

Summer internship project report

On

Below the line marketing in India

By

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Under the supervision of

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AT BRIDGE GROUP SOLUTION PVT.LTD

(Submitted in partial fulfilment of the requirement of the BBA degree)

Institute of Management

JK LAKSHMIPAT UNIVERSITY

(2020-2021)

CERTIFICATE



Bridgegroup Solutions

We Knot Spaces

Ref No- Bridge Group Solutions/HR/21-22

Date – 30th August 2021

To Whomsoever it may Concern

This is to certify that Aakanksha Goyal D/O Mr. Arvind Goyal of BBA at JK Lakshmipat University, Jaipur has undergone project training in Marketing at our organization from 21st June 2021 to 21st August 2021.

She completed the training period, with sincerity and dedication and her performance during training period was found to be Satisfactory.

We wish her all the success in life and Career.

Srashti Jadoun

Head- Human Resource

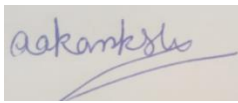
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DECLARATION

I do hereby solemnly declare that the work presented in this Internship report on “Below the line marketing in India” has been carried out by me. I was in regular contact with my mentor and contacted him on a weekly basis for discussing the project.

The information and data given in the report is authentic to the best of my knowledge.



Aakanksha Goyal

2019BBA001

Institute of Management

JK Lakshmipat University

CERTIFICATE

It is certified that the Summer Internship Report title "Below the line marketing in india" submitted by Aakanksha Goyal is an original piece of research work carried out by the candidate under my supervision.



Shraddha Bharatiya

Faculty Guide

ACKNOWLEDGEMENT

The Internship opportunity I had with Bridge Group Solution was a great chance for learning and professional Development. Therefore, I consider myself very lucky that I am a part of this great opportunity. I am also grateful for having a chance to meet so many professional people between this internship.

I really want to thanks to Industry mentor Kashish Jerath and faculty mentor Richa Mishra for taking part in useful decision & giving me necessary advices and guidance and arranged all facilities to make it easier for me

Sincerely

Aakanksha Goyal

2019BBA001.

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PROJECT SUMMARY

The advertising industry's success depends heavily on market penetration. The Indian advertising industry is expected to be Asia's fastest-growing advertisement market after China. Television segment continues to dominate in India for almost 38% of the total ad.

BTL Marketing (below-the-line marketing), which refers to an advertising strategy in which products are promoted through non-traditional channels. It sets aside these formats in favour of reaching out to people directly, either through trade shows, catalogs, direct-mail campaigns or ads that appear when people use search engines.

Below-the-line marketing is preferable in many cases because it is more affordable. BTL agency finds ways of marketing to consumers even when a business lacks a large budget.

'ATL Marketing' stands for '*Above the Line Marketing*'. This kind of marketing is the kind of marketing that has a very broad reach and is largely untargeted. Think about a national TV campaign, where viewers across the nation see the same advert aired across the various networks.

This kind of marketing is mostly used for building brand awareness and goodwill.

BTL activities help marketers to spread awareness about the brand. It helps people to connect with the brand and explain the benefits of a brand. BTL activations help in attracting more customers while increasing the leads of a brand.

In order to implement BTL marketing, there is a great need for data. A lot more than in ATL. You will need to invest in specialized talent and marketing teams, as well as target audience research. And of course, you need to follow the process and monitor closely each campaign.

To plan and launch BTL marketing tactics you need to be familiar with the mediums involved, and the platforms used to develop these strategies or invest in training. But it won't do anything if you are not deeply aware of how your audience and customer base behave and think.

The first modern type of life insurance set up in India through British company called the Oriental Life Insurance Company in 1818, but this company insured European lives not Indian.

In Indian market company compete on price and service to attract the customer and the industry boosted by their innovative product and vibrant distribution channel, coupled with targeted publicity and promotional campaigns by insurers.

Buying the best life insurance plan is one of the most important investments you can make in the interest of your family's bright future.

INDUSTRY & COMPANY OVERVIEW

Overview of Real and Financial State in India

Real estate sector is one of the most globally recognized sectors. It comprises of four sub sectors - housing, retail, hospitality, and commercial. The growth of this sector is well complemented by the growth in the corporate environment and the demand for office space as well as urban and semi-urban accommodations.

In India, the real estate sector is the second-highest employment generator, after the agriculture sector. It is also expected that this sector will incur more non-resident Indian (NRI) investment, both in the short term and the long term. Bangalore is expected to be the most favoured property investment destination for NRIs, followed by Ahmadabad, Pune, Chennai, Goa, Delhi and Dehradun.

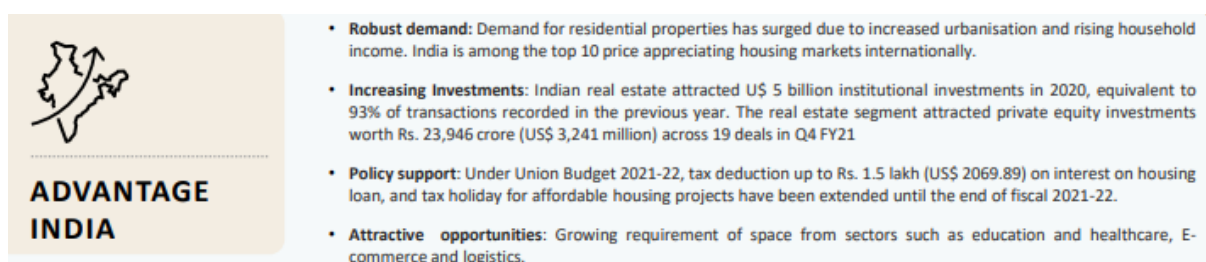


Real estate sector in India is expected to reach a market size of US\$ 1 trillion by 2030 from US\$ 120 billion in 2017 and contribute 13% to the country's GDP by 2025.

According to the Economic Times Housing Finance Summit, about 3 houses are built per 1,000 people per year compared with the required construction rate of five houses per 1,000 populations. The current shortage of housing in urban areas is estimated to be ~10 million units. An additional 25 million units of affordable housing are required by 2030 to meet the growth in the country's urban population.

Advantage to India

1. Robust Demand
2. Increasing Investment
3. Policy Support
4. Attractive Opportunities



Financial state

India's economic progress, which is largely dependent on the Financial Sector, is not only a key factor of stability in the global economy, but also a source of immense economic opportunity for the world. India's financial sector has been one of the fastest growing sectors in the economy. The economy has witnessed increased private sector activity including an explosion of foreign banks, insurance companies, mutual funds, venture capital and investment institutions. The various steps taken by the government and the regulators since liberalization to meet the challenges of a complex financial architecture have ensured that a new face of the Indian financial sector is emerging to culminate into a strong, transparent and resilient system .

Several new instruments and products have been introduced. The entry of new players has led to existing players upgrading their product offerings and distribution channels. Financial intermediaries too have gradually moved to internationally acceptable norms for income recognition, asset classification, provisioning and capital adequacy. This has given a strong impetus to the development and modernization of the financial sector. Going forward the aim would be to achieve international standards in this area within the shortest possible time frame. With this firm resolve, FICCI's Financial Sector aims to facilitate a comprehensive forum for dialogue between India Inc. and policy makers thereby aiming to provide necessary directions to all stake holders and business processes.

Advantage to India

1. Robust demand
2. Innovation
3. policy support
4. Growing Penetration



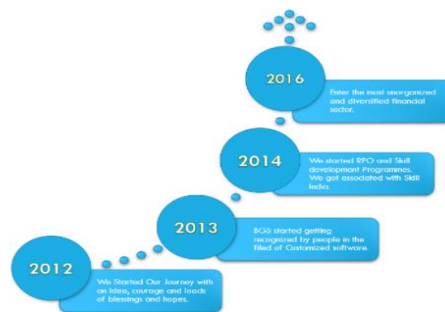
**ADVANTAGE
INDIA**

- **Robust demand:** Rising income is driving the demand for financial services across income brackets.
- **Innovation:** Emerging digital gold investment options.
- **Policy support:** The government has approved 100% FDI for insurance intermediaries and increased FDI limit in the insurance sector to 74% from 49% under the Union Budget 2021-22. International Financial Services Centres Authority (Banking) Regulations, 2020, are expected to drive and facilitate the constituent operations in the IFSC and help the sector reach its potential.
- **Growing Penetration:** Credit, insurance and investment penetration is rising in rural areas.

COMPANY OVERVIEW

B.G.S was found in 2014 as one of India's original Project Outsourcing start-ups, with an aim to bridge gaps in process management and outsourcing. They started as project outsourcing firm and later on moved into different zones with a motto of providing high-quality, low-cost, and applicable interventions to handle gaps. They have expanded to more than 5 cities in less than two years and are going at great velocity towards greater heights. This is where aspiration meets innovation, candor fuels collaboration and impossible surrenders to teamwork. Their energy has been focused on creating an experienced team, developing technology enablers and institutionalizing standardized processes. The strong research and consistent outperformance, while maintaining high standards of client servicing are testaments to the robustness of the model. They have consistently grown with clients through referrals and have a very high customer retention rate. They seek out people and clients who challenge themselves to be exceptional—and champion that spirit in others. They are guided by True North, our unwavering commitment to always do the right thing by our clients, people and communities. They define a bold ambition with clients, then work together as one team to create such high levels of value that we set new standards of excellence for our industries.

HISTORY :



- ❖ Established in 2012
- ❖ Begin with the project outsourcing firm
- ❖ Extension to more than 5 cities
- ❖ 113 Projects completed till now, along with 1356 satisfied customers
- ❖ 32 Awards received
- ❖ 5 years of experience

Value :

- People
- Integrity
- Customer Delight
- Excellence
- Trust

Vision:

To offer unique financial planning opportunities, to individuals, by assisting them, in accomplishing their financial goals and dreams, in systematic and efficient approach, leading transformed Planned Finance for Life

Mission

To provide comprehensive financial planning for individuals, with the whole process driven on systems thereby developing such unique processes that can be controlled, monitored and evaluated by us independently, thus making us self-reliant, with over 10 million clients, by 2028.

MARKETING MODEL AND THEORY

SWOT ANALYSIS

Strength	Weakness
1. Tie-up with companies like Max life Insurance	1. Limited Branches
2. Strong Management Team	2. Brand Awareness
3. Effective communication	3. To target middle-age is not easy task
4. Customer centric Product and Service	4 cost
Opportunities	Threats
1. New market	1. Government intervention
2. New product and service	2. Great risk involved
3 . Increase its demand in the future , due to emerging health hazard	3. Major competitor -MotiLal oswal ,LIC,IBM
4. New branch at new location	4. rules and regulation by Gov.

Segmentation, Targeting, Positing

Segmentation			
Demographic		Geographic PAN India	Psychographic Providing policies at less premium with high standard of client servicing
Age - All age group			
Gender- Male , Female			
Occupation - Self -			
Employed/Business, Service			
Targeting			
Middle and High class		Working Class , Corporate	Salaried class , self - employeeed,Retired employees
Positioning			
Tie-up with renowned brand like Max life Insurance , Aditya Brila Group and Royal Sundaram			

OBJECTIVES

- ✚ To study of “BELOW THE LINE” Activities .
- ✚ To study different kind of Marketing ways like “ABOVE THE LINE” And “BELOW THE LINE” activities.
- ✚ To study why “BTL” is better and why we should choose “BTL” in this modern world .
- ✚ Know the key trend in “BTL” .

METHODOLOGY

Putting the acquired knowledge from the university into practice, as well as the knowledge & skill gathered from the organization I have prepared the report. Firstly, the topic and research objectives were chosen and accordingly relevant data were attained on the issue at hand.

At first the topic of the report and objectives of the research were identified and accordingly appropriate data were collected on the subject at hand.

In presentation of the report , no structure questionnaire was used . Data pertaining to digital marketing process and most of the information is collected from my project guide of the company and my personal and practical experience.

In this report secondary data is used on large scale

- Recent report
- Articles
- Website
- Files

Growth of Indian Advertisement Market

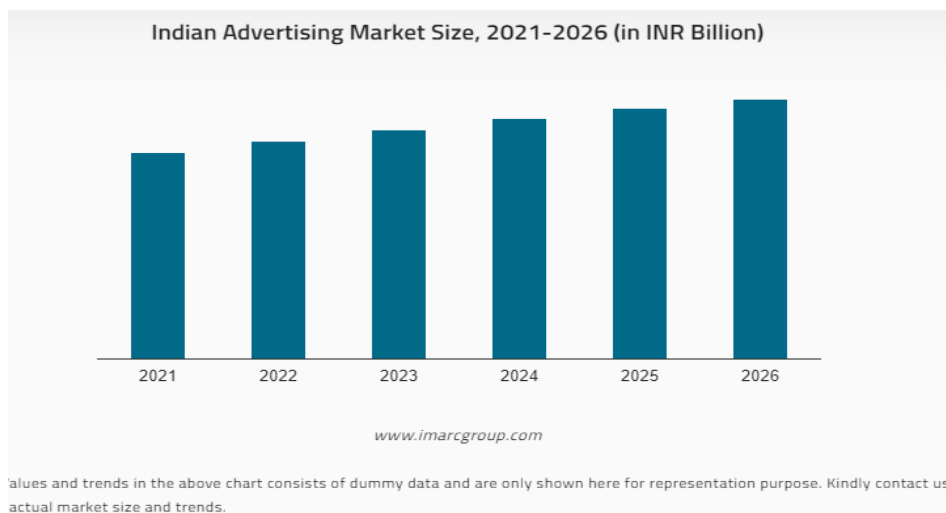
Advertising is one of the activities for successful business and is equally important like using raw material properly doing planning , organizing , manpower etc. Publicizing that the business offer to the target customer is called advertising with have a important part in market. Advertisement is done on vast population and require organizing and applying human skill and technology . Advertisement industry evolved from being a small-scalebusniess to full-fledged industry . It become one of the major industry and tertiary sector .Indian advertisement industry has a estimated value of Rs 13,200 cr.

The ads shown to us are innovative and sometime they get into our nerves when they appear repeatedly . Ads usually amaze people with their creativity and presentation whereas some are really horrible .The Indian ad agency have some of the most creative talented people around which is attested by the fact that global companies are approaching Indian ad agencies to handle their media campaigns.

Contibution to economy sale

Like we all know Indian economy is a growing economy which provide many opportunity for growth of various industry.

The turnover of Indian advertising industry is less than 1% GDP. The Indian Ad Industry is expected to grow by 13% in 2010 to RS21,145 cr. In 2017 the global media and entertainment industry show slow growth , with an expected contribution to GDP in 2018 to reach 0.45% .



Indian Ad industry have many opportunity in country and in abroad like account planner ,executive , copywriter,visulizer , creative art director ,animation , photographer ,media planner , web developer. Candidates qualified in commercial

art have a great opportunity . MBAs can also play a significant role in client serving . Anyway individual creativity and ability more important to any degree.



The advertising industry's success depends heavily on market penetration of different media outlets in the region. India, with its developing economy, is providing the advertisers with numerous growth opportunities, along with expanding media channels. Economic growth has also led to an increase in consumer spending power, producing a consumer-conscious and affluent brand. The Indian advertising industry is expected to be Asia's fastest-growing advertisement market after China over the forecast period. Further, the increasing penetration of smart phones and the internet in the country is encouraging the use of digital advertising, which is anticipated to aid the growth of this industry in India over the forecast period.

While television segment continues to be the dominant force in India, accounting for almost 38% of the total ad spend in 2020, the mobile and internet advertising segment is anticipated to contribute significantly to the industry growth owing to the increased digitalisation and growing shift towards online video via mobile devices in the region.

INTERSHIP

TRAINING

- I. Basic of Financial Planning
- II. Basics of Insurance
- III. Product Training
- IV. Comparison and Benefit Analysis
- V. Sales Pitch
- VI. HR – Recruitment

Life Insurance

History of life insurance

The first modern type of life insurance set up in India through British company called the Oriental Life Insurance Company in 1818 followed by the Bombay Assurance Company in 1823 and the Madras Equitable Life Insurance Society in 1829. This company operate in India but didn't not insure the lives of Indians they only insured the Europeans live in India. The first Indian insurance company under the name "Bombay Life Insurance Society" started its operation in 1870, and started covering Indian lives at standard rates. Later "Oriental Government Security Life Insurance Company", was established in 1874, with Sir Phirozshah Mehta as one of its founder directors.

Indian Insurance Industry

In India, the overall market size of the insurance sector is expected to US\$ 280 billion in 2020. India has 57 insurance companies in which 24 are in the life insurance business, while 34 are non-life insurers. In Indian market company compete on price and service to attract the customer and The industry boosted by their innovative product and vibrant distribution channel, coupled with targeted publicity and promotional campaigns by insurers . According to some data by Insurance Regulatory and Development Authority of India (IRDAI) that 25 general insurance companies recorded 10.8% increscent in their collective premium in January 2021 to Rs. 16,247.24 crore (US\$ 2.24 billion) compared to Rs. 14,663.40 crore (US\$ 2.02 billion) in January 2020. The future look god for life insurance industry but if we change our recent framework which leads to a way the industry conducts its business and engages with its customers.

Government Policy towards life Insurance

The Government of India has taken number of initiatives to boost the insurance industry and some scheme like:

1. **Awaz Health Insurance Scheme** : This scheme is launch by the government of Kerala. These scheme mainly cover the migrant workers who are working in Kerala. This also offers hospitalisation cover to workers as well as coverage against accidental and age should be 18 to 60 . The coverage limited is INR 15,000 for hospitalisation expenses, INR 1 lakh for accidental permanent disablement and INR 2 lakhs for accidental death.
2. **Whole Life Assurance**: The Whole Life Assurance policy has a minimum entry age of 18 years with a maximum entry age of 55 years and pays out assured sum with accrued bonuses to the policyholder on maturity or the nominee or legal heir upon death of the policyholder. The minimum sum assured is RS 20,000 with the maximum being RS 50 Lakhs. If the policy has been in effect for over a year and if the policyholder has not attained the age of 57 years yet, the policy can be converted into an endowment policy. The policy allows for loans to be taken out however, if a loan is taken out before completion of 5 years, the policy is not eligible for any bonuses.
3. **Endowment Assurance**: Similar to the whole life assurance, in this policy, the policyholder is given an assurance that they will be paid a benefit of the Sum Assured and accrued bonus upon the policy attaining the maturity period. A death benefit equal to the sum assured plus any accrued bonuses are paid to the nominee and the policy allows for loans after completion of 3 years but any loans taken before 5 years will avoid any bonus to be accrued. This policy also has a minimum entry age of 18 years and maximum entry age of 55 years.
4. **Children Policies**: These types of policies are taken on the life of the parent/children for the benefit of the child. By such policy the parent can plan to get funds when the child attains various stages in life. Some insurers offer waiver of premiums in case of unfortunate death of the parent/proposer during the term of the policy.

Need of life insurance

Life insurance is like a financial cover which link with human life like death, disability, accident, retirement etc . When human life is lost or a person is disabled permanently or temporarily, there is loss of income to the household.

Life Insurance is needed:

1. To ensure that your immediate family has some financial support in the event of your demise
2. To finance your children's education and other needs
3. To have a savings plan for the future so that you have a constant source of income after retirement

4. To ensure that you have extra income when your earnings are reduced due to serious illness or accident

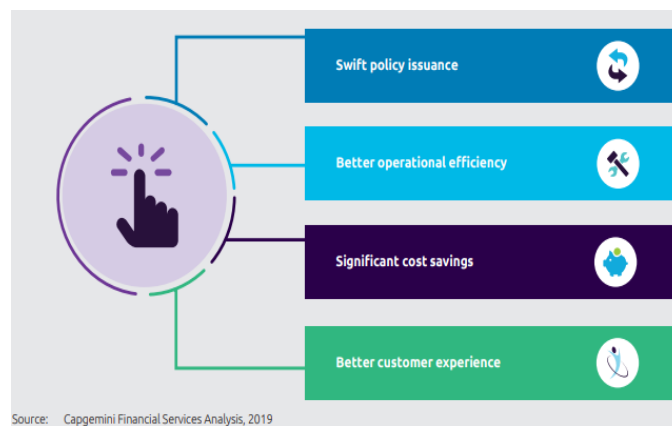
Type of life insurance

- Term Insurance
- Endowment plans.
- Money back policy.
- Whole life insurance.
- Child Insurance Plans.

Current trend of life insurance

Buying the best life insurance plan is one of the most important investments you can make in the interest of your family's bright future. But sometime is become hard to understand or get life insurance but with some recent trend it become more flexible like:

1. **Cover for Pandemics** : Like we all know that 2020 began with a very uncertain note because of corona virus and to ensure coverage for policyholder more and more insurer offering protection against such diseases caused by viruses Insurers all over the world have now taken steps to ensure they are not caught off-guard again by a pandemic resulting in a high number of deaths.
2. **Customer-Focused Solutions** : In past insurance industry used to provide policies that were more geared towards a one-size-fits-all approach but now it's not working . Customers today are more aware than ever and expect customized solutions for their requirements. So now insurer moving toward and giving solution according to customer requirement .
3. **Digital Access** : Life insurance company are going digitally-only and selling policy directly to customer especially for more straight forward product . Insurer expanding customer interaction model to include various self-service option that leverage intelligent chat bots , and virtual and voice assistance .



SALES

All the intern have to sell this two product by Max Life Insurance Company (at least one).

1 . Monthly Income Advantage Plan

Max Life Monthly Income Advantage Plan is a traditional participating money back life insurance plan offered by Max Life Insurance. This single life policy is a protection and savings plan that offers guaranteed monthly income for a period of 10 years and bonuses .Annual Premium for this Max Life savings

policy starts from Rs.50,000* p.a. Policyholders can also avail tax benefits on their policy premium and benefits. *Premiums vary based on age, location, plan term and other factors.

Max Life Monthly Income Advantage Plan has the following 2 Premium Payment Terms:

- 12 years.
- 15 years

Minimum Age at Entry 18 year Maximum Age at Entry :55 year for 12pay variant and 50 for 15 pay variant

Benefits of Monthly Income Advantage Plan(MIAP)

- Guaranteed regular monthly income
- Financial coverage for the nominees of the policy holder
- Maturity Benefit
- Death Benefit
- Policy continuation benefit
- Tax benefit
- Riders coverage

2. Saving Advantage Plan

Max Life Savings Advantage Plan comes with the flexibility that allows the customers to fulfil short, medium or long term life goals by choosing the premium payment term and policy term as per their desired milestone. This product also offers a flexibility to the customer to take the maturity benefit or death benefit in lump sum or in a regular monthly/annual income for 10 years. A plan that will help the customers achieve their financial goals in a systematic manner, Max Life Savings Advantage Plan offers a superior maturity benefit of 110% of guaranteed sum assured on maturity. Additionally, the customers get guaranteed additions of 5.5% of guaranteed sum assured on maturity each year for the first 5 years of the policy and step-up death benefit after 10 years of policy as per the policy terms and conditions. Max Life Savings Advantage Plan offers the flexibility of partial/full withdrawal of accumulated bonuses at any point of time during the policy term. Once the policy acquires a surrender value, loan facility can also be availed during the policy term to meet the expenses for any unplanned event.

Variant	Entry Age	Maximum Maturity Age
Single Pay	8 years	75 years
Limited Pay	0 years(91 days at the time	80 years

	of applying for this plan)	
Regular Pay	0 years(91 days at the time of applying for this plan)	65 years

Variant	Premium Paying Term	Policy Term
Single pay	1 year	10 years
Limited pay	5 to 12 years	10 to 30 years plus 5 years
Regular pay	20 to 30 years	20 to 30 years

ANALYSIS

What is BTL(Below the line)

BTL Marketing (below-the-line marketing), which refers to an advertising strategy in which products are promoted through non-traditional channels. Traditional channels of advertising include mainstream radio, print formats, movies, billboards and television. Below-the-line marketing sets aside these formats in favour of reaching out to people directly, either through trade shows, catalogs, direct-mail campaigns or ads that appear when people use search engines.

Below-the-line marketing is preferable in many cases because it is more affordable. Paying for advertisement space in traditional media channels can be expensive, and this might be particularly harmful to smaller businesses that cannot afford to appear in those channels. A BTL agency finds ways of marketing to consumers even when a business lacks a large budget.



Figure 1.3 Framework of BTL activities

Measurability: In this point marketer can track the result of an individual initiative they see the return on investment and according to this result that set future campaign to enhanced changes of success.

There have different kind of channel in btl activities like :

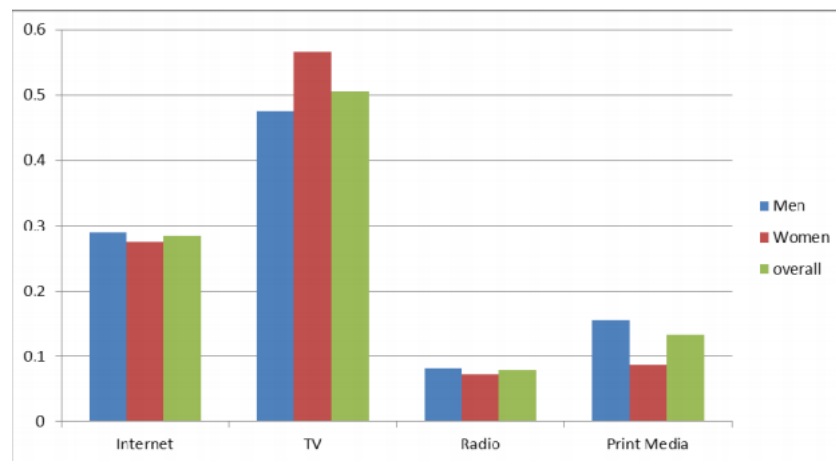
- Database marketing
- Mail marketing
- Interactive service
- Event marketing
- Promotional marketing

Difference b/w ATL (ABOVE-THE-LINE)& BTL (BELOW-THE-LINE)

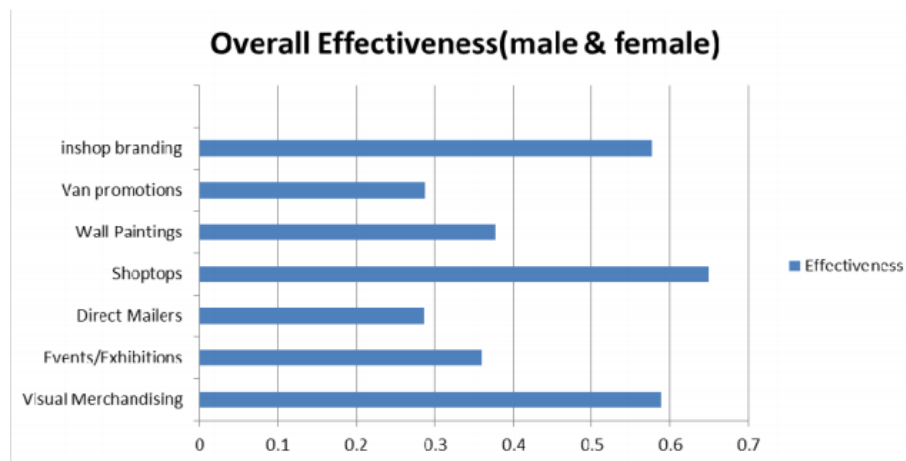
ATL Marketing

‘ATL Marketing’ stands for ‘Above The Line Marketing’. This kind of marketing is the kind of marketing that has a very broad reach and is largely untargeted. Think about a national TV campaign, where viewers across the nation see the same advert aired across the various networks.

This kind of marketing is mostly used for building brand awareness and goodwill.



(Effect of ATL marketing on people)

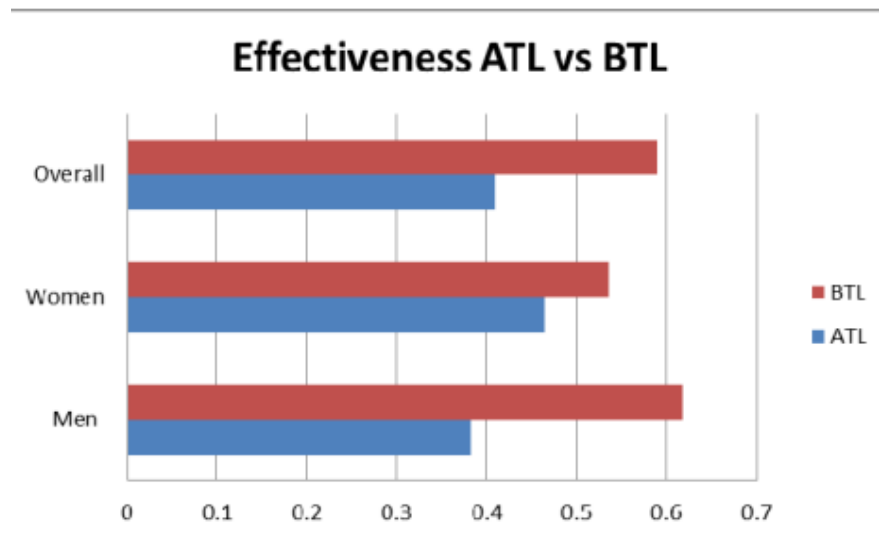


(Effective of BTL on People)

ATL marketing stands for Above the line marketing, which entails mass media methods so as to target a wider audience. BTL expands to Below the line marketing, which is used when the company wants to target a small but specific group.

ATL medium Uses conventional marketing mediums such as TV, Radio, Print media, Internet, etc. BTL medium Uses offbeat marketing mediums such as exhibitions, trade-shows, telemarketing, email marketing, etc.

ATL target a mass audience and BTL target a specific group and ATL is a expensive term and BTL is completely budget friendly btl is easy to measure but ATL is not .



Based on the requirements of the business, either of the advertising methods can be used by the companies. If the companies have to go just for raising awareness about the product or service at a huge mass level then the company can go for Above line advertising otherwise if the requirement is targeting the specific customer and converting the leads then go for Below line advertising.

Why You Should Invest in BTL (Below the Line) Activities for your Brand Promotion ?

Create Brand Awareness

BTL activities help marketers to spread awareness about the brand. It helps people to connect with the brand and explain the benefits of a brand. BTL activations help in attracting more customers while increasing the leads of a brand. Innovative and creative BTL activities are the most preferred marketing strategy used by marketers in the current scenario, as it creates a niche for a brand. It helps the brand to mark its presence in the market.

Makes Your Brand Stand Out

Innovative BTL activities help your brand to stay ahead of the competition . How? Like we all know Millions of brands came into existence, and television is flooded with many advertisements. Some brands get lost in the clutter, and their message is not conveyed to the audience. BTL activities offer an opportunity for brands to showcase their products to the target audience. It gives brands the platform to communicate their marketing message clearly to its audience. BTL activities help the brand to stand out without getting lost in the clutter.

Creates An Impact on The Audience

Compare to traditional method btl have more impact on target audience BTL activities make the brand memorable and increase their value . BTL activities engage the audience and allow them to interact while creating a positive and powerful impact on them.

BTL Activities allows to Feel the Product

You must have come across free samples of the products when you visit the market. Sampling and trial generation is one of the varied forms of BTL activities. Sampling is one of the effective measures in BTL marketing, as it introduces your brand to the audience. It gives them an insight into the product, resulting in repeated sales of the product. Sampling allows customers to touch and feel the product. It is an effective marketing measure to acquaint the consumer with products. When consumers become familiar with the product, it provides them quality assurance which can later result in Brand loyalty and can help the brand in the long run.

An innovative idea can create a big customer base for the brand. With this data we can identify two effects of Below the line activation:

- That one can create customized campaign according to brand need and achieve positive result by creating out of the box
- Another thing is giving deep impact on target group so they can experience the brand , which help to create a strong relationship b/w audience and brand

KEY TREND

Radio companies launching BTL divisions:

Many radio companies have also ventured into the BTL and activations space, since radio works well with the BTL business by promoting both the client's brand and the radio station's connect with its audience. Red FM has an activation division called Red Active, which offers event management, celebrity management, brand

communication and other services. Radio Mirchi set up Mirchi Activations in 2005, while Radio City entered an alliance with BTL agency Vibgyor Brand Services in 2007. Reliance Media Works Ltd (RMWL), which owns Big FM, has transitioned to an integrated platform offering media solutions in digital, OOH, BTL, radio, rural marketing and more. It has floated four new companies, including Big Live — the experiential marketing arm that offers services such as brand activations, events, rural brand initiatives and others — and plans to provide activations across 100 cities in India.

Digital media and technology spurring the growth of BTL media:

With the growing penetration of the internet and the mobile platforms, marketers across industries and verticals are focusing on the digital media to drive brand engagement. In 2010, Pepsi Co. Planned to spend 8 per cent of its overall advertising and promotional spend on BTL media such as digital and in-store activities. The company intends to increase this spend in the near future. Hindustan Petroleum (HPCL) launched its BTL initiative, HP Happy Wheels Offer, in 2009 and was accessible via the mobile and the internet, engaging the audience and encouraging participation through SMS to a specific short code and a website. Participation from viewers in TV game shows and contests such as *Kaun Banega Crorepati*, *X Factor* and *India's Got Talent* continues to increase with the growth of mobile phone penetration, with each half-hour show capable of generating up to 1 million SMSes.

Increasing number of agencies venturing into BTL services:

Existing ad agencies are either launching or acquiring separate BTL units, as brands are hiring niche agencies to oversee their BTL marketing efforts. Gauging the growing importance of the activation and BTL business, Aegis Media has entered the activation and events sector. It has collaborated with Fresh IMCS to launch Carat Fresh Integrated to offer integrated marketing services, including BTL activations, events and rural marketing, to its clients. Zenith Opt media has launched a new wing, Newscast, to design non-traditional media solutions for its clients in India. Amar Ujala Group plans to launch a dedicated BTL division called Touch Point. Buoyed by the prospects of BTL advertising, industry executives from major ad agencies are also launching their independent agencies.

Year of Activation and BTL:

There is a clear trend of shifts in client spends from ATL to BTL. With the increase of modern trade, the desire to reach and engage the consumer directly is increasing for the advertisers. In 2000, the ATL: BTL spends ratio was approx. 80:20. Aegis Media calculations indicated that by 2015 this may change to 50:50. There is a clear trend and need for areas such as Events, Ground Activation, Retail and Rural Marketing to get their space in the marketing spends. 2014 will see this trend increase.

Best BTL Campaigns of 2019

It has a visible brand impact on all social media channels plus is budget-friendly. All you need is a creative idea!

Below are some of the below the line campaigns that created a buzz in 2019 –

Domino's loyalty program – 'Points for Pies'



Domino's has always used technology to drive immense success. More than half of its global retail sales came from digital platforms in 2017. This pizza delivery giant launched a new customer loyalty program – 'Points for Pies' wherein the Domino's app allowed customers to earn points for every pizza they scan on the app. The campaign ran for 12 weeks and brought in good sales.

Spotify becomes relatable



Inspired by the world-famous memes, they launched a campaign using the "Me, Also Me" format to show how the platform offers music for every mood. Funny, easy to understand and relatable, they made for the perfect way to communicate without saying a lot. In another campaign, to increase their Spotify Premium sales, they introduced multiple 30-second audio advertisements on its own app & in between the song streaming. These advertisements used real-life scenarios where Spotify Premium would be of immense use.

GoodNewsIsGenderFree By Prega News



Prega News, the most trusted company that provides HCG Pregnancy Detection Kit came up with a brilliant social media campaign titled [#GoodNewsIsGenderFree](#) on International Mother's Day. The campaign focused on breaking the severe issue of gender inequality that persists in Indian society. They used the video medium to convey the message of gender equality.

Issue in Below The Line Marketing

In order to implement BTL marketing, there is a great need for data. A lot more than in ATL. You will need to invest in specialized talent and marketing teams, as well as target audience research. And of course, you need to follow the process and monitor closely each campaign.

To plan and launch BTL marketing tactics you need to be familiar with the mediums involved, and the platforms used to develop these strategies. Or invest in training. But it won't do anything if you are not deeply aware of how your audience and customer base behave and thinks.

Conclusion

Today Marketing is used widely and has become necessary for an organization . ATL is the repeater approach and BTL is the revolver approach both technique are used to target consumer in the best possible ways but it depend on the nature of product and it's completely depend on company to use ATL, BTL technique

But the behaviour of people are changing along with the fast paced world . Due to this change , the communication process with the people are also needed to be change. Communication in the modern world has become more integrated than ever before .Thus the use of BTL campaigns is the great advancement and is the way to go forward .

There are various below-the-line activities used by the existing marketers, and these activities help them to generate more awareness and participant by the target audience and now a day's many company are using btl technique to promote their product.

If we use digital marketing technique with below-the-line technique it will increase the chances that our product reachto our target audience more effectively .

Learning

- Through this internship I learn different kind of aspect in business
- I learn how to work in this competitive world
- I also done some task like selling policy to the customer which I never done in my life
- How can we convince the customer to buy policy or any product in real life world
- We also work in pressure in some stages in our internship which is also a good learning for me to learn how to work in pressure .
- Learn customer mind set what they want from that product when and how they want
- I also learn how to work with professional people .

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