

1- What is E-Commerce

for definition
marks
عنوان السؤال
في هذا السؤال
الاجابة

Benefits to Society

- (5) 1) Electronic commerce enables more individuals to work at home and to do less travelling for shopping, resulting in less traffic on the roads and lower air pollution.
- (5) 2) Electronic commerce allows some merchandise to be sold at lower prices, so less affluent people can buy more and increase their standard of living.
- (5) 3) Electronic commerce enables people in Third World countries and rural areas to enjoy products and services that otherwise are not available to them.
- (5) 4) Electronic commerce facilitates delivery of public services, such as health care, education, and distribution of government social services at a reduced cost and/or improved quality.

4x5 = 20
marks

STEP 2: CREATING AN EC ARCHITECTURE An EC architecture is a plan for

(5) organizing the underlying infrastructure and applications of a site. The plan specifies the following:

- (5) 1. ▸ Information and data required to fulfil the business goals and vision
- (5) 2. ▸ Application modules that will deliver and manage the information and data ▸ Specific hardware and software on which the application modules will run
- (5) 3. ▸ Necessary security, scalability, and reliability required by the applications
- (5) 4. ▸ Human resources and procedures for implementing the architecture

5x5 = 25

3- Market Segmentation Ch3

Advertisers' response to the decrease in effectiveness was to identify specific portions of their markets and target them with specific advertising messages. This practice, called market segmentation, divides the pool of potential customers into segments. Segments are usually defined in terms of demographic characteristics such as age, gender, marital status, income level, and geographic location.

- 5 • Micromarketing: Practice of targeting very small market segments.
- 5 • Geographic segmentation: Firms divide their customers into groups by where they live or work.
- 5 • Demographic segmentation: Uses information about age, gender, family size, income, education, religion, or ethnicity to group customers.
- 5 • Psychographic segmentation: Marketers try to group customers by variables such as social class, personality, or their approach to life.

Advantages of Internet Banking Ch7

5 Electronic Banking is a process by which a customer performs banking transactions electronically without visiting a brick-and-mortar institution.

- 4 1. Convenience- Unlike your corner bank, online banking sites never close; they're available 24 hours a day, seven days a week, and they're only a mouse click away.
- 4 2. Ubiquity- If you're out of state or even out of the country when a money problem arises, you can log on instantly to your online bank and take care of business, 24\7.
- 4 3. Transaction speed- Online bank sites generally execute and confirm transactions at or quicker than ATM processing speeds.

- 4 4. **Efficiency**-You can access and manage all of your bank accounts, including IRA's, CDs, even securities, from one secure site.
- 4 5. **Effectiveness**- Many online banking sites now offer sophisticated tools, including account aggregation, stock quotes, rate alert and portfolio managing program to help you manage all of your assets more effectively.

$$4 \times 5 = 20$$

$$20 + 5 = 25$$

