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## E-COMMERCE AS A MODERN FORM OF BUSINESS ORGANIZATION

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The current state of Ukraine’s economy requires solving a number of fundamental problems. Among the many issues facing the economic mechanism of Ukraine, the issue of e-commerce development is the first to be addressed. Today, there are serious prerequisites for the development of e-commerce in Ukraine. This statement is based on the fact that we traditionally have a high level of education and, in addition, the supply and demand in the Ukrainian IT sector is constantly increasing. In recent years, this sector has become a significant market factor with sales growth rates of 15-25% per year. The development of e-commerce improves market information: buyers and sellers receive almost instantaneous information on prices, quality, and delivery terms of goods offered by different competitors. E-commerce can have a positive impact on the structure and functioning of the Ukrainian labor market by expanding it and utilizing skilled workers. The need for customer service created by e-commerce is another common area of job creation in Ukraine. In addition, the Internet economy will create related small businesses in Ukraine, driven by the need for computer technology and administrative services, including security, accounting, and transportation services for customers. E-commerce can play a crucial role in marketing and selling the products of domestic enterprises, while increasing exports of goods and services. Exports of goods and services can increase manifold if legal restrictions do not impede this. As the domestic industry strengthens its position and the quality of its products improves, Ukrainian companies can sell their products in other countries. The main obstacles for small businesses in this area of activity are imperfect customs legislation and the high cost of cargo transportation. The development of e-commerce can increase the profitability of companies and allow them to reduce costs, in particular, virtual stores and online contact addresses allow goods to be stored closer to the place of their direct production, which speeds up the distribution of goods and related costs.

**Keywords:** e-commerce, information technology, business, Internet economy, strategy, competition, computer technology, services.

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### *Introduction and problem statement*

The current economy has undergone many changes due to the rapid development of information technology, one of which was the emergence of such a phenomenon as e-commerce. Today, e-commerce is a full-fledged market that is being improved according to general economic principles and has its own history. The Internet-based electronic exchange

of indicators is more efficient than usual based on costs and the speed of information transmission. These technologies allow networked entities to exchange information, execute transactions, and make financial and economic settlements in a timely manner.

### *Purpose of the article*

The purpose of the article is to study the development of e-commerce as a tool for ensuring business stability.

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**E-commerce as a modern form of business organization**

***Analysis of recent research and publications***

An analysis of previous publications by both domestic and foreign scholars on the role of e-commerce shows that it has a positive impact on the structure and functioning of the modern business environment. The need for customer service created by e-commerce is one of the most common areas for job creation. Despite a significant number of domestic and foreign studies and publications on e-commerce, global e-commerce has not yet been sufficiently studied. Some of its important aspects still remain unexplored by researchers. Existing publications on e-commerce still focus on the analysis of foreign experience in e-commerce development, many aspects of which cannot be blindly transferred to Ukrainian realities due to their specifics and needs, but must be critically rethought and adapted. Therefore, there is an urgent need to systematize approaches to the study of e-commerce development.

The virtual economy, which is being formed on the basis of the Internet, is a new qualitative stage in the development of the real economy, a new and more efficient information and economic environment for economic activity. Today, Ukraine has a chance to restore its destroyed economy and fully participate in the global information community through the timely introduction of Internet technologies into existing business processes. These technologies, along with a significant increase in the efficiency of economic activity, provide a real opportunity to intensify regional and international cooperation between various business entities and attract foreign investment in Ukrainian Internet projects that are already attracting interest from venture capital companies. In these circumstances, the problem of adapting the Ukrainian economy to the Internet environment is acute, and it can be realized in a timely manner only if there is a broad awareness of the prospects and a deep understanding of its nature and features compared to the traditional economic environment.

***Main material***

The beginning of the twentieth century was marked by the development of economic globalization due to the widespread use of information technology. Global trends reinforce and complement each other and largely change the traditional economic map of the world. New information and communication technologies act as “duplicators” of globalization. Globalization, which has facilitated the exchange of people, goods, capital, scientific ideas and knowledge, has provided an unprecedented pace of technological change in world history. Today, scientists are talking about a new type of economic model, a new global

economy based on knowledge. The main elements of the new economy today are, firstly, information and communication technologies, secondly, intellectual property and, thirdly, electronic databases. The main difference between the new economy and the industrial economy is that ideas and knowledge are valued much higher than physical products, machines and raw materials.

The emergence of global communication networks, and primarily the Internet, has launched a revolution in the field of commercial activity, and e-commerce is an institution that demonstrates the development of the digital economy. Some authors argue that e-commerce as an economic phenomenon emerged in the 1960s of the last century, when large organizations began to use electronic technologies to conduct transactions with each other [6].

In the initial stages of studying e-commerce as a synonym, it has a positive impact on the structure and functioning of the Ukrainian labor market through its expansion and utilization of skilled workers. The need for customer service created by e-commerce is another common area of job creation in Ukraine positive impact on the structure and functioning of the Ukrainian labor market through its expansion and the use of skilled workers. The need for customer service created by e-commerce is another common area of job creation in Ukraine This term has been widely used in the past, along with the terms e-business and e-commerce. However, at present, most experts say that these terms refer to different phenomena [5].

The most appropriate definition of e-business is that it is any process that a business organization carries out through a computerized network, as well as a set of various business processes that use the Internet and related telecommunications networks, information and computer technologies that are a prerequisite for the implementation and conduct of one or more stages of business activity. In addition, e-business is the connection of the most important systems for solving commercial problems with customers directly via the Internet, external and internal company networks.

For ease of analysis, e-commerce can be conditionally classified depending on the emphasis placed.

The first group includes definitions that consider e-commerce primarily as an activity. One of the shortest definitions of this group can be found in the Joint Statement on E-Commerce of the U.S. and Japanese Trade and Industry Councils, which states: “E-commerce is defined simply as trade through electronic communication” – e-commerce can be

defined simply as trade conducted through an electronic communication mechanism.

Definitions of the second group interpret e-commerce as a series of transactions. In particular, in the report of the Ministry of Finance of India on the taxation of e-commerce published in September 2017 by the Indian Association of Software Development Companies NASSCOM, e-commerce is defined as "transactions in which the offer to sell and acceptance of the offer are made electronically".

The definitions in the third group focus on the technological aspect of e-commerce. Here, there are three subtypes of definitions that differ in scope. The narrowest definitions are those that limit the technical component of e-commerce to the Internet. This approach has been adopted by Statistics Denmark, which states that e-commerce "...is the sale of goods or services via the Internet at any stage of the supply chain, whether business-to-business, business-to-consumer or public-private." The sale is based on an online order, but the final delivery of the product or service may be made online or offline."

As for the term "e-commerce," most experts today have come to the conclusion that it should be understood to mean only sales transactions that take place in the context of electronic commerce. Here is the definition given by economists A. Summer and R. Duncan: "E-commerce is the purchase and sale of goods or services that contain all or part of the commercial transaction cycle and are entered electronically" [12].

E-commerce is a financial transaction and agreement carried out via the Internet and private communication networks related to the purchase and sale of goods and services or the transfer of funds. An e-commerce transaction can be as simple as digital data transmission via telephone, television, or information networks.

Generally, there are three segments of e-commerce: business-to-consumer, consumer-to-business, and consumer-to-consumer. The first one characterizes general online commerce, such as selling books on Amazon.com. The second, which is still in its infancy, realizes the advantages of the Internet in a different way when it comes to the prompt processing of transactions. For example, potential passengers tell airlines the prices at which they can buy a ticket (Priceline.com) and leave it up to the airlines to accept or reject these offers. The third segment is characterized by the growing popularity of specialized flea auctions.

Today, the basis for building a corporate business on the Internet is an electronic trading platform, a place where buyers and sellers make sales transactions.

In addition to the direct ability to publish orders for the purchase/sale of goods and services, site participants receive many additional services on a paid or free basis: news and analytics, a mini-site, import of a product catalog directly from the company, an accounting system, marketing services (advertising, e-mail), financial services - online payment systems, applications for financial products (insurance, lending, leasing). Based on the way they are created, electronic trading platforms can be divided into three categories: created by buyers, sellers, or a third party [3].

Sites created by buyers. One or more large companies create their own marketplace to attract many subcontractors. This concept of marketplaces arose out of the need of large companies to streamline the procurement process, expand commercial contacts and supply chains.

The platforms are created by traders. In addition to large buyers, large sellers also play an active role in the development of electronic trading platforms.

Marketplaces created and operated by third parties are designed to bring buyers and sellers together. Usually, such sites are created by people familiar with this business area and the business processes that take place in it. Based on neutral intermediation, many of these online platforms are approached by leading companies. However, this creates potential problems with attracting other companies to the market and controlling large industrial investors.

As a rule, the emergence of certain types of electronic trading platforms depends on the level of influence of buyers and sellers in this area. If it is a buyer's market, then by integrating their own supply chain systems, they can create electronic trading platforms that meet their needs. If it is a seller's market, the seller avoids intermediaries by communicating directly with a large number of buyers on the electronic trading platform he has organized and thus can receive a portion of his profit. On the other hand, "independent trading platforms" are effective in highly fragmented markets where there is no dominant buyer or seller.

In order to achieve the critical mass of participants necessary for the effective operation of the trading platform, it is necessary to ensure equal and easy access to information and services for all participants. In particular, these requirements include an intuitive web interface with easy page navigation and a simple user registration process.

The success of the trading platform is closely related to the quality of the catalog management process: adding new information, changing old information, searching the catalog. The integration of an e-commerce platform should support all aspects of

e-commerce, from transaction execution to supply chain support and business-to-business collaboration. This simplifies workflow and paperwork, which increases the benefits of the participants and, consequently, the trading platform.

Another aspect of integration is the organization of interaction with business processes and business systems of participants, especially with systems and other enterprise process management systems. This helps companies optimize planning, forecasting, resource management, and marketplace management to receive data from external applications in real time, which certainly affects their performance. The trading platform should not only provide its participants with various information necessary for doing business, but also analyze this data. In addition, the services should include the ability to monitor business activity in the trading floor and generate various reports that will allow participants to analyze the market situation, identify new trends, and respond to customer requests.

To generate additional revenue and attract more buyers and sellers, a marketplace can offer a number of subscription-based services that are of interest to individual participants. Such services include, for example, auctions, financial services such as depositing or consolidating monthly payments, organizing logistics, etc.

Domestic e-business experts and analysts are increasingly coming to the conclusion that the ultra-high growth rate of our e-commerce may not last long. The indicators available today show, first of all, that this trade area is still in the initial stages of its development, which is always and everywhere characterized by rapid growth and rapid advancement in all directions. The second scheme of interaction gives the consumer the opportunity to set the price of goods and services offered by companies. This type of e-commerce is currently the least developed.

Currently, about 90% of Ukraine's largest companies have access to the Internet, and more than 150 electronic trading platforms operate on the market. The use of the Internet has allowed many companies to place orders and deliver goods themselves, rather than outsourcing these functions to retailers who use the “virtual environment” themselves, replacing the physical placement of goods in warehouses and their movement by online specialists.

The creation of an electronic trading system for the procurement of goods and services for public needs is extremely important for modern Ukraine. The development of e-commerce for public purposes is a necessary step for Ukraine to become a full-fledged participant in the rapidly developing global e-commerce system [3]. Several years ago, Ukraine embarked on

a path of reorientation of public procurement towards the widespread use of the Internet and modern information technologies. Public procurement of goods and services is a significant part of the national economy, with a volume of about \$2,100 million in 2021.

Today, there are serious prerequisites for the development of e-commerce in Ukraine. This statement is based on the fact that we have a traditionally high level of education and, in addition, the supply and demand in the Ukrainian IT sector is constantly increasing. This sector has proven to have high potential and has become a significant market factor over the past five years, with sales growing at 15-25% per year.

Ukrainian courier services expect that in the near future about 20% of all express deliveries will be made via the Internet. In addition, according to research, more than 300,000 people in Kyiv alone are potential customers of online banking services, while no more than 4,000 people currently use them. Ukraine, with its territory and trends, is simply doomed to the widespread use of web-based practices in all areas of life related to state identity. At the same time, it is necessary to clearly understand the conservatism and small size of the modern Ukrainian electronics market, which creates difficulties in introducing innovations and poses a global challenge for Ukraine to find a place in the global system of division of labor in the information technology industry.

According to the National Association of E-Commerce Participants (NAUET), in 2021, the volume of the Ukrainian e-commerce market reached USD 4.474 billion, exceeding the previous year's figures (USD 3.233 billion) by 38%. In 2019, the market amounted to only USD 937 million, in 2018 – USD 517 million, and in 2017 – USD 317 million.

#### Dynamics of e-commerce in Ukraine (USD million)

Segment	2017	2018	2019	2020	2021	2022
B2c	218.3	317.5	480.4	662	1020	1450
B2b	99	189	316.2	442	1 300	6150
B2g	–	10.8	141	2130	2174	2450
In general:	317	517	937	3233	4474	10050

According to Google, in 2022, the volume of the Ukrainian retail e-commerce market in the B2C segment grew by 42% to \$1450 million. The compound annual growth rate of the entire e-commerce market in 2019–2021 was 40–50%, and in 2022 it will be 50–60%, according to expert estimates of

market participants. Such high growth rates are due to the development of all segments of this market: in particular, in 2020, public procurement increased by 1500% (b2g segment), in 2021, the turnover of the inter-corporate segment (b2b segment) increased by 194%, and retail trade (b2c segment) is growing steadily by 40–50%.

Despite the positive dynamics of Ukrainian e-commerce, the volume of retail sales via the Internet in Ukraine still accounts for less than 1% of total retail sales. For comparison, the U.S. currently accounts for about 15%. Although domestic e-commerce lags behind Western e-commerce in terms of the level and pace of development, it is similar in many ways. As in Western Europe and the United States, digital and computer equipment, audio and video equipment (20% of all sales), books, magazines, CDs, DVDs (10%), cars and spare parts (10%), household goods (9%), and goods for children (9%) are the most popular items.) Recently, the sale of theater and movie tickets via the Internet has become widespread in Kyiv. In these areas, e-commerce can replace traditional sales channels.

The Internet offers great opportunities for promoting goods and services to consumers. Recently, online stores have emerged that successfully compete with traditional retailers in terms of size and efficiency. According to CNews Analytics, the average daily turnover (revenue) of an online store in Ukraine is \$5.8 thousand, but it still lags behind retailers. The average cost of one purchase in an online store is already at the level of traditional stores in terms of cost compatibility. A few years ago, some online stores were based primarily in Kyiv and delivered goods only within the center of Ukraine. Today, a number of companies selling online have warehouses in almost all regions of the country, and many Ukrainian cities have long had their own local players in the online retail market. At the same time, the interest in online shopping among residents of the capital remains much higher than among residents of the regions. According to Google web search, Kyiv residents visit online stores more often than others. In 2022, the share of their visits to online shopping sites among users from all regions of Ukraine was 62%.

The fact that metropolitan users are more interested in online shopping than residents of the regions confirms the different method of evaluation. Inquiries from residents of the central region of Ukraine are more likely to contain information indicating that the user is interested in obtaining information about a product or making a purchase than the Ukrainian Internet population as a whole.

According to the research firm Gartner, online commerce in America lost \$2 billion in 2022 due to user concerns about the security of electronic payments. For Ukraine, this problem is not yet so acute, as most Ukrainian online stores operate mainly on a cash-on-delivery model. At the same time, e-commerce has other, more serious barriers. According to the Google.Market service, in 2022, Ukrainian online shoppers cited the lack of the selected product in the online store's assortment as the main problem they faced. Users are also dissatisfied with false (low) prices advertised in store offers.

One of the main problems currently hindering the development of e-commerce in Ukraine is the “trust problem”, which is related to the lack of complete and reliable information about online sellers among potential buyers. This problem is caused by the fear of being deceived, the fear of possible fraud with payment funds or unauthorized use of personal data, etc.

Buyers often do not have information about a number of online stores, and many of them are involved in fraud. According to the Internet Fraud Analysis Center (IFCC), online auctioneers are the most common victims of computer fraud.

The largest percentage of Internet users belongs to the 18–24 age group – 51%. As respondents get older, the share of Internet users among them decreases. The average age of Internet users in 2007 was 31 (in the fourth quarter of 2022, the average age was 33). People aged 35 to 44 are the least active, with significantly fewer of them accessing the Internet on a daily basis. The majority of virtual store customers make purchases with the following frequency: less than once a month – 72%, about once a month – 17%. Only 10% of respondents make purchases twice or thrice a month.

For 44% of Internet users, it is important to see the product “live”; these respondents also noted the lack of information about the product on the website. Almost the same number of Ukrainian Internet users (42%) do not see the need for such an unusual way of buying goods. Less than one-third of respondents (27%) fear problems with home delivery, and 25% of respondents consider the online shopping process to be overly complicated. According to the study, when asked “Will you shop online in the future?”, Ukrainian Internet users demonstrated a high willingness to shop online. 33% of respondents said they would definitely use online shopping services in the future. Another 42% of respondents are likely to shop online. Those with an income of UAH 25,000 or more (45%) were the most likely to shop online (48%), which is

significantly higher than the overall sample. Only 12% of respondents said that they do not plan to buy online yet. And only 2% of Ukrainian Internet users are categorically against online shopping: they will definitely not buy goods online.

The process of buying from an online store is complicated, unlike in a brick-and-mortar store. A customer usually searches for a product on several websites and compares prices and delivery terms. Once selected, his order is sent to the online store manager or the order administrator of the outlet. They, in turn, contact the warehouse, place an order, or contact the customer to clarify the details of the transaction.

If the owner of an online store is initially convinced of individual sales volumes, then a regular online catalog page, e-mail, and a manager who can combine online transaction processing with regular phone orders are enough for such a scheme. If the website is properly positioned in search engines and thematic catalogs, the customer will find such a store and place an order. When the assortment of goods exceeds 5000 items, the site must already meet certain requirements: a user-friendly interface and design to match the theme of the store, a target audience that can withstand the load of visits, offer various payment systems, and have real-time communication with accounting and warehouse.

The leading product group in terms of the average number of purchases (completed orders) in the online store per day is Books, Newspapers, Magazines, CDs, DVDs, VHS (468 per day), with the average order value in this product group being UAH 150.

The category “Tickets to cultural events” has a particularly large number of purchases compared to other product groups (110 per day). At the same time, the average cost of an order in this product group is much higher and amounts to 1200 UAH. The average number of completed orders per day allows us to assess the degree of importance for a company operating in a particular product niche of the problems associated with organizing logistics (receiving orders, delivering goods, storing them, etc.). Obviously, a perfect logistics system that minimizes the cost of an order is an undeniable competitive advantage in this product group.

Many companies that have opened their marketplaces on the Internet have faced the problem of order delivery, which forced them to turn to them. In addition, many organizations are forced to return to using their own warehouses, which they once abandoned in favor of large distribution warehouses.

According to Google.Market, in 2022, users were most interested in computers, electronics, photographic products, mobile phones, and household appliances.

Although Ukrainian Internet users are still most interested in offers from the electronics and photo group, the growth rate of this interest in 2022 was lower than in other product categories. As a result, the share of transitions to the product offerings of stores in this group in the Ukrainian online retail market decreased by 12% over the year. “Electronics and Photo” can be called the most mature market segment: searching for goods in this group on the Internet has already become a ‘common place’ for many Ukrainian Internet users, and demand is completely ‘closed’ by offers. From the very beginning, they developed and focused on meeting consumer needs. In addition, significant investments were made in these companies, which allowed them to invite qualified specialists and form a solid advertising budget, which contributed to the successful development of these companies.

### Conclusions

The development of e-commerce leads to significant changes in the organization of trade by companies that produce goods and services. Eliminating the cost of renting and maintaining retail space allows small businesses to compete with large sellers. The quality of customer service is the most important criterion for online commerce. The main indicators of customer service quality are response time, delivery time, speed, complaint resolution, etc. Such indicators as the reliability of information about the availability of goods and their characteristics, the convenience of ordering goods, and the convenience of delivery and payment methods are also extremely important.

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## ЕЛЕКТРОННА КОМЕРЦІЯ ЯК СУЧАСНА ФОРМА ОРГАНІЗАЦІЇ БІЗНЕСУ

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Сучасний стан економіки України потребує вирішення низки кардинальних проблем. Серед багатьох питань, які стали перед господарським механізмом України в першу чергу потребує уваги питання щодо розвитку електронної комерції. Нині є серйозні передумови розвитку електронної комерції у України. Це твердження ґрунтується на тому, що у нас традиційно високий рівень освіти і, крім того, попит та пропозиція у українській сфері інформаційних технологій постійно збільшується. Цей сектор в останні роки став значним ринковим чинником з темпами зростання продажів 15-25% в рік. Розвиток електронної комерції покращує інформаційне забезпечення ринку: покупці та продавці практично миттєво отримують інформацію про ціни, якість та умови постачання товарів, що пропонуються різними конкурентами. Електронна комерція може мати позитивний вплив на структуру та функціонування українського ринку праці за рахунок його розширення та використання про ціни, кваліфікованих працівників. Потреба обслуговування клієнтів, створювана електронною комерцією, – ще одна поширена сфера створення робочих місць у України. Крім того, інтернет-економіка створює в Україні супутні малі підприємства, що викликано потребою в комп'ютерних технологіях та адміністративних послугах, у тому числі в охоронних, бухгалтерських та транспортних послугах для клієнтів. Електронна комерція може зіграти вирішальну роль у маркетингу та продажі продукції вітчизняних підприємств збільшуючи при цьому експорт товарів та послуг. Експорт товарів і послуг може збільшитись багаторазово, якщо цьому не перешкоджають правові обмеження. За мірою зміцнення позицій вітчизняної промисловості та підвищення якості товарів українські компанії можуть реалізовувати свою продукцію в інших країнах. Основною перешкодою для малого бізнесу у цій сфері діяльності є недосконалість митного законодавства та дорожнеча перевезення вантажів. Розвиток електронної комерції може підвищити прибутковість компаній і дозволити їм скоротити витрати, зокрема віртуальні магазини і контактні адреси в Інтернеті дозволяють зберігати товари ближче до місця їх безпосереднього виробництва, що прискорює поширення товарів. та пов'язані з цим витрати.

**Ключові слова:** електронна комерція, інформаційні технології, бізнес, інтернет-економіка, стратегія, конкуренція, комп'ютерні технології, послуги.

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**E-COMMERCE AS A MODERN FORM OF BUSINESS ORGANIZATION***Tkachenko Alla\*, Demchenko Oleksii*

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*The current state of Ukraine's economy requires solving a number of fundamental problems. Among the many issues facing the economic mechanism of Ukraine, the issue of e-commerce development is the first to be addressed. Today, there are serious prerequisites for the development of e-commerce in Ukraine. This statement is based on the fact that we traditionally have a high level of education and, in addition, the supply and demand in the Ukrainian IT sector is constantly increasing. In recent years, this sector has become a significant market factor with sales growth rates of 15-25% per year. The development of e-commerce improves market information: buyers and sellers receive almost instantaneous information on prices, quality, and delivery terms of goods offered by different competitors. E-commerce can have a positive impact on the structure and functioning of the Ukrainian labor market by expanding it and utilizing skilled workers. The need for customer service created by e-commerce is another common area of job creation in Ukraine. In addition, the Internet economy will create related small businesses in Ukraine, driven by the need for computer technology and administrative services, including security, accounting, and transportation services for customers. E-commerce can play a crucial role in marketing and selling the products of domestic enterprises, while increasing exports of goods and services. Exports of goods and services can increase manifold if legal restrictions do not impede this. As the domestic industry strengthens its position and the quality of its products improves, Ukrainian companies can sell their products in other countries. The main obstacles for small businesses in this area of activity are imperfect customs legislation and the high cost of cargo transportation. The development of e-commerce can increase the profitability of companies and allow them to reduce costs, in particular, virtual stores and online contact addresses allow goods to be stored closer to the place of their direct production, which speeds up the distribution of goods and related costs.*

**Keywords:** e-commerce, information technology, business, Internet economy, strategy, competition, computer technology, services.

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