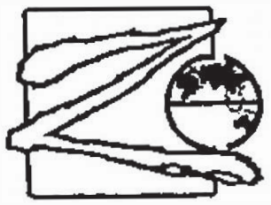
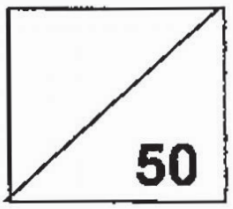
NAME : _____ (INDEX NO : _____) CLASS _____



ZHENGHUA SECONDARY SCHOOL
PRELIMINARY EXAMINATION 2018
SECONDARY FOUR EXPRESS /
SECONDARY FIVE NORMAL ACADEMIC
HUMANITIES
SOCIAL STUDIES



1hr 45 minutes **1st August 2018** **2272/01**
2273/01

Additional materials:

Writing Papers and thread

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READ THESE INSTRUCTIONS FIRST

Write your Name, Class and Register number on all the work you hand in.
Write in dark blue or black pen on both sides of the paper.
Do not use staples, paper clips, highlighters, glue or correction fluid.

Section A
Answer **all parts** of Question 1.

Section B
Answer **both parts** of Question 2.

Write all answers on the writing papers / answer booklet provided.
At the end of the examination, fasten all work securely together.

INFORMATION FOR CANDIDATES

This Social Studies component is worth 50% of the Humanities subject.
The number of marks is given in brackets [ ] at the end of each question or part question.

The total marks for this paper is 50.

Setter: Mr Sam Soo

This document consists of 7 printed pages.

[Turn over

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Section A (Source-Based Case Study)

Question 1 is **compulsory** for all candidates.

1 Exploring Citizenship and Governance

Study the Background Information and the sources carefully, and then answer all the questions.

You may use any of the sources to help you answer the questions, in addition to those sources which you are told to use. In answering the questions, you should use your knowledge of the issue to help you interpret and evaluate the sources.

(a) Study Source A.

What can you infer from this source? Explain your answer. [5]

(b) Study Sources B and C.

How similar are these two sources? Explain your answer. [6]

(c) Study Sources D and E.

Which source is more reliable as evidence that Singapore is not ready to be a smart nation? Explain your answer. [7]

(d) Study Source F.

How useful is this source as evidence that Singapore is becoming a smart nation? Explain your answer. [7]

(e) 'Singapore has no problem becoming a smart nation.'

Using sources in this case study, explain how far you would agree with this statement. [10]

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Do you think that Singapore is ready to be a Smart Nation?

BACKGROUND INFORMATION

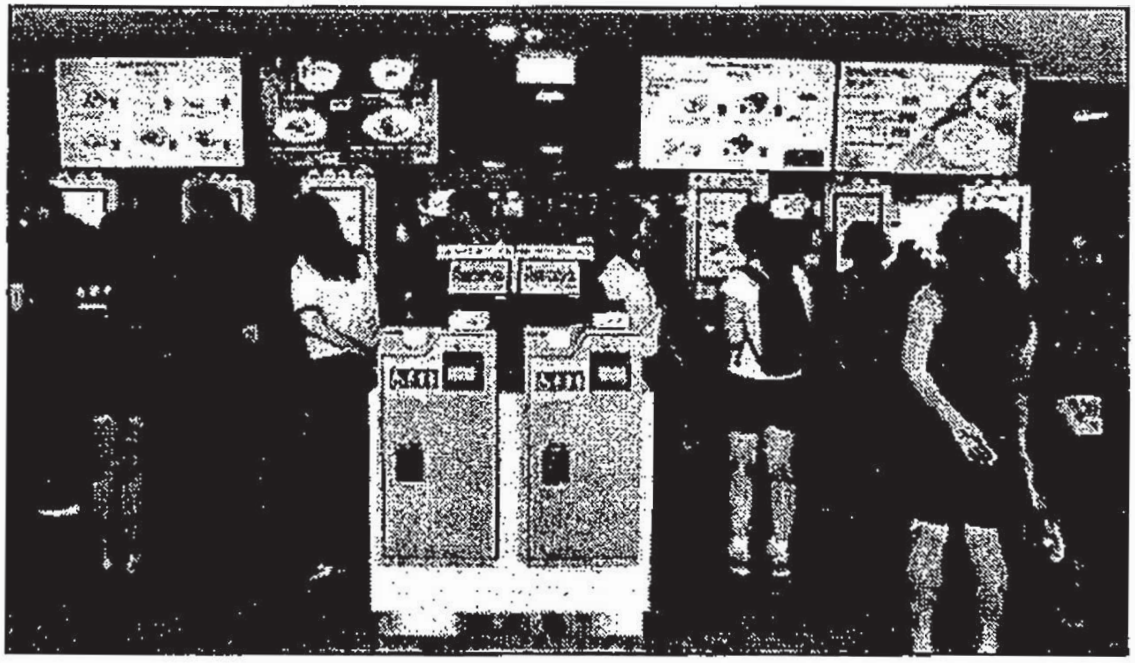
Read this carefully. It may help you to answer some of the questions.

Smart Nation is about transforming Singapore through technology. We envision a Smart Nation that is a leading economy powered by digital innovation, and a world-class city with a Government that gives our citizens the best home possible and responds to their different and changing needs.

At the broadest level, the economy is the biggest domain driving Singapore's growth and competitiveness. It is supported by the Government, which is leaning forward to catalyse growth and innovation across all domains, including the public sector. Crucially, these efforts are underpinned by efforts to ensure that all segments of society are able to harness digital technologies and benefit from them.

Seniors, in particular, may find it harder to embrace the technology inherent in smart city policies. Although computer usage among seniors aged 60 and above in Singapore has risen to 27% in 2014, from 16% in 2012, as shown by IDA's Annual Survey on Infocomm Usage in Households 2014, there is still room for improvement. Worldwide, too, this age group does less well in the knowledge economy.

Source A: *A high-tech foodcourt by Chang Cheng – Foodtastic at Block 818 in Choa Chu Kang Avenue 1 which can easily order all food at various stalls using six self-service order and payment terminals with just one queue.*



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Source B: *A news extracted from an online website on implementing the smart nation, published on 15 December 2015.*

In the short term, there will be significant digital disruption affecting the non-high-technology and non-high-touch industries, those which are not knowledge-based or focused on customer relationships. The demand for talent will change as a result. Any repetitive work – blue collar or white collar – may slowly be automated away and the remaining workers made more productive through technology. Companies are also likely to look for professionals in fields following the Smart Nation imperatives, such as information, communications and technology (ICT). ICT, in fact, already has some 14,000 vacancies across the board in a wide range of positions. At the same time, entrepreneurs who can turn new technologies into business ideas and bring them to the market will also be in great demand.

Source C: *Comments on Singapore being a smart nation by GrabPay's Mr. Thompson during an interview on 30 November 2017.*

In this respect, GrabPay's Mr Thompson said that the private sector can play an important part in the ecosystem by helping to streamline everyday processes. "I think the challenge with Smart Nation is that it looks complicated," he said. "In Grab, we saw a lack of safe, convenient and affordable of transport options and we moved in to solve those issues one small step at a time. We've now brought that same approach to the challenge of cash in Singapore. By simplifying the whole equation, we can end up playing a rich role in the Smart Nation journey and everyone will gain in the future."

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Source D: *A comment by a retiree on Singapore being a smart nation on 1 June 2018.*

Frankly speaking, when you compare Singapore to China, you will realise that Singapore is now considered quite backward. China has been using Alipay and WeChat Pay for quite some time. Even the China street hawkers are using these two apps to get payment from customers. It is very easy to use. Just scan and pay. Singapore is moving towards being a smart nation and I think this is very good. However, the key hindrance is that different shops use different apps for cashless payment and some shops don't even have cashless payment machines. Life will be easier if cashless payment is all done by EZ-Link card to all shops in Singapore when you can simply 'tap and go'.

Source E: *A comment by DBS Chief Information Officer at the 2017 Public Service Conference.*

Several years ago, even as DBS Bank was doing well, it studied several patterns of cashless payment data that could hurt its prospects. Growing the traditional way, such as by acquiring other banks, was not enough. Internet technology platforms like WeChat and Alipay were providing financial services faster, cheaper and on a great scale — and starting to encroach on banking services. We realised that if we didn't act quickly, we would soon be irrelevant. Banks had to innovate and integrate our systems, or risk dying. We are currently doing well in this aspect.

Source F: *A speech by Prime Minister Lee Hsien Loong on Singapore becoming a smart nation during National Day Rally August 2017.*

We must simplify and integrate our systems. MAS has been working hard at this – integrating the different systems into one – so now at last we have one single unified terminal that can read different cards. MAS and the banks have also rolled out a new service, called PayNow. PayNow links your mobile phone number to your bank account. So you can pay and receive money using your mobile banking app. You can pay money to somebody's mobile number, if he is on PayNow. And if you are on PayNow, other people can pay you just using your mobile number. So you use your app you send $20, you know his phone number, you send it to him, it pops up on his account. It is done. Different bank, notwithstanding, money goes across. Does not matter if the bank is different.

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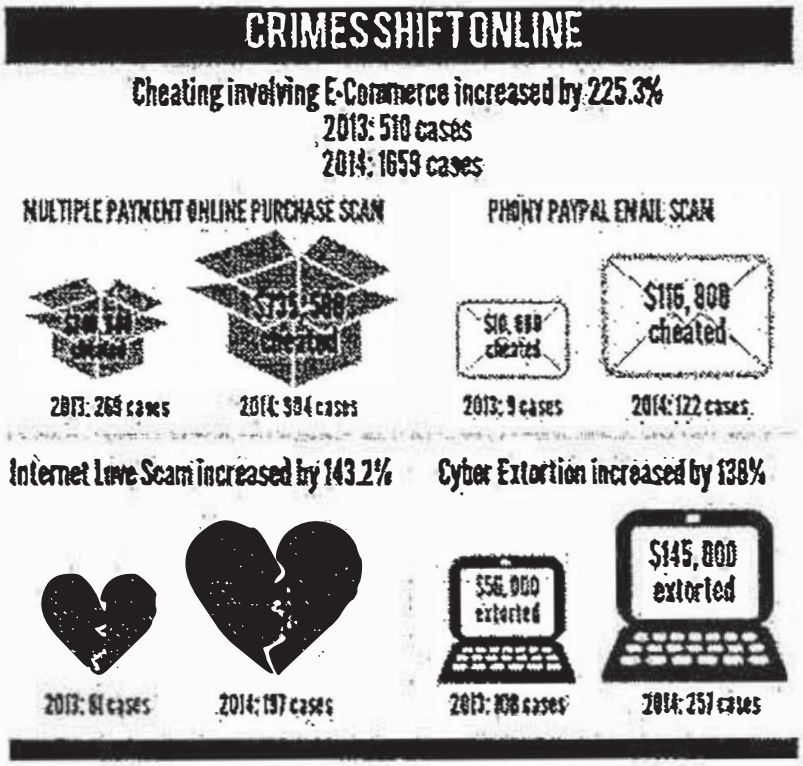
Section B (Structured-Response Question)

Question 2 is **compulsory** for all candidates.

2 Being Part of a Globalised World

Study the extracts carefully, and then answer the questions.

Extract 1



Extract 2

On 1 April 2015, the Cyber Security Agency (CSA) was formed to provide dedicated and centralised overview of Singapore's national cyber security functions.

Extract 3

For greater privacy on the Internet, turn on your browser's privacy tools, to prevent your browser from storing information about your browsing session and websites from collecting information about the sites you have visited.

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(a) Extract 1 states the increasing number of online purchase scam, PayPal email scam, love scam and cyber extortion.

In your opinion, how can online scams be avoided? Explain your answer using **two** ways. [7]

(b) Extract 2 and Extract 3 mention the role of local government and individuals in helping to prevent cyber-attacks on Singapore.

Do you think the local government has a more important role to play than individuals in helping to prevent cyber-attacks on Singapore? Explain your answer. [8]

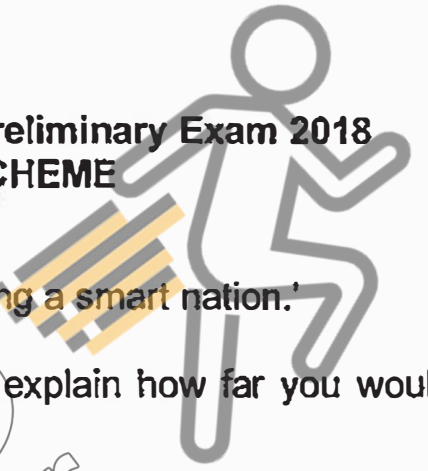
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Source A: *https://www.bites.com.sg/eat/restaurants-cafes/fuss-free-food-future-cashless-queueless-dining-solutions/*
Source B: *https://brandinsider.straitstimes.com/hitachi/implementing-the-smart-city/*
Source C: *https://www.tech.gov.sg/TechNews/Opinions/2018/01/The-Smart-Nation-movement-needs-smart-people*
Source D: *Self-crafted*
Source E: *https://www.challenge.gov.sg/online/challenge-2018/why-dbs-wants-to-be-gandalf*
Source F: *http://www.pmo.gov.sg/national-day-rally-2017*

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ZSS 4E5N Social Studies Preliminary Exam 2018
MARKING SCHEME



(e) 'Singapore has no problem becoming a smart nation.'

Using sources in this case study, explain how far you would agree with this statement. [10]

SOURCES	ALIGNMENT TO QUESTION 1(e)
Source A:	No problem
Source B:	Got problem
Source C:	Got problem
Source D:	Got problem
Source E:	No problem
Source F:	No problem

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Section A: Source-Based Case Study

1(a)	**Study Source A.** **What can you infer from this source? Explain your answer.**	**[5]**
L0	**Cannot accept** E.g. Elderly are looking around = has difficulty in using the e-payment machines. **(Over assumption)** Looking around doesn't mean they need help. They may be looking out for their grandchildren. E.g. 2 ladies as assistants = people don't know how to use the machines. **(Misinterpretation)** Having 2 ladies as assistants only show me that this Foodcourt put in effort to employ workers to help teach the public how to use e-payment machines.	**[0]**
L1	**Answers based on provenance / Just describing the photo** *e.g. I can infer that there is a High-tech foodcourt by Chang Cheng – Foodtastic at Block 818 in Choa Chu Kang Avenue 1 which can easily order all food at various stalls using six self-service order and payment terminals with just one queue.* *e.g. I can infer that there are two cashless payment machines that people can use to buy food.*	**[1]**
L2	**Based on inference(s), without support** Award 2m for one inference, without support. Award 3m for two inferences, without support. *e.g. I can infer that Singapore is becoming a smart nation.* *e.g. I can also infer that buying of food at High-tech foodcourt by Chang Cheng – Foodtastic at Block 818 in Choa Chu Kang Avenue 1 is going to be efficient.*	**[2-3]**
L3	**Based on inference, with support** Award 4m for one inference, with support. Award 5m for two inferences, with support. *e.g. I can infer that Singapore is becoming a smart nation because the photo shows me that there are six self-service order and payment terminals in a neighbourhood Food Court in Choa Chu Kang. This suggests that people are able to buy their food without using cash / using e-payment.* *e.g. I can also infer that buying of food at High-tech foodcourt by Chang Cheng – Foodtastic at Block 818 in Choa Chu Kang Avenue 1*	**[4-5]**

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	is going to be efficient because one can "easily order all food at various stalls using six self-service order and payment terminals with just one queue". This suggests that people can save time by not queuing up for another food stall.	

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(b)	**Study Sources B and C.** **How similar are these two sources? Explain your answer.**	**[6]**
L0	**Cannot accept** Difference B: Can't solve the problem Vs C: Can solve the problem	**[0]**
L1	**Similarity, based on provenance / source type** *e.g. These sources are similar because both are about smart nation.*	**[1]**
L2	**False matching** Note: False matching does not mean that the comparison is a mismatch. It means that this source says one thing but another source does not. If you look at the sources, the evidences match. *e.g. These sources are different because Source B is about economic problem but Source C is not.*	**[2]**
L3	**Based on content, WITHOUT support** Award 2m for similarity OR difference. Award 3m for similarity AND difference. *e.g. Sources B and C are similar because both agree that there are problems now for Singapore in becoming a smart nation.*	**[2-3]**
L4	**Based on contents, WITH support (i.e. must be valid matches)** **i.e. direct matching of content to make direct comparisons.** Award the higher mark for clear similarity OR difference and with support from both sources. Similarity: Got problems in the short term / Got long term benefits *e.g. Sources B and C are similar because both agree that there are problems now for Singapore in becoming a smart nation. This can be seen in Source B, it tells me that* "In the short term, there will be significant digital disruption affecting the non-high-technology and non-high-touch industries, those which are not knowledge-based or focused on customer relationships". Similarly, Source C also tells me that "In Grab, we saw a lack of safe, convenient and affordable of transport options and we moved in to solve those issues one small step at a time". These suggest that there are challenges that Singapore needs to overcome before becoming a smart nation. **OR** Different types of problem B: economic employment problem Vs C: cyber-security / technical	**[3-4]**

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	problem / user-unfriendly app. B: Not everyone benefit Vs C: everyone benefit *e.g. Sources B and C are different because Source B is about economic employment problem but Source C is about cyber-security / technical problem / user-friendly app. This can be seen in Source B, it tells me that* "Any repetitive work – blue collar or white collar – may slowly be automated away and the remaining workers made more productive through technology". However, in Source C, it tells me that "In Grab, we saw a lack of safe, convenient and affordable of transport options and we moved in to solve those issues one small step at a time". These suggest that there are different challenges that Singapore needs to overcome in becoming a smart nation.	
L5	**Both aspects of L3**	**[5]**
L6	**Similarity in purpose** Award a higher mark for a strong purpose fully supported. *e.g. Sources B and C have the same purpose.* *The purpose of Source B is to convince the international community that even though there are problems in the short run in becoming a smart nation, but there will be even more long-term benefits in the future. This is because at that point of time in society, many countries are experiencing a lot of issues in becoming a digital smart nation. Therefore, the international community should have a growth mindset and the determination to overcome all these challenges. This can be seen in Source B, it tells me that "ICT, in fact, already has some 14,000 vacancies across the board in a wide range of positions. At the same time, entrepreneurs who can turn new technologies into business ideas and bring them to the market will also be in great demand".* *Similarly, the purpose of Source C is to convince the Singapore public that Grab is putting in effort to make the app more user-friendly in booking cars and doing cashless payment in the future. This is because at that point of time in society, Singapore public finds that using Grab's app is very troublesome. Therefore, Singapore public should embrace digital change in their lifestyle and give Grab more time to "streamline everyday processes". This can be seen in Source C, it tells me that "I think the challenge with Smart Nation is that it looks complicated" and "In Grab, we saw a lack of safe, convenient and affordable of transport options and we moved in to solve those issues one small step at a time".*	**[5-6]**

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(c)	**Study Sources D and E.** **Which source is more reliable as evidence that Singapore is not ready to be a smart nation? Explain your answer.**	**[7]**
L1	**Based on provenance** *e.g. The retiree in Source D is more reliable because he has first-hand experience as a consumer using digital way to do cashless payment.* *e.g. The DBS Chief Information Officer in Source E is more reliable because he holds senior / high appointment whose words carry weight.*	**[1]**
L2	**Based on typicality** *e.g. The retiree in Source D is more reliable because he represents the senior citizens in Singapore which is a big group with ageing population.* *e.g. DBS Chief Information Officer in Source E is more reliable because he represents one of the biggest banks in Singapore.*	**[2]**
L3	**Based on two sources contents, WITHOUT support / Based on only one source contents WITH support** *e.g. The retiree in Source D is more reliable as evidence that Singapore is not ready to be a smart nation because he is very specific in identifying the exact problem on why people are not using e-payment. However, the DBS Chief Information Officer in Source E only acknowledge the fact that there are competitors and the solution was vague.* **OR** *e.g. The DBS Chief Information Officer in Source E is more reliable as evidence that Singapore is not ready to be a smart nation because his comment is based on research / observed trend. However, the comment of the retiree in Source D is based on personal opinion which may not be representative of the majority.*	**[3]**
L4	**Based on two sources contents, WITH support** *e.g. The retiree in Source D is more reliable as evidence that Singapore is not ready to be a smart nation because he is very specific in identifying the exact problem on why people are not using e-payment. This can be seen in Source D, it says that* "The key hindrance is that different shops use different apps for cashless payment and some shops don't even have cashless payment machines". *However, the DBS Chief Information Officer in Source E only acknowledge that fact that there are competitors and the solution was vague. This can be seen in Source E, it says that "banks had to innovate and integrate our systems, or risk dying. We are currently doing well in this aspect". "Doing well" is very vague and nothing concrete is being mentioned.*	**[4]**

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	OR *e.g. The DBS Chief Information Officer in Source E is more reliable as evidence that Singapore is not ready to be a smart nation because his comment is based on research / observed trend. This can be seen in Source E, it says that "it studied several patterns of cashless payment data that could hurt its prospects". However, the comment of the retiree in Source D is based on personal opinion which may not be representative of the majority. This can be seen in Source D, it says that "the key hindrance is that different shops use different apps for cashless payment and some shops don't even have cashless payment machines". This may be happening in his small neighbourhood but that doesn't mean that other places in Singapore have no e-payment shops.*	
L5	**L4 + Based on cross-reference** Award the higher mark for more fully developed answers. Note • Cannot cross-reference to biased source (Source D: retiree / Source E: DBS Chief Information Officer) / historical source (Not applicable in this case study) • Students can cross-reference to Sources A, B, C and F, so long the evidence and explanation make sense, are logical and matching.	**[5-6]**
L6	**Evaluation of provenance from both sources D and E.** *e.g. DBS Chief Information Officer in Source E is more reliable than the retiree in Source D as evidence that Singapore is not ready to be a smart nation because he holds senior / high appointment whose words carry weight and he also represents one of the biggest banks in Singapore which means that he is more representative of the majority. His comment is also based on research / observed trend which must have supporting data to convince the people attending the Public Service Conference in 2017. On the other hand, the personal bias comment by the retiree in Source D may not be representative of the majority elderly. Some retirees can be very tech savvy and know how to make cashless payment easily.*	**[7]**

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(d)	**Study Source F.** **How useful is this source as evidence that Singapore is becoming a smart nation? Explain your answer.**	**[7]**
L1	**Based on provenance** *e.g. It is useful as evidence that Singapore is becoming a smart nation because this speech is given by Prime Minister Lee Hsien Loong.*	**[1]**
L2	**Based on typicality / Detect biased without explanation** *e.g. It is useful as evidence that Singapore is becoming a smart nation because this speech is given by Prime Minister Lee Hsien Loong who holds the highest official appointment in Singapore. His words carry weight.* **Based on contextual knowledge / common sense** *e.g. It is not useful as evidence that Singapore is becoming a smart nation because even though with the new app called PayNow, many people in Singapore are still using cash to make payment.*	**[2]**
L3	**Based on contents, unsupported** Award 2m for useful OR not useful, unsupported. Award 3m for useful AND not useful, unsupported. *e.g. It is useful as evidence that Singapore is becoming a smart nation because Prime Minister Lee Hsien Loong in Source F tells me that Singapore banks have created a new app called PayNow which will make cashless payment more convenient.* *e.g. It is not useful as evidence that Singapore is becoming a smart nation because it is bias, it never tells me whether the people on the ground are ready to accept using this new app called PayNow / the negative aspect of PayNow.*	**[2-3]**
L4	**Based on contents, supported** Award 4m for useful OR not useful, supported. Award 5m for useful AND not useful, supported. *e.g. It is useful as evidence that Singapore is becoming a smart nation because Prime Minister Lee Hsien Loong in Source F tells me that Singapore banks have created a new app called PayNow which will make cashless payment more convenient. This can be seen in Source F, it says that "PayNow links your mobile phone number to your bank account. So you can pay and receive money using your mobile banking app. You can pay money to somebody's mobile number, if he is on*	**[4-5]**

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	PayNow". This suggests that with a more efficient app such as PayNow, Singapore is progressing faster in becoming a smart nation. **OR/AND** *e.g. It is not useful as evidence that Singapore is becoming a smart nation because it is bias, it never tells me whether the people on the ground are ready to accept using this new app called PayNow / the negative aspect of PayNow. Everything mentioned is very positive which makes the source one-sided and it never provides me a holistic and balanced viewpoint of the new app called PayNow.*	
L5	**L4 + Based on cross-reference** Award 6m for useful OR not useful, supported. Award 7m for useful AND not useful, supported. *e.g. L4 (Useful) + Source A supports Source F, it shows me that Singapore is becoming a smart nation because the photo shows me that there are six self-service order and payment terminals in a neighbourhood Food Court in Choa Chu Kang. This suggests that people are able to buy their food without cash.* **OR/AND** *e.g. L4 (Not useful) + Source D challenges Source F, it tells me that* "the key hindrance is that different shops use different apps for cashless payment and some shops don't even have cashless payment machines". This suggests that people on the ground are not ready to embrace a digital lifestyle that uses cashless payment / still prefer cash payment.	**[6-7]**
L6	**Based on purpose** *e.g. It is useful because the purpose of Prime Minister Lee Hsien Loong is to convince Singaporeans that the government has put in effort to streamline the processes for cashless payment such as the creation of a new app called PayNow so that Singaporeans will continue to support his smart nation policy by using PayNow more often and less of cash payment. This is because at the point of time in society, many shops are using different apps to make cashless payment and it can be very troublesome for the consumers. This can be seen in Source F, it says that* "We must simplify and integrate our systems. MAS has been working hard at this – integrating the different systems into one – so now at last we have one single unified terminal that can read different cards. MAS and the banks have also rolled out a new service, called PayNow".	**[7]**

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(e)	**'Singapore has no problem becoming a smart nation.'** **Using sources in this case study, explain how far you would agree with this statement.**	**[10]**
L1	**Writes about statement, no valid source use** *e.g. Yes I agree because Singapore has no problem becoming a smart nation.*	**[1]**
L2	**Yes / No, supported by valid source use** *Award 2 marks for 1 explained source.* *Award 3-4 marks for 2 explained sources.* *Award 4m for 3 explained sources.* Note: Consideration on number of sources used and the quality of analysis in deciding on marks in L2. Singapore **HAS NO PROBLEM** becoming a smart nation: Sources A, E and F. *e.g. **Source A** agrees with the statement. It shows me that Singapore has no problem becoming a smart nation because the photo has six self-service order and payment terminals in a neighbourhood Food Court in Choa Chu Kang. This suggests that people are able to buy their food without using cash.* *e.g. **Source E** agrees with the statement. It tells me that "Banks had to innovate and integrate our systems, or risk dying. We are currently doing well in this aspect". This suggest that Singapore has no problem becoming a smart nation because the banks are putting in effort to be creative and streamline the processes to make cashless payment easier.* *e.g. **Source F** agrees with the statement. It tells me that "MAS has been working hard at this – integrating the different systems into one – so now at last we have one single unified terminal that can read different cards. MAS and the banks have also rolled out a new service, called PayNow". This suggests that Singapore has no problem becoming a smart nation because the creation of PayNow can literally pay anyone via mobile number to any bank conveniently.* **OR** Singapore [redacted] becoming a smart nation: Sources B, C and D. *e.g. [redacted] disagrees with the statement. Source B tells that "In the short term, there will be significant digital disruption affecting the*	**[2-4]**

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	non-high-technology and non-high-touch industries, those which are not knowledge-based or focused on customer relationships". This suggests that Singapore has problem becoming a smart nation because quite a few industries which do not embrace digital change will be negatively affected in the near future. *e.g. Source B disagrees with the statement. Source C tells me that "In Grab, we saw a lack of safe, convenient and affordable of transport options". This suggests that Singapore has problem becoming a smart nation because people on the ground are not ready when cyber-security and user-unfriendly app issues are still unresolved.* *e.g. Source D disagrees with the statement. Source D tells me that "the key hindrance is that different shops use different apps for cashless payment and some shops don't even have cashless payment machines". This suggests that Singapore has problem becoming a smart nation because the infrastructure to facilitate cashless payment is not ready on the ground for the public.*	
L3	**Yes + No, supported by valid source use** i.e. Both elements of L2. *Award 5 marks for 1 + 1 explained sources.* *Award 6 marks for 2 + 1 explained sources.* *Award 7-8 m for 2 + 2 explained sources.* *Award 8m for 2 + 3 explained sources.* *Intended unbalanced viewpoints* *Award 5 marks for 1 + 4 explained sources.* *Award 6 marks for 1 + 5 explained sources* Note: Consideration on number of sources used and the quality of analysis in deciding on marks in L3.	**[5-8]**
	****To score additional 2 marks, candidates can take any one of these 3 routes:** • **Through analysing at least one source in relation to its reliability, utility or sufficiency;** **Note: Cannot cross-reference to Source D, E and F because they are tested for its reliability due to Reliability and Usefulness Questions.** *e.g. Source A is unreliable because it is only one photo that shows cashless payment machines in a high-tech Foodcourt in Choa Chu Kang neighbourhood. It is not representative of the majority because it doesn't mean that the all the Foodcourts in Singapore have installed cashless payment machines. On top of that, the photo also doesn't show whether the people are competent enough to use the cashless*	

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payment machines easily. It only shows me that the private sectors and the government have installed the hardware but the photo doesn't tell me whether the cashless payment machines are effective or not. Therefore, Singapore has problem becoming a smart nation. [+2]

- **by sharing example(s) from their contextual knowledge**

(Don't use this approach, it is very difficult to score)
e.g. I agree that Singapore has no problem becoming a smart nation. In Source C, it tells me that "In Grab, we saw a lack of safe, convenient and affordable of transport options and we moved in to solve those issues one small step at a time". Our Prime Minister Mr Lee Hsien Loong also says that "MAS has been working hard at this – integrating the different systems into one – so now at last we have one single unified terminal that can read different cards. MAS and the banks have also rolled out a new service, called PayNow" which means that both the private sectors and the government are working hard together to ensure that the apps are user-friendly so that more Singaporeans will be using them and less of cash payment. Even though, the retiree in Source D has difficulty memorising password, there is a function in the smartphone to keep itself logged in and he doesn't have to key in his password each time he uses cashless payment. Singapore government and banks also do organise digital workshops to help the senior citizens adapt better to cashless payment. [+2]

- **by giving a balanced conclusion / resolution**

[Don't use this approach for 'O' level because you need to have a balanced source that is explained in both AGREE and DISAGREE in the earlier paragraphs to try this approach]

e.g. There are definitely some problems with the implementation in becoming a smart nation in Singapore. However, it doesn't mean that we cannot overcome the challenges. It is a fact that there will be "digital disruption in the short term" and Singapore senior citizens have problems remembering passwords to log into the PayNow app. However, private companies such as Grab and Monetary Authority of Singapore (MAS) are working hard to streamline the processes and create user-friendly app such as PayNow. I believe it is only the beginning of a new journey and they will continue to put in effort to refine PayNow app to make it even more efficient in the future. The sources show that there are two sides to the argument, that the perspectives for each side is valid and reasonable, and all the stakeholders involved, namely Singapore public, private and public sectors must be united and be resilient enough to embrace advance technology and overcome challenges just like the pioneer generation and make Singapore a smart nation in time to come.

This allows scope for candidates to decide what comes more naturally for them, and will invite meaningful thinking, without making any of the above a direct requirement.

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Section B: Structured Response Question

2(a)	**Extract 1 states the increasing number of online purchase scam, PayPal email scam, love scam and cyber extortion.** **In your opinion, how can online scams be avoided? Explain your answer using two ways.**	**[7]**
	Note • Police ≠ Cyber Security Department • Singapore Police Force cannot do anything if scammers are overseas. • Therefore, coming up with harsher law to punish scammers won't be feasible in this case.	
L1	**Describes the topic i.e. online scams** *e.g. Online scams are very common nowadays and many people have their money cheated.*	**[1]**
L2	**Identifies / Describes strategies** Award 2 marks for identifying one way and 3 marks for identifying two ways. Award 3 marks for describing one way and 4 marks for describing two ways. *e.g. Online scams can be avoided when one follows the 3 steps of not to panic, not believe and not give any personal details to a stranger. Most of the time, scammers will try to craft a fake story to convince one that something is urgent and must be attended to immediately. They will then make one believe their story by relating to something personal and things that concerned the loved ones. After they are sure that one has trusted them, they will ask for money transfer via various means. For example, scammers can impersonate POSB that some of the saving accounts are being hacked and there is an urgent need to update one's personal bank account and password via a whatsapp message. [3]* *(As above plus) e.g. Online scams can be avoided when school plays a part in educating the students using CCE lessons on Cyberwellness. Students will be made more aware of different types of scams and how to avoid falling into the trap. For example, schools can provide the Internet link to Scamalert.sg to learn the various types of scams online. [4]*	**[2-4]**
L3	**L2 + Explains strategy** Award 5-6 marks for explaining one way. Award 6-7 marks for explaining two ways. **Note: An explanation is showing how the way prevents online scams in Singapore.**	**[5-7]**

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e.g. Online scams can be avoided when one follows the 3 steps of not to panic, not believe and not give any personal details to a stranger. Most of the time, scammers will try to craft a fake story to convince one that something is urgent and must be attended to immediately. They will then make one believe their story by relating to something personal and things that concerned the loved ones. After they are sure that one has trusted them, they will ask for money transfer via various means. For example, scammers can impersonate POSB that some of the saving accounts are being hacked and there is an urgent need to update one's personal bank account and password via a whatsapp message. When one does not panic, not believe and not give their personal banking account and password, it will prevent loss of money [5] and avoid unnecessary emotional stress. [6]

e.g. Online scams can be avoided when school plays a part in educating the students using CCE lessons on Cyberwellness. Students will be made more aware of different types of scams and how to avoid falling into the trap. For example, schools can provide the Internet link to Scamalert.sg to learn the various types of scams online. As a result, they can share their lessons with their parents, grandparents, relatives and friends to prevent online scams from happening. This will greatly reduce the number of online scams and prevents lots of money lost. [6] They will also avoid unnecessary depression and emotional disturbance due to the great loss of money. / They may even save elderly lives by preventing the scammers from getting the elderly's' hard-earned money. [7]

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2(b)	**Extract 2 and Extract 3 mention the role of local government and individuals in helping to prevent cyber-attacks on Singapore.** **Do you think the local government has a more important role to play than individuals in helping to prevent cyber-attacks on Singapore? Explain your answer.**	**[8]**
	Note • A lot of students did not include IMPACT or EFFECTS of the strategies they described. • Eg: Because of this strategy, it resulted in ...,	
L1	**Writes about the topic (i.e. prevent cyber-attacks on Singapore) but without addressing the question** *e.g. Cyber-attacks are very common in Singapore. [1] Local government and individuals must work together to prevent cyber-attacks on Singapore. [2]*	**[1-2]**
L2	**Describes the role of the groups** Award 3 marks for describing one group. Award 4 marks for describing both groups. *e.g. **Local government** has an important role to play in helping to prevent cyber-attacks. The government ensures that the country has the capabilities to manage cyber security challenges. This can be done through collaboration with the governments in other countries. Through collaboration, the countries can share information and skills to combat cyber security challenges. An example is that Asia Pacific Computer Emergency Response Team (APCERT) which was established to encourage cooperation between member states to maintain a network of computer security experts in the region. [3]* *(As above plus) e.g. **Individuals** have an important role to play in helping to prevent cyber-attacks. The role of individuals is to ensure their own cyber security by remaining vigilant online. One way they can do this is by ensuring that their computers are defended against technological threats by installing softwares such as anti-virus programs, firewalls. [4]*	**[3-4]**
L3	**Explains the role of the groups** Award 5-6 marks for explaining one group. Award 6-7 marks for explaining both groups. *e.g. **Local government** has an important role to play in helping to prevent cyber-attacks. The government ensures that the country has the capabilities to manage cyber security challenges. This can be done through collaboration with the governments in other countries. Through*	**[5-7]**

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	collaboration, the countries can share information and skills to combat cyber security challenges. An example is that Asia Pacific Computer Emergency Response Team (APCERT) which was established to encourage cooperation between member states to maintain a network of computer security experts in the region. Therefore, this can improve the countries' and nations' competency in responding to cyber security challenges should they arise and this will also prevent cyber-attacks on Singapore when there is greater partnership in sharing information to deter such attacks. *(As above plus) e.g. **Individuals** have an important role to play in helping to prevent cyber-attacks. The role of individuals is to ensure their own cyber security by remaining vigilant online. One way they can do this is by ensuring that their computers are defended against technological threats by installing softwares such as anti-virus programs, firewalls. These can help protect against malwares or spywares that can steal personal information to launch cyber attacks using the stolen information. Therefore, it is important for individuals to remain vigilant and take preventive measures to ensure their own cyber security.*	
L4	**Both aspects in L3 plus Explains the relative importance of each group** *(Both examples above plus) e.g. **All in all, governments have a more important role than individuals.** Governments have a more important role than individuals in managing cyber security challenges as they have access to resources which can manage cyber security challenges at a larger scale. By managing the cyber security challenges at the country level, it can ensure the security of the country's cyber security infrastructure. This can in turn provide a more secure cyber security environment for individual users in the country.*	**[8]**

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