

***Introduction to Information Systems (Canadian) 7th
edition Rainer Solutions Manual***

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Internship Activity

Chapter 1 – Introduction

Banking Industry

Information Systems impact every facet of an organization. This is especially true in the banking industry. Information Systems have revolutionized the way customers interact with banks, pay bills, manage accounts, and more. Information Systems now make it easier to communicate with customers via e-statements, use databases, make loan decisions, monitor account status, and much, much more.

For this Internship Activity, you will work for Jeremy Farr, Associate Vice President and IT Officer of Canway Bank in Alliston, ON. Jeremy is working hard to bring Canway Bank into the “21st Century” in regards to technology. In some cases, this requires a complete overhaul of hardware, software, and user training.

Below is a letter from Jeremy that helps you understand what he is asking you to do.

Hello!

I have a very important project for you to help me with. I am trying to bring our Information Systems up to date and am in need to information! Most banks do not build their own computer systems. They find a software provider that meets their business needs or the needs of their customers. I would like for you to do some research on the web to see if you can find examples of how other banks have implemented Information Systems to their advantage. Specifically, complete the following steps.

First, look at the websites of at least five local financial institutions, such as banks and credit unions. What e-banking tools do they offer to their customers? Are there different tools for business and personal customers? What tools seem to be standard and what tools are part of a fee-based account?

Second, search the web for "Online Banking Solution Provider" and find at least two or three different providers. Do they offer the tools you have found that your local banks provide? While you probably will not be able to find any pricing information, can you determine anything that would help differentiate these providers (products, service, locations, etc.)?

Put together a short report (less than two pages) for me that outlines what you have found. Be sure to cover both points...the review of local banking companies AND the companies you have found that provide e-banking solutions.

Thanks so much for your work!

Jeremy Farr

Excel Activity Lesson 01: Formulas and Dates

(Estimated Time: 10 minutes)

TED Talk Marketing Managers are working with potential speakers, and a question came up about how long it takes for a recorded video to be posted online. They have provided you with a spreadsheet that includes 100 of the videos recorded between 2001 and 2017. Using this data, calculate the average, minimum and maximum number of days between the recording and publishing dates.

Detailed Instructions:

1. Download the spreadsheet. **TED Talk Activity 1.xlsx**.
2. Highlight both the film date and publish date columns. Make sure both are formatted as dates.
3. Write a formula that will calculate the difference in the publish date and the film date.
4. Be sure to format this new column as a number rather than a date.
5. Beneath the newly created data, write a formula that will calculate the average number of days between the publish date and the film date. Be sure to set the number of decimal points to 0.
6. Beneath the average formula, write another formula that will display the minimum number of days between the publish date and the film date.
7. Beneath the minimum formula, write a final formula that will display the maximum number of days between the publish date and the film date.
8. Be sure to label your average, min, and max using the cell directly to the left of each formula so any viewer will know what they are viewing.

Excel Activity 1: MC Questions

1. What is the average (to the hundredth decimal place)?
 - a. 218.56
 - b. 216.58
 - c. 215.86 (**correct**)
 - d. 230.7
2. What is the minimum?
 - a. 1 (**correct**)
 - b. 2
 - c. 10
 - d. 5
3. What is the maximum?
 - a. 2307 (**correct**)
 - b. 1703
 - c. 1207
 - d. 2370

Ethics Case Videos

Chapter 1

Video Title	Instagram using AI to detect Canadian teens signed up for adult accounts
URL	https://dam.cp0.orangelogic.com/asset-management/2RLQZBNHEU1NM?&WS=SearchResults&Flat=FP
Description	Meta (Instagram's parent company) is rolling out a test in Canada (and elsewhere) of an AI-based system that tries to detect Instagram accounts belonging to teenagers, even if the account holder has claimed an adult birthdate.

DISCUSSION QUESTIONS:

Question 1	Is it ethical for Instagram to implement AI-based age detection, compared to the traditional flow of trusting users' intent?
Potential Viewpoints	• Yes — AI helps to protect “vulnerable” users of Instagram • Yes — safety outweighs the “right” to misreport, given Instagram might feature inappropriate content for a particular age group, or expose them to unwanted communication with individuals which could to further endangerment • No — this technology could promote bias, or improperly classify certain groups • No — the technology could improperly flag some users • No — users should be respected to make their own choices about how they promote themselves online

Question 2	Why do you think Instagram is implementing AI-driven age detection — to protect teens, avoid regulation, or protect its reputation, or another reason? Defend your answer.
Potential Viewpoints	• To protect teenagers — Instagram has a duty to protect younger users and keep them away from harmful content. • Avoid regulation — governments are cracking down on “Big Tech” and its treatment of minors; by deploying

	these safeguards they could starve off harsher legal penalties, or other government-mandated intervention • To protect its reputation — Instagram has faced criticism for being an unsafe place due to some of the content and people on the platform; this would help Instagram’s “public image”
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Question 3	Should Instagram give users the ability to opt-out of AI age detection? Why?
Potential Viewpoints	• Yes — as a result, Instagram respects a user’s individual autonomy and choice. • No — it defeats the very purpose of the increased safety that Instagram is trying to create; mandatory participation is needed to ensure safety and consistency.

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Canadian Press Real World Application Video

Chapter 1

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Description	Meta (Instagram's parent company) is rolling out a test in Canada (and elsewhere) of an AI-based system that tries to detect Instagram accounts belonging to teenagers, even if the account holder has claimed an adult birthdate.

MULTIPLE CHOICE QUESTIONS:

Question 1:

What is Instagram currently testing in Canada?

- A) A new photo filter for teens
- B) AI that detects if teens have registered as adults
- C) A subscription service for adult users
- D) A new messaging app separate from Instagram

Answer	B
Difficulty	Easy

Question 2:

Which of the following is a negative societal effect of IT, that could be illustrated when AI systems monitor and classify users?

- A) IT provides opportunities for people with disabilities
- B) IT can cause health problems
- C) IT can place people under constant surveillance or monitoring
- D) IT enables flexibility in working from anywhere

Answer	C
Difficulty	Medium

Question 3:

Suppose you were launching your own social media startup: as described in this chapter, how would being an informed user of IT help you handle regulations like teen protections?

- A) You could trust all outside vendors to manage compliance
- B) You are better able to make recommendations on adopting and integrating technologies
- C) You could run the business free of employees
- D) You would avoid expensive technology infrastructure

Answer	B
Difficulty	Hard

DISCUSSION QUESTIONS:

Question 1	Do you think Instagram is employing a proper use of AI to detect teens who misreport their age?
Potential Viewpoints	• Yes — safety is paramount on a social networking application, and it's wise for Instagram to protect users from harmful content, illegal behavior or activity. • No — there is a privacy concern; this monitoring could be invasive, misused, or create false-positives.

Question 2	What are some potential pros and cons with using this technology in the account setup and age verification process?
Potential Viewpoints	Pros: • Enhances safety for minors when using the platform • Makes Instagram a safer place for all Cons: • False positives could incorrectly flag adult accounts • Teens could still slip through the cracks which would undermine the purpose of the technology • There have been cases where AI and LLMs have inherent biases, which could affect some users disproportionately.

Question 3	How might the implication of this system impact Instagram's employees?
Potential Viewpoints	• It enables Instagram to be more efficient, with less manual content moderation work for employees • Roles to manually verify users could be automated/eliminated • Roles to manage the system could be created • The brand faces pressure should the system create false positives, be viewed as unfair, or create negative media buzz, requiring PR/crisis management or marketing teams to intervene