

**A. Multiple choice questions:**

1. The different services that are available over the internet is termed as \_\_\_\_\_.
- a. Web Services                      b. WWW                      c. Internet Online                      d. Web Server

**Ans. a. Web Services**

2. Which among the following web services is required by students for learning?
- a. E-banking                      b. E-commerce                      c. E-shopping                      d. E-learning

**Ans. d. E-learning**

3. Pick the odd one out:

- a. www.khanacademy.org                      b. http://ocw.mit.edu  
c. http://www.w3schools.com                      d. www.flipkart.com

**Ans. d. www.flipkart.com**

4. Which among the following is not true for e-learning?

- a. Learners have the option to choose learning materials that meets their level of knowledge and interest.  
b. Learners have the flexibility to choose their own time or schedule.  
c. Learners can study without a computer/smartphone or internet connection.  
d. Self-paced learning modules allow learners to work at their own pace.

**Ans. c. Learners can study without a computer/smartphone or internet connection.**

5. Which among the following statements is true with respect to E-Commerce?

- a. Talking about a product in a social networking site.  
b. Search for book using a search engine.  
c. Download a free book available over a public domain.  
d. Buy or sell products online.

**Ans. d. Buy or sell products online.**

6. Which among the following cannot be used with E-Banking?

- a. Debit Card                      b. Credit Card                      c. Net Banking                      d. Cash

**Ans. d. Cash**

9. Which among the following services is used to transfer money from one's bank account to someone else's bank account, which is in another bank?

- a. RTGS                      b. NEFT                      c. Both a and b                      d. None of these

**Ans. c. Both a and b**

10. Name the popular service used for booking a seat in railways at the comfort of your home.

- a. E-commerce                      b. E-banking                      c. E-reservation                      d. E-learning

**Ans.** c. E-reservation

**B. Fill in the blanks:**

1. E-reservation websites allows users to reserve railway ticket book.
2. E-groups web services allows group of persons to share their thoughts.
3. E-banking allows you to access banking services 24×7.
4. Banks offers Credit cards to consumers to lend money at a very nominal rate of interest.
5. www.amazon.in is an example of E-shopping site.
6. The B2C e-commerce model allows consumers to order different products or services.
7. E-learning allow you to study or learn at your own pace.
8. W3Schools is a e-learning site for a web developer that contains tutorials and references.
9. www.naaptol.com is an example of E-shopping site.
10. Shopping Card shows you a graphical representation of items or products purchased by you.

**C. State whether the following statements are true or false:**

1. NEFT is used for Credit Card Transaction. [False]
2. MIT Open Courseware is a chargeable E-learning site. [False]
3. W3Schools contains free tutorials for web development. [True]
4. Success of E-Banking depend on self-motivation. [True]
5. Using E-Banking you can make money transfer from one bank account to another bank account. [True]
6. E-Reservation sites is a popular way of reservation of railways and air tickets. [True]
7. E-learning mostly fails when topics that require lab work. [True]
8. The Check out option in a e-shopping site allows you to choose a product to buy. [False]
9. COD(Cash on Delivery) is common in E-commerce sites. [True]
10. During e-group discussions you cannot put forward your opinions or suggestions. [False]

**D. Answer the following questions:**

**1. What do you understand by the term Web Services?**

**Ans.** Web Services refers to the services provided by individuals or organizations online. The services includes E-reservation, E-commerce, E-learning, Emails, Social Networking, etc.

**2. Define E-learning. Give two examples of e-learning sites.**

**Ans.** E-learning (or Electronic-learning) is a combination of the use of digital media, educational technology and ICT in education.

**Example:** <http://ocw.mit.edu>, and <https://www.khanacademy.org>

**3. State two drawbacks of e-learning sites.**

**Ans.** Drawbacks of e-learning sites:

- i. It has been that learners with low motivation or bad study habits may fall behind.

- ii. Learners who are more used to with traditional teachers may get lost or confused about course activities and deadlines.

**4. What is e-shopping? State two advantages and disadvantages of it.**

**Ans.** E-shopping is a form of e-commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser.

**Advantages:**

- i. **Increased Sales:** Since it do not require marketing staff to showcase the product or convince the consumer, such sites can virtually handle millions of transaction at a particular instance.
- ii. **Round the Clock Services:** Allows 24×7 services.

**Disadvantages:**

- i. You need to be very careful when shopping online. Before purchasing a product from such sites you need to check for its authenticity. There are few fraudulent site which may get easy access to your user id and password of your net banking account or debit card or credit card.
- ii. There may be hackers who might hack into your account and misuse it.

**5. What are the different modes of inter-bank money transfer? State one difference between the modes.**

**Ans.** The different modes of inter-bank money transfer are:

- i. National Electronic Fund Transfer (NEFT)
- ii. Real Time Gross Settlement (RTGS)

NEFT system is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches whereas RTGS may be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis.

**6. State two advantages and disadvantages of:**

**a E-banking**

**b. E-reservation**

**Ans. a. Advantages of E-banking:**

- i. E-banking for the most part secure as long as the site you are using has a substantial security authentication.
- ii. You have 24×7 access. At the point when your neighbourhood bank closes, you can in any case get to your record and make transactions on the web.

**Disadvantages of E-banking:**

- i. E-banking is generally secure, but it certainly isn't always secure. Identity theft is running uncontrolled, and banks are in no way, shape or form resistant. And once your information is compromised, it can take months or even years to correct the damage.
- ii. Before using a banking site that you aren't familiar with, check to make sure that they are affiliated to Reserve Bank of India (RBI).

**b. Advantages of E-reservations:**

- i. In e-reservation system individuals don't need to go anywhere to book a ticket, they can easily book it at the comfort of their home.

- ii. E-reservation is a real time process for example, if you book a seat, it will automatically update it so no one else can take that seat.

**Disadvantages of E-reservations:**

- i. For taking the advantage of e-reservation you need internet and PC experience, which is hardly 10% in a country like India.
- ii. Because of the need for exchanging sensitive personal data, such as home addresses and bank and credit card details, the online booking process is an attractive target for cyber criminals looking to steal this information.

**7. What are E-groups used for? Also state its drawbacks.**

**Ans.** An e-group can be defined as a group of persons or individuals who come together online for a specific or common purpose.

**Drawbacks:**

1. A post from a member may be completely derogatory to the group members.
2. A member may be too reluctant to join a discussion board even if it requires urgency.

**8. How does Social Networking help you to remain in touch with your friends?**

**Ans.** Social Networking are dedicated websites and applications to interact with other users, or to find people with similar interests to one's own. The Internet is loaded with a great many people who are looking to meet other individuals, to assemble and impart direct information and learn about cooking, playing golf, cultivating, creating kinships, proficient unions, discovering vocation, business-to-business advertising and even gatherings imparting information.

**E. Application-based questions:**

**1. Sankit is a student at St. Thomas High School Guwahati and has got problems in learning mathematics. He finds the teacher at school too fast and sometimes it happens that he can't even retain what he has studied. His parents are very concerned and wants to ensure he learn mathematics at his own pace without any pressure and whenever he requires he can revise previous topics until the concept becomes stronger. Suggest Sankit some methods through which he will be able to learn at his own pace.**

**Ans.** For Sankit the most preferable method of learning would be to use E-Learning. He can use the following methodologies:

- Buy a e-learning course in a CD/DVD from the market.
- Go for quality free online courses on mathematics.
- Get an online paid course or an online tutor.

**2. Dr Saptark a neurosurgeon at Denkin's Hospital Cochin is very popular among patients. Each day he sees almost hundreds of patients, so much so he hardly gets time to relax and sometimes even do not get time to have his lunch. Even though life is difficult he enjoys his work to the fullest extent. Recently the Medical Council of India (MCI) wanted to felicitate him at Delhi by the President of India, for his selfless work and invited him. Being so busy he is unable to go to**

**the airlines booking office to book a ticket. Neither does he compromise on middlemen.**

- a. Suggest a method by which he will be able to book a ticket without physically standing in a Queue.**
- b. State two advantages and disadvantages of such a method.**

**Ans.** a. Dr Saptark can use the E-reservation system to book an air-ticket at his own comfort.

**b. Advantages of E-reservations:**

- i. In e-reservation system individuals don't need to go anywhere to book a ticket, they can easily book it at the comfort of their home.
- ii. E-reservation is a real time process for example, if you book a seat, it will automatically update it so no one else can take that seat.

**Disadvantages of E-reservations:**

- i. For taking the advantage of e-reservation you need internet and PC experience, which is hardly 10% in a country like India.
- ii. Because of the need for exchanging sensitive personal data, such as home addresses and bank and credit card details, the online booking process is an attractive target for cyber criminals looking to steal this information.

**3. Mr Gobind Sharma a retailer at Thiruvananthapuram is a Chemist and does brisk business. The only problem he faces is that when he wants to make payments to the distributors from whom he gets the stock. He usually needs to visit State Bank of India, ICICI Bank or Axis Bank to make the money transfer, as the accounts of his distributors are in such banks.**

- a. Suggest a method by which he can make such fund transfers at the comfort of his home.**
- b. What are the different methods of such transfers?**
- c. State two disadvantages of E-banking.**

**Ans.** a. Mr Gobind Sharma may use E-banking for transfer of inter- bank money at the comfort of his home.

**b.** The different modes of inter-bank money transfer are:

- National Electronic Fund Transfer (NEFT)
- Real Time Gross Settlement (RTGS)

**c.** Disadvantages of E-Banking:

- i. E-banking is generally secure, but it certainly isn't always secure. Identity theft is running uncontrolled, and banks are in no way, shape or form resistant. And once your information is compromised, it can take months or even years to correct the damage.
- ii. Before using a banking site that you aren't familiar with, check to make sure that they are affiliated to Reserve Bank of India (RBI).

**4. Dinesh had created a project on e-shopping and wants to conclude it stating at least three advantages and disadvantages of e-shopping in the following format:**

**Ans.**

<b>Advantages</b>
i. <b>Easy Start:</b> It is easy to start a business, as the initial cost involved is low.
ii. <b>Round the Clock Services:</b> Allows 24×7 services.
iii. <b>Help Comparison:</b> The digital middleman model allows consumers to compare products of the same category before buying.

<b>Disadvantages</b>
i. You need to be very careful when shopping online. Before purchasing a product from such sites you need to check for its authenticity. There are few fraudulent site which may get easy access to your user id and password of your net banking account or debit card or credit card.
ii. here may be hackers who might hack into your account and misuse it.
iii. Since you are buying a product online, the product might not be physically same as seen in the image. This might lead to dissatisfaction among online shoppers.

**Ans. 5.**

<b>E-commerce Model</b>	<b>Definition</b>
<b>B2B</b>	Business-to-Business(B2B): Which allows companies selling their commodities to other companies.
<b>B2C</b>	<b>Business-to-Consumer(B2C):</b> Which allows consumers to order different products or services.
<b>C2C</b>	Which allows individual consumers to show case their items and allows other consumers to bid.
<b>Digital Middlemen</b>	<b>Digital Middlemen:</b> It gives information about various sellers grouped under different categories depending upon their products and services. Certain e-commerce sites even allows comparison of their products and services to help consumer to select a product or service.

6. Mrs Sudha a retail manager at New York who is always in move and hardly gets time to meet his friends and cousins.

a. Suggest a method by which he will be able to connect to his friends without compromising her time.

b. Suggest at least three examples of such sites.

**Ans.** a. Mrs Sudha may use the Social Networking Websites for connecting with her friends.

b. **Examples:** Myspace, Friend wise, Friend finder, Yahoo! 360, Facebook, Orkut and Classmates.