ZIMBABWE

MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT

HIGHER EDUCATION EXAMINATIONS COUNCIL (HEXCO)

NATIONAL CERTIFICATE

IN

BANKING AND FINANCE

MODULE: Marketing Financial Services **PAPER NO:** 355/22/M04

DURATION: 3 hours

NOVEMBER/DECEMBER 2025 EXAMINATION

REQUIREMENTS

INSTRUCTIONS TO CANDIDATE

1. Answer any five (5) questions only.
2. All questions carry equal marks.

QUESTION 1

Discuss the capital market as an investment destination. (20 marks)

QUESTION 2

Explain why it is important for a bank to know the strengths and weaknesses of its competitors. (20 marks)

QUESTION 3

a) Identify any five (5) non-banking services offered by modern commercial banks. (5 marks)

b) Explain the characteristics of each of the services identified in 3(a) above. (15 marks)

QUESTION 4

a) Explain the challenges associated with marketing of financial services. (10 marks)

b) Explain any two (2) promotional methods that can be used in marketing financial services. (10 marks)

QUESTION 5

a) Identify any five (5) categories of bank customers. (5 marks)

b) Explain how the characteristics of the customers identified in 5(a) above influence a bank's marketing efforts. (15 marks)

QUESTION 6

Explain the following terms:

a) Risk appetite (4 marks)

b) Segmentation (4 marks)

c) Penetration pricing (4 marks)

d) Brokerage fees (4 marks)

e) Public relations (4 marks)

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