E-COMMERCE STRATEGY FOR MYANMAR

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1. INTRODUCTION

This document was prepared at the request of the Government of Myanmar in the context of the E-commerce Ecosystem Development and Job Creation Component of the Myanmar Services Trade Enhancement Project (M-STEP). It was drafted by a team of consultants working under the guidance of UNCTAD and of the Department of Trade, Ministry of Commerce.

The document presents the draft vision, goals, implementation approach and strategy measures of the national e-commerce strategy that Myanmar seeks to develop. The basis for the proposals presented are reported in the accompanying Diagnostics Report. In particular, the set of measures proposed is aligned to the analysis presented in that report.

The document will be presented to public and private sector stakeholders in a series of consultations with a view to soliciting their feedback and inputs on the draft e-commerce strategy. Among other things, the consultations will aim to ensure that ongoing programmes and initiatives of relevant are adequately reflected in the strategy document, while avoiding duplication of efforts and ensuring the collaboration of all in the implementation of the strategy.

2. VISION AND GOALS

2.1 Context

Within its overall economic policy, Myanmar has established plans associated firstly, with sustainable development[1], and secondly, with the development of a digital economy[2]. These provide a context for this e-commerce strategy, and indeed put in place institutions and action plans that will support the development of e-commerce.

Myanmar's Sustainable Development Plan is supportive of Myanmar's overall policy objectives:

> *"1. To support national reconciliation and the emergence of a united democratic federal Union.*
>
> *2. To achieve balanced economic development across the States and Regions.*
>
> *3. To create opportunities for the emergence of capable and skilled new generations for the benefit of the country.*
>
> *4. To establish an economic system that can achieve and maintain positive development outcomes through the participation, innovation and efforts of all citizens."*

It provides a range of actions associated with twelve specific policies that are contained within the Sustainable Development Plan framework as is shown in Figure 2-1.

Figure 2-1: The Myanmar Sustainable Development Plan Summary Framework

A Peaceful, Prosperous & Democratic Myanmar				
Goal 1: Peace, National Reconciliation, Security & Good Governance	**Goal 2:** Economic Stability & Strengthened Macroeconomic Management	**Goal 3:** Job Creation & Private Sector Led Growth	**Goal 4:** Human Resources & Social Development for a 21st Century Society	**Goal 5:** Natural Resources & the Environment for Posterity of the Nation
PILLAR 1: PEACE & STABILITY		**PILLAR 2: PROSPERITY & PARTNERSHIP**	**PILLAR 3: PEOPLE & PLANET**	

The Digital Economy Roadmap provides further expression of economic development through digitalisation. The Digital Economy Roadmap actions fall within the Sustainable Development Plan's Pillar 2: Prosperity and Partnership and particularly addresses Goal 3: Job Creation and Private Sector-led Growth and Strategy 3.7 to encourage greater creativity and innovation which will contribute to the development of a modern economy. The Digital Economy Roadmap mission is:

> "*Enabling Digital Transformation, Digital Government, Digital Trade and Innovation to develop a Digital Economy across all sectors for inclusion and sustainable socioeconomic development.*"

Actions within this Roadmap are concerned with digitalisation of the economy:

- Digital government

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[1] MOPF 2018

[2] DEDC

- Digital connectivity
- Digital skills and inclusion
- Digital security
- Digital innovation
- Crosscutting regulations and policies

While many of the actions specified in the Roadmap are directly relevant and necessary for the development of e-commerce as a digital economy service, e-commerce will need further enabling actions for it to succeed. It may also act as an enabler of other economic achievements within the wider context of economic development and trade.

A wider range of actions from the Sustainable Development Plan have relevance to the e-commerce strategy. Some of these actions would be enabling for e-commerce, whereas other actions would themselves be, in part, enabled by e-commerce. Overall, therefore, the following strategies from the Sustainable Development Plan are relevant to this e-commerce strategy.

Goal 1: Peace, National Reconciliation, Security & Good Governance

- *Strategy 1.2*: Promote equitable and conflict-sensitive socio-economic development through all States and Regions

Goal 2: Economic Stability & Strengthened Macroeconomic Management

- *Strategy 2.3*: Increase domestic revenue mobilisation through a fair, efficient and transparent taxation system (it should be noted that this includes a broad range of actions including the expansion of electronic payment systems)

Goal 3: Job Creation & Private Sector Led Growth

- *Strategy 3.1*: Create an enabling environment which supports a diverse and productive economy through inclusive agricultural, aquacultural, and polycultural practices as a foundation for poverty reduction; relevant actions are in support of the overall objective of increased productivity and farmers' income (AD SIP Outcome 2) and Enhanced Market Linkages and Competitiveness (AD SIP Objective 3)
- *Strategy 3.2*: Support job creation in industry and services, especially through developing small and medium sized enterprises
- *Strategy 3.3*: Provide a secure, conducive investment enabling environment which eases the cost of doing business, boosts investor confidence and increases efficiencies
- *Strategy 3.4*: Further reform our trade sector and strengthen regional and international cooperation and linkages
- *Strategy 3.5*: Increase broad-based access to financial services and strengthen the financial system overall
- *Strategy 3.6*: Build a priority infrastructure base that facilitates sustainable growth and economic diversification
- *Strategy 3.7*: Encourage greater creativity and innovation which will contribute to the development of a modern economy

Goal 4: Human Resources & Social Development for a 21st Century Society

- *Strategy 4.1*: Improve equitable access to high quality lifelong educational opportunities

2.2 A vision for e-commerce

Myanmar has made great strides in the development of e-commerce and in the various supportive policy areas in recent years.

- There are several successful commercial e-commerce platforms that provide support for e-commerce merchants, including the ability to host shop fronts on the web and to provide warehousing and delivery services.
- A variety of payment services are available, with over 400 merchants, bill payment services, and mobile and other payment service providers attached to the MPU switch enabling payment cards to be used on the internet.
- The banking network is also being developed and MCB-NET II will shortly provide sophisticated means of making real time bank transfers between different banks. Bank branch networks are quite extensive leading to reasonable accessibility, and mobile payment services are of course available wherever mobile networks are present, that is across 94 per cent of the population.
- Transport and logistics services are widely available. Myanmar Posts provides an express service with track-and-trace in conjunction with a third party. Myanmar Posts' coverage of the country with post offices is good, but there is still a need to enable every post office to access digital services provided by Myanmar Posts so that such express services can be available everywhere. Nevertheless, courier services also have extensive agent networks enabling packages to be dropped off and picked up in many locations. Many city-based delivery services are present, and long-distance buses provide a good inter-city service connecting these local delivery services. Roads are working well.
- The IT and telecommunications environment is doing well, with widespread availability of GSM and 3G services, almost universal adoption of mobile phones, and rapidly growing and reasonably high levels of adoption of the internet over mobile networks. Telecommunications links with other countries have developed rapidly over the last ten years and there is ample capacity already in service with the possibility of bringing much more capacity into service as it becomes necessary.
- Data centres have been established in Myanmar, with mainly limited services, but some of these are working in networks of data centres in other countries where applications are available in the cloud as a service. Technical skills in IT are also available, supplemented by those from neighbouring countries. Tech companies in Singapore rate the Myanmar sector highly, as evidenced by the offshoring of software development by some of them to centres in Myanmar.

Some issues still need addressing. These include:

- Take up of the internet over mobile phones, while widespread through the population, has often been limited in terms of the range of applications that individuals use. Many people use the internet for social media only, buying packages that are limited to such use, or making little overall use of the internet in other ways. There are several reasons for this behaviour. Low incomes mean that subscribers ration their use of relatively expensive broadband services. The packaging of social media with broadband subscriptions means that use of the internet more generally is an additional cost to subscribers. The value of the internet beyond social media is not realized or understood.
- Use of e-commerce is limited mainly to the 15 to 24 year old age groups and those who have been through secondary education. These groups, and perhaps the male members of these groups, in particular, are beginning to use e-commerce, whereas use by other groups and particularly lower income groups is almost non-existent.[3] The reasons for this lack of use are in part concerned with affordability of the internet. However, rural use may be limited by the availability of 4G (LTE) networks which makes e-commerce difficult to access and use and affordability issues. Measures are needed to provide e-commerce services that are

[3] FINDEX 2017

suitable for rural use and meet the requirements of the rural population, including subsistence farming communities and commercial farming.

- The focus on social media by consumers is reflected in the number of e-commerce merchants that sell through social media informally. Social media e-commerce seems to be widespread with many informal merchants online on such platforms. This has resulted in some trust issues, lack of merchant traceability and an inability of Government to monitor activity or collect taxes. There is a need to increase the proportion of formal e-commerce merchants to increase trust and improve customer service. The relationship between the use of social media and informality is contingent; indeed social media can be used by formal businesses and formal websites and e-commerce platforms can be used by informal businesses. However, where the business is formal, social media is generally the link to the formal website, and not the only means of dealing with the business. Therefore, it seems appropriate to set a goal and put in place measures that will enable informal merchants to formalize both as businesses and through their e-commerce platforms.
- Despite developments in digital payments, most payments for goods purchased online are made cash on delivery, even with merchants on trusted platforms. The merchants themselves believe that this use of cash enables goods to be rejected if they do not meet the customer's requirements and therefore its use is a reflection of the low level of trust, either in the merchant, or the quality, sizing or other characteristics of the products sold. The platforms themselves have implemented processes to weed out sub-standard goods before they are sent out to customers, indicating that this issue is fundamental and must be addressed immediately. However, the use of cards through all channels – ATM, POS and e-commerce is low; the society is cash oriented. In rural areas, cash can be in short supply and that inhibits trade. Attention paid to the provision of mobile payments and other digital payment services may increase use in e-commerce but also lead to additional use in rural areas leading to increased local trade with the advantages that brings.
- E-commerce merchants have failed to make use of warehouses on e-commerce platforms for their stock, and this causes delay in making deliveries. E-commerce merchants may source goods after a sale has been made, leading to further delay.
- Customs needs to improve its treatment of small packages. Importing from foreign e-commerce websites may lead to hold ups, even though Myanmar Posts and couriers to clear packages on behalf of the final recipients. Indeed, customs clearance for wholesalers is also a problem, with limited use of IT in goods clearance despite the introduction of the Myanmar Automated Cargo Clearance System.
- There is a need for a national addressing system tied to digital maps that can then be used for scheduling deliveries.
- The ban on the use of motorcycles in cities such as Yangon have an impact on local delivery.

Myanmar is already using e-commerce, and it is doing well within its limits. By itself, e-commerce will develop in a market driven way and this will lead to success for many e-commerce participants, both traders and consumers. The e-commerce strategy should support this development as well as enabling other developments, and in particular:

- Nurture existing e-commerce initiatives;
- Ensure that e-commerce contributes to the economic development objectives of government;
- Ensure that gaps in the enabling environment are filled; and
- Encourage initiatives in areas of the economy that might not otherwise benefit from e-commerce.

By doing so, e-commerce, may be used to promote the development of key sectors in Myanmar and particularly family businesses, and other micro and small businesses. In addition, e-commerce may be used to enable Myanmar businesses to trade with one another, with businesses elsewhere in ASEAN region and worldwide.

Thus, the vision for e-commerce in Myanmar is that:

By 2025, businesses of all sizes and in all sectors are trading electronically and using electronic payments giving rise to significant benefits for each business and for the economy as a whole.

Impact on businesses

For each business, benefits will include:

- **Shortening of supply chains and better access to markets** in a manner that is not constrained by geography.
- **Improved access to supplies**, with greater product variety and a wider range of suppliers.
- **Reduced business administration** since many buying and selling functions, inbound and outbound logistics and payments may be undertaken electronically with much reduced manual intervention.
- **Potentially greater product quality** enforced by a need for such quality when buying or selling at a distance; this will benefit buyers since they will have greater confidence in the product, and the sellers since they will ultimately be able to charge higher prices for the better quality, or compete with businesses elsewhere.

Overall, such benefits will be experienced by businesses of all sizes and in all markets.

It is essential that businesses in Myanmar invest in e-commerce. The impact of not investing will be that purchases by consumers and businesses in Myanmar from e-commerce sites outside the country will continue to increase rapidly. This will lead to loss of business for wholesalers and retailers in Myanmar, negatively impacting their supply chains. It would also increase the value of imports, since goods would be purchased at their final price rather than at a wholesale price. In terms of export performance, businesses in Myanmar will need to leverage B2B e-commerce to participate in increasingly digitally driven global supply chains.

Impact on the economy

The whole economy will benefit from the development of e-commerce. It will lead directly to increased growth in the distribution and communication sectors (transport, storage, and telecommunications, wholesale and retail trade). It will, in addition, through its use of e-commerce, lead to growth in agriculture, fisheries, manufacturing, transport and tourism. The widespread adoption of e-commerce by Burmese businesses will result in the following outcomes:

- **Expansion in Myanmar's market reach**. E-commerce will enable businesses in Myanmar to reach customers in locations where they have no physical presence, and indeed customers in export markets. This reach will lead to greater revenue opportunities and overall to additional economic activity in the supply chain. Increased export market reach will give an opportunity for increasing the value of exports by Myanmar, thereby benefiting the balance of trade between Myanmar and other countries.
- **Cost reduction**. Increased labour efficiency, reduction in the number of employees in the medium term, reduced requirements for buildings, concentration of economic activity in a smaller number of specialist firms leading to the increased labour efficiency. This improved labour efficiency will give opportunities for increasing wages.
- **Reduced supply chain costs**. E-procurement and other forms of B2B e-commerce increase choice of supplier and the range of available goods and services to buyers. E-procurement can as well increase the efficiency of the procurement function through automation. Increased choice of suppliers, goods and services will ultimately lead to lower prices paid, and these lower prices and increased efficiency in procurement leads to an overall reduction in supply chain costs.

- **Reduced distribution costs** due to improved total factor productivity in distribution. E-commerce has been a stimulus for process improvement and investment in high technology in fulfilment. The high volumes and the opportunity for outsourcing to efficient specialist companies has given rise to investment in new warehousing technologies giving rise to very high labour productivity and improved throughput.
- **Innovation in business activity.** The disruption arising from e-commerce is leading to new business models. While difficult to quantify, innovations must provide some advantage to survive. The focus on new business start-ups and the new ideas that they bring, will give rise overall to additional benefit to the economy in ways that have yet to be determined.
- **An enforcement of international quality levels for Myanmar products,** making them more attractive on international markets.
- **Formalisation of many currently informal businesses**, leading to a higher tax take and better consumer protection.

2.3 Overarching goals

The purpose of this strategy is therefore:

- **To nurture the development of e-commerce by establishing the necessary enabling environment, and**
- **To promote and support key sectors of the economy in their trading with consumers and business partners in Myanmar, ASEAN and elsewhere in the world.**

The overarching goals of the strategy cover the use of e-commerce in Myanmar, the adoption of e-commerce by retailers and others, and the overall economic impact.

2.3.1 Increased use of e-commerce

This strategy is intended to increase online shopping through measures to increase awareness and trust in e-commerce and electronic payments, and measures to increase the availability of e-commerce retail and wholesale outlets. Therefore, the first goal of this strategy is:

By 2025 10 percent (3 times present levels) of Burmese over the age of 15 years will have bought and paid for something online in the last year.

This goal has been set in the relation to the benchmark described in Annex 2.

2.3.2 Increased business adoption of e-commerce

Increased availability of e-commerce will come mainly from existing businesses moving online and the migration from informal e-commerce using social media, email and cash on delivery to formal e-commerce. The retail and wholesale sectors will exploit e-commerce opportunities provided that the opportunities are known and understood, that the sectors have access to the necessary knowledge and skills, that IT, fulfilment and payment services are readily accessible, and that the regulatory requirements are appropriate to the needs of consumers and businesses for protection. This strategy contains measures associated with each of these areas that should boost employment. Therefore:

By 2025, 560 businesses registered under social security schemes will be using e-commerce to sell online as part of or their whole business.

In the year 2017-18, there were 5,578 wholesale and retail establishments registered for social security schemes[4]. As trade moves online, it is to be expected that the number of businesses trading online will grow, although it may grow at a slower rate than e-commerce value grows, as each business increases its revenue from this source. This goal is predicted on the overall growth in the

[4] Myanmar Statistical Yearbook 2018

numbers of people using e-commerce. This factor will also grow more slowly than e-commerce value. It is assumed here that these two underlying factors, growth in people using e-commerce and growth in businesses using e-commerce to sell online will keep in step.

2.3.3 Provision of State and Region-based e-commerce hubs

While micro and small businesses are already using social media to sell their products on an informal basis, the formalisation of such e-commerce using e-commerce platforms selling standardized high-quality products with terms and conditions that provide consumer protection will be important for their future growth and the overall development of e-commerce in Myanmar. Local experience, training and support will enable these conditions to be met. Therefore, the strategy will establish e-commerce hubs in States and Regions that will provide access to the necessary digital infrastructure, training and support coupled with local mentors and local developers who can advise new adopters amongst businesses in the locality. The business focus of each hub will depend on the local business environment.

By 2023, every State and Region will have at least one e-commerce hub to support the local development of e-commerce businesses.

These e-commerce hubs will provide advice related to existing B2C and B2B platforms and access to infrastructure and services developed by the private sector and through Government funded sector-specific B2B platforms.

2.3.4 Provision of sector-specific e-commerce services

There are already a number of retail e-commerce marketplaces operating in Myanmar. The need for additional retail marketplaces is not apparent. However, these existing marketplaces may not support all retail sectors, local producers particularly in rural and more remote States and Regions, and micro and small retail businesses. The strategy will provide support for local producers and areas of the country that are not covered by such marketplaces, and for micro and small businesses. Therefore, the strategy will ensure that:

By 2023, Myanmar businesses in key sectors selling to consumers can use e-commerce as a channel to market through the use, wherever possible, of commercial e-commerce marketplaces. These marketplaces will be supported through the State and Regional e-commerce hubs.

Sector specific e-commerce marketplaces are needed to encourage B2B e-commerce. Government will evaluate which sectors and size businesses need supporting and tender for services to be provided for each. These sector specific B2B e-commerce platforms will be rolled out through the E-commerce Hubs, with specialist support available and given. They will supplement existing e-commerce platforms, not compete with them and they will build on initiatives already under development by NGOs and others. Therefore, where a commercial or NGO-driven e-commerce website or service with broadly similar functionality is already present, any action by Government will be designed as an enhancement not as a competing platform. Therefore, the strategy will ensure that:

A preliminary set of B2B e-commerce platforms that may be considered for implementation is shown in Table 2-1.

Table 2-1: Proposed B2B e-commerce marketplaces

Product	Market	Technology	Benefit
Agricultural inputs including those used for horticulture, livestock, arable	Family farms and small farms	USSD coded applications for GSM mobile phones	Enable family farms and other small farms to purchase and pay for agricultural inputs online and have them delivered to their farm. This would provide access to a wider range of suppliers and hence there would be additional competition in the supply of these products, leading to lower prices, better

Product	Market	Technology	Benefit
and aquatic farming		Smart phone applications	customer services and potentially higher product quality. Farmers would be able to purchase the inputs without having to leave their farm, thereby reducing the effort and cost of purchasing the inputs.
Agricultural inputs including those used for horticulture, livestock, arable and aquatic farming.	Commercial farms	Smart phone and computer applications	As above but for commercial farms.
Agricultural produce including produce from horticulture, livestock, arable and aquatic farming	Family and small farms	USSD coded applications for GSM mobile phones Smart phone applications	Enable family farms and other small farms to supply produce and receive payments for agricultural produce online with collection from their farm. This would provide access to a wider range of buyers, and hence there would provide additional opportunities with more distant buyers. There is a potential to shorten supply chains by enabling farmers to sell through fewer intermediaries. Farmers would be able to sell their produce without having to leave their farm, thereby reducing the effort and cost of selling their produce.
Agricultural produce including produce from horticulture, livestock, arable and aquatic farming	Commercial farms	Smart phone and computer applications	As above but for commercial farms. In addition, an opportunity to sell into export markets could be provided.
Small scale garment manufacturing and craft-based goods	Retail sales for micro and small businesses	Smart phone and computer applications for the buyers and the sellers	Enable micro and small businesses to sell goods, and potentially purchase raw material in an extended geographic market. If allied with international marketplaces, it could be used as a stepping stone for these companies into export markets.
Construction supplies: Commodities and components: cement, sand, timber, bricks, concrete, electrical, plumbing components, etc	Micro and small builders	Smart phone and computer applications for the buyer and the sellers	Enable small scale builders to obtain supplies and have them delivered to site, saving a significant amount of time in obtaining supplies.

This strategy is intended to support commercial e-commerce businesses. Therefore, it is important that platforms are developed in conjunction with the private sector that will ultimately continue to operate them after an initial launch period. It is intended that the commercial partners for these initiatives are selected through competitive tender based on experience, existing e-commerce related platforms and capacity, development capability, and a capability to link businesses in particular sectors through the platform. It would be advantageous if the platforms also had the ability to ship products and produce procured through the IT platform.

By 2023, B2B marketplaces will be established for key sectors of the economy supporting micro, small and medium sized businesses in Myanmar to buy inputs for their businesses and sell their produce, products and services using an appropriate technology base. These marketplaces will be supported through the State and Regional e-commerce hubs.

3. STRATEGY IMPLEMENTATION

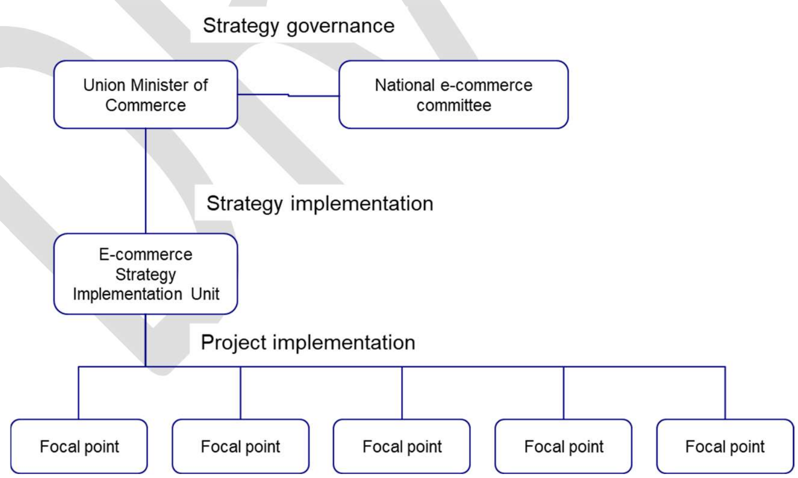
The strategy will be implemented through a series of measures related to particular areas of policy and intended to bring about the conditions necessary for the e-commerce strategic goals to be achieved. These measures are described in Section 4. These measures cover a wide variety of areas including ICT, transport, postal and courier services, warehousing and fulfilment services, financial services, international trade facilitation, access to finance and skills training and development. This wide variety has implications for the stakeholders that will necessarily be involved in strategy implementation. Union Government stakeholders from many departments will be involved. It is likely that some of the measures will also require input from States and Regions. Also, measures will involve some NGOs, particularly those working on economic development projects. Finally, some measures will be promoted or facilitated by the Government but will have to be carried out by the private sector. Therefore, private sector stakeholders will necessarily be involved in strategy implementation.

Coordination of the programme of measures will be important to ensure consistency and coherence between different measures and to ensure that they all the measures continue to be directed at the overall goals and vision.

3.1 Governance and implementation

There is a need, therefore, for an institutional framework that will provide the necessary authority for implementation and will provide a means for coordinating between stakeholders and a means of managing the programme. This framework is shown in Figure 3-1. Overall responsibility for implementing the strategy is vested in the Union Minister of Commerce. However, given the extensive number of Ministries that are involved as stakeholders, a National E-commerce Committee will be formed, chaired by the Union Minister of Commerce and comprising heads of relevant ministries. This Committee will ensure that all public sector stakeholder interests are represented, and it is expected that the Minister of Commerce would seek consensus on priorities and application of resources. The Committee will agree on standing orders or rules of procedure for conducting Committee business.

Figure 3-1: Institutional framework



The day to day programme management will be the responsibility of an E-Commerce Strategy Implementation Unit within the Ministry of Commerce. This Unit will coordinate the delivery of each measure, monitor progress and report to the National E-commerce Committee through the Minister of Commerce. Where measures overlap with the COVID-19 Economic Relief Plan, the Myanmar Sustainable Development Plan or the Digital Economy Roadmap, the Unit will coordinate with respective units responsible for their delivery.

Measures will be implemented by a wide range of organisations mainly in the public sector but often with private sector participation. Responsibility for a measure and authority in acting lies with the implementing organisation; measures will often be part of a range of measures that organisation is undertaking. Private sector participation will be managed by the implementing organisation. However, as part of the e-commerce strategy, it will be important for the Implementation Unit to monitor progress and flag up concerns when progress is not to plan. To facilitate this monitoring by the Implementation Unit, a “focal point” will be identified for each measure, who will report to the Implementation Unit regarding progress and any needs that may be incurred from other e-commerce strategy measures.

A panel of experts may be recruited to support the Implementation Unit and implementing organisations in line with the Digital Economy Roadmap proposal[5].

3.2 Strategy monitoring, key performance indicators and audit

Monitoring and auditing of the strategy implementation will take place at a strategic level and an action plan level. At the strategic level, performance will be monitored against the targets set for the overarching goals. MoC through the E-commerce strategy Implementation Unit and Myanmar Statistical Information Service will monitor progress and collecting relevant information through field surveys, as well as from offices responsible for the implementation of the strategy measures. The field surveys will be undertaken in a manner consistent with other ASEAN states and international statistical standards to ensure comparability with similar data collected elsewhere.

A set of key performance indicators (KPI) will be proposed, selected on the basis of important areas emerging from the country diagnostic, to support Myanmar in benchmarking and monitoring its progress. These KPIs are intended to support the strategy implementation, establish baseline measures and monitor progress over time in key pillar areas of Myanmar’s e-commerce ecosystem. Progress will be monitored by the Implementation Unit using data supplied by the initiative leads against milestones in the overall strategy and action plan and the data provided by the Myanmar Statistical Information Service. Initiative project plans will indicate how information for determining whether milestones have been achieved is to be collected. Progress will be reported regularly to the National E-commerce Committee.

Results of the initiatives will be audited as necessary. Auditing of initiatives will be carried out independently and will be reported to the E-commerce Executive Committee. The National E-commerce Committee will commission a yearly audit to review progress against strategic objectives and enabling objectives. It will also consider the performance of individual projects against plans. The audit will provide a written report that can be submitted to Cabinet via the Minister of Commerce.

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[5] DER 1.1 / 1.2 Digital Transformation and Digital Trade; 7. Establish a task force with national and international experts to provide recommendations for digital transformation and digital trade.

4. THE E-COMMERCE STRATEGY MEASURES

The strategy provides measures intended to facilitate the development of e-commerce in the following areas:

- E-commerce readiness and strategy formation
- E-commerce platforms
- ICT infrastructure and services
- Transport, logistics and trade facilitation
- Payments
- Legal and regulatory framework
- Skills and awareness
- Business facilitation
- Trade agreements

Actions inevitably overlap with the actions specified in the Sustainable Development Plan and the Digital Economy Roadmap. The related actions are identified in this section, and an Annex specifies the relationship between the e-commerce strategy measures and these higher-level documents.

The goals are intended to be achieved by 2023, so that a review can take place at that stage and provide a revised action plan for the remaining two years of the strategy period.

4.1 The strategy implementation framework

Measures in this policy area will implement the framework proposed in Section 3.

Goal 1: An institutional framework for implementing the e-commerce strategy

The following actions are related to this goal.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 1: An institutional framework for implementing the e-commerce strategy					
1.1	Set up the framework for implementing the e-commerce strategy described in Section 3 of this Strategy.	Overlaps, duplication and contradiction among government institutions strategies for e-commerce development are eliminated, creating the basis for a single shared national vision for e-commerce in Myanmar.	High	MoPF, MoC, MoTC, MoE, DEDC	
1.2	Establish a national task force to coordinate the implementation of the e-commerce strategy and action plan by the private sector. This organisation should build on the capacity already present in the E-commerce Association.	An organisation with representatives from ICT, retail and wholesale trade, logistics, agriculture, garment manufacturing, financial and payment services with support from Government to facilitate development in each respective sector.	Medium	MOC, DEDC, MOTC, MOPF, E-commerce Association, Private Sectors	DER 1.1 / 1.2 Digital Transformation and Digital Trade 7. Establish a task force with national and international experts to provide recommendations for digital transformation and digital trade.
1.3	Develop government policy and detailed actions for e-commerce. The action plan will be based on the measures detailed in this strategy and will provide additional implementation detail. This will be done through the E-commerce Strategy Implementation Unit in conjunction with focal points for particular measures. Actions covered will include those undertaken directly by government and actions undertaken by	A policy and master plan based on the actions specified in the e-commerce strategy that are government's responsibility. E-commerce is recognized by the Government as a vehicle for economic growth and job creation. Line ministries and private sector working closely to support policy implementation in a shared vision.	High	MOC, DEDC, MOTC, MOPF, Private Sectors	DER: 1.1 / 1.2 Digital Transformation and Digital Trade 1. Design policy to achieve Digital Trade and E-Commerce 9. Designing the Master Plan for Digital Economic Development

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	the private sector that government recommends, encourages and facilitates.				
1.4	Establish progress monitoring and reporting. The E-commerce Strategy Implementation Unit will agree performance indicators with the focal points for each measure. Data associated with these performance indicators will be collected at a frequency agreed with the focal point. The data will be used for progress reporting to the National E-commerce Committee.	Regular progress reports on strategy implementation.	High	MoC and MSIS	
1.5	Institute a bi-annual survey of e-commerce and e-payment service adoption and use. The E-commerce Strategy Implementation Unit and the Myanmar Statistical Information Service will establish a monitoring and reporting system related to the key performance indicators specified in **Error! Reference source not found.**. An initial survey will be undertaken to provide base line data and further surveys will be undertaken annually or biannually to determine progress. A statistical base is needed to monitor progress in e-commerce adoption and use. Consumers and businesses will be surveyed to determine the degree to which they use e-commerce to buy products and services and, for businesses to sell products and services. The statistical base used will be based on those adopted by other ASEAN countries.	Regular progress reports on strategy implementation.	High	MoC and MSIS, MoPF	**DER 1.1 / 1.2 Digital Transformation and Digital Trade** Survey the use of IT amongst SMEs

4.2 E-commerce platforms

The provision and support of new e-commerce platforms, and the enhancement of existing commercial and NGO-initiated platforms, through State and Regional e-commerce hubs, are overall strategy goals. These are summarized here as:

Goal 2.1: State and Regional hubs to support new e-commerce ventures across Myanmar building on local and national expertise and emerging e-commerce platforms

Goal 2.2: B2B platforms and B2C platforms to provide a service portfolio micro, small and medium sized businesses may use to access suppliers and buyers

Goal 2.3: Government e-commerce platforms to support State, Region and Central Government procurement

Related actions are shown in the table below.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 2.1: State and Regional hubs to support new e-commerce ventures across Myanmar building on local and national expertise and emerging e-commerce platforms					
2.1.1	Establish State and Region e-commerce hubs. The hub will be a location where: • Businesses can access support in moving online • Local success stories can be publicized • Training in particular e-commerce skills can be obtained. E-commerce hubs will therefore comprise a team of e-commerce experts who can visit businesses in the Region or State and who can provide training and support. Given the size of Regions and States it is expected that initial contact and regular on-going contact between the hubs and registered businesses will be online through social media, tele- and videoconferencing and a website.	At least one e-commerce hub will be established in each Region and State. They will provide support to local businesses, particularly, MSMEs. Therefore, they will be instrumental in promoting the adoption of e-commerce across Myanmar and particularly outside larger conurbations.	High	MoC	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	Nevertheless, a certain level of digital literacy is needed for e-commerce. Related training would be carried out in face to face sessions at central locations within a Region or State.				
2.1.2	Use the e-commerce hub network to facilitate the use of Myanmar e-commerce platforms to enable domestic sales by businesses in Myanmar. This strategy proposes the development of general purpose B2B e-commerce platforms, sector specific e-commerce platforms and an e-procurement platform. These platforms will supplement the existing B2C e-commerce platforms. Both existing and proposed e-commerce platforms are intended to provide services to MSMEs. MSMEs will require considerable local support to create and manage their own online shops and to participate as suppliers to large businesses through the e-procurement platform. This support will be provided through the e-commerce hub network. It will offer training and advice regarding the following topics. 1. E-commerce awareness and first steps 2. Social media selling 3. Selling through an e-commerce platform including both existing and proposed platforms 4. Migration from social media to an e-commerce platform 5. Specific topics such as catalogue creation and management, e-payments, fulfilment and delivery, taxation, customs, the importance of consistent high product quality when selling at a distance	The use of hubs is intended to stimulate businesses across Myanmar to use e-commerce. The support will be targeted at micro and small businesses that may otherwise find it difficult to gain the necessary capability. Therefore, the output of this measure is expected to be the adoption of e-commerce by many businesses across Myanmar in diverse sectors.	High	MoC	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
2.1.3	Use the e-commerce hub network to facilitate the use of international platforms to enable export sales by businesses in Myanmar International platforms provide comprehensive service portfolios for e-commerce businesses including warehousing and fulfilment services in many countries. A major problem that exporters face is a reticence amongst buyers to buy from what they see as a foreign supplier. The use of an international platform and the ability to deliver locally reduces that reticence. It enables a Myanmar supplier to offer the same delivery terms and conditions as a local supplier. Ordinarily, for any business, fast moving goods would be warehoused close to export markets and slower moving goods would be kept centrally and delivered as individual packages from Myanmar under different delivery terms and conditions. Determining the optimum approach to e-commerce using such international platforms is not easy. Any business considering such a move needs support. This would be provided through the E-commerce Hub network.	Online presence of Myanmar exporting MSMEs is secured and Myanmar e-commerce firms better positioned to move e-commerce into foreign currency earner.	Medium	MoC, MoI, UMFCCI, ITC, EU, EUROCHAM, AMCHAM	
Goal 2.2: B2B platforms and B2C platforms to provide a service portfolio micro, small and medium sized businesses may use to access suppliers and buyers					
2.2.1	Develop a general-purpose e-commerce platform for B2B use. This platform would accommodate general purpose B2B trade. It would support the buying and selling of discrete commodities. It would not provide support for specific sectors, or geographic areas. It would not trade in commodities.				**Overcoming as One: COVID-19 Economic Relief Plan** Action 5.1.2 promotes usage of e-commerce and social-commerce systems and requires the development of a central e-commerce website for business use.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	The platform would be developed with a selected private sector partner with the technological and market experience and assets. It would be developed to allow access using USSD codes from GSM phones as well as via web or a web-based application. The platform will include support for users provided via State and Regional e-Commerce Hubs. Trainers from these Hubs will be trained in the development of sites, creation of product catalogues, and use of the site.				
2.2.2	Develop sector specific platforms. Sector specific platforms to address the particular requirement of individual sectors will be developed. Sectors served will be diverse. They will include: agriculture, including arable, livestock and horticulture, aquaculture, small scale craft production, garment manufacture, small scale manufacturing, and small-scale construction. The platforms will focus on the specific needs of MSMEs and families. These platforms will be developed in conjunction with other developmental projects covering the same sectors. The tools used will be those found to be most appropriate to the users. The platform will include support for users provided via State and Regional e-Commerce Hubs. Trainers from these Hubs will be trained in the development of sites, creation of product catalogues, and use of the site.	Domestic use of e-commerce through such platforms would shorten supply chains and provide access to wider and new markets for agricultural products and for garment manufacturers.	High	MOPF, MOALI MOI (Industry) Private Sectors	**DER 1.1 Digital Transformation and Digital Trade** 3. Getting access to the international market on Digital Platform for the products from the agricultural, livestock and SME
2.2.3	Develop an e-procurement platform for large businesses. The purpose of this platform is to enable large businesses to exploit the benefits that e-procurement provides without the	A cloud-based e-procurement service available to all businesses. The use of this service would improve supply chain efficiency leading to	Medium	Development and hosting by the IT sector	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	large initial expense of setting up and managing a complex IT system. The platform would be similar to the Government e-procurement platform specified in Action 2.3.1 below.	lower purchasing administration costs and lower costs of goods purchased by participating businesses.		including a selected e-procurement applications vendor. Support from Government or NGOs	
Goal 2.3: Government e-commerce platforms to support State, Region and Central Government procurement					
2.3.1	Implement a public sector e-procurement service to enable the purchase of supplies by government and other public sector bodies at agreed preferential rates and terms. This service would have two main components. Component 1, a tender management system, would enable public sector organisations to request and evaluate tenders for the supply of goods and services. A public sector organisation would post its requirement for goods or services on a tender management platform. The platform would be used to notify registered firms who would then respond to the requirement through the platform. The platform would be used in the evaluation of tenders and notification of the results. The public sector often uses "call off" contracts (otherwise known as framework or blanket agreements) to manage the purchase of goods and services under agreed terms over a period of time. Component 2, a government marketplace portal, would enable such call off contracts to be managed. Each contract would be implemented on the system; information about the	The use of this service would improve supply chain efficiency leading to lower purchasing administration costs and lower costs of goods purchased by participating Government entities. It would also enable a coordinated government purchasing policy implemented in the e-procurement system giving opportunities for increased purchasing scale and resultant reduced costs. If implemented early it will provide experience amongst suppliers to the public sector in the use of e-commerce and the development of the necessary digital material (catalogues etc).	High		**DER 2.1 / 2.2 Digital Government** Implement the Government's Digital Citizen Engagement Platform which connects the private and public for coordination the national construction Improve the performance of Government digital platforms used to provide services the public In the longer term, increase awareness of consumers and stakeholders in Government's digital services so that they may be used effectively.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	goods and services to be provided under the contract would be placed in the catalogue in conjunction with the applicable contractual terms. Each purchaser would have access to catalogue items and terms and conditions from its call off contract. The service would be linked to payment mechanisms and logistics and transport companies. It could also include warehousing for goods to be provided under contract as required. A training programme available for all public sector staff would be provided. This would provide service awareness training to public sector managers explaining the purpose and benefits of the service and how staff can access and use the service. It would provide training in the use of the service to individual staff members.				
2.3.2	Develop a pilot public sector e-procurement service for supplies associated with the COVID-19 pandemic. This pilot would start with the public sector marketplace system, with products and services available initially only a single set of terms and conditions. As experience with the system grows, the system would be extended to multiple sets of terms and conditions tied to individual combinations of buying organisations and suppliers. This pilot system might be outsourced to a commercial marketplace enabling the public sector to benefit from the investment in infrastructure, skills and experience gained in the commercial market in running such marketplaces, and benefiting the e-commerce sector in Myanmar. Links to existing transport and logistics services used for distributing medical and related supplies would be	The service will enable a coordinated supply of goods and services for countering the COVID-19 pandemic. Such coordination should lead to more efficient and timely delivery of goods to individual user organisations and sites. There would still be a need for sourcing goods and contracting with suppliers, but a change in those areas may require a fundamental change in the method of working by suppliers and procurement executives and would therefore be left until a stable environment is achieved. This measure may be reliant on the availability of power and	Immedi ate	MoHS, State and Regional Government would be users of this service	**Overcoming as One: COVID-19 Economic Relief Plan** Goal 6: Healthcare System Strengthening – Action 6.1.4 and all the actions reliant on the availability of goods and services within the Plan

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	provided. Payment could be offline bank transfer or card based.	telecommunications services at buyer sites, and is therefore reliant on xxx			
2.3.3	Pursue a programme of moving transactions between government, the public and business online. There are two components to this programme: moving payments made by members of the public online, and moving payments made by government to suppliers and other recipients online. Moving payments made by members of the public online would require government to establish web and USSD payment services. These payment services would need to be publicised widely to gain support from the public. Incentives might be offered to encourage the change. Take-up would be dependent on the awareness campaign, ease of use and transaction cost. Government would need to work with e-payment service providers to minimise the latter. Moving payments made by government to suppliers online would require the introduction of new payment processes. Such processes would need to conform to public authority payment laws. Government would also need to ensure that suppliers are able and willing to take payments online. An awareness campaign outlining the benefits to suppliers would be needed. Moving payments made by government to members of the public (e.g. pension or social security payments) would require widespread adoption of bank accounts or accounts at other financial institutions, and the acceptance by	Increased efficiency in the processing of payments received by government, since these would be made without manual intervention. Increased efficiency in making payments since many regular payments and those that are event driven could be made without manual intervention. Transactions involving payment by members of the public are completed online without recourse to a visit to a Government department office. Goals for the proportions of the number and value of payments made online would be developed. Transactions involving payment by government to suppliers and other recipients would be completed online without recourse to cheques or cash. Goals for the proportions of the number and value of payments made online would be developed.	Medium	DEDC MOTC MOI (Information) Private Sectors	**DER 2.1 / 2.2 Digital Government** Implement the Government's Digital Citizen Engagement Platform which connects the private and public for coordination the national construction Improve the performance of Government digital platforms used to provide services the public In the longer term, increase awareness of consumers and stakeholders in Government's digital services so that they may be used effectively.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	members of the public of payments made directly into those accounts.				

4.3 ICT infrastructure and services

E-commerce businesses are reliant on information technology and telecommunications services. Therefore, for Myanmar to adopt e-commerce universally there is a need for:

- Universal access to telecommunications services; the type of service will depend on a variety of factors;
- E-commerce applications suitable to the type of business undertaken, customer base and the telecommunications services used by that customer base and integrated with payment services, and other business applications such as accounting, warehousing, stock control and logistics management;
- Professional services associated with information systems and technology planning, development, implementation and support.

E-commerce applications covered here will include:

- USSD based e-commerce for use with GSM phone networks;
- Retail shop applications, enabling a variety of goods and services to be sold through a web interface or a mobile app;
- E-procurement applications, enabling larger businesses to manager their supply contracts.

These applications should be considered as different from e-commerce platforms that provide an integrated set of services for an e-commerce merchant as discussed elsewhere in this document.

It is important that businesses can acquire IT in affordable "chunks", and manage it effectively. These requirements point to the use of e-commerce software as a service in the cloud or in a data centre. This method of delivering e-commerce applications enables businesses to purchase the managed capacity that they need at a particular time and to extend and growth that capacity as the business takes off, thereby managing risk of a new venture while also providing a future growth path. Management of the application would include all technical and operational aspects except for the configuration of the application to meet the needs of the customer. These needs would be met through professional services associated with e-commerce. Such professional services include customer acquisition, where this is not an automated process as it may not be in a wholesale business, catalogue creation and management, including preparation of catalogue content, customer support and finance.

The goals in this area are related to the three overall requirements regarding telecommunications, applications and professional support.

Goal 3.1: Universally available and affordable mobile broadband services and affordable fixed broadband in villages and larger conurbations.

Goal 3.2: E-commerce applications available as cloud services and software as a service in Myanmar data centres and made available in a secure manner to directly relevant sectors of the economy.

Goal 3.3: Technical expertise and professional services associated with e-commerce available from Myanmar IT and professional services businesses in conjunction with international IT vendors and professional services businesses available in all States and Regions

Measures in the Myanmar Sustainable Development Plan and the Digital Economy Roadmap are particularly relevant to this strategy. The measures proposed here take account of and build on the measures in the Plan and Roadmap.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 3.1: Universally available and affordable mobile broadband services and affordable fixed broadband in villages and larger conurbations.					
3.1.1	Ensure that the telecommunications infrastructure in Myanmar supports e-commerce with affordable broadband services, national and international telecommunications networks. • Introduce a telecommunications regulator in accordance with xxx law. • Continue ensuring fair and affordable access by all mobile operators to the incumbent backhaul fiber optic network and sufficient coverage and capacity spectrum, by supporting cost-oriented and open access to sufficient local and international backhaul and backbone fiber optic network, and making sufficient harmonized spectrum available in a predictable and transparent manner. • Ensure population outside urban areas has access to fast, reliable (3G and 4G/LTE) internet access through mobile devices.	Universal mobile broadband coverage is present so that consumers, micro and small businesses may participate in e-commerce and e-payments via mobile phone or tablet Affordable fixed broadband services are available in business areas and government areas to support use of e-commerce by medium and large businesses and government. Sufficient international capacity is present for cross border e-commerce. A telecommunications regulator is established to ensure efficient and competitive supply of telecommunications infrastructure and networks.	High	DEDC MOTC MOE MOHS MOI (Industry) MPT Private Sectors	**DER 3.1 / 3.2 Digital Connectivity** Confirm the Universal Service Strategy to construct the communication network in countryside Develop a low-cost high-speed internet system with universal coverage Execute the policy to connect the fiber net for departments, to construct the local fiber net, to get support from relevant ministries and state and regional governments in order to construct the fiber net to the countryside and not to get the difficulties in the Right of Way

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	• Secure sufficient international bandwidth to keep up with increasing data traffic.				Construct the internet and fiber net in the Universities In the longer term, fix the highest speed internet system in Basic Education Schools and Hospitals with low cost Support the wireless internet system and IoT System widely by using the spectrum
3.1.2	Ensure that villages without electricity are provided with a source of power to charge digital devices. Distribute solar panel charging facilities to villages that have yet to be connected to any power source to enable villagers to charge their phones and other digital devices.	Without such facilities, some places will be unable to participate in an economy that is rapidly becoming digital. These villages will fall behind economically and socially, and in time could lead to an economic divide between an unconnected minority and the connected majority leading to reduced social cohesion and potential strife.	High		
3.1.3	Ensure that medical and other facilities that are supporting the implementation of the COVID-19 pandemic response have broadband access to the internet enabling videoconferencing and access to e-commerce and e-procurement systems provided either by the public sector or suppliers.	Broadband services are available to all COVID-19 responders at the sites where they are providing the response.	Immediate	MoHS	**Overcoming as One: COVID-19 Economic Relief Plan** Goal 6: Healthcare System Strengthening – Action 6.1.4 and all the actions reliant on the availability of goods and services within the Plan
Goal 3.2: E-commerce applications available as cloud services and software as a service in Myanmar data centres and made available in a secure manner to directly relevant sectors of the economy.					

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
3.2.1	Develop e-commerce IT services for specific sectors in conjunction with the e-commerce hubs and relevant government ministries. Sectors to be covered include agriculture and garment manufacturing.	Applications for agriculture and garment manufacture that may be used by MSMEs and family farmers across Myanmar. X instances of these applications in service by 2025.	High	IT sector Agriculture	**DER 1.1 / 1.2 Digital Transformation and Digital Trade** Implement and encourage the wide use of Digital Systems in SMEs and other economic sectors.
3.2.2	Encourage the adoption of digital means of doing business particularly amongst SMEs through the e-commerce hubs. IT companies that offer e-commerce services to work with the e-commerce hubs to provide awareness and technical training associated with e-commerce applications.	A programme of e-commerce awareness and skills training courses delivered via e-commerce hubs in each state and region focused on the particular applications relevant to the hub. X thousand trained staff from MSMEs by 2025.	High	MOI (Industry), MOC, Private Sectors	
3.2.3	Implement the digital security measures in the Digital Economy Roadmap	A secure environment for e-commerce.	High	MOTC MOHA Private sectors	**DER 4.1 / 4.2 Digital Security** Implement the awareness programme of cyber security for the public, private and stakeholders Design the framework for technical risk management, cyber case and cyber crime In the longer term, design the technical skillful level specification for the cyber security organization to have an effective capability Update the coordination with international cyber security organizations for cyber security

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
					Design the policy and laws for cybercrime protection and personal data protection Update the ownership and capability of MMCERT and establish the Cyber Security Operation Center
3.2.4	Strengthen and modernize role of MCF, MCIA and MCPA to promote investments in ICT and digital economy.	Public-private dialogue (and advocacy) on ICT moves from focus on infrastructure to a focus on e-government and services to businesses and consumers.	Medium	MoC, MoTC, MCF	
3.2.5	Conduct market-based assessment of the ICT industry for more informed decision-making.	Up-to-date data and statistics on economic value and job creation produced by the ICT and e-commerce industries are basis for policy decision for public investment in ICT infrastructures and services.	Medium	MoTC, MoC, MCF	
Goal 3.3: Technical expertise and professional services associated with e-commerce available from Myanmar IT and professional services businesses in conjunction with international IT vendors and professional services businesses available in all States and Regions					
3.3.1	Develop technical qualifications associated with e-commerce for IT professionals Such qualifications would cover: • Digital marketing including catalogue creation and management • E-commerce ICT • Logistics • Payment services • E-commerce business management	X hundred qualified business professionals per year by 2023.			

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	The qualifications would be consistent with those offered in other ASEAN countries such as Singapore Management University's Certificate in E-Commerce				
3.3.2	Introduce e-commerce training at technical universities. The content of the e-commerce courses would be designed for the e-commerce technical qualifications.	E-commerce training courses offered through the following technical universities.			
3.3.3	Develop e-commerce skills units in IT firms in Myanmar. The skills units would be responsible for selling e-commerce solutions into the business community in Myanmar. Each skills unit would develop and maintain practical experience of implementing e-commerce and of providing on-going support. The e-commerce units would be staffed with suitably qualified staff and would form relationships with international e-commerce application vendors for ease of implementation.	At least three IT firms has established a relationship with one or more e-commerce applications vendor by 2021.			

4.4 Logistics and trade facilitation

E-commerce is reliant on warehousing, picking and packing of goods to be distributed and on delivery services. These services rely on good roads and other infrastructure. Myanmar has a growing metalled road network, enabling postal services and a courier service able to distribute goods nationally. The development of this road network will continue to be of importance.

Postal and courier services have developed rapidly in recent years following deregulation that has enabled new businesses to enter the market. As a consequence, e-commerce packages can be delivered reliably across much of Myanmar. Nevertheless, motorbikes are not permitted in certain cities with the result that messenger and courier services have to use cars or vans for collection and delivery. These larger vehicles are often delayed by congestion. The strategy therefore calls for a removal of this restriction at least for these two uses.

Warehousing is needed in convenient locations for efficient distribution. A network for warehouses for shared use by MSMEs as well as warehouses for large operators that may want a dedicated facility. This warehousing needs to:

- Enable rapid truck loading and unloading;
- Storage for hundreds of thousands and potentially millions of SKU;
- For shared facilities, the ability to serve hundreds and eventually thousands of e-commerce businesses;
- Facilities for packing goods for delivery to customers, for simple assembly and for cutting individual pieces for sale from continuous strips of material;
- Departure points for multiple courier and transport services;
- In large warehouses, computer-based SKU tracking from point of entry to packing facility and from packing facility to departure and a picking system that enables SKUs to be accessed quickly and then optimally routed to packing facility and to departure point.

Goal 4.1: A road network, courier and other delivery services, warehousing and fulfilment services that enable e-commerce ventures to deliver products anywhere in the country efficiently and at low cost.

E-commerce generates a large number of individual packages. Many goods that will be sold to consumers are imported.

Goal 4.2: Customs processes and trade agreements that enable the import and export of high volumes of packages as individual packages or in a courier's consignment with minimum delay and in a consistent manner regarding duties and type-related actions.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 4.1: A road network, courier and other delivery services, warehousing and fulfilment services that enable e-commerce ventures to deliver products anywhere in the country efficiently and at low cost.					
4.1.1	Strengthen the operational capability of Myanmar Post to support e-commerce and ensure operational efficiency of the postal network to facilitate e-commerce inclusion across the whole country.	Increased e-commerce inclusion for all citizens and businesses. Strategic positioning of Myanmar Post, improvement in the operational efficiency of the Myanmar Post, and the sustainability of the universal postal service.	Medium	MoTC, MoC, Donors, Myanmar Post, UPU	
4.1.2	Foster development of partnerships between private sector couriers and Myanmar Post, to strengthen Myanmar's logistics and technology infrastructure.	Postal sector is modernized ensuring broader options for shipment of parcels outside urban centres, reaching new segments of population currently inaccessible.	Medium	Myanmar Post, MoTC, B4ETD, ESCAP	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
4.1.3	Full implementation of Myanmar Post's IT systems to enable end to end parcel delivery services for domestic and international parcels including tracking and tracing. This will involve the deployment of IT at all post offices and agents.				
4.1.4	Develop Myanmar Post to support small parcels for cross-border e-commerce, including the adoption of a self-declaration scheme for customs duties, and easy–export / easy-import through the Post that targets MSMEs across the country, including rural areas.	Increased exports and imports of small parcels for low value items from Myanmar MSMEs thanks to lower prices and simplified export and import processes offered by Myanmar Post.	Medium	Myanmar Post, MoC, MoTC, Myanmar Customs, UNCTAD, WB, UPU	
4.1.5	Review actual constraints for development of quality logistics services for last-mile delivery in Myanmar and impact assessments of opening sector to more competition.	Informed negotiations at ASEAN level and revised criteria for the market entry of foreign logistics providers for last-mile delivery services.	Medium	MoTC, WB, B4ETD, UPU	
4.1.6	Develop a street address and postal code system and increase "findability". Digital maps of Myanmar are available. A national agreed postal code system is required to identify small numbers of properties. The postal codes should then be embedded in the digital maps so that efficient collection and delivery services can be provided.	Delivery time and prices are reduced, e-commerce gains popularity outside urban areas.	High	Myanmar Post, MoTC, UPU, B4ETD	
Goal 4.2: Customs processes and trade agreements that enable the import and export of high volumes of packages as individual packages or in a courier's consignment with minimum delay and in a consistent manner regarding duties and type-related actions.					
4.2.1	Accelerate implementation of efficient and streamlined clearance procedures by Customs and other Government agencies involved in the import	The improvements in trade facilitation for traditional trade act as positive externalities for	Medium	MACCS, MoTC, JICA, WB,	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	and export of goods, particularly referring to the implementation of the UN Framework Agreement on Facilitation of Cross-border Paperless Trade in Asia and the Pacific and the WTO TFA obligations (in particular, address issues in customs valuation procedures that is consistent with WTO Customs Valuation agreement and seek assistance to implement Article 8 on Expedited Shipments in TFA).	the clearance of goods ordered through e-commerce means.		UNCTAD, UPU, ESCAP	
4.2.2	In the context of the recently signed statement on e-commerce at the WTO MC11, implement a training programme for negotiators on e-commerce-related matters (including ITA, TISA, RCEP and ATISA).	Myanmar obtains better deals in current and future free trade agreement negotiations and use its experience under RCEP to become more proactive on e-commerce among LDCs.	Low	MoC, FERD, MoTC, MoPF	
4.2.3	Coordinate with other Asian LDCs to request the non-imposition of tariffs on low value shipments (de minimis) contracted by e-commerce by MSMEs in LDCs (in particular for RCEP negotiations and discussions with the WTO).	Increased exports of "Made-in-Myanmar" products and services to niche markets in developed countries, including to Myanmar diaspora overseas.	Medium	MoC, MoPF, Myanmar Customs, Cambodia/ Laos Commerce Ministries, WCO	

4.5 Payment and financial services environment

Payments

E-commerce relies on financial services. In a mature e-commerce environment:

- Consumer payments are generally made at a distance when the goods or services are ordered. Cash on delivery, the prevalent method of payment in Myanmar, is inefficient and leads to lost sales; such payment at a distance will use an electronic payment service such as mobile money, payment card or bank transfer.

- Business payments may occur at the time of goods or services are ordered or in accordance with contract terms between the buyer and the seller; like consumer payments, such payments by business are now made using an electronic payment service;
- For digital services such insurance and other financial services, travel tickets, videos and films, where the service is completed digitally, there is no opportunity for cash on delivery, hence electronic payments are a requirement.

Therefore, e-commerce requires banks and other financial services businesses to offer a variety of electronic payment services, for those services to interoperate, so that a seller does not have to have an account with every service, and for the electronic payment services to be fully integrated with other financial products the bank offers. This product integration is important so that a business can transfer funds it receives through a payment service into its bank account.

E-commerce wholesalers and retailers will need to add electronic payments to their current payment methods. They will need to able to accept payments from a comprehensive set of payment methods, including all mobile payment services, debit cards and credit cards and they will need bank accounts integrated with the electronic payment service used so that payments can be made to the e-commerce business. The banking and payment services sector will need to be able to advise businesses and consumers about the electronic payment services that they can use and how they are integrated into the other financial products that they use.

Payment card services are already available, but some work is needed to ensure that any payment card can be used for online payments. The use of cards for larger payments should become common as consumers' confidence in e-commerce grows. Mobile payments are likely to be the most prevalent of all payment types in Myanmar and will be particularly useful for small payments. It is important that such payments have low charges and are available to all. Therefore, the following goal for the financial services sector should encompass the requirement for service ubiquity and the ability of e-commerce businesses to accept electronic payments.

Goal 5.1: A payments system that enables electronic payments to be made anywhere there is a mobile network that is available to all and used by a majority of people aged over 15 years of age.

This goal will be realized through CBM-NET Phase II, extension of the digital ID card to cover all citizens, and the financial inclusion strategy. However, the development of Central Bank infrastructure must be coupled with the development of products and services, and their customer marketing and support services within the commercial banking sector. Therefore, the actions under Goal 6 of this e-commerce strategy cover the actions to be taken by commercial financial institutions in delivering commercial services for consumers and e-commerce merchants as well as those of the Central Bank of Myanmar.

Business financial support

Many businesses rely on loan finance for day to day working capital and in part to expand. Businesses that are starting to trade using e-commerce are likely to need to invest in new facilities and staff, and will need to develop online catalogues and other tools to support their e-commerce activity. While not a high cost to a business, it is one that may be best met through loan financing. The absence up until now of a credit bureau has made such financing difficult to resolve, and may have also increased costs of loans, since the lender would not have a clear understanding of the risks involved.

Further, banks and other financiers need to understand the e-commerce opportunities and pitfalls in order to evaluate investment risk. In Myanmar, that understanding will be in short supply in the traditional banking sector.

Therefore, there is a requirement for:

> **Goal 5.2: A financial services sector that is fully able to invest in e-commerce businesses with full knowledge of the risks and opportunities arising.**

Relationship to other strategies

In the Myanmar context, these requirements entail the implementation of the CBM-NET Phase II, This will ensure the interoperability of payment services of all kinds, and the integration of these products with related financial products. The requirements also entail that the Financial Inclusion Roadmap is followed so that financial services are available in rural areas and a credit bureau is established. However, in addition, there is a need for training and support for staff in the financial services sector so that they are able to advise customers about suitable financial services and to enable them to evaluate investment risk and opportunity.

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 5.1: A payments system that enables electronic payments to be made anywhere there is a mobile network that is available to all and used by a majority of people aged over 15 years of age.					
5.1.1	Establishment of a digital identity for everyone in Myanmar. A digital identity is already needed to access many services including digital financial services. However, there are particular issues relating to the extent of the roll out of the Digital ID card and pre-registration of mobile phone SIMs, which are often used to establish identity. Therefore, several actions are needed.	Universal access to financial services. Access to financial services by individuals in border areas and other remote areas.	High	MoLIP in conjunction with the Norwegian Refugee Council	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	1. Roll out the Digital ID card to all people resident in Myanmar so that they have the possibility of access to financial services. This action is a completion of the project already underway through the MoLIP. 2. End SIM pre-registration or use another factor for identification for mobile wallets.				
5.1.2	Update the Mobile Financial Services Regulation to clarify the definition of a mobile wallet. The definition does not, currently, include KYC customer verification. This means that the size of payment that can be made using mobile wallets is limited. Inclusion of KYC customer verification would enable it to be used for larger payments, and to enable merchants to use mobile wallets	Further acceptance of mobile wallets as a means of paying for goods and services.			
5.1.3	Implement CBM-NET Phase II	The following will be available: 1. Fully integrated and interoperable payment services and accounts with banks and other financial institutions, enabling:	High	CBM MPU All banks and other financial	CBM-NET II plan

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
		2. Mobile money payments into accounts with banks and other financial service businesses; 3. Credit and debit card payments including MPU's ATM/debit card; 4. Inter-bank money transfers and payments at a national level, and at an international level through participation in the Asian Payment Network; 5. Inter-bank settlement.		services businesses	
5.1.4	Implement the Financial Inclusion Roadmap	1. Continued extension of rural availability of financial services through mobile financial services, recruitment of agents, and awareness and skills training around mobile financial services for prospective users of such services. (check that this action is in the Roadmap) 2. Interoperable and integrated digital financial services will be established through Digital Financial Service partnerships between financial services businesses. 3. State owned banks will provide banking services in rural areas.	High	CBM	Financial Inclusion Roadmap
5.1.5	Reducing mobile payment service charges so that mobile money can be used for micro payments.	Mobile payment accounts can be used to pay bills and transfer money to any other account through the MPU switch and CBM-NET. Charges levied on mobile money transactions are cost oriented.	High		
5.1.6	Streamline regulatory environment (licensing included) for providers of financial services and payment service providers at both central and state levels.	Grey zone operations of payment services are discouraged, boosting trust and credibility of other licence providers.			

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
5.1.7	Public institutions promote and support public and private bank investment in technology (electronic clearing and settlement systems, retail real time processing and switching platforms) so that their systems are ready for online payments and online transfers at the domestic and cross border levels via CBM-NET II and the MPU switch.	Banks are able to keep pace with increased demands for electronic payments for e-commerce both domestically and cross-border.	High	CBM MPU MoF	
5.1.8	Commercial banks, state owned banks and other financial institutions implement digital technology and services to enable electronic payment services in conjunction with CBM-NET II and the MPU switch	Comprehensive availability of digital financial services including interoperable and fully integrated electronic payment services through all banks and financial institutions that offer commercial banking services.	High	Commercial banks, state owned banks, other financial institutions, CBM, MPU	CBN-NET II
5.1.9	Roll out awareness and skills training for bank and other financial services providers regarding e-commerce and electronic payments.	Widespread understanding of e-commerce, its value in goods and services distribution chains, and the roll of financial services in e-commerce. An ability to undertake customer awareness and skills training in e-commerce and e-payments services	High	Commercial banks, state owned banks, other financial institutions, CBM, MPU	CBN-NET II
5.1.10	Launch awareness campaigns:	Increased confidence and adoption of cashless transactions by merchants and consumers.		MoC Commercial Banks	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	• To educate merchants on the value of cashless payments and the costs of handling cash • To educate consumers on the use of electronic payments and the benefits that arising.				
5.1.11	Myanmar Posts to introduce a financial services service portfolio in accordance with Universal Postal Union guidance. Use the postal network with its unique reach in remote and rural areas to enable financial inclusion as a provider of financial services, especially of digital financial services (including postal payment services) and ensure its operational readiness to provide them.	Increased access to financial and payment services through digitization, partnerships with banks and other financial institutions. Post as a unique institution providing both the financial and logistics channels for the population and SMEs especially in rural areas.	Medium	Myanmar Post Office Universal Postal Union	Financial Inclusion Roadmap
5.1.12	Government to increase adoption of electronic means of payments to public employees	E-payments and e-bank savings accounts for civil servants, the military and pension recipients boost banked population and increases confidence in online payment methods.			Start / continue such programmes
5.1.13	Introduce online tax payments • Revise the regulatory environment for taxation that enables electronic tax payments. • Integrate the tax payment system into CBM-NET	Increased electronic payments (using e-wallet, mobile payments and e-banking). Improved tax revenue collection at Central and State levels. (It is currently possible to pay tax online using an MPU card. But corporate MPU cards may not be available.)	Medium	MoF	

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	enabling tax payments by all forms of electronic payment. • Train tax officials in electronic tax payments so that they can adopt the systems and advise taxpayers about the necessary steps for adoption. • Publish APIs that enable tax payments by businesses automatically from their IT systems. • Create an awareness programme to publicise the opportunity to pay taxes electronically.				
Goal 5.2: A financial services sector that is fully able to invest in e-commerce businesses with full knowledge of the risks and opportunities arising.					
5.2.1	Implement the Financial Inclusion Roadmap (See also 6.1.3)	1. The Credit Bureau will be established enabling improved credit checking necessary for loan authorisation, leading to improved access to loan-based funding by businesses seeking to invest in e-commerce. 2. Micro-Finance regulation will be reformed leading to an ability for micro-financing institutions to take deposits.	High	CBM MoF	Financial Inclusion Roadmap
5.2.2	Develop a central register of businesses with legal authority to maintain information about the identity of major shareholders,	It is possible to: identify Myanmar firms, evaluate their financial probity, identify their major shareholders and directors, and determine business addresses.	High	MoC	Financial Inclusion Roadmap

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
	trading history and financial probity.	The availability of this information in accordance with appropriate law or regulation will increase trust in e-commerce.			

4.6 Legal and regulatory framework

E-commerce introduces a new channel to market which has characteristics notably different from traditional commerce. Commercial law often fails to cover specific factors arising from the lack of face to face contact between the buyer and the seller, Such trading at a distance requires additional mechanisms to establish trust between the buyer and seller. E-commerce law provides that trust. Further, e-commerce products may include digital media which is easy to copy even with technical safeguards in place. Therefore, copyright protection and intellectual property rights need to ensure that rights ownership is sustained even through digital trades and delivery mechanism. A lot of work has been done internationally and by individual countries in each of these areas. It is important that Myanmar keeps in step with the very best of this law, since to do otherwise would create risk that may damage the development of e-commerce. The outcome of revision of the legal and regulatory framework of commercial law to accommodate e-commerce has been summarised in two complementary goals:

Goal 6: A legal and regulatory framework for e-commerce that acts as a foundation to establish trust by consumers and businesses in e-commerce businesses.

Goal 6.1: Myanmar's legal and regulatory framework for e-commerce is fully aligned with international commitments made under different fora.

In line with AEC and RCEP commitments, Myanmar needs to accelerate work on improving the framework for the dissemination and adoption of both ICT and services that are seen as essential to promoting the adoption of e-commerce. There are targets on this in ASEAN strategies of development. Duplications, overlaps among existing legal texts, overlaps exist among Government organizations. This needs to be addressed in priority to create a robust and secure e-commerce legal ecosystem. Last, outdated business and trade-related laws affecting the speed of modernization of the economy should be updated and be made compatible with digital economy aspirations.

Goal 6.2: Consumers, merchants and business online, data, transactions and Intellectual Property are protected by law.

Current adoption of e-commerce is limited due to repeated concerns by merchants and customers alike not addressed in current laws and regulations. Adjusting business related laws to the realities and operations of online business will likely accelerate adoption, trust and confidence of both merchants and consumers. The Government has ambitious plans for setting up consumer protection and competition commissions. The work of these bodies, when addressing specific online fraud and abuse, will be made easier by having robust laws and regulations on place, inspired by best practices from the region and aligned with commitments made in regional trade agreements.

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
Goal 6.1: Myanmar's legal and regulatory framework for e-commerce is fully aligned with international commitments made under different fora					
6.1.1	Finalize and enact Myanmar's cyberlaw (with laws on e-Government, e-commerce and cybersecurity), and issue implementation decrees.	Myanmar's e-commerce ecosystem aligned with AMS, providing visibility and predictability for domestic and foreign investors.	High	MoC, MOTC, WB, USAID	DER 1.2 Digital Transformation and Digital Trade, 1.2.3 Designing the law, regulations and policy in order to transform the digital economic system successfully. MSDP Strategy 1.4: Enhance good governance, institutional performance and improve the efficiency of administrative decision making at all levels MSDP Strategy 3.3 Provide a secure, conducive investment enabling environment which eases the cost of doing business, boosts investor confidence and increases efficiencies
6.1.2	Update existing trade-related laws (Sales of Good Act, Contract Act, Company Law, Taxes stamps) to make them compatible with e-commerce and other online business activities.	Breaches and loopholes in Myanmar legal and regulatory systems are removed, allowing for migration from offline to online of domestic and foreign-owned businesses.	High	MoC, MOTC, ADB	DER 1.2 Digital Transformation and Digital Trade, 1.2.3 Designing the law, regulations and policy in order to transform the digital economic system successfully. MSDP Strategy 3.3 Provide a secure, conducive investment enabling environment which eases the cost of doing business, boosts investor confidence and increases efficiencies

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
6.1.3	Align and keep Myanmar laws and regulations harmonized with the country's international commitments, with a single focal point for tracking and notifying Myanmar's progress.	Level playing field between domestic and foreign investors increases Myanmar's attractiveness as an investment destination, especially compared to other AMS.	Medium	MoC, MoTC, MoPF	MSDP Strategy 1.4: Enhance good governance, institutional performance and improve the efficiency of administrative decision making at all levels
6.1.4	Start dialogue with private sector and ASEAN partners on taxation of e-commerce and online activities.	Transition towards taxation is transparent, participative and predictable.	Medium	MoC, CBM, MoPF	
Goal 6.2: Consumers, merchants and business online, data, transactions and Intellectual Property are protected by law					
6.2.1	Ensure all residents have a digital identity card that provides them with the identity necessary for online commerce, electronic payments, starting a business and access to government services.	Increased confidence of buyers and sellers transacting online, better effectiveness for redress and complaint mechanisms, reduced informality of the sector.	High	MoI, MoHA, CBM, State and City Councils	
6.2.2	Update and upgrade existing consumer protection & consumer rights laws to include online consumer protection and digital rights.	Increased confidence of buyers and sellers transacting online as processes for arbitration and redress mechanisms are publicized and enforced.	Medium	MoC, UMFCCI	DER 1.2 Digital Transformation and Digital Trade, 1.2.3 Designing the law, regulations and policy in order to transform the digital economic system successfully. MSDP Strategy 1.4: Enhance good governance, institutional performance and improve the efficiency of administrative decision making at all levels
6.2.3	Enforce competition law in the e-commerce industry by ensuring competition law includes e-commerce activities.	Level playing field between formal and informal sectors and between domestic and foreign investors.	Medium	MoC, UMFCCI	DER 1.2 Digital Transformation and Digital Trade, 1.2.3 Designing the law, regulations and policy in

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
					order to transform the digital economic system successfully.
6.2.4	Formalize and structure public-private dialogue on e-commerce legal and regulatory development in Myanmar, to include all relevant stakeholders.	Increased industry inputs into and support to legal and regulatory framework development and update, ensure laws and regulations are supportive and not obstructive or counter-productive before they are enforced	Medium	MoC, UMFCCI, DEA, ECAM, Business associations	DER 1.2 Digital Transformation and Digital Trade, 1.2.3 Designing the law, regulations and policy in order to transform the digital economic system successfully.

4.7 E-commerce skills development

As a new channel to market, the availability of relevant skills in e-commerce is limited. There will be a need to develop familiarity and understanding of e-commerce amongst several groups of people:

- Businesses intending to buy and sell using e-commerce;
- The tech sector, particularly those businesses that are hosting e-commerce services;
- Courier and postal operators;
- The financial services sector, since that sector will need to assess e-commerce business proposals;
- The legal profession and government officials, since they will be concerned to develop and apply e-commerce associated law.

Achievement of the following goals associated with e-commerce skill development will enable e-commerce businesses to develop and operate successfully. These goals are related to particular goals in the Digital Economy Roadmap and the Myanmar Sustainable Development Plan associated with the development of digital skills, encouragement of creativity and innovation and encouragement of digital trade.

Goal 7.1: Myanmar's E-commerce and Digital Economy Curriculum are aligned with industry's needs

Adjusting education curricula to new demands from the economy and businesses always take time. Myanmar's education system, especially tertiary education and vocational training is struggling to adjust to market needs. Companies cannot hire ICT graduates and make them operational immediately, leaving businesses to invest in on the job training schemes, which they may be reluctant to sponsor. Aligning education curricula, syllabus with industry needs will help generate employment in services industry and will reduce the costs of hiring for companies. It is however critical that this is not done in isolation, but involve businesses, business associations and leading innovation hubs, across the country.

Goal 7.2: Digital skills and knowledge enhancing programmes are available to all segments of the digital economy actors

Several segments of the Myanmar e-commerce ecosystem, or niches, are benefiting from training and education allowing them to adopt or embrace new online business models and grab opportunities. Efforts should be made to bring knowledge and skills to masses, through programmes addressing different groups, before they can be mainstreamed in the education and vocational systems. Programmes targeting the youths, women entrepreneurs and entrepreneurs outside Yangon should be prioritized, with co-funding of PPP options.

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
Goal 7.1: Myanmar's E-commerce and Digital Economy Curriculum are aligned with industry's needs					
7.1.1	Support the upgrade of public tertiary education providers' curricula to include marketable knowledge and skills.	Apps development, content management related curricula popular among ICT-savvy youth are aligned with industry's needs. Increased marketability of young ICT graduates	High	MoE, MCF/MCPA, DEA	DER 5.1 Digital Skills and Inclusion, 5.1.1 Organize the lecture of the digital lessons for the primary, middle and high school students to use the internet safely MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy DER 5.1 Digital Skills and Inclusion, 5.1.8. Arrange the awareness trainings to be skillful in digital technology for youths and to understand the basic digital knowledge for public. DER 5.2 Digital Skills and Inclusion, 5.2.3 Update the Digital and Technological learning ability

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
					of the state schoolteachers with the Training of Trainers program
7.1.2	Enhance dialogue with leading domestic and foreign chambers of commerce and business associations dedicated committees.	Reduce skills gaps between leading investors (MNO, fintech, marketplaces), recruiters and tertiary, vocational education bodies	Medium	MoC, MoTC, UMFCCI, MCF, DEA, ECAM	None
7.1.3	Develop the capacity of e-commerce service sector and enterprises on advanced skills (researching product and market opportunities, creating and managing online inventory, integrating online payment solutions, proposing logistics options, handling customer orders and service).	New, qualified jobs are created in new services sub-sectors	Medium	MoC, UMFCCI, EUROCHAM, AMCHAM, MCF, DEA, ECAM	MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy DER 1.1 Digital Transformation and Digital Trade, 1.6: Encourage to upcoming the technical work, digital platform and application in local
7.1.4	Support efforts to develop digital skills content (e.g. short tutorial-style videos), which can be disseminated to the public via social media or other channels.	Use and trust in e-commerce and other online platforms accessible to a wider audience	Low	Telecom operators, leading e-commerce marketplaces	MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy DER 1.1 Digital Transformation and Digital Trade, 1.6: Encourage to upcoming the technical work, digital platform and application in local DER 5.1 Digital Skills and Inclusion, 5.1.8. Arrange the awareness trainings to be skilful in

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
					digital technology for youths and to understand the basic digital knowledge for public. DER 5.2 Digital Skills and Inclusion, 5.2.1 Implement the Digital Content innovation in Myanmar language and ethnic language and provide the Local Content innovation widely.
Goal 7.2: Digital skills and knowledge enhancing programmes are available to all segments of the digital economy actors					
7.2.1	Encourage Women-focused Entrepreneur Programmes	Increased women-owned business transition from offline to online, informal sellers listing on marketplaces and digital financial inclusion.	High	MoC, UMFCCI, MWEA, DEA, ECAM	MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy
7.2.2	Develop awareness raising programmes on the basics of e-commerce for merchants (such as the availability and requirements to access e-commerce platform solutions, mobile and cashless payment solutions, and providing adequate online consumer protection).	Increased confidence among merchants for e-commerce leading to an increase in online transactions.	High	MoC, UMFCCI, MWEA, DEA, ECAM	MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy DER 1.1 Digital Transformation and Digital Trade, 1.6: Encourage to upcoming the technical work, digital platform and application in local
7.2.3	Create partnerships between public institutions Youth Lab / Accelerator Lab / Incubators, including outside Yangon	Promising tech start-ups and business ventures are supported in their transition to becoming SMEs and registering formally.	Medium	UMFCCI, EUROCHAM, AMCHAM,	DER 5.1 Digital Skills and Inclusion, 5.1.2 Open the Digital Community Center in State and

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
				MCF, DEA, ECAM, State and Local Councils	Region and 5.1.3 3. Open the innovation Center in City and update the creative ability of the youths and universal students by celebrating the technology and innovation Competitions DER 6.2, Digital Innovation, 6.2.2 2. Open the incubation center acceleration center and innovation center for new technology MSDP Strategy 3.7 Encourage greater creativity and innovation which will contribute to the development of a modern economy

4.8 Access to finance and start up support

Finance and start up support for e-commerce businesses is necessary for a number of reasons:

- E-commerce attracts entrepreneurs who are likely to start with a business proposal but may lack the funds and expertise to turn the proposal into a business;
- Existing wholesalers and retailers who wish to diversify into e-commerce may require finance but will often require expertise in developing an e-commerce business;
- Tech companies may need finance to undertake the development of e-commerce applications.

Such finance and support need to be aimed at tech companies and in addition at companies that use technology to carry out their business. Finance, particularly of e-commerce start-ups rather than tech companies, will need to meet the requirements of micro businesses as well as small and possibly medium sized businesses. Many micro businesses will have relatively modest funding requirements, and hence special funding mechanisms may be of benefit to such businesses.

As a consequence, the strategy aims at achieving two complementary goals in this area which are related to the Myanmar Sustainable Development Plan.

Goal 8.1: Financial institutions have dedicated service and products for the tech start-ups and e-commerce players

The high risk of doing business in Myanmar has encouraged banks to lend on short terms -one year- which limits credit as a useful source of investment capital; tech start-ups are particularly affected as banks don't understand their business models. Myanmar financial institutions and SMEs face many challenges typical of developing economies: lack of financial service sophistication and high collaterals. Increasing participation of foreign-owned banks, like in neighboring countries will spur innovation, increase competition and ease access to finance for start-ups and e-commerce firms.

Goal 8.2: Micro-entrepreneurs have been financially digitalized

Costs of doing business and costs of access to financial payment means and loans has remained consistently difficult in Myanmar. However, regulatory developments in the past few years has seen very promising development in the fintech industry, resulting in more electronic payment solutions offered to merchants, provided by telecom operators and non-financial payment service providers. Accelerating adoption of mobile payment, increasing digital financial literacy will increase efficiency, decrease costs of handling money and improve Myanmar's status with anti-money laundering bodies, as transparency will increase through tracing of payments.

Goal 8.3: Venture capital and risk capital are the main source of financing for e-commerce and tech start-ups

Faced with multiple access to finance challenges, businesses have found partial solutions through support and investments by venture capitalist and business accelerators, that have grown rapidly. In general, early stage tech investing is moving on the right trajectory: tech start-ups successfully attracted seed funding and have therefore increasing access to larger amount of capital from a growing domestic venture capital scene. This still remains limited, not financially sustainable and happening outside Government intervention. Enhancing venture capital and risk capital will help bridge the financing gaps while commercial banks get up to speed with financing needs, by developing ICT / tech start-ups business friendly products and services.

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
Goal 8.1: Financial institutions have dedicated service and products for the tech start-ups and e-commerce players					
8.1.1	Improve credit information and access to the information provided by the newly founded Myanmar Credit Bureau	Better and increased access to credit for tech entrepreneurs, e-commerce vendors, marketplaces.	High	MCB, CBM, Commercial Banks, ADB	MSDP Strategy 2.1 Effectively manage the exchange rate and balance of payments

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
8.1.2	Broaden the scope of foreign invested banks should improve SME access to credit once these measures have been implemented.	Diversified products and increased competition benefits the entrepreneurs, e-commerce vendors, marketplaces, while costs of access to finance decreases	Medium	MCB, CBM, Commercial Banks, ADB, IFC	MSDP Strategy 2.1 Effectively manage the exchange rate and balance of payments
8.1.3	Banks to invest in training dedicated staff in digital economy, tech start-up finance needs and business operations	Improved understanding of the digital economy, start-ups and e-commerce in the banking and MFI sector	Medium	MCB, CBM, Commercial Banks, ADB, IFC	
Goal 8.2: Micro-entrepreneurs have been financially digitalized					
8.2.1	Accelerate measures to improve financial inclusion, especially for youth and women, by encouraging banks to develop products and allowing PSPs to offer innovative products.	Diversified cashless payment and financing solutions (e.g. micro-savings by fintech and banks) available to all segments of population, based on financial means.	Medium	MoPF, CBM, MCB, CBM CBM, IFC, ADB	
8.2.2	Provide technical assistance and financial literacy training to firms (especially to MSMEs) in order to enhance their capacity to develop and present bankable proposals.	MSMEs wishing to move products and services offering online have the capacity to successfully apply for a loan and effectively utilize loans for the growth of their businesses.	Medium	UNCDF, IFC, MoPF, MoI, CBM, IFC, ADB	
8.2.3	Implement a mechanism for cash flow financing of e-commerce merchants: enable advance payment to be received by small merchants on receipt of order.	Cash flow financing facility are available to formalized businesses	Medium	UNCDF, IFC, MoPF, Commercial Banks, Fintech	
Goal 8.3: Venture capital and risk capital are the main source of financing for e-commerce and tech start-ups					

No.	Indicative action	Expected outputs	Priority level	Potential support by:	Related strategies
8.3.1	Increase awareness on incubators, business accelerators and venture capitalists among MSMEs, through business associations and targeted information campaigns.	Diversified and innovative sources of funding for MSMEs and entrepreneurs with ICT and e-commerce ventures projects.	High	MoC, MoI, MYEA, business incubators, business associations	
8.3.2	Increase availability or incubators, venture capital service provision outside Yangon.	Tech start-ups and e-commerce businesses can offer services outside Yangon, growing local ecosystems and offering more options for local consumers	High	MoC, MoI, MYEA, business incubators, business associations, local state or city councils	
8.3.3	Support hubs and acceleration programmes towards financial self-sustainability, through financial support from development aid or "boot strapping" e.g. small grants, scholarship for key staff, consulting activities, facilities provision and reciprocal 'in kind' arrangements with service providers.	Hubs and acceleration programmes are able to mentor increased numbers of start-ups and provide financial means. Their number increases, with several supported solely by Government or domestic private sector.	Medium	MoC, MoI, MYEA, business incubators, business associations, DACU	

4.9 Trade agreements and other international agreements

A successful e-commerce strategy seeks to address all concerns in the e-commerce chain: establishment of business, setting e-payment systems, product delivery (be it domestic or cross-border), and aftersales services. Trade agreements can play an important role in harnessing the potential of e-commerce. They are one of the instruments available to Governments to pursue new market access opportunities and welcome the goods and services of new businesses to the country. Finally, trade agreements can include measures to promote cooperation among the Parties.

Myanmar should account for trade policy commitments that it has made within international trade agreements while pursuing complementary e-commerce reforms. It should remain mindful of the level of commitments that it is going to make under on-going trade negotiations such as the Regional Comprehensive Economic Partnership (RCEP) agreement and the E-commerce Joint Statement Initiative (JSI) negotiations. Further, Myanmar should be mindful of potentially inadvertent impact of related commitments that it has taken under the WTO General Agreement on Trade in Services (GATS) and the ASEAN services agreements. Devising proactive trade policy objectives aimed at enhancing e-commerce can assist Myanmar-based businesses, including MSMEs, service ASEAN and global markets.

By developing a comprehensive and coherent trade policy relating to e-commerce, Myanmar will also be supporting its efforts to achieve Goal 3 of the Sustainable Development Plan and align with and provide support to achieving the short- and long-term goals set out under Area 1.1 and Area 1.2 dealing with Digital Transformation and Digital Trade under the Digital Economy Roadmap. More specifically, an E-Commerce Strategy for Myanmar should include the following goals:

Goal 9.1: Key trade policy objectives that Myanmar will pursue in various negotiating fora to enhance e-commerce opportunities are identified

Goal 9.2: Domestic reforms complementary to Myanmar's existing trade commitments relating to e-commerce are prioritized

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
Goal 9.1: Key trade policy objectives that Myanmar will pursue in various negotiating fora to enhance e-commerce opportunities are identified					
9.1.1	Develop strategic trade policy objectives relating to e-commerce that are aligned to Myanmar existing regional commitments, affected through RTAs and intra-ASEAN agreement, and that Myanmar will pursue in ongoing and future trade negotiations.	The technical capabilities of trade negotiators and other relevant government officials to develop Myanmar's trade policy positions related to e-commerce are enhanced. Coherent and coordinated negotiating positions will strike a balance between market access opportunities for domestic e-commerce firms and the interests of other industries and consumers for attracting innovative firms to Myanmar. MoC as the lead for e-commerce negotiations is ably supported by the other Ministries, regulating	High	MoC	**Strategic Outcome 2, National Export Strategy:** Engage in FTA negotiations (e.g. RCEP) and build capacity in trade negotiation

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
		and other government entities with a mandate related to e-commerce development.[6]			
9.1.2	Consistent progress is made towards creating deeper-integration with the ASEAN-region as well as the global economy through RTAs and negotiations at the WTO. These efforts may go beyond e-commerce chapters/provisions of trade agreements and will strengthen Myanmar's position as an open and inclusive market. Gains from existing integration arrangements will be pursued as well as mutually beneficial relationships with new strategic trade partners.	Intra-ASEAN agreements and RTAs are reviewed to ensure that they remain relevant and responsive to the needs of businesses operating in Myanmar, especially the MSME sectors. Strategic engagements with non-RTA partners are enhanced to pursue beneficial economic partnerships. Myanmar's engagement in all trade fora (multilateral, regional and bilateral) is strengthened.	Medium	MoC MoTC MoFA MoPF Departments: Information Technology and Cyber Security Department, Postal and Telecommunication Department, Myanmar Post, Myanmar Customs, Department of Trade, Accounts Department, Cyber Crime Division, Myanmar Insurance, Monetary Affairs Policy	**Strategy 3.4.4 of the Sustainable Development Plan:** Conduct tariff rationalization, including to support the ASEAN Trade in Goods Agreement (ATIGA)

[6] See also, UNCTAD, Myanmar Rapid e-Trade Readiness Assessment, p. 9

No.	Indicative action	Expected outputs	Priority level	Supported by:	Related strategies
9.1.3	Strengthen public-private sector cooperation and stakeholder dialogue by improvin institutional processes and making them effective in arriving at a sound domestic positions on topical issues dealing with e-commerce negotiations.	Appropriate institutional frameworks are developed to engage with all relevant actors.	High	MoC	**Strategy 3.2.5 of the Sustainable Development Plan:** Support the emergence of inclusive business and trade associations, representative employers' organisations and trade unions. **Pillar 3, Strategic Outcome 2 of the National Export Strategy:** Empowered local firms join regional and international value chains.
Goal 9.2: Domestic reforms complementary to Myanmar's existing trade commitments relating to e-commerce are prioritized					
9.2.1	Prioritize domestic reforms supportive of e-commerce development (including the ongoing drafting and/or updating process of certain domestic laws) which account for Myanmar trade commitments under the ASEAN FTAs, intra-ASEAN agreements such as the ASEAN Agreement on Electronic Commerce, as well as AFAS and ATIGA.	The centrality of ASEAN and other regional commitments in Myanmar's laws is entrenched while provisions suited to the domestic context are retained. Regional regulatory coherence is promoted, resulting in greater market access and increasing use of e-commerce.	High	MoC MoTC MoPFI MCIT	**Strategy 3.4.11 of the Sustainable Development Plan:** Develop a comprehensive trade policy to provide the basis for efficient and effective trade negotiations at bilateral, regional and multilateral levels

Annex 1: Relationships of the e-commerce strategy with higher level plans

1. RELATED TO THE COVID-19 ECONOMIC RELIEF PLAN

The relationship between the e-commerce strategy and the COVID-19 Economic Relief Plan are described below by Economic Relief Plan goals as applicable. Many actions applicable to all businesses are included in the Economic Relief Plan. This paper focuses on those particularly relevant to e-commerce.

1.1 Goal 5: Promoting innovative Products and Platforms; Strategy 5.1: Promote Innovative Products

The measures under the Relief Plan are directly relevant to e-commerce development and will ensure an early start to a number of measures in the e-commerce strategy. These include:

- Action 5.1.1 (a) intended to promote the use of mobile financial payments services, with government use of such services wherever feasible;
- Action 5.1.1 (b) intended to ensure that e-commerce and social commerce service providers only accept electronic payments;
- Action 5.1.2 which promotes usage of e-commerce and social-commerce systems by (a) encouraging retail businesses to make use of existing local and overseas e-commerce or social commerce websites, (b) promoting delivery and logistics firms to provide delivery services for such businesses, (c) developing a central e-commerce website for business use and (d) initiating a “Challenge Grant” competition amongst Myanmar’s ICT / e-commerce community for innovative ideas to combat COVID-19.

1.2 Goal 6: Healthcare Systems Strengthening

E-commerce may support measures in the Economic Relief Plan associated with the strengthening of healthcare systems, particularly those used in procurement. Other developing countries procure goods and services using e-procurement including for example Botswana.[7]

The Botswana Experience

The Botswana Government has its own e-procurement system that enables it to manage public sector tenders. This Integrated Procurement Management System is operated by the Public Procurement and Asset Disposal Board (PPADB). Prospective government contractors can register online in order to bid for government contracts (online registration system for e-procurement). The system is being extended to enable government contractors to submit tender commitment responses to government through the electronic platform. This is being done with the Ministry of Finance. In July 2019, the system was being tested.

In addition, the Central Medical Store in the Botswana Ministry of Health uses an Inventory Management System to schedule purchases within individual framework agreements, and the Ministry is implementing a system to enable online stores requisitioning. Private health care providers including private hospitals will be able to requisition using this system and will pay for the stores requisitioned.

Such measures are included in this e-commerce strategy to support the purchase and distribution of medical supplies associated with the COVID-19 pandemic and in support of Action 6.1.2:

[7] UNCTAD

"Importation of key medical products", and Action 6.1.4 (b) which is concerned to provide healthcare workers with adequate supplies of protective equipment as practically as possible".

2. RELATED TO THE MYANMAR SUSTAINABLE DEVELOPMENT PLAN

The relationship between the e-commerce strategy and the Sustainable Development Plan are described below by Development Plan goals as applicable.

2.1 Goal 1: Peace, National Reconciliation, Security & Good Governance

Strategy 1.2: Promote equitable and conflict-sensitive socio-economic development through all States and Regions

This strategy is concerned in part with the provision of basic infrastructure and services to local communities through ethnic-affiliated service providers. Basic infrastructure includes electricity, telecommunications and road connections to markets and major cities. The provision of such basic infrastructure in partnership with ethnic leaders and communities is intended to enhance productivity in agriculture and other sectors as well as cultivating a sense of ownership and partnership in the national development agenda. The incubation and unlocking of the potential of MSMEs will be important for income and employment generation.

The role of e-commerce under Strategy 1.2 is to provide a framework for MSMEs from the agricultural, aquacultural and polycultural sectors to connect with markets and major cities. It will do this through focused sector-based initiatives delivered through city and regional hubs.

Such e-commerce initiatives will be addressed through:

- Strategy 1.2.2: Develop and implement sub-national socioeconomic development plans and plans for resource mobilisation with the aim of effective public service delivery at the subnational level. In particular, the development of city and regional e-commerce hubs would fall under this strategy.
- Strategy 1.2.3: Promote and prioritize inclusive growth and job creation in post-conflict and conflict-affected areas to bring about balanced economic development across States and Regions. The individual plans for State and Region e-commerce hubs and the roll out of their services would fall under this strategy.

E-commerce will be supported by:

- Strategy 1.2.4: Strengthen social, economic and physical connectivity in lagging States and Regions with growth/population hubs within Myanmar and regions beyond with the aim of creating balanced economic development across States and Regions (EP Objective 2). This strategy will support the development of e-commerce through improved coverage of telecommunications infrastructure and services and of road links. Therefore, the e-commerce is reliant on actions under this strategy.

2.2 Goal 2: Economic Stability & Strengthened Macroeconomic Management

Strategy 2.3: Increase domestic revenue mobilisation through a fair, efficient and transparent taxation system

It should be noted that this Strategy 2.3 includes a broad range of actions including the expansion of electronic payment system as well as broader initiatives related to tax collection. The growth in e-commerce and migration to formal e-commerce will be supported by the improvements to payment systems being led by the Central Bank of Myanmar. These improvements are addressed through Strategy 2.3.2: Expand electronic payment systems throughout the country led by the CBM. It will be important for these payment systems to fully integrate mobile payment services since mobile networks have wide coverage and have been demonstrated in other countries to provide a cash equivalent that enables rural and remote communities to participate in the economy.

2.3 Goal 3: Job Creation & Private Sector Led Growth

Goal 3 is concerned with the creation of quality jobs and the expansion of the private sector as the engine for economic growth. E-commerce can play an important role in achieving this goal by improving the efficiency of markets and ensuring individual businesses can access markets across Myanmar and internationally to buy and sell goods and services. It can be used to support development in particular supply sectors as well as the retail sector through B2B e-commerce. It will also be used to support the development of small and medium sized enterprises. The support provided by e-commerce in Goal 3 strategies and sub-strategies is described below. The actions are focused on key sectors specified in the Sustainable Development Plan.

Strategy 3.1: Create an enabling environment which supports a diverse and productive economy through inclusive agricultural, aquacultural, and polycultural practices as a foundation for poverty reduction

And:

Strategy 3.2: Support job creation in industry and services, especially through developing small and medium sized enterprises

These sub-strategies are intended to support the overall objectives of achieving:

- Increased productivity and farmers' income (AD SIP Outcome 2)
- Enhanced Market Linkages and Competitiveness (AD SIP Objective 3)
- A robust environment for sustainable trade and investment to grow inclusively (PSD-AP Pillar 3) and
- An enhanced role of SMEs in local, sub-national and regional development (MTP-AFT Pillar 4)

The e-commerce strategy will support the creation of this enabling environment through centralised development of e-commerce applications with roll out through e-commerce hubs specialising in the identified sectors. The hubs will work with e-commerce platform providers and IT firms to develop sector specific e-commerce applications. In relation to the agriculture, aquaculture and polyculture sectors, these will include:

- Information services providing general sector-specific information and information about market prices for sector inputs and output produce.
- E-commerce services to enable businesses to purchase and pay for inputs online with delivery to their locations.
- E-commerce services to enable businesses to sell and receive payments online for their produce with collection of outputs from their locations.
- Support in obtaining access to international businesses that wish to procure produce from Myanmar businesses.
- Other more generalized business and sector specific training online.

These services will be designed for use with devices such as phones and tablets that will be widely available to micro and small firms as well as to larger firms that may have established infrastructure.

While these initiatives will be developed centrally, there will be a need for local delivery to enable and empower local rural and urban communities, ethnic minorities and women, and this local delivery will be provided through the e-commerce hubs.

The e-commerce strategy will therefore support the attainment of the objectives of Strategies 3.1 and 3.2 through:

- Sub-strategy 3.1.3: Create market conditions to enable greater investment in agriculture, aquaculture and polyculture, and mechanization

- Sub-strategy 3.1.5: Improve access to market intelligence and other key data to support more informed producer and consumer decision making
- Sub-strategy 3.1.6: Develop market and logistics infrastructure to support agricultural, aquacultural and polycultural productivity and value chain enhancement
- Sub-strategy 3.1.8: Enable and empower rural communities to initiate locally generated, inclusive and consultative development initiatives
- Sub-strategy 3.2.2 Enable stronger linkages between firms and markets, with a focus on rural areas
- Sub-strategy 3.2.6: Create appropriate incentives for SME, SMI and foreign firms to invest in Myanmar enterprises (both financially and in skills transfer) without sacrificing revenue generation potential

Strategy 3.3: Provide a secure, conducive investment enabling environment which eases the cost of doing business, boosts investor confidence and increases efficiencies

Strategy 3.3 is mainly concerned with the providing a fair, transparent, predictable legal and regulatory environment as a clear and stable foundation for business activity (PSD-AP Pillar 1). However, under sub-strategy 3.3.7, it is also concerned with the "[development of] SEZ and industrial estates". This development is intended to "[be] based on strategic planning [and consider] all economic, social and environmental aspects and the views of impacted communities.

The development of SEZ can in part enable e-commerce businesses, and particularly those that re-export. E-commerce businesses established in SEZ which are effectively "bonded" to enable re-exporting without payment of tax or duties would reduce costs of e-commerce businesses.

The development of industrial estates can also support e-commerce by providing purpose-built warehousing and fulfilment centres for e-commerce, with the road links necessary for efficient goods delivery.

The achievement of the legal and regulatory objectives in Strategy 3.3 are essential to the development of e-commerce. In this respect, the additional requirements for e-commerce should be included under this strategy within sub-strategy 3.3.9: Strengthen the quality of Myanmar's commercial law framework, ensuring the application of effective and efficient commercial rule of law and commercial dispute resolution mechanisms. The following e-commerce related law and regulation should be implemented within this sub-strategy:

- Updates to existing trade-related laws (Sales of Good Act, Contract Act, Company Law, Taxes stamps) to make them compatible with e-commerce and other online business activities

Strategy 3.4: Further reform our trade sector and strengthen regional and international cooperation and linkages

E-commerce needs to be reflected across many of the sub-strategies. Specific requirements for e-commerce arise in the following areas:

- The development of export value and distribution chains through linkages with foreign companies and buyers
- Customs handling of individual parcels within consignments
- Non-tariff measures
- Improvement in quality standards for Myanmar's products

The development of export value and distribution chains through linkages with foreign companies and buyers

Actions under sub-strategy 3.4.1 are intended to strengthen priority, pro-job creation export value chains and build linkages with foreign companies and buyers, aligned with the NES. These actions should facilitate e-commerce. The linkages with foreign companies will be strengthened through the digitalisation of B2B trade between Myanmar exporters and their foreign buyers. Many such buyers will already use EDI or have e-procurement systems of their own. The adoption of EDI and the use of such e-procurement systems as a means of selling produce in export markets will be promoted through this sub-strategy.

Customs handling of individual parcels within consignments

The ability of customs to handle individual parcels within consignments from couriers and other shippers needs to be addressed and guidelines published to support importers and exporters or e-commerce packages. These requirements will need to be considered and resolved under:

- Sub-strategy 3.4.2: Improve the efficiency and transparency of customs, trade, and logistical services including by implementing relevant recommendations in the DTIS
- Sub-strategy 3.4.3: Publish clear guidelines on trade and customs procedures/regulations, including on the ASEAN National Trade Repository
- Sub-strategy 3.4.4: Conduct tariff rationalization, including to support the ASEAN Trade in Goods Agreement (ATIGA)
- Sub-strategy 3.4.7: Simplify trade and customs regulations and procedures, with effective use of MACCS, to reduce regulatory discretion, and reduce cost/time for customs clearance in line with sub-regional, regional, and international commitments

Non-tariff measures

It will be important for the development of export-led e-commerce that non-tariff measures in other countries, and indeed in Myanmar, are reviewed and where possible brought into line with international standards so that there is no discrimination against Myanmar in international markets. Sub-strategy 3.4.9 is concerned to review Non-Tariff Measures (NTM) and reform as needed, while ensuring the protection of workers, social norms, the environment, and public health. This sub-strategy should therefore include potential non-tariff issues that will impact on e-commerce and reform as required.

Improvement in quality standards for Myanmar's products

Improvement in quality standards for Myanmar's products is an essential requirement for e-commerce. Quite apart from ensuring that products meet international safety and other standards, Myanmar's products need to be of consistent quality. Thus, different examples of the same products need to be identical. Unless this consistency is achieved, e-commerce retailers will have high volumes of returns, will face competition from higher quality products from other countries, and will be unable to sell their products into other countries using e-commerce. Poor product consistency appears to be linked to the continued use of cash on delivery which means that product quality can be evaluated by the customer before payment, and inefficiency in delivery since delivery agents have to wait for the customer to evaluate the product and receive cash payment. The need for product consistency and adoption of international product standards will be included in the training associated with the city and regional e-commerce hubs.

The need for the adoption of international standards and development of product consistency will need to be considered under Sub-strategy 3.4.12: Develop and implement National Quality Infrastructure Roadmap (both SPS and Non-SPS measures). This Roadmap is intended to meet both service provision and trade facilitation needs and is intended to ensure that Myanmar's products meet required safety standards and enhance competitiveness in exporting agricultural and other products.

Strategy 3.5 Increase broad-based access to financial services and strengthen the financial system overall

Many of the sub-strategies support the development of a strong financial sector that will in turn increase confidence in and support the use of electronic payment services for e-commerce. The following two sub-strategies are particularly relevant to e-commerce nevertheless.

- Sub-strategy 3.5.3: Expand the scope of mobile and fintech services, including through both domestic and foreign financial actors

  A robust set of commercial banks, including both local and foreign-owned banks, compete to offer a wide variety of financial products to a broad spectrum of customers (PSD-AP, Pillar 2) will enable e-payments to take place through a variety of mechanisms. These should include mobile payment services that are fully integrated into national payment systems for interoperability between services from different financial institutions or mobile service providers.

- Sub-strategy 3.5.6: Promote more inclusive access to finance by developing a comprehensive microfinance sector strategy with clear regulatory arrangements, including a tiered system that serves different objectives and is cognizant of barriers faced by women and ethnic groups

  A strong microfinance industry led by well managed microfinance institutions which compete to provide payment, deposit, loan, and other financial products, and serve both microenterprises and SMEs in urban and rural areas (PSD-AP, Pillar 2) will enable e-commerce companies to start up.

Strategy 3.6 Build a priority infrastructure base that facilitates sustainable growth and economic diversification

Sub-strategies in this context are mainly concerned with improvements in road infrastructure that will have a direct impact on the development of transport services for e-commerce both nationally and internationally. E-commerce delivery services are reliant on a road infrastructure reaching out to small villages. This infrastructure needs to be able to support vans carrying e-commerce packages from distribution points and, potentially for B2B e-commerce, bulk goods. The following sub-strategies are particularly relevant to e-commerce.

- Sub-strategy 3.6.6: Upgrade international transport corridors, such as expanding access to expressways for heavy commercial vehicles, rehabilitating and modernizing the pavement for high traffic highways, and improving road safety
- Sub-strategy 3.6.7: Implement measures to improve road user fees framework, including heavy vehicle license fees, fuel levies, and road tolls
- Sub-strategy 3.6.10: Improve rural transport connectivity, including through a new National Rural Road Access Program

Strategy 3.7: Encourage greater creativity and innovation which will contribute to the development of a modern economy

This strategy is mainly aimed at strengthening the legal and institutional basis to promote innovation (EP11). With respect to e-commerce, this translates into ensuring that the commercialisation of products and services can be achieved, since this is a precondition for trading in them. Commercialisation requires that ownership of the intellectual property is assured; this is a requirement for financing the development of production facilities and also necessary to avoid copying by other producers.

Therefore, the following sub-strategies are important for e-commerce.

- Sub-strategy 3.7.4: Facilitate greater access to finance and the commercialization of products and services produced by local entrepreneurs and ‘start-ups’
- Sub-strategy 3.7.6: Strengthen intellectual property rights, including through a Myanmar patent and trademark office to protect innovations and inventions

2.4 Goal 4: Human Resources & Social Development for a 21st Century Society

Goal 4 is concerned to raise the overall capacity of Myanmar's people through education. Those businesses that adopt e-commerce require the ability to use and, in some cases, develop information technology.

Business owners and managers require ability to understand the opportunities that information technology can bring to their businesses, and sufficient understanding to be able to procure technical development, implementation and support services. Such ability is not necessarily widely available in Myanmar amongst business owners and managers. Hence, there is a requirement for professional development incorporating business skills, e-commerce specific skills, and more general information technology management skills.

Many staff in e-commerce businesses will need to have the ability to use information technology including the many applications that are used in e-commerce. They will also need general purpose e-commerce usage skills. Mature staff will need training courses to develop skills.

E-commerce businesses will also need highly competent technical staff to undertake information technology development, implementation and support. This competence will generally be achieved through college and university courses, particularly in technical and vocational courses.

Finally, all school children will be growing up in an environment where e-commerce, and e-payment services together with many other digital economy applications and services. They will need school-based education and training to cope with this digital world.

The particular sub-strategies that should include an e-commerce focus include those in Strategy 4.1: Improve equitable access to high quality lifelong educational opportunities, in particular:

- Sub-strategy 4.1.1: Develop a comprehensive national curriculum which will provide our youth with 21st century skillsets to enable them to serve the nation as drivers of a competitive, innovative and creative economy
- Sub-strategy 4.1.5: Develop comprehensive 21st century-ready TVET curricula that meets current and future private sector needs
- More learners access TVET and graduate from quality assured and labour market responsive TVET programmes under a more effective TVET management system
- Sub-strategy 4.1.6: Enable greater access to TVET for target and underrepresented groups, including disadvantaged population groups and people living with disabilities

3. RELATED TO THE DIGITAL ECONOMY ROADMAP

Projects under the Digital Economy Roadmap are broken down into six Areas, with short- and longer-term actions specified. Many of these actions are relevant to the development of e-commerce as enabling actions or because they are directly focused on e-commerce. Actions from the Roadmap are reviewed by Area identifying those that are particularly relevant and how they are relevant.

3.1 Areas 1.1/1.2 Digital Transformation and Digital Trade

Action 1.1.1: MOC to design its policies to achieve digital trade and e-commerce. The e-commerce strategy will provide a master plan for e-commerce detailing the actions to be taken by government and others to bring about e-commerce.

Action 1.1.2: Strengthen the e-payment system. This e-commerce strategy supports actions by the Central Bank and MoPF for the development of e-payments in Myanmar.

Action 1.1.3: Improve access to international markets via digital platforms for the products from the agricultural and livestock sectors and also from SMEs. City and regional hubs developed through this strategy will support these sectors and others with to access national and international markets.

Action 1.1.4: Reduction the importing tax on computers and laptops to enable wide use by students. Such reduction would enable greater penetration of computers and other digital devices amongst students thereby increasing digital access and skills thereby supporting the adoption of the digital economy in general and e-commerce in particular.

Action 1.1.5: Encourage the use of digital systems in SME with tax incentives for their adoption. Such incentives would facilitate the adoption of e-commerce by formal small and medium sized businesses.

Action 1.1.6: Encourage the development of digital platforms and applications by local technology businesses. The e-commerce strategy provides support for this action through the development and adoption of particular e-commerce applications and services.

Action 1.1.7: Establish a task force with national and international experts to provide recommendations for digital transformation and digital trade. If such a task force is established, it should include international experts in e-commerce, to support the development of e-commerce platforms and the enabling law and regulation.

Action 1.1.8: Survey the use of IT amongst SMEs. There is a need to survey businesses and consumers regularly about their use of IT, and particularly of e-commerce and e-payments in accordance with international best practice in conducting such surveys.

Action 1.2.1: Implement and encourage the widely use of Digital System in SMEs and other economic sectors. This is important to encourage the adoption of digital means of doing business particularly amongst SMEs.

3.2 2.1 / 2.2 Digital Government

This e-commerce strategy includes an action to pursue a programme of supplementing physical transactions between the public and business, and government with online transactions. In the first instance, stakeholders would have the choice between undertaking the transactions physically in the traditional manner or undertaking them online, but as availability of devices and awareness and skills improved, online transactions would be favoured. Ultimately, online transactions would replace physical transactions wherever feasible, with support provided locally for those unable to carry out online transactions. The migration to online transactions would ultimately reduce costs and improve accuracy of data held, since there would be fewer transcription errors between paper forms and computer systems. The following actions from the Digital Economy Roadmap would enable this transformation.

- Action 2.1.1: Implement the Government's Digital Citizen Engagement Platform which connects the private and public for coordination the national construction.

- Action 2.1.2: Improve the performance of Government digital platforms used to provide services the public
- Action 2.2.1: In the longer term, increase awareness of consumers and stakeholders in Government’s digital services so that they may be used effectively.

3.3 3.1 / 3.2 Digital Connectivity

The e-commerce strategy will be reliant on the following actions to ensure that the goal of universal availability of e-commerce services is achieved.

- Action 3.1.1: Develop a low-cost high-speed internet system with universal coverage
- Action 3.1.2: Execute the policy to connect the fiber net for departments, to construct the local fiber net, to get support from relevant ministries and state and regional governments in order to construct the fiber net to the countryside and not to get the difficulties in the Right of Way
- Action 3.1.3: Construct the internet and fiber net in the Universities
- Action 3.1.4: Provide spectrum for the wireless internet and the Internet of Things.
- Action 3.1.5: Confirm the Universal Service Strategy to construct the communication network in countryside
- Action 3.2.1: In the longer term, fix the highest speed internet system in Basic Education Schools and Hospitals with low cost

3.4 Digital Security

Digital security is essential to e-commerce. Therefore, all the actions associated with digital security are essential to enabling e-commerce adoption and use.

3.5 Digital Skills and Inclusion

Digital skills are essential for the development, adoption and use of e-commerce. Therefore, all the actions associated with digital skills and inclusion are essential to e-commerce.

The Digital Community Centres in states and regions could be the physical embodiment of the E-commerce Hubs.

3.6 6.1/6.2 Digital Innovation

Action 6.2.3: Create economic conditions which can persuade the international investment and technology companies to invest in Myanmar. E-commerce needs to be included in the marketing of Myanmar for foreign direct investment.

Annex 2: Myanmar E-commerce Benchmark

Benchmarks have been prepared to determine potential e-commerce penetration amongst consumers that should be achieved through the adoption of measures in this strategy. It considers Myanmar's adoption of e-commerce in relation to the adoption in comparable states:

- Selected Asian states for which e-commerce penetration data was available: Bangladesh, Cambodia, India, Indonesia, Lao PDR, Pakistan and Vietnam;
- Lower Middle-Income countries more generally for which e-commerce penetration data was available[8].

Countries that might be considered for closer evaluation have been identified from these two sets. This closer evaluation examined the factors used in calculating the UNCTAD E-commerce Index to determine gaps in input factors between Myanmar and those comparable countries that have a higher level of consumer e-commerce. The intention of this strategy is to fill those gaps, enabling a higher level of consumer e-commerce penetration with consequential growth in e-commerce enabled businesses and their employment.

Benchmark against selected Asian states

The benchmark against selected Asian states is a simple of assessment of Myanmar's relative position in consumer e-commerce penetration[9] in comparison with GDP per capita at current prices and in terms of 2017 PPP prices. This comparison is shown in Figure 3-1 and Figure 3-2 below.

The hypothesis behind this benchmark, and also that against lower middle-income countries is that GDP per capita is an indicator of e-commerce take up by consumers. The justification is that many input factors, including those used by UNCTAD to construct its e-commerce index are positively correlated with GDP per capita; the conditions for e-commerce improve as GDP per capita rises. Both GDP based on current prices were used and GDP based on constant prices were used to examine whether the general level of prices in a country made a difference to the outcome, whether those countries with higher prices (and hence a lower PPP GDP) would be more or less likely to adopt consumer e-commerce. The benchmark was inconsequential on this particular point.

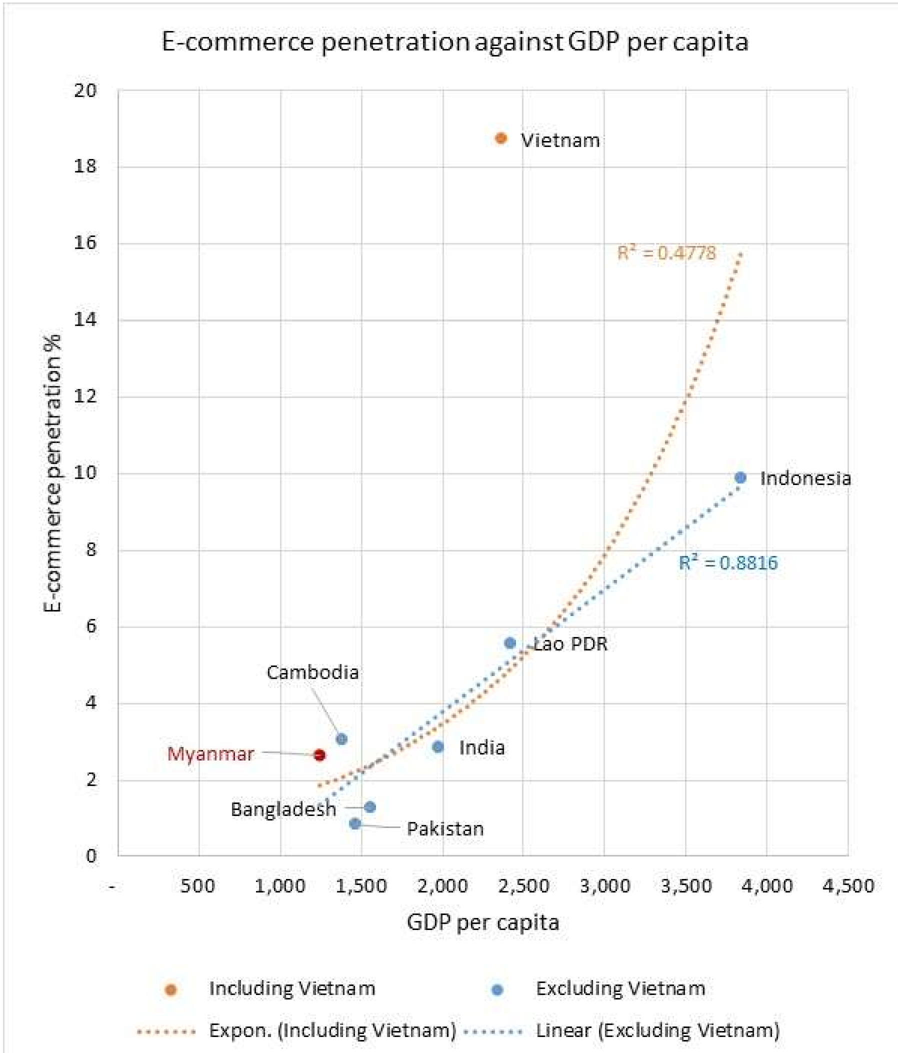
These graphs show the country by country comparison and the implied relationship between GDP and e-commerce penetration. As Vietnam is an outlier with higher e-commerce penetration that might be indicated by its GDP per capita in this sample of countries, the relationships between GDP per capita for all countries and for all countries except Vietnam were determined. It should be noted that while the relationship between GDP per capita and e-commerce penetration was strong for those countries except Vietnam, when all selected countries were used, the relationship was substantially weaker. This suggests that Vietnam is pursuing policies that other countries in the sample are not. The strong relationship between other countries may of course be serendipitous given the small size of the sample, something that will be considered further in the discussion of the benchmark against lower middle-income countries.

This comparison shows that on either a PPP at constant price basis or a current price basis, Myanmar was already, in 2017, showing slightly higher than might be expected in this set of countries, with perhaps Cambodia and Vietnam being the only countries performing better. Cambodia's position, however, is so close to Myanmar's that it did not appear to be a suitable candidate for further examination. Vietnam, however, with its substantially higher e-commerce penetration was considered to be such a candidate.

[88] Those covered by FINDEX 2017

[9] Those that used the internet to buy something online in the past year(% age 15+)

Figure 3-1: E-commerce penetration against GDP per capita for selected Asian states[10]



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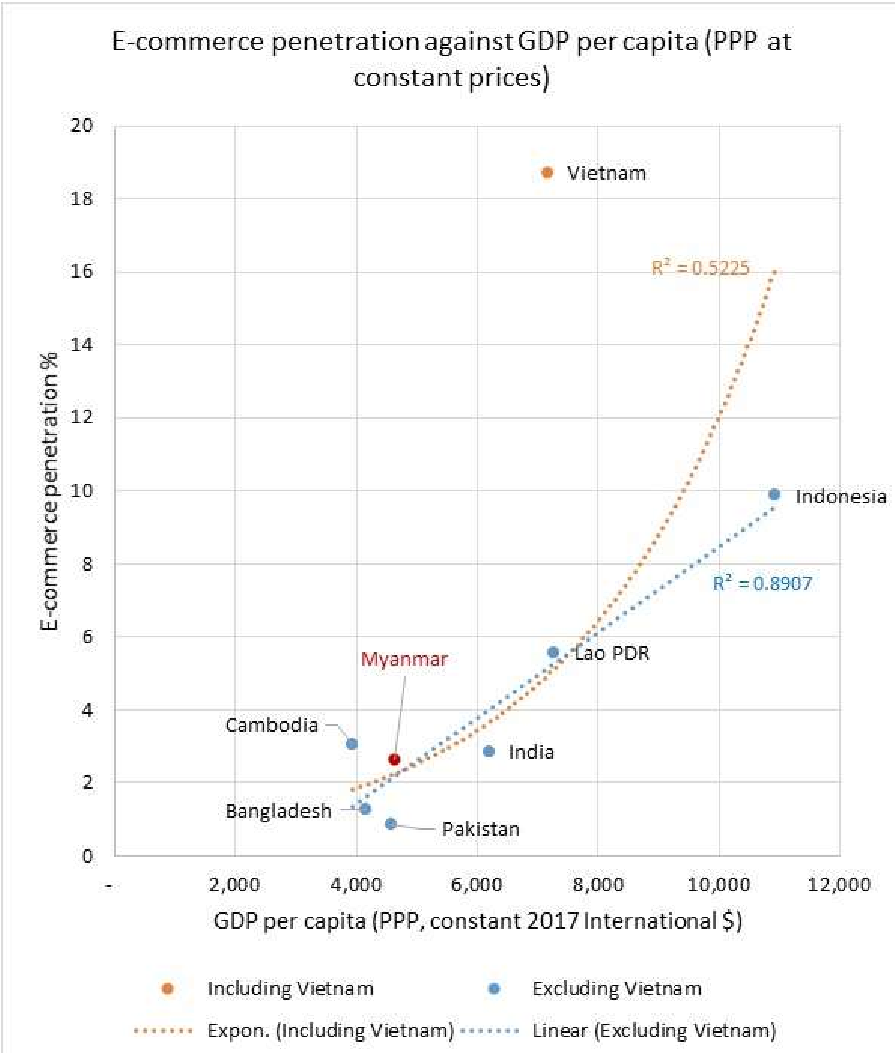
[10] FINDEX 2018 and World Bank data for 2017

Figure 3-2: E-commerce penetration against GDP per capita (PPP at constant prices) for selected Asian states[11]



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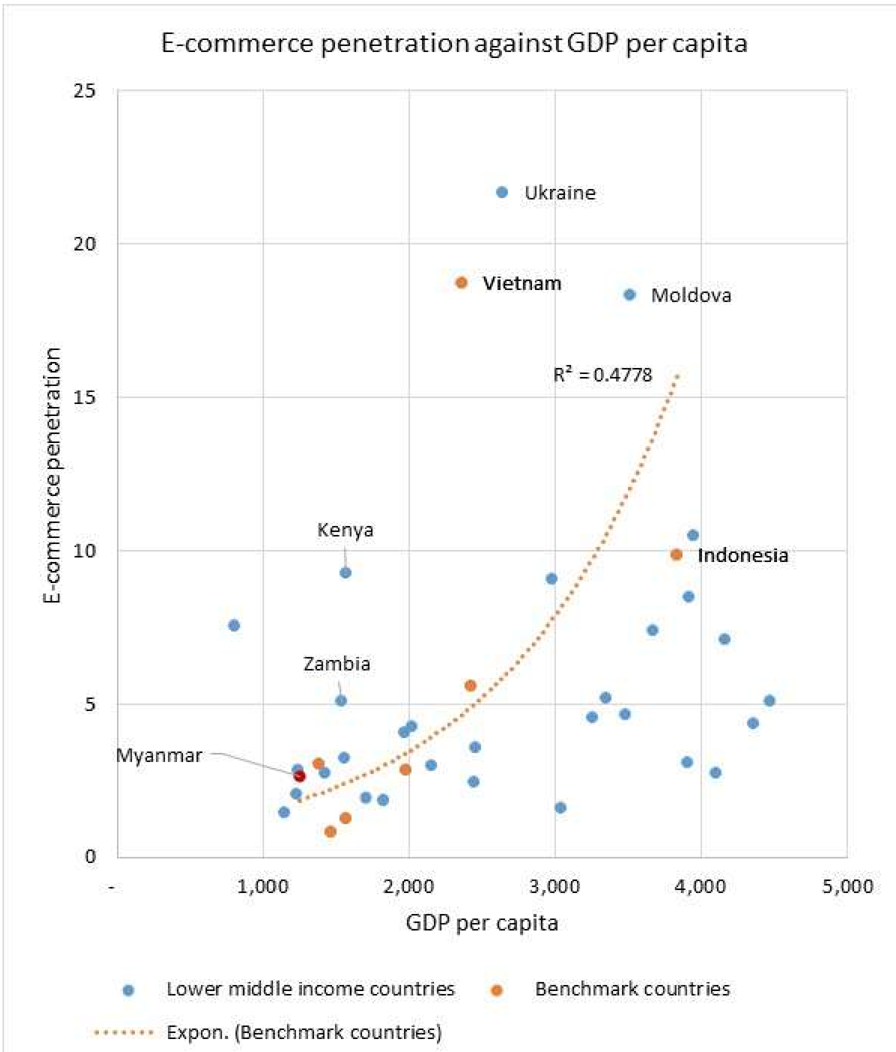
[11] ibid

Benchmark against Lower Middle-Income states

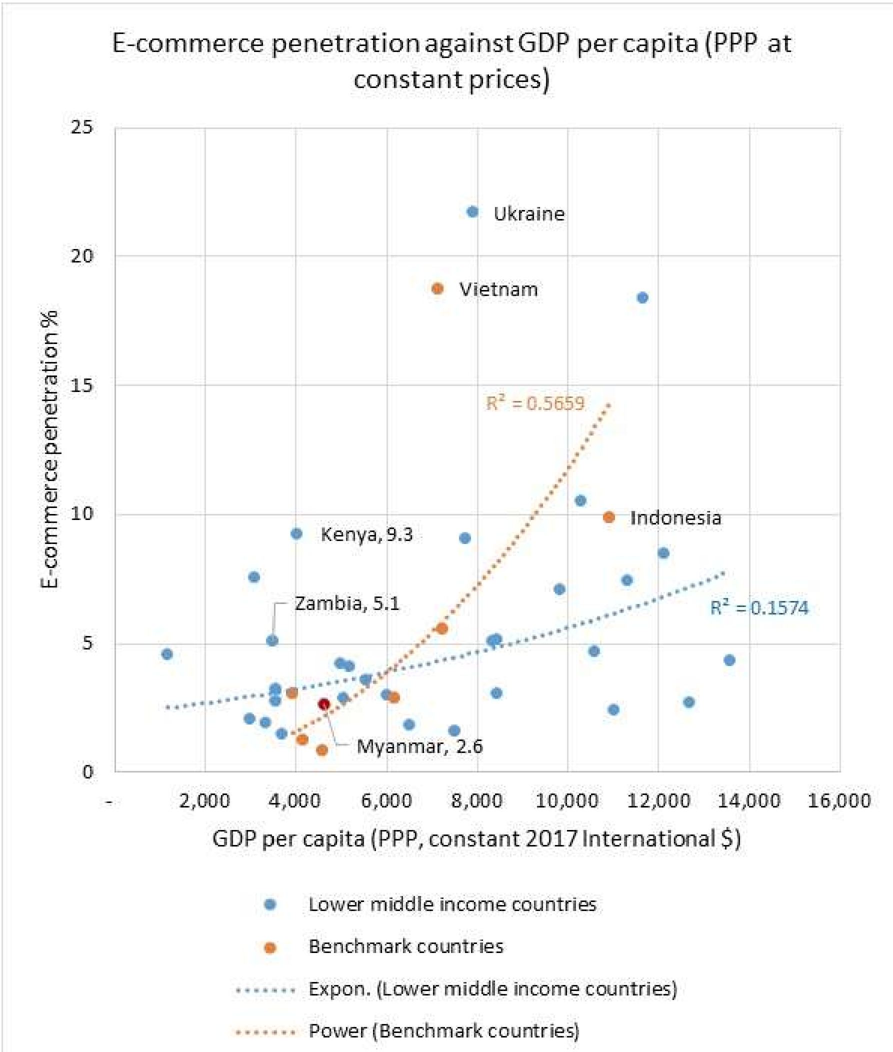
The benchmark against lower middle-income states compared Myanmar's relative position in consumer e-commerce penetration against those states for which consumer e-commerce data was available. The assessment was again intended to determine what relationship existed between e-commerce penetration and GDP per capita. The results are shown in Figure 3-3and Figure 3-4 below.

Figure 3-3: E-commerce penetration against GDP per capita for selected lower middle-income states[12]



[12] ibid

Figure 3-4: E-commerce penetration against GDP per capita (PPP at constant prices) for selected lower middle income states[13]



These graphs show the selected lower middle-income countries with the selected Asian states identified separately. The trend line is that for the lower Asian states. No relationship was found between the measure of consumer e-commerce penetration and GDP per capita amongst the wider lower middle-income group. Nevertheless, the trend line derived for Asian states provides a useful marker to indicate those that are strongly adopting e-commerce and those that are not. Myanmar falls into the early adopter group despite is relatively low GDP per capita. Outlying countries, those that are most aggressively adopting e-commerce include Ukraine, Vietnam, Moldova, Kenya and Zambia. Tajikistan is also aggressively adopting e-commerce but from a lower level of GDP per capita. Out of this set of countries, those that were considered as candidates for further examination were Zambia and Kenya because their level of income as shown by GDP per capita was similar yet both had higher levels of e-commerce.

[13] ibid

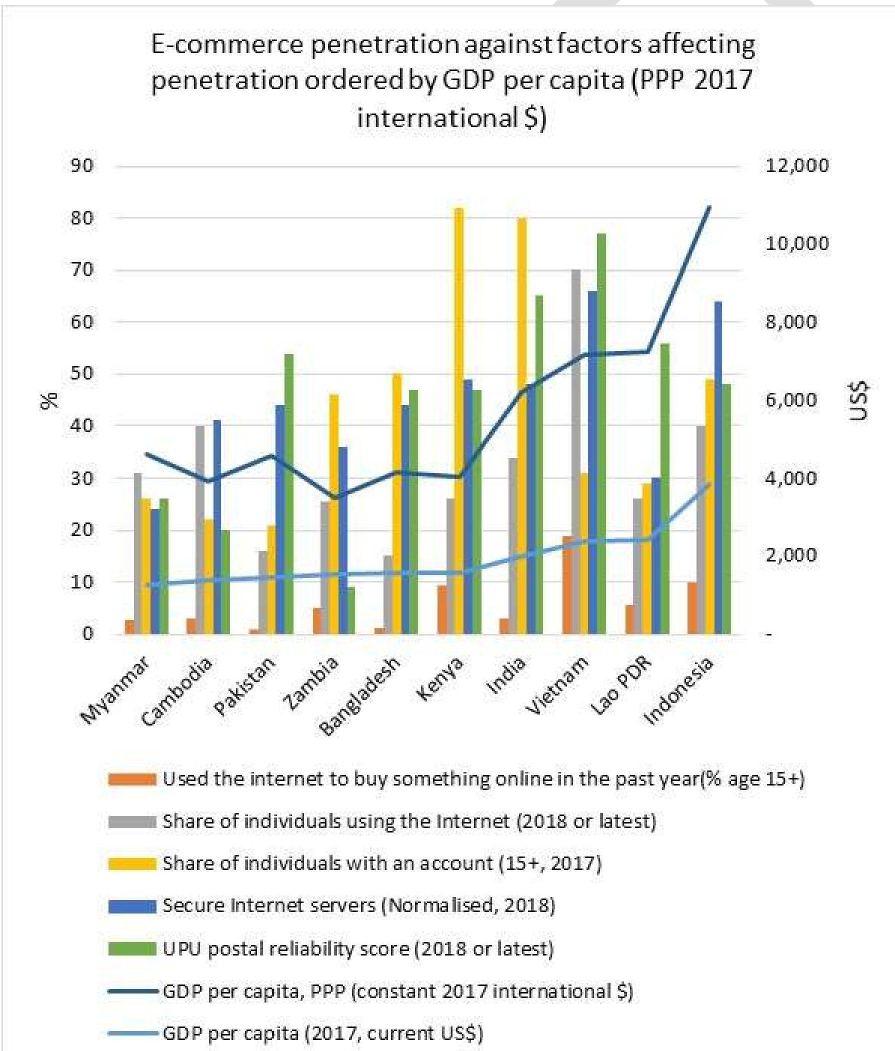
Assessment of candidate countries

Myanmar was assessed against Zambia, Kenya and Vietnam using the input factors used for the UNCTAD Consumer E-commerce Index: Share of individuals using the internet, share of individuals with a (money) account, a normalised indication of the number of secure internet servers in a country (a proxy for the level of IT development in the country), and the UPU postal reliability score. UNCTAD has determined that these factors are significant in determining the level of consumer e-commerce in a country. Therefore, they can be used as a high-level determinant of a country's strengths and weaknesses relative to e-commerce. Indeed, an e-commerce strategy is intended to improve a country's performance in these and other input factors.

The assessment also covered the other selected Asian states, to determine any potential issues with this benchmark.

The benchmark result is shown in graphical form in Figure 3-5 and in tabular form in Table 3-1. Each show the results in order of GDP per capital on a PPP basis from lower to higher.

Figure 3-5: E-commerce penetration related to input factors[14]



[14]UNCTAD, World Bank and ITU data for Kenya for the year 2017

Table 3-1: E-commerce penetration related to input factors[15]

Country Name	GDP per capita, PPP (constant 2017 international $)	GDP per capita (2017, current US$)	Used the internet to buy something online in the past year(% age 15+)	Share of individuals using the Internet (2018 or latest)	Share of individuals with an account (15+, 2017)	Secure Internet servers (Normalised, 2018)	UPU postal reliability score (2018 or latest)
Myanmar	**4,620**	**1,250**	**2.6**	**31**	**26**	**24**	**26**
Cambodia	3,928	1,385	3.1	40	22	41	20
Pakistan	4,571	1,465	0.9	16	21	44	54
Zambia	**3,485**	**1,535**	**5.1**	**26**	**46**	**36**	**9**
Bangladesh	4,161	1,564	1.3	15	50	44	47
Kenya	**4,036**	**1,568**	**9.3**	**26**	**82**	**49**	**47**
India	6,185	1,981	2.9	34	80	48	65
Vietnam	**7,156**	**2,366**	**18.7**	**70**	**31**	**66**	**77**
Lao PDR	7,258	2,424	5.6	26	29	30	56
Indonesia	10,934	3,837	9.9	40	49	64	48

On this basis it can be seen that Myanmar has similar GDP per capita to Zambia and Kenya, and all the Asian countries except India, Vietnam, Lao and Indonesia which have a higher GDP per capita. However, Myanmar has a higher e-commerce penetration level than Pakistan and Bangladesh, and only slightly lower than India. On input factors, however, there are marked differences between countries. These are considered below in order.

Share of individuals using the Internet. Myanmar performs relatively well against all other countries in this benchmark on this measure, even performing well against Kenya and Zambia with their higher levels of e-commerce penetration. However, Cambodia is higher, and Vietnam is over double the level of Myanmar. Thus, Myanmar has a gap which needs addressing to improve its e-commerce penetration. This gap is being addressed already and measures in the strategy are intended to further promote the use of the Internet.

Share of individuals with an account. Electronic payments and payments through financial institutions are a first step towards e-commerce. Electronic bill payment and payment for goods using mobile wallets in shops introduce the idea of trading electronically, and indeed, electronic payments using mobile wallets, payment cards or by electronic funds transfer enable e-commerce to move beyond CoD, removing a major inhibitor to penetration. Zambia, Bangladesh, Kenya and India perform particularly well with regard to this input factor, while Myanmar is lagging. However, while it may be important, having an account is not an over-riding requirement. Vietnam, has high consumer e-commerce penetration despite its relatively low score on this measure, whereas India's high score belies its laggardly performance in e-commerce penetration. Nevertheless, in Kenya and Zambia, mobile wallet use has become widespread, with e-commerce performed using GSM feature phones as well as with smart phones and other digital devices. The combination of mobile wallets and e-commerce services geared to the needs and resources of lower income groups and those in rural areas that do not have access to broadband internet services, would appear to be a major driver of e-commerce in those countries. While smartphones are becoming increasingly prevalent in Myanmar, there is still a need for very basic e-commerce services for feature phone users who do not have access to the Internet aligned with mobile wallets or other digital payments enabled on mobile phones. The strategy is addressing this requirement.

Secure Internet servers. This measure is a proxy for the development of the IT sector and the availability of IT services. Myanmar is lagging behind all other countries in this benchmark in this

[15] ibid

respect. Without a vibrant IT sector, it is difficult for e-commerce to develop. It is important as the strength of Vietnam and Kenya in this factor demonstrate. The strategy includes measures to develop IT services in Myanmar including both hosting services and professional services. It also includes measures to improve awareness and skills in IT related to e-commerce.

UPU postal reliability. Vietnam, India and Lao perform well on this measure, contrasting with Zambia and Pakistan that lag behind. Pakistan, Kenya and Bangladesh and Indonesia also perform relatively well. Excellent courier services may in part substitute for an unreliable postal service, and Myanmar has recently enabled such services to develop with market entrants transforming the market. The strategy contains measures to develop postal and courier services, and should lead to improvement of Myanmar's position in this respect.

Other factors. These factors explain some differences in performance between countries, but other factors will influence penetration including cultural factors and government support for e-commerce. Nevertheless, leading performance in all these factors will support the development of e-commerce.

Conclusions

Overall, therefore, gaps are present when Myanmar is compared with those countries with higher consumer e-commerce penetration, and in some cases with countries that have a lower level of penetration. The strategy should aim to eliminate these gaps as far as is possible over the next five years.

With the support of the measures in the strategy, Myanmar therefore should aim to achieve performance levels close to those of Kenya by 2025 with an interim position being set by Zambia. Both these countries, like Myanmar, have a large rural population with some major cities and a population working to a large extent in the agricultural sector. Mineral extraction is also of importance. Therefore, the strategy should aim for a penetration of consumer e-commerce, as measures by those who have used the internet to buy something online in the past year amongst the population 15 years of age or above, from its current level to around 10% by 2025.

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