Intermediaries in E–Commerce

Sergey Yablonsky
St. Petersburg University, Russia

INTRODUCTION

This article discusses business models in a general way and about business models of intermediaries in e-commerce in particular. It provides a broad overview of e-intermediaries, specifies e-intermediary taxonomy, proposes and examines main business models and cases. Good representation of e-intermediaries business models can help to illuminate important dimensions of a problem – in our case, to understand and classify platform e-intermediaries across different markets. We illustrate, analyze and classify e-intermediaries by means of ontologies, in particular lightweight ontologies – taxonomies. Our research was motivated by the observation that various descriptions of e-intermediaries implement the concept of a multi-sided platform business model on similar core concepts with distinct features. Having a common language in turn makes it easier to visualize e-intermediaries using a common set of representation techniques. Thus we illustrate how the e-finance innovative services taxonomy can be complemented by the real instances in the global and emerging markets. This paper conducts a systematic mapping study on intermediaries in e-commerce research. The qualitative research presented in this paper aims to collect and analyze quality data regarding the current status and prospective evolution of e-intermediaries offered by leading e-commerce and banking companies that are running businesses in the e-commerce sectors. The analysis methodology incorporates information from different but interrelated sources that form a representative sample of the domain:

- Research papers and text books, published from 2001 up to 2015;
- Reported and observed trends and e-commerce activity. This study incorporates data from 2001 up to 2015 from internet (blogs, web conferences, etc.);
- E-finance services briefings, press releases, market and company's reports and other publicly available information;
- Open ontologies and taxonomies including e-commerce domain.

BACKGROUND

Digital technologies, including the Internet and other related technologies, are changing the way the companies do business and are a principal driver of the surge of interest in business models (Zott, Amit, & Massa, 2011; Peitz & Waldfogel, 2012; Lee, 2013). The business model concept became prevalent with the beginning of the Internet in the mid-1990s (Timmers, 1998; Zott, Amit, & Massa, 2011). Since then at a general level, the business model has been referred to as a conceptual tool or model (George & Bock, 2009; Osterwalder, 2004; Osterwalder, Pigneur, & Tucci, 2005; Osterwalder & Pigneur, 2010), a framework (Afuah, 2004), a pattern (Brousseau & Penard, 2006; Osterwalder & Pigneur, 2010). Although there are many definitions of business models (Osterwalder & Pigneur, 2010; El Sawy & Pereira 2013) there is no one accepted definition of business model (Zott, Amit, & Massa, 2011).

E

Some definitions of business models:

1. "A business model articulates the logic and provides data? And other evidence that demonstrates how a business creates and delivers value to customers. It also outlines the architecture of revenues, costs, profits associated with the business enterprise delivering value" (Teece, 2000).
2. "A business model is a conceptional tool containing a set of objects, concepts and their relationships with the objective to express the business logic of a specific firm. Therefore we must consider which concepts and relationships allow a simplified description and representation of what value is provided to customers, how this is done and with which financial consequences" (Ostenwalder & Pigneur, 2010).
3. "Business model as the description of the articulation between different business model components or building blocks to produce a proposition that can generate value for consumers and thus for the organization" (Lecocq & Demil, 2010).

Osterwalder (2004) have provided a business model ontology, which is a conceptualization and formalization of the elements, relationships, vocabulary, and semantics of a e-business model, which is structured into several levels of decomposition with increasing depth and complexity. To abridge complicated ontology, Osterwalder and Pigneur (2010) have developed a popular Business Model Canvas - simplified taxonomy of 9 main business model building blocks (Figure 1). Business model canvas inspired other authors to develop modifications such as the lean canvas by Maurya (2011) and the social business model canvas by Social Innovation Lab (2013), which was designed to represent social businesses. The lean canvas additionally contains the problem and solution building blocks. The

Figure 1. Business model building blocks (adopted from Osterwalder and Pigneur, 2010)
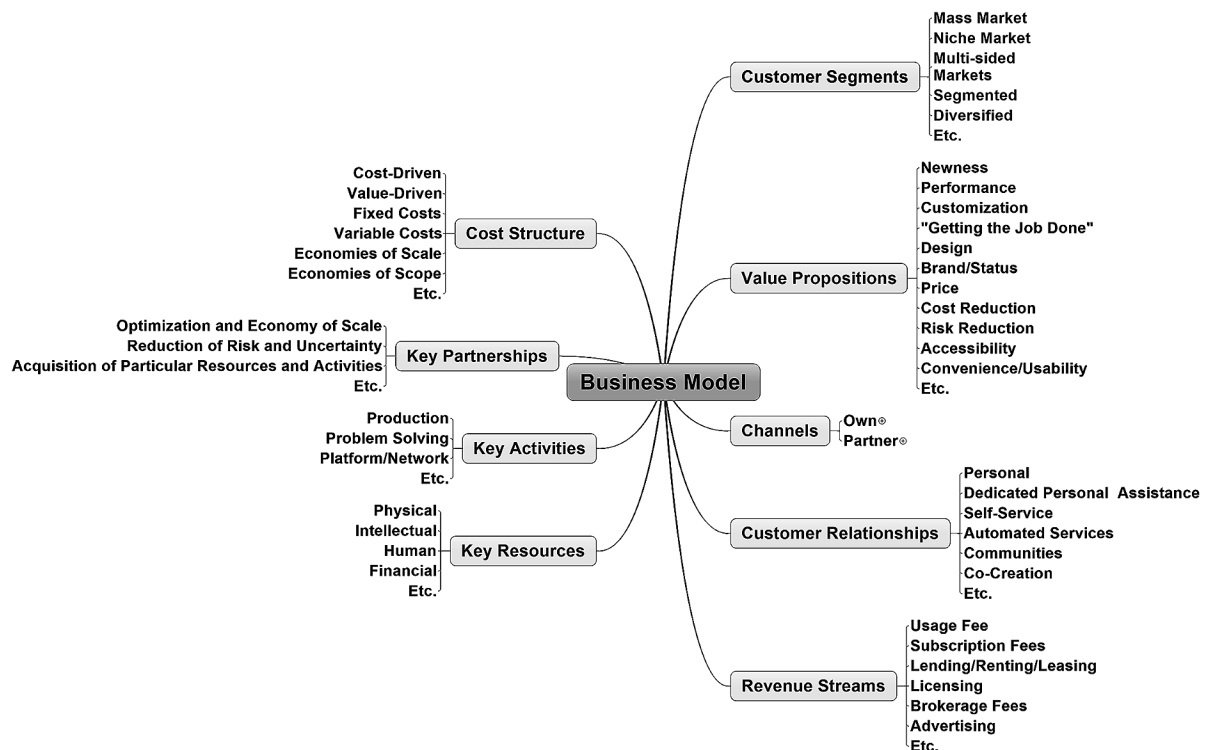
Related Content

Building Blocks of an E-Government: A Framework
Sushil K. Sharmaand Jatinder N. Gupta (2003). *Journal of Electronic Commerce in Organizations (pp. 34-48).*
www.irma-international.org/article/building-blocks-government/3419

Two-Dimensional Face Recognition Methods Comparing with a Riemannian Analysis of Iso-Geodesic Curves
Rachid Ahdid, Khaddouj Taifi, Mohamed Fakir, Said Safiand Bouzid Manaut (2015). *Journal of Electronic Commerce in Organizations (pp. 15-35).*
www.irma-international.org/article/two-dimensional-face-recognition-methods-comparing-with-a-riemannian-analysis-of-iso-geodesic-curves/133381

Mobile Automotive Cooperative Services (MACS): Systematic Development of Personalizable Interactive Mobile Automotive Services
Holger Hoffman (2008). *Global Mobile Commerce: Strategies, Implementation and Case Studies (pp. 199-214).*
www.irma-international.org/chapter/mobile-automotive-cooperative-services-macs/19261

Consumer-to-Consumer Electronic Commerce: A Distinct Research Stream
Kiku Jonesand Lori N.K. Leonard (2007). *Journal of Electronic Commerce in Organizations (pp. 39-54).*
www.irma-international.org/article/consumer-consumer-electronic-commerce/3501

Extending Apache Axis for Monitoring of Web Service Offerings
Vladimir Tosic, Wei Ma, Babak Pagurek, Bernard Pagurekand Hanan Lutfiyya (2008). *Electronic Commerce: Concepts, Methodologies, Tools, and Applications (pp. 641-658).*
www.irma-international.org/chapter/extending-apache-axis-monitoring-web/9499