

Title of Thesis-**“Impact of E-commerce on Business Values in Service Organisations”**

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THE IMPACT OF E-COMMERCE
ON
BUSINESS VALUE IN SERVICE
ORGANISATIONS

ABSTRACT

THESIS

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IN

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BY

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Abstract

Introduction

The thesis deals with the study of “The Impact of Electronic Commerce on Business Value in Service Organisations”. Though the scope of the study extends to many service organisations, emphasis has been laid down on the study Banking, Finance, Insurance, Entertainment, Education, Software, Consultancy, Electronic Commerce Solution and Telecommunication organisations.

Electronic Commerce refers to all value transactions involving the transfer of information, products and services or payments via electronic networks. Electronic Commerce is recently a new mode of conducting business and its history can be traced back to 1960s.

When organisations redefine the products, processes and business models using technology to change the ways products are conceived, marketed, delivered it is said to have derived the business value. The main components of Business Value are Product Promotion, New Sales Channel, Direct Saving, Time to Market, Customer Service, Brand Image, Customer Relationship, Technology and Laboratory Learning, New Product Capabilities and New Business Models.

Through this study, area of interest has been explored after an extensive literature review which shows that no research have been conducted before on this aspect of The Impact of Electronic Commerce on Business Value in Service Organisations.

Contents of the Thesis

The study has been divided into five chapters. The first chapter presents an overview of electronic commerce followed by meaning and definitions, historical background, benefits, barriers, views, types of e-commerce, strategies challenges etc. It aims at providing the reader an overall idea about the nature and activities of electronic commerce.

The second chapter entitled ‘The Concept of Business Value and Measurement’ briefly describes the meaning and other relevant specific details of business value.

The methodology of research adopted for the purposes of the present study has been presented in chapter three. The chapter consists of extensive literature review to establish the need for study, the scope of study, conceptual framework of electronic commerce, impact of electronic commerce, survey reports, case studies, present models of electronic commerce, data collection methods and procedures, hypothesis and analytical techniques used have been included in this chapter, under separate sections.

Chapter four of the thesis analyses and interprets the overall overview on the Impact of Electronic Commerce on Business Value on all the sectors of service organisations as well as with reference to Annual Group Turnover, percentage of Annual IT spending and percentage of Electronic Commerce spending.

Chapter five presents suggestions and recommendations of this study.

References used in the study appear at the end of each chapter. The list of books, journals, magazines, web sites visited and referred to have been appended at the end of the thesis in the form of Bibliography. Besides this general information about e-commerce has been given in Appendix I, II, and III. In Appendix IV questionnaire, glossary, useful web sites and e-mail Ids are given and in the last Appendix V calculations for F and Z tests are given.

Objectives of the Study

Important Objectives of the study are stated as follows:

- To what extent Electronic Commerce has the Impact on Business Values on all the sectors of service organisations.
- To what extent Electronic Commerce has had a varying Impact on Business Values with reference to Annual Group Turnover of the organisations
- To what extent Electronic Commerce shows Impact on Business Values with reference to Annual percentage of IT spending.
- To what extent Electronic Commerce has the maximum Impact on Business Values with reference to percentage of Electronic Commerce spending in an organisation.

Methodology of Research

Keeping in view the objectives of the study, and in order to justify the need for research, the researcher has conducted a review of existing literature in the subject. This led to identification of research gaps.

In formulating the research problem, the major components of Business Values have been chosen for the present study. In view of the nature of study, exploratory research design has been selected. The researcher has constructed a questionnaire based on the dimensions of these Business Values and respondents in selected service organisations were asked to rank the extent of the Impact of Electronic Commerce on these Business Value components. The framework proposed by Michael Bloch, Yves Pigneur & Arie Segev in their paper On the Road of Electronic Commerce--A Business Value Framework, Gaining Competitive Advantage and Some Research Issues has been used.

In collecting information, primary sources have been considered as population sample. Data has been collected through a structured questionnaire developed on a five-point scale. Data was entered on tabulation sheet using MS Excel. Thereafter overall mean of various scores was taken. The mean was then compared with the mean of different components of Business Values. The comparison could have resulted in difference between population mean and mean of specific segment of population. In order to know that this difference was statistically significant or not popular F and Z tests were applied.

In other words, had there been an equal number of respondents in each group of subgroup or more than our present sample size i.e. 135 we would have obtained same mean. This is our null hypothesis (H_0). We have tested this at significance level of 5% in both the cases and findings would have been more appropriately discussed and analysed at various level of significance.

Main Findings of the Study

On the basis of analysis following results are made on all the sectors of service organisations of the Impact of Electronic Commerce on Business Value.

Brand Image- Analysis shows Electronic Commerce has the maximum impact on Brand Image. Banking and Electronic Commerce Solution industry have taken full advantage of the opportunities offered by Electronic Commerce.

Customer Service- Findings show that Customer Service has maximum impact on Software, Consultancy, Telecommunication and Entertainment industries. These industries enjoyed the most benefits offered by Electronic Commerce.

New Business Models- Analysis shows that no particular service organisation has taken full advantage of the opportunities offered by Electronic Commerce business models on any of the components of Business Value. This also shows that all service organisations can take advantage of Electronic Commerce business models in developing their business models.

Product Promotion- Overall analysis shows that no service organisation has taken full advantage of Electronic Commerce opportunities offered by it, which shows that all service organisations can promote their products using Electronic Commerce.

Customer Relationship- Customer Relationship has the maximum impact on Finance and Insurance companies, which shows that these industries have taken full, benefits of Customer Relationship related opportunities offered by Electronic Commerce.

Direct Saving- Analysis on the basis of service organisations shows that Education and Other companies have the maximum impact on Direct saving using Electronic Commerce.

Time to Market- Overall maximum impact of Electronic Commerce on Time to Market shows that no service organisations has the impact on any of the Business Value components, which shows that Electronic Commerce helped all service organisations equally for its customers to give Time to Market.

Technology and Laboratory Learning- Technology learning after Time to Market shows that it does not have any impact on any of the components of Business value in any of the service organisations, this shows that it offers opportunities to all service organisations for new Technology and Laboratory Learning either equally or no impact at all.

New Sales Channel- Comparing it with different service organisations analysis shows that no service organisation has taken full advantage of the opportunities offered by Electronic Commerce for New Sales Channel which shows that all service organisations can improve their sales channel by using Electronic Commerce.

New Product Capabilities- Analysis shows that this component of Business Value does not show any impact. Therefore organisations can take full advantage of the opportunities offered by Electronic Commerce for developing new product capabilities.

On the basis of findings of present study following results are made on the Impact of Electronic Commerce on Business Value with reference to Annual Group Turnover, percentage of Annual IT spending, percentage of Electronic Commerce spending.

Brand Image- Findings show that apart from Banking and Electronic Commerce Solution industry service organisations with Annual Group Turnover between 5500 and 10000 Cr and where % of Electronic Commerce spending <20% has maximum impact on Brand Image of the opportunities offered by Electronic Commerce.

Customer Service- Analysis shows that service organisations with Annual Group Turnover between 500-1500Cr and Annual IT spending <5Cr has maximum impact on Customer Service in improving their services of the benefits offered by Electronic Commerce.

New Business Models- Overall analysis shows that no service organisation with reference to Annual Group Turnover, Annual IT spending, and % of Electronic Commerce spending show any significant impact on any of the components of Business Value.

Product Promotion- Comparing it with different service organisations with reference to Annual Group Turnover, Annual IT spending, % of Electronic Commerce spending companies with Annual IT spending between 250 and 4000 Cr has the maximum impact on Product Promotion and can be followed by other organisations as well to take full advantage offered by Electronic Commerce.

Customer Relationship- Overall Customer Relationship has the maximum impact on companies with Annual Group Turnover 50-500 Cr, Annual IT spending <5 Cr and % of Electronic Commerce spending 50-100% and have taken full advantages on Customer Relationship by using Electronic Commerce.

Direct Saving- On the basis of analysis Electronic Commerce has the maximum impact on Direct Saving on companies with Annual Group Turnover exceeding 10000 Crores. There were of five organisations in the sample, where the turnover was in the range of billion/ million dollars. This is an exception and hence cannot be generalised.

Time to Market- Overall maximum impact of Electronic Commerce is on Time to Market with reference to % of Electronic Commerce spending between 20-50%.This shows that Electronic Commerce have given full support to companies and their customers on Time to Market in building its image and it may be followed by other organisations as well.

Technology and Laboratory Learning- Technology and Laboratory Learning does not have maximum impact on any of the Business Value components in any organisation and all service organisations can take advantages from it.

New Sales Channel- Organisations with Annual Group Turnover between 1500-5500Cr show maximum impact on New Sales Channel and can be followed by other organisations as well to take advantage of the opportunities offered by Electronic Commerce.

New Product Capabilities- Findings of the analysis show that this component of Business Value does not show any impact comparing it with different service organisations Annual Group Turnover, Annual IT spending and % of Electronic Commerce spending and is applicable to all service organisations to have maximum impact for developing their new products.

Information About Articles

Title: 1. “ **Rural Marketing in India Problems Prospects Vis-à-Vis Globalisation**”

First Name: Mairaj

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Document Type/Research Type: Journal

Document Title/Research Title: “ **Rural Marketing in India Problems Prospects Vis-à-Vis Globalisation**”

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Publishing Year: 2009

Abstract: Attached

Cover Page: Attached.

Title: 2. **“Technical and Vocational Training (TVET) as a Tool for Job Creation and Unemployment Reduction- Indian Perspective”**

First Name: Mairaj

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Document Type/Research Type: Journal

Document Title/Research Title **“Technical and Vocational Training (TVET) as a Tool for Job Creation and Unemployment Reduction- Indian Perspective”**

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Title: 3. **“Corporate Social Responsibility and Human Rights Dimensions: Indian Perspective”** XXXII Indian Social Science Congress

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Document Title/Research Title **“Corporate Social Responsibility and Human Rights Dimensions: Indian**

Perspective” XXXII Indian Social Science Congress

Subject: CSR

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Publishing Year: 2008

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4 Title : "The Potential of e-commerce in the Insurance Industry- The Road Ahead".

First Name: Mairaj

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Subject: E-business

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Rural Marketing in India Problems Prospects vis-à-vis Globalisation

Dr. Aftab Alam * Dr. Mairaj Salim

ABSTRACT

The rural market in India brings in bigger revenues in the country, the rural regions comprise of the maximum consumers in this country. The rural market in Indian economy generates almost more than half of the country income. its vast size and demand base offers a huge opportunity that MNCs cannot afford to ignore. As a result of the growing affluence, fuelled by good monsoons and the increase in agricultural output, rural India has a large consuming class with 41 per cent of India's middle-class and 58 per cent of the total disposable income. "Going rural" the new marketing mantra-all corporate companies agreed that the rural market the key to survival in India. Among those that have made some headway are HUL, Coca-cola, LG, Samsung Electronic, Britannia, Standard life, Philips, Colgate Palmolive, ITC, Tata, Reliance and the foreign-invested telecom companies. Today, rural markets are critical for every marketer-be it for a branded shampoo (or) an automobile. Trends indicate that the rural markets are coming up in a way and growing twice as fast as the urban market, witnessing a rise in sales of hitherto typical urban kitchen gadgets such as refrigerators, mixer-grinders and pressure cookers etc with reference to National Council for Applied Economics Research (NCAER),. The preceding discussion is a crux of Rural India and its marketing tenets how works with regard to globalisation.

Introduction

The development of the nation largely depends upon the development of the rural population. Mahatma Gandhi had once said: "India's way is not Europe's. India is not Calcutta and Bombay. India lives in her several hundreds of villages".

According to a survey conducted by McKinsey in 2007, rural India with a population of 630 million (approximately) would become bigger than total consumer market in countries such as South Korea or Canada in another 20 years and it will grow at least four times from its existing size.

Defining Rural

A rural market can be defined as any market that exists in an area where the population is less than 10,000. Seventy percent of India's population, or approximately 700 million people, live in rural areas (Moorthi, 2002)².

What is Rural Marketing

Rural³ marketing involves the process of developing, pricing, promoting, distributing rural specific product and a service leading to exchange between rural and urban market which satisfies consumer demand and also achieves organizational objectives.

It is a two-way marketing process wherein the transactions can be:

- Urban to Rural: It involves the selling of products and services by urban marketers in rural areas. These include Pesticides, FMCG Products, Consumer durables, etc
- Rural to Urban: Here, a rural producer (involved in agriculture) sells his produce in urban market. This may not be direct. There generally are middlemen, agencies, government co-operatives, etc who sell fruits, vegetables, grains, pulses and others.
- Rural to rural: These include selling of agricultural tools, cattle, carts and others to another village in its proximity.

Features of Indian Rural Markets :

- Large, Diverse and Scattered Market: Rural market in India is large, and scattered into a number of regions. There may be less number of shops available to market products.
- Major Income of Rural consumers is from Agriculture: Rural Prosperity is tied with agriculture prosperity. In the event of a crop failure, the income of the rural mass is directly affected.
- Standard of Living and rising disposable income of rural customers: It is known that majority of the rural population live below poverty line and has low literacy rate, low per capita income, societal backwardness, low savings, etc

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Technical and Vocational Training (TVET) as a Tool for Job Creation and Unemployment Reduction-Indian Perspective

Dr. Aftab Alam

Dr. Mairaj Salim

ABSTRACT

Purpose : With the emergence of enabling Internet technologies TVET as Tool has played and indelible marks for Job creation for unemployment and helps in reducing it further. Many countries like Latin America South Korea, South Africa, Denmark, Austria, Eriteria and Switzerland have recognized it as real tools for entry to tertiary education. Apart from it this approach is accepted widely in Germany ,Canada, Japan and the U.S and have developed integrated pathways providing academic courses of study that satisfy the entry level requirements for the students for TVET and helps in reducing the employments.

The objective of this paper is to evaluate and present best practice strategies employed by major TVET. This paper argues that how TVET as a Tool for job creation can be helpful in reducing the unemployment

Design/Methodology/Approach : The methodology employed is a conceptual synthesis of current knowledge, based on theoretical constructs and empirical observations.

Findings: There is evidence of varying degrees of progress and lessons learnt, from adopting strategies and internet technologies vis-à-vis TVET, with new ways of conceptualizing and managing virtual operations. The research challenges existing thinking and makes sense of the plexus between this technology and the market place.

Originality/Value: The essential contribution of the paper is the identification of key elements for TVET how could be a feasible treat which can help further to garner the

17229 ALAM, AFTAB AND SALIM, MAIRAJ (King Abdul Aziz University, Jeddah, Saudi Arabia). CORPORATE SOCIAL RESPONSIBILITY AND HUMAN RIGHTS DIMENSIONS: INDIAN PERSPECTIVE.

This paper has outlined steps to be taken by the major stakeholders – the Corporate, the Government and the Civil society- for making CSR effective in the Indian context. Business houses and corporate have been taking up social welfare activities form time to time. Recently, priority of business is getting widened from 1 P to 3 Ps by inclusion of People and Planet with Profit. Short-term, charity-based welfare interventions are being replaced by long-term, empowerment-based Corporate Social Responsibility (CSR). Based on the realization, CSR can also be gauged towards Indian traditional tenets of business i.e. Business Leaders work as guardians and the masters of people they employ, follows their etiquettes in the form of Philanthropy, Support of Art and culture, Disaster Relief, Social, Economic and Community Development etc. Hence broadly we can say that “Business cannot succeed in a society that fails”, CSR is being considered as an imperative for carrying on business in the society rather than as a charity. The preceding discussion will highlight a bird's eye view survey of topic and try to justify its relevance in lucid way.

17230 AMIN, USTA M (Centre for Management Studies, Jamia Millia Islamia University, New Delhi 110025). MOVING UP THE VALUE CHAIN – A CASE STUDY ON JUBILANT ORGANOSYS LIMITED.

The case study analysis is divided is divided into three parts. These are:

Part - I: Growth analysis of four companies/groups selected from the Contemporary Indian Corporate world.

Part - II: Sectoral analysis of chemical and pharmaceutical sectors where Jubilant Organosys Limited has a presence.

Part - III: A detailed case study on Jubilant Organosys Limited.

In Part - I, the companies selected for the growth analysis are:

- i) Marico Limited, Mumbai.
- ii) Aditya Vikram Birla group
- iii) Ranbaxy Laboratories Limited
- iv) Abhey Oswal group

Each of these companies has been analyzed giving their brief overview, the product portfolio and growth analysis.

A concluding paragraph describes how each of these corporate entities have succeeded or failed in implementing the growth strategies.

Part-II of the project study is about an in-depth study of the chemical and pharmaceutical sectors. These are the sectors of interest for the present project study. Jubilant Organosys Limited has been traditionally in chemical sector since its inception in 1978 and lately for the last 5-6 years has made foray into the pharmaceutical sector. Hence, the sectoral analysis has been undertaken for both these sectors.

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Focal Theme

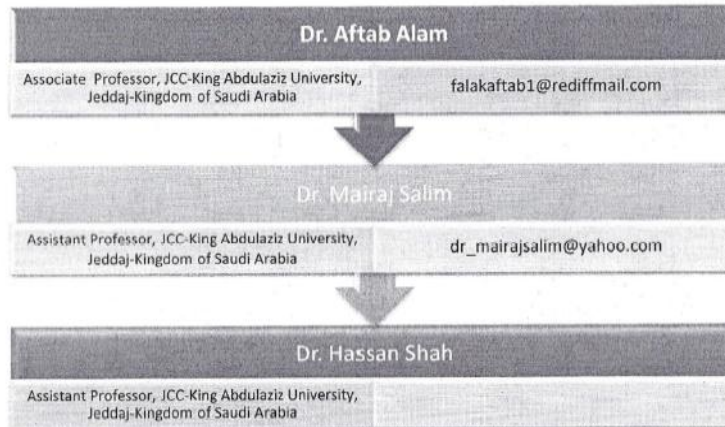
The Indian Republic At The Crossroads



भारतीय सामाजिक विज्ञान अकादमी
Indian Academy of Social Sciences
INDIA



The Potential of E-Commerce in the Insurance Industry: The Road Ahead



Phase-III: Theme Based Paper

ABSTRACT

•While other industries within the financial sector have vigorously embraced the Internet to obtain sustainable competitive advantage, the insurance industry has been slow to fully adopt e-commerce. This article examines the benefits barriers as well as the success factors involved in making the transition to a Web-enabled insurance. Insurance Products suitable for E-commerce-Strategies for insurance companies as well as Emerging standards and technologies that will make possible the next generation of e-commerce in the insurance industry are discussed and presented.

KEYWORDS

- e-commerce
- e-insurance

A developed and functioning insurance sector is a fundamental condition for economic success. The objective of insurance is to provide financial stability to individuals, organizations and businesses. As a risk pooling and transfer mechanism, insurance allows the insured to mitigate pure risks (i.e. risks that involve only the possibilities of loss or no loss). Examples of such risks are fires, flooding, ill health and unintentional damage to a third party. Insurance helps business to stay open and individuals to continue their work or education by providing financial compensation if an insured risk occurs and causes

damage. Even when no loss occurs, insurance provides peace of mind, a service of considerable, if unquantifiable, value. A detailed discussion on the development role of insurance can be found in Outreville (1990)¹. As a financial sector, insurance is a major investor. The insurance sector covers long and short-term risk activities. It comprises three basic activities: life insurance includes common life insurance and life reinsurance with/without a saving component. non-life insurance¹¹ comprises insurance and reinsurance of non-life insurance business, e.g. accident, fire, health, property, motor, marine, aviation, transport, pecuniary loss and liability insurance. Pension funding¹¹ includes the provision of retirement incomes, but non-contributory schemes where the funding is largely derived from public sources. Reinsurance activities are included in one of the three sections, according to the kind of risk reinsured, e-Business W@tch (2002)². The insurance sector is one of the most important service sectors regarding its basic function for the whole economy and society. Modern, highly industrialized and technology-driven economies are threatened by higher risks than ever; and individuals need to protect themselves against private risks as well as saving individually for their retirement. Insurance companies also play an important role as investors and shareholders. The insurance industry has been undergoing dramatic changes for a number of years. Significant movements toward deregulation in financial services, along with advances in telecommunications and computer technology are forcing significant changes upon the industry and making it far more competitive. If one were to enumerate the most significant technological innovations that the industry has faced in recent years, two in particular stand out, Garven (1998)³: The emergence of capital market alternatives to traditional reinsurance products, and The growing importance of computer networks such as the Internet in the marketing and distribution of insurance products. The result is the industry is becoming more competitive. The emerging role of electronic commerce (e-commerce) is particularly important and interesting to study.

Over⁴ the last decade the world has seen a meteoric rise in e-commerce, which can be defined as the sharing of business information, maintaining of business relationships, and conducting of business transactions by means of telecommunications networks. Several⁵ distinct categories of e-commerce have emerged. Although business-to-consumer e-commerce has received the most attention in the press, it is much less prevalent than business-to-business e-commerce. An increasing number of associated transactions and processes that support both selling and purchasing activities on the Internet can be also included in the definition of e-commerce. Although⁶ projections vary, many analysts predict that e-commerce will continue to grow unabated. Forrester Research projects that global e-commerce will reach \$6.9 trillion in 2004; Gartner Group estimates that B2B e-commerce alone will skyrocket to \$7.3

Phase-III: Theme Based Paper