**INSTRUCTIONS:  
  
1) Your quiz was sent to your email, for each question you got wrong, copy it and paste in this sheet and it will look like the below. For each wrong question, provide the correct answer below the question you pasted in, like this:**

Eg :Many FinTech companies innovate and remove middle men, this is known as what principle? \*

0/1

disintermediation

deintermediation

disruption

Democratization

**2) For each wrong question, provide the correct answer below AND provide your reasoning for why you originally picked your incorrect answer and why it’s actually the correct answer you’re resubmitting. Example, like this:**

Correct answer: Disintermediation  
  
This is the correct answer because disintermediation refers to the reduction in the use of intermediaries. Such as removing middle men from processes to improve efficiency, bottom line and customer experience. I selected deintermediation because I got confused between de and dis, but know I understand.

**3) Repeat this process for each question you got incorrect.**

**BEGIN BELOW:**

**\_\_\_\_\_**

**Shareholder's equity multiplied by return on equity equals \_\_\_\_\_\_\_\_\_\_\_\_ \***

**0/1**

**Return on Investment**

**Gross Revenue**

**Alpha**

**Net Profit**

Because Return on Equity Net income divided by the shareholder’s equity yields, i have chosen first one because when I got confused between Return on Equity and Net Profit

**Institutional investors generally trade this asset with less frequency, in larger amounts and total cost: \***

**0/1**

**Equities**

**Options**

**Bonds**

**Stocks**

**Because it has less risk and a more stable return , i chosen the first one when I thought it is the same as stocks that will any time we can by it .**

**A financial model is a tool used that guarantees a company's financial performance and forecast for the future: \***

**0/1**

**True**

**False**

**financial model that can be used to calculate the impact of a future event or decision. I thought it is true because I mixed it up with future word so it came to my mind it is true.**

**Apple watch is an example of an InsurTech device \***

**0/1**

**True**

**False**

# **Apple Watch Helping your patients identify early warning signs about healthy situations .I forgot about this future.**

**Machine learning algorithms can be applied in customer retention to: \***

**0/1**

**Predict when a client's credit score may have changed**

**Predict the precise time when a customer may be moving away from a competitor**

**Predict when a client may be leaving your service for another provider**

**Predict when a customer might upgrade a service**

**Because in that time i am no longer a good competitor in the market, i have chosen first one because it also the customer will not going to be as usual is not interesting**

**When using cross validation, which of following options are recommend? \***

**0/1**

**a trained estimator**

**a fresh estimator**

**whole dataset**

**a test dataset**

**Because we should divide the dataset to many group and start with trained one ,then whole dataset, my answer is wrong because we should start with training first.**

**Which of the following lists contain only examples of 'The Innovative Forces in Finance' \***

**0/1**

**"Financial Regionalization"; "Social Media"; "Exchange Technologies"; "Profit Redistribution"; "Platforms Rising"**

**"Cost Commoditization"; "Experience Ownership"; "Bionic Workforce"; "Data Monetization"**

**"Capital Asset Pricing Models"; "Valuations"; "Social Media"; "Digital Banking"; "Cloud Computing"**

**"Systematically Important Technology"; "Data Centres"; "APIs"; "Gateways"; "Microservices"; "Cryptocurrency"; "Financial regionalization"**

**"Fintechs"; "Startups"; "Regulatory Sandboxes"; "Smart Phones"; "Digital Wallets"; "Apps"**

**Because Digital Banking and that is the most** famous Innovative Forces in Finance

**Arguably, Mobile Phones and NeoBanking are most important with respect to defining which of the following: \***

**0/1**

**Globalization**

**The Great Finacial Crisis**

**Africa**

**Fintech 3.5**

**APAC**

**NewsTech**

**B & F**

**The most effect have in Africa was because of Mobile Phones and NeoBanking, and all of this happened within Fintech 3.5**

**Econometrics seeks to: \_\_\_\_\_\_\_\_ \***

**0/1**

**Explain consumption in terms of income as a discipline**

**Teach us why "y = mx + b"**

**Use numerical methods to explore and model financial ideas using data**

**Qd = f (P, Ps, Pc, INC)**

**Why flows stock and stocks flow**

**That time series data is very valuable**

**That panel data is very valuable**

**Because the main idea is CONSUMPTION = f(INCOME), my answer is right if it we want to know the demand for a certain commodity**

**The Three Key Statements that inform a Corporate Financial Model are: \***

**0/1**

**Asset Flow Statement; Cash Flow Statement; Discount Flow Sheet**

**Asset Sheet; Cash Sheet; Flow Statement**

**Liquidity Statement; Profitability Statement; Leverage Statement**

**Balance Sheet; Income Statement; Cashflow Statement**

**Liquidity Ratio; EPS Statement; Price-to-Earnings Sheet**

**API statement; table statement; timeseries statement**

**The balance sheet provides an overview of assets,and The income statement primarily focuses on a company’s revenues and expenses during a particular period,and The cash flow statement (CFS) measures how well a company generates cash to pay its debt obligations**

**I chose this one and rest of the answer in this way(randomly) because i thought that i am running of time that mr rinu bot in the screen for taking attendance , it ends 1 pm and i sended my answer in that time , i just focust in last one the codin one.**

**Assets are to Liabilities as \_\_\_\_ is to \_\_\_\_: \***

**0/1**

**Flowers; Sunshine**

**Income; Spending**

**Rain; Raincloud**

**Spending; Income**

**Debts; Investments**

**Property; Cash**

**Cash; Property**

**Assets is** something **bring** money **to the company so it is** positive **,**and we are spend the money as Liabilities , my chosen one is not in order also

I chose this one and rest of the answer in this way(randomly) because i thought that i am running of time that mr rinu bot in the screen for taking attendance , it ends 1 pm and i sended my answer in that time , i just focust in last one the codin one.

**Monte-Carlo methods increase in attractiveness as: \***

**0/1**

**Real World Complexity Decreases**

**Real World Complexity Increases**

**Memory gets cheaper**

**Hard drives get cheaper**

**GPUs get cheaper**

**Networks get faster**

**Networks get slower**

I chose this one and rest of the answer in this way(randomly) because i thought that i am running of time that mr rinu bot in the screen for taking attendance , it ends 1 pm and i sended my answer in that time , i just focust in last one the codin one.

Statistics in Fintech helps us when we need to: \*

0/1

Model one data point

Calculate Financial Ratios in the present

Learn something interesting from lots of financial data points

Borrow Money

Calculate our DCF periods

Fit a linear regression classifier

Impress our investors

So we can Compare ratios for a company across multiple years (a time-series)

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The following are all examples of financial instruments: \*

0/1

ETFs; APIs; HFTs

Stocks; Rocks; Clocks

Stocks; Bonds; CFDs

Bonds; Futures; Pasts

Functions; Classes; Methods

Options; Futures; Robo-Advisors

Spots; Dots; Mops

Those are the most famous examples of financial instruments the stocks the Bonds

I chose this one and rest of the answer in this way(randomly) because i thought that i am running of time that mr rinu bot in the screen for taking attendance , it ends 1 pm and i sended my answer in that time , i just focust in last one the codin one.

Trend Following and Mean Reversion Algorthms are examples of: \*

0/1

Systematic trading strategies

Trade Execution Engines

Special Order Types

Sure fire ways to get rich quick

ETFs

Hedge Funds

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Which of the following types of companies would most likely license Calypso: \*

0/1

Big Banks

Credit Unions

Street side foreign exchange shops

Crypto Currency Funds

companies using Calypso Trading System for Treasury and Risk Management include: JPMorgan Chase & Co., a United States based Banking and Financial Services organisation with 260110 employees and revenues of $119.54 billions, Bank of America Corporation.

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Which of the following is not an example of data that would be will described by a linear model: \*

0/1

y = mx + b

y = x̄

y = x

y = (x+3)^5

y = 5

y = (2x + 3) + x

This one is not an example of data that would be will described by a linear model

I chose this one and rest of the answer in this way(randomly) because i thought that i am running of time that mr rinu bot in the screen for taking attendance , it ends 1 pm and i sended my answer in that time , i just focust in last one the codin one.