Roll No.												

PRESIDENCY UNIVERSITY

BENGALURU

End - Term Examinations – December 2025

Date: 24- 12-2025 **Time:** 09:30am – 12:30pm

School: SOM-PG	**Program:** MBA	
Course Code: MBA3072	**Course Name:** Marketing of Financial Services	
Semester: III	**Max Marks**: 100	**Weightage**: 50%

CO - Levels	CO1	CO2	CO3	CO4	CO5
Marks	16	31	34	19	

Instructions:

(i) Read all questions carefully and answer accordingly.

(ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 3marks. **10Q x 3M=30M**

1.	List any four unique characteristics that distinguish services from goods.	**3 Marks**	**L1**	**CO1**
2.	Identify the three key relationships represented in the Services Marketing Triangle.	**3 Marks**	**L1**	**CO1**
3.	Recall the meaning of Zone of Tolerance with an example.	**3 Marks**	**L1**	**CO2**
4.	Identify two sources each of desired and adequate service expectations.	**3 Marks**	**L1**	**CO2**
5.	Recall the meaning of non-fund-based business in banking.	**3 Marks**	**L1**	**CO3**
6.	State any two objectives of market segmentation in banking.	**3 Marks**	**L1**	**CO3**
7.	Identify the main components of a marketing plan used in banking.	**3 Marks**	**L1**	**CO3**
8.	Mention two personal promotional efforts and two public relations activities commonly used by bankers.	**3 Marks**	**L1**	**CO4**
9.	Name any four methods used by banks to promote their services.	**3 Marks**	**L1**	**CO4**
10.	Identify the main pricing objectives followed by bankers.	**3 Marks**	**L1**	**CO4**

Part B

Answer the Questions. **Total Marks 40M**

11.	**a.**	Service intangibility affects communication and promotion strategies. Demonstrate.	**10 Marks**	**L3**	**CO1**
		Or			
12.	**a.**	Expanded marketing mix (People, Process, Physical Evidence) improves customer experience in banking. Illustrate.	**10 Marks**	**L3**	**CO1**
13.	**a.**	Consumer experience affects repeat purchases in the retail sector. Demonstrate.	**10 Marks**	**L3**	**CO2**
		Or			
14.	**a.**	Illustrate the difference between desired, adequate and predicted service expectations with suitable examples.	**10 Marks**	**L3**	**CO2**
15.	**a.**	Relate marketing objectives to the overall growth strategy of a banking institution.	**10 Marks**	**L3**	**CO3**
		Or			
16.	**a.**	Product management supports innovation in digital banking. Illustrate.	**10 Marks**	**L3**	**CO3**
17.	**a.**	Apply the price mix concept for a new deposit or loan scheme.	**10 Marks**	**L3**	**CO4**
		Or			
18.	**a.**	Demonstrate the role of public relations in building the image of a service-oriented bank.	**10 Marks**	**L3**	**CO4**

Part C

Answer all the Questions. Each question carries 15marks **2Q x 15M=30M**

19.	**a.**	**Apollo Hospitals Group – Medical Tourism & Service Marketing** Apollo Hospitals Group (India) recognised early the opportunity presented by medical tourism — patients coming from foreign countries seeking high quality healthcare at lower cost combined with travel. By 2004-05, Apollo was one of the largest private hospital groups in Asia and leveraged this strength to position India as a global destination for advanced healthcare. The hospital group adapted its marketing mix: emphasising high quality care (people), process standardisation to handle international patients, physical evidence (state-of-the-art infrastructure, hospitality services), and promotion geared toward foreign patients (international marketing, tie-ups with	**15 Marks**	**L4**	**CO2**

		travel agencies). The unique characteristics of services (intangibility, heterogeneity, inseparability, perishability) required a different marketing approach compared to traditional goods. Apollo had to design clear service delivery flows, consistent experience, strong evidence of quality (accreditations, testimonials) and build trust. The international dimension also added complexity in customer expectations, service segmentation, and the service marketing mix. Q. Differentiate between marketing strategies for goods versus marketing for a service like medical tourism in the context of Apollo. Q. Interpret the management of customer expectations, sources of desired and predicted expectations by the hospital.			

20.	**a.**	**ICICI Bank: Redefining Service Delivery through Technology** ICICI Bank, one of India's largest private-sector banks, began its aggressive digital transformation in the late 1990s. It launched India's first Internet-banking service in 1998, mobile banking in 2008, and later iMobile Pay and InstaBIZ for retail and SME clients. The objective was to reach tech-savvy urban customers and also enhance efficiency in semi-urban markets. To differentiate itself, ICICI Bank designed an innovative marketing mix. Its product strategy involved packaged financial solutions (e.g., wealth management + insurance). Place became hybrid—digital plus branch kiosks. Promotion relied on digital campaigns such as "#BankOnUs". People were trained in cross-selling; process was automated using robotics; physical evidence shifted from marble-floor branches to minimalistic digital lounges. However, challenges emerged. Some customers valued human contact and found the digital experience impersonal. Others had security concerns or inconsistent service between channels. The bank had to manage service heterogeneity, employee attitudes and customer expectations simultaneously—issues central to service marketing. By 2023, ICICI's share of digital transactions exceeded 90%, and customer satisfaction rose after introducing AI-based complaint redressal. The case illustrates how marketing in banking blends technology, human touch and trust. Q. Interpret the role of process and people in achieving consistent service quality. Q. Examine customer expectations in hybrid (digital + physical) banking environments.	**15 Marks**	**L4**	**CO3**