

CHAPTER 7: CUSTOMER SERVICE

7.1 Introduction of the Unit of Learning/Unit of Competency

Customer service is a unit of competency offered in TVET level 6 banking and finance course qualification. This unit specifies the competencies required to offer customer service handling customer enquiries, managing customer complaints, guiding customers on banking services and responding to internal queries. The significance of offer customer service to TVET level 6 banking and finance curriculum is to equip the learner with knowledge and skills to demonstrate communication, negotiation, conflict resolution, listening, budgeting, financial management problem-solving handle customers in a good and professional manner so as to fit in the workplace.

The Critical aspect of competency to be covered include demonstrated ability to respond to customer queries, complaints and internal queries. Basic resources required include: computers, phones, stationery and furnitures.

The unit of competency covers 4 learning outcomes. Each of the learning outcome presents; learning activities that covers performance criteria statements creating trainees an opportunity to demonstrate competecies stipulated in the occupational standards and content in curriculum. Information sheet provides; definition of key terms, content and illustration to guide in training. The competency may be assessed through written test, demonstration, practical assignment, interview/oral questioning and case study. Self assessment is provided at the end of each learning outcome. Holistic assessment with other units relevant to the industry sector workplace and job role is recommended.

7.2 Performance Standard

Handle customer enquiries, manage customer complaints, guide customers on banking services and respond to internal queries as per standard operating procedures.


7.3 Learning Outcomes

7.3.1 List of Learning Outcomes

- a) Handle customer enquiries
- b) Manage customer complaints
- c) Guide customers on banking services
- d) Respond to internal queries

7.3.2 Learning Outcome No. 1: Handle customer enquiries

7.3.2.1 Learning Activities

Learning Outcome No. 1: Handle customer enquiries	
 Learning Activities	Special Instructions
1.1 Obtain customer details as per standard operating procedures	Oral Assessment
1.2 Record customer concerns as per standard operating procedures	Discussion
1.3 Acknowledge understanding of customer queries as per standard operating procedures	
1.4 Respond <i>Customer queries</i> to as per standard operating procedures (account statement, balance, cheque book and debit card)	

7.3.2.2 Information Sheet No. 7/LO1: Handle customer enquiries



Introduction

This learning outcome covers; customer queries, importance of customer query, different types of queries, ways of handling customer enquiries, communication skills, and different types of customers and escalation of customer queries.

Definition of key terms

Customer feedback: Is information provided by customers about their experience with a product or service.

Customer queries: It refers to the questions posed by customers with regards a firm's product quality, efficiency, work ethics, among other factors.

Content/Procedures/Methods/Illustrations

1.1 Customer details are obtained as per standard operating procedures.

Customers have high expectations when they pose questions about how the firm will handle their underlined questions. Thus, a company ought to handle customers concerns with a lot of care. A firm should consider developing a script for the employees responsible for handling customer queries. A script underlines the guidelines that should be followed to effectively yield positive results concerning the customer queries. A script should underline the following aspects;

- Courteous greetings
- Introduction of both the organization and the employees' name.
- Finding out the reasons behind the customer's call.

- Listening to the customers and repeating the information to ensure that their concern is understood.
- Being patient.
- Being thankful to the customer.

Customer queries if handled in the best way can help to solve some of the challenges facing a financial institution, improve its current assets and activities and in some cases, it may lead to existence of innovative ideas. As a result, a business entity has to ensure it is easily reachable by clients or customers. The frequency at which customers raise their concerns and in return the organization acts on them can easily translate to the success of the firm. It also ensures that the customers feel free to engage the organization in matters it believes should be adjusted to suit their preference.

1.2 Customer concerns are recorded as per standard operating procedures

Dealing with customer's concerns positively is vital in keeping or maintaining the customer's loyalty. Prompt customer queries management and response improves the business processes; hence, it results to repeated business. Repeated business by the customers is an indication of satisfaction by the firm's products and services as well as the quality of the products and services. Therefore, the firm is bound to have more customers and increased profitability levels since a happy customer is a promoter.

Importance of recording customer concerns

- It increases customer retention rate which is cheaper than customer acquisition as it involves costs such as advertisements.
- It improves customer service in an organization which represent a firm's mission values and the brand image.
- It is a recipe for reduction of problems especially if an organization has great customer support services.
- It aids in improving customer loyalty where the concerns of the customer are adequately addressed.
- Customer enquiries serve as a basis for innovation in an organization.
- Addressing the customer concerns appropriate may prompt the customers to even pay more since their needs will be addressed by the firm.
- Customer enquiries in growing the buyer's lifetime value.
- It acts as a basis for attracting more customers since a happy customer is a promoter.

Recording customer queries is critical for a firm as it ensures that the organization can use the query on a basis for guiding implementation of solutions to particular concerns.

Handling customer enquiries may involve the following steps/ process:

- i. Appreciating the customers for bringing up the query.
- ii. Recording the particular details of the customer's query.
- iii. Correctly getting all the facts by ensuring what is recorded is the challenge or set ask the customer faced.
- iv. Discussing the various options for fixing the problem or issues at hand.
- v. Acting quickly.
- vi. Keeping promises and following up.

Understanding customer query ensures that the organization can come up with the most suitable strategy of addressing the concerns. Also, it serves as a basis for making customer decisions concerning the products and services offered.

1.3 Understanding of customer queries is acknowledged as per standard operating procedures

Customers have different personalities and may thus underline their concerns differently. The employees and the bank at large should be ready to deal with the challenges posed by the diverse personalities of the customers as they outline their concerns.

Types of customers

a) The meek customers

They may opt against submitting a query over the fear that the organizations management and employees do not care about the customer's concerns. In a bid to engage such customers, the management through the employees' can either start a conversation either via, call or face to face convention or even use a survey questionnaire.

b) The aggressive customer

He or she may loudly express his or her news and may not be in a position to accept excuses. The employees should thank the customers for raising his or her concerns, be courteous, agree with the customer and apologize for the problem. Also, the employee should explain what is being done or will be done to curb such problems in future. However, if the customer engages the customer in a conversation, there is a likelihood that the argument may escalate to a heated confrontation which may make the situation worse.

c) The high-roller customers

The high roller customers often pay well and in return they expect a high level of premium support. Thus, a high roller customer is likely ask queries in a reasonable manner. Since the customer always want the best, it is important for the employee to listen to the customer in a respectful manner and acknowledge the existence of a problem.

d) The rip off customer

This type of customer is motivated by the desire to receive a hand-out rather than waiting for an adequate and satisfactory support experience. The employee should maintain composure while engaging with the customer and respond adequately. The customer should use available accurate data in backing up his or her responses when engaging with a customer. The risk involved with a rip off customer relates to the fact that the customer may end up taking advantage of a company as they normally aim at obtaining what they do not deserve.

e) The chronic query customer

The type of customer is constantly unhappy and often engages the employees of an organization over un-attended issues. Despite the rather frustrating nature of the customer, the employee should offer adequate support to the customer. The employee should be apologetic, sympathetic and honest. Although the chronic complainer customer may contact the organization ever again, the customer often accepts and appreciates the efforts aiming at fixing the underlying situation.

Types of queries

The queries asked by customer often ask queries involve;

- a) Queries about service and product
- b) Queries about behavior

Queries about service and products may relate to the quality of service that a customer has received from a given firm. Queries about behavior relate to the personal and professional conduct of the employee in a firm. Customer feedback and responses can be provided using a number of ways e.g. using text messages, phone calls and email messages.

Importance of responding to a customer

- Ensure the customer needs are addressed.
- Improves relationship between firm and customers.
- Aids in providing clarifications.

1.4 Customer queries are responded to as per standard operating procedures

Responding to customer queries plays a vital role in the customers' decision to either be loyal to a firm's products or not. Communication skills are essential in recording to customer's queries. The communication skills an employee may embrace include;

- i. Active listening
- ii. Considering non-verbal communication
- iii. Being clear and succinct
- iv. Being empathetic
- v. Clarifying & summarizing
- vi. Creating rapport
- vii. Being present
- viii. Providing feedback

These are instances where the customer may opt to escalate his or her queries to the top management. Escalation may occur when the customer feels that a given employee cannot or is not in a position to offer the required assistance. Factors leading to escalation may include handling cases and dispute resolution among other considerations. An employee may also escalate a query in the event that;

- It is a request from the customer
- When needs can't be met
- When solutions are exceeding abilities
- When the customer issues threats

Conclusion

This learning outcome covered; customer queries, importance of customer query, different types of queries, ways of handling customer enquiries, communication skills, and different types of customers and escalation of customer queries.

Further Reading



1. Read more on Emerging issues in handling customer's enquiries

7.3.2.3 Self-Assessment



Written Assessment

1. The communication skills an employee can embrace involve the following EXCEPT?
 - a) Active listening
 - b) Creating rapport
 - c) Making deliveries
 - d) Providing feedback
2. Among the following, which is a benefit of customer queries?
 - a) It improves the level of customer complaint
 - b) It focuses only on the product
 - c) It creates confusion in a firm
 - d) It improves customer retention
3. What aspect should a script not entail?
 - a) Courteous greetings
 - b) Being patient
 - c) Being thankful to the customer
 - d) Keeping records of complaint

4. The following are types of customers except?
 - a) The Rip apart customer
 - b) The meek customer
 - c) The high roller customer
 - d) The chronic customer.
5. One of the following relates to handling customer enquiry. Which one is it?
 - a) Follow up and delaying on enforcing a decision
 - b) Keeping promises on follow up
 - c) Escalating all customer queries
 - d) None of the above
6. Which one is an importance for customer query?
 - a) It reduces organization problems
 - b) Has limited impact on day to day activities of a firm
 - c) Can demonstrate staff in an organization
 - d) All of the above
7. The following are type of customer query. Which one is not?
 - a) Query about behavior
 - b) Query about organization infrastructure
 - c) Query about service
 - d) Query about security in the district
8. Outline three reasons for query escalation in an organization.
9. Elaborate how you would handle a chronic complainer customer.
10. Enumerate roles that the script plays in handling customer queries.
11. Outline five communication skills an employee can embrace when handling customer complains.
12. Suggest the impact of technology on employee queries.

Oral Assessment

1. What do you understand by the term customer complaints? How can you handle customer complaints?
2. What are the remedies available in handling a meek customer?

Practical Assessment

During your free time, visit a bank or any financial institution. Take a look at the customer service area and the entity as a whole. What do you notice relating to customer enquiry? Ask the attendant on the challenges they face about customer complaints. As a finance trainee how would you solve such a challenge?

7.3.2.4 Tools, Equipment, Supplies and Materials

- Writing materials
- Projector
- Computer
- Flip chart/white board

7.3.2.5 References



Bergman, B. & Klefsjo, B. (2010). Quality from customer needs to Customer Satisfaction. Sweden: Student Literature Ab


Hill, N. & Alexander, J. (2017). The Handbook of Customer Satisfaction and Loyalty Measurement. London: Routledge

Rosenfield, L. (2011). Search analytics for your site: Concentration with your customers. New York: Rosenfield Media

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7.3.3 Learning Outcome No 2: Manage customer complaints

7.3.3.1 Learning Activities

Learning Outcome No 2: Manage customer complaints	
 Learning Activities	Special Instructions
7.1 Obtain customer details as per standard operating procedures.	Discussions
7.2 Record customer complaint as per standard operating procedures	Oral tests
7.3 Acknowledge understanding of customer complaint as per standard operating procedures	
7.4 Respond customer complaint to as per standard operating procedures	

7.3.3.2 Information Sheet No 7/LO1: Manage customer complaints



Introduction

This learning outcome covers; customer complaints, importance of handling customer complaints, types of customer complaints, handling difficult customers and escalation of customer complaints.

Definition of key terms

Customer complaints: It is an expression of dissatisfaction on a customer's behalf to a responsible party.

Content/Procedures/Methods/Illustrations

2.1 Customer details are obtained as per standard operating procedures

Customer details are obtained as per standard operation procedures. Customers complaints should be treated with utmost care since they have a role in the success or failure of a given business entity. The customers may complain on either similar or different issues at given time. Although the organization may not be able to attend to all the complaints raised by the customers at a given time, it should seek to address them. Several factors can lead to the existence of complaints among customers.

The complaints may be due to;

- Failure to keep the promises made to the customers
- Existence of rude employees in a firm
- Provision of low-quality products and services to the customers
- Failure to listen to the customers' plea by the employees
- Keeping unresolved issues for a relatively long time
- Inaccessibility of the management to answer some queries or offer assistance
- Provision of poor-quality products and services
- Existing of hidden costs or fees and even information

Customer complaints can serve to improve the relationship between the customer and the management if at all the underlined issues are attended to adequately. Therefore, handling customer complaints is pivotal to a firm's growth and life in a given industry.

Importance of handling customer complaints

- They aid in keeping the senior management team informed about the business activities in the firm.
- They improve the firm's programs relating to service education. They give insight on a company's service education programs and the steps or strategies that can be taken to improve them.
- They aid in the improvement of customer communication. They pave way for frank discussions between the employees in the firm and the customers.
- They help in the identification and improvement of policies and procedures. The customers' complaints may point out the areas that require improvement.
- They aid in the enhancement of customer satisfaction.
- They affect the brand image of a firm.

The customers' details should be obtained to ensure follow-up is done and check whether they are satisfied with the changes that will be made.

Ways to obtain customer details

- a) Enquiring from the customer
- b) Obtaining from the internet
- c) Information from other credit rating agencies

2.2 Customer complaint are recorded as per standard operating procedures

Customer complaints are recorded as per standard operating procedures. Handling the concerns or complaints of the customers positively, plays a vital role in keeping or maintaining the customers' loyalty. Adequately and timely management of the customer's complaints improves the business processes, thus repeated business with the customers and increased profitability. Adequate and timely management of the customer's complaints ensure that the firm is bound to maintain or increase its number of customers leading to increased profitability level in the firm.

Recording customer complaints is critical for a firm as it ensures that the organization can use the complaint for improving its activities and guiding future plans such as innovations and employees training.

The customer's complaints can either be related to;

- The quality products or service provided
- Behavior of the employee
- Promises made to customers
- Product availability and its price

A customer's complaints should be recorded carefully to ensure the issues raised can be addressed with ease. The following aspects can be considered in recording and handling customer's complaints;

- Appreciating the customer for raising the complaint
- Recording the details of the complaint precisely
- Recording the details of the customer for follow up
- Under-laying various recommendations to solve the issues raised

Once the complaint is recorded, it can be given to the management for decision making and implementation.

Importance of recording customers' complaints

- It aids in determining suitable ways of addressing the complaints
- Ensures a customer's personality is determined, hence deducing a way of handling the customer
- It provides a basis for decision making in the organization

2.3 Understanding of customer complaint is acknowledged as per standard operating procedures

Customers have different personalities. Thus, they may present their complaints in different ways. For instance, some of the customers may be bitter, others calm etc. The following are the most common types of customers:

- a) The Meek customers:** They may fail to make a complaint due to fear of being at loggerheads with the employees or the management. These customers may opt to use a suggestion box to air their complaints. Therefore, the management should ensure it has adequate suggestion or complaints boxes to cater for the complaints and suggestions from the customers.
- b) The Aggressive customers:** The aggressive customers may express their complaints loudly and in an unruly way and may not accept excuses from the employees. To handle aggressive customers, the organization through its employees should thank the customers for raising their concerns. The employees should be cautious and should take note of the complaints and explain what will be done to solve the issue.

- c) **High-roller customer:** The high-roller customer often pays well in return they expect quality services. A high-roller customer is likely to complain in a responsible manner since they always expect the best quality product and service.
- d) **Rip-off customers:** This customer may raise complaints to ensure they are given handouts rather than waiting for an adequate and satisfactory support experience. The customer should use the available accurate data in backing up his/her responses when engaging with the customers.

Acknowledging a customer's complaints entails ensuring the customer is aware that his or her complaints has been received and recorded. Besides the employee should also ascertain the customer that his/her complaint will be addressed at a given time. The employee should also take the details of the customers such as an email address or telephone number for communicating regarding the solution to his/her question.

2.4 Customer complaint are responded to as per standard operating procedures

Responding to the customers' complaints adequately, play a vital role in determining the prospects of success of the firm at large. Besides, it serves as a basis for determining whether the customers will be loyal to the firm or opt for another brand altogether. Therefore, it is important for the employees to respond to the customers' needs promptly and effectively. The customers may easily listen to the employee or he/she may prove difficult to handle. The firm should be able to deduce ways of handling the difficult complaints. For instance, the firm through its employees can;

- Remain calm
- Do not take the complaints personally
- Listen to the views of the complaints keenly
- Emphasize with the customers
- Apologize to the customers
- Outline a sound remedy for the customer concern
- Promise that such an occurrence may not happen in the future if it is not caused by natural forces

Sometimes the complaints of the customers can be escalated to the top management. For instance, if;

- It is a request from a customer
- When the complaints raised cannot be met by the junior employees
- When the required solutions to the complaints exceed the abilities according to the junior employees
- When the customer issues threats

Importance

- Helps in reducing boredom among staff
- Aids in inculcating appropriate customer ethic
- It is a basis for decision making
- Improves customer-employee relationship

Conclusion

This learning outcome covered; customer complaints, importance of handling customer complaints, types of customer complaints, handling difficult customers and escalation of customer complaints.

Further Reading



1. Read more on emerging issues in addressing customer complaints from listen to customer's complaints and act fast by Richard Branson.

7.3.3.3 Self-Assessment



Written Assessment

1. Three of the following are ways of handling customer complaints. Which one is not?
 - a) Remaining calm
 - b) Confronting the customers
 - c) Apologizing to the customers
 - d) Emphasizing with the customer
2. The following are types of customer complaints. Which one is not?
 - a) Complaints about product quality
 - b) Complaints about employee behavior
 - c) Complaints about organizational infrastructure
 - d) None of the above
3. Which of the following is an importance of customer's complaints?
 - a) They help in keeping the management informed about the firm's activities
 - b) They do not affect the brand image
 - c) They help in improving the customer communication
 - d) They affect the decision making process of a firm
4. Among the highlighted points, which relates to the causes of customer complaints?
 - a) Good quality products
 - b) Timely provision of goods and services
 - c) Timely and provision of defective goods
 - d) None of the above

5. The following are types of customers except one. Which one?
 - a) The high-roller customer
 - b) Rip-off customer
 - c) Meek customer
 - d) Aggressive customer
6. As an employee, at which point would you escalate a customer's complaints.
 - a) When he/she listening to your response
 - b) When you can take care of the complaints
 - c) When the customer has requested for the intervention of top management
 - d) None of the above
7. The following are vital strategies that a firm can use to acquire information relating to customer's complaints. Which is not?
 - a) Use of suggestion and complaints box
 - b) Use of questionnaires
 - c) Reporting to the customer care desk
 - d) Ignoring dissatisfied customers
8. Suggest ways of handling an aggressive complaint customer.
9. Deduce the impact of technology on customer complaints.
10. Outline factors that may necessitate escalating customer's complaints.
11. Highlight four ways you would classify the complaints raised by customers.
12. Outline the importance of the customers' complaints to a firm.

Oral Assessment

1. What do you understand by customer complaints? What is the importance of handling customer complaints?
2. What are the remedies available in handling the rip-off customer?

Practical Assessment

During your free time visit a bank and observe whether there is a point or box for the customers to raise complaints. Enquire from the customer care the strategies the bank uses to get information about the customers and whether there have ever been cases or complaints that were escalated to the management. If the response is escalated is yes, ask the strategy used by the management to address the issue.

7.3.3.4 Tools, Equipment, Supplies and Materials

- Writing materials
- Projector
- Computer
- Flip chart/white board

7.3.3.5 References



Bergman, B. & Klefsjo, B. (2010). Quality from customer needs to Customer Satisfaction. Sweden: Student Literature Ab


Hill, N. & Alexander, J. (2017). The Handbook of Customer Satisfaction and Loyalty Measurement. London: Routledge

Rosenfield, L. (2011). Search analytics for your site: Concentration with your customers. New York: Rosenfield Media

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7.3.4 Learning Outcome No 3: Guide customers on banking services

7.3.4.1 Learning Activities

Learning Outcome No. 3: Guide customers on banking services	
 Learning Activities	Special Instructions
3.1 Understand customer needs as per work place procedures 3.2 Understand Services offered at different work station as per organizational structure 3.3 Identify bank products as per organizational structure 3.4 Serve customers as per their need	Lectures Observations Presentations

7.3.4.2 Information Sheet No.7/LO3: Guidance on banking services



Introduction

This learning outcome covers; the customer needs in regards to banking, the organizational structure and hierarchy. It also covers the bank products, types of bank customers, the services to a customer and the importance of customer services.

Definition of key terms

Customer needs: These are the wants that your customers want fulfilled when in contact with your business or searching for solutions that you can provide.

Bank products: This refers to the services that are provided by the banks, that is credit cards, debit cards, purchase cards and treasury management services.

Customer service: This refers to the one on one contact/interactions between a client or a customer with a representative of an organization.

Workplace: This refers to the given location where someone works for his or her employer.

Debit card: These are payment cards that are used pay out for transactions performed and usually deduct directly from customers checking account.

Hierarchy: This is a system that arranges members of an organization in ranks according to their relative positions or status.

3.1 Customer needs are understood as per work place procedures

The customer needs as per banking activities involves the daily transaction activity, membership of a customer, the records and historical activities and the right to know of every product or service offered at a certain bank where he or she is a customer. The customer needs as per the work places are as follows:

a) Telling services

A customer needs as per telling services in banks include activities such as;

- Cash deposits and withdrawals
- Check the cash balances as per different accounts
- Depositing of cheque in the bank
- Enquire about services offered in the bank
- Opening various account of memberships

b) Loans

This is another workplace in the bank which deals with the client loans where the customer deserves to know;

- Various relevant information on every type of loan offered like interest rates, repayment methods and time.
- Variations and terms of conditions of the loans.
- Obtaining the credit instrument like loans and clearance forms.
- To surrender or collect the collaterals as per the loan requirements.
- To have the client have awareness and consultancy services as per loans available.
- Progress of his own loan account balances and statements as per loans rates.\

c) Customer services

The workplace offers company customer interactions to provide their customers with Information pertaining a given product and services or address their inquiries. The customer needs as per this include;

- Their problems/complains be handled.
- To be provided with guidance and information on regards to various services.
- To be assisted in areas of difficulty.

d) Accounting services

This refers to the process of recording the financial transactions analyzing and reporting this transaction to describe the financial position of the business. The customer needs as per the service include;

- Customer should access all the transaction records that they have performed.
- They should be given a relevant document such as banker's cheque and other documents needed to transact.

e) Marketing officers

This is the workplace that deals in promoting of the company's products and services. The customer needs could be satisfied by answering to them;

- The quality and quantity of products.
- Importance of the products and its advantages as compared to its substitutes.
- The price mechanism used to determine the price of the commodity.

Importance of understanding your customers' needs

- Quality services are provided: By understanding your customers' needs, you can provide quality services to them.
- Meeting their product/service expectation: Through identifying the customer needs, you are able to identify their expectations in regards to the kind of services they want and deliver to that.
- You can persuade the customer get services from you since you have the knowledge to the customer needs: You can convince/persuade them to acquire services/products from your premises.
- Understanding customer needs is the beginning of success of business: By understanding and fulfilling the customer, you fill the gaps present in regards to customer wants and this leads to successful business.

3.2 Services offered at different work stations are understood as per organizational structure.

Organization structure is a method employed by organization in order to identify the various levels of activities. In an organization, various services and functions performed at the various levels and the person's responsible at each level.

Importance of understanding services offered

- The client's expectations of services/products offered by organization are described.
- Provides confidence to a consumer of a given product while enquiring of the products details.
- It saves time when you understand services offered by organization during various activities i.e. consultations, need a given service and product in organization.
- Through understanding services offered by a given organization, its purpose, products and services, it earns the awareness needed by customer insider to come purchasing.
- The organization increases sales; promotes their product by making the product to be known by its customers.

Different managers perform different tasks of an organization. There are three levels of management in the hierarchy of an organization, top level management, middle level management and low level management.

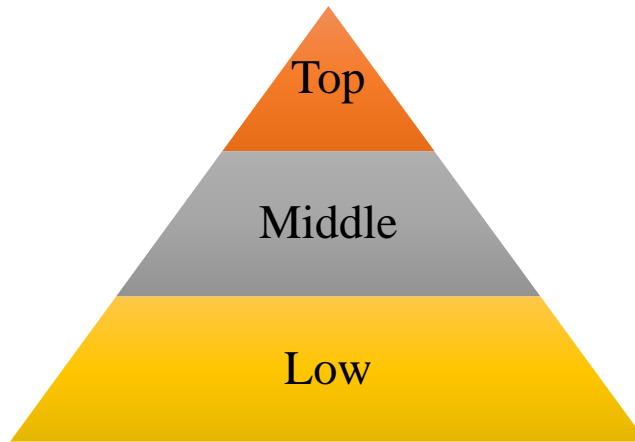


Figure 27: Levels of management

a) Top level management

These levels consist of the most senior persons of a given organization and include the chief executive officers (C.E.O), chief financial officer (CFO) and information officers whose functions are as follows;

- They make decisions affecting the entire organization
- They set the goals of the firms and aid in the achievement of the set goals
- Are responsible for all activities of the business and the implication of the society
- Are responsible for the performance of the organization
- Are responsible for the organizational welfare

Understand the services offered at different work stations as per organizational structure

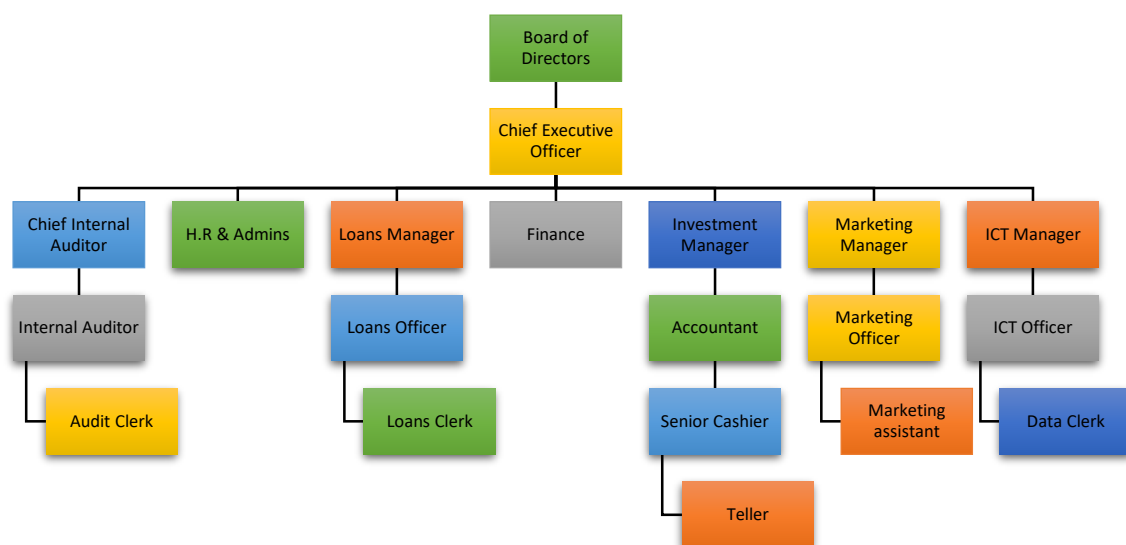


Figure 28. Management flow chart

b) Middle level management

The level links the top management and the low management levels and acts as a subordinate staff to the top-level managers. They include the general managers, plant managers, division managers and regional managers and are responsible for the following;

- Are responsible to carry out the organizations goals as set by their seniors for their department.
- They control, manage and motivate the first level managers to achieving business goals.
- Are responsible for the activities that are performed by the first managers.
- They communicate to the first level management through offering suggestions and feedbacks.

c) Operational/first line managers

This is the lowest level in the hierarchy of the organization and consists of office managers, supervisors and firemen. Operational managers are responsible for the following;

- Are responsible for daily management of line workers.
- Supervisors directly oversee daily workforce.
- They interact with daily workers of the firm and instructing/giving directions to them.

Workstation as per organization structure is very important as it;

- It brings accountability of projects and services. A well-developed hierarchy outlines the activities of accountability for every project and individual so where the projects fail, a follow up can be done and identify the failing party in the project.
- Helps in employee development and guidance. The hierarchy in an organization helps employees to understand from where they receive guidance from.
- Enhances communication in the company. A proper communication channel between the employees, managers and the division of the company is established where middle level managers act as an intermediary to bridge the gaps between the top and low management.

3.3 Bank products are identified as per organizational structure

These refer to the services that banks offer their customers in relation to cash management. The products include transactional account, savings accounts, debit cards, credit cards, travelers' cheque and mortgages.

a) Transactional/checking/current account

These are bank accounts used to easily access money like ATM cards, electronic transfers and debit cards and are of the following significance:

- They are non-interest-bearing accounts
- Allow unlimited deposits and withdrawals
- Enhanced easy access to money e.g. ATMs
- Customers don't carry around large amounts of money

b) Savings account

This is a deposit account in financial institutions that earn the customer an interest from the initial principle depending on a given rate. Savings accounts are important in the following ways;

- Provide financial independence from credit
- Money in the savings account is secured
- Prevents one from unanticipated spending
- Provides the customer with peace as they have funds in the accounts

c) Debit/credit accounts

This refers to situations where money is taken out of your accounts (withdrawn) while the credit account is the situation where money is added to your account and occurs as a result of performing various transactions like:

- When a transaction is made usually with debit cards
- When a debit card is swiped for an online transaction
- In case a retainer sends transaction details to a bank transfer the funds to him

Ways of identifying bank products

- Consultations in bank through customer services
- Gaining access to banks promotional products i.e. brochures, advertisements and posters
- Promotional/marketing methods adopted by organization i.e. roadshows and salespersons of the organization
- Through social media platforms where banks create awareness of their products and interacts with their clients

Importance of identifying bank products

- An individual is able to identify the various products i.e. loan types and choose as per his performance.
- Clients can evaluate the products and choose one that suits them the best.
- Customer can device various merits from different bank products thus the benefit to distinguish them.

ATM cards

These are payment cards that are instilled with chips containing unique card numbers and are used to perform transaction at the ATM machines and possess the following importance;

- Quick cash withdrawals
- Provides an account balance enquiry
- Easy to access details of recent transactions
- Easy means of depositing funds
- Used for payment of some utility bills
- Saves time

Travelers' cheque

These are mediums of exchange that are used by persons travelling abroad as an alternative of carrying cash. Travelers' cheque is of significance as follows;

- They are safe methods with ease of replacement if lost
- Easy to use at any large banks and bank outlets
- Have no expiry dates

3.4 Customers are served as per their need

Serving customers is the core purpose of the business thus proper means and methods should be adopted in the same case. For proper customer service, ensure the following;

- Provide quality customer service: Customers are regarded the most important person for the running of any business thus they should be offered products that suit their needs for satisfaction purposes.
- Listen to customer complains.
- Consider customer service automation: This is in a bid to increase speed, accuracy and efficiency hence making customers satisfied with the services.
- Manage your social media correctly: The media has been used to create an image for several companies thus if done right the success of the company is guaranteed.
- Build a good relationship between customers and organization which is majorly achieved by building trust with the customers.
- Know your customers: This enables you understand their needs and wants, limits, goals and standards.
- Fix mistakes: By fixing previous mistakes the customer feels appreciated and they will be willing to stay if mistakes are not prone to happening.

Importance of serving customers as per their needs

- Customer retention is cheaper than customer acquisition
- Your customer greatly represents your mission and values thus great customer service creates happy customers
- Enhances customer loyalty
- Customers are willing to pay expensively for quality services
- Enhances competitive advantage to the business

Conclusion

This learning outcome covered; the customer needs in regards to banking, the organizational structure and hierarchy, the bank products, types of bank customers, services to a customer and the importance to a customer.

Further Reading



1. Read more on E-services delivery methods from British journal electronic banking 9(3): 1-8,2015

7.3.4.3 Self-Assessment



Written Assessment

1. At what level does an organization manager operate?
 - a) Functional
 - b) Operational
 - c) Middle level
 - d) Top level
2. Which one is not a recognized key skill of management?
 - a) Conceptual skill
 - b) Human skills
 - c) Damien skills
 - d) Writing skills
3. What is a social enterprise concerned with?
 - a) Profit maximization
 - b) Market share maximization
 - c) Providing public service
 - d) Running business to create social benefit

4. In what order do managers perform?
 - a) Planning, organizing, leading, controlling
 - b) Planning, organizing, controlling, leading
5. Who of these is not an entrepreneur?
 - a) Barrack Obama
 - b) James Dyson
 - c) Damien Hirst
 - d) Mo Farah
6. Discuss the following terms;
 - a) Workplace
 - b) Debit/credit card
 - c) Organization hierarchy
7. Evaluate the various services/products a client can access from the bank.
8. Illustrate in drawing the hierarchy of an organization and functions in every level.
9. Discuss the importance of transactional account.
10. Elaborate on the benefits an organization would have if they employed proper customers' service.

Oral Assessment

1. What are the different ways you can operate your accounts?
2. What do you understand by the following terms?
 - a) Overdraft protection
 - b) Annual percentage rate (APR)
 - c) Balloon payment
 - d) Amortization
 - e) Crossed cheque

Practical Assessment

In groups of three, identify an organization around your area, visit the organization and find out its organizational structure, the various services offered by each level of the employees in the organization and the impact of the organization to the surrounding.

7.3.4.4 Tools, Equipment, Supplies and Materials

- Writing materials
- Projector
- Computer
- Flip chart/white board

7.3.4.5 References




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7.3.5 Learning Outcome No. 4: Respond to internal queries

7.3.5.1 Learning Activities

Learning Outcome No. 4: Respond to internal queries	
 Learning Activities	Special Instructions
4.1 Receive internal queries as per standard operating procedures 4.2 Analyze internal queries as per standard operating procedures 4.3 Act upon internal queries as per standard operating procedures 4.4 Receive and dispatch mails as per standard operating procedures	Questionnaires Project Practical assessment

7.3.5.2 Information Sheet No.7/LO4: Respond to internal queries



Introduction

This learning outcome covers; queries, types of queries, teamwork, different method, communication, internal communication, etiquette and handling difficult workplace.

Definition of key terms

Internal query: These are questions asked within the organizations as data collection tools in order to gather some information.

Dispatch book: This is a record where all dispatch mails are recorded.

Analyze: This is the process of cleansing, transforming and identifying patterns force given data to aid in decision making.

Standard deviation: This refers to how spread out a given data is.

Content/Procedures/Methods/Illustrations

4.1 Internal queries are received as per standard operating procedures

Internal queries are questions asked within the organizations by clients/customers with intends to know more on the organization or certain product/service provided by the organization.

Methods on how queries are received

- General queries are received in the customer services help desks in the organization, customer service in the organization can respond to the queries or offer directions to the responsible person/department to respond to the query.
- Confidential queries in the organization are received at the respective departments where the issues/queries can be attended to or properly responded i.e. customer account details and loan issues.
- Queries can also be directed/addressed to a given department to respond to the query.
- Internal queries can also be received by the seniors from their employees in regards to requesting for directives, instructions and guidance in their job performance.
- Queries are received through online interactive platforms where organizations interact with their clients/customers.

Characteristics of Internal Queries

- They are posted in relation to the organization products, services or nature.
- They are mostly directed to various departments enquiring of products in various sections.
- They require definite answers.
- They could be used by organizations to improve on their services/products delivery.

4.2 Internal queries are analyzed as per standard operating procedures

Process to receive internal queries

- i. An employee of the organization will receive the query from a client through any means (social media platform, face-face and customer service).
- ii. He/she should understand the question parameters and respond to queries as per the organization procedures.
- iii. In instances where more details/clarifications on the query is required. The client should be referred to the respective departments where the query could be responded.
- iv. In the department, the query should be received and responded to ensuring the customers satisfactions.
- v. Customer could be asked to rate the services provided to him in the scaled rating (good, very good poor, very poor).

Importance of internal queries

- They are used as consultation tools where clients fail to have full information to organization products/services
- They are used to clarify information to the customers
- They are used by employees in organization for directives to carry out activities
- Queries can be used by organizations to fill the gaps/loops in their systems
- They are used as means of provision of information to the clients

Techniques for data analysis

- Text analysis
- Statistical analysis
- Predictive analysis
- Prescriptive analysis

Data analysis consist of the following phase

- i. Data requirement gathering:** All you identify is the purpose to conducting this analysis.
- ii. Data collection:** You gather information from various sources using the data collection tools, observation, questionnaires and interviews.
- iii. Data cleaning:** This process is to make the data useful, meaningful and erasing the duplicate records, and errors possibly made.
- iv. Data analysis:** Once cleaned data can now be analyzed, tools for analysis and software can be used to interpret and draw conclusion. This is by identifying patterns and trends.

Analyzing internal queries

The analysis of internal queries will be implemented through the given process:

- i. Check the top asked questions:** Based on the queries you had asked, check on the responds that were given by the respondents of your questions. What were the responses like? How many responded?
- ii. Filter the results as per subgroups:** Classify the responses in smaller subgroups that will enable an easy fast method of analyzing the data. You can filter depending on the responds provided.
- iii. Interrogate the data:** Interrogating the data will mean to analyze intensively the responses. Identify the percentages of the responses against total responses.
- iv. Record and prepare presentations:** With the analyzed data, record your findings and present your information. Pictorial representations are highly recommended i.e. pie charts, bar graphs, to show the data.

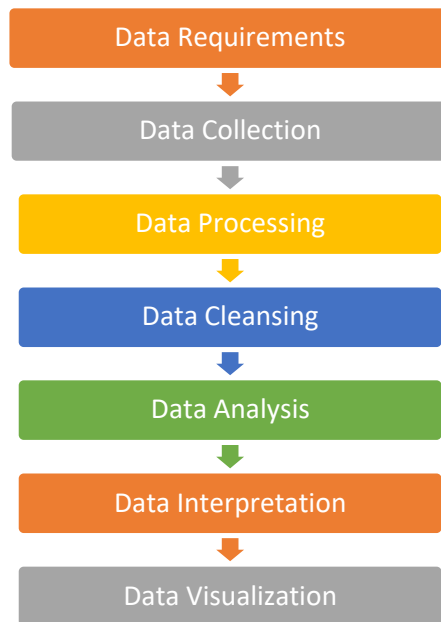


Figure 29. Flow chart

4.3 Internal queries are acted upon as per standard operating procedures

Once data is collected and analyzed, it's now ready to be acted upon in order to understand the content. Analyzed data will follow the process of;

Data interpretation

This is process through which analyzed data is reviewed in order to make an informed conclusion. Qualitative data analysis will be in word context and person-person techniques are required for interpretation. The methods applied will be observations and documents. Quantitative data analysis will involve numeric and patterns. A relationship among the data sets must be identified in order to come up with proper information.

Methods that will be employed will involve;

The mean, standard deviation, frequency distribution, regression analysis, predictive and prescriptive analysis.

- a) **Mean:** Represents the average set of responses when dealing with multiple data sets. Mean is also referred to as arithmetic mean average, mathematical expedition.

$$\left(\text{Mean} = \frac{\sum fx}{\sum n} \right)$$

- b) **Standard deviation:** It is used to identify the distribution of responses around mean describing degree of consistency in responses and providing insight to data sets.
- c) **Frequency distribution:** This is measure gauging the rate of a response with given data sets, they range from (disagree, strongly disagree, agree, and strongly agree).
- d) **Regression analysis:** This allows you to examine the relationship between two or more valuables of interest.

$$\text{Regression} - Y = a + bx$$

Data visualization: This refers to the graphical representation of the information and data methods that could be implemented in the data visualization include pie charts, graphs, relational diagrams and maps.

Types of data visualization

- **Temporal data:** Temporal category consists of data that is linear and has only one dimensional. The data visualization tools used in this case includes; scatter plots, line graphs, and bar graphs.
- **Hierarchical data:** These are used in displaying cluster information from a certain origin point to another and is usually within large groups. Visualization tools include; tree diagrams, ring charts and sunburst diagram.
- **Network:** Shows relation of how data sets connect deeply with other data sets. The tools used include; matrix chart, entity diagrams, and alluvial diagrams.
- **Multidimensional:** These are data that have 2 or more valuables. Due to the many layers of datasets visualization could be vibrant.

Tools used include; pie charts scatter plot, histograms and Venn diagrams.

4.4 Mails are received and dispatched as per standard operating procedures

Mails handling is the process of receiving, recording, dispatching and sending letters and documents.

Receiving mails process

- i. The incoming mails are always received by mailing department and are brought to office.
- ii. They are received by office secretary/person.
- iii. They are recorded in the entry book/register book.
- iv. They are then dispatched to their intended persons/department/destinations.
- v. The mail is stamped on the first page of the reference number, entry number and date.
- vi. The mail is then cleared.

Dispatching mails

- i. Drafting the mails. They are written or prepared by the parties interested in sending out the mails. They are signed by responsible officer for validity.
- ii. The department concerned in mails collects all mails from department and sends them to mailing department.
- iii. The department records the mails in a dispatch book.
- iv. They then fold the letters in envelop size, seal the envelope write the receivers details. The letter is then stamped.
- v. The letter is then dispatched to its intended person, office, destination through the post office or a messenger.

Conclusion

This learning outcome covered; queries, types of queries, development of questionnaires, data collection methods, data analysis techniques, data interpretation, data visualization and mails process handling.

Further Reading



1. Read more on analysis techniques from methods of analytical by R S Dragon.

7.3.5.3 Self-Assessment



1. What does it mean by quantitative data?
 - a) Graphs and tables
 - b) Any data you present in your report
 - c) Statistical analysis
 - d) Numerical data that could be usefully quantified to answer research
2. Which of the following is not type of graph?
 - a) Bar
 - b) Scatter
 - c) Pie
 - d) Box
3. Standard deviation is?
 - a) A means of measuring the extent of spread quantifiable data
 - b) A way of describing those phenomena that are not normal
4. Which part is not a data analysis technique?
 - a) Data mining
 - b) Data cleansing
 - c) Data collection
 - d) Data requirement
5. Which one is not a qualitative data analysis tool?
 - a) Standard deviation
 - b) Mean
 - c) Regression
 - d) Statistics

6. What is needed when sender and receiver of mails are the same system?
 - a) IP
 - b) Domain
 - c) Servers
 - d) User agents
7. What does MIME stand for?
 - a) Multipurpose internet mail extension
 - b) Multipurpose internet mail entity
8. Discuss the process of sending and receiving mails.
9. Write short notes on;
 - a) Text analysis
 - b) Statistical analysis
10. Differentiate between qualitative and quantitative data analysis.
11. Analyse standard deviation.
12. Discuss the types of data visualization.

Oral Assessment

1. How would you solve a competition of your organization product with your competitors?
2. How would you identify the part of your team members who is not performing as per requirement?

Practical Assessment

You are the Human Resource Manager in a company dealing with various products. You want to conduct a research for the satisfaction your products give to the customers.

- a) Develop a sample questionnaire your team will use to collect information.
- b) Use the analyzing tools to analyze the data and present the information.
- c) Prepare a report with sample results of the information collected.

7.3.5.4 Tools, Equipment, Supplies and Materials

- Writing materials
- Projector
- Computer
- Flip chart/white board

7.3.5.5 References



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