

Knowledge economy: the economy in which knowledge achieves the greatest part of the added value, i.e. knowledge remains an essential component of the production process and is based on information and communication technology.

The information gap: the digital divide created by the information and communication revolution between technical and technological knowledge between developed and developing countries.

Introduction

The rapid development of the Internet and the expansion of its uses make it difficult to predict what the 21st century will be, but the firm expectation that the Internet will play a key role and will integrate between different patterns and economic cultures, where science and technology have become the engine of economic growth and knowledge has become the engine of wealth creation, the traditional economy based on capital and labor has declined to give way to the knowledge-based economy, which is the economy that has witnessed it. The world as a result of the technological revolution in the modern era came this economy as a result of the development of the industrial economy and considers the digital economy or knowledge economy is the economy of the twenty-first century and is very interested in the information product where the knowledge economy includes databases, information, perigees and other knowledge based on construction, improvement, sharing, learning and application with the aim of improving the well-being of individuals and organizations by studying systems and producing the correction of knowledge and representing knowledge the bulk of the added value in this economy, the economy of knowledge depends mainly on the economy of knowledge. The knowledge economy is an open economy, there are no temporal or spatial breaks for this economy because of the rapid spread of ICT, which has made the world a small village, which is one of the forms of economic globalization, where all economic activities, production, marketing consumption is of a global nature, and the concepts of wealth advocated by Adam Smith or the Vezocrates have changed, considering that the land is the source of wealth and has become the best investment according to the principles of the knowledge economy is the economy of minds and ideas).

Most countries have tended to research and develop in the field of knowledge economy and the heads of money in companies that depend on the knowledge economy have reached equal value even lymore than companies that depend on the traditional economy, a company such as Apple with a market capitalization of \$1.768 trillion while the capital of Aramco, the largest oil producer in the world, reached about 1.760 trillion dollars, and this is a model of what the

knowledge economy has reached and how it excels on the economy in addition to the knowledge economy growing faster than the traditional economy. Since it depends on the human mind and does not require the heads of large funds and not large material assets and is also one of the aspects of the economics of the clean environment) () And e-commerce is the best and most common application of the knowledge economy, since e-commerce is one of the most important pillars of the economy in the modern era based on knowledge and technology and e-commerce is the practical application of the knowledge economy both domestic ally and international and electronic commerce has become a good area of the global trading system and has hit e-commerce a lot of heads of state The money that began to give up its perception of e-commerce and consumer patterns and tastes became moving towards e-commerce instead of traditional trade, which the world began to abandon and the importance of e-commerce has increased and attracted the attention of the commercial world, especially after the emergence of the Corona pandemic, where the policies of social divergence and medical isolation adopted by the world to close many companies and stores dependent on traditional trade forced to do so where e-commerce played an effective role in this critical period and The world's attention has turned towards the effective means of satisfying the necessary and recreational needs during the period of the pandemic and companies working in the field of e-commerce achieved imaginary profits, but they are real profits, but not only did e-commerce come out of that crisis on the physical side, but to highlight the importance of digital technologies in general and increased demand for internet and mobile data services, which will undoubtedly make the world move to inject new funds into the trade and electronic sector. E-commerce is expected to grow by 18% to 19.8% in 2020 and 22% of online retail sales are expected to increase over the next four years, so it is important that companies focus on e-commerce from now on and more than 2.14 billion people are expected to purchase goods and services online by 2021.

The first requirement

What is e-commerce

Booting and splitting:

E-commerce has become an influential factor in the victories of various countries of the world, where online trading will be a very important level of impact and importance for the global economy and the importance of e-commerce has increased in recent years and many experts expect alcrony trade to take the place of sandra in the next few years.

Therefore, we will review this requirement (what is e-commerce as a first branch, then the advantages of e-commerce as a second branch and then the importance of e-commerce as a third branch) respectively as follows:

First: What is e-commerce:

E-commerce is one of the new expressions that have become strongly traded, especially in the recent period, which reflects many of the commercial activities associated with the information and communication revolution, trade is a recognized economic activity where the trading of electronic goods and services, which are the means and electronic methods by which these goods and services are exchanged, e-commerce is the product of the information and technological revolution and one of the most important methods to achieve development and economic development, where information has turned into economic products and has recently seen a growing interest in the electronic trade sector. In view of the recent developments, especially in the phase of the Corona pandemic and the recent developments in the field of communication and information technology, where the international information network "Internet" played an important role to complete the implementation of the business of commerce in its modern form, which is represented in e-commerce, many countries of the world are now seeking to maximize the role of e-commerce, especially in light of the global changes and new challenges and is expected to have a leading role due to its impact on the markets as well as on the performance of institutions and their competitiveness where e-commerce is expected to be the dominant trade during this The century will become a general trend for global and domestic markets.

This was illustrated by the growth rate of e-commerce at a rate of twice as much each year and opinions differed by defining a specific definition of e-commerce, which was defined by some as "a developed stage of trade that applied information technology and communication "Tic" in the production and distribution of goods and services to the international level" and the concept of e-commerce according to this definition is not limited to traditional commercial goods and services, but extends to goods).

And non-physical services such as information products, books and CDs, others have known e-commerce as "exchange of trade over the Internet" and have also been known as "trading goods and services using modern technology tools", as well as the completion of a commercial process through the computer network, which includes the transfer or transfer of ownership or rights to use goods and services and known by trade experts as "trade that opens the way for the sale and purchase of products and services over the Internet" and also knew E-

commerce as the processes of advertising and identification of goods and services and then the execution of the transactions and the conclusion of contracts and then the purchase and sale of those goods and services and then payment of the purchasing value through the Internet or other networks connecting the buyer and seller) (0

"In the event of a terrorist attack, the united nations will be able to provide the necessary information and information on the security and security of the country," he said.

Given these earlier definitions, the following can be drawn:

E-commerce is the exchange of goods and services, buying and selling using ict.

Goods and services not only depend on physical goods and services, but also information goods and services, software and many intangible products.

The Internet and modern technological means are the main intermediary for the exchange of trade transactions in e-commerce.

American economist NicholasI Bertley has known e-commerce as the concept that refers to the disposal of products through the international internet and the distribution of electronic programs without going to the store or company. Services by electronic means " as the Arab Investment Guarantee Corporation recognized e-commerce as the trade that is carried out using the technologies provided by the information revolution and communication over the Internet to exchange electronic over time and space and covers many sectors and sets new rules for sales, registration and delivery) and from previous definitions it is clear that despite the different tariffs given to e-commerce, some have limited the concept of e-commerce to the process of selling, buying and trading depending on electronic means, but others have taken the concept of It is possible to include a lot of activities under the umbrella of this concept and keep pace with the permanent and renewed technological developments, and this is what the model law established to regulate e-commerce, which was adopted by the 1996 Australian Commission, which keeps pace with future developments and does not establish a specific definition of the concept of e-commerce).

Second: The advantages and features of e-commerce:

E-commerce has been one of the most important applications of the knowledge-based economy and one of the most important applications of ICT and e-commerce has characterized many features that distinguish it from other traditional methods of commerce, including:

- E-commerce is based on technology, information and communication suppres based on the skills of using these modern methods
- E-commerce depends on less labor than conventional trade, but it is efficient and skilled in the use of technology and communication.
- E-commerce is fast, whether it's contracting speed or fast delivery for many transactions, it lets down the element of time and it also lets down the boundaries and takes place in a short time.

E-commerce is a cross-border trade and for countries and continents any natural or moral person can deal with it regardless of nationality or whereitis, which poses the problem of the law applicable to any dispute between customers.

E-commerce is also characterized by rapid development due to its association with modern technology and communication suppalling and rapidly.

Therefore, e-commerce is different from traditional trade, especially in the means of communication, especially among customers, and the distinction between E-Commerec and E-Business must be distinguished.

The first is based on trade and financial exchange, while e-business is based on trade, finance and other activities, which are more general and comprehensive and include e-commerce itself.

Third: The importance of e-commerce:

With the advent of the Internet, which is one of the most important events of this century, the modern era witnessed many developments in various fields, especially in the technical, technical and technological aspects and became a speed Communication and its development are dominated by all transactions, especially trade and economic transactions between far-off parties and e-commerce has grown in many economic areas where transactions are conducted without direct vision, but transactions are carried out through the Internet, which led to a reduction of costs and a reduction of the human effort from traditional trade and led to the increase disqualification of the productive process of the products that distribute them to reach the best in order to satisfy customers, so e-commerce has taken the lead and created a difference from traditional trade, which is An effective way to reach the world markets simultaneously without interruption and also in e-commerce provides the limit of choice without any pressure especially in the field of retail - as well as the e-commerce produces strong competition between companies, which reflects on prices for the benefit of customers and that importance made it the most likely

choice for many customers when falling in the choice between them and the traditional trade in trade and the table that explains this) :

Elements of comparison	Modern means	Traditional means
Geographical range	Broad	Tight
Customer segments	.Big	Limited
Suitable for customer conditions	High	Average
Ease of use	You need special .skills	.It's easier
The government's ability	tend to decline	High
Time range	.hours a day 24	Limited frame
Relationship with the client	Direct	Direct /Indirect
Recognize the response	High	Limited/Medium

The importance of e-commerce is also highlighted in the fact that it uses electronic intermediary and the dispensation of the traditional intermediary other than the trade process and also represents e-commerce as a reflection of the era of globalization where the world has become a small village where anyone can deal with the other anywhere and anytime in the world and canceled e-commerce relying on paper documents between customers, it is done electronically and there is no need for traditional documents for trade exchange - e-commerce has hidden the factor of confidentiality among customers and has multiple forms of electronic commerce with different forms of This, according to coppel content, includes the following types:

Code	Relationship Dealing
Dealing among government agencies to each other	<i>G 2 G</i>
Dealing between government agencies and establishments	<i>G 2 B</i>
Dealing between government agencies and consumers	<i>G 2 C</i>
Dealing between institutions and government agencies	<i>B 2 G</i>
Dealing between establishments	<i>B 2 B</i>

Dealing between establishments and consumers	<i>B 2 C</i>
Dealing between consumers and the government	<i>C 2 G</i>
Dealing among consumers themselves	<i>C 2 C</i>
Dealing with consumers and establishments	<i>C 2 B</i>

The second requirement

Level and size of e-commerce

Booting and splitting:

E-commerce has captured more than 80% of online e-commerce and has become of paramount importance for international trade and has increased that importance with the emergence of the Covid.19 pandemic and e-commerce is expected to take centre stage over the next few years as well as we will review in this requirement "the level and volume of e-commerce before the Covid.19 pandemic as a first type and then the level and volume of e-commerce after the emergence of Covid.19 as a second type respectively as follows: :

First: The level and size of e-commerce before the Covid.19 pandemic:

E-commerce at the international level is of great importance because many services and trade have become easy to take place during e-commerce, which has removed many obstacles, but trade between different parts of the world, which has made it possible to deliver many products electronically and all indications indicate that e-commerce will contribute to the prosperity and advancement of international trade and it is hoped that e-commerce will push the world economy forward, especially in light of the emergence of the so-called knowledge economy, which is considered e-commerce. Its most important features and means, which have been witnessing since its inception a growing demand for their use of individuals, institutions and governments, especially with the development of the Internet where they were conducted (((old dealings between business establishments through a closed network protected by intellectual property rights, and this was since the beginning of the seventies of the last century and was most of its activity limited to the electronic transfer system of funds EFT, which was applied by banks in order to exchange information and accounts through a private network of communications until the emergence of the system EDI.

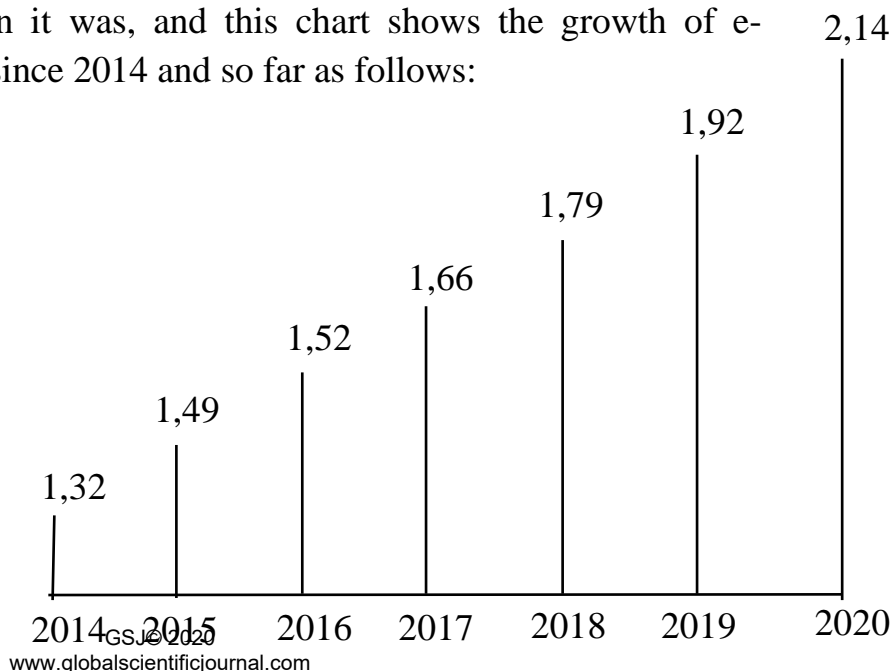
It is the electronic data exchange system that has been dealing with various major institutions in all sectors for economic until the real beginning of the

spread of e-commerce was during the 1990s coincided with the use of the Internet for commercial purposes, as 1994 witnessed the real launch of e-commerce by the establishment of the first online book seller by financial analyst Jeff Bezos in cooperation with Amazon.

At the 1998 WTO General Council meeting on the rapid development of trade systems as well as the successive development in the ICT sector to the rapid growth of the e-commerce sector, helped by the development of economic policies and world trade and the trend towards trade liberalization through the World Trade Organization, which held many conferences and agreements, started with gatt, then the Agreement on the Liberalization of Telecommunication services 1997, as well as the Ministerial Conference in Geneva 1998 on e-commerce, agreement on non-tariff tariffs on electronic transactions. Cross-border (0)

According to untrade council statistics (UNCTAD), the volume of e-commerce worldwide was about 25.6 trillion dollars in 2018, up 8 percent from 2017, and the world body indicated that about 1.4 billion people around the world had shopped online in 2018, with rapid growth in e-commerce sales, with the United States, China and the United Kingdom accounting for the e-commerce sector. Sales between enterprises and companies include each other "B2B" and between companies and enterprises to consumers "B2C" equivalent to 30% of the world's gross domestic product this year and the estimated value of e-commerce in 2017 is about \$23.8 trillion and The total e-commerce transaction between companies "B2B" amounted to about \$21 trillion in 2018, accounting for about 83 percent of the total e-commerce worldwide and the value of e-commerce between companies and consumers is about \$4.4 trillion. In 2018, major companies generated \$2 trillion in sales in the same year.

There are expectations from experts that the volume of e-commerce will increase at a faster rate than it was, and this chart shows the growth of e-commerce around the world since 2014 and so far as follows:



Number of digital buyers worldwide from 2014-2020

Thus, e-commerce has witnessed in recent years increasing growth both in terms of volume and users, where experts expect the volume of e-commerce transactions to reach large numbers, which contributes to the world economy in general and e-commerce may be the good way out of many economic crises the volume of e-commerce at the global level as follows:

According to the 2018 World Trade Organization (WTO) report

The government's support	Number of shoppers	Average per capita
United States	259 million	\$1952
United Kingdom	530 million	\$1639
Germany	64 million	\$1101
France	49 million	\$1010
China	1 billion	\$634
Spain	28 million	\$601
Italy	38 million	\$407
Mexico	60 million	\$134
Brazil	119 million	\$120
Argentina	26 million	\$118

Global E-Commerce Statistics on Google

Second: The level and size of e-commerce after the emergence of the Covid.19 pandemic:

When the world was ravaged by the epidemic "Covid.19" earlier this year the world was affected economically negatively, which had a negative impact on the movement of world trade and many companies closed their doors and declared many of them bankrupt and millions of workers were laid off around the world and the indicators of unemployment rose due to the health policies adopted by all countries of the world of precautionary measures and isolation to avoid the spread of the virus to meet the needs of public health on economic needs, but under that economic atmosphere on the world and the entry of the

world economy The recession and possibly the march towards the depression, which likened experts to the Great Depression of 1929, but some economic sectors were a positive reflection for them and the emergence of what is known as the epidemiological economy, especially in the sector of medical supplies and medical devices, noted that the emergence of this epidemic did not affect the economic sectors such as companies and institutions) but extended its impact to the economic behavior of individuals where most members of society turned to their different classes with a wise view in the decisions taken whether to buy and buy This is expected under the circumstances in which the world is going through these circumstances, where more than 147 million people lost their jobs, causing a 2.1 trillion dollar drop in salaries and reducing the level of global consumption by 4.2 percent, which is expected to be about \$3.8 trillion. by 3% and the world's loss of more than \$2 trillion.

International trade came on top of the sectors affected by this crisis, where the World Trade Organization (WTO) indicated expectations of a decline in world trade by 13 to 30% and despite those losses to the world economy as a whole and world trade in particular, but there is a trade sector that prevailed in the opposite direction and achieved profits under this crisis, which is the e-commerce sector, where most consumers in the world tended to buy their supplies over the Internet in order to adapt to the change of movement and policies of social divergence imposed by the spread of E-commerce sales grew by about 20% from the first quarter of this year compared to 12% for the same period last year. Amazon's global economic losses have generated a sales surplus of \$5.5 billion.

Economic reports indicate that e-commerce sales will rise to 4.5 trillion dollars in 2021 and experts predict that the impact of Covid.19 will have a positive impact on the e-commerce sector even after the indefinite decline and the end of the crisis because consumers will feel the convenience of e-commerce and the availability of telepayments, which will cause a permanent behavioral shift towards digital purchases in the future after the end of the Covid.19 crisis.

Experts believe that social networks will play an important role in the growth of e-commerce, as statistics indicate that 55% of online buyers have purchased from social networking sites directly and will be shopping online directly One trend for e-commerce in 2021 and beyond also experts believe that artificial intelligence will conquer the world of e-commerce and will be used in customer analysis and completed chat property operations to provide support to customers.

Product proposal - dynamic pricing so that the prices of products that are in direct demand increase - voice search that will have a big impact in the e-commerce sector - and will go online to customize - by providing specialized products to a particular person or certain specifications - and the e-commerce will go to find simple ways to facilitate the payment process - where it was found that two out of three shoppers are retreating from the completion of the purchase process during the electronic payment phase due to the total unexpected price - the store and ask the customer to arise In an account – or that the payment process is complex and the future trend will be to solve those problems by removing those constraints - experts believe that there are products that will enter the e-commerce market and strongly and from them will be used products - the use of electronic commerce software interfaces such as "Commerce", which is designed to enable applications to offer their services to other applications - will increase purchases through e-commerce, especially in companies that comply with environmental standards, and the survey has proved that 87% of shoppers **** Committed to environmental protection.

The third requirement

E-commerce in the Arab world

Booting and splitting:

That the developed countries on their heads the United States of America has achieved a lot in the field of e-commerce at a time when the Arab countries are suffering from the concerns of the use of e-commerce and there are many challenges facing e-commerce in the Arab world so we will review the demand (the level of e-commerce in the Arab world as a first branch and then turn to the challenges facing e-commerce in the Arab world as a second branch as follows :

First: The level of e-commerce in the Arab world:

E-commerce has become occupying a large part of the world economy and is creeping towards the forefront as an alternative to traditional trade, but e-commerce in the Arab countries is very different from the rest of the world, as most Arab companies are far from the field of e-commerce despite the increasing interest in e-commerce, and this has occurred in the field of technology and information successive developments, but the Arab economic system still considers the lack of interest in that important trade that has become invading the countries of the world and still companies Arab and business organizations suffer from fear and concern about the use of e-commerce, but some Arab countries have been alerted to this recently, where statistics indicate

that the number of shoppers in Arab countries reached 115 million online shoppers and the volume of e-commerce in the Arab world reached about 7 billion dollars until 2020 and the number of Internet users in the Arab world about 357 million people and experts expect the volume of electronic commerce in the Arab world to reach 13.4 billion dollars by the end of 2020 and the volume of shopping in the world Arab 7 billion dollars.

The Arab e-commerce market is a promising market and the focus of investors' attention, but Arab e-commerce is still focused on buying phones, computers and gifts, and that most of the transactions take place outside Arab websites, which do not represent more than 0.03% of the sites worldwide despite the importance of this sector in the events of an economic boom, but it did not achieve what is desired and it seems that the Arab countries have become accustomed to the irrigation economy and the Arab thought did not develop towards the banking economy if the world does not pay attention to the world The banking gap, which is currently based between the developed world and the developed world, will increase and there are many challenges facing Arab e-commerce, some of which will be highlighted as follows:

Second: Challenges to Arab e-commerce:

Infrastructure:

One of the most important challenges facing e-commerce in the Arab world is the building and photography of human resources trained in the use of information technology and on the maintenance of devices and sites.

Legal environment:

There must be a legal environment and legislation that is attractive to investment in the field of e-commerce and works to strengthen and protect intellectual property in the field of technology and arab countries must enact laws and legislation in accordance with the Law of The Australian 1996.

The digital divide:

This is the gap that was the result of the lack of progress of Arab countries in scientific research in the field of technology, the difficulty of catching up with developed countries in the field of technology and communications, the dependence of Arab countries on the irrigation economy, the lack of interest in the banking economy and the misuse of modern technological means by individuals in Arab countries.

Arab governments do not adopt policies encouraging e-commerce:

Arab governments must develop policies that help the growth and prosperity of e-commerce, as the absence of the role of the state in encouraging companies to use technological means.

Cultural lack of awareness:

Cultural awareness of the importance of e-commerce must be disseminated, as illiteracy is now measured by technological and informatics knowledge, and illiteracy is no longer limited to reading and writing.

Provide the necessary protection:

There should be confidence and security on the part of consumers when dealing with websites as the ease of creating an uncensored website can raise a lot of concerns among customers and the question that arises here when protecting customers on e-commerce sites in the Arab countries for their information and for the use of credit cards – and for settling their payments.

7- Guarantee rules:

There must be a system of security rules for e-commerce and it is not left to the general rules in the guarantee, since the nature of electronic dealing in e-commerce requires rules that fit the nature of this transaction.

Results:

- 1) The knowledge economy adopts ICT and intellectual capital has become a source of wealth and the knowledge economy will be the supreme word for the traditional economy.
- 2) The topic of e-commerce has gained great importance in recent years as a result of changes in ict and its rapid and interesting growth and electronic commerce has become transnational and is expected to take the lead in the next few years.
- 3) E-commerce is a new type of trade and one of the most prominent images of the knowledge economy due to its advantages unlike traditional trade.
- 4) The level of e-commerce was well paced before the Covid.19 pandemic, but it accelerated dramatically after the emergence of the epidemic and was one of the most profitable sectors despite the losses experienced by the global economy.
- 5) The e-commerce sector in the Arab world was not received attention until late and the Arab economies based on rents were unable to understand the importance of the economy based on knowledge and information.

6) E-commerce in the Arab world faces many challenges and must face those challenges to take advantage of this sector and move towards the future prospects in it.

7) Arab e-commerce needs to launch Arab platforms and direct Arab investments towards the establishment of many arab electronic stores and websites, especially since the Arab market is one of the promising emerging markets.

Recommendations:

1) The researchers should pay attention to more research in the economy of knowledge in all its aspects, especially e-commerce to enrich the Arab Library with more about these important modern economic sciences.

2) Attention must be paid to the e-commerce sector and the work of a legal and legislative structure that helps to spread all technological and knowledge business among them electronic commerce.

3) Awareness must be spread among Arab institutions and companies towards the importance of e-commerce and direct investment towards the establishment of more Arab electronic platforms.

4) Directing banks and other finance lenders to inject more concessional loans to the e-commerce sector in particular and software and information in general.

5) Spreading awareness about the importance of technological culture and the use of information technology through training programs and education in institutions and companies and updating the education curricula in accordance with the technological and knowledge environment.

6) Finally, we must benefit from the experiences of developing countries, which have become among the advanced countries in the technology sector such as India and Southeast Asia.

References:

1) E-commerce statistics in the Arab world.

2) Ben Rath Hekmatia - The role and importance of e-commerce in the knowledge economy with reference to the Arab world - Master's Thesis Of the Institute of Economic and Facilitation Sciences - Algeria 2007-2008.

- 3) Arab e-commerce and its dimensions of reality and challenges, Dr. Abdul Azim Abdul Wahid Al-Shukri - Faculty of Management and Economics - Al-Qadissiya University, Department of Economics, Iraq.
- 4) UNCTAD Report 2018, Egyptian Stock Exchange, Monday 27/4/2020.
- 5) Electronic Economics Journal - Thursday issue 13/8/2020 Majid Gemayel.
- 6) Al Arab Economic International Newspaper, available on alegt.com.
- 7) Joshua Gans, Corona Time Economy, 2020 edition.
- 8) Dr. Ibrahim Najati, University of Borvala, Algeria, article available on Sai Hab- Arabic website.
- 9) Dr. Bressi Abdelkader- Zidan Mohamed - University of Hassiba Ben Bouali Balshalf, Algeria - available on Sai Hab Arabi website.
- 10) Dr. Amr Abdul Malik - Basics of Behavioral Economics, Emirates Center for Strategic Studies and Research.
- 11) Dr. Mohammed Mohammed Suleiman, Arab E-Commerce Look, Arab International Journal of Informatics, Volume 3, Issue 7, 2015.
- 12) Dr. Mona Salem Hussein - Using e-commerce to support the implementation of the philosophy of "Costs- College of The University Chameleon - University of Baghdad - Issue 19, 2009.
- 13) Dr. Naima Yahawi, Maryam Youssef, E-Commerce and Its Effects on Arab Business Economics, University of Algiers, Algerian Journal of Economic Development, No. 6, 2017.
- 14) Awad Marzouk Awad Al-Hadid, Rules of Guarantee in Electronic Sales, Master's Thesis, Faculty of Law, Middle East University, 2020.
- 15) Available on almayadeer.net an article entitled The addition achieved by e-commerce in light of the crisis of Corona - Ezaba Al-Aziz Al Hashimi trends e-commerce.
- 16) Available on ecommerce Dplatforms.com.
- 17) Available on blog future e-commerce marketing-limited.com.
- 18) Available on orgaam.com numbers.
- 19) The Future of E-Commerce: The Website of the British Arab Academy of Higher Education.

20) Masood Jumani the impact of e-commerce on the productivity and competitiveness of the foundation Master's thesis - Faculty of Economics - Tisser Sciences - University of Haj Saqr Algeria.

21) Payment systems approved in e-commerce, available on Sai Hab Arabi.

22) Quoting Dr. Thabet Abdel-Haman Dr. Jamal al-Din Mohamed Morsi, Contemporary Marketing, University House, Egypt 2005.

© GSJ