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2012年,中国B2B(企业间电子商务)交易量已占全国电子商务交易额的80%以上。B2B是国家电子商务鼓励发展的重点。资讯公司统计数据显示,2012年中国电子商务市场整体交易规模突破8万亿元,增幅为28%,其中网络购物额突破万亿,占总体比例16%。

从国家“十二五”规划的目标来看,到2015年左右,中国电子商务交易额将突破18万亿,其中B2B交易规模将达15万亿,企业网上采购和网上销售将分别占采购和销售总额的50%和20%。

部分龙头企业的全球化商务能力已初步形成,经常性应用电子商务的中小企业占中小企业总量的60%以上。网络零售交易额已突破3万亿,占社会消费品零售总额逾9%。这些数据带给商业银行的启示在于:这将为我们服务的中小企业客户群带来大量商机。持续稳定的链式交易,即通常所说的“1+N”,是企业间电子商务的主流形态。国家信息化规划鼓励大型企业,尤其是核心企业建立网络化供应链的协同能力。我们一些合作伙伴,如宝钢、宝马汽车、一汽集团、美的集团等行业内核心企业,都是通过自己构建企业供应链的电子商务平台,来连接上下游供应链和经销商。以宝钢为例,宝钢集团通过电子商务门户,服务其数以万家的供应商和经销商,购、销、存均实现了在线协同。中型企业则会通过第三方贸易平台实现“1+N”贸易电商化。较小的企业在该领域涉足较少。中小规模的企业大多会借助阿里巴巴之类的平台或电子交易市场,成为B2B电子商务领域加速成长的重要力量。

这些年来,平安银行已与300多家供应链核心企业和物流企业建立了多方参与、密切协同的合作关系,做出了一些实践性的探索。

“It is estimated that in 2012, the total transaction volume of e-commerce in China exceeded RMB 8 trillion, a 28% increase over the year before. Online sales exceeded RMB 1 trillion and accounted for 16% of total transaction volume. B2B e-commerce transactions (a focus of government policy) accounted for more than 80% of the total e-commerce transaction volume.

According to the 12th 5-year plan, by 2015 e-commerce transaction volume will reach RMB 18 trillion, with B2B e-commerce accounting for RMB 15 trillion. Online purchasing and sales will respectively account for 50% and 20% of enterprises' total purchasing and retailing activity.

More than 60% of SMEs often use e-commerce. Online sales have exceeded RMB 3 trillion, which accounts for more than 9% of the total retailing business. Commercial banks can draw inspiration from these numbers. There are a lot of potential business opportunities in serving SMEs. This kind of sustained and stable chain transaction, we call it '1 plus n', is now one of the major forms of B2B e-commerce.

Core businesses (in their respective industries) are now building their own e-commerce business platforms to connect the up-stream and down-stream suppliers and distributors. For example Baosteel serves over 10,000 suppliers and distributors on its e-commerce portal and therefore creates synergy in purchase, selling and storage. However for mid-scale businesses they will use a third party platform to get the benefits of '1 plus n' e-commerce. For now, not many small businesses have their own e-commerce platform business model. They mostly rely on Alibaba, or companies like Alibaba, to build up their e-commerce.

In terms of what Ping'an Bank has been doing in e-commerce, we have made some attempts, in the past several years, with more than 300 leading supply chains and logistics enterprises. We have been working with those businesses and have seen good results.”