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Submitted To:

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CERTIFICATE

This is to certify that the project report has been prepared by Miss Anjali Maurya under my supervision and guidance. The project report is submitted towards the partial fulfillment of 3 year, full time Bachelor of Business Administration

Md. Chand Rashid

20-03-2021

Declaration

I, Anjali Maurya ., Roll No. 18GSOB1010292 , student of BBA of School of Business, Galgotias University, Greater Noida, hereby declare that the project report on “Marketing and Branding of Paytm” is an original and authenticated work done by me.

I further declare that it has not been submitted elsewhere by any other person in any of the institutes for the award of any degree or diploma.

ANJALI MAURYA

20-03-2021

PREFACE

The BBA curriculum is so designed that student get enough theoretical & practical knowledge of business world which helps them to explore their skills in the corporate world in future.

The BBA training helps the students to understand & gain knowledge about the industry & market environment. It develops skills of analysing & interpreting problems through application of concepts & techniques of management.

This training assisted me to gain an insight into the skills embedded in the working environment; the training has created an imprint, which will go a long way in shaping my career ahead.

I shall consider all my efforts to be worthwhile if this endeavour of mine able to satisfy all those concerned.

Anjali Maurya
18GSOB1010292

INDEX

Sno.	Content	Page no.
1	INTODUCTION	7-9
2	OBJECTIVE OF THE PROJECT	10
3	SCOPE OF STUDY	11
4	LITERATURE REVIEW	12-14
5	RESEARCH METHODOLOGY	15-16
6	Analysis and Interpretation of Data	17-19
7	CONTENT ABOUT PAYTM	20-25
8	SWOT ANALYSIS	26
9	SUGGESTION AND RECCOMENDATIONS	27
10	LIMITATIONS	28
11	CONCLUSION	28
12	BIBLIOGRAPHY	29

A PROJECT REPORT ON MARKETING AND BRANDING OF PAYTM



INTRODUCING
paytm
ALL-IN-ONE POS

Introduction

Paytm is an Indian electronic payment and e-commerce brand based out of Delhi NCR, India. Launched in August 2010, it is a consumer brand of parent company One97 Communications. The name is an acronym for "Payment through Mobile." The company employs over 13,000 employees as of January 2017 and has 3 million offline merchants across India. It also operates the Paytm payment gateway and the Paytm Wallet.

Among other sources of funding, in 2015, Paytm became the first Indian company to receive funding from Chinese E-Commerce Company Alibaba, after it raised over \$625 million at a valuation of \$1.5 billion. The Alibaba Group was the biggest stakeholder in Paytm parent company One97 Communications

Paytm was founded and incubated by One97 Communications Limited in 2010 as a prepaid mobile recharge website. In an interview, its founder Vijay Shekhar Sharma related how he was inspired during a visit to China, when he saw vegetable vendors using their mobile phones to receive payments from some customers. This led to him establishing Paytm wallet in 2013.

In 2013, the company launched Paytm Wallet, which became India's largest mobile payment service platform with over 150 million wallets and 75 million Android based app downloads as of November 2016. The surge in usage of the service was largely due to the demonetization of the 500 and 1000 rupee currency notes. After 8 November 2016, Paytm's transactions and profit increased significantly.

In 2015 Paytm received a license from Reserve Bank of India to start one of India's first payments banks, called " Paytm Payments Bank Limited" At the time, the bank intended to use Paytm's existing user base for offering new services, including debit cards, savings accounts, online banking and transfers, to enable a cashless economy. The payments bank would be a separate entity in which the founder Vijay Shekhar Sharma will hold 51%, One97 Communications will hold 39% and 10% will be held by a subsidiary of One97 and Sharma.

Paytm Payments Bank launched operations on May 23, 2017, initially with invite only system. From August 31, 2017, the services of the bank were open to everyone through Paytm Android and iOS app

In May 2017 Paytm Launched Paytm Payments Bank For Paytm E-Wallet Users. Also in May 2017, Paytm was reported to be in talks to pump in \$30 million in Insider in for a majority stake. In July 2017, Paytm acquired a majority stake in Insider in, allowing its users to book events instantly.

By June 2017, Paytm Mall, the recently launched online marketplace of the Noida-based organization, has confirmed that it is digitizing the catalogues of more than 1,000 cars and two- wheeler dealerships to increase online usage and offline sales. In June 2017, *The Economic Times* reported that Paytm was seeking a license to set up a money market fund to enable its users to store cash and earn interest on it. They were awaiting an approval having already applied to India's central Reserve Bank of India to start the fund.

Company profile

Paytm is an online recharge and bill payment application that offers prepaid mobile, datacard and utility recharge services. Paytm is an acronym for "Pay Through Mobile." It was founded and incubated by One97 Communications as a prepaid mobile recharge website. Today, it is recognized as India's most popular online venue for prepaid mobile and DTH recharges and shopping. In its first three years, Paytm's Android and iOS apps have been among the most popular. Since its inception, the company was able to create a base of 25 million wallet users and 10 million app downloads. It is compatible with all mobile operators in all Indian states for prepaid mobile, DTH, and datacard recharges as well as for post-paid mobile, landline and datacard bill payments. Paytm is also collaborating with several national banks for credit card., debit card, and Internet banking payments. Likewise, it is working with different billers for utility bill payments. Four years after it was created, the company launched Paytm Wallet to become India's largest mobile payment service platform with more than 40 million wallets. It became the preferred method of payment by some of the top consumer internet companies such as Uber, BookMyShow, Tolexo, and others. The company got a major boost in 2015 when Indian industrialist Ratan Tata invested on the company. In the same month, Chinese ecommerce company Paytm will have the rights to the branding of the series with the company logo, designation as sponsor of the series, stadium visibility, and broadcast sponsorship. Paytm was the official partner of the Mumbai Indians in the Indian Premier League. The company was also given the license to start India's first payments bank. Once created, the bank will attempt to attract Paytm's mobile payment users by offering them new services which includes debit cards, savings accounts, online banking and transfers, and others. However, the payments bank will be a different entity where Vijay Sharma will have a 51% share. One97 Communications will have a 31% share and 10% shares will be allotted to the subsidiary of One97 and Sharma. Among the major competitors of Paytm are Freecharge, Mobikwik, and Rechargeitnow. Vijay Shekhar Sharma is the company CEO with an Owler approval rating of 74%.

OBJECTIVE OF THE PROJECT

The project is based on the Marketing and Branding of Paytm . To create the awareness of Paytm services between the students.

Objective of this project is to understand the following

- To know about the customer satisfaction level associated with the Paytm.
- To know the marketing strategies of Paytm.
- To Create the Brand awareness between the Students.
- To know whether the people are aware of paytm money and to chalk out the growth of Paytm.
- To study Paytm has replaced direct net banking.

SCOPE OF THE PROJECT

As learning is a human activity and is as natural as breathing. Despite of the fact that learning is all pervasive in our lives, psychologists do not agree on how learning takes place. How individuals learn is a matter of interest to the marketers. They want to teach customers. They want to teach customer in their roles as their roles as customer. They want customer to learn about their products, product attributes, potential customer benefit, how to use, maintain the product and new ways of behaving that will satisfy not only the customer's needs, but marketer's objectives.

The scope of my study restricts itself to create the awareness, and doing promotion of Paytm. There are many other competitors in the market, but my study is limited to Paytm leaving behind the others. The scope of my study also limits me to India only thus enabling me to study the basics of marketing through the marketing strategies applied by Paytm in India.

LITERATURE REVIEW

Electronic commerce or e-commerce refers to a wide range of online business activities for products and services. It also pertains to “any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact.

E-commerce is usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network. Though popular, this definition is not comprehensive enough to capture recent developments in this new and revolutionary business phenomenon. A more complete definition is: E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals.

While some use e-commerce and e-business interchangeably, they are distinct concepts. In e-commerce, information and communications technology (ICT) is used in inter-business or inter-organizational transactions (transactions between and among firms/organizations) and in business-to-consumer transactions (transactions between firms/organizations and individuals).

In e-business, on the other hand, ICT is used to enhance one’s business. It includes any process that a business organization (either a for-profit, governmental or non-profit entity) conducts over a computer-mediated network. A more comprehensive definition of e-business is:

“The transformation of an organization’s processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy.”

Three primary processes are enhanced in e-business:

- 1. Production processes, which include procurement, ordering and replenishment of stocks; processing of payments; electronic links with suppliers; and production control processes, among others;**
- 2. Customer-focused processes, which include promotional and marketing efforts, selling over the Internet, processing of customers’ purchase orders and payments, and customer support, among others; and**
- 3. Internal management processes, which include employee services, training, internal information-sharing, video-conferencing, and recruiting. Electronic applications enhance information flow between production and sales forces to improve sales force productivity. Workgroup communications and electronic publishing of internal business information are likewise made more efficient**

Industries affected by m-commerce include:

- **Financial services**, including mobile banking (when customers use their handheld devices to access their accounts and pay their bills), as well as brokerage services (in which stock quotes can be displayed and trading conducted from the same handheld device);
- **Telecommunications**, in which service changes, bill payment and account reviews can all be conducted from the same handheld device;
- **Service/retail**, as consumers are given the ability to place and pay for orders on-the-fly; and
- **Information services**, which include the delivery of entertainment, financial news, sports figures and traffic updates to a single mobile device.

There are at least three major forces fuelling e-commerce: economic forces, marketing and customer interaction forces, and technology, particularly multimedia convergence.

Economic forces. One of the most evident benefits of e-commerce is economic efficiency resulting from the reduction in communications costs, low-cost technological infrastructure, speedier and more economic electronic transactions with suppliers, lower global information sharing and advertising costs, and cheaper customer service alternatives.

Economic integration is either external or internal. External integration refers to the electronic networking of corporations, suppliers, customers/clients, and independent contractors into one community communicating in a virtual environment (with the Internet as medium). Internal integration, on the other hand, is the networking of the various departments within a corporation, and of business operations and processes. This allows critical business information to be stored in a digital form that can be retrieved instantly and transmitted electronically. Internal integration is best exemplified by corporate intranets. Among the companies with efficient corporate intranets are Procter and Gamble, IBM, Nestle and Intel.

Market forces. Corporations are encouraged to use e-commerce in marketing and promotion to capture international markets, both big and small. The Internet is likewise used as a medium for enhanced customer service and support. It is a lot easier for companies to provide their target consumers with more detailed product and service information using the Internet.

Technology forces. The development of ICT is a key factor in the growth of e-commerce. For instance, technological advances in digitizing content, compression and the promotion of open systems technology have paved the way for the convergence of communication services into one single platform. This in turn has made communication more efficient, faster, easier, and more economical as the need to set up separate networks for telephone services, television broadcast, cable television, and Internet access is eliminated. From the standpoint of firms/businesses and consumers, having only one information provider means lower communications costs.

RESEARCH METHODOLOGY

Research Methodology is a way to systematically solve the research problem. It has many dimensions and research methods do constitute a part of the research methodology.

RESEARCH DESIGN

“Research design is the plan of structure and strategy of investigation conceived so as to obtain answers to research questions and to control variance. The definition consists of the three important terms: plans, structure and strategy. The plan is an outline of the research scheme on which the researcher is to work.

The function of a research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money. In fact, the research design is the capital structure within which research is conducted; it constitutes the blue print for the collection, measurement and analysis of data.

Research design is needed because it facilitates the smooth sailing of the various research operations there by making research as efficient as possible. Therefore the question of a good design is related to the purpose or objective of the research problem and also with the nature of the problem to be studied.

Research designs used in the study are:

- [Descriptive study](#)
- **Quantitative study**

Descriptive study:

A study, which wants to portray the characteristics of a group or individual or situation, is known as descriptive study. Descriptive research includes surveys and fact finding inquiries

of different kinds the major purpose of this research is the description of the state of affairs, as it exists at present. For instance, the degree to which the product use varies with the income, age, occupation or other characteristics is a descriptive study. The main objective of descriptive study is to acquire knowledge.

Quantitative study:

Quantitative research is the process of collecting and analysing numerical data. It can be used to find patterns and averages, make predictions, test causal relationships, and generalize results to wider populations.

Quantitative research is a research strategy that focuses on quantifying the collection and analysis of data. It is formed from a deductive approach where emphasis is placed on the testing of theory.

SAMPLE DESIGN

SAMPLING METHOD: The method used was Convenient Sampling. These term means selection by design – by choice and not by chance. The sample was chosen which was thought to be typical of the universe with regard to the characteristic under investigation.

SAMPLE UNIT: students

SAMPLE SIZE: 23

SAMPLE AREA:

online **SOURCE OF**

DATA:-

There are two types of data I have collected for my project. They are primary data and secondary data.

1. PRIMARY DATA-

The data I have collected is observed and recorded by me for the first time to my knowledge. Research is based on-

1. Facts about paytm
2. Knowledge about the working of paytm Opinions of various employees.
3. Discussions with the heads of departments.
4. Observation on the working of various departments.
5. Critical incidents which helped in developing my knowledge.

The respondents are the employees of Paytm, who were inquired through the questionnaires in which the same set of questions were asked to every respondent. The advantage of this method is that it becomes simpler for the administrator to easily analyse the employee's opinion and to perform further action. The further collection of data regarding the functions of the department is done by discussions with the senior managers and head of the departments. The information on Marketing is collected by understanding the functions of Marketing through the work given to me and by observing the Marketing executive performing various functions and by discussing with him the role of Marketing.

2. SECONDARY DATA-

The sources which are important for collecting the secondary data are-paytm book

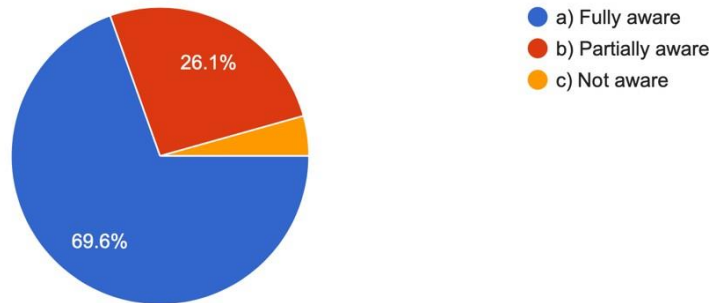
1. Internet.

The data collected for the company profile is collected from the paytm website and other websites through internet and company magazines and journals.

Analysis and Interpretation of Data

1. Are you aware regarding the functionality of Paytm E-Wallet?

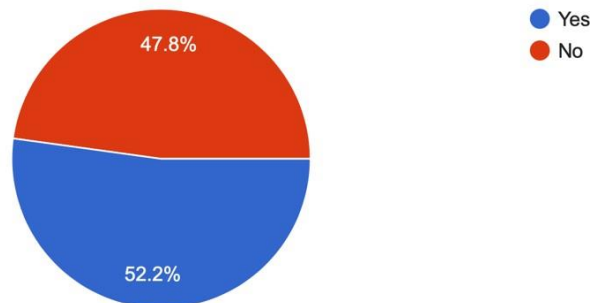
23 responses



Inference; According to the analysis, 69.9% people are aware regarding the functionality of Paytm e-wallet.

2. Do you use Paytm for financial transactions?

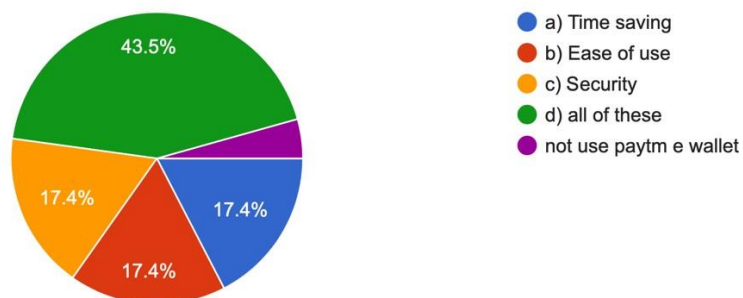
23 responses



Inference; According to the analysis, 52.2% people use paytm for transactions.

3. Why do you prefer Paytm E- Wallet over other modes of payment?

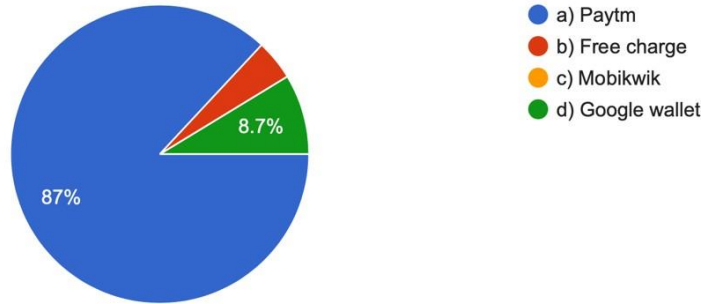
23 responses



Inference; According to the analysis, 43.5%people prefer paytm e-wallet over the modes of payment because of flexibility in it.

4. Which E-Wallet do you prefer most of the time?

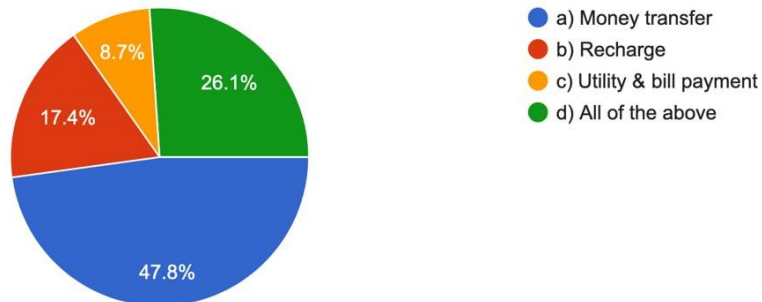
23 responses



Inference; According to the analysis, 87%people prefer the most of the time using paytm e wallet.

5. What are your purpose for using Paytm?

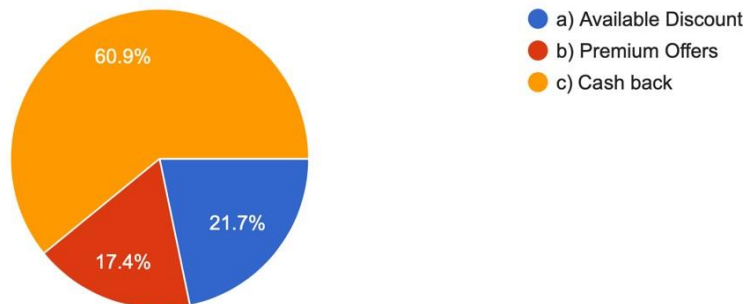
23 responses



Inference; According to the analysis, 47.8%people use paytm for money transfer.

6. What do you keep in mind when you use Paytm?

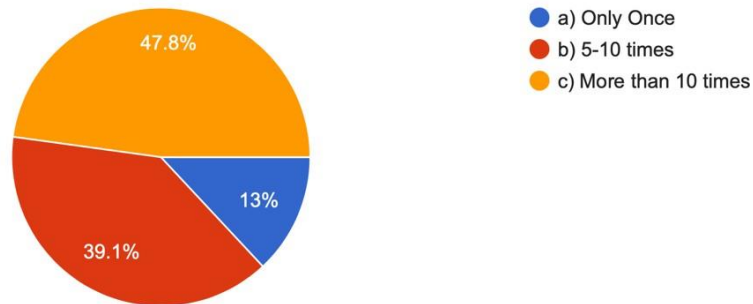
23 responses



Inference; According to the analysis, 60.9%people have cashback in their mind.

7. How many times have you used the Paytm?

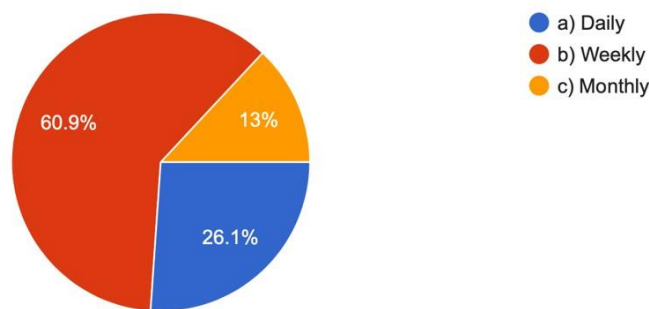
23 responses



Inference; According to the analysis, 47.8% people have used more than 10 times.

8. How often do you use Paytm?

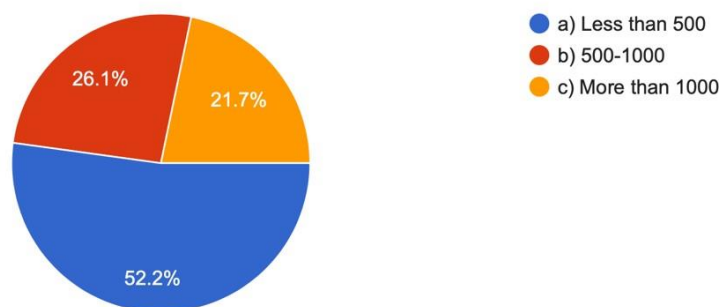
23 responses



Inference; According to the analysis, 60.9% people use weekly this app.

9. How much money do you load in Paytm on monthly basis?

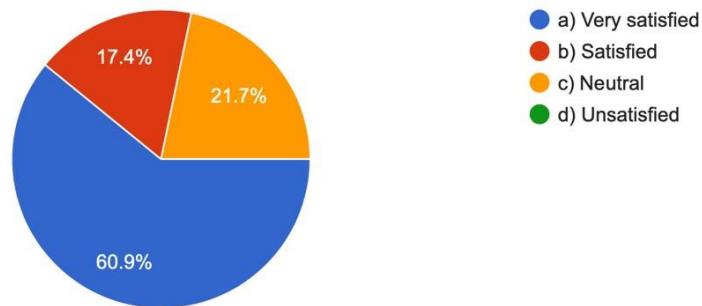
23 responses



Inference; According to the analysis, 52.2% people have less than 500 load in the paytm on monthly basis.

10 How do you rate the Paytm service that have used?

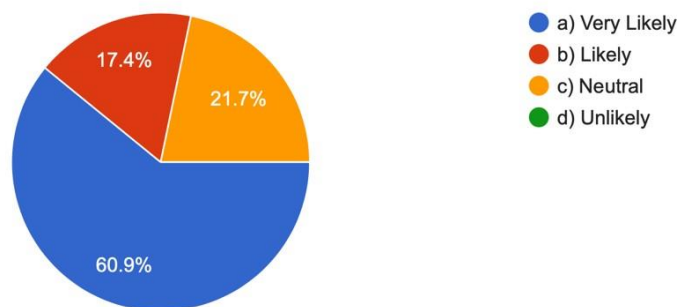
23 responses



Inference; According to the analysis, 60.9% people are very satisfied from this app.

11 Would you like to continue using Paytm?

23 responses



Inference; According to the analysis, 60.9% people are likely to continue this app.

Market share of Paytm.

SHARING THE PIE

Market share (in %)



Mobile Payments apps market share, as of March 2019; Source: KalaGato.co

Paytm is bigger than all others combined in merchant mobile payments

5 Billion out of 9 Billion total transactions



TECHNICAL ARCHITECTURE OF PAYTM

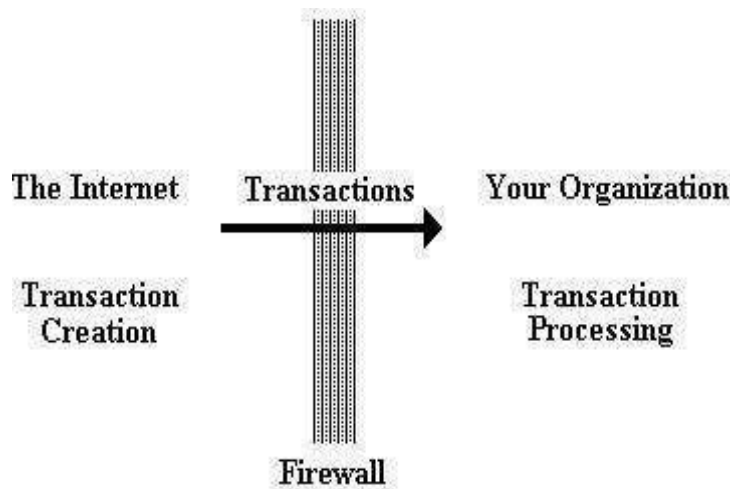


Figure 2#: A high-level architecture for electronic commerce.

There are three components to this architecture: the Internet, a firewall, and your organization. The Internet is where you will interact electronically with your customers, your firewall will provide you with reasonable protection against people who wish you harm, and your **Organization's systems will process the business transactions generated on the WWW by your** customers.

PAYTM GROWTH STRATEGY

***The 3-3-3 strategy**

They are aiming to build huge free cash generating businesses. Paytm follows a 3-3-3 philosophy. Three years for product market fit, then three years for monetization pitch, then three years for profitability.

***In the path to profitability, there are new products planned. Preparing for content like Apple did** There was a time when Paytm was just a wallet app, but today it has gone on to offer much more – from ticketing, bill payments etc.

***Paytm already has the beta version of its social commerce app – My Store. This will be an extension of its e-commerce vertical, Paytm Mall. And while Paytm might soon launch lending and insurance, there's another exciting category they are building right now – Paytm content.**

***Paytm is already offering news, videos and content through Paytm Inbox.**

SUPPLY CHAIN MANAGEMENT OF PAYTM

It is the management of flow of goods and services to the customer. Supply chain management has been defined as the "design, planning, execution, control, and monitoring of supply chain activities with the objective of creating net value, building a competitive infrastructure, leveraging worldwide logistics, synchronizing supply with demand and measuring performance globally.

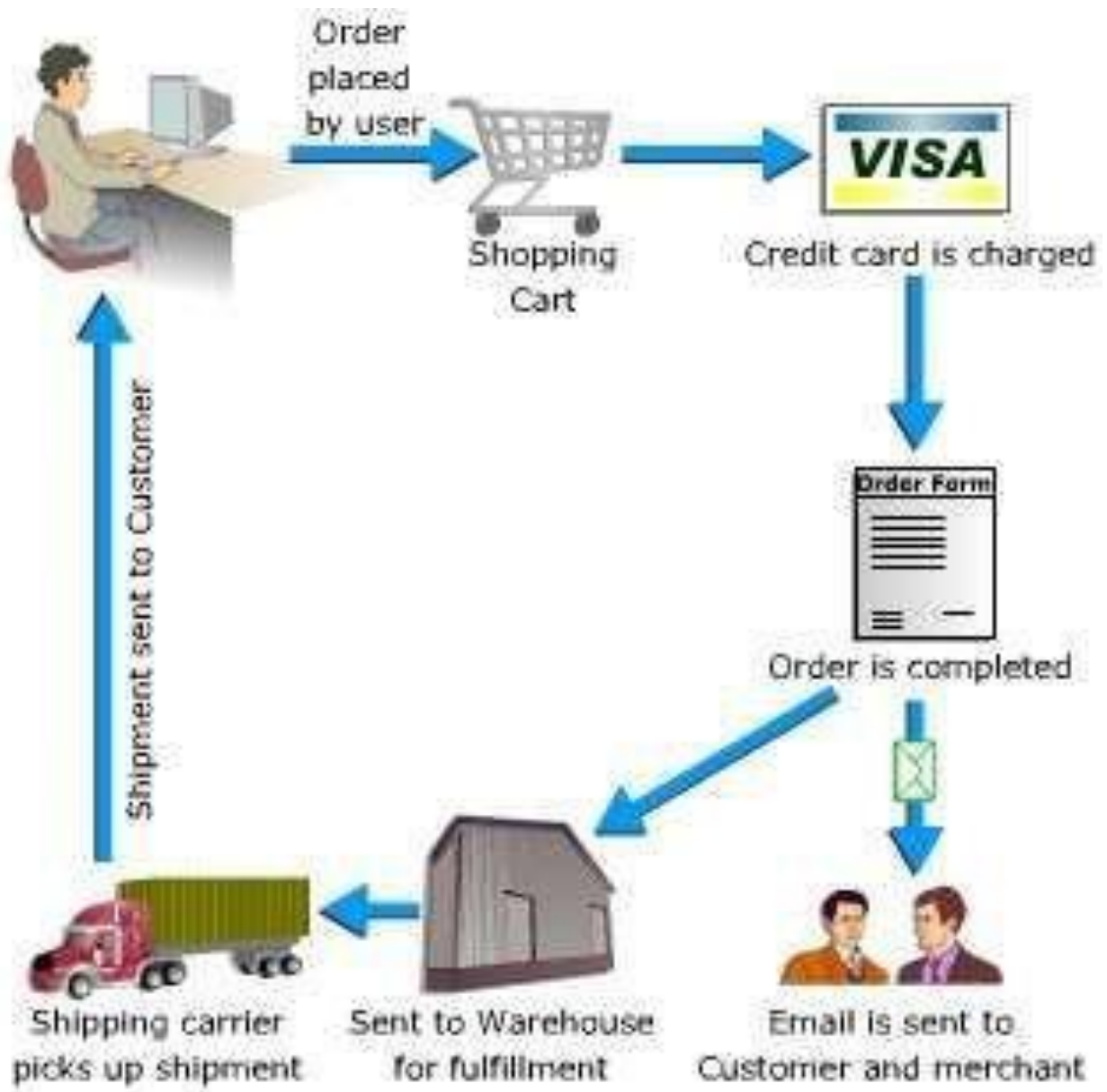


Fig 3#: SCM of Paytm

REVENUE MODEL OF PAYTM

Paytm earn their revenue through the market place model. They work on market place model and they believe in the market place model for their revenue, they give to opportunity to vendors to sell or listed their products on paytm website, so the buyer are comes and buy the products. In this activity paytm charge commission from the seller so this is a some part how they generate their revenue. They do also some more activity to generate their revenue.

Paytm knows that Revenue model is framework of revenue. It is a description how business generates income, profit, or an average earning in a business. And they fully concentration their revenue model.

That's believe also purely marketing strategy, they get earnings from sponsored advertisers, showing

Ads, they give coupons (from sponsors), so in order to gain some popularity and to bare the competition they are giving the cash back. So they attract more visitors as well as get more sponsors, ultimate lye making them profitable. It's a most profitable strategy of paytm.

WHY PEOPLE ATTRACT TOWARD PAYTM



- **Easy Accessible:**The paytm side easy to accessible they are much easy as compare to other site people are like them for their easy accessible specialty paytm also available on the mobile, tablets, laptops , and for paytm the high speed data connection is not required .it is easily work on mobile without any problem.
- **Chat Facility:**Paytm provide chat facility to their buyer so they can bargain the product price from the seller. Through very easy steps they can avail the facility of paytm chat facility. This screen shot define how customers bargain to the seller:
- **Mobile Friendly:**Paytm service is also available in mobile so you can easily download and use this application in your mobile anywhere. On other hand we can say that it's a mobile friendly application.

They are available on many stores:

Mobile App



- **Safe and Secure Payment:**Paytm uses many trusted software for their security purpose they used many security application they provided best security when any transaction are done, they uses 256 bit of encryption for their security purpose.



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- [RBI Approved Digital Wallet](#)

Their digital wallet is approved by the reserve bank of India (RBI). So people are trusted on their paytm wallet service. That means they follow all the rules and regulation they are required to work e-wallet

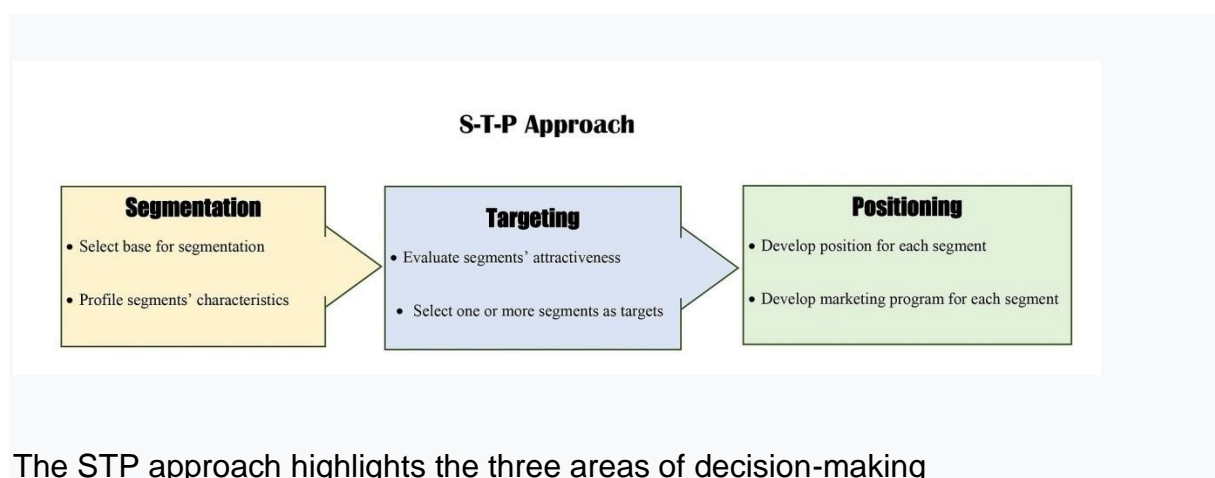
They provide 45+ banks for net banking.(one of the largest Payment Gateways in India).

You can also transfer 1 Lakh rupees after completing the KYC process otherwise the limit will be 20,000 only.

Paytm Market Situation

Market segmentation is the process of dividing a broad consumer or business [market](#), normally consisting of existing and potential customers, into sub-groups of [consumers](#) (known as segments) based on some type of shared characteristics. In dividing or segmenting markets, researchers typically look for common characteristics such as shared needs, common interests, similar lifestyles or even similar [demographic profiles](#). The overall aim of segmentation is to identify high yield segments – that is, those segments that are likely to be the most profitable or that have growth potential – so that these can be selected for special attention.

Many different ways to segment a market have been identified. Business-to-business (B2B) sellers might segment the market into different types of [businesses](#) or [countries](#). While business to consumer (B2C) sellers might segment the market into demographic segments, lifestyle segments, behavioural segments or any other meaningful segment.



The STP approach highlights the three areas of decision-making

Market segmentation assumes that different market segments require different marketing programs – that is, different offers, prices, promotion, distribution or some combination of marketing variables. Market segmentation is not only designed to identify the most profitable segments, but also to develop profiles of key segments in order to better understand their needs and purchase motivations. Insights from segmentation analysis are subsequently used to support marketing strategy development and planning. Many marketers use the S-T-P approach; Segmentation → targeting → positioning to provide the framework for marketing planning objectives. That is, a market is segmented, one or more segments are selected for targeting, and products or services are positioned in a way that resonates with the selected target market or market.

Swot Analysis

Strengths:

- Paytm has got extremely high brand awareness across India.
- Paytm was able to scale up its business quickly after demonetization.
- Offers multiple cash back options to customers.
- Paytm is largely accepted by merchants across India, which has helped the brand grow.
- Strong marketing campaigns have helped spread brand awareness.
- Word of mouth of cashless transactions and ease of use has been accepted well by the people.
- Strong investments from Ratan Tata, Alibaba group etc have strengthened Paytm's position.

Weakness:

- Audience in India is less the savvy as majority consider cash as primary currency.
- Paytm has diversified too much.

Opportunities:

- Paytm can cater to a larger audience with some offline presence as well.
- Paytm can educate customers on accepting cashless transactions and online payments which would in turn boost their customer base.
- Offer more banking services along with online payment options.

Threats:

- Banks offering e-wallets on their saving accounts.
- Security and privacy of user is a concern for Paytm.

SUGGESTIONS AND RECOMMENDATIONS

- People should be more accurate about refunding their amount directly to their wallet if any delay in payment. People should update their pay tm applications from time to time in order to safeguard.
- Users should be more careful about the offers, cash backs provided by pay tm .
- The digital payment system has to take necessary steps to overcome delay in processing of payments.
- People are more aware about the online payments through mobile applications and there is a wider increase in growth rate.
- Due to advanced feature in pay tm net banking has been directly replaced.
- Pay tm and is giving 2 level security authentication to safeguard our payment details.
- PayTm Company has come across the customer problems immediately while making payments.
- Pay tm is providing easy payment structures compared to Digital payment system.

Limitations

- Lack of support while doing research.
- Lack of practical training.
- Limitation of time and money
- Sample size is small.
- Respondents have biasness for the brand.
- Problems derived because of not any prior experience of research.
- Confidence level of respondents.

CONCLUSION

- Paytm saves **customer's time** on going to separate websites for separate payments.
- Most importantly it is very **easy to use**.
- In a nutshell, it is one useful app that can really come in "**handy for customer**" and it is definitely worth a try.
- Paytm for android is **available for free** on google play store.

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- <https://www.google.com/search?q=market+share+of+paytm&client=safari&rls=en&source=lnms&tbm=isch&sa=X&ved=2ahUKEwicl9SBjb3vAhUyyjgGHWoXA3oQAUoAXoECAEQAw&biw=1440&bih=820>
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- <https://www.businessinsider.in/business/startups/news/paytm-founder-vijay-shekhar-sharma-video-on-how-his-startup-will-turn-profits/articleshow/74092975.cms>
- <https://www.slideshare.net/suryaparakashtiwari6/paytm-75324643>

PLAGIARISM SCAN REPORT

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SYNOPSIS OF MARKETING AND BRANDING OF PAYTM Introduction Paytm is an Indian electronic payment and e-commerce brand based out of Delhi NCR, India. Launched in August 2010, it's a consumer brand of parent company One97 Communications. The name is an acronym for "Payment through Mobile." the corporate employs over 13,000 employees as of January 2017 and has 3 million offline merchants across India. It also operates the Paytm payment gateway and therefore the Paytm Wallet. Among other sources of funding, in 2015, Paytm became the primary Indian company to receive funding from Chinese E-Commerce Company Alibaba, after it raised over \$625 million at a valuation of \$1.5 billion. The Alibaba Group was the most important stakeholder in Paytm parent company One97 Communications Paytm was founded and incubated by One97 Communications Limited in 2010 as a prepaid mobile recharge website. In an interview, its founder Vijay Shekhar Sharma related how he was inspired during a visit to China, when he saw vegetable vendors using their mobile phones to receive payments from some customers. This led to him establishing Paytm wallet in 2013. In 2013, the corporate launched Paytm Wallet, which became India's largest mobile payment service platform with over 150 million wallets and 75 million Android based app downloads as of November 2016. The surge in usage of the service was largely thanks to the demonetization of the five hundred and 1000 rupee currency notes. After 8 November 2016, Paytm's transactions and profit increased significantly. In 2015 Paytm received a license from Federal Reserve Bank of India to start out one among India's first payments banks, called " Paytm Payments Bank Limited" At the time, the bank intended to use Paytm's existing user base for offering new services, including debit cards, savings accounts, online banking and transfers, to enable a cashless economy. In May 2017 Paytm Launched Paytm Payments Bank For

Paytm E-Wallet Users. Paytm Mall, the recently launched online marketplace of the Noida-based organization, has confirmed that it's digitizing the catalogues of quite 1,000 cars and two-wheeler dealerships to extend online usage and offline sales. **OBJECTIVE OF THE PROJECT** The project is predicated on the Marketing and Branding of Paytm . to make the notice of Paytm services between the scholars. Objective of this project is to know the subsequent • to understand about the customer satisfaction level related to the Paytm. • to understand the marketing strategies of Paytm. • to make the Brand awareness between the scholars. • to understand whether the people are conscious of paytm money and to sketch the expansion of Paytm. • to review Paytm has replaced direct net banking. **SCOPE OF THE PROJECT** As learning may be a act and is as natural as breathing. Despite of the very fact that learning is all pervasive in our lives, psychologists don't agree on how learning takes place. How individuals learn may be a matter of interest to the marketers. they need to show customers. they need to show customer in their roles as their roles as customer. they need customer to find out about their, product attributes , potential customer benefit, the way to use,

maintain the merchandise and new ways of behaving which will satisfy not only the customer's needs, but marketer's objectives. The scope of my study restricts itself to make the notice, and doing promotion of Paytm. There are many other competitors within the market, but my study is restricted to Paytm leaving the others. The scope of my study also limits me to India only thus enabling me to review the fundamentals of selling through the marketing strategies applied by Paytm in India.

LITERATURE REVIEW Electronic commerce or e-commerce refers to a good range of online business activities for products and services. It also pertains to "any sort of business transaction during which the parties interact electronically instead of by physical exchanges or direct physical contact. E-commerce is typically related to buying and selling over the web, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network. Though popular, this definition isn't comprehensive enough to capture recent developments during this new and revolutionary business phenomenon. A more complete definition is: E-commerce is that the use of electronic communications and digital information science technology in business transactions to make, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals. In e-business, on the opposite hand, ICT is employed to reinforce one's business. It includes any process that a business (either a for-profit, governmental or non-profit entity) conducts over a computer-mediated network. A more comprehensive definition of e-business is: "The transformation of an organization's processes to deliver additional customer value through the appliance of technologies, philosophies and computing paradigm of the new economy." Three primary processes are enhanced in e-business: 1. Production processes, which include procurement, ordering and replenishment of stocks; processing of payments; electronic links with suppliers; and production control processes, among others; 2. Customer-focused processes, which include promotional and marketing efforts, selling over the web, processing of customers' purchase orders and payments, and customer support, among others; and three. Internal management processes, which include employee services, training, internal information-sharing, video-conferencing, and recruiting. Electronic applications enhance information flow between production and sales departments to enhance sales force productivity. Workgroup communications and electronic publishing of internal business information are likewise made more efficient Industries suffering from m-commerce include: • Financial services, Telecommunications, Service/retail, Information, Economic forces, Market forces, Technology forces. **RESEARCH METHODOLOGY** Research Methodology-is how to systematically solve the research problem. it's many dimensions and research methods do constitute a neighborhood of the research methodology. Research designs utilized in the study are: • Descriptive study • Quantitative study **SAMPLE DESIGN SAMPLING METHOD:** the tactic used was Convenient Sampling. These term means selection intentionally – by choice and not accidentally. The sample was chosen which was thought to be typical of the universe with reference to the characteristic under investigation. **SAMPLE UNIT:** students ,**SAMPLE SIZE:** 23 , **SAMPLE AREA:** online **SOURCE OF DATA:-** There are two sorts of data I even have collected for my project. they're primary data and secondary data . 1. **PRIMARY DATA-** the info I even have collected is observed and recorded by me for the primary time to my knowledge. Research is predicated on- 1. Facts about paytm 2. Knowledge about the working of paytm Opinions of varied employees. 3. Discussions with the heads of departments. 4. Observation on the working of varied departments. 5. Critical incidents which helped in developing my knowledge. 2. **SECONDARY DATA-**The sources which are important for collecting the secondary data are-paytm book 1. Internet. the info collected for the corporate profile is collected from the paytm website and other websites through internet and company magazines and journals. **SUGGESTIONS AND RECOMMENDATIONS** • People should be more accurate about refunding their amount on to their wallet if any delay in payment. People should update their pay tm applications from time to time so as to safeguard. • Users should be more careful about the offers, cash backs provided by pay tm . • The digital payment system has got to take necessary steps to beat delay in processing of payments. • People are more aware of the web payments through mobile applications and there's a wider increase in rate of growth. • thanks to advanced feature in pay tm net banking has been directly replaced. • Pay tm and is giving 2 level security authentication to safeguard our payment details. • PayTm Company has encounter the customer problems immediately while making payments. • Pay tm is providing easy payment

structures compared to Digital payment system. Limitations • Lack of support while doing research. • Lack of practical training. • Limitation of your time and money • Sample size is little. • Respondents have biasness for the brand. • Problems derived due to not any prior experience of research. • Confidence level of respondents. CONCLUSION • Paytm saves customer's time on getting to separate websites for separate payments. • most significantly it's very easy to use. • during a nutshell, it's one useful app which will really are available "handy for customer" and it's definitely worth a try. • Paytm for android is out there for free of charge on google play store. Bibliography ▪ <https://paytm.com> ▪ <https://www.livemint.com/companies/news/paytm-processes-1-bn-transactions-for-2nd-straight-month-11614538666081.html> ▪ <https://techcrunch.com/2021/03/01/paytm-claims-top-spot-in-india-mobile-payments-market-with-1-2-billion-monthly-transactions/> ▪ <https://yourstory.com/2020/08/india-mobile-merchant-payments-gateway-paytm-redseer> ▪ <https://www.indiatoday.in/technology/features/story/paytm-removed-from-google-play-store-is-it-unsafe-to-use-1723098-2020-09-18> ▪ <https://inc42.com/buzz/paytm-payments-bank-approaches-rbi-for-in-principle-approval-to-become-small-finance-bank/> ▪ <https://www.slideshare.net/vijay7o/revenue-model-of-paytm> ▪ <https://www.google.com/search?q=market+share+of+paytm&client=safari&rls=en&source=lnms&tbn=isch&sa=X&ved=2ahUKEwjcl9SBjb3v> ▪ <https://bstrategyhub.com/paytm-business-model-how-does-paytm-make-money/> ▪ <https://www.feedough.com/paytm-business-model-how-paytm-makes-money/> ▪ <https://www.businessinsider.in/business/startups/news/paytm-founder-vijay-shekhar-sharma-video-on-how-his-startup-will-turn-profits/articleshow/74092975.cms> ▪ <https://www.slideshare.net/suryaprakashtiwari6/paytm-75324643>

Matched Sources :

1st time ever! Now, even non-internet users can make ...

· The name is an acronym for "Payment Through Mobile". The company employs over 13,000 employees as of January 2017 and has 3 million offline merchants across India. It

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<https://www.financialexpress.com/industry/technology/1st-time-ever-now-even-non-internet-users-can-make-digital-payments-here-are-details/1146863/> (<https://www.financialexpress.com/industry/technology/1st-time-ever-now-even-non-internet-users-can-make-digital-payments-here-are-details/1146863/>)

Paytm Exclusive Walkin Interview | Sales Field Agent ...

Paytm was founded and incubated by One97 Communications Limited in 2010 as a prepaid mobile recharge website. In an interview, its founder Vijay Shekhar Sharma related how he was inspired during a visit to China when he saw vegetable vendors using their mobile phones to receive payments from some customers.

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<https://www.allindiajobs.in/2018/02/paytm-exclusive-walkin-interview.html> (<https://www.allindiajobs.in/2018/02/paytm-exclusive-walkin-interview.html>)

A case study on e-payment giants : PayTM

time, the bank intended to use Paytm's existing user base for offering new services, including debit cards, savings accounts, online banking and transfers, to enable a cashless economy. The payments bank would be a separate entity in which the founder Vijay Shekhar Sharma will hold

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<http://tmimjournal.org/Pdf/Proceedings2017/students/22.pdf> (<http://tmimjournal.org/Pdf/Proceedings2017/students/22.pdf>)

A Study of Usage Security of the Mobile Payments Services ...

In May 2017 Paytm Launched Paytm Payments Bank For Paytm E-Wallet Users. Also in May 2017, Paytm was reported to be in. 6 | P a g e. A Study Of Usage & Security Of The Mobile Payments Services In India. talks to pump in \$30 million in Insider.in for a majority stake. In July 2017, Paytm acquired a majority stake in Insider.in, allowing its ...

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(PDF) E-commerce websites using jQ.Mobi

· It also pertains to any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct ...

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Electronic Business - IJSRP

A more comprehensive definition of e-business is: "The transformation of an organization's processes to deliver additional customer value through the application of technologies, philosophies and computing paradigm of the new economy." 2. IV. THREE PRIMARY PROCESSES ARE ENHANCED IN E-BUSINESS. 1.Production processes, which include procurement, ordering and replenishment of stocks; ...

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Three primary processes are enhanced in e business 5 1 ...

Three primary processes are enhanced in e-business: [5] 1. Production processes, which include procurement, ordering and replenishment of stocks; processing of payments; electronic links with suppliers; and production control processes, among others; 2. Customer-focused processes, which include promotional and marketing efforts, selling over the Internet, processing of customers' ...

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<https://www.coursehero.com/file/p4b3igu/Three-primary-processes-are-enhanced-in-e-business-5-1-Production-processes/> (<https://www.coursehero.com/file/p4b3igu/Three-primary-processes-are-enhanced-in-e-business-5-1-Production-processes/>)

3 Internal management processes which include employee ...

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Madhu Mala Sharma FFFF | Market Segmentation | Marketing

SECONDARY DATA-The sources which are important for collecting the secondary data are-Paytm book 1. Internet. 2. News papers. The data collected for the company profile

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