

# E-Commerce II: Marketing and CRM in Banking and Insurance

## Assignment Questions

### Assignment Instructions:

#### General Submission Guidelines

- **Mode of Submission:** All assignments must be **completely handwritten** on plain or ruled **A4 size paper**. Digital prints or typed submissions will not be accepted.
- **Format:** Write on only one side of the page to ensure clarity when scanning/marking.
- **Structure:** Every answer must follow the structure: **Introduction** → **Main Body (with Headings)** → **Real-World Example/Case Study** → **Conclusion**.
- **Visual Representation is recommended but not mandatory:** Use of flowcharts, diagrams, and tables wherever possible

#### Length Requirements

- **For 10-Mark Questions:** \* Minimum **3 to 4 full A4 pages**.
  - May include at least **one** diagram or process flowchart.

#### Content Expectations

- **Real-World Application:** Do not just provide theoretical definitions. Mention specific apps (e.g., YONO, iMobile), campaigns, or features used by Indian financial institutions.
- **Regulatory Compliance:** For questions regarding data or legal issues, students must cite specific acts such as the **IT Act 2000**, **DPDP Act 2023**, or **RBI/IRDAI guidelines**.
- Students are encouraged to use news articles and annual reports of banks as sources.

#### Evaluation Criteria

1. **Conceptual Clarity:** How well the core financial/marketing concept is explained.
2. **Application Skills:** Ability to link digital tools to specific BFSI products (Loans, Insurance, Savings).
3. **Presentation:** Neatness of handwriting, use of margins, and professional labeling of diagrams.
4. **Case References:** Inclusion of recent trends (e.g., Video KYC, WhatsApp Banking, UPI integration).

No.	Roll No.	Questions
1	2001	Define E-Marketing in the context of BFSI. Discuss its scope and how it has transformed the way banks interact with customers.
2	2002	Comparative analysis: Traditional vs. Digital Marketing models for Life Insurance products.

3	2003	Analyze changing customer behavior in digital environments: The "Digital-First" mindset.
4	2004	Explain KPIs for digital loan campaigns: Focus on CAC, Conversion Rates, and Drop-offs.
5	2005	Comparative study: Email vs. SMS marketing for "Pre-approved Personal Loans."
6	2006	Case Study: Digital outreach strategies of SBI (YONO) and its impact on rural banking.
7	2007	Discuss HDFC Bank's digital marketing mix and "Life-stage Marketing" strategies.
8	2008	Evaluate social media strategies: ICICI Bank's use of LinkedIn vs. Instagram.
9	2009	Building Trust: How can a financial brand establish "Digital Credibility" from scratch?
10	2010	Data Hierarchy: First-party, Second-party, and Third-party data value in Finance.
11	2011	Predictive Analytics: Calculating Credit Scores using non-traditional digital footprints.
12	2012	Marketing Analytics: Tracking campaign performance for Health Insurance products.
13	2013	RBI Guidelines: Rules regarding Unsolicited Commercial Communications (UCC).
14	2014	IRDAI Regulations: Distance Marketing and mandatory digital sales disclosures.
15	2015	Impact of DPDP Act 2023 on customer consent management in Indian Banks.
16	2016	GDPR Overview: Implications for Indian Banks with EU operations or customers.
17	2017	Ethics in Retargeting: When does personalized finance advertising become predatory?
18	2018	Case Study: Data Breach: Analyze a banking sector breach and its legal/marketing fallout.
19	2019	Role of SEO in Banking: Ranking challenges for high-competition keywords (e.g., Home Loans).
20	2101	Strategic use of Google Ads during "Tax-Saving Season" (Jan–March) for Insurance.
21	2102	Design a Content Marketing strategy for Term Insurance (Blogs, Infographics, FAQs).
22	2103	Utility of WhatsApp Business API for banking automation and lead generation.
23	2104	LinkedIn Marketing for B2B financial services and Corporate Salary Accounts.
24	2105	Attracting "Gen Z" to Neo-banking: Creative social media hooks and strategies.
25	2106	Email Automation for insurance renewals: Using Drip Campaigns to reduce lapsation.
26	2107	Role of Video Guides/FAQs in reducing anxiety during digital onboarding of ULIPs.

27	2108	Types of CRM: Operational, Analytical, Collaborative with BFSI-specific examples.
28	2109	CRM Objectives: Cross-selling, Retention, and NPA Prevention in retail banking.
29	2110	Explain CRM Architecture: Interaction between Lead Management and Service modules.
30	2111	Software Comparison: Salesforce vs. Zoho CRM for insurance brokerage firms.
31	2112	Steps in CRM Implementation for a Bank: Key challenges and migration issues.
32	2113	Role of Data Segmentation in creating targeted "Credit Card Upgrade" campaigns.
33	2114	Lead Scoring in Home Loan applications: Improving sales team efficiency.
34	2115	CRM in Claims Management: Improving "Claim Settlement Ratios" via automation.
35	2201	Case Study: Analyze a successful CRM implementation (e.g., Axis or Max Life).
36	2202	Detail the 5 stages of the Customer Lifecycle in BFSI with digital touchpoint examples.
37	2203	Create a Digital Journey Map for a "Home Loan" applicant; identify friction points.
38	2204	Concept of Omnichannel Experience: Transition between App, Web, and Branch.
39	2205	Impact of Chatbots (e.g., EVA, SIA) in the "Consideration" stage of the journey.
40	2206	Role of Video KYC on onboarding speed and conversion rates in Indian Banks.
41	2207	Lead Magnets: How "SIP Calculators" and "Eligibility Checkers" drive lead generation.
42	2208	Personalization: Using Dynamic Content for 'Students' vs. 'HNI' customers.
43	2209	How AI/ML enables real-time engagement for Credit Card upselling.