

(3 Hours)

(Total Marks : 60)

- N.B.:**
- 1) Questions No. 1 is compulsory.
 - 2) Answer **any four** question from question **no. 2 to no. 7**.
 - 3) **Figures** to the **right** indicate **full marks**.

Q1: Case study of Digital transformation in Indian banks**20 Marks**

The 'Digital India' campaign has the potential to transform the Indian banking sector. Highlighting the progress of 'Digital India', more than 12,000 rural post office branches have been linked to payment banking. Historically, banks have used process management solutions to improve and streamline their customers' experience rather than enhance their security.

However, with the advent of mobile technologies, the end-users' thrust on banks' security have pushed banks to adopt technologies such as fingerprinting for customer safety and compliance. Social media had been used by banks predominantly to assess customer experience, market promotions, and improve branding. In the last 3 years, banks have used social media platforms such as Twitter and Facebook as mediums to transact. Enterprise social networks are leveraged to enable formal and informal interactions within and outside an enterprise, thereby ensuring uniform and transparent communication. Enterprises are embracing BYOD (Bring-Your-Own-Devices, part of enterprise mobility) to enable the use of personal devices and the concept of work anytime-anywhere to improve employee efficiency and effectiveness.

In the customer-first world, mobile has been at the center stage and the business models are coined to collect data and give the customer a uniform Omni-channel experience. Security concerns of cloud computing has restricted the wide-scale adoption of cloud in the banking sector. However, with the transformation to smart banking, the dependence on cloud computing will exponentially increase for enhanced performance and flexibility. Predictive threat analytics has emerged as a new security intelligence innovation to identify advanced zero-day attacks by helping identify the behaviour anomalies within the smart banking networks. Enterprise cloud allows a company to leverage cloud computing for critical as well as non-critical applications, thereby ensuring business agility, collaboration, and long-term cost savings. Proactive measures are required for securing access, networks, data, applications, and the perimeter.

PSU banks, once considered as laggards in adopting newer tech is increasingly taking a progressive approach in adopting cutting edge IT. While private banks are way ahead in terms of technology adoption, the PSU ones are breaking away from the traditional and conservative mindset in sourcing new technologies. The Internet has redefined banking and with most of the banking now becoming 'self-service' either through a net or mobile banking. Clearly a bank today is a huge technology organization and very little room for a conservative approach.

Questions:

- a) What should be the key focus area for digital transformation of the given organisation? (6)
- b) What digital value drivers that Indian banks should consider as the most important drivers? (7)
- c) What challenges do you foresee in above transformation initiative? (6)

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Q2 Attempt the followings (Any Two)**10 Marks**

- a) What is Digital Transformation? State the 5 principles of digital transformation with suitable examples.
- b) Explain evolution of digital transformation.
- c) What is the impact of digital transformation on organisation culture?

Q3. Attempt the followings (Any Two)**10 Marks**

- a) SWOT analysis of a digital transformation journey
- b) What is the role of Innovation in digital transformation project? Elaborate with suitable examples
- c) What is digital maturity? What are the basis of assessing a firm on digital maturity?

Q4. Attempt the followings (Any Two)**10 Marks**

- a) What are the challenges and opportunities faced by the organizations while transforming their operations digitally?
- b) How design thinking approach accelerate digital transformation?
- c) SMACT is considered to be the pillars of business transformation – Explain.

Q5. Attempt the followings (Any Two)**10 Marks**

- a) What is CEP? Illustrate with suitable examples.
- b) What is the role of business partner ecosystem in digital transformation initiative?
- c) What are the social and ethical issues faced by an organization while transforming digitally?

Q6. Attempt the followings (Any Two)**10 Marks**

- a) How digital transformation help in enhancing operational efficiency and process maturity?
- b) Why is it important to build and sustain functional and technical competencies of project team members during digital transformation?
- c) Differentiate between IT project and digital transformation project.

Q7. Digital Technologies are enabling corporates and government organisations in transforming their applications for global competitiveness by building foundational digital capabilities. Discuss the opportunities and challenges in digital transformation adoption in following industry sector. (Any Two)

10 Marks

- a) Learning and Development
 - b) Travel and Tourism
 - c) E-Commerce
 - d) Banking and Insurance
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