GLOSSARY

Access control A defense mechanism that determines who (person, program, or machine) can legitimately use the organization's computing resources (which resources, when, and how).

Ad views The number of times users call up a page that has a banner on it during a specific period; known as *impressions* or *page views*.

Address Verification System (AVS) System that detects fraud by comparing the address provided by the buyer at checkout with the address on file.

Affiliate network A network created as a marketplace where publishers (affiliates) and merchant affiliate programs can collaborate.

Affiliated marketing A type of "performance-based marketing" used mainly as a revenue source for the referring organization and as a marketing tool for the sellers.

Application controls Controls that guard applications.

Augmented reality "A live, copy, view of a physical, real-world environment whose elements are *augmented* (or supplemented) by computer-generated sensory input such as sound, video, graphics, or GPS data" (see **en.wikipedia.org/wiki/Augmented_reality**).

Authentication A process to verify (assure) the real identity of an EC entity, which could be an individual, software agent, computer program, or EC website.

Authorization The provision of permission to an authenticated person to access systems and perform certain operations in those specific systems; or the first phase of processing a credit card transaction that determines whether a buyer's card is valid (e.g., not expired) and whether the customer has sufficient credit or funds in his or her account.

Automated question–answer (Q&A) System used to find answers that match questions asked in a natural language (e.g., English, Chinese).

Availability The assurance that access to any relevant data, information websites, or other EC services and their use is available in real time, whenever and wherever needed.

Back end Where activities that are related to order aggregation and fulfillment, inventory management, purchasing from suppliers, accounting and finance, insurance, payment processing, packaging, and delivery.

Banking Trojan Malicious software programmed to create damage when users visit certain online banking or e-commerce sites.

Banner A display that is used for advertising on a Web page (words, logos, etc. embedded in the page).

Banner exchanges Marketplaces that allow multiple websites to barter space for banners.

Banner swapping Company A agrees to display a banner of company B in exchange for company B's displaying company A's banner.

Bartering The exchange of goods and services.

Bartering exchange A company submits its surplus to the exchange and receives points of credit, which the company can then use to buy items that it needs. A marketplace where an intermediary arranges barter transactions.

Behavioral targeting Targeting that uses consumer browsing behavior information to design personalized ads that may influence consumers better than mass advertising does.

Biometric One of an individual's unique physical or behavioral trait that can be used to authenticate an individual precisely (e.g., fingerprints).

Biometric authentication A technology that measures and analyzes the identity of people based on measurable biological or behavioral characteristics or physiological signals.

Biometric systems A system that can *identify* a previously registered person by searching through a database for a possible *match* based on the person's observed physical, biological, or behavioral traits, or the system can *verify* a person's identity by matching an individual's measured biometric traits against a previously stored version.

Bitcoin address An alphanumeric string that identifies the recipient of a Bitcoin transaction.

Bitcoin private key Key that is a randomly generated number between 1 and 2^{256} (i.e., 2 raised to the 256th power) that is used by the key's owner to initiate and digitally sign transactions and used by the network to verify those transactions.

Blockchain The Bitcoin public ledger containing a complete list of all transactions since the first bitcoin was issued.

Botnet Malicious software that criminals distribute, usually to infect a large number of computers.

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E. Turban et al., *Introduction to Electronic Commerce and Social Commerce*,
Springer Texts in Business and Economics, DOI 10.1007/978-3-319-50091-1

Brick-and-mortar (old economy) organizations Purely physical organizations (corporations) doing business off-line.

Brick-and-mortar retailer A retailer that conducts business exclusively in the physical world.

Business continuity plan A plan that keeps the business running after a disaster occurs. Each function in the business should have a valid recovery capability plan.

Business ethics (corporate or enterprise ethics) A code of values, behaviors, and rules, written or unwritten, for conducting business. These ethics dictate the operations of organizations.

Business impact analysis (BIA) An analysis of the impact of losing the functionality of an EC activity (e.g., e-procurement, e-ordering) to an organization.

Business model A description of how an organization intends to generate revenue through its business operations.

Business social network A network that is built on social relationships, and can exist off-line or online. Business social networking can take place in traditional corporate physical environments.

Business-oriented social network A social network whose primary objective is to facilitate business.

Business-to-business (B2B) All transactions take place between and among organizations.

Business-to-business e-commerce (B2B EC) Transactions between businesses conducted electronically over the Internet, extranets, intranets, or private networks.

Business-to-business-to-consumer (B2B2C) A business (B1) sells a product to another business (B2). B2 then sells or gives away the product to individuals who may be B2's own customers or employees.

Business-to-consumer (B2C) Retail transactions of products or services from businesses to individual shoppers.

Business-to-employees (B2E) The delivery of services, information, or products from organizations to their employees.

Button A small banner that is linked to a website; may contain downloadable software.

Buy-side e-marketplace An e-marketplace owned by large buyers that invites sellers to browse and offers to fulfill orders. Where a company purchases from many potential suppliers; this type of purchasing is considered to be *many-to-one*, and it is a B2B activity.

Card verification number (CVN) Method for detecting fraud by matching the 3-digit verification number printed on the signature strip on the back of the credit card (or the 4-digit number on the front of the card, such as American Express cards) with the number stored by the cardholder's issuing bank.

Certificate authorities (CAs) Independent agencies that issue digital certificates or SSL certificates, which are electronic files that uniquely identify individuals and websites and enable encrypted communication.

Channel conflict Refers to the case in which online sales damage the well-being of existing channel partner.

CIA security triad (CIA triad) A point of reference used to identify problem areas and evaluate the information security of an organization that includes *confidentiality*, *integrity*, and *availability*.

Ciphertext An encrypted plaintext.

Click (ad click) A count made each time a visitor clicks on an advertising banner to access the advertiser's website.

Click-and-mortar (click-and-brick) organizations Organizations that conduct some e-commerce activities, usually as an additional marketing channel.

Click-and-mortar retailer A combination of both the traditional retailer and an online store.

Clickstream behavior A pattern of customer movements on the Internet, which can be seen in their transaction logs.

Clickstream data Data that describe which websites users visit, in what order, and the time spent on each. This is done by tracking the succession of "clicks" each visitor makes.

Click-through rate/ratio (CTR) The percentage of visitors who are exposed to a banner ad and click on it.

Collaboration hub (c-hub) The central point of interaction and of a company's supply chain. A single e-hub can host multiple *collaboration spaces* in which trading partners trade, collaborate, communicate, and share information.

Collaborative commerce (c-commerce) Refers to online activities and communications done by parties working to attain the same goal; or electronic support for business collaboration. It enables companies to collaboratively plan, design, develop, manage, and research products, services, and innovative business processes, including EC applications.

Collaborative filtering A method that attempts to predict what products or services are of interest to new customers without asking or viewing their previous records.

Communal shopping (collaborative shopping) A method of shopping where shoppers enlist friends and other people they trust to advise them on what products to shop for.

Company-centric EC One-to-many and many-to-one markets where one company does either all the selling (*sell-side market*) or all the buying (*buy-side market*).

Computer Fraud and Abuse Act (CFAA) Act passed in 1984 and amended several times, is an important milestone in EC legislation. Initially, the scope and intent of CFAA was to protect government computers and financial industry computers from criminal theft by outsiders. In 1986, the CFAA was amended to include stiffer penalties for violations, but it still only protected computers used by the federal government or financial institutions.

Confidentiality The assurance of data secrecy and privacy. Namely, the data is disclosed only to authorized people.

Consortium trading exchange (CTE) An exchange formed and operated by a group of major companies in one industry. They can be suppliers, buyers, or both.

Consumer-to-business (C2B) People use the Internet to sell products or services to individuals and organizations. Alternatively, individuals use C2B to bid on products or services.

Consumer-to-consumer (C2C) E-commerce category in which individual consumers sell to or buy from other consumers; or electronic transactions completed between and among individuals.

Contact card A smart card that is activated when it is inserted into a smart card reader.

Contactless (proximity) card A smart card that only has to be within a certain proximity of a smart card reader to process a transaction.

Context-aware computing A technology that is capable in predicting people's needs and providing fulfillment options (sometimes even before a request by the end user is made).

Conversion rate The percentage of clickers who actually make a purchase.

Convertible virtual currency A virtual currency that has an equivalent value in real currency, or acts as a substitute for real currency.

Cookie A data file that, without the knowledge of users, is placed on their computer hard drives.

Copyright An exclusive legal right of an author or creator of intellectual property to publish, sell, license, distribute, or use such work in any desired way.

Copyright infringement The use of a work without permission or contracting for payment of a royalty.

Corporate portal A gateway for customers, employees, and partners to reach corporate information and to communicate with the company.

Cost–benefit analysis A comparison of the costs of each project against its benefits.

CPM (cost per mille, i.e., thousand impressions) The fee an advertiser pays for each 1000 times a page with a banner ad is shown.

Cracker A malicious hacker who may be more damaging than a hacker.

Cross-border e-commerce Online purchases involving buyers and merchants or sellers who are in different countries.

Crowdsourcing Utilizing crowds to collectively execute tasks such as solving problems, innovating, or getting large projects done by dividing the work among many people.

Customer relationship management (CRM) A customer service approach that focuses on building long-term and sustainable customer relationships that adds value for both the customers and the merchants.

Cybercrime Intentional crimes carried out on the Internet.

Cybercriminal A person who intentionally carries out crimes over the Internet.

Darknet A separate Internet that can be accessed via the regular Internet and a connection to the TOR network (TOR is a network of VPNs that allows privacy and security on the Internet). The darknet has restricted access to trusted people (friends) by using non-standard protocols (IP addresses are not listed). Darknet allows anonymous surfing.

Data breach A security incident in which data are obtained illegally and then published or processed.

Denial-of-service (DoS) attack "A malicious attempt to make a server or network resource unavailable to users, usually by temporarily interrupting or suspending the services of a host connected to the Internet." (Incapsula, Inc.)

Desktop purchasing Purchasing done by employees without the approval of supervisors and without the involvement of a procurement department.

Desktop search The search of a user's own computer files. The search is done by looking through all the information that is available on the user's PC.

Detection measures Methods that help find security breaches in computer systems. Usually this means to find out whether intruders are attempting (or have attempted) to break into the EC system, whether they were successful, whether they are still damaging the system, and what damage they may have done.

Deterrent methods Countermeasures that make criminals abandon their idea of attacking a specific system (e.g., a possible deterrent is a realistic expectation of being caught and punished).

Digital currency A generic term that refers to the digital representation of either e-money or virtual currency.

Digital economy An economy that is based on online transactions, mostly e-commerce. Also called the *Internet economy*.

Digital enterprise A new business model that uses IT to gain competitive advantage by increasing employee productivity, by improving efficiency and effectiveness of business processes, and by better interactivity between vendors and customers.

Digital products Goods that can be transformed to digital format.

Digital rights management (DRM) A system of protecting the copyrights of data circulated over the Internet or digital media. These arrangements are technology-based protection measures (via encryption or using watermarks).

Digital signatures The electronic equivalent of personal signatures on paper. They are difficult to forge since they authenticate the identity of the sender that uses the public key.

Direct marketing Describes marketing that takes place without physical stores. Selling takes place directly from manufacturer to customer.

Direct materials Materials used in making products, such as steel in a car or paper in a book.

Discount rate The main fee that a merchant pays for offering credit card payments.

Disintermediation Elimination of intermediaries between sellers and buyers because they offer only services that can be fully automated; or are responsible for certain activities (usually in a supply chain) between trading partners.

Distance learning Education conducted from home or other place, anytime.

Double auction An auction in which multiple buyers and their bidding prices are matched with multiple sellers and their asking prices, considering the quantities on both sides.

Dynamic pricing Prices that are not fixed but that are allowed to fluctuate, and are determined by supply and demand.

E-bartering (electronic bartering) Bartering conducted online, usually in a bartering exchange.

E-business A broader definition of EC, not just the buying and selling of goods and services, but conducting all kinds of business online such as servicing customers, collaborating with business partners, delivering e-learning, and conducting electronic transactions within an organization.

EC security strategy Multiple layers of defense that includes several methods. This defense aims to deter, prevent, and detect unauthorized entry into an organization's computer and information systems.

E-collaboration The use of digital technologies among people for accomplishing a common task.

E-distributor An entity that basically aggregates product information from many manufacturers, sometimes thousands of them, in the e-distributor's catalog.

E-government The use of information technology in general, and e-commerce in particular, to improve the delivery of government services and activities in the public sector, such as providing citizens and organizations with more convenient access to government information and services, and to providing effective delivery of public services to engage citizens and businesses partners, as well as improving the performance of government employees. Governments can deal also with other governments (G2G).

E-grocer A grocer that takes orders online and provides deliveries on a daily or other regular schedule or within a very short period of time, sometimes within an hour.

E-health The transfer of health resources and health care by electronic means.

E-learning The online delivery of educational materials and methods using information technologies, for the purposes of learning, teaching, training, or gaining knowledge at any time, and at many different locations.

Electronic (online) banking or **e-banking** Conducting banking activities online.

Electronic auction (e-auction) An auction conducted online.

Electronic book (e-book) A book in digital format that can be read on a computer screen, including mobile devices (e.g., a tablet, iPhone), or on a dedicated device known as an *e-reader*.

Electronic catalog (e-catalog) The presentation of product information in electronic form; the backbone of most e-selling sites.

Electronic commerce (EC) Using the Internet and intranets to purchase, sell, transport, or trade data, goods, or services.

Electronic market (e-marketplace) An online location where buyers and sellers conduct commercial transactions such as selling goods, services, or information.

Electronic money Abbreviated e-money, it is a digital representation of fiat currency used for purposes of electronic transfer.

Electronic retailing (e-tailing) Retailing conducted over the Internet.

Electronic shopping cart Software that allows customers to accumulate items they wish to buy before they arrange payment and check out.

Electronic signature "The electronic equivalent of a handwritten signature" (per **pcmag.com/encyclopedia/term/42500/electronic-signature**).

E-mail advertising Ads are attached to e-mails.

E-mail marketing The use of e-mail for sending commercial messages to users.

E-mail spam Occurs when almost identical messages are e-mailed to many recipients (sometimes millions of unsolicited e-mails).

E-mall (online mall) An online shopping center where many online stores present their catalogs.

E-marketplace An electronic space where sellers and buyers meet and conduct different types of transactions.

Encryption The process of encoding data into a form (called a *ciphertext*) that will be difficult, expensive, or time-consuming for an unauthorized person to understand.

Encryption algorithm The set of procedures or mathematical algorithms used to encrypt or decrypt a message.

Enterprise 2.0 "The use of social software platforms within companies, or between companies and their partners or customers." McAfee (2009)

Enterprise mobility The people and technology (e.g., devices and networks) that enable mobile computing applications within the enterprise.

Enterprise search The search for information *within* the files and databases of an organization.

E-procurement (electronic procurement) The online purchase of supplies, materials, energy, work, and services. It

can be done via the Internet or via a private network such as EDI.

E-tailers Sellers who conduct retail business online.

E-tailing Online retailing, usually B2C.

Ethics A set of moral principles or rules of how people are expected to conduct themselves. It specifies what is considered by society to be right or wrong.

Event shopping The B2C model in which sales are designed to meet the needs of special events (e.g., a wedding, Black Friday). This model may be combined with group purchasing (to lower the customers' cost).

Exchanges (trading communities or **trading exchanges)** Many-to-many e-marketplaces where many buyers and many sellers meet electronically to trade with one another.

Expert/expertise location systems (ELS) Interactive computerized systems that help employees locate experts within their organization in order to get help in solving specific, critical business or technical problems in a short time.

Exposure The estimated cost, loss, or damage that can result if a threat exploits a vulnerability.

Extranet A network that uses Internet technology to link intranets of several organizations in a secure manner.

Fair use The limited use of copyrighted material, without paying a fee or royalty, for certain purposes (e.g., reviews, commentaries, teaching).

F-commerce Rapidly increasing commercial activities conducted on or facilitated by Facebook.

Fiat currency The coin and paper money of a country that is designated as legal tender.

Firewalls Barriers between an internal trusted network (or a PC) and the untrustworthy Internet. Technically, it is composed of hardware and a software package that separates a private computer network (e.g., your LAN) from a public network (the Internet).

Forward auction An auction where a seller entertains bids from multiple buyers.

Fraud Any business activity that uses deceitful practices or devices to deprive another of property or other rights.

Front end The place where customers interact with a marketspace. The major components of the front end can include the seller's portal, electronic catalogs, a shopping cart, a search engine, an auction engine, a payment gateway, and all other activities related to placing orders.

Gamification Virtual games designed to support B2B training and decision-making; or the introduction of gaming into social networking. Gamification can also be viewed as the introduction of social networking activities into online games.

General controls Controls designed to protect all system applications.

Geosocial networking Social networking with location awareness capabilities. This enables social networks to connect users with local businesses, people, or events.

Government 2.0 The employment of social media tools, new business models, and embracing social networks and user participation, government agencies can raise the effectiveness of their online activities to meet users' needs at a reasonable cost.

Government-to-employees (G2E) E-government category that includes activities between the government and their employees.

Government-to-government (G2G) E-government category that includes EC activities between different units of governments, including those within one governmental body. Many of these are aimed at improving the effectiveness and the efficiency of the government operation.

Government-to-business (G2B) E-government category that works both ways: government-to-business and business-to-government. Thus, G2B refers to activities where the government sells products to businesses or provides businesses with services and vice versa.

Government-to-citizens (G2C) E-government category that includes all the interactions between a government and its citizens that take place electronically.

Group purchasing Orders from several buyers are aggregated so that better prices due to larger quantities purchased can be negotiated.

Hacker Someone who gains unauthorized access to a computer system.

Hit A request for data from a Web page or file.

Horizontal marketplaces Markets in which trading is in a service or a product that is used in many types of industries. Examples are office supplies, PCs, or travel services.

Identity theft Wrongfully obtaining and using the identity of another person in some way to commit crimes that involve fraud or deception (e.g., for economic gain).

Indirect materials Items, such as office supplies or light bulbs, which support operation and production.

Information assurance (IA) The performance of activities (steps) to protect information systems and their processes against all risks. The assurance includes all tools and defense methods.

Information security Measures taken to protect information systems and their processes against all risks.

Integrity The assurance that data are accurate and that they cannot be altered.

Intellectual property (IP) Property that derives from the creative work of an individual, such as literary or artistic work.

Intellectual property law Area of the law concerned with the regulation of thinking-related products, including creativity that are protected by patents, copyrights, trademarks, and trade secret law.

Intelligent personal assistants An application that uses AI to understand spoken natural languages.

Interactive marketing A marketing concept that enables marketers and advertisers to interact directly with customers.

Interactive video A technique used to mix user interaction with videos.

Interactive voice response (IVR) A voice support application system that enables users to interact by telephone (of any kind) with a computerized system to request and receive information.

Interchange rate The fees charged by the issuing bank for handling authorization and settlement requests.

Intermediary A third party that operates between sellers and buyers.

Internet of Things (IoT) A situation where many objects (people, animals, items) with embedded microprocessors are connected mostly wirelessely to the Internet.

Internet Radio Audio content transmitted live via the Internet.

Internet TV The delivery of TV content via the Internet by video streaming technologies.

Internet underground economy E-markets for stolen information made up of thousands of websites that sell credit card numbers, social security numbers, e-mail addresses, bank account numbers, social network IDs, passwords, and much more.

Intrabusiness EC E-commerce category that refers to EC transactions among various organizational departments and individuals.

Intranet An internal corporate or government network that uses Internet tools, such as Web browsers, and Internet protocols.

Intrusion detection system (IDS) A device composed of software and/or hardware designed to monitor the activities of computer networks and computer systems in order to detect and define unauthorized and malicious attempts to access, manipulate, and/or disable these networks and systems.

Key (key value) The secret piece used with the algorithm to encrypt (or decrypt) the message.

Key performance indicator (KPI) A quantifiable measurement that is considered a critical success factor of a company, department, or project.

Keystroke logging (keylogging) The process of using a device or software program that tracks and records the activity of a user in real time (without the user's knowledge or consent) by the keyboard keys they press.

Knowledge management (KM) The process of capturing or creating knowledge, storing it, updating it constantly, disseminating it, and using it whenever necessary.

Landing page The page a viewer is directed to after having clicked on a link. In online marketing, this page is used to convert the person from a viewer to a buyer.

Learning management system (LMS) Software applications for managing e-training and e-learning programs including content, scheduling, delivery tips, and so forth.

Live banners Ads where the content can be created or modified at the time the ads pop up instead of being preprogrammed like banner ads.

Localization The transformation and adaptation of Web content media products and advertising materials to fit the Web environment of a certain region or country.

Location-based commerce (l-commerce) A wireless-based technology used by vendors to send advertisements relevant to the location where customers are at a given time by using GPS.

Macro virus (macro worm) A malware code that is attached to a data file rather than to an executable program (e.g., a Word file).

Maintenance, repair, and operation (MRO) Indirect materials used in activities that support production.

Malware (malicious software) A generic term for malicious software.

Maverick buying A buying situation that occurs when a buyer makes unplanned purchases of items needed quickly, resulting in buying at non-pre-negotiated, and usually higher, prices.

Merge-in-transit Logistics model in which components for a product may come from two (or more) different physical locations and are shipped directly to the customer's location.

Micropayments (e-micropayments) Small online payments, usually under $10.

M-learning (mobile learning) Refers to e-learning or other forms of education using mobile devices.

Mobile (digital) wallet Proximity payments that are debited to a mobile phone account as a monthly fee or to a debit card account. The technology enables payments as well as processing loyalty programs and performing target promotions all in one mobile device.

Mobile advertising (m-advertising) "Advertising tailored to and delivered through wireless mobile devices such as smartphones (e.g., Blackberry, iPhone, Android, etc.), feature phones (e.g., lower-end mobile phones capable of accessing mobile content), and media tablets (e.g., iPad, Samsung Galaxy Tablet, etc.)" (IAB 2014).

Mobile app A software application developed specifically for use on small, wireless computing devices, such as smartphones and tablets, rather than desktop or laptop computers.

Mobile banking (m-banking) A term used to describe the conducting of banking activities via a mobile device (mostly by texting, or via mobile website).

Mobile commerce (m-commerce; m-business) Conducting e-commerce by using mobile devices and wireless networks.

Mobile enterprise Mobile applications conducted by enterprises to improve the operations of the employees, facilities,

and relevant supply chains, within the enterprise and with its business partners.

Mobile entertainment Any entertainment delivered on mobile devices over wireless networks or that interacts with mobile service providers.

Mobile government (m-government) The implementation of e-government applications using wireless platforms.

Mobile marketing The use of mobile devices and wireless infrastructure as a means of marketing and advertising.

Mobile payment Payment transactions initiated or confirmed using a person's mobile device, usually a smartphone.

Mobile portal A portal accessible via a mobile device.

Mobile social networking Social networking where members converse and connect with one another using any mobile device.

Mobile worker Any employee who is away from his or her primary work space at least 10 h a week (or 25% of the time).

Multichannel business model The model or strategy of selling both online and off-line.

Multimedia messaging service (MMS) The new type of wireless messaging, delivering rich media content, such as video, images, and audio to mobile devices. MMS is an extension of SMS (no extra charge with an SMS "bundle"). It allows for longer messages than with SMS.

Name-your-own-price model Auction model in which a would-be buyer specifies the price (and other terms) he or she is willing to pay to any willing and able seller. It is a C2B model that was pioneered by Priceline.com.

Non-convertible virtual currency A virtual currency used in a specific virtual world or domain that cannot (theoretically) be exchanged for fiat currency.

Nonrepudiation The assurance that online customers or trading partners cannot falsely deny (repudiate) their purchase, transaction, sale, or other obligation.

On-demand delivery service An express delivery option.

Online intermediary A third-party entity that brokers the transactions between the buyer and seller and can be either a virtual or a click-and-mortar intermediary.

Opt-in The principle that consumers must approve, in advance, what they are willing to see. That is, information sharing should not occur unless customers affirmatively allow or request it.

Opt-out A method that gives consumers the choice to refuse to share information about themselves, or to avoid receiving unsolicited information.

Order fulfillment All the operations a company undertakes from the time it receives an order to the time the items are delivered to the customers, including all related customer services.

Patent "An exclusive right to a particular invention. Patents are granted by states or governments to the creator of an invention, or to someone who has been designated by them to accept the rights over the invention. The holder of the patent has sole rights over the invention for a specified period of time." (per Fedcirc.us)

Pay per click (PPC) A popular Internet advertising payment formula where advertisers pay sites only when someone clicks on their ad.

Payment cards Electronic cards that contain payment-related data. They include credit cards, charge cards, and debit cards.

Penetration test (pen test) A method of assessing the vulnerability of a computer system, which is done by allowing experts to act as malicious attackers.

Penny auction A new type of forward auction in which participants must pay a small nonrefundable fee each time they place a bid (usually in small increments above the previous bid). When time expires, the last participant to have placed a bid wins the item and also pays the final bid price.

Permission advertising Advertising (marketing) strategy in which customers agree to accept advertising and marketing materials (known as *opt-in*).

Personalization The matching of advertising content and vendors' services with customers based on their preferences and individual needs.

Personalized banners Banners that are tailored to meet the need of target customers.

Pervasive computing Computing capabilities that are embedded in the environment but typically are not mobile.

Phishing A fraudulent process of attempting to acquire sensitive information by masquerading as a trustworthy entity.

Plaintext A human-readable text or message.

Platform for Privacy Preferences Project (P3P) A protocol for privacy protection on the Web developed by the W3 Organization (W3C).

Pop-up ad An ad that appears due to the automatic launching of a new browser window when a visitor accesses or leaves a website, when a delay occurs; also known as *ad spawning*.

Pop-up banner Banners that appear in a separate window when its affiliated Web page is activated.

Prevention measures Ways to help stop unauthorized people from accessing the EC system (e.g., by using authentication devices and firewalls or by using *intrusion prevention* which is, according to TechTarget, "a preemptive approach to network security used to identify potential threats and respond to them swiftly").

Private key A key that only its owner knows.

Private shopping club Enables members to shop at discount, frequently for short periods of time (just few days).

Procurement management The process of planning, organizing, and coordinating of all the activities pertaining to the purchasing of the goods and services needed by an organization.

Public (asymmetric) key encryption An encryption method that uses two keys: public key and private key.

Public e-marketplaces Third-party exchanges open to all interested parties (sellers and buyers).

Public key A key that is known to all.

Public key infrastructure (PKI) A comprehensive framework for securing data flow and information exchange that overcomes some of the shortcomings of the one-key system.

Radio frequency identification (RFID) A short-range radio frequency communication technology for wirelessly identifying and tracking tags attached to objects.

Random banners Banner ads that appear randomly, not as a result of some action by the user.

Reintermediation The new intermediation that provides valuable help services.

Request for quote (RFQ) A form or document used as an "invitation" to take part in a reverse auction.

Reverse auction (bidding or **tendering system)** Auction in which the buyer places an item for bid (tender) on a request for quote (RFQ) system, potential suppliers bid on the job, with the price reducing sequentially, and the lowest bid wins; primarily a B2B or G2B mechanism.

Risk The probability that a vulnerability will be known and used.

Search advertising Placing online ads on Web pages that show results from querying a search engine.

Search engine A computer program that can access databases of Internet resources, search for specific information or keywords, and report the results.

Search engine optimization (SEO) A process that improves the position of a company or brands on the results page displayed by a search engine. Ideally, the results should be in the top five on the first page of the results.

Search engine spam The technology that enables the creation of spam sites.

Sell-side e-marketplace A place where a company sells either standard or customized products to individuals (B2C) or to businesses (B2B); this type of selling is considered to be one-to-many. In this model a business sells products and services to business customers electronically, frequently over an extranet.

Semantic Web A group of methods that focuses on machines (in contrast with Web 2.0 that focuses on people), trying to enable machines to understand the semantics (i.e., the meaning) of information using natural language understanding tools.

Sharing economy An economic system constructed around the concept of sharing goods and services among the participating people.

Shopping portals Gateways to webstores and e-malls.

Shopping robots (shopping agents or **shopbots)** Search engines that look for the lowest prices or for other search criteria.

Short message service (SMS) A service that supports the transmittal of short text messages (up to 140–160 characters) between wireless devices.

Smart card A plastic payment card that contains data in an embedded microchip.

Smart card reader A read/write device that acts as a mediator between the card and the host system that stores application data and processes transactions.

Smart grid An electricity network managed by utilizing digital technology.

Smartphone A mobile phone with Internet access and PC-like functionality.

Smartwatch A computerized wrist watch with functionality that is enhanced beyond timekeeping. Today, smartwatches are wearable computers. Many run mobile apps, using a mobile operating system.

Social (digital) customers Members of social networks who share opinions about products, services, and vendors, do online social shopping, and understand their rights and how to use the wisdom and power of social communities to their benefit.

Social business "An organization that has put in place the strategies, technologies and processes to systematically engage all the individuals of its ecosystem (employees, customers, partners, suppliers) to maximize the co-created value." (Social Business Forum). Or "A business that embraces networks of people to create business value." (IBM 2011). Or a name for a profit or nonprofit organization that is designed to achieve some social goal(s) rather than just make profit.

Social collaboration (Collaboration 2.0) People's collaboration within and between communities enabled by social media tools and platforms. The process where people, individually or in groups, interact and share information and knowledge while in social networks, or when pursuing social goals.

Social commerce (SC) The e-commerce activities conducted in social networks by using social software.

Social computing Computing systems that involve social interactions and behavior.

Social customer relationship management (SCRM, CRM 2.0) The delivery of CRM by using social media tools and platforms.

Social customers Customers who usually are members in social networks, do social shopping, and understand their shopper's rights and how to use them to their advantage.

Social engineering A type of nontechnical attack that uses some ruse to trick users into revealing information or performing an action that compromises a computer or network.

Social enterprise These organizations embrace the main goal of focusing on social issues. The enterprises generate revenue. The profits do not go to owners and shareholders, but are put back into the company and used toward building positive social change. The use of social media

tools and platforms and conducting social networking in organizations while the major objectives are either commercial or nonprofit activities (e.g., the government).

Social game A video multiplayer game played on the Internet, mostly in social networks or virtual worlds.

Social learning Learning, training, and knowledge sharing in social networks and/or facilitated by social software tools.

Social marketplace A marketplace that uses social media tools and platforms and acts as an online intermediary between buyers and sellers.

Social media Involves user-generated online text, image, audio, and video content that are delivered via Web 2.0 platforms and tools. The media is used primarily for social interactions and conversations such as to share opinions, experiences, insights, and perceptions and to collaborate, all online.

Social media marketing (SMM) The application of marketing communication and other marketing tools using social media.

Social network A social entity composed of nodes (which are generally individuals, groups, or organizations) that are connected by links such as hobbies, friendship, or profession. The structures are often very complex.

Social network game A video game that is played in social networks, and usually involves multiplayers.

Social networking The execution of any Web 2.0 activity, such as blogging or having a presence in a social network. It also includes all activities conducted in social networks.

Social networking service (SNS) A service that builds online communities by providing an online space for people to build free homepages and that provides basic communication and support tools for conducting different activities in the social network.

Social shopping (sales 2.0) Online shopping with social media tools and platforms. It is about sharing shopping experiences with friends. Social shopping is the combination of social media and e-commerce.

Social TV An emerging social media technology that enables several TV viewers who are in different locations to interactively share experiences such as discussions, reviews, and recommendations while watching the same show simultaneously.

Spam The electronic equivalent of junk mail.

Spam site Pages that trick search engines into offering biased search results so that the ranking of certain pages is inflated.

Splog Blogs created by spammers solely for advertising.

Spyware Tracking software that is installed by criminals or advertisers, without the user's consent, in order to gather information about the user and direct it to advertisers or other third parties. A tool that some merchants use to gather information about users without their knowledge.

Standard of due care The minimum and customary practice that a company is reasonably expected to take to protect the company and its resources from possible risks.

Static banner Banners that stay on a Web page regularly.

Stored-value card A card where a monetary value is prepaid and can be loaded on the card once, or several times.

Symmetric (private) key encryption A scheme in which the same key is used to encrypt and decrypt the plaintext.

Tendering (bidding) system System through which large organizational buyers make large-volume or large-value purchases (also known as a *reverse auction*).

Third-party logistics suppliers (3PL) External, rather than in-house, providers of logistics services.

Transaction log (for Web applications) A user file that records the user's activities on a company's website from the computer log.

Trojan horse A program that seems to be harmless or even looks useful but actually contains a hidden malicious code.

Ubiquitous computing (ubicom) Computing capabilities embedded into a relevant system, usually not visible, which may be mobile or stationary.

User profile Customer preferences, behaviors, and demographics.

Value proposition Refers to the benefits, including the intangible ones that a company hopes to derive from using its business model.

Vendor-managed inventory (VMI) A process in which retailers make their suppliers responsible for monitoring the inventory of each item they supply, and determining when to order each item.

Vertical marketplaces Markets for one industry or one industry segment. Examples include marketplaces specializing in electronics, cars, hospital supplies, steel, or chemicals.

Viral blogging Viral marketing done by bloggers.

Viral marketing Word-of-mouth (WOM) method by which people tell others (frequently their friends) about a product they like (or dislike). Electronic word-of-mouth marketing (WOM) that spreads a word, story, or some media.

Viral video Any video that is forwarded from a person to others, sometimes with a recommendation to watch it. This way, people share videos that receive more attention, sometimes drawing millions of viewers in a short time.

Virtual (pure-play) e-tailers Companies with direct online sales that do not need physical stores.

Virtual (pure-play) organizations Organizations that conduct their business activities solely online.

Virtual community A community where the interaction takes place over a computer network, mainly the Internet.

Virtual currency The digital representation of value that can be digitally traded and functions as a medium of exchange, a unit of account, and a store of value but does not have legal status in any jurisdiction.

Virtual economy An emerging economy existing in several virtual worlds, where people exchange virtual goods frequently related to an Internet game or to a virtual business.

Virtual goods Computer images of real or imaginary goods.

Virtual private network (VPN) A network that uses the Internet to transfer information in a secure manner.

Virtual reality A computer-generated simulation of a real-life environment in which users can be immersed.

Virtual trade show Temporary or permanent showplaces where exhibitors present their new products to potential customers.

Virtual university Online universities where students take classes from home via the Internet.

Virtual world A 3-D computer-based simulated environment built and owned by its residents. In addition to creating buildings, people can create and share cars, clothes, and many other items. Community members inhabit virtual spaces and interact and socialize via *avatars*.

Virus Programmed software inserted by criminals into a computer to damage the system; running the infected host program activates the virus.

Voice portal A portal with audio interfaces that can be accessed by telephone or cell phone.

Vulnerability Weakness in software or other mechanism that threatens the confidentiality, integrity, or availability of an asset (recall the CIA model). It can be directly used by a hacker to gain access to a system or network.

Vulnerability assessment A process of identifying and evaluating problem areas that are vulnerable to attack on a computerized system.

Warehouse management system (WMS) A software system that helps in managing warehouses.

Web (information) portal A single point of access, through a Web browser, to critical business information located inside and outside organizations.

Web 2.0 The second generation of Internet-based tools and services that enables users to easily generate content, share media, and communicate and collaborate, in innovative ways.

Web 3.0 A term used to describe the future of the World Wide Web. It is projected to deliver a new generation of business applications that will see business and social computing converge.

Web 4.0 The Web generation after Web 3.0. It is still an unknown entity. However, it is envisioned as being based on islands of intelligence and as being ubiquitous.

Web analytics "The measurement, collection, analysis, and reporting of Internet data for the purposes of understanding and optimizing Web usage." (per Web Analytics Association)

Web bugs Tiny (usually invisible) objects concealed in a Web page or in e-mail messages. Web bugs transmit information about the user and his or her movements to a monitoring site (e.g., to find out if the user has viewed certain content on the web page).

Web mining The use of data mining techniques for both Web content and usage in Web documents in order to discover patterns and hidden relationships.

Webstore (storefront) A single company's (or individual seller's) website where products or services are sold.

Wireless mobile computing (mobile computing) A computing solution where computing is done using mobile devices at any place connected to a wireless network.

Worm A software code that can replicate itself automatically (as a "standalone"—without any human intervention). Worms use networks to propagate and infect a computer or handheld device and can even spread via instant messages.

Zombies Computers infected with malware that are under the control of a spammer, hacker, or other criminal.

INDEX

A
Access control, 314
Activity based filtering, 266
Activity tracker, 189
Actual buying behavior, 263
Ad spawning, 274
Additional customer services, 168
Address Verification System (AVS), 341
Administrative controls, 318
Ads as a commodity, 283
AdSelector, 284
Advertising cycle, 271
Advertising media, 272
Advertising plans, 285
Affiliate marketing, 283
Affiliate network, 283
Alibaba Group, 101
Alipay Cross-Border E-Payment Service, 102
Amazon, 67
  business, 110
  distribution center network, 362
  fulfillment center, 361
  innovations, 68
  Mechanical Turk, 248
  problem, 67–68
  reaching out to customers, 68
Android Pay, 351
Anonymity, 356
Anti-money laundering and countering the financing of terrorism (AML/CFT), 353
Apple's iPhone and iPad, 179
Apple's iTunes music store, 345
Application controls, 317
Assemble-to-Order (ATO), 360
ATM business, 335
Attacking information systems, 297
Attitude-behavior decision process, 263
Auction culture, 48
Auditing, 302
Augmented computing, 182
Augmented reality (AR), 55
  applications, 280
  chat rooms, 280
  and crowdsourcing, 60
Authentication, 302, 303, 312, 314, 321
Authorization, 302, 312
Automated blog spam, 311
Automated Clearing House (ACH) transactions, 82
Availability, 302, 312

B
Back-office operations, 359
Bandwagon effect, 209
Bandwidth, 294
Bangladesh Central Bank computer systems, 301
BankWest of South Dakota, 328
Banner advertising, 273
Banner exchanges, 273
Banner swapping, 273
Bartering, 49, 118
Behavioral marketing, 266
Best Buy, 89–90
Better Business Bureau (BBB), 320
Bidding fee auction, 48
Billpoint, 348
Biometric, 270
Biometric authentication, 314
Biometric systems, 315
Bitcoin, 357
  address, 356
  advantages, 356
  associated QR code, 356
  blockchain, 355
  disadvantages, 356
  ecosystem, 355
  miners, 355
  mining pools, 356
  network latency and scalability, 358
  origin, 354
  private key, 356
  simplifies financial transactions, 357
  support cross-border commerce, 357
  transactions, 355
  unit of account, 355
  valuation, 358
Biznik, 239
Blackboard Inc., 149
Blink by Groupon, 231
Blockchain, 355
Blue Nile case, 88, 91
Botnets, 306
Branas Isaf's, 117
Brick-and-mortar (old economy) organizations, 7, 18, 29
Brick-and-mortar retailer, 73
"Bring your own device" (BYOD), 191, 193, 296
Broker, 43
BtoB's Interactive Marketing Guide, 125
Build-to-Order (BTO), 360
Bullwhip effect, 363

© Springer International Publishing AG 2017
E. Turban et al., *Introduction to Electronic Commerce and Social Commerce*,
Springer Texts in Business and Economics, DOI 10.1007/978-3-319-50091-1

Business Case Resource Kit, 386
Business continuity plan, 299
Business ethics, 395–396
Business impact analysis (BIA), 323
Business models, 10–15, 17, 20–25, 28–30
Business networks, 237
Business partners, 323
Business process management (BPM) software, 369
Business social networks, 237–238
Business-oriented public social networking, 52, 238–239
Business-oriented spam, 296
Business-to-business (B2B), 7, 8, 10, 11, 24, 26–28, 31
  applications, 123
  auction, 111
  and B2C EC systems, 369
  characteristics, 107
  commerce, 105
  exchange, 119, 120
  field, 105
  marketing, 109
  social networking, 124
  transaction activity, 104
  Twitter, 125
  operation, 101
Business-to-business e-commerce (B2B EC), 104
  Alibaba Group, 101
  benefits, 108
  components and role, 102
  distributors, 109
  Indirect materials, 107
Business-to-consumer (B2C), 7, 8, 10, 11, 23, 24, 26–28, 30
  EC model, 40
  e-commerce, 70
  electronic retailing, 69–71, 74
  m-commerce, 177
  social shopping, 74
Business-to-employee (B2E), 9, 10, 26, 28
Buy at buyer's own website, 114
Buy at sellers' store, 114
Buy-side e-marketplaces, 112
Buzzillions, 213, 214

C
Car rental industry, 167
Card companies, 344
Card verification number (CVN) method, 341
CarPlay system, 179
Cars possess sensor systems, 188
Cash on delivery (COD), 336
C-commerce adaptation, 129
Cell phone ringtones, 345
Cell phone scams, 328
CEMEX, 235–239, 255
Certificate authorities (CAs), 316
Chaordix Corp., 247
Children's Internet Protection Act (CIPA), 400
Children's Online Privacy Protection Act (COPPA), 399
China digital payments, 336
Chinese online B2C market, 334
CIA security triad, 312
Ciphertext, 315
Cisco survey, 278
Cisco WebEx Meeting Center, 251, 252
Classified ads, 273
Click-and-mortar retailers, 73
Clickstream behavior, 269
Clickstream data, 269
Click-through rate/ratio (CTR), 272
Closed-loop cards, 343
Closed-loop payment applications, 352
Cloud computing, 102
Cloud-based mobile wallets, 351
CloudShopper, 213
Cognos, 142
Collaboration 2.0, 250–251
Collaboration hub, 126
Collaborative commerce (c-commerce), 9, 10, 26, 28, 105, 125
Collaborative consumption, 216
Collaborative filtering, 265, 266
Collaborative shopping, 209
Combi cards, 343
Commerce for every device, 351
Commercial (public) portals, 43
Common vulnerabilities and exposures (CVE), 302
Communal shopping, 209
Community portals, 43
Company-centric EC, 104
Compass group, 137–138
Competitive environment, 262
Computer Fraud and Abuse Act (CFAA), 320
Computer Games for Training Employees, 148
Computer robot, 306
Computer security, 294
Computerize medical data, 297
Confidentiality, 312
Consortium, 121
Consortium trading exchange (CTE), 122
Consumer and seller protection, online fraud, 319, 320
Consumer purchasing behavior, 263
Consumer reports online, 87
Consumer-to-business (C2B), 8
Consumer-to-consumer (C2C), 9, 27, 28, 102
  activities in social networks, 158
  applications, 157–158
  auction markets, 157–158, 347
  EC, 157
  selling and buying, 158
Contact card, 342
Contactless (proximity) card, 342
Contactless payments, 350
Content based filtering, 266
Context-aware computing, 182
Convertible virtual currency, 354
Cookies, 401
Cookies and Web bugs, 269
Copyright, 397
Copyrighted material, 302
Corporate buyers, 112
Corporate espionage, 297
Corporate portal, 18, 43
Coshopping, 211
Cost reduction, 127
Cost–benefit analysis, 385
Course management system, 149
Cracker, 301
Craigslist, 52, 53, 79, 215
Credit card, 338, 339, 346
  companies, 343
  networks, 339
  numbers, 48
  payment, 339, 340, 346

Credit-based transportation card, 350
Criminals and methods, 301
Crowdfunding
  examples, 249
  and Kickstarter, 249
  tools for, 249
Crowdsortium, 247
Crowdsourcing, 55, 56, 240, 247–248
  Amazon mechanical turk, 248
  benefits, 57
  Dell's IdeaStorm, 248
  E-Commerce, 57
  elements, 56
  Facebook, 248
  Frito-Lay, 248
  Goldcorp, 248
  marketplace, 249
  models, 247–248
  process, 56, 248
  Procter and Gamble, 248
  shopping advice, 213
  systems, 248–249
  tools for, 249
  Wikipedia, 248
Cryptocurrencies, 354
Cryptolocker, 306
CSX Technology, 369
Customer acquisition and retention, 262
Customer data, 36
Customer order history, 341
Customer relationship management (CRM), 222
Customer services, 42
Customer shopping mechanisms
  electronic malls, 42
  microsite, 42
  webstore, 41
Customer-facing activities, 359
Cyber bank robberies, 310
Cyberattackers, 298
Cyberattacks, 297, 310
Cyberbanking, 94
CyberCop Portal, 295
Cybercrime, 299, 301
Cybercriminals, 299, 328–329
Cyberespionage, 296, 297
Cybergang, 296
Cyberhooliganism, 296
"Cyber Pearl Harbor" attack, 297
CyberSource surveys, 341
Cyberterrorism, 296
Cybervandalism, 296
Cyberwarfare, 296
Cyberwars, 296, 297, 318

D
DaBus, 143
Darknet, 298
Data breach, 311
DDOS Attacks on WordPress, 305
Deal purchases, 211
Debit cards, 336
Decentralized virtual currency, 354
Defending information systems, 314, 315
  access control, encryption, and PKI, 314–316
  business continuity and disaster recovery, 318, 319
  controls, spam, pop ups, and social engineering controls, 317, 318
  securing networks, 316, 317
Defense mechanisms, 325
Delivery
  of digital products, entertainment, and media, 83, 94
  speed of, 83
Dell's IdeaStorm, 248
Denial-of-service (DoS) attack, 306
Desktop purchasing, 118
Desktop search, 44
Detection measures, 303
Deterrent methods, 303
Digital Copy (DC), 360
Digital coupons, 88
Digital currencies, 353, 373
Digital customers, 20
Digital economy, 17–18, 21, 28
Digital enterprise, 18–19, 21
Digital glasses, 190
Digital government, 138–143
  definition and scope, 138–139
  electronic benefits transfer, 141
  electronic voting, 140–141
  E-Procurement, 141
  G2B, 141
  G2C, 140
Digital payments systems, 336
Digital Rights Management (DRM), 398
Digital signature, 312, 316
Direct marketing by mail-order, 73
Direct sales, 73
Discount rate, 340
Disintermediation, 40, 108
Display ads, 273
Distance learning/education, 146
Diversion theft, 307
DMZ architecture, 317
Dotnet, 310
Double-spend problem, 354
Drone delivery, 366
Drones, 366
Dual Firewall Architecture, 316
DYC Software Studio, 103
Dynamic pricing, 38, 46, 122

E
E-auctions, 42, 141
  benefits, 48, 49
  limitation, 48
E-banking, 80
E-bartering, 49
EBay, 157
E-books
  readers, 159
  versus traditional books, 151
E-business, 6, 7, 19, 25
E-collaboration, 126
E-commerce, 404, 405
  access control and communications, 325
  activities, 37
  and cultural differences, 394–395
  and social commerce, 204
  card payments, 372
  Components and Participants, 39–40
  customer data, 36

E-commerce (*cont.*)
defending information systems, 314, 315
access control, encryption, and PKI, 314–316
business continuity and disaster recovery, 318, 319
controls, spam, pop ups, and social engineering controls, 317, 318
securing networks, 316, 317
disintermediation and reintermediation, 40
electronic market, 39
e-marketplaces, 39–40
ethical and legal issues, 396
factors that determine success, 393
failures, 393
fulfillment process, 359
future
integrating the marketplace, 404
key factors, 404
limitation, 405
m-commerce, 405
social commerce, 405
speed, 405
guidelines for success, 394
information security, 324
intellectual property in, 396–398
legal concerns, 36
medical devices, 157
merchant server software, 44
merchant, 340
micropayments, 373
networks, defending, 313
old economy and, 394
online purchasing process, 38–39
payment method, 336, 337
pinned images, 36
privacy in, 399
robotics in, 156
search activities, 44
security battleground, 300
security issues, 324
security management concerns, 295
security strategy, 303
strategies for success, 393–394
successes, 393–394
traditional sites, 210
types of transactions, 37
E-Commerce Investments
categories and benefits, 385
cost–benefit analysis, 386
increased pressure for financial justification, 385–387
justified, 385–386
using metrics in justification, 386–387
reasons for justification, 385
web analytics, 387
E-Commerce security, 299–303, 322–324
enterprisewide, 322
drivers of EC security management, 322
Internet crime, 323
mobile devices, networks, and applications, 323, 324
policies and training, 322
risk analysis and ethical issues, 322, 323
senior management commitment and support, 322
issues and landscape, 299
attacks in vulnerable areas, 301, 302
battleground, 300
defenders, strategy, and methods, 303
requirements, 302, 303
security terminology, 299, 300
threats, attacks, and attackers, 300, 301
strategy and framework, 312, 313
Economic and finance game, 246
E-distributor, 44
Editorial-style videos, 278
Educational social games, 246
EFactor, 239
EFulfillment Service, 366
EGift Card Program, 4
E-government, 9, 10, 13, 26, 28
activities, 159
transformation to, 142
E-government 2.0
and social networking, 142–143
potential of, 143
E-health, 156–157, 160
Elavon, 390
E-learning
benefits, 145–146
definitions and concepts, 144–145
drawbacks and challenges, 146
innovations, 147
management systems, 149
via Robots, 147
social networks, 148
and training, 159
E-learning 2.0, 148, 160
Electronic (online) banking (e-banking), 80
Electronic auctions, 47
Electronic benefits transfer (EBT), 141
Electronic book (e-book), 149–151
advantages and limitations, 150
devices for reading, 150
e-readers and tablets, 150
Electronic catalog, 42, 44, 109
Electronic commerce (EC), 4–15, 17–31
Electronic commerce payment Systems
Alibaba's payment platform, 333
ATM business, 335
Billpoint, 348
credit-based transportation card, 346
cross-border customers, 332
cross-border transactions, 332
Korean cities, 346
MRT cards and bus cards, 346
noncash payments, 335
PayPal, 348
warehouses, 333
Electronic data interchange (EDI), 10, 18, 27, 63, 110
Electronic funds transfer (EFT), 10
Electronic malls, 42
Electronic market (e-marketplace), 7, 39
Electronic Medical Record Systems (EMR), 156
Electronic retailing (e-tailing), 69–70
advantages, 71
business models, 71–74
characteristics, 70–71
click-and-mortar retailers, 73
direct marketing, 73
direct sales, 73
model classification by distribution channel, 72–73
virtual (Pure-Play), 73
Electronic shopping cart, 45
Electronic signature, 321
Electronic voting, 140

E-mail advertising, 274
E-mail hoaxes, 275
E-mail marketing, 274
E-mail scam, 309, 310, 328
E-mail spam, 310
E-mail, attacking, 302
E-marketplaces, 39–41, 59
Embedded computing, 182
E-micropayments, 344
E-money, 353
Employee rewards, 328
Encryption algorithm, 315
Engineer-to-Order (ETO), 360
Enterprise mobility, 177, 193
Enterprise mobility management (EMM), 192
Enterprise networks, 53
Enterprise search, 44
Enterprise social networking
  benefits of, 238
  benefits to organizations, 241
  characteristics, 240
  help employees, 240, 241
  obstacles and limitations, 238
  support services, 241
  taxonomy of social enterprise applications, 240
  web 2.0 tools, 238
Enterprise wearables, 189
Enterprise-related applications, 171
Enterprisewide E-Commerce security, 322–325
Enterprisewide security programs, 313
Entertainment online, 83–84
Entrepreneurs, 14
Environmental hazards, 301
E-payment method, 338
E-procurement, 113, 114
ESOMAR, 270
E-tailing, 8, 11, 12, 23, 27, 67–69
  business models, 93
  issues, 91–92
Ethereum, 358
Ethics, 24
E-training, 137–138
Etsy, 97
EURES, 243
Event shopping, 74
EWOM marketing, 277
Expert/expertise location systems (ELS), 153, 154
Exposure, 299, 302
External collaboration, 127
Extranet, 7, 17, 18

F
Facebook, 202, 205, 208, 210–213, 216–221, 224–231, 248
Facial recognition, 315
The Federal Trade Commission (FTC), 319
FedEx, 366
Fiat currency, 353
Field force automation (FFA), 178
File-sharing utilities, 158
Financial and banking applications, 193
Firewalls, 316
Flash deals (Deals of the Day), 74
Flash sales, 211
Fleet and field service management, 384
Flipsy, 216
Flirtey, 366
Forced advertising, 273
Formal revenue model, 36
Forward auction, 47, 109, 111
Fotolia, 216
Fraud, 299, 309
Fraud detection systems, 322
Fraudulent card transactions, 341
Frequently asked question (FAQ) templates, 45
Frito-Lay, 248
Front-office operations, 359
Fulfillment by Amazon, 362
Full open-loop cards, 343
Future of shopping, 217

G
Games on Social Networks, 246
Gamification, 124, 246–247
General controls, 317
Geosocial networking, 218–219
GhostNet, 297
Global collaboration, 129
Global consumer transactions, 335
Global E-commerce
  barriers, 388–390
  benefits and extent of operations, 388
  breaking down the barriers, 390
  and cultural differences, 388
  economic and financial issues, 390
  geographic issues and localization, 389–390
  language translation, 388–389
  legal issues, 389
  machine translation, 389
  payments in trades, 390
  strategy for small and medium-sized enterprises, 391
  web localization, 389–390
Global E-Commerce, 387–390
Global positioning system (GPS), 175
Globalization
  and SMEs, 391
  and Social Networking, 388
Goldcorp, 248
Goods-to-man method, 367
Google glass, 190, 399
Google revolution, 10
Google shopping express, 367
Government e-procurement, 141
Government-to-business (G2B), 141
Government-to-citizens (G2C), 140
Government-to-employees (G2E), 142
Government-to-government (G2G), 141
Group Buying, 74, 210–211
Group gifting online, 74
Group purchasing, 118, 141
Group reverse auctions, 117
Groupon, 229–232

H
Hacker, 301, 308, 311
Harvard business review, 221
Heartbleed, 306
Henry Ford Health System (HFHS), 162
Hertz 24/7, 168
Hertz mobile apps, 168

Hertz's mobile services, 168
Hidden digital payments, 337
HighJump software, 369
Home appliance botnets, 306
HomeScan, 177
Horizontal information, 103
Horizontal marketplaces, 107
Hulu, 245
Human errors, 300
Hybrid cards, 343
Hygiene factors, 264

I
IBM Connections, 251
IBM Jam Events, 153
IBM PureSystems, 154
IBM'S Business and Professional Community, 240
Identity fraud, 310
Identity theft, 310
Inadequate logistical infrastructure, 363
Incentivized video ads, 274
Inefficient financial flows, 364
Information assurance (IA) model, 303, 312, 325
  authentication, authorization, and nonrepudiation, 312
  confidentiality, integrity, and availability, 312
  defense side EC systems, 313, 314
  EC security, 312
Information security, 294–299
  cost of cybercrime, 299
  cyberwars and cyberespionage, 296
    attacking information systems, 297
    attacks, 297
    cyberwarfare, 296
  darknet and the underground economy, 298
    Internet, 298
    keystroke logging, 299
    social networking, 299
  EC security, 294
    drivers, 297, 298
    dynamic nature, 299
    national security, 295
    personal security, 295
    security risks, 296
    in the United States, 295
  mobile devices, 296
  sophistication of attacks, 299
Innovation Jam, 153
Innovative e-fulfillment strategies, 370
INRIX (inrix.com), 183
Instagram, 219
Insurance online, 79
Integrated Global Logistics Program, 368
Integrity, 312
Intelink, 142
Intellectual property law, 396
Intelligent personal assistants, 175
Intentional attacks, 301
Intentional crimes, 301
Interactive ads, 273
Interactive marketing, 271
Interactive mobile advertising, 281
Interactive video, 279
Interactive voice response (IVR) systems, 175
InterActiveCorp (IAC), 46
Interchange rate, 340
Intermediaries, 40
Internal collaboration, 127
Internal Efficiency and Effectiveness (IEE), 142
Internet abuse
  managing, 395
  in workplace, 395
Internet Advertising Bureau (IAB), 278
Internet advertising revenue, 270
Internet communities, 50
Internet crime, 323
Internet for person-to-person money lending, 158
Internet fraud, 325
Internet gambling, 85
Internet gaming, 85
Internet Job Market, 77
Internet malls, 41
Internet marketing, 69–71
Internet of Things (IoT), 185, 194, 306
  applications, 186
  audio and video equipment, 187
  benefits, 185
  characteristics, 185
  consumer applications, 187
  definitions, 185
  drivers, 186
  process, 186
  structure, 185
Internet radio station, 244
Internet Silk Road, 298, 299
Internet TV and Radio, 84
Internet underground economy, 298
Internet/Web search, 44
Internet-enabled cell phones, 190
Intrabusiness EC, 8
Intranets, 6, 7, 17, 18
Intrusion Detection Systems (IDS), 317
Iranian nuclear program, 297
IRobot, 223, 224
ITunes, 84

J
Jam events, 153
Job market, online, 77–78
  benefits and limitations, 78
  internet job market, 77–78
  portals for job placement, 78
  on social networks, 77–78
Job referral social networking sites, 78
Junk e-mail, 310

K
Key (key value), 315
Key performance indicators (KPIs), 387
Keystroke logging (keylogging), 299
Keyword advertising, 275
Kiva robots, 367
Knowledge management (KM), 151
  and E-Commerce, 152, 153
  expert location systems, 153–154
  knowledge sharing, 152
  live chat with experts, 154
  Q&A on social networks, 153–154
  types and activities, 151–152
Knowledge portals, 43
Knowledge sharing, 152
Knowledge-based systems, 155

L
Last.fm, 244
LearnHub, 148
Learning management system (LMS), 147, 149, 160
LEGO, 268
LendingTree, 216
LinkedIn, 255, 256
  mobile applications, 256
  ways to use, 256
Litecoin, 358
Lithium Social Web software, 202
Live banners, 273
Live web events, 284
Lizard stresser, 306
Location-based e-commerce (l-commerce), 74
Logistics management, 369
Logistics service providers, 364
Logistics-related partnerships, 367

M
Machine translation, 389
Macro virus (macro worm), 305
Magstripe reader, 352, 373
Maintenance, repair, and operation (MRO), 107
Make-to-Order (MTO), 360, 368
Make-to-Stock (MTS), 360
Malfunctions in the computer system, 301
Malvertising, 307, 318
Malware (malicious software), 299, 304
Malware attack methods, 304–311
  malware (malicious code), 304
    botnets, 306
    DoS attack, 306
    malvertising, 307
    security bugs, 306
    viruses, 304
    worms, 305
  nontechnical methods
    attacks and remedies, 310
    cyber bank robberies, 310
    data breach, 311
    fraud and scams on internet, 308–310
    identity theft and fraud, 310
    social engineering and fraud, 307, 308
    social networking, 311
    social phishing, 308
    spam attacks, 310, 311
    spyware, 311
  technical and nontechnical attacks, 304
  technical methods, 303, 304
Managerial issues, 324
Man-to-goods method, 367
Market research, online, 267
MasterCard, 346
MasterCard Digital Enablement Service, 351
Maverick buying, 112
M-business, 169
M-commerce, 405
  applications, 171–172
  benefits, 172
  benefits to society, 173
  components and services, 173–175
  drivers, 171
  EC applications, 170
  landscape, 170
  mobile computing, 191
  navigation systems, 191
Merchant Customer Exchange (MCX), 351
Merchant software, 42
Merge-in-transit, 370
The Merry Wives of Windsor, 331
M-government, 143
  benefits, 143
  implementation issues, 143
Micropayment strategy, 371
Micropayments, 344
Microprocessor chip, 343
Microsite, 42
Mixi, Inc., 244
M-learning, 145
Mobile advertising (m-advertising), 182, 221, 280
Mobile Application Management (MAM), 192
Mobile applications, 192
Mobile banking (m-banking), 82, 176
Mobile clienteling applications, 352
Mobile commerce (m-commerce), 169, 190
Mobile computing, 53, 105, 191
Mobile Device Management (MDM), 192
Mobile devices, 169, 173
  protecting, 323, 324
  security risks, 296
  wireless activities, 298
Mobile digital wallet, 350
Mobile enterprise, 177
Mobile entertainment, 178, 179
Mobile finance applications, 176
Mobile financial services, 175
Mobile games, 179
Mobile government (m-government), 143. *see* M-Government
Mobile Information Management (MIM), 192
Mobile intelligence, 172
Mobile marketing and advertising, 181, 280, 287
Mobile Marketing Association (MMA), 282
Mobile messaging, 277
Mobile payment, 371, 373
  buyer, 349
  coin, 351
  consumer, 350
  contactless payments, 350
  EC payments, 349
  financial institutions, 349
  merchant, 350
  network operator, 349
  NFC, 350, 351
  seller, 349
Mobile portal, 43, 174
Mobile POS (mPOS) devices, 352
Mobile security issues, 323–324
Mobile social networking, 53, 54
Mobile systems, 371
Mobile video sharing, 54
Mobile worker, 177
MobileLearn, 145
Moodle, 149
Motion Picture Association of America (MPAA), 410
Motivational and hygiene factors, 264
Motorola enterprise, 196
Multi-channel order management, 363
Multimedia messaging service (MMS), 174
My Marriott Hotel (game), 148

N
Name-your-own-price model, 47
Nano, 180
National Cyber Response Coordination Group (NCRCG), 295
National security, 295
National standardization and integration effort, 347
Near field communication (NFC), 298, 350
Negotiated pricing, 50
Nestlé Interactive Social Commerce Site, 210
Nestlé Marketplace website, 210
NeverLost® GPS system, 168
NFC and EMV chip card, 353
Nomadic computing, 173
Noncash transactions, 336
Nonconvertible virtual currency, 354
Nonproduction materials, 107
Nonrepudiation, 302, 312

O
Offline methods, 267
On-demand delivery of products, 83
On-demand delivery service, 94
Online advertising methods, 287
Online advertising plan, 284
Online advisory systems, 160
Online auction, 46
Online bank transaction security, 81–82
Online banking capabilities, 81
Online banking risk, 82
Online billing and bill paying, 82
Online card payments, 372
Online consumer behavior, 262, 263
Online corporate training, 147–148
Online fraud attacks, 309
Online fraud, protection, 319
  buyer protection, 319, 320
  buyers and sellers, 321, 322
  consumer (buyer) protection, 319
  marketplaces and social network services, 321
  seller protection, 320, 321
Online gambling, 85
Online intermediaries, 105
  broker, 43
  E-distributors, 44
Online malls, 73
Online market research, 267, 270
Online noncash payments, 335
Online piracy, 302
Online purchases, 38, 336
Online research methods, 270
Online survey, 267
Online transactions, 264
Open-loop card, 343
Order fulfillment process, 359, 360, 373
Organizational knowledge base, 151
Outbound functions, 364
Oxford handbook of the digital economy, 88

P
Paid inclusion or sponsored ads, 276
Pandora, 244
Pandora radio, 84
Partners online, 127
Patents, 398
Patient portals, 43
Pay per click (PPC), 283
Payment cards, 338
Payment gateway service, 371
Payment of Things hardware, 351
Payment option, 38
Payment service providers (PSPs), 339, 341
PayPal, 348, 349, 353, 373
PayPal button, 351
PayPal micropayments, 346
Peer-to-peer (P2P) negotiation, 50
Penetration test (pen test), 314
Penny auction, 48
Permission marketing, 282
Per-product videos, 278
Personal security, 295
Personalization, 265
Personalized banners, 273
Personalized services, 265
Person-to-Person (P2P), 350
  e-commerce, 157
  lending, 81
  money lending, 216
  sharing, 216
  transactions, 353
Pervasive computing, 182
Phishers, 294
Phishing, 299, 307, 308, 318, 325
Physical controls, 318
Pinteres
  advertising and marketing, 36
  business, 36
  valuation, 36
Pinterest, 35, 37
The Pirate Bay (TPB) site, 410, 411
PirateEye, 397
Plaintext, 315
Platform for Privacy Preferences Project (P3P), 402, 403
Point of sale (POS), 352
Political espionage and warfare, 297
Pollution reduction game, 246
Polyvore, 208, 211, 212, 215, 228
Pop-ups, 318
Portable card readers, 339
Portable computing devices, 173
Portal, 42
Portals for Job Placement, 78
Postal address validation service, 342
Pretexting, 307
Prevention measures, 303
Privacy
  e-marketplaces, 41
  enterprise network, 240
  issues in Web 2.0 tools and social networks, 403
  key, 316
  policies, 402
  protection by ethical principles, 403
  protection by information technologies, 402
  protection in countries, 403–404
  rights and protection, 399–400
  settings, 406
  shopping clubs, 74, 212–213
  system, 315
Procter and Gamble's researchers, 248
Procurement, 112
Procurement department, 134

Procurement methods, 112
Procurement Office (PO), 134
Product cycle time, 262
Product/service itself, 264
Professional social networks, 52
Profit-induced crimes, 298
Project Glass, 190
PRO-Net, 141
Proof-of-work scheme, 355
Pseudo-anonymous, 357
Public (asymmetric) key encryption, 316
Public e-marketplaces, 41, 104
Public key, 316
Public key infrastructure (PKI), 313, 315
Public ledger, 355
Publishing portals, 43
Purchasing card (P-card), 118
Pure virtual banks, 81

Q
Q&A platform, 46
Quick Response (QR) code, 351

R
Radio Frequency Identification (RFID), 174
Ratware, 310
Real estate market, 176
Real Estate Online, 79
RealGifts, 212
Real-Time Online Shopping, 217
Recovery, 303
REI Adventure, 226
Reintermediation, 40
Remote access server (RAS), 317
Replenishment Centers, 362
Request for quote (RFQ), 47, 115
Retailers *versus* E-Tailers, 89
Retinal scan, 315
Revenue models, 122
Reverse auction, 47, 115, 116
RFID chips, vulnerability, 302
Riding the Bullet, 149
Ripple, 358
Robotics in E-Commerce, 156
RSS feeds, 124
Rule-Based Filtering, 266
Rustock, 306

S
Sabotage, 296
Salesforce automation (SFA), 178
Satoshi, 355
Scams, 309, 310
Search advertising, 275
Search engine optimization (SEO), 275, 276
Search engine spam, 311
Secure Socket Layer (SSL), 316
Security for online bank transactions, 81–82
Security risks
  2014 and 2015, 296
  mobile devices, 296
Self-customize products and services, 46
Seller protection, online fraud, 320, 321
Sell-side marketplace, 109
Sell-side systems, 110
Semantic Web, 58
Seoul Bus Card, 346
Seoul Bus Transport Association (SBTA), 346
Service industry consumer applications
  healthcare, 180
  hospitality management, 180
  tablets, 181
Sharing economy, 17
Shipment center, 42
Shopbot software agents, 86
Shoppers on social networks, 211
Shoppers' negligence, 323
Shopping assisting tools, 87–88
Shopping communities, 211
Shopping portals, 85–86
Shopping robots ("shopbots"), 85
Shopping websites
  comparison, 87
  concerns, 87
  ratings, reviews, and recommendation, 86–87
  trust verification sites, 87
ShopSocially, 216
Short message service (SMS), 174, 270
Signature recognition, 315
Singapore electronic road pricing system, 345
Single Europe Payment Area (SEPA), 343
SM chain of malls in Philippines, 90
Small and medium-sized enterprises (SMEs)
  advantages and disadvantages of EC, 391
  and social networks, 392
  e-commerce strategy, 391
  globalization and, 391
  resources to support activities in EC, 391–392
Small business on Facebook, 227
Smart card, 342, 372
Smart card payment systems, 344
Smart card reader, 342
Smart cars, 188
Smart grid, 183
Smart meters, 183
Smartphone, 173, 336
Smartphones and wireless systems, attacking, 302
Smartwatch, 189
Snapchat, 221
Social (digital) customer, 20, 21, 29
Social Ads and Apps, 218
Social AR gaming, 55
Social bookmarking, 214
Social business, 15, 19, 21, 29, 30, 236–237
Social business (IBM Approach), 207
Social collaboration, 129, 240, 249–252
  collaboration 2.0, 250–251
  essentials of, 250–252
  role of mobile commerce, 251
  tools for, 251–252
Social commerce (SC), 15, 405
  benefits to customers, 206
  benefits to enterprises, 206–207
  benefits and limitations, 227
  benefits to retailers, 206
  concerns and limitations, 207–208
  content of field, 204–206
  definition and evolution, 227
  drivers, 208

Social commerce (SC) (*cont.*)
and e-commerce, 204
evolution of, 203–204
future of, 252
influence businesses, 227
innovative e-commerce business models, 207
roles in, 209
scope, content, and drivers, 227
Social computing, 14–16, 28
Social customer relationship management (SCRM), 222
benefits, 222–223
components of, 222
evolution of, 224
iRobot, 223, 224
Social customer service, 221–223
Social employees, 237
Social engineering, 300, 307
Social engineering and fraud, 313
Social engineering attacks, 318
Social engineering controls, 317
Social engineering tools, 296
Social enterprise, 3–6, 17–19, 21, 205–206, 236, 237
Social entertainment, 244–245
Social game, 245, 246
Social jobs partnership, 243
Social learning theory, 148
Social marketplaces and direct sales, 215–216
Social media, 4–5, 11, 12, 14–17, 19, 24, 25, 27, 28, 30, 31, 168, 294
Social media and commerce, 156–157
Social media marketing (SMM), 204, 205
Social media projects, 202
Social mobile applications, 54
Social network, 14–16, 18, 27, 29, 246
companies interface with, 242
and e-learning, 148
entertainment and, 244–245
globalization and, 388
hackers, 311
job markets, 242–244
justifying initiatives, 387
major interfaces with, 242
recruiting and job searching using, 243
security problems, 311
spam attacks, 311
search, 45
service sites, 15, 16, 51
spans, 318
Social phishing, 308
Social publishing, 240
Social recruiting, 242, 243
Social search, 45
Social shopping, 228
aids, 213–215
benefits, 209
concepts and content, 208–209
definitions and drivers, 208–211
in future, 217
online communities, 211
site, 209–210
Social Television (TV), 84–85
adult entertainment, 85
characteristics, 85
internet gaming, 85
legal aspects, 85
Social Travel Networks, 75, 76
Socialcast, 241
Social-oriented services, 53
Socialtext, 241
Software vendors, 370
Sony Corporation, 201, 202
community site, 202
Facebook support community, 202
monitors social media conversations, 202
problem, 201–202
social media projects, 202
Sortation centers, 362
Spam, 300, 325
attacks, 310
sites, 311
Spamming, 274, 310
Speed of delivery, 83
Splogs, 311
Sports mobile applications, 180
"Spy" services, 86
Spyware, 269, 311, 318, 402
Square Magstripe Reader, 353
Starbucks, 3
activities on Facebook, 4–5
digital network, 5
egift card program, 4
on LinkedIn and Google, 5
loyalty program, 4
mobile payments, 4
online store, 4
on Twitter, 5
on YouTube, Flickr, Pinterest, and Instagram, 5
State University of New York (SUNY) College at Old Westbury, Internet, 293, 294
Static banners, 273
Stationary card readers, 339
Stock trading and investments, online, 79–80
Stock trading mobile tools, 176
Stored-value card, 343, 372
Storefront, 109
Storenvy, 216
Stuxnet, 297
Supply chain, 360
Supply chain management (SCM), 360, 369
Supply Chain Planning Systems of Record (SCP SOR), 370
Sweetheart schemes, 328
Symmetric (private) key encryption, 315, 316

T
Tablet computer, 174
Target security breach, 308
Taxes, 82
Techopedia, 307
Telemarketing, 271
Telematics, 157
Telephone scams, 328
Telephone surveys, 267
Teleworking, 384
Telstra Corp., 383, 384
fleet and field force management, 384
solution, 384
teleworking, 384
video conferencing, 384
web contact centers, 384
Tendering (bidding) system, 23
Teusner Wines, 226
Third-party assurance services, 320

Third-party logistics suppliers (3PL), 364
Third-party payment gateways, 373
ThisNext, 208
Thumbprint or fingerprint, 315
Ticketing Online, 84
Time magazine, 68
Tmall Global site, 333
Trade administration process, 62
TradeManager app, 103
Trademarks, 398
TradeNet system, 63
Trading exchanges, 104
Traditional auctions, 46
Traditional off-line auctions, 46
Traditional procurement process, 112
Transit systems, 344
Transponders, 344
Transport Layer Security (TLS), 316
Transportation card company, 346
Transportation management systems (TMS), 370
Travel and Tourism (Hospitality) Services, online, 74–76
  benefits, limitations, and competition, 76
  corporate travel, 76
  and mobile devices, 75
  social travel networks, 75–76
  travel characteristics, 75
  TripAdvisor, 75
  WAYN, 76–77
TripAdvisor, 75, 207, 213, 231
Trojan horse, 305
Trojan-Phisher-Rebery, 305
TRUSTe program, 320
Trusted community, 297
Trustmark, 320
Turla, 297
TV and online advertising, 272
Twitter to Support Collaboration, 251

U
Ubiquitous computing (ubicom), 182, 194
Ubiquitous systems, 184
Ultra-mobile PCs (UMPCs), 173
UN Crime and Justice Research Institute (Unicri), 296
Unintentional threats, 300
United States Computer Emergency Readiness Team (U.S.-CERT Operations), 295
U.S. Department of Energy (DOE), 183

V
Value proposition, 18, 22–24
Value-added services (VAS) processing, 364
Vendor-managed inventory (VMI), 127, 364
Vertical marketplaces, 107
Video advertising, 278
Viral blogging, 218
Viral marketing, 218, 277, 281
Viral video, 219, 278
Virtual (Pure-Play) E-Tailers, 73
Virtual communities, 50, 60
  classification, 51
  public *vs*. private, 50
  social gaming types, 50
Virtual currency, 353
Virtual economy, 217
Virtual gifts, 213
Virtual job fairs, 243–244
Virtual Private Networks (VPNs), 316, 317
Virtual reality, 55
Virtual trade shows, 124
Virtual Universities, 146–147
Virus, 304
Visa or MasterCard®, 343
Visual interactive simulation, 148–149
Visual search, 45
Voice ID (voice authentication), 315
Voice portal, 43, 175
Voice-powered search, 45
Voting, electronic systems, 140
Vulnerability, 300, 302
  assessment, 314
  in business IT and EC systems, 302
  information, 302
  RFID chips, 302
  and security needs, 313
  and technical attacks, 324

W
Walmart, 366
Walmart Pay, 351
Wanelo, 212
Warehouse management system (WMS), 364, 370
WAYN, 76–77
Wearable computing and devices, 188
Wearable Devices, 174
Web (information) portal, 42
Web 2.0, 11, 14–16, 24–26, 28, 29, 57
Web 3.0, 57, 58
Web 4.0, 58
Web advertising, 272, 287
Web analytics and mining, 269, 387
Web series and streaming movies, 244
Web surveys, 268
Web-based surveys, 270
Webinars, 284
Webstore, 42
WebTrust seal program, 320
Wi-Fi connection, 168
Wikipedia, 248
Wireless mobile computing, 173
Wireless sensors, 180
Wireless solutions, 196
WordPress, 305
Worm, 305

Y
Yammer, Inc., 241
Yelp, 88, 215
Yelpers, 328–329
Yipit, 88

Z
Zillow, 79
Zombie, 300, 306