

E-commerce companies in Jordan

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Abstract: In August 2011, Jordan became the first Arab country to have a "country level" domain on the internet, with the domain .jo. Many Jordanians have spent hundreds and perhaps thousands of hours on this internet, yet many have been oblivious to the upward movement of e-commerce. It has come to a point where many companies have begun to make use of services such as eBay to sell goods overseas. The Royal Jordanian has a website in which to purchase airflight tickets, and lately there have been more and more food industry businesses investing in services to order food online.

Using the internet for various tools and platforms has become an important aspect of life for many people. It has become a way to manage lifestyles, work, and scholastic life. It is also a way in which to communicate in today's culture. Electronic commerce, or e-commerce, has developed along the way to adapt these practices. E-commerce is defined as "the conduct of commerce in goods and services, with the assistance of telecommunications and telecommunications-based tools such as the internet" (Wikipedia - Electronic Commerce). E-commerce has developed so much in the way the sales transactions are no longer just going up to a vendor and purchasing items, it has become more of a lifestyle for many people.

Keywords: E-commerce companies, Electronic commerce, food industry businesses.

1. E-COMMERCE MARKET IN JORDAN

Market Trends

The market trend of each industry type can vary greatly. There are many industries which are yet to adopt e-commerce, thereby there is great potential for them. Generally, most companies would first set up a web portal running e-commerce and IT applications to support existing clients and reduce costs of paper-based transactions between international clients. This was translated by an increased import of IT services and software development. Mergers and acquisitions prospects with international investors have inspired more private and public organizations to redevelop their corporate websites and aim for global markets. However, the most common strategy is seeking IT outsourcing and work opportunities with existing e-commerce and IT companies who target foreign markets. These trends may be upset by global market conditions; however, they offer good prospects to researchers and prospective graduates looking to develop IT expertise.

Major Players

In the wake of emerging technologies, global and regional trends, and the booming of e-business, several e-commerce and information technology companies have been established in Jordan, each with distinct industry profiles, target segments, and business strategies. These companies include Jadopado, MarkaVIP, Wakilni, CashBasha, and many others. They can be connected to the types of e-business and e-commerce businesses and have formed business units or divisions to engage in e-commerce. The following are considered the main companies active in the field: Services and industrial companies, such as Aramex International, Jordan Express Tourist Transportation, United Parcel Service (UPS), DHL International, Jordan Post. These have intentions of establishing business-to-business relations and trade globally, and between foreign

investors and local industries. This is achieved through integrating local industries with internet technologies, enabling them to compete in international markets and promoting IT outsourcing. Fraunhofer Center and NETS, with the intricacy of software development and integration increasing. Young entrepreneurs and incubators. These have intentions of bringing new business ideas and truly developing Jordan's economy, although risk is high. This is best represented by companies such as Oasis 500, who have intentions of venture capital and offering managerial expertise to new start-up companies, seeking to escalate companies to the early maturity phases of business within the SME sector. Finally, a great percentage of these exist to date and many have prospects of mergers and acquisitions to larger local and international companies. As can be seen, Jordan's e-commerce and IT industry profiles are highly varied, hence competition between the companies is quite low as they target different segments and types of industry. They could be classified as the second stage of e-business adoption.

Growth and Potential

Electronic commerce in Jordan is still in its early stages, but it has been growing rapidly. It is driven by the Kingdom's high rate of internet and PC penetration. Internet usage, especially among the financially well-off section of society, significantly increased from 10.3% in 2004 to about 20% in 2005. Jordan also has a young population where about 70% are less than 30 years old, which increases the chances of technological innovations being accepted in society. According to a study done by Forrester Research in 2005, it is estimated that the market would reach approximately \$3.23 million by 2010, provided that e-commerce is supported and done properly; a rather low figure compared to the potential if businesses are able to tap into regional and international markets. This highlights that the e-commerce market is in early stages and has a long way to go.

1.1. Growth and Potential

- High mobile penetration as well as a strong technology and consumer goods sector has prepared an opportune landscape for rapid e-commerce growth in Jordan. Jordan ranks 18th place among the Arab League in B2C e-commerce with an internet user penetration of 77% and a credit card penetration of 25%. Jordan's biggest appeal to e-commerce companies and entrepreneurs is its young, tech-savvy, and educated population. 70% of Jordanians are under the age of 30 and 78% have knowledge and experience using the internet. This is a significant demographic advantage that online businesses can leverage. The market is further supported by consumers with growing consumer consumption, an aspect that is important in transforming internet users into online shoppers. According to a study done by "The Consumer Insight MENA," 36% of Internet users in Jordan made an online purchase in the past 7 years, and the preference towards online shopping was highest in younger age groups.

- Under the directions of the Information and Communications Technology Association - Jordan (int@j) and the Jordan Enterprise Development Corporation, Jordan aims to double the size of its ICT sector by expanding into several ICT-enabled industries, including e-commerce. Policies and incentives are being set to create a more conducive e-commerce environment as well as to foster innovation and entrepreneurship within the sector. This activity has proved successful, and Jordan has recently been identified as a newcomer to the B2C e-commerce index, joining 29 other countries in the preliminary stages of e-commerce development.

1.2. Major Players

There are many e-commerce companies that are competing in the e-commerce market in Jordan. The division is healthy and has the perfect competition for the e-commerce market. This can be seen when almost all of the companies in the e-commerce market are able to sell their products and compete with each other. They have been using a variety of strategies in promoting their products. Some of them promote products by offering discounts or creating membership programs, and even some of them promote their products locally. Some companies in the e-commerce market in Jordan include MarkaVIP, CashBasha, and the e-commerce market in Jordan is also dominated by international companies such as Jumia and OpenSooq. Most of the international companies that are expanding into the e-commerce market in Jordan have alliances with local companies because it helps them understand more about the behavior and lifestyle of the Jordanian community. On the other hand, local companies can also learn how to develop technology and improve their quality from the international companies.

The presence of major players in the e-commerce market in Jordan can be a parameter that the e-commerce market in Jordan has good potential for development. Most of the major players in the e-commerce market have been investing their money into the e-commerce market and expanding because they believe that e-commerce is more efficient compared to conventional shopping. The reason why they are investing so much is that they want to take first place in the competition.

1.3. Market Trends

When it comes to the most recent market trends, each interviewee had a different response. Some trends seem to be inaccurately measured while others appear to be blatantly obvious. The impact of the global economic situation was deemed a significant trend by many. Some interviewees felt that the lack of significant impact was a positive trend and others felt that it was negative. This really depends on what was considered to be a significant impact. King Abdullah II stated in a recent World Economic Forum, "I think Jordan is the only country in the Middle East that has signed a free trade agreement with the United States, the only country that has signed an association agreement with Europe, the only country that has access to its main markets through a network of preferential agreements." The general opinion was that given the global economic situation, Jordan was able to maintain a stable level of business in international markets. This was viewed as a positive thing because had significantly more business been done on an international level prior to the economic slowdown, this would be indicative of an improvement in the economic situation.

Another trend that was mentioned was that recent years have seen a change in the general nature of e-commerce in Jordan. It was said by one interviewee that Jordan has always been the leader of e-commerce in the Middle East. This is a slightly bold statement but the general opinion was that Jordan has always been very ambitious. Although Jordan has continually been assertive in seeking an efficient economy through technology and business relations, much e-commerce that has been done in the past was largely a result of Jordanian companies doing outsource work for Western companies in technology and other sectors utilizing business to business transactions rather than direct to consumer sales. This has arguably skewed the figures representing how much e-commerce has actually been done within Jordan. However, it was interesting to find that a vast majority of interviewees felt that direct to consumer sales are becoming much more prevalent in recent years. This is backed by the fact that in 2008, the then Minister of ICT, His Excellency Dr. Bassem Rousan cited signs of significant increases in e-services provided directly to consumers in sectors such as tourism, banking and aviation. This shift to a more prevalent direct to consumer sales model will likely have a significant impact on the development of e-commerce in years to come.

2. CHALLENGES AND OPPORTUNITIES

To get a clearer idea on the environment of e-commerce in Jordan, one has to take a look at the infrastructural impediments and logistical issues. In the realm of e-commerce, payments are made virtually through the internet, thus it is essential to have in place a secure, efficient and convenient method for both the consumer and supplier. In Jordan, where credit card usage is relatively low and few people have access to credit cards, cash remains the predominant method of purchase. Due to the risk involved with credit purchase and fraud, credit card users are reluctant to utilize their card for online purchases. Because of this, COD (cash on delivery) has been the preferred method of payment for the vast majority of online transactions. While COD is advantageous for the customer, there are several problems associated with it. Buyers sometimes make large orders to test products, then cancel the order upon delivery creating extra work, time and cost for the supplier. In other cases, buyers may not be present at the time of delivery, or refuse the package altogether.

In regards to logistics, Jordan's addressing system is poor or non-existent in many areas making delivery difficult. Consumers often face problems receiving shipments and do not have access to or knowledge of tracking methods. All of these issues make COD a costly and risky process for suppliers. There is however, a potential solution to these payment and delivery problems. E-commerce has been growing in the region and taking advantage of the aforementioned issues, entrepreneurs have developed methods and services to facilitate e-payment and delivery. If these services become more widespread and accessible, we may see a revolution in the way that transactions are made online.

2.1. Regulatory Environment

In recent years, Jordan has implemented a number of legislative changes to encourage growth in the ICT sector and attract inward investment. The sectors targeted include emerging technologies such as e-commerce. To date, the e-commerce sector is characterized by relative freedom. There are no laws that directly regulate online trade, with the exception of the E-

Transactions Law of 2001, which regulates most e-commerce by electronic means. This law was a positive step forward as it established a legal framework for electronic transactions and online contracts. The law will be more effective when more Jordanians become familiar with using online means to complete various transactions. E-merchants can take many steps to protect themselves and comply with existing laws, despite the lack of an e-commerce specific legal structure. This largely involves treating e-commerce like any other form of trade and being aware of how existing laws apply to their online business.

2.2. Payment and Logistics Infrastructure

The lack of available payment methods is an inhibiting factor for e-commerce businesses in Jordan as they are unable to reach potential customers who do not have access to these payment methods. The alternative of creating payment gateways of their own is expensive and unlikely to be successful. An improvement in the payment infrastructure in Jordan will increase the number of people with access to these payment methods and has a direct correlation to increased usage of e-commerce in Jordan.

Pre-paid cards are a new alternative to credit card usage and have emerged as a joint effort between Visa and the Central Bank of Jordan in 2013. Pre-paid cards allow users to pay with money that has been previously loaded onto a card. This is a more secure alternative to regular credit cards and appeals to those who do not hold accounts with banks or are skeptical of payment methods online.

Credit cards are also relatively low in usage compared to other countries. According to a study done by MasterCard in 2012, only 30% of Jordanians held a credit card and they averaged about \$50 monthly spending on credit. It was also mentioned that the majority of credit card usage was in segments such as travel or entertainment with retail spending being the least amount. Although there are no figures or statistics, it is safe to assume that a low percentage of this credit card spending was used for online purchases. With the lack of confidence in the usage of credit cards coupled with fears of scams and identity theft, there is little opportunity to increase credit card usage for online purchases in the near future.

Currently, most Jordanians use cash or CoD (Cash on Delivery) to pay for goods and services. CoD is a form of payment where the recipient of a good or service pays for said item at the time of delivery. CoD has been the leading form of payment for Jordan due to the low usage of credit cards and concern over fraudulent activities. In the field of e-commerce, this is an extra cost to the customer as the delivery fees are usually higher. This is one of the reasons why 35% of those who shop online less than once a month are deterred from more frequent CoD is inconvenient for the customer because the money is not taken from their account straight away, but still ensures that payment is made upon delivery of a product.

One of the main barriers to the expansion of e-commerce in Jordan is the underdeveloped payment and logistics system. A study done by Endeavor on the e-commerce landscape in Jordan showed that 46% of people who had internet access were unable to make online purchases. Out of this group, 60% stated that the reason for not shopping online was the lack of a payment method at the time of delivery.

2.3. Consumer Trust and Security

Companies rated the security of transacting with their company on the internet as the second biggest challenge to e-commerce. Further to this, 60% of companies see credit card fraud as a significant barrier to global e-commerce. In 2009, online sales in Europe suffered due to consumers' concerns over credit card security. Visa payment scheme data found UK card-not-present fraud rose by 29% year on year, while total card fraud dropped by 23%. This suggests that fraudsters are turning to e-commerce as it is perceived as an easier target. Visa data also demonstrated a trend in consumers switching from internet shopping to phone sales, or reverting back to retail channels. The global recession has caused widespread anxiety around the economy. There is evidence to suggest that this will cause an increase in online fraud as consumers systematically look for cheaper deals. Research done by Retail Week and DataCash found that based on Q1 2009, there has been an increase in the level of card security checks. When these are tightened, it can cause a decrease in customer satisfaction due to the inconvenience but increases in the long run. Card security checks, in addition to the Verified by Visa scheme, act as a two-fold preventive measure against fraud. However, this can deter customers from companies that do not employ the measures. E-commerce companies must implement a mix of confidence-inspiring, consumer-friendly security measures with an internally robust risk management strategy. This will be the optimum balance in deterring fraud and retaining customer satisfaction.

3. E-COMMERCE BUSINESS MODELS

Online retailers set the business model for e-commerce by providing a platform for retail purchases. They use a shopping cart to collect customer purchases, which is very similar to a physical retail store. The data and specifications for the products are usually stored in a database. There are two types of online retailers: those that focus on a single product and those that offer products that can be instantly delivered to the customer, such as digital goods. Online retail is one of the three simple forms of B2C e-commerce. When a business sells products directly to a customer, a business-to-consumer transaction occurs. The process of an online retailer starts with a customer visiting the website, choosing to add products to the shopping cart, paying for the products, and then having the products delivered to a specified address. An example of an online retailer company is Amazon.com. It started as a small online retailer company, but by using a good strategy, it has now grown to become a huge e-commerce company.

3.1. Online Retailers

Jordan has seen a recent spike in e-commerce businesses, which has come with an increase in online retailers. An online retailer can be used to describe a variety of businesses, which sell their products directly to the buyer, on their own website. Online retailers could range anywhere from a small business selling a local product to a large corporation reselling a number of items. However, online retail only differs from a physical store in the way they sell their products, meaning there is no need for a different business model to be used in one over the other. Because of this, e-commerce has a slightly different effect with each different online retail business. This is a very common model and has seen a lot of success in Jordan. In particular, Wysada and their subsidiary Joob.com are seeing strong growth selling home furniture and accessories to many different countries. A more specific example can be shown from the business of "My Eco Future," who import organic food and drinks and sell them within Jordan. There are potential issues regarding delivery of products from a company such as this, but overall this model is extremely accessible and manageable for those wanting to bring their business to the online world in Jordan.

3.2. Marketplace Platforms

The most well-known e-commerce service using the marketplace model is eBay. It has also been successful in the US and around the world. It operates in a range of nations with differing levels of economic and technological development, creating a unique set of products for each. Yahoo has also tried to enter various global markets with their auction service, though they no longer continue with this. Amazon originally started as an online bookstore and has used the marketplace model to expand its retail operations to become the largest online retailer in North America and globally. While each marketplace may vary in its features, the basic idea is that a large number of independent sellers offer their products through a centralized marketplace operated by a single company.

The benefits of using a marketplace platform for sellers are that it costs far less than creating a website and technology is usually provided. There also exists an established community of shoppers who regularly use the marketplace to find and purchase products. For the shopper, there is a wide selection of products often at competitive prices. Many marketplace platforms such as eBay or Amazon also provide reliable systems for the resolution of disputes between buyers and sellers.

Marketplace platforms offering services to multiple sellers have emerged as a key business model for e-commerce. By providing a platform for a person or company to sell products without incurring the cost and overhead of creating their own independent e-commerce website, marketplace platforms have created an effective way to profit from online sales.

3.3. Subscription Services

A subscription service is an initiative taken by e-commerce companies to gain consumer loyalty and stabilize revenue. This usually involves signing up on the company's website and paying a certain amount of money in exchange for a product and a service which can be delivered to the consumer on a regular basis. For the purpose of this essay, the product that has been chosen to outline a subscription service is groceries. There are many reasons as to why a company may decide to change to a subscription service business. One of the main reasons is that a company can stabilize revenue in what can be a volatile product and market environment. Groceries as a product are a necessary requirement for households to have, and consumers will still need groceries even if they are cutting down on luxury and discretionary spending during harsh economic times. By changing the delivery system from going to the supermarket to an online delivery service, the company can automate the process that is convenient for the consumer and can secure sales. This is because the consumer can still purchase

groceries without spending time traveling to the supermarkets and carrying heavy groceries home. By securing sales, a company can avoid price wars because the consumer will stick to a service that is reliable and saves money as opposed to buying an event priced good. This, in turn, may create a more inelastic demand for the groceries as consumers will be less affected by changes in price of the product.

4. STRATEGIES FOR SUCCESS

Implementing the strategies mentioned above will surely make e-commerce businesses in Jordan much more organized and able to compete more effectively. Improvement in customer experiences and value of products will ensure better service and greater feedback from customers. With long term success being the ultimate goal, these strategies will help in establishing a firm foundation towards long term success, discussed in this next section. Based on the experience of Tommy Tushar, the success of online and e-commerce businesses depends on the foundation of what they have built. The more solid the foundation, the better the prospects for the business to be able to build and grow. Similarly to building houses, the materials and diligent work put in to build the foundation will determine the value and durability of the house in the long run. If powerful businesses are likened to houses with several floors, the houses usually collapse without a solid foundation. This parallel gives a clearer understanding towards the importance of a business's foundation for long term success.

4.1. Targeting the Local Market

Some strategies that you can implement to increase your chances of success. We will highlight some of the most successful strategies employed by those businesses currently operating in Jordan.

Many of Jordan's e-commerce sites feel that the local market faces many global challenges, however certain elements are unique to the local market. Korti, Al-Omouh and Vogt (2015) sight poor postal services as a limiting factor to e-commerce in Jordan, when asking Mahasneh (2015) he confirmed that this was the case in Jordan when compared to similar services in Europe. Mahasneh also said that realized that television home shopping had been very successful in Jordan, much on that internet had been done on the internet; indicating that many people were yet to embrace e-commerce opportunity. These are just a few examples of how local market differs, and for each different challenge or opportunity there is a specific marketing solution. Bix and Spiegel (2008) say tailoring s has been a key success factor in many emerging countries, given the different cultures, economics and infrastructure. One example of this comes from EFE Accessories who sell handmade jewellery with Byzantine and Roman influences. To succeed EFE Accessories realised that they needed to because a renowned luxury brand in Jordan and the middle east, global markets were less of a concern. Because of this they bundled s with high quality jewellery boxes and made the effort to meet customers in person and deliver goods personally. This increased the perceived value of the product and reduced fears of online shopping. High/Afar. An expensive, only translated the suitable target may be the case in Jordan, and to certain segments proof has been.

4.2. Building Trust and Brand Reputation

The marketing of a brand image and reputation will serve an important role in influencing customers at the post-purchase stage and lead to loyalty to the brand. The use of causal modeling, Matzler et al (2004) discovered that the post-purchase and repurchase phase were highly influenced by the perceived quality and the image of the brand and that higher loyalty to the brand would lead to an increase in market share. High-quality products and a reputable and credible image will often result in higher customer satisfaction and reduced price sensitivity. Olivier et al (2006) showed that quality and good customer service would reduce the price sensitivity of customers in Southern Europe. In the case of Jordanian e-commerce, where price sensitivity among the youth and young adults is high, this directly positions quality as a competitive marketing factor as well as an influence on customer.

Two very interesting theories for the improvement of brand credibility and the assurance of quality were formulated by Fornell (1992) and Rao and Perry (2003). The first suggests that customer satisfaction will lead to repurchase and word of mouth - two factors which are very important for establishing repeat customers and a consistent growth in the customer base for a Jordanian e-commerce company. The theory of Rao and Perry (2003) suggests that the guarantee of quality will create trust and reduce the perceived risk associated with online shopping. This is very important in alleviating concerns of Jordanian consumers - particularly in the case of high involvement purchases. The development of confidence in a consumer will result in a lower price elasticity of demand and the pulling power of less dissuasive substitute products.

Once ensuring the necessary infrastructure and foundations for trust in the target online market is in place, the next most important factor in the development of the company is the reputation of the website and the brand itself (Suh and Han, 2002). It is widely acknowledged that a positive and established reputation is a valuable intangible asset for a company. In a survey of marketing and advertising executives, 88% of respondents believed reputation building to be the most significant marketing objective, ahead of sales increases and recruiting a price-sensitive customer base (Erdem and Swait, 1998). By securing a reputable image for quality and service, a company can increase its market share and charge premium prices (Dacin and Brown, 2006). In terms of the brand itself, the higher the credibility and reputation of the brand, the less information a consumer will need to make a purchase at that website (Pavlou and Chai, 2002).

4.3. Leveraging Social Media and Influencers

Once an online business has established itself within the local market and has built a strong brand reputation, it can begin to exploit and target other areas through various means. One of the smartest ways to do this is to leverage social media and influencers. Paid advertising through social media can help a business to reach a wider audience who are interested in their product. By targeting users, it can increase the number of visitors to the website from the specified area. Facebook is seen as one of the best platforms for social media advertising as detailed targeting can be performed and through Facebook shop, items can appear directly in a user's news feed. Through clever scroll-stopping usage, Facebook advertising can generate a low CPC. Twitter has more recently introduced advertising on the platform and a sponsored tweet can provide the same effect. With the recent Instagram feed changes showing sponsored content first, advertising on Instagram can also be effective. An alternative method on social media platforms is to run competitions. This can increase brand recognition and create user interaction. Although a business will be willing to spend money on social media advertising, it is a risk with no guaranteed return so it is important the money is spent effectively. Tracking ROI is easier with the use of UTM parameters which can be built using Google's URL builder. An example of an effective UTM tagged URL is shown below. This will help identify which campaigns are providing high ROI for your business.

Influencer marketing is similar to a paid advertising method and can be performed through various social media platforms. It is the use of people who have a large following and are deemed as experts within their area to advertise a product. This can work by the influencer posting an image of the product or by getting the influencer to blog about the product on their own website. The idea is that the influencer's audience will be interested in the product and will purchase it. The difficult part is finding the relevant influencer with a large audience and negotiating a price, but it is worth it if the influencer is effective. A lot of the time, influencer marketing can come in the form of a product review and if the influencer does not like the product, they may not post anything as damaging their own reputation by advertising a poor product is not beneficial to them.

5. CUSTOMER EXPERIENCE AND SATISFACTION

E-commerce websites or applications are visited by hundreds, if not thousands of potential customers every day. User interface, or UI, is crucial to keeping them satisfied. The appearance of a site will be the first thing a user notices, and if it's not satisfactory, there's a good chance that they will leave. As described by Hussein et al. (2008), "...attractive and professional web design can effectively influence trust and willingness to buy of customers." This couldn't be more true. There are several Jordanian e-commerce companies that have got it right, with sites that look and feel professional. IrbidDeal is an example of a well-designed site. A combination of good structure and well-placed menus make the site very user-friendly. This is essential because a user that cannot find what they are looking for in a short period of time will become frustrated, probably resulting in a lost customer. IrbidDeal has also used a good color scheme throughout the site, and it is not over-cluttered with advertisements, flashing images, or detailed background pictures. Simple design is often the best. This is one criticism of e-commerce site Joodeal. They have tried to make the site look fun and friendly with the use of cartoons, but unfortunately, it ends up looking quite cheap.

Another important factor is site speed. With economic conditions the way they are in Jordan, a large portion of residents are still using dial-up internet. A site that is full of large images and flash files can take several minutes to load, which will again result in user frustration. This is less likely to be returned to a site in comparison with a broken link. Navigation and the ability to find what the user is looking for is another essential UI factor. Bayan et al. (2010) mentioned in an article that when Jordanian web-users were unable to find what they were looking for in a couple of clicks, they would leave the site. A good example of 'quick-find' features can be found on the e-commerce site BuyAmman. They have a search

function with several refined search options. But one of the best features is their detailed category search, which provides a drop-down menu with several choices. This reduces the amount of page loading and clicking that a user would need to do to find what they are looking for.

5.1. User Interface and Design

In following, a review eye tracking analysis will be made of Baymard Institute's study on how people view websites executed on a North American e-commerce sites. This will provide compelling evidence on how closely Jordanian sites rival their North American counterparts when the methodology (searching for a product or reading an article) differs little from that of Western users. Finally, a comparison will be made with an evaluation of AmmanShop's visual display and UI from Jordanian web design students to determine whether the sites can really benefit from cultural insider perspective in determining what the most attractive display of the site should be.

The user interface (UI) of an ecommerce website and the design are critical to facilitating ease of accessibility and usability for its target audience. Customer satisfaction is directly influenced by the simplicity and convenience in finding the product they are looking for and in making a decision to purchase it. At the heart of UI and design is the ability to predict what your customers will need to do on your site, and it is for this reason that making a blueprint of your UI is critical to the success of the site. It will also assure that the features and display of the site will be precisely what you intended.

5.2. Seamless Checkout Process

Despite the different reasons why consumers from certain locations refuse to buy from an e-commerce website, the most crucial element to a successful international website is whether the checkout process is too lengthy or confusing. With that said, over 40% of UK and US shoppers have said that they would abandon their shopping cart if the checkout process is too long or complicated. Another element to consider is what payment methods are available; collect a localized data on the region when deciding what payment methods to offer. For example, credit card payments are the most popular method of payment for online transactions in the US, but in Germany and Netherlands it is ideal to provide ideal as it is the most popular payment method there. One company who improved their checkout process and localized payment methods successfully is Rubbermaid, when expanding into France. By making use of the entire Google Enterprise suite and with the help of Google's enterprise partner Rimm-Kaufman Group, Rubbermaid were able to re-platform its European sites to Google's Enterprise platform complete with a localized shopping experience designed to provide the best user experience across each region.

This lead Rubbermaid to find solutions that would automate and localize targeting French and German residents, the result was a great success with the German and French mini-sites converting 140% and 40% more than the previous versions and the checkout process accounts for a significant amount of this increase. Rubbermaid would continue localizing payment methods, one particular method proved to be effective when they began accepting Swiss invoice payments for Swiss customers. With a rise in online shopping and customers wanting to purchase items from abroad, Swiss consumers were reluctant to pay with credit cards or foreign payment methods because of high currency conversion and card fees charges and/or simply to avoid fraud. This led to an astounding 80% of Swiss online shoppers abandoning their carts. By accepting payments in their own currency with a familiar payment method, Swiss customers were more likely to complete the transaction at checkout.

5.3. Customer Support and Returns

As a general rule, cash returns are often perceived as convenient, particularly in cases where clients can often foresee the purchase of a more suitable product on the same site. Amazon has recently learned this about Jordanian consumers, many of whom were previously put off by a gift certificate returns policy. Cash returns are now granted via the same method of initial purchase, or an Amazon balance which can be used for later purchases.

On the issue of returns, customer reticence stems from the possibility of not being able to recoup money lost on a purchase of a defective product. Local online bookshop Neel Wa Furat uses a pick-up and refund service in which books are returned to employees at the time of delivery of a replacement or new purchase. Although this is a somewhat specific case, the method is one which can be very effective in that it can give consumers a chance to return a product while still leaving a window open for a change of heart.

E-commerce platforms based outside of Jordan are likely to be met with some skepticism as to whether they will deliver items as they say and in a timely manner. As a result, e-commerce giants such as Amazon have been considered less as direct providers and more as aggregators of info for consumers looking to buy goods from abroad. This is seen as a step forward in the right direction for Jordanians over Amazon's customer support phone service, which is offered in Arabic.

Local sites Tazamam and Abi Sayara both have instant chat functions where potential clients can talk to representatives, asking questions and clarifying information on products or services. The personal immediacy of this service offers a great impetus for Jordanian consumers and both sides can quickly come to an understanding as to whether this service will be a purchase or not. Although it is barely ever used as a means of direct customer contact for sale, the placement of a contact phone number is very significant in helping to instill confidence in the site and the service being offered.

There is a very distinct difference between local and international e-commerce companies in Jordan in terms of customer support and returns. To a large extent, Jordanian society is built on trust and personal relationships, something which is yet to successfully cross over to the world of online shopping. As a result, in a society which is rife with doubt and caution, customer support is a fundamental part of the decision-making process pre-purchase.

6. MARKETING AND ADVERTISING

There were a number of ways to advertise online including social media advertising, search engine optimization, email marketing and search engine marketing. SP2 and SP3 highlighted search engine optimization (SEO) as a key method to increase web traffic. SEO is "the process of getting traffic from the 'free,' 'organic,' 'editorial' or 'natural' search results on search engines" and is very important for online stores because this traffic will be from people who are already searching for the type of product being sold.

Companies decided to adopt different strategies for digital marketing depending on the type of products they were selling. As highlighted by SP2, "...at the end of the day it's just making people aware of the things that they need and basically everyone is looking in the internet so it's a very good way to actually tell people about the product", so for SP2 his company aims to increase the awareness of the goods being sold.

6.1 Digital Marketing Strategy

The e-commerce companies that were interviewed all agreed that in order to increase their sales through their online stores, they would have to invest more into marketing and advertising using the internet. This was due to the increase of online shoppers in recent years. Online shoppers are people who shop via the internet and use internet resources to find information on goods. So all the online stores agreed then in order to attract these online shoppers they would have to have a strong internet presence using digital marketing.

6.2. Digital Marketing Strategies

Digital marketing refers to the marketing of goods and services using digital technology, such as search engines, advertising, search engine optimization, content marketing, social media, and many more. As our observation, most of the e-commerce companies are depending on social media as their marketing tool. Usually, digital marketing is the choice if the company has a smaller advertising budget compared to traditional advertising. This situation can be reflected from Carlos (26), one of the Malay cake online shop owners. Carlos stated that he only uses social media as an advertising medium, having a small advertising budget and social media is the cheapest compared to the others.

Marketing and advertising are one of the most important parts that a company should take into account. As elaborated in section 1.2 (Industry Background), the burgeoning number of companies is the cause of tight competition, forcing each company to create a competitive advantage. Having that in mind, marketing plays an essential role in creating a competitive advantage compared to the other. Quoting Rogers (1995) in his book, he stated "Marketing is the execution of the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that will satisfy individual and organizational objectives". The Javanese idiomatic saying that goes "Kepiting dikerok, ayam mati" can be applied here, taken from two marketing moves of different seafood restaurants. The first restaurant managed to create an attractive fresh dish of seafood, making a quite high price with the strong message "You get what you pay", while the second restaurant feeling incapable in its cooking quality, decided to create a cheaper price and quantity strategy. One day a customer asked the second restaurant if it's still selling crabs, with a perplexed face the waiter denied then asked his aunt "Why do they

keep asking for crabs while not asking for any other food?", "It's because when we're selling crabs, our competitors are getting more customers".

6.3. Search Engine Optimization (SEO)

A well-recognized important marketing tool in the e-commerce industry is search engine optimization. This is a simple technique of increasing the visibility of a website in a search engine, and since most purchasing decisions start with an internet search, e-commerce companies need to do everything in their power to appear as high up the search engine results as possible. Consumers rarely search beyond the second page of search engine results, so e-commerce companies need to employ a variety of tactics to enhance their search engine visibility.

Before a company can begin to optimize their search engine visibility, they need to determine keyword phrases that are relevant to their target market. General phrases such as "women's clothing" are likely to have high competition with established companies and will be incredibly difficult to rank highly. An e-commerce start-up should target the lowest possible competition initially, and then work towards the higher competition phrases. The best tool to determine this is the Overture search term suggestion tool which gives a rough idea of search volumes for the keyword, or Google AdWords keyword tool which gives more specific information in terms of search volume and competition. Once keyword phrases have been determined, off-page and on-page optimization can begin.

Off-page optimization should primarily focus on acquiring backlinks to the site with the keyword anchor text. It is important to ensure the on-page optimization has already been completed for the landing page of the keyword before any backlinks are established. On-page optimization for the best results should ensure keyword density of roughly 5% and should employ the keyword in the title, headers, meta tags, and meta description. URLs with the keyword are also proven to perform better.

6.4. Social Media Advertising

Social media has changed the way integrated marketing communications is carried out, with organizations having added new ways of communicating with consumers. In the past, organizations used traditional forms of media to promote or communicate such as TV, radio, print, and even outdoor media. Today, integrated marketing communications is best carried out on the digital space as consumers have shifted to using digital to access information. Social media is tracking consumers' online habits, and this is enabling advertising to become more integrated and effective on many digital platforms.

Social media advertising is a recent addition to organizations' integrated marketing communications plans. Integrated marketing communications is a principle organizations follow to connect with their targeted markets. Integrated marketing communications coordinates the elements of the promotional mix—advertising, personal selling, public relations, publicity, direct marketing, and sales promotion—to produce a customer-focused message that communicates the organization's objectives and is effective in moving customers towards making a purchase (e.g., click on an ad or link to the organization's site) or engaging in a high level of interaction with the organization.

7. MOBILE COMMERCE

Mobile commerce can be broken down into three categories: a mobile application for the business, mobile payment solutions, and optimizing for mobile devices. A mobile app can be a pricey investment for a business and may not be suitable for every type of e-commerce company. However, it is believed that companies that use apps will have a strong competitive advantage over other retailers. Consumers prefer apps to mobile sites due to their speed and ease of user friendliness. An app can also act as a direct marketing channel in which the company has complete control over the user experience. Apps can be effective at building customer loyalty through their ability to send push notifications. Apps are beneficial for m-commerce as they allow users to access the store anywhere and at any time, given they have an internet connection. This is an m-commerce feature that is unavailable through computers and can only be shared by tablet devices. Middle East retailers have seen an increasing trend in the usage of mobile and tablet apps in comparison to previous years. Mobile apps are essential for mobile commerce, but a business must keep in mind the competitive app market and the extra effort needed to drive a customer to download an app.

Mobile commerce has become a critical aspect in the success of e-commerce companies worldwide. According to intelligence2.com, "Mobile commerce is forecast to account for 24.4% of overall e-commerce revenues this year (November 2017)". M-commerce looks optimistically toward the future with revenues jumping from 555 billion in 2016 to an expected

3.2 trillion in 2021. In Jordan, the masses rely on technology. In 2016 alone, Jordan was estimated to have around 12 million mobile phone connections (statistics found on statista.com) in comparison to its 9.5 million population and expected to grow remarkably over the coming years. When applying these statistics to e-commerce businesses in Jordan, it is critical to have a mobile commerce strategy to stay competitive.

7.1. Mobile App Development

In comparison with web-based e-commerce, mobile commerce is still new. It is the next frontier for online shopping. It is important to note that m-commerce is not a new separate entity but actually an extension of e-commerce. When developing an app for an e-commerce site, it is important that the website itself is mobile compatible, as the app will essentially be an 'app shell' for the site to run in. It is also suggested by industry professionals that the app should not be too similar to the website and replicate it, but should take on a different approach and make use of the native functionality and interface of the mobile device being used. This will create a more user-friendly and engaging experience for the customer through making use of the device's GPS, camera, video, etc. By doing this, it increases the chances of the customer returning to the site because they will have a unique reason to visit the app over the website, and also increase the chances of them making an in-app purchase due to the easy access compelling features.

7.2. Mobile Payment Solutions

Mobile payments are an important aspect of mobile commerce. According to a report by Berg Insight in 2008, the number of active users of mobile payment and ticketing services in Europe and the USA was 20 million. It also predicts that the number of mobile payment users in total by 2013 will be 108 million. Package goods, ticketing, and entertainment are said to be the top 3 sectors for mobile payments. In a report by Peter A. Johnson in 2008, it is said that by removing the obstacle of a PC-based payment platform and by providing a payment method that leverages their comfort and familiarity with SMS, mobile payments could open up new revenue streams to a wide audience in e-commerce. Johnson states that this could move e-commerce to extended commerce.

In a report by NielsonWire in 2009, it stated that mobile payment is the exchange of financial value conducted with mobile telephones as the payment channel. This is an alternative method of payment compared to the traditional use of cash, cheques, or credit/debit cards. The value exchanged could be payment for goods or services, transfer of money between family and friends, fulfilling financial obligations, receiving money for a job done, and others. It will use mobile devices – more specifically telephones – to authorize the transfer of money from a bank account, credit card, another stored value source such as a travel card or a mobile phone account, to a recipient. This transaction could take place in several ways such as person-to-person or person-to-organization in purchasing a product or service.

It is quite obvious nowadays that the paradigm in digital payment is shifting, this also applies in the mobile platform. Yet mobile payments have been a much talked about topic in the e-commerce industry; so what exactly are mobile payments and why are they important?

7.3. Optimizing for Mobile Devices

The final step is to avoid going too far with mobile optimization. Simple and static web pages are more lightweight and cheaper, as well as easier to optimize for the wide variation of mobile devices. Static pages that are not being displayed effectively with CSS can also require minimal effort to change from dynamic to optimized display. Techniques and toolkits are frequently developed which produce entry-level mobile sites with a familiar framework such as the popular jQuery Mobile, which is a tailored version of jQuery using HTML5 and CSS3 to customize a mobile UI framework.

Benefits of such a version of a website is that it will be simpler and easier to use for the end user, as well as cheaper for the company than employing a development team to produce a mobile app version for their business. That being said, it is generally the case that smartphone users have a better experience and prefer to use an app for the desired service rather than mobile browsing. Since m-commerce is rapidly growing, companies may not want to miss potential sales and would consider having both a mobile site and app.

Many high-quality websites have a mobile version of their website, which can cater for different screen sizes and network capabilities. This may often include a feature of the main website and is able to be accessed from a browser on a mobile device, which will detect the user is accessing the site to automatically redirect them to the mobile version.

8. CROSS-BORDER E-COMMERCE

Finally, for the exporter of record at the time of shipping, a certificate of origin may be required by the consignee from the chamber of commerce in the country of export, often legalized by a consular official of the importing country. This certifies that the product was manufactured or processed in a certain place or country.

An export license is a government document that authorizes the export of specific goods in specific quantities to a particular destination. It can also be a certification that a no objection license is not required.

For nearly all commercial exports, a bill of lading or airway bill and a commercial invoice are required. The bill of lading is the contract between the shipper and the carrier, and the airway bill has similar functions. Both contain details of the nature of the goods, the destination, and the terms of the agreement. The commercial invoice is a customs document that identifies the transaction between the seller and the buyer and acts as the principal document for assessing duties and declaring value for import and export.

Specific documentation should accompany exports to countries which have special terms of trade or a trading agreement, a free trade area, customs union, common market, and economic union. For example, in Europe, there are neither customs duties nor tariffs for moving goods between member countries of the European Community.

Fulfillment of international orders brings substantial numbers of imported goods to in-country customers. As these goods are not removed from the country at the time of purchase, they are viewed as exports requiring the vendor to obtain an export license.

8.1. International Shipping and Customs

International shipping and customs are two big considerations when selling outside of the UK. Jordan does have a good postal system, but it can still be difficult to get items delivered. Many Jordanian homes do not have fixed postal addresses; this can lead to delivery failures and undelivered items. It could prove useful offering customers the option of global courier services or PO box delivery, both of these are very popular in the Middle East. Make sure you are aware of how customs and import duties work in your target country; this will be an extra cost for the customer and if they feel it's too expensive, they could refuse the item. It's often a good idea for a company to pay these charges on behalf of their customer; this can prevent a lost sale, disgruntled customers, and returned items. Goods can sometimes be seized or delayed by customs officials, be sure to check what items may cause a problem – this could potentially damage your reputation if customers believe items are not being sent. Usually it's food, alcohol, tobacco, or pharmaceuticals that have customs problems, but it can be any item. Finally, international shipping is slower, so keep your customers informed and offer premium shipping services to those who are willing to pay a bit more for a faster delivery.

8.2. Localization and Language Considerations

During the last several years, Jordan has seen a large influx of e-commerce companies entering the market. Because of this, the Jordanian consumer has significantly more choice when it comes to purchasing goods. Lazina's (2012) survey results show that the majority of consumers buy from foreign websites – this means that the websites of these foreign companies will now be competing with local e-commerce companies. All types of products are purchased from abroad – because of this, foreign e-commerce companies should not feel limited in the products that they offer to Jordanian consumers. Many foreign e-commerce companies simply decide to host an English language site in an attempt to appeal to the Jordanian market. Although Arabic and English are both widely understood, this approach limits the company's market potential. The same survey shows that 72% of consumers prefer to shop on a website in Arabic – with 58% saying that they would prefer to pay up to 25% more for the same product if the website is in Arabic. An Arabic website enhances user experience, thus providing a competitive advantage over companies that have not localized their websites. Moreover, 60% of consumers trust the company and product more when information is provided in Arabic. This indicates that an Arabic website can potentially help to increase sales conversion. The decision of whether or not to localize a website is dependent on the company's budget and the products that are being offered. It is a costly process and companies that offer niche products may not benefit significantly from an Arabic website.

8.3. Payment and Currency Conversion

Getting paid and how to deal with international exchange rates and customers' desire to pay in their own currency are issues that impact all online businesses, but certain models mitigate this problem. If receiving international wire transfer/cheque payment is feasible, relevant, and cost-effective for your business, then there is no problem. You can simply set up a bank account in the relevant currency. More likely, however, is the scenario that businesses will want to get paid into a single account in a single currency. If a business can use a Payment Service Provider (PSP) that is capable of handling multiple currencies and allow customers to pay in their own currency, this can be a good option. Customers are usually much more comfortable and likely to convert at the point of purchase if prices are shown in their own currency.

However, a method that can be the most cost-effective for a business but is inherently unfavorable to the customer is to price all products in a single currency and have all transactions go through as a currency conversion using the exchange rate provided by the business's merchant bank. This will mean that customers' credit/debit cards will go through a Single Currency Processing (SCP) transaction. Although this results in the business always getting paid in their own currency, customers can be hit by often high Foreign Exchange (FX) fees charged by their card issuer and may also receive an unfavorable exchange rate. Often, customers are not aware that this is what is happening.

9. FUTURE TRENDS AND INNOVATIONS

Companies are starting to embrace the power of artificial intelligence and its contribution to e-commerce. A study carried out by RTA (Retail Technology and Advertising) in January 2018 indicated that 27% of retailers plan to invest in AI in the next 12 months. AI machine learning programs can be used for a variety of tasks in e-commerce, such as improving site searches, predicting consumer behavior, and tailoring offers to the needs of an individual customer. It's this progressive level of technology that can provide a personalized shopping experience to the consumer. Although AI's main function is to automate repetitive tasks, for the consumer it can provide solutions in a faster and more reliable manner than humans. An increase in chatbots, which simulate conversation with human users online, this technology is still in the early development stages but large brands like H&M have successfully launched chatbots to assist in a more convenient shopping experience for the user. Global technology company 'Gartner' predicts that by 2020, AI will be a top five investment priority for more than 30% of CIOs. It's clear that AI is going to have a huge impact on e-commerce and not just for the consumer but companies will witness a reduction in operational costs and improvements in productivity.

9.1. Artificial Intelligence in E-commerce

A survey carried out by Gartner shows that only 2% of the respondents from the IT field have adopted AI in some form or another. However, the potential for AI implementation in e-commerce is enormous, and it is quite likely that the rate of AI implementation will be extremely high. This means that it is crucial for the management of e-commerce companies to educate themselves about how AI can be implemented within their businesses in various fields and prepare for it in order to keep up with their competitors that implement AI. This may be a difficult task as educating about AI and preparing for it will require additional AI consultation, and it is certainly possible for this to create a divide between e-commerce companies that are able to keep up with high AI implementation and those who are not.

Artificial intelligence is expected to have an exponential effect on e-commerce. For instance, AI technology is expected to help in the designing of the customer interface. It will also enable the website to perform in a more user-friendly manner. Customer relationship will be greatly enhanced as AI chatbots will help in solving customer problems. It will also make the advertisement process more efficient by data analytics, helping in targeting the desired market. AI technology is expected to help in automating the process of supply chain management in one great step for e-commerce. Furthermore, it is expected to impact the field of internet security, which is a great concern for both e-commerce companies and their customers, as AI technology will be able to predict and prevent cyber attacks by identifying patterns that human beings cannot.

9.2. Voice Commerce and Virtual Assistants

The considerable rise in voice-activated devices and smart speakers from companies such as Amazon, Google, and Apple has provided a platform for voice commerce to be more widespread throughout e-commerce. Virtual assistants such as Amazon's Alexa, Apple's Siri, and Google Assistant enable e-commerce companies to provide a more personalized experience for their customers. By leveraging the data provided by these virtual assistants on consumer habits, e-commerce companies will be able to provide more specific product recommendations and therefore a higher level of personalization

for their consumers. This improved level of personalization provided by the collection of greater consumer data should result in increased sales and loyalty from customers. This has been demonstrated by evidence showing that customers who implement the use of a virtual assistant in their shopping are more than twice as likely to be frequent purchasers compared to those who do not use a virtual assistant. This could suggest that consumer retention rates would be improved as a result of the higher levels of personalization, following higher sales and customer loyalty.

9.3. Augmented Reality Shopping

Augmented reality (AR) is an interactive experience of a real-world environment where the objects that reside in the real world are enhanced by computer-generated perceptual information, sometimes across multiple sensory modalities, including visual, auditory, haptic, somatosensory, and olfactory. The AR can be experienced by using AR devices relying on the internet, but the experience can be varied based on which type of internet access various classes of people can get. It is mostly used in smartphones or tablets to produce sounds, videos, and tags on the current environment such as location-based advertisements, personal tags in games, or visual directions. Context-dependent certain information about the user becomes saved and is usable in different AR scenarios. This is persistent data and can move about the environment from different visualizations or AR displays. This has a large use for both customers and advertisers with remembering the last purchasing choice. Career choice information only appears like augmented material when users look for advice. The computer decision support system draws from a knowledge base or experiences which can guide users by assessing their needs and wants in real time. It is a kind of decision-making software used in different environments to help pre-service and adjunct career planning. Exchange between users and their avatar may lead to conjoint behavior which occurs in the environment between many AR devices. Augmented social services can provide people with many enrichment opportunities in private and public sectors. Various services include financial, health, and community-based assistance for people in need. Simulation of these services and situations may give users a chance to practice and transfer it to the real environment. This is especially useful for case studies that involve a strategic tactic which has setup and result phases to determine success.

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