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Dear Readers,

Greetings from Team of “National Journal of Research in Marketing, Finance and HRM”!!!

It is our pleasure and proud to publish the October 2020 issue of “National Journal of Research in Marketing, Finance and HRM” of which is title verified and approved from Registrar of Newspaper of India and bearing ISSN 2455-5398.

The first and utmost aim of the National Research Journal is to present a scholastic platform to emerging scholars and academicians all over the country to publish their novel, original, empirical and high quality research work in the area of Marketing, Finance and HRM.

I also request on the behalf of editorial team and subscription cell to kindly disseminate this information amongst your Faculty Colleagues, Industry Individuals, Research Scholars and Students who may be interested in research and publication.

This is biannual Research journal and scholars may send their original research papers in the month of Jan-Feb and June-July.

I also appeal to research scholars to go through the guidelines for paper publication so as to submit your research work in correct format and in time.

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With warm regards,

Dr.S.G.Walke

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A Comparative Study on Various Digital Payment Modes in the Modern Era

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Abstract:

This research paper puts a light into the digital payments revolution in India. Digital Payments terms means making payments to other people with the help of the internet or through electronic mode instead of physical paper money. The Information Technology (IT) has revolutionized various aspects of our lives for digital payments. After demonetization decision taken by government on 8th Nov 2016, Governments taking initiatives of digital payment and forced, promoting making awareness to the people directly or indirectly to do all commercial transactions via digital mode. Digital Payment was initiated to bring transparency in transactions and eliminate black money. The common people started to move from traditional payment systems towards digital payments systems which ensured safe, secure, transparency, accountability, reliability, and convenience. With support of technology leaps in the smartphone and easy internet access has led the Indian market to accept digital payments. The percentages of the digital Payments through other modes is also increasing at a significant speed. There are many types and modes of digital payments such as Mobile Wallet, debit cards, internet banking, mobile banking, digital payment apps, Unified Payment Interface (UPI) services, bank prepaids cash etc. This paper identifies and studies the reason for adoption of digital payments by people in India and also it tries to find out the problems faced by people in making digital payments.

Keywords: *Digital payments, Digital wallets, Security.*

Introductions:

India with its uniquely rich payments ecosystems is now emerging as a global leader in innovative scale payment systems. The term digitalization means to deal money digitally with less use of hard money in simple words using computerized or digitalized modes of transaction is digitalization. Digital Payments were encouraged by the Government of India after the announcement of demonetization on 8th Nov 2016. The attitude of people towards adoptions of Digital Payments merely in order to have transparency in their operations. The basic objective behind the initiative of Digital Payments was to achieve a cashless economy in the long run. Due to the increasing corruption and black money in India, it was becoming

difficult to avail the statement of transactions and transfer made by people to other parties. The two moves (Demonetizations and Digitalization's) reach its goal, then India will become a cashless Economy. The development of money is not dependent solely on objective and characteristics subjective valuations play a critical role. Consumer states which modes and form money is desirable on cheaper and more suitable forms of money for expensive and unsuitable forms. It is finally through these substitutions that new money forms implant themselves in the marketplace with recent advance technological digital payments that are having an impact on our daily lives and beginning to offer interesting and advantageous new services. By using the Digital Payment System it will increase employment, reduce risks related to cash robbery, corruption and storage of large amounts of cash and make all transactions to be done cashless digitized which helps the people to transfer the money with security and safety at high speed. It also makes banking operations easier and speeds up working activity. This step of Indian government even attracted various investors in the country. The result of this policy is a step towards the modernizations and globalizations by the talking economy cashless. However, money of Digital Payment methods and modes are not popular among the common people and people are not comfortable to use them for their day- today's. There is less awareness among the people about different types of digital payments method. There is a myth among them that overspending is possible when we use the digital payment modes and banks deduct high transactions if cost for the digital Payment operations. Hence, the literacy about digital payment has become a necessity in this modern era.

Digital Payments: Digital Payment is nothing but doing the payments in the form of digital modes. In this method both the receiver and sending person use the digital mode of payments, so that they can receive the payment directly in the bank. Digital payment is the cashless payment. It can be used anywhere anytime through the internet only. Digital Payments are encouraged by the government nowadays so that the cashless can become the country. It is also called E-Payments.

UPI: UPI full form is Unified Payments Interface. UPI is used nowadays at a very large scale. UPI is an instant money transfer to the payee. UPI was developed by the Government to start the cashless country. UPI is regulated and ruled by the RBI only. UPI means transfer the money from one bank to another bank instantly and very fast. UPI transactions are done through mobile only. UPI payments are also done by the QR code around the world.

Digital Wallets: Digital wallets are also called as E-Wallet. Digital wallets also provides the electronic payments and services to the customer and in this software program is also used. Digital wallets are linked to bank accounts directly. Digital wallets are used in every digital payment mode to store the excess money in their wallet. Many apps used the digital wallet such as Paytm, Phone Pe, Yono SBI, etc. Digital wallet is a wallet . We can carry money in cashless form. Digital wallet provides proper security and encryption to the customer.

Security: Security is the most important factor in digital payments. Many people think that digital payments are not secured for transactions. But Government has a super- secure way for making digital payments. As security in digital payments the fingerprints or password is asked while opening the digital payment app. Digital payments have more secured features in that. Digital payment is very new for India.

Objectives:

- To study various modes of digital payment transactions is offered by various financial institutions.
- To check the adoption of technology i.e. digital payment systems by people.
- To analyses the impact of digital payment system in India.

Review of Literature:

- **Ashish Bhagla; A study on future digital payment India 2018** : In his research paper he studies the behavior of the people who are adopting the digital payments system in India and also facing some issues at time making digital payment India. It also finds out the methods of digital payment. What are the people's expectations in future regarding the Digital Payment System in India.
- **Dr.KotaSreenivasa Murthy; A study on Digital Environment- Mode of payments in digital banking systems in India; April-2019:** Digital payments bring the most liquidity in the country it also increases the GDP of the country. Cashless is the most convenient and easy way to do the payment. Cashless payment is the safest method of the payment. Government also attracted the people to use cashless transactions. Digital payments are very much more useful than paper money. Digital payments are accepted by everyone nowadays.
- **S Sahayaselvi; An overview on Digital Payments; October 2017:** Digital payments are necessary for all the peoples. Cashless transactions are safer for the transactions. Digital payments totally depend on the internet speed. The remote areas do not reach the mobile networks and this payment is done without the internet. Government has given very much concession on this digital payments. Government also provides various advertisements on the radio and TV.
- **Shamsher Singh; Study of consumer perception of digital payment mode; December 2017:** From many days mobiles and internet services are increased in India. Education does not have any impact on the digital payment modes. The person who studied deeply studying internet savvy declined to do digital payment. Digital payments are mostly accepted by the educated cities and also the metropolitan cities all over the country. The growth of the internet facilities and smartphones has increased the digital payments.

Research Methodology:

The study is a descriptive research, where extensive research has been carried out form various sources of Secondary Data. The Secondary data have been used. Secondary Data have been collected from various websites, journals, articles, published, news etc.After the collection of Data an Analysis has been carried out on various parameters marketing holding, capital revenue, all size population.

Statistical Tools:

There are various tools to analyze the data. These tools help to find the perfection in the data analysis in the paper. The some statistical tools are used in this research paper are:

- Bar Graphs
- Tables
- Pie Graphs

Data Analysis:

Various Payments Modes are available in the market for Digital Payments such as:

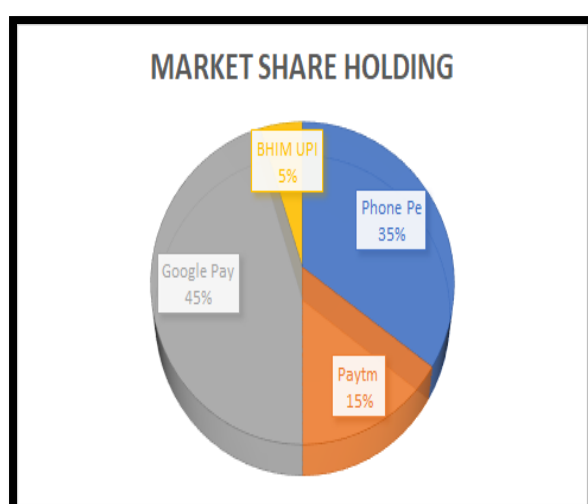
- 1. Google Pay:** Google pay is a digital wallet platform and online money transfer mode developed by Google in mobile apps to power up services and purchase the services to enable users to make payments on Android and tablets and more. Google pay services supporting the movie tickets, coupons, traveling tickets and payments of bills services. There are various payment transfer systems used by the people such as NEFT, RTGS but google play has made it easy to transfer money. It is like a message only the transfer through google pay is directly transferred to the bank account of the payee. Nowadays around millions entrepreneurs are using the app for transferring the payments from one to another.
- 2. Phone Pe:** Phone Pe is founded in December 2015 at Bangalore. Phonepe app based on the Unified Payments Interface. Phonepe covering food, travels, groceries, flight ticketing, investing in tax saving funds, gold investing etc. it also allowed payments to ola cab driving's. Phonepe launched an ATM to allow neighborhood kirana stores to dispense cash in real to customers. Phone pe is also very useful for the payments. If once make payments in phone pe then it reminds us very monthly to the users. It helps the users to pay the payment at the time without the last fees applied to their bill.
- 3. Paytm:** Paytm was founded in August 2010 at Noida. Around 400 million people have installed this app and are using e-payments. Paytm is available with the 11 languages so that the people can use their mother tongue language also. Paytm also started the paytm mall, grocery for the customer so that the people can use this app for all the purpose. Paytm also accepts the QR code payments also. Paytm has also the facility of purchasing gold online with purity of 24 cart. As we all know the paytm was removed from the play store app of India for several hours on 18th September 2020 regarding its security but it is proved that its security is proper and again came into the play store app.
- 4. BHIM UPI:** Bharat Interface for Money (BHIM) is a mobile app for making online payments throughout the world. This app is based on the National Payment Corporation of India (NPCI). This app was launched on the name of Dr. B.R. Ambedkar and was launched on 30th December 2016. This app was launched to

remove the cash transaction manually in the world. This app helps us to do the cashless transaction easily without any difficulties. Its operating system android and IOS 9.0 above. This app is mostly used during the demonetization done in 2016 in India. BHIM UPI is available in 16 languages for users.

Table No.1: Market Share Holding of Digital Payments

App Name	Market Share %
Phone Pe	35%
Paytm	15%
Google Pay	45%
BHIM UPI	5%

Graph No. 1 Market Share Holding



Interpretation: From the analysis we come to know that people are using digital payments for their payments. We can see that Google pay is used by 45% of the population. The second highest used app for digital payments is Phone Pe i.e. 35% of the population. The lowest used app for digital payments is BHIM UPI i.e. 5% only of the population. Most people think that the google pay app is safer than the other apps. As google pay also provides many facilities, offers, cashback and it has higher security during the payment than the other apps.

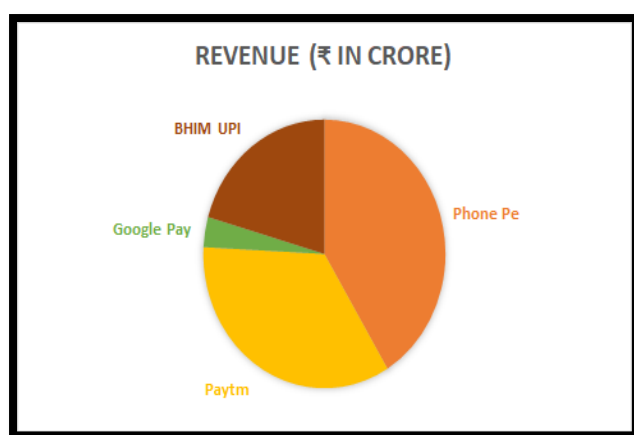
Table No. 2: Revenue Generations from Digital Payment Modes

App Name	Revenue (₹ in Crore)

Phone Pe	42.79
Paytm	35.79
Google Pay	3.76
BHIM UPI	21.31

(Source:www.Qura.org)

Graph No. 2: Revenue Generation

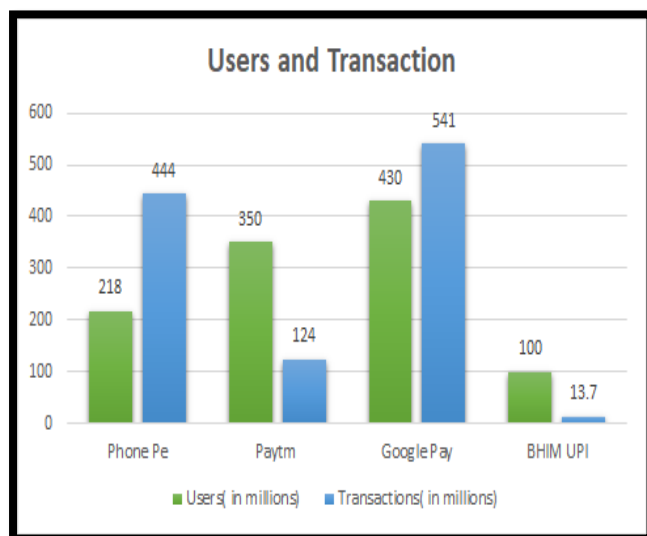


Interpretation: From the analysis we come to know that the most revenue is generated from the phone pe and the second highest revenue generation app is paytm and the lowest revenue generation app is google pay. But from the research we came to know that the most used app is google pay for the digital payments and it has used very less revenue to develop its app and introduce it in the market. Phone pe has used revenue more for developing and introducing its app in the market, so we come to know that revenue is not that much important to introduce its app features are very much important for any app.

Table no:3. Users and Transactions Digital Payments Modes

Sr. no	Digital Payment Mode	Users(in millions)	Transactions (in millions)
1	Phone Pe	218	444
2	Paytm	350	124
3	Google Pay	430	541
4	BHIM UPI	100	13.7

(Source:www.Qura.org)

Graph No . 3 Users and Transactions

Interpretation: From the adobe data we analyze that the most users and transactions is from Google pay and the second highest users and transactions is Phone pay and in medium users and transactions is Paytm and the lowest user and transactions is BHIM UPI. It indicates that Google pay and Phone pe is most secured digital payment modes.

Findings:

- In this research paper we find that people are adopting new technology era with changing new modern era of lifestyle.
- People are liking the digital payment system because it eases their working activity and reduces the workload activity.
- Government also taking steps towards promoting digital payments. It keeps the transparency and records transaction of each and everyone to track some illegal activity.
- It reduces cashless paper and saves the cost of printing cash paper, also it saves the time fund transfer, deposit, payments and so much paperwork, through electronic mode which is digital payments.
- Government launched many schemes and provided the facilities to encourage the people, business, merchants, etc. to utilize digital payments modes.
- In the market many Digital platforms are available it will secure and safe for digital payments and many more things to do through online.
- Google pay, Phone pe, Paytm, BHIM UPI are some popular digital wallets which provide online payment transfer very quick, fast, and with safe security.
- It finds out that Google pay is a more secure and eco friendly platform for transferring the fund online.

Suggestions:

- There are various platforms, portals and modes are available for digital payments it suggests that before any payment the users give brief knowledge about the portal using the process.
- It suggests to governments that many people are unaware and have no knowledge about using digital payments, especially in the villages where the government provides them all facilities and aware them about this new system for their future convenience.
- It also suggests that from time to time improve the infrastructure system of digital payments for any uncertainty.
- To set or make legal legislation to fight with cyber crimes, frauds, privacy policy, security, and many other benefits for people.
- Make a committee for this kind of new systems adoption. For customer complaints.

Conclusions:

In this research it concluded that people are taking steps towards adopting digital payments. Government also makes programmes to aware the peoples, promoting, launching schemes and facilities to use digital payments modes. There are so many platforms available in the market of digital payments and they are so much utilized by people. This digital payment system has changed the work style of business, banking operations, and made it easy for people for money activities. It seems that digital payments platforms are more secure for funds transfer and are safe and secured and have strong privacy policies. It studies that Google Pay and phone pe are the most popular and users and transactions platforms in India. Now India becomes digital India, with adopting new technology in work and personal lifestyle activity. In future it will change the scenario of the world. Indian Government will set up a big infrastructure for digital platform system for smooth work.

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White paper on - Recommendation System and Consumer Purchase Behaviour

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Abstract:

This whitepaper discusses the concept of Recommendation System which has gained lot of attention in the last few years, since internet has reached every corner of the world. A brief description of how it works has been given followed by the types of Recommendation System.

Keywords: Amazon, Consumers, Recommendation System.

Introduction:

Web 2.0 is the term for today's interactive internet. The web has become an increasingly popular medium for consumer to exchange or find ideas, opinions, experiences on products and services. This has given rise to various web services from purchasing online, watching videos and listening to music. Past decade has given rise to many web services like YouTube, Amazon, Netflix, Spotify, Alibaba etc. If you look at the trend, these and many more similar online platforms, are better able to provide services to the user. The main reason behind this improvement and enhanced service is idea of recommendation system. From ecommerce to online advertisement, recommendation system has taken more and more place in our lives.

What is Recommendation System?

Recommendation System aims at minimizing ambiguity and unwanted information that is presented to the consumer, thereby reducing the effect of information overload that is often encountered by web surfers. Recommendation System (often called as "recommendation engine") is basically systems that are designed to recommend things to the user based on many different factors. These systems predict the most likely product that users are most likely to purchase and is of interest. Companies like Netflix, Amazon, YouTube use recommendation system to help their users to identify correct product or content for themselves. Online recommendation system works on machine learning algorithms aimed at suggesting relevant items to users.

Consumers use Recommendation System to discover wide range of products like books, movies, music, electronics, and even personal items such as clothes and are becoming increasingly reliant on these algorithms. It is hard to find any online or web service which is do not utilize some sort of recommendation algorithm. Essentially the use of Recommendation System will continue to grow due to exponential growth on "Big Data".

How does Recommendation System work?

The main foundation on which the Recommendation System algorithm is build, is

consumer's interaction data. More the consumer's data, more efficient the Recommendation system.

To understand how Recommendation System recommend items, one must understand the type of "rating" they use. Rating is demonstration of any kind of affinity for an item. There are mainly two types of rating system known as Explicit and Implicit rating system.

- 1) **Explicit rating:** Explicit rating system is user's intentional evaluation of items. These are mainly classified into 3 types.
 - a) **Intervallic rating systems:** This rating system asks users to pick a value on a finite scale of points. Eg.: {1,2,3,4,5}, {-3,-2,-1,0,1,2,3} as five star or seven star scale of objects
 - b) **Ordinal rating system:** This is essentially intervallic rating system with words such as "heavily agree" or "strongly dislike" mapped on each interval. Eg.: 3/5 star means neutral or pretty good depending on context.
 - c) **Continuous rating system:** In this, the user is given a bound, like from 1 to 10 for instance, and allow user to pick number within those bounds.

A special case of intervallic or ordinal rating system is binary rating system where user can rate the item as zero or one

- 2) **Implicit rating:** It is defined indirectly through user's interaction for items. The most common type of implicit rating system is unary system, where object is rated or not rated. Viewing a video or clicking a link might be considered unary rating system.

Additionally, advanced recommender system uses context dimensions in their data. Context like the time and date of the rating, location, and user demographics can affect the content the user is likely to interact with.

Types of Recommendation Systems

These rating system and contextual information is used to predict items that the user is likely to enjoy. Broadly based on their operations, Recommendation System is classified into 3 types:

1. **Collaborative filtering:** This system is based on collecting and analyzing the information of user's behavior, activities and preferences and predicting what they will like. Collects large amounts of information on customers' behavior, activities or preferences in order to predict what users will like based on the similarity with other users.
2. **Content Based filtering:** In a content-based recommendation system, keywords are used to describe the items; besides, a user profile is built to state the type of item this user likes. Thus, the algorithms try to recommend products which are like the ones that a user has liked in the past.
3. **Hybrid based filtering:** Hybrid filtering combines collaborative and content-based filtering and is more effective. Hybrid approaches can be implemented by making content-based and collaborative-based predictions separately and then combining them. Netflix is the good example of it.

Below are some examples of how the item is recommended and how the matching is done.

SOCIAL WEBSITES	USER	ITEM
Amazon	Members	Product
Netflix	Members	Movies
Linkedin	Members	Members
Facebook	Members	Jobs

Benefits of Recommendation system:

1. Increased sales/conversion: %35 of Amazon purchases, 75% of Netflix viewing is driven by recommendations.
2. Increased user satisfaction: It helps in increasing users' satisfaction by recommending right product to them even before they search for it.
3. Increased loyalty and share of mind: By getting customers to spend more on your website, you can increase their familiarity with your brand and user interface, increasing their probability to make future purchases from you.
4. Reduced churn: Recommendation system powered emails are one of the best ways to re-engage customers.

Real World Application's Today:

- 1) Amazon: Amazon has made efficient use of Artificial intelligence. Strong recommendation system is something which puts company on the top. Amazon.com uses recommendations as a targeted marketing tool throughout its website. When a customer clicks on the "your recommendations" the link leads to another page where recommendations may be filtered even further by subject area, product types, and ratings of previous products and purchases. The customer can even see why a particular product has been recommended.
- 2) Netflix: Netflix uses Recommendation System personalized diversity to generate Top Ten recommendations for user households, so that it can offer videos that each member of the household may be interested in. The company also focuses on awareness and promoting trust to help develop its personalized approach. Netflix implements these strategies by explaining why it makes video recommendation and encouraging members to give feedback, so no opportunities to personalize are missed.
- 3) Spotify: Spotify uses AI and Recommendation System to discover weekly playlist. Release radar, an algorithmically powered tool updates personal playlist on weekly basis so user won't miss newly release music.
- 4) Best Buy: This is an American multinational consumer electronic retailer. It uses Recommendation System to increase its revenue and customer experience. The company's strategy is based on query search and click data. Company has used this information to predict what customers are interested in.

- 5) YouTube: The YouTube online video community uses Recommendation System to create personalized recommendations so users can quickly and easily find videos that are relevant to their interests. It first collects and collates information on users' watch history and uses collaborative filtering to select hundreds of videos. This process, known as candidate generation, uses feedback from users to train the model.

Conclusion:

Looking into the benefits and increased application of Machine Learning algorithms in marketing, many companies are implementing recommendation system to increase user interaction. Along with improving customer experience, Recommendation System can also be used as an advertising targeting tool. More research is needed to explore its effect on purchase behaviour of consumers from different perspectives.

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An empirical study on customer perception and customer satisfaction towards D-Mart in Pune

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Abstract:

The focus of this research paper is to understand the satisfaction and perception of customers towards D-mart. Especially this research will specify to identify which factors affect on satisfaction. The purpose of this study is to find out overall satisfaction towards D-mart. Some people are satisfied about price, some people about product variety. Research was done through questionnaire and discuss with some customers in college campus who are customers of D-mart. This paper was thus developed to investigate the satisfaction levels of customers in D-mart. Data was collected from D-mart in Akurdi, Pune. The study examined the importance of overall dimensions and specific elements of customer's satisfaction towards the measurement of satisfaction level.

Keywords: *Customer Satisfaction, Customer Perception, Product Variety, Price.*

Introduction

D-mart is a chain of hypermarket and supermarket in India started by R K Damani as of 2015 it has 89 stores across Maharashtra ,Gujarat, Telangana , Andhra Pradesh ,Madhya Pradesh, and Karnataka ,and a recent purchase of property in Rajkot shows that it is well advancing towards expanding across India. Traditionally, companies have relied only on differentiation of product and services to retain their consumers and also to satisfy the consumers. However ,times have changed, due to fierce competition from new players entering the market ,imitation of new features and increase in number of new offers, customers have acquired new choice and they have also become more price sensitive, which forced marketers to adapt differentiated and customer oriented strategies, in order to enable them to stand out in the competition and gain a competitive edge. According to Singh (2006), one of the fundamentally important drives of organizational success is that enterprises must take the needs and wants of their customers into account. That is the reason why the researcher such as Reicheld &Sasser (1990), Ciavolino & Dahlgaard (2007), Singh (2006);

LaBabera & Mazursk(1983), Carpenter (2008), Bridsonetal(2008) have paid attention to the importance of customer satisfaction loyalty and retention have been continuously paid attention worldwide

Due to the tremendous growth of service industry in which retailing sector plays an important role, it is vital for retailers to understand the degree of importance of it listening to the inner voice of customers needs to create, increase level of satisfaction .Ultimately, effective satisfaction leads to prospective long term relationship and loyalty through repeating purchase and recommendation, which helps retailers maintain their market share and position. Consumers needs have become sophisticated and it is imperative that grocery store look for building long term and stable relationship with their customers as a way of a driving satisfaction up since satisfaction does translate later into loyalty and retention.

Research Objective

- The aim of the paper was to identify and describe factors of customers about overall satisfaction of D-Mart.
- The research also measured level of satisfaction customers towards D-mart.
- Comparatively analyze customer satisfaction for D-mart.

Research Methodology

- Type of Research Design : Descriptive Research Design
- Sampling Method: Random Sampling Method
- Sample Size: 50
- Sampling Area: Pune City
- Data Collection: **Primary Data**-Questionnaire, Discussion, **Secondary Data**- D-mart record, websites, Research journals, periodicals and reports etc.
- Research Approach: Survey Method

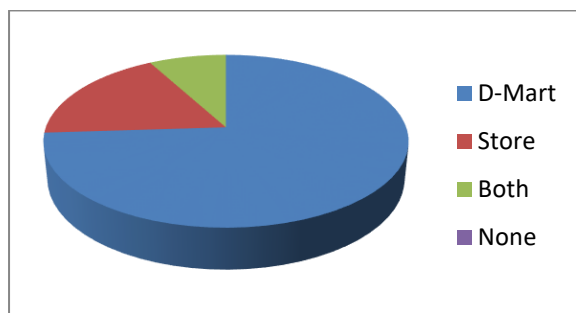
Data Analysis

This questionnaire was distributed among a sample of 50 consumers who shops from D-mart & others in a particular area of Pune city. The results obtained from response were analyzed

Analysis of Response

1. Which Store you prefer first?

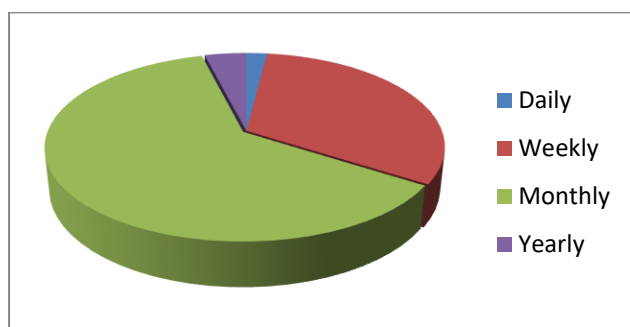
	D-Mart	Store	Both	None	Total
No of responses	37	9	4	0	50
Percentage	74	18	8	0	100



Interpretation: From the survey, from 50 respondents, gave response for more powerful preferences to D-mart is 74%, store 18%, both 8%, & none 0%. Majority of the customers are give response for most powerful preference is D-mart. We can also interpret that the D-mart comparison is more powerful attract with the purchasing systems by the D-mart.

2. How frequently do you use D-mart?

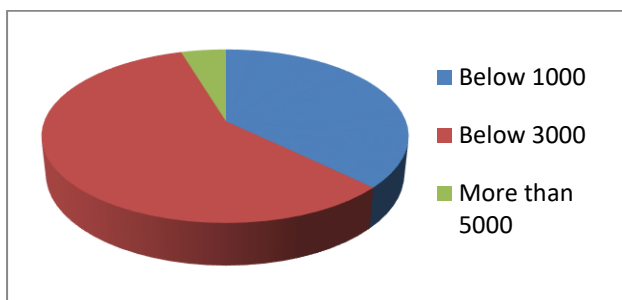
	Daily	Weekly	Monthly	Yearly	Total
No of responses	1	16	31	2	50
Percentage	1	35	62	2	100



Interpretation: Only 1 consumer can prefer D-mart for daily shopping purpose, 17 consumers can prefer D-mart for weekly shopping purpose, 30 consumers can prefer D-mart for monthly shopping purpose, 17 consumers can prefer D-mart for weekly product, Lastly 2 numbers of consumers can prefer D-mart for yearly shopping purpose. Majority of consumers prefer the D-mart for monthly shopping purpose. D-mart offers the various numbers of offers with affordable prices which are easily preferable for every individual in any income group.

3. Level of shopping from D-mart?

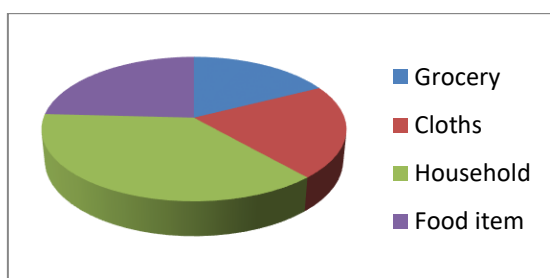
	Below 1000	Below 3000	More than 5000	Total
No of responses	16	25	2	43
Percentage	32	50	4	86



Interpretation: From the above graph 16 numbers of consumers level of shopping from D-Mart is 32% for the shopping of a product at the below 1000 price list. While 2 number of consumers levels of shopping from D-Mart 50% or the shopping product at the below 3000 price list and only 4 number of consumers levels of shopping is more than 5000. So from the analysis it is observed that at present in the Pune city D-Mart shopping mall is affordable for the middle income group. It is not suitable for every income group.

4. Type of product you prefer to purchase?

	Grocery	Cloths	Household	Food item	Total
No of responses	16	19	34	22	91
Percentage	32	38	68	44	182

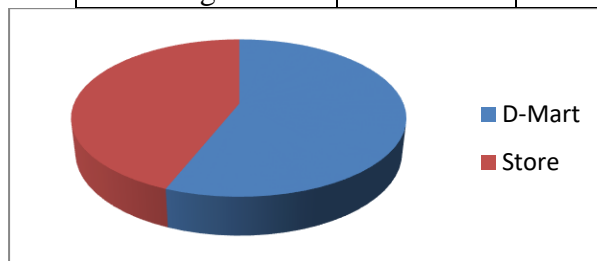


Interpretation: From the survey, from 90 respondents, gave response for which section like of the store to 68% of them Household, &44% of them Food, &38% of them cloths &32% of them Grocery. Majority of customers are given response for household items of the store like the most. We are also interpret that some of the products brand are pre decided in a advance

and for some of the products customers don't all pre decide any brand .As per household items are concerned customers pre decide the branded products are available in the store. And some people aren't like purchase Grocery from the store.

5. For day to day need you prefer?

	D-Mart	Store	Total
No of responses	28	22	50
Percentage	55	45	100



Interpretation: From the survey of 50 responds 28 numbers of consumers, give responds for D-mart in huge number of percentage in 56%. There are 22 numbers of consumers give respondents to the store in 44%. Majority of consumers give respondents to the D-Mart in 56% for day to day need of shopping.

Findings:

1. Most of the customers are purchased by their requirement in D-Mart & any other superstore or small store on daily basis only. Customers retailed that D-Mart & any stores provide qualitative products & services with reasonable price.
2. At present D-Mart & any other superstore or small stores provide different types of products assortments to the customers.
3. D-Mart mainly deals with middle income group people who want qualitative product with reasonable cost.
4. There are more than 110 stores of D-Mart in different cities in India. It seems that there is a vast growth of D-Mart lying as customers demand is increasing for D-Mart as compare to store.

Conclusion:

1. D-Mart is a hypermarket as it provides various kinds of goods like apparels, grocery, stationary, food items, electronics items, leather items, watches, jewellery, crockery, decorative items, sports items, chocolates and many more.
2. It competes with all the speciality stores of different products which goods at a discounted rate all throughout the year.
3. It holds a large customer base and it seemed from the study that the customers are quite satisfied with D-Mart.
4. As of now there are 110 stores of D-Mart in different cities of India. It seems that there is a vast growth of D-Mart lying as customer demand increasing for D-Mart. It has emerged as a hub of shopping speciality for middle class people.

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Role of Out of Home (OOH) Media and its Impact on Viewership

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Abstract:

In marketing, the promotional mix describes a blend of promotional variables chosen by marketers to help a firm reach its goals. It is believed that there is an optimal way of allocating budgets for the different elements within the promotional mix to achieve best marketing results, and the challenge for marketers is to find the right mix of them. Activities identified as elements of the promotional mix vary, but typically include Traditional and Non-traditional mediums. Out of Home (OOH) Media which is a non-traditional medium of advertising is having a great impact on the viewers since it is related to viewing advertisements while people are on the go.

This can include billboards and signs, ads on street furniture like bus shelters or benches, in transit areas like airports or train stations, and place-based ad media like you might see at a stadium or in the cinema. Out-of-home advertising is a tried-and-true way to test your creative idea to ensure it has a clear and long-lasting strategy. It is the “happy place” for creativity in advertising. Original OOH content provides a lasting impression and leaves a mark on our memories in an ever-changing climate.

Keywords: *Out of Home Media, Promotion, Impact, Viewership.*

Introduction

This study will help the marketers identify the role of Out of Home (OOH) Media viewership effects on sales promotion and specially to identify what medium would be suitable to put an impact on people while they are on go. To survive in the market a company needs to innovate new advertising strategies so that they can catch viewer's attentions so that the advertisements would help in targeting sales.

It is important for the marketers to understand buyer's behavior and situation of market mechanism, opportunities and challenges found in Indian markets in shaping the fortunes of their organizations. Choosing right medium and methods play a vital role, hence Out of Home media really works out since it targets the viewers on their go.

Out-of-home (OOH) advertising is ubiquitous. Everyone is exposed to billboards and transit advertising. There are many other forms of OOH Media. Wild postings, ads in airports, bathroom stalls, locker rooms, on postcards, taxi cabs, coffee cups, the backs of tickets, even on the sides of dogs being walked. Ads inside fortune cookies. There are few places people go where they are not exposed to commercial messages. And new opportunities are coming into existence every day.

OOH advertising provides an opportunity to make a connection with consumers after they leave their homes. It can reach consumers all day where they work, shop and play. It is also unique among the media, being strictly advertising and not content. Thus, processing by the

viewer may be much more direct. OOH media can reach people at appropriate locations for the brand and the message. Billboards and other forms of OOH Media can provide information when people are on their way to purchase a product. In other words, it reaches people 'at the 'moment when they might' carry out a particular action or be in a particular frame of mind.

Outdoor may maintain awareness levels because of its high frequency. It can also create an immediate response based on high coverage levels. The nature of the medium requires simple, concise messages. This may also help message processing. More unusual ads have more impact, probably because they are less familiar and less often seen. Also, many outdoor vehicles are large and size can drive memorability as well. Some forms of outdoor deliver a captive audience (especially transit and cinema). Outdoor works synergistically with other media.

Objectives of the study

1. To understand the role of Out of Home (OOH) Media
2. To Know the impact of Out of Home (OOH) Media on viewers
3. To find the recall of advertisements made through OOH media

Statement of the Research Problem

There are a number of variables that can effect recall scoresquestioned which elements in an outdoor ad made it effective. They found that unaided recall was affected by ad location and ad simplicity. The ads on the right-hand side were found to be more effective than those on the left-hand side. Outdoor ads on the highway were more often recalled than those on surface streets. Black and white ads were recalled more often than color ads (possibly because they are seen less often than colored ads). Ads with fewer words were recalled more than ads with many words.

Review of Literature

One of the classic OOH studies in the United States, conducted by the Institute of Outdoor advertising, used an American icon, Miss America. People were interviewed on their knowledge of the reigning beauty queen. Only a small percent were able to name her. After billboards were erected with her name and picture, awareness shot up. The results were very compelling that outdoor advertising can create awareness and stimulate recall.

There have also been studies using U.S. Presidents to examine OOH effectiveness. Hewett used a 100 showing (the number of boards it takes to reach 100% of the population of a market) with the copy 'Who was the 23rd President?' Before the billboards went up, only two respondents could identify the 23rd President. One week after the billboards went up, there was a second wave of interviewing and 8% correctly identified Benjamin Harrison. When asked why they knew this, some respondents replied, 'I saw the billboard and went home and looked up the answer.' Shortly after the second wave was completed, the billboard copy was changed to 'Who was the 23rd President Benjamin Harrison.' Correct identification in the third wave of interviewing went up to 36%.

Perception Research Services conducted a recall and awareness study for Kellogg's Rice Krispies Treats. Billboard advertising increased unaided brand awareness by 25% and ad awareness by 20% (which was stable across all four studied markets). Six out of ten commuters accurately described the campaign theme. Purchase intent increased from 48% (Pre-test) to 54% (Posttest).

A Media Edge study for the launch of a personal care product examined the awareness of OOH, TV and magazine ads. Unaided awareness was measured and respondents were asked where they saw advertising for the brand. In the three markets using outdoor, the outdoor ads were second to TV as a source where the advertising had been seen/heard. Through sharing creative executions across all media, a communication synergy was created. This study concluded that outdoor can operate as a support mechanism for a variety of combinations of media which may have a weaker local market presence. In addition individual market characteristics appeared to have an effect on results.

Data Analysis and Interpretations:

Levels of visibility of billboards are three times higher than aided recall scores indicate.

65% of boards were noted, while 7% were recalled (unaided), and 22% were recalled (aided)

In one study, 65% of the billboards in the passenger's field of vision were noted while 39% were read

Younger riders (age 18-34) were more likely to take in the visuals, while adults 35-49 were more likely to read outdoor copy

On average, passengers were likely to see 23% of billboards passed in a 30-minute drive

59% of bus shelters were examined by a passenger traveling past the shelter, while 38% of these were likely to be read

26% of respondents indicated that outdoor advertising would influence their purchase decision



According to a report published by Laqshya Media Insights Group, travel times in cities is 'close to peak time. The agency captured data on time taken for point-to-point trips from Google Maps in August. It states that after very low commute time during the first stages of the lockdown, time spent on the road in Mumbai is at 77-88% to the peak traffic time observed in January 2020. In Delhi it's at 70% of the peak and Bengaluru it's at 80%.

Above are the research information collected through secondary data.

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Research Methodology:

This paper is primarily based on the secondary data available in the form of reference books, Blogs, Online Journals and Research papers, Articles.

Research Findings:

The research study has aimed to understand the impact of Out of Home (OOH) Media advertising on current society. It is determined that technology and media is causing an arms race between consumers and marketers. Furthermore it is also providing opportunities to attract the ads and create a recall. The outdoor advertising would influence their purchase decision.

Conclusion:

Out of Home (OOH) is a potential expressway. The Indian outdoor advertising industry has been thoroughly invaded by small players who largely possess control and directly market these media sites. Currently Times OOH, Clear Channel, Selvel, Lakshay have shown faith in form of advertising. OOH Media being localized and cheap medium attracts a lot of local advertisers. It turns out to be cost effective and relatively cheaper medium than other broadcast based regional and national media.

The Impact of OOH Media displays are intended to get people's attention while they drive or walk. It can catch attention during rush hours when people are stuck in traffic and are unable

to do anything. OOH advertisements is an effective way to remind the audience of the product being advertised at the time before purchase. This works as an impact medium for national advertisers as it reinforces the impact of particular brand. OOH Media offers innovation and interactivity. Its compelling creativity lie at the heart of a truly inescapable OOH.




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