MKTG2003
Financial Services Marketing

The objective of this course is to introduce students to the marketing of financial services. All financial institutions, including consumer banks and corporate finance services, practice some form of marketing. Some firms market themselves better than others, as evidenced in the competitive value of their brands.

This course will demonstrate to students the benefits of using an analytical approach to marketing in the financial services industry, and will show students how to undertake that analysis. An analytical approach helps firms to (1) identify marketing options, (2) calibrate the opportunity costs associated with each option, and (3) choose the best option to achieve the firm's business goals.

This course operationalizes several marketing concepts such as segmentation, targeting, and positioning. By the end of this course, students will know how to segment customers, what kind of data are required to do so, what are the different ways to segment, which customers to target, how to determine the best positioning of your brand in customers' minds, how to develop new products/services that add value to consumers and firms, how to price financial products, how to efficiently manage multiple brands across multiple segments in order to meet corporate bottom-line goals, how to develop a brand, how to migrate a brand when brands are acquired or merged, and how to co-brand financial services.

The pedagogic philosophy in this course is that of learning by doing. Therefore, students will go beyond learning conceptual marketing material to learning how to do marketing, using real and simulated data from the financial services industry.
Mode of Delivery | Combination of content delivery (face to face and online lectures and in-class discussions) and tutorials.
---|---
Prerequisites | To enrol in this course you must have completed a STAT course.
Incompatible Courses | Nil.
Course Convenor: | Craig Tapper.
Phone: | 0414616012.
Email: | craig.tapper@anu.edu.au.
Office hours for student consultation: | Note that the Course Convenor is Sydney based and will only be in Canberra on certain specific Thursdays for a number of classes (indicated in the schedule). Therefore consultation will only happen by appointment. When in Canberra the Course Convenor will be available Thursday 1:30pm-3pm.
Tutors | Tutors TBA. Tutors will be available for some consultation.
Student Administrators | Research School of Management, Room 1088, Level 1, LF Crisp Building 26, Mon. – Fri. 9am – 5pm.
Phone: | 6125 6737 or 6125 9839.
Email: | enquiries.rsm@anu.edu.au.

SEMESTER 2 2015


COURSE OVERVIEW

Learning Outcomes

Upon successful completion of the requirements for this course, students will be able to:

1. define, explain and illustrate some of the frameworks and approaches that are helpful in marketing financial services;

2. describe how:
   a. marketing contributes to success in modern financial institutions;
   b. the marketing of services like financial services differs from tangible goods marketing;

3. discuss how:
   a. segmentation is used to understand and manage customer behaviour;
   b. to position value propositions, products and brands in customers’ minds;
   c. to develop new products (goods and services) that add value to consumers and firms;
   d. to price financial products;
1. outline how to identify which customers to target; and,

2. outline how to efficiently manage multiple product or brand portfolios across multiple customer segments, and how to develop an effective marketing strategy in modern financial service organisations.

Research-Led Teaching

The course is informed and was modified in June 2015 based on an extensive literature review of more than 500 academic and practitioner journal articles plus an extensive review of local and international news media reports and commentaries including digital and social media channels.

Feedback:

Students will be given feedback in the following forms in this course:

- Written comments on assignments.
- Verbal comments in tutorials and in class.
- Discussion with groups.

Student Feedback:

ANU is committed to the demonstration of educational excellence and regularly seeks feedback from students. One of the key formal ways students have to provide feedback is through Student Experience of Learning Support (SELS) surveys. The feedback given in these surveys is anonymous and provides the Colleges, University Education Committee and Academic Board with opportunities to recognise excellent teaching, and opportunities for improvement.

For more information on student surveys at ANU and reports on the feedback provided on ANU courses, go to:

http://unistats.anu.edu.au/surveys/selt/students/ and
http://unistats.anu.edu.au/surveys/selt/results/learning/

Tutorial and/or Seminar Registration

Tutorial and /or Seminar signup for this course will be done via the Wattle website. Detailed information about signup times will be provided on Wattle or during your first lecture. When tutorials are available for enrolment, follow these steps:

1. Log on to Wattle, and go to the course site.
2. Click on the link “Tutorial signup here”
3. On the right of the screen, click on the tab “Become Member of ……” for the tutorial class you wish to enter.
4. Confirm your choice
If you need to change your enrolment, you will be able to do so by clicking on the tab “Leave group…” and then re-enrol in another group. You will not be able to enrol in groups that have reached their maximum number. Please note that enrolment in ISIS must be finalised for you to have access to Wattle.

**Policies**

ANU has educational policies, procedures and guidelines, which are designed to ensure that staff and students are aware of the University’s academic standards, and implement them. You can find the University’s education policies and an explanatory glossary at: http://policies.anu.edu.au/

Students are expected to have read the Code of Practice for Student Academic Integrity before the commencement of their course.

Key policies include:
- [Student Assessment (Coursework)](#)
- [Student Surveys and Evaluations](#)
- [Assessment of Student Learning](#)
# COURSE SCHEDULE

Below is a proposed course schedule. Updates to this schedule, and any further information will be made available on Wattle, as the course progresses.

<table>
<thead>
<tr>
<th>Week beginning</th>
<th>Theme / Topic / Module</th>
<th>Activity</th>
<th>Required student preparation</th>
<th>Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 20</td>
<td>Introduction - Introduction; The role of marketing in modern financial services organizations. Marketing Strategy - The structure of marketing strategies and relationship to corporate strategy.</td>
<td>Online Lecture – No Tutorials Week 1</td>
<td>Text Book Chapters 1 &amp; 2</td>
<td></td>
</tr>
<tr>
<td>August 3</td>
<td>Understanding Customers - Consumer Buying Behaviour and Business Buying Behaviour.</td>
<td>Face-to-face Lecture Tutorial Discussion</td>
<td>Text Book Chapter 5</td>
<td></td>
</tr>
<tr>
<td>Week beginning</td>
<td>Theme / Topic / Module</td>
<td>Activity</td>
<td>Required student preparation</td>
<td>Deadlines</td>
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<tr>
<td>Aug 10</td>
<td>Value Creation and Positioning - Segmentation, Targeting and Positioning in Financial Services.</td>
<td>Face-to-face Lecture</td>
<td>Chapter 6</td>
<td>First week of student presentations in tutorials</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Aug 17</td>
<td>Value Creation and Positioning - Developing Financial Products and Managing Brands</td>
<td>Online Lecture</td>
<td>Chapters 7 &amp; 8</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Aug 24</td>
<td>Value Creation and Positioning - Pricing Strategies</td>
<td>Online Lecture</td>
<td>Chapter 9</td>
<td>Form Project Teams – names to your Tutor</td>
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<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Aug 31</td>
<td>Mid-semester exam</td>
<td>No Lecture this week</td>
<td></td>
<td>Details of date and time for mid-semester exam TBA</td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
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<tr>
<td>September 7-20</td>
<td>Mid-Semester Break</td>
<td>No Classes</td>
<td></td>
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<tr>
<td>Sep 21</td>
<td>Value Creation and Positioning - Place (Distribution) Strategies.</td>
<td>Online Lecture</td>
<td>Chapter 10</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Sep 28</td>
<td>Value Creation and Positioning - Integrated Marketing Communication for Financial Services</td>
<td>Online Lecture</td>
<td>Chapters 11 &amp; 12</td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>October 5</td>
<td>Value Creation and Positioning – Direct and Digital Marketing</td>
<td>Face-to-face Lecture</td>
<td>Chapter 13</td>
<td></td>
</tr>
<tr>
<td>Week beginning</td>
<td>Theme / Topic / Module</td>
<td>Activity</td>
<td>Required student preparation</td>
<td>Deadlines</td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Oct 12</td>
<td>Sustaining Value and Differentiation - Relationship/Loyalty Marketing and Customer Relationship Management</td>
<td>Online Lecture</td>
<td>Reading provided via Wattle</td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Oct 19</td>
<td>Sustaining Value and Differentiation - Managing Services Incidents and Service Recovery Ethics and Marketing – Value in a Socially Responsible Context</td>
<td>Face-to-face Lecture</td>
<td>Chapter 14</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>Oct 26</td>
<td>Modern Issues in Marketing – Chasing Value Globally Course Wrap-Up and Integration – Exam Briefing</td>
<td>Face-to-face Lecture</td>
<td>Reading provided via Wattle</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Tutorial Discussion - student presentations in tutorials</td>
<td>Student presentations (see details in assessments below)</td>
<td></td>
</tr>
<tr>
<td>TBA</td>
<td>Overall Course Assessment</td>
<td>Exam</td>
<td></td>
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</tbody>
</table>
ASSESSMENT REQUIREMENTS

Summary of Proposed Assessment: Assessment for this course will be confirmed after consultation with students at the first face-to-face lecture of the semester. If there are any changes to the assessment, those changes will be publicised on Wattle. Due dates are the dates by which the student must submit the assignment for grading. Any assignments submitted after the specified date will incur penalties. The return date is the date by which you will receive your graded assignment.

<table>
<thead>
<tr>
<th>Assessment Task:</th>
<th>Total Value (percent of final grade):</th>
<th>Due Date, by 5.00pm on:</th>
<th>Feedback Return Date, by 5.00pm on:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In tutorial presentations (Individual)</td>
<td>10%</td>
<td>To be scheduled by Tutors in tutorials - starting from the week commencing August 10.</td>
<td>One week after presentation</td>
</tr>
<tr>
<td>Presentation write-up (individual)</td>
<td>10%</td>
<td>2 weeks after in-tutorial presentation</td>
<td>Two weeks after submission of the report</td>
</tr>
<tr>
<td>Mid semester exam</td>
<td>20%</td>
<td>TBA</td>
<td>TBA</td>
</tr>
<tr>
<td>Final project written report (team)</td>
<td>20%</td>
<td>October 19</td>
<td>November 2</td>
</tr>
<tr>
<td>Final exam</td>
<td>40%</td>
<td>TBA</td>
<td>TBA</td>
</tr>
</tbody>
</table>

Notes:

1. All components of the above assessment are compulsory and must be submitted.
2. You must obtain 50% or more as an aggregate mark to be eligible for an automatic pass grade in this course.
3. You must obtain 50% or more in the final exam to be eligible for an automatic pass grade in this course.
In tutorial presentations (10%):

Students are required to undertake research and identify a relevant news item from a recent (past 6 months) newspaper or magazine, a video (e.g. YouTube) clip, an item in the media (e.g. TV or radio), or a story from the internet that deals with a contemporary marketing issue/topic covered in the course and that relates to marketing financial services.

Please note that it is not permitted and is not acceptable to use illustrations and examples that are either (1) discussed in the assigned textbook or previous editions of the textbook or (2) covered in class by the Course Convenor. All students are expected to undertake research of articles and issues related to financial services marketing in the media, through field research or online research.

As a means of familiarising students with the process – tutors will lead short discussions of some of the following articles in the tutorials occurring in the weeks commencing July 27 and August 3.

In tutorial discussions will be nominated by your tutor (and may be advised on Wattle) from the following list of articles:

1. Albro, W, 2014, Cross-Selling on Mobile, ABA Bank Marketing and Sales, September, pp. 16-21
2. Drummond, S, 2015, Banks prepare for new credit card reward regime, Sydney Morning Herald, June 18
3. Eyers, J, 2015, Younger banking customers demand stronger protection from identity theft, Sydney Morning Herald, June 16
5. Han, E, 2015, Bank ad campaigns backfire: customers dissatisfied, ready to leave say experts, Sydney Morning Herald, April 22
6. Han, E, 2015, Generation X: the biggest contributors to near-record national debt on credit cards, Sydney Morning Herald, April 29
8. Karfakis, M, Got Personality?, ABA Bank Marketing and Sales, December, pp. 36-41
9. Liew, R, 2015, Australia a hotbed for digital banking tests: Citi, Sydney Morning Herald, July 6
11. Rose, S, 2015, Tech-savvy retail super funds poach young members from industry funds, Sydney Morning Herald, July 6
12. Thomson, J, 2015, CBA Australian banking’s top brand, valued at $9.2b, Sydney Morning Herald, February 2
13. Yeates, C, 2015, Australia leads the world in mobile banking, Sydney Morning Herald, June 16
Student in-tutorial presentations require the student leading the presentation to (1) share copies of the article/item, (2) then briefly summarise its relevance to topics covered in this course and lead a 4-5 minute tutorial discussion on the topic.

The 4-5 minute discussion should highlight (a) how the item/article demonstrates one or more of the marketing models, concepts or frameworks covered in the course then (b) highlight what insights can be gained from the article about the practices of marketing management in a modern financial organisation.

Student presentations will be assessed by the tutor, and feedback will be offered against the following criteria:

• How clearly has the student related the article or issue to the course material and course learning objectives? (4 marks)

• How clearly has the student identified financial services marketing management practice implications from the analysis of the article? (4 marks)

• How effectively has the student presented their ideas, and how effectively has the student lead the tutorial discussion? (2 marks)

The schedule for student presentations will be agreed in the first tutorial.

**Presentation write-up (10%)**:

Students will receive feedback from their tutor on the in-tutorial presentations one week after the in-tutorial presentation. Students are then required to prepare a written ‘write-up’ of the presentation taking into account the feedback that was given by the tutor.

The write-up should be 3 pages maximum (double-spaced, 12 pt Times New Roman font, 2.5 cm margin on all sides), with an additional 2 pages maximum for an appendix (optional). The appendix is optional – but it can be used to detail/describe the article or issue if required. The rule for any item in the appendix is that the relevance of such material must be made clear and explicit in the main body of the report (i.e. your marks will be based only on what is covered in the first 3 pages excluding the appendix).

Student write-ups will be assessed by the tutor, and feedback will be given against the following criteria:

• The extent to which the student has demonstrated their understanding of the detail of relevant theory, frameworks (2 marks).

• The extent to which the student has related relevant models, concepts and frameworks from the course to the article/issue that they selected (3 marks).

• How clearly the student has identified financial services marketing management practice implications from the analysis of the article (3 marks).

• The effectiveness of the communication and presentation of ideas and how effectively the student communicates in written form (2 marks).

Feedback will be provided by the tutors on the write-ups within 2 weeks of submission.
Mid-Semester Examination (20%):

The mid-semester examination will be an open book format and consist of a combination of multiple choice and short essay type questions based on financial services scenarios. The exam duration will be 60 minutes hours plus reading time, and an example set of questions will be provided on the Wattle site prior to the Mid-semester Exam date. The exam will be comprehensive and will cover all topics covered in the first 6 lectures. Questions will require that you both identify and demonstrate that you are seeking to apply course materials/models/concepts/frameworks. The exam will test a deep understanding of topics, and the ability to apply marketing tools to make better decisions.

Final Course Project Written Report (20%):

Student teams (up to 4 students) will work on projects relevant to marketing in the financial services industry. More detail will be provided on the expectations of this project, at a later date. This may take the form of analysing a published case study or analysing a live issue occurring in the marketing of financial services that is being discussed in the media. Teams will be required to present their analysis of the issues in the case and to make recommendations to address the marketing challenges detailed in the case.

The maximum length of the report should be 10 pages, (double-spaced, 12 pt Times New Roman font, 2.5 cm margin on all sides), with an additional 3 pages maximum for an appendix.

Reports will be assessed against the following criteria:

1. The extent to which the report indicates that the team has selected and demonstrated understanding of relevant marketing theory, frameworks, models, tools & concepts from the course (4 marks),
2. The extent to which the team has explicitly APPLIED the relevant concepts, models, etc. to the assignment task (6 marks),
3. The extent to which the team has created reasoned arguments and justified or substantiated any findings or recommendations that are offered through analysis of facts and evidence (6 marks),
4. How effectively the team communicates its arguments in writing and the quality of the submission as a business report (4 marks).

Team Formation and Confidential Peer Assessment for Team Projects

Some students find that team projects can present difficulties. However working in teams is a critical competence in almost all modern workplaces and so developing skills and capabilities to work effectively in teams of co-equal teams is important. In order to minimise the potential and impact of behaviour known as ‘social loafing’ where individual team members contribute minimally to the team and ‘free-ride’ on the efforts of others, a number of activities will be implemented as a part of this course:

- Briefings on team formation and the criteria for effective teams will be included in classes in early weeks of the semester to aid in the team formation process.
Details of the team membership and selected organisation focus must be nominated to Tutors by August 24, 2015.

A team agreement setting out agreed team protocols and practices to ensure all team members contribute effectively and fairly is to be developed by each team, agreed, signed and submitted to Tutors by September 28, 2015.

Confidential Peer Review

All students will have the opportunity to complete a confidential peer evaluation of each group member's contribution to the final group response. Should an individual student be identified through this process as having contributed at a level significantly greater (or lesser) than the level of contribution of the other group members, then that individual's mark may be adjusted above (or below) the mark awarded for the group assignment.

For example, if a group were awarded a final mark for an assignment of 15/20, and a group member was identified as having contributed significantly more than others in the group, their mark could be adjusted upwards by up to 20% and the individual receive a mark for the assignment which could be as high as 18/20.

Or using the same example, if an individual group member were identified as having made a contribution significantly less than the others in the group, their mark may be adjusted down by up to 20% (e.g. for a group mark of 15/20, the individual's mark could be adjusted down to 12/20).

Additionally, I retain the right to reduce the team component grade of any student by up to 100% if I have sufficient reason to believe that the student is free-riding on the efforts of other team-members. If you do not contribute to the team effort, you could fail the course.

However such adjustments will normally only occur where all other group members indicate that an individual made a significantly greater (or lesser) contribution, or all indicate that an individual made no contribution.

Final Examination (40%):

The final examination will be an open book format and consist of a combination of short essay type questions, and an extended response essay, which students will select from a range of optional questions. The exam duration will be 3 hours plus reading time, and an example set of questions will be provided on the Wattle site before the last class. The exam will be comprehensive and will cover all topics covered in the course. Questions will require that you both identify and more particularly demonstrate that you are seeking to apply course materials/models/concepts/frameworks. The exam will test a deep understanding of topics, and the ability to apply marketing tools to make better decisions.

Exam scripts can be viewed after the release of end of semester grades. You must refer to the School website for dates and times that exam script viewings are held. You must provide your student identification card to view your exam script. Scripts cannot be taken from the Office area.

Submission of Assignments:
All assessed components of the course, other than the mid-term and final exams, should be handed in via Wattle. A link will be provided on Wattle that you will be expected to use for this purpose. You must ensure that all files you want assessed are on Wattle before the time they are due.

The ANU is using Turnitin to enhance student citation and referencing techniques, and to assess assignment submissions as a component of the University's approach to managing Academic Integrity. For additional information regarding Turnitin please visit the ANU Online website.

Students may choose not to submit assessment items through Turnitin. In this instance you will be required to submit, alongside the assessment item itself, copies of all references included in the assessment item.

**Identify your Assignment with your Student Number only** - When submitting your assignment please ensure that it contains your student number in the **file name** and on the **first page**. Please do not put your name anywhere in your assignment.

**Special consideration for assessments**

Students who are unable to submit their assessment by the due date may be eligible for an extension if supported by an Application for Special Consideration.

Information on special assessment consideration can be found at: [http://www.anu.edu.au/students/program-administration/assessments-exams/special-assessment-consideration](http://www.anu.edu.au/students/program-administration/assessments-exams/special-assessment-consideration).

Special Consideration applications must be completed before the due date of the affected assessment. In exceptional circumstances applications for an extension may be accepted up to three working days after the due date of the affected assessment.

The application must include all supporting documentation and include a copy of as much of the assignment as has been completed by the due time and date.

Special consideration applications must be submitted online at special.consideration@anu.edu.au. You will be notified by your lecturer if an extension has been approved.

Late submission of assessment tasks without an extension are penalised at the **rate of 5% of the possible marks available per working day or part thereof**. Late submission of assessment tasks is not accepted after 10 working days after the due date, or on or after the date specified in the course outline for the return of the assessment item.

**Returning assignments:**

Unless otherwise specified, assignments will be returned via the student office, or via Wattle.
Resubmission of assignments

Students may not resubmit any assignments after the due date.

Referencing requirements

Please reference all cited work in full, if the cited work is not in the class prescribed/recommended reading lists. If the cited work is in the prescribed/recommended reading lists, then simply state the authors, and page number.

Examination material or equipment

The examinations (mid term and final) will be open books and open notes. No devices that can be used to communicate with anyone else will be permitted.

Workload

Students taking this course are expected to commit at least 10 hours a week to completing the work. This will include 2 hours per week in class, 1 hour per week in tutorial and at least 7 hours a week on average (including non-teaching weeks) on course reading, research, writing and assignment work.

Finalisation of Marks and Grades

After marking is concluded the lecturer will submit a report to the Committee of Examiners for the course recommending final marks and letter grades for each student. The Committee comprises, at a minimum, the Director of the Research School of Management, the lecturer, and at least one second examiner. The lecturer’s recommendations are based on the points accumulated by each student and judgments about individual student performance, guided by the ANU Policy on Coursework Assessment:


The Director of the Research School of Management then forwards the marks and grades to the Executive of the College of Business and Economics for final approval.

Prescribed Texts and Reference Materials

Text Book:

Armstrong, Adam, Denize & Kotler, 2015, Principles of Marketing, 6th edition, Pearson Australia, Melbourne. From time to time specific additional readings related to specific topics may be required. Details of these additional readings will be published in Wattle.

Cases: details of cases will be published via Wattle. Depending on the cases selected this may require that you purchase the case for personal use.

In addition to the set texts for this class, from time to time, I will make available reading materials (or links to reading material) on Wattle. A non-exhaustive list of background reading material can be found in the library, and includes the following:
Other resources:

2. Title: Marketing Financial Services  
   Author: Hooman Estelami  
   Publisher: Dog Ear Publishing, Llc  
   Date: July 2006; ISBN-13: 9781598581898

3. Title: Marketing for Financial Advisors: Build Your Business by Establishing Your Brand, Knowing Your Clients and Creating a Marketing Plan  
   Author: Eric T. Bradlow, Keith E. Niedermeier, Patti Williams  

These texts are available as ebooks (e.g. via Amazon) or, in some cases, as books in the library. I will expect students to prepare for class by reading the background material, and the discussion will go in depth and beyond this background reading.

Support for Students

The University offers a number of support services for students. Information on these is available online from http://students.anu.edu.au/studentlife/