

M.Com. III Sem

E-COMMERCE Material

The meaning of electronic commerce has changed over the last 30 years. Originally, electronic commerce meant the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of e-commerce was the airline reservation system typified by Sabre in the USA and Travicom in the UK. Online shopping was invented in the UK in 1979 by Michael Aldrich and during the 1980s it was used extensively particularly by auto manufacturers such as Ford, General Motors and Nissan. From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP in physical goods was the Boston Computer Exchange, a marketplace for), data mining and data warehousing.

Until 1991, commercial enterprise on the Internet was strictly prohibited. Although the Internet became popular worldwide around 1994, it took about five years to introduce security protocols and DSL (Digital subscriber line) allowing continual connection to the Internet. And by the end of 2000, a lot of European and American business companies offered their services through the World Wide Web. Since then people began to associate a word "ecommerce" with the ability of purchasing various goods through the Internet using secure protocols and electronic payment services.

E-Commerce(Electronic Commerce)

E-Commerce is a subset of E-business is the purchasing, selling and exchanging of goods and services over computer network (Such as the internet) through which transactions or terms of sales are performed electronically.

In the broad meaning of E-commerce is a means of conducting business using one of many electronic methods usually involving telephones, computers(Both).E-commerce is not about the technology itself, it is about doing business using the technology.

Examples of E-commerce-

- Accepting credit cards for commercial online sales.
- Trading stock in an online brokerage account.
- Generating online advertising revenue.
- Selling to consumers on a pay-per-download basis through a web site.

Potential Benefits of E-Commerce

E-commerce provides many new ways for businesses and consumers to communicate and conduct business.

Some benefits that can be achieved from e-commerce

1. Being able to conduct business-E-commerce systems can operate all day every day and every hour. Your physical storefront does not need to be open in order for customers and suppliers to be doing business with you electronically. This is the greatest way to conduct the business.

2. Access the global marketplace-The Internet spans the world, and it is possible to do business with any business or person who is connected to the Internet. Simple local businesses such as specialist record stores are able to market and sell their offerings internationally using e-commerce. This global opportunity is assisted by the fact that, unlike traditional communications methods, users are not charged according to the distance over which they are communicating.

3. No Need to Wait-Electronic communications allow messages to traverse the world almost instantaneously. There is no need to wait weeks for a catalogue to arrive by post: that communications delay is not a part of the Internet / e-commerce world.

4. High Market space-The market place in which web-based businesses operate is the global market. It may not be evident to them, but many businesses are already facing international competition from web-enabled businesses.

5. Opportunity to reduce costs-The Internet makes it very easy to 'shop around' for products and services that may be cheaper or more effective than we might otherwise settle for. It is sometimes possible to, through some online research, identify original manufacturers for some goods - thereby bypassing wholesalers and achieving a cheaper price.

6. Computer platform-independent-Many, if not most, computers have the ability to communicate via the Internet independent of operating systems and hardware. Customers are not limited by existing hardware systems.

7. Efficient applications development environment-In many respects, applications can be more efficiently developed and distributed because they can be built without regard to the customer's or the business partner's technology platform. Application updates do not have to be manually installed on computers. Rather, Internet-related technologies provide this capability inherently through automatic deployment of software.

8. Allowing customer self service and customer outsourcing-People can interact with businesses at any hour of the day that it is convenient to them, and because these interactions are initiated by customers, the customers also provide a lot of the data for the transaction that may otherwise need to be entered by business staff. This means that some of the work and costs are effectively shifted to customers; this is referred to as "customer outsourcing".

Where can E-Commerce be used?

E-Commerce is not to do with the technology itself – but is about the businesses that use the technology to be more efficient and gain a wider customer base, increase consumer awareness and gain an edge on your competitors. E-Commerce can be used in any situation where any activities can be done better, electronically. It is the application of new technologies (namely the Internet and the WWW) to existing business processes and practices, resulting in companies conducting business better.

Advantages and limitations of E-commerce:

Advantages:

1. It expands the market place in terms of both national and international.
2. Decreases the cost of creating, processing, distributing, storing, and retrieving paper-based information.
3. It helps in creating highly specialized businesses.
4. It reduces the time between outlay of capital and receipt of products and services.
5. It lowers telecommunication cost.
6. It provides competitive advantage to its implementers.
7. It enables customers to shop or do other transactions 24 hours a day all year round, from almost any location.
8. It provides less expensive products and services by allowing them to shop in many places and conduct quick comparison.
9. It provides customers with more choices; they can select from many vendors and from more products.
10. It allows quick delivery.
11. Customer can receive relevant and detailed information in seconds rather than days or weeks.

Limitations:

1. Lack of system security, reliability, standards and some communication protocols.

2. Insufficient bandwidth.
3. Rapidly changing software development tools.
4. Difficulty in integrating the Internet e-commerce software with same existing applications and databases.
5. Incompatibility of same software with same hardware or operating system or other components.

E-Business (Electronic Business)

E-business is in its simplest form, the conduct of business on the internet. It is a more generic term than E-commerce because it refers to not only buying and selling but also servicing customers and collaborating with business partners.

IBM, in 1997 was one of the first to use the term when it launched a campaign built around the term. Today many corporations are rethinking their businesses in terms of the internet and its capabilities.

E-business allows companies to link their internal and external process more efficiently and effectively and work more closely with suppliers and partners to better satisfy the needs and expectations of their customers, leading to improvements in overall business performance.

cool-lasers.com are a good e-business company like ebay,amazon

E-business can be conducted using the web, the internet, intranets, extranets or some combination of these. Applications can be divided into three categories:

1. Internal business systems:

- Customer relationship management.
- Enterprise resource planning.
- Document management systems.
- Human resources management.

2. Enterprise communication and collaboration:

- Content management system.
- E-mail.
- Voice mail.
- Web conferencing.

3. Electronic commerce-Business-to-business electronic commerce (B2B) or business-to-consumer electronic commerce(B2C):

- Internet shop.
- Supply chain management.
- Online marketing.
- Offline marketing.

ADVANTAGES OF E-BUSINESS

Advantages for Sellers –

1. Increased sales opportunities.
2. Decreased costs.
3. 24 hours a day, 7 days a week sales.
4. Access to global markets.
5. Increased speed and accuracy of information delivery.
6. Data collection and customer preference tracking.

Advantages for Buyers –

1. Wider product availability.
2. Customized and personalized information and buying options.
3. 24 hours a day, 7 days a week shopping.
4. Easy comparison shopping.
5. Access to global markets.
6. Quick delivery of digital products and information.
7. Access to rich media describing products and services.

DISADVANTAGES OF E-BUSINESS

Disadvantages for Sellers:

1. Growing competition from other e-business.
2. Rapidly changing technologies.
3. Greater telecommunications capacity or band width demands.
4. Difficulty of integrating existing business systems with e-business transactions.
5. Problems internet in maintaining e-business systems.

Disadvantages for Buyers:

1. Difficulty differentiating among so many online sellers.
2. Unpredictable transaction security and privacy.
3. Inability to touch and feel products before buying them.
4. Unfamiliar buying process and concerns about vendor reliability.
5. Issues with state sales tax charges and logistical difficulties of product returns.

<h3>Difference Between E-business and E-commerce</h3>
--

E-commerce implies business transactions over the internet where the parties involved are either selling or buying. The transactions conducted in e-commerce basically involve the transfer or handing over ownership and rights to products or services.

Technically, e-commerce is only a part of e-business because, by definition, e-business refers to all online business transactions including selling directly to consumers (e-commerce), dealing with manufacturers and suppliers, and conducting interactions with partners. Information exchange via centralized database is also done in e-commerce. Business functions are only limited to the companies' technological resources.

E-commerce principally involves money exchanges in the transactions. In e-business, as it is broader, it is not limited to monetary transactions. All aspects in business are included like marketing, product design, supply management, etc.

E-business is more about making great products, brainstorming and giving quality service, planning about product exposure and executing it. Well, of course, e-commerce is an integral part of the e-business process but in strict terms, it is the activity of selling and buying.

E-BUSINESS

1. E-Business focuses on customer services, collaboration of partners, distributors and suppliers, with buying selling and information exchange as its primary focus.
2. E-commerce is part of e-business. Any transaction that result in a financial change is e-commerce.
3. E-business is more generic than e-commerce.
4. It enables companies to efficiently & flexibility link their back-office (internal) and front-office (external) processes.
5. E-business supports the business processes along the entire value chain.
6. The scope of e-business is wider than e-commerce.
7. E-bus is more customer-centric approach.
8. It places the key processes like CRM, SCM and ERP on web.

E-COMMERCE

1. E-Commerce focuses on buying and selling products, services on internet.
2. All business transactions be they financial or not is called e-business.
3. E-commerce is less generic than e-business.

4. Such a linking does not exist in e-commerce.
5. The support is only for buying and selling products, information exchange.
6. Its scope is limited.
7. E-com is more product-centered approach.
8. CRM, SCM and ERP are not included in the selling process of e-commerce.

CLASSIFICATION OF E-COMMERCE

E-commerce is classified into four categories.

- (1) B2B (Business-to-business)
- (2) B2C (Business-to-Consumer)
- (3) C2B (Consumer-to-Business)
- (4) C2C (Consumer-to-Consumer)

(1) B2B: - A transaction conducted between two businesses over the Internet is called B2B. Business-to-business (B2B) describes commerce transactions between businesses, such as between a manufacturer and a wholesaler, or between a wholesaler and a retailer. Example, a publisher may sell books to a retailer, ship them to him/her, and receive payment online without meeting representatives from the retailer. CISCO is typical of a company engaged in B2B E-commerce.

Advantages:-

1. Outsourcing the unprofitable parts of your business.
2. Speeding up your product development activities – reducing time to market.
3. Improved business and market intelligence. Understanding your market better than your competitors.
4. Cloning your business in further markets.
5. Improving the speed of communication.
6. Facilitating communication between your customers and suppliers.
7. Reducing wastage through additional sales channels.
8. Improved ability to experiment and learn.
9. Higher customer retention rates.
10. Lower customer acquisition costs.
11. Reduced costs can be passed on in favourable pricing.

(2) B2C: - A transaction conducted over the Internet between a business and a consumer over the Internet is called B2C. For example, an online publisher may sell a book to a customer, ship it to him/her, and receive payment, all without ever meeting the customer. Amazon.com is typical of a company engaged in B2C e-commerce.

Advantages:-

Catalog Inflexibility

1. Direct “link” capabilities to content information and visual displays already existing on other client web site. You can update your E-Catalog anytime, whether it’s adding new products, or adjusting prices, without the expense and time of a traditional print catalogs.
2. Extensive search capabilities by item, corporate name, division name, location, manufacturer, partner, price or any other specified needs.

Shrinks the Competition Gap

1. Reduced marketing/advertising expenses compete on equal footing with much bigger companies; easily compete on quality, price, and availability of the products.

Unlimited Market Place

1. The Internet gives customers the opportunity to browse and shop at their place. They can access your services from home, office, or on the road, 24 hours a day, 7 days a week, monthly or yearly.
2. The Internet allows you to reach people around the world, offering your products to a global customer base there you can buy the product easily.

A 24 Hour Store Reduced Sale Cycle

1. Reduce unnecessary phone calls and mailings.

Lower Cost of Doing Business

1. It has Reduced inventory, employees, purchasing costs, order processing costs associated with faxing, phone calls, and data entry, and even eliminate physical stores. Reduce transaction costs.

Eliminate Middlemen

1. Sell directly to your customers.

Easier Business Administration-By using with right software, store inventory levels, shipping and receiving logs, and other business administration tasks can be automatically stored, categorized and updated in real-time, and accessed on demand of customers.

Disadvantages:-

Catalog Inflexibility

The catalog needs to regenerate every time when there is some new information or items to add in.

High Marketing / Advertising Expenses

Reduced marketing/advertising expenses compete on equal footing with much bigger companies; easily compete on quality, price, and availability of products.

Limited Market Place

Normally, customer will only locally and limited to certain area.

Require A Middlemen

Some sales or transaction may taking part indirectly or gone through third party to your customers.

Inefficient Business Administration

Store inventory levels, shipping and receiving logs, and other business administration tasks might need to be categorized and updated manually in and done only when have time. This cause the information might not the latest or updated.

(3) C2B- It is a process of selling and buying product between consumer and company. Consumer-to-business (C2B) is an electronic commerce business model in which consumers (individuals) offer products and services to companies and the companies pay them. This business model is a complete reversal of traditional business model where companies offer goods and services to consumers (business-to-consumer = B2C).The most well-known e-business following the C2B e-business model is priceline.com.

Advantages

1. Could be described in terms of paths, nodes, properties
2. Could be graphic, examples could be generated.
3. One single place for all Magnolia configurable elements.
4. Could still be linked to java doc.

(4)C2C- Consumer-to-consumer electronic commerce, that is, the buying and/or selling of goods and services from one consumer to another consumer online.

Example

If you have cars and you want to sale it. You can promote your car by some online sites for selling and other citizen buys that car. Examples of e-business that involve consumers selling directly to consumers are American Boat Listing, an online boat listing service; eBay, which offers both fixed price items and auctions;TradeOnline.com, which hosts classified ads; and AllExperts.com, an expert information exchange.

Advantages

1. Papal set up directly for this reason.
2. Broader market.
3. Eliminates intermediary.
4. Constantly changing, updating.
5. Always there so that consumers can use it whenever they want.

Disadvantages

1. No quality control

2. No payment guarantee
3. Hard to pay for using cheques, ATM, cards, etc. but future this is likely to change.

There are other categories like G2G(Government to Government),G2E(Government to Employee),G2B(Government to Business),B2G(Business-to-Government),G2C(Government to Citizen),C2G(Citizen to Government) etc.

B2G-Business-to-government e-commerce or B2G is generally defined as commerce between companies and the public sector. It refers to the use of the Internet for public procurement, licensing procedures, and other government-related operations. This kind of e-commerce has two features: first, the public sector assumes a pilot/leading role in establishing e-commerce; and second, it is assumed that the public sector has the greatest need for making its procurement system more effective. B2G market, scanplant.com follow the B2G e-business model.

E-COMMERCE APPLICATION

E-MARKETING

Internet marketing also referred to as i-marketing, web-marketing, online-marketing or e-Marketing, is the marketing of products or services over the Internet.

E-marketing means using digital technologies to help sell your goods or services. These technologies are a valuable complement to traditional marketing methods whatever the size of your company or your business model.

THE BENEFITS OF E-MARKETING

E-marketing gives businesses of any size access to the mass market at an affordable price and, unlike TV or print advertising, it allows truly personalized marketing. Specific benefits of e-marketing include:

- 1. Global reach** – a website can reach anyone in the world who has internet access. This allows you to find new markets and compete globally for only a small investment.
- 2. Lower cost** – a properly planned and effectively targeted e-marketing campaign can reach the right customers at a much lower cost than traditional marketing methods.
- 3. Track able, measurable results** – marketing by email or banner advertising makes it easier to establish how effective your campaign has been. You can obtain detailed information about customers' responses to your advertising.
- 4. 24-hour marketing** – with a website your customers can find out about your products even if your office is closed.
- 5. Personalization** – if your customer database is linked to your website, then whenever someone visits the site, you can greet them with targeted offers. The more they buy from you, the more you can refine your customer profile and market effectively to them.
- 6. One-to-one marketing** – e-marketing lets you reach people who want to know about your products and services instantly. For example, many people take mobile phones and PDAs wherever they go. Combine this with the personalized aspect of e-marketing, and you can create very powerful, targeted campaigns.
- 7. More interesting campaigns** – e-marketing lets you create interactive campaigns using music, graphics and videos. You could send your customers a game or a quiz – whatever you think will interest them.
- 8. Better conversion rate** – if you have a website, then your customers are only ever a few clicks away from completing a purchase. Unlike other media which require people to get up and make a phone call, post a letter or go to a shop, e-marketing is seamless.

DISADVANTAGES-

There are some disadvantages of e-marketing

Internet Usage: The Internet usage has not spread more in India as compared to other countries.

- **Security & Trust:** This is another main reason for lack of usage of Internet.
- **Browsers:** The browser compatibility has to be checked every time.

- **Screen Resolution:** People work in different resolutions & hence resolution compatibility has to be checked every time.

E-BANKING

E-banking refers to electronic banking. Electronic banking, also known as virtual banking and online banking, is a service that allows customers to access their bank information, conduct financial transactions, make deposits, withdrawals and pay bills through the Internet without having to physically visit their bank. It provides the convenience of accessing banking facilities from the comfort of their home or office.

Popular Services covered under E-banking-

The popular services covered under E-banking include:-

1. Automated Teller Machines
2. Credit Cards,
3. Debit Cards,
4. Smart Cards,
5. Electronic Funds Transfer (EFT) System,
6. Cheques Truncation Payment System,
7. Mobile Banking,
8. Internet Banking,
9. Telephone Banking, etc.

ADVANTAGES OF E-BANKING

The main advantages of e-banking are-

1. The operating cost per unit services is lower for the banks.
2. It offers convenience to customers as they are not required to go to the bank's Premises.
3. The customer can obtain funds at any time from ATM machines.
4. The credit cards and debit cards enables the customers to obtain discounts from retail outlets.
5. The customer can easily transfer the funds from one place to another place electronically.

DISADVANTAGES OF E-BANKING

1. E-banking promotes lack of socializing/social contacts.
2. Hackers may intercept data and defraud customers
3. Phone bills can increase.
4. Customers will be more vulnerable to phishing.
5. Customers are compelled to have computers at home, Internet access and computers skills.
6. Easier for customers to mismanage their accounts due to the 24-hour service that will be available.

Online Electronics Commerce Payments:

Token-Based Payments Systems:

Here the payment is done on the system of tokens where all the transactions can be done at same time with respect to tokens issued by the authorities. Here electronic tokens are issued which are equivalent to cash which is backed by bank. These tokens are of three types:

1. Cash or real time which involves the paper or coin cash.

2. Debit or prepaid where the amount can be paid in advance. For example, reservation of flight or train. The best example is smart cards and electronic purchase which store electronic money.
3. Credit or postpaid where the amount can be paid later with certain interest rate.

Electronics Cash:

Here the entire amount is in form electronic media which can also be known as e-cash which presents some interesting characteristics that makes it attractive for payment over internet. These are the fundamental payment systems in consumer-oriented electronic payment systems.

But in this type of system cash remains the claimant's form of payment only for the following three reasons:

1. Lack of trust in banking system.
2. Inefficient clearing and settlement of non-cash transactions.
3. Negative real interest rate which shall be paid on bank deposits.

Electronic Checks: These are another form of electronics tokens preferring to pay online credit or through some mechanism other than cash.

These have many advantages like:

1. They are simply customer education as they are ease of use.
2. Reliability and scalability is provided by multiple accounting servers.
3. These are well suited for clearing micro payment which use the concept of public key cryptography.

Credit Card: Credit card is the most popular mode of making payments, in case of online transactions. In the credit card, the money does not belong to customer; rather it is banker's money. Instead of paying money right now for the purchases, it temporarily defers customer's bill. At the end of each month, the customer receives a credit card statement from the card issuer bank which lists all items of his purchases from different outlets. Credit cards can be used for both online purchases and at physical retail outlets.

Debit Card: Debit card is another popular mode of making payments, in case of online transactions. However, a debit card can be used for both online purchases and at physical retail outlets.

It looks exactly like a credit card, but it functions in a different manner. In the debit card, the money belongs to the customer and customer holds that money in his bank account. The moment a customer makes purchase

either through online transaction or from retail outlets, the customer's account in the bank is debited and the transaction money is transferred money is transferred by the bank to the retailer's or web seller's account.

Smart Card: A smart card contains programmable chip, a combination of RAM and ROM storage, and an operating system all embedded in the plastic sheet. It encrypts digital cash on a chip and can be refilled by connecting to concerned bank and uses electronic cash which can be transferred from customer's card to the seller's device. VISA smart card is an example of smart card. By using the VISA smart Card, one can transfer electronic cash from his account to various physical retail outlets and for making online payment on the internet.

Net Banking: The net banking system does not involve any type of physical card. This system is used by customers who have accounts enabled with internet banking. Instead of entering the card details on the seller's website, the payment gateway in this system allows one to specify which bank they wish to pay from. Then the user is redirected to the bank's website, where one can authenticate oneself and then approve the payment to be made to the online seller.

MOBILE COMMERCE

Mobile commerce (m-commerce) is defined as the buying and selling of products and services through the use of wireless mobile devices. It is a branch of electronic commerce, or e-commerce that is conducted over Internet-enabled wireless and/or hand-held devices. Mobile commerce is widely used to conduct promotional and financial activities over personal digital assistants (PDAs), cell phones, hand-held gaming devices with Internet connectivity and other mobile devices.

M-commerce is not just about using mobile phones as end user devices. The following list gives an overview of different kinds of mobile devices.

- Mobile phone
- PDA (Personal Digital Assistant)
- Smart phone-the smart phone combines mobile phone and PDA technology into one device.
- Laptop
- Earpiece (as part of a personal area network)

ADVANTAGES OF M-COMMERCE

In comparison to e-commerce, m-commerce offers both advantages and disadvantages. The following list summarises the *advantages* of m-commerce:

1. **Ubiquity:** The use of wireless device enables the user to receive information and conduct transactions anywhere, at anytime.
2. **Accessibility:** Mobile device enables the user to be contacted at virtually anytime and place. The user also has the choice to limit their accessibility to particular persons or times.
3. **Convenience:** The portability of the wireless device and its functions from storing data to access to information or persons.
4. **Localization:** The emergence of location-specific based applications will enable the user to receive relevant information on which to act.
5. **Instant Connectivity (2.5G):** Instant connectivity or "always on" is becoming more prevalent will the emergence of 2.5 G networks, GPRS or EDGE. Users of 2.5 G services will benefit from easier and faster access to the Internet
6. **Personalization:** The combination of localization and personalization will create a new channel/business opportunity for reaching and attracting customers. Personalization will take the

form of customized information, meeting the users' preferences, followed by payment mechanisms that allow for personal information to be stored, eliminating the need to enter credit card information for each transaction.

7. **Time Sensitivity** – Access to real-time information such as a stock quote that can be acted upon immediately or a sale at a local boutique

8. **Security** – depending on the specific end user device, the device offers a certain level of inherent security.

DISADVANTAGES OF M-COMMERCE

1. Small screens of most devices still limit types of file and data transfer (i.e streaming videos)

2. Standards guiding applications and technology development and connection(s)

3. WAP and SMS limited to small number of characters and text.

4. Use of graphics limited.

5. Less functionality for mobile Internet over mobile phones and existing generation of handhelds than for mobile computers (laptops and next generation handhelds.

6. User interface is often difficult to learn how to use.

7. Limited bandwidth.

8. Limited roll out of higher bandwidth mobile networks and devices (i.e. 3g networks and wireless broadband networks are predominantly located in cities).

9. Cost of establishing mobile and wireless broadband infrastructure.

10. Technology constraints of mobile devices (memory, processing power, Display capabilities, input methods)

ONLINE TRADING

The increasingly popular activity of buying and selling securities over the internet, or to a lesser extent, through a broker's proprietary software.

Online trading becomes more common in the 1990s as more brokerages offered their services online, often for a small fee rather than a commission on the trade. Online trading should be distinguished from electronic trading, which occurs on an exchange.

A **share** of stock is basically a tiny piece of a corporation. Shareholders-people who buy stock –are investing in the future of a company for as long as they own their shares. The price of a share varies according to economic conditions, the performance of the company and investors attitudes. The first time a company offers its stock for public sale is called an **Initial Public Offering (IPO)**, also known as “going public”.

ADVANTAGES OF ONLINE TRADING-

1. Fully automated trading process with access to advanced trading tools.

2. Online trading of stock allows trading in real-time market data and multiple markets and products.

3. It is easy to open and manage an account and does not have any geographical limitation.

4. Online trading favors active traders, who trade in bulk but demands lesser commission.

5. There is no limit to information available online in sites such as www.icici.com and www.hdfc.com.

6. Record of all transactions are available at your fingertips.

7. www.Sharekhan.com, www.geojit.com, www.icidirect.com, www.hdfcsec.com are examples of online trading sites.

DISADVANTAGES OF ONLINE TRADING

1. Online trading is risky if trading is done extensively on margin.

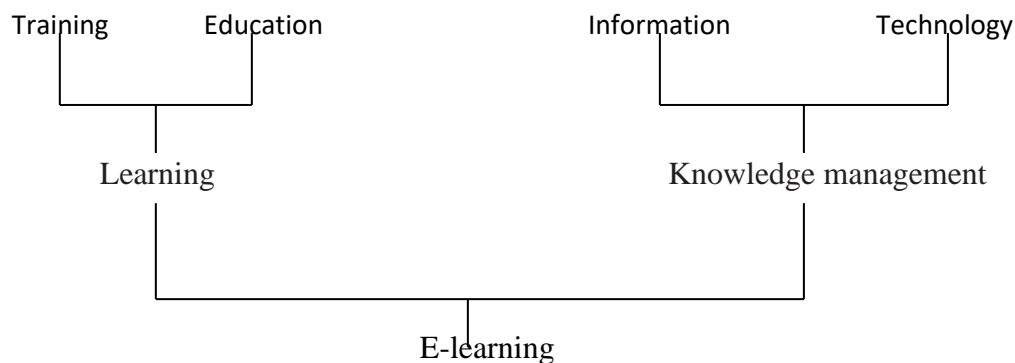
2. There are chances of trading loss in case of mechanical /platform failure.

3. Online traders fall sort of constant support and suggestion.

4. The fee of online brokers vary.

ELEARNING

Elearning is learning utilizing electronic technologies to access educational curriculum outside of a traditional classroom. In most cases, it refers to a course, program or degree delivered completely online



Various types or modalities of e-learning activity are represented as

1. Individualized self-paced e-learning online.
2. Individualized self-paced e-learning offline.
3. Grouped-based e-learning synchronously.
4. Grouped-based e-learning asynchronously

1. Individualized self-paced e-learning online- Individualized self-paced e-learning online refers to situations where an individual learners is accessing learning resources such as a database or course content online(via an Internet or the Internet).A atypical example of this is a learner studying alone or conducting some research on the Internet or local network.

2. Individualized self-paced e-learning offline- Individualized self-paced e-learning offline refers to situations where an individual learners is using learning resources such as a database or a computer-assisted learning package offline (i.e while not connected to an Internet or the Internet).An example of this is a learner working alone off a hard drive, a CD or DVD.

3. Grouped-based e-learning synchronously- Grouped-based e-learning synchronously refers to situations where groups of learners are working together in real time via an Intranet or the Internet. It may include text based conferencing and one or two way audio and videoconferencing. Examples of this include learners engaged in a real-time chat or an audio-videoconference.

4. Grouped-based e-learning asynchronously- Grouped-based e-learning asynchronously refers to situations where groups of learners working over an Intranet or the Internet where exchanges among participants occurs with a time delay(i.e not in real time).Typical examples of this kind of activity include on-line discussion via electronic mailing lists and text-based conferencing within learning management systems.

ADVANTAGES

1. Class work can be scheduled around personal and professional work.
2. Reduces travel cost and time to and from school.
3. Learners may have the option to select learning materials that meets their level of knowledge and interest.
4. Learners can study wherever they have access to a computer and Internet.
5. Successfully completing online or computer-based courses builds self-knowledge and self-confidence and encourages students to take responsibility for their learning

DISADVANTAGES

1. Unmotivated learners or those with poor study habits may fall behind.
2. Slow or unreliable Internet connections can be frustrating.

Multiple Choice Questions

1. Which of the following describes e-commerce?

- a. Doing business electronically
- b. Doing business
- c. Sale of goods
- d. All of the above

Answer: A

2. Which of the following is part of the four main types for e-commerce?

- a. B2B
- b. B2C
- c. C2B
- d. All of the above

Answer: D

3. Which segment do eBay, Amazon.com belong?

- a. B2Bs
- b. B2Cs
- c. C2Bs
- d. C2Cs

Answer: B

4. Which type of e-commerce focuses on consumers dealing with each other?

- a. B2B
- b. B2C
- c. C2B
- d. C2C

Answer: D

5. Which segment is eBay an example?

- a. B2B
- b. C2B
- c. C2C
- d. None of the above

Answer: D

6. Which type deals with auction?

- a. B2B
- b. B2C

- c. C2B
- d. C2C

Answer: D

7. In which website Global Easy Buy is facilitated?

- a. Ebay.com
- b. Amazon.com
- c. Yepme.com
- d. None of these

Answer: A

8. The best products to sell in B2C e-commerce are:

- a. Small products
- b. Digital products
- c. Specialty products
- d. Fresh products

Answer: B

9. Which products are people most likely to be more uncomfortable buying on the Internet?

- a. Books
- b. Furniture
- c. Movies
- d. All of the above

Answer: B

10. Which products are people most likely to be comfortable buying on the Internet?

- a. Books
- b. PCs
- c. CDs
- d. All of the above

Answer: D

11. Digital products are best suited for B2C e-commerce because they:

- a. Are commodity like products
- b. Can be mass-customized and personalized
- c. Can be delivered at the time of purchase
- d. All of the above

Answer: D

12. The solution for all business needs is

- a. EDI
- b. ERP
- c. SCM
- d. None of the above

Answer: B

13. All of the following are techniques B2C e-commerce companies use to attract customers, except:

- a. Registering with search engines

- b. Viral marketing
- c. Online ads
- d. Virtual marketing

Answer: D

14. Which is a function of E-commerce

- a. marketing
- b. advertising
- c. warehousing
- d. all of the above

Answer: D

15. Which is not a function of E-commerce

- a. marketing
- b. advertising
- c. warehousing
- d. none of the above

Answer: C

16. Which term represents a count of the number of people who visit one site, click on an ad, and are taken to the site of the advertiser?

- a. Affiliate programs
- b. Click-through
- c. Spam
- d. All of the above

Answer: B

17. What is the percentage of customers who visit a Web site and actually buy something called?

- a. Affiliate programs
- b. Click-through
- c. Spam
- d. Conversion rate

Answer: D

18. What are materials used in production in a manufacturing company or are placed on the shelf for sale in a retail environment?

- a. Direct materials
- b. Indirect materials
- c. EDI
- d. None of the above

Answer: A

19. What are materials that are necessary for running a modern corporation, but do not relate to the company's primary business activities?

- a. Direct materials
- b. Indirect materials
- c. EDI
- d. None of the above

Answer: B

20. What are ballpoint pens purchased by a clothing company?

- a. Direct materials
- b. Indirect materials
- c. EDI
- d. None of the above

Answer: B

21. What is another name for?

- a. Direct materials
- b. Indirect materials
- c. EDI
- d. None of the above

Answer: B

22. What is the process in which a buyer posts its interest in buying a certain quantity of items, and sellers compete for the business by submitting successively lower bids until there is only one seller left?

- a. B2B marketplace
- b. Intranet
- c. Reverse auction
- d. Internet

Answer: C

23. What are plastic cards the size of a credit card that contains an embedded chip on which digital information can be stored?

- a. Customer relationship management systems cards
- b. E-government identity cards
- c. FEDI cards
- d. Smart cards

Answer: D

24. Most individuals are familiar with which form of e-commerce?

- a. B2B
- b. B2C
- c. C2B
- d. C2C

Answer: B

25. Which form of e-commerce currently accounts for about 97% of all e-commerce revenues?

- a. B2B
- b. B2C
- c. C2B
- d. C2C

Answer: A

26. Which of the following are advantages normally associated with B2B e-commerce?

- a. Shorter cycle times

- b. Reduction in costs
- c. Reaches wider audiences
- d. all of the above

Answer: D

27. If the threat of substitute products or services is low it is a(n):

- a. Disadvantage to the supplier
- b. Advantage to the buyer
- c. Advantage to the supplier
- d. None of the above

Answer: C

28. The threat of new entrants is high when it is:

- a. Hard for customers to enter the market
- b. Hard for competitors to enter the market
- c. Easy for competitors to enter the market
- d. Easy for customers to enter the market

Answer: C

29. If it is easy for competitors to enter the market, the threat of new entrants is considered:

- a. High
- b. Low
- c. More
- d. Less

Answer: A

30. An industry is less attractive for suppliers when the rivalry among existing competitors is:

- a. High
- b. Low
- c. More
- d. Less

Answer: A

31. Unique value auction is mainly applies to?

- a. New products
- b. Second hand products
- c. Engineering products
- d. None of the above

i. Answer: B

32. Paisapay is facilitated in

- a. eBay.co.in
- b. amazon.com
- c. flipkart.com
- d. none of the above

Answer: A

33. Which of the following is a useful security mechanism when considering business strategy and IT?

- a. encryption
- b. decryption
- c. firewall
- d. all the above

Answer: D

34. Which of the following is not related to security mechanism

- a. encryption
- b. decryption
- c. e-cash
- d. all the above

Answer: C

35. A product or service that customers have come to expect from an industry, which must be offered by new entrants if they wish to compete and survive, is known as a(n)?

- a. Switching costs
- b. Loyalty programs
- c. Entry barriers
- d. Affiliate programs

Answer: C

36. Which of the following statements accurately reflect the impact of technology?

- a. Technology has caused buyer power to increase
- b. Technology has lessened the entry barriers for many industries
- c. Technology has increased the threat of substitute products and services
- d. all of the above

Answer: D

37. A business cannot be all things to all people. Instead, a business must:

- a. Identify target customers
- b. Identify the value of products/services as perceived by customers
- c. all of the above
- d. None of the above

Answer: C

38. How the transactions occur in e-commerce?

- a. Using e-medias
- b. Using computers only
- c. Using mobile phones only
- d. None of the above

Answer: A

39. Which type of products is lesser purchased using ecommerce?

- a. automobiles
- b. books
- c. softwares
- d. none

Answer: A

40. A business competing in a commodity like environment must focus on which of the following?
- Price
 - Ease / speed of delivery
 - Ease of ordering
 - all of the above

Answer: D

41. Which of the following refers to creating products tailored to individual customers?
- customization
 - aggregation
 - Direct materials
 - Reverse auction

Answer: A

42. Materials used in the normal operation of a business but not related to primary business operations are called what?
- Supplies
 - Direct materials
 - Indirect materials
 - Daily stuff

Answer: C

43. Amazon.com is well-known for which e-commerce marketing technique?
- Banner ads
 - Pop-up ads
 - Affiliate programs
 - Viral marketing

Answer: C

44. What is the name given to an interactive business providing a centralized market where many buyers and suppliers can come together for e-commerce or commerce-related activities?
- Direct marketplace
 - B2B
 - B2C
 - Electronic marketplace

Answer: D

45. Which form of e-marketplace brings together buyers and sellers from multiple industries, often for MRO materials?
- horizontal
 - Vertical
 - Integrated
 - Inclined

Answer: A

46. Which form of e-marketplace brings together buyers and sellers from the same industry?
- horizontal

- b. Vertical
- c. Integrated
- d. Inclined

Answer: B

47. Which type of add appears on a web page?

- a. pop-under ad
- b. Pop-up ad
- c. Banner ad
- d. Discount ad

Answer: C

48. What type of ad appears on top of a web page?

- a. pop-under ad
- b. pop-up ad
- c. banner ad
- d. discount ad

Answer: B

49. What type of ad appears under a web page?

- a. pop-under ad
- b. pop-up ad
- c. banner ad
- d. discount ad

Answer: A

50. Which, if any, of the following types of ads are people most willing to tolerate?

- a. pop-under ad
- b. pop-up ad
- c. banner ad
- d. none of the above

Answer: D

51. Which of the following is an Internet-based company that makes it easy for one person to pay another over the Internet?

- a. electronic check
- b. electronic bill presentment and payment
- c. conversion rates
- d. financial cybermediary

Answer: D

52. Which of the following is a method of transferring money from one person's account to another?

- a. electronic check
- b. credit card
- c. e-transfer
- d. none of the above

Answer: A

53. An electronic check is one form of what?

- a. e-commerce
- b. online banking
- c. e-cash
- d. check

54. If you need to transfer money to another person via the internet, which of the following methods could you use?

- a. financial cybermediary
- b. electronic check
- c. electronic bill presentment and payment
- d. all of the above

Answer: D

55. Which of the following permits the transmission of a bill, along with payment of that bill, to be conducted over the Internet?

- a. financial cybermediary
- b. electronic check
- c. electronic bill presentment and payment
- d. all of the above

Answer: C

56. A combination of software and information designed to provide security and information for payment is called a what?

- a. digital wallet
- b. pop up ad
- c. shopping cart
- d. encryption

Answer: A

57. What is the name for direct computer-to-computer transfer of transaction information contained in standard business documents?

- a. internet commerce
- b. e-commerce
- c. transaction information transfer
- d. electronic data interchange

Answer: D

58. Which of the following is used in B2B to pay for purchases?

- a. e-commerce
- b. financial electronic data interchange
- c. electronic data exchange
- d. electronic checks

Answer: B

59. Public key encryption uses multiple keys. One key is used to encrypt data, while another is used to decrypt data. The key used to encrypt data is called the _____ key, while the key used to decrypt data is called the _____ key.

- a. encryption, decryption
- b. private, public
- c. encryption, public
- d. public, private

Answer: D

60. Secure Sockets Layers does which of the following?

- a. creates a secure, private connection to a web server
- b. encrypts information
- c. sends information over the internet
- d. all of the above

Answer: D

61. When a transaction is processed online, how can the merchant verify the customer's identity?

- a. use secure sockets layers
- b. use secure electronic transactions
- c. use electronic data interchange
- d. use financial electronic data interchange

Answer: B

62. The practice of forging a return address on an e-mail so that the recipient is fooled into revealing private information is termed?

- a. hacking
- b. cracking
- c. dumpster diving
- d. spoofing

Answer: D

63. What is a model of a proposed product, service, or system?

- a. Prototyping
- b. Prototype
- c. Proof-of-concept prototype
- d. Selling prototype

Answer: B

64. What is an internal organizational Internet that is guarded against outside access by a special security feature called a firewall (which can be software, hardware, or a combination of the two)?

- a. Client/server network
- b. Intranet
- c. Extranet
- d. Thin client

Answer: B

65. What is an intranet that is restricted to an organization and certain outsiders, such as customers and suppliers?

- a. Client/server network
- b. Intranet

- c. Extranet
- d. Thin client

Answer: C

66. What is a detailed process for recovering information or an IT system in the event of a catastrophic disaster such as a fire or flood?

- a. Disaster recovery plan
- b. Hot site
- c. Cold site
- d. Disaster recovery cost curve

Answer: A

67. What is a separate facility that does not have any computer equipment but is a place where the knowledge workers can move after the disaster?

- a. Disaster recovery plan
- b. Hot site
- c. Cold site
- d. Disaster recovery cost curve

Answer: C

68. What is a separate and fully equipped facility where the company can move immediately after the disaster and resume business?

- a. Disaster recovery plan
- b. Hot site
- c. Cold site
- d. Disaster recovery cost curve

Answer: B

69. What charts (1) the cost to your organization of the unavailability of information and technology and (2) the cost to your organization of recovering from a disaster over time?

- a. Disaster recovery plan
- b. Hot site
- c. Cold site
- d. Disaster recovery cost curve

Answer: D

70. Which factor determines when your IT system will be available for knowledge workers to access?

- a. Availability
- b. Accessibility
- c. Reliability
- d. None of the above

Answer: A

71. Which factor determines who has the right to access different types of IT systems and information?

- a. Availability
- b. Accessibility
- c. Reliability
- d. Scalability

Answer: B

72. Which factor ensures your IT systems are functioning correctly and providing accurate information?

- a. Availability
- b. Accessibility
- c. Reliability
- d. Scalability

Answer: C

73. Which factor represents how well your system can adapt to increased demands?

- a. Availability
- b. Accessibility
- c. Reliability
- d. Scalability

Answer: D

74. Which factor represents a system's ability to change quickly?

- a. Flexibility
- b. Performance
- c. Capacity planning
- d. Benchmark

Answer: A

75. What is a set of conditions used to measure how well a product or system functions?

- a. Flexibility
- b. Performance
- c. Capacity planning
- d. Benchmark

Answer: D

76. What determines the future IT infrastructure requirements for new equipment and additional network capacity?

- a. Flexibility
- b. Performance
- c. Capacity planning
- d. Benchmark

Answer: C

77. What automates business processes?

- a. Workflow
- b. ASP
- c. Workflow system
- d. EIP

Answer: C

78. What defines all of the steps or business rules, from beginning to end, required for a process to run correctly?

- a. Workflow
- b. EIP
- c. Workflow system
- d. SLA

Answer: A

79. What sends work assignments through an e-mail system?

- a. Database-based enterprise information portal
- b. Messaging-based enterprise information portal
- c. Database-based workflow system
- d. Messaging-based workflow system

Answer: D

80. Which will not harm computer resources

- a. firewall
- b. Virus
- c. Trojan horse
- d. None of the above

Answer: A

81. Which is not a function of ERP?

- a. Warehousing
- b. sales
- c. scheduling
- d. None of the above

Answer: D

82. Which is a function of ERP?

- a. Warehousing
- b. sales
- c. scheduling
- d. all of the above

Answer: D

83. Which of the following is the primary characteristic of an intranet?

- a. People outside the organization can access it
- b. People inside the organization can't access it
- c. People outside the organization can't access it
- d. None of the above

Answer: C

84. Which concept suggests that different applications and computer systems should be able to communicate with one another?

- a. Integration
- b. Web services
- c. Scalability
- d. Interoperability

Answer: D

85. Which service encompasses all technologies used to transmit and process information on an across a network?

- a. Interoperability
- b. Scalability
- c. Benchmarking
- d. Web services

Answer: D

86. Which process can prevent data from lose due to computer problems or human errors?

- a. backup
- b. recovery
- c. benchmarking
- d. data cleansing

Answer: A

87. Which process is used to reinstall data from a copy when the original data has been lost?

- a. backup
- b. recovery
- c. benchmarking
- d. data cleansing

Answer: B

88. What describes a process of continuously measuring results and comparing those results to optimal performance so that actual performance may be improved?

- a. Performance
- b. Capacity planning
- c. Benchmarking
- d. Data cleansing

Answer: C

89. Who protects system from external threats?

- a. firewall
- b. EDI
- c. ERP
- d. Script kiddies

Answer: A

90. Who breaks into other people's computer systems and steals and destroys information?

- a. Hackers
- b. softwares

- c. Hacktivists
- d. Script kiddies

Answer: a

91. What is software that comes hidden in free downloadable software and tracks your online movements, mines the information stored on your computer, or uses your computer's CPU and storage for some task you know nothing about?

- a. Web log
- b. Clickstream
- c. Anonymous Web browsing service
- d. None of the above

Answer: D

92. ERP stands for

- a. Enterprise resolution planning
- b. Enterprise reverse planning
- c. Enterprise resource planning
- d. None of the above

Answer: C

93. Which is not a component of ERP?

- a. Legacy systems
- b. Bolt on applications
- c. Operational database
- d. Cybersoft

Answer: D

94. Which is not a function of ERP?

- a. Human resource management
- b. financial
- c. warehousing
- d. None of the above

Answer: D

95. What is a type of virus that spreads itself, not just from file to file, but from computer to computer via e-mail and other Internet traffic?

- a. Computer virus
- b. Worm
- c. Denial-of-service attack
- d. None of the above

Answer: B

96. What floods a Web site with so many requests for service that it slows down or crashes?

- a. Computer virus
- b. Worm
- c. Denial-of-service attack
- d. None of the above

Answer: C

97. What harnesses far-flung computers together by way of the Internet or a virtual private network to share CPU power, databases, and database storage?

- a. Computer virus
- b. Worm
- c. Denial-of-service attack
- d. None of the above

Answer: D

98. What consists of the identification of risks or threats, the implementation of security measures, and the monitoring of those measures for effectiveness?

- a. Risk management
- b. Risk assessment
- c. Security
- d. None of the above

Answer: A

99. What is the process of evaluating IT assets, their importance to the organization, and their susceptibility to threats, to measure the risk exposure of these assets?

- a. Risk management
- b. Risk assessment
- c. Security
- d. None of the above

Answer: B

100. What is the process of making a copy of the information stored on a computer?

- a. Backup
- b. Anti-virus
- c. Firewall
- d. Biometrics

Answer: A

101. What software detects and removes or quarantines computer viruses?

- a. Backup
- b. Anti-virus
- c. Firewall
- d. Biometrics

Answer: B

102. What is hardware and/or software that protects computers from intruders?

- a. Backup
- b. Anti-virus
- c. Firewall
- d. Biometrics

Answer: C

103. What is the use of physical characteristics — such as your fingerprint, the blood vessels in the retina of your eye, the sound of your voice, or perhaps even your breath — to provide identification?

- a. Backup
- b. Anti-virus
- c. Firewall
- d. Biometrics

Answer: D

104. All of the following are considered biometrics, except:

- a. Fingerprint
- b. Retina
- c. Password
- d. Voice

Answer: C

105. What scrambles the contents of a file so you can't read it without having the right decryption key?

- a. Encryption
- b. Intrusion-detection software
- c. Security-auditing software
- d. All of the above

Answer: A

106. What is an encryption system that uses two keys: a public key that everyone can have and a private key for only the recipient?

- a. Encryption
- b. Public key encryption
- c. Intrusion-detection software
- d. Security-auditing software

Answer: B

107. What looks for people on the network who shouldn't be there or who are acting suspiciously?

- a. Encryption
- b. Public key encryption
- c. Intrusion-detection software
- d. Security-auditing software

Answer: C

108. What checks out your computer or network for potential weaknesses?

- a. Encryption
- b. Public key encryption
- c. Security-auditing software
- d. None of the above

Answer: C

109. Which of the following do viruses harm?

- a. Your keyboard
- b. Your monitor
- c. Your processor

- d. Viruses do not harm any of the above

Answer: D

110. Which of the following can a virus do?

- a. Hurt your hardware
- b. Hurt any files they weren't designed to attack
- c. Infect files on write-protected disks
- d. None of the above

Answer: D

111. In simple terms, what does risk assessment ask?

- a. What can go wrong?
- b. How likely is it to go wrong?
- c. What are the possible consequences if it does go wrong?
- d. All of the above

Answer: D

112. Which of the following is a characteristic of a firewall?

- a. Examines each message as it seeks entrance to the network
- b. Blocks messages without the correct markings from entering the network
- c. Detects computers communicating with the Internet without approval
- d. All of the above

Answer: D

113. Which of the following are ways to prove access rights?

- a. What you know, like a password
- b. What you have, like an ATM card
- c. What you look like
- d. All of the above

Answer: D

114. Which item can a password be used to protect?

- a. Network
- b. File
- c. Folder
- d. All of the above

Answer: D

115. Which is the most important component of IT?

- a. Information
- b. People
- c. Information technology
- d. Computers

Answer: B

116. Which of the following applies to the implementation of an idea?

- a. Copyright
- b. Intellectual property
- c. Patent

- d. Denial-of-service attack

Answer: C

117. When you purchase copyrighted software, what actually are you paying for?
- a. The cost of the CDs, manuals, and development of the software
 - b. The cost of the CDs, manuals, and a share of the cost of the software development
 - c. A share of the cost of software development
 - d. All of the above

Answer: D

118. Which of the following is not a dimension of privacy?
- a. Need for personal space
 - b. Need to feel in control of our possessions
 - c. Need to feel in control of our personal information
 - d. All of the above are dimensions of privacy

Answer: D

119. Which of the following captures screen images?
- a. Key logger
 - b. Packet sniffer
 - c. Log analysis tools
 - d. Screen capture software

Answer: D

120. Which of the following examines information passing through switches, hubs, or routers?
- a. Key logger
 - b. Packet sniffer
 - c. Log analysis tools
 - d. Screen captures

Answer: B

121. Which of the following records logons and deletions?
- a. Key logger
 - b. Packet sniffer
 - c. Log analysis tools
 - d. Screen captures

Answer: C

122. E-mail messages may be stored on which of the following computers?
- a. Sender's computer
 - b. Sender's server
 - c. Recipient's server
 - d. All of the above

Answer: D

123. What might identity thieves do with your identity?
- a. Apply for and use credit cards
 - b. Apply for a loan

- c. Change their identity
- d. All of the above

Answer: D

124. Which of the following is not a common approach to phishing?
- a. Send an official-looking e-mail asking for confidential information
 - b. Ask people to fill out and return a fake letter using postal mail
 - c. Ask people to click a link in an e-mail to open a submission form on a web page
 - d. All of the above are uncommon approaches to phishing

Answer: B

125. A technique used to gain personal information for the purpose of identity theft, often by e-mail, is called?
- a. Phishing
 - b. Carding
 - c. Brand spoofing
 - d. All of the above

Answer: D

126. Companies can gather information about employees and potential employees from which of the following places?
- a. Job applications
 - b. Credit reports
 - c. Companies that track Web surfers
 - d. All of the above

Answer: D

127. Cyber slacking consists of what activities?
- a. Visiting "inappropriate" web sites
 - b. Visiting news sites
 - c. Chatting online with others about non-work topics
 - d. All of the above

Answer: D

128. Cookies are used to do which of the following?
- a. Store your ID and password for subsequent logons to the site
 - b. Store contents of electronic shopping carts
 - c. To track web activity
 - d. All of the above and more

Answer: D

129. Unsolicited e-mail is called what?
- a. Junk mail
 - b. Spam
 - c. Extra mail
 - d. None of the above

Answer: B

130. What is the name of the new anti-Spam bill?
- a. No-Spam
 - b. CAN-Spam
 - c. Spam-Away
 - d. Stop Spam

Answer: B

131. What is the legal protection afforded an expression of an idea, such as a song, video game, and some types of proprietary documents?
- a. Ethics
 - b. Intellectual property
 - c. Copyright
 - d. Fair Use Doctrine

Answer: C

132. What is the unauthorized use, duplication, distribution or sale of copyrighted software?
- a. Fair Use Doctrine
 - b. Pirated software
 - c. Counterfeit software
 - d. Privacy

Answer: B

133. What is a program, when installed on a computer, records every keystroke and mouse click?
- a. Key logger software
 - b. Hardware key logger
 - c. Cookie
 - d. Adware

Answer: A

134. What is software you don't want hidden inside software you do want?
- a. Adware
 - b. Trojan-horse software
 - c. Spyware
 - d. All of the above

Answer: D

135. What is an electronic representation of cash?
- a. Digital cash
 - b. Electronic cash
 - c. E-cash
 - d. All of the above

Answer: D

136. What is a fully-equipped computer that you wear as a piece of clothing or attached to a

piece of clothing similar to the way you would carry your cell phone on your belt?

- a. Wearable computer
- b. GPS
- c. Implant chip
- d. None of the above

Answer: A

137. What is a technology-enabled microchip implanted into the human body?

- a. Wearable computer
- b. GPS
- c. Implant chip
- d. None of the above

Answer: C

138. Which of the following is not a reason why digital cash has turned out to be extremely difficult?

- a. If your system crashes you lose your money
- b. There is only one standard
- c. Digital cash makes money laundering easy
- d. Digital cash travels across the vast Internet and is susceptible to being stolen

Answer: B

139. Smart card is better protected than other cards using

- a. Encryption
- b. Firewall
- c. Hub
- d. All the above

Answer: A

140. Trust card is introduced by

- a. BSNL and itzcash
- b. BSNL and oxicash
- c. BSNL only
- d. None

Answer: A

141. PaisaPay is offered only by

- a. Homeshop18.com
- b. eBay.in
- c. amazon.com
- d. none

Answer: B

142. The E-payment mechanism widely used in B2B is

- a. Credit card
- b. Debit card
- c. Master card

d. E-cheque

Answer: D

143. Which type of technology will increase portability and mobility?

- a. Implant chips
- b. Micro-payments
- c. Internet phone calls
- d. All of the above

Answer: D

144. Which of the following an accurate statement about internet phone calls?

- a. They are possible but not yet free
- b. They are not possible
- c. They are currently standard practice
- d. None of the above is an accurate statement about internet phone calls

Answer: A

145. What are the most commonly used input devices today?

- a. Keyboard
- b. Mouse
- c. All of the above
- d. None of the above

Answer: C

146. Which of the following can be used to help identify people in a crowd?

- a. Biochip
- b. Implant chip
- c. Facial recognition software
- d. Vision chip

Answer: C

147. Which one is also known as plastic money?

- a. Credit card
- b. Debit card
- c. Paper cash
- d. All of the above

Answer: A

148. E-cheques are

- a. Prepaid
- b. Postpaid
- c. Both prepaid and postpaid

Answer: A

149. Digital signature is a

- a. Digital id, send as an attachment to a web page/e-mail/message
- b. Is used for verifying the attachments send using web
- c. Both a and b
- d. None of these

Answer: C

150. Which one is the component of cybercash payment system
- a. CC user software
 - b. CC merchant software
 - c. CC Server Software
 - d. All of the above

Answer: D

151. The presence of ----- make the smart card smart.
- a. Memory
 - b. Microchip
 - c. E-cash
 - d. None of the above

Answer: B

152. The smart card which use antenna for reading and writing data
- a) Contact smart card
 - b) Contactless smart card
 - c) Proximity smart card
 - d) Both B and C

Answer: D

153. ----- card is read only.
- a) Contact smart card
 - b) Contactless smart card
 - c) Proximity smart card
 - d) Both B and C

Answer: C

154. Which of the smart card uses a sim like structure for reading and writing data
- a) Contact smart card
 - b) Contactless smart card
 - c) Proximity smart card
 - d) Both B and C

Answer: A

155. Which is not a feature of ecommerce
- a. SCM
 - b. EDI
 - c. WWW
 - d. BPR

Answer: D

156. What is I stands in CIA of smart card?

- a. International
- b. Integrity
- c. Identity
- d. None of the above

Answer: B

157. What is A stands in CIA of smart card?

- a. auditing
- b. authenticity
- c. authorized
- d. None of the above

Answer: B

158. What is C stands in CIA of smart card?

- a. confidentiality
- b. conference
- c. congress
- d. None of the above

Answer :A

159. Which one is the third party payment providers who offer digital wallets for E-merchants

- a. Oxicash
- b. PayMate
- c. PayPass
- d. All the above

Answer: D

160. Which is used to identify mobile money

- a. MCID
- b. MMID
- c. RSID
- d. NONE OF THE ABOVE

Answer: B

161. ----- is an act that poses danger to computer assets.

- a. Threat
- b. Danger
- c. Error
- d. None of the above

Answer: A

162. Which one is not a encryption technique

- a. RSA
- b. DES
- c. AES
- d. NONE OF THE ABOVE

Answer: D

163. Which one is not used as a security mechanism?
- a. Encryption
 - b. Cryptography
 - c. Wallets
 - d. Digital signature

Answer :C

164. Which e-government arena is being used when governmental agencies send out and accept bids for work?
- a) G2G
 - b) G2B
 - c) G2C
 - d) G2G

Answer: B

165. Secret key is used for
- a. Public key cryptography
 - b. Private key cryptography
 - c. Asymmetric key cryptography
 - d. None of these

Answer: B

166. Which one is a communication channel threat?
- a. Sniffer programs
 - b. Cyber vandalism
 - c. Integrity threats
 - d. All of the above

Answer: D

167. Which one is a communication channel security protocol?
- a. SSL
 - b. S-HTTP
 - c. SET
 - d. ALL OF THE ABOVE

Answer: D

168. The protocol which allows the file transfer between computers is
- a. TCP/IP
 - b. FTP
 - c. HTTP
 - d. SOA

Answer: B

169. E-Banking is also known as

- a. ATMs
- b. Net banking
- c. Traditional banking
- d. None of these

Answer: B

170. ----- is backbone of all E-payments in E-commerce

- a. EFT
- b. EPS
- c. PayPal
- d. None of these

Answer: B

171. Which one is a client level threat?

- a. Malicious code
- b. Viruses
- c. Active contents
- d. All the above

Answer: D

172. Which one is not an encryption technique?

- a. RSA
- b. DES
- c. AES
- d. FTP

Answer: D

173. Which one is an encryption technique?

- a. RSA
- b. DES
- c. AES
- d. All of the above

Answer: D

174. Which one is not a server level threat?

- a. Malicious code
- b. CGI threats
- c. Database threats
- d. Buffer overflows

Answer: A

175. Which one is not a physical threat?

- a. Hacking
- b. Storm
- c. Phishing
- d. None of the above

Answer: A

176. Which one is a physical threat?

- a. Phishing
- b. Storm
- c. Earthquake
- d. All the above

Answer: D

177. Which one is a logical threat?

- a. Hacking
- b. Storm
- c. Phishing
- d. None of the above

Answer: A

178. The basic elements of website is

- a. Home page
- b. Web pages
- c. Links and banners
- d. All the above

Answer: D

179. Which one is a threat for E-commerce

- a. Trojan horse
- b. firewall
- c. encryption
- d. None

Answer: A

180. Secure communication means

- a. Protect transmission of credit card number
- b. Guarantee privacy of customer
- c. Unauthorized access of payment details
- d. All the above

Answer: D

181. Which one is not an offline payment mode?

- a. Cash on delivery
- b. Cash before delivery
- c. Demand drafts
- d. e-cheque

Answer: D

182. Which one is an offline payment mode?

- a. Cash on delivery
- b. Cash before delivery
- c. Credit card
- d. Both a and b

Answer: D

183. Which one is not an online payment mode?

- a. Cash on delivery
- b. Debit card
- c. Credit card
- d. e-cheque

Answer: A

184. Which one is an online payment mode?

- a. Cash on delivery
- b. Cash before delivery
- c. Demand drafts
- d. e-cheque

Answer: D

185. which one is not an E-payment method used in India

- a. Debit card
- b. Credit card
- c. e-cheque
- d. none

Answer: D

186. OTP stands for

- a. On Time Password
- b. On Time processing
- c. One time processor
- d. None

Answer: A

187. Which one is not a threat for E-commerce

- a. Trojan horse
- b. Viruses
- c. Worm
- d. None

Answer: D

188. Private Key cryptography is also known as -----cryptography.

- a. Public key
- b. Symmetric
- c. Asymmetric
- d. None

Answer: B

189. Public key cryptography is also known as -----cryptography.

- a. Private key
- b. Symmetric
- c. Asymmetric
- d. None

Answer: C

190. What is the legal protection afforded an expression of an idea, such as a song, video game, and some types of proprietary documents?

- a. Ethics
- b. Intellectual property
- c. Copyright
- d. Fair Use Doctrine

Answer: C

191. Cyber slacking consists of what activities?

- a. Visiting "inappropriate" web sites
- b. Visiting news sites
- c. Chatting online with others about non-work topics
- d. All of the above

Answer: D

192. What is an arrangement made between e-commerce sites that direct users from one site to the other?

- a. Spam
- b. Viral marketing
- c. Affiliate programs
- d. None of the above

Answer: C

193. Which type deals with auction?

- a. B2B
- b. B2C
- c. C2B
- d. C2C

Answer: D

194. Which one is not a layer of E-commerce infrastructure

- a. Physical layer
- b. Product layer
- c. Service layer
- d. None

Answer: D

195. Which will harm computer resources

- a. Worm
- b. Virus
- c. Trojan horse
- d. All the above

Answer: D

196. The study of encryption is called-----

- a. Decryption
- b. Cryptography
- c. Firewall
- d. All the above

Answer: B

197. During E-commerce transaction we should ensure-----

- a. Integrity
- b. Security
- c. Confidentiality
- d. All the above

Answer: D

198. The virus that are commonly found in word documents are called-----

- a. Macro
- b. Trojan horse
- c. Script virus
- d. None of the above

Answer: A

199. The virus that are attached with vb and java files are called

- a. Macro
- b. Trojan horse
- c. Script virus
- d. None of the above

Answer: C

200. The viruses spreads through-----

- a. Mails
- b. Pen drives and cds
- c. Websites
- d. All the above

Answer: D