



**CHARTERED INSTITUTE OF BANKERS, GHANA
ASSOCIATESHIP EXAMINATION**

LEVEL II

**MANAGEMENT PRACTICES
OCTOBER 2022**

N.B.

1. Read carefully the instructions on the cover of the answer book.
2. Answer question **ONE** from **Section A** and **THREE** other questions from **Section B**.
3. **SECTION A** carries **40 marks**. Questions in **Section B** carry **20 marks** each. Where questions are subdivided the marks for each subdivision are shown in brackets.
4. Time allowed: **THREE HOURS**.
5. Answers in listed note forms are acceptable, provided they are clearly and logically presented and the points made adequately developed.
6. No aids such as calculators, books, dictionaries and papers are permitted in this examination.
7. 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.
8. **DO NOT WRITE YOUR NAME ON THE ANSWER BOOK.**
9. **DO NOT OPEN THIS QUESTION PAPER UNTIL INSTRUCTED TO DO SO.**

COMPULSORY SECTION

SECTION A [40 Marks]

QUESTION 1

At an Annual General Meeting of the Ghana Microfinance Company Limited held on 20th August, 2022, it emerged that her productivity growth rate, labour productivity and capital productivity have deteriorated over the last three years by 12%, 17% and 10% respectively. The shareholders resolved to motivate the Ghana Microfinance Company Limited to reverse the downward trend of the key productivity indicators in the next three years, 2022 to 2024.

As Chief Operating Officer of the Ghana Microfinance Company Limited, it is incumbent to lead a discussion on productivity improvement strategies to address the challenges of Ghana Microfinance Company Limited within the three-year period.

REQUIRED:

- a) In your own words, explain these terminologies: Productivity, Efficiency, Effectiveness, Added Value and Kaizen of Ghana Microfinance Company Limited? **[10 Marks]**
- b) List and explain five (5) internal factors that might have contributed towards the reduction of productivity growth rate, labour productivity and capital productivity of Ghana Microfinance Company Limited over the period? **[10 Marks]**
- c) Explain five (5) strategies that can be employed to improve productivity growth rate, labour productivity and capital productivity of Ghana Microfinance Company Limited? **[10 Marks]**
- d) Explain five (5) managerial functions and roles required to enhance productivity growth rate, labour productivity and capital productivity of Ghana Microfinance Company Limited? **[10 Marks]**

[Total: 40 Marks]

SECTION B [60 Marks]

Answer **three questions** from this section, and each carries 20 Marks.

QUESTION 2

Discuss how distinctive characteristics of the service operations of a financial institution can be leveraged to gain competitive edge over other competitors of the financial and banking industry of the country. **[20 Marks]**

QUESTION 3

- a) Explain the concepts, quality and quality management of a bank? **[7 Marks]**
- b) Discuss criteria used for quality judgment and the roles managers play to operationalize quality principles to increase productivity of a bank? **[13 Marks]**

QUESTION 4

Discuss strategies that can be adopted by you as an expert to settle a one-year stalemate experienced between the board of directors and senior staff association of a pension company in Takoradi? **[20 Marks]**

QUESTION 5

- a) Discuss how a universal bank in Ghana can use her organizational culture to gain competitive edge over other competitors of the financial and banking industry of the country? **[12 Marks]**
- b) Explain five (5) reasons why organizational culture of a Savings and Loans Company PLC is important to customers, employees, competitors and the regulator? **[8 Marks]**

QUESTION 6

The Post-Covid pandemic era is characterized by risk and uncertainty in the global economy, including that of financial and banking landscape of Ghana. As a banking expert, discuss how a strategic plan report prepared by you can be used by a Savings and Loans Company in Accra to gain growth and competitive edge over competitors in this era?

[20 Marks]