

THE INSTITUTE OF BANKERS OF ZIMBABWE

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



Alliance of African Institutes of Bankers

INSTRUCTIONS TO CANDIDATES

1. Read the instructions CAREFULLY before answering the paper
2. There are seven (7) questions in this paper
3. Question 1 is a compulsory case study carrying 40 marks
4. Choose 3 other questions from Questions 2 to Question 7
5. Question 2 to Question 7 carry 20 marks each
6. Credit will be given to well laid out answers
7. Please be neat – illegible handwriting cannot be marked
8. Use black or blue ink
9. Ensure that all information on the cover of your answer book is completed in full.
10. Cheating is not allowed. If anyone is caught cheating, disciplinary measures will be taken by the Institute of Bankers.

GOOD LUCK !

QUESTION 1 IS COMPULSORY

Question 1 [25 marks]

Discuss the factors affecting the consumer decision making process in a financial institution of your choice

Question 2 [25 marks]

Discuss 'Account size structure' with special reference to financial institutions of your choice.

Question 3 [25 marks]

As a Sales Manager of Bembera Financial Services International, write a memo to your CEO giving your reasons for establishing formal territories?

Question 4 [25 marks]

A salesperson needs knowledge as a tool just as much as they need a developed personality. What knowledge is then needed by the salesperson if they are to be effective in their job?

Question 5 [25 marks]

Discuss the characteristics of a hard sale with reference to a financial institution of your choice

Question 6 [25 marks]

As a product researcher in a big financial institution of your choice, what do you investigate when selecting or reappraising sales channels?

Question 7 [25 marks]

Discuss the differences between consumer and organizational behaviour