



ZIMBABWE EZEKIEL GUTI UNIVERSITY

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FACULTY OF BUSINESS, ECONOMICS, AND ACCOUNTING

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DEPARTMENT OF BUSINESS ADMINISTRATION AND MANAGEMENT

EXAMINATION PAPER

COURSE CODE : CMA402  
COURSE TITLE : MARKETING OF SERVICES  
SPECIAL REQUIREMENTS : NO SPECIAL REQUIREMENTS  
DURATION : 3 Hours  
LEVEL : 4.1  
DATE : 01 DEC 2022

**INSTRUCTIONS TO CANDIDATES:**

1. No cell phones are allowed in the examination venue.
2. Answer question number **one (1)** in Section A (Compulsory) and any other **three (3)** questions in Section B.
3. Begin each question on a new page.
4. The number of marks for each question or part question is shown in brackets [ ]

## Question 1

### Case study

The case let gives an overview of the innovative services offered by the banks in India to stay ahead of the competition. Most of these banks took the help of proprietary processes and technology to launch innovative products to woo customers and differentiate themselves from the competition. Banks also started using their ATMs as a means of differentiating their services, making them more accessible and attractive to consumers. They added bill payment and credit card payment options at the ATMs. In addition, the banks used service personnel as a means of differentiation.

With the Indian Government initiating the liberalization and deregulation process in the late nineties, the Indian Banking Industry changed completely. Liberalization and deregulation saw the entry of private sector banks into India.

These banks used state-of-the-art technology, had lean organizational structures, focused on specific customer segments, and set high standards of operations and customer service. They also adopted global practices, and developed core competencies in the form of proprietary technologies and processes and brand building to differentiate them...

- I. What are the different means that banks have adopted to differentiate their services from those of competitors? **(15 marks)**
- II. Banks have begun to lay emphasis on remote service encounters by encouraging customers to use ATMs and Internet banking services for their banking transactions. Briefly discuss the pros and cons associated with the usage of remote service encounters. **(10 marks)**

**Section B**

**Answer three questions only from this section**

**Question 2**

Explain the service marketing characteristics as given by the 4Is model and their marketing implications. **(25 marks)**

**Question 3**

Justify why it is crucial for an organization to have a well-laid blueprint for its service provision. **(25 marks)**

**Question 4**

Discuss the factors which have resulted in the growth of services in recent years. **(25 marks)**

**Question 5**

With the aid of a well-labelled diagram discuss the components of the gap model. **(25 marks)**

**END OF PAPER**