



Government of the Republic of Trinidad and Tobago
Ministry of Trade and Industry

TRINIDAD AND TOBAGO **NATIONAL E-COMMERCE STRATEGY 2025-2030**

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REPUBLIC OF TRINIDAD AND TOBAGO
MINISTRY OF TRADE
AND INDUSTRY



Contents

Abbreviations	8
Executive Summary	11
Vision and Mission	12
Strategic goals and objectives.....	12
Principles	14
Governance	14
Monitoring and evaluation	15
I. Introduction	16
Methodology adopted	17
The scope of e-commerce.....	18
II. Situational analysis	20
E-commerce readiness assessment and strategy formulation.....	20
ICT infrastructure and services.....	22
Trade logistics and trade facilitation	24
Payment solutions	25
Legal and regulatory frameworks.....	26
E-commerce skills development	28
Access to financing.....	29
III. E-Commerce Strategy Vision and Mission	30
Strategic alignment.....	30
Vision for e-commerce.....	31
Principles	32
Strategy mission	32
Strategic goals.....	32
Strategic objectives	33
IV. Objectives and measures	35

SG 1: Fostering and maintaining a legal and regulatory framework for e-commerce	35
Objective 1.1: Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices	36
Objective 1.2: Extend participation in agreements that promote e-commerce ...	43
Objective 1.3: Support a widespread understanding of e-commerce law and regulation	45
 SG2: Developing e-commerce awareness and skills for a competitive digital economy	47
Objective 2.1: Conduct a targeted assessment of e-commerce skills	48
Objective 2.2: Develop consumers' skills, capacity and trust necessary for e-commerce use	50
Objective 2.3: Strengthen the skills necessary for businesses to exploit e-commerce	51
Objective 2.4: Promote public sector understanding of policy implications of e-commerce	53
Objective 2.5 Develop government capacity to collect, analyse and report on e-commerce data	54
 SG3: Enabling business growth and competitiveness through e-commerce adoption	56
Objective 3.1 Introduce integrated e-commerce services for start-ups and MSMEs	57
Objective 3.2: Improve access to banking and finance for e-commerce start-ups and MSMEs	58
Objective 3.3: Promote widespread adoption of digital payments by merchants ...	62
Objective 3.4: Enable support and mentoring programmes for e-commerce start-ups and MSMEs	63
Objective 3.5: Ensure safe and reliable digital transactions with the Government and public sector organisations	65
 SG4: Streamlining trade and logistics to support efficient and scalable e-commerce operations	68
Objective 4.1: Expedite streamlined customs processes and procedures for cross-border e-commerce	69
Objective 4.2: Improve fulfilment services available to e-commerce merchants ...	73

V. Governance.....76

VII. Monitoring and Evaluation Framework 81
Key Performance Indicators for E-Commerce Strategy 82

VIII. Implementation Plan..... 86

Figures

- Figure 1: Governance Structure.....14
- Figure 2: The vision explained31
- Figure 3: Data protection, data privacy, data security, open data
and freedom of information definitions.....39
- Figure 4: Governance structure.....77

Tables

Table 1:	Strategic goals, expected outcomes, and objectives	12
Table 2:	Scope of formal e-commerce	18
Table 3:	Vision, mission, strategic goals and objectives	33
Table 4:	Strategic goal 1 objectives and outcomes	36
Table 5:	Objective 1.1 measures and results	37
Table 6:	Objective 1.2 measures and results	44
Table 7:	Objective 1.3 measures and results	45
Table 8:	Strategic goal 2 objectives and outcomes	48
Table 9:	Objective 2.1 measures and results	48
Table 10:	Objective 2.2 measures and results	50
Table 11:	Objective 2.3 measures and results	51
Table 12:	Objective 2.4 measures and results	53
Table 13:	Objective 2.5 measures and results	54
Table 14:	Strategic goal 3 objectives and outcomes	57
Table 15:	Objective 3.1 measures and results	57
Table 16:	Objective 3.2 measures and results	58
Table 17:	Objective 3.3 measures and results	62
Table 18:	Objective 3.4 measures and results	64
Table 19:	Objective 3.5 measures and results	65
Table 20:	Strategic goal 4 measures and outcomes	68
Table 21:	Objective 4.1 measures and results	70
Table 22:	Objective 4.2 measures and results	73
Table 23:	Governance roles and reporting	79
Table 24:	Key Performance Indicators for the strategy as a whole	82
Table 25:	Indicators by goal	83
Table 26:	Implementation Plan	87

Abbreviations

AI	Artificial intelligence
AGLA	Attorney General and Ministry of Legal Affairs
ASYCUDA	Automated System for Customs Data
BIR	Board of Inland Revenue
CARICOM	The Caribbean Community
CARICOM IMPACS	The Caribbean Community (CARICOM) Implementation Agency for Crime and Security
CARIFORUM	The Caribbean Forum
CBTT	Central Bank of Trinidad and Tobago
CDS	Customs Declaration System
CED	Customs and Excise Division
DATER	Department of Air Transport Economic Regulation
E-commerce	Electronic Commerce
EDI	Electronic Document Interchange
EPA	Economic Partnership Agreement
ETA	Electronic Transactions Act
ETR	Electronic Transferrable Record
EU	European Union
FTE	Full Time Equivalent employment
ICAO	International Civil Aviation Organization

ICT	Information and Communications Technology
ITA	Information Technology Agreement
ITC	International Trade Centre
KPI	Key Performance Indicator
LATT	Law Association of Trinidad and Tobago
MASA	Multilateral Air Services Agreement
MDT	Ministry of Digital Transformation
MLETR	Model Law on Electronic Transferable Records (2017)
MOF	Ministry of Finance
MPA	Ministry of Public Administration
MPD	Ministry of Planning and Development
MSME	Micro, Small and Medium Enterprise
MTI	Ministry of Trade and Industry
MYDNS	Ministry of Youth Development and National Service
NAVIS	The terminal operating system used by ports in Trinidad and Tobago
NEDCO	National Entrepreneurship Development Company Limited

OECD	Organisation for Economic Co-operation and Development
OGU	Open Government Unit
OPM	Office of the Prime Minister
PATT	Port Authority of Trinidad and Tobago
PSP	Payment Service Provider
STEM	Science, Technology, Engineering and Mathematics
TFA	Trade Facilitation Agreement
TTCAA	Trinidad & Tobago Civil Aviation Authority

TTIFC	The Trinidad and Tobago Financial Centre
TTPost	Trinidad & Tobago Postal Corporation
TTRA	Trinidad and Tobago Revenue Authority
UNCITRAL	United Nations Commission on International Trade Law
UNCTAD	United Nations Trade and Development
UPU	Universal Postal Union
USF	Universal Service Fund
WTO	World Trade Organization



Executive Summary

This National E-commerce Strategy 2025-2030 builds on the outcome of the National E-commerce Strategy 2017-2021 and a comprehensive review of the electronic commerce (e-commerce) ecosystem¹ and its environment. It has been refined through a programme of stakeholder consultations. It is aligned with the National Development Strategy, Vision 2030² and other policies, strategies and plans including the National Digital Transformation Strategy 2024-2027³.

The strategy aims to provide a framework for the Government to collaborate with the private sector and civil society, fostering the successful development of e-commerce for the overall benefit of the nation. By adopting e-commerce, buyers gain access to a broader selection of merchants, goods, and services. For merchants, the benefits include expanded market reach, including access to export opportunities enabled by digital channels. E-commerce also encourages the use of information and communications technology (ICT) by businesses to manage their supply chains more efficiently, both internally and externally. This not only enhances administrative efficiency but also improves overall business operations, such as stock control. The measures outlined in this strategy are designed to create these opportunities by ensuring the enabling environment meets the needs of both e-commerce buyers and merchants.

Despite the earlier strategy, Trinidad and Tobago faces several challenges that influence the ability of merchants and citizens to adopt e-commerce, and particularly on their ability to do so through domestic e-commerce sites and services. These challenges arise in applicable law, regulation and adoption of international agreements; relevant e-commerce skills; access to financing and business support more generally for e-commerce start-ups; adoption and use of online payments; processing of international consignments of e-commerce packages; and in the overall coordination of the Government's response to these challenges.

1 eTrade Readiness Assessment for Trinidad and Tobago (eT Ready), UNCTAD, 2024

2 Vision 2030: The National Development Strategy of Trinidad and Tobago 2016-2030, MPD, 2016

3 National Digital Transformation Strategy 2024-2027, MDT, 2024

Vision and Mission

An e-commerce strategy, by its nature, covers several areas of government policy that directly or indirectly support e-commerce. This strategy therefore coordinates measures across government ministries and agencies to achieve the vision of:

Widespread adoption of e-commerce that:

- **Enables businesses in Trinidad and Tobago to extend their access to domestic and foreign markets and improve the efficiency of their sales and purchasing processes.**
- **Enables all consumers and the Government to access a more diverse range of merchants and products with confidence.**

It addresses the needs of all population groups and particularly women, youth, persons with disabilities and those living in rural areas. It addresses, in particular, the needs of micro and small businesses, including start-ups and informal businesses.

The strategic mission is therefore:

To create and maintain an enabling environment that facilitates and promotes the use of e-commerce in Trinidad and Tobago for domestic and international markets.

Strategic goals and objectives

The measures in the strategy are organised to achieve certain objectives aligned with four strategic goals. These are specified in the following table.

Table 1: Strategic goals, expected outcomes, and objectives

	<p>Strategic goal 1 – Fostering and maintaining a legal and regulatory framework for e-commerce</p> <p>Expected outcome: The legal and regulatory framework for e-commerce is regularly reviewed and updated to meet current and future needs, ensuring public trust through necessary safeguards and clear communication.</p> <p>Objective 1.1 Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices</p> <p>Objective 1.2 Extend participation in international agreements that promote e-commerce</p> <p>Objective 1.3 Support a widespread understanding of e-commerce related legislation and regulation</p>
	<p>Strategic goal 2 – Developing e-commerce awareness and skills for a competitive digital economy</p> <p>Expected outcome: All stakeholders have awareness and skill in e-commerce to benefit from the use of e-commerce privately, in business, and in the public sector.</p> <p>Objective 2.1 Conduct a targeted assessment of e-commerce skills</p> <p>Objective 2.2 Develop consumers’ skills, capacity and trust necessary for e-commerce use</p> <p>Objective 2.3 Strengthen the skills necessary for businesses to exploit e-commerce</p> <p>Objective 2.4 Promote public sector understanding of policy implications of e-commerce</p> <p>Objective 2.5 Develop government capacity to collect, analyse and report on e-commerce data</p>
	<p>Strategic goal 3 – Enabling business growth and competitiveness through e-commerce</p> <p>Expected outcome: Businesses have the necessary resources and access to business services to successfully use e-commerce.</p> <p>Objective 3.1 Introduce integrated e-commerce services for start-ups and MSMEs</p> <p>Objective 3.2 Improve access to banking and finance for e-commerce start-ups and MSMEs</p> <p>Objective 3.3 Promote widespread adoption of digital payments by merchants</p> <p>Objective 3.4 Enable support and mentoring programmes for e-commerce start-ups and MSMEs</p> <p>Objective 3.5 Ensure safe and reliable digital transactions with government and public sector organisations</p>
	<p>Strategic goal 4 – Streamlining trade and logistics to support efficient and scalable e-commerce operations</p> <p>Expected outcome: Trinidad and Tobago’s trade and logistics systems facilitate domestic and cross-border e-commerce in an environmentally sustainable manner.</p> <p>Objective 4.1 Expedite streamlined processes and procedures for cross-border e-commerce</p> <p>Objective 4.2 Improve fulfilment services available to e-commerce merchants</p>

Principles

The programme of measures takes account of six principles:

Include all groups: focus on women, youth, people in rural areas, persons with disabilities and other vulnerable groups.

Use what is there: build on existent policies, strategies and initiatives.

Address small business issues: focus on those businesses that need additional support.

Adopt a cross-sectoral approach: refer to sector-specific policy and strategy as needed.

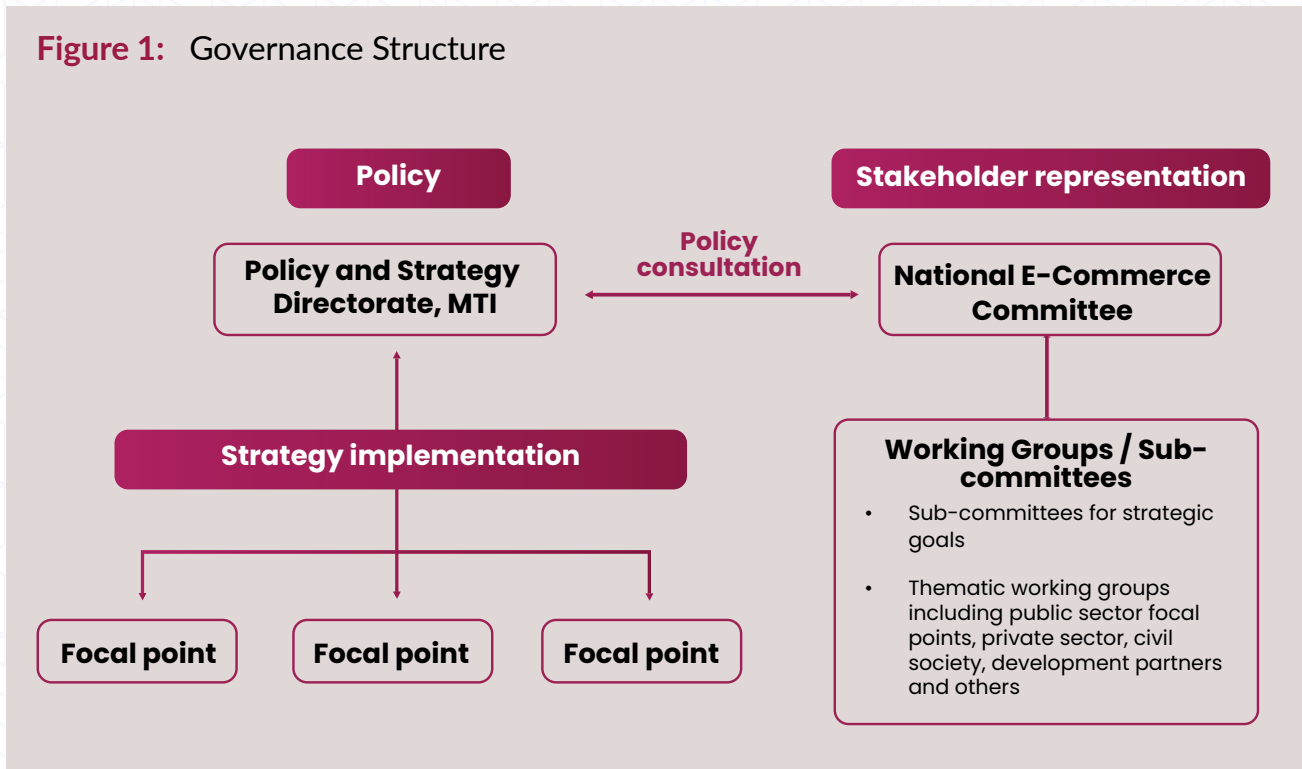
Collaborate regionally and internationally: benefit from cross-border and regional cooperation and collaboration.

Establish a public-private partnership for e-commerce: ensure a partnership between the Government as facilitator and the private sector that will respond to e-commerce opportunities.

Governance

The governance framework for the strategy vests authority for e-commerce within the Ministry of Trade and Industry and will utilize the existing staff. A public-private partnership will be established through a National E-commerce Committee with members from both the private and public sectors. The Implementation Plan will be managed through the Policy and Strategy Directorate. Implementation of individual measures will be the responsibility of focal points within the owning organisations.

Figure 1: Governance Structure



Monitoring and evaluation

A comprehensive list of key performance indicators (KPIs) associated with each measure and goal will be used to monitor and evaluate the strategy implementation and outcomes.

I. Introduction

The National E-commerce Strategy 2025-2030 builds on the outcome of the National E-commerce Strategy 2017-2021. The purpose of the strategy is to provide an enhanced framework for the Government to act in combination with the private sector and civil society to enable the successful development of electronic commerce (e-commerce) for the overall benefit of the nation. The previous strategy noted that e-commerce can be a driver for economic growth by giving rise to new economic opportunities and by enhancing competitiveness and efficiency. The adoption of e-commerce can increase access to a wide range of merchants, goods and services for buyers to enjoy. Benefits for merchants include greater market reach, including into export markets, which digital channels bring. E-commerce also promotes the use of information and communications technology (ICT) by firms for managing their supply chain both internally and externally. This can lead to greater administrative efficiency but also business efficiency through more efficient stock control. The measures in this strategy are intended to generate such opportunities by ensuring that the enabling environment meets the needs of e-commerce buyers and merchants.

Despite the earlier strategy, Trinidad and Tobago faces several challenges that impact on the ability of merchants and citizens to adopt e-commerce, and particularly on their ability to do so through domestic e-commerce sites and services. These include:

- Gaps in relevant law, regulation and adoption of international agreements;
- Gaps in an understanding of the benefits, the application and the use of e-commerce amongst consumers, merchants and others in the business community, and the public sector;
- Access to finance and other forms of business support for e-commerce start-ups and merchants transitioning to e-commerce;
- Issues associated with online payment services hinder their adoption and use;
- Issues around the importing and exporting e-commerce consignments that often comprise large volumes of low value packages; and
- Overall coordination of government response to these challenges.

Methodology adopted

This E-commerce Strategy follows a comprehensive review of e-commerce and its environment undertaken during early 2024, following a request for the support of UN Trade and Development (UNCTAD) by the Ministry of Trade and Industry (MTI), resulting in an eTrade Readiness Assessment for Trinidad and Tobago (eT Ready) prepared by UNCTAD. This review considered the current policy environment and developments regarding e-commerce, ICT infrastructure and services, trade facilitation and logistics, payment solutions, the legal and regulatory frameworks, e-commerce skills and access to financing. The analysis carried out was a combination of desk research, primary data collection through tailored online surveys (for public and private sectors, as well as consumers), multi-stakeholder consultations held in March and July 2024 in Port of Spain and numerous bilateral discussions. The conclusions from the eT Ready were a set of actions addressing the identified constraints, noting the anticipated results, the responsible stakeholders and their level of importance.

During the E-commerce Strategy Vision Workshop on 16 and 17 July 2024 in Port of Spain, the vision and mission for the strategy were discussed and agreed in draft form. The workshop participants then discussed the actions that were needed for successful e-commerce. The outcome of that discussion supplemented the conclusions of the eT Ready.

Further consultations included dedicated workshops with Tobago stakeholders on 24 July 2024 and with private sector representatives on 5 September 2024. Additional bilateral meetings between September and December 2024 with a range of stakeholders including MTI representatives, the Bankers Association of Trinidad and Tobago, TTBizLink, the Port Authority, the Customs and Excise Division (CED), Trinidad and Tobago Postal Corporation (TTPost), the Office of the Attorney General and Ministry of Legal Affairs (AGLA), the Ministry of Finance and others contributed to the development of the strategy. Together, these interactions formed the foundation for the measures detailed in this document.

National consultations were organized on 8 November 2024 to present the draft strategy and collect feedback from stakeholders representing the public and private sectors as well as academia, civil society, and development partners.

This was followed by a validation workshop on 10 December 2024.

The scope of e-commerce

The OECD 2009 definition of e-commerce is used in the framework of this strategy: that is “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.”⁴ This definition is used by national and regional statistical agencies when compiling statistics about e-commerce.

In this strategy e-commerce covers the components shown in Table 2.

Table 2: Scope of formal e-commerce

Component	What is covered
Nature of the transaction	Sale or purchase of goods or services.
How the transaction is conducted	Over a computer network by methods specifically designed for the purpose of receiving or placing orders.
Who can be a party to the transaction	Any combination of businesses, households, individuals, governments and other public and private sector organisations can participate as buyers or merchants. This is consistent with the OECD definition. The Eurostat definition excludes governments for the purposes of gathering statistics about e-commerce.
How orders are placed	Over the internet or via Electronic Document Interchange (EDI) including through merchant websites and applications, buyer e-procurement applications and marketplaces hosting multiple merchants.
How payments are made	By any means.
How goods or services are delivered	By physical delivery to the location of the buyer or to a collection/pick-up point or by online delivery.
What is excluded	Orders made by telephone, fax or manually typed e-mail.

Other transactions conducted over telecommunications networks but not using methods specifically designed for the purpose of receiving or placing orders are excluded from this definition. These include receiving or placing orders through text messaging, electronic mail or social media, with the exception of platforms that have specific features designed for the purpose of placing or receiving orders (e.g. a shopping cart or “buy it now” incorporated option).

⁴ Spiezia, Vincenzo, OECD, “Measuring E-commerce, Some New Developments”, UNCTAD eCommerce Week, 24 - 28 April 2017

A variety of business models have evolved that do not necessarily fit within these definitions. For example, commercial transactions that occur over or are facilitated by classified ads platforms or online messaging apps, without any features specifically designed for the purpose of placing or receiving orders. While such transactions may not strictly fall within the formal definition described above, they can be considered as enablers for digital transformation and an entry point towards developing formal e-commerce and digital trade.

II. Situational analysis

As one of the largest economies in the Caribbean Community (CARICOM) and an important consumer market in the Caribbean, Trinidad and Tobago offers significant opportunities for economic and business growth through e-commerce. The Government has facilitated the development of e-commerce with the adoption of key e-commerce and digital transformation and other enabling policies. The country also benefits from a robust ICT sector, good Internet coverage and an adequate trade logistics and trade facilitation base. Various initiatives are underway to further develop online payments and services, enhance digital skills, and support a thriving fintech sector. While these positive aspects contribute to the success of e-commerce, Trinidad and Tobago also needs to address existing barriers to e-commerce development. Challenges such as limited e-commerce adoption, low local platform trust, data gaps, and coordination inefficiencies among stakeholders need to be addressed to ensure progress. Improving resource allocation, establishing measurable KPIs and a data framework, promoting sustainability, and strengthening regional leadership and cross-border facilitation are key to achieving a comprehensive and inclusive e-commerce strategy.

The situational analysis for this strategy reviews the opportunities and constraints for e-commerce development. It is based on the findings of the 2024 Trinidad and Tobago eTrade Readiness Assessment, developed with the support of UNCTAD, which provides an overview of seven key policy areas described below.

E-commerce readiness assessment and strategy formulation

Trinidad and Tobago's national policies on e-commerce, ICT, e-government, and digital transformation are aligned with the country's overall development vision and indicate the readiness to further strengthen and benefit from e-commerce. The National Development Strategy, Vision 2030⁵ sets out some important priorities relevant for e-commerce, such as innovation and skills development, improving infrastructure, and building globally competitive businesses.

5 Vision 2030: The National Development Strategy of Trinidad and Tobago 2016-2030, MPD, 2016

The development of e-commerce has been guided through a dedicated strategy, the National E-Commerce Strategy 2017-2021, with MTI leading efforts in further leveraging e-commerce to promote exports and diversify the country's overall economy.

Trinidad and Tobago's Trade Policy 2019-2023 aimed to improve competitiveness and strengthen economic and export diversification, with several references to e-commerce. It aligns with the previous E-commerce Strategy by calling for updates to the legal and regulatory framework, enhancing consumer trust, and upgrading e-commerce skills and technology. The policy recommends establishing online marketplaces both domestically and at the level of the Caribbean Community (CARICOM) platform with integrated payments and shipping services. It also emphasises e-commerce as a key channel for manufacturing and services sectors. MTI has commenced the development of a new Trade Strategy 2024-2029.

Trinidad and Tobago has also made significant strides in digital transformation with the establishment of the Ministry of Digital Transformation (MDT) in 2021 and the subsequent National Digital Transformation Strategy 2024-2027. Other key government digital initiatives including TTBizLink (a one-stop-shop government to business portal), GovPayTT (an e-payments system for government transactions), and a Developer's Hub (a platform promoting software development), demonstrate the Government's strong commitment to digitalization efforts.

Regional and international agreements, including participation in CARICOM, the CARIFORUM-EU Economic Partnership Agreement (EPA) and the World Trade Organization (WTO), further influence the country's trade and e-commerce policies, promoting harmonization and the development of e-commerce.

In terms of the institutional framework, in addition to MTI several other Ministries, agencies and private sector representatives are involved in e-commerce developments. These include MDT, the Ministry of Labour (MOL), the Ministry of Public Administration (MPA), the Ministry of Planning and Development (MPD), the Ministry of Works and Transport, Ministry of Finance (MOF), Ministry of Youth Development and National Service (MYDNS), the Ministry of Public Utilities (MPU), the Ministry of National Security, as well as the Central Bank of Trinidad and Tobago (CBTT), the Telecommunications Authority of Trinidad and Tobago (TATT), the Trinidad and Tobago Coalition of Services Industries (TTCSI) and the Trinidad and Tobago Chamber of Industry and Commerce, among others.

Effective coordination among institutions and stakeholders is crucial for maximizing policy impact and fostering a comprehensive understanding of e-commerce. Without such coordination, policies and efforts can become siloed, leading to duplication and inefficiencies.

Another key issue remains the limited availability of specific e-commerce-related statistics, making it difficult to assess the sector's impact and growth. Establishing a framework for collecting comprehensive e-commerce data could significantly enhance policy planning and implementation.

According to TATT's data, e-commerce penetration is relatively low, with only 12 per cent of persons 15 years and older purchasing goods or services online in 2021. Although local e-commerce platforms are emerging, most online purchases are made from foreign vendors, indicating a preference for international marketplaces due to higher trust and more consumer-friendly policies.

ICT infrastructure and services

Trinidad and Tobago's ICT infrastructure is relatively advanced, with high mobile penetration and widespread Internet access, particularly in urban areas. Significant investments in broadband and fibre-optic networks, have laid a strong foundation for digital growth and e-commerce. The country has six international subsea cables and national fibre optic-based telecommunications networks, which covers an estimated 96 per cent of the populated areas. As of December 2024, the fixed Internet penetration rate stands at 96 per 100 households, surpassing many regional peers.⁶

The digital transformation agenda is well on its way, spearheaded by MDT and under the guidance of the National Digital Transformation Strategy, which focuses on digital government, digital society, digital economy and regional and global connections. Ongoing and planned MDT initiatives include AccessTT, which provides centres for underserved or ICT-excluded communities; the Developers' Hub that enables open source programmes; e-identity which offers a unique digital identifier for each person for accessing all government services; an interoperability solution to allow for the interconnection of customer databases across the Government to support e-delivery of services; an open data for the sharing of non-confidential government data, and WeLearnTT, which provides digital skills training. Plans are underway to establish a government-owned data centre.

In collaboration with iGovTT, MDT supports an eAppointment platform connecting the citizens to the Government, an online job portal providing recruitment services to the Government EmployTT, the communications network GovNetTT, and the system for cashless payments for government services GovPayTT.

The Trinidad and Tobago International Finance Centre (TTIFC) plays a role to support the government's objective to create a cashless economy and accelerate financial inclusion.

⁶ TATT Annual Market Report 2024

The TTIFC leads efforts to position Trinidad and Tobago as a hub for fintech innovation, evident in the establishment of One Fintech Avenue, a physical hub, which supports local and regional collaboration and innovation within financial technology.

The regulatory landscape, governed by the Telecommunications Authority of Trinidad and Tobago (TATT), is under continuous improvement to address market needs and promote competition. TATT's initiatives include public education on consumer rights, cybersecurity guidelines, and supporting underserved communities through the Universal Service Fund (USF). Under the USF, key initiatives to enhance digital inclusion and connectivity include the TTWiFi project (with 210 free public Wi-Fi access locations as of December 2024), which aims to expand public Wi-Fi coverage at public transport hubs, public libraries, public health institutions, primary schools, government offices, municipal corporations, community and recreational spaces and historical sites. Additionally, the USF is utilised for subsidised smartphones, improving services for persons with disabilities, and developing broadband infrastructure in underserved areas.

However, there are still challenges, such as a digital divide that limits connectivity for certain groups and regions across the country and continued broadband issues in underserved areas. There are also issues with affordability. However, there are still some communities that are currently underserved, based on TATT's 2021 Digital Inclusion Survey. Broadband infrastructure development in these underserved areas is being addressed, for example the most underserved region of Tobago, St John's parish including the areas of (Parlatuvier and Lans Fourmi) was provided with Broadband service via the USF in 2024. Residents are now able to get affordable broadband at speeds of up to 1GB.

The digital divide presents not only a barrier to access but also a potential vulnerability in cybersecurity. Regions with limited connectivity may resort to less secure methods of accessing e-commerce platforms, increasing the risk of cyber threats. Law enforcement agencies/CSIRTs should prioritize awareness campaigns in these underserved areas to educate users on safe online practices and the importance of using secure connections when engaging in e-commerce activities.

There are also issues with affordability. While basic Internet services are relatively affordable, higher-speed broadband and mobile data plans remain costly for many households, in particular lower-income households. USF initiatives such as TTWiFi, subsidized smartphones for PWDs and the GoRTT AccesTT centres assist in closing the affordability gap. Operators are also investing more in fibre optic buildout and new mobile technologies for easier access to quality services and to keep costs competitive for sustained consumer access. Stakeholders acknowledged the need to continue initiatives towards

enhancing affordable service offerings, improving reliability and quality of experience, monitoring consumer complaints, and investing in local talent to ensure sustainable digital development.

Further efforts to address these concerns are already envisaged in the National Digital Transformation Strategy. Therefore, this e-commerce strategy does not include specific priorities relevant to ICT infrastructure and services. That said, efforts must explicitly connect ICT infrastructure investments to e-commerce strategy goals, including enabling MSMEs, facilitating cross-border trade, improving affordability of advanced broadband and mobile services for underserved groups, and fostering regional integration through collaboration with CARICOM. Additionally, programmes like WeLearnTT should be expanded to enhance digital literacy and e-commerce-specific skills, ensuring inclusion of vulnerable populations in the digital economy.

Trade logistics and trade facilitation

An effective and competitive trade logistics and facilitation environment is vital for a functioning e-commerce ecosystem, both domestically and cross-border. The national logistical infrastructure of Trinidad and Tobago features a network of roads, an inter-island ferry service, transport of passengers and goods by air passenger and cargo travel facilitated through two international airports, alongside several seaports. While the overall transport system is adequate, improvements are needed in integration and efficiency, particularly in public transport.

In terms of air transport, further integration with international agreements, such as the Convention for the Unification of Certain Rules for International Carriage by Air (Montréal Convention), can support e-commerce growth and expand air cargo services. The convention offers specific benefits for e-commerce development through improved air connectivity, liability protections, acceptance of electronic records, and specific insurance for high-value, low-weight items.

The logistics sector is served by the Trinidad and Tobago Postal Corporation (TTPost), the government postal entity, and over 100 private couriers operate in the logistics sector. Continued reforms are necessary to enhance the delivery, quality of service and overall efficiency, particularly in reaching underserved communities.

Regarding trade facilitation, Trinidad and Tobago is a signatory to the WTO Trade Facilitation Agreement (TFA) and has recorded a 34 per cent rate of implementation of commitments, including the roll out of the NAVIS system at ports, which improved cargo clearance efficiency. However, outstanding provisions for implementation include international

standards adoption and electronic payments. Full implementation of the TFA is expected by December 2027.

The introduction of TTBizLink, a single electronic window for trade and business services, has improved digital integration and efficiency. Launched in 2009, the portal features 48 online services, 21 of which offer online payments. Currently over 4,700 companies and over 37,000 registered users utilize the system. It is interconnected with the ASYCUDA World system used by customs for the transmission of cargo clearances from other government agencies, which in turn use TTBizLink.

Despite these advancements, customs declaration services systems, postal, port systems and TTBizLink largely operate in a disjointed manner. The effectiveness of these platforms can be improved by ensuring further interoperability, as well as collaboration between the private and public sectors. Optimizing trade facilitation also requires more effective border operations and a revision of customs legislation.

In this context, efforts are underway to implement a Port Community System (PCS) to enhance the efficiency and transparency of port operations, improving interoperability among the customs and port systems, as well as TTBizLink.

Payment solutions

With its progressive policies, robust infrastructure and well-developed telecommunications systems, Trinidad and Tobago is well positioned to achieve a cashless ecosystem, where people make payments using digital methods instead of cash. The Government is actively promoting digital payment initiatives, e-money and fintech policies, as well as digitalizing the financial services sector. Recent efforts include the introduction of electronic cheque clearing and the launch of a Visa-Linx debit card to boost e-payment adoption. There are currently three e-money issuers registered in Trinidad and Tobago, and additional provisional registrations pending, and various online payment mechanisms are widely used. The Government's commitment to a cashless society is also evident in its drive to modernize payments across public services through initiatives such as GovPayTT, which facilitates cashless transactions for government services. Another significant initiative is the e-Cashbook solution, led by the TTIFC and the Treasury Division, Ministry of Finance specifically crafted to streamline government revenue collection, reconciliation, and management. The e-Cashbook Suite Solution has achieved a significant milestone, completing over TTD 4.6 million in digital payment transactions, effectively addressing various use cases at different stages of implementation.

Despite the promising landscape, cash transactions still dominate the country's payment ecosystem. Access to banking remains a challenge with 25 per cent of Trinidad and Tobago's population financially excluded, indicating a possible increase since 2017.⁷ Key barriers include the cost of opening and maintaining accounts. For Micro, Small, and Medium Enterprises (MSMEs), 77 per cent lack business bank accounts due to cumbersome documentation requirements, and 86 per cent do not use digital payments due to high fees and lack of access.

In addition, the current digital payment landscape involves multiple stakeholders, which can lead to high implementation costs, lack of integration, and a chaotic user experience. While government entities rely on online payments for service delivery, non-bank institutions such as credit unions and e-money issuers often lack direct access to essential payment infrastructures. This restricts MSMEs, which prefer these non-bank entities, from offering online payment options to customers.

Based on a review of the 2022 National Financial Literacy Survey conducted by the CBTT, challenges also include low credit card penetration (57 per cent of the population uses online banking, unbanked adults are 19 per cent, while the use of digital products is at 62 per cent) and inadequate financial literacy among the population, as many citizens lack understanding of digital financial services and products. Security and fraud concerns further hinder the use of electronic payments, with 35 per cent of the population reporting being victims of financial fraud, highlighting the need for a robust and effectively implemented legal and regulatory environment to boost confidence and accelerate adoption.

To advance digital payment adoption and support e-commerce development, it is recommended to implement measures that address high transaction costs and improve financial inclusion by reducing account opening and maintenance fees. It is also important to strengthen financial literacy initiatives to educate the public on the benefits and use of digital financial services, while fostering interoperability among payment platforms to enhance the user experience and reduce implementation costs.

Legal and regulatory frameworks

The legal and regulatory framework for e-commerce in Trinidad and Tobago features key legislation that facilitates e-commerce, while establishing safeguards for a secure online environment. It includes the Electronic Transactions Act (ETA), the Computer Misuse Act (and related Interception of Communications Act), the Consumer Protection Act and the Data Protection Act.

⁷ National Financial Inclusion Survey and Report 2023

However, there are notable gaps within the existing framework to be addressed. The ETA itself contains exceptions that make it more difficult to conduct certain types of personal and business transactions electronically in Trinidad and Tobago. Additionally, although the ETA regulates and allows for electronic signatures, there is a lack of consistency in the use of e-signatures and e-payments across government ministries. Adopting the Model Law on Electronic Transferable Records (MLETR) presents another opportunity for reform by integrating electronic logistics, trade finance and customs into a single ecosystem. Adopting the Model Law in Automated Contracting can further supplement the ETA as it provides a legal foundation that facilitates the integration of automation in international contracts, by leveraging artificial intelligence techniques, smart contracts and machine-to-machine interactions. In addition, alignment with the United Nations Convention on the Use of Electronic Communications in International Contracts (ECC) can enhance clarity on electronic communication and the cross-border recognition of electronic signatures.

Cybercrime and cybersecurity laws in Trinidad and Tobago are primarily based on the Computer Misuse Act of 2000 and the Interception of Communications Act of 2010, supplemented by provisions in other acts such as the Data Protection Act (2011). Despite these laws, and the National Cybersecurity Strategy developed in 2012, stakeholders expressed concerns about the enforcement and effectiveness of existing frameworks. The establishment of a National Cyber Security Incident Response Team (CSIRT) in 2015 and the Central Bank's Cybersecurity Guidelines are steps in the right direction, but more cohesive legal and policy frameworks are needed. Trinidad and Tobago is also in the process of acceding to the Council of Europe's Convention on Cybercrime (Budapest Convention) to strengthen international cooperation on cybercrime. While regional initiatives under CARICOM's Cybersecurity and Cybercrime Action Plan are in progress, greater regional cooperation is essential.

The Data Protection Act of 2011 is only partially enforced, with key sections regulating private sector data usage remaining inactive. A revised legal and regulatory framework for data protection is crucial, given the increasing reliance on digital platforms by both the public and private sectors. In designing data protection and privacy legislation, a balanced and practical approach is necessary to enable both data protection and innovation promotion.

Furthermore, the Consumer Protection and Safety Act Cap 82:35 is outdated and lacks specific provisions for e-commerce. This coupled with inadequate dispute resolutions systems leaves critical gaps in consumer protection. The Division together with MTI's Legal Counsel is currently engaged in a clause-by-clause review of the Draft Consumer Protection Bill 2020 assisted by the Chief Parliamentary Counsel of the Office of the Attorney General and Ministry of Legal Affairs (AGLA) in preparation for presentation to the Law Review

Commission. It is envisaged that the review will be completed by June 2025. A National Consumer Policy (2018-2023) was developed but its implementation has been limited. Updating consumer protection legislation to align with the United Nations Guidelines for Consumer Protection⁸, as well as the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce⁹, is essential to ensure adequate safeguards for digital transactions and build consumer trust. In parallel, the development and implementation of a follow-up National Consumer Policy, which is underway, designed to complement the revised legislation, is crucial.

Regarding other laws, there is a need to update intellectual property laws to allow for safeguards with respect to the use of the Model Law in Automated Contracting. Finally, there is an overall lack of information on e-commerce legislation, highlighting a need to increase awareness of applicable laws and frameworks at national level.

E-commerce skills development

Trinidad and Tobago enjoys high literacy levels and a supportive environment for enhancing digital literacy and skills, with the latter a core value outlined in the National Digital Transformation Strategy 2024-2027. However, a digital divide persists, posing challenges in harnessing local talent to develop a workforce capable of competing in the evolving global economy.

Data from the National Digital Inclusion Survey 2021 reveal that ICT competencies are more prevalent among youth (aged 15-24) compared to the adult population, and that both youth and adult advanced skills are low. Furthermore, while gender disaggregated data on ICT skills is lacking, findings from other studies indicate women are less confident about their digital skills, and they are underrepresented in technical ICT services and platforms positions. The ICT sector also struggles to fill roles such as software developers and cybersecurity specialists, facing challenges related to a lack of experience, talent flight, and competition from foreign markets. Trinidad and Tobago ranks 108th among 133 economies featured in the Global Innovation Index (GII), highlighting the country's difficulties in fostering creativity and innovation.

The Government has launched several initiatives to address these challenges, such as the WeLearnTT Digital Skills Development Programme and the Developers' Hub, aimed at bridging the digital divide and empowering local talent in software development. The Ministry of Education is also focused on enhancing school connectivity and digital literacy.

8 The United Nations Guidelines for Consumer Protection (UNGCP)

9 Guidelines for Consumer Protection in the Context of Electronic Commerce

Despite these efforts, stakeholder consultations reveal a pressing need for tailored e-commerce training across all educational levels and within the workforce, including the public and private sectors, as well as the broader population. There is also a call for integration of e-commerce skills into school curricula and ongoing professional development for businesses. Targeted outreach to rural communities, women, and persons with disabilities is essential for creating a more inclusive digital ecosystem. Enhanced cooperation among the public sector, academia, and the private sector is essential to align educational reforms with industry needs, improve training quality, and foster stronger partnerships.

Access to financing

MSMEs constitute the majority of domestic businesses and therefore play a vital role in the economy, contributing significantly to economic growth and job creation. Trinidad and Tobago has made significant strides in promoting start-ups, creating financing opportunities for MSMEs, and promoting Trinidad and Tobago as a fintech hub. However, these enterprises continue to face substantial challenges in accessing the support they need for growth and expansion.

The great majority of MSMEs (77 per cent)¹⁰ do not have a business bank account and often face onerous requirements in accessing finance, leading to financial exclusion especially from traditional sources of financing. Key challenges include stringent collateral requirements, complex application procedures, high borrowing costs, lengthy approval processes, insufficient documentation and a lack of awareness about financing options, in particular alternative ones. Consequently, MSMEs resort to self-financing, relying heavily on personal savings and support from family and friends.

Efforts to expand financial inclusion (also through the Financial Inclusion Strategy being developed) and integrate alternative financing options are crucial for addressing these gaps. Focusing on simplifying loan application processes, improving access to business bank accounts, implementing a collateral registry system, capacity building and enhancing financial literacy, as well as targeted support to underrepresented groups, will foster a more inclusive entrepreneurial environment.

While support from national and international organizations is available, better coordination and communication are needed. A significant portion of the private sector remains unaware of available support programmes for entrepreneurs or start-ups. Raising awareness of these opportunities is essential for driving growth and ensuring a more inclusive financial landscape.

10 National Financial Inclusion Survey and Report 2023

III. E-Commerce Strategy Vision and Mission

Strategic alignment

An e-commerce strategy is by nature cross-cutting, as e-commerce transactions rely on a range of interconnected sectors and services. E-commerce leverages ICT, while relying on financial, payment and logistics services. Cross-border e-commerce sales in turn are subject to trade facilitation services and requirements. E-commerce ventures are often new businesses or significant expansions of existing businesses that may require the support of business-related capacity building and financing.

This strategy is, therefore, set in the context of several areas of government policy that directly or indirectly support e-commerce. The strategy is aligned with the National Development Strategy, Vision 2030¹¹. In particular, it is aligned with aspects of Theme I: Putting People First: Nurturing our Greatest Asset through the development of human capacity in new methods of doing business, Theme II: Delivering Good Governance and Service Excellence, in particular Goal 2: The public service will have modern, effective and efficient management systems, and Goal 3: Public Service delivery will be customer focused, as well as Theme IV: Building Globally Competitive Businesses. This strategy is also aligned with the National Digital Transformation Strategy 2024-2027¹² and takes account of other relevant policies, strategies and plans.

Internationally, the strategy aligns with the following United Nations Sustainable Development Goals:

- Goal 8: Decent Work and Economic Growth - Promoting e-commerce can stimulate economic growth, create jobs, and support entrepreneurship.

11 Vision 2030: The National Development Strategy of Trinidad and Tobago 2016-2030, MPD, 2016.

12 National Digital Transformation Strategy 2024-2027, MDT, 2024

- Goal 9: Industry, Innovation, and Infrastructure - E-commerce relies on and promotes the development of robust infrastructure and innovations in technology and logistics.
- Goal 10: Reduced Inequalities - E-commerce can help to bridge gaps in access to markets, allowing marginalized groups to participate in the economy.

Measures in these policies and plans that are already being implemented will support the development of e-commerce and need not be repeated here.

Vision for e-commerce

Within this context therefore, the strategy intends to advance an economy with:

Widespread adoption of e-commerce that:

- Enables businesses in Trinidad and Tobago to extend their access to domestic and foreign markets and improve the efficiency of their sales and purchasing processes.
- Enables all consumers and the Government to access a more diverse range of merchants and products with confidence.

Figure 2: The vision explained

- **Extended market access:** Businesses use e-commerce to reach customers beyond their locality and in other parts of the world resulting in new opportunities and revenue for Trinidad and Tobago. This extended reach applies to all businesses from primary producers to retail shops and includes services, as well as physical goods including both formal and informal businesses.
- **Efficiency of sales and purchasing processes:** Business efficiency is improved through the digitalisation of sales, procurement logistics and payment processes inherent in e-commerce. This improvement is reliant on widespread adoption and use of e-commerce, and integration in wider business processes.
- **All consumers and all businesses:** E-commerce can and is used by all consumer groups and all businesses irrespective of their circumstances, with measures in place to support those in rural areas, those who are economically disadvantaged and those living with disabilities. Throughout the strategy, there will be special focus on particular groups of consumers and businesses including youth, women, people living in rural areas who often find that digital services are difficult to access, and persons with disabilities that have an impact on their ability to use ICT.
- **With confidence:** E-commerce services are secure and trusted by all users.

Principles

The mission, goals and measures in this strategy are founded on the following principles.

Include all groups: focus on women, youth, people in rural areas, persons with disabilities and other vulnerable groups.

Use what is there: build on relevant policies, strategies and initiatives.

Address small business issues: focus on those businesses that need additional support.

Adopt a cross-sectoral approach: refer to sector-specific policy and strategy as needed.

Collaborate regionally and internationally: benefit from cross-border and regional cooperation and collaboration.

Establish a public-private partnership for e-commerce: ensure a partnership between the Government as facilitator and the private sector that will respond to e-commerce opportunities.

Strategy mission

To achieve this vision and for e-commerce to flourish, any gaps in the resources it needs and the environment in which it takes place are to be resolved. This strategy intends to provide such resources and environment. The strategic mission is therefore:

To create and maintain an enabling environment that facilitates and promotes the use of e-commerce in Trinidad and Tobago for domestic and international markets.

Strategic goals

The strategy has the following strategic goals aligned to the Vision 2030 themes.

SG1: Fostering and maintaining a legal and regulatory framework for e-commerce. The legal and regulatory framework for e-commerce is regularly reviewed and updated to meet current and future needs, ensuring public trust through necessary safeguards and clear communication. SG1 will contribute to Vision 2030 Theme II: Delivering Good Governance and Service Excellence by improving governance of e-commerce.

SG2: Developing e-commerce awareness and skills for a competitive digital economy. All stakeholders have awareness, capacity and skills in e-commerce for to benefit from the use of e-commerce privately, in the public sector and in business. SG2 will contribute to Theme I: Putting People First: Nurturing our Greatest Asset through the development of human capacity in new methods of doing business.

SG3: Enabling business growth and competitiveness through e-commerce adoption. Businesses have the necessary resources and access to business services to successfully use e-commerce. SG3 will contribute to Theme IV: Building Globally Competitive Businesses by providing the tools necessary for the adoption of e-commerce.

SG4: Streamlining trade and logistics to support efficient and scalable e-commerce operations. Trinidad and Tobago's trade and logistics systems facilitate domestic and cross-border e-commerce. SG4 will contribute to Theme III Improving Productivity through quality Infrastructure and Transportation through measures intended to improve e-commerce delivery services. It will contribute to Theme IV through measures to improve international trading conditions faced by businesses.

Strategic objectives

Achievement of these goals is reliant on meeting respective objectives. Strategic objectives are listed by strategic goal in Table 3.

Table 3: Vision, mission, strategic goals and objectives

<p>Vision: Widespread adoption of e-commerce enables:</p> <ul style="list-style-type: none"> • Trinidad and Tobago businesses to extend their access to domestic and foreign markets and improve the efficiency of their sales and purchasing processes • Consumers and the Government to access a more diverse range of merchants and products with confidence 	
<p>Mission: To create and maintain an enabling environment that facilitates and promotes the use of e-commerce in Trinidad and Tobago for domestic and international markets.</p>	
	<p>Strategic goal 1 – Fostering and maintaining a legal and regulatory framework for e-commerce</p> <p>Expected outcome: The legal and regulatory framework for e-commerce is regularly reviewed and updated to meet current and future needs, ensuring public trust through necessary safeguards and clear communication.</p> <p>Objective 1.1 Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices</p> <p>Objective 1.2 Extend participation in agreements that promote e-commerce</p> <p>Objective 1.3 Support a widespread understanding of e-commerce related legislation and regulation</p>
	<p>Strategic goal 2 – Developing e-commerce awareness and skills for a competitive digital economy</p> <p>Expected outcome: All stakeholders have awareness and skill in e-commerce to benefit from the use of e-commerce privately, in business, and in the public sector.</p> <p>Objective 2.1 Conduct a targeted assessment of e-commerce skills</p> <p>Objective 2.2 Develop consumers’ skills, capacity and trust necessary for e-commerce use</p> <p>Objective 2.3 Strengthen the skills necessary for businesses to exploit e-commerce</p> <p>Objective 2.4 Promote public sector understanding of policy implications of e-commerce</p> <p>Objective 2.5 Develop government capacity to collect, analyse and report on e-commerce data</p>
	<p>Strategic goal 3 – Enabling business growth and competitiveness through e-commerce adoption</p> <p>Expected outcome: Businesses have the necessary resources and access to business services to successfully use e-commerce.</p> <p>Objective 3.1 Introduce integrated e-commerce services for start-ups and MSMEs</p> <p>Objective 3.2 Improve access to banking and finance for e-commerce start-ups and MSMEs</p> <p>Objective 3.3 Promote widespread adoption of digital payments by merchants</p> <p>Objective 3.4 Enable support and mentoring programmes for e-commerce start-ups and MSMEs</p> <p>Objective 3.5 Ensure safe and reliable digital transactions with the Government and public sector organisations</p>
	<p>Strategic goal 4 – Streamlining trade and logistics to support efficient and scalable e-commerce operations</p> <p>Expected outcome: Trinidad and Tobago’s trade and logistics systems facilitate domestic and cross-border e-commerce in an environmentally sustainable manner.</p> <p>Objective 4.1 Expedite streamlined processes and procedures for cross-border e-commerce</p> <p>Objective 4.2 Improve fulfilment services available to e-commerce merchants</p>

IV. Objectives and measures

SG 1: Fostering and maintaining a legal and regulatory framework for e-commerce

Expected outcome: The legal and regulatory framework for e-commerce is regularly reviewed and updated to meet current and future needs, ensuring public trust through necessary safeguards and clear communication.

E-commerce can thrive within a well-defined legal and regulatory framework that is widely understood and consistently applied, ensuring the necessary safeguards for safe and secure transactions. Trust is an essential component of such a framework as are awareness of consumer and merchant rights and obligations. Effective enforcement is also crucial, serving as a critical aspect of the regulatory framework. Electronic transactions, data protection, cybercrime and consumer protection are some of the key areas of the enabling legal regulatory framework for e-commerce.

Trinidad and Tobago's existing laws provide a strong foundation for e-commerce. However, there is a need to amend and modernize certain laws, as well as to promote awareness campaigns for the wider public as well as the business environment. Additionally, Trinidad and Tobago has yet to accede to key international conventions that can enhance e-commerce, as well as adopt the UNCITRAL Model laws.

The development of the legal and regulatory framework associated with e-commerce will prioritize objectives in Table 4 below.

Table 4: Strategic goal 1 objectives and outcomes

Objectives	Outcomes
1.1 Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices	Enhanced legal certainty, predictability and protection in e-commerce, providing businesses and consumers with greater confidence
1.2 Extend participation in agreements that promote e-commerce	Expanded market access and stronger regional and international cooperation on e-commerce
1.3 Support a widespread understanding of e-commerce law and regulation	Increased legal awareness, improved compliance and consumer protection regarding e-commerce

Objective 1.1: Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices

The strategy aims to establish a comprehensive legal and regulatory framework to support e-commerce development.

Specific areas that need amendments or development include:

- The ETA, where amendments are needed to address the current restrictions and exceptions in place and reflect developments contained in the MLETR, as well as the new UNCITRAL Model Law on Automated Contracting;
- The Data Protection Act is partially proclaimed and amendments, as well as an effective policy framework are needed;
- The Consumer Protection law is outdated and is in the process of being revised, which should be done alongside the development of an effective Consumer Protection Policy;
- A Cybercrime Bill to address issues of cybercrime and cybersecurity needs to be completed;
- The intellectual property framework currently in place presents gaps that need to be addressed, including updates relating to artificial intelligence and machine learning.

Amendments and developments should be undertaken keeping in mind the need for periodic reviews and updates of the legal framework to ensure alignment with global trends and to address new challenges in data protection, consumer rights, and cross-border transactions.

The Measures that will achieve this objective are listed in Table 5.

Table 5: Objective 1.1 measures and results

Measures	Results
1.1.1 Adopt MLETR provisions, adopt the Model Law on Automated Contracting, review restrictions and exceptions already applied in ETA.	An improved legal certainty regarding electronic transactions, including automation in international contracts, as well as improved operations and public service delivery
1.1.2 Accede to the UN Convention on Electronic Contracting	Further harmonization and enhanced recognition of electronic contracts and signatures through accession to the UN Convention on Electronic Contracting
1.1.3 Implement appropriate data privacy, data sharing and open data legislation	An improved data protection and privacy framework with a balance between data protection and promotion of innovation
1.1.4 Enhance cybersecurity measures and legal protection against cybercrime	An improved legal and regulatory framework to address cybercrime
1.1.5 Promote regional harmonization in cybercrime efforts	A stronger network in the approach to combat cybercrime within the CARICOM, CARIFORUM region and nationally as well as accession to the Budapest Convention ¹³
1.1.6 Enact the Consumer Protection Law in line with the UN Guidelines on Consumer Protection and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce	Enhanced consumer protection relevant for e-commerce
1.1.7 Update intellectual property laws to allow for safeguards with respect to AI and automated contracting by aligning with the UNCITRAL Model Law on Automated Contracting	Protection for intellectual property in automated contracts, reducing the risk of misuse, while supporting emerging technologies
1.1.8 Introduce more agile and innovative payments services provider regulation	E-marketplaces able to provide access to a third-party PSPs without being regulated as PSPs
1.1.9 Review sector-specific laws and regulations to address relevant e-commerce activities	Regulatory frameworks able to respond to the development of services related to e-commerce and not yet falling under any oversight

13 The Convention on Cybercrime (Budapest Convention, ETS No. 185) and its Protocols.

Measure 1.1.1 Adopt MLETR provisions, adopt the Model Law in Automated Contracting, review restrictions and exceptions already applied in ETA

Trinidad and Tobago's ETA is key in enabling e-commerce as it aims to facilitate electronic transactions, eliminate barriers to electronic commerce and promote the development of the legal and business infrastructure necessary to implement secure electronic commerce, promote public confidence in the integrity and reliability of electronic records and e-commerce, and to foster the development of e-commerce using electronic signatures. The MLETR (UNCITRAL, 2018) enables the use of Electronic Transferable Records (ETRs) and opens doors to several developments in trade financing, supply chain, and logistics management and FinTech. The provisions enable e-logistics and e-trade financing, facilitating the use of a single ETR on all trade related data. Therefore, the ETA must be updated through the adoption of the MLETR. Exceptions currently contained in the ETA should also be removed to allow Trinidad and Tobago to take advantage of new technologies and improve operations and public service delivery.

The UNCITRAL Model Law on Automated Contracting stems from legal issues connected to digital trade and digital economies in general. The intent of the model law is to supplement existing regulatory frameworks already addressing electronic transactions, such as Trinidad and Tobago's ETA, by enabling automation in international contracts, addressing use of artificial intelligence, "smart contracts" and transactions between machines.

Measure 1.1.2 Accede to the UN Convention on Electronic Contracting

While the ETA includes the requisite provisions of the UN Convention on Electronic Contracting, acceding to the Convention would enhance Trinidad and Tobago's e-commerce regulatory framework further and enhance clarity on electronic communication and the recognition of electronic signatures. The goals of the Convention include removing legal obstacles to the use of electronic communications that may arise from the terms of international agreements concluded before the widespread use of electronic media and fostering the modernization and harmonization of existing e-commerce legislation. Acceding to the Convention will instil confidence in businesses and investors that the framework is in force.

Measure 1.1.3 Implement appropriate data privacy, data sharing and open data legislation

As Trinidad and Tobago moves towards digitalization and a greater uptake of e-commerce, it will increasingly rely on digital technologies and data to increase its effectiveness and its ability to provide better services to multiple stakeholders, including citizens and businesses. An understanding of the concepts of data protection, data security, open data

and freedom of information entails is essential to ensure transparency and accountability in the enhancement of digital governance.

The concepts outlined in Figure 3 below are crucial to ensure the transparency and accountability of government functions.

Figure 3: Data protection, data privacy, data security, open data and freedom of information definitions

- **Data protection** focuses on ensuring the privacy and rights of individuals with regard to their personal or sensitive data. It involves compliance with laws and regulations governing how data is collected, used, shared, and disposed of.
- **Data privacy** is an area of data protection that concerns the handling of sensitive data to meet regulatory requirements as well as protecting the confidentiality and immutability of data.
- **Data security** is the practice of protecting digital information from unauthorized access, corruption or theft throughout its entire lifecycle.
- **Open data** is data that is freely accessible, usable, editable and shareable by anyone. Open data may be published by governments or research institutions on portals that are available to all and that contain information that everyone can use and share.
- **Freedom of Information** is a right that allows individuals to access public information held by governments.

The practice of holding or using personal data is certainly not new, but when combined with current technology, including electronic and online transactions, it becomes very easy to collect and store vast amounts of personal information. The Government is undoubtedly the custodian of large amounts of personal information and, as such, the protection of privacy and the regulation of the use and collection of personal data are of the utmost importance. To this end, it is necessary to amend and

put into force Data Protection legislation (the Data Protection Act is currently only partially proclaimed) to ensure that responsible data governance practices are developed and implemented to minimize any adverse effects of data usage, noting that the responsibility for data protection falls under the Office of the Prime Minister. Transparent data architectural frameworks, designed to meet data needs, must also be pursued and established.

In addition, data protection regulation is needed to safeguard the data passed along the e-commerce distribution channel and ensure it is not used except as intended when provided striking that crucial balance between data privacy and data sharing while seeking regulatory adequacy and overall functionality. These issues can be addressed partially with amendments but also through separate legislation altogether.

A focus on emerging technologies such as distributed ledger exemplified by Blockchain is warranted as a possible solution to the need to enhance data protection, privacy, ownership and control issues.

Measure 1.1.4 Enhance cybersecurity measures and legal protection against cybercrime

In the area of cybersecurity and cybercrime, the national enabling environment will be enhanced by drafting/finalising the Cybercrime Bill and updating the National Cybersecurity Framework, with the aim to create a comprehensive legal framework that not only addresses cybersecurity but also clearly defines cybercrime. This will assist in achieving the goals identified in the strategy and will help boost e-commerce in Trinidad and Tobago as it may address some of the concerns of citizens surrounding the utilization of e-commerce. A revised cybercrime policy will be needed in parallel to revisions to the legal framework. Law enforcement agencies must collaborate with policymakers to ensure that laws are updated to reflect the evolving nature of cyber threats. Training programs for law enforcement personnel on emerging technologies and cybercrime trends will enhance their investigative capabilities. It is also necessary to strengthen monitoring and evaluation frameworks governing Incident Response by establishing monitoring systems to detect and respond to suspicious activities in real time. Furthermore, it is essential to develop the cybersecurity capacity of the public sector.

Measure 1.1.5 Promote regional harmonization in cybercrime efforts

The CARICOM Implementation Agency for Crime and Security (IMPACS) saw an increase in cybercrime, especially during the pandemic. Despite progress made on this front in the CARIFORUM region, there is need for the implementation of a more harmonized and comprehensive approach overall. CARICOM Member Countries have faced some challenges, both individually and as a region, and find themselves behind the curve in respect of designing, implementing and maintaining legislative, institutional and policy frameworks that are sufficiently fluid and harmonized.

Trinidad and Tobago can promote harmonization and cooperation on cybercrime and related issues within regional bodies set up to fight cybercrime and accede to the Budapest

Convention. The Convention provides the framework, within which countries in the region can establish the standards in respect of preventing, addressing and arresting cybercrime. Trinidad and Tobago is in the process of joining the Convention, which will be key in terms of building cybercrime resilience and sharing key information with other signatories.

Measure 1.1.6 Enact the Consumer Protection Law in line with the UN Guidelines on Consumer Protection and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce

The Consumer Protection and Safety Act is outdated and does not provide consumers with the same level of protection in e-commerce as in traditional commerce. A clause-by-clause review of a Draft Consumer Protection Bill is currently underway. The Bill should be in alignment with the United Nations Guidelines for Consumer Protection and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce, with dedicated provisions for online transactions and expedient, accessible and affordable mechanism for the settlement of disputes. A Consultant's proposed draft of revised legislation which aligns with the previously stated Guidelines is being reviewed by the MTI and the Office of the Chief Parliamentary Counsel after which draft legislation would be taken through the various stages of approval.

In parallel, the development and implementation of a National Consumer Protection Policy, designed to complement the revised legislation, would ensure that the regulatory framework is equipped to meet the demands of the digital economy, protecting vulnerable consumers, ensuring online product safety, safeguarding consumer data and privacy, and providing accessible mechanisms for dispute resolution. It is in fact equally important to address consumer redress mechanisms in the context of e-commerce transactions by integrating consumer redress within the revised National Consumer Protection Policy, potentially through the establishment of an online portal dedicated to digital consumer rights. This approach would enhance transparency, accessibility, and support for consumers in the digital marketplace.

Measure 1.1.7 Update intellectual property laws to allow for safeguards with respect to AI and automated contracting by aligning with the UNCITRAL Model Law on Automated Contracting

Trinidad and Tobago is a signatory to the WTO Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS)¹⁴ and has a number of laws in place governing intellectual

¹⁴ TRIPS covers the issues of protection of intellectual property in trade-related areas and is seen as a standard-setting framework for intellectual property protection

property. However, emerging trends in e-commerce, including the Model Law on Automated Contracting, make it essential to incorporate such developments in the existing framework to improve operational integrity and market efficiency. To this end, WIPO convenes regular multi-stakeholder forums to advance the discussion and understanding of the Intellectual Property issues involved in the development of AI applications related to the economy and society the impact on the creation and distribution of economic and cultural goods and services. WIPO also regularly publishes documents on the subject matter to inform the Policy and Regulatory frameworks in Member States. This includes key documents such as “Generative AI: Navigating Intellectual Property” which will assist organizations adopting GenAI tools in understanding the IP risks as well as consider potential safeguards.

AI and automation in contracting pose novel legal issues linked to Intellectual Property Rights that would need to be updated in the legal and regulatory landscape. The rules of AI automated contracting are set out in the Model Laws of UNCITRAL. Along with adopting the UNCITRAL Model Law on Automated Contracting, already envisaged in Measure 1.1.1, it is important to align IPR legislation to the model law and policies and recommendations of WIPO.

Therefore, a strengthening of the current intellectual property legal framework is necessary in the context of technological advances and e-commerce including in the context of automation in international contracts.

Measure 1.1.8 Introduce more agile and innovative payment services provider regulation

The TTIFC’s National Financial Inclusion Survey Report notes that 63 per cent of general transactions are paid for in cash in the country and that 86 per cent of MSMEs do not offer digital payments. As such, digital transactions in Trinidad and Tobago are still not widespread.

The regulatory landscape to enable e-payments improved significantly with the introduction of policies such as: (i) [E-Money Policy](#) (2018); (ii) [FinTech Policy](#) (2019); (iii) [E-Money Issuer Order](#) (2020) followed by the E-money Issuer (Amendment) Order 2023; (iv) [Draft guidelines for Non-Bank Non-Financial Institutions in Retail Payments](#) (2020); and (v) Simplified Due Diligence Requirements (2021) with its companion [guidance to apply simplified due diligence requirements for basic bank accounts](#).

The updating and finalisation of policies and related regulations will aid the country in facilitating digital transactions.

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Currently the regulatory framework on e-payments is limited and inflexible. Licences often take a period of two years to be granted and some of the rules do not allow for the agility and innovation required in new business processes and technology. A regulation will be introduced to define a payment service provider in such a way that e-marketplaces are not considered as PSPs when providing access to a third-party PSP only. Further, the regulatory framework should move to encourage innovation.

Measure 1.1.9 Review sector-specific laws and regulations to address existing app-based services

Within the realm of e-commerce activities, there are a number of app-based services that are currently not within any legal oversight in Trinidad and Tobago and which relate to the effective functioning of e-commerce in the country. With the wide dissemination of smartphones and GPS location services, these app-based services have grown exponentially, allowing for reliable and cashless transactions.

App-based mobility services and ridesharing services, or digitally enabled transport services, are one such example. Given the rapid growth of these services, there will be a number of regulators that will have to consider the impact of these e-commerce transactions, for example safety of users, working conditions, insurance coverage, congestion and pollution, or disruption of existing services.

App-based health services or mobile health apps also fall within this fast-growing category of services for which there is little governing legal provisions. While ensuring availability, accessibility and quality of health services, these applications pose important privacy and security breach risks. They should therefore fall under data protection laws that regulate usage and privacy of data collected and ensure their security. It is key that digital health technology be subject to a well-established regulatory framework as dealing with data of a sensitive nature. Transparent and user-friendly data management policies are also needed. These health-related laws may include a digital health law or other specific health data relation regulations.

MDT and MTI should lead on the examination of current regulatory frameworks, identify gaps in existing regulatory measures, and determine principles for regulating such services and similar ecommerce services.

Objective 1.2: Extend participation in agreements that promote e-commerce

In the rapidly evolving global economy, ensuring that trade policies are aligned with technological advancements is crucial for fostering economic growth and competitiveness. Domestic and cross-border e-commerce, as well as digital trade are facilitated by using ICT,

with the latter driving further innovation and trade. The strategy, through this objective, aims to further enhance this trend in Trinidad and Tobago.

Additionally, incorporating e-commerce clauses into international agreements and reviewing existing trade-related legislation ensures that the legal and regulatory frameworks are adapted to support the growth of e-commerce, safeguard the interests of businesses and consumers, and promote seamless cross-border trade in an increasingly digital world.

The measures that will achieve this objective are listed in Table 6.

Table 6: Objective 1.2 measures and results

Measures	Results
1.2.1 Join the WTO Information Technology Agreement (ITA) versions I and II ¹⁵	A more open, competitive IT sector supports the growth of e-commerce platforms and digital services
1.2.2 Include e-commerce clauses in new international agreements and other trade-related legislation and review existing agreements and legislation for relevant inclusion	Cross-border e-commerce is supported

Measure 1.2.1 Join WTO ITA I and II

Trinidad and Tobago is not a signatory of the WTO Information Technology Agreement (ITA) I and II. The Agreement is intended to expand trade in technology and related products with a view to create affordable and accessible means through which companies, governments and individuals can leverage ICT and develop IT-enabled sectors. Lower import costs for technology and improved infrastructure also enhance the country’s ability to engage in e-commerce and digital trade. Joining WTO ITA I and II is expected to enrich the IT sector and in turn benefit e-commerce development.

Measure 1.2.2 Include e-commerce clauses in new international agreements and other trade-related legislation and review existing agreements and legislation for relevant inclusion

E-commerce offers Trinidad and Tobago the opportunity to increase cross-border trade particularly in the areas of services to international markets. To maximize the benefits of e-commerce for Trinidad and Tobago, it is necessary to consider whether cross-border e-commerce is adequately addressed by clauses in new trade-related legislation and agreements as well as in existing ones. This would support clear rules and frameworks

15 For more information on the WTO ITA I and II see https://www.wto.org/english/tratop_e/inftec_e/inftec_e.htm.

of cross-border e-commerce, as well as an opportunity to revise existing legislation with current e-commerce practices.

For example, Trinidad and Tobago is a member of CARICOM and party regional agreements such as the CARIFORUM-EU Economic Partnership Agreement (CARIFORUM EU EPA). The CARIFORUM-EU EPA covers a range of trade in goods, trade in services and trade related areas including e-commerce. Such agreements could be further utilised to support e-commerce development.

Objective 1.3: Support a widespread understanding of e-commerce law and regulation

This objective aims for widespread understanding of the legal and regulatory principles for e-commerce, with particular emphasis on the data governance and consumer protection frameworks in the digital economy. A programme will be developed and implemented to increase private sector and public sector awareness on the existence of, and need to comply with, existing e-commerce laws. It will cover the provision of guidelines and information about e-commerce laws for merchants as well as government entities and individuals, including the rights of consumers and the obligations placed on the traders, logistics and payment services providers.

The measures that will achieve this objective are listed in Table 7.

Table 7: Objective 1.3 measures and results

Measures	Results
1.3.1 Develop and implement awareness training for private sector representatives on e-commerce legislation	The private sector is better equipped to use e-commerce within the relevant law
1.3.2 Develop and implement training for the public sector on e-commerce legislation	The public sector is better equipped to oversee use of e-commerce by businesses and consumers
1.3.3 Develop and implement public awareness campaigns on e-commerce legislation	The general population has a working understanding of e-commerce law

Measure 1.3.1 Develop and implement awareness training for private sector representatives

Lack of knowledge on the current regulatory framework supporting e-commerce is one of the issues that emerged from the eTrade Readiness Assessment of Trinidad and Tobago. There is a need to increase private stakeholder involvement, and MSMEs in particular, in

campaigns to disseminate information on recent changes or foreseen changes which may be necessary for various legal acts.

Information about e-commerce legislation will be supplemented by the training and capacity building envisaged under strategic goals 2 and 3. It will also be included in the E-commerce Knowledge Centre under objective 2.2. Nevertheless, there will also be a need for reminders and updates that will need to be tied to the adoption of new law and regulation.

Measure 1.3.2 Develop and implement training for the public sector on e-commerce legislation

Increased government training on recent or foreseen changes in the legal or regulatory framework is necessary for public service representatives and legal professionals alike. Public sector policy makers need an understanding of the law and regulation associated with e-commerce and its impact on economic and trade policy. For the legal profession, including judges, an understanding of the law and regulation associated with e-commerce is necessary, also in view of additional requirements arising.

Measure 1.3.3 Develop and implement public awareness campaigns on e-commerce legislation

Targeted public awareness campaigns for the general population (and potentially with specific focus on women, youth, people in rural areas and persons with disabilities) will be needed in order for the general population to develop an understanding of and trust in e-commerce. This measure will ensure the long-term sustainability of the objectives under this strategic goal, developing buy-in and ensuring effective implementation of the revised regulatory framework.

Community outreach should go hand in hand with increased access to (government) programmes and information in rural areas.

SG2: Developing e-commerce awareness and skills for a competitive digital economy

Expected outcome: All stakeholders have awareness and skill in e-commerce to benefit from the use of e-commerce privately, in business, and in the public sector.

The strategic goal on developing e-commerce awareness and skills concerns nurturing the awareness and expertise in related areas in all parts of society irrespective of gender, location, age, disability or socio-economic status. Increased awareness and expertise should support the development of trust in e-commerce subject to reliable e-commerce service delivery and legal and regulatory safeguards. The expertise required by an individual depends on their role associated with e-commerce.

The requirement for e-commerce awareness and skills include:

- For the general population, an overall awareness of e-commerce and related services sufficient to engage in e-commerce activities with trust and capability;
- For businesses and for public sector units that use e-commerce in their sales and purchasing functions, an ability to plan, develop and implement e-commerce systems and processes, and to use e-commerce facilities and services in buying or selling in domestic and export markets;
- For the public sector, an enhanced awareness and understanding of e-commerce to make policy decisions and implement reforms related to e-commerce.

In addition, this goal aims to strengthen the ability of Trinidad and Tobago to gather, assess and report on e-commerce data.

The measures will take account of related initiatives in the National Digital Transformation Strategy 2024-2029.

The overall objectives and outcomes associated with the development of e-commerce awareness and skills are shown in Table 8 below.

Table 8: Strategic goal 2 objectives and outcomes

Objectives	Outcomes
2.1 Conduct a targeted assessment of e-commerce skills	Insights into e-commerce skills needs that informs the development of policy interventions or adjustments in support programmes
2.2 Develop consumers' skills, capacity and trust for e-commerce use	Consumers have the essential skills, capacity and trust in e-commerce for it to be used widely
2.3 Strengthen the skills necessary for businesses to exploit e-commerce	Businesses have the business and technical skills necessary to exploit e-commerce
2.4 Promote public sector understanding of policy implications of e-commerce	Public sector staff understand policy implications of e-commerce leading to more effective policymaking
2.5 Develop government capacity to collect, analyse and report on e-commerce data	Policy makers and others have access to data on e-commerce to support policy development

Objective 2.1: Conduct a targeted assessment of e-commerce skills

Understanding the skills and knowledge required to fully leverage the opportunities and challenges of e-commerce is crucial for ensuring inclusive and sustainable growth. A targeted assessment of e-commerce skills is essential for identifying gaps, informing policy reforms, and supporting

the development of tailored programmes that address the diverse needs of different groups. It is also important to analyse market trends, industry growth potential, and emerging technologies to better understand the evolving landscape of e-commerce and its future potential.

The measures that will achieve this objective are listed in Table 9.

Table 9: Objective 2.1 measures and results

Measures	Results
2.1.1 Undertake e-commerce awareness and skills surveys and analysis targeting the general population, the private sector including MSMEs, and the public sector	Insights into e-commerce skills needs across all sectors, including through the collection of gender, age, location (rural/urban) and disability -disaggregated data, allows for targeted policy reforms and support programmes which address skills constraints
2.1.2 Conduct a market analysis of e-commerce industry trends, growth potential and emerging technology	A deeper understanding of the potential for e-commerce over the next five years, considering strengths, weaknesses, opportunities and threats for key sectors in adopting e-commerce, and allowing for recommendations for any sector and technology focus

Measure 2.1.1 Undertake e-commerce awareness and skills surveys and analysis

Surveys of e-commerce awareness and skills will be carried out, followed by subsequent analysis. The surveys will cover the general population, public sector and private sector (particularly MSMEs).

For the survey of the general population, data will be disaggregated for age, gender and level of education, location (rural/urban) and disability, to enable groups to be identified that require additional support. It will also consider targeted sets of questions and/or tailored methods of data collection for people in rural areas and persons with disabilities. It will consider the awareness, skills and other capacity needed for consumers to use e-commerce in their everyday lives. It will also identify the most appropriate types of awareness and skill development campaign.

The business survey will identify gaps in business, technical and customer service skills necessary for the successful application of e-commerce to a business. The survey will consider the expertise amongst MSMEs in the following areas: the role of e-commerce in different types of business, law and regulation pertaining to e-commerce, ICT used in e-commerce, payment, other financial services and logistics services that are used in e-commerce, international trade using e-commerce and access to trade facilitation systems and services. Particular emphasis will be placed on businesses in rural areas, those owned or managed by women, youth and persons with disabilities.

The public sector survey will identify gaps in the process and technical skills necessary for the successful application of e-commerce in the public sector or its consideration in policy making. The survey will cover ministries and public sector agencies.

The possibility to add an introduction to e-commerce in the general education curriculum will be considered as part of the analysis. In addition, across all sectors the availability and need for targeted e-commerce training opportunities, covering topics such as digital marketing, online customer service, e-commerce platforms, and logistics management, as well as any recent e-commerce trends will be reviewed.

The measure will also review current and previous initiatives associated with awareness and skills development for the digital economy to determine any lessons learned that may be applied in developing e-commerce awareness and skills.

Measure 2.1.2 Conduct a market analysis of e-commerce industry trends, growth potential and emerging technology

This analysis will assess the prevailing size of the e-commerce “sector” and its ability to grow, given international trends in e-commerce and emerging technologies. The market

analysis will be stratified by organisation size and sector, focusing on those sectors where growth in e-commerce is most likely. It will consider the various methods organisations use to procure and sell products and services. The results of this market analysis will be made publicly available to help stimulate e-commerce development.

Objective 2.2: Develop consumers’ skills, capacity and trust necessary for e-commerce use

An ability to use e-commerce is reliant on a high level of awareness and capacity to use e-commerce in the population. Awareness and capacity to use e-commerce is itself reliant on education in science, technology, engineering and mathematics (STEM) subjects sufficient to address the digital skills gap in the population. The development of a curriculum to meet this requirement is within the scope of the Ministry of Education and its education policies. It is assumed here that such a requirement is met through those policies. The possibility to add an introduction to e-commerce to the general curriculum will be considered.

The measure under this objective, listed in table 10, will provide the general population with an excellent understanding of e-commerce and an ability to use it on the devices that they own or can access.

Table 10: Objective 2.2 measures and results

Measure	Result
2.2.1 Undertake an e-commerce educational and awareness campaign for the general population including targeted actions for women, youth, people in rural areas, persons with disabilities	Improved understanding of e-commerce and an increased propensity to use e-commerce amongst the general population

Measure 2.2.1: Undertake an e-commerce educational and awareness campaign for the general population including targeted actions for women, youth, people in rural areas, persons with disabilities.

A multi-faceted educational and awareness campaign will be developed to reach all specific groups including women, youth, older people, persons with disabilities and people in rural areas. The campaign will therefore be undertaken with the support

of organisations with the necessary reach such as major e-commerce brands, TTPost, banks and other financial institutions, media organisations, Business Hubs and schools, as well as the involvement of appropriate channels and organisations for the mentioned specific groups. Using the results of the skills assessment as guidance, the campaign will be designed to raise awareness and provide basic instruction in e-commerce, digital marketing, online customer service, e-commerce platforms,

e-payments, the use of logistics services, and consumer rights and obligations relating to e-commerce. This range of topics will equip the population with the trust and expertise to use e-commerce to buy goods and services and make e-payments with confidence.

It will also improve awareness of the benefits of business formalization and the formalization requirements and processes, and will equip informal merchants with the basic skills needed to adopt e-commerce in their businesses. It is expected that the information disseminated through the campaign will change periodically as new services or regulations are introduced. Therefore, this campaign will be sustained.

The campaign will build on initiatives in the National Digital Transformation Strategy that enable access to digital devices and services.

Objective 2.3: Strengthen the skills necessary for businesses to exploit e-commerce

Businesses need a variety of business, technical and customer service skills to implement and use e-commerce successfully. The measures here are intended to develop training programmes and sources of information that will provide businesses with the necessary capacity, as determined by the assessment of e-commerce skills. A key measure is the implementation of an e-commerce knowledge centre that will provide access to much of the information necessary to implement and use e-commerce and access to guidance from mentors and others.

The measures associated with the objective are shown in Table 11.

Table 11: Objective 2.3 measures and results

Measures	Results
2.3.1 Develop and implement an e-commerce related business, technical and customer service skills training programme including targeted actions for women, youth, people in rural areas, persons with disabilities	An inclusive e-commerce training programme that provides businesses with the necessary skills to participate in and benefit from e-commerce.
2.3.2 Implement an e-commerce knowledge centre	An online portal containing training material, guidelines and other resources

Measure 2.3.1: Develop and implement an e-commerce related business, technical skills and customer service training programme including targeted actions for women, youth, people in rural areas, persons with disabilities

Stakeholders including The National Entrepreneurship Development Company Limited (NEDCO), the Trinidad and Tobago Coalition of Service Industries, the Digital Business Technology Standing Committee of the Trinidad and Tobago Chamber of Industry and Commerce, Business Hubs and education and training establishments will be consulted to determine the means to close the identified skills gap. It is expected that e-commerce training courses of varying lengths and focus will be needed with some providing academic qualifications. Overall, the training programmes should enable career progression.

Course content will include general business-related courses including business planning, external funding and preparation of applications for external funding, access to financial services, taxation and employment, international trade and importing and exporting of goods and services and information technology. E-commerce specific courses will include those on particular e-commerce applications and services, e-marketing, customer service, e-payments including the use of payment service providers, e-commerce and related law and regulation covering domestic law and regulation, and that of major export markets. Overall, the courses will enable business owners to understand and access available finance and have the practical skills needed for e-commerce. They will also enable them to access and use fulfilment services and access and use payment services.

With respect to women-led businesses, MTI will promote existing training opportunities and programmes such as the International Trade Centre's online training material for SMSEs through its SME Trade Academy. In addition, courses relevant to e-commerce and other support for women in business are available through the ITC SheTrades Hub for Trinidad and Tobago.

In addition, MTI will consider developing other similar programmes focused on e-commerce for youth, rural businesses and persons with disabilities. In doing so, MTI may choose to work with other Caribbean countries in the preparation of such material to offset the necessary investment.

An outreach programme will reach out to rural entrepreneurs, women and youth to ensure that skills and expertise in e-commerce are widely available, and e-commerce is adopted across diverse communities and economic sectors.

This measure will be closely related to the measures under Objective 3.4 that will lead to the inclusion of e-commerce mentoring in existing mentoring programmes.

Measure 2.3.2: Implement an e-commerce knowledge centre

An online portal that acts as an e-commerce knowledge centre will be developed by MTI. This will provide:

- Guidelines and standards for e-commerce websites and apps to ensure ease of use, particularly for those with disabilities, and consistency with law and regulation;
- Mechanisms for building trust including an accreditation system for websites and apps;
- Success stories and online training material;
- Access to mentors, accredited consultants and trainers, and other technical support services;
- Access to fulfilment service providers with facilities either in Trinidad and Tobago and export markets.

The skills training programme will be supported through this portal.

In developing the online portal, it will be important to provide a single point for access to a broad range of information relevant to merchants and businesses more generally. Therefore, a review of the current online sources of such information will be carried out with a view to providing easy access to e-commerce knowledge for all stakeholders.

Objective 2.4: Promote public sector understanding of policy implications of e-commerce

As e-commerce continues to reshape the market and economy, it is crucial to have an informed public sector to formulate respective policies. This objective focuses on promoting awareness and knowledge of how e-commerce influences existing policies and requires new frameworks to support its growth. By fostering a deeper understanding of these dynamics, the public sector will be better equipped to make policy decisions and implement reforms related to e-commerce.

The measure associated with this objective is shown in the Table 12.

Table 12: Objective 2.4 measures and results

Measures	Results
2.4.1 Conduct a public-sector e-commerce awareness and training programme	Public sector staff have knowledge of e-commerce commensurate with their role Public sector processes and systems development is facilitated through knowledge of e-commerce

Measure 2.4.1: Conduct a public-sector e-commerce awareness and training programme

This training will provide job or role-specific training courses covering as necessary e-commerce law and regulation, technology and services, organisational change and economic impact. Following attendance, participants will be able to consider e-commerce in the work that they do and the output of that work. They will be able to develop policy and plans or make recommendations and decisions where e-commerce is a factor or implement e-commerce systems or use e-commerce depending on their role. Participants will come from economic policy ministries and agencies, administrative units that undertake procurement or effectively “sell” public sector services, and administrative units that develop IT solutions for public sector institutions. Aligned with measure 1.3.2, specialist courses will be provided for the legal profession including for judges and others that may need to advocate or decide cases arising from e-commerce related law.

Objective 2.5 Develop government capacity to collect, analyse and report on e-commerce data

Policy makers and businesses need improved statistics on the adoption of e-commerce by business and consumers to inform policy making and business planning. The measures here are intended to collect the necessary data and to ensure that Trinidad and Tobago’s capacity regarding measuring e-commerce is strengthened. This dual approach will ensure that data collection is undertaken in a manner that enables benchmarking with other countries and that it is possible to learn from international experience.

Table 13: Objective 2.5 measures and results

Measures	Results
2.5.1 Develop and implement a programme for the Central Statistical Office and other institutions to collect, analyse and report on e-commerce data	Comprehensive data sets regarding e-commerce value and other relevant indicators
2.5.2 Join the UNCTAD Task Group on measuring the value of e-commerce	Engage in and learn from inter-governmental discussions. Contribute to the establishment of a unified framework for measuring e-commerce.

Measure 2.5.1 Develop and implement a programme for comprehensive statistics on domestic and cross-border e-commerce

Statistics and data collection processes will be adapted to collect data on e-commerce across relevant government agencies. The prevalence of e-commerce in Trinidad and Tobago will be monitored periodically in order to develop accurate time series showing

the diffusion of e-commerce amongst consumers and businesses. This will in turn inform public policy and business decision-making processes.

Statistics can cover among others:

- The proportion of individuals and households using e-commerce to purchase goods and services with a break down by age, gender and income group
- The proportion of e-commerce purchases completed using an e-payment service (i.e. not cash on delivery)
- The proportion of businesses selling or receiving orders through e-commerce channels with a break down by size, formality and gender
- The proportion of total turnover in businesses arising from e-commerce sales
- The proportion of total turnover from export sales arising from a digital sales channel

Measure 2.5.2 Join the UNCTAD Task group on measuring e-commerce value

UNCTAD's Working Group on measuring e-commerce and the digital economy brings together countries with hands on experience of measuring the value of e-commerce sales by businesses, and their breakdown into domestic e-commerce and digitally ordered trade. The group also welcomes countries working to develop such statistics. In particular, the group is working to deliver internationally agreed guidelines and recommendations on measuring e-commerce value, which will set a framework for the collection of comprehensive statistics on e-commerce.

Trinidad and Tobago will join the Task group on measuring e-commerce value, established under UNCTAD's Working Group on measuring e-commerce and the digital economy, thereby contributing to and benefiting from the experience of this working group.

SG3: Enabling business growth and competitiveness through e-commerce adoption

Expected outcome: Businesses have the necessary resources and access to business services to successfully use e-commerce.

Businesses, particularly the MSMEs that form the backbone of domestic trade, face challenges in adopting e-commerce. This strategy will be instrumental in addressing the following issues.

- The availability of e-commerce applications and related services with links to domestic logistics and payment services: The absence of such linkage means that merchants are required to undertake their own systems integration, adding greatly to the cost of adopting e-commerce.
- Ease of accessing banking, finance and financial services by MSMEs: MSMEs have a relatively low level of adoption of business bank accounts. Loans are difficult to obtain due to a variety of factors including onerous procedures, requirements for collateral and others, and often there is a need for guidance in accessing finance.
- Difficulties that MSMEs suffer in adopting digital payments: The lack of business bank accounts, the requirement to have a business bank account, rather than a personal account or a credit union account to accept digital payments, the extent of cash usage and high fees for digital payments all restrict adoption of digital payments.
- The level of adoption of e-payments and the digital exchange of information by the Government and other public agencies: Merchants who transact with the public sector will be encouraged to adopt e-payments and other forms of digital information exchange for many of their transactions.

The objectives related to this strategic goal will provide outcomes aimed at overcoming these challenges. Several measures under these objectives will require active participation of the finance sector working in partnership with MTI and others to achieve outcomes that promote e-commerce.

Table 14: Strategic goal 3 objectives and outcomes

Objectives	Outcomes
3.1 Introduce integrated e-commerce services for start-ups and MSMEs	Facilitated adoption of e-commerce by start-ups and MSMEs
3.2 Improve access to banking and finance for e-commerce start-ups and MSMEs	E-commerce start-ups and MSMEs can use finance to scale operations, enhancing their competitiveness
3.3 Promote widespread adoption of digital payments by merchants	Increased adoption of digital payments improving business efficiency and removing a barrier to e-commerce
3.4 Enable support and mentoring programmes for e-commerce start-ups and MSMEs	A more cohesive support ecosystem and mentoring opportunities for e-commerce start-ups and MSMEs
3.5 Ensure safe and reliable digital transactions with the Government and public sector organisations	Improved efficiency in both the private sector and the public sector by exchanging information and transacting digitally

Objective 3.1 Introduce integrated e-commerce services for start-ups and MSMEs

The measure that will achieve this objective is listed in table 15.

Table 15: Objective 3.1 measures and results

Measure	Result
3.1.1 E-commerce services localisation programme	Trinidad and Tobago e-payment and logistics services are integrated with low-cost cloud-based e-commerce shopping services

Measure 3.1.1: E-commerce services localization programme

In other countries, cloud-based e-commerce services are typically integrated with e-payment platforms and logistics services commonly used in those countries. Businesses in Trinidad and Tobago do not have access to such integrated cloud e-commerce services. Consequently, the effort and cost required to implement

e-commerce in Trinidad and Tobago is excessive, forming a barrier to e-commerce adoption.

E-commerce software and service providers, banks and e-payment service providers in Trinidad and Tobago, and logistics firms will be encouraged to work together to enable integration of local payments and logistics services. The measure will include:

- An analysis of MSME’s requirements for integrated services;
- An analysis of their availability identifying necessary corrective measures;
- Negotiation with cloud-based e-commerce vendors, payment service providers and other financial institutions and logistics service providers to prepare a programme for integration;
- Proceeding with the integration programme.

Objective 3.2: Improve access to banking and finance for e-commerce start-ups and MSMEs

Improved access to banking and finance will ultimately lead to increased business viability and faster market entry for e-commerce businesses.

The objective will be achieved through the measures listed in the table 16 below. It is anticipated that the Financial Inclusion Strategy may further support the realisation of the measures described below.

Table 16: Objective 3.2 measures and results

Measures	Results
3.2.1 Promote a customer focused approach to the provision of banking and financial services	Simplified and more rapid set-up of business bank accounts and support for businesses with minimal capital reserves and cash
3.2.2 Improve MSME access to financing for e-commerce, including financing advisory support	Lending processes and criteria better reflect the capacity of MSMEs to follow, government loans are offered on terms that stimulate sector development, and there is an improved awareness regarding business loans and overall access to financing for e-commerce businesses
3.2.3 Provide small grants (or facilitate initial seed funding) for e-commerce start-ups/businesses intending to transition to e-commerce	Increased business viability and faster market entry for e-commerce businesses

Measure 3.2.1: Promote a customer focused approach to the provision of banking and financial services

MSMEs face problems in setting up bank accounts with approximately 77 per cent of MSMEs without a bank account and of those 86 per cent accepting cash payments only¹⁶.

¹⁶ National Financial Inclusion Survey 2023

They are often unable to satisfy stringent “Know Your Customer” requirements including business registration documents, evidence of registration for VAT, for other taxes and with the Board of Inland Revenue, and a requirement in some cases for a minimum period of operation of the business. The lack of access is particularly problematic for women and those in rural areas, who have difficulty in visiting a physical bank.

Without access to a bank account, MSMEs cannot access other financial services including loans, accounts with payment service providers, credit cards and card services. Lack of a bank account locks out MSMEs from e-commerce – either buying or selling, forcing them to work with cash or through a money transfer agency. This measure will consider how to improve access to bank accounts and accounts with payment service providers with the aim of having the service oriented towards customer needs and abilities, and with a view to facilitating e-commerce. It will be aligned with the expected future Financial Inclusion Strategy and will consider:

- How credit union accounts can be used in conjunction with payment cards and payment service provider accounts with payments made to the credit union accounts through the banking network;
- How accounts can be provided that allow an informal business and a business with no trading history to accept online payments made by credit and debit cards; this may require a simplified know your customer regime for MSMEs business bank accounts that does not require a formal registered business or the provision of card services and payment services via personal accounts as well as business accounts;
- Online and telephone only banking services, services delivered without the need for a branch network, that may be easier for individuals in rural areas and particular market sectors to access than a physical branch;
- Proposals for improving access for those groups like women that lag in the adoption of bank accounts and particularly of business bank accounts; and
- Any other measures identified to re-focus services on the customer, making services easier to access and removing unnecessary constraints.

In doing so, it will be important to ensure security and trust is maintained.

There are specific characteristics of e-commerce MSMEs that will need to be considered. These include:

- The geographic market reach which may include export markets. MSME banking services will need to take account of such market reach. Thus, financial institutions

must take account of export sales as well as domestic sales in determining the viability of a firm and in developing service portfolios.

- An e-commerce merchant is unlikely to have a substantial asset base. It may not own any premises, and it may outsource much of its operations. Its main asset may be stock.

Having developed proposals in each of the above areas, they will be tested through public consultation to determine ones that are likely to support the aim of improving access to financial services by MSMEs. These proposals will then be implemented through the banking sector.

Measure 3.2.2: Improve MSME access to financing for e-commerce, including financing advisory support

MSME finance is provided by several sources including personal and family financing, private sector financing through individual investors, banks, other finance sector organisations, and government institutions. This measure is intended to improve access to loan finance from those organisations and programmes that currently support MSMEs, particularly those dealing with or likely to enter the field of e-commerce.

The aims of this measure are:

- To remove barriers in the commercial loan application process in order to extend access to finance to a wider range of businesses, particularly start-ups, including those yet to register, and MSMEs that are moving into e-commerce. Such revision may include reducing paperwork, shortening approval times, and the provision of clear guidance on loan requirements.
- For government finance, to stimulate the creation and development of e-commerce related businesses by:
- Offering loans under favourable terms including lower interest rates and long repayment periods, and through flexible eligibility terms. Such terms would enable support for a wider range of businesses including market entrants and unregistered businesses.
- To provide incentives for women-led businesses and rural businesses.

The measure will, nevertheless, consider the characteristics and requirements of start-ups, unregistered businesses and registered MSMEs for finance, and the practical limits on the collateral and other forms of security that they can provide to financing organisations

so that processes, eligibility criteria and other terms match applicants' requirements and constraints.

Financial institutions often evaluate assets in tangible terms such as stock, equipment and property. However, the measure will consider needs of service-based e-commerce businesses which rely on intangible assets such as expertise, digital products etc. These SMEs often struggle to secure loans. For such businesses, financial institutions may need to consider service-based assets or introduce financial instruments tailored for service-based SMEs, e.g. revenue-based financing or invoice factoring.

External factors that affect the ability of MSMEs to obtain loan finance will also be considered. These include policy that has unintended restrictive effects on financing of MSMEs, options for expanding government-backed loan programmes, and the ability of MSMEs to raise funds against moveable collateral (e.g., setting up a moveable collateral register).

There will be a requirement for coordination between financing organisations to ensure financial risk and eligibility are fully covered in this Measure and in Measure 3.2.3.

Finally, the measure will consider mechanisms for raising awareness and providing support to applicants for business loans.

Measure 3.2.3: Provide small grants (or facilitate initial seed funding) for e-commerce start-ups/businesses intending to transition to e-commerce

This measure will promote the provision of small grants or facilitation of initial seed funding for start-ups and MSMEs that would like to expand activities within or enter the e-commerce market. Such funding would increase e-commerce business viability, speed up the entry or transition to e-commerce and potentially enable firms to export using e-commerce.

Existing grant programmes, including the NEDCO Micro and Small Business Grant, can be expanded to enable them to be used for e-commerce start-ups. The measure will also acknowledge the recent introduction of Micro and Small Business Grants by the Ministry of Youth Development and National Service (MYDNS) and ensure that these are open to start-up e-commerce businesses.

In addition, MTI can consider in coordination with ongoing grant schemes and relevant financial actors to coordinate and facilitate a small grants programme dedicated to e-commerce businesses. This coordination should also take account of loans offered under Measure 3.2.2. The programme should be coordinated with measures under Objective 3.4 on mentoring programmes.

Objective 3.3: Promote widespread adoption of digital payments by merchants

Widespread adoption of digital payments through a fully integrated and international payment network is needed for e-commerce. While capacity building measures will generate consumer interest in using e-payments, adoption by merchants and others will be required. Adoption is limited currently by administrative hurdles and high transaction costs.

The measures included in table 17 are intended to lead to the results specified.

Table 17: Objective 3.3 measures and results

Measures	Results
3.3.1 Evaluation of payment infrastructures and barriers	Insights regarding hurdles faced by merchants and ways for addressing these effectively
3.3.2 Facilitate the use of domestic payment cards for online payments	Digital payments services support the use of domestic payment cards for online purchases and digital wallets are mandated and fully integrated into the financial system
3.3.3 Facilitate the adoption of digital payment services by micro businesses and start-ups	Small informal businesses, often entrepreneurs in their start-up phase, can receive e-payments and thereby become e-commerce merchants
3.3.4 Promote the use of digital payments in the private sector	The private sector is aware of the opportunities and benefits from a digital first approach to payments

Measure 3.3.1: Evaluation of payment infrastructures and barriers

To address barriers more effectively, a detailed evaluation of current payment infrastructures and the specific hurdles that merchants face will be undertaken. Some of the insights gained will inform further measures in Objective 3.3, while other findings will be addressed through complementary policy frameworks and initiatives.

Measure 3.3.2: Facilitate the use of domestic payment cards for online payments

The current use of payment cards for online transactions in Trinidad and Tobago

is problematic. Domestic bank cards may be declined by e-commerce merchants for domestic e-commerce sales. The problem arises because e-commerce merchants often use international PSPs. Transactions through international PSPs or international card processing organisations are considered international transactions restricted for foreign exchange reasons. Domestic payment cards may not be enabled for such use and therefore the card is declined.

Nevertheless, it is important for the development of e-commerce that a broad range of payment cards can be used. This measure will consider what actions may be taken by merchants and what actions need

to be taken by the MOF, CBTT and individual banks to enable domestic payment cards to be used for transacting online with merchants in Trinidad and Tobago.

Measure 3.3.3: Facilitate the adoption of digital payment services by micro businesses and start-ups

The financial services sector already provides a digital payment network with PSPs able to undertake e-payment transactions and banks able to transfer funds between bank accounts with instructions provided by customers online.

Micro-businesses and small businesses may receive e-payments via such a PSP. However, such aggregation services can be expensive, and the constraints criteria adopted by banks' own PSPs results in a merchant using an international PSP. However, this is not a complete solution as the use of an international aggregator stops the merchant accepting many domestic payment cards.

This measure will therefore identify the difficulties faced by micro businesses and start-ups in adopting e-payments and develop proposals to mitigate them.

Measure 3.3.4: Promote the use of digital payments by the private sector

Banks will work with business organisations to promote the use of digital payments. Banks will encourage businesses to move towards a digital first approach to receiving payments thereby reducing payment overheads and moving forward towards a more digitally focused economy.

Objective 3.4: Enable support and mentoring programmes for e-commerce start-ups and MSMEs

NEDCO already provides a business accelerator programme which supports start-ups and provides mentoring and early-stage investment. In addition, various private sector organisations, business hubs and chambers of commerce also provide mentoring support although this support is not attached to funding initiatives. This measure will provide a coordinated and publicized mentoring environment accessible to e-commerce start-ups. It will also expand NEDCO's accelerator programme making sure it is suitable for developing e-commerce start-ups, and will facilitate private sector mentoring.

The measures associated with this objective are shown in Table 18.

Table 18: Objective 3.4 measures and results

Measures	Results
3.4.1 Improve coordination among all support programmes for start-ups and MSMEs relevant for e-commerce, including integrating private sector mentoring	Coordination and linkage between public and private sector organisations providing mentoring and funding for start-ups and MSMEs leads to a more cohesive support ecosystem for start-ups and MSMEs Easily accessible information on programmes designed to foster growth leading to higher participation
3.4.2 Expand existing programmes such as NEDCO’s Business Accelerator Programme to include e-commerce components	Training and support services, loan programmes and mentoring services are extended to include e-commerce and e-commerce for export

Measure 3.4.1 Improve coordination among all support programmes for start-ups and MSMEs relevant for e-commerce, integrating private sector mentoring

This measure will improve coordination and create synergies among support entities (public and private) to enhance the effectiveness of programmes offered to MSMEs relevant for e-commerce and improve linkages between businesses, banks, government funding agencies and other investors.

MTI, in conjunction with MYDNS and the Ministry of Finance, will implement a programme designed to provide coordination between public and private sector organisations. It will also encourage the availability of private sector mentoring and funding to e-commerce start-ups. Information about the various mentors and funding organisations will be provided to start-ups through NEDCO, MYDNS and the E-commerce Knowledge Centre.

MTI’s focus in this measure will be the development of coordinated support for e-commerce.

Measure 3.4.2 Expand existing programmes such as NEDCO’s Business Accelerator Programme to include e-commerce components

The NEDCO Business Accelerator Programme offers mentoring support for start-ups and MSMEs designed to catapult businesses towards achieving their goals. This measure will evaluate NEDCO’s offer in e-commerce and adapt it to meet the requirements arising from e-commerce. It will enable NEDCO to extend its mentoring offer explicitly to e-commerce. By implementing this measure, NEDCO will extend its range of training and support services, its loan programme and its ability to put MSMEs in contact with other mentoring organisations. Other existing programmes will be reviewed and e-commerce components integrated as feasible.

Objective 3.5: Ensure safe and reliable digital transactions with the Government and public sector organisations

This objective aims at ensuring seamless digital transactions, enhancing efficiency, reducing costs, and improving the user experience. Streamlining online payments across the Government and strengthening data exchange will create a more integrated and accessible digital ecosystem for both public institutions and businesses.

The measures associated with this objective are listed in Table 19.

Table 19: Objective 3.5 measures and results

Measures	Results
3.5.1 Streamline implementation of online payments across the Government	Streamlined payments contribute to reduced costs and improved integration and user experience, a rapid increase in the use of digital payments, a reduction of transaction fees Online tax payments enabled
3.5.2 Strengthen data exchange internally between e-government platforms and externally with the public and business	Non-trade data associated with e-commerce businesses is collected once and digitally to enable a seamless and simplified environment
3.5.3 Develop and disseminate an e-directory for all e-commerce businesses	Consumers can access a comprehensive list of all operational e-commerce businesses by sector

Measure 3.5.1: Streamline implementation of online payments across the Government

The general adoption of digital payments for government services will give citizens experience of the ease of use and security associated with digital payments that will go some way towards adoption more generally. Further, it will reduce government administration costs by reducing the number of face-to-face, cash and check transactions and will enable a digital-first approach to the delivery of government services.

This measure will enable all public sector organisations to use a government

payment gateway for card payments and enable digitally enabled bank transfers between government accounts and third parties’ accounts in both directions. Thus, the Government will be able to pay for services and receive payments by such transfers. The use of the government gateway will reduce duplication between departments and public sector agencies in the development of digital payments and will lead to an improved user experience. It should also reduce transaction fees paid by the Government.

The measure will need to be coordinated centrally and acceptance across the public

sector will be required. Any legal impediment to this approach to providing digital payments will need to be identified and resolved before it is implemented.

Measure 3.5.2: Strengthen data exchange internally between e-government platforms and externally with the public and business

The Government frequently collects information from businesses and businesses use datasets built and held by the public sector for input into business decisions. There is often a regulatory requirement associated with data collection which places an obligation on businesses to provide it accurately and in a timely manner. Because of discontinuities in business processes and systems within the public sector across ministries but also within each ministry or agency, businesses often have to provide the same information multiple times. The disaggregation of this data in the public sector then has consequences for its usability both in the public sector and for those in the private sector that have access to the data.

This measure is therefore intended to establish comprehensive data government policies and practices, and in particular to:

- Establish a digital-first policy for data collection. The primary mechanism for data collection would be digitally. If this is not possible, necessary support is provided so that it may readily be captured from another form of input;
- Establish a digital data collection framework that means that information need only be captured from a private sector organisation once and can be made available to all who need it in the public sector, subject to data privacy and protection measures;
- That information is held in such a form that it may be used for all the purposes for which it may be captured;
- That the Government develops and implements an open data policy which ensures that datasets excluding data subject to data privacy controls is made available publicly in a digital form; and
- That the Government implements the necessary regulation to ensure such data sharing is possible.

To meet the needs of this e-commerce strategy, the data sets of concern are those used in international and domestic trade, and both wholesale and retail trade. It will include customs and related data. This measure will be coordinated with ongoing and future efforts to develop a National Data Strategy.

Measure 3.5.3 Develop and disseminate an e-directory for all e-commerce businesses

A comprehensive list of existing e-commerce businesses does not exist, making it difficult for consumers and businesses to access relevant information. This measure aims to develop a centralized, user-friendly digital directory that serves as a comprehensive repository of operational e-commerce businesses by sector.

This initiative benefits consumers by providing a convenient, transparent, and efficient way to discover and evaluate e-commerce businesses, ensuring they have access to a wide range of options that align with their needs and preferences.

SG4: Streamlining trade and logistics to support efficient and scalable e-commerce operations

Expected outcome: Trinidad and Tobago's trade and logistics systems facilitate domestic and cross-border e-commerce in an environmentally sustainable manner.

Trinidad and Tobago's international trade and logistics systems facilitate domestic and cross-border e-commerce. Trinidad and Tobago is a member of the WTO Trade Facilitation Agreement, under which it has implemented actions that have contributed to the strengthening of trade facilitation processes. Trinidad and Tobago has also implemented a single window system, TTBizLink, which currently offers 48 e-services via the government trade and industry portal.

Noting that there are outstanding measures to be implemented to advance alignment with the WTO TFA, the national trade and e-commerce regime of the country can be further strengthened. In addition to trade facilitation requirements, there is a very practical need to overcome difficulties faced in importing and exporting goods and in delivering packages in Trinidad and Tobago and to export destinations. E-commerce gives rise to a requirement to process many relatively small value packages both at customs and then in logistics systems. As a consequence, there is a need to streamline importing and exporting processes and procedures and a need to improve fulfilment services for e-commerce merchants.

Environmental sustainability in accordance with Trinidad and Tobago's National Climate Change Policy 2011 will be an important factor for fulfilment (packaging, warehousing and logistics). In particular, it is expected that fulfilment will follow the Directives and Strategies specified in that Policy including those concerned with building energy efficiency and the use of alternative fuels by the transportation sector.

The table below lists the objectives and outcomes arising from this strategic goal.

Table 20: Strategic goal 4 measures and outcomes

Objectives	Outcomes
4.1 Expedite streamlined processes and procedures for cross-border e-commerce	Strengthened cross-border e-commerce through interoperability of trade facilitation and logistics systems, streamlined customs processes, further reform in trade facilitation and enhanced regional cooperation on e-commerce
4.2 Improve fulfilment services available to e-commerce merchants	Enhanced efficiency of e-commerce operations

Objective 4.1: Expedite streamlined customs processes and procedures for cross-border e-commerce

Trinidad and Tobago's business operations, customs and logistics are supported by four key public sector systems: TTBizLink; Customs and Excise Division's (CED) ASYCUDA system, which supports customs operations; NAVIS, the port management system; and TTPost's Customs Declaration System (CDS). In addition, private logistics companies have their own operations management systems. Interoperability among these systems can be further improved.

Amongst other business facilitation roles, TTBizLink provides a one-stop-shop for a wide range of business permits, import and export licenses and certificates and functions as a single window system. Currently, CED can accept forms from five agencies via TTBizLink with plans to extend to others. While it is possible to submit electronic manifests to CED, those for small packages sent via couriers may be submitted in paper form only¹⁷.

CED processes customs duty payments based on assessed amounts from declarations, including taxes and fees for other agencies, recorded through the ASYCUDA system. However, online payments are not yet possible and there is no pre-clearance process, though one could readily be implemented with earlier document submission. World Customs Organization (WCO) immediate release guidelines have yet to be implemented and improved risk management is needed to enable this.

Meanwhile, organizations involved in importing and exporting processes and procedures aim to streamline them and improve system interoperability. TTPost plans to launch and operationalize online payment of duties, taxes and other fees for services. The Port Authority is developing a Port Community System to link ASYCUDA, private logistics systems with the NAVIS port management system to enhance operational efficiency and reduce delays in cross-border trade.

The measures shown in Table 21 will support this objective.

¹⁷ Stakeholder consultations

Table 21: Objective 4.1 measures and results

Measures	Results
4.1.1 Strengthen end-to-end interoperability in logistics and trade facilitation systems including ASYCUDA, NAVIS, the postal CDS systems and TTBizLink	The Port Community System is implemented and processes aligned Trade data is collected once and digitally to enable a seamless and simplified environment ASYCUDA and the postal CDS systems are integrated IT systems are enhanced to enable customs clearance and trade facilitation processes and supported by data from logistics systems All users trained in the systems and processes
4.1.2 Review and streamline customs policies and procedures	Improved throughput of goods by Customs and data exchange between customs administrations enabled
4.1.3 Implement outstanding commitments under the WTO TFA	Cross-border e-commerce supported
4.1.4 Address the need for improved regional cooperation overall and in the context of e-commerce	Cross-border e-commerce and data flows facilitated

Measure 4.1.1 Strengthen interoperability and data exchange between IT systems used for logistics and foreign trade

This measure is intended to enable data exchange and interoperability between systems and from a systems perspective enable submission of manifests for small parcel consignments, electronic payments, pre-clearance and immediate release.

There has been much progress in establishing interoperability and data exchange between the public sector systems used for logistics and foreign trade. This measure marks the continuation of the action already being taken but requires that the needs of e-commerce merchants and private logistics services are met as those systems are developed and linked. The actions under this measure will reduce administration costs and improve efficiency in the public sector and in business. They will make logistics business administration easier, particularly in relation to e-commerce with its requirement for handling many small packages. They will facilitate efficient and faster customs clearance and other processes. They will also improve timely and reliable payments and support the collection of trade data.

Specific actions will include:

- Ensure digital exchange of information with agencies associated with customs clearance through TTBizLink and potentially the Port Community System;

- The implementation of the Port Community System to provide interoperability between private logistics systems and ASYCUDA with NAVIS, enabling full digital working with logistics companies, TTPost, and CED;
- Integration of TTPost's CDS system and ASYCUDA;
- Ensuring a digital first approach, including e-payments, as already demonstrated by TTBizLink, is adopted across all logistics and trade elements; and
- Provision of publicised application programming interfaces (APIs) for private logistics operations systems to interoperate with the Port Community System and ASYCUDA.

These measures will require that all system users be trained in the systems and processes aligned with the new digital systems.

Measure 4.1.2: Review and streamline customs policies and procedures

Whereas measure 4.1.1 covers changes to IT systems that enable digital exchange of information and interoperability, this measure covers the modification of customs policies and procedures to streamline them for the delivery of goods and enable the revised systems to be used operationally.

The digitalization of customs processes and procedures, particularly those associated with the processing of small packages and large consignments as delivered by couriers will be expedited. Areas of focus will include:

- Digital declarations through ASYCUDA for small packages sent via a courier;
- Online payments per customs transaction. Currently, to pay online, an importer or exporter must submit a lump sum deposit in advance and then draw down on that for individual payments. The introduction of online payments per transaction will streamline the payment process;
- A comprehensive trusted trader scheme. Currently, a “voluntary compliance programme” provides for expedited customs clearance for some large companies, although this programme is still under development. This programme will be rolled out further and extended to couriers as their expertise in customs clearance is developed;
- Pre-clearance of goods. This requires digitization of the clearance process including the introduction of an online clearance system and the establishment of corresponding standard operating procedures. Currently, CED requires manifests

to be provided five hours before arrival at a port and two hours before arrival at an airport. Pre-clearance would require manifest submission 24 hours before arrival;

- WCO Immediate Release guidelines implementation to expedite the clearance and release of goods including and the high volume of small packages arising from e-commerce; and
- A ASYCUDA's risk management framework adoption and tools to enhance the effectiveness of the customs clearance procedures.

Measure 4.1.3 Implement outstanding commitments under the WTO TFA

Under the WTO's TFA, Trinidad and Tobago is working towards the optimization of its customs procedures in a phased implementation programme. The country has implemented platforms aimed at enhancing the clearance process. This implementation will continue under this measure, thereby further strengthening the national trade and e-commerce regime of the country.

Measure 4.1.4 Address the need for improved regional cooperation in the context of the e-commerce

Regional cooperation associated with e-commerce, financial services, trade and logistics services enables cross-border e-commerce and consistency in regulation across Caribbean states consistent with best international practice. Key to its further economic growth is enhanced regional collaboration and cooperation with regional institutions and agencies, particularly those elements that foster collaboration within CARICOM.

As a member of CARICOM, the country is involved in its initiatives to improve regional cooperation. Developments such as the Revised Treaty of Chaguaramas, the Regional Information and Communication Technology for Development Strategy, the Caribbean Regional Communications Infrastructure Programme, the Broadband Infrastructure Inventory and Public Awareness in the Caribbean, the Vision and Roadmap for a CARICOM Single ICT Space, the Regional Information Exchange Initiatives, the Harmonization of ICT Policies and Legislation Across the Caribbean Project, and the Caribbean Internet Governance Forum address and facilitate cross-border trade and digital transformation through regional harmonization of legislative and regulatory frameworks.

Under this measure, Trinidad and Tobago will work to champion greater cooperation and collaboration under CARICOM and other regional institutions. Key elements of this measure are to:

- Work to ensure cross-border data flows are enabled by CARICOM members;

- Promote strengthened regional cooperation to support governance processes, improving national, regional and sub-regional dialogue mechanisms, with the participation of public and private actors;
- Foster regional cooperation and development to facilitate small business by removing barriers they face in trading within the region;
- Create links to financial institutions/banks in other countries to facilitate cross-border transactions;
- Refine regional payment processes;
- Facilitate further cross-border logistics in the context of e-commerce.

Objective 4.2: Improve fulfilment services available to e-commerce merchants

While postal and logistics services are widely available, the needs of e-commerce merchants for low-cost and efficient logistics support particularly in rural areas, air transport, and the availability of suitable packaging at an economic cost will be addressed in the measures listed in the table below.

Table 22: Objective 4.2 measures and results

Measures	Results
4.2.1 Review and improve the services provided by TTPost and couriers to e-commerce merchants and rural communities	Improved collection and delivery of small parcels in rural areas through developments in TTPost services, courier services, integration of public transport used by couriers and through the widespread adoption of postal codes already issued
4.2.2 Improve air freight conditions to make it conducive to use by e-commerce merchants	Montreal Convention of 1999 ratified and air connectivity, liability protections, and specific insurance options conducive to e-commerce export growth improved
4.2.3 Facilitate the availability of domestic packaging products and services for MSMEs	Reduced packaging costs for MSMEs

Measure 4.2.1 Review and improve the services provided by TTPost and couriers to e-commerce merchants and rural communities

This measure covers actions that may be taken by TTPost, couriers and public

transport companies to improve package collection and delivery services particularly in rural areas.

TTPost and independent couriers collect and deliver e-commerce parcels across the

country. As the volume of parcels increases, TTPost will need to review its business model to ensure that it has the infrastructure and systems necessary to provide such services at volume. Courier service providers will have similar requirements. In addition, the use of digital maps and existing postal codes for individual properties or small groups of properties will be required for rapid location and efficient delivery. Therefore, the following actions will be undertaken under this measure.

- Ensure widespread use of existing postal codes by buyers when they specify a delivery address for an e-commerce order. This will enable couriers and TTPost to optimize routes and enable identification of individual properties by the delivery agent. It will require all property occupiers to know the postal code for their property and habitually use them. TTPost and couriers will need to support occupiers in identifying their property postal code during the ordering process if not in advance;
- TTPost to implement the necessary changes to its business model, services and infrastructure to support growing e-commerce trade with its change of focus towards carrying a high volume of small packages and a reducing volume of letters;
- TTPost to continue to develop the package delivery services it already provides to e-commerce merchants and in rural areas. Such developments may include provision of warehousing and packing services for merchants, e-mall services with related e-payment services and other facilities and services that can provide a one-stop approach for e-commerce merchants;
- Socialise the results of the market analysis undertaken in Measure 2.1.2 with couriers to enable them to understand the opportunities for them to extend their e-commerce related services thereby supporting the growth and development of package collection and delivery services;
- Encourage the use of low carbon forms of transport for delivery services;
- Regular surveys/review of the performance of TTPost and private couriers in the collection and delivery of small packages. The results of such surveys will be published and action taken if protracted problems are discovered.

Public transport services are used by couriers for delivery to remote parts of the country, highlighting the usefulness of improving the integration and efficiency in public transport in this context. A review of the use of specific modes of public transport (buses, ferries and others) to carry small packages will be undertaken to determine how to support better integration and efficiency of such services.

Measure 4.2.2 Improve air freight conditions to make it conducive to use by e-commerce merchants

The main action under this measure will be the ratification of the Montreal Convention of 1999 and subsequent implementation by parties subject to it. This Treaty unifies the various international treaties covering airline liability. Ratifying the Convention will establish liability associated with baggage and cargo, other than that classified as mail, and with respect of cargo establish obligations on air carrier to deliver it to its destination. It will also allow for use of electronic records and insurance for high value but low weight items. Its adoption will be conducive to the growth in cross-border e-commerce by providing a more reliable and efficient environment in the context of international trade and logistics.

Measure 4.2.3 Facilitate the availability of domestic packaging products and services for MSMEs

While there is domestic production of packaging, it is not available in the quantities and at a cost needed by MSMEs. MTI will undertake a review of the packaging sector and the MSME market to determine capacity and requirements, and to determine any action that would alleviate this problem, including packaging standardisation, so that the same packaging can be used by multiple merchants with differentiation through labelling or the creation of buying consortia that can agree standard packaging for a consortium with minor changes for each individual member. Solutions attractive to both the packaging sector and MSME merchants will be put forward. The review will take account of the need to minimise waste overall and particularly waste that is hard to reuse or recycle such as plastic packaging and film. It will also consider how to use recycled material in new packaging to create a circular production chain. In this respect, a public information campaign aimed particularly at producers of goods and merchants will emphasise the need for minimising packaging requirements and reuse/recycling of packaging.

V. Governance

The E-commerce Strategy will be implemented in accordance with an agreed multi-stakeholder and inter-institutional coordination and governance framework. Institutional cooperation promoted by the framework will enable efficient resource allocation, minimise the incidence of duplication of initiatives and facilitate complementarity of efforts by the various public sector and private sector stakeholders.

The governance framework is intended to ensure that:

- The strategy remains fit for purpose in a changing environment through regular stakeholder consultation;
- Programme management is vested in an owning ministry, with particular measures managed within the ministry or agency that has the necessary and appropriate powers;
- Attainment of the strategic goals is supported by a strong monitoring and reporting framework, a sufficient set of key performance indicators (KPIs), and a comprehensive risk management framework;
- Coordination between public and private sector stakeholders involved in implementing the strategy;
- Availability of statistics about e-commerce necessary for policy formulation and review.

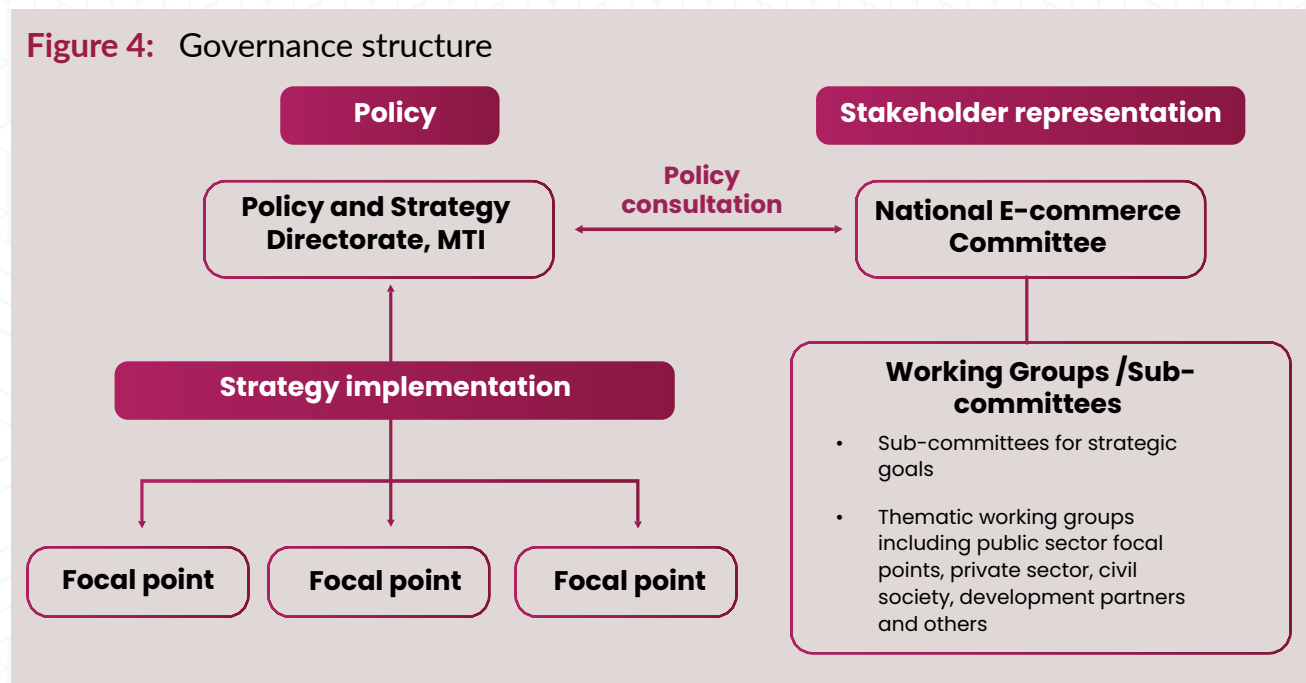
Overall responsibility for e-commerce is vested in MTI. The strategy will form a component of MTI's Development Programme. The Policy and Strategy Directorate will maintain overall responsibility for e-commerce policy, strategy and the implementation programme.

Coordination with other stakeholders will be undertaken through a National E-Commerce Committee. Advisory institutions will be kept informed and invited to participate in meetings when their expertise is relevant to the Strategy's implementation. This committee will bring together the public sector organisations, business organisations,

consumer organisations and individual companies that will ultimately be involved in strategy implementation. Working groups and sub-committees will be formed as necessary to consider the achievement of particular goals or to cover specific themes.

Those organisations that have responsibility for any measure will need to nominate a focal point who will be responsible for the measure and for reporting progress. The focal points will report within their own organisation and to the Policy and Strategy Directorate of the MTI.

Figure 4 shows the strategy governance framework.



National E-commerce Committee Members

Given the cross-cutting nature of e-commerce—spanning trade, finance, digital infrastructure, consumer protection, and cybersecurity—a coordinated, multi-stakeholder approach is necessary for the effective implementation of e-commerce initiatives in Trinidad and Tobago. The new structure includes a core Committee responsible for implementation and decision-making, co-chaired by the permanent secretaries of the Ministry of Trade and Industry and the Ministry of Digital Transformation:

National E-Commerce Committee Members:

- Ministry of Trade and Industry, Permanent Secretary (Co-chair)
- Ministry of Digital Transformation, Permanent Secretary (Co-chair)

- Central Bank of Trinidad and Tobago
- Trinidad and Tobago Manufacturers Association
- Trinidad and Tobago Chamber of Industry and Commerce
- AMCHAMTT (American Chamber of Business, Trinidad and Tobago)
- Trinidad and Tobago International Financial Center (TTIFC)
- Ministry of Finance

Additionally, the following institutions will be kept informed and invited to participate in meetings when their expertise is relevant to the Strategy's implementation:

Advisory Institutions:

- Ministry of Planning and Development
- Ministry of Labour
- Ministry of Education
- Port Authority of Trinidad and Tobago
- Trinidad and Tobago Coalition of Services
- Bankers Association of Trinidad and Tobago
- Ministry of Youth Development and National Service
- TTPost

Table 23 shows the institutional roles.

Table 23: Governance roles and reporting

Institution	Location	Roles	Reporting and liaison
Policy and Strategy Directorate, MTI	MTI	E-Commerce policy development Maintenance and promulgation of the national e-commerce strategy Overall responsibility for the implementation of the e-commerce strategy Stakeholder engagement and marketing communications	Reporting to the Minister Coordination with other stakeholders via the National E-commerce Committee Publication of an annual report on progress in implementing the strategy Regular progress reporting Liaison with individual focal points
Focal Point	Stakeholder owning a measure	Project management for a specific measure Coordination of resources and effort within the stakeholder Project progress reporting	Progress reporting to the Policy and Strategy Directorate, MTI Liaison with project managers carrying out complementary projects
National E-commerce Committee	MTI	Reviewing implementation progress Resolving inter-stakeholder issues Recommendations about change in policy, strategy and implementation	Liaison with the Policy and Strategy Directorate, MTI

- This multi-stakeholder governance framework will ensure that there is strong authoritative leadership with ministerial authority to champion the programme of work and a strong programme management function under that authority. All stakeholder groups are represented and will have opportunities to provide their recommendations at policy, strategy and implementation levels through the National E-commerce Committee chaired by MTI.
- Coordination of effort between stakeholders can take place via the

National E-Commerce Committee. There will be the possibility of multi-stakeholder working groups and sub-committees, including public and private sector stakeholders through the National E-Commerce Committee for focused work on specific strategic goals or other topics. This would ensure leadership with expert input validated at national level. Institutional memory promoted through this governance framework is expected to lead to straightforward handover.

It is anticipated that the Policy and Strategy Directorate, MTI assisted by the National E-commerce Committee, will further develop the Implementation Plan with a first touch point six months into implementation. This will allow changes or adjustments needed to continue implementation effectively to be made.

Each measure will be the main responsibility of the stakeholder organisation. Continued coordination, cooperation and communication, as well as campaigns to engage and inform the different participating bodies, will be necessary to enable effective implementation of the strategy. Periodic reporting by focal points and thematic working groups and other stakeholders will take place on a quarterly schedule at the outset. Revised reporting timeframes may be developed as implementation continues.

The utilization the online platform (eTrade Reform Tracker developed by UNCTAD) to support the co-ordination and implementation of e-commerce reforms, managed by the Policy and Strategy Directorate.

VII. Monitoring and Evaluation Framework

Monitoring and evaluation will be key to the success of the strategy. MTI will lead the development of an e-commerce monitoring and evaluation framework featuring:

- A series of key performance indicators to measure the progress and impact of the e-commerce strategy, aligned with both medium- and long-term goals;
- A systematic approach to the collection, analysis and reporting of e-commerce data to ensure accuracy of tracking performance and for informed decision making;
- Integration of e-commerce statistics¹⁸ ;
- E-commerce awareness, capacity and skills assessment to gauge the effectiveness of capacity-building programmes and the level of stakeholder engagement and to identify areas for improvement;
- Market analysis to monitor current trends, identify key developments, and explore emerging technologies in the e-commerce ecosystem.

The Policy and Strategy Directorate, MTI will:

- Track the progress and assess the effectiveness of strategic measures, to ensure alignment with the Implementation Plan and achievement of measurable outcomes;
- Review the rate of achievement of specific objectives and strategic goals and craft recommendations to address shortcomings based on lessons learnt;
- Provide recommendations for adjusting the strategy in response to evolving national, regional and international trends and developments in e-Commerce.

¹⁸ Integration of e-commerce statistics will take place as they become available through measure 2.5.1.

Key Performance Indicators for E-Commerce Strategy

E-commerce national and regional trade statistics and related key performance indicators for this Strategy will be collected and analysed by MTI in conjunction with the Central Statistical Office. Other key performance indicators will be collected from designated focal points.

Table 24: Key Performance Indicators for the strategy as a whole

• The proportion of individuals, households and businesses using e-commerce to purchase goods and services with a break down by age, gender and income group
• The proportion of e-commerce purchases completed using an e-payment service (i.e. excluding cash on delivery)
• The proportion of businesses selling through e-commerce channels with a break down by size, formality and gender
• The proportion of businesses receiving orders through e-commerce channels with a break down by size, formality and gender
• The proportion of total turnover in businesses arising from e-commerce sales
• The proportion of total turnover from export sales arising from a digital sales channel

Key performance indicators (KPIs) are intended to measure progress in attaining the overall strategic vision and each of the four goals. The KPIs associated with the attainment of the vision will demonstrate the overall impact of the strategy. They are shown in Table 24 above.

Table 25 below shows key performance indicators by goal. Where appropriate, data on KPI performance should enable age, gender, disability and urban/rural location cohorts to be evaluated independently to ensure that the strategy implementation can be evaluated for inclusivity.

Table 25: Indicators by goal

Outcome oriented KPIs	Progress oriented KPIs
Strategic Goal 1: Fostering and maintaining a legal and regulatory framework for e-commerce	
<p>The opinions of the general population, the private sector and the public sector collected through periodic surveys on:</p> <ul style="list-style-type: none"> • the trustworthiness and safety of e-commerce; • their own awareness of e-commerce law and their confidence in applying it in practice; • perceived gaps in e-commerce law. 	<ul style="list-style-type: none"> • Reviews of law and regulation carried out in relation to a calendar of such reviews; • Gaps in law and regulation identified in the reviews resolved and still outstanding noting ages of the gaps; • Number of businesses with staff that have received training in e-commerce law and regulation through capacity building interventions by size, formality and gender; • The proportion of the population reached by sensitization programmes on e-commerce law and regulation; • Increase in consumer/business confidence in utilizing e-commerce platforms based on improved legal and regulatory framework.
Strategic Goal 2: Developing e-commerce awareness and skills for a competitive digital economy	
<p>The opinions of the general population, the private sector and the public sector collected through periodic surveys of their ability to:</p> <ul style="list-style-type: none"> • use e-commerce in their everyday life and work; • use specific elements of e-commerce depending on their occupation including the following abilities: successfully search for and identify goods and services that match their needs, specify the characteristics of the online order including delivery requirements, specify delivery location, pay online, seek customer service advice. 	<ul style="list-style-type: none"> • Number of businesses with staff that have received training in e-commerce through capacity building interventions by size, formality and gender; • Number of people trained in e-commerce skills by type of training received, age, gender and disability status; • The proportion of the population reached by sensitization programmes on e-commerce; • E-commerce knowledge centre established and fully functional; • Current relevant e-commerce metrics using online sales volume, location, frequency of data collection (quarterly or annually); • Percentage of training participants who adopted e-commerce in their businesses within a number of years; • E-commerce knowledge centre established and fully functional.

Outcome oriented KPIs	Progress oriented KPIs
Strategic Goal 3: Enabling business growth and competitiveness through e-commerce adoption	
<p>Number of businesses trading through e-commerce domestically and internationally.</p> <p>Number of e-commerce merchants able to take payments using domestic bank cards and international credit/debit cards.</p>	<ul style="list-style-type: none"> • Number of e-commerce shopping services integrated with Trinidad and Tobago e-payment and logistic services; • Number of start-ups and MSMEs utilizing integrated e-commerce services; • Increased volume of transactions processed by e-commerce start-ups and MSMEs featuring integrated e-payment and logistic solutions; • Percentage of start-ups and MSMEs with business bank accounts; • Percentage of start-ups and MSMEs with business loans; • Quantum of small grants and initial seed funding accessed by e-commerce start-ups and businesses intending to transition to e-commerce; • Change in percentage rate of adoption of digital payments by merchants; • Percentage of mentored start-ups reporting enhanced business skills post mentoring programme within a number of years; • Percentage of mentored start-ups that achieved profitability within a number of years; • Percentage growth in the number of third-party providers supporting e-commerce businesses; • Percentage of businesses reporting stable or growing operations post-support in adopting e-commerce; • Number of jobs created by businesses adopting e-commerce (benefiting from support under Strategic Goal 3); • Increased number of individuals who visit the e-directory website within a given time frame (daily, weekly, monthly).

Outcome oriented KPIs	Progress oriented KPIs
Strategic Goal 4: Streamlining trade and logistics to support efficient and scalable e-commerce operations	
<p>Value of domestic and international e-commerce trade originating with domestic e-commerce merchants.</p> <p>Value of domestic e-commerce trade originating with foreign e-commerce merchants.</p> <p>Volume of e-commerce shipments by location in Trinidad and Tobago with particular reference to differences in rural and urban locations.</p>	<ul style="list-style-type: none"> • Rate of improvement in average delivery times and customer satisfaction associated with fulfilment services; • Rate of improvement in interoperability between e-commerce platforms, payment systems and logistics networks; • Rate of improvement in the elapsed time in clearing customs; • Rate of improvement in consistency of customs clearance including levying of duty; • Percentage increase in the rate of implementation of WTO TFA commitments related to e-commerce and trade facilitation after the implementation or adoption of e-commerce systems for customs and logistic processes .

VIII. Implementation Plan

Measures will be phased in accordance with their priority. Some measures comprise preparatory activities while others follow on from that preparation. Between strategic goals, the measures are generally independent of one another. But within each goal there will need to be some prioritisation particularly as the measures may require the use of the same resources.

The implementation plan shown in Table 26 provides a high-level indication of priority in terms of the year(s) in which each initiative is to be undertaken, and an indication of the effort required. Effort is shown as Full Time Equivalent (FTE) employment for one year. The table also shows KPIs for each initiative. Where main actors refer to ministries, it also includes agencies that fall within the ministry with responsibility assigned as appropriate by the ministry.

Table 26: Implementation Plan

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
SG1: Fostering and maintaining a legal and regulatory framework for e-commerce							
The legal and regulatory framework for e-commerce is regularly reviewed and updated to meet current and future needs, ensuring public trust through necessary safeguards and clear communication.							
Objective 1.1 Adopt a comprehensive legal and regulatory framework for e-commerce aligned to international best practices							
1.1.1	Adopt MLETR provisions, adopt the Model Law in Automated Contracting, review restrictions and exceptions already applied in ETA.	An improved legal certainty regarding electronic transactions, including automation in international contracts, as well as improved operations and public service delivery	Ministry of Trade and Industry (MTI), Ministry of Digital Transformation (MDT), Office of the Attorney General and Ministry of Legal Affairs (AGLA), UNCITRAL	2025	3 months FTE	Amended ETA	
1.1.2	Accede to the UN Convention on Electronic Contracting	Further harmonization and enhanced recognition of electronic contracts and signatures	MTI, UNCITRAL	2025	3 months FTE	Accession to UN Convention on Electronic Contracting	
1.1.3	Implement appropriate data privacy, data sharing and open data legislation	An improved data protection and privacy framework with a balance between data protection and promotion of innovation	MDT, Office of the Prime Minister (OPM), AGLA, Open Government Unit (OGU), MPA	2025-2026	1 FTE	Adoption of or updating of Data Protection, Data Privacy and Data Sharing Laws	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
1.1.4	Enhance cybersecurity measures and legal protection against cybercrime	An improved legal and regulatory framework to address cybercrime	MDT, OPM, AGLA, Ministry of National Security, representatives from law enforcement agencies specializing in cybercrime investigations	2025-2026	1 FTE	Adoption of Cybercrime legislation	
1.1.5	Promote regional harmonization in cybercrime efforts	A stronger network in the approach to combat cybercrime within the CARICOM, CARIFORUM region and nationally	MDT, OPM, Ministry of National Security with CARICOM IMPACS	2025-2026 and ongoing	6 months FTE	Full accession to Budapest Convention	
1.1.6	Enact the Consumer Protection Law in line with the UN Guidelines on Consumer Protection and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce	Enhanced consumer protection relevant for e-commerce	MTI, AGLA	2025	6 months FTE	Enactment of Revised Consumer Protection Law; Revised National Consumer Policy	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
1.1.7	Update intellectual property laws to allow for safeguards with respect to AI and automated contracting by aligning with the UNCITRAL Model Law on Automated Contracting	Protection for intellectual property in automated contracts, reducing the risk of misuse, while supporting emerging technologies	Intellectual Property Office, MDT, private sector stakeholders	2025-2026	6 months FTE	Updated Intellectual Property and AI Laws; Development of a code of practice and standards for stakeholders	
1.1.8	Introduce more agile and innovative payment services provider regulation	E-marketplaces able to provide access to a third-party PSPs without being regulated as PSPs	Ministry of Finance (MOF), Central Bank of Trinidad and Tobago (CBTT), Trinidad and Tobago Financial Centre (TTIFC)	2025-2026	1 FTE	Introduction of Payment Services Provider Regulations	
1.1.9	Review sector-specific laws and regulations to address relevant e-commerce activities	Regulatory frameworks able to respond to the development of services related to e-commerce and not yet regulated	MTI, MDT	2025-2026	2 FTE	Gap assessment of regulatory measures for app-based services	
Objective 1.2 Extend participation in agreements that promote e-commerce							
1.2.1	Join the WTO Information Technology Agreement (ITA) versions I and II	A more open, competitive IT sector supports the growth of e-commerce platforms and digital services	MTI, MDT, WTO	2025	1 FTE	Trinidad and Tobago is a Party to WTO ITA I and II	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
1.2.2	Include e-commerce clauses in new international agreements and other trade-related legislation and review existing agreements and legislation for relevant inclusion	Cross-border e-commerce is supported	MTI, other ministries as relevant	2025-30	1 FTE	Revision of existing legislation and agreements based on relevant e-commerce clauses	
Objective 1.3 Support a widespread understanding of e-commerce law and regulation							
1.3.1	Develop and implement training for private sector representatives on e-commerce legislation	The private sector is better equipped to use e-commerce within the relevant law	MTI, Law Association of Trinidad and Tobago (LATT), all chambers of commerce and industry ¹⁹ , other business support organisations	2025-30	1 FTE	Training available for the private sector; Numbers of individuals and organisations of different sizes trained	
1.3.2	Develop and implement training for the public sector on e-commerce legislation	The public sector is better equipped to oversee use of e-commerce by businesses and consumers	MTI, LATT, Public Service Academy (PSA), MPA	2025-30	1 FTE	Training available for the public sector; Numbers of individuals and organisations trained	
1.3.3	Develop and implement public awareness campaigns on e-commerce legislation	The general population has a working understanding of e-commerce law	MTI, OPM-C (Communications), other key ministries, civil society groups	2025-30	1 FTE	Public awareness campaigns in place	

¹⁹ “All chambers of commerce and industry” includes but is not limited to the Trinidad and Tobago Chamber of Industry and Commerce, the Energy Chamber of Trinidad and Tobago, the European Business Chamber in Trinidad and Tobago (EUROCHAMTT), the American Chamber of Commerce of Trinidad and Tobago (AMCHAM T&T), and the Trinidad and Tobago Coalition of Services Industries (TTCSI)

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
SG2: Developing e-commerce awareness and skills for a competitive digital economy							
All stakeholders have sufficient awareness and skill in e-commerce to benefit from the use of e-commerce privately, in business, and in the public sector.							
Objective 2.1 Conduct a targeted assessment of e-commerce skills							
2.1.1	Undertake e-commerce awareness, capacity and skills surveys and analysis targeting the general population, the private sector including MSMEs and the public sector	Insights into e-commerce skills needs across all sectors, including through the collection of gender, age, location (rural/urban) and disability -disaggregated data, allows for targeted policy reforms and support programmes which address skills constraints	MTI, MDT, Ministry of Education, Ministry of Labour (MOL), National Training Agency, Ministry of Planning and Development (MPD), Ministry of Public Administration (MPA)	2025	2 FTEs	Completion of the surveys and analysis	
2.1.2	Conduct a market analysis of e-commerce trends, growth potential and emerging technology	A deeper understanding of the potential for e-commerce over the next five years, considering strengths, weaknesses, opportunities and threats for key sectors in adopting e-commerce, and allowing for recommendations for any sector and technology focus	MTI	2025	1 FTE	Market research completed Trends analysis and growth potential completed	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
Objective 2.2 Develop the skills and capacity in the general population necessary to use e-commerce							
2.2.1	Undertake an e-commerce educational and awareness campaign including for the general population including targeted actions for women, youth, people in rural areas, persons with disabilities	Improved understanding of e-commerce and an increased propensity to use e-commerce amongst the general population	MTI, MDT, MOF, MYDNS (Enterprise Development Division), Ministry of Social Development and Family Services (MSDFS), OPM (Gender and Child Affairs Division), TTIFC, Ministry of Rural Development and Local Government, Tobago House of Assembly, business hubs, TTPost, banks and other financial institutions, media organisations	Preparation: 2025 Campaign: 2026-30	Preparation: 1 FTE; Campaign: 2 FTEs	Awareness campaign prepared; Awareness campaign delivered	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
Objective 2.3: Strengthen the skills necessary for businesses to exploit e-commerce							
2.3.1	Develop and implement an e-commerce related business and technical skills training programme including targeted actions for women, youth, people in rural areas, persons with disabilities	An inclusive e-commerce training programme that provides businesses with the necessary skills to participate in and benefit from e-commerce	MTI, NEDCO, MYDNS (Enterprise Development Division), Ministry of Social Development and Family Services, OPM (Gender Affairs Division), Trinidad and Tobago Coalition of Services Industries, TTIFC, Ministry of Rural Development and Local Government, Tobago House of Assembly, Digital Business Technology Standing Committee of the Trinidad and Tobago Chamber of Industry and Commerce, American and EU Chambers of Commerce, business hubs, education and training establishments	Preparation: 2025 Campaign: 2026-30	Preparation: 1 FTE; Campaign: 8 FTEs (2 people for 4 years)	Training programme prepared Training programme attendees	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
2.3.2	Implement an e-commerce knowledge centre	An online portal containing law, guidelines, training material and other resources	MTI, MDT, MOE, OGU, Ministry of Public Administration (MPA), MYDNS (Enterprise Development Division)	2025	10 FTEs (2 people for 5 years)	Knowledge centre established; Number / frequency of visits	
Objective 2.4: Promote public sector understanding of policy implications of e-commerce							
2.4.1	Conduct a public sector e-commerce awareness and training programme	Public sector staff have knowledge of e-commerce commensurate with their role Public sector processes and systems development is facilitated	MPA – Public Service Academy (PSA) and relevant ministries	Preparation: 2025 Campaign: 2026-30	Preparation: 1 FTE; Campaign: 8 FTEs (2 people for 4 years)	Training programme prepared; Training programme attendees	
Objective 2.5: Develop government capacity to collect, analyse and report on e-commerce data							
2.5.1	Develop and implement a programme for the Central Statistical Office and other institutions collect, analyse and report on e-commerce data	Comprehensive data sets regarding e-commerce value and other relevant indicators	Central Statistical Office, MPD	Preparation: 2025 Survey 2026 and continuing	10 FTEs (2 people for 5 years)	Annual or biannual survey data completed; Surveys and subsequent analysis completed; report published	
2.5.2	Join the UNCTAD Task Group on measuring the value of e-commerce	Engage in and learn from intergovernmental discussions and contribute to the establishment a unified framework for measuring e-commerce	Central Statistical Office, UNCTAD	2025		Joined UNCTAD Task Group	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
SG3: Enabling business growth and competitiveness through e-commerce adoption							
Expected outcome: Businesses have the necessary resources and access to business services to successfully use e-commerce.							
Objective 3.1: Introduce integrated e-commerce services for start-ups and MSMEs							
3.1.1	E-commerce services localisation programme	Trinidad and Tobago e-payment and logistics services are integrated with low-cost cloud-based e-commerce shopping services	MTI, MDT, Central Bank (CBTT), MOF	2025-26	4 FTEs	E-commerce portal available with links to logistics and domestic payment services	
Objective 3.2: Improve access to banking and finance by MSMEs							
3.2.1	Promote a customer focused approach to the provision of banking and financial services	Simplified and more rapid set-up of business bank accounts and support for businesses with minimal capital reserves and cash	MOF, CBTT, TTIFC and individual banks	Preparation: 2025; Provision: 2026 and continuing	2 FTEs per bank 1 FTE from CBTT	Number of business banking customers Payment services linked to credit unions	
3.2.2	Improve MSME access to financing for e-commerce, including financing advisory support	Lending processes and criteria better reflect the capacity of MSMEs to follow, government loans offered on terms that stimulate sector development, and there is an improved awareness regarding business loans and overall access to financing for e-commerce businesses	MTI, MOF, CBTT and individual banks, National Entrepreneurship Development Company Limited (NEDCO), MYDNS (Enterprise Development Division)	Preparation: 2025; Provision: 2026 and continuing	2 FTEs per bank and credit union 1 FTE from CBTT	Number and value of business loans by source institution	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
3.2.3	Provide small grants (or facilitate initial seed funding) for e-commerce start-ups/businesses intending to transition to e-commerce	Increased business viability and faster market entry for e-commerce businesses	MTI, MDT, MYDNS (Enterprise Development Division), development partners	Preparation and budgeting: 2025-26 Provision: 2027 and continuing	10 FTEs (2 people for 5 years)	Number and value of small grants	
Objective 3.3: Promote widespread adoption of digital payments by merchants							
3.3.1	Evaluation of payment infrastructures and barriers	Insights regarding hurdles faced by merchants and ways for addressing these effectively	MTI, TTIFC, CBTT, MOF	2025-2026	1 FTE	Completion of evaluation	
3.3.2	Facilitate the use of domestic payment cards for online payments	Digital payments services support the use of domestic payment cards for online purchases and digital wallets are mandated and fully integrated into the financial system	TTIFC, CBTT, MOF	Preparation: 2025-26; Roll out: 2027	2 FTEs per bank and credit union 1 FTE from CBTT	All financial institutions and government linked to the digital payments service	
3.3.3	Facilitate the adoption of digital payment services by micro businesses and start-ups	Small informal businesses, often entrepreneurs in their start-up phase, can receive e-payments and thereby become e-commerce merchants	TTIFC, CBTT, MOF, MYDNS (Enterprise Development Division)	2025	2 FTEs	Domestic payment cards can be used for e-payments to TT e-merchants	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
3.3.4	Promote the use of digital payments in the private sector	The private sector is aware of the opportunities and benefits from a digital first approach to payments	TTIFC, CBTT, MOF	Preparation: 2025; Campaign: 2026-27	Preparation: 1 FTE Campaign: 2 FTEs	Digital payments campaign undertaken	
Objective 3.4: Enable support and mentoring programmes for e-commerce start-ups and MSME							
3.4.1	Improve coordination among all support programmes for start-ups and MSMEs relevant for e-commerce, integrating private sector mentoring	Coordination and linkage between public and private sector organizations providing mentoring and funding for start-ups and MSMEs leads to a more cohesive support ecosystem for start-ups and MSMEs Easily accessible information on programmes designed to foster growth leading to higher participation.	MTI, MYDNS (Enterprise Development Division), Trinidad and Tobago Trade and Investment Promotion Agency, development partners, business hubs, chambers of commerce	2025	2 FTEs	Programme coordination mechanism is established	
3.4.2	Expand existing programmes such as NEDCO's Business Accelerator Programme to include e-commerce components	Training and support services, loan programmes and mentoring services are extended to include e-commerce	NEDCO, MYDNS (Enterprise Development Division) and other programme leads	Preparation: 2025-26; Roll out: 2027	Preparation and roll out: 3 FTEs	Extension of existing services to include e-commerce is complete	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
Objective 3.5: Ensure safe and reliable digital transactions with the Government and public sector organisations							
3.5.1	Streamline implementation of online payments across the Government	Streamlined payments contribute to reduced costs and improved integration and user experience, a rapid increase in the use of digital payments, a reduction of transaction fees Online tax payments	MTI, MDT, MOF, MPD and Ministry of Labour, as well as the Trade and Investment Promotion Agency, the National Energy Corporation, the Trinidad and Tobago Manufacturers' Association, all chambers of commerce and industry, TTIFC and other key Ministries and agencies	2025-26	2 FTEs	All Ministries and Agencies accept online payments	
3.5.2	Strengthen data exchange internally between e-government platforms and externally with the public and business	Non-trade data associated with e-commerce businesses is collected once and digitally to enable a seamless and simplified environment	CED, MDT, MTI, all chambers of commerce and industry	2026-28	6 FTEs for project management	Project to review data sourcing and use completed. Processes and systems aligned to enable single-sourcing / multiple-uses	
3.5.3	Develop and disseminate an e-directory for all e-commerce businesses.	Consumers can access a comprehensive list of all operational e-commerce businesses by sector	MTI, TTMA, TTCIC	2025-26	2FTEs	The number of individuals who visit the website within a given time frame (daily, weekly, monthly)	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
SG4: Streamlining trade and logistics to support efficient and scalable e-commerce operations							
Expected outcome: Trinidad and Tobago's trade and logistics systems facilitate domestic and cross-border e-commerce in an environmentally sustainable manner.							
Objective 4.1: Expedite streamlined processes and procedures for cross-border e-commerce							
4.1.1	Strengthen end-to-end interoperability in logistics and trade facilitation systems including ASYCUDA, NAVIS, the postal CDS systems and TTBizLink	The Port Community System is implemented and processes aligned with TTBizLink Trade data is collected once and digitally to enable a seamless and simplified environment ASYCUDA and the postal CDS systems are integrated IT systems are enhanced to enable customs clearance and trade facilitation processes and supported by data from logistics systems All users are trained in the systems and processes	MTI, Ministry of Works & Transport, MOF, TTBizLink, CED, Port Authority, TTPost, and key transport agencies	2025-26	10 FTEs	Processes and systems aligned to enable single-sourcing / multiple-uses	
4.1.2	Review and streamline customs policies and procedures	Improved throughput of goods by customs and data exchange between customs administrations enabled	CED, MTI, MOF, Port Authority	2025-26	6 FTEs	Volume and speed of processing of small packages	
4.1.3	Implement outstanding commitments under the WTO TFA	Cross-border e-commerce supported	MTI, MOF, CED, Port Authority, AGLA	2025	1 FTE	Outstanding commitment implemented	

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
4.1.4	Address the need for improved regional cooperation in the context of e-commerce	Cross-border e-commerce and data flows facilitated	MTI, Ministry of Foreign and CARICOM Affairs, CARICOM, governments of other nations in the region	2025-30	1 FTE	Number of countries with cross-border e-commerce data flow with TT	
Objective 4.2: Improve fulfillment services available to e-commerce merchants							
4.2.1	Review and improve the service provided by TTPost and couriers to e-commerce merchants and rural communities	Improved collection and delivery of small parcels in rural areas through developments in TTPost services, courier services, public transport services used by couriers and through the widespread adoption of postal codes already issued	TTPost, private courier services, MTI, Ministry of Works & Transport, MPD, Ministry of Rural Development and Local Government, Tobago House of Assembly, all chambers of commerce and industry	2025	Review: 2 FTEs Improvement: 8 FTEs	Collection and delivery performance including speed of delivery and number of parcels delivered	
4.2.2	Improve air freight conditions to make it conducive to use by e-commerce merchants	Montreal Convention of 1999 ratified and air connectivity, liability protections, and specific insurance options conducive to e-commerce export growth improved	Ministry of Works & Transport, ICAO, all chambers of commerce and industry	2025			

Ref	Strategic Measure	Expected results	Main actor(s)	Year	Resources	KPIs	Baseline values
4.2.3	Facilitate the availability of domestic packaging products and services for MSMEs	Reduced packaging costs for MSMEs	MTI, MPD, packaging manufacturers and wholesalers, all chambers of commerce and industry Environmental Policy Planning Division (EPPD) of MPD, the Environmental Management Authority (EMA), Solid Waste Management Company (SWMCOL), Basel Convention Regional Centre for Training and Technology (BCRC) Caribbean and other relevant entities	2026-27	1 FTE	Packaging available in quantities suitable for use by MSMEs	



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