

Inclusive Growth and E-commerce: China's Experience

Hongbing Gao

Vice President of Alibaba Group
& Director of AliResearch

UNCTAD E-Commerce Week

Geneva, Switzerland

24 April, 2017

“这是最坏的时代，也是最好的时代”
“It is the worst of times, it is the best of times”



2008年金融危机的创伤尚未痊愈，全球经济增长愈加不均衡
The world economy is struggling to recover its pre-crisis dynamism, while growth has become even more uneven

增长乏力 Stagnant growth

GDP

3.1%

2016年全球GDP增速3.1%，远低于金融危机前的4-5%
Global economy grew 3.1% in 2016, significantly lower than the pre-crisis level of 4-5%.

增长不均衡 Uneven growth

小微企业 MSMEs 农村 Rural

40%

全球40-50%的小微企业融资需求无法得到完全满足
40-50% of global MSMEs' credit demand is unserved or underserved.

30%

全球农村赤贫率为30%，高于城市10个百分点
30% of global rural residents are extremely poor, 10 percent higher than the urban figure.

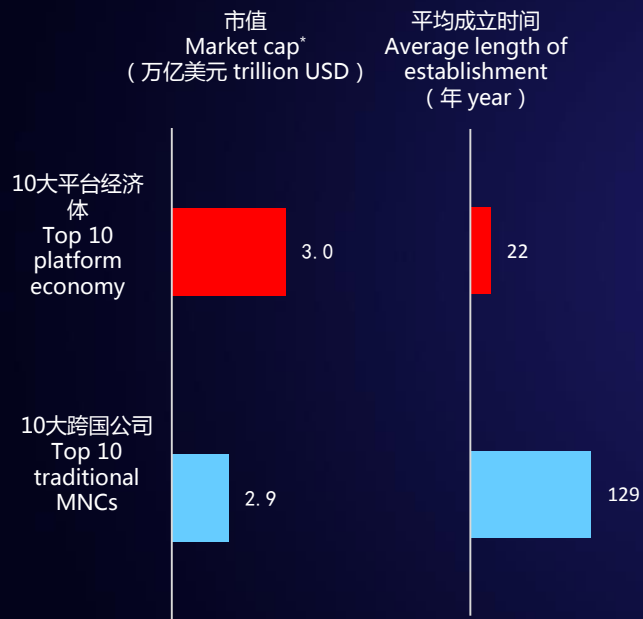
女性 Women

20%

仅有20%年收入百万美元以上的公司是女性拥有的
Only 20% of firms with annual revenues 1+ million USD are women-owned

技术创新、电子商务快速发展，不断拓展“新经济”版图

Technological innovation and e-commerce are progressing rapidly and expanding the territory of “new economy”



10大平台经济体 Top 10 platform economies

	国家 Country	市值 Mkt cap (亿美元 100 million USD)
Apple		6053
Google		5482
Microsoft		4810
Amazon		3584
Facebook		3396
Alibaba		2246
Tencent		2195
Priceline.com		762
Baidu		587
Netflix		527

技术创新型和商业模式创新型互联网公司共同拓展“新经济版图”

- 技术创新型公司拓展技术可能性
- 商业模式创新型公司拓展技术的商业可能性

“New economy” is driven by both technology and business model innovation companies.

- Tech-led companies extend the boundaries of technology.
- Business-model-led companies realize the full potential of technology

* 市值基于2016年12月23日收盘价格计算

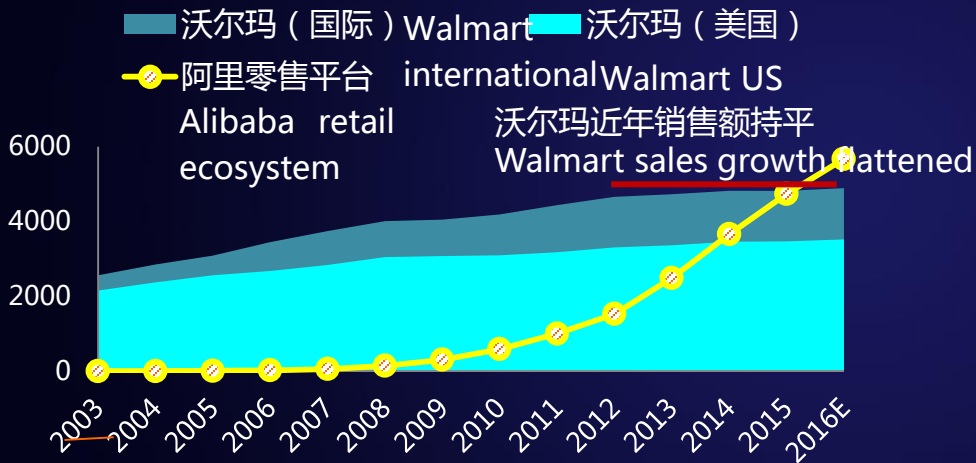
* Market cap is calculated based on the closing prices on Dec 23, 2016

3.7万亿——电子商务新起点

RMB 3.7 trillion – the new journey of e-commerce

阿里巴巴零售平台与沃尔玛销售额比较

Alibaba retail ecosystem vs Walmart



交易额突破3万亿时间 Time to exceed the transaction amount of RMB 3 trillion



13 years



53 years

全球250强零售商排行榜(2015财年)

Global top 250 retailers (2015 fiscal year)

Names Sales (100 million USD) Growth rate Format

	企业名称	财年零售营收 (亿美元)	增长率	主要经营模式
1	Wal-Mart Stores 沃尔玛	4821.3	-0.7%	超市、大卖场
2	Costco 好市多	1161.99	3.2%	现购自运
3	The Kroger Co. 克罗格	1098.3	1.3%	超市、大卖场
4	Schwarz 施瓦茨	944.48	8.1%	折扣店
5	Walgreens Boots Alliance 沃博联	896.31	17.3%	药店
6	The Home Depot 家得宝	885.19	6.4%	家居装修
7	Carrefour 家乐福	848.56	3.1%	大卖场、超市
8	ALDI 阿尔迪	821.64	11.5%	折扣店
9	Tesco PLC 乐购	810.19	-12.7%	大卖场、超市
10	Amazon.com 亚马逊	792.68	13.1%	电商

电子商务能否促进普惠发展？

Is e-commerce able to drive inclusive growth?



中国的答案是肯定的 China's answer is YES



小微企业
MSME



农村
Rural area



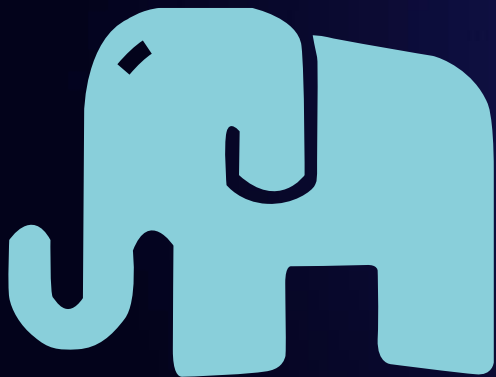
就业
Employment

电子商务平台赋能小微企业，与大公司同台竞争

E-commerce platform empowers MSMEs to compete with large companies

单个小微企业无法与大企业竞争

A MSME cannot compete with a large company



大公司 Large company



小微 MSME



电子商务平台上的小微企业

MSMEs on e-commerce platform

电子商务平台用技术、交易规则、数据、价值链连接等赋能小企业，让小企业有能力与大企业同台竞争

E-commerce platform empowers MSMEs with technology, trading rules, data, access to value chain, etc. and provides the level playing field with large companies

电子商务平台赋能小微企业，缩小信贷缺口

E-commerce platform empowers MSMEs to reduce credit gap

技术、数据创造普惠金融，助力小微

Technology and big data create inclusive finance and empowers MSMEs

“310” loan

- 网商银行的小微贷款基于大数据和云计算技术，为小微企业提供“310”贷款服务（三分钟申请、一秒钟到账、零人工干预）
- MYbank, Alibaba-affiliated internet bank, provides “310” loan service (3-minute application, 1-second approval & grant and 0 manual intervention) for MSMEs.

4 million

- 已经为超过400万的小微企业提供贷款
- 4 million MSMEs received the loans

RMB 700 billion

- 提供超过7000亿的贷款
- Total loan amount of RMB 700 billion

RMB 30,000

- 户均贷款余额小于3万元

Average loan balance below RMB 30,000

电子商务带来农村发展新模式

E-commerce creates new rural development model

输血模式

Old approach



以货币帮扶为抓手，解“近渴”

Mainly use monetary assistance

造血模式

New approach



以电子商务为抓手，赋予创新发展能力，营造生态，建立新农村商业模式

Use e-commerce as enabler to build innovation capability and create rural business ecosystem

淘宝村——农村普惠发展中国创造

Taobao Village – the role model of rural development nurtured in China

“微笑的淘宝村” 借助电子商务平台，创造可持续发展的商业模式

“Smiling Taobao Village” leverages e-commerce platform and creates sustainable development model



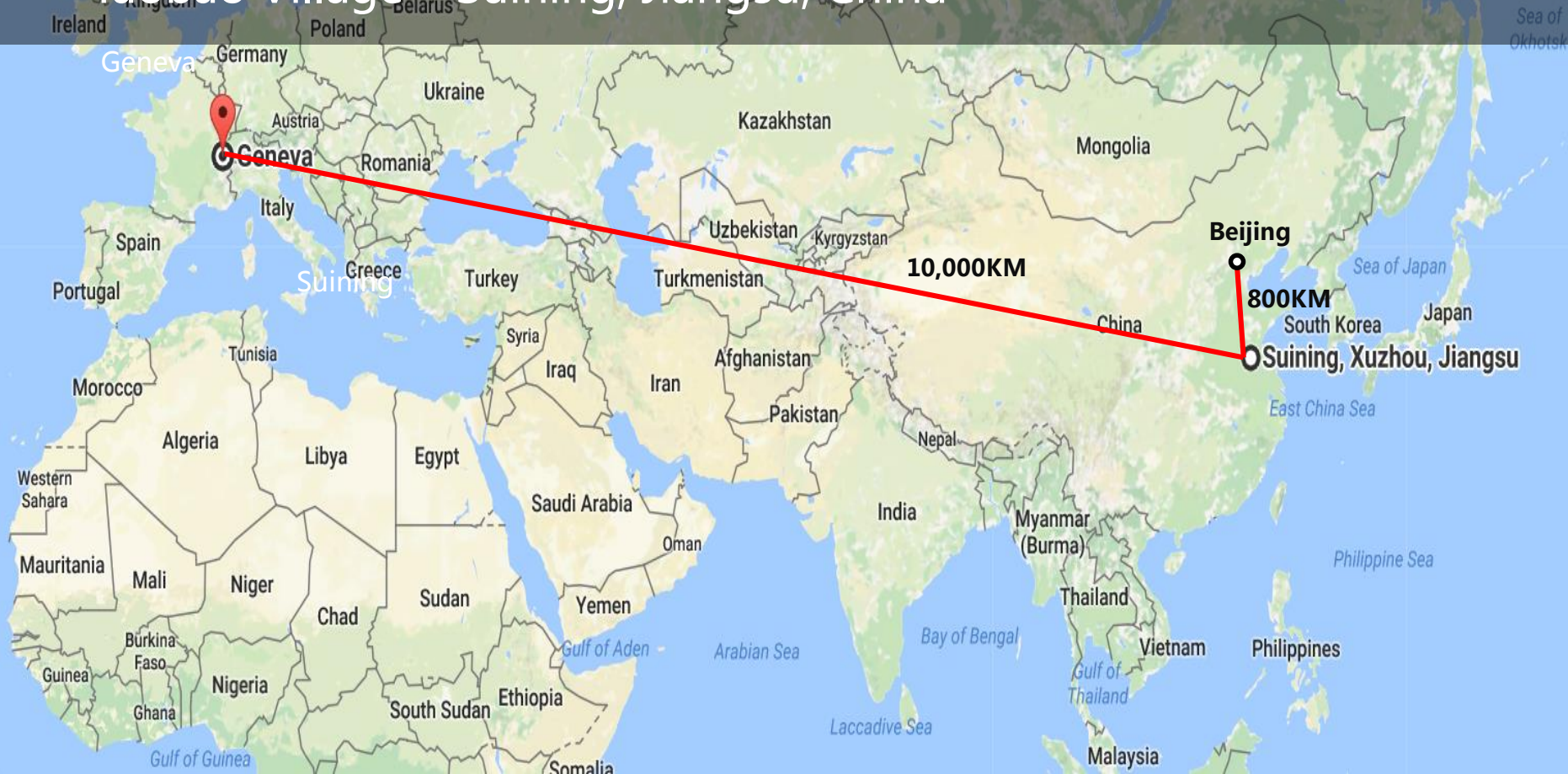
1311

淘宝村数量
of Taobao Villages

¥ 10 mn

淘宝村最低年销售额
Min sales per Taobao Village

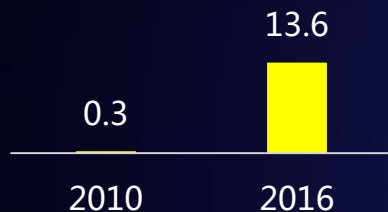
淘宝村案例——中国江苏睢宁 Taobao Village – Suining, Jiangsu, China



淘宝村案例——中国江苏睢宁 Taobao Village – Suining, Jiangsu, China

睢宁电子商务交易额（人民币十亿）

Suining e-commerce sales (RMB billion)



2010

2016

Equipment



36,900个网店 online stores

83家物流企业 logistics providers

200,000就业创造

job opportunities were created

Logistics



农村淘宝——农民买得更便利和实惠

Rural Taobao helps farmers to conveniently buy cheaper goods

“千县万村” “1,000 counties & 100,000 villages program” 村民买什么？ What do rural residents buy on-line?

- “千县万村”计划：用3至5年，阿里巴巴投资100亿元，建立1000个县级服务中心和10万个村级服务站，突破物流和信息的瓶颈，实现“网货下乡”和“农产品进城”。
- “1,000 counties & 100,000 villages program”: Alibaba invests RMB 10 billion to build 1,000 county service stations and 100,000 village service stations within 3-5 years in order to break the bottlenecks of logistics and information. Finally realize two-way goods flow between urban and rural.
- 截至2016年12月，农村淘宝与合作伙伴建立的农村电商服务站覆盖约500个县（市）、近28000个村庄。
- By December 2016, there are 500 county services stations and 28,000 village service stations.



- 在贵州省松桃县落塘村，村民们集资购买了18米长的龙舟，用于端午龙舟比赛

- 18-meter dragon boat



- 在福建省尤溪县下川村，村民们购买了3座凉亭，安装到村里的公园，网购节省约一半费用

- Pavilions with the half price compared with the off-line price



- 在黑龙江省明水县，村民苗苗网购了一辆本田汽车，之前两个多月，她在本地4S店一直遇到缺货，等等

- Passenger car which was out of stock at local 4S store

电子商务带来普惠就业

E-commerce creates inclusive employment

商业 Business

1000万
10 million

阿里巴巴平台支持超过1000万商家，97%的卖家在5人以内，95%的卖家初期投入在3万元以内

Alibaba platform accommodates 10+ million merchants, among which 97% employ less than 5 persons and 95% invest less than RMB 30,000.

就业 Employment

3083万
30.83 million

阿里巴巴零售平台为中国创造3083万个就业机会，其中包括1176万个交易型就业机会、1907万个带动型就业机会。

Alibaba retail ecosystem creates 30.83 million job opportunities in China, including 11.76 million transaction-related ones and 19.07 million indirect ones.

残疾人 Disabled

100亿
10 billion

截至2015年，阿里巴巴零售平台上有残疾人卖家超31.6万人，总成交额超100亿元

As of 2015, there were more than 316,000 disabled sellers on the Taobao retail platform. In 2015, the total transaction volume was more than RMB 10 billion.

女性 Women

600万
6 million

活跃网店女性店主占49.4%的比例，女性店主的交易规模占总体的46.7%。开网店成为超600万女性创业者的首选。

49.4% of the active online stores owners in the Alibaba retail ecosystem are female and contribute to 46.7% of the total sales. Taobao store is the top priority for more than 6 million women who want to start their own business.

国际组织和政府在促进电商普惠发展中的作用是什么？ What is the role of international organizations and governments in e-commerce inclusive growth?

国际组织和政府应倡导电商普惠发展理念，在推动电商普惠发展落地方面发挥更大作用
International organizations and governments should advocate the concept of e-commerce inclusive development and take the critical role in the implementation of e-commerce inclusive growth.

基础设施 Infrastructure

数字和互联网基础设施是电子商务发展的物质基础。政府应努力让更多人接入、使用数字商业平台，鼓励私人部门进入金融、交易、物流、信用等基础设施领域投资。

Digital and internet infrastructure is the foundation of e-commerce development. Government should improve penetration of digital platform and encourage private sector to invest in finance, transaction, logistics, credit, etc.

能力培养 Capability building

国际组织和政府应当完善数字技能培训体系，破除电子商务的人力瓶颈。

International organizations and government need to improve digital skill training programs in order to break the bottleneck of e-commerce talents.

市场 Market

鼓励创新，财税、金融、价格政策适当向小企业倾斜，让年轻人、小企业成为经济活动的中心，发展包容、公平的市场体系。

Encourage innovation, use appropriate fiscal, financial, price policies to support MSMEs. Make young people and MSMEs the center of economic activities. Finally, establish the inclusive and fair market system.

规则发展 Incubate rules

创新规则发展。国际组织与政府应当与私人部门协作，在数字经济的新环境下，共创新规则，促进小微企业发展。

Incubate new rules. International organizations and governments should collaborate with private sectors to incubate new rules and finally promote MSMEs development in the new digital economy environment.

一部手机，买卖全球

A mobile phone is all you need to buy/sell globally



如果你有一个**屋顶**，
你就可以做**太阳能**的生意。
Your roof becomes a solar business
Your land becomes a farm.



如果你有一部**车**，
你就可以做**网约车**。
Your car becomes a taxi service.



如果你有一块**地**，
你就可以卖你种的**东西**。
Your land becomes a farm.

Vatican
梵蒂冈
最小的国家
The Smallest Country
15 Orders 个订单

Greece
希腊
7029 Orders 个订单

Syria
叙利亚
18 Orders 个订单

Seychelles
塞舌尔
印度洋上的岛国
The Island Country in Indian Ocean
356 Orders 个订单

只要有互联网的地方就可以下单

2015年“11.11”214个国家和地区买家下单，最终全世界发出2124万个包裹。

Orders Placed Anywhere There is Internet

During the 2015 11.11 shopping festival, consumers from 214 countries and regions made orders which generated 21.24 million parcels worldwide.

Greenland
格陵兰岛
地球最北面
The most north on the earth
155 Orders 个订单

Fiji
斐济
地球最东面和最西面
The Most East and the Most West on the Earth
608 Orders 个订单

Chile
智利
地球最南端
The Most South on the Earth
415479 Orders 个订单

eWTP是实现全球普惠发展的重要抓手之一

eWTP is the key enabler to achieve global inclusive growth



- 2016年9月，eWTP作为二十国集团工商界活动（B20）的一项核心政策建议，得到二十国集团（G20）领导人的回应和支持，被写入G20领导人杭州峰会公报。
- In September 2016, as one of the major policy recommendations of the B20, eWTP was echoed by G20 Leaders and included in the leaders' communiqué.



- 2017年3月22日，阿里巴巴集团与马来西亚宣布建设“数字自由贸易区”（eHub），这是中国以外的第一个eWTP试验区。
- On March 22, 2017, the first overseas e-hub for the eWTP was launched in Malaysia.



关于阿里研究院
About AliResearch



报告下载
Download the report