

## E-COMMERCE

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**Анотація** У статті дано визначення поняття електронної комерції, галузі економіки, яка включає всі фінансові та комерційні операції, що здійснюються за допомогою комп'ютерних мереж, і бізнес-процеси, пов'язані з такими операціями.

**Ключові слова:** електронна комерція, комп'ютерні мережі, веб-торгівля.

**Abstract** The article defines the concept of e-commerce, the branch of economy, which includes all financial and commercial transactions carried out through computer networks, and business processes related to such transactions.

**Keywords:** e-commerce, computer networks, Web commerce.

E-commerce is an area of the economy that includes all financial and commercial transactions carried out using computer networks, and the business processes associated with such transactions.

Web commerce is a business where a promising idea implemented gives a powerful financial return, it is a process that requires a relatively small staff of specialists, but which can be easily scaled and run throughout Ukraine, brought to other countries, and to the global market.

E-commerce includes:

- electronic information exchange (Electronic Data Interchange, EDI),
- electronic movement of capital (Electronic Funds Transfer, EFS),
- e-commerce,
- electronic money,
- electronic marketing,
- electronic banking,
- electronic insurance services.

Types of e-commerce:

- B2B scheme or business-to-business. The principle of such interaction is very simple: an enterprise trades with another enterprise. B2B is one of the most promising and actively developing areas of e-commerce today.
- B2C scheme or business consumer. In this case, the company trades directly with the client (not a legal entity, but an individual). As a rule, here we are talking about the retail sale of goods. This way of making a commercial transaction makes it possible for the client to simplify and speed up the purchase procedure.
- C2C scheme or consumer-consumer. This way of carrying out e-commerce involves transactions between two consumers, none of whom is an entrepreneur in the legal sense.

Benefits of e-commerce:

- For organizations they are: global scope, cost reduction, supply chain improvement, business is always open, personalization, fast time to market, low cost distribution of digital products.
- For consumers they are: ubiquity, anonymity, large selection of goods and services, personalization, cheaper products and services, prompt delivery, electronic socialization.

Disadvantages of e-commerce:

- For organizations they are: possible doubts of the parties about the ownership of a particular project by the company (negative anonymity); some difficulty in maintaining and legitimizing the activities of the enterprise on the Internet.
- For consumers they are: consumer distrust in services sold via the Internet; the inability to "touch" the product with your hands; waiting for delivery of purchased products.

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