

# Principal Examiner Feedback

## November 2009

IGCSE

### IGCSE Commerce (4340) Paper 1F

Edexcel is one of the leading examining and awarding bodies in the UK and throughout the world. We provide a wide range of qualifications including academic, vocational, occupational and specific programmes for employers.

Through a network of UK and overseas offices, Edexcel's centres receive the support they need to help them deliver their education and training programmes to learners.

For further information please call our Customer Services on + 44 1204 770 696, or visit our website at [www.edexcel.com](http://www.edexcel.com).

If you have any subject specific questions about the content of this Examiners' Report that require the help of a subject specialist, you may find our **Ask The Expert** email service helpful.

Ask The Expert can be accessed online at the following link:

<http://www.edexcel.com/Aboutus/contact-us/>

Alternately, you can speak directly to a subject specialist at Edexcel on our dedicated **[Economics and Business]** telephone line: **[0207 190 5329]**

(If you are calling from outside the UK please dial + 44 1204 770 696 and state that you would like to speak to the **[Economics and Business]** subject specialist).

November 2009

Publications Code UG022300

All the material in this publication is copyright  
© Edexcel Ltd 2009

## **Examiners' Report Commerce IGCSE 4340 Paper 1F**

This was the fourth November Series IGCSE Commerce examination. The overall standard for the foundation paper continues to be encouraging. Moreover, centres continue to appear to be selecting and entering candidates for the appropriate paper tier.

The format of the examination paper was the same as in the last three years with no changes to specification content or assessment objectives. The demands made on the candidates was in line with those of previous series.

Candidates continue to cope well with the use of the question paper as answer book. There were very few occasions where candidates used space in addition to the answer lines in order to complete their answers. The standard of written communication was generally very good.

Some candidates continue not to always answer at the appropriate level of skill. In this connection, the command words on the examination paper and the mark scheme are particularly relevant to centres. Each question indicates the level at which it is based:

**A01 Demonstrate** - this assessment objective tests candidates on their ability to demonstrate their knowledge and understanding of the commercial term, idea or concept mentioned in the question. For example, paper 1F Question 2(b) asks candidates to 'Describe how a payment is made through internet banking.' Command words such as 'Name', 'Describe', 'Give' and 'State' confirm that the question is at this level.

**A02 Apply** - this assessment objective tests candidates' ability to relate their answer to the context. In this series, the context to question 1 was about communication. For example, in paper 1F question 1(b) required candidates to say 'Why do traders allow their customers to buy on credit?' Command words such as 'Why', 'Calculate', 'Give an example in context' and 'What was' confirm the question is at this level.

The published online mark schemes continue to be an invaluable resource to centres for a number of purposes. Possible answers are provided as indicators of what is expected but the answers provided are not meant to be exhaustive. The possible answers are structured using dashes and obliques. It remains the practice to use a dash in order to separate points that are worth additional marks, and an oblique to indicate an alternative way of making the same point.

## Question 1

Part (a) was generally well attempted. Most candidates obtained four or more marks out of the seven marks available. Obtaining the second and third explanation marks to part (iii) proved the most difficult for all of the parts.

Part (b) proved much more difficult than part (a). In this instance, candidates had to apply their knowledge of methods of payments to internet banking. There were many very disappointing answers. Sometimes the term 'direct debit' was confused with debit card. The answer of standing order was generally not known. Overall, the teaching topic of bank methods of payments needs attention by all centres.

Part (c) was generally reasonably attempted. Candidates gained marks for the advantages of speed and cost but found difficulty in mentioning other advantages as stated in the mark scheme, particularly the advantages to the bank to part (c) (ii). One very good answer stated that a bank 'do not have to have as many staff. Banks can also increase the number of customers since they can email customers on services offered.

Part (d) was generally very well answered with many candidates knowing that an overdraft is when customers draw more than they have in their current account. However, the difference between a bank loan and an overdraft was less well known.

Part (e) tested assessment objective A04 and proved challenging for all candidates. There were many vague and generalised answers that did not score any marks. Better answers looked at the importance of having ATMs for customers in the high street such as giving it a competitive edge over bank rivals by providing a better bank service for customers.

## Question 2

This question focussed on credit and commercial terms.

Part (a) looked at the advantages of credit for customers and traders. The question differentiated well with a wide spread of marks. Answers to part (a) (i), as set out in the mark scheme, such as enabling payment at a later date, making it possible to afford expensive goods and making it possible to use the goods were the expected answers.

Candidates to part (b) (i) had to complete the total column on an invoice. A common error was to add the trade discount instead of subtracting it. Many candidates knew that trade discount involves buying many goods but found difficulty in obtaining a second mark to part (b) (ii). A large minority of candidates omitted to answer part (b) (iii). It was pleasing to see some candidates realising that the credit terms might not be considered attractive to part (b) (iv). In answering part (b) (v) most candidates supplied a valid method of communication but the description of the method often lacked relevant detail.

In answering part (c) most candidates could give two or three consumer actions that could be taken. Please note the question had no relevance to insurance or saying whose fault it was. Basically, it required some knowledge and simple application of consumer practice and laws. It is likely that this style of consumer question will be appearing more often on future commerce examination papers.

## Question 3

In part (a) some foundation tier candidates found difficulty with naming two products to part (i). Answers such as 'bulky' and 'heavy' goods are not actual products. In part (ii) some foundation candidates gave the valid answers of air being used to carry passengers but did not then say where the passengers might be carried too. Again, in part (iii) one mark out of two marks was often awarded to foundation candidates who stated that 'international trade involved trading with other countries' but did not mention that this involved importing or exporting. Three marks out of six was the general score from foundation tier candidates to this part.

Part (d) was reasonably well answered by foundation tier candidates. The topic had obviously been well covered in all centres.

Further copies of this publication are available from  
International Regional Offices at [www.edexcel.com/international](http://www.edexcel.com/international)

For more information on Edexcel qualifications, please visit [www.edexcel.com](http://www.edexcel.com)  
Alternatively, you can contact Customer Services at [www.edexcel.com/ask](http://www.edexcel.com/ask) or on + 44 1204 770 696

Edexcel Limited. Registered in England and Wales no.4496750  
Registered Office: One90 High Holborn, London, WC1V 7BH