D.N.R.COLLEGE (AUTONOMOUS), BHIMAVARAM-534 202
(A College with Potential for Excellence)
(Accredited by NAAC at "B++" grade)
(Affiliated to Adikavi Nannaya University)
II B.Com Degree Examination at the end of 3ʳᵈ Semester
Title of the Programme: B.COM(General, C.A.)
Title of the Course: ONLINE BUSINESS (Skill Development Course)
(w.e.f. the batch of students who joined 1ˢᵗ B.Com & B.Voc during the academic year 2020-21)

SYLLABUS

UNIT-I:
Introduction to Online-business-Definition-Characteristics-Advantages of Online Business-Challenges- Differences between off-line business, e-commerce and Online Business.

UNIT-II:
Online-business Strategies-Strategic Planning Process- Procurement -Logistics & Supply Chain Management- Customer Relationship management.

UNIT-III:
Designing Online Business Website – Policies - Security & Legal issues - Online Advertisements - Payment Gateways - Case Study

Reference books:

1. David Whiteley, "E-Commerce", Tata McGraw Hill, 2000.

2. E Business by Jonathan Reynolds from Oxford University Press.

3. Soka, From EDI to Electronic Commerce, McGraw Hill.

4. Websites on Online business.

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BLUE PRINT

UNIT No's	Details of the topics	EQ	SQ
UNIT-1	Introduction to Online-business-Definition-Characteristics-Advantages of Online Business- Challenges- Differences between off-line business, e-commerce and Online Business.	2	3
UNIT-II	Online-business Strategies-Strategic Planning Process-Procurement -Logistics & Supply Chain Management-Customer Relationship management.	2	2
UNIT-III	Designing Online Business Website – Policies - Security & Legal Issues - Online Advertisements - Payment Gateways - Case Study	1	3

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MODEL QUESTION PAPER

Time: 2 Hrs   Max. Marks : 50

SECTION – A

Answer any THREE questions from the following   **3 x10 =30 M**

1. Define online business? What are its characteristics?
   ఆన్ లైన్ వ్యాపారాన్ని నిర్వచింపుము? దాని యొక్క లక్షణాలు ఏమిటి?
2. Write the differences between Off-line business and On-line business.
   ఆఫ్లైన్ వ్యాపారం మరియు ఆన్లైన్ వ్యాపారం మధ్య గల భేదాలను వ్రాయుము.
3. Write the importance of Logistics management.
   లాజిస్టిక్స్ మేనేజ్మెంట్ ప్రాముఖ్యతను వ్రాయుము.
4. Discuss about customer relationship management.
   కష్టమర్ రిలేషన్ షిప్ మేనేజ్మెంట్ గూర్చి చర్చించుము.
5. What are the challenges for E-Payment Systems.
   ఈ- పేమెంట్ సిస్టమ్స్ ఎదుర్కొంటున్న సవాళ్లు ఏమిటి?

SECTION – B

Answer any FOUR questions from the following   **4 x 5 = 20 M**

6. What are the challenges for Online business.
   ఆన్లైన్ వ్యాపారం ఎదుర్కొంటున్న సవాళ్లు ఏమిటి?
7. Write the features of E-commerce.
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8. Write the advantages with Off-line business.
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9. Explain the process of Strategic Planning.
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10. Discuss about Logistics.
    □□□□□□□□□□ □□□□□□ □□□□□□□□
11. What are the uses of online business.
    ఆన్లైన్ వ్యాపారం యొక్క ఉపయోగాలు ఏమిటి?
12. Explain the steps involved in designing On-line business Website.
    ఆన్లైన్ వ్యాపార వెబ్ సైట్లు రూపకల్పనలో ఇమిడి ఉన్న దశలను వ్రాయుము.
13. What are the policies required for on-line business website.
    ఆన్లైన్ వ్యాపార వెబ్సైట్ కు అవసరమయ్యే పాలసీలు ఏమిటి.
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MODEL QUESTION PAPER

Time: 2 Hrs   **Max. Marks : 50**

SECTION – A

Answer any THREE questions from the following   **3 x10 =30 M**

Unit –I

1. Define online business? What are its characteristics?
   ఆన్‌లైన్ వ్యాపారాన్ని నిర్వచింపుము? దాని లక్షణాలు ఏమిటి?
   Explain the various components of online business (e-business).
   ఇ-బిజినెస్ (వ్యాపారం) యొక్క వివిధ అంశాలను వివరింపుము.
   Define off-line business? And explain its features.
   ఆఫ్‌లైన్ వ్యాపారాన్ని నిర్వచింపుము? దాని యొక్క లక్షణాలు ఏమిటి?

2. Write the differences between off-line business and on-line business.
   ఆఫ్‌లైన్ వ్యాపారం మరియు ఆన్‌లైన్ వ్యాపారం మధ్య గల భేదాలను వ్రాయుము.
   What is e-commerce and explain its types?
   ఈ-కామర్స్ అనగానేమి మరియు దాని లోని రకాలను తెలుపుము.
   What is the difference between e-commerce and online business?
   ఈ-కామర్స్ మరియు ఆన్‌లైన్ బిజినెస్ మధ్యగల వ్యత్యాసం తెలుపుము.

Unit -II

3. Write the importance of Logistics management.
   లాజిస్టిక్స్ మేనేజ్‌మెంట్ ప్రాముఖ్యతను వ్రాయుము.
   How do you integrate logistics and customer relationship management?
   లాజిస్టిక్స్ మరియు వినియోగదారు సంబంధ నిర్వహణను ఏ విధంగా సమీకృతం చేస్తారు?
   What is procurement? Explain types of procurement?
   ప్రాక్యూర్‌మెంట్ అనగానేమి? ప్రాక్యూర్‌మెంట్ రకాలను వివరింపుము.

4. Discuss about customer relationship management.
   కస్టమర్ రిలేషన్ షిప్ మేనేజ్‌మెంట్ గూర్చి చర్చించుము.
   Suggest strategies for existing business to migrate to online business.
   ప్రస్తుత వ్యాపార సంస్థలు ఎలా ఆన్‌లైన్ వ్యాపారంలోకి మైగ్రేట్ అవడానికి ఉపయోగించే స్ట్రాటజీని తెలుపుము.
   Explain various online business strategies in e-commerce?
   ఈ-కామర్స్ నందు వివిధ రకాలైన ఆన్‌లైన్ బిజినెస్ స్ట్రాటజీల గురించి వ్రాయండి.

Unit -III

5. What are the challenges for E-Payment Systems?
   ఈ- పేమెంట్ సిస్టమ్స్ ఎదుర్కొంటున్న సవాళ్లు ఏమిటి?
   Explain about payment gateway and how does it work?
   పేమెంట్ గేట్వే గురించి వివరించి, అది ఎలా పనిచేయును తెలుపుము?
   Explain various types of online advertisement?
   వివిధరకాలైన ఆన్‌లైన్ ప్రకటనలను గురించి వ్రాయండి.

SECTION – B

Answer any FOUR questions from the following   **4 x 5 = 20**

6. What are the challenges for online business?

ఆన్లైన్ వ్యాపారం ఎదుర్కొంటున్న సవాళ్లు ఏమిటి?

What are the advantages of online business?

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What are the disadvantages of online business?

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7. Write the features of E-commerce.

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What are the advantages of E-Commerce?

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What are the disadvantages of E-Commerce?

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8. Write the benefits with off-line business.

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What are the advantages of off-line business?

ఆఫ్లైన్ వ్యాపారం వల్ల లాభాలను తెలుపుము.

What are the key differences between e-commerce and e-business?

ఈ-కామర్స్ మరియు ఈ-బిజినెస్ మధ్య వ్యత్యాసం తెలుపుము.

Unit – II

9. Explain the process of Strategic Planning.

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What is strategic planning?

వ్యూహాత్మక ప్రణాళిక (Strategic planning) అనగానేమి?

What are the CRM benefits in businesses?

□□□□□□□ □□□ CRM □□□□ □□□□□□□□□ □□□□□□.

10. Discuss about Logistics.

లాజిస్టిక్స్ గురించి చర్చించండి

What is supply chain management?

సప్లయ్ చైన్ మేనేజ్మెంట్ అనగానేమి?

What are the benefits of supply Chain Management?

సప్లయ్ చైన్ మేనేజ్మెంట్ యొక్క ప్రయోజనాలు తెలుపుము.

Unit – III

11. What are the uses of online business?

ఆన్లైన్ వ్యాపారం యొక్క ఉపయోగాలు ఏమిటి?

Why do we need a payment gateway?

మనకు చెల్లింపు గేట్వే ఎందుకు అవసరం?

What is business policy?

బిజినెస్ పాలసీ అనగానేమి?

12. Explain the steps involved in designing On-line business Website.

ఆన్లైన్ వ్యాపార వెబ్ సైట్లు రూపకల్పనలో ఇమిడి ఉన్న దశలను వ్రాయుము.

Explain about case study in payment of gateway?

గేట్వే చెల్లింపులో కేస్ స్టడీ గురించి వివరించండి?

Explain various online business policies.

వివిధ ఆన్లైన్ బిజినెస్ పాలసీల గురించి వివరింపుము.

13. What are the policies required for on-line business website.

ఆన్లైన్ వ్యాపార వెబ్సైట్ కు అవసరమయ్యే పాలసీలు ఏమిటి.

Explain various security issues in online-business.

ఆన్లైన్ బిజినెస్ నందుగల వివిధ సెక్యూరిటీ ఇష్యూల గురించి వ్రాయండి.

Explain various online business legal requirements in India

ఇండియాలో ఆన్లైన్ బిజినెస్ కి అవసరమైన చట్టపరమైన అవశ్యకాలను వివరింపుము.

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1. (A) Define online business? What are its characteristics?

Ans. Online business or e-business is any kind of business or commercial transaction that includes sharing information across the internet. Commerce constitutes the exchange of products and services between businesses, groups, and individuals and can be seen as one of the essential activities of any business.

Online business is there administration of conducting any businesses using internet, externate, web and internet. This would include buying and selling of goods or services using commercial transactions conducted electronically along with providing customer or technical support with the help of the internet.

According to **Turban,** "online business is a border definition of e-commerce, not just the buying and selling of goods and services, also servicing customers, collaborating with business partners and conducting electronic transactions within an organization".

According to **Currie and Parikh, "**online business provides a global platform where individuals and organizations interact, communicate, collaborate, and obtain information".

According to **Rodgers,** "online business that allows for the extended organization to be connected which means that all the employees, customers or clients, suppliers and other stakeholders, regardless of the geographic region are interconnected".

Characteristics of online business:

1. A Positive Brand Perception in the Market:

Highly successful online businesses have an overall positive image not only in the local market but also at the international level. When a customer just hears the name of a well-known business or product, he recognizes it at once with a positive perception and for this it is not necessary that he has a personal experience with this brand or company.

2.Least Shopping Cart Abandonment Rate:

Every business at one stage or the other has to face shopping cart abandonment for various reasons; however, the businesses which known how to overcome this problem remain successful. This seems a bit ideal situation, especially for the online businesses because they have to deal with a variety of customers from across the globe.

3.Presence of Live Chat Service :

Businesses with live chat service on their e-commerce websites are more appreciated and valued by the customers. The presence of live chat encourages a customer to make a purchase online because he knows he can take immediate and real-time assistance whenever he wants.

4. High-Class Customer Service :

All the successful online businesses keep the customers at the top. For them, a client comes first than the money , this is the reason that they have high customersatisfaction rate.

5. Consistent Progress :

The progress of highly successful online business stops nowhere; insted it is a continuous process. You would notice that the high-profile businesses keep on launching new products and services, with smaller interval.

1.(B) Explain the various components of online business (e-business).

Online-business has several components including BI (Business Intelligence), CRM (Customer Relationship Management), ERP (Enterprise Resource Planning), SCM (Supply Chain Management), Collaboration, online activities, and electronic transactions within the firm. But following three areas have great importance for e- business:

1. **E-Procurement**:

It is also known as supplier exchange in which business to business, business to government, business to consumer, and sales of services are made with the help of the internet. Basically, e-procurement is a way adopted by the companies to reduce the costs and efforts by sourcing products or services electronically.

2. **Online Stores**:

It is an electronic sourcing (website or application) for products or services, such as online

shopping stores. Online stores are also known as e-shop, internet shop, web-store, virtual store, web-shop, m-commerce, and online storefront. The main purpose of these online stores is to save precious time and money.Anyone can buy products or services by making online payments using credit cards, cash on delivery and other payment methods. The owners of online stores should host their eCommerce website on the PCI compliant hosting because Payment Card Industry Security Standards Council (PCI SSC) make it compulsory for those who are acceptingthe online payments.

3. **Online Marketplace**:

It is an electronic commerce that connects the buyers and suppliers to the services or products over the internet. Keep in mind, the operator of an online marketplace only presents the inventory of other people and provides the transaction facility.

4. **Online Communities**:

Online communities (also known as web communities or internet communities) are the groups of people having the same interests or purposes who use the internet to communicate with each other. It is used between the individuals and organizations to prepare transaction decisions.

5. **Online Companies**:

It is electronic business cooperation that connects the individual companies and forms a virtual business with a common transaction offer.

1(c).Define Off-line Business ?And explain its Features.

An offline business is a type of business that primarily operates in the physical world rather than online or through digital channels. This means that the business may rely on face-to-face interactions with customers or clients, and may offer physical products or services.

offline Business means a business or component of a business that is primarily engaged in the sale of goods and/or services through or by way of means or methods of distribution other than on or through the Internet.

Features :-

1.Form a personal relationship with customers: ...

2.Customers can see the inventory stock: ...

3.Less Product Return Rate: ...

4.Business-to – business (B2B) ...

5.Business-to-consumer (B2C) ...

An offline business either sells physical products in a store, or services that are limited to a geographical location. An electrician or a plumber, for example, has to travel to visit their customers' homes in person, rather than offering online services.

6.Limited hours:A physical store will be limited to their opening hours, and will not be able to sell their products outside of this time, in the same way an electrician will have specific working hours. This limits the amount of revenue you can receive in a given time frame.

7.Easier to persuade customers to buy:-Once you have a customer in your shop, you are much more likely to get them to buy something, in comparison to having a visitor searching on an ecommerce website. Sales are much easier to achieve with face to face interaction, and you are also helped by the fact the customer can physically touch and hold your product. The way you interact

with your customers will also help you gain a good reputation; if you are helpful and friendly, people are more likely to recommend you to others.

8.Easier to tap into local demand:-If you are opening an offline business in your area, you understand exactly what people need and what the gap in the market is. If you are providing products or services that weren't previously available in the area, then you are likely to start seeing revenue immediately, whereas it can take longer for an online business to gain a loyal following.

9.More expensive to set up and run:-If you have a physical store, then you will have to factor in the price of renting and insuring a space, as well as paying for running costs such as utilities and staff salaries. If you visit other people's houses to provide a service, then you will have to pay for your own transport. This can significantly add up, and you might have to raise your prices in order to ensure your offline business turns a profit.

2. (A). Write the differences between off-line business and on-line business.
Ans.

ONLINE BUSINESS	OFFLINE BUSINESS
1.It means electronic business. It also refers to the activities through the internet.	1. It refers to the local store which provides the products and services to the local customers.
2. There is very less cost to start an business.	2. Traditional business having a high cost for startup and other activities.
3. Operating cost is less in e-business because all the activities are through online mode.	3. In traditional business, operating cost is high.
4. In e- business no physical examination of goods is required.	4. This business includes all those activities which are related to the local market, so physical examination is possible in this case.
5. As an online business, there is no channel of distribution because all the transactions are through the internet.	5. In this business, various intermediaries are involved such as wholesaler, retailer ,sale agents etc.
6. High risk is involved in the electronic business as there is no personal or direct contact between the parties.	6. As all parties are connected and having personal interaction so there is very less chance of risk related to misconduct.
7. Technically qualified and IT professionals are needed to run an online business.	7. Semi skilled and skilled human resources can run traditional business smoothly.

2.B) What is e-commerce and explain its types?
Ans.1.Business-to- Business:

A website following the B2B business model sells its products to an intermediate buyer who then sells the product to the final customer. As an example, a wholesaler places an order from a company's website and after receiving the consignment, sells the end product to the final

customer who comes to buy the product at one of its retail outlets.

2. Business-to- Consumer:

A website following the B2C business model sells its products directly to a customer. A customer can view the products shown on the website. The customer can choose a product and order the same. The website will then send a notification to the business organization via email and the organization will dispatch the product/ponds to the customer.

3. Consumer-to-Consumer:

A website following the C2C business model helps consumers to sell their assets like residential property, cars, motorcycles, etc., or rent a room by publishing their information on the website. Website may or may not charge the consumer for its services. Another consumer may opt to buy the product of the first customer by viewing the post/advertisement on the website.

4. Consumer-to-Business:

In this model, a consumer approaches a website showing multiple business organizations for a particular service. The consumer places an estimate of amount he/ she wants to spend for a particular service. For example, the comparison of interest rates of personal loan/car loan provided by various banks via websites. A business organization who fulfills the consumer's requirement within the specified budget, approaches the customer and provides its services.

5. **Business-to-Government**:

B2G model is a variant of B2B model. Such websites are used by governments to trade and exchange information with various business organizations. Such websites are accredited by the government and provide a medium to businesses to submit application forms to the government.

Businesses Organization —> Website —> Government

6. **Government-to-Business**:

Governments use B2G model websites to approach business organizations. Such websites support auctions, tenders, and application submission functionalities.

Government —> Website —> Business organization

7. **Government-to-Citizen**:

Governments use G2C model websites to approach citizen in general. Such websites support auctions of vehicles, machinery, or any other material. Such website also provides services like registration for birth, marriage or death certificates. The main objective of G2C websites is to reduce the average time for fulfilling citizen's requests for various government services.

Government —> Website —> Citizen

2.C.What is the difference between E-Commerce and Online Business?

E-COMMERCE	ONLINE- BUSINESS
1. E-Commerce refers to the performing online commercial activities, transactions over internet.	1. Online business refers to performing all type of business activities through internet.
2. E-commerce is a narrow concept and it is considered as a subset of e-business.	2. Online business is a broad concept and it is considered as a superset of e-commerce.
3. commercial transactions are carried out in e-commerce.	3. Business transactions are carried out in online business.

4. In E-commerce transactions are limited.	4. In online business transactions are not limited.
5. It Includes activities like buying and selling products ,making monetary transactions etc.over internet.	5. It include activities like procurement of raw materials or goods, customer education,supply activities buying and selling products, making monetary transactions etc. over internet.
6. It Usually required the use of only a website.	6. It requires the use of multiple websites, CRMs, ERP's that connect different business processes.
7. It involves mandatory use of internet.	7. Involves the use of internet,ntranet or extranet.
8. E-Commerce is more appropriate in business to customer (b2c) context.	8. Online business is more appropriate in business to business (B2B) context.
9. E-Commerce covers outward or external business process.	9. Online business covers internal as well as external business process or activities.

3. (A) Writer the importance of Logistics management.

Ans. Logistics is the management of the flow of goods between the point of origin and the point of views in order to meet the requirements of the customers or corporations.

The Oxford English Dictionary defines,"Logistic is the branch of military science relating to procuring ,maintaining and transporting materials, personnel and facilities".

IMPORTANCE OF LOGISTICS MANAGEMENT:

a) Transform in the customers attitude towards the total cost approach rather than direct cost approach.

b) Technological advancement in the fields of information processing and communication.

c) Technological development in transportation and material handling.

d) Companies are centralizing production to gain economies of scale.

e) Most of the MNC organizations are restructuring their production facilities on a global basis.

f) In many industries, the value added by manufacturing is declining as the cost of materials and distribution climbs.

g) High volume data processing and transmission is revolutionizing logistics control systems.

h) With the advancement of new technologies, managers can now update sales and inventory planning faster and more frequently, and factories can respond with more flexibility to volatile market conditions.

i) Product life cycles are contracting. Companies that have gone all out to slash costs by turning to large scale batch production regularly find themselves saddled with obsolete stocks and are unable to keep pace with competitors' new-product introductions. Product lines are proliferating. More and more product line variety is needed to satisfy the growing range of customer tastes and requirements, and stock levels in both field and factory inevitably rise.

j) The balance of power in distribution chain is shifting from the manufacturers to the trader.

3.B.How do you integrate logistics and customer relationships management ?

There are four key areas of disruption logistics companies need to focus on to explore the potential opportunities of the industry in upcoming years. All four key areas are related to each other.

1.**Customer expectations**: the rapid change of customers' experience shapes how both individuals and businesses think and behave. Customers expect to have customized goods faster, and at low or no delivery cost, this influence directly influences manufacturing and logistics.

2.**Technological breakthroughs**: the only way to benefit both suppliers and customers is to utilize the use of technology to lower costs, improved efficiency, and productivity to satisfy customers' demands and make genuine breakthroughs in the way industry works.

3.**New entrants to the industry**: technological breakthroughs lead to an increase in the competitive environment. Businesses are finding ways to churn out more lucrative elements of the value chain using digital technology or new business models.

4.**Redefining collaboration**: "sharing" is the central theme for transportation and logistics now - from Uber to last-mile delivery to formal HVs and partnerships at the corporate level. The whole industry is redefining collaboration.

How to set up your logistics CRM for success

1.Set up and optimize your process for new leads.

2.Automatically assign incoming communications.

3.Send automated delivery updates from your CRM.

4.Manage your revenue for one-off and repeat customers.

3(C). What is procurement? Explain types of procurement?

Ans. Procurement is the process of finding, agreeing terms and acquiring goods, services or works from an external source, often via a tendering or competitive binding process. The process is used to ensure the buyer receives goods, services or works at the best possible price, when aspects such as quality, quantity, time, and location are compared.

There are three main types of procurement activities: direct procurement, indirect procurement, and services procurement.

1. Direct procurement: Direct procurement involves the direct purchase of raw goods, machinery, and wholesale goods that directly contribute to the company's end product. This type of rocurement directly impacts your business' revenue and growth. With that being said, it's possible for you to need certain goods and services for your product lineup.

2.Indirect Procurement: Some purchasing activities help serve the internal, daily operations of a business. . Some purchasing activities help serve the internal, daily operations of a business. These include purchasing office supplies, cloud-based software solutions, utilities, and travel expenses.When you acquire these goods, you're keeping operations running smoothly. This is especially true in the service-based industry...

3.Services Procurement: Not all businesses operate in the same way. In fact, you will find that you often times need to connect processes and employees together. Services procurement helps fill in the

gaps between different workflows. As a result, businesses have seamless business processes and contract-based relationships with their suppliers.

4. (a). Discuss about customer relationship management .

Ans. CRM is short from customer relationship management. There are hundreds of books, thousands of learned academic papers and scores of websites dedicated to the subject of CRM. CRM is an information industry term for methodologies, software and usually internet capabilities that help an enterprise manage customer relationships in an organized way.

There are several important constituencies having an interest in CRM :

1.Companies implementing CRM: mini companies have implemented CRM. Early adopters were large companies in financial services, telecommunications and manufacturing, in the USA and Europe.

2. Customers and partners of those companies: the customers and partners of companies that implement CRM are a particularly important constituency.

3. Vendors of CRM software: vendors of CRM software include names such as Oracle, SAP,SAS,KANA, Microsoft and Stay in Front. There has been considerable consolidation of the CRM vendor marketplace in recent years.

4. CRM application service providers (ASPs): companies implementing CRM can also choose to access CRM functionality on a subscription basis through hosted CRM vendors such as salesforce.

5. Vendors of CRM hardware and infrastructure: hardware and infrastructure vendors provide the technological functions for CRM implementations.

6. Management consultants: consultancies offer clients a diverse range of CRM- related capabilities such as strategy,business, application and technical consulting.

4.b. Suggest strategies for existing business to migrate to online business?

Making the decision to change from traditional business methods to e business is a big step, but one that can lead to tremendous business growth if handled properly. While while many of your business processes and operations may remains the same, there are certain things you will need to consider if your business is to make a successful transition.

a. Operating producers:The first step in changing from one type of system to another is to document all of the company's operations, in detail. Base your e business producers on your current methods, adapting them wherever necessary to fit the new way of doing things.

b.Website:When transitioning a conventional business to an e-business, your website becomes the face of your company in the minds of your customers. Just as you wouldn't want to be located in a dirty, shabby store, you are e-business should operate an attractive, easy to navigate and highly functional website.

c.Advertising:As in traditional business, advertising is an important means of customer acquisition in e-business; the only difference between the two is the method. Investigate the different marketing options available and determine which ones you feel will fit your business best.

d. Change over: once you have everything in place, it's time to make the change from running a traditional business to operating an e-business. You can choose to do this is increments, phasing in the new and phasing out the old,or you can make the switch all at once, cutting off all the old procedure and depending completely on the ebusiness for your company's survival.

4.c. Explain various online business strategies in e-commerce?

a. increase e-commerce such usability: organise your web store for these two main groups of potential customers:

1. Visitors who know what they want to buy.
2. Visitors who only want to browse.

b. Use high-quality photographs and good product descriptions: include beautiful images and photos to attract the attention of potential customers. Outside the brick and mortar world, customers can't touch the product and or making their buying decisions entirely dependent on product imagery and feedback.

c.Try personalizing the homepage : personalization is a technique that records what customers viewed or visited on they last session on your website and makes new buying suggestions on every following visit based on past experience in the store.

d. Focus on consistent and unique content: why why? Because content marketing is still one of the most effective marketing strategies you can apply today.

1. Lists: they are more treatable from photographs.

2. Advice headlines: with"how to"text relate to your readers problems.

3. Topical posts: which are relevant to something trendy and popular.

e. Optimize shopping Cart functionality: to prevent customers from abandoning their shopping carts, you should be shoe shopping cart functionality is perfect and easily navigable.

f. Build email lists: if your online business is not using email marketing as a communication channel, you are missing out on huge sales.

g. Improve your social media strategy: the social media strategy your marketing team prepares should be conducted with your content strategy.

h. Build advertising strategies: E-Commerce shop advertisements help to improve your online visibility and boost sales.

i. Implement user-generated content: the UGC (user generated content) idea is simple: customers post content (video clips, pictures, testimonials, reviews, and blogs) that is publicly available online through social media and other sites, regrading your store,brand or product.

5.a.What are the challenges for E-Payment systems ?

Online merchants and consumers alike expect online buying and selling to be easy, efficient, and safe. ECommerce transactions trigger complex automated processes that involve downstream players: banks and payment processors to name just two. In addition, technological advances in smartphones and e-wallets, shifting purchase patterns, and demand for cross-border, multi-currency electronic payments have fueled PSP competition to maintain and increase market share.

New technologies have already simplified and smoothed business-to-business and business-to-customer experiences with mobile payments, e-wallets, and contactless cards. As the online payment processing market grows, user demands for additional payment features and options lead growth in multiple directions.

1**. Fraud and chargebacks**:

Online transactions are "card-not-present" transactions. As e-commerce expands, opportunities for fraudulent issue of payment networks and data theft grow right alongside. In addition to more ovious fraud-monitoring tools such as the customer account, validation services, and purchase tracking, a certified Level 1 PCI DSS payment processor's risk management staff can sniff out fraud before it occurs.

Chargebacks, in addition to being costly, can damage business reputations; an excessive number of chargebacks can lead to closed merchant accounts, effectively killing the business. While chargebacks do sometimes happen for legitimate reasons, use of customer service practices based on know-your-customer principles, and merchant accessibility, can substantially reduce or eliminate.

2. Cross-border transactions:

Cross-border payments can be slow, inefficient, and expensive, but they play an important role in global trade. Typically, national banking infrastructures can't handle cross-border payments, resulting in independent and non-uniform development in technologies and software platforms that complicate or stall cross-border transactions. New developments are beginning to shape cross-border.

3. Card data security:

Payment Card Industry Data Security Standards (PCI DSS) certification is required for every merchant or business accepting credit or debit cards, online or off. PCI DSS standards require merchants and processors to meet 12 criteria across six security arenas:

1.Build and maintain a secure network and systems

2.Protect cardholder data

3.Maintain a vulnerability management program

4.Implement strong access control measures

5.Regularly monitor and test networks

6.Maintain an information security policy

4. Multi-currency and payment methods:

Global ecommerce means accepting a variety of payment methods and currencies. eWallet payment processing, mobile payment processing, and of course acceptance of international credit/debit cards help online merchants compete in global markets by allowing their customers to pay in their native currencies and method of choice. For merchants, multi-currency, cross-border transactions can require new bank accounts, new business entities, and new regulatory hurdles in each national market.

5. Technical integration:

Online payment systems run the proprietary gamut across hardware and software platforms. Credit card-affiliated payment processors, while more secure, can be expensive for online retailers. Added to the expense is the lack of interface between processing systems—it may be difficult or impossible for a PSP to link with other systems, resulting in processing and payment delays, lost transactions.

5.(b). Explain about payment gateway and how does it works?
Ans. A payment gateway is the technology that captures and transverse payment data from the customer to the acquirer.

Payment gateway: The definition of a payment gateway is the technology that captures and transfer of payment data from the customer to the acquirer and then transfers the payment acceptance or decline back to the customer.

(a). The customer chooses the product or service they want to purchase and proceeds to the payment page. Most payment gateways offer you different options for your payment page.

Hosted payment page: A hosted payment page is an out-of-the-box payment page where customers are redirected when they are ready to check out.

(b)Server-to-Server integration: a server to server integration is also known as a direct integration as it enables communication between two servers; the merchants server with the payment gateway's server.

Client-side encryption: Client-side encryption, also known as encryption-at-source refers to and encrypting sensitive on the client-side device before sending it to the merchant's server.(b). The customer enters their credit or debit card details on the payment page.

(c). The payment gateway to kenises encrypts the card details and performs fraud checks before they send the card data to the acquiring Bank.

(d). The acquiring bank sends secularly the information to the card schemes.

(e). The cards schemes perform another layer of fraud check and then send the payment data to the issuing Bank.

(f). The issuing bank, after performing fraud screening,authorises the transaction.

(g). The acquiring bank sends the approval or decline message back to the payment gateway who then transmits the message to the merchant.

(h). Deposits the funds into the merchant's account, a process which is known as the settlement.

(i). Based on the message, the merchant may either display a payment confirmation page or ask the customer to provide another payment method.

5.(c). Explain various types of online advertisement?

Ans. Online advertising is a form of marketing and advertising which uses the internet to deliver promotional marketing messages to consumers. Many consumers find online advertising disruptive and have increasingly turned to ad blocking for a variety of reasons.

1. <u>Display advertising</u>: Display advertising conveys its advertising message visually using text,logos,animations, videos, photographs, or other graphics.Display advertising is commonly used on social media, websites with slots for advertisements, and in real life.

2. <u>Interstitial</u>: An interstitial ad displays before a user can access requested content, sometimes while the user is waiting for the content to load. interstitial ads are a form of interruption marketing.

3. <u>Search Engine Marketing (SEM)</u>: Search engine marketing,or SEM, is designed to increase a website's visibility in search engine results pages (SERPs). Search engine provide sponsored results and organic (non sponsored) results based on a web searchers query.

4. <u>Social Media Marketing</u>: social media marketing is commercial promotion conducted through social media websites.Many companies promote their products by posting frequent updates and providing special offers through their social media profiles.

5.<u>Mobile Advertising</u>: Mobile advertising is ad copy delivered through wireless mobile devices such as smartphones, future phones,or tablet computers. Mobile advertising may take the form

of static or rich media display ads, SMS (Short Message Service) or MMS (Multimedia Messaging Service) ads, mobile search ads, advertising within mobile websites, or ads within mobile applications or games (such as interstitial ads,"advergaming," or application sponsorship.

6.Email Advertising: Email advertising is ad copy comparing and entire email or a portion of an email message. Email marketing may be unsolicited, in which case the sender may give the recipient an option to out of future emails, or it may be sent with the recipient's prior consent (opt-in).

7.Online Classified Advertising: Online classified advertising is advertising posted online in a categorical listing of specific products or services.

8.Adware: Adware is software that, once installed, automatically displays advertisement on a user's computer. The ads may appear in the software itself, integrated into web pages visited by the user, or in pop-ups/pop-under.

9. Affiliate Marketing: Affiliate marketing occurs when advertisers organize third parties togenerate potential customers for them. Third-party affiliate receive payment based on sales generated through their promotion.

10.Content marketing: Content marketing is any marketing that involves the creation and sharing of media and publishing content in order to acquire and retain customers.

11. Online marketing platform: An online marketing platform (OMP) is an integrated Web-based platform that combines the benefits of a business directory, local search engine, search Engine optimization (SEO) tool, customer relationship management (CRM) package and content management system (CMS).

Short Answers

6.(a) What are the challenges for online business?
Ans. Challenges of online- businesses:
1.Cyber & Data Security
When it comes to online business, one of the biggest challenges faced in security branches.
2.Online Identity Verification
When a shopper visits an online business site, how would the retailer know if the person is who they say they are? Is the shopper entering accurate information? Is the shopper genuinely interested in the online business products?
3.Attracting the Perfect Customer
Shoppers have a myriad options to choose from these days. If they are looking to buy a handbag, they do some thorough research before finalizing on one.
4.Customer Experience
Customer experience or user experience is key to a successful online business website. Shoppers except a similar if not same experience as one they would get in a brick and mortar store.
5.Customer Loyalty
Here are two facts that show the importance of customer loyalty: (a) it can cost up to 5 times more to acquire a new customer then retaining an existing one and (b) the success rate of selling to a current customer is 60-70% compared to only 5-20% success rate of selling to a new customer.

6.(b). What are the advantages of online business?
Ans. Advantages of online business:
1.Minimal Overhead:
Online business reduces or eliminates many of the overhead cost associated with a brick-and-mortar business.
2.Flexibility:
With the online business, you can enjoy maximum flexibility in your work life, The online business is available around the clock, so you can create a work schedule that is convenient for you.
3.Unlimited Markets:
The reach of the Internet is global, so the entire world is a potential market for your products or services. You will also be able to target specific markets with relative ease.
4.Low-Cost Marketing:
The online business offers a variety of ways to market your business a little or no cost. You can create a blog or write articles that provide useful information about your field that can attract new customers.
5.Ease of Transactions:
Online business allows for easy transactions. You can step up a secure page on your website where customers can pay for your products by credit card or through an online payment service like PayPal.

6(c). What are the disadvantages of online-business?
(a) **Impersonal:** one of the debatable weaknesses for the proliferation of the internet in modern business is the some correspondence between customers and businesses can be Impersonal.
(b)**Not Trying Before Buying:** Although there are a large number of items that can be purchased online without a doubt, there are other items, such as clothing, shoes, furniture and electronic gadgets, which customers like or do before making a purchase decision.
(c)**Competition:** online retailers have more competition in the internet retail world.
(d)**Productivity:** If you operate a physical store, you have hours of operation. you know your business schedule and know when you have to work.

(e) **Credibility:** Because there is a lot of competition in online retailing, there are credibility concerns among the many businesses that operate.

7. (a) Write the features of E-commerce.
1. Effectiveness and Efficiency
Electronic commerce can increase the efficiency and effectiveness of public relation programmes, broadcast press releases, financial updates and other corporate communications.
2. Ubiquity
In traditional commerce, a marketplace is a physical place we visit in order to transact. for example, television and radio are typically directed to motivating the customer to go someplace to make a purchase.
3.Global Reach
E-commerce technology permits commercial transactions to cross cultural and national

boundaries far more conveniently and effectively as compared to traditional commerce.

4.Strong Relation with Customer

In any business where maintaining close contact with customers is a priority consideration, electronic business can increase responsiveness of the company' and ensure customer satisfaction.

5.Universal Standards

One strikingly unusual feature of e-commerce technologies is that the technical standards of the internet and therefore the technical standards for conducting e-commerce are universal standards i.e. they are shared by all the Nations around the world.

7.(b). What are the advantages of E-Commerce?

1. Lower Transaction Costs: If an e-commerce site is implemented well, the web can significantly lower both order-tracking costs up front and customer service costs after the sale by automating processes.

2. Larger Purchases per Transaction: Amazon offers a feature that no normal store offers. when you read the description of a book, you also can see "what other people who ordered this book also purchased ''. That is, you can see the related books that people are actually buying.

3.Integration into the Business Cycle: A Web site that is well-integrated into the business cycle can offer customers more information than previously available.

4. Larger Catalogues: A company can build a catalogue on the web that would never fit in an ordinary mailbox.

5. Improved Customer Interaction: With automatic tools it is possible to interact with a customer in richer ways at a virtually no cost.

6. People can shop in different ways: Traditional mail order companies introduced the concept of shopping from home in your pajamas and e-commerce offers this luxury.

7. (C). What are the disadvantages of E-commerce?

1. E-commerce Lacks That Personal Touch: Not that all physical retailers have apersonal approach, but we do know of several retailers who value human relationship.

2. System and data integrity: A computer virus is a program that clones itself when an injected piece of program code is executed. It is malicious program. Data protection from the viruses that causes unnecessary delays and can clean up all stored information must.

3. E-commerce Delays Goods: unless we are using a website to merely order a pizza online E-Commerce websites deliver take a lot longer to get the goods into the hands.

4. System scalability: It means regular up graduation of the Website is required when the number of website users increase over period of time or during busy seasons.

5. Dependent on internet: E-Commerce is dependent on internet .Mechanical failures in the system can cause unpredictable effects on the total processes.

6. Many Goods Cannot Be Purchased Online: Despite its many conveniences, there are goods that you cannot buy online.

8.a.Write the benefits with off line Business .

1.**Immediate Satisfaction**:

The allure of offline shopping lies not only in the ability to see and touch the

merchandise but also in the thrill of instant gratification it offers. Such an interaction is an irreplaceable part of the shopping experience that simply cannot be replicated online.

 2.**Personalized Assistance**:

Offline shopping has a secret weapon that online shopping can never truly replicate the availability of knowledgeable salespeople who are there to guide, assist, and recommend with genuine expertise.

3.Social Experience:

Offline shopping has a magical quality that online shopping can never quite capture the opportunity for social interaction and engagement that transforms a routine task into a celebration of human connection.

 4.Trust and Authenticity:

In a world where online marketplaces are teeming with endless options, getting lost in a maze of uncertainty is easy.

 5.Opportunity for In-Store Promotions and Exclusive Offers:

Offline shopping holds a secret trove of delights that online shopping simply cannot replicate—the opportunity for in-store promotions and exclusive offers that add a touch of magic to your shopping experience.

 8.b.What are the advantages of off-line Business.

1.FORM A PERSONAL RELATIONSHIP WITH CUSTOMERS :

Having a store for visiting customers will allow you to establish relationships with employers. Also you can meet them in person, get to know them, and show them firsthand how your brand can make things easier for them. Thus they might, in turn, be more likely to become loyal clients.

2.Customers can see the inventory stock:

Many shoppers may prefer seeing items in person before making a purchase. Customer experience is one aspect that an online-only retailer cannot replicate. Also, the customers are looking for an opportunity to connect with a product and ask questions to you and your team before making a purchase.

3.Less Product Return Rate:

When it comes to shopping at a store then people try by themselves what's best for them. Consequently, this decreases the return rate. While purchasing they can easily do the trials of the items, which adds to the advantage of having a brick and mortar store. Therefore customers can see the merchandise physically and based on their interest make a purchase.

 8.C. what are the key differences between E-commerce and E-Business ?

Basic for comparison	E-commerce	E-Business
1. Meaning	Trading of merchandise, over the internet is known as e-commerce	Running business using the internet is known as E-business.
2. What is it**?**	subset	Superset

3. It is limited to monetary transactions?	Yes	No
4. What they carry out?	Commercial transactions	Business transactions
5. Approach	Extroverted	Ambiverted
6. Requires	Website	Website, CRM ,ERP, etc..
7. Which network is used?	Internet	Internet intranet and extranet

9.(a). Explain the process of strategic planning.

1.Determine your strategic position: this preparation phase sets the stage for all work going forward.

2.Prioritize your objectives : once you have identified your current position in the market, it is time to determine objectives that will help you achieve your goals.

3.Develop a plan: Now it's time to create the strategic plan to successfully reach your goals.

4.Execute and manage the plan : Once you have the plan, you're ready to implement it. First, communicate the plan to the organization by sharing relevant documentation then the actual work begins.

5.Review and revise the plan: The final stage of the plan to review and revise gives you an opportunity to reevaluate your priorities and course-correct based on past successes or failures.

9.(b). What is strategic planning ?

Strategic planning is a process in which organizational leaders determine their vision for the future as well as identify their goals and objectives for the organization.

1.Helps formulate better strategies using a logical, systematic approach: This is often the most important benefit. Some studies show that the strategic planning process itself makes a significant contribution to improving a company's overall performance regardless of the success of a specific strategy.

2. Enhanced communication between employers and employees: Communication is crucialto the success of the strategic planning process. It is initiated through participation and dialogue among the managers and employees. Which shows their commitment to achieving organizational goals.

3. Empowers individuals working in the organization: The increased dialogue and communication across all stages of the process strengthens employees' sense of effectiveness and importance in the company's overall success.

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9.(C) What are the CRM benefits in businesses.

The use of CRM systems can benefit organizations ranging from small businesses to large corporations, through:

(a) Having customer information such as past purchases and interaction history easily accessible can help customer support representatives provide better and faster customer service.

(b) Collection of and access to customer data can help businesses identify trends and insights about their customers through reporting and visualization features.

(c) Automation of denial, but necessary, sales funnel and customer support tasks.

10.(a). Discuss about Logistics.

The Oxford English dictionary defines, "Logistics is the branch of military science relating to procuring, maintaining and transporting material, personnel and facilities."

1.Order processing: It is an important task in functions of logistics operation. The purchase order placed by a buyer to a supplier is an important legal document of the transactions between the two parties.

2.Inventory control: Inventory management is to keep enough inventories to meet customer requirements, and simultaneously its carrying cost should be lowest.

3.Warehousing: warehousing is the storing of finished goods until they are sold. It plays a vital role in logistics operations of a firm.

4.Transportation: For movement of gods from the supplier to the buyer, transportation is the most fundamental and important component of Logistics.

5. Material handling and storage system: The speed of the inventory movement across the supply chain depends on the material handling methods.

6.Logistical packaging: Logistical or industrial packaging is a critical element in the physical distribution of a product, which influences the efficiency of the launched system.

10.(a)Discuss about Logistics.

Logistics is the management of the flow of goods between the point of origin and the point of views in order to meet the requirements of the customers or corporations.

The Oxford English Dictionary defines, "Logistics is the branch of military science relating to procuring ,maintaining and transporting materials, personnel and facilities".

IMPORTANCE OF LOGISTICS MANAGEMENT:

1.Transform in the customers attitude towards the total cost approach rather than direct cost approach.

2.Technological advancement in the fields of information processing and communication.

3. Technological development in transportation and material handling.

4. Companies are centralizing production to gain economies of scale.

5.Most of the MNC organizations are restructuring their production facilities on a global basis.

6. In many industries, the value added by manufacturing is declining as the cost of materials and distribution climbs.

10.(b). What is supply chain management?

According to American production and inventory control society, "supply chain management is the organizations that successively transform raw materials into intermediate goods, than to final goods and deliver them to customers."

1. **Customer Service management:** Includes the customer relationship management, customer redressal committee, customer quire, order taking, order full payment, order delivery, collection of money etc.

2. **Product development and commercialization:** Includes components such as Product Data Management **(PDM),** product line development, product launch, product supply, market share, customer satisfaction, profit margins,and returns to stakeholders.

3. **Physical distribution, manufacturing support and procurement:** Includes components such as enterprise resource planning (ERP), warehouse management, material management, manufacturing planning, personal management.

4. **Performance measurement:** Includes the primary level component of logistics performance measurement, which is correlated with the information flow facility structure within the organization.

10.C.What are the benefits of Supply Chain Management ?

1. Increased Customer Satisfaction:

Customer satisfaction is one of a facility's primary objectives, particularly in ecommerce. Supply chain management plays a key role in customer satisfaction.

2. Benefits to Inventory Management:

Inventory management is critical for warehouse operations to run smoothly. When done effectively, inventory tracking can improve inventory accuracy and inventory visibility.

3. Improved Quality Control:

Quality control is an incredibly important part of supply chain management. Supply chain professionals should incorporate regular audits of their vendors and raw materials into their supply chain management process to ensure a consistent level of product quality.

4. Lower Costs:

While overhead and operating costs are an unavoidable part of operating a business, it's the objective of supply chain professionals to lower costs and increase returns.

Optimized Distribution:

Distribution is one of the most important facets of supply chain management

5. Improved Labor Optimization:

Labor is one of the most pressing concerns for modern warehouses. The number of available jobs is at a record high, with more people leaving the warehousing industry than entering it.

11.a.What are the uses of online business?

1. Quick buying process:

The key benefit of online business is that it is more quick and convenient for the customer. Most people have busy lifestyles, and when they need to buy anything, they will most likely do so online rather than visiting a physical store.

2. Incredible scalability:

Scalability continues to gain popularity, particularly in light of technological improvements that improve consumer communication and business efficiency.

3. Several payment modes:

Online businesses provide a variety of payment methods that are not often available in offline businesses. When you provide consumers with as many payment options as possible, you enable them to pay in the manner in which they like, giving them another reason to become a loyal customer

4. Offers flexibility to customers:

A significant advantage of online businesses is that sellers can offer flexibility to customers. One of the highlights is that the goods and services are available 24 hours a day.

5. Lower costs:

Cost reduction is one of the primary benefits of online business that keeps sellers engaged in online selling. When compared to a physical business, an online business is more economical and requires less investment.

11.B.why do we new a payment gateway?

Payment gateways not only enable online transactions but also improve overall business operations. By providing a more secure and efficient transaction process, enhancing customer experience, and facilitating global reach, payment gateways are an important component of digital commerce.

Almost everyone knows the big four largest credit card networks: Visa, MasterCard, American Express, and Discover. But the list of credit card issuers and networks extends well beyond those three heavyweights, as there are dozens of other companies around the world that each have a piece of the pie.

A payment gateway ensures the secure transmission of any payment data. A payment gateway also provides encryption for data protection, integration with various payment methods, and the real-time processing of transactions.

Essentially, a payment gateway works as a secure bridge between the merchant and the customer so that the financial transactions are completed seamlessly. It leads to the safe transfer of money from the customer's bank account to the merchant's account.

11.(C).What is business policy?

A business policy is a set of rules defined by the owner or leadership of the company. Some policies are defined by regulations, such as federal privacy laws, while others are designed by corporate leadership to make sure that things are done by certain standards. Business policies are generally found in the operations manual or in the employee handbook. Although different businesses may have different policies, any business policy has the same seven features. A business policy must be specific, clear, uniform, appropriate, simple, inclusive and stable.

A business policy outlines which decisions the employees can take themselves and which decisions require approval or input from the manager. This decreases the breaks in the work process because the employees don't have to wait for their busy manager's time unless it is absolutely needed.

Categorized based on their level of formulation, which includes top management policies, middle-level management policies, lower-level management policies, and operational level management policies.

12.(A).Explain the steps involved in Designing on-line business Websites.

1. Step 1: Get a domain name and URL. It's important to choose a good domain name.
2. Step 2: Set up an email address to match your domain name.
3. Step 3: Find a web hosting company.
4. Step 4: Design your website.
5. Step 5: Build your website.
6. Step 6: Add and manage your website content.
7. Step 7: Publish your website.

12.(b). Explain about case study in payment of gateway?

Ans. Leading Indian e-trailer Flip kart Online Services Private Limited (Flip kart) hit rough

weather after being devalued twice in 2016. Mutual Investment Company Morgan Stanley, in its filings with market regulators US Securities and Exchange Commission **(SEC),** had reduced the value of its holding in Flip kart by 15.5% in February 2016, pushing Flip kart overall valuation to below US$10 billion. CEO Harish chawal said,"Flipkart is in the middle of a Storm of its own making. The ignominy of squandering its first mover advantage to Amazon will only heighten the crisis brewing inside".Flipkart was founded in 2007 by former Amazon executives Sachin Bansal and Binny. Sachin and Binny had both worked at Amazon Web Services (AWS) in Bengaluru in the southern Indian state of Karnataka before teaming up to start an e-commerce site with an investment of about US$6,000 saved from their earnings at AWS. Flipkart reportedly lost Rs. 140 million per day FY 2016.The number of monthly act to users on Flipkart had been "significantly declining", in 2016 according to New York-based data analytics firm 7Park Data. A focus on probability might keep investors who are looking for exits happy, but if the company isn't able to boost efficiency to continue undercutting the cost of products for customers it could loss the game," said Alnoor Peermohamed, Principal Correspondent at the Business Standardnewspaper.

12.(C). Explain various online business policies.

Five e-commerce policies you to need to how you are now familiar with why airtight policies for your e-commerce business are even more crucial for you them they would be for a business that isn't internet-based.

1.Terms of service: you need to iron out your e-commerce business's Terms of service as soonas your business opens its proverbial doors.

2.Privacy policy: Unlike terms of service policy a privacy policy is required by law under the GDPR mentioned earlier e-commerce businesses must have privacy policies.

3. Returns and exchanges policy: will your e-commerce business offer returns or exchanges? You'll need to iron out your returns policy before you ship out your first order.

4.Shipping policy: through your e-commerce business's shipping policy you need to delineate the details of how you will ship your customer's purchases.

5.Taxes: Finally, you need to stay on top of the confusing tax laws that apply to e-commerce businesses.

13.(a).What are the Policies required for online business websites.

 1. Terms of Service:

 Terms of Service also known as Terms of Use, Terms and Conditions, or Disclaimers describe the regulations that you attach to your e-commerce business. Visitors have to agree to these Terms of Service to use your site.

2.Privacy policy:

Unlike a Terms of Service policy, a privacy policy is required by law. Under the GDPR mentioned earlier.

 3. Returns and exchanges policy:

Will your e-commerce business offer returns or exchanges? You'll need to iron out your returns policy before you ship out your first order.

4. Shipping policy:

Through your e-commerce business's shipping policy, you need to delineate the details of how you will ship your customers' purchases. This policy should include the shipping company options, the shipping speed options, pricing, handling times, and shipping restrictions

5. Taxes:

Finally, you need to stay on top of the confusing tax laws that apply to e-commerce businesses. You need to charge sales tax on a transaction if a state government decides you have a nexus with its state.

13.(b).Explain various security issues in online business .

1. Malware and website hacking:

Malicious hackers use malware to access users' data on online shopping websites.

Malware and website hacking is dangerous. Malware can be a severe threat to your business and website.

2. Payment processing issues:

The payment processing issue is a new e-commerce threat cybercriminals use.

Fraudulent merchants capture clients' payment information through a gateway, while legitimate merchants implement payment processing correctly.

3. Credit card skimming:

Credit card skimming as an e-commerce security issue is a very dangerous activity affecting the financial and sensitive data of both businesses and clients.

Anyone who has ever handed a stranger their credit card knows how easy it is for a shop assistant to copy their essential information.

4. Third-party vendor issues:

By storing payment information with a third-party vendor, businesses risk getting hacked. Hackers can infiltrate third-party websites or accounts.

5. Unauthorized employee access;

Unauthorized access by certain employees can result in illegal purposes like reading emails, deleting data, and damaging or stealing information.

13.(C). Explain various online business legal requirements in India.

The legal issues for online business in India have come a long way since it's earlier days and has been growing rapidly across the world.

1.E-Contracts: Both the Indian Contract Act and the IT Act must be read conjunction to understand the legal validity of e-contracts.

2.Data Protection: Security of the information provided during and online transaction is a major concern.

3. Intellectual Property Rights: E-commerce websites are designed and sometimes operated by other parties specializing in the field. Often the content is also managed by a third party.

4.Competition: E-commerce legal issues have seen a generation of new players and the merging and acquisition between several world players. This has enabled development of new services, distribution channels and far greater efficiency in business activities than ever before.

5.Other things to look out for:

 Ensure proper online contracts

Original documentation in relation to taxation

Record retention obligations.