



BUSINESS DIGITALISATION AND E-COMMERCE

TRAINING MANUAL

PREPARED

FOR

**MINISTRY OF COMMERCE, INDUSTRY AND
COOPERATIVES**

GOVERNMENT OF KIRIBATI

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1. INTRODUCTION

In the emerging global economy, e-commerce has increasingly become necessary components of business strategy and a strong catalyst for economic development. The integration of information and communications technology (ICT) in business has revolutionized relationships within organisations and those between and among organisations and individuals.

The strategic positioning, with the ability of a company to determine emerging opportunities and utilise the necessary human capital skills to make the most of these opportunities through an e-Commerce strategy that is simple, workable and practicable within the context of enabling environment that supports effective adoption of E-Commerce initiatives. With its effect of leveling the playing field, e-commerce coupled with the appropriate strategy and policy approach enables small and medium scale enterprises to compete with large businesses thus supports inclusive trade and private sector development.

This training manual therefore seeks to support an adoption of E-commerce initiatives. It covers thematic areas related to basic concepts of E-commerce, Bridging Digital divide; Starting E-Commerce Business, Digitalisation in the wake of COVID. The key target groups include Marginalized groups on BTC, TUC and 3 Selected Outer Islands; Private Sectors on BTC, TUC and 3 Selected Outer Islands; Non-Members for the KCCI

2. BASICS OF E-COMMERCE

2.1 E-COMMERCE DEFINITION:

E-Commerce is buying and selling of good or services via internet and the transfer of money and data to complete the sales. It is simply commercial transaction carried out over internet. Different goods can be sold over internet. These include;

Table 1: Type and examples of E-Commerce Goods

	Type of Goods	Examples
1.	Physical Goods	Electronics,tibuta ,Cars ,Fish ,Bananas etc.
2.	Services	Web design ,Consultancy ,Training
3.	Digital products	Software ,e-books and online courses

2.1.2 E-COMMERCE PROS AND CONS

Like all businesses models, e-commerce has its advantages and disadvantages. Once businesses learn what are the pros and cons of E-Commerce, they can make better strategic decisions. Possible advantages and disadvantages of E-commerce are explained as follows;

a) Advantages

i. Overcome geographical limitations

E-commerce can allow businesses to reach customers all over the country including outer islands and around the world depending on the status of ICT connectivity. If they have a physical store, they will be limited by the area that they serve. With an e-commerce website, entrepreneurs have the ability to discover new markets and sell internationally, allowing them to see profit long before their local competitors. Moreover, customers can purchase not just anywhere but also anytime, especially now when more people are getting used to shopping on their mobile devices.

ii. No opening time restrictions

Another important advantage of e-commerce is that online stores are always open for business and there are no restrictions for the potential customers, as they can view the website at any time of the day. Moreover, thanks to different sales initiatives such as special offers and online marketing, businesses can attract more customers who would prefer to order at night. For such a customer order, entrepreneurs don't need to have employees working night shift, neither security guard who has to take care of the shop.

iii. Eliminate travel time and cost

It's again about time. With the online shop, businesses can allow customers, with just a few mouse clicks to order from the store and avoid going to the physical store and lose time as well as travel long distances. Moreover, once the e-commerce website has been initially set up, businesses don't need to invest too much time into running it. This is because the whole process for customers ordering and making payments will all be activated through the online system. This will give businesses more time to determine new products they want to sell, special offers they want to launch and to track how successful their sales are. They will also be able to determine any trends in terms of which products are selling most successfully.

iv. Lower costs

With the advance in e-commerce platform technologies, it has become very easy and affordable to set up and maintain an e-commerce store with a low overhead. Merchants no longer have to spend a large operations budget. Especially for SMEs, e-commerce offers a lower startup cost. They do not have to pay rent for their store location, neither for the store design, buying inventory, sales equipment, and much more. Moreover, physical retail stores are paying staff to work and run the store. In the case of e-commerce business, depending on what type of e-commerce entrepreneurs have, they may only need to hire employees when they grow to certain level. But in the case of online store, these employees can work remotely and also will be easier to find the staff that is suitable for the type of the company. For the SMEs that are looking to keep their costs low, e-commerce business is very attractive because of this advantage that its bringing to them. Another costs that SMEs can save are

electricity, rent, etc. All this money that they could save, can be used to develop their e-commerce website and product range.

v. Easy to showcase bestsellers

Another benefit of e-commerce business is that it allows SMEs to easily display their best-sellers products. Effectively promoting the right products categories and products on the site is crucial for the overall business success. Often, a website has too many products that as company offer, so it's more difficult for customers to go through all of them. Because the products are proven and if other customers have already bought them and are happy with their purchase, then the businesses can focus on promoting these products, in order for them to gain more customers and business success.

vi. Gain access to customer data easily

One advantage of online selling is how easy it makes it to collect, measure, and act on customer data. If SMEs want to be focused on the customer experience, then they need to have the customer data. Most people feel uncomfortable giving away their email addresses or telephone numbers to physical retailers, but with e-commerce, entrepreneurs can easily gain access to data for analysis on their customers such as name, mailing address and phone number. That means that entrepreneurs have at least three different ways to communicate and build relationship with their customers. The collection of this type of data helps to create distinguished target markets and allows for improved customer communications, encouraging online commerce sites to focus on customers' wants and needs. When entrepreneurs know what customers want, issues and problems can be resolved easier.

vii. Content marketing strategy and abundant information

There are limitations to the amount of information that can be displayed in a physical store as well as it is difficult to equip employees to respond to customers who require information across product lines. With e-commerce, SMEs can provide more information about their services or products to their customers. Key product content includes detailed product descriptions, product comparisons, demo videos, reviews, etc. Moreover, e-commerce site can also provide information about the business and how to use the products. Webpages and email marketing can be dedicated to the brand's story and how the products are made. Blog posts and videos can also provide helpful content about the use of the products or services. Also with e-commerce, SMEs can grow organic traffic and sales with

ecommerce blogging. From making videos to writing blog content, they will be able to optimize their store to drive traffic and sales without having to spend more money.

viii. Little-to-no overhead cost for digital products

Thanks to e-commerce, consumers can purchase music, videos, or books instantaneously. Stores can now sell unlimited copies of these digital items, without having to worry about where they'll store the inventory.

Table 2: A summary on Advantages of E-Commerce

Advantages	
For the CustomerFor the provider
Flexible shopping hours 24/7	❖ Better customer service can be offered
No waiting queues(if net is available and software appropriately designed)	❖ Fast communication with customers
Shopping at home	❖ New customer potential through Global visibility
Global offers ,more competition and pressure on prices	❖ No middlemen that take away margins
	❖ More reach , we will be able to sell our product globally or to all the islands in Kiribati
	❖ Easy to scale , you don't have to open many stores, but you have to manage to ship your goods to those islands or deliver your services to those people away from your place
	❖ Data collection or Data mining , we can have the ability to know who are buying our products or those who are interested in our products through the data recordings of the buyers/visitors to the e-commerce website
	❖ Low operational cost because it stays on the internet, we only have to maintain our stocks match with our record keepings

b) Disadvantages of e-commerce

Running an e-commerce business have its own challenges and disadvantages. These include;

i. Customers can't try before they buy

Some consumers value the personal touch they get from visiting a physical store and interacting with sales associates. Such personal touch is particularly important for businesses selling high-end products as customers not only want to buy the merchandise but also have a great experience during the process. Moreover, no matter how good a video is made, consumers still can't touch and feel a product.

ii. Credit card fraud and security

Credit card fraud is a real and growing problem for online businesses. It can lead to chargebacks that result in the loss of revenue, penalties, and bad reputation. Consumers run the risk of identity fraud and similar hazards every time they enter their details into a site. If the site doesn't convince shoppers that the check-out process is secure, they could get scared out of buying. On the other hand, businesses run the risk of cyberattacks. If SMEs open just one malicious link, it could compromise the website functionality, financial information—or worst of all, the customers' information.

iii. Site crash

E-commerce is fully dependent on internet connection. One of the worst e-commerce disadvantages is when no one can buy from the online store because of the site crashes. That's why it is very important for businesses to ensure that their website is hosted on the right platform, because even just a few minutes of downtime or technology hiccups can cause a substantial loss of revenue and customer dissatisfaction.

Table 3: Summary on Disadvantages of E-commerce

Disadvantages	
For the customer	For the provider
<p>a) Security risk</p> <ul style="list-style-type: none"> ❖ Data theft (e.g. stealing account or credit card numbers) ❖ Identity theft (acting under our name or user identity) ❖ Abuse (e.g. Third party orders goods with our identity ,gets them delivered and we have to pay for it) 	<ul style="list-style-type: none"> ❖ Higher logistics cost (goods has to be sent to customer locations)
<p>b) Crime</p> <ul style="list-style-type: none"> ❖ Bogus firm (firm does not really exist) ❖ Fraud (e.g. order is confirmed ,invoice has to be paid ,but goods are never delivered) 	<ul style="list-style-type: none"> ❖ Anonymity of customers (making it a challenge to make targeted advertisement)
<p>c) Uncertain legal status or lack of proper regulations (if something goes wrong, can we accuse the provider)</p>	<ul style="list-style-type: none"> ❖ Technical Knowledge and Skills gap
<p>d) Privacy concerns</p>	
<p>e) Lack of Trust</p>	
<p>f) Poor internet connections i.e. across the islands</p>	
<p>g) Technical Knowledge and Skills gap</p>	

2.2 E-COMMERCE BUSINESS MODELS

There are different e-commerce business models that define how e-commerce business is initiated between different internet users. An internet user can be a person, company, private entities, or government entities that uses an E-commerce platform to buy and sell goods and services over the internet. Different E-commerce Models are described as follows;

Table 4: E-Commerce Models

Business to Business (B2B)	<ul style="list-style-type: none"> ❖ Defined as e-commerce between companies. ❖ Deals with relationships between and among businesses. ❖ A good example is between a wholesale store and a retail store, where a wholesale store sells goods in bulk (high quantity) to the retailer with discount price. The most known B2B is Alibaba.com where items are sold in high quantity to other businesses.
Consumer to Consumer (C2C)	<ul style="list-style-type: none"> ❖ Defined as one consumer selling goods or services to another consumer online. ❖ The purpose of consumer-to-consumer E- Commerce is to enable one party to sell directly to buyers without spending a considerable amount of money building and maintaining an online storefront. ❖ Facilitated by a third party that takes care of the transaction details for a commission for bringing the parties together. ❖ Seller is able to keep more of their profits because they aren't expending the capital to create infrastructure associated with a traditional business ❖ C2C business examples include eBay, Amazon Marketplace, and Etsy. ❖ Example could be the Kiribati Online Market place
Government to Business (G2B)	<ul style="list-style-type: none"> ❖ Defined as commerce between companies and the public sector. ❖ Involve use of internet for public procurement, licensing procedures, and other government-related operations. ❖ It has two features: <ul style="list-style-type: none"> a) the public sector assumes a pilot/leading role in establishing e-commerce platform; b) public sector has the greatest need for making its procurement system more effective.
Government to Consumer (G2C) G2C	<ul style="list-style-type: none"> ❖ provide one-stop, online access to information and services to individuals. ❖ Includes offering a huge range of information and services, including government forms and services, public policy information, employment and business opportunities, voting information, tax filing, license registration or renewal, payment of fines.

3. DIGITALIZATION IN THE WAKE OF COVID19

3.1. Defining the concept of Digitalisation versus Digitisation

- a) **Digitisation;** Digitisation is the conversion of data to a digital format. It describes the pure analog to digital conversion of existing data and documents. The digitisation can reap efficiency benefits when the digitised data is used to automate processes and enable better accessibility.
- b) **Digitalisation;** This is the use of digital technologies to change a business model and provide new revenue and value producing opportunities. It is the process of moving to a digital business. Digitalisation moves beyond digitization, leveraging digital transformation technology to entirely transform a business process

Table 5: Different between Digitalisation and Digitisation,

	Digitisation	Digitalisation
Definition	Converting data, documents and process from analog to digital	Transforming business processes by leveraging digital technologies ,ultimately resulting in opportunities for efficiencies and increased revenue
Examples	<ul style="list-style-type: none">❖ Scanning photograph to create a digital file❖ Converting a paper report to a digital file such as PDF❖ Inputting an existing paper checklist into a digital check list❖ Recording a presentation or phone call	<ul style="list-style-type: none">❖ Analysing data collected by internet connected devices to find new revenue streams❖ Using digital technology to transform your reporting process, collecting and analyzing data in real time .

3.2 Benefits of Digitalisation

3.2.1 Digitalisation of businesses contributes to the following benefits;

Reduced Operating Cost	<ul style="list-style-type: none">❖ Business digitalisation reduces operating costs up to 20% and improves efficiency;❖ It enables efficient cost management that implies a more effective way to control production and sale process ;
Increased productivity	<ul style="list-style-type: none">❖ Business digitalisation allows businesses to better evaluate all production processes, analyse intensely each step and identify problems and challenges accurately;❖ Digitalisation allows businesses to be more efficient❖ Businesses that have embraced digitalisation have improved their efficiency close to 50% ,thus boosting productivity
Improved customer experience	<ul style="list-style-type: none">❖ Business Digitalisation helps to provide a better customer experience and improves communication with customers❖ Digitalisation generates a closer bond with clients and prospective customers❖ It allows the use of new sales channels such as E-commerce or social media networks;❖ Developing websites allows your business to be in the market 24/7
Open New Market opportunities	<ul style="list-style-type: none">❖ Business Digitalisation also enables the incursion into new markets .Before the rise of technologies ,distances were an obstacle for business internalisation ,all you need now is a good communication strategy and have right logistics to reach new markets
Strengthen and enhance your brand	<ul style="list-style-type: none">❖ For many businesses, digitalisation not only implies a greater efficiency of their internal processes but also gives Organisation a competitive advantage in the market

4. BRIDGING DIGITAL DIVIDE IN BUSINESS COMMUNITY

4.1 Concept of Digital Divide:

The digital divide is the discrepancy existing between different demographics on access to information technology. These populations can have unlimited, good enough or inadequate access to information Technology. Information technology encompasses the internet, computer, telephones and televisions among other gadgets related to information technology

The digital divide captures the ability of different populace to leverage the internet and various gadgets. The digital divide arises from geographical and economic factors like scattered outer islands in Kiribati and inadequate ICT infrastructure investment to improve connectivity on the outer Islands or the black spots. Some of the ways required to bridge the digital divide include;

a) Increase Digital Literacy

Digital literacy means having the skills you need to live, learn, and work in a society where communication and access to information is increasingly through digital technologies like internet platforms, social media, and mobile devices. **Digital literacy includes but not limited to** Computer information technology; Social media management; Network literacy and Having knowledge, skill attitude and behavior towards networked services. Implementation of programmes that fosters digital literacy is therefore central to bridging digital divide;

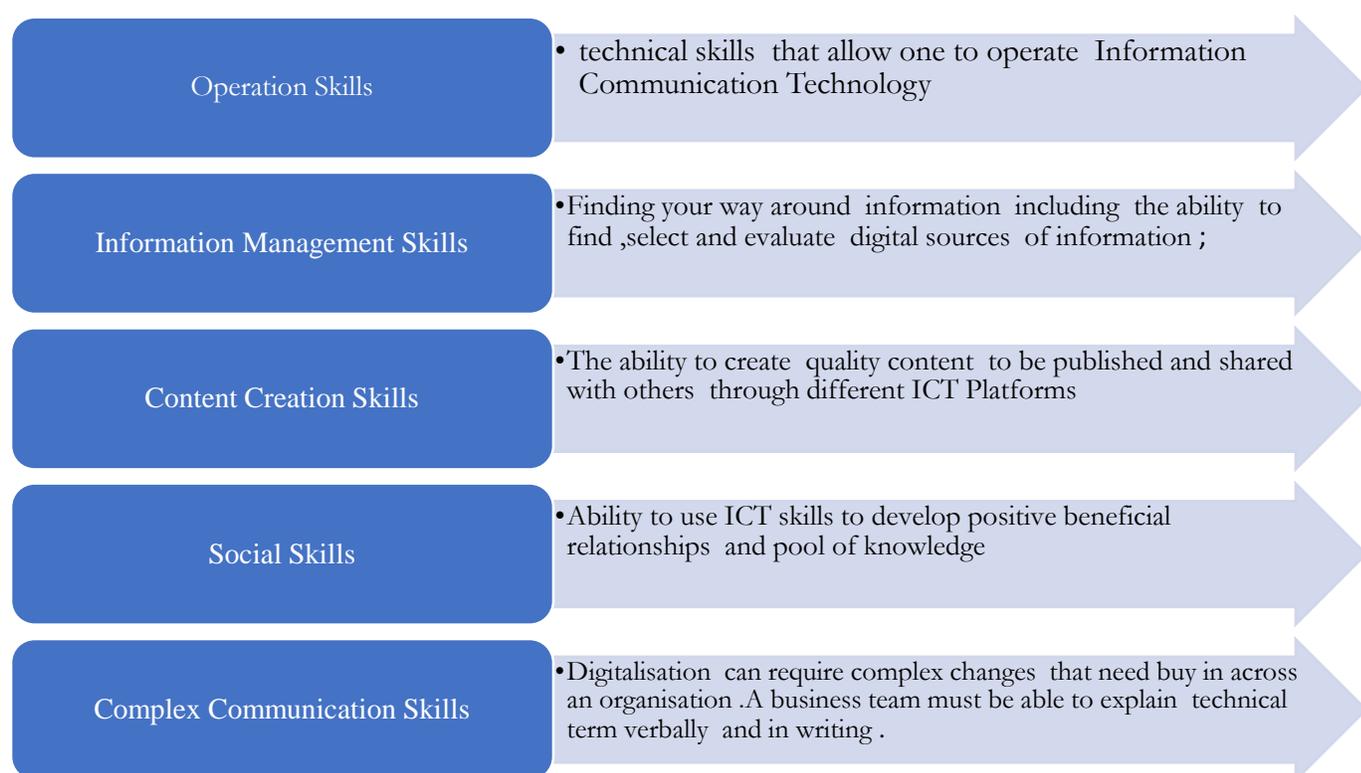
b) **Provide operational incentives to ICT related entities or organisations;** This include creating a conducive operating environment to support the organisations working towards narrowing the digital divide. This may include providing tax incentives to relieve the burden encountered by such institutions.

c) **Encourage the Establishment of Cyber clubs:** Include Dedicated support in spreading digital literacy to disadvantaged business communities i.e. on the outer islands. For instance, E-commerce centres can be established to enhance digitalisation of business processes on the outer islands;

- d) **Coordinated Partnerships between ICT stakeholders;** More information and communication technology stakeholders should join hands in bridging digital divide. ICT and E-Commerce related institutions should develop joint campaigns towards promoting digital literacy i.e. MICTTD can have a joint programme with the education institutions in Tarawa and outer Islands to promote digital literacy

4.2 Developing Digital Skills and Building Human Capacity in Businesses.

Skills Required when building IT Teams for digital transformation;



4.3 Importance of Developing Digital Skills and Building Human Capacities in Business

- ❖ **Gain more customers** – The businesses are able to gain more customers as the consumers can easily be engaged through E-commerce platforms

- ❖ **The business can keep up with competition;** The qualified technical staffs are able to develop good online branding and marketing strategy to win customers.
- ❖ **Business can maximize the value of website therefore increasing sales;** The technical ICT and E-Commerce staffs are able to develop good online content to support digital marketing, thus attracting customers
- ❖ Reduce cost through digital marketing, as customers can be widely reached both locally and internally, without huge operation cost
- ❖ There is Instant feedback through digital engagement with suppliers

4.4 Moving from Offline to Online

Establishing an online presence is required to effectively showcase the goods or services that a business is offering to billions of people on the web. With the advent of new technologies and the growing e-commerce market, there is a wide range of options to explore when establishing online business, including low-cost options for SMEs that require little or no technical expertise.

An online presence allows businesses to be open around the clock without any increase in overheads. Products or services are advertised for the duration of the listing or for as long as the company's website is operational. Transactions and payments are executed online automatically without supervision. An online presence is easy to set up and the benefits are reaped almost instantly. This is useful for businesses, especially SMEs looking to go global, as it gives them access to potential consumers from many corners of the world that would not otherwise be so easy to reach

4.4.1 Key Factors required to facilitate movement from Offline to Online

The following key factors must be considered by an enterprise while considering moving from offline to online platform. These include;

a) **Business knowledge and skills**

Prior to setting up an online presence, a business must first search for a niche market by identifying something that consumers feel they lack, and then figuring out how to meet the demand through e-commerce. Business and entrepreneurial skills, such as the ability to develop a business plan, conduct market surveys, obtain knowledge of the product/service offering and search for funding, are as important in creating a successful online business as they are for traditional brick-and-mortar businesses.

b) Language skills

Great potential exists for attracting the growing number of online consumers around the world in their native languages. For instance, a tourism business looking to go global should build a multilingual site that is accessible in different countries and targeted to a much wider audience. Language skills or the ability to hire a translator for building a multilingual site or developing E-Commerce commerce website that is accessible to majority of the customers are therefore essential to providing customers with an online shopping experience in their preferred language.

c) Device to connect to the Internet

Many ecommerce sites are built without mobile browsing capability because sellers often falsely assume that a desktop-optimized site will deliver the same experience on a tablet. Sellers intending to move from offline to online business operations should consider crafting an e-commerce website or using a platform which provides an online experience that is accessible from all devices in order to reach a larger target audience and pick up more sales.

d) Ability to create a secure online presence

As e-commerce develops, security issues and threats become inevitable, preventing businesses from engaging in e-commerce, especially in Least Developing Countries like Kiribati. E-commerce security, the most critical element of e-commerce, is defined as the protection of e-commerce assets from unauthorized access, use, alteration or destruction.

The virtual world operates quite differently from the offline environment, where consumers visit a physical store, inspect potential purchases, engage in face-to-face contact with the seller and judge the trustworthiness of the seller. Many consumers in the virtual world have no option but to rely on faith, knowing little about the seller to whom they are entrusting their personal information. The increased incidence of commercial fraud, coupled with weak Internet security control, may inhibit the advancement of e-commerce and is like to make customers even more reluctant to provide sensitive information. Such security concerns deter people from going online.

Even when the technology is actually capable of handling the whole process, from placing an order to order fulfilment, online shopping is still perceived as not providing the same level of security as offline shopping. Consumers need to know that when they conduct a transaction online, they enjoy

the same legal protection as they do with traditional businesses – i.e., their confidence in the integrity of the business must be reinforced before they will commit to a purchase.

It is therefore necessary for businesses to follow a set of open, industry-led, technical standards that facilitate interconnection and interoperability of businesses over networks. Information security, authentication and integrity are imperative for the smooth functioning of any ecommerce business. Any organization that uses a website to request, receive, process, collect, store or display confidential or sensitive information may satisfy these criteria by obtaining a Secure Sockets Layer (SSL) certificate, a global standard security technology that enables encrypted communication between a web browser and a web server. Adherence to this standard is just as important as strengthening infrastructure services like user authentication which are supported by the appropriate legislation.

Another issue that may arise in the context of Ecommerce is inadequate protection of personal data. A number of services require consumers to provide suppliers with personal data (e.g. telemedicine). Clearly, consumers want to ensure that their data are used only for the purposes of the service to be provided and that they are not, for example, transferred to third parties for unsolicited marketing activities.

Adoption of secure digital operations, will require that the government establishes necessary regulatory and policy environment through adoption of E transactions legislation, Data Protection and Privacy Act and Cybercrime legislation. There is also need to awareness on online security to build confidence on the adoption and usage of Digital operations

4.4.2 Online Fraud

Online Fraud is a type of cybercrime fraud or deception which makes use of the internet and could involve hiding information or providing incorrect information for the purpose of tricking victims out of money property and inheritance. Online fraud results into unauthorized or fraudulent transactions from stolen merchandise and /or wrongful requests for a refund.

4.4.3 Signs of E-commerce fraud

The following are some possible signs of E-commerce related fraud;

- ❖ **Dubious Phone Calls;** This may include strange people calling to ask for your personal details related to financial transactions;

- ❖ **Random Emails:** You may receive random emails requesting to input log in details onto a link. Once the fraudsters enter the details, the scam artist can use the details to hack into personal accounts

- ❖ **Unknown Text messages:** Receiving text messages from unknown numbers claiming that you have won a raffle and stating that you can receive the money after depositing a certain amount to the sender

5. STARTING E-COMMERCE BUSINESS

5.1 Steps for starting E-commerce business

The following steps should be considered when starting an E-commerce business;

5.1.1 Step 1: Establish what you want to sell

This may include;

- ❖ Deciding what you want your business line to be;
- ❖ Considering Products and services to deal in i.e. Manufactures and suppliers for your business or self production;
- ❖ Deciding where to sell or how to go about selling online;
- ❖ Deciding how to ship the products from sources or suppliers;

5.1.2 Step 2: Source products and Find Suppliers through the following strategies;

- ❖ Checking out trader's or supplier's websites to understand the nature of the products;
- ❖ Asking for referrals to ensure you get the best product suppliers for your business
- ❖ Attending National trade shows or National Business Weeks to meet potential supplies
- ❖ Searching through online directories or information booklets that will help you vet potential and reliable vendors;
- ❖ Reading vendor reviews to get background information on the potential supplier of the goods you intend to engage in.

5.1.3 Step 3: Consider Options and Solutions for E-commerce Technology through;

a) Identification of user friendly platforms and solutions that can help you get your online store up and running with limited technological knowledge;

b) Setting up of an E-commerce platform through the following steps;

i. Register your domain

By obtaining a website address also called a domain name or uniform Resource Locator (URL) from authorized domain registration and observing any confusions that may arise with similarities in name of the companies;

ii. Consider and Build your site through the following options;

Do it yourself;	You can design and develop a website as well as create your own E-commerce platform from scratch using a variety of website tools;
Purchase a web store builder;	Web store builder allows you to quickly create your own E-commerce website by customizing existing templates through an easy to use software or web. Webstore builders typically charge a monthly fee of possibly additional fees for their range of services
Hire a web designer /developer;	Get a professional /certified web developer to create your own online store with the capacity to integrate with online payments .Ensure payment gateways are authorized

iii. Host a Website

- ❖ Web hosting company enables you to make your website accessible via internet by providing space on the server as well as providing internet connectivity, email management and other services related to running your business

- ❖ There are several factors to consider when searching for a web hosting provider. For the average small business owner, the most important capabilities a hosting service can provide are reliability and flexibility at a manageable cost
- ❖ For your website to be always available on the internet, the hosting company must be a reliable outfit guaranteeing 24/7 operation with almost 99.9% uptime. The hosting company needs;
 - ✚ Flexibility for small operation for changes that you might make ;
 - ✚ Accessibility in providing multiple ways to reach customer service during reasonable hours
 - ✚ To offer numerous service plans depending on the size of the site traffic;
 - ✚ To look for a plan that allows to start small and grow your business .

iv. Use of Hosted E-commerce Platforms

Hosted E-commerce platforms take care of hosting and server maintenance. These solutions are more user friendly and are preferred options for SMEs who want to jump start their businesses online to get access to pool of customers. The use of hosted E-Commerce platform has the following advantages and Disadvantages;

Advantages	Disadvantages
<ul style="list-style-type: none"> ❖ Easy to manage or Navigate ❖ Around the clock support 	<ul style="list-style-type: none"> ❖ Some merchants may find these platforms limited because any updates or features releases will depend on the solution provider. ❖ The online store may not be as flexible as the ones built using an open source platform since the look, feel and capability of their site will be dictated by specific theme

v. Self Hosted E-commerce Platforms;

Self hosted E-Commerce Solutions are open source platforms that require you to host, implement and maintain your store. Unless you have technical understanding of webhosting

and E-commerce, there would need be to engage professional development to help get the E-commerce platform up and running.

The following are benefits and disadvantages of Self Hosted E-commerce Platforms;

Benefits	Disadvantages
Flexibility, with more control on user interface and experiences	<ul style="list-style-type: none"> ❖ Any features and design and must be coded ❖ As much as open source software may be free, there is need to factor in server, development and maintenance cost ❖ More complex to set up and run

c) **Accept Online Payment**

This gives the online shoppers the ability to purchase your products or services conveniently. The following accounts are required to facilitate online payment;

- ❖ **Merchant Account;** A merchant bank is financial institution that provides business level accounts to merchants for collecting payments from consumer bank or credit card accounts

- ❖ **Payment Gateway Account;** Payment gateways provide the necessary infrastructure that enables merchants to accept credit card and electronic check payment from websites, retail and mobile locations. In other words, an online payment gateway virtually replaces the traditional credit card swap machine you find in the physical retail world. It captures your customer’s payment data and securely communicates with the appropriate financial institution to process and deposit proceeds into your merchant account.

5.1.4 **Promote your business; The business can be promoted through Digital marketing strategies**

like;

1.	Search Engine Optimization	❖ This is the practice of developing a website with the search engine in mind ,incorporating key words throughout the website coding with which search engines can rank your website in the search results
2.	Social Media Marketing	❖ This refers to all marketing activities done via social media platforms .The top platforms for social media marketing are facebook,linkedln,Twitter and Instagram
3.	Email Marketing	❖ This is the act of sending commercial messages to groups of people by use of email systems
4.	Offline marketing	❖ Use of offline strategies like radio to promote the products
5.	Content Marketing	❖ using blogs and online platforms

5.1.5 Manage Your business: To help online business grow, you need to effectively manage the following;

- I. **Security Services;** Identify, manage and prevent suspicious and potentially costly fraudulent transactions using customizable rules based filters and tools
- II. **Accounting;** A fast and simple invoicing and time tracing services that helps you manage your business by tracking time, invoicing clients, generating reports and accepting payments
- III. **Business Productivity;** customer information management –a web based interface that allows search manage and view customer profile including transactions histories. You can also submit transactions manually using stored profile