PENINSULA COLLEGE GEORGETOWN DK266-03(P)

FINAL EXAMINATION

Semester	:	**JANUARY 2026 SEMESTER**
Programme Name	:	**DIPLOMA IN COMPUTER SCIENCE** **DIPLOMA IN LOGISTICS MANAGEMENT** **DIPLOMA IN BUSINESS STUDIES** **DIPLOMA IN E-BUSINESS TECHNOLOGY** **MICRO-AWARD IN DIPLOMA IN E-BUSINESS TECHNOLOGY** **MICRO-AWARD IN DIPLOMA IN BUSINESS STUDIES**
Course Code & Name	:	**DCS1233 I DLEN3023 I DEB1313 BUSINESS COMMUNICATION** **DEB1313 DLEN3023 MICROCREDENTIAL IN BUSINESS COMMUNICATION**
Duration	:	**3 HOURS**

INSTRUCTIONS TO CANDIDATES:

1. Please read the instructions given in the question paper **CAREFULLY.**
2. The question paper consists of **FOUR (4)** questions.
3. Answer **ALL** questions in the question paper.
4. Answers to the questions are to be written into the examination booklet.
5. Electronic dictionaries, lecture notes, files or any unauthorised materials except writing equipment are strictly prohibited.

This question paper must be submitted along with all used and/or unused rough papers and/ or graph papers (if any). Candidates are **NOT ALLOWED** to take any examination paper(s) used or unused out of the examination hall.

WARNING:
The Examination Board of Peninsula College Georgetown regards cheating as a very serious offence and will not hesitate to mete out the appropriate punitive actions according to the severity of the offence committed, and in accordance with the clauses stipulated in the Students' Handbook, up to and including expulsion from Peninsula College Georgetown.

(*This booklet contains 7 printed pages including this page*)
DO NOT OPEN THIS BOOKLET UNTIL YOU ARE ALLOWED TO DO SO

Answer **ALL** questions on the separate sheet provided. **[100 marks]**

1. a) Fill in the blanks using **ONE (1)** of the words or phrases given.

plummet	trade deficit	recession
money laundering	outsource	skyrocket
counterfeit	trade surplus	economical
breakeven	psychometric test	embezzlement

i) To reduce overhead costs, many tech startups choose to _____ their customer support operations to specialised agencies abroad. (2 marks)

ii) During the last global _____, many firms survived by diversifying their revenue streams and reducing non-essential capital expenditures. (2 marks)

iii) Retailers are being warned to use ultraviolet scanners to detect _____ banknotes that have recently entered local circulation. (2 marks)

iv) The company is expected to reach a _____ point this quarter. (2 marks)

v) Cloud-based software offers a more _____ solution for startups compared to maintaining expensive on-site servers. (2 marks)

vi) Tech stocks began to _____ after the quarterly earnings report revealed a 20% drop in active user engagement. (2 marks)

vii) The firm used _____ to evaluate the 'Big Five' personality traits of the candidates, focusing specifically on openness to change and conscientiousness. (2 marks)

viii) The central bank struggled to maintain price stability as food and energy costs began to _____ due to supply chain disruptions. (2 marks)

b) Make **ONE (1)** sentence using each of the following words. Your sentence must be more than **EIGHT (8)** words and illustrate the meaning of the words.

i) downsize (3 marks)

ii) cash cow (3 marks)

iii) stagnation (3 marks)

Total: [25 marks]

2. a) Read the article below. Choose the best answer (**A**, **B**, **C** or **D**).

The role of influencers as more turn to social media for financial advice

When news broke of Chocolate Finance's suspension of their instant withdrawal service, personal finance blogger Dawn Cher—who runs the SG Budget Babe blog—was inundated with messages from anxious followers. At the time, Ms. Cher was out of the country on a work trip, but her phone kept buzzing with Instagram notifications from readers asking if they should withdraw their money. While she had been clear in her previous articles about the product's risks, she realized that many followers look to her for immediate accountability. Feeling that her brand was at stake, she even excused herself from a crucial work meeting to arrange an interview with the company's CEO and calm her audience's fears.

The saga also highlighted the direct impact of social media on financial movements. Fellow influencer Sethisfy, or Seth Wee, had posted a YouTube video just a day before the suspension explaining why he was moving his money elsewhere. Chocolate Finance later noted in a letter to Ms. Cher that the surge in withdrawals was partially driven by social media. While Mr. Wee later apologized for causing undue uneasiness, the incident put finfluencers under intense scrutiny, with netizens questioning how informed their advice truly is and what motivates them to share tips in the first place.

The landscape of financial influence in Singapore has changed dramatically since Ms. Cher and Aaron Wong of The MileLion started their sites about a decade ago. Both began their platforms as hobbies or passion projects at a time when sponsorship dollars were reserved for lifestyle and travel bloggers. Today, the space is crowded with newer creators who entered during the COVID-19 wave, specifically because the niche has become profitable. This shift has created concerns for veterans like Ms. Cher, who notes that non-financial influencers are now taking on finance advertising, often producing content that is debatable in its accuracy.

Despite the rise of these digital guides, local consumers remain a mix of reliant and sceptical. A study by MoneySmart revealed that more than half of Singaporeans aged 18 and above rely on platforms like YouTube and TikTok for financial advice, often preferring them over traditional financial advisers. However, seasoned users like 32-year-old Matthias Chia use these influencers primarily for news alerts rather than investment strategies. Others, like banker Aaron Chan, remain sceptical of the fundamental clash between an influencer's need for viewership and the audience's best financial interests.

To maintain trust, prominent finfluencers like Mr. Wong hold themselves to high ethical standards, often calling out banks for anti-consumer policies even if it risks business relationships. While affiliate marketing makes up the bulk of his income, he maintains strict guardrails, such as paying for 99 percent of his own travel to avoid conflicts of interest. Similarly, Ms. Cher has walked away from lucrative deals when she felt a product was too high-risk for her audience, arguing that a blog lives and dies by its reputation.

From a regulatory perspective, the Monetary Authority of Singapore (MAS) does not differentiate between "influencers" and other individuals; the focus is on the activity. Those providing specific financial advice must be licensed, but general educational content—such as tips on saving or explaining financial terminology—does not currently fall under the Financial Advisers Act. While some creators like Chris Chong of Honey Money SG welcome the idea of further regulation, veterans like Ms. Cher continue to remind their followers that they are not licensed advisors, emphasizing that the final decision always rests with the individual.

Adapted from https://www.channelnewsasia.com/business

i) Which of the following best describes the primary purpose of the article? (2 marks)

A To provide a step-by-step guide on how to become a successful financial influencer in Singapore.
B To warn readers against the specific risks associated with investing in Chocolate Finance.
C To explore the impact of financial influencers on public behavior and the ethical challenges of their profession.
D To argue that the Monetary Authority of Singapore should implement stricter licensing for all social media creators.

ii) According to the text, how did Dawn Cher (SG Budget Babe) respond to the Chocolate Finance suspension? (2 marks)

A She ignored the messages from her followers to focus on her primary corporate work trip.
B She immediately withdrew all her personal funds and advised her readers to do the same.
C She prioritized her followers' concerns by creating explanatory content and interviewing the company's CEO.
D She blamed the suspension on other influencers like Sethisfy to protect her own brand reputation.

iii) What does the term "anti-consumer" most likely mean as used in the context of Aaron Wong's actions? (2 marks)

A Policies that prevent people from purchasing luxury travel packages.
B Practices by financial institutions that are unfavorable or unfair to the general public.
C A lack of interest from the audience in reading sponsored blog content.
D Decisions made by influencers to stop promoting specific banking products.

iv) Based on the section regarding the "landscape of financial influence," what is a major concern for veteran finfluencers? (2 marks)

A That they are no longer able to make a profit due to the high number of new creators.
B That traditional financial advisers are starting to take over social media platforms.
C That the arrival of non-specialist influencers may lead to the spread of inaccurate financial information.
D That the COVID-19 pandemic has made it impossible to find reliable sponsorships.

v) Which statement best summarizes the current regulatory stance of the Monetary Authority of Singapore (MAS) as described in the article? (2 marks)

A All individuals who mention financial products on social media must hold a representative license.
B Regulation is based on the nature of the activity—specific advice requires a license, while general education does not.
C MAS distinguishes "finfluencers" as a separate legal category from traditional financial advisors.
D Any influencer who makes a mistake in their reporting is automatically liable for an offense under the Securities and Futures Act.

vi) What can be inferred about the audience's relationship with finfluencers? (2 marks)

A Most followers blindly follow investment tips without conducting their own research.
B There is a level of skepticism among followers regarding the potential conflict of interest in sponsored content.
C Younger Singaporeans have completely abandoned traditional financial advisers in favor of TikTok.
D Followers only value influencers who disclose their exact monthly income and sponsorship earnings.

vii) Would you turn to influencers for financial advice? Why or Why not? (1 mark)

b) Read the article and decide if sentences **i** – **vi** are True (T) or False (F)

A Commitment To Volunteerism

For many employees, work rarely involves helping local communities in the rainforests of the Amazon or teaching children in schools with little or no access to modern technology. However, these examples of volunteer projects are becoming more and more common in the business world, and many companies now offer their employees the opportunity to take part in volunteer programmes.

Timberland is one such company with a commitment to volunteerism. The global clothing manufacturer encourages staff to spend up to 40 paid hours a year on community and social projects. The community benefits from the company's resources, and staff gain new skills and teamwork improves.

Another example is the financial services firm Credit Suisse. It sends employees overseas to help educational and microfinance projects in developing countries. These projects can last for up to three months. The two objectives are to offer expertise to regions of the world that lack access to highly-qualified professionals and for the employees to develop new transferable skills.

Samira Khan is one employee who took advantage of her company's volunteer scheme. Samira normally spends her days behind a desk as a software engineer but currently she's also managing a volunteer project to redecorate a community centre for the elderly in Chicago. Managing a project like this means that Samira is learning new skills such as organizing the schedule so that they complete each milestone by its deadline. She also has to control a limited budget, and every few days she gets updates from her project team to check on their progress. She finds working on this project very rewarding and is pleased to be learning new skills.

i) The idea of volunteerism is increasingly popular in business. (2 marks)

ii) Employees at Timberland have to do some voluntary work. (2 marks)

iii) Companies like Timberland and Credit Suisse also benefit from the projects. (2 marks)

iv) Samira uses the same skills in the volunteer project as in her usual job. (2 marks)

v) Credit Suisse projects can involve working in developing countries for a quarter of a year. (2 marks)

vi) Samira Khan's volunteer project involves her primary expertise as a software engineer. (2 marks)

Total: [25 marks]

3. a) Below are a few situations that Eliza Qiu, a recent graduate, faces. Consider the email etiquette and email functions that you have learned and offer her **ONE (1)** advice for each of the following situations:

i) Eliza is part of an important project. She will be away for a few days for a short vacation. She wants to make sure her colleagues and clients know that she is away from office during her vacation and that she is unable to reply to their email during the period. (2 marks)

ii) Eliza often notices minor errors in her emails only after she has sent them out, but she doesn't know how to change them once they have been sent. (2 marks)

iii) Eliza's manager asked her to compile 20 websites related to a project. But the links are very long, and she is worried she might accidentally erase something in the links. (2 marks)

b) Describe **TWO (2)** differences between low power distance culture and high power distance culture. (4 marks)

c) Johnson noticed that one of his team members has been performing poorly recently. Suggest **THREE (3)** tips to Johnson so that he can give constructive feedback to his team member. (6 marks)

d) Describe the principle of 'social proof' and provide **ONE (1)** example of how it can be used to market a product. (4 marks)

e) Bruno has just been appointed a team leader and has to chair a weekly meeting. He noticed the meeting sometimes go off track and that at the end of the meeting, he does not really know how to end a meeting.

i) Suggest **TWO (2)** phrases that he can use to manage the discussion. (2 marks)

ii) Suggest **THREE (3)** phrases that he can use to close a meeting effectively. (3 marks)

Total: [25 marks]

4. You are the Marketing Manager at *Brainy*, a mid-sized educational technology company. Your company has recently launched a new product called '*PowerLearn',* designed to help teachers teach and students learn more effectively.

   Write a persuasive email to Ms Caroline North, the principal of a primary school to market this product to her. Your email should include the following elements.

   - Subject Line - Create a compelling subject line that captures Ms Caroline North's attention.

   - Introduction - Introduce yourself and *Brainy* briefly, and state the purpose of the email.

   - Body - explain the features and benefits of '*PowerLearn*', highlight how it can solve common learning problems faced by students and use persuasive language and provide evidence or testimonials to support your claims.

   - Call to Action - End with a clear and compelling call to action, encouraging Ms Caroline North to take the next step (e.g., sign up for a free trial, schedule a demo, or contact you for more information).

   Total: [25 marks]

- END OF QUESTIONS -