

THE UNIVERSITY OF EDINBURGH
FINANCIAL SERVICES MARKETING HONOURS COURSE

COURSE SCHEDULE

Week Date Subject

**1 22.9. Introduction to Financial Services Marketing
(lecture slides)**

Core Reading: Ennew & Waite (2007), Chapters 1 & 2.

Additional Reading: Chris Gill (2008), 'Restoring consumer confidence in financial services', *International Journal of Bank Marketing*, 26/2, pp.148-152.

The retail banking industry in 2015, *Strategic Direction*, 23/6, pp.32-34.

**2 29.9. The Financial Services Sector and the Financial Services
Marketing Environment**

Core Reading: Ennew & Waite (2007), Chapters 3 & 4.
Harrison (2000), Chapter 1.

Additional Reading: Martin-Consuegra et al (2008), 'Market driving in retail banking', *International Journal of Bank Marketing*, 26/4, pp.260-274.

Pleshko (2007), 'Strategic orientation, organisational structure and the associated effects on performance', *Journal of Financial Services Marketing*, 12/1, pp.53-64.

Henry Stewart Talk available: ['Introduction to financial services marketing'](#)



3 6.10. The Financial Services Consumer

Core Reading: Ennew & Waite (2007), Chapters 7 & 8,
Harrison (2000), Chapters 2 and 3.

Additional Reading: Lee and Marlowe (2003), 'How consumers choose a financial institution: decision-making heuristics', *International Journal of Bank Marketing*, 21/2, pp.53-71.

Beckett, Hower & Howcroft (2000), 'An exposition of consumer behaviour in the financial services industry', *International Journal of Bank Marketing*, 18/1, pp. 15-26.

Hoffman et al (2007), 'The decision process for ethical investment', *Journal of Financial Services Marketing*, 12/1, pp.4-16.

Henry Stewart Talk available: ['Understanding financial services consumers and behaviour'](#)



4 13.10. Guest Lecture

David Watson, Deutsche Bank (links to group project)

5 20.10. Product Development

Core Reading: Ennew & Waite (2007), Chapter 10. Harrison (2000), Chapter 4

Additional Reading: Harness and Harness (2007), 'The stages of financial services product elimination', *Journal of Financial Services Marketing*, 12/3, pp.197-207.

Slattery and Nellis (2005), 'Product development in UK retail banking: developing a market-oriented approach in a rapidly changing regulatory environment', *International Journal of Bank Marketing*, 23/1, pp. 90-106.

Harness (2004), 'Product elimination: a financial services model', *International Journal of Bank Marketing*, 22/3, pp. 161-179.

Henry Stewart Talk available: ['Product management and product elimination'](#)



Case Discussion

ING Direct USA – Rebel with a Cause

6 27.10. Reading Week

7 3.11. Distribution

Case Discussion

'SKB Telebanking in India: May I Help You?'

Core Reading: Ennew & Waite (2007), Chapter 13. Harrison (2000), Chapters 5 and 6

Additional Reading: Heaney (2007), 'Generations X and Y's internet banking usage in Australia', *Journal of Financial Services Marketing*, 11/3, pp.196-210.

Albesa (2007), 'Interaction channel choice in a multichannel environment, an empirical study', *International Journal of Bank Marketing*, 25/7, pp.490-506.

Greenland and McGoldrick (2005), 'Evaluating the design of retail financial services environments' *International Journal of Bank Marketing*, 23/2, pp. 132-152.

Durkin (2004), 'In search of the internet banking-customer: exploring the use of decision styles', *International Journal of Bank Marketing*, 22/7, pp.484-503.

Henry Stewart Talk available available: ['Financial services distribution'](#)



8 10.11. Guest Lecture: Internet and Beyond...



Dr Kathy Waite, Lecturer in Marketing, Heriot-Watt University
Henry Stewart Talk available: [‘Internet banking’](#)

9 17.11. Communication, Promotion and Branding (lecture slides)

Case Discussion

Glitnir case study: Building an international banking brand or Iceland’s best kept secret?

Core Reading: Ennew & Waite (2007), Chapter 11. Harrison (2000), Chapter 8

Additional Reading: Lambkin and Muzellec (2008),

‘Rebranding in the banking industry following mergers and acquisitions’, *International Journal of Bank marketing*, 26/5, pp.328-353.

Jones et al (2007), ‘Mutual fund advertising: should investors take notice?’, *Journal of Financial Services Marketing*, 12/3, pp.242-254.

Miller et al (2007), ‘An analysis of financial services brand marks’, *Journal of Financial Services Marketing*, 11/3, pp.257-267.

O’Loughlin and Szmigin (2005), ‘Customer perspectives on the role and importance of branding in Irish retail financial services’, *International Journal of Bank Marketing*, 23/1, pp.8-27.



Henry Stewart Talk available: [‘Communicating and promoting financial services’](#)

10 24.11. Pricing and Price-Based Competition in Financial Services

Core Reading: Ennew & Waite (2007), Chapter 12. Harrison (2000), Chapter 7

Additional Reading: Matzler et al (2007), ‘Dimensions of price satisfaction: a replication and extension’, *International Journal of Bank Marketing*, 25/6, pp. 394-405.

Chen et al (2005), ‘Price, brand cues and banking customer value’ *International Journal of Bank Marketing*, 23/3, pp.273-291.



Henry Stewart Talk available: [‘Pricing determinants and decisions in financial services’](#)

11 1.12. Relationship Marketing

Case Discussion

Wells Fargo's Cross-Selling Strategies

Core Reading: Ennew & Waite (2007), Chapters 14 & 17.
Harrison (2000), Chapters 9 and 10

Additional Reading: Heffernan et al (2008), 'Relationship marketing: the impact of emotional intelligence and trust on bank performance', *International Journal of Bank Marketing*, 26/3, pp.183-199.

Durkin et al (2007), 'Relationship disconnect in retail banking', *Journal of Financial Services Marketing*, 12/4, pp.260-271.

O'Loughlin et al (2004), 'From relationships to experiences in financial services', *International Journal of Bank Marketing*, 22/7, pp.522-539.

Aldlaighan and Buttle (2005), 'Beyond satisfaction: customer attachment to retail banks' *International Journal of Bank Marketing*, 23/4, pp.349-359.

Henry Stewart Talk available: ['Customer management in financial services'](#) and ['Switching banks: gone but not forgotten'](#)

