

Q.1 A. "Customer Relationship Management" is the most important aspect of branch banking. Do you agree with this statement? Provide reasons to support your argument.

B. If you were a branch manager with XYZ bank, how would you ensure implementing CRM in your day-to-day operations? State any 3 measures that you would undertake, providing example of each.

Q.2 Differentiate between business and consumer markets with respect to the buying behavior process.

Q.3 The marketing manager of a famous FMCG has recently moved to a bank. He is heading the consumer marketing department. The first thing he is expected to present to the bank's President is a new marketing strategy with expected profits. The President wants to see how he will use his marketing expertise in the financial arena.

- A. How do you think the services industry differs from that of the consumer goods industry?
- B. List down any 4 characteristics of services and the underlying marketing implications.
- C. What learning can he utilize from his consumer goods industry while preparing the marketing strategy for financial products?

Q.4 As a Brand Manager in a leading bank, you are to launch a new brand of credit card for high profile customers with average balances of Rs. 500,000 in their deposit accounts. It is a new strategy of cross-selling suggested by the top management, in an attempt to enhance their credit card portfolio.

- A. What possible positioning statement can you come up with for this customer segment?
- B. Do you think it is important to have a positioning statement? Why?
- C. List down the various types of positioning strategies available.
- D. Which positioning strategy can be used in this scenario? State your reasons for the strategy chosen.
- E. Discuss the relationship between brand positioning and product positioning?

Q.5 With the advent of globalization, the entire dynamics of doing business worldwide has changed. Pakistan's financial market and the way the banking products are marketed have also changed significantly as a result of globalization.

Explain any 5 changes brought in the banking sector as a result of globalization and give relevant example in each case.

- Q.6
- A. Define Marketing Audit.
 - B. What are the three key focuses of a marketing audit?
 - C. List down the characteristics of an effective marketing audit.
 - D. Discuss the marketing audit process.
 - E. List any 4 benefits of marketing audit for the organization.

Q.7 Ahsan is planning on buying a car for his personal use. He has recently started working in a multinational as a management associate with a reasonable salary. He wants to buy a Toyota Corolla,

but his parents with whom he currently lives, think it's too expensive a purchase at this point in his career. After discussions and reasoning they decide that Ahsan will apply for a car loan to buy a Suzuki Cultus. Ahsan evaluates car financing product features from 5 different banks, and decides to apply for ABC bank's car loan.

- A. What type of buying behavior is Ahsan going through? List any two reasons that may have contributed to Ahsan's behavior.
- B. Identify the following buying roles in this scenario:
 - a. User
 - b. Influencer
 - c. Decider
- C. List the various stages of buying behavior that Ahsan will go through while making his purchase decision.

- Q.8
- A. Explain the concept of "Enlightened Marketing".
 - B. List the 5 principles of enlightened marketing and briefly explain any two.