



12. (a) What are the basic steps in market segmentation? What specific challenges exist for service organizations when it comes to segmentation?

Or

- (b) Discuss the differences between perceptions of services quality and customer satisfaction.
13. (a) Explain the service design model adopted in any service industry of your choice.

Or

- (b) Explain the factors affecting a pricing policy of services.
14. (a) Explain how the "Service Quality Delivery" in financial products is improved by technology. Illustrate with examples.

Or

- (b) What do you mean by service recovery? Discuss various service recovery strategies.
15. (a) Explain the market for educational services and the marketing approach of an educational institution.

Or

- (b) Prepare a detailed marketing plan for a hospital proposed to serve the low-income group and want to make a profit.