

Business-to-Business Solutions for a Changing Scenario in Brazilian Economy

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Abstract

This paper has the purpose of describing the development of Business-to-Business in Brazil and its adoption by companies and the government to reduce costs and reach new markets. It also shows the support provided by the Brazilian Government to this development, by means of the creation of the Electronic Commerce Executive Committee, in a joint effort with the private sector, and the implantation of a financing instrument for small and medium companies destined to electronic commerce, among other measures. Examples of creative solutions adapted to the conditions of the Brazilian economy, such as the Energy Marketplaces, established during the electric-energy rationing in Brazil, between May 2001 and February 2002, where thousands of companies were able to commercialize their energy quotas by means of electronic auctions, as well as tools directed to the governmental acquisition of goods and services, show the great potential of Business-to-Business.

1. Introduction

The promise that Internet enterprises would change the face of the economy in the early years of the new century seems to have fallen apart. The disastrous performance of stocks of technology companies at Nasdaq, the slow increase in electronic-commerce sales of virtual stores and the difficulties of portals to generate revenues have produced a general bad feeling about everything related to the Web.

A study carried out by Forrester Research, a company focused on identifying and analyzing new tendencies in technology and their impact on business, has shown that the American economic crisis of 2001 and the problems presented above have not discouraged senior executives in the USA from joining electronic business between companies, also known as Business-to-Business, or B2B. While 85% of executives state that one of their top priorities is to find a way to work closer to their business co-partners and clients, 38% classify such integration strategy as vital to the health of their business.[9]

Business-to-Business is the electronic-commerce segment with the highest potential growth in the world, according to the analysis of research institutes specialized in the Information Technology segment. Such tendency is

being confirmed by all studies published by leading research institutes. International Data Corporation, IDC, has revealed that the amount of transactions made by corporations by means of e-commerce solutions should increase from US\$ 282 billion in 2000 to around US\$ 4.3 trillion in 2005, which represents an average yearly increase of 73% in this period.[10] As stated by the Gartner Group, an American research institute, Business-to-Business will represent, in the next three years, 7% of the global economy, or something around US\$ 7.3 trillion.[14] Although growth estimations for B2B vary significantly among the several research institutes, depending on the assumptions adopted, all of them confirm such increase tendency.

According to Jupiter Media Metrix, the automotive industry will have an essential role in the growth of e-business. The institute says that, by 2005, almost 50% of Business-to-Business transactions in the automotive sector will take place online.[11] The institute also states that other segments that should present significant growth are Computer Science, Telecommunications, Chemistry and Defense.

This same tendency has been noticed among Brazilian companies. According to a poll conducted by IDC in 2001, from the total number of companies questioned that still did not have a site in the Internet, 57% of them intended to create one within the next twelve months.[8] In large companies from different segments, although their total Internet-generated revenues were not greater than 2%, they expected to double such number in the year 2001. To 27.5% of the poll's participants, the integration of their business with the Internet is among their top three priorities, since this process represents a means of supporting sales and communications with clients. The financial sector has placed such integration as its first priority.[8]

According to a study carried out by Fundação Getúlio Vargas, a Brazilian research institution focused on economy, and by the Giga Information Group, an international consultancy firm devoted to the Information Technology field, Brazil is ahead of other Latin-American nations in the development of electronic commerce. They have noticed, however, that the participation of companies in e-commerce is still low: 1.18% in Business-to-Business transactions and 0.35% in Business-to-Consumer transactions. In some specific segments, such as online banking and the automotive industry, Brazil is among the best in the world. The above

institutes highlight bank Bradesco and Volkswagen as prominent examples. The latter is currently performing 90% of its transactions with suppliers and dealers online.[2]

2. The Government Encouraging B2B in Brazil

Aware of the importance of Business-to-Business, the Brazilian government has created, in 2000, the Electronic Commerce Executive Committee, which works primarily as an interface between public and private sectors. The public sector is represented by the Ministries of Finance, Foreign Affairs and Communications, as well as Anatel – National Telecommunications Agency, responsible for implementing the national policies in the telecommunications field and for regulating corporate activities in the segment. The private sector is represented by the Brazilian Federations of Industry, Commerce, Transports, Agriculture and Exports, the Brazilian Federation of Bank Associations, Software Associations, and a representative of the scientific community, among others. The Committee's main goal is to understand and speed up the development of electronic commerce in Brazil.

The Electronic Commerce Executive Committee is constituted by six thematic subcommittees, which, directed by the private sector, are responsible for elaborating and open to discussion the contributions of entities represented in the Committee. Such discussions yield projects and recommendations, which are taken to the competent organisms and result in the revision of norms and regulations, in the adoption of technical standards, etc., apart from the examination of propositions made by the general public. The subcommittees are the following:

- I- Subcommittee on Forms of Payment for Electronic Commerce: infrastructure for communications, forms of payment and security of electronic transactions;
- II- Subcommittee on Logistics and Regional Integration for Electronic Commerce: logistics, distribution, regional access, costs, investments, legislation and statistics relative to transportation for electronic commerce;
- III- Subcommittee on Economy and International Aspects of Electronic Commerce: investments, financing, costs, legislation, statistics, international agreements and intellectual property;
- IV- Subcommittee on Technologies and Products for Electronic Commerce: technologies, products and services for electronic commerce;
- V- Subcommittee on Electronic Commerce for Small- and Medium-Sized Companies.

3. The Development of B2B in Brazil

The consultancy company KPMG estimates that Business-to-Business will represent US\$ 60 billion in the next three years in Latin America only,[14] and a study

made by Serasa, one of the largest companies specialized in economic, financial and registration analyses and information in the world, assures that virtual deals among Brazilian companies will also increase to rates above 50%.

According to the e-commerce manager of Microsoft in Brazil, the B2B market in Brazil in the next four years will be of over US\$ 50 billion. Around 70% of the companies assure they intend to invest in this segment. An example that this segment is undergoing a good moment was the recent creation of the Springer marketplace. Springer is the largest manufacturer of air conditioners in Brazil. Even with the Brazilian energy crisis, at the end of the year 2001, combined with the global situation, the company has decided to invest in the online segment, creating a marketplace and trusting on increasing sales of its products during the Summer.[14]

The development of Business-to-Business is being pushed forward by the need to reduce costs, increase efficiency and establish a closer contact with suppliers and sales channels. It is also a consequence of the establishment of a new business culture based on trust in the electronic media. However, vital questions such as the existing technology, the integration of Web environments with current systems, the means of communication, the effective transactions among different groups of suppliers, distributors, clients and the government, as well as long-established corporate policies tend to restrain the progress of electronic commerce. According to the poll by Jupiter Media Metrix, leading companies are convinced that B2B portals are useful, but they do not make deals through the Web because their providers still do not take part in large corporative marketplaces. 60% of purchase agents claim that the main obstacle to online shopping is that their preferred providers do not work via the Internet, and 55% of them say that lack of knowledge about online markets prevents them from entering such markets. To 45% of them, lack of trust is the second most common reason to explain the slow increase of Business-to-Business transactions. Favoring the development of B2B, 71% of the participants mention cost reduction as the main benefit of online commerce, while 56% mention fast search for products.[13]

The strong competition in Business-to-Business and the high costs of the technology involved have jeopardized the survival of many companies in this market. By means of partnerships with firms specialized in the different types of technology that integrate electronic commerce, it is possible to obtain high-quality technology and services, assuring system integration and commercial quality in the procedures of acquisition and distribution of goods and services. Examples of such partnerships include: full e-procurement services, purchase management, development and maintenance of supply agreements, technological platforms for electronic commerce via the Internet, management of means of payment, logistical managing, delivery tracking, consultancy in corporate credit and financing operations, and services of authentication, validation and payments through the Internet. To Jonathan Gibbs, researcher at

Jupiter Media Metrix, independent online industrial marketplaces must seek to be acquired or to join greater companies in the regional B2B scenario to avoid the risk of being left behind in the competition. Gibbs highlights three potential partners for an independent online marketplace:[1]

- Large offline agents in their respective industrial sectors, to which the independent companies may act as an online channel;
- Large B2B portals supported by several companies in a particular industrial sector – the so-called ISM, Industry-Sponsored Marketplaces;
- Subsidiaries of large corporations.

A successful example of Gibbs' suggestion is Webb Negócios Online (www.webb.com), a Brazilian initiative taken by an enterprising group with great ability to attract partners. In order to offer high-quality technology and services, assuring system integration and commercial quality in acquisition and distribution procedures, it has established partnerships with leading market companies in different segments.

Another example worth mentioning is Agrega, a portal jointly developed by AmBev, a large Brazilian beer producer, and Souza Cruz, the greatest cigarette manufacturer in Brazil. The high costs of implementation, maintenance and update of B2B solutions have taken these companies to share one same sector of acquisition of indirect goods and services.[6] Agrega works in the provider end, integrating the value chain of the companies involved only with the purchase of MRO (Maintenance, Repairs and Operations).

Traditionally, purchases of services and indirect materials were left to a second plan in most companies. This treatment can be explained by the low strategic importance involved in such purchases due to the diversity of items involved and the lack of technological tools that allowed dealing, at a relatively low cost, with such complexity. With the advent of the Internet and the development of e-procurement tools, this whole process can now be implemented at a relatively low cost, by means of introducing e-procurement solutions connected to marketplaces in the Internet. On the other hand, despite the rationalization and elimination of paperwork, and of the increase in the base of suppliers allowed by this technology, it does not replace the purchaser's task of identifying and characterizing the demand and, from it, establishing the best acquisition strategy. Concerning strategic business such the supply of raw materials for beer, or tobacco to manufacture cigarettes, it is the responsibility of the companies and cannot be the purpose of the portal.[5]

Agrega's whole operation is performed through an outsourcing system with Tradecom, a developer of solutions for electronic commerce in the Business-to-Business segment focused on developing, managing and operating horizontal and vertical, open and close marketplaces, providing Agrega a secure operation, access to state-of-the-art technology and know-how on the business. The alliance with Tradecom allowed Agrega

to reduce the time to become operative and to focus its attentions on its purchase systems.

4. Financing B2B in Brazil

The need for sites in the Web that offer financing for working capital, projects, purchase of machinery, accounts receivables or any other type of enterprise that require credit, has lead to the creation of portals that concentrate banks and financial institutions. The purpose of such portals is to offer, through the Internet, an easy and secure system for the several financial institutions to analyze credit requests and offer financing rates to companies by means of a single register file.

One of such portals is Multivalor (www.multivalor.com.br). It offers companies free consultancy in credit operations to finance working capital, projects, purchase of machinery, accounts receivables, etc. to help them find the financing best suited for their reality.

Through Multivalor, a company can access 16 financial institutions with a single registration, receive credit proposals and choose the one which offers more advantages. As partners, the portal concentrates in a single site 14 banks and five small-credit institutions that provide the company their financing options and rates. The banks include BBV, BVA, Cacique, Citibank, Santander, and Emblema, among other. Among the institutions and companies that are clients of Multivalor, we can mention Unisys, João Fortes and Ipiranga.

The products offered include:

- Transfer of accounts receivable, where the Provider (Transferer) can transfer discounted receivables of large companies;
- Financing to clients in which any provider of equipments in general that wish to obtain financing to its clients can register such requests in Multivalor and access several financing products (CDC, Leasing, FINAME – Industrial Financing Program – and Working Capital), rating the operation with several banks at the same time.

The National Bank for Economic and Social Development (BNDES), a public company associated to the Ministry of Development, Industry and International Commerce, has recently made R\$ 300 million (around US\$ 100 million) available to an initiative for the creation of a credit card and online operations for small- and medium-sized companies. Bradesco, the second largest Brazilian bank; Visanet, company in charge of the relationship with commercial institutions affiliated to the Visa System; ABRAS, Brazilian Supermarket Association; and Visa do Brasil are its partners in this enterprise.[4]

The portal, which is being technically supported by Scopus, a company owned by Bradesco, and by Visanet for issues concerning the capture of credit data, was launched in late September of the current year. According to BNDES' Director of New Products, the initiative of creating a credit card financed by the entity to serve small

and medium companies was under study for at least 18 months. The consolidation of the Internet and electronic commerce have accelerated their decision to provide online credit.

The credit limit to the companies will be of R\$ 50 thousand per client. The BNDES card will be similar to any other credit card. Suppliers will receive the value of the sale 30 days after the operation and will be discounted a tax of 3%. The buying companies will have their limit studied – BNDES believes that the average limit will be around R\$ 20 thousand, not necessarily spent on a single purchase – and will pay the financing agent that issues the BNDES card in 12 fixed installments with monthly interests of around 2%.

Although trusting the electronic commerce initiative, BNDES estimates that over 90% of the transactions will be made by telephone. “The culture of online business still does not exist in this category of small- and medium-sized companies.”

In the first stage of the project, the beneficiaries will be supermarkets. The President of ABRAS, says there are potentially 16 thousand companies in this sector that might benefit from the BNDES card. They have difficulties obtaining credit and may now, by means of their suppliers or by Bradesco, have access to this credit line through the portal, which provides a simpler and less bureaucratic model.

BNDES expects, by October, to expand the portal and the credit card to sectors such as the shoe industry and especially that of components for production, health and education.

5. E-Government Solutions in Brazil

In May, 2000, the Brazilian government passed the Fiscal Responsibility Act.[7] It sets sanctions to Public Administrations that spend more than they collect, forcing them to manage their cash more efficiently and to show more transparency in their purchase procedures.

The use of the Internet will help the national, state and municipal governments to do so, making it easier to observe the restrictions set by the new Act.[15] The Internet also increases the competition among suppliers that take part in public biddings, apart from eliminating intermediates. With these gains in efficiency, an economy of up to 35% in the costs is expected, an amount that can be employed in benefits for the population.

Several public agencies are also already using the Web to make acquisitions, publish information on biddings, provide services and communicate with the population. Since, in some situations, the time needed to offer these services is limited, some of these sites are employing an ASP (Application Service Provider), which provides the development, customization, implementation and operation of the system, without requiring the agencies to invest in hardware, software or human resources.

An example of an e-Government solution is the one provided by Webb Negócios Online (www.webb.com.br). This company provides a complete solution to public agencies that wish to relate with their commercial

partners and the society in general. This relationship is built by means of a special portal that allows publishing information and performing purchases quickly and efficiently.

The solution presented by Webb was named Governo@Webb. This solution is formatted according to the legislation on biddings and is hosted in a data-processing center with the highest security resources, assuring a fast implementation of the electronic-commerce project in public administration. By hiring the solution Governo@Webb, public agencies are free from the high investments for the construction and acquisition of an electronic-commerce platform.

The resources presented by the solution Governo@Webb include:

- Electronic catalogue: a tool that allows the public agency to, among other functionalities, register buyers and manage suppliers, add and approve purchase requests, control user access and register all of its acquisitions.
- Electronic auction market: a tool that allows the public agency to create and manage electronic auction markets, apart from obtaining minutes and registers of all acquisitions made.
- Message board: a tool that allows the public agency to publish news and information relative to public biddings, including calls, minutes and norms, as well as providing downloads and customized news via e-mail to assistant suppliers. The message board also includes an e-mail tool that allows suppliers to contact the Purchase Department of the public agency.
- Cataloguing and catalogue upload: the cataloguing service consists in creating a hierarchical navigation tree that better responds to the needs of the public agency. After the structure's design, the products are inserted in their respective categories.
- Registration of the approval workflow: a workflow is the purchase-approval flux within the public agency, built as a sequence of requests and approvals of the electronic catalogue. The use of the approval workflow assures total control over the acquisitions and the purchase limits of each user in the agency.
- Broad and detailed training offered by Webb to the main user in the public agency. The training seeks to present the main user his/her role in managing the purchase portal, making him/her able to carry out all management functions, such as registrations, user permissions, maintenance, etc.
- Technical support: this service offers the public agency support to clarify user doubts. For such, Webb provides a support center to solve technical doubts and deal with operational problems of the portal, offering attendants specialized in each solution. The support center can be accessed at any time by the main user of the public agency

Several Brazilian cities have already subscribed to this initiative, such as Campina Grande, in the state of Paraíba; Juiz de Fora, in Minas Gerais; Florianópolis, in Santa Catarina; and Jundiaí, in São Paulo. In the case of

Campina Grande, the government has obtained, among other results, a reduction in the costs of internal procedures, due to the automation of administrative activities; a reduction in the time spent in purchases, such as using telephone, fax, and processing the requests; and uniform purchase guarantees within the established regulations.

6. Solutions of Private Companies in Brazil

Some of the largest corporations in the field of consumer goods, such as Pão de Açúcar, Procter & Gamble and Santista Alimentos, and means of production, such as Aventis CropScience (agribusiness) and GE Polymerland (plastics), are investing in their own sites while waiting for the consolidation of market portals (e-marketplaces) and the standardization of electronic data transmission technology, which should congregate several suppliers and buyers from specific segments, obtaining cost reduction and an increase in supply-chain efficacy.

Grupo Pão de Açúcar is a Brazilian retail market leader, with 443 stores in 11 Brazilian states. In February 2000, it launched pd@net, a Business-to-Business portal for suppliers of the group. Their strategy to attract users focused on small and medium suppliers in the state of São Paulo, which represent 80% of Pão de Açúcar's purchases. Today, 97.4% of the group's purchases to its 2,500 suppliers in São Paulo are made through the portal. The most significant results include a reduction in the time spent by the purchaser to make the order: it took an average of 30 minutes by telephone, but only 10 minutes through the Internet. This represents a monthly economy of over 6,000 working hours. Time was also saved in the verification of receipts: before, it was done in 5 minutes; now, in 1 minute. Apart from electronically exchanging all information relative to the purchase procedures, pd@net has brought other functionalities, such as access to information on the performance of each supplier's products in each of the group's stores. Thus, if the sales of a given product are not fulfilling the expectations, the supplier can know this in real time and change its strategy for that store. By the end of 2001, Pão de Açúcar had finished the implementation of the pd@net system, allowing 6,000 suppliers to converge into it.[3]

Since September 2001, the Pão de Açúcar group is coordinating, together with the French group Casino and the Dutch group Royal Ahold, the Latin-American implementation of Worldwide Retail Exchange (WWRE), the largest electronic marketplace devoted to the development of collaborative commerce and supplier relationship.

Another example is the sales portal launched by Procter & Gamble, owner of popular brands in several segments (Ariel, Pampers, Hipoglós, among others) supplied by means of around 20 distributors to almost 300 thousand small- and medium-sized points of sale, and 300 large direct clients. The portal employs technology already globally adopted by the group and represents an investment, in the Brazilian division, of

US\$ 250 thousand, being directed to scattered clients. All clients of the company will be able to access the portal's contents, but the sales policies by means of distributors will be maintained, as well as the EDI (Electronic Data Interchange) for the large clients who do not wish to migrate to the new solution. According to the Logistics and IT Director of Procter & Gamble do Brasil, the portal is a channel for relationship and communication, as well as a low-cost, good-performance option for small and medium retailers to integrate in electronic commerce, reducing supply-chain costs.[16]

The company expects to obtain an economy in the sales procedures of R\$ 1 million per year as of 2002, having commercialized around 35% of the total volume via the Internet by the end of the year 2001.

A third example of a successful solution is the portal of Santista Alimentos, one of the largest food companies in Brazil. Santista Alimentos is market leader in margarine and cake mixtures, wheat importing and milling, and the production of flours for domestic, industrial and bakery purposes. It also has leading positions in pastas, mayonnaises, beverages and desserts. Its portal was developed to replace EDI in its communication with the approximately 90 transporters employed by the company. The first idea was to use the Web EDI through the same VAN (Virtual Area Network) that provided the management. Due to the high cost of the VAN and the need to provide support to the applications used by the transporters, the company opted for developing its own solution. All the actions were reproduced in the portal without any additional cost, allowing the integration of even the smallest transporters. Today, all transporters are using the portal.[16]

The good results with the transporters made the company move to the second step: integrating, through the portal, the 28 distributors that used to make their orders by fax. This was the only section that required integration, since the company's sales force was already automated by means of palm tops connected to the internal system. The distributors, on the other hand, had to undergo troublesome procedures to insert their orders in the system, which represented high costs and errors. Soon, the company will join the automation and integration system of the Bunge group, which congregates, apart from Santista, other large companies in the food sector, such as Ceval and Seara.

7. E-Marketplaces in Brazil

The marketplace offer is divided into environments based on product cataloguing tools and auction markets. While the electronic cataloguing environment provides a standardized list of supplier products and commercial conditions so that buyers can perform quotations and make orders, the auction markets are based on an electronic sales negotiation tool which allows total dynamism between sellers and buyers in the negotiation of a single type of product or service. These auction markets are developed according to a market opportunity or demand. An important example are the Energy

Marketplaces, developed during the electric-energy rationing, occurred between May 2001 and February 2002. These marketplaces consisted of a compensation system for electric-energy consumption goals created to support small, middle and large companies during the energy crisis period. By means of the Energy Marketplaces, thousands of companies were able to commercialize their energy quotas through electronic auctions.

The most expressive examples of Brazilian e-marketplaces include Mercado Eletrônico, the second largest Brazilian B2B portal in volume of transactions; Genexis, a portal that integrates all companies and service providers related to the health sector; and Webb Negócios Online.[12]

Mercado Eletrônico (www.me.com.br), created in 1994, was the first Business-to-Business portal that offered purchase solutions through electronic media to medium- and large-sized companies. A pioneer and leader in e-procurement via EDI (Electronic Data Interchange) in Brazil, Mercado Eletrônico has recently received capital to take its operations and contents to the Internet, provided by the GP Investimentos group, an investment corporation founded in 1993 by Companhia Cervejaria Brahma (now AmBev), Banco de Investimentos Garantia (now CSFB Garantia) and by the investment fund CVC/Opportunity, an association of the banks Opportunity and Citibank operating since 1997, one of the largest private funds in Brazil.

Mercado Eletrônico is one of the leading companies in business volume in Latin America. The portal promotes 17 thousand daily transactions, connecting around 300 buyers to 30 thousand registered suppliers. It now operates also in Latin America, by means of a partnership with the portal Senegocia.com, one of the leader B2B companies in Latin America. Senegocia started operating in April 2000, and today counts with over 10 thousand companies, among buyers and suppliers. Senegocia is installed in Argentina, Peru, Mexico and Brazil.

Mercado Eletrônico has a complete commercial-information management system, with solutions integrated to the ERP (Enterprise Resource Planning) systems of companies that wish to maximize their purchasing efficiency. This allows the company to define system parameters, quotation format and report generation, also operating as a CSP (Commerce Service Provider), offering its transaction platform for quotations and request by its clients. Mercado Eletrônico also provides an access option by means of the Web portal, without the need for local adaptation or implementation.

The Genexis portal is the result of a fusion between SSI, a company associated to the e-procurement field, with six years of experience capturing requests by distributors and making connections with laboratories, and Healthlink, a health portal that relates health operators and registered doctors. The portal integrates all companies in the health sector, such as manufacturers, distributors, retailers and hospitals, as well as service providers, such as labs, doctors, etc. Through the portal, the professionals can execute all transactions, accessing

information, buying and selling products and materials, performing online procurement quotations, and processing documents and refunds.[17]

Genexis is divided in two segments: Health Products, which comprehends laboratories, distributors and hospitals, among others, and is the responsibility of the Genexis company, and Health Services, composed by health plans, clinics and medical assistance, responsibility of Healthlink. The company was created in 1994, offering connectivity to wholesalers by means of the EDI system. In 1997, it started the Internet operation and, in 1998, electronic commerce. Currently, Genexis acts in 124 active points of sale in Brazil.

The Energy Marketplaces, developed during the energy-rationing period consisted of a compensation system for electric-energy consumption goals. By means of the Energy Marketplaces, thousands of companies were able to commercialize their energy quotas through electronic auctions operated by Webb Negócios Online. Webb implemented and operated Energy Marketplaces in five Brazilian states, together with concessionaries Cemig, Light, Celg and Sistema Cataguazes-Leopoldina (CFLCL, Energipe, Saelpa, Celb, Cenf).[18]

The Energy Marketplaces have effectively contributed for a better distribution of electric energy consumption, providing great help to the means of production of companies of all sizes and several segments. The success of this initiative can be observed in the results obtained: 1,600 registered companies, 1,300 electronic auctions operated, and 14 million Kwh/month traded.

Although the energy rationing is over, the Energy Marketplaces will resume their operation, since the Brazilian electric-energy market is undergoing deep structural change and it has been defined that the energy of national and state public plants that will be free from initial contracts as of 2003 will have to be commercialized by means of public auctions.

8. Conclusion

This paper was meant to present a brief report on the development of Business-to-Business in Brazil. Similarly to what is occurring in more industrialized countries, this segment of electronic commerce is the one presenting the highest growth rate in our country. Today, Brazil is ahead of the other Latin-American nations; however, the number of companies that have adhered to electronic commerce is still low.

The support provided by the Brazilian government in the creation of the Electronic Commerce Electronic Committee, in a joint effort with the private sector, has clearly shown the importance given to this new segment of commerce. The actions of this Committee in perfecting norms and regulations, as well as technical standards, will be crucial for the expansion of Business-to-Business among Brazilian companies.

Companies that use Business-to-Business have not only managed to reduce their costs, but have also demonstrated more efficiency in their operations. Examples such as Agregá, a portal jointly formed by

AmBev and Souza Cruz, and that of the Pão de Açúcar group, clearly express the benefits that can be gathered by companies with the introduction of Business-to-Business in their activities.

This work have also shown that the governmental sector can obtain great benefits with the implementation of Business-to-Business. The use of one of its tools, the electronic catalogue, allows a better management of public accounts, providing more transparency in the purchase procedures and yielding a reduction of costs with personnel and communications.

Financing policies to Business-to-Business have also progressed significantly. Recently, the National Bank for Economic and Social Development, BNDES, has launched a credit card destined to small- and medium-sized companies supported by Bradesco, Visanet, Visa do Brasil and the Brazilian Supermarket Association.

Finally, this work has outlined the development of e-marketplaces, created as a consequence of market opportunities or demands, and their contribution to the expansion of business opportunities to suppliers and price reduction for the acquisition of goods to buyers. Examples of successful e-marketplaces, such as Mercado Eletrônico and the Energy Marketplaces, developed by Webb Negócios Online, demonstrate the benefits of e-marketplaces.

New creative solutions, adapted to the conditions of the Brazilian economy, appear every day, demonstrating the immense possibilities of Business-to-Business. Thus, we can conclude our work stating that this new form of corporate business has come to stay.

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