



Q1: - A: - Define or explain the following concepts: - Answer only Three. “9 Marks”

Marketing, Pricing of FS, Advertising of FS, Distribution of FS”.

B: Just count the followings: - Answer only Three. “11 Marks”

1. Count six challenges when setting distribution strategy.
2. Unique aspects of advertising FSs.
3. Steps in advertising FS.
4. Count five Features of Marketing.

Q`2: - A: - Explain and answer the following statements: - Answer only Three. “12 Marks”

1. Humor has advantage for attracting consumer attention.
2. When does institutions charge price below the cost?
3. What is the problem with traditional rational consumer decision making process?
4. Why new products introduced to market?

B: Draw the followings: - Answer only Two. “8 Marks”

1. Draw Product Life Cycle “PLC” curve in details.
2. Draw Pricing line with explaining the points on the line.
3. Management pyramid in FIs.

Q3: - Choose proper answer from the given words: - “20 Marks”

1. In maturity stage of PLC
“There are no competitors, competitors control the market, competitors start producing, competitors think to enter the market”.
2. The provided services by FIs are.....according to their nature and structure. “the same, different, homogenous, unique”.
3. Market participants consist of all the buyers and sellers of a good who influence..... “its price, the market, the supply, the demand”.
4. In perfect competition market Structure the amount of goods and services produced is determined by two of the following: - “Market prices, Supply and demand, government, Firms”.
5. The majority of consumers’ isn’t..... “educated, informed, rational, specialists”.
6. Write Cost-based pricing approach formula: -
7. It’s hard to determine the costs of a specific service correctly due to
“Pricing, its nature, its complexity, market structure”.

8. FI provides hypothetical service offers to consumers and asks them to give their perspectives of each offer using a.....rating scale. “numeric, Mathematical, statistical, econometrical”.
9. It’s something that can be introduced in the market to attract attention, owning, use or consumption.
“Service, Institution, Product, Good”.
10. It’s the use of financial institutes various ways for helping their customers.
Services, Products, Financial Services, Offers”.



Select the right answer from the given words and expressions with each question, or give a proper answer. Maybe more than one option is right.

Note: - Answer 20 questions only

1. It's something that can be introduced in the market to attract attention, owning, use or consumption.
"Service, Institution, Product, Good".
2. In Product development stage of PLC: There is
"Production, no production, few production, huge production".
3. It's the use of financial institutes various ways for helping their customers.
Services, Products, Financial Services, Offers".
4. Select what determines the size of a market.
"Number of buyers, Number of sellers, The amount of money, The structure of the market".
5. In Monopolistic Competition Market Structure there are "One producer, so many producers, few producers, one buyer".
6. It's a market, or an arrangement or an institution that facilitates the exchange of financial instruments and securities".
"Money market, Financial market, Capital Market, Exchange market".
7. One of the economic forces that change financial service market is:
"War, Recession, Politics, pollution".
8. The term used for commoditized financial transactions that involve standardized features such as property, casualty insurance and residential mortgages.
"Financial Product, Financial Service, Financial Market, Financial transactions".
9. Risk and Uncertainty are characteristics of the majority of financial service.
"the only, non-related, fundamental, simple".
10. Define pricing of FS:
11. Write Parity Pricing approach formula: -
12. Hierarchy "Pyramid" of Consumer Needs: Refers to psychologist Maslow, argues that 1st need of human is.....
"Well-being, desire, survival, having high priced goods".
13. Humor advertising style is useful for.....categories of FS such as property, causality insurance and mortgages.
"Customized, summarized, commoditized, preferred".
14. Advertising of FS has Basics which are: -
15. Why regulations and laws imposed by monetary institutions limit the contents of the ad?

16. It's how financial products and services are made available and supplied in the market".

“Direct distribution, Indirect distribution, Distribution, Marketing”.

17. Why FSs are supplied faster than other products and services?

18. Why new products introduced to market?

19. Why introducing any new product or service to market is related to the concept of “Product Life Cycle”?

20. Define new product introduction in FS market: -

21. Count three success factors in FS advertising: -

22. Why humor has advantage for attracting consumer attention?

23. When does institutions charge price below the cost?



Name:

Group:

1st Semester Exam-A
2020

Question One: - Define the following concepts.

1.Specialized financial institutions: -

2.Physical Markets: -

3.Capital Market: -

Question Two: - Determine whether the following statements are True or False.

- 1.Core Product is the Core Utility of the product that the seller hopes to get from it.
- 2.In Introduction stage of PLC there is slow growth in sales.
- 3.The provided services by financial institutions are different.
- 4.Bankruptcy risks haven't much effect on the interest in capital management.
- 5.A monopoly is the exact opposite form of perfect competition market.
- 6.Firms borrow money and pay interest on it; it's regarded as a profit for borrower.

Question Three: - Fill the blanks with a decent word/s.

- 1.Management focuses on increasing the difference between the cost paid and the return on, this difference is called "Net profit margin".
- 2.The purchase of securities makes the..... a co-owner of the company, thus giving him a voice in the decision-making process besides making afrom the share of company and the interest rate.
- 3.Capital market instruments are: - 1. 2. 3.

Question Four: - Explain the following statements.

1. High interest rates could deter you from buying a house or a car.
2. In pure “Perfect” competition market Structure firms are price takers.
3. Write the ways that firms use to raise financial capital they need to pay for their projects.

Question Five: - Answer the following.

1. Draw management pyramid in financial institutions.
2. Maximizing profit of financial institutions depends on some factors; count 4 of them.



Name:

Group:

Final Semester Exam-**B**
2020

Question One: - Define the following concepts.

4. Comprehensive financial institutions: -

5. Oligopoly Market Structure: -

6. Primary Capital Markets: -

Question Two: - Determine whether the following statements are True or False.

1. Tangible Product: - Is the actual product that targeted market sees it supplied for selling.
2. In Maturity stage of PLC few of consumers has bought or tried the product.
3. Goods and services are intangible products.
4. Good management motivates and unifies the efforts of different levels of management.
5. In monopsony market sellers doesn't care about their prices to remain competitive.
6. Brokers or brokerage firms make the transactions in financial markets and take a profit as their commission.

Question Three: - Fill the blanks with a decent word/s.

1. In growth stage of PLC increased rates of..... will make the other competitors to start thinking about..... the market of a product.
2. Bankruptcy risk is..... to cover the.....in the long term.
3. Capital Market embraces all forms of..... and..... by the creation of a negotiable financial instrument.

Question Four: - Explain the following statements.

4. High and attractive interest rates could encourage you to save money.
5. In monopolistic market the firm and industry are synonymous and firm is price maker.
6. When a firm sale share in capital market; what is the main advantage that they get? And what is the main disadvantage that sellers should deal with?

Question Five: - Answer the following.

1. Draw Product Life Cycle “PLC” curve.
2. Count 4 of the characteristics of Pure “Perfect” competition market structure.



First Semester Exam-A
2020

Question One: - Define the following concepts.

7. **Market:** -

8. **Marketing:** -

9. **Pricing of Financial Service:** -

Question Two: - Determine whether the following statements are “True” or “False”.

If “**False**” Determine where or which word is false and correct it.

7. In Product development stage of PLC there is few production with costs of planning to start the project and preparing production needs.
8. FIs produce samples of services and send it to its customers to judge their quality.
9. The provided services by financial institutions are almost different.
10. In Perfect Competition Market Structure all products are homogenous.
11. Fragmenting customers according to Age, Gender, Culture, and Wealth...Etc. is hard and challenge for marketing.
12. Cost-based pricing approach is calculated by: **Price = Cost*(1-Markup)**.

Question Three: - Fill the blanks with a following words: -

“Our Price, Debentures, negative, Bonds, optimal level, Price, Stocks”.

4. Prices should be in an....., because upper or lower than it would have effects on organisations.
5. Parity Pricing approach is calculated by the formula:= Factor * Key competitor’s
6. Capital market instruments are: -,, and

Question Four: - Explain the following statements.

7. **Charging price below the costs makes high growth in customer base, but it has negative impact on FIs.**

8. **FIs are data based and depend on technology in all its forms.**

9. **In Growth stage of PLC Sales increase.**

Question Five: - Count the followings.

3. **Count of Financial institutions services characteristics.**

4. **Count Four Features of Marketing.**



First Semester Exam-**B**
2020

Question One: - Define the following concepts.

10.**Product:** -

11.**Financial Services:** -

12. **Package of Service:** -

Question Two: - Determine whether the following statements are “True” or “False”. If “False” Determine where or which word is false and correct it.

- 13.In Maturity stage of PLC there will be an increase in sales, increasing costs and decreasing profits.
- 14.FIs service is characterized by correlation and complementarity in the production and distribution. Thus it is possible to separate between these two processes.
- 15.Most markets rely on buyers offering their goods or services “including labor power” in exchange for money from sellers.
- 16.In Monopsony market structure there is a single buyer.
- 17.Money Markets influence financial system through country’s monetary authority.
- 18.Parity Pricing approach is calculated by: **Our Price = Factor * Our Price.**

Question Three: - Fill the blanks with a decent word/s.

“FSs, commercial paper, price, treasury bill, cost, Call Money, appropriate”.

- 7..... has a key role for both institution as a main source of revenue and for individuals as a of using that service.
- 8.Parity pricing approach is for both price changes in the market and offering new into markets.
- 9.Money market instruments are: -, and

Question Four: - Explain the following statements.

10. It is difficult to determine customer profitability when using a financial service.

11. What is the problem with Traditional rational consumer decision making process in the financial market?

12. In Maturity stage of PLC the prices start falling.

Question Five: - Count the followings.

5. Count Traditional rational consumer decision making process in the financial market in the same given order.

6. Sources of Change in financial service market.

Sangar Sarbast Al-Hawezi
Lecturer of the material

Wish you the best

Dr. Amir
Head of department



Q-1: - Define or explain the following concepts.

1. **Advertising: -**

2. **Determining the shape of the advertising response function: -**

3. **Determining the scope of distribution: -**

4. **Conjoint “Unified” Analysis: -**

Q-2: - Determine whether the following statements are “True” or “False”. If “False” Determine where or which word is false and correct it.

1. It’s important for the advertiser to be able to educate the consumer with all unique benefits of the service by facilitating the similarity of the company from leading competitors.
2. Variable Prices: For example the price of the same service could be the same for all costumers.
3. Hierarchy “Pyramidic” of Consumer Needs: Refers to psychologist Maslow, named it “Maslow's hierarchy of needs”, argues that 1st need of human is wellbeing reflected in desire.
4. Distribution is a critical part of marketing process. It involves legal and ethical concerns that frees such institutions activity.

Q-3: - Fill the blanks with a following words.

“examines, reach, attractive, consumers, an indicator, estimate, expose, decisions,

1. One of advertising basics is which shows the number of targeted consumers and how to..... them to the Ad. The higher reach the more consumers exposed.

2. The main object of regulations is to protect..... against misleading ads and to make sure that they have the necessary information before making.....
3. FI has to know and..... the attractiveness of the new service by field- testing that..... how the new service is received by a test group of consumers.
4. Customers' reactions are used as..... of how..... the service might be.

Q-4: - Explain the following statements.

1. Humor has advantage for attracting consumer attention while conveying the unique benefits of the product or service in an exciting and attracting form.
2. FSs are supplied faster than other products and services.
3. FI provides hypothetical service offers to consumers and asks them to give their perspectives of each offer using a numeric rating scale.
4. Advertising has a vital role in most successful marketing strategies of financial services and products.

Q-5: - Just count the followings.

1. **Unique aspects of advertising in FSs: -**
2. **Methods for identifying new product needs: -**



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4. Why new products introduced to market?

B: Draw the followings: - Answer only Two. “8 Marks”

1. Draw Product Life Cycle “PLC” curve in details.
2. Draw Pricing line with explaining the points on the line.
3. Management pyramid in FIs.

Q3: - Choose proper answer from the given words: - “20 Marks”

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“There are no competitors, competitors control the market, competitors start producing, competitors think to enter the market”.
2. The provided services by FIs are.....according to their nature and structure. “the same, different, homogenous, unique”.
3. Market participants consist of all the buyers and sellers of a good who influence..... “its price, the market, the supply, the demand”.
4. In perfect competition market Structure the amount of goods and services produced is determined by two of the following: - “Market prices, Supply and demand, government, Firms”.
5. The majority of consumers’ isn’t..... “educated, informed, rational, specialists”.
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Note: - Answer 20 questions only

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"Production, no production, few production, huge production".
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"Number of buyers, Number of sellers, The amount of money, The structure of the market".
5. In Monopolistic Competition Market Structure there are "One producer, so many producers, few producers, one buyer".
6. It's a market, or an arrangement or an institution that facilitates the exchange of financial instruments and securities".
"Money market, Financial market, Capital Market, Exchange market".
7. One of the economic forces that change financial service market is:
"War, Recession, Politics, pollution".
8. The term used for commoditized financial transactions that involve standardized features such as property, casualty insurance and residential mortgages.
"Financial Product, Financial Service, Financial Market, Financial transactions".
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"the only, non-related, fundamental, simple".
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21. Count three success factors in FS advertising: -

22. Why humor has advantage for attracting consumer attention?

23. When does institutions charge price below the cost?



**Final Exam - First Semester
2021– 2022**

Q1: - Define or explain the following concepts: -

“10 Marks”

Service, Advertising, New product introduction in FS market, Customer satisfaction, Strategic marketing plan in FSs: -

Q2: - Explain and answer the following statements: -

“20 Marks”

- In Growth stage of PLC; the 1st producer will control the market and hold highest rates of sales in that market.
- FI must spread its branches according to the desires and needs of its customers.
- Prices should be in an optimal level.
- Humor has advantage for attracting consumer attention.
- FSs are supplied faster than other products and services.
- Taking care of loyal customers referred to Customer relationship management, this is important in light of cost efficiencies.
- According to researches FIs lose about 10% of their customer base each year. This customer defection is a costly event.
- It's hard to quantify FS performance.
- FIs use all customer retention techniques.
- Why new products introduced to market?

Q3: - Choose proper answer from the given words: -

“20 Marks”

- Product is something that can be in the market to attract attention, owning, use or consumption”. **“produced, introduced, invented, designed”**.
- FI are samples of services and send it to its customers to judge their quality. **“producing, not producing, testing, not testing”**.
- Pricing plays a vital role in putting a strategy and communicating to the marketplace. **“advertising, distributing, segmenting, marketing”**.
- Cost-based pricing method used to determine the of a given service. **“profits, costs, benefits, nature”**.
- It's important for the to be able to educate the consumer with all unique benefits of the service. **“advertiser, marketer, planner, manager”**.
- is a critical part of marketing process. It involves legal and ethical concerns. **“Segmentation, Advertising, distribution, pricing”**.
- refers to variety of FS categories provided by a single institution to diversify the scope of operations. **“Distribution, Marketing, Diversification, Acquisitions and merges”**.
- is one of the most important factors of any business success, survive and growth. **“Distributing, Advertising, Marketing, Trademark”**.

- has Three inputs which are “Time frame, Risk, Monetary inputs”.
“Service, Financial product, Financial service, Financial product”.
- Parity Pricing is used when FI choose as the primary objective.
“market share, profits, costs, getting rid of competitors”.

Q4: - Answer the following questions in details: -

“10 Marks”

- The objectives of regulations in detail: -
- Benefits of customer satisfaction with FSs: -



**Final Exam - First Semester
2021– 2022**

Q1: - Define or explain the following concepts: -

“10 Marks”

“Marketing, Determining the shape of the advertising response function, Distribution of FS, Market Segmenting, Strategic marketing plan in FSs”

Q2: - Explain and answer the following statements: -

“15 Marks”

- In Maturity stage of PLC; the prices start falling.
- Cost-based pricing method may be unfair.
- Why new products introduced to market?
- FIs use various ways to make their customers satisfied and that not to lose them.
- Taking care of loyal customers referred to Customer relationship management, this is important in light of cost efficiencies.

Q3: - Choose proper answer from the given words: -

“25 Marks”

- In Product development; there is, just costs of planning for starting and preparing production needs. **“production, no production, profits, no profits”**.
- is one of the most important factors of any business success, survive and growth. **“Distributing, Advertising, Marketing, Trademark”**.
- has Three inputs which are “Time frame, Risk, Monetary inputs”. **“Service, Financial product, Financial service, Financial product”**.
- Parity Pricing is used when FI choose as the primary objective. **“market share, profits, costs, getting rid of competitors”**.
- shows the number of targeted consumers and how to expose them to the Ad. The higher reach the more consumers exposed. **“Frequency, reach, GRP, CPT”**.
- The core of the function is based on the profitable relationship with consumers. **“advertising, pricing, segmenting, marketing”**.
- From this market has changed to marketing financial service and FIs started providing different services. **“sixtieth, seventieth, eightieth, ninetieth”**.
- FIs segment their existing based on their relationship with the FI. **“markets, suppliers, services, customers”**.
- FI are samples of services and send it to its customers to judge their quality. **“producing, not producing, testing, not testing”**.
- Pricing plays a vital role in putting a strategy and communicating to the marketplace. **“advertising, distributing, segmenting, marketing”**.

Q4: - Answer the following questions in details: -

“10 Marks”

- The importance of FS marketing strategies: -
- Advantages of market segmentation: -



Q1: - A: - Define or explain the following concepts: -

“6 Marks”

- Product: -

- Pricing of Financial Service: -

- Advertising of Financial Service: -

- New product introduction in FS market: -

Q`2: - Explain and answer the following statements: -

“9 Marks”

- In product development of PLC there is no production.

- In decline stage of PLC what the managers and /or owners do when the prices start falling?

- Prices should be in an optimal level: -

- Why new products introduced to market?

Q3: - Choose proper answer from the given words: -

“6 Marks”

- It's hard to determine the costs of a specific service correctly due to
“Pricing, its nature, its complexity, market structure”.
- It's the use of financial institutes various ways for helping their customers.
“Services, Products, Financial Services, Offers”.
- has advantage for attracting consumer attention while conveying the unique benefits of the product or service in an exciting and attracting form “Logic ,Humor, Affective impact”.
- Without such services would have no way to reach the consumers especially the targeted ones. “Segmenting, Pricing, advertising, distribution”.
- Thus FIs try to make customer and maintain their customer base and improve it by using their various ways. “Satisfaction, loyalty, agreement, segmentation”.

- Write Value-based pricing formula: -

Q4: - Write and count the followings: -

“9 Marks”

- Unique aspects of advertising FSs: -

- Steps in advertising FS: -



Q1: - A: - Define or explain the following concepts: -

“6 Marks”

- Product Life Cycle: -

- Service: -

- Marketing: -

- Distribution of Financial Service: -

Q`2: - Explain and answer the following statements: -

“9 Marks”

- In introduction stage of PLC there is no profits.

- In Maturity stage of PLC the prices start falling: -

- Customers must be satisfied by an organization

- Taking care of loyal customers referred to Customer relationship management, this is important in light of cost efficiencies.

Q3: - Choose proper answer from the given words: -

“6 Marks”

- The provided services by FIs are.....according to their nature and structure. “the same, different, homogenous, unique”.
- Write Cost-based pricing approach formula: -
- Price plays a vital role in putting aand communicating to the marketplace. “Developing strategy, marketing strategy, management strategy, expanding strategy”.
- It’s important for the to be able to educate the consumer with all unique benefits of the service “Manager, accountant, advertiser, planner”.
- shows the number of targeted consumers and how to expose them to the Ad.. “Frequency, Reach, GRP, CPT”.

- FIs service is characterized by correlation and complementarity in the production and “marketing, pricing, distribution, legislation”.

Q4: - Write and count the followings: -

“9 Marks”

- Features of Marketing: -

- Advantages of market segmentation: -



**Final Exam - First Semester
2022– 2023**

Q 1: - Answer both of A and B **15 Marks**

A: - Define or explain of the following concepts: - **8 Marks**
Customer satisfaction, Pricing of financial service, Marketing, Distribution

B: - Explain the five objectives of regulations governing FSs marketing: - **7 Marks**

Q 2: - Answer both A and B: - **15 Marks**

A: - Explain and answer the following statements: - **8 Marks**

- In Maturity stage the prices start falling.
- FI must spread its branches according to the desires and needs of its customers.
- Cost-based pricing method may be unfair.
- FSs are supplied faster than other products and services.

B: - Is the following true or false? Underline the wrong word if it is existed. **7 Marks**

- Acquisitions and Mergers: - FS providers may acquire or to merge with another institution to gain access to additional countries and expand its geographical presence.
- Regulations manage almost all aspects related to FIs activities such as reserves, interest rates, fees, commissions, insurances, mortgages...Etc. That a FI can change prices randomly
- Few of customers tend to stay with the same service provider “FI” year after year, because switching between competitors is less common than other market types.
- Segmenting of such products could be done through different channels, such as mother institution, its branches, retail markets, super markets, online and ATM.
- Humor: -It has advantage for attracting consumer attention while conveying the unique benefits of the product or service in an exciting and attracting form. This is important, **because** FSs are not exciting and interesting.
- Parity Pricing: If the FI choose profit as the primary objective, they will charge price between C and E ‘competition price’, to take away market share from a leading competitors.
- The core of the accounting function is based on the profitable relationship with consumers.

Q 3: - Choose proper answer from the given words: - **15 Marks**

complexity, adverse selection, FSs, satisfaction, frequency, new product, loyal, regulation, two, marketing

- is based on the argument that say “Don’t seek for a customer for your product, but provide a proper product to a consumer”.

- Avoid.....: - Means acquiring risky and unprofitable customers. This will have a harmful impact on the institution and its profits.
- According to new framework a single institution know can provide a wide range of financial services and products and participate in new fields.
- There are two components affect customers The 1st one is customer expectations about the quality of the service and the 2nd is Actual performance of the financial service or product.
- Taking care of customers referred to Customer relationship management, this is important in light of cost efficiencies.
- Introducing any or service to market is related to the concept of “PLC”.
- The majority ofwhere new products once and has been introduced to market.
- There is distribution systems used in FS marketing.
- which shows the number of times that the average person exposed to the Ad.
- It’s hard to determine the costs of a specific service correctly due to its

Q 4: - Write and count the followings: -

15 Marks

- **Benefits of customer satisfaction with FSs: -**
- **Advantages of market segmentation:**
- **There is two methods for introducing new products write them:**

Good Luck



**Final Exam - First Semester
2022– 2023**

- Q 1: - Answer only two branches from the following: - 14 Marks**
- A:** - Define or explain of the following concepts: - Marketing, Product 7 Marks
- B:** - There is two methods for introducing new products write them: 7 Marks
- C:** -Draw PLC curve with all of its stages. 7 Marks
- Q2: - Answer only two branches from the following: - 16 Marks**
- A:** - Write the Development of marketing ‘The eras’: - 8 Marks
- B:** - Mention common approaches for pricing FS with their formulas: - 8 Marks
- C:** - What are advertising basics write and explain them: - 8 Marks
- Q 3: - Answer only two branches from the following: - 16 Marks**
- A:** - Mention four steps in advertising FS: - 8 Marks
- B:** - There are two distribution systems used in FS marketing, write them: 8 Marks
- C:** - There is challenges when setting distribution strategy, mention 4 of them: 8 Marks
- Q 4: - Answer the following branches: - 14 Marks**
- A: - Explain and answer the following statements: - 4 Marks**
- In Maturity stage the prices start falling.
 - FSs are supplied faster than other products and services.
- B: - Underline the wrong word in the following statements. 5 Marks**
- Market Segmenting: “Breaking down the market to into smaller groups of consumers with approximately the different needs.
 - According to researches FIs lose about 10% of their customer base each year. This customer defection is not a costly event, because acquiring new customers to replace lost ones is costly.
 - Customer behaviour: “The amount of satisfaction that a customer get from a specific service provided by a FI”.
 - The profit in a FI is generated from the number of customers and average profit per customer. Improving these two aspects will result in cost increase.
 - FI produce samples of services and send it to its customers to judge their quality.
- C: - Choose proper answer from the given words: - 5 Marks**
satisfaction, marketing, financial service, marketing, ninetieth
- is based on the argument that say “Don’t seek for a customer for your product, but provide a proper product to a consumer”.
 - There are two components affect customers The 1st one is customer expectations about the quality of the service and the 2nd is Actual performance of the financial service or product.
 - The core of the function is based on the profitable relationship with consumers.
 - From this market has changed to marketing financial service and FIs started providing different services.
 - has three inputs which are “Time frame, Risk, Monetary inputs”.

Good Luck



Q1: - Answer both of A and B

10 Marks

A: - Define or explain three of the following concepts: -

6 Marks

Financial Services:

Advertising:

Marketing:

Product:

B: - Draw Product Life Cycle “PLC” curve with mentioning its stages: -

4 Marks

Q2: - Answer both A and B: -

10 Marks

A: - Explain and answer the following statements: -

6 Marks

- Pricing FS is a complex and multidimensional process.
- Cost-based pricing approach may be unfair.
- FSs are supplied faster than other products and services.

B: - Is the following true or false? Underline the wrong word if it is existed.

4 Marks

- FI does produce samples of services and send it to its customers to judge their quality.
- Regulations and laws imposed by monetary institutions free the contents of the ad. They clarify what could be and what could not be included in the ad.
- Value-based pricing: The Price of FS determined from converting the maximum amount of value perceived “gained” by producers from a service to money amount.
- In the past, marketing is used by agricultural industry mainly.

Q3: - Answer A and B

10 Marks

A: - Choose proper answer from the given words: -

4 Marks

marketing, frequency distribution, consumer’s, uncertainty, production, risk, times

- Inseparability: FIs service is characterized by correlation and complementarity in the and It is not possible to separate between these two processes.
- is based on the argument that say “Don’t seek for a customer for your product, but provide a proper product to a consumer”.
- and are fundamental characteristics of the majority of financial service. They influence decision for financial service.
- shows the number of that the average person exposed to the Ad.

B: - Write and count the followings: -

6 Marks

- **Traditional rational consumer decision making process in the financial market step by step.**

- **Steps in advertising financial service.**



Q1: - Answer both A and B: - **10 Marks**

A: - Define or explain three of the following concepts: - **6 Marks**

Package of Service:

Determining the shape of the advertising response function: -

Pricing of Financial Service: -

Service: -

B: - Mention pricing financial service approaches with their formulas: - **4 marks**

Q`2: - Answer both A and B: - **10 Marks**

A: - Explain and answer the following statements: - **6 Marks**

- In decline stage of PLC prices start falling.
- Prices should be in an optimal level.
- Humor has advantage for attracting consumer attention.

B: - Is the following true or false? Underline the wrong word if it is existed. **4 Marks**

- From seventieth this market has changed to marketing financial service and FIs started providing different services.
- The main object of regulations is to protect producers against misleading ads and to make sure that they have the necessary information before making decisions.
- Risk and Uncertainty are fundamental characteristics of the majority of financial service. They influence employee's decision for financial service.
- The core of the production function is based on the profitable relationship with consumers.

Q3: - Answer A and B

10 Marks

A: - Choose proper answer from the given words: -

4 Marks

Advertiser, price, time frame, institution, no production, risk, individuals, monetary inputs

- In product development there is, just costs of planning to start the project and preparing production needs.
- Financial service has three inputs which are “....., and”.
- has a key role for both as a main source of revenue and for as a cost of using that service.
- It's important for the to be able to educate the consumer with all unique benefits of the service.

B: - Write and count the followings: -

6 Marks

- **Mentions parts 'types of product'.**

- **Features of Marketing.**