

**Risk- Benefit of the electronic comerce in Internet Mexico, financial growth, foreign direct investment and terms of trade**

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The Business commerce to Consumer (B2C) between the Final Companies and Consumers. Ta through Internet is Direct Sale, more is regulated Business to Business (B2B) the made businesses of Commerce between Companies.

**Electronic Commerce, Virtual Library, Global Market.**

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## Introduction

The meaning of the term “electronic commerce” has change during time. On its beginnings meant commercial transaction electronically, normally using technology like Electronic Data Interchange<sup>17</sup> (EDI, presented at the end of 1970) in order to send electronically documentas like purchase orders or bills.

After it passed to include activities more precisely denominate “Commerce in the network”, of wells and services through the World Wide Web through secure servers HTTPS (Hypertext Transfer Protocol Secure) a form of secure encryption for the realization of confidential purchases, that protect to consumers and the organization facts, used with cards of electronic bought and with service of electronic payment.<sup>18</sup>

In 1995 the countries members of the G7/G8 created the initiative of a Global Market<sup>19</sup> for PYMEs, with the purpose to accelerate the use of the electronic commerce between companies all around the world. During this initiative of the G8 develops the Spanish portal of information and the virtual library in Spanish about electronic commerce Global Electronic Commerce. The electronic commerce nowadays had converted in the biggest media of buy and sell.<sup>20</sup>

Some factors of success for the electronic commerce.

Factor the most representative to take on account is the facility of consult at any time and from any place from any computer with network, lower price, faster service and shopping execution, interphase of friendly access through the web page with the use of colors, graphic, animation, photograph, typography.

Provide a community sense. The areas of chats, forums, registration as client, create fidelity to maintain that little contact with the consumer. Provide confidence and security through the registration of the Asociacion Mexicana de Internet (AMIPCI), Versing<sup>21</sup> the most recognized.

<sup>17</sup> Marimón Santiago, (2009), *La sanidad en la sociedad de la información*, Recuperado el 13 de noviembre de 2009, de [http://books.google.com.mx/books?id=TxbRL6Xj\\_bwC&pg=PA219&dq=Intercambio+Electr%C3%B3nico+de+Datos#v=onepage&q=Intercambio%20Electr%C3%B3nico%20de%20Datos&f=false](http://books.google.com.mx/books?id=TxbRL6Xj_bwC&pg=PA219&dq=Intercambio+Electr%C3%B3nico+de+Datos#v=onepage&q=Intercambio%20Electr%C3%B3nico%20de%20Datos&f=false)

<sup>18</sup> Lawrence, Eric (31 January 2006). *HTTPS Security Improvements in Internet Explorer 7*, Recuperado el 13 de Mayo de 2009, de [http://msdn.microsoft.com/en-us/library/bb250503\(VS.85\).aspx](http://msdn.microsoft.com/en-us/library/bb250503(VS.85).aspx)

<sup>19</sup> Kotler, Armstrong (2003), *Fundamentos de marketing*, Recuperado el 13 de Mayo de 2009, de <http://books.google.com.mx/books?id=oZPb2aDJKHMC&pg=PT285&dq=mercado+global#v=onepage&q=mercado%20global&f=false>

<sup>20</sup> Davalos Mejia Carlos, (1998), *“Títulos de crédito”, Sobre las diferentes etapas del comercio*, Segunda edición Oxford University Press, p. 9-14.

<sup>21</sup> Verisign (2009), *Verisign – seguridad(Certificados SSL), comunicaciones inteligentes, y Protección de identidad*, Recuperado el 13 de noviembre de 2009, de <http://www.verisign.es/>

Maintain actualized the portal with the technology; be alert in the economic and social environment.

Some products or services seem more suitable to the online sell; many virtual companies<sup>22</sup> of success, work with digital products like higher, modification and recuperation of information, music, cinema, formation, communication, education, software, photograph and financial transactions. Some examples of this type of companies are: Google, eBay and Paypal.

### Electronic Commerce

The Electronic Commerce (e-Commerce) is a business on Internet or other electronic media that allow pick up the purchases or offer the products and services from or to clients or suppliers. The electronic commerce consists principally in the distribution, buy, sell, marketing and supply of complementary information for products or services through the informatics networks like Internet or other.

The industry of technology of the information could see as an informatics application guided to made commercial transactions. The electronic commerce also includes the transaction of information between companies.

### Electronic commerce in Latin America

Not having the levels of connectivity which other countries have like United States or Europe, Latin America has been especially slow in the development of the electronic commerce.<sup>23</sup>

As well, the ignorance of the entrepreneurs of this social channel and the distrust that the same generate in many consumers had done also that the topic does not advance as it is wanted.

Even do this situation is a reality now to perspectives do not look to be the same. If we watch only the electronic commerce between companies and consumers (B2C) in other words we let out the electronic commerce between companies (B2B) of annual growth numbers in many countries like Mexico, Venezuela and Chile are over the 100% according with a study sponsored by Visa.

The same study dares to prognostic that for the entire region the electronic commerce will grow at least 40% annual between 2006 and 2011.

These projections are supported in factors like the impulse of young buyers, the advent of the broadband, the major availability of the payment media, the growing offer and the biggest guaranties of security for the shopping.

<sup>22</sup> Briz, Lazo (2007), *Internet y comercio electrónico*, Recuperado el 13 de noviembre de 2009, de <http://books.google.com.mx/books?id=dsMrOEJqFcQC&pg=PA86&dq=internet+y+comercio+electronico#v=onepage&q=internet%20y%20comercio%20electronico&f=false>

<sup>23</sup> Unicom , (2009), *Desafíos de la sociedad de la Información*, Recuperado el 13 de noviembre de 2009, de <http://books.google.com.mx/books?id=m8kxnsnsQ78C&pg=PA110&dq=e+commerce+en+latinoamerica#v=onepage&q=&f=false>

Aspects as the improvement of the velocity in the connection it is nothing despicable. The study of Visa found that the 80% of people who buy on Internet have broadband and the volume of their transactions is four times higher than the ones who have switched access. This sum to the fact that Latin America is between the regions that grow the most in broadband is a substantial advance.

Unluckily the available numbers of electronic commerce do not show the behavior of the transaction between companies, which amounts of operation overcame by far those that the online consumers made in the region. In this segment there are also complex problems of culture because the ignorance that the entrepreneurs have about the operation of the transactional platforms.

**Electronic Commerce in Mexico**

The Fifth study of electronic commerce in Mexico 2009, made by the Mexican Association of Internet (AMIPCI) under the sponsor of Visa<sup>24</sup> and the information of Select.<sup>25</sup> Applied to 30 Companies. See chart 1.

Companies that participate in the sample

ismo	Tur		Consumo
omexico	Aer	aber	Abug ool Liverp
ck Hoteles	Cli	bet	Bebe doLibre Merca
pegar	Des	nética integral	Ciber Mixup
rjet	Inte	etix	Cosm de Hierro Palacio
Chile	Lan	mpras	Deco Vip Plaza
xicana	Me	oMail	Diner ns Sanbor
adas	Pos	nética integral	Ciber s S Seguro
aris	Vol	etix	Cosm Sony
		oMail	Diner x Telme
		er Living	Forev ecómputo Todod
		ompras	Intelc Tuner

**Chart 1**

Soruce: Mexican internet asociation

The sales amount of electronic commerce in the year of 2008, \$1,768 million of dollars. The annual growth from 2007 to 2008 is of 85%. The percentages of electronic transactions grew in relation with the total of the sales in the companies, the sales of airplane tickes still being one of the factors of higher growth of 2008. See chart 2.

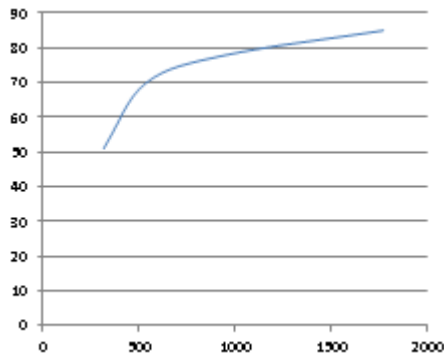
<sup>24</sup> Visa (2009), *Visa América Latina y el Caribe: Seguridad y Protección*, Recuperado el 13 de noviembre de 2009, de <http://www.verisign.es/http://lac.visa.com/home.jsp>

<sup>25</sup> Select (2009), *Select – en tus decisiones TIC*, Recuperado el 13 de noviembre de 2009, de [http://www.select.com.mx/sec\\_negociostic.php](http://www.select.com.mx/sec_negociostic.php)

Growth of anual sales

Año	Total de ventas (MUSD)
2004	\$209
2005	\$315
2006	\$537
2007	\$955
2008	\$1,768

**Chart 2**



Source: Own elaboration with facts of Mexican internet asociation

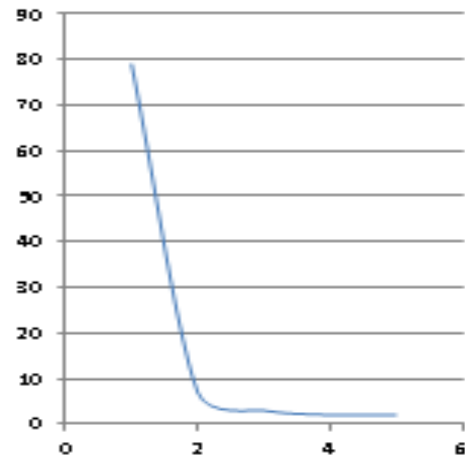
Increase of the percentage of the international sales of 2007 to 2008 in a 14% and in the interior of the republic 50%. In comparison of 2007 to 2008 of the total sales of the electronic commerce, the touristic field increases in a 101% and the consumption only a 45%.

In 2008 the sales of the airplane tickets represented the 79% and the rest 21% to products of consumption. See chart 3.

Distribution of sale of the most soled products through the Internet in 2008

Service or product	Percentage
Airplane tickets	79
Computing	7
Events tickets	3
Hotel nights	2
Electronic	2
Cellphones	2
Travel packages	1
Console and videogames	1
Picture and digital cameras	0.8
Clothes/watches/glases	0.7
Other	0.6
Accesorios de vehiculos	0.5
Deportes y fitness	0.4
Animales y mascotas	0.4
Accesorios celulares	0.3

**Chart 3**



Source: Own elaboration with facts of: Asociación Mexicana de Internet.

The participation of the different types of payment in the 2008, highlight the credit card with a 74% Telmex Bill, gift certificate, Payment Client Banamex, UATP (universal air travel plan), agencies credits, credits and products no banker/ deferred payment 9% COD/Effective 8% Dispositive/Online transference 8%, PayPal 1% affinity card 3%.

### Shopping habits of the internet.

Additionally the Mexican Association of Internet (AMIPCI), made an online survey in order to know the shopping habits of the Mexican. Made online in [www.consupermiso.com.mx](http://www.consupermiso.com.mx), it obtained 1,329 cases, same that represent to the universe of the Mexican internet use. Date of realization of the survey the month of August 2009.

The distribution of the socioeconomic level of the sample is representative of the universe of Mexican internet users, 28% level D+, 21% level D/E, 12% level C+, 14% level C, 19% ABC+, 7% level AB. According to the shopping type in first instance are the computing portals, followed by the airlines and appliances portals. The most important reliability elements in the moment to buy in a web site for the surveyed people are: Buy only in recommended and recognized sites, do not buy on cybercafés or shared computers, the portal address digit https in the direction and the figure of the padlock in the right inferior part of the browser.

The most used elements of security in the moment to buy through Internet, security policy and guaranties, privacy policy, seal of confidence, information of contact some phone number, fax or e-mail, https in the direction and the padlock figure in the right inferior part of the browser (SSL: Secure Socket Layer), personal user account with password, help section and frequently questions. Number of internet users who had bought on internet of the survey 846.

The seal of confidence of AMIPCI in a web site provide more security for shopping. A 90% of the surveyed compare process in physic stores and/or on internet before to do any shopping. The 77% of the buyers affirm that they will return to the internet shopping because the offer it has. The 67% will buy again for the diversity of products through the internet in order to find stuff that are not in sale in there cities.

### Tendencies

Recently, the broadband penetration and the growth in the use of mobile dispositive have been boosting the electronic commerce. The consumers with broadband have been being more active in the electronic commerce than those who do not have access to high velocity.

With the combination of the growth in the access of broadband and he use of mobile dispositive every time more smart (like the 3G cellphones), it hopes that the sales of the electronic commerce increase.

In the practice, the companies are starting to use Internet as a new channel of sales, substituting the personal visits, mail and telephone for electronic purchases, because manage a purchase by internet is cheaper than made it by traditional form.

### International Guidelines

The organization for the Cooperation and Economic Develop (OCDE)<sup>26</sup> is one of the multilateral forums which more studies have approached around the phenomenon of the electronic commerce. In the same form, has shared permanent preoccupation with the finality that the rights of the cyber-consumers be sheltered correctly.

Like that, the OCDE adopted in 1999 the Guidelines for the Consumer Protection in the context of the Electronic Commerce. It hopes that soon, named Guidelines or general principles, will be submit to a revision under the light of dynamic develop of Internet and the new challenges faced by the consumer in the digital economy with the finality to ensure its effectiveness.

The Guidelines mentioned above provide a basic frame for the protection of the consumers in the electronic commerce.

It is important to mention that the OCDE is not the only multilateral forum that has showed preoccupation for the protection of the cyber users.

There are many tools developed by other international intergovernmental organisms, as well initiatives implemented by the private sector and the civil society.

### The public policy of protection for the consumer and the electronic commerce

- The traditional approaches for the consumer protection should evolve at the same that the Internet does.<sup>27</sup> Between the principal aspects that should be taken on account are:
- Development of the online publicity, trading across the borders, and protection in payments.
- Challenges for the consumers and those who are responsible to design the public policies around the electronic commerce and inclusive around the newest aspects like the mobile commerce.
- The rights and obligations of the consumers in the consumer to consumer transaction (C2C) and the role of the intermediaries in that context.
- Associate topics with the shopping, sale and the interchange of the consumers in a growth variety of digital products.
- Transparency and practices of market associate with the growing participation and creativity of the consumers and the digital environment.
- The protection to children<sup>28</sup>, who are exposed to biggest risks.

<sup>27</sup> Profeco (2009), comercio electrónico / *tendencias del comercio electrónico* / Profeco, Recuperado el 13 de noviembre de 2009, de [http://www.profeco.gob.mx/ecomercio/ecomercio\\_tendencias.asp](http://www.profeco.gob.mx/ecomercio/ecomercio_tendencias.asp)

<sup>28</sup> W. Lamb Charles, (2009), Marketing – Google Libros, Recuperado el 13 de noviembre de 2009, de <http://books.google.com.mx/books?id=K9Hg3Rpf054C&pg=PA248&dq=proteccion+de+los+ni%C3%B1os+en+internet#v=onepage&q=&f=false>

<sup>26</sup> OCDE (2009), *Lo nuevo en la OCDE*, Recuperado el 13 de noviembre de 2009, de [http://www.oecd.org/document/12/0,3343,es\\_36288966\\_36287974\\_36316364\\_1\\_1\\_1\\_1,00.html](http://www.oecd.org/document/12/0,3343,es_36288966_36287974_36316364_1_1_1_1,00.html)

- Responsibility in the electronic commerce; Information, consolidation of a dispute and implementation of the consumer protection laws in the transaction of electronic commerce that raised challenges in the current policies.

### Monterrey promotes the electronic commerce.

MercadoLibre.com<sup>29</sup>, the leader site of buying-selling of Internet in Mexico and Latin America, inform that Monterrey, one of the cities with biggest development in the Mexican Republic, highlight for the noticeable growth that it has had in the electronic commerce thanks to its internet users.

Along more than 8 years of the Free Mexican Market, Monterrey highlight for be one of the cities where exist a considerable percentage of the better site users, and thanks to them the electronic commerce into the country grows significantly, with new ideas of business<sup>30</sup> and more entrepreneurs who take advantage of the site platform.

For Mercado Libre the expectative of electronic commerce growth in the North of the country are really high, because in the State of Nuevo Leon there is the 15% of the 1,000 bigger users, even do they only represent the 4% of the national population” said Francisco Ceballos, General Director of Mercado Libre Mexico.

The users of Mercado Libre in the Sultana del Norte accord with this tendency because the categories of Electronic Computing, Audio and Video are the principals as much in sales as in publications. “The growth of the electronic commerce in Monterrey is reflect in that the 11% of the sales and the 16% of the profits generated by the 1,000 better sellers of Mexico in the Mercado Libre that are made in this city” pointed Francisco Ceballos.

Part of the success of the internet users of Monterrey in Mercado Libre is because they take advantage of the advices that exist in the site like are the guides of PyMES and to buy or/and sell different things, these are made by the users of the site sharing their experiences with the finality to promote a secure community. The Mercado Libre University, a forum created by the site in order that the users could bring advices to help to achieve the success and increase the profits of more sellers,<sup>31</sup> it take place year by year with different host.

<sup>29</sup> Cárdenas Luis, (2009), Historias de grandes éxitos – como se hicieron millonarios: historia de mercado libre, Recuperado el 13 de noviembre de 2009, de <http://www.historiasdegrandes exitos.com/2009/04/historia-de-mercado-libre.html>

<sup>30</sup> Briz, Laso (2006), *Internet y comercio electrónico: características*, Recuperado el 13 de noviembre de 2009, de <http://books.google.com.mx/books?id=dsMrOEJqFcQC&pg=PA37&dq=mercado+global#v=onepage&q=mercado%20global&f=false>

<sup>31</sup> Munuera alemán José Luis, (2006), *Estrategias de marketing: un enfoque basado en el proceso de dirección* Recuperado el 13 de noviembre de 2009, de <http://books.google.com.mx/books?id=bhMKddbyRQC&pg=PA443&dq=augmentar+ventas#v=onepage&q=augmentar%20ventas&f=false>



### **A case of use of the electronic market in Nuevo Leon**

The user MUNDOLAP1 made its first transaction in Mercado Libre in December 6th of 2004, the objective was to sell its laptop in order to buy a new one, for that made a big inspection of the site searching to put its offer between the things with better prices.

At 8 o'clock of the night decided to publish its product, and three hours later, the computer got a new owner, the buy was made using Mercado Libre.

MUNDOLAP1 seeing the success of its first sell decided to buy more computers in order to continue making it its principal source of income. MUNDOLAP1 have been maintaining a constant growth, getting to need a real office for its administration.

The categories where he published his articles inside Mercado Libre Mexico are, Electronic, Computing, Audio and Video, around the 25% of the sales that he made are inside the State of Nuevo Leon and the 75% in the rest of Mexico.

### **Conclusions**

The term of electronic commerce in the end of the seventies was related with the technology was the form in which used the EDI the Electronic Data Interchange in the electronic send of documents like shopping purchases and bills, later this form changed of operation and implement activities more accurate to commerce of wells and services secure HTTPS (Hypertext Transfer Protocol Secure), a form of secure cypher for the confidential realization of purchases, which protect the consumers and the facts of the organization, where the use of the card of electronic buy in the most use. The

different forms of realization of this commerce are divided in the form in which they are made between companies and the final consumers it is denominate (B2C), between companies and companies (B2B) and from point to point (P2P) in which do not intervene a page or site to share some article or business.

It is the use of a program in common where people interchange archives from a computer to another, the information is not storage in a computer, there are interchange all kind of information from audio, pictures, movies, it is really big, the income of this type of program is the publicity which is announced in the portal, the (B2C/G) consumer, company for the government.

Some factors for the success of the site, is the facility and velocity in the moment to get into the same, to offer reasonable prices, interphases of friendly access like the use of colors, graphics, and animations.

Find chat areas, forums, register as client; create fidelity in the moment to maintain that little contact with the consumer. The fact of having the seal of confidence of the Mexican Association of Internet (AMIPCI), recognized in the community of internet users, provide security in the realization of shopping in the portal, like the example of the portals of books which are implementing shopping carts.

Some products or services look more suitable for this type of online commerce. Electronic commerce is a business on Internet or another electronic media that allowed pick up purchases or offer the products or/and services from or to clients or suppliers.

Electronic Commerce in Latin America, despite to not have the connectivity of United States or Europe, it takeoff in the electronic commerce have been especially slow, connected with the ignorance of the entrepreneurs in this new form of commercialization and the distrust that generate to the consumers to made operation through the Internet.

Despite the pessimism and the distrustful the situation in the nowadays is not that pessimist with the incursion of many companies in the services management, electronic banking, sell of events tickets, this form of commerce result more normal each day.

Only the electronic commerce between companies and consumers (B2C) in other words that we left out the electronic commerce between companies (B2B) the number of the annual growth in many countries like Mexico, Venezuela and Chile, is over the 100%, according with a study sponsored by Visa.

The same study dares to prognostic that for the entire region the electronic commerce will grow at least 40% annual between 2006 and 2011. The use of the connection of broadband, the age of young buyers who saw the use of internet like something daily and normal on their lives, is the perfect combination for the growth of this form of commerce. The study of Visa found that the 80% of people who buy from Internet have broadband and the volume of their transaction is four times higher to those who have switched access.

Electronic commerce in Mexico, according to the publication of "AMIPCI 2009, 10 years 199-2009",

Same that have important statistic about the state of the electronic commerce in Mexico, between the most meaningful in 2008, were counted 27.6 millions of internet users, the import of sales of electronic commerce in 2007 was of \$955 millions of American dollars, with an annual growth 2006-2007 of 78%. Of the sales total by internet, in 2007, the 72% were made in the tourism sector with an amount of \$955 millions of American dollars, while in the 28% rest of the total the buys were focus to the consume segment.

Regarding to the payment forms, in 2007, the 70% of the volume of sales was made through credit cards, followed in minor proportion by the payments in effective and the deposits and online transferences.

About the national shopping in comparison with the internationals, in 2007, 51% of Mexicans bought from internet to suppliers in the metropolitan area, 44% made it to suppliers placed in the interior of the Republic and only 5% bought abroad. The most sold products through internet are: airplane tickets and others.

Of this second category (others), stand out: computing articles, events and movie tickets, cellphones accessories, electronic, audio and video, host, travel packages.

The Mexican Association of Internet (AMIPCI), made an online survey in order to know the shopping habits, of the Mexican internet user. Made online in [www.conspermiso.com.mx](http://www.conspermiso.com.mx), it obtained 1,239 cases, same which represent to the universe of the Mexican internet user. Date of realization of the survey August of 2009.

The distribution of the socioeconomic level of the sample is representative of the Mexican internet users' universe, 28% level D+, 21% level D/E, 12% level C+, 14% level c, 19% level ABC+, 7% level AB. According to the type of shopping in first instance are the computing portals, follow by the airlines and portal of appliances. The reliability element most important in the moment to buy in a web site for the surveyed people buy only in recognize and recommend sites, it still being the recommendation from person to person.

The second term is that the page address of the portal says https in the address and the padlock figure in the right inferior part of the browser.

The most used security element in the moment to buy through internet, security policy and guaranties. A 90% of the surveyed compare prices of stores and internet before to made any acquisition.

The 77% of the buyers affirm that will buy again on internet because the offers that are offer. The 67% will buy again because the diversity of product on internet, to find thing that there are not on sale on their places.

The tendency in the electronic shopping, I the use of broadband and the growth in the use of mobile dispositive.

With the combination of the growth in the broadband access and the use of mobile dispositive every time smarter (like 3G cellphones), it hopes that the sales in the electronic commerce increase. In the practice, the companies are starting to use Internet with as a new channel of sales, substituting the personal visits, mail and telephone by electronic media, because manage a purchase by internet is cheaper than do it by the traditional form.

The Organization for the Cooperation and Economic Develop (OCDE) is one multilateral forum that more studies have approached around the phenomenon of the electronic commerce.

In the same form, has shared permanent preoccupation with the finality that the rights of the cyber-consumers be correctly guarded.

Like that the OCDE adopted in 1999 the Guidelines for the Protection of the Consumer in the context of the Electronic Commerce. It hopes that soon named Guidelines or general principles, be submit to a revision under the light of the dynamic develop of Internet and the new challenges faced by the consumers in the digital economy with the finality to ensure its affectivity.

The public policy of consumer protection and the electronic commerce, the challenges of the trading across borders and the protection of the payments, challenges for the consumers and for those responsible to design the public policies around the electronic commerce and around the newest aspects like the mobile commerce.

The children protection that are exposed to bigger risks, in the use of the Internet.

MercadoLibre.com, the site buying-selling in Mexico and Latin America highlight in the way in which the electronic commerce does not imply management of big volumes of goods, this portal offers a service in where the users offer goods and are under conditions of buying-selling of a community. It has the consumer to consumer direct sell.

The infinity of products and services that there are on Internet, the variety many times not found in the local markets, the manage facility to be accessible the 24 hour of the day the 365 day of year, made the electronic commerce an excellent shopping option, in the moment of the shopping, in Mexico the seal of confidence of AMIPCI have strength the site given the confidence to the consumer in the transactions.

With the new generations of Mexican internet users that see the connections and portability of internet access as something normal this attached to the services of the government with which we count nowadays as commerce in growth to 2011.

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