

- 1 What we know about 2021
- 2 Shoppers and consumers know what they want, and you already have it
- 3 COVID matters don't fight it
- 4 Generational trends help brands plan their niche
- Social media is the place to be, but where?
- 6 Social media is the place with the right influencers
- 7 Goals and planning for the season
- **3** When to start and when to post
- 9 Timeline for holiday campaigns
- 10 The creative content

CHAPTER 1

What we know about 2021

Even if 2021 isn't playing out as many forecasters predicted, we can still expect a successful holiday season.¹ Before we look ahead to what this holiday season has in store, it's important to reflect and look back. Consider what worked in 2020 versus other years.² Then, be prepared for what consumers want and need.

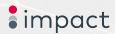
It's been a wild year. Consumers are shopping from home, engaging more with social media, and learning how to "shop online and pick up curbside."

The last year has seen a growth of free shipping and returns for all sorts of goods.

One trend from 2020 enhanced by lockdowns and widespread social movements was the increase in people relying on social media influencers to make brand choices. The modern consumer is much more conscious and thoughtful about their purchasing decisions. They often have a huge amount of trust in the influencers they follow. They count on influencers to access honest and reliable product reviews and recommendations.

- 1. "Lena Young, "2021 Influencer marketing strategy guide," Klear, January 11, 2021, https://klear.com/blog/5-influencer-marketing-lessons-we-learned-from-2020/
- Gary Drenik, "Influencer marketing was the biggest breakout star of 2020; Why
 brands that bank in on this trend will win 2021," Forbes, February 9, 2021,
 <a href="https://www.forbes.com/sites/garydrenik/2021/02/09/influencer-marketing-was-the-biggest-breakout-star-of-2020-why-brands-that-bank-in-on-this-trend-will-win-2021/?sh=7e7e72224fe3





Taking stock of consumer trends

Overall, 2020 digital habits and trends indicate that consumers generally:

- Live more of their lives online
- Depend more on online sources for information
- Shop outside brick and mortar stores¹

For influencer marketers to have a successful holiday season for 2021, building on top of 2020 trends will be key. This will involve moving deeper and more fully in directions we were already heading by:

- Leveraging value based marketing
- Creating data driven and interactive partnerships
- Embracing live content in all its forms
- Taking a segmented approach by generation, community, location, interests, etc
- Budgeting and planning with data





CHAPTER 2

Shoppers and consumers know what they want, and you already have it

It's going to be a good year for holiday shopping. EMarketer forecasted that total 2021 holiday retail sales in the U.S will expand by 2.7%. This growth is expected to result in a \$1.093 billion sales value. Online platforms will largely contribute to this growth. The sales through online platforms around this season will rise by 11.3% which will result in a total value of \$206.88 billion.¹

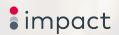
Shoppers are likely to be shopping with their feelings as well as their wallets, according to a Quantum Metric survey. This will lead nearly two in three (62%) respondents to spend more than they had before the pandemic, as more than half (54%) seek gifts that represent a personal connection with the recipient.

This emotional spending is driving up consumers' expected budgets, with 30% anticipating they'll spend up to \$1,000 on the holidays, while almost one in four (23%) say they will spend up to \$2,000.²

Figuring out what consumers need and want this year is a hot topic. Influencer partnerships will impact consumer choices more than ever. The goal is to meet their needs as they come into the holiday season in ways that satisfy their feelings, values, and budget.

- Andrew Lipsman, "How retailers can start planning for the 2021 holiday season," Insider Intelligence, February 18, 2021, https://www.emarketer.com/content/how-retailers-start-planning-2021-holiday-season
- 2. Dan Berthiaume, "Survey: E-commerce set to soar for the holidays," Chain Store Age, July 21, 2021, https://chainstoreage.com/survey-e-commerce-set-soar-holidays





What the research says about shoppers this year

Research about this season by Etsy, Forbes, and Google suggests shoppers will be likely to do some or all of the following:

- Sentimental gifting: Shoppers have had a difficult year spent apart from loved ones.
 This level of feeling could fuel extra thoughtful gift-giving. Within this trend, people are looking for personalized and unique gifts.
- Purposeful shopping: People continue to shop according to their values, whether
 that means considering sustainability, supporting small businesses, social causes and
 movements, or shopping local. With this trend, finding the right influencers may
 mean going small and more local.
- Focus on experiences: Shoppers may be giving experiences and activities that help them make new memories together and finding those experiences themselves while shopping. This means gearing your influencers budget towards higher engagement and more interactions that are experiential.¹

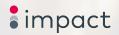
Dan Berthiaume, "Survey: E-commerce set to soar for the holidays," Chain Store Age, July 21, 2021, https://chainstoreage.com/survey-e-commerce-set-soar-holidays

Audrey Manning, "Marketplace insights: 2021 holiday trends," Etsy (blog), accessed August 19, 2021, http://www.etsy.com/seller-handbook/article/marketplace-insights-2021-holiday-trends/1020521873080



^{1.} Danielle Wiley, "Council post: Holiday season 2021: Influencer marketing predictions and tips," Forbes, accessed August 20, 2021, https://www.forbes.com/sites/forbesagencycouncil/2021/08/17/holiday-season-2021-influencer-marketing-predictions-and-tips/

[&]quot;Gifting in a pandemic: 3 ways giving has changed over the last year," Think with Google, accessed August 20, 2021, https://www.thinkwithgoogle.com/consumer-insights/consumer-trends/pandemic-gift-giving-behavior/



What the research says about shoppers this year (con't)

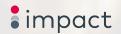
- **Pent-up demand:** 2020 was simply not all that satisfying to anyone. People miss gathering and gift giving in person. They miss connection and they miss family and community traditions. Because people may travel to see family this year, they may be able to give a few years' gifts at once, in person.
- **Increased interest:** Consumers miss the types of shopping that were interrupted in the last year. As people return to gathering in person, we could see a growing appetite for fashion, travel items, hosting/entertaining essentials, and weddings.
- **Activities:** Holiday shoppers want engagement and activities¹ from their couch at home for themselves and for their loved ones. Influencers have the potential to create those experiences with brands to bring joy to the couch.
- **Discounts and free shipping:** The economy concerns shoppers in 2021. They want to save a little money. Consumers want to know that they are getting the best deal they can. They want to know that if the gift does not work, it's not a hassle.
- **Mobile ecommerce.** Shoppers are buying things on their phones and they like it. Make it easy and fun to keep doing so for the holidays since mobile commerce² will reach \$284 billion, or 45% of the total U.S. e-commerce market, by the end of 2020.²



Mira Valjakka, "2021 Holiday guide: 7 social media tips for holiday marketing," Mason Interactive, July 21, 2021, https://masoninteractive.com/blog/2021/07/21/2021-holiday-guide-7-social-media-tips-for-holiday-marketing/

Andrew Meola, "Rise of m-commerce: Mobile shopping stats & trends in 2021," Business Insider, December 30, 2020, https://www.businessinsider.com/mobile-commerce-shopping-trends-stats

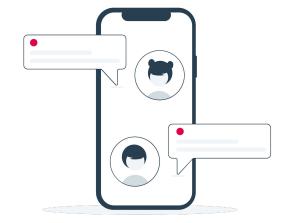
^{3.} Niquette, "What will the 2021 holiday shopping season bring?," Quantum Metric (blog), July 21, 2021, https://www.quantummetric.com/blog/2021-holiday-shopping-survey/



What the research says about shoppers this year (con't)

- "Genuinfluencers." Consumers trust influencers more than they trust brands. They want influencers to be both reliable and authentic. They want advice on what to buy in different categories from influencers they trust. Connection and community feeling is key to brands and influencer success.
- **Distracted shopping.** According to Quantum Metric, this season all shoppers will be distracted shoppers. Consumers are shopping while watching Netflix or while on Zoom. The majority of Americans (72%) and folks in the UK (68%) will browse and purchase gifts while doing other things. That means all the influencer holiday campaigns need to work with our tendencies and help us buy the right presents even with divided attention.¹

Brand partnerships with influencers can cut through the noise of holiday movies and endless rounds of holiday songs starting in October. Brands have the goods and the stories. And with strong partnerships, influencers bring the connections and the relationships to make this a good season.





CHAPTER 3

COVID matters — don't fight it

Greg Mishkin, the VP of Consumer & Retail at Escalent says: "As pandemic restrictions continue to evolve and concern over new variants fluctuates, consumer habits are shifting rapidly in response. A customized, omnichannel strategy will be all the more important to win over customers this year, as divisions remain over which shopping channel they prefer." 1

Consumers have acknowledged the pandemic as a catalyst for a change in their habits, with 44% of respondents saying COVID-19 has changed how they prefer to shop.

However, similar to how they shopped during the pandemic, consumers on average plan to do 48% of their holiday shopping this winter in brick-and-mortar stores, 41% via online retail and 12% through curbside pickup services.²

Everyone's a little worried about supply chain issues,³ shoppers included. Be aware that this might be a holiday fear for your partners and their followers, so help them in any way you can to address it up front.

Work with the changes, with engaged partnerships, and with communities online and your 2021 strategy will bring success.

- 1. "Sink or soar during the 2021 holidays: Redefine your brand and gain market share," accessed August 19, 2021, https://escalent.co/industries/consumer-and-retail/
- "Escalent identifies shopping and travel trends for pivotal 2021 holiday season, July 28, 2021, https://www.businesswire.com/news/home/20210728005679/en/Escalent-Identifies-Shopping-and-Travel-Trends-for-Pivotal-2021-Holiday-Season
- Maureen Walsh, "Planning for peak season: Trends in ecommerce fulfillment," DCL Logistics, July 2, 2021, https://dclcorp.com/blog/supply-chain/trends-predictions-holiday-ecommerce/





CHAPTER 4

Generational trends help brands plan their niche

Each generation wants something slightly different this holiday season. Knowing your niche, and who are your customers, will help you tailor your 2021 holiday influencer partnerships and marketing campaigns for the right people.

- Baby Boomers and above do not want to shop in stores if they can possibly help it. They're concerned about safety. However, they're not digital natives. They know less about online shopping and need more help from influencers in the platforms they use (Facebook, Twitter, and Instagram).¹
- Gen X will spend the most this holiday season (followed closely by the Baby Boomers) which makes sense for the generation still giving gifts to their parents while also having kids and potentially grandchildren, too.²
- 1. Lori Niquette, "What will the 2021 holiday shopping season bring?," Quantum Metric (blog), July 21, 2021, https://www.quantummetric.com/blog/2021-holiday-shopping-survey/
- Lisa Rowan, "Gen X will spend the most this holiday season," Retail Dive, accessed August 19, 2021, https://www.retaildive.com/news/gen-x-will-spend-the-most-this-holiday-season/567124/



- **Millennials** are also looking for a good deal. Millennials are the most likely to purchase gifts with a personal connection (58%), with nearly three in ten (29%) taking a week to make a purchase. They are most concerned with having to pay shipping fees and return fees and when asked, will say that they will not buy on a site where shipping is a hassle. They are also focused on experiences over stuff.²
- **Gen Z** shoppers are focused on convenience, with 29% preferring to use holiday gift guides and 23% taking less than an hour to make a decision on a gift.³ They are also the buyers of smaller gifts. The potential to win them as long-term customers is huge. They, along with Millennials, will find you through influencers. In fact, 47% of Gen Z and Millennial shoppers⁴ say they discovered ideas or browsed for inspiration during the holiday season on Facebook or Instagram. They are the most diversity focused generation.

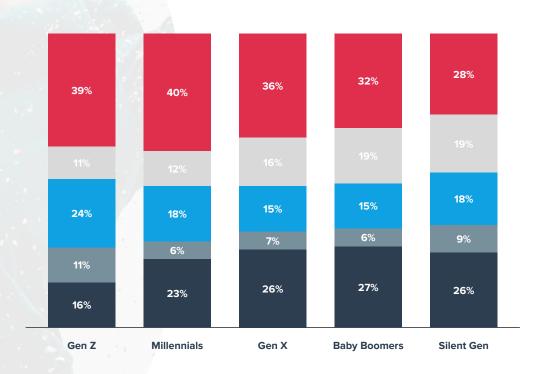
- Lori Niquette, "What will the 2021 holiday shopping season bring?," Quantum Metric (blog), July 21, 2021, https://www.quantummetric.com/blog/2021-holiday-shopping-survey/
- 2. Beatriz Estay, "16 fascinating online shopping statistics (2021)," Big Commerce, accessed August 19, 2021, https://www.bigcommerce.com/blog/online-shopping-statistics/#get-to-know-the-customers-who-shop-online
- 3. Lori Niquette, "What will the 2021 holiday shopping season bring?," Quantum Metric (blog), July 21, 2021, https://www.quantummetric.com/blog/2021-holiday-shopping-survey/
- 4. Rida Fatima, "2021 holiday shopping predictions and e-retail strategies," CedCommerce Blog, November 4, 2020, https://cedcommerce.com/blog/holiday-shopping-trends-and-predictions-for-2021/





Generational divides

Older consumers are more concerned over in-store safety measures and spending money on gifts while younger generations express the most concern over higher shipping fees and delivery delays.



Expected delivery delays

Feel unsafe shopping in-store

Higher shipping fees

Online returns

Spending money on gifts

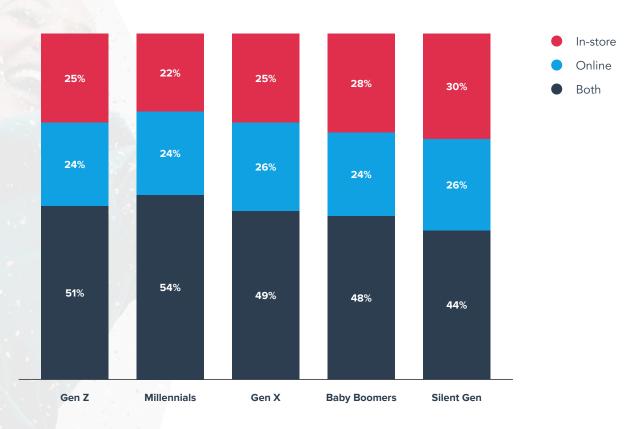
Source: Fluent pulse¹



12



Generational divides (con't)



Source: Fluent pulse¹





CHAPTER 5

Social media is the place to be, but where?

According to Forbes Magazine, natural and raw short-form video content from influencers will continue to reign in both views and engagement. Data shows that 56% of shared content is short-form, with these videos outperforming all other content by 11.5X engagement. Almost every major social media platform has jumped on the bandwagon and incorporated some variation of short-form video into their product offerings — most recently seen with YouTube Shorts.¹

This means that the action is where the video is:
Instagram and Tik Tok. However, YouTube, Facebook,
and even Twitter make the list. The outlier is Pinterest.
It is definitely not video, but the boards allow users to
curate collections and find potential gifts from
influencers.



^{1.} Gary Drenik, "Influencer marketing was the biggest breakout star of 2020; Why brands that bank in on this trend will win 2021," February 9, 2021,



CHAPTER 6

Social media is the place with the right influencers

The biggest trend in social media influencer marketing for 2021 is what Forbes Magazine¹ calls the "genuinfluencer."

Their definition is "those who are on a mission to fight misinformation and facilitate legitimate awareness around the key issues we're dealing with as a society."

These types of influencers will continue to emerge this year.

In general, we will see more and more influencers realizing that they can't stay silent with their followers and will need to be open to publicly sharing their personal beliefs and opinions around sensitivities, as consumers increasingly value transparency in the content they consume.¹

As a brand, this means adding a layer of social listening to your data as you choose influencers making sure they match your values as an organization. Also, checking that the partners you choose to work with are not tone deaf to the complexities of this moment will help a lot this season.

 Gary Drenik, "Influencer marketing was the biggest breakout star of 2020; Why brands that bank in on this trend will win 2021," February 9, 2021, https://www.forbes.com/sites/garydrenik/2021/02/09/influencer-marketing-was-the-biggest-breakout-star-of-2020-why-brands-that-bank-in-on-this-trend-will-win-2021/?sh=7e7e72224fe3





Dance with the one who brought you

Your first treasure trove of holiday potential lies in the influencers with whom you already work. You have a relationship with them and know and love your brand. The holidays are a good time to reward them for the successes you have had together. This can take the form of:

• Giving them gifts to post about — even if this is not part

of your current partnership

• Help them set up giveaways for their followers

Reuse and upgrade past content

• Work with them to create a shopping event

 Give them special codes for all the things that shoppers want: free shipping, discounts, etc





'Tis the season for new partnerships

This is the moment to use Impact to quickly identify new influencers to collaborate with for this holiday season. Use Impact's Discovery feature, which makes influencer recruitment a breeze.

Using the Discovery tool, you can:

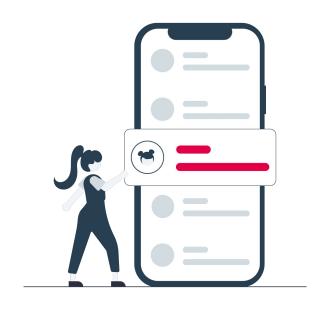
- Research influencers across geographies, social networks, and promotional methods
- Identify the best partners for reaching your audience
- Surface influencer audience and engagement metrics

Because many of the trends are driving us towards greater diversity and community engagement, the best influencers you can find this season are micro- and nano-influencers.

Micro and nano influencers do not command a premium like their macro and celebrity counterparts. And as such, you can partner with as many as your budget can afford as long as you're making sure to track all your influencer contracts and payments in one place.



A partnership management platform like Impact¹ makes managing a big roster of influencers and tracking their impact easy to handle — especially during a time as hectic as the holiday season. We will talk below about all the holidays you might create content for this year. With micro- and nano-influencers, you have the opportunity to find people who celebrate Kwanzaa, Christmas, Hanukkah, Diwali, and Yule and can genuinely bring your products to their communities.











CHAPTER 7

Goals and planning for the season

Setting your Holiday goals

Goals and KPIs for the holiday season are not all that different from the rest of the year. This season has a pulse all its own and deserves some planning before you set out to reach all the potential partners and through them the customers. Take some time to consider:

- ROI: Return on investment (ROI) is the single most important metric to track this holiday season. By calculating ROI you'll know how much revenue your holiday influencer marketing efforts have generated in comparison to the money spent.
- ROAS: Return on advertising spend (ROAS)
 measures performance of an advertising
 campaign and helps you determine which
 strategies work well and which need a tweak.
 Whereas ROI considers all associated costs,
 ROAS only counts advertising spend.

• CTR: A click-through rate (CTR) tells you how many of the users who have seen a social post, or other influencer content like a blog post, have clicked on your content. A high CTR means you've successfully reached the right audience with the right message. Influencers can pull this data.



Goals and planning for the season

Setting your Holiday goals (con't)

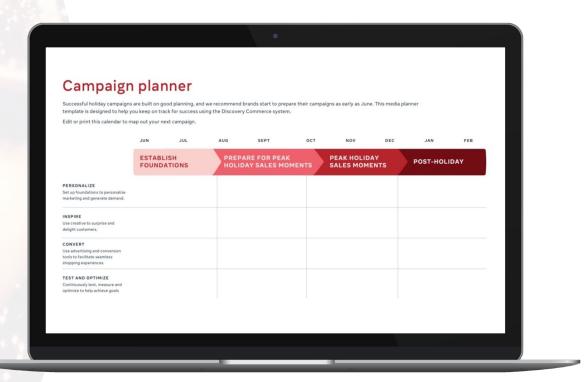
• Conversions or sales: This is what final action you want them to take on your website, in your store, over your mobile app, or any other way they could actually purchase your goods and services.¹

20



Campaign planning

Here is a sample of a campaign planner that brands can adapt to their needs. Add in both your quantitative goals from above and the qualitative goals you have for your holiday campaign as this planner includes.





CHAPTER 8

When to start and when to post

You are wisely starting right now, as you read and plan your 2021 holiday campaigns. The holidays come fast and furious starting in October.

In order to better think through the next few months, here are the holidays to consider. This is, by no means a comprehensive list, but it does demonstrate the broad variety of consumers you can reach over a really long holiday period. So get ready:

- October 11: Thanksgiving (Canada)
- October 31: Halloween
- November 4: Diwali
- November 5: Bonfire Night (UK)
- November 11: Singles Day (Canada, UK)
- November 25: Thanksgiving (US)
- November 26: Black Friday
- November 28-December 6: Hanukkah
- November 28-December 24: Advent
- November 29: Cyber Monday/Week begins

- December 6: St. Nicholas Day (Germany and much of Europe)
- December 11: Christmas Jumper Day (UK)
- December 21: Winter solstice and Yule
- December 24: Christmas Eve
- December 25: Christmas Day
- December 26-January 1: Kwanzaa
- December 26: Boxing Day (UK, Canada, Australia), Second Christmas Day (Germany)
- December 31: New Year's Eve
- February 1 (2022): Chinese New Year





CHAPTER 9

Timeline for holiday campaigns

The time is now and the steps are clear — your holiday runway has started.¹

To be ready for the 2021 holiday season:

Set goals and pick your influencers (by August 30)

- Set your holiday goals for 2021
- Contact your existing partners and let them know you'd like to work with them on holiday-specific content. Identify any new influencers you'd like to work with. If it goes well during the holiday season, reach out to them after to sustain your relationship with them.
- Alicia LeBoeuf, "How can brands and retailers prepare for the 2021 holiday season?" accessed August 19, 2021, https://www.adweek.com/partner-articles/ how-can-brands-and-retailers-prepare-for-the-2021-holiday-season/
- "Increase partnership revenues with automation | Impact Partnership Cloud,"
 Impact, accessed August 20, 2021, https://impact.com/partnership-cloud/
- 3. "Flexible partnership contract and pay, Influencer contract and pay | Impact," Impact, accessed August 20, 2021, https://impact.com/partnership-contract-pay/

Get your contracts going (by September 15)

- Using Impact's <u>Contract & Pay</u>² feature, you can define your terms with flexible electronic contracting and automatically settle influencer payments. This is the best technology to move past this "one size fits all" payment system.
- Influencers need appropriate contracts and payments depending on a variety of factors, from follower size, brand relationship, channel affinity, content quality, engagement, performance, and overall ROI.
- Use a tool like Impact to <u>automate your</u> <u>contracting and payments</u>³ to ensure smooth collaboration between you and your influencer partners!

Send gifted products or create giveaways and other events (by October 1)

Get a first view of the creative content (By October 15 or October 5 for Canadian Thanksgiving)

Posting starts (Roll this out from Canadian Thanksgiving to Chinese New Year)

Look at the metrics to plan 2022 (Q1 2022)

- Now it's time to see what worked, measure your smart goals and see how the year rolled out.
- It is never too early to plan for 2022 so as soon as you have a good idea of what worked, get ready to expand on it.





CHAPTER 10

The creative content

The 2021 holiday season may be a little unpredictable but what consumers want to hear from influencers is loud and clear.

Authenticity and relatability

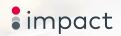
Those two are the top-rated qualities influencers need for the holiday season in particular. The year 2020 revealed that over the top, tone-deaf influencers lost engagement and following because people's experiences were too hard and complex in real life.¹

Consumers want to be brought in through video. They want less curated, less perfect content. People in pajamas on their couch want to see their influencers being impacted by the world around them, too. This also means a lot more video content, mostly short and sweet.

If holiday shoppers can feel like they are going shopping or having some other kind of experience with an influencer, that's a big draw. These experiences could be giveaways with live drawings, holiday spa videos to watch and do at home, or any other authentic and interactive content.



 Kenzie Bryant, "Revisiting the great COVID social media scolding," Vanity Fair, March 10, 2021,



Diversity

While Gen Z is the generation most focused on diversity, the lessons from their experiences are worth learning. First of all, Gen Z are not alone in their desire for diverse content. Plus, once you have them with your values based marketing, they will be great consumers for a long time.¹

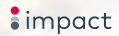
What to do? First of all, do all the holidays. Partner with micro- and nano-influencers who can authentically bring their communities along. This is a great way to extend your reach, be open to diversity, and reach the Gen Z shoppers.

Make sure all your creative content includes a range of genders and ethnicities. If you do a wide range of holiday celebrations with a wide range of influencers, you have the second covered. When you look at your list of partners take a clear eyed view of who is the user base for your brand and that the influencers reflect that.

What may have been gender-conforming products in the past are not necessarily seen that way now. Beware of excluding half your potential market by promoting an item like it's only for men or women. The year 2020 brought us the knowledge that there is a wide spectrum of folks out there who may all be your potential customers if you include them.

The holidays are about family — chosen and biological. Gen Z shoppers and their families want to see family in all its forms. They want to feel reflected in the holiday cheer.





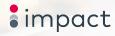
Micro-influencers are the ticket to diverse content

Also this year, socially conscious content speaks to people. The specifics change by community of followers but from sewing influencers, to sports figures, to actors, influencers are sharing their conscience and that means bringing that to the holidays, too.

To reach all these diverse communities read Impact's ebook on effective micro influencer campaigns.¹







Tried and tested campaigns

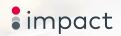
Give a deal

Because of economic volatility, people are looking for a deal — millennials more than any other generation. Still, everyone likes to think they did well while doing good for their loved ones. Give your influencers an advantage

by setting them up to offer deals.

- Discount codes
- Special offers for their followers
- Special sales
- Free shipping
- Free return shipping
- Deals for the buyer when they buy for friends and family





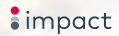
Create community

Special holiday events and happenings make people feel involved and connected. Brainstorm with your partners to see what works for their followers:

- Live shopping events (live for the influencer, that is)
- Videos of shopping trips taken together
- Contests, competitions, races, and daily events that mirror advent calendars of the days of Kwanzaa or Hanukkah
- Multiple influencer events like a campaign drop where you hire multiple influencers and have them post for your campaign on the same day. Try this for Cyber Monday, Black Friday, or other important dates.







Make holiday cheer

Other things you should do for all your influencers to set them up well for clicks, views, and conversions are:

- People want good cheer. So you can give it to them with holiday-specific landing pages. Ask influencers to drive traffic to your holiday-themed page.
- Offer free samples to your influencers' audience base to make a splash in the crowded holiday market.
- Do ideas pages, gift lists, influencer's favorites list and other ways to use the
 influencer generated content to show off your brand. Focus your attention on
 Instagram marketing and Pinterest marketing for this strategy as 37% of shoppers
 defer to social media before making a purchase, and 81% of buyers say social media
 influenced their purchase, at least to some degree.¹

Finally, Facebook's research says shoppers are looking for shoppertainment. There's a growing appetite from shoppers to make online holiday shopping an immersive experience that feels as engaging as IRL. As you work with partners to create content, keep it real, relevant, connected and kind.²



^{1.} Sorilbran Stone, "How to use pinterest marketing to power your influencer strategy," The Shelf Full-Funnel Influencer Marketing (blog), September 22, 2020, https://www.theshelf.com/the-blog/pinterest-marketing/

Ina Steiner, "Facebook publishes 2021 holiday marketing guide," EcommerceBytes (blog), July 7, 2021, https://www.ecommercebytes.com/2021/07/07/facebook-publishes-2021-holiday-marketing-guide/



About Partnership Cloud

Impact's Partnership CloudTM provides an integrated, end-to-end solution for managing all of an enterprise's partnerships throughout the world.

From discovery, recruitment, and contracting to tracking, protecting, and optimizing — through the entire partner life cycle — the Partnership Cloud helps you drive revenue growth from every type of partner, including traditional affiliates, influencers, strategic partners, app-to-app partners, premium publishers, and more.

To learn more, please visit https://impact.com/partnership-cloud/ or contact grow@impact.com to schedule a free demo.

Follow us for all the latest news and insights:









