

Strategic Aspects in Digital Economy and Electronic Commerce

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Abstract

This theoretical, documentary, non-experimental and descriptive research analyzes the trends in the development of the digital economy. In this document, it is possible to identify what aspects such as digital payments, cyber security, and electronic commerce are fundamental factors in developing an increasingly digitized economy. This process that has accelerated after the coronavirus pandemic as of 2020. Specifically, the document shows statistics and data of Mexico regarding online sales and the use of digital payment systems. This document contributes to the study and analysis of the factors that influence the development of the digitization of the economy,

Index terms— risks, cybersecurity, fourth industrial revolution, mexico, indicators, covid-19.

1 Introduction

It is important to keep in mind the importance of promoting digital services to guarantee success and customer satisfaction. In this sense, INSEAD Knowledge published an analysis entitled "The Post-Covid Future of Everything as a Service" highlighting the following in this regard (Ulaga, 2021). The analysis explains that the COVID-19 pandemic precipitated down a demand shock that resonated throughout the economy against a backdrop of closed factories, affecting international supply chains. In this context, it explains that the pandemic exposed two interrelated deficiencies of the system: relationships with customers and the ability to serve them. The pandemic revealed that in many economies, the coordination, processes, and people were lacking that would have laid the foundations for maintaining solid relationships in the face of the restrictions implied by social distancing; the tourism and entertainment sectors are examples. However, the analysis explains that the experience of the pandemic is important, and the enterprises will try to increase their resilience in preparation for the next health crisis, and this will bring with it two important developments:

-First, the solutions to the crisis are destined to become much more complicated and technologically advanced. Lessons from the pandemic have been the need to provide a real-time remote response to customer problems (Watanabe & Omori, 2020).

-The second refers to new organizational roles, which will come to the fore to put into practice innovations in the design and implementation of emerging solutions. Here emerges the "customer success management" or CSM for its acronym in English, which is about ensuring that customers recognize and capture the benefits of the technologically innovative solutions that your provider provides. In this context, customer success managers work closely with related roles such as business developers, key account managers, and customer experience managers. This customer success manager, focus on delivering value and making sure that value is not only promised but also delivered and accounted for (Gil-Gómez, Guerola-Navarro, Oltra-Badenes & Lozano-Quilis, 2020).

In this context, this research remarks strategic aspects to bear in mind in successful deployment strategies in the digital economy.

2 II.

3 General Objective

Identify strategic aspects in the development of the digital economy by reviewing the literature on the matter published during 2020 where coronavirus pandemic became palpable worldwide, to conclude by identifying indicators of the digital economy in Mexico in terms of sales online and digital payment.

4 III.

5 Specific Objectives

The first refers to a recent literature review that addresses strategic aspects in developing the digital economy. The second refers to identifying, in the case of Mexico, strategic indicators for deploying the digital economy during 2020. The third refers to the description of the main conclusions on the information analyzed.

6 IV.

7 Theoretical Framework

Industry 4.0 is a relevant aspect to bear in mind in any analysis of the digital economy. On this subject, ICEX Spain Export and Investments published the study "The Industry 4.0 market in China", highlighting the following in this regard (Aguirre Unzueta, 2020). The document explains that Industry 4.0 results from the fourth industrial revolution based on automation, digitization, and innovation in business models. The industrial sector in China represents 40% of GDP, and now the Asian giant wants to promote the digitization of I the industry for its economic future. Companies and the Chinese government have identified this situation as an opportunity to create world leaders in emerging sectors such as artificial intelligence, new technologies, intelligent manufacturing, IoT or Internet of things, robotics, and intelligent vehicles, among other technologies for Industry 4.0. These technologies represents three groups depending on the source of competitiveness gains they generate:

- Transactional technologies that adapt supply and demand improvements, such as online sales platforms.
- Information technologies that allow the creation and computation of a large amount of information, such as the management of an intelligent data warehouse.
- Operational technologies that combine digitization with physical automation to reduce production costs, mentioning the use of drones in logistics.

In addition, exists the 5G technology. It allows Internet access capable of managing a large number of connections and data. The largest number of 5G connections during 2021 will be in China with 100 million to reach 1,040 million in 2025, followed by the United States with 80 million and Western Europe with 50 million. China, since 2020, has begun to commercialize the technology through its three large state telecommunications companies China Telecom, China Unicom, and China Mobile; all this thanks to the 5G technology developed by the Chinese company Huawei (Jaisal, 2020).

On the other hand, business technology is an important aspect to bear in mind when studying the digital economy. On this topic, the World Economic Forum published an analysis entitled "How COVID-19 accelerated the shift towards Trade Tech", highlighting the following (Capri and Lehmacher, 2021). Trade Tech or commercial technology refers to the use of technology, innovation, and use of software to support the digital transformation of the industry. Trade Tech leverages the Internet of Things-IoT, artificial intelligence, 5G industry, cloud-based platforms, and other technologies from the Fourth Industrial Revolution to unlock new possibilities and enable transparency and traceability in digital commerce and business global value chains (Qiu, Tian, Du, Zuo, Su & Fang, 2020). In this context, three areas stand out in which Trade Tech can enhance economic development:

- Application of the use of technology in existing supply chains refers to the development of unique digital commercial identities. Large companies need to establish and maintain thousands of profiles of their customers and one for each digital application they wish to use. However, this comes at a high cost and is not without risks.

- Development of the Trade Tech ecosystem refers to the fact that new restrictions and risks, such as trade restrictions caused by the COVID-19 pandemic and "technology nationalism" create opportunities for startups and innovative companies. Banks worldwide are investing in knowing your customer (KYC) through Reg Tech or "regulatory technology" which allows digital transformation and at the same time ensuring that entities adapt quickly to regulatory changes in the industry in the protection of user data and the continuity of the service. This is mainly to prevent money laundering and terrorist financing (Buckley, Arner, Zetsche & Weber, 2020).

- Expansion of Trade Tech to other sectors. Trade Tech enables better remote site and activity management. In this context, technologies such as 3D printing, robotics, and the Internet of Things enable a much more distributed form of manufacturing and operation for businesses, thus holding the global economy together while fostering innovation and growth. This expansion of Trade Tech can drive many new solutions ranging from better measurement and reduction of the carbon footprint to the application of labor standards and tools that help realize the circular economy or model that encourages the reuse of products and materials with an approach to take advantage of and reduce the generation of waste.

On the other hand, an industry with great potential to develop in the coming years once the pandemic is over is Travel Tech. On this subject, ICEX Spain Export and Investments published the study "The Travel Tech market in Israel" highlighting the following in this regard (Rodríguez, 2020). The document explains that Travel Tech is applying information and communication technologies (ICT) and other disruptive technological advances in the tourism sector. This encompasses the analysis, design, implementation, and application of technology solutions to the travel and tourism industry. This industry offers travelers new, innovative, and much more personalized ways to experience tourism, ranging from gastronomy to mobility through entertainment, accommodation, and culture (Mizrachi & Gretzel, 2020). Now the evolution of this sector in recent years:

- At the end of the 20th century and the beginning of the 21st, tourism companies adopted the online environment for their businesses. They began to sell airline tickets and make hotel reservations virtually through

the Internet. -In 1996, Expedia began offering online reservations for flights, hotels, and car rentals. The "Priceline" system allows virtual payments. About Israel and Travel Tech, in recent years, its tourism sector has been driving a new strategy to promote the country as a leisure destination that enjoys a sunny climate throughout the year. Israel has seen an increase in the influx of tourists due to a strong marketing strategy, an improved infrastructure, and more flight routes. A competitive advantage that Israel has is that it is a "Startup Nation" (Ljubić, 2020) and is home to some of the largest travel technology companies in the world, such as ANGi, Turbo, Bookaway, Dizzy, Guesty, Sweet Inn, TravelSuit, Roomerang, Travelyo, Hulyo Tourism, Tripics, Accesstravels, and Visualier.

Another aspect to consider in the digital economy is the transformation of work in the context of the fourth industrial revolution. On this topic, Social Europe published an analysis entitled "The many worlds of work in the 4.0 era", highlighting the following in this regard (Eichhorst, 2020). The academic and political debate on the future of work since 2010 was dominated by the debate on technological change and the effects of digitization, in a closer interaction between digital technology and work processes, which in turn generated a certain fear that segments of employment are put at risk. However, researchers on the subject discovered over the years that digital technologies probably would not bring human work to the brink of extinction, but recognizing that there would be risks, in some occupations and sectors. Still, it would also open the opportunity for new jobs that are complementary to, rather than substitutable for, technology. In the context of accelerated digitalization at work, the most highly skilled workers are in an advantageous position due to the predominance of non-automatable tasks. They will tend to adapt more efficiently to changes over time (Ivanov, 2020). These jobs refer to activities of an analytical, interactive, and creative nature. The analysis also explains that the COVID-19 pandemic has exposed old and new inequalities and weaknesses in work. The pandemic has accelerated technological change, but on the other hand, it has shown a profound impact on some sectors and occupations that were engines of long-term job creation, such as tourism, entertainment in terms of creative and cultural activities, and gastronomy. Given the current global economic crisis scenario, social protection is for those who are at risk of losing their job or going through long stages of short-term but are insufficient to provide minimum income support or some type of unemployment insurance. In medium-term future, the deployment of "timely labor mobility" is required from industries and companies in decline to areas with robust labor demand.

On another edge of the digital economy, the cybersecurity industry has a strategic role. On this subject, ICEX Spain Export and Investments published the study "The cyber security market in Japan" highlighting the following in this regard (Valdés-Hevia Le Lanchon, 2020). The document explains that the Japanese government considers that cybersecurity implies taking the necessary measures for the secure management of information. Cyber security runs prevention against leaks, the suppression of information or the result of damage to information stored, sent, or received by electromagnetic means, as well as how to guarantee security and trust in information systems and telecommunications networks, including the necessary preventive measures to avoid malicious activities directed against electronic systems through the communications network or against information storage media. In this sense, cybersecurity implies the protection of (He, Frost & Pinsker, 2020):

- Information; since this is an asset.

- Information storage systems, including digital media (software) and physical media (hardware), whether or not connected to cyberspace. -As well as the media from which the information travels.

Consequently, cybersecurity seeks to face threats, intentional or not, that could compromise its integrity, privacy, freedom of use, or the illicit dissemination of its content or property, guaranteeing this protection through all available resources, both technological and human in terms of security policies, good practice guides, and action protocols. The risks related to cyber attacks are among those with the possibility of negative impacts on society, along with the risks of natural disasters, water crises, and the use of weapons of mass destruction. Some of the companies worldwide that provide cybersecurity systems and that have an association with Japanese companies are the Israeli company VDOO Connected Trust; the North American company KnowBe4; the British company Cambridge Quantum Computing; SCADAfence (Israel); Templarbit (United States); Quarkslab (France); Cisco Systems, Inc. (United States); Avast (Czech Republic); and PwC (United States).

These are some of the products offered in the cybersecurity industry (Redondo (2020) explains in his study entitled "The cybersecurity market in Australia" that the cybersecurity sector comprises companies and entities that develop and supply defensive solutions against cyberattacks for infrastructures, telecommunications, and the industrial field. It also includes applications of an offensive nature, aimed at the government and defense spheres. In this sense, the following are some ways of affecting society, companies, and governments by "cybercriminals" (Tian, Wang, Li, Shang & Cao, 2020):

- State-sponsored agents: destabilize countries, steal intellectual property, and espionage.
- Hacktivists: sensationalism, social impact, influence opinion, damage credibility, gain notoriety, disruption.
- Criminals: theft of intellectual property, financial gain, and extortion.
- Corporations: gain competitive advantage, damage credibility of organizations, and steal intellectual property.

Currently, in the information age, information and communication technologies have become the backbone of a highly interconnected and dynamic system. This guarantees new levels of efficiency to the industry and a greater degree of well-being to society as a whole. In this transition to a digital society, cybersecurity plays a central role, being key to guaranteeing a reliable and secure digital economy, giving confidence to all participants, and allowing companies to prosper. The adoption of digital technology by homes and companies due to the

context of COVID-19 has underpinned digital technology as the engine of the economy: people teleworking, staying connected through applications, and making use of essential digital services such as healthcare services. Now many companies that traditionally used the physical channel are entering the online channel and online sales worldwide. Estimates increased the rate by 41% in the first four months of 2020 compared to the same period of 2019. In this sense, Redondo (2020) points out that the concept of cybersecurity by the Australian government identified cybersecurity as the measures related to the confidentiality, availability, and integrity of the information that is processed, stored, and communicated by electronic and similar devices.

Cybersecurity also refers to applying a process of analysis, and management of risks related to the use, processing, storage and transmission of information or data and the systems and processes used based on internationally accepted standards. About Australia, Redondo points out that the sectors that most report cyberattacks are usually in the order of importance: the Federal Government, State Governments, individuals, the health sector, followed by the education and research sector, and the banking and financial services.

The global risks for the coming years and decades include risks for the digital economy, among others. On this subject, the World Economic Forum published its study entitled "The Global Risks Report 2021", highlighting the following (World Economic Forum In partnership with Marsh McLennan, SK Group, and Zurich Insurance Group, 2021). The document explains that the immediate human and economic cost of COVID-19 is severe and threatens to reduce years of progress on reducing poverty and inequality, as well as weaken social cohesion and global cooperation. In this context, job losses, a growing digital divide, social disruption, and abrupt changes in the markets for goods and services could lead to consequences and missed opportunities for large parts of the world's population. In addition, humanity transits in a context of social unrest, political fragmentation, and geopolitical tensions, and all this will shape the effectiveness of the response to the other threats that will be present from 2021 to 2030: cyberattacks, weapons of mass destruction, and climate change. The Global Risk Report of the World Economic Forum identifies in Three broad horizons the risks faced by humanity as a whole:

-Risks in the immediacy: infectious diseases, a crisis in people's livelihoods, external climatic events, cybersecurity risks, digital inequality, and prolonged economic stagnation.

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Volume XXI Issue IV Version I Year 2021 () -Collateral risks: asset bubble with uncontrolled inflation, collapse of technological infrastructures, price instability, the collapse in the commodity market, debt crisis, failures in cybersecurity, and failures in government operations. -Long-term existential risks: weapons of mass destruction, the collapse of governments, loss of biodiversity, technological advances used in a negative way for humanity, a crisis of natural resources with an emphasis on water, collapse of social security, industrial collapse, and something called a "backlash against science" or a tendency to reject the science.

V.

9 Methodology

The characteristics of this research design are the next (Table ??).

10 VI.

11 Results Obtained

About the evolution of Online sales in Mexico, the Mexican Online Sales Association published the study "Online Sales Study 2021", highlighting the following in this regard (Mexican Online Sales Association in collaboration with Net quest and Netrica, 2021). This study aims to know the fundamental uses and attitudes about Online Sales in Mexico, understanding the context of the COVID-19 pandemic. The document analyzes the indicators of e-commerce sites in Mexico. Regarding the market value of electronic commerce in Mexico, its value reached \$ 15,000 million dollars, experiencing a growth of 81% concerning 2019. By 2020, electronic commerce represented 9% of total retail sales in Mexico. Regarding the experience of buying online, the study highlights the following findings:

-The Mexican digital consumer recognizes the benefits of buying online, because they find merchandise that is not available in other sales channels, and they receive their purchase at their doorstep. -The main reasons why Mexican consumers do not use the digital shopping channel are due to aspects of lack of security, mistrust in online payment methods, and lack of information. -The Mexican digital consumer consults an average of five sources of information before buying, with search engines and multi-category sites the main sources of information before buying online. -During 2020, a drop in omni channel behavior or integration of physical and digital sales channels occurred, caused by the closure of points of sale after the pandemic and confinement.

-There is some caution in Mexican consumers who, at the end of 2020, have not yet purchased online or through digital channels for fear of being a victim of fraud and distrust of providing their bank details. -The digital consumer in Mexico grew during 2020 more in ages over 45 years, as well as in female segments of medium-high socioeconomic levels. -The selective confinement because of COVID-19 pandemic during 2020, the online purchase of products every week were preferred, with the most preferred product categories to buy through digital channels the purchases of food at home, fashion items, beauty, and personal care items, and in general, everything

that had to do with buying from the pharmacy and supermarket. -In services, subscription to platforms, banking services, and travel are the most preferred in digital purchases.

-The most widely used payment methods regardless of the purchase channel are credit and debit cards acquiring electronic items, fashion, and things related to pets. However, the role of cash on delivery is more common in food delivery and pharmacy purchases.

The following table ??Table 3) summarizes the percentage of people surveyed by the Mexican Online Sales Association who indicated their interest in buying various types of products and services online in Mexico during April and October 2020 and January 2021. On the other hand, about digital payments in Mexico, there is the CoDi platform, developed by Banco de México to facilitate payment and collection transactions through electronic transfers through mobile phones in a 24x7 scheme and without any cost (Banco de México, 2021). CoDi uses the technology of QR codes (Quick-Release) and NFC (Near Field Communication) to facilitate that both businesses and users carry out transactions without the need for cash.

NFC technology works on transmitting data and information by simply bringing two mobile devices closer together. In contrast, QR technology consists of a barcode that allows a large amount of information to be stored to display data from an application or App on a cell phone. During 2020, Mexico has experienced a significant increase in the number of users and payment transfers made on the CoDi platform, as shown below (Table 4). VII.

12 Conclusion and Discussion

In the context of the digital economy, the Fourth Industrial Revolution is transforming economies around the world. As could be observed, in the case of Mexico, during 2020, both online sales and digital payment systems have increased their volume of operation in light of the context of the coronavirus pandemic. These digital economic systems originate from individual creativity, skill, and talent that can create wealth. They generate consumer benefits, new models of cross- robotics and automation could pose a danger to employment, deepening unemployment and inequality in societies, because many times, the income derived Concerning the financial institutions that participate through the CoDi platform, the following operational information as of January 2021 is next (Table 5).

from new technologies favors capital and not the workers. Therefore, the analysis of the digital economy requires an interdisciplinary perspective, promoting a holistic, multifaceted, and inclusive approach that incorporates the human dimension as the center of all future of work and the commercialization of goods and services in the search for the common good and the construction of a comprehensive and sustainable human development. For efficient development of the digital economy, it is to strengthen security in the use of confidential data, given that digital network technologies in the Fourth Industrial Revolution are rapidly becoming an engine of change in all sectors of the global economy. With the Fourth Industrial Revolution, how industries, individuals, institutions, and all governments interact through data must be redefined, so now there is a need to create a more inclusive and innovative environment for globalization in the task of protecting data. Therefore, data protection makes it possible to strengthen confidence in secure access to confidential data, bearing in mind that every day the volume of data is growing worldwide. ¹

[Note: -Later, with social networks, consumers have become participants on the web. By the year 2000, Trip Advisor opened its website, and travel reviews Global Journal of Management and Business Research Volume XXI Issue IV Version I Year 2021 () began to gain importance.]

Figure 1:

1

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Figure 2: Table 1)

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Solution type	Solutions
	Anti-malware
	Anti fraud
Prevention	Information leak prevention solutions Communications protection
	Mobile device security
	Technical audit
	Certification solutions
Control	Communications protection Mobile device security
Mitigation	Contingency and continuity solutions Security intelligence solutions
Source:	Valdés-Hevia Le Lanchon, 2020

Figure 3: Table 1 :

3

Goods or services	April 2020	October 2020	January 2021
Natural and processed food	60%	31%	22%
Medicines	42%	28%	26%
Technology	18%	44%	38%
Media and entertainment	16%	20%	24%
Beauty and personal care	12%	18%	17%
Pets	10%	8%	9%
Subscription services	70%	75%	83%
Mobile phone services	75%	77%	78%
Banking services / payment of services	75%	76%	78%

Source: Asociación Mexicana de Venta Online en colaboración con Netquest y Netrica, 2021.

Figure 4: Table 3 :

4

Period	Registered (thousands)	users	CODI transfers made (thousands)
December 2019	1,389		1,886
September 2020	18,121		27,934
Percentage of increase	1 204%		1 381%

Source: Banco de México, 2021

Figure 5: Table 4 :

5

Concept	CoDi platform in Mexico					
	BBVA	Banamex	Bancoppel	El Citi- group	Bursa HSBC	Other
Total accounts validated	63%	12%	15%	4%	4%	2%
Android mobile App	53%	14%	18%	5%	5%	5%
IOS Apple mobile App	54%	20%	8%	6%	6%	6%
Operations sent through CODI	37%	41%	20%	15%	5%	8%
Operations received through CODI	13%	19%	10%	11%	9%	10%
Amount per participant through CODI (total \$ 1,408 Million pesos)		21%	15%	15%	21%	15%

Source: Banco de México, 2021

Figure 6: Table 5 :

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