E-COMMERCE AND THE DIGITAL ECONOMY IN MOROCCO, A FACTOR OF SOCIAL INCLUSIVITY AND EMPLOYMENT: CONTEXT, APPROACH AND LIMITS

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Abstract

The Moroccan job market offers few opportunities for young non-educated Moroccans. With the rise of the internet, many Moroccans sought to find new ways to generate an income and find financial stability. During the COVID-19 pandemic, we have seen a rise of Moroccan entrepreneurs in e-commerce and dropshipping and a dramatic increase of motivational and educational content that aims at encouraging more people to seek this type of career. This phenomenon is not well studied, and the link between the rise of digital jobs in Morocco and social inclusiveness is even less explored. In this paper, I aim to interview dropshippers and other e-commerce professionals to establish the link between the rise of digital jobs and social inclusivity, as I have already witnessed that Moroccans who seek this type of professional pathways are often unemployed and come from lower social classes.

E-Commerce and the Digital Economy in Morocco, A Factor of Social Inclusivity and Employment: Context, Approach and Limits

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Introduction

In 2020, the African e-commerce market was estimated to be worth $20 billion, and from 2014 to 2018 the number of online shoppers on the continent increased annually at an average growth rate of 18%, higher than the global average of 12% (Sanwo, 2021). The pandemic has also contributed to the growth of the industry and the resulting lockdowns caused a surge in the use of e-commerce platforms as it meant that online shopping became more of a necessity than a preference. This has resulted in a corresponding increase in digital and economic transformation.

The term electronic commerce (or e-commerce) refers to a business model that allows companies and individuals to buy and sell goods and services over the internet. E-commerce operates in four major market segments and can be conducted over computers, tablets, smartphones, and other smart devices. Nearly every imaginable product and service is available through e-commerce transactions, including books, music, plane tickets and financial services, such as stock investing and online banking. As such, it is considered a very disruptive technology. Within this definition lie the opportunities and challenges for e-commerce in Morocco. With the rise of internet usage in Morocco and the openness of the Moroccan market, many Moroccans sought to import goods and services from abroad and sell them back via online stores. With the many success stories of Moroccans attaining financial wealth through e-commerce, motivational content started to emerge putting the emphasis on the opportunities offered by e-commerce and how any Moroccan with little or no experience could start an online business.

E-commerce has seen significant growth in Morocco in recent years. For instance, from January to September 2021, merchant sites and biller sites affiliated with the Interbank Electronic Payment Center (CMI) carried out 14.9 million online payment transactions via Moroccan and foreign bank cards, for a total amount of 5.7 billion dirhams (Centre Monétique Interbancaire, 1922), while in 2008 e-commerce transactions in Morocco only amounted to 30 million dirhams. This paper will explore the development of e-commerce in the country, including its current state and potential future growth. The first recorded e-commerce transaction in Morocco occurred in 1998 when the Moroccan Association of Software Publishers sold a software product online. However, it was not until the early 2000s that e-commerce began to take off in the country. The proliferation of internet access and the rise of social media platforms, such as Facebook and Instagram, have made it easier for Moroccan businesses to reach a global audience. The rise of the entrepreneurship mindset in Morocco and the many initiatives launched by the state to promote entrepreneurship could indicate that entrepreneurs seeking to develop an online business will be encouraged and assisted by public institutions. For instance, the Forsa programme offers the support and financing of 10,000 project leaders in 2022 including all sectors of the economy, respecting the principles of regional and gender equity. The financing consists of an honour loan (0% interest rate), which can go up to 100,000 MAD, including 10,000 MAD in subsidy. Other public initiatives and discourses tend to indicate that the Moroccan state is very eager to support and assist Moroccan entrepreneurship projects. However, there are still many obstacles to be addressed when it comes to e-commerce. Legislation and taxation are among the topics that must be discussed with some Moroccan e-commerce professionals investing and

operating in prohibited domains like crypto-currency and online betting. There is also a distrust from public institutions when it comes to dropshipping because it has the potential to destroy local craftsmanship and small businesses with the mass importation of cheap replacement products. Despite this resistance, e-commerce and dropshipping offers young Moroccans a tremendous opportunity to attain financial independence. With the right approach and regulations, e-commerce can become a factor for social inclusivity and a vector of job creation but, first, a reflection must be made as to the challenges faced by the state in regulating this sector and the limits of e-commerce and dropshipping as a catalyst of job creation in Morocco.

In this paper, we will assess the individual success and the social trend of e-commerce influencers taking Moroccan social media by storm and analyse how this interest in e-commerce among the Moroccan population can be leveraged as a driver for social inclusion and employability. We will also assess the role of the state and its positions regarding the digital economy and the convergence or divergence of individual actors and institutions regarding the development of e-commerce in Morocco. The study will predominantly rely on qualitative data from interviews with e-commerce professionals as well as on a broad range of primary and secondary sources, including academic publications, policy papers, and newspaper articles.

Context and rationale behind the rise of e-commerce in Morocco

Definitions of e-commerce in the Moroccan context

Today, fewer and fewer consumers want to travel to complete their purchases and thanks to the internet these consumers can make all their purchases without leaving home. This type of shopping is called e-commerce. This is an inexpensive way that connects consumers and buyers to make electronic transactions saving money and time. At first glance, the concept of making purchases and sales remotely with the touch of a mouse seems easy. However, the process and technical functions that enable these business operations can be complex depending on the type and size of the business. Networks, software and human components are the basis of the complexity of e-commerce. As a continuously expanding sector, it represents a wealth of jobs and opportunities, especially for Generations Y and X, who have grown up with these technologies. This new mode of exchange continues to grow not only in terms of the volume of commercial transactions carried out but also in terms of business sectors affected by this evolution, which are important for the development of the economy. Traditional sectors, such as banking, distribution and services, have already experienced strong digitisation and other more original sectors are beginning to become booming markets, such as digital marketing, artificial intelligence applied to sales, and online personal development services.

In addition to the growth brought to the economy, e-commerce aims, firstly, to increase the financial gains of the company that practices it and, secondly, to reduce the costs associated with the maintenance of premises, staff and others. As a result, we are witnessing the creation of fully digitalised businesses and models of self-employed entrepreneurs who practice e-commerce directly from their rooms. In this paper, we will focus on the self-employed individuals who claim that e-commerce has made them financially autonomous and evaluate how, if this claim proves true, the Moroccan public sector can leverage these

phenomena to bolster employment and the growth of the economy. Indeed, this global trend of self-made e-commerce entrepreneurs has not escaped Moroccans, who have taken advantage of the rise of dropshipping and e-commerce to develop online businesses. Several of these entrepreneurs share their success stories through videos and online testimonials that attest to the real potential of this sector for employability in Morocco. In this paper, we will explore some of the assumptions and models that these successful entrepreneurs have made and analyse how this trend can become a stable stream of employment and social inclusion in Morocco. Before doing so, it is important to give the reader elements of context and describe how e-commerce has been evolving in Morocco and how the state has reacted to the development of this sector.

Morocco ranks 95th in the world in the B2C E-commerce Index 2019, compiled by the United Nations Conference on Trade and Development (UNCTAD). The report assesses an economy's preparedness for the development of e-commerce, as well as the frequency with which citizens of 152 countries buy products on the internet. According to the Centre Monétique Interbancaire (CMI), the organism that handles online banking transactions in Morocco, in 2015, businesses and e-commerce were able to carry out 32.8 million bank card payment transactions for an overall amount of 22.9 billion dirhams (Centre Monétique Interbancaire, 2022). Compared to the previous year, these figures are up 17.1% in number and 9.6% in amount. Online sales sites alone have achieved 2.5 million online payment transactions for an overall amount of 1.33 billion dirhams. Compared to figures for 2014, these statistics show a 22.5% increase in activity (Centre Monétique Interbancaire, 2022). Recent years have continued to witness a steady rise in online payment in Morocco, especially dur-

ing the COVID-19 pandemic. Compared to the year 2014, the growth of e-commerce in Morocco has been tremendous. As a point of reference, only during the last nine months of 2022, payment transactions by Moroccan cards with merchants and eMerchants affiliated with the CMI totalled 97.8 million transactions for an amount of 35.3 billion MAD, up +27.8% in the number of transactions and +21.3% in amount compared to the same period of 2021 (Centre Monétique Interbancaire, 2022).

E-commerce corresponds to a profitable opportunity for Morocco, insofar as this opportunity can result in consequences on economic growth, namely the reduction of poverty, regional development, and the reduction of inequalities. To be able to support the development of Moroccan skills in this sector, the government must have a keen understanding of the field, and the institutions in charge of digital development in Morocco must analyse the economic models already put in place by natural and legal persons to guarantee the conditions necessary for the development of the sector (online security, data protection, reliability of advertisements, etc.). In the meantime, the legislator should understand and regulate the threats of e-commerce on local production sectors, such as crafts, agriculture or services, and implement viable and durable taxation schemes on these businesses.

The Kingdom of Morocco has acknowledged quite early the potential of e-commerce and it has shown through national initiatives and public policies its willingness to accompany the growth of this sector and profit from its benefits. Morocco still aims to become one of the major digital players in Africa. In 2005, it implemented the E-Morocco 2010 Strategy, followed by the Digital Morocco 2013 plan, Digital Morocco 2020 and Horizon 2025. In 2020, it was in fourth place in the Digital

Risers (ranking of countries in terms of digital competitiveness) of countries in the Middle East and North Africa (MENA) region. Internet and mobile penetration continuously rose throughout the years, and this has been increased by the pandemic thanks to the implementation of remote work and the rise of e-commerce, and the rate of internet penetration today in Morocco is at 93% (M.E.O, 2022). Yet the Moroccan Court of Auditors has slammed the digital strategies put in place and said "it didn't reach its objectives" and lacked "a participative approach with the different stakeholders" (Royaume du Maroc, 2022).

The Kingdom of Morocco still vigorously pursues the digitalisation of its economy and has had some great success, especially in the sectors of offshoring (LESECO, 2021). Indeed, offshoring in Morocco is experiencing prosperous development and great success in the field since it represented 110,000 jobs, 3% of GDP, and more than 13 billion MAD for export at the end of 2019 (Channaje, 2021). In recent years, we can cite the offshores self-entrepreneurs' program (Moroccan Freelancers), initiated by the Ministry of Industry, Trade and the Green and Digital Economy, which aims at training 200,000 young people over four years to be autonomous entrepreneurs. The efforts of the state to accompany and capitalise on the rise of e-commerce prove the natural interest of Moroccans in this field.

The rise of e-commerce in Morocco: individual successes and general trends

The global e-commerce market is expected to total $5.7 trillion in 2022. That figure is estimated to grow over the next few years, showing that borderless e-commerce is becoming a profitable option for online retailers. Two years ago, only 17.8% of sales were made from online purchases. That number is expected to reach 20.8% in 2023, a two-percentage point increase in e-commerce market share. Growth is expected to continue, reaching 23% by 2025, which translates to a 5.2 percentage point increase in just five years (Keenan, 2022). With 46.3% of all retail e-commerce sales globally and slightly over $2.8 trillion in total online sales in 2022, China will continue to dominate the global e-commerce sector. Additionally, it has 842.1 million digital purchasers or 39.4% of all digital customers worldwide, making it the largest market. In 2022, the United States (US) e-commerce market is anticipated to grow to more than $904.9 billion, slightly more than China's. With 4.8% of the retail e-commerce sales share, the United Kingdom (UK) is the third-largest e-commerce market after China and the US. Japan (3%) and South Korea (2.5%) are the nations that come after the UK (Keenan, 2022). This formidable rise of e-commerce has not been absent in the African continent, where the same positive forecast is being noticed. According to a Q1 2022 Social Commerce Survey, the social commerce industry in Africa and the Middle East was estimated to grow by 70.3% annually to reach $8bn in 2022. With the wide usage of mobile money in much of the African continent and the African Continental Free Trade Area (AfCFTA)[1] having been put in motion, the African e-commerce market represents a tremendous opportunity for economic growth. The African Union (AU) has even included a digital trade component to the

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[1] The AfCFTA is a free trade area encompassing most of Africa. It was established in 2018 by the African Continental Free Trade Agreement, which has 43 parties and another 11 signatories, making it the largest free-trade area by number of member states after the World Trade Organization (WTO).

African free trade agreement saying that the growth of intra-African commerce depends on digital trade, which is an essential component of free trade. The African Union (AU) Assembly resolved to incorporate digital trade in the AfCFTA in February 2020. Digital trade-related concerns will be included in a protocol that, whenever it goes into effect, will be a fundamental component of the AfCFTA agreement. To manage and expedite the talks of the Protocol on Digital Trade under the AfCFTA, the Council of Ministers formed the Committee on Digital Trade in May 2021. Each state party is represented on the Committee (AfCFTA, 2022).

The steady rise of e-commerce in Morocco resulted in a growing interest among Moroccans, especially the young, to pursue careers in online businesses. This phenomenon could have been anecdotal if it had not become a big social trend in Moroccan social media with many e-commerce entrepreneurs creating YouTube channels explaining and leveraging their success for individual clout and to diversify their economic activity, often selling online courses and training to become an online seller. The most telling example would be Mohamed Baa, also known as Simo Life, a Moroccan businessman, e-marketing and e-commerce consultant. He is the founder and CEO of Youcan.shop, an online shopping platform, and is widely recognised among the media and the public as one of the pioneers of e-commerce in Morocco (Bajnane, 2022). With almost five hundred thousand subscribers in YouTube, Simo Life shares stories and guidelines on how to start an online business. His huge following reflects Moroccan society's interest in e-commerce and how e-commerce is widely seen as a viable way to attain wealth. The question here is to assess whether e-commerce can truly be a vector for employment and economic growth for Morocco or if it is a sector where few can enjoy success and mass employment could prove difficult if not impossible to achieve. Yet, the Moroccan state has heavily invested in these new jobs and lines of activity and believes that the digital economy can truly become a leverage for the economic emergence of Morocco. With the rise of the online service economy and platforms like Fiverr, a global freelancing platform, Moroccans can work directly from their home and offer their services to the whole world. With a quick browsing experience on the website, we can see that Moroccans are offering many services on the platform, mainly coding and software design.

In the next part, we will analyse how the rise of e-commerce can be leveraged by the state to create socioeconomic inclusion and how Moroccan individuals have embarked on the journey of online entrepreneurship by analysing their own testimony and business model. We will also talk about the regulation established by the state and the limitations of considering the e-commerce model as a social inclusion and employability booster for Morocco.

E-commerce as employment hub of young Moroccans: opportunities and limits

Exploring e-commerce as a social inclusion factor in Morocco

In Morocco, more than 500,000 young people enter the workforce every year. Almost 300,000 of them will begin seeking work, even though the economy only adds less than 100,000 new positions each year (Haut-Commissariat au Plan,

2022). At most, we could integrate two thirds of the young people in the labour market if we were able to double the rate of job creation, which is extremely optimistic. When we discuss the integration of young people in the workforce, the historically prevalent salaried work comes to mind. This work arrangement is in serious jeopardy, though, as the nature of labour is fundamentally altering because of the digital revolution, automation, artificial intelligence, robotisation, and the astounding productivity gains these have made possible. Favourable conditions need to be created for the emergence of new activities that meet the new expectations of citizens, and which could be a source of creation of tens of thousands of new jobs in addition to continuing to stimulate and encourage the growth of conventional ecosystems (agro-industry, automotive, aeronautics, etc.) and service industries (information technology [IT], customer relations, tourism, etc.). E-commerce is among those new activities that can represent a new frontier for employability and a desirable pathway for young people who seek a new model for work that is less constraining in terms of workable hours and organisational structure. E-commerce allows freedom in terms of agenda and time management and offers the opportunity to be self-employed, a considerable advantage for Generation Y and Z, who are traditionally less prone to accept authority and hierarchical structures (Tulgan, 2016).

The Moroccan state, through wide consultation and a committee of experts, has produced the report on the new model of development. Driven by royal will, this new development model gives pride of place to entrepreneurship and job creation. Aware of the evolution of industry 4.0 and the limited capacity of

the state to absorb all the graduates who arrive en masse in the labour market, entrepreneurship and social entrepreneurship has been strongly promoted among young people through various initiatives. The report of the commission for a new development model emphasised the role of entrepreneurship in the digital sector in its final report, saying:

"It will also be important to seize employment and entrepreneurship opportunities for young people in the digital sector through an innovative training offer adapted to the needs of the private sector (for example, the 1337 school). Finally, the Commission proposes to improve the offer of support for young entrepreneurs by setting up support spaces (for example, incubators) as well as dedicated technical and financial support programmes, in coordination with national policy support for businesses and regional initiatives for the economic animation of the territories" (Royaume du Maroc, 2021).

This clear statement proves the importance given by the states and officials to the digital sector and entrepreneurship as social inclusion models and an employability factor. When it comes to social inclusion and employment rate in Morocco, we can say that this dimension has been the Achilles heel of the Moroccan development model. In Morocco, according to Haut-Commissariat au Plan (HCP) data, nearly 40% of the active population have no diploma, 36% have an average level and nearly 25% hold a higher-level diploma; and, according to a recent study carried out by the National Observatory for Human Development and the United Nations Children's Fund (UNICEF), more than 28% of Moroccan youths are Not in Education, Employment, or Training

(NEETs),[2] which accounts for nearly 1.7 million young people aged 15 to 24. Among them, barely 22% are in permanent and active job search. These figures, even though a marked improvement, seem to be very worrying, giving Morocco an inescapable challenge to improve qualifications to strengthen competitiveness. This idea of improving human capital is at the centre of Moroccan strategies in terms of education, higher education and professional training. Vast reforms are being undertaken to improve access to school and the quality of higher education, while many professional training centres are building new strategies revolving around the acquisition of skills for the jobs of the future. For instance, the Office for Skills Training and the Promotion of Work (known as OFPPT) is proposing training in coding and various IT centred trainings. E-commerce and internet jobs can absorb these newly-trained Moroccans and this market can be considered a growing opportunity for young Moroccans to be self-employed or employed remotely in areas like software engineering, coding and web designing.

The government showed a strong willingness to leverage the digital industries to bolster their development and employment rates. Even in non-traditional domains, such as video gaming and video game design, the Moroccan government has shown an eagerness to invest. The Ministry of Youth and Sports has announced that Morocco plans to establish in the coming years a gaming-specific zone called *Cité du gaming* with the goal of establishing a structured and sustainable ecosystem that generates employment and adds value, and may consequently put Morocco on the map of international players in this sector. The new gaming city will be in the centre of *Cité Al Irfane* and will be strategically located nearby. It will be jointly developed by the public and commercial sectors on a 58,000 m3 plot of land. Morocco thus aims to create 3,300 jobs in the city, and 5,000 in the entire ecosystem.

In the conception of the paper, e-commerce does not only refer to the exchanges of goods on the internet but also to the exchanges of services and the new industries that emerge thanks to the internet and the development of technology. In this chapter, we showed that the Moroccan government clearly sees the digital space as one of the main solutions for its social inclusion and unemployment issue. We described the many initiatives that the Moroccan government has taken to boost and accompany e-commerce entrepreneurs and workers. In the next chapter, we will see how Morocco is trying to protect traditional sectors, such as handicrafts, from the rise of international online commerce and what the limits of the model are.

Regulations, limits and perspectives of the development of e-commerce in Morocco

One major limit of e-commerce is the potential for fraud and cybercrime. As more and more financial transactions are conducted online, the risk of identity theft and credit card fraud increases. Governments have implemented several regulations and laws to protect consumers and businesses, such as the Payment Card Industry Data Security Standard (PCI DSS) in the US. These regulations set guidelines for the secure handling of sensitive financial information and mandate the use of secure servers and encryption technologies.

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[2] NEET refers to a person who is unemployed and not receiving an education or vocational training. The classification originated in the United Kingdom (UK) in the late 1990s.

Another limit of e-commerce is the potential for consumer confusion and deception. With the vast amount of information and products available online, it can be difficult for consumers to differentiate between legitimate and fraudulent websites. To protect consumers, governments have implemented consumer protection laws, such as the Federal Trade Commission (FTC)'s Online Privacy and Security Rule, which requires websites to clearly disclose their privacy policies and take reasonable steps to protect consumer information. In addition to these limits, there are also several regulations that apply specifically to e-commerce businesses. For example, the General Data Protection Regulation (GDPR) in the European Union (EU) requires businesses to protect the personal data of EU citizens and to obtain their consent before collecting or using their data.

On the legal front in Morocco, there are still challenges facing the e-commerce sector. One major challenge is the lack of a clear legal framework and regulation for e-commerce. While the Moroccan government has implemented some laws, such as the Personal Data Protection Law, there is still a need for a more comprehensive legal framework to protect consumers and businesses. In addition, there is a lack of infrastructure, such as reliable delivery systems and payment gateways, which is necessary for the growth of e-commerce in the country. The Moroccan Agency for the Development of Electronic Commerce (AMDE) is responsible for promoting and supporting the development of e-commerce in the country. The Moroccan Association of Online Commerce (AMCO) is a professional association that represents the interests of online businesses in Morocco. One of the main challenges that these agencies face is the lack of trust among consumers, who are often hesitant to make online purchases. This

is partly due to the lack of awareness about the rights and protections afforded to them under the law. Additionally, there is a lack of reliable and trustworthy local e-commerce platforms, which can make it difficult for consumers to find and purchase products online. Additionally, recent events have proven the necessity of reinforcing Morocco's e-commerce infrastructure and cybersecurity. In 2022, a technical incident led all Moroccan bank cards to a halt throughout Morocco (Brequeville, 2022). No withdrawal or payment operation could be carried out on the electronic payment terminals. A great panic seized cardholders as well as all merchants, distribution brands, and others. This was the third time in 2022 that such an incident has occurred with bank cards; the last took place in April, putting the entire card payment system on standby for more than four hours. According to sources from the CMI, this is a technical problem at the level of High perfomance Switch, which allows the routing of all electronic banking operations of Moroccan bank cards. Although Morocco has one of the safest and most reliable online card payment systems, this type of technical incident calls for a strengthened monitoring system and a review of the different cyber security risks that exist in the Moroccan e-commerce market. Indeed, cybersecurity risks are real, especially those linked to the leaking of the personal data of users. By the end of 2022, the National Commission for Personal Data Protection Control (CNDP) announced the various mechanisms it has put in place to control and sanction the leakage of personal data. The Commission has the responsibility to enforce Law N09-08, which ensures effective protection of individuals against the misuse of data likely to infringe their privacy and harmonise the Moroccan system for the protection of personal data with those of its partners, particularly European.

The Moroccan government is also trying to regulate the e-commerce sector to promote national products and ensure that local producers can flourish. According to the authorities, this unbridled evolution of e-commerce in Morocco is explained by the spectacular multiplication of Moroccan traders who have taken advantage until now of the exemption of shipments with a value of less than 1,250 dirhams from all customs fees to buy products of all kinds (clothing, jewellery, electronics, DIY materials, car parts), before selling them in the local market. This is enough to cause a significant shortfall in terms of tax earnings that the state has finally decided to address, even pushing some to demand to go further by targeting other niches, such as web influencers, but especially Google, Apple, Facebook and Amazon (GAFA), net giants that evade taxes in several countries, including Morocco, and monopolise the size of the lion's share of the advertising market in the Kingdom to the chagrin of the media and local publishers. However, the discourse on the national interest and the protection of national industry does not go down well with everyone. In groups on social networks that bring together hundreds of thousands of Moroccan customers, anger is general. These channels, which normally exchange practical tips, sell products already purchased, or even request orders from the most seasoned buyers, have turned into a large space for virtual contestation. Some of the arguments of these protesters were that local production was more expensive and of less general quality and that these created jobs and business opportunities for many young Moroccans.

Concerning regulation and postures, the government is oscillating between the necessity to encourage and leverage the growth of the e-commerce sector and the importance of protecting local industry.

In recent years, the Moroccan government has acknowledged the tremendous potential of e-commerce and the attractiveness of this sector towards young people. Yet many efforts are to be made to ensure that e-commerce is a vector of social inclusion, economic growth and added value. Moreover, the necessity to ensure the protection of online users from cyber attacks and create a secure online space should be a priority for the government.

Conclusions and policy recommendations

Conclusions

E-commerce has the potential to be a powerful tool for promoting social inclusivity. By providing access to goods and services to individuals who may have previously been excluded from the traditional economy, e-commerce can help level the playing field and provide new opportunities for marginalised groups. Additionally, e-commerce platforms can also be designed to promote inclusivity by providing accessibility features for individuals with disabilities and offering a variety of payment options for individuals who may not have access to traditional forms of banking. However, it is also important to note that e-commerce can also reinforce existing inequalities if not properly regulated and monitored. Therefore, it is crucial that policy-makers, businesses and other stakeholders work together to ensure that e-commerce is inclusive and accessible for all.

The e-commerce sector is rapidly growing and has the potential to greatly benefit consumers and businesses alike. However, without proper regulation, the e-commerce sector can also lead to negative consequences such as fraud, consumer exploitation, and market mon-

opolisation. Therefore, it is crucial that the government and other relevant regulatory bodies put in place regulations to protect consumers and promote fair competition in the e-commerce sector. This could include measures such as enforcing consumer protection laws, monitoring online marketplaces for fraudulent activity, and implementing measures to prevent large e-commerce companies from using their market dominance to stifle competition.

Additionally, regulations should also be flexible enough to adapt to the ever-changing nature of technology and e-commerce. By implementing and enforcing these regulations, the e-commerce sector can continue to thrive while also ensuring the safety and wellbeing of consumers. With the continued advancements in technology and the growing number of consumers turning to online platforms for their shopping needs, e-commerce is expected to continue to grow and evolve in the coming years. We can expect to see more and more businesses, including small and medium-sized enterprises (SMEs), to embrace e-commerce to reach new customers and expand their market. Additionally, the integration of new technologies, such as artificial intelligence, virtual and aug-

mented reality and blockchain, can also bring new opportunities and benefits to e-commerce, such as personalised shopping experiences, automation of logistics, and enhanced security. Furthermore, the growth of e-commerce has also led to the emergence of new business models, such as subscription-based e-commerce, social commerce, and marketplaces.

Policy recommendations

- Take advantage of e-commerce potential to promote social inclusion by providing training and small loans to vulnerable groups so they may begin their online activities.
- Encourage local small businesses to go worldwide with their sales by assisting them in going digital.
- Invest in public regulatory organisations in charge of cybersecurity and internet safety to ensure a secure online environment.
- Promote local e-commerce websites online and implement a fair and nimble taxation structure for the operation of online enterprises.
- University formations must be created in the fields of software, cybersecurity, and new technologies to cover the market demand.

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