

The Awareness of E-Business Technologies with Reference to Baramati Region

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Abstract: E-Commerce involves the sale or purchase of goods and services by businesses, individuals, governments or other organizations and is conducted over computer networks. E-Commerce builds on traditional commerce by adding the flexibility and speed offered by electronic communications. This can facilitate improvement in operations leading to substantial cost savings as well as increased competitiveness and efficiency through the redesign of traditional business methods.

E-Commerce is the application of current and emerging information and communication technologies (ICTs) to conduct business. These include Telephone, Fax, TV, Electronic Payment and Money transfer systems, Electronic Data Interchange (EDI) and the Internet.

Mobile phones, email and the Internet provide most scope for small businesses. Applications include Internet retailing, Internet banking and electronic settlements, browsing and customer selection of products and services. The Internet provides access 24 hours a day, seven days a week – any time – anywhere. Thus, time and place are no longer binding factors.

Participation in E-Commerce is important not only for conducting commercial transactions, but rather in the way it encourages transformation of internal systems and increases efficiencies in terms of cost, responsiveness to customers, customization of offerings, and through the potential emergence of new products and services.

E-Commerce also offers a landscape of opportunities for improving people management, strengthening communication-intensive business processes, and for deepening affiliation among employees, and workforce capabilities.

E-Commerce that refers to the growth in supply of goods and services for online government procurement – potentially a large growth area in India.

Keywords: E-Commerce, e-Business, Internet economy, NASSCOM, B2B, B2C, B2G.

Objectives: To study the awareness of E-Commerce technologies in Baramati region also to study the role and significance of E-Commerce technologies.

Scope: The Primary scope of the research is to cover the E-Commerce development in selected area

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1. INTRODUCTION

In the emerging global economy, e-commerce and e-business have increasingly become a necessary component of business strategy and a strong catalyst for economic development. The integration of information and communications technology (ICT) in business has revolutionized relationships within organizations and those between and among organizations and individuals. The name of the game is strategic positioning, the ability of a company to determine emerging opportunities and utilize the necessary human capital skills (such as intellectual resources) to make the most of these opportunities through an e-business strategy that is simple, workable and practicable within the context of a global information milieu and new economic environment. With its effect of leveling the playing field, e-commerce coupled with the appropriate strategy and policy approach enables small and medium scale enterprises to compete with large and capital-rich businesses.

Importance of e-commerce:

▪ *Exploitation of New Business :*

Broadly speaking, electronic commerce emphasizes the generation and exploitation of new business opportunities and to use popular phrases: “generate business value” or “do more with less”.

▪ *Enabling the Customers:*

Electronic Commerce is enabling the customer to have an increasing say in what products are made, how products are made and how services are delivered (movement from a slow order fulfillment process with little understanding of what is taking place inside the firm, to a faster and more open process with customers having greater control.

▪ *Improvement of Business Transaction :*

Electronic Commerce endeavors to improve the execution of business transaction over various networks.

Effective Performance :

It leads to more effective performance i.e. better quality, greater customer satisfaction and better corporate decision making.

▪ *Greater Economic Efficiency:*

We may achieve greater economic efficiency (lower cost) and more rapid exchange (high speed, accelerated, or real-time interaction) with the help of electronic commerce.

▪ *Execution of Information:*

It enables the execution of information-laden transactions between two or more parties using inter connected networks. These networks can be a combination of ‘Plain Old Telephone System’ (POTS), Cable TV, leased lines and wireless.

Information based transactions are creating new ways of doing business and even new types of business.

▪ *Incorporating Transaction:*

Electronic Commerce also incorporates transaction management, which organizes, routes, processes and tracks transactions. It also includes consumers making electronic payments and funds transfers.

▪ *Increasing of Revenue:*

Firm use technology to either lower operating costs or increase revenue. Electronic Commerce has the Potential to increase revenue by creating new markets for old products, creating new information-based products, and establishing new service delivery channels to better serve and interact with customers. The transaction management aspect of electronic commerce can also enable firms to reduce operating costs by enabling better coordination in the sales, production and distribution processes and to consolidate operations and reduce overhead.

▪ *Reduction of Friction:*

Electronic Commerce research and its associated implementations is to reduce the “friction” in on line transactions. Friction is often described in economics as transaction cost. It can arise from inefficient market structures and inefficient combinations of the technological activities required to make a transaction. Ultimately, the reduction of friction in online commerce will enable smoother transaction between buyers, intermediaries and sellers.

2. REVIEW OF LITERATURE

Today E-commerce is a byword in Indian society and it has become an integral part of our daily life. There are websites providing any number of goods and services. Then there are those, which provide a specific product along with its allied services. Multi-product e-commerce. These Indian E-commerce portals provide goods and services in a variety of categories. To name a few: Apparel and accessories for men and women, Health and beauty products, Books and magazines, Computers and peripherals, Vehicles, Software, Consumer electronics, Household appliances, Jewelry, Audio/video, entertainment, goods, Gift articles, Real estate and services. Single-product e-commerce. Some Indian portals/websites deal in a specialized field, for example:

1) *Automobiles*- On these sites we can buy and sell four-wheeler’s and two-wheelers, new as well as used vehicles, online. Some of the services they provide are: Car research

and reviews, Online evaluation, Technical specifications, Vehicle Insurance, Vehicle Finance.

2) *Stocks and shares and e-commerce*- In India today, we can even deal in stocks and shares through e-commerce.

3) *Real estate and e-commerce*- They provide information on new properties as well as properties for resale. One can deal directly with developer through consultant.

4) *Travel & tourism and e-commerce*- India has a rich history and heritage and e-commerce is instrumental, to a large extent, in selling India as a product, encouraging Indians as well as foreigners to see its multifaceted culture and beauty.

5) *Gifts and e-commerce*- In the bygone days, one had to plan what to gift a loved one, trudge across to your favorite shop, and browse for hours before purchasing a gift.

6) *Hobbies and e-commerce*- The most popular hobbies from time immemorial are reading, music and films.

7) *Matrimony and E-commerce*- It is said that marriages are made in heaven, but in the world of E-commerce they are made on marriage portals. One can search for a suitable match on their websites by region of residence (India or abroad), religion or caste.

8) *Employment and e-commerce*- Two major portals like www.monsterindia.com and www.naukri.com (meaning job.com in Hindi) are instrumental in providing job seekers with suitable employment at the click of a mouse. The service for job seekers is free and for Employers they charge a nominal fee. Jobs are available online in fields ranging from secretarial to software development, and from real estate to education.

Classification of E- Commerce:

Transaction Originating From And Being Fulfilled By					
Transaction Initiated & Accepted By		Business	Consumer	Government	Peer
	Business	B To B	B-To C	B-To-G	B-To-P
	Consumer	C-To-B	C-To-C	C-To-G	C-To-P
	Government	G-To-B	G-To-C	G-To-G	G-To-P
	Peer	P-To-B	P-To-C	P-To-G	P-To-P

Table1 : Classification of e-commerce by transaction partners

3. RESEARCH METHODOLOGY

It would be more appropriate to call this work as Descriptive type of Research. The descriptive research includes fact finding enquiries and surveys of different kinds to provide data about the population being studied.

Span : Baramati region of Pune District.

Sampling : Simple Random Sampling.

Type : Citizens who use ATM, e-banking, online shopping, online trading, email access, e-Govt Projects, social networking sites, other E-commerce Technologies etc.

Size : Approximately, 200 citizens from Baramati. But only 136 citizens responded for the Survey.

Hypothesis of the Study: In consistent with the Objectives of the Research works, following Hypothesis were formed:

H₁: “There is increase in awareness of E-Commerce Technologies in users.”

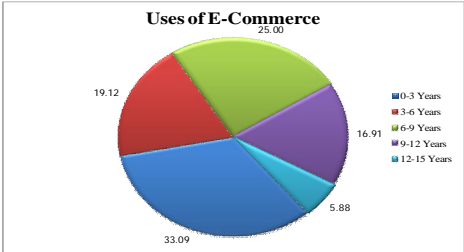
Primary Data Collection: Through Questionnaire filled up from Common citizens from Baramati region of Pune District. They are Active online users like e-banking, online shopping, online trading; email access, social networking sites, other E-commerce Technologies etc.

Secondary Data Collection: Here Newspapers, Magazines, Periodicals, Government of India Reports, Ministry of Information Technology Reports for Publications, Web sites of Central government, State Governments etc. studied to get the necessary details.

4. DATA CAPTURED AND INTERPRETATION

1.Since how many years you are using e-commerce technology?

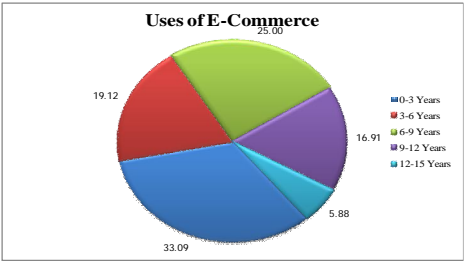
Sr.	Years	136	Percentage
1	0-3 Years	45	33.09
2	3-6 Years	26	19.12
3	6-9 Years	34	25.00
4	9-12 Years	23	16.91
5	12-15 Years	8	5.88
Total		136	100.00



Interpretation: According to this survey within 136 Common Citizen in respect of usages of e-commerce. Most of the respondents i.e. 33.09% are new users using e-commerce and mostly for 6 to 9 years also 34% users for 3 to 6 years. This shows that the awareness of the e-commerce in general public is at satisfactory level.

2.What purpose do you use e-commerce for?

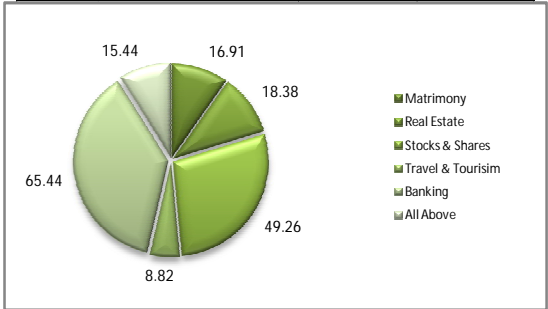
Sr.	Purpose	Out of 136	%
1	E-Bank	65	47.79
2	E-Government	78	57.35
3	E-Learning	56	41.18
4	E-Taxation	21	15.44
5	E-Purchasing	56	41.18
6	All Above	45	33.09
7	Other	12	8.82



Interpretation: There are several services available in e-commerce; this result shows that out of 136 common citizens everyone is utilizing e-commerce services. This survey shows that near about 47% public uses e-banking facilities and 41% common citizens using e-purchasing and 15 % citizens using e-taxation service. This shows that the e-commerce awareness in the general public is very good.

3.Which is the most prominent domain in which e-commerce is used in India?

Sr.	Domain Name	Out of 136	%
1	Matrimony	23	16.91
2	Real Estate	25	18.38
3	Stocks & Shares	67	49.26
4	Travel & Tourism	12	8.82
5	Banking	89	65.44
6	All Above	21	15.44

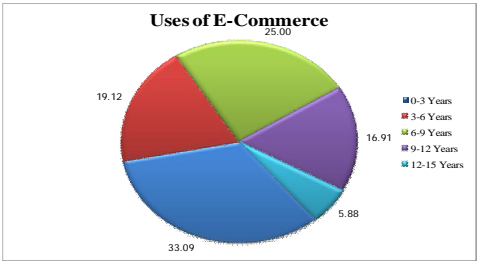


Interpretation: This result really reflects the human societies’ behavior towards its need in daily life. This result shows that 17% of the respondents respond that they are visiting to Matrimony sites, 65% respondents’

visitsbanking sites and 8% of respondents visit Travel & Tourism at rank first.

4.When do you use ATM centres for Banking?

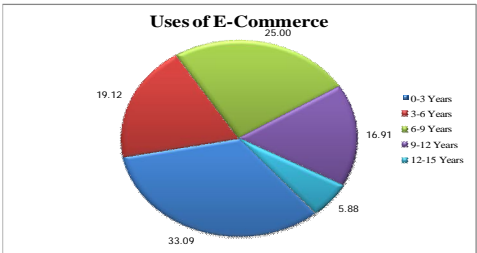
Sr.	Frequency	Out of 136	%
1	Daily	6	4.41
2	Frequently	47	34.56
3	Occasionally	34	25.00
4	Rarely	18	13.24
5	Never	31	22.79
Total		136	100



Interpretation: The above graph shows the result that out of 136 general public users ATM centers for banking transactions. Out of the total respondents, 34% use ATM frequently, 25% and 13% respondents’ uses occasionally and rarely,there is 22 % respondents who has never used ATM centres

5.How frequently do you use ATM Debit / Credit Card

Sr.	Frequency	Out of 136	%
1	Daily	6	4.41
2	Frequently	48	35.29
3	Occasionally	39	28.68
4	Rarely	11	8.09
5	Never	32	23.53
Total		136	100

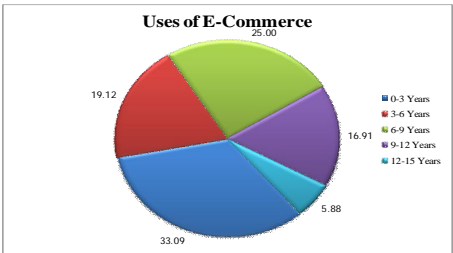


Interpretation: Here 28% of the respondents use ATM Debit / Credit cards occasionally for shopping purpose and

35% of the respondents use ATM Debit / Credit cards frequently for shopping purpose.

6.Do you agree that e-commerce as commercial means has its advantages over the traditional commercial methods?

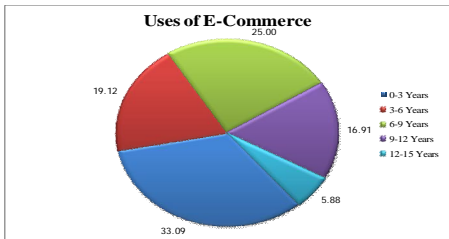
Sr.	Options	Out of 136	%
1	Agree completely	53	38.97
2	Agree Somewhat	37	27.21
3	Agree Little	23	16.91
4	Disagree Somewhat	12	8.82
5	Disagree Completely	11	8.09
Total		136	100



Interpretation: The above graph interprets that (39%) of respondents agree completely, (16%) of respondents agree little and only (8%) of respondents disagree completely, that e-commerce as commercial means has its advantages over the traditional commercial methods

7.When do you use Internet Banking for Bank Transaction?

Sr.	Frequency	Out of 136	%
1	Daily	7	5.15
2	Frequently	23	16.91
3	Occasionally	54	39.71
4	Rarely	43	31.62
5	Never	9	6.62
Total		136	100

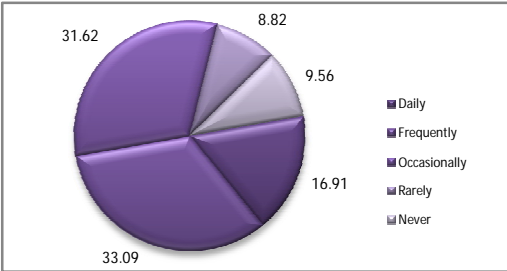


Interpretation: This graph gives the result that 16% of the respondents use Internet Banking for Banking Transactions frequently and 39% of the respondents use Internet Banking for Banking Transactions

occasionally.5% of the respondents use Internet Banking facility daily. But 6% of the respondents never used Internet Banking facility.

8.If you are an email user, when do you access your email account?

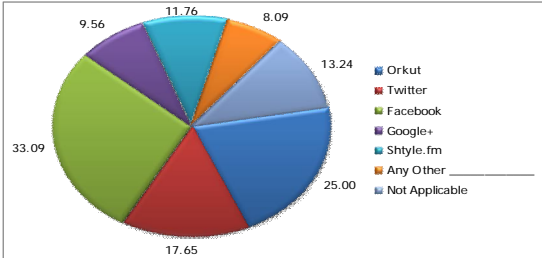
Sr.	Frequency	Out of 136	%
1	Daily	23	16.91
2	Frequently	45	33.09
3	Occasionally	43	31.62
4	Rarely	12	8.82
5	Never	13	9.56
Total		136	100



Interpretation: This graph shows the result about uses of email communication facility. 33% and 31% of the respondents use this facility frequently and occasionally for communication purpose. 16% of the respondents access their email account daily

9.Which Social Networking sites do you use?

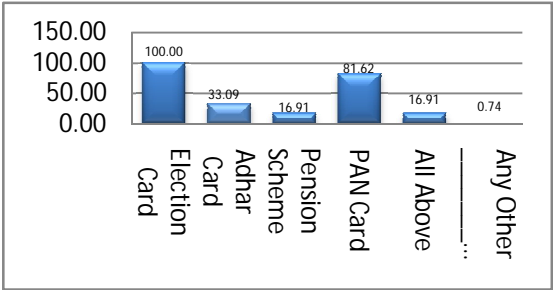
Sr.	Site Names	Out of 136	%
1	Orkut	34	25.00
2	Twitter	24	17.65
3	Facebook	45	33.09
4	Google+	13	9.56
5	Shtyle.fm	16	11.76
6	Any Other _____	11	8.09
7	Not Applicable	18	13.24



Interpretation: This graph shows that 33% of respondents use Facebook for Social Networking, 17% users use Twitter, 25% of respondents use Orkut but 13% of respondents never used social networking sites.

10.Which e-govt. Projects do you use?

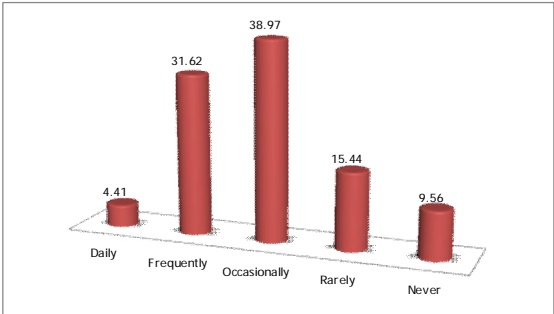
Sr.	Site Names	Out of 136	%
1	Election Card	136	100.00
2	Adhar Card	45	33.09
3	Pension Scheme	23	16.91
4	PAN Card	111	81.62
5	All Above	23	16.91
6	Any Other _____	1	0.74



Interpretation: This graph shows that out of total respondents 100% are used Election Card service. 33% of respondents used Adhar Card,16% of respondents are uses pension scheme, 81% of respondents uses PAN card for taxation purpose

11.How frequently do you use e-government projects implemented in your district?

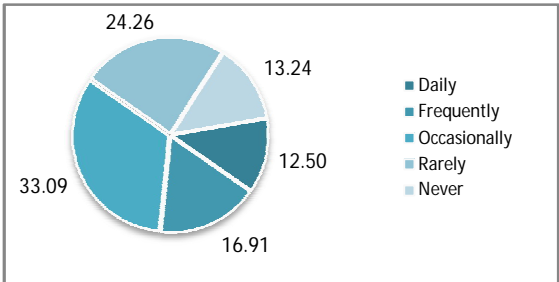
Sr.	Frequency	Out of 136	%
1	Daily	6	4.41
2	Frequently	43	31.62
3	Occasionally	53	38.97
4	Rarely	21	15.44
5	Never	13	9.56
Total		136	100



Interpretation: This graph shows the result about uses of e-government projects. 31% and 38% of the respondents use this facility frequently and occasionally for communication purpose. 4% of the respondents uses e-gov.prjects daily.

12.When do you use e-learning / e-class?

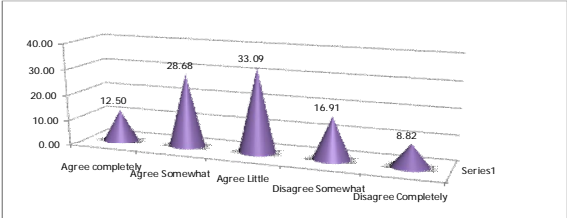
Sr.	Frequency	Out of 136	%
1	Daily	17	12.50
2	Frequently	23	16.91
3	Occasionally	45	33.09
4	Rarely	33	24.26
5	Never	18	13.24
Total		136	100



Interpretation: Above graph shows results of utilization of e-learning/e-class facility. 16% of respondents uses these facilities frequently, 33% of respondents uses these facilities occasionally. But 13% of respondents never use e-learning/e-class facilities.

13.Are the e-government project in your state are beneficial to the society?

Sr.	Options	Out of 136	%
1	Agree completely	17	12.50
2	Agree Somewhat	39	28.68
3	Agree Little	45	33.09
4	Disagree Somewhat	23	16.91
5	Disagree Completely	12	8.82
Total		136	100.00



Interpretation: The above graph interprets that (12%) of respondents agree completely, (33%) of respondents agree little and only (8%) of respondents disagree completely, that e-commerce as commercial means has its advantages over the traditional commercial methods

5. FINDINGS AND SUGGESTIONS

- Most of the respondents i.e. 33.09% are new users using e-commerce and mostly for 6 to 9 years also 34% users for 3 to 6 years.
- This survey shows that near about 47% public uses e-banking facilities and 41% common citizens using e-purchasing and 15 % citizens using e-taxation service
- This result shows that 17% of the respondents respond that they are visiting to Matrimony sites, 65% respondents' visits banking sites and 8% of respondents visit Travel & Tourism at rank first.
- Out of the total respondents, 34% use ATM frequently, 25% and 13% respondents' uses occasionally and rarely,there is 22 % respondents who has never used ATM centres
- Here 28% of the respondents use ATM Debit / Credit cards occasionally for shopping purpose and
- (39%) of respondents agree completely, (16%) of respondents agree little and only (8%) of respondents disagree completely, that e-commerce as commercial means has its advantages
- 16% of the respondents use Internet Banking for Banking Transactions frequently and 39% of the respondents use Internet Banking for Banking Transactions occasionally.5% of the respondents use Internet Banking facility daily. But 6% of the respondents never used Internet Banking facility.
- 33% and 31% of the respondents use this facility frequently and occasionally for communication purpose. 16% of the respondents access their email account daily
- 33% of respondents use Facebook for Social Networking, 17% users use Twitter, 25% of respondents use Orkut but 13% of respondents never used social networking sites.
- out of total respondents 100% are used Election Card service. 33% of respondents used Adhar Card,16% of respondents are uses pension scheme, 81% of respondents uses PAN card for taxation purpose.

- 31% and 38% of the respondents use this facility frequently and occasionally for communication purpose.
- (12%) of respondents agree completely, (33%) of respondents agree little and only (8%) of respondents disagree completely, that e-commerce as commercial means has its advantages over the traditional commercial methods
- 16% of respondents uses these facilities frequently, 33% of respondents uses these facilities occasionally. But 13% of respondents never use e-learning/e-class facilities.

Suggestions:

- Increased awareness among respondents must be created that, e-commerce as commercial means has its advantages over the traditional commercial methods.
- More awareness must be created among general public for improving usage of ATM centers for banking transactions.
- Awareness must be created among general public for improving usage of ATM Debit/Credit cards for shopping purpose.
- The use of internet banking for banking transactions must be improved for efficiency.
- Also the use of e-mail communication facility can be improved to extent.
- Use of e-government projects must be done as they are always beneficial for users.
- Increased awareness about online purchase, e-retailing, e-learning, e-publishing should be created among people.

6. CONCLUSION

E-commerce is emerging as an important tool to ensure inclusive growth. The traditional model of business is undergoing a sea change to reduce the prominence of physical infrastructure of big and small cities as an essential condition for the smooth functioning of business. The concept of virtual companies is taking concrete shape and will usher into an era of boundary less world. Hitherto neglected remote villages and district will get a chance to grow economically, socially and also contribute to empowerment of women, and minority classes. E-commerce has the scope to lead India into an Economic superpower

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