

ISQ Examination - Winter- 2012
Marketing of Financial Services - Stage- III

- Q. a. Identify at least TWO ways in which services differ from goods.
- b. Based on the response to the question above, explain at least two ways in which the marketing of a service offering in a bank would differ from that of products.
- c. Identify TWO ways in which the marketing for products and services would be similar.
- Q. a. Define the term Marketing Research.
- b. Explain FOUR types of marketing research.
- Q. a. What does the term 'Aperture Concept' represent in media planning?
- b. List at least three sources through which a planner can gather effective media planning information. Give at least one example of the kind of information that can be collected through each source.
- Q. a. Describe brand management and product management and differentiate between the two managements.
- b. In your opinion, which is more important in banking, brand management or product management? Provide reasons for your opinion.
- Q. a. How is control maintained over the private electronic media in Pakistan?
- b. The Government of Pakistan envisions electronic media to play a wider role in social well being of people. Is electronic media fulfilling this expectation? Give your opinion and support your answer with examples of programs broadcasted nowadays.

- Q. As part of the marketing department of a leading multinational bank, who is planning to expand to Middle East:
- a. What factors must you consider before undertaking such an expansion?
 - b. State THREE advantages and THREE disadvantages of globalization.
- Q. a. Name the FOUR stages of Product Life Cycle.
- b. Explain the key activities that take place at each stage of the product life cycle.
 - c. How can the PLC concept be used in developing an effective marketing strategy for a term deposit account?
 - d. What aspects must be considered while developing a new banking product? Using the product life cycle approach identify any TWO marketing strategies.
- Q. A leading bank decides to launch a new credit card in the market. They have a huge task of deciding on their marketing strategy in an overly competitive and already exhausted consumer banking arena. Management has directed the product team NOT to develop a card for the masses. They are expected to present three segments to the management with product features suited for each.
- a. List any three factors upon which they can segment the market?
 - b. Choose one of the three options that you would strongly recommend to the management. Give reasons to support your answer.
 - c. Assuming you are part of the Product team, develop three segments with matching product features that you will present to the management.
