



Fastrack-10 E- Services

UNDERSTANDING KEY E-SERVICES ON THE INTERNET

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E-Commerce

- ▶ 1. Online business activities for products and services.\n2. Enhances productivity and reduces costs.
- ▶ **2. Enhanced Productivity and Customer Engagement: E-commerce, facilitated by Internet and Communication Technologies, has enhanced productivity in businesses. It has also encouraged greater customer participation and enabled mass customization, which in turn reduces costs.**
- ▶ **3. Global Reach and Efficiency: Businesses can now reach global customers more efficiently through the Internet and the World Wide Web. This connectivity allows for improved internal and external processes, catering more effectively to the specific needs of customers, suppliers, and partners.**

E-Learning

- ▶ 1. Provides opportunities for distance education.\n2. Accessible anytime, anywhere, at your own pace.
- ▶ **2. Accessibility and Flexibility of E-Learning: The Internet has transformed learning into a convenient and enjoyable activity, known as E-learning. Students worldwide can engage in their studies at their own pace, anytime and anywhere, through distance education offered by universities. This accessibility caters to learners of all ages, from toddlers to research scholars, including those who cannot attend traditional schools due to physical disabilities.**
- ▶ 3. Wide Range of E-Learning Platforms: Numerous e-learning sites such as edx.org, coursera.org, udemy.com, and lynda.com offer diverse educational opportunities across various fields. These platforms provide access to courses for individuals seeking degrees or professional development globally, further democratizing education.

E-Banking

- ▶ 1. View account details and pay bills online.\n2. Transfer money through the Internet.
- ▶ 2. **Definition and Functionality of E-Banking:** E-banking, or Electronic banking, allows customers to conduct various banking activities such as viewing account details, paying bills, and transferring money via the Internet. This system leverages computerized internal operations within banks, providing services like Tele-banking for remote banking from home.
- ▶ 3**Convenience and Accessibility:** Online banking through traditional banks enables customers to perform routine transactions including account transfers, balance inquiries, bill payments, and more. Access to account information is available 24/7 from anywhere, offering flexibility and convenience to users.

Digital Payments

- ▶ 1. Make payments through the digital mode.\n2. Instant and convenient transactions.
- ▶ 2. **Definition and Process:** Digital payments, also known as electronic payments or e-payments, facilitate transactions where both the payer and payee use digital methods to send and receive money. These transactions are completed entirely online, providing instant and convenient payment options without the need for physical cash.
- ▶ 3. **Wide Range of Uses:** Digital payments cover various financial activities such as paying bills (electricity, water, taxes), transferring funds between bank accounts, purchasing goods and services online or offline, and even recharging mobile phones, paying for TV subscriptions, broadband, and other utilities. This versatility makes digital payments suitable for numerous everyday transactions.

E-Government

- ▶ 1. Use of electronic communications for public services.\n2. Online payment of bills and submission of forms.
- ▶ 2. Unified Payments Interface (UPI): UPI is an instant real-time payment system developed by NPCI (National Payments Corporation of India) to facilitate inter-bank transactions. It allows users to transfer funds between bank accounts using mobile apps. Popular UPI apps include BHIM, SBI UPI app, iMobile, PhonePe, Paytm, Google Pay, and others. Many banks have also developed their own UPI apps to offer these services to their customers.
- ▶ 3. Functionality and Usage: To use UPI services, users need to download and install a UPI app on their smartphone. They can link multiple bank accounts to a single UPI app and create a Virtual Payment Address (VPA) or UPI ID along with a UPI PIN (MPIN). UPI facilitates transactions using VPAs, mobile numbers, account numbers with IFSC codes, Aadhar numbers, or QR codes, making it convenient for sending or requesting money instantly.

E-Shopping

- ▶ 1. Buy goods or services online.\n2. Offers wider selection and convenience.
- ▶ 2. **Definition and Types:** Online shopping, or E-shopping, refers to the process where consumers purchase goods or services directly from sellers over the Internet in real-time. If an intermediary service is involved, it falls under Electronic commerce (E-commerce). It encompasses transactions such as Business to Business (B2B) and Business to Customer (B2C). Popular sites facilitating E-shopping include Amazon.com, FutureBazaar.com, and eBay.com.

Advantages of E-Shopping:


- **Wide Selection and Optimal Prices:** E-shopping offers a broader range of goods and services, providing consumers with greater choices at competitive prices.
- **Convenience and Accessibility:** Online stores operate 24/7, accessible to consumers with Internet access both at home and work. This accessibility eliminates the constraints of physical store hours.
- **Efficiency:** Searching or browsing through online catalogs can be faster compared to navigating physical store aisles.
- **Avoidance of Inconveniences:** E-shopping allows consumers to avoid crowded malls, long queues, and parking issues typically associated with physical shopping locations.

E-Reservation

- ▶ 1. Online reservation for travel and hotels.\n2. Convenient and time-saving.
- ▶ 2. Definition and Scope: E-Reservation refers to the process of making online reservations for flights, trains, hotels (such as through Trivago.com), or movie tickets via the Internet. It eliminates the need to visit physical offices like airline or railway reservation counters, providing convenience and accessibility to travelers.
- ▶ 3. Benefits and Convenience: The availability of E-Reservation facilities, such as through the IRCTC website for train tickets, has greatly benefited travelers. It allows people to book tickets for planned tours to distant places without the hassle of visiting reservation counters, making travel arrangements more efficient and convenient.

UPI

- ▶ **1. Definition and Functionality:** UPI, developed by NPCI (National Payments Corporation of India), is an instant real-time payment system that facilitates inter-bank transactions through mobile apps. It allows users to transfer funds between bank accounts using Virtual Payment Addresses (VPA) or UPI IDs, mobile numbers, account numbers with IFSC codes, Aadhar numbers, or QR codes.
- ▶ **2 Popular UPI Apps and Availability:** Several popular UPI apps available in India include BHIM (Bharat Interface for Money), SBI UPI app, iMobile, PhonePe, Paytm, and Google Pay. Many banks like PNB, HDFC, Allahabad Bank, Union Bank, etc., have also developed their own UPI apps to provide UPI services to their customers. Users can download any UPI app, link their bank accounts, and securely conduct transactions using UPI PINs (MPINs) for authentication.

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- ▶ **Definition and Functionality:** E-Wallets, or mobile wallets, are digital versions of physical wallets that store money digitally. They offer functionalities such as recharging mobile numbers, paying utility bills (electricity, etc.), making payments at restaurants and other establishments, and sending money to friends. Users can add money to their E-wallets and use these funds conveniently through various transactions
 - ▶ **Popular E-Wallets in India:** Some of the commonly used E-Wallet services in India include Paytm, Mobikwik, PayUMoney, and Freecharge. These platforms also provide additional incentives such as cashback offers to users for using their services.

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- ▶ 1. Definition and Scope: E-government, short for Electronic government, refers to the use of electronic communication devices, computers, and the Internet to deliver public services to citizens and other individuals in a country. It includes features such as online payment of bills (telephone, electricity, etc.), availability of government forms (passport, driving license), submission of forms and inquiries for passport and driving licenses, and online payment of taxes (Income Tax) and access to land records.
 - ▶ **National Online Portal:** The website <https://www.india.gov.in> serves as the national online portal of India, providing centralized access to various E-government services and information.