

BIZTECH

MAGAZINE

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Expected Performance of Indian Stock Market in 2021

A short note of expert prediction of the Indian stock market amidst pandemic.

Pandemic has affected our lives in one way or another. Let us now look at the predictions of stock markets performance amidst the pandemic. India's capital markets have been expensive since March 2020, thanks to a quick recovery. For instance, Nifty's market values are way higher than their five-year average.

Credit Suisse's Neelkanth Mishra says that, when related to one's past, domestic bond rates, international and emerging economies stocks, Indian stocks are no more inexpensive and are on the verge of becoming the most expensive they have ever been.

Foreign investors have also pushed the markets to new levels. Relatively low borrowing costs make emerging markets appealing. This, together with the imminent recovery of economic growth, has shareholders feeling hopeful, says Nilesh Shetty, a fund manager at Quantum Asset Management.

Although both of these considerations entice buyers, businesses' fundamentals must change to stay current with their increasing market values. Income growth is the most critical variable that will undoubtedly decide the market's potential movement. Shibani Sircar Kurian, head of equity research at Kotak Mahindra Asset Management, says 2nd quarter results are also much better than expected.

For all the markets to maintain their upward trajectory, Kurian believes that consistent earnings execution is critical. The national economic supply side, such as the manufacturing sector, has gained momentum, but numbers remain weak. If customer morale stays low, it would hurt company revenues and earnings, putting a halt to the economic recovery. Coronavirus remains a concern in the meantime.

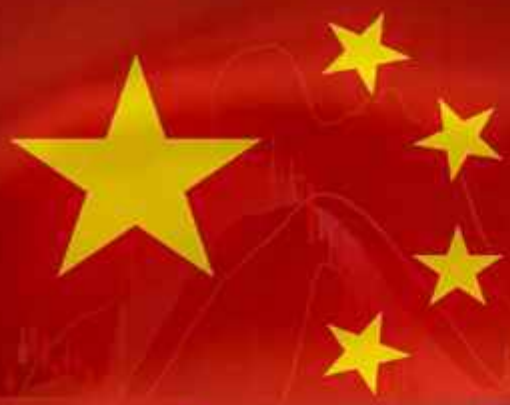
- Sai Deepak Konreddy

Source: How will India's
Sensex and Nifty perform in
2021 - Quartz India (quartzindia.com)



S&P BSE SENSEX -1.6%
18307.52 -290.66

+1400.00%
+0.70



Markets to look out for in 2021

Indian markets have been affected due to pandemic; let's see the needs that are expected to perform.

- Sai Deepak Konreddy

In the year 2020, India's financial markets were incredibly volatile. Few might have expected the Indian equities would skyrocket to those peaks by the end of the year in March, whenever the shares saw their terrible sell-off. Though the Indian economy has undergone a technological slowdown and the forecast for this fiscal year is grim, the stock market is surging high.

The intense negativity has given rise to some hope for a revival in the economy and the delivery of the vaccine to prevent the increase in Covid-19. The reference indexes, the Sensex of the Bombay Stock Exchange and the Nifty of the National

Stock Exchange, are seeing new highs every day. That's in line with many other financial economies, which have made impressive gains as well.

However, amid the steep growth, Indian stocks continue to drag a few of their international returns since January 1, 2020.

China, on the other hand, has emerged as a significant anomaly. It has indeed seemed to have stabilised from the effects of Covid-19. Despite a strong start this year, many

analysts predict that China's economy will expand much more the year after.

Experts still expect European markets to rebound dramatically after losing out over the 2020 spike. European markets will do well from now on, after the Brexit settlement and the launch of Covid vaccines. After poorly performing in 2020,

emerging economies could see ease in indexes, according to Deepak Jasani, head of retail research at HDFC Securities.

Indian markets, on the other hand, face a more difficult journey ahead. Rising stock valuations, along with sluggish economic growth, could put investors' renewed

16030	极云股份	1554	1582	0.37	1594	1538	1582	1583	128387
11135	双良节能	000	000	0.00	000	000	000	000	0
0	风帆股份	1570	1607	0.42	1613	1551	1607	1608	206249
6499.1	福能股份	000	000	0.00	000	000	000	000	0
10597	信威集团	4420	4378	-0.08	4420	4322	4374	4376	36484
13580	扬农化工	3304	3456	0.90	3490	3380	3456	3457	37447
198.12	亨通光电	2135	2136	0.07	2160	2134	2135	2136	44784
17296	天药股份	654	660	0.09	664	650	660	661	189508
1125.1	中金黄金	1169	1178	0.13	1188	1157	1177	1178	507776
15052	鹏欣资源	1448	1517	0.64	1549	1438	1517	1520	592067
18058	龙元建设	1033	1024	-0.01	1045	1011	1024	1024	245149
14578	凤竹纺织	1039	1058	0.31	1078	102	1058	1058	82342
12603	晋西车轴	2103	2194	0.97	2226	2103	2194	2194	377458
13482	精工钢构	1365	1379	0.18	1397	135	1379	1379	86480
0	驰宏锌锗	1245	1253	0.10	1273	1245	1253	1253	27570
4824	烽火通信	2058	2064	-0.03	2105	2058	2064	2064	1462
2175	科大智能	2119	2114	0.16	2146	2119	2114	2114	1950573

Source: <https://qz.com/india/1950573>



Floor trading Vs Online trading

Choose the one convenient for you

The trading market functions, majorly on two types of trading: floor trading and online trading. Since the explosion of the use of internet in the year 2013, almost all the businesses, games, deals, agreements, meetings, etcetera are on a large scale. The virtual currency or digital currency is traded electronically. The trading has shifted from floor trading to online trading.

In floor trading, a broker is given orders to buy the shares of a particular company who in turn instructs the floor clerk. The floor clerk gets in touch with the firm's floor trader who is ready to sell the shares at the desired price and closes the deal. The same information is passed back to the source. Later, a confirmation notice is sent through the mail. The process here can be time consuming depending on the stock and the market. However, New York Stock Exchange (NYSE) follows the traditional floor trading along with the use of Designated Order Turnaround (DOT), an electronic system to improve the efficiency in taking orders and lists to the specialists directly on the trading floor, thus, eliminating brokerage.

Online trading is being used extensively as its is much simple to create a trading account online and trade. Trading online is a much easier one when compared to floor trading. All a trader or an investor should do is select the desired financial instrument, decide the amount to trade or invest, and finally close the deal when satisfied. The added advantage of this form of trade is, the performance of the trade can be tracked, and more trade assets can be added upon ones' interest. Tax should be paid if the shares are sold on profit.

Be it any form of trade, it is advisable to be ready for both profits and losses and treat them equally.

- C Meghana



Image source:
https://www.youtube.com/watch?v=j3OUH_Mpl_7IB

Finance

Heart for any entity

Finance and accounting are often confused to be the same, however, there exists a significant difference between the two. Finance is the managing and multiplying of the funds and money whereas, accounting or accountancy is recording, segregating, retrieving of the financial transactions. Finance is classified into three major categories for easy understanding.

The long-term investment determination of the government like the taxes, distribution of income, funds, equity distribution, spending, budgeting and debt issuance of the policies, etcetera are known as public finance.

Corporate finance is all about the funding of the expenses and building capital of a company. It also includes investment in the stocks and assets, risk management, tax considerations, opportunities, and constraints. A company's finances are managed by accounting department, cost accounts department, audit department, financial planning & budgeting department, cash department, and credit department. However few companies have one dedicated department called the finance department headed by a chief officer called controller, financial director, or financial manager.

The money and funds related to an individual is known as personal finance. This includes budgeting, saving, loans, retirement plans, investing in assets, purchasing, life insurance policies, real estate, medical insurances, and education. Personal finances are strategized to achieve a particular goal in terms of savings and investments.

Finance opens the door for a wide range of job opportunities like financial planning, tax planning, investment banking, commercial banking, corporate financing, hedge funds, private equity, venture capital, insurance, public accounting, financial analysts, accountants, and auditors. These are few of the well-paid jobs.

The bottom line is that without a proper financial management neither an individual nor the government and a company function efficiently. Hence, financial literacy is necessary.

- C Meghana

FINANCE

Image source:
<https://www.financederivative.com/what-is-royalty-financing/>

Covid Impact on Finance

New Pandemic, New Policies



The impact of COVID-19 on banking is extreme – decreased demand, lower incomes, and production stoppages – and will thus have a negative effect on banks' operational activities. As firms scramble to deal with the impact of COVID-19 on financial services, the problem is aggravated by staff shortages, a lack of digital maturity, and pressure on existing infrastructure.

India declared a nationwide curfew in March in the hope of containing the outbreak. The Indian lockdown, which lasted nearly three months, was the most severe the world had ever seen. India's central bank and the Indian government implemented several fiscal, legislative, and operational measures to help the country navigate these unprecedented times. The government launched a series of initiatives. All non-essential services were halted, and a USD 260 billion aid package was made available with the goal of making India self-sufficient.

Financial institutions must craft a diplomatic approach to COVID-19's impact on banking over the short, medium, and long term by choosing the relevant digital technology enablers and innovations backed by agile delivery models. The following are some of the digital

technology enablers:

- Solutions for identifying and preparing for new risks using analytics and insights.
- Reengineering and automation of business processes to ensure the availability of digital banking services.
- To deal with the increase in call volumes, artificial intelligence-backed tools and conversational platforms will be used.
- Video banking services

Covid 19 impacted different business lines such as life insurance, property insurance, professional insurance, business interruption insurance and several others. The insurance industry has undergone a significant digital transformation.

The Global Financial Crisis of 2008 prompted the redesign of payment systems and processes, and now Covid-19 is forcing insurers to work remotely and digitally. Insurers have already gone through a digital transformation at the product level or at specific points in the supply chain. Still, they will now be urged to reinvest in InsurTech, digital distribution, and technological infrastructure.

- Gaddam Shashank



Sources:
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<https://www.bcc.com/insights/2020/04/20/covid-19-how-impact-on-financial-services-sector>
<https://www.bcc.com/insights/2020/04/20/covid-19-how-impact-on-financial-services-sector>

Trade

Invest, watch,
wonder



The vigorous buying, selling or exchange of commodities, services and assets on the buy-and-hold strategy is defined as trade, the process termed as trading while the people involved in the process are called as traders. The main goal of trading is making profits in a short period of time by buying at a lower price and selling at a higher price. Trading can be done anywhere and by anyone, but a minimum knowledge would be beneficial to minimize the losses which can be incurred.

There are many types of trading like financial trading where shares, currencies, commodities, and its derivatives are included for trade, while trading which works on the pre-programmed and automated trading commands for accounting factors like volume, timing and price is known as algorithmic trading. The buying and selling of shares of a particular company or an organization is known as stock trading, where as when the speculative bets are on the future price of the product which are highly uncertain, the type of trading is known as futures and commodities trading.

The trading performed on fixed income securities consisting of low transactional costs, and competitive market structure is known as fixed income trading.

Source:

Image Source:
<https://merehead.com/blog/wp-content/uploads/Forex-trading-website.jpg>

The buying and selling of currencies to make profits or business upon an agreed date and price is defined as forex and currencies trading. Some investors trade through brokerage firms, mutual fund companies, online broker sites and other platforms. Such kind of trading is called as fund trading and is suitable for those who switch between the funds by analyzing the market.

Trading not only promotes cooperation among countries, sharing technology to create a win-win situation, growth in emerging markets and to liberalize the movements cross-border, but also helps the individual to make profits if invested properly. It also increases the analytical skills of the individual investing.

— C Meghana

A mysterious currency that is threatening to disrupt the worlds' financial system

We all know what money is, but why and how did it get there? If you really want to know about it, money has its value only because a government guarantees it. And hence, the general public, merchants and banks accept a currency note without thinking. Such government backed up currency is called fiat money.

Cryptocurrency

Now, think about it. What if some type of money is not guaranteed by the government, not issued by any central bank, without physical form. Would you accept such a currency? There is such a currency. This mysterious currency, is almost like the 'Soul' spoken about in Vedas - without form, smell or taste! But it is still trusted by millions and is used by people across the world. And to top it all, its value is skyrocketing! Welcome to Cryptocurrency.


Cryptocurrency is unique, with features, unlike any other currency. It enables one to deal with it anonymously. It is only available digitally with no paper trail. This currency can be transferred from one person to another without the requirement of a middle man with the use of unique codes given to all the users. They have power over their money and information—no outsider involved in this process.

Cryptocurrency is safe. It is encrypted with a software called cryptography. This protects sensitive information from hackers, and finally, cryptocurrency is easy to use. Unlike fiat currency, it can go from anyone from any place at any time seamlessly.

Information goes through what is called a blockchain. Blockchain is a ledger that records any transaction ever made with a specific cryptocurrency. Blocks of data are added to the database one by one. This results in a long list creating a blockchain, i.e., a series of blocks in a linear order. Information can't be removed or modified once it's been added to the blockchain. It will remain on the blockchain indefinitely. Everyone can see it.

In summary, cryptocurrency is a new age digital currency that might refine how we think about money and disrupt the world's financial system.

- Prerana P



"Money is a matter of functions four: a medium, a measure, a standard and a store."

Source:
<https://www.motilal Oswal.com/blog-detail/can-an-indian-investor-participate-in-bitcoins-and-how/1611>
Image Source:
<https://www.analyticsinsights.net/is-cryptocurrency-a-good-investment/>

Investment Banks

Guide to financing

The term Wall Street is known for the financial and investment community. Wall Street houses the most significant investment banks in the US and is also the home for New York Stock Exchange (NYSE), just like Mumbai, the commercial capital city of India.

Invest Banking being the most complex financial mechanism in the world, helps individuals and organisations raise capital and provides financial consultancy. They serve as a link between security issuers and investors and assist new businesses in going public.

There are a number of banking services provided. Underwriting is one of the most crucial functions played by the bank. Investment banks, in their capacity as underwriters

schedule the whole public offering first. It comprehends the necessary capital and the reasons for the client. The process of underwriting is that in most deals, during the Public issue, if the public will not wholly subscribe to the shares, the investment bank commits to investing a portion of its capital in the public issue as an underwriter. Banks will primarily do this service to instil investor trust in the public offering.

"Wall Street is the only place that people ride to in a Rolls Royce to get advice from those who take the subway"

- Warren Buffet.



They also play Mergers and Acquisitions (M&A) Advisors, the mainstay of investment banking. Mergers, acquisitions, tender offers, leveraged buyouts, consolidations, and other forms of deals fall under the M&A umbrella. In an M&A deal, there are two companies involved: the buy-side company and the sell-side company, and they both hire an investment bank.

In sales, trading and corporate banking, the primary role is to make it easier for large institutional clients to buy and sell securities and other financial instruments. The main difference between a bank and a brokerage is that the bank only accepts large investors to make high-value transactions, while brokerage houses accept small investors. Second, the bank's transaction flow is that investors trade on investment banks' advice, while in brokerage, the

brokers normally instrument the transactions at the investor's request.

Furthermore, investment banks provide high-quality research in macroeconomics, market scenarios, political scenarios, credit analysis, and other quantitative analysis to fund managers.

As a result, we can presume that investment banking is a vital and intricate industry that rewards well.

- R Varshitha Reddy

Source:
<https://economicstimes.indiatimes.com/definition/investment-banking>
<https://financemanagement.com/financial-management/types-of-investment-banking>

Image Source:
<https://www.bid.com/sites/default/files/2019-01/fino-investmentbanking-141626284.jpg>

TYPES OF INVESTMENT BANKS

Small, medium
and large



The investment banking industry is typically divided into bulge bracket banks, middle-market banks, and boutique banks. Regional boutique banks and elite boutique banks are two types of boutique banks. Investment banks are classified mainly by their size, referring to the bank's size in terms of staff or offices or the average size of M&A deals handled by the bank.

Regional Boutique Banks

The banks are the smallest of the investment banks, both in terms of company size and standard transaction size. They usually hire a few dozen to a few hundred people. Due to their limited scale, many regional boutiques do not usually provide all of the services offered by bulge bracket investment banks and instead specialise in a single location, such as managing M&A's in a specific market field.

Elite Boutique Banks

Elite boutique investment banks are typically very different from Regional boutique investment banks. They are more akin to bulge bracket banks in terms of the dollar size of the transactions they manage, which is often over \$1 billion, but they can also handle smaller deals. Even though they resemble bulge bracket banks, they rarely have the same global reach as a significant investment bank like JPMorgan Chase & Co.

Middle-Market Banks

Middle-market investment banks are just as their name suggests. They sit in the centre of the spectrum between smaller regional investment banks and the massive bulge bracket investment banks. They typically operate on transactions ranging from \$50 million to \$500 million or more. They significantly have a greater presence than regional boutiques but falling short of the global footprint of bulge bracket banks.

Bulge Bracket Banks

The bulge bracket banks are the world's largest foreign investment banks, with names like Goldman Sachs, Deutsche Bank, Credit Suisse Group AG, Morgan Stanley, and Bank of America, to name a few. The bulge bracket companies are the most numerous in offices and staff and manage the most significant transactions and corporate customers. Fortune 500, if not Fortune 100, companies make up the vast majority of our clients.

The number of high-net-worth and Fortune 500 clients who have chosen elite boutique investment banking firms over bulge bracket firms is one notable post-financial crisis change in the investment banking marketplace.

-- R Varshitha Reddy

Source:

<https://www.investopedia.com/articles/active-trading/121715/bulge-bracket-vs-mid-market-vs-boutique-investment-banks.asp>

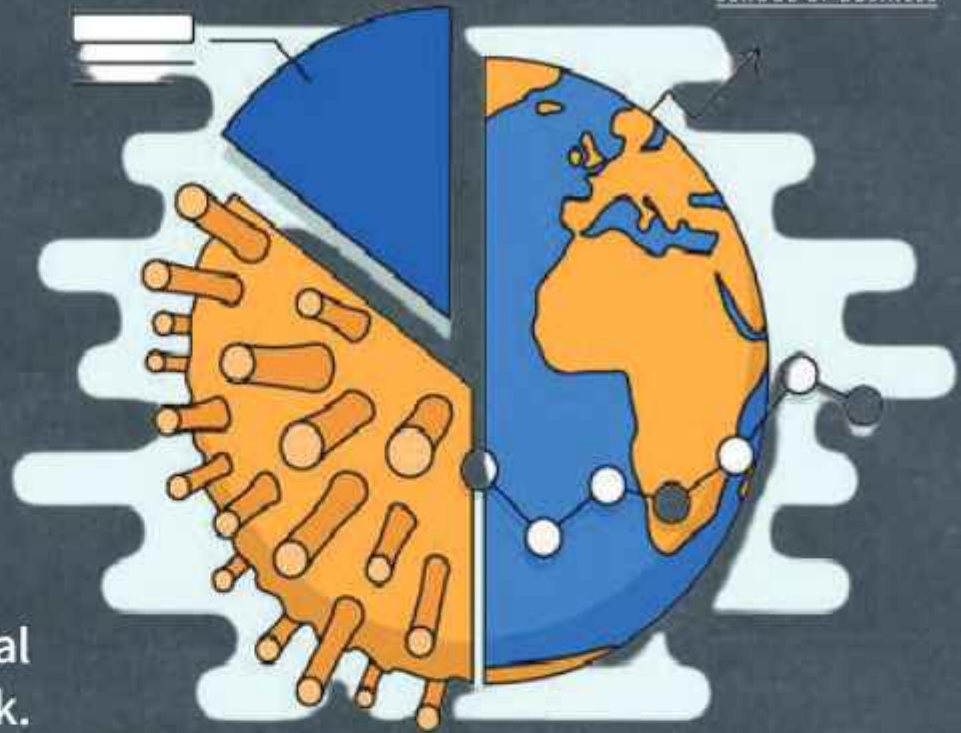
Image Source:

<https://www.vecteezy.com/vector-art/1177063-saving-money-and-investing>



Inevitable Evolution of New Age Marketing

More consumers work remotely, and new guiding principles are becoming more essential since COVID-19 outbreak.



Coronavirus seems to have had a significant economic effect on the planet, particularly on marketer-owned smaller companies. Confirmed strains of coronavirus are threatening people away from the office, and as a result, consumers are being turned away. Nobody really knows how far the economy will begin to deteriorate, and how this will affect advertisers and those in marketing fields. Workers have abandoned their employment and are left with none to minimal sources of revenue, while firms, mostly small and medium-sized enterprises, are closing. Many of the giants' systems are being put on hold. As a precaution against the transmission of the coronavirus, a host of government entities have already been terminated.



Everyone is going through a rough patch right now. As an administrator, one must keep the employees engaged to prevent work from being postponed or halted. Requesting to operate from home would benefit both their staff and their digital media efforts. The manner people shop has shifted radically. Consumerism in this era is very distinctive. As previously said, stores are closing, essentials are out of order or being sold at 30% to 50% higher prices, and shoppers and their households are remaining home, several of whom have lost employment and have small means of incomes.



Keep the digital ads customizable, as a foundational rule. If the strategic marketing plan has plans for changes, it would be possible to respond to any scenario. What approach is best for their company and which isn't can only be determined when it is applied. The digital marketing approach should be adaptable enough to work under any circumstance. Returning to the evolving corona scenario, one needs to devise a new, short-term plan to use during the social distancing period.

Throughout the Corona epidemic, several companies are using social media to demonstrate that they are committing to community wellbeing. If you're involved in social work, social media is a brilliant way to allow individuals to learn about it. It will help reassert the brand as a conscientious entity, which will undoubtedly boost the marketing efficiency.

While advertisement has improved dramatically since the outbreak of the coronavirus, this does not indicate people can take advantage of it. Greed, by taking away people's natural rights to access vital services, will only result in more debt for others and, as a result, will ruin the economic growth. When implementing campaign strategies, one has to be sure to be sincere and consistent.

- Deepshika Yadugiri

Source:
<https://www.coronavirusjournal.com/news/coronavirus-2020-04-16-01/>
<https://www.fox.com/story/2020/04/16/coronavirus-2020-04-16-01/>
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Impact of ML in Finance

ML has proved its presence in every field possible; let us now peek into the impact of ML in finance.

Machine learning has been used in every field possible. Here we focus upon how ML impacted the finance sector. ML in finance is also regarded as a critical component of various financial markets and technologies, namely wealth management, risk assessment, credit scoring, and loan approval. ML is a branch of data science that allows computers to learn and progress without being trained.

The following are few examples of ML applications in finance:

Algorithmic trading:

The use of algorithms to create a good investment fund is referred to as algorithmic trading. Traders typically make statistical models that track financial news and trading activity in real-time to identify any variables that could cause security prices to increase or drop.

Algorithmic trading, unlike human traders, can process vast amounts of data at the same time, allowing it to execute millions of transactions every day. Human traders have the edge over rate because ML allows fast investment decisions.

Fraud detection and prevention:

Fraud is a big issue for bathe skin and wealth management firms, resulting in billions of dollars in losses per year. Finance firms often maintain a vast volume of data electronically, which raises the likelihood of a security breach. With the advent of technology, bribery in the banking sector is now seen as a severe danger to sensitive data.

In the past, fraud prevention models were designed around a system of regulations that could be easy to circumvent by contemporary scammers. As a result, most businesses now use ML to detect fraud banking transactions. ML operates by searching large databases for unusual events or irregularities and flagging them for security personnel to investigate further.

Portfolio management (Robo-advisors): Robo-advisors are web software that use ML to provide clients with automated investment advice. The programme uses algorithms to create an investment portfolio based on an investor's expectations and risk perception.

Low account requirements are required for Robo-advisors, and they are often less expensive than human fund managers. Investors who use Robo-advisors must type their investing or retirement target into the machine, eventually deciding the best investment options with the highest profit margins.

Loan underwriting: Firms in the banking and financial industries have access to a wide range of customers to train ML algorithms to make the underwriting process much easier, more manageable, more intelligent smarter choices on underwriting and credit scoring, saving businesses time and money that would otherwise be spent on humans.

- Sai DeepakKonreddy



A platform that makes trading as pleasurable as eating chocolate.

Do you want to invest in the stock market? Do you generally mistrust brokers and applications but are looking for something backed up by well-known and respected names in the industry? How about a platform backed up by none other than the great Ratan Tata himself and a well-respected investment firm Tiger Global? Then Upstox is for you.

Upstox is a platform that provides you with the option to invest in the stock market at a small price. Do you need the assistance of a financial broker as well? No problem. Upstox can provide that too.

Through Upstox, you can choose what to invest in based on your risk appetite. They support investing in Stocks, Mutual Funds, Gold, IPOs and Futures & Options. The interface is easy to use. Brokerage is also very minimum.

Opening an account with Upstox is digital - paperless, and hassle-free. For the analyst or data cruncher in you, Upstox provides tons of financial data and charts. No platform is 100% safe, though.

In mid-April, all the users of Upstox were notified of a security breach that included breach of contact information and KYC details of thousands of users, and the news was said to be available on the dark web. However as soon as the breach happened, all the users were notified to change their passwords.

In summary, Upstox is for both a novice investor and an experienced investment pro. It has features that can satisfy the simple-minded long term investor or an aggressive day trader.

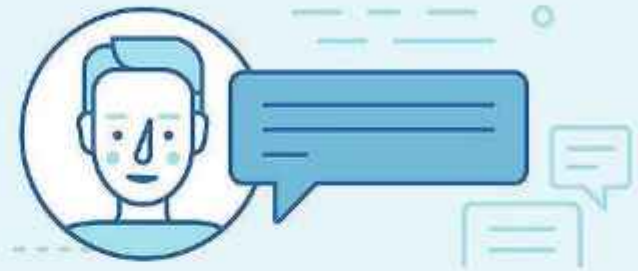
-Prerana P



NEW ERA, NEW AGE, NEW WAY OF MARKETING

Getting into the consumer's mind

The evolution of technology and the new demands of more sophisticated and impatient consumers have fuelled significant changes in marketing over the last decade. Despite changing consumer preferences for how they access products, services, and information, most brands continue to fall behind their customers' desires and needs, relying on high-frequency, one-way communications while attempting to instil urgency to drive conversions.



To better understand their tastes and preferences and get into the customers' heads, brands must stop with the conventional form of dialogue marketing; the companies must adopt conversational marketing. It designs purposeful customer interactions that welcome the consumers to have a conversation with the brand. The next step is to have a real-time two-way conversation with them, listen to what they say, and incorporate their specific desires back into

the sales process. After a personalised discussion, the consumers would be happy and satisfied; this leads to a good relation in the future. Until recently, marketing technology could not deliver a personalised conversation that was enriching and engaging at scale. Artificial intelligence (AI)-powered chatbots deployed in key direct marketing channels like SMS/MMS, on the other hand,



can make this a reality. For example, using an AI bot with SMS as part of a proactive or reactive direct marketing programme allows marketers to fully embrace the new era of conversational marketing.

Tess Tettelin, chatbot expert and conversation designer at Chatlayer.AI by Sinch, says, "Conversational technology has matured rapidly since the start of COVID-19." With nearly all businesses having to go virtual in such a short period, they needed to find digital solutions to be omnipresent and meet the tremendous increase in customer support load – a perfect scenario for chatbots and AI. Almost overnight, millions of people began using chatbots to complete tasks without the need for human intervention, and they expect to do so after the pandemic.



- Gaddam Shashank

Source: <https://customerthink.com/conversational-marketing-is-the-new-direct-marketing/>
Image Source: https://mini.medium.com/max/1836/0*13m5_1KwzN3Mk.an

NEUROMARKETING

Neuromarketing and its applications.



BRAIN



COGNITIVE



ADVERTISING



PURCHASE DECISION



BEHAVIORAL



CONSUMER

In today's world, the term "neuromarketing" has become well-known, with many researchers focusing on this topic. But, first and foremost, what exactly is neuromarketing?

Ale Schmidts, who is currently the head of the neuroeconomics department at the Rotterdam School of Management, proposed the term. The word "neuro" refers to a customer's mental analysis as well as their passionate responses towards the product while the term marketing, explains "the event, group of organizations, and methods of designing, connecting, distributing, as well as sharing value-added services to the consumers, companies, stakeholders, and community as a whole". Neuromarketing is commonly described as the business use of neuroscience perceptions and technologies, which businesses may use to efficiently get shopper responses to different forms of the brand, product, and administration-related communication endeavours.

For example, scientists will discover that a particular change produces an expected reaction throughout the minds through experiments. Utilizing fMRI or other mechanisms, such response was linked to the scheduled mindset. Even though no real subject work was done for that crusade, a marketing effort that specifically connects that change is expecting to render the behaviour can be said to include neuromarketing.

Applications of Neuromarketing:

1. Product assessment from a psychological viewpoint: assesses the overall brand and its opponents' psychological effect.
2. Assessment of advertisement crusades: assesses the commercial in depth, identifies opportunities for improvement, picks main events, and assists throughout obtaining various iterations based on the network.
3. Packaging style comparative study: equates various prototypes to evoke the best effective and psychological responses.

There are several applications in various areas where neuromarketing is utilized. Neuromarketing has a lot to depict, about the intricacies in singular intentions, subjectivity, character, or how consumers interact with brands just as effectively as the commercials.

– Pranay



Compass the Covid Digital Marketing Domain

The trilogy demonstrating applications of personalization in the digital marketing field.

Manufacturers are facing a real challenge in determining how to react to COVID-19 because of rising economic instability and a dramatic drop in customer confidence. The pandemic's recovery will be erratic across economies and categories, and we may see repeated cycles of lockout, as Asia has already observed. However, with most corporations' production costs heavily cut and main marketing technology acquisitions delayed, this would be a difficult task.

Personalization's appeal is normally built on the assumption that advertisers will use predictive technology paired with an experimental approach to target audiences with the appropriate message distributed via the right medium, at the perfect time. It's not simple to

achieve it perfectly, but businesses have proven that one-on-one interactions with consumers will result in leap gradual growth.

When marketers see increased access on their virtual sites, the most critical moves are to collect as much information as possible on consumers and gain their permission to accept marketing updates in the long run. However, several brands find it difficult for consumers to participate in cross-channel interactions. It's necessary to reconsider the newsletter subscription process and make it more user-friendly.

Leading companies are using immediate platforms to expand interactions and eventually sales with new potential customers, as the speed of transition in e-commerce is

increased by the pandemic. The ability to use innovative resources, info, and digital media to digitally replicate societies and shopping experiences is critical for any business.

The COVID turmoil has shown that the established order is no longer viable for many brands, and marketing campaigns must reflect the current marketing paradigm. Customer standards are changing more quickly than ever before, and leading companies are now laying the groundwork. Manufacturers who have embraced the philosophy of just-in-time personalization, digital consumer relationships, and emotional engagement will thrive as the demand recovers in each territory and segment.

- Deepshika Yadugiri

Source:
<https://www.searchengineworld.com/blog/the-power-of-personalization-in-digital-marketing.html>
<https://www.bcg.com/publications/2020/three-personalization-impetatives-during-covid-crisis>
 Image Source:
<https://thumbor.forbes.com/thumbor/>



MICRO-MOMENTS

A Mental Mode of Marketing

Consumer behaviour has shifted dramatically. Right now, purpose-driven moments of decision-making are what matters right now to sustain a business.

There is a radical shift in how people consume media as mobile has become an indispensable part of our everyday lives. Many fragmented communications now happen in real-time. Every day, hundreds of these moments check the time, call a partner, and use social media for talking with friends. Because of the robust machines of today's world, the devices deliver what consumers want without even searching for it.

Consumers started having the urge to want things and wanting them right away.

When people instinctively turn to a device—increasingly a smartphone—to act on a desire to learn something, do something, discover something, watch something, or purchase something, micro-moments occur. They're high-intensity moments when choices are made, and preferences are created. According to neuro-marketing omnichannel agency OmniPerform, micro-moments and behavioural preferences are becoming more relevant than ever in advertising.

Source: <https://www.thinkwithgoogle.com/marketing-strategy/app-and-mobile/how-micro-moments-are-changing-rules/>

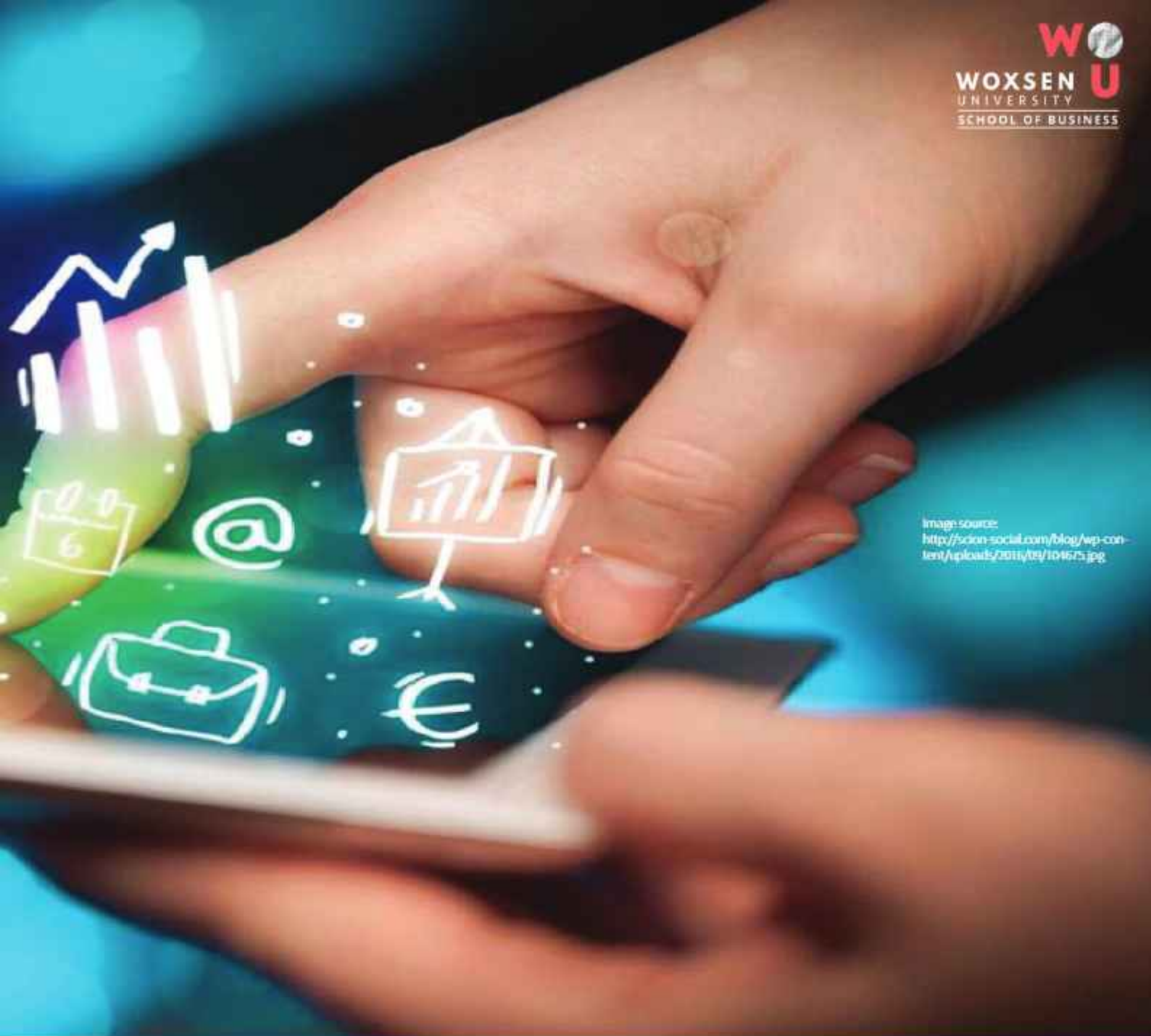


Image source:
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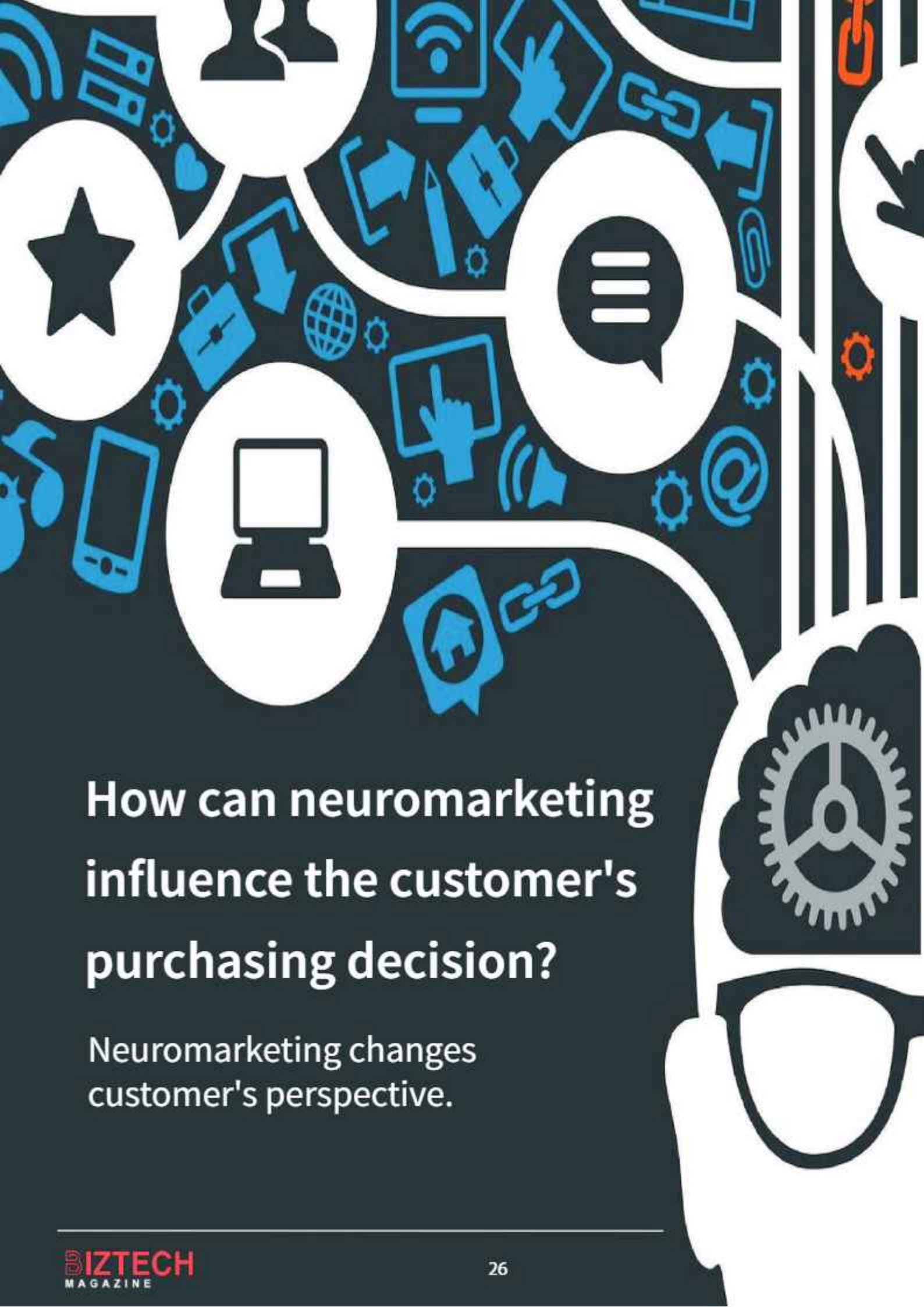
**i want
it now**

When paired with the correct data analysis and interpretations, the benefit of online advertising is that you can recognise the current stage of your customer.

In this context, brands that use AI (artificial intelligence) and personalisation in communication campaigns see, marketing results increase, by more than 200 per cent. Thus, OmniPerform, a digital communication firm, announced a 120 per cent organic growth in 2020 compared to the same timeframe the previous year, with a turnover of 1.5 million euros.

After the outbreak, it is becoming increasingly clear that digital adoption is accelerating across the board in all businesses, regardless of sector. There was a shift in projects adopted by the companies as every executive moved to the digitisation and digital transformation. Brands with a plan for recognising and satisfying customers' expectations in these micro-moments will be influential in the future.

- R Varshitha Reddy



How can neuromarketing influence the customer's purchasing decision?

Neuromarketing changes customer's perspective.



Neuro-marketing is the trending psychological innovation that peruses the customers' perspective towards the item and makes the purchase. This is a transformation in the marketing domain where conventional promoting moving towards digitalization, this aids as a supporting apparatus that empowers various opportunities. There are three sorts of mind segments which we need to comprehend. The idea of those parts helps in understanding the assessment of the ads and their effect on customers. This helps in understanding the buy extents of the customer and helps in testing for better outcomes. This strategy was embraced by different social media platforms that assist them with assessing the customer interests and how much effect the particular commercials on individuals. In this dissecting, the customer viewpoint of the eye has been taken as an essential viewpoint to assess the conduct of the mind—this eye movement and concentration-time on a particular product considered to determine the consumer loyalty with the item. There are few organizations like Pepsico, The weather channel, eBay, Daimler, and so forth use neuromarketing in statistical surveying. The principal task for organizations is to advertise their products and services utilizing various techniques. One of the unique systems is to make an intuitive logo with an attractive design. This will pull in the customers' eye point, and those alluring tones initiate our cerebrum, which powerfully makes us see those ads. For example, Suppose you have been observed that most people are attracted to luxury products like cars, mobiles, jewellery, watches, etc. In that case, this is due to the attractive designs, colours, etc. In this, companies use the mind behaviour technique to attract customers eye point. Marketers may use neuromarketing not only to find a customer's "purchase key" but also to figure out how to "press" it.

—Pranay