



REPUBLIC OF TRINIDAD AND TOBAGO
MINISTRY OF TRADE
AND INDUSTRY



NATIONAL e-Commerce Strategy

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SEPTEMBER 2017

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1.0 INTRODUCTION

E-commerce, if properly developed and harnessed, can be a key driver for economic growth in Trinidad and Tobago, it not only enhances the competitiveness and efficiency of firms, but also gives rise to new economic opportunities. E-commerce continues to grow at exceptional rates across the globe, causing radical change in consumer and business markets. Not only are people and firms purchasing more online, they are doing so more frequently and also spending more.

This e-Commerce Strategy outlines the Government's framework for the development of e-commerce in Trinidad and Tobago over the next three years. Government's role is to ensure that businesses and consumers have the necessary tools and resources to derive tangible benefits from e-commerce, as well as the legal and regulatory frameworks that foster business and consumer confidence in the establishment of a larger digital economy.

This Strategy uses the definition for e-commerce adopted by the Organization for Economic Co-operation and Development (OECD) and the United Nations Conference on Trade and Development's Information Economy Report (2015):¹

“The sale or purchase of goods or services, conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders. The goods or services are ordered by those methods, but the payment and the ultimate delivery of the goods or services do not have to be conducted online. An e-commerce transaction can be between enterprises, households, individuals, governments, and other public or private organizations. To be included are orders made over the web, extranet or electronic interchange. The type is defined by the method of

¹ United Nations Conference on Trade and Development, 2015, “Information Economy Report 2015 – Unlocking the Potential of e-Commerce for Developing Countries”, p. 2.

placing the order. To be excluded are orders made by telephone calls, facsimile or manually typed e-mail.”

2.0 OBJECTIVE

The principal objective of this Strategy is to create an enabling environment that facilitates and promotes e-commerce for local businesses to serve domestic and international consumer markets.

3.0 GOALS

The main goals of the National e-Commerce Strategy are:

- 1) A comprehensive and effective regulatory environment for e-commerce.
- 2) The implementation of an Electronic Funds Transfer (EFT) Framework.
- 3) Increased private sector participation in e-commerce.
- 4) Increased consumer awareness and confidence in e-commerce.
- 5) Enhanced information and communication technology (ICT) infrastructure for commercial activity throughout the country.

4.0 EXPECTED OUTCOMES

- The full proclamation of the relevant legislation required for the proliferation of e-commerce activity.
- A fully functional and operationalized EFT Framework.
- Increased collaboration between local and foreign businesses, and key supply chains.
- Increased use of e-commerce by domestic businesses as a channel for selling goods and services to consumers locally, regionally and internationally.
- Informed and confident online consumers.
- Enhanced ICT infrastructure available for private homes and businesses.

5.0 RATIONALE

With commodity prices and production significantly lower, and challenges arising from new energy markets and new energy technologies, the Government of Trinidad and Tobago needs new means to promote commercial activity and build business and consumer confidence. Information and communication technology, and in particular the Internet, has changed the way the world communicates, does business and influences consumer choices. It opens new opportunities to develop new products and services, exploits new markets, creates new networks, reduces the cost of doing business, and is a critical tool through which the Government can revitalize the economy.

Types of Relationships

While there are many electronic relationships, the main focus of this Strategy will be Government to Business (G2B), Business to Government (B2G), Government to Consumer (G2C), Consumer to Government (C2G), Business-to-Business (B2B), Business to Consumer (B2C), Consumer to Business (C2B) and Consumer to Consumer (C2C).

Government to Business (G2B) refers to the Government providing services or information to businesses via the internet, such as websites that support auctions, tenders and application submission functionalities. Business to Government (B2G) is defined as commerce between businesses and the Government, and refers to the use of the internet for public procurement, paying businesses taxes, filing reports and other Government related operations and services. Government to Consumer (G2C) is where the Government provides services to consumers (citizens) through the internet. Consumer to Government (C2G) involves a consumer interacting with the Government, for example, paying taxes online.

Business to business (B2B) involves transactions between businesses, such as a manufacturer and a wholesaler, or between a wholesaler and a retailer. Empirical studies suggest that B2B offers greater potential benefits for MSMEs than other forms of e-

commerce. Business-to-consumer (B2C) involves sales by e-commerce enterprises and traditional brick-and-mortar firms to consumers that have online sales channels. Consumer to Business (C2B) is where consumers create products and services which are consumed by businesses and organizations. Consumer to Consumer (C2C) is commerce between private individuals or consumers.

E-Commerce, growth and trade

E-commerce is big business and continues to grow at unprecedented rates when compared to the traditional retail sector. It offers benefits to domestic businesses in the form of automated and instantaneous operations, enhanced participation in international value chains, increased market access and reach, improved internal and market efficiency, low barriers to entry and lower transaction costs. It also offers benefits to consumers in the form of reduced prices due to competition, 24 hour access to a virtual storefront, convenience, a global marketplace, increased choice and saving time.

The internet has become a critical pillar of national economic transformation, especially in terms of productivity. A McKinsey (2011) study shows that the Internet accounts for 3.4 percent of GDP in the largest economies that make up 70 percent of the world's GDP—larger than the contribution of the energy or agriculture sectors in the global economy.² Manyika et al. (2013) find that in 2004-2009, the Internet contributed 10 percent or more to total GDP growth in Brazil, China and India.³ A World Bank study across 86 countries for the period 1980-2011, shows that a 10 percent increase in fixed broadband penetration results in a 1.2 percent increase in GDP per capita growth rates. Deloitte (2012) shows that doubling mobile broadband data use leads to a 0.5 percent increase in GDP per capita growth rates.⁴

² Manyika, James and Charles Roxburgh. 2011. "The great transformer: The impact of the Internet on economic growth and prosperity," McKinsey Global Institute (October 2011). Available at: <http://www.mckinsey.com/industries/high-tech/our-insights/the-greattransformer>.

³ Manyika, J., M Chui, J. Bughin, R. Dobbs, P. Bisson, and A. Marrs. 2013. "Disruptive Technologies: Advances that Will Transform Life, Business, and the Global Economy," McKinsey Global Institute. Available at: http://www.mckinsey.com/insights/business_technology/disruptive_technologies.

⁴ Deloitte. 2012. "What Is the Impact of Mobile Telephony on Economic Growth?" A Report for the GSM.

Growth estimates from the eMarketer, a market research company, reports that business-to-consumer (B2C) e-commerce sales worldwide reached \$1.5 trillion in 2014, increasing by nearly 20 percent from 2013.⁵ In 2014, e-commerce accounted for 5.9 percent or US\$1.316 trillion of the total retail market worldwide and it is estimated that by 2018, that share will increase significantly to 8.8 percent.⁶ In 2015, worldwide web sales increased by approximately 21.0 percent to US\$1.592 trillion. eMarketer also projects that global e-commerce will increase by 18.6 percent in 2016 to US\$1.888 trillion, with web sales accounting for 7.4 percent of total retail. In 2017, it will increase to \$2.197 trillion, with web sales accounting for 8.2 percent of total retail and in 2018 it will increase by 13.3 percent to US\$2.489 trillion, with web sales accounting for 8.8 percent of total retail.⁷

Regional markets and products

For Latin America and the Caribbean (LAC), the internet has the potential to increase productivity, to expand opportunities for entrepreneurship, and promote inclusive economic growth. Two characteristics that greatly benefit LAC firms are visibility (buyers and sellers are connected regardless of location) and scalability (digital platforms enable new, larger volumes of trade in goods and services). The internet has positively influenced all countries; however, developing countries have the greatest potential for growth. For example, one study estimated that in 2012, the annual economic value generated by the Internet was US\$1,488 per capita in developed countries (that were already highly connected at the time), but still only US\$119 per capita in developing economies (that were only starting to become connected).⁸ Deloitte (2014) estimates that if Latin America

⁵ Nielsen, 2014. "E-Commerce: Evolution or revolution in the fast-moving consumer goods world?"

⁶ eMarketer, 2014. "Retail sales worldwide will top \$22 trillion this year," Available at: <http://www.emarketer.com/Article/Retail-Sales-Worldwide-Will-Top-22-Trillion-This-Year/1011765>.

⁷ Digital Commerce 360, 2014. "Global e-commerce sales will increase 22% this year," Available at: <https://www.digitalcommerce360.com/2014/12/23/global-e-commerce-will-increase-22-year/>.

⁸ Nottebohm, O., J. Manyika, J. Bughin, M. Chui, and A-R. Syed. 2012. Online and Upcoming: The Internet's Impact on Aspiring Countries, January. McKinsey & Company, High Tech Practice. Available at: http://www.mckinsey.com/client_service/high_tech/latest_thinking/impact_of_the_internet_on_aspiring_countries.

were to attain the same level of Internet usage as advanced economies, the region's productivity would surge by 13 percent.⁹

In addition to new markets and increased reach by domestic firms, new technologies such as 3-D printing, machine learning, radio frequency identification (RFID) systems, robotics, and the Internet of Things applications, are creating new opportunities for LAC entrepreneurs and firms to create new business models and export services. The Internet boosts productivity in economies in part because it boosts international trade. Some of the trade gains include:

- expansion in exports and the number of long-term exporters
- wider availability of quality products and inputs at lower cost
- improvements for trading across borders
- increased number of regional small businesses and startups

Despite the significant and varied advantages, there are some disadvantages. Increased exposure to risks associated with privacy, security and product quality for consumers, and additional infrastructural and maintenance costs and exposure to fraud for businesses, are several areas that policy-makers must address if e-commerce is to be widely accepted and utilized.

6.0 CURRENT SITUATION

6.1 Local environment

Despite Trinidad and Tobago's economic success, e-commerce has not taken off as it should have. Some reasons for this include:

- Uncoordinated and unsustainable efforts by the public sector entities responsible for promoting e-commerce.

⁹ Deloitte. 2014. "Value of Connectivity: Economic and Social Benefits of Expanding Internet Access," (February) Available at: https://www2.deloitte.com/content/dam/Deloitte/ie/Documents/TechnologyMediaCommunications/2014_uk_tmt_value_of_connectivity_deloitte_ireland.pdf.

- Lack of implementation of the legal framework to encourage and protect businesses and consumers using e-commerce.
- Lack of awareness of the benefits to businesses and consumers regarding e-commerce.

The Government of Trinidad and Tobago has pursued the e-commerce agenda over the years, producing various reports, plans and recommendations. They are:

- The National e-Commerce Secretariat (NeCS) Committee report (2003)
- *fastforward* (2003-2008)
- Policy Framework for e-Business in Trinidad and Tobago (2008)
- *smarTT* (2014-2018)
- *fastforward II* (Draft 2017)

fastforward marked the real inception of national information and communication technology (ICT) planning in Trinidad and Tobago. The 2003-2008 plan supported the then National Development Strategy, Vision 2020, and focused on the foundational element of the country's ICT Agenda, 'connectivity'.

Subsequently there was *smarTT*, a new National ICT Plan which was developed in 2014. This plan comprised three phases, each with its associated objectives.

- Phase I: 2014 to 2018, focused on Government's thrust to increase ICT utilization and uptake within the public and private sector and among citizens.
- Phase II: 2018 to 2022, emphasized the development of specific industries to enhance Trinidad and Tobago's value proposition in regional and international markets.
- Phase III: 2023 and beyond, envisioned ICT and related sectors as significant contributors to GDP.

fastforward II, the new National ICT Plan 2017-2021, seeks to ensure alignment of the National ICT Vision with the National Development Strategy 2016-2030, Vision 2030. *fastforward II* is comprised of the following five strategic thrusts:

- i) Improving Connectivity
- ii) Increasing Human Capacity
- iii) Enhancing Public Service Delivery
- iv) Fostering Economic Development
- v) Advancing Environmental and Societal Benefit

The Plan is intended to be a modern, relevant and robust one that will contribute to the advancement of the ICT Sector and help meet the Government's development objectives.

fastforward II notes that Trinidad and Tobago lacks the robust legal and regulatory framework required for e-business, e-commerce and e-services. The full suite of legislation governing electronic transactions and data protection—including the Electronic Transactions Act and the Data Protection Act—have only been partially proclaimed and key regulations under those laws have not been developed. The Plan recognizes the need for modern policies and regulations that provide for the protection of the interest of both end users and investors, attract investment and support the ease of doing business, all of which are important prerequisites for creating a vibrant ICT industry.

The plan highlights the Government's commitment to advancing the e-legislative agenda as a key component of the enabling environment for ICT- the delivery and existence of a body of policies, harmonized legislation and regulations that, inter alia, authorize, enable, empower and undergird the electronic delivery of products and services. The Plan indicates that over the next five years, Government will remain focused on ensuring the full proclamation of e-legislation and instituting the relevant supporting regulations. In addition to the aforementioned legislation, initiatives to meet this objective will also involve the following:

- full Proclamation of the Electronic Transactions Act
- full Proclamation of the Data Protection Act
- enactment of Cybercrime Legislation

Strategy 4 of the Plan speaks specifically to e-commerce. It focuses on building a pro e-enterprise environment within Trinidad and Tobago. Important elements of this thrust are increasing e-business and e-commerce adoption both within the Business-to-Business (B2B) and Business-to-Consumer (B2C) realms and facilitating competitive trade along with driving effective import and export mechanisms. The specific programme regarding e-commerce falls under the Ministry of Trade and Industry and involves the development and implementation of an e-Commerce Strategy.

In addition to significant efforts to expand the capacity and improve the interoperability of TTBizLink (Trinidad and Tobago's Single Electronic Window), which is a key enabler of ICT services that helps in trading across borders, the Government also intends to implement a National Broadband Strategy enhancing the broadband infrastructure, access to ICT services, integration of ICT policies and regulatory oversight. This will also facilitate the integration of ICT in education, business development and even allow for greater use of technology in homes.

6.2 Regional environment

In March 2014, the Caribbean Community (CARICOM) Heads of Government (CHOG) issued a policy directive for the establishment of a Single ICT Space to enhance the environment for investment and production by building the digital economy over the period 2014- 2019. At that time, CARICOM Heads mandated that attention be given to the development of a roadmap for a CARICOM Single ICT Space in 2014-2015.

CARICOM Heads of Government approved the Road Map for the Single ICT Space in February 2017, and the Integrated Work Plan was approved in May 2017. The Heads

agreed that the priority areas of focus in building the digital economy during the period 2014-2019 will include the following:

- a) Establishment of a CARICOM Single ICT Space to enhance the environment for investment and production;
- b) Bringing technology to the people and transforming them into Digital Natives and Digital Entrepreneurs;
- c) Cyber Security safeguards;
- d) Mobilization of resources; and
- e) Developing the CARICOM Digital Agenda 2025.

The CARICOM Single ICT Space will be characterized by:

1. Regionally harmonized ICT policy, legal and regulatory regimes;
2. Robust national and regional broadband infrastructure;
3. Common frameworks for Governments, ICT service providers and consumers; and
4. Effective, secure technology and management systems.

6.3 Multilateral environment

WTO Moratorium on e-commerce. The WTO Work Programme on electronic commerce covers all issues related to trade arising from global e-commerce, including enhancing internet connectivity and access to information and telecommunications technologies and public internet sites, the growth of mobile commerce, electronically delivered software, cloud computing, the protection of confidential data, privacy and consumer protection. The programme also explores the economic development opportunities afforded by e-commerce for developing countries, particularly least-developed countries. At the Bali Ministerial Conference in December 2013, WTO members agreed to extend the moratorium on e-commerce. Specifically, members agreed to abstain from imposing customs duties on electronic transmissions until the 10th Ministerial Conference, which was held in Nairobi in December 2015. Ministers have

extended the e-commerce moratorium until the next session of the Ministerial Conference in December 2017 in Argentina.

E-commerce and inclusive development. In July 2016, the United Nations Conference on Trade and Development (UNCTAD) launched the global *eTrade for All* initiative, which helps developing countries to unlock the potential of e-commerce. Central to this initiative is the online platform available at etradeforall.org, which was launched in April 2017, and serves as an information hub that helps developing countries to navigate the wealth of technical and financial assistance available in seven policy areas to drive development through e-commerce. Through this platform, countries can connect with potential partners, learn about trends and best practices, access up-to-date e-commerce data, and be informed about upcoming e-commerce events.

6.4 Cross-Cutting Issues

➤ Consumer Needs and Protection

Consumer trust in digital markets is paramount in achieving inclusive and sustainable development of e-commerce. Trust is a fundamental asset that can only be built with the common engagement from Governments, businesses, consumer organizations and academia. Key measures to enhance consumer confidence in e-commerce include:

- providing a level of protection that is no less stringent than the level of protection provided for off-line transactions
- creating policies that accommodate the special features of e-commerce
- providing clear information on rights and obligations of business and consumers
- providing consumer and business education and information programmes covering e-commerce
- promoting good business practices in the online context
- developing fair, effective, transparent and impartial dispute resolution systems, particularly online dispute resolution
- ensuring the provision of safe products by online suppliers

- promoting international cooperation in the development of consumer protection policies and their enforcement in the online context.

A new Consumer Policy for Trinidad and Tobago together with a Legislative Brief was developed and submitted to Cabinet in July 2016. The Policy proposes that the existing Consumer Protection and Safety Act, Chapter 82:34 be repealed and replaced. It also proposes the adoption of the CARICOM Model Bill for Consumer Protection 2016. The proposed new legislation seeks, *inter alia*, to ensure consumers of goods, services and digital content receive similar protection as consumers of goods by enshrining equitable rights. The Electronic Transactions Act, when fully proclaimed, will provide consumers with a legislative and regulatory framework that provides them with security and confidence in conducting e-transactions by requiring persons using electronic means to sell goods or services to provide information about themselves, accurate and accessible information describing the goods or services offered, as well as a copy of the contract and relevant contractual obligations.

➤ **Micro-, Small- and Medium-sized Enterprises (MSMEs)**

Micro-, small- and medium-sized enterprises face unique challenges and barriers in terms of utilizing and benefiting from e-commerce. In contrast to MSMEs from developed countries, MSMEs from developing countries are largely excluded from e-commerce due to a number of barriers such as fragmented and business hostile regulations, lack of education and limited access to information, income volatility and lack of protection, lack of awareness, discrimination of individual small firms from developing countries, lack of trust and security.

At the regional level, the Inter-American Development Bank (IDB), with the support from Google, DHL, Visa and Alibaba, created Connect Americas—the first social network for businesses in the Americas, dedicated to promoting foreign trade and international investment. It seeks to help SMEs strengthen their businesses, by providing them access

to communities of clients, suppliers and investors in the region and all over the world, segmented by industry, and also provide useful and simple information about procedures and regulations for international commerce and available financing opportunities in IDB member countries. Based on IDB figures, ConnectAmericas has 130,000 registered business people from 152 countries, who in the past two years reported approximately US\$250 million in deals. Although the large majority of businesspeople in Trinidad and Tobago are not aware of ConnectAmericas or its benefits, there are as much as 4,375 unique users since the launch of the regional forum, with 157 having created profiles and 67 with completed company profiles.

Vital to MSMEs is the need for initiatives to:

- support the creation of a more stable environment for small self-employed entrepreneurs willing to engage in e-commerce
- support the creation of cooperatives that enable SMEs to share costs and information
- greater awareness, understanding and communication of the potential of e-commerce by policy-makers
- greater use and development of online platforms that help connect the unconnected
- use of solutions such as e-Residency that gives entrepreneurs a digital identity for running a business from abroad

7.0 SWOT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Government is leading the way with the Single Electronic Window (TTBizLink). • No barriers for businesses to set up an online store. <ul style="list-style-type: none"> - There is a platform to host the store. - Three of the local commercial banks provide a payment gateway. • Trinidad and Tobago is in the top 10 developing economies in UNCTAD's 2015 B2C e-commerce index (43 out of 130 countries). • National ICT plan 2017-2021 (fastforward II) exists. • Trinidad and Tobago is ranked 25 out of 139 countries in mobile penetration. • Trinidad and Tobago is ranked 16 out of 139 in fixed broad band internet tariffs. • A large number of businesses have already sought online solutions to either start or grow their business via social media. • Strong banking sector and availability of e-banking services. 	<ul style="list-style-type: none"> • Limited access to capital from commercial lending facilities as banks are skeptical about the e-commerce industry. • Expensive logistics costs throughout the Caribbean. • Inadequate knowledge of e-commerce potential to business and consumers. • Lack of legal and regulatory frameworks. This is evident in the World Economic Forum's Global Information Technology Report 2016 (GITR) indicator which ranked Trinidad and Tobago 116 out of 139 countries in Laws Relating to ICT. • Small market size.

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • The introduction of a local payment system that works the same way as PayPal. • A shipping and logistics company has a module which integrates into the local 	<ul style="list-style-type: none"> • The perception that ICT investments will not yield the returns necessary to recoup initial costs for small businesses. • Inability of firms to determine profitability of e-commerce trading.

OPPORTUNITIES	THREATS
<p>platform and allows for delivery within Trinidad and Tobago.</p> <ul style="list-style-type: none"> • TTPost offers local courier delivery services. • UNCTAD's eTrade for All initiative which provides a new approach to trade development through electronic exchanges by allowing developing countries to easily access technical assistance for capacity building in e-commerce readiness. • The Inter-American Development Bank (IDB) launched <i>ConnectAmericas</i>, the first social network for businesses in the Americas, which aims to help small and medium sized enterprises (SMEs) in the region to expand market access abroad. • Implementation of the LibraryNet initiative through which all libraries were equipped with computers and free high-speed Internet access, and all librarians were trained in ICT usage. • Young educated population. • High mobile phone penetration. • Youth market for internet access. • Availability of payment cards. • TTPost has started implementing a Universal Postal Code system. 	<ul style="list-style-type: none"> • Rapid pace at which technology is changing.

8.0 WAY FORWARD

Consultations with stakeholders involved in e-commerce have revealed that despite the shortcomings locally, the domestic environment is relatively conducive to businesses and consumers engaging in e-commerce. These stakeholders included key individuals of domestic firms that utilize e-commerce to sell goods and services and also to develop e-commerce capabilities for other firms, academia, members of the e-Business Roundtable, and the Ministry of Public Administration and Communications. The Government intends to pursue the following in order to advance the state of e-commerce in Trinidad and Tobago:

➤ **Action 1: Enacting and implementing legislation**

The Ministry of Public Administration and Communications and the Ministry of National Security have proposed to implement the following:

- Full Proclamation of the Electronic Transactions Act and in particular Part VIII (Consumer Protection)
- Full Proclamation of the Data Protection Act
- Enactment of Cybercrime Legislation (Ministry of National Security)

The MTI will liaise with the both Ministries to ensure that the legal framework is in place in a timely manner to encourage the growth of e-commerce activity.

➤ **Action 2: Implementing the Electronic Transfer of Funds (EFT) Framework**

The implementation of the Electronic Transfer of Funds (e-payments) is essential for promoting government e-services, and will exemplify the Government's efforts, through the Ministry of Finance.

➤ **Action 3: Promoting private-sector participation in e-commerce**

The MTI (through its agencies such as exporTT and EXIMBANK) in collaboration with other Ministries will seek to increase awareness about e-commerce and encourage domestic firms to actively participate online by buying and selling goods and services, as

well as acquiring market information, developing business networks and goods and services promotion.

The MTI will also collaborate with the private sector via the various Chambers of Commerce and the e-Business Roundtable and acquire pertinent information by conducting an annual survey on the number of business engaging in e-commerce activities.

Additionally, the Government will collaborate with the IDB and other similar organisations to encourage more firms to have a full on-line presence on *ConnectAmericas* and other similar platforms. This will be an ideal way in which local manufacturers and service providers can easily reach markets and entrepreneurs worldwide, and from the government's perspective, an effective means to bring firms online with minimum outlay.

➤ **Action 4: Engendering confidence among consumers in e-commerce**

The proposed National Consumer Policy, which is being developed by the Consumer Affairs Division of the Ministry of Trade and Industry, will, *inter alia*:

- ensure consumers of services and digital content receive similar protection as consumers of goods by enshrining equitable rights;
- deal with consumer guarantees to include guarantees for goods, services and digital content;
- improve protection for consumers purchasing goods or services from a distance.

The Consumer Affairs Division will implement educational programmes at the community and national levels with the assistance of various stakeholders including educational institutions and NGOs. These initiatives will also be promoted by the Ministry through:

- enactment of new Consumer Protection Act;
- an on-line Consumer Affairs Portal, managed by the Consumer Affairs Division;

- public meetings and lectures to consumers and suppliers about unfair trade practices and unfair contract terms etc.
- use of social media channels
- media advertising campaigns on e-commerce issues, telemarketing, and also consumer risks such as scams and fraud, etc.
- consumer tips via print and electronic media.

9.0 IMPLEMENTATION PLAN

Action	Activity	Responsible Party	Period
Action 1: Enacting and implementing legislation	<ul style="list-style-type: none"> • Full Proclamation of the Electronic Transactions Act • Full Proclamation of the Data Protection Act • Enactment of Cybercrime Legislation 	MPAC, MNS	Ongoing
Action 2: Implementing the Electronic Transfer of Funds (EFT) Framework	Implementation of the Electronic Transfer of Funds (EFT) Framework	MOF, Treasury Division, MTI	24 months
Action 3: Promoting private-sector participation in e-commerce	<ul style="list-style-type: none"> • Building awareness among the private sector, especially MSMEs and domestic and international traders, about e-commerce. • Develop programmes and incentives to promote domestic firms to have a presence and conduct business online. • An annual survey to determine the number of businesses utilizing e-commerce. • Collaborate with IDB to increase the number of local firms operating on the Connect Americas platform 	MTI, exporTT, EximBank, Chamber of Industry and Commerce, Ministry of Labour and Small Enterprise Development (MLSED)	Ongoing
Action 4: Engendering consumer confidence in e-commerce	<ul style="list-style-type: none"> • Enactment of new Consumer Protection Act • An on-line Consumer Affairs Portal (managed by the Consumer Affairs Division) • Public meetings and lectures to consumers and suppliers about unfair trade practices and unfair contract terms etc. • Use of social media channels • Media advertising campaigns on 	Consumer Affairs Division, MTI, MPAC	24 months

Action	Activity	Responsible Party	Period
	e-commerce issues, telemarketing, and also consumer risks such as scams and fraud, etc. <ul style="list-style-type: none"> • Consumer tips via print and electronic media. 		

10.0 CONCLUSION

The Government of Trinidad and Tobago understands the urgent need to expand the awareness and utilization of e-commerce, as a means to increase commercial activity and promote entrepreneurship and trade. This is in line with recommendations by the IDB (2017), which recommends three set of policy measures for regional economies in Latin America and the Caribbean to accelerate digital trade:¹⁰

- Remove market access and regulatory barriers to digital trade
- Enhance LAC’s digital fitness (human resource skills and policy environment, connectivity)
- Adjust export promotion and credit to meet the needs of online sellers (create public-private partnerships for e-commerce export promotion, and bring new digital players to provide trade finance in the digital era)

E-business and e-commerce are crucial to the sustained economic development of any modern economy. Not only must governments create an enabling legislative, regulatory and policy environment, but encourage and promote online commerce by both the private sector and consumers alike, at home and abroad. In that regard, public policy much focus on the creation of a holistic e-commerce ecosystem. Such an ecosystem would include all businesses and consumer behind, and result in the country’s improved global competitiveness. Increased usage and utilization of the internet not only provides

¹⁰ Suominen, K. 2017. “Accelerating Digital Trade in Latin America and the Caribbean”, Integration and Trade Sector, Inter-American Development Bank. IDB Working Paper Series No. IDB-WP-790.

an opportunity for the country to diversify the economy and promote entrepreneurship; it encourages cost savings, increased efficiency, and it assists MSMEs in offering niche products and services to the local and global markets. The Government of Trinidad and Tobago through the implementation of this Strategy will aggressively seek to capitalize on the growth and development of e-commerce because it has the potential to transform the economy.