

## the impact of COVID-19 pandemic on the development of e-commerce in Word.

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### ABSTRACT

Through this study, we aim to analyze the impact of the COVID-19 virus on the development of global e-commerce, and based on a set of studies and the 2021 United Nations report, we concluded that restrictions and precautionary measures imposed on movement in order to combat the spread of the COVID-19 pandemic virus have led To increase the demand for goods and services using the Internet, as the latter enables customers to browse what electronic stores offer to get their needs from their home, which helped to develop e-commerce, as the global value of e-commerce sales (B2B) and (B2C) reached nearly \$ 26.7 trillion in 2019 Alipapa and Amazon issued the global electronic market during the pandemic, making the United States, Japan, China and Korea ranked first in the world due to the development of their digital economy. The study concluded that there is a need to develop technological infrastructure, standardize systems and applications, and enact laws and regulations that build trust and protect customers' right.

### 1. Introduction.

Nowadays, in the face of containment measures and travel restrictions imposed by the pandemic, fewer and fewer consumers can travel to shop. On the other hand, thanks to the extraordinary technological development, e-commerce is booming, and online buying and selling opportunities are getting easier and easier. Consumers can access a wide range of products and make all their purchases without leaving their homes while staying at home comfortably and safely. Same operating principle for merchants who can continue their activities despite restrictions on physical contact and curfew and reopening measures.

With that in mind, we are targeting the next central question according to this article: **What is the impact of the COVID-19 pandemic on the development of e-commerce in the world?** Overall, we suspect strict lockdowns and patent reluctance toward any kind of physical contact have driven customers into the arms of e-commerce. Lockdowns around the world have highlighted the strengths and weaknesses of e-commerce, putting the global distribution landscape more to the test than ever before. While some companies dedicated exclusively to e-commerce ("pure players") have thrived during the lockdown by making the most of the increase in online demand, others have been hit hard by the crisis and shutdown. The aim of this study is to introduce e-commerce and the most important challenges it faces, based on the analytical descriptive approach, by looking at the secondary data. Derived from numerous reports, magazines, internet and books.

In order to be able to answer the objectives of this study, we find ourselves obliged to delve first into the definition of e-commerce and its different types, and thus its advantages for consumers and merchants. Next, we take a look at how the COVID-19 crisis is affecting e-commerce around the world. Finally, we offer some suggestions for the development of electronic commerce, especially for developing countries.

## **2. Background and Literature review.**

### *2.1. Definition of Electronic Commerce.*

Nowadays, fewer and fewer consumers want to travel to shop, thanks to the Internet these consumers can do all their shopping without leaving their homes. This type of shopping is called e-commerce. This is an inexpensive way to connect computers to conduct business transactions saving time and money.

Electronic commerce was first singled out in the context of the World Trade Organization (WTO) at the second Ministerial Conference held in May 1998 in Geneva: ministers adopted the declaration on global electronic commerce calling for the establishment of a “comprehensive work program to examine all issues related to global electronic commerce, including those identified by Members”. It is added in the declaration: "The work program will involve the relevant bodies of the World Trade Organization ("WTO"), take into account the economic, financial and development needs of developing countries and recognize that work is already being done in other international fora” (WTO, 1998a). The WTO's work program on electronic commerce was set by the General Council (GC) in September 1998 ( Ismail 2020, 01).

The World Trade Organization (WTO) it defines electronic commerce as “the production, distribution, marketing, sale or delivery of goods and services by electronic means ( Ismail 2020, 01)”

E-Commerce is a business activity that is carried out by electronic means. It processes and transmits data electronically, including text, sound, and images. It covers many aspects of the activities, including goods electronic trade and services, online data transfer, electronic funds transfer, electronic stock trading, electronic shipping documents, commercial auction, cooperative design and engineering, online information, public products ( Liu 2016, 220).

E-commerce refers to financial and informational transactions that are mediated by digital technologies between a company (or an organization) and a third party (company, organization, consumer, government, etc.). The digital technologies used include the Internet (websites, e-mails, etc.) but also all other digital media such as mobile phones, wireless connections (WiFi, Bluetooth, etc.), touch tablets and interactive television. E-commerce includes the management of online financial transactions but also non-financial transactions such as requests to customer service and sending e-mails by the company. E-commerce is often divided between a sell side, involving all transactions aimed at the end consumer, and a buy side, providing a company with the resources necessary for its operation (Grégory 2016, 08-09).

Through the previous definitions, we conclude that e-commerce is the use of electronic communications and digital technology in carrying out commercial transactions from buying, selling, transferring money and creating in order to create value between organizations and individuals.

The differences between traditional commerce and electronic commerce can be identified in Table 01 below.

TABL N°1 The differences between traditional commerce and electronic commerce..

S. No.	Traditional Commerce	E-Commerce
01	Scope is local or regional.	Scope is Global
02	Time required for business transaction is in terms of week.	Time required for business transaction is in terms of minutes and seconds
03	Product attributes are selected by seller.	Product attributes are selected by buyer.
04	Prices are listed by taking over view of local market.	Prices are listed by taking over view of global market.
05	Service is available in between 9 a.m. to 5 p.m.in weekdays.	24 hours service is available for all 7 days.

06	Marketing focus is related to product position.	Marketing focus is related to customer relation.
07	Asset for traditional business is location of shop.	Asset to e-commerce is customer database.
08	Value proposition is related to product.	Value proposition is related to product, information and service.
09	Mode of payment is physically transfer of money i.e.DD,Cash,Cheque etc. Mode of payment is physically transfer of money i.e.DD,Cash,Cheque etc.	Mode of payment is physically transfer of money i.e.DD,Cash,Cheque etc. Mode of payment is electronically i.e. electronic transfer of money using credit cards, digital cash etc.
10	Transactions are taken place with help of paper.	Transactions are taken place without help of paper.

SOURCE: (Harjot & Kaur, 2015, p. 03).

## 2.2. Types of Electronic commerce:

Writers and academics have identified several classifications of electronic commerce according to the two sides of the transaction, as follows:

- ❖ **B2B or “Business to Business”**: This type of commerce includes all electronic transactions of goods or services that take place between companies. The merchandise producer and traditional wholesalers usually work with this type of e-commerce. ( DENNOUNI 2021, 6).
- ❖ **B2C or “Business to Consumers”**: in which electronic commerce relationships are established between companies and end consumers, as this type is very similar to the retail department in traditional commerce. Business relationships of this type are easier and more dynamic, but they can also be discontinuous. It is worth noting that e-commerce between businesses and consumers has developed significantly in recent times. Today, there are many electronic stores and virtual malls on the Internet that sell various types of consumer goods such as electronic and digital devices, clothes, shoes and even food. (Laurent 2016, 05).
- ❖ **C2C or “Consumer-to-Consumer ”**: is an electronic Internet facilitated medium, which involves transactions among users and it is a business model which two consumers deal business with each other directly ( Nanehkaran 2013, 192).
- ❖ **”Consumer-to- Business (C2B)**: This type of e-commerce is particularly common in social outsourcing or crowdsourcing projects where a large number of individuals offer their services and products for sale to companies that are specifically looking for these types of services and products. Examples of this type of commerce are websites where graphic designers present their offers to design the logo of a major company, for example, and the company then chooses only one design and buys it. Or, for example, websites that sell royalty-free photos, audio, and various other design elements, like iStockphoto. Read also: 10 Traits of Successful Entrepreneurs ( Taher, 2021, p. 159).
- ❖ **Business-to-administration (B2A)**: This portion comprises all internet transactions between companies and the government. This covers a wide variety of diverse programs, notably in areas such as taxation, social care, healthcare, legal documentation and records, etc. These modes of services have been significantly extended in recent years by spending in e-government (VIPIN and al 2021, 667).
- ❖ **Consumer-to-administration (C2A)**: The C2A model includes all electronic purchases between governments and individuals. Application highlights include (VIPIN and al 2021, 667):
  - Education – disseminating information, distance learning, etc.
  - Social Security – via information distribution, making payments, etc.
  - Taxes – filing tax returns, payments, etc.

- Health – appointments, information about illnesses, payment of health services.

The following figure N° 01 lists the types of e-commerce.

Figure 1.: the Types of E-Commerce



Source : <https://tawasulforum.org/article/e-commerce>

### 2.3. *Benefits of E- commerce to the customers:*

E-commerce brings many benefits to customers, which we will list below (Eugine and Bulomine 2016, 03):

- **Facilitating access to goods and services:** E-commerce enables people to purchase with a single click of the mouse without leaving their homes or offices, to get everything they wish for from goods and even services such as banking, ticketing including airlines, buses, railways, hotel reservations, etc. Benefits awesome clients. E-commerce allows consumers to interact in electronic communities, exchange ideas and compare experiences (Harjot & Kaur, 2015, p. 37).
- **Customers have the opportunity to shop 24 hours a day, 7 days a week,** all year round, at all times. Especially those who do not have enough time to do traditional shopping, make any purchase at any time by visiting the website. These websites make it easy to shop due to their convenient design. For example, products are categorized into categories that help customers in getting orders quickly. Moreover, this type of shopping is ideal for people who work long hours and are unable to find time to go to retail stores and good examples of these are AmazonFresh, Target and Walmart ( Taher , 2021, p. 160).
- **Save time:** With e-commerce, there is no driving around in circles while searching and digging in the hopes of finding what you need. Online stores offer their full line as well as use warehouses instead of storefronts - products are easy to locate and can be delivered to your door in just days (C. Eugene & Bulomine , 2016, p. 02).
- **Multiple Choices and Ease of Comparison:** E-commerce helps intensify competition, which raises companies' efficiency, improves quality, lowers prices, and expands customer choices. Where they can compare goods and prices easily and without pressure.
- **Easy to find reviews:** Because the competition is high, companies' online want you to look at other consumer reviews. Good and bad reviews are on every site, not only can you see if the product is liked, you can also see the reasons behind the thumbs up or down (Aswini & S.Bama, 2018, p. 175).

### 2.4. *Benefits of E- commerce to the businesses:*

E-commerce brings many benefits to businesses, which we will list below (C. Eugene and Bulomine 2016) .

- **International Marketplace :** What used to be a single physical marketplace located in a geographical area has now become a borderless marketplace including national and international markets? By becoming e-commerce enabled, businesses now have access to people all around the world. In effect all e-commerce businesses have become virtual multinational corporations (Rajneesh, 2015, p. 3137).
- **knowledge markets:** E-commerce helps create knowledge markets. Small groups inside big firms can be funded with seed money to develop new ideas. For example, DaimlerChrysler has created small teams to look for new trends and products. A Silicon Valley team is doing consumer research on electric cars and advising car designers ( Herekar , p. 05).
- **Increasing efficiency of companies:** E-commerce benefits from the “pull” type supply administration. In this type of management, a business procedure begins at the moment a demand originates from a client and utilizes a ‘just in time manufacturing’ method. This makes the company conduct business transactions faster and at lower operational costs, increasing company efficiency ( Taher, 2021, p. 162).
- **Increasing customer base:** The customer base is every business’s main concern, online or off. When online, a business doesn’t have to worry about getting the best property in town, people from around the world have access to their products and can come back at any time (C. Eugene and Bulomine 2016).
- **reduce companies' costs:** E-commerce is an effective way to reduce companies' costs and increase their profits The adoption of companies on the Internet in marketing allows the presentation of their products and services across the world, which provides a great opportunity to obtain profits. Reduce administrative costs as well as costs for shipping, advertising, design and manufacturing information and reduce
- **Increase in Sales Share:** By not managing a storefront, any business will have more sales online with a higher profit margin. They can redistribute money to make the consumer shopping experience faster and more efficient. While being available to international markets, more products will sell (C. Eugene & Bulomine , 2016, p. 04) .
- **Availability of selling opportunities during all days of the week and 24/7:** If it’s snowing and the roads are closed, or it’s too hot and humid to even step outside in the summer, or a holiday that every store in town closes, your online business is open for consumers 24/7 every day of the year. The doors never close and profits will keep rising. Expand business reach: A great tool on the internet is...translation! A business online does not have to make a site for every language. With the right marketing, every consumer around the globe can find the business site, products and information without leaving home (Aswini & S.Bama, 2018, p. 174).
- **Recurring payments made easy:** With a little research, every business can set up recurring payments. Find the provider that best suits your needs and billing will be done in a consistent manner; payments will be received in the same way (Aswini & S.Bama, 2018, p. 174).
- **Instant transactions:** With e-commerce there is no more waiting for the check to clear or a 30-day wait for certain other types of payment. Transactions are cleared immediately or at most two to three days for the money to clear through the banking system (Aswini & S.Bama, 2018, p. 174).

### 2.5. Advantages for the Society :

E-commerce brings many benefits to businesses, which we will list below

- E-commerce makes business processes simpler, faster and more efficient.
- Reducing a lot of paperwork.
- increases the organization's production due to its ambiguity, a type of supply management, in which the business process begins at the request of customers, where only time is used in the method of manufacturing.

- Helping governments to provide community services. For example, medical fees, tuition fees, and community service industries for citizens can be obtained at a lower cost and in a more complex manner.
- Connecting People - It enables people in all countries of the world, especially remote countries and rural areas, to enjoy and access products, services, information, and other people they would not otherwise have. It helps to improve the quality of life for many people in the world,
- E-commerce provides job opportunities for many people from a distance and makes good use of their educational capabilities or in the production of goods or services in all parts of the world.
- Reducing environmental pollution as fewer people are forced to move, travel, shop or work from one place to another.

#### *2.6. electronic payment systems:*

Electronic payment is a system that provides tools for payment for services or goods transported over the Internet. An electronic payment system provides ease of processing transactions in e-commerce between consumers and sellers. Using an electronic payment system has many benefits for payers, payees, e-commerce, banks, organizations, and governments. An efficient and reliable electronic payment system enables faster payments, better tracking, transparent transactions, reduced time usage, cost savings, and increased trust between sellers and buyers. The development and adoption of technology in the electronic payment system involves financial transactions, the assimilation of users and high-quality electronic payment technology, which tends to shape their perceptions and expectations (Fatonah et al 2018, 01).

Koponen (2006) explained that there are a wide variety of online payment systems that have been developed in past few years and these systems can be broadly classified into account-based and electronic currency systems. Account-based systems allow users to make payments via their personal bank accounts; whereas the other system allows the payment only if the consumer possesses an adequate amount of electronic currency. These systems offer a number of payment methods that include (Zlatko 2016, 128):

- Electronic payment cards (debit, credit, and charge cards)
- E-wallets
- Virtual credit cards
- Mobile payments
- Loyalty and Smart cards
- Electronic cash (E-cash).

#### *2.7. The Barriers of E-Commerce :*

- The absence of laws, regulations and international agreements that control all types of e-commerce operations.
- lack of consumer protection measures such as the right to return products purchased electronically, online dispute resolution - online security - lack of rules on the liability of intermediaries, which govern the legal liability of digital platforms for goods and services shared by users - privacy and data protection rules guide,
- The lack of technical infrastructure: such as the supply and quality of the Internet, because some areas still suffer from the lack of access to the Internet because it is not in the area or because of its high price.
- No privacy and security limitations. The biggest problem facing e-commerce is that it does not provide all of the security and privacy requirements needed to safeguard online retailer information. No one wants everyone to see their personal and financial information.
- Quality. Despite the fact that e-commerce facilitates the whole purchasing process, the consumer cannot really touch the product until it is delivered to their doorstep.

- Hidden costs. When buying online, the consumer is aware of the price of the product, shipping and possible taxes, but it is also possible that there are hidden costs that do not appear on the purchase invoice. , but in the form of payment.

### 3. The impact of COVID-19 on e-commerce

Coronavirus impact the whole e-commerce of the world; it has changed the nature of business. According to research 52% of consumers avoiding to go brick and mortar shopping and crowded areas. Furthermore, 36% avoiding brick and mortar shopping until they get coronavirus vaccine. Coronavirus effects different on different nature of products, means the impact of COVID-19 on several product is very high and on some product less impact, Overall sale of e-commerce increases because of this virus, people avoiding to go out, keeping social distance and buying from home, working from home such as Walmart grocery e-commerce increases 74%. Moreover, the media usage also increased in this time and Facebook, google update their features to connect more people in single time such as Facebook introduce messenger for 44 people that is competing to Zoom. Similarly, Google also launched updated version ( Bhatti and al 2020, 1450).

Coronavirus demanded a lot of changes in the way we live our daily lives. One of the most extreme measurements introduced is the lockdown. It spread to the global level in the Spring of 2020. People were not able to visit physical stores, so naturally, they switched to online shopping. In fact, 7 out of 10 shoppers said that they started to buy more online than they usually do because of the lockdown. (SearchNode 2021, 06)

Growth in the digital economy has been driven by four main factors:

- the accelerating pace of digital innovation
- increased online participation,
- rapid growth in data gathering and transmission,
- the emergence of platforms that facilitate innovation and/or intermediate in online markets.

The proportion of individuals worldwide engaging with the Internet is estimated to have risen from 29.3 per cent in 2010 to 53.6 per cent in 2019.22 Global Internet Protocol (IP) traffic, a proxy for data flows, grew from about 100 gigabytes per second in 2002 to some 88,000 gigabytes per second in early 2020. As the pandemic spread during the year, with increased traffic generated by teleworking, videoconferencing, digital entertainment and other applications, this figure is now estimated to exceed 100,000 gigabytes per second (United Nations 2021).

The impact of Coved 19 on the development of electronic commerce is shown in the following:

#### 3.1. Online retail sales will increase at an above average rate in 2020.

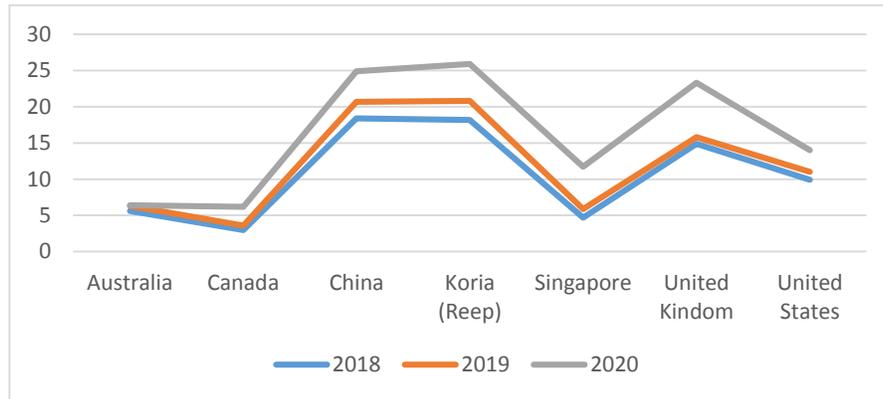
The following table includes evidence of the evolution of online retail sales compared to retail sales (Billions of Dollars) during the period from 2018 to 2020.

Table 2: Online retail sales, selected economies, 2018-2020.

Economy	Online retail sales (\$ billions)			retail sales (\$ billions)			Online (% of retail sales)		
	2018	2019	2020	2018	2019	2020	2018	2019	2020
Australia	13.5	14.4	22.9	239	229	242	06	6.3	9.4
Canada	13.9	16.5	28.1	467	462	452	3.0	3.6	6.2
China	1,060.4	1,233.6	1,414.3	5,755	5,957	5,681	18.4	20.7	24.9
Korea (rep)	76.8	84.3	104.4	423	406	403	18.2	20.8	25.9
Singapore	1.6	1.9	3.2	34	32	27	4.7	5.9	11.7
United kingdom	84.0	89.0	130.6	565	564	560	14.9	15.8	23.3
United states	519.6	598.0	791.7	5,269	5,452	5,638	9.9	11.0	14.0
Economies above	1,770	2,038	2,49	12,752	13,102	12,003	14	16	19

source: (UNCTAD, 2021, p. 02).

Figure 2: The percentage of online retail sales as a share of the world's total retail sales in a group of countries during 2018 to 2020.



Source: Prepared by the two researchers according to Table No 2.

Through the table and figure above, it shows the extent of the impact of Covid 19 on the increase in demand for goods online due to quarantine restrictions imposed in many countries, where online retail sales increased as a share of total retail sales, reaching 16% in 2019 compared to 14% In 2018 and moved to 19% in 2020, the Republic of Korea recorded the highest share of online retail trade with 25.9% in 2020, followed by China with 24.9%

### 3.2. E-commerce sales up four percent in 2019.

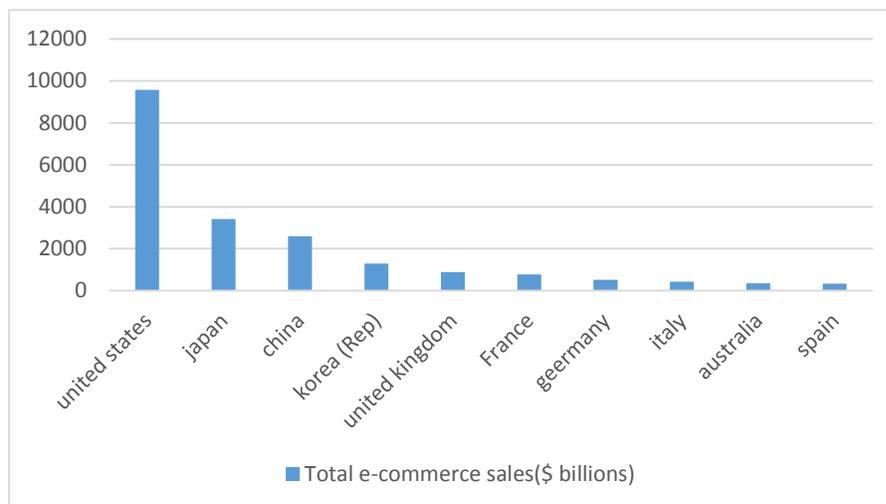
Table No 03: includes data on the top ten countries in global e-commerce in 2019.

Table 3: E-commerce sales: Top ten countries, 2019.

Rank	Economy	Total e-commerce sales(\$ billions)	Share of total e-commerce sales in GDP (%)	B2B ecommerce sales(\$ billions)	Share of B2B Ecommerce sales intotale commerce (%)	B2C ecommerce sales(\$billios)
1	United States	9.580	45	8.319	87	1.261
2	Japan	3.416	67	3.238	9	178
3	China	2.604	18	1.065	41	1.539
4	Korea (Rep.)	1.302	79	1.187	91	115
5	United Kingdom	885	31	633	72	251
6	France	785	29	669	85	116
7	Germany	524	14	413	79	111
8	Italy	431	22	396	92	35
9	Australia	347	25	325	94	21
10	Spain	344	25	280	81	64
	10 above	20.218	36	16.526	82	3.691
	World	26.673	30	21.803		4.870

source: (UNCTAD, 2021, p. 04).

Figure 03: The top ten e-commerce countries in the world in 2019.



Source: Prepared by the two researchers according to Table No 3.

From the above table and figure, the global value of e-commerce sales amounted to nearly \$26.7 trillion in 2019 representing about 30% of GDP and an increase of 4% over 2018 (\$25.6 trillion). Global business-to-business (B2B) e-commerce has a value of \$21.8 trillion, representing 82% of all e-commerce, including sales through online marketplace platforms and Electronic Data Interchange (EDI) transactions. Sales of B2C e-commerce were estimated at \$4.9 trillion in 2019, an increase of 11% over 2018, and the United States, Japan, China, Korea and the United States ranked the world's top five for 2019.

### 3.3. The evolution of the revenues of the leading companies in the electronic commerce.

According to a report by UNCTAD, the COVID-19 pandemic has also affected the evolution of the portal for the leading e-commerce companies between B2C; Table 04 below shows the revenue evolution of leading e-commerce companies in the world.

Table 4: Top B2C e-commerce companies by gross merchandize value. 2018-2020.

Rank		Company	HQ	gross merchandize value ( s billions)			gross merchandize value ( change )	
2019	2020			2018	2019	2020	2018-2019	2019-2020
1	1	Alibaba	China	866	954	1.145	10.2	20.1
2	2	Amazon	USA	344	417	575	21.0	38.0
3	3	JD.om	China	253	302	379	19.1	25.4
4	4	Pinduoduo	China	71	146	242	104.4	65.9
9	5	Shopify	Canda	41	61	120	48.7	95.6
7	6	Ebay	USA	90	86	100	-4.8	17.0
10	7	Meituan	China	43	57	71	33.0	24.6
12	8	Walmart.com	USA	25	37	64	47.0	72.4
8	9	Uber	USA	50	65	58	30.5	-10.9
13	10	Rakuten	Japan	30	34	42	13.6	242
5	11	Expedia	USA	100	108	37	8.2	-65.9
6	12	Booking holdings	USA	93	96	35	4.0	-63.3
11	13	Airbnb	USA	29	38	24	29.3	-37.1
				2.035	2.399	2.890	17.9	20.5

source: (UNCTAD, 2021, p. 02)

Table 04 shows the data of the 13 largest e-commerce companies. In the world, of which 04 are from China, 07 are from the USA, and two are from Japan and Canada. Alibaba ranked first in e-commerce in 2020 and 2019, while

Amazon ranked second, while Rakuten ranked 13 in 2019 and Airbnb ranked 13 in 2020. We also note from the table that there are no companies of African descent or Arabic, and this proves that these countries are still not keeping pace with the development of the digital economy due to poor infrastructure. Weak development of human resources and electronic payment methods.

#### **4. Limitations of e-Business**

Despite the development of electronic commerce, it still suffers from a set of problems and obstacles that prevent its development. These limits and consequences can be summarized as follows :

- **Lack of Personal Touch:** E-business lacks the personal touch. One cannot touch or feel the product. So it is difficult for the consumers to check the quality of a product. Also, the human touch is missing as well. In the traditional model, we have contact with the salesperson. This lends it a touch of humanity and credibility. It also builds trust with the customer. An e-Business model will always miss out on such attributes (S.Kavunthi 2019, 237-238).
- **Late delivery:**Waiting is one of the features of online shopping, which turns into a problem if customers are not patient enough. Online shopping means waiting up to one week, or sometimes longer, for your order to be in your hands. The gratification that a person gets during physical shopping is always delayed during online shopping as customers do not keep the physical item in their hands for a period of time after purchase ( Taher , E-Commerce: Advantages and Limitations, 2021, p. 63).
- **Lack of Customer Relationships:** Companies in e-commerce cannot maintain their customers and establish permanent closings with them. Lack of personal relationships with people. Moreover, customers have a wide choice every time they are in the market. Hence, maintaining customer loyalty to the brand is a daunting task. The cost of acquiring a new customer is always higher than the cost of maintaining an existing one. Therefore, e-business has developed strategies to maintain customer loyalty ( Herekar , p. 06).
- **Security Issues:** There are many people who are scamming through online businesses. Also, it is easier for hackers to get hold of your financial data. It has a few security and safety issues. This also leads to mistrust among potential customers(S.Kavunthi 2019, 237-238).
- **Increased competition,** High competition between companies, high start-up and advertising costs, and customer relationship problems,
- **Lack of Security Online payment systems.** like any other field, the electronic payment file faces many risks that cause many financial losses to businesses and customers. The Internet is an easy target for stealing money and personal information. The inability of the system to anonymize: since the payment system database stores all transactions such as the recipient's name, amount and time, the risk of being hacked exists at all times, and an individual's identity cannot be physically verified or signed, there is also a limit to the number of transactions that can be made per day and the maximum amount that can be withdrawn (Hassan Nasr and al 2020, 22).

#### **5. Conclusion.**

To conclude, we can say that faced with this risk of contamination by this covid 19 virus, e-commerce has experienced a spectacular boom. Technological innovations offer brands new ways to respond to a faster pace of digitization of e-commerce formalities. Consumers go to the site of an electronic store, just like in a traditional store: to look at the products on offer; search for a specific product or products that he needs; obtain information (posting, e-mail, etc.); buy, pay and have it delivered to your home; use the after-sales service. However, this opportunity has mainly benefited large global digital platforms, provided by a relatively small number of large companies, based mainly in China, Japan, Korea and the United States. Alipapa and Amazon are the most potential players overshadowing this electronic market during the pandemic.

Furthermore, even though online commerce has become widespread, it has not replaced traditional commerce in several of the least developed countries. the advantages of e-commerce are well known richness of the offer, home delivery, attractive prices. However, the majority of consumers and businesses have not taken advantage of its opportunities, due to many persistent obstacles. This remains out of reach for some due to regulations that are not suitable for e-commerce. However, networks, software and human components are the basis of this complexity of e-commerce. In addition, online payment security and data privacy issues, including over-reliance on cash and lack of shared trust.

To create and benefit from the digital economy, businesses in developing and least developed countries need to first identify the means necessary to overcome the difficulties, improving financial inclusion and building trust and confidence. acquisition of skills to use e-commerce. Second, we need bold and smart regulatory frameworks to work with governments and the private sector to take advantage of e-commerce opportunities. Finally, it is essential to accelerate

the digitization of small businesses and pay more attention to digital entrepreneurship and encourage the creation of start-ups in the field.

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