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SOCIAL MARKETING: A STUDY

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Abstract:

The health communications field has been rapidly changing over the past two decades. It has evolved from a one-dimensional reliance on public service announcements to a more sophisticated approach which draws from successful techniques used by commercial marketers, termed "social marketing." Rather than dictating the way that information is to be conveyed from the top-down, public health professionals are learning to listen to the needs and desires of the target audience themselves, and building the program from there. This focus on the "consumer" involves in-depth research and constant re-evaluation of every aspect of the program. In fact, research and evaluation together form the very cornerstone of the social marketing process. Social marketing was "born" as a discipline in the 1970s, when Philip Kotler and Gerald Zaltman realized that the same marketing principles that were being used to sell products to consumers could be used to "sell" ideas, attitudes and behaviours. Kotler and Andreasen define social marketing as "differing from other areas of marketing only with respect to the objectives of the marketer and his or her organization. Social marketing seeks to influence social behaviours not to benefit the marketer, but to benefit the target audience and the general society. Like commercial marketing, the primary focus is on the consumer--on learning what people want and need rather than trying to persuade them to buy what we happen to be producing. Marketing talks to the consumer, not about the product. The planning process takes this consumer focus into account by addressing the elements of the "marketing mix."

The present research paper is an attempt to study concept of social marketing, its importance and strategies of successful social marketing programme.

Keywords: Social Marketing, importance, four ‘P’s, social marketing strategies

INTRODUCTION

Social marketing is an approach used to develop activities aimed at changing or maintaining people’s behaviour for the benefit of individuals and society as a whole.

Combining ideas from commercial marketing and the social sciences, social marketing is a proven tool for influencing behaviour in a sustainable and cost-effective way.
It helps you to decide:

- Which people to work with
- What behaviour to influence
- How to go about it
- How to measure it

**OBJECTIVES OF THE STUDY**

- To understand the concept of social marketing and its 4 ‘Ps’
- To learn about application of social marketing in India
- To study its importance
- To study the stages of successful social marketing effort

**RESEARCH METHODOLOGY**

The study focuses on extensive study of Secondary data collected from various books, National & international Journals, government reports, publications from various websites which focused on various aspects of social marketing.

**APPLICATION OF SOCIAL MARKETING**

The first documented evidence of the deliberate use of marketing to address a social issue comes from a 1963 reproductive health program led by K. T. Chandy at the Indian Institute of Management in Calcutta, India. Chandy and colleagues proposed, and subsequently implemented, a national family planning program with high quality, government brand condoms distributed and sold throughout the country at low cost. The program included an integrated consumer marketing campaign run with active point of sale promotion, retailers trained to sell the product aggressively, and a new organization created with the responsibility of implementing the program. In developing countries, the use of social marketing expanded to HIV prevention, control of childhood diarrhea (through the use of oral rehydration therapies), malaria control and treatment, point-of-use water sanitation methods and the provision of basic health services.

Health promotion campaigns began applying social marketing in practice in the 1980s. In the United States, The National High Blood Pressure Education Program and the community heart disease prevention studies in Pawtucket, Rhode Island and at Stanford University demonstrated the effectiveness of the approach to address population-based risk factor behavior change. Notable early developments also took place in Australia. These included the Victoria Cancer Council developing
its anti-tobacco campaign "Quit" (1988) and "SunSmart" (1988), its campaign against skin cancer which had the slogan "Slip! Slop! Slap!"

Since the 1980s, the field has rapidly expanded around the world to include active living communities, disaster preparedness and response, ecosystem and species conservation, environmental issues, development of volunteer or indigenous workforce's, financial literacy, global threats of antibiotic resistance, government corruption, improving the quality of health care, injury prevention, landowner education, marine conservation and ocean sustainability, patient-centered health care, reducing health disparities, sanitation demand, sustainable consumption, transportation demand management, water treatment systems and youth gambling problems, among other social needs.

On a wider front, by 2007, government in the United Kingdom announced the development of its first social marketing strategy for all aspects of health. In 2010, the US national health objectives included increasing the number of state health departments that report using social marketing in health promotion and disease prevention programs and increasing the number of schools of public health that offer courses and workforce development activities in social marketing.

Two other public health applications include the CDC's CDCynergy training and software application and SMART (Social Marketing and Assessment Response Tool) in the U.S.

Social marketing theory and practice has been progressed in several countries such as the US, Canada, Australia, New Zealand and the UK, and in the latter a number of key government policy papers have adopted a strategic social marketing approach. Publications such as "Choosing Health" in 2004, "It's our health!" in 2006 and "Health Challenge England" in 2006, represent steps to achieve a strategic and operational use of social marketing. In India, AIDS controlling programs are largely using social marketing and social workers are largely working for it. Most of the social workers are professionally trained for this task.

**Steps INVOLVED IN SOCIAL MARKETING**

Identify what behavior you want to change (for example, increase prenatal counseling among expectant mothers).

- Identify your audience: Whose behavior do you want to change? It may be that you want to change the behavior of several different groups; in that case, you may want to influence them in different ways to bring them closer to the desired behavior. Such groups are often separated, or segmented, by age, gender, level of education, or race.

- Identify the barriers to change: through interviews, surveys, focus groups or other methods, you'll want to find out what makes it difficult or unattractive for people to make these changes. Do pregnant women feel uncomfortable at the area clinic, or are they made to feel stupid when they talk to the doctor? Is the clinic too far away? Can they not take the time away from their jobs?
• Reduce the barriers to change. Plan ways to make it easier, more accessible, and more attractive. Can the clinic stay open longer hours? Can physicians and nurses be better trained to discuss problems with women? This step might even be taken a step farther. Your organization might provide incentives for making (and sustaining) changes. Mothers who come to the clinic regularly through their pregnancy might receive coupons for free baby food, for example.

• Pretest your ideas on a small number of people, then modify your plan according to your results.

• Publicize both the benefits of change, and also your efforts to make change easier in a way that will draw people to take advantage of your efforts. Let people know what you're doing to help them--the best program in the world won't be used if people don't know about it. And of course, people need to understand the benefits of the behavior change. A pregnant woman will probably want to do what's best for her child, but may not know that she needs extra iron during her pregnancy. It's up to your organization to tell her.

• Assess your results and see if you have created the change you wanted.

WHY IS SOCIAL MARKETING IMPORTANT?

There are three major advantages, however, which suggest that social marketing is worthy of consideration:

• It helps to reach the target audiences
• It helps to customize your message to those targeted audiences; and by doing so,
• It helps create greater and longer-lasting behavior change in those audiences.

BASIC PRINCIPLES OF MARKETING: THE "4 PS"

The essence of all marketing can be summed up in what has been termed the "4 Ps." They are product, price, place, and promotion.

• Product -- The product is what you are marketing. For social marketing, the "product" is a certain behavior you are trying to change. It might be ending child abuse and neglect, or stopping people from committing suicide, or convincing people to not throw trash on the ground--or any other behavior that members of your community want to modify.

• Price -- How much will it cost a person to stop (or take on) a certain behavior? In social marketing, price isn't just a question of dollars and cents. It can also be a question of time (i.e., how long will it take me to find a trash can?), or how much of an effort a behavior change will take. A life-long smoker may be the first person to admit that smoking is an extremely expensive habit, but may still say the costs--in terms of effort, or possible weight gain, or nicotine withdrawal--are too high. He just can't quit.
A good social marketing plan, then will try to reduce these costs. An anti-litter campaign will try to place more trash cans around the city; a smoking cessation group might offer support groups to help with the effort, nutrition counseling to counteract weight gain, and nicotine patches to reduce the pangs of withdrawal.

- **Place** -- How difficult is it to change the behavior? What barriers are preventing it? If you are selling blue jeans, you want to have them in stores across the country, not just in one small boutique in Snellville, Georgia. Otherwise, people in Oregon won't be able to get them, even if they want to.

Likewise, if you are "selling" teen pregnancy prevention, what barriers make it difficult to prevent those pregnancies? Can teenagers easily obtain birth control, or is it difficult for them to get hold of? Maybe there isn't a good teen clinic in town. Or if there is a clinic available, maybe it's all the way across town, and it's only open on weekdays until 4:00, making it difficult to get to without missing school.

Social marketing efforts make it easier to change behavior by making sure the necessary supports are not only available, but also easily accessible to the most people possible. The less people need to go out of their way to make a change, the more likely they are to make it.

- **Promotion** -- Promotion is the last of the "4 Ps," and the one most easily associated with social marketing. Promotion is the advertising you do; be it in television commercials, letters to the editor, or red ribbons tied to car antennas.

Promoting your cause doesn't need to take a lot of money. It can also take place through less costly methods, such as good old-fashioned word of mouth. Convincing people through a one-on-one conversation can be just as effective at changing someone's point of view as the best made commercial, or even more so. Word of mouth is a highly desirable part of social marketing.

**STAGES OF A SUCCESSFUL SOCIAL MARKETING EFFORT**

People will have different ideas and beliefs at different times. For example, among smokers, some may not believe smoking is that bad for them, others might understand the risks but not care, still others may not want to take the effort to stop smoking, and a final group of smokers may be actively trying to quit. A social marketing campaign will see all of these beliefs (and their related actions) as part of a continuum, and try to move people along to the next step.

The idea is that these changes won't happen overnight. Most people won't go immediately from believing smoking is "cool" and not really understanding the health risks to quitting right away. Instead, a social marketing campaign might start them thinking that it's not the best thing to do--and after that idea has had time to turn around in their head for a while, another part of the campaign will help them quit, and yet another part will help them remain smoke free.

How are these beliefs shaped and decisions made? Well, generally speaking, the following activities need to occur:
TO CLARIFY EACH, LET'S LOOK AT A STEP-BY-STEP EXAMPLE.

In much of Africa, women have traditionally had many, many children; in such countries as Nigeria, the average woman might bear as many as 12 children during her lifetime. A social marketing message that has been widely disseminated, then, is have fewer children. This message has been geared towards the goals of increasing women's health, and decreasing overpopulation and famine.

- Create awareness and interest. The recipient must get the message, literally. You have to get the recipient's attention. The message needs to be brought to women all over the country, including village women who are generally illiterate, speak only a local dialect, and who often don't have access to television or radios. Also, the recipient must understand the message. Not only does the message need to be conveyed to the women in a language they understand; it needs to make sense for the their lives as well. For women in Africa, wealth and status have traditionally been tied up in how many children they bear. The idea of having fewer children hasn't made sense because doing so would have hurt their standing in the community, even if it would improve their health.

- Change attitudes and conditions. The recipient has to develop a positive attitude or positive frame of mind about the behavior in question. With effective social marketing, African women might come to think, "Maybe it is better to have fewer children."

- Motivate people to want to change their behavior. The recipient has to form an intention to act on the basis of that attitude. It's not enough to just convince people that something is a good idea. A leap needs to be made from thinking something is a "good idea" to the stage of "I will do that." Think about it--how many of us think it would be a really good idea to cut down on our fat intake, or get up at 5:00 a.m. to exercise? Social marketing helps people move from attitude to intention, and beyond. For African women, this might mean taking the leap to find out about birth control or planning to postpone intercourse.

- Empowering people to act. The recipient has to act, i.e., convert that intention into action. A woman or her partner needs to go to the clinic and get the birth control, and use it.

- Prevent backsliding. Often, the recipient's action must be followed by reinforcement, by the provision of some benefit for having acted, so that the desired action will be repeated. How is her
life better in a meaningful way for having fewer children? Will her friends and family improve? Will she have more money? Can she go to school? Is she healthier than her neighbors?

As mentioned above, not every person will be at the same place on the continuum. It's like they are at different points on a bridge, spanning from attention to action. The tasks of the marketer are first to know who stands where on the bridge, and then to design messages to move each targeted person or group one or more stages further along that bridge, in the direction of desired action.

CONCLUSION

Social marketing is a concept that's fairly new to the health and development field. Nonetheless, it's an idea that shows immense promise, and can give you an excellent framework through which your organization can do what you have set out to do: help individuals and society as a whole live better lives.

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THIRD FACTOR AUTHENTICATION FOR ONLINE TRANSACTION

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Abstract- In today’s modern world, online banking is booming massively but still security is one of the major concern. In online transactions, most of them used 2FA (Two Factor Authentication). For Example: Id and Password, One time Password (OTP), hard codes. This 2FA techniques are not secure enough because they can be easily intercepted. In this paper we study the attacks that pose on 2FA and how this attack can be secured by 3FA (Third Factor Authentication). In 3FA, users will be asked to present something which would prove user’s identity.

Keywords – One Factor Authentication, Two Factor Authentication, Three Factor Authentication, OTP

1. INTRODUCTION

In online transactions, there are several issues when we come to security concerns but one common weak link is password. Mostly, users today rely on static passwords to verify the account. Users tend to use easy-to-guess passwords, use the same password in multiple accounts or store them on their machines. Furthermore, hackers have the option of using many techniques to steal passwords such as snooping, sniffing, and guessing. Two Factor Authentication (2FA) has been utilizing to tackle the secret key issue and have demonstrated to be hard to hack. 2FA is a framework wherein two unique components are utilized together to validate. 2FA guarantees that authenticating to services, for example, internet Shopping is done in an extremely secure way by OTP.

One time password (OTP) uses information, sent as an SMS to the user as part of the login process. No doubt, two-factor authentication is more effective at preventing data, but it is also intercepting by many techniques such as man-in-the-mobile and man-in-the-browser and it has other limitations— token are expensive to produce, distribute and administer, and OTPs sent via SMS could take time to reach. Third
Factor Authentications (3FA) enables new modes of more secure authentication without impacting customer experience. This third factor could be captured using smartphones application or an inbuilt feature or device. 3FA will overcome the limitations of the traditional password and 2FA. It will secure our information more.

The paper has been organized as follows:
In Section 2, we explain the One Factor Authentication (1FA) and different intercept concepts to break the passwords. Also we discuss advantages and disadvantages of 1FA. In Section 3, we explain the Two Factor Authentication (2FA) and its intercept techniques to break the OTP. Also we discuss advantages and disadvantages of 2FA. In Section 4, we provides in-depth details about 3FA and its implementation. Also we discuss advantages and disadvantages of 3FA. In the remainder of the paper, we briefly describe future scope of authentication.

2. ONE FACTOR AUTHENTICATION (1FA)

One Factor Authentication is normally utilized where security is not a high concern or where any abuse of information can't be happened. One Factor Authentication include one variable for validation i.e. Password which is of length 8-16 character and made out of mix of letters, number and unique character.

One factor authentication is referred as:
• What user has?

2.1 Intercepts:

a) Guessing: Password guessing is the process of recovering passwords from data that have been stored in or transmitted. A common approach is to try guesses repeatedly for the password and check them.

b) Snooping: Snooping includes casual observance of another's computer screen or watching what someone else is typing. Snooping uses software programs to remotely monitor activity on a computer or network device.

c) Sniffing: Malicious users to capture unencrypted data like username and passwords in traffic network when data is transmitted over a network.

d) Key logging: The practice of recording and monitoring keystrokes made on a computer using a dedicated software application.

e) Phishing: It is a fraudulent attempt, usually made through email to steal user’s personal information.

2.2 Advantages:
a) It is ease of use and less time is required for accessing the account.
b) Password can be easily remember to access account.

2.3 Disadvantages:
a) It is easy to intercept by the attacker, mostly password may be user name, birth day, special dates, etc.
b) Many application softwares are available in the market to crack the password.

3. TWO FACTOR AUTHENTICATION (2FA)

Two Factor Authentication gives more security than one variable verification as it has two variables which client must have. The one element is secret key and the second variable relies upon the association or site. The second element may be pass code, PIN, one time password, token and so forth. OTP code is only a code which is given by the administration supplier to client through mobile.

Two factor authentication can be referred as:
- What user knows?
- What user has?

The Two Factor Authentication is given by Google while getting to the record, first we enter the secret key then it sends a pass code to client mobile if client has given it and in the wake of entering it client becomes acquainted with the record. So this is one illustration of two variable verification.

3.1 Intercepts:

Man-in-the-mobile: A person logs into their online bank account from their PC, which has already been infected by the malware that the user has unknowingly downloaded. The PC malware is commonly downloaded by opening an attachment or a web link or by visiting an infected website.

When the user is logged into the bank’s website, a message pops up to tell them that the bank has upgraded their mobile software to improve their online banking security and asks the user to provide their mobile number to download the upgrade.

Once the user provides their phone number, they receive an SMS with a download link that, when clicked, puts the malware on their phone. With the malware in place on both their PC as well as their mobile phone, the scammer can access the user’s account, automatically steal the OTP from the SMS, and authorize taking out all the money from the user’s online bank account.
3.2 Advantages:
   a) Security level is increased.
   b) User don’t have to be serious about OTP because second factor is sent to him

3.3 Disadvantages:
   a) It is not easily accessible because it requires more time for accessing the account.
   b) The password and OTP code can be intercept by the attacker.

4. THREE FACTOR AUTHENTICATION (3FA)
The 3-factor authentication is a three step of authentication that the user has to go through [3]. The user has to get authenticated by providing his username and password as well as OTP and need to go through the 3rd factor validation procedure. Once the user gets authenticated then only user can access account.

3FA (Three Factor Authentication) contains:
- Knowledge factors ("things only the user knows"), such as Id and passwords.
- Possession factors ("things only the user has"), such as OTP, cards.
- Inherence factors ("things only the user is"), such as biometrics and voice.

4.1 Implementation:
3rd factor authentication is to capture the image via his smartphone and matching them against a previously authenticated sample of image that exists in the bank’s records.

It is also possible for banks to provide 3FA who don’t own a smartphone, by providing them a device that can be plugged into their phone and capable of capturing and transmitting the image.

In this, we would be considering how the 3 elements really become an integral factor, while they are verifying the client.

a) In the first stage the clients is asked for to enter the User ID and Password. This data sends to the server for check.

b) If the above step is performed effectively then the OTP number is send to the client's versatile for verification.

c) In the third and last step, face acknowledgment happens. Here the camera catches the picture and sends it to the server for verification. In the event that this picture match with the banks records then client can get to record and do the online exchange.

4.2 Advantages:
a) The security level will be very high.
b) It is hard for attacker to intercept the system.

4.3 Disadvantages:

a) It is time consuming because it requires more time for authentication.
b) A complex process.
c) It is costly because it requires infrastructure.

5. FUTURE SCOPE

The project has a very broad scope as it includes newly added internet Mobile Banking features and security which provides the customers smart and secure services anytime, anywhere. Different biometric features can be integrated so as to increase the security of the transactions. Besides what we know, what we have and what we are, we can also provide information about where we are. This could be a GPS location or an IP address. This process will be known by 4FA.

6. CONCLUSION

Nowadays we perform most of our online transactions using smartphones. It saves lot of money and time. This has lots of comfort and convenience but exposes our online transactions to new age risks like guessing, sniffing, snooping attack etc. SMS-based OTP were introduced to prevent such threats which provides real-time authentication but even this is vulnerable to the threat of being hacked during the transmission of OTP from the bank server to the user mobile via MITM (Man-in-the-mobile). In this research paper we have discussed 3 Factor Authentication for enhancing the security to next level.

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