

# Electronic Commerce Platform-Joint Supply Chain Financing Mode:Bank Lending VS. Electronic Commercial Platform Lending

**YU Hui;LI Xi;WANG Ya-wen;School of Economics and Business Administration,Chongqing University;**

Nowadays,many electronic business platform like Alibaba take part in providing their capital constrained suppliers with financial assistance except to the banks.The objective of this paper is to study which financing mode will benefit both the supplier and the electronic business platform,bank lending or electronic business platform lending.Based on the perspective of supply chain finance,an electronic commercial enterprise and its capital-constrained supplier faced with bank lending or electronic commercial platform lending are described.The supplier can ask the electronic commercial enterprise for financing through its orders as mortgage or lend from the bank.A wholesale price contract model is constructed.The supplier formulates the wholesale price first and the electronic business platform formulates the order quantity in perusing max profit and they game with each other.The optimal financing scheme to both the supplier and the electronic business platform is drawn out.Research shows that lending rate is a vital index that will affect electronic commercial enterprise and the supplier's financing strategies.There are threshold points of their optimal financing choices.Lending from electronic commercial platform between two threshold points will benefit both the supplier and the electronic business platform.Otherwise bank lending will be more beneficial.Electronic commercial platform lending will benefit the supplier and the whole supply chain which it is in,but cannot increase supply chain efficiency.So building up coordination mechanism is still very important.Supplier's private capital and electronic business platform's capital cost can lay on huge effect on the profits of both side.In this paper,different lending modes'influence on the enterprises in a supply chain has been investigated,which can help the electronic business platform and its capital-constrained supplier to make a scientific decision and gives them some management implications.Also,the base of studying optimal decision of the supplier and the electronic business platform is set up under multi-cycle,and which step to take to achieve supply chain coordination.

[Download\(CAJ format\)](#)[Download\(PDF format\)](#)

CAJViewer7.0 supports all the CNKI file formats; AdobeReader only supports the PDF format.