

The Role of Electronic Commerce in Developing World Trade

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ABSTRACT

The purpose of the present paper is to offer a clear view upon the evolution of online commerce and influencing it. Understanding that the customer wants and needs influence the path of online businesses and e-commerce helped companies to develop innovative strategies so that they can be one step in front of the business changes. Nowadays, companies offer online support and online showrooms, so that the customers are one click closer to purchasing the needed products or services.

This paper contains three chapters covers the presentation of the commerce's history and continuous with the elements of the E-trading and E-marketplace. It also specifies the importance of the internet and complex platforms when trading online and it continues with the presentation of different methods of payment.

The second chapter deals with trading between companies, individuals, governments, mobile commerce and any combination in between. Also this chapter presents and explains subjects related to the business-to-business (B2B) and consumer-to-consumer (C2C).

The third chapter presents the economic, technological and social barriers which the online commerce had to fight with and it continues with a short presentation of eBay.com and Amazon.com, the players and leaders of the e-commerce

الخلاصة

الغرض من هذا البحث هو تقديم رؤية واضحة على تطور وتأثيرها التجارة الإلكترونية. ان فهم طلبات واحتياجاته العميل تؤثر على مسار الأعمال التجارية عبر الإنترنت والتجارة الإلكترونية وانها ساعدت الشركات على تطوير استراتيجيات مبتكرة بحيث يمكن لها أن تكون امام خطوة واحدة لتغيير الأعمال. ان الشركات في الوقت الحاضر تقدم الدعم عبر الانترنت وصلات العرض على شبكة الإنترنت، بحيث يمكن للعملاء في نقرة واحدة من شراء المنتجات أو الخدمات المطلوبة.

يتضمن هذا البحث ثلاثة فصول، يوضح الفصل الاول عرض تاريخ التجارة وشرح عناصر التجارة الإلكترونية والسوق الإلكترونية. كما يبين أهمية الإنترنت والمنصات المعقدة للتداول عبر الإنترنت، وكذلك يتطرق الى عرض الطرق المختلفة للدفع.

اما الفصل الثاني فيتناول العمليات التجارية بين الشركات والأفراد والحكومات، والتجارة عبر الهاتف المتحرك وأي دمج بينهما. يعرض هذا الفصل ويشرح الموضوعات ذات الصلة بالأعمال للأعمال (B2B) والمستهلك إلى المستهلك (C2C).

واخيرا يتطرق الفصل الثالث الى العوائق الاقتصادية والتكنولوجية والاجتماعية التي تملكها التجارة عبر الإنترنت للقتال من اجلها و يستمر هذا الفصل بعرض موجز لكل من موقعي eBay.com و Amazon.com، اللاعبين الرئيسيين وقادة التجارة الإلكترونية.

INTRODUCTION

It is impossible to understand the trends of the online commerce without being familiar with the definition of the trading and commerce process, first of all, and with the process representing the bases of the online commerce. Having knowledge of all these notions and being familiar with the history of the online commerce and the online marketplace helps us to understand that the online environment is influenced by factors such as financial trends, customer wants and needs, governmental policies and economic factors.

CHAPTER I: LITERATURE REVIEW OF THE ELECTRONIC COMMERCE

1.1 Definition of Electronic Trade

The commercial filed see that the concept of e-commerce means the overall business services

that deals with groups of (institutions, companies and individuals) through its reliance on electronic data processing (text, audio, image) as well as the effects of the electronic exchange of business information on the institutions and processes that business events control, and organization management, business negotiation, contracts, legislative as well as financial settlement and taxation.

As a succulent world of the Internet, we believe that the concept of e-commerce caress and consider any business precisely through an electronic format, meaning it gives a new concept shows or explains the buying and selling or exchange of products, services and information through computer networks, including the Internet

As an economic point of succulent, it believes that electronic commerce is that kind of trade which is described as the only a modern means of contracts between the consumer and the seller or between the merchant and the rest of the traders and investors that this type reduces the big discussion, overload of paperwork that used to install and activate the commercial contracts, as well for long times, which it takes in the discussions and contract agreements and then implementing them.

The definition from a succulent of world of communications opines that electronic commerce is nothing but a way works in order to deliver the information, services or products over the phone lines or over computer networks or through any other technical device of communication.

If the above represents the views of the various economic sectors on the definition of electronic commerce, there are other points of succulent addressed this issue through the nature of the electronic media used in business processes which is represented by the narrow definition which reflects the e-commerce as the buying ,selling of goods and services between the corporate sector and individuals, governments and other public and private organizations across the internet and operations either has these processes fully online, including payment-mail and deliver the item electronically, or Item delivered via the traditional means.¹

1.2 Overview of the electronic commerce field

E-commerce and mobile commerce have dramatically changed the way brands reach customers, making it faster and easier for consumers to make purchases on the fly while avoiding the hassles of going to the store

In order to better understand the online commerce and the trends it follows, I think it is important to analyze and present the international commerce, from its very beginning and until nowadays. In its first phase, commerce was a simple change of goods, between tribes and it only implied random surplus of products that were produced in the community. In time, this primitive form of commerce transformed into a change of goods between individuals and later on, as the productive activity started to evolve, craftsmen appeared and more and more products were produced locally, such as: pottery and metals products, blades and clay pots, and had as a main purpose commercialization.²

A second phase occurred when the production of goods separated itself and its outcomes had no other intent but the commercialization of goods. That was the moment when commerce became truly indispensable for the economic and social life and it strongly developed. The outcome goods were meant to be sold on an already saturated market, both inside and outside the frontiers. At that very moment, the product was in the center and the consumer was interested only on its intrinsic quality, and not on any other features or facilities. The last phase, which had begun at the half of the 19th century and it is still developing and evolving, situates the change of goods on a consumerism based economy. It is the moment when mass production reaches its peak and the competition is not only between the producers, but more between the distributors. The consumer became more

¹ Ibrahim al-Issawi., "Altijarah Al-Alikronia" Al-Maktebah Al-Aqadimya, Al-qahirah-Masir,2003- P.10.

²Miron, D., Cojanu, V., "Comert International",Editura ASE, Bucuresti, 2013, pp.11-12.

fastidious and the process of selling and buying goods has transformed into a real phenomenon, driven by emotions, rules and complex practices.³

Commerce, through both its functions and the nature of its activities, represents one of the main components of a country's national economy.⁴ In the economy, the notion of commerce is understood as:

- ✚ Part of the national economy, which implies the activity of the economic agents, specialized in performing specific economic activities, such as selling and buying goods and services;
- ✚ Part of the economic field, mostly used in economics;
- ✚ The profession of some individuals, which act in the market, concluding exchange processes.

In the twenty-first century, the world economy is found in the middle of 3 major forces, as follows:

- ✚ The first one is the rapid development of the information technology: businesses and companies are nowadays using internet-based systems and operational infrastructures based on high-speed internet connection, optic fiber and wireless networks, creating a new wave of industries, conducted entirely through the internet. Not only the industries are changing, but also the way CEOs choose to conduct their business on the online platform and the way customers act throughout the entire buy-sell process. As the technology and the internet are developing, companies must keep up and the pressure is put both on production and marketing, but mainly on entrepreneurship.
- ✚ The second one, which is highly connected and influenced by the first, is the presence of finance in a single global market which operates with speed and complexity. As trade among countries, evolves and the number of transactions conducted at the international level are growing, it is not a surprise that new sophisticated derivatives are used and the online transactions represent the reflection of a new rapidly developing international financial system.

³Pistol, Gh.M., Pistol, L., "Comertul interior-Teoriesipractică, EdituraEconomică, Bucuresti, 2004, pp.20-21.

⁴Saseanu, A.S., "Economiacomertului intern si international", Editura Uranus, Bucuresti, 2008, p.10.

- ✚ The last one is represented by the business alliances and the international integrated production of goods, which allows companies to expand on a web-based businesses. Nowadays, consumers have the opportunity to shop easily and directly from companies all over the world, being at only a click-distance.⁵

1.3 E-trade and E-marketplace

The main supporter of international trade is globalization. Globalization can only be successful as long as trade liberalization and competitiveness are encouraged. It is not difficult to observe how countries and companies are willing to be part of a global market and how they have adapted and created online trading platforms for their customers. Almost 20 years ago, commercial applications on the internet were non-existent and no more than 1% of the world population had internet access. Nowadays, around 40% of the world population uses the internet to conduct businesses, to sell-buy products or for personal purpose. The first billion of people to use the internet was reached in 2005 and 10 years later, there were 3 billion users.

According to U.S Internet Tax Freedom of 1998, e-commerce is defined as any sale, lease, license, offer or delivery of goods, services, information, property, for which the consumer pays or not, and which is conducted over the internet or using internet access. Mostly used and present on the online platform are the terms *e-commerce* (which is mainly used to express business-to-business transactions) and *e-business* (which is used for business-to-consumer sales). Thus, e-marketplace represents the entire online platform upon which sell-buy transactions are conducted, in forms of electronic commerce transactions.⁶

The development of the internet has a revolutionary influence on the e-commerce. The internet does not require specific investment, has a low cost of utilization and is accessible for a large number of persons. The personal computer and the internet access from personal houses has accelerated the process of online trading and its success has been highly connected with the creation of online communities sharing the same scope, values and administrative procedures.⁷

Online trading is possible only through computerized services, representing the connection between the seller and the buyer. Through electronic ways, the buyer has the opportunity of

⁵Kirton, J.J., von Furstenberg, G.M., "New directions in global Economic Governance", Ashgate Publishing Limited, 2004, pp. 1-3.

⁶Ibidem 3, p.40

⁷Ristea, A.-L., Tudose, C., Ioan-Franc, V., "Tehnologiecomerciala", Editia a II-a, Editura Expert, Bucuresti, 1999, pp.41-45

making contact with thousand companies disposing online selling technologies, and thus being at a click-distance of any producer in the world. As stated before, in the last 10 years, online trading has rapidly developed and now it is seen as a profitable market to access. Unlike the classic type of commerce, where the client can touch, try, smell, taste the product he wants to buy, on the online platform he can only use the provided information, being, somehow, forced to believe that the description of the product is trustful. Another difference is that during the classic type of commerce, the product is paid and delivered immediately, while on the online commerce there has to be used an online payment system and the product has to be delivered in accordance with the customer's specifications.

There are various advantages of the e-commerce, for both the seller and the buyer, as it follows:

- ✚ Improves the relationship between seller and buyer: Online trading sites are available 24 hours and gives the possibility of being informed upon certain discounts, new arrivals and special offers to its registered clients;
- ✚ Simplifies the process: The client enters the site, chooses the product, the method of payment and deliver and the confirmation of his order. The process is simple and reduces the time spent on buying certain goods.
- ✚ Reduces costs: For the seller, as he doesn't have to open a new store (and the costs of creating and maintaining an online site are much cheaper), and for the customer, as he can purchase goods without having to transport outside the city, for example.⁸
- ✚ Convenience and time saving.
- ✚ Easy to compare between goods
- ✚ Easy to find reviews because of high competition

Risks of e-commerce:

- ✚ The companies faced lots of losses because of fraud and the estimation of losses by Americans accountants institute was Billions of dollars
- ✚ Intentional attacks. Network has suffered from intentional attacks by hackers and competitors

⁸Ibidem 3, pp-49-50.

- ✚ Loss of trust: what is meant here is the loss of trust for the company regarding its clients, because the client uses the digital signature to enter the company system to complete the transaction , so a fake client can enter by using client signature.
- ✚ Transmission failure: There is a possibility of not transferring of the money and the no delivery of goods
- ✚ Lack of Authentication: the will enable to Identity theft and fraud.

1.4 Methods of payment

One of the most used techniques in paying for online products and services is the online banking. In a world directed upon fast services, online banking will help the consumer to save money and time, as it offers him the possibility of transferring money online, at the same time he completes the information asked by the seller (name, information regarding the delivery, the method of payment, etc.). Online banking is differently called and depending on the institution it might be referred to as home banking, electronic banking or internet banking. Either way, is a real time and money saver, as it allows him to make transactions and pay bills.⁹

The difference between e-business and e-commerce is that e-business is more generic and it does not only involve information exchange related to the buy-sell process, but it is also referred to as a collaboration between customer-business partners-distributors and suppliers. Given the fact that many parties are taking part in the process, it is not surprising that e-business transactions include various forms and contracts of procurement, financing, contract administration, order and deliver matching contracts and general ledger accounting, as it is important to identify who completed the ordering, who received the invoice and to verify if the delivery report matches with the purchase order. On the other side, e-commerce describes the process of buying and selling products and services through the internet, from business-to and consumer-to.¹⁰As it implies less costs, risks, and parties that take part of the process, the most common methods of payment in e-commerce are:

- ✚ Cash on delivery: The client pays at the moment the courier delivers the products.
- ✚ Online with bank account: The client can pay using credit or debit card, national or international, having the possibility of paying monthly rates, using the same card (the number of the rates will have to be selected, after introducing the afferent card

⁹Mueller, K.,P., "Online money management", Published by Microsoft Press, 2001, pp. 67-73.

¹⁰Papazoglou, M., P., Ribbers, P.,M. A., "e-business: Organizational and technical foundations", John Wiley & Sons Ltd, West Sussex, 2006, pp.212-214.

information). As more and more frauds occur from on-line transactions, The Verified by Visa and MasterCard SecureCode are the programs which offer a package of recommendations and best practices in order to avoid online frauds and to assist buyers to minimize disputes and to maximize card holder trust and operating costs;

✚ Bank draft;

✚ Credit payment: The client may take a credit from one of the seller's bank partners (most of the times, online sites make available a list of banks and information regarding the credit the customer can benefit from).¹¹

CHAPTER II: TYPES OF ELECTRONIC COMMERCE

It has been previously mentioned that the development of the Internet, starting from the beginning of the '80, made possible the comprising of new areas which today are individual parts of the network. From all of these areas, in the present paper I analyze the electronic commerce, which, in the 21st century offers the possibility of having access to a global market and favorable prices.

The internet has generated a high impact on a large number of activities, but the most important outcome was on the economic ones, which had to be reconsidered and restructured in order to meet the new demands.

Nowadays, we can talk about the internet as representing a commerce channel with tremendous impact in facilitating and increasing the sales for a number of products and services. The electronic commerce has as main objective the ongoing of specific economic activities, using exclusively electronic means of conducting business: the information flow circulates directly between the implied parties, on an online environment, without being necessarily the use of paper.¹²

Developing online transactions, commerce and business represents one of the most important factors of driving upward the economy and the prosperity of the society. The rapid development of the informatics network, along with loosening the internet for commercialization and the implementation of informatics technologies at global scale had accelerated the human openness for e-commerce and electronic transactions. Geographic barriers had been perished, electronic distribution exceeds the physical one and the traditional rules of performing businesses have changed.¹³ Using the online platforms, the owner of a business has the possibility of getting faster to customers and clients, offering

¹¹<http://www.altex.ro/>

¹²Visean, M., Fulea, M., Saseanu, A., "Sistemeinformatice in comert", Editura ASE, Bucuresti 2003, pp.121-124.

¹³Bolun, I., "Aspecte ale dezvoltariiafacerilorelectronice in R. Moldova", included in "Afacerielectronice", Editura ASEM, Chisinau, 2001, pp.17-18.

services and selling products to a variety of persons, starting from householders and ending with shareholders and business operators.¹⁴

Table (1)

Value of world B2B electronic trade for the period 2000– 2006(\$billions)

Percent	2006	Percent	2005	Percent	2004	Percent	2003	Percent	2002	Percent	2001	Percent	2000	Resear	N o
39 %	12 27 5	49 %	88 23	60 %	59 04	70 %	36 75	-	21 60		-	-	-	for res ter	1
-	-	63 %	43 29	68 %	26 55	71 %	15 73	77 %	91 7	82 %	51 6	-	2 8 2	ID C	2
-	-	-	-	79 %	27 74. 8	83 %	15 41. 9	87 %	84 1.1	98 %	44 8.9	-	2 2 6 2	E Ma rke ter	3
-	-	43 %	85 30	63 %	59 50	88 %	36 32	10 9%	19 29	11 2%	91 9	-	4 3 3	Gr atn er gr ou p	4

Source:

1. Item (1) Forrester foundation for e- commerce Research.
- 2- Items (2) e. Marketer Foundation for e- commerce Research.
- 3-The percentages are the researcher's work.

2.1 Business-to-Business

- I. Business-to-business (B2B): It represents the electronic commerce model that has as participants companies or organizations. This business type is used as

¹⁴Balasesc, M., "Bazelecomertului", EdituraUniversitatiiTransilvania, Brasov, 2009, p.43.

communication process the seller's extranet, while all the other business categories use the internet network. This segment has attracted the highest growth and it owns the largest share of the electronic commerce.¹⁵ A special type of B2B is e-procurement, defined as the application of internet technology to buy and sell products and services, at competitive conditions. The e-procurement network provides a secure marketplace, sales assistance and transaction systems for its users. Procurement occupies an important spot in any business as it is linked to the supply chain. There are two types of procurement:

- ✚ Direct procurement: concerns the acquisition of products and items which are directly connected with the final production of goods and services and as a consequence it is a planned and predictable process.
- ✚ Indirect procurement: the indirect items are the ones used in the process which supports the production of final goods and services; it is less planned and, given so, less predictable.¹⁶

The three main types of e-Procurement are online catalogues, auctions and reverse auctions and represent the fastest way of selling and buying products and services. All of the e-Procurement activities are conducted on the online platform and the software used give allows the user to perform several online activities, such as: access information regarding the seller (such as general information or the historical data regarding previous acquisitions and contracts), obtain approbation in accordance with the seller's rules and regulations, send purchase orders, obtain information about the delivery process, perform transactions. The e-Procurement offers the possibility of reducing costs, improving the process efficiency, having access at global products and increased control of the parties involved.¹⁷

Table (2)

Number of online buyers worldwide, by region, 2013 and estimated of 2018

region	Online buyers as a share of					
	Total (millions) 2013	Total (millions) 2018	Growth (%) 2013- 2018	World total of online buyers (%) 2013	Population (%) 2013	Internet users (%) 2013

¹⁵Ibidem 20, p. 40.

¹⁶Baron, J.P., Shawn, M., J., Bailey jr., A., D., "Web based e-Catalogue systems in B2B procurement", Communications of the ACM 43(5), 2000.

¹⁷Ibidem 16, pp.235-237.

Asia and Oceania	460.3	782.4	70	42.6	14.9	42.1
Western Europe	182.3	210.2	15	16.9	49	64
North America	172.3	203.8	18	16	59.7	72
North East And Africa	93.6	170.6	82	8.7	7.1	31.3
Latin America	84.7	139.3	64	7.8	18.6	28.2
Central And Eastern Europe	86.4	117.4	36	8	24.1	41.6
World	1 079.6	1 623.7	50	100	15.2	41.3

Source : eMarketer , July 2014

Note : Ages 14+ : Internet users who have made at least one purchase via any digital channel during the calendar year , including online , mobile and tablet purchases ; numbers may not add up to total due to rounding .

- II. Business-to-consumer (B2C): The participants of a B2C electronic process are the companies which sell goods and services to the individual customers: the customer performs activities similar with the ones of the traditional commerce, the only difference being that at this moment it accesses information about the product, the discounts and the special offers, performs transactions and buys the product from an online platform – the company's site¹⁸. Top web pages are the ones that have found the equilibrium between attractive graphics and desktop page charge. The company's web site should be easy to access and the information offered to its customer must be easy to find, to understand and should provide real information about the product or the service sold. Most of the web sites, such as eBay.com, offer high quality images of the products, time real information about the availability of the products and assistance to its customers. Companies have developed various ways of measuring the impact their products and web sites have and managed to organize the information about their customers so that it could be used in marketing aspects such as: periodic newsletters, market studies, product marketing, online banners, etc. The advantages of the B2C and web sites are:

- ✚ The information flow is secure and protected, transmitted between collaborators, without taking into consideration the hour differences;

¹⁸Ibidem 20, pp.182-184.

- ✚ It develops the global marketplace and it offers the possibility of comparing the competitive costs and products of different companies;¹⁹
- ✚ All the logistical details are easy to access and follow: the client makes the order – the company receives, records, verifies and checks if all the information given by the order is;
- ✚ The offer is so differential that the companies conceive new products as being unique in a specific manner, so that no other company can compete with them. Of course, this is possible only on the short-term, as nowadays companies develop products and services so fast that it is hard to keep the uniqueness of a product for a long period.²⁰

2.2 Consumer-to-Business

- I. Consumer-to-business (C2B): Is the electronic type of commerce, which allows the consumers to utilize the internet in order to sell their own products or services to companies, or are looking for sellers to auction for the goods or services they need.²¹ It is the one which has not made a lot of progress on the internet, as it is very hard to unify the common needs and preferences of a group of buyers and to complete a transaction between the buyer's party and the vendor. As there is not clear how consumer-to-business work and what is the formula of a successful C2B transaction, the authors have made a useful comparison between this type of trading and people: it is common to see consumers benefiting from the advantages of being part of a group, such as sharing the expenses of transportation, the cost of living in the same flat, or simply the cost of having a movie night. Given so, it is advisable to take into consideration the transfer of consumer behaviour to the electronic trade.

One of the best examples of C2B is imagining a group of people willing to go on a trip: they have to decide where to go, where to stay, for how long and so on. It is not a surprise that the group will find a coordinator that will put together all the wants and needs of the group and will take the decision which fits them all; even

¹⁹Ristea, A.L., Tudose, C., Ioan-Franc, V., "TehnologieComerciala: Productie, Distributie, Consum", Editura Expert, Bucuresti, 1999, p. 44.

²⁰Rockwell, B., "Using the Web to compete in a global marketplace", Ed. John Wiley & Sons, New York, 1998, p.76.

²¹Idem 20, p.41.

though they will have to make some compromises, the final outcome will satisfy most of their needs at the best offer they can get.²²

- II. Consumer-to-consumer (C2C) – e-auction: The commerce model which offers the consumer the opportunity of directly selling goods and services to other consumers (www.eBay.com, www.okazii.ro, www.mercador.ro, etc.). Probably the best example is the www.eBay.com web site where consumers sell, to one another, goods and services. In order to increase the consumer's confidence regarding the activities performed, the site offers the option of quoting each seller/buyer: if X sells 300 products, with an excellent rating and high quotation, the probability that new clients will buy from X is to be taken into consideration, as this type of information is needed and useful in deciding the buying process.²³

There are three types of auction: open, completely anonymous and closed (and, of course, any combination in between). The auctioneers have a specific window a time for bidding, and each of them can bid more than once, so they can overcome their competitors. One of the most important things that can decide the outcome of an auction is the detailed description of the product sold, as it has the power to uptake the bids.²⁴ As the global marketplace is continuously changing, developing and adding new products every day, each seller has to take into consideration two methodological aspects: establishing the differential framework and positioning each product into the specific area.²⁵ It has been proved that customers selling different things on the internet act just as companies: they are efficiently operating, have short or long term goals and implement strategies in order to integrate on the online marketplace and to be competitive.²⁶

Given the fact that fraud is one of the main challenges of the online auction, there are certain aspects that must be taken into consideration when performing such economic activities, as it follows:

²²Chen, D.N., Jeng, B., Lee, W.P, Chuang, C.H., "An agent-based model for consumer-to-business electronic commerce", Volume 34, Issue 1, January 2008, Pages 469–481, available at www.sciencedirect.com, accessed at 30.03.2015.

²³Idem 20, p.42.

²⁴Idem 16, pp. 245-246.

²⁵Patriche, D., "Elemente de economiacomertului", Editura Sylvi, Bucuresti, 2002, p.252.

²⁶Standing, C., "Internet Commerce Development", Ed. Artech House, London, 2000, p.72.

- ✚ Before bidding for a product, the parties must be familiar with the online auction process, mostly with both the buyer and the seller obligations;
- ✚ Parties must verify if the seller's web site offers transportation insurance of the products and if it is advisable or not to pay for it; the seller must public information regarding the methods and time of transportation, as well as delivery taxes;
- ✚ Parties must avoid sellers who do not offer enough information, both about them and about their products;
- ✚ The buyer must verify the seller's history: if it is negative, it would be preferable not to conduct business with him; also, he should not provide personal information, such as Personal Identity Number, the series and the numbers of the passport, Personal Identity Card or driving license as the seller does not need such information;
- ✚ The buyer must verify the method of payment and the currency used, as well as the legislation applied in order to protect customers from auction fraud.²⁷

2.3 **M-commerce**: Defines the online commerce conducted through portable devices: laptops, notebooks, and most of all, cell phones. At the end of 1990 appeared the mobile commerce, having the same principles as the e-business, the only difference being that commerce activities are performed using mobile phones or any other device that uses internet access. Japan is the world's m-commerce leader. M-commerce is mostly present on the business-to-consumer (B2C) activities, as nowadays people use mobile phones to purchase a bottle of soda from a vending machine or to pay gas for their cars.²⁸ Often, people use m-commerce to trade stocks, buy the products needed for their household or make transactions. M-commerce has begun to be increasingly used as people from all over the world decided to benefit from the advantages of using smartphones and mobile internet. It is not a surprise that companies (B2B) use mobile phones and online applications to sell professional services all over the world. Companies and people taking advantages of the mobile commerce

²⁷Riurean, S., Corbu, C., "E-Business si Internet", EdituraUniversitas, Petrosani, 2010, pp. 147-148.

²⁸Cannon, D., "Wireless-Not just another way to connect your PC to the Network", Messaging Magazine, March/april, 2000, pp.26-28.

dominate their competitors as they use their mobile devices to make payments, check their bank accounts or access information.²⁹

2.4 E-government: As in the case of business-to- and consumer-to-, there are two types of e-government: government-to-business (G2B), which is defined as being the commerce between companies and the public sector; it refers to as using the internet for public acquisitions, authorization procedures and other governmental operations; and government-to-consumer (G2C), which covers the government-citizens relations, as the government uses online platforms to distribute electronic paperwork for paying taxes. The main scope as using this IT platform is that it improves the efficiency and effectiveness of the public services and it strengthens the relationship between citizens and the public administration.³⁰

No matter what type of online commerce you chose to be part of, it is clear that companies try to improve their web sites and to use all the advantages the interns has in order to increase their competitiveness. As the e-mail is the main instrument of communication, the companies will use it in order to reach their customers, to keep them up with the main offers and to promote their products and services.³¹ Another way of reaching the customers is improving the services by using discussion platforms: all the customers can post opinions about specific products and can share the experience they had when using it, offering new perspectives both for customers (maybe they have used the product in a different manner) and for the producer (as it can find out the impact their product had and the improvements they can bring). Least but not last, companies should invest more in gaining customer's confidence: most of the users still see the Internet as a place where personal information can be easily lost and fraud can occur.

There are various reasons for moving from traditional commerce to the online one, such as being open 24 hours/ day, 365 days/year, having the opportunity of offering a wide variety of products and services, along with detailed description and real-time pictures, selling goods and products at global scale, without implying high costs when penetrating local

²⁹Reid, B., "US could be left behind in m-commerce", Financial Times, 17 august, 2014, p.14

³⁰Idem 20, p.42.

³¹Hinescu, A., Cocoli, L., Hinescu, D., "Strategiimanageriale de gestionare a riscului de catreintreprinzatori", published in "Comertsiocompetitivitate", Editor Tachiciu, L., Editura ASE, 2006, pp. 322-325.

markets, simplifying the company–customer relation and, of course, keeping up with the technology and internet development.³²

The massive investment in technology, sustainable development of industry and participation at global social–economic–technological changes has determined the companies to understand that, during this new phase of commerce, there is no other alternative but to successfully apply new strategies in developed markets, as well as in the developing ones, and to use all the possibilities that the Internet has to offer.³³

The extension of this form of commerce and mostly its success it is owned to the ability of satisfying a wide number of customers and, of course, to the mutations what have intervened in the social–economic environment (such as the evolution of the customer’s behaviour, product evolution, competition and manufacturing technologies). The most important characteristic of the online commerce is that it uses a variety of strategies and types of commerce. Most of the web sites are of the companies which are specialized on:

- ✚ One type of product: the company sells only one type of products, but which has various types and references. For example, one web site might sell only books, but starting from literature and ending with books dedicated to economy or gardening;
- ✚ One sector: represents a more elastic form of online commerce and it offers a wide variety of products, from an extensive sector. It is present on most of the markets and it registers a powerful process of extension. It offers a wide variety of products and the prices are low the entire year;
- ✚ One client: It takes into consideration the segmentation of the market on group targets and focuses on it. This system is used only in those sectors or on those group targets which express sufficient needs in order to shape the market and to influence it. Depending on the aspects that differentiate the groups, the companies can develop web sites having powerful infrastructure, banners targeting the specific groups, products addressed to persons with limited budget and time, etc.
- ✚ One theme: Has as main purpose selling products and services from the same group and having the same objective. Example: selling dietetic goods.
- ✚ Multisectoral: Represents a concept of commerce, which is specialized in applying a multi–sectoral strategy. This concept takes into consideration specialized store chains that have as main purpose satisfying clients through offering products from more than three branches of trade. It has many advantages, from which I recall:

³²Idem 20, pp.43-44.

³³Sonea, G., Sonea, L.R., “Teoriesirealitate in dezvoltareeconomica”, Editura AGIR, 2012, p.98.

divisional autonomy and distribution of commercial risk, as each division can take advantage of favorable trends of specialization, ensuring flexibility in the entire system, allowing it to react quickly and allocate resources according to new priorities.³⁴

CHAPTER III: BARRIERS FACING THE E-COMMERCE

3.1 What influences online trading

A technical definition describes the Internet as being a network which allows various informational grids to connect and change information, through email and documents, using a unique protocol. The network is used and developed as a heterogeneous community of people that have access to a wide number of resources³⁵, contributing at the same time to its progress. Information and communication technologies had supported the economic activity ever since the '50. As it would have been expected, over the year its impact amplified and the increasing number of internet users led to a critical moment, when companies and enterprises understood they need to easily access, process, stock and communicate over the internet in order to offer their customers high value products and services.³⁶

As it has been previously presented, the internet became an essential platform for commerce and trade, as it offers the possibility of selling and distributing products not only between companies, companies and customers, but also from customer to customer. As the internet platform is available for users 24 hours/day, it is not a surprise the fact that internet transactions are seen as being successfully effective and efficient, allowing the users to have access to various choices, product and price comparisons and even interact with other users in order to exchange opinions³⁷. Unique characteristics, technology, access to information and cultural differences are some of the aspects that influence the way consumers behave online. Given the fact that websites and online platforms are becoming exponentially important, companies conduct market research in order to understand customers' online behavior. Studies have proved that not only socio-demographic information such as: age, income, level of education or occupation are the ones that influence online-trade, but also the perception over the use of the Internet, lifestyle and the

³⁴Idem 31, pp.315-316

³⁵Rosca, I.G., et al, "Comertul electronic-Concepte, tehnologiisiplicatii, Ed. Economica, Bucuresti, 2004, p.11.

³⁶Popescul, D., "Comert&afaceri mobile", Ed. Universitatii "Al. IoanCuza", Iasi, 2007, pp. 50-55.

³⁷Yoon, H.S., Occena, L.G., "Influencing factors of trust in consumer-to-consumer electroniccommerce with gender and age", International Journal of Information Management, Vol.35, 2015, pp. 352-363, available at www.sciencedirect.com, accessed at 04.04.2015.

attitude adopted towards reservations and online booking. What is clear is that cultural norms and values are the ones that shape user's online behavior.³⁸

✚ Economic barriers

In the presence of economies of scale and development, the online trade registered productive values, as it is supported by all the economic aspects. On the other extreme, in small developing countries that do not have internet access and the needed infrastructure in order to perform online economic activities, the number of transactions and online orders does not rise satisfactory values. Worth to be mentioned is the case of Tanzania, where lack of electricity and technology, as well as low purchasing power reflects in a low Internet usage and even lower online commerce³⁹. Another problem is the fact that in some undeveloped countries the use of credit card is not available and online transactions can not be performed (for example, in Asia, only 35–40% of transactions are cash-paid)⁴⁰ or simply the infrastructure does not sustain credit card transactions or any other method of electronic payment⁴¹.

As not all the e-businesses are attractive to less developed countries, companies try to adapt their products and services so that all the customers can meet their wants and needs. In order to do so, it has been observed that many companies developed viable business models that can be applied in this "imperfect" trade markets. Companies have also tried to adapt the methods of payment and transportation (as an example, the Indian population uses internet for making product orders, but prefer to pay in cash, so most of the transactions are based on a door-to-door cash delivery services⁴²).

The rapid growth of internet transactions has been supported by countries that already had the needed infrastructure to make e-commerce possible. In US, transactions performed over the internet and fast delivery of products have only been possible as the country already had: high speed internet in order to receive the orders, fast methods of payment and transportation, fast transfer of data and know-how. Given so, it is difficult for undeveloped

³⁸ Li, L., Buhalis, D., "E-commerce in China: The case of travel", International Journal of Information Management, Vol.26, 2006, pp.153–166, available at www.sciencedirect.com, accessed at 04.04.2015.

³⁹ Mercer, C., "Telecentres and transformations: modernizing Tanzania through the Internet", African Affairs, Vol. 105, 2006, pp. 243–264.

⁴⁰ C. Kenny, The Internet and economic growth in less-developed countries: a case of managing expectations? Oxford Development Studies 31 (1) (2003) 99–113.

⁴¹ William Wresch, Simon Fraser, Managerial strategies used to overcome technological hurdles: a review of e-commerce efforts used by innovative Caribbean managers, Journal of Global Information Management 14 (3) (2006) 1–16.

⁴² Ebusinessforum, India: Cash is King for Indian E-commerce, 10 July 2000.

countries to attract different methods of product delivery when companies are only interested in penetrating markets that will have impact on their business income.⁴³

Technological barriers

The impact that technology has on the online commerce might be as important as the economic barriers. The market research conducted by different companies revealed that the diffusion of e-commerce is linked to technology and infrastructure: use of personal computers, internet access, online payment, product delivery and transportation insurance, electronic markets, etc. Authors have identified three major infrastructure elements that influence the participation of citizens in e-commerce:

- Access to technology;
- Payments systems;
- Distribution systems.⁴⁴

Governments and institutions are making efforts for sustaining the development of infrastructure so that all the countries can benefit from the advantages of online trading, but there are still other concerns that must be taken into consideration, such as social, cultural and political differences.

Sociopolitical barriers

Social and political barriers are the ones needing time and attention, as are difficult to overcome and are highly connected to informal institutions and the society as a whole. There are countries, such as the Asian ones, that value the face-to-face business model and have difficulties in establishing a trustful relationship with an anonymous person, over the internet. In order to overcome this issue, companies use strategies such as "social commerce", allowing consumers to exchange product feedback and to provide information that might influence the other's decision. As it is one of the most powerful weapons in fighting against social barriers, company's web sites, such as Groupon, encourage consumers to express their opinions and to share the information, creating the so called word of mouth.⁴⁵

⁴³Kienan, B., "Managing your e-commerce business", Second edition, Published by Microsoft Press, 2001, p.10.

⁴⁴Efendioglu, A.M., Yip, V.F., "Chinese culture and e-commerce: an explanatory study", School of Business and Management, University of San Francisco, 2004, available at www.sciencedirect.com, accessed at 04.04.2015.

⁴⁵Ng, C.S.P., "Intention to purchase on social commerce websites across cultures: A cross-regional study", Information & Management, Vol.50, 2013, pp.609-620, available at www.sciencedirect.com, accessed at 04.04.2015.

On the other side, there is the undeveloped legal system that does not validate the digital signature and does not protect customers from online fraud, or simply the governments of developing countries that perceive the Internet and the online transaction as being part of the luxury products and impose trade barriers⁴⁶.

✚ Hofstede's cultural dimensions

*Power distance index: It expresses the differences between how people from different countries position themselves as being equal or not with the others. For example, in countries with low PDI, subordinates and coordinators are seen as being equal, while in countries with high PDI, subordinates expect to receive orders, as they don't see them as being equal to their coordinators. Given so, applied in online commerce, it has been observed that customers from high PDI countries do not trust the online system, while the ones from countries with low PDI are more open to online ordering.⁴⁷

*Individualism: People and behaviors are grouped in individualistic and collectivist nations. The individualist ones are interested in new technologies and online shopping, while for the collectivist in-group relations are important and they it is less likely to trust a person from outside their group. Given so, they will reject the idea of online commerce.⁴⁸

*Masculinity: Applied in online commerce, the only difference between persons is their trust on IT services and online shopping. The product of both consumer's perceptions upon IT and their trust on online commerce reflects on the differences between consumers. It is clear that in one country, the online commerce might be highly influenced simply by consumer's perception upon IT services and products.

*Uncertainty avoidance: It is highly associated with trust and people's fear of uncertain and ambiguous situations. Therefore, in countries with high UAI, the trust would not have such big impact on online consumer behavior as it would have on countries with low UAI.

*Long-term orientation: Countries with long-term oriented societies give attention to the future, mostly to the future outcome of an action, while the short-term oriented ones accord significance to traditions and the past. In this case, it is clear that online shopping is more likely to happen in countries which are long-term oriented.⁴⁹

⁴⁶Alev M. Efendioglu, Vincent F. Yip, Chinese culture and e-commerce: an exploratory study, *Interacting with Computers* 16 (1) (2004) 45–62.

⁴⁷Yoon, C., "The effects of national culture values on consumer acceptance of e-commerce: Online shoppers in China", Volume 46, Issue 5, June 2009, Pages 294–301, available at <http://www.sciencedirect.com/>.

⁴⁸M. Srite, E. Karahanna, "The role of espoused national cultural values in technology acceptance", *MIS Quarterly*, 30 (3) (2006), pp. 679–704, available at <http://www.scopus.com/>.

⁴⁹T.W. Suh, I.G. Kwon, "Globalization and reluctant buyers", *International Marketing Review*, 19 (6) (2002), pp. 663–680, available at <http://www.scopus.com/>.

3.2 eBay.com

It all started in 1995, when the 28-year-old software developer Pierre Omidyar took some time to write the code of what would become the eBay online site. At the beginning, it was called Auction Web and it was hosted on the same server as Pierre's page about the Ebola virus. The first object that has been auctioned was a broken laser pointer and when it was sold for \$14.83, Pierre asked the winner bidder if he knew that the laser pointer was broken. Only when he received the answer "I'm a collector of broken laser pointers", he understood that he created something big.

In 1996, the company was so large, that Pierre required the skills of the Stanford MBA, Jeffrey Skoll, and in 1998, when the company went public, the brand and the company's growth were so strong that both Omidyar and Skoll were billionaires.⁵⁰

Nowadays, three business units, each of them has their own brand, form the eBay. Inc.

- eBay is the online platforms which make available for both customers and business the opportunity to sell and buy online. With more than 157 million active buyers and approximately 800 million products listed online, the site is a top online marketplace, as users from all over the world can buy and sell almost anything.
- PayPal makes possible the online transfer of digital payments. It represents the fastest and safest way to pay and get paid. The payment platform is available in 203 markets and it offers the possibility to get paid in more than 100 currencies. The most important thing is that it gives the user direct control over his money. As there are million users on eBay, PayPal records more than 11.6 million payments every day.
- eBay Enterprise gathers commerce, retailing and online marketing for all the users. As the seller and the buyer connect only online, there is a need for developing technologies, operations and marketing campaigns in order to help the clients get faster and easier to the products they want and need.⁵¹

As I have stated before, eBay.com represents a place to buy and sell. Careful customers have the opportunity to find items and product which are not in their proximity, transforming what others don't need any more in cash cow.

⁵⁰<http://ebay.about.com/>.

⁵¹<http://www.ebayinc.com/>.

3.3 Amazon.com

Amazon is headquartered in Seattle, Washington and is a Fortune 500 company. Jeff Bezos started the business in 1995 and in 20 years Amazon transformed from a small company into a global leader of e-commerce. Today, customers from all over the world order online from Amazon, which has expanded the products offered from jewelry to electronics and books. From Canada to China, Spain, Germany, United Kingdom and France, the international site and the worldwide network work together and maintain the top position which Amazon has.

From a simple web site, Amazon became the leader of e-commerce and it is said that the innovative spirit is part of the company's DNA. Amazon.com is already present in all the continents and the most important regions of the world have access to the internet and have the option of ordering online from Amazon.com. Even so, the management and the board of directors are looking forward into conquering new territories and creating new technologies.

Amazon.com has a total number of 132,600 employees and in 2013 spent \$158 million on advertising on Google ads. In the same year, during Cyber Monday, 428 items /second have been sold, meaning a total of almost 37 million items. All the employees spend two days, once in two years, working in the customer service desk, including the CEO and the managers, as a strategy of understanding better the customers wants and needs.⁵²

CONCLUSION

1. As a result of the industrial revolution of the control of the industrialized countries which possessed of science and gunpowder on the underdeveloped countries which did not take the masters of this revolution happened, the control will be repated by possessing information technology, so that if other communities do not catch the transition to an information society (with processing its disadvantages) and narrowing (information gap), the determination will be low standard of living and increasing backwardness, not catching up of the information society will lead to the exacerbation of poverty and social and economic problems is not in the low-growth communities only, but in the whole world.
2. e-commerce now and in the future is the backbone of the global economy, or is an influential and important part of its total system, without them and without moving forward in creating ways to take advantage of them, national industries will remain in

⁵²<http://www.amazon.com>;

the provincial borders, but the negative impact will exceed that until the arrival of competing offers of consumption and trade of the world as a whole.

3. Differing in the used definitions to illustrate e-commerce has led to differing standards and statistical indicators used in its surveys, and thus estimates of trade differ for the same region or state because of this multiplicity of definitions or applicable technical terms.
4. E-commerce needs a huge investment, and more open, receptive vision to the ideas of modern technology, as well as the comprehensive and proper planning, and continuous hard work, most applications of this trade in the world is a kind of (B2B) between the corporate sector, while a degree is less common in the corporate sector and consumers (B2C).
5. The high cost of communications and slow internet networks are the main factors that limit the use of the Internet and then subscribe or practice of e-commerce, as well as security measures that still are obsessed with the fear that is, traders, and the issue of privacy in dealing across its operations, which is a complex problem linked to human and social aspects.
6. The economies of the world have invested vast sums of capital even reached such degree of progress and this trend created high information infrastructure which led to huge exchange of economic, trade and technical information.

Recommendations:

- 1- The communications network needs to be characterized by fast and large efficiency as well as reduced prices of personal computers in order to encourage their spread widely.
- 2- Motivate companies and small and medium enterprises on the practice of e-commerce by giving them tax and customs exemptions for transactions conducted through their commercial sites.
- 3- Work on the development of a unified electronic payment system, also must be on the banking sector to continue to keep pace with scientific and technological developments that happen by offering comprehensive banking services on the Internet and promoting the use of e-payment methods such as credit cards and electronic banking.
- 4- States should work to urge legislative regulations on the development of laws that recognize the mail proof.
- 5- Should work on:

- a– The development of human resources, skilled team that can deal with E-commerce.
- b– A global agreement on a uniform and consistent trade technical standards.
- c– The establishment of a unified system of control and activation of the trade between the countries of the whole world.
- d– The development of advanced systems and harmonized security and encryption.
- 6– Work on reducing the price of telephone calls and the cost of access to fixed telephone lines, as well as access to the online fees, in order to facilitate the deployment of electronic commerce

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