

**Code: 13 MBA2017****ADITYA INSTITUTE OF TECHNOLOGY AND MANAGEMENT, TEKKALI  
(AUTONOMOUS)****MBA III Semester Regular Examinations, December, 2014  
SERVICES MARKETING****Time: 3 Hours****Max Marks: 60****Answer any Five Questions  
All questions carry EQUAL marks  
Question No: 8 is compulsory**

1. Define services marketing? Discuss the characteristics of services marketing?
2. Explain the GAP Model of service quality system?
3. What is Relationship marketing? How Insurance companies are maintaining Relationship with their customers?
4. What is market segmentation? Explain different methods of segmentation?
5. What do you mean by service Branding? Explain the Branding strategies of KFC?
6. Explain the foundations of pricing objectives?
7. What is cyberspace? How Flip cart had maximized their business?
8. **Case study**

ICICI Bank is India's second-largest bank with total assets of Rs. 3,562.28 billion (US\$ 77 billion) at December 31, 2009 and profit after tax Rs. 30.19 billion (US\$ 648.8 million) for the nine months ended December 31, 2009. The Bank has a network of 1,694 branches and about 4,883 ATMs in India and presence in 18 countries. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialized subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management. ICICI Bank is deeply engaged in human and economic development at the national level. The Bank works closely with ICICI Foundation across diverse sectors and programs.

ICICI bank realized that though it held a substantial share in the credit card business, in the race for increasing numbers, it had not concentrated on quality of customer service. ICICI has been taking measures for process improvement, use of technology and promotional measures to improve customer service levels in the credit card segment. ICICI Bank disseminates information on its operations and initiatives on a regular basis. The ICICI Bank website serves as a key investor awareness facility, allowing stakeholders to access information on ICICI Bank at their convenience. ICICI Bank's dedicated investor relations personnel play a proactive role in disseminating information to both analysts and investors and respond to specific queries.

ICICI Bank Commercial Cards have been designed as payment solutions for large & mid-sized organizations. A widely accepted concept internationally, Commercial Cards help to better streamline payment processes & thus increase efficiencies. The ICICI Bank Corporate Card Programme delivers greater control, enhanced efficiencies and higher savings to your company. ICICI Bank's Corporate Purchasing Solution is designed to address the non-strategic, low value purchases that consume 80% of a company's transaction volume. Drive Track Fleet Card: ICICI Bank and HPCL jointly offer a fleet management programme DriveTrack for fleet owners. The programme combines the power of a corporate card with on-line reporting capabilities and dedicated account management.

They have 24 hrs customer care to support customer queries. In spite of the fact that Impact of poor customer service in credit cards Industry, Use of technology to deliver better customer service, and Promotional schemes as a customer service tool ICICI has lost the track.

**Questions:**

1. Highlight the various measures to be taken by the bank to retain its customers. How do you manage expectations of customers?
2. Increased usage leads to more spending on credit cards. Do you think ICICI bank was able to leverage this factor and build customer relationship and loyalty?