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## **E-BUSINESS INFORMATION TECHNOLOGY**

***Аннотация:** в статье рассмотрены информационные технологии в электронном бизнесе, представлена классификация электронной коммерции, обозначены особенности электронных платежных систем.*

***Ключевые слова:** электронная коммерция, электронный бизнес, потребитель, Интернет, платежные системы карт, бескарточные системы оплаты.*

***Abstract:** in this paper, information technology in e-business is considered. A classification of e-commerce and features of payment systems on the Internet are presented.*

***Keywords:** e-commerce, e-business, consumer, Internet, card payment systems, non-card payment systems.*

E-commerce is one of the most widespread forms of running business. It is worth noting, that you need a consumer confidence and the security of online payments for a successful business. Briefly described list of the advantages and disadvantages of e-commerce is below.

### **1. Different types of e-commerce.**

In the international e-commerce market different types of services are provided. The most popular are auctions, financial and banking services, tourism, medical services, online payments, etc. E-business includes integration of information technology in the economy and international business.

Business dictionary for entrepreneurs (BDC) defines e-commerce as the process of buying, selling or exchanging products and services electronically-usually via the Internet or a mobile device.

The structure of e-commerce depends on the participants of the transaction. There are main types of e-commerce: business to business (B2B), business to consumers (B2C), consumer to consumers (C2C), business to government (B2G). At the time of inception of e-commerce B2C was the most profitable and developing type. However, today the largest category of e-commerce is B2B.

E-commerce models include online stores, catalogues of standard products, price-lists, forms for the order registration and payment.

## 2. Advantages of using information technology in business.

National, private and corporate computer networks influence the formation and development of e-business. Today we can say that entrepreneur needs information technology to keep the business afloat. The Internet helps to identify and satisfy client requirements.

There are many advantages of using information technology in business. Firstly, e-commerce benefit like being able to display best-sellers makes it easier to show off products to customers. Because today everyone has enough basic computer skills to make the deal on the Internet. Secondly, online shopping has 24-hour access. By being available at all hours, you can attract people who would normally pick up a product in stores, if the store were open. Also fast access to information and analysis enable the seller to understand and study the needs of consumers. Next on the list of e-commerce benefits is a wide sales market all over the world. This would increase the number of prospective buyers. Besides the advantage of e-commerce is a financial saving as the result of reduced number of intermediaries and reduction of rental.

## 3. Payment systems in the Internet.

The success rate of online business requires a reliable and efficient method of payment. There are the main groups of payment systems: payment systems based on plastic cards with a magnetic stripe; non-card payment systems; payment systems based on microprocessor devices.

To pay online with plastic card you need to enter your card details. The store will contact the bank to authorize and make your payment. Payment is considered complete following authorization your card.

The most reliable method of payment is a smart card. Unlike a straight memory or protected memory card, a microprocessor smart card contains a central processing unit (CPU) and operating system that perform multiple functions while securing your data, assets, and identity. Also known as a Secure Element (SE), the chip is a miniature computer embedded in your card. Smart cards are needed to provide reliable service to cardholders. On the Internet this payment system is unpopular.

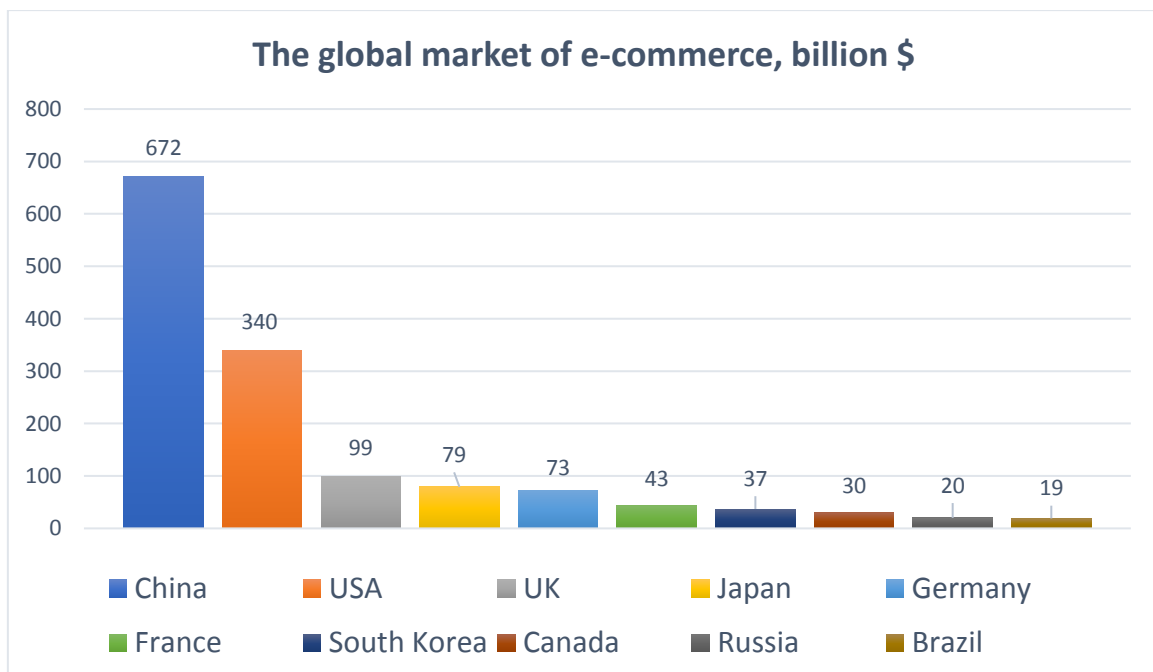
#### 4. E-commerce market.

In recent years, e-commerce market is increasing at a rapid rate. China is the leader of the world market of e-commerce. It currently stands at \$672 billion.

According to the Kinsta (WordPress hosting company), a ranking of e-Commerce markets is as follows.

Table 1

The global market of e-commerce



To sum up, information technology plays a major role in e-business. The international e-commerce market is growing every year, and it has a positive impact on the development of the economy of the world.

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