

MARKETING

ISSUE #292 MAY 2021

WEEKENDER

For 25 years
we wrote
about the
consumer
market,
today we
talk about
the stock
market.

EDITOR'S NOTE

04

Fixed.



As a nimble-footed teenager, I hopped off the bus from Rawang at Globe Silk Store...

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COVER STORY

What is an ad man doing in Share Investments?

The Covid-19 pandemic didn't just change the way in which we live, it has also changed the way we're investing...



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Over 200K people post fake reviews on Amazon

Amazon says it has "clear policies for both reviewers and selling partners that prohibit abuse..."



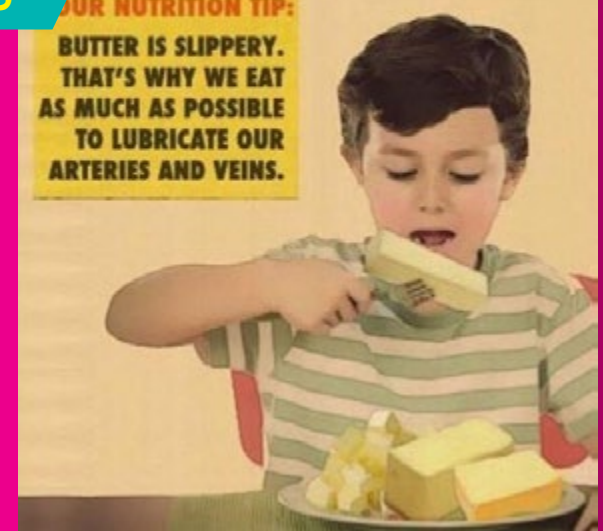
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BUTTER

GOOD AND GOOD FOR YOU

OLD ADS

OUR NUTRITION TIP:
BUTTER IS SLIPPERY.
THAT'S WHY WE EAT
AS MUCH AS POSSIBLE
TO LUBRICATE OUR
ARTERIES AND VEINS.





**“THE SMARTEST
PERSON IN THE
ROOM IS THE ROOM.”**

**Professor Jonathan Briggs
Founder & Academic Director, Hyper Island**



**“IF YOU STEAL
\$5 YOU’RE A
THIEF, BUT IF
YOU STEAL 5
MILLION- YOU’RE
A FINANCIER”**

Jalil Muntaqim, Black Panther



**“IF SOMEONE
OFFERS YOU
AN AMAZING
OPPORTUNITY
AND YOU’RE
NOT SURE
YOU CAN DO
IT, SAY YES -
THEN LEARN
HOW TO DO IT
LATER”**

Richard Branson

EDITOR'S NOTE



Fixed.

As a nimble-footed teenager, I hopped off the bus from Rawang at Globe Silk Store. Swiftly, I darted across the busiest road in the country to Malaysia's first A&W restaurant in the centre of the city for my weekly fix.

It was my oasis in the city.

It was 11 March 1975, a hot Tuesday afternoon, and Malaysia was playing champions Netherlands and the city was flushed with World Cup Hockey fever.

I respectfully placed a large frosty mug brimming with the milk of human kindness and double scoops of "always happy to float" vanilla ice cream.

We now call it Rooty, since the word "beer" is not allowed, marking 46 years of semantic

progress.

Apart from that, the experience is quite spectacular.

Use the straw that comes with the glass like a surgical instrument. Don't whirl it about as those mountains of happiness will overflow from stirred carbonation.

Every drop counts. Even sin deserves respect.

Slowly sip, every now and then, savouring the dark nectar from the Gods lingering on your tongue as you long for the embrace of life-changing fulfillment that's to come.

When the mug is half full, start tickling your blobs of cold sunshine. Eventually you disappear all the ice cream into the drink. Then rest, and just stare at the miracle.

Rich, bobbly and creamy with a heavenly taste, I firmly grab the strong handle of the dripping mug like a man and stand up to whish down the only reason thirst was created.

Ahhhhh.. I now own a piece of America!

And we beat the world champions 2-1 that day.



What is an ad man doing in Share Investments?

The Covid-19 pandemic didn't just change the way in which we live, it has also changed the way we're investing. What the recent GameStop-WallStreetBets debacle has shown is that individual investors (also known as Retail Investors) armed with technology have power – power that has existed long ago, yet remained largely untapped.



This is now the New Normal of investing, as Edward Stanislaus, managing director of stock market data analytics portal ShareInvestor, points out. Just between March 2020 to February 2021, over 289,772 new CDS individual trading accounts have been opened on Bursa Malaysia.

The increase in domestic retail investors in 2020 brought the retail average daily trading value (ADTV) up by 236% to 1.6 billion – the highest retail ADTV to have been recorded in Bursa Malaysia's history.

Enabling the new breed of savvy Retail Investors

This, in many ways, isn't surprising to Edward. The proverbial wave has long been surging, with him surfing on top.

On a collective basis, ShareInvestor's educator partners' three-day investment bootcamps, held every quarter, are attended by 4,000 to 5,000 adult participants, each willingly paying between RM3,000 to RM6,000 to attend just to learn investing strategies and improve financial literacy.

COVER STORY



“The democratisation of technology has made it possible for people to have easy access not just to information, but also to analytics which is now able to provide people with intelligence to take action,”

ShareInvestor’s role is to enable the new breed of savvy investors.

“This is not a fad, but a growing trend that’s here to stay,” Edward says, adding that the phenomenon isn’t constrained to Malaysia – US households bought roughly US\$211 billion in individual stocks last year, the New York Times reported, with retail

trading accounting to almost as much volume as mutual funds and hedge funds combined.

This places ShareInvestor squarely in the centre of this status quo shake-up. The 20-year old tech company has been providing not just stock market information and news to its users, but the tools and knowledge for people to become retail investors.

“The democratisation of technology has made it possible for people to have easy access not just to information, but also to analytics which is now able to provide people with intelligence to take action,” he says.

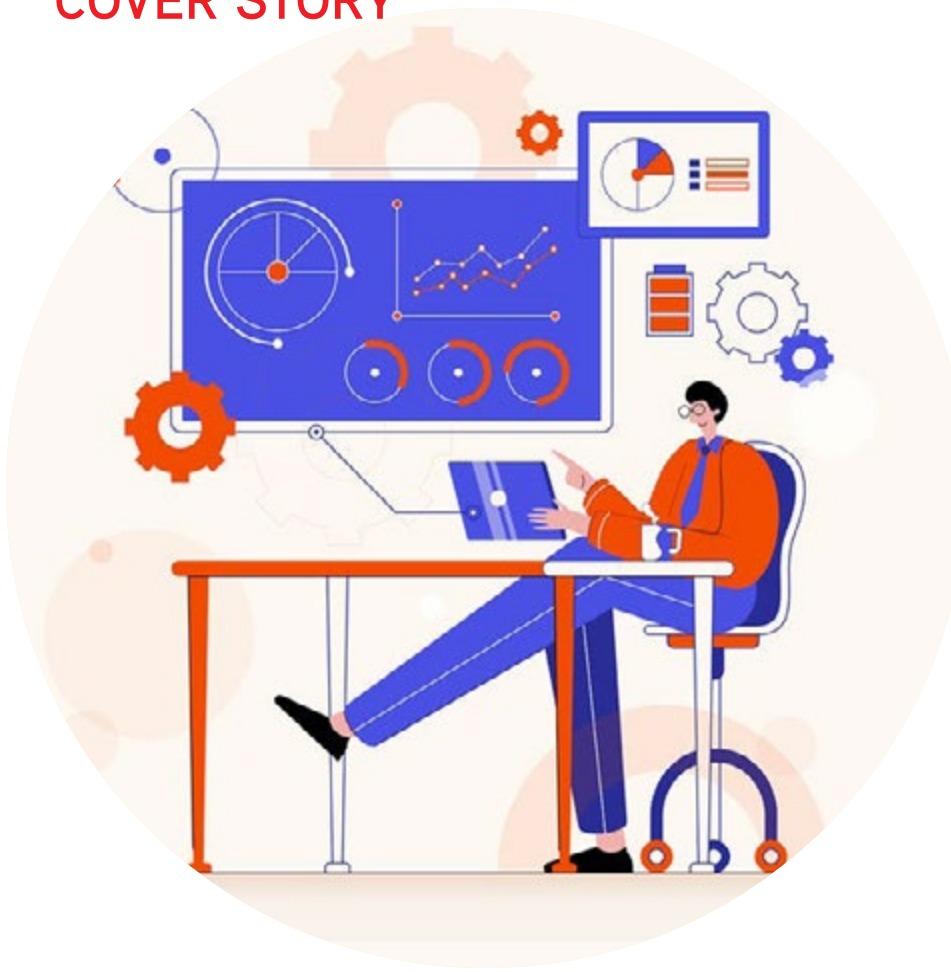
“We can make better, well-informed independent decisions because of technology. Now, truly everyone has the access to almost the same power as the likes of Morgan Stanley or Goldman Sachs.”

Learning the right way

Essentially, technology has democratised investing for everyone. The challenge now is to democratise the knowledge to tap into this technology. This is something Edward understands.

“Very few people have the innate ability to go solo and be

COVER STORY



successful. Just like going to college or university to learn, people need to attend a course on investing that's conducted by credible educators," he says.

He would know. Edward himself attended his first investment bootcamp only in 2019, and describes it as an eye-opening experience.

"Before attending my first investment bootcamp, I can admit that I was merely speculating based on news or simply gambling based on rumour. And the negative balance of my portfolio reflected this," he confesses.

In short, even investment veterans need to invest in knowledge. Edward has long been entrenched in investment

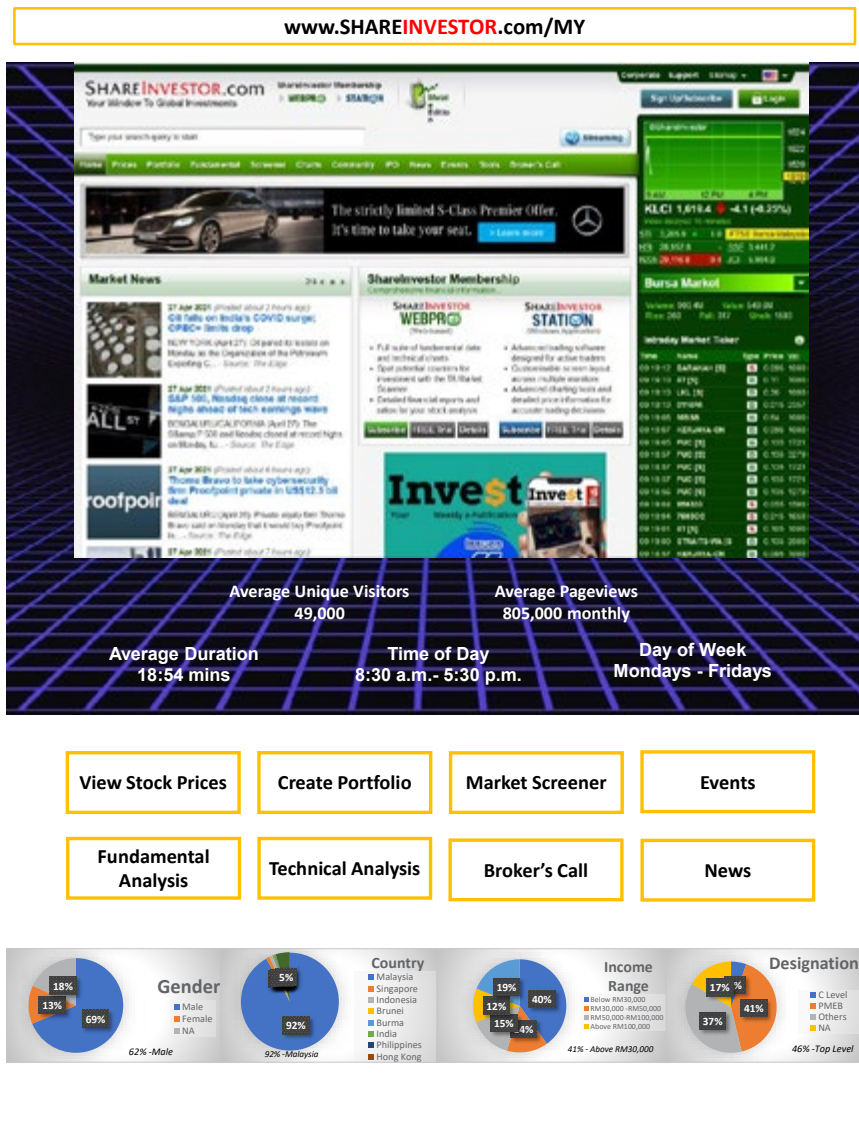
... With access to ShareInvestor's BursaStation, WebPro & SI Station platforms, investors can make informed decisions and trade stocks via their smartphones and computers independently...

and finances. Prior to joining ShareInvestor in September 2019, Edward spent 22 years with The Edge, a financial media group, being part of the team that launched both the Malaysian and Singaporean publications.

Edward has also been an active investor in Bursa Malaysia and the Singapore Stock Exchange over the past 15 years. "As such I am totally at home when it comes to investing in the stock market. But honestly, the power of data analytics only became real for me after I joined ShareInvestor," he says.

"It is only now that I can say I'm savvier than I've ever been before."

COVER STORY

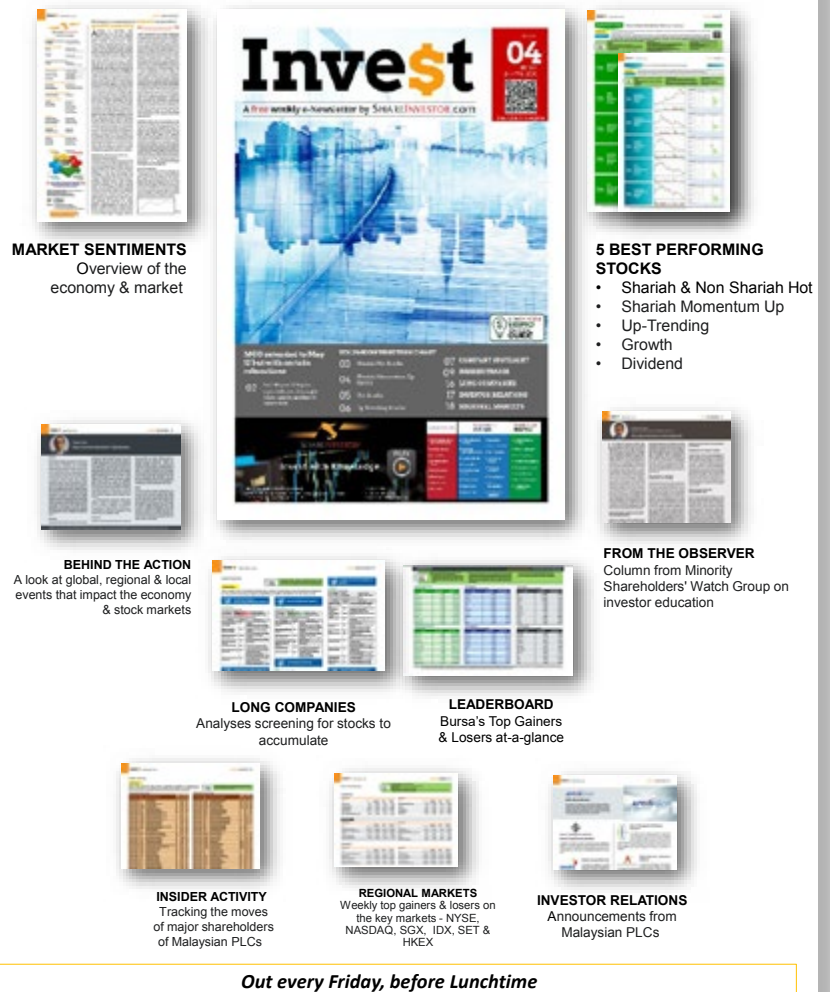


Investing in the future

Pairing knowledge and technology-driven tools is one way to become a retail investor. Still, Edward stresses the importance of people in the process. With access to ShareInvestor's BursaStation, WebPro & SI Station platforms, investors can make informed decisions and trade stocks via their smartphones and computers independently.

While ShareInvestor is, by and large, a tech company, it is ultimately driven by people and knowledge. Edward says that the company has 22 full time staff

INVEST is a FREE weekly e-publication e-mailed to over 39,000 Retail Investors.



comprising stock market research and data analysts, systems engineers, apps developers and website designers. They also collaborate with Investment Educators who use their platforms to teach.

Apart from collaborating with leading educators to provide ongoing Investor Education for retail investors, they also provide Online Investor Relations Services for public listed companies (PLCs), for whom they provide interactive cutting-edge website design, maintenance and uploading of their IR announcements.

COVER STORY



For some of these companies, ShareInvestor even provides website hosting services.

It's a formula which works. According to Edward, ShareInvestor has subscribers who have been with them for over eight years, and are willing to pay for access to their platforms despite the availability of free platforms.

Edward, and ShareInvestor, are now at the precipice of another shift. The Covid-19 pandemic has brought its own New Normal for the company – the movement control order (MCO) has prevented ShareInvestor's presence at physical Investor Education

courses. But it's also an opportunity – Edward notes that the smarter investors have deployed part of their money from their savings/FD accounts into the stock market to generate better returns compared to the low interest.

At the same time, the pandemic brought investment opportunities in glove, tech, pharmacy, logistics and telco industries. "We faced a huge subscription demand for our stock market data analytics platforms," Edward remarks.

ShareInvestor is now investing for the future. Edward notes that the company faced challenges in accommodating the "incredible surge" in traffic, something they have tackled by expanding their bandwidth and of late, migrating to Amazon's AWS cloud services.

"With that achieved, we will focus on providing more data analytics features and a better mobile experience for our subscribers," he says.

Investing is about looking ahead – understanding trends, preparing for storms, and being rational and safe. It would seem that ShareInvestor is making all the right investments.

Retail Investors' Rule

*by Pankajkumar Bipinchandra - former CIO,
Research Head, Educator, Columnist.*

Since the global pandemic was declared by the World Health Organization (WHO) on March 11, 2020, one particular trend that has emerged out of it as far as markets are concerned is the level of retail participation (individual investors). Chart 1 shows that the retail market share of Bursa Malaysia trading had leapfrogged from about 20% before the pandemic to more than 40%. On average, the retail participation is now held steady at about 40% of the market.

In addition, retail interest on the market has been so strong that they have turned net buyers on Bursa. Between May 2019 and April 2021, retail net buying surged from an average of about RM340mil per month to the current average monthly net buying of about RM1.33bil per month since the pandemic.

At the same time, the age profile among retail investors too has seen a changing trend. Based on data provided by DIBots Analytical platform, the younger

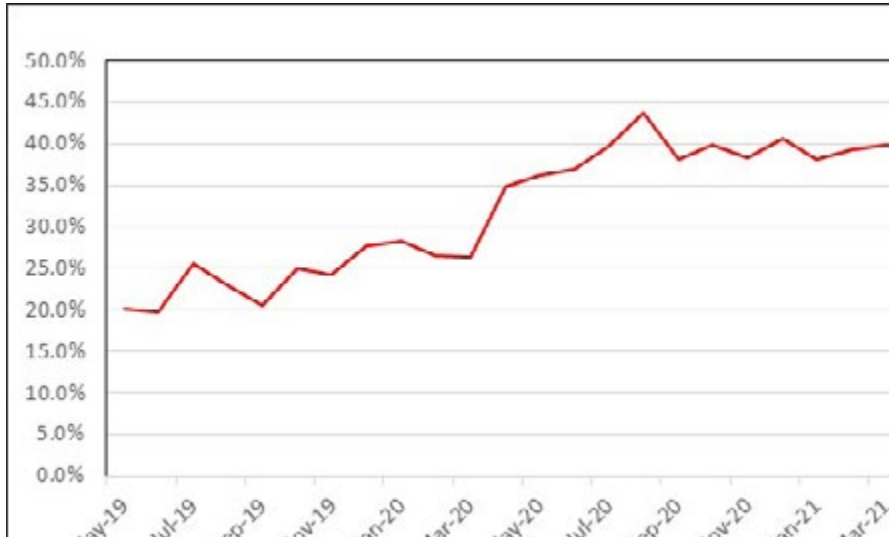
... retail investors have seen a rise in their respective level of market participation, especially among investors in the age group of between 18 years to 44 years of age...

retail investors have seen a rise in their respective level of market participation, especially among investors in the age group of between 18 years to 44 years of age. Specifically, in terms of trading participation, the retailers in the age group of 35-44 saw their level of market participation rise the strongest, i.e. up by 3.4 percentage points to 24.1% while the among the senior investors, the age group of 55-64 saw their level of market participation dropped to 19.9% from 22.3%.

Interestingly, despite the surge in retail participation in Bursa Malaysia, the market remains very much a gender-biased

MARKET INTELLIGENCE

Chart 1: Retail Participation on Bursa Malaysia



Source: Bursa Malaysia

Chart 2: Retail Net Buying Interest Has Surged

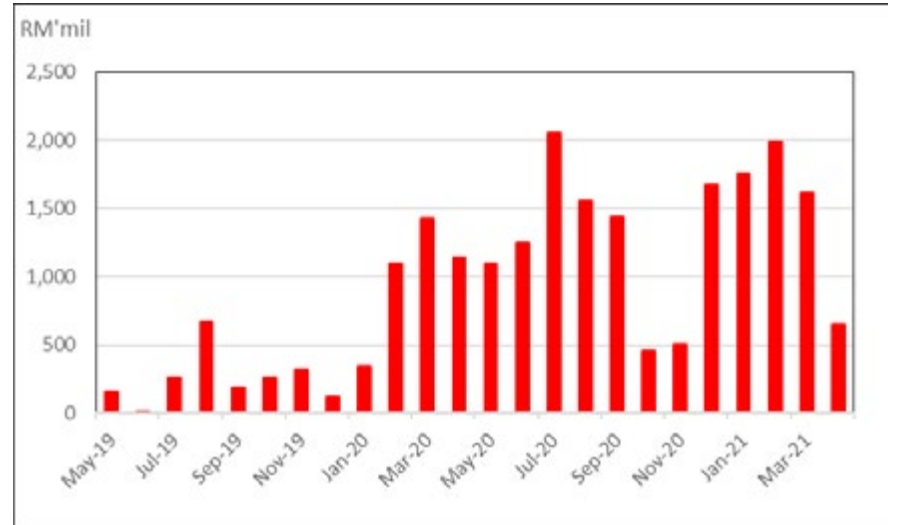
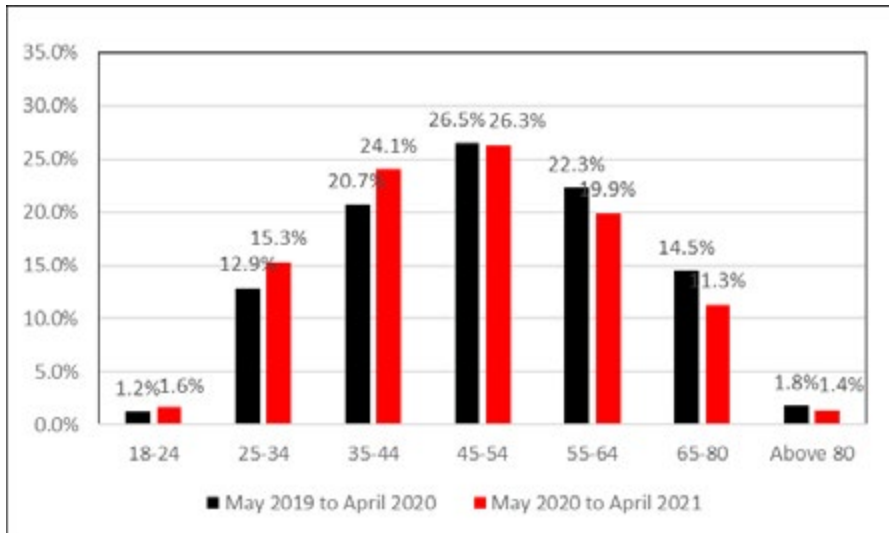
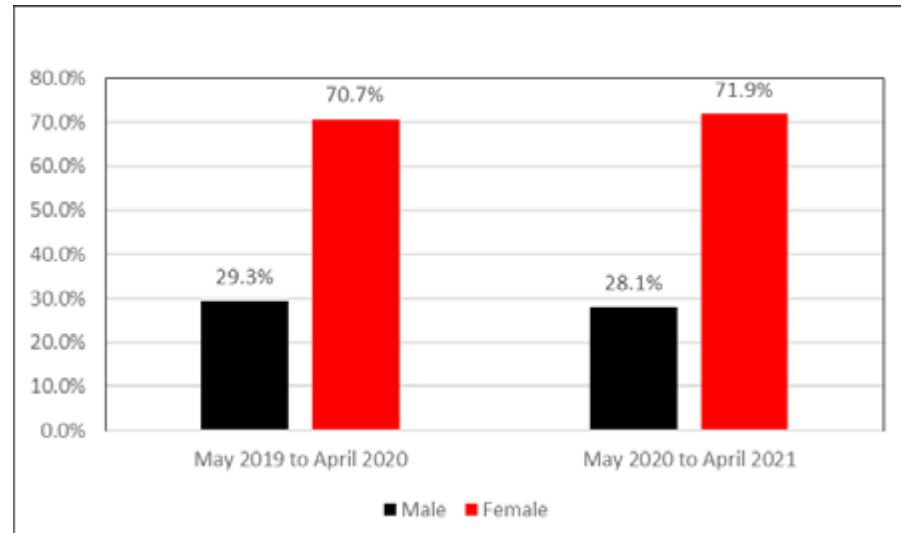


Chart 3: Age profile of Retail Investors between May 2019 and April 2021



Source: DIBots

Chart 4: Gender Participation Among Retail Investors between May 2019 and April 2021



Source: DIBots

market as male participation domination continues. From 70.7% for the period between May 2019 and April 2020, market participation among male investors rose to 71.9% between May 2020 and April 2021.

In summary, retail investors are here to stay and given the dynamics of the market as well as more tech-savvy investors

that we see today, driven by online platforms, the younger generation of investors are certainly making their presence felt. While the market remains a very much male-dominated market, it is hoped that the market sees more women participation too, given that they make up more than half of the nation's population.

Over 200K people post fake reviews on Amazon

By Matthew Humphries



Amazon says it has “clear **policies** for both reviewers and selling partners that prohibit abuse of our community features, and we suspend, ban, and take legal action against those who violate these policies.”

“Our objective is to ensure customers see authentic and relevant reviews so they can make better informed purchasing decisions.”

“To do this, we use powerful **machine learning** tools and skilled investigators to analyze over

10 million review submissions weekly, aiming to stop abusive reviews before they are ever published.

Amazon says those who suspect a review is fake to use the “Report abuse” link.

Meanwhile, ReviewGeek **notes** that the majority of products sold by popular brands Aukey and Mpow have suddenly become unavailable to purchase on Amazon.

Although there’s no direct link established between the

ART OF FAKERY

fake reviews and these brands, the timing certainly suggests the removal may be in response to them.

VENDORS WORK WITH CUSTOMERS TO REWARD FAKE, POSITIVE REVIEWS.

Cybersecurity experts at **SafetyDetectives** discovered an open AWS ElasticSearch database that contained a “treasure trove” of data related to organized **fake reviews on Amazon**.

The database consisted of over 13 million records and 7GB of data, including direct messages between Amazon vendors and customers who provided fake review scores.

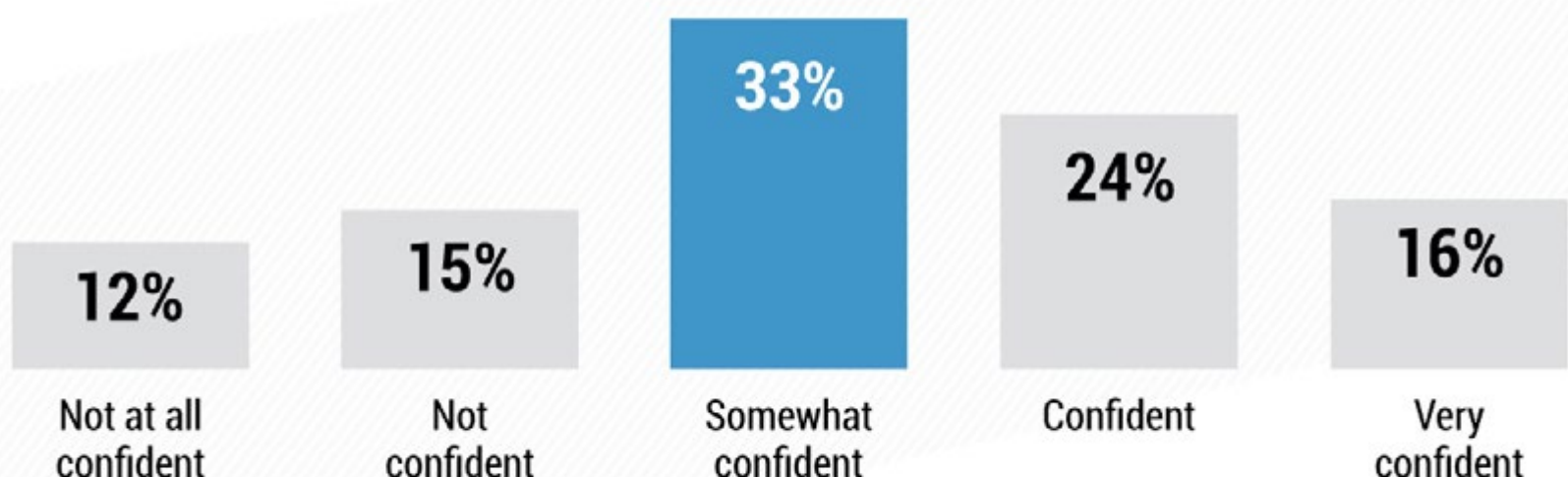
In total, over 200,000 people are involved and the evidence points to this being an operation run out of China targeting both the US and Europe.

HOW DOES IT WORK?

Amazon vendors involved in the scheme produce a list of products for which they want to generate five-star reviews. Customers sign up to take part, then purchase those items on Amazon and wait a few days after receiving them before posting their review.

A message is then sent to the vendor along with a link proving the review is live and details of a PayPal account. The vendor

How confidently can you detect fake Amazon product reviews?



1000 US respondents between the ages of 18-54 who indicated that they intend to buy tech products during Amazon Prime Day were surveyed from Sept 16 - Sept 23, 2020 via Google Surveys.

ART OF FAKERY

...But data leaks like this certainly help show how organized the process is and the techniques used to avoid detection, which hopefully helps improve moderation systems...

then rewards the customer by refunding the purchase, but allowing the customer to keep the product.

As the refund is handled through **PayPal**, Amazon has no record of it occurring and therefore it has no reason to question the validity of the review.

As far as its system is concerned, a legitimate purchase was made and a review was left in a timely manner. But for other customers considering purchasing the same product, they are unknowingly being deceived.

Amazon does moderate reviews, but the vendors

performing this deception are well aware of the process and checks.

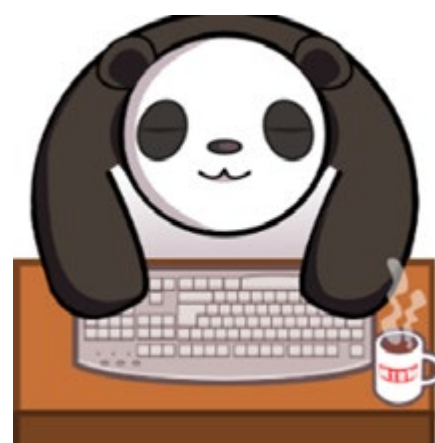
The database also contained messages where customers are given rules to follow when creating a review.

For example, a specific word count must be exceeded and in some cases a video is requested to accompany the text in a bid to make it look real and avoid a red flag from moderators.

Unfortunately for Amazon, and all online vendors for that matter, the fight against fake reviews can only ever be managed rather than solved.

But data leaks like this certainly help show how organized the process is and the techniques used to avoid detection, which hopefully helps improve moderation systems.

*Matthew is **PCMag's** UK-based editor and news reporter. Alongside PCMag, he's a freelance video game designer. Matthew holds a BSc degree in Computer Science from*



Birmingham University and a Masters in Computer Games Development from Abertay University.

OLD ADS



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City _____ Zone _____ State _____

Look at the records held by Colt Revolvers and Automatic Pistols



COLT



MATCH TARGET WOODSMAN
\$84⁵⁰ Caliber: .22 Long Rifle

A heavy-barreled, precision automatic with perfect balance and sights permitting the finest adjustments. Barrel: 6" (optional, 4 1/4"). Sights: Colt ACCRO Rear Sight, elevation and windage click adjustments. Custom type stocks with thumb rest, automatic slide stop, magazine safety.



OFFICERS MODEL MATCH
\$79³⁵ Caliber: .22 Long Rifle .28 Special

A revolver for 10-ring accuracy! Modified tapered barrel (8") for perfect balance. Fast cocking wide hammer spur, full checkered walnut stocks. Colt ACCRO Rear Sight, safety lock.



SPORT MODEL WOODSMAN
\$69⁴⁰ Caliber: .22 Long Rifle

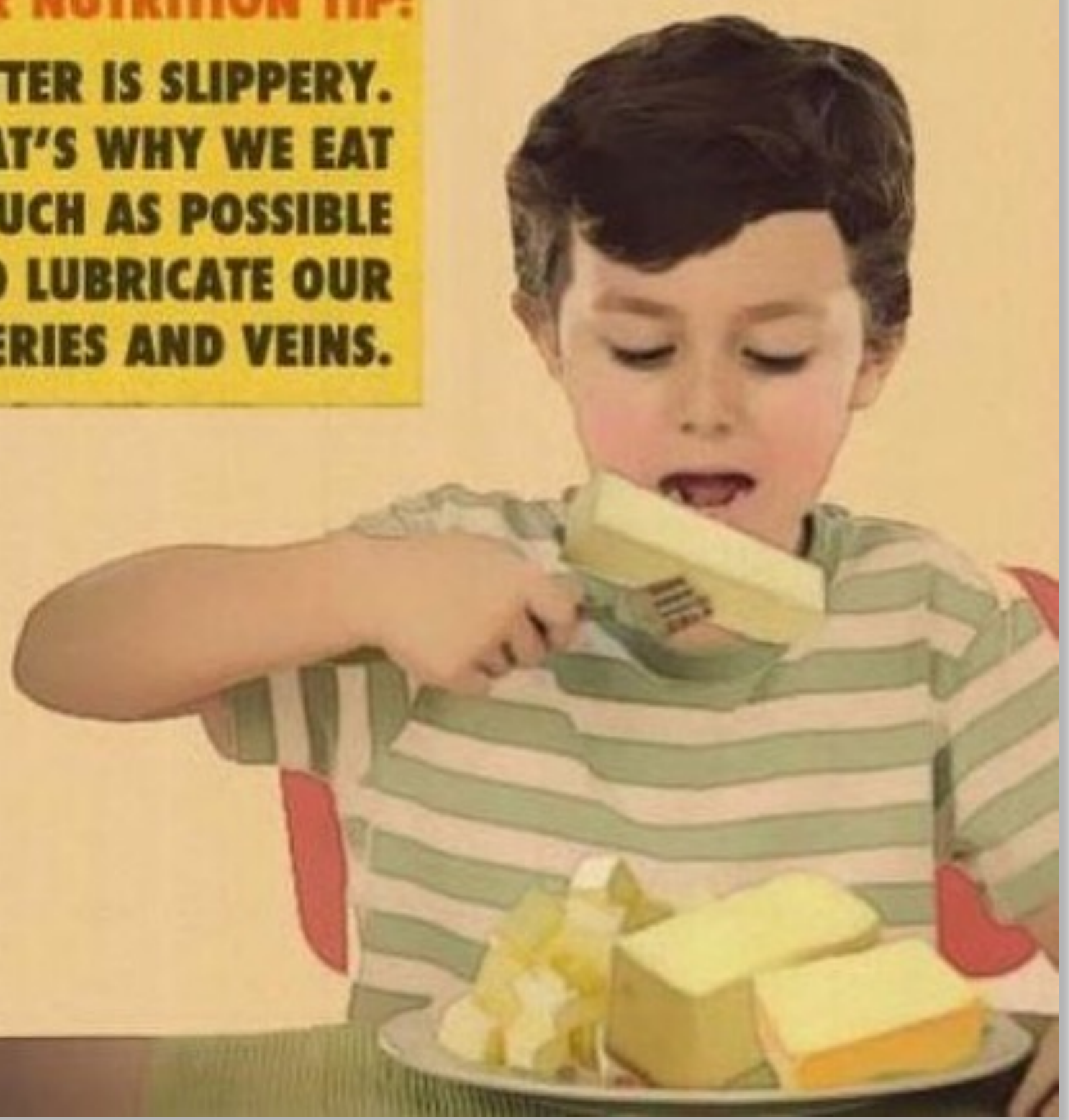
Helter adaptation of the Match Target model, with round 4 1/4" barrel and quick-draw, helter-free front sight.

BUTTER

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YOUR NUTRITION TIP:

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OLD ADS

A woman with long dark hair, wearing a white tank top, is blowing a cloud of white smoke from her mouth towards a man's face. The man is in profile, looking towards the woman. The background is a bright yellow. The overall scene is romantic and sensual.

Blow in her face and she'll follow you anywhere.

Hit her with tangy Tipalet Cherry. Or rich, grape-y Tipalet Burgundy. Or luscious Tipalet Blueberry. It's Wild! Tipalet. It's new. Different. Delicious in taste and in aroma. A puff in her direction and she'll follow you, anywhere. Oh yes... you get smoking satisfaction without inhaling smoke.

			
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New from Muriel. About 5 for 25¢.

Smokers of America, do yourself a flavor. Make your next cigarette a **Tipalet®**

CMCF

80

complaints in 10 years, explained.

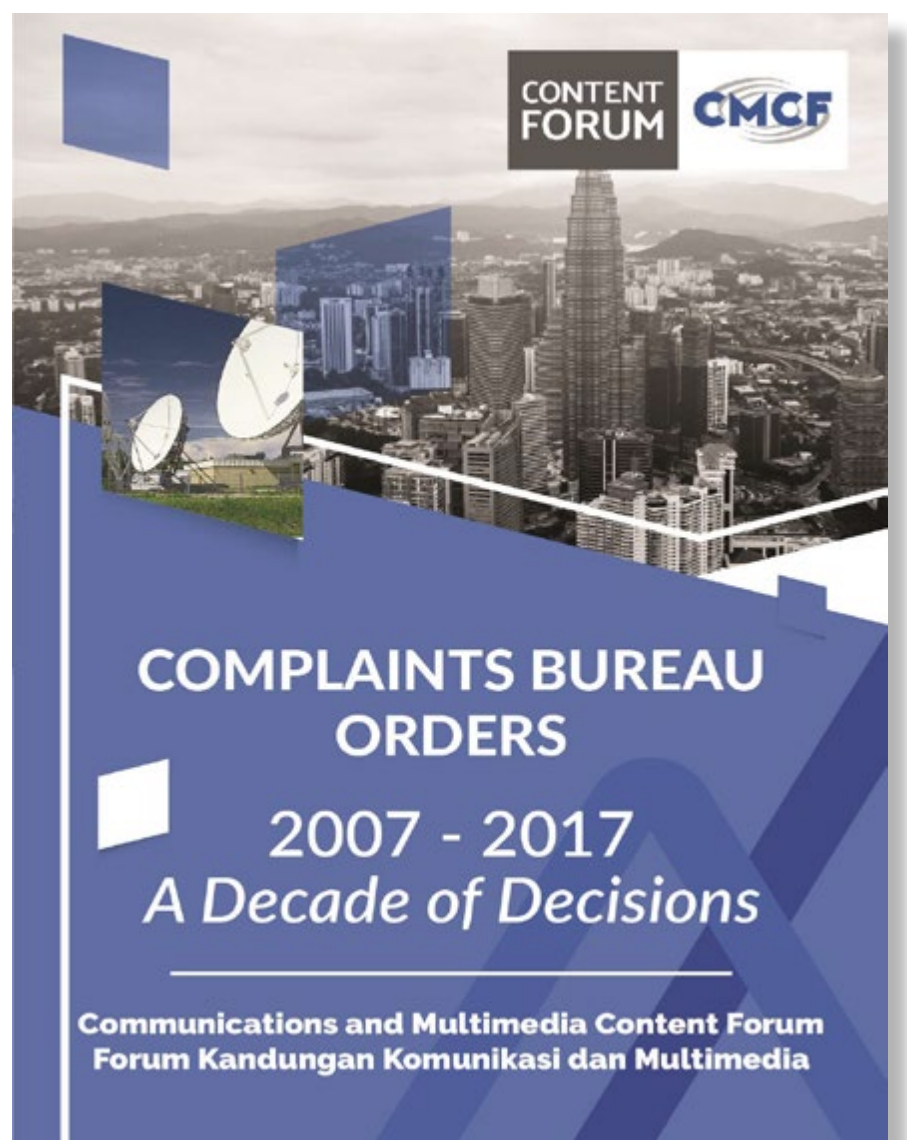
For a period of 10 years from 2007, the Communications and Multimedia Content Forum of Malaysia's (CMCF) Complaints Bureau received almost 80 complaints. This book provides a rich source of market knowledge to brands on the do's and don'ts of the Malaysian Communications and Multimedia Content Code, with real-life examples.

"I trust that with this Complaints Bureau Order Publication Volume 1, the public and broadcasters will be aided to better understand how CMCF evaluates each type of complaint and addresses

...This book provides a rich source of market knowledge to brands...

content-related complaints," says Datuk Ahmad Izham Omar, Chairman of CMCF (2013-2020). "This book is dedicated in loving memory of Communications and Multimedia Content Forum's founding Chairman Y. Bhg. Dato' Professor Tony Lee."

To get your copy of the book click [here](#) and download CB Publications.





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