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**III Semester M.B.A. (Day & Evening) Degree Examination June/July - 2024**  
**MANAGEMENT**

**Consumer Behaviour and Neuro Marketing**  
**(CBCS Scheme 2019 Onwards)**  
**Paper : 3.3.3**

**Time : 3 Hours****Maximum Marks : 70****SECTION - A**

Answer any **Five** questions from the following. Each question carries **5** marks. (5×5=25)

1. List the key elements of a well-defined positioning strategy that contribute to creating a distinct image of a brand in the minds of consumers.
2. How can opinion leaders influence the opinions and purchasing decisions of other Prospects Provide exmples.
3. Explain the different stages of a consumer purchase decision with suitable examples.
4. Explain the ways marketing compaigns can be adapted to resonate with different cutural values. Consider examples of successful cross-cultural marketing strategies.
5. What is neuromarketing and how does it differ from traditional marketing?
6. How can brain mapping techniques be used in neuromarketing research to understand consumer behaviour? Briefly explain with examples.
7. What are the core principles behind ethical consumption, and how do these principles influence consumer buying decisions?

**SECTION - B**

Answer any **Three** questions from the following. Each question carries **10** marks.

**(3×10=30)**

8. How can online retailers adapt their websites and apps to evolving digital landscape and mobile payment adoption among Indian consumers? Explain.

**[P.T.O.]**



9. What role do consumer reference groups play in shaping individual purchasing decisions, and how do these groups influence consumer behaviour within various social contexts?
10. Discuss the potential benefits and limitations of using neuromarketing data to inform marketing strategies.
11. Explain the Howard-Sheth model and its relevance to consumer behaviour.

### SECTION - C

#### 12. Compulsory Case Study:

(1×15=15)

#### Case Study: RBI's Ban on Paytm Payments Bank - A Test of Consumer Trust and Brand Loyalty

##### Background:

In 2024, the Reserve Bank of India (RBI) banned Paytm Payment Bank (PPBL) from onboarding new customers and accepting deposits due to "persistent non-compliance and continued material supervisory concerns". This case offers valuable insights into consumer behaviour related to trust, brand loyalty, and decision-making in the digital payments landscape.

##### Consumer Trust and Brand Loyalty:

- \* **Pre-Ban Perception:** Paytm enjoyed a strong reputation for convenience and reliability. Many consumers trusted Paytm as their primary digital payment platform.
- \* **Impact of the Ban:** Negative media coverage surrounding the ban likely eroded consumer trust in Paytm's overall security and compliance practices. Loyal users might have questioned the safety of their existing accounts and data.

##### Shifting Consumer Behaviour:

- \* **Search for Alternatives:** Consumer concerned about security or limited by the ban might have researched and switched to alternative digital wallets or payment methods offered by competitors.
- \* **Decision-Making Process:** The EKB Model (Engel, Kollat, Blackwell) can be applied here. Consumers in the "Information Search" stage might have actively compared alternatives based on factors like security, brand reputation, and features.



- \* **The Role of Reference Groups:** Friends, family, and online reviews could have significantly influenced consumer decisions, especially regarding the trustworthiness of alternative platforms.

**Discussion Questions:**

1. Analyze the impact of the RBI ban on consumer trust in Paytm. How can Paytm regain consumer confidence?
  2. Apply the EKB Model to predict how consumers might have responded to the ban. What factors would likely influence their decision to switch to alternative platforms?
  3. Considering the role of reference groups, how can Paytm leverage social media and influencer marketing to address consumer concerns and rebuild brand loyalty?
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