

IGE on E-commerce and the Digital Economy

Accelerating inclusive digital commerce

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MADRID | 15TH October 2020

11am-1pm GMT+2

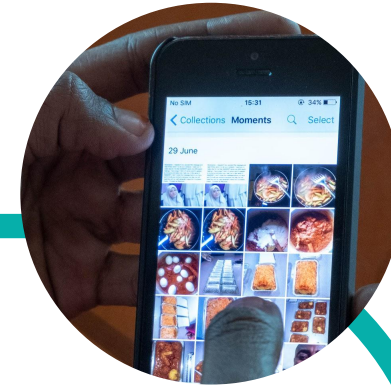
Superplatforms, selling online, iWorkers



2018 / Inclusive digital ecosystems: Superplatforms pull in consumers and consumers discover ways to become producers



2018 / MSEs are selling online but struggle to grow: Microentrepreneurs have hustles selling goods and services on Facebook, WhatsApp, and Instagram. E-commerce looks more like social commerce.



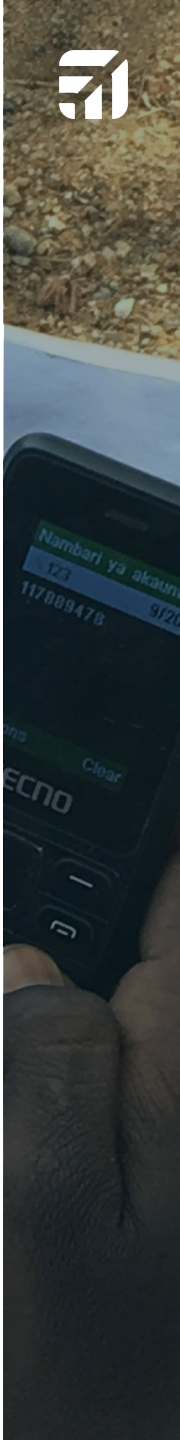
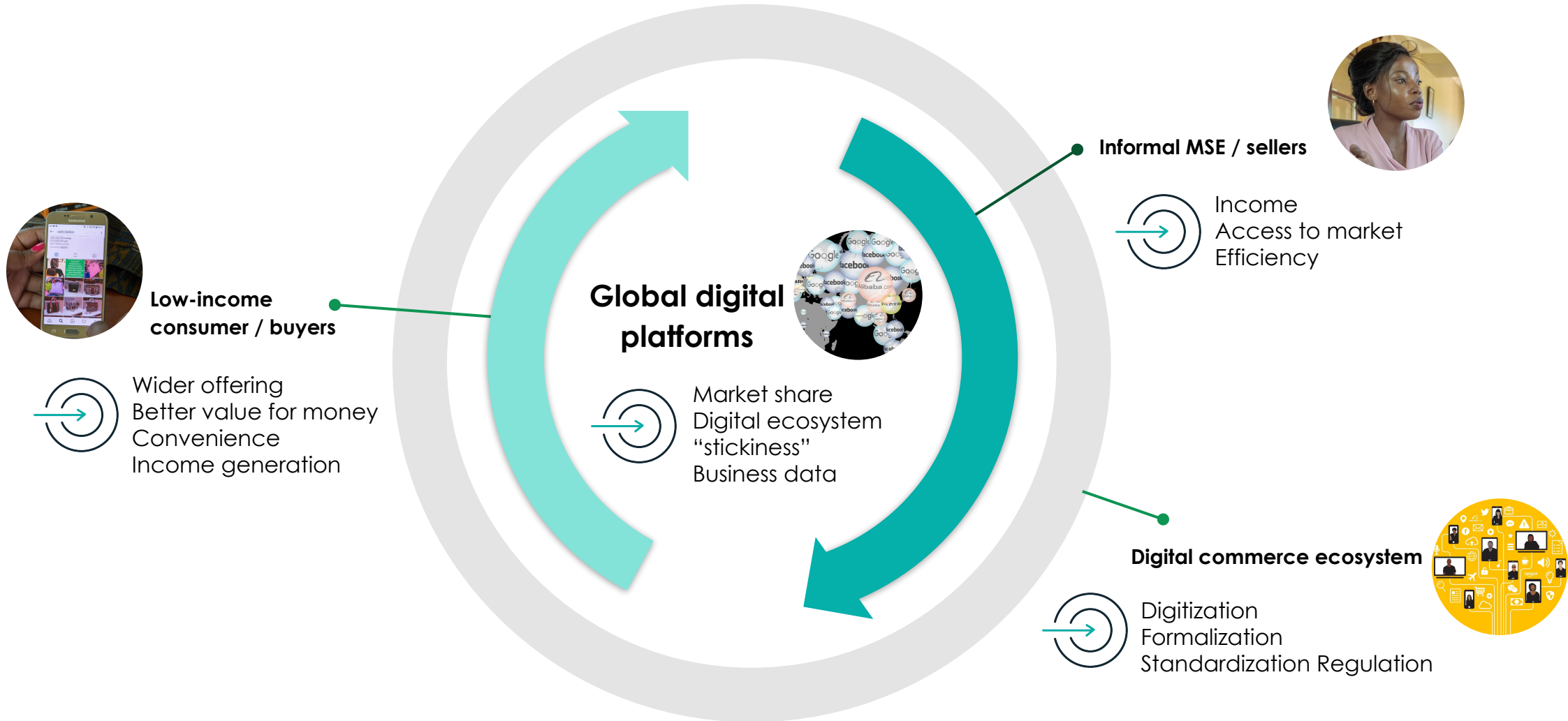
2019/ iWorkers: Workforce can't absorb the millions of youths looking for work. Platform-enabled work may be path to livelihoods and formalization.

2020 -2022 / Onboard MSEs into digital commerce: How do we accelerate the growth of the digital commerce ecosystem by digital onboarding of MSEs and workers in the informal sector?









Creating value for the digital commerce ecosystem

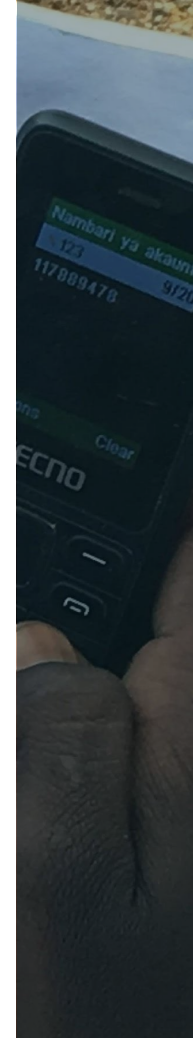
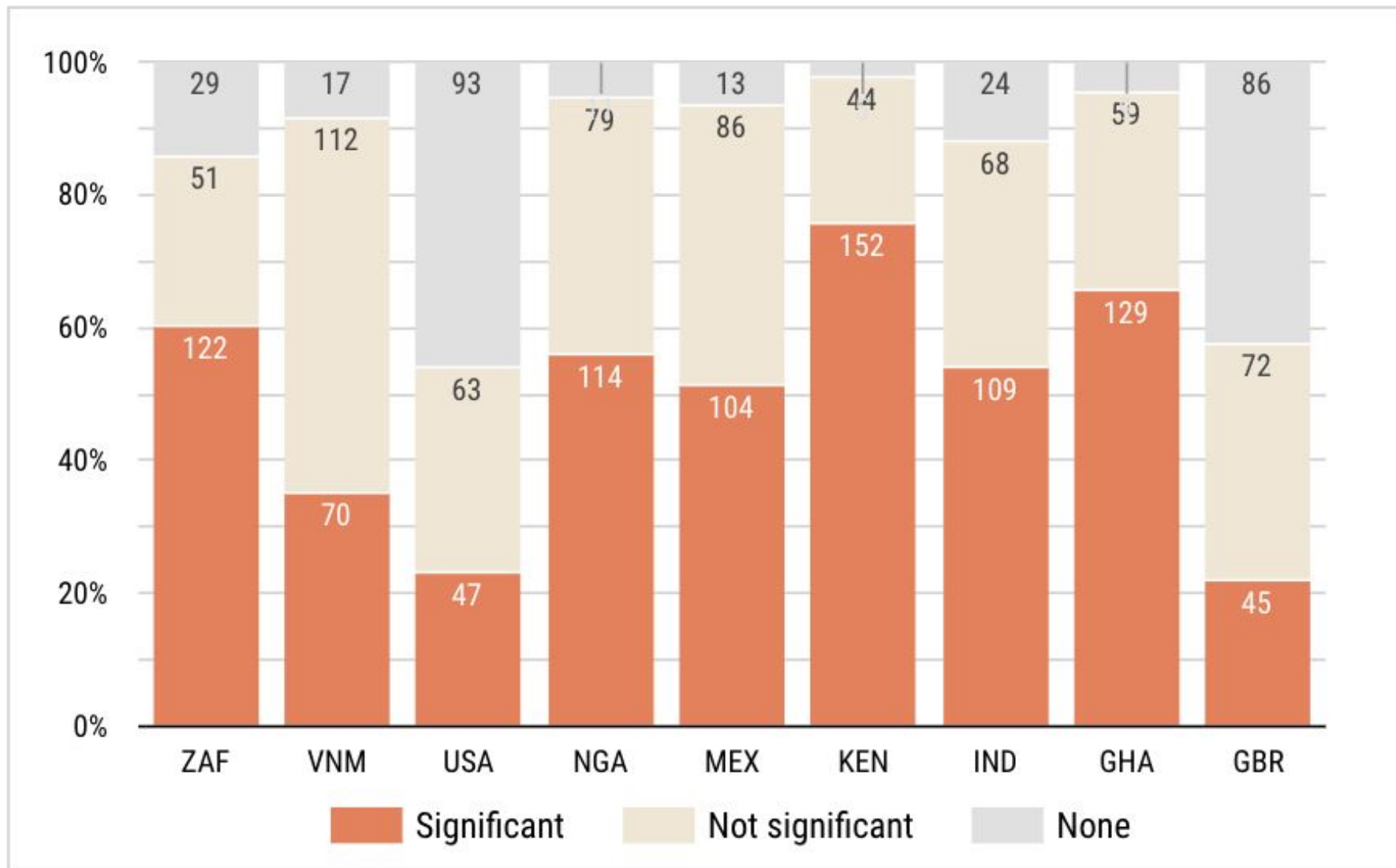


Barriers, outcomes, and risks of global digital platforms

	Demand (low-income consumers)	Global Digital Platforms	Supply (informal MSEs)	Digital commerce ecosystems
 Barriers	Low digital literacy Low trust in online Low consumption	Lack of infrastructure (digital payments, address system, logistics) High CAPEX High operating costs Early-stage adoption Low ARPU	Low digital literacy Low trust in online Lack of awareness Unclear ROI to digitize Perceived cost of investment Limited access to working capital	Internet access Digital payments access Employment laws/policy Trade policy Policy related to digital commerce Taxation and social benefits
 Interventions	Inclusive products and services in digital commerce and fintech	Venture acceleration of local digital commerce platforms	Digital onboarding and value-added digital financial services and benefits	Country diagnostic for enabling digital commerce
 Outcome	Increase in adoption	Expansion of digital commerce ecosystem	Increase in income New opportunities Resilience Better livelihoods	Digital and financial inclusion Economic growth
 Risks	Consumer protection Data privacy	Monopoly over market and data	Low-wages Worker missclassification Digital race to the bottom	Servant economy



Overall, do you think the Coronavirus crisis will adversely affect the **financial well-being** of yourself, and that of your household? (Wave 3)



Thank **you!**

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