

# HOW BRAND MENTIONS IMPACT CONSUMER ATTENTION, BRAND RECALL, AND AD EVALUATION

An article by Mark Vroegrijk, Senior  
Methodologist

ARTICLE



## INTRODUCTION

A critical determinant of whether an advertisement can impact consumer behaviour, is how well that advertisement performs in terms of brand linkage. Only when consumers can remember what exact brand was advertised, they are able to use what they have learned from the ad (i.e., its core message) to (re)form their attitudes towards that brand. Given the importance of brand linkage (which is usually measured in pre-testing by brand recall), we published a study earlier this year on to what extent (and how) explicit mentions of the brand can help a TV commercial to score better on this front. This study already brought some interesting insights to the table. “Temporary” brand mentions tend to be more effective and efficient (in terms of time-on-screen) in fostering brand recall than (semi-)permanent brand watermarks. And that while visual mentions outperform aural mentions when the total number of mentions remains low, the reverse holds as this number increases.

At the same time, the study pointed out that to obtain a full view on the impact of brand mentions on brand recall, we need to account for the fact that some consumers skip commercials prematurely and will thus not necessarily see every single mention of the brand. In fact, this skipping behaviour may itself be triggered by consumers seeing the first few mentions of the brand, as these mentions may increase the perceived intrusiveness of a commercial (e.g., Teixeira et al. 2010).

All in all, more insight is thus needed on 1) the “net” impact of brand mentions (on brand recall) when we account for their possible influence on consumer attention, as well as on 2) how such effects may be (partially) explained through the link between brand mentions and consumers’ resulting attitudes towards the advertisement. To this end, we will build upon our previous research with two additional studies, conducted on the same data set that was obtained from the same online survey administered among ±1.200 Dutch respondents.

## STUDY 1: A MODEL OF SKIPPING VERSUS WATCHING BEHAVIOUR

For the first additional study, each respondent was shown a set of eight randomly selected (out of a pool of 48), randomly ordered TV commercials, which they were able to skip at any time through the click of a button. In case they did, we registered the timing of this skip in the background. Afterwards, following some “distraction” questions, we then measured (unaided) brand recall through an open-ended question in which we asked the respondent to name all brands (s)he remembered seeing in the 8-advertisement block.

We also (manually) coded each of the 48 commercials with respect to the presence/absence and timing of several ways of presenting the name of the advertising brand (see also Figure I for a visual representation):

- “temporary” mentions of the brand, either a) purely visual (the brand name is seen, e.g., through plain text or its logo), b) purely aural (the brand name is spoken aloud by someone) or c) both visual and aural at the same time
- (semi)-permanent mentions of the brand through a persistent on-screen watermark

Both sources of data are then linked through a Cox proportional-hazard regression, in which we model the “risk” of a consumer deciding to skip a commercial at any given second as a function of:

1. The different types of brand mentions (see Figure I) the consumer was able to observe, both during that specific second (immediate effects), as well as during the time leading up to that specific second (delayed effects). We also incorporate several interaction effects that may influence the exact impact of these brand mentions, most notably related to a) the timing of these mentions and b) in case of brand watermarks; the amount of time in which these mentions have been visible up until that point.
2. Control variables related to characteristics of the commercial, e.g., its total duration and the familiarity of the advertising brand (operationalised as an overall (aided) brand awareness score, obtained from a different pool of respondents) (Gustafson & Siddarth 1997; Pieters & Wedel 2004)
3. Control variables related to characteristics of the consumer, e.g., sociodemographic factors such as gender and age, as well as attitude towards advertising (Heeter & Greenberg 1985; Speck & Elliott 1997).

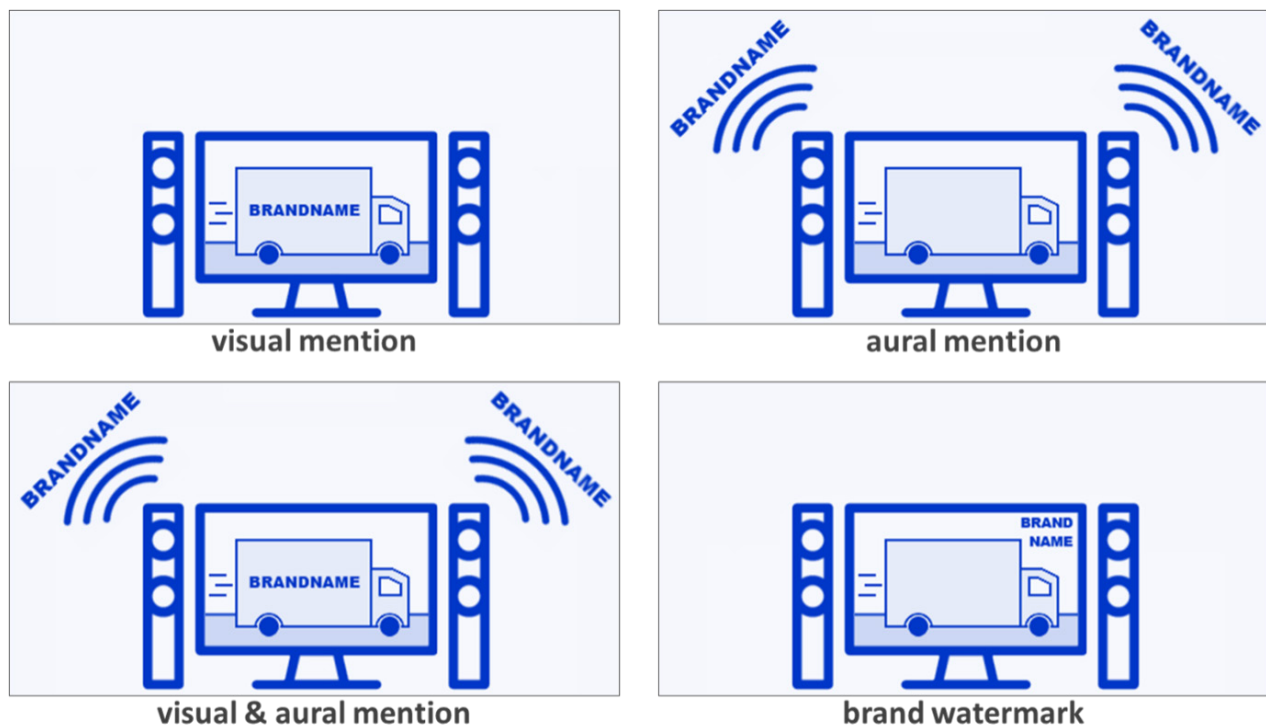


Figure I: Visual representation of different types of brand mentions

Table I below provides an overview of the different variables included in the model. After estimating the model as described above, we can interpret its parameters to gain more insight into the impact of different branding elements on watching behaviour. Table 2 provides a summary of the main and interaction effects (for the focal variables in the model). The results confirm that the presence of any sign of the brand at a given second (be it through a watermark or a temporary mention) significantly increases the immediate chance that a consumer will skip the commercial at that same second. In addition, all types of temporary brand mentions also have a delayed effect, in the sense that the chance that a consumer skips the commercial at any given second becomes larger with each mention that was observed up until that second. In other words, prior brand mentions build up in the viewer’s memory, and may push them “over the edge” to skip at a later point during the commercial – even when no actual brand mentions are present at that time.

	Focal variables: sec.-to-sec. brand mentions	Control variables: commercial attributes	Control variables: consumer characteristics
Main Factors	presence of visual, aural or visual + aural brand mention (in that second; yes/no) # preceding visual, aural and visual + aural mentions (up until that second) presence of brand watermark (in that second: yes/no)	brand familiarity (%/consumers aware)  commercial length (# seconds)	gender (male/female)  age (# years)  attitude towards advertising (negative/indifferent/positive)
Interaction Factors	time since ad started time since previous brand mention (of any type) # preceding visual, aural and visual + aural brand mentions brand familiarity (% consumers aware)	time since ad started	time since ad started

**Table 1: Factors included in the “watch / skip” model**

At the same time, the interaction parameters also reveal several factors that may reduce the impact of branding elements on skipping behaviour. First of all, like Gustafson & Siddarth (1997), we find that the longer a consumer watches a commercial, the weaker the influence of branding elements on his or her decision to keep watching will be. In addition, the significant interaction effects for the amount of preceding mentions reveal that the more brand mentions are introduced, the smaller the additional effect of any subsequent mention will be. Moreover, the results suggest that when more time passes between different mentions of the brand, the effects of these mentions on skipping behaviour is reduced as well. One should thus generally not let brand mentions follow up on one another too quickly (Teixeira et al. 2010). Finally, we find that brand mentions have less impact on watching behaviour for better-known brands. This may be the “mere-exposure effect” at play (Bornstein 1989) – because the brand is more familiar, consumers respond more positively to its appearance within the commercial, leading to a lower likelihood of skipping.

	brand watermark	visual mentions	aural mentions	visual+aural mentions
Main effects				
Immediate	▲	▲	▲	▲
Delayed	n/a	▲	▲	▲
Interaction effects				
x time since ad started	n/s	▼	▼	▼
x time since previous mention	n/a	▼	▼	n/s
x # preceding visual mentions	n/a	▼	n/s	n/s
x # preceding aural mentions	n/a	▼	▼	▼
x # preceding visual+aural mentions	n/a	n/s	n/s	n/s
x brand familiarity	n/s	▼	▼	n/s

**Table 2: Effects of branding elements on skipping | watching behaviour**

▲ Significant increase in probability of skipping | ▼ Significant decrease in probability of skipping | n/s No significant effect | n/a Non-analysed effect

# INTEGRATION OF INSIGHTS: A SIMULATION

Between our previous research and our current additional study, we now have two different models of the impact of in-ad branding at our disposal:

1. a model that explains consumers' ability to recall an advertised brand from the amount and type(s) of brand mentions observed in the time he or she was watching the commercial
2. a model that explains consumers' second-by-second decision to (not) skip a commercial prematurely from the amount and type(s) of brand mentions observed up until that point

By combining both models, we can gain a true insight into the effects of branding elements in commercials on brand recall – in which we account for the fact that not every consumer will fully watch the commercial and thus see all branding elements within (which may, by itself, be driven by the very presence of some of those branding elements). We do so through a “simulation”, in which we compute both:

- a. the expected share of viewers still watching the commercial at every second, given a certain distribution of branding elements across the length of the commercial, and:
- b. the expected degree of brand recall at each second of the commercial, given the amount and types of branding elements that could be observed up until that second

Because the results from the “watch / skip” model showed that the (relative) timing of the branding elements plays a role, we had to decide upfront how to operationalize this timing in the simulations. In the end, we chose to run different scenarios for a hypothetical 30-second commercial that included up to nine (temporary) brand mentions (which is the maximum number of mentions that we observed across the commercials in our data set). We kept the amount of time between these brand mentions, as well as the start and end of the commercial, as constant as possible. For the brand watermark, we opt for a scenario in which it was visible during the entire 30-second length of the commercial. Figure 2 displays the exact operationalizations of the different simulation scenarios.

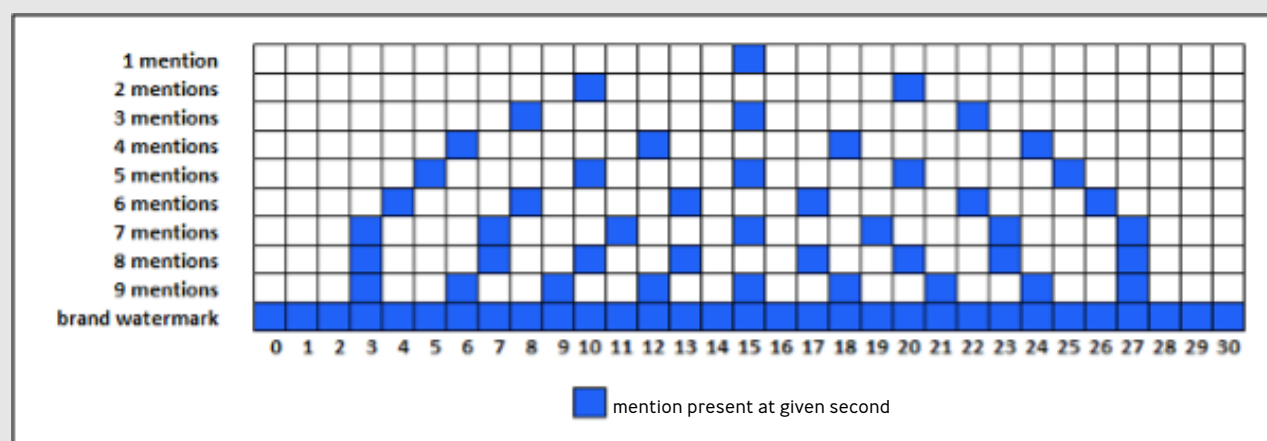


Figure 2: Operationalization of simulation scenarios in terms of amount and timing of brand mentions

The results of these simulations are displayed in the graph at the right side of Figure 3. For the sake of comparison, the left side of this graph then shows the results from the previous research – in which we did not yet account for consumers not necessarily fully watching the commercial to the end. Naturally, the expected brand recall scores end up lower in the former case – as we acknowledge that at least some consumers will only have observed part of the appearances of the brand name within the commercial. More interesting, however, is that even when we account for consumers' skipping behaviour (and how this skipping

behaviour is accelerated by brand mentions itself), our data suggests that each additional brand mention still has a net positive impact on brand recall – even at high amounts of such mentions. Under such high numbers (7 for visual mentions, 6 for aural mentions, and 3 for visual+aural mentions – the highest numbers we observe in our data set), each type of temporary mention outperforms a brand watermark, as its expected brand recall uplift amounts to +27 percentage points when visible during the entire (30-second) duration of the commercial.

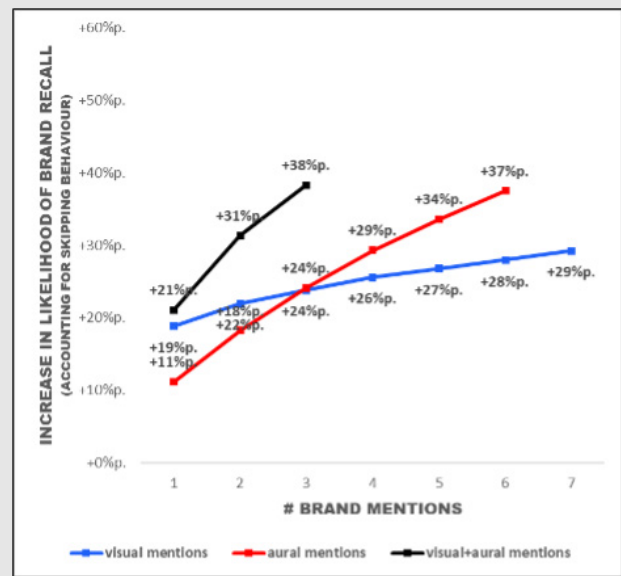
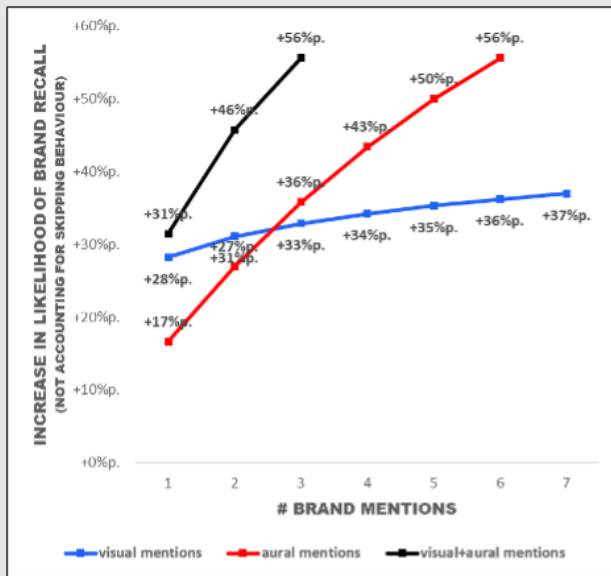


Figure 3: Brand recall effects under various amounts and types of brand mentions (left graph: not accounting for skipping behaviour, right graph: accounting for skipping behaviour)

At the same time, even though our results suggest that an advertiser can keep improving overall brand linkage by including additional brand mentions in a commercial, we should keep in mind that our “watch / skip” model showed that part of the potential audience will be preliminary lost as a result – with simulated decreases in viewership reaching up to 11 percentage points (for the 6 aural-mention and brand watermark scenarios). This might make it more difficult to achieve goals other than brand linkage, such as bringing a specific message across – for which a sufficiently large part of the commercial may need to be seen (Sewall & Sarel 1986).

## STUDY 2: A MODEL OF POST-EXPOSURE ADVERTISEMENT-ATTITUDES

To help in striking the right balance between positive (brand linkage) and negative (viewership) effects of increased in-ad branding, it is worthwhile to analyse (possible) antecedents that underlie these relationships. Specifically, the impact that brand mentions within a commercial have on both brand recall and skipping behaviour may at least partly be explained by how the consumer’s perception of the commercial was shaped by these same mentions. After all, various academic studies have already found relationships between the intensity of branding within an

advertisement and (some form of) consumer response (e.g., trust, affect, and perceived credibility / persuasiveness / uniqueness) on the other (Baumann et al. 2015; Mehta & Purvis 2006; Van Reijmersdal et al. 2010; Zarantonello et al. 2014). On the other hand, research on this relationship in which a multi-dimensional view on advertisement-attitude was adopted remains scarce, as is the case for studies that (also) cover the impact of non-temporary brand mentions such as a brand watermark.

To be able to fill in these gaps through an additional statistical analysis, we again showed each of the respondents from the study described above a randomly-chosen set of four TV commercials – but now without the possibility of skipping. After each of these ads, the respondent was asked to:

1. provide their opinion on the ad with respect to different aspects of advertisement-attitude (Brown & Stayman 1992; MacKenzie & Lutz 1989; Muehling & McCann 1993), such as likeability, distinctiveness, credibility, novelty et cetera, which led to data on how the commercials score on different dimensions of advertisement-attitude

2. express to what extent the ad changed their (cognitive, affective and/or behavioural; Rosenberg & Hovland 1960) attitude towards the advertised brand, which led to data on how the commercials fare when it comes to expected in-market performance

Both elements were collected by presenting different statements, along with a 5-point Likert scale through which the respondent could indicate their degree of (dis)agreement. Table 3 provides an overview of what aspects of advertisement-attitude and -performance were captured, and what each of them conceptually measures.

Dimensions of advertisement-attitude	
Enjoyment	whether the ad was perceived as <b>likeable</b>
Excitement	whether the ad made the viewer <b>feel good</b> and/or <b>energised</b>
Brand fit	whether the ad was perceived to have a <b>good fit with the brand</b>
Distinctiveness	whether the ad was perceived to be <b>different from other ads</b>
Credibility	whether the ad was perceived to have a <b>believable message</b>
Relevance	whether the ad was perceived to be <b>relevant</b> to the viewer's <b>personal interests</b>
Understanding	whether the ad was perceived to be <b>easy-to-understand</b>
Fun	whether the ad was perceived to be <b>funny</b>
Novelty	whether the ad taught the viewer <b>something new</b>
Indicators of in-market performance	
Brand appeal	whether seeing the ad led the viewer to have a more <b>positive image</b> of the brand
Brand interest	whether seeing the ad led the viewer to become more <b>interested</b> in the brand
Purchase intent	whether seeing the ad led the viewer to be more inclined to <b>purchase</b> the brand

**Table 3: Overview of advertising response variables collected through the survey**

### EXPLANATORY VARIABLES

To test how the inclusion of branding elements within a commercial affect consumers' subsequent response to the ad, we estimate a multi-layer (respondent-level) regression model using structural equation modelling. In this model, the main explanatory variables are formed by the amount of (temporary) brand mentions included within the commercial and the presence / absence of a brand watermark. As these are now defined at the advertisement-level rather than respondent-level (each respondent completely saw the ad, and thus all appearances of the brand name within, before evaluating it), we have less variation within these variables to work with in estimating the model's parameters. To compensate for this, we opted to remove the distinction between visual, aural and visual+aural mentions, as well as the moderating effect of the amount of time in which a brand watermark was present (which was originally included in the brand-recall model).

### DEPENDENT VARIABLES

These two explanatory variables are then subsequently linked to the respondent's rating of the TV commercial on the nine dimensions of advertisement-attitude (layer 1), as well as the respondent's claimed change in brand appeal (layer 2), brand interest (layer 3) and purchase intent (layer 4) because of seeing the ad. In model layers 2, 3 and 4, the dependent variable(s) of the previous layer(s) were included as additional explanatory variables. This way, we account for direct as well as indirect relationships between in-ad branding on one hand, and eventual (improvement in) purchase intent on the other. In addition, with regards to the amount of (temporary) brand mentions, we model all its effects by including both a linear and a squared term in the equation. This allows us to be flexible with regards to the eventual form of the estimated relationship (e.g., positive or negative, with increasing or decreasing scale effects, following an (inverted) U-curve, et cetera).

### CONTROL VARIABLES

Finally, our model also includes several control variables. First, we incorporate a set of consumer-level characteristics, i.e., the respondent's gender, age and general opinion on advertising. The second group of control variables then consists of characteristics of the ads themselves: duration, familiarity of the advertising brand (again operationalised through overall

brand awareness scores), the type of product that is advertised (through category dummies) and the creative quality of the ad (operationalised as the overall percentage of “free associations”, provided by respondents immediately after seeing the ad, that they themselves classified as being positive thoughts). Each of these control variables is included in all four of the model’s layers. A graphical representation of the model’s setup is provided in Figure 4.

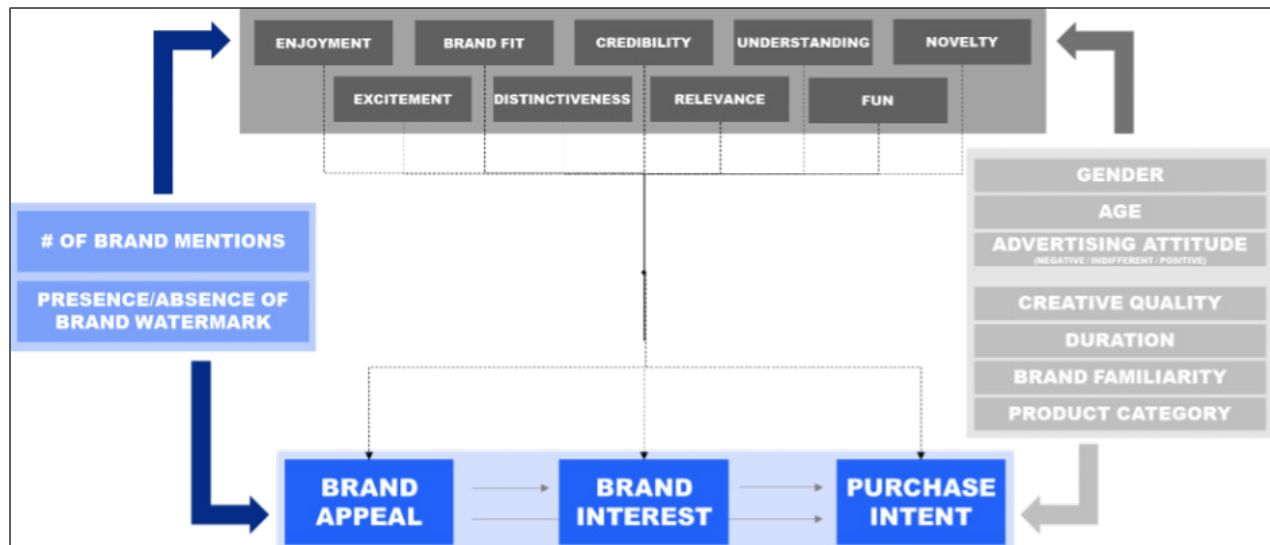


Figure 4: Graphical representation of the structural equation model

### ESTIMATION RESULTS

Using the estimated parameters of the model, we can “simulate” the expected impact of branding elements on different aspects of the consumer’s attitude towards the advertisement itself and, subsequently, the advertising brand. We first do so for the presence (versus absence) of a permanent brand watermark in the commercial, with Table 4 showing the predicted effect sizes for each of the nine advertisement-attitude dimensions for which a statistically significant parameter (under a 90% confidence level) was found.

	Expected $\Delta$ in advertisement-attitude dimensions following the inclusion of a brand watermark
Enjoyment	-4.1%p.
Understanding	+3.6%p.
Fun	-7.3%p.
Novelty	-4.5%p.
Purchase intent (direct+indirect effects)	-3.0%p.

Table 4: Expected effects of brand-watermark inclusion on advertisement-attitudes  
**-X.X%p.** Significant (under 90% confidence level) decrease of X.X percentage points  
**+X.X%p.** Significant (under 90% confidence level) increase of X.X percentage points

The table shows that including a brand watermark in a commercial is expected to lead to a more negative emotional response to that commercial – with predicted decreases of  $\pm 4$  and  $\pm 7$  percentage points on the “enjoyment” and “fun” dimensions, respectively. Interestingly, when it comes to the consumer’s interpretation of the commercial’s message, we find two effects in opposing directions – while a brand watermark improves understanding of this message, it is at the same time perceived as less novel. A possible explanation for the latter may be that consumers often

associate a brand watermark with stereotypical sales-activation ads, as is also suggested by Dhillon (2020).

From the model parameters, we can also compute the overall effect of including a brand watermark on eventual intent to purchase the advertised brand, which is the sum of both direct and indirect effects (the latter manifesting through the nine advertisement-attitude dimensions, brand appeal and/or brand interest). Table 4 reports this (statistically significant) effect as well – showing that commercials with (as opposed to without) a brand watermark can be expected



to score 3 percentage points lower on purchase intent. Given that the average ad scores +24% on this metric, this is certainly not a negligible difference.

Next, we shift our attention to the impact of the number of (temporary) brand mentions included in a commercial. To do

so, we use the model parameters to compute the expected scores for the nine advertisement-attitude dimensions as well as purchase intent, under different amounts of brand mentions (with 1 and 9 mention(s) being the minimum and maximum observed among the 48 commercials in our data set). We then express these scores for the 2- through

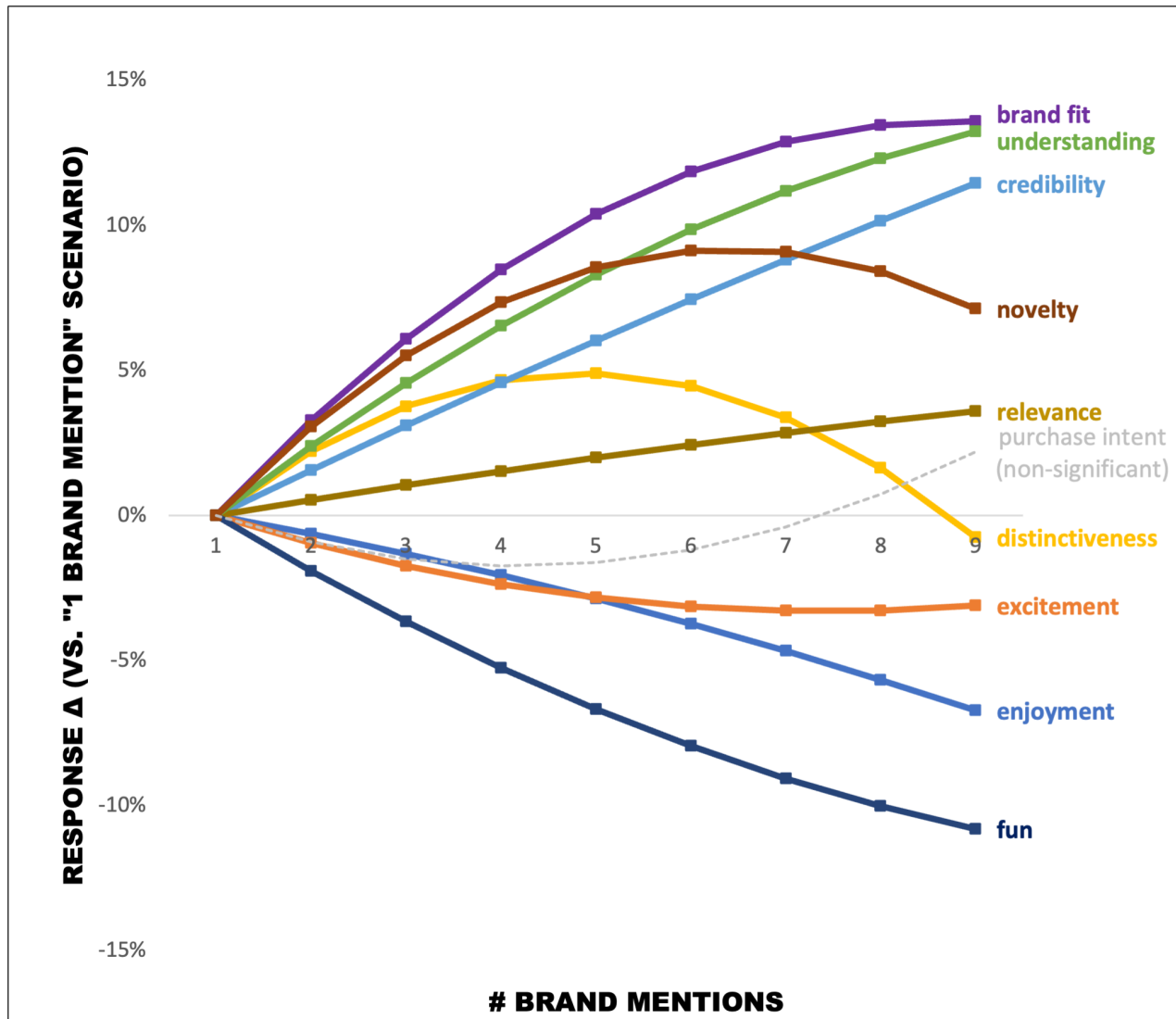


Figure 5: Expected effects of various amounts of brand mentions on advertisement-attitudes

9-mention scenarios as “delta’s” relative to the 1-mention scenario. Figure 5 graphically displays the results. As can be seen from the graph, we again find that a higher intensity of in-ad branding (by increasing the amount of brand mentions) leads to a more negative consumer response on the more emotional dimensions of advertisement-attitude, i.e., “enjoyment”, “excitement” and (especially) “fun” – with the latter’s scores expected to be more than 10 percentage points lower under a 9-mention scenario compared to a 1-mention scenario. Conversely, we find that perceptions on more rational dimensions such as “brand fit”, “credibility” and “understanding” tend to improve with each additional mention of the brand that is included in a commercial. Finally, for the two dimensions related to how the commercial compares to other advertisements (“distinctiveness” and “novelty”), we find that increasing the amount of brand mentions helps the ad improve on these fronts – but only up to a certain point (with the optimum lying around 5-6 brand mentions). Establishing a clear link between the commercial’s message and your brand in particular thus helps in making the ad stand out – but “overloading” the commercial with too many mentions leaves less room to give the ad a unique spin. Again, we also computed the overall effect of the number of brand mentions on eventual purchase intent – but found this effect to be non-significant. Given that we observe both positive as well as negative effects of increasing the number of brand mentions in terms of advertisement-attitude, this is perhaps not too surprising – with both directions in which purchase intent can be driven cancelling each other out.

# FINDING THE BALANCE IN BRANDING

All in all, our current research confirms the importance of revealing the brand's name within its commercial to foster brand linkage. Even though we hypothesized – and confirmed – that part of the viewing audience is prematurely lost with every additional appearance of the brand (and will therefore not see any subsequent mentions), we found the net impact on brand recall to keep increasing with every appearance. Still, this decrease in viewership should not be ignored. Most advertisers will pursue other goals next to brand linkage. Goals that might require the audience to “stick around” for as long as possible (e.g. when a complex message needs to be brought across). In addition, our results reveal that even though a considerable part of consumers does not necessarily skip under a high “branding density”, they might still be left with a poorer perception of the commercial afterwards – particularly on an emotional level. This underlines that the right balance needs to be struck between the positive and negative effects of in-ad branding – a challenge which our study can provide several guidelines for:

- Using multiple temporary mentions of the brand tends to be preferred over the inclusion of a brand watermark. Our simulations show that a sufficient number of visual (6), aural (4) or visual+aural (2) temporary mentions is enough to outperform the brand recall uplift through inclusion of a brand watermark – while the audience loss is at most 8 percentage points under these numbers (compared to 11 percentage points for a brand watermark). In addition, while the presence of a brand watermark tends to improve understanding of the commercial, it leads to poorer perceptions of enjoyment, excitement and novelty, and as such has

an actual negative effect on consumers' (claimed) purchase intent – which was not found for temporary brand mentions.

- When a commercial should be more “rational” in nature (e.g. when its aimed towards sales activation), increasing the amount of brand mentions is likely to be justified. This is because a higher branding density goes together with improved perceptions on aspects like brand fit, understanding and credibility. Our previous study already revealed that under such numbers, the aural presentation format is preferred. Conversely, for commercials that prioritise consumers' “emotional” response (e.g.. brand building ads), the brand name should not appear too often to keep viewer enjoyment and excitement on par. In such a scenario, the visual presentation format would actually maximize brand linkage instead.
- Regardless of the exact amount of brand mentions that is to be included within a commercial, it is preferable to “spread” them across the entire length of the video, instead of clustering them together. Doing so will decrease their overall negative impact on viewer retention.

Taken together, we can conclude that it seems worthwhile for advertisers to pay the same amount of attention to the way(s) in which their brand is presented within a commercial as they would do to its overall creative execution. After all, just like the latter, we found the former to have profound effects on how consumers respond to a commercial – in terms of what they see, think, and especially – remember.

## REFERENCES

1. Baumann, C., Hamin, H. & Chong, A. (2015). The role of brand exposure and experience on brand recall: Product durables vis-à-vis FMCG. *Journal of Retailing and Consumer Services*, 23, 21-31.
2. Bornstein, R. F. (1989). Exposure and affect: Overview and meta-analysis of research, 1968–1987. *Psychological Bulletin*, 106(2), 265–289.
3. Brown, S.P. & Stayman, D.M. (1992). Antecedents and consequences of attitude toward the ad: a meta-analysis. *Journal of Consumer Research*, 19(1), 34–51.
4. Dhillon, P. (2020). Why your TV commercial should have a persistent brand watermark. *Tatari, Inc.*
5. Gustafson, P. & Siddarth, S. (2007). Describing the Dynamics of Attention to TV
6. Commercials: A Hierarchical Bayes Analysis of the Time to Zap an Ad. *Journal of Applied Statistics*, 34(5), 585–609.

7. Heeter, C. & Greenberg, B. S. (1985). Profiling the zapers. *Journal of Advertising Research*, 25(2), 15-19.
8. MacKenzie, S.B. & Lutz, R.J. (1989). An empirical examination of the structural antecedents of attitude toward the ad in an advertising pretesting context. *Journal of Marketing*, 53(2), 48-65.
9. Mehta, A. & Purvis, S.C. (2006). Reconsidering recall and emotion in advertising. *Journal of Advertising Research*, 46(1), 49-56.
10. Muehling, D.D. & McCann, M. (1993). Attitude toward the ad: A review. *Journal of Current Issues and Research in Advertising*, 15(2), 25-58.
11. Pieters, R. & Wedel, M. (2004). Attention Capture and Transfer in Advertising: Brand, Pictorial, and Text-Size Effects. *Journal of Marketing*, 68(2) 36-50.
12. Rosenberg, M.J. & Hovland, C.I. (1960). *Attitude organization and change: An analysis of consistency among attitude components*. Yale University Press.
13. Sewall, M.A. & Sarel, D. (1986). Characteristics of radio commercials and their recall effectiveness. *Journal of Marketing*, 50(1), 52-60.
14. Speck, P.S. & Elliott, M.T. (1997). Predictors of Advertising Avoidance in Print and Broadcast Media. *Journal of Advertising*, 26(3), 61-76.
15. Teixeira, T.S., Wedel, M. & Pieters, R. (2010). Moment-to-moment optimal branding in TV commercials: Preventing avoidance by pulsing. *Marketing Science*, 29(5), 783-804.
16. Van Reijmersdal, E., Neijens, P.C. & Smit, E.G. (2010). Customer Magazines: Effects of Commerciality on Readers' Reactions. *Journal of Current Issues and Research in Advertising*, 32(1), 59-67.
17. Zarantonello, L., Schmitt, B.H. & Jedidi, K. (2014). How to Advertise and Build Brand Knowledge Globally: Comparing Television Advertising Appeals across Developed and Emerging Economies. *Journal of Advertising Research*, 54(4), 420-434.

## ABOUT THE COMPANY

DVJ Insights is a quality-based research and consultancy agency with a global footprint. We help our clients understand how to realise growth by identifying relevant drivers, optimising communication, improving the customer experience and introducing winning products and solutions in organisations.

We believe that research is all about listening. Listening to our clients to make sure the research is embedded in the organisation and answers the right questions, and listening to consumers by giving them the opportunity to express their feelings and share their stories.

We add value by leveraging the experience and expertise of our seasoned research and consultancy team, and staying true to our innovative mass qualitative philosophy.

© DVJ Insights B.V.

The copyright of Whitepapers and case studies drawn up by DVJ Insights with regard to research, analyses and reports rests with DVJ Insights, whereby it is agreed that the power is transferred to the client to use, reproduce and/or store in (automated) data files within the organization of the client. In order to prevent misuse nothing from the above-mentioned documents may be made public in any form or in any way without prior written permission of DVJ Insights. Making these documents public is equated with distributing them within companies and/or organizations connected to the client.



[dvj-insights.com](https://www.dvj-insights.com)

PHONE +31(0)88 2345 700

MAIL [info@dvj-insights.com](mailto:info@dvj-insights.com)