

LIFELONG LEARNING PROGRAMME

On-line Business – an Alternative Career

Comparative Study

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Introduction

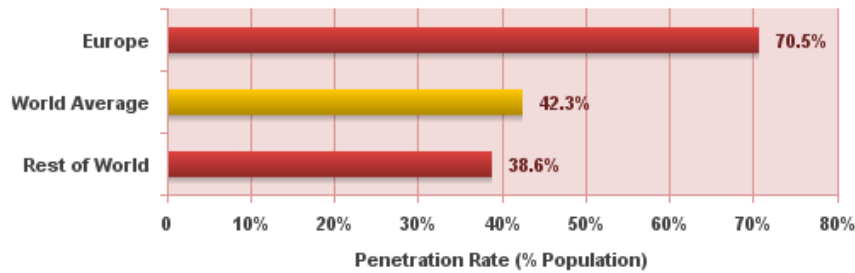
The purpose of this study “On-line Business – an Alternative Career” is to make a comparative analysis of various items related with e-Commerce in different European countries. The study intends to find the specific elements for each country that influence the development of e-Commerce.

'On-line' is defined as sales where the final transaction is made over the internet or at a distance, irrespective of whether the internet has been used for browsing and price comparisons. The modern idea of e-business refers to a different business culture, structure and organization. To really get into the field of e-business a company must redefine the nature of adopting a holistic approach to all its activities. That is for example to use a single structure, a common application platform and a uniform way of thinking about all the work.

E-Commerce area will continue to advance and evolve in time, and some of the highly tools or current trends might evolve more in the future or might become obsolete. Above all trends, e-Commerce communities need to be permanently informed to make sure that the quality of the product and the quality of customer support they offer are highly competitive, as these are the things which produces re-orders for e-Commerce site.

E-Commerce is growing rapidly, and number of new buyers on Internet is increasing everyday. The Internet is now the main infrastructure for electronic trading and alternative banking. The Internet is also the most important medium influencing the purchasing decisions along with advice received from friends and family.

Internet Penetration in Europe June 30, 2014



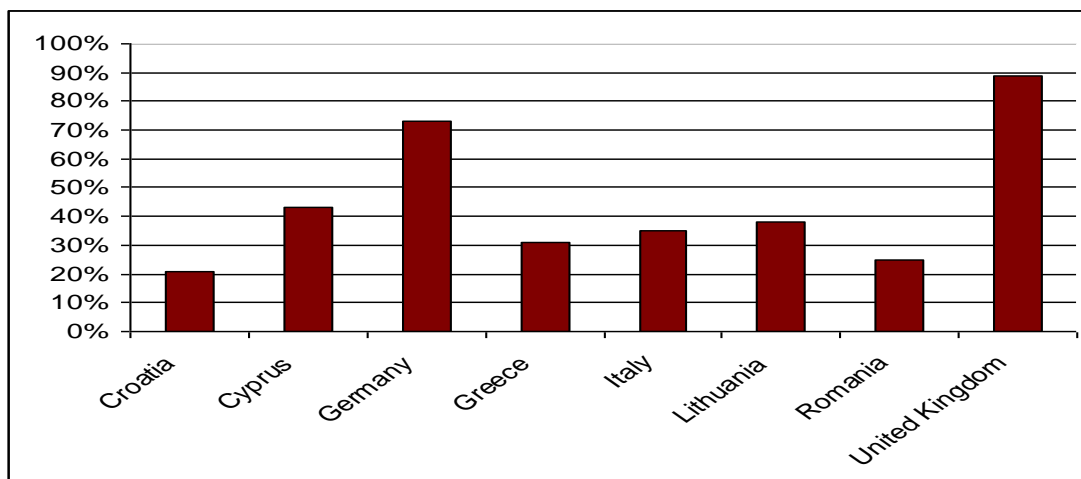
Source: Internet World Stats - www.internetworldstats.com/stats4.htm
Based on 3,035,749,340 world Internet users on June 30, 2014
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“On-line Business – an alternative career” is a comparative study based on analyses done in eight European countries by the C2C partner organizations: **Help Udrugaza Pomoć Mladima Split** – Croatia, **School of Adults Consumer** – Cyprus, **Berlink ETN GmbH** – Germany, **Second Chance School of Agrinio** – Greece, **Euroform RFS** – Italy, **Alfa Idejos ir Technologijos** - Lithuania, **Fundatia Casa Cartii Valcea** – Romania and **Training Vision Ltd** – United Kingdom

I. Importance and relevance of on-line business

The impact of e-Commerce is growing all over the Europe. Number of personal computers, the number of subscribers to Internet, mobile telephony, Internet bandwidth, number of users cards, enterprise IT spending is growing rapidly. Technological advances and changes in behavior of purchasing have created unprecedented opportunities in the e-Commerce industry. This is also true if consider that in a few years teens will represent the majority of those who buy on-line.

According to Special EUROBAROMETER 398 published in 2013 by European Commission, 45% of EU daily internet users do on-line shopping at least once a year.



The percentage of internet users who shop via internet increased significantly over the years in Europe. Besides the daily users of the Internet, there are categories of occasional buyers, small companies and associations that make these figures actually be much higher.

Thus, in 2008 only 27,69% of **Croatians** made their shopping on-line, while in 2012 their number reached 45%. On the other hand, 26% of large enterprises selling on-line and 18% of SMEs selling on-line in 2013.

The overall proportion of on-line shoppers is 30% in **Cyprus**. The percentage of the enterprises that have a website increased to 72.6% in 2014, with 98% offering access to product catalogues and price lists.

More than three quarters of **Germans** are on-line. The demographic profile of on-line Germans is mixed and covers all sections of society.

In **Greece**, over 3,000 companies are principally engaged in electronic commerce, and there are best practices in tourism, insurance services, m-Commerce, integrated SCM solutions etc. The average value of on-line transactions in Greece remained at €1500 with the lion's share to get purchased services such as travel services (ticket), accommodation, car insurance, telecommunications services, tickets
40% will increase their on-line purchases in 2014, while 20% will reduce them because of the economic crisis

In 2013, e-Commerce sales reach €11 billion in **Italy** and grew by 18% over the previous year (2012). The number of Italian companies that decided to sell products/services on-line increased by 5%. Half of Italian Internet users still want to personally ensure the quality of the product, possibly even asking advice from their trusted seller. Also, the 44% of non-on-line shoppers still little confidence in on-line payment methods, 20% they prefer to pay in cash.

In 2014, in **Lithuania**, 26% of all population (age 16-74) ordered or bought goods or services on-line. And this number is even higher if counting Internet users only: more that 42% (in 2012) and more than 50% in 2014 have experience of buying on-line (TNS LT and Sprinter research).

According to the study "The buying experience in digital consumers era" by Consulting company EY **Romania**, about 7% of the country's major population, representing 1.2 million people, do their shopping on-line, but around 40% are called digital consumers because they use on-line only for information.

The **UK's** on-line economy is the biggest in Europe and the 3rd biggest in the entire world with people spending more on average per person than anywhere else. A recent study for Google by the Boston Consulting Group says Britain is now the biggest e-Commerce market in the world in per capita terms and the second largest on-line advertising market (telegraph 2013). The U.K. Internet economy is likely to grow by 10 percent per year, reaching 10% of GDP by 2015.

Some factors of success:

Trust + Easy access (mobile and broadband)

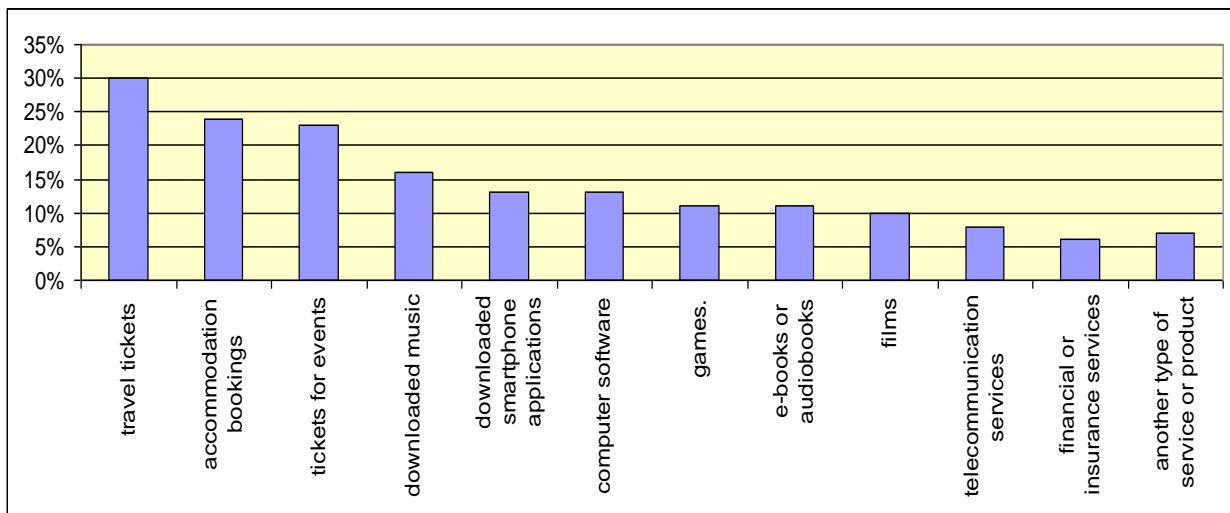
Disruption (music and newspaper industries)

New opportunities (for SME's)

Costs cut (run your business from home)

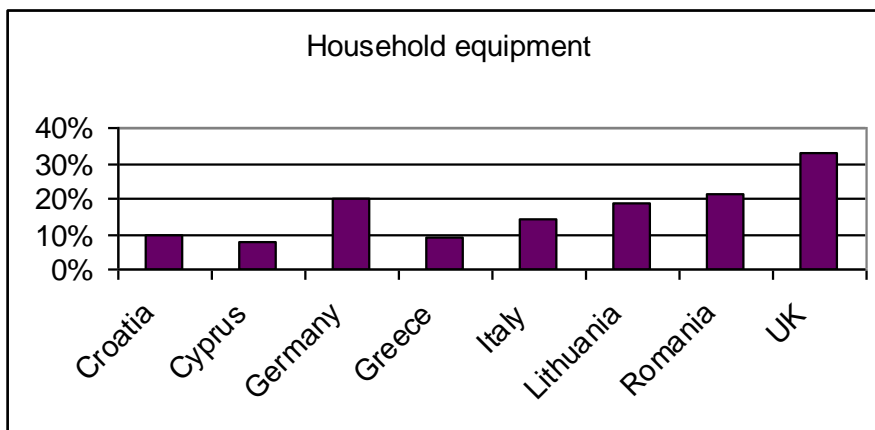
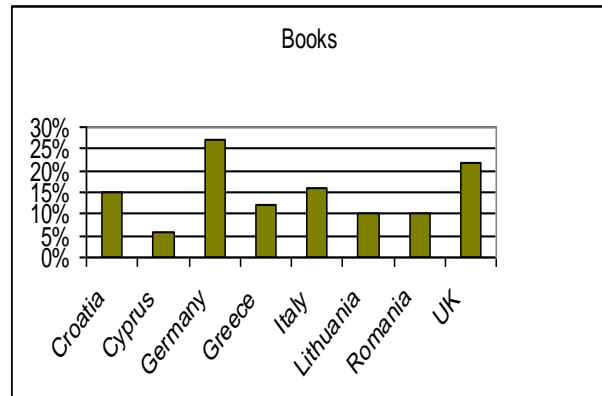
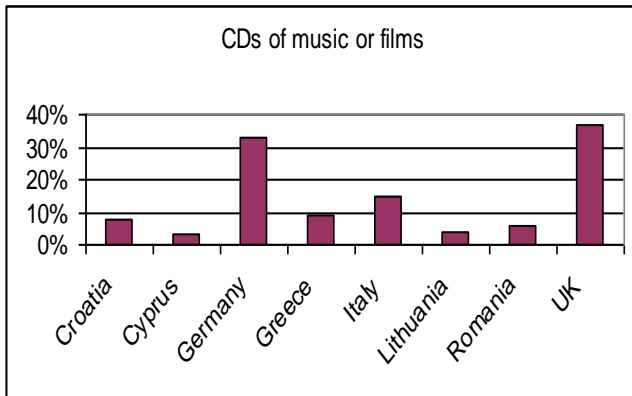
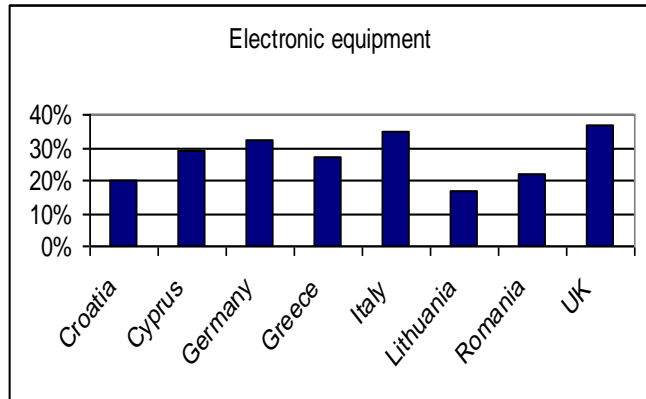
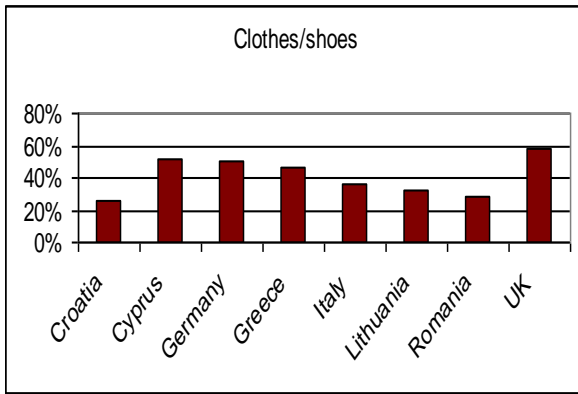
Cheap postage and packaging (and future amazing development. Ex. Amazone's drone)

Digital purchases over the Europe



	Croatia	Cyprus	Germany	Greece	Italy	Lithuania	Romania	UK
travel tickets	15%	44%	23%	21%	43%	18%	12%	33%
accommodation bookings	14%	19%	21%	13%	33%	8%	10%	23%
tickets for events	15%	7%	23%	10%	21%	19%	5%	28%
downloaded music	7%	6%	16%	10%	14%	6%	6%	28%
computer software	7%	7%	16%	7%	7%	5%	6%	15%
downloaded smartphone applications	10%	6%	13%	6%	12%	6%	3%	16%
e-books or audiobooks	8%	8%	10%	6%	10%	6%	8%	15%
games	7%	6%	11%	6%	7%	6%	3%	18%
films	2%	4%	9%	5%	9%	6%	5%	18%
another type of service or product	2%	5%	2%	3%	13%	17%	17%	8%

Physical on-line purchases



II. Kind of on-line business

Every single country that aims at attracting foreign investment desires to propose the most auspicious environment to the implementation and development of e-Commerce business.

In **Croatia** on-line business is a developing sector and it is in a very strong relationship with Internet speed connection, which is under European average for the time being. In the last years some areas arose the interest of the on-line users:

- Selling products (e-Commerce, homemade products)
- ICT services and products
- Rentals
- Food preparation
- Personal services: Tutoring for students, child care, accounting, design

Cyprus is an ideal international business jurisdiction which offers unique conditions for the provision of on-line investment and setting up e-Commerce Business. Several corporations related to e-Commerce already operate in Cyprus: telecommunication companies, web designers, computer and information systems, consulting companies. People in Cyprus are most likely to buy travel tickets (44%) and accommodation bookings (19%).

The share of e-Commerce has risen from 8.4% of all orders accepted in 2013 to 11.9% so far (2014), adding that enterprises placing orders also rose from 13.2% in 2013 to 15.1% this year (2014).

25.6% of the enterprises in Cyprus employ ICT specialists. Moreover, the percentage of the enterprises that use social media (Facebook, Twitter, YouTube, etc.) increased significantly this year, reaching 53.7% compared to 41.0% in 2013. There is an increase in mobile broadband connections this year, reaching 58.3% compared to 56.2% in 2013, whereas the percentage of enterprises that provide staff with portable devices for mobile connection to the Internet rose to 58.8% in 2014 compared to 57.9% in 2013.

According the **Greek** National Statistical Authority during the 12-month period from April 2012 to March 2013, goods and services mainly ordered / purchased over the internet for personal use were:

- Clothes, footwear, sports goods 36.2%.
- Travel arrangements (transport tickets, car hire, etc.) 27.8%.
- Electronic equipment (camcorders, cameras, mobile phones, TV sets, DVD recorders, etc.) 24.9%.
- Household goods (furniture, toys, art things, electric household devices, etc.) 21.4%.
- Tickets for events (concerts, plays, movies, etc.) 21.1%.
- Holiday accommodation (hotel, rent rooms, apartments, etc.) 20.3%.

In general, from 4500-5000 Greek e-shops that are operating now (2014), 2/3 of them are offering at the consumers all the necessary services and features for an easy, secure and reliable transaction which is comparable to the well-known foreign e-shops.

In **Italy**, 30% of on-line shoppers have more than 50 years. This confirms the trend that sees on-line shoppers belong to adult/middle age. 29% of users belong to the range 40-49 year; 28% of users are within the range 30-39 years.

In Italy, the "physical" sales channel is still preferred by 74% of businesses and only 29% of companies have an on-line shop.

- 34% says they plan to introduce the e-Commerce channel in the future;
- 37% are going to implement e-Commerce, but not sooner than three years;
- 82% see e-Commerce as not useful for their type of business.

Lithuania is close to European average concerning on-line business. The most developed sectors are:

E-shop
Website or web portal
Social / advertising portal
Group-purchasing portals
e-Commerce in cultural sector
E-learning, webinar, training portals

One of the most popular business sector in **Romania** is "home business". In general it's about small business that anyone can create various products (made decorative items, knitting, etc.) or provide certain services (writing articles, sending emails, etc.) and are paid at the end:

- Micro production home business
- Home business in commerce
- Business at home services

Other types of home business:

- Trainings
- Arts workshop
- Hostes and pensions (for those who have a large house, in which their own space separating the tourists)

As the first market in the world, UK has a wide range of on-line business covering everything in every sector: Food, Clothing, Insurance, Holidays, Cars, Furniture, Toys, Electrics.

III. Main steps to set up an on-line business

If you want to do business, you need to be where your customers are!

Nowadays opening an on-line store is an opportunity to succeed with a new business experience. A shop on-line is regulated by some specific laws whose main purpose is to protect the consumer, which (being in a virtual environment) hasn't got the opportunity to physically meet the seller and touch the goods that he wants to buy.

Except for these features, e-Commerce is equivalent to a regular store and is subject to the same laws regarding physical trades and shops.

To start an on-line store, it is important that a series of compulsory law requirements are respected. Also, some rules are essential for starting an on-line business:

Question 1: Do you have a business plan?

First comes the business idea, and then the business plan.

Question 2: How much money do you need for your start-up?

Anyone setting up a company needs to start by investing money in the project. You can find out how much you need to invest by planning your capital requirement.

Question 3: Are you aware of the support programmes for people setting up in business?

The Federal Republic of Germany, Germany's individual Länder and the European Union all have programmes to support people setting up in business.

Question 4: Guarantees

Every bank requires collateral for its loans. If the borrower lacks sufficient collateral, guarantees [Bürgschaften] can help. A guarantee guarantees the repayment of the loan and settles the debt when the loan is defaulted on.

Question 5: What formalities must you complete?

Before you launch your new firm, you must deal with a few formalities and register your firm with the authorities.

Question 6: Which legal structure is the right one for your company?

A legal structure is like a fixed platform for your company. You can select the right structure from various options. You have a choice between non-incorporated and incorporated firms.

Question 7: What taxes do you pay?

As a businessperson, you must pay taxes.

E-Commerce is a unique opportunity for small business to extend their capabilities and to facilitate business growth and for people with good ideas to start new business. On average, it takes 22 days to set up a business in Croatia, while in UK it will be done in one single day.

Croatia

There are seven essential steps which have to be followed:

- Register the company name.
- Notarize company documents. This includes the memorandum of association, the deed of incorporation, the director's note of acceptance of his appointment and the application to the court registry
- Register incorporation documents with the commercial court. The company then automatically becomes a member of the Chamber of Commerce after registration
- Order a company seal
- Get a statistical registration number. Apply for the number at the State Office for Statistics (Drzavnizavodzastatistiku)
- Register for tax with the tax authority (poreznauprava). This is for the purpose of paying for value added tax (VAT) and employees.
- Register with the Croatian Insurance Fund (Hrvatskizavodzamirovinskoosiguranjem, HZMO).

More information : http://www.ehow.com/how_6921060_do-open-business-croatia_.html

Cyprus

Every natural or legal person, established in the Republic of Cyprus, is liable to register to the VAT, by the end of the month, if the annual turnover of VAT taxable goods and services supplied in the previous 12 months has exceeded €15.600 or at any time if there are reasonable grounds for believing that the annual turnover of the VAT taxable goods and services supplied will exceed €15.600 within the next thirty days.

Notably, a person not liable for VAT registration may register voluntarily. Further information may be found in the leaflet “VAT Registration”.

Natural or legal persons, not permanently established in the Republic of Cyprus, may be subject to registration in the VAT Register, if the value of the taxable transactions carried out in the Republic of Cyprus exceeds the amount of €15.600. Otherwise, natural or legal persons, not permanently established in Cyprus, may voluntarily register in the VAT Register if they carried out taxable activities in the Republic of Cyprus.

The application for registration in the VAT Register (Form VAT 101) can be submitted either electronically through the PSC Cyprus Portal or by post/hand to the One Stop Shop or the local VAT Office.

The application should be accompanied by the following documents:

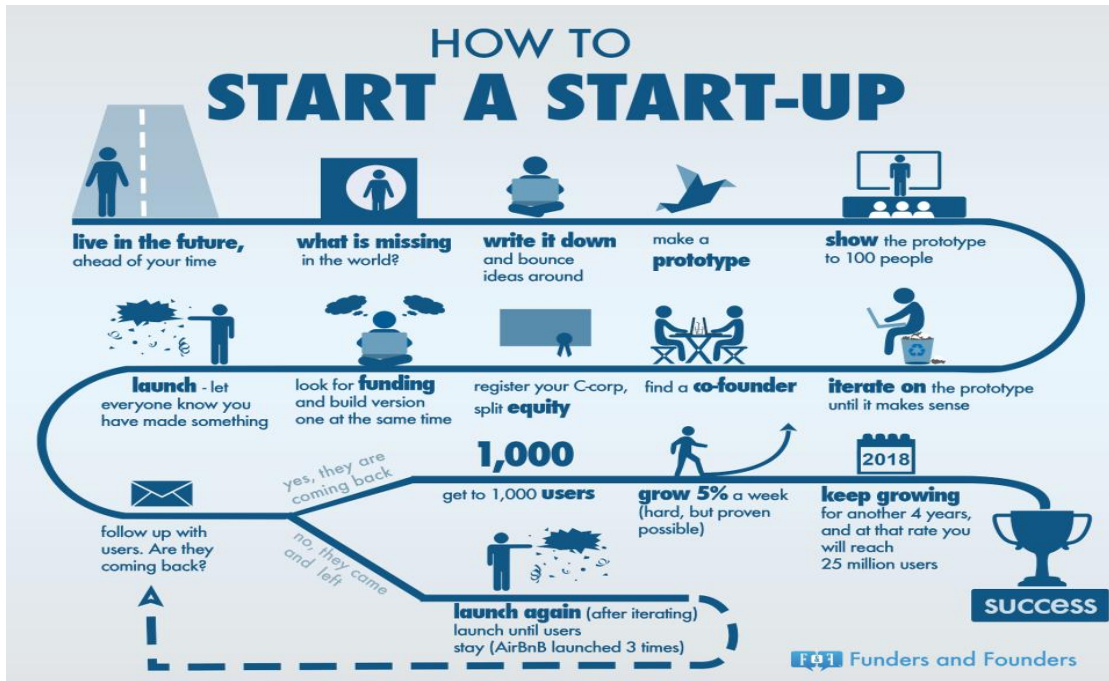
- copy of identity card or passport (in case of self-employed person);
- copy of certificate of incorporation, copy of certificate of registered office address,
- copy of certificate of directors and secretary and copy of certificate of shareholders (in case of a company);
- copy of certificate of partnership registration (in case of partnership);
- copy of certificate of registration of business name (in case of business/trade name);
- form VAT 102 for partnership registration to the VAT Register (in case of partnership);
- copy of evidence that the natural or legal person conducts taxable activities in Cyprus (i.e copies of contract, invoices related to the business activities);
- questionnaire for the registration of international business entities (registered companies in the Republic of Cyprus whose main business activities are carried out abroad) .

The VAT registration number is issued within one or two days. The certificate of registration is provided within 5 to 10 days.

Using a Cyprus company the VAT applied will be the Cyprus VAT at 15% which is the lowest in Europe while the Cyprus company will provide the services at zero VAT to other European

Germany

In the last years lots of on-line businesses are startups. In Germany, startups have their own portals, where the CEO's can meet and cooperate. Which is also art of an on-line business (social/work related) <http://www.deutsche-startups.de/>



Greece

The most recent regulation concerning the formation of a company in Greece is Act no. 3853/2010, entitled "Simplification of procedures for setting up single-member and limited liability companies and other provisions", published in Government Gazette 90A dated 17.06.2010

Legal forms of business:

- sole traders (one person);
- corporate companies (two or more people linked by a corporate relationship).

There are four different types of corporate companies:

- Public Limited Company (PLC or Société Anonyme - SA)
- General Partnership (GP)
- Limited Partnership (LP)
- Limited Liability Company (LLC or Ltd)

Main steps:

Business plan and evaluation

Administrative procedures: while start-up procedures differ depending on the type of business, they do include certain common stages.

Company registration: once you have chosen where the company will be based, the natural (sole trader) or legal persons (corporate company) must register with the local Chamber of Commerce.

The business premises must be established for the registration of merchants, professionals and craftsmen (sole traders) with the competent insurance body.

Any employer recruiting an individual registered under the IKA-ETAM insurance scheme, must become registered under the IKA-ETAM Employers' Registry. The Public Administration National Gateway allows for on-line submission of the required applications.

Obtaining a Tax Identification Number

You must then apply for a Tax Identification Number at the relevant Tax Office. The addresses and contact details of tax offices located throughout the country are available on the website below:

- Tax Office phone book (http://www.gsis.gr/epikoinonia/doy_tilefona.html)

Transactions between citizens, enterprises and the different services of the Ministry of Finance can now be carried out through the TAXISNET service (via the on-line submission of periodical or annual VAT return statements, as well as the submission of quarterly summary tables for intra-community acquisitions/supplies (VIES) or through TAXISphone.

- TAXISNET service (<http://www.gsis.gr/taxisnet/help.html>)
- TAXISphone service (http://www.gsis.gr/on_line_ypiresies/polites/taxisphone.html)

Special procedures

For certain profession categories the issuance of a Licence to Practise is essential for the commencement of any business activity. The majority of licences to practice a profession as well as special operation licences are issued by the competent Directorates responsible for business activities in the various prefectures. The addresses and contact details of Prefectural Administrations operating throughout Greece are available at the address below: <http://www.ypes.gr/el/Regions/LocalGovernmentB/NomarchyAdmin/>
http://www.anher.gr/documents/PRAXIS%20Entr.Guide_1.pdf

Italy

Steps necessary to sell goods and services on-line:

VAT number registration. The first thing to do ever is, of course, open the VAT number. It isn't possible, in fact, to open a trade activity without this indispensable prerequisite. VAT number registration is a rather simple fulfillment: it is sufficient to forward the so called Single Communication to the Companies Register of the Chamber of Commerce. With this communication the VAT number is requested and the communication requirements to the Revenue and Customs Agency, INPS and INAIL are complied.

DIAP. The owner shall provide, at their municipality of residence, a declaration of the activities start (DIAP) as indicated by the Legislative Decree n. 59/2010.

Inside the document, demographic information as well as some indication of the type of activity, the location of the storage goods and the URL of the website has to be included.

Buy domain web: the web space and its address where the on-line store will be organized.

Other specific requirements for those who work on the Internet are:

- the obligatory indication of the VAT number on the home-page of the website (DPR October 5, 2001, n. 404);
- the obligation to provide users with a privacy policy and manage the user data in accordance to the current legislation.

Lithuania

The internet changes so fast that one year on-line equals about five years in the real world. But the principles of how to start and grow a successful on-line business haven't changed at all.

In Lithuania there are three forms to start an on-line business:

Limited liability company (UAB, MB)
Individual company (IĮ)
Individual activity of authorised person

To open a business on-line there is a sequence of steps you can follow to guarantee your success when you're starting a small business on-line:

1. have an idea and business plan
2. register a legal body
 - name reservation/check
 - documentation
 - bank account opening
 - submission of the application to register center
 - receiving the certificate of registration
 - registration in tax office
3. setup a website and.. start!

Romania

The best legal forms to start an on-line business in Romania are: PFA, IF and SRL

- PFA = authorized person (Ordinance 44/2008)
- IF = family business (Ordinance 44/2008)
- SRL = limited liability company (Law No. 31/1990)

Establishing legal form should be made considering the type of business that will be developed, market conditions, the preparation of beginning business and possible risks. Launching a PFA or IF is cheaper, but assume more risks in terms of accountability. SRLs are "expensive", with a minimum share capital to be made, which is not very big, but that requires a higher registration costs.

Steps to set up a S.R.L. company:

- Reservation name
- Preparation of documents to head office
- Submission of application for registration of the company
- Receipt of the Certificate of Registration from the National Office of Trade Register
- Registration in the Financial Administration

Steps to set up a Family Business (IF) or a PDF – the best option for a small on-line business

Family business (IF) consists of two or more members of a family. IF representative must be at least 18 years, while others do members have at least 16 years.

- constitute an agreement of incorporation, signed by family members in writing
- indicate the CAEN codes on the activities they will perform
- download and fill the required forms from the website: www.registrulcomertului.ro, section "Forms".
- submit the documents on Trade Register

United Kingdom

When you start a business in the UK you must choose a structure for your business:

- Sole traders
- Limited companies
- Partnerships

Usually, if you carry on a business in the UK you'll need to live in the UK.

Sole traders

One person own the business

(You will need to register for 'self-assessment' tax, which means you, or your accountant, calculate your own tax). To become a sole trader you must:

- have a National Insurance Number
- register for self-assessment with HM Revenue and Customs (HMRC)
- trade under your own name or choose a business name

Limited companies

Appoint people to run the company (called 'directors').

(personal income and business income are separate when it comes to paying tax)

To set up a limited company you need to:

- have a name and address for the company
- register with Companies House
- have at least 1 director
- have at least 1 shareholder
- have articles of association (agreed rules about running the company)
- set up your company for Corporation Tax

Business partnerships

In a business partnership, you're running a business as an individual but all the partners share responsibility for the business. With a business partnership you need to:

- register for self-assessment with HMRC
- name your business according to certain rules
- run the business as an individual
- share profits between partners

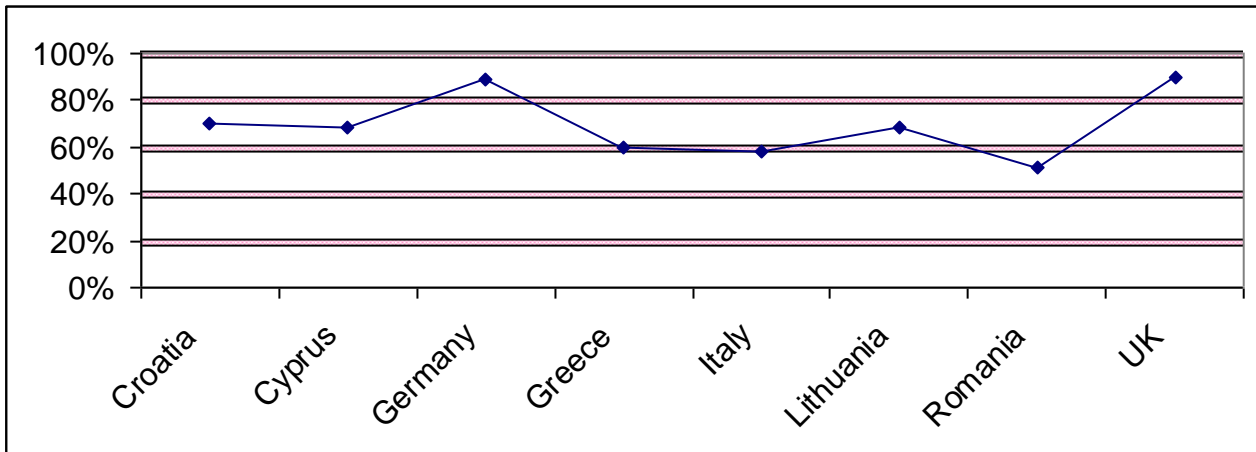
Other things you need to do:

- Apply for a license
- Setting up a bank account
- Register for VAT with HM Revenue and Customs (HMRC) if your business turnover is more than £81,000.

To start an e-Commerce business you just need a website or an app and follow the rules listed in the regulation.

Internet Stats and Facebook Usage -2014

It is known that Facebook has surpassed Google in terms of search companies or individuals, so it's easy to understand the important role that the social networks are playing. Facebook offers many handy tools that can bring more business: from simple on-line presence to various applications.



IV. Trends and main features

EU citizens are most likely to use a laptop (62%) or desktop computer (45%) when making on-line purchases, while 15% use a smartphone and 14% a tablet.

If nowadays the percentage of those who buy from the mobile is still down, in the future is surely destined to rise. Over half (64%) of the users recognize that their propensity to buy from smartphones and tablets would increase if there were a greater number of applications designed to facilitate the purchase.

The 'year of the mobile'

M-retail (smartphones and tablets) in 2013 increasing 138% on 2012. Experts believe that in a few years more than 80 percent of purchased phones will be smart-phones. Shopping has become already a leisurely activity: there is iPhone for the morning commute or 'sofa surf' in the evenings on our tablet devices. Internet expansion into different items require some new technologies and solutions, e.g., NFC, image recognition, etc. More and more content is stored in 'clouds' - Cloud computing.

Digital hypertaskers

Digital hypertaskers are considered the future buyers and they are the most sophisticated and discerning of digital buyers. About 10% of on-line buyers are digital hypertaskers and they have the following features compared to the rest of the consumers:

- the largest amount of time spent on-line information;
- the lowest rate of brand loyalty;
- low sensitivity to price, in terms of security;
- those more interested in the technical, but also social and ethical attitude of the company producing.

„On-line“ vs. „Offline“ = „Noline“ Ex. Passbook (Apple)

eFood: myMuesli, delivering food on the same day, which was ordered via application

Paypal, Apple/iTunes are developing applications for mobile phones, Square works on creditcard payments via Smartphones

Barriers

There is still significant influence of the perceived barriers for the e-Commerce

- * Relevant information about goods and services difficult to find on website
 - Worried about giving personal details over the Internet
 - Percentage of individuals with basic Internet skills
 - Speed of the Internet connection is too low

There has been progress notably in the spread of e-Commerce but improvements are needed in:

- better enforcing rules against unfair commercial practices
- consumer protection

V. Legal issues

e-Commerce activities are regulated by European Commission on Directive 2000/31/EC: „The Electronic Commerce Directive, adopted in 2000, sets up an Internal Market framework for electronic commerce, which provides legal certainty for business and consumers alike. It establishes harmonised rules on issues such as the transparency and information requirements for on-line service providers, commercial communications, electronic contracts and limitations of liability of intermediary service providers.”

According to **Directive 2000/31/EC** on electronic commerce:

- (a) You must display the name of your business, the company registration number (or proprietor's name), geographical address (not a PO Box number), contact information e.g., telephone number and email address, VAT registration number (if registered).
- (b) You may refer to trade or professional schemes if applicable.
- (c) You must provide clear information on price, tax and delivery to buyers.
- (d) You must clearly display your site's Terms and Conditions.
- (e) You must acknowledge all orders.
- (f) In commercial communication with your customers, you must clearly identify any electronic communication designed to promote your goods or services.
- (g) You must clearly identify the sender of all electronic communication.
- (h) You must clearly define any promotional offers and the qualifying conditions regarding these offers.

(i) If you send unsolicited emails, you must clearly identify them as unsolicited.
If get an empty package instead ordered product, consumers should contact the police.
There is a special police department which deals only with delivery frauds in on-line shops.

June 13, 2014 new rules

In view of the continuous growth in the e-Commerce sector, the European Union has issued several new rules to protect consumer and to maintain the success of e-Commerce.

- ❖ More time to return the goods. The new limit is 14 days as opposed to 10 days;
- ❖ The e-Commerce shop must refund the customer no later than 14 days following receipt of the refund request. From 13 of June, the request is processed within 30 days.
- ❖ The dealer must indicate clearly all the costs for returning of goods. If these are not explicitly provided, their cost will be paid by the seller.

Regulate clearly the on-line sale can overcome the distrust of users in purchasing products on the Internet.

Build and manage a website in accordance with current regulations it is important to avoid the risk of administrative penalties.

Intellectual property rights are property rights as all other - they allow the creator or owner of a patent, a brand or a work protected by copyright to benefit from his labor or investment. These rights are outlined in **Article 27 of the Universal Declaration of Human Rights** which states that:

- (1) *Everyone has the right freely to participate in the cultural life of the community, to enjoy the arts and to share in scientific advancement and its benefits.*
- (2) *Everyone has the right to the protection of the moral and material interests resulting from any scientific, literary or artistic production of which he is the author*

For any work or creation to be repaid must be able to prove that it belongs to you: therefore it is mandatory to register and protect work to have a copyright that allows you to sell, license or give you permission for its use.

Electronic signatures

1996 - The first law for electronic signatures (Utah Digital Signature Act)

UN Committee of International Trade Laws (UNCITRAL) gave the Standard law for e-Commerce at 1996

EC and EP published the Directive 1999/93/EK regarding e-signatures legal framework

An overview of the current case law

Amazon and the “button solution”

The so-called “button solution” also the “buy now”, “purchase now” or “order now” button must clearly signal to a consumer that by clicking it, they are entering legally binding financial obligations.

In a case concerning Amazon, the e-Commerce portal had offered premium membership

with one month's free trial. At the end of the free trial the membership was automatically extended. In the same time, a fee became payable.

The button displayed by Amazon did not draw attention to the fact that financial obligations would later arise. Instead, it simply contained the words "free trial now". This implied that consumers were not entering any financial obligations. It was illegal and it had to be changed.

Conclusion

E-Commerce is the fastest growing retail market in Europe. A large majority of European Internet users purchase goods or services on-line (60%).

The highest percentages of persons who shop on-line are located in the northern and western Member States (i.e. the United Kingdom and Germany). In contrast, people from Greece, Romania, Cyprus, Lithuania, Croatia and Italy are under European average on purchase goods on the Internet.

There is a clear geographical division here between Internet users located in Northern and Western parts of the European and those in the south and east. There are also socio-demographic patterns overall levels of internet use; for example younger people and those who are more highly educated are more likely to shop on-line.

The most common digital purchases are tickets for travel and for events, as well as accommodation bookings. Clothes or shoes are the most common on-line purchases for physical delivery.

Cheaper delivery prices are the main improvement that would encourage more on-line shopping from sellers located in other EU Member States. Other potential improvements are being able to track the product's location or status at any time), an easier return process and being able to know the time and day for delivery.

Many retailers already reported that up to one-half of website browsing occurred through customers using mobile devices, both smart phones and tablets. However a much small proportion actually uses their mobile device to make the final purchase. In 2014, total e-Commerce via mobiles in Europe was €23.77 bn, which is expected to grow by 88.7% in 2015.