

APPENDIX

Appendix A: Survey Form for Analysis

SURVEY FORM

BANK MANAGEMENT SIMULATION TRAINING SYSTEM

We would appreciate it if you would take a few minutes to answer the following questions so we may better improve our bank management training system conducted by University Malaya's Post Graduate students.

This is a survey to find out the preferences of Bank Executives in using Simulation Based Training System (Intelligent Bank Management System) in improving their skills, banking strategies and making a good decision. Intelligent Bank Management System (IBMS) is a training game of competition played through computers in web based environment

All data gathered will be used solely for the purpose of my research. All participants' specific information will be held strictly confidential and will not be used for any commercial purposes.

QUESTION PART A

1. What type of training is being provided for the bank executives, financial executives and etc?
 - A. Manual training
 - B. Simulation Based Training
 - C. Others:

2. How would you rate the current training program?
 - A. Excellent
 - B. Good
 - C. Average
 - D. Bad
3. Would you like to have computer based: Simulation Based Training System such as Simulated Bank Management System?
 - A. Yes
 - B. No

4. Do you think computer based training system could improve your skills compared to a manual training system?
 - A. Yes
 - B. No
5. How would you rate your self in using computers?
 - A. Very Good
 - B. Good
 - C. Average
 - D. Bad

PART B

6. Select the components that indicate the bank performance?

GDP Growth	[]
Skillful Workers	[]
Interest Rate	[]
Advertisement	[]
Management Strategy	[]
7. Select the components that need to be included in the simulation based training system?

Economic Analyzer	[]
Tutorial	[]
Forecast System	[]
Reporting	[]
Others:	

8. How would you like to play the game (simulation based bank management system)?
 - A. Group
 - B. Individual
9. The simulation game will be played for 4 Quarter [1 Quarter = 3 months]
 - A. Agree
 - B. Disagree
 - C. Others: _____
10. What are the trends affecting your bank performance?

Rising Competition	[]
Deregulation	[]
Technology Revolution	[]
Knowledgeable and Demanding Customers	[]
Economic Downturn	[]
Lack of Strategies	[]
Globalization	[]

Appendix B: Sample Assignment of Real Money Simulation System

Count the cash on hand at the end of the last team's turn 13. Prepare a cash memo listing the amount of cash on hand and have a player of another company verify and sign it. Note the square where you end your turn. If you are part of a team playing the game, both team members are to turn in a copy of the cash memo. One team in the game should record the amount carried over in Free Parking.

The game is played mostly in teams of two, but each member of the team must separately complete and submit the following assignment. There is to be no collaboration.

1. Journalize transactions. Maintain a general journal for your company to record all events and transactions that occur during the game. Journal entries should be dated (yy/mm), and must correspond with events in the manager's diary. BE CAREFUL to record all of your transactions.
2. Prepare a general ledger (using the attached chart of accounts) and post all transactions. Because some accounts are nominal, you should have a separate copy of the general ledger for every year (remember that real account balances for 1/13 carry over to 2/1). All entries in a particular ledger account should be dated.

3. Prepare an unadjusted trial balance at the end of the year.
4. Reconcile the cash on hand with the balance of the cash account at the end of every year. Any discrepancy is probably due to the failure to record a transaction during the game. If the amounts do not agree, attempt to discover the cause of the discrepancy by comparing notes with other players and make a correcting entry. If the discrepancy cannot be explained, adjust the cash account balance to agree with the cash on hand, with an adjustment going to either miscellaneous revenue or miscellaneous expense.
5. Prepare and post the following year-end adjusting entries for depreciation, salary, interest and income taxes [Please disclose all computations when handing in the material:
 6. Prepare an adjusted trial balance.
 7. Prepare and post closing entries.
 8. Prepare a post-closing trial balance.
9. Prepare (in good form and typed/word-processed) an income statement and balance sheet. See the attached samples. Notes should also accompany the financial statements when appropriate.
10. Prepare a President's letter (typed/word-processed) for investors that summarize the year's highlights. Forecasting earnings for the next year is optional. Your President's letter should also be e-mailed to your lecturer.

11. Include your name plus names of competing students on a cover page.
12. In order, hand in the following:
 - a. Cover page.
 - b. Annual report, containing President's letter (typed or word-processed), financial statements (typed), and notes (typed).
 - c. Manager's diary (typed).
 - d. Accounting journal with regular, adjusting, and closing entries (does not need to be typed).
 - e. Ledger accounts (does not need to be typed).
 - f. Trial balances (does not need to be typed).
 - g. A photocopy of cash memo. (*very important*)
 - h. A schedule of computations for all adjusting entries.
 - i. List of assets owned at end of year (does not need to be typed).

Failure to complete an assignment will result in receiving a very stiff penalty.

Late assignments will also be penalized.

Appendix C: Evaluation Form

Please evaluate IBMS according to the rates stated below

[1] = Bad [2] = Average [3] = Good [4] = Excellent

Program Content		
1	Objectives are clearly stated	[1][2][3][4]
2	Instruction matches objectives	[1][2][3][4]
3	Instruction addresses various learning styles and intelligences	[1][2][3][4]
4	Information is current and accurate	[1][2][3][4]
5	Materials for enrichment and remedial activities are provided	[1][2][3][4]

Effectiveness		
1	Participants are able to recall and use information presented following program use	[1][2][3][4]
2	The application prepares participants for future real-world experiences	[1][2][3][4]
3	Participants develop further interest in topic from using program	[1][2][3][4]
4	This is an appropriate use for training program	[1][2][3][4]

Practice / Assessment / Feedback		
1	Feedback is relevant to participant responses	[1][2][3][4]
2	Practice is provided to accomplish objectives	[1][2][3][4]
3	Feedback is immediate	[1][2][3][4]
4	Collaborative learning experiences are provided for	[1][2][3][4]

[1] = Bad [2] = Average [3] = Good [4] = Excellent

Users Appeal and Suitability		
1	The training system matches interest level of indicated users	[1][2][3][4]
2	Expected input is appropriate for indicated users	[1][2][3][4]
3	The tutorials are suitable for indicated users	[1][2][3][4]
4	Required time is compatible with user attention	[1][2][3][4]

Ease of Use		
1	User can navigate through application without difficulty	[1][2][3][4]
2	Screen directions are consistent and easy to follow	[1][2][3][4]
3	Help options are comprehensive and readily available	[1][2][3][4]
4	Application responds to input as indicated by directions	[1][2][3][4]
5	Interface provides user with an appropriate environment	[1][2][3][4]

Presentation		
1	Information is presented in a developmentally appropriate and logical way	[1][2][3][4]
2	There is appropriate variety in screen displays	[1][2][3][4]
3	Text is clear and printed in type suitable for target user	[1][2][3][4]
4	Spelling, punctuation and grammar are correct	[1][2][3][4]

Appendix D: Main Page of Intelligent Bank Management System

The screenshot shows the main page of the Intelligent Bank Management Simulation Training System (IBMS) in Microsoft Internet Explorer. The browser's address bar shows the URL `http://localhost/bms/main.asp`. The page title is "INTELLIGENT BANK MANAGEMENT SIMULATION TRAINING SYSTEM (IBMS)".

At the top of the page, there is a navigation menu with the following items: [About IBMS](#), [Register New User](#), [Log In](#), [Information](#), and [Demo Programs](#). Below this menu, a welcome message reads "Welcome to IBMS Web Site".

The main content area is titled "INTELLIGENT BANK MANAGEMENT SIMULATION SYSTEM (IBMS)". It contains the following text:

Contains basic information and describes components of the Intelligent Bank Management Simulation System.

The Intelligent Bank Management Simulation System is a technology-based program that simulates the operations of a bank, based on the decisions of management teams. The simulation is designed for use as a training device to give current and future managers of financial institutions a working knowledge of the financial interrelationships within a universal bank. Participants make short-term operating decisions and, at the same time, consider the implications of these decisions for long-term growth and profitability. While the relationships in this program are idealized and do not necessarily reflect the particular operations of any actual bank or class of banks, participants work with a fairly complex and realistic model and are challenged to make optimal decisions within this framework.

On the left side of the page, there are several navigation links under the heading "About IBMS":

- [What is IBMS?](#)
- [Instructor's Guide](#)
- [Participant's Guide](#)
- [Clients List](#)
- [Pricing & Licensing](#)

Below these links is a section titled "Tutorial On Line" with the following links:

- [Decision Sheet](#)
- [Forecast Worksheet](#)
- [Capital Ratio Worksheet](#)
- [Dynamic Gap Worksheet](#)

Further down, there is a section titled "Benefits of Simulation" with the following links:

- [Major Benefits](#)
- [Benefits to Participants](#)

At the bottom left, there is a section titled "New User Registration" with a prominent [LOGIN](#) button.

On the right side of the page, there is a section titled "Current Online Games Available" with the following text: "Log in to enter games". Below this text is a list of games:

- [Bank Challenger](#)
- [Malayan](#)
- [Stanbic](#)
- [Econoqame](#)
- [UM Game](#)
- [First Bank](#)
- [Matrix](#)


The browser's status bar at the bottom shows "Internet".

Appendix E: Participants Log In Page

Welcome to Intelligent Bank Management Simulation

File Edit View Favorites Tools Help

Address http://localhost/ibms/login.asp



PARTICIPANTS LOG IN PAGE

LOGIN TO IBMS


Group ID :

User ID :


Password :

Log in >>>

Would you like a preview of the site? Our Online demo will walk you through, step by step and show you how easy it is to use the IBMS system.



Please [Register](#) if you are a new User.



[About IBMS](#) | Copyright ©2003 IBMS

Done Internet

Appendix F: Balance Sheet on Assets Page

Balance Sheet - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://localhost/lbms/balance.asp

Go Links

QUATERLY REPORT
FOR THE FINANCIAL QUARTER 2
BALANCE SHEET

ASSETS	Quarter 0 (RM Million)	Quarter 1 (RM Million)	Quarter 2 (RM Million)
Cash	1,613	7,834	5,990
Loan:			
Housing Loan	1,411	6,854	5,241
Personal Loan	4,515	21,934	16,773
Syndicated Loan	6,350	30,845	23,587
Bridging Loan	1,835	8,910	6,814
Securities	4,032	19,584	14,976

Done My Computer

Appendix G: Balance Sheet on Liabilities Page

Balance Sheet - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://localhost/bms/liability.asp> Go Links Dictionary

UM BANKING GROUP

QUATERLY REPORT

FOR THE FINANCIAL QUARTER 2

BALANCE SHEET

LIABILITIES	Quarter 0 (RM Million)	Quarter 1 (RM Million)	Quarter 2 (RM Million)
Deposit			
Checking Deposit	5485	10971	10971
Savings Deposit	8228	8228	5485
Time Deposit	5485	8228	8228
Capital	576	1399	2140
Equity	384	933	1426

Done My Computer

Appendix H: IBMS Tutorial Page

Intelligent Bank Management Simulation System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://localhost/ibms/tutorial.asp

IBMS Intensive Tutorial (IBMS)

[Back to Main Page](#)

[REGISTER](#)

see further

vision
to reality at
internet
SPEED

- INTRODUCTION
- STRATEGIC MANAGEMENT
- STRATEGIC PLANNING
- PROFIT IMPROVEMENT
- RISK MANAGEMENT
- TECHNOLOGY
- OTHERS

Done Internet

Appendix I: Income Statement for IBMS

Income Statement - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://localhost/bms/income.asp

Go Links

QUARTERLY REPORT FOR THE FINANCIAL QUARTER 2

	<i>QUARTER 0</i> <i>(RM Million)</i>	<i>QUARTER 1</i> <i>(RM Million)</i>	<i>QUARTER 2</i> <i>(RM Million)</i>
Interest Income	102,289	109,806	217,867
Interest Expense	(49,628)	(56,682)	(102,197)
Net Interest Income	52,661	53,124	115,670
Non Interest Income	33,313	8,843	43,145
Non Loan Provision	-	-	-
Operating Income	93,705	67,174	171,952
Expenses (Staff, premises, marketing)	(28,834)	(28,802)	(55,894)

Done My Computer