

Case study/report: Instructions

Each student will write an individual report about issues raised in the prudential inquiry into the Commonwealth Bank of Australia (CBA) group focussing on frameworks and practices in relation to governance, culture and accountability within the group.

The report is to address the following specific questions:

- What types of problems were identified in the prudential inquiry into CBA that delivered its final report in April 2018 (Australian Prudential Regulation Authority, 2018)? How do these problems arise within financial intermediaries? Discuss with reference to recent examples in the financial services industry (using CBA or other financial firms).
- How do these problems impact on financial intermediaries and their customers?
- What role does regulation play in addressing governance, culture and accountability problems within financial intermediaries?
- What actions have financial firms taken to identify and rectify these problems?
- How successful have these actions been? Where have they been inadequate?
- How can industry practices in this area be improved in the future?

The report must be your own work. All information sources used in the preparation of the report must be acknowledged appropriately.

Grading

The report will be graded against the following criteria:

- Relevance—the report directly answers the above questions
- Knowledge and understanding of the issues
- Critical, analytical and integrative thinking
- Evidence of the use of appropriate materials (e.g. books, journal articles)
- Structure and presentation—the report is well organised and ideas are expressed clearly and concisely

Length and format

The maximum length of the report is 6 pages (including tables, figures, references and appendices). Reports should be 1.15-spaced, size 12 points, font Times New Roman. Use margins of at least 2.54 cm (1 inch).

Submission details

The report is due on 12 October 2018 at 5:00 p.m. No extensions will be granted. There will be a deduction of 10% of the total available marks made from the total awarded mark for

each 24 hour period or part thereof that the submission is late (for example, 25 hours late in submission – 20% penalty). This penalty does not apply for cases in which an application for special consideration is made and approved.

The report must be submitted as a PDF file to Turnitin via the unit iLearn site. The first report submitted by a student is final and an originality report will be generated immediately. Students will not be permitted to resubmit the report.

Reference

Australian Prudential Regulation Authority (2018), 'Prudential Inquiry into the Commonwealth Bank of Australia (CBA) Final Report', 30 April.