BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF COMMERCE

DEPARTMENT OF BANKING AND FINANCE

BANKING INFORMATION SYSTEMS (BS243)

DURATION: 3 HOURS

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

a) Examine the use of Artificial intelligent in delivery banking services to clients.   (10)

b) Card cloning, fraud and cyber security has been major challenges in the banking sector, explain measures being put in place by banks to minimizes these risks   (15)

[25 MARKS]

QUESTION TWO

a) Identify the key security features that need to be incorporated to ensure that Banking Information Systems are not compromised whilst using internet banking and mobile banking services.   (10)

b) Using systems theory, justify the need for multiple transaction processing options in payment systems that are available in the Zimbabwean financial services space.   (15)

[25 MARKS]

QUESTION THREE

The financial sector has been actively embracing technology hence the development of digital banking.

(a) Discuss the challenges/risks banks in Zimbabwe face with digital banks. (10)

(b) Discuss measures in place or measures that can be put in place to encourage the use of digital banking in Zimbabwe. (15)

[25 MARKS]

QUESTION FOUR

a) Outline the positives and shortcomings commonly associated with Banking Information Systems (BIS) strategy formulation (10)

b) Discuss the THREE (3) facets that are addressed by a BIS Strategy, indicating the usefulness of the strategy in the operations of a banking institution of your choice. (15)

[25MARKS]

QUESTION FIVE

a) In order to improve operational efficiency in banks, which systems would you consider vital to addressing the day-to-day requirements of retail banking. (10)

b) Discuss the major categories of policy considerations that are essential in ensuring that an ideal operating environment in a computer based banking information system context is achieved. (15)

[25 MARKS]

QUESTION SIX

Evaluate the factors that enable banking institutions to have integrated payment systems, highlighting issues of databases, networking, interoperability, scalability and robustness in your response.

[25 MARKS]

END OF EXAMINATION