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BUSINESS-TO-BUSINESS PLATFORMS AS A PART OF E-COMMERCE — POSSIBILITIES OF PRACTICAL USE BY POLISH ENTERPRISES

Keywords: e-commerce, business to business (B2B).

J E L Classification: M210, G30, O33.

Abstract: There are plenty of e-commerce platforms operating domestically and internationally. Business to business (B2B) platforms are the ones that are developing most dynamically. The aim of this paper is to show potential advantages that can be derived from the innovative solutions offered by e-commerce, and most notably by B2B platforms in a context of improvement of business effectiveness of enterprises. B2B potential is described based on analysis of the biggest Polish and foreign business platforms (their abilities and functionalities). Empirical tests focused mostly on an analysis of operation of the newly established (seemingly) innovative B2B platform called ALEO that differentiates itself on the Polish market not only with its functionality (as, besides standard functions, it offers financing of the supplier, rating or the possibility of carrying out purchase and/or sales auctions), but also with providing support for the bank sector, which – so far – has never been offered.

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**PLATFORMY BUSINESS-TO-BUSINESS JAKO ELEMENT E-COMMERCE
– MOŻLIWOŚCI WYKORZYSTANIA W PRAKTYCE POLSKICH PRZEDSIĘBIORSTW**

Słowa kluczowe: e-commerce, business to business (B2B).

Klasyfikacja J E L: M210, G30, O33.

Abstrakt: Na rynku krajowym i międzynarodowym funkcjonuje wiele platform e-commerce. Wśród nich silnie rozwijają się platformy business to business (B2B). Celem artykułu jest wskazanie możliwości osiągnięcia korzyści z tych innowacyjnych rozwiązań jakie oferuje e-commerce, a w szczególności platformy B2B w kontekście poprawy efektywności działania przedsiębiorstw. Potencjał, który tkwi w B2B opisano dokonując analizy największych polskich i zagranicznych platform biznesowych (ich możliwości i funkcjonalności). Szczególny nacisk w badaniach empirycznych położono na analizę działania nowoutworzonej innowacyjnej (jak się wydaje) platformy B2B o nazwie ALEO, która wyróżnia się na polskim rynku nie tylko funkcjonalnością (oprócz standardowych funkcji oferuje finansowanie dostawcy, wyznaczanie ratingu czy też możliwość przeprowadzania aukcji zakupowych i/lub sprzedażowych), ale także wsparciem sektora bankowego, co – jak dotąd – nie miało miejsca.

■■■ INTRODUCTION

Turbulent environment forces modern organisations to develop and change all the time. In the times of globalization being a dominant direction of development of the world economy understood as evolutionary, consistent aiming at becoming the “borderless economy”, unrestricted free trade is the key element. Assuming the “unrestricted free trade” concept, enterprises follow the strategy of electronic commerce in Internet (e-commerce) that ensures their presence on the global market, regardless of the size of the company.

The basic reasons for development of electronic commerce were worldwide computerization, easy and cheap access to Internet, possibility to limit the costs and shorten transaction time, both on the part of the buyers as well as on the part of the sellers. Now, e-commerce forms the so called new economics – the economy without any state borders. E-commerce is an example of joining technological innovations with business innovations applied in order to streamline effectiveness of operations of business entities, which will lead to improvement of their financial standing.

E-commerce platforms make it possible to liquidate or limit, to a great extent, any barriers in international trade that may pose a significant problem in the operation of many business entities. Thus, e-commerce is one of the most dynamically developing sectors of the economy. Increasingly often, the Inter-

net channel is added to traditional channels of sale in SMEs as well as in big corporations.

THE RESEARCH METHODOLOGY AND THE RESEARCH PROCESS

The reason for choosing this subject is experience with the SME sector that shows that preponderance of the companies do not have any specialized units responsible for procurement processes (Cimochowski, Hutten-Czapski, Rał, Sass 2011). Most often, procurement is within the scope of duties of one employee who uses the services provided by the same suppliers. Lacking proper tools, time, knowledge, and sometimes also willingness, he/she does not probe the market looking for the best price. It may lead to deterioration of the company's financial standing – improper procurement management may be a source of higher costs and may result in lower quality of the ordered goods/services. Keeping in mind the above, the aim of this paper is to show opportunities to benefit from e-commerce, especially from one of its segments, namely, business to business (B2B) platforms, in a context of increase in effectiveness of the operations of enterprises. B2B potential is described by analysing the biggest Polish and foreign business platforms available for Polish businesses (their abilities and functionalities). Empirical tests focused on an analysis of activities of the newly established (seemingly) innovative B2B platform called ALEO that differentiates itself on the Polish market not only with its functionality, but also with providing support for the bank sector, which – so far – has never been offered.

E-COMMERCE AS BUSINESS INITIATIVE

E-commerce refers to use of electronic means and technologies to conduct commerce (sale, purchase, transfer, or exchange of products, services and/or information). E-commerce may be also defined as paperless exchange of business information using electronic data interchange, electronic mail, electronic bulletin boards, electronic funds transfer, World Wide Web, and other network –based technologies (Bajaj, Nag 2005, 14; Etemad 2004, 776). Delivery of product or service may occur over or outside of the Internet (Whinston, Choi &Stahl 1997)¹.

¹ Sometimes the term E-commerce and E-business are used interchangeably but they are distinct concepts. E-commerce is the term used to describe the process of transacting business over the Internet. E-business, on the other hand, involves the fundamental

S. Poon (1999, 113–124) defined e-commerce as “the use of Internet technology and applications to support business activities of a small firm.” E-commerce is exclusive of orders submitted by phone, fax or via e-mail (electronic mail)². E-commerce transactions may be concluded with participation of companies, individuals, government institutions or any other private and public organizations. In terms of entities taking part in electronic commerce, the three basic forms of e-commerce are differentiated (Hartman, Sifonis, Kador 2001, 116–119): B2B, B2C, C2C and C2B³.

The first form of e-commerce – business-to-business (B2B) includes companies doing business with each other. B2B is the largest category so far and expected to grow faster than B2C (Schneider 2009, 205–244; Schneider 2011, 249–290; Bajaj, Nag 2005, 18–19, Majewski 2007, 19). Commercial interchange among the enterprises includes not only concluding transactions, but also looking for partners, building the network of suppliers and buyers, searching for trade information etc.

The next form – business-to-consumer (B2C) includes business selling to general public typically through catalogues utilizing shopping cart software (Bajaj, Nag 2005, 19). B2C includes all forms of the sale of goods and services to individual clients, that is retail sale in the network (Internet-based shops or auctions selling products/services of SMEs⁴).

reengineering of the business model into an Internet based networked enterprise. The difference in the two terms is the degree to which an organization transforms its business operations and practices through the use of the Internet (Hackbarth & Kettinger 2000, 78–93; Mehrtens, Cragg, Mills 2001, 165–176; Poon 2000 9, 72–81; Poon&Swatman 1997, 5–21).

² Information web portal of the Central Statistical Office, http://www.stat.gov.pl/gus/definicje_PLK_HTML.htm?id=POJ-5934.html (access date: 20.11.2013)

³ Sometimes, we also differentiate: 1) business – to – government (B2G) – includes transactions between business and government. It can include the use of the Internet for public procurement, licensing procedure, and other-related operations (Manzoor 2010, 6; 2) government – to – business (G2B) – in these transactions, businesses can be suppliers, partners, or customers of the government. In addition, businesses must comply with government regulations while they maintain their roles; 3) business – to – employee (B2E) uses an intra-business network which allows companies to provide products and/or services to their employees. B2E encompasses everything that businesses do to attract and retain well-qualified staff in a competitive market.

⁴ Internet-based shops surpass traditional commercial facilities in terms of their availability, vast assortment, quick access to unlimited information (supported with photos or multimedia presentations of products) and possibility of selecting the most convenient for the client form of payment. More: Grudzewski, Hejduk 2002, 122–126.

Another form of e-commerce is consumer-to-consumer (C2C) which involves transactions between individual consumers in which consumers interact with other consumers online.

And finally, consumer-to-business (C2B) which involves commerce between consumers and businesses in which consumers decide what they want to pay, and the vendors decide whether or not to accept.

Use of e-commerce offers a lot of advantages, both to the sellers as well as to the buyers – customers⁵, and a well operating e-commerce market is characterised with: great accessibility (access at any place and time), simplified service of transactions (standardization of quantitative and qualitative information), security and promptness.

All this causes that the e-commerce sector is developing very quickly, and B2B is the fastest developing form of it⁶.

BUSINESS TO BUSINESS PLATFORMS AS A FORM OF E-COMMERCE

Business to business platforms are an innovative solution supporting the procurement (and sale) management process in a company, allowing increase in effectiveness of its activities. The said platforms facilitate the communication process within the company as well as outside it, increasing transparency of the conveyed information and having a positive impact on the supplier-buyer relationship.

The companies may use B2B platforms for creating of electronic auctions, electronic Requests for Proposal (RFPs), procurement requests, for procurement management, contracts management, execution of orders, rating of suppliers, carrying out procurement analyses, operational procurement (e-Procurement), e-public procurement. Business to business platforms:

- are innovative solutions that give a real competitive edge thanks to significant reduction of costs of purchase of goods and services, shortening of the return on investment period leading to increase in profitability of the company;

⁵ More: Niedźwiedziński 2004, 19–25.

⁶ Report Global Perspective on Retail's most developed e-commerce sector took Great Britain, which slightly ahead of the United States – the biggest market for e-commerce (in 2012 value of goods sold in the United States amounted to approx. 187 billion, which accounted for almost one-third of global sales online). See: Global Perspective on Retail, Cushman & Wakefield, July 2013, 8.

- optimize the procurement process by its effective control, alignment of the procurement procedures in place and full transparency of relations with the suppliers;
- are professional services ensuring safety and effectiveness of operations based on long-term practical experience in and theoretical knowledge of procurement.

Integration of commercial platforms with the ERP and MRP II class systems increases effectiveness of operation of the entire system. A well-developed system of rights that takes into account the role of buyers, managers, procurement employees, analysts and workflow makes it possible to carry out the procurement proceedings effectively. In general, advantages of B2B platforms are coincident with the ones of e-commerce, and they may be divided into advantages for buyer companies and supplier companies.

For buyer companies (clients), the use of B2B platform allows them to buy at lower prices, which results from flattening of prices, and often, from “price war” among the businesses (especially in case of auctions), at shortened time for accepting bids (time saving is possible by specifying the deadline for submitting bids in the Request for Proposal). The use of the B2B platform allows for exchange of business information as it is possible to compare the quotes given for a certain commodity or service by other suppliers on the market (competitive offers may be compared). A very important advantage of B2B is that it offers the possibility of finding new contracting parties. Taking into account that the buyers may express their opinions on the concluded transactions, the B2B platforms are also a place where the supplier company is assessed which may contribute to increasing the supplier’s credibility on the market.

The use of the B2B platforms by seller companies (bidders) allows them for market expansion and increase in sales revenues. It is so because e-commerce is an additional distribution channel that offers an opportunity to increase sales revenues and helps to enlarge the market share. E-commerce makes it also possible to improve the brand and company name recognition outside the present market. At the same time, the incurred costs are lower than in case of alternative solutions, such as, for instance, construction of new shops or carrying out advertising campaigns. Additionally, B2B platforms make it possible to improve loyalty of the customers – flexibility of Internet, thanks to which the customers may log in at any time, submit orders and check progress of order execution, is good for saving of time and effort of the customers themselves. Being the source of positive experience, electronic commerce creates favourable

conditions for developing loyalty of customers and encourages to do shopping again. Whereas, the costs of business operation may be lowered due to the possibility of extending the range of operation of the sales department and streamlining of the information flow among the company's departments, which – in turn – may contribute to increasing of the effectiveness and productivity of sales representatives and auxiliary personnel.

B2B IN POLISH AND INTERNATIONAL BUSINESS PRACTICE

There are a few B2B platforms on the international market, of which the most significant are: Ariba and Alibaba. For a few years, B2B platforms have also been present in Poland. They are designed to provide support for procurement processes of the companies. The said platforms include such platforms as: Logitrade, Marketplanet, Oferteo, Open Nexus, Allegro⁷. However, most often, these are platforms acting as an intermediary in the sale of specific, highly specialised products or services, associating rather companies interested in purchase of certain products than connecting suppliers with buyers⁸. Thus, their functionalities as regards professional procurement tools dedicated to business are limited or none.

Available solutions differ in many features impacting their functionality and degree of adjusting to the needs of potential users. A part of existing B2B platforms have a well-known brand, others are only building it. Majority of platforms provide a base of contracting parties on international scale, however, there are also local commercial platforms. Some platforms make integration with ERP systems possible, others – not. Some of the solutions are free, others must be paid for to be used. Some of the commercial platforms operate in a few language versions; a part of them have only one language version – most often English. And finally, all platforms are differentiated in terms of their functional

⁷ It is estimated that the value of B2B transactions in Poland concluded via Internet in 2009 exceeded PLN 120 billion, which represents 5% of all transactions among the entrepreneurs and exceeds value of B2C transactions eight times. See: Cimochoowski et al. 2011, 16.

⁸ There are also programmes for procurement process management available on the market, however purchase and implementation of such a tool, most often, entails high costs, which means that only the biggest corporates can afford it, that is only the ones that have the procurement operations on a large scale and, usually, maintain a separate procurement department.

scope, that is, in terms of purchase/sale and analytical tools, their diversity, and support services, including but not limited to, financing. Each platform has its strengths and weaknesses that are presented in analytical approach in table 1.

Table 1. Selected B2B platforms (as at 30 August 2013)

Name of the sale/purchase platform	Weaknesses	Strengths
Ariba www.ariba.pl	<ul style="list-style-type: none"> - One of the highest costs of use (access to full functionality requires paying an additional fee for each of the system modules) - There is no Customer Service Centre in Poland. 	<ul style="list-style-type: none"> - International base of suppliers/ buyers, - A wide functional scope, inclusive of advanced analytical tool, - Possibility of integration with the ERP class systems, - A few language versions, - Globally known and verified brand.
Alibaba www.alibaba.com	<ul style="list-style-type: none"> - A limited functional scope in the field of procurement tools (lack of extended RFP, auction), - High costs – the sellers pay for having the access to specific functionalities, - The suppliers pay for positioning in the search outcome, - There is no Customer Service Centre in Poland. 	<ul style="list-style-type: none"> - International base of suppliers/ buyers, - Developed services that support establishing and building of the relations among the companies, - Service of transaction payments (from bank transfer to crediting), - A few language versions, - Globally known and verified brand.
Logintrade www.logintrade.pl	<ul style="list-style-type: none"> - Closed-end platform, - A limited offer for the sellers, - High costs of use, - A small organization – lack of stability. 	<ul style="list-style-type: none"> - Possibility of integration with the ERP class systems, - English version of the system.
Marketplanet www.marketplanet.pl	<ul style="list-style-type: none"> - Closed-end portal - A limited offer for the sellers, - High costs of use. 	<ul style="list-style-type: none"> - Possibility of integration with the ERP class systems, - Existing base of verified suppliers, - English version of the system.
Oferteo www.oferteo.pl	<ul style="list-style-type: none"> - A limited functional scope to the "noticeboard" function, - Higher costs. 	<ul style="list-style-type: none"> - Co-operation with Allegro- notices are shown to millions of users of Allegro service.
Open Nexus www.opennexus.pl	<ul style="list-style-type: none"> - A limited offer for the sellers (for instance, there is no B2B shop), - Limited functionalities connected with establishing relations with companies, - Higher costs of use, - A small organization – lack of stability. 	<ul style="list-style-type: none"> - The offer is connected with the procurement consulting service, - The system is in a few language versions.
Allegro www.allegro.pl	<ul style="list-style-type: none"> - There are no functionalities as regards professional procurement tools dedicated to business. 	<ul style="list-style-type: none"> - Known and verified brand. - Built network of million users.

Source: own work on based: www.ariba.pl, www.alibaba.com, www.marketplanet.pl, www.logintrade.pl, www.allegro.pl, www.opennexus.pl, www.oferteo.pl (accessed: 20.11.2013).

The B2B platforms presented in the table no. 1 differ but they all have common goals which are: creation of their own e-shop, presentation of the assortment, winning new buyers, dedicated price lists, products comparison engine.

Majority of the said goals are the reason for creating the ALEO commercial platform owned by Usługi dla Biznesu SA – a company belonging to the ING Group. This is the first platform on the Polish market that is actively supported by the bank (ING Bank SA) in terms of image and information⁹.

ALEO service is a free of charge, and at the same time, complex tool offering the companies effective management of the procurement and sale process (it is not available to retail clients – natural persons who do not pursue business activities)¹⁰. So far, there are a few procurement and sale platforms operating on the Polish market (elaborated more in the table 1), however, none of them is dedicated to business entities exclusively (it may be deemed as filling the market niche) and none of them has so many functionalities as ALEO platform. Unlike other existing platforms, ALEO platform owner ensures verification of the actual existence of an organization/enterprise. The platform is dedicated to the segment of the small and medium enterprises¹¹ operating in Poland (as a target – other European countries¹²).

As it has already been mentioned, ING Bank SA is the first bank in Poland that is involved in active informing its Clients about the B2B platform and which supports that platform with its own brand. The Bank co-operates with the company offering the ALEO platform (Usługi dla Biznesu SA) under cross selling. The special purpose vehicle benefits from image support, namely, the use of the bank brand and help in verification of the clients (with their consent), and the bank benefits from enlarging potential sources of income. The banks look for new sources of income, and thus they offer their existing and potential clients products other than standard bank services more often. Business platforms are

⁹ Within three months of its presence on the market (the platform has been operating since September 2013), 8,357 participants/enterprises have been registered (as at 15 December 2013) and 25,990 available products/services have been offered via that platform.

¹⁰ See more: Dziubak, 17.10.2013, 15.

¹¹ The said platform is not a procurement and sale portal for big corporates that require complicated implementation (such as SAP, ARIBA) and integration of the offered solution with the systems of ERP and MRP II class.

¹² By June 2014, it is planned that the platform will cover also other markets where ING Group operates. See: Startuje platforma handlowa dla firm (Commercial platform for companies is getting started), Rzeczpospolita, 17.10.2013, 12.

one of such innovative services that are offered by the companies related to the banks¹³. The banks cannot be involved in direct sale of business platforms, which results from statutory regulations applicable to them, however, they may advise about such platforms and benefit from it under cross selling.

Co-operation of the bank and platform owner on the e-commerce market is expressed in offering an enterprise the possibility of having its creditworthiness confirmed by showing its rating (only with the consent of the enterprise)¹⁴ and the possibility of having a fast access to bank services (inclusive of financing of the supplier). The distinctive features of the platform on the Polish market are (Twaróg 2013a, 14):

- supporting the platform with the brand of the bank having a well-established position as regards corporate banking;
- no need to implement an expensive IT system for the platform users;
- secured bank transfer – in case of transactions between platform users – a new product allowing to block the funds on the bank account, which provides guarantee of the buyer's solvency to the seller;
- free transfers from ING Bank to the account of the connected platform users, regardless of the bank that maintains the buyer's account;
- financing of the supplier¹⁵;
- possibility of having modern procurement process in place, without a need to have a specialist department within the company – each employee authorized by the company managers may use the system.

ALEO platform differs from other B2B platforms also as it offers the possibility of inviting the suppliers to the procurement auction. Auctions make it possible to get the lowest purchase price taking into account pre-defined non-financial conditions¹⁶. Procurement auctions allow not only the buyer to have their goal achieved, but also have a good impact on business relations that, in

¹³ Some banks actively encourage to make use of insurance, accounting, HR and payroll services offered by the companies related, in capital terms, to the banks. See more: Twaróg 2013b, 6; Pyka, Wieczorek-Kosmala 2013, 690–698.

¹⁴ Rating shows the financial standing of the company determined based on the financial statements. It is a simple form of checking the solvency of the contracting party.

¹⁵ The buyer will be able to offer reverse factoring to their supplier, that is payment for the executed service or delivered product directly after the invoice is issued (the amount will be decreased by the cost of financing). Whereas the buyer will repay the debt in extended due date directly to the bank. See: Twaróg 2013c, 20.

¹⁶ Electronic auctions are used mostly in case of products for which quality and functional standards may be determined.

case of traditional negotiations, may be disturbed by unfair behaviour of the market players. They are a procurement supporting tool in which the suppliers present their commercial offer on-line.

■■■ CONCLUSION

Commercial interchange based on internet links is a fact. There are plenty of e-commerce platforms operating domestically and internationally. Commercial interchange takes place on the said platforms with participation of companies, individuals any other private and public organizations. Business to business (B2B) platforms are developing dynamically among the e-commerce platforms. Till the middle of 2013, there was no e-commerce platform on the Polish market that would be dedicated to businesses only and which would be supported by a well-recognized brand of the financial sector. This gap has been filled in by the innovative ALEO commercial platform which, besides standard functionalities of the commercial platform, differentiates itself from other platforms with offering financing to the supplier, providing rating or offering the possibility to carry out electronic auctions (procurement and/or sale). The platform is the first undertaking in which a financial institution (a bank) participates. It is yet another example (besides insurance, accounting, HR and payroll area) showing that the banks are looking for new sources of income based on cross selling.

B2B platform that is used in finances, communication and management of relationship with the clients, distribution, logistics, marketing, electronic training, not only lowers the costs of the procurement and sale transactions, but also contributes to creation of the image of the modern enterprise.

According to many projections, Polish e-commerce market, inclusive of B2B, has bright perspectives of future growth, but even now it is one of the fastest developing markets in Europe. The authors believe that, having proper promotional support, Internet service may become a powerful source of new business possibilities for many small and medium enterprises in Poland, increasing effectiveness of their operations, improving their financial standing and supporting execution of their strategic goals.

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