



Surname _____

Other Names _____

Centre Number _____

Candidate Number _____

Candidate Signature _____

I declare this is my own work.

A-level BUSINESS

Paper 2 Business 2

7132/2

Time allowed: 2 hours

At the top of the page, write your surname and other names, your centre number, your candidate number and add your signature.

[Turn over]



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For this paper you must have:

- a separate insert
- a calculator.

INSTRUCTIONS

- Use black ink or black ball-point pen.
- Answer ALL questions.
- You must answer the questions in the spaces provided. Do not write on blank pages.
- If you need extra space for your answer(s), use the lined pages at the end of this book. Write the question number against your answer(s).
- Do all rough work in this answer book. Cross through any work you do not want to be marked.

INFORMATION

- The marks for questions are shown in brackets.
- The maximum mark for this paper is 100.

DO NOT TURN OVER UNTIL TOLD TO DO SO



0 1 . 2

**Using the data in APPENDIX D, provided in the separate insert, calculate the percentage change in the number of people using online banking from 2009 to 2019.
[2 marks]**

[Turn over]

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2



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[Turn over]



9



01.5

To what extent does the data show that new entrants are a significant threat to the 'Big 5' banks? [16 marks]

[Turn over]





[Turn over]





[Turn over]

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16



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Read the information below and then answer the questions that follow.

Bell Ltd

Bell Ltd is a UK-based food manufacturer with 27 branded products in three main markets:

- **sweets**
- **snacks**
- **drinks.**

The company has been very successful over many years, increasing its market share in each market. It has responded to market changes by investing in the development of new products such as low-sugar and vegetarian ranges. It monitors the sales and costs associated with each of its brands.

100% of shares in Bell Ltd are owned by four members of the Bell family who also have management roles in the business. The owners feel long-term strategic decision making at the company is more effective than if it was a public limited company.

Bell Ltd actively manages the trade credit offered to retailers who buy its products, such as chasing any overdue payments and minimising the period of credit it offers to them. By building long-term relationships with suppliers, it has secured favourable credit terms from them.



‘Speckles’ is produced by Bell Ltd and used to be a leading brand of sweets in the UK. In terms of the Boston Matrix, ‘Speckles’ is now a ‘dog’. It was recently announced that ‘Speckles’ would be discontinued. A social media campaign against this decision claimed that ‘Speckles’ was an iconic brand from people’s childhoods and should be saved.

TABLE 1 Financial data for the ‘Speckles’ brand

Year	2019	2020
Sales revenue (£’000)	40	20
Cost of sales (£’000)	25	16
Gross profit (£’000)	15	4

[Turn over]



0 2 . 1

**Calculate the Gross Profit Margin for 'Speckles' in 2020.
[2 marks]**

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2



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6



[Turn over]





[Turn over]

16



0	3
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Read the information below and then answer the questions that follow.

Chillax Ltd

Chillax Ltd runs six luxury health spas in southern England. Health spas offer health and beauty treatments such as steam baths, exercise and massage. Chillax Ltd's customers expect high levels of service.

The business focuses on quality. It emphasises the importance of getting the customer experience right. It feels this is more about how employees interact with customers than the facilities in each health spa. The quality of customer experience is monitored through frequent customer surveys using the Chillax App. The business regularly has positive reviews online.

Chillax Ltd invests heavily in training, consults regularly and provides frequent feedback to staff. It feels that its high level of employee engagement has many benefits and ultimately ensures happy customers.

Chillax Ltd is unusual in the Health and Beauty sector in that many businesses in that sector have very high rates of labour turnover averaging over 30%.



TABLE 2 Selected employee data for Chillax Ltd for 2020 (31 December 2020)

Number of employees on 1 January 2020	180
Employees leaving during the year	24
Employees staying all year	162

0 3 . 1

Using TABLE 2 calculate the employee retention rate for Chillax Ltd in 2020. [2 marks]

[Turn over]

2



03.2

Analyse how Chillax Ltd benefits from its focus on quality. [6 marks]

[Turn over]

6



03.3

Analyse why employee engagement at Chillax Ltd is high. [9 marks]

[Turn over]



9



0 3 . 4

To what extent should ALL businesses be concerned if they have high rates of labour turnover? [16 marks]

[Turn over]







[Turn over]





END OF QUESTIONS



Additional page, if required.

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IB/M/CH/Jun21/7132/2/E1

