



THE CHARTERED INSTITUTE OF BANKERS, GHANA

EXAMINER'S REPORT

1. Title of Paper and Name of the Diet

Retail Banking and Wealth Management, October 2025 Diet

2. Introduction: General Observations

62 Candidates wrote the Retail Banking and Wealth Management paper for the October 2025 Diet. All candidates except 2 attempted all questions as required by the paper. 2 candidates did not complete all the required questions.

2. Comments on Candidates' Performance

Generally, a fairly good performance as per results below:

| REMARKS | No of Candidates | % of Candidates |
|----------------|-------------------------|------------------------|
| Distinction | 1 | 1.6% |
| Pass | 52 | 83.9% |
| Fail A | 4 | 6.5% |
| Fail B | 5 | 8% |
| Fail C | 0 | 0% |
| Absent | 0 | 0% |

2. I. Summary Statistics of the Performance per the format in the table below.

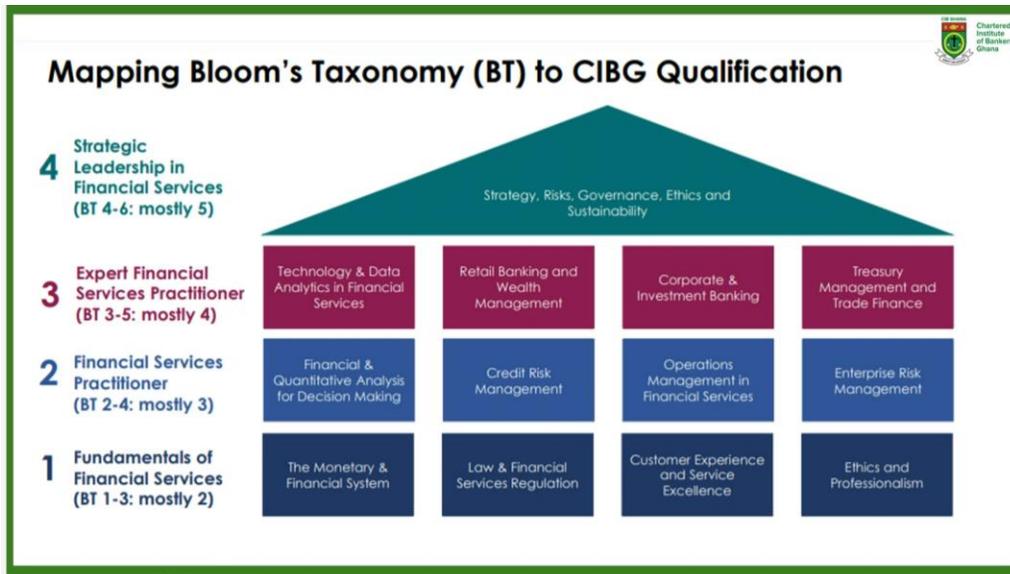
| Total No. of Candidates | Question No. | No of the Candidates Attempted each Question | % of candidates attempted each question | NO. Passed | NO. Failed | % Passed | % Failed |
|--------------------------------|---------------------|---|--|-------------------|-------------------|-----------------|-----------------|
| Section A | MCQ | 62 | 100% | 62 | 0 | 100% | 0% |
| Section B | One | 55 | 88.7% | 39 | 16 | 70.9% | 29.1% |
| | Two | 50 | 80.6% | 33 | 17 | 66% | 34% |

| | | | | | | | |
|-----------|-------|----|-------|----|----|-------|-------|
| | Three | 12 | 19.4% | 4 | 8 | 33.3% | 66.7% |
| | Four | 7 | 11.3% | 6 | 1 | 85.7% | 14.3% |
| Section C | One | 47 | 75.8% | 22 | 25 | 46.8% | 53.2% |
| | Two | 43 | 69.4% | 16 | 27 | 37.2% | 62.8% |
| | Three | 31 | 50% | 20 | 11 | 64.5% | 35.5% |

3. General Problems Identified

Candidates were not evaluative and analytical enough with their responses on the essay questions. Many of them gave basic answers without in-depth explanations and relevant examples and therefore were unable to achieve high marks for the questions attempted. Candidates need to understand the requirement at Level 3 to be able to apply, analyze and evaluate the issues and concepts in their answers.

| Bloom's Taxonomy (2001) | | |
|-------------------------|--|--|
| 6. CREATE | Produce new or original work. | Implement, Design, Construct, Develop, Produce, Revise, Propose, Build, Devise, Invent. |
| 5. EVALUATE | Justify a stance or decision to others | Judge, Justify, Select, Critique, Defend, Rate, Evaluate, Assess, Rank, Argue, Review. |
| 4. ANALYZE | Draw connections among ideas. | Distinguish, Differentiate, Organize, Examine, Compare, Contrast, Classify |
| 3. APPLY | Use information in new situations. | Apply, Use, Solve, Compute, Implement, Instruct, Demonstrate, Complete |
| 2. UNDERSTAND | Explain ideas or concepts to others. | Explain, Demonstrate, Summarize, Review, Generalize, Describe, Represent, Paraphrase, Interpret |
| 1. REMEMBER | Recall facts and basic concepts. | Define, Identify, Recall, Recite, Reproduce, List, Name, Memorize, Repeat, State, Duplicate, Match |



4. Specific Comments on each question

Section A

Performance on the MCQs was very good with 100% pass rate.

Section B

Question 1 – *Retail banking channels have evolved significantly with the rise of digital platforms. Critically evaluate 5 customer touch points in contemporary retail banking and their relevance to customer experience and profitability.*

Candidates are expected to describe each of the various retail touchpoints and how it operates and evaluate for each, how the touchpoint impacts the customer experience and how the touchpoint contributes to profitability both from a cost and an income perspective.

Candidates generally described the touchpoints well and some impact on customer experience. However, most candidates failed to evaluate effectively the relevance to profitability, citing only fees but not the other benefits of scale of digital platforms. They also did not evaluate the touchpoints implications on costs which also impacts profitability.

Question 2 – *Risk management is essential for the sustainability of retail banking operations. Discuss five (5) key types of business risks in retail banking and explain how each can impact asset quality and customer trust.*

Candidates are expected to correctly define and explain each risk type and explain in detail the impact of that risk on asset quality and customer trust.

Some candidates did not define the risk types correctly. Candidates were unable to effectively explain in depth the impact of the risk types on asset quality and on customer trust.

Question 3 – *Customer Value Proposition (CVP) is central to competitive strategy in retail banking. Critically evaluate five (5) components of a robust CVP and explain how each contributes to customer acquisition and retention.*

Candidates are expected to evaluate the components of a robust CVP and how each contributes to customer acquisition and satisfaction.

Majority of candidates deviated in their answers by discussing Customer Experience Dimensions, rather than Customer Value Proposition (CVP) Components. That is the reason for the poor pass rate on this question.

Question 4 – *Developing financial plans for MSMEs requires a tailored approach. Discuss five (5) strategic considerations in designing financial plans for MSMEs and explain their relevance to business sustainability and growth.*

Candidates are expected to correctly discuss the strategic considerations in designing plans for MSMEs and their relevance to business sustainability and growth.

This question was well answered by most candidates who attempted it. They showed a good understanding of the strategic considerations for financial planning for MSMEs and their relevance to business sustainability and growth.

Section C – Case Studies

Candidates were expected to identify the issues from the cases and be able to apply their understanding of Retail Banking and Wealth Management to the implications of the issues identified. In recommending strategic interventions they were expected to relate their recommendations to addressing the challenges in the case and evaluate the impact of their recommendations.

Many candidates' answers were not in depth. They stated issues and recommendations but did not explain, analyze or evaluate them effectively.

Question One – *Analyze the challenges facing Alpha Bank. In your response, identify and explain the weaknesses resulting in increasing customer attrition and negative social media sentiments. Recommend strategic interventions that management should implement to address these challenges and rebuild customer loyalty.*

This question was about failures in Customer Experience Design. Candidates failed to recommend strategic customer experience design initiatives to address the issues faced by Alpha Bank. Many recommendations were tactical rather than strategic. Responses were also not in-depth.

Question Two – *Analyze the key challenges facing Meridian Bank’s wealth management division. Recommend strategic interventions the Head of Retail Banking should implement to improve the quality of relationship managers as a core driver of the Wealth Management Strategy.*

This question was about quality of Trusted Advisors in driving the Wealth Management strategy of the bank. Most candidates failed to specifically relate their responses to Wealth Management and the core issue of not having quality Trusted Advisors. Recommendations were general and not specific to actions to improve the quality of Relationship Managers to become Trusted Advisors as required.

Question 3 - *Identify and explain the key drivers of Unity Commercial Bank’s profitability challenge. Recommend five strategic interventions to be included in the turnaround plan that UCB should implement to reduce costs, improve operational efficiency, and unlock revenue growth.*

This question was about Profitability challenges facing the bank. Candidates who didn’t do well failed to explain in depth the issues contributing to the high cost to income ratio of the bank as highlighted in the case. They also failed to provide robust recommendations on how to reduce costs and increase revenue to improve the banks profitability.

5. Conclusion

Overall, a good pass rate, but largely helped by the good performance in the MCQs. Performance in Section B and section C requires improvement. To improve future performance in this course, candidates must be taught how to answer questions at the required practitioner level. They should be able to apply the concepts learnt to real banking situations and be evaluative and analytical in their responses.