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**INSTITUTE OF BANKERS IN MALAWI**

**CERTIFICATE IN BANKING EXAMINATION**

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

**Date: Monday, 17th November 2014**

**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 multiple choice questions. 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 numbers 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. To understand a customer you need to ask these questions except
2. Who is a customer?
3. Who are my customers?
4. Who are the organization’s customers?
5. Are customers different from consumers?
6. The individual/family customers are often referred to as
7. Business-to-business (B2B)
8. Business-to-Consumer (B2C)
9. Internal customers
10. Business-to-Government (B2G)
11. If a service is a process, then the following would be processed
12. Customers
13. Materials
14. Information
15. Input
16. i, ii and iii
17. i, iii and iv
18. ii, iii and iv
19. i, ii and iv
20. Which component of service delivery processes take place when customers seek some service directed to them?
21. Processing people
22. Processing possessions
23. Mental stimulus processing
24. Information processing
25. Value equity is the
26. Customer’s subjective and intangible assessment of the brand above and beyond its objectively perceived value.
27. Customer’s tendency to stick with the brand above and beyond its objective and subjective equity.
28. Customer’s objective assessment of the utility of an offering based on perceptions of its benefits relative to costs.
29. Total of the discounted life time values of the firm’s customers.
30. Under which level of investment is customer relationship building does the salesperson phones the customer to check whether the product is meeting expectations?
31. Partnership marketing
32. Proactive marketing
33. Reactive marketing
34. Accountable marketing
35. Companies that want to form strong customer bonds need to attend to certain basics. Berry and Parasuraman went beyond these basics and identified three retention building approaches which include
36. Financial benefits
37. Social benefits
38. Adding structural ties
39. Customer equity
40. i, ii and iii
41. i, iii and iv
42. ii, iii and iv
43. i, ii and iv
44. Service quality cannot happen without
45. Training
46. Skills
47. Communication
48. Sound financial base
49. Within this stage of team formation, the team is achieving its goals and team members are participating fully in the teams activities
50. Forming
51. Storming
52. Norming
53. Performing
54. Dupoy et al (1976) identified the following as the most important attributes as far as bank customers are concerned except
55. Dress code of staff
56. Speed of service delivery
57. Service environment
58. Interest rates offered on deposits
59. TQM is
60. The degree of excellence of a thing
61. The process of applying quality values and aspirations to the management of all resources and relationships within the firm
62. Deliberately designing and modifying business processes so that every activity is geared to meeting the customers wants
63. The point of contact between the customer and the organization at each point of the transaction process.
64. This determinant of service quality refers to the knowledge and competence of service providers and the ability to convey trust and confidence
65. Responsiveness
66. Reliability
67. Assurance
68. Tangibles
69. This is how a help desk today serves as a key part of technical support
70. Setting up and maintaining user accounts
71. Keeping the system in good repair
72. Using tools to observe and control network in an effort to prevent and minimize the impact of problems
73. Ensuring that the data that the company collects is secure
74. Although the varying nature of customer expectations may make it seem that satisfying customers is an impossible task, there are three things you can count on as customer’s needs and these are
75. Responsiveness
76. A caring attitude
77. Skill
78. The environment
79. i, ii and iii
80. i, iii and iv
81. ii, iii and iv
82. i, ii and iv
83. Remaining calm and in control when dealing with a difficult customer could be difficult. Here are some of the techniques that could be used for one to stay calm under pressure except
84. Sip water
85. Take a deep breath
86. Strain your voice a little
87. Positive imagery
88. Computer Telephony Intergration (CTI) systems
89. Link the telephone systems of the organization or call centre to computerized databases of information about customers.
90. Is a system where by computerized or recorded voice asks callers to select from a menu of options by pressing buttons on their telephones
91. Enable a caller’s message to be recorded to the recipient’s voice mail box.
92. Are used by field sales teams on laptop computers to enter and update information about prospects and customers
93. Within this level of customer contact, customers visit the service facility in person and is actively involved in the service organization and its personnel throughout service delivery
94. Low contact services
95. Medium contact services
96. High contact services
97. Very little contact services
98. What is a defective cheque?
99. A cheque which the amount in words and figures agree
100. A cheque which is not complete
101. A cheque which has been returned unpaid.
102. A cheque which bears an alteration and the customer has confirmed it by signing the alteration
103. Which pillars fall within the dimension of “your strategy” in the Ted Johns model of customer service excellence?
104. Commitment, credibility, classification and concentration.
105. Capacity, continuity, courtesy and creativity.
106. Consistency, communication, comfort and contact.
107. Commitment, consistency, capacity and concentration.
108. Best-practice organizations use this to draw up training and development objectives for their organizations
109. Quantitative surveys
110. Listening to customers
111. Focus groups
112. Interviews

**SECTION B (60 MARKS)**

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

**QUESTION 1**

1. State **three** differences between a customer and a client. *(6 marks)*
2. The success of external marketing strategies requires developing strong internal relationships that cut across functional boundaries. Explain any **four** guidelines for developing effective internal relationships.  *(12 marks)*
3. Any programme which aims to improve the level of customer care would need to encompass a range of key elements. Give any **two** of those elements*. (2 marks)*

(**Total 20 marks)**

**QUESTION 2**

1. Explain **four** reasons why feedback is important. *(8 marks)*
2. You have been promoted to the post of Customer Care Manager and have been asked to set up a customer care programme. Explain **four** steps that you would include in your customer care programme*. (12 marks)*

**(Total 20 marks)**

**QUESTION 3**

1. What is the difference between customer care and customer service? *(4 marks)*
2. List **four** elements of customer service according to Christopher Pine (1986).

*(4 marks)*

1. Explain the **three** attributes of customer care and customer service.  *(12 marks)*

**(Total 20 marks)**

**QUESTION 4**

1. Which **five** aspects of service quality would SERVQUAL model help banks in Malawi? *(5 marks)*
2. Explain each of the aspects mentioned in question (a) above. *(15 marks)*

**(Total 20 marks)**

**QUESTION 5**

Delivering excellent customer support brings substantial benefits to organizations and employees who work for such organization. Write a report to your Line Manager highlighting some of the benefits banks can derive from quality customer support. **(Total 20 marks)**

**END OF EXAMINATION PAPER**