How to Use E-Commerce in Life by Using Benefit and Impact

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Abstract. The purpose of this research is to identify the development of e-commerce technology in business world and the benefits of e-commerce application in online business. The method used in this research is descriptive method, it is a method that present a complete overview of the situation related to the examined variable situations. The result of this research is identifying how far the development of e-commerce technology in the world of online business, as well as the benefits provided by the application of e-commerce in the world of online business. This research discusses about the transaction’s system, sales, reservations, and all daily activities which e-commerce technology can be used.

1. Introduction

Electronic commerce (e-commerce) has been around since 1965 when money withdrawal machine known as Automatic Teller Machine (ATM) newly invented and people can purchase an item using a credit card [1]. The development of increasingly sophisticated technology creates a new information system in the field of technology, whether its in the field of providing internet services, online banking, web hosting, purchasing items online, or even online payment. In addition, e-commerce creates a very adequate business [2]. With its emergence, the internet can eliminate restrictions in connecting one country to another and also several other issues such as communication, information service, advertising, law, and accounting [3]. E-commerce is the process of buying, selling or exchanging products, services, and information through a computer network. E-commerce is a part of e-business, where the scope of e-business is broader, not just commerce but also includes the collaboration of business partners, customer service, job openings etc. In addition to World Wide Web network technology, e-commerce also requires database, e-mail, and other forms of non-computer technology such as item delivery systems and payment method by e-mail [4]. The presence of e-commerce has created ease and innovation in human life [5].

The life cycle of technological adoption is a way of explaining the market that reacts to high-tech products, consumers tend to separate themselves along the path or increase risk probability [6]. In the world of E-Commerce, there are positive and negative impacts. The positive impact is a new source of income that may be more promising, can increase market share, and reduce operating costs. The negative impacts are the decrease the financial aspect directly, theft of valuable information, and losing business opportunities due to service disruptions [7]. The outline of electronic trading is any form of economic activity done through electronic connections. Economic activity and electronic connections are important even though these aspects are broad [8]. Current economic activity uses an approach where the global market is now perfectly integrated even for items and services that cannot be traded. With the economic activity of consumers, they can buy products from all over the world and various
manufacturers which they can find on any sites while national control has been customized according to the new technology [9]. E-commerce is not only used as a means of proper transactions, but also used as the consumer recognition for reliable sellers. In other words, Internet can be a comprehensive model that relates to the factors that encourage consumers to receive e-commerce and online transactions that will benefit academics and practitioners because the consumers will help them to better understand the behavior of consumers for developing the internet [10]. One of the factor which decides the success of e-commerce is in the design of the web page itself [11].

Thus, the aim of this study is to recognize the development of e-commerce technology in the business world and the benefits of e-commerce application in online business.

2. Method
The methods used in this study is a survey with the participation of 100 respondents whose results are the opinions of each respondent who interact directly with what is observed and descriptive methods to analyze some literatures on this research.

3. Results and Discussion
E-commerce is the process of buying, selling, or exchanging products, services, and information through a computer network. E-commerce is part of an e-business that is known to be wider and not only provides a point of support but also in business partners, working, etc. In addition to network technology, e-commerce also uses database, e-mail, and other forms of non-computer technology such as item delivery systems and payment method by e-mail [3] as seen in Figure 1.

![Figure 1. Menu](image)

In transaction using e-commerce, customers can make payments through ATMs (Automated Teller Machines), mobile banking, and Internet banking which can facilitate the payment process in purchasing an item so that it does not take a long time to purchase items. In addition, using an ATM is very effective in making money transfers as seen in Figure 2.
The internet is one of the most important things in this life, it cannot be denied that people can easily use the internet anytime and anywhere also do whatever activities they want. Accessing the internet can also make a profitable business for businessmen and can open employments for everyone. Other than that, the internet can also help humans to find information and become a practical learning media in daily life. In addition to its benefits, e-commerce also has negative impacts such as fraud in the transactions, for example the buyer already transferred their money but the seller did not sent the ordered product on purpose or vice versa. Theft of valuable informations where valuable information data can be hacked by someone may happen. Loss of opportunity because of server disruption can also occur. Other than that, non-technical reason like blackout which can cut off electricity could also happen. Indonesia is included in one of the countries that has large royalties which creates the potential to become a country which has resources that are ready to be used in developing e-commerce. Indonesia have an Estimated Percentage of the population below the national poverty line, where the national poverty line is the monthly per capita expenditure value needed so that a person can enjoy a decent living condition.

The e-commerce era has changed the way to do businesses. The use of the internet can be very helpful in supply chain management where the company can now easily connect with many parties without having to travel at all. Similarly, the arrangement of the flow of items can be done from one particular place by using the internet without having to develop your own computer network system. For example, supermarkets know the stock of goods at each supplier or in every store and warehouse by checking the data through the system. Supply Chain Management (SCM) has a series of activities which include coordination of scheduled activities and control in the procurement of production, inventory, and product delivery as well as services to customers that include daily administration and logistics by processing information from customers to suppliers.

E-commerce can reduce the time cycle of the ordered product because a digitized system using e-commerce makes it possible to deliver products quickly. E-commerce can also provide facilities to its customers because the existence of e-commerce can facilitate customers to access all information that is constantly updated by monitoring through the system, thus making the service more conducive, orderly, safe, and accurate. E-commerce can also provide support for those in needs by helping life activities. In my opinion, e-commerce is a more advanced development in marketing especially when looking at every aspect in our life today. It has cultivated a high-tech life based on things that can be considered simple but truly important as seen in Figure 3.
Website is a part of E-commerce which acted as a major supporting tool in the implementation of activities that are closely related to E-Commerce. People can use website to buy goods, make payments, and also sell goods online.

4. Conclusion
From the results of the discussion, it can be concluded that E-commerce is one of the tools or media that support trade activities which has many benefits, impacts, and usages that are beneficial for each user. E-commerce helps every activity in daily life starting from the process of buying, selling, transacting, and promoting a product.

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