Cambridge Assessment International Education

Cambridge International AS & A Level

BUSINESS **9609/13**

Paper 1 Short Answer/Essay **October/November 2022**

MARK SCHEME

Maximum Mark: 40

Published

This mark scheme is published as an aid to teachers and candidates, to indicate the requirements of the examination. It shows the basis on which Examiners were instructed to award marks. It does not indicate the details of the discussions that took place at an Examiners' meeting before marking began, which would have considered the acceptability of alternative answers.

Mark schemes should be read in conjunction with the question paper and the Principal Examiner Report for Teachers.

Cambridge International will not enter into discussions about these mark schemes.

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Generic Marking Principles

These general marking principles must be applied by all examiners when marking candidate answers. They should be applied alongside the specific content of the mark scheme or generic level descriptors for a question. Each question paper and mark scheme will also comply with these marking principles.

GENERIC MARKING PRINCIPLE 1:

Marks must be awarded in line with:

- the specific content of the mark scheme or the generic level descriptors for the question
- the specific skills defined in the mark scheme or in the generic level descriptors for the question
- the standard of response required by a candidate as exemplified by the standardisation scripts.

GENERIC MARKING PRINCIPLE 2:

Marks awarded are always **whole marks** (not half marks, or other fractions).

GENERIC MARKING PRINCIPLE 3:

Marks must be awarded **positively**:

- marks are awarded for correct/valid answers, as defined in the mark scheme. However, credit is given for valid answers which go beyond the scope of the syllabus and mark scheme, referring to your Team Leader as appropriate
- marks are awarded when candidates clearly demonstrate what they know and can do
- marks are not deducted for errors
- marks are not deducted for omissions
- answers should only be judged on the quality of spelling, punctuation and grammar when these features are specifically assessed by the question as indicated by the mark scheme. The meaning, however, should be unambiguous.

GENERIC MARKING PRINCIPLE 4:

Rules must be applied consistently, e.g. in situations where candidates have not followed instructions or in the application of generic level descriptors.

GENERIC MARKING PRINCIPLE 5:

Marks should be awarded using the full range of marks defined in the mark scheme for the question (however; the use of the full mark range may be limited according to the quality of the candidate responses seen).

GENERIC MARKING PRINCIPLE 6:

Marks awarded are based solely on the requirements as defined in the mark scheme. Marks should not be awarded with grade thresholds or grade descriptors in mind.

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Social Science–Specific Marking Principles
(for point-based marking)

1 Components using point-based marking:

- Point marking is often used to reward knowledge, understanding and application of skills. We give credit where the candidate's answer shows relevant knowledge, understanding and application of skills in answering the question. We do not give credit where the answer shows confusion.

From this it follows that we:

a DO credit answers which are worded differently from the mark scheme if they clearly convey the same meaning (unless the mark scheme requires a specific term)
b DO credit alternative answers/examples which are not written in the mark scheme if they are correct
c DO credit answers where candidates give more than one correct answer in one prompt/numbered/scaffolded space where extended writing is required rather than list-type answers. For example, questions that require *n* reasons (e.g. State two reasons …).
d DO NOT credit answers simply for using a 'key term' unless that is all that is required. (Check for evidence it is understood and not used wrongly.)
e DO NOT credit answers which are obviously self-contradicting or trying to cover all possibilities
f DO NOT give further credit for what is effectively repetition of a correct point already credited unless the language itself is being tested. This applies equally to 'mirror statements' (i.e. polluted/not polluted).
g DO NOT require spellings to be correct, unless this is part of the test. However spellings of syllabus terms must allow for clear and unambiguous separation from other syllabus terms with which they may be confused (e.g. Corrasion/Corrosion)

2 Presentation of mark scheme:

- Slashes (/) or the word 'or' separate alternative ways of making the same point.
- Semi colons (;) bullet points (•) or figures in brackets (1) separate different points.
- Content in the answer column in brackets is for examiner information/context to clarify the marking but is not required to earn the mark (except Accounting syllabuses where they indicate negative numbers).

3 Calculation questions:

- The mark scheme will show the steps in the most likely correct method(s), the mark for each step, the correct answer(s) and the mark for each answer
- If working/explanation is considered essential for full credit, this will be indicated in the question paper and in the mark scheme. In all other instances, the correct answer to a calculation should be given full credit, even if no supporting working is shown.
- Where the candidate uses a valid method which is not covered by the mark scheme, award equivalent marks for reaching equivalent stages.
- Where an answer makes use of a candidate's own incorrect figure from previous working, the 'own figure rule' applies: full marks will be given if a correct and complete method is used. Further guidance will be included in the mark scheme where necessary and any exceptions to this general principle will be noted.

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4 Annotation:

- For point marking, ticks can be used to indicate correct answers and crosses can be used to indicate wrong answers. There is no direct relationship between ticks and marks. Ticks have no defined meaning for levels of response marking.
- For levels of response marking, the level awarded should be annotated on the script.
- Other annotations will be used by examiners as agreed during standardisation, and the meaning will be understood by all examiners who marked that paper.

PREPARATION FOR MARKING

1. Make sure that you have completed the relevant training and have access to the *RM Assessor Guide*.
2. Make sure that you have read and understand the question paper, which you can download from https://support.rm.com/ca
3. Log in to RM Assessor then mark and submit the required number of practice and standardisation scripts. You will need to mark the standardisation scripts to the required accuracy in order to be approved for marking live scripts. You may be asked to re-mark them, or to mark a second sample, if you do not meet the required accuracy on your first attempt.

MARKING PROCESS

1. Mark strictly to the FINAL mark scheme, applying the criteria consistently and the general marking principles outlined on the previous page.
2. If you are in doubt about applying the mark scheme, consult your Team Leader.
3. Mark at a steady rate through the marking period. Do not rush, and do not leave too much until the end. If you anticipate a problem in meeting the deadline, contact your Team Leader immediately and the Examiners' Helpdesk.
4. Examiners will prepare a brief report on the performance of candidates to send to their Team Leader via email by the end of the marking period. The Examiner should note strengths seen in answers and common errors or weaknesses. Constructive comments on the question paper, mark scheme or procedures are also appreciated.

MARKING SPECIFICS

Crossed out work

1. **All of a candidate's answers, *crossed out* or not, *optional* or not, must be marked.**
2. The only response not to be marked is one that has been crossed out and replaced by another response for that exact same question.
3. Consequently, if a candidate has crossed out their response to an optional question and gone on to answer a different optional question then both attempts must be marked. The higher mark will be awarded by the system according to the rubric.

0 (zero) marks or NR (no response)

1. Award **NR** if there is nothing at all written in answer to that question (often the case for optional questions).
2. Award **NR** if there is a comment which is not an attempt at the question (e.g. 'can't do it' or 'don't know' etc.).
3. Award **NR** if there is a symbol which is not an attempt at the question, such as a dash or question mark.
4. Award **0** (zero) if there is any attempt at the question which does not score marks. This includes copying the question onto an Answer Booklet.

Annotation

1. Every question must have at least one annotation e.g. <NAQ> if it is an NR and <X> or <seen> if 0 marks are awarded.
2. Every page of a script must have at least one annotation e.g. <BP> for a blank page.

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9609 Paper 1 Specific Marking Principles

Marks are awarded for each answer when the following Assessment Objectives (AO) are met. The mark scheme for each answer indicates when and how each AO can be met.

AO1 – Demonstrate knowledge and understanding of business concepts.
The focus in Section A of the Examination Paper is on this first AO.

(a) Questions 1, 2, and 4 will meet this AO using definitions and explanations of business concepts.
(b) Question 3 provides an opportunity for the application and a more developed explanation of a business concept. The 4–5 mark level specifically provides for this more developed explanation.

In Section B of the Examination Paper.

(a) Questions 5, 6, and 7 still require supporting Knowledge and Understanding (AO1), but there is now a focus on **Application (AO2), Analysis (AO3),** and **Evaluation (AO4).** These skills are set out below:

AO2 – Apply knowledge and understanding of business concepts to general and specific situations and contexts.

(a) Where a specific business or context is named in the question then the candidate is required to relate answers specifically to this business or context.
(b) It is not sufficient to merely repeat the name of the business or the context.

AO3 – Analyse business problems, issues, situations and contexts, through a discussion and interpretation of evidence, debate, theory, impact and consequence, to produce reasoned and coherent arguments.

(a) Level 3 answers will likely use terms such as – because, leads to, therefore, so that, as a result, consequently – thereby showing analytical development for AO3.

AO4 – Limited Evaluation is given
(a) When an attempt is made, (probably in a concluding section of an answer), to address and comment on the value and validity of the previous analysis.
(b) These comments may be quite brief and be more opinionated than reasoned.
(c) A mere concluding summary of preceding analysis is, however, not evaluation.

AO4 – Evaluation occurs
(a) When an answer comments on the validity/significance of previous analysis in an evidence based and reasoned way.
(b) This often leads to the presentation of appropriate substantiated judgements, decisions, or recommendations.

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9609 Paper 11, 12 and 13
Annotations and their Use

Annotation	Use
✓	As an indication of relevant and rewardable content. Better to put these in the body of the answer.
NAQ	Used when the answer or parts of the answer are not answering the question asked.
BOD	Used when the benefit of the doubt is given in order to reward a response.
TV	Used when parts of the answer are considered to be too vague.
K	Indicates knowledge and understanding of the concepts and issues relating to the question.
APP	Indicates that there is specific application to the context of the question.
AN	Indicates where the answer has demonstrated analysis.
EVAL	Indicates where the answer has demonstrated evaluation.
REP	This indicates where content has been repeated.
SEEN	Indicates that content has been recognised but not rewarded.

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Question	Answer	Marks
1(a)	**Define the term 'person specification'.** • Description/statement of candidate qualifications/skills/attributes/experience/knowledge (1) • Needed to secure/do a specific job (1) Correct definition – 2 of the factors listed above. (2 marks) Partial definition – 1 of the factors listed above. (1 mark) No creditable content. (0 mark)	**2**
1(b)	**Explain <u>two</u> purposes of a job description.** Answers could include: • It outlines the main duties, key tasks and responsibilities that are involved in a particular job • Shows a prospective job holder what they are applying for • An important part of any selection and recruitment process such as attracting appropriate applicants • Shortens the recruitment process and assists the process of shortlisting • Assists management in evaluating job performance • Assists management in determining training and development needs and wage/salary levels • Assists management in allocating job roles in a business • **Accept any other valid response** Correct explanation of **two** purposes of a job description. (3 marks) Correct explanation of **one** purpose or partial explanation of **two** purposes of a job description. (2 marks) Partial explanation of **one** purpose or a list of **two**. (1 mark) No creditable content. (0 mark)	**3**

Question	Answer	Marks
2(a)	**Define the term 'public sector'.** • Organisations owned/controlled/run by central/local government (2) • Organisations funded by central/local government (1) • Organisations with objectives other than profit making (1) • Organisations providing essential/needed services (1) • Relevant example such as public transport (1) Correct definition – 2 mark factor or 2 of the 1 mark factors listed above. (2 marks) Partial definition – 1 of the 1 mark factors listed above. (1 mark) No creditable content. (0 mark)	**2**
2(b)	**Explain <u>two</u> reasons why some organisations operate in the public sector.** **Note: an alternative interpretation of the question is to explain why private sector businesses might concentrate on the public sector for their work/contracts/revenue.** Answers could include: • Provide public goods/services • Run for the benefit of the community • To ensure that social needs as well as profit needs are satisfied • To achieve economies of scale • To ensure the public is protected and provided with vital services that might not be provided by the private sector • So that sufficient funding can be provided and a comprehensive service provided • **Accept any other valid response** Correct explanation of **two** reasons why some businesses operate in the public sector. (3 marks) Correct explanation of **one** reason or partial explanation of **two** reasons why some businesses operate in the public sector. (2 marks) Partial explanation of **one** reason or a list of **two** reasons. (1 mark) No creditable content. (0 mark)	**3**

Question	Answer	Marks
3	**Explain how a business might improve its cash flow.** Answers could include: • A reliable and up-to-date cash flow forecast can provide the information that highlights cash flow issues and opportunities • Cut costs – identify cost savings in non-essential costs – overhead cost cutting can reduce cash outflows • Inventory management – reduce amount of cash tied up in inventory or goods ready for sale – offer discounts to encourage sales • Delay payments to suppliers – widely used in business to reduce cash outflows – risks damaging relationships with suppliers • Reduce credit period offered to customers and invoice faster or more frequently to accelerate cash inflows – risks damaging relationships with customers • Increase sales/revenue • Debt factoring • Delay or cut back on expansion plans to conserve cash • Sell unused assets and/or lease equipment rather than purchase • **Accept any other valid response** Effective explanation of how a business might improve its cash flow. (4–5 marks) Explanation of how a business might improve its cash flow. (2–3 marks) Descriptive information about cash flow. (1 mark) No creditable content. (0 mark)	**5**

Question	Answer	Marks
4(a)	**Define the term 'transformation process'.** • The conversion of inputs (resources) (1) • The production of outputs (products/services) (1) Correct definition – 2 of the factors listed above. (2 marks) Partial definition – 1 of the factors listed above. (1 mark) No creditable content. (0 mark)	**2**
4(b)	**Explain <u>two</u> ways process innovation could improve the efficiency of business operations.** Answers could include: • The use of new or improved methods of production or service delivery • Making operations more efficient e.g. more cost-effective, reduce waste whilst maintaining quality – concerned with **inputs** (expenditure on raw materials, power, people and time) and **outputs** (products and services) • Can simplify and streamline existing processes • Examples could include the introduction of robots, AI, new waste management systems/technologies, digital control of inventory and supplies • Process innovation could lead to very significant changes, such as outsourcing production whole or in part • More efficient management of supply chain systems • **Accept any other valid response** Correct explanation of **two** ways in which process innovation could improve the efficiency of business operations. (3 marks) Correct explanation of **one** way or partial explanation of **two** ways process innovation could improve the efficiency of business operations. (2 marks) Partial explanation of **one** way or a list of **two** ways. (1 mark) No creditable content. (0 mark)	**3**

<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>5(a)</td><td>

Analyse the benefits to a business of product portfolio analysis.

<table>
<tr><th>Level</th><th>Description</th><th>Marks</th></tr>
<tr><td>4</td><td>Good analysis of the benefits of product portfolio analysis to a business.</td><td>7–8</td></tr>
<tr><td>3</td><td>Some analysis of the benefits of product portfolio analysis to a business.</td><td>5–6</td></tr>
<tr><td>2</td><td>Application of the benefits of product portfolio analysis to a business.</td><td>3–4</td></tr>
<tr><td>1</td><td>Knowledge and understanding of product portfolio analysis/product life cycle.</td><td>1–2</td></tr>
<tr><td>0</td><td>No creditable content.</td><td>0</td></tr>
</table>

Answers could include:

Knowledge and Understanding 2 marks
- Understanding of product portfolio analysis
- Understanding of product life cycle

Application 2 marks
- Reference to use of product portfolio analysis in a business context

Analysis 4 marks
- Analysis of the range of different products currently produced by a business and the allocation of resources between them
- It assists a business in deciding when to launch a new product, update an existing one, or stop producing a particular product
- One of the main forms of product portfolio analysis is an awareness of the product life cycle
- It gives a business some measure of control over its cash flow through the pursuit of a balanced product portfolio
- It assists with product planning in conjunction with sales forecasts and management experience
- Provides a regular check on the marketing strategy of a business
- Uses measures such as market growth rate and relative market share to determine if investment is appropriately allocated
- It encourages management to evaluate, to set objectives, to assess risk, to identify weaknesses, strengths and gaps in a portfolio, facilitates investment decisions
- **Accept any other valid response**

</td><td>8</td></tr>
</table>

<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>5(b)</td><td>

Discuss the importance of branding when promoting a soft drink.

<table>
<tr><th>Level</th><th>Description</th><th>Marks</th></tr>
<tr><td>4</td><td>Effective evaluation of the importance of branding when promoting a soft drink.</td><td>9–12</td></tr>
<tr><td>3</td><td>Limited evaluation of the importance of branding when promoting a soft drink.</td><td>7–8</td></tr>
<tr><td>2</td><td>Analysis and application of branding when promoting a product.</td><td>3–6</td></tr>
<tr><td>1</td><td>Knowledge and understanding of branding/promotion.</td><td>1–2</td></tr>
<tr><td>0</td><td>No creditable content.</td><td>0</td></tr>
</table>

Answers could include:

Knowledge and Understanding 2 marks
- Understanding of branding
- Understanding of promotion
- Understanding of soft drink market

Application 2 marks
- Reference to the role of branding when a business promotes a soft drink

Analysis 2 marks
- Branding is a set of associations that people make with a company, product, service or organisation
- Branding is concerned with establishing an identifiable product image that supports regular and loyal customer buying behaviour – creates expectations
- Branding promotes visibility, reduces price elasticity, establishes a strong connection between customer and product
- Produces a competitive advantage
- More effective marketing results, it is argued, with a strong brand
- Brands help a business stand out from competitors, add value to the offer, and engage with customers
- A brand seeks to harness, generate, influence and control associations with a product to help a business perform better – can present a business as distinctive, trusted, exciting, reliable etc.
- Analysis might well refer to Coca Cola: its recipe is secret; it is youthful, energetic, refreshing – visual images – red and white logo, corporate colours, unique shape of the original bottles

Evaluation 6 marks
Any judgements/conclusions can be made at any point in the essay not just in a concluding section.

</td><td>**12**</td></tr>
</table>

Question	Answer	Marks
5(b)	A judgement may be made using the following arguments: • It depends on the intensity of competition in the soft drinks industry. The soft drinks industry is very competitive so arguably branding is very important • Branding can be very significant and important – but brands can generate negative images – Coca Cola seen as unhealthy or a symbol of global imperialism by some • Price led marketing – is it breaking down the power of brands and the importance of brands? • Can discount retailers secure product loyalty with consistent low prices – is low price marketing becoming the 'only game in town' in some market sectors? • Are some discount retailers creating a generic low price retail brand (Aldi and Lidl) • Are other elements of the marketing mix more important than branding/promotion? • **Accept any other valid response**	

<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>6</td><td>
‘Human resource management (HRM) is the most important business function in a hospital’.

Discuss the extent to which you agree with this view.

<table>
<tr><th>Level</th><th>Description</th><th>Marks</th></tr>
<tr><td>5</td><td>Effective evaluation of the extent to which human resource management (HRM) is the most important business function in a hospital.</td><td>17–20</td></tr>
<tr><td>4</td><td>Limited evaluation of the extent to which human resource management (HRM) is the most important business function.</td><td>15–16</td></tr>
<tr><td>3</td><td>Good analysis of the view that human resource management (HRM) is an important business function.</td><td>11–14</td></tr>
<tr><td>2</td><td>Limited analysis with application of the role of human resource management (HRM)/other functions in a business.</td><td>5–10</td></tr>
<tr><td>1</td><td>Knowledge and understanding of HRM/business functions.</td><td>1–4</td></tr>
<tr><td>0</td><td>No creditable content.</td><td>0</td></tr>
</table>
Answers could include:

Knowledge and Understanding 4 marks
• Understanding of human resource management
• Understanding of business functions
• Understanding of the operation of a hospital

Application 4 marks
• Reference to the role of HRM in a hospital

Analysis 6 marks
• Analysis of the role and of the HRM – issues relating to compensation, performance management, organisation development, safety, wellness, work-life balance, employee morale and motivation, training – a strategic role in managing people and the workplace culture and environment
• HRM managers apply the best use of human assets in an organisation through human resource planning, workforce planning, recruitment and selection, training and development, performance appraisal, compensation, and retirement/dismissal

Evaluation 6 marks
Any judgements/conclusions can be made at any point in the essay not just in a concluding section.
</td><td>20</td></tr>
</table>

Question	Answer	Marks
6	A judgement may be made using the following arguments: • Can HRM processes help hospitals achieve high levels of operational and clinical performance? • Is the quality and continuity of patient care determined solely by the work of HRM? • The management and development of employees is vital in most businesses. Is it more important in a hospital? • Is HRM the key to maintaining services, attracting skilled doctors, nurses, promoting a positive professional atmosphere and workplace safety? • A hospital is often defined by the quality of its staff. This affects the quality of service given. If human resource planning and management is neglected, then there may well be critical shortages and poor service • Should the role of HRM be considered in isolation and as 'the most important business function in a hospital'? • Other hospital sub-systems/functions also play a crucial part – the role of information management, health and safety, operations and strategic management, and financial planning and management may be considered to play a complementary role in the successful working of a hospital • Although there is expensive capital equipment in a hospital the major asset is the employees providing the care • How do you judge what is the most important business function? • **Accept any other valid answer**	

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<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>7(a)</td><td>

Analyse the advantages of a public limited company (plc) as a legal structure for a business.

<table>
<tr><th>Level</th><th>Description</th><th>Marks</th></tr>
<tr><td>4</td><td>Good analysis of the advantages of a public limited company (plc) as a legal structure for a business.</td><td>7–8</td></tr>
<tr><td>3</td><td>Limited analysis of the advantages of a public limited company (plc) as a legal structure for business.</td><td>5–6</td></tr>
<tr><td>2</td><td>Application of the advantages of a public limited company (plc) as a legal structure for a business.</td><td>3–4</td></tr>
<tr><td>1</td><td>Knowledge and understanding of a public limited company/legal structure of a business.</td><td>1–2</td></tr>
<tr><td>0</td><td>No creditable content.</td><td>0</td></tr>
</table>

Answers could include:

Knowledge and Understanding 2 marks
- Understanding of public limited company (plc)
- Understanding of legal structure of a business

Application 2 marks
- Reference to the characteristics/role of a public limited company (plc) as a legal business structure

Analysis 4 marks
- The business has a separate legal identity
- There is limited liability for shareholders
- Can raise significant capital through the issue of shares
- A listing on a stock exchange can attract investors worldwide
- The shareholder base is wide, the risk spread and the influence of one or two ‘angel investors’ reduced
- Better financial opportunities are available – suggests the organisation is credit worthy - able to attract other potential sources of finance – banks and other financial institutions more willing to lend to a publicly listed company and give better terms
- Growth and expansion opportunities may follow from these finance advantages e.g. able to make acquisitions, purchase significant capital assets, grow organically
- Can achieve a prestigious profile – better brand recognition
- **Accept any other valid response**

</td><td>**8**</td></tr>
</table>

<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>7(b)</td><td>

Discuss the view that the activities of banks should be significantly influenced by ethics.

<table>
<tr><th>Level</th><th>Description</th><th>Marks</th></tr>
<tr><td>4</td><td>Effective evaluation of the view that the activities of banks should be significantly influenced by ethics.</td><td>9–12</td></tr>
<tr><td>3</td><td>Limited evaluation of the view that the activities of a business should be significantly influenced by ethics.</td><td>7–8</td></tr>
<tr><td>2</td><td>Analysis and application of how the activities of a business could be influenced by ethics.</td><td>3–6</td></tr>
<tr><td>1</td><td>Knowledge and understanding of banks/ethics.</td><td>1–2</td></tr>
<tr><td>0</td><td>No creditable content.</td><td>0</td></tr>
</table>

Answers could include:

Knowledge and Understanding 2 marks
- Understanding of ethics
- Understanding of banks

Application 2 marks
- Reference to how the activities of a bank/business could be significantly influenced by ethics

Analysis 6 marks
- The activities of some businesses are affected by ethics in terms of i.e. notions of right and wrong or of moral codes
- Ethical activities could include treatment of employees, consideration of customer needs, links with suppliers
- Analysis of legal compliance restrictions on banks that contain implicit/explicit ethical decisions
- Banks could be more ethical e.g. providing social loans, loans to small businesses, transparency of information given
- Some bank activities can be considered unethical, e.g. PPI, mis-selling of endowment mortgages, poor pension products, poor treatment of small borrowers/businesses, favouring new customers with preferential rates, over existing customers

Evaluation 6 marks
Any judgements/conclusions can be made at any point in the essay not just in a concluding section

A judgement may be made using the following arguments:
- To what extent could/should ethics play a part in the activities of a business – ethics is about moral values – right and wrong – codes of conduct
- Is there room for ethics in the activities of commercial banks?

</td><td>12</td></tr>
</table>

Question	Answer	Marks
7(b)	• How does an ethical approach sit with commercial objectives, especially 'profit making'? • While decisions could/should be influenced by ethics, how realistic is this in practice? • Are there more important influences such as the need for profit and satisfying shareholders? • To what extent will the activities of banks be influenced by other factors, such as poor understanding of market, poor information, confusion about objectives, copying other businesses • **Accept any other valid response**	

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