

## **Повышение популярности бизнес-экосистем из маркетплейсов в современных реалиях**

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**Аннотация.** В статье рассматриваются тенденции перехода от интернет-магазинов к маркетплейсам и приложениям, которые вместе образуют бизнес-экосистему. Изучение актуальности финансовых и технических лицензий для экосистем электронной коммерции.

**Ключевые слова:** электронная коммерция, бизнес-экосистема, маркетплейс, тренды, мобильные приложения.

## **Increasing Popularity of Business Ecosystems from Marketplaces in Modern Realities**

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**Abstract.** The article discusses the trends in the transition from online stores to marketplaces and applications, which together form a business ecosystem. Studying the relevance of financial and technical licenses for e-commerce ecosystems.

**Keywords:** E-commerce, business ecosystem, marketplace, trends, mobile applications.

A marketplace is a trading platform that sells goods from dozens, hundreds, and sometimes thousands of suppliers. There is practically no difference between a marketplace and just an online hypermarket from the user's point of view. But from a business point of view, the differences are significant:

The sale transaction is concluded between the buyer and the marketplace.

The marketplace often works from its warehouse, and the delivery of goods to it is the task of the supplier. At the same time, the supplier himself often pays for the storage of goods.

The marketplace does not buy goods from suppliers, but works exclusively with deferred payments for suppliers. Most often, payments are made on strictly fixed dates for sales of the previous period (every 2 weeks, monthly, sometimes quarterly).

It takes care of the entire customer service, including complaints. These complaints are then forwarded to suppliers for resolution.

Any promotions and discounts most often come at the expense of the supplier, not the marketplace [1].

The most important reason why suppliers cooperate with marketplaces is to increase sales. The marketplace has a considerable amount of traffic and a constant audience with which it can easily interact. In fact, this is the main task of such a service: attracting maximum traffic and growing the customer base.

Unlike marketplaces, aggregator sites do not sell goods, but only collect information from suppliers. The transaction itself is concluded between the buyer and the supplier directly, the aggregator has nothing to do with it. The peak of development of aggregators fell on 2010-2015. Now this work model is being modified and improved, and some aggregators are switching to a marketplace work model.

In 2022 and beyond, we expect to improve the quality of service for suppliers and customers, and reduce the number of technical errors.

It is likely that marketplaces will appear in new directions that are not obvious at first glance, such as taxis or complex technological equipment.[2]

All companies build ecosystems because this is the most efficient business model. These are companies from different industries - retail, telecom, classifieds, banks, etc. They build verticals around their core business.

The first ecosystems on the Russian market were created by developing their own services or integrating with other companies. For example, Sberbank and Yandex are following this path. This approach gives full control over the services of the ecosystem and keeps the data in its contour, but requires significant resources.

An alternative way to develop the ecosystem is through partnerships. This allows you to quickly cover more user needs and at the same time avoid the cost of developing your own products or acquiring other companies.

For example, Tinkoff chose this way of developing the ecosystem. The bank launched a superapp two years ago and has been adding new services to it ever since. For example, through the application, you can buy movie and concert tickets, order delivery from Azbuka Vkusa, buy books in Litres, make an appointment with a doctor or buy flowers.

The partnership allowed MegaFon to include entertainment and media services in the ecosystem: books (together with Litres), games (together with Blizzard, My Games and Activision), music (together with Yandex.Music, SberZvuk, Deezer and other services), dating (together with Tinder ) etc.

Avito is also following the path of partnerships. Unlike other companies, Avito does not try to capture as many verticals as possible with the help of partner services. Instead, the company is using partnerships to strengthen the core business and address the user's shopping needs. Therefore, Avito, for example, integrates delivery from the Russian Post, Yandex and Dostavista or the remote car loan service from Tinkoff.

VK's strategy can be called hybrid: the company's ecosystem combines its own and partner services. The company has a mini-application platform, but all key services (social network, Music, Video, Clips) were developed in-house, acquired or acquired through a joint venture with Sber. Nevertheless, the development of financial services

is carried out precisely through partnerships: in partnership with Home Credit Bank, the company is developing installment plans in VK Pay (VTB should also add to the list of partners), and the ability to pay for goods offline in installments was recently announced.

VTB's strategy, which also involves the use of partnerships, differs from the strategies of other companies. The bank is building an open ecosystem by offering white-label cooperation to other companies: partners will be able to use the VTB infrastructure to provide banking services to customers under their own brand. Thus, a partner is not necessarily included in the VTB ecosystem, but can develop under its own brand. For example, Magnit Pay was launched as part of this model, and recently VTB, in partnership with Wildberries, announced a similar payment service, VTB Pay.

It can be seen that by developing ecosystems, companies seek to satisfy the most relevant and frequent needs of the audience. Therefore, we can expect that in addition to the growing competition in the field of finance and purchases, there will be increased competition in the field of:

- entertainment (at the end of the year, Ozon agreed to cooperate with video services Megogo and Kion, including access to online cinemas in the Ozon Premium subscription);

- mobility (Tinkoff plans to launch a taxi);

- health care (X5 planned to enter the online drug sales market this month, and Yandex is strengthening its existing positions in this vertical by obtaining a pharmaceutical license, due to which it will now be able to participate in an experiment on the online sale of prescription drugs).

M&A events (Mergers and Acquisitions) will have a significant impact on the development of both individual ecosystems and the entire market this year. For example, Sberbank intends to sell part of the ecosystem businesses. In addition, if the partnership between the bank and VK Group ends, the face of both ecosystems may change significantly [3].

Also, the article presents a financial analysis of the promotion of marketplaces in comparison with the site on the example of the company “CLASS777”.

The graph shows sales from an online store in 2020 compared to 2021.

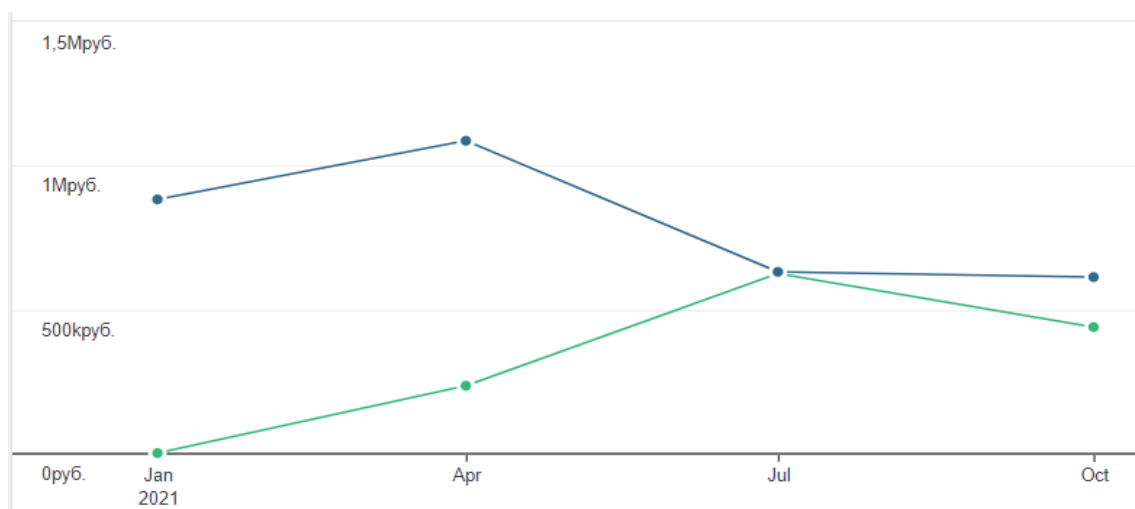


Figure 1. Graph of sales from an online store.

Sales have decreased, the reason for this was that people started ordering goods on trusted marketplaces.

In 2021, the store opened on the marketplace and sales of goods have increased and are gaining momentum, in 2022 the store also continues to work on the marketplace and it is planned to enter new work models.

Placing the product on the marketplaces is promising, but marginality management is essential. Developing a marketplace is costly both technically and infrastructurally.

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