

IBPS SO Marketing Officer Mains Memory Based Held on 14 December 2024

Q1. An E-commerce Marketing Manager is worried that their "Flash Sale" pages are not appearing in search results quickly enough. They decide to optimize the "Crawl Budget." Which of the following actions will DIRECTLY help in improving the efficiency of Search Engine Crawlers?

- i. Reducing the number of low-value pages (e.g., duplicate filters) using the robots.txt file.
- ii. Increasing the keyword density of the "Flash Sale" landing page to 15%.
- iii. Improving the site's server response time to allow bots to fetch pages faster.
- iv. Updating the XML Sitemap to prioritize the "Flash Sale" URLs.

Choose the correct combination:

- (a) Only i, iii, and iv
- (b) Only i and ii
- (c) Only ii, iii, and iv
- (d) Only i and iv
- (e) All i, ii, iii, and iv

Ans.(a)

Q2. A bank wants to launch a new Savings Account and uses Conjoint Analysis to determine if customers prefer a 'Higher Interest Rate' over 'Unlimited ATM Withdrawals'. What is the primary advantage of using Conjoint Analysis here instead of a simple survey?

- (a) It forces consumers to make trade-offs, mimicking real-world buying behavior
- (b) It is cheaper and faster to implement than traditional surveys
- (c) It estimates customer preferences by analyzing subconscious decision rules without requiring explicit responses
- (d) It helps directly measure actual purchase transactions in real time without survey data
- (e) It replaces the need for segmentation by identifying a single universal customer preference

Ans.(a)

Q3. Which of the following best describes "Warm Traffic" in a digital marketing funnel?

- (a) People who have never seen your brand before
- (b) People who have already purchased your product multiple times
- (c) People who have explicitly complained about your service
- (d) People who are searching for your competitor's name only
- (e) People who are aware of your brand and have shown some interest

Ans.(e)

Q4. A diversified manufacturing company evaluates its business units using the GE Matrix. Management considers factors such as market attractiveness, industry profitability, competitive intensity, and growth potential on one axis of the framework. Which dimension of the GE Matrix is MOST accurately represented here?

- (a) Business strength
- (b) Competitive advantage
- (c) Relative market share
- (d) Customer lifetime value
- (e) Industry attractiveness

Ans.(e)

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Q5. A bank launches a "0% Interest Education Loan" for 24 hours. The news spreads on WhatsApp, and the website crashes because 5 lakh people try to apply at once.

In digital marketing terms, this sudden surge in traffic and interest is best described as:

- (a) High Churn Rate due to website failure
- (b) Viral Marketing leading to a spike in "Organic Reach"
- (c) Effective SEO (Search Engine Optimization) strategy
- (d) High "Bounce Rate" because people left the site quickly
- (e) Low "Cost Per Click" because the traffic was free

Ans.(b)

Q6. A customer wants to invest their entire retirement corpus (₹50 Lakhs). They visit five different banks, read three investment books, and consult a financial advisor before making a decision. Which of the following is TRUE about this customer's decision-making process?

- (a) It is "Low Involvement" because the customer is retired and has time
- (b) It is "High Involvement" because the financial and psychological risk is very high
- (c) The customer is following the "Peripheral Route" of persuasion
- (d) This is a "Routine Response Behavior" typical of elderly customers
- (e) The customer is exhibiting "Impulse Buying" behavior

Ans.(b)

Q7. A consumer electronics firm operates in a rapidly expanding smart-device market and currently holds the largest market share in the industry. However, maintaining leadership requires heavy promotional and technological investment. According to the BCG Matrix, how should this business unit MOST appropriately be classified?

- (a) Cash Cow
- (b) Dog
- (c) Question Mark
- (d) Star
- (e) Harvest Unit

Ans.(d)

Q8. A smartphone company allows customers to return old devices through retail stores. The returned phones are inspected, refurbished if usable, and resold in secondary markets, while unusable parts are recycled. This practice BEST represents which objective of reverse logistics?

- (a) Accelerating outbound transportation efficiency
- (b) Reducing channel conflict in forward distribution
- (c) Recovering value from returned or used products
- (d) Increasing market penetration through intensive distribution
- (e) Eliminating dependence on warehouse management

Ans.(c)

Q9. A telecom company offers three mobile data plans:

Plan A: 2 GB/day – ₹299/month

Plan B: 3 GB/day + weekend rollover – ₹399/month

Plan C: 5 GB/day + free OTT subscription – ₹599/month

Customers self-select based on usage. This pricing strategy is an example of:

- (a) First-degree price discrimination
- (b) Third-degree price discrimination
- (c) Competitor-following pricing
- (d) Fixed + variable pricing
- (e) Second-degree price discrimination

Ans.(e)

Q10. A global sportswear company targets “urban marathon runners” across India, Germany, and Brazil with the same shoe design and ad campaign. This is an example of:

- (a) Inter-market segmentation
- (b) Geographic segmentation within a country
- (c) Localized micro-marketing
- (d) Psychographic segmentation limited to one region
- (e) Mass marketing without any segmentation

Ans.(a)

Q11. A customer sees a bank’s “Home Loan” ad on a news website (Day 1), clicks an ad on YouTube (Day 3), and finally searches for the bank’s name on Google and applies for the loan (Day 7). If the bank uses a “Last-Click Attribution” model to measure its digital marketing success, which channel will get 100% of the credit?

- (a) The News Website (Display Ad) because it was the first touchpoint that created awareness
- (b) The YouTube Video Ad because it provided the most visual engagement and influenced the user
- (c) All three channels will receive equal credit (33.3% each) for the final loan application
- (d) The Google Search (Organic/Paid Search) because it was the final interaction before the conversion
- (e) No credit will be assigned to digital channels as the final application happened on the bank’s website

Ans.(d)

Q12. A customer is planning to take a Personal Loan of ₹15 Lakhs for a destination wedding. Because this is a high-involvement decision, the customer’s journey will likely follow a specific psychological sequence. Which of the following statements correctly describe the “High-Involvement” process?

- I. The consumer follows the “Learn-Feel-Do” (Cognitive-Affective-Conative) hierarchy of effects.
- II. Extensive “Information Search” is conducted, involving both internal memory and external sources (reviews, experts).
- III. The consumer perceives high “Perceived Risk,” which may be financial, social, or psychological.
- IV. “Cognitive Dissonance” (post-purchase doubt) is significantly more likely to occur compared to low-involvement purchases.

- (a) Only I and II
- (b) Only II and III
- (c) Only I, II, and IV
- (d) Only II, III, and IV
- (e) All I, II, III, and IV

Ans.(e)

Q13. The Indian telecom sector saw a period where players like Airtel, Vi, and Jio were engaged in a "Price War," offering unlimited data at the world's lowest prices just to protect their market share. According to Porter, the Intensity of Rivalry is highest in this scenario because:

- (a) The industry is experiencing rapid growth, allowing all players to expand without taking from each other.
- (b) Fixed costs are very low, allowing companies to easily scale down operations during a market slump.
- (c) The products are highly differentiated, meaning customers are not concerned with price changes.
- (d) There are very few competitors, and they have reached a silent agreement to keep the prices stable.
- (e) High exit barriers (like massive investment in towers/spectrum) force firms to stay and compete fiercely.

Ans.(e)

Q14. A bank uses "Retargeting Ads" to show a specific home loan offer to users who previously used their EMI calculator. This is a strategy for:

- (a) Cold Traffic
- (b) Warm Traffic
- (c) Both a and b
- (d) Invisible Traffic
- (e) Mass Traffic

Ans.(b)

Q15. To meet targets, a bank's third-party agents are telling customers that "Insurance is mandatory for opening a Savings Account." The bank's official website says insurance is optional. This leads to a massive customer protest.

Which type of channel conflict is occurring here?

- (a) Horizontal Conflict between two different agents
- (b) Vertical Conflict between the bank and its intermediaries
- (c) Multichannel Conflict between the website and the mobile app
- (d) Goal Incompatibility between the bank's profit and the customer's savings
- (e) Disintermediation conflict where agents are being replaced by AI

Ans.(b)

Q16. A pharmaceutical company holds a patent for a rare, life-saving heart medication. Despite a 40% increase in the market price due to supply chain issues, the volume of units sold remained exactly the same as the previous quarter. How would a Marketing Officer plot this demand on a graph, and what is the elasticity?

- (a) A horizontal line; $ed = \infty$ (Perfectly Elastic)
- (b) A downward sloping curve; $ed > 1$ (Relatively Elastic)
- (c) A vertical line; $ed = 0$ (Perfectly Inelastic)
- (d) A rectangular hyperbola; $ed = 1$ (Unitary Elastic)
- (e) An upward sloping line; $ed = 0$ (Giffen Good)

Ans.(c)

Q17. A new entrant in the soft drinks market launches a cola at ₹15 per bottle, while the market leader sells at ₹20. The new brand's demand is highly elastic. The market leader immediately reduces its price to

₹15 as well, and both brands end up with the same market share as before the price cut. What does this situation most directly demonstrate about the new entrant's original pricing strategy?

- (a) The new entrant successfully used premium pricing to signal higher quality, but competitors failed to respond
- (b) The new entrant's penetration pricing failed to increase its market share because competitors followed the price cut instantly
- (c) The new entrant should have used cost-plus pricing to ensure a minimum profit margin regardless of competitor reaction
- (d) The new entrant's skimming pricing worked well in the short run, but long-run profits declined due to price wars
- (e) The new entrant should have bundled its cola with another product to avoid direct price comparison

Ans.(b)

Q18. A retail chain observes a small increase in customer demand for packaged juice during summer. However, as the information moves upstream, wholesalers place much larger orders to distributors, and manufacturers drastically increase production. This amplification of demand variation across the supply chain is known as:

- (a) Cross-docking
- (b) Bullwhip effect
- (c) Reverse logistics
- (d) Just-in-time processing
- (e) Channel integration

Ans.(b)

Q19. A soap manufacturer uses a Level 2 channel. The production cost is ₹20. The manufacturer sells to the Wholesaler at a 25% profit on cost. The Wholesaler sells to the Retailer at a 10% markup on their purchase price. The Retailer then adds a ₹5 margin before selling to the consumer. What is the final price paid by the consumer?

- (a) ₹30
- (b) ₹32.5
- (c) ₹27.5
- (d) ₹33
- (e) ₹35

Ans.(b)

Q20. If a manufacturer using a Level 2 channel decides to start selling directly to retailers (moving to a Level 1 channel), which "Flow" in the distribution process is the manufacturer primarily trying to take more control over?

- (a) Physical Flow (Logistics)
- (b) Title Flow (Ownership)
- (c) Information Flow (Market Feedback)
- (d) Promotion Flow
- (e) All of the above

Ans.(e)

Q21. A consumer durables company is struggling with "Logistics Chaos" where returned refrigerators and washing machines are lying at various retail outlets, occupying shelf space and getting damaged. The Marketing Manager suggests a "Centralized Return Center" (CRC). Which of the following is the PRIMARY marketing benefit of a CRC?

- (a) It reduces the cost of fuel for the company
- (b) It allows the company to process refunds faster, improving customer satisfaction
- (c) It helps the company avoid paying GST on returned goods
- (d) It converts the retail outlets into mini-warehouses
- (e) It eliminates the need for forward logistics

Ans.(b)

Q22. Which of the following is the best example of a "Behavioral Cohort" for a credit card marketing campaign?

- (a) All customers who signed up for a new credit card in the month of October 2023
- (b) All customers who live in metropolitan cities like Delhi, Mumbai, or Bangalore
- (c) All customers who used their credit card to book an international flight ticket
- (d) All customers who have a credit score of more than 750 according to the bureau
- (e) All customers who are currently working in the government sector or public units

Ans.(c)

Q23. A long-term customer of 'Heritage Bank' continues to maintain their account despite a 0.5% drop in savings interest rates and the opening of a more modern competitor across the street. The customer states, "I feel like this bank understands my family's legacy." This is a classic example of:

- (a) Customer Satisfaction
- (b) Price Sensitivity
- (c) Inertia-based Loyalty
- (d) Brand Affinity
- (e) Transactional Marketing

Ans.(d)

Q24. Two authorized distributors of 'FreshBite Foods' in the same city are engaged in a price war, undercutting each other on bulk orders to corporate clients. This has led to reduced margins and complaints about brand reputation damage. Which of the following statements correctly describe this conflict scenario?

- (a) This is a vertical channel conflict between manufacturer and both distributors
- (b) This is a horizontal channel conflict between two intermediaries at the same level
- (c) This conflict always benefits the manufacturer by increasing sales volume
- (d) Both A and B are correct
- (e) Both B and C are correct

Ans.(b)

Q25. A small firm produces a commodity product with a Unit Cost of ₹80. The market leader sells the same product for ₹100. If the small firm adopts a 'Going-Rate' strategy, but the market leader suddenly drops the price to ₹75 to flush out competition, what is the immediate impact on the small firm?

- (a) The small firm will likely drop its price to ₹75, even though it results in a loss of ₹5 per unit
- (b) The small firm will increase its price to ₹120 to cover costs

- (c) The small firm will maintain ₹100 to signal high quality
- (d) The small firm will experience an increase in profit margin
- (e) The small firm will switch to Skimming Pricing

Ans.(a)

Q26. A bank opens a branch in a high-tech IT park where customers are young, time-poor, and tech-savvy. The bank spends heavily on high-end furniture and a luxurious waiting lounge, but footfall remains zero as everyone uses the mobile app.

What did the bank fail to understand regarding "Specialty" vs. "Convenience" service?

- (a) Customers viewed the luxury lounge as a specialty product they must visit
- (b) The bank failed to see that for this segment, banking is a "Convenience Service" where speed is the only priority
- (c) The bank should have used more "Personal Selling" to bring people into the branch
- (d) The IT park represents a "Shopping Product" market where people compare lounges
- (e) The lounge is an "Unsought Product" that people buy only in emergencies

Ans.(b)

Q27. A household appliances company wants to understand why their newly launched "Smart Vacuum" is being underutilized. Instead of a survey, they send researchers to spend three days in the homes of 10 families to watch how they clean. This qualitative research method is called:

- (a) Focus Group Discussion (FGD)
- (b) Secondary Data Analysis
- (c) Descriptive Research
- (d) Experimental Research
- (e) Ethnographic Research

Ans.(e)

Q28. When a country imposes "Anti-Dumping Duties" on imported goods, what is the primary objective of the government?

- (a) To increase the total volume of imports from foreign nations
- (b) To provide subsidies to foreign manufacturers to lower their costs
- (c) To eliminate all forms of international trade and promote isolation
- (d) To decrease the quality of goods available to local consumers
- (e) To protect domestic industries from unfair competition caused by pricing below market value

Ans.(e)

Q29. In a Level 2 channel, a wholesaler provides "Bulk Breaking" services. Which of the following best describes this function in a real-world scenario?

- (a) The wholesaler manufactures the product in smaller sizes to suit consumer needs
- (b) The wholesaler ships products directly to the consumer's doorstep to save time
- (c) The wholesaler provides technical repairs for products damaged during transit
- (d) The wholesaler sets the Maximum Retail Price (MRP) for the final consumer
- (e) The wholesaler buys 10,000 units from the factory and sells them in lots of 100 to various local shopkeepers

Ans.(e)

Q30. Statement I: Using the exact same keyword multiple times on a webpage guarantees top ranking in search results.

Statement II: Search engines now prioritize user intent and content quality over keyword stuffing.

Which of the following is correct as per modern SEO practices?

- (a) Both Statement I and Statement II are true
- (b) Both Statement I and Statement II are false
- (c) Statement I is true, but Statement II is false
- (d) Statement I is false, but Statement II is true
- (e) Both statements are true but unrelated to SEO

Ans.(d)

Q31. A retail company finds that online advertisements and discount campaigns both show positive relationships with sales individually. However, when analyzed together, only advertising remains statistically significant. The marketing head concludes that discount campaigns independently drive sales growth. Which evaluation is MOST appropriate?

- (a) The conclusion is valid because both variables were initially correlated with sales
- (b) The conclusion ignores the possibility of overlapping explanatory effects between variables
- (c) The conclusion is correct because regression removes all market uncertainties
- (d) The conclusion proves discounts have a stronger causal effect than advertising
- (e) The conclusion is appropriate only if ANOVA results are insignificant

Ans.(b)

Q32. In which of the following product categories is a 'Push Strategy' most likely to be more effective than a 'Pull Strategy'?

- (a) A highly anticipated new iPhone model with a global cult following
- (b) An 'Unsought Product' like life insurance or a specialized industrial lubricant
- (c) A luxury perfume brand that relies on high-fashion celebrity endorsements
- (d) A popular soft drink brand with high top-of-mind awareness
- (e) A streaming service like Disney+ offering a free trial period

Ans.(b)

Q33. A 100-year-old bank is perceived as "slow and old-fashioned." To change this, the bank changes its logo to bright colors, hires a young celebrity, and renames its branches "Smart Hubs." This attempt to change the financial "Brand Valuation" by altering customer perception is called:

- (a) Brand Extension
- (b) Brand Dilution
- (c) Brand Repositioning
- (d) Co-branding
- (e) Brand Licensing

Ans.(c)

Q34. A telecom firm segments customers using a clustering model. Later, management notices that several customers frequently shift between segments over time due to changing usage patterns. Which limitation of clustering is BEST reflected here?

- (a) Cluster memberships may become unstable when customer behavior changes dynamically
- (b) Cluster analysis cannot handle numerical data

- (c) Cluster analysis always establishes causal relationships
- (d) Clustering eliminates the need for forecasting models
- (e) Cluster analysis is unsuitable for marketing applications

Ans.(a)

Q35. According to the Service Quality Model, "Customer Satisfaction" is mathematically defined as?

- (a) Perception + Expectation
- (b) Expectation ÷ Perception
- (c) Expectation × 2
- (d) Perception – Expectation
- (e) Perception only

Ans.(d)

Q36. Which of the following is NOT an example of a Consumer Non-Durable product?

- (a) A bottle of carbonated soft drink purchased from a vending machine
- (b) A sachet of herbal shampoo used during a single wash
- (c) A high-end ergonomic office chair purchased for a home workspace
- (d) A pack of salted butter used for daily cooking
- (e) A newspaper delivered to a household every morning

Ans.(c)

Q37. The regional head of a bank sets a "Service Standard" that every customer entering the branch must be greeted and served within 5 minutes. However, the branch manager points out that with only two counters and a daily footfall of 500, this standard is technically impossible to achieve. This mismatch between management perception and the actual service design is:

- (a) Delivery Gap
- (b) Knowledge Gap
- (c) Policy/Standards Gap
- (d) Communication Gap
- (e) Perception Gap

Ans.(c)

Q38. A Marketing Officer is explaining the difference between "Brand Equity" and "Brand Valuation" to the management during an annual review. Which of the following statements accurately distinguish these two concepts?

- I. Brand Equity is a consumer-centric concept based on perceptions, associations, and loyalty.
- II. Brand Valuation is the "Net Present Value" (NPV) of the brand as a financial asset.
- III. High Brand Equity is a prerequisite for a high Brand Valuation.
- IV. Brand Valuation is an input for calculating Brand Equity.

- (a) Only I and II
- (b) Only I, II, and III
- (c) Only II, III, and IV
- (d) Only I and III
- (e) All I, II, III, and IV

Ans.(b)

Q39. A beverage company conducts ANOVA to compare consumer satisfaction across four packaging designs. The test result is statistically insignificant. Which managerial interpretation is MOST appropriate?

- (a) All packaging designs are equally successful in the market
- (b) Packaging has no influence on consumer behavior
- (c) Observed satisfaction differences may be due to random variation rather than actual design impact
- (d) The company should immediately discontinue packaging research
- (e) Regression analysis would always produce a significant result in such cases

Ans.(c)

Q40. Which of the following statements is NOT true about Inter-market Segmentation?

- (a) It groups consumers across nations based on common attributes like lifestyle, occupation, or values
- (b) It is also known as cross-market segmentation
- (c) It is useful for products like luxury watches, business class air travel, or high-end smartphones
- (d) It assumes that national boundaries are the only basis for segmenting international markets
- (e) It helps in reducing marketing costs due to standardization of communication

Ans.(d)

Q41. Which of the following scenarios DOES NOT describe a situation involving a Specialty Product?

- (a) A customer drives 100 kilometers to a specific boutique to buy a Sabyasachi wedding lehenga
- (b) A person buys a specific brand of heart medication because their doctor insisted that no other brand would be effective
- (c) A student buys a pack of 'Apsara' pencils from the nearest stationery shop because 'Nataraj' was unavailable
- (d) A tech enthusiast waits in a queue for 12 hours to buy the latest iPhone on its launch day
- (e) An investor insists on opening an account with a specific investment firm because of its unique "sustainable-only" portfolio strategy

Ans.(c)

Q42. "Passbook Printing Kiosks" are seeing a massive drop in usage because everyone uses m-Passbooks on their phones. The bank decides to stop installing new machines and only maintains existing ones for elderly users. During the Decline stage, if a bank decides to "Harvest" the product, it means:

- (a) Investing more money to make the product popular again
- (b) Selling the product to a competitor at a high price
- (c) Completely deleting the product from the records immediately
- (d) Reducing all costs (marketing, maintenance) to get the last bit of profit
- (e) Launching a new version of the same product

Ans.(d)

Q43. When a Marketing Officer chooses the Delphi technique for long-term demand forecasting of a "pioneer" technology, which of the following characteristics of the method are being utilized?

- i. It relies on historical sales data to project future trends (Extrapolation).
- ii. It utilizes a coordinator/facilitator to summarize opinions and provide feedback to the experts.
- iii. It is specifically designed to reach a 'Consensus' among a panel of specialists.
- iv. It is a quantitative method that uses complex econometric models.

- (a) Only i and ii
- (b) Only iii and iv

- (c) Only ii and iii
- (d) Only i, ii, and iii
- (e) Only ii, iii, and iv

Ans.(c)

Q44. A detergent brand experiences declining sales because retailers frequently run out of stock in semi-urban markets. Although advertising awareness remains high, customers switch to competing brands available on shelves. Which marketing implication of consumer non-durable products is MOST evident here?

- (a) Personal selling is more important than distribution intensity
- (b) Limited distribution increases brand prestige
- (c) Product success depends heavily on product availability and distribution reach
- (d) Consumers are willing to postpone purchases until preferred brands become available
- (e) Technical demonstration is essential before purchase

Ans.(c)

Q45. 'Elite Fitness Club' charges its members a mandatory annual registration fee of ₹5,000, and additionally, members must pay ₹200 for every personal training session they attend. Which of the following statements accurately describes this pricing strategy?

- (a) The ₹5,000 fee represents the marginal cost of the service
- (b) This is a captive-product pricing strategy where the gym is the main product
- (c) The fixed fee (₹5,000) aims to capture consumer surplus, while the usage fee (₹200) covers variable costs
- (d) This strategy is only effective if the price elasticity of demand for personal training is perfectly inelastic
- (e) The primary goal of the fixed fee is to discourage infrequent users from joining.

Ans.(c)

Q46. A researcher spends several weeks observing how consumers naturally interact inside supermarkets to understand hidden buying behaviour. This research method is BEST classified as:

- (a) Experimental research
- (b) Descriptive analytics
- (c) Causal research
- (d) Survey research
- (e) Ethnographic research

Ans.(e)

Q47. Which product classification BEST describes packaged fruit juice that is purchased frequently, consumed quickly, and shows strong dependence on availability and brand recall?

- (a) Specialty product
- (b) Consumer durable product
- (c) Consumer non-durable product
- (d) Unsought product
- (e) Industrial accessory equipment

Ans.(c)

Q48. Nature's Best, an organic skincare brand, decides to enter a new European market specifically because the government there has implemented a 'Zero Plastic Packaging' mandate for all retail goods. In a PESTEL analysis, this government mandate is primarily a combination of which two factors?

- (a) Economic and Technological
- (b) Political and Environmental
- (c) Social and Legal
- (d) Environmental and Legal
- (e) Political and Social

Ans.(d)

Q49. A bank launches a "Fingerprint Payment Sticker" for the first time in the country. The bank is spending 80% of its budget on TV ads to explain how the product works, and the product is currently making a loss due to high setup costs. In the Introduction stage, the primary objective of the bank's promotion is:

- (a) To fight competitors and protect market share
- (b) To create "Product Awareness" and encourage trial
- (c) To reduce prices to the lowest possible level
- (d) To phase out the product and save costs
- (e) To maximize profit margins immediately

Ans.(b)

Q50. A bank launches a new education loan product. The marketing team writes useful articles on "how to study abroad on a budget" and "top universities for MBA" on their website. This strategy primarily aims to:

- (a) Increase paid ad clicks through Google Ads campaigns
- (b) Improve organic search ranking by providing relevant content
- (c) Reduce website loading time for mobile users only
- (d) Boost social media shares on Facebook and Instagram
- (e) Replace all offline marketing with digital methods entirely

Ans.(b)

Q51. Which of the following scenarios best represents an 'Economic' factor in a PESTEL analysis for a bank planning to launch its credit card services in a new country?

- (a) The central bank has significantly lowered interest rates to boost consumer spending
- (b) The country has a high population of Gen Z consumers who prefer digital banking
- (c) The government has recently eased the norms for private sector participation in banking
- (d) New data privacy laws require all customer data to be stored locally
- (e) Competitors are using AI-based chatbots for customer service

Ans.(a)

Q52. A luxury hotel chain discovers that although customers rate room quality highly, many guests feel dissatisfied because staff behavior during check-in appears indifferent and unresponsive. According to the SERVQUAL framework, this dissatisfaction is MOST directly associated with failure in which dimension?

- (a) Tangibility
- (b) Reliability
- (c) Responsiveness
- (d) Assurance
- (e) Empathy

Ans.(c)

Q53. A streaming platform introduces increasingly expensive subscription plans with additional features such as multiple screens, offline downloads, and ultra-HD access. Market research later reveals that the incremental cost of providing these extra features is relatively minor compared with the substantial increase in subscription revenue. Which factor MOST directly enables the company to generate higher profits under such a pricing arrangement?

- (a) Differences in consumer willingness to pay exceed differences in incremental service cost
- (b) Differences in operational infrastructure cost exceed differences in customer demand elasticity
- (c) Differences in competitive rivalry eliminate the importance of consumer surplus extraction
- (d) Differences in market concentration reduce the effectiveness of feature-based segmentation
- (e) Differences in legal compliance requirements prevent firms from charging uniform prices

Ans.(a)

Q54. A bank notices that customers often remember only the attractive cashback advertisements of its credit card but ignore the detailed conditions related to annual fees and spending limits. This consumer behaviour MOST directly reflects:

- (a) Selective retention due to post-purchase satisfaction
- (b) Selective exposure arising from media fragmentation
- (c) Selective distortion influenced by prior attitudes
- (d) Selective attention toward personally relevant stimuli
- (e) Cognitive dissonance after service consumption

Ans.(d)

Q55. A Marketing Officer at an insurance firm measures that 80% of respondents recognize the brand name when prompted, but only 15% mention the brand spontaneously when asked about “Life Insurance”. According to the CBBE model, what does this indicate about the brand's Saliency?

- (a) High Brand Recognition but Low Brand Recall
- (b) High Depth and High Breadth of awareness
- (c) High Depth but Low Breadth of awareness
- (d) Strong Brand Resonance but weak Saliency
- (e) The brand has reached the top of the CBBE pyramid

Ans.(a)

Q56. A premium airline receives complaints from passengers that although the staff is polite and trained, passengers often feel that the promised “luxury experience” in advertisements does not match the actual in-flight experience. The airline management realizes that customer expectations are shaped by marketing communication, but internal service delivery standards are not fully aligned with those promises. Which service quality gap is MOST evident in this situation?

- (a) Gap between customer expectations and perceived service
- (b) Gap between management perception and service specification
- (c) Gap between service delivery and external communication
- (d) Gap between expected service and service design
- (e) Gap between internal communication and employee understanding

Ans.(c)

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Q57. A retail supermarket introduces AI-based inventory forecasting software after facing repeated situations where minor increases in customer demand resulted in massive over-ordering by distributors and excess stock accumulation at warehouses. The company's primary objective is to reduce:

- (a) Channel conflict arising from dual distribution systems
- (b) Demand amplification caused by the bullwhip effect
- (c) Inventory shrinkage due to retail pilferage
- (d) Reverse logistics costs associated with product returns
- (e) Horizontal integration inefficiencies among wholesalers

Ans.(b)

Q58. With the rise of Digital Banking and AI Chatbots, 'Interactive Marketing' is increasingly being handled by machines rather than humans. In this context, 'Delivering the Promise' now depends heavily on:

- (a) The User Interface (UI) and User Experience (UX) of the mobile app
- (b) The physical appearance of the bank branch
- (c) The frequency of promotional SMS sent to the customer
- (d) The celebrity endorser used in the bank's commercials
- (e) The annual turnover of the banking corporation

Ans.(a)

Q59. A food delivery company highlights its advanced logistics network and strong app interface as internal advantages during strategic review. Simultaneously, increasing government regulation on gig workers and aggressive price wars among competitors are identified as major concerns. Which evaluation of the SWOT framework is MOST accurate?

- (a) Logistics capability and regulations both represent strengths
- (b) App interface is an opportunity because customers value technology
- (c) Regulations and price wars are external threats, while logistics capability is an internal strength
- (d) Price competition should be classified as a weakness because profits may decline
- (e) Technology capability and competition both represent opportunities

Ans.(c)

Q60. A bank is planning an affinity credit card program. It evaluates three possible partners:

Club A: Large membership but highly inactive users

Club B: Medium membership with strong engagement and repeat participation

Club C: Very large audience but no formal membership structure

Which partner is MOST suitable for a successful affinity marketing program?

- (a) Club A because size ensures maximum reach
- (b) Club B because engagement quality improves conversion probability
- (c) Club C because informal audience increases virality
- (d) Any club, as affinity marketing does not depend on engagement
- (e) Club A and C together for hybrid mass reach

Ans.(b)