

## *Electronic Commerce : concept and constraints*

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**التجارة الالكترونية : الواقع والمعوقات**

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**Summary** E- commerce as Defines a sales and purchase or exchange of products, services and information across computer networks, including the Internet, Also spread to many ancillary use of e- commerce to the term e-business, however, this common mistake is the difference between trade-sensitive electronic means do all stages of dealing Whether it is manufacturing or marketing or supply of raw materials .... etc. with similar business electronically through the abundance of technological advances and sophisticated means embodied in the Internet, the e-business are broader and more comprehensive e- commerce being based on the idea of automating performance in the relationship between the frameworks of action extends to other administrative activities and productivity, financial and service issues related not only the relationship of the seller or the supplier customer, but extends to the relationship established agents, and extends to patterns of work

performance, evaluation and control it. comes importance of this study in the large role played by e- commerce to meet the requirements of customers very quickly and cost Therefore, the less objective was to shed light on the concept of electronic commerce and the fundamental pillars as well as the focus on the reality of the event this technique in some Arab countries and the challenges that stand before deployment. Out of this study conclusions, including the absence of full awareness among some sectors of society around the concept of electronic commerce and requirements in addition to the weakness of the infrastructure of e- services and the lack of a system to protect e- commerce and dealers from piracy led to the survival of this type of trade late in the Arab States, has recommended the need to build an electronic unified Arab economy to face the Western economy as well as to support small enterprises working in this area.

**Introduction** One of the most important manifestations of globalization inescapable so-called electronic commerce, which abolished not only the role of the site in trade, but every trade systems based on the place, and there was two opinions on strategies for action in the first e-commerce criticized equal focus between businesses operating in the neighborhood and those that does not exist physically in the region, either second opinion has been far more insight and understanding of the dimensions of the developments since it was found that there was no longer a difference between dealer or enterprise resident and non-resident trade become electronic and everybody have become founded everywhere and dealer product is better and more physically the nearest to the customer trader adjacent to the work, which can not meet the needs of the same conditions as appropriate, since all that is needed is an electronic transaction.<sup>[1]</sup>

**The importance of the study**The importance of the study of the revolution in information technology is the current strength and future of all States, which has played a stronger Internet and modern communication means a large role and important in the conduct of trade and entry to global markets to achieve a higher return than traditional activities through the use of international channels and global distribution networks, which to reduce the cost and returns profits higher when using this new environment and the proper use manner.

**The objective of the study** This study aimed to clarify the concept of electronic commerce and the basic pillars, in addition to focusing on the reality of the event this technique in some Arab countries and the challenges to standing in front of proliferation and the requirements of infrastructure and the legal and organizational challenges in addition to excellence, continuity and competitiveness.

**The concept of e-commerce** Is e-commerce in all types of commercial transactions carried out electronically through the international information network (the Internet) and such transactions between both projects each other (between companies and suppliers of inputs for production,marketing or distribution installations ..... etc.) or between companies and their customers,or

between installations and devices Official.<sup>[2]</sup>As you know e-commerce as a process implementation and management of commercial activities related to goods and services through the data conversion by the Internet or similar technical regulations.<sup>[3]</sup>As can be defined as a modern approach to the wave of business goods and services and speed performance, including the use of network communication in the search and retrieval of information to support the decision-making process in organizations.<sup>[4]</sup>While another team believes that e-commerce refers to the sale and purchase subsidized by electronic means such as the electronic data interchange(EDI),e-mail,electronic bulletin boards,fax and electronic funds transfers(EFT),as well as all similar electronic means.<sup>[5]</sup>Additionally e-commerce know as emerged concept describes business process between trading partners using advanced information technology for the purpose of raising the efficiency and effectiveness of performance.<sup>[6]</sup>Through what progress can be defined electronic commerce as a process of blending between technology and trading performance for the delivery of service to the consumer as quickly as taking into account cost reduction and achieve the highest level of efficiency.

**Ahistorical overview** E-commerce is thought marketing communications in the contemporary manifestations of a digital technology in the range business and aimed to create more value to the customer by increasing the degree appropriate temporal and spatial products submitted to it and work to continuously improve the quality.<sup>[7]</sup>E-commerce important and broad influence can not stop by The innovation and the formulation of this term by the company while IBM published and circulated used group Gartner.<sup>[8]</sup> E-commerce applications began in the early 1970s of the last century and the most famous is the application of electronic fund transfers but the extent of these application did not exceed business giant and some of the small companies.In the early 1980s appeared electronic data enterchange EDI goal of automating the exchange of documents between companies normative across private networks since the expansion of the application of e-commerce than just financial transactions to other transactions and caused an increase in the companies contributing to this technique from financial institutions to factories,retailers and other service enterprises,but also showed other applications Such buying and selling shares and tickets on the Internet and private networks has called such systems applications telecommunications and values of the strategy were clear and apparent.<sup>[9]</sup> As in the 1990s,the Internet has become a financial and profitability article appeared term e-commerce after the light has been development of e-commerce applications in a large one of the reasons that led to substantial growth in the number of e-commerce applications across the supported infrastructure since the work of these applications requires reliance on four axes are important people,public policy,technical standards and protocols and other companies.There is also another reason for the increase is the result of competition between companies is between 1995 to the year 1999 showed a lot of creative applications,which are ads and auctions on the net and other issues

that affect customer service of individuals and organizations, since this period of changing interest to B2B and B2C been working to avoid more failures. Now most small companies have become sites, while large companies have become portals.<sup>[10]</sup>

**Internet e-commerce and non internet**E-commerce can be classified in terms of communication techniques to two basic types: 1-e-commerce internet:-the sale and purchase of products and the exchange of information between vendors and buyers carried out through networks and the internet represents a common pattern of this type of e-commerce operations. 2-e-commerce non Internet:-the sale and purchase of products and the exchange of information between vendors and buyers carried out through networks of computers, such as Wide Area Networks which cover locations spaced location and Value added Networks involving a group organizations to add new services to their networks against participation to be determined according to the volume of data exchanged non network.<sup>[6]</sup>

**The difference between e-commerce purely and e-commerce partial** There are several forms of e-commerce depends on the degree of technical product and the technical process and the technical intermediary or agential. Any commodity are either tangible or digital and any agential either be tangible or digital and Any process be either tangible or digital. From this point of view we have a form containing ( 8) cubics divided between the three parts. Trade is divided into three sections: traditional pure, e-commerce pure, e-commerce partial. The figure (1) below shows. Agential When tangible and tangible product and process tangible, the kind of trade will be e-commerce traditional But when the agential digital and digital product and process digital, the kind of trade will be purely e-commerce whereas if they become one of three factors digital, and the remainder will be a mix tangible between e-commerce and traditional commerce and call this mix of e-commerce partial name. example, if purchased book from Amazon site, the kind of e-commerce trade is partial because the company will send you to mail the book, but if purchased software from this site, the type of trade is purely e-commerce because the company will send you the software through the Internet or e-mail. could say that the area of e-commerce and

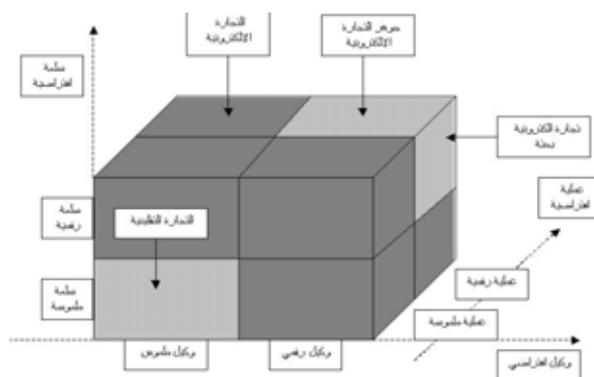


Figure (1)  
Types of trade

Source: <http://www.c4arab.com/showac.php>

broad even a purchase of a pack of cola by the smart card, e-commerce partial within the district.<sup>[11]</sup>

### The difference between e-commerce and e-business

To many commonly use the term electronic commerce ancillary to the term e-business, however, this common mistake of disregarding the difference between them, e-commerce means do all stages of dealings, whether manufacturing or marketing or supply of raw materials or commercial advertising or exchange information with similar business electronically through the abundance of technological advances and sophisticated means embodied in the Internet, which has developed techniques for the conduct of business within the institutions. On this basis, the concept of electronic commerce does not stop at the end use of electronic means in the process of buying and selling and the subsequent shifts and financial adjustments but beyond to include phases and the beginning of a much broader exchange of information and conduct negotiations through what is known as the electronic exchange of information, this information may relate to the specifications commodity production and the required quality, size and raw materials and inputs used in, or make changes or modifications may include market research and information gathering and conditions ... etc.<sup>[12]</sup> The electronic business are broader and more comprehensive than electronic commerce, e-business based on the idea of automating performance in the relationship between the two frameworks of work extends to other administrative activities, productivity and financial services, and the only connection seller relationship customer or supplier, stretching relationship established agents, staff and clients, as patterns extend to job performance and evaluation and control, and within the concept of electronic business is factory electronic automated, electronic banking, and insurance company, electronic government services automated and evolving concepts at the present time about the concept is more comprehensive e-government. It can say that e-business

mean the use of information and communication technologies for the management and implementation of various work of the institution as well as allow organizations and individuals to organize and work management in ways good therefore include electronic commerce and all depends on the application of electronic technologies in order to:-enterprise resource planning,supply chain management,customer relationship management .<sup>[13]</sup>

**Features of e-commerce**1-Absence of a direct relationship between the two sides of the business process where convergence between them through a network of communications and although this model is not new trade witnessed intensive use of the means of communication telephone, fax, correspondence but what distinguishes this technique is that there is a high degree of interactivity, regardless of the presence of the parties to the same time interaction on Web is similar in that exchange of faxes or letters .2-Interaction with the possibility of more than one source at the same time as one of the parties to the transaction can send an electronic message to a number of recipients infinity at the same time and without the need for re-sent every once in this area may provide Internet infinite possibilities for interaction additively or parallel between the individual and a group is something unprecedented in any previous interactive tool .<sup>[14]</sup>3- Possibility of implementing all the components of the business process,including physical delivery of the goods of others on the network .4- Possibility influence the direct computer systems company through what is called EDI and documents which is in fact achieved enormous leap flow of data and information between the actors involved in the trade process without human intervention and the lowest cost and higher efficiency.5-Flourishing e-commerce depends on the existence of an advanced economy a production base broad and flexible communications network and information infrastructure complete,as reflected electronic commerce,in fact, a good economy relies on intensive production information and advanced technology .6-Importance of the human element that is capable and efficient in the use of information technology, development and continuous innovation in mechanisms and its various means.<sup>[ 15]</sup>

### **The infrastructure for electronic commerce**

The infrastructure for electronic commerce:1-Devices include:-computers and servers, Selectman and wave information, cables and modern techniques of communication .2-Software include:-operating software, Internet software trafficking,in addition to the software packages of electronic commerce (which is a special software allows processes to complete the sale and purchase follows online). 3-Service providers connectivity open public networks (such as the Internet),which provides Internet service in the States .4-Enabled services:-the completion of services related to commercial transaction such as the Declaration and payment methods and delivery, services to verify eligibility. in addition to the electronic infrastructure to be providing financial environment appropriate methods of electronic payment and intensive use of modern means of payment for credit cards.<sup>[4]</sup>

### Areas in which they are used e-commerce

E-commerce exist in some areas, including:1-Retailing:for example, trade books and magazines, where the search for the name of the book or content, know the price and in which manner of electronic payment process and to be recognized by the publisher .2-Banking and finance : banks provide electronic services, which the simplest query on the account and follow-up stock prices and the sale and purchase of shares .3-Distribution : for example, the distribution of electronic products, programs and services to computer images and the distribution pictures and films and tapes of musical .4-Engineering designs : could participate in the design of a new product without a presence in the same location of during the working group is the best-known example in this area by Ford Motor Company formation of a working group to design a new engine works in the membership of four different geographic locations .5-Business support : an example of this system of trade exchange between the companies introduce Alctulojat electronic products, and to carry out exchange a number of different phases and supporting various payment systems and the exchange of documents and provide after-sale services.<sup>[16]</sup>

E-commerce service is not trading goodsClassified e- commerce globally, in the framework of endeavor World Trade Organization (WTO) to clarify the nature and legal framework, within the concept of service, it was decided that in the report issued by the Council of the World Trade Organization on trade in services on 17/3/1999, submitted to the General Council the World Trade Organization (WTO), where this report went to "provide services through technical falls within the general scope of the Convention on Trade in Services (GATS) Considering that the Convention applied to all services regardless of the method of submission, and because the factors affecting the supply of electronic services the same is affecting trade in services, hence the subject of technical ways to provide service to all the texts of the Convention on Trade in Services (GATS), both in the field requirements or commitments, including the commitment to transparency, internal organization, competition, payment and cash transfers, entry markets, national treatment, and additional commitments with this in mind that "there is a need to define the position of the process of delivery of the goods produced in ways that technical and there is a need to classify goods and to determine whether these activities are subject to the general convention for trade in goods-goods (GAAT) or Convention Trade in Services (GATS) .[17]

### The classification of electronic commerce

E-commerce can be categorized according to the nature of dealers : 1-Company to company (B2B) a sale and purchase between companies and most e-commerce transactions focus in this area, such as information systems between organizations and markets electronic transactions between companies as well as the company **General Elctric American** and user requirements in the sale of electrical appliances companies buyers using those requirements in their production.. .2-Company to consumer (B2C) a sale of products and services from companies to consumers, and their dealings through the sale of the retail consumer so-called e-tailing is the most common types of e- commerce is the

Wal-Mart Foundation on the Internet **WWW.Walmart . com** model for this type of trade.<sup>[2]</sup> 3-Consumer to consumer (C2C) Here, the consumer sells to the consumer directly Another example is when a consumer ads on its internet site for the sale or uses personal experiences is the **WWW.ebay.com** model for this type of trade .4-Consumer company's (C2B) These include the situation of individuals who sell products or services of the company is the **WWW.buyonline.com** model for this type of trade . 5- Government to Citizen (G2C) Services are provided by government to its citizens as buyers of the service, and the phenomenon known as e-government, which refers to the processes reciprocity of the services and information between governmental institutions and citizens or organizations in the public domain via the Internet and a site of the government **Alberta** model for this type of trade. 6-E-commerce non-profit : the companies used by non-profit institutions such as religious and social order to reduce the costs of running the institution or to improve management and customer service.7-E-commerce between institutions : include all internal activities of the institution, which often occur on the company's intranet and included the exchange of products and services, or information, these activities ranging from the sale of the company's products to the staff to the activities aimed at reducing the cost of running the institution and train personnel using networks .<sup>[18]</sup>

**The benefits of e-commerce and the challenges they face :Benefits** : There are many benefits of electronic commerce can be achieved by limiting them to three axes:**1-For companies and institutions** : to expand the market scope of international and global With few costs, the company could find any more consumers and better equipped and more suitable partners and a quick and easy, Reducing the costs of establishing, processing and distribution, archival and retrieval of paper-based information, the ability to create very specialized tests, electronic commerce will permit a reduction of inventory through the use of the retirement system in supply chain management in the retirement system, the process begins to obtain commercial demand by the consumer and provide this demand through just in time(JIT), the retirement permit the manufacture of the product or service in accordance with the requirements of the buyer and the company gives preference to commercial rivals, reducing the period between the payment of funds and access to products and services, electronic commerce caused re-engineering business processes, reducing the costs of telecommunications Internet for much cheaper the value-added networks, other benefits include improving the image of the company and improve customer service and find new business partners and facilitate operations and reduce the time period for sending products and services, raising production and the disposal of securities and reduce transportation costs in addition to increasing flexibility in dealing.<sup>[19]</sup> **2-For consumers** :-give consumers the option of shopping or to terminate transactions (24) hours per day and any day of the year, any where from the surface, offer a lot of options to the consumer because of accessibility to the products and companies were not available near the

consumer, in many cases, e-commerce is one of the cheapest places to shop because the seller can be shopping in the many sites on the Internet and compared each company with goods other easily,<sup>[18]</sup> it is finally able to obtain the best offer while it is difficult, if necessary visit each site geographical various only for goods compared each company with another, in some cases, especially with products such as digital electronic book, the e-commerce enable the buyer to send the goods quickly and easily to the vendor, customers can obtain the necessary information in a matter of seconds or minutes through e-commerce on conversely it may take days or weeks to obtain the response that you request information from the site significantly, allowing e-commerce to participate in the auctions default, it would allow customers to exchange experiences and opinions on products by electronic communities on the Internet, working to encourage competition, which means lower prices .<sup>[20]</sup>

**3-Community** : e-commerce allows for the people who live in third world countries that own products and goods not available in their home countries and can also be obtained university degrees by the Internet, to facilitate distribution of public services such as health, education and social services at low cost and highly efficient.<sup>[21]</sup>

**Challenges** :***1-Technical challenges*** : a lack of reliability and safety, standards and protocols, not there is enough space volumes of telecommunications, software development tools are still constantly changing and speed, difficult process arrived Internet and electronic commerce software with some applications and data bases currently used, might require suppliers to particular Web servers and other infrastructure in addition to remote networks, some e-commerce software is not commensurate with some components programmatically or with solid operating systems.<sup>[22]</sup>

***2-Non-technical challenges*** : cost and justification : the cost of the development of electronic commerce by the company itself might be too high and errors resulting from lack of experience may cause disruption of electronic commerce, there are several opportunities for the granting of IT companies to carry out these the tasks, but it is not easy to know what the company is appropriate and justify this system, the manager must deal with the benefits of non-sensory which is difficult calculation, security and privacy : these things are very important in the world of the consumer, especially in the field of safety and security many people are reluctant to participate in trade electronic reasons of fear of disclosure of their privacy, mistrust and resistance user some customers do not trust anonymous vendors who do not have confidence in being paperless transactions and electronic exchange.<sup>[23]</sup>

***3-Other factors*** : lack of touch products some customers want to touch the products before purchase, e-commerce is still in the phase first, which is characterized by rapid change, many people would like to see something fixed before the investing, there is a sufficient number of sellers and buyers in many applications to make this a profitable, e-commerce might cause a collapse in public relations with each other, Internet access is still too expensive for many people and speed of communication are still slow in many countries around the world, many of the legal matters remain to be resolved in e-

commerce, especially matters concerning piracy.<sup>[24]</sup>

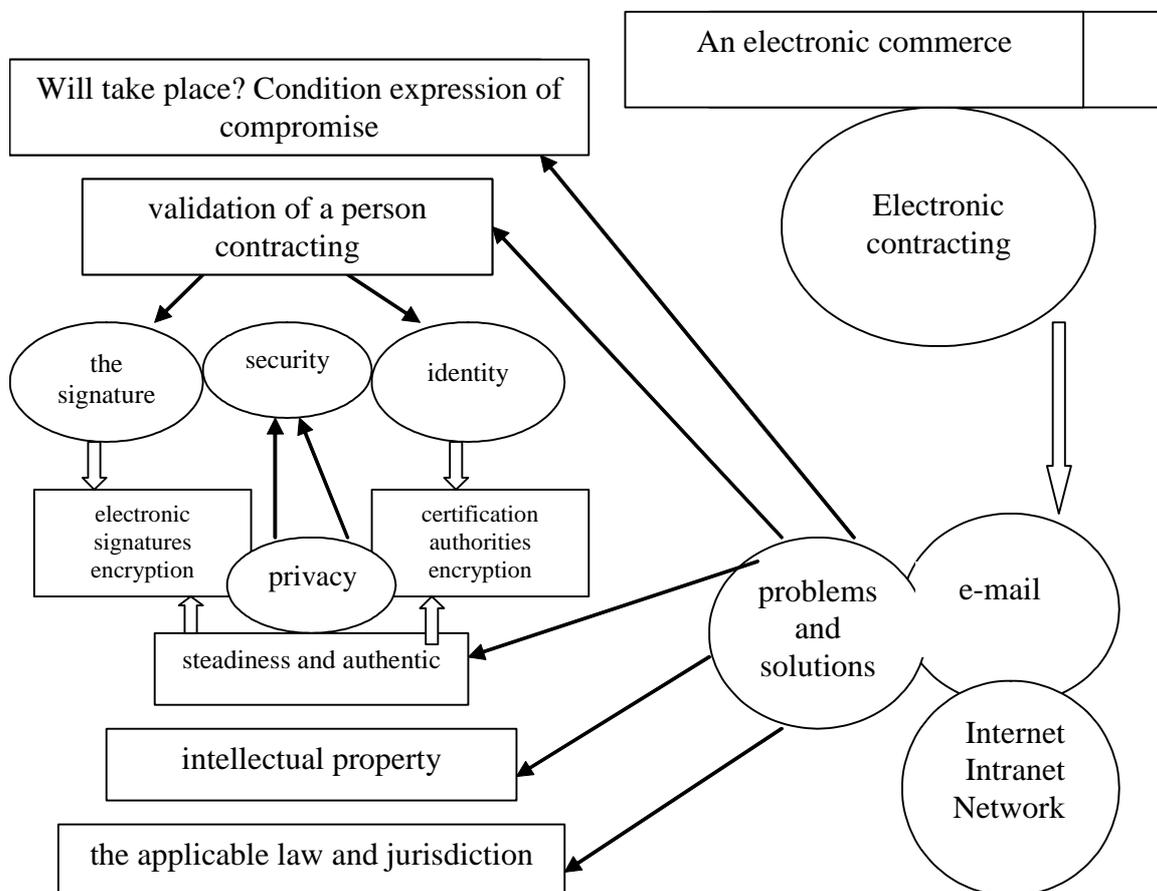
**The reality of e- commerce Arabs** E- commerce is an area of huge growth where daily collection and disbursement of large sums of money due to the proliferation of Internet shops and shopping which grows daily on the Internet, and the Arab homeland opportunities and possibilities in the area of e-commerce, saying in the field of technology and human resources and qualified technical and funding resources, structure and scientific base allow him to invest in the field of e- commerce, Internet sites have seen widespread exceeded expectations after saturation in the market of the establishment of corporate services online investors taking companies to set up Internet sites or finance sites have been successful, and there is an indication that demand Arab hardware record significant growth in the years so is the last of these countries from importing countries more of these devices.<sup>[3]</sup> The support of Arab trade could exceed traditional methods known to rely on e- commerce to enhance the volume of this trade and promote closer economic partnership between dealers and Arab investors in various fields through the formation of a database on the Arab available in the Arab world of possibilities for trade and economic substitute for asylum or search for sources costly. In spite of the qualitative leap that knew and still knows informational orientation at the global level, still digital and information revolution in the beginning, and despite the potential of e- commerce in multiple various areas it is difficult to ascertain or predict the opportunities given by this revolution to the developing countries in general and the Arab world in particular, as well as reducing the size of the gap that separates the developing industrial nations in this area. To meet the requirements of e-commerce without absorbing the full terms of the offer because the issue is not confined to financial portfolio is littered available in normal trade excelled by Arabs and even those involved many errors that claimed economic experts are looking for solutions to meet the deficit worsening in the balance of trade with most Arab states, so the rush to e-commerce application without classify defensive shield, which strengthens promises Arabs and stops on solid ground allow them to ease traffic as the technical requirements of failure will be judged in advance. For the reality of e- commerce in **Tunisia** it can be said as they kidnapped the ball rolling the first Arab state to enact special laws and explicit to organize the work of e- commerce has been formed National Commission on e- commerce in 1997 a law was carefully terminology on trade exchange, including: electronic compliance certificate, a server validation of electronic, a signature system, as a means of electronic payment. a law was also identifies ways of dealing electronic document and electronic signature. In **Jordan**, it was announced that a coalition of major companies regional and global specialized pilot project for electronic procurement in the interest of the Jordanian government comes in the framework of this project benefit from the services of the electronic government and the coalition to develop an integrated electronic procurement solution that would pave the neighborhood and experimental work

for the completion of the procurement process within the Ministry of Public Works and Housing. The primary components of the pilot project adoption providers, rehabilitation and events Alctulojat electronic, and the analysis and redesign of the current procurement processes, in addition to training users, either basic interest is in reducing the need for manual processes, reduce administrative burdens and the proportion of errors and turnaround time and securing a greater capacity to fulfill the obligations stipulated in the contracts.<sup>[25]</sup> In *Egypt* the early work in the system of e-commerce in 1993 as it implemented the idea in 1994 the official launching of the headquarters of the main points of international trade, which provided a lot of information and data for commercial deals made between *Egypt* and *other nations* in 1998 was the establishment of ten sites to provide some business dealings over the Internet, and currently being substantial preparations for the expansion of a system of e-commerce and transactions, tax adjustments and customs through the Internet. as *Saudi Arabia* is making great efforts to upgrade by the market and technical work has been the formation of a permanent technical committee for e-commerce to follow developments in this field and coordination to create the appropriate environment to deal with the requirements and identify their needs, which is the infrastructure of switches public, payment systems, communications infrastructure, regulations and legislation to meet the requirements of the needs of electronic transactions between business sectors (B2B) and business sectors and individuals (B2C) as well as the development of telecommunications infrastructure to be ready to support e-commerce techniques and the provision of data transmission services within the required time and kept adequate size to accommodate the continued growth of the movement of the exchange of data and Internet services. Similarly, in *Lebanon* has started moving towards e-commerce and to lay the foundation stone to 2000 Journeying good steps at the present time. As in *Iraq* has begun operations currently circulation of electronic data in the free market as a first step to enter the world of e-commerce, and vary rest of the Arab countries like *Syria*, *Yemen* and *Sudan* in the face in the midst of this field.<sup>[26]</sup>

**The reasons for delay in the application of e-commerce in the Arab world** The Arab states had been unable to absorb the idea of the importance of information only recently and adoption only to the oil economy or tourist largely not give them the information and data of any importance and that evidence of the absence of any data or precise statistics in all areas of Arab States, the most important factors delay: 1-The high cost of operating in the Arab States, 2-Reducing future expansions and the lack of transparency required in all projects and investments that lead to the failure of the project in the end,<sup>[27]</sup> 3-Lack of experience and lack of adequate legislative stability of States, 4-Absence of a mechanism and laws and clear to invest in Arab countries which makes the capital dared not to invest, 5-Absence of any facilities for the transfer of air or sea, 6-Restrictions on investors and limiting the free transfer of profits investor

and demand rotates within the country,7-Bureaucracy and red tape, which require the investor deal with dozens of actors dozens of permissions and extraction,8-One of the most important obstacles to the spread of e-commerce as desired security aspect is the use of the Internet for buying and selling operations may result in security implications such as stealing credit card numbers,which represent the most used means of purchasing by the Internet or steal financial information or sensitive commercial during the transfer between different companies and institutions<sup>[28]</sup>,9-Legal challenges of e-commerce,which could be clarified figure(2), 10-Poor communications infrastructure lead to the reduction of the use and expansion of e-commerce,11-Lack of awareness and culture of dealing with the Internet and enhance the level of literacy foundations and techniques and their applications and benefits and risks,12-Lack of human experience eligible efficient and appropriate expertise to support e-business.<sup>[29]</sup>

Figure No(2)<sup>[30]</sup>  
Explanatory framework for legal challenges of e-commerce



source:<http://www.opendirectorysite.info/e-commerce/04.htm>

**Conclusions and recommendations**

**Conclusions** 1-complete lack of awareness among some sectors in the community around the concept of e-commerce and requirements.2-poor infrastructure for electronic services and failure to provide protection system of e-commerce and dealers from piracy led to the survival of this type of trade in primitive in the Arab states .3-high cost of Internet use, which makes limited use of a certain class in society 4- not providing the legislative and regulatory framework for e-commerce as it is providing this framework necessary to support the electronic environment of Arab countries, particularly with regard to the protection of intellectual property rights, innovation and the adoption of electronic signature ... etc. .5-Lack of skilled human expertise and experience to work in the area of e-commerce is .6-side security one of the most important obstacles to the spread of e-commerce as hopeful as the use of the Internet in selling and buying might security implications, such as stealing credit card numbers, which represent the most widely used means of buying through the Internet .7 - that the Arab states are not obliged to follow the tracks of other developing nations studied the experiences of other useful in shaping policies

independent stems from the reality of Arab societies and adopt energies and potential available with a view to progress steady steps towards building self-sufficient technological techniques in this area and other similar areas.

**Recommendations** 1-building electronic economy united Arab to face the Western economy and attract Arab funds abroad proceeds and funds from Western companies interested in the major information industry .2-promoting institutions and Arab companies to enter the world of electronic and information .3-building infrastructure of the modern means of communication networks and the provision of Internet and research centers, training and the adoption of scientific information and data in the life of society must Arab states building a database to exchange information in order to take appropriate decisions .4-use of the Internet in all areas and make it accessible to everyone by lowering the cost of use .5- support small enterprises working in this area and the establishment of electronic gates for the electronic markets, banks and stock exchange and consultation electronically .6-facilitating legal procedures necessary for the exercise of e-commerce .7-developed science curricula for all phases to cope with the information age and the introduction of the Internet in education and the establishment of virtual universities and the need to involve studies centers The research in the information industry .8-greater partnership between the public and private sectors in e- commerce through the development of a clear strategy that includes targeted programs are supervised by specialists with all respect to this area.

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