

# MTTC Business management, Marketing, and Technology (098) Practice Test (Sample)

## Study Guide



**Everything you need from our exam experts!**

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# Table of Contents

<b>Copyright</b> .....	<b>1</b>
<b>Table of Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>How to Use This Guide</b> .....	<b>4</b>
<b>Questions</b> .....	<b>5</b>
<b>Answers</b> .....	<b>8</b>
<b>Explanations</b> .....	<b>10</b>
<b>Next Steps</b> .....	<b>16</b>

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

**Remember:** successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## **1. Start with a Diagnostic Review**

**Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.**

## **2. Study in Short, Focused Sessions**

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.**

## **3. Learn from the Explanations**

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## **4. Track Your Progress**

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## **5. Simulate the Real Exam**

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## **6. Repeat and Review**

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!**

## Questions

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- 1. Which statement best describes a WAN's connectivity across sites?**
  - A. It connects devices only within a single building.**
  - B. It uses only private networks and no public networks.**
  - C. It cannot connect multiple sites.**
  - D. It often uses public telecommunications networks to connect geographically dispersed sites.**
  
- 2. Which statement best reflects a short-term benefit of protectionism?**
  - A. Increases consumer choice**
  - B. Leads to cheaper imported goods**
  - C. Ensures that domestic jobs will be retained in the short term**
  - D. Promotes immediate global efficiency**
  
- 3. A business can increase the security of confidential customer information by:**
  - A. Destroying paper records of credit card information**
  - B. Conducting employee background checks**
  - C. Installing a firewall and virus protection software for computer systems**
  - D. All of the above**
  
- 4. Which statement about bounce rate is most accurate?**
  - A. It measures the percentage of pages viewed per visit.**
  - B. It measures customer lifetime value.**
  - C. It measures conversion efficiency.**
  - D. It represents the percentage of visitors who leave after viewing a single page.**
  
- 5. Which entity is primarily responsible for regulating securities and investigating insider trading?**
  - A. Federal Reserve**
  - B. Department of Commerce**
  - C. Securities and Exchange Commission**
  - D. Environmental Protection Agency**

- 6. If the U.S. Federal Reserve concludes there is a significant risk of inflation, it will most likely:**
- A. Lower the interest rates**
  - B. Raise the interest rates**
  - C. Buy government bonds**
  - D. Increase taxes**
- 7. Which activity would most effectively and comprehensively assess students' mastery of learning objectives for a unit about small business?**
- A. Asking students to create and market a new invention**
  - B. Asking students to design and implement a community service project**
  - C. Having students write and present a business plan**
  - D. Requiring students to complete an internship or externship**
- 8. In a strategic planning process, which element describes the organization's reason for existing and its future direction?**
- A. Mission/vision**
  - B. Objectives**
  - C. Strategies**
  - D. Budget**
- 9. What is the primary purpose of a performance appraisal?**
- A. To determine hiring decisions.**
  - B. To evaluate employee performance and provide feedback on performance and inform promotions, development, and compensation decisions.**
  - C. To measure market performance.**
  - D. To set departmental budgets.**
- 10. Which of the following is not part of Maslow's hierarchy of needs?**
- A. Self-actualization**
  - B. Esteem**
  - C. Supply and Demand**
  - D. Safety**

## Answers

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1. D
2. C
3. D
4. D
5. C
6. B
7. C
8. A
9. B
10. C

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## **Explanations**

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**1. Which statement best describes a WAN's connectivity across sites?**

- A. It connects devices only within a single building.**
- B. It uses only private networks and no public networks.**
- C. It cannot connect multiple sites.**
- D. It often uses public telecommunications networks to connect geographically dispersed sites.**

WAN connectivity across sites means linking geographically dispersed locations so they can communicate as one network. To make this possible, a wide area network often uses public telecommunications networks (such as the Internet) along with private infrastructure to transport data between offices, data centers, and campuses. This is why the statement describing the use of public telecommunications networks to connect geographically dispersed sites is the best description. The other ideas don't fit: a LAN covers devices within a single building, WANs can and do use public networks in addition to private ones, and WANs are designed to connect multiple sites rather than just a single location.

**2. Which statement best reflects a short-term benefit of protectionism?**

- A. Increases consumer choice**
- B. Leads to cheaper imported goods**
- C. Ensures that domestic jobs will be retained in the short term**
- D. Promotes immediate global efficiency**

Protectionism can shield domestic industries from foreign competition, which in the near term helps keep workers employed. When imports are restricted or made more expensive, domestic firms often don't have to immediately cut jobs in response to sudden import pressure, giving them time to maintain payroll and production while adjusting to the new trade environment. That direct effect—retaining jobs for a period of time—is why keeping domestic employment in the short term is the best reflect of a short-term benefit. In contrast, limits on imports typically raise prices for consumers and reduce choices, and they can dampen overall efficiency by reducing competitive pressure on firms.

**3. A business can increase the security of confidential customer information by:**

- A. Destroying paper records of credit card information**
- B. Conducting employee background checks**
- C. Installing a firewall and virus protection software for computer systems**
- D. All of the above**

Protecting confidential customer information relies on multiple layers of protection that cover physical data handling, people, and technology. Destroying paper records that contain credit card information reduces the risk of exposure by removing sensitive material from storage when it's no longer needed. Conducting employee background checks lowers the chance of insider misuse by screening out individuals who might abuse access to data. Installing a firewall and antivirus software strengthens the technical defenses of computer systems, blocking unauthorized access and malware that could steal or compromise information. When these controls are combined, they create a defense-in-depth approach that addresses different vulnerability points and lowers overall risk. So using all of these measures together offers the strongest protection for confidential customer information.

**4. Which statement about bounce rate is most accurate?**

- A. It measures the percentage of pages viewed per visit.**
- B. It measures customer lifetime value.**
- C. It measures conversion efficiency.**
- D. It represents the percentage of visitors who leave after viewing a single page.**

Bounce rate measures how many visits start on a page and then leave the site without interacting further in that session. It's calculated as the number of single-page sessions divided by all sessions, which directly corresponds to the idea of visitors who leave after viewing a single page. This is different from pages viewed per visit, which tracks engagement across multiple pages in a session, and from customer lifetime value or conversion efficiency, which are separate metrics tied to long-term value and completed actions. Remember that a high bounce rate can indicate issues with the landing page or a good match for a single-page intent, but it can also be normal for sites designed to provide quick information.

**5. Which entity is primarily responsible for regulating securities and investigating insider trading?**

- A. Federal Reserve**
- B. Department of Commerce**
- C. Securities and Exchange Commission**
- D. Environmental Protection Agency**

Regulating securities markets and policing unfair trading practices is the job of the Securities and Exchange Commission. The SEC's mission is to protect investors, maintain fair, orderly, and efficient markets, and facilitate capital formation. It registers and oversees key market participants and venues—such as stock exchanges, broker-dealers, investment advisers, and mutual funds—and enforces securities laws. When it comes to insider trading, the SEC investigates and may bring civil enforcement actions for violations that undermine market fairness, impose penalties, and seek sanctions. The other options don't handle securities regulation. The Federal Reserve focuses on monetary policy and banking regulation, not market regulation. The Department of Commerce addresses trade and industry policy. The Environmental Protection Agency governs environmental regulations. While criminal insider trading can involve the Department of Justice and FBI, the primary regulator and enforcer of securities laws and insider-trading rules in civil matters is the SEC.

**6. If the U.S. Federal Reserve concludes there is a significant risk of inflation, it will most likely:**

- A. Lower the interest rates**
- B. Raise the interest rates**
- C. Buy government bonds**
- D. Increase taxes**

When inflation risk is rising, the central bank tightens monetary policy by raising interest rates. Higher rates make borrowing more expensive, which cools consumer spending and business investment, easing price pressures and helping to prevent inflation from accelerating. Options that lower rates or buy government bonds would stimulate the economy and likely worsen inflation, and increasing taxes is a fiscal policy tool, not a monetary one. So raising interest rates is the action intended to slow demand and keep inflation in check.

**7. Which activity would most effectively and comprehensively assess students' mastery of learning objectives for a unit about small business?**

- A. Asking students to create and market a new invention**
- B. Asking students to design and implement a community service project**
- C. Having students write and present a business plan**
- D. Requiring students to complete an internship or externship**

Mastery of a small business unit is best demonstrated by a task that requires integrating planning, analysis, and communication. Writing and presenting a business plan does exactly that. It pushes students to identify a viable business idea, conduct market research, define target customers and the value proposition, and lay out marketing, operations, and organizational plans. It also requires creating financial projections and funding needs, then communicating all of this clearly in a structured document and a presentation. This combination shows they can apply course concepts to a cohesive venture, justify decisions, and convey their thinking to others. Other activities can develop related skills, but they don't as fully cover the range of objectives. Creating and marketing a new invention emphasizes product development and marketing but may leave gaps in broader business modeling, financial planning, and operations. Designing and implementing a community service project focuses on project management and social impact, which is valuable but not necessarily aligned with building a complete business model. An internship or externship provides real-world experience, yet its assessment can be variable and may not systematically measure mastery of the unit's specific objectives through a single comprehensive artifact.

**8. In a strategic planning process, which element describes the organization's reason for existing and its future direction?**

- A. Mission/vision**
- B. Objectives**
- C. Strategies**
- D. Budget**

In strategic planning, defining why the organization exists and where it's headed is described by the mission and vision statements. The mission communicates the organization's purpose—the reason it exists and the value it aims to deliver. The vision describes the desired future state and the direction the organization intends to move toward. Together, they set the long-term purpose and destination that guide decisions and align efforts across the organization. Other elements play different roles: objectives are the specific, measurable targets to achieve; strategies are the approaches chosen to reach those targets; and the budget allocates the financial resources to support the plans.

**9. What is the primary purpose of a performance appraisal?**

- A. To determine hiring decisions.**
- B. To evaluate employee performance and provide feedback on performance and inform promotions, development, and compensation decisions.**
- C. To measure market performance.**
- D. To set departmental budgets.**

A performance appraisal is a formal process for evaluating an employee's job performance over a set period and providing feedback. Its main purpose is to evaluate how well the employee meets performance standards, offer constructive feedback, and use the results to inform decisions about promotions, development, and pay. This helps guide development plans, align efforts with organizational goals, and support career growth. It isn't about hiring decisions, measuring market performance, or setting departmental budgets, which are separate functions.

**10. Which of the following is not part of Maslow's hierarchy of needs?**

- A. Self-actualization**
- B. Esteem**
- C. Supply and Demand**
- D. Safety**

Maslow's hierarchy of needs is a framework that groups human motivation into levels from basic, physical requirements to higher-level psychological growth. The levels typically include physiological needs, safety needs, belongingness or love needs, esteem needs, and self-actualization (with some versions adding self-transcendence). The correct choice isn't part of this hierarchy because it's an economic concept, not a category of human needs. Supply and demand describes how markets allocate resources through price and quantity mechanisms, which isn't a motive or need in Maslow's model. The other options align with Maslow's levels: self-actualization relates to realizing personal potential, esteem to recognition and self-respect, and safety to security and protection.

## Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://mttc98.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

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