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**e-business**  
DEVELOPMENT



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Ministry of Trade, Tourism and  
Telecommunications



Republic of Serbia  
Ministry of Economy

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# 2016

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**news**

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SREĆNA  
NOVA  
GODINA  
I BOŽIĆ

MERRY  
CHRISTMAS  
AND HAPPY  
NEW YEAR



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The contents of this publication are the sole responsibility of the project E-business Development and do not necessarily reflect the views of the European Union.

The project is implemented by the consortium led by Exemplas, in cooperation with ACE Consultants, European Profiles, Imorgon, Seidor and Teamnet International.



As we near the end of the year and the festive spirit of Christmas is nearly upon us I reflect, with a warm glow of pride, on our achievements over the past eight or so months.

When the wheels of the plane touched Serbian land as long ago as February I felt a jolt of trepidation as I faced the unknown. But that feeling very quickly disappeared as the warmth and welcome of the Serbian people flowed my way.

We had a lot to do, had to surmount many challenges but it was made easier by the fact that we all pulled together in the same direction heading clearly on the road to achieving our mission to simply be the best project. And as the English saying goes the “proof in the pudding” is in what we have achieved so far.

We pulled the project out of its dark chasm and by the end of this

quarter we will have completed no less than 35 out of the 60 tasks to be delivered. That is no mean feat! We have acted as a catalyst for positive change by recommending changes to strengthen the regulatory framework; we have made a start on increasing the effectiveness of a cross section of institutions building their capacity to support the development of the digital agenda; developed platforms for communicating with institutions, SMEs and the community at large; raised awareness through an e-business awareness raising campaign that resulted in nothing less than phenomenal media exposure that included 79 reports on television, radio and regional press; delivered e-business training to 437 representatives of SMEs throughout Serbia.

We made inroads into the development of a Serbian e-Trustmark

that will give confidence to the e-consumer to exploit the digital economy and particularly e-shopping and e-payments; made firm recommendations about the introduction of e-invoicing and e-ordering at government level. Throughout the delivery of all these tasks we have constantly strived to achieve added value. This all augurs well for our project work in 2016. But before then let us celebrate Christmas!

I love Christmas as a time when our families and loved ones will come together wrapping their happiness and joy around each other. My wish is that you have a wonderful and peaceful Christmas with your nearest and dearest and a New Year that brings you love, joy, health, happiness and much success.

Leszek Jakubowski  
Team Leader



# E-business training sessions for SMEs across the Serbia



More than 400 representatives of Small and Medium Enterprises (SMEs) attended the training on e-business held as part of the project activities. The goal of the trainings was to provide support to SMEs by increasing their understanding of the importance of e-business and e-commerce digital applications as the means for

increasing their competitiveness in the global market.

In cooperation with the National Agency for Regional Development and Regional Development Agencies 18 trainings were held in Belgrade (two trainings), Novi Sad, Valjevo, Leskovac, Vranje, Nis, Novi Pazar, Subotica, Srem-

**During the project activities 50 SMEs will be selected and provided with non-financial support of the project to improve their e-business and obtain the e-Trustmark.**



ska Mitrovica, Uzice, Pozarevac, Loznica, Zajecar, Kragujevac, Cacak, Krusevac and Zrenjanin from September to November 2015.

During the project activities 50 SMEs will be selected and provided with non-financial support of the project to improve their e-business and obtain the e-Trustmark. Participants evaluated that the trainings were very helpful and pointed out that they received knowledge that will improve their online business.

According to the research "STUDY ON E-CONSUMER INCENTIVES AND BARRIERS IN SERBIA" (MASMI Belgrade), which was conducted as part of the project activities in October 2015, about half of Serbian citizens use Internet daily, most on PC or laptop (90% of users), but also on the phone (57% of users). Although most users used Internet for searching of information

and for communication, about 1/4 of citizens using it for online purchases of products and services.

The percentage of online shoppers among Internet users is lower in Serbia than in most EU countries, which indicates a low level of development of the e-commerce market.

However, 23% of non-users are planning to start using the Internet in the future, and about half of Internet users who do not buy online are browsing products and services online, which indicates the great potential of e-commerce.

While in Serbia online purchases are still in development (only a quarter of the citizens of Serbia shop online), in the EU, only 25% of people never ordered goods online (Eurostat data for 2014), and half the citizens of EU member states have bought goods or services over the Internet in 2014.

**Although most users used Internet for searching of information and for communication, about 1/4 of citizens using it for online purchases of products and services**



# Training about e-commerce for trainers and advisors



The workshop “Training for trainers and advisors in field of e-commerce” was held in Belgrade on 8 December 2015. The participants were welcomed by Leszek Jakubowski, Project Team Leader. He presented the project goals while the training was led by Aleksandar Birovljev and Ivan Brkic, project experts.

The first in a series of trainings (training of trainers) was organized

with aim to improve institutional capacity strengthening and to create a network of trainers and advisors from different state institutions to cooperate in the field of e-commerce in the future.

The training was attended by 30 representatives of state institutions in Belgrade, Valjevo, Sabac and Smederevo (Ministry of Trade, Tourism and Communications, National Agency for Regional De-

**Through practical work, the participants analyzed many aspects of the functioning of e-commerce**





velopment, Ministry of Interior, Republic Secretariat for Public Policy, Higher Public Prosecutor, and market inspection).

Participants were introduced with institutional and legal framework for the development of e-commerce, conditions for development of e-commerce as well as institutions that are associated with the development of e-commerce in Serbia. The basic components of e-commerce and payment process with special emphasis on payments in Serbia were also presented.

Following the training, ways of protection against fraud and abuse in e-commerce as well as ways of resolving disputes were analyzed. Through practical work, the partic-



ipants analyzed many aspects of the functioning of e-commerce.

It was estimated that e-commerce “goes a step forward ahead of the legislation in the country”. According to the data ([www.worldpay-global.com](http://www.worldpay-global.com)) e-commerce is the only industry that has resisted the economic crisis in the world in the last 5 years, and in 2013 the number of transactions increased by 16%. In Serbia, the payments usually performed are cash on delivery (80%), while payment with credit cards reached 15%.



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The next training will be held at the beginning of February 2016 in other cities in Serbia. These trainings are part of the project activities in component 1 relating to the strengthening of institutional capacity.



# Study visit to London



**The participants were introduced with development of e-Trustmark and E-consumer protection**

The study visit to London, the UK was organized as part of the project activities of the Component 2 from 24 -28 November 2015.

The aim of the study visit was to introduce development of e-business for SMEs in UK, experience gained so far in development of e-commerce and with Digital Agenda strategy for SMEs developed in the UK. The participants were representatives of the main beneficiaries - Ministry of trade, tourism and

telecommunication, the Ministry of Economy and the National Agency for Regional Development.

The participants were introduced with development of e-Trustmark and E-consumer protection.

The study visit to London was third visit (after Berlin and Vienna), a during project lifespan two more visits to the EU countries where e-business has been developed will be organized.





## Study visit to Austria



As part of the project activities a study visit to Vienna, Austria for representatives of the Ministry of Trade, Tourism and Telecommunications, Ministry of Economy, Ministry of Finance and Ministry of Public Administration and Local Self-Government and project team members was organized on 21-23 September 2015. The main goal of the study visit was to exchange information and experiences related to the development of e-invoicing/ordering in Austrian Public Sector.

The participants visited the Austrian Federal Ministry of Finance, the Austrian Federal Computing Centre and the Austrian Chamber of Com-

merce. They met the representatives of these institutions and discussed about number of issues related to e-invoicing/ordering.

Austria is one of the first EU countries that introduced e-invoicing in public sector as mandatory since 1 January 2014.

The project will continue to provide important support to the main beneficiaries in further development of the Component 3 which refers to development of e-invoicing and e-ordering between Serbian Government and public sector. In June 2015 the Working Group was established to deal with these issues.

**The participants visited the Austrian Federal Ministry of Finance, the Austrian Federal Computing Centre and the Austrian Chamber of Commerce.**



# Training for advisors from Regional Development Agencies



The training for advisors from the Regional Development Agencies (RDAs) was held on 9 October 2015 in Belgrade. The training was intended to strengthen the capacity of advisors to provide necessary advice on e-business to SMEs and refer them to relevant institutions where they will be able to obtain support for the improvement of their business.

The training was opened by Zeljko Rakic, National Project Director from the Ministry of Trade, Tourism and Telecommunications. He emphasized the importance of further

development of e-business and providing support to SMEs which they will receive from RDA's advisors. The training was attended by 17 participants from the Ministry of Trade, Tourism and Telecommunications, Regional Development Agencies and the National Agency for Regional Development.

Presentations were held by Leszek Jakubowski, Project Team leader, Igor Brkanovic, Aleksandar Birovljev, Sinisa Begovic and Panos Zafeiropoulos, project experts.

**The training was attended by 17 participants from the Ministry of Trade, Tourism and Telecommunications, Regional Development Agencies and the National Agency for Regional Development.**



# New web portal www.eposlovanjesrbija.rs.



New web portal [www.eposlovanjesrbija.rs](http://www.eposlovanjesrbija.rs) was developed as part of the project E-business Devel-

opment activities. The main goal is promotion of e-business in order to strengthen SMEs efficien-

cy, quality and accessibility of products and services.



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# NEWS FROM THE EU

## Consumer Conditions Scoreboard: Consumer at home in the Single Market - 2015 edition

The European Commission published **Consumer Conditions Scoreboard 2015** which tracks the situation and behaviour of consumers across Member States and over time. The 2015 edition brings together the latest consumer data based on an improved methodology with a fully revised conceptual framework for measuring consumer conditions. This edition has also a special focus on consumer conditions in the Digital Single Market.

Highlights:

- **The Digital Single Market is emerging, but still faces constraints.** The frequency of e-commerce transactions has been increasing. Half of Europeans bought goods or services over the internet in 2014. Yet, consumers continue to feel considerably more confident buying online from their own country (61%) than from other EU countries (38%).
- **While domestic online purchases are conducted considerably more frequently, accounting for 70% of most recent online purchases, the Scoreboard results suggests that the incidence of cross-border online purchases within the EU is considerably under-reported, since consumers are not always aware that they are buying from another EU country.**
- **Cross-border purchases cause a disproportionately high amount of problems. In particular, concerns about delivery and product conformity seem to be confirmed by actual consumer experience.** Moreover, consumers continue to face discrimination linked to the country of residence in cross-border transactions. These issues also account for the majority of complaints about cross-border e-commerce received by European Consumer Centres.
- **Further awareness raising on consumer rights is needed.** Consumers' and retailers' awareness of some key consumer rights guaranteed by EU legislation remains limited. In the EU as a whole, only 9% of consumers were able to answer all three knowledge questions correctly, with the lowest levels of knowledge among young people.
- **Investing in enforcement does pay off.** There is a high correlation between retailers' perceptions of enforcement efforts on the one hand and their assessment of compliance and of the prevalence of unfair commercial practices on the other hand, which suggests that monitoring efforts do translate into better outcomes for consumers.
- **Further development of Alternative Dispute Resolution (ADR) promises more effective consumer redress.** Still a quarter of all consumers encountering problems do not complain in case of a problem. The majority of consumers who did not take any action in case of a problem were discouraged by the perceived difficulties (e.g. low likelihood of success, lack of information, length of procedure). Satisfaction with complaint handling is highest amongst those consumers who complained to Alternative Dispute Resolution (ADR) bodies, even though the use and knowledge of these bodies are still relatively low.

For more information and the full report please visit:

[http://ec.europa.eu/consumers/consumer\\_evidence/consumer\\_scoreboards/11\\_edition/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/11_edition/index_en.htm).



## Ecommerce Europe rolls out pan-European Trustmark in 11 countries

Starting from 30 September 2015 over 10,000 certified online shops can join the Ecommerce Europe Trustmark for free.

The objective of the Ecommerce Europe Trustmark is to stimulate cross-border e-commerce through better protection for consumers and merchants by establishing one European set of rules and by ensuring clear communication on these rules.

The President of Ecommerce Europe, Mr. François Momboisse, declared: "The roll-out of the Ecommerce Europe

Trustmark represents a big step forward to stimulate trust in online cross-border transactions. In an environment with multiple Trustmark schemes in the development phase, the Ecommerce Europe Trustmark is the only non-profit trustmark with more than 10.000 certified companies. It is also the only pan-European trustmark with its own consumer-friendly complaints handling system. And perhaps most importantly it is the only European trustmark that is free for members of participating national associations. It is essential that European regulators give their support to the most reliable and accessible schemes, such as the Ecommerce Europe Trustmark".

For more information please visit:

[http://http://www.ecommerce-europe.eu/press/2015/ecommerce-europe-rolls-out-pan-european-trustmark-in-11-countries?utm\\_source=nelee\\_40&utm\\_medium=newsletter&utm\\_campaign=nc](http://http://www.ecommerce-europe.eu/press/2015/ecommerce-europe-rolls-out-pan-european-trustmark-in-11-countries?utm_source=nelee_40&utm_medium=newsletter&utm_campaign=nc)

## Consumer Champion Programme

Consumer Champion is a capacity building programme of the European Commission (DG JUSTICE), managed by the Consumers, Health, Agriculture and Food Executive Agency (Chafea) to support and develop the capacity of consumer organisations and other entities with similar objectives from EU Member states, EEA and candidate countries.

The programme provides trainings, resources and networking opportunities for consumer professionals. The program aim is to strengthen the EU consumer movement by providing consumer protection actors with

skills, tools and knowledge in the field of consumer affairs, development of a strong consumer professional network across Europe, sustainable consumer organisations and better protected European consumers.

Consumer Champion is divided into 5 main activities complementing each other:

1. web networking platform,
2. e-learning courses,
3. class teaching courses,
4. local training and
5. expert courses.

For more information please visit

[www.consumerchampion.eu](http://www.consumerchampion.eu).





# e-business

## DEVELOPMENT

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The project E-Business Development is funded by the European Union with 2.5 million EUR. The project will provide support directly to small and medium enterprise (SMEs) to engage in e-Commerce and e-Business, as innovative vehicles to facilitate internationalisation of services and products, and cut costs. The project will also work to foster a culture of consumer engagement, working towards increasing e-Commerce uptake among the Serbian population.

Main Project Beneficiaries are the [Ministry of Trade, Tourism and Telecommunications](#) and the [Ministry of Economy](#), of the Republic of Serbia.

For more information about the project please visit [www.eposlovanje.biz](http://www.eposlovanje.biz).

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