SOLUTIONS FOR CUSTOMER SERVICE - 2016

SAMPLE ANSWERS

Q 1.a.Adequate resources

2. b Credibility

3.c.Satisfaction

4.d.Think tanks

5.b.Quality customer service

6.c Through written mandate

7d.None of the above

8.c.Induction

9c.customer service guarantees

10.a.key rings

11.b.increase in new business

12d.outsourcing

13c.Customer satisfaction with product performance relates to the evaluation of two types of performance.

14.c.Stars

15.c.Sitting next to Nellie

16.c.Enquries

17.b.Determing customer behaviour

18.b.Low security integrity

19.a vocal, verbal and voice

20.c inconvenient operating hours

SECTION B

Q5 i-.Vision and values- is expected from them and the goals to achieve.Relationship with customers has clear vision of what they are trying to create, a vision constitutes a view of the future, The vision must be shared with colleagues.

-Internal people things-Employee motivated by their managers must give the

best service to customers and not the reverse. If staff are to give good service to customers they must first receive good service to their managers and colleagues, Organizations must not expect employees who are treated badly to treat customers well, to manage quality customer service organizations must recruit customer facing people, provide appropriate training,

-External customer things-feedback from customers must be used to effect

changes in the organizations. Customer satisfaction must be measured ,through customer visits by management, questionnaires, toll fee telephones, complaints analyses.

* Commercial success-think of profitability, survival, and business growth in customer service management. good customer service is not an end in it self, it is possible to create an organization that delivers superb customer service but does so at the cost of the business.

ii.You measure whether targets are being achieved, you monitor so that the process do not deviate from the expected and correct the situation where possible, you also review the processes through monitoring of processes. This will help you to be in line with your planned operations.

iii-Employee response to customer needs and requests include ; employees must consider customer with special needs, expressed customer preferences, admitted customer error, potentially disruptive others.

Q6 Uses of ICT.

i.-Identfy the best customers –use RFM analysis to determine most profitable customers

-Develop new customers collect list of new- collect list of potential customers to incorporate in the data base.

-Tailor messages based on customer usage-target mail and email based on types frequency of purchases.

-Recognise after purchse-reinforce the purchse decision by follow ups

-Cross sell related and complementary products-use the database to identify opportunities during anther buying sessions. ETC

ii.;

-Increasing number of tellers in the banking hall,

-Introduction of ATMs outside the banking hall as well as strategic business points.

-Have well skilled and trained staff who can effective and efficiently handle customer transactions.

-Have improved technology,

-Have shorter and clear procedures and processes.

Q7.i.- Insufficient funds, bank cannot pay cheques to the overdrawn accounts unless there is an agreement between the customer and the bank.

* Defective cheques, cheques that are irregularly drawn and cannot be paid.
* Legal bar, customer death, stop payment, garni shees order of the court.

ii. Listen-, as a banker you must listen what the customer says.

Sympathise- you must be in the shoes of the customer

Do not justify - do not show the customer that you are in the right or the customer is in the wrong.

Ask questions-you should ask the customer questions in order to get clarification.

Agree a course of action- try to get a solution to the customers problem

Be polite-show respect to the customer for being polite

Avoid interrupting the customer- let the customer explain his part of the story without interrupting him/ her because interruptions can lead to the customer being annoyed.

iii.-Customers close accounts because:

-Business is overtaken by the competition

-The image and reputation of your bank is at stake.

-You are likely to lose good employees

-When there is poor relationship between the bank and the customers

-Frequent mistakes and errors

Q8

i.

-Body language signifies a different meaning in a different culture setting. The language confirms or refute the message conveyed as well as giving information about the understanding and attitudes of participants.

-Time factor has an impact in the cultural setting ie Britons are good at adhering to time than Africans, determines the importance of punctuality for meetings etc, late arrivals may be deemed as discourteous, determines whether meetings are well planned and do run according to the schedule.

-Space in certain cultures matters i.e. when people are close each other especially of different gender in Malawi this interprets differently from other cultures. In some cases it is more normal for people to feel comfortable close together and distance between participants may be a sign of coldness.

ii.

Saving culture concept requires people to save money in the bank for future use rather than for immediate consumption. Savings are a driver of the economy in any country. In Malawi people do not save this why many are poor because they cannot raise capital for business start ups. Savings will help people to meet emergencies as well as a cushion for inflation because when interest rates go up this affect the deposits as well.

Q9

i.Mary must do the following:

-Meet and get to know your teammates- introduction to each other and make an effort to know them

-Try to gain an understanding of the bigger picture- ask co-workers and team leader questions and ask for any documented policies and procedures

-Learn the lingo-the vocabulary of the place, unique naming standards of the systems and networks

-Determine exactly what is expected of you-ask the supervisor or the team leader a detailed outline of what you should be doing.

-Volunteer-offer yourself to carry out some tasks for the group in areas that you are conversant

ii. Five tips include

-Get to know your teammates- know your teammates well enough to know their strengths and weaknesses relative to the goals of the team

-Warmly acknowledge your co-workers each morning and at night-learn to greet them.

-Listen with interest to your teammates face to face, keen interest in developments.

-Inquire about and acknowledge your teammates feelings- be caring towards colleagues

-Share your feelings openly and honestly-avoid a scowl on your face.

-Be willing to learn and teach –learn new skills and be willing to teach others.

-Recognise teammates’ achievements- appreciate the work of others

-Ask for help when you really need it.