

Module Name: Managing Business Information
(Group Presentation)

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Real-World Case Study – HSBC Bank

HSBC's Use of Information Systems

HSBC uses advanced information systems to improve customer service, enhance security, and support decision-making. Some of the key systems include Transaction Processing Systems (TPS): Process millions of daily banking transactions, including deposits, withdrawals, and online payments. Management Information Systems (MIS): Generate reports to help managers monitor financial performance and customer activity. Decision Support Systems (DSS): Analyse customer and market data to support lending decisions, fraud detection, and risk management.

Challenge

HSBC faced increasing cyber threats, financial fraud, and the need to manage large amounts of customer data while complying with international regulations.

Solution

The bank invested in artificial intelligence (AI), machine learning, and advanced cybersecurity systems to detect suspicious transactions, improve fraud prevention, and strengthen data protection.

Ethical Issues, Business Impact and Key Takeaways

Ethical Issues

- Protecting customer privacy and confidential financial information.
- Ensuring AI systems do not introduce bias into lending or fraud detection decisions.
- Maintaining transparency when using automated decision-making.
- Complying with data protection regulations such as GDPR.

Impact on Business Performance

- Reduced financial fraud and cybercrime.
- Faster and more accurate banking transactions.
- Improved customer trust and satisfaction.
- Better decision-making through data analytics.
- Increased operational efficiency and reduced costs.

Key Takeaways

- Information systems are essential for secure and efficient banking.
- Ethical use of customer data builds trust and supports legal compliance.
- Continuous investment in technology helps banks remain competitive and resilient against cyber threats.