Marketing is a major force in our society. By subtly matching heterogenous supplies and demands for products and services, it serves, as pointed out by one marketing sage, Paul Mazur, 1947, to deliver our "Standard of Living." Marketing developed initially in connection with selling physical products such as toothpaste, cars, steel, and equipment. Marketing thinking and practice has been gradually moving into service industries. Its role in service industries is still limited. However, a bridge between the traditional application of marketing and the unknown future dimension and influence of the field of marketing began to develop in the 1950s. This extension of marketing is called 'META MARKETING'. From the Greek it means simply "beyond the traditional marketing". As has been pointed above, the field of marketing developed and matured in consumer and industrial product manufacturing firms. Marketing principles and practices began to be adopted and adjusted for service organisations. Today, marketing principles and techniques are used in the marketing of organisations, people, places and causes. This gradual broadening in the application of marketing can be illustrated as:

FIGURE: 1.1 Marketing to Meta Marketing:
# MARKETING

## Consumer and Industrial Products
- Cars, clothing, appliances, paper products, Computer
- Capital Equipments

## Consumer and Industrial Services
- Education, Entertainment, Travel, Vehicle Repair,
- Maintenance, Day care

## META MARKETING

<table>
<thead>
<tr>
<th>Organisations</th>
<th>People</th>
<th>Places</th>
<th>Causes</th>
<th>Professions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governments,</td>
<td>Jimmy Carter</td>
<td>The Bahamas</td>
<td>Environmental</td>
<td>Public Acctg.</td>
</tr>
<tr>
<td>Churches Cos.</td>
<td>Frank Sinatra</td>
<td>Canada, Atlantic</td>
<td>Public Care,</td>
<td>Health Protection</td>
</tr>
<tr>
<td>Political Pa-</td>
<td>Ronald Regan</td>
<td>City, Europe, Miami Beach</td>
<td>Architecture</td>
<td>Consulting.</td>
</tr>
<tr>
<td>rties.</td>
<td>Billy Graham</td>
<td></td>
<td>Maintenance,</td>
<td></td>
</tr>
</tbody>
</table>

In essence, Meta Marketing brings us to where we are in the
decade of the 1980s. Marketing has become a pervasive and influential
force throughout. The 1980s have become "The Era of Marketing" in
most of the professions— as new way of designing, pricing,
distributing, and promoting services are appearing constantly.

1.1 Concepts of marketing:

Marketing has been maligned and
misunderstood for most of its existence as wasteful, intrusive and
unprofessional. It is also equated sometimes with advertising or
selling. So let us answer the following questions: Is
advertising Marketing? No. Is the use of sales promotion and pric­ing
gimmicks marketing? No. The correct answer to these questions is
that all of these activities—and many more—are part of a modern
marketing operation. The American Marketing Association
(1960), defines marketing as "... The performance of business
activities that direct the flow of goods and services from producer
to consumer or user."

Philip Kotler, a well-known Marketing Scholar (1974) and writer,
defines marketing as "... that human activity directed at
satisfying needs and wants through exchange processes".3

Peter Drucker (1973), one of the leading management theorists,
summarized marketing this way: "The aim of marketing is to make
selling superfluous." Marketing can more appropriately be defined as
"... implementation, and control of carefully formulated programs des­
digned to bring about voluntary exchanges of values with target markets
for the purpose of achieving organizational objectives". (Kotler 1980.)
Thus exchange, that too, voluntary exchange has been the
central concept underlying marketing. Through exchanges, various
social units—individuals, small groups, organisations, whole nations—
attain the inputs they need, and both the parties involved see
themselves as better off after the exchange. Further there are five
aspects of marketing, based on the premise that marketing is what it
does (Wheatley, 1983), as:

1. Understanding customer needs and desires.
2. Development of need-Satisfying products and services.
3. Development of informative and persuasive communication flows.
4. Delivering products and services.
5. Keeping Customers satisfied after the sale.

1.2 Marketing Approaches to Services:

In marketing there have been a
number of approaches used to clarify what are services. Some of these
varying approaches are:

a. Definition of services.
b. Classification of services.
c. Reasons for growth of services.
d. Characteristics of services.
e. Functional differences between services and products.
f. Bases for competition in marketing of services.
g. Special considerations in the marketing of services.
h. Status of Marketing in the services sector.

a) Definitions:
(1) According to the American Marketing Association (1960), "Services are activities, benefit or satisfactions which are offered for sale, or are provided in connection with the sale of goods ".

(2) Stanton (1978) defined services as, "Services are those separately indentifiable, essentially intangible activities which provide want-satisfaction, and that are not necessarily tied to the sale of product or another service. To produce a service may or may not require the use of tangible goods. However, when such a use is required, there is no transfer of title (Permanent Ownership) to these tangible goods ".

(3) Gronroos on the other hand, define services as, "The service is the object of marketing i.e. the company is selling the service as the core of its market offering ".

(4) According to Kotler (1982), "A service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of any thing. Its production may or may not be tied to a physical product. "

What all the above definitions share in common is the intangible nature of a service.

1.2 (b) Characteristics of Services

1. Intangibility.
2. Inseparability.
3. Heterogeneity.
4. Perishability.
5. Ownership.
A brief explanation of the above mentioned characteristics is given below: -

**Intangibility**

Services are often intangible. It is often possible to taste, feel, see, hear or smell services before they are purchased. Repeated purchase may rely upon previous experience. The customer may be given something tangible to represent service but ultimately the purchase of service is the purchase of something intangible. Refinement of the notion of intangibility has been suggested by Wilson 1972, Bateson 1977, Rathmell 1966, Shostack 1977 and others. Wilson 1972 suggests the concept of intangibility of a service based on the degree of tangibility as given below: -

A. Services that are essential intangible (e.g. museum, entertainment, education, travel services, security, valuation etc.)

B. Services providing added value to a tangible product (e.g. insurance, maintenance, advertising, packaging, repairs, personal care etc.)

C. Services that make available a tangible product (e.g. financial services, transport, warehousing, hire purchase, mortgage, order etc.)

Bateson (1977) suggests that intangibility mean both (a) Palpable Tangible (i.e. the service cannot be touched by the consumer) and (b) Mental Intangibility (i.e. the service is difficult for the consumer to grasp mentally.)

**Shostack (1977):**

Suggests that the goods-services can be represented on the tangible-intangible dominant continuum Fig. 1.2
FIGURE 1.2  A GOODS - SERVICES CONTINUUM

Intangibility makes services more difficult to describe and also results in problems in measuring consumer satisfaction.

(ii) **Inseparability:** Services are usually inseparable from the service provider. Goods are produced _________ Sold _________ and consumed, while services are sold _________ and then produced and consumed. The inseparability of creation and performance of services applies particularly to some personal services (e.g., dental or medical treatment, professional services of C.A. etc.)

This means that the quality of a car repair depends on the skill of the mechanic and quality of accounting services depends on the skill of a Chartered Accountant. The impact of this characteristic is greatest for personal services (more inseparable from the service provider like the professional services of C.A. etc.)

(iii) **Heterogeneity:** It is difficult to achieve standardization of output in services. In other words, services are usually designed around the specific requirement of the individual customer (e.g., an insurance company will quote each person a policy based on their specific industry goods, prospects, even location. The standard of a service may depend on who provides the service or even when it is provided. Quality variation occurs even if services are completed by the same operator. Variations may be due to the difficulty in diagnosing a problem (for repairs), the inability of the customer to verbalize his or her service needs, and the lack of standardization and mass production for most services.
Perishability: Services are perishable and cannot be stored. Spare seats on a package tour or an empty hotel room represent capacity lost for ever, if they are not consumed when they are available at any point in time. Also major shift in demand patterns create severe service marketing problems for e.g., a small law firm receiving a large case cannot simply go to a warehouse for ten attorneys to provide the service. Therefore, a better match between supply and demand situation has to be made in case of services.

Ownership: Lack of ownership is the basic difference between a service and a good. Customer has access to but not ownership of activity or facility (e.g. a hotel room, a credit card). The payment made is for the use of, access to or hire of items and not of ownership.

1.2 Reasons for Growth of Services: The phenomenal growth in demand for services in the recent years is generally attributed to three factors:

1. The Introduction of New Products.
2. Increasing Prosperity.

A brief discussion of these is given below.

1. New Products: Clearly whenever new tangible products emerge, we can expect new services to follow. The development of the automobile gave birth to a number of service establishments that provide repairs. The emergence of television was followed by repair shops, educational services, consulting firms, and the other businesses made possible by the new broadcast medium. Recently, the rapid growth in computer sales is accompanied by corresponding growth in computer...
services such as programming, repairing and time-sharing.

2. Increasing Prosperity: The rise in the real income over times have resulted in greater demand for services like laundry, amusement and travel services. These services are not essential to human existence but as spendable income goes up we find that consumption of such services increases more faster than the demand for tangible goods.

3. The Growing Complexity of Private and Business Life: The growing complexity of living and doing business in an increasingly sophisticated environment is an important reason for the growth of service firms. Earlier consumer could repair their own radios, automobiles and other products, but today as the products have become complex, the owner has no alternative but to have them repaired by experts.

In the like manner, advertising, financial investment, real estate, management and other business functions have become so complex that a firm must either employ specialists or retain independent service establishments to perform the work. This requirement of expert assistance will increase in future because of change in environment surrounding the private and business life, with the result the service will become even more important.

1.2(d) Classification Scheme for Services: Services are categorized by market, degree of tangibility, skill of the service provider, goal of the service provider, degree of regulation, labour intensiveness, and the amount of customer contact. The classification system is a useful way of showing the diversity of service marketing.
FIGURE 1.3 A Classification System for services.

1) By Market type

- Consumer (FC*) services
  - Tutoring, Taxi, car,
  - Wash, life insurance
- Industrial services (OC*)
  - Management consultancy, MVC Repair, Legal & accounting services.

FC -> Final Consumer
OC -> Organisational Consumer

2) By Degree of Tangibility

- Rental Goods
  - Rental Cars, Boat, Hotel
- Non-rental goods
  - Dry-cleaning, Tutoring

3) By skill of Service provider

- Professional
  - Legal Services, Medical Accounting Services, Management & Consultancy
- Non-Professional
  - Taxi, Security, Shoe Shining

4) By goal of Service provider

- Profit
  - Insurance Firms, UTI, Airlines, Executive recruiting
- Non-profit
  - Universities, Libraries, Museums, Postal service

5) By degree of Regulation

- Regulated
  - Banks, Insurance Firms, Electric Utilities, Taxi
- Non-regulated
  - Computer, Time sharing, Catering, Lawn Care, House painting

6) By degree of Labour Intensiveness

- Equipment based
  - Automated Car Washer, Dry-cleaning, Air-travel, Computer time sharing etc.
- People based
  - Executive recruiting, tennis instruction, Accounting, Uniform security

7) By degree of Customer contact

- High Contact
  - Universities, Large appliances repair, Air-travel, hotels etc.
- Low contact
  - Lawn care, motion picture entertainment, automated car wash

11
Thomas, (1978), "Provides another means of classifying services based on two factors: (a) Degree of reliance on equipment in providing the service; and (b) the degree of skill possessed by the people who provide the service. The initial classification is based on whether the service is equipment-based or people-based. The second level of classification is in accordance with skill level of performance.

**FIGURE 1.4**: TYPES OF SERVICES BUSINESS

---

Figure 4: Types of Service Business

- Equipment-based
  - Automated
    - Wending Machines
    - Motion Picture Theaters
  - Monitored by relatively unskilled workers
  - Operated by skilled operators
  - Excavating, Airlines
  - Protective Service
  - Computer Time-sharing
  - Dry-cleaning & Taxis

- People-based
  - Unskilled Labour
  - Skilled Labour
  - Professionals
  - Appliance Repair
  - Plumbing Repair
  - Executive Recapping
  - Catering
  - Lawyers
  - Management Consultants
  - Accountants

Other ways of classifying services is shown in the following figure 1.5:

**FIGURE 1.5: OTHER WAYS OF CLASSIFYING SERVICES.**

**SELLER RELATED BASES**

<table>
<thead>
<tr>
<th>Nature of Enterprises</th>
<th>Functions Performed</th>
<th>Income Source</th>
</tr>
</thead>
</table>
| Private (for profit)  | Communications, consu-
|                       | lting, educational, financial, health and insura-
|                       | nce.             |
| Public (for profit)   |                     | Derived from mar-
|                       |                     | ket plus donati-
| Public (non-profit)   |                      | ons only, tax-
|                       |                      | ation.         |

**BUYER RELATED BASES:**

<table>
<thead>
<tr>
<th>Market Type</th>
<th>Ways in which Services Bought</th>
<th>Motives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer market</td>
<td>Convenience services, shopping, unsought services</td>
<td>Instrumental i.e., mean to an end</td>
</tr>
<tr>
<td>Industrial market</td>
<td>Agri-cultural market</td>
<td>Expressive i.e., an end in itself</td>
</tr>
<tr>
<td>Government Market</td>
<td>Government Market</td>
<td></td>
</tr>
</tbody>
</table>

**SERVICE RELATED BASES:**

<table>
<thead>
<tr>
<th>Service Form</th>
<th>Human or machine Based</th>
<th>High or Low Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uniform Service</td>
<td>Human Centered</td>
<td>High Contact Service</td>
</tr>
<tr>
<td>Bespoke Service</td>
<td>Machine Centered</td>
<td>Low contact Service</td>
</tr>
</tbody>
</table>


**Seller Related Bases:** of Classification include 'Nature of enterprises' whether 'Private' or 'Public' and within each grouping whether they are profit motivated or non-profit motivated, function performed by the organization, and 'source of income' bases i.e. whether organization derive their income from taxation, from market place.
Buyer Related Bases: include the type of market whether consumer or industrial; the way in which the service is bought, whether as convenience, shopping etc. and the motives for purchase, as listed.

Service Related Bases: May be in terms of service form, human or equipment based; or may involve high levels of personal contact or low level of personal contact.

Obviously, there is no one classification for a particular service. Different customers may view the same service in different ways at the same time. For example hotel may be chosen by a tired motorist at random because it is convenient. Another traveller may study the local tourist brochures, and obtain recommendations from friends and telephone in advance to make reservation. So here bases used may be rational or emotional motives.

The benefits of classification schemes are that they act as a first step in obtaining an understanding of the ways in which market operates. Insights may be gained into consumer reasons for making a purchase and way in which products are brought. This kind of information is helpful in developing marketing strategies for services and in evaluating current strategies and tactics in use.

What is significant about services where they are objects being marketed is the the relative dominance of intangible attributes in the make up of the service product. Services are special kind of products. So differences are not fundamental, they are classificatory and no one classification suits all ends. What differences there are, are differences of degree and of emphasis. What is required in service marketing is more attention to the adaptations which may be
required to general marketing principles and practices when core product being marketed are essentially intangible rather than tangible.

1.2(e) Functional Differences: There is a need for contrasting services marketing and goods marketing. The work of Judd (1968) provides differentiating features between goods and services marketing as suggested i—
- Services cannot be stockpiled.
- Channels of distribution for services, where they exist, are short; services lack patent protection.
- Standards cannot be precise in the service sector because of the absence of mass production.
- Services lack the use of packaging.
- Services cannot be sampled.
- Economic concepts of supply and demand & cost are difficult to apply to services because of their intangible nature.
- Monetary values are more likely to be expressed in terms other than of "Price".
- Symbolism derives from performance in the case of services rather than from possession.

Another way of putting generalizations made about services marketing are that i—
- Services cannot be stocked.
- Services cannot be patented.
- Services Channels are usually short.
- Services cannot be sampled.
- Services standards cannot be precise.
FIGURE 1.6: BASIC DIFFERENCES BETWEEN SERVICES & PRODUCTS

1. Services are often intangible. 1. Products are tangible. Products are objects, things, materials. The value of product is based on ownership; transfer of title takes place.

2. Services are usually perishable. 2. Products can be stored; product surpluses in one period can be applied against product shortages in another period.

3. Services are frequently inseparable. One cannot separate the quality of many services from the service provider. Products can be graded or built to specifications. The quality of product can be differentiated from a channel member's quality.

4. Services may vary in quality over time. It is difficult to standardize some services because of their labor intensiveness and the involvement of the service user in diagnosing his or her service needs. Products can be standardized through mass production and quality control.

1.2 (f) Bases for competition in the marketing of services

1. The reputation of the seller
2. The skill of the performer
3. The value-added by auxiliary services.
The above three factors are particularly important in the marketing of services.

1. The reputation of the Seller-

A good reputation is generally even more important to the vendor of the services than to the firm selling tangible products. A person who brings his suit to a dry-cleaning, his car to a workshop, or himself to a hair dressing salon cannot know what sort of service he will receive until he has received it. Accordingly, the reputation of whoever preforms the service is exceedingly important.

Vendors of identical goods i.e. services, are often judged on the basis of the services they offer, to a customer who needs loan, money is money. But that consumer in deciding where to get it from, will consider in addition to interest rate, such things as the speed and convenience with which the loan can be negotiated and the attitude of lender's personnel.

Reputation is exceptionally important in the marketing of Medical, Legal, Accounting and other professional services which are not normally advertised or sold. Acceptance of a professional will be based on the recommendation of neighbour or friend. Vendors of Professional services and other services rely in general on word-of-mouth advertising to a greater extent than in case of tangible goods. This is true in business world also. Business Buyers are even more exacting than consumers in their requirements and rely on the reputation of the service firm's ability to perform. When a company decides to hire some professional service i.e. C.A. Firm it bases its selection more on the reputation or "track record" of the Firm rather than anything else.
Because a service firm cannot demonstrate a product, its reputation for dependability, skill and creativity becomes its chief promotional aid. It should be noted that defective or unsatisfactory service cannot be "returned." The consumer in that case has no recourse but to try another vendor the next time.

The Skill of the Performer—

Tangible products are produced, but services are performed. Quality variations exist in case of services and standardization is not possible in case of services. The quality of auto mechanics work vary somewhat from day to day depending on how much interest and challenge he takes in solving the mechanical problems.

The skill, technique, and approach of the individuals/professionals providing services cannot be standardized to the same degree as the machines that produce tangible products. For this reason, overall performance of a service vendor is highly important. The purchaser of a service such as hairstyling is concerned with the stylist's ability than with anything else. If he fails to satisfy the customer, his services will not be sought again, and in the long run he will be out of job.

The value Added by Auxiliary Services—

Most services are accompanied by auxiliary services. And quite often, it is these companion services, that differentiate the product from similar intangibles marketed by other firms. Consider two passenger airlines, both of which fly Boeing 747s. Since the equipment (plane) and the basic services (transportation) are identical, the consumer's choice is likely to be influenced by related service such as frequency of
departures, the degree of pampering received in flight, the ease with which reservation can be made, swiftness with which the baggage can be claimed.

Banks often compete on the basis of companion services they offer. Two banks providing a "full service" ranging from checking and savings accounts, loans, lockers, deposit etc. may compete with each other based on capital gain schemes offered to the consumers via their Can Stock Shares, or SBI Mutual Growth fund and the like. These services are auxiliary to the Bank's primary services, custodian of customer's savings, Current accounts and credits.

1.2(g): APPLYING MARKETING TO SERVICES:

Special considerations in applying marketing to services are eleven as discussed below:

i) Services cannot be stockpiled.

ii) The entire service mix is usually not visible to the consumer.

iii) The intangibility of services makes pricing and promotion difficult.

iv) The existence of a direct service organization-consumer relationship makes employee-public relations skills important.

v) Services often have high cost and low reliability.

vi) Peripheral services are frequently needed to supplement the basic service offering.

vii) Production and consumption are simultaneous so they cannot be stored and direct sales are possible.

viii) Tangible products are assets, while services products are expenses.

ix) Services are expressed in terms of rates, fees etc.
A discussion of these considerations is presented below:

1) Services cannot be stored for later sales, therefore, demand must be carefully matched with the supply.

Services cannot be stockpiled, e.g. if a movie theater has 500 seats, it cannot admit more than 500 customers to a Sunday night showing, even though a Wednesday matinee might have 400 empty seats. It is clear that the empty seats during the Wednesday movie cannot be used to increase theater capacity during the Saturday peak demand period. Therefore, in order to match demand and supply, a service firm must alter the timings of demand and/or exert better control over the supply of services offered. It should avoid excess demand that goes unsatisfied as well as excess capacity that results in an unproductive use of the resources.

Methods for balancing the timing of demand

1) Adding attractive services in off-peak periods, such as hotel providing convention meeting room at reduced prices.
2) Utilizing a reservation system to spread out demand.
3) Employing price discrimination, with lower prices for off-peak periods.
4) Providing customers with peripheral services while they are waiting, such as a cocktail lounge in a restaurant.

Methods for balancing supply

1) Using part-time employees at peak periods.
2) Training employees in different skills so they can be shifted to whatever task that has the greatest demand at any point of time, thus avoiding bottleneck.
3) Increasing consumer participation in the completion of services, such as direct dialing for long distance calls.

4) Sharing capacity with other service providers, such as hospitals sharing expensive, but seldom used, diagnostic equipment.


(iii) Customer see only a small portion of the service mix for some services:

For some services, only a small portion of the service mix is visible to the consumer, e.g., repairs are normally not seen by the consumers. Although the repair person may spend 3 hours on a TV set and insert two parts priced only at Rs. 6/-, the consumer gets a bill for Rs. 40/- and does not realize the amount of service involved. Therefore, service time and function must be explained to the consumers.

(iii) The Intangibility of Service makes Pricing and Promotion Decisions More Difficult:

The intangibility of service make pricing difficult. How should the price be broken down into problem analysis and service components? Should the prices vary among repairs performed by the head-mechanic and regular mechanics? Services that are equipment based and routine in nature may be suited to cost-oriented pricing. Other services should rely on the competitive pricing.

The intangibility of services also makes promotion difficult. Unlike product promotion, which may stress tangible attributes and consumer analysis prior to a purchase of service attributes can only
Therefore the seller must appeal to the consumer's imagination in describing its benefits. A seller of service must appeal to the prospect's ability to visualize a better state of being or a better future because of the service, being purchased. In marketing life Insurance, for example, the seller may try to create an image in the prospect's mind of the happiness security provides or the financial difficulties that family may encounter or should the consumer die with inadequate coverage. All these appeals are designed to help the consumer see not what is, but what can be, if the services are purchased. Word of mouth is more important means of promotion in case of services.

(iv) Interpersonal skills are often important because of the close relationship between the consumer and the service provider. Inseparability in case of services makes interpersonal skills important. The workforce be trained to interact well with consumers, and employee appearance and mannerism have a greater impact on services firms. All employee-customer contact should be performed properly, including sales, credit, delivery and repair.

(v) Services often have high costs and low reliability: As competition increases and the cost rises, professional service firms are to increase their productivity. There are five approaches to this (a) to have service providers work harder and skillfully, (b) by increasing the quantity of service by surrendering some quality, (c) to add equipment to increase services capabilities as Levitt recommended "manufacturing attitude" towards producing services, (d) to make obsolete the need for a service by inventing a product solution and, (e) to design a more effective service. (Kotler and Blum, 1983)
Many services have high costs and low reliability. One solution to this problem is the industrialization of services using hard, soft, and hybrid technologies. (Levitt, 1976)

**Hard Technologies:**
-------------------- Substitute machinery for people such as implementation of electronic teller systems instead of manual tellers.

"Hard technologies cannot be applied to service requiring extensive personal skill and contact such as medical, legal, and accounting services."

**Soft Technologies:**
--------------------- Substitute preplanned systems for individual services e.g., many travel agents sell prepackaged vacation tours. This standardizes the transportation, accommodation, food, and sightseeing.

**Hybrid Technologies:**
--------------------- Combine hard and soft technologies, e.g., in case of automobile repair computer X-Ray of the total automobile combined with low-priced repair facilities of mechanics. The industrialization of services cuts high costs and increases reliability. Service reliability can also be improved through higher service level standards by setting of higher employee standard of performance level.

 Peripheral services are complimentary and supplement the basic service:
---------------------------------------------------------------------
Peripheral services are complementary services that are needed to supplement the basic service offering. For example, when a tourist hotel markets rooms for travelers, it will also need an adequate reservation system, clear, personnel, parking facilities, etc. Peripheral services increase a service firm investment, require additional employee and management skills, and may be time-consuming.
1.2(h) The Status of Marketing in Service Firms

Although spending for services has increased substantially, the development of marketing as a major business activity has come slowly to most service industries. It has also been suggested through research studies that service dominant organisations are less market-oriented than manufacturing firms, and the growth in service has not been due to marketing developments. (Professional firms in United Kingdom and India are perhaps better known for their lack of market-orientation than for their zeal to meet customer needs. (George and Barksdale, 1974)

(a) The dominant intangible nature of service products may cause more difficult marketing problems as compared to physical items (e.g., display, selling service product benefits).
(b) Some services business (e.g. Professional firms are opposed to the idea of marketing. They consider it unprofessional to use certain marketing practices associated with goods marketing (e.g. advertising is still prohibited or forbidden by many professional services.) Also they tend to think themselves as producers of services not as marketers of services.

(c) Many service organisations are small and in direct contact with their customers. They therefore consider many marketing techniques as irrelevant (e.g. hairdressers, repair shops.)

(d) Some service organisations have enjoyed more demand for their services than they could cope with (e.g. hospitals, universities) and have not had to try as hard to service customer needs as some other enterprises.

(e) 'Ethical' constraints may limit marketing in some service areas (e.g. private accounting and other professional services)

(f) Some organisations have enjoyed monopoly position in their field and have failed to realise that competition exists (e.g. gas and electricity).

(g) Also some writers in the service marketing area suggest that the available ideas in marketing are of not much help to marketers of services.

* Donnelly, (1976) suggests that the practice of considering the marketing of services using the framework developed for 'goods' has limited thinking concerning service marketing.

* Eiglier, (1977) based on his exploratory work in hotels, transport and banking services organisations suggested that these service organisations possess some unique characteristics, consequences of which constitute problems unique to service organisations and
and their clients.

* Gronroos, (1980) after conducting research in Sweden and Finland in the service sector believes that "Traditional Marketing" literature has little to offer to companies and organisations in the service sector.

* Finally, Shostack, (1974) argues that services' marketing required a different approach and different concept compared with goods marketing.

(b) Theodore Levitt's 1976 suggests that marketing growth as a major business activity in the services sector has come slowly because these service organisations suffer from "Marketing Myopia." Levitt's thesis is that top executives have failed to recognize the scope of their business. Future growth is endangered because these organisations are product-oriented rather than customer-oriented. Services organisation included dry cleaning, motion picture, rail, road and electric utilities. He argues that film studio President, who defines the firm activities as "making movies" instead of as "marketing entertainment", is suffering from marketing Myopia. Although status of marketing in the service sector is low, therefore there are indications that marketing concept is being increasingly accepted in the service sector, as shown through the works of Wilson (1972); Turnbull and Lewis (1982); Baratt 1980; Kotler (1977); Bachner (1981); Mahon (1978); Crampton and Rothfield (1976) and others. The extension of marketing concept into the service sector shall be further encouraged on account of the following reasons: increase in competition in many part of service sector; as people with marketing knowledge and experience from non
service sector will switch on jobs in service organisations; as attempts will be made to increase productivity in many hard pressed service organisations in the face of competitive pressures and resource constraints (like schools/universities); as legal and ethical barriers are eroded (e.g., resistance to advertising etc.)

The service sector covered are—professional services, marketing of bank services, marketing Architectural services, marketing products and services in academic libraries; marketing for design professionals; marketing of accounting services; tourism marketing; marketing legal services and few others.

1.3 A theoretical framework for Marketing Professional Services is presented as follows—

Marketing professional services has attracted the attention of researchers recently. The following section brings out the challenges in marketing of professional services and provides framework for marketing of these services.

Challenges in Marketing of Professional Services—Academics, seeking new fields in which to develop marketing ideas, have given increasing attention to non-goods sectors like non-profit organisations, causes, people, place marketing and services. There is now a common agreement that the broad principles of marketing are applicable to all of these areas; however, there is lesser agreement about how readily broad marketing principles are of value in specific service contexts. Nevertheless, marketing ideas and practices are being more widely used and are likely to be more intensively used in the future. Professional service providers, for example Lawyers, accountants and doctors are beginning to adopt a more market-oriented approach to their business. They no longer equate marketing with
The central issue facing many professional service organisations is not whether to practice marketing but how they can do so more effectively. (Aubrey Wilson, 1972).

The goal of a professional is to satisfy the needs of his clients. Marketing is a business activity directed at satisfying needs and desires in an exchange process. Marketing can thus make you more profitable to provide better service to your clients. Success means that you will meet and satisfy the needs of your clients more effectively and efficiently than your competitors do.

Consumers are not logical about service purchases. They buy the sizzle, not the steak; the glitter is not the diamond. In other words, people tend to buy the non-quantifiable experiences and benefits of professionals. When you market your services you must sell the benefit gained or loss avoided.

Wilson (1972) defines "Professional Service" as, "A professional service is one purchased by industry and institutions from individuals and organisations and is designed to improve the purchasing organisation's performance or well being and to reduce uncertainty by the applications of skill desired from a formal and recognised body of knowledge, which may be interdisciplinary and which provides criteria for the assessment of the results of the application of the service."

The four major distinguishing features of the professional services can thus be identified as:

(i) Intangibility
(ii) Derived Demand
(iii) Durability
(iv) Professionalism

(i) Intangibility: Services are acts, performances. So, they can not be seen, touched or smelled unlike products. So service when
when purchased and consumed will satisfy the need of the client. Therefore, services produce greater prepurchase anxiety in the customer.

(ii) Derived Demand: Professional services, are not purchased for their own sake but for the benefit the service offers to other corporate objectives e.g. return on capital employed, minimising tax burden etc.

(iii) Durability: The benefit of professional services are normally durable i.e. they contribute to the satisfaction of needs over a long period. For example an advise given by an Auditor (CA) to a firm for improving its Inventory Control will act as a useful suggestion and will produce durable benefits.

(iv) Professionalism: Bennion (1969) indentified six features which distinguish a profession:

a) Intellectual Bias: That is a discipline requiring a sound education capable of examination.

b) Private practice: in which remuneration comes from many sources rather than one employer.

c) Advisory Functions: In general, the professional advises his client which may be later on implemented by the client.
d) Tradition of Service: An objective outlook concerned with satisfaction of clients' needs are not merely the level of fees/remuneration.

f) Representative Institute: which safeguards and develops the expertise and standards of the profession.

g) A Code of Conduct: A code of professional ethics laid down and enforced by the institute i.e. breaking the code can lead to disqualification.

Many professional services firms are not marketing-oriented and have neither devoted the majority of their marketing effort.

Now we can have a comprehensive view of professional services marketing which can be defined as, according to Kotler & Connor (1977), "Professional service marketing consists of organized activities and programmes by professional service firms that are designed to retain present clients and attract new clients by sensing, serving and satisfying their needs through delivery of appropriate services on a paid basis in a manner consistent with creditable professional goal and norms."

Eric Davis (1985) has also suggested a model to act as a checklist for assessing the marketing orientation adopted by professional services firms.
FIGURE 1.9: The Marketing Process — A model

Statement of objectives
Description of the market
Isolation of Segments
Identification of Targets
Review of needs
Classification of the members of the Decision Making Unit
Analysis of competitive strengths and weaknesses
Decision on our "offer"

STRATEGY

Price  Product  Distribution  Promotion
(Tactics) (Review)

A brief explanation of this model follows:

Objectives:

(a) The firms should state their objectives in formal
way and ensure that all senior members of the firm are informed. So
their strategy of development must be in the light of those
objectives.

(b) The Market:—
What type of market comprises the market for the
firm concerned and what are its influences in terms of its size,
trend, structure, seasonality and external influences are to be
considered.
It is necessary for the firm to take time in defining their market e.g., Are accountants in the auditing market or the financial problem-solving market?

(c) The segments-

Segmentation refers to breaking down the potential clients into groups so that generalisations can be made about their needs, buying habits and attitudes. Three forms of segmentation according to Eric Davis (1985) are:-

i) Geographical-

Regionwise concentration of a particular type of industry which help in deciding where new offices be located.

ii) Products-

Means a specific, predefined service, rather than a unique client proposal e.g. Broad categories of audit can be personal service, business start up and services for established businesses.

iii) Client-

Whether organisational, individual, business house etc.

Further, Kotler and Conner (1977), suggests that more successful firms in US, segment on the basis of (i) specific strengths (e.g. tax planning) or (ii) type of industries (e.g. construction industries) (iii) growth industries.

(d) Targetings-

Means deciding on which segments to approach by matching the potential of all segments with the strengths of the firm so as to maximize the return on the scarce resources. The aid to targeting is product/market matrix as :-

<table>
<thead>
<tr>
<th>MARKET</th>
<th>PRODUCT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>New</td>
</tr>
<tr>
<td>Now</td>
<td>4</td>
</tr>
<tr>
<td>Existing</td>
<td>3</td>
</tr>
</tbody>
</table>
As is evident from above table, the following strategies of targeting can be:

- **Strategy 1**: Selling existing products to existing markets.
- **Strategy 2**: Suppling "new" products to the existing market.
- **Strategy 3**: sell existing products to the new markets and finally
- **Strategy 4**: to sell altogether new products to the new market.

**Needs**:

Once the target(s) have been decided, it is important to understand the needs of potential clients. Webster (1977) point out that "Organisational buying behaviour is really individual buying behaviour in an organisational context". Therefore, the personal needs and motivation of individuals involved in "buying" the service for a client firm must be carefully considered during proposal stage.

**Decision Making Unit (DMU)**:

Members of Decision Making Unit influencing the choice of professional firm needs to be identified by the professional firm. This is important because intangibility features of professional service results in pre-purchase anxiety and to reduce it, the "client" rely on the judgement obtained from people they value much. For example a small firm at commencement stage may rely upon the advice of the Bank Manager regarding a CA they may use.

**Competition**:

Information on competitors strengths and weaknesses can aid the firm in drawing up their "offer" and to set fees accordingly.

**Strategy in terms of Marketing Mix**:

The concept of Marketing Mix was originally developed by Borden (1965) based on the work of James Culliton (1948). But Shostack (1979), pointed that the same
The Market Mix for Services

<table>
<thead>
<tr>
<th>Product</th>
<th>Price</th>
<th>Place</th>
<th>Promotion</th>
<th>People</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Range</td>
<td>(1) Level</td>
<td>(1) Location</td>
<td>(1) Personnel Training</td>
<td>(1) Personnel Training</td>
</tr>
<tr>
<td>(2) Quality</td>
<td>(2) Payment Terms</td>
<td>(2) Accessibility</td>
<td>(2) Commitment</td>
<td>(2) Commitment</td>
</tr>
<tr>
<td>(3) Level</td>
<td>(3) Customer's perceived value</td>
<td>(3) Distribution Channels and Coverage</td>
<td>(3) Referrals</td>
<td>(3) Referrals</td>
</tr>
<tr>
<td>(4) Service Line</td>
<td>(4) Quality/Price differentiation</td>
<td>(4) Publicity</td>
<td>(4) Publicity</td>
<td>(4) Publicity</td>
</tr>
<tr>
<td>(5) After Sales Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SOURCE:** Derived from Booms, Bitner, "Marketing Strategies and Structures for Service Firms." American Marketing Chicago, 1981
marketing mix developed for goods cannot be applied as such in case of services marketing. Further, it was clarified by Home Lock (1979) that conventional ideas of the marketing mix be dumped altogether for service businesses; and it was Booms and Bitner (1981) who suggested a modified and expanded marketing mix applicable for service businesses. This modified and expanded marketing mix for services consists of seven elements: (i) Product, (ii) Price, (iii) Place, (iv) Promotion, (v) People, (vi) Physical evidence and, (vii) Process.

This modified mix for services contains three additional elements: (people, physical evidence and process). A brief description of these elements with specific reference to Professional Services is given below:

(i) Product Offerings:
------------------------ The product offering of a firm need to be distinguished from its competitors by adding some tangible clues to it. For e.g. an auditing service when accompanied by suggestions and improvements called value added Auditing will enhance the reputation of a professional from other competing professionals in the eyes of clients.

(ii) Pricing:
------------ The various pricing strategies for professional service providers can be:
(a) Cost plus pricing, (b) market ruling pricing, (c) believe value pricing. Among these, the best strategy is of value pricing which assures that buyers will respond to price
in accordance with the value they place on the service to be provided by the professional. However, the prices to be charged by professional service providers is also constrained by the code of conduct of Institute of Chartered Accountants of India, Delhi.

(iii) Distribution :-
--------------------- The professional firms contact directly with their clients and as such no distribution channel is needed.

(iv) Promotional Strategy :-
---------------------------- Advertising is banned so word-of-mouth and other public relation activities like socializing, use of visiting cards, follow-ups etc. are adopted by Professional firms in creating awareness in the public of their firms.

(v) People:-
------------- Davidson,(1978) suggests that,"In a service industry, the secret of success is recognition that customer contact personnel are the key people in the organisation".

The key to service is not that they are provided by people but that they are provided for people. So professionals involved in performing the service needs to be user-oriented/client-centered rather than operations-centered. The role of staff has also to be emphasised.

(vi) Physical Evidence :-
------------------------ It includes elements like the physical environment (furnishings, colour, layout, noise) and other tangible clues that enable the service to be recognised and seen. For example, demonstrations by Accountants by outlining the procedures involved in tax audit can provide effective evidence to their intangible service offerings. This physical evidence is very important in marketing of "Pure services" of professionals.
(vii) Process:
-------- The behaviour of people in service organisations is critical. Also the process i.e. the how of service delivery be carefully performed. Therefore, cheerful, attentive and concerned staff results in pre-sold prospects. Later on the attentive behaviour of the professionals who develop emotional link with clients and combine their technical capabilities to provide security and service as desired by the clients are most successful Professional Service marketers. Thus the process of service performance and delivery has to be taken note of by the professionals.

(viii) Tactics:
-------- Tactics are those activities directed at short-term goals relevant to the achievement of the overall objectives. So tactics have to be developed within each mix elements.

(ix) Review:
-------- Review of the total network is to be done by the professionals to get an idea from the feedback received from the market to change the strategy correspondingly.

1.4 Ten Distinctive Problems in Marketing of Professional Services:

Following are the distinctive problems in Marketing of Professional Services which have also been mentioned by Kotler and Bloom (1984).

PROBLEM NO.1:
Third Party Accountability

Marketers of Professional services must give substantial considerations to how third parties (e.g. Government Regulatory Agencies, Stockholders, employees etc.) other than their clients will react to their marketing programs, e.g. a CA cannot offer to overlook a client's financial irregularities and accede to pressures while
auditing because while servicing their own clients they are also serving third party clients like investors, insurance companies, Government agencies and members of their own profession.

PROBLEM NO. 2 Client uncertainty:--

Wilson (1972) proposed that, "uncertainty is high for buyers of professional services." These stem from difficulty in evaluating the performance characteristics of the offering prior to purchase or use, or even after purchase, e.g. a patient may not be convinced that he should have had surgery for a certain ailment.

High level of client uncertainty creates a unique challenge for professional service marketers i.e. of client education, about the criteria they may use in evaluating professionals, and the need to seek the services of a professional.

PROBLEM NO.3 Prior Experience is Essential:

Prior experience with similar situations is one of the frequently used criteria in selecting a professional. People prefer to use accountants who have worked in their industry before. The need to have this kind of experience to obtain clients produces problems for many professional service organizations. So inexperienced accountants often find it difficult to find any work at all. Firms with limited experience find it difficult to diversify into new lines of work. Therefore, professionals specialized services which they can offer to clients to gain business.

PROBLEM NO.4: Limited Differentiability:--

In case of professional services, differentiability is often limited. It is
hard to differentiate an accounting audit, a little search and an eye examination because of intangibility of services.

PROBLEM NO. 5: Maintaining Quality Control: Keeping high quality control levels is a challenging task for professional service marketers. Sampling in case of services is difficult. People-intensive service organisations (professional firms) must emphasize finding good people and making them to work conscientiously. Quality of their service depends on performer, and behaviour of clients. Uncooperative clients do not follow the advice of accountants and thus leads to bad reputation for professionals.

PROBLEM NO. 6: Making "Doers" into "Sellers": Before "buying" professional services, the client will like to meet and get acquainted with the professionals who will be serving them. The professionals who will be 'Doers' of certain kind of work needs to be sellers of that work, and need to be oriented towards better selling skills. But the problem is that these Doers are opposed to selling -- like Accountants, Dentists, Lawyers etc. and so do not have anything to do with selling.

PROBLEM NO. 7: Allocating Professionals time to Marketing: Many professionals are opposed to the idea of marketing but show their zeal to meet customer/clients needs. But in the age of competition, rapid changing technology, changes in the way of business life etc, the need for professionals to be both doers and marketers, cannot be overlooked. So these professionals have to devote some of their time in marketing their services.
PROBLEM NO.3 Pressure to React rather than Proact

Clients are some time fussy and wants their work done by them "immediately", and this frequently cut into time that has been set aside for marketing planning. So, they cannot be proactive when clients are putting time pressure on them.

PROBLEM NO.9 The effect of advertising are unknown

The use of Advertising is still prohibited in the profession by their Institute. So direct Advertising and its effect/advantages have not so far been realised in case of professional services marketing.

PROBLEM NO.10 A Limited Marketing Knowledge Base

This has already been discussed in preceding discussions. This limited Marketing Knowledge, in case of professional services, has restricted the applicability of marketing in the area of professional services. In the absence of theoretical knowledge, no rules or concept can be applied and be put to use. After having identified the problems in marketing of professional services, the various marketing styles that can be adopted by professional firms as identified by Kotler, 1977 are being presented below.

1.5 What Styles of Marketing are possible for a Professional Firm

Professional firms are having three major objectives: 1. Sufficient Demand, 2. Sustained Growth, 3. and Profitable Volume. So they must turn to some form of marketing to achieve these objectives.

Three styles of marketing suggested by Kotler and Connor (1977) are:

(i) Minimal Marketing
(ii) Hard Sell Marketing
(iii) Professional Marketing
Most professional firms in India practice minimal marketing (Bulrajani, 1987). They avoid or minimise conscious development of a marketing program. They believe that by rendering high quality services they will satisfy their clients and these satisfied clients will recommend them to others and bring in more new clients. By doing so they feel they are adhering to ethical canons prohibiting direct selling activity. But now-a-days, acceptance of this philosophy is being questioned on account of the following:

* It places too much confidence in the assumption that quality speaks for itself. In marketing circles it is known as "better mousetrap fallacy".
* It is reactive rather than proactive, approach to marketing opportunities. The firm does little to shape its future clients or services.
* It assumes that the firm will deliver distinctively better quality than its competitors. But several firms may be using the same philosophy and therefore, no firm may strike the client as particularly exceptional in this respect.
* It assumes that competitors are not practicing the stronger forms of marketing which can lead them to disaster.

(i) Minimal marketing means that client choose the firm rather than the firm choosing the client.

(ii) Hard-Sell Marketing: A few professionals firms practice hard-sell marketing. However often it reflects a sales orientation rather than a marketing orientation. The professional engage in sharp price cuttings, discounting, brochures, preparations, some direct solicitation and possible referral commissions. So this hustling for business violates the profession's code of Ethics. Therefore, majority of practitioners consider it distasteful and predatory in nature.
(iii) Professional Marketing: This has been discussed in the foregoing discussions above. Its major attributes are:

   a. Stating long-term marketing objectives and strategies.
   b. Being market-oriented i.e. client or user oriented.
   c. Organising regular, training seminars to improve the professional person's effectiveness in marketing.
   d. Ensuring that quality of professional works does not suffer as marketing activity is increased.
   e. Using only those marketing tools and procedures that are consonant with the industry's code of professional ethics.

1.6 Based on these styles the effective marketing strategies for a professional firm can be suggested as:

   (A) Expanding Service to existing clients:

      Cross selling of services is a major source of growth for the professional firm e.g. an accountant while doing auditing may identify some of the areas of deficient performance and suggest the client to utilize the firm's management services division.

   (B) Identifying and Cultivating High-Potential Prospective Clients:

      Use of referral sources be there for identifying eligible and attractive potential clients and laying plans for their cultivation. All clients should not be accepted and they need to be evaluated in terms of one's offering high growth and profit potential.

   (C) Widening and Deepening Personal Referral Sources:

      Steps be taken by professional firms to cultivate key referral sources. They need to recognize that their growth is dependent on the growth of
referral sources i.e. existing clients, other professionals, friends, relatives, other business houses like bank and insurance Companies etc.

(D) Service and Market Specialisation: One of the major marketing errors of professional firms is to strike out in all directions for possible new clients. They accept all clients. This "total service" philosophy is inferior strategy to that of service and market specialisation. Specialisation offers two distinct advantages to professional firms:

1. It gives the firm a preferred position, placing it favourably to potential clients seeking that kind of expertise.
2. Specialisation permits a greater profit on volume of business because the firm develops "cutting edge" expertise and low cost expertise in handling recurrent positions.

(E) Replacing Clients:

----------------------- The client review be carried out and some of the clients who are small with little potential be dropped without hurting the reputation of the firm. This will enable the professional firm in building a strong potential and profitable client base. Thus professional firms need to be involved in marketing of their services to prosper and grow. They need not be opposed to the idea of marketing. In fact, marketing and selling are not synonymous words or identical functions. Selling is merely the tip of the marketing iceberg. "To market One's Services, or Sell without learning how to develop a true marketing program, is like learning how to sail but not how to navigate. Your expertise would be sufficient for a while, but once out of sight of land, watch out." (Bachner and Khosla, 1977).
Thus, in the last we can say that some key aspects of service marketing where attention is needed are:

1. **People**: The key to services is not that they are provided by people (they may be performed by equipment) but that they are to be provided for people. Service Organisations must obtain a greater understanding of why customers behave the way they do, how they make their choices, what role intangibility plays in these choices.

2. **Process**: There are opportunities in service performance and marketing to reduce the barriers that exist between the operation side of an organisation and the marketing side of an organisation. Service performance and delivery cannot be separated. Service marketers should encourage and develop closer relationships with their operational management colleagues.

3. **Physical Evidence**: Physical evidence and atmospherics (office location, layout, decor, sound and light level, costume, i.e. dress etc.) have always been important in marketing. There is a need for a better understanding of how this element of the marketing mix influences customer choices, satisfaction and response for service organisations.

P.T.G.
(1.7) The Changing Self Image of the Accountant today:

Denney (1983) has projected five ways in which today's accountant sees himself/herself:

(i) The Dedicated Professional: for him work is work. He derives satisfaction through work.

(ii) The Anti-marketing Accountant: one who considers marketing unprofessional and unethical, basically, found in developing countries' context.

(iii) The anxious but insecure professional: Many firms are of this type today. They do realise that time has changed and something should probably be done in the way of marketing their practice, but their lack of knowledge keeps them pondering over the subject without applying it.

(iv) The Go - Go - Man: He welcomes the idea of marketing and is at the other extreme of one who is antimarketing accountant.

(v) The Secure Professional: One who appreciates that there are three essential ingredients of success in public accounting today—technical, marketing, and management. Recognising this, the secure professional attempts to understand what is required in each of these areas.

1.8: OVERVIEW: Marketing of accounting services is the effective execution of all the activities involved in profitably increasing the level of net business by serving the needs and wants of clients. Denney (1983) aptly observed that marketing includes nearly every activity an accounting firm performs. It is not just a lunch with the client or presenting a proposal to a prospect. It includes telephone calls, certain office routines, and also the way bills are rendered.
In fact, marketing begins with the needs and wants of clients and so clients focus, client retention, review, and development, as well as obtaining new clients are all marketing tasks in professional services.

The hardest point for all professionals not just accountants to grasp is that it is what the clients think that is important in terms of marketing and not what the professionals think, or even know. No matter how high you feel the quality of your work to be or how good your service to be but if your clients do not think so, then you are going to have problems in retaining the clients as well as making your practice grow. Growth is not meant raising fees, but growth is growing in quality of work, services to clients, billable hours, and client base in true marketing context.

Similarly professionals need to understand what is meant by quality work in a marketing context. Most professionals define quality work in a technical sense i.e. work that meets various professional and firm standards. But clients define quality work in a different way. To clients, it is work that is on time, understandable, and probably most important and accomplishes their objectives. For example, consider a client who has never got his financial statements audited through a professional accountant. But this client in order to take a greater line of credit (Current limit made) from bank, needs to get the accounts audited by accountant firm. Quality work to this client would consists of statements made by the Professional Accountant that provide the bank with the answer, and the confidence it is seeking in order to grant new line of credit. Also these statements be completed in time before the start of negotiations with the bank, so that the client is in a position to get the funds released
from the bank when they are required. The important point is that the most accurate financial statements submitted a month after the client needed the money don’t do client much good. (In that case, some clients may even object to paying the accounting firm’s bill.) Therefore, the accountant must keep both views—technical and of clients’ work— in mind.

The beauty in marketing of accounting services is that a firm doesn’t have to push square pegs into round holes. There are such a broad range of activities that a person can adopt to contribute to the marketing success of the firm and thereby help the firm to grow, as enumerated below:

1. Client Review Program.
2. Client Profile.
3. Seminars.
4. Articles.
5. Talks & Speeches.
7. Community Activities.
8. Clubs.
10. Sources—Development & Retaining (Referrals).
11. Social Functions.
13. Contributions.
15. Industry Specialization.
16. Personal Letters, Notes, etc.
17. Publicity & Public Relations/Communication Mix.
The present thesis is an exploratory work, to explore the status of marketing in professional accounting through empirical survey of practicing Chartered Accountant in India, restricted to Delhi (North India).

Bulvarjani (1987), in his study has observed that Accounting in India is 40 years behind the United States and Western Europe. So in order to see practically what is the real position of Chartered Accounting profession and to what extent they have accepted and applied the concept of “Marketing,” the present study has been undertaken.