

ELEKTRONSKA TRGOVINA

ELECTRONIC COMMERCE

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REZIME

Elektronska trgovina može da se definiše na različite načine. Svaka definicija pomaže da se taj koncept što bolje razumije i objasni. Elektronska trgovina je skup procedura i tehnologija koje automatizuju poslove finansijskih transakcija upotrebom elektronskih sredstava. Takođe elektronska trgovina se prema nekim autorima, definiše kao novi koncept, koji se razvija i koji obuhvata proces kupovine i prodaje ili razmjene proizvoda, usluga ili informacija preko računarskih mreža, uključujući i internet. Elektronska trgovina se ne ograničava samo na kupovinu i prodaju, nego ona obuhvata i sve preprodajne i postprodajne aktivnosti duž lanca snabdjevanja.

Uvođenjem elektronske trgovine, korištenjem interneta i web servisa u poslovanju, ostvaruje se put ka potpuno novom obliku ekonomije – Internet ekonomiji.

Ključne riječi: elektronska trgovina, razvoj, kupovina, prodaja ekonomija, internet.

SUMMARY

Electronic commerce can be defined in different ways. Any definition helps to understand and explain that concept as better as possible. Electronic commerce is a set of procedures and technologies that automate the tasks of financial transactions using electronic means. Also, according to some authors, electronic commerce is defined as a new concept, which is being developed and which includes process of buying and selling or exchanging products, services or information via computer networks, including the Internet. Electronic commerce is not limited just to buying and selling, but it also includes all pre-sales and after-sales ongoing activities along the supply chain. Introducing electronic commerce, using the Internet and Web services in business, realizes the way to a completely new type of economy - internet economy.

Keywords: electronic commerce, development, purchase, sale, economy, Internet.

UVOD

Danas u sve uočljivijem procesu globalizacije značajnu ulogu ima i razvoj savremenih sredstava komunikacije, naročito elektronskih, koja iz korijena mijenjaju postojeće odnose i snage na svjetskom tržištu. Veličina uticaja razvoja komunikacionih i informatičkih sredstava na svjetsku privredu se može naslutiti i po tome što zalazi u tradicionalno radno intenzivne djelatnosti, kod kojih prije nije bilo mnogo mogućnosti za primjenu savremene informacione tehnologije.

Menadžeri velikih kompanija, kao i malih i srednjih preduzeća treba da shvate prije svega sam značaj, kao i mnoge prednosti koje im omogućava upotreba savremene digitalne tehnologije u kreiranju novih poslovnih ideja i njihovoj realizaciji. U novoj digitalnoj eri prednosti i mogućnosti elektronskog poslovanja čine značajan potencijal koji treba da se iskoristi na najbolji i najefikasniji način. Zahvaljujući internetu došlo je do promjene u načinu poslovanja, geografske granice nestaju, a ruše se i jezičke barijere i valutna ograničenja.

ELEKTRONSKA TRGOVINA

Današnji način poslovanja je potpuno izmjenjen i to najviše zahvaljujući internetu. Elektronska trgovina ima veliku ulogu u procesu globalizacije i u procesu razvoja savremenih sredstava komunikacije, posebno elektronskih, tako što iz korijena mijenja postojeće odnose i snage na svjetskom tržištu. U modernom poslovanju dolazi do prelaska iz mehaničke u elektronsku fazu poslovanja. Pored tehnološkog aspekta potrebno je naglasiti i ekonomski aspekt i definisati elektronsku trgovinu kao novo tržište koje nudi nove tipove roba i usluga, kao što su digitalni

INTRODUCTION

Today, development of modern means of communication, especially electronic, which radically change the existing power relations and the power on the global market, have a significant role in more evident process of globalization. The magnitude of impact of the development of communication and information resources on the world economy may be implied by the fact that it goes into traditional labor intensive activities, where before there were not opportunities for the application of modern information technology.

Managers of large companies, as well as small and medium-sized enterprises, need to understand first of all the importance, as well as many advantages that use of modern digital technology enables them in the creation of new business ideas and their realization. In the new digital era the benefits and opportunities of e-business represent a significant potential that should be used in the best and the most efficient way. Thanks to the internet there are some changes in the way of business, geographical boundaries are disappearing, language barriers and currency restrictions are being bowed down.

ELECTRONIC COMMERCE

Today's way of doing business is completely changed, mostly thanks to the Internet. E-commerce has a great role in the process of globalization and in the development of modern means of communication, especially electronic, by radically changing the existing power relations and the power on the global market. In modern business there is a transition from mechanical to electronic phase of business. Besides the technological aspect it is necessary to emphasize the economic aspect and define e-commerce as a new market that offers new types of goods and services, such as digital products through digital pro-

proizvodi kroz digitalne procese. Prodavci fizičke robe takođe se uključuju u digitalne procese, kao što su online naručivanje, istraživanje tržišta i plaćanje, koji predstavljaju dijelove novog tržišta. (Uroš T. 2006).

Elektronska trgovina je razmjena poslovnih informacija, održavanje poslovnih veza i vođenje poslovnih transakcija između različitih organizacija putem telekomunikacionih mreža i predstavlja nešto više od skupa internet tehnologija (Milosavljević, Grubor, Veinović, 2009).

Elektronska trgovina može da se posmatra sa užeg i šireg stanovišta. U užem smislu elektronska trgovina podrazumijeva kupoprodaju putem interneta, a u širem smislu obuhvata razmjenu poslovnih informacija, održavanje poslovnih odnosa i vođenje poslovnih transakcija sredstvima telekomunikacionih mreža. (Skripta za prijemni, 2009). U ispunjavanju zadataka koriste elektronske komunikacione medije kao što su internet, ekstranet, elektronska pošta, baze podataka i mobilne telefonije. Elektronska trgovina obuhvata više aktivnosti kao što su elektronska prodaja i kupovina roba i usluga, online isporuka digitalnih sadržaja, elektronski transfer novčanih sredstava, javne nabavke, direktni potrošački marketing i druge postrodajne usluge. Osnova elektronskog poslovanja često se naziva potpuno digitalno poslovanje i ono sadrži tri komponente: proizvod, proces i učesnike, koji imaju po dvije komponente, fizičku i digitalnu. Sve ono što se može poslati i primiti putem interneta smatra se digitalnim proizvodom.

Elektronska trgovina stvara nova tržišta i ekonomske aktivnosti, koje karakterišu brzi informacioni tokovi i tržišna dinamika. Elektronske mreže obezbjeđuju infrastrukturu za prikupljanje i distribuiranje informacija. One takođe služe kao novi kanal za realizaciju prodaje, promociju proizvoda i pružanje usluga. Pored toga, mreže integrišu informacije za upravljanje poslovnim aktivnostima na svim

processes. Sellers of physical goods are also being included in digital processes, such as on-line ordering, market research and payment, which are the parts of the new market. (Uroš T. 2006).

Electronic commerce is the exchange of business information, maintaining business relationships, and conducting business transactions between different organizations via telecommunication networks and is more than a set of Internet technologies (Milosavljević, Grubor, Veinović, 2009).

E-commerce can be viewed from the narrower and wider point of view. In the narrow sense electronic commerce involves buying and selling through the Internet, and in a broader sense it includes the exchange of business information, maintaining business relationships, and conducting business transactions by means of telecommunications networks. (Skripta za prijemni, 2009). In fulfilling tasks it uses electronic communication media such as the Internet, extranets, e-mail, database and mobile telephony. Electronic commerce includes several activities such as electronic sales and purchases of goods and services, on-line delivery of digital content, electronic funds transfer, public procurement, direct consumer marketing and other after-sales services. The basis of e-business is often called a fully digital business and it contains three components: product, process and participants, which have two components, physical and digital. Everything that can be sent and received via the Internet is considered to be a digital product.

Electronic commerce creates new markets and economic activities, which are characterized by rapid information processes and market dynamics. Electronic networks provide the infrastructure for collecting and disseminating information. They also serve as a new channel for the sales, promotion of products and services delivery. Moreover, network integrate information for managing business activities at all levels of the

nivoima preduzeća i obezbjeđuju nove elektronske veze sa kupcima i partnerima iz lanca snabdijevanja. Sve veći broj aktivnosti koje dodaju vrednost u privredi se odvijaju u sajber prostoru kroz globalno povezane elektronske mreže. Internet je proširio prostore do kojih preduzeća dosežu. Menadžeri mogu otkriti veći broj poslovnih šansi zahvaljujući pribavljanju mnogih dodatnih poslovnih informacija sa interneta.

company and provide new electronic connections with customers and partners in the supply chain. An increasing number of activities that add value to the economy take place in cyberspace through globally connected electronic networks. The Internet has expanded the premises to which companies reach. Managers can detect a greater number of business opportunities due to obtaining many additional business information from the Internet.

ELEKTRONSKO TRŽIŠTE

Milićević (2002) navodi da internet i nove informacione tehnologije dovode do restrukturiranja tržišta na globalnom nivou i pojedinih industrijskih i uslužnih djelatnosti. Kao i na tradicionalnom (fizičkom) tržištu i na elektronskom tržištu kupci i prodavci razmjenjuju proizvode i usluge za novac ili za druge proizvode ili usluge, ali samo elektronskim putem. Elektronsko tržište koristi elektronske transakcije koje vode novom načinu distribucije proizvoda i usluga krajnjim potrošačima. Elektronsko tržište označava mjesto gdje se obavlja elektronska trgovina, odnosno predstavlja mrežu međudejstava i veza gdje se informacija, proizvodi, usluge i plaćanje razmjenjuju. Posljednjih godina elektronsko tržište dobija sve veći značaj u savremenom načinu poslovanja. Kada je riječ o elektronskom poslovanju, centar poslovanja je mreža zasnovana na lokacijama gdje se nalaze kupci, prodavci i ostali učesnici i oni se svi pronalaze elektronskim putem i posluju tako.

ELECTRONIC MARKET

Milicevic (2002) states that the Internet and new information technologies are leading to restructuring of markets on a global level and some industrial and service sectors. As well as on traditional (physical) market, also in electronic market, customers and sellers exchange goods and services for money or other goods or services, but only electronically. Electronic market uses electronic transactions leading to a new way of distribution of products and services to ultimate consumers. Electronic market means a place where electronic commerce is conducted, that is to say a network of interactions and communication where the information, products, services and payments are exchanged. In recent years, electronic market is gaining importance in the modern way of doing business. When it comes to e-business, business center is a network based on the locations where there are customers, sellers and other participants and they all find each other electronically and do business so.

MODELI ELEKTRONSKE TRGOVINE

Postoji zaista mnogo modela elektronske trgovine koji se razlikuju prema relacijama koje postoje između učesnika u trgovini (preduzeća, kupci, zaposleni, država). Neki

MODELS OF ELECTRONIC COMMERCE

There are many models of electronic commerce that vary according to the relations which exist between participants in trade (companies, customers, employees, govern-

od modela su: B2B, B2C, B2E, C2C, C2B, a u posljednje vrijeme pojavljuju se i složenije forme koje nastaju kao kombinacija i nadogradnja postojećih kao što su B2B2C i C2B2C.

B2B (Business to Business) predstavlja automatizovanu razmjenu informacija između različitih organizacija;

B2C (Business to Consumer) označava prodaju roba i usluga krajnjim potrošačima; B2E (Business to Employee) je model koji je poznat i kao intranet, odnosno web sajt koji zaposlenima pruža proizvode ili informacije;

C2B (Consumer to Business) je model u kome potrošač zahtjeva proizvod ili uslugu od prodavca;

C2C (Consumer to Consumer) je model u kome potrošači vrše prodaju jedni drugima;

B2B2C (Business to Business to Consumer) je model koji se ostvaruje korištenjem modela B2B koji podržava poslovanje preduzeća po modelu B2C;

C2B2C (Consumer to Business to Consumer) je model koji povezuje potrošače koristeći online preduzeće kao posrednika.

ment). Some of the models are: B2B, B2C, B2E, C2C, C2B, but lately there are also more complex forms that are created as a combination and updating of existing models such as B2B2C and C2B2C.

B2B (Business to Business) is the automated exchange of information between different organizations;

B2C (Business to Consumer) means the sale of goods and services to end consumers;

B2E (Business to Employee) is a model which is also known as Intranet, or the Web site that gives products or information to employees;

C2B (Consumer to Business) is a model where the consumer requests a product or service from the seller;

C2C (Consumer to Consumer) is a model in which customers sell to each other;

B2B2C (Business to Business to Consumer) is a model that is realized using B2B model that supports the company's operations on the model of B2C;

C2B2C (Consumer to Business to Consumer) is a model that connects consumers using on-line company as an intermediary.

PRAVNA PITANJA SPECIFIČNA ZA ELEKTRONSKU TRGOVINU

Najvažnija pravna pitanja specifična za e-trgovinu su: dodjeljivanje imena domena, naplata poreskih obaveza iz prihoda koji nastaju elektronskim putem i zaštita intelektualne svojine. Kod dodjeljivanja internet adresa, odnosno imena domena, nastaju problem kada se nekoliko kompanija koje imaju slična imena takmiče oko domena. Problem se rješavaju na sudu ili pred međunarodnim arbitražnim sistemom. Federalne, državne i lokalne vlasti pokušavaju na sve načine da proračunaju kako da dobiju dio prihoda koji nastaje elektronski. Problem su naročito izraženi u međunarodnoj trgovini, kada se postavlja pitanje gdje treba platiti taksu za

LEGAL ISSUES SPECIFIC TO ELECTRONIC COMMERCE

The most important legal issues specific to e-commerce are: assigning domain names, tax collection from incomes generated electronically and intellectual property protection. When assigning Internet addresses or domain names, problems arise when several companies that have similar names compete around the domain. The problem is solved in court or before an international arbitration system. Federal, state and local authorities are trying in every way to calculate how to get a share of revenue generated electronically. The problems are particularly prominent in international trade, when the question is where you need to pay a tax for a business

poslovnu dozvolu, porez na prihod, porez na dodatnu vrijednost, godišnji porez na dohodak i slično, kao i ko vrši kontrolu naplate. Zaštitu softvera i drugih neopipljivih tvorevina teško je sprovesti preko web-a, zbog čega su pitanja autorskih prava i zaštite intelektualne svojine predmet čestih rasprava.

Jedno od rješenja je možda porez koji je svojstven samo internetu, tako zvani "bit porez". Ideja o ovom porezu bazira se na tome da svaki bit koji putuje mrežom predstavlja predmet oporezivanja po stopi koja je jedinstvena. On bi mogao da se sakuplja u telefonskim centralama ili kod provajdera i da se dostavlja nadležnoj poreskoj službi. Međutim, takav porez ne bi vodio računa o prirodi podataka ili roba koje se kupuju. Najveća količina bitova na internetu pripada dječijim video igrama koje su u većini zemalja, gde je razvijeno elektronsko poslovanje, oslobođene poreza ili su oporezovane po najnižoj stopi. Takođe je nejasno koja vlada bi preuzela porez koji je posledica prekograničnog protoka podataka. Pored problema sigurnosti, problem nejasnog modela oporezivanja trgovinskih transakcija na internetu zasigurno zadaje velike muke fiskalnim stručnjacima širom sveta.

license, income tax, value-added tax, the annual income tax and the like, as well as who controls the charge. Protection of software and other intangible creations is difficult to be implemented over the Web, which is why the issues of copyright and protection of intellectual property are subjects of frequent discussions. One solution might be a tax that is unique to the Internet, the so-called "bit tax". The idea of this tax is based on the fact that each bit that travels through the network represents a subject to taxation at a rate that is unique. It could be collected in telephone exchanges or at the service provider and to be submitted to the competent tax authorities. However, such a tax would not take account of the nature of the information or goods that are purchased. The largest amount of bits on the Internet belongs to the children's video games which are in most countries, where business is developed, tax-exempt or taxed at the lowest rate. It is also unclear which government would take over the tax that is a result of cross-border data flow. Besides safety problems, the problem of unclear model of taxation of commercial transactions on the Internet certainly inflicts great torments to fiscal experts worldwide.

PREDNOSTI I NEDOSTACI ELEKTRONSKE TRGOVINE

Osnovna karakteristika elektronske trgovine jeste temeljna i veoma brza promjena načina na koji se trgovina obavlja. Danas elektronska trgovina ima brojne prednosti u odnosu na tradicionalno obavljanje trgovinskih transakcija. Većom primjenom elektronske trgovine javljaju se i nove prednosti. Skup interaktivnih, sadržajem bogatih i personalizovanih poruka, moguće je dostaviti

ADVANTAGES AND DISADVANTAGES OF ELECTRONIC COMMERCE

The main characteristic of e-commerce is a profound and very rapid change in the way trade is conducted. Today, e-commerce has many advantages over traditional conducting commercial transactions. Extensive use of e-commerce leads to new advantages. A set of interactive, content-rich and personalized messages can be delivered to specifically selected consumers to increase sales. To-

posebno odabranim postrošačima kako bi se povećala prodaja. Kompanije danas posjeduju puno više informacija nego prije, što im omogućava da te informacije iskoriste što efikasnije, da segmentiraju tržište i svoje proizvode ili usluge što bolje prilagode potencijalnim kupcima ili korisnicima usluga.

Posebno je uticaj elektronske trgovine izražen u industrijskim granama koje se bave proizvodnjom računara, softvera i računarske opreme i ostalih elemenata neophodnih za realizaciju elektronske trgovine. Elektronska trgovina je omogućila kompanijama da mogu da biraju snabdjevače iz cijelog svijeta bez obzira na geografski položaj, kao i da prodaju i plasiraju svoje proizvode ili usluge bilo gdje na globalnom tržištu.

U odnosu na klasičnu trgovinu prednosti internet trgovine su brojne jer nisu potrebne nekretnine, kao ni aranžiranje izloga, prodajno osoblje je svedeno na minimum, mogućnost prodaje širom svijeta, trenutna komunikacija, prezentovanje interaktivnog multimedijalnog kataloga koji može da pruži informacije koje kupac želi (nema klasičnih kataloga i poštanskih troškova dostave), promocija je puno jeftinija, lakše je ostvariti publicitet na internetu, ima više mogućnosti prilagođavanja zahtjevima kupaca, a uz sve to kupcu je omogućena lakša kupovina, koju obavlja iz fotelje, bez vremenskog ograničenja (non-stop), bez uticaja prodajnog osoblja na donošenje odluka i druge razne olakšice.

Zbog kompleksnosti sistema elektronske trgovine može doći i do problema u prodaji, odnosno kupovini preko interneta. Problemi se odnose na to da mnogi potencijalni kupci još nemaju pristup internetu ili ga ne koriste, neki nemaju brze veze, da kupovina putem interneta podrazumeva veliko povjerenje, da je ugrožena privatnost i postojanje problema stvarnog postojanja prodavnica na internetu. Internet je javna mreža koja je dostupna svima, zbog toga postoji mogućnost da neko neovlašteno prati komunikaciju i posle to zloupotrijebi. Zbog takvih razloga je potrebno pronaći mehanizme koji će da obezbjede

day companies have a lot more information than before, which allows them to take advantage of this information as efficiently as possible, to segment the market and to adapt their products or services to potential customers or service users as well as possible.

The impact of e-commerce is especially expressed in industries engaged in the production of computers, software and computer equipment and other elements necessary for realization of e-commerce. E-commerce has enabled companies to choose suppliers all over the world regardless of their geographical location, and to sell and market their products or services anywhere in the global market.

Compared to traditional commerce the advantages of Internet commerce are numerous because properties are not necessary, as well as window dressing, sales staff is reduced to a minimum, there is a possibility of selling around the world, instant communication, presentation of interactive multimedia catalog that can provide the information that the customer wants (there is no classic catalog and postal shipping), promotion is much cheaper, it is easier to achieve publicity on the internet, there are more opportunities to adapt to customer needs, and with all that the customer is enabled easier purchases carried out from an armchair, with no time limit (non-stop), without affecting the sales staff in the decision-making and various other benefits.

Due to the complexity of the system of electronic trade problems in the sale or purchase over the Internet may occur. Problems refer to the fact that many potential customers still do not have Internet access or do not use it, some do not have fast Internet connection, online purchase involves a lot of confidence, privacy is compromised and there is a problem of the actual existence of stores on the Internet. Internet is a public network that is accessible to everyone, and because of that there is a possibility that someone monitors communication without authorization and to abuse it later. Because of these reasons, it is

zaštitu informacija, integritet informacija i njihovu autentičnost.

Kriptografija je nauka koja se bavi metodama čuvanja tajnosti informacija i koja ima svoje elemente kao što su: šifrovanje, dešifrovanje i ključ. Definisanje i provjera identiteta pošiljaoca se postiže upotrebom digitalnih potpisa i sertifikata. Svrha digitalnog potpisa je u potvrđivanju autentičnosti sadržaja poruke, kao i obezbjeđenje garantovanja identiteta pošiljaoca poruke.

necessary to find mechanisms that will ensure the protection of information, information integrity, and their authenticity. Cryptography is the science that deals with methods of maintenance of the confidentiality of information and which has its own features such as encryption, decryption and key. Defining and verifying the identity of the sender is achieved by using digital signatures and certificates. The purpose of the digital signature is authentication of the message content, as well as provision of guarantee of identity of the sender of the message.

ZAKLJUČAK

Pojavom interneta mnogo toga se promijenilo u pogledu poslovanja i samoj trgovini. Nekada se poslovalo principom lice u lice, a danas pojavom interneta učesnici u trgovini se ne moraju poznavati, niti sresti i vidjeti. Pojavom elektronske trgovine ne postoje više geografske granice niti jezičke barijere niti valutna ograničenja. U savremenom poslovanju dolazi do prelaska iz mehaničke u elektronsku fazu poslovanja, što dovodi i do bržeg prodiranja tehničkog progressa u trgovinu. Dolazi do razvoja elektronskih prodavnica, koje imaju značajnih prednosti za krajnje potrošače, ali se javljaju i novi problemi, u vezi sa plaćanjem i sigurnošću transakcija koje se obavljaju na taj način. Elektronska trgovina, kao i elektronsko poslovanje postaju neizbježna svakodnevnica. Papir, olovka, pečat i ostali pribor zamjenjeni su računarom i internetom, zahvaljujući kojima se puno lakše i bolje obavlja sve veći broj poslovnih transakcija. Kupovina preko interneta i elektronska trgovina razvijaju se vrlo brzim tempom, tako se otvaraju nove poslovne mogućnosti, što utiče na povećanje produktivnosti, smanjenje troškova i brži obrt kapitala. Elektronska trgovina stvara i mogućnosti za zapošljavanje, stimulise se ekonomski rast, ulaganje u inovacije, nove tehnologije i znanje što doprinosi pojavi novih subjekata na tržištu.

CONCLUSION

With the advent of the Internet a lot has changed in terms of business and trade. Once the operating was based on the principle of face-to-face, but now with the advent of the Internet participants in trade do not need to know, nor meet and see each other. With the advent of e-commerce there are no more geographical borders, nor language barriers and currency constraints. In modern business there is a transition from mechanical to electronic phase of business, which leads to more rapid penetration of technical progress in trade. It comes to development of electronic stores, which have significant benefits for end consumers, but there are new problems related to payments and the security of transactions carried out in this way. E-commerce and e-business are becoming inevitable everyday. Paper, pencil, stamp and other equipment are replaced by computer and the Internet, thanks to which it is much easier and better to conduct an increasing number of business transactions. Online purchase and e-commerce are developing very fast, thus opening up new business opportunities, which affects an increase in productivity, reduction of costs and faster capital turnover. E-commerce creates employment opportunities, stimulates economic growth, investment in innovations, new technologies and knowledge, which contributes to the emergence of new operators in the market.

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