

Banking Customer Service Representative Job Interview Questions And Answers



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Banking Customer Service Representative Interview Questions And Answers Guide.

Question - 1:

Can you describe your ideal boss/supervisor?

Ans:

During the interview As Banking Customer Service Representative process employers will want to find out how you respond to supervision. They want to know whether you have any problems with authority, If you can work well as part of a group (see previous question) and if you take instructions well etc. Never ever ever, criticize a past supervisor or boss. This is a red flag for airlines and your prospective employer will likely assume you are a difficult employee, unable to work in a team or take instruction and side with your former employer.

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Question - 2:

Explain yourself in one line?

Ans:

When you respond, keep in mind the type of position you are interviewing for like Banking Customer Service Representative based job, the company culture, and the work environment. Your answer should help show the interviewer why you're a match for the job and for the company.

Sample answers are:

- * I'm a people person. I really enjoy meeting and working with a lot of different people.
- * I'm a perfectionist. I pay attention to all the details, and like to be sure that everything is just right.
- * I'm a creative thinker. I like to explore alternative solutions to problems and have an open mind about what will work best.
- * I'm efficient and highly organized. This enables me to be as productive as possible on the job.
- * I enjoy solving problems, troubleshooting issues, and coming up with solutions in a timely manner.

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Question - 3:

How have you made an impact on your team in the past?

Ans:

I would explain and show to him or her best way possible and if they have a better way then I will encourage him or her to let me know then we can see if it works or not As Banking Customer Service Representative.

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Question - 4:

How would your boss and co-workers describe you?

Ans:

First of all, be honest (remember, if you get this job, the hiring manager will be calling your former bosses and co-workers!). Then, try to pull out strengths and traits you haven't discussed in other aspects of the interview As Banking Customer Service Representative, such as your strong work ethic or your willingness to pitch in on other projects when needed.

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Question - 5:

What can you offer me that another person can't?

Ans:

This is when you talk about your record of getting things done. Go into specifics from your resume and portfolio; show an employer your value and how you'd be an asset.

You have to say, "I'm the best person for the job As Banking Customer Service Representative. I know there are other candidates who could fill this position, but my passion for excellence sets me apart from the pack. I am committed to always producing the best results. For example..."

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Question - 6:

What have you learned from mistakes on this job?

Ans:

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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Question - 7:

What makes you right for this position?

Ans:

This question can be tricky because you need to show your worth As Banking Customer Service Representative without sounding cocky or arrogant. Research the business ahead of time and become familiar with its mission and values. Take the time to figure out how your personal qualities fit the needs of the business and use that fit to provide your answer.

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Question - 8:

What's your dream job?

Ans:

Along similar lines, the interviewer wants to uncover whether this position As Banking Customer Service Representative is really in line with your ultimate career goals. While "an GGL star" might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

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Question - 9:

Would you like doing repetitive work?

Ans:

Why not, I am not only doing a repetitive work but also earning but also getting a good salary by the company As Banking Customer Service Representative. And second thing is that nothing is interesting in the life till we are not interested.

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Question - 10:

How would you be an asset to us As Banking Customer Service Representative?

Ans:

Think again about the job specification and the skills needed for this role As Banking Customer Service Representative. Have a paragraph prepared highlighting how you will be able to do the job and what you can bring to the team. It goes without saying that this paragraph should be positive.

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Question - 11:

How would you describe your approach to Banking Customer Service Representative?

Ans:

In more general terms, a question such as this gives a candidate the opportunity to talk about their professional philosophy and skills. While the question is general in nature, the best answers are usually quite specific, picking one or two points and exemplifying them with instances from personal history.

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Question - 12:

Suppose there are three light switches outside a room. Inside is a single light bulb, controlled by one of the three switches. You need to determine which switch operates the bulb. You can turn the switches on and off as many times as you wish (they are all off to begin with), but may only enter the room once. There is no one there to help you. The door to the room is closed, and there are no windows, so you cannot see inside. How can you discover which switch operates the bulb?

Ans:

Do the following steps:

- * 1. Turn ON two switches, and leave one OFF.
- * 2. Wait a few minutes.
- * 3. Turn one switch from ON to OFF. One is now ON and two are OFF
- * 4. Enter the room. - If the light is ON, it is controlled by the switch you left ON. - If the light bulb is OFF, touch it. If it is warm it is controlled by the switch you turned ON and OFF. If it is cold, it is controlled by the switch you never turned on.

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Question - 13:

Why are manhole covers round?

Ans:

This is a classic brainteaser, which was reportedly first asked by a Microsoft interviewer. Here's how to ""solve"" this brainteaser (remember to speak and reason out loud while solving this brainteaser): Why are manhole covers round? Could there be a structural reason? Why aren't manhole covers square? It would make it harder to fit with a cover. You'd have to rotate it exactly the right way.

The pipes below are also round, so fitting them might be easier, as might be making them. So many manhole covers are round because they don't need to be rotated. There are no corners to deal with. Also, a round manhole cover won't fall into a hole because it was rotated the wrong way, so it's safer. Looking at this, it seems corners are a problem. You can't cut yourself on a round manhole cover. And because it's round, it can be more easily transported. One person can roll it.



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Question - 14:

Why should we select you not others?

Ans:

Here you need to give strong reasons to your interviewer to select you not others. Sell yourself to your interviewer in interview in every possible best way. You may say like I think I am really qualified for the position. I am a hard worker and a fast learner, and though I may not have all of the qualifications that you need, I know I can learn the job and do it well."

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Question - 15:

Describe a typical work week for this position As Banking Customer Service Representative?

Ans:

Interviewers expect a candidate for employment to discuss what they do while they are working in detail. Before you answer, consider the position As Banking Customer Service Representative you are applying for and how your current or past positions relate to it. The more you can connect your past experience with the job opening, the more successful you will be at answering the questions.

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Question - 16:

Do you have any question regarding this job As Banking Customer Service Representative?

Ans:

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question - 17:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

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Question - 18:

Do you like to start personal relationships with other employees?

Ans:

Well, the right answer is yes and no. Good personal relations can improve the overall performance of a team. But on the other hand, you should not let your emotions to affect your decisions in work.

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Question - 19:

Explain me about a time when you reached a goal within a tight deadline?

Ans:

I work well under pressure to meet deadlines without jeopardizing the quality of my work. I have always worked in a fast pace environment where we are constantly under pressure to achieve best results within a time frame.

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Question - 20:

Explain me about your experience working in this field As Banking Customer Service Representative?

Ans:

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

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Question - 21:

How much do you expect to get paid As Banking Customer Service Representative?

Ans:

For this be prepared and research salary to find out what similar positions are paying in your area before you go to the interview. Try to find this information out before giving your salary expectations. You can and should provide a range instead of an exact number. But again, don't say any numbers you're not comfortable with because if the employer offers you a salary at the lowest end of your range, you don't have much to negotiate with when it comes to getting a higher salary.

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Question - 22:



How would your friends describe you?

Ans:

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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Question - 23:

What is your greatest weakness As Banking Customer Service Representative? What are you doing to improve it?

Ans:

I believe my biggest weakness As Banking Customer Service Representative is wanting to help anyone I can help. What I mean is I am willing to take on task that are not my job. I want to learn all I can. However, that has helped me get promoted or even asked to help in times of need in other department. I have been know as the "go to person" when help is needed.

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Question - 24:

What kind of salary do you need As Banking Customer Service Representative?

Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

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Question - 25:

How do you think I rate as an interviewer?

Ans:

I think you did fine. I'm sure you've conducted a lot of interviews, and it's probably second nature for you now. Thanks for taking the time to meet with me today. I'm sure you have a lot of things you have to juggle every day.

I'd say you rate at least ten out of ten. The questions you asked seemed spot on. I can tell you guys are working hard to find the perfect applicant for the job. I'm glad I could meet with you.

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Question - 26:

What features of your previous jobs have you disliked?

Ans:

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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Question - 27:

What problems have you encountered at work?

Ans:

Wow, do we have problems! Where do I begin? Well, most of the problems are internal, just people not working well with each other. I have one person on our team who is a real problem, but it seems like management is afraid to do anything about it. So we all end up having to do extra work to cover for this person, who just doesn't work. We all say that he's retired in place. I think he's just holding on until retirement in a couple years. But he's a real problem. I complain about it--a lot--but nothing ever seems to get done. I've even written negative reviews about the person, hoping he will get canned, but it doesn't happen. I can't wait for him to retire.

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Question - 28:

What's your salary history?

Ans:

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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Question - 29:

What have you done to improve your skills over the past year As Banking Customer Service Representative?

Ans:

You'll want to be prepared with some very specific examples of what you've done over the last year and what you're currently doing to improve your professional knowledge and skill set as well as anything else you're doing that shows self improvement.

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Question - 30:

Have you ever you have been in a position As Banking Customer Service Representative where you've had to fire someone? How did you feel about that experience?

Ans:

Be very thoughtful about your answer. This is a very serious matter for most companies and requires a very serious answer. You need to express that you will do it when it is the right thing to do but you don't want to give the impression that you're callus to the process. Don't forget that firing is not the same as laying someone off - it typically is for the direct benefit of the company.

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Question - 31:

What motivates you at the work place?

Ans:

Keep your answer simple, direct and positive. Some good answers may be the ability to achieve, recognition or challenging assignments.

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Question - 32:

What can you offer us that someone else can not?

Ans:

Bad Answer: Going negative - if the candidate starts trash talking other candidates, it's a sure sign of a bad attitude. Also, if they can't provide a solid answer, it may show that they lack thorough knowledge of the skills the job requires, and an understanding of where they fit in.

Good answer: The candidate can name specific skills, abilities or understandings they have that apply directly to the job that other candidates are unlikely to have, or are in short supply.

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Question - 33:

Explain me what do you know about our company?

Ans:

Bad Answer: They don't know much about the company. If a candidate is serious and enthusiastic, they should have done some basic research.

Good answer: An answer that shows they've really done their homework and know what the company does, any important current events that involve the company, and the work culture.

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Question - 34:

Top 11 Questions to Verify Experience and Credentials As Banking Customer Service Representative:

Ans:

Sometimes people want a job a little too bad - and they may fudge their credentials and experience a bit.

If you've run into this problem, are worried about it, or have credentials and experience that are absolutely essential, you may need to ask a few verification questions. If you are a candidate, you should review your resume and make sure you know all the key points, and that nothing has been misconstrued.

1. What grades did you get in college?
2. What were your responsibilities when you worked in job x?
3. How many people were on your team at your last job?
4. What will your previous manager/supervisor say when I ask where you needed to improve?
5. What was your beginning and ending salary at job x?
6. What were your beginning and ending titles at job x?
7. Are you eligible for rehire at job x?
8. What tools are necessary for performing job x?
9. Describe to me how you would perform [x typical job task].
10. What was the focus of your thesis?
11. When did you leave company x?

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Question - 35:

The change in the business industry now requires you to have a new set of skills you have to learn, how do you react to that?

Ans:

First, find out which skills are the ones that you're currently lacking. Then identify what the steps would be to acquire/build those skills. Then take action to do so.

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Question - 36:

Give me an example of a time when you were able to successfully communicate with another person even when that individual may not have personally liked you (or vice versa). How did you handle the situation? What obstacles or difficulties did you face? How did you deal with them?

Ans:

First, the key is to state the differences in personality to give the interviewer some background. Second, you want to discuss how that was affecting the situation. Third, show how you were able to adapt to the way the person wanted to be communicated with to achieve your goals

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Question - 37:

Tell me about a difficult decision you've made in the last year As Banking Customer Service Representative?



Ans:

We all have difficult decisions in our lives. Show how you were able to arrive at it and then how you decisively acted.

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Question - 38:

Describe a time when you anticipated potential problems and developed preventive measures?

Ans:

The key here is to show that you were proactive. How did you find out about the potential problems? How did you address it quickly?

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Question - 39:

What do you aspire to be?

Ans:

Discuss your aspirations for the near, immediate and long term. You want to show them you are thinking of making an impact now as well as the future.

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Question - 40:

What motivates you to work As Banking Customer Service Representative?

Ans:

Describe what makes you passionate about the work. It could be the company's vision, the product, your desire to succeed, the clients, your peers and so on. The key is to first understand what internally motivates you to do your job and then to emphasize that in a positive way

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Question - 41:

What are your lifelong dreams?

Ans:

If your dreams don't relate to the job closely, make sure you highlight aspects of the job that will help develop the skills that will help you with your dreams. Ideally, you want your dreams to relate strongly to the career path you're interviewing for though.

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Question - 42:

What is your biggest regret to date and why?

Ans:

Describe honestly the regretful action / situation you were in but then discuss how you proactively fixed / improved it and how that helped you to improve as a person/worker.

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Question - 43:

What's been your biggest success to date?

Ans:

Talk about a story / experience about how you achieved success and be sure to share details on the results and outcome. Have it highlight a strong characteristic such as leadership, work ethic and so forth.

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Question - 44:

How have you achieved your success?

Ans:

Discuss stories of how you've progressed over the years to achieve success. People relate best to stories.

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Question - 45:

Describe yourself in three words?

Ans:

Pick three adjectives but then back up each with a real life story that demonstrates those characteristics.

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Question - 46:

What skills do you bring to the table?

Ans:

Think of your skill sets with regards to: analytical skills, interpersonal skills, communication skills, computer skills, presentation skills, management skills, sales skills and so forth.



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Question - 47:

What are three positive characteristics you wish you had?

Ans:

The key here is to be honest about your wish list but then to describe how you plan on developing or growing those characteristics so that it becomes a reality. For example, I wish I had a stronger work ethic and I am reading a book right now about how to instill a better discipline around getting work done efficiently.

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Question - 48:

What do you feel you deserve to be paid?

Ans:

Do your research before answering this question - first, consider what the market average is for this job. You can find that by searching on Google (title followed by salary) and globalguideline.com and other websites. Then, consider this - based on your work experience and previous results, are you above average, if yes, by what % increase from your pay today from your perspective? Also - make sure if you aim high you can back it up with facts and your previous results so that you can make a strong case.

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Question - 49:

What is your ideal working environment?

Ans:

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want?

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Question - 50:

If someone had to say something negative to you, what would they say?

Ans:

Again, be honest about sharing a story here about someone who may not have gotten along with you in the office here and explain how you were able to fix that relationship or change your attitude/action to be a better person / coworker.

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Question - 51:

What are your thoughts on failure?

Ans:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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Question - 52:

How do you feel about technology at the workplace in general?

Ans:

It's a great enabler for us to collaborate better as a team, for us to reach customers more efficiently and frequently and I believe it can help any company become more efficient, leaner, and more productive.

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Question - 53:

How articulate are you in expressing your ideas?

Ans:

One of the best ways to answer this question is clearly articulate three points that demonstrate how articulate you are (and in a sense show that in a live setting) - for example: "I would say I'm articulate because one, I typically gather my thoughts before speaking, two, I organize my thoughts well, and three I'm concise when making a point.

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Question - 54:

How do you act when you encounter competition?

Ans:

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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Question - 55:

Give me an example of when you competed hard and won?



Ans:

You can reference many different areas here when discussing a story of where you won in competition: Work experience (ideal), sports, clubs, classes, projects.

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Question - 56:

What's the least rewarding work you've ever done and why?

Ans:

Describe work you've done that you feel doesn't take advantage of your full potential. For example, "I once had to make paper copies for my job and I feel it didn't take full advantage of my skills. However, it did teach me to be humble in my work and to appreciate a good opportunity when it arose to use my skills"

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Question - 57:

How good are you at problem solving?

Ans:

Describe the problem first and then discuss how you were able to fix it.

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Question - 58:

How do you adapt to new working environments As Banking Customer Service Representative?

Ans:

It's important that you demonstrate that you can adapt to changing environments quickly. You want to stress that you can manage change. The one thing in life that is constant after all, is change.

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Question - 59:

Give me a few examples of how you're results oriented?

Ans:

Make you give an example where you discuss details and metrics. For example, I was a tutor in my last job and mentored 5 students on their SAT test taking skills and raised their scores by 15% on average after a 3 month teaching stint.

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Question - 60:

Why should we give you this job As Banking Customer Service Representative when someone else is equally qualified?

Ans:

Describe how you're unique, but make sure you tie it to the job responsibilities and how you would impact the company. For example, "I believe my unique programming skills and experience in developing over 18 best selling iphone apps will help the company develop high quality applications faster than my competitors"

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Question - 61:

Describe a time when you've been overwhelmed with work?

Ans:

Show how you were able to over the "overwhelmed" feeling - by delegating tasks, getting people on your team to help you out, or by prioritizing your work and focusing on the most important issues first As Banking Customer Service Representative.

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Question - 62:

What do you look for in terms of culture -- structured or entrepreneurial?

Ans:

A good answer is to discuss the importance of having both elements in a company As Banking Customer Service Representative. Structure is good to maintain a focus on priorities and making sure people are productive but having an entrepreneurial spirit can help cultivate new ideas that can truly help the company.

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Question - 63:

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Ans:

Both are important. You need to stress that. However, if you could only choose one, ask yourself As Banking Customer Service Representative - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question - 64:

If you were interviewing someone for this position As Banking Customer Service Representative, what traits would you look for?



Ans:

This is where the interviewer tries to turn the tables on you. Answer confidently by stating 3 specific traits that are applicable to that job role. For example, a consulting job would likely look for someone who can think outside of the box.

After answering, ask them, "Am I spot on here and if not, what traits would you look for?"

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Question - 65:

Do you think a leader should be feared or liked?

Ans:

Liked. You want to work harder for people that inspire and motivate you. Fear only lasts for so long.

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Question - 66:

If I were to give you this salary you requested but let you write your job description for the next year, what would it say?

Ans:

It should say the same thing - after all - if you think this salary is fair then it should suit the responsibilities!

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Question - 67:

How would you go about establishing your credibility quickly As Banking Customer Service Representative with the team?

Ans:

Fully understand my responsibilities, work hard and exceed expectations, learn as much as possible, help others as much as possible, understand what my teammates' goals and needs are, be on time, and gain a mentor.

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Question - 68:

How long will it take for you to make a significant contribution?

Ans:

First define significant contribution - once you do that - lay out a timeline plan in which you think you can achieve that.

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Question - 69:

If selected for this position As Banking Customer Service Representative, can you describe your strategy for the first 90 days?

Ans:

This depends on the job role. Make sure you break it down into

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Question - 70:

How does your present position differ from past ones?

Ans:

Describe the difference with regards to responsibilities, culture, team, career opportunity, and the work itself.

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Question - 71:

Why did you select the University _____?

Ans:

Discuss the academic program, the extracurricular program(s), the school spirit, the quality of your peers, and the professors.

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Question - 72:

How will you approach learning this "new" job As Banking Customer Service Representative?

Ans:

Interview peers and leaders/managers, read industry news, practice the skill sets needed, absorb information on the job as much as possible.

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Question - 73:

Name five characteristics that describe you?

Ans:

Here are a few you could choose from:

Hard working, strong willed, persistent, intelligent, adept, amicable, friendly, collaborative, eager, humble.

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**Question - 74:**

How do you keep others informed on work issues?

Ans:

Possible methods:

Talking to them, emailing them, sharing best practices in meetings

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Question - 75:

What was the biggest professional risk you have taken and what was the outcome?

Ans:

First discuss how you weighed the pros and cons of the risk and the results you'd believe you could achieve. Then discuss the action plan you put into place for it and outline that step by step. Then discuss the outcome and if it wasn't optimal talk about what you would do differently in hindsight.

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Question - 76:

Tell me about the last time you had to work with someone inside or outside of your department to accomplish a goal?

Ans:

Show that you were communicative with that person and that you were able to collaborate effectively in sharing ideas and work tasks. They want to see that you can be a team player.

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