



**ASSOCIATESHIP EXAMINATION**  
**LEVEL II**  
**CUSTOMER SERVICE, MARKETING AND**  
**THE COMPETITIVE ENVIRONMENT**  
**[OLD SYLLABUS]**  
**APRIL 2025**

**N.B.**

1. Read carefully the instructions on the cover of the answer booklet.
2. There is a total of **SEVEN** questions in this paper. Answer **FIVE** questions only. Each question carries 20 marks. Marks for questions are shown in brackets.
3. Time allowed: **THREE HOURS**
4. Candidates must ensure that they answer questions in the appropriate answer booklet and **NOT on loose sheets** which may be used only as supplementary sheets. Such answers will not be marked.
5. **DO NOT WRITE YOUR NAME ON THE ANSWER BOOKLET.**
6. **DO NOT OPEN THIS QUESTION PAPER UNTIL YOU ARE INSTRUCTED TO DO SO.**

## **ANSWER ANY FIVE (5) QUESTIONS**

### **QUESTION 1**

Suggest and discuss five (5) ways of how you will structure a customer focused presentation that can propel the prospect to act? (20 marks)

### **QUESTION 2**

State and discuss five (5) factors that affect Service Quality? (20 marks)

### **QUESTION 3**

List and discuss five (5) types of information a bank needs to collect on its competitors and why? (20 marks)

### **QUESTION 4**

List and discuss four (4) reasons why customer retention is important in the financial industry? (20 marks)

### **QUESTION 5**

Write short notes on the following:

- a. Non-Verbal Communication (5 marks)
- b. Electronic Funds Transfer at Point of Sale (5 marks)
- c. Tangible Product (5 marks)
- d. Augmented Product (5 marks)

[Total: 20 marks]

### **QUESTION 6**

To determine which promotional tools will be effective in moving the customer through the buying process, the bank will have to consider five (5) factors. List the five (5) factors and briefly discuss them in terms of Banking Services? (20 marks)

### **QUESTION 7**

List and discuss the constraints imposed by five (5) external factors on the Marketing activities of banks? (20 marks)