CONCEPTION OF INTEGRATOR IN CROSS-BORDER E-COMMERCE

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ABSTRACT. Background: E-commerce is one of the most dynamic and important sectors of the economy. The latest trend in this market is cross-border trade. It is based on selling products to customers who are located in other countries. However, it is connected to several problems, such as a high cost and long time of delivery, language barriers, different legal and tax conditionings, etc.

Methods: The studies were conducted on the basis of the authors' experience in the field of e-commerce. The issue of cross-border commerce was mainly analysed with the use of reports of the European Commission. The aim of the article is to propose a conception of an integrator of cross-border e-commerce, which will make it possible, among other things, to solve logistic problems.

Results: The article presents an authorial conception of an integrator in cross-border e-commerce. Its main task is to integrate the whole supply chain. Thanks to the economies of scale, obtained as a result of consolidation of parcels from many e-shops, the integrator is able to achieve lower delivery costs in international transport, make returns of goods more effective and serve customers from different countries better.

Conclusions: The conception of an integrator in cross-border commerce proposed in the article may increase competitiveness of micro and small e-enterprises, especially in the international arena. Moreover, applying this conception may contribute to a rise in the attractiveness of cross-border commerce, which, as result of a greater sale level, would contribute to an increase in the total e-commerce.

Key words: e-commerce, cross border e-commerce, integration of supply chain.

E-COMMERCE

E-commerce is a set of transactions made by computer networks. These transactions most frequently concern the purchase or sale of goods and services ordered electronically, but the payment for and delivery of the goods or services may be performed in any form (also outside the network) [Central Statistical Office of Poland 2013]. The most popular method of carrying out these transactions is through the Internet, hence the name electronic commerce.

Initially, i.e. in the 1980s, e-commerce took place with the help of Electronic Data Interchange (EDI). It was, however, a solution for the largest enterprises. Later, thanks to dynamic development of the Internet, e-commerce became available for almost everyone.

Although trade conducted via the Internet has had short history and, initially, its importance was marginal, it currently constitutes one of the most dynamic and significant areas of the economy of many countries, including Poland. For the already existing enterprises it has created new possibilities to compete and expand on a larger scale, and for the newly-emerging ones - prospects for fast development. This is possible thanks to low barriers to entry, which
encourage more and more companies to sell their products via the Internet [e-Commerce 2015].

According to the European Commission, e-commerce is the main factor of economic growth and increasing employment levels in the whole European Union. E-commerce gives jobs, directly and indirectly, to 2m people. It is estimated that, altogether, there are approximately 550 thousand e-enterprises in Europe, which send 3.6bn shipments a year [Ecommerce Europe 2013]. The turnover of e-commerce in Europe was €423.8bn in 2014, which was a rise of 14% in relation to the previous year [Gemius 2015].

The level of advancement and popularity of e-commerce varies greatly in individual member states of the European Union (EU). The British market is the largest one in Europe - the total turnover in 2013 amounted to €96.2bn. Next come Germany (€63.4bn) [Fundacja im. Lesława A. Pagi 2015] and France (€51bn) [Ecommerce Europe 2013].

E-commerce in Poland is one of the fastest growing in Europe. The development rate is around 15-20% a year. In 2014 its value was approx. PLN26bn (€6.3bn) [Fundacja im. Lesława A. Pagi 2015]. This year the turnover is expected to exceed PLN31bn. According to different sources, the number of Internet shops is 15-20 thousand. It is estimated that after 2015 there may even be 22 thousand of them [http://proseedmag.pl 2015].

Currently, more than a half of Polish people (54%) are buying products or services on Polish Internet sites. This is 9 percentage points more than last year [Gemius 2015]. According to studies by Gemius (2015), the main reasons why Poles do shopping via the Internet are convenience in the form of round-the-clock access to shops, lower prices, more choice than in traditional shops and easy comparison of the different offers available on the market. Additional arguments for Internet shopping are convenient forms of delivery and return of the purchased goods - direct home/work delivery with the use of CEP operators (courier, express, post companies).

E-COMMERCE LOGISTICS

One of the key areas of e-commerce is logistics, which comes down to such processes as: supplying e-shops, storing and managing goods, shipping them to customers and returning goods. Efficient logistics enables not only to attract new customers (through availability of goods, different forms of delivery and a low cost of shipment), but also to keep those who have already placed an order (through timeliness, accordance to the order, lack of damages) [Kawa 2014b].

E-commerce is becoming more and more demanding in terms of both innovative business models and consumers' expectations. The logistic needs of this market are varied due to growing diversity of products (e.g. books, clothes, consumer electronics, domestic appliances, building materials), due to the value, importance and size [European Commission 2012]. Customers increasingly care about receiving information about the shipment in real time, simplified and free returns of goods and flexible delivery options.

Currently, a few logistic trends that will determine further development of this line of business may be distinguished in e-commerce. These are, among others, logistics of returns, same-day delivery services, development of new logistic co-operation models (dropshipping, fulfilment, one stop e-commerce), broking services and cross-border transport [Kawa 2014b]. The first four trends will be briefly described in the further part of this chapter, while cross-border transport will be discussed in a separate one.

Logistics of returns in e-commerce is mainly dealt with by CEP operators. Returns may concern damaged products and those to be repaired. Their number is, however, relatively small, and the goods usually get to a service centre, often avoiding the shop where they were bought. Most frequently, goods purchased via the Internet are returned because they do not meet the buyer's expectations, have technical faults, are delayed or ordered by mistake. Such shipments get back to the e-sellers. A customer who entered into a contract of purchase via the Internet is entitled to back out of the contract without giving the reason
within 14 days, on the basis of the Act on consumer rights of 30 May 2014.

Recently, shopping with the help of mobile devices has been developing dynamically. This is connected with greater and greater availability thereof, cheap access to the Internet, mobility of people (especially young ones) and their constant lack of time. It affects the logistics of online shops to a large extent. Firstly, the goods are delivered to different places, and the buyer wants to be able to dynamically change the delivery destination. Secondly, the customer - user of a mobile device - does not like to wait too long. The delivery should, therefore, be as fast as possible - preferably within the next working day or even the same day. To date, same-day deliveries are dedicated and very expensive services, because they are connected with direct delivery from the sender to the receiver, omitting intermediate points [Kawa 2014a].

In e-commerce, besides outsourcing deliveries of goods, services of warehousing and order processing are commissioned to external companies more and more often. Three basic models of co-operation may be distinguished: dropshipping, fulfilment and one stop e-commerce. Dropshipping is connected with sending the goods directly from the subject's (producer's, distributor's) external warehouse to the customer, omitting the seller's warehouse. This service consists in storing products, taking orders and collecting them, issuing sales documents and sending parcels to Internet users. Fulfilment, in turn, is a service that consists in taking over all of the logistic processes, e.g., of an Internet shop, by an external operator. On behalf of the customer, operators receive deliveries at the warehouse, manage the stocks, do the stocktaking, process orders from customers, pack shipments, prepare sales documents (e.g. invoices, receipts) and shipping documents (e.g. a shipping list), deal with returned goods, co-operate with transport companies. Such a solution is very flexible, because a specialist fulfilment operator is able to adjust to the customer's changing demand depending on their needs, e.g. by increasing or decreasing the warehouse surface or number of employees. One stop e-commerce, in turn, is fulfilment extended to additional services. This idea assumes support in the field of logistics (just as fulfilment does) as well as in the area of customer service, marketing, IT solutions and finance and accounting by one company. For example, a call centre may be run in many languages on behalf of a customer, where enquiries, complaints, etc. are handled.

Just a few years ago e-customers could choose from cheaper, but slower and less convenient, postal services or much more expensive, faster and direct courier deliveries. Prices of courier shipments were even 4-5 times higher than postal ones for individual customers and small enterprises, whose number is the greatest in e-commerce. In the case of a low-value purchase, there was no alternative for these two types of deliveries - courier services simply did not pay. A niche appeared, then, and independent subjects decided to fill it. These subjects were CEP intermediaries (called brokers), who represented courier companies in contact with senders of shipments. The model of co-operation is very simple. Namely, an intermediary enters into a very favourable contract with a courier, declaring a large number of shipments. Then, they offer CEP services to natural persons and companies that cannot or do not want to sign contracts with carriers. What is usually necessary to enter into such a contract is running a company and a declaration of the minimal number of parcels to be sent [Kawa 2015].

**CROSS-BORDER E-COMMERCE IN EUROPE AND IN THE WHOLE WORLD**

E-commerce, just like the Internet, is characterised by a lack of borders, thanks to which customers can do shopping via the Internet from the furthest corners of the world. Although most customers who do shopping online still choose national Internet shops, purchases from shops located outside the country enjoy more and more popularity. This is the so-called cross-border e-commerce.

Cross-border e-commerce has a huge potential because 37.5% of the EU population lives in border areas [European Commission, 2015d]. It accounts for 10 to 15% of the
The share of cross-border e-commerce in Poland in the total e-commerce market is still small. Even though 13% of all the surveyed subjects admitted that they used foreign Internet shops [Gemius 2015], in 2014 only 4% bought goods online from a seller located in a different country, which placed Poland in the last but one place in the European Union. Luxembourgers (65%) and Austrians (40%) came first and second, respectively; Romanians (1%) came last. The EU average is 15% [Ecommerce Europe 2015].

According to the Ecommerce Europe organisation (2015), the fact that last year almost all member states of the European Union noted an increase in the share of cross-border e-commerce proves that it will be one of the main factors driving the e-commerce market in Europe and the whole world. The Boston Consulting Group estimates [Leeuwis, Lukic and Van Heel 2014] that by 2025 the annual value of the global income from cross-border e-commerce may amount to 250 to 350 billion dollars (this income is now valued at 80 billion). According the data of the Nielsen company, in turn, the cross-border commerce is to be worth as many as 308 billion dollars in 2018 (http://proseedmag.pl, 2015). It is estimated that Asia (40%) will have the greatest share in cross-border e-commerce, Europe (25%) and North America (20%) will come next [Leeuwis, Lukic and Van Heel 2014].

**PROBLEMS CONNECTED WITH CROSS-BORDER E-COMMERCE**

The main difference between cross-border e-commerce and national trade is that in the case of the former, shopping is done from sellers located in a foreign country. As a result, apart from standard problems which e-shops struggle with in cross-border e-commerce, the following should also be taken into account:

- delivery cost,
- time and quality of delivery,
- communication in a foreign language,
- payment currency,
- payment terms,
- legal and tax conditionings,
- dealing with returns.

One of the greatest barriers in cross-border e-commerce is the delivery cost. When ordering goods in a foreign shop, the customer may even pay several times more than if s/he ordered the same product in a shop located in Poland [Kawa 2015a]. This may seriously discourage customers from a decision to purchase in shops located abroad. A low shipment cost is critical from consumers’ point of view. Research suggests that 90% of consumers are more willing to re-purchase from the same seller if they find the delivery cost satisfying [Copenhagen Economics 2013].

Right after the delivery cost, one of the most important factors affecting customer satisfaction is the order fulfilment time. In the case of cross-border e-commerce, satisfying the customer is more difficult due to the distance between the seller and the customer. Mostly (mainly outside border areas), it is much greater than in the case of national shipments. In international trade, shipments often have to be subjected to additional operations, such as clearing through customs, which prolongs the delivery fulfilment time. What matters to customers besides time is the certainty of having the product delivered. When placing orders in foreign shops, customers are concerned about when, but also if at all and in what condition they will receive the parcel. According to the studies conducted by The European Consumer Centres’ Network [2011], 49% of consumers do not decide to buy in foreign e-shops for fear of possible delivery problems.

The website, enquiries about the offer, or dealing with the return of goods are only a few aspects that require communication in a language understood by both sides. Studies suggest that only 61% of e-shops located within the European Union offer information in more than one language [The European Consumer Centres’ Network 2011]. An offer in
a language that the customer cannot speak discredits the seller at first contact.

Another issue is the currency in which the products offered by the sellers are priced. Customers are more willing to do shopping at shops that offer their national payment currency. Research proves that, on average, 1/3 of consumers leave the website of an e-shop which presents prices in a foreign currency only, and almost 40% of consumers declare no desire to return to websites of such shops [E4X Cambridge Mercantile Group of Companies 2013].

The form of payment is another issue. The lack of well-known to the customer methods of payment may also lead to the abandoning of a purchase. Even though the substantial improvements in international banking services have been made in recent years (payment procedures simplification, fees reduction, credit and debit cards payments popularisation), still not all of the e-shops offer the generally accepted forms of payments. The surveys show that in the European Union (EU) credit card is accepted method of payment in 95% of e-shops, payment via debit card is possible in 65% e-shops, 51% of them supports online payments, 43% accept transfers via banks and payment by the cash on delivery is possible in 20% [The European Consumer Centres' Network 2011].

As in the case of international trade, in cross-border e-commerce the law and taxes play an important role. These two elements still are not clear and unambiguous in cross-border e-commerce. The uncertainty of the end price (including all taxes, duties and banking fees) discourages the customers to purchase from the foreign e-shops effectively. The survey of FTI Consulting [2011] conducted on the request of the European Commission shows that the 57% of Europeans do not shop online cross-borders because of the concerns about returning goods and resolving issues with faulty products and uncertainty about consumer.

In case of products ordered from abroad, the return services are particularly important. The return of goods purchased online cross-border is strictly related to the all above mentioned issues: language - returning goods requires a contact with the seller to specify terms of the return and reimbursement (or to find, read and understand the policy of returning goods if the seller has published it on his web page); currency and form of payment - the customer may not be sure how the refund will be processed (changes in currency exchange rates may cause that the customer will not receive exactly the same amount of money that he paid for the product); delivery costs - the customer has to return the products on his own expense, which in case of more expensive international shipment has a significant impact on the attractiveness of the online shopping cross-border; time and delivery quality - the customer receives the reimbursement only after the seller receives the returned product, in case of international shipment this may affect the timing of the refund. The studies show that in online purchases cross-border in 57% of cases customers do not receive the compensation they are entitled to. According to the EU regulation the consumer is entitled to receive the amount of money which is equal to the product price and the delivery costs however still not all of the sellers comply with it [The European Consumer Centres' Network 2011].

To keep the dynamic growth of cross-border e-commerce sector, the elimination of the above mentioned issues is required. Public institutions and non-governmental organizations undertake a number of activities to increase the competitiveness of online shopping cross-border. In Europe cross-border e-commerce has been developed for many years by the European Union. The European Commission (EC) is the author of numerous policies and regulations aimed at developing public trust in the e-commerce sector. According to the EC [2015b] one of key elements which have the greatest impact on the growth of the e-commerce sector is the right delivery service. One of the EC's top priorities is elimination of these constraints to implement the Digital Single Market in the EU. The Digital Single Market Strategy is built on three pillars: (1) better access for consumers and businesses to digital goods and services cross Europe; (2) creating the right conditions and a level playing field for digital networks and innovative services to flourish; (3) maximising
the growth potential of the digital economy. This strategy is aimed at the development of small and medium enterprises (SME) in particular. The EC's activities are intended to regulate consumer rights, increase shipment efficiency and lower delivery costs [Ecommerce Europe 2015].

Other world regions undertake similar actions. Asia is particularly active in this matter. International trade has been developed in Asia through Free Trade Agreements like ASEAN Free Trade Agreement (AFTA). AFTA is a collaboration between countries of southeast Asia and enables the members to trade internationally on concessional term. AFTA, like the UE, supports cross-border e-commerce development through actions aimed at the reduction of regulations [The Economist 2014].

**E-INTEGRATOR MODEL**

According to the EC's Green Paper the attractiveness of online shopping is determined by three main factors [European Commission 2012]:
- product price (including the delivery price)
- place and time of delivery,
- information transparency (return options, track and trace possibilities, etc.)

Taking into account all of the issues that e-shops are facing, a proper quality of services in those above mentioned areas is not easy to provide. For small and medium enterprises this task may be especially difficult. SME do not have bargaining power as high as the large companies do. In consequence SME are less competitive. Thanks to the higher efficiency through economies of scale and more financial resources, big companies may offer multilingual customer service and negotiate prices with logistics operators. In effect, shopping in these companies is more attractive for customers.

![Fig. 1. Traditional e-commerce model](image-url)

Rys. 1. Tradycyjny model e-handlu transgranicznego
Considering the fact that SME operating online represent a major part of the e-commerce sector - SME make up 85% of Polish e-commerce sector [Kawa 2014a], establishing proper conditions for cross-border e-commerce development of SME seems to be especially necessary.

The cross-border e-commerce model is very similar to the domestic one (hereafter referred to as "traditional e-commerce model"). The model is shown in the figure 1.

The traditional e-commerce model has numerous SME development constraints. The reason of it are the issues described in previous paragraph. Operating in international markets requires from the entrepreneurs additional work like a preparation of offers in foreign languages (in languages native to the customers or generally recognized as international ones like English). Entrepreneurs are obligated to comply not only with the international trade law but also with local customer's state law. One of the biggest constraints for SME is product delivery. Because of the smaller volume of parcels sent abroad small and medium companies are not able to negotiate with logistics operators like the big enterprises do. Due to the lack of scale SME are facing higher delivery costs.

Taking into account all the issues that SME are facing, achieving the competitive advantage in cross-border e-commerce might not be easy for those companies. Therefore finding a solution which will raise the competitive advantage of SME in such a rapidly growing sector of economy seems to be especially important. The European Commission and other research institutions indicate that the broadly defined supply chain integration is one of the main factors which may enhance the competitiveness of the cross-border e-commerce [Grzybowska 2013]. The Copenhagen Economics' survey [2013] shows that the e-shops that are able to send shipments in bulk compared to small e-shops that order delivery as a single piece shipments save at least 18% per parcel on average. Therefore there is a need for the international shipment services integration dedicated to the small and medium enterprises.
A solution for the identified and described in this article constraints may be creation of a cross-border e-commerce integrator (hereafter referred to as the e-integrator). The e-integrator would operate on local markets, where local market is understood as a one state or a group of states operating under similar legal, economic and cultural conditions. The e-integrator's role would be representing the foreign e-shops on its local market. The e-integrator model is shown in figure 2.

The e-operator would be obligated to:
- offer foreign e-shops products on its local market
- organize the delivery to the customer
- handle returns
- provide customer service

Using a dedicated online platform the e-integrator could offer products of the foreign e-shops on its local market. On the market where the e-integrator operates products would be offered in the language and in the currency native to the customers' state. Similar to the well-known web portals like E-Bay.com, Allegro.pl or Alibaba.com the products could be offered by the different entrepreneurs using predefined templates provided by the portal. The e-integrator could support e-shops in translation of the offers published on its portal or even provide a translation services. Unlike the above mentioned web portals, the e-integrator role would not end with the sales transaction. The integrated cross-border e-commerce model assumes the integration along the whole supply chain. The e-integrator, like the courier brokers, could offer lower international delivery costs. Thanks to the economy of scale, gained through consolidation of parcels from different e-shops, the e-integrator would be able to negotiate rates and service terms with logistics operators. Having all of the necessary information like purchase orders, terms and place of delivery, payment confirmation, the e-integrator would be able to choose the most suitable transport provider and commission the transport. To lower the shipment costs the e-integrator could consolidate parcels sent from (or addressed to) the same state or region. Knowing the local market, the e-integrator could offer a delivery of products from far corners of the world on terms meeting customers' local preferences. The entrepreneurs whose products would be purchased via dedicated e-integrator's web portal could mark their parcels with defined labels. Those labels would allow entrepreneurs and customers to track and trace parcels independently from the logistics operator and present this information in one place (e.g. via e-integrator's dedicated web portal). This service would of course require the prior integration of processes and IT systems between the e-integrator and logistics operator.

Returns, which in cross-border e-commerce are especially problematic, could also be fully supported by the e-integrator. The consolidation of returned products would make dealing with the returns not only easier but also cheaper. Customers would return the products to the local e-integrator's service center, and the e-integrator would send the product back to the foreign e-shop. If customers would bear only the costs of domestic shipment, it could improve the attractiveness of online shopping cross-border from shops using e-integrator's services.

Having regard to the fact that the confidence in seller is one of the main factors determining customer's purchase decision in online shopping, it seems to be justified to include a contact center role in the e-integrator model. The e-integrator could be allowed to respond to customers inquiries and inform about consumer rights, delivery terms, costs of the purchases including all fees and taxes.

**BUSINESS RISK AND BENEFITS OF THE E-INTEGRATOR MODEL**

The role of the e-integrator presented in this article offers benefits and risks as well. The main benefits that customers could experience:
- possibility to buy from foreign retailers on local terms (language, currency, delivery type)
- lower delivery costs
- current information about the delivery irrespective of the logistics operator

For the entrepreneurs the benefits could be:
lower costs of international shipments - thanks to the consolidation of parcels and integration of the supply chain the e-integrator could offer more attractive rates to its customers
– possibility to cooperate with more than one logistics operator - usually e-shops use services of one logistics operator, in case of cross-border e-commerce this may result in limited forms of delivery to the end customer. The e-integrator could offer services of many different providers at the same time.
– possibility to offer products abroad easily - the entrepreneur would be able to offer his products abroad in customers' native languages, currencies, forms of payment, etc. without knowing the local market characteristics
– competitiveness improvement through internationalization
– access to the new markets
– increase of consumers' confidence in e-shops - products offered via the local e-integrator could build trust of customers

The model may give rise to concerns among entrepreneurs. Some of them could be:
– limitations of entrepreneurs' decision making capacity
– limitations of offer customization
– dependency on delivery terms negotiated by the e-integrator
– perception of the entrepreneur through the prism of the e-integrator.

SUMMARY

As many researches show, cross-border trade will be one of the key factors boosting e-commerce world-wide. Model of integrated cross-border e-commerce presented in this article may be the answer for needs of small and medium enterprises, which are willing to operate abroad and offer their products on foreign markets, but do not have enough financial and personal resources to compete with the big companies. Thanks to the e-integrator SME could benefit from the economy of scale. This could lead to the improvement of this form of trade. The increase of sales could result in increase of the whole e-commerce market.

The model should bring benefits not only to entrepreneurs but also to the customers. The role of the e-integrator might increase confidence of those customers who do not buy products from foreign e-shops because of the concerns about the hidden fees and taxes, sellers' integrity or delivery costs.

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KONCEPCJA INTEGRATORA W ELEKTRONICZNYM HANDLU TRANSGRANICZNYM

STRESZCZENIE. Wstęp: Handel elektroniczny jest jedną z najbardziej dynamicznych i istotnych dziedzin gospodarki. Najnowszym trendem tego rynku jest handel transgraniczny. Polega on na sprzedaży produktów klientom, którzy zlokalizowani są w innym państwie. Wiąże się to jednak z kilkoma problemami, takimi jak: wysoki koszt i długi czas dostawy, bariery językowe, różne uwarunkowania prawne i podatkowe itp.

Metody: Badania przeprowadzono na podstawie doświadczeń autorów w zakresie handlu elektronicznego. Do analizy zagadnienia handlu transgranicznego posłużyły głównie raporty Komisji Europejskiej. Celem artykułu jest propozycja koncepcji integratora e-handlu transgranicznego, który umożliwi m.in. rozwiązanie problemów logistycznych.

 Wyniki: W artykule przedstawiono autorską koncepcję integratora w elektronicznym handlu transgranicznym. Jego podstawowym zadaniem jest integracja całego łańcucha dostaw. Dzięki efektywnej skali, uzyskanej w wyniku konsolidacji przesyłek wielu e-sklepów, integrator jest w stanie uzyskać niższe koszty dostawy w transporcie międzynarodowym, przeprowadzając bardziej efektywnie zwroty towarów czy lepiej obsługiwać klientów z różnych krajów.

Wnioski: Zaproponowana w artykule koncepcja integratora w elektronicznym handlu może zwiększyć konkurencyjność mikro i małych e-przedsiębiorstw, w szczególności na arenie międzynarodowej. Ponadto zastosowanie tej koncepcji może przyczynić się do wzrostu atrakcyjności handlu transgranicznego, co w wyniku zwiększenia poziomu sprzedaży, przyczyniło się do zwiększenia całkowitego handlu elektronicznego.

Słowa kluczowe: e-handel, e-handel transgraniczny, integracja łańcucha dostaw
DAS KONZEPT EINES INTEGRATORS IM GRENZÜBER-SCHREITENDEN E-HANDEL


Fazit: Das in dem Artikel vorgeschlagene Konzept eines geeigneten Integrators für den E-Handel kann die Wettbewerbsfähigkeit von mikro- und kleinen E-Handelsunternehmen erhöhen, insbesondere beim internationalen, grenzüberschreitenden Warenaustausch. Darüber hinaus kann die Anwendung dieses Konzeptes zur Erhöhung der Attraktivität des grenzüberschreitenden Handels beitragen, was dank der Vergrößerung des Verkaufsniveaus eine Verbreitung des totalen E-Handels zur Folge haben könnte.

Codewörter: E-Handel, grenzüberschreitender E-Handel, Integration der Lieferkette

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