies to persist and survive.

This case study presents an entrepreneur who used his self-efficacy and persistence to create and sustain a service organization. Though in many cases peer-network becomes instrumental in formation and support, such support may not persist for long. The broad environment related to job market and specific situation of the individual also abet entrepreneurial decision. Further, such decisions are evaluated on the basis of self-efficacy. Persistence is also to an extent determined by self-efficacy. The case may be generic to many entrepreneurial efforts in information Technology (IT) industry segment.

**Keywords:** Analytics, entrepreneur, information technology, self-efficacy, services

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The Indian IT industry India is one of the fastest growing business segments, largest employer, also highly volatile in technology and revenue. It is a knowledge intensive industry and demands higher level of skills from its employees. The role of software industry in entrepreneurship creation and economic development is well recognised (Arora & Athreye, 2002; Athreye, 2005). This industry creates potential entrepreneurs who try to seize and act on an opportunity or survive the volatility of the job market. The service sector industry requires low level of investment for entry as well as exit; therefore, the number of new entrants is expected to be more. Number of new entrants and exits put together in the segment would indicate a higher rate of churn. Any entrepreneurial effort would have to face uncertainty due to factors like knowledge differential, job market volatility, persistence, and the economic cycle. The exact interplay of such factors and its impact on survival and sustainability of the new venture is uncertain.

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## Indian IT Industry Overview

The Indian IT industry size is estimated to be \$156 billion in the year 2018. It is the largest job creator in the organised sector (Agarwal, 2018). According to an estimate of the Indian Chamber of commerce (n.d.), the Indian IT industry is expected to grow to about 300 billion dollars by 2020; software services and e-commerce segment would be the leading segments. Ministry of Electronics and Information Technology (n.d.) also quotes the National Association of Software and Services Companies (NASSCOM) to indicate that the software sector is growing rapidly in India.

IT industry has several subsectors such as software products, IT services, engineering, and R&D services, ITES/BPO (IT-enabled services/Business Process Outsourcing), hardware, and e-commerce. It is estimated that the Indian IT sector will benefit from government's schemes such as 'Digital India', 'Start-Up India', and 'Make in India'. The broad market for this industry is expected to expand. Along with the rising demand for IT product and services, this sector also has cost advantage since the entry level wages remain around Rs. 10,000 per month. Exports account for about 75% of total revenue of 152.6 billion dollar during 2017. Banking Financial Services industry (BSFI) vertical accounts for 53% followed by telecom/technology at 18%, and manufacturing at 10% of the revenue. United States of America and United Kingdom account for 62% and 17% of exports (Equitymaster, 2018).

Though the broad market is expanding and cost remains low, IT market is dominated by very few players. The fact sheet published by the Ministry of Electronics and Information Technology (2017) indicates that there are more than 15000 firms out of which more than 1000 are large IT firms. Another report by India Brand Equity Foundation (2017) indicates that only small players are more than 15000 in number, have around 20% of the employees and their export revenue share is around 10%. Thus, it can be inferred that many small companies have to work for smaller revenue share, making entrepreneurial entry, and survival a challenge. The following section discusses the methodology used for this study.

## Methodology

This case study relied on secondary sources to bring out the context of the Indian IT industry in which this particular case is placed, the specific case was telephonically discussed with the promoter of the company.

Deepak Jain, the promoter of Subtlelabs was contacted initially on June 14, 2018, and the date of interview was mutually agreed and it was conducted on June 19, 2018 at 3 p.m.. The interview continued for 32 minutes. It was recorded over telephone with mp3 file type having size of 7.22 MB. The initial transcript was prepared by the researcher verbatim and later on it was modified. The transcript was shared with Deepak and feedback was received on August 13, 2018. The discussion was free flowing in nature with minimal questions in between to seek clarification. Due care was taken not to intervene the thought and rendition of the entrepreneur.

Though there is a need, case method is still not accepted as a legitimate or rigorous approach for entrepreneurship study (Henry & Foss, 2015). However, there seems to be a change in such positivist approach towards data and methods (McDonald, Gan, Fraser, Oke, & Anderson, 2015). Still, debate continues over different epistemological frameworks to understand entrepreneurship as praxis (Hlady-Rispal & Jouison-Laffitte, 2014). Researchers also have bias towards developing case studies on large organizations or established entrepreneurs, and in the process the initial sequences of decision processes are lost. Unlike other methods of research, case study method captures the dynamism, sequence, and it has the flexibility of capturing the whole rather than snapshots of the entrepreneurial process.

## Company Details

Subtlelabs Private Limited is a product engineering company engaged in providing services like enterprise application and product development, application management services, mobility services, automation and performance testing, cloud and big data services. It works on agile method for software development.

**Figure 1. Subtlelabs Team**



## **About the Founder**

Deepak Jain has a family of five; parents, wife, and son. His father retired from a private job and his mother is a housewife. Deepak was born and brought up in Delhi and completed his schooling from Kendriya Vidyalay. He was very active during his school days and participated in various activities as a child.

The interviewer asked Deepak to narrate about his childhood and education related events. He did not understand why the author was asking about childhood and it was clarified that the researcher was looking for any significant event which could be related to his current entrepreneurial venture. He indicated that during his schooling he was only interested in becoming an engineer. After his schooling, he joined Technological Institute of Textile and Sciences, Bhiwani. Deepak initially took admission in textile engineering; after a month or so he got a chance to change the branch to computer science. He completed his engineering in Computer Science from Technological Institute of Textile and Sciences in 2001.

## **Professional Experience**

Deepak joined Newgen Software Technologies from his college and worked there for about three years. When asked if any idea of business came to his mind during his engineering period, he said that during the first two years of engineering, he wanted to pursue M.B.A. and get a good job for a living. However, he realized that an M. B. A. just after engineering was not affordable.

His first job gave him good exposure to technology and software, the company had good clients and he learnt a lot about technology. He said that during those days the internet was not widespread and the solutions were not readily available on Google. Deepak had to work hard and study further from different sources and solve issues. This process helped him to understand a lot about computer science. On course of this discovery, he realized that he was in the right job (he laughed). He said that he did not have any reference or role model in the industry to emulate and felt comfortable working with software.

Around 2002, there was a major shakeup in the industry, the dotcom bust and probably that was the first time he felt that not everything around is easy. Many of his colleagues were asked to leave the company and it was a tough time for

everyone working in the industry. Deepak though didn't have to go through job loss but everyone in the company had to undergo a salary reduction. Deepak realized that it was not an easy job and one had to be always on ones toes and move on. After a few years in his first job, he felt that the work had become repetitive and he briefly joined Quark in Chandigarh and realized that the technology used in the company was not of his liking. His stint with Quark was short. He quit the company and moved (the interviewer and Deepak exchanged their experiences in Quark). Deepak felt that throughout his career, he got the opportunity to work on good software products (most were leaders in respective areas) and that was the best part of his career.

Deepak moved next to Symphony Services, where he worked on the leading CRM product as part of the core engineering team and after a few years he wanted come back to Delhi. So he joined Sapien gaining experience in the financial domain. Thereafter, he joined Infogain in Noida and worked with it till he began his journey as an entrepreneur.

During this time around, there was again a major shakeup in the industry and layoffs started happening. Little before that he had started thinking of doing something on his own. It was kind of a recession; it was a trigger point for him. He had gained lot of confidence that he was one of the best in the industry among peers, he also thought of developing a product as a contribution to the society which would help him as well, though it remained in the ideation phase.

It could be observed that Deepak did not remotely contemplate about entrepreneurship during his engineering education. The duration of employment in various companies suggest a form of a 'U curve'. In a knowledge base industry it could also indicate inverted learning curve, wherein the individual learns much faster during the initial years. On one occasion, Deepak indicated that he quit because he felt that the work was repetitive. It may be because of novelty seeking behaviour of an entrepreneur. Similarly, the nature of experience indicates that Deepak got technology expertise, expertise in various domains, and project management capability to broadbase his skill set, which could have increased perceived self-efficacy. This heightened sense of self-efficacy was evident when he confirmed himself as 'few of the best in the industry'. Some questions remain unanswered: Deepak's experience in number of years and expertise in skill set were more, less or just adequate? How does the entrepreneur sense the adequacy or a threshold for an entrepreneurial attempt to be undertaken? The question remains relevant when budding entrepreneurs decide to get 'some' corporate experience before going for venture creation; the degree and extent of such experience remains unknown. In the narrative, there were at least two occasions where Deepak sensed that the job security is not a given. One has to keep scaling up perennially to survive. What was the role or such events on Deepak's subsequent decision to take up entrepreneurship? Research identifies insecurity or fear of loss of job as one of the drivers of entrepreneurial intention. Possibly such a sense could have hastened venture formation.

## **Venture Formation and Opportunity Seeking**

Did Deepak speak to somebody regarding this or was a lone ranger? To this question Deepak responded that during his Quark days he had befriended a person. They used to discuss about venture formation, but both had realized that they didn't have money or great level of expertise. They were almost out of touch in the intervening period for few years and met again after several years and picked up the contacts. Deepak gave a justification for lack of contact that there was no WhatsApp during the period and he laughed. His friend called up and they started from where they had left off. Deepak's friend was in U.S.A. during this period and had started some activities on his own as part time work; it was not a formalized venture but he was still trying. When they picked up their communication, the friend suggested forming a venture. Both of them were having jobs and they considered that neither of them was in sales team and the challenge was to get some work. For some time, they did get some work but that did not generate enough funds. They also tried with having three to four employees and getting work done by them with remote assistance. Deepak reflected, "It was a big failure but a big learning, because it was not possible get work done by college hires without providing them enough time and training." By that time it was a service driven organization, but they always thought of building a product company from the funds generated from various services. He said, "We were from middle class families." At that time there was no visibility, no VC funding. There might have been few, but they were not aware of those.

They were from customer relationship management (CRM) background. During these times they realized that the payment industry had a challenge. It was not easy to integrate payments with various applications. They actually came



across a client who was trying to integrate bank payment gateway. The client was trying for almost one and a half years but it still didn't have online payment support. However, once Deepak's team was able to solve the issue and gave a solution within a month. The customer was very impressed. Deepak and his team got the idea of the core issue that could be addressed; they decided to build a product around payment process. Deepak and team worked days & nights to build a product (a payment CRM) which could integrate payment gateway terminals with some clicks. Earlier, this integration process used to take six months for banks, but Deepak and team could bring it down to around two weeks after approval. On top of it, they implemented process workflows for different industries which helped customers gain efficiency in the process. The workflow was developed on open source technology. Bank customers appreciated the product functionality; go-live was in two weeks. The customers started referring clients to them. They made pretty good customers; big names in the auto and travel industry became their clients.

Some important observations could be made from the earlier sections. From the research perspective, pertinent questions are: (a) What is the role of peer-network in formation and sustaining of entrepreneurial intention?; (b) How does the selection of peer take place as collaborators?; (c) How much time does it take from intention to formation of new venture? The earlier section also corroborates research findings discussed herein. Moonlighting is one of the preferred methods of entrepreneurs during start up process (Folta, Delmar, and Wennberg, 2010; Wilson, 2009). It ensures that entrepreneurs have first hand market exposure, ability to control the production and service delivery process and cost is kept at a minimum. This phase can also exhibit the heightened alertness of an entrepreneur (Kirzner, 1999) and the founding members also can innovate, leading to creative destruction (Schumpeter, 2017).

Deepak and team had registered the company by then, it was close to one year. Their company was also called by one of the largest banks; the bank wanted to white-list the product. During the period, banks anticipated that Reserve Bank of India would stop card transactions with the status 'card not present'. This transaction status takes place when the card is used on the user's behalf and CVV number is not required. The bank wanted to use Subtlelabs product as a front end application. Deepak and team met senior management of the bank in Mumbai, presented the solution, and had discussions. The product was tested for mandatory security audits etc. They were very hopeful of getting the order but large banks saw a risk in dealing with a very small vendor. So, the expected transaction did not come through but the bank kept referring customers and services were delivered.

Deepak summarized saying that they were not from sales background; they created the product from money earned from services. On the process end, they picked up a niche area, got good business from it, and customers and banks felt that it was good. They wanted to have first 100 customers and then go for funding if required. When the banks came, they thought that they would have large number of customers and will get good offer for investment and wanted to wait. However, the expected guideline from RBI did not come. The traction they received on their product went away. There were competitors; private payment gateways and transaction discount rate (TDR) model came up. People started using these products. Their product lost some traction though it was still generating business.

The earlier paragraph highlights various factors associated with entrepreneurship. First, the opportunity identification and intention to exploit the opportunity can be seen here as accidental but fortuitous. Consistent seeking of opportunity rather than formal market analysis is an opportunity discovery process. Often, entrepreneurial opportunity is fleeting in nature; there are risks in terms of effort and time to pursue it. All possible opportunities are not actionable by a new venture with constrained resources. Though in this case, the solution was appropriate, still large customers would not transact with a small vendor because of the risk associated with size. The opportunity presented here was a potential which did not materialize. Many times entrepreneurs would anticipate future, work on a potential opportunity which could be fleeting. Entrepreneurs do work in an uncertain environment in their quest to seize a potential opportunity. Subsequent events may prove such quest as well as efforts fruitful or futile.

## **Raising Funds**

During the time when Subtlelabs was pursuing banking sector opportunities, there were few funding proposals and Deepak refused such proposals because he thought that the organization was too small and they wanted to grow organically. He gave some reasons for rejecting the offer; one, he said that it was partly due to immaturity; secondly, they were not sure how much money was needed; third, they did not know what to do with the money and they were not

sure of the transfer of ownership due to external funding. Deepak rejected such offers.

Extant literature on entrepreneurial finance support events evidenced in this case. On one side entrepreneurs are cash starved, and on the other hand, they are careful not to use external funding. Preference for organic growth is ubiquitous in case of small scale entrepreneurs (Berggren, Olofsson & Silver, 2000).

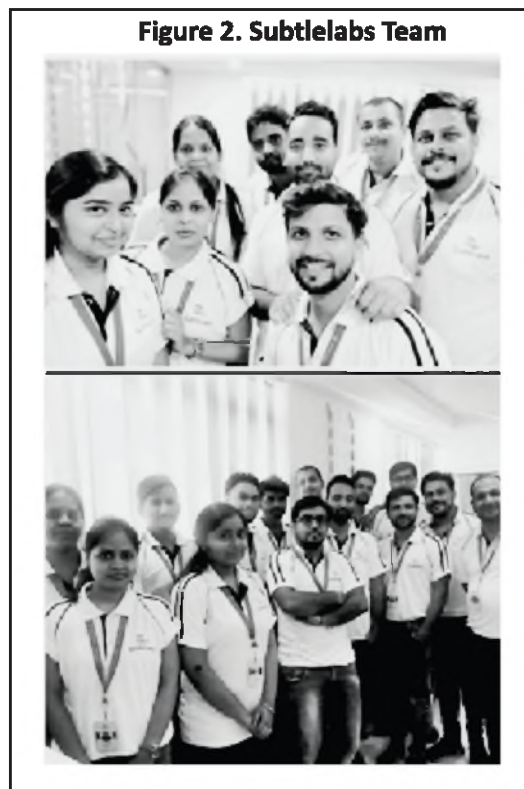
## Back to Square One

Deepak quit his job around 2013 to work on product and scale to a level where they could sustain and grow. Their idea was to make the product with features similar to PayTM; they had the processes and technology. However, after a period of roller coaster, things were not working out as expected for Deepak and his partner and they mutually decided to move on separately. This is the time when his business journey started after so many failures (or learning). He started thinking what to do next and started on a software product for schools, which could get him few customers, but not enough to make them survive. Deepak realized that his first job was to survive, product idea could wait. There were four employees working for the company at that time and Deepak felt responsible towards their job security. He focused on finding customers and targeted start up companies as their experience in technologies and working on products would be a big help to any product start-up. The journey started again afresh.

Subtlelabs is doing very well now for the last two to three years. It has customers from Europe, US, and India. It is now focusing on software solutions for healthcare, and securities domain. Deepak said, "We saw failure and bottoms." They are now profitable and continue to look for expansion. The team at Subtlelabs keeps marching on with ever expanding goal and their strength lies in being adaptable to the situation and delivering the best.

## Learning

Deepak laughed and summarized his efforts and learning as, "That is the story, simple, and humble. It started with no experience, gained knowledge, did something, failed, doing something, and surviving."



## Discussion and Conclusion

There are many theories to explain entrepreneurship as a process. Knowledge spillover theory (Acs, Audretsch, & Lehmann, 2013; Acs, Braunerhjel, Audretsch, & Carlsson, 2009), effectuation (Sarasvathy, 2001), bricolage (Baker & Nelson, 2005), and entrepreneurial behavior (Bird & Schjoedt, 2009) etc. are some of the established theories that can be applied to this case study. Similarly, the role of self-efficacy in bolstering entrepreneurial intention is evidenced. Entrepreneurship is often eulogised for quick growth and new product etc. However, entrepreneurship is more often a process, a career choice, and more likely to be prosaic. Entrepreneurship is more likely a middle path between two extremes of Schumpeterian destruction due to innovation and despondency of necessity entrepreneur. In this case study, the entrepreneur was neither Schumpeterian nor a necessity entrepreneur. Entrepreneur of this case strategized and responded to the changing internal and external circumstances.

## Limitations

There were disturbances in the recording of conversation and at three or four places exact words could not be understood by the transcript writer. Asking questions in between the conversation did disconnect the speakers' thought. Names of the clients and few actors are not disclosed as per request. Deepak was very cautious not to take names of people or clients without their permission; the same concern was communicated during the interview as well. It is also felt that in an open interview the skill of the interviewer in setting the tone, getting the information becomes important. Secondly, though an interview is a partly investigative process, it cannot be an interrogative one; also, the interviewee has control over information and proffers according to wish. Interrogative questions may negate the interview objective and may not be culturally suitable. Thus, to an extent, an interview process for case development does extract facts, but at the same time, leaves much to the interpretation of the researcher as well as the audience.

## Scope for Further Research

Role of qualitative studies in entrepreneurship research is important to understand entrepreneurship as a dynamic phenomenon. Qualitative studies help in confirming existing theories and proposing new theories to be tested. Thus, there is a need to have more such case studies to bring out contextual differences. There are methodical challenges related to ethical issues, disclosure, researcher's efficacy, objective of the study, and reliability of the information presented which make case studies a challenge. Nonetheless, case studies present an inductive view of an individual's attempt at entrepreneurship.

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