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**Proceedings of the One Day
INTERNATIONAL CONFERENCE ON
“Innovation for A Sustainable Future - Embracing the
Path to A Digital Green Deal”**

(ICISF) – 2024

13th December, 2024

Organized by

Department of B.Com - Accounting and Finance

Department of B.Com - Information Technology

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COMMERCE AND DIGITAL TRANSFORMATION

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Abstract--The increasing digitalization of economies has highlighted the importance of digital transformation and how it can help businesses stay competitive in the market. However, disruptive changes not only occur at the company level; they also have environmental, societal, and institutional implications. This is the reason why during the past two decades the research on digital transformation has received growing attention, with a wide range of topics investigated in the literature. The following aims to provide insight regarding the current state of the literature on digital transformation (DT) by conducting a systematic literature review. An analysis of co-occurrence using the software VOS viewer was conducted to graphically visualize the literature's node network. Approached this way, the systematic literature review displays major research avenues of digital transformation that consider technology as the main driver of these changes. This paper qualitatively classifies the literature on digital business transformation into three different clusters based on technological, business, and societal impacts. Several research gaps identified in the literature on DT are proposed as futures lines of research which could provide useful insights to the government and private sectors in order to adapt to the disruptive changes found in business as a result of this phenomenon, as well as to reduce its negative impacts on society and the environment.

Keywords--Platforms, Payment Systems, Drivers, Benefits, Challenges

1. INTRODUCTION

Digital transformation in ecommerce refers to the strategic adoption of technology, allowing businesses to tap into new market opportunities. Brick-and-mortar store in-and-mortar operations are also being impacted by digital transformation in ecommerce beyond just online sales.

Ecommerce companies have created a unique identity among retail businesses by establishing a software storefront while outsourcing their production, stocking, transportation, and delivery needs. This innovative approach allows them to compete with legacy industries like manufacturing or retail stores and adopt certain traits from these sectors for success.

The Mc Kinsey report suggests that successful digital transformations are 1.5 times more likely when they have an integrated customer experience strategy and customer journey at heart. It's all about putting customers first.

2. OBJECTIVES

To know Consumer demands, new technologies, data analytics, and the need to stay competitive are just some of the forces pushing businesses toward digitalization.

To get a deeper understanding of how digital transformation may boost productivity, customer service, competitiveness, revenue streams, and Bottomline results.

To analyse the obstacles that companies encounter when undertaking digital transformation, such as reluctance to change, a lack of digital skills, stale systems, worries about data privacy and security, excessive prices, a scarcity of skilled people, and a resistant company culture.

Examine the digital transformation's potential benefits, such as fresh approaches to business, enhanced customer service, more output per employee, faster reaction times, and access to new markets.

How is digital transformation transforming the Ecommerce industry?

Enabling the customers to directly interact with the brand on their own platform rather than the aggregator online shopping platforms, organizations can cut costs, offer better prices to customers, and generate better revenue. Customers, too, by interacting with the brands directly get a better product experience.



E-Commerce Platforms

In e-commerce platform is a software that allows users to build and run an online store, manage inventory, process payments, and perform other retail tasks. Some of the best e-commerce platforms include:

- Shopify: A leading e-commerce platform that offers self-hosted software for all aspects of retail, including website design, product management, finances, and shipping. It's considered a good choice for beginner and stores with an offline presence.
- WooCommerce: A free platform that's considered a good choice for WordPress users and people looking for customization flexibility. It's also considered a good beginner platform.
- hostinger Website Builder: A platform that's considered a good choice for beginners and users who want to launch their online store quickly.
- Magento Open Source: A free platform that's considered a good choice for tech-savvy users and business owners who want to scale up for enterprise-level sales.

- Squarespace: A platform that's considered a good choice for e-commerce businesses.
- Square Online: A platform that's considered a good choice for omnichannel selling.
- Wix: A platform that's considered a good choice for its drag-and-drop editor.
- Weebly: A platform that's considered a good value.
- BigCommerce: A platform that's considered a good choice for boosting sales.



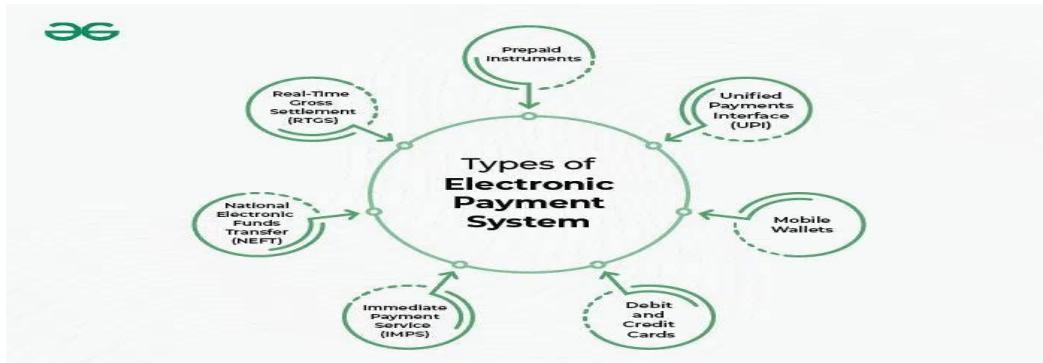
Digital payment system

Digital payments, also known as electronic payments, are a way to transfer value between payment accounts using a digital device or channel. They can be used in e-commerce to purchase goods and services online without using cash or a check.

Some examples of digital payment methods include:

- **Mobile wallets**

Allow customers to pay without carrying a card by linking their bank account to the wallet. Examples include Apple Pay, Google Pay



- **Cryptocurrencies**

A type of digital currency that uses cryptography and computers to secure and verify transactions. Bitcoin is a popular cryptocurrency.

- **Contactless payments**

Involve tapping or waving a contactless card or mobile device near a point-of-sale terminal.

- **Online electronic payment systems**

Include electronic bank transfers, e-checks, and wire transfers.

Other digital payment methods include:

Banking cards, USSD, AEPS, UPI, Point of sale, and Internet banking.

Subscription based services

Subscription-based ecommerce is a business model implying that customers pay a recurring fee (monthly or yearly) to get scheduled product delivery or anytime access to a service. Key benefits subscriptions offer to consumers are convenience and lower cost (brands commonly offer discounts for subscribers).

Here are some examples of subscription-based services:

- Software as a service (SaaS)

Users pay a recurring fee for access to software applications and tools, along with regular updates and support. Examples include Microsoft Office 365, Adobe Creative Cloud, and Salesforce.

- Software subscriptions

Customers pay for software as a subscription to access the latest version immediately.

- Subscription boxes

Customers pay a monthly or annual fee for curated products and physical goods, such as essentials, hobby supplies, luxury goods, meal kits, and collector's items. birch box is an example of a subscription box service.

- Streaming services

Customers pay a subscription fee to access a large catalog of content, such as Netflix and Spotify.

- Magazine subscriptions

Subscribers pay a recurring fee for continuous access to the latest information in print or digital formats.

- Freemium

A company offers a free version of a service or product, along with a premium version with additional features. The free version is often subsidized by ad revenue.

- Amazon Prime

Customers pay a yearly fee for quick delivery, including weekly grocery delivery.

Omnichannel retailing

Omnichannel retailing is a business strategy that allows customers to interact with a brand across multiple channels, including physical stores, websites, social media, and apps:

Seamless experience: Customers can move between channels without having to restart their transaction. The retailer retains the customer's information as they move from channel to channel.

Personalized experience: Customers can receive more tailored experiences because the retailer retains their information.

Consistent experience: Customers receive a consistent, on-brand experience from start to finish.

Some examples of omnichannel retail include:

In Good Taste

A wine retailer that partnered with Zendesk to consolidate email and chat conversations

Boxycharm

A beauty subscription service that uses integrations, social messaging, and automation

Wine.com

A wine retailer that offers personalized service and live chat

Corkcicle

A sustainable hydration product retailer that uses chat, text, and help center.

Drivers

Customer Centricity

First and most importantly, they are driven by customer centricity. If digital has created one massive change more than any other, it is that the customer is in the driver's seat today in a way that they never were 30 years ago, 40 years ago. It is all about the customer. Everything you do must be all about the customer. You have to be fast. You have to let people accomplish what they want to accomplish and get back to the rest of their lives. Because if you don't, their ability to check out a competitor of yours is literally and figuratively one click away, right? One tap on the screen away. So customer centricity matters most of all. And companies that understand, these are the ones who are doing well. They're the ones who are saying, "We must listen to our customer. We must learn from our customer. And we must support our customer at every stage of their journey if we're going to survive, thrive and succeed in the long run."

Mobile

The second big driver, and this is one I've talked about a lot I actually referred to it as "Trend Zero" is that "mobile is not a trend." This is really about the continuum of connectivity that customers now have available to them, you know, from mobile phones and tablets and smartwatches to sensors that are embedded in the devices that we interact with and carry with us and ride around in all day every day, whether it's, you know, fitness, trackers or cars or TVs, or other less visible tech. That simple reality of constant connectivity and carrying the internet in our pockets, wherever we go, or on our wrists, wherever we go or in our cars, wherever we go is a massive, massive change that makes a digital focus for your company necessary. And that's especially true of customers who've grown up with mobile and grown up with digital all around them, millennials — or as I call them adults under 40. They take this for granted because it's literally the way the world has worked all of their lives.

Radical Transparency

After mobile, the third driver is the rise of radical transparency. It is a simple fact that customers can find the information they want about your products and services or your competitors' products and services everywhere. All the time, whenever they want wherever they want. It has created a reality — and I've said this many times on the show — where your customers know more about your products and services and prices and features and benefits than most of your employees do — because it matters more to them. This radical transparency cuts in the opposite direction too, because we now have more data about customers than at any other time in history. We know more about their behaviors and their preferences and their actions. Then any marketer in history ever could have known, 50 years ago, a hundred years ago. And this has created complete insight into what our customers want and need just as they get complete insight into what we offer to fill those needs.

Data-Driven Decision Making

The fourth key driver is data driven decision making. If we are collecting all this data and not using it to actually make better decisions, we're wasting one of the most valuable resources we have available to us as marketers and as business professionals overall. It's a huge, huge difference because again, the data exists and the tools exist to interpret that data in an effective way in a useful way. I talked about this on the show a couple of weeks ago about the number of marketers who do not use data in their decision making, or do not always use data in their decision making and why that's such a huge mistake. You know, 10 years ago, I used to order food from a local brew pub and would always want to talk to this one bartender who knew me really well and knew what I liked to order and would ask the right questions because they'd always get the order right. But I had to talk to that one person to be sure I'd get what I wanted. Today, you know, when I call this local restaurant near to me and get takeout, they know who I am, the moment that they answer the phone, because they recognize the phone number in their system. You know, it's screen pops on their POS and says, "This is Tim and we know what he's ordered in the past." And they get my order right every single time. They're using the data to make decisions about how to serve the customer.

Using Data to Enable Business Process Automation

What I just described is really the fifth driver to a certain degree, which is using that data to enable automation. When we think about AI and machine learning and big data and all the other buzz words that go around a lot they're really about letting machines do the heavy lifting on your data to make decisions that can be automated. We're not outsourcing thinking. We're not outsourcing asking the critical questions that drive our businesses. But we are outsourcing answering those questions. You know, I call this show *Thinks Out Loud*, and I think of you all as "Big Thinkers." And the fact of the matter is you think big thoughts, you think smart questions. And, you know, as recently as six months ago or a year ago or two years ago, to get the answers to those questions could require incredibly, incredibly heavy lifting from your team and from the people who worked for your company. And frequently today because of more intelligent systems, you can essentially get the answer to your question at the press of a button. And obviously when you scale up to really good sized data sets and data science.

BENEFITS OF DIGITAL TRANSFORMATION

Increases Customer Satisfaction

Customer expectations have never been higher. On the one hand, customers want personalized services that meet their individual needs. On the other hand, they want things to happen automatically and they don't want

to have to deal with human beings to do tasks like accessing, updating, or deactivating and reactivating software. One of the clearest advantages of digitalization in business is that you will be able to implement robust digital tools and strategies, like per-location or per-industry license modification and automated processes. These digitalized processes lead directly to increased customer satisfaction.

Drives Data-Based Insight

One of the most significant benefits of digital transformation is that your business will be able to collect and analyze data that you can turn into actionable, revenue-generating insights. In the past, your data was scattered across multiple disconnected platforms, or even worse, you might not have collected and used data at all. Digital transformation will enable robust data collection, centralized data storage, and the creation of tools to analyze and translate data into information that promotes informed corporate decision-making.



Enables High-Quality User Experience

High-value companies know that they are not just delivering products, they are delivering experiences. Digital transformation enables beautiful, effortless experiences that hinge on automation, AI, and self-service tools. Prove that you've mastered the digital era by providing customers with a frictionless user experience.

Encourages Collaboration & Improves Communication

To drive innovation and output, you need to have a digital platform that promotes communication and collaboration across all internal departments. The digital transformation eliminates roundabout communication, redundancy, slow response times, lost information, and ineffective idea-sharing. When you digitalize the internal communications of your business, you will increase productivity, accountability, and creativity, and gain the edge necessary to outperform the competition.

Limits Human Error

An undeniable advantage of going digital is that digital processes stop errors by eliminating time-consuming manual data entry and human inefficiencies. Digital processes are inherently smoother and less risky than any process that involves error-prone humans.

Encourages an Environment of Employee Excellence

An important factor in a successful digital transformation is to get widespread company buy-in. You need to create a corporate culture where it is clear to everyone that they will ultimately see the benefits of going digital. To get employee buy-in, invest in the digital education of your workers. Host internal webinars, participate in conferences, and send your employees to courses that will update their skill sets. Excellent employees are your greatest asset, so don't undervalue investing in their growth.

3. CHALLENGES OF DIGITAL TRANSFORMATION

Resistance to Change:

This is one of the most challenging components of the digital transformation process. It's possible that workers are resistant to or just reluctant to adopt new methods of doing their jobs.

Legacy System

Legacy systems may also stymie digital change. These systems may be obsolete or incompatible with current technology, making integration into new procedures problematic. **Data Privacy and Security:**

With a rising quantity of data being gathered and kept digitally, enterprises are concerned about data privacy and security.

Cost

A large investment in technology, training, and infrastructure may be required for digital transformation. Adoption of digital technology may be costly, necessitating large investments in infrastructure, software, and personnel. Adoption of artificial intelligence, for example, requires specialized skills and infrastructure.

Talent

Digital transformation necessitates the acquisition and retention of specialized skills and talent. Adoption of data analytics, for example, necessitates people with statistics and machine learning abilities.

Cultural Resistance:

Because digital transformation has the potential to disrupt old business models and procedure firms must overcome cultural resistance to change. Adopting agile approaches, for example, necessitates a shift in how firms approach project management.

4. CONCLUSION

Digital transformation is fundamentally not about technology but about strategy. Although it may require upgrading your IT architecture, the more important upgrade is to your strategic thinking. Traditionally, digital leaders, such as CIOs, were tasked with focusing on automating and improving the processes of an existing business. Today, digital leadership requires the ability to reimagine and reinvent that business itself. Reimagining your business requires challenging some of its underlying core assumptions. It requires recognizing blind spots you may not realize you have. It requires thinking differently about every aspect of your strategy—customers, competition, data, innovation, and value.

This kind of rethinking is difficult—but certainly possible. Just as factories built before the era of electrification were able to revamp their entire way of working and manufacturing, businesses today that were born before the Internet are quite capable of transforming for the digital age.

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