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7.1: Introduction

Electronic-Commerce has been defined as the distribution, marketing, sale or delivery of goods and services by electronic means. This definition includes commercial transactions that involve the electronic transmission of products, services, commercial information, commercial documents or funds, as well as electronic catalogues and advertising. It encompasses trade applications of the newer technologies of the internet, the web and more established technologies such as Electronic Data Interchange.

In this research, the researcher dealt with e-commerce and its role in the development of small and medium sized enterprises (SMEs) in Karnataka state.

This final chapter is comprised of four sections. Suggestion based on General Findings, supporting general data. Suggestion based on major Findings supporting objective, hypotheses, methods, and procedures. The conclusion presents the analysis of the findings, motivation and difficulties for the acceptability of e-commerce in SME. And the last section is suggestions for future research.

7.2: Suggestion based on General Findings

1- Focusing on the educational qualification of respondents opens up the fact that increasing the education of the managers and staff leads to a
better situation in which e-commerce can be applied more and properly.
To reach this target, we need to increase the educational level of the
managers as well as the staff.
2- As the researcher found through the questionnaire in the present study
Manufacturing, Industry, Service-Trading, Retail, and Transportation
section are the most active users of e-commerce in Bangalore Urban
and Rural. This will be mentioned as a suggestion to bring a chance to
other commercial centers to apply e-commerce by contemplating the
background of other enterprises.
3- Through the different kinds of e-commerce such as B2B, B2C, C2B,
and C2B are the most applicable kinds of e-commerce for different
enterprises. A short glance of the statistical report of this study brings
out a leading suggestion that by introducing different kinds of e-
commerce and educating different enterprises, we can have a larger step
towards a better outcome of the acceptability of e-commerce among
every enterprise.
4- An analysis of different applications of e-commerce showed that
Government to Consumer and Government to Government are two
kinds of e-commerce the most enterprises showed the least tendency to
use. Accordingly the researcher can suggest that by focusing on private
enterprises we may have a brighter future of e-commerce to be settled
in different enterprises.
5- To know about e-commerce and to apply it in different enterprises
brings us a chance to gain a greater share of the global market and
increase their efficiency.

6- As is shown in present study, e-commerce among many advantages opens an outstanding opportunity for customers to be equipped with not only a powerful information system but also a new form of communication. Hence, to develop e-commerce and to educate buyers to use e-commerce makes it possible for both buyers and sellers to come together in more efficient ways.

7- This study also showed that Bangalore accounts for 35 percent of software exports in India. Bangalore entered gradually into a manufacturing hub for public sector heavy industries, particularly aerospace, telecommunications, machine tools, heavy equipment, space and defense. Accordingly the researcher may suggest that this cosmopolitan city has great potential to accept e-commerce if we find the proper channel to introduce it to enterprises. To achieve this target, the government can have a significant role in continuing its support to the private sections by easing the rules of implementing e-commerce in different enterprises.

7.3: Suggestions Based on the Major Findings

1- In this study, for the hypothesis 1 it is clarified that all SMEs used Send / Retrieve e-mail in their activities due to their application of e-commerce. Such SMEs presently use vaguely more than 50% of the remaining e-commerce approaches in their activities. In this study the researcher found that most of the enterprises such as small urban, small rural and medium urban used electronic data interchange with suppliers and in the same way. The other enterprises such as medium urban used
electronic data interchange with customers and digital catalogues in their activities.

Among all approaches, research and study on the web in small urban and medium urban, and as well electronic sale in small rural and download digital product in medium rural have the least utility.

Regarding the information sent to the company via e-commerce, only a little more than 50% of 12 approaches can be considered in SMEs through e-commerce. Most of the SMEs take order through e-commerce and accordingly the researcher can find that small urban and medium urban use the least utility of consignment note and as well medium urban and small rural use the least utility of invoice. Likewise, regarding the information sent by the company via e-commerce, only a little more than 50% of 12 approaches can be considered in SMEs through e-commerce. Small urban uses the highest information about debting, small rural uses the top booking of transport, medium urban uses the peak advertisement and medium rural uses the highest price list/or article-list in their activities. However, all of these enterprises use the least consignment note.

Due to the above mentioned information, the researcher can come to a prompt conclusion that using tools and techniques of e-commerce in SMEs did not elucidate too much of their effects. The researcher can say that still most of the e-commerce facilities are not even touched in the trade path. Hence, this is better for all managers of SMEs to find the numerous numbers of tools of e-commerce and try to use them among trade.
2- For hypothesis 2 which is about the effect of different elements on the level of acceptability of e-commerce, the researcher found that all SMEs believe that trust is the most effective factor on the level of acceptability of e-commerce. For small urban, small rural and medium rural, the effect of domain name is not tangible and as well for the medium urban, the effect of a suitable place for an internet site was not visible on the level of acceptability of e-commerce in SMEs. Subsequently that is compulsory for the managers of SMEs to provide the virtual environment for the customers to trust them.

3- Regarding the nature of contract and clear contract, more than 70 percent of enterprises believe that suitable contract have affected the level of acceptability of e-commerce in SMEs and in detail small urban had the most importance for it while medium urban had the least importance. It would certainly lead us to a better outcome if the managers of SMEs have their attempt to provide a suitable contract. This should also come along with the fact that the managers should give confident to the customers about it.

4- About the government's protection of only some of the SMEs believe that it can be effective on the level of e-commerce acceptability in SMEs in a way that small urban and small rural had accepted e-commerce rather than medium urban and medium rural. That would be the best idea if the government set up some supports like establishing proper rules for e-commerce and adequate acceptability of electronic signature. Also the enterprises could approach a better implementation
of their goals if government focused on tax through e-commerce instead of interfering directly.

5- In the hypothesis 3 one of the most significant matters in e-commerce is paying attention to the customers and accordingly that is amazing if we try to apply 7C (convenience for the customer, customer value, cost to the customer, communication and customer relationship, customer franchise, customer care and services, category management issue and computing) in SMEs to improve the positive customer behavior and also to attract new customers. Therefore to comprehend these items each enterprise is led to come closer to a better outcome.

6- For hypothesis 4 in relation to new marketing practices, the researcher found that small urban and small rural believed that e-marketing can be the most effective factor in SMEs growth. Medium urban and medium rural alleged that e-marketing can only be an effective factor in SMEs development. The researcher can say that SMEs should use the new tools of e-marketing and particularly small urban and rural should use the new marketing tools like a banner. There should also be some supporting website for all SMEs in advertising.

7- For hypothesis 5 with the subject of the impact of e-commerce application on the SMEs functional performance, SMEs believed that all 16 items all together have significantly affected the SMEs functional performance. The researcher found that small urban, small rural and medium rural believed that e-commerce application has the highest effect on the reduced stock. Medium rural believed that e-commerce application has the highest effect on the reduced lead time. What can be
highlighted here as a point is that stock for the urban district is highest necessary but through using e-commerce. To follow such a fact, SMEs can get rid of their stock and instead they may work in a small place such as a virtual shop.

8- The findings of this study may be of practical importance to those academic, governmental, business, and community-based organizations whose purpose is to help the improvement of productivity and competitiveness of Indian SMEs. In such a proper situation, owners and managers who increasingly find themselves beleaguered by global competition would be well served by becoming informed and educated about the powerful cost-effective capabilities of using e-commerce for transactions and for managing back-office operations including supply chain management and the implementation of a comprehensive e-commerce strategy.

9- Technology costs including hardware and software are declining and becoming affordable and available for small and medium business. However, for an effective e-commerce strategy to be forged, we may bring out that current commerce processes should be examined before the technology tools are put in place.

10- In the world, transaction through e-commerce is as commonplace in performing as a boat on the river. The researcher could say that all Presidents, CEOs, or Owners of SMEs should move along with it. Consequently it is better for them to adapt their enterprises with e-commerce activities.

7.4: CONCLUSION
The global economy is composed of a large number of SMEs which are the largest employers of many of the citizens in the world. The literature indicating the potential of SMEs to adopt and exploit e-commerce technology is important to be focused in putting programs and incentives in place to encourage greater involvement with e-commerce. In spite of the fact that SMEs in Karnataka state are perceived to be advanced in their use of e-commerce in their buying and selling, it is hard to find one enterprise capable of utilizing all different dimensions of e-commerce.

It is evident in the present study that the percentages of using tools and techniques of e-commerce in SMEs were not very high and most e-commerce facilities are not touched in the trade path.

Different enterprises use some portions of e-commerce for their purpose according to their location and funding. The researcher also concluded that the level of acceptability of e-commerce is different in SMEs. Most SMEs used the primary tools of e-commerce in their business and they should have their attempt focusing on using their possible chances of all e-commerce applications with electronic equipment.

As the present study revealed, different respondents showed various graduation degrees and the researcher had many graduate and post graduate respondents. Accordingly the researcher can be highly hopeful to the fact that e-commerce can be adopted in enterprises due to the high levels of education of the managers and staff.

As the researcher found in this study, Karnataka state in India and specially Bangalore, which is well known as the capital of IT, initiated their utility of e-commerce awhile ago. However, e-commerce is still as an infant
that needs different supports for its growth and stable development. All effective factors like domestic factors including management, funding and staff, and external factors including government support, potential private organizations and banks and also environmental factors including culture should have more attempts for the development of new infrastructure and enhancing former infrastructure of e-commerce with a hope to alter traditional commerce to electronic.

7.5: Suggestions for Future Research

1- It is suggested that future research should be expanded to include other sectors of the economy in India, including finance, retail and IT. This study investigated only e-commerce application in small and medium size enterprises (SMEs). The study of other sectors may contribute to a more complete picture of the current status of the adoption process of e-commerce as a trade tools by Karnataka's SMEs.

2- It is suggested that future research should be conducted in other regions of India as well as other parts of the world.

3- It is suggested that in future research, researchers may focus on the influence of dimension of e-commerce on the kind of goods and services.

4- It is suggested that future research may be conducted into the current level of understanding by India's SME Presidents, Owners, or CEOs about the use of e-commerce with detailed internet as a business tool beyond the establishment of web sites, including their level of understanding about terms such as e-business.
5- It is suggested that future research can be conducted to determine what the most effective means are to educate, inform, and motivate the Presidents, Owners, or CEOs of India's SMES to take a proactive stance with regard to use of e-marketing tools such as the design of the home page, brochure and banners for business solutions.

6- It is suggested that future research may focus on the use of the internet as a e-commerce tool to delve more deeply into issues relating to adoption, the difficulties experienced during implementation of an Internet-based IT system, the benefits achieved, and the problems experienced since implementation.

7- It is suggested that in future research, researchers focus on the effectiveness of e-commerce application in small and medium sized enterprises to examine whether the same research results hold true across different enterprises and countries.

8- It is suggested that in future research, researchers work on the topic of how we can develop e-commerce acceptability in the world according to the culture and environmental positions.

9- Finally, it is suggested that future research may explore the level of effect and pressure that is being applied by the companies using e-commerce in their activities on the enterprises that do not come to use e-commerce yet to become more involved with the use of e-commerce.