

Chapter -5

Introduction to M – Commerce

1. Mobile commerce also known as
a) **M-commerce** b) M- com c) M-COM d) E-commerce
2. M-commerce provides the user with the advantage of.....
a) flexibility b) ubiquity c) Authority d) **Both a and b**
3. Banks allow their customers to access a/c balance, stock quotes etc. via mobile phones, these services is know as.....
a) mobile Banking b) M-Banking c) Banking d) **Both a or b**
4. The stock market services offered via mobile devices is knows as
a) **Mobile Brokerage** b) M-Brokerage c) Brokerage d) E-com
5. Mobile devices have limited computingtype of capacity.
a) power b) memory c) storage d) **All of these**
6. Give some example of Entertainment services which can cater to a large number of mobile users.
a) Pay-per-download b) pay-per-event
c) on subscription basis d) **All of these**
7. Application of “Union Bank of India” is know as..... in android market.
a) **umobile** b) unionmobile c) unomobile d) All of these
8. With more and more wireless handheld dives there are significant opportunities for the growth of which type of sector?
a) **M-commerce** b) Banking c) E-commerce d) Commerce
9. Location base searching is known as
a) M-commerce b) **L-commerce** c) E-commerce d) Traditional com
10. Which is the most accurate in determining a mobile device's position?
a) GPRS b) **GPS** c) GPR d) GSPr
11. Locate a point GPS utilize how many satellites to create an intersecting point.
a) 4 b) **3** c) 2 d) 1
12. Locate a mobile GPS utilize 3 satellites, these technology is known as
a) Interrelationship b) **Triangulation** c) angulation d) Angle
13. If the GPS signal is weak or blocked then mobile device can use the signal from whom?
a) cell towers b) Wi-Fi hot spots c) Broadband d) **Both a and b**
14. Using which technologies the location based services track the user's current location.
a) GPS b) **Map** c) Single d) GPRS

- 15.** On the maps, current location of user is indicated by which color pointer?
a) Blue b) Red. c) Green d) Yellow

16. At the time of payment in M-commerce, which information is transmitted to the merchant server?
a) Credit card number b) personal details c) Id number d) Both a and b

17. From which, the merchant server sends user's information to the issuing bank for authorization?
a) Payment gateway b) Process gateway c) progress d) None of these

18. How many important aspects are there for security of E-commerce or M-commerce websites?
a) 1 b) 2 c) 4 d) 3

19.protects the data from private attacks and ensures that the message is not revealed or leaked to anyone as it travels to the destination.
a) Confidentiality b) Integrity c) Authorization d) Non-repudiation

20. Which helps in protecting the confidential data like credit card number?
a) Integrity b) Confidentiality c) Authorization d) Non-repudiation

21. Which ensure that the receiver should receive the same message as was sent by the sender.
a) Integrity b) Confidentiality c) Authorization d) Non-repudiation

22.ensures that only authentic users are allowed to use the system. The login and password is one way to achieve authentication.
a) Integrity b) Confidentiality c) Authorization d) Non-repudiation

23.usually accomplished via digital signatures or a Trusted Third Party.
a) Integrity b) Confidentiality c) Authorization d) Non-repudiation

24.code is one that causes damage to a computer or system.
a) Malicious b) D-code c) Code d) De-code

25. Which code can either activate itself or be like a virus requiring a user to perform an action.
a) Cyber b) Malicious c) D-code d) De-code

26. Which program is like tapping the telephone wire and recording the conversation.
a) sniffer b) DoS c) Spoofing d) Cyber vandalism

27. In which the users are flooded with thousands of messages that create traffic problem on network.
a) Sniffer b) Denial of service attack c) Spoofing d) Cyber vandalism

28. In which an attacker replaces the website's original content with his / her own content.
a) Cyber vandalism b) Spoofing c) Spoofing d) Cyber vandalism

- 29.**is an example of integrity violation.
a) **Cyber vandalism** b) Sniffer c) Spoofing d) De-code
- 30.** In which an attacker can create a fake website?
a) Sniffer b) **Spoofing** c) Cyber vandalism d) De-code
- 31.** In **spoofing** all the user's visiting to the real site will then be redirected to the fake website.
a) Sniffer b) **Spoofing** c) Cyber vandalism d) De-code
- 32.** Once a system is infected by, it will spread by attaching to other programs and files.
a) **Virus** b) De-code c) Coding d) Language
- 33.**spread to other systems by taking control of the users email and sending out copies of itself to those in the users contacts list.
a) **Virus** b) De-code c) Coding d) Language
- 34.** The most commonly used network protection barrier between the company's network and the outside world is a.....
a) **Firewall** b) Anti virus c) Virus d) Worm
- 35.**is a device which placed between the network and the Internet to monitor and control the traffic between the company's LAN and outside world.
a) **Firewall** b) Anti virus c) Cyber d) CPU
- 36.** With a....., we can assure the business organizations, online services and friends that the electronic information they receive from us are authentic.
a) certificate b) **Digital Certificate** c) water mark d) Secret key
- 37.** The third party who issues certificates is known as a.....
a) **Certification Authority (CA)** b) Certificate
c) Certification Author d) Author
- 38.** Which is used to encrypt and decrypt a message?
a) **Secret key** b) Firewall c) Antivirus d) Code
- 39.** Which of the following protocol provides the authentication of the merchant or shopper who using a digital certificate?
a) IDE b) **SSL** c) FSL d) SET
- 40.** Which of the following protocol is used for securing web transactions on the internet?
a) IDE b) **SSL** c) FSL d) SET
- 41.** Which company developed SSL protocol?
a) **Netscap** b) Apple c) FSL d) SET
- 42.** The secured site address starts from
a) **https://** b) http:// c) http// d) ftps://

43. Which of the following are included into the intellectual property?

- a) Books, software's
- b) music, video, copyrights
- c) trademarks and web pages
- d) **All of these**

44. Copying contents from the website come under which laws?

- a) **Copyright law**
- b) IT law.
- c) Law
- d) Sniffer Law

45. Already register domain names were sold to concerned company at a very high price, this is known as

- a) **Cyber squatting**
- b) Cyber Sniffer
- c) Cyber Spoofing
- d) Cyber certificate

46. The invisible embeddedmark helps to identify the owner of the work.

- a) **watermark**
- b) Trade mark
- c) Digital mark
- d) Verisign

47. In the field of data security, what can be used for certification and authentication?

- a) **Watermark**
- b) Trademark.
- c) Digital mark
- d) Verisign

48. A visible digital watermark can be added to any image usingtools.

- a) **photo editor**
- b) Authoring
- c) Animation
- d) Text editor

49. In traditional payment method we do the payment using

- a) cash
- b) cheque
- c) credit card
- d) **All of these**

50. The payment cards can be classified as.....

- a) Credit card
- b) Debit card
- c) Smart card
- d) **All of these**

51. For accepting payments on websites through credit card, merchant needs to open which account?

- a) Payment account
- b) **Merchant account**
- c) Saving account
- d) recurring

52. What we call the bank who opens a merchant account?

- a) **Acquiring bank**
- b) Authoring bank
- c) Private bank
- d) Government bank

53. What we call the process of verifying whether the card is active or other customer details?

- a) Authentication
- b) **Authorization**
- c) Integration
- d) Non-repudiation

54. Payment gateways are services provided by the third parties like.....

- a) **PayPal**
- b) Payment
- c) PalPay
- d) PayU

55. The online payment through credit card on Internet is divided intoparts.

- a) Authorization
- b) Settlement
- c) Processors
- d) **Both a and b**

56. How many entities play an important role in online payment?

- a) gateways
- b) Processors
- c) Authorization
- d) **Both a and b**

- 57.** Through what , the processor are connected to the E- Commerce website of the merchant?
a) **Payment gateway** b) Payment PayPal c) PayPal d) Settlement
- 58.** Credit card companies use which security system to make online transactions secure?
a) SSL b) **SET** c) FTP d) HTTP
- 59.** Which type of card is a kind of payment card that transfers fund directly from the consumer's bank account to the merchant.
a) **Debit card** b) Credit card c) Smart card d) Payment card
- 60.** Which card store 100 times more information than the normal cards?
a) **Smart card** b) Debit cards c) Credit card d) RuPay card
- 61.** Which entities are data centers which perform the credit card transaction and settle funds to the merchant?
a) **Processors** b) Payment gate way c) Process d) Authentication
- 62.** Which entity passes the information to the processor, which contacts the issuing bank for the verification of the information?
a) **Payment gateway** b) Payment PayPal
c) Processor d) Authentication
- 63.** Which entity sends the payment details to the issuing bank of the customer?
a) **Processors** b) Payment gate way
c) Process d) Authentication
- 64.** Which card have a microchip embedded in their surface?
a) **Smart card** b) Debit card c) Credit card d) Charge card
- 65.** Which card does not carry any spending limit?
a) Smart card b) Debit card c) Credit card d) **Charge card**
- 66.** Which means transferring money from one bank account to another electronically?
a) **EFT** b) Net banking c) SET d) NFT
- 67.** In which card customer is not required to provide the credit / debit card number while making a payment?
a) **E- wallet** b) Net Banking c) Manual banking d) PayPal
- 68.** Which of the following card payment mechanism launched by NPCI (National Corporation Of India) ?
a) **RuPay** b) Credit card c) Debit card d) Smart card
- 69.** Who launched E- wallet scheme for the customers to make online booking easier?
a) **IRCTC** b) State Bank of India c) Airways d) Charge Card

- 70.** Which of the following is the transformation of encrypted text back into normal text?
a) **Decryption** b) Digital Certificate c) Firewall d) Virus
- 71.** Which security system is used by major credit card companies to make online transactions secured?
a) **Secure Electronic Transfer** b) Portable Electronic Transfer
c) General Electronic Transfer d) Cash Electronic Transfer

Text Book Exercise

- 1.** Which of the following refers to buying and selling of goods or services through the use of Internet enabled wireless devices?
a) **M- Commerce** b) Internet c) M-banking d) WWW
- 2.** Which of the following is the technologies which provide the location information for business purpose?
a) E-commerce b) M-commerce c) **L – Commerce** d) Traditional Commerce
- 3.** Which of the following stands for GPS?
a) **Global Positioning System** b) Global Postal System
c) Grand Positioning System d) Google Positioning System
- 4.** Which of the following security aspect refers to the secrecy of the information so that unauthorized user cannot read it?
a) **Confidentiality** b) Integrity c) Non-repudiation d) Authorization
- 5.** Which of the following security aspect ensures that the information must not be accidentally or maliciously altered or tampered in transit?
a) **Integrity** b) Integrity c) Non-repudiation d) Authorization
- 6.** Which of the following security aspect ensures that the only authentic users are allowed to use the system?
a) Integrity b) Integrity c) Non-repudiation d) **Authorization**
- 7.** Which of the following security aspect ensures that the sender of the message cannot deny that he / she has sent the message?
a) Integrity b) Integrity c) **Non-repudiation** d) Authorization
- 8.** Which of the following is a program uses Internet to record information that passes through a computer or router in transit from sender to receiver?
a) **Sniffer** b) Denial of service attack c) Malicious code d) Spoofing
- 9.** Which of the following is an attack used to shut down a machine or network, making it inaccessible to its intended users?
a) Malicious code b) **Denial – of – Service** c) Spoofing d) Cyber Vandalism
- 10.** Which of the following is known as electronic defacing of an existing website pages?
a) **Cyber Vandalism** b) Denial-of-service c) spoofing d) Malicious code

11. Which of the following is pretending to be someone you are not, or representing a website as authentic when it is actually a fake?
a) **Spoofing** b) Malicious code c) Cyber vandalism d) Denial-of-service
12. Which of the following is a computer program that detects, prevents and takes action to remove the malicious codes like virus, worms and trojan horses from the infected system?
a) **Antivirus software** b) Digital certificate c) Firewall d) Cryptography
13. Which is the transformation of normal text known as “plain text” into unreadable or secret text known as “cipher text” using encryption algorithm?
a) **Encryption** b) Firewall c) Antivirus software d) Digital certificate
14. Which is the transformation of encrypted text back into normal text?
a) **Decryption** b) Firewall c) Digital certificate d) Virus
15. Which of the following is protocol used for securing web transactions on the Internet?
a) TCP/IP b) HTTP c) SET d) **SSL**
16. Who developed SSL protocol?
a) Google b) **Netscape** c) Yahoo d) Firefox
17. Which of the following starting address indicates that site is secure by SSL protocol?
a) http:// b) ssl:// c) **https://** d) http-ssl://
18. Which of the following provides the author with a tool to protect his / her original work from being used or taken by other without permission?
a) Trademark b) **Copyright** c) Digital Watermarking d) Steganography
19. Which of the following is a specific logo, mark, word, symbol, design, phrase or image which is used by an individual or a company to distinguish a product or services from that of others in the market?
a) **Trademark** b) Copyright c) Digital watermarking d) Steganography
20. Which of the following is the symbol for trademark?
a) TM , MT, © b) **TM, SM, and ®** c) TM, MS and ® d) TM,S< and (C)
21. Which of the following is the process of hiding information within other information?
a) Squatting b) **Steganography** c) Name changing d) Copyright
22. Which of the following is a digital code inserted into a digital image, audio or video file which can identify the file's copyright information?
a) Image mark b) Digital Mark c) Code mark d) **Water mark**

23. Who issue the credit card and guarantees the payment to the merchant?
a) Merchant b) **Issuing Bank** c) Acquiring bank d) Customer
24. Which of the following payment card has a microchip embedded in its surface?
a) **Smart Card** b) Debit card c) Credit card d) Charge card

Full forms

- 1) SET - **Secure Electronic Transfer**
- 2) EFT - **Electronic Funds Transfer**
- 3) NPCI- **National Payments Corporation of India**
- 4) PDA – Personal Digital Assistant
- 5) ATM – Automatic Teller Machine
- 6) SSL – Secure Socket Layer
- 7) CA – Certification Authority
- 8) DoS – Denial-of-Service
- 9) TTP – Trusted Third Party
- 10) GPS – Global Positioning System
- 11) IRCTC – Indian Railway Catering And Tourism Corporation Limited
- 12) TM –Trade Mark
- 13) SM – Service Mark