

**INSTITUTE OF BANKERS IN MALAWI**

**CERTIFICATE IN BANKING EXAMINATION**

**SUBJECT: CUSTOMER SERVICE (IOBM – C102)**

**Date: Monday, 4th May 2015**

**Time Allocated: 3 hours (13:00 – 16:30 Hours)**

**INSTRUCTIONS TO CANDIDATES**

1 This paper consists of **TWO** Sections, A and B.

2 Section A consists of 20 Multiple questions, each question carries 2 marks.

Answer **ALL** questions.

3 Section B consists of 5 questions, each question carries 20 marks. Answer **ANY THREE** questions.

4 You will be allowed **10 minutes** to go through the paper before the start of the examination when you may write on this paper but not in the answer book.

5 Begin each answer on a new page.

6 **Please write your examination number on each answer book used. All answer books without examination number will not be marked.**

7 All persons writing examinations without payment will risk expulsion from the Institute.

8 If you are caught cheating, you will be automatically disqualified in all subjects seated this semester

9 DO NOT open this question paper until instructed to do so.

**SECTION A (60 MARKS)**

Answer **ALL** questions from this section.

1. In PESTEL analysis, the P stands for:

1. Probability
2. Price
3. Political
4. Partnership
5. What is the proper definition of a customer?

1. A receiver of a good or service after a purchase from a supplier
2. Anyone interested in a firm’s goods or services
3. Anyone who pays money to receive a service or goods
4. A receiver in all exchange situations
5. In what level of customer relationship does the salesperson phone the customer to see if there are any problems and to elicit ideas for product improvement?

1. Accountable
2. Proactive
3. Assuring
4. Convert
5. Customer care emphasizes the importance of ‘…………………’ and covers every aspect of organization’s relationships with customers.

1. Attitude
2. Integrity
3. Honesty
4. Empathy
5. Ashridge Management College research yielded a list of factors associated with poor performing organizations and one of them was;
6. Bureaucracy
7. Liquidity
8. Staff levels
9. Management
10. One of the advantages of having a monopoly is:

1. Produce less and sell at higher price
2. Achieve economies of scale
3. Higher salaries for employees
4. Higher technical support in all areas.
5. The main aim of customer care is;

1. Deliver excellent service
2. Win more customers
3. Increase company’s reputation
4. Close the gap between customer expectations and their experience
5. What is the main advantage of gathering feedback from customers?

1. Helps appraise members of staff
2. Helps fine tune the marketing mix
3. Helps in analyzing competitors
4. Helps to promote customers’ relationships
5. Which is the first step when faced with a complaint?

1. Sympathise
2. Justify
3. Listen
4. Ask questions
5. In Ted Johns model for customer service excellence, the twelve pillars of performance are summarized into three dimensions, namely:
6. Your strategy, your objectives and your resources
7. Your strategy, your objectives and your employees
8. Your objectives, your employees and your resources
9. Your strategy, your people and your customers
   1. Qualified crossing.
   2. Restrictive crossing
10. Five variables determine service quality. Two of the variable are as follows:

1. Tangibles and assurance
2. Responsiveness and determination
3. Empathy and courtesy
4. Reliability and loyalty
5. In the value chain the following is a support activity.

1. Operations
2. Marketing and sales
3. Out bound logistics
4. Procurement
5. As a frontline staff, you are expected to have the following under your job description:
6. Know all products and services of the company
7. Know all your customers
8. Be able to solve all complaints and queries
9. Provide information about the company and its employees
10. In dealing with awkward and aggressive people who are complaining, one action recommended is:

1. Repeat back the substance of their complaint
2. Ask the complainant to put it in writing
3. Agree with the complainant that he/she is right
4. Deal with the problem by analyzing the complainant first
5. What criteria can be used to draw up best training and development objectives for an organization?

1. Analyzing the trainers that are available
2. Analyzing customers’ opinions
3. Analyzing the budget for training and development
4. Analyzing the years that the employee has in the organization
5. What is culture in customer service?

1. The way an organization acts
2. Shared values and beliefs of society
3. Defined patterns of behavior as inherited from parents
4. The way people within an area look like
5. What is the importance of offering post sales support?

1. Repeat business
2. Build a relationship with customer
3. Attract new customers
4. Resolve problems
5. What does the term SLA stand for?

1. Standard Liquidity Agreement
2. Service Level Agreement
3. Standard Level Agreement
4. Service Liquidity Agreement
5. The following are characteristics of a successful team.

1. Clear sense of purpose
2. Gender balanced
3. Diversity
4. i, ii, and iii
5. i and ii
6. ii and iii
7. i and iii
8. The advancement of technology has brought in a number of key points that add value to customer service, such as:
9. Confidentiality
10. Targeted and personalized communication
11. Security enhancement
12. E-learning

**SECTION B (60 MARKS)**

Answer **ANY THREE** questions from this section

**QUESTION 2**

In customer care, there are key phases of service delivery. Prepare notes on the topic as follows:

1. Briefly explain any **five** key inputs of service delivery process. *(5 marks)*
2. Explain the main **four** key phases of service delivery. *(12 marks)*
3. Outline any **three** outputs of the service delivery process. *(3 marks)*

**(Total 20 marks)**

**QUESTION 3**

In order to encourage customers to complain, Ted Johns gives seven guidelines for perfect customer care.

1. Explain any **five** of the seven guidelines.  *(10 marks)*
2. In your analysis of the financial industry in Malawi, outline how effective these guidelines are, and make a recommendation.  *( 10 marks)*

**(Total 20 marks)**

**QUESTION 4**

The role of service delivery systems and the future of customer service is a very dynamic and important aspect in today’s businesses. In agreeing or disagreeing with the statement:

1. Explain any **five** major recent findings on customer service demands. *(10 marks)*
2. Analyze how each of the major findings explained above are affecting financial institutions in Malawi.  *(10 marks)*

**(Total 20 marks)**

**QUESTION 5**

Using an institution of your choice, explain the value chain model, giving examples on the components you are explaining. **(Total 20 marks)**

**QUESTION 6**

Write a report that summarizes the PESTEL for the banking industry in Malawi.

**(Total 20 marks)**

**END OF THE EXAMINATION PAPER**