



CHARTERED INSTITUTE OF BANKERS, GHANA

ASSOCIATESHIP EXAMINATION

LEVEL II

CUSTOMER SERVICE - MARKETING AND

THE COMPETITIVE ENVIRONMENT

APRIL 2023

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

QUESTION ONE

List any four market segmentation techniques for corporate (business) customers and discuss any two. (20 marks)

QUESTION TWO

Write short notes on the following:

- a. Cross Selling (10 marks)
 - b. Marketing Concept (10 marks)
- (Total: 20 marks)

QUESTION THREE

- a. What is internal communication? (5 marks)
 - b. Discuss any three importance of effective internal communication. (15 marks)
- (Total: 20 marks)

QUESTION FOUR

List and discuss any four reasons why selling is important in banking. (20 marks)

QUESTION FIVE

What is Product Positioning? Discuss any three criteria required for effective positioning of a product. (20 marks)

QUESTION SIX

Discuss any five methods used by banks to retain customers. (20 marks)

QUESTION SEVEN

Write short notes on the following:

- a. Publicity (5 marks)
 - b. Branding (5 marks)
 - c. Observational Research Method (5 marks)
 - d. Sponsorship Advertising (5 marks)
- (Total: 20 marks)