

ELEKTRONIČKO POSLOVANJE

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Opis projekta

Terminski plan

Termin	Datum	Opis
1. termin	27.02.2018.	Uvodna prezentacija, Upoznavanje s kolegijem i obvezama na kolegiju, Izgled seminarskog rada
2. termin	06.03.2018.	Svijet u kojem živimo - uvod u elektroničko poslovanje, Prijava na Yahoo grupu, kreiranje timova
3. termin	13.03.2018.	Detaljan opis projekta, Organizacija projekta, Strateška osnova, Inovacije, Konkurencija
4. termin	20.03.2018.	Digitalni poslovni model: Poslovni partneri, Vrijednosti, Resursi, Klijenti, CRM, Troškovi, Modeli stvaranja prihoda
5. termin	27.03.2018.	Digitalne tehnologije: Mobilne tehnologije, Društvene mreže, Računarstvo u oblaku, Veliki podaci, Senzori i Internet stvari, 3D printeri, Robotika, Dronovi, Virtualna i proširena stvarnost, Umjetna inteligencija
6. termin	03.04.2018.	Digitalni marketing: Marketinški plan projekta, Google AdWords, Oglašavanje na društvenim mrežama, Tablica marketinškog plana
7. termin	10.04.2018.	Digitalno plaćanje, Blockchain tehnologija, SWOT
8. termin	17.04.2018.	Web mjesto projekta: Web poslužitelji i domene
9. termin	24.04.2018.	Web mjesto projekta: CMS sustavi i Web stranice projekta
10. termin	02.05.2018.	Online izdavaštvo: objava projekata i završna prezentacija

6. DIGITALNO PLAĆANJE

- **6. DIGITALNO PLAĆANJE**
- **6.1. Popis oblika digitalnog plaćanja**
- **6.2. Opis oblika digitalnog plaćanja**
- 6.2.1. Oblik digitalnog plaćanja 1...
- 6.2.2. Oblik digitalnog plaćanja 2...
- 6.2.3. Oblik digitalnog plaćanja 3...
- 6.2.4. Oblik digitalnog plaćanja 4...
- 6.2.5. Oblik digitalnog plaćanja 5...
- **6.3. Blockchain tehnologija**
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Oblici digitalnog plaćanja

- Banking cards
- USSD
- UPI
- Mobile Wallets
- Bank pre-paid cards
- Point of Sale (PoS)
- Internet Banking
- Mobile Banking
- Online Payment Systems

Banking cards

- Cards are among the most widely used payment methods and come with various features and benefits such as security of payments, convenience, etc. The main advantage of debit/credit or prepaid banking cards is that they can be used to make other types of digital payments. For example, customers can store card information in digital payment apps or mobile wallets to make a cashless payment. Some of the most reputed and well-known card payment systems are Visa, AmericanExpress and MasterCard, among others. Banking cards can be used for online purchases, in digital payment apps, PoS machines, online transactions, etc.

USSD

- Another type of digital payment method, *99#, can be used to carry out mobile transactions without downloading any app. These types of payments can also be made with no mobile data facility.
- The main aim of this type of digital payment service is to create an environment of inclusion among the underserved sections of society and integrate them into mainstream banking. This service can be used to initiate fund transfers, get a look at bank statements and make balance queries.

UPI

- UPI is a type of interoperable payment system through which any customer holding any bank account can send and receive money through a UPI-based app. The service allows a user to link more than one bank account on a UPI app on their smartphone to seamlessly initiate fund transfers and make collect requests on a 24/7 basis and on all 365 days a year.
- The main advantage of UPI is that it enables users to transfer money without a bank account. All you need is a Virtual Payment Address (VPA). There are many UPI apps in the market and it is available on both Android and iOS platforms. To use the service one should have a valid bank account and a registered mobile number, which is linked to the same bank account. There are no transaction charges for using UPI. Through this, a customer can send and receive money and make balance enquiries.

Mobile Wallets

- A mobile wallet is a type of virtual wallet service that can be used by downloading an app. The digital or mobile wallet stores bank account or debit/credit card information or bank account information in an encoded format to allow secure payments. One can also add money to a mobile wallet and use the same to make payments and purchase goods and services. This eliminated the need to use credit/debit cards or remember the CVV or 4-digit pin.

Bank pre-paid cards

- A prepaid card is a type of payment instrument on to which you load money to make purchases. The type of card may not be linked to the bank account of the customer. However, a debit card issued by the bank is linked with the bank account of the customer.

PoS terminals

- Traditionally, PoS terminals referred to those that were installed at all stores where purchases were made by customers using credit/debit cards. It is usually a hand held device that reads banking cards. However, with digitization the scope of PoS is expanding and this service is also available on mobile platforms and through internet browsers.
- There are different types of PoS terminals such as Physical PoS, Mobile PoS and Virtual PoS. Physical PoS terminals are the ones that are kept at shops and stores. On the other hand, mobile PoS terminals work through a tablet or smartphone. This is advantageous for small time business owners as they do not have to invest in expensive electronic registers. Virtual PoS systems use web-based applications to process payments.

Internet Banking

- Internet banking refers to the process of carrying out banking transactions online. These may include many services such as transferring funds, opening a new fixed or recurring deposit, closing an account, etc. Internet banking is also referred to as e-banking or virtual banking.
- Banks offer customers all types of banking services through their website and a customer can log into his/her account by using a username and password. Unlike visiting a physical bank, there are no time restrictions for internet banking services and they can be availed at any time and on all 365 days in a year.

Mobile Banking

- Mobile banking is referred to the process of carrying out financial transactions/banking transactions through a smartphone. The scope of mobile banking is only expanding with the introduction of many mobile wallets, digital payment apps and other services like the UPI. Many banks have their own apps and customers can download the same to carry out banking transactions at the click of a button.

Mogućnosti digitalnog plaćanja

- <https://smallbiztrends.com/2014/06/digital-payment-options-small-business.html>
- <https://www.business.com/articles/4-trending-digital-payment-methods-is-your-business-ready-for-them/>
- <https://www.statista.com/topics/3946/digital-payment-methods-in-europe/>

Blockchain tehnologija

- <https://www.lifewire.com/blockchain-explained-4150034>
- <https://blockgeeks.com/guides/what-is-blockchain-technology/>

Zadaci

- Razmislite o različitim mogućnostima digitalnog plaćanja i kako ih možete iskoristiti u Vašem projektu
- Napravite listu od 5 mogućih oblika digitalnog plaćanja za Vaš projekt i ukratko ih opišite
- Razmislite i opišite kako biste iskoristili Blockchain Tehnologiju u Vašem projektu

7. SWOT ANALIZA PROJEKTA

SWOT analiza

- kvalitativna analitička metoda koja kroz **4** čimbenika nastoji prikazati **snage, slabosti, prilike i prijetnje** određene pojave ili situacije
- subjektivna metoda

Swot – neka pitanja

<p>S Koje su prednosti proizvoda ili usluge koje nudite? Da li imate ekspertizu u području Vašeg projekta? Možete li patentirati svoju ideju? ...</p>	<p>W Koliki će biti troškovi? Da li će biti teško pronaći dobavljače? Da li ćete trebati dodatne edukacije vezane uz Vaš projekt? ...</p>
<p>O Koristite li prednosti novih tehnologija? Kakva je potražnja za Vašim proizvodima ili uslugama? Koje inovacije koristite? ...</p>	<p>T Kakva je konkurencija? Da li konkurencija ima neke druge kompetitivne prednosti? Kako će promjena tehnologije utjecati na Vaš projekt? ...</p>

Zadatak - SWOT

- Napravite SWOT analizu svojeg projekta:
 - Navedite 5 snaga (jakosti) projekta
 - Navedite 5 slabosti projekta
 - Navedite 5 prilika za Vaš projekt
 - Navedite 5 prijetnji Vašeg projekta

Literatura

- Osnovna:
 - Panian, Ž. *Elektroničko poslovanje druge generacije*, Ekonomski fakultet, Zagreb, 2013.
 - Dave Chaffey, *Digital Business and E-commerce Management (6th Edition)*, Pearson, 2015.
 - Kenneth C Laudon , Carol Guerico Traver, *E-Commerce 2015: Business.Technology. Society. (11th Edition)*, Pearson, 2015.
- Dopunska:
 - Panian, Ž. *Izazovi elektroničkog poslovanja*, Narodne novine, Zagreb, 2002.
 - Panian, Ž. *Elektroničko trgovanje*, Sinergija, Zagreb, 2001.

Hvala na pažnji!



Pitanja???

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Kabinet A105

- PON 13.00-15.00