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# A STUDY ON IMPACT OF ADVERTISEMENT AND PROMOTION ON CONSUMER PURCHASE DECISION 

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#### Abstract



In this $21^{\text {st }}$ century where most of the consumer are aware of the internet and technology due to which it becomes easy for the marketers to promote their products or convey the message to their target market. Government, private sectors and those who are involved in the business have understood the importance of promotions and advertisements because it not only pushes their products but it increases the sales, presents the information about the products and company's details to the consumers and others, increases the demand of the product and helps the consumer to differentiate the product. When you run a business, no matter whether the business is online or offline, you need consumers to consume whatever your products or services are. This is where the advertisement and promotion come into play. Advertisement and promotion is important from business perspective because it attracts the consumers hence it increases your business reach also now a day's marketers are putting lots of efforts by mixing lots of traditional and new strategy to sell a new product or existing product to boost sales for short time and long-time accordingly


Key words: Consumer, Consumer behaviour process, Advertising, Advertisement, Promotion

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## Introduction:

Advertising may well be a marketing communication that caters a sponsored, non-sponsored message to push or sell a product, service or idea. Sponsors of advertising are typically businesses wishing to push their products or services. Advertising is differentiated from promotional message therein an advertiser pays for and has control over the message. It differs from personal selling therein the message is non-personal, i.e., not directed to a particular individual. Advertising is communicated through various mass media, including long established media for eg:- newspapers, television and radio and latest technological Copyright © 2021, Scholarly Research Journal for Humanity Science \& English Language
media like e-magazine, blogs, social media, websites. The actual presentation of the message in an exceedingly medium is stated as a billboard, or "ad" or advert for brief. The 5international advertising-agency groups are Dentsu, Interpublic, Omnicom, Publicis and WPP.

Classification of Advertising: - Advertising may be categorized in a variety of ways, such as target audience, geographic location, purpose and style.Few types of advertisement are Television advertising ,Radio,Online,Print,Celebrity advertisement Point-of-sales etc

## Promotion

The term promotion derives from the Old French, promocion assuming to "move forward", "push onward" or to "advance in rank or position" which successively, comes from the Latin, promotionem meaning "a moving forward" In marketing, promotion refers to any reasonably marketing message accustomed inform or convince target audiences of the relative merits of a product, service, brand or issue. It helps marketers to make a novel place in customers' mind. The aim of promotion is to extend awareness, create interest, generate sales or create brand loyalty. It's one amongst the essential elements of the market mix, which has the most important four Ps, i.e., product, price, place, and promotion

Promotion is additionally one in all the weather within the promotional mix or promotional plan. These are personal selling, advertising, advertisement, marketing publicity and will also include event marketing, exhibitions and trade shows. A promotional plan indicates that how much proportion of attention does we required, and what proportion of the budget should be allocated to every element.

There are three objectives of promotion. These are:

- To present information to consumers and others.
- To increase demand.
- To differentiate a product.

The main aim of a promotion and its promotional plan may have a variety of aspects, including: sales increases, new product acceptance, creation of brand equity, positioning and creation of a corporate image

Various Types of Promotion are Free Distribution of samples, Coupons, Money refund offer, Bonus offer, Sales contest, Discount, Buy back allowance

Promotion is one of the elements in the marketing mix used by the marketers to send information or convince their products to their consumer directly or indirectly

## Top Ten-International advertising-agency

1. Ogilvy \& Mather(Edmund Mather) - Founded in London in 1850
2. Dentsu - Founded in Japan in 1901
3. McCann(formerly McCann Erickson) - Founded in New York, USA in 1902
4. Grey Global - Founded in New York, USA in 1917
5. Y and R (Young \& Rubicam) - Founded in New York, USA in 1926
6. Publicis Groupe - Founded in Paris, France in 1926
7. Havas - Founded in France in 1968
8. Mullen Lowe U.S- founded in Boston, USA in 1970
9. BBDO (Batten, Barton, Durstine, Osborn) - Founded in USA in 2005
10. Droga 5 - Founded in New York, USA in 2006

## Source. https://www.admecindia.co.in/graphic-design/top-10-advertising-agencies-world/

## Literature Review:

- Thearticle by Fatima and Lodhi (2015), Impact of Advertisement on Buying Behaviours of the consumers: Study of Cosmetic Industry in Karachi City. This research explain about the advertisement are helpful in creating the awareness and perception among the customers of cosmetic products; both of these variables are lethal combination to influence the buying behaviors of the consumers. This particular research was conducted on the 200 young male or female who use different brands of cosmetics to check the influence of advertisement on their buying behavior while creating the awareness and building the perceptions. Correlation and regression analysis were used to identify the relationship between these variables. The results revealed provide the new way to managers to devise suitable strategy for the marketing of cosmetic products. These results show that advertisements are very useful in creating the awareness among the people but they are failed to build strong perceptions in the mind of consumers.
- The articles by Zahid and Mufti (2016), Impact of Advertisement on Consumer Buying Behavior. This research explains about the advertising towards the consumer behavior. Advertisement plays an essential role in changing the consumer behavior towards a particular product. This study is conducted to explore the collision of environmental and emotional response on consumer buying behavior. Advertisement reminds its impact on consumer mind which attracts them to buy that particular
product. The responses of 200 respondents are gathered from different universities of Faisalabad region of Pakistan through a circulated well-structured questionnaire. Multiple regression technique is used as a statistical tool and empirical results reveal that emotional response play positive and significant role to influence the consumer buying behavior. On the other hand, negative and significant role of environmental response has been seen in determining the consumer buying behavior.
- According to Mualla (2006).The promotion can be defined as a "marketing activity involves the persuasion contacting process through which the sender define of a commodity, or service, or an idea, or a place, or a person, or a pattern of behavior for the purpose of influencing the members of a particular audience minds, to appeal to their response behavioral about what promotes". Promotion has an important role in forming of loyalty and psychological connection degree between the consumer and the product, the ad campaign, and the formulation of a sentence that create loyalty to the product play a major role in the success of achieving the objectives of the promotion policy.
- According to Howard and Sheth (1969) developed "Theory of Buyer Behaviour" to identify the elements of a buyer's decision and split these elements into three groups: (1) a set of motives, (2) several alternative course of action, and (3) decision mediators by which the motives are matched with the alternatives. Motives are specific to a product class and reflect the underlying needs of the buyer and the alternatives are the various brands that have the potential of satisfying the buyer's motives
- According to Namita Srivastava (May-2017) Advertising is everywhere and reaches consumers all day - every day. The amount companies spend on advertising is amazing. Advertising also plays an important role in developing sales and market share. Among the various factors affecting the consumer buying behavior psychological factor play an important role in influencing the purchase decision. These factors include motivation, learning, belief perception and attitude on which advertisement has direct impact. A belief is a conviction that an individual has on something through the experience he acquires, his learning and his external influences. The learning changes the behavior of an individual as he acquires information and experience. Motivation is directly related to the need, this study put
the light on the influence of advertisement on buying behavior of customers. The Study critically evaluates the role of advertisements in making the perception regarding quality of the product
- According to Amandeep, Dr.Seema Varshney, Syed Aulia(December 2017) With the rapid )development in technology and influence of media advertising has become an inevitable part of promotion mix. Through advertisement both electronic and print more audience can be reached and can have more impact on them, advertisements can be used to inform the new audiences, persuade them to buy the product and it can have huge influence on consumer decision making, advertisement can also be used as reminder to the existing customer about their connectivity to their products and have long lasting association with product or services and helps in brand building creating brand loyalty
- According to Katke, K. (2007). Of all marketing weapons, advertising is renowned for its long-lasting impact on viewer's mind, as its exposure is much broader
- According to (Latif and Abideen, 2011). Advertising through all mediums influence audiences, but television is one of the strongest medium of advertising and due to its mass reach; it can influence not only the individual's attitude, behavior, life style, exposure and in the long run, even the culture of the country and Advertising proliferate the beliefs that possessions are more important and desirable qualities like beauty, achievement, prominence and happiness can be acquired only by material possessions
- According to (Vasanth Kiran, Vasanth Kiran, Vasanth Kiran, 2012)Advertising is all about the way information about products and services is presented. Sales promotions are double purposed because they are used to gather information about what type of customers you draw in and where they are, and to jumpstart sales.
- According to Engel, Blackwell and Miniard (1995) present the most recognised model of consumer purchase decision making. The model divides the consumer purchase decision process into five stages (1) Problem recognition (2) Information search (3) alternative evaluation (4) purchase decision and (5) post purchase behaviour. Engel, et. al. (1995) further contend that purchase intention can be divided into unplanned buying, partially planned buying and fully planned buying.

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- According to Kotler (2003) individual attitudes and unpredictable situation will influence purchase intention.
- According to Dodds (1991) Individual attitudes include personal preferences to others and obedience to others expectations and unpredictable situation signify that consumer change purchase intention because a situation is appearing. For example, when the price is higher than expected.
- According to (Fishbein \& Ajzen, 1975) Consumer purchase intention is considered as subjective inclination towards a product and can be an important index to predict consumer behavior


## Objectives of the study:

- To study the concept of Advertisements \& Promotions for Organisations.
- To understand the process of Consumer Purchase decision.
- To study the impact of Advertisements \& Promotions on Consumer purchase decision.


## Consumer Decison process



Figure (1.1) Five Steps of Buyer Decision Process

- Step One: - Require Problem Identification

Problem recognition in fact is the first step of the buying process. It is a situation of realization. We realise what ideallywe should have and what we have at current situation. For Eg: - We may decide to buy another tooth brush, when the current brush is worn out,ProblemIdentification is a slow process, but it can occur fast when purchases are made in an unplanned way. The main factor which intiate problem
identification is Marketing efforts which is probably done by the organisation. Advertisement which is shown in Television,Newspapersway us to buy lots of things. A purchase will not occur without the identification of our need and the factors which activate our need are internal and external Stimuli.

- Step Two: - Data Search

After Problem Identification comes the following stage which is Data Search.
Usually there is less or smallinformation about the alternatives which are available. The search is mostly done on the products that are constant with your. The amount of data collected by the consumer depends upon the product and the consumer's personality and according to that the questions are arised in the mind of the consumers.After identifying the problem comes the searching of data by consumer,he may use various tools such as newspaper,television,socialmedia,internet to obtain the data.

- Step Three: - Analysis of Alternatives

After Searching of the data then comes the analysis of the alternatives. When the consumers attempt to find the data which is required for him, In the background he visualizes the alternative choices available to him and finally the choices available to him can be judged. For example If a consumer buying a induction cook-top and cookware considers the following criteria such as

1. Brand name
2. Price of the induction cook top and cookware
3. Functions performed by the product
4. Appearance and color,
5. Attachments like cookwarehandle,ladle, user manual and warranty card
6. Reputation of the marketing company
7. After sale service

Each of the above criterion which is assigned have some weightage, which may differ from consumer to consumer

## - Step Four: - Buying Decision

After the analysis of the alternatives are done,then the product are segregated and ranked accordingly and the topranking brand may be purchased. The final buying decision may undertake a change, if the consumer's preferred brand is unavailable. In
such a situation, the second ranked brand may be bought. The final buying occurs only when the consumer finds a suitable shop where the brand is available, and price negotiations are complete.hence finally this is where the purchase takes place.

## - Step Five: - Post-buying Behaviour

This is the Stage where consumer brings the product to his house and consumed. It is the stage were post-buying evaluation is done. The consumer can be satisfied or dissatisfied. A satisfied consumer stores the product information in their mind and uses it multiple times during problem identification stage and dissatisfied consumer may choose other brand, he will put extra efforts to seek information and will consider other brand.Hence this stage is final and critical in retaining the consumers and besides that the satisfied and dissatisfied consumers will share their feed backs through Various website reviews,word of mouth and other forum

## Research Methodology:



Source: Self Developed Figure (2.1) Sample Design

## Scope \& limitations of the study:

$>$ The scope of study is limited to the respondents selected from Silvassa and Vapi.
$>$ The sample unit was also 104 respondents.
$>$ Measurement of Advertisement and promotion is a complex subject that uses a nonobjective method and is not reliable.
$>$ Process of consumer purchase decision depends upon various factors such as age, gender, income

DATA ANALYSIS
Advertisement and promotions Play an important role during Purchasing Decision?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 47 | $45.2 \%$ |
| Agree | 50 | $48.1 \%$ |
| Neutral | 5 | $4.8 \%$ |
| Disagree | 1 | $1 \%$ |
| Strongly Disagree | 1 | $1 \%$ |

## Table 3.1

Interpretation: - Out of 104 responses $45.2 \%$ strongly agree and $48.1 \%$ agrees to the statement that advertisement and promotions plays an important role during purchasing decision

Have you bought any product by seeing it's Advertisement and promotions?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Yes | 95 | $91.3 \%$ |
| No | 9 | $8.7 \%$ |

Table 3.2
Interpretation: - Out of 104 responses $91.3 \%$ bought product by seeing it's advertisement and promotion compared with $8.7 \%$ who did not bought product

Does Advertisement and promotions help you to increase confidence and morality while buying a certain product.

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 29 | $27.9 \%$ |
| Agree | 52 | $50 \%$ |
| Neutral | 22 | $21.2 \%$ |
| Disagree | 1 | $1 \%$ |
| Strongly Disagree | - | - |

[^0]Interpretation:- Out of 104 Responses $27.9 \%$ Strongly agree while $50 \%$ agree and $21.2 \%$ are neutral when it was asked that advertisement and promotions help them to increase confidence and morality while buying a certain product

Advertisement and promotions helps you to understand and connects about the product and it's manufacturer much better?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 28 | $26.9 \%$ |
| Agree | 54 | $51.9 \%$ |
| Neutral | 21 | $20.2 \%$ |
| Disagree | 1 | $1 \%$ |
| Strongly Disagree | - | - |

Table 3.4

Interpretation: - Out of 104 Responses $26.9 \%$ Strongly agree, $51.9 \%$ agree and $20.2 \%$ when they were asked that advertisement and promotions help them, to understand and connect them more related to product and about it's manufacturer much better

Advertisement and promotions helps you to be conscious and alert citizen?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 22 | $21.2 \%$ |
| Agree | 59 | $56.7 \%$ |
| Neutral | 20 | $19.2 \%$ |
| Disagree | 2 | $1.9 \%$ |
| Strongly Disagree | 1 | $1 \%$ |

Table 3.5

Interpretation: - Out of 104 responses 22\% Strongly Agree,56.7\% Agree and 19.2\% neutral when they where asked that advertisement and promotions helps them to be conscious and alert citizen

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## The buying behaviour pattern changes due to advertisement and promotions?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 26 | $25 \%$ |
| Agree | 55 | $52.9 \%$ |
| Neutral | 22 | $21.2 \%$ |
| Disagree | 1 | $1 \%$ |
| Strongly Disagree | - | - |

Table 3.6

Interpretation: - Out of 104 Responses 25\% strongly agree,52.9\% Agree and 21.2\% neutral when they were asked that their buying behaviour pattern changes due to advertisement and promotion

The loyalty towards the products/company changes if another company promote their product through Advertisement and promotions.

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 18 | $17.3 \%$ |
| Agree | 40 | $38.5 \%$ |
| Neutral | 32 | $30.8 \%$ |
| Disagree | 13 | $12.5 \%$ |
| Strongly Disagree | 1 | $1 \%$ |

Table 3.7

Interpretation: - Out of 104 responses it was found $17.3 \%$ strongly agree, $38.5 \%$ agree $30.8 \%$ neutral, $12.5 \%$ disagree when they were asked that the loyalty towards the company changes if another company promote their product advertisement and promotions
According to you Advertisements and Promotions are

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Both are same concept | 73 | $70.2 \%$ |
| Both are different concept | 31 | $29.8 \%$ |

Table 3.8
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Interpretation: - Out of 104 responses $70.2 \%$ said that advertisement and promotion are same concept and $29.8 \%$ said that they are different concept

According to your view which type of Advertisement is more effective? (You can choose one or more)

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Social media advertisement | 97 | $93.3 \%$ |
| Outdoor advertisement | 41 | $39.4 \%$ |
| Newspapers and Magazines | 47 | $45.2 \%$ |
| Radios and podcast | 14 | $13.5 \%$ |
| Event advertisement | 36 | $34.6 \%$ |
| Email advertisement | 13 | $12.5 \%$ |

## Table 3.9

Interpretation: According to responses it was found that social media advertisement and newspapers and magazines were more effective type of advertisement while radio and podcast and email advertisement were considered least effective type of advertisement

According to your view which type of Promotion is more effective? (You can choose one or more)

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Personal Selling | 45 | $43.3 \%$ |
| Social media marketing | 78 | $75 \%$ |
| Direct marketing | 39 | $37.5 \%$ |
| Sales promotion | 46 | $44.2 \%$ |
| Feedback | 1 | $1 \%$ |
| Word of mouth | 1 | $1 \%$ |

Table 3.10

Interpretation: -Out of 104 responses social media marketing, sales promotion, personal selling and direct marketing is effective type of promotion with $75 \%, 44.2 \%, 43.2 \%$ and $37.5 \%$ where as feedback and word of mouth as least effect type of promotion with $1 \%$ each

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## Internet and word of mouth is the best source for doing advertisement and promotion?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 53 | $51 \%$ |
| Agree | 44 | $42.3 \%$ |
| Neutral | 7 | $6.7 \%$ |
| Disagree | - | - |
| Strongly Disagree | - | - |

## Table 3.11

Interpretation: - out of 104 responses $51 \%$ Strongly agree $42.3 \%$ agree that internet and word of mouth is the best source for doing advertisement and promotion

What are your Sources of information while buying a Product? (You can choose one or more)

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Advertisement and Promotions | 71 | $68.3 \%$ |
| Friends/Family | 68 | $65.4 \%$ |
| Internet/Social Media | 78 | $75 \%$ |
| Sales Person Promotion 12 $11.5 \%$ <br> Searching on Google <br> comparing and 1 |  |  |

Table 3.12
Interpretation: - While buying a product the responders look into the sources such as internet $75 \%$, Advertisement and promotion $68.3 \%$, friends and family $65.4 \%$ and rely least on sales person promotion and searching on google with is $12 \%$ and $1 \%$ respectively

The effects of Advertisements and promotions changes from age, gender and salary perspectives?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 51 | $49 \%$ |
| Agree | 39 | $37.5 \%$ |
| Neutral | 11 | $10.6 \%$ |
| Disagree | 3 | $2.9 \%$ |
| Strongly Disagree | - | - |

Table 3.13

Interpretation: - out of 104 responses $49 \%$ have strongly agreed , $37.5 \%$ agree that the effect of advertisement and promotion changes from age, gender and salary

How satisfied you are after buying a product through advertisements and promotions?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Highly Satisfied | 17 | $16.3 \%$ |
| Satisfied | 52 | $50 \%$ |
| Neutral | 31 | $29.8 \%$ |
| Dissatisfied | 4 | $3.8 \%$ |
| Highly Dissatisfied | - | - |

Table 3.14

Interpretation: - Out of 104 responses it was seen that $16.3 \%$ and $50 \%$ were highly satisfied and satisfied after buying the product through advertisement and promotions, where as $29.8 \%$ were neutral

The product bought through advertisement and promotions are effective and long lasting.

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 13 | $12.5 \%$ |
| Agree | 34 | $32.7 \%$ |
| Neutral | 45 | $43.3 \%$ |
| Disagree | 12 | $11.5 \%$ |
| Strongly Disagree | - | - |

Table 3.15

Interpretation: -Out of 104 responses $43.3 \%$ are neutral and $32.7 \%$ agree that product bought through advertisement and promotion are effective and long lasting

## To launch a new product advertisements and promotions are required.

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 65 | $62.5 \%$ |
| Agree | 26 | $25 \%$ |
| Neutral | 13 | $12.5 \%$ |
| Disagree | - | - |
| Strongly Disagree | - | - |
|  |  |  |

Table 3.16

Interpretation: - It was seen that $62.5 \%$ strongly agree that to launch to new product advertisement and promotions are needed while $25 \%$ agree and $12.5 \%$ are neutral to the statement

If a company is caught for malpractices and is suspended for few months like Nestle (Maggi), Will the advertisements and promotions help them to bounce back again and capture the market?

| Particulars | No. of Respondents | Percentage |
| :--- | :--- | :--- |
| Strongly Agree | 44 | $42.3 \%$ |
| Agree | 40 | $38.5 \%$ |
| Neutral | 19 | $18.3 \%$ |
| Disagree | 1 | $1 \%$ |
| Strongly Disagree | - | - |

Table 3.17

Interpretation: - $42.3 \%$ strongly agree and $38.5 \%$ agree that advertisement and promotions help the company to bounce back again in the market with a positive vibe if a company is caught for malpractices

## FINDINGS

Based on Survey research following findings were found are as follows: -

- The analysis states that advertisement and promotion play a very important role during purchasing decision by $45.2 \%$ Responses strongly agreeing and $48.1 \%$ agreeing with the following statement.
- The Researchers gathers that $91.3 \%$ consumer brought products through advertisement and promotion that shows how important is advertisement and promotion in day to day life.
- The analysis states that $50 \%$ consumers agree that advertisement and promotion help them to boost their confidence and morality while buying a certain product.
- The Researchers gathers that $51.9 \%$ consumers agree that advertisement and promotion help them to connect with the product and it's manufacturer much better.
- The study reveals that $56.7 \%$ consumers agree that advertisement and promotion help them to be conscious and alert citizen, also it makes them to choose product wisely.
- The study leads to the findings that $52.9 \%$ consumers agree that their buying behaviour changes due to advertisement and promotion.
- The Researchers finds thatthe loyalty of the consumers changes towards the products of one company if another company promote their product through advertisement and promotion.
- The study leads to the finding that $70 \%$ consumers were aware that advertisement and promotion are different concept while $30 \%$ consumers were not aware of it because they consider advertisement and promotion concept under same roof and lack of information about advertisement and promotion also plays a major.
- The Study Reveals that social media and newspaper were effective forms of advertisement because Indian consumers prefer this platform which is easy and convenient.
- The Researcher gathers that consumers prefer mostly Internet as a source of information while buying product as it is available to many of them and the information in it are specific and convincing.
- The Researcher finds that the effect of advertisement and promotion changes from age, gender and salary perspective because the necessities, choices and the way of thinking differs from people to people when age, gender and salary factors are being considered.
- The study reveals that consumers are satisfied when they bought any product by seeing it's advertisement and promotion firstly because it helps them to understand
the product very precisely and choose their product after seeing its advertisement and promotion.
- The study leads to the finding that consumers neither agree nor disagree when they were asked that any product which they bought through advertisement and promotions are effective and long lasting because sometimes the consumer doesn't get the desire product which is been told in advertisement or promotion and there is more likely of damage/defect product when they are buying any product through advertisement and promotion.
- The Researcher finds that to launch any new product advertisement and promotion is required because advertisement and promotion acts as medium for the new product to connect them with the consumers.


## CONCLUSION

As the consumers are very conscious and specific about the things happening in day to day life because of consumerism and government taking measures to safeguard the rights of consumers, misguiding them or cheating in the name of advertisement and promotions will not work out for any companies. advertisement and promotions are the best tools to connect them and their product to the consumers so various factors must be considered by the company when launching any product. It was seen that buying behaviour pattern changes due to advertisement and promotion and effectiveness of advertisement and promotion differs from the factor such gender, age and salary perspective. The loyalty of the consumers changes due to advertisement and promotion hence the companies may role out various strategies from time to time to survive in the market

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[^0]:    Table 3.3

