

Damascus University

Open Learning System

Small Business Management Dept. Student Name: \_\_\_\_\_

Electronic Commerce Exam S2/2022 ID: \_\_\_\_\_

Exam Duration: 2Hours

Answer the following questions:

(At least 10 lines for Each question/25 Marks for each)

- 1- Identify the meaning of "Electronic Banking"? and explain Advantages of Internet Banking?
- 2- Explain the Five-stage Model of Customer Loyalty?
- 3- In term of developing an E-commerce landscape, Explain "Step 2: Creating An Ec Architecture"?
- 4- What is E-Commerce and what are the benefits of EC to society?

Best Luck

Module Director

Prof. Majd Sakor

## 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.

$$5 + (5 \times 4) = 25$$

## Five-stage Model of Customer Loyalty:

$$5 \times 5 = 25$$

- (5) ✓ **Awareness**: Customers who recognize the name of the company or one of its products are in the awareness stage of customer loyalty.
- (5) ✓ **Exploration**: In this stage potential customers learn more about the company or its products.

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Students can express & write down their ideas

- ⑤ ✓ **Familiarity:** Customers who have completed several transactions and are aware of the company's policies regarding returns, credits, and pricing flexibility are in this stage.
- ⑤ ✓ **Commitment:** After experiencing a considerable number of highly satisfactory encounters with a company, some customers develop a fierce loyalty or strong preference for the products or brands of that company.
- ⑤ ✓ **Separation:** Over time, the conditions that made the relationship valuable might change. The customer might be severely disappointed by changes in the level of service

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

① organizing the underlying infrastructure and applications of a site. The plan specifies the following:

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

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Students can use  
their own expressions  
and ideas



5 for definition

## Benefits to Society

- (4) 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.
- (4) 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.
- (4) 3) Electronic commerce enables people in Third World countries and rural areas to enjoy products and services that otherwise are not available to them.
- (4) 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. Health-care services, for example, can reach patients in rural areas.

$$5 + (4 \times 5) = 25$$

Students can use  
their own expressions