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BRIEF CURRENT CONTEXT OF THE TYPES OF ELECTRONIC COMMERCE IN COLOMBIA

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01 BRIEF CURRENT CONTEXT OF THE TYPES OF ELECTRONIC COMMERCE IN COLOMBIA

Diana María Robayo Botiva

Abstract

In the current context, e-commerce has improved significantly as consumers have increased online shopping in different sectors of the economy. Therefore, the term “e-commerce” is becoming increasingly well-known and relevant for conducting business transactions. In addition, the current context of the COVID-19 pandemic has contributed to the extreme growth of e-commerce, and in the long term it will be a vital part of companies to achieve a greater competitive advantage as it offers benefits to the end consumer. However, it is important to note that there will be technological and non-technological limitations that will affect its growth. Nevertheless, the advance of information and communication technologies (ICTs) will tend to correct these limitations, consolidating the generalized increase of e-commerce worldwide. Consequently, it is pertinent that students of economics, administrative and accounting sciences, engineering, among others, expand their knowledge in e-commerce and thus be at the forefront of the different issues surrounding the digital transformation in companies and the digital economy.

Keywords: e-commerce, local e-commerce, mobile e-commerce, social e-commerce, types of e-commerce.

TABLA DE CONTENIDO

INTRODUCTION	5
1. TYPES OF E-COMMERCE	5
1.1 B2B (Business-to-Business)	5
1.2 B2C (Business-to-Consumer)	6
1.3 C2C (Consumer-to-Consumer)	7
1.4 B2G (Business-to-Government)	7
1.5 G2C (Government-to-Citizens)	8
1.6 B2E (Business-to-Employee)	8
2. RELATIVE TO THE SIZE OF E-COMMERCE	9
3. OTHER TYPES OF E-COMMERCE	9
3.1 Mobile E-commerce	9
3.2 Social E-commerce	10
3.3 Local E-commerce	11
4. STATISTICS E-COMMERCE COLOMBIA 2020	11
EPILOGUE	13
REFERENCES	13

INTRODUCTION

This material is prepared for students of economics, administrative sciences, accounting and engineering, among others. The reading presents some types of electronic commerce with a brief contextualization in Colombia due to the pandemic. It also relates the elements of electronic commerce and ends with statistics for Colombia in 2020. The topics are

intended to interest students in the electronic commerce, since it is a fundamental part of the digital economy and the digital transformation that companies are experiencing.

1. TYPES OF E-COMMERCE

Figure 1 shows different types of electronic commerce. In this reading some of them will be considered.

Figure 1. Types of electronic commerce. Adapted from Calle & Carmona [2019].

1.1 B2B (BUSINESS-TO-BUSINESS)

It consists of e-commerce that takes place between companies, that is, from “enterprise to enterprise”, either between a manufacturer and a wholesaler or between a wholesaler and a retailer. This kind of trade can be open for stakeholders or limited to a group of participants in the value chain of a product (Communications Regulation Commission [CRC], 2017).

B2B is used to make commercial transactions from enterprise to enterprise. Today,

companies take advantage of digital media as it is a mechanism to lower costs processes such as: purchase, sales, billing and information exchange.

Example: www.bbva.com.co

Regarding the current context, companies in Colombia have been strongly affected by the COVID-19 pandemic. For example, the tourism sector and airlines showed a drop of 90.5% and 87.6%, respectively; B2B sales fell -79.4% (last

week of February and first week of May), and transport fell 73.2% (Cámara Colombiana de Comercio Electrónico (CCCE), 2020). However, according to BlackSip (2020), between the first week of April and the first week of May 2020, the behavior increased in all categories, including 'B2B', except in 'Tourism'; that is, the data showed a rebound in this type of e-commerce affected by the pandemic. On the other hand, according to the article in the newspaper *La República* (Vargas Vega, 2020), although the growth of e-commerce took big steps, Jorge Quiroga, CEO of BlackSip, considers that it is possible to do more to increase sales through digital channels. In Colombia's case, the businessman pointed out that "we lack a lot compared to the rest of the world in the B2B industry, the sale of companies to other companies through digital channels" (Vargas Vega, 2020). According to the above, in relation to B2B in Colombia, the pandemic led to the contraction of this type of trade. Also, as mentioned in the article in *La República* (Vargas Vega, 2020), development in the country of B2B is not as significant considering that they are business-to-business electronic transactions. Therefore, there are still technical and non-technical limitations of electronic commerce that could affect the growth and development of B2B.

1.2 B2C (BUSINESS-TO-CONSUMER)

B2C consists in the enterprises (sellers) carrying out their sales operations directly for the customer. Many large distributors use their websites to sale over the Internet. This kind of e-commerce makes it easy for large and small enterprises to show their catalogs directly to their customers and to be able to sell online (Silva, 2009).

B2C are commercial transactions between the enterprise and the final consumer. The key to this kind of e-commerce is cost reduction, for example, in infrastructure, since an enterprise will have a strong website instead of opening

several branches, enabling a reduction in prices and favoring the consumer.

Example: www.exito.com

In relation to the current context, according to Valora Analitik (2020), Colombia is the fourth country in B2C sales through e-commerce in Latin America, after Brazil, Mexico and Argentina. It is expected by 2021 or 2022, that the country reaches the third place with rates higher than Brazil and Mexico. For María Paula Silva, Country Manager of BlackSip Colombia, "B2C e-commerce sales have had an excellent performance during the pandemic, growth in these months compared to the same period last year for some clients reached an increase of more than 500%".

The most commercialized products through electronic commerce in Colombia since the first week of quarantine were those of first necessity, such as food and pharmaceutical products. Likewise, growth is evidenced in categories such as sports (86.5%), retail (52, 9%), health (38.2%) and technology (26.9%) (CCCE, 2020). Consequently, B2C has had a significant growth, this because the COVID-19 pandemic triggered the use of digital channels for electronic retail transactions. It is feasible that the growth of B2C will continue, not only because of the possible restrictions established due to the pandemic to avoid crowds, but also because of the change in the consumer's buying culture. In addition to the fact that small- and medium-sized companies accustomed to traditional commerce have had to reinvent themselves and make use of digital platforms to continue with their sales. In this aspect, it is important to mention the wide variety of suppliers of electronic stores that allow the design and implementation of their businesses at low cost, such as Prestashop, Jumpseller and Shopify.

On the other hand, the government has developed actions in such a way that small- and medium-sized companies are trained in the

use of digital platforms (Mintic, 2020). It should be noted that, according to the surveys carried out in the different economic sectors, seven out of ten people declared they will continue using electronic payment methods even after the situation is over. In Colombia, the percentage of people who assured to do this is 67%; in Argentina is 76%, in Brazil is 75%, in Mexico is 57% and in Chile is 74% (Portafolio, 2020)

1.3 C2C (CONSUMER-TO-CONSUMER)

This kind of e-commerce is the one that takes place among consumers through a specialized platform or marketplace where a consumer offers a product for sale to other consumers (CRC, 2017).

C2C is a platform that functions as an intermediary between two end consumers, one who buys and one who sells. It has the advantage of not managing an inventory since it is simply an intermediary. Some bibliographic references usually include it within the B2C due to the fact that the consumer, who sells goods for example, at that time assumes the role of the company.

Example: www.mercadolibre.com.co

Mercado Libre registered more than 1.7 million new digital buyers in Latin America, since the arrival of the COVID-19 pandemic in the region, and Linio highlights double- and triple-digit growth in purchases and searches (Vargas Rubio, 2020). According to Mercado Libre, in Colombia the order growth figure has increased by 119%, being the second country where this factor has stood out the most after Chile with 125%. It is followed by Mexico with 112%, Argentina with 52%, Brazil with 39%, and Uruguay with 31%. In Colombia, specifically, a change in consumer preferences could be evidenced, probably related to the increase in time they have spent in their homes, which has also driven lifestyle categories. Among the categories with the highest growth in the

country, the study highlighted: Hearing aids with a growth of 289%, table games 230%, video games 228%, beauty and personal care 141%, game consoles 92%, and facial care 91% (Portafolio, 2020).

Additionally, from the end of April and the beginning of May 2020, Mercado Libre registered a record in shipments with 1.4 million daily deliveries made. Who is buying? Buyer records, before the pandemic, reveal that there were some people making sporadic purchases; others were regular users, and there were those who are classified as loyal. With the arrival of the health emergency, everything changed. There has been a significant increase in purchases made through the marketplace in all categories of buyers. Another trend that varied is that of products that are acquired through electronic commerce. Purchases are not only for health items, but also a category that only grew by 5%. Now, citizens are looking for products such as clothing, bags and footwear, which increased by 11%, or the category of vehicle accessories, which increased by 10% (Revista Semana, 2020).

There are other large C2C platforms, such as OLX and eBay, which even though they do not delve into figures and statistics in Colombia, they are likely to have presented significant growth due to the COVID-19 pandemic. Likewise, as mentioned in the B2C type, the use of digital platforms and electronic retail transactions will continue to grow, and it is feasible that the pandemic has also brought about a change in consumer buying behavior. Therefore, in the long term, B2C and C2C e-commerce platforms will become the preferred way for consumers to participate in the buying/selling process.

1.4 B2G (BUSINESS-TO-GOVERNMENT)

B2G consists of a specific kind of B2B trade. In this case, the buyer is a government entity. This trade includes the commercialization of

products and/or services to different government entities (CRC, 2017).

This kind of trade allows to make commercial transactions between enterprises and the government, allowing official institutions to contact suppliers through platforms; for example, for processes like buying goods and/or services, tenders, among others.

Example: www.colombiacompra.gov.co/

In this website you can see all the processes, requirements, bidders and applicants of all the contracts of the Colombian state (Aparicio, 2020).

Business-to-government sales are not limited to multi-million-dollar contracts. Almost all governments buy from all types of companies, and the deals can be as small as a few hundred dollars a month, the big difference lays in the potential behind getting started. In many ways, selling to the government is uncharted territory for startups. It is the path not taken. However, precisely because no one really understands how to sell to the government, it is a great opportunity to blaze a trail, get out there and do it (Aparicio, 2020). Regarding the current context, even when there are no statistics available, despite the pandemic it is possible that this type of electronic transactions between companies and the government will continue to develop. Likewise, the need to reinvent small- and medium-sized companies to continue in the market, depending on its productive sector, could have boost them to participate in bidding processes on platforms such as the example mentioned. Aparicio (2020) expresses that this type of commerce does not exclude companies due to their size.

1.5 G2C (GOVERNMENT-TO-CITIZENS)

This trade consists in the relations between citizens and the government, allowing transactions such as the fulfillment of online procedures through the government website for

social care payments, tax payments, among others, so that the citizen saves time and money. In addition, his procedures are faster and safer.

Example: Payment of property taxation through the official site of a municipal mayor's office.

In Colombia, as indicated in the example, currently taxes can be paid electronically, especially in times of pandemic, where city halls, governments and other state entities offer electronic payment through PSE (Secure Online Payments), which is the payment provider used by government entities. This allowed links with banking entities such as Banco de Bogotá, Banco de Occidente, Banco GNB Sudameris, Banco BBVA Colombia, Banco Popular, Banco Davivienda and Banco AV Villas. Likewise, the pandemic led citizens to make the payment of obligations with the state through electronic means and thus avoid crowds. This too, is a fundamental step for citizens who will increasingly take advantage of these electronic means of payment not only for the purchase at retail, but also for the payment of responsibilities with the state, making citizenship increasingly digital.

1.6 B2E (BUSINESS-TO-EMPLOYEE)

B2E was associated in greater proportion to discounts and special offers that companies offered their workers. However, the concept has been evolving towards a less commercial aspect, including all kinds of communications through the Internet, which should always have as protagonists a company and the people who constitute it (Fernández, 2014).

Companies through their websites offer discounts and special offers to their employees. For example, an airline can offer cheaper tickets to its employees, among other types of offers and discounts.

According to Arrizabal Consulting (2020), this type of trade has to do with the communication

that the company establishes with its own employees. And if in recent times it has been increasingly important, after the appearance of COVID-19 and the changes it has brought about in our way of working, it has become a fundamental issue for the proper functioning of the company.

It is relevant to indicate that a business can have multiple kinds of e-commerce. For example, a company that produces laptops. In this case, through its website it will sell laptops to the final consumers (B2C); however, necessary raw material to produce laptops will be bought through its supplier's website (B2B).

Companies have departments that focus on negotiating purchase transactions with their suppliers. These departments are usually called supply management or procurement. Therefore, B2B e-commerce is sometimes called e-procurement (Schneider, 2017).

Finally, it is worth mentioning that there are other kinds of e-commerce such as B2A, P2P, among others, which will remain as a subject of enquiry for students.

2. RELATIVE TO THE SIZE OF E-COMMERCE

Figure 2 shows the two main kinds of e-commerce as subsets of the general business processes where a company could participate. The figure presents an approximation of the relative sizes of these three elements (B2C commerce, B2B commerce and general business processes). In terms of dollar volume and number of transactions, B2B e-commerce is much larger than B2C e-commerce. However, the number of business processes that are carried out using online technologies is much higher than the number of all B2C and B2B transactions combined (Schneider, 2017).

Figure 2. Elements of e-commerce. From Schneider (2017).

Figure 2 indicates that regarding the elements of e-commerce, the most important things behind e-commerce and its types are all the business processes that support buying and selling activities, such as fund transfers, making purchase orders, sending invoices, customer service, among others. In this section, it is necessary to specify another factor that can define the importance of B2B and B2C in terms of electronic transactions, hence the fact that B2B has a higher level of importance than B2C.

3. OTHER TYPES OF E-COMMERCE

3.1 MOBILE E-COMMERCE

Mobile e-commerce is the usage of mobile devices to activate online transactions. It involves the usage of cell phones and wireless networks to connect smartphones and tablets to Internet (Laudon & Guercio, 2017).

This type of trade consists on the processes of buying/selling goods and/or services among

other types of transactions through mobile devices. It has the advantage that it is done directly from the device saving time and money.

Example: Buy a mobile app, buy a shirt through a store app, buy a ticket from an airline app.

According to Marciales (2020a), Héctor García Santiago, Director of the Javeriana University Government and ICT Observatory, and

President of Camerfirma Colombia, affirmed that 49% of online purchases are made through cell phones, followed by laptops with 30%. Likewise, it is seen that 19% of transactions are carried out on desktop computers and 2% are carried out on tablets.

In addition, let's keep in mind the figures published by Simon Kemp (2020) in DataReportal.com:

Figure 3. E-commerce activities. From Kemp (2020).

It is evident that consumers are increasingly using mobile devices not only as a means of communication and entertainment, but also for payments and electronic purchases. Likewise, statistics reflect the increase in cell phone use in electronic commerce in times of pandemic, a trend that will continue in the long term, displacing other electronic devices such as desktops, laptops and tablets.

3.2 SOCIAL E-COMMERCE

This type of trade is enabled by online social networks and relationships. The growth of social e-commerce is driven by several factors, including increased logging through social media data

on different websites, notifications, collaborative shopping tools, and integrated social trade tools such as purchase buttons, virtual stores and shopping tabs (Laudon & Guercio, 2017).

It is important to add that social e-commerce can be divided into social shopping and social store. The first one refers to considering customer opinions and comments made on social networks before buying; and the second one refers to the location of a shopping catalog on the social network.

According to Simon Kemp (2020) on DataReportal.com, it is relevant to mention the following in Colombia:

Figure 4. Social media overview. From Kemp (2020).

Figure 4 implies that a significant percentage of Colombians use social networks. It should be noted that due to COVID-19 this presence in social networks is probably not limited to contact with friends, sharing information, photos, but has also become an opportunity for people, small- and medium-sized companies, to promote their entrepreneurship and business, from the perspective of electronic commerce.

In addition, Marciales (2020b) indicates that the quarantine measures to control the pandemic have generated a 72% increase in the use of social networks, according to a study revealed by Global Web Index, in which it was also evidenced that YouTube (74%) and Facebook (66%) are the most used social networks.

Likewise, Marciales (2020b) shows that consumers use social networks with various purposes such as knowing brands and products, with 30%. This leads to the possibility of buying through these platforms, so it is not only the use of the cell phone but also of social networks.

Social e-commerce and mobile e-commerce are increasingly integrated, as users increasingly use social networks through mobile

devices. Therefore, a variation of social e-commerce is conversational commerce, which strengthens the mobile connection even more. Conversational commerce involves the usage of mobile messaging apps such as Facebook Messenger, WhatsApp, Snapchat, Slack, and others, as a vehicle for businesses to engage consumers (Laudon & Guercio, 2017).

3.3 LOCAL E-COMMERCE

This type of the trade is the e-commerce that focuses on reaching the consumer based on their current geographic location, so it uses a variety of marketing techniques to guide consumers to its stores (Laudon & Guercio, 2017).

In this case, sites like www.peixe.com offers a great variety of discounts on health, beauty, welfare, gastronomy, among others. They are purchased on the website, but the consumer redeems them in the physical store.

4. STATISTICS E-COMMERCE COLOMBIA 2020

On the other hand, some e-commerce figures in Colombia are presented in the current context according to BlackSip (2020):

Figure 5. Monthly sales through e-commerce in Colombia in 2019 and 2020. From BlackSip (2020).

The statistics reflect an increase of online purchases in 2020 since April. In August there was a decrease considering the reopening of

the economy and the relaxation of quarantine measures in Colombia.

Figure 6. Behavior of the categories by e-commerce between January and August 2020. From BlackSip (2020).

Figure 6 shows that categories such as department stores, food, retail, and education have gained ground in the category participation due to the pandemic. A decrease in tourism is visualized, but is expected to improve progressively in the long term with the possible flexibility of quarantine measures and vaccination.

Figure 7. E-commerce purchases by payment method. From BlackSip (2020).

According to the payment methods (Figure 7), the credit card continues to be the leader. However, the use of methods such as electronic wallets and electronic transfers is evident.

EPILOGUE

- Within the kinds of e-commerce are B2C, B2B, C2C, B2G, G2C.
- Regarding the elements of e-commerce, the business processes that support buying and selling activities that occur behind e-commerce are considered the most important element.
- There are other types of electronic commerce such as mobile, social and local e-commerce.
- The frequent use of social networks through mobile devices has given rise to conversational commerce.
- There is evidence of growth in B2C and C2C in Colombia due to the COVID-19 pandemic, unlike B2B, which contracted at the beginning of the pandemic.
- Increase in Colombia in the use of cell phones for electronic transactions, as well as in the use of social networks.
- B2E has become a fundamental issue for proper business operation.
- State entities benefit from e-commerce, making electronic payment methods available to citizens for the payment of taxes and other financial obligations.

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