Chapter – 6

DIGITIZATION

1. Multiple Choice Questions:-

I.   ……………… is the process to convert information into computer readable form.
   a) E-learning   b) E-commerce   c) Digitization   d) Net Banking

II.   ……………. is to meant to be online buying and selling of goods.
   a) E-commerce   b) Digi Locker   c) Digital Payment d) None of these

III.   Easiest and convenient way for cashless payment is …………….
   a) Digitization   b) Storage   c) Offline   d) Digital Payment

IV.   ………… stores only those educational certificates, issued by educational institutes through digital modes
   a) SWAYAM   b) NAD   c) MOOCs   d) Digi Locker

V.   …………. is a type of e-commerce which involves company and customer.
   a) B2B   b) B2C   c) C2C   d) None of these.

Short Answer type Questions

1) What is Digitization?

Answer:- Digitization is the process of converting information into digital format (i.e. Computer readable). In this, information is organized in bits. By doing this, information can be stored safely for a long time, as well as it become easy to access and work on it.

2) Describe Net Banking ?

Answer:- Net Banking also known as Internet Banking. Before this customer has to visit the bank for bank related work but now with the facility of Net Banking any type of Transaction, bank account statement, fund transfer, bill payment can be done at home. For Net Banking customer has to visit the bank for filling a form and concerned bank issues username and password. Username and password are very sensitive and must be kept safe. Bank also advice customer to use Net Banking safely.

Q.3. What is E-Commerce.

Answer:- E-Commerce also known as electronic commerce or internet commerce. By E-Commerce we can buy and sell goods or services, monetary transactions etc. through internet. With this facility business gets new direction and growth.

Q.4. Name types of E-Commerce?

Answer:- E-Commerce can be classified into four categories:-

  a. Business to Business (B2B): The companies are doing business with each other. Manufacturers wholesalers, retailers are involved

  b. Business to customer (B2C): Here companies and customers are involved. The customer can browse company's website and chose the product or service and pay online to company.

c. Customer to Customer (C2C): Here customers are in a direct contact with each other. It helps people to sell their personal goods and assets directly to each other.

d. Customer to Business (C2B): Here customer provides a good or service to company for example a customer can sell his software to company.

Q5) What are benefits of online payment?

Ans .1) Low Labour Cost

  2) Convenience for online sales

3) Automatic

 4) Fast Transaction Speed

5) Low risk of theft.

Q6) What is Digilocker?

Ans:- **DigiLocker** is a **digital locker** facility provided by the government. It allows all Indian citizens to store scanned or digital formats of their documents. The technology used by **DigiLocker** is Cloud computing.

Q7 What is E- Learning?

Ans:- A learning system based on formalized teaching but with the help of electronic resources is known as E-learning. While teaching can be

based in or out of the classrooms, the use of computers and the Internet forms the major component of E-learning.

Q8 What is Online or Digital Payment?

Ans:- **Digital payment** is a transaction that takes place via **digital** or **online** modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use **electronic** mediums to exchange money.

Long Answer type question.

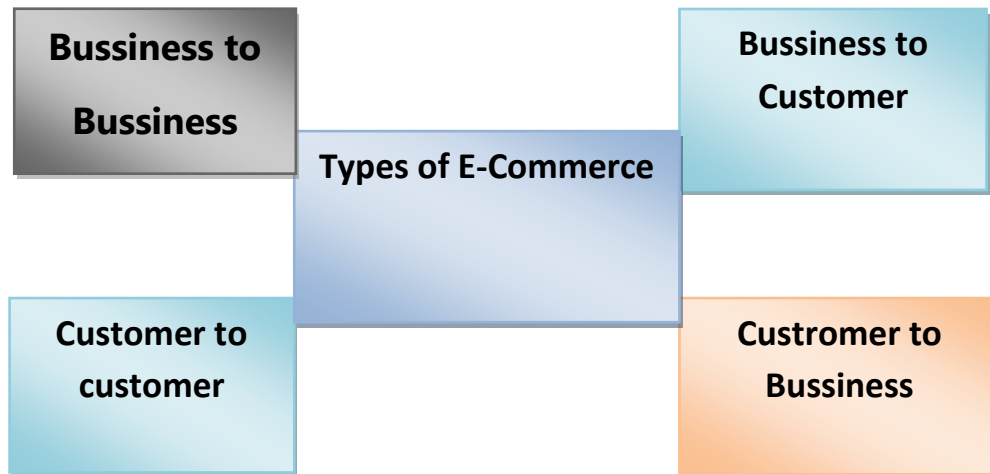1) **Question:-.** **Write down the types of E-Commerce in Detail?**

Answer:- **Types of E-Commerce**

E-Commerce can be classified into four main categories. On basis of this parties are involved in transaction.

(i) Bussiness to Bussiness (B2B) : Here the companies are doing business with each other. Customer is not involved. Only manufacturers, wholesalers, retailers etc. are involved.

(II) Bussiness to Customer (B2C): Here companies and customers are involved. Companies sell their goods and services directly to the customer. Customer can browse the website of any company to choose the product and pay online directly to the company. Company ships the goods directly to customer address. For example: Amazon, Flipcart, eBay etc.

(iii) Customer to Customer (C2C): Here customers and sellers are in a direct contact with each other. Usually people sell their used goods or additional goods to interested buyer.

Bussiness to Bussiness		Bussiness to Customer
	Types of E-Commerce	
Customer to customer		Custromer to Bussiness

Types of E-Commerce

(iv) Customer to Bussiness (C2B): Here customers provides a good or some service to the company .For example customer prepare a software and sells to the company.

2) **Question:-**. **Write down the advantage and disadvantage of E-Commerce.**

Answer:- E-Commerce also known as electronic commerce or internet commerce. By E-Commerce we can buy and sell goods or services, monetary transactions. The advantage and disadvantage of E-Commerce are given as under:-

Advantage of E-Commerce:-

a. **Overcome Geographical Limitations:** - E-Commerce removes the barrier of geographical distance. It provides the sellers with a global reach.

b. **Lower Cost:-** E-Commerce lower the transaction cost, because buyer purchases the product directly from manufacturer, which eliminates many fixed costs and taxes.

c. Quick and Easy Delivery:- It provides quick delivery to the customers on the given address. Customer complaints are also quickly addressed.

d. Available 24X7 hours:-A customer can shop anytime, any day. There are no closing days or hours.

e. Easy shopping:-While we shop in the market sometime it becomes difficult due to heavy crowd whereas on internet nothing such happens. We may opt for our required product from the wide range of products over there.

f. Easy accessibility: In E-Commerce, customer can browse product category pages and use the site search features to find the product, compare it with other similar products and select the best from them.

Disadvantage of E-Commerce

a. Wait time:- By purchasing product from store customer at spot get it but by purchasing items from internet there is a wait time for the product to be shipped to customer's address.

b. Unsure about quality: - When a customer buys an item from store customer can check its quality before payment. It is not possibly to check the quality while purchasing by E-Commerce. Quality can be checked after receiving it.

c. Security issues: E-Commerce sites record all important details about the customers. If an unauthorized person or group gain access to such important details of customer, then customer has to bear heavy financial loss.

d. Not able to try before buying: While buying online item it is impossible to check item physically. For example if a customer buy shoes from a market he can try it before purchasing but buying it from internet it is not possible.

Business to Business	Business to Customer
Types of E-Commerce	
Customer to Customer	Customer to Business
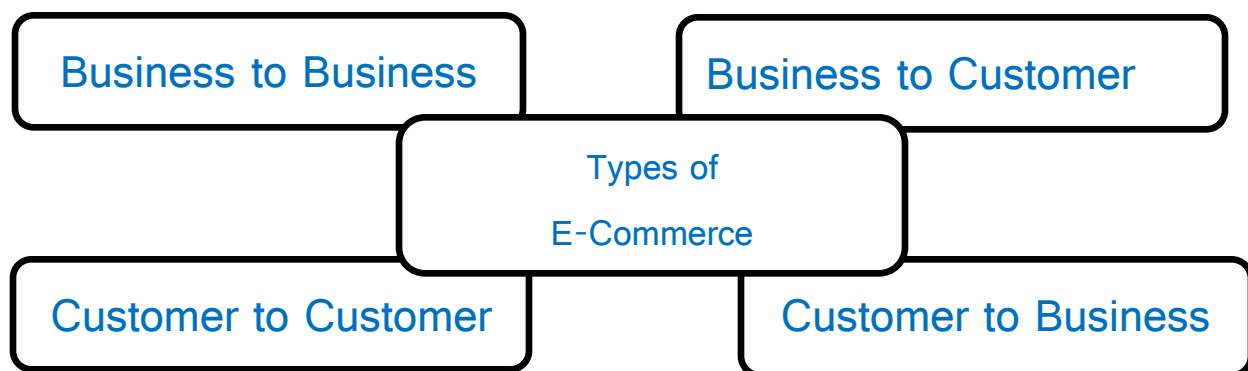
Q3 Describe the various methods of online payment?

Ans:- **1) Credit card** is a thin rectangular piece of plastic or metal issued by a bank or financial services company, that allows cardholders to borrow funds with which to pay for goods and services with merchants that accept cards for payment. Credit cards impose the condition that cardholders pay back the borrowed money, plus any applicable interest, as well as any additional agreed-upon charges, either in full by the billing date or over time.

2) **Debit Card** A debit card is a payment card that deducts money directly from a consumer's checking account when it is used. Also called "check cards" or "bank cards," they can be used to buy goods or services; or to get cash from an automated teller machine or a merchant who'll let you add an extra amount onto a purchase.

3) E-wallet is a type of pre-paid account in which a user can store his/her money for any future online transaction. An E-wallet is protected with a password. With the help of an E-wallet, one can make payments for groceries, online purchases, and flight tickets, among others.

4) **Mobile banking** refers to any banking activities conducted on a cell phone. Common functions of mobile banking include receiving text alerts for fraudulent activities, accessing your account via the bank's app, and using the bank's website on your mobile device.

5) **Internet banking,** also known as online banking or e-bankingor Net Banking is a facility offered by banks and financial institutions that allow customers to use banking services over the internet. Customers need not visit their bank's branch office to avail each and every small service. Not all account holders get access to internet banking.

6)**Bharat Interface for Money**

Bharat Interface for Money (**BHIM**) is an **app** that lets you make simple, easy and quick payment transactions using Unified Payments Interface (UPI).

Q4 What are various tools of E- Learning?
Ans :- Some of the important tools of E- Learning are as Follows:
1) Massive Online Open Courses Massive Open Online Courses (**MOOCs**) are free online courses available for anyone to enroll. **MOOCs** provide an affordable and flexible way to learn new skills, advance your career and deliver quality **educational** experiences at scale. ... **MOOCs** have dramatically changed the way the world learns.

2) SWAYAM seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy," (About Swayam, 2019).The success of SWAYAM portal depends on awareness about this portal among the possible users and its scope in enhancing lifelong learning skills. Recent studies and discussion on MOOCs focus on faculty perspectives about MOOCs

3) **SWAYAM Prabha** is an initiative of the Ministry of Human Resources Development to provide 32 High Quality Educational Channels through DTH (Direct to Home) across the length and breadth of the country on 24X7 bases. It has curriculum-based course content covering diverse disciplines

4) PSEB E-Books

Q-5 Describe about National Academic Depository (NAD)? How it is different from Digi Locker?

Ans:- The vision of National Academic Depository (NAD) is born out of an initiative to provide an online store house of all academic awards/certificates. National Academic Depository (NAD) is a 24X7 online facility. Using NAD one can store his/her documents/awards/certificates digitally and one can download the same. NAD not only ensures easy access to and retrieval of an academic award but also validates and guarantees its authenticity and safe storage.

The main difference between National Academic Depository (NAD) and Digi Locker is that NAD can store only educational documents but Digi Locker can store other documents like Aadhar Card, Driving Licence, Birth Certificate, Educational documents, Pan Card and many more.