UNIVERSITY OF PETROLEUM AND ENERGY STUDIES
End Semester Examination, May 2019

Course: BANK MARKETING
Semester: IV
Course Code: FINC 2003

Programme: BBA(FAS)

Time: 03 Hours
Max. Marks: 100
Instructions: Attempt all questions

SECTION A

		Marks	CO
Q.1.	**A 'Target Group' means _____** a. A group of sellers b. A group of buyers c. A group of products d. A group of person to whom sales should be focused e. All of these	2	2
Q.2.	**Bancassurance means _____** a. Banks promising to give loans b. Bank promising to pay interest c. Banks selling insurance products d. Assurance to repay loans e. None of these	2	1
Q.3.	**Market information means _____** a. Knowledge of industries b. Knowledge of households c. Knowledge of peers d. Knowledge of customer's tastes e. All of these	2	1
Q.4.	**The target group fro agricultural loan is _____** a. Any farmer b. Farm laborers c. Any individual dealing in agricultural or related activity d. Farmers' societies e. All of these	2	1

Q.5.	**The target group for credit card is _____** a. existing cardholder's b. All graduates c. All minors d. Individuals with taxable income e. All of these	**2**	**3**
Q.6.	**Market segmentation means _____** a. Segmenting the salesmen b. Segmenting the employees c. Segmentation the customers as per theirneeds d. Segmenting the products e. All of these	**2**	**2**
Q.7.	**The target gorup for a Car loan is _____** a. All auto drivers b. All auto dealers c. All car owners d. Any individual needing a care. e.All of these	**2**	**3**
Q.8.	**Market Segmentation can be resortedto by means of _____** a. Segmenting by age b. Segmenting by income c. Segmenting by geographically d. All of these e. None of these	**2**	**1**
Q.9.	**The target Group for savings depositAccounts is _____** a. Newborn babies b. Students c. Parents d. Businessman e. All of these	**2**	**1**
Q.10.	**Marketing segmentation is useful for _____** a. Preferential marketing b. Targeting existing clients c. Identifying prospects d. Knowing customers' tastes e. All of these	**2**	**2**

SECTION B

		Marks	**CO**
Q.1.	Define bank. Its' importance in Indian economy. Explain its products and services.	**15**	**2**
Q.2.	Why marketing of product and services of banks are important for Indian Economy.	**15**	**1**

SECTION-C

		Marks	CO
Q.1.	Explain macro and micro factors influencing the market goods and services of banking sectors.	20	2
Q.2.	Given below is the discussion of marketing strategies of Nigerian banks. On the basis of it answer the following:- a) What is the function of marketing strategies of Nigerian banks? (6 Marks) b) What is a strategic approach? Explain its objectives. (6 Marks) c) What is the strategy of Nigerian banks? (6 Marks) d) What is an image making strategy? Explain in the context of Nigerian banks. (6 Marks) e) What are the significant findings of the study? (6 Marks) Marketing strategies match products and services with customers' needs or wants, decide where and when to sell, distribute, promote products/ services/ ideas and set prices. The strategic approach depends on whether the organization is addressing existing customers or is trying to attract new customers and whether the product or service is new or already established. Marketing strategies are the means by which a marketing goal is to be achieved. It is usually characterized by a specific target market and if a marketing goal is to be achieved, then marketing strategies are employed. Each institution has a marketing strategy, which is an overall plan for the attainment of institutional goals. Marketing Strategies adopted by Nigerian Banks. They include the strategy of image making where projection of a good image to the public involves providing the right services through corporate promotion. An image is projected and impressed on the minds of the target market. In image sustenance, it applies various tools such as publications, lectures, seminars, sponsorships, etc to attract the right type of customers. The main strategy adopted by the First Bank of Nigeria Plc is that of image making (First Bank Annual Report (2010). Access bank Plc also adopts this strategy by claiming to be "Passion for excellence." A lot of emphasis is placed on promotional expenditures through advertising, public Relations, etc and the basic thrusts of such campaign are credibility, unequalled track records, reliability, goodwill, financial and competitive strength, etc. These unique features assure continuous loyalty from their customers and also increases the number of potential customer's interest and conviction to patronize their services.	30	1

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SECTION A

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Q.1.	**"Benchmark" means _____** a. Benches for customers to sit b. Benches for salesmen to sit c. Products displayed on a bench d. Set standardse. All of the above	2	1
Q.2.	**A call centre is _____** a. A meeting place for DSAs b. A training centre for DSAs c. A meeting place for customers d. Data centre e. A back office set up where customerqueries are answered	2	1
Q.3.	**The sequence of a sales process is _____** a. Lead generation, call, presentation & sale b. Sale, presentation, Lead generation & call c. Presentation, Lead generation, Sale & Call d. Lead generation, Call, Sale &Presentation e. There is no sequence required	2	1
Q.4.	**'value –added services' means** _____ a. Better value at a premium b. Costlier services c. Additional services d. Better value at a discount e. At apart services	2	2

Q.5.	To 'Close a Call' means _____ a. Te end the conversation b. To put the phone down c. To close the doors d. To clinch the sale e. To close the business	2	2
Q.6.	'Customization' means _____ a. Tailor-made products for each customer b. Customers selling goods c.Tailor-made products for each staff d. A selling process e. None of these	2	3
Q.7.	A 'Call' in marketing language means _____ a. Calling on a salesperson b. Calling on a customer c. Making a phone-call d. Telemarketing e. None of these	2	3
Q.8.	A marketing survey is required for _____ a. Deciding marketing strategies b. Deciding product strategies c. Deciding pricing strategies d. All of these e. None of these	2	3
Q.9.	The target group for Education loans is _____ a. All colleges b. All parents c. Research scholars d. Meritorious students seeking higher education e. All of these	2	2
Q.10.	Cross-selling means _____ a. Selling with a cross face b. Cross country marketing c. Selling other products to existing customers d. Selling to friends e. Selling to employees	2	2

SECTION B

		Marks	CO
Q.1.	What is a market information research? Explain contributions of marketing research to a bank	10	2

Q.2.	Explain the concept of situation analysis in the context of a bank.	10	1
Q.3.	Explain Indian banking system and its strategies for financial inclusion.	10	2

SECTION-C

		Marks	CO
Q.1.	What are the stages in product development? Explain the products of banks and the strategies of marketing.	20	2
Q.2.	Given below is the discussion section of a research paper. On the basis of discussion, answer the following:- a) What are the used model for analysis? (6 Marks) b) What are the variables used in the analysis. (6 Marks) c) Explain the findings of the study. (6 Marks) d) How marketing strategies are influencing performance of the banks? (6 Marks) e) What are the used technique in the study? (6 Marks) Two model were formulated to evaluate the effect of marketing strategy on bank performance. In the first model, the profit after tax (PAT) of the selected banks were used as a dependent variables to capture the performance of banks while pricing, product development, promotional activities, and product distribution were used as proxies for the marketing strategies. The multiple regression analysis technique (OLS) was adopted to test the relationship between the explained and the explanatory variables. The primary data obtained through structured questionnaire were converted from qualitative to quantitative through the use of Likert scale. The estimated result explained that, though the parameters in terms of sign were posiive and negative, the overall model was significant at 5% level of significance. The T-test and the standard error test equally reveal that as individual variable, there was not much significance. This implies that marketing strategies cannot be employed in isolation but rather an optimal combination of marketing mix has to be determined by the banks. In the second model, the earning per-share (EPS) was adopted as another proxy of bank performance measure while the total customers' deposits (TCD), loans and advances (LA) and operating expenses (OPE) were the explanatory variables. High volume of customers' deposits and increase credits to the private sector of the economy reveal how well banks are performing thier expected role of financial intermidiation between the deficit and the surplus units of the economy .The operating expenses also revealed that an increase in marketing activities will have a positive effect on the organisational performance. The analysis showed that the model has an over all significance at 5% level of confidence. Effective marketing mix is what can guarantee improved performance in service industry like financial institutions. This fact was attested to in the analysis under the overall significance when all the marketing mix or strategies adopted in this study were combined. Each bank must determine the appropriate	30	1

| | marketing mix that will suit a particular market or region to ensure high return. Since it is believed that profit is not the only measure of performance, the study adopted another measure of performance, the EPS in addition to profit after tax (PAT) as a measure of bank performance. The study does not suggest that profit is the only goal a bank must pursue as a service industry, rather, it also needs to satisfy the needs of the customers and shareholders so that patronage and loyalty will be ensured. This will definitely increase the long run profitablity of the bank as well as rendering quality service to the banking public. Generally, the responses from the questionnaire of the pilot and the main study revealed a similar over all positive relationship between the marketing strategies variables and banks' returns. Thus, the findings of the analysis is consistent, reliable for the prediction of the entire banking population. | | |