

“COMPUTER SCIENCE AND EVOLUTION OF E-COMMERCE”

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ABSTRACT

E-Commerce between companies is known as Business to Business E-Commerce. i.e. online transaction between organisations is called B To B E-Commerce. In Business to Consumer (i.e. B To C) E-Commerce products or services are sold from a firm or an organisation to a consumer. Online retailing companies like AMAZON, Flipkart, ebay etc are the example of it. When a consumer sold any product to companies then it is comes under C to B i.e. Consumer to Business E-Commerce category. Whenever any online transaction is to be done among or between Consumers then it is fall under the category of C to C, i.e. Consumer to Consumer E-Commerce. Online bid for any product or services comes under this category. Business to Government E-Commerce or B to G is defined as commerce between companies and public sectors. It is basically used as a helpdesk for public. Like making licence or any other government certified licence. Government to Business E-Commerce is the facility of communication between local and central government

INTRODUCTION

As we all are going to see the development of Computer and use of its application is increased day by day. Because of some impressive features of Computer, (like accuracy, fast speed, large storage, networking etc.) most of the manual works are performed by Computer.

Software made by computer are not only applicable for the software Engineers or by the students, but it is also useful in Medical Science as modern machines that uses new technology, to keep records of all medicine, patients, rooms available at Hospital, list of Doctors and their personal information. Similarly theses applications are used in many fields. E-commerce is one of them.

WHAT IS E-COMMERCE

As we are talking about Computer, internet plays an important role to expand its area. E-Commerce is related to online business activities of products and services. i.e. E-Commerce is basically focused on sales and purchase on internet. Dr. Anurag Seetha define E-Commerce as, “*E-Commerce is the use of electronic communication and digital information processing technology in business dealings, which redefine the relationship between people and different organisations or gives it a new set up*”.

TYPES OF E-COMMERCE:

1. Business to Business
2. Business to Consumer
3. Consumer to Business
4. Consumer to Consumer
5. Business to Government
6. Government to Business
7. Government to Citizen

8. Mobile Commerce

E-Commerce between companies is known as *Business to Business E-Commerce*. i.e. online transaction between organisations is called B To B E-Commerce. In *Business to Consumer (i.e. B To C) E-Commerce* products or services are sold from a firm or an organisation to a consumer. Online retailing companies like AMAZON, Flipkart, ebay etc are the example of it. When a consumer sold any product to companies then it is comes under C to B i.e. *Consumer to Business E-Commerce* category.

Whenever any online transaction is to be done among or between Consumers then it is fall under the category of C to C, i.e. *Consumer to Consumer E-Commerce*. Online bid for any product or services comes under this category. *Business to Government E-Commerce* or B to G is defined as commerce between companies and public sectors. It is basically used as a helpdesk for public. Like making licence or any other government certified licence.

Government to Business E-Commerce is the facility of communication between local and central government. Like www.dti.gov.uk is a government website where businesses can get information and advice on e-business, “best practice”. Internet plays a vital role in governance. From private to government all departments are linked through computer and internet. By the help of E-commerce or internet people can save their time. Like reduced hours of waiting in the queue . E-Governance provides this type of services to the door of the people. This is also referred as G-to-C or *Government to Citizen E-Commerce*. Its popular example is “E-SEWA”. By using E-SEWA people can pay their bills of electricity, water and telephone without any interruption. Purchasing or selling of products and services through the wireless medium is known as “*Mobile Commerce*”.

DIFFERENT E-COMMERCE WEBSITES AND THEIR FEATURES:

There are a large number of sites running on internet for e-commerce. Some of them are as follows:

- **Life Insurance Corporation of India:** Life Insurance Corporation (LIC) of India is one of the most popular and premier insurance company.
(URL: www.licindia.com)
- **E-banking site of State Bank of India:** SBI is one of the most renown organisation. It is multinational banking and financial services company based in India. It has launched banking services on the internet. It provides many services through its portal. These include corporate banking services, loan landing and lots of more.
(URL: www.sbi.co.in)
- **Online auction site eBay India:** eBay inc. Is an American multinational internet customer-to-customer corporation. Its headquarter is situated at California. ‘eBay.in’ is India’s most popular online shopping mall proving free online auctions for products like mobile phones, camera, computers, laptops and many more products. It offers a chance to establish a consumer-to-consumer type of business through e-auction on its site.
(URL: www.ebay.in/)
- **Online Store Amazon.com:** The Amazon.com was launched online in 1995. It started as on online bookstore, but soon diversified to products line of VHS, DVD, music CDs and MP3s, computer software, video games, electronics, furniture, food, toys etc. Amazon has established separate websites in different Countries. Like in UK, Germany, Franc, China and Japan. It also provides international shipping to certain Countries for some of its products.

(URL: www.amazon.com/)

- **IRCTC Portal:** The Indian Railway catering and Tourism Corporation(IRCTC) is subsidiary of the Indian Railways. Its portal was launched to offer the service of online railway ticketing in India.

(URL: www.irctc.com/)

- **Online Booking Site Make my Trip:** *makemytrip* provides airlines reservation, railway ticket booking service online. Through it you can book flight ticket, international/ domestic flight, hotels, avail tourist packages and discount etc.

(URL: www.makemytrip.com/)

- **Toshiba:** Toshiba e Business Company has been successfully selling its range of PCs, laptops and notebooks online through its e-business site. These include products sales, customized solutions for individual as well as for small scale and large enterprises and customer support etc.

(URL: www.toshiba.com/)

ELECTRONIC PAYMENT PROCESS:

- A customer who decides to purchase an item from an online business is transferred to a secure server where he or she enters a credit card number into a form.
- The information entered into the secure server is encrypted using security technologies.
- The payment information moves to the online transaction server where the payment is authorised, depending on whether the credit card number is valid and the customer has sufficient credit to cover the purchase.
- If the credit card information is valid and funds are available, the information is transmitted to the institution or organisation that receives payments owed to the merchant and a deposit is made to the merchant's bank account.
- The customer is informed that the transaction has been processed and shipping the goods has been initiated.
- If the goods are shipped electronically such as a downloadable computer game, then the entire process could take no more than a minute or two from the time the customer submits the payment to the time that the file appears on the customer's download speed.

Thus by conclusion, four parts involved in e-payments:

1. Issuer
2. Customer
3. Merchant and
4. Regulator

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