

CHUKA



UNIVERSITY

UNIVERSITY EXAMINATIONS

THIRD YEAR EXAMINATION FOR THE AWARD OF DEGREE OF BACHELOR OF COMMERCE

BCOM 324: CUSTOMER SERVICE AND PUBLIC RELATIONS

STREAMS: BCOM Y3S2

TIME: 2 HOURS

DAY/DATE: TUESDAY 14/04/2020

2.30 PM – 4.30 PM

INSTRUCTIONS:

- SECTION A-QUESTION ONE (1)- IS COMPULSORY
- SECTION B-ANSWER ANY OTHER TWO QUESTIONS

QUESTION ONE (1)- IS COMPULSORY (30 MARKS)

Equity, StanChart ranked best in customer service

Equity Bank, Standard Chartered Kenya and Credit Bank topped the list of the most customer-centric lenders in their respective tiers, according to a survey released by the Kenya Bankers Association (KBA) last week.

The 2018 KBA report, which interviewed 6,101 respondents, ranked the banks according to customer experience, the institutions' responsiveness and best digital experience.

The top three rated tier I banks were Equity, followed by Diamond Trust Bank (DTB) and Standard Chartered.

The tier II ranking was topped by Bank of Africa, National Bank of Kenya (NBK) was second with Family Bank taking the third place while Credit Bank, Gulf African Bank, and Sidian Bank took first, second and third positions, respectively in the tier III category.

“Of the top three, two banks are Tier I (Equity Bank and Standard Chartered Bank) and one from Tier III (Credit Bank) — an indication that customer centricity and satisfaction are important to clients irrespective of the size of the institution,” KBA report said. It also emerged from the survey that most Kenyans prefer to call customer contact centres to have issues resolved, with majority surveyed (80.5 percent) saying they preferred human interaction to software employed to handle customer service matters.

The report also noted that the client experience outlook for the banking industry last year was positive, which shows that a customer-centric approach has been entrenched by the industry. About 90 percent of respondents agreed that customer experience in the banking industry was improving as 10 percent thought otherwise.

The report also shows that a large number of bank customers preferred mobile banking channels (49 percent), while 16 percent of respondents said they preferred Internet banking and five percent relied on ATM transactions.

“This indicates the bearing of disruptive financial technology on the expectations of customers, who now prefer an enhanced digital experience for convenience, relative to the conventional brick and mortar model,” the report said.

“Further, a preference shift to digital platforms is being espoused especially by the younger generation, particularly those between 26-35 years. In line with the shift in preference, the banking industry has aligned itself to technology across banking channels.”

REQUIRED.

1. (a) If you were Equity Bank director, what would be your overall communications philosophy for the Bank. **(10 Marks)**
- (b) Explain the customer care programs available for StanChart Bank in Kenya. **(10 Marks)**
- (c) What specific lessons can be derived from the way in which Equity and StanChart are handling the Bank Customers. **(10 Marks)**

SECTION B-ANSWER ANY OTHER TWO QUESTIONS

2. (a) Discuss the following concepts in Public relations R-P-I-E. Environmental research and evaluation. **(10 Marks)**
- (b) Explain how the following factor have impacted on customer service. Products/ Deliverables. **(10 Marks)**
3. (a) Explain how you will manage organizational reputation for Fast Moving Consumer Goods in Tharaka Nithi County. **(10 Marks)**
- (b) As a customer service consultant, prepare a presentation on customer retention in the Banking sector. **(10 Marks)**

4. (a) As a customer service manager at Safaricom, prepare a presentation on how to train customer care officers on how to handle noisy customers in the customer care centre.

(10 Marks)

(b) Discuss the marketing function in the event management for Kenya Co-operative Creameries dairies. **(10**

Marks)
