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

I have volunteered at my children's school Bombay International in a variety of capacities. BIS is a long-running, novel experiment in education, run as a not-for-profit parent cooperative. I have helped oversee the kitchen (parents come in daily to cook fresh, hot meals for all the students and staff everyday) as well as the admissions process for a few years.

The parents I have worked with have been some of the brightest I have ever known and I've learnt a lot from this unique model, where everyone gives so much and expects nothing in return. I have been able to deploy a lot of these lessons in my day job at Kotak, in the area of human resources, for example.

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

It has to be Rama Bijapurkar. I have been a devoted follower of Rama for almost as long as I have worked. I've even tried to persuade her to join the board of Sharekhan, way back in 1999. To spend an hour with Rama is like having the essence of a dozen great books on strategy read to you at the speed of light. It's a rare privilege to meet her, but when I do, I come away bursting with ideas triggered by the sparks that fly from her formidable intellect.

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

I am unable to equate any brand to an animal, but I do know that every brand is essentially a promise, so it's nothing more or less than a social contract. Also, our mental models about animal characteristics are quite flawed. For example, when we think of elephants, we think of family-oriented animals with a prodigious memory. But truth is, elephants can be quite scrappy within their herds, and even steal from each other.

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

Truth be told, no outside forces impact the behaviour of the bulk of our customers. But then again, the bulk of customers don't move the profit needle for any firm. Pareto's 80:20 rule kicks in - the wealthiest consumers, who account for the bulk of value in the financial services market, tend to react at speed to macroeconomic trends. Their consumption shrinks during busts and grows during booms. But if you look at the lady who's just got her first big bonus... she still wants to book her new car, buy her parents a resort holiday and so on. So, any discerning marketer would do well to ignore macro trends and focus, instead, on the universal truths about consumption cycles at the micro level.

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

The term millennial is largely misunderstood and misused. Too many marketers visualise self-centred teenagers when they refer to this cohort, but in truth the oldest millennials are almost 40 today. This is absolutely the demographic that has driven Kotak's growth over the last few years, and will continue to do so.

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?

Typically, brands get trolled for three reasons: First, some brands are soft targets because they are very thin-skinned and are likely to cough up 'hush money' to silence the most vexing trolls. This should be resisted at all times because once you feed the beast, there is no end. Second, sometimes brands do incredibly stupid things, for example, they appear to support a social cause without even understanding it. The lack of authenticity is clear for all to see. Brands that get trolled for this, deserve it. Third, brands sometimes mess up their customer service function and render customers irate beyond belief. These are actually great opportunities to build brand love.

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

Television, for three reasons: First, it delivers the cheapest cost per contact. Second, the consumer is in lean-back mode and is, thus, ready and willing to receive stimuli that sink into her subconscious. This helps make lasting impressions. Third, TV content can evoke emotional responses from viewers, ranging from love and passion to excitement and anger.

What do agency partners grumble about most, today?

I think agency partners grumble that clients are lazy. A great brief from a client needs to be one in which the client has done her homework about the consumer and the category, so that the agency's job is not to learn but to leap. If the client knows her customers' pain well, she will design her product/service to solve this in a unique way. Then the agency's job is only to tell this story in a compelling way. Too often today, clients have me-too offerings and yet seek virality for their campaigns - in other words, lipstick for pigs. Why won't agencies grumble?

But I'd be remiss if I didn't talk about why clients grumble too. Often, even when clients do the heavy lifting on research, strategy and rich briefs, agencies are lazy. Because the 'creative' tag is worn like a crown by agencies, they expect clients to approve outlandish ideas on blind faith alone. No self-respecting client is afraid of a bold, radical creative. But it needs to be in service of the brand, and not for shallow awards or just to pander to the whims of a prima donna writer. Why won't clients grumble? ■