



CHARTERED INSTITUTE OF BANKERS, GHANA

ASSOCIATESHIP EXAMINATION

LEVEL II

CUSTOMER SERVICE, MARKETING AND

THE COMPETITIVE ENVIRONMENT

APRIL 2024

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 1

When a customer or prospect presents a problem, he/she needs solutions to, the bank staff needs to let him/her know how they can solve the problem.

List and explain the six (6) steps the staff has to go through to help him/her achieve their goal. **[20 marks]**

QUESTION 2

All companies in choosing a bank, look for certain characteristics in the services offered and rank these in order of importance.

List and explain four (4) of these characteristics that a company requires from its bank. **[20 marks]**

QUESTION 3

What is the **FIND** Interview System? Explain by indicating what the letters stand for and the main objective of the **FIND** Interview System. **[20 marks]**

QUESTION 4

a) What is the Survey Method of gathering Primary Data and what are its advantages and disadvantages? **[10 marks]**

b) List and briefly discuss two (2) types of interviews under the Survey Method. **[10 marks]**

[Total: 20 marks]

QUESTION 5

Write short notes on the following:

a) Cross Selling **[10 marks]**

b) Branding **[10 marks]**

[Total: 20 marks]

QUESTION 6

a) Define Relationship Marketing. **[4 marks]**

b) Explain, giving four (4) reasons, why Relationship Marketing is important in the Marketing of Financial Services. **[16 marks]**

[Total: 20 marks]

QUESTION 7

a) Define a bank's Channel of Distribution. **[5 marks]**

b) List and discuss three (3) reasons why physical location is important in Banking. **[15 marks]**

[Total: 20 marks]