

Electronic Business in Kosovo

Jusuf Qarkaxhija,

PhD Candidate,

Lecturer at AAB University-

Faculty of Economy

E-mail: j_xh_q@hotmail.com

ABSTRACT

The internet is the key factor that led to the collapse of walls and barriers between countries, not only in economic connections, but others reasons as well. This means that it had a great impact on the globalization of the international economy, and the opening of markets between them, i.e. the liberty to distribute goods in the whole wide world.

Internet development has also affected the growth of major U.S. businesses, which started to use it for commercial reasons. Over time, electronic business began around the world and it led to the opening of many companies concerned with selling and buying through the internet (e-commerce). This means that companies, besides having real or physical shops they began creating virtual shops (e-shops) through which they started selling products. Amazon.Inc (amazon.com) is such a company and it is number one in the world with sales through internet. It has in income of ten million dollars per hour.

The purpose of this research is concerned with finding data to prove whether or not there is buying and selling through the internet in Kosovo. Before answering it, we need to take into account some other facts such as: Possession of bank accounts by Kosovars, why do they use credit cards, the monthly income in their bank accounts etc.

Based on this survey we will also draw data on the types of e-business that kosovar businesses use and on the number of the point of sales (POS) in Kosovo stores. We will also conduct a comparison with other countries in the region.

Key words: Internet, e-business, e-commerce, e-shop etc.

INTRODUCTION

Before internet was invented, there were invented numerous networks that helped American businesses in multiple savings. First off, they didn't spend money on buying printers or scanners for the computers they possessed, meaning that the money spent before on buying hundreds of them, now was saved and used to buy a few of printers and scanners. How was this done? This worked by binding the entire computers of a floor to a single network. Second, the factor mostly taken into account is the energy saving and various abuses. Imagine the enormous amount of electricity that hundreds of printers and scanners would spend and how much energy tens of them would spend, moreover just think about how much these devices would be used in offices, where nobody is looking, for personal interests.

American business, as the most creative one and the strongest was bothered by only one thing. This was the misuse of secret corporation information. These abuses occurred when the data had to be printed and transferred to corporate subsidiaries around the world. During the transfer the data could also be lost or

damaged (intentionally or unintentionally) and then the corporation would suffer losses (the data were transferred via floppy discs, or they were printed in hard copies). The solution for these problems came from the US military that had invented the internet earlier and after having consumed it for its own needs, decided to put it up for American businesses.

The internet has developed its own services such as: www, ftp, e-mail, and buying and selling through internet (e-commerce). Nowadays, information exchanges with corporate branches are not made roughly, but electronically in real time. Additionally, this made it possible for a new category of web designers to be created and they created a powerful web-site through which some businesses created virtual shops and they started earning more money than they used to, in their physical stores.

This American development started penetrating in other countries as well. In Kosovo and Albania the situation has not changed in terms of doing business through internet. An important reason might be that Kosovo is not admitted to third party service for payments paypal.com, as well as in the world's largest virtual store Amazon.Inc. But the first steps have already been taken.

E-business: Buying and selling through Internet in Kosovo

The internet is a connection of millions of networks connected among themselves, thus creating a global network communication. So, the internet is the network of networks. This network is a distributed system and it is not a property of anyone and it is not under anybody's administration. We can say that Internet is a global space that enables information exchange in large quantities within the whole world at great speed.¹

There is a large number of internet services which are constantly increasing. Some of these services are²:

- World Wide Web (WWW)
- Electronic mail (E-mail)
- File Transfer Protocol (FTP)
- Information research
- Conservation and discussion groups
- Web page hosting
- Data encrypting
- E- Commerce, etc.

The internet has dramatically changed the role of technology in business nowadays. The internet has been embraced much faster than previous technologies. While the radio took 38 years for to achieve 50 million users, the personal computer took 16 years, the television took 13 years and the internet took only 4 years³.

Most people think that the internet, e-businesses and e-commerce are the same thing. The internet is a mean or a tool, e-commerce is simply a transaction (buying or selling) through internet or other electronic devices, while as e-business is the integration of people, processes and technology, in order to make business.⁴

1. Electronic business

There are a lot of definitions related to electronic business, and the most economic acceptable one is: Electronic business presents the replacement of transactions based on money, on intermediary agents, and telephone based transactions. Electronic business is something wider, and its subsidiaries are:

- E- commerce
- E- marketing

¹Smart Bits, "Doracak për ECDL", DinOr&MG, Prishtinë 2005,pg. 361

²Smart Bits, "Doracak për ECDL", DinOr&MG, Prishtinë 2005, pg. 363

³ Cassidy A. "Planning for E-Business Success", St Lucie Press, New York 2005, pg. 1

⁴Cassidy A. "Planning for E-Business Success", St Lucie Press, New York 2005, pg. 3

- E- procurement
- E- banking
- E- auction
- E- learning, etc.

Some obstacles that might appear in the company during its transformation from traditional phase to electronic business phase are⁵:

- The conflict with distributive agents (e.g. the fear that if they pass in a such form of business, the brokers might hold grudges and might not distribute the company products. The company might lose the vase business (the traditional shop), until the new business has fully come out.)
- Inefficient business processes (The business process should be designed to respond quickly to consummators.)
- Inefficient information system (delays in PC and network repair).
- Lack of integrated applications (if the applications are not integrated then the internet is nothing more than fax. In order to function normally, in web applications-the data can not be fragmented, inaccurate or late.
- Lack of training (employees who work with electronic businesses must continually be trained due to technology changes).
- Lack of investment (sophisticated websites cost a fortune).
- Failure to use the technology (if the businesses don't follow technology development, they can lose their benefits).
- Lack of ownership clarity (this may make it unclear of the decisive authority in the company).

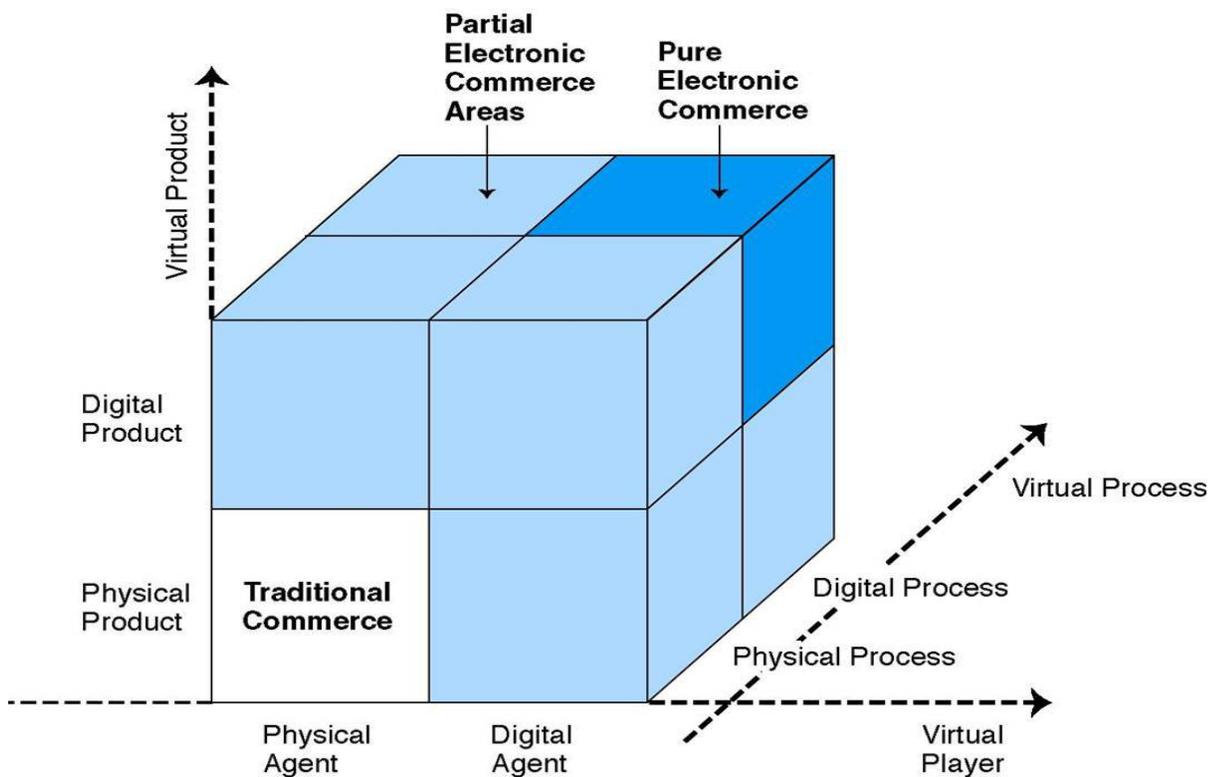
1.1 E commerce

Ecommerce (online buying and selling) is a part of business and it was invented by Michael Aldrich in 1979⁶. For the costumer, E-commerce means buying products or websites through websites (Amazon.com or Buy.com), whereas e-business gives a new way of business development for different businesses (though powerful websites and online databases).

⁵Cassidy A. "Planning for E-Business Success", St Lucie Press, New York 2005, pg. 19

⁶Graham Charlton, url: <http://econsultancy.com/uk/blog/7810-e-commerce-infographics>

1.2 The difference between a full e-commerce and a partial one



E-commerce can take several forms depending on the degree of digitization (the transform from physical to digital): (1) the sold product, (2) the process and (3) the intermediary agent. Choi et al. (1997, cited by Turban et al., 2004) created a framework which can be seen in the picture above. The picture explains the possible configurations of the three dimensions. The product can be physical (tactile) or digital, the process as well and the intermediary agent too. These options create eight cubes, each of which has three dimensions. In traditional business, the three dimensions are physical (the bottom left cube), where as in pure commerce all the dimensions are digital (the top right cube). All the other cubes are a combination of physical and digital dimensions.

If at least one dimension is digital, the situation can be considered as e-commerce, but only as a partial e-commerce. For instance, buying jeans from an online company is a partial e-commerce because the merchandise is physically delivered. However, buying e-books on Amazon.com or buying software from Buy.com, there is pure commerce, because the product is paid, distributed and transferred digitally.

Companies which deal with only physical activities are called old economies (brick and mortar), whereas companies engaged only in online activities are called virtual (pure play organizations). Companies that perform electronically some certain activities and their primary business is a real shop (physical world) are called "Click-and-mortar."⁷

⁷Efraim Turban et al., "Electronic Commerce", 2004,pg 4

1.3 The classification of e-commerce according to the nature and interaction of transaction

Common classification of e-commerce is done according to the nature of transaction. We can distinguish the following types⁸:

- Business-to-business (B2B). It is a commerce model in which all the participants are organizations or businesses.
- Business-to-Consumer (B2C). It is a model in which you sell products or services to individual buyers.
- Business-to-business-to-consumer (B2B2C). A model where the business offers services or products to client business. Client business keeps his customers (some of which can be its own workers, in that case the product is offered without a profit).
- Consumer-to-business (C2B). It is a category that includes individuals who use the internet to sell products or services to companies or organizations.
- Consumer-to-consumer (C2C). In this category customers sell services and products to other customers or clients.
- Peer to peer applications. This technology is used in B2B, C2C and B2C. This allows peer computers to join the network so they can co-use and process data with each of them directly (i.e. through peer applications in C2C, people can share videos, music, software and everything that is digital).

2.Reasons why Kosovo can't use the foreign experience

Information technology in Kosovo has recently recorded a very high and fast development like the internet penetration in homes and offices. This can easily be seen from a survey done by STIKK (Association of Technology of Information and Communication in Kosovo)⁹.

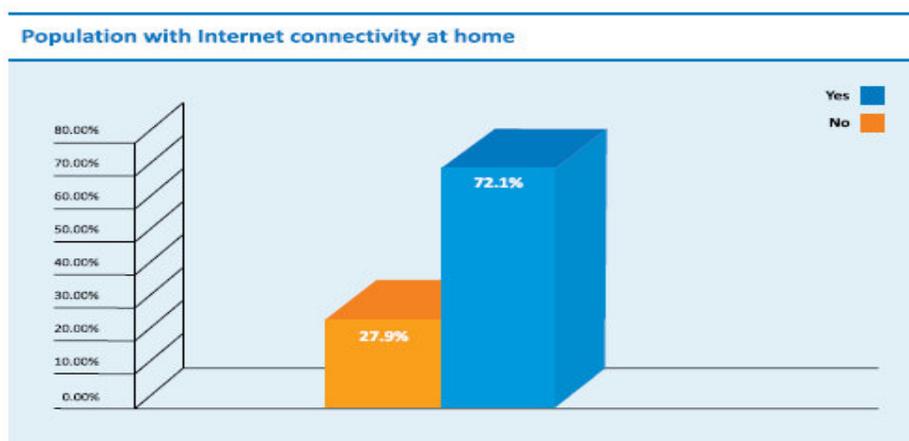


Figura 1: Popullsia me Internet të lidhur në shtëpi

This increase is approximately equal in levels with Bulgaria and Greece, and it is attributed to the development of broadband technology in some rural areas of Kosovo, by Kosovar powerful companies such as: Ipko, PTK, Kujtesa, and the small ones working in an informal way.

⁸Efraim Turban et al., "Electronic Commerce", 2004, pg.8

⁹ Agron Aliu, url: http://www.stikk-ks.org/images/stories/publikime/STIKK-raport_shq_email.pdf

We should also be satisfied with the answers of the same survey conducted by STIKK regarding the question whether people know about online payments through e-banking. And 3 % of the respondents say that they are not aware of that service. And as far as trusting the internet for payments, 47.6 % of the respondents answered negatively.

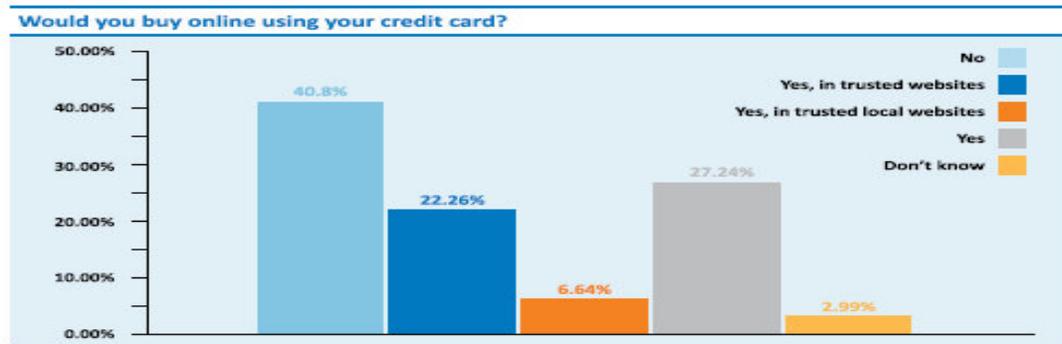


Figura 33: Besueshmëria e blerjeve online

However, although the percentage of those who have heard of online purchases is very high, the use of online shopping is very small and negligible. There are efforts to buy, especially from those in the field of Information and Technology and from those who try it out of curiosity.

We can say that in Kosovo a lot of electronic devices are being bought (which is different from online purchasing), especially through the so called Point of Sales (POS) which is a terminal placed in supermarkets that enables transaction or payment by card under the supervision of the sales person.

A few years ago, some companies with real (physical) stores started their businesses by offering their products online, but the purchase could not be done online. Their activity was developed and is still developing only in ordering goods online, and the payment is done only after the seller gives the item to the customer. The process of ordering from such a company will be seen below. The distribution of the items will be done only in the territory where the company itself is, not further. This can be seen in the registration procedure¹⁰.

After the registration procedure, from the web it is told that we can make orders online

www.maxiks.com/advCms/?id=10,1,1,1,a#panel-1

Qendra e thirrjeve për klientë: 038 601 139 / 140 / 14

MAXI HiperMarket

KONTAKTO HOME LOKACIONET MAXI RESTAURANT MAXI KIDS PËR KLIENTËT SHQIP | ENGLISH

Zbritja vlenë vetëm për kto dy lloje

e-shop

Qendra për konsumatorë: 038 601 139
(Hënë - Shtunë: prej 08:00 deri 17:00)

Klientët ekzistues

Emaili:

Fjalëkalimi:

Blej tani

Keni harruar fjalëkalimin tuaj?

Klient i ri!

Kliko këtu dhe krijë llogarinë tënde.

Si të bleni online!

¹⁰ url: <http://www.maxiks.com/advCms/?id=10,1,1,1,a#panel-1>



If we are already registered and we want to order something, we just have to fill in the required fields with the data we possess.



Once you click the BUY NOW button, you can order whatever you want.

www.maxiks.com/advCms/onlineByingGuide/guideline.html

HiperMarket | BALLINA | PËR MAXI | MAXI LOKACIONET | MAXI SHËNDET | KONTAKTO | LAJME | PËR KLIENTËT

USHQIM | PUJE | PRODHIME QUMËSHI | TË NGRIRA | KUJDESI PERSONAL | AMVISERI | VESHMBATHJE | TJERA | ALKOOL DHE DUHAN

Prodhimë qumështi >>> | Qumësht, Jogurt >>>

Produkti	Emërtimi	Çmimi	Shporta
	Swedmilk qumësht 3.2% 1l	0.83 €	Sasia: <input type="text"/> Shto 12 tanimë në shportë
	Swedmilk qumësht 3.5% 1l	0.83 €	Sasia: <input type="text"/> Shto 4 tanimë në shportë
	Swedmilk qumësht për fëmij 3.5% 1l	0.99 €	Sasia: <input type="text"/> Shto 6 tanimë në shportë

Shporta juaj

Artikulli	Çmimi	Sasia	Total
Color & Shine 400 ml	1.6	<input type="text"/>	1.6
Color Glaz 400 ml Dupa	2.49	<input type="text"/>	4.98
Color Shine 250 ml	1.49	<input type="text"/>	2.98
Swedmilk qumësht 0.83 3.2% 1l	0.83	<input type="text"/>	9.96
Swedmilk qumësht 0.83 3.5% 1l	0.83	<input type="text"/>	3.32
Swedmilk qumësht 0.99 për fëmij 3.5% 1l	0.99	<input type="text"/>	5.94
Totali:			28.78 €

Blej tani

When we finish the purchasing procedure, and we want to end the process, then we get the picture shown below:

www.maxiks.com/advCms/onlineByingGuide/guideline.html

08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00

Niveli i dërgesës me këtë datë:

08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00
08:00	09:00	10:00	11:00	12:00	13:00	15:00	16:00	17:00	18:00	21:00	22:00

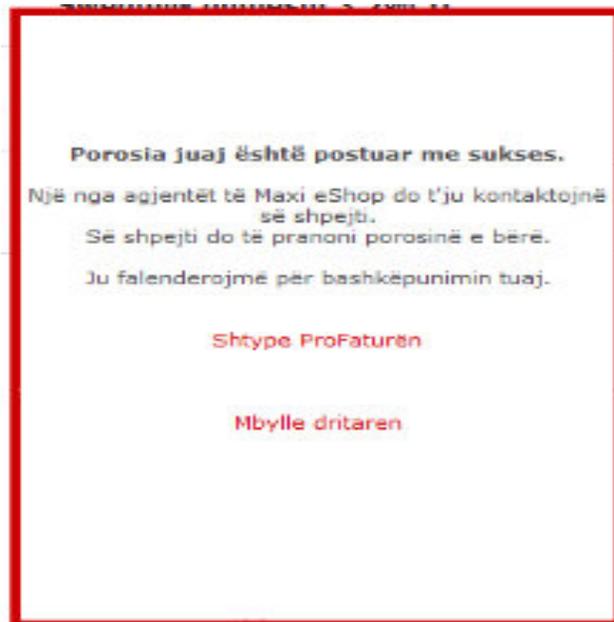
Nëse ky opsion zgjidhet dërgesa juaj do të realizohet brenda 30 minutave. Shërbimi për Ekspres Dërgesë kushton is 10 €

A keni komente shtesë në lidhje me këtë dërgesë?

Ju përgezoi për eShop

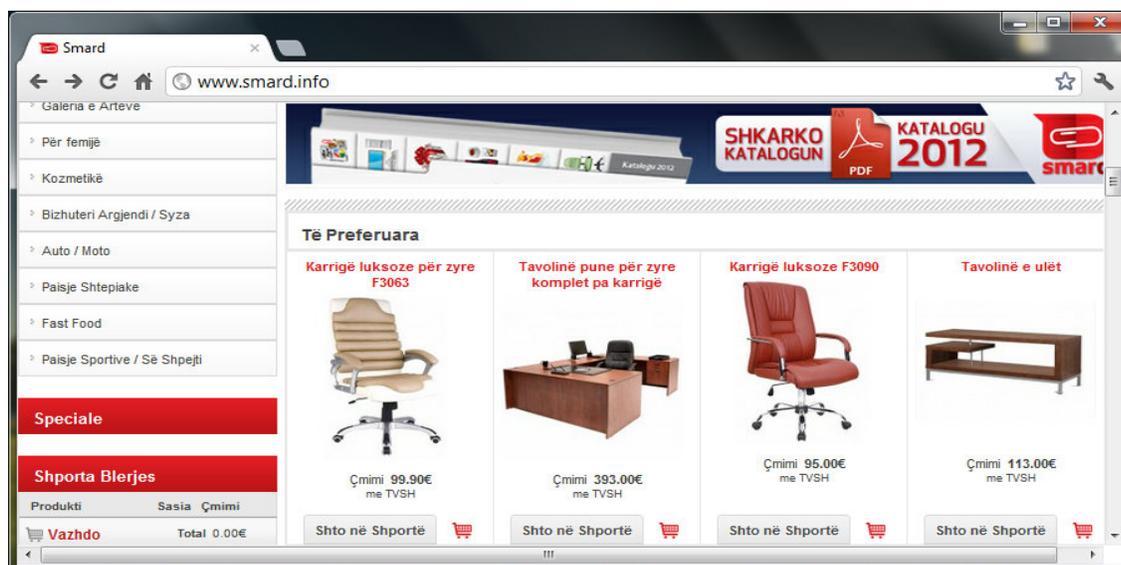
DËRGO POROSINË

Once you press the button SEND ORDER, the ordering procedure finishes and a notification message appears.



Most of Kosovo companies have a web site where you can see their products online, require additional information on the products or even make a relatively high order if you are a familiar client to the company. Then you receive the products and pay the seller in cash. This is a method that kosovar businessmen perceive as a starting point in the process of digitizing their vendor activity (they commonly use free websites).

Only this year, in February the first kosovar virtual company was founded-SMARD, but in this company as well, the payment is done in cash after the delivery¹¹.

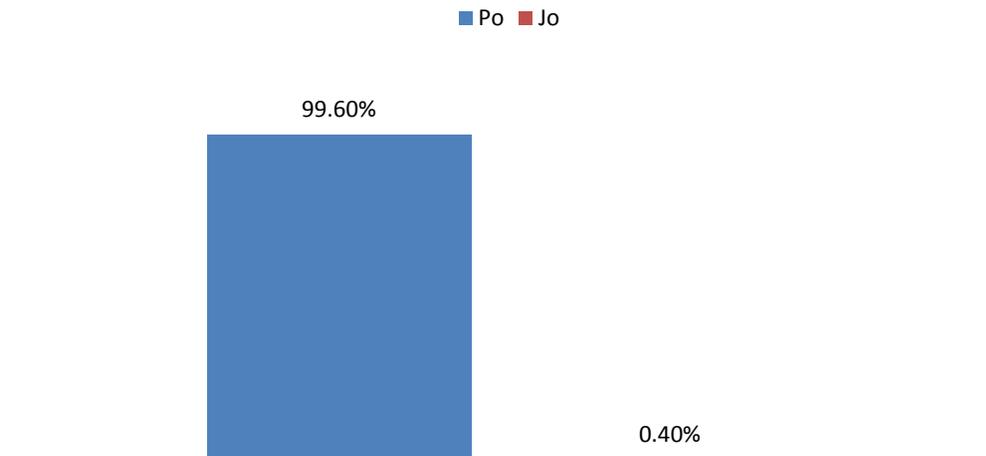


¹¹ url: www.smard.info

3. The situation in Kosovo

To know whether or not Kosovars use online purchasing we must know if they possess credit cards. According to analyses and studies conducted by The Central Bank of Kosovo (where the rate of credibility is 90 %), 99.6 % of respondents have a bank account¹².

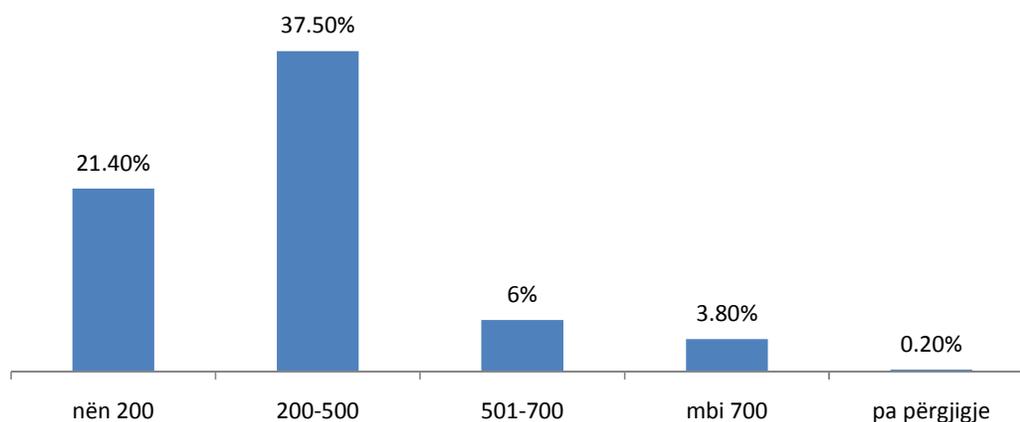
How many Kosovars have bank accounts?



This shows that in Kosovo, the transition from cash in the payment system through banks has already started because the first step towards this is the bank account opening.

To know why there aren't more online purchases through bank accounts, first we must look the monthly income of the people with bank accounts. According to the Central Bank of Kosovo (which in the future will be called European Central Bank), 37.5% of employed people have a monthly income between 200 to 500 Euros¹³.

Monthly income



In the question how they use credit cards, the respondents have given the following answers:

- 22.2 % use their credit cards regularly
- 27.4% use them often
- 41.7 % rarely use them

¹² url:http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_15062011.pdf

¹³ url:http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_15062011.pdf

- 7.8 % don't use their credit cards

The reasons they don't buy using their credit cards are as follows:

- 24.7 % consider it as a process of financial data controlling
- 23.7 % reported that there aren't POS in the places where they make purchases
- 18.3 % say they don't have money in their accounts
- 16.1 % say that they pay in cash because that is how merchants prefer it
- 5.4 % report that the prices are higher if payments are made through credit cards
- 4.3 % reported that there are problems and delays with POS in the places they want to buy in

Whereas the reasons for using credit cards for purchasing are:

- 49.8 % say they buy with them, when they run out of cash on them
- 33.3 % use them because of theft protection
- 18.3 % don't want to carry coins on them, so they use credit cards
- 1.5 % want to pay the exact same amount
- 1.5 % have given other reasons

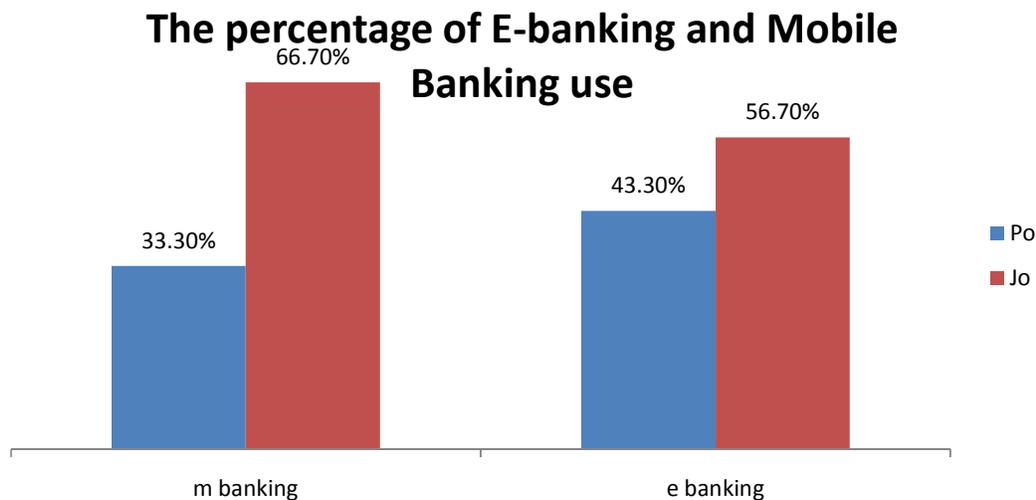
According to CKB analysis, the reasons of using credit cards are :

- ATM withdrawal-78.4 %
- POS purchases- 40.1 %

(The sum of this result is 118.5 % because a lot of respondents answered both options)

Also, from these respondents, 95 % of them wouldn't agree to hand the credit cards and stop using them, where as 5 % have said they would hand them immediately and stop using them¹⁴.

Other cash alternatives are E-banking and Mobile Banking, where we have been given the following answers:



Some of the reasons why people use E-banking:

- 50 % of them think that it is more convenient because it is used whenever they have internet connection
- 25 % of them use it because they can check their accounts at any time
- 19.7 % think of it as a modern payment method

When asked why they don't use E-banking, the respondents use the following answers:

- 77.2 % don't use it because they don't make money transfers

¹⁴ url: http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_15062011.pdf

- 14.8 % don't trust the security system
- 7.2 % don't use it because they don't have internet connection

As far as business side goes, we have been given these statements:

- 62.2% of businesses say that credit card purchasing has more benefits than costs
- 88.6 % emphasize that not paying in cash means faster payment procession
- 86.9 % think that credit cards are more than one option in the hands of buyers for payments
- 80.5 % state that less cash means higher bank accounts
- 80.0 % say that the provision from using credit cards increases the price
- 79.4 % state that the use of credit cards increases banking provision
- 56.9 % admit that credit cards boost sales
- 80.2 % say that when the customers do not have money on them they use credit cards
- 85.8 % think that less cash transactions means loss reduction (fraud, burglary and stealing)
- 85.2 % say that less cash transactions means less cash management
- 86.0% say that less cash transactions reduce the risk of theft
- 86.3 % argue that less cash transactions means less money in the box office
- 75.9 % think that POS increases provision costs
- 82.4 % think they need qualified staff if the company decides on using POS
- 78.7 % believe that reduced cash management benefits the company
- 78.5 % say that cash management costs are decreased with increasing payments that are not made in cash
- 86.4 % state that not cash payments are increased if cash payments are decreased

If we talk about various municipal fees, then we have gotten the following data:

- 56.9 % of the respondents make these payments in cash
- 7.1 % make them in banks
- 0.2 % use other payment methods (others have not given an answer)

3.1 POS-Businesses

According to CBK statements, there is still a very small number of businesses that possess the so-called POS or point of sales. According to CBK:

- 15.3 % of businesses own POS
- 84.7 % don't possess POS¹⁵

Reasons for the use of POS are:

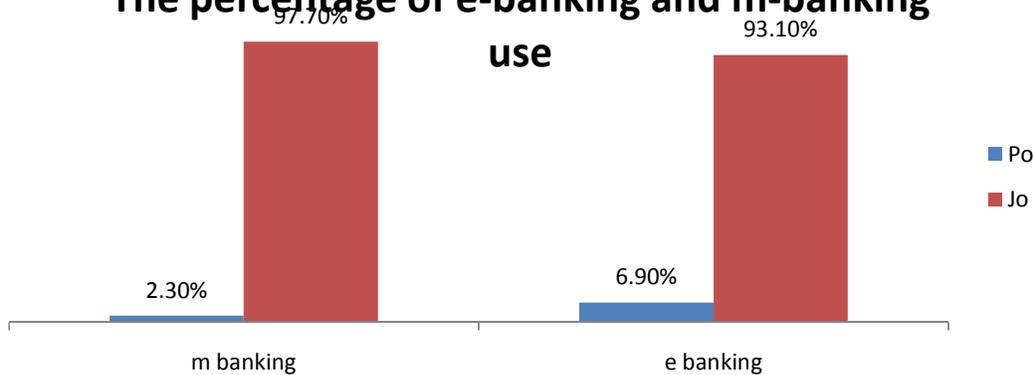
- 23.2 %-convenient payment method
- 21.7 %-additional service for clients
- 21%- clients require POS
- 12.3 %-reduce the risk of theft
- 10.9%- the bank proposed it
- 8.4 %- it helps in cash managing
- 1.4 %-cooperation with foreign clients
- 0.7 % -other¹⁶

The chart below shows the percentage of e-banking and m-banking use.

¹⁵url: http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_15062011.pdf

¹⁶url: http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_15062011.pdf

The percentage of e-banking and m-banking use



The number of the people aware for these cash alternatives is :

	Are aware	Are not aware
e-banking	49.8 %	50.2 %
m-banking	41.7 %	58.3 %

The reasons of e-banking use are:

- The ability to pay anywhere with internet access (30.1 %)
- Using e-banking to have full access into their accounts (27.2 %)
- It is considered as a modern payment (42.7 %)

While the reasons for not using it are:

- 47.6 % don't trust the security systems
- 31.3 % don't have internet access
- 21.1 % don't use e-banking because they don't do money transfers or transactions

Kosovo businesses have to pay the Municipality this commission through cash alternatives:

- 4.2 % in the bank or
- 1.5 % through e-banking

As far as public companies in Kosovo go, only the Post and Telecom of Kosovo (PTK) and the Kosovo Energy Corporation (KEK) enable their costumers to pay their bills online.

Number of POS in Kosovo is continuously increasing and the number of them through the years will be presented below as well as a comparison with other region countries¹⁷:

POS	2009	2010
Kosovo	2.500	5.251
Albania	1.383	4.370
Slovenia	18.000	36.720
Macedonia	15.415	31.447

¹⁷ url: http://www.bqk-kos.org/repository/docs/SistemilPagesave/Eng_Presentation_26012011.pdf

3.2 Why is buying online in this condition?

There are a lot of factors that contribute this condition, and some of them might be:

- Lack of security
- Lack of information
- Lack of English understanding skills
- Poor use of computer
- Delays in item delivery

SUGESSTIONS

Although internet penetration in Kosovo has started quite late (late 1999 and especially during the 2000s when its first steps begin) still in this period it is comparable with other countries in the region that have average incomes such as Greece or Bulgaria.

However, it is clear that there is a lack of meaningful initiatives and coordination in Kosovo's online sector for businesses, to aim at providing a better value and cheaper prices for internet users. Having no notes to calculate online buying and selling in Kosovo, then it is necessary for the relevant authorities to collect data for this new activity in Kosovo and regularly publish this information. This is a significant way for young people to understand why we should use this type of business and learn how they can gain from it. Primarily this is the duty of the Central Bank in Kosovo, which should take the initiative together with other commercial banks that are in Kosovo.

But the primary problem that burdens this activity is Kosovo's difficult economic situation. Given the fact that the growth of e-business has played a primary role in commercial web sites, then the situation is more aggravated. This is due to the very high price of equipment such as : Smartphones and tablets.

Also, the ICT sector should be active. This would contribute to raise awareness of internet users in terms of data security and financial transactions. Efforts should be made by enthusiastic young people who know the problem and are able of forming online escrow services, in order to protect buyers and sellers from frauds. Their task would be to accept and hold buyer's payment until the buyer receives and approves the merchandise or service. Only then the payment could be transmitted to the seller. In this case, the buyer would have to pay a fee for guarantor's services (usually a percentage of the purchased goods).

It should also be mentioned that in Kosovo, private enterprises are still in the early stages of real entrepreneurship, so there are no exclusive representatives of foreign firms, to what the retail market would become much more attractive, especially when known that this market would have the highest percentage of online selling.

For the reasons mentioned above, in Kosovo there are very few companies that have engaged marketing experts and ICT, and that would increase the aggression in merchandising. Here, the owner wants to be the omniscient and interfere with the competences of each person and department (this is because the owner privatized the object in an undeserved way.)

Kosovo Business Alliance has an important role in promoting this new business actively as another opportunity the increase Kosovo's revenue. The promotion should be done though their publications and through its contacts with businessmen.

Eventually, we can say that powerful companies in Kosovo could have big results from developing the whole broadband technology in rural areas. The reason is that large companies offer a much wider choice for the same price.

REFERENCES

1. Smart Bits, “Doracak për ECDL”, DinOr&MG, Prishtinë 2005,pg. 361
2. Smart Bits, “Doracak për ECDL”, DinOr&MG, Prishtinë 2005, pg. 363
3. Cassidy A. “Planning for E-Business Success”, St Lucie Press, New York 2005, pg. 1
4. Cassidy A. “Planning for E-Business Success”, St Lucie Press, New York 2005, pg. 3
5. Cassidy A. “Planning for E-Business Success”, St Lucie Press, New York 2005, pg. 19
6. Graham Charlton, URL: <http://econsultancy.com/uk/blog/7810-e-commerce-infographics>
7. Efraim Turban et al., “Electronic Commerce”, 2004, pg. 4
8. Efraim Turban et al., “Electronic Commerce”, 2004, pg. 8
9. Agron Aliu, url: http://www.stikk-ks.org/images/stories/publikime/STIKK-raport_shq_email.pdf
10. URL: <http://www.maxiks.com/advCms/?id=10,1,1,1,a#panel-1>
11. URL:<http://www.smard.info>
12. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_15062011.pdf
pg.6
13. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_15062011.pdf
pg.8
14. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_15062011.pdf
pg.11
15. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_15062011.pdf
pg.18
16. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_15062011.pdf
pg.18
17. URL: http://www.bqk-kos.org/repository/docs/SistemiIPagesave/Eng_Presentation_26012011.pdf
pg.5