

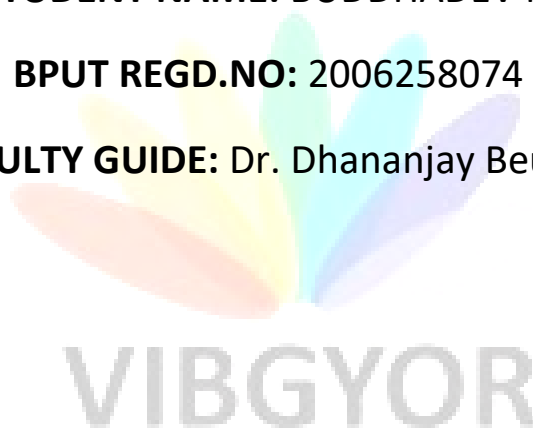


BIJU PATNAIK INSTITUTE OF IT & MANAGEMENT STUDIES
SUMMER INTERNSHIP REPORT 2022

STUDENT NAME: BUDDHADEV NATH

BPUT REGD.NO: 2006258074

FACULTY GUIDE: Dr. Dhananjay Beura (prof. Marketing)





BIJU PATNAIK INSTITUTE OF IT & MANAGEMENT STUDIES

SUMMER INTERNSHIP REPORT 2021

REALITY OF B2B MARKETING

ON

VIBGYOR ADVISORY

SUBMITTED BY

BUDDHADEV NATH

BPUT REGD. NO. - 2006258074

UNDER THE GUIDENCE OF

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INTERNAL GUIDE CERTIFICATE

This is to certify that the report entitled “**Reality of B2B Marketing on VIBGYOR ADVISORY**”. It has been prepared by **Mr. Buddhadev Nath** under my supervision and guidance **Dr. Dhananjay Beura, Prof. in marketing, BIITM** for the fulfilment of virtual summer internship program of Master in Business Administration. His fieldwork is satisfactory.

(Signature guide)

Dr. Dhananjay Beura

Prof.in marketing, BIITM

EXTERNAL GUIDE CERTIFICATE

This is to certify that this piece of work entitled “**Reality of B2B Marketing on vibgyor advisory**” submitted to partial fulfilment for the degree of MBA is a record of studies and bonafied project work carried out by student of MBA program 2020-2022 of **BIJU PATNAIK INSTITUTE OF IT & MANAGEMENT, BBSR.**

NAME: Mr. Mangesh Gadgil



DECLARATION

I do hereby declare that project work titled, “**Reality of B2B Marketing on vibgyor advisory**” submitted to Biju Patnaik Institute management & Information Studies, affiliated to Biju Patnaik University (BPUT), is a record of research work done by me under the guidance of **Dr. Dhananjay Beura**, Prof. in Marketing BIITM, in partial Fulfilment of requirement for the award of Master in Business Administration.



BUDDHADEV NATH

Regd.No:2006258074
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ACKNOWLEDGMENT

I am using this opportunity to express my gratitude to everyone who supported me throughout the course of this SIP project. I am thankful for their aspiring guidance, invaluable constructive criticism and friendly advice during the project work. We are sincerely grateful to them for sharing their truthful and illuminating views on a number of issues related to the project.

I would like to thank **Dr. P.K. Tripathy, Principal, BIITM** for giving me a chance to gain & Exposure in the corporate world.

I express my warm thanks to **Dr. Dhananjay Beura**, Professor of Marketing Department for his support and guidance at BIITM.

Last but not the least I would like to thank **Mr.K.Chandrasekhar, Associate Prof.GM cum Head Training & Placement department** for bringing me into exposure to such a wonderful company.

VIBGYOR

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Executive Summary

This report is prepared on the basis of my 45 days practical experience at vibgyor advisory. This internship program helped me to learn about the practical scenario of a B2B marketing industries. Vibgyor advisory is a dynamic business and marketing company. Varied range of marketing with ensured standard, quality services and most effective managerial efficiencies have made the company a market leader in the respective sectors of its operation. Keeping main focus on business expansion and growth in the most prospective sectors. Depending on the firm foundation and highly market to generate revenue through the company is still making good use of its business potentials and also contributing to the development of the local corporate culture and making a significant contribution to the overall development of the country and its economy. But despite intriguing growth and business expansion, the company's aims and objectives remain the same – to serve people with maximum satisfaction and keep on working for the greater welfare of the people and the country.



Chapter 1

Introduction

The logo consists of seven overlapping, semi-transparent, teardrop-shaped petals in the colors of the rainbow: red, orange, yellow, green, cyan, blue, and purple. Below the petals, the word "VIBGYOR" is written in a light gray, sans-serif, all-caps font.

VIBGYOR

B2B MARKETING

Introduction

Business-to-business (B2B) marketing is a process that involves selling a certain product manufactured by one company to another. Also, it's necessary for any company that wants to offer its services to other organizations. Usually, B2B marketing relies on the same methods as B2C, but adds some additional approaches.



Business to Business (B2B) marketing is about grabbing the attention of businesses who may have an interest in buying the product or service you are selling. B2B products are usually designed to help target companies increase their profits, or to make their lives easier in some way. For example, they may offer a way to streamline existing processes, offer time-saving solutions, or open up new revenue streams that may otherwise have been missed.

Sales pipelines in B2B marketing often follow a more traditional path than those found in businesses marketing directly to consumers (B2C). As the products are usually more complex and the transaction values larger, they will take much longer on average to complete. For this reason, forming long-term relationships with key players within a target company is crucial, not only for landing the business but also for retaining it.

Differences between B2B and B2C marketing

The sales being chased by B2B companies – and crucially the time they take to land – varies greatly in comparison to their B2C counterparts.

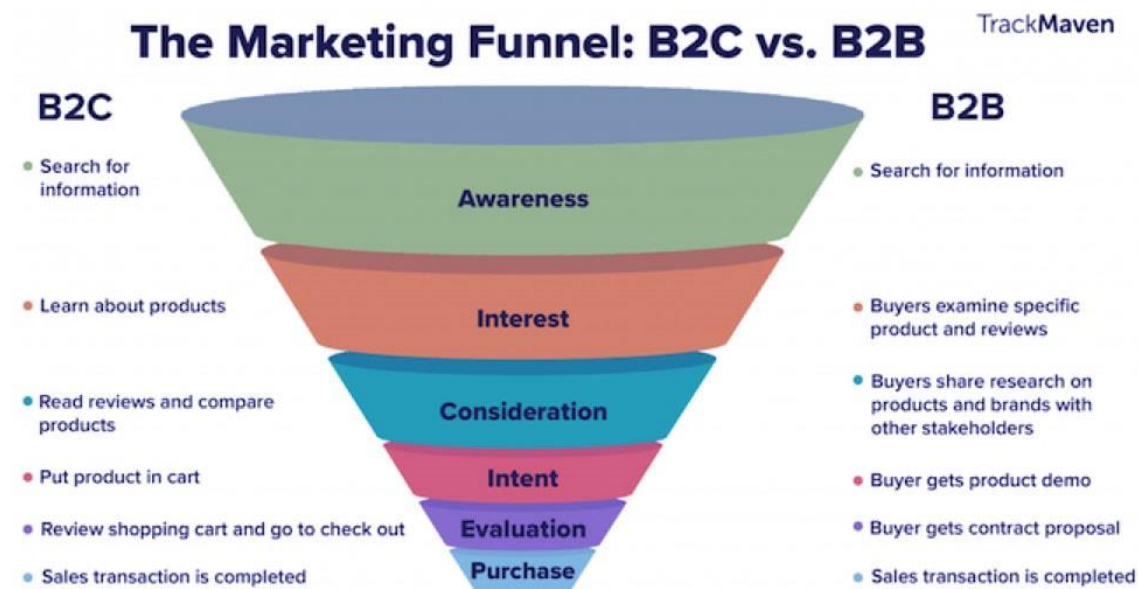
Selling directly to consumers is generally a much quicker and simpler task. There will be just one person to convince and they'll often make their decision much faster. In contrast, selling to businesses involves managing multiple touch points and convincing an average 6.8 stakeholders – the number of people who will typically be involved in any one B2B purchasing decision, according to the Corporate Executive Board. Each of these individuals will have their own agenda and set of priorities. When combined with a more complex product and a larger price tag, the result is a far longer sales cycle.

Business to business marketers also have a much smaller target audience than those who aim at consumers directly. Because of this, it is vital to nurture each individual contact carefully. That means keeping a detailed record of each potential lead and any contact that is had with them, within an internal database or CRM. This ensures that everyone within the company knows exactly what stage each lead is at, what content they have digested, and who they have spoken to and when within the company.

B2B buyers make their purchasing decisions in a different way to consumers. They buy what they *need*, not what they *want*. Not only that, they will usually have to justify their purchasing decisions to a greater number of people. It is therefore up to marketers to appeal to their logic,

not their emotions. That means understanding the product inside out, not just what it does and its features, but all the benefits and potential applications.

Having a good reputation and being considered a trusted brand is also important when you're dealing with B2B buyers. Whilst a single consumer may be willing to take a risk on an unknown brand, business buyers are much more likely to research you and your reputation, long before they consider making a purchase.



Difference between B2B sales and B2B marketing?

B2B sales and marketing teams both share the same end goal – to bring money into the business – but their individual priorities and methods will be very different. The focus for marketing is to generate interest around the product or service being sold and convert that interest into business leads. Their purpose is to analyse the market and uncover the most effective channels for reaching those companies who are going to be the best fit for the solution on offer. They need to reach as many of these target businesses as possible and once they've grabbed their attention, to nurture them down the sales funnel by providing them with content that is relevant, interesting, and of value.

Marketers are there to secure the long-term returns – sowing seeds of interest that need to be nurtured over an extended period of time. They understand the importance of reputation and building a trustworthy brand and will focus on driving awareness for the company and its products.

In contrast, B2B sales is about getting a lead to sign on the dotted line and the product out of the door. Closing the deal is the most important thing to a sales rep. This means they take a much shorter-term outlook than their colleagues in marketing. Their targets are qualified sales leads who have already expressed a genuine interest in the product and have behaved in a way that suggests there is an intention to buy. They will look at who *does* fit the sales criteria, as opposed to marketing who will focus on who *might*.

, as a rule, B2C customers want to get valuable information about this or that service or product as quickly as possible. When choosing Difference between B2B Marketing and B2C marketing?

	B2B	B2C
Target audience	Markets to other companies	Markets to consumers directly
Examples	Ad agencies, office furniture manufacturers, etc.	Restaurants, hotels, retail stores, etc.
Communication	Uses special industry jargon and terms	Provides consumers with easy-to-understand information
Audience needs	Audience is looking for professional expertise	Audience is looking for entertainment and a good deal
Decision-making process	Decision-making process can take a lot of time	Consumers don't need a lot of time to make decision

Although B2B and B2C marketers often follow the same guidelines and practices, there are some crucial differences between these terms. Having a complete understanding of each type will improve your business, attract new clients, and boost your income.

As you can see, in B2B marketing, you work with specific individuals or small groups of people within a given industry. Your main goal is to establish relations with office managers or other higher-level employees of the business you want to cooperate with. After all, these are the people that decide whether the company will purchase your products.

Additionally, take into consideration that company, they rely on reviews and social proof.

At the same time, in B2B marketing, people learn more about the services or products that interest them. As soon as they discover the potential benefits, they start searching for more specific details about your company and compare it with competitors. Also, these people may look for third-party reviews and similar products provided by your competitors.

B2B marketing campaigns are aimed at any individual(s) with control or influence on purchasing decisions. This can encompass a wide variety of titles and functions, from low-level researchers all the way up to the C-suite.

1. Converting leads into customers
2. Increasing sales leads
3. Profit maximization

1. Converting leads into customers: - Lead conversion occurs when one person (usually in Marketing or Sales) 'converts' an existing Lead into an Account, Contact, and Opportunity. Often, this is when the person passes a threshold lead score or grade. The Sales team pick up the opportunity and drive it through the sales process.
2. Increasing sales leads: - A sales lead is a potential sales contact, individual or organization that expresses an interest in your goods or services. Leads are typically obtained through the referral of an existing customer or through a direct response to advertising or publicity.
3. Profit maximization: - In economics, profit maximization is the short run or long run process by which a firm may determine the price, input and output levels that lead to the highest profit. The firm profit will decrease because the extra

unit level increases the cost which is greater than the revenue. So, total profit will decrease.

Scope of B2B marketing

- To initiate the thinking process in the mind of a b2b manager
- There are several classifications of products, competition and market combination that make up the business environment.
- Such understanding can assist the marketer to understand various types of customers, their perception of the value and how competitors will try to create superior value.

Benefit and opportunity of B2B marketing

- **Convenience:** While companies can sell through physical storefronts or take transactions by phone, B2B commerce often takes place online, where companies advertise their products and services, allow for demonstrations and make it easy to place bulk orders. Sellers also benefit from efficient order processing thanks to this digital transaction model.
- **Higher profits:** B2B companies often sell their items in wholesale quantities so that buyers can get a good deal and need to restock less often. Larger order numbers lead to higher potential sales and more cash coming in for B2B sellers. At the same time, the ease of advertising to other businesses through B2B websites can help cut marketing costs and boost conversion rates.
- **Huge market potential:** From business software and consulting services to bulk materials and specialized machinery, B2B sellers can target a large market of companies across industries. At the same time, they have the flexibility of specializing in an area like technology to become a leader in the field.
- **Improved security:** Since contracts are a common part of B2B commerce, there's some security for both buyers and sellers in that there's less concern that one will pay and the other will deliver goods as promised. Since sales usually get tracked digitally, it's also more secure in that B2B sellers can track and monitor their financial results.

Challenges and Risk of B2B marketing

- **More complex setup process:** Getting started as a B2B retailer takes work to figure out how to get customers who stay dedicated and make large-enough orders. This often requires thorough research to advertise to potential businesses, set up a custom ordering system and adapt quickly when sales are underwhelming.
- **Limits to sales:** While B2B companies can sell a lot, they do miss out on potential sales to individual customers. The smaller pool of business buyers and the need to negotiate contracts can put some limits on profits, especially when the company loses key buyers to other competitors.
- **Need for B2B sellers to stand out:** At the same time, the B2B market has many companies competing and selling similar products and services. Sellers often need to cut prices and find special ways to grab companies' attention to succeed in the market.
- **Special ordering experience needed:** B2B companies selling online need to put much effort into designing a website and ordering system that buyers find easy to use. This means presenting product and service information clearly, offering online demos or consultations and using order forms with appropriate options for quantities and any special customization needed.

Importance and needs of B2B marketing

1.Price rules, but other factors are important, too - Total cost of ownership is important, especially with senior executives who are part of the decision making. Also, your product or service's effect on operational efficiency is important, again, especially with higher-level decision makers.

2."Green" is less important than "lean." Buying a product with a "green" supply chain is significantly less important than the benefits that come from improved cost savings.

3.Safety tops being environmentally friendly or saving money. For the industrial B2B sector, this is particularly crucial.

4.Online information is preferred over printed material. Especially important are online technical data sheets, catalogs and trade publication articles.

5.Informal industry contacts are vital. Second only to online technical data sheets, industry contacts have enormous impact on the decision-making process. It is very important your industry contacts are sharing positive feedback.

6.Go mobile. The information that you provide on your website is increasingly being accessed from mobile devices. Make it easier for your buyers to access that information by presenting it in a mobile-friendly format.

7.Get online. A lot of your prospects are getting information about you via discussion forums, especially LinkedIn groups (35% of study respondents belong to a user group). Also, 50% of those surveyed clicked on online ads and videos to obtain information useful to their purchase decision.

8.The benefits of being a preferred supplier are enormous. According to the study 70% of purchases come from a preferred supplier list. In order to bolster a preferred supplier strategy, B2B companies need to demonstrate and defend aspects of their product such as quality, price, customer satisfaction, timeliness, product availability and proof of financial stability.

Limitation of B2B marketing

1.Limited market: - A market for a particular security in which buying and selling is difficult, usually because a large part of the issue is held by very few people or institutions.

2.Long purchase decision time: - The purchase decision is the fourth stage in the consumer decision process and when the purchase actually takes place. During this time, the consumer may form an intention to buy the most preferred brand because he has evaluated all the alternatives and identified the value that it will bring him.

3.Inverted power structure: - The inverted pyramid is a way of approaching a company's organizational chart – a way of thinking about one's place in the hierarchy – in which the traditional leader, the CEO for example, is on the bottom, not the top. ... The outside world uses the company's product again and the shareholder is happy."

4.Sales process: - A sales process is a predetermined, defined sequence of steps taken to turn a potential lead into a customer. It encompasses every step of the potential customer's sales journey, from initial contact to the closed deal. Every organization that sells a product or service can benefit from defining its sales process.

Process of B2B marketing

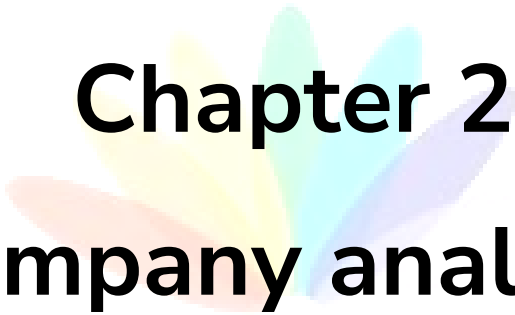
B2B selling is a complex process that requires a well-designed and executed B2B sales strategy in order to succeed. It follows a distinct process and uses a wide range of sales techniques for various buyer personas and selling situations.

The exact number and names of stages in your sales process will depend on your industry, company, and sales organization, but the B2B sales process is typically a 5- to 8-stage sales cycle.

7-stage B2B sales cycle:

1. Preparation/Research
2. Prospecting
3. Needs Assessment
4. Presentation/Sales Pitch
5. Negotiation/Handling Objections
6. Closing
7. Follow-up



The logo consists of seven overlapping, semi-transparent petals in the colors of the rainbow: red, orange, yellow, green, cyan, blue, and purple. The petals are arranged in a fan-like shape, pointing upwards and outwards.

Chapter 2

Company analysis

VIBGYOR

VIBGYOR ADVICORP

Vibgyor advicorp another name vibgyor advisory. It is the financial services company which provide loans, insurance, equity subscription services, distribution of financial services, wealth management services, investment banking, investor relations, real estate, trading and proprietor investment. It located in Mumbai.



The value of the company is integrity, creativity, trust, dedication, solution-based approach, client centric approach.

Vibgyor advisors is a first-generation firm focusing on financial services. It works across various segments of the financial services and provides a wide range of services to its esteemed clients. It advises individuals as well as corporates on their various requirements with a client centric approach.

Founder by mr. sachin neema, who is a management graduate from JBIMS, mumbai and a mechanical engineer from VJTI, Mumbai. He has about 24 years of experience in the equity markets, and having worked as analyst, head of research and fund manager, he has been instrumental in running business segments for some of the leading companies in the industry like HDFC security, IIFL and TATA.

It is one of the B2B marketing agency or third-party marketing company that specializes in tailoring in our business marketing message to the company.

It is the process of one business marketing its product/ services to another business. It is needed when one company output is required for another company to maintain or improve its operations.

- Loan provides to channel partner
- Provide financial services

In today's modern world, everything has advanced to the point where insurance plays an important role in every field and aspect of life. Insurance is not only concerned with the general public, but also with the advancement of the nation.

Vehicle insurance is one of the world's most important non-life insurance industry. This is due to the fact that, it is legally required in the vast majority of parts of the world. All motor vehicles must be registered with the road transportation authority and have third-party liability insurance. The advisory committee determines the tariff and classification of vehicles, as well as the risks associated with each.

We will be sharing 40% of the revenue that we will get from the business that we get through your company. To give you an example, if you forward us client with home loan need of 50 lakh and he gets the loan finally from a bank through us, we will get commission at a

certain rate. Different banks give us commission at different rates. Also, for one bank, there are slab wise rates. That is, for business up to 25 lakhs we get for example 1%, for 50 lakh we get 2% and for 1 crore it may be 3%. At the time when you refer a client to us, we do not know which bank will finally give him loan. So, at that time, we will not be able to tell you in actual figure what will be your share. The range of commission that we get from banks is from 0.3% to 3%. So, if your client gets loan of 50 lakh from a bank and that bank gives us commission at 2%, we will get Rs. 1 lakh. Out of that, we will share 40,000 with you. I hope it clears your query.

Here are some of the services we offer:

We offer a wide range of services in Investment Banking, Wealth Management, Investor Relations and Trading & Proprietary Investment. Let me give you a short brief about each of them.

Under investment banking, we provide fundraising services, support and investment for startups, corporate advisory and sale of assets.

We have also launched a range of products as a subscription service. If you trade, or have clients coming in for trading and investment advice, you can refer our service to them. You can subscribe to Intraday calls, short term calls, investment calls, portfolio health checkups and sectoral calls. You and your clients get the benefit of having tailored advice backed by research and expertise. An experienced team will be ensuring that your positions are tracked, monetized and optimized, all this at a reasonable rate.

We provide loan and insurance services as well, wherein we ensure that our clients are provided the best suited premiums and lower than market rate of interests. All our channel partners have to do is refer us to their clients, and they can sit back and let us take over. They won't have to deal with the mess of the paperwork and compliance. We handle everything from duty, due diligence and to customization (on needs of the clients). In return our channel partner earns 40% margin provided to us by the banks, and you can serve your clients best interests.

Vibgyor Advisors Private Limited

Vibgyor Advisors is a first-generation firm focusing on financial services. It works across various segments of financial services and provides a wide range of services to its esteemed clients. It advises individuals as well as corporates on their various requirements with a client-centric approach.

We believe in excellence in everything that we do. Our endeavour to be detailed in our work speaks volumes about our focused approach. We have a knack for providing solutions that are valuable and of enduring and sustainable nature, besides being of the highest quality to the client.



We have three main segments: Financial services, Investment banking and Wealth management services. Our Portfolio of Financial Services include Loan products, PMS, Insurance products and others.

Under Loan segment, we arrange for and offer Secured Personal loans. Business loans, Loan against Property, Loan against Shares and Project funding. We care for and take into consideration needs and preferences of our individual and corporate clients.

Our loan products are designed in such a way that they are in line with the credit requirements of our clients and also take care of flexibility in repayment period and repayment schedule, as well as cost of interest, which, by any standards, is most competitive with that of the peers in the industry. And all this is available at reasonable services charges. We also provide flexibility in our criteria for eligibility of our client for any loan, and at the same time, we also strictly comply with the stipulations of the governing authorities. Apart from the basic criteria that is taken into consideration while arranging for a loan, such as, Credit history of client, age, occupation, work experience, combination of family income, purpose of loan, client's relationship with his banker, etc, our team of experts in various loan products also give it a personal touch and offer a wide range of alternatives to choose from, by taking into consideration the personal preferences of clients and offer suggestions that will benefit client the most.


As a part of our mission to have a strong presence in major cities across India, we plan to enter into 50 cities within next two months. We have planned to achieve it by way of, both, feet on street as well as technology.

Our aim is not only to generate business but also to retain and develop our client base and have a long-term relationship with them, as, they are the most important, reliable and effective channel for us to advertise and spread our business.

Company value

- **Integrity-** fairness, transparency and honesty in our conduct. Upholding highest of ethical standard in our deals.
- **Creativity-** we create an environment where employees can think big and have fun with our minds afresh our work brings out new bad innovative solutions.
- **Trust-** our loyalty towards our clients is paramount and our honesty and dedication knows no bounds.
- **Dedication-** our passion for work helps us to put consistent efforts our dedicated efforts bring the best solutions.
- **Solution based approach-** we understand our client's requirement and direct our efforts in fulfilling them. We assure to find the best possible solution.
- **Client centric approach-** Always our clients are our top-most priority.

Company services

- 
- The logo for VIBGYOR is a stylized flower or sunburst shape composed of seven overlapping petals in the colors of the rainbow: red, orange, yellow, green, cyan, blue, and purple. Below the logo, the word "VIBGYOR" is written in a large, light gray, sans-serif font.
- I. Loan**
 - I. Home loans
 - II. Business loans
 - III. Personal loans
 - IV. Loan against property
 - V. Loan against security
 - II. Insurance**
 - I. Vehicle insurance
 - II. Health insurance
 - III. Investment banking**
 - I. Startups
 - II. Fung raising
 - III. Corporate advisory
 - IV. Asset sale
 - V. Brand acquisition
 - VI. Project advisory
 - IV. Equity subscription**
 - I. Mutual funds
 - II. Equity broking
 - V. Real estate**
 - I. Project funding
 - II. Direct and client
 - III. Investments
 - IV. Agency business
 - V. Special projects
 - VI. Portfolio management**
 - I. Invest different sectors

VII. Wealth management

- I. Equity advisory services
- II. Portfolio construction
- III. Research & industry analysis
- IV. Startup investments
- V. Real estate
- VI. Debt investment & lending

Objective of vibgyor advisory

- Understanding customer accession: -
- Identify challenges
- increase lead generate to the market

Analysis of vibgyor advisory.

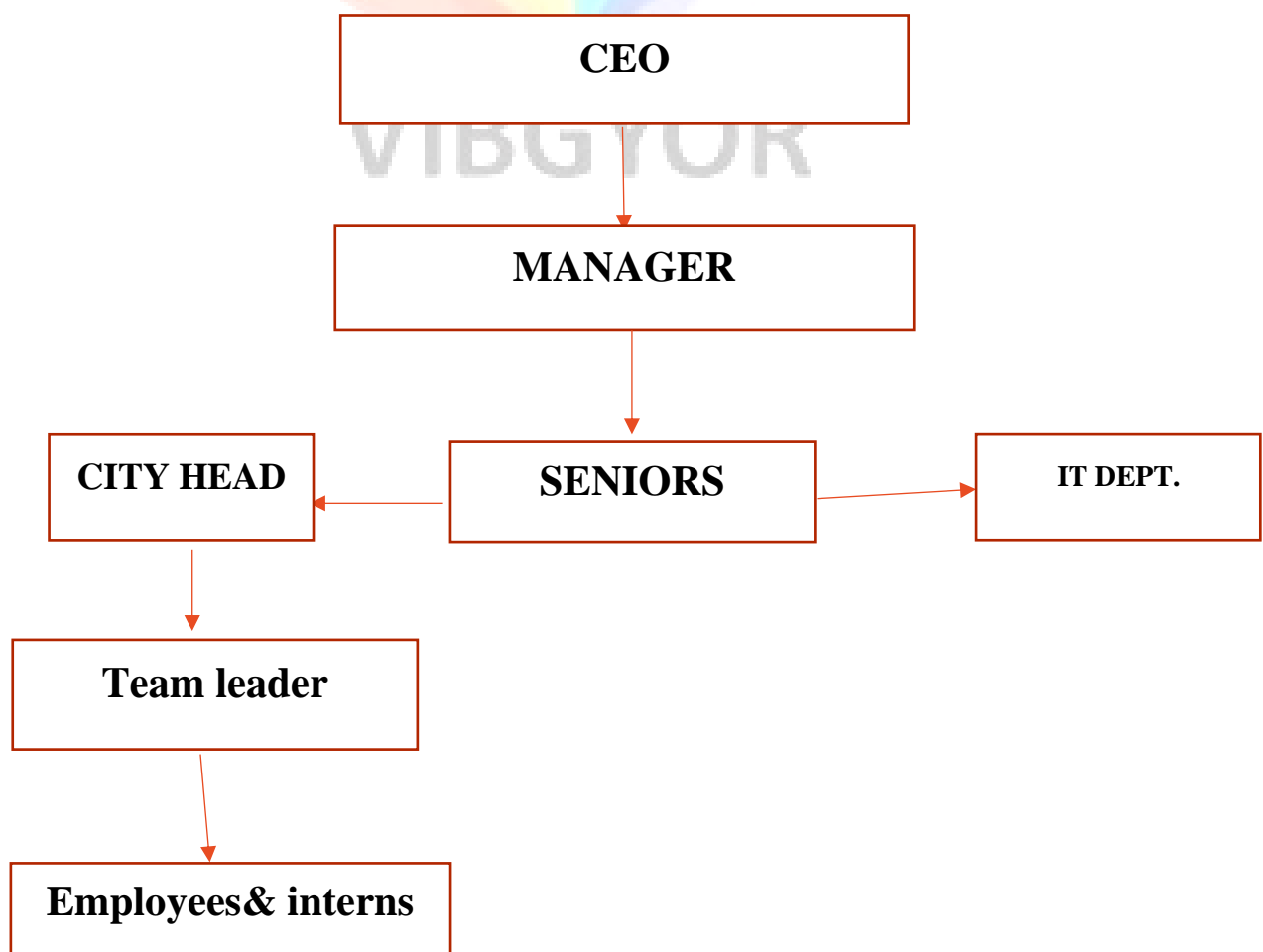
- industrial analysis and company analysis
- competition analysis
- customer analysis



Industrial analysis

- absolute monopoly
 - lack of choice for customers
 - price market dominance
 - inefficiency
 - destroyed by high costs, inefficiencies and powerful competition
- perfect competition
 - numerous small firms offering an identical product and services. And no one can affect the market price
 - profit margins tend to be very low
- imperfect competition
 - collusive oligopoly-in order to avoid competition and maximise profit for ex- CA CLIENTS
 - dominate firm oligopoly- number of small competitions in the whole market ex- REAL ESTATE MARKET
 - monopolistic competition-the market will be differentiated for ex- RTO CLINTs

organizational structure of vibgyor advisory



MICHAEL PORTER FIVE FORCE MODEL



Revival among existing competition- we can give example of vibgyor provide loan to CA channel partner. Those sector competitions will be high in compare to other sector and the growth capacity will low and product like insurance will be follow by customer in other sector like all banking sector etc. in that company give high return or discount, high advertising.

Threat of new entrants – in those sector company enter in to new market competition like vibgyor enter to new services like provide loan to CA CLIENTS. no one can competitor in those market and facing so many barrios like govt. polices, capital requirement, brand identity, cost advantages, economic scale etc. when that type of barrior is not the risk level will low, when barrior is given risk level will high.

Threats of Substitutes - when market give our substitute is available than that will be high, when substitutes is not available than that will be low. Substitutes mean that types of products that is replace in our product like loan for vibgyor advisory company.

Bargaining Power of Buyers – when company give large number of buyer and they cost of switching low and our product is undifferentiated mean our product similar to our competitor product than our buyer gives high bargaining power than our buyer will pressurise to give low amount of price. When limited number of buyer and cost of switching is high and our product is differentiated than bargaining power will low like trading and investment. The bargaining power are many types like Bargaining for higher Quality or more service, Profitability of the Buyer, Potential for backward Integration by buyer, Price sensitivity, Switching costs, Extent of buyers' information.

Bargaining Power of Suppliers – it means company supplier will be low and company give limited scarce resources it supplier will high means customer will not able to buy product thought very risky than bargaining power will be high in other hand that is vice versa. for example, vibgyor provide loan to CA CLIENTS.

COMPANY ANALYSIS

It mainly gives company mission, vision, goal & objective

- **Mission**-our company **mission** is to continually raise the bar of the customer experience by using B2B MARKETING AND B2C MARKETING to help consumers find, discover and buy anything, and empower businesses and content creators to maximise their success. We aim to be INDIA most channel partner will give benefit through our company.
- **Vision**- brand identity, customer delight, industry thought leadership, capturing market value, integrity, responsibility, trust, unity, dedication, creativity, client centric approach.
- **Objective and goals** – profit maximization, wealth management services, fund raising, project advisory, investment, supporting customer, fulfilment of target, achieving growth of the company.



SWOT analysis

The SWOT analysis defined how effect in vibgyor advisory in internal and external factors in the business. The strength and weakness is evaluated in internal factor and opportunity and theats will defined external factor of the organiization.

SWOT ANALYSIS



Strengths-

- Brand loyalty is higher than B2C- B2B loyalty also has the potential to last longer. While B2C customers often shop around, there are plenty of businesses that have been with the same supplier for several years or even decades. So if you do manage to create real loyalty, you have a good chance of reaping the rewards from it for a significant period of time
- Long term relationship- A long-term customer relationship means that you work on building a relationship with your customers to create high-level loyalty for your company. ... It is much more comfortable and cost-effective to sell to existing customers than to bring a new one as a first and then sell to them.
- Higher volume of transaction- If you are processing an unusually large number of transactions per month, or your transactions consist of large ticket items, you may want to consider a high-volume merchant account. A high-volume merchant account approval allows the expansion of your business to be limitless.
- Detailed assessment of products- The market assessment is an essential part of setting up any new business or endeavour or making a decision in an enterprise. Proper analysis of the market helps entrepreneurs know the demand for their ideas, the current market state and predict even a product's future. The market assessment is defined as a thorough analysis of the market to check the needs and requirements of any new or existing idea, product or service before making strategies to start working on it and investing in it.

This is the fundamental step in the development process of any product. Every business and entrepreneur should understand the demand for their products in the market or the importance of the products. Without proper market analysis of the new product's idea, the product might not be relevant and incur heavy losses.

Weakness-

- Possess higher perceived risks- Business leaders are forced to take risks every day. Hiring employees, rolling out new products and choosing advertising campaigns all involve risk. Making the wrong decision could lead to lost revenue, poor branding or even legal issues. Business leaders need to consider the perceived risks associated with business operations and strategies. Perceived risk is what consumers experience as uncertainty, when buying a product or service from your company. Understand what consumers are concerned about so that you may mitigate it.
- Longer decision-making process in buying the products- The consumer decision process also called the buyer decision process, helps markets identify how consumers complete the journey from knowing about a product to making the purchase decision. Understanding the buyer buying process is essential for marketing and sales. The consumer or buyer decision process will enable them to set a marketing plan that convinces them to purchase the product or service for fulfilling the buyer's or consumer's problem.
- Too many people involved in purchasing- In the business-to-business (B2B) context (as opposed to B2C), buying decisions are made in groups. The group responsible for making the buying decision in companies is referred to as the decision-making unit (DMU). Within organizations, major purchases typically require input from various parts of the organization, including finance, accounting, purchasing, information technology management, and senior management. Highly technical purchases, such as information technology systems or production equipment, require the expertise of technical specialists. In some cases, the buying center acts as an informal ad hoc group. In other cases, the buying center is a formally sanctioned group with specific mandates, criteria, and procedures.

Opportunity-

- Higher investment higher involvement- Risk-reward is a general trade-off underlying nearly anything from which a return can be generated. Anytime you invest money into something, there is a risk, whether large or small, that you might not get your money back—that the investment may fail. For bearing that risk, you expect a return that compensates you for potential losses. In theory, the higher the risk the more you should receive for holding the investment, and the lower the risk, the less you should receive, on average.
- Maintain high quality standards- **Quality control (QC)** ensures that employees, workplaces, and products are kept safe and up to a reasonable standard. Creating a good

quality control process is a part of most successful business ventures. Maintaining high quality control standards can help improve company reputation and make the workplace safer and more pleasant for employees. By employing a comprehensive and well-regulated process, maintaining quality control standards can become part of a daily routine.

- Maintained international trade- International trade increases the number of goods that domestic consumers can choose from, decreases the cost of those goods through increased competition, and allows domestic industries to ship their products abroad. While all of these effects seem beneficial, free trade isn't widely accepted as completely beneficial to all parties.
- Focus on product and branding- Product-focus is an approach to business that defines strategy, operations and metrics in terms of products. This is associated with manufacturing and firms that continually improve products to stay relevant in an industry. Nevertheless, product-focus is an extremely common approach that works for some businesses.

Threats-

- Exchange rate risk- Exchange rate risk, or foreign exchange (forex) risk, is an unavoidable risk of foreign investment, but it can be mitigated considerably through hedging techniques. The exchange rate risk is caused by fluctuations in the investor's local currency compared to the foreign-investment currency.
- Risk between buyer and seller- Delivery of the goods takes place, and risk transfers from seller to buyer, at the point the seller delivers the goods on board the vessel nominated by the buyer at the named port of shipment and bears risk until goods are on board the vessel. Once the goods have been loaded on board, risk transfers to the buyer.

Porter Generic Strategies for Aviation Industry

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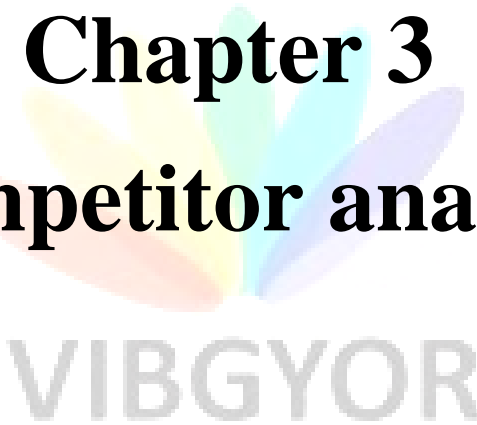


Cost leadership- in our market give low amount of product will supply by only our company. At that time our competitor will charge high amount of money. The company will get in limited number of market and limited number of cost or maximize the cost. For example- loan provide to CA CLIENTS in our competitor like bank one CA clients is give loan to bank it will be no benefit but our company gives at that time 40 percent for his own profit.

Differentiation – it means our company product and services is give different for our competitor. Like give low rate of interest, provide different services, give extra benefit for our channel partner. It means our market will be limited and we are providing different services for our clients. For example- when company grow than company only focuses on all over India CA clients.

Cost focus- it gives mainly focus on small number of group and limited number of costs. For example- our company is providing fast small number of markets it means it mainly focus small areas will be focus like local area CA are targeting.

Focus – it means company focus on small number of group but different of product and services for example- it gives focus on services provided from fast time than different services will provided.

The logo for VIBGYOR is a stylized flower or sunburst shape composed of seven overlapping, semi-transparent petals in the colors of the rainbow: red, orange, yellow, green, cyan, blue, and purple. Below the graphic, the word "VIBGYOR" is written in a light gray, sans-serif, all-caps font.

Chapter 3

Competitor analysis

VIBGYOR

COMPETITION ANALYSIS

Core competency theory

According to ck Prahalad those theory of actions to be taken by firms to achieve competitive advantages in the market place. The concept of core competency states that firms must play to their strengths or those areas or functions in which they have competencies.

Competitive analysis in marketing and strategic management is an assessment of the strength and weakness of current and potential competitors.

IN Outcomes of core competency: -

- **POTENTIAL ACCESS TO WIDE VARIETY OF MARKETS.** - According to Prahalad and Hamel a **core competence** has three characteristics: it provides potential access to a wide variety of markets; it increases perceived customer benefits and. it is hard for competitors to imitate.
- **FOCUS ON THE STRENGTH OF PEOPLE.** - People with the strength of Focus have a clear direction, follow through, ability to prioritize, take action, and stay on track. Once they have set themselves into action, they are like a train in motion... no sharp turns. Once going, it is very difficult to stop and that stopping can take a long time.
- **COMPETENCE BUILDING-** Competence development is **the practice of developing one or several competencies in a specific way and in a particular direction.** 'Development' refers to: Improving existing competencies. Ways of accomplishing this include targeted exercise, gaining additional knowledge and changing your attitude.
- **CONSTANTLY DEVELOPING PROCESS-** Process development refers to **the exercise of creating a means to manufacture a given food in a given quantity.** It involves the selection and sequencing of process steps from a repertoire of unit operations.
- **MANAGERS ARE HETEROGENEOUS NATURE.** - Top management team heterogeneity refers to **the differences among team members in demographics and important cognitive aspects, values, and experiences.** By contrast, homogeneity refers to similarities among team members in the characters above (Finkelstein and Hambrick, 1996).

Other competitors' analysis is

1. Determine and Categorize Your Competitors

Start with finding out who really your competitors are. Once you determine your competitors, it's time to categorize them into two categories –

- **Direct Competitors.**

- **Indirect Competitors.**

Direct Competitors: Businesses that sell products that can be easily used as a replacement for your products by the customers. They also operate in the same geographical regions. Like- bank bazar, Andrew meda, kwick feen, policy bazar.

Indirect Competitors: Businesses that sell products that are not similar but can satisfy similar customer needs. Like- bank

Objective of our competitor-

- Provide loan to customer
- So many steps to give financial services

Strength and weakness of our competitor-

- Provide loan to customer
- Get proper verification
- No third parties involve

No commission is paid

2. Analyse their Sales Tactics and Marketing Efforts

Analysing the sales tactics and marketing efforts of your competitors is extremely helpful in bringing useful ideas and insights to our sales and marketing team in their processes of dealing with the competition. This information can be gained online from the annual reports of the publicly held businesses. But with privately owned businesses, things are different. This can be done by CRM. Search those prospects who chose your competitors over you. If your company doesn't record data, bring changes in your strategy and include asking questions to the prospects on why they consider your competitors over you. Ask the leads open-ended questions during an interaction (when you still can have the sales) or through a form field (when you have already lost the sales). Ask questions like –

- What impression do they hold about your products?
- The reason for choosing another company, was it because they found the prices to be too high?
- What are the features that attracted the channel partner, customer to make a purchase?

3. Check Their Websites for Getting an Idea of Their Marketing Efforts

The easiest way to get an idea of the efforts your competitors are making in their marketing? Have an in-depth analysis of their website. Analysing their website also gives an idea if your website is as structured, visually appealing, and easy to operate as theirs. A good website matters a lot in giving a professional impression to your customers. It also gives you a dig into the kind of web page

structures and design features that are working for them and if implementing them on your website can help.

4. Evaluate Their Social Media Presence and Strategies

Start with checking if your competitor has their presence on social media sites like Instagram, LinkedIn, Facebook, Twitter, Snapchat, YouTube, and finally Pinterest. Now, check their engagement rates by the followings –

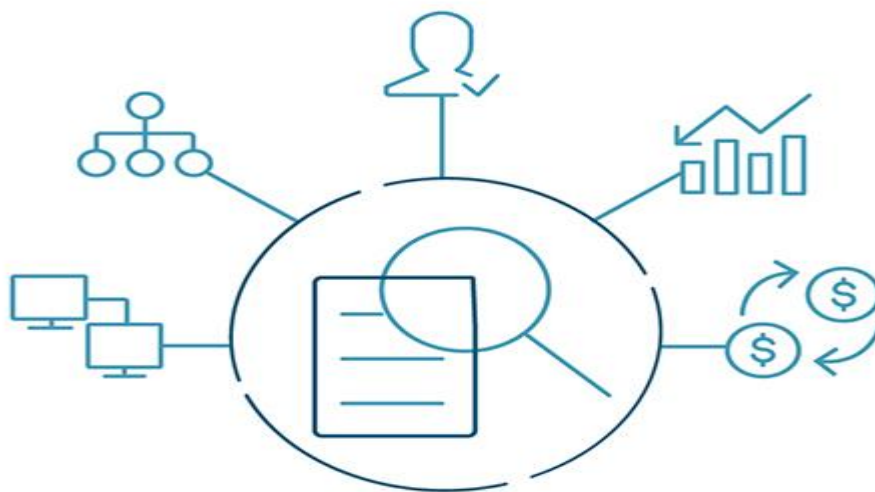
- Number of followers
- Likes and shares on their posts
- Number of people engaging by going through the number of their comments
- Posting frequency
- Viral content

Market research of competitors

Market analysis supports broader strategic decisions such as entering a market or making investments. Market analysis looks at market size, growth rate, trends, competitors, profitability, etc. to provide a quantitative evaluation of a market.

The following elements are fundamental to B2B market analysis:

- Customer research
- Competitor identification
- Market Sizing - TAM Analysis
- Business risk analysis
- Economic insights



This list is not all-inclusive, and priorities can vary by industry. However, all B2B market analysis documents are intended to demonstrate a deep understanding of the factors that can affect a business's bottom line. We'll explore each element in detail below.

Customer Research for B2B Businesses

B2B marketing teams can have a considerably more difficult time identifying customers than their B2C counterparts. Why is this the case? B2B products or services may appeal to a very limited pool of customers due to lower demand and higher prices. B2C companies often have products available for a swath of people. Consumer-facing businesses build profiles of their ideal customer based around gender, age, marital status, and the like. It would be foolish for a B2B firm to do the same, as these are rarely the determinative factors in identifying qualified leads. Instead, salespeople must find companies that have a need for their goods or services, and that can afford to purchase them.

Many B2B companies rely upon business information providers to research potential customers. These databases often contain reports about a business's financial performance, subsidiaries, and other firmographic details. Savvy researchers go farther still, digging into corporate earnings reports to understand which areas of the business are expanding or contracting.

B2B Competitor Analysis

Sizing-up the major players in an industry is essential to crafting a compelling value proposition. Identifying competitor strengths and weaknesses allows businesses to make strategic decisions about resource allocation, territory planning, pricing, and promotions.

Once again, business information providers have an important part to play. Just as these resources help businesses identify customers, they can pull back the curtain on the competition. The following information is useful when gauging the threat posed by B2B competitors:

- Parent and subsidiary relationships
- Sales territory
- Earnings
- Outstanding loan defaults, late payments, or liens
- Legal judgments
- Recent news

Competitive insights shouldn't be based upon speculation; understanding the threat posed by other companies is too important to leave to chance.

B2B Market Sizing

Market sizing exercises seek to determine the sales potential for a given good or service. Whether a B2B company is planning on launching a new product line or expanding into another market, it's essential to ground expectations in real data.

Let's use the hypothetical example of a trucking company that's developed a new way to refrigerate tractor trailers. In order to understand the size of the market, management would need to answer several questions, including:

- How many refrigerated trailers are currently in use?
- What's the average lifetime of a refrigerated trailer?
- How many new refrigerated trailers are purchased each year?

Uncovering answers to these types of questions isn't always easy. Marketers rely upon surveys, public financial documents, and government data to arrive at reasonable figures.

Market size can be expressed in units (how many refrigerated trailers will be purchased?) or dollars (what's the total value of sales?). This is, of course, a simplified example showing the total market potential. A real B2B company would have to consider how much market share they could reasonably hope to win.

Business Risk Analysis: Every business faces a unique set of risks. A comprehensive B2B market analysis seeks to identify these challenges and propose contingency plans. Major business risks include:

Financial risks: Revenue and spending concerns, including the ability to access capital, get paid by customers, and manage debt.

Operational risks: Challenges that arise from internal factors, such as supply chain disruptions or labour actions.

Compliance risks: Penalties associated with violating regulations, including health codes and anti-corruption laws.

Technological risks: Data security threats, including the theft of customer and company information.

Strategic risks: Any changes with the potential to disrupt a business's strategy, including new competitors, a shift in customer preferences, and other external factors.

Reputational Risks: Events that can negatively affect perceptions of a company. Taking a public stand on political issues, being implicated in illegal activity, or bungling a human-resources matter can all result in damage to a company's reputation.

Each business will be faced with a different risk landscape. Retailers are vulnerable to supply chain issues, labour actions, and decreases in foot traffic to stores. A medical equipment manufacturer would pay particular attention to compliance risks, as that industry is heavily regulated.



Successful businesses don't just anticipate risks – they also develop mitigation strategies to minimize damage. If funding should dry up, management knows where additional cash might be found. The impact of losing a primary supplier can be blunted by ensuring secondary vendors are able to increase production on short notice. Such planning is important if businesses hope to weather the storm of uncertainties facing them.

Understanding the Economic Outlook

While being fully versed in the particulars of an industry is important, businesses must also try and anticipate wider economic trends. Consumer spending data, employment numbers, and similar metrics enable companies to put their own expectations in context.

Economic data is available from a variety of sources, including state and local governments. The business media is also a valuable resource in understanding the economic climate.

Creating a B2B market analysis requires time and attention to detail, but the extra effort can position a company for short- and long-term success.

Find more information about Dun & Bradstreet's [risk management tools here](#).

What is B2B Market Research?

Market research is a component of market analysis that takes a closer look at target markets and customers. It can provide valuable data to inform sales and marketing strategies, from identifying the markets you want to pursue to creating targeted messages that resonate with buyers in these markets.

Market research can help you:

- Identify market opportunities and threats
- Understand your differentiators
- Learn about competitors
- Understand buyers
- Understand market size


- Identify trends

Research can include both primary and secondary sources. Primary sources include speaking directly with customers or organizations within your target market through focus groups, interview, or surveys.

Second any research comes from published sources such as analyst reports, company websites, and financial reports.

Significant amounts of B2B data are available to inform your market research. Market research tools include:

- Company websites
- Industry association websites
- Competitor websites
- Financial reports
- SWOT reports
- Industry profiles
- Analyst reports
- Credit reports
- Company family trees
- News



Chapter 4

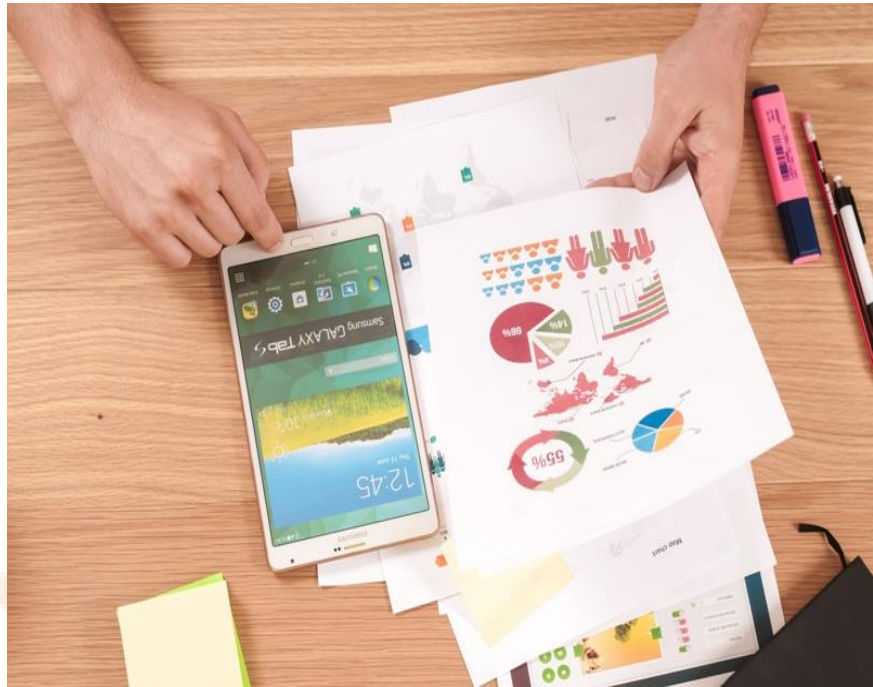
Customer analysis

VIBGYOR

Customer Analysis

Know your customer better, better evaluate understand and manage

Although sales are usually well utilized and many customer visits are completed, the choice of customers with whom the valuable time is spent is often not sufficiently oriented towards the customer potential and the so-called “strategic fit” of the customers. Often the prioritization by potential and value is lacking.



If one wants to record the value of a customer or a customer segment in its entirety, it is not sufficient to carry out only past analyses based on sales and contribution margin. Aspects such as growth potential or ability to innovate and reference must also be included in the overall assessment as a forward-looking assessment criterion. A systematically developed customer analysis – and support concept helps to align sales properly, because the sales representatives can only use their precious working time once.



Look after the right customers properly.

Customer analysis and customer value

Although sales are usually well utilized and many customer visits are completed, the choice of customers with whom the valuable time is spent is often not sufficiently oriented towards the customer potential and the so-called “strategic fit” of the customers.



Who at your customers decides about your offers?

Buying Center Analysis

The purpose of the Buying-Center Analysis is to determine which target persons should be addressed why, when and how in the target company.



The new target groups

Buyer Persona Analyse

In the past, marketing had to reach as many people as possible with a message. Today, the quality and content of the message, as well as the relevance for the individual, play a crucial role.



Do you really know what your customers think about you?

Customer satisfaction analysis

Customer satisfaction analysis is an important strategic tool for companies. In addition, high customer satisfaction has a positive impact on resale and referral behaviour as well as cross-buying potential of customers.

Customer analysis and customer value

**Looking after the
right customers
properly-only
works if you
know your
customers in
depth**



For the identification of the most promising customer segments, potentials and individual customer values best used are systematic analysis and segmentation tools like:

- Customer size class analysis (by revenue and contribution)
- Analysis of the current share of wallet
- Analysis of cross-selling and upselling potential
- Customer satisfaction analysis
- Analysis of customer retention intensity
- Analysis of reference potential (referral rate)
- Customer retention intensity analysis or loyalty analysis
- Growth potential analysis
- Customer value analysis

Based on the data, information and analysis collected, customers are evaluated according to their current and future value to your company.

Although these classifications and segmentation form the basis for customer prioritization, other criteria, such as the quality of the business relationship, payment behavior or the purchase share of new products, should be included.

The results from the customer analyses into the sales activities of the sales force can be carried out in different ways. It is possible to proactively serve the important customers (according to the new definition) through the field service, while the C- and D-customers, but also large customers with a lower rating, are managed by the customer service via telephone.

The segmentation of customers and the formation of clusters also offers the possibility to build specific customer loyalty systems for the different clusters, with the aim of consolidating customer loyalty among the good customers.

Consulting example: “Detailed, forward-looking customer analysis and evaluation”

- Criterion selection and determination of weights (workshop)
- Preparation worksheet/templates and evaluation process
- Conducting customer analyses (basis of existing data + workshop)
- Segmentation of results and customers. Creation portfolio matrix
- Deriving concepts and actions for sales and field service managing

Buying Center Analysis



**Who at our
customers
actually decides
about our offer?**

With the Buying-Center-Analysis its intended to determine which target persons why, when and how to be addressed within the target company. Criteria for selection might be features of the persons involved in the purchase decision, such as the position In the hierarchy, belonging to certain functional areas or personal characteristics (Buyer Persona).

The functionality how the Buying Center works results from the different roles of its actors:

- Initiator
- Gatekeeper (selecting information's)
- Influencer
- Decider
- Buyer
- User

It is of particular importance for sales and B2B marketing to identify the members of the Buying Center and to analyse them in their role behaviour. This is not easy for international companies, as there is often not always a clear direction and hierarchy of decision-making internally. This makes it even more important to identify and expand the best "supporters."

Consulting example "Analysis of decision-making structures"

Buying-Center Structure (names, functions, hierarchy)

- Decision-making processes and criteria
- Identification of the Buyer Persona
- Design of supporting measures/actions

Buyer Personal Analyse

The new target groups



In the past, marketing had to reach as many people as possible with a message. Today, the quality and content of the message, as well as the relevance for the individual, play a crucial role.

Which information is relevant to each other, is always dependent on the respective context of the recipient. This includes personal characteristics and behaviours, such as his prior knowledge, his tasks in companies, the type of information gathering and the position in the companies and within the customer journey.

In order to determine via which channel and content the potential customer is most likely to reach, sales and marketing need to get to know their customers and take into account the specific context. This is the only way for a supplier to create relevant content with added value and ultimately generate interest.

Typical questions a company should ask when creating Buyer Personas include:

- What customer type is wanted?
- Who would be easiest, quickest, most likely to buy the product or service and contract the company?
- Who has so far actively recommended the brand or product/service?
- Which customers are particularly profitable?
- What growth potential can be achieved by attracting new customers?

For successful B2B communication, companies need to create exciting, emotional and unique content that really interests their customers. To do this, they need to know the preferences and behaviours of the different target people in detail.

Customer satisfaction analysis

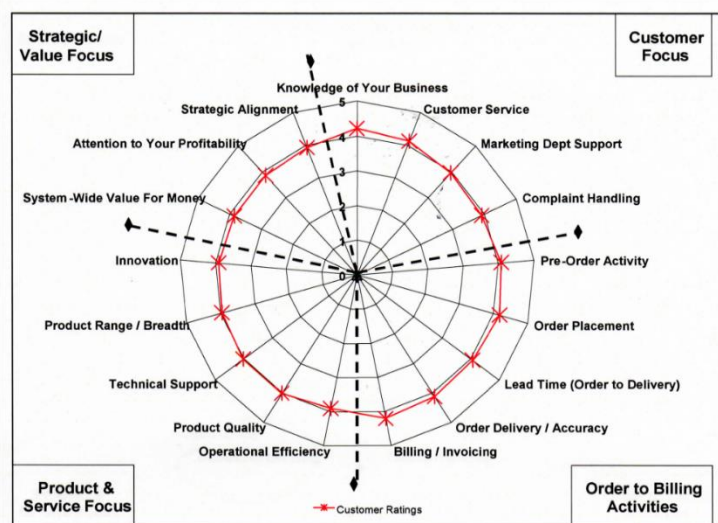


**Do you
really know
what your
customers think
about you?**

Customer satisfaction analysis is an important strategic tool for companies. In addition, high customer satisfaction has a positive impact on customer resale and referral behaviour as well as cross-buying potential. Today, it is undisputed that increasing customer satisfaction is an important business task. But this alone is not enough, because the real goal is to increase customer loyalty. These findings are simpler than defining and deploying a meaningful measurement and control tool for customer satisfaction and retention. Because analysing and measuring customer satisfaction is usually a glimpse into the past. Customer loyalty, on the other hand, is a requirement for the future and thus corresponds to a view through a windshield with the ability to accurately predict significant events and results.

This requires a reliable tool that, as an early warning system, also shows the quiet but dangerous signals of (un-) satisfaction:

- What are the real settings and expectations of customers (existing and potential)?
- What are the reasons for buying at the competition?
- Does your company offer the products/services customers want, and how is the marketability compared to the competition seen?

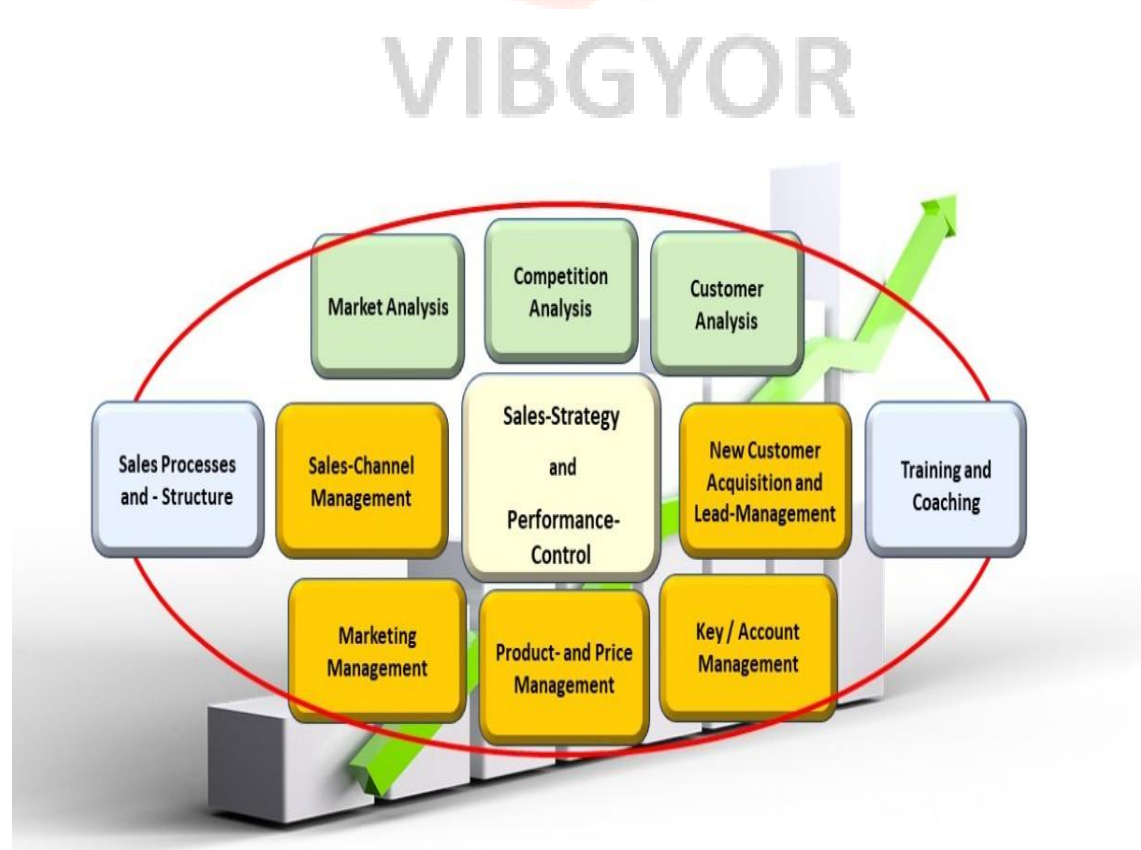


It's about recognizing developments in customer satisfaction in a timely manner to be able to counteract efficiently, to identify and expand strengths and eliminating performance deficits.

Depending on the sales channel, domestic and foreign trading partners must be involved in the investigation. In order to determine the own image, employees from the internal departments who are in contact with the customers are included in the survey. Thus, a comparison between self-image and foreign image (that of the customer and "non-customers") can bring even more meaningful results.

Efficient management of customer satisfaction requires accurate knowledge of areas in which expectations are met, exceeded or not met. Also important: How do competitors meet customer satisfaction and where their level of fulfilment is worse, equally good or better. Customers compare services received with their expectations, and the level of variance between expectation and performance determines the degree of (un-) satisfaction.

A forward-looking customer satisfaction analysis can only be carried out through personal and detailed interviews with the respective decision-makers, users and contacts within the respective customers. High-quality surveys must be conducted in which customers are also aware of the problems behind the problems (e.g. including the Kano model for analysing customer requirements).





Chapter v

Actual work done, findings and analysis

VIBGYOR

Actual work done

In my project the assigned task for me to personal loan department for providing loan to customer for charter accountant (CA). first our work will be cold calling to CA after that them will be convience to approach our company channel partner. Then providing loan to their customer for fulfilling document verification providing loan to them.

In the project give to us we have do mainly online as well as offline marketing for test formula, first of all online work assign to us was like I have to do cold calling and get appointment and fixed one meeting. After that call them and get to speak all the criteria and benefits that will provided by company after that we can refers one app and help to verified them. It will be done by area wise databased has been prepared and submitted dally basis to our team leader (TL).

In other way we can visit CA and get appointment to them for scheduling one meeting. That meeting speaks details about our company and what types of benefit provided our company to their channel partner. In that time CA will agree than get fulfilments of document and registered vibgyor channel partner app.

I can work in online marketing in four week and offline marketing in two weeks. Total 6 week or 45 days I can work with vibgyor company.



On the job

Week 1

On the very first week of my internship first day, they have organized the orientation program in which my mentor had given me brief about the company and members of company will be introduced me. Now from next day onwards they have explained the work and how to do those types of work. Then get assigned me the dally task and prepared the report for end of the days and take one meeting. In my dally task will be two types either I can call 25 CA in dally basic or visit minimum 5 CA in our local area. In my first week I can call every day expecting Sunday call 25 CA In our state or our neighbour state. After the end of day I can submitted my report in 4 P.M to 5 P.M. after that 5.15 P.M get one meeting and solved how much problem I can faces and what types of question they will asked and speak me what are solution for that question.

Week 2

In the second week also, I have continued the same work like cold calling and approach them. That that week I take other CA and get faced other difficult types of problem. And end of the day I get a report send my team leader. And after that my mentor will get meeting and solve those types of problem.

Week 3

In this week we can get better perform much more than before two week and I can learn some new things to get better relationship with my channel partner (CA) and solve their problem and approach them new ways and that ways I better approaching them. In end of the day, I get report to my team leader and take meeting with my mentor.

Week 4

In this week I faces many problems in my channel partner side like language barriers, understanding the words. In this week my work does not better in compared for previous week. In this week my tele calling area is Andhra Pradesh. In this area people are not understanding English only they can understand Telugu. But I cannot understand or speak by Telugu that point of view this week I facing more problem.

Week 5

In previous week I facing many problems so that week my mentor is assigned me to get other area cold calling that will be better for me. In that week I get better performance and observed customer behaviour to what way I will be agree them to get channel partner. I will get total call from 25 out for that 12 to 14 are convinced to take channel partner.

Week 6

In my previous performance my mentor will assign me to offline marketing to cold colling my near CA visiting them and get appointment with them and scheduling meeting, after that I can approached them and agree to take our channel partner. And dally basis I can prepared report and send to my Team leader and get meeting with them.

Daily report

Days	Description of work	TOTAL CALL	Agree	Not agree
1.	Self-introduction			
2	Introduction of their organization.			
3.	Told us about internship			
4.	Holiday			
5.	Learning on topic of personal loan			
6.	Practices of personal loan			
7.	Training about our internship			
8.	How to fill form			
9.	Asking the query about the task			
10.	Started my task.	20	3	17
11.	Holidays			

12.	Called to CA for approaching channel partner.	25	5	20
13.	Called to CA for approaching channel partner.	25	7	18
14.	Called to CA for approaching channel partner.	25	9	16
15.	Called to CA for approaching channel partner.	25	14	11
16.	Called to CA for approaching channel partner.	25	16	9
17.	Called to CA for approaching channel partner.	25	9	16
18.	Holidays			
19.	Called to CA for approaching channel partner.	30	19	11
20.	Called to CA for approaching channel partner.	30	21	9
21.	Called to CA for approaching channel partner.	30	18	12
22.	Called to CA for approaching channel partner.	30	14	16
23.	Called to CA for approaching channel partner.	30	17	13
24.	Called to CA for approaching channel partner.	30	8	22
25.	Holidays			
26.	Called to CA for approaching channel partner.	15	6	9
27.	Called to CA for approaching channel partner.	15	9	6
28.	Called to CA for approaching channel partner.	20	8	12
29.	Called to CA for approaching channel partner.	20	14	6
30.	Called to CA for approaching channel partner.	20	12	8
31.	Meeting with company.	20	9	11
32.	Holidays			
33.	Called to CA for approaching channel partner.	20	19	1
34.	Called to CA for approaching channel partner.	20	18	2
35.	Called to CA for approaching channel partner.	25	24	1
36.	Called to CA for approaching channel partner.	30	30	0
37.	Called to CA for approaching channel partner.	30	28	2
38.	Meeting with company.	15	15	0

39.	Holidays			
40.	CA for approaching channel partner.	12	6	6
41.	CA for approaching channel partner.	16	9	7
42.	CA for approaching channel partner.	14	7	7
43.	CA for approaching channel partner.	18	10	8
44.	CA for approaching channel partner.	19	12	7
45.	Meeting with company.			

Finding the data

1. Collection the data – in my internship first I collecting data from google like many numbers of web side like justdial.com, google maps, finacbooks.com, sulekha.com.
2. Sorting of data- the data is then divided in to the different categories like different district, different state
3. Interpretation the data- using the data, the various charts i.e., the candlestick charts and the trendline charts are then prepared on the MS excel sheets.
4. Analysis of data- collecting the various data that will be interpreting in various way to analysis in which location you can measured.
5. Recommendations and suggestions- on the basis of the data take suggestion to get benefit to the organization.

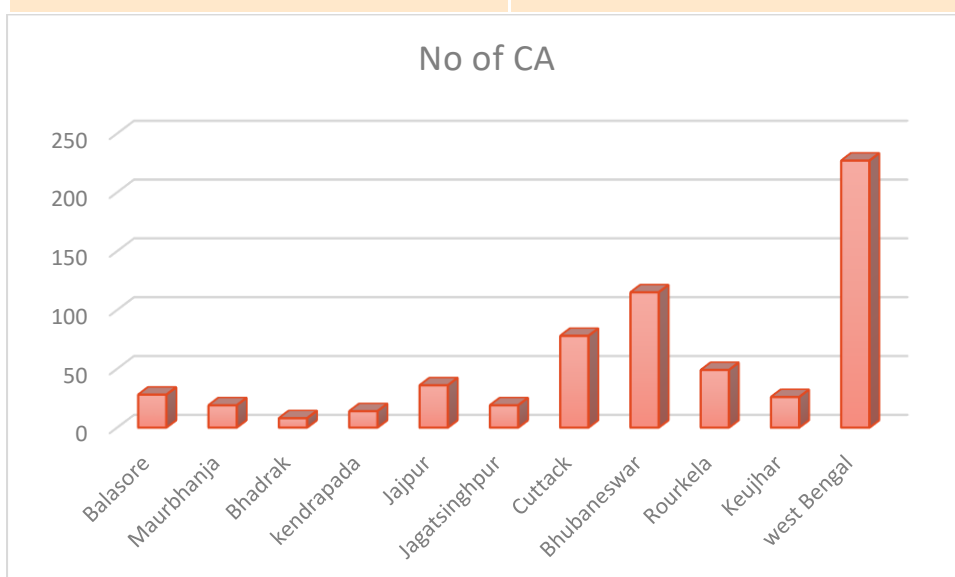
Sl. no.	Attributes of Classic Rich & Smooth	Conclusive remarks
1	Affordability	Moderate
2	Availability	High
3	Advertisement	Low

Data analysis

S. No	Particular	Data
1.	Sources of data	Primary and Secondary sources
2.	Sample size	600
3.	Sample area	Odisha, west Bengal
4.	Sample duration	6 weeks

Area wise institute covered on the bases of calling

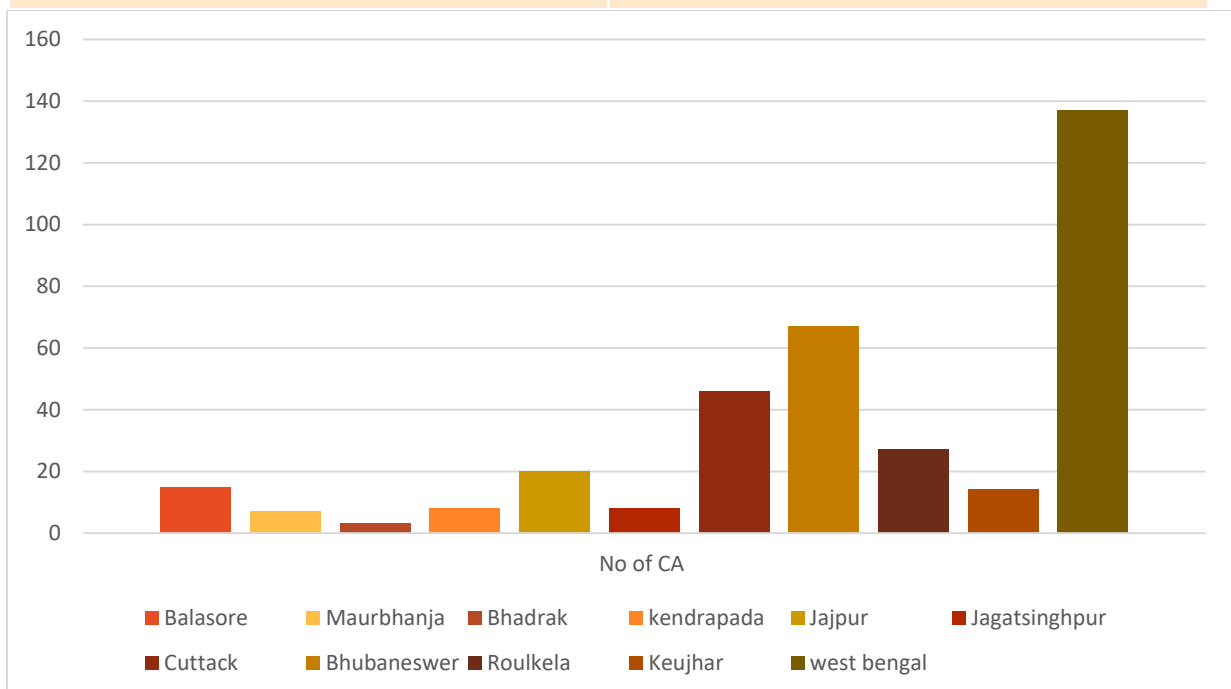
Area	No of CA
Balasore	28
Maurbhanja	19
Bhadrak	8
Kendrapada	14
Jajpur	36
Jagatsinghpur	19
Cuttack	78
Bhubaneswar	115
Rourkela	49
Keujhar	26
west Bengal	227



Interpretation- These are the areas I have covered by tele calling, interpret by looking at the graph that these are different area in Odisha & west Bengal.

Area wise response based on cold calling

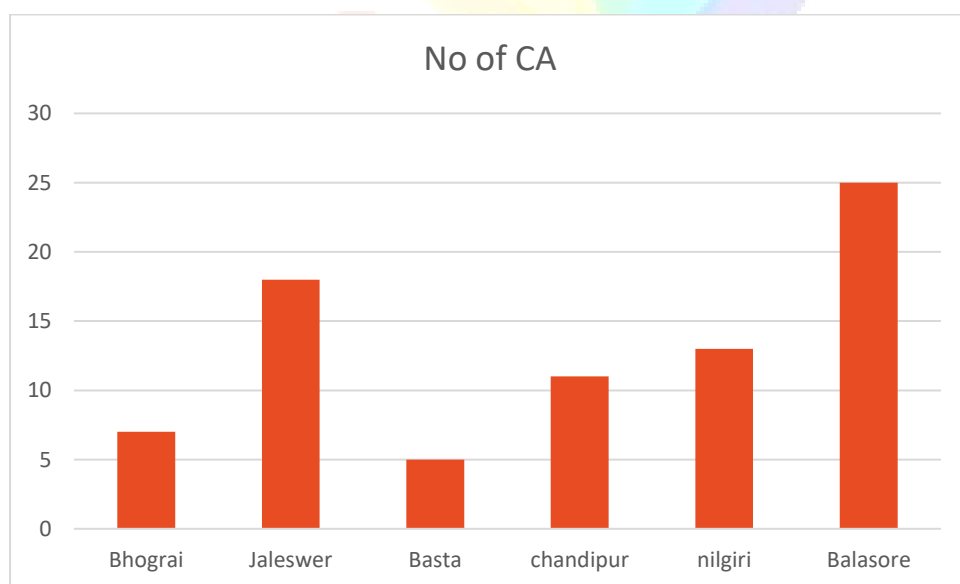
Area	No of CA
Balasore	15
Maurbhanja	7
Bhadrak	3
Kendrapada	8
Jajpur	20
Jagatsinghpur	8
Cuttack	46
Bhubaneswer	67
Roulkela	27
Keujhar	14
west Bengal	137



Interpretation – this graph shows the number of responses that I get from the different area which I covered on thought calling.

Area wise cover by personal visits

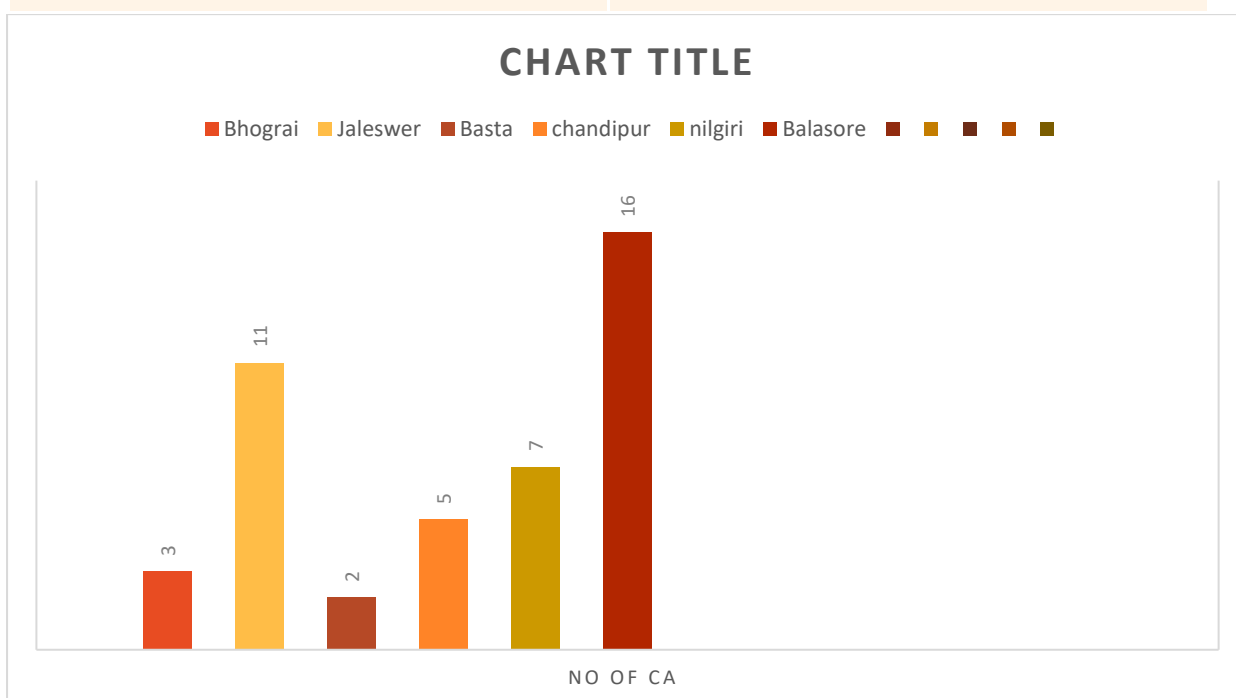
Area	No of CA
Bhograi	7
Jaleswer	18
Basta	5
Chandipur	11
Nilgiri	13
Balasore	25



Interpretation- this graph shows the area wise covered by personal visits.

Area wise response in personal visit

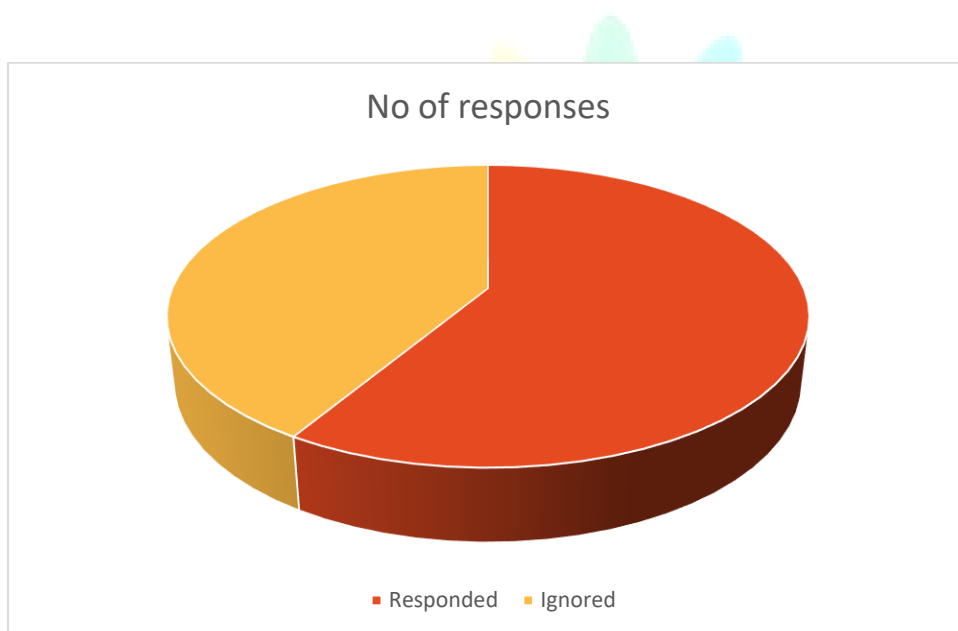
Area	No of CA
Bhograi	3
Jaleswer	11
Basta	2
Chandipur	5
Nilgiri	7
Balasore	16



Interpretation- This graph shows the area wise responses from personal visit.

Total number response on the bases of calling

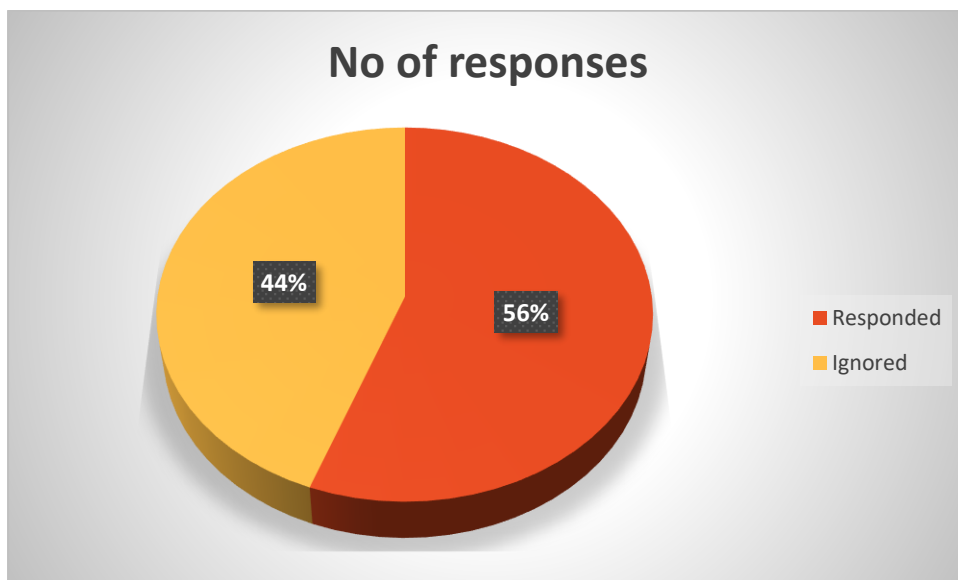
Responses	No of responses
Responded	352
Ignored	248
Grand total	600



Interpretation- this graph shows the total number of responses that I got in the area where I have done tele calling.

Total no. of response on the base of personal meeting

Responses	No of responses
Responded	44
Ignored	35
Grand total	79



Interpretation- this graph shows the total number of responses that I got in the areas where I have personally visit.

Suggestion

Following are some of the suggestion-

1. Vibgyor advisory must be try to build strong relations with the customer.
2. Vibgyor advisory must try to sort out the queries of the customer as early as possible and must follow up the customer to know about their queries and problem.
3. Vibgyor advisory must try to make their customer happy by providing them benefits in loan and policy.



Conclusion

1. The study we had conducted on the topic “B2B marketing of Vibgyor Advisory” has led to fact of relationship between the B2B marketing and B2C marketing on vibgyor advisory which get generated revenue for the business.
2. Companies are moving to more precision marketing designed to build strong customer relationships.
3. Company must try to keep the customer happy so that customer can come again to buy.
4. Company must try to respond promptly to the customer. From this study it can be concluded that the B2B marketing in company more satisfactory.
5. The company using various B2B marketing like company to CA, company to real estate business, company to RTO agents maintaining interaction with the customer regularly and providing good quality product etc. customer response rate toward marketing activity is also improving.
6. There are veious factor affecting B2B marketing like build customer relationship, observe customer behaviour, generate more revenue for the business.
7. The company using various tools to developing B2B marketing.

VIBGYOR

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