4E5N Prelim Section A Suggested Answer CTSS

1 Study Source A.

What can you infer about the attitude of the elderly towards digital [5] transactions? Explain your answer

Suggested Answer		Success Criteria
Take note: Good answers should:		
 Address and use keywords from the question 		
2. Link to concepts as mentioned in BI.		
I can infer that the elderly have a <u>poor/ negative attitude</u> or are	•	ATQ
<u>unsupportive/unreceptive</u> towards digital transactions. (A) Source A states		
that 'Many said they would rather spend time queueing at bank branches	•	Evidence
to carry out a simple banking transaction, than to learn to use mobile or		1 best line
Internet banking'. (Evidence) This shows that there is some resistance for		
the elderly to switch to digital transactions and they would still prefer to	•	Explanation
physically head down to the banks even though it may bring about		
inconvenience to them. (Exp)		

2 Study Source B.

Why do you think Source B was published? Explain your answer.

Suggested Answer		Success Criteria
Source B was published to convince/persuade/reassure	•	Powerful verb
(Powerful verb) seniors (Audience) that data plans are kept affordable and can be accessible by everyone/anybody	•	Audience
(Message/Inference) so that they will not feel burdened by the cost and be willing to sign up for the data plan (Feel & Action) BECAUSE at that time SG is transitioning towards digitalisation with many transactions conducted online. However, this digitalised environment may be at the expense of the seniors in the country (Situation from BI). This can be seen from "Discount from \$10 per month to \$5 for 20GB of data" (Evidence). This implies that by lowering the cost, there are attempts to be inclusive towards the seniors so that they will not feel left out and be more willing to sign up for the plan and make an effort to stay connected digitally (Explanation).	•	Message
	•	Feeling
	•	Action
	•	Situation
	•	Evidence
	•	Explanation

3. Study Source C and D. Having read Source D, are you surprised by Source C? Explain your answer.

Suggested Answer		Success Criteria
Note:		
-Para 1:Must use both sources given $ ightarrow$ compare C & D		
-Para 2: Should move on to higher level skills like CR of main source /		
Explained provenance		
Comparison of C and D	•	ATQ +LOR
Having read Source D, I am surprised by C (ATQ) as D contradicts C (LOR). C and D differ in seniors' response to technology. D suggests that there is	•	Common Criteria
an unwillingness to accept and integrate technology into their lives (CC) but (CW) Source C suggests that seniors have a positive view and are	•	Comparison word
eager to use technology. (CC) This can be seen in Source D, where there is 'reluctance to embrace a digital lifestyle' (Ev) This means that seniors are uncomfortable with learning technology and do not prefer it. (Exp) In contrast, Source C says 'Ellie Teo, 62, is another senior who makes use of	•	Evidence x2 1 best line
the Internet to hone a skill' (Ev). This means that seniors are willing to learn how to use the Internet for their own self improvement and benefit. (Exp) OR	•	Explanation x2
Having read Source D, I am not surprised (ATQ) by Source C as both sources are similar (LOR). Both sources claim that seniors still require some	•	ATQ +LOR
assistance and help when they use technology (CC). In Source D, it states that 'the Silver Infocomm Initiative which helped more than 350,000 seniors	•	Common Criteria Comparison word
embrace IT' (Ev). This means that support and guidance must still be provided to seniors as they navigate and figure out how to use technology	•	Evidence
(Exp). Similarly, (CW) Source C suggests that 'Madam Chan, whose go-to tech guy is her ten-year-old grandson' (Ev). This means that seniors also		1 best line
require some support when using technology. (Exp)	•	Explanation
Cross referencing of main source (C) Having read Source D, I am not surprised by Source C (ATQ) as Source C is supported by Source E (LOR). Both (CW) C and E suggest that the use of technology is still difficult for seniors (CC). This can be seen from Source C 'Madam Chan, whose go-to tech guy is her ten-year-old grandson' (Ex). This means that seniors still require support from the younger generation to learn how to use technology (Exp). Similarly, (CW) Source E says that "For services that must be moved online, banks should be more mindful of	•	ATQ + LOR
	•	Common Criteria
	•	ATQ + LOR Common Criteria
		Comparison word
		Evidence
different customers. What might seem clear and convenient to youthful developers and testers are not to older customers.'(Ev) suggesting that		1 best line
seniors still require the help and assistance of younger people to navigate technology. (Exp)		Explanation

Possible highest levels have to include the holistic use of provenance,	•	ATQ + LOR
context and content		4W 3V
Highest level: 4W + 3V + Link to Source D		Details from
Having read Source D, I am not surprised (ATQ) by Source C as it is	•	
expected (V) of Source C to make such claims in its report. Source C is by		provenance
Singapore's local news outlet (D1-Who) reporting that elderly are		D1, D2, D3
receptive to learning technology and as the local news outlet whose main audience is Singaporeans, (WHAT) they will want to portray learning	•	Explanation of how
technology as a positive thing. (EXP1) in order to convince other fellow		it makes the source
seniors in Singapore to be more excited and receptive to learn about		reliable and hence
technology and assure them of having a positive experience (Exp- Why),		
so that they could also get them to be on board and more receptive to		useful
the use of technology. Because at that time, Singapore has unveiled the		Exp 1, Exp 2, Exp 3
Silver Infocomm Initiative (SII) with programmes (WHEN - taken from Source		What view is
D) to help seniors embrace IT and it has developed a growing pool of more		represented
than 230 tech savvy seniors (Taken from D), which is who the 2 seniors in C		•
(Taken from C) are a part of this group able to use tech daily. (Explanations		
at higher levels make connections in context/ time/ reasoning between		
BOTH sources)		

4 Study Source E.

How useful is Source E as evidence of seniors' ability to adapt to digitalised banking? Explain your answer.

[7]

Suggested Answer		Success Criteria
Note:		
-Always begin with USEFUL		
-Infer state of social mixing		
-Successful Cross referencing (CR) requires reliability therefore useful /		
unreliability therefore less useful.		
Useful (A) as reliable as supported by Source A. Both (CW) suggest that	•	ATQ + LOR
seniors lack the ability/ have difficulties/are unable to adapt/are unwilling to adapt to digitalised banking (CC). This can be seen from Source E	•	Common Criteria

which says "Many lack the familiarity and trust in computer systems to fully	•	Comparison word
embrace digital banking." (Evid) which shows that seniors find online		
banking challenging and complicated to understand. (Exp) Similarly,	•	Evidence x2
(CW) Source A says "Seniors said they steered well clear of mobile banking		1 best line
and online shopping." (Evid) suggesting that seniors are		
overwhelmed/daunted by digitalised banking (Exp)	•	Explanation x2
Less Useful (ATQ) as unreliable as refuted by BT (LOR). Source E suggests	•	ATQ + LOR
seniors are having difficulties getting used to online banking (CC) but (CW)		
BI suggests that it is not the seniors inability to adapt but the complicated	•	Common Criteria
process involved. This can be seen from E which says 'the push to move		
basic banking services online, or use of mobile applications for simple	•	Comparison word
• • • • • • • • • • • • • • • • • • • •		
transactions, will isolate seniors.' (Ev) which shows that seniors are having	•	Evidence
problems using online banking (Exp). However, (CW), BI states that 'the		1 1 1 12
responsibility is on institutions such as banks to make their digital tools more		1 best line
digitally friendly for seniors' (Ev) suggesting that bank processes are way	•	Explanation
too complicated for seniors to understand and it is not seniors' lack of		
ability to adapt to digitalised banking.		

Possible highest levels have to include the holistic use of provenance, context and content (L5/7

Less useful: Purpose + Tone, loaded words.	•	ATQ + LOR
Less useful (A) as it is unreliable (LOR) as the reader has a purpose which is		
to convince (P) the banks (A) that seniors have difficulty navigating	•	Evidence
banking services online or via mobile apps (M) so that they will understand		1 best line
(F) the difficulties of the senior users and continue to maintain face to face		
banking services.(A) Because of this purpose, the source is unreliable as it	•	Explanation of how it
		makes the source
stresses on the challenges that the seniors face, not remembering the		
positive impacts/ benefits of online banking.(EXP) This makes it unreliable.		unreliable and
To achieve his purpose, he also uses exaggerated		hence less useful
words/expressions/loaded language, such as 'am concerned', 'isolate',		Herice less userui
'frustrated'. (Ev) These are emotive words which may be used to incite		
anger in readers or to sway readers' sympathy for seniors. Since there is a		
, , , ,		
hidden motive/agenda and the use of emotive words/loaded language,		
(Exp) it makes the source unreliable and hence, not useful.		
(17)		

5 "The seniors in Singapore are left behind in a digitalised environment."
Using the sources in this case study, explain how far you would agree with this statement.

Suggested Answer	Success Criteria

MARK SCHEME		
I agree (A) as A suggests that seniors in SG <u>are left behind</u> in a digitalised environment. (A) This can be seen from "Seniors said they steered well	•	ATQ
clear of mobile banking and online shopping. Many said they would rather	•	Best evidence
spend time queueing at bank branches to carry out a simple banking		1 line
transaction, than to learn to use mobile or Internet banking. " (B) As a		
result, seniors will avoid any form of digitalisation (S) \rightarrow feel more	•	Sequence of
unfamiliar/fearful/lacking in confidence to use technology(S) 🗆 less willing		outcomes beyond
to adopt digital functions/transactions and less likely to change their		source .
traditional ways of doing things (S) uill not be able to keep up with the		(S1→ S2→S3)
changes in a digitalised environment as technology is constantly evolving		
(S)→ hence seniors are left behind (L)		170
I disagree (A) as D suggests that seniors in SG are not left behind in a	•	ATQ
digitalised world. This can be seen from "The SII has helped more than 350,000 seniors embrace IT to connect better with the community and	•	Best evidence
enhance their quality of life in the digital age." (B) As a result, government		1 line
has aided in providing digital training for the seniors (B) increased		
opportunities to learn (S) \square more exposure to technology (S) \square gain	•	Sequence of
confidence (S) \rightarrow more likely to be adept and comfortable at using		outcomes <mark>beyond</mark>
technology (S) more likely to embrace the use of technology themselves		source
to increase convenience in their lives(S) \rightarrow hence seniors are not left		(S1→ S2→S3)
behind. (L)		
I disagree (A) as B suggests that seniors in SG <u>are not left behind</u> . This can	•	ATQ
be seen from the source which shows "a seniors mobile promotion plan of	•	Best evidence
\$5 per first month and the provision of 20GB of local data at full LTE speed"	•	
(B) As a result, seniors are enticed to sign up for this plan as it is affordable (S) \rightarrow with the plan, they are more likely to utilise technology as they now		1 line
have access to the Internet (S) \rightarrow continue to stay connected (S) \rightarrow keep	•	Sequence of
up/stay updated with technology trends happening in SG (S) \rightarrow seniors		outcomes beyond
are not left behind. (L)		source
		(S1→ S2→S3)
Possible bonus must be tagged to specific sources Note: every bonus attempt must be linked to a source , and not writing about seniors being left behind in general.		
- Contextual Knowledge		
D can be used to disagree with the claim that seniors are left behind in a		
digitalised environment because it is reliable from what is observed in		
Singapore. In Singapore, there are constant efforts and many avenues by		
the government to onboard and encourage seniors to lead a more digital		
lifestyle. For example, seniors could utilise their Skillsfuture to take up classes		
on computer skills/digital skills which teaches them how to use apps such		
as Paynow and Singpass. Such initiatives by the government are also		
heavily subsidised, encouraging more seniors to attend and to stay		
updated in a digitalised environment like SG. Hence, it is reliable and can be used to agree with the claim.		

- RELIABILITY/ SUFFICIENCY/ UTILITY

D is able to disagree with the claim as it is reliable because it is from a researchers' report on "The Silver Generation in the Age of Digital Disruptions in Singapore. Being a third party (independent) organisation, coupled with the fact that they have data/findings from a well represented pool seniors, it is reliable and hence can be used to disagree with the claim.

- Balanced Conclusion/ resolution

It isn't just a summary of whether strategies were useful or not but a CONNECTION needs to be made between both sides and if resolution is given, again it should be specific about what can be done and by who.

E.g. In order not to be left behind, the seniors must also play a part to help themselves by taking proactive actions, as well as taking advantage of help given by the government to upgrade themselves. Institutions, too, should be mindful in easing the seniors as they go digital. Therefore, everyone plays a part in ensuring seniors are not left behind, etc.

Section B

6 Extract 1 shows how foreign talent in Singapore has risen.

In your opinion, why are foreign talents attracted to Singapore? Explain your answer, using **two** reasons

[7]

3 Explains ONE OR TWO TIPS

5 - 7

Award 5 – 6 marks for 1 REASON explained Award 6 – 7 marks for 2 REASONS explained

Note: Accept feasible, logical REASON

1 reason is the **well-paying jobs which offer high salaries**. For example, PMET jobs such as engineers and accountants receive a pay that is among one of the highest in the world. This could lead to (accept any possible outcomes) - O1 - O2 - O3- Therefore, foreign talents are attracted to Singapore.

Another reason is that foreigners are aware that when they move to SG, there is strong community support available. For example, Lucky Plaza for Filipinos because it provides many Filipino eateries, supermarkets and convenience stalls selling Filipino daily supplies, produce and products. This could lead to (accept any possible outcomes O1 - O2 - O3 – Therefore, foreign talents are attracted to Singapore.

7 Extracts 2 and 3 show the different effects of living in a diverse Singapore.

Do you think that the positive effects of diversity in Singapore have outweighed the negative effects? Explain your answer.

[8]

Explains factors Award 5 – 6 marks for explaining one factor Award 6 – 7 marks for explaining second factor

Foreigners who work in Singapore bring with them their knowledge and expertise to help strengthen research competencies and collaboration with Singaporeans as local experts may not have the same competencies (D) For example, 'For example, the Biomedical Research Council (BMRC) of the Agency for Science, Technology and Research (A*STAR) funds and supports public research initiatives in Singapore. Through the efforts of the BMRC, Singapore has been able to leverage on the expertise and knowledge of these foreign scientists to jumpstart the country's biomedical sciences. (E) Through this openness to learn and collaborate with overseas scientists, \rightarrow robust research can be carried out (O) \rightarrow has led to significant breakthroughs such as the development of the H1N1 flu vaccine (O) → benefits society in the long run as Singapore leverages on the exchange of skills and knowledge to grow and progress in the country's expertise in a variety of fields. This in turn results in increased levels of productivity of Singapore (O)→ greater economic development for Singapore. (O) Thus, showing a positive effect of diversity in Singapore. (L)

The competition for resources is one of the sources of tension in a diverse society. With the influx of foreigners, there will be questions on how Singaporeans are able to cope with the increased competition for opportunities and living space. Singaporeans have expressed concerns over, citing the impact of the inflow of foreigners on competition in employment, prices of goods and services as well as demands on public transport. As more foreigners enter Singapore's workforce, there is a constant fear among Singaporeans that they would have to compete for jobs with these foreigners, especially for white-collared jobs.(D)

DEOL

Eg needs to be specific Name + 2 details

Foreigners are able to work in Singapore on a valid Employment Pass (\geq \$4,500) or S Pass (\geq \$2,500), and would most likely be holding a white-collared PMET (Professionals, Managers, Executives and Technicians) job. (E) As such, some Singaporeans feel that employers would rather hire foreign workers on S Passes as they require a lower salary as compared to a Singaporean with similar qualifications. Although unemployment rates in Singapore are relatively low at 2.6% in 2015, Singaporeans continue to express their frustration and resentment over immigration in Singapore and its impact on their jobs. When the competition for employment opportunities is at play, Singaporeans would naturally feel upset as their livelihoods are threatened. (O) This pent-up frustration and resentment (O) \rightarrow leads to rising tensions and conflicts in society (O) \rightarrow may result in social instability (O). Thus, showing a negative effect of diversity in society.

4 L3 – 2 factors explained + Weighs factors based on relative importance

8

Accept any conclusions that are valid.

The positive effect of foreigners filling up the gaps and contributing significantly to our economy has a bigger impact than the negative effects (ATQ and take a stand). With a prosperous country and good governance, SG will be able to address and manage the negative effects of Singaporeans concerns over the competition of resources such as housing and transport, whereby only citizens or PRs can qualify to buy HDBs, which is a privilege not enjoyed by foreigners.