

Advertising willingly offers products "with the taste of childhood" - the so-called "game of nostalgia. Such descriptions should take us back to the past, where sugar was sweeter and life was more carefree. In fact, these descriptions say nothing about the product and play on the emotions of the consumer.

Marketing psychologists Burnett and Lansford argue that people almost always feel uncomfortable when they get something for free. Hence the "gratitude effect" in advertising, the success of free samples and tastings in the supermarket. And it should be added that any advertising based on the message "You deserve it" should be attributed to the same exploitation of a guilt.

Such well-known marketing moves as "attractive effect", "imitation effect" are built on the use of famous people. In an advertisement for toothpaste, an actor in a white coat declares that the toothpaste is recommended by all dentists. And it seems to the buyer that if he buys the proposed product, it is guaranteed to have the perfect smile.

We appreciate more what is unavailable to us. That is why marketers are doing the right thing by inserting phrases like "the offer is only valid until..." or "stock is limited" in advertising texts. In this case, the "deficit effect" is triggered.

Conclusion. Thus, having studied the motives of consumption it is possible to make a conclusion that the main task of manipulative advertising is to cause an extremely strong emotion, which is firmly stuck in the memory at the unconscious level [2]. And the more often a person experiences it, the stronger is the reaction. Recently, a number of directions in advertising activity have been distinguished, and the most famous of which are strategies of branding and product placement.

However, using a variety of marketing techniques, to predict the success of the impact of a particular advertising on the buyer is difficult, because all people are individual in the perception of information and behave differently. The same need can be met in different ways, just as the same product must meet different needs of different people. Therefore, as soon as the consumer realizes that the product or service being displayed is exactly what he or she needs, he or she makes a decision, which is followed by action.

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ATL, BTL, TTL MARKETING

*М. А. Фурс, студентка группы 10508119 ФММП БНТУ,
научный руководитель - преподаватель И. А. Попова*

Summary – The traditional separation of ATL and BTL advertising has been used for years. However, this established unit lost its original meaning a bit due to changes in the markets and the development of new technologies. Over the years, new brand communication strategies with customers have appeared in ATL and BTL. In this regard, difficulties arise in the classification of new methods of communication with consumers. Modern marketing trends indicate the need for more accurate audience reach. Thus, it is worth exploring the current meaning and relevance of the terms ATL, BTL and TTL [1].

Резюме – Традиционное разделение передачи рекламного сообщения на ATL и BTL использовалось годами. Однако это установившееся подразделение немного утратило свой первоначальный смысл в связи с изменениями на рынках и развитием новых технологий. На протяжении многих лет в ATL и BTL появлялись новые стратегии коммуникации бренда с клиентами. В связи с этим возникают трудности при классификации новых методов общения с потребителями. Современные маркетинговые тенденции указывают на необходимость все более точного охвата аудитории. Таким образом, стоит изучить современное значение и актуальность терминов ATL, BTL и TTL [1].

Introduction. Bearing in mind that competition in the market is growing rapidly, it is crucial to approach the organization of marketing activities seriously. The main purpose of advertising is to influence a potential buyer. Based on specific goals, you can understand what kind of task should be paid more attention to. The main mistake made by many companies is that their advertising only alerts you to a commodity and service. This can not contribute to successful sales due to the fact that the tasks of marketing activities are much wider. It is important to create positive emotions with a potential consumer, create a solid foundation for brand commitment, and increase the loyalty system.

Currently, standard advertising is fading into the background, it is being replaced by creative advertising. It promotes brand awareness and draws attention to a product or service. However, it will not be appropriate for every company, sometimes the laconic presentation of information is a more advantageous way to attract customers.

Good advertising is brief and easy to understand, clearly indicates what kind of problem a consumer can solve with this product. It is also worth noting that it is important to arouse positive emotions in the audience.

Currently, marketers use different tools and technologies to communicate with the target audience. To categorize and distribute these approaches, classic classification is used, consisting of the following elements: ATL (above the line), BTL (below the line) and TTL (through the line).

The main part. ATL advertising (above the line) – classic methods of sales. Contact with media related to ATL involves usually the allocation of a significant amount of financial resources in accordance with the prices on the information market [2].

ATL advertising is an effective tool for building national brands. It is used to promote megabrands that implement a value-added strategy and can spend relatively less on marketing activities and product development research. In other words, it is necessary to concentrate on the qualities of the goods that form the value in creating the optimal value for the buyer.

ATL promotion is quite effective, because it can be repeated many times in the media, which certainly contributes to the formation of consumer motivation for the purchase of a product. It is also indispensable when a company needs to build a brand, create a legend, and arouse certain associations among consumers [1].

Components of ATL are the following: Internet, television, radio, newspapers, magazines, outdoor advertising and advertising on transport.

Situations of using ATL:

- Market launch of a new brand or product;
- Loss of company position;
- Target segment expansion;

Advantages of ATL promotion:

- Predicted results;
- Low cost of one contact;
- Automatization of the placement of promotional materials;
- Ability to plan and estimate the required budget and predict the result;
- Applicability, both for the nationwide coverage of the target audience, and for local companies.

Currently, there is an extremely intense supply of goods and services. According to estimates, a modern resident of a metropolis somehow interacts with advertising up to a thousand times a day. Studies show that today up to 60% of purchases are made spontaneously, buyers choose a product that is “here and now”.

The goal of BTL promotion is to convey an advertising message. Therefore, BTL advertising campaigns are conducted directly at the points of sale, where we make the decision to purchase.

BTL (Below the line) – a complex of marketing communications, which differs in the way it affects the target audience [2]. BTL advertising tools allow you to contact participants of promotions in person, directly at points of sale. BTL advertising involves establishing a closer relationship, dialogue, feedback, interest and involvement of the buyer in communication with the product and brand. In conditions of fierce competition, it is economically profitable to conduct BTL-campaigns to attract new and retain previous customers. Many marketers believe that in the future the share of non-immediate means of BTL communication will only increase, as it is in this area that there is the possibility of a direct impact on the target consumer.

The growing interest in BTL methods is explained by the fact that competition is tightening, and consumers are less and less trusting traditional forms of product promotion. Therefore, ordinary advertising does not imply feedback, and communication is one-way. At the same time, the consumer needs a dialogue with the manufacturer, he is more loyal to the product that he indirectly tried.

Components of BTL: sponsorship, direct marketing, in-person demonstration or sampling, POS materials, various promotions, exhibitions and fairs, trade conferences, loyalty programs, database management, corporate events [1].

Situations of using BTL:

- Additional incentive to action;
- Change for the buyer of the price-value ratio of the products;
- Creation of public relations.

Advantages of BTL advertising:

- High participation rate;
- Increased loyalty;
- Creating an emotional image of the company;
- The presence of feedback;
- Impact on the buyer occurs directly in the process of making a purchasing decision.

Nowadays, according to the research of BTL and ATL share, we can see that these marketing tools split the market in half (diagram 1) [3].

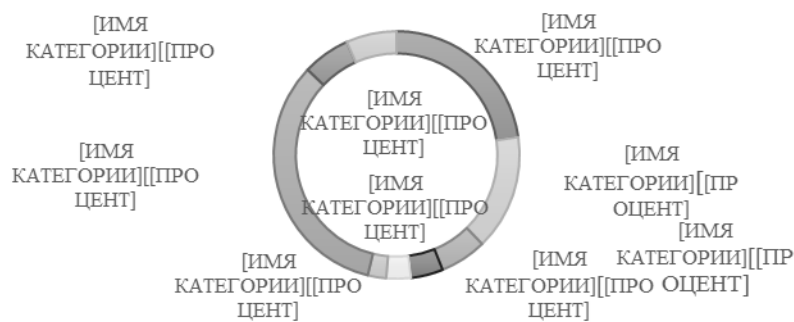


Diagram 1 – Share of BTL and ATL

Source: Authors own development.

Increasingly, the promotion process requires a single complex of ATL and BTL advertising. This combination allows you to clearly emphasize a specific target audience and rationally distribute the advertising budget. To achieve these goals, the company is developing a communication policy for various target segments, using both ATL and BTL advertising. A similar approach is called TTL (through the line) – the combination of ATL and BTL.

Conclusion. In modern times, ATL and BTL carriers have suspended to cope with contemporary tasks that require complex of solutions. The merger of ATL and BTL leads to the maximum effect. We can see an unusually high level of competition in the market. Therefore, it is necessary to use all possible ways to isolate the product from the mass of similar ones. In such conditions, integrated technologies can achieve many tasks: to provide large-scale support for the brand to enter the market and at the same time reach an individual consumer.

The complex of the wide reach of the target audience (ATL advertising) and individual contact with the consumer (BTL) is the key advantage of TTL communications.

Moreover, the integration of various channels and advertising technologies allows you to create close relationship with the consumer and maintain it throughout the entire advertising campaign. The conjunction of promotional and event tools creates a more powerful motivation to buy and brand loyalty. However, we must bear in mind that the tools chosen for the campaign must be appropriate to the task.

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LACK OF TRUST IN INSURANCE AND LEMONADE’S WAY TO FIX IT

*К.В. Хваленя, студент группы 17С-1ФБД ПолесГУ
научный руководитель – канд. экон. наук, доцент О.Ф. Жилевич*

Summary - The article is devoted to the current problem of the low level of distribution of insurance services in the countries of the former Soviet Union. The objective reasons for the low financial and insurance literacy of the population of Belarus are traced. The article summarizes the practical experience of developing the insurance business by the example of the actions of the American Lemonade Insurance Company.

Резюме - Статья посвящена актуальной на сегодняшний день проблеме низкого уровня распространения страховых услуг в странах постсоветского пространства. Прослеживаются объективные причины низкой финансово-страховой грамотности населения Беларуси. В статье обобщается практический опыт развития страхового бизнеса на примере действий американской Lemonade Insurance Company.

Introduction. While making a comparison of insurance markets in Belarus or Russia with those of Europe or North America for our scientific studies, we usually can't help but notice that in our countries these markets are far less developed, and them being considerably younger than foreign markets is hardly an excuse. The problem of people being uninterested in insurance, avoiding it and unwilling to put their money in this sort of deals, considering them suspicious, and thus holding an insurance business from developing does exist. It is a wide-known statement, that people in post-Soviet countries mostly view insurance as some kind of annoying inconvenience, imposed on them by state regulation and hardly know anything about the system of insurance at all. They aren't aware how to use it properly, why is it needed and do not understand how this system works [1]. Their financial literacy is low, as is the level of trust towards in-