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samvad

RISE IN EDTECH

WeChat

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Batch- 2016 – 2018

MESSAGE FROM THE DIRECTOR

Prof. Dr. Uday Salunkhe
Group Director

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.

As we begin a new journey with 2025, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

ABOUT US

OUR VISION

"To nurture thought leaders and practitioners through inventive education."

CORE VALUES

Breakthrough Thinking and Breakthrough Execution
Result Oriented, Process Driven Work Ethic
We Link and Care
Passion

"The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn." -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.
Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind's eye needs to be nurtured differently.
WeSchool has chosen the 'design thinking' approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the **159th** Issue of **Samvad!**

SAMVAD is a platform for “Inspiring Futuristic Ideas”, we constantly strive to provide thought-provoking articles that add value to your management education.

We have an audacious goal of becoming one of the most coveted business magazines for B-school students as well as industry experts across the country. To help this dream become a reality, we invite articles from all management domains, giving a holistic view and bridging the gap between industry veterans and students through our WeChat section

In this special issue of SAMVAD, we explore for ‘RISE OF EDTECH’ with an exclusive interview of Rishabh Jain, Senior Manager, Program Delivery at UpGrad. His tenure has been marked by pioneering strategies that thrive on data-driven insights, fostering robust growth in the competitive EdTech space. His interview throws light on the Rise of EdTech and the changing digital landscape—read about it on session WeChat.

Education, once confined to chalkboards and lecture halls, has now transcended its traditional form to becoming one of the most dynamic spaces of innovation. This blend of education and technology- has now not only changed how students learn, but also when and where they learn.

Immersion apps, live classes, AI-powered tutors, and interactive platforms have replaced static textbooks in education over the past decade, with the global pandemic particularly speeding up this change. The classroom is now a portal rather than a physical location. With just a smartphone, a working professional can reskill while on the go, and a child in a remote village can now take coding lessons from Silicon Valley.

FROM THE EDITOR'S DESK

However, EdTech is far more than just interactive interfaces and algorithms; it is deeply human. Behind every video-recorded lesson is a teacher adpating to the digital lens. It is about the students helping to overcome these obstacles. It’s about the aspiration, passion, equity and access.

The issue explores the articles of students across Pan-India who found their voices in virtual spaces. At its core, EdTech isn’t about replacing teaching faculty or institutions; it’s about ensuring eductaion is inclusive, flexible, and future-ready.

As we stand at this inflection point, the question is no longer whether EdTech will shape the future of learning—it already is. The real question is: *“How do we shape EdTech to truly serve every learner, everywhere?”*

We hope you have a great time reading SAMVAD!
Let’s read, share and grow together!

Best Regards,
Team Samvad.

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Pg. No.

Rishabh Jain

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How do you balance the use of technology with the need for human interaction and mentorship in education?

"Technology is an enabler, not a replacement."

One thing that still remains true — and will remain true for a very long time — is that India, as a nation, is yet in the nascent stages of adapting to online education completely. Actually, this is not even an India-centric trend; it's a worldwide reality. Full adaptation to online learning, particularly the kind that provides minimal mentorship, will take time. This is because of the dilemma presented by the task of having a large number of learners with limited educators in the online environment.

When it comes to technology in learning, it's essential to realize that a simple video camera can be revolutionary. It can enable one teacher to instruct a thousand students simultaneously.

So yes, technology can be used to scale learning in an efficient manner — it expands reach, accessibility, and delivery.

"But mentorship cannot be substituted."

Human interaction is necessary in the learning process. Without human interaction, distance learning would be a self-learning experience, akin to learning through websites such as YouTube or utilizing AI tools. They are valuable, but they do not have the human connection and live guidance that a mentor offers.Psychologically, we human beings learn more when there is interaction, familiarity, and respect for each other. Our minds are programmed to react to human contact — we learn from those we are familiar with and respect.

To provide a quick example: Suppose that you were at college or school and didn't respect a certain teacher, regardless of the quality of their instruction.

You would most likely not listen much or learn much from their lecture. That is why empathy, emotional relationship, and communication are the fundamentals of good learning something technology cannot replace. And yet, while technology can facilitate learning, make it scale up and become more accessible, it can never substitute for the role of a mentor. Personalized learning, with immediate feedback and a human interface, is still key to student success.

Consider the case of Unacademy- We began as an entirely online education platform with a mission to assist learners in cracking competitive exams. Our entire faculty was online, and all the content was in digital form. Yet, after COVID, we learned something significant: although the results were trickling in through efforts online, the actual impact —
"the deepest learning and highest outcomes — was occurring on the ground, offline."
This realization led us to launch offline learning centres, and today, Unacademy has 57 physical centres across the country. What's more, most of our IIT-JEE and NEET UG toppers are now coming from these offline centres, not the online platform.

Why? Because sitting face to face with an educator, asking questions on the fly, and learning in a concentrated setting really does make a huge difference. This highlights the value of having on-ground teachers and hybrid learning models that marry the best of both worlds.Even the stats bear this out — offline engagement is delivering improved learning outcomes, justifying our change of tack.

Meanwhile, it's crucial to recognize that technology, in general, and AI products will be a huge contributor to the support of education in the next 5–10 years. The EdTech sector is in transformation. Even though it took a hit somewhere between 1.5 to 2 years back, it's now on the upswing, with players working on new-age models, hybrid solutions, and improved learning experiences.

What are some of the key challenges you face in scaling your educational offerings digitally while maintaining quality?

Let me break this into two major areas — how digital assists and how learning results can be sustained well. Though India is among the leaders in digital usage all over the world, how we sell education online is still being figured out. There will be hits and misses along the way with strategies. For example, in the case of a campaign for our offline

centres, we created huge newspaper campaigns in leading publications to create awareness. To integrate this with an online aspect, we included a QR code providing a 10% discount on entry for people scanning and providing their details. Even with an incredible readership of 5–10 crore, we only gathered 40 leads from this ₹50 lakh campaign. Evidently, combining digital lead generation with a conventional medium did not yield as expected. On the other hand, investing the same ₹50 lakh exclusively in a well-designed digital campaign — Google, YouTube, and Meta ads — has the potential to generate ₹5–10 crore in top-line revenue. This is a pointer to the fact that digital strategies must be smart, data-based, and designed, and not forcedly combined with offline campaigns.

“₹50 lakh on print gave us 40 leads — the same spend on digital could’ve brought in ₹5 crore in revenue. The difference? Strategy, not spend."

While sustaining results is difficult, delivering personalization at scale is the challenge. Doubt resolution is one of the largest pain points and takes a lot of time. An educator who is being paid ₹5,000 an hour could spend half the class resolving doubts, failing to finish the curriculum. But doubts are essential to learning and can't be avoided. In order to address this, we developed a repository comprising lakhs of previously asked and answered learner doubts, segmented by subject creating a rich knowledge base for scalable academic support. Wherever needed, we developed video explanations and made sure that all answers were reviewed by subject matter experts. This method has assisted us in saving time as well as money, while yet serving learners well. Teachers can now concentrate on instruction, while students receive their questions solved efficiently utilizing the doubt bank. This combination of AI and content stores has streamlined our learning process without degrading its quality.

In summary, technology is a strong facilitator but needs to be strategically applied. Digital marketing calls for continuous refinement, and success hinges on a clever combination of automation and human touch. AI can help scale content and address redundant issues such as uncertainty resolution, but personalized mentoring and interaction cannot be replicated. The question is how to apply technology not to take away from human intervention but to augment it — to have scale with quality in learning.

WeChat

Do you think EdTech and digital education will ever fully replace traditional schooling, or will they primarily serve as a support system to enhance conventional education methods?

Well, you can never say never — but when it comes to AI replacing teaching, the answer is more nuanced. Supplementing teaching through AI is already happening, and that's what I was trying to suggest earlier. AI-driven teaching — or "e-teaching" — is a growing trend, and we're already seeing it in action. However, completely replacing human educators is unlikely to happen, especially not within the next 5 to 10 years.

Sure, we can have online classes, video lessons, and AI-supported platforms, but in a country like India, where the school network is vast and includes thousands of government schools in rural areas, full replacement is not practical.
Many regions still lack basic infrastructure like electricity or internet connectivity, which makes digital education inaccessible to a large portion of the population. So while e-teaching will grow, total replacement of traditional teaching — especially at scale — seems far-fetched for at least the next 10 to 15 years. Some schools, especially private or premium institutions, might begin adopting more advanced technologies. In fact, I recently joined upGrad, after working at Unacademy, and one of our senior leaders shared an interesting insight from a visit to a top university in Germany. He observed a ground-breaking setup where no physical teacher was present in the classroom. Instead, students were taught using a high-tech projection system — a kind of immersive classroom experience where a virtual educator appeared to be teaching in real time. This was being used specifically for engineering modules.
The technology was impressive and offered a near-real experience of classroom teaching, but even there, this method was being used only as a supplement, not as a replacement. The university still relied heavily on its human educators for core teaching.

So yes, such advanced teaching tools may be implemented in select schools or institutions that have the budget and infrastructure. However, in the Indian context, where scalability, affordability, and accessibility are major concerns, **AI and tech-driven education will continue to support —not substitute—teachers for the foreseeable future.**

WeChat

What are the biggest opportunities you see for edtech to positively impact access to quality education, especially in underserved communities?

At Unacademy—where I worked at for a few years—we initiated a number of programs to bring quality education within the reach of underprivileged communities? One of our flagship programs offered free access to education to more than 5,00,000 girls and children below the age of 16 in India. These students were provided with access to paid content but free of charge, thereby allowing them to learn without spending a penny. This is just one model that other organizations, small or large, can embrace to assist in closing the accessibility gap in education.

One of the biggest challenges in India is linguistic diversity. Even the best teachers can find it difficult to engage with students who have language barriers. To address this, we can utilize AI-based solutions to develop vernacular content—translating or dubbing courses into local languages. This does not just provide access to the content but also makes it more relatable and comprehensible for semi-urban and rural students.

Besides, mobile-first content consumption is very important in the context of India. Although not all homes have a computer or laptop, all homes have at least one mobile phone. Mobile data penetration is much more universal compared to broadband, with mobile phones being the main learning tool for the majority of students. In Unacademy, almost 80% of our content consumption was through mobile.

But technical constraints remain for fully delivering the learning experience on mobile. A laptop supports easier note-taking, clearer screen viewing, and multitasking, which enhances learning outcomes overall. But this shouldn't hold us back. We need to keep on optimizing apps for the mobile screen such that more features remain available even on smaller screens. We need to make learning more mobile-friendly not only in the future but already in progress now, and we need to redouble our efforts.

WeChat

What trends in EdTech are you most excited about, and where do you see the industry heading in the next 3-5 years?

Let's discuss the increasing presence of AI and bots in the world of education. If you've heard of a tool named Goodmeetings, it's an excellent example of how AI is supporting—not substituting for—teachers. Basically, Goodmeetings records audio interactions, similar to what we do with applications such as Google Meet or Microsoft Teams, and transcribes them into text. But it takes it a step further. It doesn't only give a transcript — it analyses the discussion and comes up with key findings and action items. This proves particularly useful when deployed on educator-learner interactions. For example, in live sessions or in doubt-clearing sessions, Goodmeetings can detect which doubts had been answered properly by evaluating the explanations given by the educator. It then aggregates all this information to give feedback. This has two functions: one, it educates and assists the instructors so that the information being imparted is correct and efficient; two, it preserves academic integrity because there's now a level of quality control in the learning process. Though we have confidence in our instructors and are certain of their desire to impart the correct knowledge, tools such as this serve more as a backup system to minimize mistakes and provide assurance in what is being imparted. This brings us to the larger topic of AI and bots replacing teachers. Currently, most of our instruction is conducted by human teachers.

Although we do utilize some recorded material, not much of it is audio-only or bot-driven. But change is under way. Audio material is being used more and more by students to support their learning, particularly in contexts where video material is not possible. In the next 2–5 years, this trend will continue to grow strongly, and audio-based and AI-assisted learning will become a large component of the learning experience.

Even in conventional schooling systems, we can anticipate more incorporation of AI into day-to-day teaching processes. For instance, activities such as homework verification, feedback, and administrative assessments that necessitate a lot of educator time — are increasingly being automated using AI. Through this, teachers get to concentrate more on teaching and guiding, while AI deals with repetitive and time-consuming activities. It is not about replacing

teachers, but rather making them more efficient and enhancing learning.

Inshort, AI solutions such as Goodmeetings and the wider application of audio and bot-created content are becoming formidable partners in the education landscape. They're assisting with process streamlining, accuracy guarantees, and added support—**making education scalable and efficient, while maintaining the human element.**

The Future-Ready Workforce: How HR and EdTech Are Co-Creating

Winner

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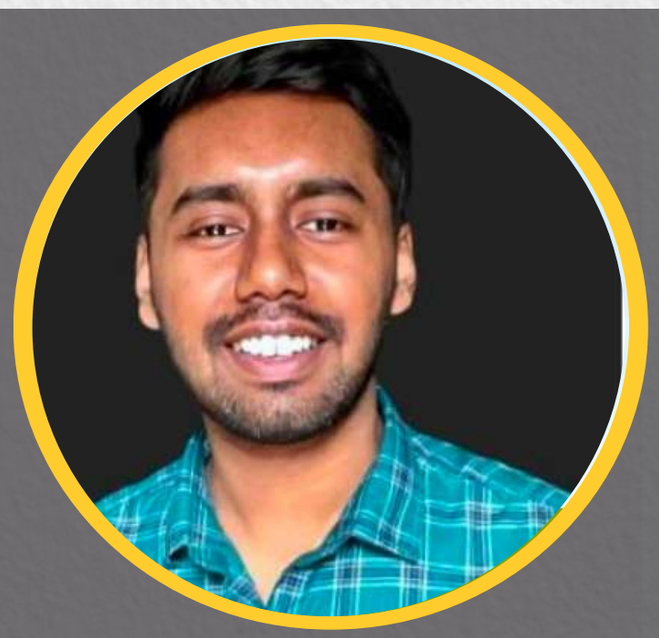


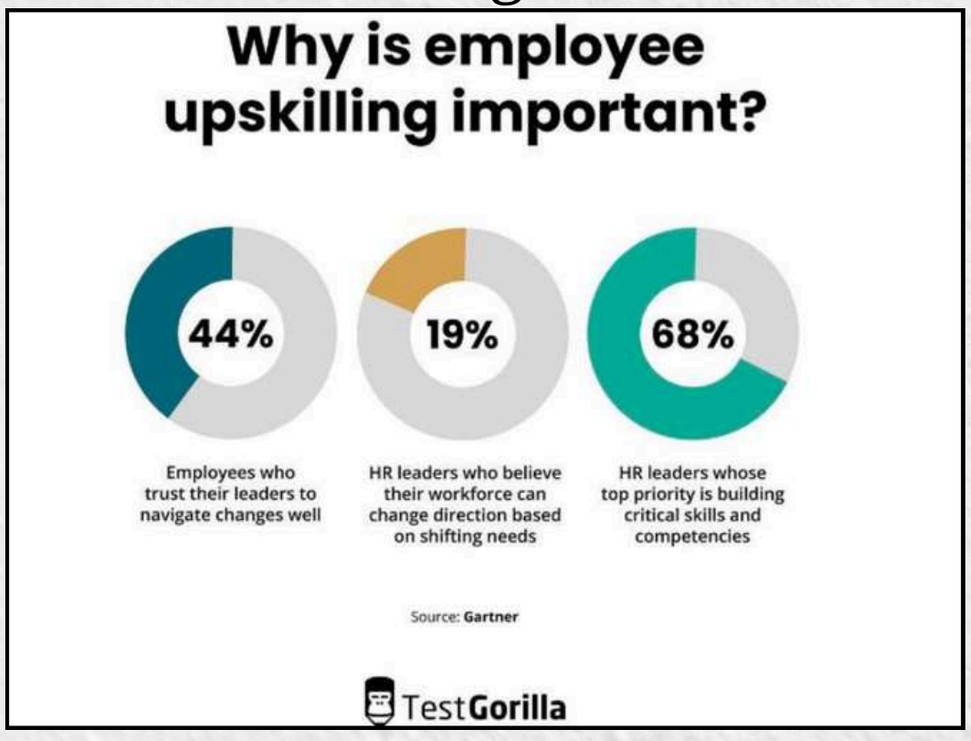
Abstract

In recent years, AI and technological advancements have rapidly reshaped the organisational ecosystem. Now, most roles demand skill upgradation with every new assignment. This has enabled the role of HR to evolve from being an administrative function to that of a strategic workforce partner. This article explores how HR and EdTech enablers can co-exist, and how this collaboration can drive meaningful upskilling and prepare organisations for future workforces. Through structured learning paths, AI-driven insights, and a strong culture of continuous learning, HR leaders are redefining how employee development is approached.

By drawing on recent industry trends and real-world examples, this article highlights both the opportunities and challenges in building a flexible learning ecosystem that aligns talent development with business goals.

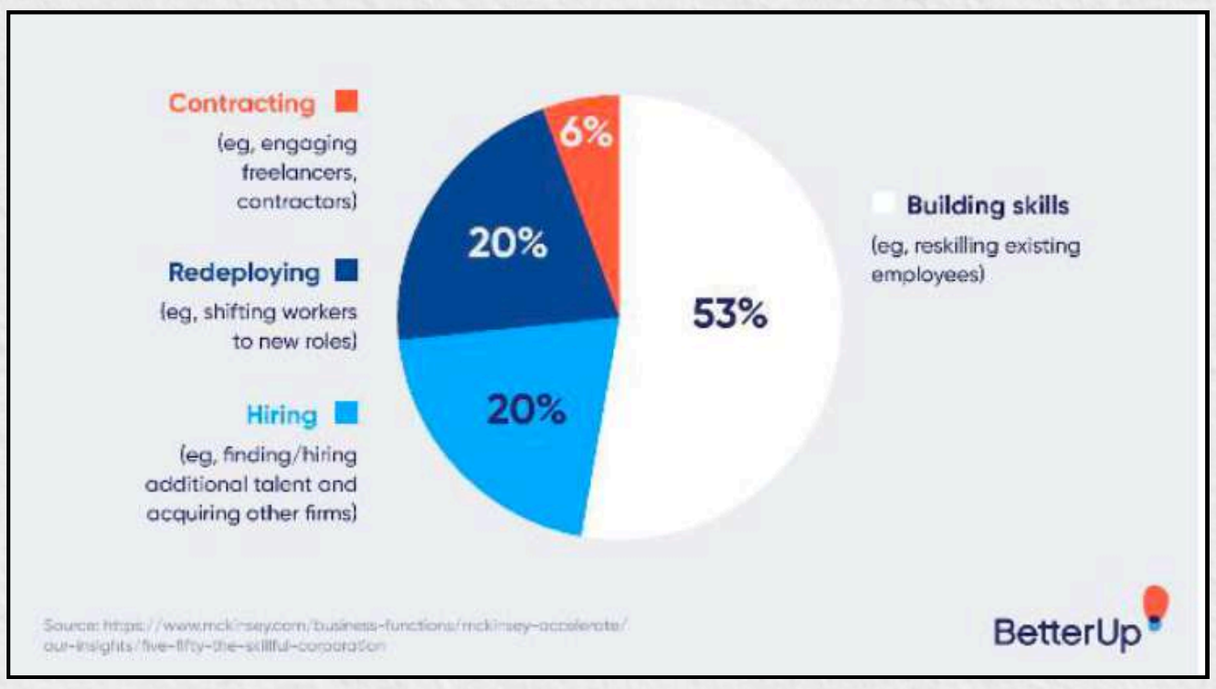
Introduction

The pace at which the technology is disrupting today demands a workforce that is not just competent, but continuously evolving. Traditional methods of employee development are no longer sufficient to address the scale and speed of required learning. As rolest ransform and industries digitize, the need to future-ready workforce has become a strategic imperative. Human Resources, once primarily responsible for recruitment and compliance, is now expected to drive capability-building. But the scope and complexity of upskilling across diverse geographies and job roles require a digital-first approach. This is where EdTech platforms are building tailored courses to deliver scalable, and data- driven learning.



Publication Review and Context

Multiple industry reports, including those from the World Economic Forum, underline that nearly 40% of core job skills are expected to change in the next five years. Research by McKinsey further suggests that a majority of companies consider skills gaps a major barrier to achieving business growth. In response, the corporate EdTech market has surged with platforms offering AI- driven course recommendations, adaptive learning models, and mobile- first access.



Case studies from firms like Infosys, Accenture, and Tata Consultancy Services have also revealed that the internal learning platforms, often co-designed with EdTech providers, have helped them built future-ready workforces by focusing on digital, analytical, and leadership capabilities.

EdTech: A Strategic Partner

The role of EdTech has rapidly expanded from being a content repository to an enabler of customized, employee-centric learning journeys. For overview, platforms today offer:

- **Skill-gap diagnostics using AI-based assessments.**
- **Modular, role-based content libraries**
- **Learning Experience Platforms (LXPs)** that enable self-paced learning paths and explorations.
- **Analytical dashboards** to monitor performance, outcomes and the grey areas for improvement.

For instance, an organization may deploy an EdTech platform that suggests learning paths based on an employee's role, past performance, and current project priorities. A project manager might receive modules in agile project management, customer journey mapping or even by cross-functional collaboration, while a software engineer could be nudged toward courses in machine learning, data science or DevOps practices. But, what will differentiate strategic adoption is how effectively we tie business metrics to learning, so that it helps driving productivity improvement, innovation, and internal mobility.

To truly build a lasting learning culture, HR must evolve from simply coordinating these programs to becoming "learning strategists". This shift would reimage the roles and responsibilities and among the emerging priorities for HR would be:

Collaborating with EdTech partners to co-design these learning frameworks so that it reflects the competency needs of different roles across the organisation. Adopting to these platforms through thoughtfully designing the incentive structure, leadership buy-in, and by setting in learning goals into everyday workflows

But this needs to be crafted with tiered learning journeys i.e., from basic awareness for all employees, to skill-building for specialists, and strategic development for future leaders. Designing these learning paths into performance systems would be fruitful, so that upskilling becomes a recognised component of growth and career progression, not just a standalone initiative. Ultimately, the success of such effort's hinges on strong collaboration across HR and different internal teams. This approach will lay the foundation for a culture where continuous development is self-driven, supported, and often celebrated.

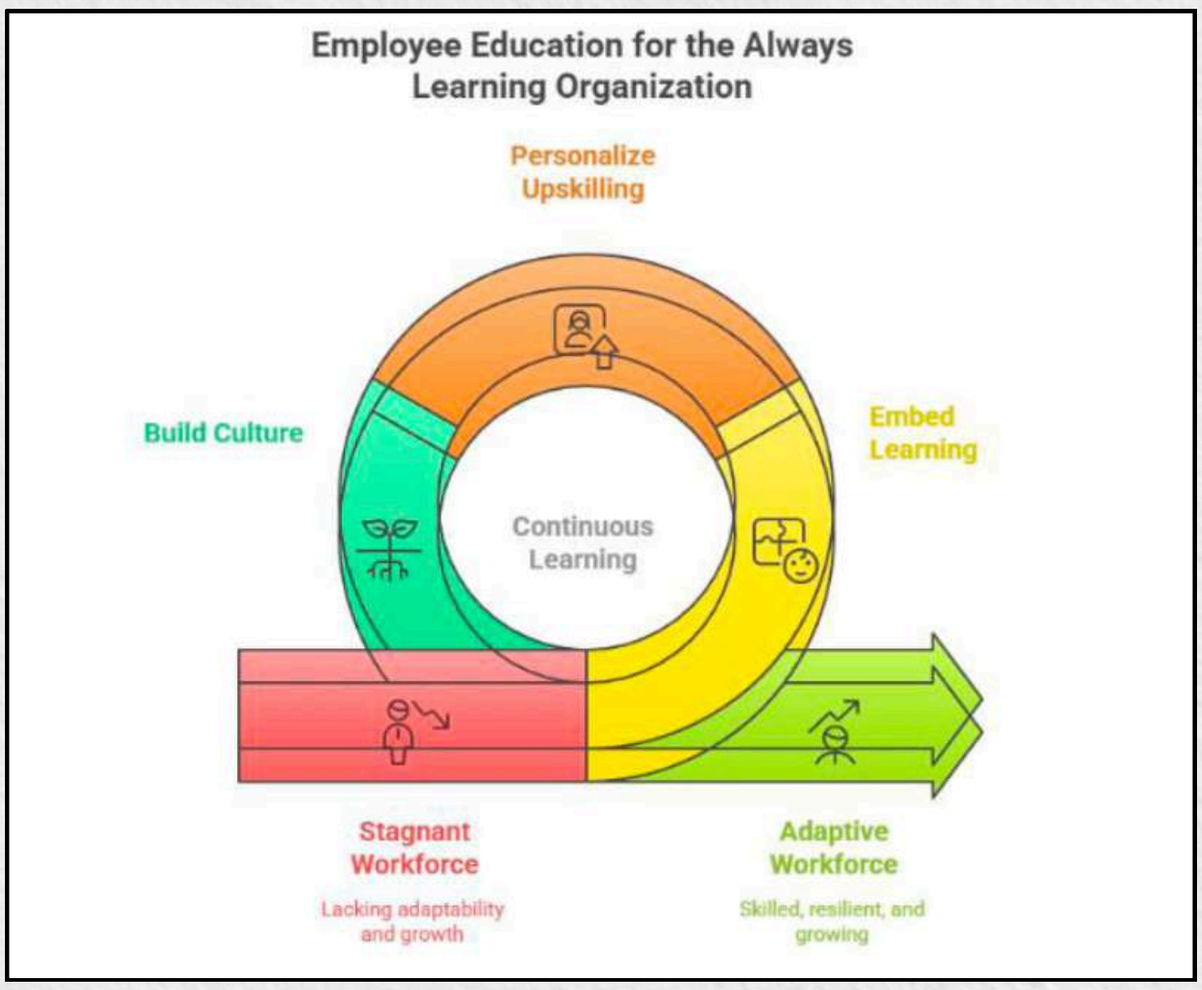
Case Snapshot: Turning Insight into Data-driven Action plan

A mid-size enterprise in the fintech sector realized that its engineering and customer operations teams were lagging in digital adaptability. Rather than hiring externally, the HR team partnered with an EdTech vendor to build three learning paths: Basic Digital Fluency, Intermediate Automation Skills, and AI for Product Thinking. Over six months and here are the results:

- 82% of target employees completed the fluency modules
- 67% advanced to intermediate automation training
- 24% successfully moved to higher-skill roles internally

The HR team tracked engagement through dashboards and used manager feedback to redesign content every quarter.

Importantly, this initiative was directly linked to a 15% improvement in operational efficiency.



Challenges in Integrating EdTech at Scale

Despite its promise, integrating EdTech into organisational L&D comes with real challenges. Without strong advocacy, learning efforts often remain surface-level and it may fail to drive meaningful engagement. One-size fits all approach to content does not address the specific needs of diverse teams. Moreover, an over-reliance on external platforms without aligning learning to the organisation's unique context prevents real capability building. Also, it will be not just enough to track course completion rates; businesses must also measure return on investment and actual learning effectiveness. Therefore, HR must champion a culture of continuous iteration, where feedback loops are quick, content is regularly updated, and success is measured not just by mere participation, but by the value learning creates for everyone in the organisation.

Conclusion

In the emerging workplace where employees are even co-spacing, skills are not just assets they are the foundation of competitiveness. HR's partnership with EdTech is a gateway to building not just better employees, but smarter organizations. This partnership must be proactive, personalized, and performance-linked.

The best HR teams today need not just deploy tools but design future. They must understand that in a world of constant change, learning isn't inherent but is learned. And by co-creating that culture through EdTech, they're not only upskilling individuals but reshaping what work and growth truly mean.

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From Survial to Strategy

The New Playbook of EdTech Leadership in 2025

Runner Up

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In 2020, when the world shut its doors, education found new windows and they were digital. Zoom classrooms became the new normal, coding apps took over playgrounds, and a surge of EdTech startups rode the pandemic wave with unprecedented speed. But the sprint for survival was just the beginning. By mid-2025, EdTech leaders face an even more complex landscape, one that's driven by AI innovation, deepened regulation, rising accountability, and the imperative to build sustainable, human-centered organizations.

Welcome to the age of strategic pivots in EdTech, where general management isn't about managing the crisis, it's about leading what comes next.

The Growth Hangover: From Boom to Balance

During COVID-19, EdTech companies scaled at breakneck speed. Investors poured in, and user bases exploded. But now, with offline learning resurgent and funding under pressure as seen in Chegg's recent decision to lay off 22% of its workforce and shutter North American offices the market demands sustainable models, not just growth. General managers must make hard calls, trimming cost-heavy marketing, focusing on retention over acquisition, recalibrating pricing tiers, and reassessing expansion plans especially in underserved Tier 2/3 regions where infrastructure may still lag. The question is no longer how fast, but how smart.

Scaling with Silicon: AI's Role in Smart Operations

AI automation underpins nearly every EdTech transformation in 2025:

1. Google's Gemini for Education, unveiled at ISTE 2025, offers a suite of 30+ free AI tools interactive diagrams, auto-quiz generators, audio/video overviews deeply embedded within Classroom, Forms, and other learning apps.
2. Startups like Kira Learning, founded by Andrew Ng, are deploying AI-powered teaching assistants to lighten teacher workload through grading, curriculum mapping, and one-on-one tutoring.
3. Regional innovations abound: India's AI Centre of Excellence (₹500 crore

budget) and AI Safety Institute under the India AI Mission aim to ensure inclusive AI adoption in education.

These tools enable precise student segmentation, curriculum automation, and responsive support. But general managers must thoughtfully balance automation with human touch chatbots may handle FAQs, but empathy remains uniquely human.

The Compliance Crossroads: Navigating the Legal Maze

With AI entangled in learning and in student data EdTech compliance has evolved from optional to essential:

1. India, the AI Safety Institute aims to establish ethical and secure standards, while bodies like UNESCO guide responsible AI deployment.
2. In the U.S., initiatives like White House AI literacy training and K-12 teacher AI upskilling are rolling out amid concerns about privacy, academic integrity, and screen time.
3. Globally, platforms are tightening data protections: Google's Gemini explicitly ensures student data is not used to train its AI, adopting youth filters, fact- checking, and admin controls.

General managers must embed compliance into their DNA making it not just a legal checkbox but a trust-building differentiator, transparent, safe, and equitable.

Talent Troubles: When Passion Isn't Enough

The AI revolution in EdTech is reshaping roles from curriculum designers to data analysts and engineers. Yet volatility is dragging morale:

1. As Chegg lays off staff, teams are shaken.
2. Many companies struggle to retain talent capable of blending tech and pedagogy.

The roadmap for leaders?

1. Career paths built on mastery, not just hiring cycles.
2. Culture of recognition and purpose, making daily work meaningful.
3. Flexible hybrid models' technology doesn't eradicate work-life balance; it enables it.
4. Shared mission: reminding teams why their work matters in learners' lives.

In 2025, EdTech workplaces must be refuges of stability amid industry turbulence.

New Metrics: Accountability, Equity & Real Impact

In 2025, flashy forecasts and sign-up counts no longer impress policymakers or parents. A growing demand for outcome transparency is shaping EdTech's future:

1. In India, beyond marks is the mantra students want real-world skills, not rote grades.
2. Globally, reports from Carnegie Learning show K–12 AI adoption rising but success is measured in learning gains, not usage stats.
3. Publishers like EdTech Magazine urge caution: without AI guardrails,

classroom rollout risks undermining critical thinking.

General managers must redefine success metrics: learning efficacy, accessibility outcomes, talent development, and societal return-on-investment, not just ARR or DAU.

Real-World Inclusion: Bridging Gaps with AI

AI isn't just for affluent urban learners it's powering breakthroughs in marginalized communities and special-needs education:

1. Platforms like MindCraft, designed for rural India, and Audemy, serving blind students, use adaptive audio and mentorship to widen access.
2. BharatGen and IndiaAI's linguistically rich AI models are being operationalized in classroom apps making learning accessible in multiple Indian languages.

The task for leaders? Scale solutions that are scalable, inclusive, and localized, tapping into AI as a true equalizer.

The Future of EdTech Management

By mid-2025, EdTech has matured past survival. The next chapter sustainability through ethics, efficacy, equity, and engagement demands new leadership mindsets:

	Leadership Pillar	Key Focus
I.	**Strategic Discipline**	Trim costs smartly; pivot to profitable, diversified models.
II.	**AI-Driven Operations**	Automate tasks while preserving human support where it counts.
III.	**Regulatory Trust**	Be proactive and transparent with ethics, privacy, equity.
IV.	**Talent Excellence**	Build culture, purpose, and pathways for long-term retention.
V.	**Outcome-Oriented**	Measure impact in learning, accessibility, real skills.
VI.	**Inclusive Innovation**	Use AI to reach underrepresented learners rural, special needs, vernacular.

If 2020-2022 was the survival sprint, and 2023-2024 the boom chase, then 2025 is the crossroad: an opportunity for EdTech to prove its promise or risk being rungs on a startup graveyard. General managers are the architects of this transformation. Their job is to weave strategy, technology, regulation, culture, and compassion into a fabric that lasts because in the classroom of tomorrow, the biggest asset isn't the AI, it's the intent behind it.

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How EdTech is Enabling Access to Global Certifications and Finance Careers

National Finalist

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The dynamic financial landscape, global certifications like CFA, FRM, and CPA have become essential for aspirants seeking competitive roles in investment banking, risk management and corporate finance. However, access to these certifications was once limited by high costs and geographic constraints. EdTech is now breaking these barriers, revolutionizing how students learn, prepare, and connect globally.The industry is undergoing a seismic transformation. As globalization deepens and fintech disrupts traditional models, the demand for certified finance professionals with global exposure has never been higher. Amid this shift, EdTech (Educational Technology) has emerged as a pivotal enabler, democratizing access to world-class financial education, certifications and ultimately, careers.

From the CFA and FRM to fintech specializations and investment banking bootcamps, the landscape of finance education is being reshaped. EdTech platforms through their scalable, flexible and inclusive models—are bridging long-standing gaps in affordability, geographic access, and industry readiness.

Global certifications such as the Chartered Financial Analyst (CFA), Financial Risk Manager (FRM), Certified Public Accountant (CPA), and Chartered Alternative Investment Analyst (CAIA) have become gateways to high-impact finance careers. These credentials offer standardized skillsets acknowledged across bordersalongwith opportunities in international markets with higher employability with better salary prospects.

Yet, traditionally, these certifications have been limited by geographic barriers, high costs, and lack of local mentorship. That’s where EdTech steps in.One of the most transformative impacts of EdTech in finance has been on accessibility and affordability. Online platforms such as Coursera, edX, Udemy, WallStreetMojo, and Kaplan now offer a wide range of preparatory programs and micro-credentials aligned with global finance certifications like CFA, FRM, and CPA. These platforms have significantly lowered the cost barrier.

For instance, traditional offline coaching for certifications like the CFA or FRM could exceed ₹1.5 lakhs, whereas EdTech platforms such as AnalystPrep or Wiley offer affordable, subscription-based learning models starting from as low as ₹2,000 per month. Furthermore, they have erased geographic boundaries. A student based in a Tier-3 city in India can now access live classes from Wall Street professionals or learn directly from professors at premier institutions like Wharton or NYU Stern. This shift is reflected in the growing number of aspirants from Tier-2 and Tier-3 regions enrolling in global finance programs post-2020.

Another game-changing contribution of EdTech is its AI-driven personalization and adaptive learning. Platforms are increasingly integrating artificial intelligence and machine learning to tailor content based on individual performance. For example, Kaplan Schweser's adaptive QBank automatically modifies question difficulty based on a learner's responses, ensuring efficient progress. Similarly, platforms like Unacademy and FinShiksha use visual tools like heat maps to help students identify weak areas, allowing them to focus their revision more strategically. This personalization enhances retention and plays a crucial role in preparing students for high-stakes exams with pass rates often hovering around 40%.

In addition to personalized learning, simulation-based education and gamification are making finance training more interactive and practical. Many EdTech platforms now offer real-world simulations and virtual trading labs that allow learners to apply their theoretical knowledge in dynamic environments. For instance, the CFA Institute's Investment Foundations Program, hosted online, includes interactive tools that replicate portfolio decision-making scenarios. Likewise, platforms like StockGro and Zerodha Varsity provide sandbox environments where students can learn to value equities or trade derivatives hands-on. To further engage users, these platforms incorporate gamified elements such as leaderboards, achievement streaks, and scenario-based simulations, making the learning experience more immersive and job-relevant.Another critical aspect where EdTech excels is in fostering global networking and industry exposure. Platforms like LinkedIn Learning, CFI (Corporate Finance Institute), and Breaking Into Wall Street (BIWS) not only offer top-tier certification courses but also build virtual communities through forums, webinars, and collaborative projects.Learners gain global exposure and build relationships with mentors and professionals from leading firms. Indian platforms like Finlatics and SkillEdge go a step further by offering live projects with both domestic startups and international investment firms.

These engagements give students real-world experience in applying concepts from CFA and FRM syllabi. Additionally, alumni networks play a pivotal role in career development by facilitating mock interviews, resume reviews, and mentorship, often acting as the final bridge to elite companies like JP Morgan, BlackRock, and PwC.

Finally, EdTech is instrumental in bridging the long-standing campus-industry gap in finance education. Most Indian undergraduate finance programs lack comprehensive training in global compliance, financial modeling, and modern valuation techniques. EdTech is addressing this shortfall through industry-curated content. For example, Imarticus Learning and EduPristine have partnered with major firms like KPMG, EY, and Morgan Stanley to co-develop modules that reflect current industry demands. Likewise, AltUni by InsideIIM offers live masterclasses on specialized topics such as mergers and acquisitions (M&A) modeling, startup valuation, and private equity. These platforms also enable learners to earn industry specific work skills

On a concluding note,in a world where borders are increasingly irrelevant to talent, EdTech has emerged as the passport to global finance careers. From enabling CFA aspirants in small towns to preparing students for Wall Street, EdTech platforms are breaking down traditional barriers of access, affordability and awareness.

By continuing to innovate and collaborate with academia and industry, EdTech holds the
potential to make global financial careers a reality for millions, not just the privileged few.

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India’s EdTech Boom: Retention is the New Acquisition

National Finalist

HONEY JAGDISH DHANECHA

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In an age where hybrid classrooms, AI tutors, and personalized dashboards are transforming how we learn, the rise of EdTech has become nothing short of revolutionary.With Indian EdTech market reaching $10.4 billion valuation in 2025 (Singh, 2022), the competition among platforms is fiercer than ever.However, behind this boom lies a critical dilemma faced by every subscription-based EdTech player: Should they spend more on new customers’ acquisition, or retention of existing customers?

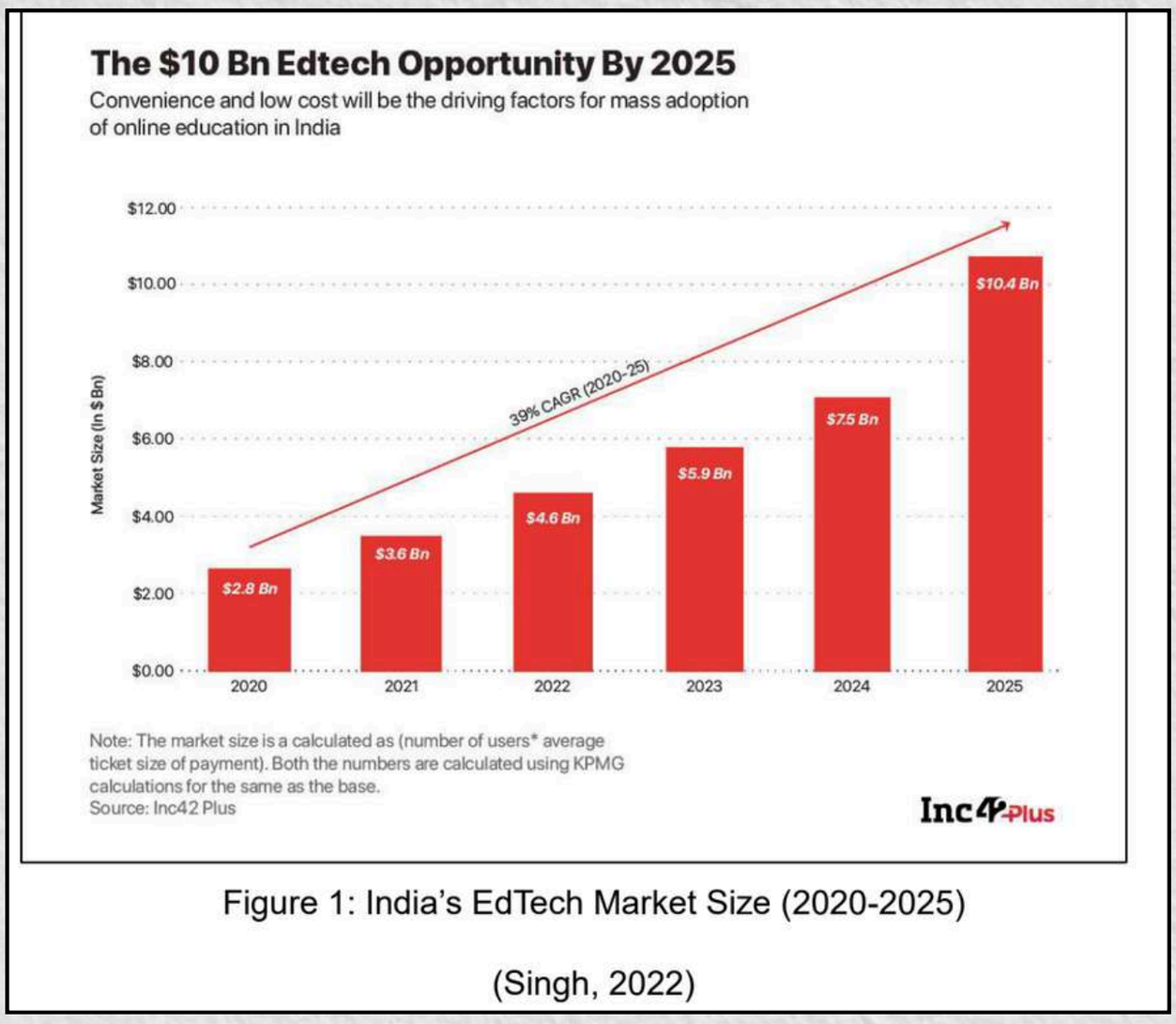

Figure 1: India’s EdTech Market Size (2020-2025)

(Singh, 2022)

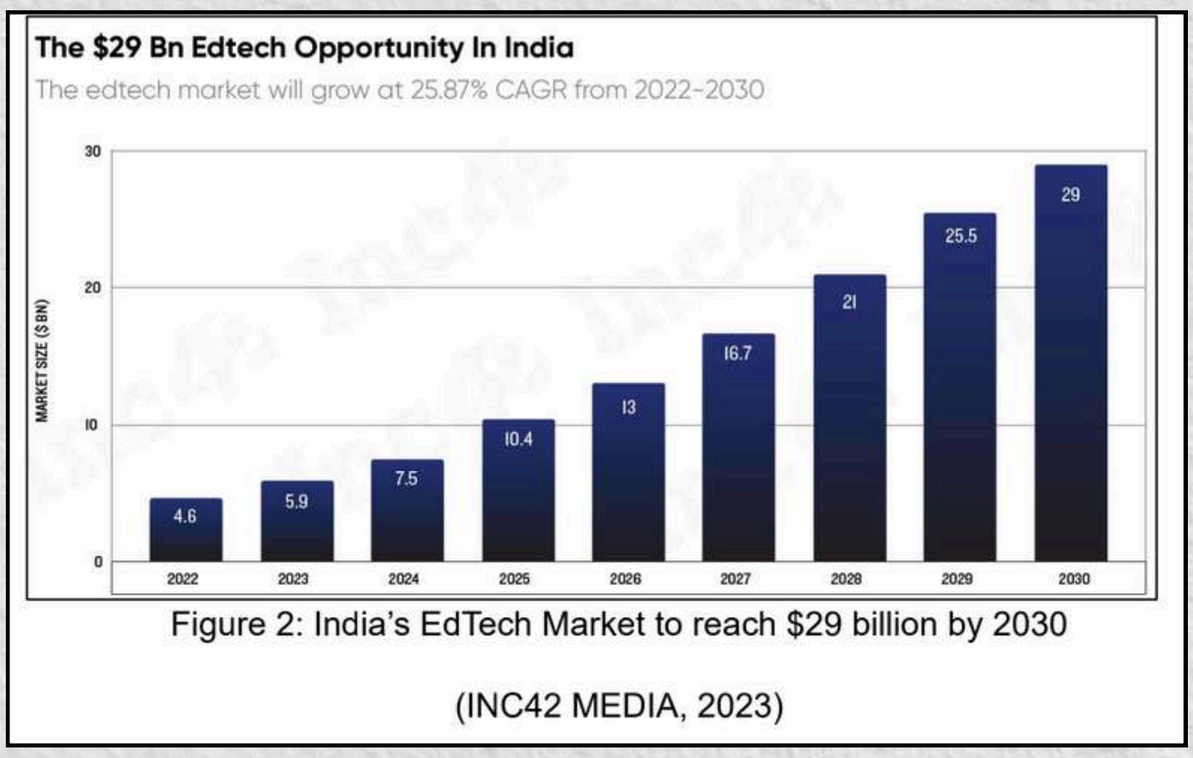

Figure 2: India’s EdTech Market to reach $29 billion by 2030

(INC42 MEDIA, 2023)

Understanding the Subscription-Based EdTech Model

Subscription-based EdTech platforms such as Byju’s, Physics Wallah, Unacademy etc. rely on recurring revenue models.Users pay monthly, quarterly, or yearly for continued access to educational content.In such models, user lifetime value (LTV) becomes a key metric.The longer a learner stays subscribed, the higher their LTV. India is expected to have 100 million+ paid users in the EdTech space by 2030.

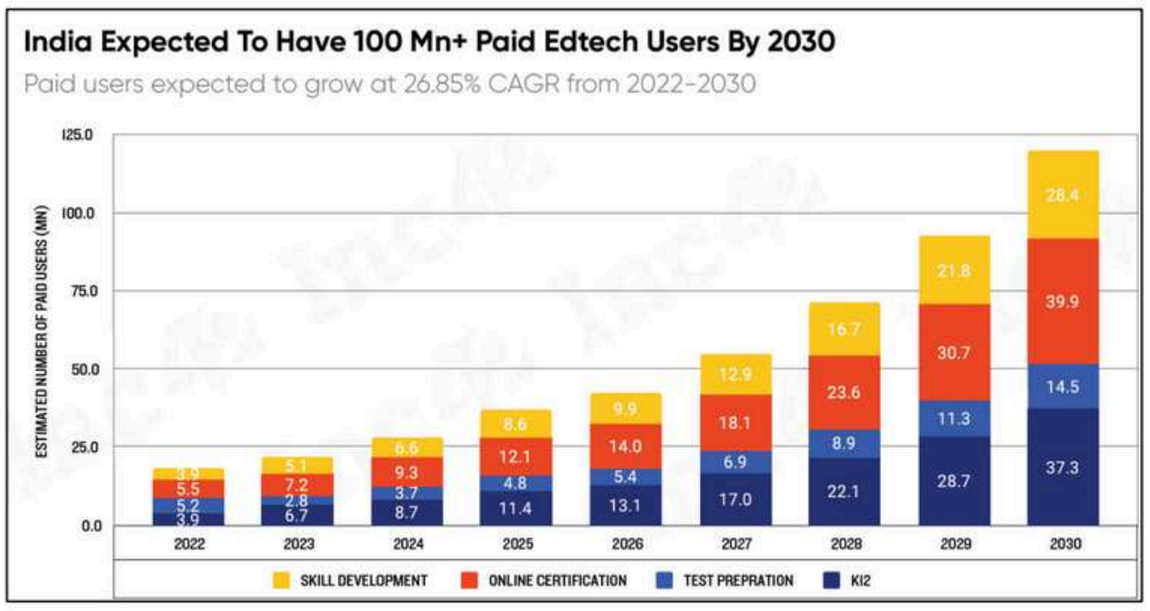

Figure 3: India's EdTech to have over 100 Million paid users by 2030

(INC42 MEDIA, 2023)

A study by Harvard Business Review (HBR) suggests that acquisition of a new customer is 5 to 25 times more expensive than retention of an existing customer.This makes retention a goldmine.As per Bain & Company,improving customer retention rate by merely 5% can potentially boost profits by 25% to 95%(Gallo, 2014).

Customer Acquisition: The Growth Imperative

For a startup or a newly launched product, customer acquisition is non-negotiable. It drives visibility, builds user base, and establishes brand presence. With high digital penetration and a massive Gen Z and Millennial population in India, the opportunity is enormous.Popular tactics for customer acquisition include performance marketing (Google Ads, Instagram, YouTube),influencer-led campaigns,freemium models to convert free users into paying subscribers and referral programs.

But here lies the catch:High acquisition cost (CAC).As per an industry report, Indian EdTech players spend about 70-80% of their total revenue on CAC in initial days (Sarkar, 2022)

Most EdTech firms continue to allocate a significant chunk of their marketing budgets to customer acquisition,often at the cost of long-term sustainability. For instance,Byju's spent a staggering ₹8,029 Cr on business promotionfrom FY16 to FY22, almost 69% of their operating revenue between this period.This was their largest single expense category, followed by employee benefits.Their strategy focused heavily on reaching first-time learners via TV ads, celebrity endorsements, and trial classes(Sil, 2024). Without strong retention mechanisms, such costs become unsustainable.

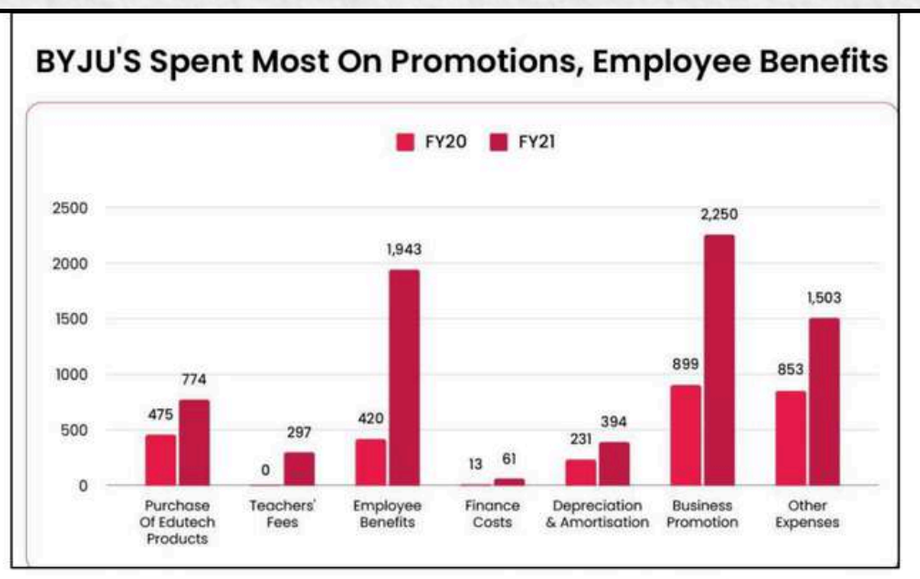

Figure 4 : Byju's expense on promotional activities (FY 2020 and 2021)

(Sil, 2024)

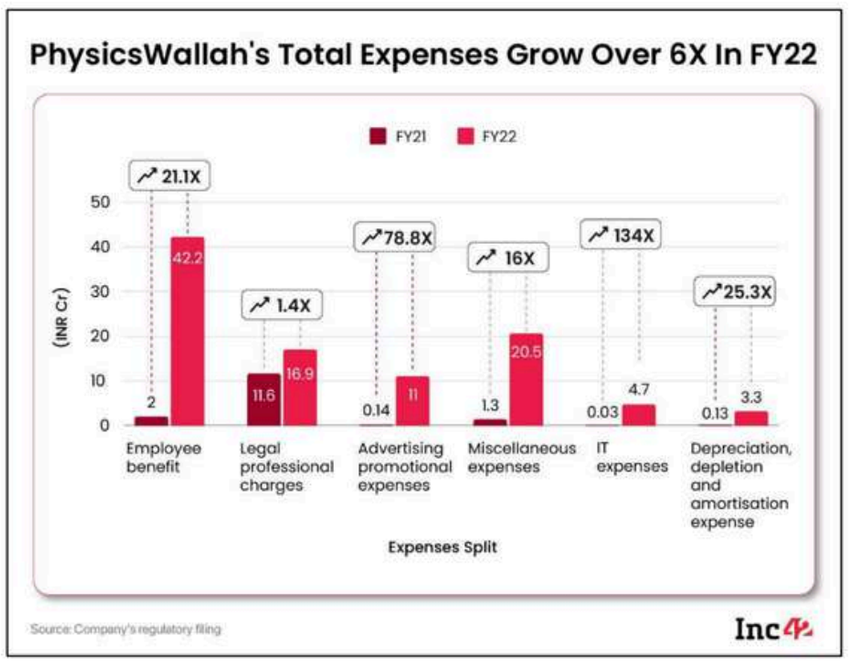

Figure 5 : Physics Wallah's expense on promotional activities grow ~79 times (FY 2021 and 2022)

(Subramaniam, 2023)

Retention: The Sustainability Engine

Acquiring customers is only the beginning. Retaining them is where the real challenge lies,especially in the subscription model, where churn is the silent killer.

Some major reasons for churn in EdTech include lack of perceived value post-trial,poor user experience or irrelevant content and lack of motivation and accountability among learners.

The journey of Physics Wallah(PW) highlights how retention-centric strategies can deliver both impact and profitability.Between FY21 and FY23,paying students surged from ~0 to 17+ lakh.This massive student growth wasn't driven by aggressive ad spending, but by retention-focused strategies like freemium content, hybrid learning, personalization through AI and affordability.

PhysicsWallah didn't just attract learners,it kept them using the following strategies:

- Freemium Content: PW offers free, high-quality lectures on YouTube (13M+ subscribers), building trust before monetization. Affordable paid courses (₹1,008 online) convert users without aggressive sales, lowering CAC.
- Hybrid Learning Model: PW blends online platforms with 60+ offline centers (Vidyapeeths), catering to post-pandemic demand for flexible learning and reaching underserved Tier 2/3 cities.
- Alakh AI Personalization:Launched in 2023, it customizes learning paths, automates doubt-solving, and gives educators insights,enhancing outcomes and long-term user engagement.
- Multiple Revenue Streams: Income from courses, test prep, books, and B2B school tie-ups reduces dependency on one source and supports sustainable growth.
- Lean & Profitable Operations: Unlike loss-heavy peers, PW maintains low marketing costs, leverages AI, and achieved ₹97.8 Cr profit in FY22,proving retention-focused models can scale profitably.

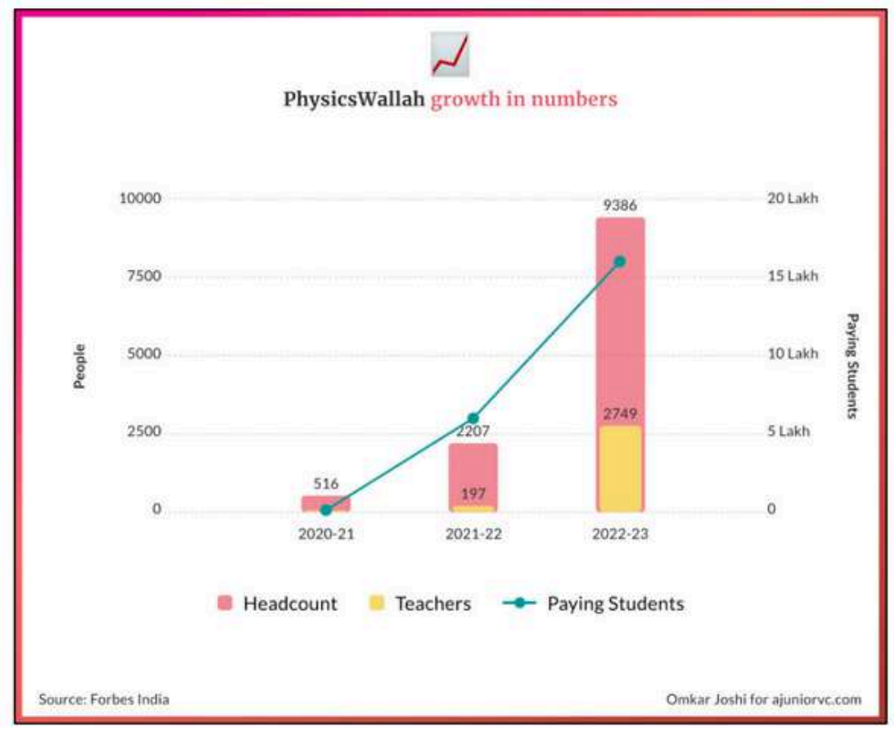

Figure 6 : Physics Wallah Growth in Paying students in FY 2022-23

(R. Singh, 2023)

Why EdTechs Still Struggle with Retention

Retention sounds great in theory, but several practical issues hold EdTechs back:

- High Drop-off Rates Due to Lack of Motivation:Almost 60% of students drop off within the first month on Indian EdTech platforms due to a lack of motivation and personal engagement. (Sethuraman, 2025)
- Overpromising in Marketing, Under-delivering in Experience:Aggressive marketing promises can lead to disappointment in course delivery, causing churn.
- Lack of Personalization at Scale:As per a study, personalized learning can boost retention rates by up to 25% yet only a fraction of EdTechs currently

- implement adaptive technologies (Tweed, 2025).
- Tech Limitations: NSSO data suggests that only 24% of Indian rural households have access to internet services

A Balanced Strategy: Acquisition Feeds Retention, Retention Fuels Growth

Rather than choosing one over the other, successful EdTech marketing lies in integrating acquisition and retention strategies.

- **L**everage Free Content for Organic Acquisition: Freemium content (e.g., free videos, resources, mock tests) helps filter serious learners, fosters familiarity with the platform, and nurtures organic trust. By the time users are asked to pay, they're already invested,reducing churn and boosting conversions.
- Integrate AI to Deliver Personalization at Scale: Use AI to deliver personalized content, tests, and reminders.Personalized learning paths, adaptive testing, and AI-powered doubt resolution can transform passive users into engaged learners. Customization ensures each student progresses at their own pace,keeping them motivated and reducing dropout.
- Align Messaging Across Funnels: Ensure that what your ads promise is exactly what the product delivers. Consistent experience reduces churn from day one.
- Use Data to Close the Loop: Track where your best users are coming from. Double down on those acquisition channels. Meanwhile, identify common drop-off points and fix them for better retention.

Conclusion: Retention Is the New Acquisition

In a subscription-based EdTech ecosystem, it's not just about how many customers you gain, but how many you keep and how long you keep them. While acquisition brings in the numbers, retention builds trust, loyalty, and long-term profitability.The smartest EdTech marketers today aren't choosing between acquisition and retention but they're building systems where the two work in tandem. As the industry matures, retention marketing will no longer be optional,it will be the foundation.

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Tryst 2025 - Brandstorm – IIT Delhi
Third Position

Himani Goel, Darshit Ajmera, Somya Jain

Could you give us a brief overview of this competition along with challenges faced by the team and how did you'll overcome them?

BrandStorm at Tryst'25, IIT Delhi was a unique and exciting marketing competition where we had to pitch a new product to an unusual audience. It was a great platform to test our creativity, marketing skills, and teamwork. The task pushed us to think differently and come up with an idea that was both fresh and practical.

One of the first challenges we faced was choosing the right product and matching it with a truly unexpected target audience. We spent a lot of time brainstorming, discussing ideas, and doing market research. At times, it was hard to agree as a team because we all had different views. To solve this, we divided tasks, listened to each other, and worked step by step.

Another big challenge was making a strong and clear presentation. We had many ideas but had to fit everything into a short pitch. We practiced multiple times, made changes, and focused on telling a simple but powerful story.

In the end, the experience helped us grow as a team and sharpen our problem-solving skills. Being selected among the top teams for the final round at IIT Delhi was a big achievement for us and a moment of pride.

▸WeAchievers

Participating in such prestigious competitions demands a competitive edge. What strategies did you implement to set yourself apart from the other participants?

Participating in a prestigious competition like BrandStorm at Tryst'25, IIT Delhi required us to go beyond the basics and really focus on what would make our idea stand out. Our strategy was built around five key pillars:

1. Strategic Thinking – We began with deep market research to understand current trends, consumer needs, and industry gaps. This helped us make informed decisions and build a realistic strategy.
2. Innovative Marketing – We chose a bold and unexpected product-audience combination. Our focus was on creating a strong, unique positioning while ensuring the marketing plan was practical and executable.
3. Effective Communication – Knowing that ideas are only as strong as how they're presented, we worked hard on simplifying our message. We created a clear, engaging pitch that could capture attention quickly and leave a lasting impression.
4. Adaptive Problem-Solving – Throughout the process, we were open to feedback from peers and mentors. We constantly refined our ideas based on new insights and improved our plan step by step.
5. Strong Collaboration – With limited time and different strengths, we made sure to divide tasks smartly, support each other, and stay focused. This team spirit was key to working under pressure and delivering quality work.

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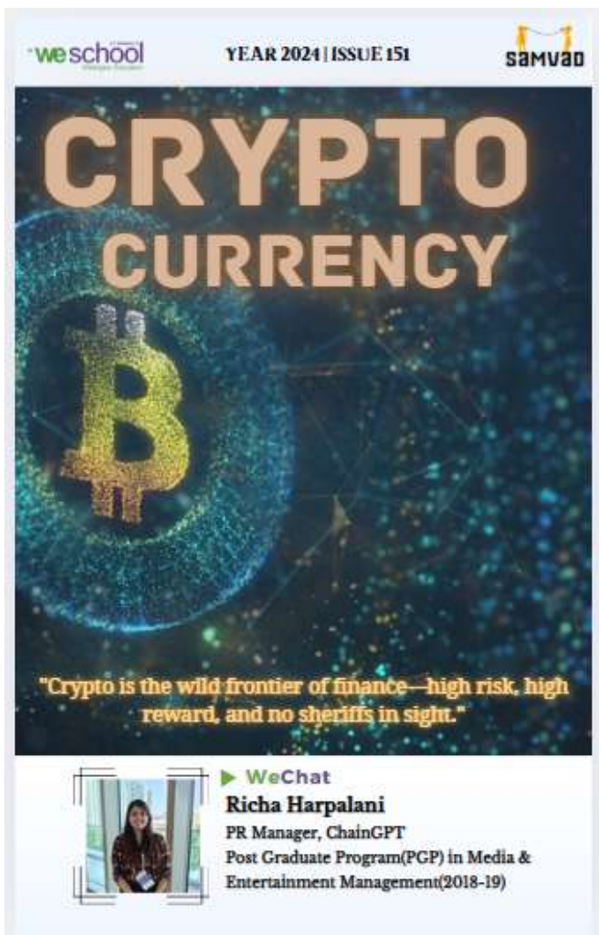

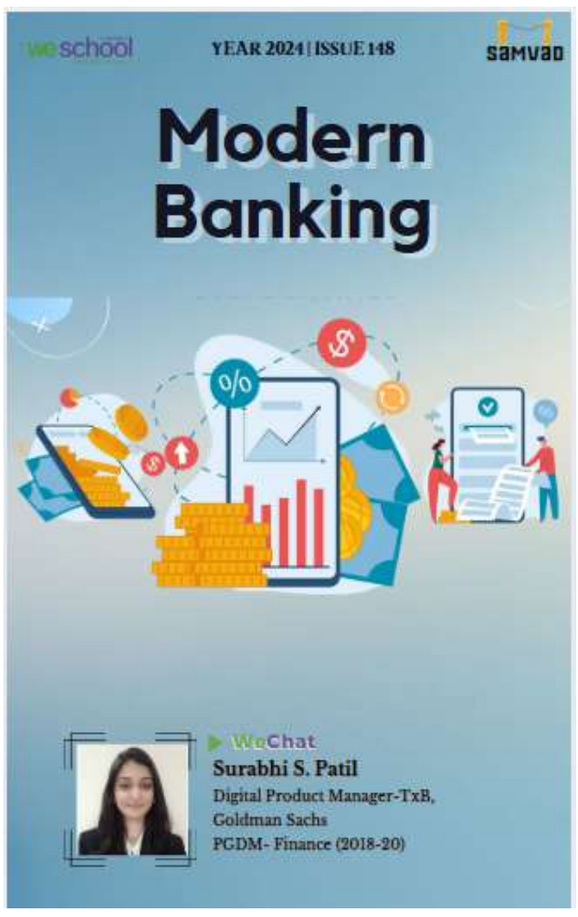

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