

**Instructions:**

1. Start each question on a fresh page.
2. Q.1. is compulsory.
3. The figures to the right indicate maximum marks.

**Q. 1. Write short notes on ANY FIVE from the following:**

**(05x04=20 Marks)**

1. 'Heterogeneity' as the distinguishing characteristic of Services Marketing.
2. Market Planning.
3. Functions of the Marketing Department.
4. Marketing Models within the Marketing Information System (MIS).
5. Threats of Digital Marketing.
6. Differences between Professional Ethics and Personal Ethics.

**Q. 2. Answer ANY ONE from the following:**

**(01x10=10 Marks)**

- A. Services marketing is a specialized branch of marketing which emerged as a separate field of study in the early 1980s, following the recognition that the unique characteristics of services required different strategies compared with the marketing of physical goods. The several distinctive characteristics of services marketing are therefore a worthy consideration. Elaborate.

**OR**

- X. Marketing of financial services is turning out to be rewarding marketing business worldwide, especially in the context of increasing awareness and demand for the financial services. The ease of access to technology and presence of varied technological disruptions have resulted in phenomenal developments that have been paramount in enhancing the efficacy of financial services marketing. Discuss.

**Q. 3. Answer ANY ONE from the following:**

**(01x10=10 Marks)**

- A. The most important task of a marketer is to get the right product at the right place with the right price to the right person. Besides, it is also necessary to go back and find whether consumer is getting optimum satisfaction, so that consumer remains loyal. These aspects made it imperative for the marketers to conduct marketing research. However, the marketing research process is a scientific, structured and systematic investigation approach that comprises a series of sequential steps. Elaborate.

**OR**

- X. The Segmenting, Targeting and Positioning (STP) Marketing Model can help you to analyze your service offering and the way you communicate its benefits and value to specific groups. Explain the STP Marketing Model with reference to any international banking service.

**Q. 4. Answer ANY ONE from the following:**

**(01x10=10 Marks)**

- A. Bringing a new product to life can be challenging. You know that you have an idea that can bring value to a target market, but you are not exactly sure how to bring your product to that market. This process can become especially difficult if you have never done it before, as you may not even know where to begin. Thankfully, a blueprint exists in the new product development process, which is a strategy that will help you bring your ideas to life. Explain.

**OR**

- X. The manipulation of prices, both upwards and downwards, offers enormous potential for increased profits. A famous study by McKinsey determined that for most companies, a 1% increase in price would generate an 8% increase in operating profit. However, if a small decrease in price results in a disproportionately high increase in sales, decreasing the price may be a worthwhile move. The key thing to remember is that you have to make the right move at the right time. This is where a carefully considered pricing strategy becomes useful. Price is one of the most important ways in which customers choose between different products and services, and knowing the optimum price that you should charge to maximise sales and profits is key to beating the competition. There exist different methods of determining the optimum price for different products and services. Discuss.

**Q. 5. Answer ANY ONE from the following:**

**(01x10=10 Marks)**

- A. An engaging advertisement can help attract an audience and encourage them to continue interacting with the advertisement. Customers are more likely to remember or purchase the offering/s if an advertisement attracts their attention. The several advertising strategies that constitute the marketing communication mix are therefore indispensable. Explain.

**OR**

- X. The increased dependence of consumers on financial institutions and financial advisors brings into play the role of ethics. In an attempt to gain maximum share of the market pie, banks often resort to unethical marketing practices. Such practices not only endanger the interests of the customers but also put to stake the reputation of the bank. Outline the ethical issues of bank marketing with the help of the 7Ps of marketing mix.

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