









Impact of the pandemic on the behavior of B2C trade in Colombia

Impacto de la pandemia en el comportamiento del comercio B2C en Colombia

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ABSTRACT

Over the years, the exchange of goods and services between people has changed drastically, as new conditions have been added both in the sale and in the purchase to promote competitiveness between companies. For this reason, this article aimed to revolve around analyzing the aspects related to B2C trade during the Covid-19 pandemic and its effects on Colombian business. The methodology was quantitative and of documentary type. We reviewed information sources from different databases. We selected documents that responded to selection criteria associated with figures, data and analysis on electronic commerce, types of commerce, actors intervening between exchanges, innovation and commercial exchanges, most applied methodologies and tools, productivity improvements, and impact generated in the Colombian economy. The study results indicate that electronic commerce is a tool that has lost relevance for companies. But, the reality imposed by the pandemic favored its relaunch as part of the commercial activity that occurred during and after the pandemic. For this reason, this offers tremendous importance and support for acquiring products, goods and services between producers and consumers.

Keywords: B2C, electronic commerce, innovative behavior, consumer, business

JEL classification: L81; R12

Received: 11-04-2022

Revised: 25-09-2022

Accepted: 15-12-2022

Published: 13-01-2025

Editor: Carlos Alberto Gómez Cano 

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Cite as: Linares, M., Rozo, K. y Sáenz, J. (2025). Impacto de la pandemia en el comportamiento del comercio B2C en Colombia. *Región Científica*, 2(1), 202520. <https://doi.org/10.58765/rc202520>

RESUMEN

Con el pasar de los años, el intercambio de bienes y servicios entre las personas ha cambiado drásticamente, pues se han adherido nuevas condiciones tanto en la venta como en la compra, esto con el fin de promover la competitividad entre las empresas. Por tal motivo, el objetivo de este artículo giró en torno a analizar los aspectos relacionados al comercio B2C durante la pandemia Covid - 19 y los efectos que tuvo en el comercio de Colombia. La metodología usada fue cuantitativa, de tipo documental, pues se lograron revisar fuentes de información ubicadas en diferentes bases de datos que alojan documentos que respondieron a criterios de selección asociados con cifras, datos y análisis vinculados al comercio electrónico, tipos de comercio, actores que intervienen entre los intercambios, innovación e intercambios comerciales, las metodologías y herramientas más aplicadas, mejoras productivas e impacto generado en la economía colombiana. Los resultados del estudio indican que el comercio electrónico es una herramienta que había perdido relevancia por las empresas, pero la realidad impuesta por la pandemia favoreció su relanzamiento como parte de la actividad comercial acontecida en pandemia y postpandemia, de allí la gran importancia y el apoyo que ofrece para la adquisición de productos, bienes y servicios entre productores y consumidores.

Palabras clave: B2C, comercio electrónico, comportamiento innovador, consumidor, negocios

Clasificación JEL: L81; R12

INTRODUCTION

According to Barrientos (2017), e-commerce is all those financial and information transactions that are made electronically between two or more parties interested in an item, good, or service; for this reason and within this framework, there are different models of commercial exchanges that lead or condition the actors involved to be governed and comply with the rules under which they are agreed. In this trade, customers can purchase various technological equipment (computers, smartphones, digital assistants, tablets, among others), thanks to the support of computer networks and digital platforms of online stores.



One of these exchange models is foreign trade, defined by Carrión et al. 2021 as a method that has become one of the main means for all companies to make their products or services known. Within this model, there are two types of trade: the retailer, in charge of offering products or services directly to the end consumer, and the wholesaler, in charge of distributing products or services to retailers, both of which belong to a logistic chain of the product or service.

Likewise, as an exchange model, previous authors conceived international trade as that which is developed at a global level, giving participation to all open economies in which there are many opportunities to do business and encourage competition. Thus, this model favors the exchange of goods and services at a global level. Therefore, it is common for countries to export and import what they need for societies to meet their needs (Caballero et al., 2021). From the previous ideas, it is stated that whatever the exchange model is, it will always be subject to the changes imposed by the market, since it will affect directly and indirectly since payments will always be subject to certain conditions, one of these is that it is always negotiated with an international currency and delivery times are agreed between the interested parties.

The impact caused by the COVID-19 pandemic on the world economy generated adverse effects in Latin American countries since the supply and demand in the different economic sectors presented very large affectations in terms of the financing of the countries; this is because exports of different raw materials dropped significantly affecting not only foreign investment but also local investment (Foladori & Delgado, 2020). Despite the challenges brought by the pandemic, Colombia analyzed and solved the possible risks that had to be assumed so that the internal and external economy would not have a great impact on the Colombian population; however, according to the National Association of Industrialists - ANDI (2020), Colombia experienced during the pandemic a significant economic recession in its recent history, which impacted the finances of the State, producing an economic decrease of 8% by the end of 2020. This situation generated losses of more than 1.5 million jobs that damaged the monetary income of Colombian households.

In view of this situation, the government had taken preventive measures, not only to prevent the health emergency from spreading, but also to solve and cushion the economic blow that it would bring, therefore, a set of drastic decisions were taken, which included an extended term for the payment of taxes in public and private companies, and different bonuses to industrial sectors and independent persons. In the case of the country's local governments, they executed different procedures and management so that the companies of the food, beverage, and health sectors would not postpone or close their production, thus achieving financial relief for these sectors and the city.

The alternatives and measures implemented by the Colombian institutions to face the impacts on commercial activity during the COVID-19 confinement favored re-launching electronic commerce as an exchange scheme that the population could use to supply their needs. However, it is clear that these citizens still need a more informatics culture and use this way of commercializing their products, goods, and services. In this order of ideas, this article focuses its objective on analyzing the aspects related to electronic commerce that allowed the direct exchange between business and consumer (B2C) during the COVID-19 pandemic and the effects generated by this in the commerce of Colombia; for such purpose, a documentary review is proposed that specifies relevant aspects on the commercial practices, the means and resources used, in addition to the main impacts that have been reported in scientific studies.

METHODS

The study starts from the quantitative approach because it was necessary to review various resources and sources of information containing reports, figures, projections, and analysis that account for the aspects inherent to the subject of study; in that sense, Hernández et al. (2014), points out that documentary research offers sufficient strategies and techniques for the critical approach of this type of information since the analysis of the theoretical, conceptual and statistical contents that were considered in the study were recorded using systematic literature review techniques that were subsequently registered through the recording of sources, where the information or support of this document was evidenced.

For the search of information sources, platforms and bibliographic databases such as SciElo, Redalyc, Google Scholar, and Dialnet were considered, in addition to the institutional repository of the Universidad Francisco de Paula Santander - Cúcuta, where there is online access to its undergraduate and graduate theses. For the deliberate selection of information sources, the previous authors point out that it is necessary to establish criteria to outline and optimize the execution of this process to locate the documents on digital platforms. In this sense, the impact of the pandemic on the behavior of B2C commerce in Colombia was established as the central search topic, with

a search strategy based on the combination of the following words: international commerce, B2C commerce, e-commerce, electronic commerce, together with the acronym COVID-19 and, secondly, the following terms were included: commercial companies, impact on MSMEs.

The information processing was supported by the development of data collection matrices, where the most relevant aspects that each document - source of information contributed to understanding the different dimensions and indicators of the variable under study were recorded. From there, a cross-referencing of information was achieved that supported the content analysis process, the theoretical contrast of the results, and the understanding of the impacts generated from B2C in the Colombian economy, in addition to specifying relevant aspects about its application as a marketing tool used by the population in times of pandemic.

RESULTS

E-commerce

E-commerce was born under the need that traditional businesses had to share electronic data related to various activities among themselves; over time, thanks to the evolution of the internet, its improvement in the quality of coverage and easy access to much of the masses of the population, a new form of e-commerce arises, which in the words of Soler (2016) and Ferrari (2017), consider it as a marketing alternative aimed at satisfying consumer needs, which over time has managed to develop in such a way that it is increasingly eliminating barriers and allowing sellers and consumers to connect in a better way, thus facilitating the exchange of goods and services while eliminating intermediaries.

This new trend in electronic commerce, coupled with globalization, has allowed the creation of new business models and has facilitated the penetration of new markets by competitors with fewer financial resources. In this scenario, different forms of electronic commerce converge in the supplier-user relationship, sometimes involving governmental organizations. According to Carrión et al. (2021) and Basantes et al. (2016), these include business-to-government (Business to government, B2G), customer-to-customer (Consumer consumer, C2C), business-to-business (Business to business, B2B) and business to consumer (Business to consumer, B2C); which have arisen in an attempt to meet customer needs in order to simplify the marketing process, optimize resources, take advantage of ICTs, and increase the market and positioning of companies.

E-commerce in Colombia

E-commerce in Colombia is the fourth most important in the region, which has high development prospects because, despite the advances, it is still far from reaching its maximum potential within the country's commercial activity (Soler, 2016; Ferrari, 2017; Suarez, 2020). This is mainly due to problems related to low banking penetration and the difficulties of certain country regions to access the Internet; e-commerce is still below traditional commerce. However, these trends have been reversed over time and, with the arrival of virtual payment platforms, have caused exponential growth in recent years.

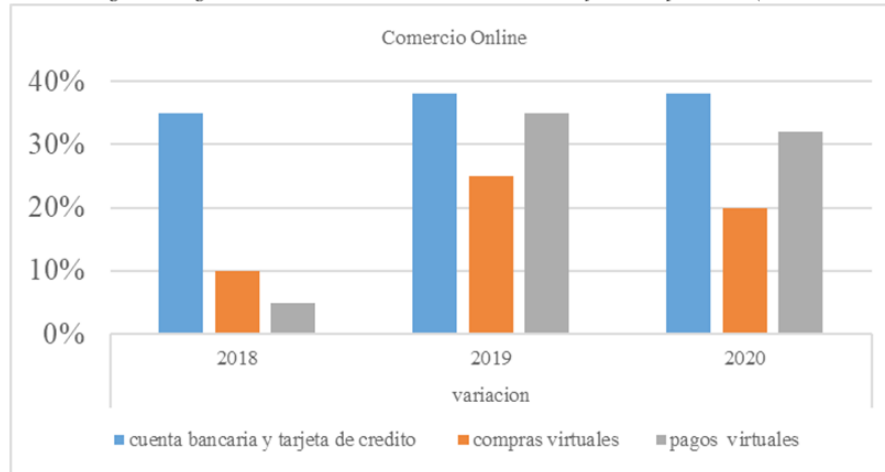
There is a direct correlation between the development of a city and the volume of electronic transactions carried out in it. Therefore, the main cities of Colombia, such as Bogota, Cali, and Medellin, have the highest percentage of people - users who carry out transactions through this model of commercialization of products, goods, or services in the country (Suarez, 2020). This situation places them as privileged scenarios to enhance the integration of resources and companies engaged in local, regional, or global trade. However, additionally, it opens spaces for leveraging marketing projects of small and medium enterprises that are emerging in the context of virtuality as a result of the health contingency situation caused by COVID-19.

For the year 2019, figures published by the Ministry of Information Technologies and Communications - (MinTIC) reported that about half of the population does not have access to the Internet or does not make use of telecommunications technologies; it was also shown that within the percentage of people with internet access, a third of them are not interested or do not know how to make purchases or payments through these means; These situations could be generating limitations for the incorporation of electronic commerce, particularly B2C, given that users do not have the skills to participate in this commercialization model. However, it could also be a space that the company can assume to get closer to its clients with training measures or strategies that allow them to use electronic commerce to satisfy their needs when acquiring products, goods, or services.

In Colombia, three fundamental variables define e-commerce, which are used as indicators to measure the

variability of online transactions; among them are the percentage of the population that has a bank account as well as credit cards and purchases or invoices paid virtually, taking into account that these are fundamental when making online transactions. Figure 1 shows data that evidences the traceability of these indicators during the years 2018 to 2020.

Figure 1.
Percentage change in online commerce in Colombia for the periods (2018-2020)



Note: Traceability of indicators on e-commerce in Colombia in the years 2018 to 2020. Based on data provided by DANE (on-line system).

Note: the figure appears in its original language

Figure 1 shows how Colombian citizens have been becoming aware of the need to obtain a bank account as an instrument that allows them to access various financial benefits, in addition to favoring their integration into the e-commerce scheme. Thus, it is observed that this reality has maintained a rising trend, which means that more than 35% of Colombians have this banking instrument to use in their online purchases. Similarly, it is observed that these people have been increasing their access to platforms, applications, and means of purchase, sale, and virtual payments that are offered by the entities or companies with which they interact to acquire products, goods, or services.

Impact of covid-19 on electronic commerce

At the beginning of the year 2020, there was a global health emergency that brought direct consequences on all human activities due to the confinement that was assumed to face the COVID-19 pandemic; this caused a change in consumer trends at the time of supplying their needs (Cortés, 2020; Guevara, 2021). Colombian companies took advantage of this situation to project their online business and marketing from the operating principles of e-commerce. Thus, each Colombian company reviewed its capabilities to focus on the almost imposed changes that would keep it in force before the imminent closure and confinement of the population - customers or consumers who required their products but could not leave their homes.

In this sense, e-commerce in Colombia managed to relaunch and have favorable impacts on the competitiveness of companies, the visibility of its supply of products, goods, or services at local, regional, and international levels, the application of legal regulations governing this matter of virtual or online business, the adequacy of companies to strengthen their marketing channels in record time, in addition to initiating process of organizational culture changes with which solutions for virtual marketing can be projected during and after the pandemic COVID-19, (Suarez, 2020). This reality is corroborated by the study developed by Nieto and Mendoza (2021), which revealed that in Colombia, search platforms such as Google, Yahoo! and Bing are the most used, as well as social networks Facebook, Instagram, WhatsApp, and YouTube, containing more than 58% of buyers who use their Smartphone to make online purchase and sale transactions.

According to the findings of Dorado (2020), during the periods of April and May, there was an increase of 119% in orders through electronic platforms and more than 366,000 new buyers of products, goods, and services online. The publication also points out that the free market application is one of the most used sites in the country, with 22.2 million users, followed by Amazon, with 5.2 million users. In comparison, Homecenter and Falabella exceed

3 million users. This data shows the increase in the number of users of the e-commerce platforms of the main companies that the Colombian population frequents daily.

Although, in general, e-commerce in Colombia has shown significant growth during the pandemic, not all sectors had the same performance. Some of the companies that have traditionally shown good results with sustained growth rates in recent years saw a decrease in their turnover through their pages; sectors such as tourism, transportation, airlines, restaurants, and recreation-related activities had significant setbacks during these periods.

Marketplace

The Marketplace is a business model whereby larger companies recognized and trusted in the online Marketplace allow others to list their products on their site in exchange for a commission. This business model has connected sellers with potential buyers, allowing smaller companies to contact consumers directly. This is how smaller manufacturers have seen the opportunity to take their products from the factory directly to consumers and thus achieve a higher profit margin (Monguí, 2021; Sánchez et al., 2021). The confinement due to the pandemic is a factor that drastically influenced the business models of many companies engaged in distribution through traditional channels or closed physical stores due to COVID-19. This situation led to the search for new effective, safe, reliable, and biosecure alternatives that would allow them to continue the work of buying and selling.

As mentioned by previous authors, the Marketplace was proposed as an alternative for the commercialization of products, goods, and services between sellers and customers, thus reducing the presence of intermediaries, the physical transfer to the store, the safe delivery, the promotion of trust and the presentation of strategies supported by digital marketing that impacted on the tastes and preferences of Colombians who enjoyed free time as a result of confinement. Thus, the Marketplace as an e-commerce alternative allowed many companies (small, medium, and large) to make use of ICT resources, social networks, digital marketing strategies, and Web applications to publish their products to a large mass of prospective customers located in local and global markets, to whom with a simple online transaction could sell - buy their products, goods or services.

The use of ICT resources, together with digital marketing and the reputation of companies to gain confidence in their customers, has been one of the advantages that this type of e-commerce has brought to Colombian consumers; thus, in the face of the COVID-19 pandemic situation, companies were gaining space, markets and customer loyalty, situations that favored its trajectory during this season where the restrictions imposed by the Colombian government set a social isolation. However, thanks to these dynamic marketing channels, safe, online, and simple to use in everyday life, advantages were achieved to project companies, sustain profitability, mobilize merchandise inventories, and continue with the country's commercial and economic movement.

The Marketplace, as an e-commerce alternative, favors companies because it represents an opportunity to continue marketing their products, goods, or services, either in times of crisis such as the one experienced by the pandemic or, simply, in normality where a strategy is sought to position themselves in new markets and build customer loyalty. In this way, sellers avoid investing large sums of money on virtual buying and selling platforms, minimize advertising costs, get more traffic on the web, and make their companies visible at all levels (Sanchez et al., 2021), which for buyers or customers is useful to have at hand (computer, smartphone, Tablet, among others) endless information about the products with which they can satisfy their needs in record time, under conditions of trust and security.

DISCUSSION

The prospects for the evolution of the online market in the world were strongly biased by the particular conditions presented by the mandatory confinement; the data after the confinement show a regression in the number of transactions carried out through web platforms, in the same way, the affectations to the economy imply drastic changes in consumption patterns, which are not only reflected in a lower number of purchases but also the decrease in the average cost of the goods purchased. Despite this, the strategies implemented to improve the competitiveness of the companies and innovation in the sector are fundamental factors that generate added value to an industry with high prospects for the future.

E-commerce in Colombia has become one of the favorable alternatives to give continuity to the commercialization processes that feed the national economy, thus consolidating purchase and sale scenarios that allow citizens to continue accessing their products, goods, or services in a safe, reliable, timely manner and from the comfort of their homes (Sánchez et al., 2021; Guevara, 2021 and Monguí, 2021). This reality makes e-commerce one of the

best alternatives to continue leveraging the Colombian economy while at the same time establishing challenges for the consumer sector since it is necessary to acquire technological literacy skills in virtual purchases and sales, in addition to initiating the banking process to obtain products that allow them to participate in online purchases.

During and after the pandemic, e-commerce will continue to have a strong presence in the Colombian economy (Suarez, 2020). This virtual marketing scheme is a strategic ally for Colombian companies, regardless of their productive or service sector and their size, as it is useful for both initial entrepreneurs who see it as more useful because they organize their strategies with some knowledge in ICT, and for medium and large companies that have technical and specialized personnel for this purpose. However, in all scenarios, it should be considered that the integration of electronic commerce should be conceived as a means to achieve the commercialization of products, goods, and services, but not as the ultimate goal of the company in its eagerness to incorporate technological equipment and innovate.

CONCLUSIONS

The measures adopted by the Colombian State to address the global health contingency pandemic COVID-19 gave a favorable step to the relaunching of electronic commerce as a marketing alternative to boost the country's economy because, in the situation of isolation and social distancing, marketing strategies were designed to continue serving and satisfying the needs of users and customers from a distance, in a reliable, safe and under biosafety standards. Additionally, it is concluded that the experiences gained by companies, sellers, and consumers, this alternative of electronic commerce with which direct attention to the consumer (B2C) is made, will continue to be projected in the Colombian economy and society, thanks to the speed, confidence, security and timely attention and response that is given to the buyer.

It is concluded that B2C commerce eliminates intermediaries and shortens the logistic chain of the commercialization of products, goods, or services since, from the purchase and sale operation, the client only accesses the Web sites, applications, or Marketplace designed by the sellers. There, he will have at hand the diversity of products that the latter presents to its clients, which facilitates the delivery of multimedia information, the selection of products, the elaboration of orders, and the payment channels between seller and buyer. In this way, both achieve cost savings: the buyer saves on transportation, optimizes time, and enjoys the peace of mind to place orders online, while the seller saves on advertising costs, business automation, diversification of communication channels with customers, and minimizes payments for physical plants.

Another conclusive aspect refers to the fact that, in order to be successful, companies must respond to changing requirements within the framework of business versatility. These changes depend largely on certain components related to the availability of technical tools, synergy in work groups, and the response to changes, situations that must be in continuous reflection, review, and transformation, within Colombian companies because in the face of crises with those imposed by the pandemic COVID-19, local, regional or global marketing processes must continue to meet the needs, desires, interests and motivations of customers or consumers, this being one of the reasons to continue projecting business through electronic commerce (B2C).

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FINANCING

No external financing.

DECLARATION OF CONFLICT OF INTEREST

The authors declare that they have no conflict of interest.

ACKNOWLEDGMENTS (ORIGINAL SPANISH VERSION)

Las autoras agradecen al programa de Comercio Internacional de la Universidad Francisco de Paula Santander – Cúcuta.

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