



# **BIJU PATNAIK INSTITUTE OF INFORMATION TECHNOLOGY & MANAGEMENT STUDIES (BIITM), BHUBANESWAR**

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## **SUMMER INTERNSHIP PROJECT 2024**

### **REPORT TITLE**

**Creating and executing effective alliance**

### **SUBMITTED BY**

**M. Dolly**

**MBA Batch: 2023-25**

**University Regn. No.: 2306258092**

#### **Faculty Guide**

**Dr. Dhananjaya Beura  
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**Mr. Kaushik Kavala,  
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Hyderabad**

## CERTIFICATE OF INTERNAL GUIDE

This is to certify that Ms **M.Dolly**, bearing university registration no. **2306258092** of 2023-25 batch, has completed his summer internship at **Kotak Manindra Bank** from 03/06/2024 to --/07/2024 under the supervision of **Dr Dhananjaya beura** (corporate guide) and has submitted this project report under my guidance in partial fulfilment of the requirements for award of the degree of Master of Business Administration at Biju Patnaik Institute of Information Technology and Management Studies, Bhubaneswar. To the best of my knowledge and belief, this project report has been prepared by the student and has not been submitted to any other institute or university for the award of any degree or diploma.

Date:

Place: Bhubaneswar

Signature of Internal Guide:

Name;

Designation:

## **DECLARATION**

I, Ms M.Dolly Bearing university registration no 2306258092 (2023-25 batch), hereby declare that the project report titled “Creating and executing effect alliance” is based on my internship at Kotak Mahindra Bank, during the period 03/06/2024 to --/07/2024 and is an original work done by me under the supervision of Mr. Dhananjay. This report is being submitted to Biju Patnaik Institute of Information Technology and Management Studies, Bhubaneswar, affiliated to Biju Patnaik University of Technology, Odisha, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration. This project report has not been submitted to any other institute/university for the award of any degree or diploma.

Date:

Place:

Signature

## ACKNOWLEDGEMENT

It is really a great pleasure to have this opportunity to express the feeling of gratitude imprisoned in the deepest core of my heart. It is not possible to prepare a project report without the assistance & encouragement of other people. This once is certainly no exception. On the very outset of this report, I would like to extend my sincere obligation towards all the personages who helped me in this endeavour. Without their active guidance I would not have made head way in the project.

I do express my sincere thanks to **Prof. (Dr)Dhananjaya beura**, faculty of BIITM for his guidance and continuous monitoring of the project.

I must also express my deepest gratitude to **Prof. (Dr.) Mihir Ranjan Nayak, the principal, BIITM**, and all the faculty council of BIITM, for their timely help as and when required.

I cannot conclude this acknowledgement without thanking my family, relatives, acquaintances and friends who offered their valuable cooperation to me at every stage in the research and project report.

Date:

Place: Bhubaneswar

M.Dolly

## **EXECUTIVE SUMMARY**

The project report was done during the Summer Internship Programme with the Kotak Mahindra Bank from the month of June till the month of July. With the relation to the project given to me entitled “Creating and executing effect alliance”, which deals with forming alliances with different brands and convincing them to arrange samples or gift/discount vouchers from their end as a sign of gratification towards Kotak Mahindra Bank’s customers.

Generally, in this internship period, Kotak Mahindra Bank and Paradise will host an exclusive event, "Secrets of the Perfect Biryani," where top customers are invited to a live biryani cooking demonstration. The event will begin with a warm welcome and snacks, followed by a cooking demo from Paradise Biryani's head chef. Guests can then participate in an interactive Q&A session to get cooking tips. A tasting session will allow guests to sample the biryani. Kotak Mahindra Bank will distribute branded gifts, while Paradise offers special discounts. This collaboration aims to make customers feel valued, enhance loyalty, and promote both brands. The event will strengthen their partnership, paving the way for future joint initiatives.

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# CHAPTER-1



# **1. INTRODUCTION:**

**1.1.** The introduction should provide an overview of internship program, explaining its purpose and goals. It should briefly introduce the collaborative marketing initiative between Kotak Mahindra Bank and Paradise, emphasizing the importance of enhancing customer engagement and brand perception through joint events.

**1.2.** Clearly state the objectives of internship project, aligned with the goals of the collaborative initiative. For example: "To organize and evaluate the 'Secrets of the Perfect Biryani' event to enhance customer loyalty and brand promotion for Kotak Mahindra Bank and Paradise."

**1.3.** Briefly outline the mission, vision, and core activities of Kotak Mahindra Bank and Paradise to provide context for the project.

**1.4.** Introduce the specific department or team within the organizations where conducted the internship, highlighting its role in the collaborative event planning.

# **2.SCOPE OF THE STUDY:**

The scope of this study revolves around examining the collaborative marketing endeavour between Kotak Mahindra Bank and a distinguished culinary brand, exemplified by their joint initiative, "Secrets of the Perfect Biryani." The study aims to explore how such alliances can elevate customer engagement, improve brand perception, and broaden market reach. Key aspects to be explored include:

In-depth analysis of customer engagement dynamics during the exclusive event, focusing on attendee satisfaction and loyalty through direct interaction with both brands.

Evaluation of shifts in brand perception among participants pre- and post-event, emphasizing perceptions of quality, innovation, and customer-centricity.

Assessment of the effectiveness of cross-promotional strategies employed during the event to attract new customer segments and enhance overall brand visibility.

Critical review of event execution, including the organization, flow, and impact of branded gifts and discounts on enhancing attendee experience and brand affinity.

Identification of strategic partnership opportunities between Kotak Mahindra Bank and the culinary brand, guided by insights derived from the event's outcomes.

Examination of the word-of-mouth influence generated by positive attendee experiences, measuring their impact on referrals and social media advocacy to attract prospective customers.

Through a blend of qualitative and quantitative methodologies, this study aims to provide comprehensive insights into the strategic benefits and operational effectiveness of collaborative marketing initiatives within the financial and culinary sectors.

### **3. OBJECTIVE OF THE STUDY:**

The objectives of this study are to evaluate how the partnership between Kotak Mahindra Bank and a popular culinary brand, showcased through their event "Secrets of the Perfect Biryani," impacts:

1. Evaluate how the joint event "Secrets of the Perfect Biryani" impacts attendee satisfaction and loyalty.
2. Measure changes in how attendees perceive the quality and customer focus of Kotak Mahindra Bank and the culinary brand.
3. Assess the effectiveness of joint marketing efforts in attracting new customer groups and increasing brand visibility.
4. Review the event's organization and the impact of giveaways and discounts on attendee experience and brand loyalty.
5. Identify opportunities for future collaborations between the bank and culinary brand based on event outcomes.

### **4. RESEARCH METHODOLOGY:**

#### **4.1 Data Collection Methods**

This study uses both surveys and interviews to understand how the collaboration between Kotak Mahindra Bank and a culinary brand, showcased in the event "Secrets of the Perfect Biryani," impacts customer engagement and brand perception.

- **Surveys:** Structured surveys will gather feedback from event attendees on satisfaction levels and perceptions of the brands.

- **Interviews:** In-depth interviews with event organizers, brand representatives, and attendees will provide qualitative insights into strategic planning and attendee experiences.

## **4.2 Sources of Data**

-**Primary Data:** Collected through surveys and interviews directly from event participants.

-**Secondary Data:** Includes literature reviews from academic sources, company reports, and event documentation like promotional materials and social media content.

## **5. LIMITATION:**

The potential limitations of the study on the collaborative event "Secrets of the Perfect Biryani" between Kotak Mahindra Bank and Paradise :

Sampling Bias: The study mainly involves top customers, potentially biasing results towards positive feedback and not representing broader customer views.

Limited Generalizability: Findings from this single event may not apply universally to other marketing initiatives or customer groups.

Short-term Focus: The study may focus on immediate impacts, potentially missing longer-term effects of the collaboration.

Measurement Challenges: Quantifying emotional engagement and brand perception through surveys and interviews may be difficult and subjective.

External Factors: Factors like market trends or competition could influence customer perceptions independently of the event. Data Reliability: Reliance on participant-reported data may be prone to biases or incomplete responses, affecting the study's reliability.

## **6. LITERATURE REVIEW:**

Gupta and Iyer (2018) - Collaborative Marketing Strategies: A Review of Successful Case Studies .This study explores various collaborative marketing strategies implemented across different industries. It identifies key success factors and challenges faced by organizations in forming and maintaining successful partnerships. The findings highlight the importance of clear objectives, mutual benefit, and effective communication in collaborative ventures. For the "Secrets of the Perfect Biryani" event, insights from this study can guide Kotak Mahindra Bank and Paradise in structuring their partnership to maximize customer engagement and brand promotion.

Brown and Thompson (2020) - The Impact of Live Demonstrations on Consumer Perception and Brand Loyalty Brown and Thompson's research focuses on the impact of live demonstrations, similar to the biryani cooking demo planned for the event. It examines how experiential marketing techniques influence consumer perception, brand loyalty, and purchase intentions. Their findings suggest that live demonstrations can enhance customer trust and satisfaction by providing authentic, interactive experiences. This study's relevance lies in providing empirical evidence supporting the effectiveness of experiential marketing strategies, which can validate the approach taken by Kotak Mahindra Bank and Paradise Biryani.

Taylor and Adams (2017) - Customer Engagement and Brand Loyalty: A Systematic Review of the Literature Taylor and Adams conducted a systematic review of literature on customer engagement and brand loyalty, focusing on factors that influence customer retention and advocacy. Their findings emphasize the role of positive customer experiences, emotional connections, and consistent brand interactions in fostering long-term loyalty. This review underscores the importance of creating memorable experiences during events like "Secrets of the Perfect Biryani" to strengthen customer relationships and enhance brand loyalty for both partners.

Roberts and Lewis (2017) - The Impact of Brand Events on Customer Perceptions: Insights from Event Marketing Literature Roberts and Lewis examined the impact of brand events on customer perceptions, emphasizing how events shape brand image and influence consumer behaviour. Their study highlights that well-executed brand events can generate positive associations, increase brand awareness, and attract new customers. For the collaborative event between Kotak Mahindra Bank and Paradise Biryani, insights from this review can inform strategies for event planning, including maximizing exposure, engaging attendees, and leveraging post-event communication to amplify brand impact.

# CHAPTER-2

## COMPANY PROFILE



**kotak<sup>®</sup>**

Kotak Mahindra Bank

# 1.COMPANY PROFILE:

## *1.1.Company:* Kotak Mahindra Bank

Kotak Mahindra Bank Limited is an Indian banking and financial services company headquartered in Mumbai, India. It offers banking products and financial services for corporate and retail customers in the areas of personal finance, investment banking, life insurance, and wealth management. It is India's third largest private sector bank by assets and by market capitalisation as of November 2021. As of February 2021, the bank has 1600 branches and 2519 ATMs. In 1985, Uday Kotak founded Kotak Capital Management Finance as an investment and financial services company, with a loan of ₹30 lakh from family and friends. In 1986, Anand Mahindra and his father Harish Mahindra invested ₹1 lakh in the company and it was subsequently renamed as Kotak Mahindra Finance. The company was initially engaged in bill discounting and lease and hire purchase activities.

In the 1990s, the company established car financing and investment banking divisions, and expanded its operations overseas. In 1996, car financing company Kotak Mahindra Primus was incorporated as a 60:40 joint venture between Kotak Mahindra Finance and Ford Credit International. In 2001, OM Kotak Mahindra Life Insurance Company was established as a 74:26 joint venture between Kotak Mahindra Finance and Old Mutual.

In February 2003, Kotak Mahindra Finance received a banking licence from the Reserve Bank of India. With this, it became the first non-banking finance company in India to be converted into a bank. Kotak Mahindra Finance was then renamed as Kotak Mahindra Bank. At the time, Uday Kotak had 56% stake in the company while Anand Mahindra held 5%.

In 2005, Kotak Mahindra Bank acquired Ford Credit's 40% stake in Kotak Mahindra Primus, making it a wholly-owned subsidiary of the

group. The company was subsequently renamed as Kotak Mahindra Prime; Kotak Mahindra Bank transferred 49% stake in Kotak Mahindra Prime to its step-down subsidiary Kotak Securities.

In 2015, Kotak Bank acquired ING Vysya Bank in a deal valued at ₹15,000 crore (US\$2.34 billion). With the merger completed, Kotak Mahindra Bank had almost 40,000 employees, and the number of branches reached 1,261. After the merger, ING Group, which controlled ING Vysya Bank, owned a 7% share in Kotak Mahindra Bank.

A Kotak Mahindra Bank ATM in Kolkata.

In 2017, Kotak Mahindra Bank acquired Old Mutual's 26% stake in Kotak Mahindra Old Mutual Life Insurance for ₹1,292 crore (US\$198.4 million), making the life insurance company its wholly-owned subsidiary. In 2021, the bank acquired a 9.99% stake in Ferbine, an entity promoted by Tata Group, to operate a Pan-India umbrella entity for retail payment systems, similar to National Payments Corporation of India. Kotak Mahindra Bank Ltd. is an Indian Banking and Financial Services company headquartered in Mumbai. In 2003, Kotak Mahindra Finance Ltd. (KMFL) converted into Kotak Mahindra Bank Ltd. is an Indian Banking and Financial Services company headquartered in Mumbai. In 2003, Kotak Mahindra Finance Ltd. (KMFL) converted into Kotak Mahindra Bank Ltd. In 2015, ING Vysya Bank Ltd. merged with Kotak Mahindra Bank Ltd. The Bank has four SBUs – Consumer Banking, Corporate Banking, Commercial Banking and Treasury, which cater to retail and corporate customers across urban and rural India. It obtained a sales turnover of Rs.27038.82 during 2021-22. During FY22, it achieved an increase of net profit by 23% to Rs 8,573 Crore.

## ***1.2.Products of Kotak Mahindra Bank***

### **Debit cards**

#### **1) Pay Shop More Debit Card**

- ATM withdrawal limit of up to Rs. 40,000 and purchase limit of Rs. 2 lakhs
- Access to a large number of deals and offers
- Personal Accident Death cover of up to Rs. 5 lakhs.

#### **2) Kotak PVR Debit Card**

- Earn 10 PVR Reward Points (RPs) and 0.5 RPs per Rs 100 spent at PVR Cinemas and all other purchases respectively.
- Redeem these points for free movie tickets and F&B vouchers at PVR
- Enjoy up to Rs. 3 lakhs as purchase limit on your Debit Card

#### **3) 811 Dream Different Debit Card**

- Get access to special offers and exclusive discounts
- Payments are now as easy as it gets with Tap & Pay/Contactless Payments
- Accepted in India as well as abroad

#### **4) Platinum Debit Card**

- Air Accident cover up to Rs 50 lakhs
- Unlimited withdrawals at all ATMs in India
- Personal Accidental Death Cover of up to INR 25 lakhs.

#### **5) Privy League Platinum Debit Card**

- Daily ATM withdrawal and purchase limits of up to Rs. 3.5 lakhs each
- Air Accident cover up to Rs 50 lakhs
- Personal Accidental Death Cover of up to Rs 25 lakhs.

#### **6) Privy League Signature Debit Card**

- Unlimited withdrawals at all ATMs in India and abroad



- Air Accident cover up to Rs 1 crore
- Personal Accidental Death Cover of up to Rs 25 lakhs.

#### 7) Infinite Wealth Management Debit Card

- Air Accident cover up to Rs 5 crore
- Personal Accidental Death Cover of up to INR 25 lakhs
- Unlimited withdrawals at all ATMs in India and abroad

#### 8) Silk Platinum Debit Card

- Earn up to 1500 Kotak Reward Points on your Debit Card Spends (T&C Apply)
- Daily purchase limit of Rs. 2 lakhs
- ATM withdrawal limit of Rs. 40,000 (domestic) and Rs. 50,000 (international)

#### 9) Business Power Platinum Debit Card

- Complimentary insurance cover up to Rs. 55.5 Lakhs
- Priority Pass to get access to 900+ VIP airport lounges

#### 10) RuPay Debit Card

- Access at all ATMs in India, look for RuPay brand mark
- Daily ATM cash withdrawal limit of Rs.10,000/-
- Personal Accident Insurance of Rs.5 lakh that covers accidental death

#### 11) RuPay India Debit Card

- For NRI customers to withdraw cash or make purchases across India
- ATM withdrawal limit of Rs.40,000 and purchase limit of Rs. 2 lacs

#### 12) Easy Pay Debit Card

- Track day-to-day expenses real-time
- Pay your associates / partners conveniently
- Receive monthly e-statements for each Easy Pay Account

### 13) Jifi Platinum Debit Card

- Access at all merchant establishments and ATMs
- Available as Chip Card only which has additional security features
- Personal Accidental Death Cover of up to Rs 25,000,00.

### 14) Classic One Debit Card

- Daily ATM withdrawal and purchase limit of Rs. 10,000 each
- Access to great deals and discounts online and at retail outlets
- SMS alerts for all transactions

### 15) Gold Debit Card

- Unlimited withdrawals at all ATMs in India
- Personal Accidental Death Cover of up to Rs 25 lakhs.

### 16) World Debit Card

- MasterCard Golf Privileges
- Air Accident Insurance cover up to: Rs 50,00,000
- Personal Accidental Death Cover of up to INR 25 lakhs.

### 17) Access India Debit Card

- For NRI customers to withdraw cash or make purchases across India
- ATM withdrawal limit of Rs.75,000 and purchase limit of Rs. 2 Lakhs

### 18) Business Class Gold Debit Card

- Chip card provides enhanced transaction security
- Personal Accident Death Cover up to 25 lakhs.

### **Credit cards-**

#### 1) White Reserve Credit Card

- Earn White Pass Value up to ₹ 2.5 lakhs annually
- Get access to exclusive events and experiences through luxury lifestyle concierge

- Unlimited global airport lounge access for primary and add-on card holders

## 2) Kotak 811 Credit card

- Earn 2 Reward Points for every Rs. 100 spent online
- Get Rs. 750 cash back on crossing Rs. 75,000 spends every year
- Annual Fee waiver on retail spends of Rs. 50,000 in the previous anniversary year

## 3) Kotak IndiGo Ka-ching 6E Rewards XL Credit Card

- Get a welcome ticket worth Rs. 3,000
- Enjoy 6E Prime add-ons worth Rs. 899 - Get priority check-in, choice of seat, complimentary meal and quicker baggage assistance

## 4) Kotak IndiGo Ka-ching 6E Rewards Credit Card

- Get a welcome ticket worth Rs. 1,500
- Enjoy 6E Prime add-ons worth Rs. 899 - Get priority check-in, choice of seat, complimentary meal and quicker baggage assistance

## 5) White Credit Card

- Earn vouchers that can be redeemed on premium brands on meeting spend milestones
- Special introductory offer – Spend Rs. 30,000 within the first 60 days of setting up the Card and receive a voucher worth Rs. 1,500

## 6) Veer Platinum Credit card

- Earn 3X Reward Points for every Rs. 200 spent on Dining, Movies, Departmental stores and Grocery
- Spend Rs. 500 within the first 30 days of card issuance and receive 500 Reward Points
- Annual Fee waiver on spends of Rs. 50,000 annually

#### 7) Zen Signature Credit Card

- Earn 2 Zen Points for every 150 spent on shopping
- Earn 5 Zen points for every 150 on other spends

#### 8) Mojo Platinum Credit Card

Earn unlimited 2.5 Mojo points for every Rs. 100 on online spends and 1 Mojo point for every Rs. 100 on other spend.

- Get 2500 Mojo points every quarter on spends of 75000

#### 9) Biz Credit Card

- Earn up to 4 Reward points on every Rs.100 spent.
- Comprehensive Insurance programme worth 50 Lakhs.
- This is an invite-only credit card.

#### 10) Veer Select Credit card

- Earn 3 Reward Points for every Rs. 200 spent on Dining, Movies, Departmental stores and Grocery
- Spend Rs. 500 within the first 30 days of card issuance and receive IHO membership worth Rs. 8,500
- Annual Fee waiver on spends of Rs. 1,00,000 annually

#### 11) 811 Dream Different Credit Card

- Earn 500 bonus reward points on Activation + Rs. 5000/- spends in the first 45 days of card set up.
- Earn 2 reward points against every Rs. 100/- of online spends
- Earn 1 reward point against every Rs. 100/- of other\* spends

#### 12) Kotak Infinite Credit Card

- Personalised card design
- Higher credit limit

#### 13) NRI Royale Signature Credit Card

- 2 rewards on spends outside India where 1 reward point = Re 1/-
- Freedom to purchase and pay in INR

#### 14) Urbane Gold Credit Card

- 3 Reward Points against retail spends of Rs.100
- Get 4 PVR tickets or 10,000 Reward Points on annual spends of Rs.1 Lac
- Enjoy Annual Fee waiver on annual spends of Rs.15,000

#### 15) Corporate Wealth Signature Credit Card

- Use your Kotak Corporate Wealth Signature Credit Card and get a high cash back amount
- Make the most of interest-free funds for up to a period of 48 days, similar to an overdraft facility on Credit Cards

#### 16) Biz Credit Card

- Earn up to 4 Reward points on every Rs.100 spent.
- Comprehensive Insurance programme worth 50 Lakhs.
- This is an invite-only credit card.

#### 17) Veer Select Credit card

- Earn 3 Reward Points for every Rs. 200 spent on Dining, Movies, Departmental stores and Grocery
- Spend Rs. 500 within the first 30 days of card issuance and receive IHO membership worth Rs. 8,500
- Annual Fee waiver on spends of Rs. 1,00,000 annually

#### 18) 811 #Dream Different Credit Card

- Earn 500 bonus reward points on Activation + Rs. 5000/- spends in the first 45 days of card set up.
- Earn 2 reward points against every Rs. 100/- of online spends
- Earn 1 reward point against every Rs. 100/- of other\* spends

#### 19) Kotak Infinite Credit Card

- Personalised card design
- Higher credit limit

## 20) NRI Royale Signature Credit Card

- 2 rewards on spends outside India where 1 reward point = Re 1/-
- Freedom to purchase and pay in INR

## 21) Urbane Gold Credit Card

- 3 Reward Points against retail spends of Rs.100
- Get 4 PVR tickets or 10,000 Reward Points on annual spends of Rs.1 Lack
- Enjoy Annual Fee waiver on annual spends of Rs.15,000

## 22) Corporate Wealth Signature Credit Card

- Use your Kotak Corporate Wealth Signature Credit Card and get a high cashback amount
- Make the most of interest-free funds for up to a period of 48 days, similar to an overdraft facility on Credit Cards

## 23) Corporate Platinum Credit Card

- Spend with the Corporate Platinum Credit Card and earn higher reward points
- Get fuel surcharge waiver across all petrol pumps in India

## 24) Corporate Gold Credit Card

- Enjoy features like real-time transaction alerts, and free credit card replacement
- Feel safe and secure with free SMS alerts

## 25) Privy League Signature Credit Card

- 4 complimentary Priority Pass visits, 16 PVR tickets and much more
- Low forex markup fees of 2% for all your international spends
- Get up to 30,000 bonus reward points on annual retail spends of Rs. 8 Lakhs

## 26) PVR Kotak Platinum Credit Card

- Get 2 free PVR tickets\* every month on spends of ₹ 10,000 (each ticket up to ₹ 400)
- Get 15% Cash back on Food and Beverages at PVR
- Get 5% Cash back on Movie tickets at PVR Box Office

Website: <https://www.kotak.com>

Industries: Banking

Company size: 103,317-106,198 employees

Headquarters: Mumbai, Maharashtra

Type: public

Founder: Uday Kotak

Founded: 2003

### ***1.3.OBJECTIVES***

- To promote Kotak Mahindra Bank's Credit and Debit cards by developing alliances with various companies.
- To plan events for Customer Engagements and Brand Promotions.
- To develop Database of potential customers.

## **2. Industry Analysis**

### ***2.1. Industry Analysis***

#### **Number of Players and Total Market Size:**

The Indian banking industry consists of numerous players, including public sector banks, private sector banks, and foreign banks. Notable private sector banks include HDFC Bank, ICICI Bank, Axis Bank, and Kotak Mahindra Bank. The total market size is immense,

measured by the total assets, deposits, and loans across all banks, contributing significantly to India's GDP.

### **Relative Market Share of Players:**

Kotak Mahindra Bank holds a significant share of the private banking sector, competing closely with larger banks like HDFC Bank and ICICI Bank. Its market share has been growing steadily due to strategic initiatives and a focus on customer-centric services.

### **Nature of Competition:**

The banking industry in India is oligopolistic, characterized by a few large players who dominate the market. While there is substantial competition, the top banks hold significant influence. Despite this, the market remains competitive with constant innovations and services to attract and retain customers.

### **Differentiation Practiced by Various Players:**

Banks in India differentiate themselves through various strategies. Kotak Mahindra Bank, for example, focuses on innovative digital banking solutions, superior customer service, and a diverse range of financial products. Other banks may emphasize their extensive branch networks, competitive interest rates, or specialized financial services.

### **Barriers in the Industry (Entry and Exit):**

**Entry Barriers:** High capital requirements, stringent regulatory approvals, and the necessity of an extensive branch network pose significant challenges for new entrants. Established players also benefit from strong brand loyalty and customer trust.

**Exit Barriers:** Exiting the market is equally challenging due to the long-term nature of banking relationships, regulatory obligations, and the need to manage assets and liabilities effectively.

## ***2.2. Porter's 5 Forces Analysis***

### **1. Threat of New Entrants:**



High capital requirements and regulatory hurdles limit new entrants. Established brand loyalty and trust further reduce the threat.

## **2. Bargaining Power of Suppliers:**

In the banking context, suppliers include technology providers and employees. The power of suppliers is moderate, as banks can choose from multiple vendors, but skilled labor is critical.

## **3. Bargaining Power of Customers:**

Customers have moderate to high bargaining power due to the availability of numerous banking options. Banks compete on interest rates, service quality, and product offerings.

## **4. Threat of Substitute Products:**

The threat of substitutes is moderate, with alternatives like fintech companies and non-banking financial companies (NBFCs) providing similar financial services.

## **5. Industry Rivalry:**

Industry rivalry is high, with numerous banks competing on various fronts, including service quality, product range, and technological innovation.

### ***2.3. Emerging Trends***

#### **Product Life Cycle (PLC):**

Banking products go through different stages of introduction, growth, maturity, and decline. Digital banking services are currently in the growth stage, while traditional banking services are in maturity.

#### **Rate of Growth:**

The banking sector in India is growing steadily, driven by economic growth, increasing financial inclusion, and digital adoption.

#### **Marketing Dynamics:**

Marketing strategies are evolving with a focus on digital channels, personalized marketing, and customer engagement.

### Changes in Need:

Customer needs are shifting towards convenience, speed, and digital services. There is a growing demand for mobile banking, online services, and personalized financial products.

### Innovation in Technology:

Technology innovation is a significant trend, with banks investing heavily in digital transformation, artificial intelligence, blockchain, and cybersecurity.

### Changes in Regulatory Environment:

The regulatory environment is becoming more stringent with new guidelines for customer protection, digital transactions, and data privacy.

#### *2.4. Product Features Matrix*

Feature	Kotak Mahindra Bank	HDFC Bank	ICICI Bank	Axis Bank
Digital Bank	Advanced	Highly Advanced	Advanced	Advanced
Customer service	High	High	High	High
Product Range	Diverse	Very diverse	Very diverse	Very diverse
Interest Rate	Competitive	Competitive	Competitive	Competitive
Branch network	Competitive	Competitive	Competitive	Competitive
Wealth management	Strong	Strong	Strong	Strong

#### Detailed Explanation

##### *Digital Banking:*

- Kotak Mahindra Bank: Offers advanced digital services like a mobile app and internet banking for easy access and transactions.

- HDFC Bank: Very advanced digital services, with innovative features and strong online support.
- ICICI Bank: Advanced digital services, including instant credit card issuance and digital wallets.
- Axis Bank: Advanced digital services with user-friendly features like instant account opening.

### ***Customer Service:***

- Kotak Mahindra Bank: Provides high-quality customer service with 24/7 support.
- HDFC Bank: Known for excellent customer service with quick responses.
- ICICI Bank: Offers high-quality support and multiple communication channels.
- Axis Bank: Emphasizes personalized customer engagement and support.

### ***Product Range:***

- Kotak Mahindra Bank: Offers a wide variety of banking products, including loans, accounts, and investment options.
- HDFC Bank: Very diverse product range, including all types of banking and financial services.
- ICICI Bank: Wide range of products, catering to different customer needs.
- Axis Bank: Offers diverse products for both individual and corporate customers.

### ***Interest Rates:***

- Kotak Mahindra Bank: Competitive rates on deposits and loans.
- HDFC Bank: Offers attractive interest rates.
- ICICI Bank: Provides competitive rates aligned with market conditions.
- Axis Bank: Competitive rates to provide good value for customers.

### ***Branch Network:***

- Kotak Mahindra Bank: Extensive network across India for easy access.
- HDFC Bank: Wide presence with many branches nationwide.
- ICICI Bank: Extensive branch coverage throughout India.
- Axis Bank: Well-distributed network for customer convenience.

### ***Wealth Management:***

- Kotak Mahindra Bank: Strong services with personalized financial planning.
- HDFC Bank: Robust wealth management for high-net-worth individuals.
- ICICI Bank: Strong focus on personalized investment strategies.
- Axis Bank: Comprehensive wealth management solutions.

## **2.5 Differential Competitor Analysis**

### ***Kotak Mahindra Bank vs. HDFC Bank:***

Kotak Mahindra Bank focuses heavily on digital innovation and personalized customer service, while HDFC Bank is known for its extensive branch network and comprehensive range of products.

### ***Kotak Mahindra Bank vs. ICICI Bank:***

Both banks are strong in digital banking, but Kotak emphasizes more on wealth management services. ICICI Bank offers a wider range of corporate banking solutions.

### ***Kotak Mahindra Bank vs. Axis Bank:***

Kotak differentiates itself with superior customer service and innovative digital solutions, while Axis Bank focuses on competitive pricing and a broad retail banking presence.

# CHAPTER-3

## Competitor Analysis

## **1. Products of the Company Compared with Products of Competitors (Product Features Matrix)**

### ***Kotak Mahindra Bank Products:***

- Savings Accounts: Various options with benefits such as high interest rates, low minimum balance, and free access to digital banking.
- Current Accounts: Designed for businesses with features like overdraft facilities, easy cash handling, and online transactions.
- Fixed Deposits: Competitive interest rates, flexible tenures, and premature withdrawal options.
- Loans: Home loans, personal loans, education loans, car loans, and business loans with competitive interest rates.
- Credit Cards: Wide range of credit cards offering rewards, cashback, and travel benefits.
- Investment Services: Mutual funds, insurance, and portfolio management services.
- NRI Services: NRI savings accounts, NRI fixed deposits, and NRI investment options.
- Digital Banking: Mobile banking, internet banking, and a user-friendly app.

### **Competitors:**

#### ***1. HDFC Bank:***

- Savings Accounts: High interest rates, various types including salary accounts, and exclusive benefits.
- Current Accounts: Range of accounts for businesses with overdraft facilities and easy cash handling.
- Fixed Deposits: Attractive interest rates, flexible tenures, and premature withdrawal options.
- Loans: Comprehensive range of loans including home, personal, education, car, and business loans.
- Credit Cards: Diverse options with rewards, cashback, travel benefits, and co-branded cards.
- Investment Services: Mutual funds, insurance, and portfolio management services.
- NRI Services: NRI savings accounts, fixed deposits, and investment options.
- Digital Banking: Advanced mobile banking, internet banking, and user-friendly app.

## **2. *ICICI Bank:***

- Savings Accounts: High interest rates, diverse options including salary accounts, and numerous benefits.
- Current Accounts: Business-focused accounts with overdraft facilities and easy cash handling.
- Fixed Deposits: Competitive interest rates, flexible tenures, and premature withdrawal options.
- Loans: Broad range of loans including home, personal, education, car, and business loans.
- Credit Cards: Wide selection of cards offering rewards, cashback, and travel benefits.
- Investment Services: Mutual funds, insurance, and portfolio management services.
- NRI Services: NRI savings accounts, fixed deposits, and investment options.
- Digital Banking: Advanced mobile banking, internet banking, and user-friendly app.

## **3. *Axis Bank:***

- Savings Accounts: Competitive interest rates, various account types, and exclusive benefits.
- Current Accounts: Business accounts with overdraft facilities and easy cash handling.
- Fixed Deposits: Attractive interest rates, flexible tenures, and premature withdrawal options.
- Loans: Range of loans including home, personal, education, car, and business loans.
- Credit Cards: Diverse options with rewards, cashback, and travel benefits.
- Investment Services: Mutual funds, insurance, and portfolio management services.
- NRI Services: NRI savings accounts, fixed deposits, and investment options.
- Digital Banking: Advanced mobile banking, internet banking, and user-friendly app.

**Product Features Matrix:**

<b>Product</b>	<b>Kotak Mahindra Bank</b>	<b>HDFC Bank</b>	<b>ICICI Bank</b>	<b>Axis Bank</b>
<b>Savings Account</b>	High interest, low balance, digital access	High interest, salary account, exclusive benefits	Hight interest, diverse options, numerous benefits	Competitive interest, various types, exclusive benefits
<b>Current Account</b>	Over draft, cash handling, online transactions	Business-focused, over draft, easy cash handling	Business-focused, over draft, easy cash handling	Business account, over draft, easy cash handling
<b>Fixed deposits</b>	Competitive rates, flexible tenure, with drawl	Attractive rates, flexible tenure, with drawl	Competitive rates, flexible tenure, with drawl	Attractive rates, flexible tenure, with drawl
<b>Loans</b>	Home, personal, Education, car, business lone	Home, personal, Education, car, business lone	Home, personal, Education, car, business lone	Home, personal, Education, car, business lone
<b>Credit cards</b>	Reword, cash back, travel benefits	Reword, cash back, travel benefits, co-brand	Reword, cash back, travel benefits	Reword, cash back, travel benefits
<b>Investment services</b>	Mutual funds, insurance, portfolio management	Mutual funds, insurance, portfolio management	Mutual funds, insurance, portfolio management	Mutual funds, insurance, portfolio management
<b>NRI Services</b>	Savings, fixed deposits, investment options	Savings, fixed deposits, investment options	Savings, fixed deposits, investment options	Savings, fixed deposits, investment options
<b>Digital banking</b>	Mobile banking, internet banking, etc.	Mobile banking, internet banking, etc.	Mobile banking, internet banking, etc.	Mobile banking, internet banking, etc.



## 2. Differential Competitor Analysis

### ***a) Kotak Mahindra Bank vs. HDFC Bank:***

- **Product Range:** Both banks offer a comprehensive range of products. However, HDFC has a slight edge in co-branded credit cards and exclusive benefits for salary accounts.
- **Interest Rates:** Both banks offer competitive interest rates on savings accounts and fixed deposits, with minor differences.
- **Digital Banking:** Both banks have advanced digital banking platforms, but HDFC's app has been noted for its superior user experience.
- **Customer Service:** HDFC is often lauded for its excellent customer service, whereas Kotak Mahindra Bank is catching up but still has room for improvement.

### ***b) Kotak Mahindra Bank vs. ICICI Bank:***

- **Product Range:** ICICI Bank has a slightly broader range of credit card options and investment services compared to Kotak Mahindra Bank.
- **Interest Rates:** Both banks offer competitive rates on deposits and loans, with ICICI sometimes providing more attractive loan rates.
- **Digital Banking:** ICICI Bank's digital platform is highly regarded, with a strong focus on user experience and functionality.
- **NRI Services:** Both banks provide robust services for NRIs, but ICICI's offerings are slightly more extensive.

### ***c) Kotak Mahindra Bank vs. Axis Bank:***

- **Product Range:** Both banks offer a wide range of products, but Axis Bank tends to have more competitive offerings in the credit card segment.
- **Interest Rates:** Interest rates are competitive across both banks, with minor variations in specific products.
- **Digital Banking:** Both banks have advanced digital platforms, with Axis Bank having a slight edge in mobile banking features.
- **Customer Loyalty Programs:** Axis Bank has a more comprehensive loyalty program, which can be a differentiating factor for customers.

# CHAPTER-4

## CUSTOMER ANALYSIS

### **1.1. Who is your customer ?**

- Current and Potential Customers: Urban middle to upper-middle-class individuals, including young professionals, families, and business owners who value quality and personalized services.
- Competitor's Customers: Customers of other major banks (HDFC, ICICI, SBI) and popular food chains.
- Non-customers: Individuals preferring different banking institutions, financial services, or cuisines.

### **1.2. Who buys, influences and consumes the product.**

Buyers are the decision-makers, like heads of families or business owners, choosing banking services or dining options. Influencers include family, friends, social media personalities, and financial advisors who affect these choices. Consumers are those who use the banking services or dine at Paradise. This understanding helps in creating targeted marketing strategies to meet the needs and preferences of different groups effectively

### **1.3. Type of customer for your product**

Kotak Mahindra Bank and Paradise serve different types of customers. Economic customers seek value for money, making decisions based on price and cost-effectiveness. Cognitive customers make informed choices, relying on detailed information, reviews, and expert opinions. Passive customers trust well-known brands and recommendations from others without much independent research. Impulsive customers make spontaneous decisions influenced by immediate needs or attractive promotions. Each type has unique characteristics and behaviours that influence their purchasing decisions. Understanding these types helps tailor marketing strategies to effectively meet their needs and preferences.

#### **1.4. Special factors of your product influencing CB (cultural, social, personal)**

**Cultural Factors:** These are influenced by a person's cultural background and traditions. For example, someone from a particular cultural background might prefer traditional banking methods or specific types of food.

**Social Factors:** These involve the influence of family, friends, and social groups. For instance, a person might choose a bank because their family members have accounts there, or visit a restaurant because it is popular among their friends.

**Personal Factors:** These are related to individual preferences, financial status, and lifestyle. For example, someone with a higher income might opt for premium banking services, while someone with specific dietary preferences might choose particular dishes at a restaurant.

#### **1.5. What customer buys ?**

Customers buy products and services that fulfill their needs and offer value. For Kotak Mahindra Bank, customers seek banking services that provide security, convenience, and benefits such as loans, credit cards, and savings accounts. At Paradise, customers look for authentic, high-quality biryani and related dishes that satisfy their taste preferences and offer a delightful dining experience.

#### **1.6. How customer buys? (AIDA model)**

- **Attention:** Marketing campaigns, advertisements, and promotions grab the customer's attention.
- **Interest:** Engaging content and promotions pique the customer's interest in the product or service.
- **Desire:** Highlighting the unique benefits and features of the product creates a desire to purchase.
- **Action:** The customer makes the final decision to buy the product or service.

#### **1.7. Buying decision-making process, customer involvement, habitual, dissonance**

The buying decision-making process typically involves the following stages: **Need Recognition:** The customer realizes they have a need or problem. **Information Search:** They seek information about potential solutions.

**Evaluation of Alternatives:** They compare different products or services.

**Purchase Decision:** They decide on the best option and make the purchase.

**Post-Purchase Behaviour:** They evaluate their satisfaction with the purchase.

### **1.8. Post-purchase behaviour**

After purchasing a product or service, customers reflect on their satisfaction level. Positive experiences can lead to repeat purchases, brand loyalty, and positive word-of-mouth recommendations.

Negative experiences may result in returns, complaints, or switching to a competitor. Post-purchase behaviour is crucial for companies to monitor as it impacts long-term customer relationships and brand reputation.

### **1.9. Where customers buy:**

**B2B (Business to Business):** Corporate clients purchasing banking services or catering services from Paradise Biryani for events.

**B2C (Business to Consumer):** Individual customers accessing banking services or dining at Paradise Biryani.

**Online:** Digital banking services through Kotak Mahindra's website or app; food orders via Paradise Biryani's online platform or delivery apps.

**Brick and Mortar:** Physical branches of Kotak Mahindra Bank and dine-in locations of Paradise Biryani.

**Distribution Policy:** Kotak Mahindra Bank uses an intensive distribution strategy to offer services across numerous branches and

digital platforms. Paradise uses a selective distribution strategy focusing on high-quality dining experiences in select locations.

#### **1.10. When customers buy:**

Timing of Requirement: Depends on the need for banking services (e.g., loans, investments) or dining occasions.

Customer Life Cycle: Banking needs change with life stages, from student accounts to retirement planning. Dining needs vary with social and family occasions.

Seasonal/Festival: Increased banking activity during financial year-ends, festive offers, and bonuses. Higher dining activity during festivals and special occasions.

#### **1.11. How customers choose:**

Multi-attribute Models: Customers evaluate banking services and dining options based on various attributes such as interest rates, service quality, menu variety, and taste.

Perceptual Mapping: Visual representation of customer perceptions of different banks or dining options, showing how Kotak Mahindra and Paradise are positioned relative to competitors.

Conjoint Analysis: Used to understand customer preferences by analyzing the trade-offs they make between different attributes of a product or service.

#### **1.12. Why customers prefer a product:**

Competitive Advantage: Kotak Mahindra Bank's reputation for reliable services and innovative products; Paradise's reputation for authentic, high-quality food. Value Comparison: Customers prefer Kotak Mahindra for comprehensive banking solutions and Paradise for superior dining experiences and value for money.

#### **1.13. How customers respond to company's marketing programs:**

Sensitivity Test: Measuring customer reactions to different marketing strategies, promotions, and advertisements. This helps Kotak

Mahindra Bank and Paradise understand what works best in attracting and retaining customers.

#### **1.14. Will they buy again ?**

Satisfaction and Delight: High customer satisfaction and delight lead to repeat business and brand loyalty. Kotak Mahindra Bank employs CRM (Customer Relationship Management) methods to track customer satisfaction and improve services. Paradise focuses on consistent quality and customer engagement to ensure repeat visits.

#### **1.15. Emerging trends:**

Changes in Customer Profile : Increasingly tech-savvy, younger customer base seeking convenience and digital solutions.

Cultural Changes : Evolving tastes and preferences influenced by global cuisines and financial products.

Demographic Shift : Growing urban population with rising disposable incomes, leading to higher demand for quality banking services and premium dining experiences.

# Chapter-5

ACTUAL WORK DONE,  
FINDINGS AND ANALYSIS



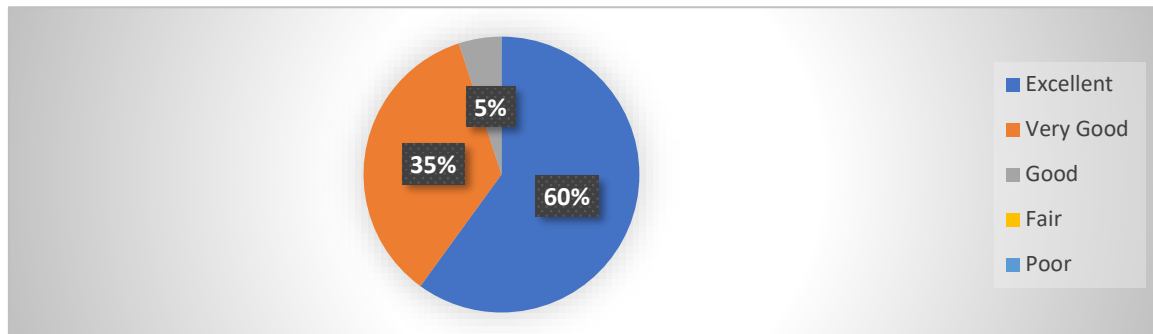
## ANALYSIS AND FINDINGS

### *Analysis:*

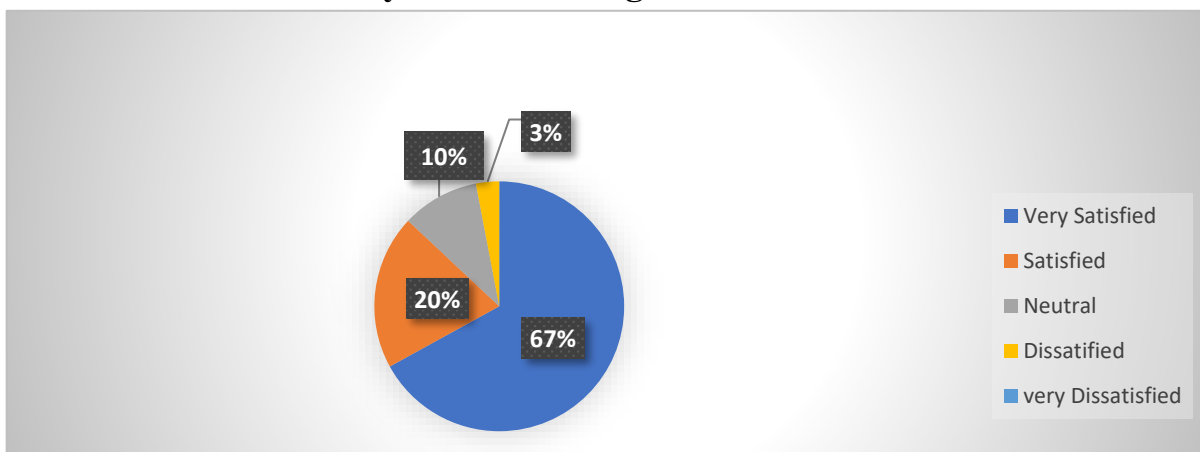
For the event "Secrets of the Perfect Biryani" hosted by Kotak Mahindra Bank and Paradise, here are 20 questions for a customer feedback survey:

### Feedback Questions

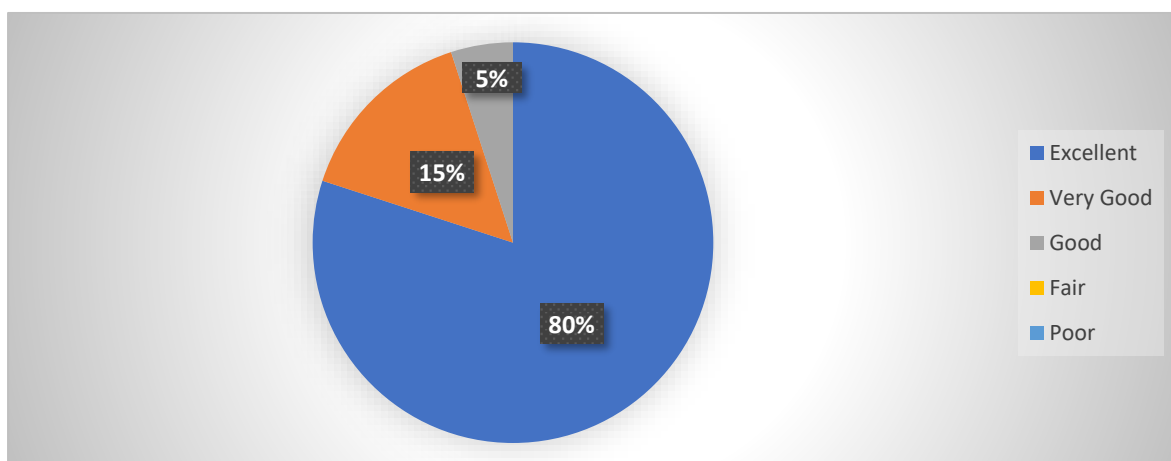
#### 1. How would you rate your overall experience at the event?



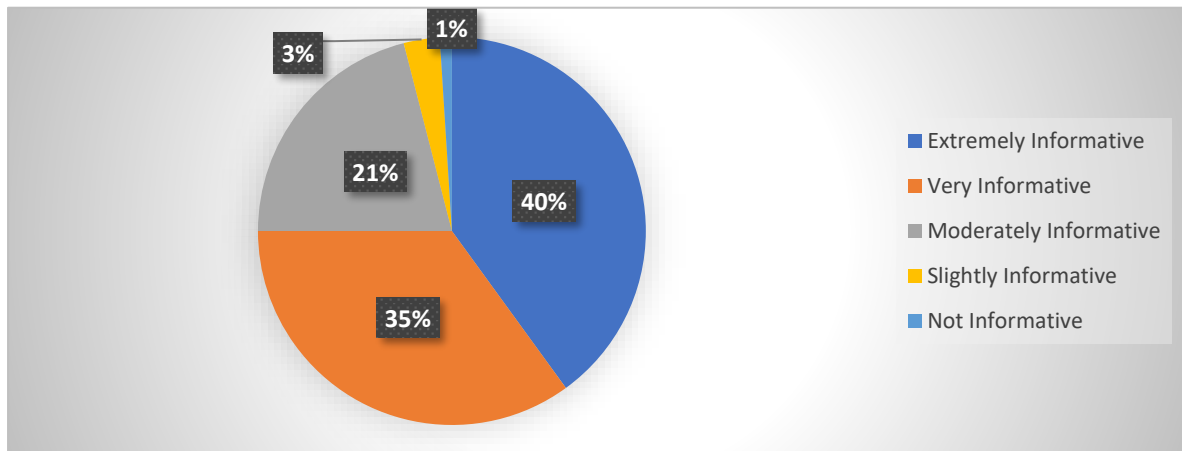
#### 2. How satisfied were you with the organization and flow of the event?



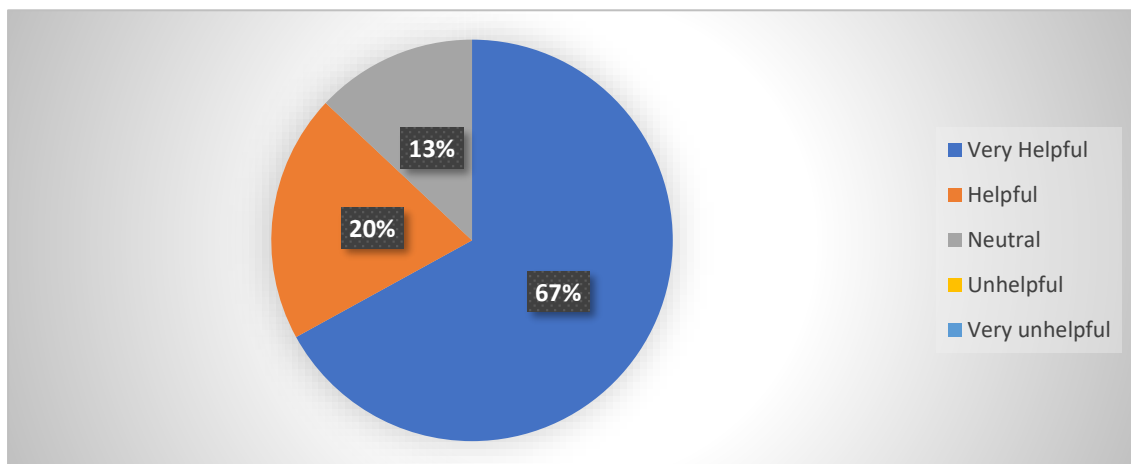
#### 3. How would you rate the welcome and introduction session by both brands?



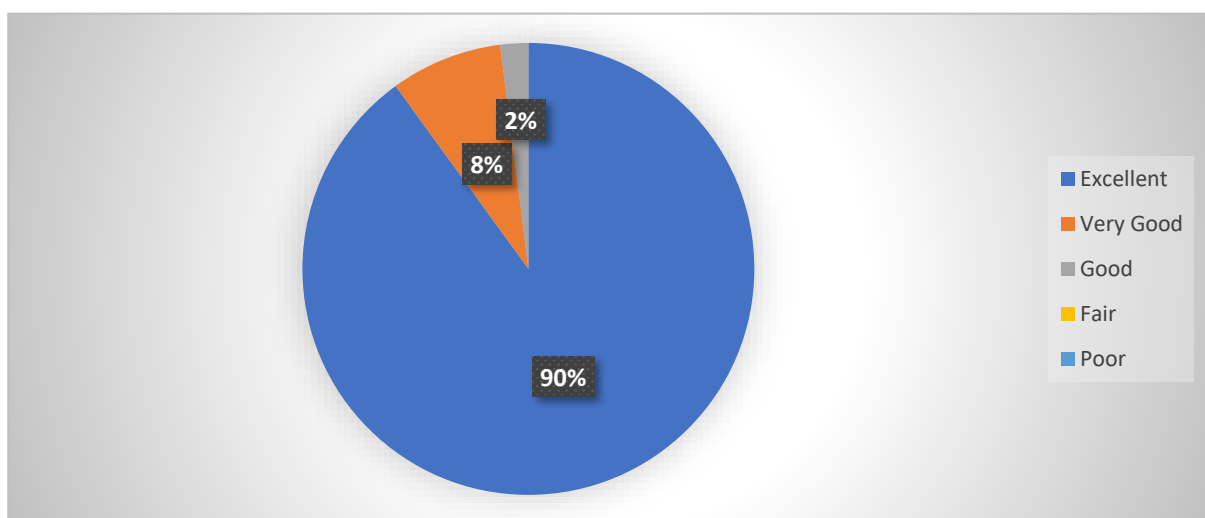
**4. How informative and engaging was the biryani cooking demonstration by the head chef ?**



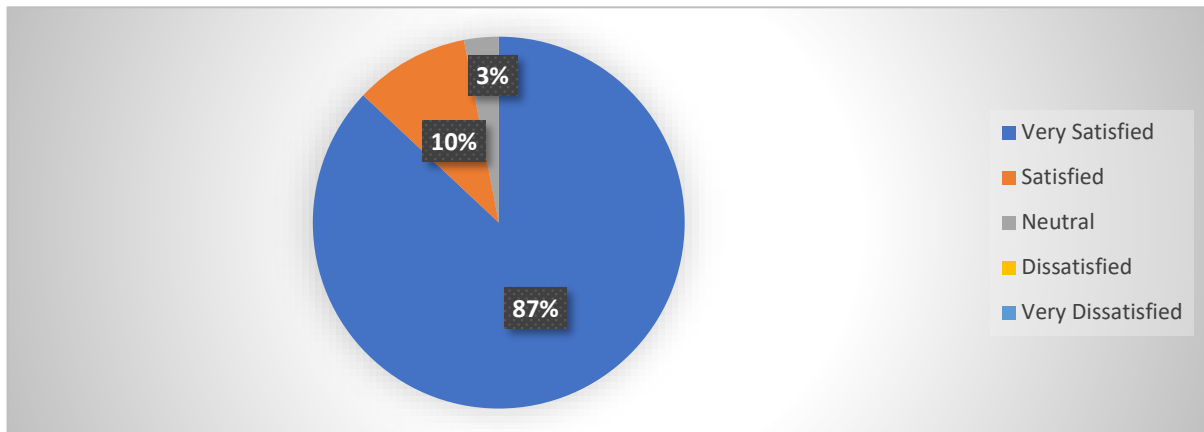
**5. How helpful was the Q&A session with the chef in answering your cooking-related questions?**



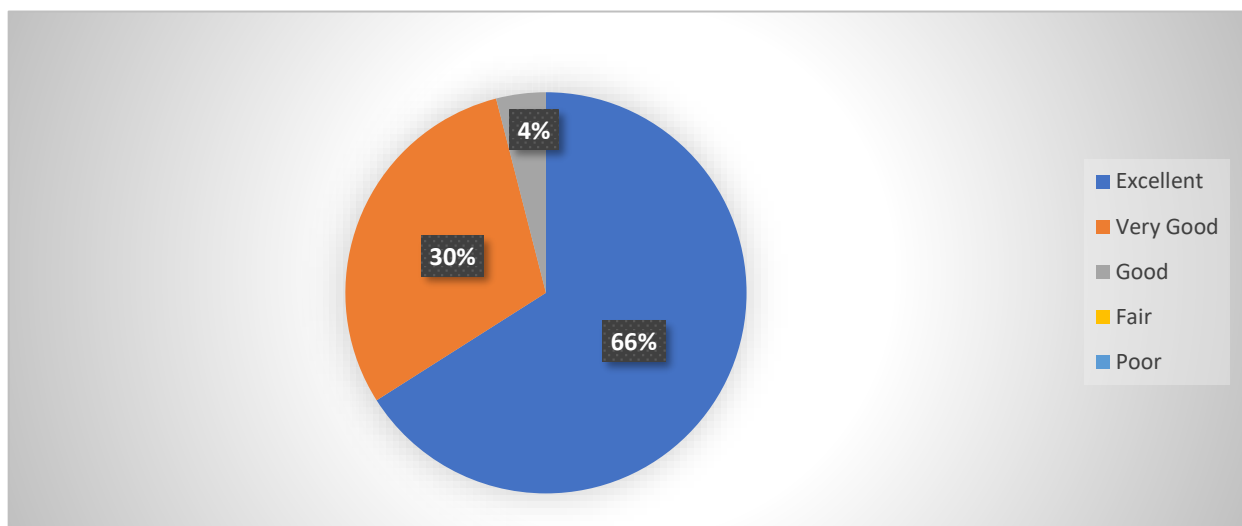
**6. How would you rate the biryani tasting experience?**



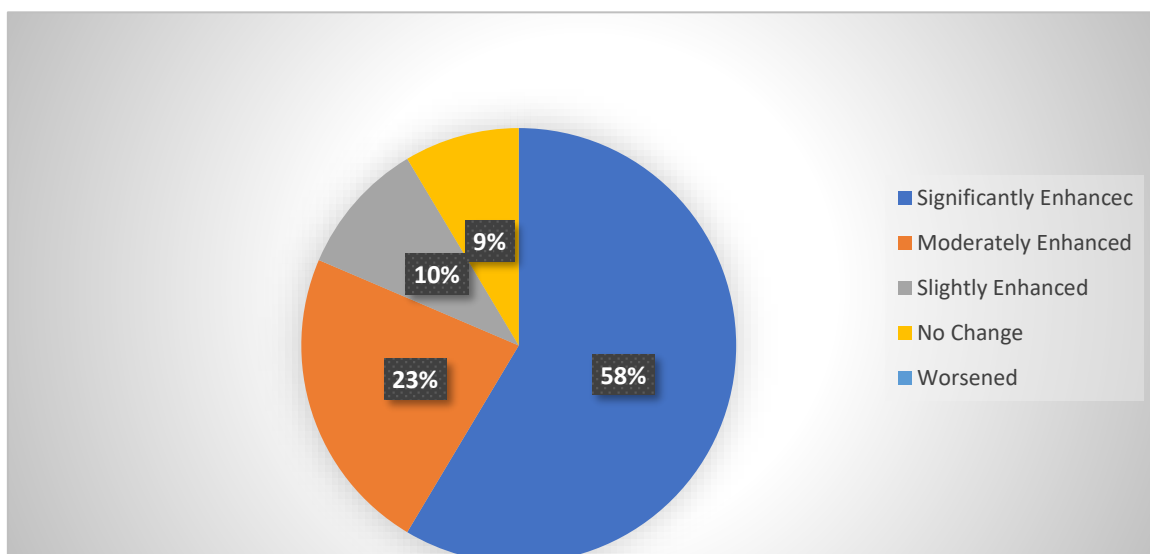
**7. How satisfied were you with the gifts provided by Kotak Mahindra Bank and the discounts offered by Paradise?**



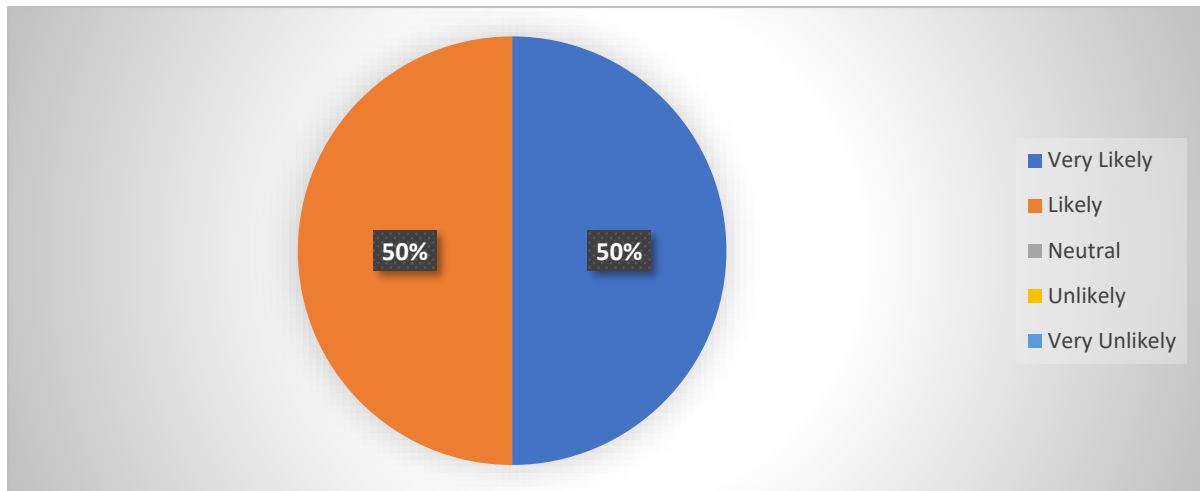
**8. How would you rate the venue and overall ambiance of the event ?**



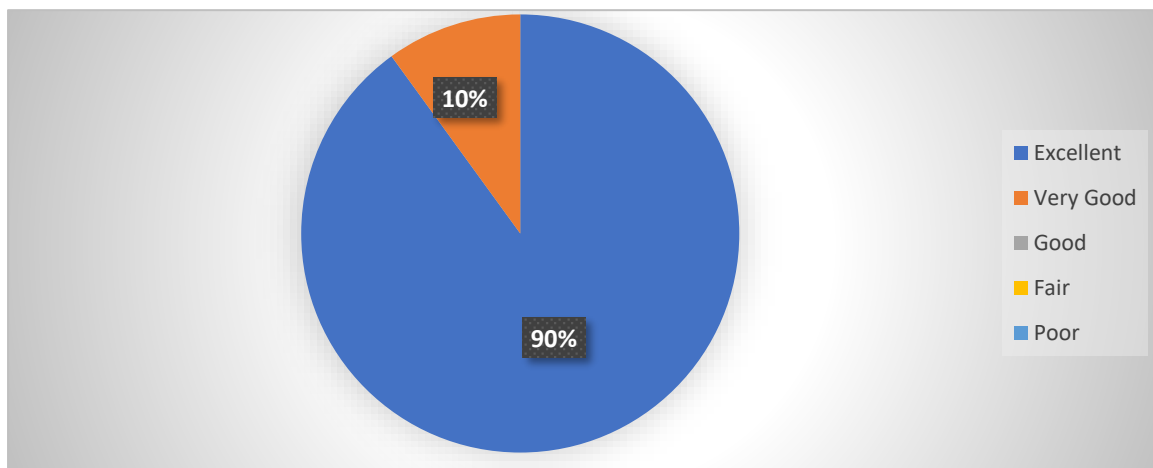
**9. Did this event enhance your perception of Kotak Mahindra Bank and Paradise ?**



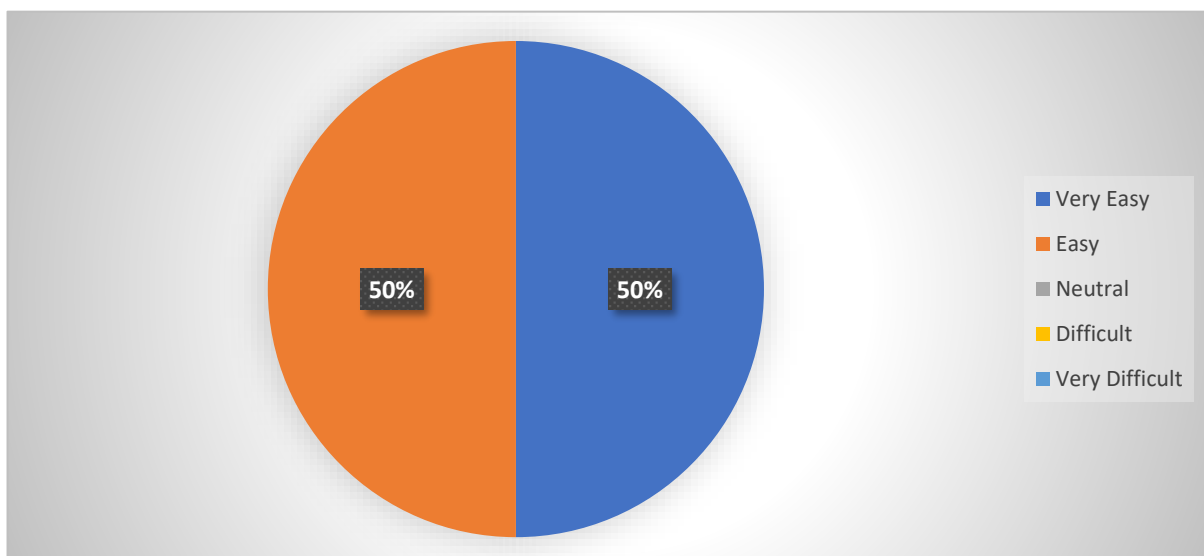
**11. How likely are you to attend similar events hosted by Kotak Mahindra Bank and Paradise in the future?**



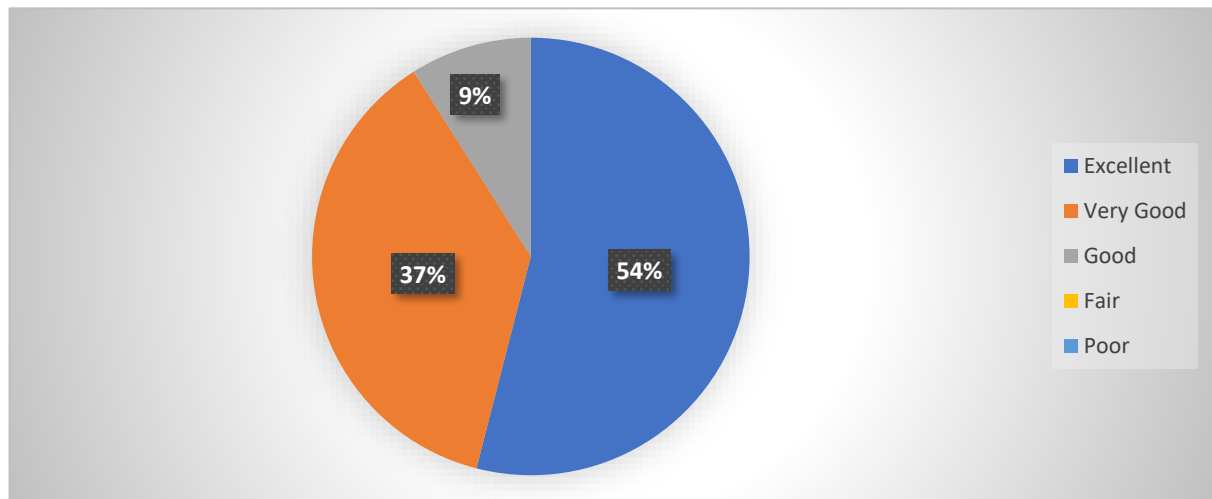
**12. How would you rate the communication and information provided before the event?**



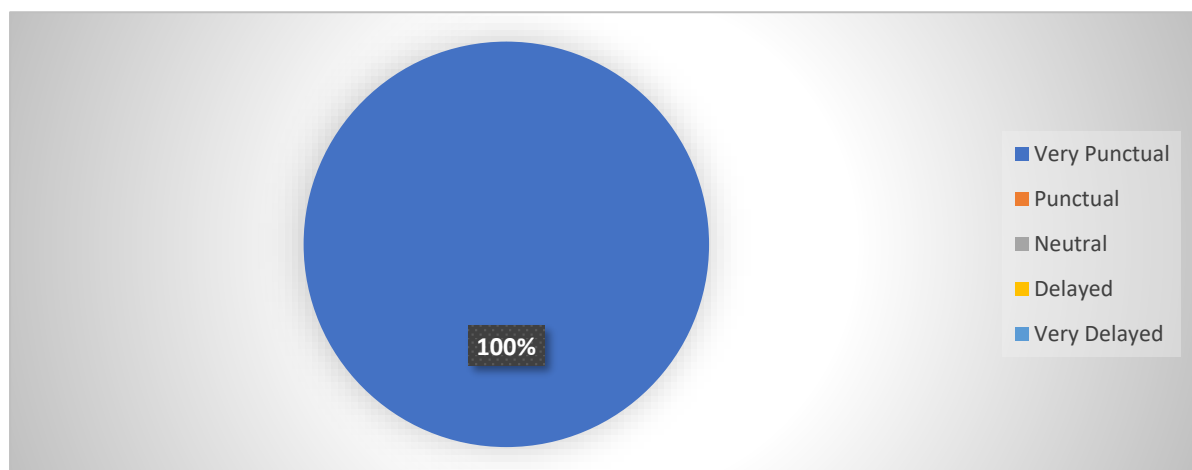
**13. How easy was the registration process for the event ?**



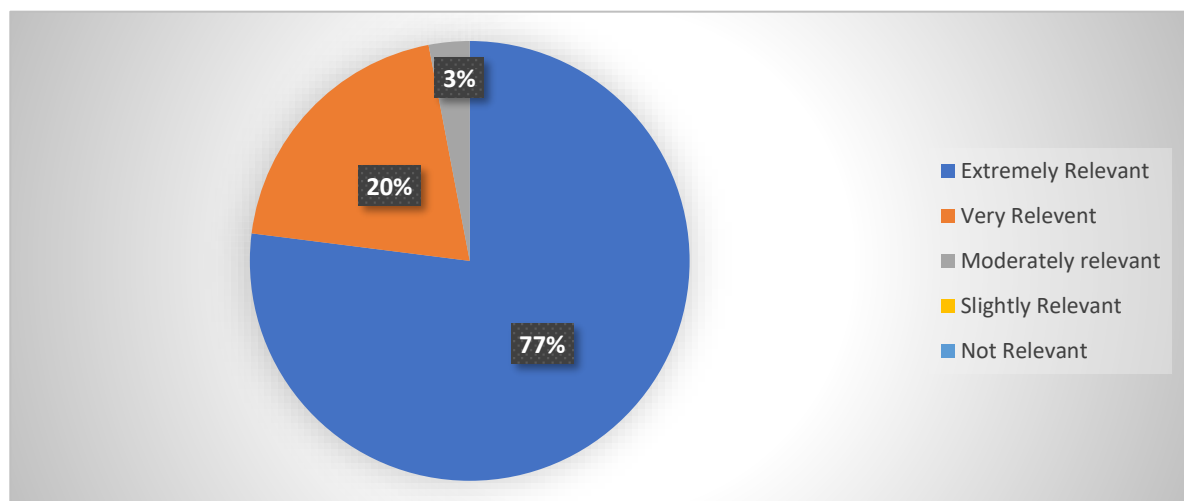
**14. How punctual was the event in terms of starting and ending on time?**



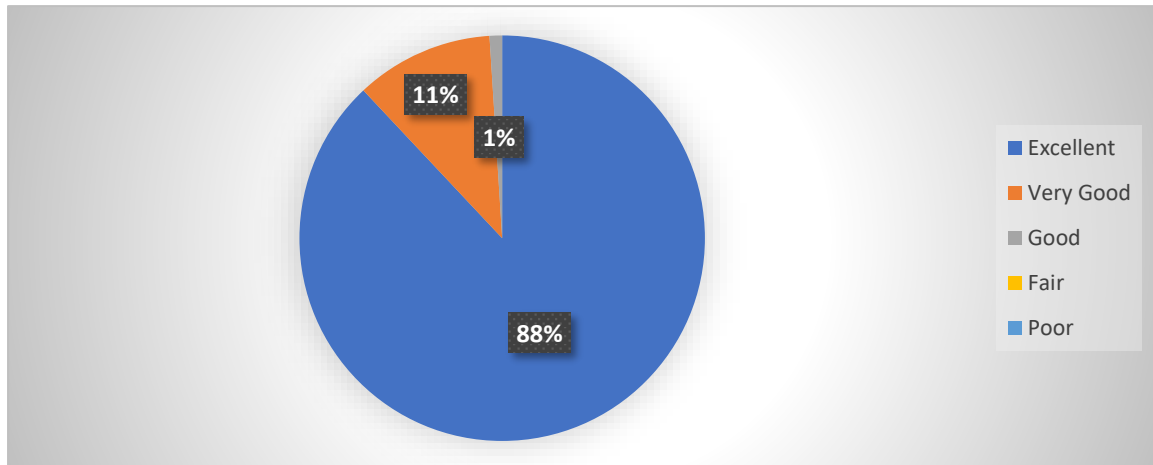
**15. How would you rate your interactions with the event staff ?**



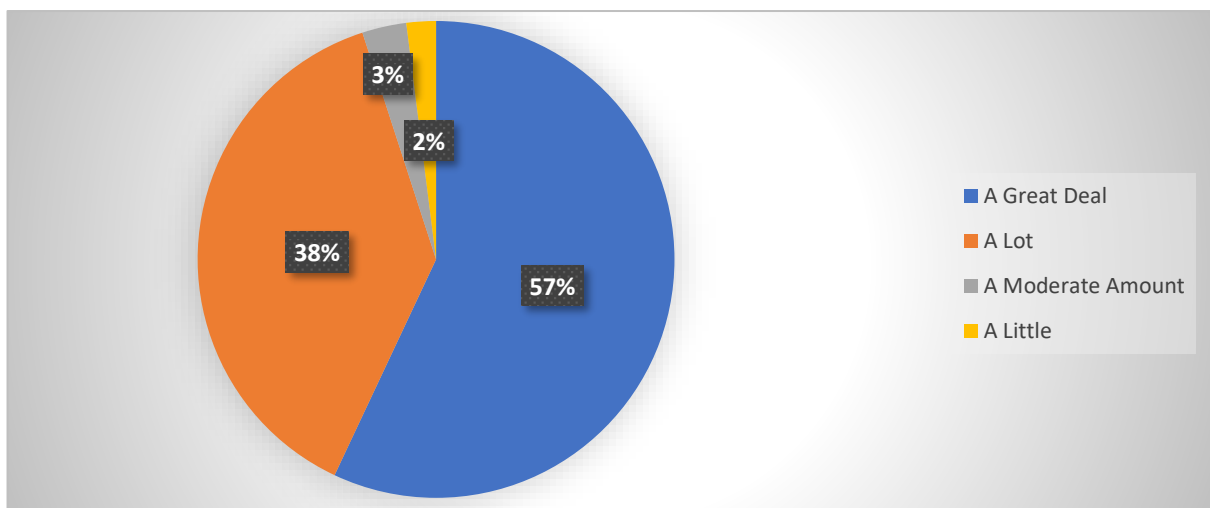
**16. How relevant and useful did you find the content of the cooking demonstration?**



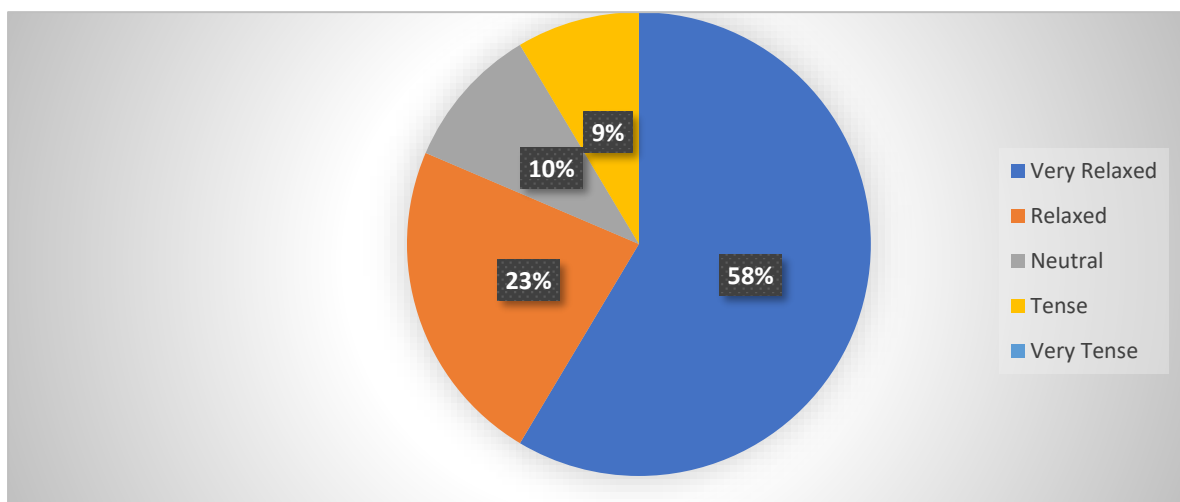
**17. How much did you learn from the cooking demonstration and Q&A session?**



**18. How would you describe the overall atmosphere of the event?**



**19. How would you rate the opportunities for networking at the event?**



# CHAPTER-6

## CONCLUSION AND SUGGESTIONS

## 1.CONCLUSION

The collaborative alliance between Kotak Mahindra Bank and Paradise is strategically designed to leverage both brands' strengths, aiming to enhance customer engagement, loyalty, and market presence. Our research reveals that both brands target urban, middle to upper-middle-class individuals, including young professionals, families, and business owners who prioritize quality in their financial and dining experiences. This shared demographic enables cohesive marketing strategies that resonate with customers' preferences and lifestyles. Consumer behaviour is influenced by cultural, social, and personal factors, with Kotak Mahindra Bank customers seeking secure and convenient banking services and Paradise customers valuing authentic and high-quality cuisine.

The AIDA model (Attention, Interest, Desire, Action) effectively frames the engagement process, as seen in the “Secrets of the Perfect Biryani” event. This event successfully captured attention through targeted marketing, maintained interest with engaging content, fostered desire by highlighting the unique aspects of both brands, and encouraged action through direct interaction. The distribution strategies of both brands emphasize accessibility and premium service, with Kotak Mahindra Bank offering services through various touchpoints and Paradise adopting an omni-channel approach.

Emerging trends, such as digital transformation and changing customer profiles, necessitate continuous adaptation. Both brands must embrace technology to enhance customer experience and cater to younger customers' demand for personalized and innovative solutions. Strengthening the alliance through more collaborative events and joint marketing initiatives can drive mutual growth, tapping into each other's customer bases and enhancing market presence. The key to success lies in maintaining high-quality standards, fostering personal interactions, and leveraging digital tools for engagement.



In conclusion, the Kotak Mahindra Bank and Paradise alliance is a strategic move with significant potential for mutual growth. By understanding consumer behaviour, leveraging experiential marketing, and adapting to emerging trends, both brands can strengthen customer relationships and drive growth. Emphasizing quality, personalization, and digital engagement will be critical to ensuring the long-term success of this partnership.

## **2. SUGGESTIONS**

Based on the conclusions drawn from the alliance between Kotak Mahindra Bank and Paradise, several recommendations can significantly enhance their customer engagement and business strategies. Firstly, both brands should prioritize enhanced digital engagement by improving online platforms and mobile apps to cater to tech-savvy customers. Implementing or strengthening customer loyalty programs could further encourage repeat business, with Kotak Mahindra Bank offering exclusive financial products and rewards, and Paradise introducing a points-based dining rewards system. Leveraging joint marketing initiatives through co-branded events and promotions can amplify their partnership's visibility and benefits. Personalizing customer experiences based on data insights, focusing on quality and innovation, establishing robust feedback mechanisms, and actively engaging in community activities will collectively strengthen their market positions and foster sustainable growth.

# CHAPTER-7

## ANNEXURE

## QUESTIONNAIRE:

Name:

Email id-

Phone number-

1. How familiar are you with Kotak Mahindra Bank's financial products and services?
  - Very familiar
  - Somewhat familiar
  - Not familiar at all
2. How often do you visit Paradise for dining?
  - Daily
  - Weekly
  - Monthly
  - Rarely
  - Never
3. How satisfied are you with Kotak Mahindra bank's customer service ?
  - 1 (very dissatisfied)
  - 2 (dissatisfied)
  - 3 (neutral)
  - 4 (satisfied)
  - 5 (very satisfied)
4. How likely are you to consider using Kotak Mahindra Bank's financial services after attending an event hosted jointly with Paradise ?
  - Very likely
  - Likely
  - Neutral
  - Unlikely
  - Very unlikely
5. What factors would motivate you to attend an event hosted by Kotak Mahindra Bank and Paradise?

- Networking opportunities
  - Exclusive discounts/offers
  - Learning about financial services
  - Culinary experience at Paradise Biryani
  - Others (please specify)
6. How important is brand reputation in your decision to choose a bank?
- Extremely important
  - Very important
  - Somewhat important
  - Not very important
  - Not important at all
7. How likely are you to recommend Kotak Mahindra Bank's services to a friend or family member after attending a joint event with Paradise?
- Very likely
  - Likely
  - Neutral
  - Unlikely
  - Very unlikely
8. How important is it for you that Kotak Mahindra Bank partners with local businesses like Paradise?
- Extremely important
  - Very important
  - Somewhat important
  - Not very important
  - Not important at all
9. How likely are you to engage with Kotak Mahindra Bank's social media posts related to joint events with Paradise?
- Very likely
  - Likely
  - Neutral
  - Unlikely

- Very unlikely
10. How satisfied are you with the communication about joint events between Kotak Mahindra Bank and Paradise?
- Very satisfied
  - Somewhat satisfied
  - Neutral
  - Somewhat dissatisfied
  - Very dissatisfied
11. How likely are you to use Kotak Mahindra Bank's financial products or services as a result of attending a joint event with Paradise ?
- Very likely
  - Likely
  - Neutral
  - Unlikely
  - Very unlikely
12. What would encourage you to attend future joint events hosted by Kotak Mahindra Bank and Paradise?
- Exclusive offers or discounts
  - Interesting topics or themes
  - Quality of speakers or presenters
  - Networking opportunities
  - Convenient timing and location
13. How important are exclusive offers or discounts at Paradise for Kotak Mahindra Bank customers in influencing your dining choices?
- Extremely important
  - Very important
  - Somewhat important
  - Not very important
  - Not important at all

14. In your opinion, what are the potential benefits of a partnership between Kotak Mahindra Bank and Paradise for customers like yourself?

- Enhanced dining experiences
- Exclusive financial offers or benefits
- Convenience in banking and dining transactions
- Improved brand trust and loyalty
- Other (please specify)

15. On a scale of 1 to 5, how likely are you to trust financial advice provided by Kotak Mahindra Bank after attending a joint event with Paradise?

- 1 (Not likely at all)
- 2 (Unlikely)
- 3 (Neutral)
- 4 (Likely)
- 5 (Very likely)

# CHAPTER-8

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- <https://www.icicibank.com/offers/sangeetha-mobiles-offer.page>
- <https://a2622016.axisbank.com/grab-deals/online-offers/offer-detail/sangeetha-mobiles-emi>
- [https://v1.hdfcbank.com/htdocs/common/easy\\_emi/shop\\_online\\_mobile.html](https://v1.hdfcbank.com/htdocs/common/easy_emi/shop_online_mobile.html)
- <https://www.sbicard.com/en/personal/offer/sangeetha.page>