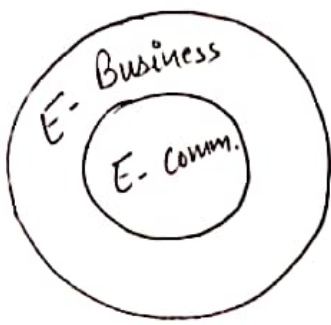


[E-Commerce]

1

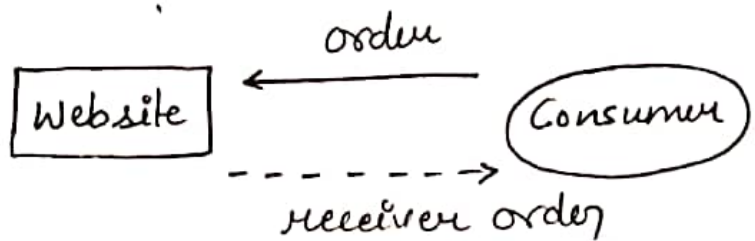


→ E-Commerce या Electronic Commerce
E-Business का Subset होता है।

→ किसी Goods / Product या Service
का Buying करना E-Commerce कहलाता है।

Types of E-Commerce / Models of E-Commerce

(1) B2C (Business to Consumer)



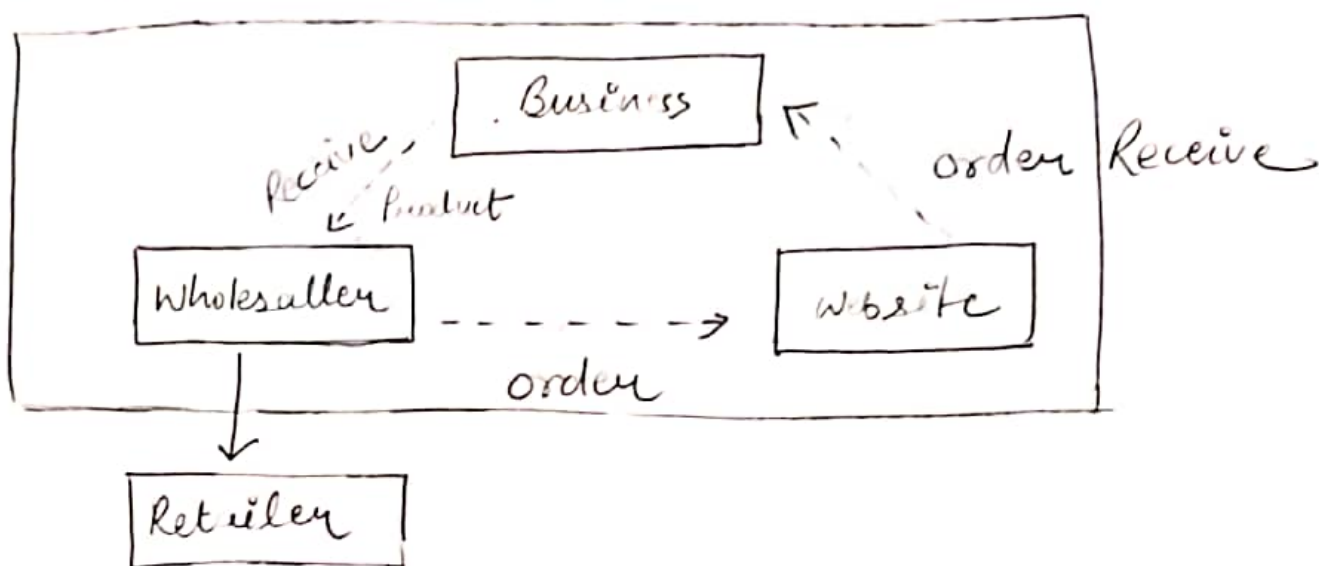
→ Business Consumer / Direct / End user को Goods/
Service देता है उसे B2C में रखा गया है।

eg:- Amazon, ajio, Flipkart, ebay.com, Myntira
Snapdeal.

(2) B2B (Business to Business)

(2) B2B (Business to Business)

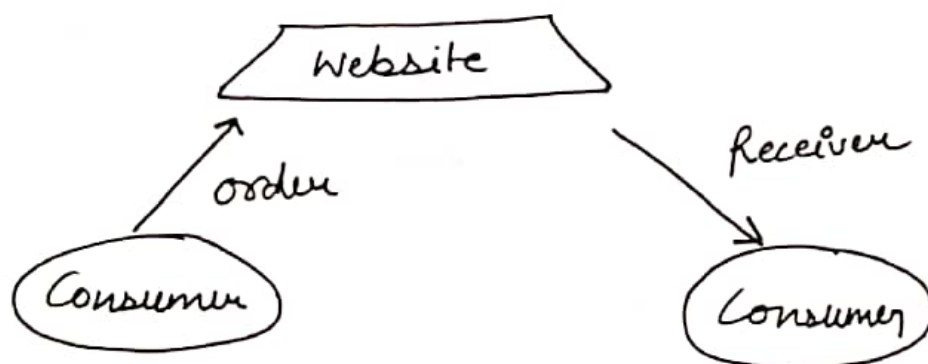
2



→ एक Business दूसरे Business से Goods Service लेता है तो उसे B2B कहा जाता है।

eg:- Amazon Business, Alibaba, IndiaMart.

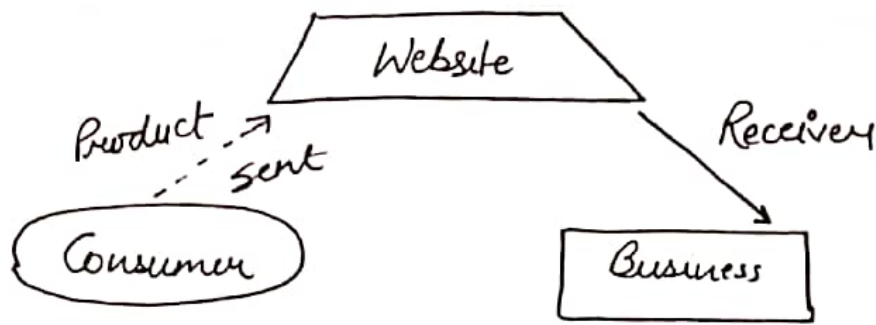
(3) C2C (Consumer to Consumer)



→ एक Consumer दूसरे Consumer को- कोई Goods product या Service देता है उसे C2C कहा जाता है।

eg:- Olx, Quicker

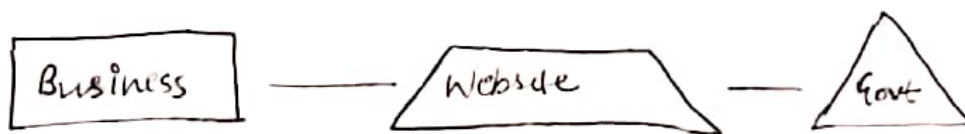
(4) C2B (Consumer to Business)



→ जहाँ Consumer Business को Goods/Service को sell करता है

eg:- Sugar Cane → Business
Cow Cake → Business

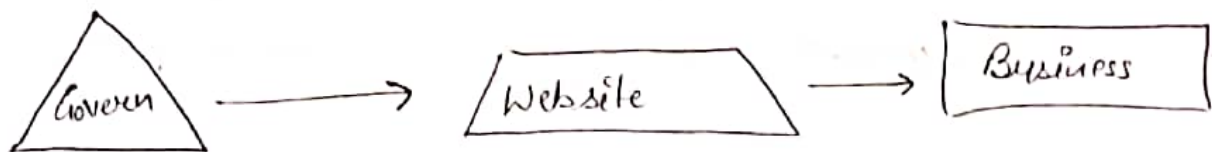
(5) B2G/B2A (Business to Government/Administrative)



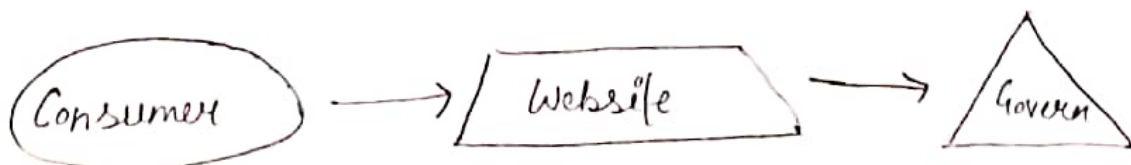
जहाँ Business में Govt की तरफ flow होता है

eg:- Registration form

(6) G2B (Government to Business)

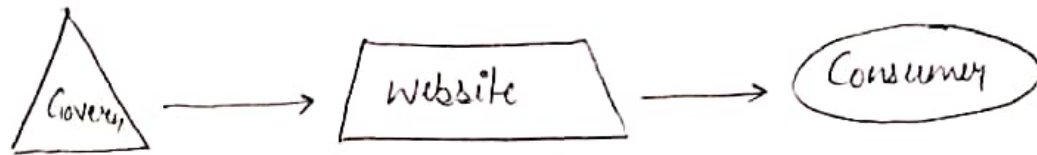


(7) C2G (Consumer to Government)



→ Consumer Government को Tax, Bill Payment करता है

2) G2C (Government to Consumer)



→ Government Consumer को Birth Certificate Police Portal Death Certificate आदि Services Provide करती है

Application of E-Commerce :-

- 1) E-marketing
- 2) E-learning
- 3) E-banking
- 4) Entertainment

E-Commerce Trade Cycle :-

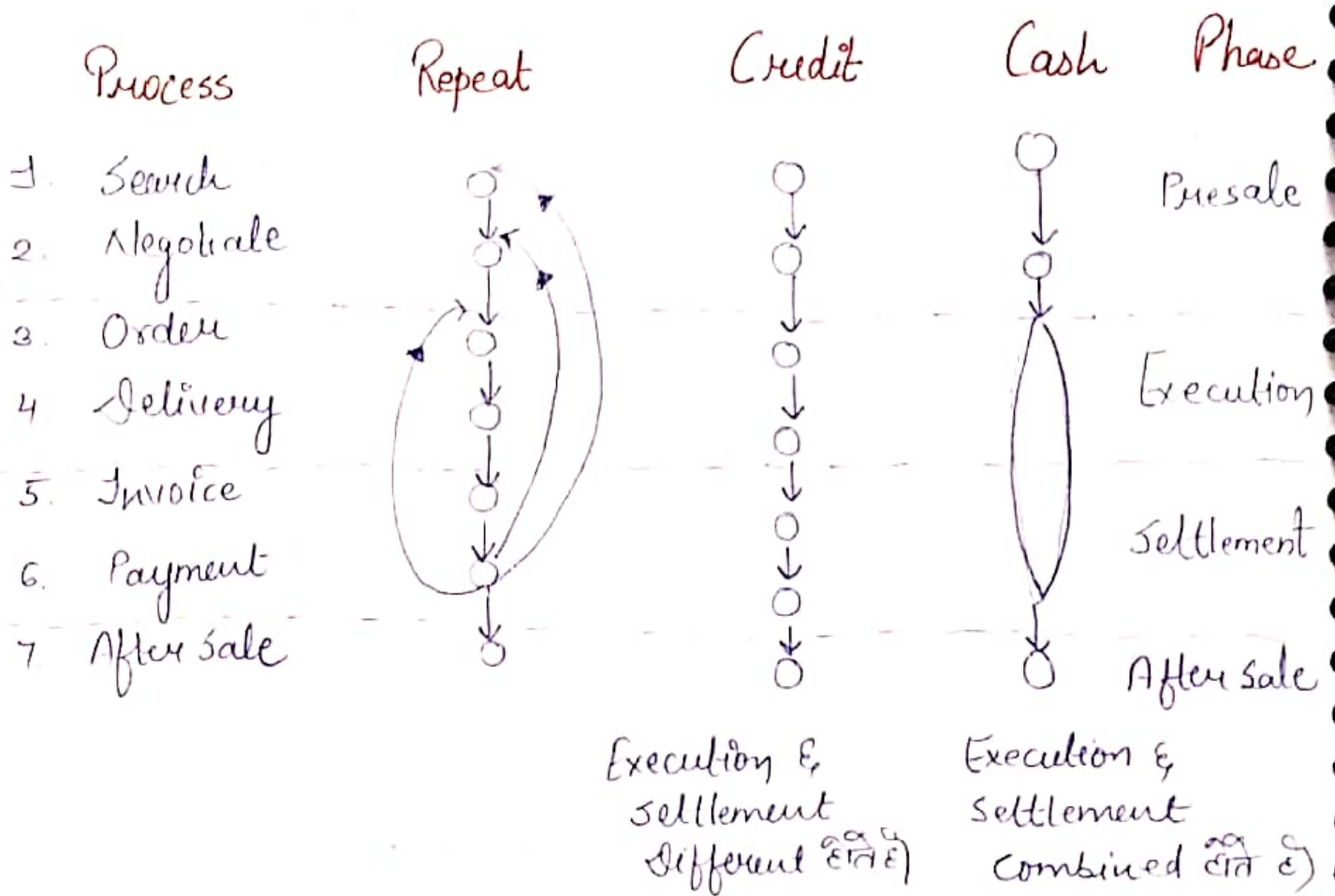
जैसे Commercial transaction को Supplier तथा Customer के बीच Series को Execute किया जाता है।

E-Commerce Trade Cycle depend on

- (1) Nature of Parties
- (2) Frequency
- (3) Nature of Goods

Three Generic Trade Cycle :-

- (1) Repeat
- (2) Credit
- (3) Cash

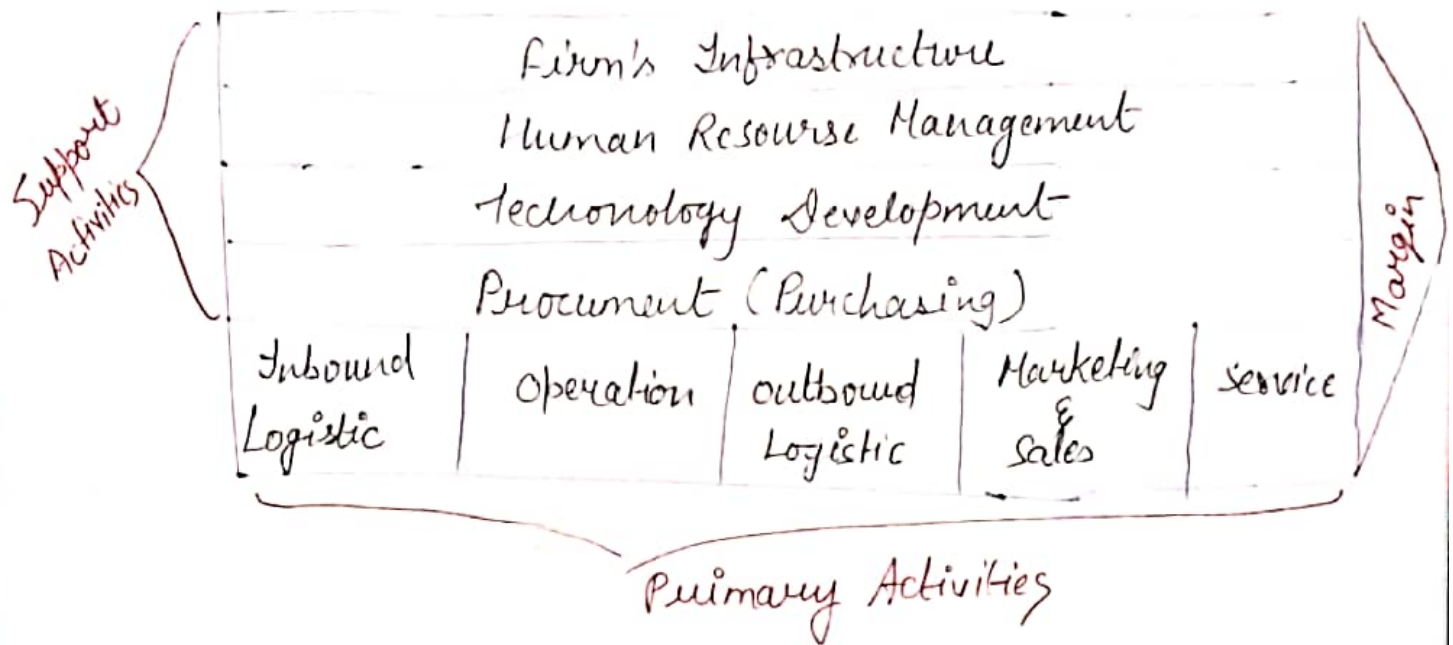


Value Chain Model :-

- 1985 → Michael Porter → Book "Competitive Advantage"
- Raw Material से लेकर final Product तक प्रत्येक step में Value जो Add होता है।

→ Value chain Model of IT Activities :-

- (1) Primary Activities
- (2) Support Activities



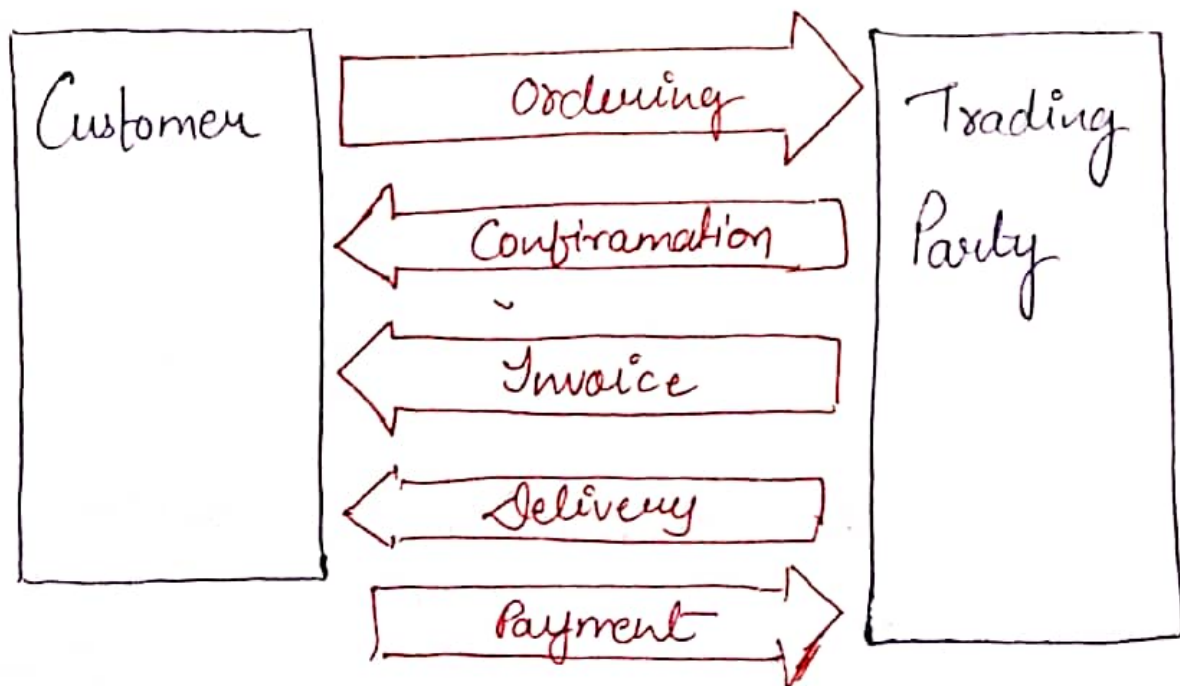
Primary Activities :-

- (1) Inbound Logistic :- Raw material or warehouse or office
- (2) Operation :- Raw material or final product / finished product or process area
- (3) Outbound Logistic :- final product or customer or market
- (4) Marketing & Sales :- Promotion, Advertisement
- (5) Service :- warranty, Repair

Support Activities :-

- (1) Procurement :- Raw material ke utkar - Vendor ke Negotiate ke Purchase krna
- (2) Technology Development :- Cyber Security
- (3) Human Resource Management :- Training, Recruitment.
- (4) Firm's Infrastructure :- Business System (Different department)

EDI (Electronic Data Interchange)



EDI को Process होती है जिसके द्वारा Computer System 4र Business data / Document को Electronically transmit किया जाता है।

Layered of EDI

Semantic Layer	Application Service	
Standard Layer	ANSI X12 Business form standard	
	EDIFACT Business form standard	
Transport Layer	E-mail	X, U35 MIME
	Point to Point	FTP, TELNET
	world wide web	HTTP
Physical Layer	Dial up LINE, Internet	

① EDI Semantic Layer

→ Describe Company application & Hardware
→ Specify Procurement.

- Ordering
- Acknowledgment
- Confirmation
- Invoice

(2) EDI Standard Layer : — दो Computer System के बीच
structured data के Message Agreement (standard)

के तहत transmit किया जाता है]

ANSI X12 → American National Standard Institute

EDIFACT → Electronic Data Interchange for Administration Commerce Transport.

(3) EDI Transport Layer :-

Business Data या Document Transmit करने के लिए

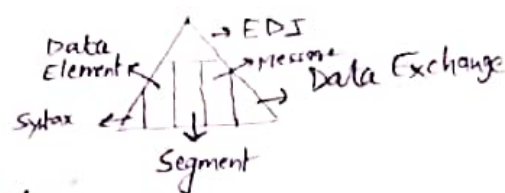
E-mail, FTP, HTTP Method का use किया जाता है।

Generally, E-mail का use होता है।

(4) EDI Physical Layer :-

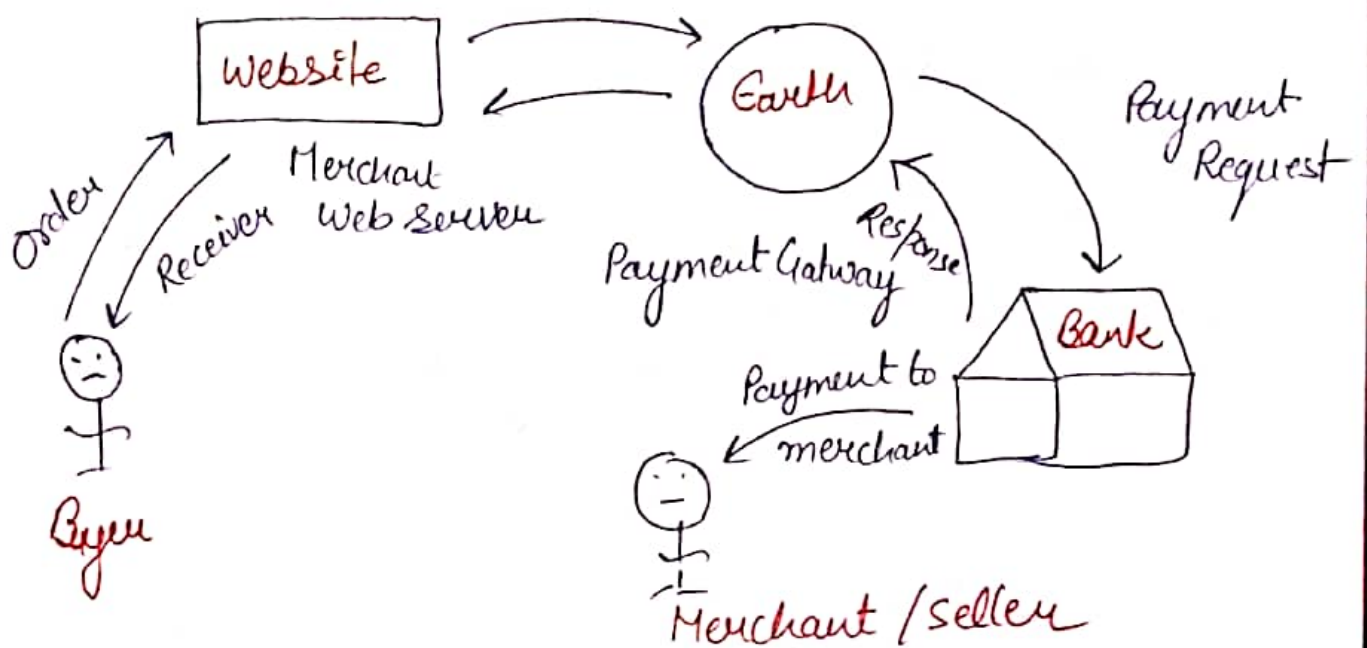
इसमें Dial up Line, Internet या VAN (Value Added Network) को specify किया जाता है।

Developed by UN
Pillar of EDIFACT :-



- 1) Syntax → Message Define Rules
- 2) Data Element → Code & Value (Address, Quantity)
- 3) Segment → Group of Data Element
- 4) Message → Sequence of Segment.

E - Payment System (EPS)



Payment Gateway :-

Online Payment Process Technology

Payment Gateway → "Man in Middle"

eg:- PayPal, Amazon Pay, RazorPay, Authorize net

EPS Payment Service :-

(1) Debit Card / ATM (Automated Teller Machine)

→ Magnetic stripe

→ Prepaid

(2) Credit Card
→ Magnetic Stripe
→ Post paid

(3) Smart Card
→ Enabled Microprocessor chip to store personal information and Monetary value.

(4) E - Purse
→ Smart Card होता है जिसमें Monetary value store होती है।

(5) EFT (Electronic Fund Transfer)

[i] NEFT ²⁰⁰⁵
[ii] RTGS ₂₀₀₅ → Launched by "RBI"

[iii] IMPS ²⁰¹⁰
[iv] UPI ₂₀₁₆ → Launched by "NPCI"
(National Payment Corporation of India)

[i] NEFT (National Electronic Fund Transfer)

→ No Limit of Transaction
→ Transaction on batch

Dec, 2019 → 24x7

12

[ii] RTGS (Real time Gross Settlement)

→ Minimum Limit 2 Lakh
→ Real time Basis

Dec, 2020 → 24x7

IFSC (Indian Financial System Code)

11 Alphabetic → ④ → Bank . 5th → 0 → ⑥ → Branch

[iii] IMPS (Immediate Payment ~~System~~ ^{System/Service})

Maximum Limit → 2 lakh

Instant Fund transfer

(ATM, MMID (Mobile Money Identification, MPIN))
↳ 7 digit

[iv] UPI (Unified Payment Interface)

Maximum Limit → 1 Lakh

BHIM (Bharat Interface Money) UPI

↳ Government version