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E-Commerce adoption and its impact on the performance of women-led MSMEs in Metro Manila: An ex-ante study for RCEP

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Philippine Institute for Development Studies

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PHILIPPINE INSTITUTE FOR DEVELOPMENT STUDIES

January 2022

Abstract

This ex-ante study analyzes the impacts of e-commerce adoption on the performance of women-led MSMEs in Metro Manila, their awareness and perceptions of government efforts towards internationalization, and their readiness to engage in cross-border e-commerce through the Regional Comprehensive Partnership Agreement (RCEP). Findings validate the observation that the COVID-19 pandemic has accelerated e-commerce adoption and this has substantially enhanced the performance of women-led MSMEs in terms of sales growth, customer base, customer satisfaction, and process enhancement. The data further highlight that there is low level of awareness on both existing government programs for women-led MSMEs, and on RCEP and its chapters on e-commerce and MSMEs. However, certain provisions within the chapters appeal to women-led MSMEs, such as *"information on trade and investment-related laws and regulations for export-oriented MSMEs"* and *"acceptance of electronic transaction documents in online cross-border transactions."* Women-led MSMEs in Metro Manila demonstrate strong interest to engage in cross-border trade under RCEP if implemented in 2022. This study also further reveals that a high propensity for cross-border e-commerce—fostered by an enabling policy environment that supports their e-commerce adoption and growth—will potentially heighten the participation in regional trade and the global value chain.

Keywords: MSMEs, RCEP, e-commerce, WoMSMEs, cross-border trade, regional comprehensive economic partnership agreement, women-led businesses

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E-Commerce Adoption and Its Impact on the Performance of Women-led MSMEs (WoMSMEs) in Metro Manila: An Ex-ante Study for RCEP

Jill Angeli V. Bacasmas[1], Jean Clarisse T. Carlos[2], and Jovito Jose P. Katigbak[3]

1. Introduction

The Philippines, through President Rodrigo Duterte, ratified the Regional Comprehensive Partnership Agreement (RCEP) on 02 September 2021 after eight years of negotiations. This mega-free trade agreement (FTA) is considered as the largest free trade deal in the world. The pact is envisioned to boost the recovery efforts of its 15 signatories – 10-member states of Association of Southeast Asian Nations (ASEAN), Australia, China, Japan, New Zealand, and South Korea – as they grapple with the economic fallout of the coronavirus (COVID-19) pandemic.

To date, only Cambodia, Singapore, Thailand, China, and Japan have deposited their instruments of ratification. Meanwhile, the Philippines targets to complete its ratification process this year. The Department of Trade and Industry (DTI) has urged the Senate to expedite its concurrence, lest putting the country in a position of losing out on the benefits of the agreement (DTI 2021a).

The RCEP takes into consideration changing and emerging trade realities, including the proliferation of electronic commerce (e-commerce), the underexplored potential of micro, small and medium-sized enterprises (MSMEs), the deepening regional value chain, and the complexity of market competition (ASEAN 2020). In the Philippines, MSMEs are technically defined as enterprises with an asset size (excluding land) of up to PHP 100 million[4] with less than 200 employees. The sector constitutes 99.51 and 99 percent of business enterprises operating in the country and in the ASEAN region, respectively (DTI 2020c).

Accordingly, MSMEs are perceived as drivers of socio-economic activity and stability due to their capacity to create jobs, cultivate innovation, and foster a competitive business environment. Nevertheless, they perennially face a multitude of challenges such as lack of resources and know-how, small economies of scale, higher transaction costs, access to finance, and underutilization of information and communications technology (ICT) (Yoshino and Taghizadeh-Hesary 2016). MSMEs in the Philippines experience similar conditions, and the emergence of e-commerce presents new business opportunities such as greater participation in domestic and international trade.

Further, women own 50 percent of microenterprises and 59 percent of small and medium-sized enterprises (SMEs) in East Asia and the Pacific according to the Asian Development Bank (ADB) (2018). For women entrepreneurs, the opportunities are bountiful: the internet improves access to information; mobile technology enables new payment channels; and ICT-enabled solutions address time and mobility constraints (UNCTAD 2017).

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[4] Republic Act 9501 or the Magna Carta for Micro, Small and Medium Enterprises (MSMEs)

However, e-commerce does not always translate into actual gains for women entrepreneurs despite advances in ICT and digital technologies. Evidence suggest that lack of literacy, skills, and resources mainly hinder women entrepreneurs from capitalizing on e-commerce adoption and its potential as an engine for their internationalization. In fact, to date there is limited research that has addressed women's participation or success on e-commerce platforms (IFC 2021) nor their participation in cross-border trade (CBT) (Akter 2021). To contribute to the literature in this area, this study aims to analyze the impact of e-commerce adoption on the performance of women-led MSMEs (WoMSMEs) in Metro Manila, and their propensity to engage in cross-border e-commerce under RCEP.

Statement of the Problem

A DTI (2020c) survey in June 2020 revealed that the pandemic-induced nationwide community quarantine affected over 2000 MSMEs in the country. Of the respondent firms, only 22 percent managed to remain in full operation. Meanwhile, 91 percent reported a decline in sales and 74 percent reported a decline in the workforce (Rivas 2021). Not surprisingly, those disproportionately affected are WoMSMEs (Inquirer.net 2021). WoMSMEs are particularly vulnerable to the economic impacts of COVID-19 due to their lack of access to resources to keep their businesses afloat and their large share in the informal sectors. Notwithstanding these challenges, the International Finance Corporation (IFC) (2021) noted that WoMSMEs stand to benefit substantially from e-commerce as platforms increase their access into the digital economy.

Evidently, the pandemic has prompted an exponential expansion of e-commerce and other digital industries. Data from DTI (2020c) showed that e-commerce had contributed 3.4 percent or USD12 billion to the country's gross domestic product (GDP) in 2020 (The Star 2021). However, barriers such as lack of access to information on international trade and programs, digital connectivity and know-how, and even gender-based harassment and violence continue to hinder women-led MSMEs (WoMSMEs) from capitalizing on the gains of e-commerce. Failure to recognize gender specific issues constraining WoMSMEs' participation in cross-border e-commerce would result in a missed opportunity to harness the full benefits of RCEP.

The implications for trade policy with regard to WoMSMEs and e-commerce are, thus, important given the growing female share in the MSME sector in the Philippines and the crucial role they play in the Philippines' efforts to recover from the crisis through RCEP.

Research Objectives

This study aims to examine the impacts of e-commerce adoption on the performance of WoMSMEs in Metro Manila, and the latter's willingness and readiness to engage in e-commerce cross-border trade through RCEP. It is also a modest attempt at presenting a gender perspective on the concomitant challenges and opportunities of RCEP's impending effectivity in January 2022. Ultimately, this exploratory study aims to better understand WoMSMEs perception of government efforts and of RCEP, particularly insofar as these can foster an enabling environment for their recovery, growth, and expansion in the region.

By the end of this study, the authors aim to have achieved the following objectives:

1. Survey the current domestic policy environment covering WoMSMEs and e-commerce;
2. Describe the motivations of WoMSMEs in adopting e-commerce;

3. Characterize the impact of e-commerce adoption on the performance of WoMSMEs in Metro Manila;
4. Assess the willingness of WoMSMEs to engage in e-commerce cross-border trade under RCEP;
5. Gauge the awareness level of WoMSMEs concerning RCEP and government programs on MSMEs and e-commerce; and
6. Recommend policy options and considerations for the Philippine government concerning WoMSMEs and e-commerce, and the impending ratification of RCEP.

Research Questions

As an ex-ante study for RCEP, the authors seek to address the following questions:

1. What is the current policy environment encompassing MSMEs and e-commerce;
2. What are the motivations of WoMSMEs in Metro Manila for pursuing e-commerce adoption;
3. How has e-commerce adoption impacted the performance of WoMSMEs;
4. What is the extent of WoMSMEs' willingness to participate in e-commerce cross-border trade under RCEP;
5. What is the awareness level of WoMSMEs on RCEP and government programs relating to MSMEs and e-commerce; and
6. How can the government support WoMSMEs jn their internationalization efforts through RCEP?

Significance of the Study

Responsive to Chapters 12 (E-Commerce) and 14 (MSMEs) of RCEP, the findings of the study are important in two primary aspects, namely, knowledge, and policy. First, the authors aim to conduct awareness-raising research targeting both WoMSMEs and the Philippine government. The main goal of this research is to enhance awareness of what RCEP is and its possible benefits to WoMSMEs engaged in e-commerce. The key findings of this paper may be taken as a preliminary contribution to the study of e-commerce adoption by WoMSMEs in the Philippines. The exploratory nature of this study also underscores the vast opportunities for future research projects.

Lastly, the study seeks to highlight gaps within the current policy environment covering MSMEs, particularly those owned by women, and e-commerce in the country. At the national level, the results of this study may serve as valuable inputs to the DTI, Department of Information and Communications Technology (DICT), Department of Foreign Affairs (DFA), and the Legislature as they advance the realization of the country's e-commerce and MSME development strategies, respectively. At the regional level, data on cross-border trade aspirations by WoMSMEs may be shared with the cited government agencies to contribute to the formulation and implementation of internationalization-related initiatives covering MSMEs. This study may also be utilized by students, members of the academe, non-government organizations, and private institutions, locally and internationally, who wish to conduct further studies on the similar matter.

Scope and Limitations

This study will utilize both primary and secondary data. The primary data was gathered by administering a survey questionnaire to 300-600 WoMSMEs respondents. Due to lack of sex-disaggregated data on MSMEs engaged in e-commerce from official sources, limited financial and human resources, time constraints, and mobility restrictions at the time of data gathering, the authors selected the respondents based on a *homogenous purposive (non-probability) sampling technique*. Hence, sample size may not reflect the sentiments of the totality of the population size. The respondents shall be based on the following pre-defined eligibility criteria:

1. Female business owner or manager as defined by the ADB;
2. Asset size of no more than Php 100 million and no more than 199 employees;
3. Located in Metro Manila; and
4. Engaged in "e-commerce" as defined by the OECD and DTI.

For the secondary data, the authors reviewed other related studies, government documents, news articles, and reports from various organizations and institutions. As such, "E-commerce" in this study, is defined as "*the selling of products or services over electronic systems, such as the Internet Protocol-based networks and other computer networks* (PSA 2017, p.ii)*."* By this definition, the scope of this study includes WoMSMEs who either purchase or sell goods and services for their businesses online either through digital e-commerce platforms (also known as marketplaces)[5] or through other internet-mediated channels (social media sites, messaging applications, own websites, etc.).

Moreover, this study is delimited by its definition of a "woman-led" MSME. There is no official definition of "women-owned" or "women-led" business, or even of a "woman entrepreneur." In fact, authors and policymakers have tended to use them interchangeably. Using a succinct definition used by the ADB, this study will focus on entrepreneurs who *identify as "female", are owners or co-owners of their businesses, and exercise financial and/or operational decision-making power in the business* (ADB 2018).

Finally, as the effectivity of the RCEP is still underway, the study has adopted the current provisions of the E-commerce and MSME chapters in lieu of the actual commitments and implementation plans of the Philippine government.

Structure of the Study

This study is guided by an extensive review of literature and prior research on RCEP, policies on MSMEs and e-commerce, and select cases studies on WoMSMEs and e-commerce. This section is followed by an explanation of the framework and research methodology, and the descriptive and statistical analyses of data gathered from a survey of 486 WoMSMEs in Metro Manila. Finally, observations and insights drawn from the data analyses are translated into actionable policy recommendations.

[5] There are different types of platforms, such as e-Commerce platforms or marketplaces, which are online sales channel open for all sellers for marketing their goods and services, and may or may not collect payment on seller's behalf. Marketplaces shall be differentiated from online retailers which refer to single seller's own online channel for marketing its goods and services that complements its brick and mortar retail business model and collect payment on its behalf. https://ecommerce.dti.gov.ph/madali/thebasics.html

2. Review of Related Literature

This section is divided into four sub-portions. First, the authors provide an overview of salient features of RCEP, particularly the chapters on MSMEs and e-commerce. Second, the definitions, developments, and policies on e-commerce and MSMEs in the Philippines are discussed. Next, the opportunities and challenges for women-led MSMEs engaged in e-commerce are tackled. Lastly, examples and case studies of e-commerce adoption by WoMSMEs in Asia-Pacific and in Africa are presented.

2.1. Snapshot of RCEP and its Chapters on MSMEs and E-Commerce

The RCEP agreement was launched in November 2012 by the Leaders of the ten (10) ASEAN Member States (AMS) plus its six FTA partners, namely, Australia, China, India, Japan, South Korea, and New Zealand. ASEAN envisions RCEP as a *"modern, comprehensive, high-quality, and mutually beneficial economic partnership that will facilitate the expansion of regional trade and investment and contribute to global economic growth and development"* (2020). The mega-FTA is ASEAN's largest pact to date, as it encompasses 2.2 billion people with a total size of USD26.2 trillion or 30 percent of the world's gross domestic product (GDP). RCEP is the first multilateral agreement to include China.

In November 2020, the 15 signatories of RCEP officially concluded negotiations at the virtual 4th RCEP Summit. Notably, the decision of ASEAN plus five leaders, excluding India, to finally sign the mega-trade pact, after eight years of negotiations, highlights their commitment in advancing greater trade liberalization amid the challenges brought by the COVID-19 pandemic. RCEP contains 20 chapters, 17 annexes, and 54 schedules of commitments which encompasses market access, rules of origin, intellectual property, e-commerce, competition, and economic and technical cooperation, among others (ASEAN 2020).

Petri and Plummer (2020) estimate that RCEP may generate an additional USD186 billion to the world real income by 2030, with RCEP members forecasted to gain USD174 billion in real income during the same period. China, Japan and South Korea are projected to benefit the most given their sheer size and comparative advantage in higher-value added segments of industrial production, while Indonesia, Malaysia, Thailand, and Vietnam may reap incremental gains. In terms of sector, manufacturing, automotive, and electronics are perceived as the biggest winners. RCEP also presents opportunities for greater liberalization of investment and services trade.

International observers have often pegged RCEP as a China-led initiative to *"counterbalance the Trans-Pacific Partnership,"* or now known as the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP). However, though there is a heavy involvement by China, RCEP should be considered as an ASEAN-led pact due to the great highlight of its centrality and interests (Katigbak 2017).

Against the backdrop of the COVID-19 pandemic, the case for fast-tracking RCEP's full implementation in the region has grown stronger than ever. Secretary Ramon Lopez of DTI expressed his optimism that the RCEP will not only facilitate the recovery efforts of the country but will also pave the way for the internationalization and deeper participation of MSMEs into global value chains (DTI 2021a). Chapters 12 and 14 of the RCEP recognize: (a) the importance of electronic commerce in fostering economic growth and opportunities in the regions; and (b) the contributions of MSMEs to economic growth, employment, and innovation, respectively.

Together, these emerging trade areas enable businesses to take advantage of the increasing globalization and creation of new supply chain linkages (Yunan 2020).

Specifically, the E-Commerce Chapter (Chapter 12) envisions an enabling environment for businesses regionally and globally. It recognizes the economic growth and opportunities provided by e-commerce, the importance of frameworks that promote consumer confidence in e-commerce, and the significance of facilitating the development and use of e-commerce. Specifically, the chapter enjoins parties of the agreement to work together to assist MSMEs to overcome obstacles in the use of e-commerce, enhance their respective e-commerce legal frameworks, encourage business sectors to enhance accountability and confidence in the use of e-commerce, and promote the development of e-commerce (i.e., electronic authentication, paperless trading). To wit:

> *"The E-commerce chapter recognizes the increasing digitalization of trade, and aims to promote e-commerce among the parties and the wider use of e-commerce globally and enhance cooperation among them. It also sets out provisions that encourages to improve trade administration and processes by using electronic means. It also requires the parties to adopt or maintain a legal framework which create a conducive environment for e-commerce development including protection of personal information of e-commerce users and provides protection for consumers using electronic commerce. The E-Commerce Chapter also addresses certain data- related issues, through provisions on location of computing facilities and cross-border transfer of information by electronic means. The parties also agreed to maintain the current practice of not imposing customs duties for electronic transmissions, in accordance with WTO Ministerial Decision. In the event of any differences in the interpretation and application of this Chapter, the parties agreed to first engage in consultations in good faith and make every effort to reach a mutually satisfactory solution. This chapter is not currently subject to Dispute Settlement, and the general review of the RCEP Agreement will review the application of Dispute Settlement to this chapter[6]."*

The MSME Chapter (Chapter 14), on the other hand, aims to increase the ability of small and medium enterprises to leverage the preferences afforded by RCEP. It seeks to promote the sharing of information related to RCEP that is relevant to MSMEs, including through the establishment and maintenance of a publicly accessible information platform, and information exchange to share knowledge, experiences, and best practices. It also advances the sharing of information on trade and investment-related laws and regulations that parties consider relevant to MSMEs such as the full text of the RCEP Agreement, trade and investment-related laws and regulations pertinent to MSMEs, and other business- related information that would be useful for MSMEs to benefit from the RCEP Agreement. To wit:

> *"The MSME chapter acknowledges the significant contribution of MSMEs to economic growth, employment, and innovation and therefore seek to promote information sharing and cooperation in increasing these businesses ability to utilise and benefit from the opportunities created by the RCEP Agreement. This chapter also aims to strengthen cooperation in the*

[6],[5] Summary of the RCEP Agreement (p.7): https://rcepsec.org/wp-content/uploads/2020/11/Summary-of-the-RCEP-Agreement.pdf

areas of e-commerce, intellectual property rights, access to markets, and innovation, among others."[7]

Given the opportunities presented by the E-commerce and MSME chapters, the succeeding section provides an overview of the pre-pandemic policy landscape encompassing MSMEs, and a review of the Philippines government's efforts to promote digitalization through e-commerce.

2.2. Definitions, Developments, and Policies for MSMEs and E-Commerce in the Philippines

In 2018, MSMEs comprised 99.5 percent of Philippine firms and employed 62 percent of the workforce, making them an important generator of jobs. As such, MSMEs have a major role in sustaining the country's economic growth. In the region, prior to the COVID-19 pandemic, there were over 70 million MSMEs in Southeast Asia, representing 99 percent of all businesses, and employing more than 140 million people. Collectively, MSMEs accounted for most economic activity, and were a major source of innovation, entrepreneurship and trade, both within the region and within the broader global community (UNESCAP and UNCTAD 2021).

The call for inclusive growth is often understood in the context of integrating MSMEs into the mainstream of national and international commerce but despite the extensive presence of MSMEs, they account for only 36 percent of the country's gross value added (Medalla and Mantaring 2019). This indicates low productivity among Philippine MSMEs, which continues to be a real concern that demands policy attention.

In the Philippines, there are two criteria for operationally defining MSMEs—employment and asset size (Aldaba 2012). The recognized size categories are: micro, 1 to 9 employees; small, 10 to 99 employees; medium, 100 to 199 employees; and large, 200 and over employees. Note that the operational definition adopted by policymakers in identifying MSMEs refers to asset size and not employment. The Magna Carta for MSMEs (Republic Act 9501), for instance, defines the range of asset sizes for micro (not more than PHP 3 million), small (PHP 3–15 million), and medium (PHP 15–100 million). There are limitations when using asset size as the basis for firm size classification. As Aldaba et al. (2004) stated, changes in price levels would affect the nominal values, which, in turn, could have implications on the classification (Bautista and Manzano 2018).

The Philippines has championed the cause of internationalizing MSMEs in various international fora even before the COVID-19 pandemic. In the Asia-Pacific Economic Cooperation (APEC), under the Philippines' chairmanship and in the 2015 Leader's Declaration, it recognized the promotion of a trading environment conducive to the development and participation of MSMEs. This set into motion the Philippine-led Boracay Action Agenda to Globalize MSMEs (Bautista and Manzano 2018).

In ASEAN, the country's position to include MSMEs among the priority agenda was echoed in the ASEAN Leader's Declaration on its 50th anniversary (ASEAN 2017). As a result, the call to integrate MSMEs into the global value chains was re-emphasized and greater priority was given to them in the research agenda at the national level (Bautista and Manzano 2018).

[7] Summary of the RCEP Agreement: https://rcepsec.org/wp-content/uploads/2020/11/Summary-of-the-RCEP-Agreement.pdf

Quimba and Calizo (2019) have noted that e-commerce accounts for 1. 3 trillion USD of the world's economy. It allows local businesses to broaden their markets well beyond Philippine shores. In addition, personal e-commerce is now easily accessible to Filipinos through any of the numerous buy and sell sites currently available, and businesses can set up their own e-commerce facility using their own websites and other digital platforms.

Box 1. Link of E-Commerce Empowerment to the Achievement of the Sustainable Development Goals

Quimba and Calizo (2019) linked e-commerce and industrial development to the achievement of the Sustainable Development Goals:

- Become a driver of inclusive growth and sustainable development by empowering women as entrepreneurs and traders (Goal 5, Target 7: "Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources, in accordance with national laws;" and, Target 8: "Enhance the use of enabling technology, in particular Information and Communications Technology (ICT), to promote the empowerment of women");
- Support productive activities, create decent jobs, entrepreneurship, creativity and innovation, and encourage the formalization and growth of MSMEs, including through access to ICT-enabled financial services (Goal 8, Target 3);
- Help MSMEs gain access to financial services (including online and mobile payments) and gain their integration into value chains and markets (including virtual marketplaces) (Goal 9, Target 3); and
- Contribute to significantly increasing the exports of developing countries, in particular, doubling the share of global exports by Least Developed Countries by 2020 (Goal 17, Target 11).

Source: Quimba and Calizo (2019, p.7)

Reyes (2016) traces the roots of e-commerce in the Philippines to *Multiply* (a former social networking website) which effectively ushered e-commerce into the mainstream around 2011. From a social networking site, Multiply shifted to an e-commerce website since 90,000 merchants opt using the site for "Multiply Shopping". The Philippines was one of the largest and fastest growing market for the newly shifted e-commerce site then, and by 2015, e-commerce had grown with 44.2 million active internet users and 47 million active Facebook accounts in the country.

Masigan (2020) underscored that Filipinos, among the ASEAN users, have one of the highest internet penetrations specifically on social media platforms with more than 73 million users and 99 percent of which are active. The average time spent is nine hours and 45 minutes daily, and three hours and 53 minutes of which is on social media sites.

Nevertheless, Filipinos have not been quick adaptors to e-commerce despite being highly connected to the worldwide web (Masigan 2020). Prior to the pandemic, statistics showed that only 2 percent of Filipino netizens have purchased goods or services online, compared to 10 percent in Thailand, 9 percent in Hong Kong and in Taiwanese, 6 percent in Vietnam, 5 percent in Singapore and Indonesia, and 4 percent in Malaysia. In 2021, e-commerce adoption among

Filipinos is projected to reach around 80 percent of internet users aged 16 to 64, from 76 percent in 2020. This figure puts the Philippines above the global average of almost 77 percent (Chua 2021). According to Ismail et.al. (2020), in developing countries, many internet users equate the internet with social media services like Facebook rather than the more diverse services it offers.

On the policymaking front, it was the passage of the Electronic Commerce Act (ECA) or Republic Act No. 8792 in 2000 that first recognized e-commerce in the national agenda (DTI 2016). Quimba and Calizo (2019, p.8) cited the roots of the Philippine Statistical Authority's (PSA) definition of "e-commerce" from Organisation for Economic Cooperation and Development (OECD) (2002): "*the sale or purchase of goods and services, whether between businesses, households, individuals, governments, and other public or private organizations conducted over computer-mediated networks. The goods and services are ordered over those networks, but the payment and the ultimate delivery of the good or service may be conducted on- or off-line."* The DTI adopts the same PSA definition for e-commerce: *"e-commerce refers to the selling of products or services over electronic systems, such as the Internet Protocol-based networks and other computer networks."*(Quimba and Calizo 2019, p.8) With virtually all firms belonging to the MSME sector, the Philippine government acknowledges the need to ensure that MSMEs can effectively harness e-commerce in order to support regional and national economic development.

Further, Quimba and Calizo (2019) found that there was a low e-commerce adoption rate pre-pandemic in the Philippines, with about 1 in every 7 firms adopting e-commerce in 2015. Data showed that most of the e-commerce adopters are stock corporations and are located in regions associated with mega-cities. Significant bottlenecks to e-commerce adoption in 2015 include firms' preference to retain their current business model, security concerns, and unreliable internet connection. It also found that the internal factors primarily determine e-commerce adoption in the Philippines, particularly firm size, availability of computers, access to the internet, and firm use of ICT in other aspects of firm operations, which are all positively correlated to e-commerce adoption.

An exponential rise of e-commerce has been observed across the world, attributed to how the COVID-19 pandemic impacted people mobility. Evidently, Filipinos have become more comfortable with buying goods and services online. As of 19 October 2020, the DTI was able to register 75,029 online business from January to August in 2020. This trend is foreseen to continue post-pandemic (Masigan 2020; Chua 2021).

Clearly, developments in the policy environment for e-commerce and MSMEs are headed towards the right direction. However, it begs the question as to whether these policies are still in step with the acceleration of e-commerce brought about by the pandemic.

2.2.1. Domestic Policy Landscape for MSMEs and E-Commerce

Serafica et. Al. (2020, p.2) identified key national policies and strategies that aim to harness e-commerce and digital trade. These include:

- Philippine Development Plan 2017-2022 (NEDA 2017) which acknowledges the role of digital trade and e-commerce in developing high-value added, competitive, and sustainable sectors;
- Micro, Small, and Medium Enterprise (MSME) Development Plan 2017- 2022 (MSMED Council n.d.) which encourages the use of digital technologies and platforms

by various enterprises, regardless of scale or industry promotes the digital and internet economy as one of the cross-cutting strategies;

- Inclusive, Innovation and Industrialization Strategy (i3s) which has identified e-commerce as one of the priority sectors; and
- Philippine E-commerce Roadmap (PECR) 2016-2020 which is the main policy initiative of the government to develop e-commerce in the country. The primary objective of the PECR is for ecommerce to contribute 25 percent to the country's GDP by 2020, from 10 percent of GDP in 2015.

Box 2. Gender-Focused Internationalization of WoMSMEs

The Department of Trade and Industry (DTI) promoted measures to aid the women-led MSMEs during the COVID-19 pandemic. One of the projects DTI spearheaded is the SheTrades PH Hub where women-owned businesses in the Philippines can look forward to connecting to international markets. The hub is part of an initiative which aims to connect three million women entrepreneurs around the world to international markets (DTI 2020d).

Furthermore, SheTrades initiative is aligning government initiatives on women's economic empowerment for increased local ownership and sustainable long-term impact. DTI stated they recognize the importance of the government's role in supporting women-owned businesses, not only for MSME development but also for the internationalization of women-MSMEs as well.

Under SheTrades, women-owned businesses were said to benefit from a wide range of opportunities to expand their business and advance women's economic empowerment: CONNECT with global businesses; export products and services; learn through e-learning courses; and participate in workshops, trade fairs, and other business events (DTI 2020d).

Another recent initiative of DTI is the signing of a memorandum of agreement (MOA) with Women's Business Council Philippines (WomenBizPH). The MOA said to affirm mutual commitment to promote inclusive growth for the country through economic interventions that are enabling, innovative and job-generating. WomenBizPH serves as role models for women in business and acts as change agents to forge political and business influence as lead organizer of Philippine women's business groups. DTI recognizes WomenBizPH as the leading voice of women in commerce, and for inspiring and empowering women in the Philippines (DTI 2021b).

Sources: DTI (2020d); DTI (2021b)

Furthermore, the authors collated other relevant laws as of recent which may affect the developments of MSMEs and e-commerce (Quimba et al. 2020):

- RA 10844 (The Department of Information and Communications Technology (DICT) Act of 2015, section 5) – the agency is mandated to be the primary policy, planning, coordinating, implementing, and administrative entity of the government to plan, develop, and promote the national ICT development agenda;
- RA 11032 (Ease of Doing Business and Efficient Government Service Delivery Act of 2018, section 11) – aims to further simplify requirements and streamlining procedures related to starting and operating a business;
- RA 11057 (Personal Property Security Act, section 2) – aims to promote economic activity by increasing access to least cost credit, particularly for micro, small, and medium enterprises (MSMEs), by establishing a unified and modern legal framework for securing obligations with personal property;

- RA 11127 (The National Payment Systems Act, section 3) – empowers the BSP to ensure a safe, secure, and reliable operation of the Philippine payment systems. It is expected to foster the adoption of electronic receipts, invoices, and tax-related documentation, allow the adoption of digital signatures to establish identity of people entering into transactions, and promote the adoption of e-notary to authenticate and further formalize agreements between parties;
- RA 11232 (Revised Corporation Code of the Philippines) – introduces many provisions drastically changing the process of organizing corporations, day to day activities, and compliance with regulatory requirements;
- RA 11293 (Philippine Innovation Act)- mandates the creation of the National Innovation Council (NIC) that will steer the whole-of-government coordination and collaboration and to remove the fragmentation in the country's innovation governance; and
- RA 11337 (Innovative Startup Law) – grants incentives and removes constraints to promote the establishment and operation of innovative new businesses and businesses crucial to growth and expansion of the Philippine industrial sector;
- RA 8792 (Electronic Commerce Act of 2000, section 3) – aims to facilitate domestic and international dealings, transactions, arrangements agreements, contracts and exchanges and storage of information through the utilization of electronic, optical and similar medium, mode, instrumentality and technology to recognize the authenticity and reliability of electronic documents related to such activities and to promote the universal use of electronic transaction in the government and general public;
- RA 10175 (Cybercrime Prevention Act of 2012) – specifies the obligations for entities and sets higher penalties for offenses committed through the use of ICTs in addition to the offenses listed under the law. On digital payments, the sector regulator and the regulatory frameworks have been adaptive to innovations in technology and business models. In terms of intellectual property, protection mechanisms under intellectual property regulations are in place to support technology developers and inventors;
- RA 10173 (Data Privacy Act (DPA) of 2012) – the DPA, and the accountability structure of the law, is in line with the standards of the General Data Protection Regulation (GDPR) of the European Union. The DPA is also aligned with the GDPR in its rationale which is to protect the privacy rights of the individual while still enabling the free flow of information (Serafica et.al. 2020); and
- RA 10963 (Tax Reform for Acceleration and Inclusion) – requires the issuance of electronic receipts or electronic sales/commercial invoices in lieu of manual receipts and sales/commercial invoices.

More recently, the DTI launched the E-Commerce Philippines Roadmap 2022 which aims to produce 1 million e-commerce enterprises and increase e-commerce's GDP share to 5.5 percent (PhP1.2 trillion) by 2022 (Desiderio 2021). An "all of e-Government" approach is being employed to support e-commerce MSMEs in gaining market access, undergoing digitalization, and adopting logistics integration. The Roadmap likewise contains 22 action agenda encompassing policy, investment, infrastructure, e-government, training and education, knowledge management, and communication areas (DTI 2021c). MSMEs can also access a Reboot Package, which is a *"is a suite of assistance for micro small and medium enterprises designed to facilitate their online journey"* (DTI 2021d). They may freely avail of webinars, trainings, and assistance on e-commerce adoption, e-payment, and loans.

Further, the DTI (2020e) is pushing for the passage of House Bill 6122 or the Internet Transactions Act to realize the creation of an E-Commerce Bureau that will oversee the

advancement of e-commerce in the country through improved trust level between online sellers and consumers, better customer protection, simpler online business registration process, and safer e-payment channels, among others. The signing into law of Republic Act No. 11534 or the Corporate Recovery and Tax Incentives for Enterprises Act is then projected to ease SMEs', especially exporters, tax burden amid the COVID-19 pandemic and promote the inflow of foreign investments into key sectors and industries.

Indeed, the enumeration above is testament that policy architecture for MSMEs and e-commerce is robust and responsive. However, there is room for improvement of the business environment to further empower and support women-led businesses in e-commerce.

With this survey of policies developed before and amid the early stages of the pandemic, the succeeding section aims to juxtapose the current policy environment with the developments in the digitalization of MSMEs due to the pandemic. It sheds light on the specific sector of MSMEs and e-commerce adopters which are at the heart of this study – women-led MSMEs.

2.3. Women-led MSMEs and E-Commerce: Digital Divide or Opportunities?

As highlighted earlier, "MSMEs are a driving force of economic and social stability due to their capacity to create jobs, forge innovation, and foster a competitive business environment. The MSME sector is important especially for women as it offers significant job and income earning opportunities" (ADB 2014, p.xi). According to Caliso and Dano-Luna (2019), more than half of new business in in the Philippines in 2017 were women. However, "women have not fully benefited from the growth of MSMEs" (ADB 2014, p.xi).

ADB (2014) identified critical issues faced by women entrepreneurs to start, sustain, and/or scale up: (1) women-led enterprises are still few and therefore, public policies and programs have not explicitly promoted targeted support to them; and (2) women-led MSMEs are likely to encounter multiple barriers such as unequal laws, inability to meet collateral requirements due to their lack of property ownership, harassment at public offices, and insufficient business knowledge, capacity, and financial literacy. These gender issues are often the result of a lack of enabling rules and policies that should shield them from gender-unequal legal provisions on property ownership, inadequate compliance with core labor standards and insufficient gender equality policy within MSMEs, and the lack of women-targeted business development services. While this reveals underlying gaps in opportunities between the sexes, the more critical issue for women once already in business is how to stay in and scale up.

On a brighter note, UNCTAD (2017) mentioned that e-commerce provides women with new business opportunities. Although the immediate benefits of digitalization may vary among sectors and enterprises, adoption of digital solutions can help MSMEs in areas such as: (1) managing transactions at a distance; (2) delivering goods efficiently; (3) facilitating access to financial services; and (4) engaging with new and existing customers (Karr et.al. 2020).

Karr, et. Al. (2020) posit that promoting the digitalization of MSMEs can help address several economic challenges posed by the COVID-19 crisis. However, the process of adopting new digital approaches to selling does not come without risks. Despite the clear benefits, it is crucial to recognize the complex challenges that digitalization presents, including: (1) cybersecurity and data privacy concerns; (2) exposure to digital fraud; (3) online misinformation; (4) asymmetric market power and platform dominance; and (5) persistent digital divide and infrastructure-related issues.

In addition, coupled with the advancement of digitalization due to the pandemic, Tabuga and Cabaero (2021b) mentioned that the Fourth Industrial Revolution (FIRe) has ushered remarkable progress in ICT and has opened more convenient ways for people to access information, carry out transactions, and connect to the world. Digital platforms serve as matchmakers for buyers and sellers of products and services hence facilitating e-commerce. Moreover, digital platforms not only provide a supplementary income source for people but also improve the economic participation and empowerment of vulnerable sectors, such as women and homemakers.

The findings of the study by Tabuga and Cabaero (2021b) are as follows:

- Women are on par with, and in some areas in the Philippines, even outpace men in using ICTs. For example, more women than men use cellular phones (81 percent versus 77 percent) and transact business online (7 percent versus 6 percent). However, only around 1 in 20 people, regardless of sex, engage in online selling, with males earning more from it;
- Women are more likely than men to engage in online selling. Online sellers also tend to be either married household heads, members of producers' cooperatives, students, self-employed, or unemployed; and
- Most online sellers are college graduates and are proficient in using computers. Meanwhile, those not using ICT platforms cited lack of knowledge and access to the internet and equipment as reasons for not engaging in online selling. Thus, it is crucial to regularly measure digital skills across the population to develop tailor-made capacity-building interventions for the labor market.

On cross-border trade, the DTI – Export Marketing Bureau (EMB) (2018) published a Philippine Export Guidebook (PEG) to assist interested Philippines MSMEs in realizing their export-oriented aspirations. It identifies common concerns related to exporting and factors impacting exports such as competitiveness, quality and value added of exports, exchange rate, and economic growth of other countries. More importantly, the PEG enables MSMEs to self-gauge their readiness level to export by addressing questions on registration and compliances, production capacity, financial soundness, manpower, legal arrangements, and expansion potential (DTI-EMB 2018). It also presents a ten-step export procedure flow chart that begins at business basics (step 1) until customer servicing (step 10). Further, the PEG has useful information on industry certifications, government programs, export clearance, export documentation, and intellectual property.

Though MSMEs and e-commerce open opportunities for women and their livelihoods, underlying gender issues – if left unaddressed – will continue to pervade their participation and success in the digital economy. The MSME and E-Commerce chapters of RCEP already seek to address, at least in principle, issues on the protection and promotion of MSMEs and businesses using e-commerce. Thus, the authors sought to highlight the gender-based constraints faced by WoMSMEs engaged in e-commerce, an aspect often overlooked in trade policy.

2.4. Case Studies of WoMSMEs and E-Commerce Adoption: Developing Lessons and Practices

This segment reviews cases and studies that have empirically examined the impact of e-commerce adoption of WoMSMEs in Asia and the Pacific and Africa.

2.4.1. Cases in the Asia and the Pacific

Various studies have empirically examined the impact of e-commerce adoption on WoMSMEs. A study entitled *E-commerce adoption in ASEAN: who and where?* analyzed multi-source data from 5870 individuals in six countries in 2017. According to Ayob (2021, p.1), "the results reveal that e-commerce adoption is more prevalent among female, younger, more educated, employed, and higher income users. Also, the adoption of e-commerce is found to be stronger in societies that exhibit high individualism, low masculinity, and low uncertainty avoidance. The study concludes that e-commerce adoption is not only explained by individual characteristics and formal institutions, but also by country-level variables and national culture."

Likewise, a study in Indonesia assessed the benefits of e-commerce adoption by Indonesian women entrepreneurs in 2013. With 179 individual survey respondents, the analyses show that women entrepreneurs in both urban and rural areas experience the same benefits of e-commerce. These are increased new markets/customers, improved marketing, improved competitiveness, increased sales, and improved customer service. However, they had differing views on the impact of e-commerce on internal efficiency and cost of business operation, with rural women entrepreneurs rating these two variables significantly lower than the urban women business owners. The authors attribute this difference in the simple structure and operations of businesses in rural areas. The finding of the study show that e-commerce has leveled the playing field for women entrepreneurs through convenient access to a greater market and improved business competitiveness. It has also enabled home-based working, provided cost-efficient means of running a business for female entrepreneurs, particularly in the urban areas. The study concludes with a call to promote the use of e-commerce among women-owned MSMEs (Kartiwi and Gunawan 2013).

Goswami and Dutta's (2016, p.442) study on *E-Commerce Adoption by Women Entrepreneurs in India: An Application of the UTAUT Model* "investigates the relationship between the moderators (like age, experience and voluntariness) and the determinants that affect the acceptance and usage of e-commerce technology amongst the women entrepreneurs in West Bengal, India by implementing Unified Theory of Acceptance and Use of Technology (UTAUT)." It also explains the extent of variation in the behavioral intention of these women to adopt e-commerce. The results of this study show that three constructs, namely, performance expectancy, effort expectancy and social influence significantly affect the behavioral intention of women entrepreneurs in India to use e-commerce. "Experience and voluntariness to use are the moderators significantly correlated with effort expectancy, facilitating conditions and social influence. Moreover, the study reveals that facilitating conditions and the behavioral intention positively influence their usage behavior" (Gosmawi and Dutta, p.440).

2.4.2. African Continental Free Trade Area (AfCFTA) and WoMSMEs in E-Commerce

A study in Africa by Cuts International entitled *Mainstreaming Gender in Key E-Commerce Policy Areas: Possible Lessons for AfCFTA* "examines opportunities that e-commerce growth can bring to support women economic and social empowerment in Africa. E-commerce potential to promote trade, integration and development in Africa, is increasingly getting recognized. African Governments have been active in developing strategies and policies to harness this potential but at the same time, challenges faced by women entrepreneurs are multi-layered and formidable" (Ismail et al. p.3). These layers are as follows: "(1) the challenges that are common to the traditional brick and mortar businesses also, particularly for MSMEs in

developing and least-developed countries; (2) on top of that would be a layer specific to e-commerce in Africa, mainly due to the comparatively lower levels of internet penetration, payment systems on the continent. Both these layers affect women disproportionately due to their lower levels of financial independence/inclusion, skills set, and business experience; and (3) a final layer of challenges for African women e-entrepreneurs can be ascribed to the specific nature of e-commerce that requires certain specific skills, internet savviness, and adequate privacy protection, to name a few" (Ismail et al. 2020, p.24).

Given these layers of challenges, "the main aim is to reveal how mainstreaming gender lens into key ecommerce related policies can contribute to eliminating barriers to the establishment and growth of women-led digital businesses across the continent" (Ismail et al. 2020, p.3). Gender mainstreaming is a strategy that the Fourth World Conference on Women, held at Beijing in 1995, called for and was later interpreted in 1997 by the ECOSOC Agreed conclusions 1997/2 as follows (Ismail et al. 2020, p.12):

> *"Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in any area and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality."*

According to Ismail et. Al. (2020), policy makers are need to ensure that the preparation and development of e-commerce related strategies, legislations, policies and agreements are gender responsive and ultimately raise the level of gender mainstreaming. The advancement of the digital economy and e-commerce in the last decade brings new opportunities for women

According to OECD (2018), online-based jobs offer unique opportunities for women to access new sectors, have flexible working hours and continue to provide the care needed for their families. They also allow women to transcend constraints and risks of face-to-face interactions (i.e. gender-based violence). Thus, momentum is created for adopting new transformative norms, strategies and policies and encouraging the review and reform of existing ones. This is an opportunity for leaders to review gender equality and empowerment strategies, adopt new targeted gender policies and promote gender mainstreaming, at the continental, regional and national levels.

Furthermore, Ismail et. Al. (2020, p.23) mentioned that "cross cutting gender-related barriers to e-commerce include women's digital access and use are interrelated and are often deeply rooted in social and economic barriers that constrain women's ability to benefit from accessing and using digital technologies. While men also experience structural inequalities, such as those in income, education and employment opportunities as well as social norms, on average, women are likely to experience them more severely. A holistic approach is required if the digital gender gap is to be effectively addressed. Improved gender-disaggregated data on internet access and use is also critical for understanding and measuring the digital gender gap and informing policy and strategies for addressing it."

Box 3. Recommendation for a Gender-Inclusive E-commerce Governance for RCEP

According to Thystrup (2020), e-commerce can be a driver for advancing gender-inclusivity as an integral component of any post-COVID-19 recovery citing that online work and ICT-enabled service exports can be particularly empowering for women expected to stay at home and for women who lack professional networks and resources relative to men.

Thystrup (2020) suggests a multi-level and gender-inclusive e-commerce governance framework for improving policymaking and rules to overcome barriers for women's participation in e-commerce. This requires engagement with the key policy challenges facing women from the domestic policy level and upwards, with a specific focus on the regional level.

Gender mainstreaming efforts anchored in international organizations will help move the trade and gender agenda forward and promote reading gender equality into the rule-based trading system. Specifically, gender equality would be incorporated into the regulatory space of e-commerce talks by incorporating gender-inclusive language into the provisions, establishing an enabling environment for e-commerce, and also into disciplines on transparency, non-discrimination, market access, predictability of the regulatory environment, capacity building, and cooperation (Thystrup 2020).

Injecting gender equality into the modalities of e-commerce and the regulatory space of e-commerce chapters is particularly promising for overcoming the gender digital divide in e-commerce exports. Incorporating gender equality into the elements for establishing an enabling environment for e-commerce could, in particular, foster agency and economic opportunity because these elements include rights, effective redress, protection from discrimination, transparency, and cooperation, which link to the key challenges' women face in access to digital infrastructure and access to resources (Thystrup 2020).

Policymakers should pay close attention to the language used because different language can produce different results. They also should accelerate efforts to address the key gender challenges, focus on establishing an enabling environment for e-commerce and secure access to finance, plan for the long-term improvement of IT skills, and design labor market policies around teleworking and flexible hours of online work. Gender-inclusive governance can foster more agency and economic empowerment, make gender-inclusive e-commerce a vehicle for the post-COVID-19 recovery, and ensure a positive effect on the gender gap as part of that recovery (Thystrup 2020).

Source: Thystrup (2020)

Moreover, the IFC (2021, pg. 2) underscores that "the rapid digital transformation underway in Africa has the potential to have an equally transformative impact on women entrepreneurs. Although Africa boasts a higher incidence of women entrepreneurs compared to men, women-owned (WO) businesses across the continent tend to be smaller, have lower average sales, and have fewer employees. The exponential growth of e-commerce in Africa presents an opportunity to close gender gaps by opening more markets to WO enterprises. Between 2014 and 2020, the number of online shoppers in the region grew annually by an average of 18 percent, compared to the global average of 12 percent. Similar trends could bring the value of

the sector from 20 USD billion in 2020 to 84 USD billion by 2030 – a milestone which may have already been accelerated by the high demand for online shopping catalyzed by the COVID-19 pandemic. Yet, advances in disruptive technologies do not always translate into advances in gender equality, and to date, there is limited research that has investigated women's participation or their success on e-commerce platforms."

This emerging body of research has motivated the authors to adapt such holistic research frameworks to the Philippine context. Moreover, it is worth noting that none of these studies have looked at e-commerce adoption among WoMSMEs in relation to cross-border trade. This study proves to be novel in this regard.

3. Conceptual and Operational Frameworks

In developing the study's conceptual framework, the authors used two reference documents namely, The Impact of E-commerce Adoption on MSMEs Performance and Financial Inclusion (FI) in Indonesia by Wirdiyanti (2019), and the Women-Owned Businesses in Cross-Border E-Commerce: A Diagnostic Toolkit"[8] developed by the US-Support for Economic Growth in Asia (US-SEGA) for the Asia-Pacific Economic Cooperation (APEC) in 2020. Wirdiyanti's study explores the impact of e-commerce adoption on MSMEs' performance, and the Diagnostic Toolkit focuses on women-owned businesses in cross-border e-commerce. These frameworks will be operationalized to serve as basis for the development of the study's framework, survey questionnaire, and analysis.

3.1. The Impact of E-commerce Adoption on MSMEs Performance and Financial Inclusion (FI) in Indonesia

Building on a resource-based view and transaction cost approach to firm behavior, Wirdiyanti (2019) argues that e-commerce adoption has impacted MSMEs' performance in terms of sales growth, cost efficiency, improved service processes, and product quality. Further, he identified online advertising, customer awareness, brand recognition, and exposure to product as marketing variables being affected positively by e-commerce adoption. Wirdiyanti (2019) then derived price changes (competitive advantage), transaction speed (process enhancement), customer satisfaction, number of online customers (customer base), and sales growth as performance indicators by referencing transaction cost theory. From these perspectives, he posits that the use of e-commerce in marketing such as online advertising, customer awareness, brand recognition, exposure positively influences MSMEs performance in e-commerce.

To operationalize this framework, Wirdiyanti (2019) defines the variables of his study as follows: "*performance"* is determined through an examination of the firm's financial reports and statements. "*E-commerce effect on marketing"* relates to the social processes involved in the creation, offering, and exchange of products of value through online advertising, customer awareness, brand recognition, and exposure to product. "*Financial Inclusion*" is defined as access to financial products and services.

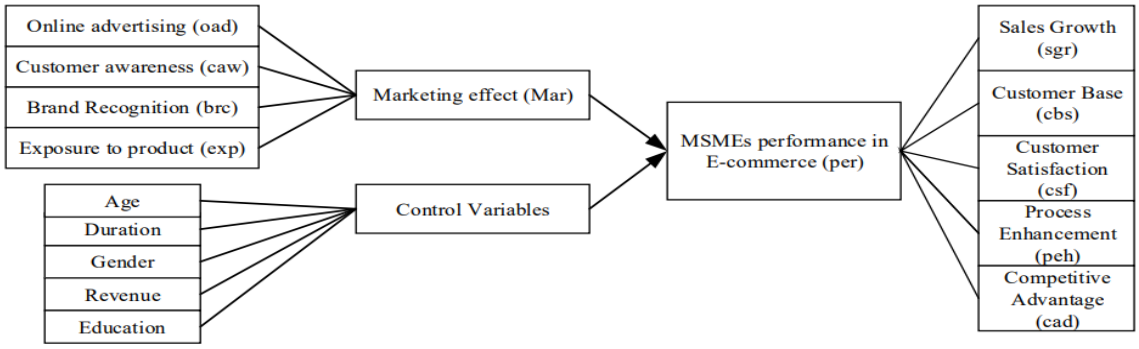
To test the statistical significance of the effect of these variables on MSMEs' performance, Wirdiyanti (2019) employed a control group of MSMEs who sell their products and services traditionally (non-adopters) and a treatment group of e-commerce adopters. Dependent

[8] https://www.nathaninc.com/wp-content/uploads/2020/10/Women-owned-Businesses-in-Cross-Border-E-Commerce-Toolkit-FINAL-12.8.pdf

variables consisting of *"sales growth," "customer base," "customer satisfaction," "process enhancement," and "comparative advantage"* were subsequently regressed individually.

Wirdiyanti's (2019) study provides valuable insights into e-commerce adoption and MSMEs. First, the study suggests that the adoption of e-commerce positively influences MSMEs' growth. Second, the findings have implications on development policy, particularly the proposal for government to support e-commerce among MSMEs to increase the financial inclusion index.

Figure 1. E-Commerce Effect on Marketing and MSME Performance



Source: Adapted from Wirdiyanti (2019)

3.2. Women-Owned Businesses in Cross-Border E-Commerce

In lieu of examining the relationship between the impact of e-commerce adoption on financial inclusion, the authors used *"Women-Owned Businesses in Cross-Border E-Commerce: A Diagnostic Toolkit"*[9] as a reference document. "The objective of this toolkit is to help the APEC community gain a better understanding of the challenges to competitiveness and growth for women-owned e-commerce businesses when trading within economies and across borders and assess their own support for these businesses" (Aidis et al. 2020, p.2).

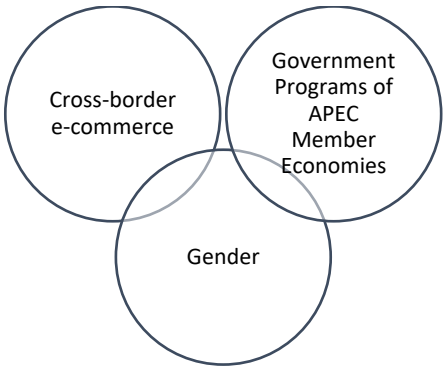
According to Aidis Et. Al. (2020, p. 10) "across APEC, WoMSMEs find it more difficult to access these opportunities due to lack of training, financing, and business networks, as elaborated in this toolkit. Even when women engage in cross-border e-commerce, they are limited in their global reach. One reason for the limited global reach of WoMSMEs is that they tend to be smaller and grow more slowly than their male counterparts. This presents a problem because smaller firms find the challenge of selling overseas more daunting."

Furthermore, Aidis et.al. (2020) mentioned that by 2022, 20 percent of all e-commerce will be comprised of cross-border activity and WoMSMEs face a greater number of enabling environment challenges when establishing their businesses, as well as a range of cross-border e-commerce challenges. These challenges include: (1) access to finance and capital, (2) access to networks, (3) access to sales opportunities, and (4) legal and social barriers. "In addition, there are e-commerce-specific challenges that women-owned MSMEs face greater hurdles in overcoming. These include issues pertaining to trade finance, digital literacy and e-payments, understanding e-commerce and digital trade regulations and logistics, discrimination on online

[9] https://www.nathaninc.com/wp-content/uploads/2020/10/Women-owned-Businesses-in-Cross-Border-E-Commerce-Toolkit-FINAL-12.8.pdf

platforms, online safety and security, and networks, representation, and visibility" (Aidis et.al. 2020, p. 2). Figure 2 visualizes the convergence of the three key concepts of the Diagnostic toolkit.

Figure 2. Key Concepts of the Diagnostic Toolkit



Source: collated by the authors

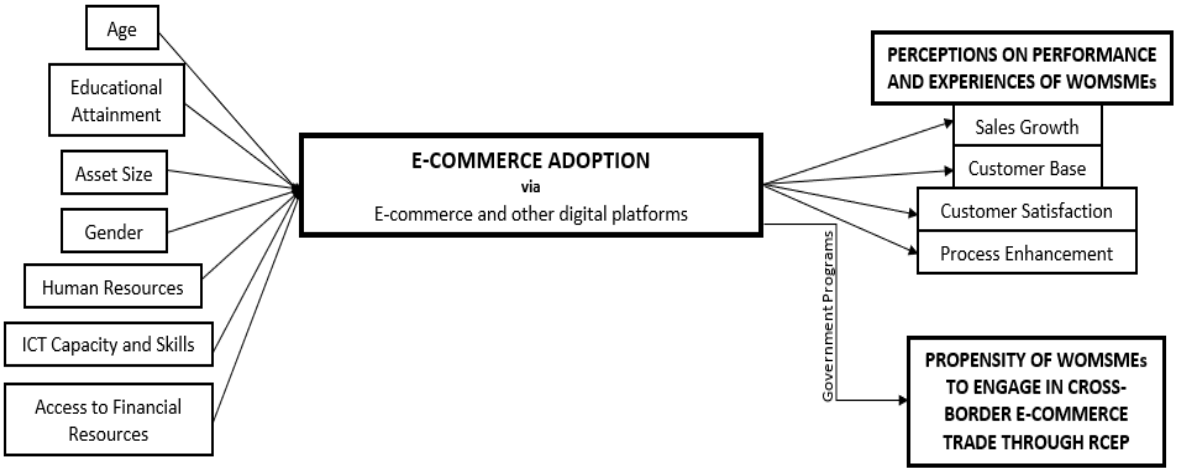
3.3. Operationalization of Impact of E-commerce Adoption on MSMEs and Women-Owned Businesses in Cross-Border Frameworks

In essence, this study combines Figure 1 and Figure 2, resulting in a framework that not only reflects the relationship of e-commerce adoption and performance, but also the propensity of Philippine women-led MSMEs to engage in cross-border e-commerce through RCEP.

To achieve the intended objectives, the modified framework omits several variables from Wirdiytanti's (2019) study such as marketing effect, and a few control variables (i.e., duration, revenue), and competitive advantage. Instead, the framework adds a gender dimension, a cross-border trade perspective, and awareness level of WoMSMEs of government programs on e-commerce and MSMEs.

Figure 3 identifies seven variables which relate to demography and organizational factors specifically: (1) age; (2) educational attainment; (3) asset size; (4) gender; (5) human resources; (6) ICT capacity and skills; and (vii) access to financial resources. The authors posit that these factors influence the e-commerce adoption of women-led MSMEs in Metro Manila. Table 3 contains the variables and their operational definition.

Figure 3. E-Commerce Adoption Impact on Performance of WoMSMEs and on Their Propensity to Engage in Cross-Border E-Commerce Trade through RCEP



Studies by Morrison (2003), Kartiwi (2006), Rahayu and Day (2015), and Franco and Matos (2015) illustrate that MSMEs owners play a leading and decisive role in the process of e-commerce adoption. In addition, Scupola (2003) found that organizational factor such as human, business, and technical resources are vital in e-commerce adoption by MSMEs. Similar results can be observed in the studies of Molla and Licker (2005), Aghaunor and Fotoh (2006), and Al-Bakri and Katsioloudes (2015).

Table 1. Operationalization of the Variables Affecting E-commerce Adoption of WoMSMEs

Factor/Variable	Operational Definition
Age	calculated through determining the number of years between birth date and a specific point in time, which is the date of survey
Educational Attainment	pertains to the highest level of education completed by an individual
Asset Size	is the total amount of assets such as cash, marketable securities, inventory, fixed and intangible assets, account receivables, and others owned by the business owner/manager
Gender	socially-constructed trait of women, men, girls and boys; for this study, all respondents are women
Human Resources	pertains to the number of employees in a firm
ICT Capacity and Skills	refers to the use of technologies such as internet connection, desktop and/or laptops, and mobile devices, as well as the ability of employee/s to operate such technologies to conduct transactions with customers
Access to Financial Resources	is the ability of women-led MSMEs to access loans and other types of financial support provided by government, other businesses, relatives and friends and/or from personal savings

Source: collated by the authors

Consequently, these variables contribute to the adoption of e-commerce by WoMSMEs, which can be defined as the *"selling and/or purchasing of products or services over electronic systems such as Internet Protocol-based networks and other computer networks"* (PSA no date). Quimba and Calizo (2019) cited three categories based on the level of e-commerce adoption by firms, particularly, non-adopters, initial adopters, and institutional adopters. This study zooms in on institutional adopters as it covers businesses engaged in business to consumer, business to business, and business to government transactions, occur over e-commerce and other digital platforms (e.g., social media sites, messaging applications), and use both online and offline means of payment and delivery.

The focus then turns to the impact of e-commerce adoption on the perceptions of WoMSMES on their performance and experiences. The operationalization of the latter variable is attained through examining WoMSMEs' satisfaction on the effect of e-commerce adoption on sales growth, customer base, customer satisfaction, and process enhancement (see Table 2). Several studies underscore that e-commerce adoption has favorably impacted MSMEs globally in terms of cost efficiency, product quality, sales growth, and improved service processes (Daniel & Grimshaw, 2002; Santarelli & D'altri, 2003; Love & Irani, 2004). E-commerce can likewise integrate processes and activities seamlessly and enhance the accuracy of projections.

Table 2. Operationalization of the Performance Areas

Performance Area	Operational Definition
Sales Growth	is an enterprise's net sales growth from one fiscal period to another; can be determined by increase in average size of transactions, frequency of transaction per customer, and prices of products
Customer Base	refers to a group of customers who regularly purchases products or services from an enterprise; can be determined by age group, gender types, income group of customers, and geographical reach of business
Customer Satisfaction	is the level of satisfaction expressed by customers of a business; can be determined by volume of good and bad reviews received, referrals, and complaints
Process enhancement	pertains to the improvement of work operations and processes caused by e-commerce adoption; can be determined by size of personnel, quicker turnaround time, and faster delivery period from seller's location to customer's address

Source: collated by the authors

Moreover, it attempts to examine the effect of e-commerce adoption and awareness of WoMSMES concerning government policies and programs on MSMEs and e-commerce (including RCEP), on the propensity of WoMSMEs to participate in cross-border e-commerce trade through RCEP. Recognizing their direct relevance to the subjects of this study, the provisions under Chapters 12 and 14 of RCEP are cited as potential benefits for export- or import-oriented WoMSMEs. In addition to gauging their likelihood to engage in cross-border e-commerce under RCEP, the authors, likewise, seek to determine which specific provisions contained within these chapters appeal or motivate WoMSMEs to engage in international trade.

4. Methodology

The authors made use of both firsthand and secondary data. The firsthand data gathered for this study covers the 486 respondents of a pilot survey administered from 28 September to 12 October 2021. Due to lack of sex-disaggregated data on MSMEs engaged in e-commerce from official sources, limited financial and human resources, time constraints, and mobility restrictions at the time of data gathering, the authors have selected the respondents based on a *homogenous purposive (non-probability) sampling technique*. The respondents were identified based on the following pre-defined eligibility criteria:

1. Female business owner or manager as defined by the ADB;
2. Asset size of no more than Php 100 million and no more than 199 employees;
3. Located in Metro Manila; and
4. Engaged in "e-commerce" as defined by the OECD and DTI.

For the secondary data, the authors cited other related studies, government documents, news articles, and reports from various organizations and institutions.

The overall research design employed both qualitative and quantitative methods to collect, describe, and analyze data. The first method aims to ascertain the extent of the issue by highlighting the "*qualities of entities and on processes and meanings that are not experimentally examined or measured (if measured at all) in terms of quantity, amount, intensity, or frequency"* (Denzin and Lincoln 2000, p.8). Hence, this study gathered and characterized non-numerical data such as nature of and motivations for e-commerce adoption and experiences of WoMSMEs in Metro Manila (McIntyre 2005; Creswell 2009).

The last method stresses the objective measurements and numerical analysis of data collected through polls, questionnaires or surveys which may focus on gathering numerical data and generalizing it across groups of people (Babbie 2010). Responses from survey participants are solicited through an online questionnaire containing queries concerning business profile, nature of and rationale for e-commerce adoption, and awareness of RCEP and government programs on MSMEs and e-commerce. The data will be measured to determine the relationships between three sets of distinct yet interrelated variables, namely: (1) demographic and organizational factors and e-commerce adoption of WoMSMEs; (2) e-commerce adoption and its impact on the performance of WoMSMEs based on their perceptions; and (3) awareness of government policies/programs, including RCEP, and its effect on the propensity of WoMSMEs to engage in cross-border e-commerce trade through RCEP. The succeeding sub-sections elaborate on the research procedure and instrumentation.

4.1. Data Collection Methods

The authors collected both primary and secondary data by administering a pilot survey involving 486 women-led MSMEs (WoMSMEs) operating in Metro Manila, and by reviewing related literature on key RCEP chapters, Philippine MSME laws and policies, e-commerce related challenges and opportunities encountered by WoMSMEs, and case studies of e-commerce adoption in Africa and Asia and the Pacific. Secondary sources such as books, journals, official government reports and press releases, news clippings, reports by international organizations, and previous studies on MSMEs and e-commerce were perused and analyzed to validate the primary data.

Due to mobility restrictions caused by the COVID-19 pandemic, the authors posted the call for participants to the study through various social media platforms[10] and was circulated in several groups and circles with MSME members, with the help of DTI[11] and other individuals[12]. From 28 September – 12 October 2021, two enumerators[13] were contracted to identify possible respondents, disseminate the online questionnaire form over the internet, and manage the database. Aside from the eligibility criteria, the authors also surveyed WoMSMEs that did not have a DTI registration nor a physical store at the time of data collection. All responses were registered in electronic form.

The survey questionnaire was disseminated through an online platform, Google Forms, and contained five major sections, namely: (1) Business and Leader Profile; (2) E-Commerce Adoption Process; (3) Perceptions on the Impact of E-Commerce Adoption on Business Performance; (4) Propensity to Engage in Cross-Border Trade through RCEP; and (5) Awareness of Government Programs on MSMEs and E-Commerce.

Questions for sections 1, 3, and 4 were crafted based on the framework developed from a combination of Wirdiyanti's (2019) framework and the Diagnostic Toolkit (2020) developed by the US-Support for Economic Growth in Asia for APEC. The questionnaire is devised as follows:

Part 1 aimed to elicit information regarding the business owners and the nature of their operations and transactions. Parts 2 and 3 draw from Widrayanti's framework as illustrated in the previous chapter (Figure 1: *E-commerce effect on Marketing and MSME Performance*), Specifically, Part 2 inquired about the motivations and challenges (e.g., human resources, ICT skills and equipment) concerning their e-commerce adoption. Part III focused on the perceptions of WoMSMEs, specifically satisfaction level, on the impact of e-commerce adoption on their performance in several areas such as sales growth, customer base, customer satisfaction, and process enhance, which was measured through a five-point Likert scale. On the other hand, Part 4 adapted questions from the Diagnostic Toolkit to gauge the propensity of WoMSMEs to engage in cross-border e-commerce trade through RCEP by drawing qualitative responses, while Part 5 attempted to characterize the level of awareness among WoMSMEs on government programs concerning MSMEs and e-commerce. Responses to the survey questions may either be optional or required, depending on the significance of inquiry.

Together, these primary and secondary sources of data fill the gaps identified in this study. The first research objective, which is to survey the current domestic policy environment covering WoMSMEs and e-commerce, is addressed through a review of related literature and a desk review of government policies and programs. Part 2 of the questionnaire corresponds with the second aim of this study, which is to describe the motivations of WoMSMEs in adopting e-commerce. Parts 3 and 4 of the survey contribute to the twin objectives of examining the impact of e-commerce adoption on performance and their propensity for cross-border e-commerce. Finally, questions under Part V seek to gauge the awareness levels of WoMSMEs relative to RCEP and other government programs on MSMEs and e-commerce.

The content validity of the survey questionnaire was tested via furnishing a working draft to subject matter experts and several WoMSMEs. Valuable inputs were then received and

[10] Public posts: Instagram, Twitter, Facebook, and LinkedIn; Messaging: Viber, Instagram, and Facebook Messenger
[11] DTI National Capital Region and DTI Bureau of Small and Medium Enterprises Development
[12] Dr. Elaine Borazon, Assistant Professor, National Sun Yat-Sen University
[13] Ms. Rose Marie Villanueva and Ms. Candace Noreen Bagalawis, students of De La Salle University, Manila

incorporated to improve the language and content, and limit the scope of the questionnaire. To measure the internal consistency reliability of Part 4, the responses were processed and produced a Cronbach's alpha of 0.94 (Excellent).

4.2. Validity and Reliability of Data Instrument

The survey initially received a total of 554 responses but was trimmed to 486 due to the deletion of incomplete answers, duplicate entries, and entries submitted by male-led MSMEs. The tabulated data were scrutinized to underline common themes and other patterns that describe the e-commerce adoption of WoMSMEs in Metro Manila. Specific attributes as well as their interconnections were likewise outlined to characterize the conditions that created them, actions undertaken by actors, and the outcomes of those actions.

A synthesis was then formed to elucidate a better understanding of the profile of WoMSMEs and motivations for e-commerce adoption. Another synthesis was also developed to shed light on the impacts of e-commerce adoption on the performance of WoMSMEs according to their perception. In addition, the section on data analysis features discussions on the propensity of WoMSMEs to engage in cross-border e-commerce trade through RCEP and on awareness of Philippine government programs concerning MSMEs and e-commerce.

5. Data Results and Analysis

In addition to the secondary data which were presented on the earlier chapters, the authors will present the data and analyze the primary data obtained through an electronic survey of 486 respondents. This chapter is divided into five (5) parts: (1) the WoMSMEs profiles; (2) their experiences in e-commerce adoption; (3) their perceptions of the impacts of e-commerce adoption; (4) their awareness on RCEP, and propensity for cross-border e-commerce; and (5) their general views on government programs affecting WoMSMEs.

5.1. Profile of the Surveyed WoMSMEs

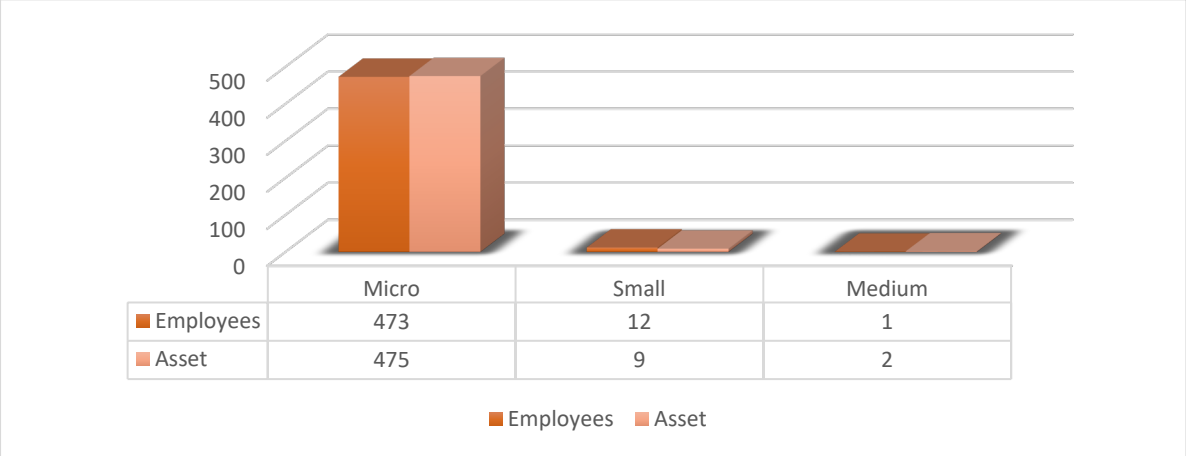
This part discusses the profile of the WoMSMEs e-commerce adopters. It will show their classifications, location, motivations, and business types. This section aims to highlight the WoMSMEs types in Metro Manila.

As discussed previously, the Philippine definition of MSMEs follows these criteria:

(1) *number of employees/staff:* micro, 1 to 9 employees; small, 10 to 99 employees; medium, 100 to 199 employees; and large, 200 and over employees; and
(2) *range of asset sizes:* micro, not more than PHP 3 million; small, PHP 3–15 million; medium PHP 15–100 million, and large PHP101million and up.

Figure 4 shows that around 97 percent of respondents belonged to the *micro* classification. On the survey, respondents were asked if they have enough employees to help them, 69.3 percent said *yes*, 26.7 percent *no,* and 3.9 percent answered *not familiar.* Most responded "yes" because they handle all business processes and transactions alone given the modest size of their business. For those who answered "no", either they needed more staff to help out or encounter other human resource-related challenges such as communication, misunderstanding, and the COVID-19 restrictions and protocols.

Figure 4. Classifications of WoMSMEs

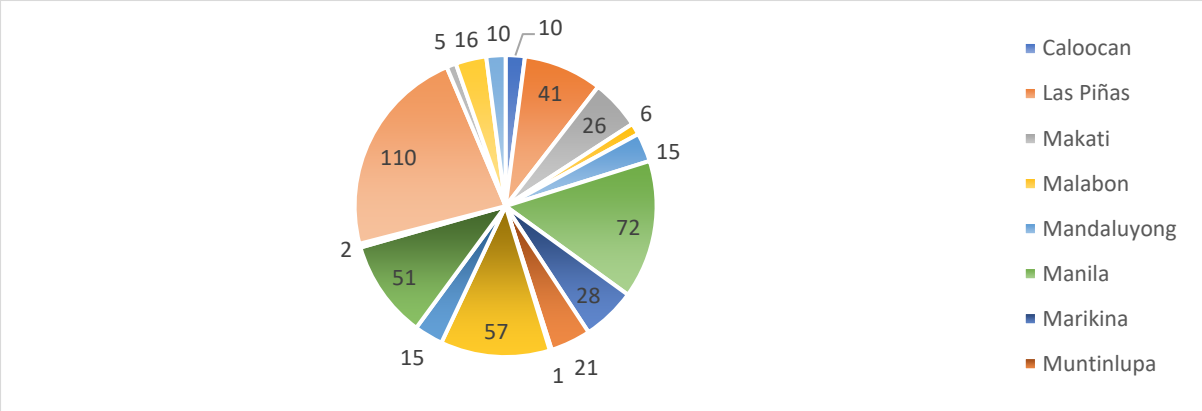


Source: survey conducted by the authors

Furthermore, the authors also asked the respondents about their employee/s' ICT skills. 51 percent said that they have adequate ICT knowledge to run e-commerce businesses; 5 percent said that they have inadequate ICT skills; 7 percent mentioned they need training; and 37 percent answered not applicable (since they do not have employees).

Moreover, Quimba and Calizo (2019) mentioned earlier that most businesses who participate in e-commerce are located in the megacities. Thus, the authors focused on the National Capital Region. Admittedly, there was still a disparity in the reach of WoMSMEs within Metro Manila. Most of these businesses who participated in this survey are located in Quezon City, Manila, Paranaque, Pasig, and Las Pinas. Very few WoMSMEs were reached in the cities of Navotas, Pateros (municipality), San Juan, and Malabon. It cannot be determined if data gathered on the location of WoMSMEs relates to the quality of ICT infrastructure in these areas or, merely, a limitation in data gathering (Figure 5).

Figure 5. Location of WoMSMEs in Metro Manila

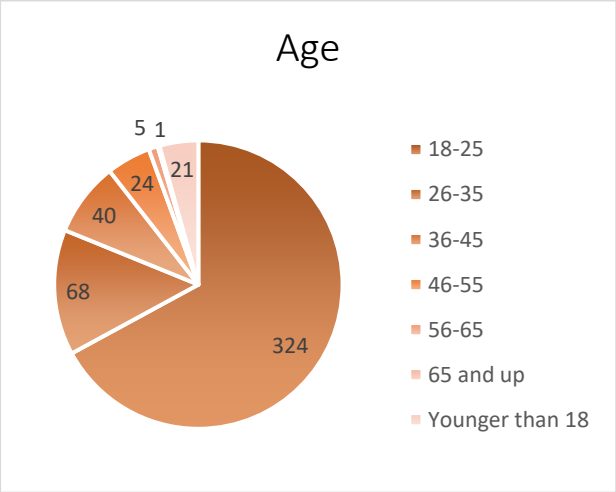


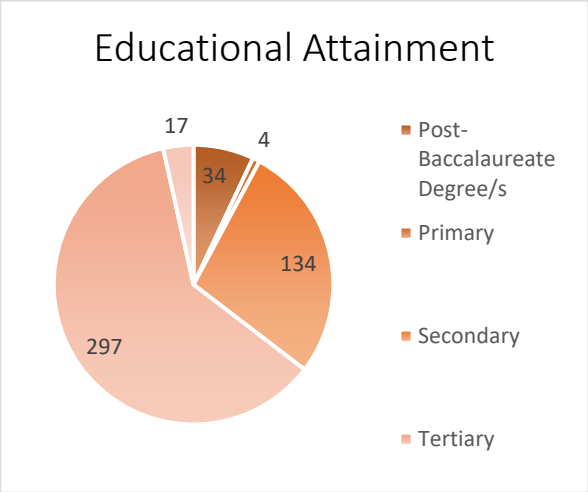
Source: survey conducted by the authors

WoMSMEs were asked if they have stable internet connection to support their online transactions: 93.8 percent answered *yes*; and 6.17 percent answered *no*. The authors noted that the electronic survey had greater reach among WoMSMEs in bigger cities vis-à-vis the smaller cities and municipalities within Metro Manila. Survey dissemination and data gathering were

conducted through popular e-commerce channels, social media, digital platforms, referrals, and enumerations.

Figure 6. Age and Figure 7. Educational Attainment of WoMSMEs Owners/Managers





Source: survey conducted by the authors

Consistent with the policy note of Tabuga and Cabaero (2021b) which concluded that those who finished only basic education (up to Grade 12) are less likely to engage in online selling than those who completed at least a college degree, it also emerged from this survey (Figures 6 and 7) that the owners and managers of these MSMEs have college degrees (61 percent) and fairly young (66.67 percent are aged 18-25). Data on digital literacy skills of certain segments of the population are also valuable for the development and implementation of proper interventions. There is also a correlation between educational attainment and tech savviness. There is also evidence that lack of literacy, skills, and resources mainly hinder women entrepreneurs from capitalizing on e-commerce adoption and its potential as an engine for their internationalization

Another type of information the authors have endeavored to gather is the kind of services and/or products they offer. Based on Figure 8 generated from a Wordcloud[14], the leading types of products and services offered by the WoMSMEs are the following: *food, clothing, jewelry, and beauty products*. This validates the study of Tabuga and Cabaero (2021a) who found that the top products sold by women are: clothing, footwear, sporting goods, or accessories; cosmetics and fragrances; food, groceries, alcohol or tobacco; and consumer electronics and accessories.

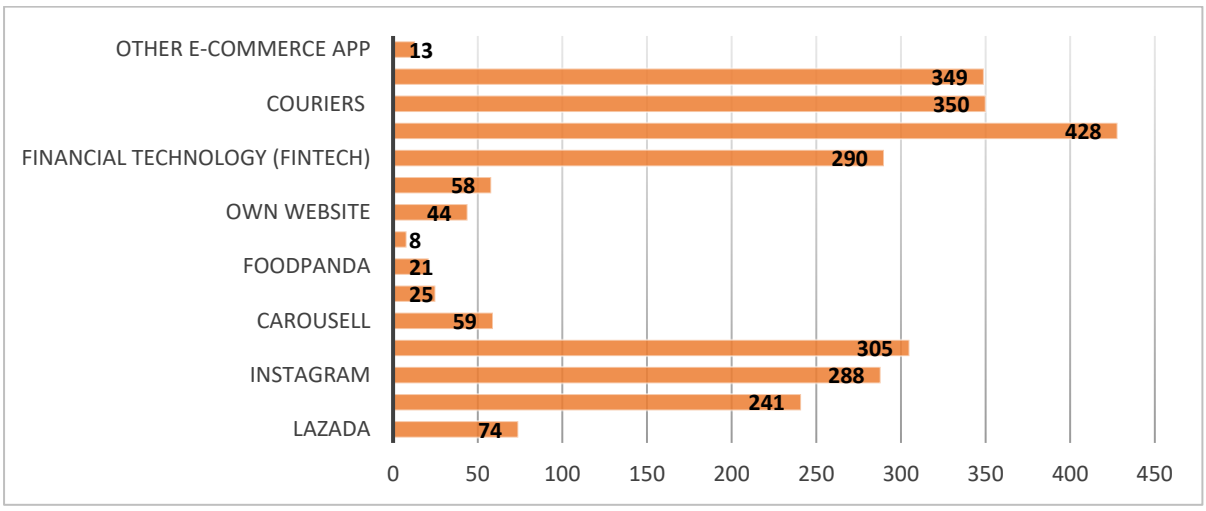
[14] https://www.wordclouds.com/

Figure 8. Type of Products and Services

Source: survey conducted by the authors

Moreover, Figure 9 supports the conclusion of Tabuga and Cabaero (2021a) that female e-commerce entrepreneurs use social media sites more than e-commerce applications. On this survey, the top digital platforms which are most used by the WoMSMEs in their business transactions are: (1) Messaging applications and (2) Courier services, and (3) Other Social Media Accounts.

Figure 9. E-Commerce Platform Usage

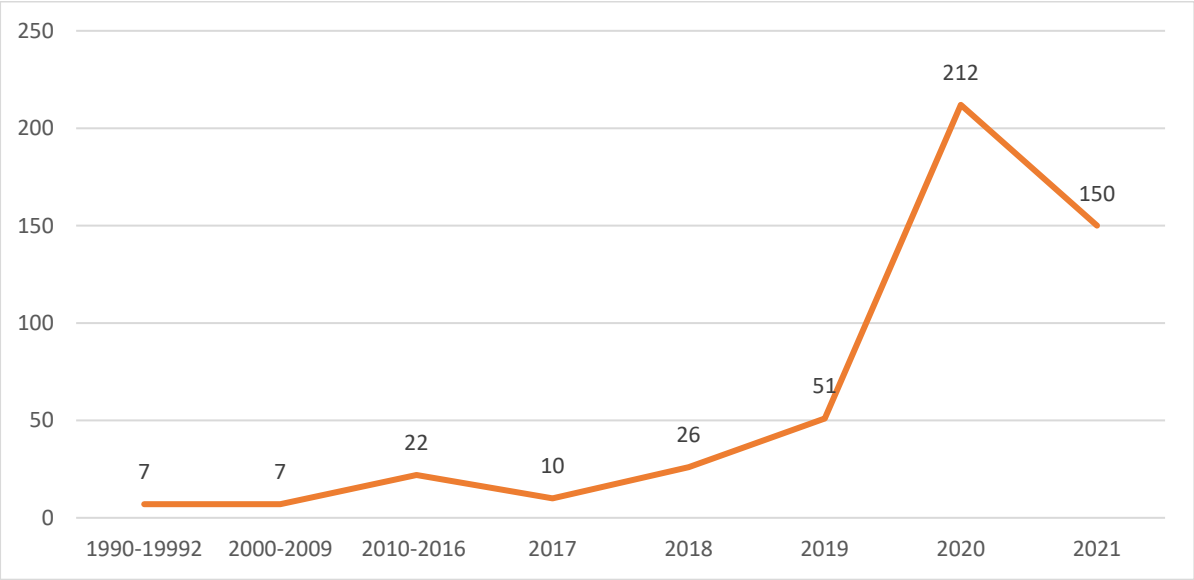


Source: survey conducted by the authors

The WoMSMEs were also asked about the specific digital platforms used within the value chains of their businesses, 88.06 percent respondents mentioned that they use messaging applications (attached to social networking sites); 72 percent said they use online based couriers such as Lalamove, Grab Delivery, Ninja Van, and others; 71.8 percent said they use the main pages of social media sites for promotions and to grow popularity; 59.67 percent answered they use financial technology (fintech) applications such as GCash, Mobile Banking, Shopee Pay, etcetera for payments and banking; and 11.93 percent answered they use video conferencing platforms such as Zoom, Skype, and others to connect with clients.

These WoMSMEs were also asked about the type of devices they use for their e-commerce transactions: 96.7 percent mentioned that they use their mobile phones; 70.57 percent use their laptops; 23.66 percent use their desktop computers; and 21.81 percent use their tablets. Moreover, WoMSMEs' transactions are mostly Business-to-Consumer (B2C) (98.35 percent); only 24.28 percent cater to other businesses; and only 3.7 percent transact with the government. Given that they are *micro* and relatively new businesses (see figure 10), there is potential to widen their market and accommodate to other clients such as governments, and other businesses come opportunities for growth especially by RCEP.

Figure 10. Timeline of WoMSMEs Establishment

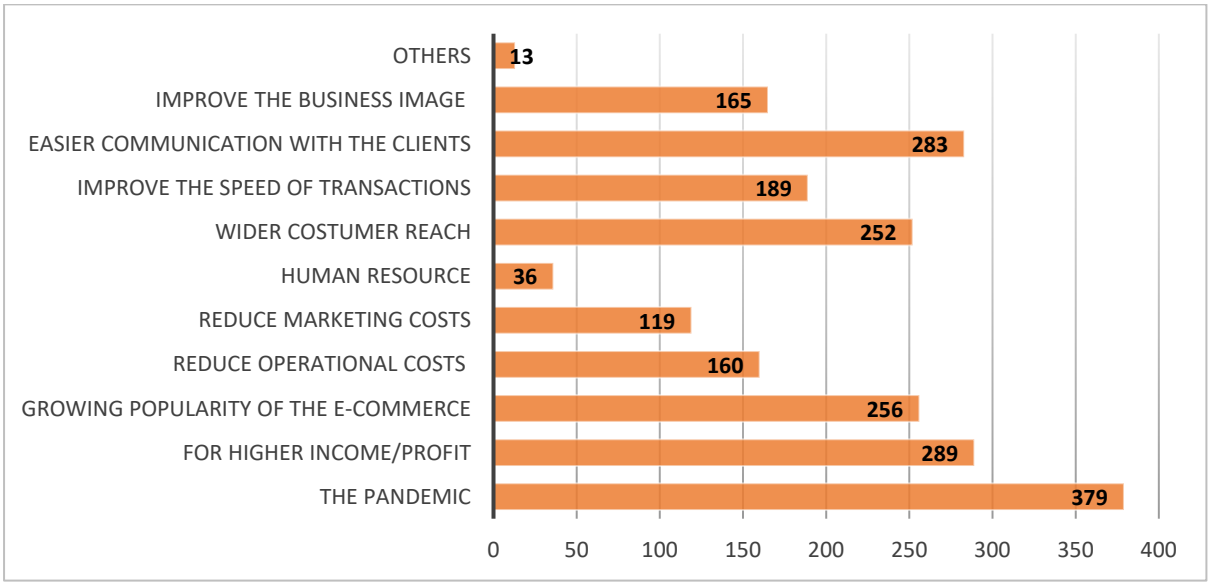


Source: survey conducted by the authors

In terms of e-commerce adoption, it appears that most of these women only established their businesses at the height of the COVID-19 pandemic (2020, 43.62 percent; 2021, 30.86 percent). The pandemic registered the highest among other reasons for adopting e-commerce (Figure 11).

Though the most cited reason is the pandemic (77.9 percent), most WoMSMEs also engaged in e-commerce for *higher profit (59.46 percent), ease in communication (58 percent), wider customer reach (51.85 percent), growing popularity of e-commerce platforms (52.67 percent)*, and *to improve speed of transactions (38.89 percent)*. The authors seek to gain insight into the actual experiences of these WoMSMEs on their adoption of e-commerce.

Figure 11. Reasons for E-Commerce Adoption



Source: survey conducted by the authors

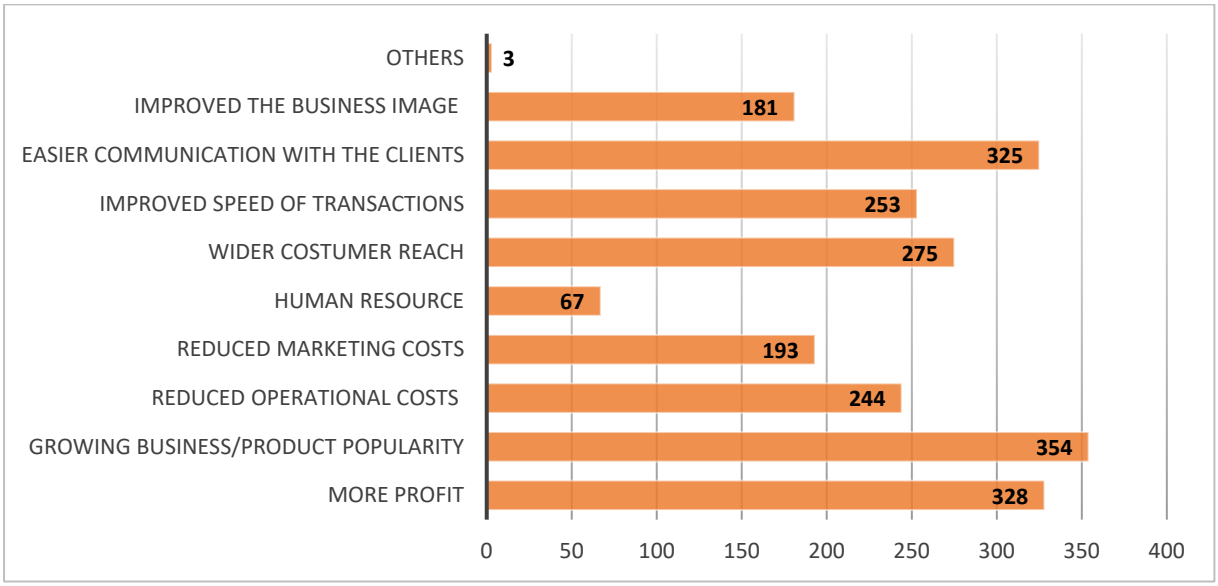
5.2. Experiences of WoMSMEs in E-Commerce Adoption

E-commerce has provided women with new business opportunities especially during the COVID-19 pandemic. E-commerce can help WoMSMEs in areas such as: (1) managing transactions at a distance; (2) delivering goods efficiently; (3) facilitating access to financial services; and (4) engaging with new and existing customers (Karr et.al. 2020). On this section, the authors corroborate the experiences of WoMSMEs with the findings of Karr et.al. (2020).

According to Figure 12, WoMSMEs cited that their biggest gain in adopting the e-commerce are: *growing business/product popularity (72.8 percent); more profit (67.49 percent); and easier communication with clients (66.87 percent)*. However, human resource and improvement of business image are the least cited. The next figures and tables will present more specific experiences of WoMSMEs in relation to e-commerce adoption.

When it comes to their online marketing strategy, only 39.71 percent said that e-commerce reduced their marketing costs. What exactly are the online marketing strategies of these WoMSMEs?

Figure 12. Biggest Gain in E-Commerce Adoption

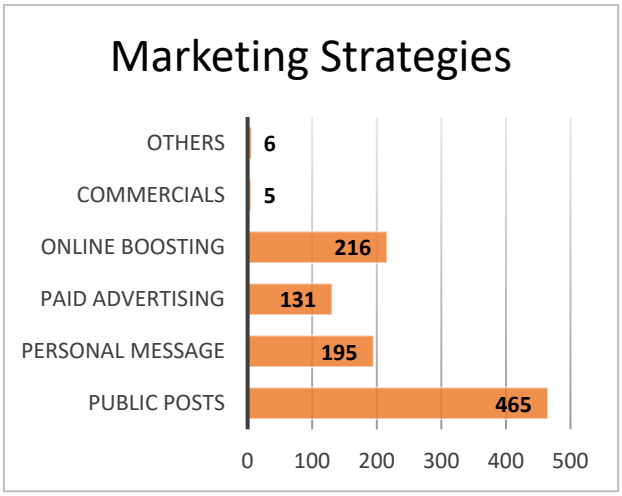


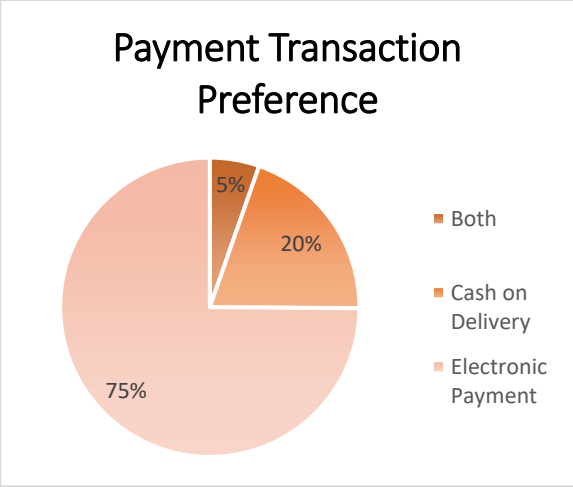
Source: survey conducted by the authors

According to Figure 13, 95.67 percent of WoMSMEs said that they are using *public posts;* 44.4 percent pay for *online boosting*; 40 percent utilize *personal messages:* and 26.95 percent *pay for advertisements*. Online boosting and advertisement are very popular nowadays due to their cost effectiveness and wide reach, especially through *online influencers.* Some respondents cited that they tap influencers to promote their products on social media platforms.

Figure 14 reflects that 75 percent of WoMSMEs prefer the use of electronic payment. It is a great indicator that micro and small businesses are receptive to the use of financial technology. 20 percent still use cash on delivery method, and 5 percent prefer both.

Figure 13. Online Marketing Strategy and Figure 14. Payment Transaction Preference





Source: survey conducted by the authors

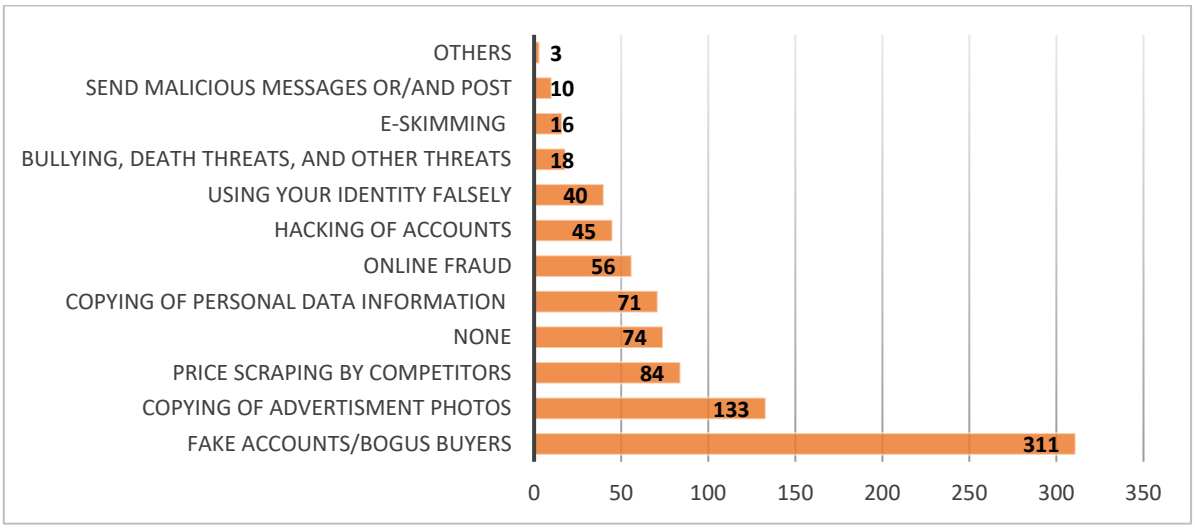
In relation to their openness to financial technologies and other digital platforms, the authors also asked WoMSMEs (Figure 15) about their biggest personal safety and cybersecurity concerns during online transactions.

Figure 15. Preferred Application for Online Payment Transactions

Source: survey conducted by the authors

As mentioned earlier, one of the risks of engaging in e-commerce concern cybersecurity (Figure 16). The most cited issues of WoMSMEs are *fake accounts and bogus buyers (64 percent); copying and using their advertising materials (27.37 percent); price scraping of the competitors (17.28 percent); and copying of their personal data information (14.6 percent)*.

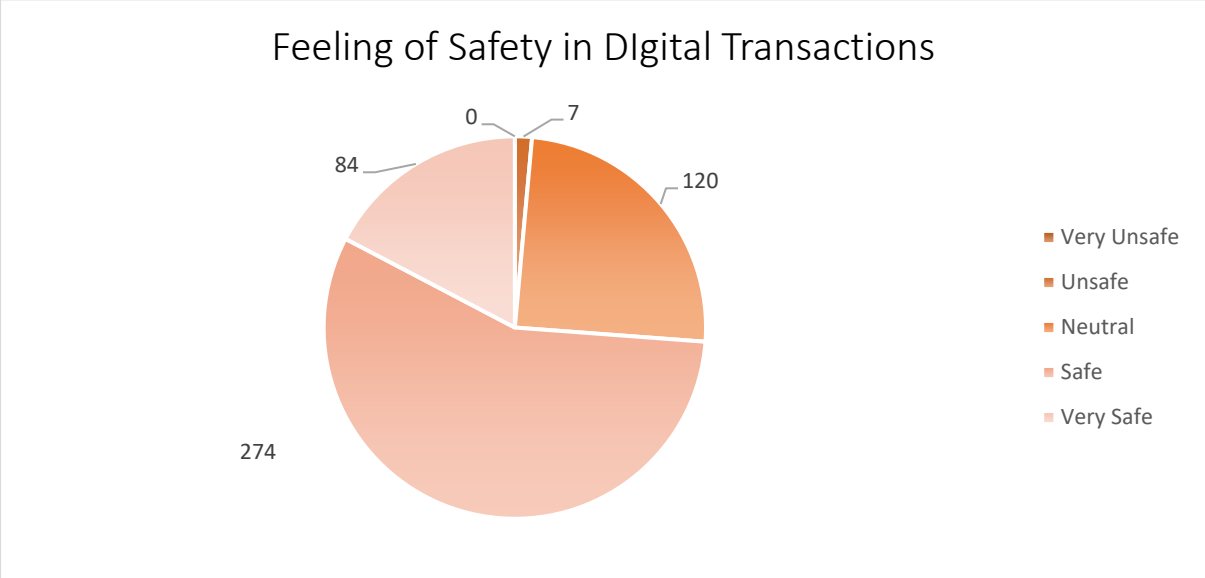
Figure 16. Cybersecurity Issues of WoMSMEs



Source: survey conducted by the authors

Despite the cited cybersecurity issues on Figure 17, 57 percent of these WoMSMEs still feel *safe* and 17 percent *very safe* using online platforms for transactions. Moreover, 25 percent feel *neutral*, 7 percent *unsafe,* none answered *very unsafe* (Figure 16). Perceptions of safety and security are important considerations for e-commerce adoption, especially since this has been identified as a barrier for WoMSMEs' digitalization.

Figure 17. Safety in Using Online Platforms for Transactions



Source: survey conducted by the authors

Moreover, Table 3 reflects that most women engaged in e-commerce never experienced gender related issues in transactions. 90.5 percent never experienced gender-based harassment and discrimination; while 96.71 percent have never been cyberbullied. However, some participants who answered yes cited that they experienced gender-based harassment while engaging in e-commerce such as unwanted sexual attention on messages, their posts, and during client meet-ups, and among others. Some also were catcalled and being contacted through their personal numbers (not business related) by their couriers and customers.

Table 3. Gender-based Cybersecurity Experiences of WoMSMEs

Question	Yes	No
Do you experience gender-based harassment in e-commerce platform/s?	17	469
Do you experience gender-based cyberbullying in e-commerce platform/s?	16	470
Do you experience gender-based discrimination in e-commerce platform/s?	17	469

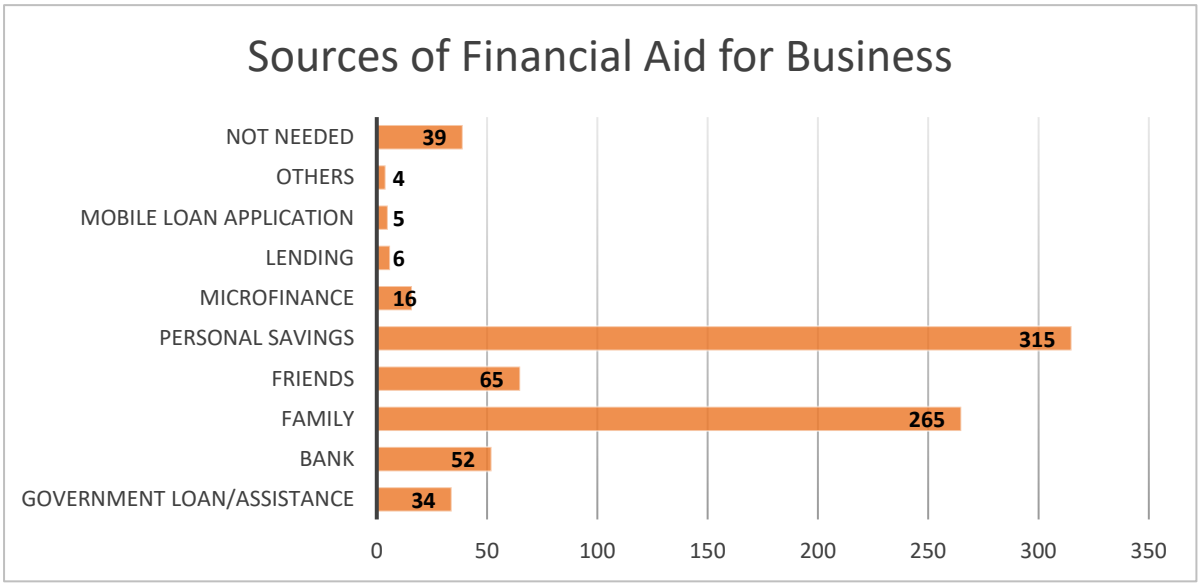
Source: survey conducted by the authors

Lastly, MSMEs were the worst hit by the economic crisis caused by the pandemic. Though most of these WoMSMEs were only established recently, most of them have expressed need for financial assistance to sustain their businesses. WoMSMEs were asked if they think the government gives enough information on financial aids, loans, e-banking and e-payment assistance for their businesses, majority said no (56.58 percent) and are not familiar (15.02 percent).

On Figure 18, 64 percent WoMSMEs cited that they tapped their personal savings for financial assistance; 54.53 percent asked from their families; 13.37 percent turned to their friends; 10.7 percent took a loan from banks; and only 7 percent had access to government loans and

assistance. The role of the government to WoMSMEs will further be discussed on the last part of this chapter.

Figure 18. Sources of Financial Assistance



Source: survey conducted by the authors

The next discussion will focus on the perceptions of WoMSMEs on the impact of e-commerce adoption.

5.3. Perceptions on the Impacts of E-commerce Adoption by WoMSMEs

This part of the discussion will present the perception of WoMSMEs on the impact of e-commerce adoption by measuring their satisfaction levels. According to Wirdiyanti (2019), e-commerce adoption impacted MSMEs globally in terms of sales growth, cost efficiency, improved service processes, and product quality. Focusing on e-commerce effect on marketing, indicators such as online advertising, customer awareness, brand recognition, and exposure to product. From transaction cost theory, derive price changes (competitive advantage), transaction speed (process enhancement), customer satisfaction number of online customers (customer base), and sales growth as performance variables.

Assessing the relevance of the variables cited by Wirdiyanti (2019), the authors have focused on the select variables below: sales growth, customer base, customer satisfaction, and process enhancement of the WoMSMEs in Metro Manila.

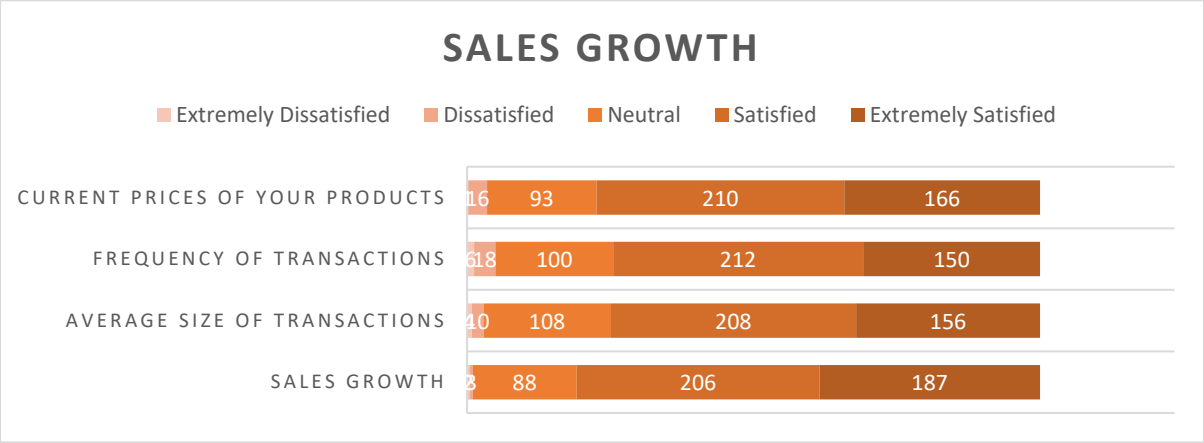
Figures 19 to 22 show that the overall perceptions on the impacts of e-commerce adoption by WoMSMEs are *satisfied* and *very satisfied:*

- under **sales growth,** most WoMSMEs responded they are *satisfied* with their sales growth (42.37 percent); average size if transactions (42.8 percent); percent responded they are satisfied with their frequency of transactions per customer (33.6 percent); and current prices of their products (43.2 percent);
- under **customer base,** most WoMSMEs responded they are *very satisfied* with their growth (40.95 percent); expansion by age (40.74 percent); expansion by gender (42.18

percent); expansion by income group (38.89 percent); and expansion by geographical reach (45.68 percent);

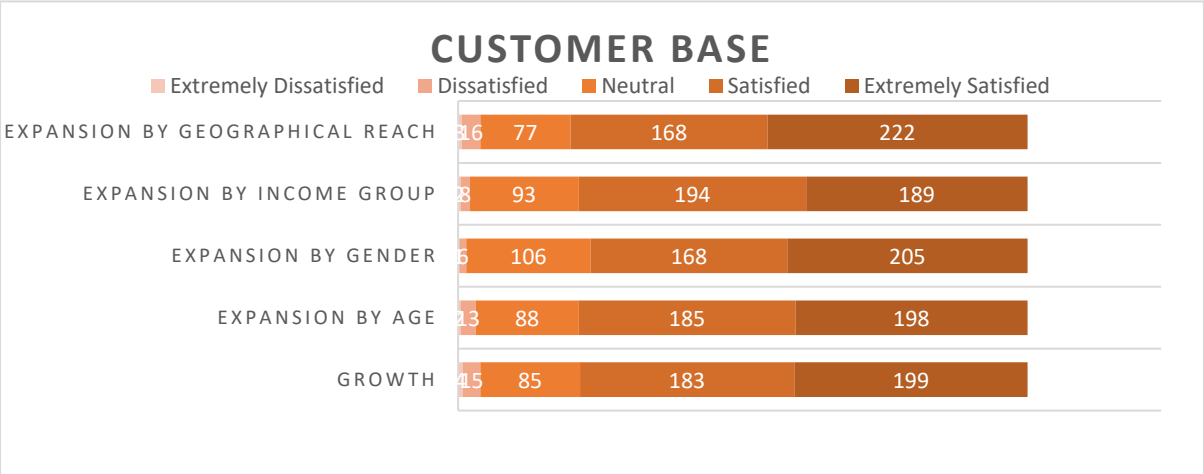
- under **customer satisfaction,** most WoMSMEs responded they are *very satisfied* with their customer satisfaction (52.67 percent); volume of good review/s received (57 percent); volume of referral/s received (52.26 percent); volume of bad review/s received (32.51 percent); and volume of complaint/s received (32.72 percent); and
- under **process enhancement,** most WoMSMEs responded they are *satisfied* with their work processes and operations (41.36 percent), and turnaround time (40.33 percent); and *very satisfied* with their size of human resource (34.36 percent), turnaround time (40.33 percent), and delivery period of products to their customers (43.21 percent).

Figure 19. Sales Growth



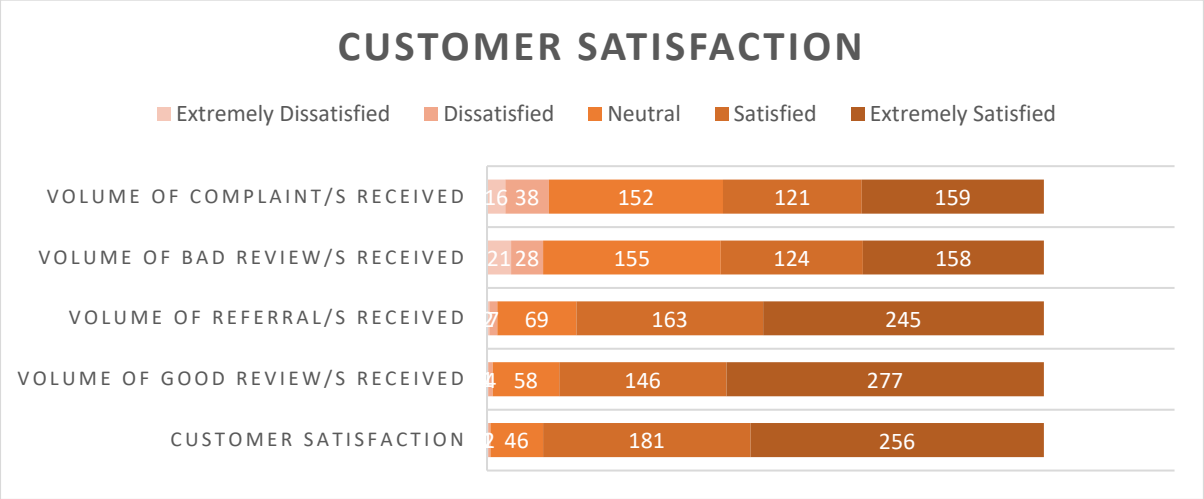
Source: survey conducted by the authors

Figure 20. Customer Base



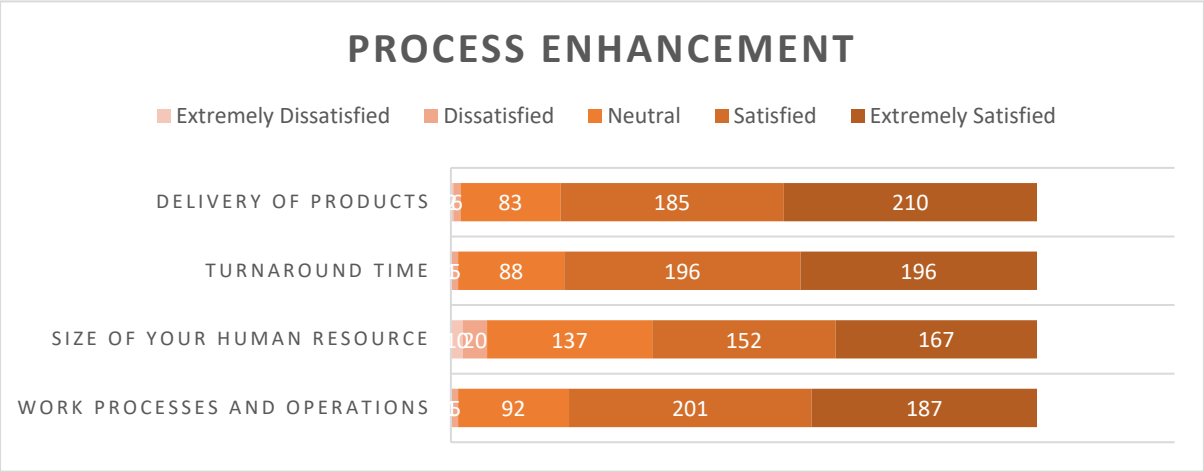
Source: survey conducted by the authors

Figure 21. Customer Satisfaction



Source: survey conducted by the authors

Figure 22. Process Enhancement



Source: survey conducted by the authors

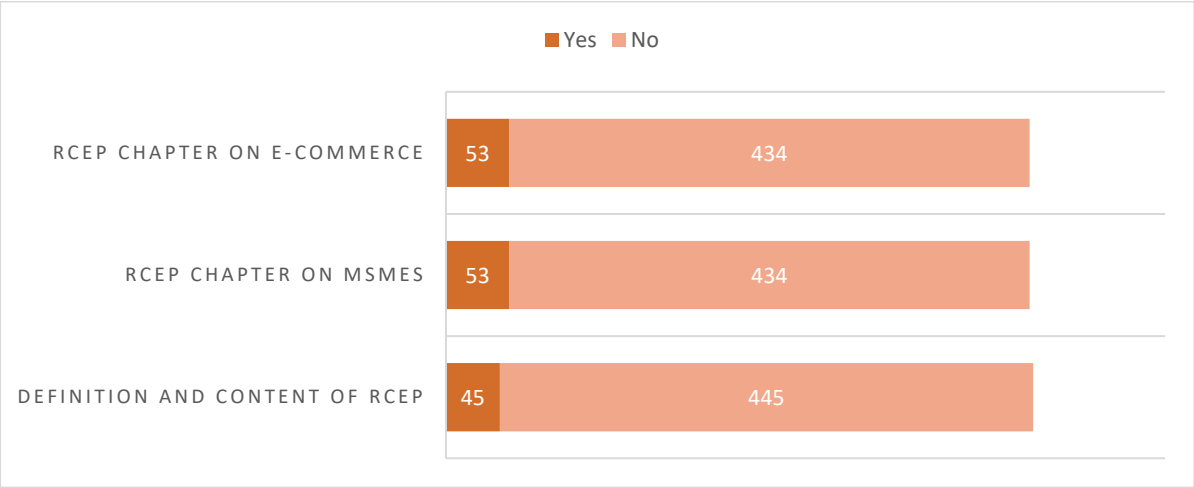
5.4. Awareness on RCEP, and Cross-border Transactions Experiences and Aspirations

RCEP takes into consideration changing and emerging trade realities, including the age of e-commerce, the potential of MSMEs, and the deepening regional value chain, and the complexity of market competition (ASEAN 2020). Chapters 12 and 14 of the RCEP recognize: (1) the importance of electronic commerce in fostering economic growth and opportunities in the regions; and (2) the contributions of MSMEs to economic growth, employment, and innovation, respectively. Together, these emerging trade areas enable businesses to take advantage of the increasing globalization and creation of new supply chain linkages.

Given these, the authors asked the WoMSMEs to gauge their awareness of RCEP and its chapters on MSMEs and E-Commerce; and whether they had engaged in or aspire to engage in cross-border e-commerce. Figure 23 suggests that majority of WoMSMEs were **not aware about RCEP** (90 percent) and its **chapters on MSMEs** (89.1 percent) **and E-Commerce** (89.1

percent) prior to this survey. Notably, the text of the RCEP agreement was only publicly available upon the conclusion of negotiations in November 2020, after eight years of confidential talks. Hence, this may explain the low level of awareness among WoMSMEs concerning RCEP and the cited chapters.

Figure 23. Awareness of WoMSMEs on RCEP and its Chapters

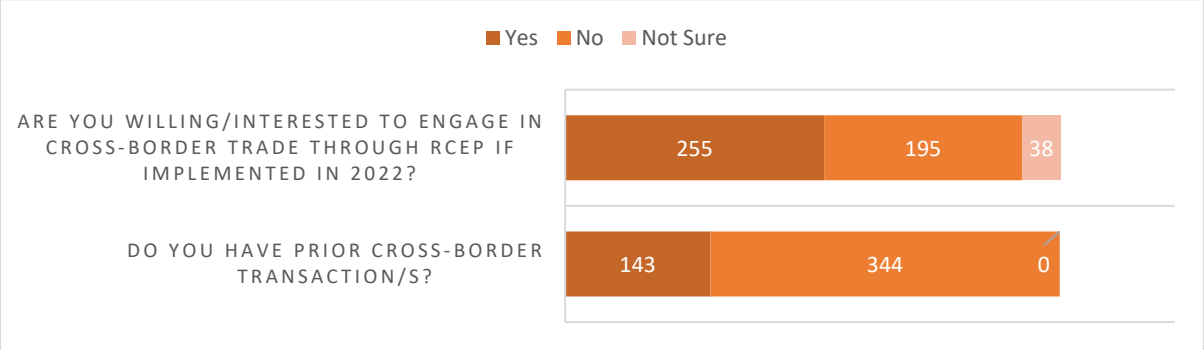


Source: survey conducted by the authors

Figure 24 highlights that while majority also **have not undertaken any cross-border transactions** (71 percent), it is affirming that majority of the WoMSMEs **are willing to or interested** (52.47 percent) to engage in cross-border trade through RCEP if implemented. The authors included brief descriptions of RCEP and its relevant chapters on the survey.

Moreover, since majority of them are open to cross-border e-commerce, the authors asked which RCEP countries would they be willing to engage with through exports/imports: 25 percent answered other ASEAN countries; 16 percent said South Korea; 14 percent selected Japan; 11 percent said China; 10 percent answered Australia; 7 percent said New Zealand; and 17 percent selected none of the above.

Figure 24. WoMSMEs and Cross-Border Transactions

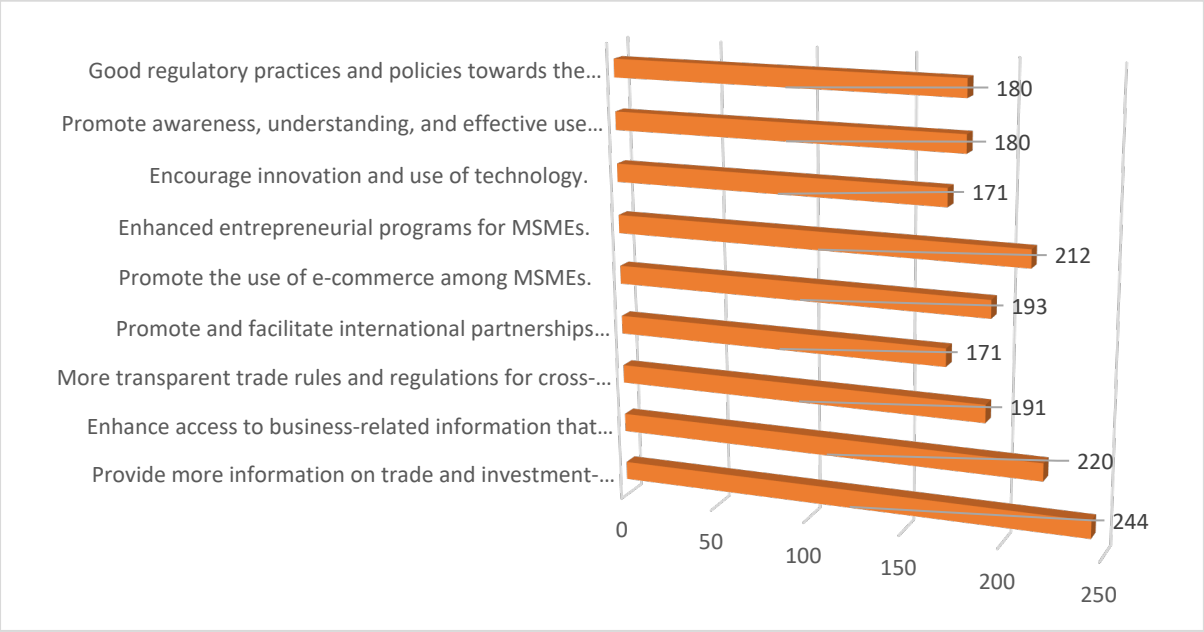


Source: survey conducted by the authors

Figure 25 shows the perceptions of WoMSMEs on the possible benefits of the MSME chapter of RCEP. A total of 50.21 percent of WoMSMEs were of the view that the MSME chapter

provision stating that *"the government will provide more information on trade and investment-related laws and regulations for export-oriented MSMEs"* would benefit them the most. 45.27 percent answered *"the government will enhance access to business-related information that may be useful to export-oriented MSMEs"* would benefit their business, and 43.62 answered *"enhanced entrepreneurial programs for MSMEs."*

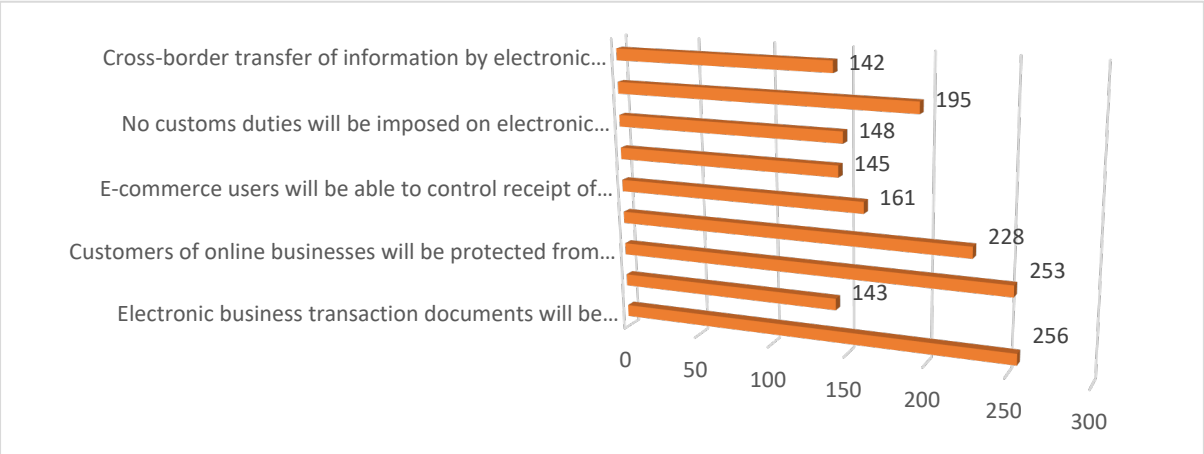
Figure 25. Perceptions on the Benefits of RCEP for MSMEs Chapter



Source: survey conducted by the authors

Figure 26 shows the perceptions of WoMSMEs on the advantages of engaging in cross-border trade through the RCEP chapter on e-commerce. 52.67 percent responded that *"electronic business transaction documents will be accepted in online cross-border transactions"* is an important advantage of RCEP. 52.06 percent answered *"customers of online businesses will be protected from fraudulent or misleading practices",* and 46.91 percent answered *"online personal information of users of e-commerce will be protected."*

Figure 26. Perceptions on the Benefits of RCEP for E-Commerce Cross-Border Trade



Source: survey conducted by the authors

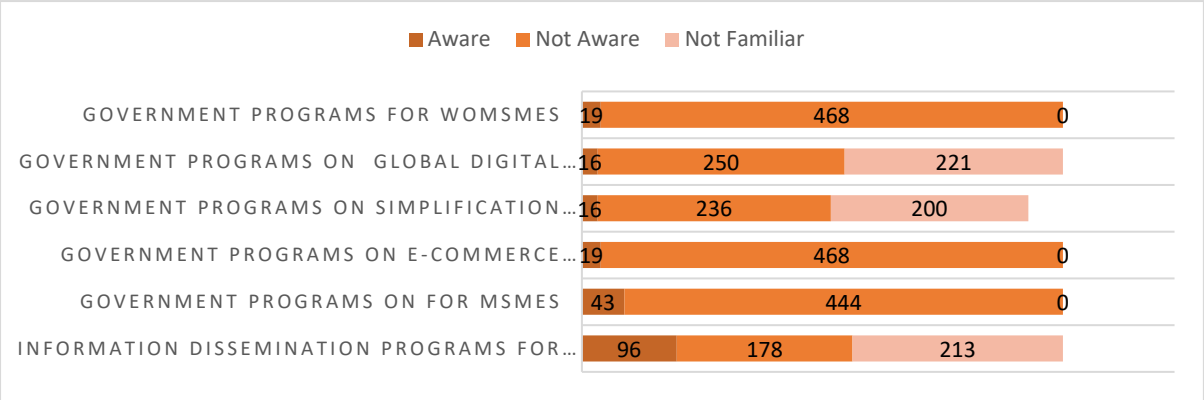
These results are promising. However, there is a need to further educate WoMSMEs on the possible benefits and disadvantages if the Philippines will ratify and implement RCEP. With this, the results on the general views of WoMSMEs on the government will be presented.

5.5. General Views on the Role of the Government to WoMSMEs

Lastly, the authors surveyed WoMSMEs on their general perceptions of the role of the government in their businesses.

Figure 27 shows WoMSMEs' lack of awareness on government programs. Majority of WoMSMEs are *not familiar* (43.42 percent) and *do not think* (36.63 percent) the government communicates its programs to the business sector. Furthermore, below are the results on the more specific questions. 91.15 percent answered that they do not know any government programs which help businesses with e-commerce adoption; 96.1 percent answered that they do not know any government programs to support women-led MSMEs and their expansion; 96.1 percent answered that they are not aware of any steps of the government to simplify and automate customs procedures; 51.65 percent answered that they are not aware of any government programs targeted towards WoMSMEs to help them access the global digital economy while 45.07 percent are not familiar; and 96.3 percent answered that they are not familiar with any government programs for WoMSMEs.

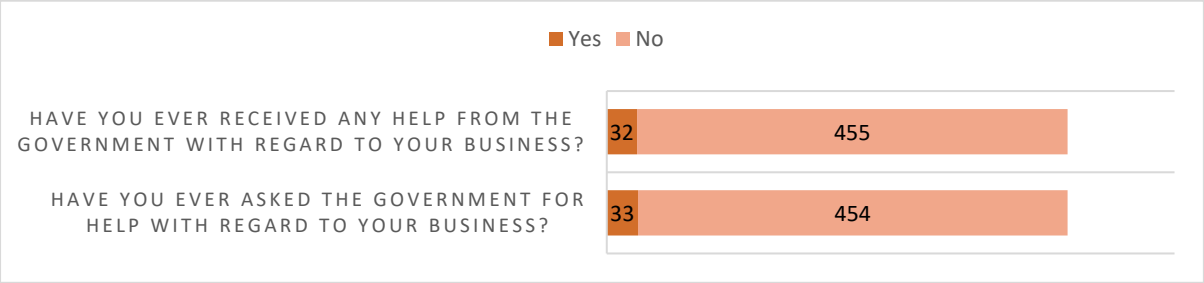
Figure 27. General Perceptions of WoMSMEs on the Role of Government



Source: survey conducted by the authors

Figure 28 shows that 93.21 percent of the WoMSMEs have never asked and never received any help from the government.

Figure 28. Government Assistance



Source: survey conducted by the authors

The robustness of the data gathered from this survey provides a wealth of information on the state of e-commerce adoption by WoMSMEs in Metro Manila, its impact on their performance, and implications for the government's policies and programs for WoMSMEs, including the forthcoming implementation of RCEP.

6. Conclusions, Policy Recommendations, and Summary

This portion synthesizes the key sections of the paper, outlines policy options and considerations for the Philippine government, and provides a summary of the study.

6.1. Conclusions

The Philippine government has undoubtedly championed the cause of internationalizing MSMEs both in the national agenda and in various international fora. Within APEC, it has recognized the promotion of a trading environment conducive to the development and participation of MSMEs. In ASEAN, the Philippines has called on Leaders to include MSMEs among the priority agenda.

At the domestic level, a handful of frameworks such as the PDP, MSME Development Plan, i3 Strategy, and PECR acknowledge the vital role of digital trade and e-commerce in fostering high-value added, competitive, and sustainable sectors and in generating employment for aspiring small-scale enterprises. Several laws such as the E-Commerce Act, Ease of Doing Business Act, National Payment Systems Act, Innovative Startup Law, and Data Privacy Act, among others, likewise portray a robust and responsive policy architecture encompassing MSMEs and e-commerce. Nevertheless, both the literature review and findings of the study underline two critical issues: **low e-commerce adoption among Philippine firms before the coronavirus disease (COVID-19) pandemic; and gender-based constraints faced by women-led MSMEs in e-commerce.**

Notably, the Philippine government is confronted with two external developments – COVID-19 pandemic and the signing of the RCEP agreement – that present both opportunities and risks to WoMSMEs. Data from the survey validate the observation that the **COVID-19 pandemic has accelerated e-commerce adoption among WoMSMEs.** Majority of surveyed WoMSMEs established their businesses in 2020 and 2021, and mostly on social media sites (Facebook, Instagram) and e-commerce platforms (Shopee, Lazada). These e-commerce adopters are fairly young (18-25 years old), have college degrees, and believe they have adequate ICT knowledge to run an e-commerce business. They also cited higher profit; ease in communication; growing popularity of e-commerce platforms; and wider customer reach as their motivations for e-commerce adoption.

In addition, the study finds that WoMSMEs are of the view that e-commerce adoption **has substantially enhanced their performance.** It has improved their businesses in terms of growing business/product popularity; more profit; and easier communication with clients. Moreover, the overall satisfaction of the WoMSMEs on their key-performance indicators are promising. Majority are **satisfied on their sales growth, and extremely satisfied on their customer base and satisfaction, process enhancement.**

Against the backdrop of the COVID-19 pandemic, the case for fast-tracking RCEP's full implementation in the region has grown stronger than ever. However, the results show that **almost all WoMSMEs in Metro Manila were not aware of RCEP and its chapters on**

MSMEs and E-commerce before they encountered the survey questionnaire. **It also revealed that 70 percent of respondents have never had any experience in cross-border trade (CBT).** Favorably, after reading the short descriptions of RCEP and its relevant chapters within the questionnaire, **WoMSMEs manifested strong interest to engage in cross-border trade under RCEP if implemented in 2022**.

Given this interest, WoMSMEs identified the following provisions under the MSME chapter as the most significant to their businesses: more information on trade and investment-related laws and regulations for export-oriented MSMEs; enhanced access to business-related information that may be useful to export-oriented MSMEs; and enhanced entrepreneurial programs for MSMEs. As regards the provisions under the E-commerce chapter, they identified the following as the most significant to them: acceptance of electronic business transaction documents in online cross-border transactions; protection of customers of online businesses from fraudulent or misleading practices; and protection of online personal information of users of e-commerce.

Furthermore, these WoMSMEs' preferred export/import markets within **RCEP are ASEAN countries, South Korea, and Japan**. This is likely due to the proximity of these countries to the Philippines and the types of products they are selling. As cited by multiple respondents who engage in CBT, the merchandise and cosmetics that they sell are imported from South Korea and Japan. Thus, more information dissemination on the process, benefits and assistance to concerning CBT may push WoMSMEs to capitalize on the preferences afforded by RCEP.

Regarding level of awareness, two interrelated findings have emerged from this study, **WoMSMEs generally lack awareness of the government programs on MSMEs and e-commerce, and most are not registered with DTI and Securities and Exchange Commission (SEC).** The latter is perhaps one of the reasons why they are not aware of any government programs which may benefit them. 51 percent do not have DTI registration, while 76 percent are not SEC-registered. Further, majority of WoMSMEs are not familiar with any government programs relating to them. Over 90 percent said that they do not know any government programs which help businesses adopt e-commerce nor those targeted towards WoMSMEs to help them access the global digital economy.

Furthermore, they cited that lack of education on the benefits and taxation, difficulty to contact the government agencies, overwhelming number of requirements, and the actual duration of application time and days to process the applications as some of the reasons for their apprehensions to register. They also express their desire for government to provide more capacity building and training for them, more user-friendly digital platforms where they can obtain information on the programs, and access to financial assistance.

Aidis et.al. (2020) estimates that 20 percent of all e-commerce will be comprised of cross-border activity by 2022. The authors share the optimism of DTI that RCEP will not only facilitate the recovery efforts in the Philippines but will also pave the way for the internationalization and deeper participation of MSMEs into global value chains. As this study has revealed, a high propensity for cross-border e-commerce—fostered by an enabling policy environment that supports e-commerce adoption and growth—will potentially heighten the participation in regional trade and the global value chain.

6.2. Policy Recommendations and Suggestions for Further Studies

For the consideration and review of concerned government agencies, the authors recommend the following policy options and considerations:

- **Disaggregate data on WoMSMEs. "**Gender-specific data in participation in cross-border e-commerce are still nascent and the collection of gender-disaggregated data is critical for targeting support to overcome the hurdles women-owned businesses face" (Aidis et al. 2020, p.11). This will help in identifying specific challenges and barriers to e-commerce adoption as well as possible policy interventions. By making available an accessible government-managed database, think-tanks, academe, and private organizations may play a vital role in undertaking future research on emerging issue-areas such as cybersecurity, data privacy, cross-border flows of data, and e-commerce and taxation.

- **Invest in further research focused on USAID and APEC's *Women-Owned Businesses in Cross-Border E-Commerce: A Diagnostic Toolkit.*** The authors partly used some aspects of this material. Moreover, as the Philippines is part of the APEC, this toolkit may be useful to consider especially to better survey the policy environment of the country for the CBT of WoMSMEs. The goal of this diagnostic toolkit is "to help the APEC community gain a better understanding of the challenges to competitiveness and growth for women-owned e-commerce businesses when trading within economies and across borders and assess their own support for these businesses" (Aidis et al. 2020, p.2). This survey may also be undertaken as a regional initiative to gauge the region's business climate and inform regional strategies to foster WoMSMEs competitiveness globally. Research using this toolkit may be further expanded to include intersectional analyses targeting the status, opportunities, and challenges faced by different subgroups of women entrepreneurs, including women with disabilities, women from indigenous groups, and so on.

- **Conduct a nationwide survey on WoMSMEs and their e-commerce adoption and propensity to engage in e-commerce CBT through RCEP**. Expanding the geographic scope to include other regions in the survey may effectively provide a better understanding of the experiences and impacts of e-commerce adoption on the business and performance of WoMSMEs. The survey may likewise include questions on factors to be considered to gauge the readiness of WoMSMEs in CBT through RCEP. The PEG published by DTI-EMB (2018) may serve as a reference document in formulating questions relating to registration and compliances, production capacity, financial soundness, manpower, legal arrangements, and expansion potential. This may substantially contribute to the formulation of future national development plans encompassing e-commerce and MSMEs and national strategies on advancing internationalization efforts through CBT participation via free trade agreements such as RCEP.

- **Raise the level of awareness among WoMSMEs on RCEP and relevant government programs.** This may be addressed through the inclusion of targeted information drives, awareness-raising activities, and capacity building programs for WoMSMEs in the implementation plans of development blueprints or strategies, RCEP, as well as other future free trade agreements. Emphasis may also be placed on RCEP-related rules and regulations, primarily Chapters 12 (Electronic Commerce) and 14 (Small and Medium Enterprises), which may support WoMSMEs. Chapter 12 contains provisions on paperless trading, electronic authentication and e-signature, location of computing facilities, cross-border transfer of information by electronic means, and online consumer and online personal

information protection, while Chapter 14 includes articles on information sharing and better market access and GVC participation by SMEs through collaboration among businesses. Critical would be the next administration's express recognition of WoMSMEs' significance in the Philippine Development Plan beyond 2022 through concrete action plans and frameworks. Concerned government agencies such as DTI and DICT may consider using social media platforms to disseminate relevant and simplified information concerning RCEP, as well as opportunities and accompanying risks, and develop an online information hub for MSMEs who wish to participate in CBT.

- **Strengthen government programs to promote e-commerce adoption among WoMSMEs, which may support their internationalization efforts**. Results show that the adoption of e-commerce has been hastened by the COVID-19 pandemic, and that women-led MSMEs perceive the former development as a boon to their business, especially in terms of sales growth, customer base, customer satisfaction, and process enhancement. E-commerce adopters are fairly young (18-25 years old), have college degrees, and have adequate ICT knowledge to run an e-commerce business. With regard to the anticipated entry-into-force of RCEP, the Interim RCEP Joint Committee may consider incorporating gender quotas within the logical framework for the Work Program of Chapter 15 (Economic and Technical Cooperation). This policy measure will ensure the targeted participation of WoMSMEs in awareness seminars, technical consultations, and other technical assistance activities. DTI, through the E-Commerce Promotion Council, may hence launch programs and initiatives seeking to promote higher uptake of e-commerce among the following cohorts: (1) below 18 years old and older than 25 years old; (2) individuals and women leaders in MSMEs with primary and secondary schooling; and (3) WoMSMEs with insufficient ICT skills. The role of the private sector will be paramount in realizing this undertaking. Further, the National Development Council and the Philippine Innovative Startup Fund may serve as financing mechanisms to catalyze investments in e-commerce innovation and to support the internationalization aspirations of WoMSMEs.

Box 4. Key Components of a User-friendly Government Website for WoMSME Exporters

According to the second framework the authors used for this study, the following are the key components of a user-friendly government website for WoMSMEs exporters:

- Critical information about key needs of small businesses highlighted clearly;
- Information regularly updated (bi-weekly or monthly);
- Links to relevant government agencies, export related certifications, and small business workshops and trainings;
- Success stories updated yearly;
- One or two larger images per page;
- Diversity of individuals shown in images in terms of different ages, ethnic and racial backgrounds, and gender;
- Separate section with information for e-commerce trade including clear explanation of e-commerce and digital trade issues related to e-payment services, various platform options, tax implications of selling online in global markets, and product specific tariff and customs information from major global markets presented clearly;
- Separate section on "How to export" which includes checklists or quizzes (such as Austrade's International Readiness Indicator or Canada's "Are You Ready to Export?" quiz);
- Clear information about options for shipping and logistics services; and
- Information about how to use customs brokers.

For the case of the Philippines, these key components may also be reflected to the official social media sites of the concerned agencies since the study results presented that WoMSMEs in the Philippines are avid social media users in e-commerce.

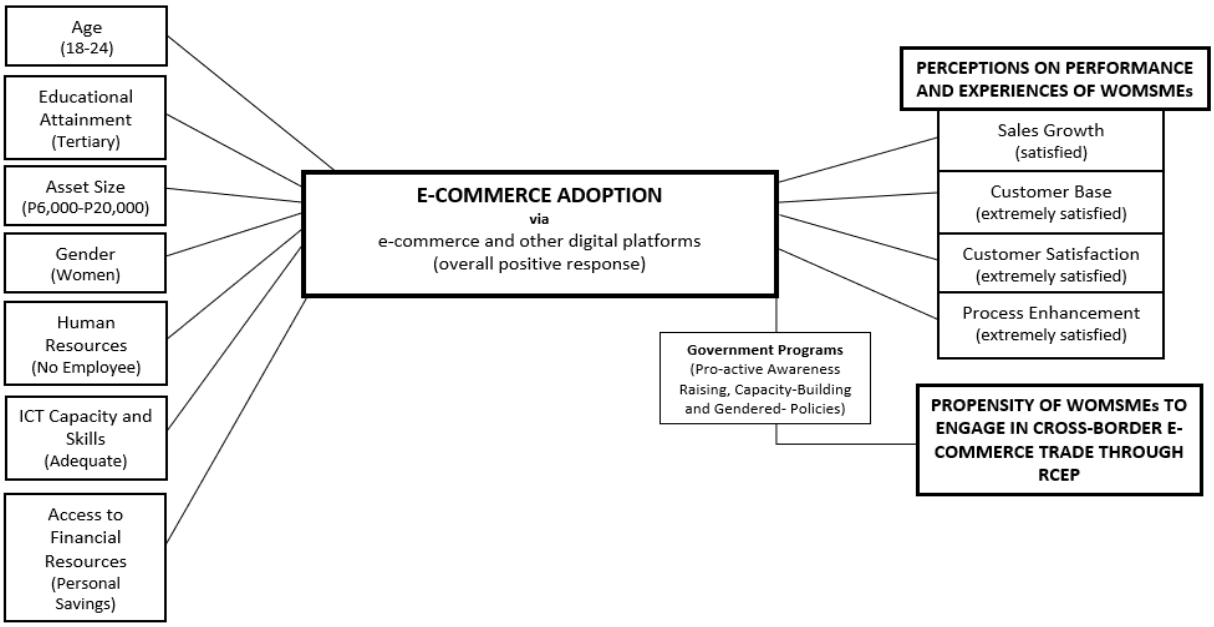
Source: Aidis et al. (2020, p.15)

6.3. Summary

RCEP, the mega-FTA, considered the largest free trade deal in the world is envisioned to boost the recovery efforts of its signatory countries as they grapple with the economic fallout of the COVID-19 pandemic. RCEP includes chapters dedicated to E-commerce (Chapter 12) and MSMEs (Chapter 14). As an *ex-ante* study for RCEP's effectivity early next year, this study surveyed a total of 488 WoMSMEs in Metro Manila on the impacts of e-commerce adoption on their performance; awareness and perceptions of government efforts towards their internationalization; and their propensity to engage in e-commerce CBT under RCEP.

WoMSMEs showed to benefit substantially from e-commerce and cross-border trade. However, certain constraints—inherent to MSMEs and to women—continue to hinder them from capitalizing on their gains. The implications for trade policy with specific regard to women and e-commerce are, thus, important given the growing female share in the MSME sector in the Philippines, and the crucial role they play in the Philippines' efforts to recover from the crisis through the RCEP.

Figure 29. Operational Framework of WoMSMEs Study



Source: collated by the authors

Most of the WoMSMEs participated on this study are fairly young (ages 18-25); have tertiary level educational attainment and adequate ICT skills; classified as *micro* with asset size between P6,000-P20,000 and have no employees; and who mostly tap their personal saving when needing financial aid for their businesses. Given these inputs, these WoMSMEs generally perceived to have positive effects on their e-commerce adoption.

Furthermore, these WoMSMEs are extremely satisfied on their performances in e-commerce adoption. However, government must strengthen its programs to support WoMSMEs' participation in CBT through RCEP. Ultimately, this study hopes to contribute to the Philippine ratification of RCEP and highlight the importance of keeping track of this sector.

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Annex: Women-led Micro, Small, and Medium Enterprises (WoMSMEs) in Metro Manila Using E-Commerce Questionnaire

Are you a woman entrepreneur running an online business? If yes, we kindly ask for your kind cooperation to answer our survey questionnaire for our study entitled "E-Commerce Adoption and its Impact on the Performance of Women-led MSMEs in Metro Manila: An Ex-Ante Study for the Regional Comprehensive Economic Partnership (RCEP) Agreement".

Our study aims to understand women-led micro, small and medium enterprises' (WoMSMEs) motivations for electronic commerce adoption, aspirations for cross-border transactions/expansions, and perceptions of government efforts and policies supporting them. We further seek to generate policy recommendations which will foster the potentials of WoMSMEs for recovery and expansion amid the pandemic through RCEP.

It will take you approximately 15-20 minutes to complete the survey. As an incentive for participating, 30 respondents will be given P100.00 each, 15 will be given P200.00 each, 4 will be given P500.00 each, and 1 will be given P2,000 (via GCash). We will get in touch with you for the zoom link of the virtual raffle on 12 October 2021 (Thursday) so please answer this questionnaire before then.

Thank you so much and we wish your business prosperity.

Best regards,

Jill Bacasmas, Philippine Competition Commission
Jean Carlos, Philippine Institute for Development Studies
Jovito Katigbak, Foreign Service Institute

Isa ka bang babae na nagpapatakbo ng isang online na negosyo? Kung oo, hinihiling namin ang iyong kooperasyon upang sagutin ang aming survey questionnaire para sa aming pag-aaral na pinamagatang "E-Commerce Adoption at ang Epekto neto sa mga Maliliit na Negosyo ng mga Kababaihan sa Metro Manila: Isang Ex-Ante Study para sa Regional Comprehensive Economic Partnership (RCEP) ".

Nilalayon namin na maunawaan ang mga pagganyak WoMSMEs para sa pag-aampon ng elektronikong komersyo, mga hangarin para sa mga transaksyong cross-border / pagpapalawak, at pananaw sa mga pagsisikap at patakaran ng gobyerno na sumusuporta sa kanila. Lalo naming hinahangad na makabuo ng mga rekomendasyon sa patakaran na magsusulong sa mga potensyal ng WoMSMEs para sa paggaling at pagpapalawak sa gitna ng pandemya sa pamamagitan ng RCEP.

Aabutin ka ng humigit-kumulang 15-20 minuto upang makumpleto ang survey. Bilang insentibo para sa paglahok, 30 na respondente ang bibigyan ng P100.00 bawat isa, 15 ang bibigyan ng P200.00 bawat isa, 4 ang bibigyan ng P500.00 bawat isa, at ang 1 ay bibigyan ng P2,000 (sa pamamagitan ng GCash). Makikipag-ugnay kami sa iyo para sa link ng zoom ng virtual raffle sa 12 Oktubre 2021 (Huwebes) kaya't mangyaring sagutin ang talatanungan na ito bago matapos.

Maraming salamat at nais namin ang iyong kasaganaan sa negosyo.

* Required

Skip to question 1Skip to question 1

Confidentiality and Use of Data

During this survey, we will ask you to provide some personal data (optional) which may directly or indirectly identify you as an individual or your business. Rest assured that the information you will be providing will be kept strictly confidential and anonymous and will only be used for this research.

With this, we would like you to express your consent for the authors, Ms. Jill Bacasmas, Ms. Jean Clarisse Carlos, and Mr. Jovito Katigbak, to collect, record, organize, update or modify, retrieve, consult, use, consolidate, block, erase or destruct the data you would be providing.

We also like to inform you that you have the right to be informed, object to processing, access and rectify, suspend or withdraw your data, and be indemnified in case of damages pursuant to the provisions of the Republic Act No. 10173 of the Philippines, Data Privacy Act of 2012 and its corresponding Implementing Rules and Regulations.

By signing this form, you confirm your voluntary participation in this research and give the authors the explicit consent to collect and process your data, and personal and business information. And that you understand that you can withdraw from this research at any time:

Sa survey na ito, hihilingin namin sa iyo na magbigay ng ilang personal na data (opsyonal) na maaaring direkta o hindi direktang kilalanin ka bilang isang indibidwal o ang iyong negosyo. Makatiyak ka na ang impormasyong ibibigay mo ay mapanatiling confidential at gagamitin lamang para sa pananaliksik na ito.

Sa pamamagitan nito, nais naming kunin ang iyong pahintulot para sa mga mananaliksik na sina Ms. Jill Bacasmas, Ms. Jean Clarisse Carlos, at Mr. Jovito Katigbak, upang mangolekta, magtala, magayos, mag-update o magbago, kunin, kumunsulta, gamitin, pagsamahin , harangan, burahin o sirain ang data na ibibigay mo.

Nais din naming ipagbigay-alam sa iyo na may karapatan kang ipagbigay-alam, tumutol sa pagproseso, ma-access at maitama, suspindihin o bawiin ang iyong data, at mabigyan ng bayad sa kaso ng mga pinsala na alinsunod sa mga probisyon ng Batas Republika Blg. 10173 ng Pilipinas sa Pagkapribado ng Data ng 2012 at ang mga kaukulang Pagpapatupad ng Mga Batas at Regulasyon.

Sa pamamagitan ng pag-sign sa form na ito, kinukumpirma mo ang iyong kusang paglahok sa pananaliksik na ito at binibigyan ang mga mananaliksik ng tahasang pahintulot na kolektahin at iproseso ang iyong data, at personal at impormasyon ng negosyo at naiintindihan mo na maaari kang umalis mula sa pananaliksik na ito sa anumang oras.

1. Name: Last, First, Middle Initial *

Profile ng may-ari ng negosyo

Business and Owner and/or Manager Profile

2. Business name (Pangalan ng negosyo):

3. Name of business owner/manager (Pangalan ng nagmamay-ari o nagpapatakbo ng negosyo):

4. Sex (Kasarian) Please proceed with the survey only if your response is "Female" (Magpatuloy lamang sa survey kung Babae ang iyong sagot).

* *Mark only one oval.*

- Female (Babae)
- Male (Lalaki)

5. What is your role in the business? Select the most applicable. (Ano ang papel mo sa negosyo? Piliin ang pinakaangkop). * *Mark only one oval.*

- I own or co-own the business. (Ako ang nagmamay-ari o kasamang nagmamay-ari ng negosyo.)
- I make financial decisions for the business. (Gumagawa ako ng mga desisyong pinansyal para sa negosyo.)
- I make operational decisions for the business. (Gumagawa ako ng mga desisyon sa pagpapatakbo ng negosyo.)
- None of the above (Wala sa nabanggit)

6. Age (Edad) *

Check all that apply.

- [ ] Younger than 18
- [ ] 18-25
- [ ] 26-35
- [ ] 36-45
- [ ] 46-55
- [ ] 56-65
- [ ] 65 and up

Other: [ ] _____

7. Educational attainment (Natapos na pag-aaral) *

Mark only one oval.

- ( ) Primary (Paaralang Elementarya)
- ( ) Secondary (Paaralang Sekundarya)
- ( ) Vocational (Bokasyonal na Edukasyon at Pagsasanay)
- ( ) Tertiary (Kolehiyo)
- ( ) Post-Baccalaureate Degree/s (Abogasya, Masteral, Doktoral)

8. Contact details (Optional)

_____

Impormasyon tungkol sa iyong negosyo

9. Date of business establishment (Petsa ng pagkakatatag ng negosyo) *

_____

Example: January 7, 2019

10. Do you use e-commerce for your business? (Ikaw ba ay gumagamit ng e-commerce para sa iyong negosyo?) * *Mark only one oval.*

- Yes, I purchase goods/services for my business via the internet. (Oo, bumibili ako ng mga produkto / serbisyo para sa aking negosyo gamit ang internet.)
- Yes, I receive orders for goods/services for my business via the internet. (Oo, tumatanggap ako ng mga order ng produkto / serbisyo para sa aking negosyo gamit ang internet.)
- No, none of the above. (Hindi, wala sa mga nabanggit.)

11. Which of the following electronic systems or e-commerce platforms do you use (Anong online o e-commerce platform ang iyong ginagamit)? Select all that apply (Piliin ang lahat ng angkop). *

Check all that apply.

- [ ] Lazada
- [ ] Shopee
- [ ] Instagram
- [ ] Facebook Marketplace
- [ ] Carousell
- [ ] Grabfood
- [ ] Foodpanda
- [ ] Alibaba
- [ ] Own Website
- [ ] Other messaging apps (Viber, WhatsApp, Line, Telegram)

Other: [ ] _____

Business information

Impormasyon tungkol sa iyong negosyo

12. Estimated business asset worth (Tinantyang halaga ng kabuuang negosyo) *

Mark only one oval.

- less than P5,000
- P6,000 - P20,000
- P21,000 - P50,000
- P51,000 - P100,000
- P100,001 - P500,000
- P500,001 - P1,000,000
- P1,000,001 - P3,000,000
- P3,000,001 - P10,000,000
- P10,000,001 and up
- Other: _____

13. Average or estimated monthly (net) income (Pangkaraniwang kita kada buwan) *

_____

14. City/Municipality in Metro Manila where your e-commerce business is based (Lungsod sa
Metro Manila kung saan nakabase ang iyong e-commerce business) *

Mark only one oval.

- Caloocan
- Las Piñas
- Makati
- Malabon
- Mandaluyong
- Manila
- Marikina
- Muntinlupa
- Navotas
- Parañaque
- Pasay
- Pasig
- Quezon City
- San Juan
- Taguig
- Valenzuela
- Pateros

15. Do you have a physical store (Mayroon ka bang pisikal na tindahan)? If you used to have a physical store but already closed, kindly choose Other and indicate the date of closure and reason (Kung ikaw ay nagkaroon ngunit nagsara na, piliin ang Other at ilista ang petsa at dahilan ng pagkakasara). * *Mark only one oval.*

- Yes
- No
- Other: _____

16. If answer to previous question is Yes and Other, please indicate location (City/Municipality and Province) (Kung mayroon kang pisikal na tindahan, ilista ang lokasyon nito).

17. If no, do you aspire to have a physical store (Kung ikaw ay walang piskal na tindahan, nais mo bang magkaroon nito)? * *Mark only one oval.*

- Yes
- No

18. With whom do you usually transact business? (Kanino kayo madalas nakikipagnegosyo?) *

Check all that apply.

- Consumer (Konsyumer)
- Other businesses (Ibang negosyo)
- Government (Gobyerno)

Other:

19. Products/Services (Produkto o serbisyong ibinebenta) (example: food, clothing, travel agency, jewelry, salon, and etc.) *

20. Is your business Department of Trade and Industry (DTI)-certified (Mayroon bang DTI certification ang iyong negosyo)? * *Mark only one oval.*

- Yes
- No
- I don't know
- Currently processing application
- Other:

21. Is your business registered at the Securities and Exchange Commission (SEC) (Nakarehistro ba ang iyong negosyo sa SEC)? * *Mark only one oval.*

- Yes
- No
- I don't know
- Currently processing application Other: _____

Paggamit ng e-commerce sa negosyo

Motivation for e-Commerce Adoption

Dahilan sa paggamit ng e-commerce

22. What were your motivations for conducting business through e-commerce platforms (Ano ang iyong dahilan sa paggamit ng e-commerce platforms para sa iyonh negosyo)? Select all that apply (Piliin ang lahat ng angkop) *

Check all that apply.

- [ ] The pandemic
- [ ] For higher income/profit
- [ ] Growing popularity of the e-commerce platforms
- [ ] Reduce operational costs (like paying rent and other bills)
- [ ] Reduce marketing costs (like banners, billboards, tarpaulin, etc)
- [ ] Human resource (like improving the state of the employees, employees reduction/retention, etc.)
- [ ] Wider/extended costumer reach
- [ ] Improve the speed of processing of orders and transactions
- [ ] Easier communication with the clients
- [ ] Improve the business image to wider consumer Other: _____

23. What is your biggest challenge when it comes to e-commerce adoption (Ano ang pangunahing hamon sa paggamit ng e-commerce platforms)? *

_____

Human Resource
Yamang tao

24. How many staff/employees do you have (Gaano karami ang bilang ng iyong empleyado)? *

Mark only one oval.

- None
- 1-5
- 6-10
- 11-20
- 21-30
- 31-40
- 41-50
- 51-100
- 101-200
- 200 and up
- Other:

25. Do you have enough personnel/workers to operate your business (Mayroon ka bang sapat na empleyado upang patakabuhin ng maayos ang iyong negosyo)? * *Mark only one oval.*

- Yes
- No
- Not familiar
- Other:

26. What is your biggest challenge when it comes to human resources (Ano ang pangunahing hamon ukol sa yamang-tao o human resources)? *

Mode of Payments
Paraan ng pagbabayad

27. What mode of payment do you frequently use (Anong paraan ng pagbabayad ang madalas mong gamitin)? If you answered Other, kindly specify what mode of payment (Kung ang iyong sagot Other, ilista ang paraan ng pagbabayad) * *Mark only one oval.*

- Cash on Delivery
- Electronic Payment (e.g, GCash, Bank transfer, PayMaya,
- etc.) Other:

28. If you answered Electronic Payment, kindly list the top three (3) most used application (Kung ang iyong sagot ay Electronic Payment, ilista ang tatlong pangunahing application na ginagamit)

Access to Financial Resources

Kaalaman at kakayahanan sa pagkuha ng tulong pinansyal

29. In the duration of your e-commerce adoption, have you ever been in need of financial aid? If yes, where do you consider getting the assistance from? (Kinailangan o kinakailangan mo ba ng tulong pampinansyal sa iyong negosyo online? Kung oo, kanino mo naisip humingi ng tulong) *

Check all that apply.

- ☐ Government loan/assistance
- ☐ Bank
- ☐ Family
- ☐ Friends
- ☐ Personal Savings
- ☐ Microfinance
- ☐ Lending
- ☐ Mobile Loan Application

Other: ☐ _____

30. Where do you get the financial aid succesfully? (Kanino ka nakahiram ng pera pangtulong sa negosyo?) *

Check all that apply.

- ☐ Government loan/assistance
- ☐ Bank
- ☐ Family
- ☐ Friends
- ☐ Personal Savings
- ☐ Microfinance
- ☐ Lending
- ☐ Mobile Loan Application

Other: ☐ _____

31. Do you think the government gives enough information for MSMEs on financial aids, loans, e-banking and e-payment assistance? (Sa iyong pananaw, ang gobyerno ba ay

nagbibigay sapat kaalaman para sa maliliit na negosyo kung saan makakuha ng tulong pampinansyal, loans, online banking at online payment?) * *Mark only one oval.*

- Yes
- No
- Not familiar

32. What is your biggest challenge when it comes to finance (Ano ang pangunahing pampinansynal na hamon ng iyong negosyo)? *

_____

Information and Communications Technology (ICT)

Kaalaman at kakayahan sa paggamit ng teknolohiya

Information and Communications Technology (ICT)
Kaalaman at kakayahan sa paggamit ng teknolohiya

33. Other than the e-commerce platforms, what other applications do you use in your business transactions? (Bukod sa e-commerce platforms, anong application ang iyong ginagamit para sa transaksyong pang-negosyo) *

Check all that apply.

- [ ] Videoconferencing (zoom, skype, etc)
- [ ] Financial Technology (mobile/online banking, gcash, mobile loans, money transfer, etc.)
- [ ] Messaging (facebook messenger, instagram, viber, etc)
- [ ] Couriers (lalamove, grab delivery, toktok, etc)
- [ ] Other Social Media Accounts (twitter, facebook, instagram, tiktok, etc) Other: _____

34. Do you have a stable internet connection for online business transactions (Mayroon ka bang stable na internet connection para sa mga transaksyong pang-negosyo)? * *Mark only one oval.*

- Yes
- No

35. What kind of internet connection do you have (Anong uri ng internet connection ang iyong gamit)? *

Check all that apply.

- [ ] Mobile data (5G, 4G)
- [ ] Mobile data (3G, 2G)
- [ ] Home DSL (LAN and/or WiFi)
- [ ] Fiber
- [ ] Dial-up
- [ ] Pocket/Mobile Wifi

Other: [ ] _____

36. What type of device/s do you use in your online transactions (Anong uri ng device ang iyong gamit sa mga transaksyong pang-negosyo)? *

Check all that apply.

- [ ] Desktop
- [ ] Laptop
- [ ] Cellphone
- [ ] Tablet

Other: [ ] _____

37. How many devices do you use for your business (Gaano karaming device ang iyong gamit para sa negsoyo)? * *Mark only one oval.*

- ( ) 1
- ( ) 2
- ( ) 3
- ( ) 4
- ( ) 5
- ( ) More than 5

38. Is/Are your staff also familiar with the use of ICT (e.g., mobile devices, e-mail, internet) (Pamilyar ba ang iyong mga empleyado sa paggamit ng IC tulad ng mobile devices, email, at internet)? * *Mark only one oval.*

- Yes
- No
- Needs training
- N/A

39. Do you have any online security issues? If yes, what are these? (Meron ka bang naranasan o problemang nakaharap sa internet?) *

Check all that apply.

- [ ] Copying of personal data information (Data Privacy)
- [ ] Bullying, death threats, and other threats
- [ ] Fake accounts and bogus buyers
- [ ] Copying/using your advertisment photos
- [ ] Using your identity falsely
- [ ] Online fraud
- [ ] Hacking of accounts
- [ ] Price scraping by competitors
- [ ] e-Skimming (e-banking accounts)
- [ ] Using your account/data to send malicious messages or/and post

Other: [ ] _____

40. Do you feel safe in using online platforms for your business transactions? (Ikaw ba ay panatag na gumamit ng online applications para sa iyong negosyo?) *Mark only one oval.*

	1	2	3	4	5	
Very Unsafe						Very Safe

41. What is your biggest challenge when it comes to ICT (Ano ang pangunahing hamon sa paggamit ng ICT)? *

Online Business Marketing

42. How do you advertise your products online (Paano mo inaanunsiyo ang iyong mga produkto sa internet)? *

Check all that apply.

- [ ] Public Posts
- [ ] Personal Message
- [ ] Paid Advertising
- [ ] Online Boosting
- [ ] Commercials

Other: [ ] _____

43. What is the most important lesson in online advertising (Ano ang pinakaimportanteng natutunan mo tungkol sa pag-aadvertise ng produkto sa internet)? *

Gender-related Issues on E-commerce Platforms

Mga isyung may kaugnayan sa kasarian ukol sa paggamit ng e-commerce platforms

44. Do you experience gender-based discrimination in e-commerce platform/s (Ikaw ba ay nakakaranas ng diskriminasyon batay sa iyong kasarian sa paggamit ng e-commerce platforms)? *

Mark only one oval.

- ( ) Yes
- ( ) No

45. If yes, please specify (Kung Yes ang sagot, tukuyin ang iyong karanasan)

46. Do you experience gender-based harassment in e-commerce platform/s (Ikaw ba ay nakakaranas ng sexual harassment sa paggamit ng e-commerce platforms)? * *Mark only one oval.*

- Yes
- No

47. If yes, please specify (Kung Yes ang sagot, tukuyin ang karanasan)

48. Do you experience gender-based cyberbullying in e-commerce platform/s (Ikaw ba ay nakakaranas ng pang-aapi sa paggamit ng e-commerce platform batay sa iyong kasarian)? *

Mark only one oval.

- Yes
- No

49. If yes, please specify (Kung Yes ang sagot, tukuyin ang karanasan)

Perceptions on the Impacts of E-commerce Adoption To Your Business

This section explores the impacts of e-commerce adoption on the performance of women-owned and/or managed micro, small, and medium-sized enterprises in Metro Manila.

In responding to the questions, participants are asked to choose from the following:

1 - Extremely Dissatisfied
2 - Dissatisfied
3 - Neutral
4 - Satisfied
5 - Extremely Satisfied

50. What is your biggest gain when it comes to e-commerce adoption (Ano ang pinakamalaking pakinabang ng paggamit ng e-commerce)? Select all that apply (Piliin ang lahat ng angkop) *

Check all that apply.

- [ ] More profit
- [ ] Growing business/product popularity
- [ ] Reduced operational costs (like not paying rent and other bills)
- [ ] Reduced marketing costs (like banners, billboards, tarpaulin, etc)
- [ ] Human resource (like improving the state of the employees safety, employees reduction/retention, etc.)
- [ ] Wider/extended costumer reach
- [ ] Improve the speed of processing of orders and transactions
- [ ] Easier communication with the clients
- [ ] Improve the business image to wider consumer
- [ ] Other: _____

Sales Growth

Paglago ng benta

51. How satisfied or dissatisfied are you with sales growth because of e-commerce adoption (Gaano ka katonento sa paglago ng benta dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

52. How satisfied or dissatisfied are you with the average size of your transactions because of e-commerce adoption (Gaano ka kakontento sa karaniwang laki ng mga transakyon dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

1 2 3 4 5

Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

53. How satisfied or dissatisfied are you with the frequency of transactions per customer because of e-commerce adoption (Gaano ka kakontento sa dalas ng transaksyon kada kostumer dahil sa paggamit ng e-commerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

54. How satisfied or dissatisfied are you with the current prices of your products because of e-commerce adoption (Gaano ka kakontento sa presyo ng iyong mga produkto dahil sa paggamit ng e-commerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

Customer Base

55. How satisfied or dissatisfied are you with the growth of your customer base because of e-commerce adoption (Gaano ka kakontento sa paglago ng iyong mga kustomer dahil sa paggamit ng e-commerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

56. How satisfied or dissatisfied are you with the expansion of age group of your customer base because of e-commerce adoption (Gaano ka kakontento sa paglawak ng karaniwang edad ng iyong mga kostumer dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

57. How satisfied or dissatisfied are you with the expansion of gender types of your customer base because of e-commerce adoption (Gaano ka kakontento sa paglawak ng uri ng kasarian ng iyong mga kostumer dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

58. How satisfied or dissatisfied are you with the expansion of the income group of your customer base because of e-commerce adoption (Gaano ka kakontento sa paglawak ng saklaw na pangkaraniwang kita ng iyong mga kostumer dahil sa paggamit ng ecommerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

59. How satisfied or dissatisfied are you with the expansion of the geographical reach of your business because of e-commerce adoption (Gaano ka kakontento sa paglawak ng

mga sakop na lugar ng iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

Customer Satisfaction

60. How satisfied or dissatisfied are you with customer satisfaction because of e-commerce adoption (Gaano ka kakontento sa customer satisfaction dahil sa paggamit ng ecommerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

61. How satisfied or dissatisfied are you with the volume of good review/s received because of e-commerce adoption (Gaano ka kakontento sa bilang ng mga magandang reviews sa iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

62. How satisfied or dissatisfied are you with the volume of referral/s received because of ecommerce adoption (Gaano ka kakontento sa bilang ng mga referrals sa iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

1 2 3 4 5

Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

63. How satisfied or dissatisfied are you with the volume of bad review/s received because of e-commerce adoption (Gaano ka kakontento sa bilang ng mga di kanais-nais na reviews sa iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

64. How satisfied or dissatisfied are you with the volume of complaint/s received because of e-commerce adoption (Gaano ka kakontento sa bilang ng mga reklamo sa iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

Process Enhancement
Pagpapaunlad ng mga proseso sa negosyo

65. How satisfied or dissatisfied are you with the work processes and operations because of e-commerce adoption (Gaano ka kakontento sa mga gawaing trabaho at operasyon ng iyong negosyo dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

66. How satisfied or dissatisfied are you with the size of your human resource/personnel because of e-commerce adoption (Gaano ka kakontento sa laki ng iyong tauhan dahil sa paggamit ng e-commerce)? *

Mark only one oval.

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

67. How satisfied or dissatisfied are you with your turnaround time because of e-commerce adoption (Gaano ka kakontento sa bilis ng pagkompleto ng mga gawaing-trabaho at ng pagtugon sa mga request dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied	◯	◯	◯	◯	◯	Extremely Satisfied

68. How satisfied or dissatisfied are you with the delivery period of product/s from your warehouse to the customer's address because of e-commerce adoption (Gaano ka kakontento sa bilis ng pagpapadala ng produkto mula sa iyong warehouse patungo sa address ng kostumer dahil sa paggamit ng e-commerce)? * *Mark only one oval.*

	1	2	3	4	5	
Extremely Dissatisfied						Extremely Satisfied

The Regional Comprehensive Economic Partnership (RCEP), the world's largest free trade agreement, was signed by 14 countries in the Asia-Pacific (ASEAN countries, and Australia, China, Japan, Korea and New Zealand) in the hopes to help the region's economy amid the coronavirus crisis.

Possibility of Two of the objectives of RCEP is to pave the way for the internationalization and deeperparticipation of micro, small, and medium enterprises (MSMEs) into Global Value Chains,

Business and support the adoption of e-Commerce.

Expansion Outside the Philippines through RCEP

For example, Philippine businesses can source raw materials from China, and export the finished product to Japan, South Korea, Australia or New Zealand with very low transaction costs. There would also be only one set of simplified rules in trade will reduceadministrative time transactions.

Furthermore, RCEP aims to help MSMEs overcome obstacles in using electronic commerce by encouraging the development of practices that enhance consumer confidence, and targeting research, training, capacity building and technical assistance for the business owners, managers, and staff, among others.

69. Prior to this survey, were you aware of RCEP (Pamilyar ka ba sa RCEP bago mabasa ang survey na ito)? *

Check all that apply.

Yes ☐
No ☐

70. Do you have prior cross-border transaction/s (Ikaw ba ay naging kalahok sa mga transaksyong pang-labas? *

Mark only one oval.

◯ Yes
◯ No

71. If yes, kindly select what kind (Kung Yes, piliin ang uri ng transaksyon) Select all that apply (Piliin ang lahat ng angkop)

Check all that apply.

☐ I order my supplies overseas
☐ I have clients overseas
☐ I use international e-commerce platforms
☐ I ship my products overseas
☐ I use international money transfers
Other: ☐ _____

72. If yes, what is your biggest challenge in engaging in cross-border transactions (Kung Yes ang sagot, ano ang pangunahing hamon sa pakikilahok sa mga transaksyong umaabot sa labas ng Pilipinas)?

73. Prior to this survey, are you aware of the objectives of RCEP with regard to micro, small, and medium-sized enterprises (MSMEs) (Pamiyar ka ba sa mga adhikain ng RCEP patungkol sa mga MSMEs bago basahin ang survey na ito)? * *Mark only one oval.*

Yes

No

74. In your view, what would be the most significant benefit of RCEP for MSMSEs (Batay sa iyong pananaw, ano ang pinakaimportanteng benepisyo ng RCEP para sa mga MSMEs)? Select all that apply (Piliin ang lahat ng angkop)

Check all that apply.

- [ ] The government will provide more information on trade and investment-related laws and regulations for export-oriented MSMEs.
- [ ] The government will enhance access to business-related information that may be useful to export-oriented MSMEs.
- [ ] More transparent trade rules and regulations for cross-border transactions.
- [ ] The government will promote and facilitate international partnerships among businesses.
- [ ] The government will promote the use of e-commerce among MSMEs.
- [ ] Enhanced entrepreneurial programs for MSMEs.
- [ ] The government will encourage innovation and use of technology.
- [ ] The government will promote awareness, understanding, and effective use of intellectual property systems.
- [ ] Good regulatory practices and policies towards the development of MSMEs.

75. Prior to this survey, are you aware of the objectives of RCEP with regard to E-Commerce (Pamilyar ka ba sa mga adhikain ng RCEP patungkol sa e-commerce bago basahin ang survey na ito)? *

Mark only one oval.

- Yes
- No

76. In your view, what would be the most significant advantage in engaging in e-commerce cross-border trade under RCEP (Batay sa iyong pananaw, ano ang pinakaimportanteng kapakinabangan ng paggamit ng e-commerce upang makilahok sa transaksyong panglabas, sa pamamagitan ng RCEP)? Select all that apply (Piliin ang lahat ng angkop)

Check all that apply.

- [ ] Electronic business transaction documents will be accepted in online cross-border transactions.
- [ ] Electronic signatures be accepted in online cross-border transactions.
- [ ] Customers of online businesses will be protected from fraudulent or misleading practices.
- [ ] Online personal information of users of e-commerce will be protected.
- [ ] E-commerce users will be able to control receipt of unsolicited electronic messages.
- [ ] Unnecessary regulatory burden on electronic transactions of e-commerce users will be reduced.
- [ ] No customs duties will be imposed on electronic transmissions.
- [ ] Enhanced cyber security
- [ ] Cross-border transfer of information by electronic means for business purposes will be facilitated

77. Are you willing/interested to engage in cross-border trade through RCEP if implemented in 2022 (Interesado ka bang makilahok sa transaksyong panglabas sa pamamagitan ng RCEP sa taong 2022)? * *Mark only one oval.*

- Yes
- No
- Other: _____

78. Kindly specify why you answered Yes or No (Tukuyin ang dahilan ng sagot sa naunang tanong) *

79. If YES, which country/ies is/are your preferred export destination/s (Kung ikaw ay interesado, anong (mga) bansa ang pangunahing patutunguhan ng iyong mga produkto)? Select all that apply (Piliin ang lahat ng angkop) *

Check all that apply.

- [ ] ASEAN (Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Singapore, Thailand, Vietnam)
- [ ] Australia
- [ ] China
- [ ] Japan
- [ ] New Zealand
- [ ] South Korea
- [ ] None of the above

80. Please specify why (Tukuying ang dahilan ng sagot sa naunang tanong) *

81. What other countries you wish to transact with which are not indicated above (Bukod sa mga nasa listahan, anong mga bansa ang nais mong patunguhan ng iyong mga produkto)? *

Awareness of Government Policies

Kabatiran sa mga proyekto ng gobyerno

82. Do you think that the government communicates information about its programs to the business sector (Sa iyong opinyon, ipinapabatid ba ng gobyerno ang mga impormasyon ukol sa mga proyekto nito sa pribadong sektor)? * *Mark only one oval.*

- Yes
- No
- Not familiar

83. Do you know any government programs to help businesses in their e-commerce adoption efforts? (May alam ka bang mga programa ng gobyerno na nakakatulong sa paggamit ng e-commerce)? * *Mark only one oval.*

- Yes
- No

84. If yes, kindly specify (Kung Yes ang sagot, tukuying ang (mga) programang alam)

_____

85. Do you know government programs that support the expansion of export-oriented women-owned and/or managed MSMEs (May alam ka bang programa ng gobyerno na sumusuporta sa mga WoMSMEs na nakatutok sa pagbebenta sa ibang bansa)? * *Mark only one oval.*

- Yes
- No

86. If yes, kindly specify (Kung Yes ang sagot, tukuyin ang programang alam)

_____

87. What is your biggest challenge when it comes to availing of government services for your online business (Ano ang pangunahing hamon tungkol sa paggamit ng pampublikong service para sa iyong online business)? *

88. If Yes, kindly specify (Kung Yes ang sagot, tukuyin ang programang alam)

89. Are you aware of steps that the government has taken to simplify and automate customs procedures (May alam ka bang mga hakbang ng gobyerno upang padaliin ang mga customs procedures)?

Mark only one oval.

- Yes
- No
- Not familiar

90. If yes, kindly specify (Kung Yes ang sagot, tukuyin ang mga alam na hakbang ng gobyerno)

91. Are you aware of government programs targeted towards women-owned and/or managed businesses to help them access the global digital economy (May alam ka bang programa ng gobyerno na nakatuon sa pagtulong sa mga WoMSMEs sa kanilang paglahok sa digital na ekonomiyang pangdaigdig)? * *Mark only one oval.*

- Yes
- No
- Not familiar

92. If yes, kindly specify (Kung Yes ang sagot, tukuyin ang programang alam)

_____

93. In your opinion, what type of program or support should the government make available to women-owned and/or managed MSMEs seeking to engage in cross-border ecommerce trade (Sa iyong opinyon, anong uri ng programa o suporta ang dapat na ibigay ng gobyerno sa mga WoMSMEs na may adhikaing makilahok sa transaksyong panglabas sa pamamagitan ng e-commerce)?

_____

_____

_____

_____

_____

General Government Assistance for your Business

To conclude this questionnaire, the authors would like assess the awareness level of participants concerning government assistance and/or policies

94. Have you ever asked the government for help with regard to your business (Ikaw ba ay humingi na ng tulog sa gobyerno para sa iyong negosyo)? * *Mark only one oval.*

- Yes
- No

95. Have you ever received any help from the government with regard to your business (Ikaw ba ay nakatanggap na ng tulong mula sa gobyerno para sa iyong negosyo?) * *Mark only one oval.*

- Yes
- No

96. Do you know any government programs targeting WoMSMEs (May alam ka bang mga programa ng gobyerno para sa mga WoMSMEs)? * *Mark only one oval.*

- Yes
- No

97. What assistance do you wish to ask the government for your business? (Ano ang tulong na nais mo hingin sa goyerno para sa iyong negosyo?) *

Thank you for participating!

We are grateful that you have taken the time to respond to this survey. Your participation in this research will allow us to contribute to the government's efforts to support WoMSMEs' adoption of e-commerce and their aspirations for business expansion abroad.

It is our hope that conducting timely and relevant research such as this may lead to a stronger evidence-based policymaking culture in the country, especially during an economic recovery.

For query/ies and/or clarification/s, you may reach us at jcarlos@mail.pids.gov.ph or jovito_katigbak04@yahoo.com.ph.

Nagpapasalamat kami sa oras niyo sa pagtugon sa survey na ito. Ang iyong pakikilahok sa pananaliksik na ito ay magpapahintulot sa amin na magbigay ng kontribusyon sa pagsisikap ng gobyerno na suportahan ang pag-gamit ng e-commerce ng WoMSMEs at ang kanilang mga hangarin para sa pagpapalawak ng negosyo sa ibang bansa.

Hangad naming makatulong sa pagpapalawig ng kulturang evidence-based policymaking sa pamamagitan ng pagsasagawa ng natataong at mahalagang pananaliksik.

Kung mayroong tanong o klaripikasyon, mag-email lamang sa jcarlos@mail.pids.gov.ph o jovito_katigbak04@yahoo.com.ph.

98. Please indicate your GCash number if you would like to participate in the raffle and get a chance to win up to P2,000. (Ilagay ang iyong GCash number kung gusto niyong sumali sa raffle at manalo ng hanggang P2,000)

_____

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