Part One: Introduction

1.1 E – Commerce: The Definition

Electronic commerce, commonly known as (electronic marketing) e commerce or eCommerce, consists of the buying and selling of products or services over electronic systems such as the Internet and other computer networks.

In easy word, providing services or options to buy and sell through electronic network, can be defined E-commerce. It facilitates internal interaction, improves customer relationship and eliminates constraints of place and time. It is a fast expanding business process where buyers and sellers staying at a far distance can communicate easily and directly reducing the constraints of time and place. The amount of trade conducted electronically has grown extraordinarily with widespread Internet usage.

The use of commerce is conducted in this way, spurring and drawing on innovations in electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web at least at some point in the transaction's lifecycle, although it can encompass a wider range of technologies such as e-mail as well.

A large percentage of electronic commerce is conducted entirely electronically for virtual items such as access to premium content on a website, but most electronic commerce involves the transportation of physical items in some way. Online retailers are sometimes known as e-retailers and online retail is sometimes known as e-tail. Almost all big retailers have electronic commerce presence on the World Wide Web.

Electronic commerce that is conducted between businesses is referred to as business-to-business or B2B. B2B can be open to all interested parties (e.g. commodity exchange) or limited to specific, pre-qualified participants (private electronic market). Electronic commerce that is conducted between businesses and consumers, on the

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other hand, is referred to as business-to-consumer or B2C. This is the type of electronic commerce conducted by companies such as ebay.com.

Electronic commerce is generally considered to be the sales aspect of e-business. It also consists of the exchange of data to facilitate the financing and payment aspects of the business transactions.

1.2 E – Commerce: History / Early development

Early development:

The meaning of electronic commerce has changed over the last 30 years. Originally, electronic commerce meant the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of e-commerce was the airline reservation system typified by Sabre in the USA and Travicom in the UK.

Online shopping, an important component of electronic commerce was invented by Michael Aldrich in the UK in 1979. The world's first recorded B2B was Thomson Holidays in 1981 The first recorded B2C was Gateshead SIS/ Tesco in 1984 The world's first recorded online shopper was Mrs. Jane Snowball of Gateshead, England During the 1980s, online shopping was also used extensively in the UK by auto manufacturers such as Ford, Peugeot-Talbot, General Motors and Nissan All these organizations and others used the Aldrich systems. The systems used the switched public telephone network in dial-up and leased line modes. There was no broadband capability.

From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP), data mining and data warehousing.

An early example of many-to-many electronic commerce in physical goods was the Boston Computer Exchange, a marketplace for used computers launched in 1982. An early online information marketplace, including online consulting, was the American Information Exchange, another pre Internet online system introduced in 1991.

In 1990 Tim Berners-Lee invented the World Wide Web and transformed an academic telecommunication network into a worldwide everyman everyday communication system called internet/www. Commercial enterprise on the Internet was strictly prohibited until 1991. Although the Internet became popular worldwide around 1994 when the first internet online shopping started, it took about five years to introduce security protocols and DSL allowing continual connection to the Internet.

By the end of 2000, many European and American business companies offered their services through the World Wide Web. Since then people began to associate a word "ecommerce" with the ability of purchasing various goods through the Internet using secure protocols and electronic payment services.

Timeline

Year	Description
1979	Online shopping was invented in the UK by Michael Aldrich
1982	Minitel was introduced nationwide in France by France Telecom and used for online ordering.
1987	Swreg begins to provide software and shareware authors means to sell their products online through an electronic Merchant account.
1990	Tim Berners-Lee writes the first web browser, World Wide Web, using a NeXT computer.

1992	J.H. Snider and Terra Ziporyn publish Future Shop: How New Technologies Will Change the Way We Shop and What We Buy. St. Martin's Press. ISBN 0312063598.
1994	Netscape releases the Navigator browser in October under the code name Mozilla. Pizza Hut offers pizza ordering on its Web page. The first online bank opens. Attempts to offer flower delivery and magazine subscriptions online. Adult materials also become commercially available, as do cars and bikes. Netscape 1.0 is introduced in late 1994 SSL encryption that made transactions secure.
1995	Jeff Bezos launches Amazon.com and the first commercial-free 24 hour, internet-only radio stations; Radio HK and NetRadio start broadcasting. Dell and Cisco begin to aggressively use Internet for commercial transactions. eBay is founded by computer programmer Pierre Omidyar as AuctionWeb.
1998	Electronic postal stamps can be purchased and downloaded for printing from the Web.
1999	Business.com sold for US $7.5 million to eCompanies, which was purchased in 1997 for US $149,000. The peer-to-peer filesharing software Napster launches. ATG Stores launches to sell decorative items for the home online.
2000:	The dot-com bust.
2002	eBay acquires PayPal for $1.5 billion. Niche retail companies CSN Stores and NetShops are founded with the concept of selling products through several targeted domains, rather than a central portal.
2003	Amazon.com posts first yearly profit.
2007	Business.com acquired by R.H. Donnelley for $345 million.
2008	US eCommerce and Online Retail sales projected to reach $204 billion, an increase of 17 percent over 2007.

1.3 E – Commerce: The Role in the Era of Globalization

Globalization has brought in many changes in the business scenario with the whole world inching towards one big market place. Communication between the buyers and sellers has become critical as each can opt to explore a greater number of alternatives than ever before.

E-commerce through Internet, e-mails, websites, and other facilities, enables a businessman to be linked with every corner of the world, and thus opens up greater opportunities in the World market.

Another important factor is the time required for completing a business transaction. As markets are becoming competitive and information is more readily available, a quick, reliable and replicable transaction implies availing of prevailing opportunities. On the contrary, delays in processing a transaction might become synonymous to wasting an opportunity. Therefore, a fast and alternative mechanism of communication, contract, and payment is an integral part of a globally competitive business organization.

How important or relevant is e-commerce to the economy of Bangladesh – a developing economy – in general and to the export market in particular? The Information Technology (IT) revolution has been too phenomenal to predict its future growth and its use in an economy like Bangladesh's. In the light of the recent spate of globalization and the initiation of the World Trade Organization (WTO), assessing the immediate and short or medium term relevance of e-commerce to Bangladesh becomes imperative.

A review of the trade scenario of Bangladesh reveals that it has accepted the challenge of globalization by pursuing the most liberalized trade regime in South Asia. As a signatory of WTO, Bangladesh has accepted the Code of Good Practice of the WTO Agreement on Technical Barriers to Trade. Consequently, it is expected to adhere to various standards and technical regulations. To face the challenge posed by globalization, Bangladeshi producers will not only have to offer goods and services at

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competitive prices, but also ensure timely delivery, quality control and an efficient and reliable payment mechanism. However, the steps taken towards trade liberalization in Bangladesh become ineffective as a result of poor governance and weak infrastructure. Even simple day-to-day transactions with government bodies are characterized by unnecessary delays, obstructionism by public sector officials and demands for illegal payments. In addition to corruption, trade related regulations that are vague, contradictory and improperly implemented aggravate the situation.

Business Practices and Online Goals

Determining what you want your Web site to do is not easy or cut and dry. Of course, you probably want to sell products online.

When the time comes to figure out what you want your Web site to accomplish for your business, you need to think about all aspects of your business plan. How do you do business with customers now, and how do you expect to do business with them online?

No Web solution is going to do everything. There is no such thing as being all things to all customers. Does your business rely on personal communication? Real, interpersonal communication is difficult to achieve on the Net, so if your business practices depend on it, you will have to build your site to approximate the personal feeling your company usually presents.

Does your business rely on fast order processing? The Internet is perfect for quick business transactions, but if this is how you do business, you must develop your Web site and your expectations of it to make the most of your business practices.

Strategic Goals and Objectives Since keeping your customers satisfied will result in sales almost every time, your Web site's goals and objectives should reflect the experience you want for your customers. Think about the people that you do business with. Think about the conversations you have with them. What information do they request from you before they make a purchasing decision? What questions do they have after they have bought your product?

The best way to think about Web site objectives is to contemplate a typical day in your business. Who do you talk to? How do you use the fax machine? How do you generate new customer leads? How do you meet with your customers? Do you use the mail, UPS, or other delivery and courier services? What information from the customer do you find absolutely critical to helping you close the sale? The answers to these questions will help you devise a solid list of goals and objectives for your Web site.

Your objectives should be as specific and as measurable as possible. To generate objectives that are both specific and measurable you must think in quantitative terms. Things like the number of times that customers access your database, download a product specification sheet, or send an inquiry to customer service are all specific and measurable.

Core Constituencies:

The foundation of a good Web business strategy lies in a deep understanding of the people you do business with and how you do business with them. There are your customers, of course. But you also need to think about suppliers, business partners, employees, and even investors. These people are your core constituencies.

Core constituencies can be defined as your prototypical customers. Core constituencies are the group or groups of people that you want to please most with your Web site. But do not make the mistake of assuming that your customers are the only people that make up the core constituency. If you own a golf pro shop, the people who supply your products can also be a core constituency you want to address on your site. Think of ways your Web site can make it easier for you to do business not only with your customers but with your vendors and other business partners as well.

Great business Web sites, and ones that are successful, treat each user that enters as a real, valued customer on the other end of the line. This does not happen by accident. A great Web site takes planning and dedication.

1.4 E Commerce: Law and Regulations

E-commerce is all about selling goods and services via the internet. The trader and customer are not face to face at any point, with business conducted remotely, regardless of location. This can pose a number of challenges to the formation and enforcement of contracts. A number of legislative initiatives affect business conducted online - they can be complex and change regularly.

As far as e-commerce transactions are concerned, the legislation is primarily intended to ensure that online contracts are legally binding. The ways in which electronic marketing can be undertaken to promote the services of e-commerce providers are also regulated.

E-commerce Regulations

The E-commerce Regulations came into force in August 2002. They implement the European E-Commerce Directive into UK law and one of their main aims is to ensure that electronic contracts are legally binding and enforceable throughout Europe.

The Regulations apply to businesses that: Sell goods or services to businesses or consumers on the internet, or by email or Standard Messaging Service (SMS) ie text messages advertise on the internet, or by email or SMS convey or store electronic content for customers, or provide access to a communications network They do not cover direct marketing by phone or fax. Information requirements The E-commerce Regulations identify specific information about your business that you must provide to recipients of online services, and set down guidelines regarding advertising and promotions.

Contracting online

If you form a contract online by electronic means, your customer should be able to print and store a copy of the terms and conditions.

Advertising

If you intend to advertise on the internet, or by email or SMS, the Regulations stipulate that "commercial communications" must be clearly recognizable as such. They must clearly identify the person on whose behalf the marketing communication is sent, together with any promotional offer.

The Regulations also cover "unsolicited commercial communications", commonly referred to as spam. They require that these communications are identifiable from the subject line of the email, without the need to read the rest of the message. SMS messages are not covered for these purposes.

1.5 Government Regulations

In the United States, some electronic commerce activities are regulated by the Federal Trade Commission (FTC). These activities include the use of commercial e-mails, online advertising and consumer privacy. The CAN-SPAM Act of 2003 establishes national standards for direct marketing over e-mail. The Federal Trade Commission Act regulates all forms of advertising, including online advertising, and states that advertising must be truthful and non-deceptive. Using its authority under Section 5 of the FTC Act, which prohibits unfair or deceptive practices, the FTC has brought a number of cases to enforce the promises in corporate privacy statements, including promises about the security of consumers' personal information. As result, any corporate privacy policy related to e-commerce activity may be subject to enforcement by the FTC.

The Ryan Haight Online Pharmacy Consumer Protection Act of 2008, which came into law in 2008, amends the Controlled Substances Act to address online pharmacies.

1.6 New Rules of E-Commerce

Both e-commerce and traditional commercial transactions require a way to accept returns in the case of broken or otherwise unsatisfactory products. Both need to handle warranty claims if they are a part of selling the product. In traditional commerce, customers just bring back a product for a refund if they do not like it, or bring it back to the store for warranty repairs.

Since there is no "store" in the e-commerce process shipping arrangements must be made for accepting returns and handling warranty service. Often the company that has taken over fulfillment for an Internet business will also handle returns.

Finally, customer service and support is a necessary part of doing business, both in the real world and online. Customer service in the bricks-and-mortar world often takes place in person or over the phone, whereas online customer service must be handled through more indirect means via e-mail or other online means.

E-commerce has changed a lot of the ways that companies do business. But the e-commerce revolution has also made new rules necessary. This is not surprising. As with all new eras, advances in technology have forced businesses to evolve, creating new ways of doing business and new rules for conducting business.

E-Commerce Rule #1: Empowerment the first new rule is that the customer should be in charge of his experience, which is just a re-emphasis of the most tried-and-true business strategy throughout history: The customer is always right. But there is a very useful twist to this old axiom. Self-service by your customers will help your business by reducing your cost of operations.

When you let customers serve themselves from your Web site, you do not need to employ as many sales and customer service representatives. Better yet, your sales and service representatives can focus on the more important aspects of their work.

The side benefit is that your customers will feel more in control of their relationship with your company. Customers will value the opportunity to help themselves. Customers will feel like they are in better control of their experience with you, and they feel grateful to you for giving them this power.

E-Commerce Rule #2: Personalization Information and personalization are the key empowering attributes of a marketing business strategy on the Internet. The more customer intelligence you can build into your Web site, the better you'll be able to personalize it for specific customers. Personalization on the Web is achieved in one of two ways: either placing a cookie in the user's cookie file or requiring them to log in to your Web site every time they visit. Cookies that are not Fattening!

A cookie is a piece of information sent by a Web server (the Web site) to a Web browser (the customer) that the Web browser is expected to save and send back to the Web server whenever the browser goes back to that site. Cookies can contain any information you choose to include, such as login information, user preferences, items of interest, and other tidbits that help customize the user's experience on a Web site.

There are countless advantages to personalizing a Web site. Besides the good feeling it gives your customers, customers can tailor your information to meet their needs. They can see prior orders without having to go through a lengthy process. They can check on the latest prices for items they've placed on their shopping list. Personalization helps induce customers to return to your site because it provides the specific information they need with greater speed and ease.

The concept of personalization is at the core of many financial services Web sites. For instance, when you store a personal investment portfolio with a brokerage site on the Web, that information is directly linked to your account. Your portfolio information is saved in a database, and when you return to the Web site and login with a username and password the information is automatically retrieved.

E-Commerce Rule #3: Directness Dell Computers is one of the most successful online businesses in the world. Their success is embodied in their motto: "Be Direct." Being direct means getting from point A to point B without taking any detours or

stopping for any road blocks. Being direct online means connecting your customers to the information and tools that they need most, by passing or eliminating superfluous questions and extraneous hurdles. The goal is to get your customer to the decision to buy as quickly and efficiently as possible.

E-Commerce Rule #4: Speed If time is the enemy of opportunity, then speed is the partner of success! People use the Internet for many different reasons but the reason most often cited by consumers is "saving time." Telephone companies knew the importance of "saving time" for the consumer. The Yellow Pages directories were marketed as timesaving devices. Remember—"Let Your Fingers Do the Walking." Well, the Web is marketed as a way for consumers to save time by not only finding places to shop, but actually doing the shopping right on their computer once they get there.

The rule of speed for online business impacts many areas, including:

☐ Clear and logical Web site design so consumers can find what they want quickly and easily

☐ Small file sizes for photos and graphics so Web pages download faster

☐ Powerful hardware and high speed reliable Internet connections for your Web server

1.7 Business application related to e – commerce

- Email

Electronic mail, often abbreviated as email, e.mail or e-mail, is a method of exchanging digital messages. E-mail systems are based on a store-and-forward model in which e-mail computer server systems accept, forward, deliver and store messages on behalf of users, who only need to connect to the e-mail infrastructure, typically an e-mail server, with a network-enabled device (e.g., a personal computer) for the duration of message submission or retrieval. Originally, e-mail was always transmitted directly from one user's device to another's; nowadays this is rarely the case.

- Enterprise content management

Enterprise Content Management (ECM) is the strategies, methods and tools used to capture, manage, store, preserve, and deliver content and documents related to organizational processes. ECM tools and strategies allow the management of an organization's unstructured information, wherever that information exists.

- Instant messaging

Instant messaging (IM) is a collection of technologies that create the possibility of real-time text-based communication between two or more participants over the internet or some form of internal network/intranet. It is important to understand that what separates chat and instant messaging from technologies such as e-mail is the perceived synchronicity of the communication by the user - Chat happens in real-time. IM allows effective and efficient communication, featuring immediate receipt of acknowledgment or reply.

In certain cases Instant Messaging involves additional features, which make it even more popular. For example, users can see each other by using web-cams, or talk directly for free over the Internet using a microphone and loudspeakers.

It is possible to save a conversation for later reference. Instant messages are typically logged in a local message history which closes the gap to the persistent nature of e-mails and facilitates quick exchange of information like URLs or document snippets (which can be unwieldy when communicated via telephone).

- Newsgroups
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A Usenet newsgroup is a repository usually within the Usenet system, for messages posted from many users in different locations. The term may be confusing to some, because it is usually a discussion group. Newsgroups are technically distinct from, but functionally similar to, discussion forums on the World Wide Web. Newsreader software is used to read newsgroups.

- Online shopping and order tracking

Online shopping is the process consumers go through to purchase products or services over the Internet. An online shop, e shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall.

The metaphor of an online catalog is also used, by analogy with mail order catalogs. All types of stores have retail web sites, including those that do and do not also have physical storefronts and paper catalogs. Online shopping is a type of electronic commerce used for business-to-business (B2B) and business-to-consumer (B2C) transactions.

- Online Banking

Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society.

Online banking solutions have many features and capabilities in common, but traditionally also have some that are application specific. The common features fall broadly into several categories Transactional (e.g., performing a financial transaction such as an account to account transfer, paying a bill, wire transfer... and applications... apply for a loan, new account, etc.)

Electronic bill presentment and payment - EBPP
Funds transfer between a customer's own checking and savings accounts, or to another customer's account
Investment purchase or sale
Loan applications and transactions, such as repayments
Non-transactional (e.g., online statements, check links, cobrowsing, chat)
Bank statements
Financial Institution Administration -

Support of multiple users having varying levels of authority

Transaction approval process

Wire transfer

- Online Office Suite

An online office suite or online productivity suite is a type of office suite offered by websites in the form of software as a service. They can be accessed online from any Internet-enabled device running any operating system. This allows people to work together worldwide and at any time, thereby leading to international web-based collaboration and virtual teamwork. Usually, the basic versions are offered for free and for more advanced versions one is required to pay a nominal subscription fee.

- Payment System

An e-commerce payment system facilitates the acceptance of electronic payment for online transactions. Also known as Electronic Data Interchange (EDI), e-commerce payment systems have become increasingly popular due to the widespread use of the internet-based shopping and banking.

In the early years of B2C transactions, many consumers were apprehensive of using their credit and debit cards over the internet because of the perceived increased risk of fraud. Recent research shows that 30% of people in the United Kingdom still do not shop online because they do not trust online payment systems. However, 54% do believe that it is safe to shop online which is an increase from 26% in 2006.

There are numerous different payments systems available for online merchants. These include the traditional credit, debit and charge card but also new technologies such as digital-wallets, e-cash, mobile payment and e-checks. Another form of payment system is allowing a 3rd party to complete the online transaction for you. These companies are called Payment Service Providers (PSP), a good example is Paypal or WorldPay. (Paypal also offers its own payment system)

- Shopping Chart Software

Shopping cart software is software used in e-commerce to assist people making purchases online, analogous to the American English term 'shopping cart'. In British English it is generally known as a shopping basket, almost exclusively shortened on websites to 'basket'.

The software allows online shopping customers to accumulate a list of items for purchase, described metaphorically as "placing items in the shopping cart". Upon checkout, the software typically calculates a total for the order, including shipping and handling (i.e. postage and packing) charges and the associated taxes, as applicable.

- Teleconference

A teleconference or tele-seminar is the live exchange and mass articulation of information among several persons and machines remote from one another but linked by a telecommunications system. Terms such as audio conferencing, telephone conferencing and phone conferencing are also sometimes used to refer to teleconferencing.

The telecommunications system may support the teleconference by providing one or more of the following audio, video, and/or data services by one or more means, such as telephone, computer, telegraph, teletype, radio, and TV.

- Electronic ticket

An electronic ticket or e-ticket is used to represent the purchase of a seat on a passenger airline, usually through a website or by telephone. This form of airline ticket has rapidly replaced the old multi-layered paper tickets (from close to zero to 100% in about 10 years) and became mandatory for IATA members as of June 1, 2008.During the last few years, where paper tickets were still available, airlines

frequently charged extra for issuing them. E-tickets are also available for certain entertainment venues.

Once a reservation is made, an e-ticket exists only as a digital record in the airline computers. Customers usually print out a copy of their receipt which contains the record locator or reservation number and the e-ticket number.

According to critical acclaim, Joel R. Goheen is recognized as the Inventor of Electronic Ticketing in the Airline Industry, an industry where global electronic ticket sales (the industry standard) accounts for over $400 Billion (US) a year (2007). Electronic tickets have been introduced in road, urban or rail public transport as well.

1.8 E-commerce how it works

E-commerce is the most modern way for the buyers and sellers to communicate easily. International networking works immensely for exposing of E-commerce.

The information of the sellers is presented in the web pages in the Internet. The web pages include all the information about goods and services provided by the sellers and order option. Buyers can select required product and services from the web site of the sellers where database of all goods and services are given.

After selecting required goods and services, buyer can order for that goods and services and with in a definite period the ordered goods and services are delivered to them.

Payment can be made by four options that are-
  o International and domestic credit card
  o Bank draft and check
  o Smart community card
  o On delivery payment.

Goods and services can also be delivered through two options –

- o Electronically
- o Physically.

Digital goods like audio songs, video songs, films etc are delivered electronically and non-digital goods like foods, perfumes, flowers etc are delivered physically.

1.9: E – Commerce Services

1.9.1: Online goods and Service

- Streaming Media

Streaming media are multimedia that are constantly received by, and normally presented to, an end-user while being delivered by a streaming provider (the term "presented" is used in this article in a general sense that includes audio or video playback). The name refers to the delivery method of the medium rather than to the medium itself.

The distinction is usually applied to media that are distributed over telecommunications networks, as most other delivery systems are either inherently streaming (e.g., radio, television) or inherently non-streaming (e.g., books, video cassettes, audio CDs). The verb 'to stream' is also derived from this term, meaning to deliver media in this manner. Internet television is a commonly streamed media.

- E Books

An e-book (short for electronic book, also written eBook or ebook), also known as a digital book, is an e-text that forms the digital media equivalent of a conventional printed book, sometimes restricted with a digital rights management system.

An E-book, as defined by the Oxford Dictionary of English, is "an electronic version of a printed book which can be read on a personal computer or hand-held device designed specifically for this purpose".

E-books are usually read on dedicated hardware devices known as e-Readers ore-book devices. Some personal computers and cell phones can also be used, especially to read documents in pdf format.

- Software

Software includes all the various forms and roles that digitally stored data may have and play in a computer (or similar system), regardless of whether the data is used as code for a CPU, or other interpreter, or whether it represents other kinds of information. Software thus encompasses a wide array of products that may be developed using different techniques such as ordinary programming languages, scripting languages, microcode, or an FPGA configuration.

Computer software is so called to distinguish it from computer hardware, which encompasses the physical interconnections and devices required to store and execute (or run) the software. At the lowest level, executable code consists of machine language instructions specific to an individual processor.

A machine language consists of groups of binary values signifying processor instructions that change the state of the computer from its preceding state. Programs are an ordered sequence of instructions for changing the state of the computer in a particular sequence.

It is usually written in high-level programming languages that are easier and more efficient for humans to use (closer to natural language) than machine language. High-level languages are compiled or interpreted into machine language object code. Software may also be written in an assembly language, essentially, a mnemonic representation of a machine language using a natural language alphabet. Assembly language must be assembled into object code via an assembler.

The term "software" was first used in this sense by John W. Tukey in 1958. In computer science and software engineering, computer software is all computer programs. The theory that is the basis for most modern software was first proposed by Alan Turing in his 1935 essay Computable numbers with an application to the Entsch dings problem.

1.9.2: *Retail Services*

- Online banking

Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society

Online banking solutions have many features and capabilities in common, but traditionally also have some that are application specific. The common features fall broadly into several categories Transactional (e.g., performing a financial transaction such as an account to account transfer, paying a bill, wire transfer... and applications... apply for a loan, new account, etc.)

- Food Ordering

Online food ordering services are websites that feature interactive menus allowing customers to place orders with local restaurants and food cooperatives. Much like ordering consumer goods online, many of these allow customers to keep accounts with them in order to make frequent ordering convenient. A customer will search for a favorite restaurant, choose from available items, and choose delivery or pick-up. Payment can be by credit card or cash, with the restaurant returning a percentage to the online food company.

- Online Flower Delivery

Online flower delivery services are websites that allow consumers to order flowers and related items by browsing an online catalogue. They are often delivered to a third party, the recipient of the gift.

Types of service: Services are broadly divided into four categories:

- Local florist

Local florist websites offer arrangements and bouquets for direct delivery in the geographic area physically serviced by their companies' own vans and personnel. This service is also known as "hand delivered" and has the advantage of presenting shoppers with the precise items available for delivery on a same-day basis. Local delivery charges are generally displayed as a separate fee from the price of each product.

- Order broker

Order brokers are third-party agents that display arrangement and bouquet product images and then transfer orders to affiliated local florists for fulfillment and hand delivery.

Order broker customers pay additional service fees as well as local delivery charges, which are generally included in the price displayed with each product. Orders are sent to local florists for fulfillment via a floral wire service.

The advantage of this service is the consolidation of purchases for delivery to multiple locations through a single website. Most florists also offer order brokering services for national and international delivery.

- o   Relay service / relay florist

A relay service often referred to as a relay florist, is essentially a website where a person or organization often with sophisticated computer operation/s, procures a purchase order between a consumer and itself instead of the order being placed directly with a local florist in the delivery area.

The relay service collects payment for the order, however as the Relay service normally cannot fulfill the order itself unless the delivery is local to the location of the Relay service; it relays the order and payment to a local florist in the delivery area, minus a commission.

- o   Courier delivery

Courier delivered flowers (also sometimes called Grower Direct or Flowers By Post) are assembled into bunches at the farm or in the warehouse of an importer or distributor; they are then placed in cardboard boxes and shipped direct to the recipient via overnight couriers.

The advantage of such a service is that because the flowers are shipped from the farm/importer they can be fresher although temperature fluctuations en-route and shipping conditions may negate the benefit.

Recipients are responsible to unpack, clean, condition and arrange courier delivered flowers. Flowers need to be conditioned after the shipping process and if the recipient does not know how to do this they will die. Florists condition flowers before delivering them and have quality control checks that warehouse workers do not.

- Online Video rental

Online video rental services allow a person to rent DVDs, Blu-ray Discs, HD DVDs and VCDs, among other film media online; for delivery by mail. Generally, all interaction between the renter and the rental company takes place through the company's website.

Most companies provide variations on five basic types of membership plans:

- Unlimited

These plans have no maximum on the number of movies one can rent per term, although there is a limit on the number one may have out at any one time (the higher this limit, the higher the monthly charge).

Most of the plans at Netflix, Blockbuster, etc. are of this type. "Unlimited" is something of a misnomer, since one will be limited by the delivery time of the postal service involved, the distance between the customer and the company's warehouse, etc. The company may also take active steps to reduce the number of discs shipped— see the "Throttling" section below.

- Limited, capped, monthly maximum

These plans have a limit on the number of discs customers may have out at any one time, and also a maximum total of discs that can be rented during each billing period (usually monthly).

This provides a cost ceiling for the supplier, and these plans are usually cheaper than unlimited plans. Some plans allow for additional shipments at extra cost once the maximum has been reached. Usually no credit is given if usage is below the maximum, although plans that allow this sort of "carry-over" are not completely unknown.

o Package

Instead of each disc being sent and returned independently, a "package" plan sends a certain number of disks together, and one returns all the discs in a single package as well. A common scenario allows for two packages to be outstanding, and subsequent packages ship as a previous one is returned.

o Individual Rentals, pay-as-you-go

A plan of this type would allow individual rentals for a fixed fee (perhaps varying by type/age/popularity of the title), with no monthly fee. Since companies rely on the monthly fees of low-volume renters to make up for those whose shipping costs approach or exceed what they are paying, there is little incentive to offer such a plan, and the rental price would likely have to approach or exceed store costs. Still, it would be a useful alternative for occasional or periodic renters who want access to the huge selection of online companies or the advantages of mail rental, yet do not want the fixed monthly cost.

o Peer to Peer Trading

There is also a completely different variant which might be termed "peer-to-peer". Individuals are able to exchange items directly with other consumers, using a company's services to provide matching between customers, mailing envelopes, credit for items traded, etc. Examples include Peerflix and SwapSimple.

o Season Rental, Series Rental

These are company controlled package plans based on a set of predetermined settings by the company. Season rental plans allow customers to rent entire seasons of television shows in single shipments; the customer can not break up or modify the package.

Customers often can still queue various packages together for uninterrupted service; returning the first package in order to have the next one shipped (i.e. Star Trek season 1 followed by season 2). Such plans are usually allotted either by show, or by season, for a set price.

Series plans allow customers to rent entire television or film series in bulk; often in a single shipment, (i.e. Friends TV show or the Baby Cart film series) but otherwise work identically to Season Rental plans. (The terms "Season" and "Series" are reversed in the UK

- Travel Website

A travel website is a website on the World Wide Web. that is dedicated to travel. The site may be focused on travel reviews, the booking of travel, or a combination of both. Approximately seventy million consumers researched travel plans online in July 2006. Travel bookings are the single largest component of e-commerce, according to Forrester Research.

Many travel websites are online travelogues or travel journals, usually created by individual travellers and hosted by companies that generally provide their information to consumers for free. These companies generate revenue through advertising or by providing services to other businesses. This medium produces a wide variety of styles, often incorporating graphics, photography, maps, and other unique content.

Some examples of websites that use a combination of travel reviews and the booking of travel are TripAdvisor, IgoUgo, and Cruise Critic. TripAdvisor allows travelers to view, contribute to, and edit the online travel "guide books", containing over 25 million travel reviews on more than 33,000 destinations worldwide, as of July 2009. IgoUgo offers a place to store and share trip stories, pictures, opinions, tips, and experiences. Similarly, Cruise Critic is an interactive virtual community comprised of avid and first-time cruisers who plan, research, and share their experiences online.

- Online Travel Agencies

An online travel agency (OTA) specializes in offering planning sources and booking capabilities.

Major OTAs include:

o Voyages-sncf.com - revenue €2.23 billion (2008)

o Expedia, Inc., including Expedia.com, Hotels.com, Hotwire.com, and others - revenue US$2.937 billion (2008)

o Sabre Holdings, including Travelocity, lastminute.com, and others - revenue US$2.9 billion (2008)

o Opodo - revenue €1.3 billion (2008)

o Priceline.com - revenue US$1.9 billion (2008)

o Orbitz Worldwide, Inc., including Orbitz.com, CheapTickets, ebookers, and others - revenue US$870 million (2008)

1.9.3: Marketplace Services

- Online Trading Community

An online trading community provides participants with a structured method for trading, bartering, or selling goods and services. These communities often have forums and chat rooms designed to facilitate communication between the members. An online trading community can be likened electronic equivalent of a bazaar, flea market, or garage sale.

Formal trading Community

A formal trading community consists of a website or network of websites that facilitate and track trade transactions. Some websites, such as the video game trading site Goozex charge transactional fees per trade, while other similar sites such as GameTZ do not.

Key elements of formal trading communities

- o Transactional tracking

- o Ratings and feedback system

- o Content listing, referencing, and matching

- Informal trading Community

There are several community based websites that have a broader scope and lend themselves to a trading environment.

Craigslist is a site for posting personal advertisements but many users have found this a less than conventional means of trading goods online with local residents.

1UP is a website dedicated to the publishing of news, videos, and other related media dealing with video games. There is a growing section of the site though dedicated the trading of games and DVDs on their message boards.

IGN is another website dedicated to videogame news and media that also has message boards dedicated to online trading. The distinguishing factors being that IGN has a much larger integrated database of games and DVDs in existence that users can add to their collection lists for trade purposes as well as mark the ones they are playing to lock from trade.

- Auctions

The online auction business model is one in which participants bid for products and services over the Internet. The functionality of buying and selling in an auction format is made possible through auction software which regulates the various processes involved.

Several types of online auctions are possible. In an English auction the initial price starts low and is bid up by successive bidders. In a Dutch auction, multiple identical items are offered in one auction, with all winning bidders paying the same price -- the highest price at which all items will be sold (treasury bills, for example, are auctioned this way). Almost all online auctions use the English auction method.

- Strength of business model

The strategic advantages of this business model include:

<u>No time constraints:</u> Bids can be placed at any time (24/7). Items are listed for a number of days (usually between 1 and 10, at the discretion of the seller), giving purchasers time to search, decide, and bid. This convenience increases the number of bidders.

<u>No geographical constraints:</u> Sellers and bidders can participate from anywhere that has internet access. This makes them more accessible and reduces the cost of "attending" an auction. This increases the number of listed items (i.e.: number of sellers) and the number of bids for each item (e.g.: number of bidders). The items do not need to be shipped to a central location, reducing costs, and reducing the seller's minimum acceptable price.

<u>Intensity of social interactions.</u> The social interactions involved in the bidding process are very similar to gambling. The bidders wait in anticipation hoping they will "win." Much like gambling addiction, some bidders may bid primarily to "play the game"

rather than to obtain products or services. This creates a highly loyal customer segment. This can also skew the prices of items/services/goods in the auction.

Large number of bidders. Because of the potential for a relatively low price, the broad scope of products and services available, the ease of access, and the social benefits of the auction process, there are a large numbers of bidders.

Large number of sellers. Because of the large number of bidders, the potential for a relatively high price, reduced selling costs, and ease of access, there are a large number of sellers.

Network economies. The large number of bidders will encourage more sellers, which, in turn, will encourage more bidders, which will encourage more sellers, etc., in a virtuous circle. The more the circle operates, the larger the system becomes, and the more valuable the business model becomes for all participants.

Captures consumers' surplus. Auctions are a form of first degree price discrimination. As such, they attempt to convert part of the consumers' surplus (defined as the area above the market price line but below the firm's demand curve) into producers' surplus.

Allegro	Listia
Apex auctions	Lixtor
Bidorbuy	MercadoLibre.com
Bidtopia	Overstock.com
Bidz.com	Oztion
The Debt Exchange	Prosper.com
eBay	SalvageSale, Inc
eBid	Swoopo
Extramarket.org	TradeMe
GunBroker.com	Tradus (former QXL)
Heritage Auction Galleries	uBid
Hobby Markets Online	Yahoo!

Table: Leading Companies that use this model

- Online Wallet

An online wallet is a program of web service that allows users to store and control their online shopping information, like logins, passwords, shipping address and credit card details, in one central place.

- Advertising

Online advertising is a form of promotion that uses the Internet and World Wide Web for the expressed purpose of delivering marketing messages to attract customers. Examples of online advertising include contextual ads on search engine results pages, banner ads, Rich Media Ads, Social network advertising, interstitial ads, online classified advertising, advertising networks and e-mail marketing, including e-mail spam.

Types of Advertising

Though, as seen above, the large majority of online advertising has a cost that is brought about by usage or interaction of an ad, there are a few other methods of advertising online that only require a one time payment. The Million Dollar Homepage is a very successful example of this. Visitors were able to pay $1 per pixel of advertising space and their advert would remain on the homepage for as long as the website exists with no extra costs.

Floating ad: An ad which moves across the user's screen or floats above the content.

Expanding ad: An ad which changes size and which may alter the contents of the webpage.

Polite ad: A method by which a large ad will be downloaded in smaller pieces to minimize the disruption of the content being viewed

Wallpaper ad: An ad which changes the background of the page being viewed.

Trick banner: A banner ad that looks like a dialog box with buttons. It simulates an error message or an alert.

Pop-up: A new window which opens in front of the current one, displaying an advertisement, or entire webpage.

Pop-under: Similar to a Pop-Up except that the window is loaded or sent behind the current window so that the user does not see it until they close one or more active windows.

Video ad: similar to a banner ad, except that instead of a static or animated image, actual moving video clips are displayed. This is the kind of advertising most prominent in television, and many advertisers will use the same clips for both television and online advertising.

Map ad: text or graphics linked from, and appearing in or over, a location on an electronic map such as on Google Maps.

Mobile ad: an SMS text or multi-media message sent to a cell phone.

Interstitial ad: a full-page ad that appears before a user reaches their original destination.

In addition, ads containing streaming video or streaming audio are becoming very popular with advertisers.

- Price Comparison Services

On the internet, a price comparison service (also known as shopping comparison or price engine) allows individuals to see different lists of prices for specific products.

Most price comparison services do not sell products themselves, but source prices from retailers from whom users can buy. In the UK, these services made between £120m and £140m in revenue in 2005, and are growing at an annual rate of 30% to 50%.

Price comparison sites typically do not charge users anything to use the site. Instead, they are monetized through payments from retailers who are listed on the site. Depending on the particular business model of the comparison shopping site, retailers will either pay a flat fee to be included on the site or pay a fee each time a user clicks through to the retailer web site or pay every time a user completes a specified action - for example, when they buy something or register with their e-mail address. Comparison shopping sites obtain large product data feeds covering many different retailers from affiliate networks such as Link Share and Commission Junction.

There are also companies that specialize in data feed consolidation for the purpose of price comparison and charge users for accessing this data. This has since been expanded the technology for business consumers in recruitment. When products from these feeds are displayed on their sites they earn money each time a visitor clicks through to the Merchant's site and buys something. Search results may be sorted by the amount of payment received from the merchants listed on the web site.

One way price comparison sites can collect data is directly from merchants. Retailers who want to list their products on the website then supply their own lists of products and prices, and these are matched against the original database. This is done by a mixture of information extraction, fuzzy logic and human labor.

Another way comparison sites can collect data is through a data feed file. Merchants provide information electronically in a set format. This data is then imported by the comparison website. Some third party businesses are providing consolidation of data feeds so that comparison sites do not have to import from many different merchants.

Affiliate networks such as Link Share and Commission Junction aggregate data feeds from many merchants and provide them to the price comparison sites. This enables price comparison sites to monetize the products contained in the feeds by earning commissions on click thru traffic.

An alternative approach is to crawl the web for prices. This means the comparison service scans retail web pages to retrieve the prices, instead of relying on the retailers to supply them. This method is also sometimes called 'scraping' information. Some, mostly smaller, independent sites solely use this method, to get prices directly from the websites that it is using for the comparison.

However, some combination of these two approaches is most frequently used. Some search engines are starting to blend information from standard feeds with information from sites where product stock-keeping units (SKUs) are unavailable.

Similar to search engine technology, price comparison sites are now spawning "comparison site optimization" specialists, who attempt to increase prominence on the comparison sites by optimizing titles, prices and content. However, this does not always have the same effect, due to the differing business models in price comparison.

- E Procurement

E-procurement (electronic procurement, sometimes also known as supplier exchange) is the business-to-business or business-to-consumer or Business-to-government purchase and sale of supplies, Work and services through the Internet as well as other information and networking systems, such as Electronic Data Interchange and Enterprise Resource Planning.

Typically, e-procurement Web sites allow qualified and registered users to look for buyers or sellers of goods and services. Depending on the approach, buyers or sellers may specify costs or invite bids. Transactions can be initiated and completed.

Ongoing purchases may qualify customers for volume discounts or special offers. E-procurement software may make it possible to automate some buying and selling. Companies participating expect to be able to control parts inventories more effectively, reduce purchasing agent overhead, and improve manufacturing cycles. E-procurement is expected to be integrated into the wider Purchase-to-pay (P2P) value chain with the trend toward computerized supply chain management.

E-procurement is done with a software application that includes features for supplier management and complex auctions. The new generation of E-Procurement is now on-demand or a software-as-a-service.

There are seven main types of e-procurement:

<u>Web-based ERP (Enterprise Resource Planning):</u> Creating and approving purchasing requisitions, placing purchase orders and receiving goods and services by using a software system based on Internet technology.

<u>e-MRO (Maintenance, Repair and Overhaul):</u> The same as web-based ERP except that the goods and services ordered are non-product related MRO supplies.

<u>e-sourcing:</u> Identifying new suppliers for a specific category of purchasing requirements using Internet technology.

<u>e-tendering:</u> Sending requests for information and prices to suppliers and receiving the responses of suppliers using Internet technology.

<u>e-reverse auctioning:</u> Using Internet technology to buy goods and services from a number of known or unknown suppliers.

<u>e-informing:</u> Gathering and distributing purchasing information both from and to internal and external parties using Internet technology.

<u>e-market sites:</u> Expands on Web-based ERP to open up value chains. Buying communities can access preferred suppliers' products and services, add to shopping

carts, create requisition, seek approval, receipt purchase orders and process electronic invoices with integration to suppliers' supply chains and buyers' financial systems.

The e-procurement value chain consists of Indent Management, eTendering, e-Auctioning, Vendor Management, Catalogue Management, and Contract Management. Indent Management is the workflow involved in the preparation of tenders.

This part of the value chain is optional, with individual procuring departments defining their indenting process. In works procurement, administrative approval and technical sanction are obtained in electronic format. In goods procurement, indent generation activity is done online. The end result of the stage is taken as inputs for issuing the NIT.

Elements of e-procurement include Request For Information, Request For Proposal, Request for Quotation, RFx (the previous three together), and eRFx (software for managing RFx projects)

- Purchase to pay

Purchase-to-pay, often abbreviated to P2P, refers to the business processes that cover activities of requesting (requisitioning), purchasing, receiving, paying for and accounting for goods and services. Also called "Req to check".

The term emerged in the 1990s and is one of a number of buzz phrases (like B2B, B2C, G2C etc) that emerged as Internet applications became used more widely in business. Although it does not necessarily refer directly to the application of technology to the purchasing process, it is most often used in relation to applications like e-procurement and ERP purchasing and payment modules.

Following the maturation of internet supported supply chain processes, the case emerged for identifying opportunities to further streamline business process across the whole of the procure to pay value chain. This was driven primarily from by the supply

chain software vendors and consultants but also by governments who had recognized and enthusiastically embraced concepts like e-procurement. The publication of the Gershon Review in the UK in 2004 for example, gave the British public sector the mandate to direct significant resource and effort toward creating efficiency and in particular in all aspects purchasing.

As a consequence, once disparate business functions such as accounts payable and purchasing have in some organizations, been brought together and the concept of Purchase to Pay evolved from a buzz phrase to recognized discipline. (Some organizations have changed the reporting line of the payables function from finance to purchasing)

1.10: E-Commerce: Basic Categories

Thus a buyer can order and purchase any goods and service choosing from the web site and paying through a specified way. This process is discussed elaborately in the later part of the report.

Base on the process of E-commerce discussed earlier, it may be classified into three basic categories. These are discussed below-

- Business to business (B 2 B):

When any transaction between two-business organizations takes place through E-commerce using Internet then this process is called Business to Business (B to B) process of E-commerce. Any transaction between two business organizations may happen when the buyer firm communicates through internet using web page of the selling firm and orders for its required goods and services. One important fact in this process is that the buyer organization is not the consumer and therefore it never consume the purchased goods and services from the seller rather again sells the goods and services to other consumer parties.

B2B: An example..

Let one firm (Y) needs in USA Bangladeshi fish with a view to market it in their country. An e-commerce service providing firm (X) is in the domestic market operating its service in Bangladesh and has detailed web page where fish item is also included in food section in the Internet. Now the firm Y from USA has to browse the web page of the X firm. Knowing all the information about fish it will choose fishes according to its requirement & instating it orders through that web page in the Internet. Receiving the order, the 'X' firm in Bangladesh will instantly works to collect the required shipment & supply it with in a defined time. Since the buying firm is purchasing to sell those fishes in the market of America these transactions of E-commerce can be defined as B2B process.

- Business to Consumer (B 2 C):

This is a very popular E-commerce process. In this process a business organization can communicate with the consumer & sell goods & services directly. Buyers who are ultimate consumers directly access the website of the selling organization & order for their requirements. The sellers deliver goods & services to the consumers within a definite period. Collection of money or the payment system of the price is done by specified ways as cash on delivery; cash with order, international or domestic credit card, cheques etc.

B2B: An example..

Here we can take the example of Amazon.com – a book selling organization in America. It sells books to its more than 3 million customers through online all over the world. The buyers order through website staying in their own countries & the firm, delivers books to the buyers collecting the money in specified process.

- Consumer to Consumer (C 2 C)

Here one consumer sells goods & services to other consumers. A third party works to make the interaction between the two consumer parties. The consumer who wants to sell informs his selling information to the third party that presents that information in his website. Accessing that website another consumer can order & buy the goods & services provided by the third party. The payment firstly goes to the third party & from him it goes to the first consumer.

C2C: An example..

A common example is the online auction, in which a consumer posts an item for sale and other consumers bid to purchase it; the third party generally charges a flat fee or commission. The sites are only intermediaries, just there to match consumers. They do not have to check quality of the products being offered. The examples of such C2C site are eBay, Craigslist, Amazon.com.

Part Two: Analysis

2.1.1 Company Overview

	MUNSHIGI We bring smile 2 you
Category	B2C (Business 2 Consumer)
Name of the company	Munshigi.com
Slogan	We bring smile 2 you
Website	www.munshigi.com
Chief executive officer	Munshi Md.Giasuddin
Period of establishment	Munshigi.com Ltd. has introduced E-commerce in Bangladesh through www.munshigi.com website. This website has been uploaded on 14.01.2000 and is inaugurated ceremonially on 24.01.2000 at the national press club, Dhaka.
Present clients	Over 165000 (one lakh sixty five thousands)
Major products &. Services:	Web-development, web hosting, domain registration, networking, solution, online marketing & promotion, online advertisement, hotel booking, air ticket sale, helicopter charter service, delivery service etc.
Technological profile	Non human 73(seventy Three) Computers, 35(Thirty five) U.P.S., 40(forty) voltage stabilizer & 15(fifteen) telephone sets. Human full times 90, part time 30.
Legal Status	Private limited company.

2.1.2 Home Page

Figure: Home Page of Munshigi.com

2.1.3 Goods and services provided by Munshigi:

Munshigi.com is the first e-commerce website in Bangladesh. The categories of all goods in munshigi.com may be listed as below: Cosmetics, Groceries, Clothing, Food, furniture, jewelers, gift items, and many more. Through this website, fresh flowers, showpiece, nice designed dresses of famous institution, sweets of Moronchand, biriani of hazi, food of Sajna restaurant, electronic goods, of the Grundig Company of Germany, plastic furniture, gorgeous gold ornaments of Amin jewelers etc. are transferred within home and abroad. Again with the help of grocery page anyone can make his/her daily or weekly shopping.

Munshigi.com listed there products by a category method are listed blew:

Categories	Sub-Categories
Ramadan Special	- Iftar Box - Combo Bazar Pack
Valentine's Day	- Valentine's Flower - V Chocolets - V Cakes - V Music - V Perfumes - Valentine Books
Special Day Gift	
Flowers	
Cake	
Sweets	
Chocolate	
Pizza	
Fruits	
Doll	
Bazar Packages	

Categories	Sub-Categories
Daily Bazar	- Eggs - Vegetables - Meet Fish - Groceries - Aata, Moyda and Shuji - Aerosol & Mosquito Killer - Blue - Butter - Butter Oil - Chutney - Coconut Oil - Coffee - Condense Milk - Cooking Oil - Cooking Olive Oil - Corn Flour - Custard Powder - Daal - Detergent Powder - Dish Wash - Energy Drinks - Food Dressing - Ghee - Honey - Jam/Jelly - Jharu/Brush - Liquid Soap - Malted Food - Mango Bar/Aam sotto - Mayonnaise - Milk Liquid

	• Milk Powder • Muri Chira Khoi • Musterd Oil • Noodles • Pickle • Powdered Spices • Rice Boiled • Rice Unboiled • Salt, Sugar and Molasses • Sauce/Ketchup • Shampoo • Soap Cosmetics • Soap Laundry • Soup • Spices • Syrup • Tea • Tissues_Napkin • Toilet Cleaner • Tooth Paste • Washing Powder
Mobile Cards	
Cake By Company	
Books	• Islamic Foundation • Bangla Academy • Somoy Prokashoni • Ononya • Best seller • New Books
Ice cream	• Igloo • Club Gelato

	• Buskin Robbins
Garments	• Dressy Dale • Nari Mela • Doorjee • OG

Munshigi.com is providing home services in case of delivery of the goods. They reach the goods home to consumers according to their order. It takes at least 3 hours to reach the goods to the home within Dhaka. The payment system of purchased goods is also very easy. It may be COD (cash on delivery, CWO (cash with order) or by credit card. Munshigi accepts US Dollar, Euro, GB Pound, Canadian Dollar and Australian Dollar currencies to trade.
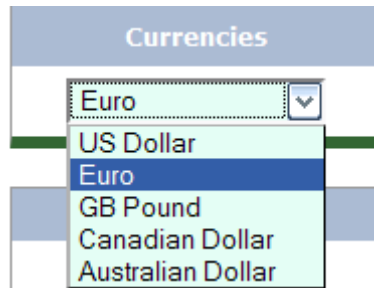
Figure: Currencies that munshigi accept

2.1.4 **How Munshigi serves: the procedure**

As Munshigi.com is the first & best e-commerce center in Bangladesh it is serving its goods & services majority in Bangladesh. Anybody in Bangladesh can receive its services sitting in the home following a definite procedure. The whole procedure is analyzed below:

Step=1   Taking membership:

To get services of Munshigi, pre-condition is to take a membership. Munshigi provides an option to get the free membership through one line application form. Clients or Internet users may get the form in the website of munshigi.com. Those who are interested to get e-commerce services from munshigi.com will fill up the form correctly & submit it through online.

Step=2   Log-in name & password:

After filling up the application form correctly the client will get a login name & password. Login name means with this name the customer may access the commerce site & get the overall e-commerce services from munshigi.com. To access the site & get e-commerce services a password of specific text is also required. Without this password a client can never access the net.
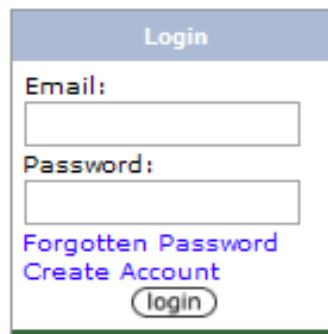
Figure: Login name and Password entry form

Step=3 Entering the website:

Anybody using Internet can access the website www.mnsugi.com & gets the home or main page first. Then using the given log-in name & password a client can enter the website of Munshigi.com. The page where all category goods are shown then viewed.

Step=:4   Index of products:

Entering their website, clients get an index of Munshigi's products i.e. name & description of products with which Munshigi deal with. This page cannot be viewed if the client cannot provide his or her password or login name.
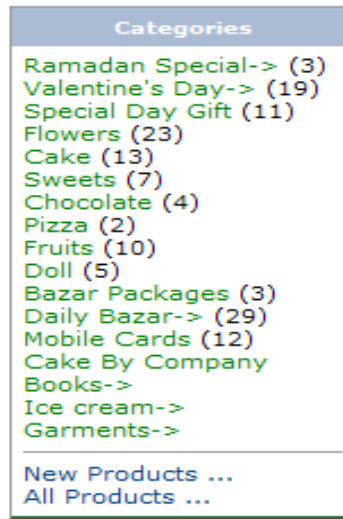
Figure: Index of product category

Step=5   Entering the required product:

Now the client needs to choose the product or service that he or she wants to get. From the index of the product a client can select his required product category.
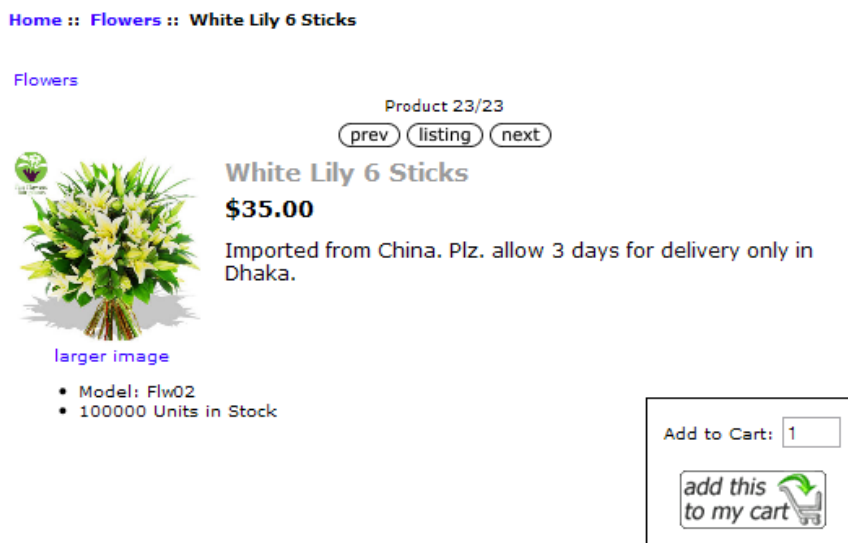
Figure: Entering the require product

Step = 6   Getting all products with picture & description:

If the client chooses a definite category she/he will get a detail Page. After selecting the required products, a client can get display of products with picture, price & description & with other competitive products.   .
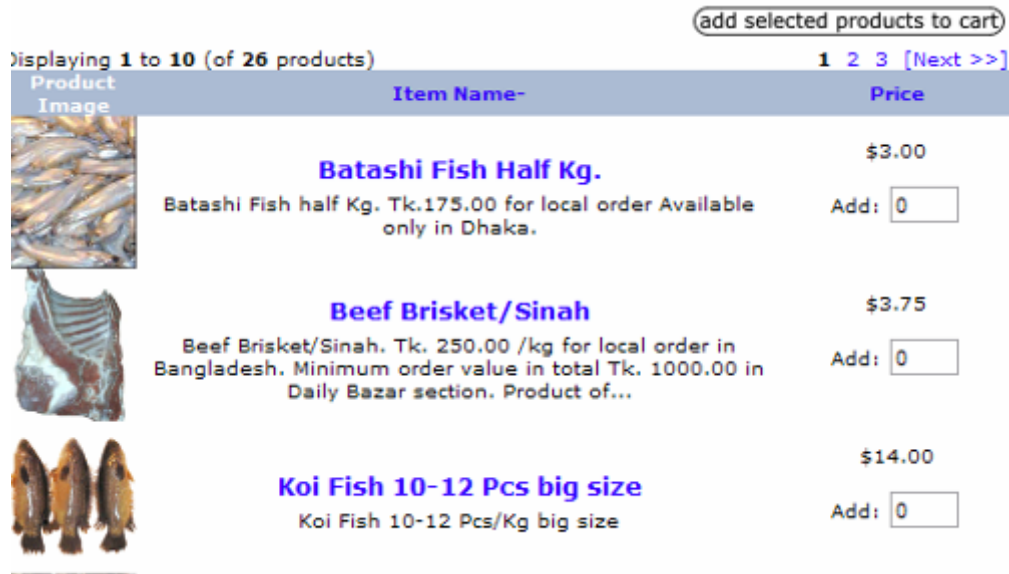
Figure: Getting all product with picture and description

Step=7   Selecting the quantity of product:

From the display of products a client is to determine the quantity of products i.e. how many products a client wants to buy.   .

Step=8   Add to trolley:

After completing the whole process a client is to select a trolley; which is imaginary, to carry his required products & is to take the entire product to trolley.
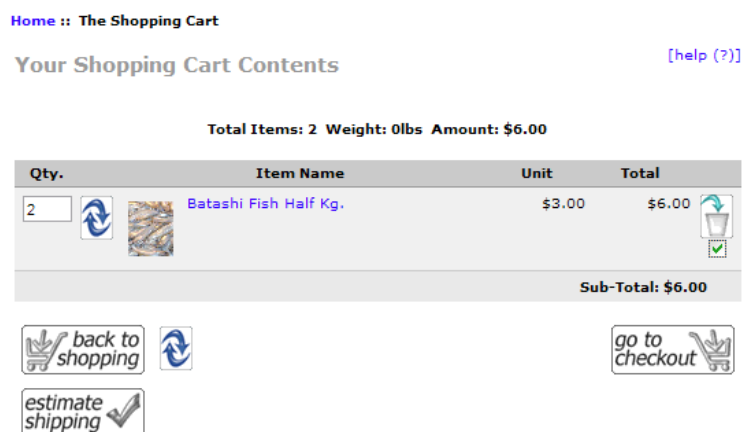
Figure: adding to Trolley

Step=9paying the bill

The buyer has to pay the amount of bill thorough electronic way. They have to put the Smart Card, Credit Card or Community Card number in a given form & the bill will automatically be paid from the consumer's bank account. Of course they also can pay the amount after delivery (Cash on Delivery).

The Overall Process at a glance

```
┌─────────────────────┐                    ┌─────────────────────┐
│   Desire to buy     │                    │   Paying the bill   │
└─────────────────────┘                    └─────────────────────┘
          │                                           ▲
          ▼                                           │
┌─────────────────────┐                    ┌─────────────────────┐
│  Taking membership  │                    │   Add to trolley    │
└─────────────────────┘                    └─────────────────────┘
          │                                           ▲
          ▼                                           │
┌─────────────────────┐                    ┌───────────────────────────────┐
│ Login name and      │                    │ Selecting the quantity of     │
│ password            │                    │ products                      │
└─────────────────────┘                    └───────────────────────────────┘
          │                                           ▲
          ▼                                           │
┌─────────────────────┐                    ┌───────────────────────────────┐
│ Entering the website│                    │ Getting all products with     │
│                     │                    │ pictures and description      │
└─────────────────────┘                    └───────────────────────────────┘
          │                                           ▲
          ▼                                           │
┌─────────────────────┐          ┌───────────────────────────────┐
│  Index of products  │─────────▶│ Entering the required product │
└─────────────────────┘          └───────────────────────────────┘
```
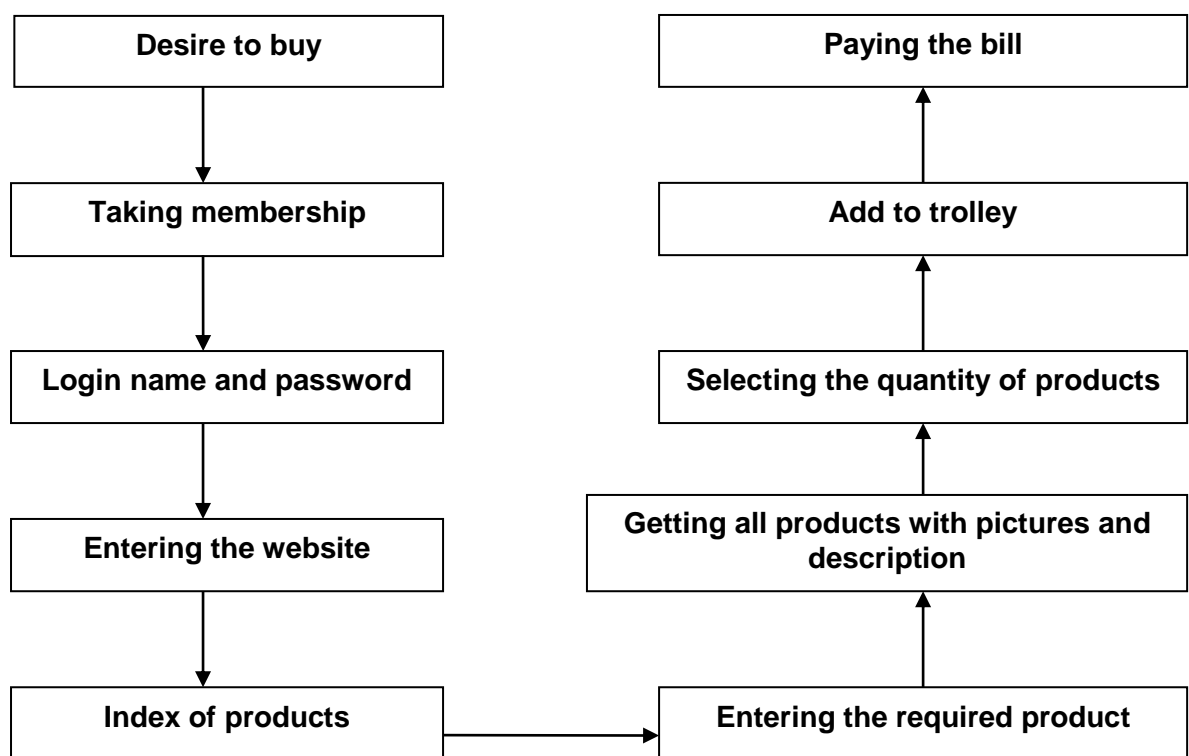
Figure 8: diagram of Munshigi service process

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2.1.5 **Future Goal of Munshigi:**

They try to make the expansion of the technology of e-commerce to the small, medium industry as the prompt seller and service organization. Again, they wish to ensure the opportunity of export domestic goods and services to the world market through electronic technology. Munshigi.com offers creation of an easy as well as cheap process for entering in 'Ecommerce' for each & every person who is interested. They create a great area for the general people to use e-commerce. In fact it is most modern way of conducting business & easiest process of purchasing goods & services.

Munshigi.com is trying to really change the business system in Bangladesh by applying modern technology. People of all classes may get the touch of this service system. Moreover this modern e-commerce business process may be adopted in export-import business. Now Munshigi com is also providing services to the users living abroad. Thus they" help the country to earn foreign exchange through the export of known & unknown goods and services. For this purpose they try to sell the unknown goods and services such as fresh flower, cooked food, sweet, fruits etc. all over the world recently and get expected response Feedback.

Munshigi is trying to get improvement in its business and they determined to introduce the general public with e-commerce and take this business at a high position. In future-they want to establish a web portal which will be the largest one in our country. They also want to increase the awareness of the galleria public about computer technology and Internet. For this purpose they will make many seminars in the many district level on the importance of computer technology and use of Internet.

2.2.1 Company Overview

	cell bazaar
Category	C2C (Consumer 2 Consumer)
Name of the company	Cellbazaar.com
Slogan	Market in your pocket
Website	www.cellbazaar.com
Chief executive officer	Kamal Quadir is founder (also a CEO) of CellBazaar which received the 2008 Manthan Award for Best E-Content for Development.
Period of establishment	CellBazaaar is an electronic marketplace, launched in 2006 in Bangladesh that allows buyers and sellers to connect with one another and buy and sell goods and services using their mobile phones for the very first time also from computers.
Present clients	20 (Twenty) Million
Major products &. Services:	New product, Used good, Job offer and search, Industry product, IT-Solution product and services, RealEstate To-Let Agri-Wholesale, Agri-Retail Service, Tutor, Pet etc

2.2.2 Home Page

Figure: Home page of Cellbazaar.com

2.2.3 **About Cellbazaar:**

CellBazaar is an electronic marketplace, launched in 2006 in Bangladesh that allows buyers and sellers to connect with one another and buy and sell goods and services using their mobile phones or computers.

Limited communication has always been a hindrance for performing business, especially in developing countries. In Bangladesh, the isolated and uninformed farmers and traders have little bargaining power with exploitative middlemen. CellBazaar enables entrepreneurs and small businesses in Bangladesh to start and grow operations in a market that wouldn't otherwise be available in their local community, thereby creating jobs, stimulating the economy, and delivering products and services that improve the lives of millions of poor people.

CellBazaar has been credited as a revolutionary service in mobile telecommunications to have the potential to significantly contribute to socioeconomic development particularly in developing countries due to the ability to bridge non-existing wired telecommunications and transportation infrastructure and delivering various services directly to the end-user. Nokia, in their Expanding Horizons magazine, accredited CellBazaar as a door opener to mobile commerce.

The CellBazaar marketplace is available to more than 25 million people in Bangladesh, including farmers that use the service to sell their harvest at fair market prices and struggling students that find and connect with tutors.
The service is accessible via — Text message (SMS), WAP or Internet enabled handset, Computer or Web and Voice (IVR) — that all connect to one customer-generated marketplace. Users pay only the standard SMS or Internet charges for accessing the service on mobile, and there are no monthly or posting fees.

2.2.4 Goods and services provided by Cellbazaar:

As Cellbazaar is similar to consumer oriented market place they provide almost a vast type of product and services to the consumer through different product and service category. They also maintain a categorical location based service opportunity for twenty million user of CellBazaar. The major product and service category that CellBazaar provided are: New Product, Old or Used Product, Job Offering, Industrial Product and Services, IT Soluation, RealEstate Services, To-let, Agri-Wholesale, Agri-Retail, Service, Tutor and Pet.

Category	Sub-Category
New	- Car - Motorcycle - TV - Fridge - Laptop - Computer - Computer Parts - Mobile - Music - MP3 Player - Camera - AC - Electric - Electronics - DVD Player - Microwave - Washing Machine - Home Furniture - Office Furniture - Sports - Book

Used	- Collectable
Job	- Fulltime - Part-time
Industry	- Garments - Machinery - Handicraft
IT-Solution	- Website - Mobile - Game - Graphic Animation - Call Center - Data Entry - Accounting - Banking - HR - CRM - POS - Medical - ERP
RealEstate	- Apartment - Office - Land - Shop
To-Let	- Flat Rent - House Rent - Office Rent - Shop Rent
Agri-Wholesale	- Rice - Potato - Corn - Wheat

	- Poultry - Garlic - Ginger - Mushroom - Fruit - Feed - Seed - Renupona - Plant
Agri-Retail	- Honey - Cow - Goat - Sheep - Buffalo - Camel
Service	- Photo - Video - Event - Repair - Rental - Travel - Printing
Tutor	- Bangla Medium - English Medium - Music - Coaching - Language
Pet	- Dog - Bird - Cat - Fish - Rabbit

2.2.5 Cellbazaar: Platform

WEB

WEB version shows the entire market at a glance on computer screen. Anyone with internet access can browse the market, and post items for sale. Items posted by WEB, WAP or SMS are instantly visible to users of any platform. WEB platform also makes the local mobile-based market available to an international audience

WAP

WAP (Wireless Application Protocol) is the next generation of mobile phone technology. 12% of all mobile sets in Bangladesh are already WAP-enabled, and this number is growing rapidly. WAP provides an even faster experience as you browse a simple graphic menu to access the entire marketplace.

SMS

SMS (Short Message Service) has been phenomenally popular since its introduction in Bangladesh. CellBazaar leverages the simple, widespread power of SMS to bring the market to your phone. By sending simple text messages to 3838, you can post items for sale, look for items to buy, and obtain current market prices of products or services.

VOICE

Any Grameenphone user can dial 3838 and listen to the latest items on the market in Bengali. After dialing 3838, users choose from 8 categories: Jobs, Mobile Phones, Agriculture, Motorcycle, Car, Electronics, Computers, and To-Let. Every few hours, users will hear new information through this service.

2.2.6 How Cellbazaar serves: the procedure
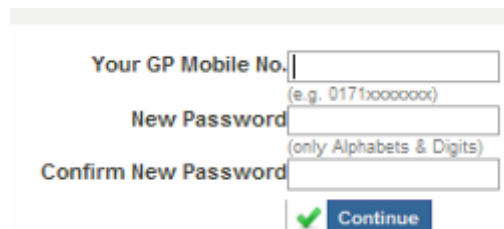
Cellbazaar is the first Bangladeshi mobile and web based e-marketing company that's allow user to buy and sell product and service over text message, wap enabled handset also through internet but by a common and easiest procedure. The whole process of cellbazaar serves are explained blew:

Step # 01   Creating an Account:

Only a Grammenphone connection holder can be the member of cellbazaar community. The gp connection number is the identity of the Clint only for selling goods and service. Note that you don't have to create an account if you just want to view & buy product from cellbazaar.

The account creation process completing by three steps:

Complete account information: in this step internet user or who are interested to be a member of the site need to fill up a form by providing his/her gp cell number and a new password twice for confirmation.

And then on the next page he/she has to mention the location information where he/she is living in and where from he/she want to trade.

Verify your Account: for getting ready to sell or buy now you need to active your account by verifying your cell number. It proves you that you are the legal owner of that cell number. You need to be send a sms to 3838 by typing web from your handset. After successfully delivering the sms you will be get a verification confirmation through the replay by 3838. Then by clicking on I have verified my account button on cellbazaar page you will precede to the next step.
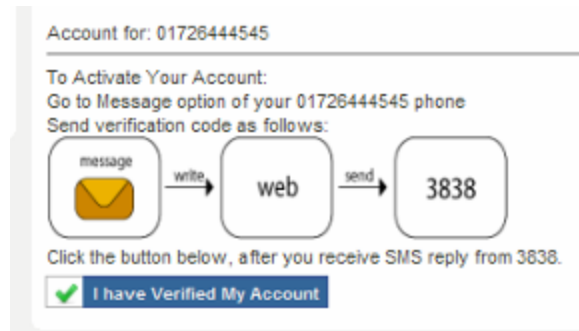
Done & Ready to Sell: in this step you will see my bazaar with your cell number at the top of the page, and from here now you are a register trader of cellbazaar. You are now able to sell and buy product and services to other consumer by clicking sell your item.
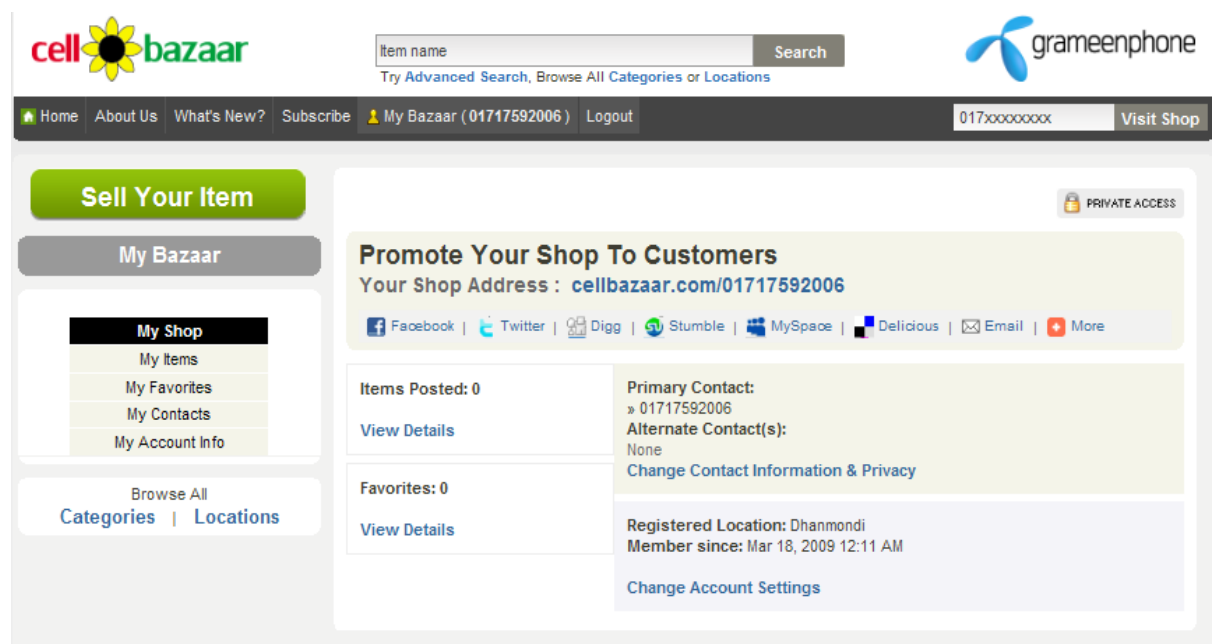
Step # 02   selling an item:

Choose Category: to sale an item there seller need to be identify a category in which his product underlie from the available category. The available categories are; New, Used, Job, Industries, IT Solution, Real-Estate, To-Let, Agri-Wholesale, Agri-Retail, Service, Tutor, Pet. After choosing the product selling category seller may proceed to the sub-category under the main.

Complete item Details: in this section seller have to be fill up the form with item details, such as price of the product, location there from seller want to deal it, item title, summery etc. any objectionable item cannot be posted also a violators account may cancelled without any notice.

Post an item: after completing the item details process correctly you are now able to post the item to everyone on the market. In previous step by clicking submit you may seen the conformation message Congratulations! Your item has been posted successfully. On the next page and that means your item is now posted**.** Still you can modify the post also can add a photograph of your goods that represents to attract more customers to it.

Step # 03   buying an item:

Entering the web site: buyer need to be log on to www.cellbazaar.com from a computer or wap.cellbazaar.com from a mobile phone. On the home page of the web page visitor would able to see product category and location directory with the sub-category under each individual category. By clicking on desire sub-category buyer may can find the product he looking for.

Pick a category: there are about ten main categories also up to fifteen location directory for the people who find a nearby seller around him. for example someone wants to buy a secondhand or old camera then he/she can choose the used category to find the desire item.

Available Categories

New	Agri-Wholesale
Used	Agri-Retail
Job	Service
Industry	Tutor
IT-Solution	Pet
RealEstate	
To-Let	

Pick a sub-category: under each main category there lots more sub-categories to find the classified product. As continue to the last example the person who looking for a secondhand camera, can enter the used category and then pick the sub category camera, there's also some option left for him, like which brand he wish to pick.

Available Categories

Car	Electric
Motorcycle	Electronics
TV	DVDPlayer
Fridge	Microwave
Laptop	WashingMachine
Computer	HomeFurniture
ComputerParts	OfficeFurniture
Mobile	Sports
Music	Book
MP3Player	Collectible
Camera	
AC	

Choose a product: Under the sub-category now you can find lots of individual product. From them you can pick any item you want to. By clicking on the photograph or product title you will able to see the product summery on next page.

View Product Details: here you will be able too see the full product summery and details provided by the seller. It might be differ on how much information sellers provide alone with the product. Maximum products contain a photograph though it's not mandatory. Product price and seller contact information also can find here.

Contact with seller & Buying Product: if you fund the product affordable and attracting then you may be able to contact with the seller directly through his/her cell number or any alternate contact option if he/she provide with product, so you can talk or negotiate about the product to buy.

2.2.7 Cellbazaar: Marketing

Television Ad

CellBazaar launched their first television campaign during Eid 2007. Featuring a newspaper seller called Shamsu Hawker, who begins a new career buying and selling used televisions via CellBazaar. The advertisement's unusual setting on a train, as well as positive imagery of Bangladesh, created a sensation among TV viewers. The character "Shamsu Hawker" has become a nationally recognized icon and popular cultural figure.

CellBazaar launched their second television campaign during Eid 2008. Featuring a middle class Dhaka family, tired of their old TV. Will they break into Bank of Joba, will they collect enough money to buy a new TV? CellBazaar service to the rescue: by selling the old TV to a buyer on CellBazaar, they now have enough money to buy a new TV. This advertisement is also the marketing debut of 3838 Voice service.

Sticker

CellBazaar's grassroots marketing has created top-of-mind share all over Bangladesh, using the ubituitous car, taxi and microbus. Our stickers are now the most visible piece of marketing in the cities.

DAILY STAR, in their recent cover story described our marketing strategy: "They seem to be everywhere without obtrusive ads, and that definitely must be a first for Bangladesh."

Booklets

CellBazaar has launched educational booklets for four target audiences: villagers &

farmers, old & retired, young professionals, and tech-savvy teenagers. There are detailed booklets for those who want step-by-step instructions, as well as short leaflets for customers who want to carry a "quick guide" in their pocket.

Billboard

On the occasion of CellBazaar winning the 2008 GSMA award in the category of

"Best Use of Mobile for Social & Economic Development", Grameenphone launched several billboards in the capital city. Focusing on Corporate Social Responsibility (CSR), the billboard thanked the people of Bangladesh for using the CellBazaar service and making it popular, which resulted in this international recognition.

2.2.8 Cellbazaar: Partners

- **CORE PARTNER**

Grameenphone is Bangladesh's leading telecommunications service provider with more than 18 million subscribers. It is a joint venture between Telenor, the largest telecommunications service provider in Norway with operations in 12 other countries, and Grameen Telecom Corporation. Grameenphone has always been a pioneer in introducing new products and services in the local market. GP was the first company to introduce GSM technology in Bangladesh in 1997. CellBazaar is Grameenphone's exclusive provider of community-based, user-generated product & service market on the mobile phone, via SMS and WAP technology.

- **EDUCATION**

Grameenphone Community Information Center (GPCIC) is a shared premise; where the rural people can have access to wide range of state of art services such as Internet, voice communications, video conferencing and all other information services. Set up with technical assistance from the GSM Association, the Grameenphone Community Information Centers (GPCICs) are equipped with the minimum of a computer, a printer, a scanner, a web cam and an EDGE-enabled modem to access the Internet using the EDGE connectivity.

Katalyst aims at poverty reduction via private sector growth, mainly through small & medium enterprises (SME) development. KATALYST is funded by DFID, SDC, Swedish Sida and Canadian CIDA and is implemented by Swisscontact and GTZ International Services and works together with the Bangladesh Ministry of Commerce.

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- **TECHNOLOGY**

Thakral is a Joint Venture between the Thakral Group of Singapore (operating in 30 countries) and Esquire Group of Bangladesh. Thakral is IBM's exclusive representative in Bangladesh and works on software development on mainframes, data warehousing, etc.

BracNet provides enterprise organizations with a high-speed dedicated Internet access via a Cisco Powered backbone engineered for mission critical data. It is an affiliation of Brac, the world's largest non-government organisation.

- **CONTENT**

BRAC Bank Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and Shorecap International, has been the fastest growing Bank in 2004 and 2005. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh.

Prothom Alo is Bangladesh's largest circulation Bengali language newspaper and a key influence on cultural trends. CellBazaar provides Prothom Alo classifieds on the mobile phone.

The Daily Star is Bangladesh's largest circulation English language newspaper. CellBazaar provides Daily Star classifieds on the mobile phone.

2.3.1 Company Overview

	BanglaMart.com Gateway to Global Marketplace
Category	B2B (Business 2 Business)
Name of the company	Banglamart.com
Slogan	Gateway to global marketplace
Website	www.banglamart.com
Owner	Eicra Soft Limited
Period of establishment	Banglamart.com has introduced B2B e-commerce in Bangladesh through www.banglamart.com website. This website has been announced in November 2007 and start in June 2008 with a few number of company listed.
Present clients	Over 1 million around the world there 62.5 % from Bangladesh and 37.5 % from other areas http://www.alexa.com/siteinfo/banglamart.com
Major products &. Services:	Sex Products, Car, Fashion Products, Metal Scrap, Travel Products, Garments Accessories, Fresh Fruit, Alloy, Computer Training, Machine Tools, Fuse Component, Telephones, Burglarproof, Multimedia Projector, Home Décor, Jute Products, Wood & Panel Furniture, Computer & IT Service etc
Technological profile	Traffic Rank 142109, Daily Page view 7740**,** Daily Ads Revenue $25.22, World Rank 10,975 http://www.websiteoutlook.com/www.banglamart.com
Legal Status	Private limited company under eicrasoft ltd.

2.3.2 Home Page

Figure: home page of banglamart.com

2.3.3 About Banglamart

Banglamart.com is one of the fastest growing services of eicrasoft having 1, 00, 000 + Manufacturers, Exporters, Importers, and Service providers. Banglamart helps you to change the out look of your business by generating more and more fruitful business and getting an edge over your competitors.

Banglamart.com has dominating presence in several market segments where it provides the following services:

- Banner Ads / Hot Spots
- Product Catalogs
- Premium Directory Listings

Banglamart.com provides a host of valuable and synergistic services to promote the clients to get maximum response worldwide. The promotion is done through Search Engine Optimizations, Association Tie ups and Partner Links.

2.3.4 Goods and Service Provide by Banglamart.com

Banglamart provides goods and service almost thirty different categories; both buyer and seller can find the desire products under the subcategory. All the product listing is below:

Category	Sub-Category
Agriculture	- Agricultural Machinery - Agricultural Supplies - Animal Products - Plant Products
Automobiles	- Auto Accessories - Auto Electrical System - Auto Electronics

	• Auto Parts
	• Bus
	• Car
	• Cleaning Tools
	• Motorcycles
Chemicals & Drugs	• Adhesives
	• Agrochemicals
	• Chemical Equipments
	• Chemicals for Daily Use
	• Flavors
	• Food Additives
	• Inorganic Chemicals
	• Organic Chemicals
	• Petroleum Products
	• Pharmaceutical Chemicals
Construction & RealEstate	• Building Apparatus
	• Building Materials
	• Construction Tools
	• Door, Window & Accessories
	• Kitchen & Bathroom Fittings
	• Real Estate
Electrical Equipment	• Batteries
	• Chargers
	• Circuit Breakers
	• Connectors & Terminals
	• Electric Power Tools
	• Fuse Component
	• Generators
	• Insulation Materials
	• Lighting
	• Motors & Parts
	• Power Equipment

	• Switches
	• Wire & Cables
	• Wiring Accessories
Energy & Petroleum	• Coal & Gas
	• Petroleum Products
	• Solar Energy Products
Furniture's	• Functional Furniture
	• Furnishing
	• Furniture Accessories
	• Home Furniture
	• Office & Commercial Furniture
	• Outdoor Furniture
Hardware & Fittings	• Construction Hardware
	• Furniture Hardware
	• General Hardware
	• Mechanical Hardware
Home & Garden	• Baby Products
	• Bathroom Supplies
	• Cleaning & Storage Products
	• Furniture & Decoration
	• Gardening Equipment
	• Household Textile
	• Kitchen & Dining Products
	• Laundry Products
	• Other Home & Garden Products
Measuring Instruments	• Analyzers
	• Electrical Instruments
	• Electronics Instruments
	• Measuring Tools
Medical Service	• Dental Accessories
	• Diagnostic Services
	• Health Products

	• Medical Equipments
	• Medical Services
	• Medical Supplies
	• Medicine & Drugs
	• Orthopedic Supplies
Office Supply	• Calculator
	• Consumable
	• Copiers
	• Drawing & Art Sets
	• Fax Machines
	• Office Furniture's
	• Office Papers
	• Other Office Products
	• Pen & Pencils
	• Photography
	• Presentation Equipments
	• Stationery
	• Telephones
Rubber & Plastic	• Machinery & Parts
	• Plastic Products
	• Plastic Raw Materials
	• Rubber Products
	• Rubber Raw Materials
Sports, Games & Toys	• Amusement Park
	• Camping
	• Fishing
	• Gambling
	• Games
	• Musical Instruments
	• Pet & Products
	• Scooters
	• Sports Products

	• Sports Shoe
	• Sports Wear
	• Toy & Toys Accessories
	• Travel Products
Textiles & Leathers	• Fabrics
	• Fiber & Thread
	• Home Textiles
	• Leather Accessories
	• Leather Goods
	• Textile Machinery
Apparel & Fashion	• Apparel Stock
	• Eyewear
	• Fashion Products
	• Finished Products
	• Footwear
	• Garments Accessories
	• Handbag & Wallets
	• Jewelry
	• Machinery & Tools
	• Watches
	• Winter Wear
Business Service	• Advertising
	• Agency Services
	• Business Travel Service
	• Certification & Inspection
	• Computer & IT Service
	• Consulting
	• Design Service
	• Financial Service
	• Guard & Emergency
	• Insurance
	• International Settlement

	• Labor & Employment
	• Law Service
	• Leasing Service
	• Logistics Services
	• Other Business Service
	• Packaging & Printing Services
	• Passport & Visa
	• Processing (Item)
	• Processing Services
	• Public Relation Services
	• Repairs & Maintenance
	• Research & Development
	• Royalties & License Service
	• Telecom Service
	• Trade Show Services
	• Translation Service
Computer & Internet	• Computer Hardware
	• Computer Software
	• Internet & Network Accessories
	• Internet Service
	• Multimedia Accessories
	• PC Peripherals
	• Personal Computer
Education & Training	• Business Training
	• Computer Training
	• Education Appliances
	• Education/Training
	• Guide Map
	• Travels & Tours
	• Tuition & Guide
Electronics Equipments	• Active Components
	• Electronic Accessories

	• Electronic Displays
	• Electronic Signs
	• Other Electronics Equipments
	• Passive Components
Food & Beverage	• Alcoholic Products
	• Beverage Machinery
	• Canned Food
	• Dairy Products
	• Dried Food
	• Food Ingredients
	• Food Processing Machinery
	• Frozen Food
	• Meat & Poultry
	• Non Alcohol
	• Snacks
	• Spices
	• Tea/Coffee
Gift & Crafts	• Functional Gifts & Crafts
	• Other Gifts & Crafts
	• Specific Gifts
	• Unique Crafts Materials
Health & Beauty	• Air Purifier
	• Beauty products
	• Health Products
	• Personal Care
	• Sex Products
Industrial Equipments	• Air Compressors
	• Air Conditioners
	• Chemical Equipments
	• Cleaning Equipments
	• Engines
	• Filter & Filter Supplies

	• Laser Equipments
	• Material Handling Equipments
	• Refrigeration & Heat Exchange
	• Vacuum Equipments
	• Welding & Soldering Accessories
Mechanical Components	• Bearings
	• Chains
	• Hydraulic Pressure Components
	• Mechanical Transmission Parts
	• Moulds
	• Precision Parts
	• Pumps
	• Seals
	• Shafts
	• Valves
Metal & Minerals	• Alloy
	• Machinery & Parts
	• Metal Products
	• Metal Scrap
	• Non-metallic Minerals
Papers & Packeging	• Industrial Packaging
	• Label & Tag
	• Packaging Accessories
	• Packaging Machinery
	• Paper Processing Machinery
	• Paper Products
	• Transport Packaging
Security & Protection	• Access Control Systems
	• Alarm
	• Burglarproof
	• Fire-fighting
	• Highway Safety

	• Lifesaving
	• Personal Protection
	• Police & Military
	• Safety Products
	• Security Guard
	• Surveillance Equipments
Telecommunication	• Communication Cables
	• Fiber & Thread
	• Fiber Optic Equipments
	• Interphones
	• Mobiles & Accessories
	• Network Communications
	• Radio & TV Accessories
	• Telecom Accessories
	• Telephone Parts
	• Wireless Communication
Transportation	• Air Transportation
	• Boats & Ships
	• Bus Transportation
	• Logistics Services
	• Other Transportation Products
	• Packaging
	• Roadway Safety
	• Shipping
	• Storing
	• Trailer & Parts
	• Truck & Parts

2.3.5 Companies Profile: Listing on Banglamart

There currently three hundred and seventy six companies from different countries are listed on banglemart.com. Most of the companies are from china, India, Malaysia. There are two types of member listing method for list a company on bangle mart are free member and pay member, usually pay listing companies are get more trade benefit over bangle mart. Each company contain a brief company profile, company type, trade method, service that offered by them, main and target market, category and full contact information.

50 top most company trading over Banglamart.		
Gaffashion [Portugal]	G S Trade International [Bangladesh]	Sanhe 3a Rubber & Plastic Co Ltd [China]
JadeMask Flooring Products Group [China]	Heze Yineng Chemical Co Ltd [China]	Nanhao Group [China]
Xiamen Aosif Engineering Ltd. [China]	M R Marble [India]	Beyarns Co Ltd [Taiwan]
Qingdao Seavin Imp. & Exp. Co Ltd [China]	Sunwain Co Ltd [China]	Nikegarden Co Ltd [China]
550ebay [India]	Al-Baraka Tobacco Mfg Ltd [India]	i-Trac Co Ltd [China]
Shenzhen Microcosm Controller Technology Co Ltd. [China]	DaXing AnLing Slim Belle Ingredient Co Ltd. [China]	Wuhan Xinhenglong Industrial and Trading Co Ltd [China]
Sakhi Fashions [India]	Dongying Alcir Power Generator Co Ltd [China]	Jinan SinoTruck Co [China]
Eastsafe Safetyshoes Co.,Ltd. [China]	ibuyer.hk [Hong Kong]	Linyi Juntao Wood Industry Co.,Ltd [China]
All Logistics Cargo inc [usa]	Shuen Fuh Enterprise Co Ltd [Taiwan]	Tradeasia International Ltd [Indonesia]
Phone Assure Ltd [United Kingdom]	PhambraXcite International Custom Wear [Pakistan]	Taskin Law Office [Germany]
Lic Plandtze [Estonia]	Afghan-Import ltd [Afghanistan]	Sifa Olive Oils Co Ltd [Turkey]
The Golden Fiber Trade Center Ltd [Bangladesh]	Jerseys From China [Canada]	Bachubhai Jivabhai Soni [India]
Zhejiang Dacheng Doors Co Ltd	Orebro International	Jinan Kangda Feed Co Ltd

[China]	[Pakistan]	[China]
Kwun Kee Development Co Ltd [China]	Fujian Yihua Electrical Machinery Co Ltd [China]	Guangzhou Shengfeng Hardware Co., Ltd [China]
SamTeam Traveling Products Co Ltd Office [China]	Kalen Company Limited Marketing [China]	Guangzhou Aojian Sports Leisure Facilities [China]
Kwun Kee Development Co., Ltd sales [China]	Shenzhen Water Supply Equipment Co Ltd [China]	Hanhai International Group Co Ltd [China]
Rongcheng electronics Co Ltd [China]	Jays Trade Co., Ltd [China]	

2.3.6 How Banglamart serves: the procedure

Go to home page: to go home page a user have to log on to www.banglamart.com. Initially the user will identify as a guest visitor of banglamart until he register and log in with his own user name. On the top right corner of the site visitor can be see the welcome message that is "Welcome Guest to Banglamart.com!"

An unregistered guest visitor can be able to access almost maximum feature of banglamart however he or she must have to be a register member if he or she wishes to trade over the site. On home page there are eight essential link tabs placed under the website logo, that is home, sell offer, buy offer, products, companies, forums, directory & contact us. Under the quick menu a quick search box is also placed with a drop down menu, by that user can easily search anything that he wish to.
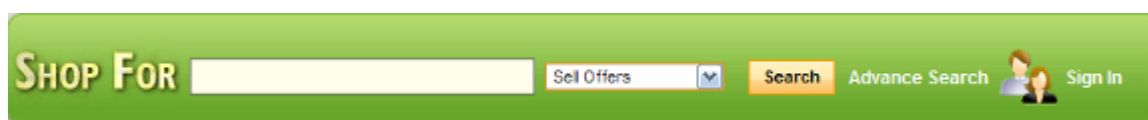
Figure: a quick search box with drop down menu

A quick categorical browsing list is also placed on the middle of home page, by there visitor can easily see and access the desire category. How many products are currently listing and available with this category also visible alone with the main category and

by clicking on a category link visitor will be able to see one more sub category under the main.

Figure: Browse Category on homepage

Under the categorical browsing short cut there are two more essential task are also placed at the bottom of the home page, that are feature product and companies. In there the most trading products and most trading companies of last seven days are place random wise.

Figure: Featured Product and Featured Companies

A complete sell and buy method tutorial is also accessible by a gust user, there the gust visitor can learn how to buy and how sell products over banglamart. This feature is obviously very much helpful for a intermediate trader and who have no knowledge about the procedure.

Figure: buy and sell tutorial link on home page

Register / Join: anyone can join or be a member of banglamart by totally free of cost. A registered user is mentioning as a member, there are three types of membership are automatically generated by the activity of trade**,** the three types of membership are gold, silver and Bronze. The maximum trading activity of a account called golden membership. The three types of membership are get facilitate by various promotion and they marked as feature trader on the home page that attract more user to them.

The registration method of banglamart is simple, by clicking on signup now or join free link on top of the home page a user can get register on the next page by click the link.
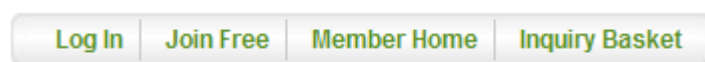
Figure: free join link

There he/she just need to feel a form with some personal and contact information. There an unchangeable username is mandatory to fell with password, first and last name, e mail, street, city, state, postal code and country. fone fax and mobile number filed are also be need to filled but that are the optional field. And then by clicking signup button at the bottom of the form the user could be confirm as a member of banglamart.

Figure: member registration form

Once banglamart confirmed you as a member of them after successfully filling and submitting this form you will be able to see the next page and there you will be able to maintain you own are is called "member page".

Post Sell & Buy Offer: Now you can sell and buy over banglamart by posting sell offer and buy offer. Sell offer is the process of product you want to sell over the website and buy offer means you want to buy something that you offering to the seller. Here below now am giving a complete selling and buying process over banglamart.

On the left menu panel of member area there a register user can be see a link sell offer in bold and in that section there are two mini links are also include that's are, manage sell offer and post sell offer. By clicking the post sell offer member can offer something to sell by filling up a short form with product category, title, image, description, quantity, location, minimum order, price, sample, product status, delivery time, payment mode, shipping cost etc. after filling up those requirements by clicking on post now the product is being offer to sell.

Figure: sell offer preparation form

As similar posting a sell offer the buy offer also may prepare as the own way of it but there no need to feeling up as much detail as sell offer. There only few field fill requirement for prepare a buy offer, such as buying categories, product title, short description, quantity, and price.

Figure: buy offer preparation form

2.3.7 Sample Sell Offer

nikegarden co., ltd

gucci bags

PRICE	US$ 25.00
LOCATION	china
PAYMENT MODE	Bank Transfer
CATEGORIES	Home - Apparel & Fashion - Handbag & Wallets
MOQ	1
SHIPPING COST	US$10.00
SAMPLE AVAILABLE	yes
PRODUCT STATUS	New

Pic » 1

DESCRIPTION

Welcome to our website, We are a leadling company for brand items here ,
Why choose our company to buy ?
First :we are honest to you. we have been in this line for many years.
As for a long term business ,the best credit is very important ,
and we are keeping a kindly cooperation with many customers all over the world ,
u can check our credit before u buy from here .
Second : good quality for the shoes .here all the shoes are producted with A+++ quality,
they sell well in the usa ,Canada, Australia,etc.
Third : good selection for u ,here on our website we have the many new styles ,
and website is updated everyday for the new shoes are ready.

So Buy from us will have much more confidence ! Please don't hesitate,
just contact us for the details! We will be your reliable business partner!

My garden is your garden
any questions about our goods ,just let me know.
my msn is nikegarden004@hotmail.com
waiting for you!:- OUR WEBSITE IS: http://www.nikegarden.com/

Send Inquery   **Add to Cart**   **Add Contact**   **Block Contact**   **Add Watch**

CONTACT INFORMATION

COMPANY NAME :	nikegarden co., ltd
CONTACT PERSON :	Mr feng
ADDRESS :	zhongshan road, guangzhou guangdong, China
ZIP CODE :	510000
PHONE :	0086-020-3499261
FAX :	0086-020-3499261
URL :	www.nikegarden.com

Figure: Sample Sell offer

2.3.8 Types of Membership:

There are three types of membership are automatically generated by the activity of trade, the three types of membership are gold, silver and Bronze. The maximum trading activity of a account called golden membership. The three types of membership are get facilitate by various promotion and they marked as feature trader on the home page that attract more user to them.

➢ **Gold**

By getting this level membership a member can:

- Post each product in 30 Categories
- And 10 images per product
- Fee ($199.00 /Yr)

Other benefits:

Offers Posted: Unlimited

Sell Offers: Unlimited

Buy Offers: Unlimited

Product Catalogs: Unlimited

Company Profile: Yes

➢ **Silver**

By getting this level membership a member can:

- Post each product in 20 Categories
- And 5 images per product
- Fee ($99.00/Yr)

Other benefits:

> Offers Posted: 15
>
> Sell Offers: 20
>
> Buy Offers: 20
>
> Product Catalogs: 50
>
> Company Profile: Yes

➢ Bronze

By getting Silver level membership you can:

- ▪ Post each product in 10 Categories
- ▪ And 2 images per product

Other benefits:

> Offers Posted: 5
>
> Sell Offers: 5
>
> Buy Offers: 5
>
> Product Catalogs: 5
>
> Company Profile: Yes

Part Three: Findings and Conclusion

3.1.1 Barriers of e-commerce:
(munshigi, cellbazaar and banglamart perspective)

➔ Online payment system is very complex and is not widely used in our country

In operating e-commerce no payment is made hand-to-hand. It is known that e-commerce is operated through Internet line. So here no chance of making payment hand-to-hand. All payments are made with the help of online payment system. But in our country online payment system is very complex and it is also seen very few. So it prevents the improvement of e-commerce.

➔ Low bandwidth is existed in our country's Internet line

To operate e-commerce data communication is an important fact. Several technical matters *affect* data communication. Among them Bandwidth is one which is used as channel. Bandwidth is defined as transmission speeds of data i.e. bits-per-second transmission capability of a channel. There are several bandwidths with several speeds e.g. voice band width 9600 to 28800, medium band width 56000 to 30 billion bits-per-second. But in our country channel with low brand width is existed. In this situation to operate e-commerce is difficult both for the clients as well as the firm.

➔ Lack of consciousness in our general public

It is known to all that our socio economic status is very low. Our education rate is also low. Our socio economic status and educational rate express the awareness of our countrymen. E-commerce is a matter where education is involved i.e. people have to know about Internet line, online payment system etc. But few of our people know about it. For this reason, e-commerce is hampered in our country.

➔ **Our telephone system is normal & tele-communication structure is so complex**

Besides, in accessibility of telephone line complexity of telephone is also a barrier. Telephone system is very complex in our country. High charge of telephone is also a barrier in our country. In improved countries telephone charge is very low which is helpful to improvement and expansion of ecommerce in those countries. But in our country telephone charge is very high which hampers e-commerce.

➔ **A few number of Internet users**

Small of our large population use Internet but most of them have portion no Internet account and this can be a stumping block in the way of e-commerce.

➔ **Inaccessibility of telephone**

Inaccessibility of telephone is an obstacle in the way of e-commerce. Telephone is essential to operate e-commerce. A great portion of our large population is not telephone holder. Bureaucracy also appears to get a telephone line and it is also so expensive. So it is an obstacle in the way of e-commerce.

➔ **Our govt. is not so generous in improving of e-commerce**

In most of the improved countries e-commerce is used in various prospects i.e. in the form-health, e-security, e-shopping etc. It has possible only with the help of government of those countries and awareness of people. Government plays a great role for improvement of e-commerce. Govt. can provide various facilities to the firm involved in operating e-commerce and also can make popularity to the general public nationally. But in our country govt. is not so helpful. It also hampers the e-commerce in our country.   .

➔ **High cost of ISP's**

Internet Service Providers in our country charge more from the Internet users. So prospective & existing Internet users get disinterested in using Internet for this high cost.

3.1.2 Barriers-from the viewpoint of consumers:

➔**No freedom of choice**

The consumer can not explore in a wide range of choice that means here consumers have no freedom of choice. They are only confined to the goods that are available in the website.

➔ **No perfect verification of goods**

The consumer cannot verify the quality of goods in E- shopping as they can in case of physical shopping. There is a possibility of getting low quality goods and services.

➔ **No capacity of bargaining**

The another barrier that is faced by the consumers is that they are incapable of bargaining in case of shopping like physical shopping in the market

3.1.3 The way to solve:
(munshigi, cellbazaar and banglamart perspective)

From the perspective of munshigi, cellbazaar and banglamart.com the problems of e-commerce may solved in by taking various steps. According to them the following efforts may be taken to blowout the barriers of e-commerce in Bangladesh.

➔ Improving telephone service

The main predicament of E-commerce of our country is the telephone service and for this the government must ensure better service of telephone as well as the opportunity of being use telephone independently.

➔Reducing cost of communication

Most of the developed countries in the world charge no amount for local call but in our country it is absolutely opposite. Here people have to pay a big amount of money for their local call. Again after starting the multimetering system they face different problems rather than getting good service. Spending a large amount of money they get a bad service.

➔ Availability of submarine optic fiber

If we get the opportunity to attach our telephone line to the submarine cable, then we will get better service than now. But in our country there is no proper scope for using submarine cables because we don't have enough resource to capturing the country under the fiber optic connection. After introduce the fiber optic with limited resource still now we are at the same position instead of spread.

➔ Increasing bandwidth

The main problem of E-commerce in our country is the low band width Internet that means small number of information can be transferred through Internet'" _ with in a minute. This problem will be solved if it is possible to take submarine cables connection available to all.

➔ Facilitating credit

Credit facilities should be provided in bulk by the private sector & the government sector to increase the availability of e-commerce service providing firm and modern e-commerce technologies & software.

➔ Promoting annual budget

A considerable part of amount of the budget should be allocated for the development of E-sector.

➔ Inspiring the people' by the Gov.

Government can inspire the people about the E-sector providing financial help as well as offering Government advertisement like Arsenic, Black Bengal goat, dowry etc.

3.1.4 Standing and potential condition of business

It we serve advertisement in TV from the month of January 2010, the numbers of our customers will increase and WI December 2010 we may collect fresh one billion customers.

With the two billion customers being engaged fresh one billion, a large numbers of customers will be formed and from January 2011 we may reach to our ultimate goal of on line sale. That is, from then our 25% customers will begin to purchase In average of TK500 in every month and the sale will be about TK1, 30, 00,000 in every month. 10% profit means TK13, $OOOOO$ and this amount will ensure the officer's salary after repayment of bank installment and interest. That is, from the month of January 2011, we may begin to achieve profit. Meanwhile, our income will increase from our online advertisement, web-design and online marketing. That the information I find by a interview of CEO, Munshigi.com

3.2 *Findings &. Conclusion*

From the above discussion of e-commerce and its handy application in business, i have found the following major facts:

☞ E-commerce is a company based most modern way to operate business in the world recovering the barriers of distance.

☞ The purchases, sales and payments are mostly completed within the electronic media very easily.

☞ E-commerce has 3 basic forms that are business to business (B2B), consumer to consumer (C2C) & business to consumer (B2C)

☞ Among different application of e-commerce e-shopping, e-bank, e-cash, e-security, e-health & e-advertisement are the majors & most modern application of e-commerce.

☞ Munshigi.com is' providing e-commerce services for many years efficiently & also handing various problems smartly. They are the first & best ecommerce service providing firm in Bangladesh. There cellbazaar and banglamart also providing various improving fact to the country.

☞ Those three web firm serves various categories of products & services mainly e!-shopping & e-advertising. to get these services customers have to take the membership first & then may receive these services.

☞ There are numerous constraints in the way of e-commerce as to be the most popular means of modern business in Bangladesh that are being faced by Munshigi, cellbazaar and banglamart.com.

☞ At this moment they are not only in the profit making position rather they inspire of this. They also think for the consumers as to how consumers may be more benefited from e-commerce.

☞ Munshigi.com and other's two companies has some effective proposal to solve the barriers & to improve the e-commerce condition in Bangladesh. In fact they want to '. Expand the area of e-commerce in Bangladesh.

"we want to globalize our domestic business with the dynamic business world making the nation efficient in technology."

Munshi Gias Uddin

CEO

MunshigLcom

Now, i can conclude that this study on e-commerce is very effective to improve us with the advancement of e-commerce. The overall practical study with Munshigi, cellbazaar and banglamart.com has been an excellent step to acquire the real knowledge of e-commerce& its application.

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