

T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF GRADUATE STUDIES



**ECOMMERCE AND ITS ROLE IN ECONOMIC TRANSFORMATION
FROM PERSPECTIVE OF BUSINESS MANAGEMENT**

MASTER'S THESIS

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Department of Business
Business Administration Program

NOVEMBER, 2022

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APPROVAL PAGE



DECLARATION

I hereby declare with respect that the study “Ecommerce And Its Role In Economic Transformation From Perspective Of Business Management”, which I submitted as a Master thesis, is written without any assistance in violation of scientific ethics and traditions in all the processes from the Project phase to the conclusion of the thesis and that the works I have benefited are from those shown in the Bibliography. (.../.../20...)

Arezoo BEHRAVESH

FOREWORD

After thanking god and my family for their endless support and helping me to find patience and complete this thesis.

I would like to thank few people here ,Im really gratefull to have Dr. Öğr.Üyesi MÜGE BURCU ÖZDEMİR as my supervisor for their guidance ,reviews and her recommendations.

At last , I would like to thank the important contribution of Istanbul Aydin University to my life, not only from an academic perspective but helping to meet great people that inspire, challenge, support and motivate me.

September,2022

Arezoo Behravesht

ECOMMERCE AND ITS ROLE IN ECONOMIC TRANSFORMATION FROM PERSPECTIVE OF BUSINESS MANAGEMENT

ABSTRACT

The purpose of this research is to investigate electronic commerce and its role in economic transformation from the point of view of business management. In this research, library sources were used to identify and study the research background, theoretical basis and definitions;

Then, using information and interviews with experts, economic development indicators were determined and finally, using the snowball sampling method and the target community of experts, academic specialists and stakeholders of this industry, the necessary correlations and metrics were extracted to help The effect of using e-commerce on economic development should be investigated.

According to the obtained results, it can be stated that nowadays e-commerce plays an important role in the trade of countries. Therefore, it is necessary to increase investment in information and communication technology in Iran in order to achieve the goal of increasing non-oil exports faster.

In practice, the policy message of the results of this research emphasizes the development of the Internet and the information and communication technology sector, and the optimization of the use of the Internet on economic sectors, especially the export sector. Also, the government, as a leader, can provide its services electronically in order to encourage and persuade different sectors.

Keywords: e-commerce, economic transformation, business management.

İŞLETME YÖNETİMİ PERSPEKTİFİNDEN E-TİCARETİN EKONOMİK DÖNÜŞÜMDEKİ ROLÜ

ÖZET

Bu araştırmanın amacı, elektronik ticareti ve ekonomik dönüşümdeki rolünü işletme yönetimi açısından incelemektir. Bu çalışmada, araştırma arka planı, teorik temel ve tanımları belirlemek ve incelemek için kütüphane kaynaklarından yararlanılmış.

Daha sonra bilgi ve uzmanlarla yapılan görüşmelerden yararlanılarak ekonomik kalkınma göstergeleri belirlenmiş ve son olarak kartopu örnekleme yöntemi ile hedeflenen uzmanlar, akademik uzmanlar ve bu sektörün paydaşları kullanılarak gerekli korelasyonlar ve metrikler çıkarılarak yardımcı olunması sağlanmıştır. e-ticaretin ekonomik kalkınma üzerindeki etkisi araştırılmalıdır.

Elde edilen sonuçlara göre günümüzde e-ticaretin ülkelerin ticaretinde önemli bir rol oynadığı ifade edilebilir. Bu nedenle, petrol dışı ihracatın daha hızlı artırılması hedefine ulaşmak için İran'da bilgi ve iletişim teknolojilerine yapılan yatırımların artırılması gerekmektedir. Uygulamada, bu araştırmanın sonuçlarının politika mesajı, İnternet'in ve bilgi ve iletişim teknolojisi sektörünün gelişimini ve İnternet'in ekonomik sektörlerde, özellikle ihracat sektöründe kullanımının optimizasyonunu vurgulamaktadır. Ayrıca hükümet lider olarak farklı sektörleri teşvik etmek ve ikna etmek için hizmetlerini elektronik ortamda sunabilir.

Anahtar Kelimeler: e-ticaret, ekonomik dönüşüm, işletme yönetimi.

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I. INTRODUCTION

A. Introduction

In a general view, e-commerce can be considered as a set of e-businesses that can bring information technology. Electronic deployment requires appropriate economic and technical communication platforms for human and cultural rights. E-banking and consequently e-money is available as one of the most important platforms in the field of e-commerce through the facilitation of payment and online examination. The invention of the telephone and then the computer and the combination of these two devices have given rise to the Internet and the information technology industry, and as a result, the electronic exchange of goods through e-commerce. This innovation in the field of distribution, such as the Industrial Revolution, has a significant impact on the quality and cost of distribution of goods and services and helps the greats to make markets more competitive. Creating a complete and transparent database of goods and services required by consumers in every corner of the world has facilitated the exchange between producers and consumers, regardless of geographical and temporal limitations, due to the lack of existing in different markets. In other ways. The old traditional exchange of transparent information is broken.

B. Background

Economic development is one of the important indicators of economics, which has been recognized as a separate science in economics literature since 1950. Economic development in the development and planning literature is a nascent concept that was gradually introduced after the developments and events of the twentieth century, including world wars and ups and downs and economic crises of this century, and the fundamental differences between countries and welfare levels. In the global arena, people have dominated the minds of economic decision-makers, which is to reach a more desirable situation, or in other words, a transition from the

traditional to the modern situation (Shaw, 2012).

Due to the increasing development of e-commerce and economic exchanges at the international level in recent decades, countries are developing their technology infrastructure to guarantee in these markets to be present at the international level and make more profit. (Anuj, 2018).

E-commerce is rapidly changing the way companies interact with each other. As a result of the changing ICT landscape, e-commerce is now emerging in several emerging markets and emerging economies. Technologies designed to improve business transactions using the Internet have advanced rapidly. However, we have not yet reached the ideal world of painless and secure online transactions, as unresolved buyer privacy challenges have hindered further advances in these technologies. Many have welcomed e-commerce as an opportunity for developing countries to gain a stronger foothold in the multilateral trading system. E-commerce has the potential to play a key role in helping make the economy more profitable than business.

The purpose of this study is to investigate the role of e-commerce in economic development in terms of business management. The importance and role of small and medium enterprises in industrialized and developing countries are increasing and due to the emergence of new technologies in production and communications, there have been changes in production methods, distribution and organizational structure of enterprises. In this regard, the importance of small and medium units has increased. Developed and newly developed countries, to ensure competition in the free market and prevent the monopoly of large companies, have always adopted special strategies and policies to promote small and medium-sized industries and facilitate the entry of entrepreneurial companies in the economic field. Therefore, the necessity of the present research is also felt.

C. Statement of the problem

Existence of difficult and complex business procedures and a lot of overhead time and costs that are spent on these procedures (issuance and receipt of related business licenses from executives of trade and transportation and customs clearance and other related commercial activities) are major obstacles to rapid growth. The

economy has created (Qian, 2018). Therefore, to create economic growth and maintain a competitive business environment in the international arena today, integrated electronic systems are needed to facilitate trade, transparency, and reduce the time and cost of trade mechanisms for traders, institutions, and business associates (Nathan, 2019).

Doing all business activities, including the process of buying, selling or exchanging products, services and information through computer networks and the Internet, is known as e-commerce. More broadly, and from the perspective of the concept of business, e-commerce not only covers the use of "electronic data interchange", but also includes older technologies such as telex and telex. Because trade and information exchange and transaction in any context is in the concept of trade and the reference to e-commerce merely refers directly to the method and context of information exchange and transaction (Shaw, 2012).

Today, with the increasing presence of business audiences on social networks, the ability has been provided in e-commerce that the interactions and behavior of the provider of goods and services in the context of e-commerce not with an anonymous visitor to a website, but with a fully identified person. Even his tastes are obvious to us to change. In other words, now at the moment of contact, you can even quickly make the best offer to the audience and adjust the layout of the product and product according to his taste and behavioral background (Outland, 2017).

According to the presented materials and studies, it was found that the use of e-commerce can have a significant role and impact on economic development and business development, so in this study we try to examine the role of e-commerce in development. And economic development from a business perspective.

D. literature review

Yang et al. (2016) have studied a research entitled, e-commerce and digital economy. The findings showed that in recent decades, organizations have been moving towards the use of information and communication technology in business and commercial fields with great acceleration. E-commerce is one of the real manifestations of the application of information technology in the economy. E-commerce is actually one of the processes of the information society in today's

world, which has rapidly expanded in recent years with the presence of the Internet at the international level, and the benefits associated with it are clearly increasing day by day, to the point where developing countries strongly encourage its use and each has chosen specific programs to start, institutionalize, expand and grow e-commerce.

In (2018), Hasanpour et al. conducted a research entitled, The role of e-commerce in export development. The findings showed that the growth of commercial activities and market development compared to production activities in recent decades has caused large companies and economic institutions in the world to make huge investments in the field of commercial services and to gain benefits and attract more customers. Use the best and most modern facilities. In fact, electronic commerce will improve the state of trade facilitation by shortening the time required for export and import and reducing the number of documents and costs of export and import. Trade, as a trade gateway, has long played a significant role in foreign trade and, as a result, the economy of countries. The purpose of using e-commerce is to provide a new way of doing business. Due to this method, merchants are able to offer their products and services full-time to all buyers around the world regardless of geographical boundaries and nations.

In (2020), Khazaei and his colleagues conducted a research entitled, Business and e-commerce, its challenges and opportunities. The results of the research show that without a doubt, the wise use of e-commerce technology can help us improve business efficiency and be more active in the global trade arena and help strengthen the country's position in the regional and global markets.

Baygan and colleagues in SA (2021) have studied a research entitled, The results of this research indicate the fact that, considering the benefits of e-commerce, this huge development and new revolution definitely brought with it opportunities and threats. In this field, businesses that can use opportunities and minimize threats or turn them into opportunities and make the most of them are the winners.

In (2021), Zhou et al. conducted a research titled, study and review the role of e-commerce in the development of e-businesses. The results of this research indicate the fact that, considering the benefits of e-commerce, this huge development and new revolution definitely brought with it opportunities and threats. In this field, businesses that can use opportunities and minimize threats or turn them into

opportunities and make the most of them are the winners.

E. Research aim and objectives

The purpose of this study is e-commerce and its role in economic development from the perspective of business management.

We can divide the main goal into the following goals:

- A. The effect of using e-commerce from the perspective of business management on GDP growth (GNP)
- B. Investigating the Impact of Using E-Commerce from the Perspective of Business Management on Gross Domestic Product (GDP)
- C. Investigating the effect of using e-commerce in increasing the speed of economic transactions
- D. Investigate the impact of using e-commerce on ease of trading
- E. Investigating the effect of using e-commerce on the satisfaction of economic experts

F. Research questions

The problem of the study can be summarized in the main question: What is the effect of using e-commerce from the perspective of business management on economic development and transformation?

We can divide the main question into the following questions:

From the perspective of business management, what effect does the use of e-commerce have on increasing GDP (GNP)?

How does the use of e-commerce from the perspective of business management affect gross domestic product (GDP)?

G. Preliminary Results and Discussion

This following hypothesis illustrates the variables of the study that this future study will focus on:

The use of e-commerce from the perspective of business management has a significant impact on economic development and transformation.

The use of e-commerce from the perspective of business management has a significant impact on increasing GDP (GNP).

The use of e-commerce from the perspective of business management has a significant impact on gross domestic product (GDP).

H. Definition of key concepts

1. electronic commerce

E-commerce refers to all business activities, including the process of buying, selling or exchanging products, services and information through computer networks and the Internet. More broadly, and from the perspective of the concept of business, e-commerce not only includes cases where "electronic data interchange" is used, but also older technologies such as telex and telecopy. Because trade and exchange of information and transaction in any context is in the concept of trade and the reference to e-commerce merely refers directly to the method and context of information exchange and transaction.

E-commerce has led to the development of technologies such as mobile commerce, e-money transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI), inventory management software and automated data collection systems. Instead, e-commerce is driven by technical advances in the semiconductor industry.

2. Business Management

Management can be defined as the process of effectively organizing resources to achieve goals. Business management is the application of this process in a specific organization. A business manager may have a wide range of responsibilities, depending on the organization. However, some general functions are present in all management tasks, including planning, organizing, assigning staff, directing affairs, controlling and budgeting.

3. Electronic Communications

Electronic communication is the communication that people in an organization make without face-to-face and non-physical communication.

4. E-Commerce Strategies

Today, most organizations are aware of the impact of the Internet and especially e-commerce on the future of the organization and try to implement appropriate strategies in this area. The term e-commerce strategy or e-strategy refers to the formulation and implementation of a vision to achieve e-business by a start-up company with a long history.

5. Economy

An economy or balance sheet refers to an economic system in one or more specific geographical or political areas and includes the production, distribution or trade, consumption of goods and services in that region or country. An economy is the total value of transactions between economic activists such as individuals, groups, organizations and even nations.

Economics is the result of all processes that include culture, value, education, technological development, history, social organization, political structure, legal systems, geography, as well as natural endowments. These factors determine the context, content, and context in which an economy operates. Some cultures create more productive economies and therefore produce more value or GDP.

6. Single window

A single window is a facility that helps the parties to a trade exchange to exchange standardized information and documents through a single-entry point, thereby meeting all legal requirements related to export, import and transfer laws. And complete the transfer. From a practical point of view, a single-window provides a physical or electronic input for presenting and storing all data.

This input is managed by a unit or reference, which after receiving the information, transmits it to all related units. The launch of this system requires cooperation and partnership between related government units and therefore requires strong commitment and guidance from high levels of government. Governments

should maximize the flow of information on international trade.

I. Research questions

The study (Khan, 2013) aimed to Electronic commerce: A study on benefits and challenges in an emerging economy Information, and the study reached a set of results, Technology has been playing a vital role in the future development of financial sectors and the way of doing business in an emerging economy like Bangladesh. Increased use of smart mobile services and internet as a new distribution channel for business transactions and international trading requires more attention towards e-commerce security for reducing the fraudulent activities. The advancement of Information and Communication technology has brought a lot of changes in all spheres of daily life of human being. E-commerce has a lot of benefits which add value to customerâ€™s satisfaction in terms of customer convenience in any place and enables the company to gain more competitive advantage over the other competitors. This study predicts some challenges in an emerging economy.

The study (Yaşlıoğlu, 2020) states that, Electronic commerce and electronic business concepts are highly researched in recent management literature. Network economy has revealed e-commerce, a new trade route that is carried out over the interlinked computers and mobile devices. E-commerce is a method used by almost all businesses that are physically processing. Therefore, there should be a significant distinction between e-business and e-commerce. With the development of e-commerce, new ways of doing business have emerged. Thus, many e-commerce companies have emerged, traditional businesses have started trading in electronic networks, and new business models have begun to be created in digital environments. In order to understand how e-businesses make money, many business models have been studied. For this reason, the concept of business model in the new economy and the transformation of business models into e-business models are examined. In line with this, it is aimed in this chapter to examine e-businesses, to clarify e-business models, and to explain e-commerce types and e-business model types in detail, with examples.

This article (Goyal, 2019) reviews the e-commerce literature to understand the emerging trends and future directions, which are shaping the competitive trends in the global business landscape. The article focuses on the following research

dimensions – e-commerce definition; underlying research themes; theoretical models and frameworks used to understand e-commerce adoption; and key challenges faced by the e-commerce providers. The first contribution involves elaborating the broad perspectives and statistical overview of the selected articles including the publications summary, research themes, methodology, and locations. The second contribution involves presenting an integrated view of e-commerce definitions across five dimensions – information, technology, buy-sell transactions, monetary transactions and competition. The third contribution involves highlighting the theoretical models being used to study patterns of consumer behavior. The fourth contribution lies in identifying the key challenges faced by the e-commerce organizations.

The study (Awiagah, 2016) states that, Electronic commerce (e-commerce) is widening the concept of business from a simple transactional approach to a broader and more complex concept of inter-firm co-operation. Amidst market globalization, growing interpenetration of national economies and the increased interdependence of national economies, e-commerce adoption remains a vital yet complex and elusive phenomenon, with very little known about its determinants. This study identifies the major determining factors in Ghanaian small and medium sized enterprises' (SMEs) e-commerce adoption, offers practical implications, and indicates the actions required. This research integrates technological, organizational, and environmental determinisms with social constructivism to build a practical framework for understanding e-commerce adoption among SMEs in Ghana. Structural equation modeling was employed for data analysis. The results indicate that government support has the greatest direct impact on intentions to use e-commerce. Managerial support and the influence of enabling and regulatory conditions also play a vital role in stimulating SME e-commerce adoption in Ghana. The results also show that Ghanaian SMEs tend to imitate successful first-movers to avoid the risks that attend e-commerce technology.

This paper (Anuj, 2018) reveals the importance of ecommerce in Indian economy. As we all know India is among the fastest growing economy of the world, thus it is very much important to have government intervention and huge investment inflow in form of Foreign direct investment in large economy like India to stabilize and increase the growth of ecommerce industry in the economy. In India with the

digital penetration has increased significantly, according to statistical data internet use has increased to 429.23 million users in India and is expected to reach around 830m by year 2021. “There has been significant rise of e commerce in India, as India’s internet economy is 125 billion dollars in 2017. In this paper we will look towards the role of government in ecommerce industry and also look towards the various barriers of e commerce in Indian aspects. “In this research paper we will talk mainly about B2C Ecommerce and its percentage of gross domestic product in Indian economy. we will also be talked about entrepreneurs’ roles and decreasing value of ease of doing business in India as India in 2017 ranked in 100th position from 132th position out of 190 countries in 2008”. For a country such as India, one of the most important advantages of e-commerce is its potential to help developing rural areas to leap-frog into the knowledge paradigm. “E- Commerce is great platform not only to develop infrastructure but also increase employment rates in India and thus overall impact in increasing economic and social growth in Indian economy

II. THEORETICAL FOUNDATIONS

A. Introduction

E-commerce does not require the electronification of all business activities and elements, but rather a three-dimensional spectrum consisting of product dimensions, actors and processes. He claims that e-commerce is a complete language in which all elements of commerce are electronic, but at the same time, if each of them is somewhat electronic, there is still the concept of e-commerce (Khan, 2016).

Products and services can be physical or digital. The organization's intermediaries and processes can also be physical or digital. So, we have eight cubes ($2 \times 2 \times 2$), each with three dimensions. In traditional commerce all these physical dimensions and in pure e-commerce all three dimensions are digital. Other modes are a combination of physical and digital dimensions. Even if it is only one dimension of a digital organization, we consider the organization to be based on e-commerce.

In this case, however, e-commerce is not pure. For example, buying a book from Amazon cannot be considered pure e-commerce because the book is shipped through FedEx and physically. But buying an e-book from Amazon can be considered pure e-commerce because the delivery of the book is also timely.

In this part of the research, the theoretical foundations, definitions and study of the relationship between different variables have been discussed.

B. E-commerce, its concepts and indicators

Doing all business activities, including the process of buying, selling or exchanging products, services and information through computer networks and the Internet, is known as e-commerce. More broadly, and from the perspective of the concept of business, e-commerce not only covers the use of "electronic data interchange", but also includes older technologies such as telex and telex. Because trade and exchange of information and transaction in any context is in the concept of trade and the reference to e-commerce merely refers directly to the method and

context of information exchange and transaction (Abebe, 2014).

E-commerce in its current form was realized in 1991. Since then, thousands upon thousands of businesses have entered the world. In fact, e-commerce was defined to facilitate economic transactions electronically. The use of technology such as electronic information exchange and electronic capital transfer, both of which were introduced in the late 1970s; And allowed companies and organizations to send electronic documents; And allows trading by sending business documents such as purchase orders or invoices electronically. The growth and acceptance of credit cards, ATMs, and bank telephones in the 1980s led to the formation of e-commerce (Awiagah, 2016).

In 1990, Tim Berners-Lee invented the World Wide Web Browser, transforming the academic communication network into an everyday communication system for every person in the wider world, known as the Internet, or www. Business investment on the Internet was severely limited due to insufficient investment. However, the Internet gained widespread global popularity around 1994 with the use of the Mosaic web browser. It took about 5 years to introduce security protocols and DSL (Digital Line Sharing), which allowed continuous connection to the Internet. However, in 2000, the dot-com bust crisis led to the bankruptcy of many large corporations, with dire consequences that led to a review of the rules and an increase in the benefits and possibilities of e-commerce. By the end of 2000, many American and European businesses were offering their services over the Internet (Awiagah, 2016).

Since then, people have come to know the term e-commerce with the ability to buy a variety of goods over the Internet using the security protocols and electronic payment services in which they have participated; And since then, intense competition between companies and organizations has intensified, and over time, this competition has become tighter. Interestingly, by the end of 2001, more than \$ 220 billion in financial transactions had been made by hundreds of online business sites, and in the same year the B2B e-commerce model had approximately 700 billion transactions; And in 2007, the share of e-commerce in retail worldwide was 3.4%, which was announced in 2010, 5.1%, which indicates the rapid growth of this way of doing business (Anuj, 2018).

Today, with the increasing presence of business audiences on social

networks, the ability has been provided in eCommerce and e-commerce that the interactions and behavior of the provider of goods and services in the context of e-commerce not with an anonymous visitor to a website, but with a fully identified person. AI even changes his tastes are obvious to us (Yaşlıoğlu, 2020). In other words, now, at the moment of contact, it is possible to even quickly present the best offer to the audience and adjust the presentation of the product according to his taste and behavioral background (Huster, 2014).

Table 1 Timeline

1	Michael Aldrich 1979	Invented online shopping.
2	Thomson Holidays 1981	Created the first B2B ¹ online shopping in the UK.
3	Minitel 1982	The system is used nationwide in France by France Telecom for online ordering.
4	Gateshead 1984	Launched the first B2C ² online store called SIS / Tesco and Ms. Snowball in the first online home sales.
5	Nissan 1985	Car sales and investment by checking the customer's credit online from sales agents
6	Swreg 1987	Start providing subscriber components and software to sell their products online through the e-commerce account mechanism.
7	Tim Berners-Lee 1990	Wrote the first web browser, the World Wide Web, the use of new computers
8	Netscape 1994	Launched in October under the Mozilla brand, Pizza Hut offered online ordering on its web page. The first online bank was opened. Efforts began to offer flower delivery and magazine subscription online. Adult accessories such as cars and bicycles became commercially available. Netscape was introduced in late 1994 with SSL encryption, which enables secure interactions.
9	Jeff Bezos 1995	Launched the first free 24-hour business. Free Internet Radio Stations, HK Radio, and Network Radios Start Broadcasting Dell and Cisco heavily used the Internet for business interactions. eBay was founded by computer programmer Pierre Omidyar as the auction website.
10	Business.com 1999	Sold to electronics companies for \$ 7.5 million; Which was purchased in 1997 for \$ 149,000. Napster file-sharing software launched. ATG stores were launched to sell home decor items online.
11	Amazon.com 2003	Retail companies and CSN stores and network stores to sell products through different target areas to a centralized gateway.
12	Zappos.com 2009	Bought by Amazon.com for \$ 928 million. Connection of retailers and the purchase of operators selling RueLaLa.com private websites by GSI Commerce for \$ 170 million, plus sales profits from 2012.
13	Grapon 2010	Reportedly rejected Google's \$ 6 billion offer. Instead, the group plans to buy IPO websites by mid-2011.
14	2011	The US e-commerce and online retail project have reached \$ 197 billion, up 12 % from 2010. Quidsi.com, the parent company of Diapers.com, was acquired by Amazon.com for \$ 500 million, plus \$ 45 million in debt and other liabilities.

¹ Business to Business

² Business to Consumer

The interaction between technology and the business process is the key to understanding the effects that e-commerce can have on economic transactions and ultimately on the economy as a whole. What distinguishes e-commerce from the traditional business is basically the way or information through which information is exchanged and processed between buyers and sellers. In e-commerce, information is exchanged over a digital network or other electronic channels, rather than through direct contact between individuals. E-commerce may create additional sales, marketing, or distribution channel alongside traditional channels of commerce, or it may create new goods, services, and markets. The definitions of e-commerce vary according to the activities and transactions involved, as well as the communication infrastructure in which these activities and transactions take place. This has led to various results from international research on the dimensions of the impact of e-commerce (Savrul, 2014). Some all commercial and financial transactions that are done electronically; Such as electronic data interchange (EDI), electronic money transfer (EFT), and all credit-card debit activities are called e-commerce. Others restrict e-commerce to retailing to consumers, where goods and services are traded and paid for online. According to one of these definitions, e-commerce is the purchase and sale of goods, services and information through computer networks such as the Internet (Abebe, 2014).

OECD countries have made extensive efforts to provide a standard definition and measure of e-commerce. According to the criteria of these countries, which is used as an international standard in many countries of the world, when defining e-commerce, it should be viewed from three dimensions of networks (broad and limited definition), processes and actors (Unctad 2001) and research needs and Necessary indicators can be divided into three stages of technical readiness, the intensity of use and impact (Awiagah, 2016).

C. The Benefits of E-Commerce

Fewer innovations in history have been able to serve human interests as much as e-commerce. The globalization of trade and business and the development of information technology have brought many benefits to organizations. Reducing costs, accessing millions through the web, real-world interaction of various applications, the expansion of the Internet and its use are some of the benefits that

people in organizations and communities benefit from. The benefits of e-commerce can be divided into three groups: organization, individuals (customer) and society (Huster, 2014).

1. Benefits for organizations

The main benefits of e-commerce for the organization are (Anuj, 2018):

- E-commerce allows vendors to reach large numbers of customers around the world with low communication costs and operations.
- Institutions can procure the goods and services they need from other institutions in the shortest time and at a very low cost.
- Traditional distribution and sales channels can be minimized or eliminated, as well as cheaper and faster delivery of goods. In this way, intermediaries are eliminated and it is possible to sell directly.
- E-commerce reduces the cost of creating, processing, distributing, maintaining and retrieving written information by up to 90%.
- E-commerce overshadows warehousing issues, making the supply chain more economical. This reduces storage costs and goods.
- Customer relationships and service are improved through direct and interactive communication.
- E-commerce reduces the time of ordering and receiving goods or services and thus leads to the optimal use of capital.
- E-commerce reduces the cost of telecommunications because the cost of Internet communications is much lower than value-added networks (VANs).
- E-commerce enables creative business models, thereby increasing competitive advantage and profitability.
- Advertising becomes widespread and targeted.
- E-commerce can also help small businesses compete with large ones.

2. Benefits for customers (consumers)

- E-commerce helps customers access affordable goods through the ability to compare goods and services and institutions.
- E-commerce gives customers more choice.
- Provides customers with 24-hour interactions per day.
- Customers can quickly access detailed information or services required.
- In e-commerce, customers can access their own product or service.
- E-commerce allows people to participate in virtual schemes. Therefore, a person can actively participate in the auction through the network.
- E-commerce allows customers to connect with other customers or other vendors and exchange ideas and experiences (Savrul, 2014).

3. Benefits for the community

- E-commerce is the main facilitator of the digital economy, which leads to economic development through high productivity with minimal inflation.
- E-commerce expands the possibility of working at home and reduces traffic and its associated costs such as air pollution by reducing commuting.
- E-commerce makes it possible to sell some goods or services at a lower price. Therefore, lower groups in the community can also reach them. In this way, people's living standards are improved.
- E-commerce allows rural people and groups living outside the cities to use urban goods and services that would otherwise not be available to them, such as remote research and education.
- E-commerce facilitates the provision of public services and increases the quality of public services, such as health, services, education, by reducing distribution costs (Huster, 2014).

D. A variety of e-commerce models in economics

- **Business Intercom (B2B):** This type of e-commerce involves doing all business between two or more businesses, which is done electronically. Activities such as holding tenders and auctions, marketing operations, sales and purchases can be easily done with the Internet.
- **Business-to-Business (B2C):** This type of e-commerce involves business-to-business. Most of these types of business activities are in the form of purchasing products including goods, services, software and firms. A good example of this type of home buying exchange is through which people can buy from their home or workplace. Organizations can also benefit from the services of individuals. In this way, individuals, suppliers and organizations are consumers. In this case, individuals sell their products and services to companies via the Internet.
- **Person-to-person (C2C):** Customers interact directly with other customers and buy from each other, for example, the site (WWW.Classifieds 2000.Com). Many people use the Internet to promote themselves or to sell personal services and information, and to exchange personal knowledge, information, and news. In this case, it is the sales relationship between consumers.
- **People to People (P2P):** This is a special type of person-to-person exchanges in which people exchange CDs, videos, software and other goods.
- **Individual to Business or Individual to Business (C2B):** Includes people who are looking to sell their goods and services to companies and organizations. An e-commerce model is said to be very common and is a direct business relationship between companies and customers.
- **Intrabusiness E-commerce:** which involves the exchange of information, services and goods between different parts of the enterprise.
- **Employee to Employee (B2E):** A branch of intra-organizational e-commerce in which the firm delivers goods, services, and information to its employees.
- **Government to Enterprise (G2B):** A government-to-business relationship in which the government sells products or provides services to organizations.

- **Government to Individuals (G2C):** The government provides various services to citizens through electronic communications.
- **Government to Government (G2G):** Includes exchanges between or within governments. This pattern includes trade relations between governments in areas such as exports and imports.
- **Business-to-consumer (C2B) communication:** A pattern of e-commerce that is very common and is a direct business relationship between companies and customers.
- **Consumer-Corporate (B2C) Communication:** In this case, individuals sell their products or services to companies via the Internet.
- **Relationship between firms and government agencies (A2B):** which includes all business interactions between companies and government agencies. Payment of taxes and duties are considered as such transactions.
- **Communication between government and citizens (C2G):** A model between government and the masses that includes businesses, government agencies and all citizens. This pattern is one of the components of e-government (Huster, 2014).

1. Classify e-commerce according to the nature of applications

E-commerce applications in the world of economics can be classified into the following three categories (Awiagah, 2016):

- **Electronic markets:** A market is a network of interactions and relationships in which information about products or services and payments are exchanged. When it is an electronic marketplace, the business center is no longer a physical building, but a network-based place where business interactions take place.
- **Inter-organizational information systems (IOS):** Inter-organizational information systems involve the flow of information between two or more organizations. Their main purpose is to process transactions more efficiently, such as transferring orders, bills and payments using electronic or extranet exchange systems.

- Providing customer service: Providing customer service in various fields is done electronically.

E. The place of e-commerce in the future

In this section, we will examine the position of e-commerce in the world and consider the statistics available in this regard.

1. The position of e-commerce in the world

Since the growth of e-commerce is dependent on the growth of information technology, it is better to first look at the growth of the information technology industry in the world. According to research by Turban et al. (2006), in developed societies, about 80% of new jobs depend on computers, the Internet, and information technology. The growth of information and communication technology (ICT) has had significant effects on the advanced economy and has led to such things as the growth of e-commerce, increasing the volume of information and its faster circulation, increasing the number of Internet users, etc. (Shahriari, 2015). In the analysis of large e-commerce industry analysts such as AMR, Emarketer and Forrester, an increase in the growth of e-commerce on a very large scale has always been predicted (Plunkett, 2001). According to Forrester Research Institute (one of the largest analysts in the e-commerce industry) and the rapid growth of e-commerce in developed countries and its competitive advantages, developing countries need to quickly enter the global market. Revise their business strategies. Online sales have always grown significantly for good reasons. Online shopping is one of the most popular online activities. Online sales are projected to increase from 1.3 trillion in 2014 to 4.5 trillion in 2021. (Statista, 2019). This number is too large. Triple growth in just 7 years.

The review of key findings of the purchase index in the first quarter of 2020 compared to the same period in 2019 has increased. Statistics show that in the first three months of 2020, the number of retail sales in the world decreased by 25% due to the outbreak of the Coronavirus, the observance of social distance, as well as less presence in public places. This figure has decreased by 75% in the second quarter.

Walmart e-sales has risen about 97 % and Amazon 40 % since the outbreak of the Coronavirus in the last six months. The share of e-commerce in the United

States also increased to 16.1% in the second quarter of 2020. This figure was about 10.8% in the same period in 2019. By 2020, retail sales are projected to fall by about 60 % and e-commerce to grow by 20 %. Undoubtedly with the global outbreak of this deadly disease; People are more inclined to have their basic goods delivered to their doorstep and not to leave their homes as much as possible, so the companies that are active in sending goods at their doorstep benefit the most from the current situation. According to the Guardian, with the outbreak of coronary heart disease, Amazon's stock price has risen sharply and is increasing every day. The deadly coronavirus was reported in mid-December 2019 in Wuhan, central China, initially referred to as pneumonia; But on December 30, 2019, the National Health Commission of China officially announced the outbreak of the virus in China. The virus has now spread around the world. Since then, Amazon has taken the initiative. In mid-March, Amazon restricted some of the items offered by these vendors to its warehouses so that it could store essential goods such as medical equipment and household items. That there is a great demand for them to supply and supply. Amazon has already increased its capacity in the food sector and is trying to implement a new set of security measures and remove restrictions due to increased demand. The company has also provided employment for new workers, faster delivery, receipt and delivery of goods to customers, as well as responding to this growing demand.

Although online shopping is one of the most popular online activities, its usage varies in different parts of the world. With the increasing popularity and launch of online stores in various industries, a growing number of people are turning to online shopping. This increase in online shopping can be attributed to various factors, one of the most important of which is the level of convenience provided to online shoppers. Another factor is increasing customer confidence when shopping online as well as improving the user experience of online sales websites. At one time, people were reluctant to buy goods online, but this is no longer the case. Websites have become more customer-friendly. Despite all these factors that have made online shopping a comfortable and enjoyable experience, it is not surprising that the growth of the e-commerce industry is unstoppable.

F. Drivers of e-commerce

To understand why e-commerce is adopted by organizations, it is necessary to be familiar with the digital revolution as one of the drivers of e-commerce. It is also necessary to study the current business environment, the pressures on organizations, the responses given by organizations, and the potential role of e-commerce.

1. Digital Revolution

The beginning of the third millennium will certainly remain, for business historians, a time of unprecedented change in the business world. New technologies such as the Internet, digital TV, mobile phones and smart devices that are easily visible at home, at work, in schools, in hospitals and on the streets, have all reached the crisis of multiplication and business as They have made a change that has not been seen since the Industrial Revolution. Many experts have called this phenomenon the digital revolution (Rahayu, 2015).

The digital revolution has led to a long-term competitive advantage for organizations and accelerated the implementation of e-commerce. The digital revolution has also led to increased innovation and creativity in organizations (Awiagah, 2016).

2. New business world

Market, economic, social and technological factors have created a highly competitive business environment in which customers are the focus. In addition, these factors change very quickly and sometimes unpredictably. Therefore, organizations need to respond quickly and consistently to these problems as well as take advantage of the opportunities created by this new business environment (Awiagah, 2016).

Boyt and Boyt in 1995 emphasized this rapid change and described it as a series of business pressures or stimuli. They argue that in order to succeed (or even upgrade) in this dynamic world, companies must not only eliminate unprofitable processes and units, but also innovate processes such as customizing products, creating new products, or providing excellent customer service. Should also be considered. In fact, these are the organization's responses to the environment. Many of these answers can be used by e-commerce, the only solution to face business

pressures (Babenko, 2018).

Relationships between business pressures, organizational responses, and e-commerce represent a model of the new business world. This figure shows how business incentives put pressure on organizations and how organizations respond to these pressures in response to IT-supported activities in general and e-commerce in particular (Kim, 2017).

3. Business pressures

To better understand the role of e-commerce in today's organizations, it is useful to review the major business factors that put pressure on organizations. In this study, business pressures are classified into three categories: market and economy, social and technology. Table 3 illustrates this (Babenko, 2018).

G. Economic Development

Economic development is the economic growth along with fundamental changes in the economy and the increase of production capacities including physical, human and social capacities. In economic development, there will be little growth in production, but at the same time, social institutions will change.

Literary meanings of development and economy:

The word development literally in English means to expand and understand, evolution and progress. This word has been used since the eighth century AH (14 AD) to explain some social phenomena (Horn, 2012).

The word economics is derived from the two Greek words oikos meaning house and nemin meaning managing, and literally means managing the house. And in Persian it means moderation and balance of income and expenditure (Anuj, 2018).

1. History of Economic Development

The science of development economics is relatively short-lived and has been seriously discussed since World War II. But this does not mean that the phenomenon of underdevelopment is also a new phenomenon. In fact, the beginning of this phenomenon dates back several centuries ago, and it is noteworthy that underdevelopment is very closely related to the phenomenon of underdevelopment.

Until the beginning of the sixteenth century, although there were many differences in the social, political, cultural and economic hardships of different societies, they did not differ much in terms of living standards and technology. But after the sixteenth century, there were changes in the world that caused some countries to move in the direction of development for many years and achieve success in this way (Horn, 2012). These successes have been such that these countries are now known as developed countries, in contrast to some other countries in the world could not move in step with the countries of the first group and therefore have moved away from the path of development and now under the title Developed countries have not been named. Thus, the flow of development has not historically begun simultaneously around the world and has not moved at the same pace in different countries, so we can see an unequal process of historical cyclical change in different parts of the world (Babenko, 2018).

Development basically refers to the intellectual, material-spiritual evolution of the cultural, economic, political and social sub-systems of a country's socio-cultural system. Of course, in today's world, there are two perspectives on development. The first approach is characterized by the theory of economic growth and the values on which economic growth is based, from the rapid and steady increase in GDP (or domestic) per capita, which is likely to be accompanied by efforts to reduce income inequality resulting from this increase. Armitasin calls this the "economist conception" of development. In this attitude, wealth production plays an essential role and other values such as knowledge, mysticism, ethics, power, solidarity, self-confidence and freedom do not play an important role. But the second view, unlike the first view, considers development as a process for the growth of individual freedom to pursue its worthwhile goals. And secular culture and systems and religion and religious culture in religious systems determine social and economic progress (Babenko, 2018).

2. The role of government in economic development

The economic prosperity of developed countries has been largely due to the intervention and leadership of their governments. Today, development economists, regardless of their school of thought, emphasize government intervention in achieving economic development. There is a way to economic development of third world countries, nothing can be done without the help of friends of these countries

(Abebe, 2014).

In developing countries, the government should play a major role in economic growth and development, which include interest rate changes, money supply and credit control through discount rates (Akter, 2016).

As you know, one of the problems of developing countries is the lack of investment and the lack of private capital formation, so government intervention in investment is inevitable. Governments resort to budget deficit policies to invest in socio-economic projects. Using this, the necessary investment can be made in development projects. Budget deficit policies can address recessions caused by capital shortages or aggregate demand (Kim, 2017).

A- International trade and protectionist policies

Developing countries are usually importers of manufactured goods and exporters of raw materials. Because manufactured goods are more expensive than raw materials, these countries often face a deficit in the balance of payments (Hartono, 2014).

Among the government's actions in economic development:

- 1- Reducing the import of luxury and consumer goods
- 2- Using domestically made goods
- 3- Adopting correct laws that facilitate the matter of export
- 4- Assisting and encouraging domestic exporters
- 5- Closing customs tariffs on imported goods, a similar sample of which is produced domestically.

3. Technology and economic development

Technology transfer in our societies before the Industrial Revolution was usually the result of trade or the results of politics at this stage of development because different societies did not differ much in terms of levels of development and progress. The technologies that were transmitted between them were technologies that were compatible with the social and economic conditions of the recipient communities. Imaginations in which stages of development, events similar to what has happened in the last century as trade or technology transfer between developing

countries and industrialized countries, and the problems that arise for developing countries seem very unlikely. Because, as mentioned, the levels of development of different societies in the early stages of development were not as different and uncoordinated as after the Industrial Revolution. The industrial revolution and the resulting technical and economic advances caused a European society to find wide distances from other societies in terms of the level of development and application of different technologies (Babenco, 2018).

H. Types of economics

1. Microeconomics

Microeconomics talks about the operation of individual firms and households. The economic decisions that households make will be analyzed. The choice of a firm about what to produce and what price to charge for its production. What resources to use in production and how much, or what goods a household buys and how much of those goods to buy is the subject of microeconomics (Akter, 2016).

2. Macroeconomics

Macroeconomics summarizes everything and thinks of the whole economy. Instead of searching for the level of production of a firm or industry, or determining the pattern of a consumer or household group, it deals with the determinants of national production and national income. The macro looks at the general level of prices and examines the rate of inflation. Microeconomics analyzes how many people are hired or fired in a particular industry, but macroeconomics examines the overall level of employment and unemployment. Macroeconomics examines the sum of economics.

And so, this important matter (economic development) is left to the private sector (Hartono, 2014).

Here are some important government tasks in economic growth and development:

a. Expansion of social services and development infrastructure:

One of the most important tasks of the government is to expand social services. Social services include the development of public health education and the

creation of welfare facilities for members of the community. These social services increase the key strength of the people of the society and the quality of the labor force, and this labor force is of high quality and has the power of initiative and reason, which makes it possible to achieve economic development. Today, we cannot name a country that has not invested heavily in its own health. So, by providing and expanding social services such as education, the government is in fact making an investment in manpower, which according to many economists is the most productive and profitable investment, as well as the most practical way to achieve economic development. Is (Babenko, 2018).

To achieve economic development, each country must have a special infrastructure, including communication, water, electricity, gas, telecommunications, etc. The investment of these infrastructure sectors due to accuracy and also the long time required to achieve interest. Profitability does not fit into the work of the private sector. It is governments that must be active in providing these infrastructures and civil services (Bercaw, 2012).

b. Monetary and fiscal policy of budget deficit:

The government can take the helm of society towards economic development by applying monetary and fiscal policy in different economic conditions (Pejić-Bach, 2021). These policies can also accelerate or reduce the movement of society towards development. By applying fiscal and monetary policies, the government can control the consumption of savings, investment, and production and employment. The government can also use these policies to control inflation or improve the unequal distribution of revenues and the means of implementing government policies. These instruments include taxes, transfer payments and the issuance of public bonds, and monetary policy instruments, which are mainly implemented by the central bank of each country (Bercaw, 2012).

3. Economic systems

a. Economics with centralized planning:

In such an economy, the government plays a major role and is responsible for answering major economic questions. These activities are a process of constant and orderly intervention with pre-determined goals. In each planned economy, the central government or central planning organization draws up a plan that specifies how

many goods and services are produced. It also sets rules for the distribution of goods and services produced (Hartono, 2014).

In such a government, the owner is usually the owner and there will be private property on a small scale. The planning organization not only determines the type and quantity of goods for production but also plans how to produce and how to distribute. Electronic and computer machines determine the amount of input such as raw materials, ka, energy, etc. for production. Finally, the final task is determined according to the limited resources available, and the government also determines the wage and rights of income distribution policy (Hartono, 2014).

b. Free market economy

Opposite the planned economy is the free market economy. In such an economy, individuals and businesses move on the basis of their personal resources, without the government interfering in their economic activities. The market operates without any interference. The sum of the decisions of millions of people ultimately determines the overall and fundamental consequences of economics (Watson, 2014). The center and organization through which a free economy answers the basic questions of economics is the "market." The term market depicts a place where applicants and suppliers are engaged in the exchange of goods and services. Market confrontation can be very simple or complex. Today, the extensive and rapid exchange of goods and services has come at the cost of a more complex market mechanism (Akter, 2016).

In a government-controlled market, goods and services are produced if the producer can reap the benefits (Bercaw, 2012).

In a market-based economy, the distribution of goods and services among consumers and the distribution of our inputs among producers also take place through a market mechanism and in a decentralized manner (Hartono, 2014).

c. Mixed economic system (government market)

There is a huge difference between a purely planned economy and a completely free-market economy, and in fact, there are no such systems in the world. Real economic systems are a combination of the above two systems. They exist and operate between independent enterprises and free markets, and individuals are free to make their own economic decisions in order to earn, spend, and save, even in

yesterday's socialist countries, where some are in the process of economic development today. This market freedom has existed and is, like the Soviet Union and China, in the same way, the government is involved in the economic flow of society as needed and with varying degrees of importance, even in free economy countries such as the United States and Japan. At present, all countries of the world have a hybrid economy from the government market, and their differences depend on the importance and share of these two categories in the economy (Akter, 2016).

i. E-commerce and unemployment

From a theoretical point of view, examining the impact of innovation and technological change on unemployment and employment is very complex. Although the use of ICT is widespread in many developed countries; But its effects on unemployment are still unclear and disputed by economic analysts (Hartono, 2014).

Two process and product innovations affect employment (unemployment) in two different ways. On the one hand, it reduces the demand for labor or increases unemployment through the effects of displacement, and on the other hand, it increases the demand for labor through compensatory effects by creating new job opportunities. From a macroeconomic point of view, the direct effect of process innovation on carbohydrate storage should be compared with two effects of productive innovation; One is the user impact of product innovation and the other is the balancing effects and price and revenue mechanisms that operate at the enterprise, sectoral, or inter-industry levels. In the latter case, changes in technology have reduced prices and increased incomes (profits and wages) and reduced (increased) unemployment (Bercaw, 2012).

Micro-level econometric evidence fully reveals the direct effect of the labor-saving of innovation; But it shows only a part of the mentioned mechanisms; Therefore, the results of empirical studies at the micro-level may even indicate a positive effect on unemployment. While it is possible that in macroeconomic studies, the same effect is reversed (Hartono, 2014).

In summary, the impact of technical changes on unemployment can be summarized as follows (Anuj, 2018):

- A. The more sensitive consumers are to price changes, the more likely it is that innovation will reduce unemployment (increase employment), and the higher the price elasticity, the more likely it will be to increase the output of innovation;
- B. The greater the elasticity of capital and labor substitution, the greater the technical advancement of the unemployed labor force; Because now labor is cheaper than capital and labor replaces capital. The opposite is true of the increased technical progress of capital;
- C. If the firm has some market power or monopoly power, all costs are not reflected in price reductions; As a result, the effect of increasing production will slow down and reduce unemployment will be less likely;
- D. If innovation does not spread rapidly at the industry level, the firm expands by having a better position on costs at the expense of competitors, which means greater effects on firm-level employment in the short term. In any case, this case reaffirms the claim that the firm's results should not be generalized to the economy as a whole. Therefore, the effects of each type of technology, such as e-commerce, on partial and total unemployment must be distinguished from each other;
- E. Production innovations have stronger effects on the expansion of production and therefore are more likely to increase employment or reduce unemployment;
- F. In the conditions of perfect competition, if the demand for the product is reduced, unemployment decreases and if it is reduced, unemployment increases.

Many empirical studies have been conducted on the relationship between employment (unemployment) and technology. The number of econometric studies among industries is small but at the level of firms is high. Overall, in most cases, a negative (positive) relationship is observed between unemployment (employment) and proxies for measuring production innovations (Hartono, 2014).

Greenan and Guellac (1996) based on a study conducted at the level of 15186 French industrial enterprises, found that process innovation has a strong and positive effect on employment at the enterprise level; But this effect disappears at the industry

level and is also confirmed to be reversed in influencing manufacturing innovations in enterprise and industry (Bercaw, 2012).

Blanchflower et al. (1991) found a positive relationship between innovation (measured by the virtual variable) and employment using two sets of panel workshops in the UK and Australia (Anuj, 2018).

J. Monetary sector and the effects of e-commerce

One of the channels through which e-commerce can affect monetary variables is the expansion of electronic exchanges of goods and services, the expansion of the activities of virtual banks and, consequently, the spread of various forms of electronic money. It is obvious that the prevalence of electronic money has reduced the need for people to keep banknotes and coins, at least for retail transactions, and this provides the basis for reducing the supply of this type of money by the central bank (Niranjanamurthy, 2013). . Reducing the share of paper money in individuals' portfolios for transactional purposes, in turn, will reduce the costs of creating, maintaining and managing it by the central bank. On the other hand, the costs associated with the threats that official currency substitutes pose to the stability and credibility of countries' monetary systems will increase. These threats; include declining trust in corporate strategy, operational issues, uncertainty about laws and regulations, and the possibility of using this type of money for money laundering and tax evasion purposes (Hartono, 2014).

In addition to regulatory issues, what worries the monetary authorities of countries at the macroeconomic level is the potential effects of such currencies on monetary variables; Such as money supply and demand, liquidity, interest rates and so on. Replacing this money with other means of payment raises questions about the definition of money demand and its stability, as well as the ability of central banks to control the money supply, liquidity, etc. (Niranjanamurthy, 2013).

In general, all electronic payment systems; Such as debit cards, SVC cards, electronic money, electronic checks and all kinds of proposed protocols in this regard, payment instruments or in other words, electronic money is the new economy (Akter, 2016).

According to Blinder (1995), electronic monetary systems affect the

monetary system in two possible ways:

1- Change in money supply due to change in increasing monetary coefficient.

2- Change in the speed of money circulation in the long run and consequently change in the general level of prices and interest rates.

According to him, the effect of digital money on money supply depends on how money is created. He believes that electronic money is considered as a substitute for the volume of banknotes and coins in the hands of the people, and since the money in the hands of the people is part of the money supply; Therefore, a change in demand for money in circulation or in the hands of the people affects the supply of total money. The most expected effect is in the limited definition of money or M1, hence the volume of banknotes and coins in the hands of the people, the volume of sight deposits, their relative weight and the ratio of money in circulation to sight deposits are the primary indicators for evaluating potential effects. Replacement of circulating money with electronic money (Kim, 2017).

Demand for money and e-commerce

In the Keynesian model, the demand for money depends on three factors or motivations (Anuj, 2018):

1. Trading motivation; 2. Precautionary motive; 3. Motivation to speculate.

According to the above model, transactional and prudent demand is directly related to income; While the demand for speculation is inversely related to interest rates (Niranjanamurthy, 2013).

With the advent of e-money, people's habits of buying goods and services are likely to change as well. Electronic money, on the other hand, speeds up transactions and reduces the demand for paper money for transactions. Therefore, the demand for paper money can be expected to decrease. Whereas e-money is becoming a substitute for conventional money; Therefore, it will not be related to interest rates. Under such conditions, the money demand curve for conventional money shifts to the left and the e-money demand curve shifts to the right (Bercaw, 2012).

The total effect on money demand will depend on the strength of the electronic and conventional money market. If the power of e-money is greater, the demand for total money will increase (Akter, 2016).

In the classical model, the demand for money is inversely related to the velocity of money. Due to the nature of this type of money and also the assumptions of the classics, the speed of money circulation will increase with the addition of electronic money in people's wallets. Increasing the velocity of money in turn, in order to maintain the balance of the money market, leads to a decrease in demand for money (Anuj, 2018).

According to Holly (1996), advances in electronic payment systems technology improve the monetary system and thus increase the use of money. The intersection of money supply and demand with interest rate and income levels changes due to reduced transaction costs and increased efficiency of payment systems. This causes the LM curve to move or move. Of course, these changes depend on the type of development and its effects (Kushevsky, 2017). The rationale behind this analysis is that the money supply is affected by changes in money demand and is not exogenously determined. According to him, the money supply, which is usually assumed to be fixed based on the IS-LM model, is not fixed and the reason is the increase in the liquidity preference of money due to the advancement of payment systems technology. Thus, he concludes that the growth of electronic payment systems technology causes the movement of money supply and demand and its determinants (income and interest rate) within the IS-LM framework and, therefore, its equilibrium with money demand, interest rate and income It is precisely determined (Goyal, 2019).

He uses the IS-LM model to analyze the effects of electronic payment systems on money supply and demand. According to the traditional IS-LM model, which is based on demand for real residuals, any advancement in technology can lead to a corresponding shift in the money demand curve and upward pressure on interest rates, assuming money supply remains stable (Kushevsky, 2017). The transfer of the money demand curve also creates a positive slope curve assuming that the money supply remains constant, indicating a dynamic relationship between GDP, LM, money demand and interest rates (Bercaw, 2012).

According to him, if we want to examine the effects of electronic payment systems on monetary variables in the context of IS-LM, it is necessary to assume that the money supply is affected by changes in money demand. This means that the money supply must be assumed to be endogenous in order to explain technological

advances. If the money supply is endogenous, rapid advances in electronic payment systems technology will affect money supply and demand regardless of GDP growth, due to lower transaction costs and increased liquidity preference (Kushevsky, 2017).

According to Joilson (1999), three main factors determine the demand for digital money. The first factor is the inherent need to have different types of money. According to him, governments offer only one type of money, and it is the market that has different types of money or quasi-money; Creates such as checks, credit cards, etc. to meet different needs. Therefore, different needs also create different demands.

The second factor is the reduction of transaction costs. This can be seen by studying the history of the evolution of various forms of money since its inception (Kushevsky, 2017).

According to North (1994), a change in the form of money is justified when it leads to a reduction in transaction costs for economic agents. Electronic money reduces the cost of publishing it as well as the cost of transactions. (Niranjanamurthy, 2013).

According to him, the third factor is the increase in the number and volume of private e-commerce or e-commerce.

K. E-commerce and inflation

At the microeconomic level, the available evidence indicates the positive effect of e-commerce in reducing the price of goods and services (Thirumalai, 2012).

Studies by Brynjolfsson and Smith (1999) and Degeratu, Rangaswamy and Wu (1998) in the United States show that the price of goods offered online is lower than in conventional stores. The most likely ones in which e-commerce is expected to lead to lower prices are goods and services that can be provided by digitizing or on-line the production and supply chain (Kushevsky, 2017). Also, in B2B trade and exchanges where efficiency can be increased by reducing procurement costs, reducing warehousing costs and better supply chain management, price reductions can be seen. According to Goldman (2000), saving goods and services online saves between 2 and 40 % of the total cost of inputs. Of course, this cost reduction varies from industry to industry; But overall, the general level of prices will decrease by an

average of 4% (Bercaw, 2012).

Also, a study conducted in the United Kingdom in 1999 shows that the price of goods offered on the Internet is significantly different from their price abroad (Niranjanamurthy, 2013).

In short, the Internet and, consequently, e-commerce, at the micro-level, have different effects; Such as reducing the cost of search, reducing barriers to entry into the industry, increasing competition in the market and, consequently, increasing productivity, shortening the production chain and supply of goods and services. Undoubtedly, their consequence can be a reduction in the price of goods and services, which is also shown by the results of studies (Nikishin, 2015).

But the question is, what is the macroeconomic impact of e-commerce on the general level of prices, or in other words, on inflation? The source of inflation at the macroeconomic level can be attributed to the supply side or to the demand side of the economy. Therefore, in studying the effects of e-commerce on inflation, we should seek to identify the forces that affect the supply and demand of the economy as a whole. If e-commerce increases labor productivity and, consequently, total productivity, it will undoubtedly result in an increase in the output of the entire economy. Increasing production will also mean shifting the supply curve of the whole economy downwards, thereby reducing the general level of prices. On the other hand, an examination of the theoretical foundations of the effects of e-commerce on the components of aggregate demand shows that e-commerce is likely to reduce tax revenues, increase cash flow, reduce money demand, increase investment, etc. (Kushevsky, 2017). The effect of these effects on aggregate demand will be an upward shift in the curve, resulting in an increase in the general level of prices (Strzembicki, 2015). Therefore, e-commerce seems to affect (increase) both supply and demand of the whole economy. But the outcome of these effects on the general level of prices will depend on the strength of the forces influencing aggregate demand and supply; Because on the supply side, the pressures tend to reduce prices and, on the demand, side tend to increase prices. In addition, the effectiveness of aggregate supply and demand, and therefore the general level of prices, depends on the intensity of the application of e-commerce in a country's economy. However, if e-commerce is accompanied by severe wealth effects, it is likely that aggregate demand will push aggregate supply and increase inflation in the short term (Goyal,

2019).

According to him, inflation is a monetary phenomenon and the reduction of unemployment due to the use of the Internet, although in the short term, has significant effects; But in the long run, it cannot reduce inflation. In examining the positive effects of the use of e-commerce on the supply of the economy, it should be noted that changes in the demand side of the economy as a result of changes in the supply side may also change the interest rate and inflation levels; Because the potential effects of the Internet are likely to be an increase in stock prices and, consequently, an increase in aggregate demand due to the effect of wealth. On the other hand, structural change activities, which are usually accompanied by intensified competition in the commodity market, often lead to an increase in job insecurity and, consequently, threaten consumption; While this demand-side effect affects the real direction of interest rates. However, the demand side is likely to react before the supply side of the economy, thus increasing inflation. In contrast, some believe that the Internet, and consequently e-commerce, is a phenomenon that affects only the real sector of the economy and therefore cannot affect inflation (Kushevsky, 2017).

L. E-commerce and international trade

Many studies have been conducted on the relationship between ICT and international trade in some countries of the world. Meliciani (2002) showed that a country's specialization in ICT has a positive relationship with the growth of its export share, and a negative relationship with the growth of its import share (Nathan, 2019).

According to Veron (1966) theory, the competitiveness of exports in high-tech industries is very important compared to other industrial sectors. Therefore, the effect of ICT on international competitiveness may be different among high, medium and low technology industries (Nathan, 2019).

M. E-commerce and investment

Information and communication technology may affect investment in various ways. This may be done through the transfer of information to investors and methods

of information processing by investors. In all of these methods, the final and fixed cost of financial services is reduced (Nathan, 2019).

Although the new method is of great benefit to investors due to cost reduction; But a new investment climate can also have negative consequences; This is because many investors have no experience with the new market situation and the business that used to be done indirectly through a brokerage is now done directly. This may give investors a sense of exaggeration and motivate them to become overly confident in their ability to choose stocks and other securities. With the advent of new technology, services related to the stock trading and the brokerage industry, which used to be traditionally done inside buildings, are now done by computer (Nikishin, 2015).

N. E-commerce and government budget

What has attracted the attention of scientific circles and policymakers in different countries is the revenue side of the government budget or tax revenues. Since e-commerce is changing and transforming the way transactions are done, it will necessarily have political implications for tax collection and tax policies (Nikishin, 2015).

From a theoretical point of view, e-commerce seems to be both a threat to taxation and aid to it. The technology used in e-commerce provides opportunities for the tax authorities of countries to improve the efficiency of their tax administration and improve the quality of services to taxpayers. For example, in the B2G and C2G modes, Internet technology has the potential to improve communication between tax authorities and taxpayers, thereby facilitating tax authorities' access to information and thus taxpayers' ability to pay their tax liabilities. Encourage voluntary form. In addition, the Internet facilitates the process of tax collection (Nguyen, 2019).

Using e-commerce, some; Such as electronic filing of tax returns and forms or electronic payment of taxes can be very effective in reducing the cost of compliance and, as a result, improving the efficiency of the tax collection system (Nguyen, 2019).

Taxing e-commerce is difficult based on traditional concepts due to the special features of the digital space. Paper is rarely used in e-commerce. On the other

hand, because the purchase and sale of goods and services in such an environment often and especially when paying for new tools; It is used as electronic money, it is done anonymously, it is not possible for a tax official to determine the place of the transaction, the volume and amount of the transaction, the physical location of the seller, etc. On the other hand, the lack of geographical boundaries in e-commerce raises legal issues that traditional ways of doing business have never encountered (Nikishin, 2015). Since web addresses do not necessarily reflect the actual addresses of individuals; Therefore, it is not easy to determine the country to which the tax is levied or which should be taxed. This makes tracking e-transactions costly and even impossible for tax authorities. In addition, e-commerce is not enclosed by physical borders and individuals can do business in different countries. These issues can be considered as a threat to countries' tax revenues (Goyal, 2019).

Another concern is that the expansion of e-commerce may lead to the elimination of some tax bases. According to tax regulations, many countries are based on the tax rate of the country in which consumption occurs (Sila, 2013). But e-commerce seems to be challenging traditional tax territories.

In general, it seems that with the advent of e-commerce, there will be no particular problems with the electronic buying and selling of tangible goods. Under such circumstances, there may be some tax distortions on sales tax in cases where the foreign seller is not registered in the buyer's country. However, tariffs and customs duties can still be imposed on those goods at the border. Intangible (electronic) goods may cause problems for countries' tax systems. Tracing the purchase and sale of these types of goods, which are traded online, is not impossible for the tax authorities; But it is very difficult. The concern of most countries in the world about the losses that may be incurred on internet transactions as a result of non-collection of taxes and duties has led to the pursuit of an internationally agreed solution to change existing tax laws and e-commerce in the laws. Consider a new tax. At the heart of the e-commerce tax debate are two key issues: consumption tax and income tax. Regarding consumption tax, the problem is whether the consumption tax is collected from the supplier of the goods or from its consumer (Nguyen, 2019).

O. E-Commerce and Welfare and Economic Development

In analyzing the welfare and development implications of e-commerce, it

should be related to economic efficiency, which here from the point of view of producers and consumers, and finally, the whole society means achieving the current levels of production and consumption with the least cost or higher levels of production and consumption. Examined the available facilities and income as well as its effect on the level of consumption, employment and income (Goyal, 2019).

According to Svetlov (2002), e-commerce brings countries' economies to a state of perfect competition and, consequently, market transparency. Increasing efficiency by reducing procurement costs, warehousing costs and better production chain management, better supply of goods and services, and finally, reducing transaction costs are other consequences of using e-commerce. E-commerce can also be the source of the emergence of production of new goods in the transition period and by increasing production and consequently consumption, increase welfare. Therefore, at the micro-economic level, e-commerce can have two main effects (Shaytura, 2017):

First, it increases the transparency of markets and achieves full competition;

Second: it opens the way for the production of new goods.

More transparency, along with higher efficiency and higher production and consumption, means positive welfare effects. In addition, e-commerce reduces inefficiency by increasing competition in the market for goods and services, reducing the number of intermediaries between producers and end consumers, and consequently reducing profit margins.

According to a study conducted in Australia (2000 E-commerce beyond), e-commerce in this country increases real consumption by 2.83% more than in the case of e-commerce and increases prosperity by 2.9% (Nguyen, 2019).

III. RESEARCH METHODS

A. Introduction

This chapter of the research is dedicated to explaining and interpreting the method used to conduct the research. First, the type of research and the method used to conduct the research are stated, then the issue is raised based on what criteria we have selected our statistical community, as well as the sample of the research and the methods of data collection are introduced. Research requirements are recounted. At the end of the research, the adopted methods for analyzing information and data are described. In this chapter, by specifying the statistical population, determining the sample size, research variables and methods of calculating them, hypotheses are defined.

B. Research method

This descriptive survey dissertation and based on the goals mentioned in the previous chapters, is a practical research of a developmental and strategic approach. The method used in this study to collect information and explain the results is a qualitative method. Denzin Velinken (1994) quotes Hariri (2006) as qualitative research including multiple methods that have an interpretive and naturalistic approach to the subject. This means that researchers and proponents of the qualitative method study phenomena in their natural environment and understand or interpret these phenomena based on the meaning that people give them. In qualitative research, the researcher does not deal with numbers and figures and numbers are not of particular importance, and what is important in this method is the interpretation and analysis of data. Qualitative research, while allowing the researcher to communicate with the people he or she wants to obtain information in, in their own language and in the same context in which they are, the researcher can collect, analyze, and interpret data. Also use more flexible methods and consider the phenomena under study from a comprehensive perspective (Hariri, 2006). According

to Delavar (2006), a qualitative researcher understands social behavior, because he discovers a person's perception, his interpretation of reality and how they relate to his behavior. He puts himself in the place of others.

In this research, library resources are first used to identify and study the research background, theoretical basis and definitions. Then, using information and interviews with experts, economic development indicators are determined. Finally, using the snowball method (snowball sampling) and the target population of experts, academics and stakeholders in this industry, the necessary criteria and criteria are extracted to examine the effect of using e-commerce on economic development .

The present study was followed by two research methods:

C. Library study

In the first part, the library method is used for field studies; In this way, the researcher, by referring to the first- and second-hand library information sources, including documents, documents, books, articles, publications, and the like, which are related to the research topic, examines the available sources and reviews the work done. This field has been studied in order to extract the theoretical foundations and research background. During this method, economic development factors are extracted by studying and reviewing past researches.

1. Interview

One of the useful methods of gathering information among qualitative methods is interviews in which individuals or groups of people are asked in person or in absentia because it makes it possible to examine different views and opinions of people. Interviews give very different data to the researcher depending on the type of observations of individuals. That is, they allow the research team to take into account the views and opinions of the participants. Using interviews as a way to gather information begins with the assumption that participants' views on the research are meaningful and important, that their views can be revealed, and that their views can be Influence the success of the work. When the relationship between other members is of great importance and research in research and when we want to have the opportunity to use the interesting ideas and opinions of others, an interview can help us more than a paper-pencil research (Hooman 2006).). What classifies an interview

into different ways is how flexible it is or how it is conducted. Interview is considered as one of the methods that the researcher can get more answers and information than other methods, because during the interview the interviewer has the opportunity to provoke the interviewee and can get more information. It is also possible to clarify the issue in case of ambiguity in answering the questions with explanations. The reasons for using the interview method in this research can be expressed in such a way that in order to collect research data, it was necessary for the researcher to know what he was looking for between the selected article lines and the conversation he ordered with the experts. Also, using this method, people can be informed about the experiences and visits of people to green systems; The interview can be done in several ways:

2. Structured interview (scheduled)

In this type of interview, the researcher prepares the questions in advance and provides them to the interviewees at the time of the interview, or asks them regularly and regularly to the interviewee.

3. Semi-structured interview

In this type of interview, the questions are pre-arranged, but other questions may be asked by the interviewer depending on the answers provided by the interviewee.

4. Unstructured interview

In this type of interview, the interview questions are not pre-designed but are related to the purpose or general question of the research. In this method, there is no predefined category for classifying responses. Most interviews are unstructured, but are guided by a series of questions. This type of interview is called unstructured, meaning that in this type of interview, the interviewee is free to talk about anything that he or she thinks is important, and usually in this type of interview, little interference and influence is exerted by the researcher during the interview. . This type of interview can only be used for research that is qualitative. Unstructured interviews are used to search for interpretations and meanings of events and situations and their cultural and symbolic significance from the people's point of view. Unstructured interviewing is widely used in social research and other fields

and has the capacity to produce rich and valuable data.

This method has the following advantages and disadvantages:

Advantages: In this method, a reciprocal relationship is established between the interviewer and the interviewee. They can be used by anyone with any level of education and are also suitable for people who are reluctant to provide written answers to questions.

Disadvantages: They are very time consuming and costly. Also, this method has the problem of extracting, organizing and classifying data and limiting the generalization and expansion of the obtained data.

In this research, using the interview technique, an attempt was made to collect the opinions and suggestions of experts and experts and to analyze them as valuable data for research. Therefore, considering that there was no coherent theory in the minds of the interviewees about all aspects of the subject of this study and our view of this study was holistic, the interview method was selected as a semi-structured interview.

The reason for choosing a semi-structured interview is that in the present study, in order to identify the dimensions of professional competence of human resources and its indicators, it was necessary to ask a number of questions and then based on the questions and answers received, other questions are formed in the researcher's mind. , Is asked, so the best method for research is a semi-structured interview.

It should be noted that some of the interviews were conducted face to face and some of them due to lack of access, lack of time for interviewees and the existence of coronary conditions were conducted by Weiss and telephone, after which conversations were recorded and then as Typed.

5. Research community

Society is a set of real members with the assumption that the results of research and research are transferred to it (Delavar, 2007). From the business point of view, society is a group of individuals with units that have at least one common trait. In any research, the study population is a statistical population that the researcher wants to do his studies on the variable attribute of its units (Bazargan, 1372: 81).

The research population of the research is the above-mentioned economic experts of Iran, which according to the access of the researcher, 25 people have been considered as a statistical population for the interview.

Table 2 focus on interview questions

GNP Questions	1
Questions about GDP	2
Questions about the speed of economic transactions	3
Questions about ease of trading	4
Questions related to the level of satisfaction of economic experts	5

D. Methods and tools of data collection

One of the useful methods of gathering information among qualitative methods is interviews in which individuals or groups of people are asked in person or in absentia because it makes it possible to examine different views and opinions of people. Interviews give very different data to the researcher depending on the type of observations of individuals. That is, they allow the research team to take into account the views and opinions of the participants. Using interviews as a way to gather information begins with the assumption that participants' views on the research are meaningful and important, that their views can be revealed, and that their views can be Influence the success of the work. When the relationship between other members is of great importance and research in research and when we want to have the opportunity to use the interesting ideas and opinions of others, an interview can help us more than a paper-pencil research (Hooman 2006) .

The main method of collecting information for this dissertation is through libraries and establishing connections between logical frameworks between different components. For this reason, the type of research of this dissertation based on its method will be descriptive survey.

In the first stage, written documents that are published in the form of dissertations, books and articles and are available in libraries and electronic scientific circles are used. Then, using the available information, we will conduct in-depth interviews with the expert community and economists to examine the impact of using e-commerce on economic development and transformation.

E. Data analysis

In this research, which has been done qualitatively using a semi-structured method, axial coding has been used to analyze the collected data.

The purpose of axial coding is to create a relationship between the generated categories (in the open coding stage). This is usually done on a paradigm basis and helps the theorist and researcher to carry out the theorizing process easily. The basis of communication in axial coding is based on the expansion of one of the categories.

The main category (such as the central idea or event) is defined as the phenomenon, and other categories are related to this main category.

The context refers to a specific set of conditions, and the intervening condition refers to the broader set of conditions in which the phenomena are located. Strategies of action or confrontation refer to actions and responses that occur as a result of the phenomenon, and ultimately the outputs - intentional or unintentional - of these actions and responses refer to the consequences.

F. Reliability of research

When we deal with qualitative data, the concepts of reliability and validity have other implications. Reliability and validity of research findings Although they are presented differently in qualitative research, they are by no means less important than quantitative research. These two categories help the reader to determine the extent to which He can be confident in the research findings and, in principle, whether he can believe the results obtained by the researcher or not (Mikot and Morehas, 1994). Instead of emphasizing the reliability and validity of the findings, they emphasize the reliability of qualitative research projects. They summarize the four factors that help build trust:

Simultaneous use of several methods to collect research data and information

- Inspect and review the path of obtaining information required for research
- Inspection by the subjects
- Research group

In the present study, two methods of library and interview have been used to

increase the reliability and reliability of the results; In this way, the data obtained from the combined methods and semi-structured interviews were matched, which subsequently had a high overlap. Theories derived from the library method also supported this data. Regarding the interview, due to the inductive and exploratory nature of the present study, the researcher continued his interviews until he reached theoretical saturation. One of the reasons that increases the reliability of this research is the interview with experts whose terms and conditions are mentioned in this research, and considering that the people selected for the interview have research and articles in this field, the ability Increase the trust of this research.

G. Claizey and Dickelmann method

Claizey and Dickelmann's method is a seven-step model for analyzing qualitative data in studies. Data analysis in research method As a qualitative research method, is a regular model of repetition, collection and simultaneous analysis of data. This pattern often extends from the method of data analysis to data saturation. There are various methods for analyzing information, the most important of which are the methods of Fankom, Georgi, Claizi, Parsi, and Dickelman et al. Although the above methods are not very different, researchers must choose the method that is more appropriate to the objectives of the research project and the type of philosophy chosen.

Typically, those who work with the descriptive phenomenology method use the Clays method, and those who follow the interpretive phenomenology method use the method of Dickelman et al. Klaizi wrote a paper on phenomenology in 1969, which he later corrected in 1978. The method he presented in these studies is still an efficient method of analysis.

3-7 Seven Steps to the Claysian and Dickelmann Methods

1 -It is necessary to read all the descriptions provided by the participant in the study, which is commonly called the protocol, in order to get a feeling and get acquainted with them.

2 .Refer to each of the protocols and extract sentences and phrases that are directly related to the phenomenon being studied. This step is known as extracting important sentences.

3 -Try to understand the meaning of each important sentence. This step is known as formulating meanings.

Repeat the above steps for each protocol and place the formulated and related meanings in clusters of themes (categories).

A) Check the validity of the clusters by referring to the main protocols.

B) At this stage, contradictions between or within multiple clusters may be considered. The researcher should not ignore this seemingly inappropriate data or theme.

5 -Combining the results in the form of a comprehensive description of the research topic.

6 .Formulate a comprehensive description of the phenomenon under study as a clear statement of the basic structure of the phenomenon under study, which is often referred to as the intrinsic structure of the phenomenon.

7- By referring to each of the participants and conducting a single interview or conducting several interview sessions, the participants can be asked about the findings and the final validation of the findings can be done.

IV. DATA ANALYSIS

A. Introduction

In any research, analysis and interpretation of the results obtained from the data collection stage is one of the most important parts of the research, because the achievement and result of several months and even years of research that the result of theoretical studies, the background of other research, The preparation of data collection tools is going to the field and collecting information, is tested and it becomes clear to the researcher how accurate and valid the assumptions of his studies are. Therefore, the data obtained by accurate methods are necessary. And be analyzed scientifically and with great precision and sensitivity so that their generalizability is possible with high confidence.

In this chapter of the research, we try to analyze and interpret the interviews conducted and to analyze and codify them.

B. Demographic analysis

Due to the fact that the statistical population of the above research is economics experts with education related to economics at the senior level or higher, so we used the snowball method to access 25 experts. The following is a descriptive statistics of the interviewees.

1. Frequency distribution by sex

As shown in Table (4-1), 88% of the respondents are men and 12% of the respondents are women.

Table 3 Frequency distribution by sex

The cumulative percentage	Frequency	Abundance	Gender
88	88	22	Male
100	12	3	Female
	100	25	Total

2. Frequency distribution on work experience

Based on the findings of Table (4-2), it is observed that 84% have 10 to 20 years of work experience and 16% have more than 20 years of work experience. Percentage of work experience of people is presented in Table (4-2):

Table 5 Frequency distribution by age

The cumulative percentage	Frequency	Abundance	Age
84	84	21	Between 10 and 20 years
100	16	4	Over 20 years
	100	25	Total

3. Frequency distribution by education

Based on the findings of Table (3-4), it can be seen that 25% of bachelors are 48% masters and 28% are doctors. Percentage of education level of individuals is presented in Table 4-3:

Table 5 Frequency distribution by education

The cumulative percentage	Frequency	Abundance	education
84	84	21	Between 10 and 20 years
100	16	4	Over 20 years
	100	25	Total

C. Analyze

1. Step 1: Study the descriptions provided by the participants

At this stage, all the interviews recorded by MP3 were transcribed as text in Word format and then studied. It should be noted that the number of people we were able to reach by the snowball method was 25 experts.

2. Second stage: Extracting sentences or phrases related to the topic

During this stage, all the expressions and variables that were received in the interview from the participants that were semantically related to the subject of the project were extracted, which are presented in the table below:

Controversy (4-4) of variables related to economic development and transformation using e-commerce

Table 6 Related expressions and variables

	participants, contributors
Improve purchasing power parity (PPP) per capita.	P1
Improving the Sustainable Income Index (GNA, SSI).	
Improving Human Development Index (HDI)	
Active presence of women in the social arena	P2
Improving the Sustainable Income Index (GNA, SSI).	
Ease of trading	
Increase the speed of economic transactions	P3
Increase trading volume	
Improve purchasing power parity (PPP) per capita.	P4
Improving the Sustainable Income Index (GNA, SSI).	
Ease of trading.	
Increase sales volume	P5
Increase profitability for business	
Higher productivity	P6
Reduce commuting	
Reduce traffic and community costs	
Improving the Sustainable Income Index (GNA, SSI).	P7
Ease of trading	
Increasing the quality of public services	P8
Improving Human Development Index (HDI)	
Active presence of women in the social arena	P9
Improving the Sustainable Income Index (GNA, SSI).	
Having the necessary expertise, decision making in crisis situations, crisis management	
Reduce commuting	P10
Reduce traffic and social costs	
Improving the Sustainable Income Index (GNA, SSI)	P11
Improving the Sustainable Income Index (GNA, SSI).	P12
Ease of trading.	
24 hour service	P13
Ease of trading.	
Improve purchasing power parity (PPP) per capita.	P14
Improving the Sustainable Income Index (GNA, SSI).	
Improving Human Development Index (HDI)	
Active presence of women in the social arena	P15
Improving the Sustainable Income Index (GNA, SSI).	
Increase the speed of economic transactions	P16
Increase trading volume	
Improvement of GDP (GDP)	P17
Improving the Sustainable Income Index (GNA, SSI).	P18
Improve purchasing power parity (PPP) per capita.	P19
Improving the Sustainable Income Index (GNA, SSI).	
Improving GDP (GDP)	P20
Improving the Sustainable Income Index (GNA, SSI).	
Improving GDP (GDP)	P21
Improving the Sustainable Income Index (GNA, SSI).	P22
Ease of trading.	
Removal of customs, trade and tax barriers	P23
Removing legal, regulatory and security barriers	
Improve purchasing power parity (PPP) per capita.	P24
Improving the Sustainable Income Index (GNA, SSI).	
Improve purchasing power parity (PPP) per capita.	P25
Improving the Sustainable Income Index (GNA, SSI).	
Improving Human Development Index (HDI)	

3. Step 3: Coding and extracting themes

At this stage, all the interviews were carefully studied and the meaning of the sentences was examined. It should be noted that the number of initial themes that were extracted was equal to the number of codes with duplicates, the duplicates of which were removed, the final number is equal to 12 codes. Next, each of the items was placed within the five main factors presented in the table below.

Table 7 of extracted indicators

Extracted subcategories	Number
Improve purchasing power parity (PPP) per capita.	1
Improving the Sustainable Income Index (GNA, SSI).	2
Improving Human Development Index (HDI)	3
Elimination of customs, trade and tax barriers	4
Eliminate legal, legal and security barriers	5
Ease of trading.	6
Improving Gross Domestic Product (GDP)	7
Increase the speed of economic transactions	8
Increase trading volume	9
Higher productivity	10
Reduce commuting	11
Reduce traffic and community costs	12

4. Step 4: Categorize and summarize themes

In this stage, all the extracted themes are combined with each other based on the meaning and concept, and the presented tables are presented in summary form. This step is presented in the table below, which according to the meaning and concept that the duplicates were removed, the final number of 8 codes remained.

Table 8 summarizes the extracted indicators

Extracted subcategories	Number
Improve purchasing power parity (PPP) per capita.	1
Improving the Sustainable Income Index (GNA, SSI).	2
Improving Human Development Index (HDI)	3
Elimination of customs, trade, tax, legal, legal and security barriers	4
Ease of trading.	5
Improving Gross Domestic Product (GDP)	6
Increase the speed of economic transactions and trading volume and productivity	7
Reduce commuting, traffic and community costs	8

5. Step Five: Rank Themes

At this stage, all themes are ranked according to the points obtained and their repetition, which is presented in the table below:

Table 9 Prioritization of indicators according to scores

The number of repetitions	Extracted subcategories	Number
15	Improve purchasing power parity (PPP) per capita.	1
13	Improving the Sustainable Income Index (GNA, SSI).	2
11	Improving Human Development Index (HDI)	3
11	Elimination of customs, trade, tax, legal, legal and security barriers	4
11	Ease of trading.	5
10	Improving Gross Domestic Product (GDP)	6
9	Increase the speed of economic transactions and trading volume and productivity	7
8	Reduce commuting, traffic and community costs	8

According to Table (4-17), all components were presented as ranked in their index.

V. RESEARCH RESULTS AND SUGGESTIONS

A. Introduction

The present study has been compiled with the aim of using e-commerce for economic development and transformation in five chapters. The first chapter is dedicated to general statements about the need for research, research goals and questions, and a brief description of specialized vocabulary. In the second chapter, the theoretical foundations and background of research and related studies were described. The research method and explanations about the method and tools of data collection were discussed in Chapter Three. The results of data analysis were also presented in the form of semi-structured interviews in the fourth chapter. The present chapter, entitled Chapter Five, summarizes the results of the research and also discusses the results obtained, and after a general conclusion, makes suggestions for the progress of future research. In this process, the results of the research are of great importance, because it can be a basis for solving problems or improving the current economic situation and paving the way to achieve the desired situation.

B. Analysis of results

According to the previous chapter and the interview, it was found that the use of e-commerce has an impact on 8 indicators of economic development, which were presented in the table and also adapted to other research.

Table 10 Extraction indicators

The number of repetitions	Extracted subcategories	Number
15	Improve purchasing power parity (PPP) per capita.	1
13	Improving the Sustainable Income Index (GNA, SSI).	2
11	Improving Human Development Index (HDI)	3
11	Elimination of customs, trade, tax, legal, legal and security barriers	4
11	Ease of trading.	5
10	Improving Gross Domestic Product (GDP)	6
9	Increase the speed of economic transactions and trading volume and productivity	7
8	Reduce commuting, traffic and social costs	8

1. Improve purchasing power parity (PPP) per capita

The GDP per capita index is calculated from the local prices of countries and the price level of products and services is not the same in different countries of the world. One of the common methods for comparing the economic structure of different countries is to use the purchasing power parity index. In this method, a set of prices prevailing in one country is considered and it is used to evaluate the prices of all goods produced in other countries.

Research has shown that the use of e-commerce to improve the purchasing power parity (PPP) per capita due to the facilitation of exports and imports, as well as information on service and product rates, and also the research conducted by (Anvari, 2016) with The theme of the impact of e-commerce and research and development on economic development is relevant in some selected countries.

2. Improving the Sustainable Income Index (GNA, SSI).

In this method, the environmental costs incurred during production and economic growth are also included in the national accounts (either as damage or as an improvement in resources and the environment) and then the rate of growth and development is obtained.

During the research, it was found that the use of e-commerce due to ease of import and export, less use of paper, less travel and office work, and reduced travel and traffic and social costs and ... Reduces environmental costs and damage to the environment and in this regard improves the Sustainable Revenue Index (GNA, SSI). This hypothesis is based on research conducted by (Ramanathan, 2012) on the

impact of e-commerce on small companies. And the Taiwanese average: marketing and operations are the same.

3. Improving Human Development Index (HDI)

The index was introduced by the United Nations in 1991 and is based on the following indicators: real per capita income (based on purchasing parity index), life expectancy (at birth) and access to education (as a function of adult literacy rate and average years Is for people to go to school).

Research has shown that the use of e-commerce improves the purchasing power parity index and in this regard life expectancy and ultimately leads to mandatory education and higher literacy in adults, which improves the human development index (HDI) and also The results are consistent with the research (Goyal, 2016) on the topic, the impact of e-commerce in India: issues and challenges.

4. Improving GDP (GDP)

Gross domestic product is the most important variable that is used in macroeconomic analyzes and assessments and in Iran is equal to: the total rial value of final products produced by economic units residing in a given period of time (annual or quarterly). In fact, GDP is a fluctuating variable, the number of which for Iran indicates the Rial amount of goods and services in a certain period of time (usually one year). The analysis of GDP reveals much about how the standard of living in an economy changes; hence it is the most common indicator used by economists to measure the well-being of a society and compare it to other societies.

During the research, it was found that the use of e-commerce due to increasing the power of Sarat and in this regard, increasing the final products produced by economic units residing in the country in a certain period of time (annual or seasonal), will improve GDP (GDP). The results of this study are consistent with the research (Nguyen, 2017) on the impact of e-commerce on Vietnamese SMEs.

5. Discussion and Conclusion

This article provides an opportunity to address the concepts of e-business, e-commerce, challenges and opportunities to achieve them, as well as the experiences

of some successful countries in this field. E-business and e-commerce are objective manifestations of the information and communication technology revolution in the field of economics. The use of these technologies, despite all the advantages, still has weaknesses in various fields and in different parts of the world. The ability to access personal computers and the slow speed of data transfer over the Internet make it difficult to access the Internet. However, in view of the rapid expansion of e-business and e-commerce in the world and the inevitability of their use, and the role of such new technologies in maintaining, strengthening and developing the competitive position of enterprises and the country in the region and the world and economical Findings resulting from their implementation and application, it is necessary to implement and implement extensively, as well as remove obstacles to their use, careful, coherent and strategic planning at the micro and macro levels, as well as for short periods of time, between Long-term and long-term in the country.

Every advanced technology creates new opportunities and threats for organizations. Changes in technology lead to changes in corporate business laws and the transformation of organizational and social systems. The growing attention of organizations and governments to e-commerce is due to the importance and the expected impact it has on the economic and social environment. The growth and development of information technology and the human desire to use easier methods for sales operations, paved the way for the emergence of a new method of commerce as e-commerce. It is possible, but the need for progress in it, in addition to the development of information and communication technology platforms, requires the regulation of relations and the determination of our correct legal issues between buyers and sellers. Given the benefits of e-commerce, this great development and new revolution certainly brought with it opportunities and threats. In this regard, the organization that can take advantage of opportunities and minimize threats or turn them into opportunities and make the most of it wins. Dealing with these opportunities and threats and taking advantage of them requires having capabilities within the organization that give the organization the ability to compete, gain customer satisfaction and earn profits.

The results show a significant impact of e-commerce on the business model of countries and in this regard better business performance. So that with the increase of Internet penetration and costs spent on information and communication

technology, the export volume of countries will increase significantly.

Increasing Internet penetration and bandwidth will change export behavior and reduce export costs. Because the Internet can reduce the costs of advertising, marketing, communication, contracting, paperwork, etc. and boost exports. The Internet can also reduce the fixed costs of businesses entering global trade by creating global online markets and facilitating the timely and simultaneous availability of information to all countries.

For example, marketing is no longer relevant for Asia or the Middle East, but for the whole world, and in this respect can significantly reduce export costs. On the other hand, the higher the Internet penetration rate, the exporters will not face any problem in entering the field of export, communication and concluding contracts, and they will easily export. In other words, the Internet has had a significant impact on transaction costs, especially in the international arena of exports and imports, by removing geographical boundaries and time constraints and organizing changes to a large number of buyers and sellers and creating powerful search engines.

In fact, since the growth of the use of the Internet as a field of change in information and communication technology, has affected trade relations between countries and has reduced the normal and traditional costs of exchanges, the Internet can be called one of the factors in export development. And we see a positive relationship between the growth of Internet use and the growth of exports of countries using the Internet. In other words, the Internet and the phenomenon resulting from its influence in the field of commerce, ie e-commerce at the micro level, has had various effects such as reducing search costs, reducing barriers to market entry, increasing competition and shortening the production chain and distribution of goods and services. Which expands the global markets for goods and services and, as a result, increases countries' exports.

According to the obtained results, it can be said that today e-commerce plays an important role in the trade of countries. Therefore, it is necessary to increase investment in information and communication technology in Iran in order to achieve the goal of increasing non-oil exports faster. In practice, the policy message of the results of this research emphasizes the development of the Internet and the ICT sector and the optimization of Internet use in the economic sectors, especially the export sector. The government, as a leader, can also provide its services

electronically in order to encourage different sectors.

6. Research proposals

In practice, the policy message of the results of this research emphasizes the development of the Internet and the information and communication technology sector, and the optimization of the use of the Internet on economic sectors, especially the export sector. Also, the government, as a leader, can provide its services electronically in order to encourage and persuade different sectors.

It is recommended to the Ministry of Information and Communication Technology to prioritize the provision of the necessary technical infrastructure in the field of formulation and implementation of strategic plans for information technology, electronic commerce and electronic export, as well as creating alignment between these plans. It is recommended to the Ministry of Commerce to provide material support (granting financial credits, awards and export incentives) and moral support (granting activity and export licenses, maintaining patents and defending the rights of companies in competitive markets) of private sector companies in Give priority to those who have taken effective steps in the following areas:

- Creating integration between different departments of private companies to use the Internet.
- The use of information technology by the private sector to provide better services.
- Electronic (non-paper) exchange of information and documents by the private sector.
- Electrifying (removing from the traditional mode) the main activities and supporting the export process.

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