**BAY Assignment**

No.3 Business models and their application within the DFI:

* Business to Consumer - this model is where businesses sell to its consumers or where businesses directly deliver value to its consumers. Its application within the DFI would be that the interface actively allows for students to withdraw services like help information for registration issues, guides on how to utilize resources and even online classes. In this use case example, the interface is regarded as an entity that provides services to the students which can be regarded as customers. With all said in this section being a reference to the functionality of the UJConnect and the UJAcademy.
* Consumer to Business – this model is where consumers directly give services or provide information to businesses. It is the opposite of the commonly known Business to Consumer model. How this model would be applied within the DFI (UJ Connect) would be that students give feedback, recommendations or reviews that suggest how the platforms can be improved. This will increase the value that the interfaces have because students are constantly sharing their experiences and challenges that they face whilst using the interface.
* Consumer to Consumer – this model is where consumers transact and share information without business intervention. Products and services are sold among these consumers disregarding older traditional e-business models. How this model would be applied within the DFI would be students sharing information about their experiences in university like the hardships they face and the nice parts of their experience as well. The DFI that relates to this e-business model is the UJNetwork. Students could also use the UJNetwork to sell study material
* Business to Business – this model is where business share information and sell goods and services to each other, intermediaries like distributers and wholesalers can also exist in this model. In this case however, the model can provide enterprise-wide information for UJAdmin kind of a system where employees or staff at different levels in the organization can access to improve their workflows, manage employees and the supply chain structure with businesses in partnership with UJ.

# References

Sheehan, A. (2024). *Ecommerce Business Models: Types and Examples* . Retrieved from Shopify: https://www.shopify.com/blog/business-model