

# Chapter XV

## Electronic Commerce Reality in Tunisia

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### ABSTRACT

*This chapter has as an aim the identification of the present reality of the e-commerce activity in Tunisia and the challenges its faces. After giving an overview on the e-commerce birth in the country, it focuses on two distinct experiences: First, the e-commerce transactions via the Tunisian Post Office (known as the ONP) and secondly the e-commerce operations via the Banking Association (known as the SMT). While exploring the general scheme of the two different techniques notably concerning the relation with the merchants' commercial Websites (CWS), it gives statistics related to the evolution of transactions in this field. We depart from that point to discuss the general situation of the Tunisian e-commerce activity, to explore the problems it faces and to give potential solutions for its real expansion and development in the country. In this regard, we believe that the spread of use of bank cards and other forms of electronic payments would make citizens used to those forms and would constitute therefore the real takeoff point of the e-commerce activity.*

### INTRODUCTION

The world economic activity is based on exchange in different fields and sectors (exchange of products, services, information, etc.). Due

to the increasing use of computer and telecommunication networks, the electronic commerce has become a market reality with a considerable turnover (about 300 000 US \$ of turnover per minute in international electronic commerce).

This new kind of commerce is progressively replacing the traditional commercial methods and is currently the essential tool of communication between individuals and enterprises in all over the world.

The electronic commerce consists in the use of computer (hardware and software) means and telecommunication networks (Internet being the reference network) to buy and sell goods and services. In order to do these commercial exchanges (operations of buying/selling), there must be a third party of trust to guarantee those kind of transactions that are made through the Internet network and not face to face as in the traditional commerce. This third party can be a financial institution or an administrative institution and would have therefore a crucial role in ensuring electronic transactions.

In this regard, Tunisia was among the few African countries which began the execution of transactions and electronic payments via the Internet. Tunisia was also the first Arab country to be connected to this worldwide network and the use of Internet has been since generalized to all citizen categories. Special measures (such as the “family PC initiative” that consists in offering special prices to private citizens) has increased the number of Internet users. Also, the spread of public Internet spaces (“*publinets*”) has participated in this growth. Besides, strong competition between Tunisian Internet service providers (the existence of different connection kinds has helped to increase this competition) and the improvement of telecommunication infrastructure, have participated in improving the quality of services (High flow of the Internet (*ADSL*) has permitted rapid navigation and file downloads).

The universities, the administrations under State-control and especially the private enterprises were the first to get benefit from this new technological reality by creating static Websites at the beginning and dynamic ones after that, and this in order to improve services offered to their customers. Among these enterprises, we note

mainly banks and commercial enterprises that were rapid to improve their B to C (Business to Consumer) services in order to participate in the new communication methods and take therefore their place in the electronic market.

Also, Tunisia was pioneer in the jurisdiction concerning electronic commerce. Indeed, several decrees regarding this field were established and the creation of the ANSE (*Agence Nationale des Certification Electronique*) in 2000 and the ANSI (*Agence Nationale de Sécurité Informatique*) in 2001, have also played a positive role in the coordination of the electronic commerce activity in the country.

## **THE BIRTH OF THE ELECTRONIC COMMERCE IN TUNISIA**

The first step towards the expansion of the e-commerce activity in Tunisia took place at the University. The first e-commerce experiences were carried out in the ISET campus (*Institut Supérieur de l'Enseignement Technologique en Télécommunications*) and in the EST campus (*Ecole Supérieure des Télécommunications*). These two institutions are under the joint direction of the Ministry of Communication and Technology and the Ministry of High Education. Students were invited to make their inscriptions at the university on line by using electronic cards for payment (through the E-Dinar service created by the Tunisian Post in 2000); this experience has been very successful. Since then, The Ministry of High Education extended this new way of on-line inscriptions to all students and university institutions.

### **The Tunisian Post Initiative**

The Tunisian Post, known as the ONP (*Office National des Postes*) had the intention to profit from this experience and enlarge the same technological infrastructure in the trade sector since

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