

Djillali Bounaama university of khemis _ Miliana

Department of economic sciences

Module: English

Year : 3rd year (EMB)

Name:

Group:

final exam

Text :

Digital banking refers to the use of various technologies such as smartphones, internet banking, and other digital devices for performing banking activities. It has significantly revolutionized the way people carry out financial transactions with improved services and better accessibility. With digital banking, the need to physically visit a bank branch has reduced, and consumers can access banking services at any time of the day and from anywhere in the world. Furthermore, digital banking has significantly reduced the cost of banking operations, such as transactions and administrative tasks, which, in turn, has resulted in lower fees and better interest rates for customers.

Digital banking has brought about numerous benefits to banking customers, including the convenience of banking from anywhere and anytime. **This** allows customers to carry out transactions, check account balances, make payments, and other services from the comfort of their homes or offices. Additionally, digital banking has also enhanced the security of transactions through various measures, such as tokenization and biometric identification, making it almost impossible for unauthorized access to customer accounts. Moreover, it has provided banks the opportunity to leverage customer data to offer personalized banking services, which helps to establish customer loyalty and enhance retention. Overall, digital banking has transformed the banking industry, and despite the lingering concerns about online security and privacy, it remains an integral part of today's financial landscape.

Questions :

A_ Answer the following questions according to the text: (03)

- 1) for what technologies are used in digital banking ?
- 2) In which way digital banking has revolutionized ?

Note :

you must deliver your exam paper (Tuesday 30 ,05 ,2023) at the University level .

Time of delivery : 9:30/ 11 (Tuesday 30.05.2023) at the hour of your scheduled exam that day (don't forget to sign) .

Warning :

Sending works via email won't be acceptable .

Good luck :)
