



E-COMMERCE

E-commerce (electronic commerce) is the activity of electronically buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. E-commerce is in turn driven by the technological advances of the semiconductor industry, and is the largest sector of the electronics industry.



Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and to a less extent, customized/personalized online liquor store inventory services. There are three areas of e-commerce: online retailing, electronic markets, and online auctions. E-commerce is supported by electronic business.

E-commerce businesses may also employ some or all of the followings:

- Online shopping for retail sales direct to consumers via Web sites and mobile apps, and conversational commerce via live chat, chatbots, and voice assistants
- Providing or participating in online marketplaces, which process third-party business-to-consumer (B2C) or consumer-to-consumer (C2C) sales
- Business-to-business (B2B) buying and selling;
- Gathering and using demographic data through web contacts and social media
- Business-to-business (B2B) electronic data interchange
- Marketing to prospective and established customers by e-mail or fax (for example, with newsletters)
- Engaging in pretail for launching new products and services
- Online financial exchanges for currency exchanges or trading purposes.

FORMS

Contemporary electronic commerce can be classified into two categories. The first category is business based on types of goods sold (involves everything from ordering "digital" content for immediate online consumption, to ordering conventional goods and services, to "meta" services to facilitate other types of electronic commerce). The second category is based on the nature of the participant. There are six basic types of e-commerce — Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C), Consumer-to-Business (C2B), Business-to-Administration (B2A) and Consumer-to-Administration (C2A) — and all of them represent a different purchasing dynamic.

Types of E Commerce Businesses



B2B

Ecommerce

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C2B

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C2C

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G2B

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B2C

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BUSINESS-TO-BUSINESS (B2B)

B2B e-commerce refers to all electronic transactions of goods and sales that are conducted between two companies. This type of e-commerce typically explains the relationship between the producers of a product and the wholesalers who advertise the product for purchase to consumers. Sometimes this allows wholesalers to stay ahead of their competition.

BUSINESS-TO-CONSUMER (B2C)

Perhaps the most common form of e-commerce, B2C e-commerce deals with electronic business relationships between businesses and consumers. Many people enjoy this avenue of e-commerce because it allows them to shop around for the best prices, read customer reviews and often find different products that they wouldn't otherwise be exposed to in the retail world. This e-commerce category also enables businesses to develop a more personalized relationship with their customers.

CONSUMER-TO-CONSUMER (C2C)

This level of e-commerce encompasses all electronic transactions that take place between consumers. Generally, these transactions are provided by online platforms (such as PayPal), but often are conducted through the use of social media networks (Facebook marketplace) and websites (Craigslist).

CONSUMER-TO-BUSINESS (C2B)

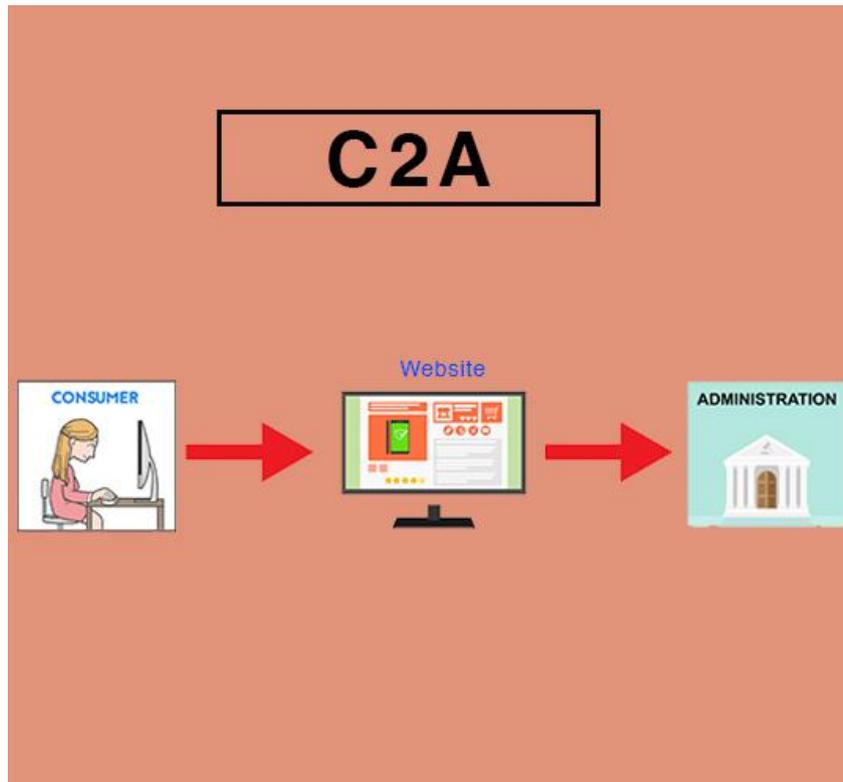
Not the most traditional form of e-commerce, C2B e-commerce is when a consumer makes their services or products available for companies to purchase. An example of this would be a graphic designer customizing a company logo or a photographer taking photos for an e-commerce website.

BUSINESS-TO-ADMINISTRATION (B2A)

This e-commerce category refers to all transactions between companies and public administration. This is an area that involves many services, particularly in areas such as social security, employment and legal documents.

CONSUMER-TO-ADMINISTRATION (C2A)

Another popular e-commerce category, C2A e-commerce encompasses all electronic transactions between individuals and public administration. Examples of this include taxes (filing tax returns) and health (scheduling an appointment using an online service).



On the institutional level, big corporations and financial institutions use the internet to exchange financial data to facilitate domestic and international business. Data integrity and security are pressing issues for electronic commerce.

Aside from traditional e-commerce, the terms m-Commerce (mobile commerce) as well (around 2013) t-Commerce have also been used.

Impact On Supply Chain Management



For a long time, companies had been troubled by the gap between the benefits which supply chain technology has and the solutions to deliver those benefits. However, the emergence of e-commerce has provided a more practical and effective way of delivering the benefits of the new supply chain technologies.



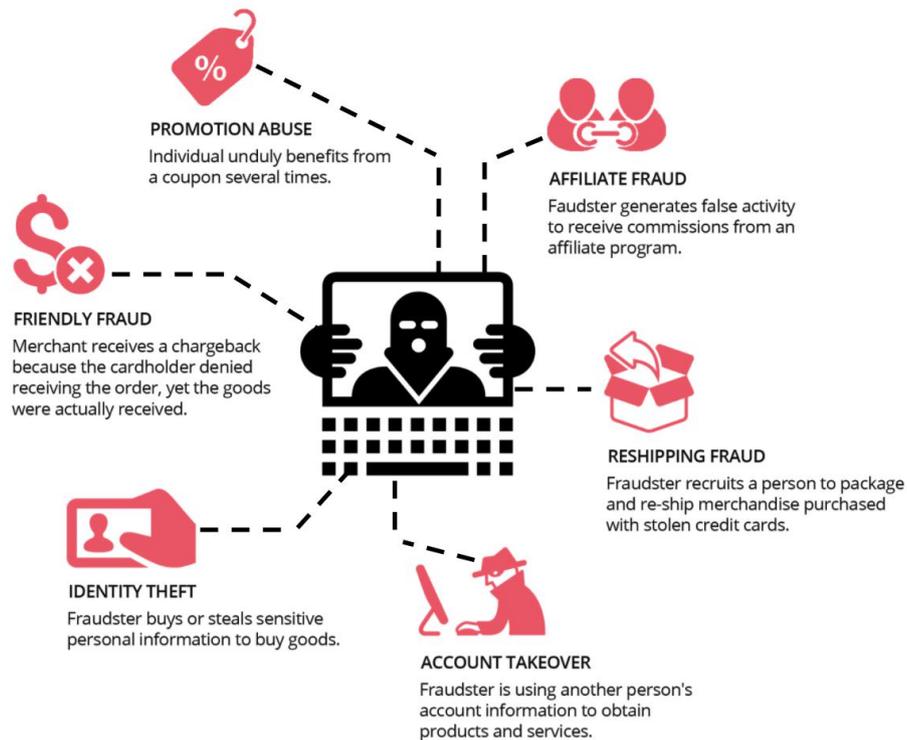
E-commerce has the capability to integrate all inter-company and intra-company functions, meaning that the three flows (physical flow, financial flow and information flow) of the supply chain could be also affected by e-commerce. The affections on physical flows improved the way of product and inventory movement level for companies. For the information flows, e-commerce optimised the capacity of information processing than companies used to have, and for the financial flows, e-commerce allows companies to have more efficient payment and settlement solutions.

In addition, e-commerce has a more sophisticated level of impact on supply chains: Firstly, the performance gap will be eliminated since companies can identify gaps between different levels of supply chains by electronic means of solutions; Secondly, as a result of e-commerce emergence, new capabilities such implementing ERP systems, like SAP ERP, Xero, or Megaventory, have helped companies to manage operations with customers and suppliers. Yet these new capabilities are still not fully exploited. Thirdly, technology companies would keep investing on new e-commerce software solutions as they are expecting investment return. Fourthly, e-commerce would help to solve many aspects of issues that companies may feel difficult to cope with, such as political barriers or cross-country changes. Finally, e-

commerce provides companies a more efficient and effective way to collaborate with each other within the supply chain

E-Commerce Threat

In simple words, you can say that using the internet for unfair means with an intention of stealing, fraud and security breach.



There are various types of e-commerce threats. Some are accidental, some are purposeful, and some of them are due to human error. The most common security threats are phishing attacks, money thefts, data misuse, hacking, credit card frauds, and unprotected services.

Inaccurate management-One of the main reason for e-commerce threats is poor management. When security is not up to the mark, it poses a very dangerous threat to the networks and systems. Also, security threats occur when there are no proper budgets are allocated for the purchase of anti-virus software licenses.

Price Manipulation-Modern e-commerce systems often face price manipulation problems. These systems are fully automated; right from the first visit to the final payment getaway. Stealing is the most common intention of price manipulation. It allows an intruder to slide or install a lower price into the URL and get away with all the data.

Snowshoe Spam-Now spam is something which is very common. Almost each one of us deals with spam emails in our mailbox. The spam messages problem has never been actually

solved, but now it is turning out to be a not so general issue. The reason for this is the very nature of a spam message. Spam is something which is sent by one person, but unfortunately, new development is taking place in the cyber world. It is called as snowshoe spam. Unlike regular spam it is not sent from one computer but is sent from many users. In such a case it becomes difficult for the anti-spam software to protect the spam messages.

Malicious code threats-These code threats typically involve viruses, worms, Trojan horses.

Hactivism-The full form of Hactivism is hacking activism. At first, it may seem like you should hardly be aware of this cyber threat. After all, it is a problem not directly related to you. Why should you be bothered at all? However, that’s not the case. Firstly hactivists do not target directly to those associated only with politics. It can also be a socially motivated purpose. It is typically using social media platforms to bring to light social issues. It can also



include flooding an email address with so much traffic that it temporarily shuts down.

Wi-Fi Eavesdropping-It is also one of the easiest ways in e-commerce to steal personal data. It is like a “virtual listening” of information which is shared over a Wi-Fi network which is not encrypted. It can happen on the public as well as on personal computers.

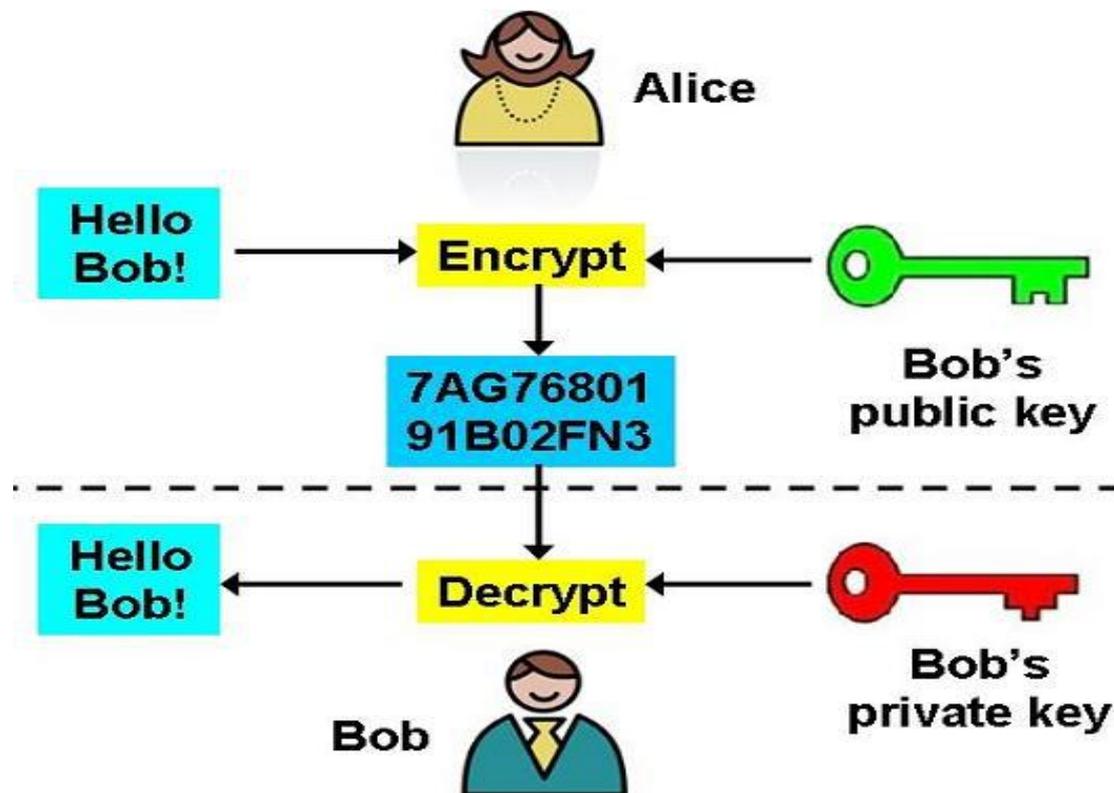
Other threats-Some other threats which include are data packet sniffing, IP spoofing, and port scanning. Data packet sniffing is also normally called as sniffers. An intruder can use a sniffer to attack a data packet flow and scan individual data packs. With IP spoofing it is very

difficult to track the attacker. The purpose here is to change the source address and give it such a look that it should look as though it originated from another computer.

Ways to combat e-commerce threats

Developing a thorough implementation plan is the first step to minimize a cyber threat.

Encryption-It is the process of converting a normal text into an encoded text which cannot be read by anyone except by the one who sends or receives the message.



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