Knowledge and use of Information Communication Technology in Libyan SMEs

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ABSTRACT

Information and communications technology (ICT), conceived as the group of technologies that store, protect, manage, transfer, and transform information into useful knowledge that can be used for academic, business, economic, and organizational purposes, is the object of study in this paper, whose objective is to determine the knowledge and use of ICT in Libyan SMEs. For this purpose, a survey was conducted among 207 corporate executives. The descriptive-explanatory methodology was used. The statistical technique was descriptive analysis; a structured survey was used as a data collection instrument. The various information systems used by managers and/or administrators for rational decision-making are, as we know, underutilized, accounting for less than 30% of the total number of technological tools available today. It is clear that the department of Tripoli needs to strengthen training programs on the matter, and it is also imperative that businessmen be updated on the benefits of these important technological tools, either at the initiative of the universities of the region or of the Chamber of Commerce of Libya. Finally, it was possible to extract that, within the group of those who use ICT tools, the most used are business intelligence, data warehouse, CRM, and, to a lesser extent, MRE

1. Introduction

Concerning the issue of information and communication technologies, we am aware that they have significantly reformed the way work, education, the economy, and the rest of the socioeconomic environments of the orb world operate. In the event that ICTs are a valuable mechanism for making labor's business more effective and efficient, this would make progress in terms of organizational communication and business management implausible (Zhang et al., 2022). Furthermore, as a differentiator of corporate marketing in modern business, it is clear that ICT enables a company to significantly improve in quantity, quality, and pricing. When we talk about ICT today, we are also talking about different economies, whether they are first-world or so-called third-world economies. Well, the East freak has allowed the development of globalization and knowledge globalization to the inside of a model economy that has reached all latitudes (Yao et al., 2022).In the case of the present document, how much of the development of the technologies of information and communication in the Department of Libya was It is important to note that there is some misunderstanding about the fact that the Libyan economy abandoned agriculture and livestock to become the region's leading microbusiness, based on everything in the "Commerce" sector and several derivatives of the appearance of the ICT market.

In this sense, the role of ICTs in twentieth-century organizations has become increasingly important because technological change is the only constant today, causing current communities to enter new technologies, new systems, and new trends established since globalization, for which this phenomenon has presented to the world new opportunities and new challenges of advanced in the view of business of modern management, becoming the majority of the cases in As a complement to the above, manager of innovation Consultants, considers that (Tseng, 2022).

There is a school of thought that considers ICT as the main driver of the economy in the 21st century. Although this is debatable, there is universal agreement that the intensive use of ICT will support future business needs and competitive advantages. On an economic level, this might be a bit of a risky statement, but it is clear that ICT plays a crucial role in supporting management and the economy as a whole. If this is ignored, organizations that don't use ICT tend to lose their competitive and even comparative advantage and fall behind in a market that is changing and becoming more globalized.
According to Thoa and Nhi (2022), the global issue confronting Libyan businessmen is, first and foremost, a lack of means to dabble in new fields of production with the application of new and modern technologies, because, as is well known, there is a

relationship between ICT and the dynamics of productivity in small and medium-sized companies in Tripoli, particularly in the service sector. Second, the introduction of new and modern technological and scientific tools into the culture of businessmen (Owusu Kwateng et al., 2022), which directly affects them, is dynamic, but in the case of the department, it is brief; Market Stall claims that in the majority of cases, they are still neither prepared nor capable of meeting this challenge.
This document presents the results of field research applied to the SMEs of the Department of Libya related to the measurement of the levels of utilization and knowledge of ICT in this region of Libya. In this sense, it was investigated first for the distribution economics of the business, later we found out the degrees of knowledge and use of the technologies of information and communication, and finally the most used systems were established, and an improvement plan was proposed at the business level to the department, applying a total of 207 structured surveys (distributed in a random order to managers and administrators).

2. Theoretical framework

2.1 The ICT and the transfer technological

2.1.1 The technologies of the information and the communication - ICT

According to Omuudu et al. (2022), ICTs are technological innovations a new mode of representation and communication, the use of which has been associated with systems such as visual, oral, and written idioms, and are intended for the treatment, transmission, access, and use of information generated within the organization. In relation to this topic, it is stated that the ICTs we am familiar with "refer to the use of multiple media technological or communication systems to store, process, and disseminate information, whether digital or other types", from which it can be deduced that ICTs are valuable tools for administrative, academic In this regard, it is worth noting that, according to economic theory, it was Marx (1946) who first proposed that the mechanisms of work are the ones that characterize blissful activity, and to the extent this change has occurred (Li et al., 2022). I'm aware of the change. That change is distinct, identifying the various economic periods. Therefore, the different processes of technification they are related to the use of tools, techniques, technologies, and machines that serve to develop certain processes in the industry (Kassen, 2022). As it is, the process of work is that through which man comes into contact with nature, transforming it and himself through interaction with the various elements that compose it, within which are the means of work (which include machines, tools, technology, teams, and facilities). In agreement with the previous definition of Kassen (2022), the following is the next way:
Set of technologies that allow the acquisition, production, storage, treatment, communication, registration, and presentation of information in the form of voice, images, and data contained in signals of an acoustic, optical, or electromagnetic nature. Electronics, which serves as the foundational technology for the advancement of telecommunications, computing, and audiovisual media, is an example of an ICT. The countries on pathways of development must move along in their ability and knowledge of the economy and in the creation of an environment favorable to the quick adoption of new ideas and of the technologies of information and communication. What a new business opportunity! In particular, they are micro, small, and medium businesses, which may better leverage the opportunities that generate a new business environment since they can benefit from integrating ICT into their strategies.

It is clear that ICTs are configured as a driving factor for the economy and that, whether international, national, regional, or local, the transfer of information or knowledge is part of business work, and that thanks to these, the entire process is done much more easily and quickly, globalizing business around the world. Similarly, Kapetaneas and Kitsios (2022) says that ICT has had a big effect on modern business, even causing a change in the way the organization is set up. ICT creates different effects by interacting with the company's functions (search engines, information systems, data mining, databases, and so on) in ways that aren't always good. Furthermore, James et al. (2022) emphasize the issue by stating that the use of massive ICT in the scaffolding business has been transformed into a freak massive that we know has gone strategically aligning the mission and the corporate objectives, performing part of the managerially important decision-making tools. As a result, "despite a lack of consensus in the initial studies and significant measurement issues," it appears to confirm a positive relationship between productivity growth and ICT investments at an aggregate level. This version suggests that the production of information and communication technologies and their use go hand in hand (Eng et al., 2022).
On the other hand, an important vision is given that focuses on the development of skills. Chen et al. (2022) back this up when they say:
So, ICTs make it easier to get access to information, which can only be turned into skills if people, businesses, and agents both locally and globally have a certain level of knowledge. This is because the potential of these technologies only becomes clear in the context of systemic processes that need to incorporate endogenous skills into different blueprints. This perception,

reinforced by other important treatise writers such as (Bastan et al., 2022; Subramanian et al., 2021; Taylor et al., 2021; Tingey-Holyoak et al., 2021), tends to address the importance of ICT in the management of information. How energizing the processes of knowledge transfer and search were, as well as how they paved the way for knowledge management

2.1.2 Transfer technological.

Technology is another aspect of analysis relevant to East worked, and it is clear the impact that is being exercised on the new manufacturing processes. As a result, it is not alien to the determination of jobs at Market Stall that the growth and development of a country's economy, as well as the larger links of the string of production that generate greater yields and monetary benefits, are directly linked to the application and implementation of new technologies that allow a business to reduce the weather and the costs of production of its goods and services, and thus significantly increase the productivity of the same.
Consequently, the Center for Business Development and Entrepreneurship of the Institutional University of Snyman and Kruger (2021) proposes: "The technology transfer process of its productive devices involves the methods and systems of production and commercialization of estate and services, which are replaced by more efficient ones or used to produce new products to satisfy the demands and pleasures of customers." The problems associated with either derivative of technology transfer can be classified as problems related to the cost and use of technology, problems caused by a lack of technological capabilities, problems caused by a lack of scientific and technological infrastructure, and problems caused by a lack of autonomy in making technological decisions.
In this sense, it becomes clear that when implementing new forms of production, it is not always an easy decision to make. It all depends on the need and availability of resources, because access to new technologies is limited by the high costs of their acquisition, as well as the elevated interests that may gather to financial institutions and, in many cases, little or no collaboration (subsidies) from governments. So far, only large corporations have had access to the transformation, and many SMEs have lagged behind; in the worst-case scenario, some have vanished, bringing with them the consequences of an increase in the rate of unemployment, as well as a deterioration of the conditions of life and wellness in society due to a lack of credit. Although, according to Sang et al. (2021), the technology-employment relationship initially suggests a reduction in the utilization of hands at a construction site, market stalls suggest that the displacement of workers for machines may generate unemployment in the short term; this is not very clear. However, if in the long term there could be an adjustment mechanism that counteracts the effect of displacement generated by the utilization of the machines,
Based on the above, it can be stated that one of these adjustment mechanisms is the specialization of workers in order to lessen the imminent loss of their jobs. This has resulted in the inclusion of construction site workers' hands in the productive process at times, on the premise that, while a machine can perform the work of some men, others have the same need, and so they can keep it in March. This is how the relentless and unstoppable rise of technology forces man to be in constant change and train to be at the forefront of market needs and not be excluded from the production process. Reddy et al. (2021) relates technological progress to technological decisions in the same area.

Continuing with East's analysis, it is clear that the use of new technologies causes unemployment in the short term, but there is a consistent supply of new jobs in the medium and long term, which raises wellness. It contributes to the increase of internal product in regions and countries, implying that non-application of ICT rapidly deteriorates companies because, in terms of competition and comparative advantages, the latter will be below those that, yes, use and not them will allow part of the benefits that he brings with the optimal implementation of the technology, and we know they will see that in the pitiful decision to have that close. This, we understand, explains why the simple act of modifying a company's technological structure provides a comparative advantage based on its competence, given that the investment in various shapes to intensify the productive process opens a significant gap. There are those who have the bliss advantage and those who do not, contributing to the economic and commercial stagnation of some businesses while providing elderly cost effectiveness for others (Raudeliuniene et al., 2021).
To put it another way, the company must anticipate whether the use of innovative tools to conceptualize production will achieve the goals and whether the increase in cost effectiveness will support the idea of transformation. Otherwise, the demand for your product does not provide enough confidence to allow you to incur additional costs that unbalance the organization's pre-established functioning and, over time, worsen the company's and its employees' situations. In terms of relationships, as a result, the generation of expectations, whether short- or long-term, is unavoidable (Parra-Sánchez et al., 2021), because the point of view of economics assumes a paper-and-pencil conclusion on production and job decisions. For this, the business must try to anticipate it as much as possible and adjust the price so that consumers are willing to pay for the all-right service that we know they are offering; it must be clear that the sale will not occur immediately and will occur at some point in the future. When the producer assumes the costs and we know that a portion of the consumers buy the production, the level of "occupation" that each company will be willing to offer will depend to a large extent on the

accuracy of the forecasts made based on expectations.
Finally, based on the preceding, it is possible to deduce the impact that generates expectations regarding company technology contracting and acquisition decisions. On the one hand, the employer's uncertainty about the implementation of new technologies, whether successful or not, cuts some costs. Having in mind that the change of expectations for the current Yeah, we Know process to include new technology will behave as a reorganization on the inside of the company, which may become a long and very expensive process with the right tools and personnel for this purpose, Find out how long it will take for new technology to generate real benefits that allow the inclusion of an elderly workforce in economic activity, which will then translate into growth and the development of social infrastructure for the region and the country.

2.1.3 Members of communications

It is critical to understand that within ICT, there are two types of communications: basic and advanced, and that computing technology is currently at both the basic and advanced levels (Parra-Sánchez et al., 2021). However, to achieve a better interpretation of the ICT theme, it is convenient to sketch out the different types of communications and technologies and their corresponding ramifications. We know it will consider the conceptualization of the items that we know we find within each group.

2.1.4 Communications basic

The basic communications block this conformed for the fixed phones, mobile phones, and fax. We know that we find advanced communications, that is, those that have already evolved to a level of technological sophistication, in the second block of communications; within this are browsing the Internet, the use of e-mail, web pages, e-commerce, videoconferences, the intranet, and the use of voice over the Internet. The navigation on the Internet consists of moving from page to page by "clicking" on the hyperlinks present on the pages (Nugraha et al., 2021). To navigate, it is required to use a special program called a browser; some popular browsers are Internet Explorer, Mozilla Firefox, Google Chrome, and Opera.

Now, e-mail, or electronic mail, is the oldest and most widely used tool on the network or on the Internet and allows "sending and receiving messages to any of the Internet users in the world." Messages consist of the transfer of information (text, images, sound, etc.), i.e. electronic files from various people. “Bring two computers" (Project). The electronic mail system provides big advantages, such as not interrupting a job while it is being developed (allowing you to send and receive any type of information) and the ease of access.

However, within ICT, there is it that we know what Internet navigation is, where we know to find the known Web pages, and where we know to define “A WWW (World Wide Web) electronic document is generally built in the HTML language (Hyper) Text markup language (either Marked of Hypertext) or in XHTML (extensible Hyper Text Markup Language or Extensible Hypertext Markup Language)" (Lamboglia et al., 2021).On the other hand, e-commerce has become a fundamental element when it comes to commercial transactions. In this regard, the consulting firm Gartner (Maita et al., 2021) defines "What": solutions that bear any real estate transaction, providing information via intranet, extranet, or internet. This process may take place in any of the business-to-business or business-to-consumer models and typically includes the implementation of a catalog, a shopping cart, and technology for transactions.
It is convenient to mention the role that video conferencing plays in the business world as part of the technological revolution since it is considered "a multimedia service that allows the interaction of different people, either groups or individuals, through sessions interactive with a variable number of interlocutors so that everyone may see each other and speak in English" (James et al., 2021). It is a medium that helps make communication much easier and faster since the two places become transmitters and receivers. This increases the productivity of work teams and strengthens the participation and relationship between the people (Kandil & Abd El Aziz, 2021).

On the other hand, the intranet is also a fundamental part of information technology and communication. Already, this is cataloged according to Giua et al. (2021). What: An internal website, designed to be used within company boundaries. An intranet differs from other areas of the Internet in that it is private, and the information contained within it is intended to assist employees in generating value for the company. The service of the intranet in general is good, which places a heavy provision on information that is company-wide and available 24 hours a day, but it can be difficult if your access is not well organized. Finally, within the category of advanced communications, is it possible for the voice on the Internet, which we am aware

understands, to be included? What: A service that allows you to make phone calls over the Internet or through a cable company system. Because this service is relatively new and growing in popularity, it may be less expensive when making long-distance or international calls.

Along the same lines, there is another large block called basic computer technology; we know that components like the computer and the printer are grouped together over there, and when these two are so connected, what software is required? It is important to understand how each of these factors is treated and how they contribute to the importance of information and communication technologies; for this reason, we will give a brief description of each.

Table one. Components of the technology of computing basic

Component	Definition	Characteristics
Computer	A computer is an electronic machine and automatic capable of receiving, processing, to stock and throw data understandable to human beings in an easy, orderly way and quick	The computer is made up of different parts that form his Body. Have a brain artificial brain that thinks like ours, called processor either CPU. Are They are: HARDWARE and SOFTWARE
Grid of computers	A grid of computers, too call grid of computers either grid computing, is a set of equipment connected by medium of cables, signals, waves or any another method of transporting data, which share information (files), means (CD-ROM, printers, etc.) and services (access a Internet, e-mail, chat, games), etc.	The concept of a grid : *Local Area networks (LAN) and *Wide are networks (WAN).
systems operational	A collection of programs that manipulate logically the functions of the computer, allowing the interaction with the Username to the solution of chores specific.	Is an interpreter Come in the Username and the computer. •Recognize the components to be used for the Username final. • Store, order and classify the information that we know generate in the computer. • supervises the performance of any Program that we know install in the computer •Give instructions to the Devices, the computer.
Software commercial	It is that which is produced, distributed and commercialized for companies established lawfully, it which certifies a Username or company, through licenses, the right to the use of same, more not buy the software itself, that is, you do not have permission to realize change some upon the code font.	License: Contract Come in the developer of a software subjected a property intellectual and a Rights author and user, in which they are defined with precisely the rights and duties of both parts. Is the developer, either that a who East is ceded the Rights of exploitation, who choose the license according to the which distributes the software.
Software free	Is that that is developed with the purpose to be distributed openly, which allows users to have the privilege of use it, modify it and distribute it without we pay of a license.	Through the source code it is allowed make improvements on the same or develop new systems based on it, having the developer the recognition upon East work within projects distributed by foundations established of software free.

Source: (Giua et al., 2021)

In the final section, advanced computer technology is defined as a set of tools that employees use to manage information through the medium of the computer, such as word processors, databases, plotters, emails, spreadsheets, seekers, design programs, presenters, telecommunications networks, and so on. Furthermore, using tools necessitates knowledge of the computer's items, objects that drive it, and basic operations. We understand that their applications necessitate that we recognize their logic of use, organizational schematics, and representation. We will then know what can be done with them (Ganbold et al., 2021).

The application business is a package of software designed to help speed up the chores of company administration; it reproduces and automates the work processes of the business, increasing performance and reducing costs. It can be installed on a server with internet access to allow access from any branch or location with an internet connection (Crisan & Mihaila, 2021). A web application (also called a "web app") is any application that can be accessed via the web for a grid. The Internet can be either an intranet or have a database of associated data, and it allows for elderly interaction with the username. We aware that programs run through a browser may run on multiple platforms. In general, the finished program that we am familiar with uses to appoint those programs computer that are executed in the environment of a browser (for example, a Java applet) either encoded with some language supported by the browser (what javascript combined with HTML), or trusting in the browser Web to reproduce (render) the application (Bin-Hady & Al-Tamimi, 2021).

Applications business Web: To others, when we speak of applications business web, we mean that the access is not restricted by the operating system and that it is simple to use, with a very large potential market. It is also important to take internal customers into account, because although an external user is important, we know we shouldn't let the rest go (Batrakova et al., 2021). The Internet's applications in business enable the creation of new customers, the analysis of products and markets, job offers and demands, quick access to information, large-scale dissemination of that information, high-speed communication among peers, and the creation of new business opportunities. There are currently companies specializing in specialized programs and software for each company, specially defined in the area that most needs interest, such as administrative, financial, commercial, production, training, and communications.

2.1.5 Computing in the cloud

Cloud computing is a computer system based on the internet and data centers remote to manage information and application services. Cloud computing allows a the consumers and a the Business manage files using Applications without need of install them in any computer with access a Internet. Is technology offers a use more efficient use of resources such as storage, memory, processing, and bandwidth, while provide only the means necessary in every moment. The finished cloud we know uses what a metaphor for the internet and originates from the cloud used to represent the internet in diagramsof grid what an abstraction of the infrastructure that it represents.

3. Methodology

The methodology used in East worked is based on the functionalist paradigm advanced by Balslev et al. (2021) and others. What it expresses refers to a more detailed description of the various characteristics of ICT use by SMEs in Tripoli. The study was descriptive-explanatory, in agreement with Anastasiadou et al. (2021), to realize an interpretation of the variables involved in the object of research in the present study. Managers or administrators of medium-sized and small businesses (SMEs) in Tripoli served as primary sources. The structured survey (adapted by the authors) was used as a data collection technique. In the case of sources from high schools, we know we have the correspondent revision of literature. The population, the object of investigation, was made up of 207 companies (small and median) distributed by size in the main populations of the city of Tripoli, taking the 2021 population census as a frame of reference. To classify the companies, Law 1111 of 2006 was taken into account, which defines the margin of tax value units (TVU), total assets, and number of employees. Regarding the sampling system we am

familiar with, it used the so-called random simple method to treat the information, and the tool used was the SPSS version 23 package, supplemented with Microsoft Excel.

4. Data Analysis and Results

The present will be divided into two sections: in the first, we will analyze the relationship of ICT use in Tripoli SMEs, and in the second, we will present a proposal to improve the aforementioned business's current situation. Therefore, the stuff is relevant. Begin by clarifying that there is agreement with the extracted sample; we know he discovered that in it concerning the distribution for economic sectors in Libya's companies' department, and we know evidence of the Next Behavior:

Table 3. Distribution economic of the activities commercial

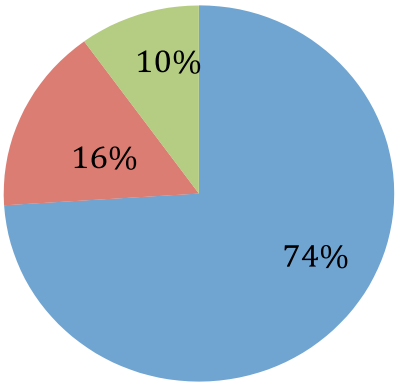
No t	Activity economic	No of Business	% of total
1	Commerce	147	71.0
2	Transformation	25	12.2
3	entities of services	35	16.8
Total		207	100

The former table shows that 71% of businessmen are betting on all economic activities related to the commercialization of real estate and services, in a row for service entities with a 16.8%, and in third place activities belonging to the secondary sector (industrial), that is to say those that come from a process of transformation in their various ramifications, with a 12.2%.

Use of the ICT in the Business

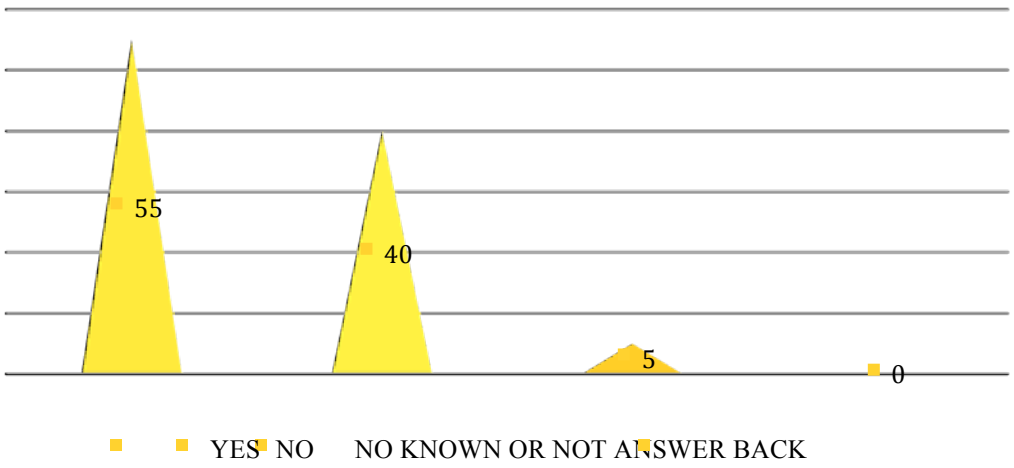
In the first instance, we know that we investigated the concept of ICT and discovered that 74% of managers and administrators claimed to be familiar with it. So far, 16% are unaware of the existence of the term, while 10% have not responded to the question. It is worth noting that within the group, the definitions are more relevant because they made reference to corporate Web pages, the use of emails, intranet services, and e-business services. (Figure 1)

Figure 1. Knowledge of concept of ICT



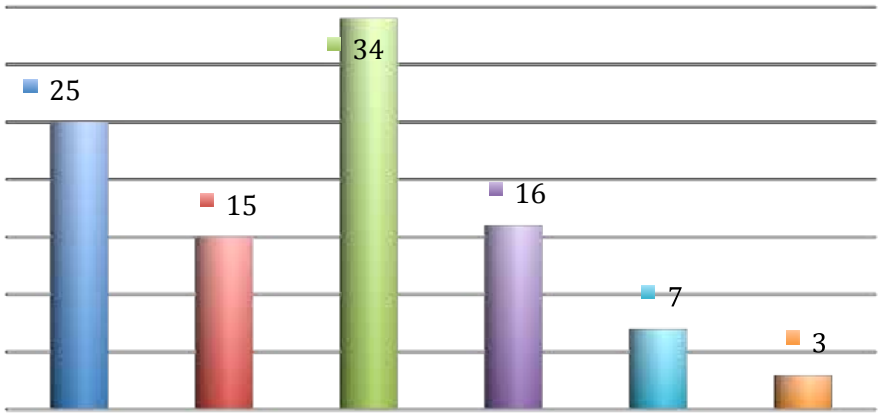
A second component of the research alluded to the use of ICT within Tripoli SMEs, and the managers responded that they had used it in a range of 55 percent. For their part, 40% state they have not used them, and 5% of those surveyed affirm being unaware of the subject or simply not responding. As we know, the results of this question mark developed in accordance with the perception that the surveyed have regarding the meaning of information and communication technologies.

Figure 2. Use of the ICT a level corporate



A third point of analysis in the study that we know about is related to the reasons for which the businessmen do not use ICT, taking into account the percentage of respondents who stated that they do not use it. According to the achievement set, 3.4% of the cases do not have staff capable of manipulating such technologies, followed by a 25% lack of information on the part of executives and a 16% lack of medium technology. Finally, 15% of the cases mentioned a lack of economic means for their acquisition, with a smaller proportion mentioning managerial policy (7%) and other factors (training and training) with 3%.

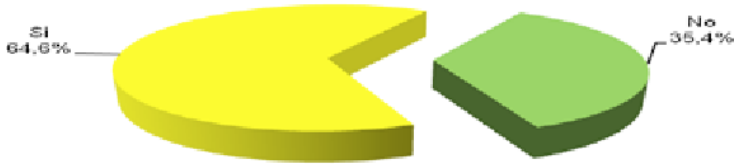
Figure 3. Causes of the not utilization of the ICT



Lack of missing information
of money
Lack of staff inadequately trained
Technology of mediumpolicy managerial
Others (training)

Fourthly, the group of those who claim to use these technologies was inquired about the level of knowledge of the intelligence of business (Business Intelligence) in SMEs of Libya. The 64.6% of total of the managers either administrators of the organizations in mention manifest that they are aware of the existence of the business intelligence tool, but assure not count with the technology of tip due to that exists resistance to the change in theowners.

Figure 4. Knowledge managerial of the intelligence of business

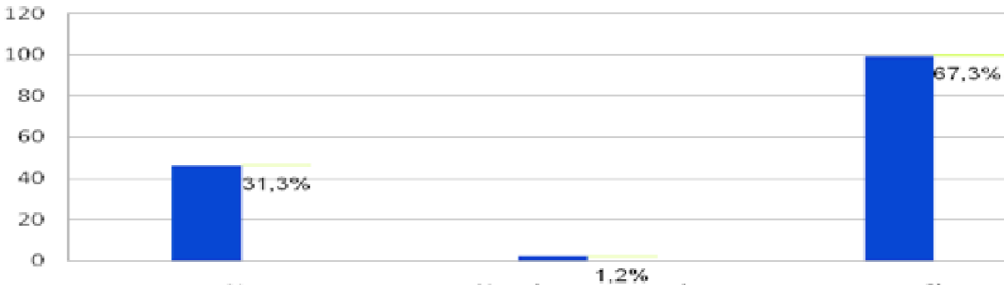


For their part, the 35.4% who say they are unfamiliar with East Asian technology As a result, we know or can roughly confirm that businessmen, managers, or administrators in Libya are very interested in fully implementing the new ICT. In every case, we may say that in Libya a high percentage of businessmen in the sector of small and medium-sized companies are aware of these tools, but greater commitment is needed on the part of the owners because, as is known, the department of Tripoli has a potential of natural and human resources that may be turned in search of aggregation of worth and consequently exported to the exterior. A fifth item, shown in Figure 5, referred to whether the entities had implemented the intelligence, with only 45.6% of those polled responding that they had the system in place, while the remaining 48.3% did not know either answer. Finally, 6.1% have not implemented a modern technological tool.

Figure 5. Implementation of business intelligence

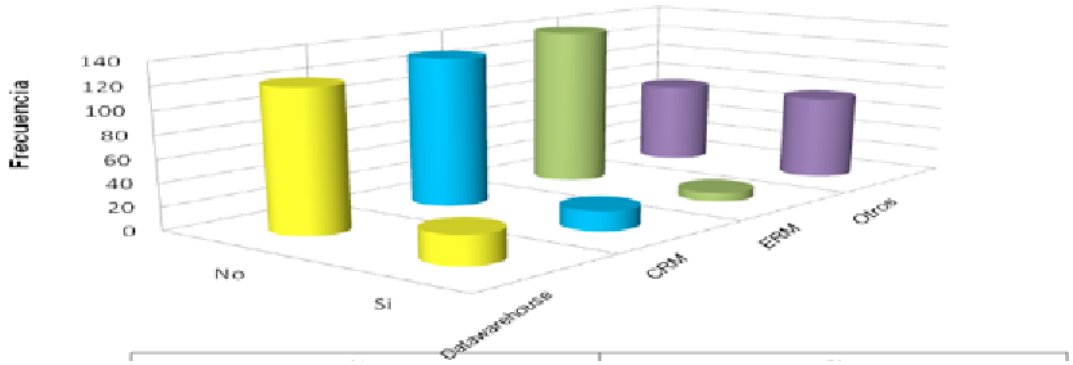
In sixth place we know inquired about of the utilization of the systems of information for part of the direction of the companies From Tripoli, whereupon it was possible to clarify that he 67.3% of total number of respondents state that they use this tool for decision-making within the companies. This suggests that the decisions made by executives are rational and hit with a under index of risk to decide about of any situation business.

Figure 6. Utilization of the systems of information to taking of decisions



A seventh aspect of interest, related in figure 7, referred to the types of systems of information used by managers of entities for rational decision-making, within of the which, we know identified that only a 25% use datawarehouse, a 17% CRM, and a 8%the system called MRE.

Figure 7. System of information used to the taking of decisions.



Everything it before exposed It allows collect that in the department of Libya, the big most ofmanagers and administrators of SMEs use a under percentage of the systems of information intelligent to drink decisions to the inside of the organizations; without doubt yet does lacka lot of ground to cover to be able to advance in the process of consolidation of companies competitive with look a insert in the process of the competitiveness and for hence, in the framework of the globalization and internationalization of the economy.

Proposal of improvement.

As a final part of this chapter, an improvement proposal is made, broken down into the following parts:
First and foremost, it is necessary to inform him and everyone else, including the businessmen of the Libyan department, of how critical it is to apply information and communication technologies with the fundamental goal of improving the processes of production, distribution, and consumption of material goods and services for the satisfaction of human needs and the improvement of the associates' quality of life.

A second aspect has that watch with the creation of a bottom line of technological conversion and productive modernization for SMEs, in charge of contributing to banks and state organizations with responsibilities in the area, among others. The significance of this task is that small and medium-sized businesses will be able to access credit lines under better terms, allowing them to modernize and invest in technology in order to remain competitive and in sync with the economic process of internationalization and globalization. The first modality of these lines of credit would be directed and focused on all people who wish to invest in innovation for his company during the development of this policy. We know how much esteem we would bestow in a term of fifteen years with a grace period of two (2) years in very good conditions.

Thirdly, it is of vital importance to recognize that the regions are a fundamental axis to the development of the SMEs, and for this and other reasons, it is vital to create and generate in the regions some shared financing funds to carry out investments in the companies that have real needs around the achievement of resources and sources of financing.

5. Conclusion

Business in Libya They are in the hands of most youth, and we know that they are in the hands of young people, but they do not have the appropriate technological tools, and we know that only 55% of them use ICT. Regarding the reasons why these technologies are not applied, these are the lack of trained personnel, the lack of economic resources, and the lack of knowledge by local management of the benefits derived from their use. The various information systems used by managers and/or administrators for rational decision-making are, as we know, underutilized, accounting for less than 30% of the total number of technological tools available today. It is clear that the department of Tripoli needs to strengthen training programs on the matter, and it is also imperative that businessmen be updated on the benefits of these important technological tools, either at the initiative of the universities of the region or of the Chamber of Commerce of Libya. Finally, it was possible to extract that, within the group of those who use ICT tools, the most used are business intelligence, data warehouse, CRM, and, to a lesser extent, MRE.

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