

Business, Accounting and Financial Studies

**Pre-examination Technique
Seminar on Paper 2B
23-11-2024**

Jointly held by HKICPA & HKABE

Elective Part –Paper 2B

Business Management Module



*Introduction to Management

管理導論

*Financial Management

財務管理

*Human Resources Management

人力資源管理

*Marketing Management

市場營銷管理

Elective Part – Paper 2B Business Management Module

2B Weighting 75%

Introduction to Management 管理導論

- Management Functions 管理功能
- Key business Functions 主要商業功能
- Small & Medium Enterprises (SME) 中小型企業

Financial Management 財務管理

- Financial Analysis 財務分析
- Budgeting 預算編制
- Sources of Financing 融資方式
- Capital Investment Appraisal 資本投資評估
- Working Capital Management 營運資本管理
- Risk Management 風險管理

Human Resources Management 人力資源管理

- Functions of Human Resources Management(Manpower Planning, Staffing, Performance appraisal, Reward Management, Training & Development)
人力資源管理功能(人力規劃,員工編制,員工考績,報酬管理,培訓及發展)
- Development of a Quality Workforce 發展優質人力

Marketing Management 市場營銷管理

- Role of Marketing 市場營銷角色
- Marketing Research 市場研究
- Customer Behavior 顧客行為
- Marketing Strategies for Goods and Services (Target markets, Marketing mix, CRM) 產品與服務的市場營銷策略(目標市場,市場營銷組合,顧客關係管理)

PAPER 2B ----BUSINESS MANAGEMENT MODULE



Examination
& Answering
Techniques

Common
Problems of
Candidates
on BAFS
Paper 2B



Review on
HKICPA/
HKABE
BAFS 2B
Mock Exam
2023-2024



Go through
the Learning
Elements
specified in
C&A Guide
Notes

了解課程及評
估指引訂定的
學習元素

Pre-exam
Preparation
for
HKDSE
BAFS
試前預備

Prepare your
examination
according to
the

Supplementary
Notes

跟據補充註釋
預備考試



https://cd1.edb.hkedcity.net/cd/te/bafs_platform/upload/files/download/2-i%20BM_strand_Chi.pdf

3(c) 人力資源管理

課程及評估指引訂定的學習元素		補充註釋
課題	註釋	
人力資源管理的功能 • 人力規劃	(i) 解釋人力規劃對機構的重要性	
	(ii) 描述人力規劃的過程	- 不包括工作分析的方法及過程
• 員工編制	(iii) 描述招聘的過程	
	(iv) 比較各種招聘的方法	
• 員工考績	(v) 描述員工考績的目的	
	(vi) 描述員工考績的基本步驟	
• 報酬管理	(vii) 描述金錢和非金錢報酬的特徵和好處	
	(viii) 比較各種報酬的方式	- 報酬方式：按時(每小時、每日、每月)計算薪酬 相對按表現計算薪酬
	(ix) 解釋福利的目的	
• 培訓和發展	(x) 解釋培訓和發展的目的	
	(xi) 評估各種培訓模式的效能	- 學生須能建議不同的在職及職外培訓方法

Paper 2B

Management Module



Pre-examination
Techniques
Time Allocation



Time Allocation (2 hrs and 30mins)

2025 HKDSE BAFS 2B***

- Short Q 38 marks- 33%
approximately 65 mins
complete 5-6 questions
- Cases Q 32 marks-27%
approximately 55 mins
complete 2 cases
- Essay Q 18 marks-15%
approximately 30 mins
choose 1 essay question

2025 BAFS 2B Sample Paper

Paper 2B Business management Strand	Marks	Weighting	Remarks
Section A 5-6 Questions	38	33%	All questions are compulsory
Section B 2 Cases	32	27%	All cases are compulsory
Section C 1 Essay Question	18	15%	Answer one out of two questions

香港考試及評核局 - 甲類 - 新高中科目選修科目: 企業、會計與財務概論 - 樣本試卷
(hkeaa.edu.hk)

Paper 2B

Candidates' Common Problems



1. Misinterpret the Key Words or Contents of Questions

錯解題目重點/內容

2. Misspell and Use Business Terms Wrongly

錯用商業名詞

3. Answers without Application to the Case Context

未能應用題目情境作答

4. Answers without Elaboration and Related Examples

答案不加詳細解釋及有關例子

https://www.hkeaa.edu.hk/tc/hkdse/hkdse_subj.html?A2&2&6_5

[香港考試及評核局 - 表現示例 \(hkeaa.edu.hk\)](https://www.hkeaa.edu.hk) (HKDSE Paper 2B)

2024 HKDSE Paper 2B

Misinterpret the key words / contents of questions

錯誤理解題目重點/內容

6. Lucky Company is a retail chain which sells smartphones, tablet computers and other electrical appliances in Hong Kong. Its suppliers normally take six days to deliver the goods to the shops after receiving the orders.

6. 力奇公司是一家在香港銷售智能手機、平板電腦和其他電器的零售連鎖店。它的供應商在收到訂單後一般需時六天將貨物運送到店舖。

× 錯誤答案：

顧客滿意度：例如製造高質多功能智能手機，滿足客人需要。
(考生誤會歷奇公司是手機製造商)

√ 正確答案：

顧客滿意度：例如給予顧客貼身的購物經驗，如銷售員提供選購建議及技術支援服務。

2024 Paper 2B

Misinterpret the key words / contents of questions

錯誤理解題目重點/內容

- (c) Other than the elements of the promotion mix adopted for the new model smartphone, explain two elements of the promotion mix to encourage customers to buy other electrical appliances in the retail shops. (4 marks)
- (c) 除已用於新型號智能手機的市場推廣組合元素外，解釋可鼓勵顧客從零售店購買其他電器的兩項市場推廣組合元素。(4分)

× 錯誤答案：

產品組合元素：為客人提供更高質及多功能的電器產品

Product: Provide customers with electrical appliances of higher quality and more functions
(考生錯誤把市場推廣組合(promotion mix)當作市場營銷組合(marketing mix))

√ 正確答案:

促銷(Sales Promotion)：例如提供特別折扣或贈品以吸引顧客購買其他電器產品

其他常犯誤解: 限制(limitations)/ 步驟(process)

2024 Paper 2B

Misspell & Use business terms wrongly 錯用正確商業名詞

- (e) With reference to two relevant levels of needs in Maslow's Hierarchy of Needs Theory, suggest one way each that Lucky Company could adopt to retain its salespeople. (4 marks)

- (e) 根據馬斯洛的需要階梯理論中兩個相關的需要層次，分別建議力奇公司留住銷售人員的一個方法。(4分)

×錯誤答案：

1. 心理需要 Psychological needs:

: 例如給予過於市場平均的薪酬予銷售人員

2. 保障需要 / 保險需要 Protection or Insurance needs : 例如訂定合理的銷售目標以提高銷售員的工作保障

(考生串錯字，或者用了錯誤字眼)

√正確答案:

1. 生理需要 Physiological needs:

: 例如給予過於市場平均的薪酬予銷售人員

2. 安全需要 Safety needs : 例如訂定合理的銷售目標以提高銷售員的工作保障

2021 Paper 2B

Misspell & Use business terms wrongly 錯用正確商業名詞

(b) What should the bank consider when assessing the credit standard of Starry Company before approving the loan? (8 marks)

(b) 在批核貸款前，銀行評估星級公司的信用標準時應考慮什麼？ (8分)

× 錯誤答案：

1. 東主人格(Owners' characteristics) / 品行(conduct)：東主是否有償還債務的責任感

2. 抵甲？ (Collectral)：是否有足夠的資產如物業作貸款的證明 (不是評估東主，而是評估企業的5Cs)

√ 正確答案：

品格 (Character)：公司是否有償還債務的責任感

抵押 (Collateral)：公司是否有足夠的資產如物業作貸款的證明

2021 Paper 2B

Misspell & Use business terms wrongly 錯用正確商業名詞

(b) Apart the daily usage, explain **two variables** involved in the determination of the **re-order level** of milk. 除了每天使用量外，解釋決定牛奶再訂購水平所涉及的其他兩項變數。

× 錯誤答案：

1. **送貨時間/運送時間 / 訂貨天數** (delivery time /shipping time/ days of ordering)
2. **安全數量 /安全銷貨量**
safety amount / safety sales level
(訂貨間隔期並非只限送貨所需的時間)

√ 正確答案:

1. **訂貨間隔期** (lead time)
2. **安全存貨** (safety stock/ buffer stock)

2024 Paper 2B

Answers given not applied to case scenario

答案未能應用題目情境作答

無涯語言學習中心是一家私人有限公司，由莊力、陳德和李莉創立。中心僱用了二十名教員，提供不同的外語課程，包括韓語和日語，以迎合不同流利程度和喜好的學員。所有課堂均在公司持有的物業進行。中心正計劃建立一個人工智能學習平台，以拓展市場和客戶群。

在一會議上，莊力匯報：「我們向政府申請用作建立人工智能學習平台的\$1 000 000資助剛獲得審批。我們將會在新平台營運的第一年年終收到該筆資助。我們預計新平台會在未來四年的年終分別從營運帶來淨現金流入\$400 000。我有信心我們不用注資也可籌得足夠資金支付初始成本\$2 000 000。」

- (b) 除現有股東注資外，建議這語言學習中心為建立人工智能學習平台可採用的一項內部融資和一項向外融資方法。(4分)
- (c) 這語言學習中心採用了哪種目標市場策略？從個案中舉出一項證據支持你的答案。(2分)

2024 Paper 2B

Answers given not applied to case scenario 答案未能應用題目情境作答

- (b) 除現有股東注資外，建議這語言學習中心為建立人工智能學習平台可採用的一項內部融資和一項向外融資方法。
(4分)
- (c) 這語言學習中心採用了哪種目標市場策略？從個案中舉出一項證據支持你的答案。
(2分)

× 錯誤答案：

(b) 變賣資產：例如變賣公司的機器和貨車
(語言學習中心沒有機器或貨車)

(c) 差異營銷：中心有不同課程，例如外語、跳舞和音樂課程
(個案強調中心提供不同外語課程，而不是跳舞/音樂課)

√ 正確答案：

(b) 變賣資產：例如變賣公司所持有的物業

(c) 差異營銷：中心提供不同外語課程，例如韓語和日語，以迎合不同流利程度和喜好的學員。

2022 Paper 2B

Answers given not applied to case scenario 答案未能
應用題目情境作答

新記是一家在旺角開設的米線店，提供以傳統烹飪法製作的雲南酸辣米線。米線店由東主子軒管理，聘用了三名全職侍應；他們收取固定月薪並享有法定福利。

子軒注意到顧客並不太喜愛新記的米線，加上2019冠狀病毒病的擴散，很多顧客也不願到食肆用餐，而堂食顧客人數和每枱食客人數亦有所限制，以致米線店的業務受到嚴重影響。為應對這惡劣環境，子軒與兩名全職侍應協議改以時薪兼職方式聘用，並計劃調整市場營銷組合策略以求存。

With reference to two elements of the marketing mix other than price and promotion, suggest one way for each element to boost Sun Kee's sales.

除價格和市場推廣外，就市場營銷組合的其他兩項元素，分別建議可提升新記銷量的一個方法。

2022 Paper 2B

Answers given not applied to case scenario 答案未能應用題目情境作答

With reference to two elements of the marketing mix other than price and promotion, suggest one way for each element to boost Sun Kee's sales.

除價格和市場推廣外，就市場營銷組合的其他兩項元素，分別建議可提升新記銷量的一個方法。

× 錯誤答案：

1. 分銷 (Place) :

開設更多堂食分店

(不可能開設更多分店, 因個案指出堂食客人正減少)

2. 產品 (Product)

可提供多類型食品，例如漢堡包和珍珠奶茶

(新記發現客人不喜歡米線的口味)

√ 正確答案:

1. 分銷(place) : 向鄰近的顧客提供外送服務

2. 產品(product): 微調烹調手法，例如小辣米線，以配合客人口味

2024 Paper 2B

Give answers without elaboration and related examples

論述題未加詳細解釋及相關例子

8. 近日，一家本地銀行決定結束一些錄得虧損的分行。總經理對部份分行結束後如何維持服務質素表示關注。

(a) 就人力資源管理功能，為銀行建議一些方法，以解決因部份分行結束而產生的問題。
(10分)

(b) 就服務的「易逝」和「不可分割」特性，建議銀行在部份分行結束後維持服務質素的方法。
(10分)

(總分：20分)

8. Recently, a local bank has decided to close down some of its unprofitable branches. The General Manager is concerned about the maintenance of service quality after the closure of some branches.

(a) With reference to human resources management functions, suggest ways for the bank to deal with the problems arising from the closure of some branches.
(10 marks)

(b) With reference to the service characteristics of 'perishability' and 'inseparability', propose ways for the bank to maintain the service quality after the closure of some branches.
(10 marks)

(Total: 20 marks)

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- (a) 就人力資源管理功能，為銀行建議一些方法，以解決因部份分行結束而產生的問題。
(10分)

×錯誤答案：

1. 員工大會 (staff meeting)：透過員工大會，銀行可以與員工直接溝通，解釋銀行的政策 (policy)，員工可以給予意見，管理層收到已經之後，可加以改善，令員工感到滿意，減低員工的憂慮。

(上述綠色的字眼，欠例子加以說明，未能表達銀行如何處理分行關閉帶來員工對前景不穩定而感憂慮的問題)

2. 培訓及發展：銀行可以為因為分行結束以失去現有職位的員工作出再培訓，例如在職培訓 (on-the-job training) 和職外培訓 (off-the-job training)，從而讓員工改善工作技巧和服務質素。
(欠：因分行結束而對員工產生的問題的相關培訓例子)

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- (a) 就人力資源管理功能，為銀行建議一些方法，以解決因部份分行結束而產生的問題。
(10分)

✓ 正確答案:

1. 員工關係 (Employee Relation) :

銀行應向員工解釋結束分行的原因。例如，銀行可以透過正式的員工大會，聚集所有分行職員，解釋銀行因為經濟低迷，客人減少用銀行服務或改用網上理財服務，造成部份分行虧損，表明這個決定是一次性，短期不會再關閉分行。因為銀行解釋清楚，所以減低員工對工作安穩性的疑慮，照顧銀行員工的安全需要，保持各分行員工的服務質素。

2. 培訓與發展：銀行可以為因為分行結束而要被調配到其他分行工作的員工作出再培訓。例如，某些員工本來是櫃檯服務員，被調配到新的分行要擔任投資產品交易工作。銀行應對這些員工給予對投資產品相關的知識，正確的交易步驟等的培訓，讓員工易於適應新環境，保證其他未關閉的分行的服務質素。

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(b) 就服務的「易逝」和「不可分割」特性，建議銀行在部份分行結束後維持服務質素的方法。
(10分)

×錯誤答案：

1. 易逝性 (perishability)：銀行應該引入預約系統(reservation system)，客人可以提早預約，減低等候時間。
2. 不可分割性 (Inseparability)：銀行可以為員工提供更多培訓，讓員工更加熟悉各項工作，效率更佳。
(欠：改善銀行員工服務質素的例子)

√正確答案:

易逝性 (perishability)：銀行應該引入預約系統 (reservation system)，例如客人透過手機程式 (mobile app)或電話提早預約，那麼可以避免所有客人在同一繁忙時段，例如假期前夕，集中在一起等候，減低每個客人用銀行服務的等候時間，這樣服務水平得以穩定維持。

不可分割性 (Inseparability)：銀行可以為員工提供更多培訓，例如提升員工的溝通能力，增加他們與客人的互動，例如培訓員工如何與客人對答，以更深入了解客人的理財需要，並深入解答客人對理財產品的查問，讓員工與客人的關係更緊密，那麼銀行的服務質素便得以保證。

2023 Paper 2B

Give answers without elaboration and related examples

論述題未加詳細解釋及相關例子

Yummy Dining Group is a private limited company which operates over **ten Chinese restaurants** in Hong Kong. The group is reforming and planning to **adjust the pricing strategies** for its restaurants based on **different marketing objectives**.

美味**餐飲集團**是一家私人有限公司，在香港經營逾**十家中式酒樓**。集團正進行改革，計劃根據**不同的市場營銷目標**調整酒樓的**價格策略**。

- (a) **Illustrate** with examples the **marketing objectives** that this dining group could consider when **adjusting** the **pricing** strategies for its restaurants. (10 marks)
舉例**闡釋**這餐飲集團在**調整**酒樓的**價格策略**時可考慮的**市場營銷目標**。

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舉例闡釋這餐飲集團在調整酒樓的價格策略時可考慮的市場營銷目標。

×錯誤答案：

生存 (Survival): 集團可以把價格定得低些，只要定價的回報能夠支付成本及營運開支，不用蝕本，就可以生存。

品牌領導 (Quality Leadership): 集團可以把價格定得高，反映集團的高級品牌形象。

(以上綠色字眼，應以餐廳 / 酒樓等的場景作為例子加以解釋)

√正確答案:

生存 (Survival): 集團可以把價格定得低於其他相近的餐廳，只要定價的回報能夠支付食材的成本及營運開支，例如餐廳侍應及廚師還有餐廳店舖租金等等，務求扣除這些開支後收入持平，以生存為定價的考慮。

品牌領導 (Quality Leadership): 集團可以把價格定得高於市場其他餐飲集團，從而反映集團的高級品牌形象，例如餐廳的裝修較豪華寬敞，所有食材源自有聲譽的供應商等，那麼餐廳需要更高的定價才配合自己作為優質餐飲品牌領導的形象。

2022 Paper 2B

A bus company provides regular training for its employees. Recently, it has been considering buying a new model of double-decker buses to replace the existing ones.

一家巴士公司向員工定期提供培訓。最近，公司正考慮採購新型號的雙層巴士以取代現有型號。

(a) Illustrate with examples the objectives of the bus company in providing training for its employees.
(10 marks)

(a) 舉例說明巴士公司為員工提供培訓的目的。(10分)

不接受的答案 to enhance staff morale/ to increase job satisfaction / to promote harmonious working relationship within the bus company / to enhance business image .提高員工士氣/提高工作滿意度/促進巴士公司內部和諧的工作關係/提升企業形象 XXX

Paper 2B Management Module

論述題未加詳細解釋及相關例子 2022 Q7 (a)

Purpose + **Elaboration** + **Example** (involving training in the bus company)
1 mark + 1 mark + 1 mark → Total 3 marks / each answer

- ◆ **to improve service quality**: employees can learn appropriate manner to serve passengers through role-play e.g. improve communication that staff is able to answer passengers' enquiries. 提高服務質素：員工可透過角色扮演學習服務乘客應有態度，例如改善溝通應對乘客查詢。
- ◆ **to enhance skills and knowledge**: employees can learn the operations of the new double-decker buses through classroom teaching and simulation. e.g. familiarize with bus route so arrive timely and would not skip bus-stop. 增強技能和知識：員工透過課堂及模擬訓練學習操作新型號雙層巴士，例如熟悉巴士路線，及時到達，不會跳過巴士站。
- ◆ **to enhance occupational safety and health level**: increase road safety awareness so to reduce accidents e.g. awareness on traffic rules and regulations. 提高職業安全 and 健康水平：提高道路安全意識，減少事故。例如對交通規則和法規的認識。
- ◆ **to support bus company's development under changing environment**: employees are trained for new skills and knowledge to cater for the latest changes in the industry (electronic payments) e.g. use of octopus or verify knowledge of new model equipment 支援巴士公司在環境變化下的發展：員工接受新技能和知識培訓，以適應行業的最新變化（電子支付），例如使用八達通或驗證新模型設備的知識。
- ◆ **to provide personal growth opportunities**: employees become more skillful and knowledgeable to prepare for future career advancement. e.g. management training 提供個人發展機會：員工變得更有技能和知識，為未來的職業發展做準備。例如管理訓練。

Paper 2B Examination Techniques



- ◆ Interpret the Key Words or Contents of questions carefully
小心理解題目重點/內容
- ◆ Use Proper Business Terms in answering
利用正確商業名詞作答
- ◆ Give answers applying to case scenario
要應用個案情境作答
- ◆ Give answers with elaboration and related examples in essay questions
答論述題要加詳細解釋及相關例子

https://www.hkeaa.edu.hk/tc/hkdse/hkdse_subj.html?A2&2&6_5
2023年香港中學文憑考試企業、會計與財務概論科示例 (hkeaa.edu.hk)

Sample ANSWER: 答題3部曲

Q: Suggest the forms of performance-based pay that a local Chinese restaurant could introduce and explain how each form could motivate the employees.

1 st : Topic sentence (<i>keyword + definition</i>)	The restaurant can use commission. It is a pay that is calculated as a percentage of the sales revenues earned.
2 nd : Elaboration with keywords & Examples related to the CONTEXT	For example, the restaurant waiters (人) can be based on a percentage of the value of dim sum (物) sold to their customers. (因為) As the more dim sum they sell, they more commission they receive.
3 rd : Effect	(所以) Therefore, the waiters will be motivated to promote more dim sum to customers.

How to create well-written answers for Section A/B/C?

Section A	Section B	Section C
<p>Q: Describe the steps of performance appraisal process before making promotion decision for salespersons. 2@</p>	<p>Case: A department store always receives complaints from customers for the salespersons' poor service attitude. The store decides to conduct performance appraisal for salespersons to ensure they have better service attitude. Describe the steps of performance appraisal process. 2@</p>	<p>Q: Illustrate the steps in conducting a performance appraisal for the course instructors to ensure their quality of teaching. 3@</p>
<p>Step1: Set the performance standards which are the expected performance outcome such as the number of products sold or service quality and communicate with the salespersons. So, the salespersons will understand the standard.</p>	<p>Step 1: Set the performance standard which are the expected performance outcome and communicate with the salespersons. <u>IN THIS CASE, the performance standard should be related to the good service attitude of salesperson, e.g. Good customer feedback about their service attitude.</u> So the salespersons' attitude will be improved.</p>	<p>Step 1: The teaching centre should set performance standards and communicate with the appraiser and the course instructors. (1st) The standard should be specific, such as passing rate and attendance of students, in order to guide the instructors to achieve quality teaching. (2nd). The centre should inform the instructors about the expected passing rate the instructors can achieve so (3rd) the instructors will clearly understand the goal of performance結果.</p>

How to create well-written answers for Section B?

2016-DSE Explain the **risks management strategies** a firm can adopt to manage the **frequent damage of dishware**. 2 marks @

The firm will do risk assumption by setting aside a some money to pay the compensation to customers when there are damages in dishware. (2)

Marks awarded?

Centralwash can adopt risk assumption. As the loss is caused by the frequent damage to dishware is not large, the company can absorb the loss and do nothing about. They don't handle the risk in order to avoid a large sum of insurance cost and the cost of handling the risk should be larger than the damage of dishware itself. (Full Marks?)

The firm will use risk reduction. It means the firm will use some measures to reduce the risk of dishware damage. For example, the firm can hire more experienced staff to wash the dish so fewer damages will happen. (2)

Risk reduction can be adopted. Risk reduction includes loss prevention and loss reduction. Some risk reduction measures can prevent losses from happening. For example, a hotel install a smoke detectors to avoid a fire. Some risk reduction measures can help reduce loss severity. For example, the hotel can install a sprinkler system to reduce the damage of fire. The firm can use loss reduction by give more training to staff. (Full Marks?)

企業、會計與財務概論
模擬考試

BUSINESS, ACCOUNTING AND FINANCIAL STUDIES
MOCK EXAMINATION

香港會計師公會及香港商業教育學會
HONG KONG INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
AND
HONG KONG ASSOCIATION FOR BUSINESS EDUCATION

香港中學文憑考試 2023 / 2024
HONG KONG DIPLOMA OF SECONDARY EDUCATION EXAMINATION 2023 / 2024

Section A Short Questions (Examination Techniques)

- Note the business terms / terminology in Business Management Module 留意商業用詞
- Revise only the relevant areas for the exam according to the explanatory notes in the C & A guide 只溫習課程及評估指引中註釋
- Answer precisely with suitable explanation 用恰當解釋準確回答

(Marks are usually capped at knowledge Level + application or explanation)

(知識層面+應用 或解釋)

SECTION A.1 (甲部-1) Question

The financial data of a convenience store as at 31 December 2022 is shown below:

截至2022年12月31日止年度，一家便利店的財務資料摘錄如下：

	\$
Non-current assets 非流動資產	500,000
Current assets 流動資產	1,600,000
Working capital 營運資金	800,000
Inventory 存貨	400,000

The total amount of sales for the year 2022 amounted to \$3,600,000.

這家便利店於2022 年度的銷貨為\$3,600,000。

(a) Calculate (to 2 decimal places) the quick ratio and the total assets turnover for the year 2022 respectively.

計算2022年度的速動比率及總資產周轉率(至小數點後兩位)。(4 marks)

(b) Explain one reason why the convenience store's creditors prefer using the quick ratio rather than the current ratio to evaluate its financial strength before granting trade credit to the store.

舉出一個原因解釋為何便利店的債權人在給予便利店貿易信貸前，更傾向使用速動比率而非流動比率來評估其財務狀況。

(2 marks)

SECTION A.1 (甲部-1) Answer

- (a) The **quick ratio** (also known as the **acid-test ratio**), which is a more stringent measure of liquidity. The quick ratio is calculated by subtracting the inventory from the current assets and then dividing the result by the current liabilities (=Current assets-Working capital).

速動比率（又稱**酸性測驗比率**），是衡量流動性的一個更嚴格的指標。速動比率的計算方法是從流動資產中減去存貨，然後用計算結果除以流動負債（=流動資產-流動資本）。

$$\begin{aligned}\text{Quick ratio速動比率} &= (\text{Current assets流動資產} - \text{Inventory存貨}) / \text{Current liabilities 流動負債} \\ &= (\$1,600,000 - \$400,000) / \$800,000 \\ &= 1.50:1\end{aligned}$$

The **total assets turnover** measures how efficiently assets are being used to create sales:

總資產周轉率衡量資產用於創造銷售額的效率：

$$\begin{aligned}\text{Total assets turnover總資產周轉率} &= \text{Sales銷售額} / \text{Total Assets總資產} \\ &= 3,600,000 / (\$1,600,000 + \$500,000) \\ &= 1.71 \text{ times次}\end{aligned}$$

- (b) **Creditors prefer using the quick ratio rather than the current ratio to evaluate the financial strength of the convenient store債權人更傾向使用速動比率而不是流動比率來評估便利店的財務狀況：**

- The **quick ratio** is a more conservative measure of liquidity than the current ratio because it takes into account **only the most liquid assets**, excluding inventory. Creditors are interested in the ability of the company to pay its debts with the most liquid assets, as these are the assets that can be easily converted into cash to meet obligations. **On the other hand, it may take a long time to convert inventory into cash.**
- **速動比率**比**流動比率**更保守，因為它只**考慮了流動性最強的資產**，不包括存貨。債權人關心的是公司用流動性最強的資產償還債務的能力，因為這些資產可以很容易地轉化為現金來償還債務。另一方面，**將存貨轉化為現金可能需要很長時間。**
- The **quick ratio** provides a more accurate picture of the company's ability to pay its immediate obligations. **Creditors are interested in the company's ability to pay its short-term debts because they want to minimize the risk of default.** The quick ratio focuses on the company's most liquid assets, which are the assets that can be used to pay immediate obligations.
- **速動比率**能更準確地反映公司**償還即期債務的能力**。債權人對公司**償還短期債務的能力**很感興趣，因為他們希望把違約風險降到最低。速動比率關注的是公司**流動性最強的資產**，也就是可以用來支付即期債務的資產。

SECTION A.1 (甲部-1)示例

答案精簡及正確

Question No. 2

(a) 速動比率 = $\frac{1600,000 - 400,000}{1600,000 - 800,000} = 1.50 : 1$ 2

總資產周轉率 = $\frac{3600,000}{500,000 + 1600,000} = 1.71 \text{ 次}$ 2

(b) 更準確反映企業的變現能力
速動比率是反映企業扣除所有存貨後的變現能力，而存貨是流動資產中難以變現的，因此速動比率能夠比流動比率（未扣除存貨）更能反映企業的變現能力，債權人能夠更瞭解便利店的變現能力，是否能夠還債。
便利店

債權人對公司償還短期債務的能力很感興趣，因為他們希望把違約風險降到最低

SECTION A.2 (甲部-2) Question

Consumer behavior refers to the buying behavior of both **individual consumers** and **business buyers**.

顧客行為包含**個人消費者**及**商業買家**的購買行為。

(a) State one difference between **individual consumers** and **business buyers** in their response to price changes. (2 marks)

試解釋**個人消費者**與**商業買家**在應對價格轉變的行為上的一項不同之處。

(b) With reference to the factors affecting customer's buying decisions, explain with examples **two psychological factors** affecting an individual consumer's choice of home appliances. (4 marks)

試就影響顧客決定的因素，舉例說明影響顧客購買家庭電器決定的**兩項心理因素**。

SECTION A.2 (甲部-2) Answer

(a) The difference between individual consumers and business buyers in response to price changes :

個人消費者和商業買家對價格轉變反應的差異：

- Individual consumers are usually more sensitive to price changes than business buyers. This is because individual consumers have a limited budget and are more likely to look for bargains and discounts to save money.
個人消費者通常比商業買家對價格變動更敏感。這是因為個人消費者的預算有限，更傾向於尋找便宜貨和折扣以節省開支。
- Business buyers are less sensitive and are more concerned with the overall value of the product, which takes into account factors such as quality, reliability, and after-sales service. Business buyers are often willing to pay more for a product that meets their specific needs and requirements. (1 mark for each relevant explanation, max 2 marks)
商業買家價格敏感度較低，更關注產品的整體價值，其中考慮到品質、可靠性和售後服務等因素。商業買家通常願意為滿足其特定需求和要求的產品支付更多費用。

(b) Two psychological factors that can affect an individual consumer's choice of home appliances are :

影響個人消費者購買家電決定的兩個心理因素是：

- Perception感知: Perception is concerned with how customers process stimuli they are exposed to with their five senses, including the senses of sight, hearing, smell, taste and touch, in order to form a meaningful picture of the world. For example, when a customer sees a home appliance with a tag stating that it is 'Made in Japan' (a stimulus), he might perceive it as a high-quality product. 感知指消費者如何用五感，即視覺、聽覺、嗅覺、味覺和觸覺處理外來刺激，並把各種刺激轉化為有意思的畫面。例如，某消費者看見家電產品的標籤印有『日本製造』，會覺得它的品質較佳從而購買。
- Beliefs and Attitudes信念和態度: Attitudes refer to an individual's overall evaluation of a product or service. Attitudes can be shaped by personal beliefs, values, and experiences. For example, if an individual values energy efficiency and environmental sustainability, he/she may be more likely to choose appliances that are certified as energy-efficient or have a low environmental impact. 態度是指個人對產品或服務的總體評價。態度可能受個人信仰、價值觀和經歷的影響。例如，如果一個人重視能源效率和環境的可持續發展，那麼他可能會更傾向於選擇通過能源效率認證或對環境影響少的電器。
- Learning & Experience學習與經驗: If an individual has had a positive experience with a particular brand or model of home appliance in the past, he/she may have a positive attitude towards that product and be more likely to choose it again in the future. 如果一個人過去在使用某一品牌或型號的家電產品時有過積極的體驗，那麼他可能會對該產品持積極的態度，並更有可能在未來再次選擇該產品。
- Personality and self-concept性格和自我概念: Customers tend to use a certain brand of home appliances to reflect their personality and self-image. For example, customers tend to choose home appliances from German brands to reflect their stylish and innovative image. 顧客傾向使用某一品牌的家電產品來反映他們的個性和自我形象。例如，顧客傾向選擇德國品牌的家電產品，以反映其時尚和創新的形象。
- Motivation動機: Customers choose home appliances according to their unmet needs. For example, people purchase air fryer for quick meals, which matches their physiological needs. 顧客根據其未滿足的需求選擇家電產品。例如，人們購買空氣炸鍋是為了速食，這符合他們的生理需求。

(2 marks for each relevant psychological factor, max 4 marks)

SECTION A.2 (甲部-2) Sample

考生能解釋個人消費者與商業買家在應對價格轉變的行為上的一項不同之處

考生能舉例說明影響顧客購買家庭電器決定的兩項心理因素。

Question No.2.....

(a) 價格敏感度不同
個人消費者的價格敏感度較高，若價格轉變如上升，個人消費者可能會延遲購買或轉至其他供應商。
而商業買家的價格敏感度較低，其對產品的需求是來自顧客對另一產品的需求即延中需求，就算價格轉變，亦不會影響其購買數量，要確保貨源充足。

(b) 性格
性格較保守的顧客會偏好購買同一品牌的家庭電器，不願意嘗試新品牌，而性格較開放的顧客會願意嘗試不同品牌的家庭電器，不局限於某品牌。

需求需要 / 動機
顧客可能想滿足某需求而選擇購買產品，例如：顧客想滿足生理需要，如肚餓，便會想買電飯煲等家庭電器以滿足其需要。

SECTION A.3 (甲部-3) Question

To meet the continued growth in travel demand, an airline company set a target to recruit around 3,000 flight attendants in the next 12 months through job fairs.

為應對持續增長的航空客運需求，一家航空公司制定了在未來12個月透過招聘會招聘約 3,000名機艙服務員的目標。

(a) Explain **two reasons** why the airline company uses **job fairs** as the channel to meet its recruitment target. (4 marks)

解釋航空公司利用**招聘會**實現其招聘目標的**兩個原因**。

(b) With reference to the **staffing process**, describe the **other two stages** the airline company should go through in order to hire flight attendants after the recruitment stage. (2 marks)

試就員工**編制過程**，簡述航空公司於機艙服務員招聘階段後**還須執行的兩個程序**。

SECTION A.3 (甲部-3) Answer

(a) Two reasons of using job fairs as the channel to meet the airline company's recruitment target:
利用招聘會實現航空公司招聘目標的兩個原因:

- **High publicity:** Job fairs have high publicity, and it is a quick way to attract a large number of applicants to attend the job fairs, which facilitates the airline's recruitment of a large number of flight attendants in a short period of time.
宣傳力度大：招聘會宣傳力度大，能迅速吸引大量應聘者參加招聘會，有利於航空公司在短時間內招聘到大量機艙服務員。
- **Speed up the recruitment process:** as the airline company can interview a large number of flight attendants at the same time instead of arranging with individual applicants one by one.
航空公司可以同時面試大量機艙服務員，而不是逐個安排應聘者，從而加快招聘過程。

(2 marks for each reason, max. 4 marks)

(b) The other two stages in the staffing process:

人員招聘過程的其他兩個程序：

- **Selection:** evaluate the flight attendants through a series of interviews or written tests.
遴選/甄選：通過一系列面試或筆試對機艙服務員進行評估。
- **Employment:** make hiring decisions and inform the successful applicants.
聘用/受僱：做出聘用決定並通知成功的申請人。

(1 mark for each stage, max.2 marks)

SECTION A.3 (甲部-3) Sample

節省時間較重要

精簡及正確答案

Question No. 3

a) 節省時間和成本

航空公司只須繳付少量費用給主辦機構則可安坐在會場上招聘，可節省使用廣告招聘的費用和成本，即場完成招聘和取錄。

接觸大量應徵者

航空公司要招聘大量服務員，而招聘會能吸引大量應徵者。航空公司可即場面試和錄用，可助其在短時間內取錄3000名服務員，加快員工編制程序。

b) 甄選和取錄

招聘後，航空公司須甄選合適服務員，例身高達標準、精通兩語言和掌握良好溝通的，然後便取錄和錄用。航空公司須通知應徵者有否被錄用，例透過電話，然後通知取錄者上班報到時間和日期。

SECTION A.4 (甲部-4) Question

A hotel chain is considering buying an automated robot system to tackle the problem of a huge rise in labour cost. The Net Present Value (NPV) method is used to evaluate the purchase of the system.

一家連鎖酒店正考慮購買一套自動機械人系統，以解決勞工成本大幅上升的問題。連鎖酒店使用淨現值法來評估應否投資該系統。

(a) Explain two financial factors that are considered by the hotel chain during the NPV calculation. (4 marks)

解釋連鎖酒店在計算淨現值時應考慮的兩種財務因素。

(b) Other than the net present value method, explain how the Internal Rate of Return (IRR) can be used for evaluating the purchase of the automated robotic system. (2 marks)

除淨現值法外，解釋如何使用內部報酬率來評估自動機械人系統的投資。

SECTION A.4 (甲部-4) Answer

(a) **Financial factors that are considered in the NPV calculation**計算淨現值時考慮的財務因素：

- Initial outlay: cost of purchase of the automated robot system. The company will need to invest in technology and infrastructure such as the robot and related software. These investments can be significant and may require a substantial capital outlay, which can affect the company's cash flow and profitability in the short term.
- **初始支出**：購買自動機器人系統的成本。公司需要對機器人和相關軟體等技術和基礎設施進行投資。這些投資可能很大，需要大量資本支出，短期內會影響公司的現金流和盈利能力。
- **Cash flows**: **cash inflows** may include salary cost saved from hiring hotel staff **whereas cash outflows** may include maintenance cost of the system.
- 現金流：**現金流入**可能包括僱用酒店員工所節省工資成本，而**現金流出**可能包括系統維修成本。
- **Time value of money/discount rate/ cost of capital**: interest rate on loans for debt financing or required rate of return for equity financing.
- 金錢時間值／貼現率／資金成本：債務融資的貸款利率或股票融資的要求回報率。
- **Project life**: year of usage of the automated robot system.
- 項目年期：自動機器人系統的使用年限。
- **Net present value**: discounted monetary value of the automated robot system, i.e. positive value means worth buying, negative value means not worth buying.
- 淨現值：自動機器人系統的貼現貨幣價值，即正值表示值得購買，負值表示不值得購買。(每個相關財務因素2分，最高4分)

(b) **Internal rate of return is explained as follows**內部報酬率解釋如下：

- The discount rate at which the net present value of the automated robot system is zero.
- 自動機器人系統淨現值為零時的貼現率。
- As long as the IRR is greater than or equal to the required rate of return of the firm, the project should be accepted.
- 只要內部報酬率大於或等於公司要求的報酬率，該項目就應被接受。

(1 mark for correct explanation, 1 mark for the decision rule, max 2 marks)

SECTION A.4 (甲部-4) Sample

應清楚列明是貼現率／資金成本
債務融資的貸款利率或股票融資
的要求回報率。

- 自動機器人系統淨現值為零時的貼現率。
- 只要內部報酬率大於或等於公司要求的報酬率，該項目就應被接受。

4

Question No. 4

a)

利率的變化 資金成本 / 貼現率
淨現值會受利率的變化所影響。利率上升時淨現值
便會下降。而利率下降時淨現值便會上升。故酒店應
在計算淨現值時考慮利率的變化。

現金流量

不同年期的現金流量會影響淨現值的多少。故酒店
應在計算淨現值時考慮自動機械人系統會為企業帶
來的現金流量。例如：維修保養的費用（現金流出）及
以機械人代替人手所省下的薪金費用（現金流入）。

b)

內部報酬率是計算淨現值為0時的回報率。故如自
動機械人的回報率比內部報酬率高，淨現值必是
正數。能夠為企業帶來價值增長，故應投資。反之亦然。

上述答案未能解釋如何使用內部報酬率來評估自動機
械人系統的投資

Section B Cases

(Examination Techniques)

- Have a look of case questions first before you go deep into the cases contents in examination. Underline the contents which are related to the questions you have read in the process. 先看個案內的問題,然後深入了解個案內容。在過程中,在與問題相關的內容下劃線
- Answer precisely with suitable application to the case scenario (not answer factual business knowledge from textbook) 適當應用個案情景去作答
- Marking –relevant phrases with key words (1 m)
 - a relevant point with brief explanation (2 m)
 - a relevant point or answer elaborated with illustration of how it is related to the given scenario (3m)

SECTION B.5 (乙部-5)

Case Summary 個案撮要

- Happy Hotel Group is a medium-sized hotel group: is going to taking over the Dragon Seed Hotel in Tsim Sha Tsui
 - To understand the needs of the existing customers at the target hotel: need to gather more information about them. In addition to random sampling, there are various sampling techniques
 - To maintain good customer relationship management for long-term success in sales performance
 - To finance the acquisition project: will utilize internal funds such as retained earnings.
 - The change of ownership will cause tension among the staff of the Dragon Seed Hotel: adopting Herzberg's Dual-factor Theory to reduce their anxiety and retain staff
 - Unfavorable labour variance of Dragon Seed Hotel has been observed
-
- 幸福酒店集團是一家總部設在香港的中型酒店集團，打算收購位於尖沙咀的龍子酒店
 - 為了瞭解能否滿足龍子酒店現有顧客的需求，需要收集更多有關的資料。除了隨機抽樣外，會採用其他抽樣技巧
 - 保持良好的顧客關係，對長期保持銷售增長至關重要
 - 這項收購可以採用內部融資，如集團的留存利潤
 - 預計這項收購會造成龍子酒店員工之間的憂慮。將採用赫茨伯格的兩因子理論來減低員工的焦慮並保留員工
 - 龍子酒店還出現了不利的人工差異

SECTION B.5 (乙部-5) Case Study:

(a) Apart from random sampling, explain two other sampling techniques that could be used to select samples of the Dragon Seed Hotel customers. 除了隨機抽樣外，解釋其他兩項可用於抽取龍子酒店顧客樣本的抽樣技巧 (4分)

- **Convenience sampling**: customers from the Dragon Seed Hotel are chosen based on ease of access or availability, such as conducting surveys with guests present in the lobby, restaurants, or hotel shops.
 - **Stratified random sampling**: Customers from the Dragon Seed Hotel are divided into subgroups based on characteristics like **age groups**, membership tiers, booking frequency, etc. Samples are then selected from each **group randomly**.
 - **便利抽樣**：根據是否易於訪問或最容易接觸到的一組顧客，例如在大堂、餐廳或酒店商店對在場的客人進行調查。
 - **分層隨機抽樣**：根據年齡組、會員等級、預訂頻率等特徵，將龍子酒店的顧客劃分為若干小組，然後從每個小組中隨機抽取樣本。
- (每種抽樣技巧附解釋2分，最高4分)

(b) Suggest and explain two reasons to support Dickson's view of maintaining good customer relationship management. 建議並解釋兩個原因以支持迪生重視對良好顧客關係管理的看法。 (4分)

- facilitates **cross-selling**, which is **related** to customers' current purchase e.g. **catering service**
- enhance the **loyalty** of existing customers: e.g. rewards scheme
- better **understand** the buying habits of existing customers/ understand more the needs and requirements of its existing customers: **better products and services are** offered and more suitable promotion and distribution channels are used.
- **attract new customers** through existing customers: satisfied customers foster positive word of mouth or become brand referrals, membership tiers, booking frequency, etc.
- 促進**交叉銷售**，向現有客戶銷售**互補性**產品如餐飲服務
- 提高現有客戶的**忠誠度**：如獎勵計畫
- 更**瞭解**現有客戶的購買習慣/瞭解更多現有客戶的需求和要求，提供**更適合客人的產品和服務**及更合適的推廣和分銷渠道
- 透過現有顧客**吸引新顧客**：滿意的顧客會帶來正面口碑的傳播或成為品牌推薦人

(每個原因附解釋2分，最高4分)

SECTION B.5 (乙部-5) Case Study:

5a. 抽取龍子酒店顧客樣本的抽樣技巧

1 分答案	滿分答案 (2分)
<p data-bbox="149 505 1121 771">分層隨機抽樣法 (1): 將總體單位按其特徵分成若干層，然後在層中隨機抽取樣本。好處是每層均有代表，幸福酒店能得知每組客人的需要。</p> <p data-bbox="149 771 1121 836">X不用提及好處</p> <p data-bbox="149 836 1121 901">X沒有以酒店背景解釋</p> <p data-bbox="149 966 1121 1161">便利抽樣(1): 根據是否易於訪問或最容易接觸到的一組顧客，例如在酒店對客人進行調查。</p> <p data-bbox="149 1161 1121 1226">X在酒店調查不等於便利</p>	<p data-bbox="1121 505 1976 771">✓分層隨機抽樣法 (1): 將龍子酒店現有顧客按其特徵例如年齡分成若干組別，然後在每個組別中隨機抽取酒店顧客樣本(1)作調查。</p> <p data-bbox="1121 836 1976 1096">✓便利抽樣(1): 根據是否易於訪問或最容易接觸到的一組顧客，例如在大堂、餐廳或酒店商店對在場的顧客進行調查 (1)。</p>

SECTION B.5 (乙部-5) Case Study:

5b. Maintaining good **customer relationship** for success in **sales** performance

0 Mark	1 mark	Full Mark (2 marks)
The hotel enjoys lower cost of serving existing customers.	It allows cross-selling (1) such as selling dinner buffet to customers.	It facilitates cross selling. (1) The CRM system tracks customers' purchase history and thus related services such as tailored tour packages could be promoted to them. (1)
X not related to sales performance	X did not mention why CRM enhances cross-selling	✓ could explain how CRM maximizes upselling and cross-selling opportunities.

SECTION B.5 (乙部-5) Case Study

(c) Explain two advantages of Mary's preferred financing method. 解釋瑪麗選擇的融資方法的兩項優點。(4分)

- Less costly and low transaction costs: Internal financing can lead to lower costs compared to external funding options. Avoiding interest payments and potential fees such as stock issuing costs associated with external financing.
 - Flexibility in decision making: Happy Hotel Group won't be subject to time-consuming approval processes from external investors or financial institutions, enabling them to seize opportunities in a timely manner./ Utilizing internal funds provides Happy Hotel Group with financial independence in the usage of the fund and reduces dependence on external parties.
 - Risk: Internal financing does not result in the burden of interest and principal repayment as well as the risk of refinancing failure.
- 成本和交易費用較低：與外部融資方案相比，內部融資可降低成本。避免支付利息和與外部融資相關的潛在費用例如新股發行成本，可為酒店集團節省資金，增強其財務穩定性。
- 靈活決策：幸福酒店集團不會受制於外部投資者或金融機構耗時的審批程序，使其能夠及時抓住機遇。/利用內部資金為幸福酒店集團享有資金用途上的財務獨立，減少了對外部的依賴。
- 風險：內部融資不涉及利息支付及本金償還的壓力，也不會面對未能再融資的風險。
- (每項優點附解釋2分，最高4分)

SECTION B.5 (乙部-5) Case Study:

5c.內部融資作為酒店並購融資的方式

0 分答案 由於管理人員不用經股東批准就可以使用資金， <u>他們未必會審慎地評估投資項目</u> ，最終可能把資金浪費在 <u>無利可圖的項目</u> 。	滿分答案 (2分) 內部融資的 成本較低 (1) 。由於內部融資是企業內部的現金流，不屬於債務，故幸福酒店不需動用 留存利潤 來定期歸還 利息 ，也不牽涉發行新股的 交易費 ，最終 減少開支 。(1)
X 題目已經說明資金是用作收購之用	✓ 考生準確提到留存利潤不牽涉債務和發行新股

SECTION B.5 (乙部-5) Case Study:

(d) With reference to Herzberg's Dual-factor Theory, explain two hygiene factors that are useful to reduce tension among Dragon Seed Hotel staff. 就赫茨伯格的兩因子理論，建議並解釋兩項保健因子，以助減低員工因酒店被收購所面對的憂慮。(4分)

- Competitive salary and benefits package: Ensuring that employees at Dragon Seed Hotel are fairly compensated for their work and receive benefits such as healthcare, vacation time, and retirement plans.
- Safe and comfortable working conditions: Improving the working environment e.g. better ventilation and more hygienic workplace for Dragon Seed Hotel's staff can positively impact their job satisfaction and reduce anxiety during the transition.
- Close relationship between among the staff and management of the two hotels- Holding company parties to listen to Dragon Seed Hotel's staff concerns during different functions such as company parties and meetings, in which managers provide feedback and support in the transition period.
- 具有競爭力的薪資和福利待遇：確保龍子酒店的員工獲得公平的工作報酬，並享受醫療保健、假期和退休計畫等福利。
- 安全舒適的工作環境：改善龍子酒店員工的工作條件，例如有先進通風系統和衛生工作間，對他們的工作滿意度產生積極影響。
- 新舊酒店員工和管理層有良好人際關係--透過聯歡會和員工會議傾聽員工的擔憂，提供回饋意見，並在過渡時期提供支援。(每個相關的保健因子並解釋2分，最高4分)。

(e) List two possible causes of unfavorable labour variance of Dragon Seed Hotel. 列出可能導致龍子酒店出現不利的人工差異的兩項成因。(2分)

- the actual wage rate is higher than budgeted
- the actual labour efficiency is lower than budgeted
- 實際工資率高於預算
- 實際勞動效率低於預算

SECTION B.5 (乙部-5) Case Study:

5d. **Hygiene** factors to reduce **tension** among **Dragon Seed Hotel staff**

0 Mark	1 mark	Full Mark (2 marks)
Provide challenging jobs/ “best hotel staff award” to Dragon Seed Hotel Staff	Better relationship is enhanced if the hotel holds parties (1) for Dragon Seed Hotel staff to meet with each other.	Happy Hotel can provide a much better remuneration package (1) such as higher salaries and bonus and more welfare to the staff. This compensates their emotion loss due to the sudden change of ownership. Therefore, the tension of Dragon Seed Hotel staff will be reduced.
X Confused hygiene factors with motivators	X The possible tension between Happy Hotel’s Management and Dragon Seed Hotel’s staff is NOT addressed.	✓ Could apply correct concepts and examples to the context of change in hotel ownership

SECTION B.5 (乙部-5) Case Study:

5e.導致龍子酒店出現不利的人工差異的兩項成因。 (2分)

0 分答案	滿分答案 (2分)
龍仔酒店的員工欠缺培訓， 所以工作效率過低 (何謂過低？)	實際工資率高於預算 (1) 實際勞動效率的工作時間低於預算 (1)或 提供每一套服務所需要的時間高於預期 (1)
X 答案不對題，不符合個案情景	✓ 考生準確列出可能導致不利的人工差異的成因

SECTION B.6 (乙部-6)

Case Summary 個案撮要

- Fu Keung Congee and Noodle is a restaurant chain, best known for its brown rice congee, popular among its elderly customers
 - Provide food with healthy ingredients and high-quality services
 - Complaints over the poor staff services: (1) frontline crew members not notify customers when their order is ready (2) fail to communicate
 - Will adopt off-the-job training programmes to improve the quality of service; training (a fringe benefit) meets the staff's needs for growth → plans to provide them with more than legally-required fringe benefits
 - Plan to develop an online shopping platform to sell packaged brown rice to young office ladies who are health conscious and love natural food
 - Can order the brown rice from online platform and pick up the goods in shops
 - Afraid that online platform will put great pressure on inventory management.
 - (1) Current order quantity: 150 tonnes of rice; (2) Annual demand of 8,000 tonnes of rice (3) a purchase price of US\$2,900 per tonne (4)
-
- 富強粥麵是一家餐飲連鎖店，最著名的產品是深受年長顧客歡迎的糙米粥
 - 集團的目標是為顧客提供健康美味的食品 and 優質服務
 - 顧客投訴店員服務水平下降，例如沒有適時提醒顧客到櫃檯取餐或不善於與顧客溝通等
 - 打算採用職外培訓方法來提高前線員工的服務質素
 - 為了吸引和留住高能力員工，我們可以為他們提供較法例要求以外的附帶福利
 - 考慮開發網上商店來銷售家用包裝糙米，目標顧客：年輕辦公室女士，注重健康、熱愛天然食品
 - 顧客可以網上商店訂購糙米，然後到店舖提貨，唯會給存貨管理帶來很大壓力
 - (1)現時每次訂購150噸大米，(2)大米每年需求量为8,000噸，(3)採購價為每噸2,900美元，(4) 每年的平均存倉成本則為採購價的10%，(5)訂購成本為每次35美元

SECTION B.6 (乙部-6) Case Study:

(a) Explain one reason why the online platform suggested by Mr. Tong would bring great pressure on the group's inventory management. 解釋為何唐先生建議設立的網上商店會為集團的存貨管理帶來巨大壓力。(2分)

- The online shop may face demand fluctuations. If the inventory cannot be effectively managed during periods of high demand, stockout risk will happen and sales will be lost. It may also damage the company's reputation and long-term customer loyalty.
- The online shop should process orders efficiently by updating the real-time inventory level continuously to meet sufficient stock levels. This might incur extra carrying cost.
- 網上商店可能會面臨需求波動。如果在高需求時不能有效管理存貨，就會出現斷貨風險，造成銷售損失。這還可能損害公司的聲譽和長期客戶忠誠度
- 網店需不斷更新即時存貨水平，來有效處理訂單，以有足夠存貨量。這可能會產生額外的貯存成本。
(每個相關原因並附解釋2分，最高2分)

(b) Apart from the purposes mentioned above, explain with examples two other purposes of providing fringe benefits to the employees of the group. 除了上述個案提出的目的外，舉例說明其他兩個富強粥麵為員工提供附帶福利的目的。(4分)

- build an image as a good employer: e.g. longer maternity leave → award of 'most caring employers'
- satisfy employees' security and social needs: e.g. dental and medical insurance and recreational activities
- enhance employees' loyalty and sense of belonging: e.g. staff purchase discounts
- supplement to the chain's less competitive monetary rewards: e.g. extra holiday and flexible working time.
- 樹立良好僱主形象：例如較長的產假 → "最具愛心僱主"獎
- 滿足員工的安全和社交需求：例如牙科和醫療保險及娛樂活動
- 增強員工的忠誠度和歸屬感：例如員工購物折扣
- 補充連鎖企業競爭力較弱的金錢性獎勵：如額外假期和彈性工作時間
(每個相關目的並附解釋2分，最高4分)

SECTION B.6 (乙部-6) Case Study:

6a. How can online platform bring great pressure on the group's inventory management

0 Mark	Full Mark (2 marks)
<p>X Need to promote the online platform to the public → Marketing Management</p> <p>X There are no professional staff who can manage the online platform → HR Management</p>	<p>✓ As online selling of packaged brown rice is a new business to Fu Keung, it is hard to estimate the sales due to demand fluctuations of online sales. (1) If Fu Keung keeps too little brown rice, it will face stockout risk. If Fu Keung keeps too much brown rice, excess wastage and higher carrying cost will be suffered. (1)</p>

SECTION B.6 (乙部-6) Case Study:

6b.舉例說明其他兩個富強粥麵為員工提供附帶福利的目的。(4分)

0 分答案	1 分答案	滿分答案 (2分)
提供福利例如醫療保險，會讓員工少些生病，故可提供生產力。	提供附帶福利有助提升員工對富強粥麵歸屬感 (1)，例如花紅能增加員工的財富 (0)。	提供福利如家庭醫療保險和公司旅行，可以滿足員工的安全和社交需要 (1)。例如公司提供足夠的危疾保險，減低員工對患上重病的焦慮。公司大旅行讓員工之間更融洽相處，滿足員工社交需要 (1)。
X 解說不合理	X 花紅並不是附帶福利	✓ 解說合理及能切合題目的情景

SECTION B.6 (乙部-6) Case Study:

6c. Off-the-job training programmes to improve the service quality of the restaurant's frontline staff

1 Mark	Full Mark (2 marks)
Classroom Learning (1) can be provided to the frontline staff. There is a teacher who will teach useful theories to the staff in classroom settings.	✓ Classroom learning can be provided. (1) In this case, the restaurant can arrange classroom lectures in which professionals in catering industry are hired to be the speaker. The speaker will teach the frontline staff about the communication skills required when handling customers' orders. (1)
X Examples related to the scenario, e.g. poor communication skills of staff, are not given	✓ Correct use of keywords presented in the case.

SECTION B.6 (乙部-6) Case Study:

(d) With reference to the bases of market segmentation, explain the two methods Mr. Tong used to segment the packaged brown rice market. 就市場區隔基礎，解釋唐先生在劃分家用包裝糙米市場時所使用的兩種方法。(2分)

- **Demographic** segmentation: Fu Keung is using demographic segmentation by age, gender and occupation. e.g. young office ladies
- **Psychographic** segmentation: Fu Keung is using psychographic segmentation by lifestyle, interest and personality e.g. customers who are health conscious and love natural food
- **Behavioural** segmentation e.g. Fu Keung is using behavioural segmentation by benefit sought. e.g. eating brown rice helps lose weight or control blood sugar levels
- **人口細分**：富強採用按年齡、性別和職業進行人口細分的方法。例如：年輕女白領
- **心理細分**：富強根據生活方式、興趣和個性進行心理細分，例如：注重健康和喜愛天然食品的顧客
- **行為細分**：富強根據吃糙米所追求利益進行行為細分，如吃糙米有助於減肥或控制血糖水平 (最高4分)

(e) Calculate the Economic Order Quantity (to integer) of rice. Identify the cost component that is responsible for the reduction of total inventory cost if the EOQ method is adopted. 為富強粥麵計算大米的經濟訂購量(至整數)。並根據計算所得的經濟訂購量，指出哪項存貨成本元素使總存貨成本下降，及解釋原因。(4分)

- (1)現時每次訂購150噸大米，(2)大米每年需求為8,000噸，(3)採購價為每噸2,900美元，(4)每年的平均存倉成本則為採購價的10%，(5)訂購成本為每次35美元

- $EOQ = \sqrt{(2 * d * s) / c)}$
- $EOQ = \sqrt{(2 * 8,000 * 35 \text{ 美元}) / (2,900 * 0.10)}$
- $= \sqrt{(16,000 * \$35) / \$290}$
- ≈ 43.94 (44噸)
- 利用EOQ方法，**貯存成本**可以降低存貨成本，因為它有助於找到經濟訂貨量，使貯存成本和訂購成本最小化，從而實現高效的存貨管理。
- 當訂購量從150噸下降44噸時，**貯存成本**就會降低，這意味著所需的大米儲存區面積就會縮小。
- (相關成本1分，解釋1分，最高2分)

SECTION B.6 (乙部-6) Case Study:

6d.劃分家用包裝糙米市場的市場區隔基礎(4分)

1 分答案	滿分答案 (2分)
富強粥麵採用人口統計區隔(1)，例如把購買包裝糙米的客人按收入及年齡分組。	富強粥麵採用人口統計區隔(1)，例如把購買包裝糙米的客人按年齡及性別劃分。富強打算向年紀較輕的女白領推銷包裝糙米，是考慮到女性年輕顧客對健康的糙米會有需要。(1)
x沒有引用個案例子	✓解說合理及能切合題目的情景

SECTION B.6 (乙部-6) Case Study:

6e. Calculation of EOQ / The cost component that is responsible for reducing inventory cost

0 mark:

e. Economic order quantity = $\sqrt{\frac{2(8000)(150)}{35}} = 262 \text{ units}$

The total ordering cost will decrease when EOQ is adopted.

~ Times of ordering using EOQ = $\frac{8000}{262} = 30.53 \text{ times}$

Times of ordering using old quantity = $\frac{8000}{150} = 53.33 \text{ times}$

The times of ordering reduced, thus the total ordering cost reduces

150 tonnes = Current Order
(NOT ordering cost, \$35)
Should be \$290 = carrying cost

4 mark:

6e Economic Order Quantity = $\sqrt{\frac{2 \times 8000 \times 35}{290 \times 10\%}} = 49 \text{ tonnes of rice}$

~~when EOQ is adopted~~

the original ordering cost = $35 \times \frac{8000}{150} = \1866.67

the original carrying cost = $290 \times 150 = \$43500$

when EOQ is adopted,

the new ordering cost = $35 \times \frac{8000}{49} = \5633.64

the new carrying cost = $290 \times 49 = \$14210$

Therefore, carrying cost is responsible for reduction of total inventory cost.

Section C Essay Questions (Examination Techniques)

- Pay attention to business issues and tackle the problem from different perspectives. 關注商業議題，多角度解決問題。
- Read the questions carefully especially on the question scenario. 仔細閱讀問題，尤其是在問題場景中。
- tailor your answers in short paragraph by paragraph with elaboration to meet the requirement or the scenario of questions. 逐段修正您的答案，並詳細說明以滿足問題的要求或場景。
- Marking- Knowledge level + Application of knowledge + Analysis or Evaluation (1+ 1+ 1 for each elaborated paragraph) 知識層面+知識應用+分析或評價

SECTION C.7(丙部-7) Question

A large elderly healthcare group based in Hong Kong provides aged home services and sells newly designed elderly homecare products. It is now considering to review its human resources management due to the serious shortage of healthcare nurses and therapists.

一家總部設在香港的大型長者護理集團提供安老院服務，並銷售設計先進的長者家居護理用品。集團正面對護士及治療師嚴重短缺的問題，正考慮檢討其人力資源管理狀況。

- (a) Explain the marketing mix strategies that the healthcare group could use to attract elderly customers to buy its newly designed homecare products. (8 marks)

解釋該護理集團可用於吸引年長顧客購買其新設計的家居護理產品的市場營銷組合策略。(8分)

- (b) With reference to human resources management functions, suggest ways in which the healthcare group could deal with the shortage of nurses and therapists. (12 marks)

試就人力資源管理的功能，為護理集團建議解決護士及治療師短缺的方法。(12分)

SECTION C.7a(丙部-7a)Answer**Marketing mix strategies to attract elderly customers to buy newly designed homeware products:****吸引年長顧客購買新設計的家居護理產品的市場營銷組合策略：**

- **Product/ Service 產品/服務:** Ensure the newly designed homeware products **that cater for the specific needs of elderly customers** in Hong Kong, e.g. bathroom aids/ **home safety equipment** that suit Hong Kong living environment. Good **after-sale service** with staff who are well-trained and experienced in working with elderly customers, and who can provide personalized shopping **advice for elderly**. 確保新設計的家居護理產品能**滿足香港老年顧客的特定需求**，例如適合香港居住環境的浴室輔助設備/**家居安全設備**。良好的售後服務，配備訓練有素、經驗豐富的員工，為老年顧客提供個人化的購物建議。
- **Price 價格:** **Market penetration pricing** can be adopted. The Healthcare Group can set **relatively lower prices** for its products to capture market share quickly. **Competitive pricing** can be adopted. The selling price can be a bit lower than its competitors to **attract customers' first-time trial**. 可採用**市場滲透定價法**。保健集團可以為產品制定**相對較低的價格**，以迅速佔領市場。可採用**競爭性定價**。銷售價格可以比競爭對手低一些，以吸引顧客首次試用。
- **Place 分銷:** Online shopping platforms and home delivery services can be provided to serve the needs of the elderly. **The store locations** should be **easily accessed** by **public transportation**. **Selective distribution** is adopted by using a small number of promising retailers (e.g. reputable elderly product providers to distribute its newly-designed homeware products. 可提供網上購物平臺和送貨上門服務，以滿足老年人的需求。密集布點，**店址交通便利**。採用**選擇性分銷**，利用少數聲譽佳的零售商（如聲譽良好的長者護理產品供應商）分銷其新設計的家庭護理產品。
- **Promotion 推廣:** **Use targeted advertising campaigns** (e.g. TV advertisements) that appeal to the needs and interests of elderly customers, such as print ads in senior-focused publications and **social media campaigns** that highlight the **benefits of the healthcare home**. Additionally, the Healthcare Group can offer sales promotions such as short-term discount to attract **new customers**. 利用有**針對性的廣告活動**(如電視廣告)，吸引老年顧客的需求和興趣，如在以老年人為重點的出版物上刊登平面廣告，在社交媒體上開展宣傳活動，突出保健院的優勢。此外，保健集團還可提供短期折扣等促銷活動，以吸引新客戶。

(每個相關的市場營銷組合策略及說明2分，最高8分)

SECTION C.7 (a & b) Overall Comments

(a) Most of them could write out very general **marketing mix strategies**, such as “low price” and “better packaging”, without focusing on the need of the elderly and the scenario that a NEWLY DESIGNED products were to be sold. Therefore, providing home delivery service for the elderly should be more proper instead of answering to adopt **intensive distribution** of the totally newly designed products.

(a) 大部份考生可以寫出非常普遍的**市場營銷組合策略**，例如“低價”和“更好的包裝”，而不關注老年人的需求以及新設計的產品的銷售場景。因此，為老年人提供送貨上門服務應該更合適，而不是採取**密集式的分銷產品**。

(b) Most candidates understood the concept of human resources management but the ways suggested were too general **without the explanation to deal with shortage of nurses and therapists**.

(b) 大部份考生都了解人力資源管理的概念，但建議的方法過於籠統，**沒有解釋如何解決護士及治療師短缺的問題**。

The End of 2023- 2024 Mock Exam Review

Questions and Answers are
available on HKABE Website
<http://hkabe.org/hkabe/BAFS>
Mock Examination

Warm Reminders and Suggestions for HKDSE Candidates

- Understand and Interpret correctly the meaning and requirements of the questions
- 明白及正確理解題目的意義及要求
- Give clear answers with relevant explanation and examples according to question scenario
- 給予清楚答案並附以相關題目情景的解釋及例子
- Handwriting should be neat
- 書寫應要整齊



Let's Enjoy Our Pre-exam Revision

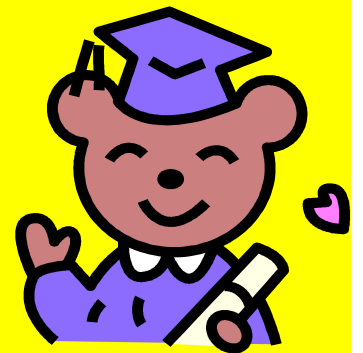
Hold on with perseverance (持守毅力)

Know our Exam Syllabus well (清楚考試大綱)

Difficulties to be positively faced
(積極面對困難)

Satisfaction through Hardworking
(努力中獲滿足感)

Excellent results to be achieved
(獲得優異成績)



Face the challenge of HKDSE

TRY YOUR BEST
TO GAIN 5** in

BAFS

成功在望



The End (完)