

# **Lesson 08**

## **Doing Business in the Online World**

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# Review from Previous Lesson



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# Today's Class Agenda

-  Business model and its types
-  E-commerce definition
-  Types of e-commerce
-  E-commerce payment methods
-  E-commerce customer service
-  Online banking
-  Intranet, extranet, and internet
-  Telecommuters, recognizing secure sites



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# Business Model

- A business model is a company's core **strategy for profitably doing business**
- **Brick-and-mortar**
  - **Brick and mortar implies a physical store**
    - A physical store that you can visit in person to do your shopping
    - Limited hours
    - Salespeople can offer assistance
    - Customers can handle the merchandise
    - Prince Bazar
- **Click-and-mortar or online store**
  - **Properties**
    - Store is **open 24 x 7**
    - Salespeople usually not available
    - Can only view the merchandise
    - Daraz.com, Bikroy.com, Amazon.com
- **Brick-and-click or hybrid merchant**
  - A physical store that also has a Web site where you can shop.
    - Walton, Swapno, Best Buy, Walmart and Nordstrom



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# E-commerce Definition

- E-commerce means **doing business online**, such as when a consumer buys a product over the Web instead of going to a store to buy it.



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# Types of E-commerce

		Transaction accepted by			
		Business	Consumer	Government	Peer
Transaction initiated from	Business	B2B	B2C	B2G	B2P
	Consumer	C2B	C2C	C2G	C2P
	Government	G2B	G2C	G2G	G2P
	Peer	P2B	P2C	P2G	P2P

## Other types of e-commerce

- M-commerce
- S-commerce



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# Business-to-Consumer E-commerce

- **Consumers** purchase product and services through a web site
- List of products is nearly endless
- Amazon, daraz, chaldal, rokomari
- Features
  - Catalog
  - Checkout
  - Customer support page
  - Search tool
  - Products can be found by keyword



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# Business-to-Business E-commerce

- **Transaction takes place between companies;** consumers are not involved.
- **Accounts for the majority of e-commerce**
- **Initially private networks and computer system were used before the rise of web**
- **Alibaba, bgmea**
- **Common financial transactions between two companies:**
  - **Order an out-of-stock product**
  - **Oder parts**
  - **Purchase stocks**
  - **Credit information check**



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# Consumer-to-Consumer E-commerce

- **Consumer to consumer markets** provide an innovative way to allow customers to interact with each other
- **Ebay, bikroy**



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# E-commerce Payment Methods

- **Shopping cart:** an electronic holding area that **stores information about items** that the customer has chosen for purchasing
- **Pay through-**
  - Cash on Delivery (CoD)
  - M-banking like Bkash, Rocket, Mcash
  - Debit card
  - Credit card e.g., VISA, AMEX card, Master card, Payoneer
  - E-wallet
  - Bank wire transfer
  - Bank check
  - Paypal
  - Bitcoin



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# E-commerce Customer Service

- Needed to **resolve problems**
- Understand and check the service policies before buying from a website
- Contact information
  - How you contact the vendor ( telephone or email)
- Return policies
  - Availability and fee for returning items
- Shipping policies
  - Shipping options and charge
- Charges and fees
  - Processing and hidden fees



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# Online Banking and Finance

- **Online banking** refers to using a bank's Web site to handle banking-related tasks
  - Create an account
  - Transfer funds
  - Record or view transactions
  - Reconcile statements
  - Pay bills
- **Online finance** refers to any kind of personal financial transaction you can conduct online, other than managing your bank accounts like investing, applying for loan and CC, paying tax, doing financial research



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# Intranet vs. Extranet vs. Internet

- **Companies need to do business with many other companies. They require systems to handle large amount of partners or customers. An effective way to do this is to create corporate networks that grant access to its network and internet. These networks are called intranets, extranets, and internet**
  - **An **intranet** is a corporate network that uses the same protocols as the Internet, but which belongs exclusively to a corporation**
    - **only the internal workers access resources**



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# Intranet vs. Extranet vs. Internet...

- An **extranet** is an intranet that can be accessed by authorized outside users over the Internet
  - To gain entrance to, an external user need a user name and a password
- The **internet** is the wider network that allows computer networks around the world run by companies, governments, universities and other organizations to talk to one another.



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# Telecommuters

- Employee **working outside of the office**
- Connects to the office through computer and internet connection
- Usually use home computer to access to internet. That connect employer to private network
- Extranet or other networking technique



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# Recognizing Secure Sites

- At past, got slow acceptance due to poor security
- Improve security measure and public perception of internet security
- Allow **safe transmission of credit card** (account number, password, personal information)
- Encode page using secure socket layer (**SSL**) technology :
  - Encryption secure data by converting it into code that is readable with a key to the code
  - SSL protected web page's URL shows
    - https://
  - Secured page can be determined by two way
    - Check URL: if URL begins with **https://**
    - Check browser's Status bar: Secure web page shows **closed padlock symbol** in browsers' status bar.



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# Recognizing Secure Sites...

The screenshot displays a web browser window with the address bar showing 'rokomari.com/book'. The page content includes a search bar, a navigation menu with categories like 'বই' (Books), 'ইলেক্ট্রনিক্স' (Electronics), and 'স্টেশনারী ও অন্যান্য' (Stationery and others). Below the navigation menu, there are promotional banners for 'বইমেলা' (Book Fair) and 'বই' (Books) with various offers and discounts. A 'Connection is secure' notification is visible in the top right corner of the browser window.

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# E-commerce Sites in Bangladesh

- ✓ Bangladshbrands.Com
- ✓ Ajkerdeal.Com
- ✓ Priyoshop.Com
- ✓ Rokomari.Com
- ✓ Hatbazar.Com
- ✓ Bdshop.Com
- ✓ Kaymu.Com.Bd
- ✓ Addressbazar.Com
- ✓ Hungrynaki.Com
- ✓ Shoppersbd.Com
- ✓ Cellbazaar.Com/Olx.Com
- ✓ Clickbd.Com
- ✓ Jobsbd.Com
- ✓ Bdshops.Com
- ✓ Boimela.Com
- ✓ Upohardbd.Com
- ✓ Ekhoni.Com
- ✓ Seiboi.Com
- ✓ Bizbangladesh.Com
- ✓ Foodpanda.Com.Bd
- ✓ Shoptobd.Com
- ✓ Bagdoom.Com
- ✓ Bdjobs.Com
- ✓ Prothom-alojobs.Com
- ✓ Jobsa1.Com
- ✓ Kiksha.Com
- ✓ Pickaboo.Com
- ✓ Chaldal.Com
- ✓ Daraz.Com
- ✓ Othoba.Com
- ✓ Gozayaan.Com
- ✓ Pathao.Com
- ✓ Uber.Com
- ✓ Bahon.Com
- ✓ Banglamart.Com
- ✓ Sohojshop.Com
- ✓ Clickbd.Com
- ✓ Shadmart.Com
- ✓ Shohoz.Com
- ✓ Busbd.Com.Bd
- ✓ Bdtickets.Com
- ✓ Ticketshala.Com
- ✓ Ghorebazar.Com
- ✓ Evaly.Com
- ✓ Ringid.Com
- ✓ Apnare.Com



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# References

- Peter Norton, M. (2004). *Peter Norton's intro to computers 6/E*. McGraw-Hill Education.
- Rahman, M. L., Kaiser, M. S., Rahman, M. A., & Hossain, M. A. (2017). *Computer Fundamentals and ICT* (1st ed.). Daffodil International University Press.
- Different sites found in internet



## **Next Lesson: Lesson 09 on Computer Threats and Basic Security Measures**

- Based on today's discussion, activity will be assigned to you. You have to make a solution to the problem.**
- At the end there will be a short assessment test based on Lecture lesson-08**





# Discussion Questions and Learning Summary!





**The end of Lesson-8**

**Thanks!**