Bahdji Mokhtar University
Department of Management science

Master: 1 Financial Management g 1,2,3

Teacher: Miss Rouabah <u>send the exam at; englishexam44@gmail.com</u>

**English module** 

29/ 12 /2024 Time : from 9:00 am to 15:00 pm

Name & last Name: ...... The Mark : (16/16 pts)

## The first Term English Quiz

**Question:** 1 What does the term "Fintech" stand for?

- a) Financial Techniques
- b) Financial Technologies
- c) Financial Transactions
- d) Financial Terminologies

**Question: 2** Which technology is often used for secure authentication in Fintech applications?

- a) Block chain
- b) Artificial Intelligence
- c) Biometrics
- d) Virtual Reality

**Question:** 3 Which of the following is NOT a common application of Fintech?

- a) Online Banking
- b) Crypto currency Trading
- c) Agriculture Techniques
- d) Robo-Advisors

**Question:** 4 Which country boasts the highest consumer Fintech adoption rate globally?

- a) China
- b) India
- c) United States
- d) United Kingdom

**Question:** 5 Which Fintech service allows individuals to invest in a diversified portfolio with small amounts of money?

- a) Robo-Advisors
- b) Crypto currency Exchanges
- c) Equity Crowd funding
- d) Mobile Banking

.Question: .6. What is the term for the practice of using technology to streamline and automate financial processes?

- a) Financial Automation
- b) Financial Integration
- c) Financial Technology
- d) Financial Disruption

**Question:7**. Which Fintech technology enables quick and secure cross-border money transfers?

- a) Distributed Ledger Technology
- b) Artificial Intelligence
- c) Internet of Things
- d) Near Field Communication

**Question 8 ;** Which Fintech innovation offers microloans to individuals and small businesses?

- a) Crowd funding
- b) Crowdsourcing
- c) Peer-to-Peer Lending
- d) Crypto currency Mining

**Question:** 9 What is the Primary goal of financial management?

- a) To minimise the risk
- b) to maximise the owners wealth
- c) To maximise the return
- d) To raise profit

**Question:** 10 Which technology enables the creation of smart contracts in Fintech applications?

- a) Virtual Reality
- b) Augmented Reality
- c) Block chain
- d) Machine Learning

**Question:** 11 What is the term for using smartphones to make contactless payments?

- a) NFC
- b) QR code
- c) POS terminal
- d) ATM transactions

**Question:** 12 What is the main benefit of using block chain technology in Fintech?

- a) Lower transaction fees
- b) Faster internet speed
- c) Enhanced cyber security

d) Better user interface

**Question 13:** what popular mobile payment platform allows users to send and receive money using their smartphones?

- a) payPal
- b) Google pay
- c) Apple pay
- d) All the above

Question 14 the ultimate concern of financial management is;

- a) To arrange the funds
- b) Effective management of all the business
- c) Receiving the maximum profit
- d) To acquire and utilize every aspect of financial resources in order to maintain the firm activity

**Question 15** The ultimate purpose of financial management is

- a) To get a maximum return
- b) To increase the wealth of owners
- c) To have a maximum risk factor
- d) To get a maximum profit

**Question 16 The Concepts of financial management is;** 

- a) Profit maximization
- b) All features of obtaining and using financial resources for company operations
- c) Organization of funds
- d) Effective Management of every Company

NB; You can only Choose one answer I accept only pdf or word

Send all your exams at the Following Email;

englishexam44@gmail.com **Good Luck** 

