

UGANDA MARTRYS UNIVERSITY

FACULTY OF BUSINESS AND MANAGEMENT

DEPARTMENT OF MICROFINANCE

MASTERS OF ARTS IN MICROFINANCE MANAGEMENT

YEAR OF STUDY : FIRST and SECOND YEAR, 1ST SEMESTER
COURSE UNIT : DIGITAL FINANCE AND INFORMATION SYSTEMS
DATE OF EXAM : 21st JANUARY 2024
DURATION : 3 HOURS [9:00AM – 12:00 PM]

INSTRUCTIONS:

1. *Carefully read through ALL the questions before attempting*
2. *ANSWER ANY FOUR (4) Questions. All Questions carry equal marks*
3. *No names should be written anywhere on the examination book.*
4. *Ensure that your Reg Number is indicated*
5. *Ensure your work is clear and readable. Untidy work shall be penalized*
6. *Any type of examination Malpractice will lead to automatic disqualification*

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QUESTION 1 (25MARKS)

- a) Explain the term Financial Technology or 'Fintech' as commonly referred to by IT experts? **(5 marks)**
- b) Explain the benefits of 'Fintechs' to business enterprises? **(10 marks)**
- c) Highlight any 5 'Fintechs' currently under use by business enterprises in your country? **(10 marks)**

QUESTION2 (25MARKS)

- a) Explain how the digitalization has contributed to financial inclusion in your country? **(10marks)**
- b) Mention the key bottlenecks to effective digitalization in Small and Medium Enterprises of your country? **(15marks)**

QUESTION3 (25MARKS)

- a) Evaluate the role of the internet in digitalization of organizations? **(5marks)**
- b) Name any 5 services or functions supported by the internet in your country? **(10marks)**
- c) Highlight any 5 negative effects of the internet to its users? **(10marks)**

QUESTION4 (25MARKS)

Write short notes on the following electronic banking operations?

- a) Automated Tellers Machines (ATM)? **(9marks)**
- b) Point of Sale (POS) Terminals? **(8marks)**
- c) Internet Banking? **(8marks)**

QUESTION5 (25MARKS)

- a) Justify the current digital revolution in the business sector? **(15marks)**
- b) Highlight 5 key requirements for a small business enterprise to digitalize? **(10marks)**

QUESTION6 (25MARKS)

- a) Define the term e-business? **(3marks)**
- b) Mention any 4 common types e-business in your country? **(8marks)**
- c) Explain merits and demerits of e-business? **(14marks)**

END