

**2010**

**MARKETING OF FINANCIAL AND  
BANKING SERVICES**

**SIXTH PAPER**

*Full Marks : 100*

*Time : 3 hours*

*The figures in the margin indicate full marks  
for the questions*

**1. Answer any five from the following :      5×5=25**

- (a) "Services, in general, are heterogenous."  
Elaborate with examples.
- (b) What do you understand by plastic money?
- (c) What is information processing service?  
Can financial services be classified as so?
- (d) What are the challenges of distributing financial services electronically?
- (e) What criteria should an attribute have if it is to be used for market positioning?

- (f) Technology adoption by consumers in banking is slow in India. Why?
- (g) Briefly discuss how the importance/satisfaction grid can be used to enhance customer satisfaction.

2. Answer any *three* from the following :  $10 \times 3 = 30$

- (a) Distinguish between hard and soft standards of service quality. Elaborate your answer with an example.
- (b) Discuss the essentials of CRM implementation in an organization.
- (c) Briefly discuss five types of Internet advertising.
- (d) How would developments in the legal-political environment affect the financial services business?
- (e) Discuss the factors that need to be considered while determining the optimum communication mix.

3. Answer any *three* from the following :  $15 \times 3 = 45$

- (a) Discuss two concepts used in services marketing to meet the challenges posed by its unique characteristics.

- (b) Describe four-stage process which a consumer generally follows in making purchase decisions related to services.
- (c) What do you understand by promotional mix? Discuss its elements as applicable to banking services.
- (d) Describe three technology-based channels which bank service providers use for disseminating information and delivering products and services to customers.
- (e) What do you understand by Relationship marketing? What are its benefits?

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