SSAIMT BIZ MINDS

Empowering Ideas & Strategy

SSAIMT BIZ MINDS

INDEX

Faculty Insights

Young Minds, Big Ideas

Ink & Imagination











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Demystifying the Closing Auction Session (CAS)

Priya Patel
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Introduction

A major structural shift has transformed how the Indian stock market rings the closing bell. If you trade or invest in stocks with active Futures & Options (F&O) contracts, the traditional 3:30 PM rush looks entirely different. Rolled out by SEBI, the Closing Auction Session (CAS) brings Indian exchanges in line with global financial powerhouses like the New York Stock Exchange (NYSE) and the London Stock Exchange (LSE).

Let's break down what CAS is, how the timeline operates, and what it means for your daily trades and portfolio tracking.

What is the Closing Auction Session (CAS)?

Previously, the official closing price of a stock was calculated using the Volume-Weighted Average Price (VWAP) of trades executed during the final 30 minutes of continuous trading (3:00 PM to 3:30 PM).

While functional, this method left room for end-of-day price manipulation, sudden last-second spikes, and execution challenges for large institutional block deals. CAS changes this completely by pooling orders into a 20-minute auction window.

The New End-of-Day Timeline (3:15 PM to 4:00 PM)

Time Window	Session Stage	What Happens?
9:15 AM – 3:15 PM	Normal Trading	Regular trading takes place as usual for all equities.
3:15 PM – 3:20 PM	Transition	Continuous trading stops for CAS stocks. Reference price set.

3:20 PM – 3:25 PM	Order Entry I	Place, modify, or cancel Market and Limit orders.
3:25 PM – 3:30 PM	Order Entry II	Limit orders only. Random close in final 2 minutes.
3:30 PM – 3:35 PM	Order Matching & Close	The system matches aggregated orders to derive the single official closing price.
3:40 PM	Derivatives Segment Close	F&O trading hours extend to 3:40 PM to align derivative settlements securely with the cash market's final auction price.
3:50 PM – 4:00 PM	Post-Close Session	Final trades execute at the newly discovered official closing price.

Key Rules and Practical Takeaways for Traders

• Advanced Intraday Square-Offs: Because continuous trading for CAS-eligible stocks concludes at 3:15 PM, broker auto square-off times for Intraday (MIS) and bracket orders are advanced.

• Restricted Order Types: Special order types like Stop Loss (SL), Immediate or Cancel (IOC), and Disclosed Quantity (DQ) cannot be processed inside the CAS window.

• Cleaner Index Tracking: For mutual funds, ETFs, and index calculations (like the Nifty 50 and Sensex), tracking errors reduce because the auction-discovered closing price represents a true market-wide equilibrium rather than a fleeting final-minute average.

Final Thoughts

The implementation of the Closing Auction Session marks a mature step forward for market integrity and price transparency in India. By pooling liquidity and ironing out end-of-day volatility spikes, retail and institutional participants alike benefit from a cleaner, more reliable closing bell.

Startup Ecosystem & Entrepreneurial Opportunities

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Introduction

India's startup ecosystem has established itself as one of the most dynamic, scalable, and vibrant in the world. Driven by high-speed digital infrastructure, technological breakthroughs in artificial intelligence and deeptech, and a structured government framework, India is a key global engine for entrepreneurship. With over **150,000 recognized startups** and a club of **120+ unicorns**, India offers significant opportunities across both conventional tech sectors and frontier innovation areas.

A Maturing Startup Landscape

India's startup landscape has undergone a major structural evolution. From early tech-driven e-commerce ventures in the 2010s, the ecosystem has shifted from speculative growth toward capital efficiency, sustainability, and clear paths to profitability. The government's flagship **Startup India** initiative, alongside institutional funding models like the **Fund of Funds for Startups (FFS)** and the **Startup India Seed Fund Scheme (SISFS)**, continues to offer critical support at early stages.

India maintains its rank as the **third-largest startup ecosystem globally** (behind the US and China). Startups are contributing an expanding share of national GDP through technology adoption, direct employment, and export-driven software/services.

Key Sectors Driving Startup Growth

1. Fintech Revolution: Moving Beyond Payments

The fintech sector remains a primary pillar of the Indian ecosystem, supported by the ubiquitous **Unified Payments Interface (UPI)** network, which handles over 13+ billion transactions monthly. While early pioneers like PhonePe, Razorpay, and Paytm streamlined digital payments, current momentum is driven by:

- **Digital Lending & Neo-banking:** Tailored financial instruments for underserved MSMEs and Tier-2/3 consumers.
- **Insurtech & Wealthtech:** Micro-insurance, automated investment advisors, and fractional asset ownership platforms.
- **RegTech & Security:** Automated compliance, AI-based fraud detection, and identity verification.

The Indian digital financial service market is expanding toward a projected **$1 trillion overall digital transaction and service economy**.

2. Deeptech, Generative AI & Digital Infrastructure

Deeptech and AI infrastructure have emerged as high-conviction frontiers. Moving past simple software applications, capital is flowing into foundational hardware, sovereign AI, and spatial computing.

- **AI Infrastructure & Large Language Models:** Startups building specialized AI clusters, custom compute solutions, and localized language models (such as Neysa and Sarvam AI) are attracting record late-stage investments.
- **Spacetech & Quantum Computing:** Driven by space sector deregulation, startups like Pixxel and GalaxEye are scaling commercial earth observation and satellite technology alongside quantum security firms.

3. Agritech: Transforming the Rural Supply Chain

Agriculture employs nearly half of India's labor force. Agritech startups are modernizing supply chains, improving farmer margins, and reducing yield losses:

- **Precision Farming & Drones:** AI analytics, IoT sensors, and agri-drones deliver real-time soil health, weather, and crop monitoring.
- **B2B Agri-marketplaces:** Platforms such as DeHaat and Ninjacart eliminate intermediaries, connecting smallholders directly to buyers, institutional trade, and micro-credit providers.
- **Climate-Smart Agriculture:** Solutions centered around carbon credit aggregation, sustainable irrigation, and bio-inputs.

4. HealthTech & BioTech: Technology at Scale

Indian HealthTech has expanded beyond simple tele-consultations into integrated digital healthcare:

- **AI Diagnostics & Remote Monitoring:** High-accuracy diagnostic devices and point-of-care tools targeting tier-2 to tier-4 regions.
- **E-pharmacy & Integrated Clinics:** Combined online-to-offline care delivery models bringing specialty care closer to semi-urban populations.
- **BioTech & Genomics:** Emerging ventures in low-cost genomics, personalized medicine, and medical device manufacturing.

5. EdTech: The Pivot to Hybrid and Model-Led Growth

Following a major consolidation phase after hyper-expansion, the EdTech sector has pivoted from purely online, cash-burn models to hybrid (phygital) learning and skill-linked outcomes:

- **Phygital / Offline Hubs:** Companies like Physics Wallah have scaled physical learning centers nationwide to build capital-efficient, profitable models.
- **Vocational Upskilling & B2B:** Startups focusing on job placement, corporate reskilling, AI engineering certifications, and higher education tie-ups continue to draw sustainable institutional backing.

Key Drivers of Entrepreneurial Opportunity

1. **Active Government Support & Public Digital Infrastructure**
    - Public initiatives—including the **Production-Linked Incentive (PLI) Schemes**, **Open Network for Digital Commerce (ONDC)**, and **Unified Logistics Interface Platform (ULIP)**—lower barriers to entry for early-stage startups.
    - Startups can supply directly to public sector entities through platforms like the **Government e-Marketplace (GeM)**.
2. **Capital Efficiency & Maturing Exit Opportunities**
    - Early-stage VC funding remains active, while late-stage capital prioritizes positive unit economics, governance, and capital efficiency.
    - The public market has developed into a viable exit path for tech companies, with record startup IPO listings on domestic exchanges (NSE/BSE) proving liquidity for global and local investors.
3. **Geographical Expansion into Tier-2 and Tier-3 Cities**
    - Innovation is decentralized: over 45% of recognized startups operate out of Tier-2 and Tier-3 cities.

- Regional incubators, local talent pools, and lower operational overheads make smaller urban hubs practical launching grounds for consumer and regional-language tech ventures.

Challenges Facing the Ecosystem

While long-term fundamentals remain strong, startup founders face operational challenges:

- **Focus on Unit Economics:** High-burn growth models are no longer viable; founders must demonstrate clear gross margins and a path to net profitability early on.
- **Regulatory Compliance:** Evolving governance frameworks across fintech (RBI), personal data protection (DPDP Act), and AI require dedicated legal oversight.
- **Talent Retention in Core Tech:** Competition remains high for specialized engineering talent in AI, deeptech, hardware design, and cybersecurity.

Conclusion

India’s startup ecosystem has shifted from initial expansion to a stage of sustainable maturation. Fueled by digital public infrastructure, expanding domestic capital, strong public-market exit avenues, and deep tech innovation, Indian entrepreneurs are well-positioned to build scalable, profitable businesses that address critical local and global needs.

EPF Wage Ceiling Raised to ₹25,000

Varsha M Rathod
Assistant Professor, SSAIMT

For more than a decade, the ₹15,000 wage ceiling has shaped who must be covered under the Employees' Provident Fund and how much is contributed. That limit has now changed. For HR and payroll teams, the revision touches three areas at once: workforce coverage, statutory cost and employee take-home pay.

The Change

On 17 September 2026, the Ministry of Labour and Employment notified **S.O. 5109(E)**, raising the monthly wage ceiling under Chapter III of the Code on Social Security, 2020 from ₹15,000 to **₹25,000**. The notification supersedes S.O. 2702(E) dated 29 May 2026, which had retained the earlier limit. It takes effect from the date of Gazette publication and was not deferred to 1 October.

The ceiling applies across the Employees' Provident Fund (EPF), the Employees' Pension Scheme (EPS) and the Employees' Deposit Linked Insurance scheme (EDLI). The definition of "wages" under Section 2(88), including the 50% rule, is unchanged. Only the limit on which contributions are computed has moved.

Who Is Affected

Employee category	Until 16 Sept 2026	From 17 Sept 2026
Wages ₹15,001–₹25,000, not a PF member	Not mandatorily covered	Mandatory enrolment (EPF, EPS, EDLI)
Member with wages of ₹20,000, contribution capped	PF wages: ₹15,000	PF wages: ₹20,000
Wages above ₹25,000	Capped at ₹15,000	Capped at ₹25,000
Member already contributing on full wages	Full wages	No change in total outgo; employer share re-split towards EPS

Wage figures refer to PF wages as defined under the Code, not gross salary.

The first group needs the most attention. Employees earning between ₹15,001 and ₹25,000 who were previously outside mandatory coverage must now be enrolled from 17 September 2026. Existing

members whose contributions were capped at ₹15,000 will see their PF wage base rise to actual wages, up to the new limit.

Illustrative Cost Impact

The table below shows the monthly effect for an employee whose PF wages are ₹30,000. Rates are the standard 12% employee and employer shares, with the employer share split between EPS and EPF, and EDLI and administrative charges at 0.5% each. Figures are indicative; confirm against your own payroll configuration.

Monthly component (wages ₹30,000)	Ceiling ₹15,000	Ceiling ₹25,000
Employee contribution (12%)	₹1,800	₹3,000
Employer contribution (12%)	₹1,800	₹3,000
of which EPS (8.33%)	₹1,250	₹2,083
of which EPF (3.67%)	₹550	₹917
EDLI and admin charges (0.5% each)	₹75 + ₹75	₹125 + ₹125

Indicative calculation based on standard contribution rates.

At the ceiling, the employee's deduction rises by ₹1,200 a month and the employer's contribution rises by the same amount, plus a small increase in EDLI and administrative charges. For a workforce with many employees in the ₹15,000 to ₹25,000 band and above, the annual cost is material and should be built into FY 2026-27 budgets.

The September Transition

Because the change took effect mid-month, September contributions require a pro-rata approach: wages up to 16 September are measured against the old ceiling and the remainder against the new one. Advisories published in late September noted that EPFO had not yet issued a circular prescribing a transition methodology.

The compliance exposure is real. Short deposits can attract interest under Section 127 and damages under Section 128 of the Code. Until official guidance arrives, adopt a reasonable, consistently applied method and keep a written record of the basis, so that the position is defensible in any inspection.

Recommended Action Plan

Action	What it involves	Timing
Wage-band audit	List all employees up to ₹25,000 and reassess PF applicability	Immediately
Enrolment	Generate or link UAN; complete KYC and e-nomination for newly covered staff	Within current cycle
Payroll configuration	Revise the PF wage cap to ₹25,000 effective 17 September 2026; validate the September pro-rata	Before next payroll run
Employee communication	Explain the higher deduction, up to ₹1,200 a month at the ceiling, with examples	Before next payroll run
Contractor compliance	Obtain confirmation from manpower agencies and vendors	Within 30 days
Cost and CTC review	Model FY 2026-27 impact; review salary structures against the unchanged wage definition	Within 30 days

Campus Life & Corporate Interactions

Visual highlights capturing student engagement, leadership seminars, and interactive campus events at SSAIMT.



National Seminar and particitation of students on AI and Quantum Frontiers



Student Gathering at the Campus Event at SSAIMT



Campus to Corporate Boot camp - Interactive Panel Discussion and Session

From Pocket Money To Digital Wealth

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The New Money Mindset

Remember when pocket money meant physical paper bills and piggy banks? Today, Generation Z lives in a digital-first world. Over 75% of youth prefer mobile payment apps over physical currency, managing their entire financial lives inside smartphones.

Mobile Apps: The Modern Bank Branch

Modern financial apps give young users instant control through instant expense tracking, micro-savings features that round up spare change, and visual goal-setting digital buckets.

Early Investing & The 'FinFluencer' Revolution

One of the biggest shifts in Gen Z financial behavior is how early they start investing. While older generations usually waited until after landing a steady career in their late 20s or 30s to think about investments, Gen Z is starting in their late teens and early 20s.

Thanks to simple, low-cost trading platforms and fractional shares, young people can invest small amounts into stock markets, mutual funds, or exchange-traded funds (ETFs) with just a few taps.

Where do they learn these strategies? Social media platforms like YouTube, Instagram, and TikTok have given rise to 'FinFluencers' (Financial Influencers). These creators explain complex financial concepts like compound interest, index funds, and taxes in quick 60-second video lessons using simple language and relatable humor.

> **Did You Know?**
>
> *Gen Z represents the largest group of first-time investors entering the financial market before age 21. Their biggest motivation is building long-term independence and security early in life.*

From Allowances to Diverse Side Income

Gen Z is not satisfied with relying solely on traditional allowances or single 9-to-5 job paychecks. They are one of the most entrepreneurial generations in modern history. The digital economy allows them to convert hobbies and digital skills into income streams directly from home.

Traditional Youth Income	Gen Z Digital Income Streams
Weekly cash allowance from parents	Freelance digital work (Graphic design, Video editing)
Local part-time odd jobs or babysitting	Content creation & Monetized social media channels
Paper route or summer retail jobs	E-commerce (Reselling online, Print-on-demand products)

Digital Challenges: Staying Smart in a Fast World

While digital financial tools offer incredible convenience, they also bring new risks that require caution and clear judgment:

Easy Spending Traps: Online shopping apps, one-click buy buttons, and 'Buy Now, Pay Later' (BNPL) services make spending effortless—sometimes too effortless. Young consumers must stay disciplined to avoid impulse spending trap.

Filtering Advice: Not all financial advice on social media is trustworthy. Gen Z is learning to double-check advice, watch out for high-risk speculative trends, and stick to verified financial guidance.

Conclusion: A Bright Financial Future

The journey from physical pocket money to digital wealth represents far more than just a change in technology. It marks a cultural shift. Gen Z is becoming one of the most proactive, self-taught, and financially aware generations.

By combining intuitive mobile tools, early investment strategies, and critical thinking, young adults are building a strong financial foundation. Their modern approach proves that with the right balance of technology and discipline, anyone can transform pocket money into lasting wealth.

Personal Branding: You Are The Brand

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Introduction: What Makes You Different?

Imagine two students with similar qualifications applying for the same job. One communicates their strengths clearly through a polished LinkedIn profile and practical projects; the other does not. Being talented matters, but helping others recognize your talent matters too.

What Is Personal Branding?

Personal branding is the process of identifying and communicating the qualities that make you distinctive—skills, values, experience, and attitude. It is not a logo or a mask; it is your genuine reputation built through consistency and value creation.

How to Build Your Personal Brand?

1. **Know Yourself:** Identify strengths, values, and career goals.
2. **Develop Useful Skills:** Excel, digital marketing, communication, and data analysis.
3. **Show Your Work:** Participate in internships, projects, and maintain an active portfolio.
4. **Communicate Consistently:** Align your resume, LinkedIn profile, and professional interactions.

Authenticity: The Most Important Ingredient

One common mistake is trying to look successful all the time. Social media often shows polished achievements but hides the effort, uncertainty, and setbacks behind them. Comparing your journey with someone else's highlight reel can lead to unnecessary pressure. A credible personal brand does not require perfection. It requires honesty, effort, and a willingness to learn.

Another mistake is making claims that cannot be supported. A polished profile may attract attention, but practical skills, reliability, and integrity build lasting trust. If you describe yourself as a good communicator, practise explaining ideas clearly. If you claim to be analytical, learn to interpret data and support conclusions with evidence. Let your actions prove your message.

A Simple Example: From Student to Professional

Consider a student who wants to begin a career in marketing. Instead of waiting until graduation, the student starts by learning Excel and digital marketing fundamentals, takes part in a college survey project, and records the findings in a short portfolio. The student updates their resume, shares a useful lesson from the project on LinkedIn, and asks a mentor for feedback. Over time, these small steps create evidence of curiosity, initiative, and practical learning. The student may not become an expert overnight, but their professional identity becomes clearer with each experience.

Conclusion: Become the Brand You Believe In

Every individual has a unique combination of experiences, abilities, interests, and ambitions. Personal branding helps bring these qualities together into a recognizable professional identity. For students, it is an opportunity to move beyond earning qualifications and begin developing the confidence, skills, and credibility needed for future careers.

You do not need thousands of followers, an impressive job title, or years of experience to begin. Start by understanding yourself, developing relevant skills, doing meaningful work, and communicating honestly. Over time, your reputation will grow through the value you create and the way you treat people.

"Your degree shows what you have studied. Your skills show what you can do. Your personal brand helps people understand what makes you different."

Start building that difference today—because the most important brand you will ever develop is the one that carries your own name.

Why Elon Musk Is Taking on India's Richest Man Over Starlink

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Introduction

A high-profile disagreement between Elon Musk (SpaceX) and Mukesh Ambani (Reliance Industries) has drawn attention to India's emerging satellite-internet market. Starlink wants to begin commercial operations in India, but Musk has questioned delays, pointing to incumbents, while the government maintains standard regulatory compliance.

What Is Starlink and Why Does India Matter?

Starlink uses low Earth orbit satellites to deliver broadband to remote regions where ground infrastructure is difficult to build. India offers a massive customer base spanning schools, rural enterprises, and remote industries.

Why Musk and Ambani Are Clashing?

The dispute centers on spectrum allocation and competition. While Starlink advocated administrative spectrum allocation suitable for satellite tech, Reliance Jio urged a level-playing field auction to prevent unfair advantage over terrestrial networks.

Why Timing Matters: The Race for Customers

Musk's recent public comments have intensified as Reliance Jio develops its own satellite-connectivity plans. The company that enters the market first may gain an advantage by building customer awareness, forming partnerships, learning what users need, and refining its prices and service model. Early entry can also help a provider establish relationships with businesses, public agencies, and organisations working in remote areas. That advantage is important, but it is not a guarantee of long-term success.

Reliance has important strengths: an established brand, a large customer base, local market knowledge, and experience delivering digital services at scale. Starlink's strengths include its existing satellite network and experience serving customers in multiple countries. The two businesses may not compete in exactly the same way everywhere. Satellite broadband is particularly useful where fibre or mobile coverage is weak, while traditional networks may remain more economical in densely populated areas. In the long run, partnerships as well as competition may shape the market.

The Indian Government's Position

India's government has rejected the suggestion that it is allowing a monopoly or unfairly favouring one company. Officials have said that satellite operators are subject to regulatory requirements and that Starlink still needs to complete the remaining conditions before commercial services can begin. These include security-related compliance and the assignment of spectrum. A licence or preliminary authorisation does not necessarily mean a company can immediately switch on a public service.

The government must balance several responsibilities. It needs to encourage investment and innovation, maintain fair competition, protect sensitive communications infrastructure, and ensure that providers follow Indian law. Satellite networks can cross national borders and cover large areas, so authorities may need clear procedures for lawful monitoring, data protection, emergency response, and service continuity. These are genuine policy questions, even as regulators are expected to explain decisions transparently and avoid unnecessary delays.

Possible Benefits and Challenges for Consumers

If Starlink enters India, its strongest early use cases may be locations where reliable terrestrial broadband is unavailable or difficult to build. Schools, clinics, rural enterprises, disaster-response teams, and remote industrial sites could benefit from improved connectivity. Competition may also encourage providers to improve service quality and develop new packages.

There are challenges. Satellite equipment and subscriptions can be expensive compared with mainstream Indian mobile-data plans. Performance may vary with network capacity, installation conditions, and local geography. Providers must also comply with licensing, spectrum, security, and consumer-protection rules. For many households, fibre or mobile broadband may remain the more affordable option. Starlink's wider public benefit will depend not only on whether it launches, but also on how accessible and reliable its service becomes.

Conclusion

Elon Musk is taking on Mukesh Ambani over Starlink because India represents a major growth opportunity for satellite broadband, and delays could affect Starlink's ability to establish itself before competitors expand their own services. The public dispute is rooted in a wider contest over spectrum policy, market access, regulation, and the future structure of India's internet industry. Musk argues that delays may protect powerful incumbents, but the government denies unfair treatment and points to outstanding regulatory requirements. The available public information does not establish that Ambani personally caused Starlink's delay.

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Digital marketing

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1. INTRODUCTION

Digital marketing has transformed the way businesses promote their products and communicate with customers. Traditional advertising is no longer the only way to reach consumers. Today, businesses use social media marketing, content marketing, search engine optimisation (SEO), paid advertisements, and nfluencer marketing to attract potential customers.

Instagram has become an important platform for digital marketing because it allows businesses to share photos, videos, Reels, Stories, and product information, Influencers use these features to share product reviews, tutorials, recommendations, and personal experiences with their followers.

Young consumers aged 18-30 often discover new products through social media. An influencer's opinion may encourage consumers to explore a product, compare alternatives, and make purchasing decisions.



This blog explains how Instagram influencers affect the buying decisions of young consumers around the world and how businesses can use influencer marketing effectively.

2. DIGITAL MARKETING

Digital marketing refers to the promotion of products and services through digital channels such as websites, search engines, social media platforms, email, and online advertisements. It helps businesses reach their target audience, communicate with customers, build brand awareness, and measure marketing performance.

The major types of digital marketing include:

Social Media Marketing: Promoting products through platforms such as Instagram, Facebook, and YouTube.

1. **Content Marketing:** Creating useful content, blogs, videos, and posts to attract customers.
2. **Search Engine Optimisation (SEO):** Improving website visibility in search engine results.
3. **Paid Advertising:** Promoting products through paid digital advertisements

5.Influencer Marketing: Collaborating with content creators to introduce products to their followers.

6.Email Marketing: Sending promotional messages, offers, and updates to customers.

Influencer marketing is an important part of digital marketing because it combines product promotion with content created for a specific audience.



3. MARKETING STRATEGY

A marketing strategy is a plan that helps a business reach its target customers and achieve its marketing objectives. In influencer marketing, businesses must select suitable creators, prepare relevant content, and measure campaign results.

The following strategies can help businesses improve their influencer marketing campaigns:

1. **Identify the Target Audience**
   -Age, interests, location, needs, and purchasing behaviour.
2. **Select the Right Influencers**
   -Content and audience match, not just follower count.
3. **Create Authentic Content**
   -Product demos, tutorials, reviews, personal experiences.
4. **Use Clear Calls to Action**
   -Visit website, explore product page, use discount code.
5. **Measure Marketing Performance**
   -Track reach, engagement, clicks, conversions, sales, costs.
6. **Build Long-Term Relationships**
   -Develop brand recognition and stronger customer relationships.

Example: A skincare business can collaborate with beauty influencers to demonstrate its products. The business can use individual tracking links or discount codes to measure the results of each collaboration.



4. INSTAGRAM FEATURES

Instagram offers several features that businesses and influencers can use to promote products and communicate with consumers.

1. **Instagram Reels**
   - Short videos for product usage, tutorials and brand introduction.
2. **Instagram Stories**
   -Temporary updates, quick reviews, polls, questions, offers, and product links.
3. **Posts and Carousels**
   -Display product benefits, features, customer experiences, and answer common questions.
4. **Likes, Comments, Shares and Saves**
   -Help understand audience response, but high engagement doesn't always mean purchase.
5. **Shopping Links and Product Tags**
   -Help move from social media to product information or store.
6. **Direct Messages**
   -Ask about prices, features, availability and usage.



5. TYPES OF INFLUENCERS

Influencers can be classified according to the size of their audience, the type of content they create, and their relationship with their followers.

1. **Nano-Influencers**
   -Smaller audience, specific interests or communities.
   -Useful for local businesses and specialised products.
2. **Micro-Influencers**
   -Small, niche audience, close relationships.
   -Good for targeted campaigns
3. **Macro-Influencers**
   -Larger audience, broader awareness and visibility. 4.Mega-Influencers and Celebrities
   -Very large audience.Can introduce products to a wide audience, but usually require larger budgets.

Micro-Influencers vs. Macro-Influencers

	Macro-
✓ Niche audience ✓ Higher engagement ✓ More authentic ✓ Lower cost	✓ Larger audience ✓ More brand visibility ✓ Wider reach ✓ Higher cost

The right choice depends on the marketing objective, budget, audience relevance, content qualiity, and campaign results Businesses should evaluate audience fit and actual conversions rather than choosing influencers only by follower count.

6. CONSUMER BUYING JOURNEY

The consumer buying journey describes the stages a person may go through before and after purchasing a product. Instagram influencers can affect several of these stages.

Stage 1: Awareness

-Discover a product through a Reel, Story or sponsored post.

Stage 2: Interest

-Watch a demonstration or read the comments.

Stage 3: Evaluation

-Compare prices, ingredients, features, reviews and alternatives.

Stage 4: Purchase

-Visit a website, use a product link or apply a discount code.

Stage 5: Post

-Purchase Behaviour-Share feedback, recommend to others or buy again if satisfied.



This journey shows that influencer marketing should work alongside other digital marketing activities, such as SEO, website optimisation, email marketing and customer relationship management.
Influencer content may influence a purchase, but it does not guarantee one. Product quality, price, customer needs, trust and purchasing power also affect the final decision.

7. CONCLUSION

Instagram influencers have become an important part of the digital marketing environment. Through Reels, Stories, product demonstrations, and recommendations, they can introduce products and influence how young consumers evaluate brands.
Factors such as trust, relatability, content quality, social proof, and promotional offers may affect purchasing decisions. Different types of influencers can support different marketing objectives, depending on the target audience and available budget.

For businesses, the main lesson is to:

✓ Select relevant creators.

✓ Produce useful and authentic content.

✓ Disclose paid partnerships clearly.

✓ Measure campaign performance.

Consumers should also:

✓ Evaluate product claims carefully.

✓ Not rely only on influencer recommendations.

When used responsibly alongside other digital marketing strategies, influencer marketing can help businesses connect with consumers, increase brand awareness, and develop long-term customer relationships.

"In digital marketing, visibility creates awareness, but trust and value help turn interest into action."

Ink & Insights — Student Art Gallery

> ***Curated Showcase*** | *Creative Expressions by SSAIMT Students*

Art and finance go hand in hand. Creativity fuels innovation, strategic thinking, and emotional intelligence. Below is a showcase of artwork created by our talented students.



Pencil Sketch by Ritika Kothari, FY MBA



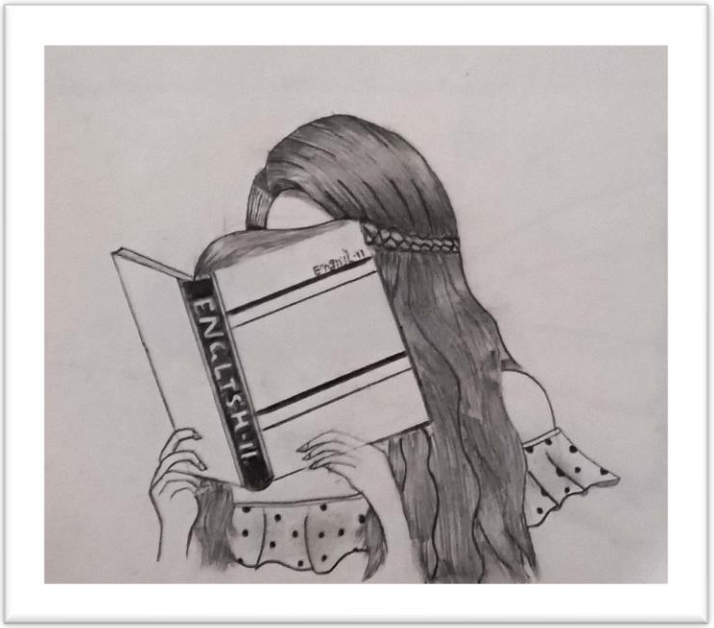
Watercolor Four Seasons by Ritika Kothari, FY

Ink & Insights — Student Art Gallery

> ***Curated Showcase*** | *Creative Expressions by SSAIMT Students*



Sunset view by Vrushti Patel, SY MBA



Pencil Sketch by Vrusti Patel, SY MBA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