

Digital Skills and Research Methods BMSW4003

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How
uses modern technology,
to improve workplace efficiency
and employability?

Online Group Presentation

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Background of eBay.

- eBay created by Pierre Omidyar and launched 1995
- eBay - 1st Online Auction Website (Auction Web becomes eBay)
- eBay impacts on matching the buyers with the sellers for the exchange of goods.

([ebay.com](https://www.ebay.com)., 2021)

Background of eBay.

- eBay becomes one of the world largest auction and trading companies.
- eBay impacts in undertaking two business units operating in the same country for the facilitation of wider sales along with the increase of the customer base.

(Yang *et al.*, 2017)

eBay Challenges before the introduction of modern technology

- FAST AND VAST COMPANY DAILY GROWTH
- INCREASE OF TRAFFIC ON THE SITE
- INTERSECTION OF MONEY TRADE
- INCREASE OF RESPONSIBILITY OF USERS

(WIREDDELTA.COM)

(EBAYINC.COM)

- **eBay Technical Problems:**

- database, server issues
- programming language based on Perl

(wiredelta.com)

- **eBay Items Quality Control:**

- clear listing
- detailed pictures
- detailed description
- buyer's feedback system *(eBay.co.uk)*

- **Payments and transactions challenges before acquiring PayPal as an online safe payment :**
 - Unexpected currency differences
 - Low safety of transactions
 - Slow Bank payments and transfers
 - Difficult Payment tracking and reimbursements.

(ebayinc.com)
(wiredelta.com)
(statista.com)

Resolved by introducing the technologies of PayPal services...

Insides of PayPal services and technology

Created 1998, PayPal aimed to provide secure software for financial transactions on individually owned devices. *(Richtopia, 2020)*

- PayPal applies a digital layer to enable a smoother transfers between bank accounts, reducing the problems of online and P2P transactions. *(fin.plaid.com, 2016)*
- The PayPal Commerce Platform
 - all-in-one payment gateway and payment processor
 - makes it simple start selling.
 - no set-up or monthly fees *for PayPal Commerce Platform. (PayPal, 2020)*

Different aspects of PayPal :

- It is an online money transfers system :
- **it is an electronic alternative** to traditional methods
- **operates as a payment processor**
- for online vendors,
- auction sites,
- other commercial users.
- It charges a fee in exchange for benefits
- one-click transactions and password memory (*Wikipedia*)

PayPal keep you secure:

- **PayPal security key**

Using the PayPal security key is optional, but it's a highly recommended way to keep your account secure.

- **Data encryption**

End-to-end encryption is an essential element in helping keep your data and PayPal transactions secure.

- **Email confirmations**

(PayPal, 2018)

Impacts of introducing PayPal services to eBay online market.

- Disadvantages of using PayPal in the face of eBay.
 - You may lose your Section consumer 75 rights
Section 75 rights protect consumers when buying goods and services using certain types of credit (financial-ombudsman)
 - eBay charges you to receive and send payments.
 - PayPal often freezes a user's account.
 - eBay may hold on to your money. (Solution-loans, 2016)

Impacts of introducing PayPal services to eBay online market.

- Positive sides and effects on introducing PayPal to eBay.

With PayPal, eBay payments and transactions are:

- Faster
- Safe and Secure
- Easy Trackable
- Controlled
- Refundable

eBay (PayPal) will refund, if scammed! (donotpay.com)

Lessons that can be drawn from the case study

- With the use of modern technologies eBay operates in three business areas:
 - Online marketplace
 - Communication
 - Payments

- eBay trade impacts:

- eBay became a market leader
- Transforms the platform for auctions and marketing.
- Using of digital technology in our case PayPal services.
- 70% eBay auctions accepted PayPal payments.
- Around 25% closed auction listings were transacted via PayPal.
- There are now **182 million** of eBay users worldwide. *(Ying Lin, 2020)*

- eBay's facing new challenges as it splits with PayPal. *(Hall, 2015)*

In September 2014, was announced that

- eBay is splitting PayPal into a separate company
- The split was completed in July 2015.
- PayPal remains a payment option for shoppers on eBay,
- eBay is now working with **Adyen** based in Amsterdam *(Ray, 2018)*

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Thank You !