

**INSTITUTE OF BANKERS IN MALAWI**

**CERTIFICATE IN BANKING EXAMINATION**

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

**Date: Monday, 9th November 2015**

**Time Allocated: 3 hours (13:30 – 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 (40 MARKS)**

Answer **ALL** questions from this section.

1. Which level of customer contact, contact takes place at arm’s length through the medium of electronic or physical distribution channels?
2. No contact services
3. Low contact services
4. High contact services
5. Medium contact services
6. In relationship approach
7. Organizations receiving complaints will respond defensively and seek to imply that there is something wrong with the complainant.
8. Smart marketers try to build up long- term, trusting, win-win relations with valued customers, distributors, dealers and suppliers
9. The organization competes on other factors like price
10. Demand for the organizations output exceeds supply in the market.
11. Which key value of customer service displays skills and knowledge
12. Reliability
13. Responsiveness
14. Competence
15. Credibility.
16. Many banks have realized that………………………. is the only route to long-term sustainable competitive advantage.
17. Customer focus
18. Customer service
19. Customer care
20. Customer delight.
21. Customer equity is
22. The total of the discounted life time values of all the firms customers
23. The customer’s objective assessment of the utility of an offering based on perceptions of its benefits relative to costs.
24. The customers subjective and intangible assessment of the brand, above and beyond its objectively perceived value
25. The customer’s tendency to stick with the brand, above and beyond objective and subjective equity.
26. ……………………………… is a characteristic of a successful team that states that most successful teams are made up of players who have unique skills and exhibit approaches to team work.
27. Openness and trust
28. Diversity
29. A clear sense of purchase
30. Positive relationships with other support groups.
31. According to Glenn M Parker, there are 4 types of team players. What is the difference between the team players communicator and contributor?
32. A communicator is goal oriented person and is willing to do what is needed to get the job done while a contributor is a good listener and encourages other team members to participate in the team’s discussions and decisions.
33. A contributor often questions the team's goals, methods and procedures while a communicator is task oriented and does everything possible to provide the team with skills, knowledge and information needed to achieve its goals.
34. A communicator is task oriented and does everything possible to provide the team with skills, knowledge and information needed to achieve its goals while a contributor is a good listener and encourages other team members to participate in the team’s discussions and decisions.
35. A communicator is a good listener and encourages other team members to participate in the team’s discussions and decisions while a contributor often questions the team’s goal, methods and procedures.
36. Bruce W Tuckman developed a model on team foundation which has 4 stages. Under which stage, does Tuckman state that the team members often begin to feel that the team’s goals are unrealistic?
37. Forming
38. Storming
39. Norming
40. Performing.
41. These are sample individual performance metrics captured within an Automatic Call Distributor (ACD) Except
42. Availability
43. Average call duration
44. Time idle
45. Resolution percentage.
46. Which component of service delivery processes embraces a group of services that consist of intangible actions directed at customers mind
47. Processing people
48. Processing possessions
49. Mental stimulus processing
50. Information processing.
51. Service level agreement is
52. The degree of excellence of a thing
53. The point of contact between the customer and the organization at each point of the transaction process
54. A written document that spells out the services the help desk will provide the customer, the customers responsibilities and how service performance is measured
55. The process of applying quality values and aspirations to the management of all resources and relationships within the firm.
56. Which pillars fall within the dimension “ your people” in the Ted Johns model of customer service excellence?
57. Capability, continuity, courtesy and creativity
58. Commitment, credibility, classification and concentration
59. Commitment, credibility, courtesy and creativity
60. Capability, continuity, classification and concentration.
61. This determinant of service quality refers to consistency and dependability of the service providers performance
62. Empathy
63. Reliability
64. Responsiveness
65. Assurance.
66. Business- to- customer (B2C), customers are also referred to as:
67. Internal customers
68. Business-to- business (B2B)
69. Business- to- government (B2G)
70. Individual/Family customers.
71. Effective supply chain management can provide an important competitive advantage for a business marketer that results in the following:-
72. Increased innovation
73. Decreased labour
74. Decreased conflict
75. Good communication.
76. The benefits from a marketing organization and supplier relationship include one of the following:
77. Higher levels of inventory
78. Increased buying power
79. Improved quality
80. Less innovative products.
81. The aim of customer care is the survivor and success of an organization. From an organization point of view customer care is
82. The way you smile to the customer
83. A source of employee satisfaction which enhances performance
84. A way of minimizing word of mouth
85. Retention of existing customers.
86. Working with difficult customers requires patience and composure. The following are some of the steps that can be followed to handle difficult customers
87. Get focused
88. Let the customer vent
89. Excuse yourself
90. Listening actively
91. 1, 2 and 3
92. 2, 3 and 4
93. 1, 2 and 4
94. 1, 3 and 4
95. One of the reasons why culture is so difficult to define is because it has so many elements that interrelate and change over time. Some of these elements are
96. Language, religion and education
97. Religion, language and geographical position
98. Education, geographical position and religion
99. Geographical position, education and language.
100. In a survey of managers attitudes to customer care (1994), the Institute of Management highlighted one of these as key benefit of improving customer care
101. Corporate social responsibility
102. Competitive advantage in the work place
103. Retention of existing customers
104. Cost efficiency for the customer.

**SECTION B (60 MARKS)**

Answer **ANY THREE** questions from this section

**QUESTION 2**

1. Working on the reception or helpdesk, you will encounter awkward and aggressive people no matter how hard you try to please them and how well you do your job. Discuss **six** ways you would deal with these people*. (12 marks)*
2. Explain **four** things that you would do if you are unable to provide what the customer wants. *(8 marks)*

**(Total 20 marks)**

**QUESTION 3**

1. Explain **three** advantages of utilizing managers as trainers. *(6 marks)*
2. A successful help desk is made up of tightly integrated components. Discuss the

**four** components of a successful help desk. *(8 marks)*

1. State **six** benefits of quality customer support. *(6 marks)*

**(Total 20 marks)**

**QUESTION 4**

1. Customer satisfaction may seem an impossible task but there are three things that a customer needs to be satisfied. Briefly explain these **three** customer needs. *(12 marks)*
2. What are the **four** basic skills needed for one to work successfully at a help desk? Give an example of each skill**.** *(8 marks)*

**(Total 20 marks)**

**QUESTION 5**

1. Your bank has a project whose success lies in the work of the team you have been placed in. As a team member, what would you do to develop a positive working relationship within the group?  *(8 marks)*
2. XYZ Bank has seen most of its corporate customers transfer their accounts to other banks and the remaining corporate customers depositing amounts have declined in the year 2014. As a Corporate Banking Manager, you have this problem at hand. Discuss the steps you would follow to address this problem**.**

*(12 marks)*

**(Total 20 marks)**

**QUESTION 6**

1. Explain the step-by-step approach you can use to handle even the most difficult customers and win them over.  *(10 marks)*
2. Discuss the steps that would be taken by marketers towards promoting effective e-relationships with customers in the internet age. *(10 marks)*

**(Total 20 marks)**

**END OF THE EXAMINATION PAPER**