



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

LEVEL II

**MANAGEMENT PRACTICES
APRIL 2023**

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** carries **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.**

SECTION A - COMPULSORY

QUESTION 1

The Board of Directors has hired you as a Human Capital Manager of the Agyapa Finance PLC, Takoradi on 5th January 2022. Seven months after assumption of duty, you were informed by the Managing Director of the underlisted challenges faced by the Agyapa Finance PLC between 2019 and 2021:

- Interest income has reduced by 12%;
- Net Profit after Tax per employee has reduced by 25%;
- Market share has fallen by 20%;
- Customer attrition rate has increased by 5%;
- Employee turnover rate among supervisors is rampant and alarming; and
- Employee indiscipline is highly characterized by lateness, absenteeism and pretend sickness syndrome.

REQUIRED:

- A. State and explain five (5) internal factors that might have contributed towards the current level of performance of Agyapa Finance PLC? **[10 Marks]**
- B. Explain five (5) strategies aimed to improve performance level of Agyapa Finance PLC? **[10 Marks]**
- C. Explain five (5) managerial functions and roles required to enhance the bottom line and productivity of Agyapa Finance PLC? **[10 Marks]**
- D. Explain five (5) strategies that management of Agyapa Finance PLC can deploy to reduce the customer attrition rate in Takoradi? **[10 Marks]**

[Total Marks: 40]

SECTION B: ANSWER 3 QUESTIONS

QUESTION 2

A. Discuss how organizational change management can be deployed by the Board of Directors to strategically re-position a Credit Union in the financial landscape of Ghana?

[10 Marks]

B. Explain five (5) reasons why managers resist organizational change management in banks and suggest solutions?

[10 Marks]

[Total Marks: 20]

QUESTION 3

A. Explain conflict in organization and list five (5) typical symptoms? **[10 Marks]**

B. List five (5) causes of organizational conflict and explain five (5) strategies that can be employed to manage conflict between management and operational staff of a bank?

[10 Marks]

[Total Marks: 20]

QUESTION 4

A. In your own words, explain the concept, Corporate Social Responsibility. Illustrate with examples why management of rural and universal banks should be responsible in the protection of interests of the banking community? **[10 Marks]**

B. Explain ethical code of conduct in the banking industry in Ghana that require attention and consideration? Discuss five (5) measures to improve ethical climate of a named universal bank in Ghana? **[10 Marks]**

[Total Marks: 20]

QUESTION 5

- A. If the Board of Directors of a named Savings and Loans Company PLC in Ghana tasks you to make presentation on “How Can a Banker become an Effective Leader”, what would you tell them? **[10 Marks]**
- B. List and compare the various contingency theories of leadership and provide relevant examples that can be observed in the banking industry. **[10 Marks]**
- [Total Marks:20]**

QUESTION 6

- A. As a banking consultant, you have received a report from the Human Resource Manager of a Savings and Loans Company Limited revealing an increasing rate of staff resignation. Discuss five (5) strategies of motivation that can be deployed to reduce staff resignation rate by 75% in the next three years from now? **[10 Marks]**
- B. Explain briefly the concept, Herzberg’s Two-Factor Theory and situate how the theory can be applied to enhance employee job satisfaction of a named bank? **[10 Marks]**
- [Total Marks: 20]**