** Course: E-Business**

 **Program: BBA**

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**Major Assignment of E-commerce**

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**Instructor: Zakir Rahim**

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**Submitted by: Kashif Ahmad**

**I’d: 16375**

**Question 1. In your opinion which E-service(s) has had enormous growth in recent years? Justify your answer with suitable examples. (10)**

**E-services:**

Electronic service, short as e-service, is a general term that refers to services over the information – communication technologies. The term e-service has many applications and can be found in many disciplines. The two dominant application areas of e-services are E-business (or e-commerce) and E-government (or non-commerce). Computer Language Company (2009) defines e-services as an umbrella term for services on the Internet. E-services include e-commerce transaction services for handling online orders, application hosting by application service providers (ASPs) and any processing capability that is obtainable on the Web.

**Categories Of E-service:**

1. **Web-enabling services**
2. **Matchmaking services**
3. **Information selling on the web**
4. **Entertainment services**
5. **Specializes services such as auction**

**Which E-service(s) had enormous growth in recent years?**

In my opinion **web-enabling services** has grown enormously in recent years, A web Enabling services is a computer program that utilizes web browsers and web technology to perform tasks over the Internet. There are mainly 3 categories in which web enabling service is divided 1)E-Banking. 2) E-stock trading and E-investing 3) E-education

 I would like to justify my answer by giving Explanation and examples

## In recent years Web enabling has grown enormously and has been very useful as we can see from the categories of web Enabling that are **E-banking** in which the customer can perform financial transactions on a secure website operated by the bank. Online banking offers features such as bank statements, loan applications, funds transfer, e-bill payments and account aggregation allows customers to monitor all their accounts in one place. Which is time, money and effort saving after E banking we have **E-Trade** When it comes to online trading, you only need to open a trading account via internet and you’re good to go. You’re not bound by time and place as long as you have an internet connection E- trading is convenient, cheaper,we can monitor our investments anytime, It almost eliminates the middleman, Investor has greater control, and we have Faster transaction and last but not the least after we have **E- education** With fast growth in online courses of education across the internet, more and more children and adults looking for skills advancement are turning to eLearning. Even the top institutions of the world are now offering students to get enrolled for [online courses](http://www.digitalteacher.in/). These courses are available free of cost or for a charge.

## **Examples**

#### **E-Banking**

According to State Bank of Pakistan (SBP), a total of 2.3 million Internet Banking users were registered by the end of June 2017 with 25 banks offering a variety of financial services through Internet Banking (IB) like Interbank & Interbank Fund transfer, scheduled fund transfers, Utility Bills Payments, Mobile Air-time top up, Intra-bank credit card payments, School fee payments etc.

In the last outgoing financial year 2016-17, Internet Banking processed 25.2 million transactions worth Rs. 968.7 billion during FY17 showing growth of 32.5 % and 10% in volume and value of transactions, respectively.

Utility Bills Payments contributed 9.0 million (35.9%) in volume and Rs. 18.6 billion (1.9%) in value of transactions while the remaining shares consist of other miscellaneous payments including school/university fee submissions, mutual fund payments, credit card payments, etc.

**E-stock trading and E-investing**

Nearly two billion people are connected to the Internet. During the last twenty years, the technology revolution has had an intense and irreversible impact on the world and Indian stock market has also witnessed these changes. From its formal inception in the 19th century, the Indian capital market has come a long way and can be said to be in a maturity stage, backed by a developed legal system. The internet has made financial products and services available to more customers and eliminated geographical barriers. Earlier investors were solely dependent on their brokers but nowadays they are participating more in buying and selling of shares with the help of internet. E-trading has saved time, energy and money as it helps to access the market from any where at any time. The primary objective of this research paper is to analyze the impact of internet growth on the stock market transactions. The paper also discusses the current state of internet trading in India and particularly the scope of online trading market available in India.

**E**-**education**

E-learning is increasingly becoming a powerful and leading avenue of education in developed countries. The need for substituting traditional pedagogy with emerging models of e-learning is now becoming more pronounced in developing countries such as Pakistan. The conceptual realization amongst stakeholders is in the process of becoming a practical reality as various initiatives are in process but there are various hurdles and challenges that need to be addressed. The paper discusses the developments in e-learning education sector of Pakistan and identifies the obstacles in its future course. The research endorses adaptation to e-learning as a paradigm shift that involves restructuring on both technical and human frontiers. The human aspect involves the existing psychological orientation of teachers and students, who, due to various socio-economic, socio-political and socio-cultural factors, are prone to resisting the paradigm shift. The technical aspect includes institutional barriers and limitations in curriculum intervention. The research proposes e-learning as a potential revolution in the education sector of Pakistan as it is cost effective and performance maximizer.

**Question 2.How e-auctions have changed the concept of buying and selling? Which improvements has it brought? How many types of auctions can be implemented on internet? (10)**

**E-auction:**

An e-auction is a transaction between sellers (the auctioneers) and bidders (suppliers in business to business scenarios) that takes place on an electronic marketplace. It can occur business to business, business to consumer, or consumer to consumer, and allows suppliers to bid online against each other for contracts against a published specification.

**E-commerce has changed the concept of Buying And Selling:**

Online auctions have effectively created a giant virtual marketplace where people can gather to buy, sell, trade and check out the goods of the day. They're enormously popular, high-traffic venues where you can begin selling product almost immediately, with...

* No overhead or upfront costs
* No sales staff or distributors
* No website of your own
* No initial investment (you'll pay between 2 and 5 percent of your final sale price to the auction site)

In this massive marketplace, the auction site that rules the game is eBay. According to the Neilson Ratings, eBay is among the top ten most-trafficked sites on the Internet. eBay leads the online auction industry with a more than 60 percent share of the market, while its closest competitor, Yahoo! Auctions, is only half its size. Amazon.com Auctions follows at a distant third.

The amount of traffic these sites attract make online auctions an ideal place to capitalize on readily available, widespread exposure. However, know this: The competition is fierce in popular categories, and your product can easily get lost among the hundreds of listings.

**Improvement brought by E-auction:**

Trading online these days isn’t restricted to buying and selling goods alone, thanks to the emergence of online auctions. They have not only revolutionized the way public sales are conducted but replaced the old, and uninviting county courtrooms and hotel ballrooms favorite among auctioneers of the yesteryears.

In fact, perhaps the best feature isn’t the absence of needless physical attendance and the chaotic scenes that define a traditional auctioning process. Auctioning products online in the era of e-commerce is decent, convenient, and incredibly accommodating for all. You buy anything, sometimes at a dirt-cheap price, all without leaving your cozy couch.

Perhaps the most significant reasons why these auctions are experiencing a real boom is because their business model is fascinating.

**Types of E-auction on the internet:**

There are several types of E-auction on the internet

1. Increasing bid auction (e.g eBay)
2. Decreasing bid auction (e.g klikklok)
3. Price quantity pair auction

**Question 3. (a) Explain the purpose of introducing text ads? Define text ad and how text ads Appear?**

**Text Ads**

An ad format that is deceptively simple but very effective is the text ad. A text ad is a short promotional message that does not use any graphic elements and is usually placed along the top or right side of a Web page.

**How Text Add appears:**

Google was the first company to use text ads successfully on the Web. Google places text ads on its search results pages. When you visit Google and use it to search for information, the page that provides the links relevant to your search query includes short text ads for products or services related to your search query. Google found that these ads were less obtrusive than banner ads and that they were very effective because they reached people who were interested in learning more about something (as reflected in the search query they had entered) related to the advertisers’ products or services.

Text ads were so unobtrusive that Google was criticized when it first included them on its pages. Observers noted that site visitors might not be able to distinguish the paid ads from the search results. In response to this criticism, Google and most other search sites that use text ads now clearly label the ads to prevent users from being confused.

**Purpose of introducing Text ad:**

The use of text ads was one of the innovations that helped Google become one of the leading search sites on the Web. It gave Google an effective way to earn money while providing users with a useful search experience.

A number of sites that provide information use text ads in another ways by turning some of the stories they display into hyperlink that lead to advertise site’s. This type of advertising is called inline text ad Newspaper, magazine, and other sites that users visit to learn more about a topic can use this technique. For example, a newspaper site might have a story about local banks. Banks that are mentioned in the story could have their names presented in the story as links to ads for the banks’ services. The newspaper would charge the advertising banks a fee for placing the link in the story. Another way information sites use text ads is to include them in the middle of the running text of a story as a separate, blocked off paragraph. These paragraphs are often labeled “sponsored links” or something similar so that readers understand that they are looking at a link to an ad. This use of inline text ads is common in online magazines devoted to specific industries and in general information sites such as About.com.

**(b)How retailers of books, music and video have benefited from web catalogues?(8)**

Retailers using the Web catalog revenue model to sell books, music, and videos have been among the most visible examples of electronic commerce.

* In 1994, a wall street financial analyst jeff bezos started amazon.
* Amazon was started as a book selling website.
* After 15 years, amazon had annual sales of more than $22 million and over 100 million customers.
* In 1994, 24-year-old twin’s Jason and Matthew Olim began an online music store they called CDnow that used the Web catalog revenue model.
* In 1997 CDnow had one-third of the online music business.

**Question 4. (a) Write a few areas where push technology is applicable?(8)**

**Push Technology**

Push technology is a type of communication that takes place over the Internet when data is pushed from a server to a client without the client requesting it.

Most push technologies must be authorized or subscribed too. Once a user has subscribed, the relevant content is delivered as soon as it is available without waiting for a request from the receiver. Push technology is differentiated from pull technology based on whether it is the receiver (client) or the sender (server) that initiates the transaction. If the server initiates the transfer and sends information to the client without receiving a request, the process is implementing push technology. If the client, whether a browser, web application, or smartphone application, requests the information from the server before the server sends it, the process is implementing pull technology.

**Areas where Push technology is applicable;**

Push technologies are used to deliver content to various types of applications and devices.

* Websites employ push technology to continually update content in real-time, such as a breaking news ticker on a news website.
* Web applications often use push technology to notify users of new content, such as a tab that appears on a social media site indicating that new posts are available.
* Computer, tablet, and smartphone applications often use push technology to deliver notifications letting the user know as soon as new content is available.

**(b) What are the possible drawbacks of push technology, if any?(7)**

Few possible drawback of push technology are

* Bandwidth and user hard disk space are assumed to be unlimited but they are limited, unfortunately.
* Development time.
* Expensive additional software packages will be needed.
* Downloading of sounds, images and fixes in the background can eat up disk space.
* Notification is the best and worst aspect.
* Creating and maintaining  profiles can put a burden on users.
* Users rarely get just the right information just in time.
* The computer desktop is not a great place to deliver information; it's something most users spends as little time looking at as possible between launching and running applications.