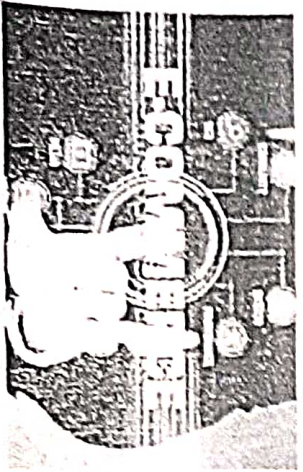


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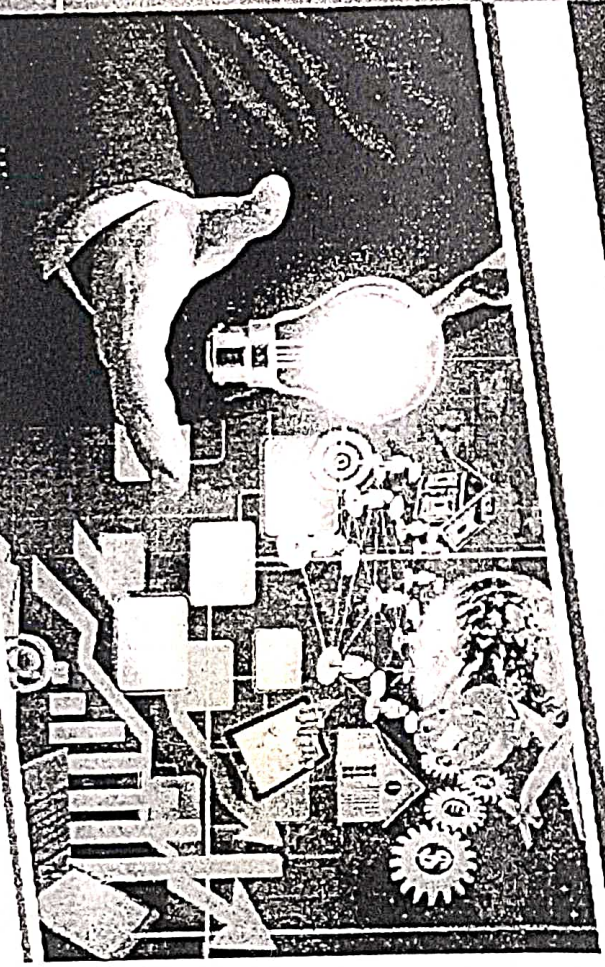
COMMUNICATION AND TECHNOLOGY FOR

Trade, Commerce, Management, Leadership and Governance

Dr. Sanjay Karande

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for
Trade, Commerce, Management,
Leadership and Governance



Editor
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order and should be in touch with customers all the time. People are getting in touch with m-commerce. They can make the electronic order anytime and anywhere.

Mobile commerce services will certainly be successful in India, but telecom companies and banks do need to spend more to provide safety and security from intrusions and hacking. Further, they also need to build awareness among the consumers by embracing the technology and promoting it generously.

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2

**E-Commerce :
Benefits and Challenges**

Dr. S.R. Shelke

Introduction:-

E-commerce is the buying and selling of goods and services, or the transmitting of funds or data over an electronic network of internet. These business transactions occur either business to business, business to consumer, consumer to consumer, consumer to business. The term e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used in reference to transactional processes around online retail. The benefits of e-commerce include its around the clock availability; the speed of access; a wider selection of goods and services; accessibility and international reach. Its perceived downsides include sometimes limited customer service not being able to see or touch a product prior to purchase and the necessitated wait time for product shipping. To ensure the security, privacy and effectiveness of e-commerce, business should authenticate business transactions, control access to resources such as webpages for registered or selected users, encrypt communications and implement security technologies such as the secure sockets layer. E-commerce is conducted using a variety of application, e.g. email, fax, online catalogs & shopping carts, Electronic Data Interchange, Transfer protocol and web services. Most of this is business-to-business with some companies attempting to use email and fax for unsolicited ads to consumers and other business prospects as well

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Customers can search their required products on the web and can purchase it from any corner of the world. No matter what kind of product customers are looking. They can find all types of products without any hassle.

5) Analytics:-

Through e-commerce, organization can easily calculate and evaluate sales effectiveness, customer effectiveness, marketing campaigns, product mix, customer engagement and more.

6) Convenience and Easiness:-

Many people in the world have preferred e-commerce as the way of shopping as they enjoy their online because of its easiness and convenience. Peoples are allowed to buy products and services from their home at any time of the day or night.

7) Economical & Reasonable:-

Now, the business man don't have to invest money in the physical store, insurance or infrastructure as all you need is a wonderful idea, unique products and well-designed website to reach to precious customers to sell product and services. So, this makes an e-commerce a lot more economical and reasonable.

8) Stay Open 24/7/365:-

One of the most important benefits that e-commerce merchants can enjoy store timing are now 24/7/365 as they can run e-commerce websites all the time. They can increase their sales by boosting their number of order by this way. However it is also beneficial for customers also as they can purchase product any time they want whether it is early in the morning or mid-night.

9) Offer Product Data Sheets:-

For customer, it is very, much important to get information about product online catalog no matter whether the time of day and day of the week. Customer can purchase product through this available information.

10) Selling Products Across the World:-

The entire world is a playground where customer can purchase the product. If there is running physical store, it will be limited by the geographical area that can service but with an e-commerce website merchant can sell product and services across the world, so the e-commerce remove the geographical limitations.

11) Attract New Customer with Search Engine Visibility:-

Physical retail is run on the basis of branding and relationship. But online retail is driving by traffic that comes from search engine.

12) Allow Happy Customers to Sell Products:-

Make sure that mention to clients testimonials, reviews and product

ratings as such as things can help new customers to purchase product online and increase in sales automatically.

13) Comprise Warranty & Guarantee Information:-

Customers must be aware of important terms and conditions that are associated with their purchase. E-commerce makes sure that customer.

14) Competence:-

E-commerce is an efficient and competence method for effective business transactions very few licenses and permits are required to start up an online business than physical store. Setting up cost is extremely low as compare to expanding business with more brick and mortar locations.

15) Decrease Cost of Inventory Management.

16) Keep Eye on Consumer's Buying Habits.

These are benefits for Customer and Retailers

Challenges before E-Commerce:-

1) Implementing a Content Marketing Strategy:-

Content marketing includes a variety of tactics such as social media, blogging, e-newsletters, videos, mobile contents and so much more. In order to be an effective content marketing, e-commerce business must understand which tactics work best for them, their customers and brand. Although content marketing has been a buzzword in recent years, not many online businesses know how to implement it effectively.

2) Building Trust Through Websites:-

To build trust through websites, make sure it's easy to navigate, include contact information, create a clean layout and provide clear descriptions of product. These basic design elements will drastically increase the trust between website and customers. Especially for e-commerce businesses, website is the very first impression customer have of product. If website designed poorly, there is a high chance to lose traffic and even customers.

3) Using Big Data to Gain Insights on Customers:-

Big data is a growing trend in e-commerce and online marketing trend in e-commerce and online marketing. Big data enables business to gather insights about their customers through monitoring their purchasing habits and decisions. By using big data, businesses can focus more on customization and personalization for their customers shopping experience. This can be done by tracking customer browsing patterns and monitoring loyalty programs.

4) Integrating Mobile Into Websites:-

Research shows mobile shopping account for nearly one-fourth of online purchases. Although mobile commerce is growing, there are not enough online retailers who are adopting to these trends. For those who

as to send out e-newsletters to subscribers.

Objectives of the Study:-

- 1) To study the concept of e-commerce.
- 2) To study the benefits of e-commerce.
- 3) To study the challenges before e-commerce.

Methodology:-

This study is depend upon secondary sources data such as Books, Journals, Newspapers etc.

Definition of Electronic E-Commerce:-

Electronic commerce operates in all four of the major market segments: Business to Business, Business to Consumer, Consumer to consumer and Consumer to Business. A type of business model or segment of a larger business model that enables a firm or individual to conduct business over an electronic network, i.e. internet. It can be thought of as a more advanced form of mail-order purchasing through a catalogue. Almost any product or service can be offered via e-commerce from books and music to financial services and plane tickets etc.

Examples of E-Commerce:-

Amazon, Flipkart, eBay, Evers, Upwork, OIX, Quikr, Snapdeal etc. are examples of E-commerce.

Advantages of E-Commerce:-

1) E-Commerce Remove the Barriers of Geography/ Place:-

E-commerce provides the sellers with a global reach. It removes the barriers of place or geography. Now sellers and buyers can meet in the virtual world, without the hindrance of location.

2) Low Transaction Cost:-

E-commerce will substantially lower the transaction cost. It eliminates many fixed cost of maintaining brick and mortar shops. This allows to the companies to enjoy a much higher margin of profit.

3) Quick Delivery of Goods & Services:-

E-commerce provides quick delivery of goods with very less efforts an part of the customer. Customer complaints are also addressed quickly. So, save time, energy and effort for both the customer and the dealer company.

4) Buying and Selling Available 24/7:-

Other great advantage of e-commerce is the convenience it offers. A customer can shop 24x7. The website is functional at all times and does not have working hours like a shop.

5) No Intermediaries in Business:-

E-commerce is direct deal with customer and the business to be in touch directly, without any intermediaries. This allows for quick

communication and transactions and gives a valuable personal touch.

- 6) No need to set up physical company.
- 7) E-Commerce provides better quality of services.
- 8) E-Commerce provides the faster buying and selling procedure as well as easy to find products.
- 9) Easy to start and manage a business.
- 10) Customers can easily select products from different providers without moving around physically.

Disadvantages of E-Commerce:-

- 1) No guarantee about product quality.
- 2) There are many fraud sites which fraud with customer.
- 3) There are many hackers who look for opportunities of fraud.
- 4) Mechanical failures.

Benefits of E-Commerce Business for Retailers and Customers:-

1) Boost Brand Awareness:-

E-commerce will be helpful for e-commerce business to boost their brand awareness in the market. E-commerce business can help B2B organizations to get new customers.

2) Decrease Costs:-

E-commerce can decrease the cost of business. Below are some of costs that can reduce by opting for e-commerce:

i) Remove Travel Cost:-

Now customers do not have to travel long distance to reach their desired stores as e-commerce allow them to visit the e-store anytime without travelling with few mouse clicks. customer can make their purchase and have wonderful shopping experience.

ii) Advertising & Marketing Cost:-

Now, we have option of e-commerce, so don't have spent money an advertising and marketing. However, organic search engine traffic, social media traffic and pay per click are some of the advertising channels that are cost effective.

iii) Personnel Cost:-

A complete automation of check out, billing, inventory management, payments and other types of operational cost lower the total number of employees that require to run e-commerce business.

3) Offer Huge Information:-

One of the best benefits of e-commerce for customers is they can get huge information that is not possible in physical store. It is quite difficult to equip employees to respond to customers who are looking for information on different product lines.

4) Expand Market for Niche Products:-

fail to optimize their shopping experience, they will fall behind in online sales.

Conclusion:-

In the era of globalization E-commerce plays a vital role in all sphere of life and industries. E-commerce is very famous now a days for satisfying people with various services related to different filed. It is a very versatile facility which can help you in completing buying and selling product and services easily and conveniently with few clicks. There are so many benefits of e-commerce for customer and retailer but challenges are faced e-commerce. It is very useful tools to increase business by easy way.

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Recent Trends in Bank Management

Dr. B. S. Salunkhe

Abstract:

Banking system is pivotal in any economy big or small. The banking reform phase has been started since 1991 in India. In the reform phase many more new banking products and facilities issued by the banks in India. Indian banking have started using recent technology in a pronctive manner. Introduction of Automated Teller machine in India was a great step in the direction of providing better facilities to customers in bank management. Internet banking is useful to monitor account balances, transfer funds between accounts, pay bills, transfer money from one branch to another branch. The entire banking system becomes more convenient by these innovations.

Key Words: Bank, Management, ATM, Internet, Mobile, RTGS, ECS etc-

I) Introduction:

Banking system is pivotal in any economy big or small. The banking reform phase has been started since 1991 in India. In the reform phase many more new banking products and facilities issued by the banks in India. Indian banking sector has made rapid strides in reforming itself to the new competitive business environment. After 1991 the country is flooded with foreign & Indian private sector banks with their modern technology based banking products and services. Such as ATM stations, credit card, debit card, E-banking, Net banking, Mobile banking etc. The entire banking system becomes more convenient by these innovations.

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