

Cambridge International AS & A Level

BUSINESS**9609/11**

Paper 1 Business Concepts 1

May/June 2024

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.

Cambridge International is publishing the mark schemes for the May/June 2024 series for most Cambridge IGCSE, Cambridge International A and AS Level and Cambridge Pre-U components, and some Cambridge O Level components.

This document consists of **29** printed pages.

PUBLISHED**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 descriptions 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.



PUBLISHED**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.

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.

PUBLISHED**9609 Business Studies – Paper 1 Annotations**

Annotation	Description	Use
	Tick	Indicates a point which is relevant and rewardable.
	Cross	Indicates a point which is inaccurate/irrelevant and not rewardable.
	Knowledge	Indicates knowledge and understanding of the concepts and issues relating to the question.
	Application	Indicates where application is made to an appropriate business context.
	Analysis	Indicates where the answer has demonstrated analysis – questions 4, 5a, 5b, 6a and 6b.
	Evaluation	Indicates where the answer has demonstrated evaluation – (Section B Part (b) questions only).
	Benefit of doubt	Used when the benefit of the doubt is given in order to reward a response.
	Not answered question	Used when the answer or parts of the answer are not answering the question asked.
	Too vague	Used when parts of the answer are considered to be too vague.
	Noted but no credit given	Indicates that content has been recognised but not rewarded.
	Repetition	Indicates where content has been repeated.
	Level 1	Indicates a Level 1 point is made.

Annotation	Description	Use
	Level 2	Indicates a Level 2 point is made.
	Level 3	Indicates a Level 3 point is made.
	Off Page Comment	Used to view PE comments on Practice Scripts only – displayed at the bottom of the screen when clicking the comments button/toggle.



Guidance on using levels-based mark schemes

Marking of work should be positive, rewarding achievement where possible, but clearly differentiating across the whole range of marks, where appropriate.

The examiner should look at the work and then make a judgement about which level statement is the best fit. In practice, work does not always match one level statement precisely so a judgement may need to be made between two or more level statements.

Once a best-fit level statement has been identified, use the following guidance to decide on a specific mark:

- If the candidate's work **convincingly** meets the level statement, award the highest mark.
- If the candidate's work **adequately** meets the level statement, award the most appropriate mark in the middle of the range.
- If the candidate's work **just** meets the level statement, award the lowest mark.
- L1, L2 etc. must be clearly annotated on the response at the point where the level is achieved.

Assessment objectives**AO1 Knowledge and understanding**

Demonstrate knowledge and understanding of business concepts, terms and theories.

AO2 Application

Apply knowledge and understanding of business concepts, terms and theories to problems and issues in a variety of familiar and unfamiliar business situations and contexts.

AO3 Analysis

Analyse business problems, issues and situations by:

- using appropriate methods and techniques to make sense of qualitative and quantitative business information
- searching for causes, impact and consequences
- distinguishing between factual evidence and opinion or value judgement
- drawing valid inferences and making valid generalisations.

AO4 Evaluation

Evaluate evidence in order to make reasoned judgements, present substantiated conclusions and, where appropriate, make recommendations for action and implementation.

PUBLISHED**Mark Grids for Section A****Used for Q1(a), Q2(a) and Q3(a)**

Two marks in total can be awarded for these questions. Ticks (✓) are used to show where the candidate has been given these marks.

AO1 Knowledge and understanding	Marks
Knowledge of the term that demonstrates a clear understanding of the term.	2
Knowledge of the term that demonstrates a partial understanding of the term.	1
No creditable response.	0

Used for Q1(b), Q2(b) and Q3(b)

Three marks in total can be awarded for these questions. Ticks (✓) are used to show where the candidate has been given these marks.

AO1 Knowledge and understanding 1 mark	AO2 Application 2 marks
	2 marks Developed application of one relevant point to a business context.
1 mark Knowledge of one relevant point is used to answer the question.	1 mark Limited application of one relevant point to a business context.
0 marks No creditable response.	0 marks No creditable response.

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Question	Answer	Marks
1(a)	Define the term <i>outsourcing</i>. Indicative content Responses may include: AO1 Knowledge and understanding Clear understanding 2 marks • when a business uses another business to carry out some of its activities Partial understanding 1 mark • the use by a business of another organisation Accept all valid responses.	2

Question	Answer	Marks
1(b)	Explain <u>one</u> purpose of JIC (Just in Case) inventory management. Indicative content Responses may include: AO1 Knowledge and understanding 1 mark  for identifying one purpose of JIC • inventory management method that holds excess inventory (buffer stock) • so that a business always has inventory when required. • never runs out of inventory • can meet any increase in customer demand (spike) • can respond to supply delays/interruptions. AO2 Application 2 marks  for a developed application/explanation of one purpose of JIC 1 mark  for a limited application/explanation of one purpose of JIC • Extra inventory is available in case there are any problems with supply or a spike in demand • The business can continue to produce until the next delivery is received • There will be no delay in meeting the demands of customers • If demand increases unexpectedly, there is enough inventory to increase supply until the next delivery of inventory Accept all valid responses.	3

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Question	Answer	Marks
2(a)	Define the term <i>salary</i>. Indicative content Responses may include: AO1 Knowledge and understanding Clear understanding 2 marks • an amount of income paid to an employee/annual/over a set period/ often on a monthly basis(2) Partial understanding 1 mark • money paid to an employee Accept all valid responses.	2

Question	Answer	Marks
2(b)	Explain <u>one</u> impact on a business of training its employees. Indicative content Responses may include: AO1 Knowledge and understanding 1 mark  for identifying ONE impact on a business of training its employees • improves employee performance/efficiency/flexibility • improves employee morale and productivity • business develops the right workforce • business gains good reputation • lower labour turnover • costs money and time • trained employees may leave • can disrupt work while training takes place • puts extra pressure on managers as they do the work of those being trained	3
2(b)	AO2 Application 2 marks  for developed explanation of one impact on a business of training its employees 1 mark  for limited explanation of one impact on a business of training its employees • new skills and knowledge improve the competitive position of the business • employees are loyal, stay with the business and produce more and better products • training is a method of motivation • trained workforce will help to achieve objectives • business will find it easier to retain and recruit employees due to respected reputation • resources used in training could be used elsewhere in the business • business risks spending resources training employees who then leave taking skills with them • work stops when employees receive training • managers have to take Accept all valid responses.	

Question	Answer	Marks
3(a)	Define the term <i>industrial marketing</i>. Indicative content Responses may include: AO1 Knowledge and understanding Clear understanding 2 marks • promoting/selling/marketing goods and services to other business's rather than to individual customers (B2B) Partial understanding 1 mark • marketing to other industries Accept all valid responses.	2
3(b)	Explain <u>one</u> implication to a business of market growth. Indicative content Responses may include: AO1 Knowledge and understanding 1 mark  for identifying one implication to a business of market growth • more potential customers for the business • more potential sales for the business • more competitors in the market • production process may need to change • may need to take on more employees • may need to invest more in machines • may need to change suppliers • may experience economies/diseconomies of scale	3

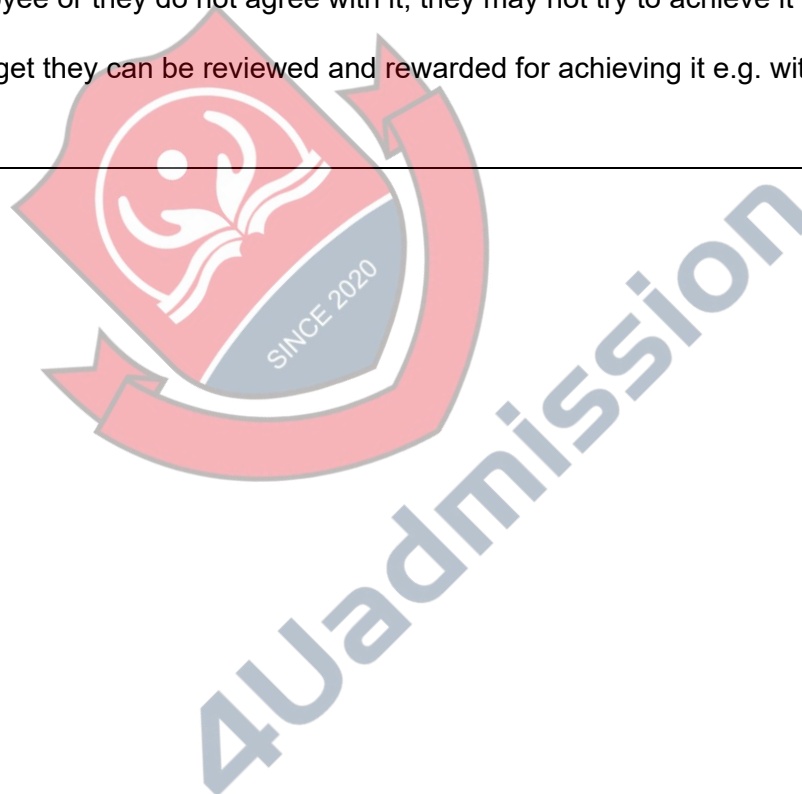
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Question	Answer	Marks
3(b)	AO2 Application 2 marks  for developed explanation of one implication to a business of market growth 1 mark  for limited explanation of one implication to a business of market growth • more demand from new customers to the market • a business can gain more sales revenue without its market share changing • may attract other competitors which see the same opportunity • may affect the type of pricing and promotion needed if new customers or locations are involved • recruitment and selection of additional employees becomes necessary • more capital investment to provide more machines • production costs fall/rise as levels of output increase Accept all valid responses.	

Question	Answer	Marks
4	Analyse <u>one</u> impact on the workforce of effective communication of business objectives. Indicative content Responses may include: AO1 Knowledge and understanding 1 mark  for identifying one impact on the workforce of effective communication of business objectives • employees now know what they are doing and why • employees feel more involved • employees are more confident at work • knowing the objectives can be very motivating • business sections/departments work better together – more team working. AO2 Application 2 marks  for a developed application of one impact on the workforce of effective communication of business objectives 1 mark  for limited application of one impact on the workforce of effective communication of business objectives • sets workers a target, so they have something to aim for • employees now better understand their roles • objectives are turned into individual targets • employees given a sense of direction	5

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Question	Answer	Marks
4	AO3 Analysis 2 marks  for developed analysis of one impact on the workforce of effective communication of business objectives 1 mark  for limited analysis of one impact on the workforce of effective communication of business objectives • communication of objectives throughout the organisation helps to ensure everyone is working towards the same aim • if employees feel that the objectives are realistic, they are more likely to be committed to achieving them, motivated • if employees are not aware of the objectives, they cannot work towards them and the business will not achieve them • if a target is forced on an employee or they do not agree with it, they may not try to achieve it or may leave the business • if employees are aware of a target they can be reviewed and rewarded for achieving it e.g. with promotion Accept all valid responses.	



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Question	Answer	Marks
5(a)	Analyse <u>two</u> limitations of using the number of employees to measure the size of a business. There are 8 marks in total for Q5(a) – 4 marks for each of the two limitations of sampling for a business: 1 mark for  1 mark for  2 marks for  Indicative content Responses may include: AO1 Knowledge and understanding 1 mark  for identifying one limitation of using the number of employees to measure the size of a business • there are many ways to measure the size of a business and most are more reliable than using the number of employees • business that relies on machines rather than people will be undervalued–fails to take account of capital investment • does not take account of the assets of a business • does not take account of the cash flow of a business • no reference to revenue, output, sales, profit • workers can be full time or part time • workers can be outsourced • workers can be multi-skilled so fewer needed	8

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Question	Answer	Marks
5(a)	AO2 Application 1 mark  for application/explanation of one limitation of using the number of employees to measure the size of a business • Large business may have more employees than a small business – a franchise vs a local shop • large capital intensive business may have few employees – car production done by robots • Large IT/internet businesses often have few employees • Small business may have many employees – labour intensive clothing production factory AO3 Analysis 2 marks for developed analysis of one limitation of using the number of employees to measure the size of a business L2  1 mark for limited analysis of one limitation of using the number of employees to measure the size of a business L1  • number of employees can be misleading depending on whether business is labour or capital intensive • one measure used on its own can give a misleading measurement of size • number of employees may be less important than other measures such as market share, turnover Accept all valid responses.	

Question	Answer	Marks
5(b)	Evaluate whether small retail businesses have an important role in the economy. There are 12 marks for Q5(b): 2 marks for  2 marks for  2 marks for  6 marks for  Indicative content Responses may include: AO1 Knowledge and understanding 2 marks for developed knowledge L2  1 mark for limited knowledge L1  • small retail business likely to be local • small retail businesses buy from producers and sell to customers • provide job opportunities • stimulate income through trade • compete with and support larger businesses • small retail business trade leads to tax revenues	12

Question	Answer	Marks
5(b)	AO2 Application 2 marks for developed application L2  1 mark for limited application L1  - retailers buy goods and sell them to customers on a small scale–tertiary sector - examples of small retail businesses e.g. local shop, convenience store, family business selling food items/clothes/flowers - names of small retailers e.g. Walmart supermarkets, 7UP stores, BATA shoe stores - serve local consumers and niche products/markets AO3 Analysis 2 marks for developed analysis L2  1 mark for limited analysis L1  - job creation in small villages and towns – increase standards of living - small business numbers may be high, but people employed may be low so limited effect on unemployment - sole traders/family businesses are common type of small business - majority of businesses in many countries are small but play a significant economic role - stimulate local and national economy – government collect taxes from small retailers and their customers - provide greater choice to consumers with niche products/innovative ideas - large businesses tend to sell many products which are standardised, so consumer choice is limited - niche products often important to small businesses and communities e.g. wedding dresses and cakes - increase competitiveness in economy as alternative to large businesses - small businesses can grow into large businesses - growth potential for small business may be high which promotes economic growth - many small businesses sell products to large businesses so help economy to develop production and trade - retailers often demonstrate strong entrepreneurial skills	

Question	Answer	Marks																		
5(b)	AO4 Evaluation 6 marks for evaluation  <table border="1"> <tr> <td>Developed/Supported judgement in context</td><td>L3 </td><td>6 marks</td></tr> <tr> <td>Developed/Reasonable evaluative comments in context</td><td>L3 </td><td>5 marks</td></tr> <tr> <td>Developed/Supported judgement without context</td><td>L2 </td><td>4 marks</td></tr> <tr> <td>Developed/Reasonable evaluative comments without context</td><td>L2 </td><td>3 marks</td></tr> <tr> <td>Limited supported judgement</td><td>L1 </td><td>2 marks</td></tr> <tr> <td>An attempt to balance the arguments/Weak attempt at evaluative comments</td><td>L1 </td><td>1 mark</td></tr> </table> <i>A judgement/conclusion is made as to whether small retail businesses have an important role in the economy. These judgements/conclusions may be made at any point in an essay, not only in a concluding section.</i> - Importance of small business may depend on what the retailer is selling. Personalised services – lawyers, photographers and hairdressers are more likely to be small and the employees are skilled. - importance of different types of business may depend on what the consumers in a market want. If they are prepared to pay high prices for unique items then small, niche retailers may be very important. - Where cheap and standardised products are what consumers demand large businesses may be more important. - Quality in particular is more likely to be higher in small retailers e.g. customer service, as they differentiate themselves from large retailers in this way, making their contribution to niche markets higher than large businesses - Small businesses may need more support e.g. government grants and therefore their importance in the economy may depend on their importance to the government - Small business in the primary or secondary sector may be more important to the economy of some countries than small retail businesses - Large business more likely to be well known, branded and have high promotion so their contribution to the economy in terms of employment and taxation revenue may be higher Accept all valid responses.	Developed/Supported judgement in context	L3 	6 marks	Developed/Reasonable evaluative comments in context	L3 	5 marks	Developed/Supported judgement without context	L2 	4 marks	Developed/Reasonable evaluative comments without context	L2 	3 marks	Limited supported judgement	L1 	2 marks	An attempt to balance the arguments/Weak attempt at evaluative comments	L1 	1 mark	
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An attempt to balance the arguments/Weak attempt at evaluative comments	L1 	1 mark																		

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Question	Answer	Marks
6(a)	Analyse <u>two</u> factors which may influence a business' choice of sources of finance. There are 8 marks in total for Q6(a) – 4 marks for each of the two factors which may influence a business' choice of sources of finance. These 4 marks consist of : 1 mark for  1 mark for  2 marks for  Indicative content Responses may include: AO1 Knowledge and understanding 1 mark for identifying one factor which may influence a business' choice of sources of finance  • reason for needing finance • short term or long term • availability of finance • cost of the finance • reputation of business • past trading record • amount of finance needed • amount of control willing to accept • cash flow and ability to pay back • relationship with financial institutions	8

Question	Answer	Marks
6(a)	AO2 Application 1 mark for application/explanation of one factor which may influence a business' choice of sources of finance  • Start-up finance, expansion, product development – why is it needed? • suitable source of finance to suit the business needs e.g. owner's savings, crowdfunding, overdraft, trade credit, loan, share capital, retained earnings • relationship with potential providers AO3 Analysis 2 marks for developed analysis of one factor L2  1 mark for limited analysis of one factor L1  • start-up business with no established record or reputation may have to rely on owner's savings or crowdfunding as not attractive to other investors • small established business wanting to grow may take on more partners/owners but limit this to keep control with original owner • finance such as overdraft or trade credit will give short term boost to working capital to cover temporary problems • business with trading record may gain a loan from the bank to pay back long term with interest • limited company may sell more shares to raise larger amount of finance but will further dilute ownership of existing owners • profitable business may have retained earnings to use without diluting ownership further or borrowing money Accept all valid responses.	

Question	Answer	Marks
6(b)	Evaluate whether setting budgets is important to the success of a farming business. There are 12 marks for 6(b): 2 marks for  2 marks for  2 marks for  6 marks for  Indicative content Responses may include: AO1 Knowledge and understanding 2 marks for developed knowledge L2  1 mark for limited knowledge L1  • budgets – role and purpose • variance from the budget • business factors which may be important to success AO2 Application 2 marks for developed application L2  1 mark for limited application L1  • farming items – arable, crops, fruit, livestock, cattle, dairy, sheep, chicken , fertiliser, farm machinery	12

Question	Answer	Marks																		
6(b)	AO3 Analysis 2 marks for developed analysis L2  1 mark for limited analysis L1  • budgets encourage forward thinking/planning so can plan for future financial needs • provide discipline and a framework for planning and control • many farmers unlikely to have financial knowledge of setting budgets but are still successful due to experience • farming businesses may set budgets, but this may be informal as part of their normal seasonal planning • a farm may operate for survival and consider budgeting irrelevant e.g. small, subsistence farm • profit driven farm may see budgets as essential for achieving profit • external conditions are often unpredictable in farming making budgeting difficult • even if variances are monitored, natural conditions may make changes to budget impossible/difficult • may give stakeholders of large commercial farms the profit they judge success by AO4 Evaluation 6 marks for evaluation  <table border="1"> <tr> <td>Developed/Supported judgement in context</td><td>L3 </td><td>6 marks</td></tr> <tr> <td>Developed/Reasonable evaluative comments in context</td><td>L3 </td><td>5 marks</td></tr> <tr> <td>Developed/Supported judgement without context</td><td>L2 </td><td>4 marks</td></tr> <tr> <td>Developed/Reasonable evaluative comments without context</td><td>L2 </td><td>3 marks</td></tr> <tr> <td>Limited supported judgement</td><td>L1 </td><td>2 marks</td></tr> <tr> <td>An attempt to balance the arguments/Weak attempt at evaluative comments</td><td>L1 </td><td>1 mark</td></tr> </table>	Developed/Supported judgement in context	L3 	6 marks	Developed/Reasonable evaluative comments in context	L3 	5 marks	Developed/Supported judgement without context	L2 	4 marks	Developed/Reasonable evaluative comments without context	L2 	3 marks	Limited supported judgement	L1 	2 marks	An attempt to balance the arguments/Weak attempt at evaluative comments	L1 	1 mark	
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Question	Answer	Marks
6(b)	<i>A judgement/conclusion is given as to the importance of budgets for the success of a farming business</i> <i>These judgements/conclusions may be given at any point in an essay, not just in a concluding section.</i> - effectiveness of budget may only be seen at the end of the trading period, which can be a long time in some types of farming - how is success measured – survival/security for family members/better quality of produce/increased number of customers/increased revenue gained/amount of profit/ability to compete in the market and gain market share/expansion of the business/ improved reputation? - it is meaningless to set budgets if the information included in them is badly researched or recorded. Does the business have suitable employees and experience to produce budgets correctly? - Is the success of a farming business, especially a small one, more dependent on the experience of farming rather than knowledge of finance and budgeting? Accept all valid responses.	

PUBLISHED**Mark Grids for Section B****Used for Q5(a) and Q6(a)**

Level	AO1 Knowledge and understanding 2 marks	AO2 Application 2 marks	AO3 Analysis 4 marks
2			3–4 marks Developed analysis - Developed analysis that identifies connections between causes, impacts and/or consequences of two points. - Developed analysis that identifies connections between causes, impacts and/or consequences of one point.
1	1–2 marks - Knowledge of two relevant points is used to answer the question. - Knowledge of one relevant point is used to answer the question.	1–2 marks - Application of two relevant points to a business context. - Application of one relevant point to a business context.	1–2 marks Limited analysis - Limited analysis that identifies connections between causes, impacts and/or consequences of two points. - Limited analysis that identifies connections between causes, impacts and/or consequences of one point.
0	0 marks No creditable response.	0 marks No creditable response.	0 marks No creditable response.

PUBLISHED**Mark Grids for Section B****Used for Q5(b) and Q6(b)**

Level	AO1 Knowledge and understanding 2 marks	AO2 Application 2 marks	AO3 Analysis 2 marks	AO4 Evaluation 6 marks
3				5–6 marks Developed evaluation in context - A developed judgement/conclusion is made in the business context. - Developed evaluative comments which balance some key arguments in the business context.
2	2 marks Developed knowledge of relevant key term(s) and/or factor(s) is used to answer the question.	2 marks Developed application of relevant point(s) to the business context.	2 marks Developed analysis that identifies connections between causes, impacts and/or consequences.	3–4 marks Developed evaluation - A developed judgement/conclusion is made. - Developed evaluative comments which balance some key arguments.
1	1 mark Limited knowledge of relevant key term(s) and/or factor(s) is used to answer the question.	1 mark Limited application of relevant point(s) to the business context.	1 mark Limited analysis that identifies connections between causes, impacts and/or consequences.	1–2 marks Limited evaluation - A judgement/conclusion is made with limited supporting comment/evidence. - An attempt is made to balance the arguments.
0	0 marks No creditable response.	0 marks No creditable response.	0 marks No creditable response.	0 marks No creditable response.