

**INSTITUTE OF BANKERS IN MALAWI**

**CERTIFICATE IN BANKING EXAMINATION**

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

**Date: Monday, 7th November 2016**

**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. The following aspect is required in terms of staff to ensure customer care programme is a success:
2. Adequate resources
3. Motivation
4. Reliability
5. Good management
6. The following is key to facilitation of customer service delivery in the service industry;
7. Positivity
8. Credibility
9. Technical know how
10. Customer marketing
11. One of the key areas that the banks must focus on in order to deliver customer service excellence include:
12. Products
13. Services
14. Satisfaction
15. Customer morale
16. An example of continuous improvement is:
17. Employ additional staff
18. Customers must cash on the ATM
19. Entrepreneurship
20. Think Tanks
21. The implication of applying irrelevant customer service models is:
22. Staff morale
23. Quality customer service
24. Poor profits
25. Training is enhanced
26. Banks require that customers get information from the bank:
27. As long as the bank know they are employees of that company
28. When approached by the CEO of the company
29. Through written mandate
30. None of the above
31. Skills training in customer service include the following:
32. Listening and speaking
33. Complaint handling and knowledge
34. Team work and encouragement
35. None of the above
36. Employees attitudes can be formed through:
37. Disciplinary action,
38. Culture
39. Induction
40. Interaction with customers
41. Companies advertise service standards to their customers and these are called;
42. Customer service communications
43. Policies
44. Customer service guarantees
45. Charters and business letters
46. Reinforcing the message on customer service can be done through:
47. Key rings
48. Meetings
49. Internet
50. Trainings
51. Benefits of customer support include:
52. customer satisfaction and attitude
53. Increase in new business
54. Increase in team work spirit.
55. Departments help each other.
56. Getting resources externally means:
57. Cross pollination
58. Acquisition
59. Integration
60. Outsourcing
61. Swan and Combs (1976) found that:
62. Customer satisfaction is a product of customer care
63. Customer satisfaction is key to doing business
64. Customer satisfaction with product performance relates to the evaluation of instrumental and expressive performance.
65. Customer satisfaction goes together with staff motivation.
66. Service organizations can be classified as:
67. Efficient
68. Effective
69. Stars
70. Drivers of quality service
71. Job shadowing means:
72. Taking over the job
73. Handing over the job
74. Sitting next to Nellie
75. In house training
76. One of the input of data base include:
77. Cross selling
78. Loyalty schemes
79. Enquiries
80. Segmentation and complaints
81. The key use of CRM is:
82. Increase customer retention and commitment
83. Determining customer behavior
84. To provide security to customers account.
85. To avoid custom loss
86. The problem with internet is:
87. High security integrity
88. Low security integrity
89. Strong infrastructure
90. Meeting customer expectations.
91. The 3vs for creating good customer impression are:
92. vocal, verbal and voice
93. visual, validity and vocal
94. vocal, verbal and velocity
95. velocity, voice and vocal

1. Customers close their accounts because of the following reason:
2. Withdrawal of loans and credit facilities
3. Long queues
4. Inconvenient operating hours
5. Loss of trust and custom.

**SECTION B**  **(60 MARKS)**

Answer **ANY THREE** questions from this section.

**QUESTION 2**

It must be understood that customer care and customer service play a competitive role in any organization.

1. Explain **four** key phases of service delivery. (12 marks)
2. Briefly explain why measuring and monitoring of the above **four** key phases are critical to all organizations other than the banks. *(4 marks)*
3. According to categories of critical incidents in service, explain **two** aspects of Employee response to customer needs and requests. *(4 marks)*

**(Total 20 marks)**

**QUESTION 3**

ICT has changed the lives of Malawians in terms of communication and how banks conduct business as opposed to the manual era.

1. Identify and explain **five** ways in which ICT can assist the bank. *(10 marks)*
2. Many customers complain about long queues in most banking halls in Malawi. Suggest **five** ways in which this can be improved. *(10 marks)*

**(Total 20 marks)**

**QUESTION 4**

The Bills of Exchange Act (1880) provides limits for rights and duties of a banker however, there are circumstances whereby the same act gives mandate for the banker to exercise his/ her powers.

1. Describe **three** ways in which a banker is said to act within his/ her mandate on customer service. *(6 marks)*
2. Outline **six** aspects that a banker must do in order to please and satisfy the customer in customer complaints handling. *(6 marks)*
3. Explain **four** implications of poor customer service delivery in the banks. *(8 marks)*

**(Total 20 marks)**

**QUESTION 5**

Organization culture is key to any business organization.

1. In terms of your organization culture, explain the consequences of the following terms:
2. body language; *(5 marks)*
3. Time factor; *(5 marks)*
4. Space. *(5 marks)*
5. Explain the importance of the saving culture concept. *(5 marks)*

**(Total 20 marks)**

**QUESTION 6**

Mary is joining a team of dealers in the Treasury department of FC bank;

1. Explain to her the **five** steps that she will have to follow to fit in the department.

*(10 marks)*

1. Explain **five** tips that will help her settle quickly and without any hassles

*(10 marks)*

**(Total 20 marks)**

**END OF THE EXAMINATION PAPER**