



Moments and milestones during an individual's lifetime trigger the need for insurance.

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**What's the most interesting thing you've done outside of work in the last 12 months?**

Over the past year, I have been engaging with start-ups as an angel and mentor, and it has been a very fulfilling experience. Their innovative business models and passion to make a difference really stand out.

**Name a brand marketing executive or corporate personality - Indian or international - you admire. And tell us what about her/him is admirable.**

There isn't just one. The individuals I look up to as marketing gurus include: First, Simon Sinek for his clarity of thought around the "why" aspect for every brand. Then of course, there is Jeff Bezos, who is an idol for many. I admire him for the culture of customer-centricity that he has introduced and built Amazon on. Also, Elon Musk for his vision to foresee and create the future in so many different lines of business. They are the top three leaders, among others, whom I really admire.

**If your brand were an animal, what would it be - and why?**

A dog - loyal, trustworthy, and always has your back even in dire situations.

**What was the biggest challenge you and your team faced in the last 6-12 months - and what did you learn from it?**

Cyber security is becoming a behemoth concern across industries and no organisation can sustain without a clearly defined information security strategy. The team's ability to build and adopt tools and processes, and to create the requisite culture and awareness towards a robust and secure business environment, has been a great learning.

**Which outside forces or trends impact consumer behaviour in your category most? Give an example.**

There are various moments and milestones during an individual's lifetime that trigger the need for insurance, for example, marriage, birth of a child, buying a house, taking a loan, to name a few. On such occasions, people feel a sense of greater financial responsibility and, thus, try and build a backup plan to "insure" themselves and secure the future of their loved ones.

**Marketers across segments have fetishised the millennial. But hand on heart, which demographic will drive growth for your brand over the next 12 months?**

While 'the millennial' will certainly impact category consumption over the next three to five years, the largest growth in the next 12 months will come from a slightly older segment. We follow a process of psychographic segmentation and there are certain personas that are clearly driving the impetus towards insuring themselves.

**Nowadays brands get trolled all too frequently on social media.**

**As a marketer, have your views on trolling changed in the last couple of years?**

Trolling is now a real and serious affair - some are sincere efforts, but there's a lot of riff-raff too. We must learn to separate the wheat from the chaff.

**If you could advertise on only one medium for the next 6 months, what would that be - and why?**

Isn't that obvious? Digital, because it offers the opportunity to personalise communication, engage deeply, and respond instantly. That's what makes digital the best choice.

**What do agency partners grumble about most, today?**

Agencies used to derive maximum delight from producing large format TV films; this seems to have taken a beating in today's world of multi-format video consumption. They miss that. ■