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Developing an E-Business Model for Enterprises based on the Palestinian Business Environment

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Declaration

I certify that this thesis is submitted for the degree of Master, is the result of my own research, except where otherwise acknowledged, and that this study (or any part of the same) has not been submitted for a higher degree to any other university or institution.

Signed:

Mohammad Yousef Mohammad Elayyan

Date: 22/05/2021

Dedication

This thesis is dedicated to my wife Dua'a, and two little daughters Lour & Carmel for their love, endless support and encouragement.

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First of all, I would like to thank Almighty Allah for giving me the strength and determination as well as the guidance to complete this research.

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Abstract

The global economy is in a continuous change, and enterprises are always looking for a lifeline in ongoing competition between local and international enterprises, and with the development of the digital economy concept, which refers to an economy based on digital computing techniques, and the tremendous development in information technology, the concept of electronic business (e-business) emerged as a tools to adapting with these tremendous developments.

E-business is more than just setting up an online activity or conducting e-commerce transactions, it is about shifting from the old and traditional business model to a new model that guarantees companies continuity under exceptional circumstances, as well as facilitating companies access to new markets and new customers through new products and new suppliers over the world.

The concept of e-business differs from the concept of e-commerce, as it is not limited to commercial exchange, but includes the management of all company resources from the moment of communication with suppliers, the production process, until reaching the consumer, in addition to improving effective communication between the company and all relations with suppliers, customers and even the government sector.

The purpose of this study is to examine the possibility of creating a model for e-business based on the Palestinian business environment, by researching the availability and use of e-business components and systems by Palestinian companies, the existence of the appropriate IT infrastructure, investment, faith and desire by company owners to move to e-business, and the disappearance of obstacles and barriers.

To do that a qualitative research was performed, where the research results and the theoretical background were connected by going back and forward in the process of analysis, a questionnaire was used and distributed using Google Form to the business sector in Palestine in various fields, where we obtained 104 valid samples for analysis.

This study shows that despite the existence of a gap between small, medium and large companies, Palestinian companies can generally adopt an electronic business model, if they so desire, as the researcher proposes a model for e-business (Elayyan model) that can be relied upon to manage the company's various activities.

Key Word: Digital economy, e-business, e-commerce, e-business model.

تطوير نموذج الأعمال الإلكترونية للشركات بناء على بيئة الأعمال الفلسطينية

إعداد: محمد يوسف محمد عليان

إشراف: الدكتورة سلوى البرغوثي

ملخص الدراسة

يشهد الاقتصاد العالمي تغيرًا مستمرًا، وتبحث المؤسسات دائمًا عن شريان الحياة في المنافسة المستمرة بين الشركات المحلية والدولية، ومع تطور مفهوم الاقتصاد الرقمي، والذي يشير إلى اقتصاد قائم على تقنيات الحوسبة الرقمية، والتطور في تكنولوجيا المعلومات، ظهر مفهوم الأعمال الإلكترونية (**e-business**) كأداة للتكيف مع هذه التطورات.

الأعمال الإلكترونية هي أكثر من مجرد إنشاء نشاط عبر الإنترنت أو إجراء معاملات التجارة الإلكترونية، فهي تدور حول التحول من نموذج الأعمال القديم والتقليدي إلى نموذج جديد يضمن استمرارية الشركات في ظل ظروف استثنائية، فضلاً عن تسهيل وصول الشركات إلى أسواق جديدة وعملاء جدد من خلال المنتجات الجديدة والموردين الجدد من جميع أنحاء العالم.

يختلف مفهوم الأعمال الإلكترونية عن مفهوم التجارة الإلكترونية، حيث أنه لا يقتصر على التبادل التجاري، بل يشمل إدارة جميع موارد الشركة من لحظة التواصل مع الموردين، عملية الإنتاج حتى الوصول إلى المستهلك، بالإضافة إلى تحسين التواصل الفعال بين الشركة وجميع العلاقات التي تشمل الموردين والعملاء وحتى القطاع الحكومي.

الغرض من هذه الدراسة هو البحث في إمكانية إنشاء نموذج للأعمال الإلكترونية على أساس بيئة الأعمال الفلسطينية، من خلال البحث في مدى توفر واستخدام مكونات وأنظمة الأعمال الإلكترونية من قبل الشركات الفلسطينية، ووجود بنية تكنولوجيا المعلومات المناسبة لذلك، الاستثمار والإيمان ورغبة أصحاب الشركات في الانتقال إلى الأعمال الإلكترونية، واختفاء المعوقات والحواجز.

للقيام بذلك، تم إجراء بحث نوعي، تم ربط نتائج البحث والخلفية النظرية من خلال العودة إلى الأمام في عملية التحليل، قام الباحث باستخدام استبانة وتوزيعها من خلال **Google Form** على قطاع الأعمال في فلسطين في مختلف المجالات. حيث حصلنا على 104 عينة صالحة للتحليل.

تظهر هذه الدراسة أنه على الرغم من وجود فجوة بين الشركات الصغيرة والمتوسطة والكبيرة، يمكن للشركات الفلسطينية بشكل عام أن تتبنى نموذج الأعمال الإلكترونية، إذا رغبت في ذلك، حيث يقترح الباحث نموذجًا للأعمال الإلكترونية (**Elayyan model**) يمكن أن يعتمد عليه في إدارة أنشطة الشركة المختلفة.

الكلمات المفتاحية: الاقتصاد الرقمي، الاعمال الإلكترونية، التجارة الإلكترونية، نموذج للأعمال الإلكترونية.

Table of Contents

List of Tables

List of Figures

Chapter I

1.1 Introduction

1.2 Brief of the Palestinian Business sector

1.3 Study-Problem Statement

1.4 Study Objectives

1.5 Study Questions

1.6 Study Hypothesis

1.7 Study Significance

1.8 Study Scope

1.1 Introduction

The world economy is growing fast and faces many challenges, the local enterprises need new ways to improve their competitiveness and to find new local and international markets.

In the previous year, the world faced a new and sudden challenge, which is the spread of a global epidemic (COVID-19) by which countries were affected, resulting in economic recession of some countries, some businesses reduced this effect by using e-business (WorldBank, 2020).

And where Information technology (IT) made a tremendous impact on the business world. With the help of IT, business processes and operations that used to take days or weeks can now be done in a matter of seconds. This makes individuals and customers to be better served than in the past (Rodgers, 2002).

With this technological improvement e-business has a massive impact on day to day operation of the businesses. also, e-business expands the connectivity of the enterprise to include its suppliers, employees, and the business partners, e-business is the next wave in the technological revolution created by the Internet (Biggs, 2000).

Now global organizations aspire to realize the potential gains made available from E-business, (Jelassi & Martínez-López, 2020) Both traditional bricks-and-mortar corporations such as Tesco, Sony BMG or Mercedes-Benz and pure online companies such as Amazon, Google or eBay have continued to develop and implement e-business strategies, albeit initially with less public attention and media coverage than before.

Clearly electronic business (e-business) can be defined as the use of the internet to network and empower business processes, electronic commerce, organizational communication and collaboration within an enterprise and with its consumers, suppliers, and other stakeholders. E-businesses employ the internet, intranets, extranets and other networks to support their commercial processes. (Combe, 2006)

As well as e-business may have begun with electronic data exchange in the 1960s (Zwass, 1996 & Wigang, 1997). However, it was only in the 1990s, firstly through the internet, that e-business has emerged as a core feature of many enterprises (Melao, 2009).

Along with e-business has become a certain fact of life, almost as essential to commerce as the telephone (Waters, 2000).

Also e-business is defined as 'The use of electronic networks for business (usually with web technology' by Deloitte and Touché Consulting Group further IBM defined e-business as the transformation of key business through the use of Internet technologies (Chaffey, 2011).

As maintained by (Turban et al. 2006), E-business refers to a broader definition of e-commerce, not just the buying and selling of goods and services, but also servicing consumers, cooperating with business partners, and conducting electronic transactions within an enterprise, where e-business provides a global platform where individuals and organizations interact, communicate, collaborate and obtain information.

Furthermore (Currie and Parikh, 2006) declared that e-business web based systems continuously more represent a competitive advantage for enterprise and have undergone great organizational changes.

An additional business online provides an information-rich environment by which competitors can identify, match and improve product innovation (Singh, 2002)

Even so e-business is rising at an unstable rate. As a means of growing existing market share, entering new markets, shaping alliances with business partners and taking the all-important customer relationship to a new and unmatched level, e-business is a unique tool (Deise et al, 2000).

However, e-business is reshaping the way business is conducted. Similarly, it does more than e-commerce as it interconnects the whole and extended enterprise thus allowing for improved communication among suppliers, employees and customers. In addition to this e-business allows for the extended enterprise to be connected which means that all the employees, customers or clients, suppliers, and other stakeholders, regardless of the geographic region are interconnected (Rodgers et al, 2002)

Also e-business allows service providers to interact with their suppliers and customers as this improved relationship causes and potentially could lead to loyalty and then results in increased profits and competitive advantage for the firm (Follit, 2000).

In addition, every enterprise that attempts to be Successful, effective, profitable in the future, should develop a successful and updated strategies as e-business strategy is a part of it, perhaps the concept of E-business can be a new way to do business and exploit business opportunities for Palestinian company especially small and medium enterprises.

The researcher tries to confirm that the Palestinians business sector must integrate with remarkable development in information technology and communications this development in order to create new business strategies that will help the local economy by reducing the foundational and operational costs of setting up new enterprise, providing job opportunities, and competing with global markets, where this can be achieved by adopting an electronic business model (e-business).

The aim of this study is to suggest an e-business framework (E-business model) applicable in the Palestine business environment based on both the business and technology aspects to establish and manage enterprise through reviewing and analysis of some global markets.

1.2 Brief of the Palestinian Business sector

The Palestinian economy faces many challenges, mainly represented by the Israeli occupation, as Israeli restrictions impede access to resources (land, water, electricity, knowledge, cultural heritage, telecommunications, etc.), and access to investment opportunities. It imposes an unfair siege on the Gaza Strip, isolates East Jerusalem from its surroundings, and works to break the ties of the land by continuing its settlement policy. (UNCTAD, 2019)
Reference to the report of the Palestinian Ministry of Economy (MONE,2020), the Palestinian economy faces many challenges, including

- Weak competitiveness of Palestinian products.
- Decline in the contribution of the productive sectors to the productive domestic product.
- Poor research and development to meet the needs of the business sector.
- Low volume of exports.
- An unorganized market and a large number of informal establishments.
- Low participation of women in economic activities.
- The division between the two parts of the homeland.
- Lack of interest in developing cooperative societies and their products.
- Poor work environment that is possible and attractive to investment.
- The high unemployment rate, especially among the graduates.
- Banking policy is not directed at developing the sector.

Despite these challenges, Palestine seeks to find alternatives in order to overcome the limitations of natural resources through the optimal and productive use of innovation, and to mitigate the impact of political instability through the efficient marketing of investment opportunities available in the local market. (Flassbeck et all, 2019)

According to the (Doing Business report 2020), Palestine ranked 117 /190 in the report, where Palestine's ranking during the previous report (Doing Business report 2019) reached 116/190 globally. Also Palestine ranked 173 in the world out of 190 economies, while it ranked 148 in obtaining building permits and 86 in obtaining electricity. It ranked 91 globally in registering property, 25th in obtaining credit (loans), 114th in investor protection, 112th in paying taxes, and 54th in cross-border trade, 123th in enforcing contracts, and 168th in resolving insolvency.

The Palestinian economy is small and relatively open. 95% of firms in the West Bank and Gaza are family owned small- and medium-sized enterprises employing less than 20 people, Palestinian businesses have a reputation for professionalism and quality products. The private sector is mostly firms with moderate productivity, low investment, and limited competition, the majority of which are operating in retail and wholesale trade activities. Due to the small size of the local market, access to foreign markets through trade is essential for private sector growth, Preliminary 2019 export statistics obtained from the PCBS show total exports of USD 1.068 billion, representing a 3 percent increase over 2018 (USD 1.068 billion). (The U.S. Department of State's Investment ,2020)

Large Palestinian enterprises are connected internationally, with partnerships extending to Asia, Europe, the Gulf, and the Americas. However, Israeli government restrictions on the movement and access of goods and people between the West Bank, Gaza, and external markets reflect Israeli security concerns and continue to limit Palestinian private sector growth.
A recent USAID study found that high transaction costs stemming from limitations on movement, access, and trade are the most immediate impediment to Palestinian economic growth, followed by energy and water insecurity (The U.S. Department of State's Investment, 2020)

According to (the World Bank, in 2019) investment rates remained low, with the majority channeled into non-traded activities that generate low productivity employment and returns that are less affected by political risk, such as internal trade and real estate development. Private investment levels, averaging about 15-16 percent of GDP in recent years, have been low compared with rates of over 25 percent in fast-growing middle-income economies. The manufacturing and agricultural sectors' contribution to GDP is also in decline. Manufacturing fell from 19 percent of GDP in 1994 to 11 percent in 2018 and agriculture fell from 12 percent of GDP in 1994 to less than 3 percent in 2018.

1.3 Problem Statement

The global economy suffers from successive crises that had a great impact on international and Palestinian enterprises, for example, in early 2020, the Coronavirus pandemic forced countries to do a complete lockdown for long periods and close their borders, that had a major impact on the business sector. where some enterprises closed completely and some lost markets and customers, which reflected on their profits, and effectiveness.

Probably every enterprise that attempts to be Successful, effective, profitable in the future, should develop a successful and updated strategies as e-business strategy is a part of it, perhaps the concept of E-business can be a new way to do business and exploit business opportunities for Palestinian company especially small and medium enterprises.

Based on previous research and studies, it was confirmed the necessity of adopting e-business in the strategic plans of enterprises the researcher could sense the need for knowing many aspects that affect the implementation of E-business in many sectors in Palestine, so the main question of the study is:

"What is the Possibility to Develop an e-business Model for Enterprises Based on the Palestinian Business Environment? "

1.4 Study Objectives

Based on the research problem and looking at previous research that emphasizes the importance of e-business and after defining the concept of e-business ,the main objective of this study is to develop e-business framework (e-business model), A conceptual model that senior management in Palestinian companies can view if they want to adopt an electronic business model and would be used to manage small and medium-sized enterprises (SME), and help traditional enterprises to become e-enterprises in Palestinian environment.

To these two ends, the study has the following objectives:

- Determine the most important components that shape e-business formulation.

- Determine the most important obstacles facing the implementation of e-business.
- Review and analyze e-business models in international and local research in order to determine the success factors that affect e-business as lessons to be learned.
- Develop an e-business model that can be applied in the Palestinian environment.

1.5 Study Questions

The main research question is as follows:
What is the degree of possibility to develop an e-business model tailored to the Palestinian business environment? and therefore, the following sub-questions are derived:

1- What are the general component of e-business in a Palestinian enterprise?
2- What is the degree of readiness in the Palestinian enterprise IT infrastructure to shift to e-business?
3- What are the barriers to convert to an e-business model in Palestinians enterprises?
4- How much are the Palestinian enterprise willing to invest in transforming into e-businesses?
5- What is the degree of small and medium enterprises belief in the necessity of adopting an e-business model?

1.6 Study Hypothesis

In order to answer the research questions, the following hypothesis have been set:

H0: what is the degree of possibility to design an e-business model in Palestinian enterprise based on the Palestinian environment.
From which the researcher derived the following sub-hypothesis:
H1: Palestinian enterprise doesn't have or use any component from e-business
H2: The Palestinian enterprise infrastructure not ready to move to e-business.
H3: There is no barriers to do e-business in Palestinian enterprise.
H4: The Palestinian enterprise don't will to invest in e-business
H5: Small and medium enterprises don't believe in the necessity of adopting an e-business model.

1.7 Study Significance

The ambition with this study is to create a better understanding in how e-business model has been conceptualized and implemented, in to the Palestinian enterprise based of Palestinian environment.
The main objective is to develop an e-business model, with the intention of a fully composed web based electronic business establishment, from the start until the present.

With this thesis the researcher intends to give a better understanding of how an electronic business is planned and implemented in Palestine.
The scientific importance of the study is also through identifying the possibility of migration from traditional business to e-business.
The practical importance is to help the enterprise to achieving its strategic goal and increasing its profits through the many elements of power provided by e-business, for example, reduced transaction costs, Instant communication between buyers and sellers, ability to target new customers, shortened supply chains, including decreased transport barriers and delivery costs, Overruled limitation of time and space.

1.8 Study Scope

In this study, the researcher will review some international and local research that focuses on e-business and analyze their models in order to create an e-business model for Palestinian Enterprise Its main objective is to increase the efficiency, profits and continuity of companies through analysis some of variable (e-business tools and component: ECRM, ESCM, EFRM, e-commerce, EHRM, IT infrastructure)

Chapter II

Theoretical Framework & Literature Review

2.1 Theoretical Framework

2.1.1 First Topic: Customer Relationship Management (CRM)

2.1.2 Second Topic: Supply Chain Management (SCM)

2.1.3 Third Topic: Financial Resource Management (FRM)

2.1.4 Forth Topic: Electronic Commerce (E-commerce)

2.1.5 Fifth Topic: Human Resource Management (HRM)

2.1.6 Sixth Topic: Information Technology Infrastructure (IT)

2.2 Literature Review

2.3 E-business Model

2.1 Theoretical Framework

The global economy suffers from continuous crises, specifically what the world is going through in the meantime from the spread of a global pandemic that affected many sectors, and in the year 2020 the world entered in a state of closure, forcing many companies to close temporarily.

When doing traditional business becomes difficult, and if we look at the business sector, there are companies that have continued to succeed, and on the other hand, there are companies that have completely collapsed.

The business sector looks to ensure its continuity and increase its profits by searching for new customers and markets, providing new products, and most importantly reducing operating costs. Also in the last years, evolution and innovation in information technology and communication technology has increased very quickly, creating new job opportunities.

Progress and innovation opened new business horizons in the global economy and started the era of e-business (Chaffey, 2011).

The main operations of e-business are organizational processes including research and development, marketing, manufacturing, inbound and outbound logistics services.

(Chaffey, 2011) stated that the benefits of e-business are to increase customer numbers, encourage loyalty and support Repeat purchase with an existing customer, also e-business has the feature of helping to reduce cost by providing services electronically, which reduces staff cost and transportation cost.

As well as e-business is not forced by geographic barriers, and has opened up new markets and networks, developing a new way of marketing. Everyday business operation has become more efficient, as processes are streamlined, collecting data and communication has become immediate (Mae, 2015)

Along with (Akinremi, 2019) defined E-business as any means of supporting or facilitating business processes using digital information and communication technologies. It can also be referred to as the operation of owning an online store and transacting with it.

By (Basu & Muylle ,2007) Companies can gain two primary types of benefits from e-business: first of all, value creation or value enhancement for one or more of an enterprise's stakeholder groups, second, lower costs of providing goods and services to the marketplace.

According to (Cadden & Lueder ,2012) e-business involves several major components: business intelligence (BI), customer relationship management (CRM), supply chain management (SCM), enterprise resource planning (ERP), e-commerce, conducting electronic transactions within the firm, collaboration, and online activities among businesses.

Moreover, a business model can be defined as the organization of service and product, the sources of revenues and benefits for suppliers and consumers and information flows. A business model is adopted by an enterprise as a framework for maximizing value in this new digital economy. Through use of a business model, an enterprise can identify where and how in its value chain it can create added value and profit. A business model also enables an enterprise to analyses its environment more effectively and that way achievement the potential of its markets, better understand its customers, and raise entry barriers for rivals (combe, 2006)

Additionally, e-business models have also had varying levels of commercial success. Some have been amazing success stories, such as the auction site model operated by e-Bay, and others have been spectacularly unsuccessful, such as online fashion retailer boo.com. (Colin, 2006)

It should be noted the reason why the e-business model idea is interesting to study, is because it can be a sufficient methodology and foundation for managerial tools and IT Requirements Engineering to react to the increasingly dynamic business environment (Osterwalder & Pigneur, 2002). As product life cycles become shorter, competition global and the use of IT and communication an urgent, managers must find new ways to handle and decide in this complex environment and have to understand the new opportunities offered by IT and communication, integrate them into their existing business models and share them with other stakeholders.

2.1.1 Customer Relationship Management (CRM)

1. The concept of Customer Relationship Management (CRM)

For many years’ enterprise rely on gaining the competitive feature from the best brands, brands have been untouchable, immutable and inflexible parts of the twentieth-century mass-marketing time. But in the interactive period of the twenty-first century, enterprises are instead strategizing how to main potential competitive advantage from the information they collect about consumers. Consumers, whether they are consumers or other enterprises, do not want more choices. Consumers simply prefer getting exactly what they want when, where, and how they want it. (Peppers & Rogers, 2004)

Undoubtedly customer relationship management (CRM) is a combination of people, processes and technology that seeks to understand a company's customers. It is an integrated approach to managing relationships by focusing on customer retention and relationship development. CRM has evolved from advances in information technology and organizational changes in customer-centric processes. Companies that successfully implement CRM will reap the rewards in customer loyalty and long run profitability. (Chen & Popovich 2003)

With the develop of the idea that profit results less from individual sales and more than long relationships with consumers, building customer relationships has become a critical objective of the enterprise (Reichhold & Teal, 1996),merging the ideas of personal relationships with consumers enabled by technology and Focused on long profitability of customer relationships provides the modern concept of customer relationship management (CRM), “the overall process of building and maintaining profitable customer relationships by delivering superior customer value and satisfaction ” (Armstrong & Kotler, 2015)

As well as CRM is the strategic use of information processes technology and people to manage the customer's relationship with your enterprise (marketing, sales, services, and support) across the whole consumer life cycle (Kincaid, 2002)

Also (Xu & Quaddus, 2010) show the CRM becomes unmeaning, without accurate and timely information on customer’s records analyzed in the CRM system.

2. Electronic Customer Relationship Management System (ECRM)

Electronic Customer relationship management (ECRM) system refers to all the strategies, techniques, tools, and techniques that enterprises use to develop, hold, and obtain consumers. (Creatio, 2021)

This system guarantees that every step of the consumer interaction goes smoothly and efficiently in order to increase overall profits. The system collects customer data from multiple sources. Then, CRM stores itemized information on general purchasing history, personal information, and even customer behavior patterns. (Lund, 2020)

In addition to this, CRM solutions include operations that allow employees to track customer and enterprise interactions through different available sources. These sources include contact forms, emails, phone calls, and more. (Chai, 2020)

Also CRM software provides sales and marketing employees with a set of tools to manage the entire sales and marketing funnel, from lead qualification to opportunity management, forecasting, and deal closure. It enables customer service teams to manage customer requests and automate service operations by following pre- defined processes for customer care excellence. (Creatio, 2021)

Additionally, CRM systems are packed with tracking features that record numerous customer interactions online. In addition, CRM automates routine processes and provides managers with tools that allow for the tracking and measuring of the company’s performance and productivity. For example, CRM software can remind you of tasks that you need to complete at a given time. You can make it perform pre-scheduled activities like sending emails and initiating phone calls. Everything done with the CRM is recorded, giving you enough time to make better action plans to close any potential sale. Some CRMs also offer analytics capabilities, allowing users to track the efficiency of various marketing efforts to generate leads and conversions. (Creatio, 2021)

3. The Benefits of CRM to Business

In the current fast-changing business environment, it is critical that you consider combining your ECRM with the E-business model. Where the enterprise needs to approach that focuses on optimizing business operations to boost organizational efficiency and achieve business goals.

Enterprises face some considerable challenges in making their CRM initiatives pay off. But this does not mean that CRM is fated to become nothing more than a fad. When properly conceived and executed CRM programs can create special, economic value (Freeland, 2002).

Reference to (Peppers ,2004) the enterprise has only two sources of competitive advantage, the ability to learn more about our customers faster than the competition, and the ability to turn that learning into action faster than the competition.

A properly deployed CRM system is an extremely useful tool. It tracks and manages all interactions and communication your reps have with prospects and customers. It also helps flag opportunities that might require additional nurturing or follow up (Baker, 2019)

When you select the right CRM system for your business, representatives, and clients, it is easy to gather many benefits of this system, which will help any enterprise achieve its main goals of increasing profits and sustainability.

And some of these benefits can be summarized according to (Digital Growth India, 2020)

- Maintain a centralized database across your sales org
- Manage all communication and interactions with prospects
- Automate data entry
- Be reminded to follow up with prospects
- Organize contact data

- Segment customers
- Create sales reports
- Automate forecasting for your sales performance
- Scale your sales processes over time
- Ensure team communication is facilitated
- Keep the same software as your company grows
- Make administrative tasks efficient

1. ECRM System Model

The researcher concluded based on (Creatio, 2021), (Baker, 2019),(Chai, 2020), the Procedural definition of ECRM is the use of integrated system include Internet-based technologies (like mails, sites, chat rooms, forums), Custom software to manage customer relations (like call center application, customer support program) to reach CRM objectives and simplify the procedures in advertising, sales and client services to raises the efficiency of their procedures in addition to enhances the connections with clients and enables enterprise to customize services and products which fulfill the consumer's individual requirements, as an example for used ECRM shown in below figure:

Figure (2.1) ECRM Model Example (Uba,2019)

2.1.2 Supply Chain Management (SCM)

1. The concept of Supply Chain Management (SCM)

If you manage a small enterprise that makes a few product or offer small service, chances are you will have a small number of suppliers. You could assortment your supplier orders and deliveries using a mobile and fax machine. But if you manage an enterprise that produces more complex products and services, then you will have hundreds of suppliers, and your suppliers will each have their own set of suppliers. Unexpectedly, you are in a situation where you will need to coordinate the activities of hundreds or even thousands of other enterprises in order to produce your products and services. Supply chain management (SCM) systems are an answer to the problems of supply chain complexity and scale.

An enterprise supply chain is a network of organizations and business processes for procuring raw materials, transforming these materials into intermediate and finished products, and distributing the finished products to customers. It links suppliers, manufacturing plants, distribution centers, retail outlets, and customers to supply goods and services from source through consumption. Materials, information, and payments flow through the supply chain in both directions (C. Laudon & P. Laudon, 2013).

Supply Chain Management encompasses the planning and management of all activities involved in sourcing and procurement, conversion, and all logistics management activities. Importantly, it also includes assortment and collaboration with channel partners, which can be suppliers, intermediaries, third party service providers, and customers. In essence, supply chain management integrates supply and demand management within and across enterprises. (CSCMP, 2020)

(Lu, 2012) show that Defining supply chain management can be both dead easy and very difficult. It is dead easy because it is so exceedingly, known and exceedingly, practiced in almost all businesses. There is hardly a need to teach the "A, B, and C" again. It is also very difficult because the definition must catch all what supply chain management in pursuit has reached far and wide, so present the following definition: Supply chain management is simply and ultimately the business Management, whatever it may be in its specific context, which is perceived and enacted from the relevant supply chain perspective.

2. Electronic Supply Chain Management System (ESCM)

Electronic Supply chain management (ESCM) systems automate the flow of information among members of the supply chain so they can use it to make best decisions about when and how much to purchase, produce, or ship. More precise information from SCM systems reduces suspicion and the impact of the bullwhip impact. (C. Laudon & P. Laudon, 2013).

Electronic Supply chain management software includes software for supply chain planning and for supply chain fulfillment. Internet technology facilitates the management of global supply chains by providing the connectivity for enterprises in different countries to share supply chain information. Improved communication among supply chain members also facilitates efficient customer response and movement toward a demand-driven model (C. Laudon & P. Laudon, 2013).

Electronic Supply chain management systems incorporate partnerships among all links in the flow of goods and services to the consumer. They are created for the objective of improving quality, reducing costs and achieving competitive advantage in a world where penchant manufacturing and specialization force enterprises to rely on one another for valuable productive activities. All supply chain activities, including planning, sourcing, producing, delivering and providing for returns, are handled collaboratively within an incorporated supply chain to ensure the maximum use of shared resources. (Ingram, 2019)

3. The Benefits of SCM to Business

Enterprises in the supply chain are demarche to increase control over their suppliers as well as to obtain up to date and precise information about their business partners to enhance their supply chain competencies and agility, Overall, e-business model in general are seeking to consolidate supply chain effectiveness and competence through the digitalize of business processes.

Reference to (Wagner & Sweeney, 2010) The adoption of ESCM can result in benefits such as higher transparency, reduced transaction, manufacturing and other costs, reduced unmonitored corporate spending (also known as maverick or rogue purchasing) and more centralized purchasing spend and more coordinated and efficient collaborations for such projects as joint product design. ESCM may also:

• simplify collaboration and supply chain information sharing, such as order prediction and inventory planning.

• Electronic requisition and purchase order creation and integrate payment processes.

• Help enterprise improve plans for the more effective management of sourcing and logistics.

4.ESCM System Model

The researcher concluded based on (CSCMP, 2020), (C. Laudon & P. Laudon, 2013), the Procedural definition of ESCM is the use of integrated system include Internet-based technologies (like mails, sites, mobile), Custom software to manage supplier relations (like E-purchasing, E-operation, E-inventory and E-distribute) to reach SCM objectives such as improves efficiency, reduces inventory, reduces cost, helps to take competitive advantage over competitors, increases revenue, as an example for used ESCM shown in below figure:

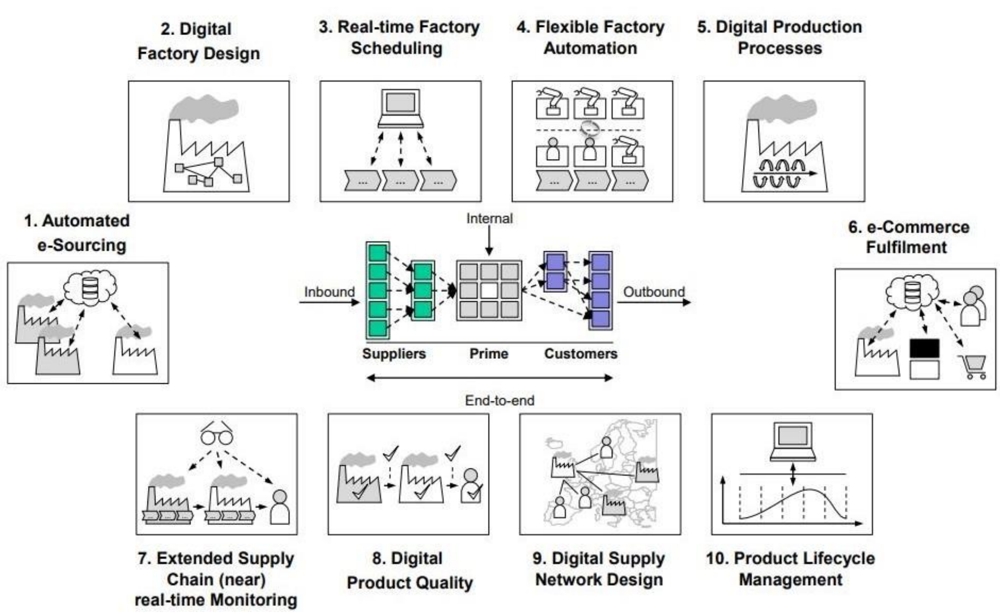


Figure (2.2) ESCM Model Example (IFM, 2017)

2.1.3 Financial Resource Management (FRM)

1. The concept of Financial Resource Management (FRM)

All activity that an enterprise performs requires a commitment of financial resources. This is especially true for managing operational flexibility, activities like security and business continuity are resource-intensive, and the cost of these activities continues to increase as new threats emerge, technology becomes more pervasive and complex, and the enterprise shifts its asset base from tangible assets to intangible assets such as information. As the building blocks of enterprise services, assets require increasingly advanced protection strategies and continuity plans. This requires making a financial commitment to asset development, implementation, and long-term operation and support (Caralli et al, 2010).

Financial Resource management is concerned with the acquisition, financing, and management of assets with some overall goal in mind. Thus the decision function of financial management can be broken down into three major areas: the investment, financing, and asset management decisions (Van Horne & Wachowicz, 2011).

(Fabozzi,2009) define the financial resource management, as the specialty area of finance worried, with financial decision-making within a business entity, Financial managers are primarily concerned with investment decisions and financing decisions within business enterprise, whether that enterprise is a sole ownership, a partnership, a limited liability company, a corporation, or a governmental entity.

In short the meaning of financial resource management is to plan, organize, direct and control the financial activities such as the purchase and use of the enterprise's funds. It means applying the rules of public administration to the financial resources of an enterprise.

2. Electronic Financial Resource Management System (EFRM)

The changing world demands new ways of working, smarter, faster and more flexible. There is no place where this is more important than financing, financial institutions are transformed and made more informed business decisions.

Finance supports the enterprise's success, and there is a growing need for financial teams to lead the responsibility of empowering the enterprise to make better decisions through data analysis that provides insights for stakeholders across the business from marketing and sales to product and operations to inform strategy and provide context on the primary impact of decisions.

An Electronic financial management system (EFMS) is the software and processes that an enterprise uses to manage assets, income, and expenses. FMS performs various functions: reducing accounting errors, maintaining audit trails and ensuring compliance with applicable accounting standards (Gartner, 2021)

The World Bank shows (worldbank, 2021) that Electronic Financial Management Systems (EFMS) support the automation and integration of public financial management processes including budget formulation, execution, accounting, and reporting. FMS solutions can significantly improve the efficiency and equity of government operations, and offer a great potential for increasing participation, transparency and accountability. Whenever EFMS linked with a central data warehouse to record and report all daily financial transactions, offering reliable consolidated platforms can be referred to as integrated EFMS.

3. The Benefits of FRM to Business

By nature, a financial management information system has many advantages that make operations easier for a business. The most important benefits of an integrated financial management information system are to make the decision-making process faster, help with planning, implementing, makes work more efficient, gives a competitive advantage, and the integration process becomes much easier (LaMarco,2019).

The continual rise and fall of the economy is also a factor to look out for that affects a business' finances. As businesses progress over time, the information also increases and becomes harder to keep track of. Manual storing and managing of files becomes an onus. The increase in work to do can drive to errors that could become the root of more serious problems in the future.

Financial management information systems help enterprises to connect all the financial management processes and procedures, which lead to a number of long-term benefits. They also allow businesses to take advantage of financing, management, and investment to achieve operational and financial goals (Steph, 2021).

4. EFRM System Model

The researcher concluded based on (Caralli et al, 2010), (Gartner, 2021) the procedural definition of EFRM is the use of integrated system include Internet-based technologies, custom software and hardware to planning, organizing, directing and controlling the financial activities with customers, supplier and governments such as procurement and utilization of funds of the enterprise. It means applying general management principles to financial resources of the enterprise in procurement, allocation and control of financial resources, to ensure regular and adequate supply of funds and optimum funds utilization, as an example for used EFRM shown in below figure:

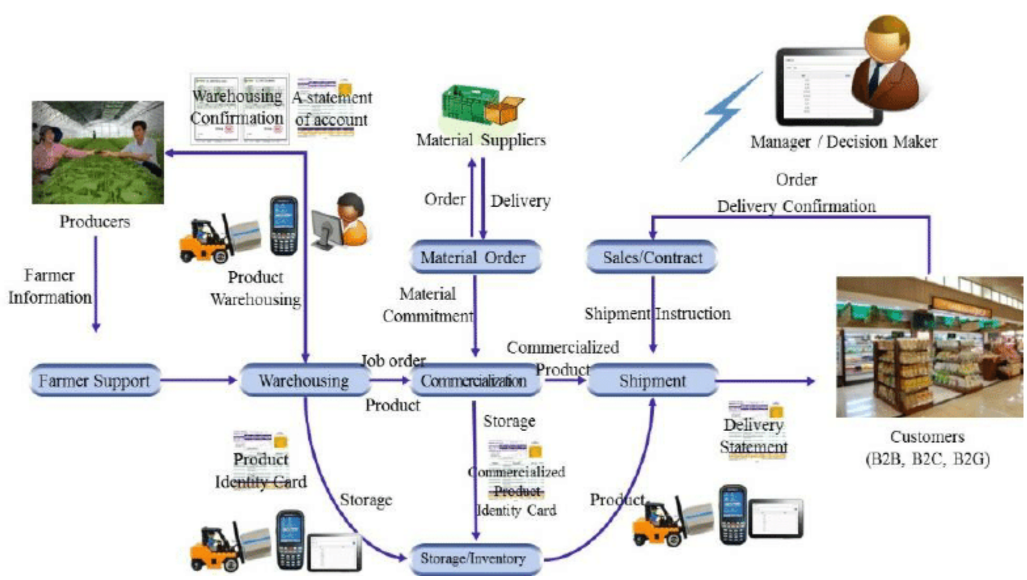


Figure (2.3) EFRM Model Example (Choe, 2015)

2.1.4 Electronic Commerce (E-commerce)

1. The concept of Electronic Commerce (E-commerce)

Electronic commerce (E-commerce) is a business in which information technology (IT) is used to increase sales, business efficiency and provide a basis for new products and services. Through its activities, each enterprise communicates with many other entities, it may be private or corporate clients, business partners, suppliers. (Išoraitė & Miniotienė, 2018)

A stated Wikipedia, electronic commerce (E-commerce) the purchase and sale of goods or services on the internet. E-commerce is the follow up of commercial activity through electronic tools (E-tools). It is based on the electronic processing (E-processing) and transmission of information (text, video, audio). E-commerce involves many activities - e-commerce of goods and services, electronic delivery (E-delivery) of digital information, electronic auctions (E-auction), direct marketing to consumers (Wikipedia, 2021).

The UK government also used a wide definition of e-commerce where is already having a major impact on the life and economy of the nation and will have an increasing role in the next Millennium, e-commerce is the exchange of information across electronic networks (E- network), at any stage in the supply chain, whether within an enterprise, between businesses, between businesses and consumers, or between the public and private sector, whether paid or unpaid. (Timms, 1999)

Also E-commerce should be considered as all electronically mediated transactions between an enterprise and any third party it deals with. By this definition, non-financial transactions such as customer requests for further information would also be considered to be part of e-commerce (Chaffey, 2009)

The effects of e-commerce already appear in all areas of business, from customer service to new product design. It facilitates new types of information based business processes for reaching and interacting with consumers like online advertising and marketing, online order taking and online consumer service. (Gangeshwer, 2013)

2. Electronic Commerce (E-commerce) System

In its simplest form, an e-commerce system enables a business to sell products and services online. Traditionally, businesses had to purchase on premise, standalone e-commerce systems that required extensive IT setup and in-house management with specialized development teams. These solutions were generally costly, not scalable, challenging to work with, and time consuming to customize and integrate with other systems. (Netsuite, 2021)

Any viable e-commerce system will enable consumers to buy your products and services from your online store. Where solutions vary is the degree to which they can integrate and influence both front and back-office applications with both their unique and shared data. E-commerce systems provide the unification of core business processes, where businesses can gain complete visibility across their company and ultimately meet their most discerning customers' expectations. (Netsuite, 2021)

With e-commerce system trading people can sell or buy items anytime, anywhere and by anyone. Users can visit the site, search for items, make offers and add items for trading. In e-commerce, there is no need for physical store setups or any crowds to deal with. Users can buy or sell from their houses comfortably without the stress of going to the physical market, traffic, and insecurity. (Malgwi et al, 2018)

E-commerce platforms are the backbone of any online retail enterprise, allowing the front-end and back-end to work in tandem and efficiently. E-commerce platforms are the girders of the e-commerce building, providing a rigid structure on which a B2B or B2C ecommerce enterprise is supported. (Harper-Ashton, 2017)

A perfect e-Commerce system is something that helps your business from start to end. The digital technologies available today have transformed consumer expectations. Many traditional businesses must go through this Digital Transformation to compete effectively with brands that have mastered these and other e-Commerce capabilities. It helps you understand and handholds you while you take your initial steps into the digital world, which is newly known to you. (Adnan, 2021)

3. The Benefits of e-commerce to business

(Amazon, 2021) define E-commerce as the buying and selling of goods electronically online. It's popular because of the many benefits of e-business -internet marketing, electronic funds transfer, mobile commerce – this is broken up into two parts, Online retail shopping that goes directly to consumers through mobile apps, websites and even voice assistants, chats, chatbots etc. And Sellers being a part of online marketplaces where many third-party sales take places.

Online trading offers lots of benefits to sellers and buyers. There are no geographical constraints in online trading. Sellers and buyers who have Internet access can participate from any part of the world. This reduces the stress of going to brick and mortar stores to buy or sell items. In online trading, items can be posted as well as offers can be placed at any time. This gives purchasers the option to search, decide, and then make an offer for the item. Because of the large number of buyers, reduced selling costs, and ease of access, the number of sellers also increases with the passage of time. Hence, the process moves in a circle, and as the circle grows, the system becomes larger and more valuable for all sellers and buyers. (Malgwi et al, 2018)

There are many benefits of E-commerce and they continue to increase with time where (Turban et al, 2017) remind the most important benefits to the enterprises such as Global reach, Cost reduction, facilitate problem solving, Supply chain improvements, Ability to innovate, use new business models, Lower communication costs, Efficient procurement, Improved customer service and relationship, Help SMEs to compete, Lower inventories and Provide competitive advantage.

4. E-Commerce System Model

The researcher concluded based on (Harper-Ashton, 2017), (Adnan, 2021) the procedural definition of e-commerce is the use of integrated system include Internet-based technologies, custom software and hardware to buying and selling of good or services through the internet, and transfer of money and data to complete the sales, as an example for used e-commerce shown in below figure:

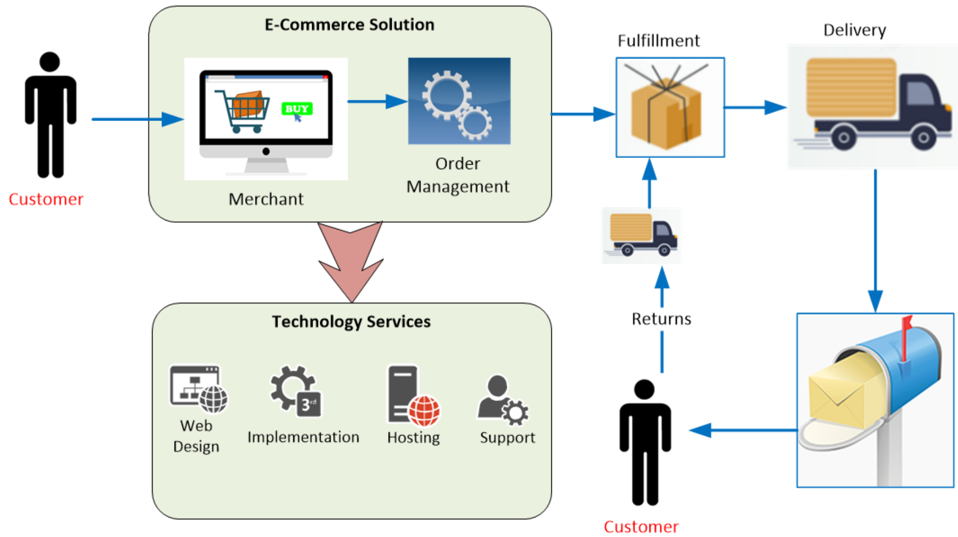


Figure (2.4) e-commerce Model Example (nairobibusinessmonthly, 2018)

2.1.5 Human Resource Management (HRM)

1. The concept of Human Resource Management (HRM)

Human Resources (HR) are the worthiest asset in any enterprise. Even though enterprises have advanced with technology, they need HR to run the technology. With this improvement in the industry completion among the enterprises are very high. This opens many pathways and opportunities in the hands of the HR. (Abdul Azeez, 2017)

Also, human resource management (HRM), the management of work and people towards desired ends, is an essential activity in any enterprise in which human beings are employed. It is not something whose existence needs to be elaborately justice: HRM is an inescapable consequence of starting and growing an enterprise. (Boxall et al, 2010)

Moreover, human resource management (HRM) The policies and practices involved in carrying out the people or human resource aspects of a management position, including recruiting, screening, training, rewarding, and appraising. (Dessler, 2012)

In reference to (Collings et al, 2019) HRM may be defined broadly in terms of including all aspects of managing people in enterprise and the ways in which enterprise respond to the actions of employees, either individually or collectively. The value of this catch-all term is that it describes the wide range of issues encirclement the employment contract, situations where an employment contract has yet to be agreed on (recruitment and selection) and ways in which employees may be involved and participate in areas not directly governed by the employment contract to make working life more agreeable and/or to genuinely empower people.

2. Electronic Human Resource Management System (EHRM)

In today's demanding world, IT plays an essential role in creating new opportunities and delivering competitive benefits to enterprises. The HR profession has had to respond to increased competition for changes in both workforce attitudes and composition, shifts in the employer/worker relationship and rapid advances in HR technology. Therefore, moving towards the electronic world is a predictable phenomenon. In recent years' human resource management system (HRMS) is being used in most of the big enterprise and company and is among the leading organizational systems in human resource management (HRM) because its applications are considered to be very effective and cost-effective (Mahfod et al, 2017).

An Electronic human sources management system (EHRM) is a form of human resources (HR) software that combines a number of systems and processes to guarantee the easy management of human resources, business processes and data. Human resources software is used by businesses to combine a number of necessary HR functions, such as storing employee data, managing payroll, recruitment, benefits administration, time and attendance, employee performance management, and tracking competency and training records (Wikipedia, 2021).

A human resources management system ensures everyday human resources processes are manageable and easy to access. It merges human resources as a discipline and, in particular, its basic HR activities and processes with the information technology field, whereas the programming of data processing systems evolved into standardized routines and packages of enterprise resource planning (ERP) software. (Wikipedia, 2021)

A group of systems and processes that connect human resource management and information technology through HR software. An EHRM system can be used in filter recruiting, payroll management, leave approval, succession planning, attendance tracking, career progression, performance reviews, and the overall maintenance of employee information within an enterprise. (Rietsema, 2021)

3. The Benefits of HRM to business

The key advantages of such a system are the faster, more accurate and easier processing of information about employees, cost savings, the release of HR managers from administrative tasks, increased access to HR data, standardization of HR processes within the company, more consistent and up-to-date data on employees and their performance, and the like. In short, using the HRM system, this function is able to achieve a significant positive impact on the entire operation of the organization, as its application increases the efficiency and effectiveness of its work. (Berber, 2018)

Reference to most popular HRM system provider (HR Payroll Systems ,2021), Having HRMS software handle HR activities is a common denominator among successful enterprises, there are few businesses in any industry that have succeeded without some sort of HR automation in place. Mobile accessibility has transformed modern HR departments, putting information and task management at the fingertips of employees and managers. HRMS has helped to effectively break down bureaucracy and "flatten" many enterprises.

A HRMS can help large enterprises and small startups increase their rate of growth and productivity. Below are some examples of additional benefits that an organization can see using a HRMS platform.

- Employees can handle certain clerical tasks pertaining to the input of their personal information, which puts time back in the hands of HR professionals
- A HRMS comes with built-in security, including authentication measures that restrict access to authorized users and protect company data
- Most HRMS platforms allow users to customize their workflow to the needs of their organization and get the best user experience

- Organizational heads can schedule automated reminders and emails through a HRMS, which will facilitate acknowledgment of the message to save managers time tracking down responses.

4. EHRM System Model

The researcher concluded based on (Collings et al, 2019),(Mahfod et al, 2017),(Wikipedia, 2021) the Procedural definition of EHRM system is the use of integrated system include Internet-based technologies, custom software and hardware to manage human resources and related processes throughout the employee lifecycle. An EHRM system enables a company to fully understand its workforce while staying compliant with changing tax laws and labor regulations.

These EHRM system modules can assist with, managing payroll, recruitment, onboarding, gathering, storing, and accessing employee information, keeping attendance records and tracking absenteeism, Performance evaluation, and analytics and informed decision making as an example for used EHRM shown in below figure:

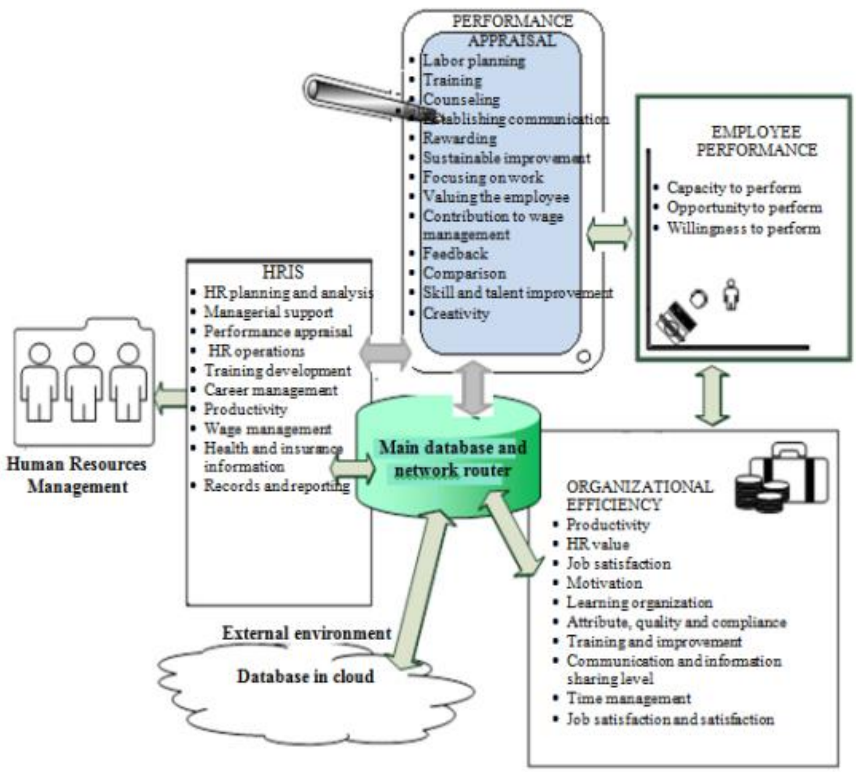


Figure (2.5) EHRM Model Example (Yilmaz, 2016)

2.1.6 Information Technology Infrastructure (IT)

1. The Concept of Information Technology Infrastructure (IT)

Information technology infrastructure (IT) is defined in general as a set of information technology (IT) components that are the foundation of an IT service; typically, physical components (computer and networking hardware and facilities), but also several software and network components. (Wikipedia, 2021)

An information system can be defined technically as a set of interrelated components that gather (or retrieve), process, store, and distribute information to support decision making and control in an enterprise. In addition to supporting decision making, coordination, and control, information systems may also help managers and workers analyze problems, imagine complex subjects, and create new products. (Laudon, 2014)

(Shelly, 2012) define the information technology (IT) as a set of hardware, software, and services that people use to manage, communicate, and share information, more than ever, business success depends on information technology. IT is driving a new digital economy, where advances in hardware, software, and connectivity can provide tremendous benefits to businesses and individuals.

The Harvard Business Review (hbr.org, 2021) coined the term information technology to make a distinction between purpose-built machines designed to perform a limited scope of functions, and general-purpose computing machines that could be programmed for various tasks. As the IT industry evolved from the mid-20th century, computing capability increased, while device cost and energy consumption decreased, a cycle that continues today when new technologies emerge.

E-mail, online conferencing, smartphones, and tablet computers have become essential tools for conducting business. Information systems are the foundation of fast-paced supply chains. The Internet allows many businesses to buy, sell, advertise, and solicit customer feedback online. Enterprises are trying to become more competitive and efficient by digitally enabling their core business processes and evolving into digital firms. (Laudon, 2014)

2. Information Technology Infrastructure (IT) Components

Enterprise IT infrastructure typically refers to components required for the existence, operation and management of an enterprise IT environment. It can be internal to an organization and deployed within owned facilities, or deployed within a cloud computing system, or a combination thereof. An IT infrastructure consists of a set of physical devices (Hardware) and software applications that are required to operate the entire enterprise. (Wikipedia, 2021)

The term hardware refers to the physical equipment used for the input, processing, output, and storage activities of a computer system. Decisions about hardware focus on three interrelated factors: suitability for the task, speed, and cost. The incredibly rapid rate of innovation in the computer industry complicates hardware decisions because computer technologies become obsolete more quickly than other enterprise technologies. (Rainer et al, 2016)

Systems software is a set of instructions that serves primarily as an intermediary between computer hardware and application programs. Systems software enables computer systems to perform self-regulatory functions by loading itself when the computer is first turned on and providing commonly used sets of instructions for all applications. Systems programming refers to both the creation and the maintenance of systems software. (Rainer et al, 2016)

Application software is a set of computer instructions that provide more specific c functionality to a user. This functionality may be broad, such as general word processing, or narrow, such as an enterprise’s payroll program. Essentially, an application program applies a computer to a certain need. Application programming refers to the creation, modify cation, and improvement of application software. Application software may be proprietary or off the-shelf. As you will see, modern enterprise uses many different software applications. (Rainer et al, 2016)

3. The Benefits of IT to business

Information systems are a basis for adopting business today. In many business sectors, survival and the ability to achieve strategic business goals are difficult without extensive use of information technology. Businesses today use information systems to achieve six major objectives: operational excellence; new products, services, and business models; customer/supplier intimacy; improved decision making; competitive advantage; and day-to-day survival. (Laudon, 2014)

In the past few years there has been a revolution in computing and communications (Berisha-Shaqiri, 2015), and all indications are that technological progress and use of information technology will continue. The uprising in information and communication technology has changed not only our lives but also the way how people do business. Using information technology, enterprises possess the potential to reach more customers, introduce new products and services quickly, and collaborate with suppliers and business partners from all over the world. Transformation from industrial society to information society and industrial economy to knowledge economy is a result of the impact of ICT and Internet use.

Reference to Oklahoma Small Business Development Center (oksbdc.org, 2021) technology has important effects on business operations, no matter the size of your enterprise, technology has both tangible and intangible benefits that will help you make money and produce the results your customers demand, technological infrastructure affects the culture, efficiency and relationships of a business, it also affects the security of confidential information and trade advantages.

4. IT infrastructure requirement to adopt E-Business

E-business is a relationship between the two parties of the enterprises on the one hand and the customers or the suppliers on the other side, so that any of the parties can implement the e-business, the necessary IT infrastructure must be available for this. The following table (2.1) shows the most important requirements that must be met by each party (Techterms, 2021)

Table (2.1) IT Infrastructure Requirement

Enterprises Hardware Requirements	Customers/Suppliers Requirements
Server Firewall PC/Laptop/Smartphone/Tablet Internet LAN Printer Scanner Barcode Reader	PC/Laptop/Smartphone/Tablet Internet Printer Scanner Barcode Reader Electronic wallet/payments
Enterprises Software Requirements	
Operating System WEB platform Data bases ERP Application/System Electronic wallet/payments	

2.2 Literature Review

In this section the researcher will present Arab and foreign studies dealing with the concept of e-business and present the results from these studies.

1- Hasanat et al, 2020: (The Impact of Coronavirus (Covid-19) on E-Business in Malaysia)
   The key purpose of this research is to determine the impact of coronavirus (Covid-19) on the online business in Malaysia. Coronavirus one of the deadly known viruses has already taken the lives of many in almost half of the country. This means that the country's economic growth has lowered down. It has almost shaken up all types of business including the e-commerce business on a massive scale. Major retailers have temporarily shuttered their stores. Apart from that, the medium and small-sized retailers are combating with the situation due to low footfalls. Further, online businesses are also not out of the list. They are also severely affected by Malaysia. Many e-commerce businesses rely upon China for half of its merchandise products. Therefore, it is assumed that this deadly virus will severely impact the Malaysian online business especially the Chinese products. A survey has been conducted for this research and primary research has been carried out to get a better outcome. The results illustrated that as the maximum of the products comes from China and the maximum of the industries are lockdown which means that there is no import and export of the product.

2- Dhanvijay, 2020: (E-Business: Innovative Business Models)
   The said research paper involves a study of the impact of Electronic Commerce on Business. The research study has highlighted the Management Information Systems, Finance and Accounting, Marketing and Computer Sciences of E-Commerce on Business. E-commerce is a way of conducting business over the Internet. Though it is a relatively new concept, it has the potential to alter the traditional form of economic activities. Already it affects such large sectors as communications, finance and retail trade and holds promises in areas such as education, health and government. The largest effects may be associated not with many of the impacts that command the most attention but with less visible, but potentially more pervasive, Effects on routine business activities. The integration of

Electronic Commerce and Business will bring a renaissance in marketing function. As it present opportunities to get close to the customer to bring the customer inside the company, to explore new product ideas and pretest them against real customers, research study is based on the secondary data, collected from various reference books on E-Commerce, E-Business, Marketing Management, Marketing Research, Mobile Commerce, Internet Marketing, Electronic Advertising, Economics, Commerce, Management, Banking etc. the secondary data is also collected from the various National and International Research Books and Journals which are related to e-commerce, Internet, Commerce, Banking, Management and Information Technology, This research conclude that the inability to find the product or services of interest quickly is the biggest barrier to effective marketing this problem may be overcome through E- commerce, where number of companies offer several products thought the net. Some of customers in urban areas do not have credit facilities and therefore online buying and selling of goods is limited to urban class having knowledge of computer internet if Indian marketers take into account essentials of good website they can definitely make success marketing in international markets.

3- Garbowski, et al, 2019: (Financial Accounting of E-Business Enterprises)

The study has found that during the organization of accounting, certain barriers can be created as preventive methods for preventing cybercrime. The study analyzed the elements of accounting policies provided in the current legislation and identified elements of accounting policies that need to be included in the administrative document on the accounting policies of the e-business enterprise, the methodological basis of the study is the dialectical method, which allowed establishing the place of bookkeeping and its importance for e-business enterprises, to determine its problems, directions of adaptation and improvement in the context of integrating the national economy into the global economic space, to evaluate approaches to the modern interpretation of elements of the accounting method. In the course of a study of the achievements in modern world economics, associated with the determination of the feature's activities e-business enterprises and the stages its evolution, historical and logical methods were applied. Due to the methods of analysis and synthesis the conclusions about necessity and possibilities of practical application of research results are grounded, this study recommends that, the accounting document should include a wide range of elements of the accounting policy, which depends on the type of enterprise activity of the e-business and the foreign partner's presence. The use of specialized software for bookkeeping and financial reporting provides the possibility of drawing up a Cash Flow Statement in both ways, so this element of accounting policy is chosen by an enterprise. Frequency and inventory facilities are essential elements of accounting policies for e-business, especially online stores. Inventory should provide reliable information about the status and availability of goods in an online store at a specific time.

4- Zhua et al, 2019: (The effects of e-business processes in supply chain operations: Process component and value creation mechanisms)

this paper decomposes an e-business process into technical, relational, and business components. then the researcher's draw on resource orchestration theory to identify two managerial actions, resources structuring and capabilities leveraging in using e-business process components, to explain how these three components work together to improve competitive performance in supply chain operations, survey data was collected from manufacturing firms that interact with suppliers, distributors, and customers using e-business technologies. A list of manufacturing firms was obtained from the Chinese Electronic Commerce Association and the Commission of the Economy and Information Technology. After removing 350 firms without valid contact information, we had an industry stratified random sample of 600 firms for our survey, this study provides empirical evidence that a firm can leverage platform architecture flexibility and partner engagement to conduct EBOCs, and enhance competitive performance through portfolio and transformation effect embedded in e-business processes. This paper delves into the elusive black box of e-business processes, and provides a multidisciplinary perspective on the value creation mechanisms of e-business processes in supply chain operation

5- Zebari et al, 2019: (E-Business Requirements for Flexibility and Implementation Enterprise System: A Review)

the purpose of this study is to bring to the light and present the main e-business requirements in view of flexibility and implementation which are required for gaining a competitive organization. Enterprise system with high flexibility leads to resource reduction without needing to rebuild the system from the beginning (i.e. effective cost). On the other hand, system optimization system is an important feature to make the system more efficient, therefore many studies focus on system optimization by evaluating and rating the system periodically to gain benefits from the enabled-IT system, users and management have a big role in evaluating the system, this study conclude that with huge numbers of E-Businesses, it becomes a difficult challenge to achieve success via Internet; therefore, enterprises need highly flexible architectures and workflows because they have to face and operate under changeable circumstances. To rapidly responding to the competitive environment most organizations are aware of the need to invest in ES. Integrated e-business with appropriate tools and channels designed for supporting the sale, building positive relationships with customers with adequate planning allow a positive effect on an e-business strategy building.

6- AL-Hinn & Adaileh, 2018: (The Role of e-Business Solution in Firm Performance: Impact of Supply Chain Collaboration in Manufacturing Sector in Jordan)

This research aimed to present a theoretical model on the role of electronic business in the performance of companies, taking into account the influence of intermediaries "cooperation with customers and cooperation with competitors", the study was conducted in the manufacturing sectors in Jordan. The researcher used the exploratory factor analysis in the first stage of the analysis. A total of 66 questionnaires were distributed and considered experimental in the second stage, a confirmation factor analysis was performed to validate the scale of measurement. The researcher distributed 178 questionnaires and were used to validate the measurement scale. then the researcher used structural equations modeling to investigate the relationship between the dimensions, and measure the impact of electronic business on the performance of the company, and the effect of supply chain cooperation on electronic business and the performance of the company, this research conclude that e-business does not have a significant impact on the company's performance, and the assumption of the mediating effect of cooperation with customers in e-business and the company's performance has been rejected, and on the other hand, it has been accepted the Collaboration with competitors mediates the relationship between E-business and corporate performance.

7- Benitez et al, 2018: (Evolution of the impact of e-business technology on operational competence and firm profitability: A panel data investigation)

This study tested the evolution of the effect of e-business technology on operational competence and firm profitability by performing a panel data implementing on a sample of 154 large firms in Spain. The research conclude that e-business technology has a positive effect on operational competence that decreases over time even becoming no significant and that the firm's proficiency in exploiting a portfolio of operational capabilities has a positive impact on profitability that becomes more substantial over time, and the early IT investment is critical for the operational development and effect on firm profitability over time. Early development of IT-enabled operational capabilities maximizes firms' profitability because of a longer time and experience in developing their operational capabilities.

8- Smyrnios et al, 2016: (E-business and Fast Growth SMEs)

This paper tests a theoretical model to evaluate e-business capability and value in the fast growth small-to-medium enterprise (SME) context, the study propose that e-business value depends on how fast growth SMEs deploy IT resources, strategic planning, culture, and business partnerships to develop e-business capability and business process competence which help these companies to achieve outstanding business performance, structural equation modelling is employed to test theoretical conceptualization on a cohort of 310 Australian fast growth SMEs across different industrial sectors. The results show that IT resources, strategic IT alignment, market orientation, and business partnerships do contribute significantly and indirectly to SME performance through the development of e-business capability and business process competence.

9- Chatzoglou , 2016 : (Factors affecting e-business adoption in SMEs: an empirical research)

The purpose of this paper is to develop and empirically test a conceptual framework that investigates the factors affecting the e-business adoption decision in SMEs. The examination of the proposed conceptual framework was made with the use of a newly developed structured questionnaire that was distributed to a group of Greek SMEs. The questionnaire was distributed to 600 companies, while 161 usable questionnaires were finally returned. Exploratory factor analysis, confirmatory factor analysis, linear regression methods and the structural equation modelling (SEM) technique were used to test the research hypotheses. this research conclude that adoption of e-business has a relationship with firm size, firm scope, IT infrastructure and internet skills being the most important e-business adoption drivers (with firm size being the most significant). On the other hand, CEOs knowledge, adoption cost, and competitive pressure do not seem to play an important role in the e-business adoption decision.

10- Soto-Acosta et al ,2015: (E-Business, Organizational Innovation and Firm Performance in Manufacturing SMEs: An Empirical Study in Spain)

This study extends previous studies on the organizational impact of Internet technologies by analyzing factors affecting e-business use and its effect on organizational innovation in manufacturing Small and Medium-Size Enterprises (SMEs),the researcher go to mediating effect of organizational innovation on the relationship between e-business and firm performance is analyzed ,Grounded in the Technology-Organization-Environment (TOE) theory and the Knowledge-Based View (KBV), this study develops an integrative research model which analyzes those relations using partial least squares (PLS) structural equation modeling on a dataset of 175 Spanish manufacturing SMEs, the study conclude that e-business use emerges from technological and internal organizational resources rather than from external pressure. In addition, results show that e-business use contributes positively to firm performance through organizational innovation

11- Zare, 2015: (The benefits of e-business adoption: an empirical study of Iranian SMEs)

The main objective of this research was to examine the impact of e-business on both manufacturing and service SMEs in Iran. In this study, data was collected from 500 randomly selected, Iranian companies having between 10 and 249 employees without regard to their location or industry for analysis. A four-page survey questionnaire with a cover letter explaining the objectives of the study, and a return envelope was mailed to these SMEs. The total number of usable responses after two mailings was 132 (26.4%). However, 58 (11.6%) of the surveyed firms indicated they do not have an Internet-based e-business and 74 (14.8%) do. The results of this research suggest that although e-business implementation may be considered an expensive and disruptive technology by managers of SMEs, in the long run the benefits derived from the diffusion of e-business will outweigh the costs. Future studies can focus on industry type and the competitive nature of SMEs that use e-business and those that do not.

12- Alraja & Malkawi, 2015: (E-Business Adoption in Banking Sector: Empirical Study)
This study aims to develop a research model to study critical factors that affect E-Business Adoption in the Banking Sector. The researchers applied this study in the Jordanian banking sector to investigate banks attitudes towards adoption of electronic business in their operations. The goal of this questionnaire was to assess the awareness of bank's employees, about the use of electronic business in their banking operations. For analyzing the results, multiple linear regression technique was employed. A random sample was selected for data collection. To add more transparency to this study only employees, who are most knowledgeable about electronic business, were eligible to fill the questionnaire. The number of received, completed and valid questionnaires was 106. 76% of the participants were male, ages ranging from 30-60. All respondents were familiar with electronic business. The results highlight that perceived benefits, competition intensity and technology readiness are significant factors that shape and affect the e-business adoption.

13- Paiz et al, 2014: (The Impact of Small and Medium E-Business Entrepreneurships on the Malaysian Economy)
This study aimed to increase the current understanding and awareness of the factors that influence adoption of e-business, and to the acceptance of e-businesses with specific reference to the experiences that SME e-business entrepreneurs apply directly, giving greater comprehension on the variables that affect the adoption of e-business, which is needed in order to better comprehend and facilitate e-business adoption, The data had been collected from the country of Malaysia; a total of 200 questionnaire forms were distributed

to respondents; the target location of respondents was within the Klang Valley. The researcher choose simple random sampling for this study, there are several data collection methods used in this study, including; personal or face-face interviews, personally administered questionnaires, mail questionnaires and observational studies, the results indicated basics, entrepreneurial profile, strategies, benefits, barriers and future direction were significant in enhancing understanding and demonstrate the usefulness regards motivating SME entrepreneurs to adopt e-business by the perspective group of SME entrepreneurs.

14- Österlund & Bach, 2013: (E-Business - A Sharing Information System)

This study investigates how to implement information system strategy to support information sharing in the context of e-business, the purpose of this study is to highlight different perspectives in adaptation of information system strategy within e-business companies. The empirical study is based on a qualitative method of data collection by using three interrelated case studies. The study conducted a number of interviews with three e-business companies named Hööks, NetOnNet and Kwintet. The authors came to a number of conclusions: 1. Perspectives in information system strategy are divided into different parts consist of ERP system, supporting system, and manual approach, depending on how the e-business companies uses the information system strategies. 2. Information system strategies are embedded with ERP system and are interconnectivity used companies that use the e-business as their core business system. 3. The e-business provides information workflow to support information sharing. 4. The final conclusion is that there are remaining perspectives, which are not connected to ERP system, but they are vital for the implementation of information system strategies for information sharing.

15- Qadri, 2013: (Strategic Framework for a Successful E-commerce in Palestine)

The aim of this research is to suggest strategies that would facilitate the development of e-commerce in the Palestinian market and formulate a strategic framework for successful e-commerce activities. This research benefited from the international and regional ecommerce experience by exploring the critical factors for a successful ecommerce. Then, a strategic analysis of the Palestinian market's current situation was made, by considering the critical factors for e-commerce adoption. The analysis was based on collected data from the private and public sector reports and documents, as well as on interviews with key figures in several relevant sectors. Subsequently, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was performed to identify the strengths, weaknesses, opportunities, and threats facing the Palestinian market. This analysis was made in order to formulate ecommerce's vision, mission, and strategic short- and long-term objectives. The strategic framework was summarized through a SWOT matrix, which suggested feasible strategic solutions for e-commerce by capitalizing on the Palestinian strengths and opportunities to minimize threats and weaknesses thus achieving the suggested strategic goals. The main suggested strategies focus on modernization of the Palestinian legal framework to create an attractive business environment, utilization of ICT technology in the industrial sector to enhance its productivity and efficiency, the speeding up of the implementation of e-government and its e-services, and the improvement of the management and ICT skills of the Palestinian people. The research concludes with some recommendations to get the strategic plan implemented properly. It recommends establishment of a special governmental unit to be fully in charge of regulating and supervising e-commerce in Palestine.

16- Ivanov, 2012: (The impact of e-commerce on small-size companies in Sweden)
The purpose of this study is to examine the influence of e-commerce on the small-size companies in Sweden. This study describes the drivers for ecommerce adoption and investigates the barriers and benefits faced from the companies when starting the process of implementation. A qualitative research was performed and an addictive approach was used, where the research findings and the theoretical background were connected by going back and forward in the process of analysis. Interviews with small companies in Värmland Country, Sweden were conducted in order to answer the research questions. This study shows that Swedish companies have relatively well developed e-commerce strategies comparing to other counties, but the gap between small and large companies is still visible. The decisions for ecommerce adoption are dependent on the knowledge of the owner /manager and e-commerce is extensively used as a marketing tool. Main benefits of ecommerce adoption are improved internal efficiency and increased information exchange.

The results suggest that companies value less than before the cost factor and consider the lack of knowledge as a main barrier. At the same time many companies are not motivated enough to make improvements, because of lack of customer demand.

17- Esmaeily, 2006: (The formation of E-business: - A study simulating approaches when forming an e-business)

The ambition with this study is to create better understanding in how a digitalized e-business has been conceptualized and implemented, in to the world of electronic business-making, the main objective is to research product development, with the intention of a fully composed web based electronic business establishment, from the start until the present, the researcher intends to give a better understanding in how a digitalized e-business is planned and implemented. The topics in this research are most similarly outputted to how a company usually Works. The researcher chose to perform a qualitative approach toward the collection of information, which is based upon the major questions that was intended to answer with this research. The study suggests to businesses that have the goal of entering the market to evaluate their different options when forming their strategies, and it is conclude the e-business should be the means to an end and not the end it self.

18- Hjouj, 2005: (Applying E-Business in Fast Moving Consumer Goods (fmcg) Wholesale Enterprises In Palestine)

This study discusses the issue of E-business in companies operating in the consumer products sector, this includes food, drinks and tobacco products. The characteristic that distinguishes these companies is their coverage of the market through distribution and wholesale to other operating companies, this study developed a mechanism to measure the strength of the telecommunications and information infrastructure in these companies and their ability to transform e-business , The basic information was collected through the researcher's practical experience and through the personal interview and questionnaire, and this method of research is quantitative and qualitative. The questionnaire was distributed to 40 Palestinian companies that were selected according to their commercial activity, geographical distribution and information infrastructure, and this research was applied only to companies working in the West Bank only. Finally, the results of the research study on current practices in evolving e-business in the most successful FMCG wholesale enterprises in Palestine are given. In this research, some aspects of business process innovation and e-business usage have been investigated (general e-business issues with levels of e-business usage, key objectives of participating in e-business, alignment of business strategy with e-business initiatives, e-business impact on the organization and e-business special usage software). Companies in the sector use e-business mainly to improve their internal processes and procedures. The technologies most commonly used by small and large enterprises alike are e-mail, websites; these are followed, at a considerable distance in terms of diffusion, by EDI, data file exchange through email (though very few smaller businesses use these). The most advanced technologies, such as CRM, SCM systems, and Knowledge Management solutions, are still rare and are used only by larger enterprises. ERP systems are the most apparent to be the common factor shared by all companies surveyed.

19- Christensen & Methlie, 2003: (Value Creation in e-business: Exploring the Impacts of Internet-Enabled Business Conduct)

The researchers conducted a survey in Norwegian enterprises seeking to find out if e-business had a significant positive impact on sales, profits, return on investments and return on equity, 330 companies actively engaging in e-business participated in the survey. Survey results were analyzed using descriptive statistics, cross tabulations and exploratory factor analysis. The results showed that 21,4 % of companies reported increase in sales, 14,8 % reported increase in profits, 13,1 % - return on investment, 10,8 % - return on equity. Based on the results, authors argued that usage of e-business in most cases had no significant impact on firm’s financial and economic indicators, the study conclude that e-business in Norwegian enterprises is in its infancy and that the companies “put all their efforts into relatively simple and primitive e-business solutions ,Based on the findings authors stressed the role of management in the development and implementation of appropriate e-business model in order to create competitive advantage.

20- Rodgers et al, 2002: (Developing e-business: a strategic approach)

This study analyzed three companies that use e-business (GM, Ford, and Dailmer Chrysler) and record the most advantages that achieved from using e-business and the study concluded, while e-business is often mixed with electronic commerce (e-commerce), they are completely different concepts. E-business encompasses e-commerce as well as many other applications. There are more benefits to be derived from e-business than from e-commerce. Electronic business (e-business) is revolutionizing the way of communication between internal and external stakeholders within an organization. Connecting numerous information systems and integrating data streams can significantly increase the operational efficiency of the firm. E-business can lead to competitive advantage as well as profitability.

The researcher and as a result of his review of all previous studies that all researchers emphasized the need for companies to go to e-business, the most important conclusions that can be summarized from previous studies

1- E-business has the potential to alter the traditional form of economic activities.

2- The integration of e-commerce and e-business will bring a renaissance in marketing function.

3-The use of specialized EFRM for bookkeeping and financial reporting provides the possibility of drawing up a Cash Flow Statement in both ways.

4- E-business improve competitive performance in supply chain operations.

5- E-business implementation may be considered an expensive and disruptive technology by managers of SMEs, but in the long run the benefits derived from the diffusion of e-business will outweigh the costs.

6- E-business can lead to competitive advantage as well as profitability and increase the operational efficiency of the firm.

7- E-business should be the means to an end and not the end it self.

8- E-business is revolutionizing the way of communication between internal and external stakeholders within an organization.

All this confirms the need to go to e-business in Palestine, especially after the experience that the business sector in the world in general and in Palestine in particular went through as a result of exposure to the Corona pandemic (2020) and this explains the researcher's approach to suggested a model for e-business based on Palestinian business environment as shown in the next section.

2.3 E-business Model

These approaches do not focus on development stages or the evolution of e-business over time but rather on the components, which can be summarized under the buzzword e-business. Interesting on of the first example delivered by Senior Manager e-business Deloitte & touche (Campagnaro, 2001)

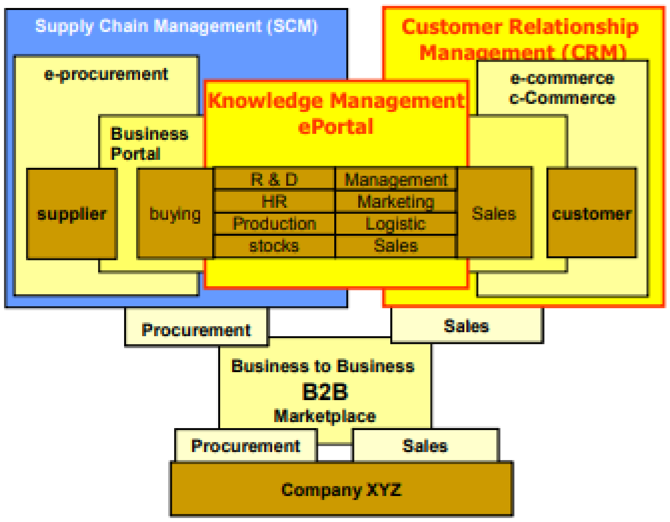


Figure 2.6: Deloitte consulting e-business model (Campagnaro, 2001)

The most convincing examples to explain a bit the group of functional e-business models is presented by Deloitte consulting. Deloitte consulting is a very large consulting company very actively involved in the e-business discussion. Figure 2.6 presents a nice representation about the components of e-business taking into account the supply, all, company functions and supporting enterprise strategies. In the same manner as in the previous example the material and information flow from supplier to customer is integrated. Of course the strong focus on knowledge management, which interlinks SCM and CRM. (Campagnaro, 2001)

E-Business model aims at improving business performance through increasing connectivity in the value chain and across businesses (See Figure 2.7) It uses Internet technologies in order to improve services, reduce cost, and offer new business opportunities.

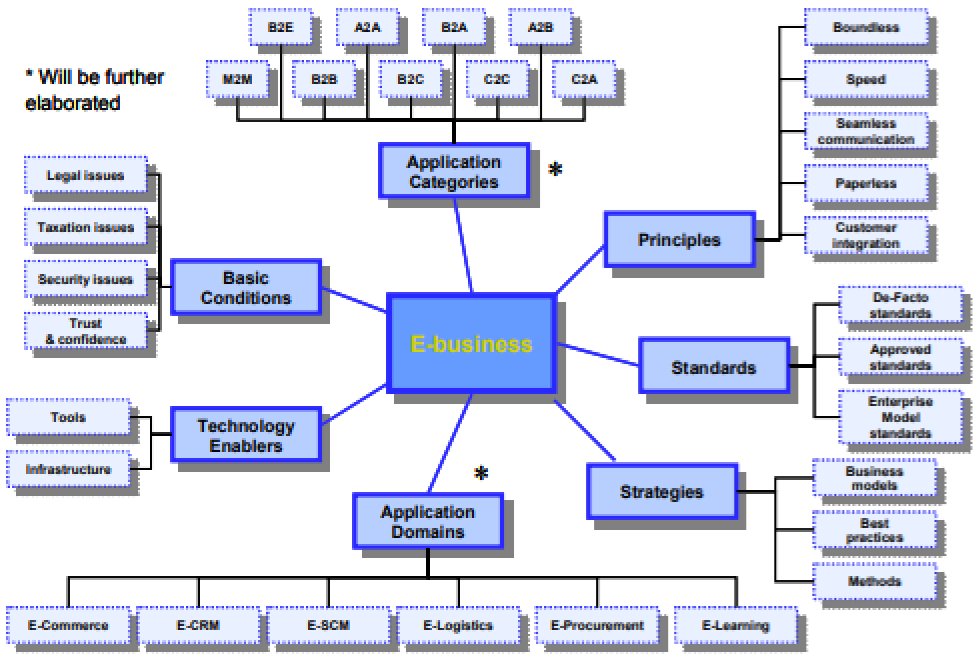


Figure 2.7: The conceptual model for e-Business (Thoben et all, 2002)

Where application categories describe the type of interaction between the different market actors involved in e-business. Each of them describes a category in which e-business can be applied and application domains are part or partly included in the E-business approach. Each of them is related to specific process support by the use of E-business systems. (Thoben et all, 2002)

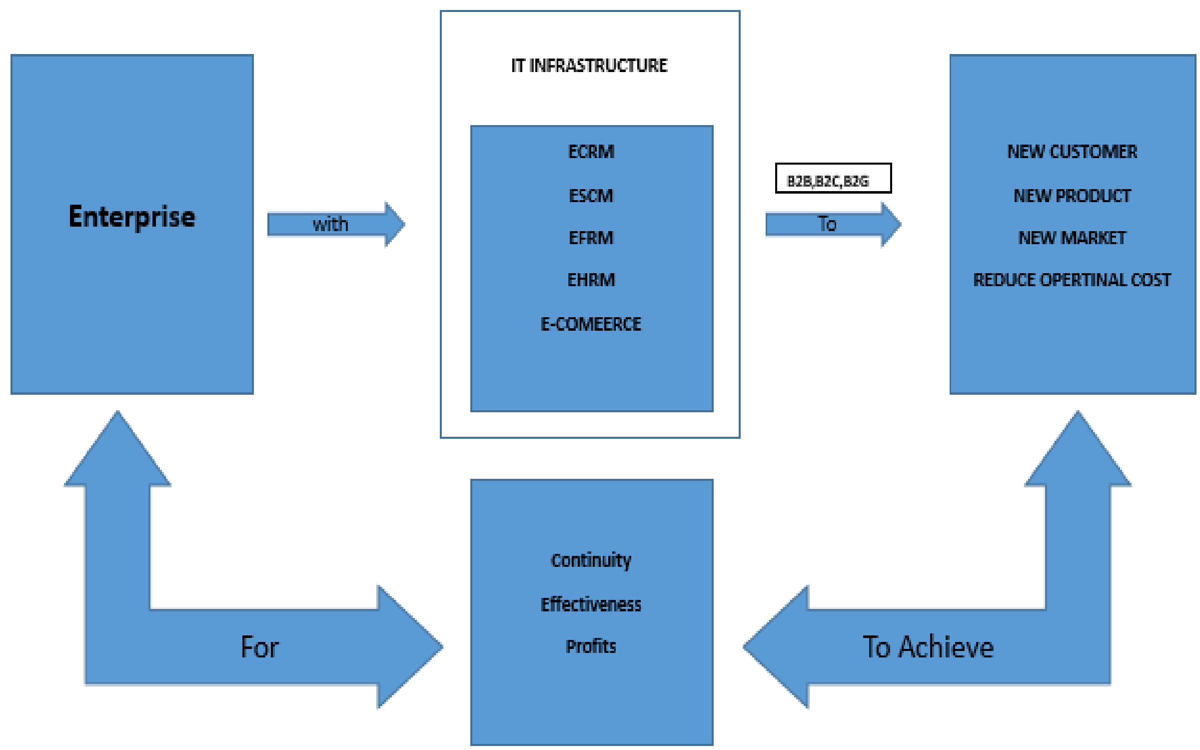
The researcher relied on a definition of an E-business model as it is the term**, E-business model refers to an enterprise's plan to Increase a profit, find new customer and market, increase efficiency, all of this to insure continuity, by using electronic component and system's (ESCM,ECRM,EHRM,EFRM,E-commerce) to manage, coordinate, and facility all business process between enterprise and stakeholder (B2B,B2C,B2G), with the availability of IT infrastructures and the desire and investment to adopt e-business by the enterprise.**

In this research, the researcher suggests an e-business model as show in figure (2.8) that is It might be feasible in the Palestinian business environment by measuring three dimensions showing the extent of the possibility of the application of e-business in the Palestinian enterprises which are as follows:

1. The readiness of the company to implement e-business

2. The reasons and obstacles that the enterprises do not implement e-business

3. The degree of the company's interest in the e-business model and included it in its strategic plans.



e-business Model (suggested)

Figure (2.8)

Chapter III Methodology

3.1 Research Method

The study is qualitative and descriptive in nature and the data is based on primary and secondary sources of data. Such a tactic is adopted in the study as the area of research is very broad and sources of data are also spread across multiple locations.

To reach a conclusive idea of the larger picture on E- Business trends, the researcher analyzed and studies international and local researches about e-business as a secondary data, and the existing survey as a primary data would give a better result in finding the answers to the research question framed.

3.2 Data Sources

The researcher has used two main sources for data collection:

Primary sources: For the analytical part, the researcher collected information by developing a questionnaire and distributing it to the business sector in Palestine, specifically to the employees working in senior management, strategic planning, information technology, marketing, and HR department.

Secondary Sources: for the aim of developing the theoretical framework, the researcher has used secondary data sources such as foreign & Arabic studies, books that are of relation to the topic, publications, journals, thesis, in addition to searching different sites on the internet, and reviewing international system provider companies.

3.3 Research Population

Research population consists of the business sector in Palestine including all companies / enterprises working in Palestine almost 156,000 enterprises (PCBS ,2020), Specifically, the employees working in senior management, strategic planning, information technology, marketing, and HR department.

3.4 Research Sample

A Convenience sampling (also known as availability sampling) was used where it is a specific type of non-probability sampling method that relies on data collection from population members who are conveniently available to participate in study. Google forms or questions can be mentioned as a popular example for convenience sampling (BRM, 2021) , the following table (3.1) highlights the sample size reference to Enterprises by business size , According to the European model (OECD, 2021) Enterprises can be classified in different categories according to their size; for this purpose different criteria may be used (e.g. number of persons employed, employees, balance sheet total, investments, ...), but the one most common in a statistical context is number of persons employed :

a) Micro enterprises: fewer than 10 persons employed.
b) Small enterprises: 10 to 49 persons employed.
c) Medium-sized enterprises: 50 to 249 persons employed.
d) Large enterprises: 250 or more persons employed.

Table (3.1) Sample distribution relative to research population

Enterprise	Number of respondents	Percentage (%)	The Degree of use of any e-business tools
Micro(<10)	26	25	Average
(11<Small<49)	36	34.6	Average
(50< Medium<250)	24	23.1	High
Large(>250)	18	17.3	High
Total	104	100	

All business enterprise is within the scope of the study, after all questionnaire responses were collected and returned, some responses were filtered out since they were incomplete or not compatible with the research criteria, this left some business sector or enterprise type with a very limited number of responses that cannot be used for generalizations and would contaminate the results, and thus they have been excluded.

3.5 Variables Description of Research Sample

Following table (3.2) shows the distribution of the sample relative to enterprise/company type of the research.

Table (3.2) Sample Distribution Relative to demographic factors

Variable	Level	Frequency	Percentage (%)
Gender	Male	62	59.6
	Female	22	40.4
Academic qualification	Diploma	15.4	16
	BA	53.8	56
	Higher Studies	30.8	32
Period of work in the enterprise	<5 Y	42	40.4
	5Y-10Y	38	36.5
	10Y-15Y	16	15.4
	>15Y	8	7.7
Number of employees	<10 emp.	26	25
	11emp. - 49 emp.	36	34.6
	50emp – 250emp.	24	23.1
	>250 emp.	18	17.3
Department	Marketing	20	19.2
	Logistics	10	9.6
	Finance	18	17.3
	HR	10	9.6
	Planning	4	3.8
	IT	20	19.2
	other	22	21.2
Take IT/e-marketing/e-commerce/ training	Yes	44	42.3
	No	60	57.7

3.6 Primary Research Tool

A questionnaire was developed regarding “Developing an E-Business model for enterprises in the Palestinian business environment”, and It was distributed through Google Form link (https://forms.gle/DWHa9ShNJ6xDq2gf7)

The questionnaire consists of two sections:

First section: consist of characteristics related to the respondents themselves (Gender, Academic Qualification, Age Group, Period of working with enterprise, Number of employees, different departments, take IT, e-commerce, e-marketing training).

Section Two: It consists of a series of questions of 3 dimensions to evaluate the suggested e-business model (Figure 2.8) as follows :

1. Measures the readiness of the company to implement e-business
2. The reasons and obstacles that the enterprises do not implement e-business
3. The degree of the company's interest in the e-business model and included it in its strategic plans.

The total number of questions on section two is 31, responses to this section was using two types of questions, 3-Points Likert scale questions and, 5-Points Likert scale questions as follows:

In dimension 1 the total number of questions is 15 and its developed to measure the readiness of the company to implement e-business, by checking the availability of e-business components or systems, and to measure the readiness of the infrastructure in the enterprise/company to adopt the e-business model.

The researcher used 3 Points Likert Scale question as can be seen in table (3.3), 3 Point Likert scale is a scale that offers agree and disagree as to the polar points along with a neutral option. Like the 2-point scale, the 3-point scale is also used to measure agreement. Options will include: Agree, Disagree and Neutral.

Table (3.3): 3 Points Likert Scale

Answer	Scale
Agree	3
Neutral	2
Disagree	1

The following table show the 3-point Likert Scale Correction Key

Table (3.4)

Mean Value	Degree	Level of agreement
3.00-2.34	Agree	High
2.33-1.67	Neutral	Average
1.66-1.00	Disagree	Weak

In dimension 2&3 the total number of questions is 16, and it's developed to measure the reasons and obstacles that the enterprise/company does not go to implement e-business, and to measure The degree of the enterprise/company's interest in the e-business model and include it in its strategic plans.

The researcher used 5-point Likert scale questions as shown on table (3.4), Likert scale is one of the tools most used by researchers to assess the opinions and attitudes of a target audience. This type of question is necessary to measure the opinion or belief of the respondents to a particular topic. Typically, the response options measure is a five, seven, or nine-point scale of agreement used to measure respondents' agreement with various data.

Table (3.5): Likert Scale

Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Code	5	4	3	2	1

Table (3.6): Likert Scale (Reverse Coding)

Category	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Code	1	2	3	4	5

Table (3.7): Likert Scale Correction Key

Mean Value	Degree	Level of agreement
5.00-4.21	Strongly Agree	High
4.20-3.41	Agree	
3.40-2.61	Neutral	Average
2.60-1.81	Disagree	Weak
1.80-1.00	Strongly Disagree	

3.7 Test of Validity and Consistency

The researcher designed the questionnaire in its initial form, and then verified the validity of the study tool by presenting it to the supervisor and a group of qualified and experienced arbitrators as shown on appendix B. The researcher sent the questionnaire by e-mail to a number of arbitrators. They were asked to express their opinion on the paragraphs of the questionnaire in terms of: The degree of clarity and linguistic integrity of the language of the paragraphs, the degree of inclusion of the paragraphs that cover the part studied, and add any information, amendments or paragraphs that they find appropriate.

In addition, the tool was validated using Pearson Correlation that found high significance values indicating uniformity of the questionnaire section, and the values were as follows:

Table (3.8) Pearson Correlation of Questionnaire Segments

No.	R Value	Sig. (2tailed)	No.	R Value	P-Value
A1	**0.634**	**0.000**	**C1**	**0.735**	**0.000**
A2	**0.691**	**0.000**	**C2**	**0.753**	**0.000**
A3	**0.636**	**0.000**	**C3**	**0.567**	**0.000**
A4	**0.595**	**0.000**	**C4**	**0.715**	**0.000**
A5	**0.785**	**0.000**	**C5**	**0.616**	**0.000**
A6	**0.523**	**0.000**	**C6**	**0.604**	**0.000**
B1.1	**0.525**	**0.000**	**C7**	**0.598**	**0.000**
B1.2	**0.666**	**0.000**	**C8**	**0.482**	**0.000**
B1.3	**0.493**	**0.000**	**D1**	**0.819**	**0.000**
B1.4	**0.659**	**0.000**	**D2**	**0.696**	**0.000**
B2	**0.602**	**0.000**	**D3**	**0.763**	**0.000**
B3	**0.631**	**0.000**	**D4**	**0.807**	**0.000**
B4	**0.605**	**0.000**	**D5**	**0.885**	**0.000**
B5	**0.593**	**0.000**	**D6**	**0.871**	**0.000**
B6	**0.702**	**0.000**	**D7**	**0.824**	**0.000**
B7	**0.795**	**0.000**	**D8**	**0.818**	**0.000**
B8	**0.668**	**0.000**			
B9.1	**0.49**	**0.000**			
B9.2	**0.703**	**0.000**			
B9.3	**0.655**	**0.000**			

All R-values are positive indicating a positive relationship and correlation between sections of the questionnaire; P-values are also very important, indicating the uniformity and validity of the tool were being Correlation is significant at the 0.01 level (2-tailed) and Correlation is significant at the 0.05 level (2-tailed)

The researcher verified the consistency of the tool through calculating the total value of consistency using Cronbach Alpha, the result indicated that the tool has a consistency that meets the purpose of this study, Cronbach Alpha had an overall score of (0.826) that indicated that the tool is consistent.

Table (3.9): Cronbach Alpha for dimensions and overall score

Dimension	Consistency Score
E-BUSINESS Component/Systems	**0.720**
Information Technology components/infrastructure	**0.875**
The reasons and obstacles that the company does not go to implement e-business	**0.787**
The company's interest in the e-business model and included it in its strategic plans.	**0.923**
Overall score	**0.826**

3.8 Research Procedure

After the researcher verified the search tool through validity and consistency tests, the questionnaire was sent electronically (using google form) to research society, the number of questionnaires valid for analysis is (104).

3.9 Statistical Processing Tool used for Questionnaire Analysis

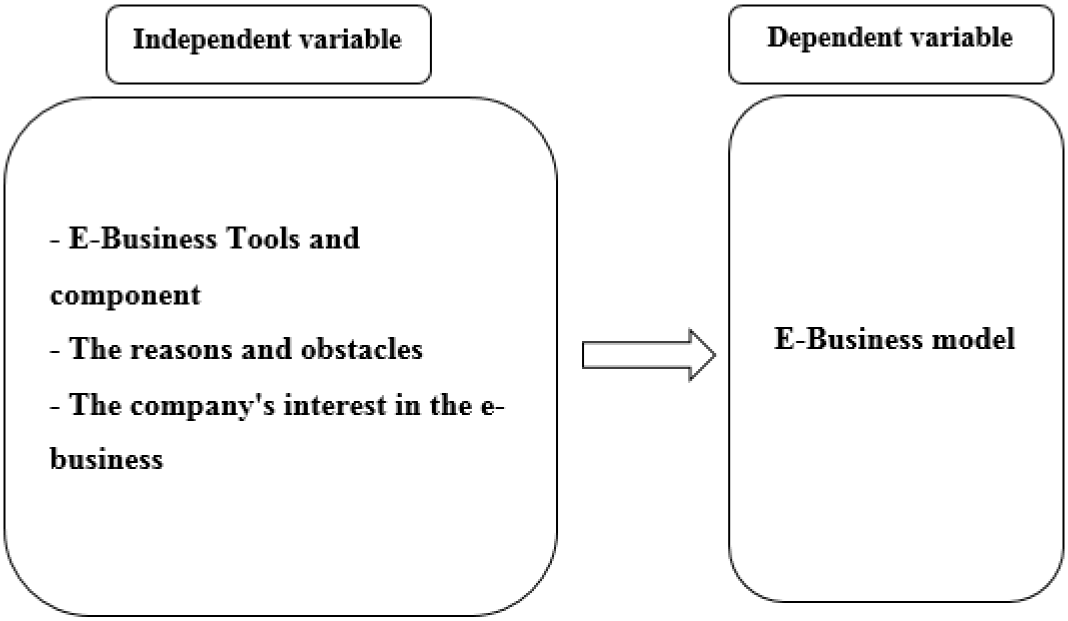
After the collection of the questionnaires and confirming their validity for the analysis, they were coded for statistical processing while aligning to the research questions, hypothesis and objectives, we use the following statistical tools (Table 3.10) using BM SPSS 2.6 (Statistical Package for Social Sciences).

Table 3.10 Statistical Tools

Statistical Tools	**Notes**
Numbers and percentages	Description of the variables of the personal study in addition to the number and percentage of responses to the paragraphs of the questionnaire
Means	To determine the degree of agreement or disagreement for each question
Standard Deviations SD	To measure of the amount of variation or dispersion of questionnaire answer to mean value
T-test	To determine if there is a significant difference between the means used 2 as a test value to 3-point Likert used 3 as a test value to 5-point Likert
The Ratio %	To measure the percentage of agreement on each question
P-Value	To determine statistical significance
Q Rank	The order of the questions according to the extent of their agreement
Pearson Correlation	To Test of Validity and Consistency
Cronbach Alpha	To ensure the consistency of the research tool

3.10 Research Model

The following figure (3.1) shows the independent and dependent variable for the study.



Chapter IV Data Analysis

4.1 General Results

4.2 Research Questions Results

4.2.1 Results Related to First Sub-Hypothesis

4.2.2 Results Related to Second Sub-Hypothesis

4.2.3 Results Related to Third Sub-Hypothesis

4.2.4 Results Related to Forth Sub-Hypothesis

4.2.5 Results Related to Fifth Sub-Hypothesis

4.2.6 Results Related to Main Hypothesis

4.1 General Results

The results section where reported the findings of this study based upon the methodology applied to gather information, the results section state the findings of the research arranged in a logical sequence without bias or interpretation.

the results of a study do not prove anything. Findings can only confirm or reject the hypothesis underpinning this study, and to understand the problem from within, to break it into pieces, and to view the research problem from various perspectives.

The following tables show the general result for each dimension on the questionnaire.

1. Measures the readiness of the company to implement e-business
   a) E-BUSINESS Component/Electronic Systems

Table (4.1) Result of E-BUSINESS Component/Electronic Systems

Q	A1	A2	A3	A4	A5	A6
Mean	2.17	1.87	2.62	2.44	2.33	2.46
Degree	Neutral	Neutral	Agree	Agree	Neutral	Agree
Std.Deviation	.897	.789	.715	.774	.875	.749

   b) Information Technology components/infrastructure

Table (4.2) Result of information Technology components/infrastructure

Q	B1.1	B1.2	B1.3	B1.4	B2	B3	B4
Mean	2.87	2.62	2.81	2.23	2.33	2.44	2.88
Degree	Agree	Agree	Agree	Neutral	Neutral	Agree	Agree
Std.Deviation	.442	.741	.559	.895	.830	.774	.425

Q	B5	B6	B7	B8	B9.1	B9.2	B9.3
Mean	1.90	2.54	2.54	2.62	2.83	2.87	2.46
Degree	Neutral	Agree	Agree	Agree	Agree	Agree	Agree
Std.Deviation	.950	.823	.775	.687	.511	.442	.823

2. The reasons and obstacles that the company does not go to implement e-business

Table (4.3) Result of the reasons and obstacles that the company does not go to implement e-business

Q	C1	C2	C3	C4	C5	C6	C7	C8
Mean	2.71	2.52	2.79	2.83	2.75	3.00	2.63	3.37
Degree	Neutral	Disagree	Neutral	Neutral	Neutral	Neutral	Neutral	Neutral
Std.Deviation	.992	1.014	.992	.980	1.002	1.061	.946	.986

3. The degree of the company's interest in the e-business model and included it in its strategic plans.

Table (4.4) Result of the degree of the company's interest in the e-business model and included it in its strategic plans.

Q	D1	D2	D3	D4	D5	D6	D7	D8
Mean	3.63	3.77	3.21	3.40	3.98	3.96	3.83	3.98
Degree	Agree	Agree	Neutral	Neutral	Agree	Agree	Agree	Agree
Std.Deviation	1.098	1.054	1.204	1.137	.995	.944	.999	1.052

We notice from table (4.1 & 4.2 & 4.3 & 4.4) that there are noticeable discrepancies between the responses in each dimension, this will be tackled in the next section.

4.2 Research Questions Results

The main research question is it possible to developing an E-BUSINESS model based on the Palestinian business environment?

In order to answer this question, it has been converted into sub-hypothesis as follows:

4.2.1 First Sub hypothesis:

"Palestinian enterprise doesn’t have or use any component/electronic system from e-business"

We notice from table (4.4)

- That results from (A3 to A6) statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis that Palestinian enterprise doesn’t have or use any component/electronic system from e-business, what is meant here is (EFRM, EHRM, IT and E-commerce).
- That results in (A1 & A2) not statistically significant at $\alpha = 0.05$ and thus we accept this hypothesis that Palestinian enterprise doesn’t have or use any component/electronic system from e-business, what is meant here is (ECRM, ESCM).
- The average mean value for use of any E-business components/electronic system in Palestinian enterprise/company is (2.315) with degree (Neutral) and level of agreement (Average), These results are due to that the sample included micro and small companies that were neutral in the use of E-business tools.
- We also noted that the companies' interest in using and owning an electronic system to manage financial resources outweighs their interest in owning any of the other tools.
- Arrange the using and owning an E-business components or electronic system in Palestinian companies according to the surveyed sample is:

  1- Electronic Financial Resource Management System (EFRM)
  2- Management Information System Department (IT)
  3- Electronic Commerce System (E-commerce)
  4- Human Resource Management system (EHRM)
  5- Customer Relationship Management system (ECRM)
  6- Electronic Supply Chain Management System (ESCM)

Table (4.5) First Sub Hypothesis Results

Q		Mean	SD	The Ratio %	T-Test	P-Value	Level Of Agreement	Q Rank
A1	The Enterprise/company implemented an Electronic Customer Relationship Management system (ECRM)	2.17	.897	72.33	1.968	.052	Average	5
A2	The Enterprise/company implemented an Electronic Supply Chain Management System (ESCM)	1.87	.789	62.33	-1.740	.085	Average	6
A3	The Enterprise/company implemented an Electronic Financial Resource Management System (EFRM)	2.62	.715	87.33	8.781	.000	High	1
A4	The Enterprise/company implemented an Electronic Commerce System (E-commerce)	2.44	.774	81.33	5.830	.000	High	3
A5	The Enterprise/company implemented an Electronic Human Resource Management system (EHRM)	2.33	.875	77.67	3.810	.000	High	4
A6	The company have a Management Information System Department (IT)	2.46	.749	82.00	6.281	.000	Agree	2

4.2.2 Second Sub Hypothesis:

"The Palestinian enterprise infrastructure not ready to move to e-business"

We notice from table (4.6)

- That all results (except B5) are statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis that Palestinian enterprise infrastructure not ready to move to e-business
- The average mean value for information Technology components/infrastructure used in Palestinian enterprise/company is (2.567) with degree (Agree) and level of agreement (High), these high results prove that the infrastructure in Palestinian companies is ready to adopt e-business.
- We also noticed that companies are not interested in using and owning an electronic wallet / payments and servers as it comes in last, despite its importance in adopting the e-business.
- Arrange the using and owning an information technology component and readiness of infrastructure to adopt a-business in Palestinian companies according to the surveyed sample is:

  1- Internet
  2- PC
  3- Scanner
  4- Printer
  5- Smartphone
  6- Laptop
  7- LAN
  8- Website
  9- Database
  10- Barcode Reader
  11- Firewall
  12- Servers
  13- Tablet
  14- Electronic wallet / payments

Table (4.6) Second Sub Hypothesis Results

Q		Mean	SD	The Ratio %	T-Test	P-Value	Level Of Agreement	Q Rank
B1.1	The enterprise/company have and use PC	2.87	.442	95.67	19.970	.000	High	2
B1.2	The enterprise/company have and use Laptop	2.62	.741	87.33	8.465	.000	High	6
B1.3	The enterprise/company have and use smartphone	2.81	.559	93.67	14.742	.000	High	5
B1.4	The enterprise/company have and use tablet	2.23	.895	74.33	2.630	.010	Average	13
B2	the enterprise/company have servers	2.33	.830	77.67	4.019	.000	Average	12
B3	The enterprise/company have firewall	2.44	.774	81.33	5.830	.000	High	11
B4	The enterprise/company have Internet	2.88	.425	96.00	21.220	.000	High	1
B5	The enterprise/company have Electronic wallet/payments	1.90	.950	63.33	-1.032	.305	Average	14
B6	The enterprise/company have website	2.54	.823	84.67	6.668	.000	High	8
B7	The enterprise/company have data base	2.54	.775	84.67	7.087	.000	High	9
B8	The enterprise/company have LAN	2.62	.687	87.33	9.135	.000	High	7
B9.1	The enterprise/company have and use printer	2.83	.511	94.33	16.506	.000	High	4
B9.2	The enterprise/company have and use Scanner	2.87	.442	95.67	19.970	.000	High	3
B9.3	The enterprise/company have and use barcode reader	2.46	.823	82.00	5.716	.000	High	10

4.2.3 Third Sub-Hypothesis

"There is no barriers to do e-business in Palestinian enterprise"

We notice from table (4.7)

- That results in (C1, C2, C3, C5, C7, and C8) are statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis There is no barriers to do e-business in Palestinian enterprise.
- That results in (C4 and C6) are not statistically significant at $\alpha = 0.05$ and thus we accept this hypothesis there are barriers to do e-business in Palestinian enterprise.
- The average mean value for the reasons and obstacles that the company does not go to implement e-business is (2.825) with degree (Neutral) and level of agreement (Average).
- We also noticed that companies are concerned about security issues, and information security.
- Arrange the reasons and obstacles that the company does not go to implement e-business according to the surveyed sample is:
  1- The enterprise/company was too concerned about security issues.
  2- E-business technologies are too expensive to implement.
  3- Concern over the impact of e-business on supplier relationships.
  4- Concern over the impact of e-business on customer relationship
  5- The enterprise/company is too small to benefit from any e-business activities.
  6- Concern over the impact of e-business on the organizational structure of the enterprise / company
  7- E-business technologies are too complicated.
  8- Concern over the impact of e-business on internal work processes

Table (4.7) Third Sub Hypothesis Results

Q		Mean	SD	The Ratio %	T-Test	P-Value	Level Of Agreement	Q Rank
C1	Concern over the impact of e-business on the organizational structure of the enterprise / company	2.71	.992	54.23	-2.966	0.004	Average	6
C2	Concern over the impact of e-business on internal work processes	2.52	1.014	50.38	-4.834	0.000	Weak	8
C3	Concern over the impact of e-business on customer relationship	2.79	.992	55.77	-2.175	0.032	Average	4
C4	Concern over the impact of e-business on supplier relationship	2.83	.980	56.54	-1.801	0.075	Average	3
C5	The enterprise/company is too small to benefit from any e-business activities.	2.75	1.002	55.00	-2.543	0.012	Average	5
C6	E-business technologies are too expensive to implement.	3.00	1.061	60.00	0.000	1.000	Average	2
C7	E-business technologies are too complicated.	2.63	.946	52.69	-3.940	0.000	Weak	7
C8	The enterprise/company too concerned about security issues.	3.37	.986	67.31	3.780	0.000	Average	1

4.2.4 Forth Sub-Hypothesis

"The Palestinian enterprise don't will to invest in e-business"

We notice from table (4.8)

- That all results (except D3) are statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis the Palestinian enterprise don't will to invest in e-business.
- The average mean value for the company's interest in the e-business model and included in its strategic plans is (3.72) with degree (Agree) and level of agreement (High).
- We also noticed that companies are not interested in training employees from all departments on e-business systems.
- Arrange the company's interest in the e-business model and included it in its strategic plans according to the surveyed sample is:
  1- The enterprise/company believes in the necessity of adopting an e-business model in emergency situations.
  2- The enterprise/company believes that adopting a successful e-business model increases the company's effectiveness and efficiency.
  3- The enterprise/company believes that adopting a successful model for e-business is to ensure continuity.
  4- The enterprise/company believes in adopting a successful model for electronic business in order to increase profits.
  5- The enterprise/company believes in the need to change to e-business.
  6- The enterprise/company has a clear e-business vision.
  7- The enterprise/company provides all the necessary requirements to implement the e-business model
  8- The enterprise/company trains employees from all departments on e-business systems

Table (4.8) Fourth Sub Hypothesis Results

Q		Mean	SD	The Ratio %	T-Test	P-Value	Level Of Agreement	Q Rank
D1	The enterprise/company has a clear e-business vision	3.63	1.098	72.6	5.896	.000	High	6
D2	The enterprise/company believes in the need to change to e-business	3.77	1.054	75.4	7.442	.000	High	5
D3	The enterprise/company trains employees from all departments on e-business systems	3.21	1.204	64.2	1.792	.076	Average	8
D4	The enterprise/company provides all the necessary requirements to implement the e-business model	3.40	1.137	68	3.624	.000	Average	7
D5	The enterprise/company believes in the necessity of adopting an e-business model in emergency situations	3.98	.995	79.6	10.053	.000	High	1
D6	The enterprise/company believes that adopting a successful model for e-business is to ensure continuity	3.96	.944	79.2	10.384	.000	High	3
D7	The enterprise/company believes that adopting a successful model for electronic business in order to increase profits	3.83	.999	76.6	8.438	.000	High	4
D8	The enterprise/company believes that adopting a successful e-business model increases the company's effectiveness and efficiency	3.98	1.052	79.6	9.509	.000	High	2

4.2.5 Fifth Sub hypothesis:

“Micro, small and medium enterprises don’t believe in the necessity of adopting an e-business model”

In order to answer this hypothesis, we took a partial sample of the total sample that includes micro, small and medium-sized companies, and we analyzed the results of questions D6, D7, and D8, we notice from table (4.9)

- That all results are statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis Micro, small and medium enterprises don’t believe in the necessity of adopting an e-business model.
- The average mean value for the micro, small and medium enterprises believe in the necessity of adopting an e-business model.is (3.84) with degree (Agree) and level of agreement (High).
- Arrange the micro, small and medium enterprises believe in the necessity of adopting an e-business model according to the surveyed sample is:
  1- The enterprise/company believes that adopting a successful e-business model increases the company's effectiveness and efficiency, and this is consistent with a (Rodgers et al, 2002) study.
  2- The enterprise/company believes that adopting a successful model for e-business is to ensure continuity.
  3- The enterprise/company believes in adopting a successful model for electronic business in order to increase profits, and this is consistent with a (Rodgers et al, 2002) study.

Table (4.9) Fifth Sub Hypothesis Results

Q		Mean	SD	The Ratio %	T-Test	P-Value	Level Of Agreement	Q Rank
D6	The enterprise/company believes that adopting a successful model for e-business is to ensure continuity	3.88	.926	77.6	8.853	.000	High	2
D7	The enterprise/company believes that adopting a successful model for electronic business in order to increase profits	3.72	.978	74.4	6.836	.000	High	3
D8	The enterprise/company believes that adopting a successful e-business model increases the company's effectiveness and efficiency	3.93	1.071	78.6	8.051	.000	High	1

4.2.6 Main Hypothesis

“It is not possible to implement e-business model in Palestinian enterprise based on the Palestinian environment”

In order to answer this hypothesis, we did some statistical tricks (show Appendix A), {1,1;2,1;3,2;4,3;5,3} to convert 5-point Likert scale to 3-point Likert scale, and we analyzed the results of each diminutions, we notice from table (4.10)

- That all results (except 3) are statistically significant at $\alpha = 0.05$ and thus we reject this hypothesis It is not possible to implement e-business model in Palestinian enterprise based on the Palestinian environment
- The average mean value for all dimensions in the questionnaire is (2.31) with degree (Neutral) and level of agreement (Average).

- Arrange the four dimensions for e-business according to the surveyed sample is:
  1- Information Technology components/infrastructure
  2- The company's interest in the e-business model and included it in its strategic plans.
  3- E-BUSINESS Component/Systems
  4- The reasons and obstacles that the company does not go to implement e-business

Table (4.10) Main hypothesis Results

		AVERAGE						
D		**Mean**	**SD**	**The Ratio %**	**T-Test**	**P-Value**	**Level Of Agreement**	**Q Rank**
1	E-BUSINESS Component/Systems	2.31	.800	77.14	4.155	0.0233	Average	3
2	Information Technology components/infrastructure	2.57	.691	85.57	10.06	0.0225	High	1
3	The reasons and obstacles that the company does not go to implement e-business	1.84	.841	61.45	-1.958	0.125	Average	4
4	The company's interest in the e-business model and included it in its strategic plans.	2.49	.758	83.09	7.018	0.0115	High	2

Chapter V

5.1 Results

5.2 Conclusions

5.3 Recommendations

5.4 Future Research

5.1 Results

In the present study, we measured the ability to developed e-business model for enterprises based on the Palestinian business environment, through 4 main dimensions, E-business components, IT infrastructure, Reasons and Obstacles, and company interest in E-business.

Analyze related to question, what is the general component of e-business on the Palestinian enterprise?

The results showed that Palestinian enterprise/companies are interested to use some e-business components at the expense of other components/E-System, as the statistical analysis showed that there is a statistical significant of the companies' use of the following tools, respectively, according to consensus on their use, EFRM (87.33%), IT (82%), E-commerce (81.33%), and EHRM (77.7%), Where they can be considered general components with high agreed to use.
Also, the statistical analysis showed that there is no statistical significance of the companies' use of ECRM (72%) and ESCM (62%), These results are due to that the sample included micro and small companies that were neutral in the use of E-business tools as show in table (3.1).

Analyze related to the question, is the Palestinian enterprise infrastructure ready to shift to e-business?

The results showed that the Palestinian /companies have the basic IT infrastructure for the adoption of e-business, where statistical analysis showed a statistically significant Indicate on the availability of all information technology and infrastructure components as show in table (2.1) in the sample surveyed companies.
Also, it is not possible to pass on the results that indicated that there is no statistical significant of the companies' use of the electronic wallet and the electronic payment system, despite its great importance in adopting e-business.

Analyze related to the question, what are the barriers to do e-business in enterprise?

The results showed that the Palestinian /companies are concerned about the impact of adopting e-business on the organizational structure, internal work processes, customer relationship, and it’s too concerned about security issues, where it’s not concerned about its relationship with suppliers if using e-business.

Also the result the statistical results also indicated that Palestinian companies believe that e-business systems are inexpensive and uncomplicated and this is a good sign.

Analyze related to the question, how much are the Palestinian enterprise willing to invest in e-business?

The results showed that the Palestinian enterprise/companies are interest in the adopting e-business model and included it in its strategic planes, as the high percentage of companies believes in the necessity of adopting an e-business model in emergency situations (with 79.6%), and believes that adopting a successful e-business model increases the company's effectiveness and efficiency (with 79.6%), and believes that adopting a successful model for e-business is to ensure continuity (with 79.2%), and believes that adopting a successful model for e-business in order to increase profits (with 76.6%), and the result show that the enterprise/companies believes in the need to change to e-business (with 75.4%) and has a clear e-business vision (with 72.6%).

Also where the enterprise/companies provides all the necessary requirements to implement the e-business model (with 68%), enterprise/companies are not trained employees from all departments on e-business systems (with 64.2%) where it’s not a statistical significant in questionnaire.

Analyze related to the question, if micro, small and medium enterprises believe in the necessity of adopting an e-business model?

The results showed that the Palestinian micro, small and medium enterprise/companies, believe in the necessity and has a high level of agreement to adopting an e-business model as a way to ensure continuity (with 77.6%), increase profits (with 74.4 %), and increases the company's effectiveness and efficiency (with 78.6).

Analyze related to main question, is it possible to developing an E-BUSINESS model based on the Palestinian business environment?

With no statistical significant that there are obstacles and barriers that prevent Palestinian enterprise/companies from adopting e-business model (with 61.45%), and there is a statistical significant of readiness of the enterprise/company to implement e-business (with 81.3%), and the company's interest in the e-business model and included it in its strategic plans (with 83.1%) ,**We can say that there is a possibility to developing e-business model based on the Palestinian business environment .**

5.2 Conclusions

The Palestinian economy is developing and has the potential for more growth. E-business is one of the tools that could support this growth. This study has focused on e-business and has formulated a model for a successful e-business in Palestine, using e-business flexibility and efficiency to enhance Palestinian business sector by increase the enterprises chances of achieving continuity and effectiveness by finding new global and local markets, new customers, and thus increasing profits.

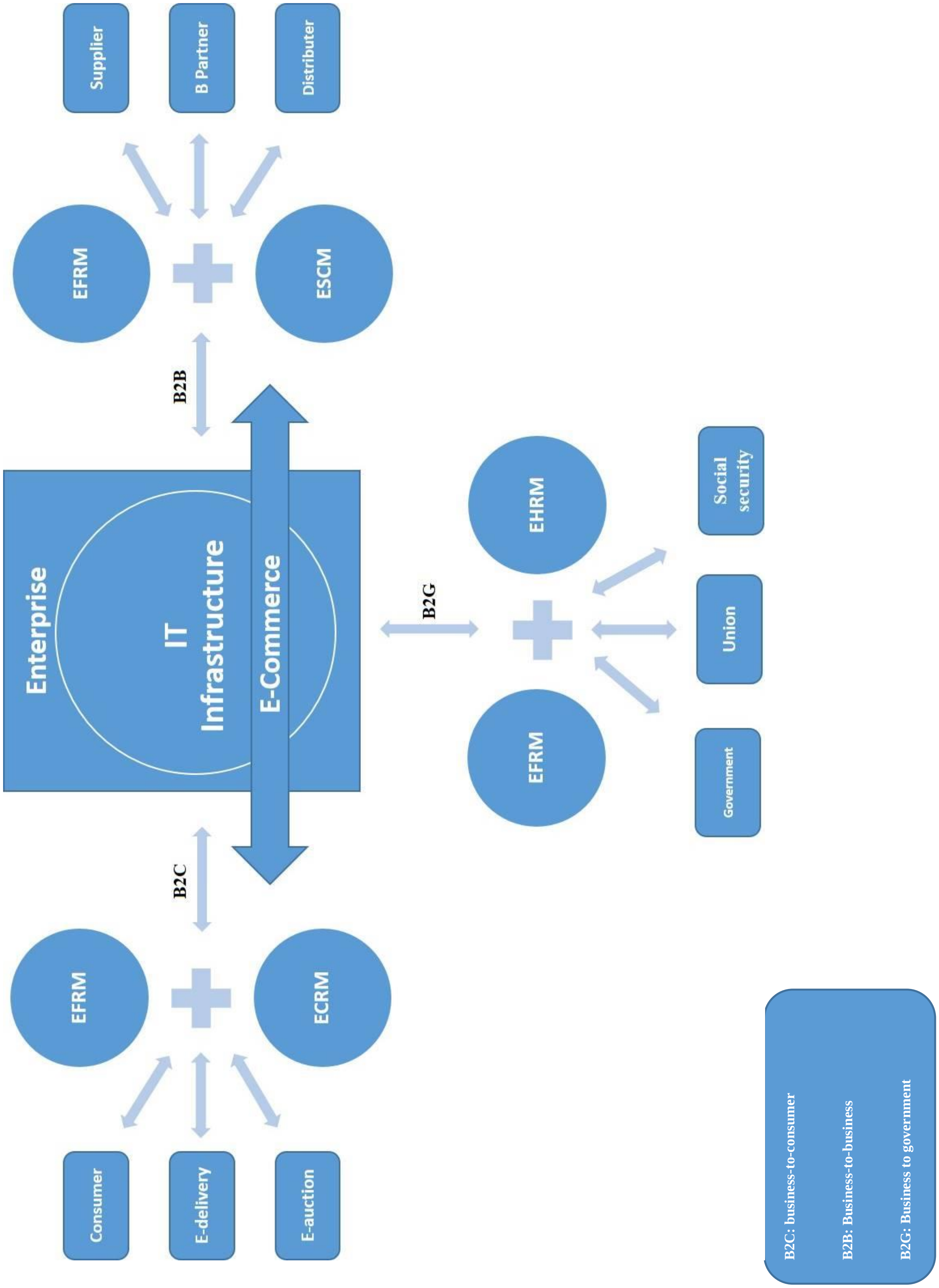
In this study, the researcher made use of several studies, research and academic papers written on e-business, and studied the critical factors that affect e-business adoption and its success factors. These critical factors were components/systems, IT infrastructure, barriers, Interest.

As the results included very good indicators of use Palestinians enterprise/companies the e-business tools and systems, the availability of information technology infrastructure to operate these systems, the presence of positive indicators about the interest of Palestinian companies and investment in e-business, and the absence of major obstacles and barriers that may prevent this, it can be said that the goal can be achieved from this study.

The aim of this study is to investigate the possibility of developing an e-business model based on the Palestinian environment, and after analyzing the main dimensions that make up the e-business model based on the surveyed sample, the study found that it is possible to apply an e-business model in the Palestinian Environment this model, if adopted, is expected to achieve a successful e-business in Palestine.

After identifying the components of the e-business model in the suggested model as shown in figure (2.8) and collecting data from Palestinian enterprises, the researcher develops Elayyan model for e-business based on the analysis of the information technology environment in Palestinian companies, and through the adoption of the main systems for e-business, and its reference to most important relationships in business appeared in the figure (5.1).

Figure (5.1): Elayyan Model



5.3 Recommendations

The business sector is considered one of the most important economic sectors in the Palestinian environment, and with the many challenges facing the business sector and its need to create a new environment, expand its markets, search for new products and new customers, so with these challenges, the study suggests that adopting e-business model may help enterprises/companies to ensure its continuity, increase its efficiency and effectiveness, and of course increase profits.

To achieve this, and after reviewing the results of the questionnaire and analyzing the data, the study recommends the following:

1. The study emphasizes the necessity of increasing the interest of Palestinian companies to use the electronic customer relationship management system (ECRM), the statistical analysis showed that there is no statistical significance of the companies' use of ECRM (72%). Table (4.5)
2. The study emphasizes the necessity of increasing the interest of Palestinian companies to use the electronic supply chain management system (ESCM), the statistical analysis showed that there is no statistical significance of the companies' use of ESCM (62%). Table (4.5)
3. The study emphasizes the necessity of training employees in all departments on the use of modern technology tools related to business, where enterprise/companies are not trained employees from all departments on e-business systems (with 64.2%). Table (4.8)
4. The study emphasizes the need for companies to develop the electronic payment system and the electronic wallet, the results that indicated that there is no statistical significant of the companies' use of the electronic wallet and the electronic payment system. Table (4.6)
5. The study recommends the necessity of preparing the appropriate environment in Palestinian companies to adopt the e-business model and provide all its needs.
6. The study emphasizes the need to encourage Palestinian small and medium companies to adopt e-business model through the establishment of e-business incubator in Palestine.
7. The Palestinian government should raise awareness and recognize the future impact of e-business.

8. E-business demands high security in order to provide services online and manage different communication methods, so telecommunications companies and Internet service providers in Palestine should raise awareness of information security. Table (4.7)
9. It is important to follow common standards in monitoring and measuring e-business progress in order to assess such progress and compare it with other countries.

5.4 Future Research

During the research process of this study, we came across a good idea for future study. This idea is not conducted in this study due to time limitation, cancellations of interview and terms of condition and policies with Palestinian companies.

The idea for future study is to test and verify Elayyan model by follow one process throughout the e-business chain. In order to examine this, interviews should be conducted with business partners, i.e. one e-business company, one supplier, one manufacturer, one distributor, one retailer and one customer.

By examining an e-business chain, it allows the researcher to earn more information about the interaction and communication between each business partner. Also, to earn a better understanding of how IT infrastructure and electronic systems can support the whole e-business chain.

Another study can be conducted on enterprise that have moved from the traditional business system to the e-business system, and to study the effect of this on all the enterprise's activities, its disadvantages and advantages.

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Appendices:

Appendix (A): Questionnaire

جامعة القدس
برنامج الدراسات العليا
كلية التجارة والاقتصاد
إدارة الإعمال

The researcher is conducting a study titled **"Developing an E-BUSINESS model for enterprises in the Palestinian business environment"** in partial fulfilment of the requirements of obtaining a master's degree in Business Administration from Al-Quds University - Palestine. Please take into account the objectivity and credibility in filling out the questionnaire, knowing that full confidentiality will be taken into account and that the data obtained will be used for the purposes of scientific research only.

Thank you very much.

Researcher
Mohammad Elayyan

First: Personal Information:

1- Gender

☐ Male ☐ Female

2- Academic qualification

☐ Diploma

☐ Bachelors

☐ Higher Studies

3- I have been working with this enterprise/company since

☐ Less than 5 years ☐ From 5 to 10 years

☐ From 10 to 15 years ☐ 15 years and more

4- Number of employees

☐ Less than 10 ☐ From 11 to 49 ☐ From 50 to 250 ☐ More than 250

5- In which department you work

☐ Marketing

☐ Logistics

☐ Finance

☐ IT

☐ HR

☐ Planning

☐ Other

6- Did you get IT/e-marketing/e-commerce/ training in the last 2 years?

☐ Yes ☐ No

Second: Questionnaire Areas

1- **This section measures the readiness of the enterprise/company to implement e-business**
يقيس هذا القسم مدى استعداد الشركة لتنفيذ الأعمال الإلكترونية

No.	Q.	**Agree** **موافق**	**Neutral** **محايد**	**Disagree** **غير موافق**
E-BUSINESS Component/Systems				
A1	The Enterprise/company implemented an Electronic Customer Relationship Management system (ECRM) طبقت الشركة نظام الكتروني لادارة علاقات الزبائن			
A2	The Enterprise/company implemented an Electronic Supply Chain Management System (ESCM) طبقت الشركة نظام الكتروني لادارة سلسلة التوريد			
A3	The Enterprise/company implemented an Electronic Financial Resource Management System (EFRM) طبقت الشركة نظام الكتروني لادارة الموارد المالية			
A4	The Enterprise/company implemented an Electronic Commerce System (E-commerce) طبقت الشركة نظام التجارة الالكترونية			
A5	The Enterprise/company implemented an Electronic Human Resource Management system (EHRM) طبقت الشركة نظام الكتروني لادارة الموارد البشريه			
A6	The company have a Management Information System Department (IT) لدى الشركة دائرة تكنولوجيا معلومات وبنيه تحتيه			
Information Technology components/infrastructure				
B1	The enterprise/company have and use تستخدم الشركة اجهزة كمبيوتر\لابتوب\اجهزة لوحية			
	PC			
	Laptop			
	Smartphone			
	Tablet			
B2	the enterprise/company have servers لدى الشركة خوادم			
B3	The enterprise/company have firewall لدى الشركة اجهزة حماية من الاختراقات			
B4	The enterprise/company have Internet هل لدى الشركة انترنت			

B5	The enterprise/company have Electronic wallet/payments لدى الشركة نظام دفع الكتروني\محفظة الكترونيه			
B6	The enterprise/company have website لدى الشركة موقع الكتروني			
B7	The enterprise/company have data base لدى الشركة قواعد بيانات			
B8	The enterprise/company have LAN لدى الشركة شبكة داخلية			
B9	The enterprise/company have and use لدى الشركة اجهزة طباعة\سكانر\قاريء كود			
	printer			
	Scanner			
	barcode reader			

2- This section measures the reasons and obstacles that the company does not go to implement e-business
يقيس هذا القسم الأسباب والعقبات التي تمنع الشركة من الذهاب إلى تنفيذ الأعمال الإلكترونية

No.	Q. السؤال	Strongly Agree موافق بشدة	Agree موافق	Neutral محايد	Disagree غير موافق	Strongly Disagree غير موافق بشدة
C1	Concern over the impact of e-business on the organizational structure of the enterprise / company القلق من تأثير الأعمال الإلكترونية على الهيكل التنظيمي للشركة					
C2	Concern over the impact of e-business on internal work processes القلق بشأن تأثير الأعمال الإلكترونية على إجراءات العمل الداخلية					
C3	Concern over the impact of e-business on customer relationship					

	القلق بشأن تأثير الأعمال الإلكترونية على العلاقة مع العملاء					
C4	Concern over the impact of e-business on supplier relationship القلق بشأن تأثير الأعمال الإلكترونية على العلاقة مع الموردين					
C5	The company is too small to benefit from any e-business activities الشركة صغيرة جدًا بحيث لا يمكنها الاستفادة من أنشطة الاعمال الالكترونيه					
C6	E-business technologies are too expensive to implement تقنيات الأعمال الإلكترونية مكلفة للغاية في التنفيذ					
C7	E-business technologies are too complicated تقنيات الأعمال الإلكترونية معقدة للغاية					
C8	The enterprise/company too concerned about security issues. الشركة شديدة القلق بشأن قضايا الأمان					

3- This section measures the company's interest in the e-business model and included it in its strategic plans?

يقيس هذا القسم اهتمام الشركة بنموذج الأعمال الإلكترونية وإدراجه في خططها الإستراتيجية

No.	**Q.** **السؤال**	**Strongly Agree** **موافق بشدة**	**Agree** **موافق**	**Neutral** **محايد**	**Disagree** **غير موافق**	**Strongly Disagree** **غير موافق بشدة**
D1	The enterprise/company has a clear e-business vision تمتلك الشركة رؤية واضحة للأعمال الإلكترونية					
D2	The enterprise/company believes in the need to change to e-business تؤمن الشركة بضرورة التغيير إلى الأعمال الإلكترونية					

D3	The enterprise/company trains employees from all departments on e-business systems تقوم الشركة بتدريب موظفين من جميع الاقسام على انظمة الاعمال الالكترونيه					
D4	The enterprise/company provides all the necessary requirements to implement the e-business model تقوم الشركة بتوفير كافة الاحتياجات اللازمة لتطبيق نموذج الاعمال الالكترونيه					
D5	The enterprise/company believes in the necessity of adopting an e-business model in emergency situations تؤمن الشركة بضرورة اعتماد نموذج الاعمال الالكترونيه في حالات الطوارئ					
D6	The enterprise/company believes that adopting a successful model for e-business is to ensure continuity تؤمن الشركة ان اعتماد نموذج ناجح للاعمال الالكترونيه من اجل ضمان الاستمرارية					
D7	The enterprise/company believes that adopting a successful model for electronic business in order to increase profits تؤمن الشركة بضرورة اعتماد نموذج ناجح للاعمال الالكترونيه من اجل زيادة الارباح					
D8	The enterprise/company believes that adopting a successful e-business model increases the company's effectiveness and efficiency تؤمن الشركة ان اعتماد نموذج ناجح للاعمال الالكترونيه يزيد من فاعلية وكفائة الشركة					

Appendix (B): Names of Questionnaire Arbitrators:

	Name
1	Dr. Raed Irekat
2	Dr. Issa Smirat
3	Dr. Diab Alshaikh
4	Dr.Abedalwahab Sabagh

Appendix (C):

https://www.ibm.com/

Here is how to easily find the right linear transformation to convert one Likert scale to another. This is best done in two stages. Notice that a Likert scale is determined by its minimum, which is usually 1, and its maximum, for example 5. First, find the linear transformation so that in the new scale, the minimum is 0 and the maximum is 1. Second, find the transformation which undoes this. That is, starting with a scale with a minimum of 0 and a maximum of 1, transform it so it has whatever minimum and maximum is required.

It is easy to check that for a scale with minimum a and maximum b, the transformation

$X = (x - a) / (b - a)$

is the one we want. Just substitute a for x to see that the result is 0, and then substitute b for x to see that the result is 1.

To go in the other direction, let's say we want the new minimum to be A and the new maximum to be B. The transformation we want is

$Y = (B - A) * X + A$

Substitute 0 for X to see that the result is A, and 1 for X to see that the result is B.

Now to put this all together, substitute the whole first transformation in place of X in the second:

$Y = (B - A) * (x - a) / (b - a) + A$.