Chapter 2

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E-COMMERCE QUALITY ISSUES

In the previous section, it is observed about the current status of two most important things is very poor in India. First, number of Internet user in India are just 5.33% of total Internet Users Population of the world and second, E-Commerce sales of India is just 1.26% of total E-Commerce sales of the world.

These values give a clear cut picture that something is wrong in the implementation process of E-Commerce in India. Why E-Commerce is not able to create importance in the mind of Indian people? Do they expect some quality issues to resolve to accept E-Commerce or something more than that?

In this section, the focus is on the quality issues based on following types of E-Commerce.

2.1 Business to Customer (B2C)

Figure 14: B2C E-Commerce
B2C stands for Business to Customer. This is the model which shows the interaction between businesses and customers. This model is very similar to the traditional way to purchase the product from companies but omitting the chain of various parties involve in purchase procedure. The basic concept of this model is to sell the product online to the customers.

In B2C, it provide the templates which is very similar to the store. Anybody can visit the site, find the choice of the product, and purchase it by paying it online. One of the most important benefit of B2C E-Commerce is, companies and customers both can directly to each other without the help of any intermediate distributors or retailers. IMRWorld B2C Global E-Commerce Overview 2011 [20] shows that B2C global E-Commerce sales was €591bn, and estimated double up to 2013.

Amazon.com has been able to sell books and many other items directly from its warehouse to people. The internet is changing as how the supply chains work since it is possible eliminate the “middle man” or distributor by selling directly from the factory to the final or end consumers.

**Quality Issues**

2.1.1 Information asymmetry

Information asymmetry is the most important problem of B2C E-Commerce. As India is the emerging market of E-Commerce, many small scale and medium sized businesses has started their online businesses, but they don’t provide the services as per the information provided on the web sites. So many bad faith businesses don’t deliver the products on right time.

When customers purchase something online on the basis of the information provided by the company, many times the product can be of less quality or the quality is less than the standard defined by the company[21].
The types of asymmetry in information are:

1. **Information asymmetry before trading:**
   Companies take the advantage of the information. Companies don’t provide the complete information of the product, services or other related features of the product. It only show that information on the web site which will attract to the customers.

   Supply and demand ratio also perform major role on the businesses. If the customers demand for the products is more, companies find it difficult to get the needs of the customers and as India is a seasonal country, the choices of the customers also vary as per the season.

   Customers also face problem to find the good web site which will give proper information and service of the product. They can't differentiate the businesses with proper identity. Many time, small and medium size businesses struggle to get the customers just because high reputed enterprises captured the market.

2. **Information asymmetry after trading:**
   When the customer pays the payment, many small and medium scale businesses don’t deliver the product of same feature and defined standard. Most of the time, the companies don’t deliver the products on right time.

   On the other hand, the customers also expect to check the quality of the product like traditional way and they also want to replace the product. In some cases, the customers refuse the payment after the delivery of the product.
2.1.2 Payment Issues

B2C E-Commerce report[22] specified the rules and regulations of various payment issues of customers which shows that the communication gateways and banks take huge commissions on the transactions. But this becomes unprofitable issue for the customers because if the customer gets the benefit in price compared to actual purchase of product physically, then he can think of purchasing online.

Many time retailers force to pay first through credit cards [12] before delivery of the product because every time cash-on-delivery is not possible. But this shifts the risk to customer then why should the customer take that risk? It creates the need of the establishment of reliable and secure payment infrastructures to avoid frauds and other illegal actions[13].

There are some other issues like:

1. **Companies do not offer plenty payment options:**

   Companies force to use visa or master cards without analyzing the expectations of the customer.

2. **Maximum number of transactions are cash based in India:**

   The automated payment system is also attached with involvement of human interference in cash collection and handling cash increases the fraud rates.
2.1.3 Security Issues

Security contains so many legal issues like confidentiality of information, integrity and assurance of transactions, scalability, reliability and ease of deployment[23]. When customer provides his credit card information, E-Commerce retailers ask for the type of credit card and other important details. This can become one of the risk to the customer because anybody can figure it out from his credit card number and take the offensive use of it[24].

Some issues are:

1. **Transaction Security in Credit Cards**: The credit card numbers and the personal information can leak on the internet. The amount of information can’t be ensure without proper safeguards.

2. **Differences in Digital Currencies**: For the charges and type of transactions with digital currencies, there are no standard laws for both parties[24].

3. **Risk of Changes in Electronic Payment Systems**: As technology changes, the mode of the payments in electronic systems also changes[18]. So it becomes difficult to form IT acts which will cover all lacunas.

4. **Risk in Transactions**: This risk is attached to the failure of transaction and the liability of it.

5. **Customer Issues**: This includes the customer rights of data protection, taxes, frauds and privacy of personal and confidential data.

6. **Absence of Virtual Banks**: Recently, RBI has announced the banking guidelines which specify that the purely virtual banks are not allowed in India. RBI also accepts that the current banking system don’t have potential to protect from frauds of E-Commerce operations.
2.1.4 Data Protection

Hackers can gain access to specific information. Insufficient security in the controls make possible to hackers to gain sensitive information[12]. Hackers also gain the access of financial information of the customer’s business to commit fraud or to get the knowledge of the competitors [24].

Many times customers face one of the major problems that when they go through the purchase procedure, customers have to choose from Indian bank cheque payment services or credit cards. Customers chose the credit card option of Visa/ Master. After providing credit card number, name, expiry and CVV (Card Verification Value), transaction shows the error message like session expire or network failure.

This is agree that company take personal information for their security. So what happens to customer’s personal data? It can be potentially misused by somebody. This becomes one of the big security issues for the customer. There is no need to take the personal data of the customer unless and until the purchase procedure gets confirm[18].

The situation become very worst when these companies sale this personal information to other companies for their personal business benefits which is actually a big offence as per the cyber act for data protection.
2.1.5 Privacy

Every IT application’s motive is to facilitate more options to the benefit of the customer with maximum reliability to give the benefits. Through personal data of customers, companies try to make the customers to survive in competition and to increase the revenue[25]. The problem starts with the ethics of the use of customer’s private data and it starts with the conflicts of customer’s fundamental rights of own data.

Collecting personal information through unnecessary registration of the customer has the integral part of the E-Commerce players[26]. If they have detailed information of the customer, they can provide lots of options based on specific type of customer. It we see ethically, then it’s an offense. They don’t have right to interfere in the personal life of the customer.

They should supposed to use this information for the benefit of the customer in terms of offers, but it is actually used to forcefully sell the unwanted products on accidental basis to the customer.

Some of the types of privacy concerns are:

1. Unauthorized collection and the use of personal or financial data of the customer or a company.
2. Sending unwanted e-mails like spams or advertisements on customer’s mail-id.
3. Keep track of customers personal web activities by sending cookies etc.
2.1.6 Lack of Standard Checkout Process

There is a lack of standard checkout process to purchase at least a specific type of product[24]. This is acceptable that company faces competition and complex business procedures, but this does not mean that the companies should force to follow the new procedure to new product. It creates confusion in customer to purchase the product online and he decides to use traditional easy way to purchase it.

A lengthy checkout process always confuse to users. Online customers always expect to complete the process in few seconds or in a minute. And this is also what everybody expects compare to traditional way of purchasing the product. But if the process is very complicated, then definitely the customers prefer to cancel the process rather than to complete it. Companies always try to make maximum members for their business, they force the customers to follow their way to advertise or sell the products on the same time. And thus customer irritates.

Many times the checkout process creates so many problems to customers by selecting unwanted links. So checkout becomes a work of technically skilled person and not for the customers. This is also found that, companies also blames to customer for inability to follow the purchase procedures rather than to make it simple for the fresher to internet.

This is expected that the companies should place only those images, audios or link which will help the buying process of the customers. But the companies try to find their own comfort and not the standard and simple check out process for the customers.
2.1.7 Navigation

The navigation is the browsing extensibility to which the web site’s software allows[27]. The navigation concept suggests that companies should advertise only those products which the customers want to purchase and not the companies want to sell for their own profits. Advertising of the products is acceptable on the pages, but it should hamper actual motive or purchase procedure of the customer.

Most of the times, it is very difficult for the customer to go through his actual choices on the homepage. If the company has to give the promotions and products on the site, they try to show all of them on homepage. In some of the conditions, if some products are out of the stock, the home page should be cleaned and update with the existing data. Some websites purposely slow down the purchase procedure of the customer by showing so many choices or recommendations before getting the actual choice to customer. If customer has a very less time to complete the process and he get confused with so many unnecessary information, he better accept to leave.

The buying confirmation process is also not standard. The last page should show all details of the confirmation of the procedure only. But in some of the cases, it shows the rules and regulations to customer where the customer need to pay some kind of penalty or the customer will be the culprit for the risk associated to transaction. This creates the fear of them getting scammed. There is not a proper customer care from the company to tackle fake and incomplete transactions.

Another major problem of the navigation is companies don’t give complete information about what they are buying and what are the features of the products. This is understood that, navigation is very important for the small businesses. But there is the other side of the coin. To survive and growing in the E-Commerce competitive market, diversity in the products[22], the way of presentation and giving business education and training are important issues.
2.1.8 Time of Delivery

It would be nice to receive an item when customer plans – not just when the retailer plans to ship it. If the customer is able to decide ship time of product, he will expect only that time which will be comfortable to him. Another problem is retailer gives the time, but don’t deliver the product on time.

Companies always fail to give updates and progress of delivery of the products. Customers are entitled to written confirmation of their order under the Distance Selling Regulations 2000. So Customers at least expect to get the information through mails or SMS[22].

Logistics is also one of the major problems in India. It is in a very basic stage. The big region of Indian territory creates problems to deliver products on time. In developed countries like US, USPS and Fedex are some of the logistics which deliver the products on time.

But in the developing country like India, government doesn’t focus to create good logistic system. Though customer gives the perfect address, courier companies fails to deliver the product just because they don’t have bar code readers.
2.1.9 Online Identity

The huge number of internet users creates the need of online unique identity in the form of user name, number or any other way by which the system will authenticate exact person for transaction[24]. In some cases, when two parties perform transaction online, they don’t have pre-existing relationships. So the need arise to find exact users having motive of same transactions.

The basic types of technologies for authentication:

1. Digital Signatures:

This technology helps to understand online signature electronically as per defined directives of laws. There are so many forms of varieties as per the requirement. But still certain level of risk is always associated with every form.

2. Different Authentication Standards in Different Countries:

Every country follows its own standard of authentication. It also creates the bias to technology in use.
2.1.10 Liability

Customers as well as the owners of the websites should guard against legal claims of liability. The protection against violation of cyber laws is required for both the parties[24].

Some types are:

1. **Liability against Contracts:**

   The websites and the customers both should be attached by contracts for goods and services. The contract should carefully address to owner’s responsibilities of key terms and conditions to deliver goods and services. It should address the customer’s responsibility also.

2. **Liability against Status:**

   Every country is different for statutory compliances and the types of activities involved. So the guidelines for the status of the product and transaction are required.

3. **Liability against Tortures:**

   These liabilities are related to provide wrong information about the products and services. Thus, the website owner is liable for the damage or the wrong information though both parties don’t have contractual relationship.
2.2 Business to Business (B2B)

B2B is referred to Business to Business. B2B is the biggest form of E-Commerce. It consists of two manufacturers who do their business in partnership or they issue goods for one final finished product. This model defines that buyer and seller are two different entities. This concept is very similar to issues goods to distributors or retailers by the manufacturers. It is one of the cost effective ways to sell out product throughout the world.

B2B is the process of selling and buying the products and services between two or more companies or organizations. But it is also more than that. Website (93%), email (84%) and social media (61%) are the top three areas of focus for B2B organizations [28]. Today’s environment involves too many complex processes. Satisfying the demands of the customers becomes a complex task. B2B helps to create a circle of suppliers which satisfy the needs of the businesses.

Dell deals computers and other associated accessories online but it is does not make up all those products. So, Dell deal only those products of unlike businesses, which require as accessories to main product, collects it and combine to finished goods.
Quality Issues

2.2.1 Security and regulations

Security is the most serious issue for the businesses. There is always a fear of hacker attacks, theft of confidential information and many more. Businesses that use to keep important and confidential information on their websites require proper safeguard from unauthorized access.

The company can face the problem of unauthorized access or hacking not only from external users but also from internal employees [24]. Externally businesses face problems from viruses, hackers, worms, etc. But internally, businesses need to ensure safeguards against its own employees and the staffs. The complex decision unit for decision making is the most important hurdle of B2B markets [29].

2.2.2 High costs

When B2B professionals finds problems associated with high cost, the managers or the higher authorities of two businesses immediately behave defensive or competitive. If any manager gets that some transactions are very important for the customer, then this is expected that the manager should follow the cooperative or problem solving approach.

But unfortunately this doesn’t happen. One of the main reasons of this behaviour is, employees don’t want to take risk which will create problem to their career and problem creates conflicts. In 2012, 52% of B2B marketers plan to increase their marketing budgets, while 41% said budgets will remain flat[28]. The constant high cost conflicts then leads to recurrences, that is, deliver the item on wrong locations and repeated order loss [31]. If this scenario continues for some time, then it creates the fear in the employees to collapse overall B2B structure.
2.2.3 Strategic Change

New process design always shifts responsibility and power inside the organization. Most of the organizations don’t accept these changes, because this change creates insecurity among employees as well as ego problems of seniors don’t attend their changing responsibilities and the organization becomes unable to solve any problem from root cause [30].

The operational change or the changes in the overall system always leads resistance from employees. The resistance from employees can be psychological. In some cases, overall cultural change creates insecurity in employees and they starts to oppose.

The psychological resistances are those where the organizational routines changes as per the requirement and it force to change certain habits of the employees. If the habits of the employees are rigid from so many years, then it becomes difficult to change them.

The cultural resistances are those where organization make considerable changes in overall work structure of the system based on the requirements of changing markets. These changes lead to insecurity for the jobs or the existence of the employees in the organization.
2.2.4 Lack of cooperation

The success of any organization depends on long term policies and 5 to 10 years vision. In B2B organizations, the strong bond of cooperation has become very difficult especially in the era of fast changing pace of technologies and needs of the customers[30].

The major conflicts of the B2B businesses starts when one of the businesses fails to cooperate in problem solving stance. Manager starts to note down the minor problems of the B2B partner and the individuals of both the businesses refuse to cooperate. This is found that, if suppliers send big orders to wrong plants, the other plant stand idle for a complete day.

One of the most important adverse effect is that, savings or the improvements in the customer satisfaction becomes hard to define and usually this means the wrong projects have been undertaken, and no one takes the responsibility for the results[30].

The situation becomes worst when there is risk in the market and the less revenue creates the defensive behavior in the employees of two organizations. The lack of cooperation creates the unfaithful environment. So the basic motive of the partnership eliminates and every employee tries to save his own job. The decrease in revenue and market starts to create the blame on other partner.
2.2.5 Social conflicts

B2B E-Commerce organizations have always operated in a complex multichannel world. The 2012 survey data points to the engaging customers in that world remains increasingly complex. Companies are operating in an average of seven different languages and often in more than 100 distinct geographies [33]. This scenario clearly shows the complexity of the social conflicts.

The first kind of social conflict find in the work of individuals. Interpersonal problems are the example where two businesses are different in cultures, the employees will be definitely different in social norms. The individual starts to refuse the orders, neglect to work and this leads to overall loss of the system [31].

The second type of social conflict finds when customers want data in two digit standard, the company force to follow four digit standards. The third kind of social conflict arises when one of the organizations is traditional in thinking. The problem creates when the organization is having strong faith on their social norms and regulation for implementing policies[30].

2.2.6 Uncertainty

Today’s markets, competitors, and financial constraints change rapidly. Long term planning has become one of the difficult tasks. The pace of external change is unlikely to accept by the organization. But an agile organization can’t flex with these changes and it creates the question mark on the survival [30].

Uncertainty is the parallel effect of the future risk in B2B personnel which can arise in future. The conflict starts when the businesses don’t get the solutions to come out of the problems collectively [31]. The uncertainties in solution of the problem leads to uncertainty of the causes of the problems where businesses try to blame its partners.
2.3 Consumer to Consumer (C2C)

C2C stands for Consumer to Consumer. C2C E-Commerce is a new economy which has created the society of the individuals but having individual goals and benefits. The most important benefit of this form is the transaction between individuals without reliant on corporation to conduct their own transactions. It helps the online dealing of goods or services among people.

Though there are no major parties needed but the parties will not fulfill the transactions without the program which is supplied by the online market dealer. There are many websites which offers auctions, free classifieds and a platform where consumers can sell or buy. PayPal is one of the best example of the auction site where consumers are performing transactions since 1995. It would have a share of 35% among the top 100 companies.
Quality Issues

2.3.1 C2C platform is likely to be misused

Naavi.org (The Portal for Cyber Law in India) has been repeatedly intimated that a "C2C auction site is a minefield of Cyber Law Risks". The weaknesses in cyber laws are the advantage for taking the misuse for the illegal use of auction sites and the frauds with the customers. Naavi.org has got so many complaints of the consumers where Bazee.com and several other websites entered fake deals or incomplete transactions after receiving money of the consumers.

In some of the cases, these fraudulent websites have misused the names of eBay, Citi Banks or BBC. The Indian Express has also received so many fraud cases in internet fraud forum where 42 shop owners of HeeraPanna, Mumbai were selling fake branded goods to consumers via Bazee.com.

Now the question arise for the blanket protection to E-Commerce players against frauds. Though E-Commerce technology is one of the best solution to satisfy the needs of the consumers, but still it is difficult to stop its misuse.
2.3.2 Taxation

When the revenue from E-Commerce started rapidly, the tax authorities also realized the potential to earn tax revenue from E-Commerce transactions. Tax authorities started to examine the percent of taxes and they formed high power committee from the Central Board of Direct Taxes [14][24].

Some reasons of tax issues:

1. **Locations:**

The tax system determines the taxes on the basis of location of the tax player. But E-Commerce have very few number of physical locations. E-Commerce players use to deliver the products from that few locations which usually far from the customer’s location. Tax system force to pay the tax for that long distance and a new problem arise that whether that tax amount should pay by E-Commerce player or consumers.

2. **Nature of the Products:**

The taxes on the products are also categorized on the nature of the products and different types of revenue plans are considered for revenue generation.

3. **New Market Structure and Techniques:**

E-Commerce is a new type of market structure and technique where individual can purchase any item online from a computer which can be situated anywhere in the world. This creates criticalities to form revenue based on combination of tax system of two counters.
2.3.3 Lack of regulatory framework

Unauthorized flow of viruses, worms and unwanted contents raise a big question about the confirmation of a quality of the information. There is need of regulatory framework to provide protection to E-Commerce players and to ensure E-Commerce licensed players [22].

Different countries have different provisions of liability and regulatory framework [24]. For example, if any website publishes obscene pictures of information, then that website is considered liable for the offence and liable under IT act. But simultaneously, in some of the countries, the network service provider is also considered liable for that content.

So this is the responsibility of every website and network service provider to take care of displaying obscene information. Unfortunately, Indian IT act don’t have strong regulatory framework to control it.
2.3.4 Network Service Problem

The internet connection in most developing countries is unreliable because of the poor telephone communications and the erratic power supply. The majority of developing countries are not ready for E-Commerce, because of their lack of network infrastructure especially among individual users and entrepreneurs.

The success of E-Commerce is totally depends on the technologies used. But above all, the quality of telecommunication perform very important role to connect various regions and parties within a country and across countries[13].

The law of "Network Service Providers" is not in fully favor of getting good quality net services to the customers. The repeated loss of network and lengthy process of doing business irritates to the customer. So there is always a payment dispute between Network Service Providers and customer.

Data quality management is also one of the serious issues for getting quality data during the information exchange and it reflects big on transactions in term of profit and competitive market[32].
2.3.5 Security

Hacking is still a major problem in C2C platform. When two customers comes through one website, both customers should have faith on website for their security concern[13]. There are very few E-Commerce players who are having strong shield for security[24]. But the ultimate outcome is, customers get very few options to fulfill their requirements and that’s why they need to pay more percent share to these websites.

Finding the agents is also one of the biggest challenges of the system. The website purposely doesn’t differentiate between the agents and the unwanted software [26]. The users follow wrong procedures, select wrong software and unknowingly provide all personal information to unfaithful sources.

There is a need to protect domestic industries against predatory foreign companies. It outlaws “dumping” goods at below-market prices with the intent to injure Indian industry. This could be a major issue because auctions endorse global transactions and can drive out domestic competitors.

The introduction of a new bidding process has also created ripples. Reverse auction communicates the current lowest bid to all bidders and invites them to underbid it. Therefore, a bidder gets a benefit to get the lowest price. So this becomes completely opposite type of auctions where prospective buyers bid upward [35].
2.3.6 Lack of Due Diligence

One of the strong point of the current laws which require "Due Diligence", that is, consumer should be assured that he will get only that product for which he is paying. Ultimately Due Diligence is the most important base for the websites which creates this faith in customers[12].

The most important challenge in C2C E-Commerce is trust[36], gaining trust becomes challenging when both parties are individuals. The trust on the intermediate website performs the most important role in these types of transactions.

Sometime geographical separation of both parties in terms of visual and oral interaction creates a barrier to E-Commerce adoption in developing countries [13]. The role of C2C website becomes very important when a good is sold, but the exchange of the money is completed same type. But other party will also expect to exchange payment when the good is delivered to it.

So the need arise to trust on the website where the buyer will pay in advance and has a trust that the seller will definitely sell the good. There can be one easy way. When C2C transaction takes place, both the parties can meet face to face and the issue of the trust can be solved, because the exchange of the goods and payment happens simultaneously.
2.3.7 Privacy

Privacy of the information and the transaction is the most important consideration for E-Commerce websites [24]. In C2C kind of platform, everybody will accept the need of the correct information of the product. But what so important to provide customer’s all personal details which don’t have any concern with the products deal?

Privacy is the serious issue for the organization in terms of names, numbers or database of the organization which can be searchable and non-searchable. The general rule contained in the Privacy Act is: “No agency shall disclose any record which contains the information about any communication between two individuals, number, etc except someone has requested with the prior knowledge to whom the record pertains[11].”

There is no strong law for privacy issues for web activities. The problem with the law is that the law takes 10 years to come in effect. But the life cycle of the database, information, communication system of the goods is just 4-8 months [25]. The law collects the information through E-Commerce transactions of the people. But the online portal and market places collects the information through cookies, registration forms and information tracking companies.
2.4 Consumer to Business (C2B)

C2B is the form of business where the customers can post their proposals, budgets and other details online. Company reviews it in an hour with customer requirements and bid on the project. The customer reviews the bids send by various companies and select one which is most suitable.

C2B can be explained with the following example. If any student has very short amount in the pocket and want to fly from Mumbai to Delhi, he can put an ad on C2B websites and put the request to offer round trip. The beauty of the C2B website is the airline can collect number of customers of same willingness and arrange round trip. Many analysts state that C2B E-Commerce will thrive in the near future.

Quality Issues:

2.4.1 Deficiencies in buying confirmation Process

This new kind of transactions has created new issues which are still not defined in any laws and regulations. For example, in C2B system, individual expect to get bill against transaction. But as per law, one can’t get bill unless and until, they have not formed company.

Even companies can’t bill the amount to individuals straightforward. If a company want to pay wages to the employees having homogeneous activities and type of works, how can a C2B company pay bills to heterogeneous individuals with different types of products, mode of transactions and many more.
2.4.2 Diverse and complicated payments methods

There are plenty of payment options out there. But the large options create large number of complexity. This is comfortable for those companies only which are having the dealings based on their comfort. But the customers don’t get the advantage of it. Because every time customer require to use different payment method suggested by different companies. B2C E-Commerce report[22] has suggested guidelines for payment methods. But in India there is no strong body and regulations to formulate the common payment method.

For nearly every business, the simple act of collecting payments from consumers is also actually quite complex[43]. Some of the key planning parameters your company should consider to best prepare for and benefit from the changing payment landscape. Above all else, the organization should have a framework for evaluating the trends and creating a comprehensive payment strategy to give the answers of:

1. Can organization justify new investments in processing infrastructure? How will they manage the cost per item as volumes shrink?
2. Does electronic bill payment solution bring the expected lower-cost results or are there unexpected factors that are actually driving up costs and hampering a positive customer experience?
3. What can the organization do to lower the cost of accepting payments from this customer segment?
4. Are you taking advantage of all the levers possible—including the environment, security concerns and convenience?
2.4.3 Varied languages, currencies and locations

Language is another important hindrance to E-Commerce adoption. Language has been identified as a socio-cultural barrier that hinders both access to information and to the internet and participation in E-Commerce [13]. The language related issues are very serious because the correct information from the language converts the knowledge into digital form.

Most of the western countries can perform their transactions in english because english is their primary language, they perform their daily transactions in english and new technologies are also organized from western countries based on their understanding and knowledge.

Most of the people in developing countries are illiterates and uneducated people tend to have limited access to access information on the web because information is either in a language, which assumed some degree of education. The country where maximum people are illiterate and uneducated can’t read nor understand the languages that are used to disseminate information on the Internet.

Governments' always concern on the outflow of foreign currency. Some political factors are always involved in it. Social factors like influence of language and symbols used on site also creates impact on the site visit and purchase decision of the customer[44].
2.4.4 High fees for low payments

Priceline.com uses the form of electronic brokerage, in which they match consumer’s bids for various goods and services with vendors willing to accept the bid. Priceline mainly deals with travel-related services, especially airline tickets, although they attempted to expand their model to other sectors. This business approach is called a reverse auction broker model. But as in this form, the consumer initiates the transaction, the consumer need to pay high fees on the transactions.

There are some more options to pay the fee, but that are also very expensive. For Example, Google Adsense Program use to pay certain charges for currency conversion, shipping, etc. to some of the companies like Webmaster.

The reason behind this era is, most of the E-Commerce transactions occur in the customers and the companies in the developed countries of Europe, US and Canada. [45]. However most of the population exists in rest of the world and this rest world is still in the 90’s of these developed countries.

The cost of the Internet access makes it inaccessible to most users in developing countries like India. The cost of accessing the infrastructures also influences the growth of E-Commerce [13]. The priority for most developing countries is to form basic infrastructure and regularise the framework which will at least provide internet access. The countries where the monthly internet connection charges are more than monthly income of a large group of people, good E-Commerce services in less fees becomes is dream.
2.4.5 Consumer’s less knowledge of business

Doing business require large experience for getting the benefits through transactions. Consumer marketers are still in the early stages of online businesses. Still consumers prefer traditional way to purchase the products. So there is a need to understand the consumers and their expectations in the businesses. Edelman Trust Barometer found that the most important source of the information is just consumer. So the key element of the transaction is just helping the buyers to buy [46].

Some online facilities to consumer are:

1. **Protection of Consumer** – Any consumer can be used as an example or case study for the benefit of the others.

2. **Consumer review** – sites Consumer ratings on the products and services helps to others to get the best quality products or services of market.

3. **Chat rooms** – Chat rooms becomes very important to share the experience and knowledge among the consumers. It also helps to marketer to get the requirements of the consumers.

4. **Blogs** – Blogs are the forums which is require to study the complaints of the consumers on goods and services.
2.5 Business to Employee (B2E)

B2E (Business to Employee) E-Commerce is that concept where the company provides a platform to employee for work responsibilities of the company as well as for their personal data. This is very similar to intranet, but more than that.

B2E service provides direct access to some tools and information by which every employee can work on his own portal like his own company. This portal helps to personalize his contents as well as special services like travel, finance, training, communication, etc. So this becomes a special form of E-Commerce where employees works on the company network, for the company, but maintains their unique identity.
Quality Issues

2.5.1 Narrow Mindset

The success of B2E Portal depends on the mindset that employees are the customers as well as the assets of the organization. But the organizations don’t give this amount of required freedom to the employees, and this ambiguity of narrow mindset becomes the reason of failure before the implementation of this concept in the organization.

Business is always made up of various work forces which require keeping offices in touch with the market places to get information of the market. This information helps to take the decisions. But the new form of market like E-Commerce, the work forces are always in distributed manner due to lack of communication and this leads to company narrow mindset about employees.

Though B2E portal is an initial point of the organization for everyone doing business, it looks very similar to intranet. It provides thousands of pages thousands of employees, organization consider that B2E portal is just one application which provides work related environment to employees and customers. They consider that this is nothing but one facility which will just simplify the work of the employees. But they don’t get that B2E portal is more than that for their own organization. But if organization leaves this narrow mindset, B2E E-Commerce can become one of the best solution of E-Business and other internet technologies.
2.5.2 Absence of theme that employee is the first customer of business

The required change in business environment also creates the need to make the cultural change that is required to consider the employee as the first customer of the organization. The organizations expect huge returns on investments (ROI) by selling their products to the customers, but they forget that if their own employee doesn’t purchase the product of the organization, then how can they expect the external person to purchase the products.

The organizations need to categorize the employee as internal customer[39]. The internal customer is the person or a group that receives the results and the quality of outputs resulting from any individual works. They provide outputs to the organization like reports, goods, services, special directives, communication system, etc which is passed between people or groups. There are various groups of people who are directly attached to work environment of the organization considered as internal customers like employees, workers, supervisors, middle management of the organization. For the expectation in the quality of the products, the need is to understand the expectations and knowledge of the internal customers.

If the employees leave the organization, then definitely, there is something wrong which the organization is not able to satisfy the employees. This dissatisfaction always does not mean to the payment issues, they are always aware of the ground level problems of the deficiencies in manufacturing processes, lacunas in quality improvement processes, as well as the future growth of the company.
2.5.3 Lack of importance of consistent updates with solutions

One of the most important factors for any portal implementation is to provide a consistent user experience throughout the portal environment [40]. The portal integration framework will couple usability considerations together with technology solutions to offer a set of more user centric options. But the lack of importance of this format decreases the importance to maintain the updates with solutions.

The collaborative work of the web helps to work as a team. It helps to form common views about group discussion to take decisions, documentation of the work performed, information sharing and to built inter-personal skills working in team for the organization.

But it needs continuous update of the information which satisfies the current needs of organizational work activities, and not just the historical data. In order to achieve continuous development of the organization, the constant employee learning portal is very important to direct the employees towards work related learning and that can only achieve by constant updates on employee portal.
2.5.4 Limited priority to integration framework design

Another key consideration that tends to get overlooked is the support issue within the portal integration of the framework. For the future development of the B2E portal, the overall framework can be supportable by current supporting organization and this is a continuous process[41]. Integration design should take a very hard look at client’s current environment and try to leverage as much as possible and be looking forward at the same time. This is the balance that needed to be managed during integration framework design for individual clients.

Forrester Research survey found that more than 60% organizations don’t integrate other systems to employee portal [42]. B2E portal is considered to be a support framework to communicate consumers and to take human research related decisions. The other departments like R&D, finance, sales and marketing are still not considered to be benefited by B2E portal.

B2E portal always can help to provide the information to the decision to complete specific tasks. Many important things like integration of the processes and automation of various applications can be done on B2E portal. This supports to improve effectiveness of not only an employee but also an organization.
2.5.5 Absence of ROI evaluation method

Unfortunately, there is no technology which can calculate percent benefit any organization or employee has got through B2E portal. When organization invests on B2E implementation, it thinks about the return on investments out of it and as there is no method evolved to measure the benefit in monetary terms, it is considered as the piece of cake for the benefit and fun of the employees.

Despite such interests, very little research is done about the actual benefits any B2E portal use to give to individuals [38]. Undoubtedly, the organizational view is always based on the returns in monetary terms. Thus, organizations always try to evaluate the need to find the quantitative method for the benefits. Managers should aware of the potential of B2E portal.

Unlikely, there is a need to develop one model that can perform critical analysis of employee performance in behavioural theory, psychology and many more. The proper examination by domains experts require in the process. One method is also required which will increase the confidence in the employees for the ability of the employee portal.