MTTC BUSINESS MANAGEMENT, MARKETING, AND TECHNOLOGY (098) PRACTICE TEST (SAMPLE)

STUDY GUIDE

SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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

1. Which type of segmentation classifies consumers by values, attitudes, and lifestyle?

A. Demographic segmentation

B. Geographic segmentation

C. Behavioral segmentation

D. Psychographic segmentation

2. Which of the following is an example of hygiene factors in Herzberg's two-factor theory?

A. Salary

B. Achievement

C. Recognition

D. Advancement

3. GDP measures a country's:

A. Number of employed people

B. Total government spending

C. Total economic output

D. Net exports

4. The primary purpose of a site map is to:

A. A listing of all pages on the site to aid navigation and indexing

B. Encrypt data on the site

C. Increase ad revenue

D. Replace the homepage with the sitemap

5. Owners' equity is comprised of which of the following?

A. The owners' initial investment in the business

B. Retained earnings

C. Both initial investment and retained earnings

D. Unclaimed profits

6. Which action demonstrates proactive safety compliance?

A. Providing PPE only after an injury.

B. Training all employees on hazard controls and PPE.

C. Requiring employees to work with chemicals without training.

D. Keeping safety training limited to new hires only.

7. Which statement about the typical characteristics of a LAN vs WAN is most accurate?

A. LANs connect devices across multiple cities.

B. WANs exclusively use private networks.

C. LANs generally cover a small area such as a building or campus.

D. WANs are slower than LANs.

8. From the payroll example, what percentage of gross pay is withheld for taxes (federal, state, and local) combined?

A. 14%

B. 12%

C. 16%

D. 18%

9. A market in which product availability exceeds demand is called a

A. Seller's Market

B. Buyer's Market

C. Equity Market

D. Market Gap

10. Under the concept of comparative advantage in the production of cotton, a country should

A. Export cotton, and import other products

B. Import cotton, and export other products

C. Produce all cotton domestically

D. Engage in autarky

Answers

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

Explanations

1. Which type of segmentation classifies consumers by values, attitudes, and lifestyle?

A. Demographic segmentation

B. Geographic segmentation

C. Behavioral segmentation

D. Psychographic segmentation

Psychographic segmentation groups consumers by what motivates them—values, attitudes, and lifestyle. This approach looks beyond who people are or where they live to understand why they might choose one product over another, how they spend their time, and what they care about. By tapping into motivations and opinions, marketers can tailor messaging, brands, and experiences to fit the way a target audience thinks and lives. For example, brands promoting sustainability or wellness often target people who prioritize environmental values and healthy living, shaping product features, packaging, and campaigns to resonate with those beliefs. In contrast, demographic segmentation uses age, gender, income, and education; geographic segmentation uses location; and behavioral segmentation focuses on actions like usage rate or loyalty. Since the question specifies classification by values, attitudes, and lifestyle, psychographic segmentation is the most fitting approach.

2. Which of the following is an example of hygiene factors in Herzberg's two-factor theory?

A. Salary

B. Achievement

C. Recognition

D. Advancement

The main idea being tested is how Herzberg separates factors into hygiene factors and motivators. Hygiene factors are external aspects of the job that prevent dissatisfaction but don't by themselves create long-term motivation. Motivators are intrinsic to the work and drive genuine motivation when present. Salary fits as a hygiene factor because pay guards against dissatisfaction; when pay is fair or adequate, it reduces discontent, but simply increasing pay doesn't automatically boost ongoing motivation or satisfaction with the job. The other options are examples of motivators: they relate to the nature of the work, growth, and recognition, which heighten satisfaction and motivation when present, rather than primarily preventing dissatisfaction.

3. GDP measures a country's:

A. Number of employed people

B. Total government spending

C. Total economic output

D. Net exports

GDP measures the total economic output of a country—the market value of all final goods and services produced within its borders in a given time period. It captures the size of the economy by adding up what people and businesses spend on final goods and services, plus government purchases, plus investments, plus net exports (exports minus imports). This is why GDP reflects overall production, not just one aspect like how many people are employed, or just how much the government spends, or only the trade balance. The number of employed people focuses on employment levels, not total production. Government spending is a part of GDP, but GDP includes more than just that component. Net exports are also a component of GDP (and can be positive or negative), but they do not by themselves equal the entire measure.

4. The primary purpose of a site map is to:

A. A listing of all pages on the site to aid navigation and indexing

B. Encrypt data on the site

C. Increase ad revenue

D. Replace the homepage with the sitemap

A sitemap serves as a map of the site's structure, listing pages to help both users and search engines discover content. By outlining what exists and how pages relate, it improves navigation for visitors and helps crawlers index the site more efficiently, which is especially valuable for large sites or pages that aren't easily reached through local links. There are two common forms: an HTML sitemap aimed at people, and an XML sitemap designed for search engines, often including metadata like when a page was last updated. This isn't about encrypting data, boosting ad revenue, or replacing the homepage—those aren't functions of a sitemap.

5. Owners' equity is comprised of which of the following?

A. The owners' initial investment in the business

B. Retained earnings

C. Both initial investment and retained earnings

D. Unclaimed profits

Owners' equity represents the owners' claim on the business after liabilities are subtracted from assets. It grows when owners invest capital and when the business earns profits that are kept in the company (retained earnings). The two components that sum to total owners' equity are the initial investment (capital contributed) and retained earnings. For example, if owners put in 50,000 and the business earns 20,000 in profits that are kept in the business, owners' equity would be 70,000. The idea of unclaimed profits doesn't fit as a separate component—profits not distributed are still captured as retained earnings.

6. Which action demonstrates proactive safety compliance?

A. Providing PPE only after an injury.

B. Training all employees on hazard controls and PPE.

C. Requiring employees to work with chemicals without training.

D. Keeping safety training limited to new hires only.

Proactive safety compliance means preventing hazards before they occur by equipping everyone with the knowledge and tools to stay safe. Training all employees on hazard controls and PPE shows this approach in action because it ensures every worker understands the risks they may encounter, knows how to mitigate those risks, and is prepared to use protective gear correctly. This widespread, ongoing education helps create a safer work culture, reduces the likelihood of incidents, and aligns with best practices and regulatory expectations for prevention. In contrast, providing PPE only after an injury responds to harm after it happens, which doesn't prevent incidents. Requiring work with chemicals without training is unsafe and ignores the fundamental need for protection and knowledge. Limiting safety training to new hires misses ongoing updates and reinforcement that keep safety practices current for all staff.

7. Which statement about the typical characteristics of a LAN vs WAN is most accurate?

A. LANs connect devices across multiple cities.

B. WANs exclusively use private networks.

C. LANs generally cover a small area such as a building or campus.

D. WANs are slower than LANs.

Local networks are built to serve a limited geographic area, like a single building or a campus, and they use fast, privately managed connections. That makes the statement about LANs generally covering a small area the most accurate description. The other ideas mix up typical roles: connecting devices across multiple cities is what a WAN does, not a LAN. WANs can use public networks (like the Internet) or private ones, so they aren't exclusive to private networks. And while LANs are typically faster due to short distances and high-speed local links, WANs can also be fast in some setups, so saying WANs are always slower isn't universally true.

8. From the payroll example, what percentage of gross pay is withheld for taxes (federal, state, and local) combined?

A. 14%

B. 12%

C. 16%

D. 18%

Tax withholding from gross pay is the total amount taken out for income taxes by federal, state, and local authorities. Each portion depends on tax tables and withholding allowances, so the combined percentage reflects how these three withholdings add up for the given earning and filing setup. In the payroll example, the federal, state, and local income tax withholdings sum to 14% of gross pay, so 14% is the amount withheld for taxes. For a quick check, if gross pay is $1,000, about $140 would be withheld for these taxes, leaving $860 before other deductions. Remember, Social Security and Medicare are separate payroll taxes and are not included in this 14% figure.

9. A market in which product availability exceeds demand is called a

A. Seller's Market

B. Buyer's Market

C. Equity Market

D. Market Gap

When there is more supply than demand, a surplus occurs and buyers have the upper hand. This is known as a buyer's market. Prices generally fall and it takes longer for sellers to move their stock, as there's more product than buyers. In contrast, a seller's market happens when demand exceeds supply, pushing prices up. The term equity market refers to the stock market, not to this situation in consumer goods, and "market gap" isn't the standard term for this balance.

10. Under the concept of comparative advantage in the production of cotton, a country should

A. Export cotton, and import other products

B. Import cotton, and export other products

C. Produce all cotton domestically

D. Engage in autarky

The key idea is specialization based on lowest opportunity cost. If a country has a comparative advantage in producing cotton, it can produce cotton more efficiently (with a lower opportunity cost) than other goods. By focusing on cotton and trading for the rest, it can obtain other products more cheaply than if it tried to produce everything itself. This creates gains from trade: the country exports cotton and imports the goods it would be more costly to produce domestically. So, exporting cotton and importing other products is the best approach. Producing all cotton domestically ignores the benefits of trade, importing cotton or embracing autarky eliminates the gains from specialization, and importing cotton would contradict having a comparative advantage in cotton.

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.

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!