New Specification

Rewarding Learning

ADVANCED
General Certificate of Education
2025

Professional Business Services

Assessment Unit A2 1

assessing

Technology in Business

[APS11]

THURSDAY 12 JUNE, MORNING

MARK SCHEME

General Marking Instructions

Introduction
The main purpose of the mark scheme is to ensure that examinations are marked accurately, consistently and fairly. The mark scheme provides examiners with an indication of the nature and range of candidates' responses likely to be worthy of credit. It also sets out the criteria which they should apply in allocating marks to candidates' responses.

Assessment objectives
Below are the assessment objectives for **GCE Professional Business Services.**

Candidates should be able to:

AO1 Demonstrate knowledge and understanding of terms, concepts, theories, methods and models used by professional business services firms and their client businesses.

AO2 Apply knowledge and understanding of concepts, theories, methods and models used by professional business services firms and their client businesses.

AO3 Investigate, analyse and evaluate concepts, theories, methods and models as used by professional business services firms and their client businesses.

Quality of candidates' responses
In marking the examination papers, examiners should be looking for a quality of response reflecting the level of maturity which may reasonably be expected of a 17- or 18-year-old which is the age at which the majority of candidates sit their GCE examinations.

Flexibility in marking
Mark schemes are not intended to be totally prescriptive. No mark scheme can cover all the responses which candidates may produce. In the event of unanticipated answers, examiners are expected to use their professional judgement to assess the validity of answers. If an answer is particularly problematic, then examiners should seek the guidance of the Supervising Examiner.

Positive marking
Examiners are encouraged to be positive in their marking, giving appropriate credit for what candidates know, understand and can do rather than penalising candidates for errors or omissions. Examiners should make use of the whole of the available mark range for any particular question and be prepared to award full marks for a response which is as good as might reasonably be expected of a 17- or 18-year-old GCE candidate.

Awarding zero marks
Marks should only be awarded for valid responses and no marks should be awarded for an answer which is completely incorrect or inappropriate.

Marking calculations
In marking answers involving calculations, examiners should apply the 'own figure rule' so that candidates are not penalised more than once for a computational error. To avoid a candidate being penalised, marks can be awarded where correct conclusions or inferences are made from their incorrect calculations.

Types of mark schemes
Mark schemes for tasks or questions which require candidates to respond in extended written form are marked on the basis of levels of response which take account of the quality of written communication. Other questions which require only short answers are marked on a point for point basis with marks awarded for each valid piece of information provided.

Levels of response
In deciding which level of response to award, examiners should look for the 'best fit' bearing in mind that weakness in one area may be compensated for by strength in another. In deciding which mark within a particular level to award to any response, examiners are expected to use their professional judgement.

The following guidance is provided to assist examiners.

- ***Threshold performance:*** Response which just merits inclusion in the level and should be awarded a mark at or near the bottom of the range.
- ***Intermediate performance:*** Response which clearly merits inclusion in the level and should be awarded a mark at or near the middle of the range.
- ***High performance:*** Response which fully satisfies the level description and should be awarded a mark at or near the top of the range.

Quality of written communication
Quality of written communication is taken into account in assessing candidates' responses to all tasks and questions that require them to respond in extended written form. These tasks and questions are marked on the basis of levels of response. The description for each level of response includes reference to the quality of written communication.

For conciseness, quality of written communication is distinguished within either three or four levels of response.

Where there are three levels of response, quality of written communication is distinguished as follows:

Level 1: Quality of written communication is basic.
Level 2: Quality of written communication is good.
Level 3: Quality of written communication is excellent.

In interpreting these level descriptions, examiners should refer to the more detailed guidance provided below:

Level 1 (Basic): The candidate makes only a limited selection and use of an appropriate form and style of writing. The organisation of material may lack clarity and coherence. There is little use of specialist vocabulary. Presentation, spelling, punctuation and grammar may be such that intended meaning is not clear.

Level 2 (Good): The candidate makes a reasonable selection and use of an appropriate form and style of writing. Relevant material is organised with some clarity and coherence. There is some use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are sufficiently competent to make meaning clear.

Level 3 (Excellent): The candidate successfully selects and uses the most appropriate form and style of writing. Relevant material is organised with a high degree of clarity and coherence. There is widespread and accurate use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of a sufficiently high standard to make meaning clear.

Where there are four levels of response, quality of written communication is distinguished as follows:

Level 1: Quality of written communication is basic.
Level 2: Quality of written communication is satisfactory.
Level 3: Quality of written communication is good.
Level 4: Quality of written communication is excellent.
In interpreting these level descriptions, examiners should refer to the more detailed guidance provided below.

Level 1 (Basic): The candidate makes only a basic selection and use of an appropriate form and style of writing. The organisation of material may lack clarity and coherence. There is little use of specialist vocabulary. Presentation, spelling, punctuation and grammar may be such that intended meaning is not clear.

Level 2 (Satisfactory): The candidate makes a satisfactory selection and use of an appropriate form and style of writing. Relevant material is organised with some degree of clarity and coherence. There is some use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of a satisfactory standard to make meaning evident.

Level 3 (Good): The candidate makes a good selection and use of an appropriate form and style of writing. Relevant material is organised with good clarity and coherence. There is good use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of a good standard to make meaning clear.

Level 4 (Excellent): The candidate successfully selects and used the most appropriate form and style of writing. Relevant material is organised with a high degree of clarity and coherence. There is widespread and accurate use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of the highest standard to make meaning absolutely clear.

1 AO1

AVAILABLE MARKS

Responses may include:

- Automated Performance Tracking – can collect data from various sources, including emails, project management tools and time tracking systems, to provide an accurate and up-to-date view of an employee's performance.
- Data-Driven Decisions – technology has provided managers with access to vast amounts of data, which they can use to make informed decisions about employee performance. Managers can identify trends, patterns and insights that can help them to improve the performance of their employees.
- Continuous Feedback – with technology employees can now receive continuous feedback on their performance. Feedback also helps employees to understand their progress and feel valued, which can improve their motivation.
- Increased Collaboration – technology has made it easier for managers and employees to collaborate on performance management. Online collaboration tools allow managers to share performance data and feedback with employees, and vice versa. This helps to build trust and transparency and enables employees to understand their performance and how they can improve.
- Mobile Accessibility – with the rise of mobile technology, managers and employees can now access performance management systems from anywhere at any time. Mobile accessibility also helps managers to keep track of employee performance and provide feedback when they are on the go.
- Improved Goal Setting – technology has made it easier for managers and employees to set performance goals. Online goal setting tools allow employees to set specific, measurable, achievable, relevant, and time-bound (SMART) goals. This helps managers to track progress and provide feedback.
- Personalised Development Plans – online tools allow managers to assess an employee's strengths and weaknesses and provide tailored development plans that are aligned with the employee's career goals and the business' goals. This helps employees to understand their development needs and improves their motivation and engagement.
- Enhanced Employee Engagement – online engagement tools, such as surveys, allows businesses to gather feedback from employees and understand their perceptions of performance management. This helps the business to identify areas where they can improve and ensure that employees feel valued and supported.
- Improved Data Privacy and Security – technology has made it easier for businesses to ensure the privacy and security of employee performance data.

All valid responses will be given credit

[1] basic explanation
[2] satisfactory explanation
[3] good explanation
[4] excellent explanation
(1 × [4]) [4] 4

2 AO1

AVAILABLE MARKS

Responses may include:

- Order management – with the help of a proper and effective inventory system, an adequate amount of inventory can be maintained at all times. The system raises an alarm in the case where the inventory drops below a specific threshold limit or exceeds the prescribed limit.
- Tagging and barcoding – the elimination of standard human errors. Manual data functioning can cause errors, but scanning the barcode saves ample time for workers.
- Backup and security of the inventory – good security layers that reduce the risks of hacking. If the software gets hacked, the data has a backup that business operators can access and use.
- Asset tracking – in the case where there is a requirement for a specific product/raw material and it's not easily traceable, measures are taken and the location of the same is identified using the software. This ease of tracking helps a great deal in saving time and energy of the person in charge of finding it, they can invest time elsewhere and be productive. The identification in such a case can be made through serial numbers, barcodes, etc.
- Service management – in the case of companies that deal primarily with the service industry, this kind of management system helps in tracking the cost of the materials which are used for providing services and includes the cost of cleaning, supplies, etc.
- Inventory optimisation – it helps in deciding the reorder point for a manufacturing process, i.e. when should the fresh order for inventory be placed along with the appropriate quantity of inventory.
- Centralised inventory management – it keeps a good track of the stock levels, history of the product as well as many other product specifications. Increases productivity and collaboration among the team members from different places as they can interact with one another and work in sync.

All valid responses will be given credit

[1] feature identified
[2] feature identified with basic description
[3] feature identified with good description
[4] feature identified with excellent description
(2 × [4]) [8] 8

3 AO1, AO2, AO3

Responses may include:
Client needs

- Increase efficiency and productivity – document sharing enhances efficiency and improves Green Bank plc employees' speed and responsiveness to customer demands.
- Easy to share and access documents – enabling Green Bank plc employees and customers to share and access the same documents.
- Improve work efficiency – enables Green Bank plc employees and customers to complete tasks in a shorter period of time.

AVAILABLE MARKS

Users
- Eliminates multiple file versions – all the information at Green Bank plc is current and is always the most up-to-date version of the document.
- Faster – rapid information distribution accelerates the job completed for Green Bank plc.
- Allows for transparency – teams within Green Bank plc can monitor the progress and flow of work. This enables the identification of weak points in the workflow, the detection of errors, and the streamlining of the information flow.
- Real-time collaboration – digitisation allows employees within Green Bank plc to collaborate on documents in real time regardless of their physical location.
- Improved access to information – document sharing allows Green Bank plc employees to work together seamlessly, sharing ideas and making changes to documents simultaneously.

Time
- Saves time – digital documents are substantially easier and faster for Green Bank plc to locate, update and share.
- Physical meetings – document sharing will eliminate some physical meetings for Green Bank plc.
- Real time – access to real time information will enable faster decision making for Green Bank plc.
- Cause delays – if there are too many Green Bank plc employees working on a single document the work completion timelines could suffer.

Cost
- Reduces costs – document scanning, and digitisation services eliminate the costs associated with paper document storage for Green Bank plc.
- Access – Green Bank plc employees and customers will have access to the same document so it will save money on having to photocopy documents.
- High initial costs for infrastructure, software and training – Green Bank plc moving to a paperless business may involve a high initial investment in a scanning service or in scanning devices to scan and store paper documents in digital formats.
- Maintenance costs – Green Bank plc needs to be aware of costs of subscribing to document sharing services, additional hardware costs, labour maintenance cost etc.

Security
- Enhance data security – data can be stored on the Green Bank plc service provider's data centre. Green Bank plc data centre provides a secure environment to protect the data from data loss and theft.
- File permissions limits access – Green Bank plc can configure their network file structures so that only those employees who need access to the data have it. Green Bank plc can control what they do with these documents, such as read only, update, save etc.
- Prevents lost data – in the event of a computer crash at Green Bank plc, data is not lost when it is saved on a server with nightly data backups.
- Could face security issues – digital documents are susceptible to security concerns such as unauthorised access, viruses, phishing attempts for Green Bank plc.
- Encrypted data/password protection – Green Bank plc should take measures such as enabling encrypted data or setting password protection for document sharing.

All valid responses will be given credit

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[4]) Basic

- Basic knowledge and understanding of document sharing to support communication.
- Application is basic with limited reference to Green Bank plc.
- Analysis of document sharing to support Green Bank plc communication is basic.
- Evaluation of document sharing to support Green Bank plc communication is basic.
- Judgement is limited and may or may not be supported by the candidate's own knowledge.
- The quality of the candidate's written communication is basic.

Level 2 ([5]–[8]) Satisfactory

- Satisfactory knowledge and understanding of document sharing to support communication.
- Application is satisfactory with some reference to Green Bank plc.
- Analysis of document sharing to support Green Bank plc communication is satisfactory.
- Evaluation of document sharing to support Green Bank plc communication is satisfactory.
- Judgement is partially reasoned and supported by the candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is satisfactory.

Level 3 ([9]–[12]) Good

- Good knowledge and understanding of document sharing to support communication.
- Application is good with some reference to Green Bank plc.
- Analysis of document sharing to support Green Bank plc communication is good.
- Evaluation of document sharing to support Green Bank plc communication is good.
- Judgement is reasoned and supported by the candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is good.

Level 4 ([13]–[16]) Excellent

- Excellent knowledge and understanding of document sharing to support communication.
- Application is excellent with clear reference to Green Bank plc.
- Analysis of document sharing to support Green Bank plc communication is excellent.
- Evaluation of document sharing to support Green Bank plc communication is appropriate, clear and logically based on a thorough analysis.
- Judgement is fully justified and informed by candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is excellent. [16]

AVAILABLE MARKS

16

AVAILABLE MARKS

4 (a) AO1, AO2

Responses may include:
The Computer Misuse Act protects personal data held by Green Bank plc from unauthorised access and modification.
The Offences

- Section 1 – Unauthorised access to computer material. Anyone entering a computer system at Green Bank plc without permission (hacking).
- Section 2 – Unauthorised access with intent to commit or facilitate commission to further offences. Anyone entering a computer system at Green Bank plc to steal data or destroy a device or network (e.g. virus).
- Section 3 – Unauthorised acts with intent to impair, or with recklessness as to the impairing the operation of a computer. Anyone entering a computer system at Green Bank plc to modify or delete data, and also covers the introduction of malware or spyware onto a computer (electronic vandalism and theft of information).

Failure to comply with the Computer Misuse Act can lead to fines and potentially imprisonment.

Offence	Penalty
Unauthorised access to computer material.	Up to six months in prison and/or up to a £5,000 fine.
Unauthorised access to computer materials with intent to commit a further crime.	Up to a five year prison sentence and/or an unlimited fine.
Unauthorised modification of data.	Up to a five year prison sentence and/or an unlimited fine.
Making, supplying or obtaining anything which can be used in computer misuse offences.	Up to a ten year prison sentence and/or an unlimited fine.

All valid responses will be given credit

[1] offence identified
[2] offence identified with basic explanation
[3] offence identified with good explanation
(2 × [3]) [6]

(b) AO1, AO2, AO3

Responses may include:
Automated decision making is the process of making a decision by automated means without any human involvement. These decisions can be based on factual data, as well as on digitally created profiles.

Social, Moral and Ethical responses may include:

- Lack of transparency of Artificial Intelligence (AI) tools – AI decisions are not always intelligible to humans. AI is not neutral. AI-based decisions are susceptible to inaccuracies, discriminatory outcomes, embedded or inserted bias. Green Bank plc will have to ensure fairness in the decision making processes.
- Confidentiality – Green Bank plc must secure any information gathered from customers and it must remain confidential.

- Possible inherent bias – if bias is imported into the decision making process, it could produce the wrong decision which is detrimental to Green Bank plc.
- Impact on the lives of individuals – if Green Bank plc make correct decisions, then it will ultimately benefit customers. However, if the wrong decision is produced then any impact could have negative consequences for customers.
- Consent – Green Bank plc must ensure that the appropriate consents from customers are obtained, e.g. retention of information.
- Who has access to the information – Green Bank plc must have protocols in place regarding access to information, e.g. GDPR rules.
- Sharing information with third parties – Green Bank plc must seek consent from their customers.
- Transparency and openness around the decision making process – Green Bank plc must have all the information available for customers if it is sought.
- Individual's rights – an explanation of what their personal information is being used for and on how decisions are made by Green Bank plc.
- Accepting responsibility for decisions, consequences, and outcomes – Green Bank plc must bear responsibility for the actions of employees and the resultant consequences of their actions.
- May create a dangerous bubble leading to a close-minded society – Green Bank plc may be oblivious to circumstances which will be detrimental to their business by not being in touch with the market or customers' needs.

All valid responses will be given credit

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[4]) Basic

- Basic knowledge and understanding of the social, moral, and ethical issues for Green Bank plc of using technology in relation to automated decision making.
- Application is basic with limited reference to Green Bank plc.
- Analysis of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is basic.
- Evaluation of the social, moral, and ethical issues for Green Bank plc of using technology with regards to the automated decision making is basic.
- No judgement made or judgement is limited and may or may not be supported by the candidate's own knowledge, analysis and evaluation.
- The quality of the candidate's written communication is basic.

Level 2 ([5]–[8]) Satisfactory

- Satisfactory knowledge and understanding of the social, moral, and ethical issues for Green Bank plc of using technology in relation to the automated decision making.
- Application is satisfactory with some reference to Green Bank plc.
- Analysis of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is satisfactory.
- Evaluation of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is satisfactory.
- Judgement is partially reasoned and supported by the candidate's own knowledge, analysis and evaluation.
- The quality of the candidate's written communication is satisfactory.

Level 3 ([9]–[12]) Good

- Good knowledge and understanding of the social, moral, and ethical issues for Green Bank plc of using technology in relation to automated decision making.
- Application is good with reference to Green Bank plc.
- Analysis of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is good.
- Evaluation of the social, moral and ethical issues for Green Bank plc of using technology with regards to automated decision making is good.
- Judgement is reasoned and supported by the candidate's own knowledge, analysis and evaluation.
- The quality of the candidate's written communication is good.

Level 4 ([13]–[16]) Excellent

- Excellent knowledge and understanding of the social, moral, and ethical issues for Green Bank plc of using technology in relation to automated decision making.
- Application is excellent with clear reference to Green Bank plc.
- Analysis of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is excellent.
- Evaluation of the social, moral, and ethical issues for Green Bank plc of using technology with regards to automated decision making is appropriate, clear and logically based on a thorough analysis of Green Bank plc.
- Judgement is fully justified and informed by candidate's own knowledge, analysis and evaluation.
- The quality of the candidate's written communication is excellent. [16]

AVAILABLE MARKS: 22

5 AO1, AO2, AO3

Responses may include:

In terms of capacity, cost and speed of access and retrieval including:

Capacity

- Environmental – data centres are increasingly reducing their carbon footprint by investing in green technologies. This benefit will be passed to Green Bank plc thereby reducing their carbon footprint.
- Data storage – a data centre will afford Green Bank plc the ability to store vast amounts of data securely as well as providing backup services.

Cost

- Operations – Green Bank plc may be able to reduce their operational expenditure, e.g. not buying expensive storage facilities or equipment. The focus remains on their core business, i.e. providing services of saving and borrowing money to their customers.
- Costs – Green Bank plc will achieve cost-savings by availing of a state-of-the- art infrastructure. Cost savings can also be achieved for Green Bank plc through larger bandwidth availability at a reduced cost for the business.
- Security – data centres have certified processes such as ISO 27001 with regards to IT security. Green Bank plc will have confidence in a data centre that is certified to this standard enhancing their IT security.
- Technology – keeping abreast of technological advances in the operation of a data centre may be difficult for Green Bank plc. Therefore, Green Bank plc will be less likely to have a technological advantage over larger rivals. Green Bank plc could invest in technology only to discover it is a "dying platform".

AVAILABLE MARKS

- Costly – initial start-up requires sizeable investment for Green Bank plc, as well as specialised maintenance. Outsourcing of data, e.g. to another company, may be costly in some instances.
- Security – security issues could arise more quickly for Green Bank plc because of increased dependence on the data centre. These security issues could include DDoS (Distributed Denial of Service) attacks primarily aimed at disrupting and disabling essential internet services. Cybercriminals can also use web application attacks to steal data for profit. If Green Bank plc had their own data stored on-site, it may limit their exposure to cybercriminality.
- Accountability – Green Bank plc will have to conduct due diligence (action considered reasonable for people to be expected to take in order to keep themselves or others and their property safe). When data is sent to a data centre, Green Bank plc will need to ensure that the data centre receiving their data is up-to-date with all regulatory and compliance obligations. If Green Bank plc has to employ specialists to conduct these checks, then it is additional and unnecessary expenditure in comparison to having its own storage facilities on-site.

Speed of access and retrieval

- Connectivity – Green Bank plc will benefit from better connectivity, ensuring their business is connected globally, quickly and securely.
- Dependence – Green Bank plc will be totally dependent on the data centre. If problems arise in the data centre it may adversely affect Green Bank plc thereby potentially causing disruption to their products and services.
- Oversight/control – when data is sent to a data centre, Green Bank plc may not have physical control over the data should a break in a link between the data centre and Green Bank plc HQ occur. Whereas, if they had their own on-site server room, they would have physical control over the data and can continue to work until the problem is resolved.
- Fibre optics – Fibre optic cables are preferred for high bandwidth and low latency compared to traditional copper cables, especially over longer distances from Green Back plc to the data centre.
- SSDs – Solid-state drives (SSDs) offer significantly faster read/write speeds compared to traditional hard disk drives (HDDs), reducing latency for data access from Green Bank plc to the data centre.
- Latency – the physical distance between Green Bank plc and the data centre significantly impacts latency. Data needs to

All valid responses will be given credit

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[5]) Basic

- Basic knowledge and understanding of the use of a data centre.
- Application is basic with limited reference to Green Bank plc.
- Analysis of the use of a data centre to store Green Bank plc's details in one location is basic.
- Evaluation of the use of a data centre to store Green Bank plc's details in one location is basic.
- No judgement made or judgement is limited and may or may not be supported by the candidate's own knowledge.
- The quality of the candidate's written communication is basic.

Level 2 ([6]–[10]) Satisfactory

- Satisfactory knowledge and understanding of the use of a data centre.
- Application is satisfactory with some reference to Green Bank plc.
- Analysis of the use of a data centre to store Green Bank plc's details in one location is satisfactory.

- Evaluation of the use of a data centre to store Green Bank plc's details in one location is satisfactory.
- Judgement is partially reasoned and supported by the candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is satisfactory.

Level 3 ([11]–[15]) Good
- Good knowledge and understanding of the use of a data centre.
- Application is good with some reference to Green Bank plc.
- Analysis of the use of a data centre to store Green Bank plc's details in one location is good.
- Evaluation of the use of a data centre to store Green Bank plc's details in one location is good.
- Judgement is reasoned and supported by the candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is good.

Level 4 ([16]–[20]) Excellent
- Excellent knowledge and understanding of the use of a data centre.
- Application is excellent with clear reference to Green Bank plc.
- Analysis of the use of a data centre to store Green Bank plc's details in one location is excellent.
- Evaluation of the use of a data centre to store Green Bank plc's details in one location is appropriate, clear and logically based on a thorough analysis of Green Bank plc.
- Judgement is fully justified and informed by candidate's own knowledge and the analysis and evaluation given.
- The quality of the candidate's written communication is excellent. [20]

AVAILABLE MARKS: 20

6 AO1, AO2, AO3

Responses may include:
Client needs and users
- Increased efficiency – daily tasks such as running reports and queries will lead to greater savings for Green Bank plc.
- Improved data sharing – the database helps to create an environment in which Green Bank plc employees have better access to more and better managed data. This is effective because the employees can respond quickly to changes.
- Useful database features – databases are used to organise, store and retrieve information as efficiently and effectively as possible; databases store data or information in tables; tables allow Green Bank plc to see all of the records stored in the database. Tables can store many records; a record is made up of lots of individual pieces of information; data can be shared between applications; primary and foreign key; drop down menus, attributes (field names, data types, field properties and validation rules), data types; relationship between 2 or more tables; insert, move or delete records; write macros to automate common procedures; create templates, reports and queries.
- Dashboard facility – will provide an overview of financial decision making to Green Bank plc.
- Training – although considered to be a very user-friendly system, human errors unfortunately cause many unnecessary issues that may lead to Green Bank plc making decisions using incorrect data reports which they have been provided with. It is therefore of the utmost importance that all employees at Green Bank plc are given the proper tools and training which will enable them to produce accurate information gathered from the database.

AVAILABLE MARKS

Time
- Track, measure and monitor data – reminders being sent out to Green Bank plc employees. They will also require other information to conduct their daily tasks facilitating efficiencies and contributing to effective financial decision making.
- Manipulate complex data – supporting decision making within Green Bank plc, e.g. analysis of data, goal seeking, scenarios, regression and data mining effectively.
- Efficiency – time will be saved by Green Bank plc through efficiency in their daily tasks running reports and queries, leading to greater savings for the company.

Cost
- Software – bespoke database software package to support Green Bank plc financial decision making more effectively. The bespoke database will be custom designed for the needs of Green Bank plc.
- Resources and highly skilled personnel for this system to be effective. There is a cost of maintaining the hardware, software and personnel. Green Bank plc will have to source these resources which has an impact on financial decision making.

Security
- Passwords/security levels – to protect data from unauthorised staff at Green Bank plc.
- Protection – database provides a framework for better enforcement of data privacy and security policies for Green Bank plc. The use of a database will assist Green Bank plc to comply with regulatory requirements and avoiding costly penalties which could be imposed by a regulatory body, e.g. Financial Conduct Authority or the Information Commissioner.

All valid responses will be given credit

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[5]) Basic
- Basic knowledge and understanding of how databases could support financial decision making.
- Application is basic with limited reference to Green Bank plc.
- Analysis of the effectiveness of how databases could support financial decision making is basic.
- Evaluation of how databases could support financial decision making is basic.
- No judgement made or judgement is limited and may or may not be supported by the candidate's own knowledge.
- The quality of candidate's written communication is basic.

Level 2 ([6]–[10]) Satisfactory
- Satisfactory knowledge and understanding of how databases could support financial decision making.
- Application is satisfactory with some reference to Green Bank plc.
- Analysis of the effectiveness of databases to support the financial decision making is satisfactory.
- Evaluation of how databases could support financial decision making is satisfactory.
- Judgement is partially reasoned and supported by the candidate's own knowledge and the analysis given.
- The quality of candidate's written communication is satisfactory.

Level 3 ([11]–[15]) Good

- Good knowledge and understanding of how databases could support financial decision making.
- Application is good with reference to Green Bank plc.
- Analysis of how databases could support financial decision making is good.
- Evaluation of how databases could support financial decision making is good.
- Judgement is reasoned and supported by the candidate's own knowledge and the analysis given.
- The quality of candidate's written communication is good.

Level 4 ([16]–[20]) Excellent

- Excellent knowledge and understanding of how databases could support financial decision making.
- Application is excellent with clear reference to Green Bank plc.
- Analysis of how databases could support financial decision making is excellent.
- Evaluation of how databases could support financial decision making is appropriate, clear and logically based on a thorough analysis of Green Bank plc.
- Judgement is fully justified and informed by candidate's own knowledge and the analysis given.
- The quality of candidate's written communication is excellent. [20]

AVAILABLE MARKS
20
90

Total