Roll No.												

PRESIDENCY UNIVERSITY

BENGALURU

End - Term Examinations – December 2025

Date: 24- 12-2025 **Time:** 09:30am – 12:30pm

School: SOM-PG	**Program:** MBA	
Course Code :MBA3122	**Course Name:** Digital Transformation	
Semester: III	**Max Marks**: 100	**Weightage**: 50%

CO - Levels	CO1	CO2	CO3	CO4	CO5
Marks	34	32	34	-	-

Instructions:

(i) Read all questions carefully and answer accordingly.

(ii) Do not write anything on the question paper other than roll number.

Part A

Answer all the Questions. Each question carries 3 marks. **10Q x 3M=30M**

1.	Identify the three ways Artificial Intelligence (AI) applications enhance business operations in digital transformation.	**3 Marks**	**L2**	**CO1**
2.	Explain the concept of Augmented Reality (AR) in the context of digital technology.	**3 Marks**	**L2**	**CO1**
3.	Identify the two main focus areas for achieving successful digital transformation, with an example.	**3 Marks**	**L2**	**CO1**
4.	Explain components of a digital strategy that play a major role in enabling value creation.	**3 Marks**	**L2**	**CO2**
5.	Describe the concept of value proposition adaptation in digital business environments.	**3 Marks**	**L2**	**CO2**
6.	Describe the use of real-time data and AI (Artificial Intelligence) capabilities by Axis Bank of India to support its customers.	**3 Marks**	**L2**	**CO2**
7.	A travel agency faces declining sales due to online competitors. Apply value proposition redesign to regain its customer base.	**3 Marks**	**L3**	**CO2**
8.	Describe the Access Strategy from David Rogers' customer network strategies.	**3 Marks**	**L2**	**CO3**

9.	Summarize the importance of omnichannel strategies in digital transformation.	**3 Marks**	**L2**	**CO3**
10.	Explain why organizational culture must be rebuilt during digital transformation.	**3 Marks**	**L2**	**CO3**

Part B

Answer the Questions **4Q X 10M= 40M**

11.	**a.**	Analyze how FinTech and InsurTech applications are using AI for risk management and fraud detection.	**10 Marks**	**L3**	**CO1**
		Or			
12.	**a.**	Discuss Reliance Jio's creation of a platform-based business model in place of a traditional product-based model.	**10 Marks**	**L3**	**CO1**

13.	**a.**	Discuss how digital disruption can drive competitive advantage using real industry examples.	**10 Marks**	**L2**	**CO2**
		Or			
14.	**a.**	Evaluate the statement: "Companies should build digital platforms, not just products." Provide examples.	**10 Marks**	**L4**	**CO2**

15.	**a.**	Evaluate different disruptive business models (Freemium, Marketplace, Subscription, On-Demand) with examples and their strategic implications.	**10 Marks**	**L4**	**CO2**
		Or			
16.	**a.**	Explain Business Value Disruption and analyze how company like Netflix disrupted traditional industries with an example.	**10 Marks**	**L2**	**CO2**

17.	**a.**	Apply the concept of business reimagination to suggest how a retail store can shift to an Artificial Intelligence driven online model with an example.	**10 Marks**	**L3**	**CO3**
		Or			
18.	**a.**	In the digital age, a traditional bookstore wants to stay competitive. The bookstore aspires to develop a business strategy similar to that of Amazon. However, it takes time and is not practical to begin at the beginning. Encourage the bookstore to "Reimagine their business" in order to provide a new digital business strategy.	**10 Marks**	**L3**	**CO3**

Part C

Answer all the Questions. Each question carries 15marks **2Q x 15M=30M**

19.	**a.**	**SBI – Real-Time Data Integration & Martech** The State Bank of India (SBI), India's largest public sector bank, has been undergoing a major digital transformation to keep pace with rapidly changing customer expectations, fintech competition, and regulatory requirements. As part of this transformation, SBI entered a multi-year partnership with	**15 Marks**	**L3**	**CO1**

HCLSoftware to integrate real-time data, AI capabilities, and advanced MarTech solutions into its customer interaction framework.

SBI historically relied on traditional banking channels such as branches and manual processes, which caused delays in decision-making, inconsistent customer experiences, and limited personalization. With the shift toward digital banking, customers increasingly demanded instant services, mobile-first interactions, and transparent communication. Knowing this gap, SBI adopted a data-driven strategy to modernize its operations.

SBI implemented a unified real-time data platform that aggregates customer information from various channels including mobile banking, net banking, UPI transactions, ATMs, branch visits, and social media interactions. This integration allowed the bank to observe customer behaviour instantly, predict needs, and offer relevant services at the right moment. For example, if a customer frequently checked home loan interest rates, SBI's system could automatically send a personalized pre-approved loan offer.

The bank also deployed MarTech (Marketing Technology) tools to automate campaigns, analyze customer engagement, and deliver contextual communication. MarTech enabled SBI to segment customers based on location, income, age, behaviour, spending patterns, and financial goals. Campaigns that once took weeks to execute can now be launched in minutes with higher accuracy and better ROI.

Artificial Intelligence played a crucial role in fraud detection, credit scoring, and customer service. AI algorithms monitored unusual transactions in real-time and flagged suspicious activities immediately. Chatbots and AI assistants helped customers with routine banking tasks such as balance checks, fund transfers, and service request updates.

SBI's digital transformation aimed not only to enhance customer experience but also to ensure compliance with India's Digital Personal Data Protection Act. The bank implemented strict data governance, encryption, and consent-based communication mechanisms. As a result, SBI significantly improved customer satisfaction, operational efficiency, and decision-making speed. Overall, SBI's journey highlights how a traditional bank can leverage real-time data, AI, and MarTech to create personalized, scalable, and secure digital experiences in a competitive financial landscape.

Questions

1. Explain how real-time data integration improves SBI's customer service. [5 M]

2. Suggest two ways SBI can further use AI to improve the personalization of financial products. [5M]

		3. Recommend how SBI can use IoT-enabled devices (e.g., smart ATMs) to improve customer experience.[5M]			

20.	**a.**	Faulkner Hayes Faulkner Hayes, a heating, ventilation, and air conditioning (HVAC) distributor, has been in business for over 35 years. The company found success with digital transformation by trading the manual processes that were costing money, time, and resources for automated data distribution. Originally, Faulkner Hayes required the combined efforts of customer service and order entry employees to complete order processing and invoice processing. Staff had to keep track of emails to suppliers with invoices, manually compile order-related information and send it out, and collect information from vendors. Then, the company upgraded to an industry-specific system for distributors and manufacturer's representatives that didn't offer automation—requiring staff to do data entry manually, which created opportunities for inconsistencies and made customer service worse. Faulkner Hayes partnered with Impact's Digital Transformation team and DPI Information Services to map out how to bring automation to the HVAC industry as a whole with the integration of a third-party system, machine learning, automation with software bots, and data consolidation. The HVAC distributor has benefitted from the implementation of technology by saving in costs and time, becoming an industry leader, improving customer service and experience, and having the ability to scale with minimal additional hiring needs. If Faulkner Hayes had not shifted its manual processing procedures to automated systems, the organization would have continued to bear the substantial cost of hiring employees to fulfill orders, all while struggling to maintain satisfactory customer relationships due to human errors. **Questions** 1.Explain how Faulkner Hayes benefited from digital transformation. (5M) 2.Summarize the key technological changes Faulkner Hayes implemented to improve operations. (5M) 3. Apply the VRIO framework to analyze how automation became a strategic advantage for Faulkner Hayes. (5M)	**15 Marks**	**L3**	**CO3**