



Consumers connect to things they see as opposed to those they read.

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

Science shows that placing one foot in front of the other leads to some seriously impressive mental and physical benefits. My daily health and fitness zone is a walk while listening to audiobooks on 'Audible', followed by a balanced diet. I find these books a great source of knowledge and information.

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

I admire Steve Jobs for his breakthrough thoughts and the relentless focus that was ingrained in his personality. He focused on the purpose - the higher purpose. I admire him because he challenged the status quo and answered his 'why'.

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

Elephants - they echo our brand and tell the story we want consumers and the community to know. They have always stood for their strength, intelligence and decisiveness. They are respected and trusted. They are one of the dominant forces in the jungle.

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

To determine the status of various demographics with respect to their understanding of life/term insurance, ownership and degree of feeling secure, we recently conducted pan-India research ('Max Life India Protection Quotient') in association with Kantar IMRB, across 15 cities, including metros and non-metros. We used two broad parameters - protection index and knowledge index.

The research highlighted that India continues to feel under-protected due to low awareness levels regarding term insurance and poor uptake (21 per cent). There is a big need for pure protection. While life insurance penetration, in general, is high, protection penetration is low.

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

The life insurance industry is at an inflection point as digitisation is changing customer preferences. They expect faster, relevant and frictionless experiences, every time and everywhere. They are on the lookout for personalised, data-driven services, tailored to their needs. The impact of disruptive technologies is evident in the shopping experiences that customers are now getting accustomed to.

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

For us, the demographics of our customers are already known, but differentiation in the space comes when we gain insights about the customers' life-stages, preferences and behaviour patterns with the

help of analytical tools. This allows us to offer relevant and compelling propositions throughout the customer life-cycle.

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?

Social media provides an excellent way to engage with different demographics, reach new potential customers, and grow brand awareness. With more businesses present on social media platforms, brands are bound to experience trolling. They need to know how to handle criticism and how to manage their brands. Responding to trolls in a fun way or being prepared to respond to things that get attention on social media, can be vital to brand management. Continuous engagement with customers is the key.

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

When it comes to advertising insurance services, there are a lot of options. However, I believe Instagram is a powerful strategy that brings the message to life in the form of photos and videos. Consumers connect to things they see as opposed to those they read.

Instagram gives an opportunity to entice people into wanting to learn more about the insurance plans we provide, in a way that's different from that of other social media sites. Due to the way Instagram functions, we can target the advertising based on specific traits, including age group, interests and gender.

What do agency partners grumble about most, today?

Agencies today play a key role in the success of a brand's growth. Being aligned with the agency, having a true partnership and sharing the same vision for the future is important. There are several challenges when dealing with a big business, but finding the right partner helps overcome these common agency and partner pain points. ■