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Dear Reader,

CHANGING PARADIGMS FOR THE BETTER

In this issue of the OCTARA e-zine we carry, as usual, an amazing array of insights on how we can not only survive the pandemic, but indeed grow and prosper as a consequence. **Steven Van Belleghem**, thought leader on the transformation of customer relationships and the future of marketing, has penned a blog **"Digital will boost like never before, but the offline world will boost even more."** **Dr. Tommy Weir**, leading CEO Coach in the Emerging Markets, writes about **"COVID-19: Should Customers Come First?"** **Dr. Jose Cordeiro** speaks to us on video about his Mars voyage simulation from Spain where he is presently quarantined. **Jalal Habib Curmally**, Assistant General Manager, Human Resources, EFU Life Assurance Ltd., sits with OCTARA in a wide-ranging interview on evolving scenarios. **Dr. Frank Peter, Ph.D.**, International Expert & Speaker on Digital Marketing & Digital Transformation, writes in about **"The Story of Stingless Bees, Shansiah – and Perhaps Your SME?"** **Henry Blodget**, Cofounder, CEO, and Editorial Director of Insider Inc, contributes a piece **"Ugh on the job losses."**

That's a whole lot to chew on in these Corona times, but there is time aplenty so we can chew slowly and chew well in consonance with the demands of the digestive tract! And that's not all! On the 23rd of April, 2020, between 11 am and 12 noon, Voice Coach Lucy Cornell is hosting a free webinar on "How to Speak with Influence when Working Remotely", a detailed announcement of which is contained within. You're all invited!

Also, C&B Guru, Robert Mosley in conducting Free Webinar on 21, 22 & 29 April, 2020 at 5:00PM in collaboration with HR Observers, details given inside for HR Practitioners of Pakistan.

The world seems to have gone topsy-turvy and we have been wrenched out of our comfort zones with a vengeance, and that is a good thing for, like they say, nothing grows in the comfort zone. COVID-19, the novel Corona virus, is a globetrotter to end all globetrotters, catching a ride from one traveler to the next and replicating at an astounding speed that has caught the world flatfooted and wrong-footed.

As mankind has beaten a hasty retreat behind closed doors, masking up and keeping a distance from near and dear, it has forced upon the erstwhile rat race a badly needed time-out for introspection and dwelling upon the really important things in life which had fallen by the wayside in the daily mad dash for more, and more, and more of the glamour and glitz, and the gold which makes it all possible, forgetting in the process that the best things in life are free, if only we had the time and intelligence to discern them.

Well, that time is now upon us as economies crash around the world threatening an unheard of austerity upon the human race. Fortunately, in this disaster of epic proportions is a silver lining with a shine so bright that we need to wear shades!

Fresh air, that ingredient along with love so necessary for the attainment of Nirvana, and which makes for that magical recipe of the eternally nourishing soup of life, is now in abundant supply, with the most polluted cities of the world boasting pristine levels of air quality as fossil fuel propelled transport on the ground and in the air is put on hold worldwide, at least temporarily.

The global village's affliction with extreme connectivity of a physical kind has been rent asunder by quarantines, lockdowns, and spatial distancing amongst people, with the hug and the handshake, and the smooch, time honored displays of affection, outlawed and forbidden.

It is a disruption of epic proportions of human life as we have known it, and the million dollar question facing us is whether the human race can pivot with speed and grace, and reinvent itself in a manner that enables it to leapfrog the follies and foibles of its past existence that has brought Planet Earth and Mother Nature to the brink.

COVID-19 has put the brakes on our so-called "progress and prosperity" that had left large swaths of humanity utterly destitute. But the flora and fauna is blossoming in amazing manner, reprieved from the polluting ways of man. Mother Nature is rejuvenating and regenerating herself in the absence of the rat race, praise Allah.

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Digital will boost like never before, but the offline world will boost even more.

Steven Van Belleghem

Published on March 26, 2020



I love online tools. I'm a big fan of technology. Asking Siri and Alexa for music is part of my daily routine. I love those things. But there is more to technology than the gadget aspect, of course. It really makes my life more efficient and more fun. During this Corona crisis we are all heavily relying on our tech. Never before have so many people worked from home. The number of virtual meetings is booming. This morning, we had our first virtual board meeting for our company Nexxworks and to be honest, it went well and we rather liked it. The process was very efficient and nobody had to lose time travelling to a fixed location. It could very well be that in the future, once this crisis is over, we will still hold virtual board meetings. Thank God for these digital tools, imagine a world of quarantine without all our digital assets of today's world.

Without any doubt, this crisis is the biggest educational program ever for the usage of online tools. Today people have time to try them out and the urgency for adoption is there as well. My parents finally learned to use FaceTime to have conversations with their grand children. Before the crisis, they didn't feel the need to try it out. Today it has become urgent.

This crisis will boost e-commerce as well. Amazon recently announced they were hiring 100,000 new employees to keep up with rising demand. This gives you an indication of how much this already huge player will grow in the future. So online tools, virtual meetings and e-commerce will benefit from the Corona crisis. Barriers for virtual meetings and e-commerce are massively being removed and they will never return again.

The end? No, this is not the final conclusion.

I told you I'm a big fan of online and digital. The last ten years I have spent my life writing books and giving keynotes about the role of digital in customer experience. But if I am really honest with you, I have to admit that I miss the offline world more than ever. I miss hanging out with colleagues & friends and I miss the audiences that I always had the privilege to speak in front of in my life as a keynote speaker. Giving a presentation via a webinar is great and I'm happy that we have them, but they don't compare to a real-life event. Seeing and feeling the presence

of other people creates a different dynamic altogether. A virtual board meeting with the Nexxworks team is efficient and it works, but it's not fun. The small talk, the jokes, the body language is just not there. I miss that.

You know, there is this old economic law that comes into play here: the law of scarcity. When something becomes scarce, it increases in value. Interhuman interactions are at an all-time low and because of that, human interaction has never been more valuable. I am convinced that when this whole crisis is under control, we will go out to meet with each other in real life. More than ever we will feel the need to socialize. Once it is safe to have a drink with friends, we will cherish the occasion. And I can't wait to reunite our children with their grandparents. Facetime is a

good alternative for a few weeks, but it only goes so far. A few months ago, so many people were dreaming about working from home, but the happiest day in 2020 will be the day that we can go back to the office. More than ever, we will appreciate our human connections.

We can wait until it's safe but we can't replace these human interactions with digital tools. That will never happen and this crisis has made that abundantly clear. Don't get me wrong: of course I'm still a HUGE believer in digital interfaces. After this crisis, we will still all use zoom more than before the crisis. Home delivery of food will really take-off now and that won't decrease. But at the same time, the offline world will flourish

more than ever. The positive energy that the real world brings cannot be replaced by any virtual platform. So yes, the Corona virus will boost the digital world, but it will also increase our appreciation of everything that happens in real life ■

Source:

<https://www.stevenvanbelleghem.com/blog/digital-will-boost-like-never-before-but-the-offline-world-will-boost-even-more/>



Steven Van Belleghem is a thought leader on the transformation of customer relationships and the future of marketing. He is an expert in inspiring companies to become true customer-centric organizations in this high speed digital world. He is a popular vlogger: his YouTube channel has racked up more than 2 million views.

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COVID-19: Should Customer Come First?

Blog by Dr. Tommy Weir

Published on April 14, 2020

On Friday April 3, Bank of America became the first major lender to kick start the Payment Protection Program - a government scheme designed to help small businesses survive the crisis of COVID-19. By the end of the day, the bank had received requests from 85,000 small enterprises for loans totaling a whopping \$22.2 billion. That's a lot of money from one bank, in one day - not to mention a significant chunk of the \$350 billion earmarked for the scheme.

The news sparked panic among the country's 30 million-plus SMEs. With finite cash to go around and only a limited number of banks doling it out, the coffers could be emptied out fast, leaving struggling businesses without funds, and on their knees.

Making the news even harder to swallow for prospective applicants was the announcement from Bank of America CEO, Brian Moynihan, that they would be prioritizing existing borrowers, before opening the scheme up to its other small business clients. New customers would then have a shot at securing a loan, but they would be right at the back of the queue.

More than a week on, as events have unfolded, I've found myself struggling with conflicting feelings about the whole affair.

As both a business owner and a human with a moral conscience, I share the outrage felt by many about Bank of America's approach. In this time of crisis, there is a strong argument that the country's second largest banking institution (after JPMorgan Chase) should be pulling out all the stops and helping as many people as possible, customer or not. After all, it's not like BoA is handing out loans for free; on the first day alone, they stood to gain between \$900 million and \$1.5 billion in government fees for their trouble.

But there is another side of me too - a side that understands where Bank of America and other lenders like it, are coming from. At the center of their thinking are the two big Cs: cash and customers. As Brian Moynihan pointed out in an interview with CNBC, the loans might be backed by the US government, but issuing them means delving into a bank's own capital and dishing it out as hard cash - their most prized asset.

Will the US government pay them back like for like in cash when all this is over? Probably not. Will they be paid back at all? The likely answer is yes, but history has taught us that a lot can change in a short space of time when politics, economics and finance collide.

Then there's the other big C. Customer relationships are the very core of banking, so why wouldn't Moynihan and his fellow banking CEOs prioritize existing customers? The mantra of "customer first" has been drilled into us for decades. Does that no longer apply? Should loyalty count for nothing in times of crisis? A lot of people would argue the opposite. Yes, offering loans to the masses would generate a tsunami of new customers, but could a bank count on those customers to stay through the good times too?

There's a practical element to all this as well. With businesses bleeding cash by the hour, issuing rescue loans is all about speed. Banks have to

move fast, and one of the fastest ways to start getting money to those who need it, is to begin with existing customers. With the due diligence already done and the A to Z of client details already on file, it could be as simple as hitting the "send" button. Issuing a loan to an entirely new customer is a whole other story.

In the face of financial hardship, it's easy to point the finger at big banks, but what seems unfair to many of us, is seen as quite the opposite in Business 101. Protecting the bottom line and prioritizing the customer. What's wrong with that? Nothing, if you happen to be an existing borrower at BoA. Everything if you're not ■

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Source:

<https://www.linkedin.com/pulse/covid-19-should-customers-come-first-tommy-weir/>



Dr. Tommy is the leading CEO Coach in the Emerging Markets. Sitting in their shadow, he typically advises CEOs on growth in the emerging markets. He is exclusively working with Octara for his workshops in Pakistan and was the Keynote Speaker of 17th MAP Convention 2015.

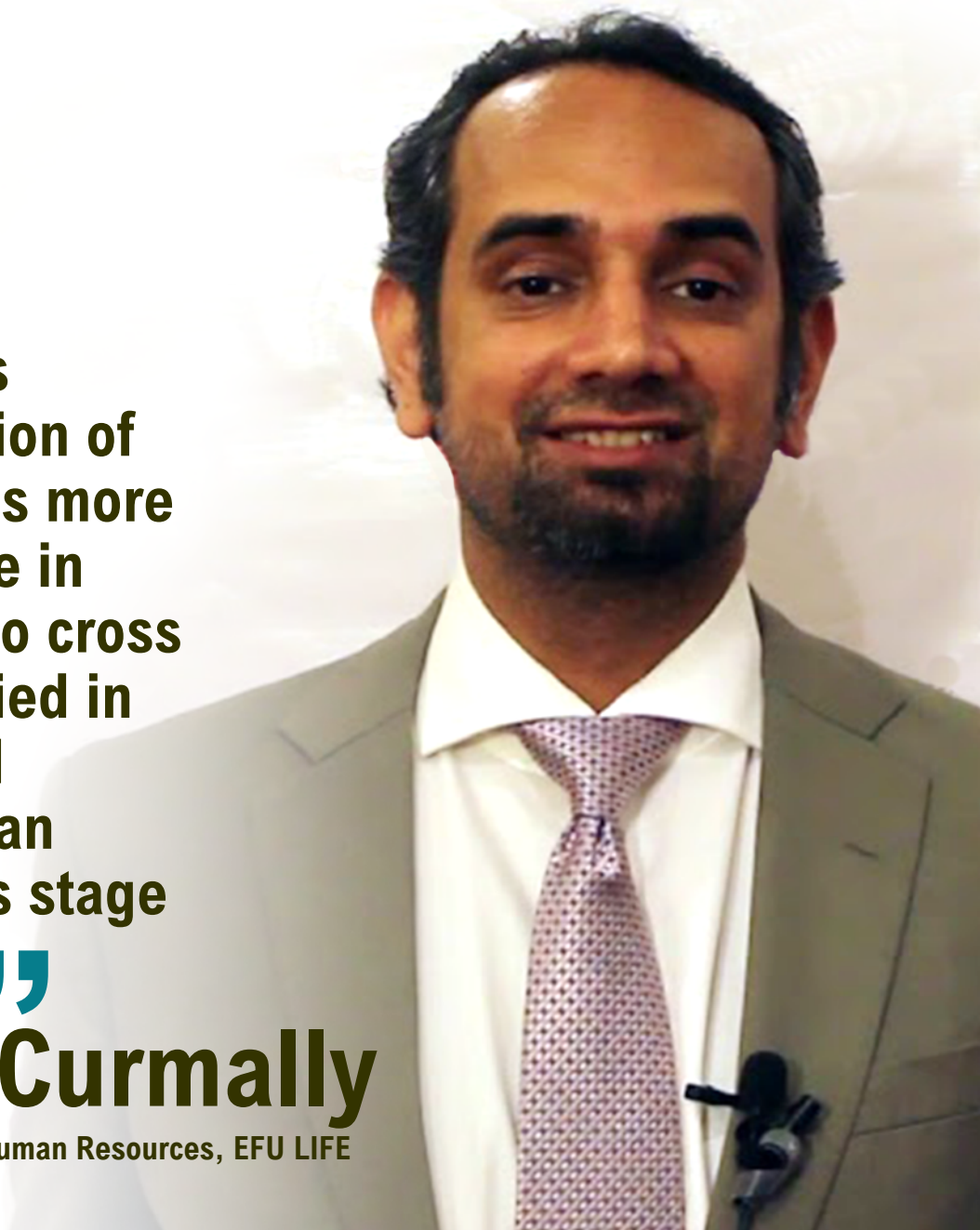
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In my experience, this current generation of young workers is more capable, flexible in thought, quick to cross and upskill, varied in perspective and methodology than mine was at this stage in our careers

-Jalal H. Curmally

Assistant General Manager, Human Resources, EFU LIFE



NEW GEN LEADERSHIP

*I*n its quest for identifying high value human assets that can propel Pakistan in the post-COVID19 period, and help the nation leapfrog in the emergent new world order, Octara caught up with Jalal Habib Curmally and drilled deep to ascertain what lies ahead.

Hailing from the Institute of Business Administration's MBA Batch of 1997 that graduated in 1999, Jalal has diversified Sector experience in Human Resources in the industry and in HR consulting including offering key strategic and operational HR interventions and related services to large scale local and multinational organizations ranging from the Public to the Private sector, Life Assurance, Manufacturing, FMCG, Power, Telecommunications, Oil and Gas, Regulatory, Media and Advertising, and Financial Services.

OCTARA.COM : Please share with us your industry experience to date and what, in your opinion, holds us back from going flat out in developing our economic muscle?

Jalal Curmally: I've been fortunate to have enjoyed a varied career that ranged from vehicle tracking and fleet management, media and production and management consulting before choosing Human Resources as a field of practice.

My tenure as a management consultant provided perhaps the widest industry exposure I've had where I was fortunate enough to consult both in Pakistan and abroad for organizations ranging from international donors, provincial and federal government bodies, banking and insurance, government bodies, local and MNC FMCGs, pharmaceutical companies, food and beverages, media, telecommunications and distribution companies to name a few.

Interestingly, I began my career as a management and strategy consultant and gravitated to Human Resources with the passage of time before ultimately choosing HR as my discipline of choice. I hold an MBA from IBA, have 21 years of work experience, and currently Head Human Resources for EFU Life Assurance Ltd.

To the second part of your question, I would respectfully defer to the experts who have in greater depth and insight than what I am capable of, expounded in detail on what ails Pakistan's economy both in terms of infrastructure and public policy.

Network = Net worth

Speaking through the lens of a Human Resources professional I would point to a concept in socio-economics of social capital; the system of social networks that allows an individual to make future gains, socially or economically, that in the absence of the network would otherwise be unavailable. This includes, for example, education, alumni networks, friends, friends of family members, etc.

These networks raise the earning potentials of individuals throughout their careers. The more networked socially a society is, the larger a society's capacity of lifting people out of adverse economic circumstances and capitalizing on the talent inherent within it, either through employment or entrepreneurship, leading to a steady growth in economic activity; A rising tide that lifts all boats, so to speak.

Poorly performing education sector

We are a talented nation, but talent alone cannot translate into economic growth. Talent needs helpers. With a poorly performing education sector, Pakistanis cannot rely solely on education as a lubricant for upwards SEC mobility. Society will have to pick up the slack.

As Human Resource professionals, we receive CVs and interview every day, talented individuals that lack the skillsets, polish or social connections that are needed to make the best of their talents and aptitudes and engage in the economy to their benefit.

As recruiters we see individuals let down by an education that does not serve their aspirations and a society that is not structured for or, disinterested in, helping them seek economic growth suited to their talents. It falls to Human Resource professionals to use their resources and platforms to do what they can to groom talented people within their organizations and provide exposure to people, skills and networks to their employees.

OCTARA.COM : Health has emerged as the central concern of the government thanks in great measure to the present COVID19 crisis. What role is EFU Life playing in this regard, and what are the bottlenecks you foresee in extending your coverage?

Jalal Curmally: I am proud to state that EFU Life Assurance was the leader in the insurance sector when it came to responding to the COVID-19 pandemic. We lead the pack in extending COVID-19 cover to all our current and future policy holders as quickly as we could.

Crucial awareness gap

Insurance in Pakistan, be it General, Medical or Life Assurance, has tremendous scope for growth. Awareness of Life Assurance as a mode of social security or a vehicle for savings and future prosperity is perhaps THE bottleneck that we face as an industry.

EFU Life has taken multiple steps in this regard that range from but are not limited to, mass media campaigns both ATL and BTL, an interactive and engaging social media presence that has won international awards, development and continuous expansion of various distribution channels such as bancassurance, partnerships with telecommunications companies to name a few, rolling out relevant and attractive product offerings and making it easier than ever to obtain a policy and become protected by EFU Life.

Insuretech

This also includes investing heavily in making giant strides in insuretech to ease the process of getting an EFU Life policy. We are now the only insurer, perhaps in the world, to develop, test, get regulatory approvals for and bring to market, completely biometric enabled policy issuance. It is now possible for a policyholder to become protected by EFU Life Assurance through a simple scan of their thumb.

OCTARA.COM : As an alumnus of the IBA what cherished memories come to mind? What were your favourite subjects, and which teachers left a lasting impression when you think back of those days?

Jalal Curmally: I thoroughly enjoyed my time in IBA and remember fondly and with respect all my teachers who contributed immensely towards widening the vistas of all our comprehensions. I recall being an undisciplined student who would rather chase his interests in a subject than follow the proscribed course outline.

But the subjects that held my complete attention were macroeconomics, marketing management, human resources, brand management and managerial policy.

IBA also introduced me to student theatre which I enjoyed immensely and participated in actively.



OCTARA.COM : The sceptics warn that Pakistan's demographic dividend, its youth bulge, threatens to turn into an unmitigated disaster devoid of proper grooming. What gaps, in your opinion, need to be plugged?

Jalal Curmally: I do not see our young people, or the youth bulge as a disaster to be honest. In my experience, this current generation of young workers is more capable, flexible in thought, quick to cross and upskill, varied in perspective and methodology than mine was at this stage in our careers.

Truly an exciting time

This new generation of workers comes with a new set of perspectives, outlooks, priorities and expectations that pose challenges to organizations and society; this is true. But they also have so much causal awareness, social awareness, talent and energy that they can offer their employers and to the country. It is truly an exciting time to be an HR practitioner in Pakistan when you have this much potential available to introduce to your organizations and to then groom.

Complete overhaul

This does not mean that the sceptics are entirely incorrect, and their warning does merit consideration. To their cautions, I feel that the Education System, public and private, needs to rise to this challenge primarily. Nothing less than a complete overhaul of our public education system from the ground up will do to wash away the detritus of the past and prepare coming generations.

Training, coaching and mentorship

For the now, young people still need our assistance. At EFU Life, we recognize that we need to begin investing in the grooming and development of our people very early on. We focus in the early stages of an employee's career on developing essential career skills they will need; communication, presentation, building and maintaining productive relationships, working in teams, how to think creatively and take the initiative. We keep a close eye on blossoming talent within our teams and make available training, coaching and mentorship to help them make the transition into managerial roles faster and easier.



Jalal attending Octara's Seminar on RE-THINK - Compensation & Benefits with Robert Mosley as Keynote Speaker



Jalal involved in group activity at Octara's Workshop with Dr. Frank Peter on Digital Transformation for HR Professionals

OCTARA.COM : How do you foresee Artificial Intelligence impacting your line of work?

Jalal Curmally: Artificial Intelligence has arrived in Human Resources; no longer is it a technology of the near tomorrow. I believe the impact of AI on HR will continue to grow from generating insights and process automation into a more profound rewriting of the structure and toolkits of HR entirely.

New frontier

Based solely upon what we see our technology vendors and partners offering HR in terms of AI enabled systems and processes, I foresee that HR five or ten years from now will look, work and think very differently from the way we practice HR today. This is a new frontier to explore and map for HR Heads and CEOs everywhere.

I would caution, however, that technology has always overpromised then taken years to deliver on that promise. HR must approach AI with consideration and insight into the best tool to use for the job and with a keen eye on the internal HR needs of an organization.

OCTARA.COM : What's on your reading list these days, and do you have a favourite book and author?

Jalal Curmally: I read, then reread twice "The Leadership Pipeline", by Ram Charan, Stephen Drotter and James Noel. I just picked up "Who Says Elephants Can't Dance", a memoir of an IBM insider.

For pure entertainment reading, I'm rereading the Malazan Books of the Fallen and my Terry Pratchett Discworld Series collection. For personal study, I frequently pick up Raza Aslan's books. I highly recommend them.

My list of favorite books and authors is I'm afraid too long to enumerate here, which is not to be taken as a lack of my appreciation for their works. These authors continue to instruct, inspire and entertain long after I have finished reading their books and bring me back to them time and again.

Thank you Jalal Habib Curmally.

Interview conducted by **Adil Ahmad** (Correspondent, OCTARA.COM)

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Click to view complete profile of Lucy:
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Bonus Point: 20 minute strategy call with Lucy Cornell

Registration link : <http://octara.com/webinar-lucycornell>

For Details & Registration contact

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THE STORY OF STINGLESS BEES, SHANSIAH – AND PERHAPS YOUR SME?

Dr. Frank Peter, PhD

Published in Aurora Magazine - Mar-Apr 2020

***M*y wife runs a small side business from home, selling bottled honey made by stingless bees. These bees are tiny in comparison to regular bees; less than one centimetre in length. Their honey is unique as it has a sour taste, is more liquid than regular honey and comes with a lot more health benefits compared to normal honey. Stingless bee honey has been described as a 'new superfood' due to its high nutritional properties. The sour taste makes it a delicious and refreshing drink on hot days when mixed with iced water (a bit like lemonade but a lot healthier). This is my absolute favourite drink after exercise and makes me go "aaahh" after every sip.**

The stingless bees are owned and looked after by Shansiah. Her beehives are scattered deep in the Malaysian rainforest, far away from any pesticides and in the middle of a huge variety of flowering trees. Shansiah is in her mid-thirties with two beautiful young daughters whom she often takes with her to her hives. She takes pride in her bee colonies and keeps them in a fully ecologically sustainable manner.

Since the bees are so small and only develop small colonies, Shansiah can only harvest about half a litre of honey per season per hive. During the rainy season, there is no harvest; the bees produce very little, which they need for their own survival. This is part of the sustainability requirements of Shansiah's stingless bee colonies.

Interestingly, since the honey is so liquid, the honeycombs are built horizontally (the honey doesn't spill out), in contrast to regular bees which build vertical honeycombs as their honey is more viscous. The honey is harvested by sucking each honey cup one-by-one with a small vacuum pump and is obviously very labour-intensive. The amount of work involved and the small harvest quantity make this honey rare and more expensive than regular honey, more so if the bees are kept in a remote and therefore safe area.

Shansiah could cut corners by adding corn starch or molasses or even sugar to her stingless bee honey, but she prides herself on producing only top-quality, unadulterated raw honey. This quality comes at a price,

but the health benefits her honey provides are worth every bit. And did I mention the delicious taste?

Hmm, so what does this have to do with marketing?

Chances are that you may not have heard about stingless bee honey before reading this. If you were to see it for sale in a shop or on a website, you may be taken aback by the price and the liquid consistency. And then the taste – why is it sour, is it spoilt? And why pay at least twice as much for raw stingless bee honey than you would for regular honey? So if a shop or website only displays the product, basic info and the 'Buy Now' button, the likelihood of a sale to someone who has never tried the product before is small. This was an issue my wife faced as well. So how did she get around this roadblock?

By doing just what I did above. I told you a story about the stingless bee honey my wife sells. Rather than just listing nutritional specifications and a product picture, I introduced you to all the relevant players. I described the bees and the taste of the honey (you probably just got a tad thirstier when you read about the refreshing taste!). I told you about

Shansiah and the values she represents and explained why the honey is more expensive than what you are used to. I did all of this not by listing facts but by telling you a story about the honey. Now that you have read this, you are a bit more educated and possibly more interested in giving the stingless bee honey a try.

The story not only increased your knowledge about the honey, it also generated a connection between you,

the bees and Shansiah. The story enhances the credibility of the product and generates an emotional response. The honey is no longer an anonymous product on a shelf, but a story with a human connection attached to it. You know where the honey comes from; you know who Shansiah is and her work and her values. Now that you somewhat know Shansiah you have a higher level of trust towards her honey and you are more likely to pay a premium for something that you have an emotional connection with.

This is the power of storytelling in marketing.

The stingless bees are owned and looked after by Shansiah. Her beehives are scattered deep in the Malaysian rainforest, far away from any pesticides and in the middle of a huge variety of flowering trees. Shansiah is in her mid-thirties with two beautiful young daughters whom she often takes with her to her hives. She takes pride in her bee colonies and keeps them in a fully ecologically sustainable manner.

Above, I could only use a limited number of words to tell the story. A much better way to tell a story is through video. Video can go much more in-depth, hence telling a more comprehensive story that is also easier to consume. The power of sound and motion trigger different emotional responses from viewers, much deeper than the written or spoken word alone can achieve in marketing and advertising. Storytelling through video makes it a lot easier to form a connection between a brand and an audience – especially an audience that has never heard about your product.

I can hear you say: “Yes Frank, video is great, but it won’t work for my product/service.” I don’t even know what your product or service is, but I can tell you that you are wrong in your assumption. I have run courses on the use of digital marketing platforms for many years and I have yet to come across a vertical for which storytelling through video is not suitable.

There is no real difference as to whether you have visually appealing products (fashion, food, cars, etc.) or ‘boring’ ones. I consider legal services as part of the latter (just a personal opinion, please don’t sue me!). I have worked with a lawyers association on the use of videos to market their legal services. A great way to start is to simply make short videos on subjects of general interest, like a landlord-tenant dispute, or if someone is unhappy with a purchase. The idea is not to dispense specific legal advice but to educate viewers on options by sharing relevant examples they can relate to (stories). This will enhance the credibility of the lawyer talking to the camera and form a personal connection with viewers. The only people who would view such a video are those who seek information on this specific topic, maybe because they are facing a related situation. If they see credibility in the lawyer who explains the topic in layman’s terms and with relevant stories, they are more likely to contact this lawyer rather than a random one.

Another comment I hear often is: “I don’t know how to make the perfect video.” Let me ask you this: when you visit a website, do you go there to enjoy the beautiful layout and nice colour scheme, or do you go there because the website contains information you want? A similar scenario is true for video – in the above example, people visit YouTube to learn something about legal disputes. Nobody expects Oscar-worthy cinematography on YouTube; what counts is the content (it shouldn’t be sloppy either). There are plenty of videos on YouTube on how to start with minimal setup costs. All that initially counts is content that increases credibility and builds an emotional connection with viewers; the business will then follow.

Storytelling is a powerful tool in marketing, even more so if done through video. Focus on educating your viewers, on helping them answer the questions they have, on building an emotional connection. Don’t see it as a tool to push a product or service, it would then simply be an advertisement like the ones on TV (nobody likes those).

Find a way to tell the story of your business, your people, your products, your values – and in the context of educating your viewers. You will be surprised how easy it is to do, and how effective it is to build a community that supports you in the long run ■

Source:

<https://aurora.dawn.com/news/1143735/the-story-of-sting-less-bees-shansiah-and-perhaps-your-sme>



Dr. Frank Peter, Ph.D. is International Expert & Speaker on Digital Marketing & Digital Transformation. He is Certified Google Educator and author of Digital Marketing Strategies for Decision Makers (Book is available at Amazon). He is exclusively working with Octara for his workshops in Pakistan.

For Inquiries, info@octara.com

MARS & BEYOND

Watch review from
Octara's Associate, Dr. Jose Cordero

<https://youtu.be/q3J4BAlos9o>



Detailed Review on it will be given in
our next issue by Special Correspondent,
octara.com, Adil Ahmed

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UGH

on the job losses

Article by Henry Blodget,

Cofounder, CEO, and Editorial Director of Insider, Inc.

Published in April 2020

The economic effect of the coronavirus in the US has been disastrous. As Markets Insider's Carmen Reinicke reported on Thursday, another 6.6 million jobless claims were filed in the past week, and the US has now reached a total of more than 16 million job losses in the past three weeks. That's 10% of the US workforce. One in 10 working Americans has been laid off.

In some states, the first enhanced unemployment-benefits checks are going out. They won't replace all the lost income. And they won't last forever. But they'll help.

This third week of horrific job losses is also accelerating talk in Washington about a fourth emergency-rescue package, following the \$2.2 trillion one the government passed two weeks ago. Excitement about that new stimulus, as well as the "peaking" of new coronavirus cases, has helped drive the stock market up more than 30% from its recent low.

The job losses and activity restrictions have had a devastating effect on consumer spending in the US. This chart from Bank of America's research team shows daily credit-card spending versus last year for most of March. Yellow, orange, and red are declines. Green is growth.

Spending weakens across the board

Table 1: Aggregated daily spending by major category (% year-over-year growth)

	3/31	3/30	3/29	3/28	3/27	3/26	3/25	3/24	3/23	3/22	3/21	3/20	3/19	3/18
Airlines	-98%	-100%	-91%	-100%	-100%	-100%	-97%	-102%	-104%	-87%	-96%	-93%	-95%	-91%
Lodging	-104%	-102%	-88%	-104%	-102%	-106%	-112%	-121%	-109%	-84%	-107%	-105%	-119%	-128%
Cruises	-98%	-93%	-92%	-93%	-103%	-89%	-93%	-113%	-100%	-91%	-115%	-112%	-109%	-93%
Entertainment	-94%	-89%	-94%	-97%	-94%	-98%	-94%	-94%	-94%	-92%	-94%	-94%	-97%	-96%
Restaurants	-54%	-59%	-68%	-66%	-60%	-59%	-58%	-56%	-61%	-70%	-66%	-58%	-55%	-51%
Transit	-64%	-70%	-65%	-64%	-61%	-61%	-60%	-49%	-68%	-69%	-53%	-54%	-53%	-48%
Gas	-48%	-49%	-55%	-52%	-48%	-48%	-48%	-46%	-44%	-47%	-38%	-28%	-30%	-28%
Clothing	-61%	-66%	-79%	-83%	-73%	-69%	-66%	-65%	-67%	-79%	-82%	-73%	-68%	-62%
Furniture	-39%	-43%	-69%	-70%	-47%	-44%	-42%	-41%	-38%	-64%	-59%	-31%	-21%	-22%
Department store	-57%	-51%	-76%	-81%	-70%	-64%	-60%	-59%	-46%	-75%	-82%	-67%	-64%	-65%
Online electronics	41%	17%	33%	63%	61%	36%	32%	37%	44%	33%	50%	39%	37%	31%
Grocery	20%	-3%	-19%	-1%	12%	18%	14%	20%	12%	-10%	20%	64%	56%	49%
General Merchandise	-7%	-15%	-38%	-35%	-20%	-13%	-15%	-11%	-10%	-32%	-26%	7%	9%	6%
Health, personal & beauty store	-15%	-33%	-35%	-34%	-24%	-20%	-18%	-16%	-16%	-23%	-16%	3%	4%	9%
Home improvement	0%	-11%	-20%	-20%	-11%	-6%	-10%	-9%	-4%	-6%	1%	11%	6%	5%
Retail ex auto	-16%	-25%	-38%	-36%	-24%	-21%	-20%	-17%	-18%	-34%	-25%	-2%	-2%	-2%
Total online retail	25%	8%	36%	40%	28%	25%	23%	19%	15%	29%	30%	22%	20%	13%
Total card spending	-29%	-45%	-43%	-41%	-34%	-32%	-30%	-31%	-31%	-37%	-31%	-15%	-18%	-19%

Source: BAC Internal data; Note: > 100% decline reflects refunds. We advise taking a moving average to decipher the underlying trend

As the chart shows, spending on travel, hospitality, live entertainment, and other sectors dropped almost to zero (and sometimes beyond zero, thanks to refunds).

The only areas where spending grew were ecommerce — up an encouraging ~20% overall — and groceries.

On a potentially positive note, the overall spending decrease on the last day of the month showed an improvement. Hopefully that wasn't a one-day anomaly ■

Source:

<https://newsletter.businessinsider.com/view/5b04843524c17c631b5cafc9bw8hl.8kl/07ca7475>



Topic	Day/s	Trainer	Month
Practice Social Distancing But Not Vocal Distancing	1-hour webinar	Lucy Cornell	April
Being Anchored in an Age of Turbulence	Half-day	Abbas Husain	May
3D Ramazan- Direction, Drive and Discipline	Half-day	Umair Jaliawala	May
Creating Content that Sells	Half-day	Hira Saeed	May
Smart Selling Skills for Front-line Professionals	Half-day	Faizan Ahmed	May
Certificate in Maintenance Planning / RCM	2	Ben Stevens	June
HR Leadership Using HR Metrics & HR Analytics	1	Talha Asim	June
Business Communications Masterclass	1	Catherine Bentley	June
Designing Agile Organizations	2	Frederik Haentjens	July
Digital Marketing Masterclass	2	Dr. Frank Peter	July
Service 4.0 Transforming Customer Interactions	1	Asim Rashid	July
Managers as Coach	1	Shiraz Ahmed	July
Post Budget Workshop	1	TBC	July
Cyber Security Management	1	TBC	August
Key Account Management	1	David Vachal	August
Visual Merchandising & Shopper Marketing	1	TBC	August
Microsoft Power BI Including DAX & Queries	1	Irfan Bakaly	August
Corporate Etiquettes for Sales Professionals	Half-Day	Ghaus A. Jafri	August
Understand the FinTech Space	3	Petros Geroulanos	September
Effective Marketing Techniques	Half-Day	Dave Nelissen	September
Effective Selling Techniques	Half-Day	Dave Nelissen	September
Emotional Intelligence for Leadership Excellence	1	John Bentley	TBC
Measuring Return on Investment of Training	1	Jack J Philips	TBC
Interviewing Tomorrow Workforce	1	Uzma Chishti	TBC
Creativity & Innovation using Design Thinking	2	Rody Vonk	TBC
Channel Management	1	Tony Lewis	TBC
Crisis Response and Communication Management	1	Ben Pronk	TBC
Successful Product Launching and Brand Positioning	2	Darren Coleman	TBC
Health Care Operation Management	1	David Ben Tovim	TBC
Learning and Development Management Program	2	Ian Thomson	TBC
Agile Project Management	2	Kevin Charlesworth	TBC
Enterprise Risk Management	2	Philip Griffith	TBC
Team Building using LEGO	1	Pete Smith	TBC
Leadership Code	1	Kate Sweetman	TBC
Project Management & Lifecycle Costing	2	Ben Stevens	TBC
Certified Google Adword	2	Dr. Frank Peter	TBC
Strategic Marketing	2	Graham Hollins	TBC

* All training programs are subject to change as per the guidelines from GoP on CoVID_19

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