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- Articles, guides and tips on government services

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Serving Singapore's business community

- Plan your business
- Start your business
- Grow your business

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Helping you settle down in Singapore

- Visiting Singapore
- Relocating to Singapore
- Working in Singapore
- Studying in Singapore
- Doing business in Singapore

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- Government Directory

**TELKOMSEL**

**KUMPULKAN POIN dan menangkan hadiah menarik!**

**1 Honda HR-V GRAND PRIZE**  
**9 Honda Vario HADIAH LANGSUNG**

4 Canon Mirrorless  
4 Logam Mulia @ 10 gr

Tingkatkan transaksi BNI SMS Banking & menangkan hadiah menarik

BNI memberi lebih

18 Juni - 17 Desember 2015

### INTERNET BANKING

Nikmati fasilitas bertransaksi 24 jam dimanapun Anda berada

Personal

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Demo ▶

Corporate

Login ▶



Tips  
Keamanan Perbankan

**1500046**  
**BNI Call**



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Within All Gove...



ID - Jual: Rp 10853 | Beli: Rp 10603

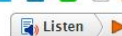
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an

yang lengkap siap untuk

Internasional  
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duk  
uk Anda disini

### Latest News

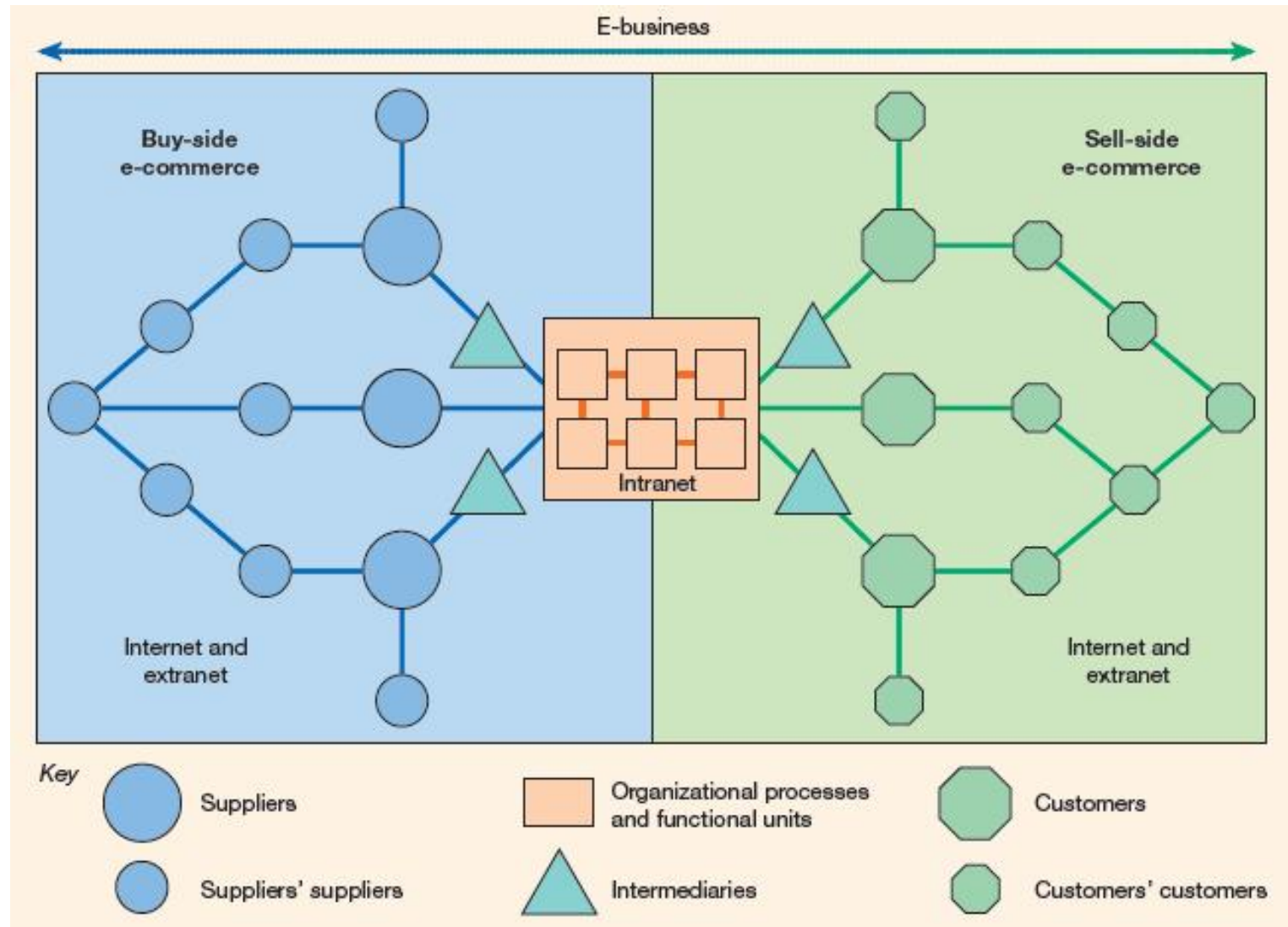
Ketentuan Bank Indonesia tentang Perubahan Underlying Transaksi Valas September 04, 2015  
Ketentuan Bank Indonesia tentang Perubahan Underlying Transaksi Valas September 04, 2015  
Ketentuan Bank Indonesia tentang Perubahan Underlying Transaksi Valas September 04, 2015  
BNI Luncurkan Laku Pandai di Ciwidey September 04, 2015

# E-Business VS E-Commerce?

# e-Commerce

- Menurut Turban dkk:  
*Proses membeli dan menjual atau tukar menukar produk, jasa atau informasi melalui komputer.*
- Menurut Loudon:  
*Penggunaan internet dan web untuk transaksi bisnis.*

# Buy side VS Sell side



# e-Business

- IBM :  
*the transformation of key business processes through the use of Internet technologies.*
- Department of Trade and Industry:  
*when a business has fully integrated information and communications technologies (ICTs) into its operations, potentially redesigning its business processes around ICT or completely reinventing its business model [. . .] e-business, is understood to be **the integration of all these activities with the internal processes of a business through ICT.***
- Mohan Sawhney :  
*The use of electronic networks and associated technologies to enable, improve, enhance, transform, or invent a business process or business system to create superior value for current or potential customers*

# e-Business VS e-Commerce

- **E-business lebih luas** cakupannya dan e-commerce hanya merupakan satu aspek atau satu bagian dari ebusiness.
- **E-commerce** hanya mencakup **transaksi bisnis** seperti membeli dan menjual barang dan jasa melalui internet.
- **E-commerce** pada prinsipnya sangat dipengaruhi dengan **transaksi keuangan** sedangkan dalam **e-business**, transaksi keuangan **bukan** menjadi yang utama.
- **E-business** melibatkan pemasaran, perancangan produk, evaluasi layanan konsumen, pengelolaan sumber daya manusia dan lain sebagainya dengan melibatkan sistem **terintegrasi**.





# APLIKASI E-BUSINESS

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Model E-Commerce

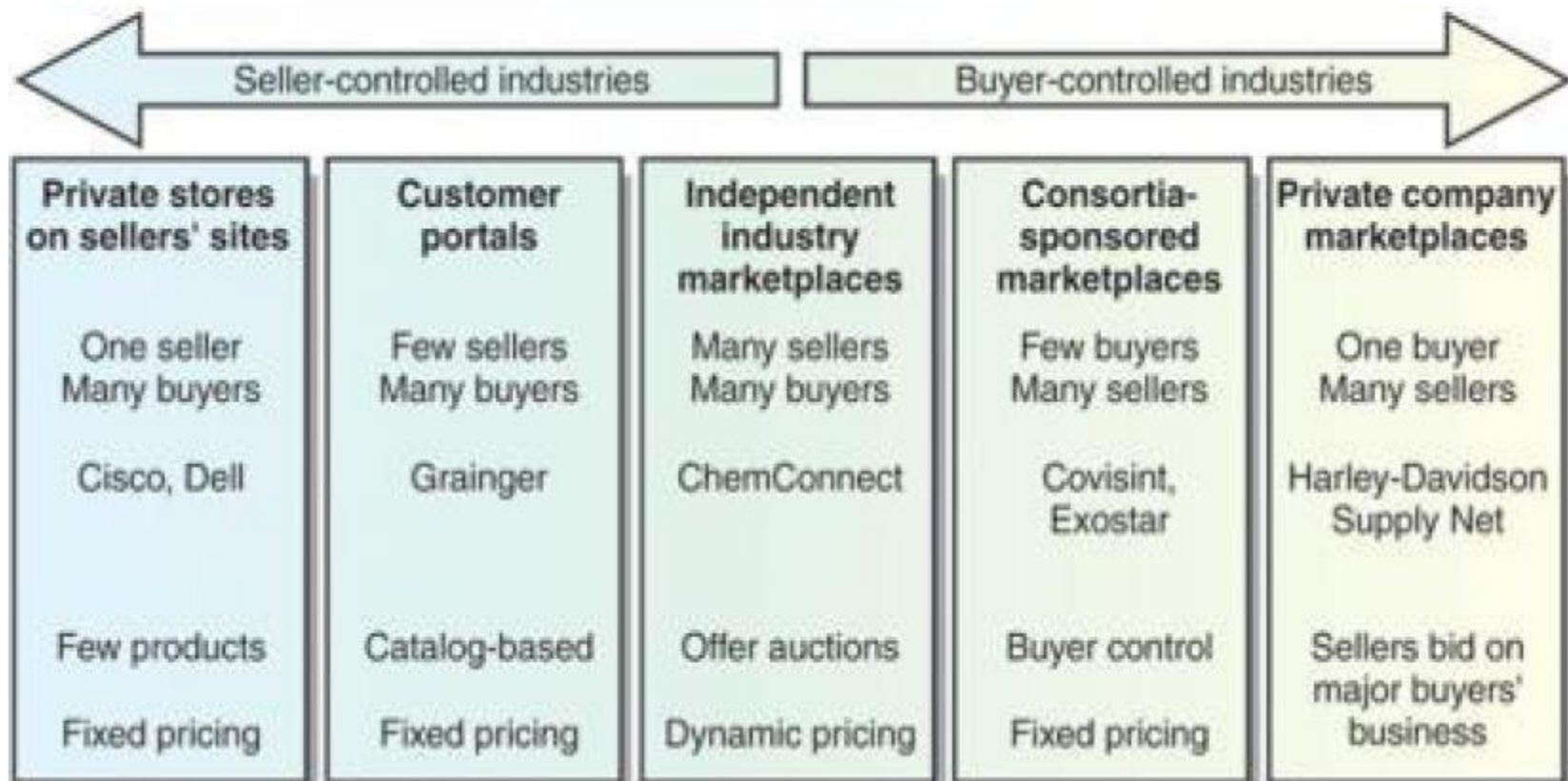


# E-Commerce Transaction Model

		From: Supplier of content/service		
		Consumer or citizen	Business (organization)	Government
To: Consumer of content/service	Consumer or citizen	<b>Consumer-to-Consumer (C2C)</b> <ul style="list-style-type: none"> <li>• eBay</li> <li>• Peer-to-Peer (Skype)</li> <li>• Blogs and communities</li> <li>• Product recommendations</li> <li>• Social networks: MySpace, Bebo</li> </ul>	<b>Business-to-Consumer (B2C)</b> <ul style="list-style-type: none"> <li>• Transactional: Amazon</li> <li>• Relationship-building: BP</li> <li>• Brand-building: Unilever</li> <li>• Media owner – News Corp</li> <li>• Comparison intermediary: Kelkoo, Pricerunner</li> </ul>	<b>Government-to-Consumer (G2C)</b> <ul style="list-style-type: none"> <li>• National government transactional: Tax – inland revenue</li> <li>• National government information</li> <li>• Local government services</li> </ul>
	Business (organization)	<b>Consumer-to-Business (C2B)</b> <ul style="list-style-type: none"> <li>• Priceline</li> <li>• Consumer-feedback, communities or campaigns</li> </ul>	<b>Business-to-Business (B2B)</b> <ul style="list-style-type: none"> <li>• Transactional: Eurooffice</li> <li>• Relationship-building: BP</li> <li>• Media Owned: Emap business publications</li> <li>• B2B marketplaces: EC21</li> </ul>	<b>Government-to-Business (G2B)</b> <ul style="list-style-type: none"> <li>• Government services and transactions: tax</li> <li>• Legal regulations</li> </ul>
	Government	<b>Consumer-to-Government (C2G)</b> <ul style="list-style-type: none"> <li>• Feedback to government through pressure group or individual sites</li> </ul>	<b>Business-to-Government (B2G)</b> <ul style="list-style-type: none"> <li>• Feedback to government businesses and non-governmental organizations</li> </ul>	<b>Government-to-Government (G2G)</b> <ul style="list-style-type: none"> <li>• Inter-government services</li> <li>• Exchange of information</li> </ul>

# B2B

- Merupakan sistem komunikasi bisnis antar pelaku bisnis atau transaksi secara elektronik antar perusahaan yang dilakukan secara rutin dan dalam kapasitas produk yang besar.



Adapted from: Raisch, W. 2001. *The eMarketplace*, p. 225.

**FIGURE 5-14** Characteristics of B2B marketplaces

# Private stores on seller's sites

- Sebuah market place dimana satu perusahaan pemasok (supplier) menjalin hubungan dengan banyak pembeli. Perusahaan jenis ini memiliki produk terbatas dengan harga yang cenderung tetap (tidak sering berubah-ubah).
- Contoh:
- Perusahaan-perusahaan Web Hosting,..seperti biznet, pasarhosting, darcoola, mwm, idwebhost dan lain sebagainya.

# Customer Portal (few seller, many buyers)

- Sebuah market place dimana terdapat banyak penjual yang menjalin hubungan dengan banyak pembeli. Perusahaan jenis ini memiliki catalog based dengan harga yang cenderung tetap.
- Contoh:
- [www.mobilku.com](http://www.mobilku.com), [www.bhinneka.co.id](http://www.bhinneka.co.id),  
[www.lottemart.co.id](http://www.lottemart.co.id) dll

# Independent Industry Marketplaces

- Memiliki banyak penjual, banyak pembeli, terdapat tawar menawar dan harganya tidak pasti
- Contoh → [dinomarket.com](http://dinomarket.com), [indonetwork.co.id](http://indonetwork.co.id)



dinomarket.com

Belanja Online Bebas Resiko



LAYANAN LIVE CHAT  
ONLINE



CALL CENTER  
0804-111-3466 (DINO)



HELP

ke PASAR DINO >

SEARCH : produk yang dicari



track  
order >



0 shopping  
cart >

LOGIN >

Pilih Kategori

Smartphone & Tablet >

Power Bank >

Aksesori Handphone >

Headphone & Speaker >

Kamera & Video >

Komputer & Alat Kantor >

Peralatan Rumah Tangga >

Elektronik Rumah Tangga >

Perlengkapan Kamar Tidur >

Peralatan Dapur >

Mainan & Hobi >

Kesehatan & Kecantikan >

Otomotif >

Fashion >

Lainnya >

All Brands

Produk Unik

SPRING  
BIG STYLE  
&  
SALE  
UP TO 80% OFF

klik disini >

code Promo hingga 30 April 2015

HARGA KHUSUS HARI INI

All About Macbook

Diskon hingga  
Rp 2,4 JUTA

B&W  
Bowers & Wilkins  
Cicilan 0%

BEST SELLER  
Power Bank

LG  
LED TV

Diskon hingga  
Rp 4,5 JUTA

more >

# Consortia-sponsored Market

- Memiliki sedikit pembeli, banyak penjual, pembeli memiliki control dan harga tetap
- Contoh → [www.agromaret.com](http://www.agromaret.com)



# Private Company Marketplaces

- Memiliki satu pembeli, banyak penjual, dapat memberi penawaran pada pembeli tertentu
- Contoh → PT.PLN, PT. GARUDA INDONESIA

# Business To Consumer (B2C)

- Jenis perdagangan elektronik dimana terdapat terdapat sebuah perusahaan (business) yang melakukan penjualan langsung barang-barangnya kepada pembeli (consumer)
- Karakteristik →
  - Merek terkenal
  - Barang-barang terdigitasi, misalnya ebook
  - Harga terjangkau
  - Barang-barang yang sudah cukup sering dipakai sehari-hari
  - Barang yang tidak dengan mudah ditemui dengan mudah di took tradisional
- Contoh → [amazon.com](https://www.amazon.com), [bhineka.com](https://www.bhineka.com)

# Consumer To Consumer (C2C)

- Merupakan salah satu model e-commerce dalam hal ini konsumen menjual secara langsung pada konsumen lain atau dapat juga dikatakan sebagai transaksi jual beli antar konsumen
- Karakteristik →
  - Internet dijadikan alat tukar menukar informasi
  - Konsumen juga membuat sebuah komunitas pengguna media sosial



# Consumer To Business (C2B)

- Meliputi individu yang menjual produk dan jasa untuk sebuah organisasi serta individu mencari penjual, berinteraksi dengan penjual tersebut dan melakukan transaksi

# Business To Government (B2G)

- Interaksi terjadi antara organisasi / perusahaan dengan pemerintah.
- B2G merupakan turunan dari B2B yang sering disebut dengan public sector marketing yang memasarkan berbagai macam produk dan jasa untuk berbagai tingkat pemerintahan, negara bagian dan lokal melalui integrated marketing communication atau komunikasi pemasaran terpadu seperti strategic public relation, advertising, dan komunikasi berbasis web

# E-Government

- the application of e-commerce technologies to government and public services.
- e-government development ((Layne & Lee, 2001):
  1. Cataloguing; initial online presence, not able to conduct any transactions, focus on the internal collection of information.
  2. Transaction; increase in services and access to online forms, use of interactive forms and digital signatures.
  3. Vertical integration; linking their internal procedures to the online world.
  4. Horizontal integration; integration within each level.

# E-business Opportunities

- **Reach.**

Reach refers to the potential number of customers a business can interact with. Also refers to the number of different categories and products a consumer interface (e.g. store, catalogue or web site) can cover: witness the large range of products available through e-businesses such as Amazon, eBay and Kelkoo.com and existing companies such as easyJet.com and Tesco.com which have used the web to extend their product range.

- **Richness.**

This is a characteristic of the information itself. The Internet enables more detailed information about products, prices and availability to be made available.

- **Affiliation.**

This refers to the effectiveness of links with partners. In an online context, an organization which has the most and richest links with other compatible organizations will be able to gain a larger reach and influence.

# Drivers of Business Internet Adoption

The two main ways in which this can be achieved are:

- Potential for increased revenue arising from increased reach to a larger customer base and encouraging loyalty and repeat purchases among existing customers.
- Cost reduction achieved through delivering services electronically.
- **Cost/efficiency drivers**
  - Increasing speed with which supplies can be obtained
  - Increasing speed with which goods can be dispatched
  - Reduced sales and purchasing costs
  - Reduced operating costs.
- **Competitiveness drivers**
  - Customer demand
  - Improving the range and quality of services offered
  - Avoiding losing market share to businesses already using e-commerce.
- **Market advantage**
- **Value adding**

# E-business risks and barriers to business adoption?

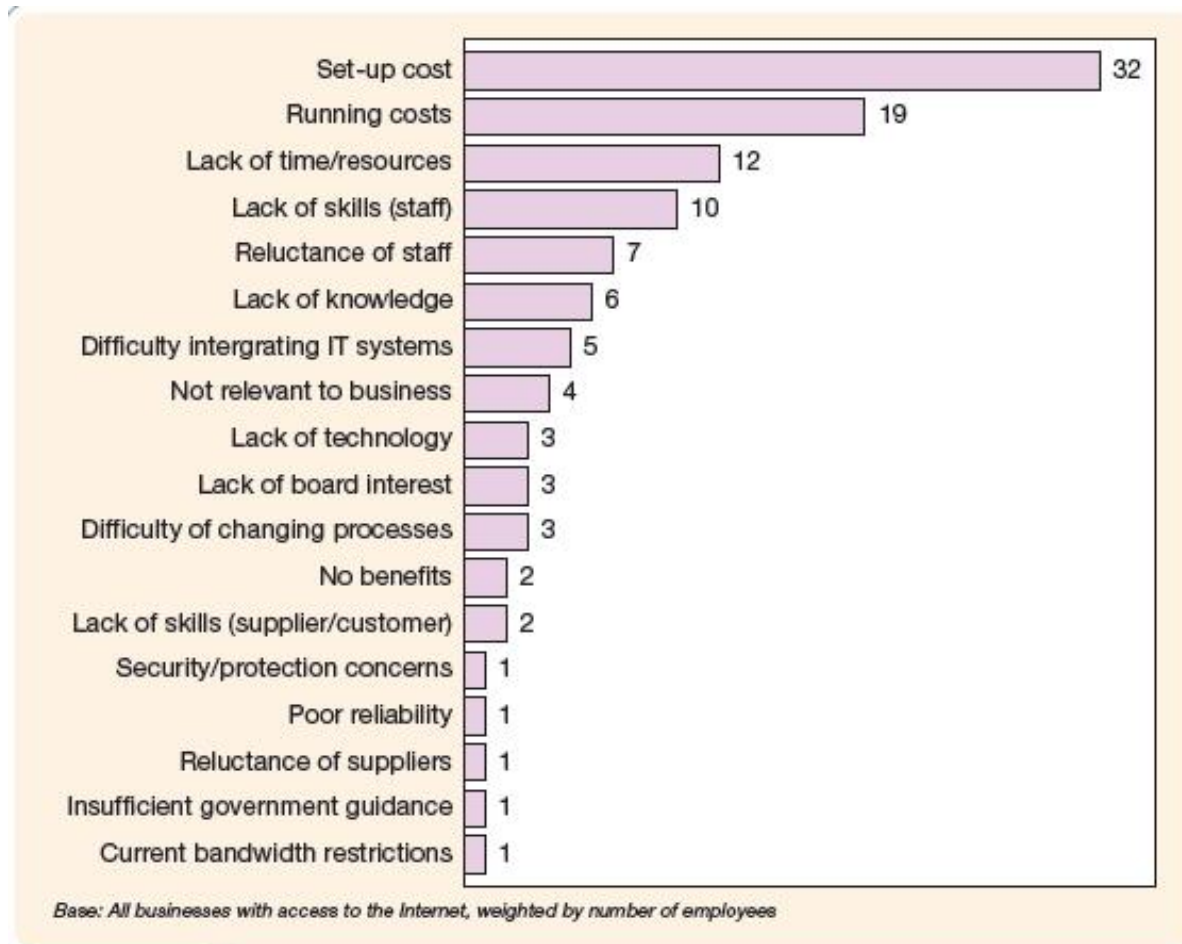


Figure 1.12

Barriers to development of online technologies  
Source: DTI (2002)



# Basic Stage Model

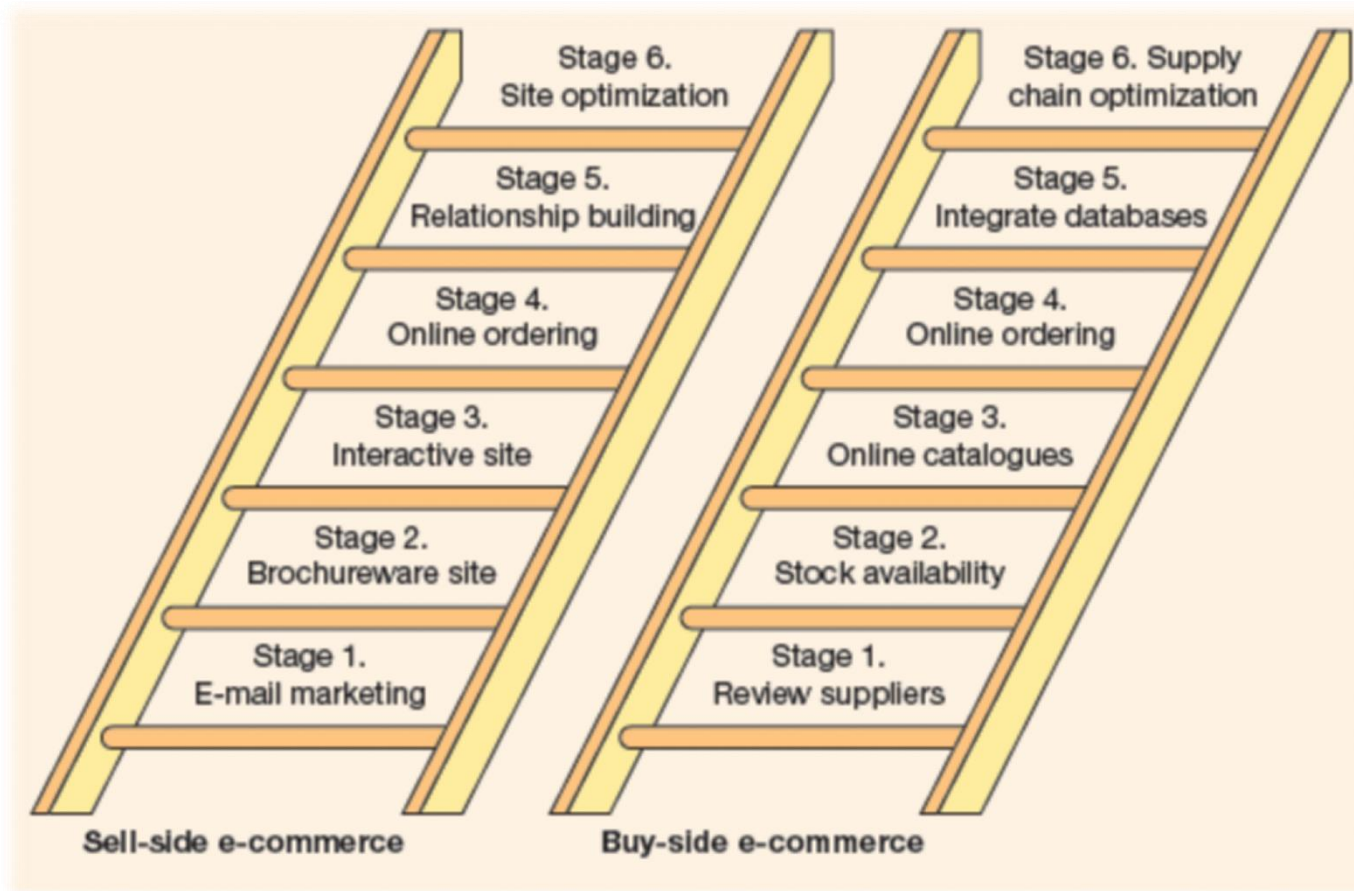


Figure 1.13

A simple stage model for buy-side and sell-side e-commerce

# Drivers of consumer Internet adoption

- Content
- Customization
- Community
- Convenience
- Choice
- Cost Reduction

# Barriers to consumer Internet adoption

- No perceived benefit
- Lack of trust
- Security problems
- Lack of skills
- Cost.



# 8 Key Elements of a Business Model

- Value proposition
- Revenue model
- Market opportunity
- Competitive environment
- Competitive advantage
- Market strategy
- Organizational development
- Management team