

FOREIGN EXPERIENCES ON EFFECTIVE USE OF INFORMATION SYSTEMS IN SMALL BUSINESS AND ENTREPRENEURSHIP

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Abstract

In this article theoretical, scientific-methodical suggestions are given on foreign experiences of effective use of information systems in small business and entrepreneurial activities and the possibilities of their use.

Keywords: : **information systems, foreign experiences, small business and entrepreneurship**

Introduction. The search for ways to eliminate existing obstacles in the development of entrepreneurship, the solution of problems related to financial support, the quality of the tool of business development has pushed the relevance of information to the second level.

At the same time, the information system is not only one of the main priorities of the state's socio-economic policy, but also the most important for business entities themselves in the market economy. It is known that, in the conditions of digitalization of the economy, the information communication system (ICT) has become one of the sufficiently important factors in production and service provision, even in relation to material and labor resources.

The introduction of ICT made it possible to reach a fundamentally new level of doing business for enterprises of economically developed countries. Leading companies in the information communication system in our republic, as well as those who have realized the need to change approaches to business management, are actively engaged. However, there are many barriers of financial, human resources and organizational nature in the field in which informationization is relevant even for small and medium-sized business entities. One of the important factors on the way to improve the management of business processes is that the specific features of the informatization of business activities in the small and medium business sector are not sufficiently studied.

Accordingly, the research of the organizational and economic aspects of the informatization of business activities has become very important, and these have been studied without attention until today, therefore, the development and justification of scientific, methodological and practical proposals for the development of small business and entrepreneurship on the basis of the informatization of business processes is one of the most urgent issues. means one.

Many Uzbek and foreign scientists have been engaged in studying the problems of small and medium entrepreneurship development. On effective use of information systems in small business and entrepreneurial activities R.A. Alimov, A.N. Aripov, B.A. Begalov, T.M. Butkeeva, R.Ya. Dosumov, O.I. Zhuravleva, M.A. Ikramov, T.K. Iminov, O.T. Kenjaev, Research by M.A. Mahkamova, M.M. Maksudov, X.A. Muhitdinov, S.S. Gulomov, M.Sh. Sharifkho'jaev, Sh.A. Tursunov, L.I. Shibarshova, T.Z. Teshaboev and others his works are widely known.

Studying the basics of the use of information technologies in business management G.A. Titorenko, A.M. Mishenin, A.M. Karminsky, B.V. Chernikov, E.P. Bocharov, G.N. Smirnova, Dj. Kanter et al. also mentioned in the scientific works of Solutions to a set of issues on improving

business management systems based on a process approach Dj.Champi, E.Deming, M.Robson, B.3.Milner, V.G.Eliferov, A.A.Boyko, V.V.Kalyanov, E.V .Popova, E.G. Oikhman, V.V. Repin, A.G. Kuryan and others. reflected in the scientific works of the theoretical, practical and scientific-methodological aspects of effective use of information systems in small business and entrepreneurial activities have not been sufficiently studied. In particular, it is necessary to clarify issues related to optimization of business processes of small and medium-sized enterprises, increasing the efficiency of business management with the help of modern information technologies, and supporting small and medium-sized businesses in terms of comprehensive information provision at the republican level. The lack of scientific developments on the solution of these problems created the conditions for choosing the topic of the dissertation, its goals, tasks, and setting the issue, and determined the priority of its content and form.

Materials and Method. The purpose of the research is to develop a conceptual-practical model of business information based on the development of the theoretical and methodological conditions, laws, rules and regulations reflecting the specific features of the effective use of information systems in small business and entrepreneurial activities, and the formation of the appropriate instrumental and methodological apparatus.

In order to achieve the goals of the research, the following tasks were defined: conducting an analysis of the role of small business and private entrepreneurship in the development of the economy of the Republic of Uzbekistan; study of small business and entrepreneurship environment and factors affecting it; introduction of foreign experience in stimulating the development of small business and private entrepreneurship.

Results and Discussion. The experience of leading countries on the effective use of information systems in small business and entrepreneurial activity shows the high socio-economic importance of small business and the importance of developing criteria for distinguishing small business entities from other business entities in market economy countries.

There are different criteria for classifying small business entities abroad. India's experience is particularly interesting because it shows the results of the efforts of a state that makes a break in its development and enters the group of leading countries of the world in a number of indicators. Small business (SME) is given a leading role in the implementation of modern technologies, solving socio-economic and other important problems. Each of the CIS countries adopted its own legislation on the support of small business at different times, and they differ in

their characteristics. There are also differences in the classification of small enterprises by types of economic activity. In a number of countries, restrictions on the amount of annual turnover of small enterprises have been strengthened by law. Russia limits the composition of the authorized capital. In Armenia and Uzbekistan, the concept of "micro-firm" was introduced with a difference in the number of employees.

The ease of starting a business activity is one of the main factors of the increase in the number of entrepreneurs, therefore, the economic growth of the country. In countries where it is easier to start a business, the economy is growing faster than in countries where it is necessary to collect many certificates and permits to open a business. A peculiarity is that the poorest countries in the world have the most difficult procedures for starting a business. Due to the urgency of this problem, the World Economic Forum annually includes a separate study in its major report "Global Competitiveness Report", in which countries are compared with each other in terms of the number of days required to open a legal entity (time to start a business). We decided to take this list out of the scope of the report and consider it not as one of dozens of factors affecting the attractiveness of the country's economy, but as a separate object. So, below you can see the list of countries of the world according to the time it takes to open a business. In front of each country, it is indicated how many days you need to spend to open a legal entity. As you can see, in some countries it takes only one day to register an enterprise, while others have to spend more than 100 days to open their business.

Table 1.
Analysis of the ranking of countries on the day to the opening of business entities, ICT development, level of internet freedom

Rating of the day leading to the opening of business entities		The most convenient for business country ranking (GDP growth %)		The cheapest internet network		Ranking of countries according to the level of ICT development		Ranking of countries according to the level of Internet freedom			
No	Country	No	Country	No	Country	No	Country	No	Country	Access problems	Restrictions on-Int'l
1	New Zealand	1	England	1	Israel	1	Iceland	1	Iceland	25	34
2	Canada	2	Sweden	2	Kyrgyzstan	2	South Korea	2	Estonia	25	32
3	Hong Kong	3	Hong Kong	3	Fiji	3	Tsina Shire	3	Canada	29	32
4	Singapore	4	Netherlands	4	Italy	4	Denmark	4	Costa Rica	20	33
5	Georgia	5	New Zealand	5	Sudan	5	England	5	Taiwan	24	31
86	China	49	China	17	China	80	China	70	China	8	2
90	India	63	India	28	India	134	India	41	India	11	21
93	Kazakhstan	65	Kazakhstan	70	Kazakhstan	52	Kazakhstan	54	Kazakhstan	11	11
95	Turkmenistan	-	Turkmenistan	223	Ethnic group	-	Turkmenistan	-	Turkmenistan	-	-
59	Kyrgyzstan	108	Kyrgyzstan	6	Russia	109	Kyrgyzstan	37	Kyrgyzstan	13	23
62	Russia	55	Russia	6	Russia	45	Russia	58	Russia	12	10
-	Uzbekistan	105	Uzbekistan	21	Uzbekistan	95	Uzbekistan	59	Uzbekistan	9	12
65	Tajikistan	124	Tajikistan	132	Tajikistan	111	Tajikistan	195	Tajikistan	-	-

Developed by the author.

According to Forbes.com (Best Countries for Business) (Best Countries for Business) the most convenient countries in the world to do business. Forbes.com has been ranking the world's worst and best countries to do business every year since 2006. The ranking is led by European countries, which make up two-thirds of the list of TOP-25 countries. About 70 percent of the countries on the bottom list (the most unsuitable for business) are African countries, which are characterized by a high level of corruption, high taxes, difficult mechanisms for obtaining a license to operate, and long procedures for registering a legal entity.

All countries are evaluated on 11 indicators, including the level of corruption, technology development, property rights, government tax policy, investor protection, insurance market development, freedom of speech and entrepreneurial activity. The Forbes rating helps to assess the business environment in the country and the conditions for maximum profit. A 100-point system was used to evaluate the freedom of use of the Internet for business entities in the world. All countries are divided

into three conditional groups - "free", "partially free" and "countries with expensive and free Internet" have Internet.

Table 2.
Criterion of integrated assessment of factors affecting the effective use of ICT in small business and entrepreneurial activities in the CIS countries

Quality indicators	Indicator level
countries with free internet	[0 to 30 points]
countries with partially free internet	[31 to 60 points]
countries without expensive and free internet	[61 to 100 points]

Developed by the author.

The ranking system shows the position of each country in the overall ranking. The higher the overall score, the more unsatisfactory the country's position, correspondingly, the lower the ranking. A detailed description of the rating methodology and the data sources for it were determined based on the factors presented in the Freedom House annual report based on the results of other comparative studies.

In addition, we decided to present the results of the survey conducted by the International Communication Informatization Union in 2020-2021 regarding global scores and country rankings in the field of communication informatization. The table below shows the scores and rankings for each country that participated in the survey. Including the indicator of MDX countries.

Table 3.
Territorial indicators of countries in the direction of the quality of communication information

Name of countries	General indicator	Territorial level
Russia	98.06	1
Kazakhstan	93.15	2
Azerbaijan	89.31	3
Uzbekistan	71.11	4
Belarus	50.57	5
Armenia	50.47	6
Kyrgyzstan	49.47	7
Tajikistan	17.1	8
Turkmenistan	14.48	9

Developed by the author.

Based on the evaluation indicators shown in the table, "countries with free internet (from 0 to 30 points)" Tajikistan 17.1, Turkmenistan 14.48; "countries with partially free internet (from 31 to 60 points)" Belarus 50.57, Armenia 50.47, Kyrgyzstan 49.47; it was determined that countries without free internet (from 61 to 100 points) have Russia 98.06, Kazakhstan 93.15, Azerbaijan 89.31, Uzbekistan 71.11.

Legal, technical, organizational, opportunities, and cooperative factors were evaluated taking into account measures in the countries mentioned above.

It should be noted that according to the World Bank's report "Doing Business 2018: Reforms to Create Jobs", published on October 31, 2018, Uzbekistan ranked 74th among 190 countries of the world and improved by 13 places.

Our country managed to enter the top ten reforming countries in terms of creating the most favorable conditions for doing business.

Table 4.
Evaluation indicators of factors influencing the effective use of ICT in small business and entrepreneurial activities in the CIS countries

Countries name	Total score	Legal	Technician	Organizational	Opportunities	Cooperative
Russia	98.06	20.00	19.08	18.98	20.00	20.00
Uzbekistan	71.11	19.27	12.56	10.05	15.68	13.56
Tajikistan	17.10	10.22	0.00	5.63	1.25	0.00
Turkmenistan	14.48	10.22	0.00	0.00	0.00	4.26

Developed by the author.

According to the decision of the President of the Republic of Uzbekistan dated August 13, 2019 №. PR-4417 "On the establishment of the activities of the Small Business and Entrepreneurship Development Agency under the Ministry of Economy and Industry of the Republic of Uzbekistan", it is established that applications for receiving financial assistance from the funds of the "support state fund" will be considered on the basis of electronic documents.

Table 5.
Criteria for identifying small business entities in foreign countries

States	Criteria	Micro-firms	Small enterprises	Medium enterprises
USA	Number of workers	Up to 50 people	From 100 to 1500 people	
	Annual income	0.75 mln.dollar up to	10 million _ d o 1 138 mln.dollar up to	1 m.lrd. dollar up to
Europe union	Number of workers	up to 10	up to 50	Up to 250
	Merchandise turnover	2 mln. to the euro	10 mln. to the euro	50 mln. to the euro
	Main tools	2 mln. to the euro	10 mln. to the euro	43 mln. Up to Euro
Russia Federation	Number of workers	15	16-100	101-250
	Annual income	Up to the person 120 mln.	up to a person 800 mln.	up to a person 2 billion
Kazakhstan	Number of workers	Up to the ruble	up to rubles	up to the ruble
	Annual income EKXX-2269 tenge	100 people	101-250 people	from 250 a lot
Uzbekistan	Annual average number of workers	up to 30 thousand ECSC	3 mln. to the ECSC	from 3 mln many ECSC
	Annual average number of workers	5-20 up to a person	From 25 to 200 people	-

Developed by the author.

A significant increase in 6 out of 10 indicators of the World Bank experts' report also indicates the scope and effectiveness of the measures implemented to improve the business environment (Figure 2).

If we consider the number of small businesses and private entrepreneurs per thousand people, then we can see that the United States (74 enterprises) is in the leading position according to this indicator.

Table 6.
The role of small business and private entrepreneurship in the economy of some countries of the world

Countries	Small business subjects number (thousand)	Per 1000 people small business the number	In small business of clauses share of total employment (%)	Small of business in GDP percentage (%)
Great Britain	2930	46	56	50-53
Germany	2290	37	69.5	50-54
Italy	3920	68	71	57-60
France	1980	35	54	55-62
USA	19300	74	54	50-52
Japan	6450	50	78	52-55

Developed by the author based on data.

In the USA, small businesses and private enterprises –make up 99% of all enterprises. The majority of these enterprises are very small, small enterprises, based on family labor. In 80% of all small enterprises, the number of employees does not exceed 10 people.

Italy (68 enterprises) and Japan (49.6 enterprises)

take the next places according to these indicators. The low number of small and medium-sized blind facilities per thousand people in Germany (37 establishments) is due to the unification of East and West Germany. –It is known that small business did not develop in East Germany after the Second World War. Currently, a number of measures are implemented by the government to develop small business and private entrepreneurship in Germany.

As we mentioned above, small business and private entrepreneurship perform important socio-economic tasks in the economy -. One of the most important of these tasks is that small business and private entrepreneurship lead to the formation of a middle class that provides political and economic stability in society. In any society, the middle class of owners has a special place in the development of the economy.

In the system of state support for small businesses and private entrepreneurship, it is of particular importance to provide them with management, technical and informational assistance. Today, all developed countries have consulting services, various courses, and a network of information centers.

In Great Britain, –serious attention is paid to the training of specialists in the field of small business and private entrepreneurship. Here are 5 university business schools that are the most prestigious: London, Manchester, Glasgow, Durham and Warwick. 200,000 people graduate from these schools every year.

Is carried out through the system of chambers of commerce and industry. –

The annual publication of the World Bank Group "Doing Business" report has been compiled since 2003. It is in the countries of the world:

- 1) business activity;
- 2) features of conducting business;
- 3) evaluates existing restrictions in countries for business.

Evaluates the regulatory standards of private enterprises in the field of business activities during their operation. –The conditions and opportunities at the level of doing business of private sector entities were implemented in 108 countries according to five indicators in the initial period. Now the report is being prepared for 189 countries of the world.

When calculating the rating, this criterion was not included as a separate indicator. However, this criterion is taken into account in the rating. Among the remaining 10 evaluation indicators –are:

1. Registration of enterprises;
2. Obtaining construction permits;
3. Connection to the electricity supply network;
4. Property registration;
5. Obtaining loans;
6. Protection of minority investors;
7. Taxation;
8. International trade;
9. Ensuring the execution of contracts;
10. Resolution of Insolvency.

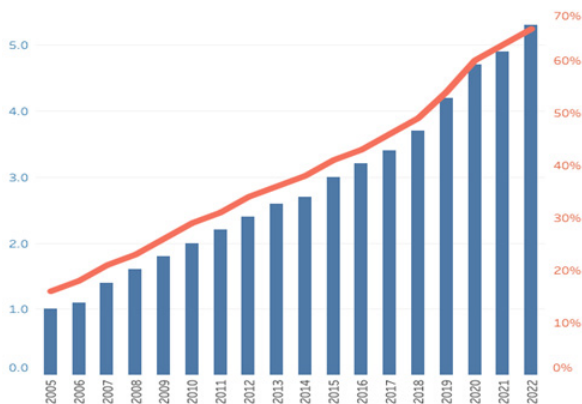
Impact on the social development along with the economic assessment of the country. –In the last two years of reporting, the priority indicators and their accounting procedure were completely revised. In this, the main attention was focused on: obtaining a construction permit, electricity supply, property registration, contract execution. Labor market regulation took into account the quality of work, sick leave, work without separation

from studies and unemployment factors. The trading methodology has also been revised.

Thus, the 2016 report –noted 231 reforms aimed at improving the business environment around the world during 2014-2015. 25 percent of the total number of these reforms correspond to the countries of Europe and Central Asia. Also, Uzbekistan is included in the list of the first ten countries with the highest indicators in the field of improving the business environment of this region. These countries (rest nine of them (Costa Rica, Uganda, Kenya, Cyprus, Mauritania, Kazakhstan, Jamaica, Senegal, and Benin) are the countries that have in any case implemented at least three reforms and risen to the top of the global ranking.

In the early years of independence, –private entrepreneurship was almost non-existent in Uzbekistan, but today more than 90 percent of business entities are small businesses and private entrepreneurship entities. More than 56 percent of the gross domestic product, one third of manufactured industrial products, and almost all agricultural products are accounted for by small businesses. It is the private sector that is considered the main source of income growth in our country.

Thus, the results of the generalization of the world experience of state support of entrepreneurship –show that they can be used in Uzbekistan in the following directions: increasing the practical importance of anti-monopoly legislation, reducing monopolistic structures, and developing practical measures for the enforcement of monopoly legislation; in the regulation of tax rates applied to small business and private business entities and improvement of the system of tax benefits; in developing proposals and recommendations for financing small business and private entrepreneurship activities; in the improvement and development of the mechanism for providing management, technical and informational assistance to small businesses and private enterprises, etc. According to the information of the ICT company dealing with the global internet network, in 2022 approx. 5.3 billion people, or 66% of the world's population, use the Internet. That's a 24 percent increase since 2019, when an estimated 1.1 billion people went online during that period. However, that still leaves 2.7 billion people offline. The percentage and number of indicators of Internet service users in the world are shown in the following figure 1.



■ Number of Internet users, billion
 ■ Share of Internet users

<https://www.itu.int/en/ITU-D/Statistics/Pages/stat/default.aspx>

Figure 1. Indicators of internet service users in the world

All but three countries in the region have improved their ICT Development Index (IDI) scores over the years, which is above the global average of 0.18 points.

The most dynamic countries in the region by IDI rating and value are presented in the table.

The biggest improvements were observed in Uzbekistan (by 0.42 points), Kyrgyzstan and Ukraine (both by 0.31 points). Azerbaijan, which fell by 0.05 points, overtook Moldova and became the only country to drop in the regional ranking. E ng big improvements we can see Uzbekistan and Moldova according to the index, and Uzbekistan and Kyrgyzstan according to the usage index .

As in many other regions, the most significant improvement of any individual indicator in the CIS region was in mobile broadband, which grew by an average of 31.9% over the year.

Table 7.

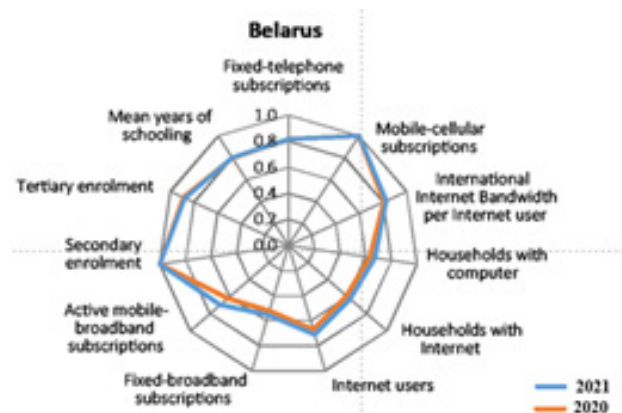
Analysis of the countries with the most dynamic indicators in terms of IDI rating and IDI value in the CIS region in 2020-2021

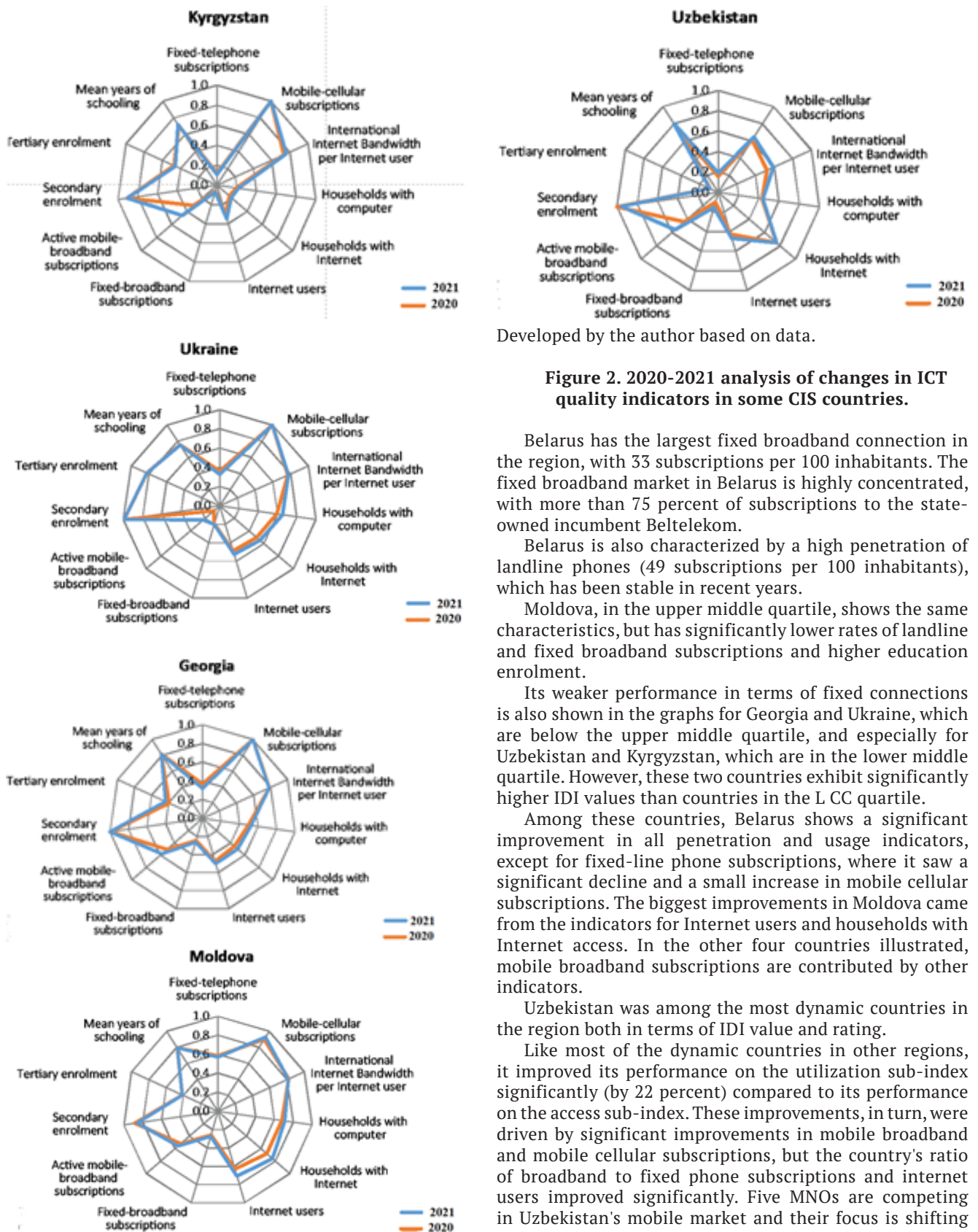
IDI level 20 21	IDI rating			IDI value (absolute)			
	Region rating indicator	State name	IDI level	IDI level 20 21	Region rating indicator	State name	IDI level
95	9	Uzbekistan	8	95	9	Uzbekistan	0.42
59	4	Moldova	4	109	10	Kyrgyzstan	0.31
109	10	Kyrgyzstan	1	79	8	Ukraine	0.31
32	1	Belarus	0	59	1	Belarus	0.26
				59	4	Moldova	0.25

Source: International Telecommunication Union (ITU).

Belarus is the only country that shows the characteristic rounded shape of countries at the top of the overall distribution, scoring relatively high across the board.

Figure 2 shows the relative uniformity of IDI indicators in the CIS region. Belarus is the only country near the top of the overall distribution, showing the characteristic rounded pattern of countries with relatively high scores on all indicators, although its scores are significantly lower than those of the top-ranked countries in Asia and the world. This figure increased significantly in Kyrgyzstan and Armenia. In Uzbekistan, there has been a significant increase in the indicators of connection to broadband and mobile cellular communication, as well as in the indicators of international Internet bandwidth per Internet user. Figure 2 shows spider diagrams showing the top, middle, and bottom countries of the regional distribution, and the top, bottom, the most dynamic countries in the region in terms of IDI value. In Figure 2, the spider diagram shows the relative uniformity of IDI indicators in the CIS region.





Developed by the author based on data.

Figure 2. 2020-2021 analysis of changes in ICT quality indicators in some CIS countries.

Belarus has the largest fixed broadband connection in the region, with 33 subscriptions per 100 inhabitants. The fixed broadband market in Belarus is highly concentrated, with more than 75 percent of subscriptions to the state-owned incumbent Beltelekom.

Belarus is also characterized by a high penetration of landline phones (49 subscriptions per 100 inhabitants), which has been stable in recent years.

Moldova, in the upper middle quartile, shows the same characteristics, but has significantly lower rates of landline and fixed broadband subscriptions and higher education enrolment.

Its weaker performance in terms of fixed connections is also shown in the graphs for Georgia and Ukraine, which are below the upper middle quartile, and especially for Uzbekistan and Kyrgyzstan, which are in the lower middle quartile. However, these two countries exhibit significantly higher IDI values than countries in the L CC quartile.

Among these countries, Belarus shows a significant improvement in all penetration and usage indicators, except for fixed-line phone subscriptions, where it saw a significant decline and a small increase in mobile cellular subscriptions. The biggest improvements in Moldova came from the indicators for Internet users and households with Internet access. In the other four countries illustrated, mobile broadband subscriptions are contributed by other indicators.

Uzbekistan was among the most dynamic countries in the region both in terms of IDI value and rating.

Like most of the dynamic countries in other regions, it improved its performance on the utilization sub-index significantly (by 22 percent) compared to its performance on the access sub-index. These improvements, in turn, were driven by significant improvements in mobile broadband and mobile cellular subscriptions, but the country's ratio of broadband to fixed phone subscriptions and internet users improved significantly. Five MNOs are competing in Uzbekistan's mobile market and their focus is shifting from regular mobile service to mobile broadband. In fact, five MNOs have launched LTE services and are expanding 3G and LTE coverage in the country, covering 45 and 17 percent of the population, respectively. The reallocation of the 900/1800 MHz radio frequency bands in the first half of 2017 is expected to further strengthen the deployment of the LTE network.

Conclusion. As a result of the study of the theoretical, scientific-practical and methodological issues of effective use of information systems in small business and entrepreneurial activities and organizational-economic mechanisms of system development, the following conclusions were reached:

- researching, analyzing and dividing the data into groups related to the issues of effective use of information systems in small business and entrepreneurial activities, allowing to clarify the concepts and essence of entrepreneurship being analyzed in terms of researching the problems of applying the information communication system in the formation of the entrepreneurial environment;

- foreign experience of effective use of information systems in small business and entrepreneurial activities and methods of evaluating the level of ICT competitiveness including quantitative and qualitative indicators and criteria at the international level were proposed;

- the ability to effectively use information systems and the structural and organizational-economic mechanism of business management in small business and entrepreneurial activities, the possibility of achieving the expected goals is created by justifying the possibilities, means, goals, planning stages and parameters of rational solutions and measures.

Summarizing the theoretical and methodological characteristics and aspects of the comprehensive study of the effective use of information systems in small business and entrepreneurial activity, the means of state regulation of the conditions necessary for the development of ICT in entrepreneurial activity require the use of organizational, production, marketing and socio-economic factors.

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