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000-M602

IBM

*IBM Banking Industry Solutions Sales Mastery Test
v1*

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QUESTION: 1

What is one of the areas that banks need to address to become more customer-centric in their products, services, and offerings?

- A. Bookkeeping changes
- B. Select banking
- C. Demographic changes
- D. Changing banking hours

Answer: B

QUESTION: 2

What is a key focus for banks in the Asia Pacific region?

- A. Interpersonal expansion
- B. Industrial expansion
- C. Internal expansion
- D. International expansion

Answer: D

QUESTION: 3

What happened to banking operating profit margins between 1995 and 2005?

- A. Decreased
- B. Increased
- C. Remained the same
- D. Plunged

Answer: B

QUESTION: 4

USAA Bank has come up with a really interesting device. What is it?

- A. Devices that can take a picture of your family
- B. Devices that take a picture of your banking transactions at an ATM
- C. Devices that can take a picture of your check
- D. Devices that can take a picture of your passport

Answer: C

QUESTION: 5

What will be the focus of consumers who were hurt by the recent market crisis?

- A. Solutions for retirement spending
- B. Solutions for vacation property
- C. Solutions for investment income
- D. Solutions for retirement income

Answer: C

QUESTION: 6

What gap exists in the banking industry that will be a breakout strategy for IBM in the banking industry, in order to improve business performance?

- A. Training gap
- B. Consolidation gap
- C. Innovation gap
- D. None of the above

Answer: C

QUESTION: 7

What has been seen in banking trends globally since World War 2?

- A. Global expansion
- B. Global contraction



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