

facilities and that no court or public authority should recognize customary civil disabilities.

Congress resigned from provincial governments in 1939, and from then until Independence, any initiative on the matter of Untouchability was taken by the British government and Ambedkar. In 1942, the year of the Quit India movement, Ambedkar established a Scheduled Castes Federation to fight once more for a separate electorate. He also became Labour Minister in the viceroy's cabinet. In 1943 the affirmative action policy of establishing a percentage of vacancies in government service to be filled only by Scheduled Castes was adopted.

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Challenges and Opportunities in E-commerce

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Corporate executive and consumers are besieged by futuristic scenarios of business facilitated by electronic commerce. A concept found only in science fiction, "Cyberspace" has become one of the most exciting trends in business. Even television advertisements have begun to guide consumers to company websites for additional product/service information. Companies are positioning themselves to be competitive and information technology of all types is the force behind corporate reorganization. However, progressive managers and consumers understand the underlying economic and technological reasons why companies in the entertainment, telecommunications, and manufacturing industries are being forced to reorganize. Most managers, however, perceive a radical paradigm shift in the way technology is viewed in the business world.

In the market-place, the electronic commerce focus is shifting from an emphasis on pure technology to a more protective technology supported strategic action. This means that to realize the full potential of electronic commerce, organization to be willing to change the way they do business. It has been seen that large gains in productivity and market share take place when technological change is combined with organizational restructuring. Not only is business conducted more efficiently, but also new business opportunities are often created. Clearly, management needs to play a larger role in the formulation and implementation of electronic commerce strategies. Developing electronic commerce application and services raises so many business issues that developing a business strategy should not be left solely to the information system department. "Doing business online" sounds technical, and organizations often delegate the task to the technical departments. A better approach is to develop a cross-functional team composed of technical staff as well as marketing and finance personnel.

We can define e-commerce in following manners:

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- From a communications perspective, electronic commerce is the delivery of information, products/ service, or payments via telephone lines, computer networks, or any other means.
- From a business process perspective, electronic commerce is the application of technology towards the automation of business transactions and workflows.
- From a service perspective, electronic commerce is a tool that addresses the desire of firms, consumers, and manage to cut service costs while improving the quality of goods and increasing the speed of service delivery.
- From an online perspective, electronic commerce provides the capability of buying and selling products and information on the internet and other online service.

All of the above definitions are valid. It is a matter of which lens is issued to view the e-commerce landscape. Broadly speaking, electronic commerce emphasizes the generation and exploitation of new business opportunities and, to use popular phrases: “generate business quail”. Electronic commerce endeavours to improve the execution of business transactions over various networks. These improvements may result in more effective performance, greater economic efficiency, and more rapid exchange. More specifically, electronic commerce enables the execution of information laden transactions between two or more parties using inter-connected networks. These networks can be a combination of POTS (plain old telephone system), cable TV, leased lines, and wireless, information based transactions are creating new ways of doing business and even new types of business. When buyer/seller transactions occur in the electronic market place, information is accessed, absorbed, arranged, and sold in different ways. To manage these transactions, electronic commerce also incorporates transaction management, which organizes, routes processes, and tracks transactions. Electronic commerce also includes consumers making electronic payments and funds transfers.

Another way of looking at electronic commerce is to view it is a production process that converts digital inputs into quail-added outputs through a set of intermediaries. For example, in the case of online trading, production processes can add value by including more value-added processing on the raw information supplied to customers. The business

rationale for the use of e-commerce can be explained by a simple equation: Profit= Revenue- Costs.

Challenges and Opportunities:

In India, despite not having a telecom or cable infrastructure however, the total value of the India e-commerce transactions during 1998-99, was Rs. 131 crore in business to business, its massive potential could be increased if we have a supportive framework in place. The total value of e-commerce transactions in India which is very much in sync with the global pattern. To take about a bright future for e-commerce in India, perhaps, major stumbling block would be the inadequate telecom infrastructure outside the metros as well as the cost and difficulty of getting leased lines and bandwidth for an ISP, PC penetration is an issue as PC continue to become cheaper. The Government could do to promote e-commerce in India would be to make its transactions sales tax free for 5 years. There is another dimension to the security of data during transit that is at stake. Responding to such fears worldwide, alternative payment modes have merged. One is the secure electronic transaction (SET) developed by Global Credit Card franchisers via and Master Card. City Bank is working with another data encryption’s software called as Secure Sockets Later (SSL). Yet another alternative is developing a currency for the net called cash strategy.

E-commerce provide much of the fuel that power the computer hardware and software corporations offering e-commerce solutions as the core of their business strategy. In Tokyo, IBM putt an impressive trade fair to show case emerging technologies with business as the predominant theme. More than 100 million users are connected worldwide currently and the number are expected to top 320 million by 2005. Another growing perception among companies that to be competitive, it is only necessary to establish themselves in cyber space but also change the way the business is conducted. More enterprises are coming to the net with applications that allow people to execute transactions. Another reason is the affordability of technology and substantial reductions in the cost of transactions.

Traditional distribution systems have evolved with a view to reduce the number of transactions directly handled by the manufacturers or marketers. Worldwide commerce model relies on direct consumer distribution through third party service provides like postal department

and courier companies thereby eliminating the middlemen. The use of information technology allows companies to handle large number of transactions in an economic way. But India has a unique set of problems. Current rules and regulations governing the transport and distribution of goods coupled with customs, central excise, sales tax and octopi regulations make the task of direct distribution compels, costly and cumbersome. The rules and regulations governing transportation are different for different states, cities and towns and keep on changing frequently. A considerable amount of paper work needs to travel along with shipment besides the invoice and sales tax clearance and the declarations required with the shipment. This is the biggest hurdle for e-commerce in India.

The Government has a major role in ensuring that Indian companies capitalize on the e-commerce opportunity. This needs a proactive Government policy to simplify the rules and regulations to facility technologies. The solution is to work closely with a distribution service provider. Select the service provider based on ability to handle the regulatory requirement. Many of the direct sellers, network marketers, television shopping networks. Service providers have to make sure that e-retailers are aware of the way and they need to customizes their systems for the unique requirements.

The emerging technologies are propelling the growth of e-commerce globally. Technologies like IBM's deep computing and pervasive computing, the two primary application are for deep computing are stimulation quite simply replacing physical systems. The second type of deep computing data mining or business intelligence. Pervasive computing is made possible by computer chips that can be economically embedded in all funds of things, emitting a little information and all of them interwoven in the global information infrastructure . The software bugs, paucity or right expertise and skilled personnel etc. are some of the handicaps. The main concern is the legal policy framework which aims to remove existing legal constringent. To that extent, corporate have to adopt themselves to new ways of managing business in this wired world to put up the requisite, Infrastructure and minimize regulations to meet dynamic market place of goods and services.

Technical standards dictate the specifics of information publishing tools, user interfaces and transport. Standards are essential to ensure

compatibility across the entire network. Just as traditional transportation networks such as railroads face difficulties with different track standards in different countries, differing standards in electricity distribution (110 versus 200 volts) and video distribution (Sony BETA versus VHS), limit worldwide use of many products.

While fundamental computing issues are just now being raised and solved, a variety of industries are developing new application that target both consumers and business. Experiments are necessary in order to predict which applications will be successful, but these experiments require an infrastructure. And in order to plan the infrastructure, hard choices have to be made about which applications might be successful. This is a classic chicken and egg dilemma that Microsoft, for one, negotiates quite well.

Microsoft is an excellent case study of a company that understands the importance of the various aspects of the electronic commerce framework. The logic behind the acquisitions and strategic partnerships Microsoft has undertaken in the field of electronic commerce is simple: once users install windows on their desktop, with the click of a mouse, these users can sign up for Microsoft network (MSN). This system allowed Microsoft to cut into the market share of offline service providers like America online and software providers like Netscape, and it provided Microsoft with a competitive edge so big that rivals complained to the Justice Department. Complaints reasoned that Microsoft not only essentially controlled the user interface, but also controlled the "plumbing" that allows user's access to the Internet. Microsoft could thus easily deny access to other competing applications. In terms of the aspects of the electronic commerce infrastructures, Microsoft began its efforts by establishing a key link to the Internet. When Microsoft decided to build the MSN, it bought a 20 percent stake in UUNET Technologies, a company that provides consumers with access to the Internet. UUNET gave Microsoft access to telecommunications infrastructure that reaches several hundred cities in the United States. It also made Microsoft independent of any access provider.

Microsoft then launched an intensive effort to build an attractive content base. Instead of spending money developing its own content, Microsoft decided to attract content away from other providers such as Mercia online and compuserve. Although content is key, its providers

have little leverage in the online market place. In general, content providers (such as magazines, newspapers, and TV networks) receive meagre royalties based on usage fees, and a small bounty for drawing new subscribers to a service. Microsoft developed a business model that allows each content provider to set fees and to retain the majority of revenues generated by their content. Microsoft receives 20 percent of advertising revenues and a 5 percent commission on goods sold on MSN but delivered by other methods. With this business model, it was able to garner support from content providers seeking more lucrative contracts. In terms of network servers, Microsoft has developed a web server called Internet Information System that is its bundling with Windows NT 4.0 operating systems. Microsoft is also active in messaging and information distribution, and is involved with various consortia and standard organizations that are developing standards for such distribution. In the area of common business services, Microsoft launched a preemptive strike by making a \$1.5 billion bid for Intuit, the maker of the popular personal finance software, Quicken. This merger would give Microsoft the capability to perform transaction processing, an important component of the electronic commerce framework.

The merger was shelved when the U.S. Justice Department launched an antitrust investigation against Microsoft. In order to provide the transaction processing capability Microsoft sought through Intuit, Microsoft has redoubled efforts to improve Microsoft Money to match the functionality of Intuit's Quicken product. Microsoft is working with various application vendors. With the other elements of electronic commerce infrastructure in place, applications will proliferate. For instance, Wal-Mart and Microsoft recently made a deal to provide online shopping services. Wal-Mart, in the summer of 1996, introduced an Internet site through Microsoft's Merchant Server. Customers will browse and pay for merchandise through PCs. The products will be delivered by regular mail. Microsoft is betting heavily that the use of electronic commerce will increase dramatically as technology improves, and that consumer oriented electronic commerce will increase accordingly. Microsoft also realizes that there is already enough technology available to provide exciting online services; the challenge lies in selling these ideas and services to the consumer.

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