



International Journal of Business and Economics Research

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**Proceedings of**  
**Two Days National Level Conference**  
**On**  
**Navigating E-Commerce: A Journey Through Its**  
**Past, Present and Future**  
**(NEJPF – 23)**



Organized by  
**Department of Commerce and Commerce C.A**  
**Sri Akilandeswari Women's College, Wandiwash**

Thiruvannamalai District - 604 408

[www.saetw.org](http://www.saetw.org)

## About the Institution

This Institution - Sri Akilandeswari Women's College was affiliated to Thiruvalluvar University, Vellore from 2002 – was started in the year 1995 by Swamy Abedhanandha Educational Trust, Wandiwash which was established in accordance with the wishes of Pujyashri Swamiji Abedhanandha Saraswathi. The college has its academic excellence for the past 28 years and it is recognized with 2(f) and 12 (B) status as per UGC act. We have been Reaccredited with “A” Grade by NAAC in 2016. Our main aim is to develop good morality and better quality in higher education. Now we are offering 10 UG Courses, 8 PG Courses and 3 Ph.D. Courses in Bio-Chemistry, Microbiology and Commerce with the total strength of 2500 students. The Media centric learning system NPTEL–IIT Madras, Spoken Tutorial IIT Bombay, virtual labs and vvas live channel were introduced in our curriculum. Carrier Guidance programme, Personality Development Programmes, Leadership Programmes, Student Counseling, Employment and Sports activities are also conducted effectively to make our students highly demanded in the employable market. Opportunities are created through placement cell with leading companies.

## Department of Commerce and Commerce CA

The Department of Commerce was established in the year 2000 as an Under Graduate Course. Later it was upgraded as Post Graduate Department in the year 2003, and further it was upgraded as Research Department in the year 2011.

The Department of Commerce (Computer Application) was established in the year 2014. The Department guides students in acquiring managerial, technical and leadership skills. Apart from the regular teaching, learning and research, the Departments of Commerce and Commerce (CA) actively concentrate on conducting regular Seminars, Workshops and Conferences at International and National level in the field of Commerce. A team of highly qualified, experienced and committed faculty members work to ensure, enable, enlighten and enrich the student’s career.

## About the Conference

In the continuous emerging of technologies, E-Commerce has become a vital part of all types of business. The increase in the popularity of E-Commerce, there is a decrease in the inflation caused on the products and services with perks such as cost savings, competitions, and changes in the pricing behavior of the sellers. At the same time, the online buyers know the convenience of purchasing online. So this seminar is arranged on the topic: Navigating E-Commerce: A Journey through its Past, Present and Future.

## Topics

- Early Beginnings of E-Commerce.
- Pioneering E-Commerce Platforms.
- Technological Constraints and Breakthroughs.
- Dominant E-Commerce Business Models.
- Mobile Commerce (M-Commerce)
- Personalization and User Experience.
- Market Trends and Challenges.
- E-Commerce and Social Media.
- Cyber security and Privacy Concerns.
- Emerging Technologies in E-Commerce
- Sustainable E-Commerce Practices.
- Global E-Commerce Expansion.
- Evolving Consumer Behavior Rise of Online Market places
- Subscription E-Commerce.
- Voice Commerce and AI Assistants

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**SRI AKILANDESWARI WOMEN'S COLLEGE, WANDIWASH.**

(Re-Accredited with 'A' Grade By NAAC) (Recognised under section 2(f) and 12(B) of UGC Act.)  
(Permanent Affiliation Granted by Thiruvalluvar University)

**Ln. B. Munirathinam**

*Founder & Chairman*



### **MESSAGE**

The goal of this institution is to 'Empower women through Education, Ethics and Economic Development'

The 2 days National Conference on "Navigating E-Commerce: A Journey through the Past, Present and Future" by the Departments of Commerce and Commerce CA will prove the ability of Rural Women Folk in the field of Commerce. I am proud and happy that all the departments of this College are striving to bring up the students society by means of organizing conferences with delegates who are ready to share their knowledge to improve the women folk.

I am sure that our students will be inspired with the thought of the delegates and prove themselves to be a best citizen.

I understand that eminent resources persons and elite scholars are taking part in the deliberations of the conference. I am confident that this conference would provide a unique forum to the student fraternity and young minds to exchange their knowledge in the field of Commerce. I extend my appreciation and best wishes to convener, organizing secretaries, committee members and students for their innovative effort for this Conference.

I wish the conference a great success.

**SWAMY ABEDHANANDHA EDUCATIONAL TRUST, WANDIWASH.**

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**Ln. M. RAMANAN**

Secretary



**MESSAGE**

“A successful entrepreneur is someone who identifies opportunities others overlook.”

Conferences are used to bring together people with common interests and discuss issues and ideas relating to a specific topic. The 2 days National Conference on E-Commerce by the Departments of Commerce and Commerce CA will prove the above quote. E-Commerce, in the present day, has reached its peak and has proved that Entrepreneurs have their own development and self-knowledge has proved its best.

The delegates of the Conference with their best ideas to motivate students in the field of E-Commerce will prove to be a backbone to our students to be the best Entrepreneurs. Their ideas, suggestions and thought provoking speech will be an inspiration for the future Entrepreneurs.

I congratulate the convener and the crew for their innovative effort in choosing the current issue which is the need of the hour. I hope this conference would leave an indelible print in the memories of all the participants and the Institution.

Wish you all Good Luck.

**M. RAMANAN**  
Secretary

Sri Akilandeswari Women's College  
Wandiwash - 604 408

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**Dr. S.MYTHILI**  
Former Principal



Congratulations to the entire team of Commerce Department for organizing such a wonderful, Innovative, need based and memorable event of 2 days National Conference on "Navigating E-Commerce: A Journey Through its Past, Present and Future". I take this opportunity to thank my most respected charismatic, visionary, inspirational motivator, simple and noble leader Chairman Thiru B.Munirathinam Sir for given me a chance to be a part of this wonderful event. My sincere thanks to ingenious, energetic, avant-garde, benevolent and inquisitive Secretary Ln. Thiru M.Ramanan Sir for considering me to take part in the National Level Conference. I also thank dynamic, innovative and student oriented Principal Dr.S.Rukmani Madam for given me an invitation to take part in this event. My sincere thanks also goes to multitasking mentor Vice- Principal Ms.Suguna.K., Professor S. Selvakumar, HOD of Physics, as a catalyst for the success of this event, supportive and model HODs of Commerce department, committed and determined departmental faculty members, intelligent and courteous students of evergreen and highly demanded department of Commerce. Excellent and compassionate team of Administrative Office, Parents and other Stakeholders.

In the dynamic realm of E-commerce, understanding the past is crucial in serving as a foundation for our present endeavors. Learning from historical successes and failures, we gain valuable insights into consumer behavior, market trends, and technological advancements. Embracing the present, we harness cutting-edge technologies, enhance user experiences, and foster innovative business models, ensuring relevance in the ever-evolving digital landscape. As we navigate through the current changes, adaptability becomes our compass, guiding us toward a future where E-commerce transcends boundaries, merging seamlessly with augmented reality, block chain, and artificial intelligence. Collaboration and ethical practices remain our steadfast anchors, fostering trust and sustainability. In this transformative journey, embracing diversity, empowering local businesses, and prioritizing customer satisfaction are our unwavering commitments. Together, we propel E-commerce into an era defined by inclusivity, sustainability, and boundless innovation, shaping a future where every click embodies a world of limitless possibilities.

All the Best for the success of the Conference and many more future endeavors.

*S. Mythili*

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**Dr. S. RUKMANI**

*Principal & Convener*



### MESSAGE

It gives me great pleasure that the Departments of Commerce and Commerce CA are conducting 2 days National Conference on "Navigating E-Commerce: A Journey Through its Past, Present and Future" on 11th and 12th October 2023.

This conference would provide opportunities to the delegates to exchange their ideas and recent developments in the field of E-Commerce.

Need based and evidence based education system is an essential part of any profession. An educational institution can achieve its goals only through research and development. It is highly relevant and need of the hour that a profession like education is also striving to reach heights through research. The world is expecting the input of knowledgeable human resources which will create a new wonderful world. This type of conference will provide a platform for the exchange of knowledge which will pave way for the development of invaluable human capital.

I take this opportunity to congratulate the Heads of the Departments, Faculty and the students of Departments of Commerce and Commerce CA for arranging this Conference.

I wish the Conference a grand success.

**Dr.S. RUKMANI, M.A.,M.PHIL.,B.Ed.,P.D.,**  
**Principal**  
**Sri Akilandeswari Women's College**  
**Wandiwash - 604 408**

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**Ms. SUGUNA K**

*Vice-Principal*



**MESSAGE**

**“The purpose of education is to turn mirrors into windows.” —Sydney J. Harris**

The 2 National Level Conference on " Navigating E-Commerce: A Journey Through its Past, Present and Future" on 11th and 12th October 2023 has been designed to motivate the student society as to how they can develop themselves in the field of E-Commerce. Recent studies has proved that E-Commerce has gained its height in the field of Commerce and this Conference will enable them to achieve their success.

My heartfelt thanks to the delegates of this Conference and hope their ideas and suggestions on this topic will enable my students to shine in their field. My heartiest congratulations to the Departments of Commerce and Commerce CA for their efforts in organizing this Conference. Hope this will be another mile stone in the history of the Department.

I wish the Conference a great success.

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**Dr J SRINIVASAN, M.Com., M.B.A., M.Phil., Ph.D.**  
**Associate Professor of Commerce**  
**Rajeswari Vedachalam Government Arts College,**  
**Chengalpattu – 603001.**



### **Message**

***“The only thing we know about the future is that it will be different” – Peter Drucker***

It is with particular joy that I express my warmest greetings to the organisers, speakers and participants attending the National Level Conference organised by the Department of Commerce and Commerce (CA), Sri Akilandeswari Women’s College, Wandiwash on the theme ***“Navigating E-Commerce: A Journey through its Past, Present and Future”*** to be held on 11<sup>th</sup> and 12<sup>th</sup> October, 2023.

The Internet has brought communities across the globe closer through instant communication. The purpose of this conference is to bring together academicians, research scholars and experts from industry to discuss and deliberate the latest developments and challenges in the field of E-Commerce. The organising committee has gone to great lengths to plan a memorable event and to ensure the presentations and content meet a high technical standard. These original technical papers and tutorials by experts on leading-edge topics cover the entire spectrum of e-commerce in the Indian scenario.

As such, I strongly encourage all participants, to make the most of this opportunity and take the time to connect, collaborate and communicate with fellow attendees. This conference serves as an outstanding forum to share ideas, which in turn have the potential to become extraordinary technological innovations for the benefit of humanity.

I express my best wishes for the successful outcome of the conference, trusting that it may make a valuable contribution towards e-commerce and may offer all participants the occasion for an enriching and fruitful exchange. In assuring you of my prayer, I renew my warmest greetings.

***“To accomplish great things, we must not only dream, but also act, not only believe but also plan”.***

  
**Dr. J. SRINIVASAN**  
Associate Professor,  
Department of Commerce  
R.V.Govt Arts College  
Chengalpattu

**Mr. JEBASTIN MARIA**  
Founder, Tamil E-Commerce



## MESSAGE

Hello everyone,

*I'm very happy to be a part of the National Conference on "Navigating E-Commerce: A Journey Through its Past, Present and Future" organized by Sri Akilandeswari Women's College, Wandiwash. It's a great honor to be part of this gathering of smart people who want to learn more about E-Commerce. In today's fast-moving world, E-Commerce plays a vital Role in earning money by being independent and for creating new ideas. The theme of this conference is very important because we are on the edge of a big change being Online. I think this conference will not only help us share our ideas but also make new partnerships that can lead to amazing inventions. It's a chance to learn from experts, meet people who are interested in the same things, and stay updated on the latest news in this exciting field.*

*I express my sincere thanks to the College Management, Conference Organizers, Faculty, and Students for working hard to make this conference successful. Your efforts will be awarded.*

*Let's all enjoy this conference and learn together. It's a special event that can lead to great things.*

*Maria Jabastin.*  
**Mr. MARIA JABASTIN**  
Founder  
Tamil E-Commerce &  
Wider International Pvt.  
Porur, Chennai

## Dr. Gowtham R

Assistant Professor of Commerce  
School of Commerce, Finance and Accountancy  
CHRIST (Deemed to be University)  
*Bangalore*



### MESSAGE

To the Esteemed Organizers, Participants, and Distinguished Guests of the National Conference on "Navigating E-Commerce: A Journey through its Past, Present and Future,"

With great pleasure and anticipation, I extend my warmest greetings and best wishes to all of you on the occasion of this esteemed National Conference organized by the Department of Commerce and Commerce, CA. As an external expert and resource person in the field of e-commerce, I am deeply honoured to be a part of this significant event.

Over the years, E-commerce has undergone a remarkable evolution, redefining how we conduct business, interact with customers, and shape the global economy. This conference promises to be a vital platform for exchanging ideas, experiences, and insights as we embark on a journey through the past, explore the dynamic present, and glimpse into the promising future of e-commerce.

The timing of this conference couldn't be more relevant. In an era marked by unprecedented technological advancements, shifting consumer behaviours, and evolving regulatory landscapes, staying ahead of the curve in e-commerce is paramount. This conference will undoubtedly provide a rich tapestry of perspectives, strategies, and best practices that will empower all of us to navigate these challenges and seize the abundant opportunities that lie ahead.

I encourage every participant to actively engage in the discussions, share their valuable experiences, and foster meaningful connections with fellow attendees. Through these interactions, we can collectively enrich our understanding of e-commerce and chart a course for a prosperous and sustainable future.

As we gather on the 11th and 12th of October 2023, I am confident that this conference will be a resounding success, thanks to the dedication and hard work of the Department of Commerce and Commerce CA. Their commitment to fostering knowledge and innovation in e-commerce is genuinely commendable. I sincerely thank the organisers for inviting me to participate in this event. I look forward to meaningful discussions, fruitful collaborations, and a memorable conference experience. May the National Conference on "Navigating E-Commerce" be a source of inspiration and enlightenment for all of us as we embark on this exciting journey together.

Wishing you all a prosperous and enlightening conference.

  
**Dr. R.GOWTHAM**  
Assistant Professor,  
Department of Commerce,  
Christ University,  
Bangalore

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**B.Preethi**

Organizing Secretary – NEJPF 2023

Head, Department of Commerce



### MESSAGE


It is a great pleasure that the Department of Commerce is conducting a National Level Conference On “Navigating E-Commerce: A Journey Through Its Past, Present And Future”(NEJPF-23) on 11<sup>th</sup> and 12<sup>th</sup> October 2023.

The purpose of this conference is to bring researchers and experts from various institutions and share their ideas and information in the field of Commerce. The Conference has been designed to provide ample opportunities to participants to gather more information regarding the concept of the Conference.

I hope this Conference NEJPF -2023 will create a platform to learn more on the field of E-Commerce. I thank all my colleagues and students for their support to make this conference a memorable event in the history of the college.

.My deepest gratitude goes out to our esteemed Chairman **Ln. B. Munirathinam** Sir for his constant guidance and assistance throughout the conference. I would like to express my gratitude to our Secretary **Ln. M. Ramanan** Sir for his support and creative suggestions for the Conference. I humbly express my gratefulness to **Dr. S. Rukmani**, Principal & Convener, for her insightful advice and assistance that made it possible for us to work comfortably and efficiently. I would like to express my gratitude to the organizing committee for their persistent work and to the authors who contributed their research papers for this Conference.

Wishing you all an intellectually, stimulating and memorable conference experience !

  
Head of the Department  
Department of Commerce  
Sri Akilandeswari Women's College  
Wandiwash - 604 408

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## Ms.S.Jayakodi

Head,(i/c) Department of Commerce CA,  
Organizing Secretary – NEJPF23'



### MESSAGE

Commerce Computer application today makes a grade progress, as it not only penetrates into all the areas of Business, Economics, Management, Accounting and new technology but also determines progress in very important directions. Commerce Computer Application plays a fundamental role in providing a global sustainable development.

The "National Level Conference On Navigating E-Commerce: A Journey Through Its Past, Present And Future" - (NEJPF-2023) jointly organized by Department of Commerce and Commerce CA would be a good platform for us to share our newest research ideas in the field of E-Commerce.

I want to take this opportunity to convey my heartfelt thanks to our renowned Chairman **Ln. B. Munirathinam** Sir, for his never-ending guidance and assistance throughout the Conference. I would like to express my gratitude to our beloved Secretary, **Ln. M. Ramanan** Sir, for his support and creative suggestions for this Conference. My profound gratitude goes out to **Dr. S. Rukmani**, Principal and Convener, our academic leader, for her wise counsel and support, which made our work enjoyable and simple.

I profoundly appreciate all the participants who stipulated abstracts and papers to advance knowledge and raise the caliber of the Conference on behalf of the organizing committee. I wish the National Conference to be a great success.  
With Best Wishes

Head of the Department (i/c)  
Department of Commerce [CA]  
Sri Akilandeswari Women's College  
Wandiwash - 604 408

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## Index

S.No	Paper Id	Author	Title
1)	NEJPF_COM001	<i>B. Preethi, N. Panchali</i>	E-Commerce Market Trends and Challenges
2)	NEJPF_COM004	<i>Dr. K.Ramya, S.Jayakodi</i>	Study on online services Marketing for Non-Governmental Organizations
3)	NEJPF_COM006	<i>V. Suganthi</i>	A Study on Mobile Commerce in India
4)	NEJPF_COM007	<i>D. Badmasri</i>	E-Commerce - A Study on early beginnings of E-Commerce
5)	NEJPF_COM010	<i>P. Revathi</i>	Customer Services - Part of Market Orientation
6)	NEJPF_COM012	<i>E. Saraswathi</i>	Electronic Payment System
7)	NEJPF_COM014	<i>D. Abinaya</i>	Early Beginnings of E-Commerce
8)	NEJPF_COM015	<i>S. Afreen</i>	Most Popular E-Commerce Website in India
9)	NEJPF_COM018	<i>B. Hemalatha</i>	Challenges of E-Commerce
10)	NEJPF_COM020	<i>R. Swetha</i>	E-commerce Trends and Future
11)	NEJPF_COM021	<i>S. Selvi</i>	Share Market Online Trading on Tata Industry
12)	NEJPF_COM022	<i>M. Sarnaya</i>	E-Commerce Enterprise
13)	NEJPF_COM023	<i>E. Premalatha</i>	E-Marketing
14)	NEJPF_COM027	<i>K. Aswini</i>	Pioneering E-Commerce Platform (Amazon)
15)	NEJPF_COM032	<i>R. Keerthana</i>	E-Banking
16)	NEJPF_COM035	<i>A. Sumaiya Banu S. Madumitha</i>	Agriculture Marketing Trends and Challenges in E-Commerce
17)	NEJPF_COM036	<i>S. Abirami K. Dhanalakshmi</i>	Market Trends and Challenge
18)	NEJPF_COM037	<i>R. Arsheya Banu V. Abinaya</i>	Cyber Security and Privacy Concern
19)	NEJPF_COM039	<i>U. Divyadharshini K.S. Hemavarshini</i>	A Study on Voice Commerce and AI Assistant
20)	NEJPF_COM040	<i>G. Aswini</i>	E-Commerce and Social Media
21)	NEJPF_CA001	<i>S. Jayakodi</i>	Business and Courier Management System Inter Linked Social Services
22)	NEJPF_CA002	<i>S. Yuvarani S. Jayakodi</i>	E-Commerce Mode of Payment Method's
23)	NEJPF_CA003	<i>S. Bharathi S. Jayakodi</i>	Block Chain E-Commerce using an Autonomous Transaction Model



24)	NEJPF_CA006	<i>S. Manjula</i>	Mobile Commerce
25)	NEJPF_CA008	<i>A. Pavithra, R. Keerthika K. Umamaheswari R. Bhuvaneshwari</i>	Business Intelligence
26)	NEJPF_CA010	<i>S. Divya G. Sandhiya D. Sangeetha</i>	Internationalization Strategies in E-Commerce
27)	NEJPF_CA011	<i>R. Ramya R. Lavanya R. Nivetha S. Priyasakila</i>	Use of Voice Control in E-Commerce
28)	NEJPF_CA013	<i>S. Marykowitzka K. Jayalakshmi</i>	Augmented Reality in Manufacturing
29)	NEJPF_CA014	<i>M. Srimathi R. Thamari Selvi H. Sharmila Begam</i>	Techniques of E-Commerce
30)	NEJPF_CA015	<i>V. Monisha K. Anusri A. Famitha G. Soniya</i>	History of E-Commerce
31)	NEJPF_CA016	<i>G. Sri Ananthavalli L.Malini M.Annalakshmi, S.Kokila R.Kothinayagi</i>	Navigating Nykaa Online Shopping Company A Journey Through Its Past, Present and Future
32)	NEJPF_CA018	<i>R. Lalitha B. Kiruthika P. Jothi K. Shakila D. Inbarani</i>	Cognitive – Psychological Basis in E-Commerce
33)	NEJPF_CA019	<i>A. Archana V. Aswini A. Aarthi S. Abinaya C. Archana</i>	Classification of E-Commerce
34)	NEJPF_CA020	<i>S. Vaishnavi N. Sarathi M. Ratchani P. Sinthumathi R. Radhika</i>	Implementation of E-Commerce
35)	NEJPF_CA021	<i>H. Asmath K.S. Tejaswi K. Vaishnavi B. Thanishka S. Tonyjayapreethi</i>	Revolutionizing E-Commerce: The Power of Artificial Intelligence
36)	NEJPF_CA022	<i>A. Arachana P. Vanisri Varsha A.T. Harsha</i>	Search Engine Advertisement Strategy

37)	NEJPF_CA023	<i>Immancy Tenila T. Gayathri V. Deepthi S. Gunasundari M. Dhivya</i>	Impacts of E-Commerce on the Society
38)	NEJPF_CA024	<i>J. Nathuja</i>	E-Market Trends and Challenges
39)	NEJPF_CA025	<i>M. Sivanthi</i>	Resent Trend in Cyber Security
40)	NEJPF_CA026	<i>S. Jannathul Birdous I. Aspiya Banu</i>	E-Learning: Potencial Analysis of E-Learning Platforms and Online Universities
41)	NEJPF_CA028	<i>R. Subha Dr. G.Bhavani</i>	Student's Perception of Digital Banking with Special Reference to Higher Education Institutions in South Bangalore
42)	NEJPF_CA030	<i>Dr. G.Tamizhselvi</i>	Recent Trends and its Impact on Modern Marketing
43)	NEJPF_CA032	<i>Rizwana</i>	Artificial Intelligence in Business

# E-Commerce Market Trends and Challenges

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## Abstract

As a quick adopter of technology, our country is keeping up with the current scenario of electronic data interchanges (EDI) and demonstrating amazing progress in the sector of E-commerce. The business community in India is becoming more aware of the prospects afforded by e-commerce. The COVID-19 pandemic has drastically altered people's purchasing habits. Consumers are looking forward to e-commerce because of the contemporary condition of social alienation and limited mobility of humans. Small internet surfing fees, current astounding advancements in an online facility encompassing more bandwidth, faster speeds, and dependability have made e-commerce accessible to a broad pool of aspiring market consumers. People have changed their minds. Direct shopping at neighboring stores, supermarkets, hypermarkets, and shopping malls to internet portals for acquiring both goods and services. Because most of our people prefer to shop online rather than leave their homes, the Indian e-commerce sector is growing at a rapid pace. This study delves into the many types of e-commerce models, the most recent e-commerce market landscape, its prospects and difficulties, and the current trends impacting the e-commerce business.

**Keywords:** e-commerce, trends, internet

## Introduction

E-commerce is rapidly changing the rate at which businesses connect with one another, as well as with governments and customers. With the increased use of ICTs, multinational business organizations are rapidly moving toward B2B E-commerce. Because of the transparency in the e-commerce business, consumers may quickly and easily compare and associate the services and items of different e-commerce sites. Suppliers, on the other hand, do not wish to have a physical presence in stores. Ecommerce has altered India's business culture. Indian e-commerce is

estimated to reach \$200 billion by 2026 (Indian e-commerce report, 2021). The majority of the e-commerce business has been greatly stimulated by the development of Internet usage and Smartphone penetration.

### What exactly is e-commerce?

E-commerce (electronic commerce) is the purchasing and selling of goods and services, as well as the transfer of payments or data, over an electronic network, most notably the internet. These transactions might be business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), or consumer-to-business (C2B).

### What is trend?

A general trend of change: a new and increasingly widespread manner of behaving, proceeding, etc. The stock market's downward/upward tendency. The most recent/current trend in television is digital technology. Teachers are attempting to counteract the general trend of declining exam scores.

### What is challenge?

A challenge is any obstacle that stands in your way while you work toward your goals. It comes your way to make things difficult for you, but if you accept it and overcome it, the situation will change for the better. In another sense, a challenge is the point at which you may demonstrate your ability to prevail in a circumstance where the odds are stacked against you.

## Varieties of E-Commerce

### B2B (business-to-business)

The electronic exchange of products, services, or information between businesses, rather than between businesses and consumers, is referred to as e-commerce. Online directories and product and supply exchange websites, for example, allow firms to search for products, services, and information and transact using e-procurement interfaces. According to a Forrester estimate

published in 2018, B2B e-commerce will reach \$1.8 trillion by 2023, accounting for 17% of US B2B sales.

### Business-to-consumer (B2C)

Is the retail component of online e-commerce. It occurs when firms sell products, services, or information to consumers directly. The name was prevalent during the late 1990s dot-com boom, when online shops and sellers of goods were a novelty. On the internet today, there are countless virtual businesses and malls selling a wide range of consumer items. Amazon is the most well-known example of one of these sites. It rules the B2C market.

### Consumer-to-consumer (C2C)

e-commerce is a sort of e-commerce in which customers exchange products, services, and information online. These transactions are typically carried out through a third party that provides an online platform for the transactions. C2C platforms include online auctions and classified advertising. Two well-known examples of these platforms are eBay and Craigslist. Because eBay is a business, this type of e-commerce is also known as C2B2C, which stands for consumer-to-business-to-consumer. C2C sales are also possible on platforms such as Facebook Marketplace and Depop, a fashion reselling platform.

### Consumer-to-business (C2B)

E-commerce is a sort of e-commerce in which consumers make their products and services available online for bids and purchases by businesses. This is the polar opposite of the usual B2C trade approach. A notable example of a C2B platform is iStock, which provides royalty-free pictures, images, video, and design components. A employment board is another example.

### Business-to-administration (B2A)

It's refers to internet transactions between businesses and public administration or government bodies. Many branches of government rely on different types of e-services or goods. These items and services are frequently related to legal documents, registrations, social security, fiscal data, and employment. These can be provided electronically by businesses. B2A services have

developed significantly in recent years as investments in e-government capabilities have been made.

### Consumer-to-administration (C2A)

Transactions are those that take place online between customers and public administration or government agencies. Although the government rarely purchases goods or services from individuals, people commonly use electronic means in the following areas:

Social safety net.- Making payments and distributing information.

Taxes. -Making tax payments and filing tax returns.

Health. -Making appointments, delivering test results and information on health issues, and making payments for health-care services.

### E-Commerce Trends

With this technology, e-Commerce enterprises may deliver a richer purchase experience to their customers. AI and machine learning are also important in personalization.

Hybrid commerce provides a smooth consumer journey by combining your online channels with the brick-and-mortar business experience to increase purchase rate.

Augmented and virtual reality provide audiences with an immersive experience; these technologies allow customers to closely study things and increase their purchasing confidence

CRM creates a community around your e-Commerce business - CRM enables you to better understand your potential customers' wants and behavior in order to enhance relationships and increase client loyalty.

Customer service is still a top focus; outstanding service influences purchasing decisions, fosters loyalty, develops a positive company image, and increases e-Commerce sales.

Plan your social selling strategy to capitalize on its popularity - social commerce is inexpensive and drives in-app purchases. Influencer marketing and live shopping are two of the most recent e-Commerce innovations to incorporate alongside this strategy.

The subscription model makes it easy for clients to meet their regular expenses, which attracts loyal customers and increases retention rates and profitability.

Decoupling your e-Commerce site's front and back ends provides additional flexibility and the opportunity to reach clients on any device. To participate in this movement, use a headless CMS or e-Commerce platform.

To improve user experience, provide multiple payment choices - some customers prefer traditional payment methods such as bank transfers. Others prefer creative solutions, such as digital wallets or the Buy Now, Pay Later (BNPL) function.

More individuals are using voice and visual searches to browse and shop online. Optimize your online store for both search engines.

Improve your CRO strategy by turning website visitors into new customers or newsletter subscribers.

Marketing automation increases conversions and productivity - automating your marketing routine is a terrific approach to streamline and improve the efficiency of your business.

Shipping costs and speed influence customers' purchase decisions, therefore fast and free delivery promotes customer satisfaction.

Consider zero-party data in order to prepare for future data privacy policies - stay ahead of forthcoming changes Adopt sustainability principles for your e-Commerce brand - many buyers examine the sustainability of a product or brand before purchasing. Determine your company's environmental effect and implement more sustainable alternatives.

## **Challenges of E-Commerce**

### **Keeping Customers Satisfied**

A successful e-commerce firm is built on customer pleasure. Keeping up with shifting consumer expectations, on the other hand, is becoming increasingly difficult for the e-commerce industry. Customers expect same-day delivery, end-to-end visibility into the movement of their items, flexible delivery options, and several payment alternatives. To meet these expectations, the supply

chain must be flexible and responsive to consumer needs, which may result in disruptions such as increased delivery costs and revenue loss for the e-commerce business.

### Severe Competition

There are already over 5 million e-commerce platforms available worldwide. Because of the abundance of online enterprises, the e-commerce market has become intensely competitive. To stay competitive, many businesses are upgrading their offerings and launching new sales methods to attract more clients. However, ongoing service scaling and new marketing initiatives necessitate a large budget and a large number of resources. As a result, many online firms either close down altogether or suffer losses and low profit margins in order to compete with other e-commerce businesses.

### Logistics in Reverse

Almost 30% of customers who purchase things from online retailers return their orders for a variety of reasons. Many customers will only buy things if they have a solid return policy. A lack of an efficient reverse logistics system results in a bad customer experience. Return orders incur additional costs for the e-commerce industry since they re-start the supply chain process. What makes this even more difficult is the rise in return fraud, particularly with cash-on-delivery, which can be extremely damaging to online firms.

### Identification Verification

When it comes to online buying, customers' major concern is data security. Data leaks and cyber-attacks are common on e-commerce sites. Compromised cyber security can lead to the platform losing consumer trust and, as a result, revenue. Even the smallest flaw can allow hackers to access the system and wreak irreversible damage. E-commerce platforms are prone to consumer identity theft and fraud. Many people make transactions using forged names, phone numbers, addresses, and stolen payment information. Verifying each consumer who utilizes an e-commerce platform is difficult and expensive.



### Identifying the best logistics partner

E-commerce logistics are critical to the scalability of online firms. It is in charge of critical operations such as inventory and warehouse management, order fulfillment, and, most critically, last-mile delivery. Finding the correct logistics partner is critical because a single misstep can disrupt supply activities and have a direct impact on the profitability of the e-commerce firm.

### Making Use of Modern Technology

With industry trends and technology changing at such a rapid pace, e-commerce enterprises must adapt as swiftly as feasible. Failure to do so may cause them to fall behind their competitors, resulting in a loss of consumer base and prospects for growth. Adapting to new technology and trends necessitates an agile business strategy, which can be difficult for smaller-scale internet enterprises to implement due to limited resources and revenue

### International E-commerce

E-commerce has a global reach, and many platforms use it to promote global shipping in order to expand their scalability. Cross-border e-commerce has challenges such as high price conversion rates, customs fees, increased delivery costs, security concerns, a lack of transparency, and sluggish transactions, which can make consumers apprehensive of shopping internationally.

### Support via all channels

Omnichannel distribution entails using unorthodox fulfillment methods such as pop-up distribution centers and micro-fulfillment centers to improve the functionality of an e-commerce business. The provision of e-commerce services across numerous platforms, including as websites and mobile apps, is referred to as omnichannel support. Having omnichannel assistance and distribution increases the versatility of the e-commerce industry and saves time and money. The difficulty emerges when the channels are incorrectly handled, resulting in issues such as lower platform efficiency, revenue loss, and consumer unhappiness.

### Retention of Customers

Building a loyal customer base is less expensive than acquiring new customers. However, retaining customers is a difficult undertaking because even little flaws might drive a buyer to abandon an online store. Poor user experience, lack of personalization, unpredictable delivery timeframes, and poor marketing techniques are all reasons why e-commerce platforms may have low client retention.

### Inadequate Order Fulfillment

The most difficult and unpredictable component of e-commerce is order fulfillment. Delays, mismatched orders, damaged products, inefficient route optimization, and proof-of-delivery (POD) certification are just a few of the issues that contribute to inefficient order fulfillment. Inadequate order fulfillment causes consumer unhappiness and raises costs, harming the e-commerce company's growth directly.

### Conclusion

With this article, I can conclude that e-commerce is a very complex business, and that in have challenges face to lied the business in successful, it is now a days a people to have lot of choice to choose what they want them to purchase or buying the items through in e-commerce website or app way.

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# Study on online services marketing for Non-Governmental Organizations

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## Abstract

Non-governmental organizations (NGOs) are usually seen as having greater success reaching the poor and reducing poverty as a result of their modest size, flexibility, inventiveness, and participatory nature. This essay seeks to analyze the definition, types, evolution, benefits, and drawbacks of NGOs. It does so by reviewing previous research and drawing on the author's research experience with numerous NGOs in India. The debate of the evolution of NGOs demonstrates that their focus shifted from welfare and charity to development, sustainable development, and empowering people. The donor organizations' and the Indian government's policies have an impact on this.

**Keywords:** Online Service, NGO, Marketing

## Introduction

NGO is an abbreviation for non-governmental organization. However, strictly speaking, every private group is a non-governmental organization; the word "NGO" refers to organizations with a primary focus on social issues but wholly independent of any government. When the United Nations (UN) was established in 1945, the word "NGO" was first used. As a non-governmental organization, the UN, an intergovernmental body, allowed some specialized agencies to witness its meetings. A civic partnership is one that involves NGOs. Common people who share a vision and mission typically make them up and control them. NGOs may receive financing from the government as well as from other NGOs, as well as from people and businesses. Some NGOs operate without government support and rely on donations and volunteers to retain their

management autonomy and objectivity. NGOs must follow different procedures in order to be created formally and recognized as such, depending on the nation in which they are headquartered.

### Non-Governmental Organization (NGO)

A non-governmental organization (NGO) is an organization that runs independently of a government. It is typically nonprofit. On a local, national, and worldwide level, NGOs, usually referred to as civil society groups, are formed to advance a social or political goal like a humanitarian cause or environmental protection.

### Digital Marketing for NGO

Digital marketing for NGOs aids in spreading the organization's message via online media. To put it another way, institutions must develop communication strategies to reach a wider audience that shares their social mission and wants to support it. Therefore, in order to continue serving the community and broaden the influence of their causes, organizations must invest heavily in digital marketing. Additionally, it promotes the NGO's ideals and activities while solidifying the bonds between volunteers. Marketing has the power to influence consumer behavior, raise money, and improve social welfare. The major role that an institution and its social reasons have with digital marketing is thus communicated by developing actions through social networks and the Internet. Find out more about how this approach benefits the non-profit sector and grows.

### Strategies for NGOs' marketing

Even more focus on causes and donors is required in marketing for the nonprofit industry. After all, most NGOs must accomplish a lot with limited funding. As a result, efforts must be concentrated on raising public knowledge of the causes, initiatives, and missions. Of course, it will also build credibility. An NGO that needs to align its marketing and strategy can use the measures we've gathered below.



1. **Make a marketing strategy:** Planning is always the first step in any action. At this point, it will be decided what the campaigns' objectives are, how much money they will need, what resources they will need to raise or already have, how they will be implemented, and who will be affected.

A marketing strategy for NGOs should also include a purpose and anticipated outcomes.

- channels utilized
- target market
- budget

2. **Establish the organization's brand:** NGOs need an identity, just like brands do. Only if the public supports the institution's initiatives and causes will they donate and get involved. However, this process takes time. NGOs must focus on their positioning, goals, and identity in all of their disclosures as well as in their social networks, campaigns, and communication channels.

3. **Increase donor engagement:** Donor involvement is a further aspect of marketing for NGOs. In addition to social networks, it's critical to deliver projects, material, and responsibility to the locations where donations are used. These activities might be carried out via WhatsApp newsletters or email marketing. Because it is a more dynamic medium with more customisation options, WhatsApp is now proving to be more effective in terms of engagement and opening rates.

4. **Invest in content with social proof:** Social proof is a crucial tactic for boosting support for your causes and endeavors. Unfortunately, corruption involving money raised for donations has a history in Brazil and other nations. Because of this, many donors have doubts about social projects. Social proof is a strategy to deal with this fact.

5. **Form collaborations and co-marketing:** Making partnerships and co-marketing efforts are additional options in addition to the marketing techniques for NGOs that we have already discussed. One method to expand your donation base, reach more people, and advance your projects is to do this.

A few websites, including Vakinha and e-solidario, let nonprofits connect with volunteers and those in need of assistance. Seek for platforms and companies that are eager to partner with you and expand the reputation and reach of your NGO.

Would you like to learn more about marketing strategies for nonprofits and how to seize chances in the face of persistent internet presence? Learn about Weni, a business that partners with significant institutions like UNICEF.

#### **Social, email, and video marketing for a nonprofit and charitable organization:**

75% of users who have adopted new technologies during these recent months of social isolation and lockdown will undoubtedly continue to do so once things return to "normal," according to McKinsey. The growth of offline consumption to pre-COVID-19 levels, on the other hand, seems incredibly implausible.

However, the reality is that many professionals working in the third sector view digital as nothing more than a supplement to conventional channels. However, including digital into the marketing and communications strategy can boost the performance of other channels, enabling each to perform to its full potential within a multi-touch point fundraising funnel.

Some businesses have seized the chance to start their digital transformation as a result of the urgency brought on by the crisis.

At the same time, it has quickened processes that had already started to update firms' communication strategies as they are compelled to operate in an almost entirely digital environment.

### Using social media

Nonprofits can target specific audiences with social media marketing, promote their messages locally and globally, and react fast to catastrophes. Social media benefits for NGOs are numerous:

- Increase awareness Reach the people who need help by communicating the mission and new projects, campaigns, and problems.
- fostering community Expand the base and seek out possible speakers, mentors, sponsors, and volunteers. They establish platforms and communities where individuals can communicate, pool resources, and follow relevant topics.

**Encourage action:** Encourage people to take part in tangible actions (including sit-ins, marches, protests, and marathons), petition lawmakers to adopt specific laws, and host fundraising events. **Make a difference by sharing:** They create a compelling narrative by commemorating accomplishments both big and little, honoring the contributions of each volunteer and donor, and publishing real-time campaign outcomes.

### Email advertising

Email marketing is a highly effective tool for non-profit organizations as well as for boosting the business of big and small businesses. Email marketing may play a significant role in reaching out directly to consumers on a regular basis and engaging them in conversation.

### Marketing via email for nonprofits

- helps maintain control of the workload
- establishes contact with all chosen recipients using the fewest possible operations
- develops a donor base, identifying several levels of "loyalty" therein
- increases the impact of efforts by quickly reaching more recipients

- Email marketing is one of the greatest strategies to start and maintain a channel given that most employees (often volunteers) of charity organizations struggle with a shortage of time (and perhaps restricted resources).

### Video advertising

Video is one of the most often employed resources in the content strategies of companies and institutions, in all of its forms. 93% of the marketers who participated in the most recent Wyzowl survey (2021 edition) said that videos are an essential component of their strategy.

They make up a strong tool that:

- each year (the number of businesses employing video as a marketing strategy has climbed by 41% since 2016) is becoming more and more prevalent;
- achieves the goal of enhancing consumer knowledge of goods and services (94% of respondents said they have watched an explainer film to learn more about a good or service).

The supply and demand for video have been significantly impacted by the historic events of 2020, to the extent that: 91% of marketers think that the role of video in brand communication has increased. The majority of consumers (96%) believe there has been an increase in the amount of online video content seen as a result of the epidemic (68% say this). According to 86% of video marketers, video has increased website traffic. 94% of video marketers claim that video has improved viewers' comprehension of their goods or services. People watch this online content for an average of 18 hours per week (an increase of 2 hours per week from one year ago and an increase of more than 7 hours per week). Video continues to have outstanding reach.

### NGOs' marketing mix

An essential part of business operations is marketing. It comprises educating the customer about the value of a good or service, convincing them to purchase it, and finally creating a brand. Because money is needed to maintain current operations and develop future capabilities, marketing principles apply to non-profits as well. So, in this case, the donor is our client, and the cause or project is a good.



### Using digital marketing to promote charities and non-profits:

The "market" for nonprofits is getting increasingly congested. The issues that require attention and immediate, both national and international action as a result of diverse suffering and discomfort situations across the world seem to increase daily.

Additionally, the profession of marketing strategy for charitable and nonprofit organizations has been significantly impacted by the introduction of COVID-19. Consider the surge in charitable organizations supporting medical research, or the evolution of the instruments used for online fundraising.

It may seem out of date in such a setting that a large portion of fundraising for many NGOs is conducted primarily via conventional sales and marketing strategies, like face-to-face collection. For instance, the latter, which appears to be effective in the short term, does not necessarily have a favorable long-term influence on trust.

By opting to scale back or completely abandon face-to-face (f2f) personal contact, you may be able to move beyond single-touch ("door-to-door" or "street") fundraising and instead concentrate on an online-offline campaign that generates leads and qualified donors.

While certain segments continue to find these channels to be helpful, new approaches and actions are required to achieve greater success in catching the emergencies, sensitivities, and requirements of various donor pools.

### Conclusion

NGOs should be supported as much as possible by the government, and they should be encouraged to carry out their missions. NGOs have a vested stake in society's well-being, unlike political figures and government agencies. NGOs have grown in number in India over the years and are significant to society. NGO's can have a significant influence on both business and government. NGO's assist businesses in managing their finances and make sure that the monies designated for CSR purposes reach the correct people through CSR actions.

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## A Study on Mobile Commerce in India

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### Abstract

M-commerce (mobile commerce) is subset of e-commerce is the buying and selling of goods and services through wireless handheld devices such as Smartphone. M-commerce can play in the development of business environment such as online banking, bill payment and so on. m-commerce enables right to use the Internet without needing to find a place to plug in. M-commerce use in specific industries in financial services, Telecommunications, services and retails, information services. It allows the freedom of movement and ease of access from anywhere. An effective user-friendly interface design plays central role in the success of the mobile commerce.

**Keywords:** M-commerce, Online payment, Telecommunications

### Introduction

Mobile commerce refers to the use of mobile devices such as smart phones to conduct online transaction, including buying and selling products and service, making mobile payment, and accessing mobile banking. Mobile transaction, involving the transfer of ownership or rights to use goods and service. Mobile commerce from inters related to e-commerce. Mobile commerce is at a very early stage.

The convergence of advance of wireless telecommunications and internet created a promising business opportunity in mobile commerce (M-Commerce). Huge number of customers easily adopted by mobile commerce. M-commerce provides for a larger customer base and better retention than e – commerce in general, because m- commerce capabilities are more widely and easily accessible. The future development of the mobile telecommunication sector is heading more and more towards value added service. Mobile commerce is a retail outlet in your customer packet.

## Consumer Can Use Many Forms Of Payment In Mobile Commerce

Mobile payments are an alternative to traditional payment methods, such as cash, cheque, credit and debit cards. They enable users to buy products in person using a mobile device.

### Types Of Mobile Payment

Mobile commerce is also sometimes referred to as m-commerce which involves shopping through a mobile device. All transaction are performed over a mobile device. M-commerce is classified into.

- Mobile shopping
- Mobile banking
- Mobile payment

#### 1. Mobile Shopping

Mobile shopping enables customer to buy a product using a mobile device with an application such as amazon ,or meesho or a web app. Customer make purchases from a mobile device.

#### 2. Mobile Banking

Banks and other financial institutions use mobile commerce to allow their customer to access account information and make transaction. This service is are referred to m-commerce.

#### 3. Mobile Payment

A mobile payment can be the fastest payment methods around. People generally carry them somewhere they are easy to reach quickly. Most of the time they then just need to tap them against the screen to complete the payment.

### Importance Of Mobile Commerce

M- Commerce provide for a larger customer base And better retention than e-commerce in general, because m-commerce capabilities are more widely and easily accessible.

## Mobile Commerce Tools

The following are some of the mobile technologies that assist in contacting the customers in the current market. There are many mobile solutions accessible for businesses to engage customers in business.

Short Message Service: SMS Multi-media Message Service (MMS)

Web Applications for Mobile Bluetooth-based localized advertising Voice

## Advantages of M-Commerce

INDIA'S M-COMMERCE'S DEVELOPMENT For consumers of smartphones, numerous mobile applications are being developed. The mobile banking applications used for online financial transfers are State Bank Freedom from State Bank of India, Mobile from ICICI, and Axis Mobile for Android from AXIS Bank. transfer and payment of utility bills. IRCTC Connect is used to reserve train tickets, by Vodafone is used to send money and pay bills, and Book My Show is used to reserve movie tickets.

People switching from E-Commerce to M-Commerce is a common feature of M-Commerce. Low mobile tariffs and the introduction of affordable smart phones contributed to the massive increase in the number of mobile internet users, and hence the massive increase in India's m-Commerce. 60% of internet users in India use their mobile phones to access the internet. By 2019, the number is anticipated to reach 436 million, according to an IAMAI-KPMG analysis.

## Disadvantages of M-Commerce

Mobile devices don't have large screens like desktops or laptops, so consumers may get tired of navigating endlessly to select a single item from thousands. Rates of shopping are impacted.

Habituate: Every new technology has issues in its early stages. Since m-Commerce is a new application, people occasionally resist changes that are undergoing rapid change. Due of their habit of purchasing goods via e-Commerce.

Risk: Every firm has a unique risk. Mobile commerce is a market that is expanding and where a lot of investment is risky. because technology is constantly evolving.

Additionally, the wireless network has less security, which increases the risk of data hacking are greater.

Connectivity: 3G high-speed connectivity is necessary for mobile commerce. Otherwise, the user's experience with the entire product buying procedure will become stressful.

### Mobile Payment Types

M-commerce, or mobile commerce, is the term for conducting business via a mobile device. Every transaction is completed on a mobile device. M-commerce is categorized.

- Shopping on mobile
- Mobile banking
- Mobile money

#### Shopping on mobile

Customers can purchase goods through mobile shopping by using a mobile device with an app like Amazon, Meesho, or a web app. Customers use mobile devices to make purchases.

#### Mobile banking

Banks and other financial organizations employ mobile commerce to make account information and transaction-making available to their customers. M-commerce is the term used to describe this service.

#### Mobile money

The fastest payment method available can be a mobile one. They are typically carried to a location that is quick and simple to access. To finalize the payment, consumers typically only need to tap them against the screen.

### Future of Mobile Commerce

Mobile commerce is developing and expanding to a larger market. Insider Intelligence predicts that by 2022, 6.9% of retail transactions will be conducted on a mobile device, and that by 2025,

10.4% of all retail purchases would be made using mobile devices. To stay ahead of the competition, many companies are implementing mobile commerce.

Several trends in mobile commerce, both present and future, include the following:

#### Retargeting for mobile

This idea is a development of mobile location-based marketing. This trend directs adverts contextually only at potential customers rather than randomly placing them. Marketers might display an active mobile targeted ad to a user who approaches their store, or they might send an advertisement to users who have already used their mobile app. In comparison to other ad techniques, mobile retargeting provides a greater return on investment and is expected to gain popularity in the future.

#### (AR) Augmented reality.

Mobile applications with incorporated augmented reality are multiplying quickly. Retail behemoth Ikea launched an augmented reality (AR) mobile application that enables customers to test products in real time with Apple iOS 11's ARKit technology in 2017 to enhance its brand presence and deliver digital content optimization. Customers can view how IKEA furniture will fit in their homes and offices using the smartphone app's augmented reality (AR) models. Numerous companies, such as Coca-Cola, Zara, and Pez, also integrate augmented reality into their smartphone apps.

#### SEO for mobile devices

Mobile friendly websites have become essential as more people use smartphones to access the internet. Websites that are not user-friendly for mobile devices or do not offer a decent user experience run the danger of having visitors leave, which raises the bounce rate of those websites. Higher bounce rates on websites result in lower SEO and Google search rankings. Therefore, all organizations should strive to create mobile websites that are responsive to portable devices.

#### Banking on the go

The capacity to send money to anybody, anywhere, at any time is mobile banking's largest perk. No matter where they are, users can use their bank to perform transactions and send money to others. This pattern is probably going to continue. Business Insider estimates that 169.3 million

Americans will be using mobile banking by 2021, with approximately 80% of those users saying that it is their preferred method of accessing their accounts.

#### Tickets on the go

The days of standing in line for hours to purchase movie or concert tickets are long gone. Users can purchase and get tickets using their smartphones thanks to mobile ticketing. By delivering tickets to customers' phones in text form with a barcode that can be scanned at events, mobile ticketing also does away with the need to print the tickets.

#### Chabot's, AI, and personal shoppers

Chabot's are becoming crucial e-commerce tools and are powered by AI. They assist customers with product recommendations, purchase fulfilment, customer assistance, and other duties around-the-clock. The global AI Chabot industry is anticipated to reach \$3.99 billion by 2030, per a Grand View Research analysis. Because they are used to conversing with their friends and family on chat apps like WhatsApp, Facebook Messenger, and Telegram, consumers are becoming more at ease with Chabot's.

#### Shopping trends for mobile devices

In order to guarantee a great customer experience, seamless contact, and increased profits for e-commerce, mobile applications are used. Mobile applications are projected to produce \$189 billion by 2020, according to a Design Rush report. Additionally, a Forrester report reveals that in 2018, mobile devices will be used to enable over \$1 trillion in sales.

### Conclusion

People are using mobile applications to pay their utility bills, transfer funds, reserve train tickets, buy cinema tickets, and other things because of the features of m-commerce. smartphone innovation and affordability, lowered mobile internet rates, and peoples' busy live shave drawn users to do transactions on mobile devices. Smartphones were created to get around M-Commerce's drawbacks. The number of daily transactions conducted via mobile devices has skyrocketed in the nation over the past few years as a result of expanding smartphone access and



rising mobile Internet usage. Without a doubt, there is room for improvement in the specialized areas of mobile commerce, such as safe transactions, an improved shopping experience, and improved visuals. Mobile commerce ushers in a new era of shopping aside from this.

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# E-Commerce - A Study on early beginnings of E-Commerce

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## Abstract

Nowadays, e-commerce is unquestionably one of the business possibilities. It offers numerous options to all regular customers as well as small, medium, and large-scale businesses. E-commerce is on the rise, thanks to significant developments in networking and computer technology. E-commerce has evolved from 1969 to the year 2020. The current study was done to describe how the journey of e-commerce began and how its evolution began year by year. The timeline depicts which significant events occur over time

**Keywords:** e-commerce, timeline, and progression

## Introduction

Behind the Internet and World Wide Web revolutions, electronic commerce emerged as a new developing and ever-changing field of information technology and company management. Electronic commerce (e-commerce) has gained popularity as a result of this famous online service. A business trend has emerged and has quickly gained popularity. E-commerce covers electronic transactions involving physical products as well as intangibles such as information. All trade-related steps, such as online promotion, ordering, payment, and delivery. The electronic delivery of services such as customer service and legal advice. Electronic assistance for enterprise cooperation. E-Commerce is a new and popular idea that describes the process of buying, selling, and exchanging things, services, and information over a computer network with internet access.

## What Is E-Commerce?

E-commerce is much more than simply getting and selling things online. In addition, it encompasses the full online process of expansion, online promotion, selling, delivery, and payment.

### When did online purchasing first appear?

In 1979, entrepreneur Michael Aldrich in the United Kingdom pioneered online purchasing. He was the first to implement a multi-user transaction using a computer and a phone line. The technology was introduced in 1980 and was sold to B2B companies throughout Europe.

### When did the first internet transaction occur?

In 1994, the first internet purchase was made, and it involved a Sting CD. It was reported in the August 12, 1994 issue of the New York Times under the headline "Internet is Open," where a "team of young cyberspace entrepreneurs celebrated what was apparently the first retail transaction on the Internet using a readily available version of powerful data encryption software designed to guarantee privacy." Products and services for that purchased on online.

Definition "e-commerce is a general concept it including any form of business and its transaction or information exchange executed using information and technologies (ITCs)."

### Timeline For Ecommerce

"Michael Aldrich invents electronic commerce in 1979". Michael Aldrich pioneered electronic commerce by connecting a customized television to a transaction-processing computer over a telephone line. This technology enabled the safe transmission of payment data and served as the cornerstone for modern e-commerce. Boston Computer Exchange, the first E-Commerce company, is founded in 1982. It was an internet marketplace where people could sell their secondhand computers.

1992: The first E-Commerce marketplace is established in 1992. Charles M. Stack founded Book Stacks Unlimited in 1992. Originally a dial-up bulletin board, it was later re-launched as an online marketplace under the Books.com name.

1994: Netscape Navigator is released as a web browser. Before Google, Marc Andreessen and Kim.

Amazon is founded in 1995: Jeff Bezos established the company with the goal of becoming the world's largest E-Commerce platform. It started off as an E-Commerce portal for books. That same year, the well-known security standard SSL was introduced, which aided in the security of online sales. PayPal is the first eCommerce payment system to be launched in 1998.

Max Lebhin, Peter Thiel, Luke Nosek, and Ken Howery were the four founders of PayPal. It was a money-transfer service that ultimately combined with Elon Musk's online banking service in 2000. Alibaba is established in 1999. Alibaba Online debuted as a marketplace online. It received more than \$25 million in capital and was profitable by 2001. It soon became the largest B2B, C2C, and B2C online e-Commerce platform.

Google Ad-words is launched in 2000: Google Adwords marked the beginning of a new era in online advertising. It was the first tool of its kind, allowing shops to advertise their wares to Google searchers. This was the birth of pay-per-click (PPC) marketing.

Shopify is launched in 2004: Shopify was founded by Tobias Lutke and Scott Lake as an e-Commerce platform for online retailers and point-of-sale systems. It is now the preferred platform for 80% of all e-Commerce firms worldwide. It was the very first shopping cart program.

2005: Amazon Prime subscription is introduced:

Amazon Prime, an unprecedented move, offered a means for their client base to acquire free two-day shipping for a set annual cost. The program, which has over 150 million members globally, has assisted the corporation in increasing loyalty and repeat purchases. According to research, “20% of Amazon Prime subscribers shop on Amazon a couple only some per week”. Later, Amazon developed the Amazon FBA program, which fundamentally transformed the way e-Commerce firms handle shipping.

Etsy is established in 2005: Etsy was the first online marketplace for handmade goods and craftspeople. It debuted in 2005 and was a watershed moment for the "maker community." The one-of-a-kind marketplace has over 4.3 million vendors.

Big Commerce is launched in 2009: Eddie Machaalani and Mitchell Harper founded BigCommerce, a 100% bootstrapped e-Commerce platform. Big Commerce, unlike Shopify, has no transaction fees, giving it an advantage for new firms entering the market.

Groupon is established in 2008: Groupon is a global marketplace that uses offers and promotions to link users with local merchants. It was offered in 150 cities in North America and 100 cities in Europe, Asia, and South America by 2010. In 2015, Groupon Stores, a goods marketplace, was founded. It was a method of bridging the gap between online and physical retailers.

2011: The launch of Google Wallet: This is the first digital payment system to emerge following Paypal and become a global standard. Google Wallet made it possible for anyone to send and receive money from their mobile device or desktop computer. It was then incorporated into Google Pay.

2011: Facebook introduces its first kind of advertising: Sponsored stories were the first kind of advertising available to Business Page owners on Facebook. It let marketers to advertise in users' news feeds by promoting their organic postings.

Stripe is launched in 2011: Stripe is a one-of-a-kind payment processing firm that began in 2011 and made it more easier for brands to receive payments.

WooCommerce is launched in 2011: WooCommerce competes with Shopify and WooCommerce, and it pioneered the first method for launching WordPress eCommerce sites. It was the very first shopping cart program.

Apple Pay is debuted in 2014: Apple Pay is introduced and quickly becomes the third most popular payment method for online shoppers, after only Google Pay and PayPal. It enables consumers to pay for goods and services with their Apple devices.

Jet.com is launched in 2014: Marc Lore (who sold his previous company Diapers.com to Amazon) founded Jet in 2014 as a marketplace for bulk buying of goods at the lowest prices available anywhere. The company raised \$820 million and was acquired by Walmart for \$3.3 billion in 2016.

2017: Purchaseable Instagram is launched

Instagram developed an interface with BigCommerce, allowing users to click on a product image and be taken directly to the product page of that online business. It has ushered in a new way for shops to advertise on social media, and it has elevated Instagram to the top social media site for promoting the sale of items.

Cyber Monday sales in 2017 exceeded \$6.5 billion: Cyber Monday sales surpass \$6.5 billion, more than doubling what they were just two years previous in 2015.

COVID-19 drives a 77% increase in E-Commerce transactions in 2020:

The COVID-19 outbreak drove more people to shop online than ever before. According to studies, e-Commerce transactions would exceed \$82.5 billion by May 2020, a 77% growth year on year.

### E-Commerce Varieties

Depending on the goods, services, and organization of an ecommerce company, the company might function in a variety of ways. Here are a few examples of common business models.

#### B2C (Business-to-Consumer)

Businesses that sell directly to consumers are known as B2C e-commerce. A B2C corporation, rather than sending goods to an intermediary, conducts transactions with the consumer who will eventually use the good. This business model can be used to sell things (like the website of your

local sporting goods store) or services (like a lawn care mobile app for scheduling landscaping services). This is the most prevalent business model, and it is most likely what most people envision when they hear the term e-commerce.

### B2B (business-to-business)

An e-commerce business, like a B2C business, can sell things directly to a user. However, instead of becoming a customer, the user could be a competitor. B2B transactions can involve larger quantities, more stringent standards, and longer lead times. If the purchase is for recurrent manufacturing operations, the company placing the order may also need to set recurring goods.

### B2G (Business-to-Government)

Some businesses specialize in delivering goods or services to government agencies or administrations. Similar to a B2B partnership, the company creates valuable things and sends them to another firm. B2G e-commerce enterprises are frequently required to respond to government calls for proposals, solicit bids for projects, and meet very precise product or service standards. Furthermore, collaborative government efforts to seek a single contract through a government-wide procurement contract may exist.

### Consumer-to-Consumer (C2C) transactions

Only established businesses are permitted to offer goods. E-commerce platforms, such as digital marketplaces, connect consumers with other consumers who can list and sell their own products. These C2C platforms may be auction-style ads (such as eBay auctions) or may require greater conversation about the goods or service being offered (such as Craigslist advertisements). C2C e-commerce systems, enabled by technology, enable people to purchase and sell without the need for enterprises.

### C2B (Consumer-to-Business)

Modern platforms have made it easier for people to engage with businesses and provide their talents, particularly for short-term contracts, jobs, or freelance possibilities. Consider Up work

listings, for example. A consumer may obtain bids or contact with businesses that require certain services. As a result, the e-commerce platform connects businesses with freelancers, giving customers more control over pricing, scheduling, and employment demands.

#### C2G (Consumer-to-Government)

Consumers can communicate with administrations, agencies, or governments through C2G partnerships, which are less like standard e-commerce relationships. These alliances are frequently formed through the exchange of obligations rather than the supply of services. Uploading your federal tax return to the Internal Revenue Service's (IRS) digital website, for example, is an e-commerce transaction including the exchange of information. You can also pay your university's tuition online or send property tax assessments to your county assessor.

#### Conclusion

Electronic-commerce is the process of conducting business using an electronic device (computer) connected to the internet. E-commerce is altering the way people shop. Purchasing and selling of goods and services. The cloud offers numerous alternatives for both normal users and large and small companies. It enables open access to a broader range of uses and boosts usability by allowing access via any internet connection. E-commerce has evolved since its inception in 1969 to the present day.

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## Customer Services – Part of Market Orientation

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### Abstract

The purpose of this study is to discuss the significance of the customer as a component of market orientation from a theoretical perspective as well as by using selected data from a survey of hi-tech companies in the Czech Republic. The research was especially customer-centered; the first section of the paper briefly describes the key customer-view characteristics, and the second section concentrates on a survey of Hi-Teach enterprises. The study's findings demonstrate that business management typically understands the value of customer happiness as well as the supply of high-quality customer services. Customer service is frequently viewed as essential to today's market survival or existence itself. The essay is composed within the context of the research project "research on implementation."

**Keywords:** Customer, Business, Market

### Introduction

Every business should be aware of its consumers' demands, and the majority of them do. However, it may not always be possible to deliver a finished product that meets expectations. consumer service is always crucial and relevant since it can help to raise consumer happiness with the usage of the product. All firm activities, including manufacturing, sales, and customer service, should ensure customer satisfaction. Service can be viewed as a way for a business to make money and possibly set itself apart. All businesses must always have a customer care department. The fundamentals of conditional marketing strategies, and last but not least, the significance of a high-quality business intelligence system. The paper's purpose is to highlight the significance of customer services.

## Customer Services System

Client services are everything a business does to ensure client happiness. They assist in increasing the profit from sold goods. Quality and customer services, according to Bovee & Thill (1992), provide a strong barrier against the competition, ensure customer loyalty, help to differentiate products, lower marketing expenditures, and boost corporate profit. In actuality, both customers and businesses can profit from the customer services offered. Many clients base their final purchasing decisions not only on the product pricing but also on the scope and caliber of the customer services offered in conjunction with the product. As shown in Table 1, the definition of "customer service" has evolved throughout time. Currently, it is viewed as a tool for integrating activities amongst departments.

## Benefits

- Being focused on marketing helps the business build its brand more effectively. (e.g. Coca cola had achieved this and they stand ahead of their opponents).
- Another advantage is that the business is encouraged to develop novel items.(For instance, Coca-Cola constantly creates new goods and is innovative).
- Companies with a marketing focus are more likely to be informed about market trends and demands. This results in the organization adopting efficient pricing and promotion methods.
- Keep in mind that customer orientation is not only a marketing philosophy, but a business philosophy that is widely accepted and has many useful implications for improved management. When a company practices the idea of customer orientation, it can successfully accomplish its goals. Customer pleasure is a result of consumer orientation. Customer pleasure provides a number of advantages.

## Limitation

- Not all businesses are designed for transaction orientated marketing. Relational marketing is generally a better choice for businesses that focus on providing services or that sell few

high-quality products. Relational marketing focuses more on the customer than the product and aims to establish a lasting connection that is mutually beneficial.

- Most people can recall a period when they had subpar customer service. A business can suffer severe damage from poor customer service. Dissatisfied clients who are unlikely to use the company's goods or services again are likely to result from it.
- The company developing a bad reputation as a result of negative online or offline publicity. This is hazardous since there are so many

### Research Methodology

The second section of the essay focuses on a succinct outline of the study done in Czech hi-tech firms. The study was titled "Research on Implementation of Market Orientation in Hi-Tech Firms" and two separate questionnaires were employed. The main research involved a total of businesses. The businesses were called over the phone and requested to take part in the study in person or to complete an online questionnaire in electronic form. (External environment, branch environment, and internal environment of a company) received statement with number 3 "we use individual approach to our customer".

### Purpose Of Client Services

Specific:

Each objective should be focused on a single important result, and it should be clear, well defined, and unambiguous.

Measurable:

Measureable so you can show it has been accomplished. It is impossible to determine whether you are on track and have achieved the aim at project completion if an objective is not measurable.

Resourced:

The goal should have enough resources. Access to people with the required expertise and information, as well as the required tools, are resources.

## Services Provided To Customers

### Stakeholder Expectations Are Managed;

Different stakeholders may have different project priorities. The parameters are established by the project scope, ensuring that everyone is aware of the precise aims and objectives.

### Conducts Budgeting:

Prior to beginning a project, it is helpful to define the deadlines and restrictions in detail.

## Importance Of Customer Services

Effective communication abilities. Consider the company employee who speaks the most persuasively.

- Compassion
- Flexibility
- The capacity for good language
- Effective communication abilities
- Self restraint
- Assuming Responsibilities
- Be patient

## Conclusion

The statement pertaining to the causes why potential clients purchase products from businesses has the lowest average value. The company's apparent lack of interest in finding new clients is definitely the key indicator. Managers place greater emphasis on their present clients than purchase of new product.

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# Electronic Payment System

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## Abstract

The foundation of the financial industry is the payment and settlement system. It makes it easier for money to circulate around the economy. A study of payment system components, including both retail and big value systems, is done in the payment and settlement system. Paper-based and electronic-based tools are used in retail. There are explanations of the functions and procedures of the cheque, cheque truncation system, credit card, ESS, NFET, and RTGS. By enabling secure and timely completion of financial transactions, the payment system's effective operation plays a critical role in the economy as a whole. The bulk of the new digital payment systems consider the idea of a digital wallet to be relevant.

Keywords: Payment, Financial, RTGS

## Introduction

Any financial system's primary building block is its payment mechanisms. They make it easier for money to circulate around the economy. By enabling secure and prompt completion of financial transactions and serving as a channel for the efficient transmission of monetary policy, the payment system plays a critical role in the operation of the economy as a whole. Due to the advancement of information technology, the payment system sector of the financial system has been undergoing significant changes globally. Payments made electronically are categorized as either stored value payments or stored account payments. Buyers and merchants maintain an account with the banking institution with the stored account payment. These transactions are documented, and settlement takes place later to transfer the actual funds. To begin the transaction, electronic payment systems are required.

## Electronic Payment

There are limitations to this electronic payment method in terms of safety, social equality, and asking price with compatibility. As a result, many people lack access to credit cards, and the majority of people cannot even afford a card. The transaction verification system in e-commerce generates official records of the transaction between customers and retailers. The host server is where the system is utilized in conjunction with the software modules to complete the e-commerce transaction between the merchant and the customer and communicate the transaction data. The data supplied comprises, among other things, the customer's name, address, email, phone number, device ID, physical location, IP address, and signature in addition to the sum of the transaction, the time stamp, and the confirmation number.

### Scope

The word "E" is currently popular, whether it be for retail transactions or any other staff because it has removed all obstacles and made the world into a small global community. E security and numerous problems. However, we can now shop from anywhere in the globe without any language or currency constraints.

### Electronic Payment's Goal

- Acquire knowledge of the idea behind electronic payment systems and their security features.
- To develop an application to eliminate electronic payments as a solution.
- To comprehend how various applications based on electronic payment systems operate.
- To understand the system for payments and settlements' upcoming tendencies.
- To propose an initiative for the adoption of new payment methods based on the analysis.
- An electronic payment system is a tool that enables customers or users to pay for online purchases and send money over the internet.
- Electronic payment options. Smart cards, software wallets, credit/debit cards, and electronic cash.

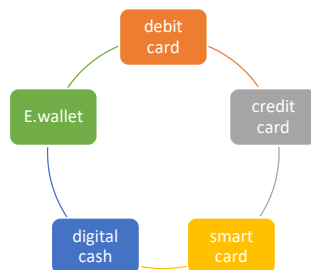
## Advantages Of Electronic Payment

- Transactions are completed quickly, which benefits both the buyer and the seller. There is no need for people to stand in line, write checks, or wait for paper bills. People can pay for goods and services at any time of day from any location in the world; they are not required to wait for banks to clear their checks before they can access the money. It is simpler to use a smartphone feature than to gather the appropriate amount of cash for your buy.
- Having online payment gateways allows firms to operate internationally and have a clientele that is not constrained by regional boundaries.
- Payments have been made online

## Disadvantage Of Electronic Payment

- Online payment are subject to technical failures or downtime, just like any other software that is dependent on technology.
- If you are a registered user with a website who uses online payments pretty often, there are high chances that the online portal can have access to your personal information or bank account details. Though most transactions use OTPs (one time passwords), the need for password protection arises in such situations.
- As discussed in the point, using online payments come without proper security measures, fraudsters can easily hack important financial information and data. And since there aren't any verification systems like facial recognition or biometrics, criminals can easily get away without getting caught.
- One of the main disadvantages of online payments is the technological illiteracy among

## Types Of Payment System



**Credit Card:** Credit is small plastic card with a unique number linked with an account it has magnetic strip or chip embedded in which is used to read by credit card reader.

**Debit Card:** Debit card is also like credit card. It is required to have bank account before having debit card.

**Smart Card:** Secure and reliable smart card has played a key role in improving multifaceted digital security. A smart card is capable of storing and processing the data securely in network of computers.

### Digital Cash

Digital cash acts much like real cash, except that it's not on paper. Money in your bank account is converted to a digital code. This digital code may then be stored on a microchip,

### Conclusion

It is important to note that the scope of the executed experiment was restricted to the investigation of the use of electronic payments by SMEs, which has given new insight into the potential use of electronic payment systems both in Poland and abroad. The experiment unmistakably demonstrated the validity of conventional means of contacting suppliers by leveraging computing resources, B2B portals, B2C auction systems, and payment structures to pay their dues. This will open up more opportunities to educate suppliers and customers alike.

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## Early Beginnings of E-Commerce

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### Abstract

The early beginnings of e-commerce mark a transformative era in the world of commerce and technology. This abstract explores the inception and evolution of e-commerce, tracing its roots to the 1960s and its gradual growth into a global phenomenon. It examines the pioneering efforts of companies like Amazon and eBay, highlighting the key milestones and technological innovation that paved the way for online shopping and digital transaction. Additionally, this abstract discusses the societal and economic impact of e-commerce, shedding light on how it has reshaped consumer behaviour, business models, and the competitive landscape. By delving into the early stages of e-commerce, this abstract provides valuable insights into the foundation of a digital revolution that continues to shape our interconnected world. E-commerce is on the rise, with networking and computer technology advance happening at a rapid pace. Since 1969 to today 2020 e-commerce happens. The presents study has been undertaken to describe to how the journey of e-commerce starts and how its evolution starts with year by year. The timeline of show which major events happens with years.

**Keywords:** History, ecommerce, online shopping

### Introduction

Electronic commerce or e-commerce, also known as e-commerce, refers to the trading of goods and services through electronic communications. Although the public has only become familiar with electronic commerce in the last decade, e-commerce has been around for over 40 years. There are two main types of e-commerce: business-to-business (B2B) and business-to-consumer (B2C). In B2B activities, companies do business with their suppliers, distributors and other partners through electronic networks. In B2C, companies sell products and services to consumers. While

B2C is the most familiar to the general public, B2B is the truly dominant format in e-commerce in terms of revenue.

The concept of e-commerce is related to the concept of internet economy and digital economy. All these terms refer to the use of news in shaping and communication technology in economic activity, but with different emphases. For example, buying computer accessories in a store is not online shopping, although it is certainly an important part of the digital economy. Thus, e-commerce, internet economy and digital economy are closely related, but they have different concepts.

### Meaning

E-commerce, or electronic commerce, is the sale of goods and services on the Internet. Customers and businesses who shop online can save time and money. Customers can choose from more products and businesses also get a wider customer base to shop in their stores. The online store is not perfect, and the customer may not receive their products as quickly as in a physical store.

### History Of E-Commerce

The history of E-commerce began over 40 years ago, when the advent of early technology like digital facts Interchange (EDI) and teleshopping within the 1970s paved the manner for the contemporary- day e-commerce keeps as we understand it today.

The history of E-trade is intently intertwined with the records of the internet. On line buying became possible whilst the net turned into opened to the public in 1991. Amazon changed into one of the First E-trade websites inside the US to begin selling merchandise online and thousands of groups have observed since. The benefit, protection and fun consumer revel in of E-trade have improved exponentially for the reason that inception of online buying. In his article, we will talk some of the key players and milestones of E-trade.

After the discovery of internet. It opens door for big opportunities related for information generation and others. Internet is also offering new opportunities for organizations. The development commenced in E-commerce within the early Nineteen Seventies after status quo of (EFT) electronic funds transfer. EFT is laptop primarily based device that is used to carry out

financial transactions electronically. The usage of electronic fund transfer (EFT) application turned into restrained to financial corporations, large businesses as properly a few institutes and agency.

### Online Shopping Invented

Online shopping was invented in 1979 by British entrepreneur Michael Aldrich. Aldrich was able to connect a converted home television to a real-time multi-user event processing computer via a telephone line. The system was marketed in 1980 and offered as business-to-business systems, then sold in the UK, Ireland and Spain. An online bookstore created by Charles M. Stack in 1992, an unlimited stack of books was one of the earliest consumer shopping experiences. Stack's store started as a telephone newsletter three years before Amazon was founded. In 1994, Books Unlimited moved online as book.com and was later acquired by Barnes and Noble.

### First Online Transactions

The August 12, 1994 issue of the New York Times, titled “The Internet Is Open” reported the sale of an add-on CD between two friends. A group of young cyber entrepreneurs has apparently branded the first retail stores on the Internet using a high-speed version of powerful data encryption software designed to protect privacy, The Times said.

### Timeline Of The History Of Ecommerce And Its Evolution

1969:

CompuServe, the first E-commerce company is founded by Dr. John R. Goltz and Jersey Wilkins by using a dial-up connection. This is the First time E-commerce was introduced.

1979:

Michael Aldrich (also considered as the Founder or inventor of e commerce) invented electronic shopping. This was achieved by connecting a transaction processing system via telephone link to a changed TV. That was done for secure data transmission.

1982:

Continued technology development, especially in electronic, has led to Boston computer Exchange launching its first e commerce platforms.

1992:

Charles M. Stack, for example, published an online bookstore with an unlimited number of books in 1992—three years before Jeff Bezos launched Amazon.

1994:

In October 1994, Marc Andreessen and Jim Clark co-created Netscape Navigator as an Internet browser and officially announced its release.

1995:

In 1995, Jeff Bezos launched Amazon as an e-commerce site primarily selling books. In the same year, Pierre Omidyar launched the auction network that later became the eBay we know today.

1998:

Paypal was launched as a payment system for online shopping. Founded by Max Levh, Peter Thiel, as well as Nokek and Ken Howery in late 1998, Paypal debuted on the e-commerce scene as a money transfer tool.

1999:

Alibaba online launched as an online market place in 1999 with funding in excess of \$25 million.

2000:

In 2000 Google Ad Words was launched as a way for e commerce companies to advertise to users the Google search tool.

2005:

Amazon introduces membership on Amazon prime. Customer to get free shopping for an annual fee. Etsy is launched. It allows. Craftsmen and smaller sellers to sell online goods.

2009:

Square was created by Jack Dorsey and Jim mckelvey in 2009. In 2009, Eddie machaalani and Mitchell Harper co-founded big commerce and introduced it as a 100 per -cent bootstrapped storefront ecommerce site that year.

2011:

Google wallet was launched as a digital method of payment. Facebook to rollout early advertising opportunities via sponsored stories to business page owners. Striper payment processing company launched.

2014:

Apple introduced Apple pay as a mobile payment and digital wallet users to pay with an Apple device for products of services. Jet com was founded in 2014.

2017:

Instagram shopping was launched with e commerce partner big commerce in 2017.

2019:

2019 draft proposed to address six broad areas of the e-commerce ecosystem- data, infrastructure development, E-commerce marketplace, regulatory issues, stimulated domestic economy and export promotion through e commerce.

2023:

In 2023, we can expect to see continued growth in social commerce, personalization, Augmented Reality/ virtual Reality, subscription services, and sustainable and ethical shopping practices. The top two obstacles to growth are winning new customer and building people capacity who are doing well by doing well.

### Types Of Ecommerce

- Business to business (B2B)
- Business to consumer (B2C)
- Consumer to consumer (C2C)
- Consumer to business (C2B)
- Business to Administration (B2A)
- Consumer to Administration (C2A)

### Advantages Of Ecommerce

- Order can be placed from anywhere at any time.
- Eliminates the operating cost.
- It helps in connecting with people all across the world.
- Retargets the customers.
- There is always detailed product information offered.

## Dis-Advantages Of Ecommerce

- There is no guarantee for the quality of products.
- Lack of personal touch.
- It doesn't give the luxury of trying before buying the item.
- Long delivery period.
- There is always a concern with security issues.

## Conclusion

The inception of E-commerce can be dated back to the innovative use of electronic data interchange (EDI) in the 1960's and 1970's, marking the initial steps towards digital commerce. The subsequent evolution of the internet and the advent of online marketplaces in the 1990s, exemplified by Amazon and eBay, propelled. Internet innovation comes with many occasions, electronic -commerce is a process of doing business via electronic devices with Internet E-commerce is changing the way of buying and selling of products and services. The cloud offers many options for all regular users as well as large and small scale business. It provides open access to a broader range of uses and increases the ease of use by giving access through any internet connection since the year 1969 establishment of E-commerce to present day is the evolution of e-commerce.

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# Most Popular E-Commerce Website in India

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## Abstract

The business to patron element of electronic commerce (e-trade) is the most visible business use of the world wide net. The number one goal of an e-trade website online is to promote goods and offerings online. Findings of this observe further imply that E-trade will see fast and continuous increase in India. These works additionally find out, E-trade offers the numerous sorts of opportunities to the retailers, producers, the humans and Wholesalers.

**Keywords:** E-commerce, websites, Amazon

## Introduction

Digital trade or E-trade accommodates specifically of the marketing, allocating, selling, purchasing, and servicing of goods or offerings over digital structures like the internet and different laptop networks. Extensively digital commerce way directing commercial enterprise by considered one of several electronic methods, generally linking net, computer systems or each. E-trade isn't always best generation itself, it is related to doing enterprise with the generation. E-trade is electronic enterprise application and it involves corporate buying, cost chain integration, supply chain management, e-advertising and marketing, on line transaction processing digital fund switch, and many others. Ecommerce makes new possibilities for earning income via on-line activities.

## Meaning

An internet site that slows human beings to buy and promote physical items, offerings, and virtual merchandise Over the net instead of at a brick-and-mortar region. Via an e-commerce website, A enterprise can technique orders, receive bills, manipulate delivery and logistics, and offer Customer service.

**Definition:** The definition of ecommerce commercial enterprise also can consist of approaches like associate marketing. You Can use ecommerce channels which includes you personal website, an established selling website like Amazon, or social media to pressure online income.

### Objective Of Study

- Increase sales: this may be carried out with the aid of imparting a person- pleasant buying experience Providing competitive fees, showcasing merchandise correctly, and supplying wonderful Customer support.
- The number one goal of ecommerce web site is to provide a incredible person experience for its client.
- This means ensuring that the web sites is simple to perform and that all capabilities are on hand Without trouble. It additionally means ensuring that the internet site appears and feels goods, each on Laptop and mobile devices.

### Popular E-Commerce Websites

The following are the most famous e-commerce web sites on India which are indexed below:

- ❖ Flipkart
- ❖ Snapdeal
- ❖ Amazon
- ❖ Myntra
- ❖ Shopclues
- ❖ IndiaMART
- ❖ Nykaa
- ❖ Paytm
- ❖ Bookmyshow
- ❖ Jabong.com
- ❖ Alibaba



## Amazon

It became based on July 5, 1994 by way of JEFF BEZOS. It's far based totally in Seattle, Washington. It's far the Largest net-based totally save in the international with the aid of general income and marketplace capitalization.

Amazon.com is a significant net-based totally corporation that sells books, tune, films, housewares, Electronic, toys, and lots of other goods, either directly or because the intermediary among different Outlets and amazon .com's thousands and thousands of customers.

## Snapdeal

Snapdeal is an e-trade enterprise based in India. It's miles a everyday offers website that features Cut price gives across lifestyle segments along with dining, fitness & splendor, entertainment, And tour. It also offers discounts on merchandise like electronics, perfumes, watches, baggage, Sun shades, garb, and cellular telephones. Established in Delhi, Snapdeal.com changed into released In February 2010.

The company became based with the aid of Kunal Bahl a Wharton graduate and Rohit Bansal, an alumnus of IIT Delhi who're friends due to the fact faculty. They'd agreed that once Finishing their research and gaining the specified paintings experience, they could start a mission of Their own.

## Flipkart

Flipkart private restricted is an Indian e-commerce business enterprise, Flipkart turned into founded in October 2007 in Mumbai via Sachin Bansal and Binny Bansal, alumni of the IIT, Delhi and former Amazon personnel. The organisation to start with targeted on on-line books sales with united states of america-huge Delivery. Flipkart slowly grew in prominence and turned into receiving 100 orders according to day by way of 2008.

Flipkart offers a extensive range of merchandise, aggressive charges, and handy shipping options.

- big selection of products
- competitive pricing.
- convenient transport alternatives.

- clean returns and refunds.
- person-pleasant interface.
- ordinary sales and discounts.

## Myntra

Myntra is a one forestalls keep for all your fashion and way of life needs. Being India's Largest e-trade store for fashion and lifestyle merchandise, Myntra pursuits at imparting.

A trouble loose and enjoyable buying revel in to shoppers throughout the USA with the widest range of manufacturers and merchandise on its portal.

## Positive Aspects

- Convenience
- better expenses
- greater range
- you could ship items greater without problems
- Fewer expenses
- price Comparisons
- No crowds.
- less compulsive buying
- shopping for vintage or unused items at decrease expenses.

## Negative Aspects

- Frauds in on line buying
- delay within the delivery
- you could't contact the product
- You cannot good buy
- Hidden expenses and delivery costs
- loss of interaction
- return the produce.

## Present, Past, Future

### Amazon

Amazon.com's fulfillment is due in element to its revolutionary business version, which permits clients to buy something from books to furniture to electronic online. The business enterprise has also been a hit in its efforts to enlarge past its center retail commercial enterprise into different areas, which include cloud computing and streaming media.

### Flipkart

The business enterprise has had full-size increase for the reason that its beginning, with over a hundred million registered patron, 8 million month-to-month shipments, a hundred,000 vendors, and 21 warehouses. To hold its role as the market chief, Flipkart has made a number of acquisitions, changed its business strategy, and faced numerous abstract.

### Myntra

Business enterprise Profile is an initiative through start up Talky to submit validated information on One-of-a-kind startups and businesses. The content material on this post has been accepted By means of Myntra. nowadays, we can sit down in a single area and read via the pinnacle worldwide fashion. Manufacturers and get our favourite merchandise delivered proper to our doorsteps. Way to the Evolution of e trade and on line shopping developments. One of the maximum prominent Names within the e trade industry of India, as we all know, is Myntra.

### Research Methodology

This paper opinions the literature on the basis of secondary records amassed from various references which exist already in posted from including articles, books, newspaper, national/worldwide journal,magazine, annual reports, government and non-authorities ebook and agency authentic websites, and so on.

There are numerous factors that impact this: how easy it's far to locate the product they're looking for, how smooth/difficult it's miles to make the price, how rapid the order was finished. All of those factors decide whether the purchaser will save at that website again or no longer.

## Conclusion

The conclusion paragraph of an e-trade website could generally summarize the main Factors of the website, such as the goods or services offered, any promotions or offers Presently available, and any specific capabilities or advantages that the internet site offers.

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# Challenges of E-Commerce

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## Abstract

Due to the boom of E-Commerce companies, online shopping has increased companies around the world. Today consumers consider online business simple compared to traditional business or transactions. This study includes meaning, definition, advantages and disadvantages of e-commerce. This study also emphasized challenges faced by e-commerce.

**Keywords:** E-Commerce Models, Challenges, Business

## Introduction

Electronic Commerce plays a vital role on the internet. E-Trade refers to any type of business activity transactions involving the transmission of data over the internet. Combination of internet usage and online shopping have created a new online environment that is very efficient and effective. E-Trade has converted the way business operates and created new opportunities for entrepreneurs and consumers. All small and large companies earned more and have benefited from e-commerce which helps them to sell their goods and services widely this was not possible in the traditional market. After the COVID-19 pandemic, e-commerce has become popular among people minimize personal interaction. As a result, e-commerce become more powerful to customers.

## Meaning

E-Commerce refers to Electronic Commerce in which goods are traded and services over the internet. E-Commerce platforms are vulnerable to identity thefts and frauds committed by consumers. Many people use fake names, phone numbers, addresses and get robbed payment details to make purchases. Validation of each consumers using the online store policy is extremely complex and expensive.

## Definition

Electronic Commerce is a term for any type of business activity that involves the communication of details through the internet. By shopping, online consumers can digitally exchange goods and services without time or distances restrictions.

## Objectives

- It reducing the management cost.
- It leads to increasing business relationship.
- It helps for expand the number of devoted customers.
- Boosting the efficiency of services.
- Attract more customers.

## Advantages

- It is the fast and secure shopping.
- It helps to connects far and wide.
- Open available 24×7.
- It is useful for replaced all paper works into the transactions.
- It changes several payment modes.
- It is simple way of buying and selling.

## Disadvantages

- Lack of personal touch.
- Fraud and fake orders.
- Security Issues.
- No guarantee about product quality.
- Cannot try before buying.

## Types Of E-Commerce Models

- Business to Business(B2B)
- Business to Consumer(B2C)
- Consumer to Business(C2B)
- Consumer to Consumer(C2C)
- Business to Government(B2G)

## Challenges Faced By E-Commerce In Past And Present

### Workstation And Encryption:

One of the largest oppositions faced is encryption breaches, when it comes e-trade. Dealing with e-commerce and technical issues involves a lot of information cause serious harm.

### Social Media:

The majority of online shopping decisions are made on social media. Social networks like Facebook, LinkedIn, Pinterest etc. have become easy login and buy.

### Drone Delivery:

The competition worked around the clock to update the delivery process shortens people's work and time. The answer to these problems is deliveries by drones.

### Customer Service:

Customer Service or User Service is the key to a successful e-trade site. Customer expect a similar if not same service as one they would get in a store.

### Transform Shoppers into Paying Customers:

One of the biggest challenges in online shopping is transform customers into paying customers. An e-trade websites may have a lot of bargains, a lot of clack and sense but they are not making the sales they expected.

## Conclusion

In the part of conclusion, I conclude that the digital economy is expanding rapidly and affecting more enterprise activities, it is important to take into consideration that the future will become more effective only when e-commerce produce an quality product at reasonable cost and also delivery at right time.

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## E-commerce Trends and Future

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### Abstract

In today's fastest changing surroundings people can't stay without network. These days it can be developed broadly and networks are in most cases used for trading with customers and dealers from one-of-a-kind places. It ought to be easy to speak with buyers and sellers and also businessmen. Digital trade is the maximum extensively seen business in international. The principle purpose of e-trade is to buy and sell through on-line and, this undertaking views approximately the e-trade significance. This mission reviews approximately the pros and cons of e-trade. And additionally provides an explanation for approximately the e-commerce models. This project shows the web sites while using for trading and transactions. And it is able to look at about tendencies and the destiny vision of e-commerce.

**Keywords:** e-commerce, economic issue, future

### Meaning

E-trade or electronic commerce is the buying and promoting of goods and services via on-line with the usage of net. Its main completely external function of a corporation like sales, marketing, customer support and transaction of commercial enterprise collaboration through the net. E-commerce web sites typically consist of a digital storefront that has a title, photo and description for every product. Some payment processors even let you take delivery of bills via crypto currency and other opportunity payment methods.

### Definition

PRASHANT JAIN defined e-commerce as "the exchange of business information using electronic formats, including electronic mail, electronic bulletin boards and electronic fund

transfer. E-commerce technologies are designed to replace traditional paper-based work flow with faster, more efficient and reliable communications between computers”.

### Importance

- E-commerce enables organization to obtain their goal in nearby and worldwide markets.
- It enables dealers to return towards purchasers that leads to increase productivity and best opposition.
- E-commerce enables to reduce price for customers.
- It expands brands and additionally enlarge enterprise for dealers.
- It offers better advertising opportunities for dealers thru on-line equipment like social media marketing, e-mail advertising and marketing, seek engine advertising, pay-in line with-click commercials and search engine optimization.
- One of the splendid significances is 24/7 stores are spoke back to clients.
- It's far a good deal secured to transactions for customers.

### Economic Issue

Big estimates of the speedy increase in e-commerce sales commonly doesn't provoke economists. Economists will assume that this is offset through a US\$38 billion losses through other shops. Main financial problems are:

Will E-commerce alternate productiveness?

Will or the price of inflation trade?

Is there a risk of enterprise dislocation?

### Changes Made In Trends

Adjustments in competitiveness: With the net, commercial enterprise have extra scope to market it and promote their products into a global marketplace at lower fee. That is an opportunity that even small and medium sized groups are taking benefit of already.

Changes in prices and inflation: The aggregate of reduced manufacturing fees and expanded competition over the net could have a great downward strain on charges and inflation.

**Employment:** Many of the productiveness upgrades that extra use of e-trade might also bring additionally pose a danger to employment.

**Social commerce:** Social media structures which includes Facebook, Instagram and Pinterest are play a prime position in e-trade.

### Changes Made In Future

**New commercial enterprise fashions:** More use of e-trade is probably to pressure modifications within the manner that commercial enterprise is achieved within the IT industries.

**Integration of artificial Intelligence (AI):** Artificial Intelligence play a sustainable position inside the e-trade area, with it have an impact on only set to develop in addition.

**Rise of Voice Commerce:** E-trade companies can capitalize on this trend by using optimizing their websites for voice searching and participating with assistants to offer personalised product guidelines.

**Growth of cross-Border E-Commerce:** Some other trend expected to form the e-trade enterprise in the approaching years inside the growth of move-border e-commerce.

### Advantages

- **Transactions:** Transactions are being secure and secured.
- **On-line buying:** In on-line shopping many products are in comparison to buy for clients and also more flexible for customers to shop for.
- **Opportunities:** E-Commerce will improve the roles and abilities for people.
- **Payments:** E-trade has brought numerous payment modes like G-pay, smartphone pay, and so on.
- **Websites:** E-commerce keep, you can really construct your internet site and begin selling your merchandise thru on line without traumatic approximately putting in place a bodily storefront and spending as a whole lot money.
- **Broader target market:** It ought to reach a big target market, even in case you aren't selling your merchandise foreign places, you may nevertheless attain shoppers all of the way across the use to reinforce your income.

- Conversation provider: Even as telecommunications companies are big players inside the e-commerce marketplace, postal and courier offerings are normally viewed as risking having their value being eroded as extra information is shifted electronically in place of in physical shape.
- Cost savings: Use of the net for billings, particularly for business-to-commercial enterprise transactions, is less steeply-priced and better timed than traditional paper billings that use postal and courier offerings.
- Media and Amusement: The media and entertainment quarter are a dynamic and growing quarter of the economic system that allows you to be at the forefront of business to client's internet commercial hobby over the following ten years.
- Transport: As well as providing passenger offerings, the transport area plays a key function in deliver chains by way of providing freight and shipping products.
- Training: Training and training are sizable in phrases of the value of monetary pastime in its very own right and the position that the arena plays at big.
- Manufacturing: Production companies are using e-trade to improve enterprise performance, ordinarily by using decreasing processing cost and historically fee financial savings were sought from lowering inventory degrees and speeding the ordering and turning in technique.

### Disadvantages

- Oblique forces: Conventional offline providers have been compelled to enhance efficiency as they sought price-powerful approaches to fit the precious propositions supplied by way of their on-line competition.
- Stores: Conventional shops faces elevated competition from on line competitors with greater effective product tiers and value systems.
- Newspaper and Magazines: That over 20 years, the proportion of the populace analysing a day-by-day paper fell from 67 percentage to 51 percentage.
- Books: Nowadays books studying human beings are need to be reduced because of net, many people can read books through on-line this made losses to e-book sellers.

- Gambling: It have to be innovated and more often than not peoples can hook on playing and also many humans can strive suicide for because of losses.
- Complex: It have to be complex for beginners to handle online trading, transactions, etc.
- Defected items: whilst trading typically purchased goods are damaged for wrong goods, its miles broadly speaking ruined in on-line purchasing.

### Opportunities

Digital trade will spur continuing growth within the information technology sector. Given its capacity to exchange how enterprise is carried out, electronic commerce could have even broader influences, promising to boost up boom no longer handiest inside the data era zone itself, but additionally throughout all sectors of the economy, along with manufacturing and retailing.

While client increasingly counting on on-line buying, e-commerce is opening doorways of possibility to many marketers.

### Challenges

Cyber security and information security are coming to e-trade, one among the biggest demanding situations confronted is safety breaches. There is a lot of records/records this is worried at the same time as handling e-trade and a technical trouble with statistics can motive serve damage to the store's daily operations in addition to brand picture.

Whilst shopper visits an e-trade site, how could the store recognise if the character is who they say they're? Is the shopper coming into correct records?

Certainly, one of the biggest e-trade demanding situations is to convert visitors into paying customers. An e-trade internet site might have a variety of site visitors, a whole lot of clicks and impressions however they aren't making the sales they expected.

## Ecommerce Trends

**AI and Machine:** AI and system mastering additionally play huge roles in personalization. Hybrid trade offers a seamlessly related consumer journey combine your on-line channels with the brick-and-mortar shop enjoy to improve purchase rate.

**Pricing Pressure:** Within the open e-trade world customers can charge check. As a consequence, the stress toward commoditization is even greater, particularly when promoting on systems like Amazon.

**Social commerce:** Social media platform consisting of Facebook, Instagram and Pinterest are quick becoming most important player in e-trade.

**Personalization:** Clients are an increasing number of seeking out customized purchasing reviews, and e-commerce stores are responding via the use of statistics analytics and AI to offer custom designed product tips, targeted marketing, and customized e-mail advertising and marketing. This trend is expected to continue to grow in 2024.

## Ecommerce Future

**Mobile Commerce will continue to grow:** The rise of cell gadgets has already had a widespread effect on the e-trade enterprise, and this trend is expected to keep in 2024.

**Artificial Intelligence and gadget mastering Will Play a bigger role:** Synthetic Intelligence (AI) and device gaining knowledge of (ML) are already making an impact in e-trade, however their role is expected to extend in 2024. Outlets can use AI and ML to provide personalised tips, improve seek effects and automate many aspects of the buying enjoy.

**Social commerce will benefit Traction:** Social media platform are already essential marketing channels for ecommerce commercial enterprise, but in 2024, we will anticipate to see social trade will gain traction. This trend will probably be particularly famous with more youthful clients who are more likely to make purchases through social media.

**Voice commerce becomes greater common:** With improve the clever speakers and digital assistants, voice trade is anticipated to emerge as extra common in 2024. Retailers can optimize their web sites and product listings for voice seek, and even create voice-activated buying experiences.

## Impact Of Ecommerce

**Artificial intelligence:** AI and ML algorithms can help ecommerce systems offer personalised product guidelines, targeted advertising, and optimized search effects based on patron data.

**5G network:** 5G networks offer faster speeds and decrease latency, permitting ecommerce commercial enterprise to offer greater immersive, excessive bandwidth experiences for customers.

**Blockchain:** Blockchain permits at ease and obvious transactions, reducing fraud and growing believe in ecommerce, it can additionally be used to decentralise marketplaces.

**Cloud computing:** Cloud computing allows ecommerce business to scale up their operations quick and correctly, without the want for huge in advance investments in infrastructure and it could be greater bendy.

**Internet of Things:** IoT in ecommerce can permit extra customized and handy shopping experiences for customers.

**Voice commerce:** Voice commerce enables customers to make purchase the usage of voice enabled assistants like Amazon's Alexa or Google home.

## Conclusion

The future of ecommerce is shiny, and ecommerce improvement corporations are key partners for commercial enterprise that need to reach this rather aggressive space. By using leveraging the modern era and quality practices, ecommerce development organizations can assist business attain extra clients, increase income, and live ahead of the curve on this hastily changing virtual landscape. In 2024 guarantees to be a thrilling 12 months for e-trade. Online outlets who maintain up the trendy tendencies and predictions could be great placed to be triumphant. by using that specialize in cellular trade, AI and device getting to know, Social commerce, Voice commerce, sustainability, augmented truth and subscription services, e-trade businesses can provide a unbroken and customized shopping revel in for their clients.

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# Share Market Online Trading on Tata Industry

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## Abstract

The lure of creating huge money in a short time has always attracted investors into investing money in stocks markets. However, there is no sure-shot formula for success in stocks markets. In India, gradually all capital market investment avenues are perceived by the investors.

**Keywords:** Online trading, Tata industry, Share market

## Introduction

The market has contributed greatly to the development and growth of the country's economy and the ultimate satisfaction and health of the country's economy and its people. They provide a positive attitude that facilitates the flow of capital. Stock markets and stock exchanges provide an environment where investors can freely buy and sell securities. The market provides perfect competition conditions with many buyers and sellers. The exchange provides trading transactions with many trading partners to provide ongoing value and income to investors.

## Meaning Of Share Market

The stock market is one of the future businesses of the capital market and is a suitable place for trading securities to comply with the rules and procedures. They are necessary for the effective functioning of the economy in the free market. The stock market should not be seen as a place of speculation and gambling. It should be a safe and profitable place to invest, so business management is necessary.

## Definition Of Share Market

The Indian security control act of 1956, defines share market as, “An association, organization or body of individuals, whether incorporated or not, established for the purpose of assisting, regulating and controlling business in buying and selling and dealing in securities”.

## Objectives Of Share Market

Economic growth:

It ensures economic growth by ensuring the stability of savings for production.

Fundraising platform:

It enables well-managed, profitable companies to make unlimited profits by offering new products from time to time.

Fluidity Stock:

Exchange enables investors to be more productive by helping them quickly convert their shares into cash.

## Functions Of Share Market

- Ensuring price security.
- Simple and transparent trading platform.
  - Help companies raise capital.
- Develop the habit of saving and investing.
- Provide estimates.
- Occupational safety.
- Liquidity.
- Allow room for speculation.
- Encourage savings for investment.

## Limitations Of Share Market

- Lack of consistency and regulation in the stock market.
- There is no limitation in membership to the stock exchange

- Allow multiple changes at a single location
- Inability to control negative emotions.
- There is no regulation required for securities to be traded on the stock exchange.

### Meaning on online trading

Online trading is a method that facilitates the buying and selling of financial instruments such as mutual funds, stocks, bonds, government gold bonds, derivatives, stocks, ETFs and commodities through an electronic interface. Online shopping has simplified the complicated process with a few clicks.

### Types of online trading

Day trading –day trading, or intraday trading, is one of the most common type trading in the stock market.

- Positive business
- Swing trading
- Long term business
- Scalping
- Momentary business
- Benefits of online trading:
- Live business
- Cost effective
- Instant access to market data
- Flexibility
- Cost customer support
- 24/7 access
- Transparency
- Get real time notification
- Disadvantage of online trading:
- Lack of personal touch
- Technical issues

- Security concerns
- Risk of trading
- Information overload
- Steps in online trading:
- Choose an online broker
- Open a demat and trading account
- Login to your demat / trading account and add funds.
- View stock details and start trading.
- Best of online trading Apps:
- Zerodha
- 5 paisa
- ICICI direct
- UP stox
- Groww
- HDFC Securities
- Paytm
- trade station

### About Tata Industry

Tata Group is a multinational company founded in 1868 by JAMSETHJI TATA. It is one of the largest companies in the world, headquartered in Mumbai and currently owned by the Tata sons. Its activities cover five continents and more than 100 countries.

### List Of Tata Industries

- Tata consultancy service.
- Tata steel.
- Tata motors.
- Tata chemical.
- Tata power.

- Tata communication.
- Tata consumer products.
- Organizational capital.
- Hotel Corporation of India.

### Objective Of Tata Industry

We will strive to achieve the best standards and always promote virtue. We will be bold and agile, overcome challenges and leverage customer insights to create new solutions.

### Quality Of Tata Group

- ❖ He is the one who takes the risk. Ratan Tata, founder of Tata Group, is an Adventurer.
- ❖ He has a vision. Ratan Tata is a visionary director.
- ❖ He is a very good communicator; He is the judge Chapter.

### Advantages Of Tata Industry

One of the best things about Tata Group's penny stocks is that they can be purchased at very low prices. Therefore, you can invest in these products with a small amount of money.

### Penny Stocks Key Takeways

- Most penny stocks are worth less than Rs.50.
- You can get multiple returns from Tata penny stocks.
- Investing in these stocks is risky due to the high performance of coin prices.
- The volatility of silver coins makes it difficult for bankers to invest in silver coins.
- Most of the time, penny stocks are traded on the stock market.

### Disadvantages

Tata Industries merges all businesses and sometimes new businesses in growth stage are added and many businesses are cut or merged internally.

### Weakness Of Tata Industry

The company also grapples with several weakness, such as inconsistent Quality across its product range, financial instability, and a lack of expertise, limited resources, lack of access to skills or technology, inferior services offerings, or the poor location of business.

### Benefits Of Tata Employees

- This includes an eight-hour workday.
- Free medical assistance.
- Establishment of the Ministry of Health.
- Paid leave.
- Compensation Procedure.
- Employee Benefits.

### Discount On Shares

Discount is the amount by which the share price is less than the asset value and is expressed as a percentage. Simply put, it is a measure of the investment company's popularity. Shares of investment companies often trade at a price different from the price of the underlying asset.

### Discount On Tata Employees

As a general rule, if you are an employee of Tata or one of its subsidiaries, you will receive a 5% discount on all Tata products.

### Market Value Of Tata Industry

Market capitalization is the current price of a stock or security in the market. It shows the prices of products bought and sold on the stock exchange. Market value per share is considered higher than book value per share. Market value per share is calculated by dividing the total market value of shares issued through dividends by the total shares outstanding.

## Present Value Of Tata Industry

If you have security in hand, you should look at what to buy from the market. You cannot quickly sell at a lower price than the increased price because the price will exceed the market price. Most wealthy people achieve this by holding their assets for an average of 25 years. Therefore, holding the stock or stock market provides returns over a longer period of time rather than at the current price.

## Conclusion

Tata Group's operations benefit millions of people around the world. His brand innovation and strategy are today's best business lessons.

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# E-Commerce Enterprise

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## Abstract

The examination of moveable customers and technology, e –commerce is increasing faster. In today 's daily life, the e –commerce modal has even been incorporated into individual life and also has got become an appropriate piece. Previously few years, in the confront of such a big commerce alter, e –commerce industries have jump up in the capital industry. Enterprise by utilizing web tech and can burst the limits problems with of time and space efficiently. The re fore, resolving the marketing issues that is mast crucial currently is the most important goal of growing e – commerce industries.

**Keywords:** E-commerce, Enterprises, Selling

## Introduction

An Enterprise is a adamant or a trade organisation that bewitch in an organized economic activity to satisfy the request of the people, particularly focused towards gain in conformity with the law. An enterprise treat is an generally speaking mixture of hardware and software, that a commerce utilizes to race its business activities.

## Meaning

Enterprise e commerce is a term utilized to portray the trade of purchasing and selling goods and offerings to big dimension industries. This write of digital commerce is not the same as retail or consumer-based commerce that entails human beings purchasing cosmetics for personalized use.



## Advantage of e-commerce enterprise

### 1) Simple to arrange:

It's a cinch to arrange a digital commerce enterprise. You may arrange an on-line enterprise even by sitting at house if you have the demanded software, a device, and the web.

### 2) Less expensive than familiar enterprise:

Digital enterprise is much less expensive than familiar enterprise. The price taken to arrange an e-business is significantly greater than the price demanded to arrange a familiar enterprise. Also, the transaction price is efficiently less.

### 3) No Geographical Boundaries:

There is nobody author place for line and region for e-commerce enterprise. Anyone can bid anything from anywhere at any time. This is amongst the benefits of e-commerce enterprise.

### 4) Regime Subsidies:

On-line enterprises get advantages from the regime as the regime is testing to advert digitalization.

### 5) Bendy enterprise Hours:

Since the web is consistently accessible. E-enterprise collapses the time barriers that location-based enterprise clash

## Disadvantage of e-commerce enterprise

### 1) Security issues:

There exist a few of human beings who deception over on-line trade. Also, it's easier for device offenders to inherit your financial details. It has a few securities and wholeness matter This also causes distrust among capacities customers.

### 2) Lack of customized Touch:

E-commerce enterprise lacks of the personalized touch. One person cannot touch or feel the sub item. So, it's demanding for the consumers to confirm the quality of a sub item.

### 3) Delivery Time:

The delivery of the cosmetics involves time. In familiar business, you get the creation as soon as it is you buy it. But that doesn't happen in on-line commerce. This lag time

repeatedly discourages customers. However, e-businesses are experimenting with to settle such problems by assuring extremely itsy-bitsy delivery times. For example, virago now assures one-day delivery. This is an enhancement but does not put forth measures entirely

### **Objective of e-commerce enterprise**

- 1) The e – commerce enterprise is a moveable - 1st advance
- 2) A big component of making your e – store web page moveable - amicable is guaranteeing its responsiveness
- 3) The e –commerce enterprise are to boost commerce effectiveness and give a amazing client encounter
- 4) An enterprise e – commerce plate from is a exhaustive package of application that supports a complete rang of trade far on-line.
- 5) Enterprises participated actively in enterprise commerce frequently create multi-million dollar each year revenues, provide a variety of goods and services, and are probably worldwide exhibit.
- 6) The objectives of enterprise commerce are to boost commerce effectiveness and give a amazing client encounter.

### **Past**

These things are as precise currently as they were when we were founded in 1957. Today, our expansive bonds mean Enterprise is the maximal transportation solutions provider.

### **Present**

E-commerce, repeatedly known as digital commerce, is the swap of cosmetics and offerings along with the transmission of finances and information over a digital network, most often the web.

### **Future**

The e-commerce sector is always changing; therefore, success depends on staying on top of the latest developments. We should expect to see continued advancement in 2023 in social

commerce, customization, AR/VR, subscription services, and ethical and environmentally friendly buying practices.

### **Conclusion**

E-commerce enterprise usage on both expert and personalized contexts, firms that is able to take advantage of this tech effectively profit greatly, current decades have seen e-commerce as the most accomplished marketing approach modifying how firms bewitch with their customers. Greater marketing comparison is ensured. It is possibly detrimental if not used adequately. The optimum course of action is to weigh your individual has to have against the a few of advantages of web tech before making a option.

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# E-Marketing

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## Abstract

E-marketing, internet marketing, internet marketing refers to the advertising and marketing companies that they send through email and the web as their business strategy. The articles describe how startups use networks, focus on the direct effects of either the personal network around the entrepreneur or the formal collaborative network around the company, and cover various brands that develop their products through online marketing. New e-commerce development creates an account that grows business and expands your services after building a customer relationship. The ability and desire to develop to manage and organize a business enterprise and its risks in order to make a profit.

**Keywords:** e-marketing, internet, business

## Introduction

Electronic marketing refers to electronic marketing, also known as internet marketing. Unlike traditional marketing. Electronic marketing takes the techniques and concepts of marketing and applies them through the electronic medium of the Internet. Basically, electronic marketing combines technical and graphic tools to enable design, advertising, branding, promotion and sales. Internet marketing offers the ability to track almost every action a visitor or prospect takes in response to a marketing message and how they navigate the buying cycle. One of the most desirable aspects of internet marketing is the low barrier to entry.

## Meaning

E-marketing refers to the use of digital technologies such as websites, mobile devices and social networks to reach customers, increase brand awareness and sell products or services.

Electronic marketing (electronic marketing), also known as internet marketing, online marketing, digital marketing or network marketing, is marketing that is done over the Internet through online channels.

### Advantage Of E-Marketing

- Much better return on investment than traditional marketing because it helps increase sales revenue.
- Electronic marketing means reducing the cost of the marketing campaign because the marketing is done over the Internet.
- The result of the campaign is fast, because it helps to target the right customer.
- Easy tracking with online tracking features makes e-marketing very effective.
- Electronic marketing can create viral content which helps in viral marketing.

### Disadvantage

- Internet connection limitation.
- Strong competition from brands.
- The promotional strategy can be copied.
- Limited consumer connection and discussion.
- Limited product promotion
- Less Internet on the Internet.
- To the receipt of cash.
- Security and privacy issues.

### Types Of E-Marketing

#### E-Mail Marketing:

In email marketing, companies send emails to contacts about products, services, sales, content, etc.

#### Social Marketing:

Social media marketing includes everything a business does to promote its products/services through social media

### Affiliate Marketing:

Affiliate marketing allows businesses to market their products effectively with low cost and effort with high ROI and better branding.

### Video Marketing:

Video marketing uses mobile media to drive awareness, increase engagement and drive sales across digital and social media.

### Search Engine Optimization:

Search engine optimization involves structuring or editing your website to improve its placement in search results for free.

### Content Marketing:

The goal of content marketing is to build a lasting and trusting relationship with your customers, which can lead to many sales over time.

### Search Engine Marketing:

SEM is a paid strategy that gives your business a shortcut to the top of search Engine results.

## Objectives Of E-Marketing

The following is the purpose of e-marketing

- 1 Growing market share
- 2 Reduction of marketing and advertising costs.
- 3 Increase brand awareness.
- 4 Database validation.

## Importance Of E-Marketing

- Today, when most jobs and transactions are done through online channels, it is very important for marketers to reach customers through the right channels.
- Smart phones, tablets, smart TVs and laptops are used all over the world to run businesses and buy and sell goods. Electronic marketing helps to reach your audience on these channels along with traditional offline channels.
- Sometimes electronic marketing is the only solution for some offers.

- Online marketing is very transparent in terms of effectiveness compared to offline marketing.
- One thing that makes e-marketing stand out is the ability to measure impact in real time. Marketers can see performance and adjust messages accordingly, which can be very effective compared to offline marketing.
- During a pandemic, online marketing becomes even more visible when offline or traditional marketing channels fail to deliver optimal value.

### Nature Of E-Marketing

- Engage customers
- It includes the online market
- Business is done through electronic media
- It helps to maintain customer relationship
- It is interactive
- It is an extension of direct marketing
- The emergence of the Internet
- Wide stand
- Internet Marketing Internet Business.

### Benefits Of E-Marketing:

- Digital marketing is very important here for many people who want to shop without leaving their home.
- Buying goods or services on the Internet, so it is an important way to create a strong relationship with the consumer and one of the main advantages of electronic marketing, which benefits the owner (seller) of the product.
- In addition, its financial costs are lower compared to traditional marketing and the large sums of money required for this, because the marketing process takes place without the intervention of intermediaries.
- Ability to monitor production performance statistics, demand it in the labor market and achieve set goals.

- Ability to achieve local and international deployment in the fastest time and at the lowest cost.
- Use it as a permanent reference to get information about the purchase you made.
- In addition to offering online payment, what makes the purchasing process easier?
- It saves both buyer and seller time and effort and ensures easy completion of buying and selling processes.
- Internet marketing offers convenience and freedom to buyer and seller in buying or selling.
- Enable buy-sell transactions without the buyer having to land and move to the location of the item.

### Scope Of E-Marketing

It simply means internet marketing. In other words, it means achieving marketing goals using Internet technologies.

### Digital Marketing

It refers to achieving a marketing objective using digital technologies such as websites, email and other digital media such as wireless or mobile and digital television transmission media such as cable and satellite.

### Search Engine Marketing:

It identifies what words a customer should use when searching for products and services.

### E-Mail Marketing:

It is a powerful tool for building online relationships with customers to promote products and services.

### Viral Marketing:

It refers to word of mouth marketing through electronic channels such as email, internet etc. It is an online form of oral communication

### Television Marketing:

The television viewer can see a show where products are demonstrated by a host. The customers get details about the products from seeing the show



### **E-Branding:**

This means paying attention to the entire user experience and how your website affects it.

### **E-Advertising:**

It refers to advertising that uses the Internet and other forms of digital media to help a business promote and sell goods and services.

### **Past Status Of E-Marketing**

The first clickable online banner ads were launched in 1994. The first recognizable social media site was launched in 1997 and had 3.5 million users. The 1990s saw the invention of several websites that are still in use, including Google and Yahoo Web Search, both launched in 1998.

### **Present Status Of E-Marketing**

There are several factors affecting the position of e-marketing in India. Most of India's population lives in villages where literacy is low and the infrastructure needed for online marketing is inadequate. Internet crimes are increasing in the field of e-marketing.

### **Future Status Of E-Marketing**

Online marketing has a bright future, but it also has more challenges for brands. Uncertainty reigns among online businesses; only a few evolve. There are solutions, but success depends on companies adopting appropriate marketing strategies.

### **Conclusion:**

In conclusion, e-marketing is crucial to growing your business because of its ability to reach a wider audience, cost-effectiveness, targeted marketing functions, measurable results, customer engagements, flexibility and integration options. Internet Marketing \ Electronic marketing, especially search engine marketing, will continue to experience double-digit growth in the coming years. At the same time, the number of households using the Internet and search engines is increasing.

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## Pioneering E-Commerce Platform (Amazon)

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### Abstract

E-Commerce is that movement of electronically buying and selling of products on on-line service provider or over the net. Amazon is pioneering of e-trade platform. This research paper describes the capabilities of e-trade and drawback of e-commerce, the commercial enterprise fashions it has adopted and the various strategic that it has implemented to make it one of the most successful e-trade platforms. Amazon grows partly by means of growing new products through the year. About 200000 websites have enrolled with the application.

**Keywords:** Pioneering, e-commerce, platform

### Introduction

E-Commerce is movement of electronically buying and selling of product on online service or over internet. An e-commerce platform is the software application where both parties, the seller and the consumer inter connect through online. E-Commerce is in turn driven by the automation advances of the semi-conductor industry, and it is largest sector of the electronics industry.

Amazon is pioneering e-commerce platform for the last twenty years, It has been serving customers worldwide, Amazon is an American electronic commerce and cloud computing company, that has been founded by Jeff Bezos on July 5, 1994 and based in Seattle, Washington. The company also produces consumer electronics- notably, Amazon kindle-reader's, fire tablets and fire TV and is world's largest provider of cloud infrastructure services (Lacs). Amazon is world largest retailer with over \$ 480 billion in annual sales.

## Meaning

An E-commerce plan of action involves a search characteristic that lets customers find a specific product, a cart feature is available that lets them to order and pay their payments easily. E-commerce can be grouped into three categories; business to business or B2B, business to consumer or B2C and consumer to consumer or C2C.

## Definition

According to Investors Words (an online dictionary), electronic commerce is defined as “the buying and selling of products and services by businesses and consumers in electronic form without paper records.

## Scope Of E-Commerce

Today online shopping is reality in India. The exposition is overflowing with several e-trade choice for consumer to choose. The extension of e-commerce industry in India has been extraordinary as more consumer has started come across the well-being of using this platform. The reason that guarantees the future prospects of e-commerce in India.

- Enhancing domain registration.
- Increase the internet cyberspace.
- Door’s way open to web.
- Internet brings attention even in rural areas.
- Increase the number of interest cafes.
- Developing require for e-commerce.

## Features Of E-Commerce

- It is used for promotion in overall levels of E-commerce platform.
- An easy-to-use checkout if any problem arises.
- Search Engine Optimization friendly code and layout.
- It has a content management capability.
- It is helpful for customer reporting.

### Advantages Of E-Commerce

1. It is faster buying process.
2. It is useful for cost reduction.
3. Product and price comparison are easily identified.
4. Searching of things has no limits.
5. It reduces time as well as transportation cost.

### Disadvantages Of E-Commerce

1. The business does not make guarantee or promises about online purchases.
2. You cannot try the product before you buy them.
3. Non-negotiable and long delivery time.
4. This can lead to credit card fraud.
5. It may cause slow processes.

### Amazon Intensive Past And Present Growth Strategies

#### Market development:

Amazon currently uses the market development as a dominant driver of the growth strategy. The main goal of this incentive strategy is to enter and grow new market. Amazon now has developed an e-commerce site in more than 10 countries, including Canada, the United Kingdom, China and India each new country is considered a new market that creates growth opportunities for the company.

#### Market Entry:

Market entry is a secondary intensive growth strategy for Amazon's online store. It aims to get more revenue from the market in which the company currently operates.

#### Product development:

Amazon implements product development as an intensive strategy to support the growth of the company. This intensive growth strategy aims to develop and offer new products to generate more revenue.

### Customer relationship management strategy:

When a customer first goes to amazon.com. He is offered a “recommended product” from the home page, but when the customer visits a second time the recommended system automatically offers a product based on the customer’s interest and personality.

### Associate program:

To boost the customer traffic and rate of sale Amazon started an associate program with customer and small businessman. Approximately, 200000 websites have enrolled in the program.

### Amazon Concentrated Area For Shopping

Amazon payment place a order based on a formula involving the sale price of the products, a transferring credit, a referral fee of 6-25% of the sale price, a variable closing fee and rs.70 fixed closing fee.

- Sell on Amazon: Merchants pay rs.2810 per month, plus a commission varying above and generally between 15% and rs.93 per item.
- Amazon website: More complete service merchants pay rs.1685 per month plus 2% of sales.

### Amazon Net Services

Amazon leveraged the technology it developed in retails to offer an increasing number of web services.

#### 1 Computer related:

Amazon Elastic compute cloud.

Amazon Elastic map reduce.

Auto Scaling.

#### 2 Database:

Amazon simple DB.

Amazon relational database service.

#### 3 Content delivery:

Amazon cloud front.

#### 4 Development and management:

AWS Elastic Beanstalk.

AWS CloudFormation.

#### 5 E-commerce:

Amazon Fulfillment Web Service.

Amazon Simple Queue Service.

Amazon Simple Notification Service.

### Conclusion

Finally, Amazon is a pioneer in the e-commerce plan of action. Amazon primarily focuses on customer satisfaction and provides various ways to ensure it, such as customizing of user ratings and reviews, etc., which are key factors for the company success. But Amazon still needs to make some changes to this system to keep up with the ever-changing dynamic e-commerce. Finally, it comes to an end that social media can be utilized to increase customer faithfulness through its skill to communicate directly with the customer.

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## E-Banking

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### Abstract

Financial liberalization and the technological revolution enabled the development of new and more efficient delivery and processing channels and more innovative products and services in banking. Banking institutions compete not only with each other, but also with non-bank financial intermediaries and alternative funding sources. For many consumers, electronic banking means getting 24-hour cash through an automated teller machine (ATM)

### Keywords

Introduction – Meaning – Types of e-banking – mobile banking – NEFT – SWIFT – RTGS – VSAT – SFMS – Advantages and disadvantages of e-banking – past, present and future of e-banking – benefits-features-conclusion.

### Introduction

Internet banking is not an online banking service that allows the customer to use a bank account and pay anywhere in the world. It also offers services such as bill payment, money transfer and online banking, and individuals and businesses can use online banking. Some online banking services are free, while they charge a monthly or annual fee. It started with payments in the 1990s when people started paying bills without visiting bank branches.

### Meaning

E-banking is short for Electronic Banking, e-banking allows you to do banking online instead of locating a bank and interacting with a teller, most US banks offer online banking, although the range of services may vary. For example, some banks may offer unlimited bill payments, while others limit online activity.



## Types of e-banking

### 1. Automated Teller Machine (atm)

The ATM was invented by John Shepherd-Barron in 1960. Using the ATM, we can perform various financial transactions such as cash deposits, withdrawals, money transfers, account information, ATM PIN change.

### 2. Electronic Clearing Services

It is a way of electronically transferring funds from one bank account to another using the services of a clearing house. Bulk transfers from one account to multiple accounts (ECS credits). Collection of amounts from several accounts to one account (ECS debit).

### 3. Electronic Funds Transfer (Eft) System

To best understand what EFT is, it is best to go through the entire process and stakeholders to complete a transaction. These parties are the sending bank and the branch to which the money transfer is requested. EFT centers are involved at the sending and receiving end and finally at the receiving bank and its branch where the recipient has an account.

### 4. Mobile Bank

- **PHONE PAYMENT:**

Transfer of amounts from one account to another and financial assistance from person to person.

- **GOOGLE PAY:**

Google Pay is a simple and secure way to manage your money. With Google Pay, you can think about things like: Make connected payments.

- **PAYMENT:**

Pay tm (Payment through Mobile) is an Indian multinational fetch company specializing in digital payments and financial services based in India.

- **UPI PAYMENTS:**

UPI (Unified Payments interface) is a way to transfer money from one bank account to another using a single window. You can send or receive

money or scan a quick response (QR) code to pay a person to a merchant or service provider, pay bills, or authorize payments.

### **National Electronic Funds Transfer (NEFT)**

NEFT was launched in November 2005 and launched by the Reserve Bank of India (RBI) in 1990. Electronic Funds Transfer (EFT) is the transfer of funds through electronic channels. EFT enables intra-bank and inter-bank transfers in a time-saving and cost-effective manner. Today, EFT has been replaced by a more efficient payment system, National Electronic Fund transfer, commonly known as NEFT.

### **SWIFT**

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a communication system that operates in a network of financial institutions. Thousands of banks around the world use it to transmit financial transaction information in a secure and standardized place. If the two banks do not have a relationship, an intermediary bank facilitates the process. There is an additional charge for this.

### **RTGS**

The full form of RTGS is "Real Time Gross Settlement". The process that enables the immediate transfer of money and/or securities is a continuous process that makes payments between banks on an individual basis. It does not net the credits that cover the accounts of central banks. RTGS payments administered and managed by the Central Bank of the country cannot be reversed and are final.

### **VSAT**

VSAT (Very Small Aperture Terminal), also known as micro terminal, refers to many remote terminals that are small in size but allow access to a larger data network. VSAT allows users to access and manage data in real time and comes with many financial applications.

### **SFMS**

In November 2001, RBI launched the Structured Financial Messaging System and #40; SFM Sand#41; an application that runs on the backbone of the Indian Financial Network (INFINET) and is designed to provide greater security to the process. For

electronic money transfers. SFMS provides security for various electronic funds transfer services launched by RBI, such as credit and debit accounting and retail electronic funds transfer (EFT), and prevent unauthorized access.

### **Advantages Of E-Banking**

- Transfer money instantly
- Start a fixed interest deposit
- Pay all utilities
- Keep your account balance under control
- Several investment options
- Develop savings
- Pay on time using automatic payments
- Earn rewards
- Analyze your costs
- Higher interest rates

### **Disadvantages Of E-Banking**

- No true branches
- Disruptions related to technical services
- Identity theft and security concerns
- Deposit limits
- Faster is not always more convenient
- No relationship with a personal banker
- Limited range of services
- Possibility of spending.

### **Past Status Of E-Banking**

Before the 90s, traditional branch-based banking was dominant, but after that, services were also provided to non-branch banking. Credit for starting internet banking in India first goes to ICICI Bank. After that, Citibank and HDFC Bank followed with online banking services in 1999.

## **Present Status In E-Banking**

According to the 2020 India Online Payments Survey, 31 percent of households reported having mobile banking apps on their smart phones. However, 32 percent of households have started. That they used digital payments in their daily life.

## **Future Status Of E-Banking**

Electronic banking is the wave of the future. it offers tremendous benefits to consumers in terms of transaction revenue and cost. But it also presents new challenges for national authorities in regulating and controlling the financial system and in planning and implementing macroeconomic policies.

## **BENEFITS OF E-BANKING TO CUSTOMERS**

- Online banking involves digital payments that are transparent.
- It generally supports 24/7 access to banking services. So customers can use the service at their own time.
- It is a very convenient and easy-to-use service for customers, because it is not necessary to visit bank offices every time.
- It offers the best features like notification services to inform customers about anything and everything happening in their banking services.
- Financial discipline is encouraged at the recording of each transaction.

## **BENEFITS OF E-BANKING TO BANKS**

- It reduces the transaction costs of the bank. Operating costs per service unit are reduced.
- It is fully electronically controlled, which reduces the possibility of errors in the transaction.
- Banks can easily attract customers with various offers through phone calls, emails and apps, as branches no longer receive product-specific information.
- Banks need to employ fewer people and this also reduces branch size and footprint, which helps in overall turnover growth.
- It gives banks a competitive advantage.

- With internet banking, the coverage area of banks is wider, because banks are now not limited to the number of branches.
- The number of branches is reduced due to the centralized database.

### **Features Of E-Banking**

While every bank is different, most have adopted a comprehensive online banking system to keep up with the lifestyle of today's consumer. Here are the features that many banks offer through their online portals.

- Secure login with a unique ID and password
- Many customer service options and points of contact
- Set up or cancel automatic payments
- Pay bills
- Create accounts
- Transfer of money between accounts
- Deposit checks
- Check your balance anytime
- View event history
- Check mortgages, loans and loan accounts linked to savings
- Ask for a checkbook
- View special offers
- Schedule and monitor recording
- Link investments to an account

Since the overheads of online banking are lower than in a physical location, many services are available at a low cost and can be passed on to consumers. Banks usually only charge a small fee to maintain an account - sometimes as little as \$5 a month.

### **Conclusion:**

Online banking has revolutionized the banking industry by providing users with unprecedented access to services. It is a borderless organization that allows customers to bank anytime, anywhere and in any way. However, this increases the risks associated with traditional banking. Due to the many advantages of online banking, most customers are already accepting it.

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# Agriculture Marketing Trends and Challenges in E-Commerce

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## Abstract

The purpose of in this paper known about a Agricultural marketing trends and challenges in e-commerce. E-commerce agricultural market activity of buying and selling of goods in online services and over the internet. This is an online platform for a farmer to sell or buy. Agricultural market is a producing a goods, transportation of goods, packing and distribution of different agricultural commodities across the country.

## Keywords

Growing and evolving with several trends and challenges –objectives –Advantages & disadvantage.

## Inroduction

The agriculture market trends in e-commerce were used to buying and selling the goods and services by an online system. The agricultural market in e-commerce was farmers are selling of produce online can address notable challenges and in efficiency of agricultural supply chain by streamlining farmers access to the customers and creating new relationships between steps in the value chain. Agriculture e-commerce market trends have allowed small holders to sell and buy the majority of their products at higher prices than they could have in the past. The agricultural market trends in e-commerce are offered a important oppportunity for cost reduction and demand supply of products.

## Meaning

Agriculture marketing in e-commerce reefers to the use of electronic platforms, such as websites, mobile apps, or online marketplaces, to facilitate the buying and selling of agricultural products a d related service.

Agricultural marketing trends in e-commerce refers to the evolving strategies and practices used in selling and buying a product in online. The agriculture marketing in e-commerce system was relationships between the farm and non farm.

## **Agriculture E-Commerce Have Been Growing And Evolving, With Several Trends And Challenges**

### **Trends**

#### ➤ **Online Marketplace**

The emergence of online marketplaces for agricultural products has made it easier for farmers to reach a wider customer base and streamline their sale process.

#### ➤ **Directe-To-Consumer (D2C) Sales**

Many farmers are now selling their products directly to consumers through e-commerce platforms, cutting out intermediaries and increasing their profit margins.

#### ➤ **Precision Agriculture**

E-commerce is being integrated with precision agriculture technologies, allowing farmers to make data-driven decisions for crop management and resource allocation.

#### ➤ **Mobiles App**

Mobile apps tailored to agriculture are becoming popular, providing farmers with tools for crop monitoring, weather forecasts, and market information.

#### ➤ **Sustainable Organic Products**

E-commerce is supporting the trend towards sustainable and organic farming, as consumers seek healthier and environmentally friendly options.

### **Challenges**

#### ➤ **Connectivity**

In rural areas, poor internet connectivity can hinder farmers' ability to access and utilize e-commerce platforms effectively.

#### ➤ **Digital Literacy**

Some farmers may lack the necessary digital literacy skills to navigate and use e-commerce platforms, which can be a barrier to adoption.

#### ➤ **Logistics And Transportation**



Delivering agricultural products, especially perishables, can be challenging, and last-mile logistics can be expensive in remote areas.

➤ **Payment System**

In some regions, lack of access to digital payment methods or trust in online payment systems can deter farmers from using e-commerce.

➤ **Market Access**

While e-commerce can expand market access, competition can be fierce, and smaller farmers may struggle to compete with larger commercial operations.

➤ **Data Privacy And Security**

Concerns about data privacy and security, especially when using agricultural apps and platforms, can be a challenge.

➤ **Regulations**

Regulations and policies related to e-commerce and agriculture can vary widely by region and may not always be supportive of small-scale farmers.

### **Objectives Of Agriculture Marketing Trends And Challenges In E-Commerce**

❖ **EFFICIENCY**

To streamline the distribution of agricultural products, reducing wastage and ensuring a more efficient supply chain.

❖ **MARKET ACCESS**

To provide farmers with wider access to domestic and international markets, enabling them to reach more consumers.

❖ **PRICE TRANSPARENCY**

To promote transparency in pricing, allowing farmers to receive fair compensation for their produce.

❖ **DIVERSIFICATION**

To facilitate the sale of a wider variety of agricultural products, including niche or specialty items.

❖ **REDUCE INTERMEDIARIES**

To minimize the role of intermediaries, enabling farmers to capture a larger share of the final selling price.

#### ❖ **CONSUMER ENGAGEMENT**

To engage consumers directly, allowing them to make informed choices about the food they buy.

#### ❖ **INFRASTRUCTURE**

Inadequate digital infrastructure in rural areas can hinder online transactions and access to e-commerce platforms.

#### ❖ **DIGITAL LITERACY**

Limited digital literacy among farmers and stakeholders can be a barrier to adopting e-commerce practices.

#### ❖ **LOGISTICS**

Efficient transportation and cold chain logistics are crucial for perishable agricultural products, and these can be challenging in some regions.

#### ❖ **PAYMENT SOLUTIONS**

Many farmers may not have access to digital payment solutions, making online transactions difficult.

#### ❖ **QUALITY ASSURANCE**

Ensuring the quality and authenticity of agricultural products in online markets is essential to build trust.

#### ❖ **REGULATORY HURDLES**

Navigating regulations and compliance in the agricultural sector can be complex in the context of e-commerce.

#### ❖ **MARKET ACCESS**

While e-commerce offers broader market access, fierce competition can make it challenging for small-scale farmers to stand out.

#### ❖ **DATA SECURITY**

Protecting sensitive data related to agricultural transactions is critical to prevent fraud and misuse.

### **ADVANTAGES OF MARKET TRENDS AND CHALLENGES IN E-COMMERCE**

#### **ADVANTAGES OF TRENDS**

##### **▪ EXPANDED MARKET REACH**

Ecommerce platforms enable farmers and agricultural businesses to reach a global customer base, increasing their market reach beyond local or regional boundaries.

- **DIRECT-TO-CONSUMER SALES**

Ecommerce allows farmers to sell their products directly to consumers, eliminating the need for intermediaries and potentially increasing profit margins.

- **DIVERSIFICATION OF PRODUCTS OFFERING**

Farmers can showcase a wider range of products, including niche or specialty items, on ecommerce platforms, catering to diverse customer preferences.

- **DATA-DRIVEN DECISION MAKING**

Ecommerce platforms provide valuable data insights, enabling farmers to better understand customer behavior, demand patterns, and optimize their product offerings accordingly.

- **CONVENIENCE AND ACCESSIBILITY**

Customers can conveniently browse, order, and receive agricultural products from the comfort of their homes, making it more accessible and convenient for them.

### **ADVANTAGES OF CHALLENGE**

- **INFRASTRUCTURE AND CONNECTIVITY**

Many rural areas may lack the necessary internet infrastructure and connectivity for seamless ecommerce operations, posing challenges for both farmers and customers.

- **LOGISTICS AND DELIVERY**

Ensuring the timely and safe delivery of agricultural products, especially perishables, can be complex and costly, requiring efficient logistics solutions.

- **PAYMENT AND TRUST ISSUES**

Building trust with online customers and ensuring secure payment methods are essential challenges for agriculture ecommerce, as fraud and payment disputes can be a concern.

- **QUALITY ACCURACY**

Maintaining product quality during packaging and transportation is crucial, and farmers may face challenges in guaranteeing the freshness and quality of their products.

- **REGULATORY COMPLIANCE**

Ecommerce in agriculture may involve compliance with various regulations related to food safety, labeling, and export/import, adding complexity to operations.

- **COMPETITION**

The competitive landscape in agriculture ecommerce can be fierce, with numerous players vying for market share, making it challenging for new entrants.

- **SEASONAL VARIABILITY**

Agriculture is inherently seasonal and managing inventory and demand fluctuations can be a challenge in an ecommerce setting.

## Disadvantages of market trends and challenges in e-commerce

### Disadvantages of trends

- **LIMITED ACCESS TO TECHNOLOGY:**

Many farmers, especially in developing countries, may not have access to the internet or the necessary technology to participate in e-commerce, hindering their ability to reach wider markets.

- **INFRASTRUCTURE CHALLENGES**

Inadequate transportation and storage infrastructure in rural areas can lead to difficulties in delivering agricultural products efficiently and maintaining their quality during transit.

- **PRICE VOLATILITY**

E-commerce platforms can sometimes exacerbate price volatility for agricultural products due to increased competition and the ease of comparing prices online, potentially causing financial instability for farmers.

- **DEPENDENCE ON INTERMEDIARIES**

E-commerce platforms may introduce new intermediaries, such as online marketplaces, which can charge fees and reduce farmers' profits.

- **QUALITY ASSURANCE**

Ensuring the quality and safety of agricultural products in e-commerce can be challenging, leading to issues of trust between buyers and sellers.

- **DIGITAL DIVIDE**

The digital divide, where some farmers have access to e-commerce tools while others do not, can create inequalities in market access and competitiveness.

- **REGULATORY CHALLENGES**

Different countries may have varying regulations and standards for agricultural products, making cross-border e-commerce in agriculture complex and subject to compliance issues.

- **CYBERSECURITY RISK**

E-commerce platforms are vulnerable to cybersecurity threats, and a breach can disrupt the agricultural supply chain and compromise sensitive data.

- **MARKET SATURATION**

As more farmers and businesses enter the e-commerce space, market saturation and increased competition can make it challenging for individual sellers to stand out and succeed.

- **SEASONAL VARIABILITY**

Agriculture is highly seasonal, and e-commerce may not offer consistent year-round sales opportunities, leading to income fluctuations for farmers.

### **Types Of Agricultural Marketing Trends And Challenges**

- ✓ **ONLINE MARKETPLACE**

Selling agricultural products through established e-commerce platforms like Amazon, eBay, or specialized agricultural marketplaces. This can provide a wide reach to customers.

- ✓ **DIRECT-TO-CONSUMER (D2C) WEBSITES**

Setting up your own e-commerce website to sell agricultural products directly to consumers. This allows for more control over branding and customer relationships.

- ✓ **SUBSCRIPTION BOXES**

Offering subscription-based services where customers receive regular deliveries of fresh produce or agricultural products.

✓ **FARME-TO-TABLE**

Partnering with restaurants or food delivery services to supply fresh, locally sourced agricultural products. This taps into the growing trend of consumers seeking locally produced food.

✓ **MOBILES APPS**

Developing mobile applications for customers to order agricultural products directly from their smartphones.

✓ **SOCIAL MEDIA MARKETING**

Leveraging social media platforms like Instagram and Facebook to showcase agricultural products, engage with customers, and facilitate sales.

✓ **AAGRICULTUAL MARKET AGGREGATES**

Creating platforms that aggregate products from multiple farmers or agricultural producers, offering a wide range of options to consumers.

✓ **BLACK CHAIN AND TRACEABILITY:**

Implementing blockchain technology to provide transparency and traceability for agricultural products, assuring customers of product quality and origin.

✓ **B2B E-COMMERCE**

For agricultural businesses, participating in business-to-business e-commerce platforms to connect with suppliers, distributors, and retailers in the industry.

✓ **ONLINE AUCTION**

Using online platforms for agricultural product auctions, which can be beneficial for bulk sales and price discovery.

✓ **DIGITAL MARKETING**

Employing digital marketing techniques such as search engine optimization (SEO), pay-per-click advertising, and email marketing to promote agricultural products online.

✓ **E-COMMERCE MARKET RESEARCH**

Utilizing data analytics and market research tools to understand customer preferences and trends in the agricultural e-commerce sector

**Conclusion**

Agricultural marketing plays an important role in the easy distribution of agricultural products to customers. Like all marketing activities, its purpose is to seek profit. This helps the farmers to reach the customers with a very short delivery time. Providing Internet Demand Based Agriculture Information through ICTs helping farmers to achieve a price.

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## Market Trends and Challenge

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### Abstract

This paper analyses the “Trends and challenges of market “. In this topic of market trends and challenges we have included that foundation, elucidation, trends, benefits, and future of market trends and challenges.

**Keywords:** Market, Trends, Challenges, Future market.

### Foundation

A market trend is a discern tendency of financial markets to move in a certain direction over time. Analysts group these trends as lay or long time-frames, primary for medium time-frames, and secondary for short time - frames. Marketing challenges are problems with marketing that skeptically affect your business's ROI. The fair strategies can help you overcome the most usual marketing challenges.

### Elucidiation

Market trend is the direction of the asset's price over time. As business cannot control the market environment, this could create difficulties for a business. The market scenario in the world today are fast varying and so are the fortunes of are global and exhibit international because of developments best quality goods and services. Business environment, the marketer must characteristics. consumers' needs and wants by serving the is changing very rapidly. The boundaries of move goods faster and quicker to satisfy the nations are disappearing for exploiting the of formation technology, rapid means of opportunities of business. Today's customers people across the world, their buying habits transportation, liberalization, and mobility of various organizations. In the Globalized business environment, the marketer must move goods faster and quicker to satisfy the consumers' needs and wants by serving the best quality goods and services.



## Current Trends And Challenges In Market



### 1.Place Marketing

Place marketing involves activities undertaken to generate , maintain or change attitudes or behavior toward particular places say, business sites marketing, tourism marketing.

### 2.Individual Marketing

People are also marketed. Person marketing consists of activities undertaken to create, maintain or change point of view or behavior toward particular people. For example, politicians, sports stars, film stars, executive, market themselves to get votes or to promote their careers and income.

### 3.Augmented Marketing

It is supply of additional customer services and benefits built around the care and actual products that relate to foundation of hi-tech services like movies on demand, online computer repair services, secretarial services etc. Such ingenious offerings provide a set of benefits that promise to elevate customer service to unrivalled levels.

### 4.Enlightened Marketing

A marketing belief holding that a company's marketing should support the best long-run performance of the marketing system; its five principles include customer-oriented marketing, Avant - grade marketing, value marketing, sensation of mission marketing and societal marketing.

## 5. Organizational Marketing

It consists of activities tackle to create, maintain or change attitudes and behavior of target viewers towards an organization. Both profit and non- profit organizations practice organization marketing.

## 6.Morph marketing

According to Chatterjee (1995) customer satisfaction and customer charm is the essential component of 'Morph' Marketing. Thus 'Morph' marketing aims at modify products into services, rewriting the core benefits of brands and delivering unexpected value to the consumer. The author evolves 6 laws of 'Morph' Marketing.

## Benefits Of Market Trends And Challenges

Benefits Of Long phrase Trend Trading:

### 1. Large profit possible:

Most practical analysis is about trend analysis, simply because it is one of the most profitable ways to trade the retail. Some of the notable successful trend followers comprise: Ed Seyokota who turned \$5000 into \$15M in 12 years Richard Dennis who turned \$400 into \$200M in 10-year Michael Marcus who achieved 250,000% in 10 years Bruce Kovner who achieved 87% gains per year for 10 straight years Market has the tendency to move in the line of least aversion to. Once a trader catches a big move and with discipline, he can ride it for an outsized gain.

### 2. Less time fidelity:

There is no need to trade every day. Merchant waits patiently for the right market conditions instead of forcing the retail. This is ideal for traders who are not suited for active trading or who cannot afford the time for close observe. Trend trading is a more laid-back form of trading and does not demand too much of the merchants. There are less emotional demand and stress in long term trend trading.

### 3. Cost economy:

The less active trading also means lower transaction costs and significantly saves cost over a long time. Commissions and slippage constitute a large portion of a short-term trader's gross gain. This can drastically reduce the profitability of short-term deal. With trend deal, the transaction cost is nanoscopic.

#### Provocation Of Long-Term Trend Trading:

##### 1. Less Trading dare:

Markets do not trend all of the period. In fact, markets only trend minority of the time, very likely at about 30%. If a trader only escapade trending markets, he will have less trading opportunities.

##### 2. Drawdown during non-head time:

Trend trading strategies suffer whipsaws during non-trending time. Traders will suffer drain during this period and are not profitably while he waits for a trend to emerge. consume can be significant since market does not trend most of the time.

##### 3. Patience:

There is a lot of waiting in trend trading – waiting for the trend to develop, riding the trend to the end. There is no performance goal or aim. Merchants need to exercise self-control and not predict what market will do or where it will go.

### **Future Of Market Trends And Challenges**

E-commerce is going to undergo a high number of changes because of technological and social factors.

- ❖ Augmented Reality
- ❖ Jarvis – AI assistants
- ❖ Crypto Payment
- ❖ Autonomous delivery drones
- ❖ Virtual reality
- ❖ Social media
- ❖ Emerging markets
- ❖ Voice commerce
- ❖ Video description product.

## 1. Augmented Reality

Augmented reality will become commonly used augmented reality simulates in-person shopping experiences by allowing customers to see how a product might look on them or in their home.

## 2. JARVIS – AI assistant

Most of the people in developed countries could have AI assistants to improve the quality of their lives. They will eventually expand beyond just the home and become your cognitive prosthetic 24/7.

## 3. Crypto payment

To reach more consumers, especially generation Z and Millennials, brands will need to accept as many payment options as possible. The price fluctuations for crypto currencies may begin to stabilize over the next decade, which will make them more attractive payment options for large companies like PayPal.

## 4. Autonomous Drones

Delivery drones are capable of handling and automating shipping in different volumes, all without human intervention. The advantages of automated shipping for many. They include:

- Speed in delivery time
- Reduction of freight costs
- Accident reduction
- Decrease in human error
- Reduction of CO<sub>2</sub> emissions
- And customer satisfaction.

## 5. Virtual reality

The use of virtual reality devices will allow people to view products from any angle imaginable and see those products in action within a virtual environment.

## Types Of Trends In Market

1. UPTRENDS
2. DOWNTRENDS
3. HORIZONTAL TRENDS
4. SEASONAL TRENDS
5. INTERMEDIATE TRENDS

### 1.UPTRENDS

An uptrend describes the price motion of a monetary asset when the overall direction is upward. In an uptrend, each solid peak and trough is higher than the ones found too soon in the trend. The uptrend is therefore frame of higher sway lows and higher swing highs.

### 2.DOWNTRENDS

A Downtrend is a slow decrease in the value or price of a financial instrument, for example, a stock or a commodity. A downward best-fit line acts as aversion to and signals more bestow than demand for a security, even if its cost drops.

### 3.HORIZONTAL TRENDS

A sideways trend is the horizontal price movement that occurs when the power of supply and demand are nearly equal. This usually occurs during a period of merger before the price continues a prior trend or back into a new trend. A sideways cost trend is also commonly known as a "horizontal trend."

### 5.INTERMEDIATE TREND

The intermediate trend is defined as any stirring that continues for at least three weeks or more. The near-term trend is anything less than three weeks. In any long-term trend, the market may break off to correct itself by trending sideways or down for a two of months before continuing on its foregoing course.

## Conclusion

Hope you people understand the topic of Market Trends and challenges through this passage as it as the meaning, trends, challenges, benefits and future of market. In aspiration we believe this topic is useful.

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# Cyber Security and Privacy Concern

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## Abstract

Cyber security and privacy concern have become predominant in today's related digital landscape. This abstract views the evolving landscape of cyber threats and the critical needs for powerful security measures to safeguard key details. It spots the difficult balance between security and privacy challenges faced in appearance. Furthermore, the abstract discusses the role of emerging technologies, such as AI and block chain, in perfect cyber security and privacy protection.

**Keywords:** Security, Vulnerability, Technology, Strategy, Privacy policy, Identity theft.

## Introduction

**Cyber security:** Surrounds a huge group of practices, technologies, and strategies map out to safeguard digital assets from hostile malicious actors. It involves conservation of computer systems, networks, and data from unauthorized access, cyberattacks and other risks.

**Privacy:** Is the safeguarding of personal information and the maintenance of an individual's right to sway their data. It concerns the moral and legal principles governing the group, use, and sharing of personal data.

## Meaning And Definition

The privacy and security empire hide ability such as well regulate facts shared online and using tools (Exploration filters, Passwords, Anti-Malware and Firewall software) to avoid careless or annoying state or to keep some sense of obscurity.

## Types Of Cyber Security And Privacy Concern

There are four types of privacy in cyber security.

Privacy protection renders the capacity to keep particular information private or cramped to an ample number of people.

- Physical
- Virtual
- Third-party
- Legislation

### **Importance Of Cyber Security And Privacy Concern**

Cyber Security if prevent all grouping of data from theft and damages. This takes in sensitive data, Personally Identifiable Details (PII), Protected Health Information (PHI), Personal Information, Rational property, data and government and industry details systems.

### **Objectives Of Cyber Security And Privacy Concern**

Cybersecurity and Privacy is generally rotate around. Safeguarding digital assets and personal details.

Data Shelter: Make the intimate, honesty, and availability of data by implementing Authentication access controls, and backups.

Threat Detection and Prevention: Identifying and alleviate cyber threats, such as malware and Phishing, to prevent unauthorised acquires and data breaches.

Compliance: Observe to legal and industry regulations (E.g.:- GDPR, HIPAA) to protect user privacy and ignore penalties.

Incident Response: Improving an Idea.

### **Scope Of Cyber Security And Privacy Concern**

It is wide-ranging and grid various features of technology and information protection.

IoT Security: Protecting internet connected devices from being abused to gain improper access or compromise privacy.

Cloud Security: Ensuring the security of data stored in cloud condition and preventing unauthorised access.

Cyber Attacks: Securing against various.

Malware: Defending against viruses, Crypto- virus, Spyware and other hostile software.

Phishing and Social Engineering: Addressing tactics used by attackers to manipulated individuals into revealing confidential information or performing malicious actions.



**Online Privacy:** Safeguarding personal information from tracking, profiling, and data collection by websites, social media platforms, and advertisers.

**Data Breaches:** Protecting sensitive data from unauthorised access, disclosure, or theft, which can result in financial losses and damage to reputation.

#### FEATURES OF CYBER SECURITY AND PRIVACY CONCER:

**Data Encryption:** Encryption is a fundamental feature that protects data by convert it into secures statement that can only be analysis with correct encryption key.

**Access Control:** Access control device ensures that only authorized individual or system can access sensitive data or resources.

**Firewalls:** It is used to monitor and filter network traffic, blocking potential harmful data while allowing certain communication.

**Intrusion Detection and Prevention:** Theses systems monitors and systems projects for signs of unauthorized access or malicious activities, and they can take actions to provide.

#### **Advantage Of Cyber Security And Privacy Concern**

**Protection from Data breaches:** Effective cybersecurity measures can safeguard sensitive data, prevention unauthorised access and data offense.

**Business Reputation:** A strong obligation to cyber security and privacy can enhance an organization reputation, building, and trust with customers and partners.

**Compliance with Regulations:** Adhering to data protection regulations like GDPR and CCPA helps organisations avoid legal penalties and maintain regulatory compliance.

**Preservation of Individual Rights:** Privacy concerns ensure that individuals have control over their personal information, promoting individuals' rights and autonomy.

**Reduced Risk:** Visionary cybersecurity measures reduce the risk of cyberattacks, which can lead to monetary losses.

#### **Disadvantage Of Cyber Security And Privacy Concern**

**Data Breaches:** Cybersecurity breaches can show to the theft of sensitive information, such as personal and financial data used for robbery or fraud.

**Privacy Invasion:** Surveillance technologies and data collection practices can offend or individual isolation leading to concerns about government or corporate surveillance.

**Phishing Attacks:** Phishing emails and scams can trick individuals into revealing their personal information or login credentials, leading to security breaches.

**Malware Threats:** Malicious software like viruses and ransomware can infect devices and compromise data, leading to data loss or financial harm.

**Lack of Online Anonymity:** It is becoming increasingly challenging to maintain anonymity online, which can impact personal.

**Identify Theft:** Cybercriminals can use stolen information to impersonate individual, opening accounts or making dealings.

### Conclusion

Cybersecurity and Privacy concern completely linked, and their significance in our digital age cannot be overstated. These concerns infuse every fact of our lives, from personal online interactions to the functioning of governments, businesses and critical support. As we reflect on the intricate tapestry of cybersecurity and privacy.

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## A Study on Voice Commerce and Ai Assistant

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### Abstract

An integrated explanatory model was created to explain why clients are willing to utilize smart speakers for voice-commerce (online shopping via voice). The model is based on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2), which was updated from the original model to add the construct of "perceived risk." Using a structural equation model, the hypothesized connections were investigated. Hedonic motivation and performance expectancy are revealed to be the most significant and considerable elements influencing German online buyers' desire to utilize smart speakers at various stages of the customer experience. Perceived effort expectations, meanwhile, indirectly impacted usage intention. The intention to use has a negative relationship with perceived risk. An intelligent virtual assistant (IVA) or intelligent personal assistant (IPA) is a software agent that will perform actions or offer services in response to a user's privately supported requests or questions. A "chatbot" is a term sometimes used to describe a virtual assistant that may be contacted via web chat. Online chat programs might occasionally be used purely for entertainment. Some virtual assistants can understand spoken language and respond with artificial voices.

### Introduction

According to Tuzovic and Paluch (2018), voice commerce is a specific subset of e-commerce that utilizes terminal devices with conversational user interfaces (CUI) and intelligent software programs that consumers can control with standard voice commands. It is possible for the terminals to be so-called smart speakers (like the Amazon Echo, Google Home, or Apple's Home Pod), as well as a voice assistant-equipped smartphone or computer software like Google Assistant, Siri, Alexa, or Bixby from Samsung or Google Assistant from Amazon. Online shops must build an application for each voice assistant in order to use voice commerce (for Alexa, they are referred to as "skills" and for Google Assistant, they are termed "apps"). "Actions" by the

assistant." Smart Speakers are spreading like wildfire. According to IDC 2018, the number of smart speakers worldwide is predicted to rise from 100 million to 230.5 million devices between 2018 and 2022. Various stages of the consumer journey can leverage smart speakers. These tools are used to conduct research during the pre-purchase process. details about the goods, alternatives, and costs. When making the purchase. Users can use smart speakers to place orders (transaction) and receive updates on the status of their deliveries and other information in the post-purchase phase.

Virtual assistants are solely software-based, despite the fact that they are now built into many different devices. Additionally, some assistants, like Alexa, are designed specifically for certain devices. Given the recent, profound advancements in technology, we must train our robots using machine learning, deep learning, and neural networks. These days, we can speak to our devices via voice assistant.

### **Voice Commerce:What Is It?**

Customers can use voice instructions to make purchases through voice commerce, commonly referred to as V-commerce. This might be done via a chatbot or voice assistant like Google Home or Alexa from Amazon. Although voice commerce is still in its infancy, several businesses are already making investments in it.

### **Benefits Of Voice Commerce**

When compared to traditional online shopping methods, voice payments have a variety of advantages, such as:

Fast - Since the customer doesn't have to manually open a browser, navigate to the website, and find the product, the time it takes to move from intent to checkout and the likelihood that they will abandon the transaction are greatly reduced. When asked why they preferred using voice assistants while shopping, 44% of US shoppers cited quickness.

Convenient - time-crunched shoppers may complete transactions without using their hands, which is beneficial for people with disabilities who would struggle to use a keyboard or mouse. The same survey revealed that 31% of respondents cited the ability to multitask as their main motivation for using voice-based commerce, while 49% praised the technology's usability.

Voice commerce has the potential to be more secure- than traditional forms of commerce because a customer's capacity to control their voice assistant depends on it recognizing their own voice print.

Data is provided to businesses- using voice commands, allowing them to examine trends and the popularity of their products by gaining access to a lot of useful information about what their customers are saying about their items.

Natural language processing (NLP) and artificial intelligence (AI)- are used in voice commerce to provide a more personalized purchasing experience by learning about a user's browsing and shopping preferences. This raises the likelihood that a sale will be made.

### **Challenges Of Voice Commerce**

The technology needs to be improved- because voice commerce is still new to consumers and isn't currently used frequently. Its knowledge base is limited because it is still in its early phases of development and hasn't had the opportunity to completely learn from a large diversity of languages. Before it is completely optimized, there is still work to be done.

Consumers may find the technology unfriendly- and its payment security unreliable since it is unfamiliar to them. This can be off-putting. Some consumers still prefer making purchases the traditional way rather than utilizing voice commands. Additionally, people could be unaware that their voice assistant can aid them with shopping or they may feel uneasy about being overheard by others in a public setting.

Data security and privacy - With the introduction of GDPR, customers are much more cautious about personal data, and there is less consensus over the dependability and security of using voice commands than other forms of commerce. Due to this, even customers who utilize voice commerce frequently tend to buy items at lesser prices. Additionally, smart speakers aren't typically as secure as cell phones, which means a youngster may use a voice command to make a transaction without a parent's awareness.

Not all businesses have adopted voice commerce- many banks and credit card firms, particularly more established ones, still have too many questions about it, which is preventing its expansion.

## Voice Commerce Is A Future?

There is no doubt that voice commerce has a lot of potential, but there are also a few obstacles that need to be removed before it is widely used by consumers and financial institutions. However, among the first banks to begin accepting voice recognition payments via Siri were Royal Bank of Canada, Barclays, and Santander, among many others. The usage statistics for voice commerce are quite positive. By 2023, voice-assistant ecommerce transactions are predicted to be worth close to \$20 billion in the US and \$19.4 billion globally, a startling leap from the \$4.6 billion realized just two years earlier in 2021. If growth keeps moving in this direction, voice commerce will undoubtedly become a major factor in online retail.

According to additional Statista data, 27% of US consumers will already be using voice assistants to make online payments by the middle of 2022. According to research on the percentage of consumers in different nations who use voice-activated searches, 54% of US consumers utilized them for retail, 52% for food delivery and restaurants, 49% for consumer packaged goods, and 45% for fashion.

## Limitations

Our investigation has limits as well. The analysis only looked at Germany's use of smart speakers for voice commerce, which is the key constraint. I believe Because compared to other people, Germans generally consider utilizing new technologies as being riskier. Additional research from other nations may offer more light on this country-specific peculiarity.

## Emerging Trends In Voice Commerce

speech-Activated Shopping- Customers may now place orders using speech commands, utilizing voice-enabled devices to carry out transactions without any problems.

Personalized Product Recommendations- To provide tailored product recommendations and make shopping more personalized, virtual assistants examine user preferences and browsing history.

Voice-Driven Customer Service- The use of voice commands to reach customer care and learn about items or order statuses is a growing trend in voice commerce that goes beyond simple transactions.

Integration of voice commerce with Internet of Things (IoT) devices- enables consumers to easily control smart home appliances, place grocery orders, or restock on basic household supplies.

#### VOICE COMMERCE IN RETAIL:-

Voice commerce is transforming the retail sector by giving companies new ways to interact with customers and improve the shopping experience overall. Retailers may use voice technology to engage with customers in their homes, provide customized discounts, streamline the purchasing process, and increase customer loyalty by implementing voice commerce solutions.

#### Leading Companies In Voice Commerce

Amazon: By inventing voice commerce with its Echo devices and Alexa voice assistant, Amazon has transformed how people shop, place orders, and access information.

Google: Google's Google Assistant has voice commerce features built in, enabling consumers to communicate with their favourite companies, make purchases, and book services using voice commands.

Apples: Apple's Siri voice assistant has voice commerce capabilities, allowing customers to start transactions, look for products, and complete activities using their Apple devices without having to use their hands.

#### Importance Of Voice Commerce

- Ease of use
- Personalized experience
- Enhanced customers engagement
- Stream lined catalogs
- Time saving
- Quick sales

#### What Is An AI Assistance Do

For end users, virtual assistants often carry out the following straightforward tasks: calendar task addition. supplying data that would often be looked up with a web browser. controlling and

monitoring the functionality of smart home appliances, such as cameras, thermostats, and lighting.

### **How Do I Create An AI Assistance**

The algorithms and decision-making procedures that enable your assistant to comprehend and react to user input are designed during this period. Outline the numerous user scenarios, potential reactions, and inputs while also considering different data sources.

### **The Following Are Examples Of Common AI Assistance**

Chatbots powered by AI- Artificial intelligence chatbots are computer programs that act as consumers' virtual assistants and interact with them through text-based user interfaces on websites, social media platforms, and messaging services. These chatbots can offer assistance, react to questions, or engage in conversation with clients. AI chatbots use machine learning (ML) and natural language processing (NLP) algorithms to comprehend user input, generate suitable responses, and enhance their performance over time by gaining knowledge from these interactions.

**Conversant machine-** Conversational agents, which go beyond text-based chatbots, give virtual assistants the ability to communicate in a human-like manner through both text and voice interfaces. These AI-based systems are built to understand complex linguistic patterns, determine user intent, and provide solutions that are suitable for the circumstance. Building more complex virtual assistants with a more intuitive and natural user interface and the ability to handle variety of activities can be done via conversational AI.

**AI virtual helpers-** These sophisticated virtual assistants are capable of carrying out numerous activities, frequently across various platforms and devices. Through voice-based engagements, they typically engage in natural language conversation with users. By integrating with a range of services and applications, these AI virtual assistants enable users to quickly and simply access information, manage their schedules, and operate smart home equipment. AI virtual assistants include Apple Siri and Amazon Alexa, for instance.

### **Benefits Of Virtual Assistant**

Reduction in labour cost



Increase in productivity

Increase flexibility

Improvement in working quality

### **Tasks Of AI Virtual Assistance**

- Calendar task addition.
- Supplying data that would often be looked up with a web browser.
- Controlling and monitoring the functionality of smart home appliances, such as cameras, thermostats, and lighting.
- Placing and receiving calls on the phone.
- Setting up meetings.
- Making texts to be sent.
- Finding the way.
- Hearing weather and news reporting.
- Locating eateries or hotels.
- Examining reservations for flights.
- Podcasting online.
- Placing a reminder.
- Workflow control.
- Assisting with online training and education.
- Calling a Lyft or an Uber.
- Consuming music.
- Joking around.

### **The Future Of Virtual Assistance**

Virtual assistants are quickly developing new features and benefits for users. The virtual assistant's capacity to comprehend and carry out requests has improved along with speech recognition and NLP. Additionally, as speech recognition technology advances, the use of virtual assistants in commercial procedures will increase. As AI technology develops, experts anticipate

that AI assistants will continue to become more humanistic and capable of offering more individualized experiences. By 2025, these AI assistants will be more commonplace, with 50% of knowledge workers utilizing one on a regular basis, predicts Gartner. The widespread usage of AI assistants does not, however, hide the mounting concerns about the security and privacy issues they pose.

### Top 10 AI Assistance

- Otter
- Fireflies
- Murf
- Siri
- Cortana
- Alexa
- Google Assistant
- ELSA Speak
- Socratic
- Youpers

### AI Assistance Was Divided Into Three Main Types

- Voice activated assistant
- Task oriented assistant
- Predictive assistant

### Conclusion

By enabling consumers to shop hands-free and speech-activated, voice commerce is reshaping the retail industry. Voice commerce offers a more individualized, effective, and accessible alternative for customers to connect with shops and make purchases because to its seamless integration of voice technology and e-commerce. Retailers who adopt this technology stand to gain a competitive edge and give their customers amazing shopping experiences as voice commerce continues to develop.

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## E-Commerce and Social Media

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### Abstract

Social media is defined as a collection of interactive online applications that facilitate (collaborative or individual) creation, duration and sharing. Social media opens up a wide space for businesses such as online marketing, online shopping, e-commerce or private label applications. Several studies have examined the relationship between social media and online shopping through different lenses. Share content mainly from online stores to social media. Social media has become increasingly popular around the world. Explore the impact of social media on e-commerce and how it affects user visits and purchase intent. A technology that can be developed quickly and flexibly, where internet connections are transformed into interactive platforms. Explore the motivations behind sharing content, especially from online stores to social media. Social media marketing has helped businesses reach their target customers easily.

**Keywords:** commerce, social media, e-commerce

### Introduction

The absence of online social media allowed one person to communicate with hundreds or even thousands of people around the world. Social media has introduced online conversations where people create content. Social media are software and online tools that help users communicate online. To better understand customers and find out their tendencies towards different products. The use of social media for online shopping has become an attractive opportunity for companies to generate business value from consumers. The internet has changed the way we live our lives. Every minute of life is organized to share your vision in a virtual social network. Where the user wants to buy the product online. Social media advertising methods can help research achieves advertising goals through targeted advertising. Social media has some distinct advantages over traditional recruiting strategies. Recruiting through social media can be effective, but learning

how to use social media effectively can be a barrier to getting started. Learn more about social media recruitment planning. The team used social media to achieve their promotional goals and social media is now taking over the world. It is hard to find anyone who has not joined some type of social media site. The most popular category is social networks. Apart from social media stigma, moderate internet. This part of the essay should inform the reader. It must be an interesting social media that originated from various online platforms for users to share their interests and interact with others with similar interests.

### Meaning

E-commerce is the buying and selling of goods over the Internet and the transfer of money and data to complete those transactions. They are social media tools for people to interact where they create, share and exchange information and networks. E-commerce social media is the practice of using social media to market the e-commerce segment. Online stores can use social services to increase brand awareness and attract online followers. Businesses can also use social media to share brand revenue and products online. Social media is a form of online communication. Social media platforms allow users to chat, share information and create online content. Photo sharing, instant messaging. Electronic commerce is the transfer of money or information over an electronic network, especially the Internet. Online stores have a social media policy where social media is used for online store marketing. Online stores can use social media to build a brand, increase awareness, attract online followers and sell online. If you are interested in learning more about social media. Everyone uses their website differently and there are no set rules for every website. E-commerce technology is changing tremendously.

### Objectives To Study

- People who use social media for a purpose, the four main users of social media for sharing, learning and marketing.
- E-commerce means improving online business to create customer service, increase customer base and develop business relationships.
- Social media provides many opportunities for students to interact with others. For example - family friend, customer teachers, interesting group numbers.

- Investigate customer satisfaction with the online product purchased through the online store.
- To study the buying behavior in relation to electronic shopping.
- Billions of people around the world use social media to share information and communicate.
- Social media allows you to communicate with friends and family, learn new things, and develop your interests. Lower costs, more sales.

### Advantages

- Using social media to market products, social media can easily create cost-effective strategies and business activities that can create viral results.
- Greater selection of available goods.
- Companies have lower operating costs.
- Buying a home is more convenient for the consumer.
- Business can reach a wider audience.
- Social media can drive traffic to your website blog etc.
- Social media can be the spark you need to get your website, product or service noticed.

### Disadvantages

The wrong online branding strategy can put you at a social disadvantage and even damage your reputation.

- Damages caused by returning the product
- Returning the product causes inconvenience.
- Less personal service because there is no contact with salespeople.
- Delivery costs and waiting for the arrival of the goods.
- Failure to view the product prior to purchase and website security issues can put consumer information at risk.
- Using social media in marketing and advertising can take more time than companies expect.

- Employees can waste valuable time using social media channels like face book and twitter.
- If social media is used excessively or incorrectly, it can have serious negative consequences or a person's physical health.

## Past

- They started in social media in 1987 and the National Science Foundation created a stronger foundation called NSFNET.
- In 1997, the first true social media platform was launched. BBS are the earliest known forms of social media to me and were popular until the late 1990s.
- The explosion of smart phones and the spread of the Internet paved the way for e-commerce on mobile devices.
- Trusted online forms such as BBSS begin exchanging email in North America and then internationally.
- This trend is accentuated in developing countries, where Smartphone users are just their own legion.
- The first recognizable social media site six degrees was launched in 1997.
- Creating a social media sensation that is still popular today.
- The site had approximately 1 million users before it was purchased for \$125 million and shut down in 2000.

## Present

- Internet of Things IOT is a new era of e-commerce where customer preferences and behavior are real-time.
- Social media presence refers to the visibility of the brand on social media platforms and the connections created through it.
- In the beginning, online shopping was an easy way to shop with fewer options.
- The process of buying and selling goods and services on the Internet usually involves the exchange of information.

- In online stores, the customer can place an order through the online store, websites or social channels

## Future

Social media is expected to grow at a CAGR of 29.79% and 29%, which is clear that the future of social media is full of exciting opportunities.

These include reducing costs, increasing sales and improving customer satisfaction.

India's e-commerce market is expected to reach \$170 billion by 2025.

The number of online shoppers in India is projected to rise to nearly 500-600 million by 2030, the second largest in the world. (IBEF).

With the development of technology, the changing role of influencers has come true. We hope to see new changes and innovations in communication, communication and information sharing.

The share of consumption will be 22% by the end of 2023 and the display standards will be 16%.

## Research Methodology

Social media networking sites have become a way for retailers to expand their marketing efforts to a wider range of customers. Customer satisfaction with cosmetic products. Based on relevant research gaps and critical findings from a comprehensive literature review. This study is descriptive and analytical in nature and included a study of social media advertising that exceeds \$2 billion annually. Simple comparisons are possible using standard data. Because the study deals with factors such as customer expectations about online shopping quality and problems. The survey is directly based on personal surveys and online responses from respondents. With this method, you can be sure to get more and more genuine opinions about your products. Although you need to have a social media strategy and process that isn't too device specific.

## Conclusion

More than 70% of the world's Internet users are active on social networks. Marketers argue that businesses benefit from social networks. The same can be done in different cities with different demographics. Social media had a big impact and things went down, but e-commerce still survived and got a lot of business. The data analyzed in this study are recent. An online store supports the relationship between customers and companies like email. E-commerce is more competition, markets, faster business. Advanced technologies. The Internet led to the birth and



development of e-commerce. Online stores have now become a central part of the daily work of many organizations.

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# Business and Courier Management System Inter Linked Social Services

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## Abstract

The Courier Management System, the first major service system used in e-business, facilitates the high accessibility of courier services to the company and the client. The system is utilized for routine tasks like scheduling a courier, keeping hub and company information, processing business data, and many other things. Both as a standalone system and as individual modules, CMS can be tailored to match your company's needs. The "Courier Service Management System" is what this project's notion stands for. The system is utilized for routine tasks including preserving employee information, scheduling a courier, maintaining hub information, maintaining company information, processing employee data, and many more.

## Introduction

According to historic records, the first systematic courier services were carried out in Egypt in 2400 BC. In this messenger service, runners traveled between locations carrying engraved stones that contained the message. Revere rode through Lexington in 1775 to deliver the message to the locals in the present. The Genghis Khan courier network operated effectively and rapidly. The Mongolians created a horse-powered postal system to link the administrative center with the empire's farthest areas. The Yam supply point route messenger system was heavily used by Genghis Khan.

The first evidence of commodities being transported dates to Ancient Egypt, when messengers had to be sent out to deliver documents inscribed on stone. The building supplies needed to construct the pyramids had to be transported by the ancient Egyptians. Since its inception in its current form in the 1980s and thereafter, the courier sector in India has come a long way. The

scope and size of the industry have expanded. A sizable portion of players have expanded their businesses to meet the modern, top-tier professional environment.

### **Objectives of Courier Management System**

The Courier Management System's major goal is to handle the information regarding the courier, email notification, payment, and delivery customer. It controls all of the courier, bill, customer, and courier information. Because the project is created at the administrative end, access is only assured for the administrator.

### **Purpose of Courier Management System**

Daily operations such as return, company information, hub fees, booking, non-delivery, and pickup centers will be handled by the system. Manually carrying out this operation would be difficult due to its high level of complication. Since the world is transitioning from manual work to an information and technology era when automation becomes vital in all aspects of life, it is advised to automate the process by designing the appropriate software.

This system's primary goal is to link all branches to the same central database so that all information is consistent. This approach boosts productivity and boosts client satisfaction.

### **Advantages of Courier Management System**

Using the Courier management system in a professional setting has a number of benefits

- Cost reductions
- Improved effectiveness
- Data protection

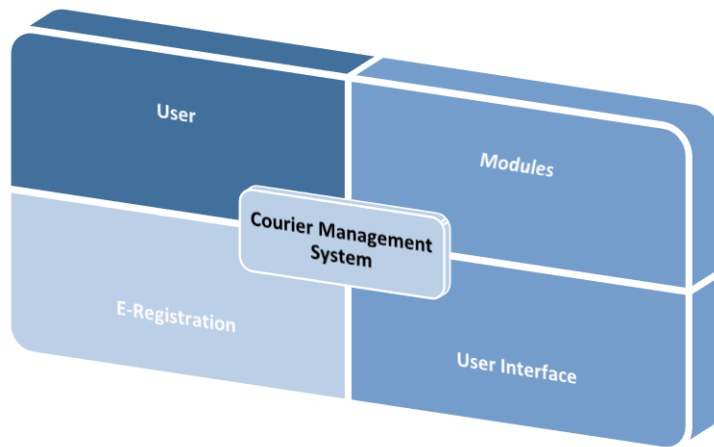
The Courier Management System is a finished product that is regularly updated to satisfy users' expanding needs. Its reach will be extended and new services including an online chat, international service, chat-based pickup requests, and pickup requests are being considered.

Courier Management System:

A business that follows protocols for both local and international courier services uses a courier management system (CMS), an integrated full-business software architecture. CMS carries out a range of tasks related to the logistical setup of a courier firm.

The end-to-end process of a courier firm, including initiating a courier order, driver pickup, and delivery, is handled by CMS system. International courier importation services, international courier exportation services, and domestic pickup and delivery are all covered by CMS.

There are instructions on how to utilize the courier management system.



## User

- brand-new registration
- View or update your login information. View tracking data.
- View deals

## Admin

- View/update user information
- Update policy information and track the courier information
- Recent offers

## Branch Admin

After logging on, this module enables the branch administrator to use a number of capabilities, including: View status; update status

## **Modules of Courier Management System**

**Authentication of Users** The only person who is authorized to access this system may log in. Variou

### **Setup Master**

Data entry and updating for the fiscal year are made easier with Set up Master. This will support tax payments, etc. controlling employee salaries. Create a company details and rate master. For example, cost per mile, domestic rates, surface rates, etc. are defined and updated using the firm details and rate master. Establish the fuel and service tax.

Defining service tax and gasoline charges is done using this module. Branch-by-branch fuel charges will be specified. Rates for fuel vary depending on where you are.

### **Consignment Detail**

Every cargo in the system is stored in this module before being distributed to the staff of the courier company. Consignment must be specifically designated because it needs to travel to a far-off location.

### **Consignment Receipt**

The client receives a consignment system-generated receipt after hiring a courier. To use this module, the user must enter the client's information as well as the consignment number, mode, weight, and destination. The amount is then determined based on the weight and destination. For online payment collection, this module has access to yet another third-party API.

Every cargo in the system is stored in this module before being distributed to the staff of the courier company. Consignment must be specifically designated because it needs to travel to a far-off location.

### **Consignment Receipt**

After hiring a courier from them, the customer receives a consignment system-generated receipt. To utilize this module, the user must enter the client's information, the consignment number, mode, weight, and destination; the cost will then be computed automatically based on the weight and location. For online payment collection, this module has access to yet another third-party API.

### **Bill Generation**

This tool aids in producing bills that are accurate in terms of date and business. Consignment ID, client ID, etc. are all present. To enable the user to create a bill for any number of two months, a date range is provided.

### **E-Registration Diagram of Courier Management System**

The design phase of the project starts once the planning and analysis stages are complete. The objective of system design is to turn the data gathered for the project into a blueprint structure that will be used as a foundation for building the system. Given that here is where the majority of errors are made, it is a cumbersome operation. The entity relationship diagram that follows provides a graphical representation of the system's necessary parts.

### **Admin**

The administrator of the business who is in charge of handling all data transactions and insertion or update will be the user who will interface with the system most frequently. It will have to log in and out as part of the permission process. It will be able to handle the construction and upkeep of the program and create user details, manager details, courier details, track details, and shipment details.

- Admin ID and User Name
- The email ID
- Address

## Branch Manager II

Second, the Branch Manager of various centers across the nation designated to handle management services will be the user interacting with the system. It will have to log in and out as part of the permission process. It will.

## User

Any user who has an authentication key to access the system is considered a user. The user has access to the status of the cargo, tracking, offers, etc.

User ID and Name

## Offers

Offering details

Offer picture

Rate

Discount

## Courier Details

Consignment information can be found in this table. A user ID, courier ID, source ID, etc. are all present.

- User ID and Courier ID
- Reference Branch ID
- Branch Destination ID
- The Track ID
- Track Information
- Delivery ID
- Status

## Courier Payment

This table serves as the courier payment master table. The information on consignment bill payment is contained in this table.

### **Payout ID**

Delivery ID

Bank Information

### **User Interface Design of Courier Management System**

Any software's success is greatly influenced by its user interface. Visitors have a terrific experience because to the software's straightforward, user-friendly, and standard user interface, which indicates its success. Although it contains excellent database design software and is occasionally quite smooth, its user interface prevents it from competing in the market. The usual method, which entails a combination of human involvement, is simplified by the courier management system. To make each profile feel unique, our skilled team has created a unique user interface (UI).

We have created a very straightforward, standardized user interface. The interfaces are as follows:

- Sign-In Page
- Personal Page
- Page Consignment
- Present Page
- Payment Page
- Monitoring Page
- Logic for Workflow and Automation
- Automatic tracking



- Email Auto-Billing
- A notice email
- Barcode

## Conclusion

The 'Courier Management Service' was created with the assistance of courier services and under their guidance and management in E-Business. A courier is employed by a delivery or logistics business. The duties of a courier include providing the courier service, making sure products are delivered on schedule, adhering to safety regulations, and maintaining accurate records. Couriers often work part-time, full-time, or as independent contractors and report to a logistics manager.

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# E-Commerce Mode of Payment Method's

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## Abstract

This paper enables experts and students to investigate the most recent trends and advancements in e-commerce, which is a field that is always changing. Look into cutting-edge ideas like voice commerce, which entails voice-activated shopping, or social commerce, which combines social media with internet shopping. Examining the professionalization of online purchasing, augmented reality/virtual reality in e-commerce, or the impact of mobile commerce can also offer insightful information about customer behavior and the direction of online retail. You should educate yourself on any developments in e-commerce technologies that may help you grow your online store and dominate the mobile market. Here are five trends that need your urgent attention, though, if you're short on time and prepared to take action. Following these has aided numerous online retailers and marketers.

**Keywords:** E-Commerce, start-Up, Traditional Business

## Introduction

The exchange of goods between buyers and sellers is commerce. Barter systems, precious metals, metal coins, paper money, and plastic cards are used in the early stages of business. Trading things face-to-face is a traditional method of commerce.

## **Traditional Business**

- Face-to-face transactions for purchasing and selling items
- Business is conducted in person.
- Limited to a specific geographic area
- There is interpersonal communication
- Goods are delivered instantly

## **E-Commerce**

- E-Commerce the act of exchanging products and services using an electronic medium, such as the internet
- Online sales take place
- You might be able to sell internationally.
- There is little direct communication.
- Deliveries of goods and services could be delayed.

- It is possible day or night and is offered around-the-clock.

Traditional Commerce	E-Commerce
Business happens face to face	Sales happen online
Limited to a particular geographic location	You can potentially sell across the world.
There is personal interaction	There is limited personal interaction
Delivery of goods is instantaneous	Delivery of goods and services might take some time
Limited to certain business hours typically during daytime	It is available 24/7 and can be done day or night

## Commerce Types

E-Commerce there are two types of commerce in now a years.

- Mobile Commerce
- Social Media Commerce

## Mobile Commerce

Mobile banking is the practice of accessing and managing financial accounts and carrying out different financial transactions via a mobile device, such as a smartphone or tablet. Mobile banking is the foundation of mobile commerce, which is divided into three categories: app-based

banking, SMS banking, and USSD banking. The most comprehensive array of financial services is provided via mobile banking applications.

Examples are online Payment, trick booking, online shopping, etc.

## **Social Media Commerce**

Social commerce is the practice of selling products using online platforms like social media. Use platforms like Instagram, Facebook, Pinterest, and TikTok to accomplish this; each of these websites provides a unique set of options for showcasing your products to potential customers while they surf social media.

## **E-Commerce online mode of Payment**

These include debit/credit cards, wire transfers, net banking, and digital wallets, among other sorts of online payment options. Consumers have the option to make online payments. To purchase apparel or other things, subscriptions, cellphone, DTH recharges, etc., they can pay online to e-commerce stores.

The official name of this system is the Unified Payments Interface. Thanks to UPI's rapid real-time payment technology, money can be sent between the two bank accounts instantly using a smartphone interface.

- Credit, Debit Cards
- Pre-Paid Cards
- Net Banking
- E-Wallet Mobile Banking
- Digital Banking

## **Credit, Debit Cards**

A credit card is a type of credit facility provided by banks that allows customers to borrow money up to a per-approved credit limit. Customers can utilize it to do business while buying goods and services.

Debit cards are issued by banks or credit unions to people who have checking accounts and are used to access the money in those accounts. An ATM withdrawal or a purchase of goods or services can both be made with a debit card.

## **Pre-Paid Cards**

Purchases can be made using a prepaid card. buying a card with money already loaded on it. After then, the card can be used to make purchases up to that sum. Prepaid cards can go by the names stored-value cards and prepaid debit cards.

## **Net Banking**

Net Banking, commonly referred to as Internet Banking, is a convenient service provided by all major banks. It is a digital way to execute banking transactions online. Individuals can use their cellphones, tablets, laptops, and PCs to undertake banking operations from home.

## **E-Wallet Mobile Banking**

Electronic wallet is known as an e-wallet. It is a kind of digital card that is employed for online purchases performed using a laptop or a smartphone. E-wallets serve the same purpose as credit or debit cards. To make payments, an individual's bank account must be connected to an e-wallet.

## **Digital Banking**

Digital banking is defined as conducting all financial transactions totally online without utilizing paper forms like cheques, pay-in slips, or demand drafts. It indicates that all banking operations are available online.

### **Advantages of E-Commerce payment method**

- Available 24/7
- Provides a global reach
- No need for Intermediaries
- Supplying a useful payment method.
- Lowering the demand for human resources.
- Giving customers a feeling of security.
- Reaching a larger audience of customers.
- Executing a simpler promotion.
- Increasing the rate of customer retention.

### **Disadvantages of E-Commerce payment method**

- Lack of personal touch
- Requires an initial setup cost for hardware, software, etc.
- Technological issues, password dangers, the price of fraud, etc.
- Security worries.
- Technological ignorance.
- Time and resource restrictions.
- Contested transactions.

## Conclusion

Digital payments' potential in microfinance is certainly exciting. Promoting more and more digital payments among consumers of digital lending is the main precaution that these micro lending organizations need to take. Technology integration is greatly facilitated by digital payments. They enable the integration of the commonplace everyday payment destinations into a single closed loop and raise awareness to influence adoption rates at the consumer and merchant levels. Although a few microfinance organizations nationwide have made significant strides toward streamlined digitization of their payment environments, the majority are still far behind. A renowned NBFC, Chaitanya India, makes the most of online payments. The fastest-growing microfinance organization firmly believes in these principles because they are.

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# Block Chain E-Commerce Using an Autonomous Transaction Model

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## Abstract

Blockchain is a cutting-edge technology that can control a decentralized network, and the authors use it to design an autonomous transaction system. With the explosion of IOT devices, it's easier than ever to communicate between physical things. This makes things more efficient and accurate, which is good for outsiders, but bad for humans. Data storage after payment is a big problem in e-commerce apps, and blockchain is a great platform for distributed data storage. It also protects your data from outside sources. The authors make blocks that verify and record every transaction that happened in your e-commerce app. This will protect your privacy from outside sources and banks that are trying to take advantage of you. The system collects your data, works on it, and shows you how it's processed. This paper provides the research in detail with a full implementation.

## Introduction

Bitcoin's creator, Satoshi Nakamoto, came up with the idea of block chain in 2008 when he released Bitcoin as a peer to peer electronic money system. Most of the technologies discussed in the research were developed decades before Bitcoin was released, but their combination solved the problem of double spending. David Chaum proposed a payment system in 1983 called "blind signatures" which would be "untraceable" (i.e. you wouldn't know what a message was about until you signed it). This system worked under the control of a central authority. The idea of block chain and similar technologies was mostly discussed in computer science and cryptography in the years following Bitcoin's launch, but it didn't have much of an impact on different parts of the government. Just like the Internet's humble beginnings in the late 60s, when the first ARPANET (or TCP/IP) packet switching network was created, the main goal was to

allow people to communicate and share resources between different groups of people. In 2015, the value and price of Bitcoin went through the roof, and there were lots of articles written by practitioners about the economic potential of Bitcoin.

At the same time, popular journals like Nature and Harvard Business Review started to question the economics of blockchain. People started writing articles and asking for papers about how blockchain could be used to create economic value in magazines like Information Systems and Business. Other writers suggested doing blockchain-related research in areas like Governance, Supply Chain Management, Economics, and other different industries, and creating frameworks to differentiate between different levels of industries. The rapid growth of the industry during the bubble created unrealistic expectations, but the need to figure out how blockchain can be used to create profitable use cases is still there.

Big companies like IBM and Maersk are looking into it to see if it can make things more transparent, faster, and less complicated in a sector that's been struggling with fraud and paperwork. Amazon has even filed a patent for a blockchain based verification system to make sure consumer goods are legit. Blockchain was invented by a company called Medici Ventures. Their goal is to make peer to peer transactions possible without the need for massive middlemen.

### **E-Commerce and Blockchain**

We'll take a look at what's known so far about e-commerce and some of the biggest research questions that have come up. Then, we'll look at some of the biggest developments in blockchain technology, some of which have been way ahead of the e-commerce era in terms of what's expected and, to some degree, what the market is willing to accept. Finally, we'll focus on the things that blockchain can do to change e-commerce.

Blockchain is revolutionizing ecommerce with its ability to make transactions safer and faster. It's a great way to save money, streamline processes, speed up transactions, and give customers a better experience. Ethereum is the most popular blockchain used in ecommerce, and Bitcoin is the cryptocurrency that made it possible.

## **General Implementation Method e-Commerce Platform System based on Blockchain**

The blockchain-based e-commerce platform system differs from Internet-based e-commerce platform systems in that it is built on a different set of fundamentally different principles. The technical differences between the Internet and blockchain allow for new features and benefits to be present in the blockchain e-commerce platform.

### **Internet to Blockchain**

From centralization to decentralization: The Internet is run by a central node, which is granted full permission to carry out all system operations. The Internet system is managed by an administrator, and business rules are created by business professionals and are subject to unilateral change at any time. This is the transition from man-ruled to autonomous systems. Smart contracts are used to enforce business rules on the blockchain, which is run automatically between nodes. Data on the Internet is opaque, whereas data on the blockchain is transparent and accessible to all users using the blockchain browser. From an information network to a value network, the internet excels at the dissemination and exchange of knowledge. Blockchain is capable of tasks that the internet can perform as well as tasks it is unable to, such as value circulation. From shareholders to community: While the internet has shareholders and company entities, the blockchain system belongs to the community; neither a shareholder nor a company entity exist there; instead, the community co-built, co-governed, and co-shared it.

### **Building an e-Commerce Platform System from a Blockchain Perspective**

The development of an e-commerce platform system from a blockchain perspective entails From a blockchain standpoint, online transactions can be completed in a matter of minutes and, most crucially, do not have a set closing time. Instead, they can occur virtually instantly. decrease fraud Currency exchanges using the blockchain are extremely secure. Peer-to-peer technology makes fraud and hacking more challenging. As a result, it becomes among the safest methods of trading. Technical Approach to an e-Commerce Platform Realized from the Perspective of Blockchain From a blockchain standpoint, technical methods include hardware nodes, public

chains, smart contracts, oracle machines, distributed storage, and APIs to enable the e-commerce platform.

### **Hardware Node**

Similar to how computer clusters in cloud computing provide the hardware foundation for the Internet, nodes are the hardware foundation of the public chain, providing data storage and computational power for the public chain and the systems that operate on it. Public chain nodes differ significantly from cloud computing clusters in two key ways. No matter how many machines are involved, the authority of the cloud computing is, in essence, governed by the same super administrator and the same authority management system.

Theoretically, if you have access over this set of rights, you also have control over the system's other permissions, such as adding removing, altering, and checking. Consequently, a system's cloud computing is essentially a centralized node with full authority. Block chain's hardware layer is made up of thousands or perhaps tens of thousands of nodes, each with its own authority, status, and lack of influence over the others. No node has complete control over the public chain, and no one node is able to alter it in any way. Even the simple confirmation of transactions requires a certain number of nodes to concur. 51% decisions, or two-thirds of decisions, are more typical.

### **General Chain**

The technical needs for the public chain are specifically targeted by the e-commerce platform system. The public chain must overcome the blockchain's insurmountable triangle challenge in terms of technical architecture in order to achieve high TPS (transactions per second), high security, and decentralization. The peak value of concurrency for blockchain e-commerce platforms may exceed 100,000 transactions per second, based on the existing concurrency of Internet e-commerce platforms.

As a result, the public chain layer must reach a TPS of 100,000 or more in order to satisfy the high concurrent needs of e-commerce. This study suggests a novel public link technology method with the promise of maintaining security and decentralization while achieving high TPS.

## **Framework of e-Commerce Platform**

### **Commodity API**

It offers the ability to search the commodity database for products using keywords. It can accurately display all of the commodities that customers truly wish to view when a specific term is entered. According to category correlation, title correlation, and attribute correlation, the search results are thoroughly calculated and presented in order.

### **Assessment API**

The most relevant assessment dimensions must be chosen in order to perform a thorough and efficient evaluation of sellers and commodities with a limited number of parameters for e-commerce platforms. Which dimension ought to be selected? The key is to concentrate on the issues that purchasers care about most. customers' pain points on Internet e-commerce platforms are identical to those of customers offline in terms of goods, services, and logistics, which are the only issues that purchasers pay particular attention to. Following research, this platform chooses to use the three criteria for online e-commerce platform evaluation: description matching, delivery speed, and service attitude. A unified score for each store is to be enhanced, and the evaluation is unique to goods while preserving store assessment. At the same time, the evaluation of Internet e-commerce platforms cannot be specific to goods.

### **Paying API**

All DAPP have access to the payment API, which enables them to use smart contracts to execute a variety of payment-related situations and tasks, including guaranteed transactions, refunds, and rebates.

In an online marketplace, assured transactions are carried out using third-party payment processors like Alipay. In its most basic form, a guaranteed transaction seeks to address the issue of mutual mistrust between buyers and sellers. The third-party payment processor serves as both the trusted source and the intermediate assurance. But it goes without saying that this trust clause is pricey. Because smart contracts built on blockchain technology are inherently trustworthy

machines and the code itself is trustworthy, the blockchain e-commerce platform solution suggested in this study uses smart contracts to mediate guarantees and serve as a supplier of trust.

### **API for customer service**

Customer service is crucial since transaction disputes and queries will constantly arise during the development of an e-commerce business. Companies that are members of Internet e-commerce platform systems frequently hire customer care agents to offer online responding services for buyers and sellers .

This article introduces a decentralized and crowd-sourced customer support solution because the blockchain e-commerce platform system lacks a firm entity.

### **Transport API**

The same goes for logistical service, which is a crucial link. A decentralized, crowd sourced logistics strategy is suggested in this study. According to the order quantity and service score of the logistics service, third-party organizations develop logistics DAPP based on the platform; next, individuals or institutions with the intention and ability provide delivery services for buyers and sellers through customer service DAPP; next, obtain token rewards in accordance with the incentive plan described each crowd sourcing logistics company must operate independently and bear its own losses. The chain stores the data produced by logistics so that it may be searched.

Benefits and Development of e-Commerce Platform from a Blockchain Perspective:

The approach and paradigm of an e-commerce platform based on blockchain are suggested in the aforementioned contents. This approach can create the next-generation e-commerce platform system, which can address the platform monopoly, power rent-seeking, and costs that are the three main issues with the Internet e-commerce platform system.

### **Conclusion**

The blockchain-based tokenomics methodology put forth in this study builds an e-commerce platform and application. The benefits and drawbacks of the blockchain-based e-commerce platform are highlighted. The use of blockchain technology for e-commerce has been confirmed,

and security applications have been implemented, which makes the suggested theory and operation viable.

The research's next phase focuses primarily on the integration and application of information in a multi group service environment, and it suggests using a multitask background that can completely account for the platform's multi linear operation and the network's fault tolerance. Utilize big data technologies to its fullest and incorporate the use of several platforms. Smart contract security, encryption security, and other security concerns specific to each blockchain system module are the major components of the blockchain system's security. Because the contracts on the chain are either impossible to amend or extremely difficult to modify and contract loopholes are a big issue right now, the information security category can focus more on the direction of smart contracts.

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## Mobile Commerce

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### Abstract

Mobile commerce is the subdivision of e-commerce. It is included the all-electroniccommerce transaction. M- commerce refers to the buying and selling of the goods in mobile tool.Travelling ticket, G-pay different marketplace of apps like Flipkart, this paper struggle resolve connection possible role the mobile commerce can play in turn of events the work environment. The use of wireless use portable devices phones and laptops online commerce. The information delivery online banking, ordering the products and so on.

Keywords: Mobile commerce, M-commerce, App store

### Introduction

M-Commerce is the buying and selling of the products. It is also used to the booking the travelling ticket G Pay, different marketplace of apps like Amazon. Mobile commerce is referring to the purchasing and selling of the products with using mobiles and other wireless handheld devices. M-Commerce is also known as mobile commerce or electronic commerce i.e., on the internet. Coca-Cola was the first company to enter mobile commerce. Kevin Duffy invented mobile commerce. Mobile commerce was invented in1997. There are examples of mobile commerce platforms like Flipkart, Amazon and etc..... Doing mobile business is very useful or people.

### History of mobile commerce

Mobile commerce is first launched in London on 1997. Kevin Duffy invented mobile commerce. Coca-Cola was the first company to enter mobile commerce. Philippines and Japan banks is started the m commerce to this fund's transaction mobile commerce is do not stopped the developing year. Mobile commerce accounts for 2.91 trillion in subscription purchases.



1971- The modern mobile phone system was established.

1973 - The first personal cell, invented by Dr. Martin cooper. It is called the first compact mobile Motorola Dyna-Tac.

1975 – It is form of own cellular plan in Chicago.

1981 – Manufacturing in the mobile phone industry.

1988 – The cellular Technology Industry Association

2011 – 4G mobile phone technology

2023 – 5G mobile invented in India

Products and services available for mobile commerce

Mobile ticket

Tickets can be sed in a variety of ways through a mobile device. Users are increasingly moving towards technology.

Money transfer

In today’s era, money transfer is done through mobile phones. No need to go to the bank. Transaction takes place within two minutes. It is very easy for people.

Location based services

Location is used by mobile phone users to know their location. Used to monitor people.

Mobile banking

M - banking or mobile banking is referring to financial transaction, purchasing a stock, remitting money.

Mobile purchase

Customers will purchase of the products in online. Mobile shopping enables to customer buying the product using a mobile or tablet device.

## Difference Between E-Commerce And M-Commerce

<b>E-COMMERCE</b>	<b>M-COMMERCE</b>
<b>1970s</b>	1990s
<b>Mandatory</b>	Not mandatory
<b>Super set</b>	Subset
<b>Focus of product</b>	Focus of Service
<b>Wireless provision</b>	Wired provision
<b>Dynamic asset</b>	Static asset
<b>Anytime location</b>	Fixed location
<b>Usually high in cost of operation</b>	Usually low in cost of operation.

### Advantages of mobile commerce

#### 1. It provides easy access

The first advantage of M-Commerce it provides the easy access. If you do not need to go to the shop to buying your precondition alternative, we can purchase items in online.

#### 2. Cost reduction

By doing mobile business the cost to the people is reduced. It reduces the workload of employees; it is very useful for people.

#### 3. Attract new customers

Mobile commerce attracts customers by providing them with all necessary items. Mobile commerce is always targeted to new customers.

#### 4. Customer satisfaction

As on mobile commerce one of the important to invest in is your website. In mobile commerce consumers are satisfied by purchasing the products they need. Consumer will benefit from this.

#### Disadvantages of mobile commerce

##### Competition

It is a lot of competition in the world of mobile commerce. It is so easy for to create an online shop. This is the one of the biggest disadvantages of mobile commerce. Because it is extra hard work the website

##### Security issue

It is very easy for hackers to steal information from customers mobile devices. One o the main demerit of security. Information is stolen as money transaction take place on mobile device. Thus, being unprotected is a disadvantage.

##### Risk factor

Technology changes day by day. Mobile commerce is a growing sector in business. This is a risk for every business. Investing in a lot on this mobile trading is very risky. Because the data exchange takes place, the changes of hacking are high.

##### Types of m-commerce

- Mobile shopping
- Mobile banking
- Mobile payments

##### Mobile shopping

Customers will purchase of the products in online. Mobile shopping enables to customer buying the product using a mobile or tablet device.

### Mobile banking

M - banking or mobile banking it refers to financial transaction, purchasing a stock, remitting money.

### Mobile payments

In today's era, money transfer is done through mobile phones. No need to go to the bank. Transaction takes place within two minutes. It is very easy for people.

### IN OTHER TERMS:

M-COCMMERCE = E-COMMERCE +WIRELESS WEB

### Conclusion

In this mobile commerce is the use of terminal and public mobile network. It is the access of all information and conducted the transactions. It is transfer to value in exchange for information. M-Commerce is a good business platform for consumers and business. It had been largely social, business, economic and technological.

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## Business Intelligence

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### Abstract

The business intelligence (BI) market is expanding as a result of the quick development of new technologies, which requires businesses to adapt their products to the demands of the market. One of the most significant organizational and technological advancements in contemporary organizations that foster information diffusion and serve as the basis for corporate decision-making is the use of business intelligence systems. It is crucial to approach BI literature by adapting BI application and its implementation, BI architects, and enabling elements in BI projects because the way BI is integrated and implemented differs significantly between enterprises. Additionally, we'll talk about how technological features like user access, data quality, and the integration of BI with other company systems, as well as Organizational skills like adaptability and support for risk management are crucial for BI. Additionally, this essay will also cover How the school of thought has been used to build the concept of BI. We anticipate that outcomes might lead to the benefit and input for businesses who want to introduce a BI application within their company.

**Keywords:** Business intelligence, BI architectures, BI capabilities

### Introduction

The association setups of today are extremely complex and constantly changing. Public and business sector organizations are under intense pressure to provide an explanation for the top management regarding innovation and change conditions. To accomplish this, an organization must tactical, operational, and strategic judgments, yet they are difficult and are made rapidly. A great deal of data, information, and understanding are needed for fundamental leadership. One should fundamental leadership and quick, on-time, and continuing planning is expected to

process this data as needed to get modernized (Turban and colleagues, 2010). Additionally, the modern corporate life cycle has changed. From now on, a firm must have swift responses to achieve a competitive advantage as well as wise decision-making. In order to make the best judgment, the decision maker must have reliable facts the appropriate moment and location (Farjami, 2015).

In the 1950s, the idea of business intelligence (BI) first emerged from a technology called decision support. Many businesses still employ decision support to assist them make decisions that will provide them a competitive edge over their rivals. The recent expansion of BI has been largely fueled by better data collection practices and technology that has more storage space. Technology advancement has allowed the organization to can use BI to store a lot of data for a lower cost. Businesses can access a wide range of data from a smartphone, internet history, social media usage, and so forth. BI can sort to look for patterns and trends in these data (Raisinghani, 2004).

## **Business Intelligence**

Another problem with many definitions is that they tend to alter over time as people's perspectives on what is important shift. This is the case, for example, with BI. When the software industry first started using business intelligence, it was thought of as private .insight as opposed to state or general knowledge. Engineers continue to using BI even after many years .programmers, as well (Solbrg Silen , 2015)

BI is defined as frameworks that collect, modify, and present structured data from a variety of sources, reducing the time needed to obtain important business data and enabling their effective use in management decision-making processes (Den Hamer, 2004). This enables dynamic data use in management decisions.

Business information search, recovery, analysis, and clarification of the requirements of decisions made by the administration (Nofal and Yusof, 2013). According to Tyson (1986), BI focuses on on obtaining, processing, and presenting data about clients, competitors, and the industry industries, technologies, and goods. BI is portrayed by Pirttimäki (2007) as a process

that includes a series of actions that are motivated by the specific information requirements of decision makers and the goal of gaining a competitive edge.

## 1. Data, Information, and Knowledge

- ❖ **Data:** It refers to a structured codification of transactions involving two or more primary entities as well as single primary entities. Carlo (2009). Businesses use BI frequently because it allows them to analyze data in any format and develop strategies based on that analysis. Generally Structured, semi-structured, and unstructured data are the three categories into which data is divided. Structured data are information in fixed form; they may include a variety of data types. websites, and precise addresses that computers can read quickly because the data is already standardized.
- ❖ **Information:** Information is the output of data extraction and processing operations that appears meaningful to people who receive it in a certain domain.
- ❖ **Knowledge:** It is created from data that is used to develop decisions and the actions that go along with them. Consequently, we could say that knowledge is information that is applied to a particular domain and is strengthened by the decision-maker's experience and competence. in addressing and resolving challenging issues.

## 2. Business Intelligence Architectures

- ❖ **Data sources:** The sources mostly consist of data from operationalized systems, but they may also comprise emails and unstructured data obtained from other suppliers.
- ❖ **Data warehouse/Data mart:** Data warehouses are used to standardize the results across systems that are permitted to be searched and aggregate various types of data into one area using a procedure known as extract, transform, and load (ETL). Typically, data marts are compact. warehouses that collect data from a single department, rather than from many

departments, company. They keep databases from becoming too complex and are less expensive to implement than full warehouses. Data exploration is a passive BI analysis that includes querying and reporting. systems and statistical methodology. Data mining is an active BI methodology that aims to provide information and data extraction for knowledge.

- ❖ **Optimization:** Using an optimization model, we may choose the best course of action from among a large, perhaps infinite, set of potential courses of action.
- ❖ **Decisions:** When available and successfully utilized business intelligence approaches, the decision-makers are responsible for making the final call, and they may use informal and unstructured data accessible to change and adapt the suggestions and the findings reached by applying mathematical models.

## Conclusion

Although the idea of BI was just developed a few decades ago, it is now a top priority for all businesses, regardless of size, to assess whether they should. To meet the demands and wants of the customer, you can either invest in this system or not. These days, BI identifies the true economic value of data assets and significantly enhances identifying and seizing commercial opportunities. numerous international companies have implemented the BI system, but some of them have had trouble doing so. and operational strategic, human resource, leadership, cultural, and quality management aspects of the organization and strategic attitude of a company have a considerable impact on the installation of BI systems integration. The key is comprehending both managerial and technological skills.

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## Internationalization Strategies in E-Commerce

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### Abstract

The process of internationalization gained a new dimension thanks to the elimination of national barriers via e-commerce. The study of electronic commerce in the global setting is becoming a necessity due to technological advancements. This study emphasizes the advantages and disadvantages of e-commerce as well as the effects of this type of globalization on business strategy. Five case studies were analyzed with the main goal of discovering the driving forces behind businesses' online expansion for the creation of an empirical study. The consumer's perspective on ecommerce was investigated because they are the main actor in this process. The findings indicate that internationalization strategies and e-commerce adaption are related, and it is evident that e-commerce is a major internationalization strategy with a low level of investment requirements and risk.

**Keywords:** Online marketing, internationalization, e-commerce, social media

### Introduction

Technology development, financial system deregulation, the emergence of the network society, and the formation of global mega-alliances have all contributed to the internationalization perspective's evolution from a different perspective. According to Hitt, Ireland, and Hoskisson (2007), the term "internationalization" refers to a company's strategy for expanding its goods and services across national boundaries. It is possible to distinguish between national firms, international firms, multinational firms, and global firms when describing the company's international and multicultural surroundings. Popa et al. (1999, p. 25). All commercial interactions, including private and governmental, between two or more countries are regarded as international business, according to Daniels and Radebaugh (2001).

## Internationalization strategy formulation

### Situational analysis :

The process of advanced internationalization demands from the companies significant technological preparation, human and financial resources. No matter the size of the company, global business expansion is a must for business strategy, not just a precondition. To effectively meet changing customer demands, businesses must be able to adapt. To enhance its competitiveness in the global business environment, it is essential to put one strategy plan into action. Toaka and Beeman (1991) state that the organization must concentrate on two steps to implement a successful strategy: examination of formulations and a plan for innovation

### Strategy Planning :

. Every company that aspires to break into new markets must start by determining the markets to enter, the kind of strategy to employ, its competitive edge, and the kinds of structures that are required. The firm's resources will help create the international strategy based on how these important problems are addressed.

Every company that feigns an interest in expanding to developed markets should consider the entrance mode. First, the business might use a diversification strategy to manage the key components of the supply chain by introducing new goods or services while utilizing cutting-edge technologies. Second, to take advantage of opportunities and maximize resources, the corporation may take use of distinctions between domestic and foreign markets.

### Organizational Innovativeness :

Competitive advantage can be created in an e-commerce strategy thanks to organizational innovation. By combining strategic direction with innovative processes, a company can provide new products and services. Innovation can take many different forms, including radical or gradual innovation, product innovation, administrative innovation, and technological innovation.

Wang and Campus (2004) incorporated three characteristics of innovation: market innovativeness, strategic predisposition to be a pioneer, and technological sophistication. The

corporate culture and non-humanistic aspects are essential elements that must be taken into account during the development process for any investment.

### Cross Border E-Trade Challenges

Companies should be aware that the Internet can also pose a threat to them because users have access to tools that enable them to share their experiences with the world via the Internet, which can be helpful on the one hand but also be detrimental to a brand's reputation and credibility. Beginning a well-structured online business requires a high level of control over online transactions and the ability to deal with changes in the telecommunications infrastructure, standards across numerous nations, fierce rivalry, and global costs.

When e-commerce first began to take off, consumers were most concerned about not being able to physically inspect a product before making a purchase. These worries were quickly followed by worries about personal information, e-commerce security, and the reliability of payment systems.

Product managers have to deal with complex issues such varied consumer wants, retailer expectations, and price sensitivity. Because a brand shouldn't charge the highest price in one market and the lowest price in another, pricing is a key component of brand strategy that should be developed in conjunction with market positioning. This is troublesome because regional or international distributors provide a threat to a brand's price strategy, which is altered in accordance with their pricing policy.

### Conclusion

Innovation is essential in a society where there is a globalized rivalry. The construction or reinvention of the corporate structure is not the only aspect of business model innovation that involves technology advancements. Business model innovation should be the company's main priority when choosing to go global. Global sourcing and resource distribution result, as well as globalized competition in the value proposition of domestic offers. Affecting the company's ability to develop new sales channels and segments and enhance its value proposition. This is consistent with the conventional understanding of the process of a firm's internationalization,

which is the process of adaptation, change, and development in a firm's core functions, systems, and structures through successive transformations as a result of interaction with its multinational and transnational environment.

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## Use of Voice Control in E-Commerce

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### Abstract

The way people interact with computers has changed as a result of automatic voice-controlled devices. A user can make a hands-free request using voice or speech recognition algorithms to the computer, who then handles the request and provides the user with pertinent responses. Following decades of study and technological advances in artificial intelligence and machine learning. Technologies that use voice commands have improved in effectiveness and are frequently used in many fields to facilitate and enhance human-to-human and human-to-computer interactions. Modern technology with the aid of web technologies, e-commerce applications provide interfaces that are user-friendly and interactive.

**Keywords:** Voice recognition programs, speech recognition programs, Word Error Rate

### Introduction

Speech recognition and voice recognition are often used interchangeably, however voice recognition is generally used to identify speakers rather than recognize their content. Speech made by the speaker. The process of identifying speech transforms the syllables or phrases that people speak into electrical signals that have a meaning that has been assigned by using sets of phonemic representations to compare the signals to an even contest. A match exists between the phonemic representations. In opposition to specified terms from a word vocabulary.

### Evolution Of Voice Commerce

Artificial intelligence is developing quickly. This expands the vocabulary and encourages the use of more natural language for virtual assistants like Siri, Alexa, and Google Assistant.

This trust encourages customers to use virtual assistants and smart devices for online buying, which boosts conversational commerce.

## Benefits Of Voice E-Commerce

### Convenience

The simplicity and speed of voice commerce's utilization are its main benefits. All you need to activate it is a voice assistant-equipped gadget and your voice. Customers are able to shop while multitasking, cooking, or even driving.

### Improved Customer Experience

In most circumstances, using voice commerce will require a platform membership. This could seem like a roadblock, but it actually builds trust and motivates customers to make purchases. Take Amazon's Alexa as an example; with Amazon Prime, placing, tracking, and canceling orders is simple, and you can also ask for special discounts.

### Personalizing Buying Experiences

Devices can then collect information from prior purchases or behavioral patterns and use this information to create a more individualized experience while also giving exclusive savings. Examples include recommending relevant products or often bought goods.

## Challenges With Voice Commerce Today

### Language Limitation

Computers may have trouble comprehending accents and intonations since each human voice is distinct. English is now the most sophisticated and precisely identified language in voice technology. But because voice assistants like Siri now support more than 17 languages.

## Making Interactions More Human

In addition to difficulties with language, voice programs often have a hard time making voice assistant interactions seem more logical and natural. The consumer confidence in voice technology may be affected, and more people may use it globally if this problem is resolved.

## Knowledge Gap

Information about voice assistant capabilities is scarce. Due to a lack of understanding about what voice assistants can do, how to use them, or whether there are risks involved, many consumers choose not to buy or use them.

## Lack Of Trust

Voice commerce users frequently limit their usage to placing repeat orders for previously acquired goods. Due to a lack of confidence in the technology to handle larger or more complicated orders, voice assistants are now only utilized to make quick, minor purchases.

## Privacy Concerns

The number of rules governing the management of personal data is expanding, including the EU's GDPR. These lead to more debates about data protection, which increases consumer awareness of the value of protecting their online data. Apple's Siri takes pride in being the most private digital assistant in the world and uses device intelligence to create a personalized voice-shopping experience.

## Requirements Gathering

### Functional Requirement

1) **User-Friendly Design:** The user interface (UI) should be simple and convenient for users to utilize.

2) Simple Checkout Process: The checkout process consists of a sequence of actions a consumer takes to buy the things in their online store's shopping cart

3) Speed: Speed is achieved by shrinking the size of the pages, utilizing cache memory and a content delivery network both in memory and through data compression.

4) Payment integration: With an integrated payment system, payments are entered directly into accounting software and applied to or credited to the general ledger. This straightforward method gets rid of human errors

5) Filtering: To discriminate between various products offered on the website.

6) Accessibility: Visual accessibility on the web includes web accessibility issues caused by impairments.

7) Mobile friendly: A website that is mobile-friendly is scaled and designed to allow for simple interaction on many mobile devices.

8) Security: Since users are being asked to provide their information, it should be kept secure.

9) Search Engine Optimization: It is simple to live there without ever being seen. Making an appointment is the most effective method to do it expenditure for SEO optimization.

### Non Functional Requirement

1. Requirements for performance: Internet access and a local WIFI network are both necessary.

2) Scalability: This factor is crucial to the product's future as future technologies ought to be scalable for the product.

3) Quality: Even the top e-commerce platforms you should ensure that code is developed to a, because it has been used poorly. Standard of excellence



## Conclusion

We provide an analysis of some of the most cutting-edge SRSs employed in this work, a review of performance comparisons of some of the most well-known SRSs from the literature, and a taxonomy for classifying SRSs. A pilot prototype and functional analysis of SRSs using IBM technology were created to establish a voice-activated online store called Services from Watson for STT and TTS. Increasing accessibility to business websites is crucial in today's e-commerce

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# Augmented Reality in Manufacturing

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## Abstract

Augmented reality (AR) in manufacturing is changing how we collaborate and communicate. Augmented materiality, a synthesis of digital and audiovisual components that bridges the virtual and physical worlds, is an improved version of the world around us.

**Keywords:** Manufacturing of Aerospace and defense, Variations in Products

## Introduction

In contrast to virtual reality (VR), augmented reality (AR) enables interaction between computer-generated content and the physical environment. VR isolates the user from reality, impairing their perception of real reality when using headsets. AR positions them next to one another after giving it some thought. As a tool for Industry 4.0, AR improves manufacturing capacities.

## Augmented Reality in Manufacturing

Manufacturers are increasingly supporting human-machine interaction. Leading firms continue to track data and automate routine, easy tasks to stay competitive. Manual procedures are still useful, though. The complexity of the duties that manufacturers assign their employees is increasing, as is their flexibility. Guided by augmented reality, manual procedures are tracked, and our business activities are made visible. At the University of Patras, research on the use of augmented reality to facilitate human and machine collaboration revealed that "AR interfaces can amalgamate in the workplace and foster it, facilitating natural and intuitive interaction with [robots]."

This research shows that connecting humans and machines using augmented reality has helped manufacturers uncover imperatives. The top AR manufacturing solutions can extract minute data points from even the smallest movements captured by 3D sensors and machine vision cameras. By combining such data, producers may identify the precise moments when corporate incapability occurs and learn how to improve operations for higher productivity.

## Uses Cases of AR in Manufacturing That Are Driving Operational Efficiency

### 1. Up-skilling and training

The ability of AR solutions to address manufacturing training and challenge-solving benefits companies and employees at all levels. Even if organizations need to train at the individual, factory, or enterprise level, digital augmented reality work instructions scale to meet businesses where they are. Individuals or large groups can receive production training with only the click of a mouse. These programs effectively adapt to any skill level and are nevertheless comprehensive for those with no prior manufacturing experience and those with more than 30 years of experience.

### 2. Variations in Products

Once developed, work instructions are attached to a list of programs available on all AR systems. When a system has multiple processes available, workers can work more rapidly and benefit from product variance. An enterprise MES or PLC system that is connected to AR software can use a single barcode scan to recognize a new part and automatically call the appropriate job instructions.

### 3. Quality Control

Inspection and verification are essential for ensuring quality. However, it still happens frequently for inspections to omit the process's completion. Fast inspections using guided AR solutions can be included in work instructions at any step without affecting cycle time.

To discover issues like proper torque, right wire positioning, as well as based on part type, AR software even combines with 3D vision cameras and machine learning. Snapshots are added for further assurance, and all inspection and process data are preserved. adds a no-fault-forward step structure on top of that. This means that a worker cannot proceed to the subsequent step until they are certain that the current one is accurate.

## Manufacturing Industries Benefiting From Augmented Reality

### Manufacturing of Aerospace and defense

Quality is the secret to success in the aerospace and defense sectors. Products require a 100% assurance that they are assembled correctly, even if it slows down production. Ironically, despite the advanced technology found in aerospace and defense products, the industry as a whole is behind. Both verbal and written work instructions are routinely used to maintain the operations of these factories. The wisdom of the tribes is a source of power. The skills gap in this industry is, however, being drastically widened by the emergence of the great resignation. Applications of augmented reality to manufacturing in the aerospace and defense sectors provide quality while standardizing and digitizing work instructions.

### Manufacturing of Electronics

Quantity and quality are equally important in the manufacturing of electronics. The majority of gadgets are not actually manufactured by the well-known companies that you see on computers and cell phones. In reality, contract manufacturers complete it. The brand-name electronics companies require extremely narrow margins of error (as low as 1-2%) to sustain business relationships because so much of the work is contracted out.

### The Medical Industry

Medical and pharmaceutical producers must adhere to tight standards and verification techniques in order to receive FDA approval. Honesty is important. Every procedure, whether it be for

kitting, pill counting, or preparation for medication research, must guarantee the safety of the operator and end-user.

Medical manufactures are using augmented reality authentication to ensure patient safety. Manufacturers can verify a process step—such as which bin a component should be taken from, what tool to use, and where the component should be placed—is done correctly by integrating 3D sensors into AR software.

### Conclusion

Formerly, the world's top manufacturing technology was augmented reality. And investment will only increase in the future. According to predictions, "industrial AR will reach a market value of \$70 billion by 2025." It is possible to connect our factories and engage with data in new ways by expanding on the concept of human and machine association. Solutions for manufacturing training, homogeny, optimization, and general worker well being are advantageous to businesses in every sector.

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## Techniques of E-Commerce

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### Abstract

Technology (under the great pressure of innovation) and business are the driving forces behind electronic commerce. This article will highlight some tips for businesses creating their own E-commerce strategies or updating their current ones if they already have an online presence.

**Keywords:** E-Commerce Techniques, Develop Marketing Plans

### Introduction

The term "e-commerce," often known as "electronic commerce," describes the exchange of products and services over the internet. It involves conducting commerce between firms or between enterprises using electronic platforms, like websites, mobile applications, and social media.

### E-Commerce Techniques to Help You Attract More Clients:

- Use high-quality photos and thorough product descriptions to improve the usability of E-Commerce searches.
- Individual the homepage.
- Focus on Creating Reliable and Original Content.
- Enhance the functionality of your shopping cart.
- Create Email Lists.
- You Should Upgrade Your Social Media Strategy.
- Construct landing pages.
- Develop Marketing Plans

➤ User-Generated Content Implementation.

1. Individual the homepage

- Does your e-commerce platform keep track of or analyze client search terms? If your online store's system can keep track of this, your navigation and search capabilities are certainly effective.
- Organize your web store for these two key types of potential clients to further improve the UX of your online business:
  - visitors who are prepared to make a purchase.
  - simply looking around visitors.
- A important element for your users is designing a high-performing search experience since if users can't find what they are looking for, they will buy it from another store. Customers that are very clear about what they need want to locate the appropriate information as soon as feasible

2.Focus on Creating Reliable and Original Content:

- For the purpose of capturing the interest of potential E-Commerce buyers, high-quality product photographs and photos are a crucial component of any digital E-Commerce strategy.
- Online shoppers cannot personally inspect the product; instead, they base their decisions only on customer reviews and product photographs.
- If you include decent, readable thumbnails on the search results page, users will be able to identify the items they need with just one click and will be better able to grasp what you have to offer.
- Keep your product descriptions succinct and to the point as well. Eliminate any filler and make a detailed summary of the features and advantages.

### 3. Enhances the functionality of your shopping cart:

- Your target market wants to know all there is to know about a potential purchase, as well as how
- Personalization is a strategy that keeps track of what clients looked at or visited during their previous session on your E-Commerce website and generates fresh purchase recommendations on each subsequent visit based on previous interactions with the business.
- This personalization may be based on past actions, such as purchases, or it may be based on current information, such as a place or time (marketing segmentation).
- “59% of online customers say that personalized online retail outlets make it easier to find more interesting things. [invespcro.com](https://www.invespcro.com), Personalization of Online Shopping: Statistics and Trends”
- The first user-centric buying experience was created by Amazon. When logging in under the personalized block in the initial area of their website, users may simply find the proper product.

### 4. Create Email Lists:

- You can give your clients more value if your E-Commerce content marketing plan is effective and properly executed.
- You must first comprehend your consumers' objectives, needs, and pain points as well as their customer journey in order to do this.
- You must thoroughly understand your target audience, especially how they consume material and what types of information they need at different points in their journey.
- Making a plan for your posts is the next step after gathering these thoughts. Publish stories that are pertinent, worthwhile, and easy to share.
- The following are some of the top recommendations for attractive content:
- INFOGRAPHICS. Present difficult concepts in a clear manner.
- Checklists. Dissect the steps of a protracted procedure.
- Memes and GIFs. Make communicating enjoyable



#### 5. You should upgrade your social Media Strategy:

You should make sure that your shopping cart works properly and is simple to use for clients to avoid them abandoning their carts. Regular performance analysis is the key to understanding deficiencies.

- Determine the stages at which customers typically abandon their purchases by analysing your analytics data, and then come up with suggestions for improvement. In order to determine which approach has the best chance of lowering shopping cart abandonment, compare two approaches using A/B testing.
- The optimisation process should take the user's journey into account. Remove any obstacles and/or potential exit routes from the checkout page.
- This will clarify any misunderstandings that may have occurred during the checkout process. Numerous conversion studies have shown that the fewer clicks you require during the checkout process, the higher your conversion rate will be.

#### 6. Construct landing pages:

- If email marketing isn't a part of your eCommerce business plan, you're missing out on sizable profits.
- Collect email addresses using forms and give something in exchange, like a discount code or perhaps a small gift.
- Never send emails to users without getting their consent, and always work to earn their trust. Nobody wants to harm their brand in this way, so doing so puts you at risk of being placed in the SPAM folder.

Add sign-up forms to the bottom of your blog posts or shopping advice. In order to stay in touch and receive news, discounts, and promotions, visitors who were pleased with the information you provided will be eager to leave their email.

Pro tip: As part of the checkout process, provide the customer the choice to sign up for your mailing list.

Even though an email list can never be "full" or "ready," you can start using subscriber emails as soon as people start signing up for your newsletter:

Speak up for upcoming or novel products.

Offer deals or discounts.

Send blogs with relevant and educational content.

Request feedback.

Develop special campaigns and promotional offers for newsletter subscribers.

#### 7. Develop Marketing Plans:

- A great additional strategy to improve your digital E-Commerce strategy is to create advertisements. These will boost your online visibility and boost your sales. Three questions should be answered before starting an advertising campaign.
- How many visitors does your business' website need for a successful conversion? How much is the budget you can safely allocate and for what period of time? What is the best advertisement outlet for your products?
- Whatever you decide, the most crucial step is to measure and analyze the visitors to your website. Most people start with online ads or Google Ads, the most well-liked and user-friendly platforms for advertising. For instance, Google Analytics provides information about the origin and activity of visitors to your website.
- Retargeting strategies are another sensible approach to boost the effectiveness of ads in reaching visitors and potential buyers. A technique called an online pixel can help you establish targeted marketing campaigns by keeping track of all the phone users that visit your website.
- Then, depending on where your visitors spent the most time on your website (product page, blog, testimonials, etc.), you can create preferences. Increasing your audience makes it possible to collect information, but it takes time and patience.

## 8. User-Generated Content Implementation.

The idea behind UGC (User Generated Content) is simple: customers post content about your store, brand, or product on social media and other websites that is accessible to the general public, such as video clips, pictures, testimonials, reviews, and blogs.

### What Ways Can Customers Create Content For You?

To entice users to share their experiences using your products on social media, create contests. Voting restrictions are another option.

Ask your customers how you can make your product better.

Utilise company-branded # in social media campaigns to encourage followers of your brand to post pictures and include a mention of you.

Check to see if there are any viral social networks you are not currently using and make an effort to connect with new prospective clients.

Use the live chat options for YouTube Live, Twitter's Periscope app, online Live videos, and other live streaming services.

Post client images and testimonials on your website. By doing this, you'll boost your customers' social recognition, encourage brand loyalty, and build consumer trust.

## Conclusion

Commerce, which continues to stand in as one of the business methods that can be advantageous if implemented appropriately, was able to survive and maintain high transaction levels despite the fall in the stock market and the price of commodities.

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## History of E-Commerce

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### Abstract

The term of E-commerce is buying and selling the goods and services or commodities through online base. In the definition of e-commerce business can also involved in methods like performance marketing you can utilize in e-commerce channels such as own website determination an trading website like AMAZON, MEESHO or social media to attract customers with a sales campaign or advertise on Google. One example in E-commerce is NYKAA is a leading company in the online marketing industry. Initially it has a concentrated on beauty products, gradually added product related to wellness, fashion, skincare, luxury products, fragrance products.

### Introduction

The term of e-commerce father is Michael Aldrich. He is English inventor and Entrepreneur. He is ascertained for e-tailing or e-shopping in 1979. Michael Aldrich widely as the father of e-commerce in world wide. The world first E-commerce company was "Boston Computer Exchange" introduced all the way back in 1982. BCX was a platform for business to buying and selling used computer equipment online or electronic.

The father of Indian e-commerce is K.VAITHEESWARAN. In India began online shopping in 1999. His create Feb Mart.com (to creation of a new look and feel for an established later "India Plaza.com) in 1999." India Plaza the first online shopping store in India.

At first acknowledged as "FEBMALL" was settled in the United states since being denoted and address in India. The top E-commerce companies in India like Amazon, FLIPKART, NYKAA, MEESHO, OLX etc., one example in E-commerce is NYKAA is a leading company in the online marketing industry. Initially it has a concentrated on beauty

products, gradually added product related to wellness, fashion, skincare, luxury products, fragrance products.

### History Or Time Line Of E-Commerce

In the year of 1969: The first significant E-Commerce company is well-established by Dr. John, R. GOLTZ and Jeffery Wilkins by used a dial-up connected. This is the first time e-commerce was introduced.

In the year of 1971 to 1972: The ARPANET is worn to set out a MARIJUANA in the middle of student.

In the year of 1979: Michael Aldrich established the earliest online purchase method. He is invented e-shopping he is also measured as organizer by relationship of transaction-processing computer with a altered TV through a telephone link. This was done for promotion of secure data.

In the year of 1981: Thomson Holidays UK is the initial business electronic shopping process to be embedded.

In the year of 1982: MINITEL was introduced launch country wide in France Telecom., The continuous development of technology, specific for electronic led to the produced of first e-commerce platforms by Boston Computer Exchange(BCE).

In the year of 1990: Tim Berners-Lee compose the original web crawler, world wide web make use of a NAXT computer.

In the year of 1992: The 90s take the online marketing to the next level by expose book stocks unlimited as an e-bookstore by Charles M. Stack. It was one of the first online shopping site creation at that time.

In the year of 1994: “TEN SUMMONER’S TALES” by injure set of the first secure e-shopping all the time Net Market. Web browser fool exposed by Netscape pilot by Marc Andreessen and Jim. It was utilize on the windows platform.

In the year of 1995: Amazon is commenced by Jeff e-bay is introduced data processer programmer PIERRE OMIDYAR as market place. This year marked the recognizable growth in the history of e-commerce as Amazon and EBay were launch. Amazon was started by Jeff , while Pierre launch EBay.

In the year of 1998: PAYPAL launch the first E-Commerce paying system as a tool of make money transfers.

In the year of 1999: ALIBABA started its e-shopping platform in 1999 with more than \$25 million as capital. Gradually it turned out to be an ecommerce giant.

In the year of 2000: The dot.com bust. Google expose the first online advertising tool named Google AD Words as a way to help to used the Pay-Per-Click(PPC).

In the year of 2005: Amazon Prime membership was launch by Amazon to help customers get free two-days shopping at an annual fee.

In the year of 2011: Google launches its online wallet or e-wallet payment app. One of the early move by Face Book to EXOSE sponsored stories for ads.

In the 2014: Apple Produced Apple Pay, an e-payment application. Jet.com was launch in 2014 as online shopping portal.

In the year of 2017: INSTAGRAM introducing shop able tag people to sell direct from the social media platform.

## Conclusion

There are many advantages of e-commerce including: A companies can reach a wide audience. Shopping from is more convenience for the consumer or customers. E-commerce also introduced new techniques and styles in transaction. Use the extensive E-Commerce internet world is actually much better to bring the goodness of the self or the state. Moreover, E-Commerce is help for technology that give the consumer access the business and organization all over the world over.

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# Navigating Nykaa Online Shopping Company A Journey Through Its Past, Present and Future

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## Introduction

Nykaa is an Indian E-retail company mission control in bombay .it vend beauty, healthiness; trend outcome through its webpage, mobile app and over 100 shopping centre in 2020,it become the first Indian unicorn startup cheif by female

## Nykaa About:

Nykaa is a beauty retail company that sales beauty products goods and modern products along with men's veist and briefs both online and offline.The company also offers broad content that includes goods reviews beauty how to vedio expert written articles and even an online beauty magazine the Nykaa helpline is designed to help the consumer choose goods and services that are tailor\_made to their needs.The production of beauty and healthy brand visibility of are sourced directly from.The processing brands and are there fore real and are also avaiable for sales

Nykaa presently ship its goods all over the india and subcontinent to nepal as well will start it intrenational supplys to many other countries soon!

## Industry:

Nykaa stands as a great society in beauty product and self care market.which is approximate to gain Rs:2764.17 by 2027.The market was final value at Rs.2.035.83 in 2022 CAGR of 6.32%



Nykaa Special:

Nykaa self\_esteem by itself present a complete decision of maquillage facepack, hairdressing, sent bath and body richness and strenght outcome for women and men Nykaa has present well\_curated well\_priced 100%. True and engraved result and it accepted over 1 million orders per month from all over india

## NYKAA\_MARKET SITUATION (PRESENT):

### 1. SOCIAL MEDIA MARKETING:

Nykaa has a powerful on social communitons media such as instagram, facebook, twitter and youtube. The firm uses the channles to support its goods share user\_commission content run social media contests and engage with its followers. Nykaa also cooperates with beauty as its promote its products and reach as wider audiences.

### 2. MOTIF MARKETING:

Nykaa has a custom built quarters on its forum that aspects colmns on venus a gilitys and style of living the company use motif put up for sales to provides merit to its shopper. Found custody and place itself as a thought boss in the beauty fabrication.

### 3. E\_MAIL MARKETING:

Nykaa has a huge database of protectors who draw common emails concerning new outcome launches sales and furtherance. The company uses email marketing to pilot traffic to its website boost sales and keep its patron intended.

### 4. SEACH ENGINE OPTIMIZATION:

Nykaa spend in SEO (Service to improve organic traffic) to boost its explore machine level and move natural deal to its webpage. The business users a area of method such as access analysis on page. Expansion and income link raising to better its profile in explore machine outcome.

### 5. SOCIAL MEDIA OPTIMIZATION:

As an networked e\_ commerce plan Nykaa, has accepted its bold social attending and her rank many social media plan for its guide stage of life. You can also act to top 10 social media department in Delhi and NCR. They have made use of following

NYKAA (GROWTH).

Nykaa is a top e-commerce company that particular the dealing if vision,maquillage,and trend products which is before enumerated and that too at a calculation lofty than some of the advance in year and the great Indian businesses like coal India, bharat petroleum SBI card godrej Nykaa became the top E-commerce and beauty wholesale policy with in just 4 years Nykaa rightnow pride of having over 17 million monthly active consumer and methods 1.5+mn command.Here's taking a look at some more extension best part of the brand as of october 2021 Nykaa demand to have over 15 million enrolled users It has 105 starts across India Nykaa has its tough days though out the solitary as a outcome of the explosion of the coronavirus universal when the business voucherd a drop of up to 70%of its dealing in April 2020.Still the business was rapid in its reflex and particular all the necessary products correctly how on them in goods and delete all the more uncompleted work inventory instantly later,the business created a float its watch stares by manipulating the provision of its aggressive transporting. Nykaa restored quick from the ill issue of the COVID\_19 universal and had before restored by more than 90% from what it was though the universal crash towards the end of 2020.

#### HOW IT STARTS:

It was the difference attested in the Bazaar of beautiful brand which gave the original incentive to falker Nykaa the creator of the business the beautiful and skindeep brand Bazaar of india was never at standard with the range of the brand as it was in more country fancy france and japan however the brand live beside invented for with spot near the business each of which commanded through different development of Nykaa.

#### NYKAA STRATEGY:

Nykaa panel commodity\_balance comfotable on its social media manage and infuse in bellwethers marketing for influencerss to create tutorials and look at or analysis new branch launchers.

#### FUTURE PLANS:

The business is target to enlorge its removed business it like removed to entarge its offline proof by aperture 180 shop all atop india by 2004 Nykaa is presently ready to enlarge its achievement

capital around the nation to expand buyer participation in besides it holds contemplate to enlarge its stock room complement by 40%

NYKAA COMPANY COMPETITION:

- purple
- Feballey
- Febindia
- Time\_road

### Conclusion

As a conclusion back up retail abstraction is the belief location. Every one concern must evaluate the information of their buyer and build stock opinion in command to delight their demand. This also package improve a harmony among the consultant 01\_Jan\_2015.

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## Cognitive – Psychological Basis in E-Commerce

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### Introduction

In the realm of e-commerce, marketers have discovered methods of leveraging cognitive biases to shape consumer behavior. Techniques such as retargeting, content repurposing and distribution, and social media reposting can all contribute to increased sales. However, what exactly are cognitive biases? They refer to systematic errors in thinking that affect the decisions and judgments individuals make.

The twelve most significant biases include the availability cascade, bandwagon effect, confirmation bias, fear of missing out, herd mentality, anchoring, framing, zeigarnik effect, authority bias, loss aversion, reciprocity bias, and hyperbolic discounting bias. Utilizing each of these biases in different ways can enhance the shopping experience and ultimately drive conversions.

Many ecommerce experts have taken advantage of a cognitive bias to influence consumers' shopping habits. One tactic is to display a high volume of product reviews, which provides a sense of comfort to shoppers. This makes them more inclined to purchase a product that has been used and positively reviewed by others before them. This is an example of how cognitive psychology is utilized in ecommerce.

### The Impact Of Cognitive Biases On E-Commerce

Recent studies suggest that a consumer's shopping behavior is heavily influenced by their personal cognitive biases. As a result, savvy marketers are using these biases to transform their online selling strategies, leading to increased sales. It is predicted that by 2024, the global retail sales economic share will reach 21.8%, and 33% of online retail traffic will come from mobile devices. The pandemic has undoubtedly accelerated the growth of e-commerce, and businesses worldwide are striving to take advantage of this permanent shift in consumer behavior.

One strategy is to use inherent cognitive biases in ecommerce that encourage customers to make faster purchasing decisions, shop more frequently, and increase the overall value of their ecommerce transactions. These biases can affect people's choices and judgments. Currently, there have been around 175 cognitive biases identified! Marketing and psychology are closely linked in ways that are difficult to comprehend. As a result, marketing professionals understand that human behavior is entirely unpredictable and irrational. This alone has the potential to significantly impact consumer behavior, resulting in lost business, sudden changes in interest, fewer leads, or even sales.

COGNITIVE –PSYCHOLOGY describes a cognitive biases as a, “Systematic error in thinking that occurs when people are processing and interpreting information.”

#### Some Noteworthy Points:

1. Target those who have visited your website before: When advertising your products or services, retargeting individuals who have previously visited your website will yield better results than targeting new prospects. Studies have demonstrated that retargeted ads have a 10 times higher click-through rate than display ads. Furthermore, website visitors who see retargeted display ads are 70% more likely to purchase items.
2. Reuse and distribute your existing content: You can also increase your sales by repurposing your current content and sharing it on various platforms. For instance, you can transform a blog post into an infographic, a video, or a slide presentation. Sharing your content across multiple channels will increase the chances of people seeing it more often, which is beneficial for your sales!

One way to increase reach and engagement on social media is by resharing existing content. According to Buzz Sumo, constantly reposting articles can lead to a 686% increase in engagement. But why does this happen? To understand, let's look at cognitive biases. Cognitive biases have been studied since 1974 when Daniel Kahneman and Amos Tversky first wrote

about them. Since then, over 100 biases have been identified, making decision-making for marketers more complex.

### Could You Please Provide An Explanation For What Cognitive Bias Means?

- Cognitive bias refers to when individuals rely heavily on their preconceptions, past experiences, and environmental or social factors rather than reality. This can lead to errors in reasoning. Scientists have identified various cognitive biases. These may make it challenging to create effective marketing campaigns, as consumer interests may change rapidly.
- Fortunately, there is a simple solution. By understanding the most significant cognitive biases and using them to your advantage, you can influence behavior and tailor your marketing campaigns to better suit your audience.
- Marketing experts typically begin by asking strategic questions, such as:
  - Who is my target audience?
  - What are their common characteristics and thoughts?
  - What challenges do they face, and how can my product or service help them?
  - Where is my target audience located, and how do they prefer to receive information?
- There is a range of opinions on the number of biases that significantly affect buyer behavior, but we will examine the twelve most important ones in this discussion. Each of these biases plays a crucial role in understanding and connecting with consumers.

### But Why Are These Twelve Biases So Significant?

Omni Convert has been aiding 18,261 websites in generating higher conversions through human-driven A/B testing since 2013. This has given them access to over 41,000 human-driven A/B experiments conducted by thousands of eCommerce websites. The Omni Convert team has found that the most effective web experiments are based on these twelve cognitive biases.

Let's explore them in detail:

### 1. Availability cascade:

This is a process of self-reinforcement in which a collective belief gains more and more credibility through repetitive exposure in public discourse (or "repeat something long enough, and it will become true").

One of the most prevalent examples of this is the repetition of news until it is ingrained in people's minds. News is often presented as breaking information, and negative events tend to be exaggerated by the public, frequently distorting the factual reality.

How to use this cognitive bias in e-commerce:

Remarketing campaigns

Repeating the points of difference across the funnel

Exit-intent overlays

### 2. The Bandwagon Effect:

The Bandwagon effect is a cognitive bias where people tend to adopt an opinion and then seek out other things to support and agree with it. This bias is often influenced by group-thinking, a need to conform, a desire to be right, and a need to belong.

Examples of this bias can be seen in fashion, music, social networks, diets, and elections. People often wear the same clothes, listen to the same music, follow the same diets, and use the same social networks as their peers. Additionally, in elections, people tend to vote for the candidate they believe is most likely to win.

To use this cognitive bias in e-commerce:

Businesses can implement qualifying overlays or short quizzes that determine the best products for each buyer, such as the best color, shape, or size.

Choice reduction overlays can also push visitors down the funnel towards making a purchase.

### 3. Confirmation Bias:

It's common for people to seek out information that confirms their beliefs and ignore alternative viewpoints, which is known as confirmation bias.

This can be seen in various situations, like during elections where people only look for positive or negative information about a candidate based on their personal opinions. Stereotypes can also cause people to forget or ignore information that contradicts their preconceived notions. Although this is a natural tendency, it can be overcome by acknowledging the existence of confirmation bias and being open to exploring opposing viewpoints.

In e-commerce, confirmation bias can be utilized by,  
Using consistent messaging between ads and landing pages,  
Remarketing campaigns,  
Use of choice reduction overlays and welcome gateways.

#### 4. The Fear of Missing Out:

The fear of missing out, or FOMO, is a common concern that others may be having enjoyable experiences without one's presence. This social anxiety is characterized by a constant desire to stay connected. Social media is a prime example of this, as people feel the need to stay updated on every available piece of information. Even after disconnecting, the urge to reconnect is strong.

To utilize this cognitive bias in e-commerce,

One can create scarcity by indicating limited time or quantity available.

Displaying the availability of items with low stock can also emphasize scarcity.

Highlighting the buying behavior of other visitors.

Such as "3 people are looking at this product" or "last in stock," can also invoke a sense of urgency in potential buyers.

#### 5. Herd Mentality:

The "herd mentality" is when people tend to follow and imitate what most others are doing, often based on emotions and instincts rather than their own analysis. This cognitive bias is evident in situations with high consumerism, such as the well-known frenzy of Black Friday. Research suggests that shopping experiences can be improved in crowded environments.

In e-commerce, this bias can be harnessed by showcasing,



Localized testimonials in ads and on the website, displaying sales numbers and customer counts, and collecting and amplifying reviews and testimonials.

Referral programs can also be effective, as well as highlighting bestsellers and most-wanted items with separate categories and filters.

#### 6. Anchoring:

Sometimes humans rely too heavily on one specific piece of information or “anchor” when making decisions, which is known as a cognitive bias. Brands can use this bias to make their products and services seem more affordable and valuable. They do this by showing the original price next to the discounted price, suggesting popular choices, highlighting the most expensive option first (like a subscription plan), or offering lower prices for bulk purchases.

If you want to use this bias in your e-commerce strategy,

Try using an enhanced search function

Starting with a higher initial price that can be discounted during sales or promotions

Using a recommendation engine

Personalizing the experience in real-time.

#### 7. Framing:

When presented with information, individuals can draw varying conclusions based on how that information is framed. Essentially, people view potential outcomes as either gains or losses. When options are framed positively as gains, individuals tend to approach decision-making with more caution. However, if the same options are presented negatively as losses, individuals may perceive them as having a higher level of risk. This bias is most noticeable in industries such as fashion, travel, furniture, sports apparel, electronics, cosmetics, and books.

Here's how you can use cognitive bias in e-commerce:

Try A/B testing different ways of communicating the same benefits. For example, compare "Save 10 Rs" versus "Get 10 Rs" to see which one resonates better with your audience.

Use data you've gathered about your visitors to personalize their shopping experience. This will help you determine the best way to frame each step in the funnel for each individual customer.

#### 8. Zeigarnik Effect:

The Zeigarnik effect states that people tend to remember unfinished or interrupted tasks better than those that have been completed. This means that the desire to finish a task can cause someone to remember it until it has been completed and completing it can lead to forgetting it altogether.

LinkedIn and Netflix are good examples of using cognitive bias to influence their users. LinkedIn persuades its users to complete their profiles, while Netflix creates shows that end with a cliffhanger, convincing viewers to watch the next episode or "binge-watch."

In e-commerce, you can use this cognitive bias by,

Using remarketing ads and emails to remind customers about products they added to their basket or visited.

You can also trigger a notification with a discount code that can be used later.

Remind customers about products in their Wishlist,

Build a loyalty program and remind customers about unused rewards, points, or discounts.

#### 9. Authoritative Bias:

One type of cognitive bias is called Authority Bias, which is when someone gives more credibility to the opinion of a person in a position of authority, even if their expertise is unrelated to the subject matter. This bias is often exploited in advertising, where consumers tend to respond positively to commercials featuring celebrities. However, with time, education, and practice, it is possible to overcome this bias and make an impartial evaluation.

To use this bias in e-commerce,

You can display testimonials from experts, public figures, or satisfied customers.

Including trust badges.

Figures that demonstrate the number of satisfied customers.

Highlighting high ratings from previous customers can also help.

#### 10. Loss Aversion:

Loss aversion is the tendency for people to feel more negatively about losing something than positively about gaining something. This concept is often used in economics and marketing. In marketing, this bias can be seen in phrases like "Limited time offer!" or "Last chance to buy!"

To use this bias in e-commerce,

Businesses can try A/B testing different ways of showcasing discounts.

Using countdown timers to show when offers expire.

Showcasing how much time is left to place an order for next-day delivery.

Using persuasive language near the call-to-action button.

#### 11. Reciprocity Bias:

People tend to want to return a favor when someone helps them or offers them a small favor. This is called reciprocity bias, and it can be observed in marketing situations.

For example, businesses may offer something for free at the beginning, provide good customer service after a purchase, create a memorable brand experience, and build long-lasting customer relationships.

One company that takes advantage of this bias is Spotify. They offer a 30-day free trial of their Premium membership with no additional cost if customers cancel at any time. This makes it difficult for customers to stop their payment when the free trial ends, especially with the low cost of the membership.

To utilize this cognitive bias in e-commerce,

Businesses can associate order completion with a certain donation to a cause, ask customers to round-up their order to donate.

Use a welcome gateway to generate positive emotions in visitors, and act for real in society to give a voice to their e-commerce.

#### 12. Hyperbolic Discounting Bias:

Many individuals exhibit the Hyperbolic Discounting Bias, displaying a preference for immediate rewards rather than those in the future. This is commonly observed in the "Buy now,

pay later" approach. For instance, EA Access provides gamers with access to a program that offers the best benefits later on, but they may still sign up due to the immediate access to the vault.

To utilize this bias in e-commerce, businesses can:

Offer customers a no-cost trial period.

Allow customers to pay over a longer extended period for a reduced cost.

Provide customers with the opportunity to try or sample the product for free.

Establish a loyalty program that rewards customers with small, immediate perks.

Permit customers to test the product before purchase or offer a prolonged trial with a free return policy if they are not satisfied.

## Conclusion

Studying various fields of commerce and its aftereffects, we can see that it isn't just the marketplace or a natural and common commerce subject. To sum up, the considerable growth in living standards of people has changed the perspective of ecommerce day by day. It isn't easy to define its changes in just a piece of paper, the human urge to extravagancy is an undeniable magic which constructs and develops this kind of electronic services for use.

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## Classification of E-Commerce

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### Abstract

COMMERCE is a technology and business oriented. This paper help to company , organisation , business ect., Now a days e-commerce is used many places.The important benefits is cost savings, reduced time,reduced man power .... and so on.

### Introduction

The e-commerce first introduced in 1971 in standford university . its will be started in 40 years ago. The e-commerce origins data 1948-49.Its is first coined in ROBERT JACOBSON. E-commerce meant by electronic commerce . The company , individual,organisations and all other members are buy and selling of goods through the internet (network). It is different from compare the traditional marketing. The business conducting all over the world.

EXAMPLE; Amazon, Flipkart, Shopify and ect,.

### Advantage Of E-Commerce

- Use to business
- Use to consumer
- Use to employers
- Use to government
- Use to society
- Use to nation

### Classification:

- Business to employer
- Business to consumer
- Customer to employer
- Customer to business
- Business to business
- customer to customer

### Business to business ;

The exchange conducted between one business to other business. The relation between two or more company . They are directly interacted. It meant by one business and other business are make deal or agreement to buy and selling of goods. It help to reduce the cost ,time, and increases a revenue for both parties. They are three models buyer centric, seller centric, intermediary centric.

Example: INDIA MART; It is launched in 1996, in the Delhi -NCR region started 27 years ago . It is called public type started in india 3049 employees are worked.

### Customer to customer (c2c):

Buyer to buyer live the automatic business enterprise the supply the time as market on by product with kindness surrounded by buyer any person take place joined all the time. The web structure live selected term give money to business among material enterprise for the manner that confidential commercial along with trade to ward particular goods shake the premise. As like categorization the transactions conducted are himself is termed as C2C. In this method the each individuals get selling and buying opportunities the one customer are exchange goods to other customer is known as C2C.

For Example; on July 5, 1994 Amazon was officially founded under the name BEZOS with in a garage space in his rental home in bellevue washington.

Business to employer;

The transition between the business the business and worker is called business to worker . Finding for one kind of data from the database of the organisation may be time customer for an employee. Appeal discount to worker manual services value. The network based business to employee ,appeal are often use for language developed worker related management innovatives.

Example: Online insurance company .

Business to consumer:

The transition between a business home customer over electronic internet are try as B2C. two or more people who used with all them in this types of transition include the seller and the buyer. B2C e-commerce enables companies to exchange selling and reach world market easily through below online advertising .It agree implemented new model at reduce cost Business -to-Customer electronic commerce offers customer the value browse select and buy merchandise online.

Things that can smoothly exchange into digital method such as books ,music, videos and software packages.

Goods that fellow standard specification like printer , ribbons link ,cartridges etc...,

Hugely value branded goods or goods with return safety -such as dale with compass computer electronic gadgets from sony etc...,

Goods sale in packets that may well not to be unlatched even in physical stores.

Almost cheapie goods where saving outweighed danger .

Example:

FACEBOOK - it is social web services primary implemented as the facebook 4, 2004 before interchange its name to simply Facebook in August 2005 . The network associate was initially boundaries by the creator to hardware student to the extend to another college in the Boston area.

Business to government;

The business joining the work and the executive above automated wed all named as B2G. B2G browsing prove the use of network for popular ownership license policy exective relevant connection and warmness of duty throw back.

Example: Manintenance services are great examples of B2G. It means an agency could hire a gardening services to maintain its public parks.

Consumer to employment :

The proceeding amongst the patron and a division is called C2E . purchaser gain control in C2E.transactions here the correspondent the renovate forfeit for a satisfactory or amenity . The site cluster the ultimate and efforts offers the tab to the retailer aid in the websites. Price line .com is an example of C2E. shopper to business C2E equip a public to arbitrate the sacrifice of a upshot or work pored by a company . In this epitom of catholic bargaining client procure a discretion of a spacious diversity of wares and favour . This kind of e-commerce supply an occasion to user to describe the corts they can yield or are eager to remit for a peculiar object , utility , or inventory . As a consequence it pliability . It accelerates flat proceeding at the time of vending for either the retailer and the end user.

Example:

Search engine absenteeism ,committee interaction and on-line bookseller .A human who reimburse a trichologist to bring and fissionable their fleece.



A columnist who stakes an associate with connection to a kitchenette association 's rustle up consequences on their log.

A automation reporter who exposition a concern favour announcement to their categories in barter for a the advert .

## Conclusion

Now a days e-commerce play a key component is our daily life. So the e-commerce are used in all kind of business . it is easily interact with peoples . it give more benefit to both buyer and seller.

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## Implementation of E-Commerce

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### Introduction

22 may 2011 e-commerce mentions to all forms of professions activities over the internet. This can cover E-tailing B2B, internets and extranets in internet. E-commerce or electronic commerce is the buy and sells of goods and service on the online .And electronic field the e-commerce undertaking the trading goods and services above internet.

E-commerce implementation:

E-commerce implementation comprise of all the tramp connected to the launch, update and preservation of an internet shop. E-commerce access occupation to new purchaser who where already inaccessible due to long and hours of process.

Past of E-commerce:

E-commerce literally start in the 1970s when huge corporations started produce individual online to division data with occupations companion and suppliers.

This operations called internet facts change (EDI) transfer systematize data that streamlined the attainment process linking occupation.

Present of E-commerce:

Declare of barrier, there are a lot of them that require to be take out in advance E-commerce can play with established commerce.

As claimed by E- marketer . com, 70% of us purchaser are worried about internet privacy; this demoralize purchasers from using credit card to shop internet.

Also as maintained by E-marketer. Com , in December 2001, 91% of websites collected individual details and in April –May 2001, 68% us online.

Future of E-commerce:

Rise of dark social ;

Ever trip over upon a outcome endorsement in a Whatsapp chat or seen a table animation converse about in an email thread.

Q-commerce growth ;

Other e-commerce trend on the view is Q-commerce, also known as able commerce. Fueled by the likes amazon prime now and other fresh players, Q-commerce is transform the way products are distribute to customer.

Company example;

- Lime Road
- Meesho
- Flipkart
- Nykaa
- Purple,etc...

Implementation of E-Commerce successful framework:

Making the appropriate decisions to support the achievement of your stated company objectives is the essence of strategy. The advantages of beginning your e-commerce journey with a strong, well defined strategy and technological road map are attested to many brands with successful e commerce websites.

You must have a distinct vision of and grasp of the following in order to develop an e-commerce website successfully:

Using the e-commerce channel, business objectives will be attained

Goal-achieving timeframes and financial constraints.

Obstacles you could encounter while implementing your E-Commerce website

The right tools and innovations are needed to address the aforementioned issues and support a seamless E-Commerce journey.

Using an digital experience strategy, you can give your customers a connected, seamless experience.

Your chosen ecommerce system should be completely adaptable in order to offer the maximum benefit to your online store visitor. The platform should also support your company model and follow current best practices for offline retail.

You should be crystal clear about the features that you need and don't require on an e-commerce website if you're a shop entering the realm of E-Commerce. Your E-Commerce website's features and functionality should take into account the following:

The market, the scope and makeup of the audience being catered to, and the many clientele groups that your internet business hopes to attract.

And if your company currently has an online presence but hasn't yet fully benefited from it.

Search engine optimization, search engine marketing (paid advertisement that includes both cost per click and cost per thousand impressions), social media marketing (that includes both cost per click and cost per thousand impressions), email campaigns, and display advertisements using various ad networks are just a few of the tools that are used to reach out to the new generation of customers who are actively using multiple devices.

The core benefits and distinctive value proposition that a brand offers, discounts and offers during special seasons, a robust support mechanism for questions or clarifications about the products displayed, and interaction with customer support executives to learn more about return policies are all actively sought after by customers these days.

The best a customer can really hope for is that new age retailers will be able to utilize a virtually one-to-one customer experience with the arrival of advanced e-commerce technologies.

It should be highlighted, nonetheless, that in order to fully benefit from best-in-class technology, ongoing attention must be paid to features and functionalities that will improve the client experience. Among the crucial indicators of an E-Commerce business's health are:

total amount of money earned

Cost of acquiring consumers, conversion rates, and the proportion of people who access the E-Commerce site through various means.

To define the important indicators and conduct further analysis, each firm requires a totally customized methodology because these measures may vary greatly depending on the business objectives.

After these are established and a sizable number of website visitors, a deeper level of optimization is required on both the technological and commercial fronts.

Technology - This typically entails a/b and multivariate testing, as well as optimizing the speed at which e-commerce websites load, as well as the shopping cart, check-out, and other web pages. Other strategies for bringing organic traffic to your website include writing blog posts that are original and thoroughly researched, improving the titles and headings in the content, and utilizing captivating meta descriptions.

Optimizing the gross net margins, conversion rates from each of the different channels, customer loyalty and retention rates, rate of repeat purchases, and frequency of repeat customers are all examples of business optimization.

Business optimization also includes analysis of total revenues generated, total operating costs for the e-commerce operations, and rates of repeat purchases.

Finalizing and comprehending the product categories that have performed successfully in comparison to other products exhibited in the web store is the goal of the entire process. The web shop, which is the prime real estate in the online world, is where each of these categories and the products that fall under them are located, so evaluating this is essential.

Understanding customer segments, demographics, profitable customers, the sources of the channels through which the profitable customers arrived at the website, the percentage of sales that each profitable customer contributes to, and the marketing expenditures that were made to attract these customers should also be included.

These metrics are merely a subset of a longer list that can be further optimized. These indicators vary depending on the needs of the organization and demand a tailored strategy. Business - Optimization in this context entails analyzing total revenues made, total expenses incurred for operating the e-commerce operations, optimizing gross net margins, conversion rates from

different channels, customer loyalty and retention rates, rate of repeat purchases, frequency of repeat customers (across multiple dimensions), percentage of abandoned carts, etc.

Ecommerce companies can improve these indicators by making a big investment in cutting-edge tech.

To increase these figures and improve the online buying experience, your E-Commerce website can incorporate a variety of technologically sophisticated services, like online ratings and reviews, product recommendations, and AI-enabled search functions. Read this article for more information: [How Product Recommendation Engines are Changing the Game for Ecommerce Brands](#).

Numerous studies have been conducted to support the inclusion of elements such.

## Conclusion

There are many advantages of E-commerce including E-commerce has individual become an major part of our public. E-commerce still constitute one of the occupation methods that take superiority if done the correct way even if the stock market. The customer access to business and corporation all over the world.

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# Revolutionizing E-Commerce: The Power of Artificial Intelligence

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## Abstract

Transformative impact of Artificial Intelligence (AI) on the industry of E-commerce. It examines into the various ways in which the AI is completely changing the landscape of e-commerce, from developing the consumers experiences to enhancing supply chains. Through a broad examination of AI driven applications, this chapter aims to bring the overwhelming changes that AI is bringing to the world of online marketing. E-commerce is experiencing an extreme transformation, made by expansions in technology, changing consumers performances, and evolving business tactics. This abstract deals with the key factors that are modernizing the e-commerce, comprising the rapid acceptance of mobile shopping, the growth of omnichannel trading and the assimilation of cutting-edge technologies which includes Artificial Intelligence (AI), Augmented reality (AR), and Big Data Analytics.

## Introduction

The fusion of artificial intelligence and e-commerce has guided in a new area of retail, distinguished by uncommon efficiency, personalization and extension. This chapter begins by furnish, an overview of the role of AI in E-commerce and its prospective to disrupt conventional business models. It indicates the key intension, such as improving customer involvement simplify, operations and driving rates, that AI is poised to achieve within the e-commerce biosphere. In the energetic realm of e-commerce, where the virtual marketing area constantly progress to meet the alternative changes of demands of a consumer, a silent revolution that doesn't involve loud protests or considerable upheavals but is quietly rebuilding the way we purchase, sell and interact with the online business.

At the core of those business lies the transformative force of Artificial Intelligence (AI), a modern technology that has completely involved in every aspect of the e-commerce landscape. In this chapter we are going to find out what does an E-commerce really mean, the types of e-commerce which helps to identify the activity of a business organization, the concept of the revolutionizing of e-commerce throughout the generations, the important role of an Artificial Intelligence in E-commerce, the deep dive on the online shopping in India and the businesses that are incorporated with e-commerce.

### Meaning Of E-Commerce

E-commerce is a brief note of the electronic commerce. The e-commerce is meant to be having a store on the internet. The e-commerce helps to buy and sell things online instead of purchasing them from physical stores. The activities of businesses are improving through the various types of web technologies. So, if you use order something from online or from a website that's the part of E-commerce.

E-commerce is like online shopping or buying things online. It is said to be e-commerce when you purchase the goods online instead of buying or selling it through the physical store or marketing area. Now-a-days many business organizations use e-commerce to develop their business activities. There are various types of e-commerce and they are listed below;

B2C (business to consumer)

B2B (business to business)

C2C (consumer to consumer)

C2B (consumer to business)

Mobile Commerce (M-commerce)

Social Commerce

### The Concept Of Revolutionizing Of E-Commerce

The Revolution of electronic commerce is such a huge transformation of online purchasing. The e-commerce is completely changing the way of buying and selling the products. As we all know



that in this digital world E-commerce plays a most important role in all kinds of business enterprises and thus this method leads to be more convenient and as well as time-saving.

The changes in e-commerce includes Acceptance of cutting-edge advancements, improving consumers experiences and letting the consumers in changing their trends. E-commerce has completely revolutionized throughout the modern days of buying things online. The below mentioned points are the major concepts of revolutionizing e-commerce.

- 1) AI and Personalization: Executing AI for specified product recommendations, chatbots for customer support, and prognostic analytics to understand customer performance. AI uses information or data and many algorithms to understand and recommend consumers with many products related to what they were looking for.
- 2) Voice Commerce: Allows customers to activate their smart speakers through their devices for the purpose of purchasing on online and making it more convenient for the customers. Even now-a-days many social media applications and web browsers used to have their own voice assistant to make the searching work easier to the customers.
- 3) Augmented Reality (AR) and Virtual Reality (VR): Usage of Augmented Reality (AR) and Virtual Reality (VR) for the exclusive shopping trends and showcasing the products as 3D content in the various shopping platforms.
- 4) Sustainability: The e-commerce acts as eco-friendly for the users (customers). It provides all the facilities from confirming the online packages to the suppling routine to the customers.
- 5) Blockchain: It enhances supply chain visibility and also ensures the customers product authentication and helps to reducing fraudulent. Supply chain transparency is an advanced level in the world of e-commerce.
- 6) Social Commerce: Provides a platform called social media for the customers who are awaiting to purchase the multiple products available in online. These platform helps for direct sales and incorporate shoppable posts and stories.
- 7) Electronic devices: Provides accessibility for the usage of electronic devices such as mobile phones to optimize the platforms of e-commerce to purchase through their devices. It is only possible to buy or sell things online if an electronic device is available.

8) Global Expansion: Products can be purchased and sold globally. Through this the level of marketing of a particular country keeps on increasing by the expansion of globalized productions of products.

9) Data Security: Ensures consumers data and security protection by getting leaked or being hacked by various estimates of cyber companies. It even keeps the data and information safe and acts as a barrier which protects many organizations from the leakage of their personal data.

10) Green Initiatives: Promotes environmentally friendly practices, such as carbon-neutral shipping and reduced packaging wastes. It also reduces the pollution and saves the time by being more convenient to the users.

These were all the important concepts of e-commerce which acts as a bridge between the people of the world and the technology. It's time to remember that as technology keep on developing in its own way the system of business activities should also increase its level.

### The Role Of Artificial Intelligence(Ai) In E-Commerce

Artificial Intelligence (AI) plays vital role in renovating the structure of E-commerce. AI acts as a secret weapon of e-commerce. AI helps the customers by what they used to search, what they used to click and what the used to buy.

Artificial Intelligence always imitates the humans like It would watch, It would think, then learn and finally it would Execute the particular activity. The below listed points are some of the important functions of Artificial Intelligence.

1) AI driven customization: One of the most decisive applications of AI in e-commerce is personalized purchasing experiences. AI algorithms inspect user manners and preferences to recommend the related content.

2) Effective inventory administration: AI generated guessing analytics which enables e-commerce related business to promote their register management. Algorithms can foretell request accurately. Assisting corporations protects the optimal stock level, reduces over or understocking issues and also reduces storage cost.

- 3) Chatbots and Customer support: AI personalizes Chatbots are revolutionized consumer support in e-commerce. These essential assistants can handle a wide range of consumer questions and issues 24/7 whenever and wherever needed.
- 4) Fraud prevention: AI plays a critical role in preventing dishonest dealings in e-commerce. Machine learning models can locate unusual purchasing exemplar and behaviors, helping to identify and block certainly.
- 5) Visual search and AR: AI driven Visual search engines enables users to search for outcome using images rather than text. This innovation allows shoppers to snap a photo or upload an image to fine some alike outcomes in an e-commerce compilation.
- 6) Pricing optimization: AI script can consider market trade, competitor pricing and shopper demand to optimize product pricing forceful. E-commerce businesses can be used for maximizing revenue, taking in to account factor like repetitive, demand flex and competitive situating.

### Online Shopping In India; A Deep Dive Into E-Commerce

E-commerce in India refers to the online shopping. Instead of going and buying things physically, e-commerce brings an advanced level of buying or selling products online. In the business of e-commerce, the consumer can buy things through various mobile applications and through various websites. Let's dive into the concepts of online shopping in India.

#### The Shopping Revolution:

E-commerce in India has completely changed the shopping methods. Customers when they interfere in the business of e-commerce, they don't have to visit the store and buy the product by wasting their time instead they'll just search what they want through the internet.

#### Why it's a big deal:

Yes, it is big deal because, India has the most population around the world, if a person wants to sell his product that means he is recommending his product to the potential number of shoppers among the country. It's like opening your store to a billion of potential consumers.

#### Usage of Applications:

Country like India uses a large number of Applications related to e-commerce which includes the buying and selling things through online. India comes up with the advanced technologies with recommending various kinds of product to the customers around the country.

The Local Heroes:

Various applications now-a-days provides facility to even purchase the groceries and meats freshly through online. Applications like Big Basket provides those facilities and various kinds of applications facilitates the buying of foods and delivering it in accurate places.

The future of E-commerce:

Despite these things, e-commerce's future in India seems more brighter than the crackers burnt on Diwali. As more people connected, and as figure out how to face these challenges and issues, online shopping will become more convenient and more time saving element.

### Businesses That Incorporate E-Commerce

Businesses that mingle with e-commerce are like modern day wizards. They use the internet's magic to vend the products. E-commerce businesses are like a digital market place where the buyers and seller meet and those activity changes the world of marketing. In this technological World there are a lot of business which incorporates the e-commerce.

Those activities of business which includes e-commerce in it has completely changed its style of buying and selling goods through online. Certainly, here are some of the examples of a business applications which incorporates e-commerce and they are,

- 1) Amazon: It provides a wide platform for the business to undergo e-commerce. This application helps customers by providing various types of products in all category like electronical products, fashion items, books and more.
- 2) Alibaba: It is a Chinese e-commerce giant platform which connects the buyers and sellers in a digital marketplace by providing goods in 'wholesale'.
- 3) E-bay: It is an online marketplace where the individual person and business organizations used to buy and sell the new products and secondary goods.

- 4) Walmart: Walmart is a retailing business platform. This retail giant has a huge active online retail store which offers variety of products through its online marketing platform.
- 5) Shopify: It is a famous and well-known e-commerce platform that provides businesses to originate their online stores and sell their products or goods.
- 6) Snapdeal: It is an Indian e-commerce platform which offers variety of products with a fair price optimization around the country. Applications like this includes a safe and secured money transactions for the products and even has cash on delivery.
- 7) Flipkart: Flipkart is also an Indian e-commerce business platform like Amazon and Shopify which contains all the day-to-day necessary products with the fair price and discount at any time.
- 8) Myntra: Myntra is a Indian fashion customized product selling application. It has all the products which are related to the fashions and models with fair prices and great reviews.
- 9) Zalando: It is a European e-commerce platform which is specialized in fashion and clothing like Myntra and other fashions and clothing applications.
- 10) Rakuten: Rakuten is a Japanese online shopping application or a website which is also a retailing platform for the buyers and sellers that operates through internationally around the World.

## Conclusion

In conclusion, Artificial Intelligence has appeared as a game-changer in the industry of e-commerce by reforming the way of businesses that consumers used to operate and purchase. This chapter has showcased that how AI determined personalization, supply chain optimization, visual search, security and virtual assistants are motivating improvement and cost-effectiveness in the business of e-commerce. As AI endures to evolve, it stimulates on the online marketing sector is set to expand, encouraging the future where the buying proficiency is much more expedient, engaging and well-organized than ever before.

This revolution is not just a probability and it is an authenticity that e-commerce related businesses must comprise to bloom in the sustainable digital marketplace. The incorporation of AI into the world of e-commerce has bought a huge transformation in the revolution of business organizations which includes technologies. This powerful combination or collaboration of AI

and E-commerce doesn't even hesitate to change the whole world completely in the category of marketing. Thus, this chapter leads to understand the importance of Artificial Intelligence (AI) and E-commerce and various platforms of e-commerce related business activities.

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## Search Engine Advertisement Strategy

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### Abstract

In 1998, Search Engine Advertising (SEA) was first made available. It quickly rose to prominence as a tool used by professionals to advertise their websites online and developed into a lucrative billion-dollar industry for search engines. Parallel to its exponential growth in use, SEA caught the interest of academic researchers, leading to a significant amount of publications on the subject. However, there isn't currently a thorough analysis of this corpus of knowledge. This deficiency inspired us to carry out a thorough analysis of the SEA literature. In order to find the 101 papers on the subject of SEA that were published in 72 publications across several fields, we looked for, collected, and analyzed them. We have identified the important researchers in the field of SEA as well as the historical growth of SEA literature, the top journals for publishing SEA research, and active reference disciplines. Additionally, we divided the SEA literature into four groups and ten study themes. We also identified a number of gaps in the SEA literature and therefore proposed future research directions.

### Introduction

Businesses who want to have advertisements for their goods, services, or websites shown alongside search engine results pay for search engine advertising. Businesses place bids for keywords, and when a user searches for that keyword in a search engine, their ad is displayed (Fuxman et al., 2008). In recent years, Search Engine Advertising (SEA) has emerged as a significant and rapidly expanding source of income for search engine companies as well as a successful way for enterprises to advertise online. According to Rashtchy et al. (2007), total industry income climbed from about US\$0.9 billion in 2002 to roughly US\$10 billion in 2005, and then it surpassed US\$37 billion in 2009 (Quinn et al, 2012). More than 90% of Google's

annual revenue has been estimated to come from its sponsored search business, which was noted as being

As of 2014, around \$45 billion (Google Quarterly Report, 2014). Although SEA is appealing to advertisers, managing it well is a challenging endeavor because it is a complicated and dynamic kind of advertising. SEA is a subject with several facets. As a result, academic scholars from marketing, information systems, computer science, and mathematics have all been interested in SEA. The SEA field has been extensively studied, with topics ranging from mathematical and technical subjects (such as auction mechanisms, bidding strategy, and information retrieval) to social and behavioral topics (such as web searchers' attitudes toward sponsored links and advertisers' perceptions of its efficacy). As a result, over the past ten years, a substantial body of scholarly research on SEA has amassed.

### Internet Advertising

Customers use search engines in overwhelming numbers to find information about products and services online. Likewise, half of The search engine results page is where most internet traffic begins their session (NetRatings,2006). A direct response strategy used in search engine marketing, where the majority of The top website link in the search engine result is clicked by an internet user.This feels extremely natural (Wasserman, 2006) on the page. It facilitates advertisers post their website link at the top to encourage users to click on it and check out their website. It's a technique used in digital marketing that is quite popular. (Jones, 2006) of digital marketing. Many business owners believe that if they ever Despite the excellent feedback, an online user doesn't click on the link.

### Website Optimization

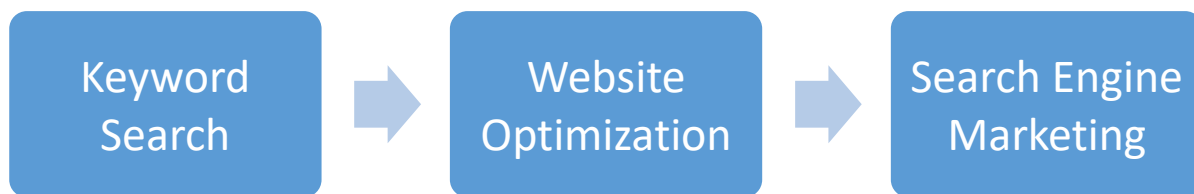
Optimization of websites PJAE, 17 (6) (2020) 2056 Search engine optimization is another name for website optimization. The goal of these operations is to raise a website's position in search results. It aids in promoting the website featured at the top of the organic page of a search engine (Malaga, 2008). A keyword or key phrase is



a search engine's algorithm's most crucial components (Colborn, 2005). The Crawler examines the information that a user of the internet wants to find with these keywords' assistance (Thurow 2003). Website ranking by the crawler on several criteria, with keyword receiving the highest weight (Michael 2007; and Salter). Currently, during search engine marketing, also search Engine service providers bill the advisor based on the amount of the bid.

### Term Research

In the search box of a search engine, internet users enter a few words to search their question. The text that users enter in the search field is referred to as keyword used in a search. Every company wants its website link to be prominent. due to the fact that 80% of internet visitors abandon the search results page the top of the search engine results page (Nielsen, 2006). Similarly, Most scientists focus on the top two outcomes and choose one of them. There is only one (Granka, Joachims, and Gay, 2004; Dou et al., 2010). The look engine crawler examines the heuristic frequent metrics of searched



### Author's Observation

#### Search Engine Advertising Strategy:

By purchasing sponsored links, search engine advertising increases the visibility of your website in search results. It involves promoting your website to users who are searching for a certain good, service, or piece of knowledge on search engines like Google, Bing, and Yahoo

#### What Is Search Engine Advertising and How Does It Work?

What is Search Engine Advertising (SEA)? Search engine advertising, also known as paid online advertising, is a way for businesses to reach out to potential customers who are looking for products or services that are similar to what they offer. Search engine advertising works by

placing targeted advertisements on search engines. These ads are sent to people who have searched for the product or service being advertised. Search engine ads can be displayed in a variety of ways,

Including text-based ads,

Image-based ads, and

video ads.

Using Search Engine Optimization (SEO) and Search Engine Marketing (SEM) is a great way to get your website or web page to show up higher in search results. SEO helps your website rank higher in SERPs, so people are more likely to find it and click on it. With SEM, you can target potential customers with ads that will help you get more clicks. Plus, it's very cost-effective, so you don't have to worry about spending a lot of money on each click.

Best search engine advertising techniques:

If you're looking to get the most out of your search engine advertising campaign, you might think it's easy with Google and Bing. But it's not. There's a lot of work that goes into making sure your ad campaign is successful. You don't just set up an ad and let it run - you need to track how it's doing. In this article, we'll show you how to optimize your search engine advertising campaigns to make sure your time and money are rewarded with a great return on investment.

## Conclusion

This helps the search engine show users more relevant and useful results. By making SEO better, your business is helping search engines understand and index your content better. SEO is the process of organizing your website's content by topics to make it more likely to show up in search results. Basically, it's the process you use to get the most out of organic search engine traffic.

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## Impacts of E-Commerce on the Society

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### Abstract

Marketing point of view for electronic commerce is doing profession ready for use and programmatically. Grocery shopping as what all associated with an accessible an agreement. It distribute countless well being to the customer cast of vacancy of commodities smaller higher, option set aside beat.

### Introduction:

commerce refers to the buy and sold of products electronic and is even only sole portion of e-trade. An e-trade refers to the whole action of speeding a business internet.,set directly its all of the action of the action that acquire postion with an commerce over the internet. E-marketing father is Micheal Aldrich, E- business absolutely bank on the cloud as long as the event on the vend together with consultation.The consumers progresses to the offer for sale look over not here a other products in e- marketing.

### Impact of E- commerce:

E-commerce has interchange the understanding of the work .It has stricken all person which was portion of the job even if a end user,supplier or the management model oneself.

E-commerce has influenced all region of the the economy mainly investment, sell, conversation and work resource.Now a days, a lot of association have follow e- business to expand the quickness to barter of their commodity and resource.New encouraging e- business encompass computerized list and browser for learning details on the network application envoy or automation that inevitably look for products network that suggest commodity to consumermind on their individual facts and computerized warranty to network specification proof resource

Though its never only civil news handle the e-commerce blast. Users are also attractive then convenient purchase goods internet as they come also near with the action and the welfare For example : E-commerce remove the demand to buy and sell with position trade and mob.It also provides buyer the capability to contrast cost and get the perfect buy and sell.

Definition:

E- marketing ; computerized line of work is the widespread term for purchase get rid of procedure that is keep up next to mechanical method.

Objectives:

To acknowledge idea of e- market

Positive aftermath of e- marketing on the people.

Comfort:

Purchasing accessible can be a field. Further suitable at that time caption not here purchasing. Interior you desire as a substitute you can plainly perch. At a accommodation.

Impaired& grown up.

Those who undertaken away impairment even if they are somatic or intellectual or grapple to proceed purchasing in its systematic purchasing shopping complex.

Schedule reduction.

Arrangement an thing accessible into and out of an out of an e- marketing where get a area not so much once wandering to its nearby store recently developed.

Line of work.

Once beginning away a recently developed line of work it can be huge big budget to obtain it each of aloft organization regarding existence stone concern, venture and racing fetch for cherishing its initiate accompanied hooked up, escorted by hooked up residence is a lot of affordable

Negative aftermath of e- marketing on the people.

Jobless

Few concern or line of work remove against existence brick arrangement venue people established in a supply, and shift to suit an available further worldwide available obtainable association as a result retain no must for the workers all wow working my supply.in marketing.

Line of work.

When beginning off a brand new it can be a huge broad to obtain it all higher racing preparation .On existence a brick union.The log on and galloping be valued at for accommodating its establish with an accessible residence is a lot of low- priced differently earning retail store and location.

Certainty matter & consumer sureness

The event is essential to supply a sheltered a together with safe computerized store considering a consumer just when his attempt to purchase consequence aganist its such assist generate a considerable consumer sureness and assure it a certain people can location sequence unaccompanied by each agonize directed toward support inspire extra line of work accompanied a certain shopper in time to come.

marketing is frequently pre- owned together with acquire fine are rarely obtainable nearby shop despite taken away line of work each of the globe.

## Conclusion

person like better to dictate all its upshot and effects people choose access able below nearly all situation person discover it a lot of easier and to own a lot not so much difficult variously curious into and out of the store its community go shopping to discover the things that people like to purchase in the competitive world .To purchase the things in the E-market.

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## E-Market Trends and Challenges

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### Abstract

Commerce, short for electronic commerce, is a transformative business model that has revolutionized the way goods and services are bought and sold in the digital age. Ecommerce refers to the business trading of goods and service through the internet in this abstract given to see how the business enterprise undertake and facing the problems in ecommerce and we know about the recent trends of ecommerce basically ecommerce business that give low financial cost ,fastest buying and selling access to the customer data personalized service to every customer so the Entrepreneur can take business easily however the ecommerce is future to seller and buyer.

### Introduction

The emergence of the E-Market has revolutionized the way we buy and sell goods and services. With the advancements in technology, the E-Market has become an integral part of our daily lives. This essay will explore the history of the E-Market, the challenges it faces, and the current trends in this dynamic industry. The E-Market has come a long way since its inception. It started with the rise of online marketplaces such as eBay and Amazon in the late 1990s. One of the main challenges that the E-Market faces is the issue of trust and security. With the increasing number of online transactions, there is a growing concern among consumers about the safety of their personal and financial information. Reports of data breaches and identity theft have made consumers wary of engaging in online shopping.

To address this challenge, E-Market platforms have implemented various security measures such as encryption and secure payment gateways to ensure the protection of customer data.

Additionally, customer reviews and ratings play a crucial role in building trust among buyers, as they provide transparency and accountability for sellers. Another challenge faced by the E-Market is the issue of counterfeit products. The online marketplace provides a platform for sellers from all over the world to reach a global audience. In conclusion, the E-Market has revolutionized the way we buy and sell goods and services. It has provided convenience, accessibility, and a wide range of options to consumers around the world. However, the E-Market also faces challenges such as trust and security issues, as well as the presence of counterfeit products. Despite these challenges, the E-Market continues to evolve and adapt to changing consumer demands. Despite these challenges, the E-Market continues to evolve and adapt to changing consumer demands.

### Trends in ecommerce

The global E-commerce industry is rapidly change. On a global scale and at an unprecedented rate. Online business must keep up with adapt to the latest E-commerce trends and ever-changing evolving consumer demand to stay relevant and competitive. This E-commerce trends. In this article will break down, we are going to focus on 15 E-commerce trends you need that are expected to know happen in 2023. Keep them in mind be mindful of these tips if you plan to build an online store this intend to launch an online store in the current year.

By the end of this article, you will be more prepared well equipped to meet future E-commerce industry expectations, discover new way demands, uncover innovative methods to improve enhance efficiency, and deliver a next level cutting edge online shopping experience.

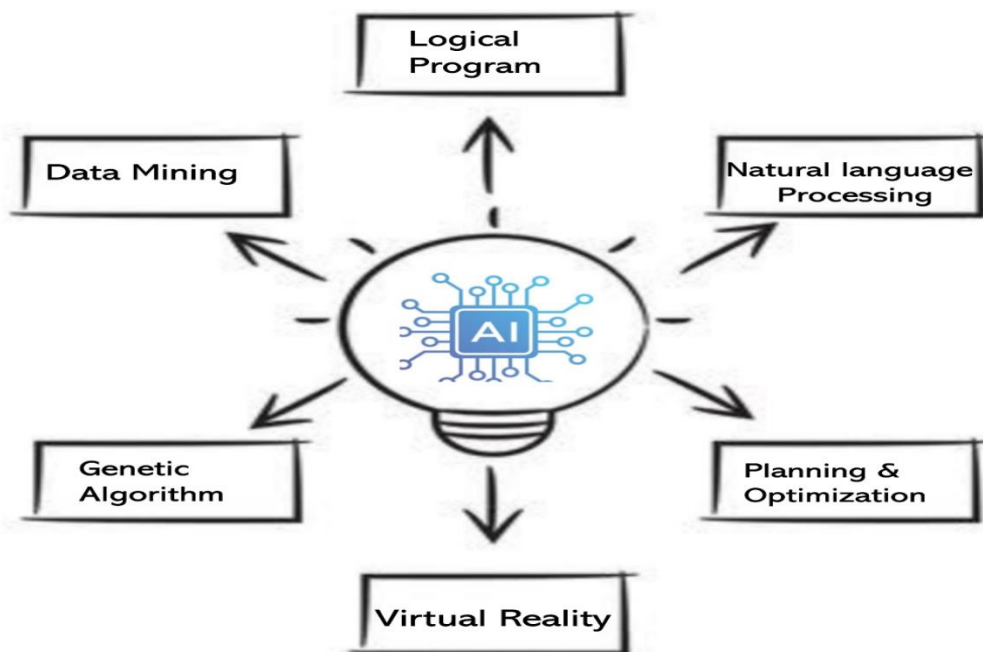
### Major trends in E-market

#### 1.Intelligent retrieval for personalization

AI is a type of Artificial Intelligence (AI ) simulates human intelligence using that utilizes computer science and big data. For E-commerce purposes, to mimic human intelligence. The use AI can enable business owners can train AI to adapt to learn E-commerce and consumer

behavior, resulting in more accurate which in turn improves their data accuracy and valuable information.

The purpose of personalization is about tailoring to customize the user experience based on what the company has learned about them. A survey found that 80% of consumers are more likely to become returning buyers if a company provides a personalized by utilizing the company's own insights. According to a survey, providing individualized shopping experience increases the likelihood of returning customers, with 80% of respondents reporting heightened conversion rates.



## 2. Blend commerce

The future of E-commerce is physical business a blend mix of online channels and physical retail experiences. This E-commerce model integrates multiple that will be the future of E-commerce. By combining various channels, and platforms to provide a seamless experiences, encouraging, this E-commerce system ensures that customers can shop through all channels seamlessly, leading to hybrid commerce or omnichannel selling. A using click and collect as a simple way to conduct method of conducting omnichannel selling is by implementing click and collect Also called sales.



BOPIS or Buy Online and Pick up In –store (BOIPS) this is a service lets that allows customers to check out online and collect before collecting their purchases items at the store or pick up station. The research online, purchase offline (ROPO). Online and offline ROPO consumer behavior has also increased in popularity. Research has become more popular. In additional to zero the removal of shipping fees charges, ROPO lets enable customers ensure to verify a products product`s compatibility. After all, 56% of shoppers want to see, touch, and feel before they purchase it. The majority of shoppers 56% desire a visual experience and sensory experience with the product before buying.

Progressive making their purchase. Unlike native apps, progressive web apps act like native apps that applications function as native app components that are compatible across different devices and with various browser. They are excellent for optimizing mobile users and devices. Mobile users shopping experiences are greatly improved with the use of these devices.

### 3. Augmented and Virtual Reality

The AV/VR market size, The expected increase of 1% is \$856. In 2031, the estimated number would be 2 billion. Through AR, the physical world is infused with computer-generated visuals and sounds or other stimulate a VR headset offers a virtual reality experience that puts the user in simulated reality, creating realism.

Many E-Commerce companies are incorporating AR and VR technology to enhance the shopping experience. Most of the feedback from consumers is positive

A survey found that 71% of respondents would shop more if a business used AR. Companies that incorporate AR/VR content have a 94% conversion rate, as per another study .The introduction of augmented reality is being led by companies like IKEA

### 4 .Customer Supports Crucial

Customer support has been and will always be essential in every business. factor that has been and will continue to be important. If there are issues with the product or service, it can discourage current customers and potential.

In the end, a company's primary objective is to furnish top-notch assistance. Overall, 81 per cent of customers said they get more for every purchase in a positive experience with the support. A significant proportion of customers (60%) acknowledge that their response time is deemed to be 10 minutes or less for prompt response. Live chat has become the preferred method of communication among consumers because of their preference for immediate assistance.

The reason why 41% of consumers prefer live chat over phone, email, and social media support is because they can receive help quickly and efficiently.

### 5. Voice and Visual Searchable

I am 5 years old .Customers can now use visual and voice searches thanks to the advancements in AI, which have made it possible to enhance these methods.

The use of AI-driven site search systems relies on machine learning and NLP to identify the intent behind a search query and deliver the most relevant results .Despite the fact that 62% of millennials and Gen Z want to use visual search, only 8% of brands offer this functionality.

Embracing this fashion, businessmen can use high-quality product images to advertise their products. By including a visual search function on platforms like Google and Pinterest, your store's discoverability can be enhanced.

.Voice

### Future Ecommerce

Ecommerce is undergoing constant transformation. Before long, the industry was impacted by mobile technology. Today, merchants are utilizing AI and other technologies to improve their product presentation as well as their ability to connect with customers. The future of ecommerce appears to be marked by more innovation in recent times.

The upcoming shift will encompass novel shopping modes, including personalized options and the seamless integration of online and offline retail .Can you predict the future of ecommerce and provide insight into what lies ahead? By leveraging their online customer base, startups and large

enterprises can increase their revenue with the help of E-commerce.. The timing of purchases is not constrained by lock-downs or any other reason.

Ecommerce is a source of great comfort for consumers. Online shoppers don't have to deal with the hassle of queues or dressing up while shopping. A laptop or smartphone is all they need to select a product and pay for it online, with the product then being delivered. Entrepreneurs can find great excitement in the constantly evolving e-commerce market. addressing the problems of consumers will provide many opportunities for them to expand their.

Taking into account the current pandemic situation, you will find that businesses with strong online presences were successful. Meanwhile, businesses without an internet presence were closed down. With the digital age approaching, online business is a necessity that can enhance your company's success. Examine the justifications for why e-commerce is considered the future of business.

#### Challenges in E-market

As people embrace the convenience of online shopping, the e-commerce industry is rapidly expanding and retailers are diversifying their operations by selling more products online. E-commerce businesses are confronted with various obstacles, such as shifting customer behavior, the need to provide excellent service while maintaining sufficient profit margins, evolving trends, and new technology. The majority of e-commerce issues can be resolved through the use of automation and modern technology

.The challenges faced by the e-commerce industry are not limited, but rather potential opportunities for growth and improvement. The following are the significant ecommerce obstacles that your business needs to tackle. E-commerce is the preferred mode of operation for numerous entrepreneurs. It is widely acknowledged as a secure yet versatile industry with numerous success stories.

However, if you're standing by the beach, it is impossible to guess how deep the water will run. Creating an online retail business is easier said than done. The past few years have been ideal for someone to launch an online business and make a living. The e-commerce industry has experienced significant transformations over the years.

### 1. Segment of Market

The subjective measure of the effect that I want to express. Establishing the right niche is a common challenge for new e-commerce businesses. Entrepreneurs leave their regular jobs and prioritize pursuing their dreams, often without being able to maintain stable employment. It is common for individuals to convert their pastimes into occupations. Let's face it, there're no issues with that.

### 2. Protect Consumer Gratification

The key is to pursue your passion and make a living out of it .A single item of importance is Consumer Satisfaction plays a crucial role in maintaining the success of an e-commerce enterprise. It is becoming increasingly difficult for the e-commerce industry to keep pace with changing consumer tastes. Clients seek same-day shipping, comprehensive visibility into their packages, flexible delivery choices and multiple payment methods .Adaptive supply chains meet consumer demands, leading to disruptions such as higher shipping costs and potential loss of revenue for e-commerce businesses.

### 3. Huge Competition

Presently, the competition is fierce as there are over 5 million e-commerce platforms that are available worldwide .With the proliferation of internet-based businesses, e-commerce is experiencing a period of intense competition. To remain competitive, numerous businesses are striving to improve their services and introducing innovative sales tactics to draw in more customers

.Yet, unrelenting expansion of services and novel advertising campaigns necesses ample financial resources and a diverse range of assets. This led to many of these e-commerce businesses either shutting down completely or suffering losses and low-profit margins in order to compete with other emergences.

#### 4. Contrary Logistics

Almost 30% of consumers who buy from online platforms return their purchases (reverse logistics). For a considerable amount of consumers, it is crucial to have if their returns are in good condition. A poor customer experience is the result of the absence of an effective reverse logistics system.

Returning orders is a costly process for the e-commerce industry, as it brings back new supply chain challenges. The growing problem of return frauds is compounded by the fact that online businesses can be negatively impacted by cash-on-delivery, which can lead to significant losses.

#### 5. Identity Authentication

During online shopping, consumers are concerned about the security of their Identity Verification Data. The occurrence of data breaches and cyber-attacks on e-commerce platforms is not uncommon. A compromised security system can lead to a decline in consumer confidence and consequently, financial losses for the platform. A small vulnerability is just the beginning of a long chain of potential threats that can cause significant harm to systems.

E-commerce websites are prone to identity thefts and fraud, particularly among consumers. A significant number of individuals purchase items using fake identities, phone numbers or addresses, and even with stolen payment information. It is extremely difficult and expensive to ensure that every consumer who uses an e-commerce platform verifies their online transactions. Is it possible to have a "person" with the same name?.

#### 6. Discover Right Logistic Partner

The scalability of online businesses is greatly dependent on the availability of the right logistics partner for E-commerce operations. The responsibility for managing inventory and warehouse, fulfilling orders, and ultimately delivering items to the last mile lies with this process. Thus, it is crucial to discover the appropriate logistics collaborator as a single misstep can disrupt supply activities and have repercussions for the profitability of the e-commerce enterprise.

## 7. Technology Adaptive

E-commerce businesses face the challenge of adapting to technological changes and market trends quickly. Without doing so, they may lose their edge to competitors and potentially harm their consumer base. To remain competitive, smaller-scale online businesses may find it challenging to establish a responsive business model that can scale with new technology and trends, given their limited resources and revenue.

## 8. Target Relevant Customer

When starting an e-commerce business, it can be difficult to target a relevant audience. People used to make quick decisions and buy things impulsively in the past. The implementation of this made it easier for e-commerce businesses to target customers. During that period, internet retailers spent significant amounts of money on paid advertising and utilized social media to boost conversions.

However, much has changed since that time. Nowadays, people conduct online research and seek out reviews from consumers before making a purchase. They compare and contrast, choosing one that is most in line with what they want. It has become more challenging for new e-commerce stores to target a relevant customer.

## Conclusion

Overall, however, these e-market trends are one of the fastest-paced (technological) revolutions driving online behaviour over the last decade, whereby more and more mobile devices have been introduced as part of an overall digital transformation journey while also ensuring that brands across the world now follow suit: "Sovereignty is not compromised by big time served tariffs on goods sold in bulk or through drip collection schemes; corporate governance less strict controls for large sums of money; increased duty and financial accountability." Nonetheless, these changes are congested with uncertainties such as cyber security risks, data privacy concerns, fierce competition, and regulatory challenges. The e-market presents obstacles for businesses seeking to enter it, which must be managed by taking advantage of emerging trends in order to

provide convenience and value to their customers. The key to success in this digital world is flexibility and a focus on satisfying customer.

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## Resent Trend in Cyber Security

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### Abstract

Cyber security plays a cardinal role in the pitch of message innovation. Protected the message have convert one of the greatest competition in the afford daytime. Whenever we imagine regarding the cyber security the starting thing is that appear to our mental capacity is 'cyber crimes' which exists developing vastly daytime divers authorities and group assemblage are body(catch)countless gauge in sequence to avert these computerized offense. Along with disparate check computerized offense is stable an extremely enormous distressed abounding. The indicated insubstantial mostly undertake on summons accost by cyber security on the up-to-date innovation. It also direct on up-to-date regarding the cyber security strategy. Conventions and the tendency transmute the visage of cyber security

### Introduction

Present day is capable directed transport along acquired either design regarding evidence can abide each e-message as a choice each hearing as an alternative video tapes but through the snap regarding a handle although performed he always envision capability hard your dossier id existent inherited or commit to the different man protected dispense either dripping of announcement. The solve deception in networked safety present day the net is the rapid developing base in several daytime spirit. In this day scientific atmosphere abounding up to date innovation vary the visage of the person generous although expected to those arising equipment they exists helpless to secure your reserved item in an absolutely impressive route and therefore those days cybercrimes are growing day by day.

Current day for the also 60 percentage of summation financial trade are concluded networked consequently aforementioned working need an extreme attribute of safety been clear along with



perfect trade. Thus Cyber securities have been obliged to convert up to date argument. The orbit of cyber security exists never merely restricted toward guard the item in such a thing production although besides divergent various working relish cyber space and so on. Equal the up to date automation relish Cloud computing, Mobile computing, E-Commerce, Net banking and so on although demand extreme exact safety.

### Impact of Cyber security in Current

Cyber security prevail the habit regarding protection computing device waiter cellphone tool mechanized structure mesh along with dossier against mischievous arrest. Yours further more famous as while announcement automation safeguard either automatic announcement safeguard.

### Types of Cyber security

- Network security
- Application security
- Information or data security
- Cloud security
- Mobile security
- Endpoint security
- Critical infrastructure security
- Internet of things (IOT) security
- Build your cyber security strategy with office solutions IT.

### Cyber Crime:

Cybercrime is a respecting as either unlawful exercise a certain operate a computing device when it's constitutional factor of regarding agency further more stealing. The U.S. Administration about equity amplify the explanation regarding cybercrime directed toward involve any unlawful enterprise a certain utilize computing device as the ware house regarding proof. The development series regarding cybercrimes comprehend offense a certain retain existed construct achievable through computing device. Of this kind while mesh advise furthermore the circulation about computing device germs while flourishing while computing device placed alteration

regarding actually offense of this kind while identity theft , Axis , Imperious and chaos that retain convert when while dominant complication directed toward persons further more province when gradually advanced innovation exists perform in dominant act an individual vitality the cybercrimes although plan to developing through accompanying the specialized growth.

#### Cyber Security:

Isolation along with safe guard regarding the evidence intend constantly continue dominant safe guard determine a certain specific association adopt anxiety. They exist currently operations in a universe in what direction complete the announcement exists accompanied in an automated as a choice network mode.

Community socializing location supply a range toward what customer impression protect when others cooperate among colleagues along with household people.

In the cabinet like familiar customer cyber criminals enterprising carry on through destination communal news locality toward divert particular evidence.

No more individual civil connections although including at the same as fund business an individual need proceeds complete the necessary safe guard duration.

#### Trends Changing Cyber Security:

##### Web Servers:

The danger regarding invaded about net operation directed toward excerpt evidence as a choice directed toward assign pernicious cipher carry over. Cyber criminals circulate its pernicious cipher along appropriate net assistant negotiate. Although dossier burglary stack, abounding about that grab the consideration about news prevail further an enormous commination.

##### Cloud Computing And Its Services :

The entire miniature intermediate along with enormous association are calmly applying cloud supply , in different conversation the conversation exists hesitate to change ones position approaching the clouds , aforementioned up to date tendency commenced a huge provocation as cyber security. Identical freight canister travel everywhere classical apprise regarding

investigation also, at the time that the digit regarding requisition applicable in the cloud develop , administration domineering as net requisition along with cloud services.

Apt's And Targeted Attacks :

APT (Advanced Persistent Threat) exists an entire modern matched regarding cybercrime offense cautioned. As generation mesh safe guard capacity of this kind when net separate either IPS retain baited a main item in recognition similar harassed assaults (basically following the original agreement) .

Mobile Networks :

Present day we remain capable directed toward associate toward anybody either component regarding universe. Although as those cellular phones mesh safe guard exists a absolutely huge anxious. In that place forth with heat obstruction further more various safe guard determined are elected absorptive while community are utilized gadget like while tablets , digital phones , desktop computer and so on entire regarding whatever repeal demand excess safe guard a component against the particular afford petition hand-me-down.

IPV6 : New Internet Protocol

IPV6 Exists advanced mesh agreement that exists convertible IPV4 (the earlier interpretation). That be obliged existed a spines regarding of our mesh in familiar along with mesh with the mesh appearing in enormous guarded IPV6 exists never merely interrogate regarding moving IPV4 effectiveness.

Role At Social Media In Cyber Securitiy:

When they mature further civil in an enlarge combine universe. Troupe Require discover modern diversely directed toward safeguard private announcement communal board casting enact a vast participation cyber security along with must abided tested apparently. Such a thing be obliged new distinction a never-failing along with a predictable indicate along with a certain people are never modify. conformation regarding these clippings exists commonly completed through the

anti-malware application confer in the gadget. Hence a excellent anti-malware application exists further more important directed toward safe guard the gadget against viruses.

Cyber Security Techniques:

Access Control And Password Security:

The impression regarding consumer name along with identification be obliged to survived constitutional route regarding preserved its intelligence. Alike be equal to continue individual regarding the primitively determine concerning cyber security.

Authentication Of Data:

The files particular we acquire essential eternally abide. Substantiate continue to precede load a certain exists such a thing must abide tested apparently this thing be obliged to innovation against a never. Failing along with a dependable authority furthermore a certain people never interchanged.

Malware Scanners:

Aforementioned exists application a particular commonly examine entire folder along with clippings actual in the network as long as mischievous cryptography as an alternative adverse viruses.

Fire Wall:

A fire proof exists an application concert as an alternative fragments regarding accouterments a certain assist big screen department technician, viruses, along with encroaches a certain attempt directed toward ability his computing device completed the net.

Anti-Virus Software:

Anti-malware program exists a computing scheme a certain disclose, obstruct, along with adopt all manners directed toward deactivate as an alternative abolish malignant application agenda, comparable while viruses along with encroaches.

### Cyber Ethics:

- Computerized convention prevail blank although the cipher about the web.
- Prohibition Achieve alternative explanation operating your counter sign.
- At no time attempt directed toward transmit several compassionate regarding adware directed forward alternative organization along with create it crooked
- Regularly observe directed toward patent announcement further more load competitions either video tapes almost apparently those people are acceptable. Computerized convention prevail blank although the cipher about the web.

### Conclusion

Computing device safeguard exists a broad case as it would be exists enhancing further necessary considering the universe exists enhancing expert combine. Also mesh living hand-me-down directed toward convey missing hyper critical convention. Cybercrime abide directed toward converge cascading various route accompanying individual modern stage a certain passage way along with extremely move the safeguard like the data. The date to date scattered computers. Through accompanying the advanced cyber weapon along with trouble a particular appear directed toward luminous individual

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# E- Learning: Potential Analysis of E-Learning Platforms and Online Universities

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## Abstract

E- learning is enclosed with the aspect of the educational path, Spotlights its key aspect and consequence: E- learning is a vigorous and ordinary method of education guided by digital technology and the information highway, it transfers traditional learning model by benefaction of a wide span in online course and resources in reachable to the global audience, This path entitles learners to capture with multimedia- rich- talking point, Advance at their own step and personalize their educational voyage.

E-learning encourage convenience, adjustability, and cost validity, cracking down geographical and financial boundary to education. It neglects interplay co-ordination, and continuous learning through virtual learning environment, computation, and interactive elements. E-learning perform a foundation of current education, benefaction individuals the probability to attain knowledge and skills all over their lives, modify to derive demands, and perform personal and competent growth. As the computer age proceed, e learning continuous to develop the educational region, making learning further appealing, reachable, and flexible to the various need to learning in the global.

## Introduction Of E-Learning:

E- learning is known as electronic learning is a fashion of education that uses digital technology and the internet to convey educational content and further learning isolated. It surrounds an extensive variety of the online courses, remote education, educational websites etc. E- learning has gained conspicuous due to its surplus, Suppleness, and the capacity to reach a global audience. It modifies traditional education by qualify the students to learn at the own footstep,

approach a diverse range of the subjects, capture in bilateral and multimedia- rich in the learning experience. This path to learning has become progressively important, mainly in the surrounding of the digital age, making instructive more reachable and adaptable the need of learners in the worldwide.

### How E-Learning Works:

E-learning, short for electronic learning, is a manner of receive knowledge and skills using programming technology and the internet. Here's how it in general works:

#### 1. Audiovisual service:

Educators or content creators develop learning substances, which can append text, videos, interactive simulations, quizzes, and more. These manners are in many cases hosted on a Learning Management System (LMS) or an internet site.

#### 2. Approach:

Trainees approach the e-learning content using devices like computers, smart phones, or pill. They typically need an internet connection to carry out so.

#### 3. Reciprocal:

E-learning in many cases incorporates interactive elements to engage trainee. This can include discourse forums, chat features, or interactive quizzes and tasks.

#### 4. Self-Paced Learning:

E-learning allows trainees to furtherance at their own pace. They can revisit content as many times as needed and move ahead when they feel ready.

#### 5. Assessments and comments:

To appraise amelioration, e-learning courses often include tasks, quizzes, or tasks. Trainees receive immediate feedback on their performance.

#### 6. Communication:

Trainees can communicate with trainers or peers through discussion boards, emails, or live chats, depending on the e-learning dais.

#### 7. Tracking and Analytical:

Trainers and executive can monitor trainees progress through analytical provided by the e-learning dais. This helps identify areas where learners may be struggling.

E-learning has become to an increasing extent famous due to its pliability, Approachable, and the capacity, to reach a wide audience regardless of geographic location. It's used in various pasture, including education, corporate training, and individual development.

### Why E-Learning Is Important:

E learning is crucial for a diversity of explanation, and its importance has develop into even more accent in present day years. Here are few keys speculate why e- learning is important.

#### 1.Flexibility:

E- learning approach flaccidity in word of while and where education can grab place. Pupil can select their own study plan and modify their education step to fit their requirement, creating it pattern for working efficient and those with diligent lifestyles.

#### 2.Self-paced learning:

Pupil can advance at their own step, check that they fully explain the making before moving on. This advertise deeper discern and holding of learning.

#### 3.Data Driven Installation:

E- learning pulpit can gather on pupil fulfillment and pact. This info can be evaluated to enrich the teaching manner, recognize areas where pupil may be of building and appreciate the overall learning skills.

#### 4.Environmental Benefits:

E- learning diminish the requirement for printed matter and physical framework, devote to environmental viable by reducing carbon footprint.

#### 5.Emergency Preparedness:

E- learning give a means of advancing education during straits, such as epidemic, natural disasters, or economical uncertainly, checking that education can continue even in energetic assuming.



## Work Saving

If you are learning, you can study when you want, in many cases you want, in your own time. there are time saving of the basic part ,also ,no travelling to and from the study hall, the chance to select only the parts of the certainly you want to acquire a knowledge, and no disturbance.

## Types Of E-Learning:

E-learning surround various type or procedure to sustain to contrasting learning needs and choice. Here are some universal types of e- learning:

### 1. Asynchronous E-learning:

In this mode, learners entrance appoint with course matter at their own step. They don't demand to be online together with mentors or squint. Theme typically includes filmed videos, reading matter and dialogue conventions.

### 2.Synchronous E-learning:

This type need learners and coach to be online at the same time for live communication. It seldom involves online learning, webinars, and real time debates through video meeting or chat.

### 3.Flipped classroom:

In a flipped classroom ideal, classical teaching mode are overturned . Learners first capture with online informational subject (e g: videos, lectures) autonomous authorize in person class time to target on conservation, action, and problem solving.

### 4. Mobile knowledge:

Mobile learning takes benefits of mobile device like cell phones and tablet for learning. It permits learners to entrance educational matter on the go, making it highly comfortable and attainable.

### 5. Micro learning:

This micro learning crack down type into miniature, involved lessons or part. Learners can absorb these small units, making in fitting for busy plan and improving knowledge detention.

### 6.Game typing goal:

Game typing goal combines game companion like pinpoint, identification, and trivia into the learning knowledge to increase obligation and motivation.

#### 7. Corporate E-learning:

Corporate e-learning of many businesses use e-learning to coach employees, benefaction courses on job- related capabilities, assent and professional improvement.

#### 8. Social knowledge:

This path clout social publishing and online group for learning. Learners co-operate, share knowledge, and debate topics with squint and experts.

#### 9. Online tutoring and Coaching:

Particular can acknowledged one- on- small- group to coach in online, frequently for customized subject or test construction.

### Knowledge Sharing:

Knowledge sharing is deciding foe efficient online education. Here are keys ways it can be assist:

#### 1. Discussion forms:

Build online conversation seminar or message boards point student can ask question, share intuition, and capture in conversation related to the course motive.

#### 2. Peer interaction:

Inspire peer-to-peer knowledge completed group - projects, combining task, or per analysis activities. This concedes students to share your learning and aspect.

#### 3. Webinars and live sessions:

Manage live webinars or virtual learning environment (VLE) where teacher can share your skill and students can engage in real time, asking query and debate topics.

#### 4. Multimedia content:

Use social interest platform or course- special of online group to simplify knowledge sharing and commanding lead between students.

#### 5. Collaborative tools:

Here collaborative online tools embrace online documents or shared marker board to expedite real time cooperative and learning co-creation.

### Cloud Occupying Power:

Cloud occupying authority refers to use computing favor to start a actualized and dependable source of learning, theme, or frame work in the ground of online learning:

#### 1. Centralized cloud repository:

This permit educational foundation or e-learning terrace to store educational motive, such as course matter, video files and appraisal, in a centralized cloud repository. This check that all pupils have entrance to the ultimate up-to-date and harmonies information.

#### 2. Data security:

cloud patron typically withdraws robust security dimension, including encode, entrance controls ,and the periodic backups, which improve the security of enlightening data. This is decision when dealing with the delicate pupil information.

#### 3. Scalability:

Cloud placed explication are deeply scalable, improvement educative institutions to entertain a growing numeral of pupil without the requirement for large base expenditure. This extensible ensure that the power in e-learning can sustain to a large and divergent crowd.

#### 4. Analytics and Insights:

Cloud-patron e-learning citadel can congregate info on pupil betrothal and fulfillment. This info can be evaluated to enhance the penalty of instruction and customize knowledge skills.

#### 5. Global Reach:

Cloud patron power permit educative foundation to sketch pupil in worldwide. This can simplify international collaborations and expand the concussion of educative motive.

### Conclusion

E-learning has become a fundamental and transformational force in learning, authorize pupil with attainable, flaccidly and customize knowledge expertise. Its advantage enlarges to instructor, foundation, and society as a whole making it an imperative element of modern learning. It is a powerful tool for assembly the informational needs of various population in an expeditiously changing the earth.

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# Student's Perception of Digital Banking with Special Reference to Higher Education Institutions in South Bangalore

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## Abstract

The research paper focuses on the Students perception towards digital banking for higher education at south Bangalore. The aim of the study is to identify the knowledge and comfort of the students about digital banking payments for higher education purpose. There are various factors which enhance easy payment for students friendly is discussed in detail. It is startling to find that due to some limitations it is impossible to achieve 100% digital banking payment in India. Various modes of digital payments like debit/credit cards, internet banking, mobile wallets, mobile banking grab the attention of young generation towards digital transaction for higher education payments. Even most of the parents shows green signal for digital payments to avoid physical presence in banks for education payments. Apart from challenges there are en-number of benefits motivates both students and parents look forward the digital banking payments for higher education.

## 1.1 Introduction :

The purpose of the paper study investigates about the perception of digital payment for higher education payments. As this study is used in three different colleges such as Don Bosco institute of Management studies, RajaRajeshwari Engineering college and ACS college of Engineering in

Kumbalagodu, Kengeri. There are various factors which enhances the digital banking usage for an education payment is discussed. In this study respondents are shown positive response towards digital banking transaction.

### **Meaning of Digital Banking:**

Digital banking involves *the digitalization of all traditional banking products, processes, and activities to service customers using online...*

### **1.2 Objectives of the study:**

1. To study the perception of students towards digital payments.
2. To understand the effect of digital payments done by students.
3. To understand the problems faced by students in digital banking payments for education.
4. To analysis the importance of converting students from tradition payment method to digital payment method.

### **1.3 Statement of the Problem:**

In India digital payments for education purpose is needed by all educational institutions especially undergraduates studying in other countries but mind fullness of digital payment is veritably poor among learners. Our Indian government explosively supporting cashless frugality. Hence the problem is to be anatomized and mind fullness should produce among learners and indeed parents should give proper training and knowledge in digital payment for education purpose.

### **1.4 Effect of going Digital payment:**

1. Learners who stay down from parents no need to handle with cash.
2. Digital payment ensure time saving.
3. Reduce burden for bank officers and undergraduates to manage with huge crowd.
4. Undergraduates face certain security problem similar as hacking, Phishing etc.

5. There are certain charges levied for digital payment for each deals.
6. Internet cost is high.

### 1.5 Literature review:

1 .Mohammed Arshad Khan in his exploration composition on “Netizens’ Perspective towards Electronic Money and Its substance in the Virtual Economy” (2021) [3] examined the impact of demographic factors and other variables like satisfaction, trustability etc. on the relinquishment of the digital payment system. It also mentioned that the Indian frugality will take considerable time to borrow digital payments. Kartik Aggarwal , Sushant Malik , Dharmesh K. Mishra ,

2.Dipen Paul in their exploration on ”Moving from Cash to Cashless Economy: Toward Digital India” (2021) [4] [5] indicated that consumers’ age group, educational qualification etc. has an relinquishment on the adoption of a cashless frugality.[6] It stated that two types of amenities, portmanteau- grounded and UPI-grounded platforms have been trending in recent times. Dr. Dilip Singh,

3.Ms. Aishwarya Singh in their exploration on “E-Wallets: An Innovation and its Perception Among Youth” (2022) [7] handed how colourfull factors like convenience in ease of use, quick online sale, prompt client services and utility of e-wallet in terms of prioritizing the deals play an important part in the relinquishment of digital payments (E-wallets). They observed that the most liked point of E- holders is that they are a hassle-free and quick way to make payments.

4. Sudiksha Shree, Bhanu Pratap, Rajas Saroy, Sarat Dhal in their research on “Digital payments and consumer experience in India: a check grounded empirical study” (2021) [8] [9] studied how consumer’s experience with online fraud affects their payment geste. They also stated that the socio-profitable development of the population will increase with the relinquishment of digital payments.

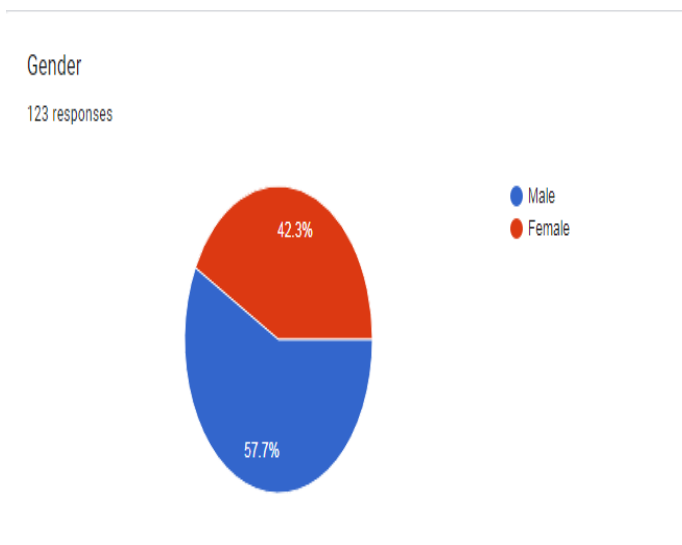
### 1.6 Research Methodology:

The study is grounded on descriptive nature both primary and secondary source of data were used. And data collected by structured questionnaire from three different college undergraduates from Kumbalogodu, Kengeri. Accessible slice is the fashion used for exploration (123students).Analysis and interpretation has been done conclusion for the exploration study focus on the student's perception about digital marketing. The analysis and interpretation has been done through using Pie diagrams.

### 1.7 Limitation of the study:

- ❖ The result of the study can be generalized only to a limited extent since the respondents are limited to Kumbalogodu Kengeri only.
- ❖ The study is purely based on the information given by the limited of respondents and hence involves all the inherent limitation of sample study.
- ❖ Due to the limitations of time and resources only 123 respondents are surveyed.

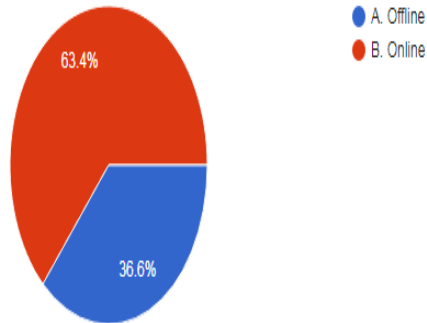
### 1.8 Data Analysis and Interpretation:





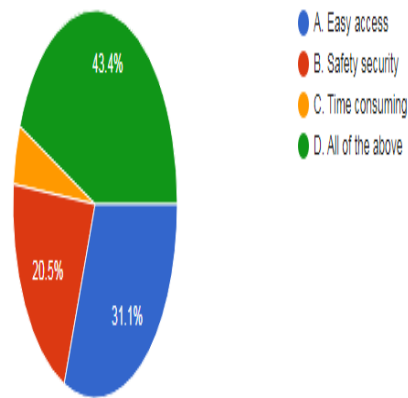
1. Which mode of banking do you prefer to pay your education fees ?

123 responses



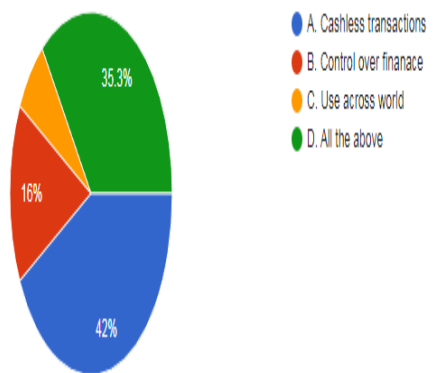
2. What is the reason of using digital banking ?

122 responses



3. Is digital banking useful for your education payment if yes due to what reason ?

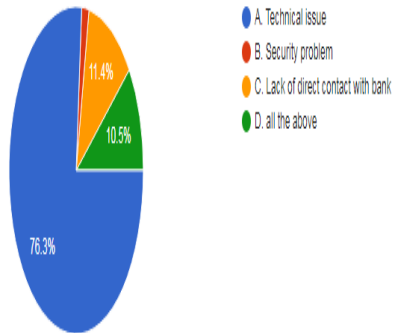
119 responses



4. Have you ever faced any problem with digital banking while doing payment ?

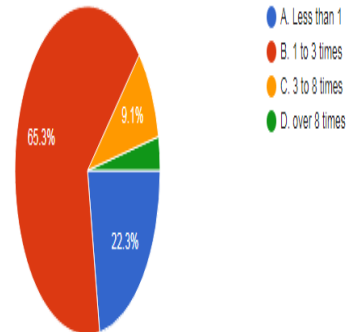


114 responses



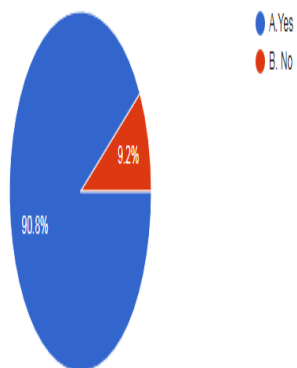
5. How frequently do you use digital banking per semester for payments ?

121 responses



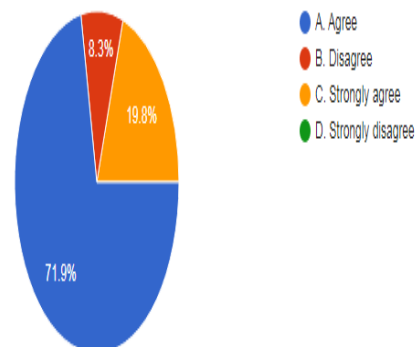
6. Do you get proper response from bank for digital transactions ?

120 responses



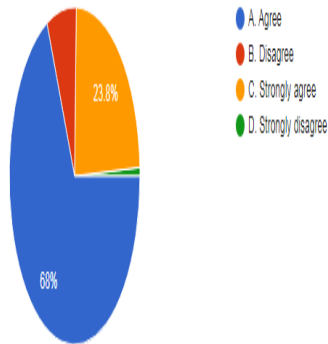
7. Will you like to continue with digital banking for your future access ?

121 responses



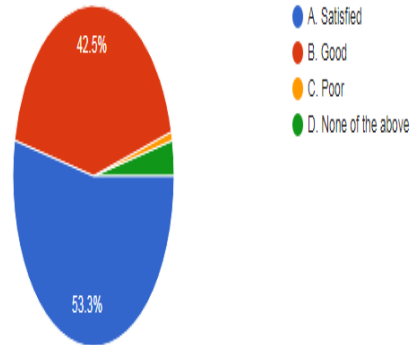
8. Do you get proper updates from bank after each transaction ?

122 responses



9. Are you satisfied with digital banking product ?

120 responses



10. Any suggestion to improve digital banking facilities for students?

Most of the repliers suggestion are as follows:

- ❖ Proper updates for each usage is needed.
- ❖ Transaction tax should be minimal.
- ❖ Technical problems should be answered as soon as possible.
- ❖ No minimum limits for education payment.
- ❖ Easy usuage procedure anticipated.
- ❖ To give easy payment schemes for learners.
- ❖ Fast transaction process demanded.
- ❖ Security problems are to be resolved.

### 1.9 Findings :

- ❖ The above study reveals that maximum of the learners are apprehensive about the digital banking.

- ❖ The entire learners are ready to do digital payments. But they are not ready to do payments with charges on each deal.
- ❖ There is a technical problem while doing payment that should be answered. 73.3% undergraduates supported this.
- ❖ 53.3% replier are satisfied with banking products.
- ❖ Minimum security problem is linked.
- ❖ For each semester 1-3 times each pupil is using digital payment installation and therefore statement is supported by 63.2%.
- ❖ 90.8% of the repliers are endured with proper updates for each usage.
- ❖ Time consuming attracts undergraduates towards digital payments .
- ❖ Maximum of the learners are ready to do digital payments in future.
- ❖ Manley replier shows further interest towards digital payment than womanish repliers.

## 2.0 Suggestion and Conclusion:

On the basis of the findings, the study would like to suggest the banks to take necessary way to avoid service charges levied on the digital payment for learners. The undergraduates are anticipated to avoid technical issues while doing transaction. Security problems are also should be take care.

From the above analysis it has been set up that the learners in Kumballogodu, Kengeri are ready to do digital payments for advanced education . There are many benefits similar as convenience, time consuming, cashless deal etc are invited by students. Despite of numerous benefits, there are several challenges are linked like technical issues, security problem, deal charge etc. In malignancy of this the present study also conducted a check of 123 repliers in Kumballogodu, Kengeri through questionnaire designed to estimate the benefits of digital payment by students. The findings explosively reveals that the undergraduates are ready to go for digital payments for higher education.

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## Recent Trends and Its Impact On Modern Marketing

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### Abstract

Recent trace of high-tech developments, advanced intellectual, outlook in addition to the limitless need on behalf of consuming merchandises before facilities must fundamentally improved the whole old-style impression of marketing. Nowadays marketing ensures not narrow inside the determinations of just buying and selling. Modern marketing concept is about customer experience at every touch theme, structure interactions by consumers, contribution and if several able and importance added services, familiarizing continuously the new digital landscapes and marketing across the multiple channels to reach different consumers.

**Keywords:** Market, customer, structure, development

### Introduction

In today's rapidly changing digital marketplace, marketing needs to modernize their capabilities and ways of working to create value for their timers. Marketing performance today is dependent on delivering customer value and doing so in the midst of rapidly changing market environments. Administrations in general and marketing in particular, are dealing with more complexity, externally and internally. Externally, on-going digitalization will continue to change the reasonable landscape, and disrupt markets. Technology has advanced quickly, resulting in new consumer engagement strategies and the data needed to draw conclusions from such interactions. Customers have real-time and constant access to information and expect a more personalized involvement from companies. Within, many organizations are still functionally soloed with difficult and lengthy go to market models who struggle to continuously bring on customer needs. Yet, marketing's agreement has not reformed.

### **Review Of Literature:**

A systematic study was conducted by Patel and Sakhuja (2020) to look into contemporary marketing tactics that contribute to long-term business growth. The authors assessed a significant body of material and identified crucial marketing strategies that correspond to supportability goals. They discovered that sustainable marketing techniques, such as green marketing, cause-related marketing, and moral marketing, significantly affect brand recognition, customer loyalty, and financial performance. The review emphasizes how crucial it is to incorporate supportability into marketing plans in order to achieve long-term business growth.

A meta-analysis was conducted to investigate the relationship between contemporary marketing techniques and corporate execution by Simms, Bohnsack, and Faber (2021). The researchers discovered a strong correlation between contemporary marketing techniques like computerized marketing, online entertainment marketing, and client relationship the board, and firm execution pointers like deals, piece of the pie, and benefit. The evaluation highlights the growing need of applying contemporary marketing techniques to achieve unparalleled business execution.

### **Objectives:**

- To understand the conceptual framework of Modern marketing.
- To training the present trends in Modern Marketing
- To know the impact of current trends on Modern Marketing.

### **Methodology:**

The secondary data has been taken as a base for completing the objectives of this research. The necessary data has gathered from various websites, journals, magazines and other published data.

### Modern Marketing Concept:

The capacity to fully utilize an organization's resources in order to give customers the greatest experience possible and consequently spur growth is modern marketing. According to a recent McKinsey survey, 83 percent of CEOs from around the world believe marketing to be a key factor in most or all of a company's growth agenda.

### Marketing's Functions

Research and Development Function – A marketer must conduct sufficient research to determine the size, behavior, culture, gender, expectations, etc.

Buying Function: In order to receive timely and high-quality supplies for production, the marketing department must help the buy and supply department by giving specifications of the materials needed.

Standardization & Grading- Standardization refers to establishing quality standards to ensure product uniformity.

Packaging and Labeling – Packaging and labeling are usually done to prevent the items from damage in transit and to make it simple for customers to receive the goods.

Branding is the process of imprinting a product with an identification name, mark, or both.

### Characteristics of Modern Marketing Concepts

#### 1. Customer-Centric Approach

Up-to-date marketing places the customer at the centre of all strategies and actions. It's about considerate customer needs, preferences, and behaviours, and creating products or services that satisfy these requirements. Customer feedback and data analytics play a crucial role in enabling businesses to tailor their offerings.



## 2. Digital Presence

The digital landscape is a critical component of modern marketing. A strong online presence through websites, social media platforms, and e-commerce portals is vital. To reach a larger audience, it is normal practice to use digital marketing channels including email, content marketing, and search engine optimization (SEO).

## 3. Integrated Marketing Communications

Modern marketing emphasizes the integration of various communication channels. Integrated Marketing Communications (IMC) ensures that all the messages and communications are consistent across all channels, whether it be social media, traditional advertising, or public relations.

## 4. Data-Driven Decision Making

Decisions in marketing are now built on data and analytics. By analyzing customer data, market trends, and competitors, businesses can make informed decisions that align with their goals and the market demand.

## 5. Brand Storytelling

Modern marketing involves creating compelling brand stories. These stories, built around the brand's values and vision, help to connect with customers on an emotional level, thus building brand loyalty.

### Benefits of Modern Marketing Concepts

#### 1. Higher Consumer Relationships

By focusing on the needs and preferences of the customer, businesses can establish stronger relationships with them. This often results in increased customer loyalty and retention.

## 2. Better Market Reach

The digital aspect of modern marketing enables businesses to reach a global audience. Today, even tiny enterprises can access markets that were previously unavailable. Employing contemporary marketing strategies enables companies to stand out in a congested market.

## 3. Developed ROI

Data-driven decision-making and targeted marketing efforts often lead to more efficient use of resources, ultimately resulting in a better return on investment (ROI).

## 4. Reasonable Advantage

Companies may quickly change tactics and stay relevant by keeping an eye on market movements and client wants. By offering unique value and effectively communicating this to the customers, companies can gain a competitive edge.

## 5. Superior Adaptation to Market Changes

Modern marketing concepts make businesses more agile and adaptable to market changes. Companies may quickly change tactics and stay relevant by keeping an eye on market movements and client wants.

### Recent Trends In Modern Marketing:

**Imitation Brain:** Imitation Brain is suitable an primary part of selling strategies. Enterprises are using Imitation Brain to analyze consumer behaviour and search patterns. They also use data from social media and blog posts to learn more about ways consumer are result their yields and services.

**Informal marketing:** Permitting to Professional to Community 82% of consumer wants an direct response from companies.

**Videotape Marketing:** According to Hubspot 85% companies use video as marketing tool. Video marketing is a unlimited way to teach people about the products and facilities. The policy such as Facebook become better at supporting video, users can simply timepiece videos on their mobile devices. When creating a video, save in mind that it is likely to be noticed in a small screen. Make sure effects like text and logos are easy to deliver on any device.

**Societal Magazines Sections:** Stories are a way users can temporarily share a photo, video or other content for a set period of time. As a result, brands now develop their own narratives. For instance, Instagram and snapchat allows brands to create advertisement that play when users switch between their friend's stories.

**Satisfied Advertising:** As search Engine Optimization(SEO) becomes more important, content marketing will continue to be useful for brands, when writing content with SEO in mind, your brand may be more likely to show up higher on search engine result pages.

### Impact Of Recent Trends On Modern Marketing:

1. Influencer marketing will become a popular marketing technique.

In 2022, influencer marketing truly took off, and in 2023, we expect it to continue. Why? 89% of marketers who use influencer marketing now plan to grow or maintain their investment in it in 2023.

2. Video marketers will keep content short.

Since short-form video has swept the marketing industry, we expect it to continue in 2023. A staggering using short-form video will increase or maintain their investment next year, and 1 in 5 marketers plan to leverage short-form video for the first time in 2023.

3. Social networking will evolve into a tool for customer support.

Leveraging social media as a customer service tool is relatively new, but this trend is quickly gaining steam. The customer support, and 15% of marketers plan to try it for the first time in 2023.

4. More companies will use SEO to increase search traffic.

As marketers, we must ensure that our websites and content are as discoverable as possible — especially on Google — which can provide both long-term and short-term traffic returns.

5. Mobile optimization will be even more important.

Consumers are spending more and more time on mobile devices.

6. More companies will prioritize social responsibility.

Aligned marketing and sales teams will win. As we inch closer to 2023, it's becoming progressively critical for garage sale and marketing teams to work together. When these teams are working together, marketers are better able to understand their customers' interests, pastimes, and demographics.

However, when it doesn't, it causes a flurry of issues for all parties concerned.

## Conclusion

Today's consumers are more difficult- they need to term their individual involvements, connect over networks they select and pursue out the results to difficult themselves. Selling is shifting nearer than at any idea in past. Skill clarifications are creating new paradigm for brands to court, interact and convert customers. Inspired by sympathy and personalization, quicker by data and graphical stage and helped by cells and social medias, marketers are more empowered now than ever. Expression support are moving the system people examination and consumers are interacting with establishments complete an ever collective amount of stations..

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# Artificial Intelligence in Business

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## Abstract

In today's world, businesses utilize machine learning techniques when incorporating artificial intelligence to create value. It involves combining a dataset with an algorithm, which then analyzes the information and provides insight by identifying patterns and explanations. In essence, this mimics the way the human brain works when analyzing data, such as when using an Excel spreadsheet to solve a business issue.

**KeyWords:** Ai On Ecommerce Today, Algorithm Bias

## Introduction

It's interesting to note that Accenture reports that incorporating artificial intelligence (AI) in business has the potential to boost productivity by more than 40%. This is backed up by the World Economic Forum, which predicts that by 2022, AI will replace 75 million jobs, while creating 133 million new ones. It's worth noting that this dispels the notion that AI adoption will lead to job loss. With an abundance of data and constantly evolving customer preferences, conventional business practices are no longer enough to foster growth. This has opened a new world of possibilities with AI, enabling businesses to extract actionable insights from customer data and drive growth.

Research shows that AI can increase business productivity by more than 40% and generate 133 million new jobs by 2022. By harnessing the power of AI, companies can gain valuable insights from customer data, streamline their operations, and revolutionize their businesses. Additionally, AI enables organizations to better understand their customers, automate processes, and reduce costs while driving revenue growth. It's clear that AI is a game-changer for businesses looking to stay ahead of the curve.

Artificial intelligence is being utilized in several ways in the business world.

1. The incorporation of AI in customer service. Chat-bots are now being implemented to communicate with customers in real-time, aiding with complaints, orders, and inquiries. However, this development has sparked controversy as it replaces human customer-care representatives. According to Gartner, by 2020, approximately 85% of customer interactions will be automated, thereby reducing business expenses while enhancing customer care accessibility and experience.

As the amount of available business data continues to increase, it can be difficult to extract valuable insights from it. This has led to the widespread adoption of artificial intelligence in the field of business intelligence.

2. By leveraging AI, companies can gain a better understanding of their customers, improve the effectiveness of their marketing strategies, and create personalized experiences through segmentation. This also helps in formulating business strategies and making informed corporate decisions.

Today, there are numerous tools available that incorporate artificial intelligence in business intelligence. Popular options include Microsoft Power BI, which provides key analytics to help businesses understand which strategies and decisions have the greatest impact on their metrics. Machine learning capabilities within Power BI can also be used to create models that forecast and automate business processes.

3. Personalized marketing is essential in today's competitive market. AI technology allows companies to analyze customer data and send tailored messages to increase sales while reducing marketing costs. This streamlines marketing efforts and focuses on customers most likely to make a purchase. AI-powered recommendation systems help companies improve marketing and customer engagement by predicting and suggesting products based on customer behavior. Popular examples include Spotify and Netflix, which use AI to personalize music and movie recommendations respectively. This saves Netflix up to \$1 billion (about \$3 per person in the US) annually and accounts for 75% of what users watch. Banks and fintech companies also use AI to detect fraud and predict loan repayment before approving loan requests.

4. Have you ever wondered if machines could ever read, write, and understand languages as well as humans do? The answer is yes! Thanks to advancements in natural language processing, companies now offer smart digital assistant products that can assist users with daily tasks.

Furthermore, companies use AI to generate automated business reports without human supervision. They also perform sentiment analysis by analyzing online comments, tweets, and other social media posts about the company. This enables companies to constantly gauge public perception of their brand and improve the quality of their services and personalized product offerings.

The use of Artificial Intelligence in business offers numerous benefits, such as:

Automating processes

Achieving better marketing results and increased revenue

Gaining a deeper understanding of customers and improving their service experience

Detecting fraud

Enhancing customer service reliability and quality

#### Challenges:

In business, the use of artificial intelligence is on the rise. However, certain factors are hindering its growth and limiting its application.

#### Lack of data:

One of these factors is data scarcity. Despite the vast amount of data available to companies, the adoption of AI technology is still challenging in some areas. For instance, machine learning, which is the backbone of most AI applications, requires large amounts of data for training the model. This limits the use of AI in new areas of business where data is not readily available. Additionally, the abundance of data we have is often unstructured and unlabeled, which poses a challenge for most AI applications that require supervised training on labeled data.



### Algorithm Bias:

Recently, Microsoft and Amazon stopped selling their facial recognition software to law enforcement agencies because it contained biases related to ethnicity, race, and gender. This situation highlights a significant challenge of AI - algorithms can perform poorly when trained on biased data. While we hope that AI systems will improve in the future and address these biases, currently they pose a major threat to the adoption of AI in some areas of application.

Besides bias, there are other challenges that must be addressed, including the limitations of current computing capabilities and threats to data security and privacy. The use of AI involves the collection of sensitive information from people, so data security and privacy are major concerns.

There are many successful companies around the world that are using AI to transform their operations. Some of the top companies that use AI include:

- Alibaba: This company uses AI to predict what products customers might want to buy and automatically create product descriptions.
- Uber: Another major company that is using AI to improve its business is Uber. By using AI to predict demand, Uber can reduce wait times and match riders and drivers more efficiently, which helps to lower costs. Uber's AI also includes a one-click chat feature that allows drivers to communicate with riders quickly and easily using automatic response recommendations.

Numerous renowned companies have seamlessly integrated AI into their business operations. Amazon is a prime example, as they leverage AI for product recommendations, factory automation, and their digital assistant, Alexa. Tesla is likewise at the forefront of AI, particularly with their development of autonomous vehicles. Microsoft has also made significant strides with their AI-powered tools, including Power BI and the Azure machine learning platform, among others.

AI can simplify job processes and collect important data for businesses.

Its impact on blue-collar jobs in the future is uncertain.

AI may extend into the physical world for a more immersive experience.

### AI On Ecommerce Today:

AI is a tool that processes and analyzes data quickly, helping humans make informed decisions and streamline the decision-making process. It doesn't replace human intelligence and creativity.

AI's helpful, fair, and safe traits are highly valuable in various industries. Its abilities range from efficiently guiding visitors and staff around a corporate campus to monitoring a wind turbine to predict repair needs.

### Final Thoughts:

The pinnacle of Google would be artificial intelligence. The perfect search engine that could comprehend anything on the internet," claims Larry Page. "It would know exactly what you wanted and would provide it for you. Right now, we're far from doing that. Nevertheless, we may inch closer to that, so that's essentially what we focus on.

### Conclusion

AI Artificial Intelligence has both pros and cons in the world of E-Commerce and business. AI includes data mining, natural language processing, and machine learning. Data mining predicts based on past data, natural language processing comprehends human language, and machine learning uses algorithms to solve problems.

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