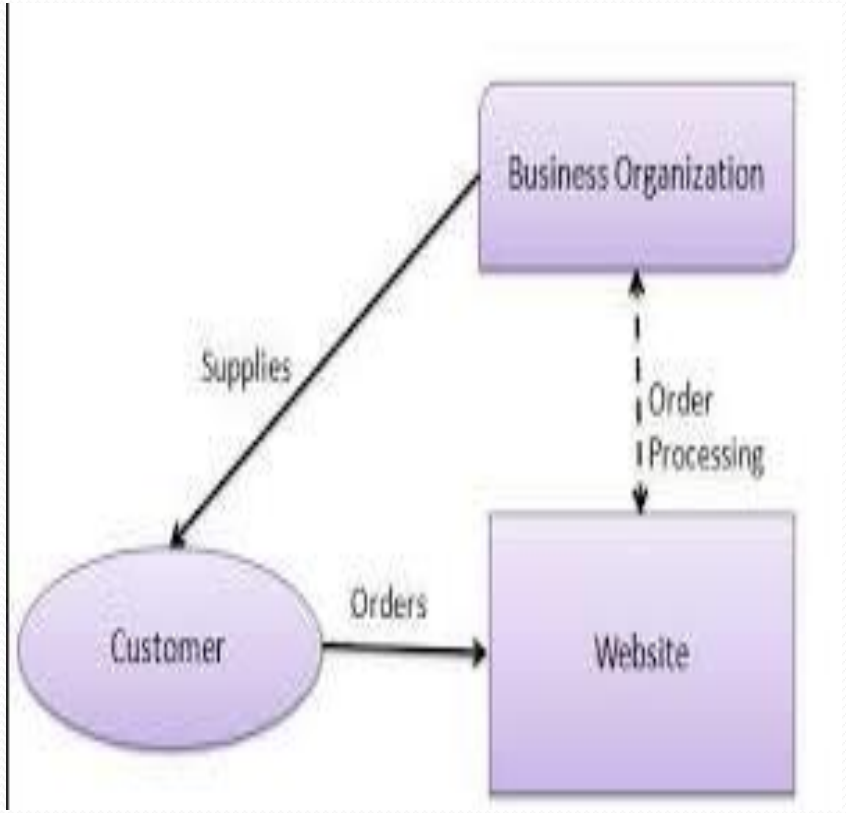
# E-commerce

- Buying and selling online
- Involves websites and apps
- Examples: Amazon, eBay, daraz
- Goal: Reduce costs, improve service

# Types of E-commerce Models

- Business-to-Consumer (B2C)
- Business-to-Business (B2B)
- Consumer-to-Consumer (C2C)

# 1. B2C (Business to Consumer)




**Characteristics of B2C E-commerce**

- Direct interaction between businesses and consumers
- Personalized marketing to enhance customer engagement and loyalty
- Expanded market reach through e-commerce platforms
- Customer feedback shapes product development and improvement

# Business-to-Consumer (B2C)

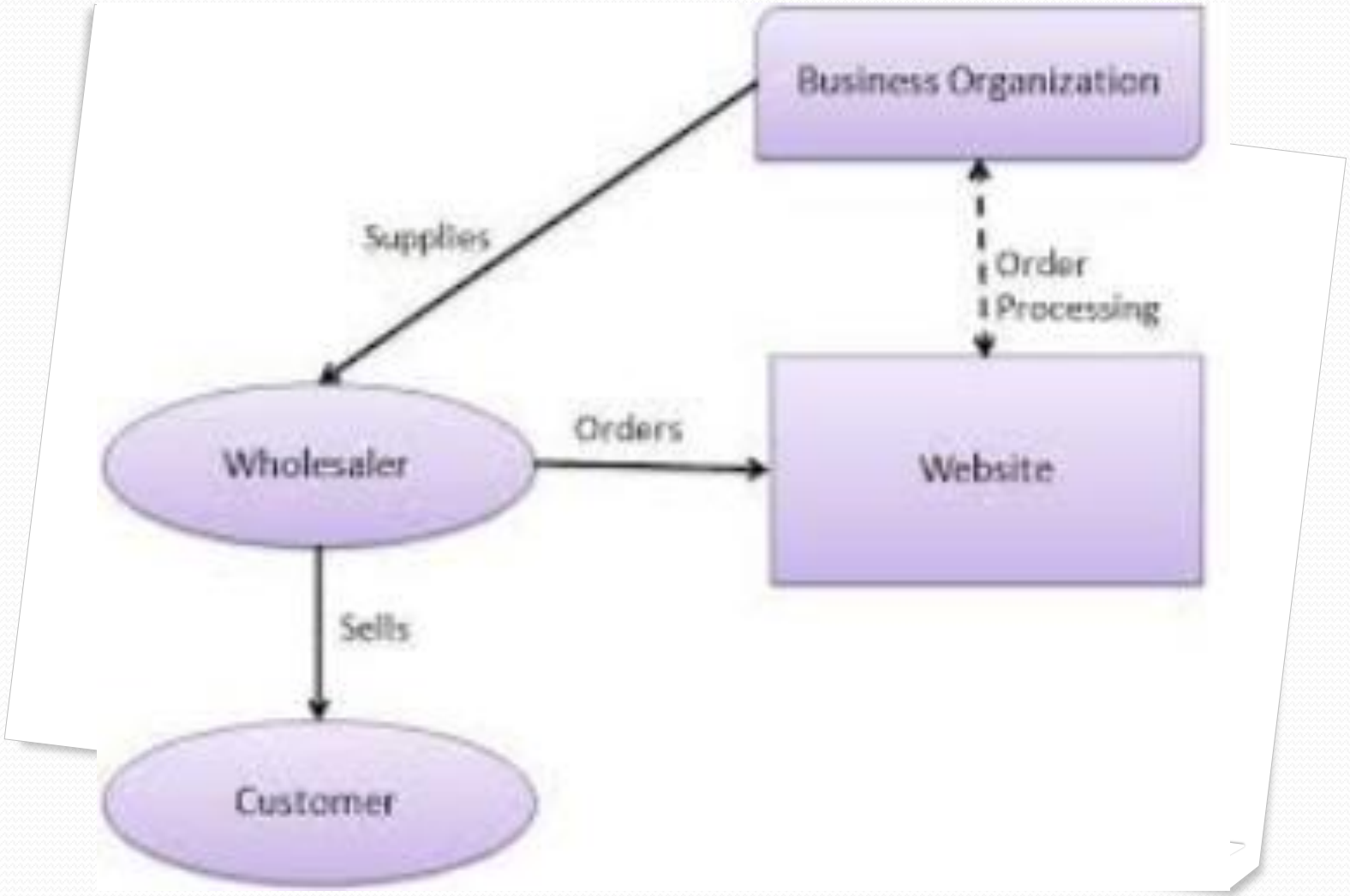
- Global reach enables access to diverse markets.
- 24/7 availability increases convenience for consumers.
- Personalization enhances customer satisfaction and loyalty.
- Data-driven insights improve marketing strategies effectively.

# Business-to-Consumer (B2C)

Examples

- **Global Reach**: Amazon sells products worldwide, reaching millions.
- **24/7 Availability**: Etsy allows shopping anytime, day or night.
- **Personalization**: Netflix recommends shows based on viewing history.
- **Data-Driven Insights**: Alibaba analyzes customer behavior for targeted ads.

# 2. Business-to-Business (B2B)



# Business-to-Business (B2B)

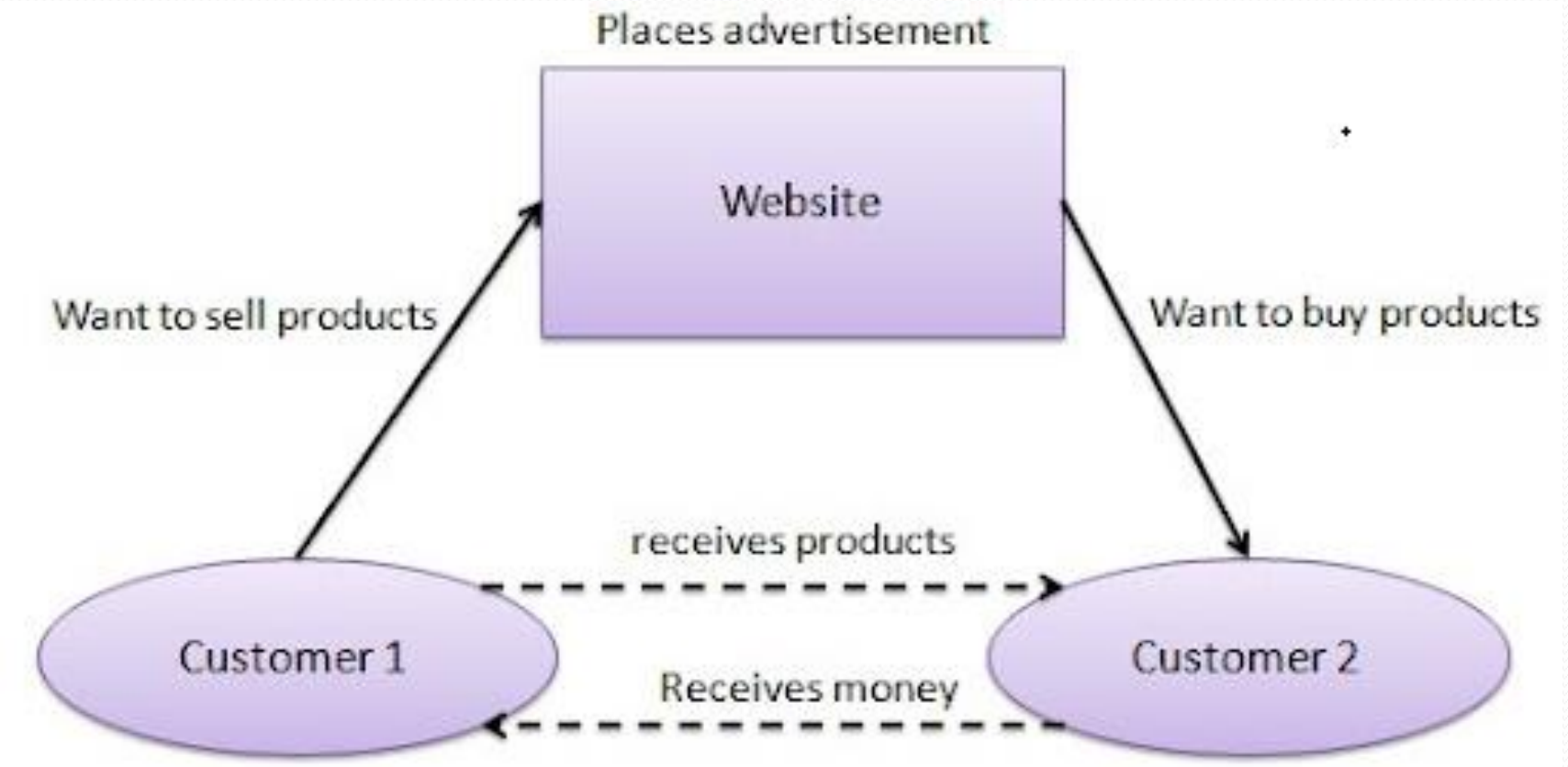
- **Online Transactions**: Businesses sell products or services to other businesses via online platforms.
- **Efficiency Improvement**: Streamlines ordering and payment processes, reducing reliance on manual sales efforts.
- **Long-Term Relationships**: Typically involves ongoing relationships with clients, often characterized by bulk purchases and negotiated pricing.
- **Complex Procurement**: Often includes multiple decision-makers and requires tailored solutions to meet specific business needs.

# B2B (Business to Business) e-commerce

**Examples of B2B e-commerce platforms**:

- **Amazon Business**: A division of Amazon that caters specifically to businesses, offering bulk purchasing options and business-only pricing.
- **Alibaba:** A leading global B2B marketplace connecting suppliers and buyers, primarily focused on wholesale transactions.
- **Salesforce:** A cloud-based CRM platform that provides businesses with tools to manage customer relationships and sales processes.
- **Microsoft:** Offers a variety of software and services for businesses, including cloud solutions and enterprise software licensing.

# 3.Consumer-to-Consumer (C2C)



# Consumer-to-Consumer (C2C)

- Consumers sell products directly to other consumers.
- Online platforms facilitate transactions between individuals.
- Low-cost entry for sellers and buyers alike.
- Includes auctions, classifieds, and peer-to-peer sales.

# Consumer-to-Consumer (C2C)

Examples

- eBay: Auction site for consumer-to-consumer sales.
- Hamrobazaar: Classified ads for local buying and selling
- Craigslist: Classified ads for local buying and selling.
- Etsy: Marketplace for handmade and vintage items.
- Airbnb: Individuals rent out their properties to travelers.
- Fiverr: Freelancers offer services directly to consumers.

# Advantages of E-commerce

- Increased reach and access
- Cost-effective operations
- 24/7 availability
- Competitive pricing opportunities

# Disadvantages of E-commerce

- Security risks for transactions
- Lack of personal interaction
- Potential data breaches
- Reduced customer loyalty

# Introduction to M-commerce

- Buying and selling via mobile devices.
- Includes transactions on smartphones, laptop and tablets.
- Encompasses mobile payments and in-app purchases.
- Provides convenience and flexibility for users.

# Examples of m-commerce

**1. Mobile Shopping**

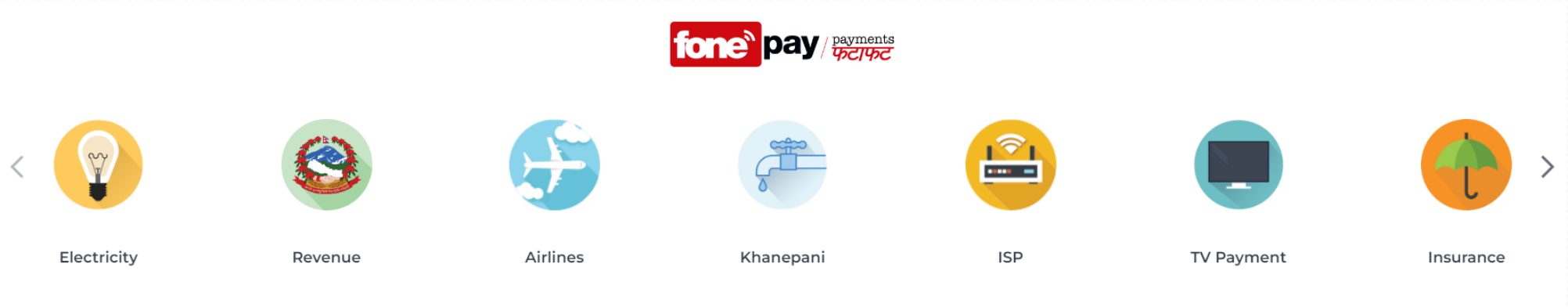
- Daraz: Leading e-commerce platform offering a wide range of products
- Sastodeal: Popular online shopping site for Nepali consumers
- Muncha: Offers a variety of products including electronics, fashion, and home décor

Daraz sastodeal.com Muncha www.muncha.com

# Examples of m-commerce

## 2. Mobile Banking

- Provides mobile banking app for account management and transactions
- Offers mobile banking services for secure fund transfers and bill payments



# Examples of m-commerce

**3. Mobile Payments**

- eSewa: First and largest mobile payment gateway in Nepal
- IME Pay: Allows mobile money transfers and payments
- Khalti: Digital wallet and payment app for online transactions

# Examples of m-commerce

**4. Mobile Coupons and Loyalty Programs**

Foodmandu: Food delivery app that offers mobile coupons and discounts

INdrive: Ride-sharing app with loyalty rewards for frequent users

Pathao: Provides mobile coupons and offers through their app for bike rides and food delivery

# Advantages of M-commerce

- Convenient shopping experience
- Accessible from anywhere
- Expands customer base
- Seamless transactions

# Disadvantages of M-commerce

- Security risks persist
- Limited screen space issues
- Challenging product display
- Potential for user frustration

# Online Payment Methods

**1. Credit Card Payments**

- Widely accepted for online purchases
- Require entering card details like number, expiry, CVV
- Offer consumer protection like chargebacks
- Examples: Visa, Mastercard, American Express

# Online Payment Methods

**2. Debit Card Payments**

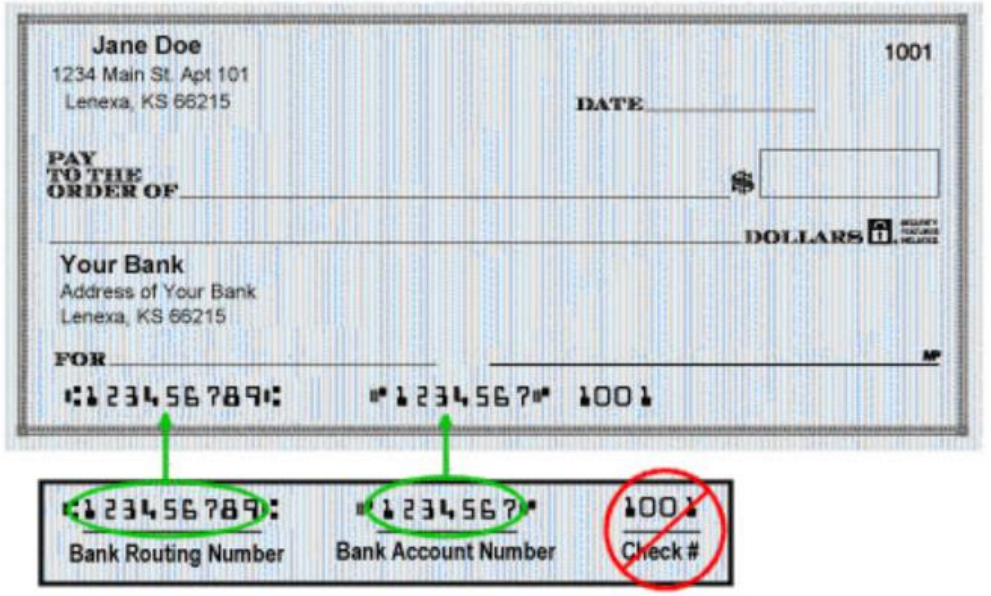
- Directly deduct funds from a bank account
- Require entering card details like credit cards
- Offer less consumer protection than credit cards

Examples: Visa Debit, Mastercard Debit

# Online Payment Methods

**3. E-check or Electronic Check Payments**

- Authorize direct bank account withdrawals
- Provide bank account and routing numbers
- Offer lower fees than card payments
- Examples: eCheck, ACH payments



# Online Payment Methods

**4. Digital Wallet Payments**

- Store card details for one-click purchases
- Provide an extra layer of security
- Offer biometric authentication options
- Examples: eSewa, Khalti, Apple Pay, Google Pay, PayPal

# Online Payment Methods

**5. Crypto currency Payments**

- Use decentralized digital currencies
- Provide anonymity and irreversibility
- Require a crypto currency wallet
- Examples: Bitcoin, Ethereum, Polkadot

Polkadot

# Advantages of Online Payment

- Anytime, anywhere transactions
- Faster, easier large payments
- Higher payment security
- Reduced risk of theft

# Disadvantages of Online Payment

- Third-party service charges
- Limited shop acceptance
- Privacy concerns exist
- Risk of hacking and fraud