

Top 5 Reasons to Automate Your Marketing



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With the recent involvement of technology taking the marketing world by storm, the reasons to adopt marketing automation is pretty self-evident. Still if you are looking for a reason to automate your marketing efforts, let me give you some staggering statistics. More than 69% of marketers today, rely on marketing automation. Better still, more than 97% of these marketers have witnessed an increase in their marketing ROI.



Whether you're happy with your current marketing efforts or overwhelmed by the range of options available or don't know which one to pick or just unaware of the potential of marketing automation, let's look at the top 5 reasons to consider marketing automation for your company. Fundamentally, marketing automation is all about optimization. From optimizing your sales team's time to focusing their efforts on the potential customers, the scope of automation goes way beyond that what it sounds like. Here are the top 5 reasons why you should automate your marketing efforts today.

1. More Time to Focus on What Matters

Time is money and what marketing automation does is save you time. Imagine being able to save all the time you and your team spend manually managing all your marketing requirements and focus that time coming up with creative new ideas or spending more time interacting with customers and clients for better service.

With marketing automation tools, you can spend more time running your business instead of constantly marketing it.

2. In-tune with Campaign Best Practices

Know the best ROI of different

products or services, use the most effective PPC bid or optimize the connection between your efforts and end figures. With marketing automation you don't have to spend hours, days, weeks and months analyzing the data to come up with the best estimate. Instead, the automation tools give you access to all the statistics and calculations to give you the answer.

The best part is that marketing tools can automatically adjust your campaigns or make the best suggestions for you.

3. Tools for Your Every Need

With so many marketing tools available, finding the right one is like hiring a new employee with all the experience and training. Whatever your business there is a specific tool made just for you. Generic platforms might not work for your specific needs.

Finding the right marketing tool or a custom-made suite will help you automate your marketing without any worry about going wrong.

4. Easier to Track

Marketing automation comes equipped with analytics tools, so you can easily track your marketing performance. Get better control over reporting, data measurement, analytics and accountability. Using a centralized platform, you can measure all this data and adjust it to suit your needs. You won't need to jump between multiple programs or spend countless hours measuring and gathering different statistics; it's already laid out for you.

If you need to adjust your campaign based on the information, it's easy to make the changes from the same place as you measure it, eliminating iterations.

5. Better Return on Investment

The biggest reason is a better return on your investment. Automated marketing is low on cost and requires minimum effort, but gives you increased ROI by reducing staffing costs, finding more leads and increasing sales.

Combine this with better lead management and prioritization and you will see your sales producing a better ROI.

General Elections - The Real Estate Connection



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During any impending general elections, real estate stakeholders conjecture exhaustively about the likely impact on the real estate market. Conventionally, the period between the announcement of the election date till the final result day is a period marked by caution and hesitancy in the overall real

estate market.

While investors generally refrain from making market plays in this waiting period, buyers may also adopt a wait-and-watch stance. The reasons can vary from anticipation that a newly-elected Government may offer more sops to homebuyers to the hope that a re-elected Government may reward voters with such sops.

In this period, developers understandably prefer to focus on selling their unsold stock rather than launching new projects. The time leading up to general elections is decidedly favourable for homebuyers as they can do some hard bargaining with developers who need to sell units for more liquidity.

Overall, it is a period when all stakeholders wait with bated breath for the final outcome.

It is no secret that in the past, funds



parked by political parties in real estate were sucked out of the system to finance their poll campaigns - and the market is currently facing a seri-

ous liquidity crunch. Though new laws now overtly cap the amounts that political parties can accept for campaign donations, they obviously

GST RATES CUT, AFFORDABLE HOUSING REDEFINED

The slash in GST rates to 5% without ITC from the previous 12% with ITC for premium homes, and to 1% minus ITC for affordable homes from the earlier 8%, gives the beleaguered realty sector the much-needed breathing room and will certainly help it maintain some forward momentum in 2019. Another booster shot given by the government is changing the very definition of the budget-range of affordable housing.

Extending the definition to housing priced within INR 45 lakh is credible. It will make more properties from the premium budget fall in to the affordable segment category, and thus benefit buyers in cities like MMR where property prices are exorbitant.

Yet again, affordable segment has got a major push today and buyers of this segment will benefit immensely. This will certainly cause sales of housing units within this segment to rise to a significant extent. Most players currently have considerable unsold stock within this segment.

don't cover all possible avenues of access. In any case, the period leading up to the upcoming election could prove to be stressful for the overall

real estate market. It certainly bears watching if the current Government remains in power to finish the work it has started

in reforming the Indian real estate sector, or whether a newly-elected Government will hold on to the baton of change and take it to the next lap.

The overall macroeconomic environment after the general elections will play a pivotal role in deciding the fate of the Indian realty sector in 2019 and beyond. For the sector to remain healthy and see wholesome growth, a stable Government at the Centre is a must. Also, the current growth momentum must sustain and not slow down.

ANAROCK data suggests that 2014 (the year of the last general elections) saw the maximum launches and absorption across the top 7 cities, with nearly 5.45 lakh units launched during the year, and nearly 3.43 lakh units being sold. The previous year witnessed fewer launches (approx. 4.6 lakh units) and lower sales. The fact

that the new Government came to power with a clear majority raised optimism, and the improved sentiment resulted in both sales and new launches picking up.

However, with the spate of industry-shaking policies that followed thereafter, new launch and sale numbers declined y-o-y. Each new policy announced by the current Government brought its own kind of disruption to real estate, and the sector has not yet recovered completely from the ensuing confusion.

Thus, despite a stable Government in power, reformatory changes with indubitably favourable long-term implications dealt severe blows to the real estate sector in the short-term. Their long-term benefits will accrue only with the continuity of their enforcement by this or the next Government.

Ladies wanna be an Entrepreneur? Here's what to keep in mind



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An entrepreneurial journey for a woman is full of many decisions and challenges, almost a new one every day. We have to be prepared to continually strive for progressing forward to learn new ways and means of doing things. It is important that we keep our knowledge enriched for it will help us gain the required know-how to become an expert in our domain. With such expertise we would ultimately be able to grow our startup into a full-fledged business. However, it is not necessary that we may know what to do always. While starting out, we must not be afraid to ask for help and seek guidance from our mentors and friends or acquaintances as and when we require. Here are a few things our aspiring woman entrepreneurs must know to lead a business successfully:

Set long-term and short-term goals: Entrepreneurship is a path to continually challenge ourselves to set newer targets and goals and work to achieve them in due time. It is important that we establish relevant specified goals that can be attained in a suitable timeframe and measured to keep our focus on actual growth of the business. Women entrepreneurs must set the short-term business goals such that they ultimately help reach the long-term



goals in an effective manner. Realizing these goals will serve as an impetus for the long-term results that we aim to achieve. Once we are clear and have set out all our targets, we must share those with our team and give them a unified direction to work in to win with their support.

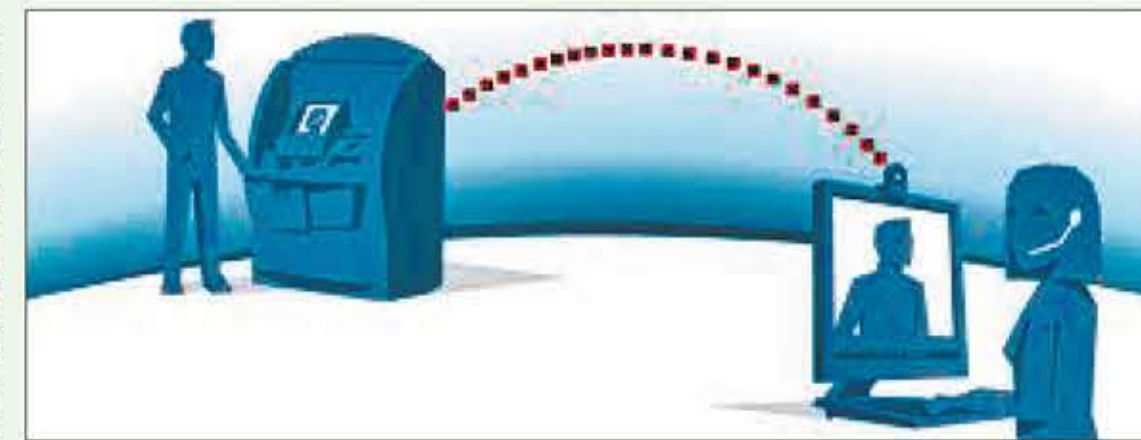
Prioritize organization and its finances: When starting our business on limited resources, we may initially be engaged in managing finances ourselves. However, once we set our business plan in place it is imperative that we reach out to utilize professional accounting services and hire a capable resource to record all financial information and manage that for the company on our behalf. This would not only help women run the business better but also allow the opportunity to maintain focus on growing the business at the front-end. While preparing the financial plan we must ensure not to put all our savings into it and devise the financial strategy in detail, such that we are able to not only earn money but also make the money work for us in future.

Establish sources for funding: Another question invariably runs in the mind of every woman looking to start a business is where the money for funding the business would come from? We must know that there are several avenues that can be

utilized to meet our funding requirements to initiate a business. We have angel investors who are looking for credible businesses and the team behind it to put in seed funding for returns. In addition to these we can consider crowd funding, tie-ups with corporates or taking loans from government banks offering schemes like Mahila Vikas Yojna, Stree Shakti and many more.

Ensure transparency: Often overlooked, although it is important for women business owners to ensure that when starting a new venture they maintain transparency through the accounting books and organizational processes to govern the firm effectively. Being transparent implies ensuring that we are making the required declarations in terms of filing our taxes, how much money is being spent and where and what returns is the company actually making. Building a transparency culture is vital and is best established at the onset of the business to ensure a healthy growth. Nevertheless, a successful woman entrepreneur must be passionate about her idea to grow it into a successful venture. It is important that we engage in networking, PR activities, obtain feedback from time to time and build a team of like-minded individuals to support us in realizing our dreams.

While the economic growth rate of India is higher than most developed countries in recent times, a major portion of the country's population either remains untouched by the banking network or has only recently come into the fold. Financial Inclusion aims to change this by bringing in all sections of society, particularly the economically backward class who have no access to any form of financial services, into the banking realm. Financial inclusion is of great significance especially in a country like India where most of the population is economically poor. Economic instability can bring



are that it cuts across geographical constraints, immediacy, safety and competence. It is extremely useful and important as there is hardly any cost for the financial transaction. Neither the bank nor the customer must spend anything to avail the services.

4. Aadhaar Card:

The highly technology driven Aadhaar card is one of the most instrumental methods of achieving financial inclusion. With a unique UIDAI number which acts as an identification document, it is easier for people to open bank

Role of technology in financial inclusion



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uncertainty in income which can affect the economy in a negative way. Almost one - fifth of the population don't have a bank account. It is seen historically that most institutions could not provide financial services to economically backward people as they could not meet the threshold income. It is seen that these people cannot enter the banking world due to regulatory or geographic inaccessibility, lack of trust and product mismatch.

Emerging markets like India are introducing innovative technologies and developing policies to improve financial inclusion. The penetration of smartphones and the internet along with the rise of new-age technologically driven companies in payments has made this dream a reality. Technology is the new mantra in the money market. Plastic money and virtual money are becoming popular alternatives to hard cash. The worldwide upheaval in technology, along with fast improvements in digital payment systems, is enabling financial institutes to connect with poor households with reasonable and reliable financial tools through mobile phones, other gadgets and other digital interfaces. India has

embraced digital finance enthusiastically for a very good reason. The financial sector has made good progress largely because of this technological advancement. Mobile Internet banking, auto-mated teller machines, payment wallets, business correspondent models etc. have brought in substantial developments in consumer experience and have also increased the reach of the banks.

We have seen quite a few technological advancements which have added to the significant improvements achieved in financial inclusion. If one was to point out some of the key use of technology, the following must be mentioned,

1. **Business Correspondent Model:** The business correspondent model has been an important piece in the financial inclusion, involving typically an agent or third-party member of the bank. Reserve Bank of India (RBI) introduced the model in 2006 which allowed banks to have correspondents to extend their facilities right at people's doorstep. They are basically grass root entrepreneurs who act as a bridge between the banks and its customers. The business correspondent model is largely driven by technology and has played an important role in the opening of several Jan Dhan accounts. Coming from the same community, Business Correspondents have greater knowledge and understanding of the local people and issues and hence are more approachable by the community in general. Using handheld terminals like Tablets (GSM enabled) coupled with portable biometric scanner, smart card swipe machines as well as thermal Bluetooth printers for carrying out their online banking activities on the field, Business Correspondents are technological-

ly equipped to carry out operations even in the most remote of locations.

2. **Core Banking Solutions:** The introduction of Core Banking Solutions (CBS) has been quite a significant step towards financial inclusion. Core banking refers to a centralized system which enables customers to operate their accounts and avail of banking services irrespective of the bank's branch. Thus, it removes the obstacles of location specific transactions. CBS reduces human error and fraud while increasing employee efficiency.

3. **Mobile Phone Penetration:** With the overwhelming penetration of the telecom sector into rural India, mobile phones have become a low-cost platform for banking and financial services to extend its services to India's massive rural population. Even more tech savvy is the use of mobile wallets like Paytm, Oxigen, Airtel money etc., where people from both urban and rural India are using digital money extensively. The advantages of mobile banking

accounts and apply for loans. It is seen that the government has opened 240 million bank accounts in a few months under the Jan Dhan, Aadhaar, Mobile (JAM) scheme. The KYC process has significantly increased because of the KYC information captured during the enrolment of Aadhaar which is made available to banks. It also reduces errors and lowers cost.

5. Branch-on-wheels:

Another technology related initiative is the introduction of 'Branch on the wheel' initiative by banks in rural and semi-urban areas. To cater to the banking needs to people in these locations, these mobile vans act as banks providing all services along with ATM facility. Technology has undoubtedly taken financial services to the doorsteps of the unbanked population of India, thus transforming the financial eco-system in India for the better. We should empower technological frameworks even more so that there is a transparent, righteous and economical delivery of financial services.