

**BINDURA UNIVERSITY OF SCIENCE EDUCATION**

**FACULTY OF COMMERCE**

**DEPARTMENT OF BANKING AND FINANCE**

**BANKING INFORMATION SYSTEMS (BS243)**

**DURATION: 3 HOURS**

JUN 2024

**INSTRUCTIONS TO CANDIDATES**

1. Answer any **four** questions.
  2. All questions carry equal marks.
  3. Non programmable calculators can be brought into the examination
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**QUESTION ONE**

Explain any five (5) types of information systems that can be used in the operation of a bank

**[25 MARKS]**

**QUESTION TWO**

- a) With the aid of a diagram describe the components of decision support systems (10)
- b) The bank is considering outsourcing some of its internal activities .You have been tasked to come up with a report on the benefits and challenges of outsourcing to the management. (15)

**QUESTION THREE**

Examine five different security threats associated with the use of information technology by banks in Zimbabwe and measures being put in place by banks to circumvent the mentioned threats

**[25 MARKS]**

#### QUESTION FOUR

- a) Outline the functions of data base management system (10)
- b) Describe how an online credit transaction works (5)
- c) Explain the global challenges of E-commerce and M-commerce to the economy (10)

[25MARKS]

#### QUESTION FIVE

- a) With the aid of example, explain how the following cards issued by banks operate:
  - i. Credit card (5)
  - ii. Charge card (5)
  - iii. Debit card (5)
  - iv. Smart card (5)
  - v. Visa card (5)

[25 MARKS]

#### QUESTION SIX

- a) Define banking information system (5)
- b) Banks thrive on the availability of information. Citing five (5) characteristics of information, show how employing a BIS improves the quality of the information. (20)

[25 MARKS]

**END OF EXAMINATION**