GL BAJAJ
Institute of Management & Research
Approved by A.I.C.T.E., Ministry of HRD, Govt. of India

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POST GRADUATE DIPLOMA IN MANAGEMENT (2017-19)
END TERM EXAMINATION (TERM V)

Subject Name: **Marketing Of Services**	Time: **02.00 hrs**
Sub. Code: **PGM 04**	Max Marks: **45**

Note:
1. Writing anything except Roll Number on question paper will be deemed as an act of indulging in unfair means and action shall be taken as per rules.
2. All questions are compulsory in Section A, B & C. Section A carries 2 Case Studies of 10 marks each, Section B carries 2 questions of 7.5 marks each and Section C carries 5 questions 2 marks each.

<u>**SECTION - A**</u>   **10×02 = 20 Marks**

Q. 1: Case Study:

AADHAR India
Aadhaar – meaning "foundation" in several Indian languages – is the largest biometric identity programme in the world. Since its launch in 2009, Aadhaar has enrolled nearly 1.2 billion Indian citizens and residents (about 15% of the global population), including over 99% of all Indian adults. Each Aadhaar recipient receives a unique 12-digit ID number, and submits their photo and their biometric data in the form of fingerprints and iris scans. Originally designed to help mitigate fraud, waste and abuse in social benefit programmes by ensuring benefits went to the right person, the initiative has grown to encompass many parts of everyday life in India, such as bank transactions and activating a mobile phone. Use of Aadhaar is mandatory for a growing number of these programmes. As the programme has grown, so has the controversy surrounding it, including a landmark November 2017 Indian Supreme Court ruling that for the first time recognised privacy as a fundamental human right, which may have implications for the future of Aadhaar. As far as digital identities are concerned, all eyes are on India.

Undoubtedly, Aadhaar has been as controversial as it has been innovative. As more services become integrated through Aadhaar, it becomes possible to piece together data to create a detailed profile of an individual. Over time, such profiles could even be used to predict future behaviours in ways impossible with traditional methods of identity. Privacy advocates argue that this can limit social mobility, as people could be trapped by their class, past actions or any associated stigma. Some also argue this could constitute a step towards a surveillance state, or misuse by the private sector, as businesses continue to enable Aadhaar authentication on their services (Kolachalam, 2017). Some also raise security concerns about the potential for privacy leaks or hacks of the Aadhaar database, which could potentially result in fraudulent use of an individual's identity. This concern is not without merit, as sensitive Aadhaar data have already been breached on several occasions. In July 2017, the names, addresses, Aadhaar numbers and bank account details of 1.4 million pensioners were accidentally leaked by a state Social Security office. Most recently, Indian newspaper The Tribune reported that they were able to purchase access to Aadhaar details for every registered Aadhaar number – including names, addresses, postal codes, phone numbers and email addresses (but not biometrics) – from anonymous sellers on WhatsApp. The transaction took 10 minutes and cost EUR 7. For an additional EUR 4, the newspaper was able to obtain software that would allow them to print their own Aadhaar cards with the obtained information. The source of the stolen information was one of tens of thousands of private Aadhaar registration providers licensed to process new Aadhaar registrations, who thus had access to the Aadhaar database. The government responded by giving users the ability to generate and use virtual IDs instead of their Aadhaar number. This extra layer of privacy can help mask the identities of users even if their data

is compromised. They also restricted the number of Aadhaar registration providers with access to the Aadhaar database. However, it is too early to determine the extent to which these actions will address security concerns.

Q. 1 a) : Analyze the Services Marketing Mix for the AADHAR Services along with identifying the role of technology at every step. Discuss the reasons behind the success of this government service.

Q. 1 b) : In order to improve the customer services for new card and existing AADHAR card holders, draw a service blueprint for issuance and maintenance of card. Along with this, how the government can build upon RATER for the AADHAR card services?

Q.2:

a) McDonald's, KFC, Burger King exist in a hybrid service model while delivering their services. Discuss the problems in their service delivery by focusing on Services Encounters and Failures. Along with this evaluate the GAPS model for any one of them by referring to specific services they offer.
b) Pricing in services is very complex and difficult to assess. Service organizations experiment with various methods and techniques to do right pricing in order to attract the right segment of consumers. In this regard, discuss the challenges faced by 5 star hotels, hospitals and salon services while deciding their pricing. Suggest certain suitable pricing techniques that would be most effective in the three sectors?

SECTION – B   **7.5×02 = 15 Marks**

Q. 3: Marketing and Selling of financial and insurance products is highly dependent on the quality of employees and the role played by the consumers. Taking examples of SBI Bank and LIC, discuss the role of employee and customers as co-producers. With the help of Service Profit Chain, suggest suitable strategies to both for enhancing the employee productivity.

Q. 4: Services are Perishable and variable in their delivery to the consumers. Marketers of services face the problem of capacity and demand management due to the fluctuations in demand and supply of services. Considering this problem being faced by Railways, Aviation and Tourism, suggest how they manage capacity and what steps they can use for better management of facilities.

SECTION – C   **02×05 = 10 Marks**

Q.5 (A): Discuss the Moment of Truth in case of an insurance product where the customer cannot evaluate the service after death.
Q. 5 (B): Taking relevant examples from both pure services and hybrid services according to the Tangibility Spectrum of Services
Q. 5 (C): For HDFC bank, suggest the possible strategies and levels of CRM for better customer profitability.
Q. 5 (D): Not every service firm can use the Service Profitability Triangle as many organizations fire their customers. Taking three examples of services and evaluating through the triangle, discuss how even customers can be asked to leave.
Q. 5 (E): Telecom brands like Airtel and Jio have utilized IMC for Services to attract the youth segment. Suggest how social media can be utilized more effectively in the IMC campaign.