

THE INSTITUTE OF BANKERS OF ZIMBABWE

P O BOX 10521
HARARE

TELEPHONE: 798776
EMAIL: info@iobz.co.zw

DIRECTOR : S T BIYAM F.I.B.Z



5TH FLOOR, ZB CENTRE

NO 59 UNION AVENUE
HARARE

INTERMEDIATE LEVEL	
SUBJECT	MARKETING OF FINANCIAL SERVICES
DATE	26 OCTOBER 2017
TIME	3 HOURS
MARKS	100
EXAM TYPE	CLOSED BOOK

INSTRUCTIONS TO CANDIDATES

1. Read the instructions CAREFULLY before answering the paper
2. Answer any four (4) questions
3. Each question carries 25 marks
4. Please be neat – illegible handwriting cannot be marked
5. Use black or blue ink
6. Ensure that all information on the cover of your answer book is completed in full.
7. Cheating is not allowed. If anyone is caught cheating, disciplinary measures will be taken by the Institute of Bankers.

GOOD LUCK !

Question 1

With the aid of practical examples, highlight and discuss any 5 challenges that banks in Zimbabwe are facing in their effort to digitalize their products/services. **[25 Marks]**

Question 2

With the aid of the BCG Matrix diagram, classify the products of any bank and explain how each stage should be dealt with in order to sustain the bank's operations. **[25 Marks]**

Question 3

Using practical examples, briefly explain how any 5 macro-environmental factors influence a bank's operations. **[25 Marks]**

Question 4

- a) Briefly explain what is meant by market segmentation. **(5)**
- b) Briefly explain four variables commonly used to segment bank products/services, giving practical examples. **(15)**
- [25 Marks]**

Question 5

Identify any 5 typical examples of poor customer care and explain how they could influence clientele in a bank of your choice. **[25 Marks]**

.....GOOD LUCK.....