

Polytechnics Series

E-COMMERCE

Zauyah binti Azman
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Nur Haslinda binti Mohd Sailan



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Preface

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Most Gracious, the Most Merciful

Alhamdulillah E-commerce provides you with an in-depth introduction to the field of e-commerce. We focus on concepts that will help you understand and take advantage of the evolving world of opportunity offered by e-commerce, which is dramatically altering the way business is conducted and driving major shifts in the global economy. Importantly, we have tried to create a book that is thought-provoking and current. Politeknik Nilai is not left behind in producing students who are skilled especially in knowledge related to e-commerce. To improve students' understanding and knowledge, an e-book edition related to e-commerce has been produced. This e-book is produced with the hope of helping students as well as adjusted according to the level of students. This is because most of the reference and reading materials are written in an English up-to-date cover of the e-commerce business model and concept, e-commerce marketing, ethical, social and political issues in e-commerce, online retail and services, online content and media and building an e-commerce website. Hopefully, this e-book is able to be a useful resource in understanding the concept and application of e-commerce. Finally, we pray that this effort is accepted as one of the practices that bring pleasure and reward, as well as able to help spread knowledge, especially to the community. Humans will not run away from making mistakes. Therefore, we apologize for any shortcomings and errors that may be found in the publication of this e-book. Thank you. Enjoy reading and gaining knowledge.

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Dedicated

We would like to convey our utmost gratitude to the Department of Polytechnic and Community College Education.

We hereby declare that this module is our original work. To the best of our knowledge it contains no material previously written or published by another person. However, if there is any due acknowledgements and credits are mentioned accordingly in the e-book.

We would like to thank all those at Politeknik Nilai who have worked so hard to make sure this book is the very best it can be. We want to thanks all our friends for their support to this e-Book. Finally, last but not least, we would like to thank our family and friends, without whose support this book would not have been possible.

Abstract



The goal of the E-Commerce eBook is to enhance students understanding of E-Commerce. This eBook can be used by students as a quick reference to help them grasp the topic and cases in E-Commerce. This eBook edition has six chapters for each topic. Questions are accessible to show understanding of the topic. It can also assist students in exercising and testing their knowledge.

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1 E-Commerce Business Model and Concept

Objective

At the end of this chapter, student will be able to:

- 1.1 Expose of an e-commerce
- 1.2 Apply e-commerce business models
- 1.3 Explain the major Business Models

What Is E-Commerce?

E-commerce can be defined as the activity of buying or selling products electronically on an online service or through the internet.

E-commerce can also be defined as the use of the internet, web, and applications to conduct business or more formally, digitally enabled commercial transactions between and among organizations and individuals.

Comparison between E-Commerce and E-business

E-Commerce

E-commerce refers to the buying goods or services over the internet and the transfer of money and data to execute these transactions.



E-Business

E-business refers a company/firm that does all or most of its transactions through the internet to running a business. It includes financial recruitment, and partner collaboration involving information systems under the control of the firm.



Types of E-Commerce

1. Business to Business (B2B)

- Selling products or services between businesses through the internet via an online sales portal.
- The exchange of products, services, or information between businesses.



2. Business to Consumer (B2C)

Transactions conducted directly between a company and consumers who are the end-users of its products or services.



3. Consumer to Consumer (C2C)

- The business model involves a transaction between two consumers facilitated by an online website. A consumer – not a business – sells goods or services to another consumer
- Example: Shopee, Lazada, Mudah.my



4. Social E-Commerce

- A subset of electronic commerce that involves social media and online media that supports social interactions.
- Example: Shopee, Lazada



5. Mobile E-Commerce

- Enables users to access online shopping platforms without needing to use a desktop computer.
- Example: Touch n go e-wallet



6. Local E-Commerce

- A combination of the concepts of local trade and e-commerce.
- Comprises of purchases, services, and information of commerce including with business, B2B and B2C interactions.
- Local commerce involves a buyer ordering a product from a seller, and the seller delivering the product to the buyer from the closest location.
- Local commerce also refers to the use of web and mobile technologies in order to make purchases from local merchants. Consumers will use these technologies in order to look for the products they want or need, interact with the local merchants to order the products, and have the products delivered to them.



Business Model



- Set of planned activities (business processes) designed to result in a profit in a marketplace.
- A framework for how a company will create value.
- An e-commerce business model aims to use and leverage the unique qualities of the Internet, the web and the mobile platform.

Eight key elements of a business model

1 Value proposition

5 Competitive advantage

2 Revenue model

6 Market strategy

3 Market opportunity

7 Organizational Development

4 Competitive environment

8 Management team

1) Value proposition

- Value a company promises to deliver to the customers.
- Part of a company's marketing strategies.
- Stands as a promise by a company to a customer.



2) Revenue model

- Meaning: Conceptual structure that states and explains the revenue earning strategy of the business.
- Importance: For company's long-term business projections as it gives an overview of company's current and future potential to earn profits.



5 Major types of revenue model:

1. Advertising Revenue Model
2. Affiliate Revenue Model
3. Transaction fee revenue model
4. Sales revenue model
5. Subscription Revenue Model

3) Market opportunity

- Marketplace: Area of actual or potential commercial value in which company intends to operate.
- Realistic market opportunity: Defined by revenue potential in each market niche in which company hopes to compete.
- Market opportunity typically divided into smaller niches.



4) Competitive environment

- The other companies selling similar products and operating in the same marketplace.
- Includes both direct and indirect competitors.



5) Competitive advantage

- The factors that differentiate the business from its competition and which may encourage customer to purchase the company's product or service.
- Example: A company that can produce a product or service at a lower cost or higher quality than its competitors.



6) Market strategy

- Details how a company intends to enter a new market and attract new customers.
- Best business concepts will fail if not properly marketed to potential customers.
- Examples:
 1. Microsoft office offer free trial version
 2. Scratch and win offer by diff companies
 3. Newspaper agency give free paper at startup



7) Organizational Development

Organizational development is a critical and science-based process that helps organizations build their capacity to change and achieve greater effectiveness.



8) Management Team

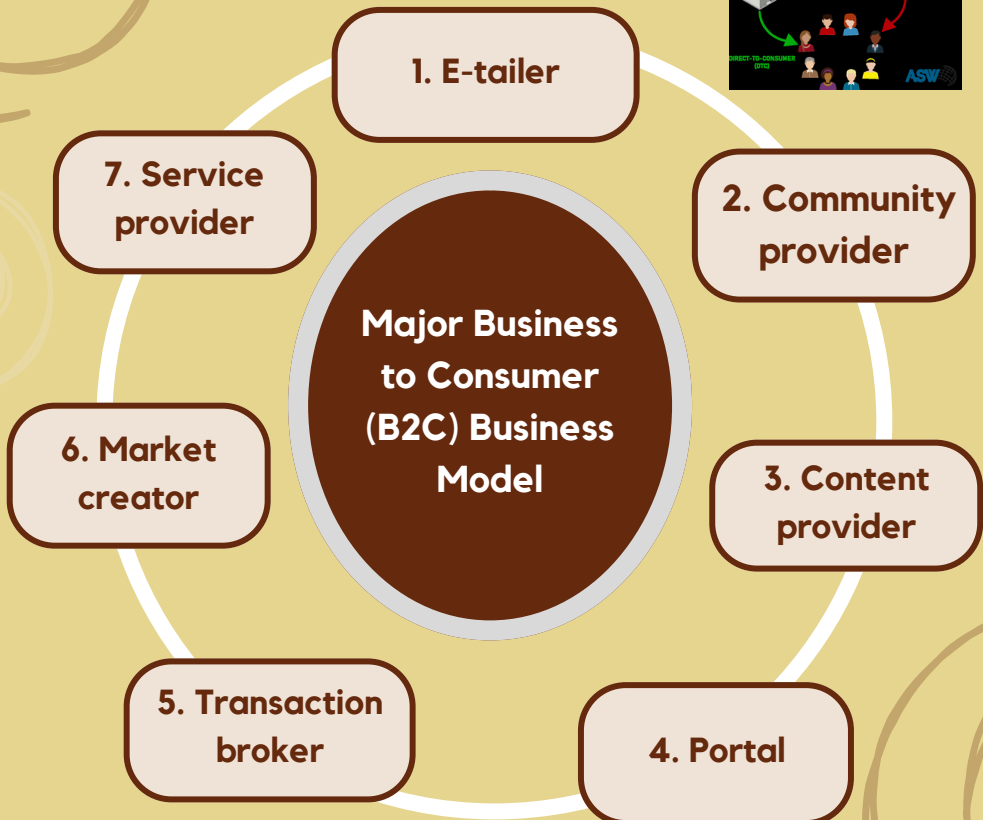
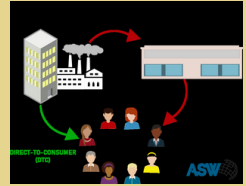
- Employees of the company responsible for making the business model work.
- "What kind of backgrounds should the company's leaders have?"
- A strong management team:
 1. Can make the business model work
 2. Can give credibility to outside investors
 3. Has market-specific knowledge
 4. Has experience in implementing business plans



Major business to consumer(B2C) Business Models

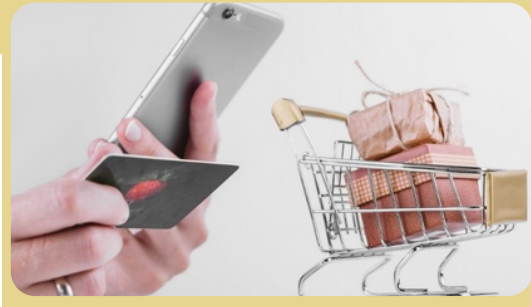
The most commonly discussed type of e-commerce is business-to-consumer (B2C) e-commerce, in which online businesses attempt to reach individual consumers. B2C commerce includes purchases of retail goods, travel services, and online content.

Business-to-consumer (B2C) e-commerce online businesses selling to individual consumers.



1) E-tailer

A retailer who sells goods through electronic transactions over the Internet. Traditional retailer's online counterpart. E-tailers generate revenue through sales. MR.DIY, for example, online retail store where customers can shop at any time of day or night without leaving their home or office.



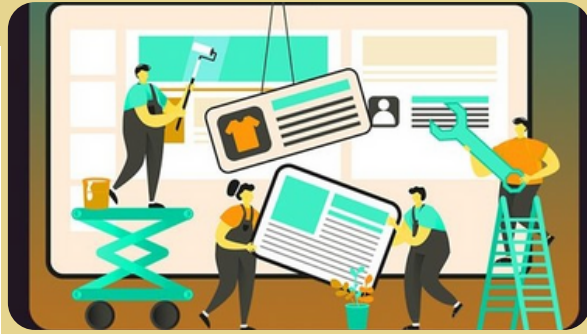
2) Community Provider

Make an online environment (social network) available for people with similar interests to transact, share content, and communicate. Sites that create a digital online environment in which people with similar interests can transact, communicate, and receive information about those interests. YouTube, Facebook, LinkedIn, Twitter, and Pinterest are a few examples. Models of revenue are Typically, hybrid, combining advertising, subscriptions, sales, transaction fees, and other revenue streams.



3) Content Provider

Companies that provide digital content over the internet for information and entertainment. Typically, a subscription, pay-per-download, or advertising revenue model is used. Syndication is a variation on the traditional content provider model. The revenue model is: Pay per download (micropayment); advertising; affiliate referral.



4) Portal

A portal is a web-based platform that aggregates information from various sources into a single user interface and displays the most relevant information for the user's context. Horizontal portals, vertical portals, and search portals are the three types of portals. Vertical portals are directories such as yahoo.com. They're called "horizontal" because their website list covers a wide range of topics. Vertical portals, on the other hand, are focused on a single topic or type of product or service.



5) Transaction Broker

Consumers' internet transactions are processed. Saving time and money is the primary value proposition. Consumer transactions that would ordinarily be handled in person, by phone, or by mail are processed on this site.



6) Market Creator

Create a digital environment in which buyers and sellers can meet, display products, search for products, and agree on a price. Shopee, eBay, and Lazada are a few examples. The revenue model is: Transaction fees, merchant access fees.



7) Service Provider

A retailer who sells goods through the Internet using electronic transactions. Online counterpart to a traditional retailer. Sales are how e-tailers make money. For example, MR.DIY is an online retail store where customers can shop at any time of day or night without having to leave their home or office.



Business-to-Business (B2B) Business Models

a) E-distributor

CE-distribution is a type of distribution that uses purely electronic media. It is often interpreted as the buying or selling of services or goods over a public network without the physical media; this is usually done by downloading from the Internet to the consumer's electronic device. This type of distribution is accessible to a large number of customers and is more cost effective for businesses since there is no need to provide a physical media. E-distribution is an important component of e-commerce. There are many benefits for businesses in adopting e-distribution, the biggest benefit of which is the direct nature of the transaction (business to consumer or B2C). Consumers are assured that they are dealing with real and genuine producers or manufacturers. Another advantage is the market reach capability, which is extensive. There is less need for manpower as the seller has direct communication with the buyer. All orders can be immediately acted upon, and considerable overhead can be greatly reduced.

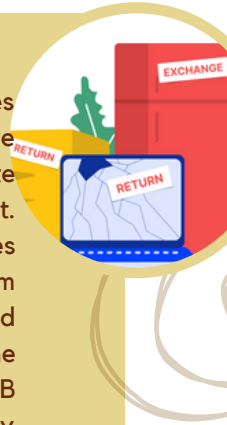


b) E-procurement

Electronic procurement, also known as e-procurement or supplier exchange, is the process of requisitioning, ordering and purchasing goods and services online. It is a business-to-business process. Unlike e-commerce, e-procurement utilizes a supplier's closed system and is only available to registered users. E-procurement facilitates interactions between preferred suppliers and customers through bids, purchase orders and invoices.

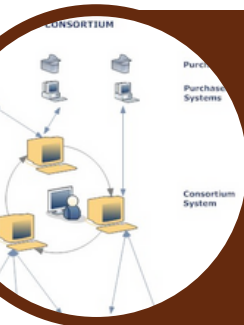
c) Exchanges

Business-to-business (B2B) exchanges or marketplaces provide dramatic opportunities to automate collaborative business processes with customers and suppliers, generate internal efficiencies, and reach new markets at minimal cost. The landscape is littered with hundreds of B2B exchanges that have failed, demonstrating that success is far from automatic. But many are still operating. They have learned how to take advantage of the opportunities and avoid the pitfalls of this dynamic new marketing channel. B2B exchanges are online marketplaces for businesses to buy and sell good and services from other businesses.



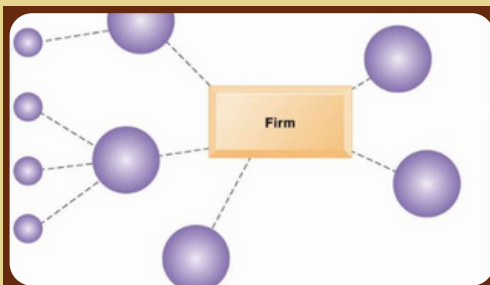
d) Industry Consortia

An industry consortium is a group that involves representatives from several different companies. Usually, consortia are composed of companies from within a single industry. For example, the SOI Industry Consortium is a group of electronics companies. The Generation mPower Industry Consortium is a group of electricity companies. Industry consortia are typically formed to address issues of far-reaching significance within an industry.



e) Private Industrial Network

A private industrial network, also known as a private exchange, links a firm to its suppliers, distributors, and other key business partners for efficient supply chain management and other collaborative activities.



Let's do this!!!

1. Match the correct classification of e-commerce and the description. 

Classification of E-Commerce	Description
a. Consumer to Consumer (C2C)	Enables users to access online shopping platforms without needing to use a desktop computer
b. Business to Business (B2B)	A combination of the concepts of local trade and e-commerce.
c. Business to Consumer (B2C)	A subset of electronic commerce that involves social media and online media that supports social interactions.
d. Local E-Commerce	Business model involves a transaction between two consumers
e. Social E-Commerce	Sells its products to an intermediate buyer who then sells the product to the final customer.
f. Mobile E-Commerce	The transactions conducted directly between a company and consumers

2

E-Commerce Marketing

Objective

At the end of this chapter, student will be able to:

- 2.1 Show Online Marketing
- 2.2 Implement interactive marketing communications

Main technologies that support online marketing

A) Web Transaction Log

- A transaction log is a file of the communications between a system and the users of that system, or a data collection method that automatically captures the type, content, or time of transactions made by a person from a terminal with that system.
- Web transaction can be defined as sequence of activities performed by a user to achieve a specific goal related to a step of business transactions, through a web-based application.



Functions Of Web Transaction Log

Study of principles that individuals and organizations can be used to deter:

- Building Web Server Software.
- Recording user activity at website.
- Providing much marketing data especially combined with:
 - a) Registration Form
 - b) Shopping Cart Database
 - Answer question such as:
 - a) What are major patters of interest and purchase?
 - b) After home page, where do user go first?

Impact of Web Transaction Log

1. Ubiquity

Marketing communications have been extended to the home, work, and mobile platforms; geographic limits on marketing have been reduced. The marketplace has been replaced by “marketspace” and is removed from a temporal and geographic location. Customer convenience has been enhanced, and shopping costs have been reduced.

2. Global reach

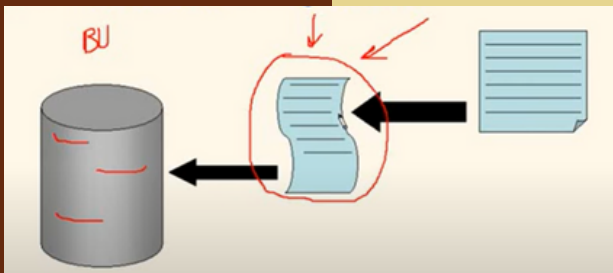
Worldwide customer service and marketing communications have been enabled. Potentially hundreds of millions of consumers can be reached with marketing messages.

3. Richness

Video, audio, and text marketing messages can be integrated into a single marketing message and consuming experience.

4. Interactivity

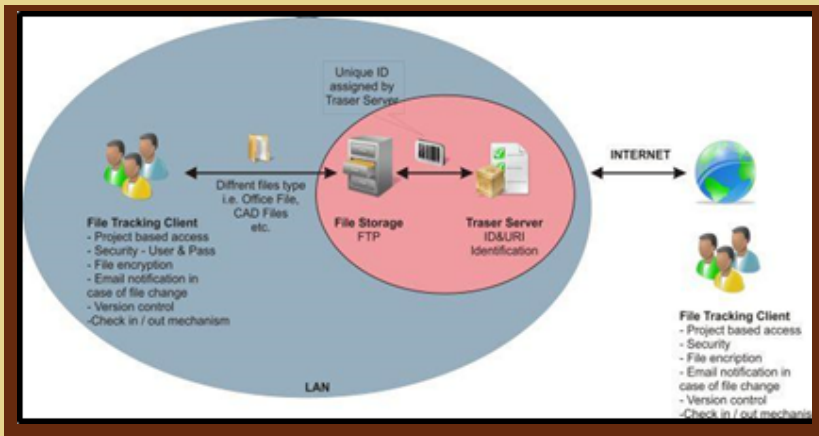
Consumers can be engaged in a dialog, dynamically adjusting the experience to the consumer, and making the consumer a co-producer of the goods and services being sold.



B) Tracking Files

While transaction logs create the foundation of online data collection at a single Web site, marketers use tracking files to follow users across the entire web as they visit other sites.

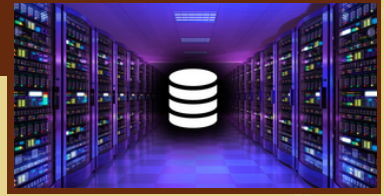
Tracking files in e-commerce is a feature where you can track the data (sales amount, number of orders, billing location, parcel tracking, etc.) from a website or mobile app. File Tracking is a dedicated client for document and file management that offer: Document / file management, versioning, user security, file encryption, email notification, check in / out and use for tracking and tracing unique notation for files provided by the Traser server.



Movement tracking file

C) Databases and Data Warehouses

Databases



A database is an organized collection of structured information, or data, typically stored electronically in a computer system. In marketing, collecting customer data like names, addresses, emails, phone numbers, transaction histories. Database marketing takes that strategy a step further by seeking to understand how customers want to be marketed to. Where databases are more complex, they are often developed using formal design and modeling techniques.

Data Warehouses

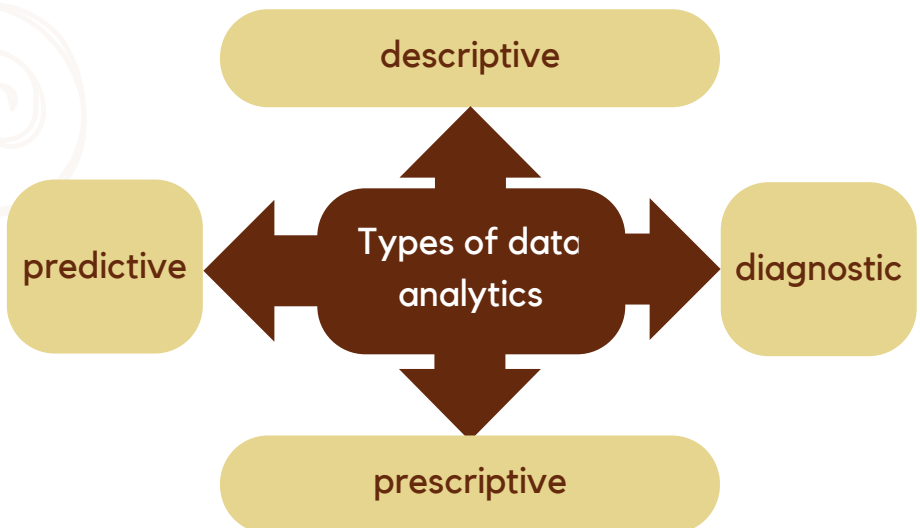
Data Warehouse a database that collects a firm's transactional and customer data in a single location for offline analysis.

Data Warehouse is process for collecting and managing data from varied sources to provide meaningful business insights Cloud-based destination for storing and analyzing cross-channel marketing data. Consist of structured tables, which makes it quick and easy to query the exact data you want. A data warehouse is a centralized repository containing comprehensive detailed and summary data that provides a complete view of customers, supplies, business processes, and transactions, from a historical perspective with little volatility.



D) Data Analytics

The term data analytics refers to the process of examining datasets to draw conclusions about the information they contain. Data analytic techniques enable you to take raw data and uncover patterns to extract valuable insights from it. Today, many data analytics techniques use specialized systems and software that integrate machine learning algorithms, automation and other capabilities. Data Scientists and Analysts use data analytics techniques in their research, and businesses also use it to inform their decisions. Data analysis can help companies better understand their customers, evaluate their ad campaigns, personalize content, create content strategies and develop products. Ultimately, businesses can use data analytics to boost business performance and improve their bottom line. For businesses, the data they use may include historical data or new information they collect for a particular initiative. They may also collect it first-hand from their customers and site visitors or purchase it from other organizations.



Offline Marketing Communication

Offline communication refers to any and all marketing actions that do not involve the Internet. As such, some refer to it as traditional marketing. Offline marketing refers to any advertising that is carried out using traditional offline media, such as television, billboard ads, and radio. As opposed to online marketing, which utilizes media channels that reside on the internet, offline media does not necessarily need the online connection to successfully carry out a campaign.



Types and example of offline marketing communication

Offline Marketing Communication

Advantages

● It becomes easy to convert the customers into potential buyers as they get to see that same ad in many different ways on print media like the newspaper, television and even hear about it on the radios.

● It makes the business more tangible as a result of which the customers actually get to have a look at the products in persons and not just virtually on the website.

● With the help of offline marketing, not just the new generation but also the older generation of customers can be reached out. Mostly the internet is being used by people who belong to the new generation but there are still many old people who belong to the older generation and they too can be potential buyers.

Disadvantages

● The method of offline marketing costs a lot. This is because, in the offline mode, one simply has to advertise on one platform but many. They have to advertise on television, radio, and print media and through billboards.

● This process is very time-consuming. one needs to invest a lot of time in making and then printing it in the newspaper. Also advertising on radio or television to are a time-consuming process.

● It is difficult to track the outcomes of the offline marketing. Since in offline marketing no software is used to track and monitor the behaviours of the consumers it becomes a little difficult to understand how many customers are really interested in the product and how many are not.

Online Marketing Communication

Online marketing is a method that uses the internet to promote or transmit a message about a company's product and services to the potential buyers or target audience.



Example of Online Marketing

Traditional Online Marketing and Advertising Tools

A) Search Engine Marketing (SEM)

A form of Internet marketing that involves the promotion of websites by increasing their visibility in search engine result pages (SERPs) primarily through paid advertising. SEM may incorporate search engine optimization (SEO), which adjusts or rewrites website content and site architecture to achieve a higher ranking in search engine results pages to enhance pay per click (PPC) listings and increase the Call to action (CTA) on the website.



B) Display Advertising Marketing

● Display advertising marketing is graphic advertising on Internet websites, apps or social media through banners or other advertising formats made of text, images, flash, video, and audio.

● By displaying advertising marketing, you can easily expand your market and increase your sales.



C) E-Mail Marketing

E-mail uses a series of protocols to enable messages containing text, images, sound, and video clips to be transferred from one Internet user to another.

Electronic mail (e-mail) the most-used application of the Internet. Uses a series of protocols to enable messages containing text, images sound, and video clips to be transferred from one Internet user to another.



D) Viral Marketing

A business strategy that uses existing social networks to promote a product. Able to generate interest and the potential sale of a brand or product through messages that spread like a virus, in other words, quickly, and from person to person.



E) Affiliate marketing

- Affiliate marketing is a process of earning income every time you promote someone else's products or services.
- Affiliate marketing is a marketing scheme in which a company compensates partners for business created from the affiliate's marketing tactics.
- The example means that if you generate a sale for the company, you get paid. If you don't generate a sale, you do not get paid.



Definition of Affiliate Marketing

Let's do this!!!

This section consists of SIX (6) objective questions. Circle your answers.

Question 1

Identify all of the following are "traditional" online marketing tools except:

- A. affiliate marketing.
- B. e-mail and permission marketing.
- C. social marketing.
- D. sponsorship marketing.

Question 2

Choose the correct description involves getting customers to pass along a company's marketing message to friends, family, and colleagues?

- A. affiliate marketing
- B. viral marketing
- C. native advertising
- D. lead generation marketing

Question 3

affiliate marketing
e-mail and permission marketing
sponsorship marketing

From the statement above, apply the correct online marketing

- A. Political
- B. Social
- C. Traditional
- D. Digital

Question 4

Recognize which of the following features of e-commerce technology has reduced the cost of delivering marketing messages and receiving feedback from users?

- A. ubiquity
- B. richness
- C. information density
- D. universal standards

Question 5

Choose which of the following features of e-commerce technology changes industry structure by lowering barriers to entry but greatly expands the market at the same time?

- A. global reach
- B. richness
- C. interactivity
- D. personalization

Question 6

- The Internet has broadened the scope of marketing communications.
- The Internet has increased the richness of marketing communications.
- The Internet has expanded the information intensity of the marketplace.

From the statement above, apply the statements about

- A. Advertising strategies
- B. Digital commerce marketing
- C. Internet's impact on marketing
- D. Online marketing.

3

Ethical, Social, and Political Issues in E-Commerce

Objective

At the end of this chapter, student will be able to:

- 3.1 Adapt ethical, social and political issues in e-commerce
- 3.2 Demonstrate privacy and information rights

ETHICS

Model for organizing the issues

The ethical, social, and political issues raised in e-commerce provide a framework for organizing the issues, and making recommendations for managers who are given the responsibility of operating e-commerce companies within commonly accepted standards of appropriateness. Understanding Ethical, Social, And Political Issues in E-Commerce Internet and its use in e-commerce have raised pervasive ethical, social, and political issues on a scale unprecedented for computer technology.

Ethical

Study of principles that individuals and organizations can use to determine the right and wrong courses of action

Political

Political is the set of activities that are associated with making decisions in groups, or other forms of power relations among individuals, such as the distribution of resources or status.

Social

Relating to society or its organization. An informal social gathering, especially one organized by the members of a particular club or group.



A Model for Organizing the Issues

Issues raised by the Internet and e-commerce can be viewed at individual, social, and political levels.

Four major categories of issues

- Information rights
- Property rights
- Governance
- Public safety and welfare

1. Information rights

What rights to their own personal information do individuals have in a public market place or in their private homes, when Internet technologies make information collection so pervasive and efficient?

2. Property

How can traditional intellectual property rights been forced in an Internet world where perfect copies of protected works can be made and easily distributed worldwide in seconds.

3. Governance

Should the Internet and e-commerce be subject to public laws? And if so, what law-making bodies have jurisdiction state, federal, and/or international?

4. Public safety and welfare

What efforts should be undertaken to ensure equitable access to the Internet and e-commerce channels?

Are certain online content and activities such as pornography and gambling a threat to public safety and welfare?

Basic ethical concepts

Responsibility

Responsibility means that as free moral agents, individuals, organizations and societies are responsible for the actions they take

Accountability

Study of principles that individuals and organizations can use to determine the right and wrong courses of action

Liability

Liability is a feature of political systems in which a body of law is in place that permits individuals to recover the damages done to them by other actors, systems, or organizations

Liability is a feature of political systems in which a body of law is in place that permits individuals to recover the damages done to them by other actors, systems, or organizations



Malaysia's e-commerce laws are

1. Electronic transactions law - Electronic Commerce Act 2006 and the Electronic Government Activities Act 2007
2. Consumer protection - Consumer Protection Act 1999

An Act to provide for the protection of consumers, the establishment of the National Consumer Advisory Council and the Tribunal for Consumer Claims, and for matters connected therewith. This Act provides for the protection of consumers.

3. Privacy and data protection - The Personal Data Protection Act 2010

4. Online content regulation - Communications and Multimedia Act of 1998 established the Malaysian Communications and Multimedia Commission (MCMC)

5. Cybercrime and cybersecurity - The Computer Crimes Act 1997



Privacy and Information Rights

Privacy

The moral right of an individual to be left alone, free from surveillance, or interference from other individuals or organizations including the state

Information Privacy

Information privacy includes both the claim that certain information should not be collected at all by the government or business firms and the declaration of individuals to control the use of whatever information is gathered about them.

- The “right to be forgotten”
- Specific information should not be collected at all
- The individual should control the use of whatever information is collected about them

Behavioral tracking on the internet, social sites, and mobile devices



Anonymous information is composed of demographic and behavioral information, such as age, occupation, income, zip code, ethnicity, and other data that characterizes your life such as Web browsing behavior without identifying who you are. Advertising networks and search engines also track the behavior of consumers across thousands of popular sites.

Personally identifiable information (PII) is any data that could potentially identify a specific individual and that can be used to identify, locate, or contact an individual.

Data collected includes

- Personally identifiable information (PII)
- Anonymous information

Information Collected at E-commerce Sites



Sensitive

Information that can be transmitted in an unencrypted form without resulting in harm to the individual

Easily gathered from public records, phone books, corporate directories, and websites

Non-Sensitive

When that information is disclosed, it could result in harm to the individual whose privacy has been breached

Such information includes biometric information, medical information, personally identifiable financial information (PIFI), and unique identifiers such as passport or Social Security numbers.



Personal Information Collected by E-commerce Sites

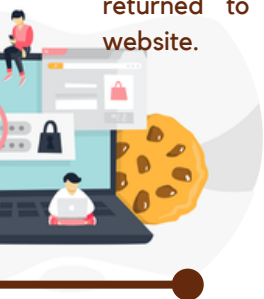
- Name
- Bank Account
- Browser Type
- Address
- Credit Card Accounts
- Preference Data
- Phone Number
- Gender
- Transaction Data
- E-Mail Address
- Age
- Clickstream Data
- Social Security Number
- Occupation
- Education



Issues in privacy and information rights

Cookies

A cookie is a piece of data from a website that is stored within a web browser that the website can retrieve at a later time. Cookies are used to tell the server that users have returned to a particular website.



Shopping carts

Shopping Cart is a piece of software that keeps a record of the items a buyer has 'picked up from the online store. Shopping carts collect payment and purchase information. This software allows shoppers to set aside desired purchases in preparation for checkout, review what they have selected, edit their selections as necessary, and then actually make the purchase by clicking a button. This software also can be used to collect detailed payment and purchase information.



Data privacy, also known as information privacy, is an area of data protection concerned with handling sensitive, personal, and confidential data responsibly.

- **Session management.** For example, cookies let websites recognize users and recall their individual login information and preferences, such as sports news versus politics.
- **Personalization.** Customized advertising is the main way cookies are used to personalize your sessions. You may view certain items or parts of a site, and cookies use this data to help build targeted ads that you might enjoy.
- **Tracking.** Shopping sites use cookies to track items users previously viewed, allowing the sites to suggest other goods they might like and keep items in shopping carts while they continue shopping.

Application in Smartphones

A mobile application, most commonly referred to as an app, is a type of application software designed to run on a mobile device, such as a smartphone or tablet computer.

- Accessing the user contacts on a smartphone (including the contact information that may come from the corporate email that syncs to the phone)
- Accessing the user's calendar information
- Collecting or determining the user's location and tracking his movements
- Passing along any or all of this information to networks or analytics companies



Social Media

It supports social interaction, and user contributions to assist online buying and services. Social media uses networking websites such as Facebook, and Instagram as vehicles to promote and sell products and services.

For example :

- A platform that refers to buying and selling goods or services through Facebook.
- Using videos to show the product in use. commentary, and feedback
- Facebook's facial recognition technology and tagging
- Personal control over personal information vs. the organization's desire to monetize social network

Search engines

Search engines send "spiders" to crawl the Internet and build enormous indexes of the information contained in billions of websites. When you select a keyword to search, the search engine collates data from across the Internet, ranks results in order of usefulness, and presents the information to you in convenient snippets.

Can be used to trace user statements and views on newsgroups, chat groups, and other public forums on the Web, and profile users' social and political views. Google returns the name, address, and links to a map with directions to the address when a phone number is entered.



Spyware

Spyware is any software that installs itself on your computer and starts covertly monitoring your online behavior without your knowledge or permission. Spyware is a kind of malware that secretly gathers information about a person or organization and relays this data to other parties. In some cases, these may be advertisers or marketing data firms, which is why spyware is sometimes referred to as "adware." It is installed without user consent by methods such as a drive-by download, a Trojan included with a legitimate program, or a deceptive pop-up window.

Let's do this!!!



1. Personally identifiable information (PII) is one type of information collected at e-commerce sites. State **THREE (3)** examples of PII.

1.

2.

3.

2. Fill in the blank for internet information gathering tools.

a. Information stored in a small file, typically has information about your visit to the web, your name and interests.

b. It keeps the record of the items a buyer has 'picked up' from the online store.

c. Software that installs itself on your computer and starts covertly monitoring your online behaviour without your knowledge or permission.

d. Collates data from across the Internet, ranks results in order of usefulness and presents the information in convenient snippets.

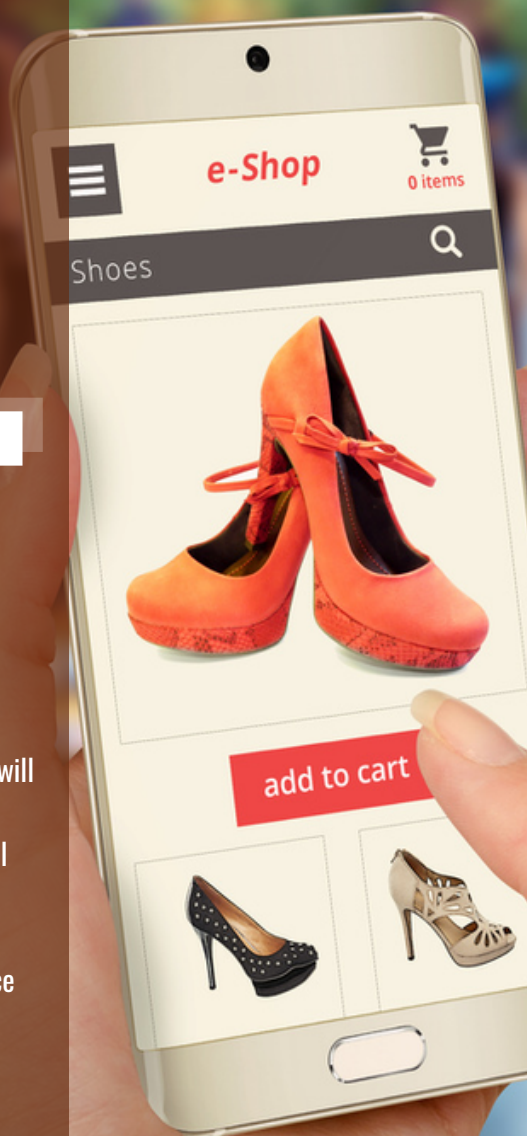
Online Retail and Services

4

Objective

At the end of this chapter, student will be able to:

- 4.1 Provide details on online retail
- 4.2 Figure out e-tailing business models
- 4.3 Show features of major service industry group



Online retail or online shopping refers to a form of electronic commerce where consumers directly buy goods or services from a seller via the Internet rather than physically entering a brick-and-mortar store. Customers usually visit the company's website, select a product, enter payment information and shipping details, and then order the product. All of these steps are completed entirely online.

Advantages in online retail

- Lower supply chain costs by aggregating demand at a single site and increasing purchasing power
- Lower cost of distribution using Web sites rather than physical stores
- Ability to reach and serve a much larger geographically distributed group of customers
- Ability to react quickly to customer tastes and demand
- Ability to change prices nearly instantly
- Ability to rapidly change the visual presentation of goods
- Avoidance of direct marketing costs of catalogues and physical mail
- Increased opportunities for personalization, customization.



Challenges in online retail

- Consumer concerns about the security of transactions
- Consumer concerns about the privacy of personal information given to Web sites
- Delays in delivery of goods when compared to store shopping
- Inconvenience associated with the return of damaged or exchanged goods
- Overcoming lack of consumer trust in online brand names
- Added expenses for online photography, video, and animated presentations
- Online marketing costs for search, e-mail, and displays
- Added complexity to product offerings and customer service

E-tailing Business Models

Online retail or online shopping refers to a form of electronic commerce where consumers directly buy goods or services from a seller via the Internet rather than physically entering a brick-and-mortar store. Customers usually visit the company's website, select a product, enter payment information and shipping details, and then order the product. All of these steps are completed entirely online.



- **Virtual merchants**
- **Omni-channel merchants (bricks-and-clicks)**
- **Catalog merchants**
- **Manufacturer-direct merchants**

Virtual Merchants

A virtual merchant is a website that sells goods and services to the public via online transactions with debit and credit card processing. The end result is a fully online experience where consumers can virtually visit a store to browse goods, purchase them fully online and receive them in the mail several days later, all from the comfort of their personal computer.

Virtual merchants are made up of multiple features that basically make a website into an online store. Online stores provide e-commerce capabilities in the form of processing payments for orders and then shipping the goods or services either digitally or physically. Some brick-and-mortar companies may create a Web presence that only describes the store or displays the goods it sells, but they may not sell anything online.

Using virtual merchant services for your website can benefit the business in the following ways:

- Improves customer service levels
- Reduces administration and maintenance times for online retail websites
- Removes geographic barriers from consumers, allowing for national and international sales
- Facilitates more positive sales experiences
- Easily integrates with your existing website for brand continuity



Omni-channel merchants (bricks-and-clicks)

Omnichannel is a multichannel approach to sales that seeks to provide customers with a seamless shopping experience, whether they're shopping online from a desktop or mobile device, by telephone, or in a brick-and-mortar store.

For example, a customer service representative interacting with a customer in a store can immediately reference the customer's previous purchases and preferences as easily as a customer service representative on the phone or a customer service web chat representative.

The customer can use a desktop computer to check inventory by the store on the company's website, buy the item later with a smartphone or tablet, and pick it up at a chosen location.

Omni-channel (bricks-and-clicks) benefits :

- **Improved customer experience.**

Having both online and physical stores, clients can buy products in the way they want.

- **The flexibility of operations.**

Brick-and-click model allows customers to choose how they want to purchase the product and how it will be delivered to them.

- **Better customer experience**

Brick-and-click stores allow retailers to create a variety of choices for their customers and make the process of shopping more enjoyable.

- **Brand building and growth.**

When a business inherits a brick-and-click model it can reach out to a larger audience with a help of multiple sales channels and marketing strategies.

- **Business improvement**

With a help of web analytics tools, merchants can see the popularity of their products and services, while feedbacks from physical store visitors allow them to improve their online presence

Catalog Merchant

A catalog merchant is a form of retailing. The typical merchant sells a wide variety of household and personal products, with many emphasizing jewelry. Unlike a self-serve retail store, most of the items are not displayed; customers select the products from printed catalogs in the store and fill out an order form. The order is brought to the sales counter, where a clerk retrieves the items from the warehouse area to a payment and checkout station.



There are several different types of catalog retailers, including general merchandise catalogs, specialty catalogs, and online catalogs. Catalog retailers sell a wide variety of products, including clothing, furniture, and home decor. Catalogs are a convenient way to shop, and they offer customers the ability to browse and purchase items from the comfort of their own homes.

Retail catalogs sell a wide variety of products, while specialty catalogs focus on a specific type of product. Retail catalogs are a great way to find new products and compare prices. General merchandise catalogs sell a wide variety of products, while specialty catalogs focus on a specific type of product. This makes it easy to find the perfect product for your needs.



Manufacturer-direct merchants

Multi-channel manufacturers that sell directly online to consumers without the intervention of retailers (Dell). Predicted to play a very large role in e-commerce, but this has generally not happened. Must develop a fast-response online order and fulfillment system, acquire customers, and coordinate their supply chains with market demand. It has been difficult for existing manufacturers to switch from a supply-push model to a demand-pull model for managing their production operations. Manufacturer-Direct refers to a business model in which the manufacturer uses an online channel to sell directly to customers. The number of manufacturers that decide to go online and sell directly to their customers without intermediaries, is increasing very fast.

There are 4 types of manufacturers who sell direct to consumers online:

Retail stores and
retail partners (e.g.
Sony Store)

No retail stores,
sell only through
retail partners
(e.g. Bose)

Retail stores, no
retail partners
(e.g. American
Apparel)

No retail stores or
retail partners,
only available
online/phone (like
Dell)

Features of major service industry group



Financial services

Insurance services

Educational services

Travel services

Career services

Financial Services

The Financial Services Sector includes thousands of depository institutions, providers of investment products, insurance companies, other credit and financing organizations, and the providers of the critical financial utilities and services that support these functions. Financial institutions vary widely in size and presence, ranging from some of the world's largest global companies with thousands of employees and many billions of dollars in assets, to community banks and credit unions with a small number of employees serving individual communities. Whether an individual savings account, financial derivatives, credit extended to a large organization, or investments made to a foreign country, these products allow customers to:

- Deposit funds and make payments to other parties
- Provide credit and liquidity to customers
- Invest funds for both long and short periods
- Transfer financial risks between customers



Types of Financial Services

Companies:

- Investment banking firms
- Money managers
- Brokerage houses
- Banks
- Lenders
- Insurance companies
- Tax and accounting firms
- Credit card companies
- Payment processing companies
- Real estate companies
- Fintech companies



Insurance Services

The insurance sector is made up of companies that offer risk management in the form of insurance contracts. The basic concept of insurance is that one party, the insurer, will guarantee payment for an uncertain future event. Meanwhile, another party, the insured or the policyholder, pays a smaller premium to the insurer in exchange for that protection on that uncertain future occurrence.

1. General Insurance

This protects assets such as your home, cars, and other property. Motor insurance, personal accident coverage, and house owner insurance are common options.

2. Medical and health insurance

This is intended to cover your medical expenses at private hospitals for illnesses and accidental injuries.

3. Life insurance

This is to financially protect an individual's family upon his or her death.

Travel services

Travel services are services offered by travel agents, including passenger transport services, air travel services, car hire services, road transport services, rail transport services, sea transport services, booking and reservation of travel services, travel ticket reservation services, tourist travel information services, sight seeing tour and cruise arranging services, package holiday services for arranging travel, air transport services, transport and delivery of goods services.



Educational Services

The Educational Services sector comprises establishments that provide instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities, and training centers. These establishments may be privately owned and operated for profit or not for profit, or they may be publicly owned and operated. They may also offer food and/or accommodation services to their students.

Educational services are usually delivered by teachers or instructors that explain, tell, demonstrate, supervise, and direct learning. Instruction is imparted in diverse settings, such as educational institutions, the workplace, or the home, and through diverse means, such as correspondence, television, the Internet, or other electronic and distance-learning methods. All industries in the sector share this commonality of process, namely, labor inputs of instructors with the requisite subject matter expertise and teaching ability.

Career services

Career services are the types of help offered by a department of the same name on most college campuses. Career service departments assist students with almost any aspect of their career from reviewing resumes to helping students decide what jobs they will pursue after graduation.

- Career services in colleges provide students with guidance for their future, typically through a dedicated office or center.
- Numerous resources and services - to offer as you search for the right major or prepare for your job search.
- It will help you through the step by step of figuring out your career and can make achieving your goals.



Let's do this!!!



1. Fill in the column with the correct e-tailing business model.

Description	E-Tailing Business Model
a. Their challenges include high costs for printing and mailing, and the need to leverage their existing assets and competencies to the new technology environment.	
b. The customer can be shopping online from a desktop or mobile device, by telephone, or in a brick-and-mortar store and it would be a multi-channel sales approach.	
c. Manufacturers who sell to consumers directly online without the intervention of retailers.	
d. Single-channel Web firms that generate all of their revenues from online sales.	

2. Briefly explain any **THREE (3)** challenges of online retail.

5

Online Content And Media

Objective

At the end of this chapter, student will be able to:

- 5.1 Show online content
- 5.2 Show the online entertainment industry

Online Content

- Online content referring to digital materials accessible from digital repositories. Online content includes text, images, animations, music and videos.
- Online content industries are organized into 2 major categories:
 - i. the print industries (newspapers, books, and magazines)
 - ii. the online entertainment industries of television, feature-length movies, radio, videogames, and music.



Advantages of e-books

1 Adaptability

E-books offer authors and publishers the ability to include various features not possible in print books. Software differs between devices and publishers, but most feature similar technology. E-books can include links, videos, and audio with the text. Readers can adjust the size and font of the text as well as the brightness of the screen. Users can also search for keywords in ebooks, look up the definition of word on the same page, and add comments or notes to a page. No more dog-eared pages and scribbling in the margins!

2 Practicality

The process of manufacturing print books is long, but digital publishing can speed up that process immensely. Authors and editors can easily update and publish a newer edition of a book without worrying about re-distribution. With physical books, reprints are costly and time-consuming.

3 Convenience

Should the Internet and e-commerce be subject to public laws? And if so, what law-making bodies have jurisdiction state, federal, and/or international?

4 Sustainability

Along with lower pricing, ebooks are a great way to help out the environment. As a paperless product, it's the obvious choice if you want to go green. You can download as many titles as you wish without feeling guilty. When you're done reading a book, you can easily delete or un-download it from your device. Without going to a physical bookstore or having a book shipped, you also cut down on gas usage.

5 Cost-Effectiveness

Without printing and manufacturing costs, e-books are often much cheaper than print books.

Disadvantages of e-books

- 1 Some people don't like reading books on a computer screen. (But they could still print the e-book on paper if they prefer).
- 2 E-books made with some software require certain hardware and software to be installed, e.g. they might not be able to be read on a mac computer, or perhaps on a PC that does not have Internet Explorer installed.
- 3 E-books can be lost if someone's hard drive fails and they had not made a backup.
- 4 Some people worry that the e-book will not be readable by future e-book devices.
- 5 E-books might be hacked, copied or distributed without the author's or publisher's permission.



4 major players in the entertainment industry

Television

A large box with a viewing screen which receives electrical signals and changes them into moving pictures and sound.

Internet television (Internet TV) is the process of broadcasting or delivering televised content to end user computing devices over the Internet. Internet TV makes it possible to view the same television channels on an Internet-enabled device rather than cable, satellite, antenna or other conventional telecasting technologies.

Example:

Tv3 : [t https://www.tonton.com.my](https://www.tonton.com.my)

Video games

Online games refer to games that are played over some form of computer network, most often the Internet.



Music



The music is delivered to users from a cloud server and is not stored on user devices.

Spotify allow users access to free streamed music for a limited number of hours per month and rely on advertising to generate revenue for the free streams.

Radio broadcasting



Radio broadcasting refers to using radio waves to send signals to large groups of listeners.

An audio broadcasting service that is transmitted through the Internet. Internet radio is similar in nature to Internet broadcasting, also called webcasting.

Example : <https://radioonline.my/>

Let's do this!!!

Question 1

Match the following.

refers to using radio waves to send signals to large groups of listeners.

refer to games that are played over some form of computer network, most often the Internet.

a large box with a viewing screen which receives electrical signals and changes them into moving pictures and sound.

the art of arranging sound to create some combination of form, harmony, melody, rhythm or otherwise expressive content.

Television

Radio
Broadcasting

Music

Video Games

Question 2

Explain the meaning of online content and its categories.

6

BUILDING AN E-COMMERCE WEBSITES

Objective

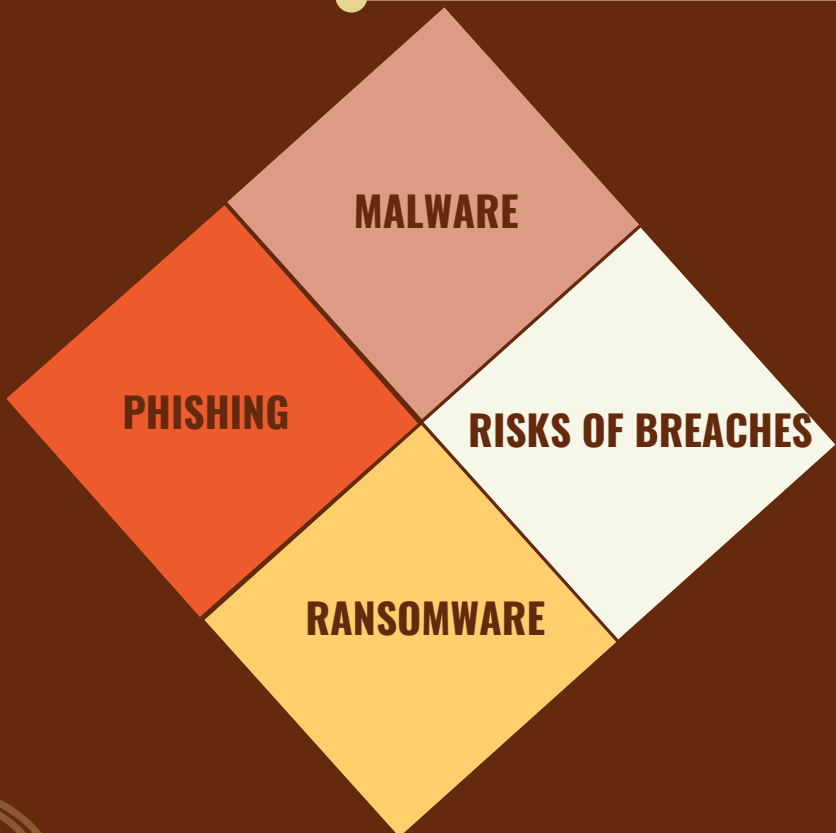
At the end of this chapter, student will be able to:

- 6.1 Identify the Importance of Cyber Security Awareness in E-Commerce
- 6.2 Show major e-commerce payment systems
- 6.3 Set up a website for e-commerce

Cyber Threat

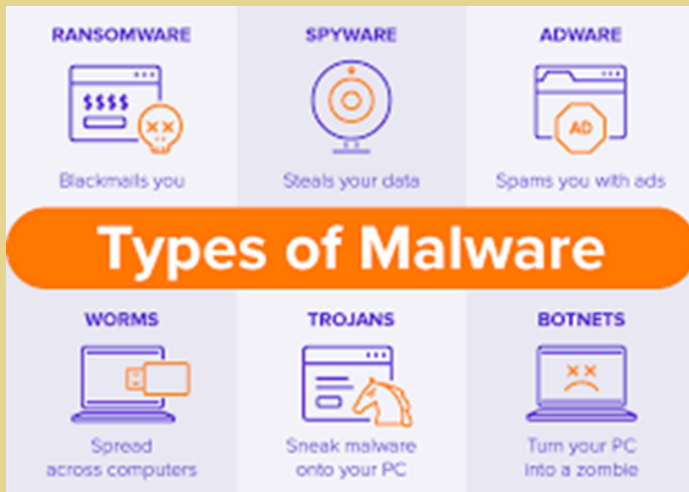
- A cyber or cybersecurity threat is a malicious act that seeks to damage data, steal data, or disrupt digital life in general.
- Cyber threats include computer viruses, data breaches, Denial of Service (DoS) attacks and other attack vectors.
- To gain unauthorized access, damage, disrupt, or steal an information technology asset, computer network, intellectual property or any other form of sensitive data.

Types of Cyber Threat



Malware

- Malware is software that does malicious tasks on a device or network such as corrupting data or taking control of a system.
- Malware does not generally damage physical hardware or network equipment.
- Focuses on either stealing, encrypting, deleting, altering or hijacking core computing functions or spying on your activity.
- Examples of common malware includes viruses, worms, Trojan viruses, spyware, adware, and ransomware.



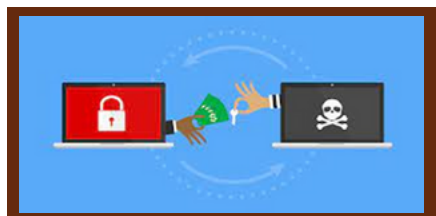
Phishing

- Phishing is when a cybercriminal attempts to lure individuals into providing sensitive data such as personally identifiable information (PII), banking and credit card details and passwords.
- Phishing scams trick victims by using social engineering to create a sense of urgency. Once the victim opens a phishing email or text message and clicks the malicious link, they are taken to a fake website that matches the legitimate site.
- Phishing victims are tricked into disclosing information they know should be kept private.
- Cybercriminals will typically ask for your:
 - Date of birth
 - Social security numbers
 - Phone numbers
 - Credit card details
 - Home address



Ransomware

- Ransomware is a type of malware that denies access to a computer system or data until a ransom is paid.
- Ransomware spreads through phishing emails, malvertising, visiting infected websites or by exploiting vulnerabilities.
- Ransomware attacks cause downtime, data leaks, intellectual property theft and data breaches.



Risks of Breaches

- A data breach is a security incident where sensitive, protected confidential information is copied, transmitted, viewed, stolen or used by a person or persons with unauthorized access.
- Involve financial information like credit card numbers or bank account details, protected health information (PHI)



Cyber Security Awareness in E-Commerce

- Impact of cyber-attack on business



Financial

- theft of corporate information.
- theft of financial information (e.g bank details or payment card details).
- theft of money.



Reputational

- loss of customers
- loss of sales
- reduction in profits

Legal

Data protection and privacy laws require you manage the security of all personal data you hold - whether on your staff or your customers. If this data is accidentally or deliberately compromised, and you have failed to deploy appropriate security measures, you may face fines and regulatory sanctions.

- reduce the impact of the attack
- report the incident to the relevant authority
- clean up the affected systems
- get your business up and running in the shortest time possible

How to minimize the impact of cyber attacks on businesses.

Why this cyber crime happens

- Recent surveys conducted by the Small Business Authority, Symantec, Kaspersky Lab and the National Cybersecurity Alliance suggest that many small business owners are still operating under a false sense of cyber security
- Despite significant cybersecurity exposures, 85 percent of small business owners believe their company is safe from hackers, viruses, malware or a data breach.
- This disconnect is largely due to the widespread, albeit mistaken, belief that small businesses are unlikely targets for cyber attacks.
- Symantec's study found that 40 percent of attacks are against organizations with fewer than 500 employees.

What steps required to reduce risk and prevent cyber-crime

- Train employees in cyber security principles.
- Install, use and regularly update antivirus and antispyware software on every computer used in your business.
- Use a firewall for your Internet connection.
- Download and install software updates for your operating systems and applications as they become available.
- Make backup copies of important business data and information.



E-commerce Payment System

Online credit card transaction

- Business to accept credit card payment online from customer involves Merchant Account, customer account, payment gateway.

How online credit card works?

Three basic steps

- 1 Authorization** – checking to make sure you have the sufficient funds available for the purchase.



- 2 Capture** - A hold is placed on the money. Once captured merchant can handover the goods.

3 Clearing & Settlement



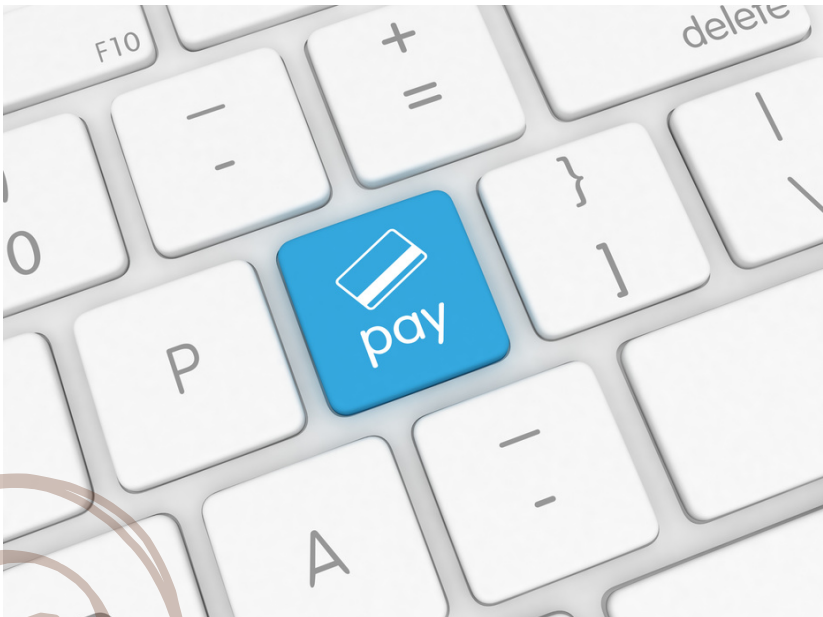
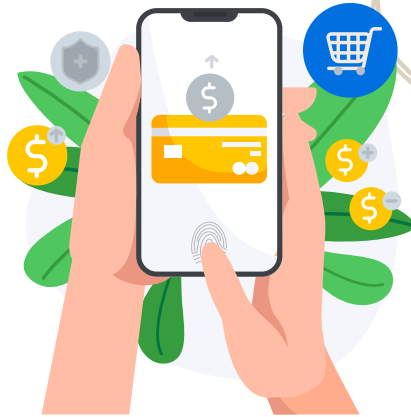
- 3 Settlement**- the payment gateway gather transaction details and send to merchants bank.

Alternative online payment system

- Any form of payment which are not cash or cards.
- Allow consumers to leverage online banking and manage digital wallets.

List of alternative online payment systems

1. PayPal
2. Apple Pay
3. Amazon Pay
4. Google wallet
5. Touch'n Go e-wallet
6. Boost
7. Maybank2u



Mobile Payment System



What is mobile payment system?

- Mobile payments (which encompass mobile wallets and mobile money transfers) are regulated transactions that take place through your mobile device. Instead of paying for stuff with cash, cheques, or physical credit cards, mobile payment technology allows you to do so digitally.

Why use mobile payments

Fast

Mobile contactless payments are by far the fastest way to pay. Usually, they take about a second



Convenient

People are carrying around cash less and less. People have their phones at the ready more and more

Mobile payments applications

Google Pay

Apple Pay

Contactless
Card



Benefits

- Mobile payments can be linked to users' credit or debit cards, phone bills, or prepaid deposits. They offer convenience for buyers by letting them make purchases from wireless devices, which lets them pay for goods or services wherever they are. Enabling easier purchases, including those made on the spur of the moment, yields more income for merchants.



Digital Cash

- Digital cash is a system of purchasing cash credits in relatively small amounts, storing the credits in your computer, and then spending them when making electronic purchases over the Internet.



Important properties of a Digital Cash system

Security

- The most important feature of a Digital Cash system is that it should ensure a high-level of security through sophisticated authentication techniques, which means it should not be copied or reused by the payer, the payee or anyone else



Portability

- The use of such a system should be independent of the location. The transactions can be carried over computer networks and into storage devices and vice versa.



Transferability

- The user can spend the money received in payment without having to contact a bank for authenticator



Advantages and Disadvantages Digital Cash

Advantages	Disadvantages
<p>Lower Cost: Firstly, the cost of using digital cash is extremely low. Normal bank transactions require huge amounts of infrastructure. There are bank branches, tellers, clerks, electronic systems, all of which combine to make transactions possible. This infrastructure can only be used for banking transactions.</p>	<p>Not Traceable: The digital cash uses the internet, which makes traceability difficult. Hence, the system provides anonymity. This can be a good thing but also a bad thing.</p>
<p>Long Distance Transactions: With physical cash, sending money to the other side of the world can be very expensive. This is also the case with electronic cash since intermediaries like SWIFT get involved and hence have to be paid a fee.</p>	<p>Forgery: Digital cash systems pose some unique risks. Since cash is digital, it is likely that hackers might break into the system. They may generate more coins even though they have not paid anything to earn that cash</p>

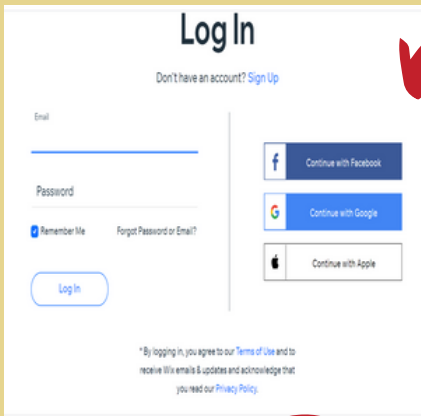


Set up a website for e-commerce

Identify open source template

- Example the open right source is Wix. Wix provides customizable website templates and a drag-and-drop HTML5 web site builder that includes apps, graphics, image galleries, fonts, vectors, animations and other options.
- Users also may opt to create their web sites from scratch.

How to use Wix platform?



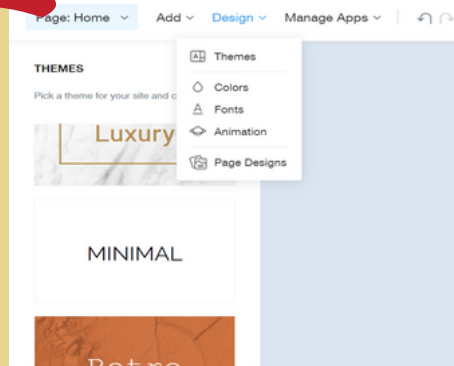
Login option

-Users can login via their Google account, Facebook, Apple or create a new account on Wix.

Choose templates

-In Wix have been prepared various types of templates that can be used according to their own taste.

-User can choose any themes, colours picture, fonts and animation that can be used for your sites.



System Design Specification

- A document that presents the complete design for the new information system, along with detailed costs, staffing, and scheduling for completing the next SDLC phase of systems implementation
- The system design specification is the baseline against which the operational system will be measured.

Typical System Design specification

- Management Summary- a brief overview of the project for company managers and executives.
- System components – contains the complete design for the new system, including the user interface, outputs, inputs, files, databases, and network specifications.
- System Environment- describes the constraints, or conditions, affecting the system, including any requirements that involve operations, hardware, systems software, or security.
- Implementation Requirements- specify start-up processing, initial data entry or acquisition, user training requirements, and software test plans.
- Time and Cost Estimates- provide detailed schedules, cost estimates, and staffing requirements for the systems development phase and revised projections for the remainder of the SDLC.
- Additional Material- this can be included at the end of the system design specification.

Set up the payment systems

An e-payment system is a way of making transactions or paying for goods and service through an electronic medium, without the use of checks or cash. It's also called an electronic payment system or online system.

Payment system option

Bank transfer

- Users can do this via mobile banking, internet banking and ATM. This method is classified as an old method that is still used today.

Debit card

- A debit card is a plastic payment card that can be used instead of cash when making purchases.

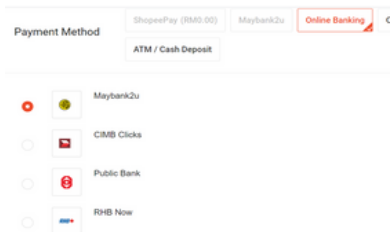
Digital wallet

- A digital wallet is an electronic transactions with another party bartering digital currency units for goods and services.

Payment system methods (shoppee)

Bank Transfer

- Users need to select the type of bank to be used to make the payment

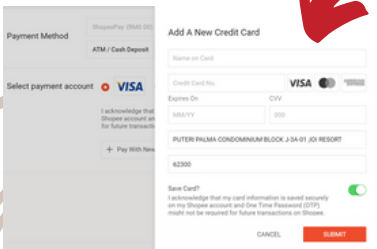


Payment Method

ShopeePay (RM0.00) Maybank2u **Online Banking**

ATM / Cash Deposit

- Maybank2u
- CIMB Clicks
- Public Bank
- RHB Now



Payment Method

ShopeePay (RM0.00)

ATM / Cash Deposit

Select payment account **VISA**

I acknowledge that Shopee account is for future transaction

→ Pay With New

Add A New Credit Card

Name on Card

Credit Card No.

Expires On CVV

6300

PUTERI PALMA CONDOMINIUM BLOCK J SA 01 JO RESORT

Save Card?

I acknowledge that my card information is saved securely on my Shopee account and One Time Password (OTP) might not be required for future transactions on Shopee.

CANCEL **SUBMIT**

Debit/credit card

- Users need to fill in their card number as well and request a tac number for verification of their card.

Set up website usability

What is the usability of the website?

- This website is simple and easy to use for various types of fields or occupations.
- This website makes it easy for users to log in and search for anything they want.

Example of e-commerce website

<https://qshaqilah02.wixsite.com/e-commerce>

<https://afiqaimanmahathir.wixsite.com/my-site>

<https://muhammadazran6.wixsite.com/my-site>

Let's do this!!!

Question 1

Fill in the blanks with the correct answer.

- a) _____ is a type of malware that denies access to a computer system or data until a ransom is paid.
- b) Trojan virus is an example of _____.
- c) _____ is a security incident where sensitive, protected confidential information is copied, transmitted, viewed, stolen or used by a person or persons with unauthorized access.

Question 2

Explain the three (3) basic steps on how online credit card works.

Question 3

Give four (4) alternative online payment systems.

- i. _____
- ii. _____
- iii. _____
- iv. _____

Answer

CHAPTER 1

Question 1

Classification of E-Commerce	Description
f. Mobile E-Commerce	Enables users to access online shopping platforms without needing to use a desktop computer
d. Local E-Commerce	A combination of the concepts of local trade and e-commerce.
e. Social E-Commerce	A subset of electronic commerce that involves social media and online media that supports social interactions.
a. Consumer to Consumer (C2C)	Business model involves a transaction between two consumers
b. Business to Business (B2B)	Sells its products to an intermediate buyer who then sells the product to the final customer.
c. Business to Consumer (B2C)	The transactions conducted directly between a company and consumers

CHAPTER 2

This section consists of ANSWER SIX (6) objective questions.

Question 1 = C

Question 2 = B

Question 3 = C

Question 4 = D

Question 5 = A

Question 6 = C

CHAPTER 3

Question 1

1. Name
2. Bank Account
3. Browser Type

Question 2

- a. Cookies
- b. Shopping Carts
- c. Spyware
- d. Search Engine

CHAPTER 4

Question 1

- a. Catalog merchants
- b. Omni-channel merchants (bricks-and-clicks)
- c. Manufacturer-direct merchants
- d. Virtual merchants

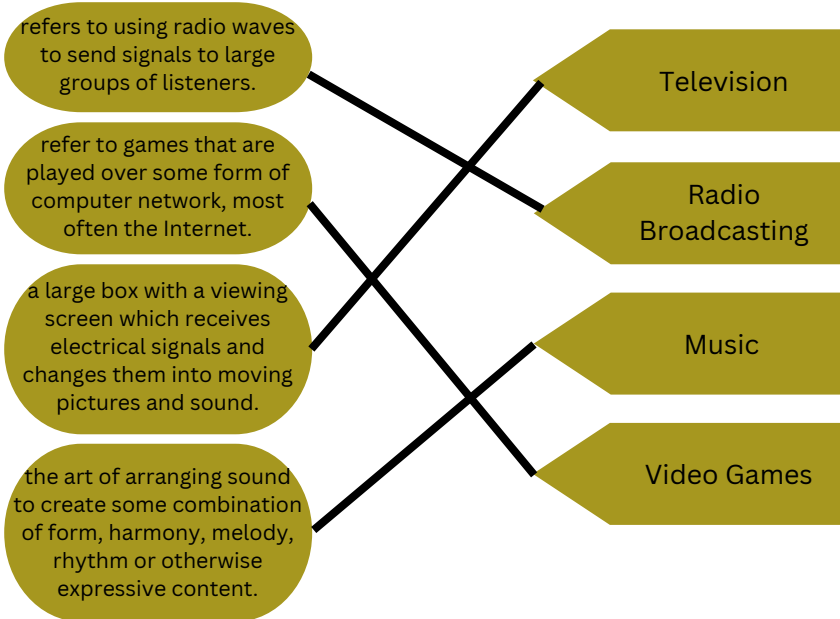
Question 2

1. Consumer concerns about the security of transactions
2. Consumer concerns about the privacy of personal information given to Web sites
3. Delays in delivery of goods when compared to store shopping

CHAPTER 5

Question 1

Match the following.



Question 2

- Online content referring to digital materials accessible from digital repositories. Online content includes text, images, animations, music and videos.
- Online content industries are organized into 2 major categories:
 - i. the print industries (newspapers, books, and magazines)
 - ii. the online entertainment industries of television, feature-length movies, radio, videogames, and music.

CHAPTER 6

Question 1

- a. Ransomware
- b. Malware
- c. Data breach

Question 2

- a. Authorization
- b. Capture
- c. Settlement

Question 3

- i. Paypal
- ii. Apple Pay
- iii. Amazon Pay
- iv. Google wallet

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Notes



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