Cambridge Assessment International Education

Cambridge O Level

COMMERCE **7100/21**

Paper 2 Written **October/November 2022**

MARK SCHEME

Maximum Mark: 80

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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This document consists of **23** printed pages.

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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.

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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).

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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.

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.

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Annotations

Symbol	Possible Use
Tick	Tick
X	Cross
BOD	Benefit of doubt
Highlight	Highlight
On Page Comment	On Page Comment
Off Page Comment	Off Page Comment
TV	Too vague
REP	Repeat
L1	Level 1
L2	Level 2
L3	Level 3
NAQ	Not answered question
OFR	Own figure rule
SEEN	Noted but no credit given
BP	Blank Page

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<table>
<tr><th>Question</th><th>Answer</th><th>Mark</th><th>Guidance</th></tr>
<tr><td>1(a)</td><td>Identify the correct type of industry (primary, secondary, tertiary) to match the activities in Fig. 1.1.
<table><tr><td>Services</td><td>Tertiary</td></tr><tr><td>Manufacturing</td><td>Secondary</td></tr><tr><td>Agriculture</td><td>Primary</td></tr></table></td><td>3</td><td></td></tr>
<tr><td>1(b)</td><td>Is it a good idea for country A to specialise in services? Give reasons for your answer.

Yes – Allows more services available to local people (1) increases their standard of living (1) increases efficiency (1) leading to greater output (1) lower/reduced costs (1) better quality/fewer mistakes (1) leads to economies of scale (1) increases employment (1) more services, such as tourism are attracted (1) as more services are exported (1) to new markets (1) improved balance of payments (1) leads to greater development of country (1) more income/revenue (1) increases foreign currency (1) greater GDP (1)

No – It may be too dependent on services (1) lack of agriculture to feed the population (1) lack of industry to produce goods (1) which means more imports (1) imports likely to be more expensive (1) if world demand for services falls / if services can be bought more cheaply abroad (1) workers risk losing jobs (1)</td><td>2</td><td>Up to 2 marks for justified reasoning of yes and/or no responses

Note: 0 marks for describing the data in Fig. 1.1</td></tr>
<tr><td>1(c)(i)</td><td>Define multinational company (MNC).

• A business with its head office/mother branch in one country (1) that has operations (factories/shops/branches) in other countries/in more than one country (1)</td><td>2</td><td>Note: 0 marks for an example</td></tr>
</table>

Question	Answer	Mark	Guidance
1(c)(ii)	**Explain <u>two</u> reasons why increased traffic is a source of pollution in a country.** • Air pollution/pollute the air (1) gases/carbon dioxide/exhaust fumes (1) resulting in health issues (1) causing e.g. respiratory problems (1) • Climate change (1) pollutes the environment (1) global warming (1) • Noise/sound pollution (1) increasing noise levels (1) e.g. engine noise/car horns (1) traffic congestion (1) • Visual/land pollution (1) litter on roads (1) e.g. abandoned vehicles (1) causing nuisance (1)	**4**	1 mark for each reason plus 1 mark for each explanation x 2 Note: explanations can be mixed and matched from any of the bullet points if suitably linked Note: 0 marks for 'pollution'
1(d)	An important factor affecting the location of mining companies is **a good transport network** A fixed asset of a mining company is **land**	**2**	1 mark for each correct circled answer

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Question	Answer	Mark	Guidance
1(e)	**Are the advantages of multinational companies (MNCs) setting up in a country greater than the disadvantages? Give reasons for your answer.** **Advantages**: • Provide jobs – so reduce country's unemployment • Offer training to local workers – increase skills • Multiplier effect on economy – opportunities for new businesses to set up • Provide goods e.g. oil – not available in the country • Improve infrastructure – such as better roads • Attract investment – pays for imports • Increase competition – lower prices for consumers / impact on local businesses • Nearness to local markets – lower transport costs • Can increase sales – to new markets • Higher profile – greater recognition • Low labour costs – lower wage rates • Government incentives – e.g. subsidies • Lower taxes – e.g. zero tax rates • Avoid trade barriers – e.g. customs duties	**6**	Up to 2 marks for **describing** multinationals Up to a further 2 marks for **analysing** advantages and disadvantages of multinationals entering a country Up to a final 2 marks for **evaluating** whether the advantages of multinationals entering a country outweigh the disadvantages Note: Allow advantages and disadvantages to the host country and to MNCs of setting up in a country Note: Can obtain up to 4 marks for discussing only advantages or disadvantages

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Question	Answer	Mark	Guidance
1(e)	**Disadvantages:** • MNC may exploit natural resources of a country – once resources are dried up the MNC may move on leaving the country without these resources, and sometimes pollution is left behind. • MNC may pay higher wages than local businesses so it might attract the best of the local labour – entice people away from primary occupations so that there is less production for local needs. • MNCs often bring in employees from other parts of the world, usually managers – and the local people can be left with the lower paid jobs. • Profits often leave the host country going back to the MNC's home country – thereby reducing foreign currency reserves • Local firms can go out of business – as they cannot compete with the economies of scale MNCs can achieve. • Poor communication • Control/coordination – increases costs • Supply chain issues – increased risks of delivery • Extra costs – e.g. language, training local workers **Evaluation:** Some criticisms of MNCs may be due to other issues, such as governments failing to regulate pollution, and local firms may also be causing pollution. MNCs may pay low wages but, that may be better for the economy than high unemployment. Some MNCs respond to concerns about working conditions and levels of pollution and improve them, even set standards that local firms might struggle to achieve. It may be that a country's government has to decide whether the advantages of a MNC are greater than the disadvantages specific to that country's needs. Generally, MNCs tend to provide work for local people which helps to improve their standard of living which is a definite advantage.		

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Question	Answer	Mark	Guidance
2(a)(i)	**Draw a circle around the company's logo.** Circle around image of pizza only in Fig. 2.1	**1**	
2(a)(ii)	**Calculate how much it costs BB Pizza Company to make each pizza.** Answer = $0.80 (accept 80 cents)	**1**	
2(a)(iii)	**Calculate the mark-up percentage made by a supermarket on each pizza sold. Show your working.** 100% (2) Method: Mark-up percentage = ($5 - $2.50)/$2.50 = 1 (1)	**2**	No OFR
2(b)(i)	**Identify <u>one other</u> distribution channel that BB Pizza Company could use.** • Wholesaler • Website/online/ecommerce • Through a restaurant • Direct to customer/consumer	**1**	Note: 0 marks for 'other retailers'

Question	Answer	Mark	Guidance
2(b)(ii)	**Explain <u>two</u> reasons why it is important to choose an appropriate channel of distribution for BB Pizza Company's new pizza range.** • BB might make a larger profit/profit margin if it continues to sell directly to supermarkets (1) if it negotiates a good price for the new range (1) • Selling to wholesalers might mean selling to a wider range of businesses (1) increasing brand awareness (1) but sales may be low in the short term when BB's new range/brand is not well-known (1) • Selling directly through a website would allow BB to control its brand image (1) which would differentiate their business, making it more valuable in the long term (1) but would have massive set up costs and require multiple outlets (1) • Selling directly to restaurants might gain a higher quality image (1) which could help BB to become a premium brand / enable its pizzas to be sold at a higher price (1) • Selling directly to customers will enable stronger relationships (1) able to target customer needs/wants better (1) develop brand loyalty (1) repeat customers (1) more sales/profits (1) • Selling directly to customers will allow access to customer data (1) can follow-up with emails (1) special offers (1) increase sales/profits (1) • As it is perishable (1) it needs a shorter channel of distribution (1) so that the pizzas do not go bad/stale (1) less customer complaints (1) • If they choose a longer chain (1) it will increase costs (1) e.g. transport (1) may have to increase prices (1) less sales (1) • Shorter distribution chain (1) less costly/less transport costs/increases profit (1) • So that it is accessible to consumers in remote areas (1) increases potential market (1)	**4**	1 mark for each reason plus 1 mark for each explanation x 2 Note: explanations can be mixed and matched from any of the bullet points if suitably linked

Question	Answer	Mark	Guidance
2(c)	**The BB Pizza company is considering two options to promote the new pizza range.** **Option 1: direct mail** **Option 2: free samples** **Discuss each of these options. Which would you recommend? Give reasons for your answer.** Direct mail is personally addressed advertising delivered through household letter boxes. Free samples are small, packaged portions of a product usually distributed to the public on a high street or other busy shopping area. **Advantages and disadvantages of direct mail:** • Targeting - can send specific messages to particular groups of buyers and potential buyers based on demographics and buying behaviour • Personalisation - can reach buyers with a personal touch. Direct mail can be addressed to a specific person, and even include details like past orders • Affordable – in comparison to mass media advertising campaigns • Measurable – if the marketing message asks the buyer to take a particular action or use a specific voucher code, it can easily track the success of campaigns • Informative – can deliver detailed information on the company products, services and prices unlike some other forms of advertising • Intrusive – some people find direct marketing annoying and consider it as junk mail to be thrown away, making the buyers less likely to buy • Low response rates – when the buyer isn't interested in the product, it is wasting money. • Competition – hard to make the message stand out when buyers receive a high number of direct mail adverts • Cost – can have high financial/resource costs in the actual delivery • Environment – litter is bad for the environment, which may have a negative image on BB Pizza Company	**8**	Level / Mark / Description 3 / 7–8 / The candidate is able to offer a recommendation with a thorough evaluation of both options. 2 / 5–6 / Candidate offers a satisfactory analysis of using direct mail and/or free samples, with or without a recommendation. 1 / 1–4 / Candidate demonstrates some knowledge and understanding of using direct mail or free samples to promote the new brand to buyers. 0 / 0 / No creditable response. Note: Can obtain up to 7 marks for discussing one option

Question	Answer	Mark	Guidance
2(c)	**Advantages and disadvantages of free samples:** • Increases awareness of BB Pizza Company – so consumers consider using the company in future • Encourages buyers to try the new brand – and gain sales • Tempt buyers to buy more – help BB to remain successful • Way to get feedback - so BB can improve the new brand • Cheaper – than some other marketing methods • Free word-of-mouth marketing – with buyers taking to social media • No guarantee that there will be sales – people take free goods without intention of purchasing • Cost – giving free samples is an investment of BB's resources that can be expensive • Buyers who are hungry will eat the food - without wanting to buy any. **Evaluation:** Deciding whether to do a traditional direct mailing to buyers or free sampling will yield different results based on the target market's preferences. Free samples can be a very good way for BB to get their new brand seen and tasted but it does carry risk and requires planning. So, it is recommended that BB carries out a specific targeted campaign, using direct mail, instead of giving any free pizza samples to people who may not then buy.		

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Question	Answer	Mark	Guidance
3(a)	**Define *visible trade.*** • Trade in the import and export (1) of goods/tangibles (1)	**2**	
3(b)	**Describe how containers can be used as warehouses.** • To store/keep goods or products (1) e.g. example of goods (1) • Standard/variety of sizes (1) to store all types of goods (1) • Variety of types (1) e.g. refrigerated/temperature controlled (1) • Made of steel/metal (1) less damage/theft to goods/goods protected/safe (1) • Sealed/locked/closed (1) not opened until destination (1) • Can be stacked (1) in port areas (1) for imported goods (1)	**2**	1 mark for each point of description Note: explanations can be mixed and matched from any of the bullet points if suitably linked
3(c)	**Explain <u>two</u> ways a customs authority might enforce trade restrictions on goods coming into a country.** Embargoes (1) banning the entry of some imported goods completely (1) Quotas (1) imposing physical limits on the number/volume of goods imported (1) Tariffs/duty (1) adding a tax to the cost of imported goods (1) Licensing (1) permit needed before goods are permitted into the country (1)	**4**	1 mark for each way plus 1 mark for each explanation x 2 Note: 0 marks for ‘confiscating goods’

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Question	Answer	Mark	Guidance
3(d)	**Firms need to consider several factors, such as security, when deciding to use sea transport to move their goods.** **Evaluate <u>two</u> <u>other</u> factors a company should consider before using sea transport. Which one is more important? Give reasons for your answer**. Cost – if it is too expensive it will lower profit margin Destination - landlocked countries cannot use sea transport, does the ship call at the port the company wants Type/nature of goods – e.g. if goods have a short shelf life/are urgent or need fragile handling, it would be better to choose air transport Distance – longer distances can mean greater risk of damage, more opportunity for theft Trans-shipment of goods between different forms of transport at ports/airports – can add to costs / cause delays Laws/regulations/duty – may increase costs / cause delays at ports Urgency/reliability/efficiency of transport method – will the cargo arrive in the time required Currency fluctuations – changes in exchange rates can affect final sea freight rates Quantity of goods – large amounts of goods can be carried by sea Weather – can delay goods or result in losses Documents – such as bill of lading needed to be completed **Evaluation:** The decision to use sea transport will depend on the distance, urgency and type of goods to be transported, but cost will be most important factor because a company will need to cover its costs and make a profit, otherwise it will not be worthwhile transporting the goods.	**8**	Level / Mark / Description 3 / 7–8 / The candidate can offer a thorough evaluation of factors that need to be considered in using sea transport to move goods. 2 / 5–6 / Candidate offers a satisfactory analysis of factors that need to be considered in using sea transport to move goods. 1 / 1–4 / Candidate demonstrates some knowledge and understanding of factors that need to be considered in using sea transport to move goods. 0 / 0 / No creditable response. Note: Can obtain up to 7 marks for discussing one factor

Question	Answer	Mark	Guidance
4(a)(i)	**Identify the insurance document.** • Proposal form/proposal	**1**	
4(a)(ii)	**Identify the proposer.** • Jimmy Reed	**1**	
4(a)(iii)	**Give <u>one</u> reason why Jimmy needs to sign the document.** • To show that he consents to be accepted for insurance • To show that he accepts the terms and conditions / proof of agreement • For record purposes / to prevent fraud • Evidence of signature to identity the person • Evidence that he completed the form	**1**	Note: 0 marks for 'gives information'
4(b)	**Do you think Jimmy would be refused insurance for his new car? Give reasons for your answer.** Yes – The risk is high (1) he is young/only 18 years old (1) lacks driving experience (1) just obtained driving licence/new driver (1) young drivers can be more careless or e.g. talking on phone when driving (1) sports cars are fast/powerful (1) so increase chance of accident/insurance claim (1) would be considered a high/bad risk (1) No – He has insurable interest (1) is old enough to drive (1) has passed his driving test/has driver's licence (1) Insurance is available for any insurable risk (1) potential risk/loss can be calculated / taken into consideration (1) premiums will be very high (1)	**3**	Up to 3 marks for justified reasoning of yes and/or no responses

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Question	Answer	Mark	Guidance
4(c)	**Discuss the importance of utmost good faith when Jimmy applies for motor insurance. Give reasons for your answer.** Utmost good faith is an insurance principle that states all parties in insurance must tell the truth and give all relevant facts. • Proposal form questions must be answered truthfully – if not, Jimmy's policy will be cancelled / made null and void • All relevant/honest facts must be given by Jimmy – e.g. he cannot say he is over 25 years of age to obtain a lower premium • The information that Jimmy gives will determine the risk and allow the insurance company to decide whether or not to accept/cover the risk • The insurer may not accept the proposal if they believe questions have not been answered truthfully • Giving fraudulent information – is a crime / punishable by law **Evaluation:** Jimmy is required to complete the application/proposal as honestly as possible so that he does not break the principle of utmost good faith and end up without any insurance. The principle is very important because if he does not tell the truth, and later has an accident, no compensation will be paid by the insurer and Jimmy might have to pay compensation himself to anyone else who suffered a loss through his fault. Although utmost good faith is important, there are other insurance principles, such as indemnity, that are just as important when applying for insurance cover.	**6**	Up to 2 marks for **describing** utmost good faith/motor insurance Up to a further 2 marks for **analysing** utmost good faith when applying for motor insurance Up to a final 2 marks for **evaluating** the importance of utmost good faith when applying for motor insurance Note: 0 marks for 'not making a profit'

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Question	Answer	Mark	Guidance
5(a)	**Calculate the difference in mobile wallet use between 2017 and 2021. Show your working.** 582 (2) Method: 1381 – 799 (1)	**2**	Allow OFR
5(b)	**State <u>two</u> reasons for the growth of mobile wallet use.** • Increase in mobile shopping / ecommerce / global online trading • Increase in security • More people have smartphones • Wide use of the internet/digital technology • More convenient than carrying multiple plastic cards or cash • Cheaper than going to a bank • Convenience / can bank at home / anytime / 24/7 • Can bank anywhere • Less people paying by cash/cheques / increase of cashless society • More locations/globally/websites accept mobile payments • Speed of payment • Safer than carrying cash • Eliminates paper/ink • Loyalty rewards are offered • Banks promoting digital technology	**2**	1 mark for each reason Note: 0 marks for ‘easy to use’

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<table>
<tr><th>Question</th><th>Answer</th><th>Mark</th><th>Guidance</th></tr>
<tr><td>5(c)</td><td>Do you think digital banking could replace bank branches? Give reasons for your answer.

Yes – Fewer bank branches needed (1) more people use/have access to digital/internet/mobile banking (1) offers most of the services that a bank branch does (1) many new banks are only app-based (1) makes life easier for customers e.g. no need to queue at till / for a face-to-face meeting (1) cheaper than going to the bank (1) more efficient for customers (1) fewer staff needed to serve customers in bank branches (1) as teller transactions have declined (1) this reduces labour costs (1) reduces cost of premises (1) possibly increasing profits (1) greater customer satisfaction from using digital banking (1) some customers prefer the benefit of instant access to their bank accounts/ ability to carry out transactions 24/7 (1) at home/wherever they are (1) saving them time (1)

No – branches still have to be used to withdraw large amounts of cash (1) some people prefer to use ATMs in branches or branch lobbies than e.g. in supermarkets (1) some people prefer face-to-face contact (1) e.g. open a new account / apply for a loan / advice on a new product (1) still used to pay in cash/cheques (1) concerned about being scammed/hacked (1) money taken from their accounts (1) some consumers are challenged using technology (1) example (1)</td><td>3</td><td>Up to 3 marks for justified reasoning of yes and/or no responses</td></tr>
<tr><td>5(d)</td><td>Which of these statements about credit are true and which are false?

Tick (✓) TRUE or FALSE in the correct column.

<table><tr><td>Hire purchase payments are made by instalments.</td><td>✓</td><td></td></tr><tr><td>A store card is a type of savings account.</td><td></td><td>✓</td></tr><tr><td>A credit card is a way of borrowing money.</td><td>✓</td><td></td></tr></table></td><td>3</td><td>1 mark for each correct answer</td></tr>
</table>

Question	Answer	Mark	Guidance
5(e)	**Discuss the implications of a bank having poor communications with its customers. Give reasons for your answer.** Communication is the way that information is passed between people. Failure to communicate effectively leads to poor communication. Banks use a variety of written, verbal and electronic communication methods with customers. • If banks communicate inaccurately with customers, e.g. an inaccurate bank statement, they will lose customers • Leads to unsatisfied customers with more customer complaints • Will affect brand image damaging banks reputation • Leads to lack of trust with customers deciding to bank elsewhere • Poor communication from the bank management to its staff will lead to inefficient service, mistakes, customer complaints and the reputation of the bank being damaged • Customers expect accurate communication and need to trust what the bank tells them, e.g. the rate of interest on a loan, if customers are not satisfied, they will not take out loans or use other bank services • Customers expect quick movement of information / prompt carrying out of instructions, if not the bank will be considered inefficient, leading to poor customer satisfaction • Many customers want mobile facilities to check their accounts – if the technology malfunctions, customers will feel that the bank is unreliable and decide to bank elsewhere **Evaluation:** Poor communication will result in a bank that is unaware of its customer needs so is unable to meet their requirements. If a bank does not communicate effectively with its customers, they will simply stop using them. That results in loss of bank revenue, leading to lower profits and less chance of survival in a highly competitive industry. The biggest implication is that is so easy for customers to change banks, they can do it all online in a few minutes, so good lines of communication are even more vital to the success of a modern bank.	**6**	Up to 2 marks for **describing** communication Up to a further 2 marks for **analysing** implications of a bank having poor communications with its customers Up to a final 2 marks for **evaluating** implications of a bank having poor communications with its customers

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