

“E-COMMERCE AND LIFE VALUES”

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ABSTRACT

Technological development has very broad possibilities in various aspects. One of them is e-commerce. E-commerce is a new way of conducting business that takes place on the Internet. The retailing possibilities became absolutely different and reached the new level due to the E-commerce. Since traditional approaches and methods were not suitable any more. Therefore Marketing specialists directed their research and actions to digital environment. The complexity and intangibility of digital environment produced some specific problems encountering ethical. As the amount of e-transactions is growing the amount of ethical problems rises as well. Also there is a growing literature on market opportunities, business strategies, transaction efficiency and security, electronic currency, intellectual property, tax policy, trade policy, and other regulatory issues related to doing business electronically due to e-commerce. It has introduced a new vocabulary such as virtual enterprise, virtual bank, network marketing, online shopping, payment and advertising which are unheard of and now the people has become so familiar to this. This E-commerce has changed the world, changed the people from several aspects whether it is the way of thinking, the way of work, the way of business, the way of commerce, the way of shopping etc. but the thing which is considerable here is that it has also changed the values whether it is moral or ethical. This reflects that the e-commerce has huge impact on the economy and society from the other side. For instance on one side B2B is a rapidly growing business in the world that leads to lower cost and then improves the economic efficiency and also bring along the growth of employment and on another side it also improves the fraud cases, crime and has changed our values. After all work has importance of moral values. Using the Internet and E-Commerce, it is important to remember that there are many legal, moral and ethical issues to consider. E-commerce also has changed the relationship of company or service provider to its customer.

Keywords: - *e-commerce, e-transaction, ethical issues, business ethics, virtual enterprise, virtual bank, network marketing, online shopping, B2B*

INTRODUCTION

Electronic commerce, commonly known as **e-commerce**, provides the trading facilities for products or services using computer networks, such as the Internet. Electronic commerce runs on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle, although it may also use other technologies such as e-mail.

E-commerce businesses may employ some or all of the following:

- Online shopping web sites for retail sales direct to consumers
- Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales
- Business-to-business buying and selling

- Gathering and using demographic data through web contacts and social media
- Business-to-business electronic data interchange
- Marketing to prospective and established customers by e-mail or fax (for example, with newsletters)
- Engaging in for launching new products and services[1]

Wikipedia

OBJECTIVES

Classical ethical theories are developed a long time ago and it might seem that appliance of them in today's business world might be not quite appropriate or not effective. So our objective here is to relate the Ethical issues to e-commerce according to the present time.

ETHICAL ISSUES RELATED TO E-COMMERCE

We should accept that e-commerce is a new paradigm in business. The term E-commerce was first known in 1993. It can be described as business-to-consumer and business-to-business commerce conducted by way of the Internet or other electronic networks. E-commerce practically became as requirement for big stores, top names. The small and medium-sized enterprises (SMEs) using e-commerce very successfully as well. Often it is the most appropriate way for conducting business. Even environmental protection factor is included as positive in e-commerce as the process reduces some costs [2] (Tiwari, Singh, 2011).

Traditional business principles still are valid. But Internet represents a "new environment for unethical behaviour" (Freestone, Mitchell, 2004) [3].

Top issues in e-commerce ethics are as follows [4](Kracher, Corritore, 2004, p. 79):

1. Access
2. Intellectual property;
3. Privacy and informed consent;
4. Protection of children;
5. Security of information;
6. Trust.

1. Access-

According Kracher and Corritore (2004) is connected with people ability to "be connected" to the internet and to get an access to information. The availability of Internet is not equal. Even if there is public spaces for free wireless connection or Internet usage places in libraries, universities and etc., the abilities or time can be the limitations for the amount of information is got.

2. Intellectual Property

Issues especially became actual developing Internet network. Personal rights can be violated more easily and it is more difficult to find the responsible persons or organisations[5] (Kracher, Corritore, 2004).

3. Personal Information

Issues became very important in e-commerce. A lot of different legal and ethical questions arise relating with trademarks, copyrights, patents [4] (Maury, Kleiner, 2002). Opt-in and opt-out matters are actual and concerning as well. Companies require name, address, phone

registering to their web pages, and the usage of that information often becomes uncontrollable and unclear. Such situations call customer awareness [7].

4. Children Protection

What comes to children pornography issues are most often related with internet and its possibilities? Here special care is taken and special protective instruments are used. The blocking of web pages is not very effective instrument unless the age of children is very young. Information on the internet becomes often available worldwide and it becomes the one of the most important issues discussing e-commerce ethical questions.

5. Trust

Trust is one of the main features in customer-seller relationship. In web environment we should talk about e-trust . In the internet environment the trust is more often intangible.

A part from these Bush et al. (2000) researched ethical concerns most often mentioned. They were security of transactions, illegal activities, privacy, and honesty/ truthfulness of the information on the Internet.

STRENGTHS OF E-COMMERCE

1. Encourages new business models,
2. Web environment proposed a lot of various possibilities for entrepreneurs.
3. Speed and capability
4. Provides platform also for small industries
5. Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales
6. Document Automation

WEAK POINTS OF E-COMMERCE

1. The goods are not delivered on time or not delivered at all.
2. In other cases, the consumers are not able to get registered for the services purchased until the end of the particular period.
3. There are also a number of those who remain dissatisfied with the quality of goods received, or those that come to take back the goods and must pay an additional fee about which they were not informed before purchasing the goods. In the cases when customers encounter difficulties concerning the quality of products it is often difficult to find a culprit since most of the sites only enter into a contract with the providers of products and services but to contact the suppliers of those goods and services often very difficult or even impossible. Thus, the sites themselves are not always able to protect themselves from unscrupulous traders.
4. The cyberspace seller and buyer have conditionally long distance between them, so the ethical or unethical behaviour could be presumed less noticeable or valuable.
5. Moral "quality" of e-commerce is insufficient for the reason that e-commerce entrepreneurs are very young by their age.

CONCLUSION

To sum up, moral problems (such as trust, truthfulness, quality, reliability etc) of business world are complex and it would be difficult to solve them in accordance with only one provision or position, however, the elementary ethical principles remain. In modern society a plenty of ethical systems "live" together. Also not only moral values but also there is local values which is affected by e-commerce runs on global network. Trade in hard goods is less likely to be globalized than soft goods because the merchandise needs to be physically transported and is subject to the same delays and border controls. Technical improvements in physical networks and wireless communications, and political developments that increase the openness of certain societies will markedly reduce the barriers to global e-commerce. One of those barriers is the difficulty of establishing the level of trust that has always been an important part of commerce. Globalization of e-commerce enters the picture in several ways. The degree of tension between Internet-commerce values and more traditional local ones is at least in part a function of the local value system which, of course, differs from nation to nation. In effect, each nation faces a different challenge in resolving the discrepancies between local and Internet values. Moreover, if e-commerce transactions are global that is, do bridge different nations there must be some harmonization between the accommodations adopted by each of the nations. The Globalization of Markets Because global networks reduce the distance-related transaction costs of certain kinds of business, they may clearly increase the magnitude of international commerce and change the cast of participants. In addition to it there must be powerful internal supervision system that supervise all the activities runs on internet related to e-commerce.

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