



## E-COMMERCE, E-GOVERNANCE AS A NEW CONCEPT

**BHOSALE V.K.<sup>1\*</sup> AND KULKARNI H.W.<sup>2</sup>**

<sup>1</sup>The Swami Ramanand Teerth Marathwada Univerisy, Nanded- 431 606, MS, India.

<sup>2</sup>Shivaji Mahavidyalaya, Udgir- 413 517, MS, India.

\*Corresponding Author: Email-

**Abstract-** This paper will give detail information about the role of e-commerce, e-governance. Each element will be discussed with experience. This paper is also aimed to be practical guide about the practical knowledge of electronic commerce and its results for everyone.

**Keywords-** E-commerce, E-governance,

### Rationale

E-Commerce offers considerable opportunity. E-Commerce in India is still in nascent stage, but even the most-pessimistic projections indicate a boom. It is believed that low cost of personal computers, a growing installed base for Internet use, and an increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most populous nation. This new concept e-commerce is an important for Governing. E-Governance is the key to making information technology relevant to ordinary citizens. Governance is a center which changes how citizens relate to government each other.

### Executive Summary

Electronic commerce (or e-commerce) encompasses all business conducted by means of computer networks. Advances in telecommunications and computer technologies in recent years have made computer networks an integral part of the economic infrastructure. More and more companies are facilitating transactions over web. There has been tremendous competition to target each and every computer owner who is connected to the Web. Although business-to-business transactions play an important part in e-commerce market, a share of e-commerce revenues in developed countries is generated from business to consumer transactions. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. People can buy goods with a click of mouse button without moving out of their house or office. Similarly online services such as banking, ticketing (including airlines, bus, railways), bill payments, hotel booking etc. have been of tremendous benefit for the customers. Most experts believe that overall e-commerce will increase exponentially in coming years. Business to business transactions will represent the largest revenue but online retailing will also enjoy a drastic growth. Online businesses like financial services, travel, entertainment, and groceries are all likely to grow.

For developing countries like India, e-commerce offers considerable opportunity. E-commerce in India is still in nascent stage, but even the most-pessimistic projections indicate a boom. It is be-

lieved that low cost of personal computers, a growing installed base for Internet use, and an increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most populous nation. Amongst the Asian nations, the growth of e-commerce in India between 1997 and 2003 was highest in India. Cridit Lyonnais forecasts that India will have 30 million Internet users by 2004 and that the potential Internet market will reach 47 million households in 2005. According to a McKinsey-Nasscom report by the year 2008, e-commerce transactions in India are expected to reach \$100 billion. Indian middle class of 288 million people is equal to the entire U.S. consumer base. This makes India a real attractive market for e-commerce. To make a successful e-commerce transaction both the payment and delivery services must be made efficient. There has been a rise in the number of companies' taking up e-commerce in the recent past. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertising revenue. Many sites are now selling a diverse range of products and services from flowers, greeting cards, and movie tickets to groceries, electronic gadgets, and computers. With stock exchanges coming online the time for true e-commerce in India has finally arrived. On the negative side there are many challenges faced by e-commerce sites in India. The relatively small credit card population and lack of uniform credit agencies create a variety of payment challenges unknown in the United States and Western Europe. Delivery of goods to consumer by couriers and postal services is not very reliable in smaller cities, towns and rural areas. However, many Indian Banks have put the Internet banking facilities in place for the up coming e-commerce market. The speed post and courier system has also improved tremendously in recent years. Modern computer technology like secured socket layer (SSL) helps to protect against payment fraud, and to share information with suppliers and business partners. With further improvement in payment and delivery system it is expected that India will soon become a major player in the e-commerce market.

While many companies, organizations, and communities in India are beginning to take advantage of the potential of e-commerce, critical challenges remain to be overcome before e-commerce would become an asset for common people.

### **E-Governance Challenges for Government**

Word governance connects the process of decision-making and the process of which decisions are implemented. Governance can be used in several contexts such as corporate governance, International Governance, National Governance and Local Governance it encompasses the entire process of public administration, the process underlying the formulation of public policies. The HRD efforts required for re-skilling the Govt. machinery priority nation efficient management of public resource and above all re-designing the various instruments use to realize the concept of a welfare state.

Challenges are faced in computerize operating and maintenance of system.

- Performance implications of entrepreneurship strategies.
- Implementing entrepreneurial strategies.
- New venture strategies
- Performance implications of strategic entrepreneurship
- The interaction between strategic management and entrepreneurship

### **Economic Aspect**

#### **A. Strength**

- E-Governance argument for external funding.
- Transparency for Business (Pro comment)

#### **B. Weakness**

- Investor, Budget Control

#### **C. Opportunities**

- Higher Cost Efficiency
- New Business

#### **D. Threats**

- Corruption

### **Technological Aspect**

#### **A. Strength**

- Everything is New No negative legacy
- Leapfrogging possible Internet as pull factor
- Lack of IT Standards

#### **B. Weakness**

- Lack of IT Skill
- High cost of internet
- Heterogamous data
- Lack of IT Standards
- Software licenses

#### **C. Opportunities**

- 2nd Hardware available Use one standard

#### **D. Threats**

- Dependence of technology

E-Government is a subset of the concept of good governance. It has the portents of providing high quality Govt. services to citizens and businesses of providing equal access and equal treatment to the rich and the poor of bringing in enhanced transparen-

cy, speed reliability and consistency in handling transactions of operating up immense scope for offering new services for instance any time anywhere services. Making the concept of citizens charters a reality and above all of reducing the real cost of transactions with the government.

### **E-Governance Perspectives**

Introduction of E-Governance is the key to making information technology (IT) relevant to ordinary citizens. Governance is a centre which changes how citizens relate to govt. as much as it changes how citizens relate to each other. The architecture should be able to provide the capabilities to the Govt.

- To provide to citizen, secure and easy access to the key services through the e-governance infrastructure any time any place using any service.
- To give to the citizen a unified and simplified view of Govt. services and information.
- To allow Govt. employees access to relevant information across all its offices efficiently.
- To unable future of governance application a consistent and open mechanism of an interoperating with Govt. services.

Inter analysis suggest a preferred route to e-governance, the portal route. It provide interface to million of citizens and allows thousands to accesses the services and resources of hundreds of Govt. departments, multinational software corporation one working in this field of action to strengthen the democratic foundation of Governance.

**Conflicts of Interest:** None declared.

### **References**

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