



**CHARTERED INSTITUTE OF BANKERS, GHANA**

**ASSOCIATESHIP EXAMINATION**

**LEVEL II**

**CUSTOMER SERVICE - MARKETING AND**

**THE COMPETITIVE ENVIRONMENT**

**OCTOBER 2022**

**N.B.**

1. Read carefully the instructions on the cover of the answer book.
2. There are a total of **SEVEN** questions. 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 book and **NOT on loose sheets** which are used only as supplementary sheets. Such answers will not be marked.
5. **DO NOT WRITE YOUR NAME ON THE ANSWER BOOK.**
6. **DO NOT OPEN THIS QUESTION PAPER UNTIL YOU ARE INSTRUCTED TO DO SO.**

## ANSWER ANY FIVE QUESTIONS

1. When deciding on a branch location, there are two levels of decisions to be made: the general location area, and specific site within the most favourable area. List and discuss the four factors that must be analyzed when making the general location decision?  
**[5 marks for each]**  
**[Total: 20 marks]**
  
2. List four external environmental elements of a bank and their implications for planning?  
**[20 marks]**
  
3. The F.I.N.D. interview system helps the interviewer ask questions in the four critical areas required to structure a customer focus solution. Discuss four areas the F.I.N.D. stands for?  
**[20 marks]**
  
4. Give and explain four reasons why it is important to meet or exceed the service quality expectations of targeted customers?  
**[5 marks for each]**  
**[Total: 20 marks]**
  
5. Discuss five factors that are usually responsible for the failure of marketing plans?  
**[4 marks for each]**  
**[Total: 20 marks]**
  
6. Discuss five reasons why it is necessary to research the bank's market?  
**[4 marks for each]**  
**[Total: 20 marks]**
  
7. Write short notes on the following:
  - a. Reach of an advertising campaign **[5 marks]**
  - b. Product life cycle **[5 marks]**
  - c. Interpersonal skills **[5 marks]**
  - d. Define a bank's channel of distribution **[5 marks]****[Total: 20 marks]**