**CUSTOMER SERVICE SOLUTIONS 2016 MAY 2016 EXAMINATIONS**

**MODEL ANSWERS**

**SECTION A**

1. b
2. a
3. d
4. b
5. a
6. d
7. d
8. d
9. b
10. a
11. a
12. a
13. b
14. c
15. b
16. d
17. c
18. a
19. d
20. b

**SECTION B**

1. MEMO

TO : The Head, IT Division

FROM : The Account Relationship Manager

DATE : 28th January 2016

SUBJECT : HELP DESK

* A help desk is critical to any organization. A help desk is a single point of contact within a company for managing customer problems and requests and for providing solution-oriented support service
* The help desk has the following roles:
* Technical support – referring to a wide range of services that enable people and companies to continuously use the computing technology they acquired or developed.
* Customer support – includes services that help customer understand and benefit from a range of products’ capabilities by answering questions
* Support centre – help a help desk with a broader scope of responsibility and the goals of proving faster service and improving customer satisfaction.
* Network and system monitoring – involves using tools to observe and control network performance in an effort to prevent and minimize the impact of problems.
* Network and system administrator – involves activities such as setting up and maintaining user accounts, ensuring the data that the company collects is secure and performing e-mail and database management.
* A multi-level support model – refers problems it cannot resolve to other appropriate internal group, external vendor or the subject matter expert.
* Subject matter expert (SME) – high level experience or knowledge about a particular subject
* The components of a successful help desk
* People – the staff and structure put in place within a computer or department to support is customers by performing business processes.
* Processes – interrelated work activities take a set of inputs and produce set of specific outputs that are of value to the customers
* Technology – the tools and technologies people use to do their work.
* Information – data that are gathered in a meaningful way

Xxxxxx Yyyyy

**Account Relationship Manager**

cc: The Head, Operations Division

1. PRESS RELEASE (ARTICLE) PAID UP – key highlights
2. A bank customer – a person, whether in human form or entity that has a want and/or need that a bank can fulfill.  ***(2 marks)***
3. Justification for refusing a cheque ***page 64 (6 marks)***

* Insufficient funds – customer’s instruction exceeds the available credit balance
* Defective cheque – not complete or bears an alteration
* Legal bar – where there is express or implied authority not to pay the cheque

1. Circumstances under which the bank can disclose customer’s information ***pg 65(6marks)***

* Where the bank is required by law to disclose
* Where there is a public duty to disclose
* Where the interest of the bank requires to disclose

1. Three rights of and duties of a customer ***page 65 (6 marks)***

* To take reasonable care in drawing cheques
* A duty to inform the bank on any known or suspected forgeries without delay
* Comply with bank’s terms and conditions on products and services
* A duty to keep personal records updated so that any correspondence, including statements can be sent to the right person at the correct address.

1. A BRIEFING ON A MYSTERY SHOPPER EXERCISE
2. Service quality – is a comparison of expectations with performance. Measures how well a service is delivered compared to customer expectations. ***2 marks***
3. Five determinants of service quality ***page 81 (10 marks)***

* Tangibles – physical evidence of a service like décor in the banking hall
* Reliability – consistency and dependability of the service provider’s performance
* Responsiveness – willingness and readiness of organization staff to provide a service
* Assurance – knowledge and competence of service providers and ability to convey trust and confidence
* Empathy – service provider’s efforts to understand customer’s needs and the individualize service delivery

1. Four conditions that have to be met to achieve or enhance high quality services after the mystery shopper research. ***Page 84 (8 marks)***

* Management commitment – words and deeds are most vital
* Adequate funding – enthusiastically spend necessary the necessary money to invest in a service ethics and programme
* Conspicuous improvement in service
* Training – thoroughly trained to implement a service strategy
* Internal service – all units supporting one another for the benefit of the customer
* Involvement of all employees – instilling a sense of ownership to all the employees not matter how far they are from the front office.

1. A REPORT

TITLE : CUSTOMER RELATIONSHIP AT ABN BANK

SUBMITTED TO : THE MARKETING MANAGER

SUBMITTED BY : XXXXX YYYYYY

DATE : 10 January 2016

INTRODUCTION – DEFINING CRM ***(page 206) 2 marks***

Reference is made to a report submitted by AJ research agency highlighting a great inefficiency in Customer Relationship Management (CRM). This is a comprehensive approach that provides seamless co-ordination between sales, customer service, marketing, field support and other customer-touching functions. It integrates people, process of technology to maximize with all your customers including e-customers, distribution channel members, internal customers and suppliers

The report will highlight the uses of CRM, the two facets and two disadvantages of technology in CRM.

KEY ISSUES OF CRM

1. Three uses of CRM ***(page 207) 6 marks***

* To increase customer retention by learning more about customers
* To predict customer behavior
* To segment customers based on their relative profitability
* To give more consistent customer service

1. CRM facets ***(page 208) 8 marks***
2. Personalization

Taylor made products and communications. More customer satisfaction

1. E-commerce and on-line customer care

Connects the web server database to the in-house database. Up to date information.

1. Sales force automation

Field sales team use to enter to update information on customers and also access up to date information on products, prices and stock availability

1. E-mail system

A network of electronic mailing massages. Can be used for customer enquiries, up to date product notifications, advertising, etc.

1. Two disadvantages of technology in CRM ***(page 210) 4 marks***

* Security challenges
* Customers can be trapped in a never ending loop of menus if not carefully structured
* Some customers might be uncomfortable if not being able to talk to human beings
* Managing customer expectations. Example easy and instant to order on the internet but can prove a challenge to deliver the goods

CONCLUSION

ABN need to embrace fully the CRM concept through adopting various technologies that will help to serve better its customers and create competitive advantage.

1. (a) Customer care a fundamental approach to the standards of service quality which covers every aspect of company operations from the design of a product or service to how it is packaged, delivered and serviced ***page 48 (2 marks)***
2. Rosabeth Moss Kanter (1991) five challenges ***page 49 (10 marks)***

* Understanding who the customer is
* Making the customer a member of one’s own organization
* Making the customer visible to all employees
* Rewarding faithful customers
* Having the flexibility to handle critical incidents

1. Four factors that help deliver excellent customer service ***page 48 (8 marks)***

* Feedback – gathering, analyzing, communicating and acting upon customer feedback
* Establish a partnership approach to relationships with customers
* Reinforcing customer loyalty with incentives and rewards to show that the organization values its valued customers
* Establishing efficient customer friendly systems