



**ASSOCIATESHIP EXAMINATION**  
**CUSTOMER EXPERIENCE AND SERVICE EXCELLENCE**

**LEVEL I**

**[NEW SYLLABUS]**

**APRIL 2025**

**NB:**

1. Read carefully the instructions on the cover of the answer booklet.
2. The total number of questions in Section A is THIRTY, Section B is FOUR and Section C is TWO.
3. Answer **ALL** questions in **Section A (Objectives)**, answer any **TWO** questions in **Section B (Essay)**, and answer only **ONE** question in **Section C (Case/Scenario Based)**.
4. Section A carries 30 marks, Section B carries 40 marks and Section C carries 30 marks. Where questions are subdivided, the marks for each subdivision are shown in brackets.
5. Answers in listed note form are acceptable, provided they are clearly and logically presented and the points made are adequately developed.
6. No aids such as calculators, books, dictionaries, papers, mathematical sets, mobile phones or electronic wristwatches are permitted in this examination.
7. **Time allowed: THREE HOURS. Additional reading time of 15 minutes** is allowed at the beginning of the examination during which time candidates may write on this paper but not in the answer booklet.
8. Candidates must ensure that they answer questions in the appropriate answer booklets and **NOT on loose sheets** which may be used only as supplementary sheets. Such answers will not be marked.
9. **DO NOT WRITE YOUR NAME ON THE ANSWER BOOKLET.**
10. **DO NOT OPEN THIS QUESTION PAPER UNTIL INSTRUCTED TO DO SO.**

## **SECTION A - MULTIPLE CHOICE QUESTIONS**

**(ANSWER ALL QUESTIONS. EACH QUESTION CARRIES 1 MARK. TOTAL: 30 MARKS)**

1. **Opti-channel banking differs from omni-channel banking primarily in that.....**
  - a. Opti-channel banking eliminates less-used channels, while omni-channel banking integrates all channels.
  - b. Opti-channel banking emphasizes online banking, while omni-channel banking excludes it.
  - c. Omni-channel banking restricts access to premium services, while opti-channel banking does not.
  - d. Omni-channel banking focuses on seamless integration, while opti-channel banking optimizes channel use based on customer behavior and needs.
  
2. **Which of the following best describes the 'Tangibles' dimension in the RATER model?**
  - a. The physical appearance of facilities, equipment, personnel, and communication materials
  - b. The personal attention and care the service provider offers to individual customers
  - c. The level of confidence the service provider conveys about their ability to perform the service
  - d. The ability of the service provider to resolve customer complaints quickly
  
3. **Who is considered a bank customer?**
  - a. Anyone who visits the bank premises
  - b. Anyone who uses the bank's ATM services
  - c. A person with a deposit account at the bank
  - d. A person who inquires about loan products
  
4. **Which of the following is a key characteristic of omni-channel banking?**
  - a. Channels operate in silos without data sharing.
  - b. Customers can switch between channels without disrupting their experience.
  - c. Banking services are available only during specific time slots.

- d. Branches are excluded from the channel strategy.
5. **Which of the following is considered a traditional distribution channel for banks?**
- a. Bank Branches
  - b. Mobile Banking
  - c. Internet Banking
  - d. Social Media Platforms
6. **In the RATER model, which dimension refers to the provider's ability to demonstrate understanding and provide individualized attention to customers?**
- a. Responsiveness
  - b. Empathy
  - c. Assurance
  - d. Reliability
7. **Which of the following is NOT a type of bank account?**
- a. Savings Account
  - b. Current Account
  - c. Pension Account
  - d. Fixed Deposit Account
8. **Which distribution channel is most suitable for banking in remote areas without physical branches?**
- a. Mobile Banking
  - b. Internet Banking
  - c. Bank Agents
  - d. Bank Branches
9. **What is the primary document required to open a personal bank account?**
- a. Business Registration Certificate
  - b. Utility Bill
  - c. Completed Account Opening Form

d. Loan Application Form

**10. Which banking channel allows customers to perform transactions using a smartphone?**

- a. Mobile Banking
- b. Branch Banking
- c. Call Center Banking
- d. ATM Banking

**11. Which term refers to a bank's responsibility to maintain customer confidentiality?**

- a. Fiduciary Duty
- b. Statutory Obligation
- c. Banker-Customer Privilege
- d. Banking Secrecy

**12. Social media platforms are increasingly used by banks to.....**

- a. Conduct financial transactions directly
- b. Engage with customers and promote services
- c. Process loan applications
- d. Replace traditional banking channels

**13. What is the responsibility of a bank customer regarding unauthorized transactions on their account?**

- a. Ignore them since the bank will detect and reverse the transactions automatically
- b. Report the unauthorized transactions to the bank promptly
- c. Contact law enforcement without involving the bank
- d. Wait until the next account statement is issued to raise a dispute

**14. Which of the following best describes how banks contribute to sustainability?**

- a. By offering green financing options to support environmentally friendly projects.
- b. By increasing interest rates on all loans to discourage excessive borrowing.

- c. By limiting access to online banking to reduce energy consumption.
  - d. By prioritizing only high-profit investments, regardless of environmental impact.
15. **When receiving a loan from the bank, what is the fundamental duty of the customer?**
- a. Negotiating the loan terms with other customers
  - b. Repaying the loan as per the agreed schedule and terms
  - c. Requesting a loan restructuring every year
  - d. Transferring the loan to another bank for better terms
16. **Which of the following is the primary advantage of utilizing AI-Driven Chatbots in enhancing customer experience?**
- a. Chatbots can provide personalized recommendations based on historical data
  - b. Chatbots eliminate the need for customer service representatives
  - c. Chatbots offer emotional intelligence that exceeds human interaction
  - d. Chatbots can only respond to very basic customer queries, reducing service complexity
17. **Internet banking primarily provides customers with.....**
- a. Face-to-face consultations with bank staff
  - b. Access to banking services through a web platform
  - c. Cash withdrawal services
  - d. Deposit slips for manual transactions
18. **A bank customer is required to maintain a minimum balance in its account as stipulated by the bank. Failure to do so may result in.....**
- a. Freezing of the account by the government
  - b. Termination of all other bank services
  - c. Penalty charges or reduced account privileges
  - d. Automatic account upgrade to a premium category
19. **Which of the following best describes Multi-Channel Banking?**
- a. Using multiple digital channels that work independently to offer services

- b. Seamlessly integrating all banking channels to create a unified experience
  - c. Optimizing specific channels based on customer preferences
  - d. Offering banking services exclusively through mobile applications
20. **Which of the following is a responsibility of a bank customer regarding the use of their ATM Card?**
- a. Sharing the PIN with close friends for convenience
  - b. Safeguarding the card and keeping the PIN confidential
  - c. Requesting multiple cards for the same account
  - d. Using the card exclusively for online purchases
21. **What differentiates Omni-Channel Banking from Multi-Channel Banking?**
- a. Omni-channel banking focuses solely on digital platforms, while multi-channel banking includes physical branches.
  - b. Omni-channel banking ensures a seamless experience across all channels, while multi-channel banking operates channels independently.
  - c. Multi-channel banking eliminates traditional banking services, while omni-channel banking supports them.
  - d. Multi-channel banking uses predictive analytics, while omni-channel banking does not.
22. **Which of the following is a primary duty of a bank customer when opening a new account?**
- a. Providing accurate and complete personal information
  - b. Ensuring the bank maintains confidentiality of their transactions
  - c. Determining the interest rates offered by the bank
  - d. Selecting the bank's financial products for other customers
23. **In Opti-Channel Banking, what is the primary goal?**
- a. Providing a consistent experience across all banking channels
  - b. Identifying and prioritizing the most effective channels for each customer interaction
  - c. Ensuring every channel is available regardless of customer preferences

- d. Reducing the number of channels used for customer interactions
24. **In the RATER model, which dimension refers to the ability of a service provider to perform the promised service dependably and accurately?**
- a. Reliability
  - b. Assurance
  - c. Tangibles
  - d. Empathy
25. **Which of the following is the most effective strategy for improving Customer Experience in a highly competitive market?**
- a. Offering discounts to every customer
  - b. Continuously gathering and acting on customer feedback to personalize interactions
  - c. Reducing the number of touchpoints for customer interactions
  - d. Standardizing service delivery across all customer segments
26. **Which of the following best describes the 'Responsiveness' dimension in the RATER Model?**
- a. The service provider's willingness to help customers and provide prompt service
  - b. The accuracy with which services are delivered according to customer expectations
  - c. The communication of service availability and operational hours
  - d. The provider's ability to maintain consistent service standards
27. **To truly enhance Customer Experience, which of the following approaches should a company prioritize?**
- a. Prioritizing immediate transaction volume over long-term relationship building
  - b. Ensuring every customer has access to a live agent 24/7, even for routine queries
  - c. Creating a seamless, omnichannel experience where customers can switch between touchpoints effortlessly
  - d. Automating all customer service interactions to minimize human involvement

**28. What is the key focus of the 'Assurance' dimension in the RATER Model?**

- a. Ensuring that services are delivered in a timely manner
- b. Offering guarantees and warranties to customers
- c. Instilling confidence in customers through competence, courtesy, and respect
- d. Providing customers with the latest technological tools and apps

**29. What is the most effective way to use customer data to enhance the overall customer experience?**

- a. Using customer data exclusively to send promotional emails
- b. Analyzing customer data to predict and personalize future interactions and services
- c. Sharing customer data with third-party organizations for insights
- d. Storing customer data without using it to influence business decisions

**30. How can customer journey mapping help in enhancing customer experience?**

- a. It helps businesses identify the most common service issues and complaints
- b. It identifies which customer segments are most profitable
- c. It visualizes the complete customer experience, identifying pain points and opportunities for improvement
- d. It focuses only on tracking customers' social media behavior

## **SECTION B: ESSAY QUESTIONS - ANSWER ANY TWO (2) QUESTIONS**

### **QUESTION 1**

Telebanking like any other banking service is regulated by the Central Bank of Ghana and other relevant bodies. Explain in detail four (4) of these regulations. **(20 Marks)**

### **QUESTION 2**

Explain four (4) advantages and four (4) disadvantages of Branch Banking. **(20 marks)**

### **QUESTION 3**



Customer Experience has become a top priority for banks in the retention of their customers. Discuss into detail four (4) things banks can do to enhance Customer Experience. **(20 marks)**

#### **QUESTION 4**

Explain the “Economic Man Theory” by outlining two (2) of its key assumptions and two (2) major criticisms. **(20 marks)**

### **SECTION C: CASE/SCENERIO BASED QUESTIONS**

#### **ANSWER ONLY ONE QUESTION**

#### **QUESTION 1**

Mr. Tetteh, a loyal customer of NSB Bank for over 15 years, applied for a personal loan to expand his small business. However, his application was rejected due to a low Credit Score. Mr. Tetteh is upset and feels that the bank did not consider his long-standing relationship and consistent account activity. He visits the branch to express his dissatisfaction and demand an explanation. Adjoa, the Loan Officer, must address his concerns and find a way to maintain his loyalty.

- i. How should Adjoa explain the loan rejection to Mr. Tetteh while maintaining a positive relationship? **(10 marks)**
- ii. Discuss in detail two (2) alternatives that Adjoa can offer to help Mr. Tetteh achieve his business goals despite the rejection. **(10 marks)**
- iii. Discuss in detail two (2) reasons why it is important for banks to balance Automated Decision-Making with personalized customer relationships. **(10 marks)**

**(Total: 30 marks)**

#### **QUESTION 2**

Mrs. Ama, a 65-year-old customer of Adom Bank, visits the branch visibly upset. She explains that she has been trying to use the bank’s Mobile App to transfer money to her granddaughter but has been unsuccessful. She says the App is confusing, and that she has already made three (3) failed attempts, resulting in her account being temporarily blocked. Mrs. Ama feels

frustrated and believes the bank is not catering for older customers who may not be tech-savvy. Adjoa, the Customer Service Representative, must resolve the issue while ensuring Mrs. Ama feels supported and valued.

- i. How can Adjoa assist Mrs. Ama in completing her transaction while addressing her frustration with the Mobile App? **(Any 2 correct answers for 10 marks)**
- ii. What steps can Adom Bank take to make its Digital Banking services more user-friendly for older customers? **(Any 2 correct answers for 10 marks)**
- iii. Why is it important for banks to provide Alternative Support Channels for customers who struggle with Digital Tools? **(Any 2 correct answers for 10 marks)**

**(Total: 30 marks)**