



E-COMMERCE

A Vital Role In Digitalization

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COURSE: PGDCA

INTRODUCTION

- E-Commerce is also known as electronic commerce or internet commerce, referred as buying and selling of goods or services
- use of services etc. using the internet. With the facility of E-commerce, business gets new direction and growth.
- Example:- Amazon, FlipKart, eBay, OLX etc.



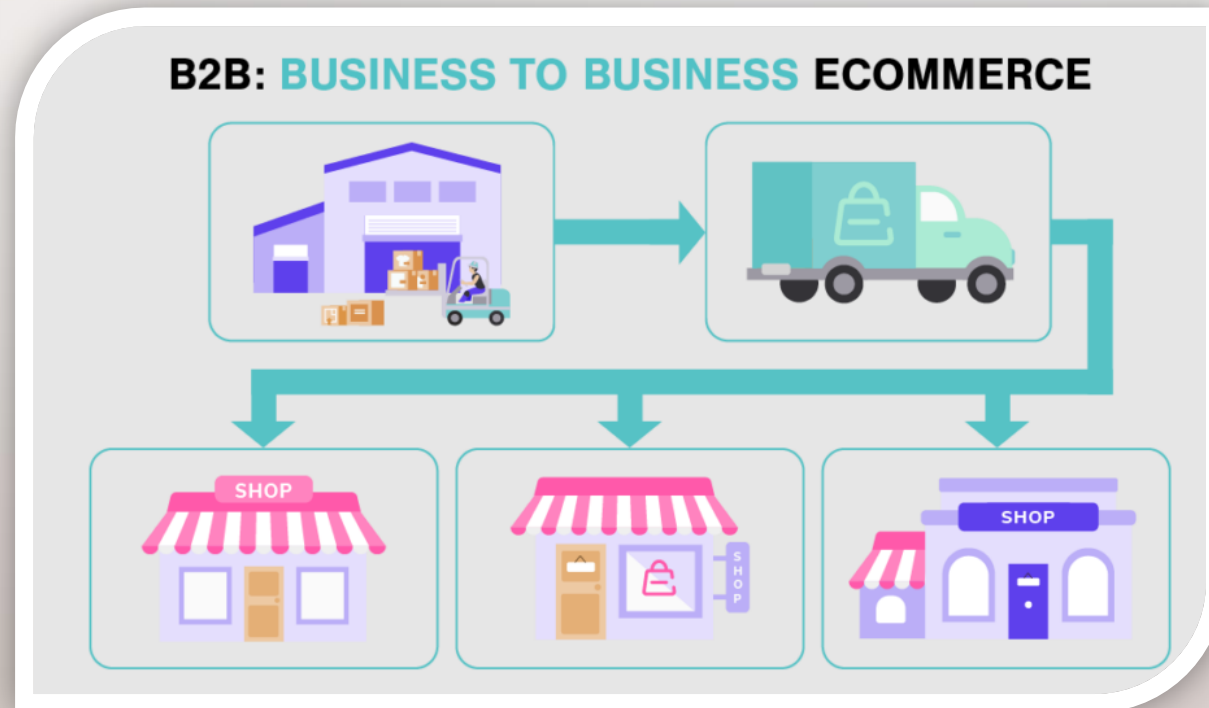


CLASSIFICATION OF E-COMMERCE

- 1. Business to Business
- 2. Business to Customer
- 3. Customer to Customer
- 4. Customer to Business

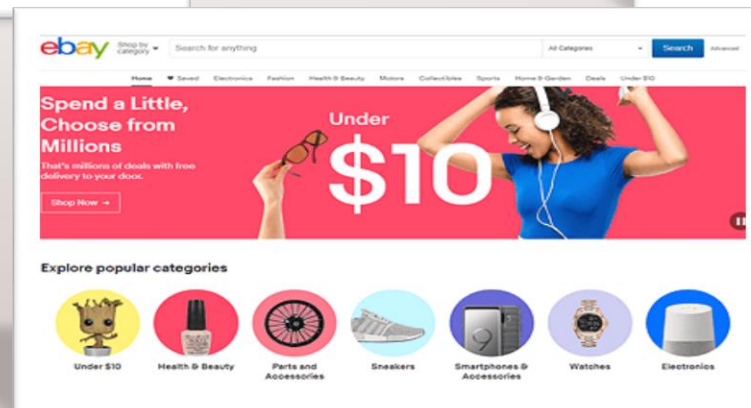
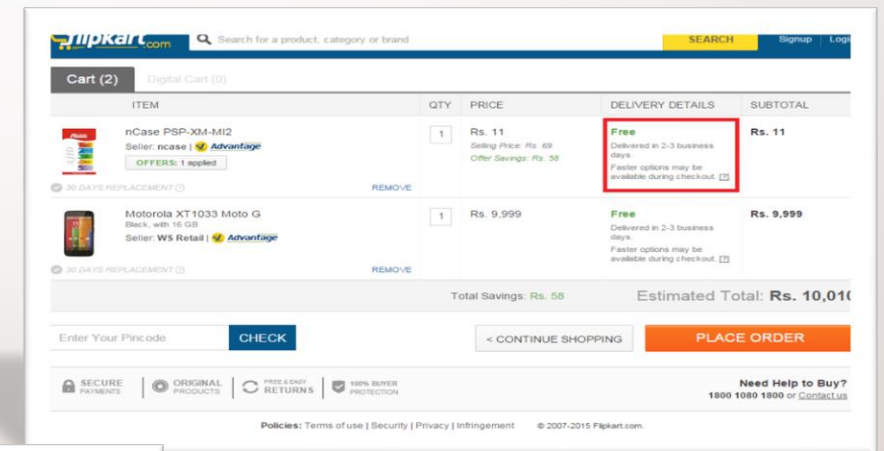
Business to Business

- Here the companies are doing business with each other. The final customer is not involved, only manufacturing, wholesaler, retailers etc. are involved



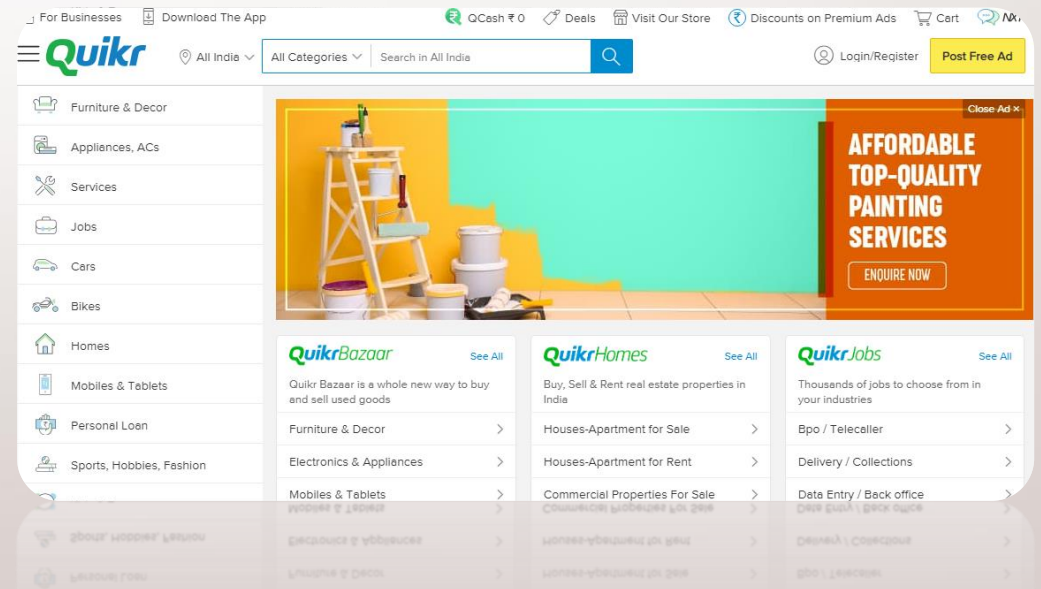
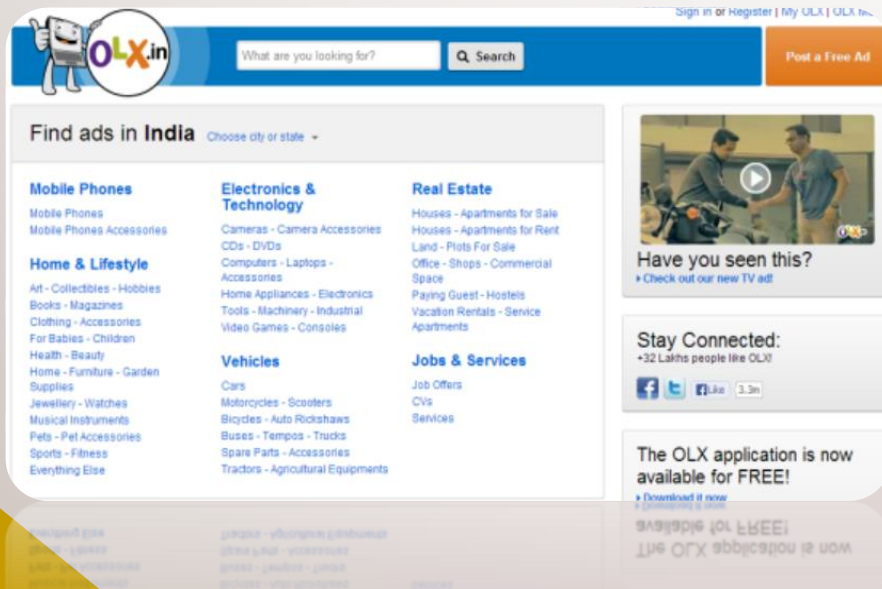
Business to Customer

- Here companies and customers are involved. Companies sell their goods and services directly to the customers.
- Examples :- Amazon, FlipKart, eBay etc.



Customer to Customer

- Here customer and seller are direct contact with each other, no company is involved. It helps sell their personal goods and assets directly to each other.
- Example :- OLX, Quicker etc.



Customer to Business

- This is reverse of business to customer. Here customer provides a good or some service to company.
- Example :- IT Freelancer who demos and sells his software to company.





Advantages of E-Commerce

- Overcome Geographical Limitations
- Lower Costs
- Quick and Easy Delivery
- Available 24x7
- Easy Shopping
- Easy Accessibility



Disadvantages of E-Commerce

- Wait Time
- Unsure About The Quality
- Security Issues
- Not Able To Try Before Buy

Digital or Online Payment

- Digital payment is also called online payment or e-payment. It is a cashless, easy and fast way of payment, which is made through digital modes. Payer and payee both use digital modes to send to receive money. In recent times it is very popular.

Types of Digital Payment

- Credit Card
- Debit Card
- E-Wallets
- Net Banking / Banking Apps

Credit Card

- It is a form of an e-payment system in which banks or financial institution issued their customer a small plastic card. Bank provide some specific amount of money so customer can easily pay anywhere by swiping it in swiping machine and they also provide a four digit pin for security. The customer have to pay to bank when their limit reached.



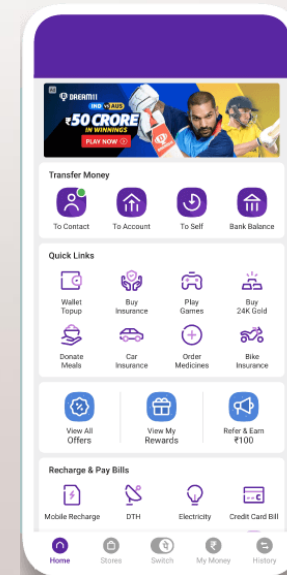
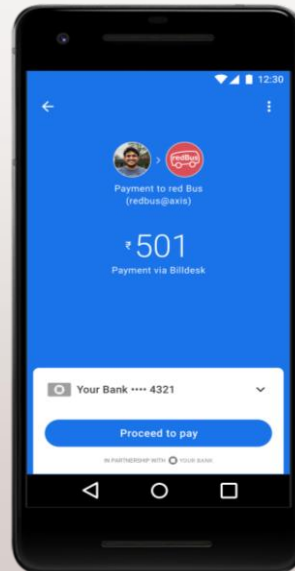
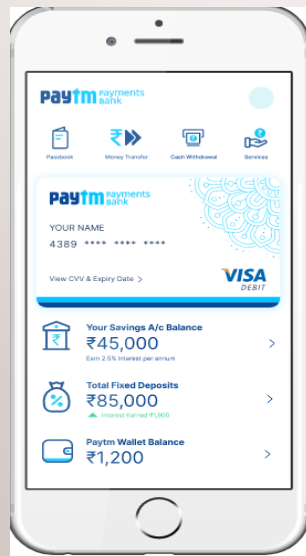
Debit Card

- Debit Card works same as credit card but no money provided by bank to use user will have to deposit money in their account to use it. It is coded magnetic strip embedded in in which is used to read details via a ATM machine or a card reader machines.



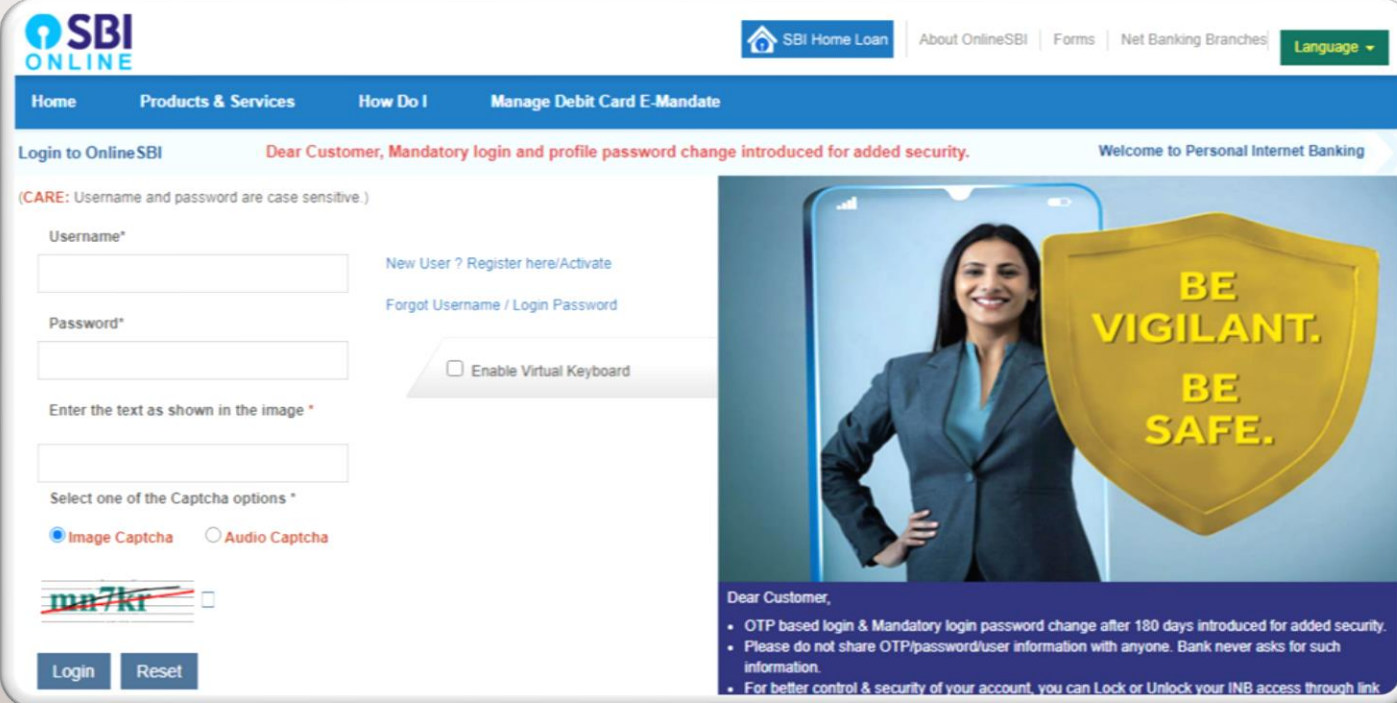
E- Wallets

- In this payment method, digital payment apps are used. This apps keeps the details of your credit/debit card or linked to bank account. E-wallet is the digital version of your physical wallet with more functionality. User name and password is used to use e-wallet.
- Example :- Paytm, Google Pay, PhonePe etc.



Net Banking/ Banking Apps

- Net banking is a service provide by bank to users. It is not provide to everyone user have to request bank to use this service. Bank provide us ID and Password to access our account on internet. We does not need to visit bank branch to perform a simple bank transaction.



SBI ONLINE | SBI Home Loan | About OnlineSBI | Forms | Net Banking Branches | Language

Home | Products & Services | How Do I | Manage Debit Card E-Mandate

Login to OnlineSBI | Dear Customer, Mandatory login and profile password change introduced for added security. | Welcome to Personal Internet Banking

(CARE: Username and password are case sensitive.)

Username*

New User ? Register here/Activate
Forgot Username / Login Password


Password*

Enable Virtual Keyboard

Enter the text as shown in the image *

Select one of the Captcha options *

Image Captcha Audio Captcha



**BE VIGILANT.
BE SAFE.**

Dear Customer,

- OTP based login & Mandatory login password change after 180 days introduced for added security.
- Please do not share OTP/password/user information with anyone. Bank never asks for such information.
- For better control & security of your account, you can Lock or Unlock your INB access through link



Benefits of Online Payment

- Easy to use
- Convenient
- Pay or Send Money anywhere, anytime
- Cash back benefits
- Discounts
- Vouchers

Conclusion

- To recapitulate nowadays whole world is using E-Commerce at massive level. This made people life more easy, secure, and convenient. This also helps in growth of business and beneficial for mankind.



THANKS