Abstract

This paper will chronologically link the start of doing business in the Republic of Kosovo and not only, with the current developments in this important sector of society and business barriers, as well as the various challenges presented to the market, how much is replacing the application of doing business through the use of information technology. The question is whether Kosovo has human, infrastructural capacities for the development of the electronic market, as a modern form of doing business, and how much serious effort and at the same time important contributions it makes to public and private engagement, to create an incentive environment and incentives for sustainable and competitive business in the Republic of Kosovo, always alluding to the electronic market as an opportunity for the future of doing business.

The main purpose of this paper is to identify the opportunities that businesses have to influence economic development in the Republic of Kosovo, through their ability to generate new jobs, increase exports, and contribute to improving the living standards of the citizens of the Republic of Kosovo, using the electronic market as a contemporary and competitive form in business development. In order to realize such an environment, of course, we must consider two main issues, one to recognize and identify the problems that
business has and another issue, how much human and material capacity Kosovo has, to provide a favorable environment of doing business through the electronic marketplace.

**Keywords:** Electronic market; development; economy; business; services; information; Kosovo;

1. Introduction

Since the invention of the first computer, mankind has realized that life on earth would change radically. The computer revolution of the past decades has brought about many changes in the way people communicate and organize their daily lives and activities. With the development of information technologies in general, and with the design of the first computer network in the world, through a new language of communication, both geographical barriers and time barriers in daily digital communication were overcome. This unlimited communication between computers directly resulted in unlimited communication between people. Later, in addition to specialized networks, with the development of the Internet, the information technology revolution was even more rapid.

The Internet as a communication medium, with its capabilities and rapid development, revolutionized the way of doing business, so much so that it pushes a very large number of economists to declare that, in the coming years to do business through information technology will be one of the most preferred opportunities for businesses and consumers around the globe.

Electronic business contains many challenges for organizations because it determines how organizations establish relationships with external parties (customers, suppliers, competitors, and markets) and how they operate to manage activities, processes, and systems.

E-commerce is changing all the functional areas of business and the important goals of businesses, from advertising to bill payment. It also changes the face of information technology in general, and decision-making in particular.

The constant changes of the internet market have a direct impact not only on the instruments, but also on the objectives and goals which consequently require new tools and the use of new strategies. These factors (tools, objectives, goals, and strategies) can be used to distinguish online
marketing instruments from traditional marketing ones. Not all traditional marketing instruments can be considered as online marketing tools but most of them can be used.

The ubiquitous nature of the internet and its wide access to the world has made it an extremely effective way of communicating between businesses and consumers. The rise of Internet technology has great potential as it reduces the costs of delivering products and services and pushes the geographical boundaries in bringing buyers and sellers together.

Qualitative benefits of using e-commerce can include improved information flow, new products and customer services, improved availability, market transparency, and reduced information processing errors. Throughout the years, knowledge about the impact of the internet and new technologies in the field of marketing has accumulated and due to the unique characteristics of the virtual world and its great business potential, a special flow of research has emerged attracting interest from strategy online and marketing discipline.

2. Electronic Business

E-commerce, or e-business, is a modern methodology that addresses the use of information technologies as an essential enabler for businesses. The impact of e-business on purchases, sales, business collaboration, agreement making, decision-making, and the delivery of various services is so comprehensive that there is no organization left that has survived and affected by such an impact. Most organizations have considered the power of e-business, so they are committed to the further development of electronic connections on the Internet. The vast majority of these organizations (companies) need effective and specific leadership in order to support or pursue this new form of doing business in the right way.

E-commerce is changing all the functional areas of business and the important goals of businesses, from advertising to bill payment. It also changes the face of information technology in general, and decision-making in particular. E-commerce supports both internal and external business functions.\(^1\)

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\(^1\) Turban, E. and King, D., *Introduction to E-Commerce*, Prentice Hall, 2002
While external e-commerce focuses on the use of information technologies in order to support the way the business communicates with the market, internal e-commerce focuses on the use of information technologies in order to support internal processes, functions and operations.

The nature of competition also changes drastically, thanks to new online companies, new business models, and a variety of e-commerce-based products and services.

E-commerce offers non-parallel opportunities for companies to grow internationally at low cost, increase their market share, and reduce costs. Ultimately, e-commerce is highly linked to decision-making and assists or assists decision-making processes for different organizations and customers.

Most of the most reputable corporations in the world of Information and Communication Technologies have been successfully transformed according to the trends of the new digital economy. The question is, what can we learn from this success?, What are the difficulties that must be faced?, What prior preparation must be considered?, What are the critical factors for success?, etc.

In order to answer such questions, what is the step with which the Kosovar business is following these developments and applying such a methodology, we will try to describe the most important processes of e-business, the importance and challenges of implementation of various models of doing business in the network, so in this dispute we will present through this paper. E-commerce businesses need to understand the basics of marketing and use them effectively in order to be successful and profitable.  

3. History of business sector developments in the Republic of Kosovo

Kosovo's economy since 1999 has been largely driven by international aid, the public sector and remittances. The role of the private sector, especially SMEs, has been relatively weak. Despite this, Kosovo is still in the transition phase, where entrepreneurship and the creation of small businesses are expected to play an essential role on the road to a modern free market economy and therefore to economic development and growth.

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Kosovo suffers from a balance of payments deficit where imports significantly dominate exports. This is mainly due to the fact that SMEs in Kosovo are not competitive at the international level. Weak exporting SMEs hinder the further contribution of SMEs to GDP, job creation and economic growth. Exports are dominated by base metals and minerals produced by large companies.

Due to the unfavorable business environment and the lack of creative entrepreneurial culture, Kosovo lacks innovative fast-growing firms, which are key contributors to job creation in developed western economies. Over 50% of all SMEs operate in the commercial sector, which is characterized by small and unproductive investments. This model, followed by the “me too” copying approach of new businesses, limits the capacity of the SME sector to generate jobs. In terms of policy development, the report "Policy Index for SMEs 2009" shows that Kosovo for several different reasons is still in the phase of completing the basic institutional, legal and regulatory requirements related to SME policies.

For an enterprise we say that it uses e-business as part of its business if it performs some of these operations:

- Communicates electronically with their business partners, customers and suppliers.
- Communicates electronically with other companies to order products and services.
- Sells products or services through web pages.
- Uses Internet technologies, such as the World Wide Web (hereinafter - the web) to find information, such as prices and product views or use the web for research, e.g. recent industrial trends.
- Uses websites to provide information about its products and services.
- Uses the Internet for online banking operations (on the intranet, extranet or Internet network), and for making payments.

4. Electronic market as an opportunity for sustainable development

With the spread of global communication, the Internet, the business world has changed the way it works. The Internet has played and continues to play a very important role in the development of businesses,

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using it as an instrument which transferred and formed a large global market. The Internet has created an opportunity for organizations to thrive by working in a wider market, reducing costs, increasing their efficiency, meeting the needs of consumers, and increasing collaboration with partners and competitors on many aspects of our lives. Its effect is noticeable in the way we do business, or in the way we spend our free time. Consider, p. sh. how we have used the Internet recently. Maybe we sent an e-mail, paid a bill, read a newspaper from a distant city, and so on, and all via the Internet. The Internet is a communication system that provides us with a wealth of information organized for us.

Century XX is known as the century of evolution, evolution in all fields, especially in the field of electronics and information technology. With the introduction of new electronic devices, the world took a different direction. Also electronics especially computers gave and contribute to the development and progress of Economics and business.

In today's form of the Internet, there was a network born in the United States called the "ARPANET" which is used for communication in the US military.

Business-to-business (B2B), which is part of e-commerce, is an area where businesses can achieve great efficiency. The B2B e-commerce type is rapidly becoming part of the business strategy of many companies.

Business-to-Business (B2C) is a major challenge for e-commerce companies and will face problems from both suppliers and educating customers about the new way of buying and its avatars. Among Internet users, 39 percent are making online purchases and 35 percent are seeking health information\(^4\). Along with the growing popularity of the internet, marketing researchers have paid qualitative and empirical attention to this phenomenon. The use of the Internet and related technologies to complete important marketing activities is known as e-marketing or e-marketing. The ways in which some marketing activities have been carried out have changed since businesses turned to e-commerce. However, the basic principles of marketing still apply. E-commerce businesses need to understand the basics of marketing and use them effectively in order to be successful and profitable.

\(^4\) Kleindl, B., and Burrow, J., E-Commerce Marketing, Thomson, 2005
5. **Measures to provide services in e-commerce**

Protecting data from unauthorized persons is very important. To this end, the collection, storage, and dissemination of information via the Internet is controlled by laws and agencies.

Below are some key security points that can be used or configured on computers or computer equipment where the website is maintained:

**Authentication:** An identification method for users who want to access reserved information about a category or user. The user must be provided with a username and password to access this information.

**Protective walls:** These are systems that protect your information from hackers via the Internet.

**Digital Certificates:** Digital Certificates are used to guarantee the legitimacy of a website and any information that is viewed or received or sent through the website is protected from changes that third parties may make.

**Digital signature / signature:** A combination of services where it allows you to electronically sign your messages and allows the recipient to be assured of the authenticity of the message.

Another measure that can be taken is the installation of antivirus programs. These programs protect your computer from various viruses circulating through the Internet, and if they are installed on your computer, they can copy or modify the information on your computer.

The Internet opens a new window on the legal side. The very nature of the internet itself involves more than one country and since different countries have different rules it brings a legal challenge to the company.

Some of the key points to keep in mind are:

**Terms and Conditions of Use of the Website:** These must be legally incorporated well into the Website and the user must be familiar with them before using the Website. Electronic contracts are legally recognized therefore the acceptance of these terms by the user must be recorded in an acceptable manner by marking a box and marking the date and time before making a purchase.

**Copyright:** The content of web pages is easily copied and reproduced, so copyright issues arise. So you need to make this clear before making it public on the Internet.
Putting the address of another website within your website. This makes it possible for the user to move from one website to another. In any case, preference should be given before such a connection is established.

6. Importance and use of the Internet in Kosovo

Kosovo Information and Communication Technology Association (STIKK), supported by the Ministry of Foreign Affairs (MFA), the Norwegian Embassy in Pristina and the British Council, unveiled a new report on the penetration and use of the Internet in Kosovo.

The report states that the penetration of the Internet throughout the territory of Kosovo is in line with global norms. Internet penetration based on users is 76.6%, while 84.8% for households.

This report provides an update to the 2012 STIKK report giving a brief summary of the use of the Internet in Kosovo in 2013.

The main findings include: “Kosovo's user-based Internet penetration is 76.6%, a percentage almost the same as in developed countries; in a 2013 report published by the International Telecommunication Union it was estimated that internet penetration in developed countries is 77% .1. If the figures are for households, internet penetration in Kosovo is even higher, 84.4%. An estimate for the geographical penetration of the Internet shows that there are, on average, 9 wireless networks per kilometer across regional roads in Kosovo. "The citizens of Kosovo use the Internet at least on the same scale as the citizens of Europe, if not more. The study found that 86.8% of Internet users in Kosovo use it at least on a daily basis. Almost 80% of Internet users in Kosovo use the Internet for communication, while Facebook is the most popular social media platform in Kosovo, while English is the main language used by new users.

According to the report, over a third of Internet users in Kosovo prefer to conduct online transactions if such a thing were possible. The report was implemented by STIKK, with the support of the Ministry of Foreign Affairs of the Republic of Kosovo.2.

Kosovo currently ranks 32nd in Europe (95th in the world) in terms of Internet service users. Meanwhile, in the Balkan region, it ranks 4th, after Greece, Croatia (EU members), and Turkey (candidate countries for EU membership), ahead of Albania and Macedonia. Kosovo is currently estimated to have more than 120,000 Internet subscribers and these
numbers are increasing day by day. The biggest users of the Internet are considered to be young people.

This rapid increase in Internet use by Kosovars is due to the drastic drop in Internet prices, the need for communication with relatives, as well as the recent increased competition from telecommunications service providers.

Kosovo currently has the most Internet service providers in the region, otherwise known as ISP (Internet Service Providers). As a small country with a geographical area of only 10,887 km², Kosovo has 4 main ISPs, and about 20-30 local ISPs that mainly provide Internet services in the country's regions and rural areas.

In the countries of the region we have a slightly weaker situation, they are currently ranked 42nd in Europe (instead of 107th in the world) for the level of Internet users.

While in the Balkan region the penultimate ranking for the percentage of Internet users is ranked, while only Serbia is below. However, Albania is the last in terms of the number of active Internet user subscribers.

It is worth mentioning that in Kosovo, access to the Internet is provided by several companies that provide services such as ISP (Internet Service Provider) and they are: "IPKO", "PTK", "Koha Net", "Kujtesa".

The use of the Internet by Kosovar businesses remains a limited tool. This is related not only to the location of businesses, or the access they have to this service, but also to the facilities offered. Internet banking payments is one of the services used by only 37% of all companies interviewed in the survey conducted in July this year, using banking services via the Internet.

Among the 49 businesses that said they did not have access to the Internet, 35 percent cited "no need for the Internet", 18 percent said "there is no Internet provider at their business location", and 14 percent identified "Cost" as a reason and 31 percent mentioned other reasons.

Through the E-commerce service, ProCredit Bank Kosova becomes the first institution in Kosovo to offer businesses and traders in Kosovo the opportunity to sell their products and services on the Internet. Through this service businesses will be able to accept payments from all VISA cards.

"The E-Commerce service will open a completely new sales opportunity and will enable Kosovo businesses to place their products and services to a larger audience in the country and the region. This is a very efficient way to increase sales in a very efficient way, by promoting products or services on websites and accepting online payment instantly ", informs ProCredit Bank, the first to implement the Procredit payment platform. Online banks are
IPKO and SMARTONLINE.COM. The ubiquitous nature of the internet and its wide access to the world has made it an extremely effective way of communicating between businesses and consumers. The rise of Internet technology has great potential as it reduces the costs of delivering products and services and pushes the geographical boundaries in bringing buyers and sellers together.

7. How much internet services are used in Kosovar businesses

The use of the Internet and other electronic services by Kosovar businesses can be considered to be the stage of educating the population. The use of time equipment that more than anything shortens cost and time in a business activity remains a form still very limited for many subjective reasons. This has to do not only with the location of businesses, or with the access they have to various electronic services and the Internet, but also with the facilities provided and the cost of installing these services.

According to a report by the Institute for Economic Studies, it turns out that the situation of businesses in Albania is still primitive and a lot of work is done by the individuals or owners who run these businesses. Thus, according to the report, bank payments via the Internet is one of the services used by only 27 percent of all companies interviewed in the survey conducted in July this year. "Comparing the data of businesses surveyed in 2007 with those of large taxpayers in 2008 shows a slight change, only a 4% increase, in the percentage of use of banking services through the Internet," the report states. This survey shows that banking services through the Internet are used to the same extent by businesses located in Tirana, as well as those outside the capital.

The authors of the report point out that medium and large companies are the ones that lead more than small companies for the use of banking services through the Internet. "Only 13 percent of the category of small companies with 1-5 employees use banking services through the Internet," the report states. These results are directly related to the fact that business companies know the Internet, the opportunities it offers to perform services, etc.

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5 Teo, T.S.H., The use and effectiveness of online marketing tools in Business-to-Customer (B2C) firms in Singapore. International Journal of Information Management, 2005
Among the 49 businesses that said they did not have access to the Internet, 35% cited "no need for the Internet", 18 percent said "there is no internet provider at their business location", and 14% identified the cost.

8. Business development through the electronic market in the Republic of Kosovo

The following components play a key role in the implementation of e-commerce.

Components to Build a Successful E-Commerce Page are:

1. The correct e-commerce platform
   Many e-commerce development companies would tell you that all e-commerce solutions are the same, but that's not true. If you choose the wrong platform you may fail in your e-commerce project. An accurate and strong platform will allow you to expand your online site with the expansion of your business.

2. Simple view and ease of use
   Appearance is one of the main elements that influences the online shopping process. An attractive view for the visitor encourages them to stay longer on the site and appreciate the products. The constituent elements must be clear and easily identifiable.

3. Importance of images
   Website users are drawn to visual images so images play an important role in attracting customer attention. The site should be rich with illustrative images of the process and products.

4. The content should be as structured as possible.
   Users are used to having the main information at their fingertips. Therefore the information should be as detailed as possible and contain data that will not be repeated. Products must be detailed with descriptions as well as relevant prices.

5. Completion with as much information as possible.
   If search engines don't find you, then customers won't find you either. Try to make the catalogs public by not setting prices. This way you attract the customer to enter the site to get more information.

6. Place incentive elements to include visitors.
   Put public incentive elements such as downloading brochures or contact the company for any questions or add to cart and so on. These
messages prompt the customer to take the next step. Include these buttons wherever possible so that the consumer is involved in the product purchase process.

7. Completion of the purchase process.
The easier this process is the more likely you are that the customer will come back and buy other products. Make sure the information is stored to make it easier for the customer to use only one page to complete the purchase.

Process integration is a stage that many companies overlook. Make sure your site can be integrated with other components of your business and you will not need to duplicate workflows by increasing the chances of making mistakes.

These are the 8 basic components in portal development that have a special impact on the success of your virtual store.

Marketing should be seen as the core focus of all activities within an organization. The concept of marketing should be at the heart of the organization and the actions of directors, managers and employees should be guided by its philosophy. Modern marketing requires organizations to be committed to market / customer orientation.

9. Factors affecting the sustainable development of the electronic market

Electronic readiness is measured as the preparation of the company to take advantage of the great opportunities of the electronic economy building a successful e-commerce site are extracting clear business objectives and how to choose the right technology to achieve those objectives. The success of an online enterprise or firm depends not only on efforts to digitalize the process but also on the willingness of the customer, supplier and its trading partners to engage in electronic interactions and transactions. Its success in practice requires readiness from all participants in the process string.

Companies that adopt e-commerce or e-business should also invest in increasing the e-readiness of their trading partners. Electronic commerce applications include the use of different types of online services to do business: technical infrastructure, organizational procedures, detailed product inventory, order registration, online advertising, electronic billing...
system, electronic marketing and the possibility for the customer to follow the status of delivery of the product until the arrival of the product at the destination. Electronic business applications also include the use of various online services to communicate and coordinate:

- Production planning,
- Real-time management,
- Procurement planning,
- Subcontracting of third parties and
- Other business processes.

E-commerce creates new challenges and opportunities for businesses.
- From the point of view of communication, e-commerce is the distribution of goods, services, information or payments through a computer network or by any other electronic means.
- From the point of view of the business process, e-commerce is the application of technology towards the automation of business transactions and work processes.
- From a service standpoint, e-commerce is a tool that responds to the desire of businesses, consumers and managers to cut service costs while increasing the quality of goods and the speed of service delivery.
- From an online perspective, e-commerce offers the ability to buy and sell products, information online and other online services.

Is your product easily understandable to your online customers? Remember, buyers will not be able to touch or test your product. To buy, they need to be sure that they know what they are buying. Providing detailed product descriptions and photos can significantly increase your sales. A clear return policy, product warranty and reviews can reduce the fear that some buyers feel when they want to make a purchase.

Can you sell a product with an acceptable profit margin when you set the time and costs of packaging and delivery?

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6 Valentin, E.K., Planifikimi i Biznesit dhe Strategjia e Tregut, 1996
For example, if you sell tickets for a local sporting event, someone who is thousands of miles away will probably not be interested. But that doesn't mean your neighbors won't appreciate the added convenience.

E-commerce allows commercial transactions to cross cultural and national boundaries more conveniently and cost-effectively than is possible in traditional commerce. As a result, the potential number of customers and associates increases significantly. Practically the size of the market is approximately equal to the size of the online population. To penetrate and be part of it, businesses need to reevaluate their business process in order to adapt to e-commerce.

Below are 6 (six) rating categories that measure e-commerce readiness:

- Basic infrastructure and technology (speed, prices, access, market competition, industry standards foreign investment),
- Access to network services (industry variety, export controls, Credit / Debit Card rules),
- Use of the Internet (use by businesses, governments, home use),
- Promotion and facilitation (industry-led standards),
- Human skills and resources (workforce education for information and communication technology) and
- Position in the digital economy (taxes and fees of the self-regulatory industry, government regulations, consumer confidence).

10. Completion

With the development of information technology and the rapid spread of social networks, businesses are selling more online, albeit not in an organized way. Both market actors and postal operators report increased shipments. Informality and high cash use in the economy continue to be a problem. How much do Kosovars spend to buy online and how does Kosovo rank in relation to the region and EU countries for online sales?

Kosovo's online sales market is growing rapidly. The growing trend of sales is confirmed by both market actors and postal operators who deal with sending packages from business. However, informality and high cash use remain the main problems. Leading market players expect the performance to continue positively. First, they base their sales on customers aged 17-35 and view them as target groups who return to their online shopping experience. Second, with the development of technology and the
increasing use of smartphones, consumers are becoming more and more inclined towards this consumer behavior.

From Gjirafa.com, one of the online sales portals, they say that the online sales sector in Kosovo is growing. This is certainly good news for businesses operating in the marketplace. "The bad news has to do with the increase in informality in this sector, the specificity of which creates the possibility for anyone to be able to sell from home, without registering with the CRCK., without offering any kind of guarantee for the products that are sold. This is also favored by some distribution companies, which operate in cash and not through banks. As a result, businesses that are formal and taxpayers are in trouble, slowing growth.

Most of those targeting the e-commerce market are looking to hire themselves or set up an online store. Businesses in Pristina and elsewhere in Kosovo use platforms such as Merrjep; Gjirafa.com; etc. to enter the online market.

I think that the online market in Kosovo continues to grow, but not well organized. This confuses both the customer and the service providers, because every day new non-serious sites are opened and closed that claim to gain quickly with this business. But as soon as they see the difficulties, they start doing bad service to increase short-term profit.

The Kosovo Post has increasingly assessed the trend of e-commerce within the country, but especially that from abroad, which is dominant (mainly from the Chinese market). According to their data, only in 2018 there was an increase in volumes of more than 25% compared to a year ago. In order for the Kosovo Post to maintain this growth trend, it must make significant investments, both in the automation of internal work processes and in the renewal and addition of the fleet of vehicles and motor vehicles.

11. Advertisements

Shipments of orders from online sales, carried out mainly through postal operators, have increased in double digits. The trend of online sales shipments has increased recently. According to their data, remittances for 2018 compared to 2017 increased by 18% - 20%. The performance has continued positively in the first months of 2019. According to data from distribution companies, remittances in January 2019 were 20% higher than in January 2018. Leaders' expectations are positive.
Many postal operators have taken on the role of active and leading actor in the e-commerce of the country where they operate, becoming sales operators and closing the door-to-door cycle. Kosovo Post, due to its infrastructure and logistics, from the addressee, storage centers in major cities, automated processing and follow-up centers, motorized vehicles, etc., is currently still in the intermediate delivery link to the facilities postal, often using the “cash on delivery” option, or “cash on delivery”.

Informality, problem cash sales - Informality hinders the reflection of the reality of online sales in the country. Informality is also high in online sales operators, who say that because of the opportunities created by online operation, many individuals avoid fiscal obligations. The same situation occurs in the postal service sector. Most businesses for shipments within Pristina employ unlicensed individuals for these services.

Although the chances of becoming part of the online sales market are high, as entry barriers may be considered low, current operators appreciate the chances of new competitors to survive in the low market.

Leading Kosovar operators who market online shopping say that electronic and technological devices are at the forefront of the demand for online shopping. Based on the purchase statistics on the Gjirafa.com portal, he explains that coded buyers buy what is offered to them and do not spend time looking for a product. The main reason, according to them, is the weak economy. "Kosovars don't make smart purchases, they only buy when they need something," says online retailers.

Electronic devices are among the most sought after in online stores. In the first place for 2018, the best-selling product online were phone accessories, like protective cases. The smartphone industry is growing exponentially, as are accessories for them. The most sought after products are protective cases, telephone clamps, screen protectors, chargers, headphones. In second place are the smart watches, followed by body care products, face masks, sportswear, for pregnancy, etc.

Online shopping is one of the facilities that people have benefited from with the development of technology. With the speed of one click you can buy products without having to try to shop to find what you are looking for, without being limited within the borders of your state. And as the world moves toward online action, Kosovo is finally ranked among EU member and candidate countries for online shopping.
12. Conclusion

We conclude that favorable conditions must be created for the development of business and the electronic market, in order for it to be efficient and sustainable, which is a necessary precondition for achieving the main goals for a developed economy, which contributes to the generation of new jobs, improving the well-being and living standards of citizens in the Republic of Kosovo.

So we are dealing with the cycle of business development and the electricity market in the Republic of Kosovo, as a global form of the future of doing business. society and business barriers, as well as the various challenges facing the e-marketplace by replacing the application of information technology as a modern form of doing business.

Growth and development of the private sector is one of the essential components for the overall socio-economic development in a country, then the private sector in addition to promoting economic development and poverty alleviation, it also contributes to job creation opportunities and improving the standard of living. Due to the unfavorable business environment and the lack of creative entrepreneurial culture, Kosovo lacks innovative fast-growing firms, which are key contributors to job creation in developed western economies. So, Kosovo must create a stimulating and stimulating environment for sustainable and competitive business, always alluding to the electronic market as an opportunity for the future of doing business.

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