



PRESIDENCY UNIVERSITY

BENGALURU

Mid - Term Examinations – November 2025

Date: 13-11- 2025

Time: 02:30pm – 04:00pm

School: SOM-PG	Program: MBA	
Course Code: MBA3122	Course Name: Digital Transformation	
Semester: III	Max Marks:50	Weightage:25%

CO - Levels	C01	C02	C03	C04	C05
Marks					

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 3marks.

5Q x 3M=15 Marks

1	What is a key innovation of SpaceX in Space Technology, and what does the Starlink project provide?	3 Marks	L2	C01
2	According to David Rogers' "Five Domains of Digital Transformation," what is the focus of the "Data" domain?	3 Marks	L2	C01
3	How does the State Bank of India (SBI) use real-time data and AI capabilities for its customers?	3 Marks	L3	C01
4	Briefly describe the VRIO Framework used for analyzing business value.	3 Marks	L2	C02
5	Differentiate between incremental innovation and disruptive innovation.	3 Marks	L2	C02

Part- B

Answer the Questions

2Qx10M = 20 Marks

6.	Discuss how Tata Digital redefined its value proposition to compete in the digital marketplace.	10 Marks	L3	CO1
Or				
7.	Netflix began as a DVD rental service but transformed into a global leader in digital streaming. Its success lies in leveraging data analytics and AI to enhance customer experience and drive strategic decisions. Netflix collects vast amounts of viewer data, what users watch, how long they watch, and when they stop and applies machine learning algorithms to recommend personalized content. Explain how Netflix's use of AI and big data demonstrates the principles of digital transformation.	10 Marks	L3	CO1
8.	Starbucks uses brand reputation, data-driven personalization, and ethical sourcing all of which are valuable, rare, hard to imitate, and well-organized. Using the VRIO Framework, evaluate Starbucks' internal resources and explain how they contribute to its sustained competitive advantage.	10 Marks	L2	CO2
Or				
9.	Discuss how organizations can turn data into strategic assets and the challenges involved.	10 Marks	L3	CO2

Part- C

Answer the following questions

1Qx15M=15Marks

10.	<p>Digital Transformation in Finance: A Case Study on Sterling Bank & Trust</p> <p>This case study examines Sterling Bank & Trust's digital transformation focused on implementing digital payment solutions and enhancing digital security measures to better serve a technologically savvy clientele and streamline operations.</p> <p>Sterling Bank & Trust, headquartered in Chicago, Illinois, has been a prominent player in the banking industry since 1945, offering various services, including retail banking, investments, and wealth management. With over 200 branches nationwide and a robust online presence, Sterling has continually adapted to the digital age, focusing on innovation and customer service.</p> <p>Sterling Bank faced critical challenges with its aging payment systems, which were slow and increasingly vulnerable to cyber threats, impacting customer trust and satisfaction. Furthermore, the rise of digital payments and mobile banking required Sterling to enhance its</p>	15 Marks	L3	CO2
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	<p>digital offerings to meet customer expectations and stay ahead of technology Sterling Bank responded by launching a major initiative to revamp its digital payment systems and bolster cybersecurity. They collaborated with DigitalPay Solutions, a leader in secure payment technologies, to develop a proprietary digital payment gateway that supports instant transactions and integrates seamlessly with existing banking apps. Additionally, the bank upgraded its cybersecurity framework by implementing advanced encryption and multi-factor authentication processes to protect customer data.</p> <p>To complement the new digital payment gateway, Sterling Bank introduced an interactive online platform and mobile app that featured personalized financial dashboards, budgeting tools, and real-time notifications. These tools empowered customers to manage their finances more actively and engage with bank services directly from their devices. Recognizing the importance of customer support in the digital realm, Sterling also enhanced its digital customer support capabilities, incorporating AI-powered chatbots and a dedicated 24/7 helpline to address customer queries quickly and efficiently. These steps ensured the digital transformation was comprehensive, touching all customer interaction and service delivery aspects.</p> <p>Questions</p> <ol style="list-style-type: none"> 1. Describe the features of Sterling Bank’s new online platform and mobile app introduced during the transformation. (5M) 2. Analyze how Sterling Bank’s digital transformation improved both operational efficiency and customer experience. (5M) 3. Discuss how the integration of AI-powered chatbots and 24/7 digital support can strengthen customer relationships in the banking sector. (5M) 			
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******* BEST WISHES *******