Samoa
E-commerce Strategy and Roadmap

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Ministry of Commerce, Industry and Labour (MCIL)

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SAMOA
FOLAU MA LE FAATUATUA

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Disclaimer

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FOREWORD

The impacts of COVID-19 across the globe have fuelled the expansion of E-commerce due to lockdowns and confinement measures. This has caused a dramatic increase in global e-commerce with business and consumers moving to online trading is becoming the new norm. As a country that has been practicing resilience and quick adaptation to external shocks, we need to be innovative and proactive utilizing digital transformation opportunities, transforming vast swaths of our insular economies through sustained digital platforms.

We recognize the formidable potential of E-commerce in Samoa by producing cross-border trade opportunities and substantial assistance to MSME's; part of our commercial sector that has significantly impacted from Covid19.

This E-commerce Strategy and Roadmap will allow us to consider digital platforms to promote trade of goods and services, boost productivity across the economy, ease the constraints associated with Samoa's remoteness from major markets, and expand the scope for e-commerce, trade in services and entrepreneurialism. The E-commerce Strategy and Roadmap focuses on measures that can be best delivered through collective action hence the proposed E-commerce Committee will ensure the involvement of all key stakeholders in the implementation of the strategy.

However, we cannot undertake these strides alone, I acknowledge with gratitude the collaborative partnership, valuable assistance and support provided by the Government of Australia, our regional organizations - the Forum Secretariat and consultancy agency Trade-Worthy Ltd, and all stakeholders for their much-appreciated contribution.

Moving forward into the implementation phase will require immense cooperation amongst leaders in both government, non-government agencies and the private sector. The Government of Samoa will ensure mechanisms are in place, at institutional and regulatory levels, to ensure the strategy is adopted and budgeted, that its implementation goes through a rigorous monitoring and evaluation process and is harmonized with collective actions taken at the regional level.

Fa'afetai,

Honourable Leatinu'u Wayne So'oialo
MINISTER OF COMMERCE, INDUSTRY & LABOUR

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The National E-Commerce Strategy and Roadmap for Samoa was prepared by a team composed of Sven Callebaut (Team Leader) from TradeWorthy Ltd., Tapuala Pale Fuimaono (legal expert), Mata'afa Desmond Amosa (public sector expert) and Faaso'otauloa Sam Saili (e-commerce expert). Overall guidance and direction were provided by Pacific Islands Forum Secretariat (PIFS), whose work was led by Dr. Andrea Giacomelli.

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Abbreviations

ACC	Accident Compensation Corporation
ADB	Asian Development Bank
ASYCUDA	UNCTAD Automated System for Customs Data
ATM	Automated Teller Machine
ATS	Automatic Transfer System
AUD	Australian Dollars
B2B	Business to Business
B2C	Business to Consumer
C2C	Consumer to Consumer
CBS	The Central Bank of Samoa
CROP	Council of Regional Organisations in the Pacific
DFAT	Department of Foreign Affairs and Trade
DP	Development Partner
EFTPOS	Electronic Funds Transfer at Point of Sale
G2B	Government to Business
G2C	Government to Consumer
GB	Gigabyte
ICT	Information and Communications Technology
IP	Intellectual Property
ISP	Internet Service Provider
KYC	Know Your Customers
MAF	Ministry of Agriculture and Fisheries
MCIL	Ministry of Commerce, Industry and Labour
MCIT	Ministry of Communication and Information Technology
MCR	Ministry for Customs and Revenue
MESC	Ministry of Education, Sports, and Culture
MFAT	Ministry of Foreign Affairs and Trade
MJCA	Ministry of Justice and Courts Administration
MOF	Ministry of Finance
MNO	Mobile Network Operator
MPE	Ministry for Public Enterprises
MPMC	Ministry of the Prime Minister and Cabinet
MSMEs	Micro Small and Medium Enterprises
MWCSD	Ministry of Women, Community and Social Development
MWTI	Ministry of Works, Transport, and Infrastructure
NBS	National Bank of Samoa
NCS	National Competency Standards
NDIDS	National Digital Identification System
NGOs	Non-Governmental Organizations
NICT	National ICT

NUS	National University of Samoa
OAG	Office of the Attorney General
OOTR	Office of the Regulator
PACER Plus	Pacific Agreement on Closer Economic Relations Plus
PDS	Pathway for the Development of Samoa
PFIP	Pacific Financial Inclusion Programme
PICs	Pacific Island Countries
PIFS	Pacific Islands Forum Secretariat
PMO	Prime Minister's Office
POS	Point of Sale
PPIU	PACER Plus Implementation Unit
PPP	Public-Private Partnership
PTI	Pacific Trade Invest
SAME	Samoa Association of Manufacturers and Exporters
SAT	Samoan Tālā
SBS	Samoa Bureau of Statistics
SCCI	Samoa Chamber of Commerce and Industry
SDG	Sustainable Development Goals
SITA	Samoa Information Technology Association
SLAC	Samoa Life Assurance Corporation
SNBH	Samoa National Broadband Highway
SNPF	Samoa National Provident Fund
SOE	State-Owned Enterprises
SQ	Samoa Qualifications
SQA	Samoa Qualifications Authority
TA	Technical Assistance
UNCITRAL	United Nations Commission on International Trade Law
UNCTAD	United Nations Conference on Trade and Development
UNCDF	United Nations Capital Development Fund
UNESCAP	United Nations Economic and Social Commission for Asia Pacific
UPU	Universal Postal Union
USD	United States Dollar
US	United States of America
USP	University of the South Pacific
UTOS	The Unit Trust of Samoa
WB	World Bank
WCO	World Customs Organization
WIBDI	Women in Business Development Initiative
WTO	World Trade Organization

Executive Summary

Context

The knowledge and technology revolution transforming the regional and global economy offers unique opportunities to Samoa to engage in new development paths. To exploit these opportunities, Samoa continues to invest in appropriate ICT infrastructure, seeks to upgrade its public service delivery, and is improving the business environment for e-commerce.

Electronic commerce is an emerging sector in Samoa, which is rapidly changing the traditional market system of the country into digital one. It offers consumers and business substantial benefits, contributes to economic diversification, revenue generation and job creation. Electronic commerce also provides Samoan businesses with the opportunity to develop new markets and to create broader and deeper relationships with their customers than was previously possible.

The National E-Commerce Readiness Assessment report for Samoa launched in 2017, a joint effort by the Ministry of Foreign Affairs and Trade (MFAT) of the Government of Samoa and the United Nations Conference on Trade and Development (UNCTAD), provided a comprehensive picture of Samoa's digital transformation progress. The report was modelled on the United Nations Conference on Trade and Development (UNCTAD) e-Trade Readiness Assessment methodology, which measures countries' readiness for e-commerce along seven policy areas, namely (1) E-commerce Readiness and E-commerce Strategy, (2) ICT Infrastructure and Services, (3) Trade Logistics and Trade Facilitation, (4) Electronic Payment Solutions, (5) Legal and Regulatory Frameworks, (6) Skills development for e-commerce and (7) Digital Financial Inclusion and Access to Financing. The readiness assessment provided a thorough overview of Samoa's readiness to engage in ecommerce platform and digital trade. The action matrix, a key component of the assessment, contained 30 measures to be prioritized to accelerate readiness for e-commerce.

Five years later, Samoa's e-commerce ecosystem has improved steadily, and more than 36% of the measures contained in the readiness report have been implemented or are in the process of being implemented.1 E-commerce and new digitally enabled businesses, such as those in the financial and services sectors, are beginning to emerge, and the Government of Samoa has taken steps to move its processes into the digital age and to roll out services online. Samoans now have several marketplaces to choose from for their purchases of goods and services; payments are no longer "cash-on-delivery" only; the improvements in the policy, legal and regulatory framework has made the sector more dynamic, predictable, and transparent (chapter 2).

Yet, Samoa still faces challenges to the transition from offline to online. Constraints in the availability of electronic payment solutions and their integration in e-commerce platforms and marketplaces, combined with a still limited digital financial literacy, and access to financing for Small and Medium Entreprises (SMEs) will need to be addressed for Samoa to take part in the digital revolution.

The COVID-19 Pandemic has shifted behaviours and promoted digitisation of trade practices. Online sales, remote work and contactless deliveries have become the norm and expected by buyers. Furthermore, decisionmakers and the large Samoan diaspora are doing online search and directly purchasing products and services for their families through online marketing ecommerce and delivery platforms such as Mad Pacific, Makeki Online, Maua App, My Samoa, Samoa Market, Shopify, and Talofa Voucher. These platforms provide online shops with payment mechanisms which range from Evouchers to direct bank account payments, Money Transfer Organisations (MTOs), cash, digital money, and credit card payment. At the same time, market vendors, MSMEs and informal businesses, as well as vulnerable groups of populations, have acutely felt the impact of COVID-19 due to contraction in customers, supply chain complications, loss of livelihoods, lower remittances, increasing expenses, and other factors.

1 https://www.un-ilibrary.org/content/books/9789210054089

The Strategic Framework

For this strategy to be fully adopted and for impact to be generated, digital trade should continue to be mainstreamed in Samoa's economic development path. This strategy falls within Government objectives around digital transition and digital industry development:

- The strategy reinforces and accelerates the implementation of existing digital policy and strategy documents spearheaded by the Government of Samoa, such as the Communications Sector Plan (CSP-2018-2022) and the National Cybersecurity Strategy (NCS-2017-2021).

- It enhances several on-going and forthcoming initiatives taken by the Government to accelerate the country's digital transition such as the setup of the Digital Transformation Authority (DTA) and of the National Digital Transformation Council (DTC).

- It will also enhance the implementation of the Samoa National Digital ID Project, the Samoa Digital Government Platform Project, the Digital Innovation Pack Initiative and other schemes and programs developed to stimulate Digital IT Start-up Companies to partner with Samoan stakeholders.

It is also aligned with the Pacific Regional E-commerce Strategy (2021-2025) adopted by Forum Trade Ministers August 2021.

Development of e-commerce in Samoa should not be treated as a goal in itself. The Government has a strong interest in adopting economic and social policies that can facilitate the development of the Internet economy, of which e-commerce is only one segment. For this to materialize, public sector coordination is paramount. The call for ensuring greater coherence of policy actions was one of the key recommendations of the 2017 eTrade Readiness Assessment report and still remains valid to this day. This strategy heeds this recommendation and seeks to promote a strong inter-ministerial coordination as well as a robust public-private dialogue on the implementation of the strategy recommendations.

The Strategy proposes a vision of a transformative economy where most Samoan businesses and consumers actively engage in domestic and cross-border electronic commerce. It predominantly focuses on the Business-to-Consumer (B2C) and Business-to-Business (B2B) models. Its mission is to accelerate Samoa's Digital Transformation through accelerated economic growth that is inclusive and equitable. To achieve its vision, the Strategy targets four Overarching Outcomes, namely (1) more online consumers; (2) more online businesses; (3) better digital readiness, including digital financial readiness and (4) access to different payment methods, accelerating digital inclusion. Seven Thematic Outcomes, reflective of the e-Trade Readiness Assessment policy areas, are conducive to the four Overarching Outcomes. At the core of the Strategic Framework lies the important cross-cutting dimension of adopting a transformative approach towards women's empowerment in E-commerce to promote the objective of inclusive, sustainable development in the region.

E-commerce Strategy Measures

Direct impacts are captured through 23 Strategic Outputs, which are delivered through 62 Measures (chapter 3). The numerous consultations carried out in preparation to this Strategy confirmed that several directions can support the acceleration of e-commerce in Samoa:

- Adoption of electronic payment solutions for domestic and international trade transactions to reduce the costs of doing business, ensure ease of registration of mobile money and internet banking, increase transparency, and improve allocation of remittances in the productive sector.

- A robust legal and legislative framework for e-commerce making private sector investments into the Samoan economy safer and more predictable, increasing confidence of both consumers and merchants, and supporting formalization of MSMEs.

- Access to smart devices for all segments of the population.

- Digital skills enhancing the digital transition of small and medium businesses while encouraging formalization of micro businesses, digitalization of retailers and increased participation of women and communities.

- Lower trade costs through the introduction of best international cross-border paperless trade practices such as the WTO Trade Facilitation Agreement, and UNESCAP Cross Border Paperless Trade Framework Agreement.

- Enhanced participation of Samoa in Pacific-wide initiatives triggered by the recent adoption of the Pacific Regional E-commerce Strategy and Roadmap2 prepared by PIFS.

The 62 Measures of the Strategy reflect the need to leverage the above drivers to boost digital trade readiness in Samoa.

Many of the Strategy Measures will inevitably overlap with actions specified in other national strategies and policies. This is to be expected, noting that E-commerce development requires a holistic approach which involves the concerted implementation of several national initiatives such as those on digital literacy, digital financial literacy, SME development, business and SME development, access to finance, etc.

Governance

The ambitious development goals proposed by the Samoa E-commerce Strategy will be challenging to accomplish without the support of a sound governance mechanism. At the core of this mechanism lies the national E-commerce committee suggested by this strategy (chapter 4), to be established under the auspices of MCIL. Members of the Committee will comprise line ministry representatives. It will also include representatives of the business associations, i.e., SCCI, SITA, Samoa Business Network and WIBDI. Representatives of leading development partners supporting Samoa's digital transition, UNDP, ADB, World Bank, DFAT, MFAT New Zealand should also be invited to join. The committee would report to relevant Economic Development and Digital Transformation authorities in Samoa. MCIL will provide secretarial support to the Committee. The committee should also liaise with the PIFS who coordinate the implementation of the Pacific Regional E-commerce Strategy and Roadmap.

Roadmap

The E-commerce Roadmap (chapter 5) included in the document provides further details to support implementation of the Strategy's measures including their indicative budgets, recommended implementing agencies, baselines, and targets. It is not written in stone and shall be reviewed periodically for relevance and currency, as appropriate.

2 https://www.forumsec.org/wp-content/uploads/2021/02/Regional-Ecommerce-Strategy-Roadmap.pdf

1. Setting The Scene

1
SETTING THE SCENE

1.1 Samoa E-commerce Readiness

The National E-Commerce Readiness Assessment report for Samoa launched in 2017 and informed by the United Nations Conference on Trade and Development (UNCTAD) e-Trade Readiness Assessment methodology provided a useful tool for Samoa to measure its readiness for e-commerce along seven policy areas:

1. E-commerce and Strategy Formulation
2. ICT Infrastructure and Services
3. Trade Logistics and Trade Facilitation
4. Legal and Regulatory Framework
5. Electronic Payment Solutions
6. E-commerce Skills Development
7. Access to Finance for E-commerce

Samoa's private sector has in the past 20 years sought an enabling environment for trading online, but various barriers have hindered E-commerce including for instance lack of an accessible local payment gateway, low digital readiness, and lack of competition among e-commerce platforms. Nonetheless, things have very much improved over the years. In 2016, Samoa Market was established and became the first e-commerce shop targeting overseas Samoans to buy for families in Samoa. They overcame the payment gateway issue by registering an overseas bank account and utilising that to process payment for credit and debit cards online. More recently Seki Eats was established in early 2019 as a local version of Uber Eats for food delivery utilising cash and electronic funds transfer at point of sale (EFTPOS) payments. In late 2019 the Maua App was established as a complete online marketplace for any business to sell goods and services with payment options including mobile money by both Mobile Network Operators (MNO) as well as Stripe for Visa, Mastercard and AmEx for the overseas market. While the market size is still limited for new entrants, the recent dynamism of the digital ecosystem, triggered in part by the COVID-19 pandemic, have contributed to accelerate commerce adoption.

1.2 E-commerce in Samoa

The growth of e-commerce in Samoa is relatively modest. Government investment in key infrastructure development such as the Tui-Samoa cable and the deregulation of the Telecommunications sector allowing for more players to enter the market has made internet access relatively affordable and accessible. According to the latest figures, internet penetration rates in Samoa stands at 34% compared to the regional average of 38%. Factors such as limited access points, the high price of internet services and access devices (smartphones and computers), and a limited number of relevant applications/services for residents still hamper further penetration. Figures are not available on how many Samoans engage in e-commerce, but this is likely to be positively correlated with internet penetration.

E-Commerce ecosystem consists of all stakeholders that play a role in facilitating the online purchase of a product or service by a customer and have it delivered within one platform. Components of an e-commerce ecosystem primarily include but are but no limited to the electronic platform such as a website/mobile app, the payment gateway that facilitates payments transaction deducting funds from the buyer and transferring to the seller, the inventory management system that sources products to meet demand, the vendors of the products or services, the logistics process of ensuring the right products are located, packed, and delivered to the buyer. In developed countries, all

these components are fully developed with multiple players in each section which ensures competition and best price for buyers. In Samoa most of these components are still in their infancy stage and need assistance and incentives to grow. Limited understanding on how to use devices and platforms is also a barrier. Access to digital payment options is also an issue. Although mobile money has bridged the gap in making digital money accessible to almost anyone with a Subscriber Identity Module (SIM) card, the mobile money agent network is currently scarce compared to population. Also, the mobile money network still requires to be integrated with applications that buyers can use to purchase goods or services – otherwise it will be like having money and nothing to spend the money on. Hence, the need of more applications that will entice buyers to utilize digital money. Another challenge in Samoa concern is the logistic network, primarily the lack of street addressing that is a prerequisite to a sustainable delivery network.

The main sector that is utilizing e-commerce is the food industry with restaurants, cafes and bakeries signing on for food delivery e-commerce platforms Seki Eats and the Maua App. Other sectors are supermarkets, wholesale, hardware sectors that utilize Samoa Market and the Maua App to facilitate purchase by overseas Samoans buying for their families in Samoa. Currently there are 50 businesses that have signed up for the Samoa Market platform and 150 for the Maua App. It is not known how many local businesses engage in e-Commerce operations, but the global pandemic has been a push factor for some companies to invest and grow their online presence to safeguard markets for their products and services.

E-commerce platforms act as the connective tissue of the digital ecosystem, offering merchants the opportunity to reach a wider clientele without incurring additional fixed costs, in the process creating a level playing field on which Micro, Small and Medium Entreprises (MSMEs) can compete with their larger rivals. However, in Samoa, the smallness of internal markets can stifle competition, allowing larger companies to establish dominant positions within their sectors. This significantly reduces the number of MSMEs who stand to benefit from the opportunities unlocked by e-commerce.

Box 1 – Examples of successful E-commerce Businesses in Samoa

Vaoala Vanilla

Vaoala Vanilla is a good example of what the future of e-commerce in Samoa could look like. Vaoala Vanilla is a 100% Samoan owned ethical business using indigenous story-telling and organic techniques for growing and producing vanilla products. In July 2020, Vaoala Vanilla expanded beyond the borders of Samoa through digitalization and social media platforms using the Shopify global e-commerce platform, Facebook, Instagram, LinkedIn and has built a strong domestic and international market for its vanilla products – all of this during COVID lockdowns and border closures.

Maua

With the support of the Global System for Mobile Communications Association (GSMA) and the United Nations Capital Development Fund (UNCDF), Samoan Fintech and geospatial company SkyEye Pacific was able to roll out a digital marketplace, including a geolocation system and payment gateway called the Maua App. Launched in 2019, Maua is a fully fledged one-stop e-commerce platform in the form of a mobile application that allows Samoans to trade local produce, food, handicrafts, groceries, pharmacies, hardware, electronics, and services online. Maua is a trusted platform with the capability that meets people's needs even in the absence of physical registered addresses.

E-commerce Readiness and Strategy Formulation

Samoa's pathway towards a digital economy is guided by a multi-layered strategic plan. Notably, the Pathway for the Development of Samoa 2021/22-2025/26 (PDS 2021/22-2025/26) prioritises development in Information Communication Technology (ICT) and in particular the use of digital information. The PDS 2021/22-2025/26 Key Priority Area 20 emphasises "Innovative Information, Communication and Technology Use". Its expected outcomes are:

- Affordable access to internet usage in whole of Samoa.
- Improved business performance through use of ICT.

According to PDS 2021/22-2025/26, digital technologies "present transformative opportunities for the Samoan economy and its people". With digital technologies, business opportunities are expanded via e-commerce and e-service as well as business productivity according to the national plan.

In achieving government's strategic ICT outcomes, two key ministries are mandated for the task. The Ministry of Communication, Information and Technology (MCIT) is the leading government agency. MCIT has plotted its pathway to pursue government's strategic ICT outcomes through the National Information Communication Technology Policy (NICTP) and its Corporate Plan. The Ministry of Communication, Information and Technology (MCIT) is the leading government agency for the implementation of the NICTP 2012-2017 and the Communications Sector Plan (CSP) 2017/18-2021/22. The MCIT Corporate Plan 2015-2018 outlines its strategies to achieve the outcomes set by the government.

The Ministry of Commerce, Industry and Labour (MCIL) on the other hand is mandated under several legislations to improve the development of businesses, trade, foreign investment and creating a conducive business environment. With one of its core functions targeting improvement in business performance and trade, MCIL is committed to e-commerce as an ICT application to lever the productivity of the private sector.

ICT Infrastructure and Services

Affordability of internet and mobile phones is one challenge for ICT development in Samoa. This has been the focus of the NICTP 2012-2017, which was also aimed to achieve accessible and affordable communications for all. While the recent review of the NICTP 2012-2017 is not clear on the issue of internet use affordability, information from documents produced by the Ministry of Communication, Information and Technology indicated a drop in price as a result of introducing competitors in 2007 - see Communications Sector Plan (CSP) 2017/18-2021/22. In fact, Samoa has the second cheapest rate in the Pacific, with Fiji being the cheapest. On average customers in Fiji are buying 1GB for USD$0.19 compared to USD$0.56 for customers in Samoa within a year3. While such development is commended, internet use in Samoa remains expensive when compared to other regions of the world as in the case of small island states in Africa. High import duties and the application of value-added goods and services tax (VAGST) to ICT devices are identified as the contributing factors to the high cost of internet and mobile services in the country.

The government in its national plan is committed to continue its investment in the ICT infrastructure. In addition to the Tui Samoa Cable, the government is committed to the development of digital identification, utilization of the Samoa National Broadband Highway (SNBH), and ongoing extensions to the submarine cables. These significant investments are critical in establishing a reliable ICT infrastructure and promoting internet access through lower usage costs.

In addition to its commitment to continue to invest in the ICT infrastructure, the government targets the creation of an enabling environment for ICT. In doing so, the government through the Office of the Regulator monitors and reviews prices to ensure the lowest internet charges to business and communities. In addition, the Competition and Consumer Commission which is under the jurisdiction of MCIL is also on board in monitoring competition among business operators in the country to address collusion. This would be another monitoring mechanism in place to ensure the main internet providers are free of collusion.

Trade Logistics and Trade Facilitation

For Samoa to take advantage of e-commerce opportunities, efficient logistics and trade facilitation systems need to be in place to facilitate the transfer of goods from distribution to sellers, and from sellers to buyers.

The high distance of Samoa from major trading partners, and its small domestic market, has always been a limiting factor for cross-border trade. The distance ships need to travel to deliver goods - in relatively limited volumes - to Samoa, means hight unit shipping costs. In addition, the low frequency of ships and planes add another challenge because exporters can sometimes miss opportunities due to lack of favourable shipping dates, and there have been cases of products left at the wharf to be disposed of.

COVID-19 has placed global logistics in disarray and the effects have also been felt in Samoa where the cost of freight has increased between 20% to 50% depending on route and frequency of ships and flights have decreased by 50% to 80%. A regional initiative by Pacific Trade and Invest (PTI) is being trialled to address the significant rise in freight cost by subsidising such costs by up to 50% for qualified shipments. This initiative is welcome, as it addresses a major structural problem faced for the region.

3 Source : www.cable.co.uk/mobiles/worldwide-data-pricing/#regions

In addition, cumbersome import and export procedures should be addressed to improve export capability of e-commerce operators, particularly for small parcels where procedures still involve collection and filling of different forms and multiple payments to government agencies.

Last mile delivery continues to be a challenge due to the lack of street addressing in Samoa, which is critical for efficient door-to-door delivery. The lack of street addressing also hinders the capacity of local businesses to trade cross-border since all global E-commerce marketplaces such as Amazon require a verified street address to be listed on their platform.

The street addressing project launched in 2019 aims to generate a formal address for each property and household. The pilot phase of the project is currently underway with a trailing of a 2km radius of the Apia Central Business District (CBD). The goal is to ensure convenience for first responder services and also to facilitate trade through the improvement of postal delivery services, tourism development and the growing e-commerce activities such as online food and delivery platforms.

The Samoa Post has an important role to play in last-mile delivery. With the recent COVID-19 lockdowns and border closures, Samoa Post has seen a dramatic increase in shipments of both personal and business parcels. Small parcels were usually carried by passengers on commercial flights but since these have been suspended for over two years, Samoa Post has become the most cost-effective method for small parcels to be sent and received. Therefore, Samoa Post is also facilitating most low value customs declaration. For incoming low value shipment, Customs handling is treated the same as all other shipments but there are discussions for a different process for low value shipments but no timeline yet.

Samoa is ideally positioned to benefit from the opportunities created by the PACER Plus agreement,4 notably in trade in services and trade facilitation, two chapters of the agreement that, when implemented could accelerate cross-border flow of goods through traditional and online channels. While there is currently no initiative dedicated to e-commerce acceleration supported by the PACER Plus implementation programme sponsored by Australian DFAT and New Zealand MFAT, the PACER Plus Implementation Unit (PPIU) based in Apia will be relying on the individual countries to provide their priorities and strategies, such as this e-commerce strategy for instance.

Legal and Regulatory Framework

Reforms and developments around digitisation in Samoa have been progressing over the past two decades, although a need still exists to improve the legal framework for e-commerce.

There are laws which generally recognise and regulate electronic records, transactions, payments, and registration. For example, the *Electronic Transactions Act 2008, National Payment System Act 2014* and the *Companies Act 2001. The Competition and Consumer Act 2016* recognises electronic means of communication and requires the Ministry to make available certain information using electronic means. There are laws which provide for offences arising from the use of electronic means. For example, *The Money Laundering Prevention Act 2007, Crimes Act 2013, Copyright Act 1998, Broadcasting Act 2010,* and *Telecommunications Act 2005,* to name a few. Whilst these laws are welcome, they do not address e-commerce to its fullest extent.

The Samoa's Rapid eTrade Readiness Assessment (2017) identified a number of e-commerce supporting acts in Samoa,5 and pointed to some inadequacies. For example, consumers can now access social media platforms to sell their goods online (e.g., *Makeki Online*). However, when problems arise from these transactions, the *Competition and Consumer Act 2016* lacks provisions to address complaints by consumers engaging on e-commerce. This Act specifically focuses on traditional (physical) trading. This poses the need to have provisions protecting consumers and vendors trading online. There are also issues with vendors who trade online without the relevant business licenses. How this issue can be monitored and addressed remains to be seen given the nature of online transactions. Further, the *Sale of Goods Act 1975* is outdated and in need of a major reform to incorporate electronic means of selling goods. Samoa's Rapid eTrade Readiness Assessment also identified that there are no specific regulations on branchless banking and mobile money.

Consultations in March 2022 revealed that the Central Bank of Samoa is supportive of digital financial services by mobile service providers, but that adequate regulations are required. More generally, consultations revealed that there are no amendments in the pipeline to improve friendliness of the E-commerce supporting acts.

4 The Pacific Agreement on Closer Economic Relations Plus (PACER Plus) is a development-centred free trade agreement. PACER Plus entered into force on 13 December 2020. New Zealand, Australia, Samoa, Tuvalu, Kiribati, Tonga, Solomon Islands, Niue and Cook Islands are Parties to the Agreement. Nauru and Vanuatu have signed the agreement but have not ratified.

5 Samoa's Rapid eTrade Readiness Assessment, page 16, Table IV

According to the findings of the E-commerce Public Sector Survey conducted in early 2022, 21.4% of the respondents identified 'legal framework' as a factor hindering the development of a digital economy in Samoa. Further, when asked about factors hindering the development of a robust electronic payment system in Samoa, 49% of the respondents identified the lack of regulations protecting consumers. Moreover, 41.3% of the respondents noted that consumer protection is key to accelerate the trust on e-commerce platforms.

Developing and developed economies in our region recognise the importance of a robust cybersecurity regime to build business and consumer confidence. For example, in 2020, Australia's Digital Trust Report6 found that Government working in partnership with industry to create regulatory support would minimise the threat posed by cybersecurity breaches to the growth of the digital economy. Australia is considering a mix of voluntary industry initiatives (such as Codes of Conduct) and new legal measures, which is overseen by the newly established Cyber Security Best Practice Regulation Task Force. Samoa could benefit from looking at these initiatives for opportunities to address the importance of cybersecurity to a healthy digital economy.

Samoa is updating its laws on cybercrimes which covers issues of cyberbullying and fraudulent activities involving online business. This is part of its efforts to acceding to the Budapest Convention. The challenges will be enforcement due to the lack of experts to track and monitor perpetrators of these crimes. However, with the financial and human resource support from development partners, Samoa can be protected from these crimes. This will also instil confidence in the different players of e-commerce to continue to do business knowing they are protected under a robust legal framework.

Electronic Payment Solutions

Lack understanding and trust is a major factor in the resistance against using digital payments and explains why Samoa is still predominantly a cash-based economy.

All four commercial banks in Samoa offer online banking for individuals and businesses to perform limited online payments. But access to bank accounts is limited to about 40% of the population and only 50% of those bank accounts have registered for online banking. Therefore, only 20% of the population has online banking.7 The Bank of South Pacific (BSP) and Australia New Zealand (ANZ) Bank offer Visa Credit and Debit cards that enable Samoans to perform online payments for E-commerce platforms such as Amazon, eBay, Alibaba, etc. In 2021, the National Bank of Samoa (NBS) started to offer Mastercard debit cards that offer the same functionality as Visa cards. There is no official data on credit card penetration for Samoa, but it is known that not much of the population owns credit cards. The ANZ Bank offers payment gateway (eGate) that can process credit card payments for a merchant, but the merchant must have specialised web development skills to customise his platform. At the end of 2021, SkyEye launched its payment gateway including MTala, MyCash and Stripe as payment options. The MauaPay payment gateway has APIs available for any platform that utilises APIs to enable processing of payments for their products or services. BSP has been planning the roll out of their Payment Gateway for a few years but as of March 2022, there has been no updated timeline for this project.

Settlement for credit card purchases takes a few days which is not suitable for small to medium businesses. The settlement of inter-bank payments is currently done manually with the daily exchange of physical cheques and therefore payments of cheques to different banks takes three working days to clear.

With the delay in settlement of inter-bank payments, the Central Bank of Samoa has a project called Automatic Transfer System (ATS) targeting all major financial institutions to enable real-time settlement of national payments. This new system will ensure business payments are settled on the same day and enhance the attractiveness of online banking.

The establishment of mobile money by Digicel (2017) and Vodafone (2019) opened the opportunity for the public and entrepreneurs to take advantage of a new form of digital currency that is more accessible to the public for E-commerce. The most popular utilisation of mobile money at first was to receive remittances from overseas families, but in the last two years mobile money platforms of Digicel and Vodafone have integrated with Samoa Water Authority, Electronic Power Corporation, and the Maua App to enable national payments. Vodafone's MTala has also integrated with Samoa Business Hub (SBH) to allow SBH clients to repay their loans. Both Digicel's MyCash and MTala have also integrated with the National Bank of Samoa to allow for transfer of funds from client's NBS bank account to their Mobile Wallet and vice versa.

For the Maua App, the share of cash payments decreased from 45% in 2021 to 32% for the first four months 2022, thus indicating that more buyers are accessing digital payments. An added benefit of buyers paying digitally is the vendors have increase digital payments in their wallets and they are using for other digital payments like Cashpower, mobile credit and buying supplies.

6 Accessible at https://www.austcyber.com/resource/digitaltrustreport2020
7 https://www.cbs.gov.ws/assets/Uploads/DMS-5/5408Financial-Services-Sector-Assessment-for-Samoa.pdf

E-commerce Skills Development

While literacy rate in Samoa is above 95% for the population, digital literacy rate is substantially lower. The formal education system does not introduce students to computers until high-school level and in many cases, students have their first hands-on experience with a computer at university level.

In 2020, the Samoa Information Technology Association (SITA) accepted the request from the Minister of Information and Telecommunication Technologies (ICT) to set up an E-Learning platform for schools that have computer and internet access. SITA through its own funding started a pilot project with Avele College using the Moodle learning platform for Year 13 students. The SITA E-Learning program was picked up for funding by the United Nations Development Programme (UNDP) and has since expanded to six high schools (Avele College, Samoa College, Leifiifi College, Saint Marys College, Ituotane College and Amoa College) and with COVID-19 virus now out in the community, there have been many requests from other schools to be on SITA E-Learning program.

The Samoa Qualifications Authority (SQA) has recognized the importance digital literacy and ICT skills and have established an ICT Sector Advisory Group in 2021 with the following objectives:

- Provide advice on training gaps and training needs in the sector.
- Provide advice on the technical expertise required for development and/or review of
- National Competency Standards (NCS) and Samoa Qualifications (SQs) in the sector.
- Inform the sector of standards setting initiatives.
- Assist to monitor continuing relevance of NCS and SQs.
- Provide feedback on the draft NCS and SQs.
- Endorse the NCS and SQs on behalf of Sector stakeholders.

The ICT Sector Advisory group has members from leading ICT private sector members, Government Ministries with ICT relevance as well as all the major training providers, both private and public. By including industry employers, it will provide a good opportunity to ensure relevant skills are prioritised for training and development.

There have been initiatives by the Government of Samoa as well to address the digital skill gap, and one such initiative funded by the Asian Development Bank was the Samoa SchoolNet and Community Access Pilot Project for USD 5.8m in 2005 to 2016 and implemented by the Ministry of Education, Sport, and Culture.8

There are also ongoing initiatives by various organisations to empower individuals and MSME with digital skills. The SBH runs the Business Incubator programme that provides training for MSME on digital skills and platforms to scale their operations using digital technology. The program consists of multiple Certificates, and SBH Certificate Level 2 in Small Business Operations is one such program that focuses on digital skills and technology. These SBH Certificates Levels are also linked to the amount of loan that the MSME is eligible to access.

The Samoa Chamber of Commerce and Industry (SCCI) has been running the UNDP Youth Co-Lab for four years. Every year the program brings together 20 young entrepreneurs to discuss ideas for technology solutions to address the SDGs, receive mentorship and pitch their solution for funding. The SCCI in partnership with the New Zealand funded Business Link Pacific (BLP) program offers subsidised (up to 50%) technical assistance from local and regional professionals. Available professional services include building websites, online marketing specialists, business strategy plan and many other professional services to help SME.

Access to Finance for E-Commerce

Samoa's access to finance is almost exclusively traditional. Businesses access bank finance by providing security that is greater than the value of the loan required, and mostly for traditional business activities. Due to the small market and little knowledge of E-commerce businesses and lack of adoption locally, there hasn't been known investment in purely E-commerce businesses, but it is well-established businesses that self-fund or access grant funding to start E-commerce businesses.

All four local commercial banks offer business loans mostly to fund asset acquisition and well-established businesses activities provided sufficient physical collateral is available usually in the form of land and or building. Banks are risk-adverse to new business activities with no track-record in the market such as tech start-ups. Also, there has been no access to funding in exchange of equity.

8 https://www.adb.org/projects/36513-022/main

With the increased focus of leveraging E-commerce to address COVID-19, there has been an increase in grant funding, matching grant funding and other technical assistance projects to encourage entrepreneurs to start or scale E-commerce solutions.

Access to lower interest rate and loan guarantee is available through the MFAT-funded Samoa Business Hub's Business Guarantee Scheme, however the target business activities are mainly Agriculture, Manufacturing and Tourism. There is no limitation for an e-commerce business to apply but it is also not listed as one of the business categories for assessment so there is an opportunity to be explored.

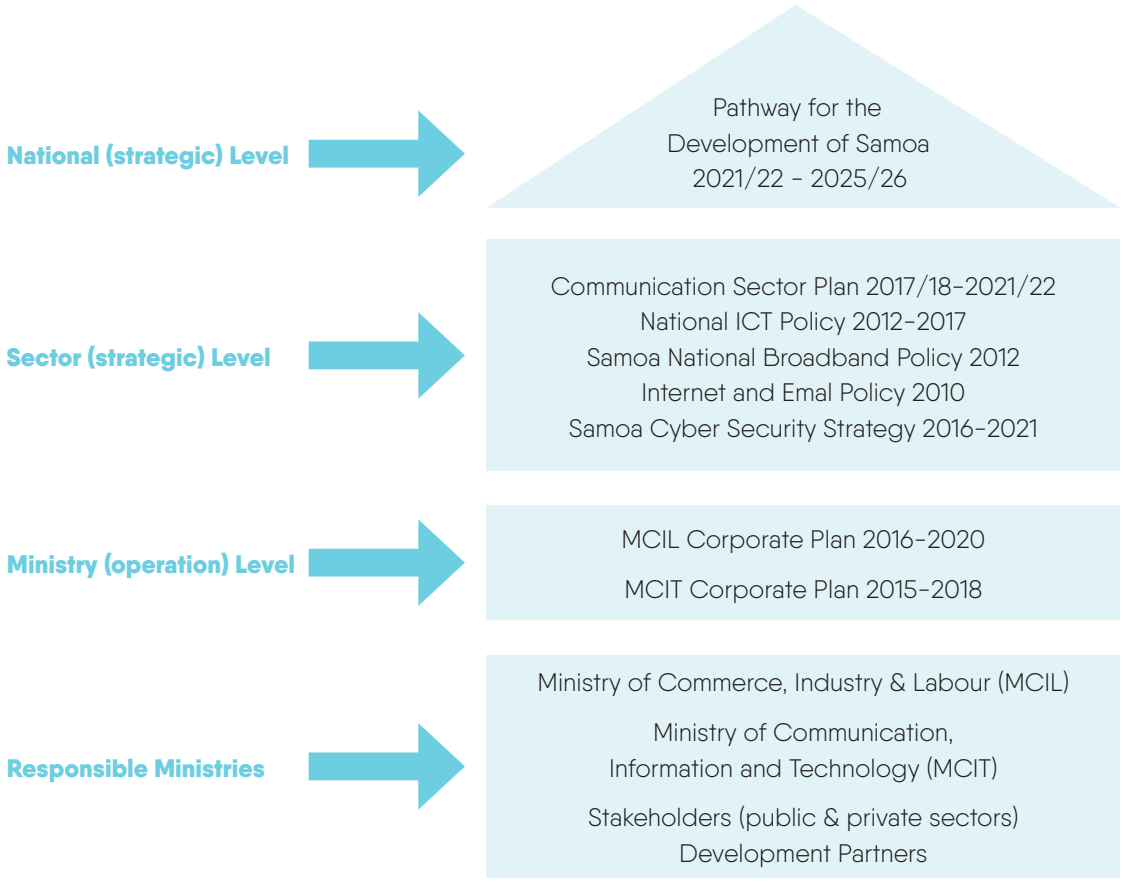
The MFAT-funded Business Link Pacific program has been offering grants for COVID-19 resilience but also technical assistance to adapt to the COVID-19 situation including in the areas of financial planning for access to finance, as well adoption of digital technologies and use of online tools for marketing and sales.

Alternative methods of accessing finance such as crowdfunding, venture capital and stock market are popular overseas and have produced some of the biggest companies in the world. Similar methods can be looked at in Samoa, but the market may be too small, and a regional approach could be more realistic.

1.3 The policy context

Samoa's ICT development and applications are guided by a blend of existing national, sector and ministry policies and strategies. Sitting at the top of the hierarchy is the Pathway for the Development of Samoa 2021/22-2025/26 (PDS 2021/22-2025/26), which replaces the Samoa Development Strategy series. At the second level are the sectoral national policies and strategies, followed by ministry corporate plans. Figure 1 outlines the existing national policy and strategy framework for ICT.

Figure 1: ICT Policy and strategy national framework



Source: MCIT

The PDS 2021/22-2025/26 outlines the government's strategic direction for the development and application of ICT in the country. Such direction comes under Key Priority Area 20, which emphasizes "Innovative Information, Communication and Technology Use". In essence, the government seeks two main strategic outcomes from its ICT agenda:

- affordable access to internet usage in whole of Samoa; and
- improved business performance through use of ICT.

At the sector level, the Communications Sector Pan (CSP) 2017/18-2021/22 and the National ICT Policy (NICTP) 2012-2017 are the most relevant documents. The vision of the CSP 2017/18-2021/22 is that of an "Affordable and appropriate access to ICT for all". Supporting the vision are three main goals:

- To provide for access to appropriate and affordable ICT for all.
- To develop fundamental ICT developmental skills that can address local and regional needs.
- To utilize ICT as the means to enhancing effectiveness, efficiency, inclusiveness, accountability, and transparency of state governance.

The NICTP 2012-2017 resonates the same direction as the PDS 2021/22-2025/26 and CPS 2017/18-2021/22 by featuring the following goals:

- To achieve accessible and affordable communications for all.
- To create an enabling environment for the development and adoption of ICT through policy reform and improvements in legal frameworks.
- To strengthen ICT human resources and increase human resource development opportunities through ICT.
- To improve economic growth and socio – improvements and their sustainability.
- To utilize ICT for good governance

Under its corporate Goal 3, MCIT targets "Affordable communications and IT services". Several activities are planned under this goal including a survey on the prices of ICT services; devising programs to incorporate social and economic development of Samoa; and the development of an e-government strategy for Samoa.

In addition to its Corporate Plan and NCITP, MCIT also has other initiatives in the pipeline to ensure achievement of government's intention in the PDS 2021/22-2025.26. In particular, the Ministry is currently finalising its Digital Transformation Strategy and Policy which is planned to be launched in October 2022. The other is the One Government Digital Platform Policy which is expected to be tabled before the National Policy Coordination Committee in the second half of 2022.

At present there is a plethora of e-commerce projects in both the public and private sectors in the attempt to take advantage of the benefits of ICTs. In government for instance, the Ministry of Finance (MoF) uses the Finance One application to allow line ministries to access their budget and procurement transactions on-line. The Ministry of Customs and Revenue uses the ASYCUDA while the Ministry of Agriculture and Fisheries uses the International Plant Protection Convention (IPPC) ePhyto Solution. The private sector on the other hand and in particular the banking industry uses on-line banking facilities to assist customers with their needs. The popular 'Maua' and the 'Makeki On-line' applications are other examples of e-commerce applications widely used by the community to purchase and sell items and services on-line.

Unfortunately, there is still a policy gap when it comes to e-commerce. At present, there is yet to be a government policy and strategy to promote and regulate the use of e-commerce despite its wider use in the community. It is apparent that it is an area that needs urgent attention, and this e-commerce strategy aims to bridge such policy gap.

2. Strategic Framework – Vision, Goals and Guiding Principles

2
STRATEGIC FRAMEWORK – VISION, GOALS AND GUIDING PRINCIPLES

The strategy and roadmap, taken together, will be building blocks to accelerate Samoa's digital transformation by creating an enabling environment for government, businesses, and consumers to benefit from trade conducted online, domestically, and internationally.

2.1 Vision

"By 2027, Samoa has become a digital-friendly economy creating opportunities for businesses and consumers to boost domestic trade, increase exports, create employment opportunities and innovation, in a safe, secure and predictable environment."

2.2 Impact

The implementation of the strategy and roadmap will contribute to create positive impact which is conductive to the strategy's vision:

"The economy has been diversified by harnessing the power of digital tools, with more opportunities created in Samoa, especially for ICT-enabled services and digital goods."

2.3 Outcomes

2.3.1 Overarching Outcomes

The expected outcomes of the implementation of the strategy are as follows:

- *Overarching Outcome 1: Increased use of e-commerce (by consumers).*
  By 2027, the number of Samoan consumers transacting on E-commerce websites, and the value of their online transactions would have at least tripled compared to 2022.

- *Overarching Outcome 2: Increased adoption of e-commerce tools (by businesses).*
  By 2027, the number of Samoan vendors selling on E-commerce websites and the value of their online sales would have at least tripled compared to 2022.

- *Overarching Outcome 3: Better digital readiness for every present and future stakeholder.*
  By 2027, the number of students and businesses having been introduced and mentored to apply digital skills and knowledge has at least quadrupled compared to 2022.

- *Overarching Outcome 4: Digital payment solutions for businesses and consumers made easier and cheaper.*
  By 2027, 50% of the adult population and 75% of all registered businesses have access to digital payment means.

2.3.2 Priority area outcomes

VISION: By 2027, Samoa has become a digital-friendly economy creating opportunities for businesses and consumers to boost domestic trade, increase exports, create employment opportunities and innovation, in a safe, secure, and predictable environment.	Overarching Outcomes	Policy Area (Pa)	Thematic Outcomes
	Increased adoption of e-commerce (by businesses)	PA 1: E-commerce Readiness and Strategy Formulation	By 2027, e-commerce has been mainstreamed in national trade development policies and strategies.
	Increased use of e-commerce (by consumers)	PA 2: ICT Infrastructure and Services	By 2027, all consumers and businesses enjoy at least 4G broadband connectivity at a price lower than the regional average.
	Increased adoption of e-commerce (by businesses)	PA 3: Trade Logistics and Trade Facilitation	By 2027, Samoa logistics operators are offering seamless e-commerce logistics services for both domestic and cross-border B2C and B2B channels.
	Increased use of e-commerce (by consumers)	PA 4: Legal and Regulatory Framework	By 2027, a reliable, efficient, and effective legal and regulatory framework is enforced in Samoa.
	Payment solutions for businesses and consumers made easier and cheaper	PA 5: Electronic Payment Solutions	By 2027, businesses and consumers can pay cashless through solutions provided by banks, MNOs, and fintech operators.
	Better digital readiness for every present and future stakeholder.	PA 6: E-commerce Skill Development	By 2027, education bodies and professional training providers are offering e-commerce and digital economy related courses to meet growing business demands for professionals.
	Increased adoption of e-commerce (by businesses)	PA 7: Access to Finance for E-commerce	By 2027, Samoan businesses have access to loan and credits at affordable rates using bank and non-bank operators, with dedicated products for women-owned businesses.

2.4 Cross-cutting dimension: empowering women through digital technology adoption and e-commerce

Mainstreaming the participation of women in economic development and their participation in the country's digital transformation has gained a stronger foothold in Samoa in recent years, as seen in Samoa's 2040 vision. Samoa 2040, if properly implemented, can open opportunities for Samoan women and girls in the technology sector, as the plan would provide a roadmap to stimulate economic growth, create employment, and generate new public income sources.

Similarly, echoing the Samoa 2040 Plan, this strategy seeks to ensure that gender disparity is effectively addressed, and the gaps narrowed through gender-focused recommendations supporting women-led informal businesses operating from home through social commerce (the use of social media such as Facebook and Instagram to buy and sell online), empowering women-owned businesses in their transition from the informal sector into the formal e-commerce platforms over time, and providing better access to digital-focused opportunities. This will ensure, in turn, that Samoa makes progress towards reaching Sustainable Development Goal (SDG) 5 on gender equality *("to support member States to enhance women's economic empowerment and entrepreneurship as a strategy for poverty reduction, social wellbeing and sustainable economic growth").*

The following actions to enable women to become full participants in Samoa's digital transformation, should be prioritized:

- Support to digitalization of women-owned and women-led businesses (access to low-cost equipment, training on basic of digitalization, moving from offline to online through social media).
- Transaction-based lending[9]
- Incubation and mentoring for women-owned businesses.
- Promote ICT education and career for girls in tertiary education, seizing the opportunities created by the UNWOMEN and UNDP programme on digital transformation for Samoa.
- Promoting the use of a gender-responsive policy framework in ICT and digital-related policy planning documents through supporting the production of nationally generated disaggregated data and statistics on the access and use of ICT by women in Samoa.

Compared to 30 years ago, Samoan women's advances to business management positions and professional occupations in science, technology and commerce have increased significantly due to academic and career development. Still, despite various efforts from Government and development partners, Samoan women typically have lower access to digital skills, finance, and e-payment solutions.

Given the right opportunities and support, women-owned business and entrepreneurs in Samoa can have a significant impact on economic growth. Partnerships such as those listed below will help more women owned MSMEs thrive:

- ITU: Girl in ICT Day[10]
- UNCDF: Women MSME Fintech Innovation Fund[11]
- UNDP: Digital Transformation through enhanced E-Governance Platforms and Digital Literacy[12]
- United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) Project on "Catalysing Women Entrepreneurship" in Samoa[13]
- Girl Geek Academy[14]
- Women in Business Development Initiative (WIBDI) Samoa[15]

9 Transaction lending involves collecting various types of data, including transaction history data such as purchase records and customer assessments, and using that data to evaluate the state of a business in real time in order to approve or deny a loan to said business.

10 Every year, Girls in ICT Day events are held by schools, youth groups, civic organizations and government agencies in all world regions. In recent times, Girls in ICT Day events have expanded from one-day events to ongoing global programmes designed to teach girls about ICTs throughout the year. Samoa, through the Office of the Regulator in collaboration with ITU and the Ministry of Communications and Information Technology, has been celebrating Girls in ICT Day as an annual event since 2015. See: https://www.regulator.gov.ws/index.php/2-uncategorised/90-girls-in-ict-2020

11 https://www2.fundsforngos.org/women-and-gender/uncdf-launched-women-msme-fintech-innovation-fund-for-enterprises-in-asia-pacific/

12 https://undpsamoa.medium.com/bright-future-for-digital-transformation-in-samoa-ba8c4d30dbc1

13 https://www.unescap.org/news/new-un-project-boost-women-s-entrepreneurship-launched-samoa#

14 https://www.businessnewsaustralia.com/articles/girl-geek-academy-launches-in-samoa.html

15 https://ictupdate.cta.int/en/article/women-in-business-development-in-samoa-overcoming-challenges-by-harnessing-digital-opportunities-sid0204c0830-746b-4b32-8b9d-6d40f6d5187f

3. E-Commerce Strategy Measures

3
E-COMMERCE STRATEGY MEASURES

There are a total number of 22 Strategic Outputs (SO) to be delivered through the implementation of 60 Measures (M). hrough the implementation of 60 Measures (M).

The area-level outcomes will be realised through the attainment of several strategic outputs in the seven key Priority Areas:

- E-commerce Readiness and Strategy Formulation.
- ICT Infrastructure and Services.
- Trade Logistics and Trade Facilitation.
- Legal and Regulatory Framework.
- Electronic Payment Solutions.
- E-commerce Skill Development.
- Access to Finance for E-commerce.

This chapter outlines the strategic outputs (SO) and the related measures in each priority area. Some of the measures proposed in this chapter will inevitably overlap with and complement the actions specified in other national strategies, plans and visions. This is necessary overlap as seeing E-commerce in isolation is insufficient to create the critical mass needed to usher Samoa in a digital transformation. E-commerce has finite resource needs, therefore seeing it as a part of a larger whole, incorporating other 'digital' dimensions such as eGovernment; digital financial literacy, long-term planning to attract and retain talent; associated legislation and policy to enable and nurture digital businesses is equally important.

Priority Area 1: E-commerce Readiness and Strategy Formulation

This area has two Strategic Outputs:

Strategic output 1.1: National framework for E-commerce acceleration is enhanced.

Without a formal national policy16 that guides, promotes and drives the application of e-commerce in the public and private sector, the overall vision of government with respect to ICT and the wider use of e-commerce in the community will take years to materialize. At present, there are various regulations and national policies in place that promote and regulate the use of ICT and its various applications, but none is specifically targeting e-commerce.

Strategic output 1.2: Public, private and community partnerships for e-commerce adoption are formed and operationalised.

Like any other public policy, there is a need to clearly identify the government agencies responsible for implementing and monitoring the progress of the e-commerce national policy. Without implementing agencies, the e-commerce national policy (and strategy) is most likely to remain latent due to the lack of attention. Lessons learned so far with respect to the application of ICT show that strong partnerships between government implementing agencies, the private sector businesses and the community is the key to growing e-commerce. While a good segment of the Samoan community is using ICT on a regular basis, other factors like the high cost of using the internet, poor or unreliable access to internet and ICT illiteracy are opposing and slowing down the wider use of e-commerce. A three-pronged partnership between government, businesses and the community is deemed essential to iron these hurdles and pave the way for e-commerce use in the country.

16 National policy refers to an approved policy of government that protects the interest of e-commerce users (buyers and sellers) and promotes the use of e-commerce in the country. In contrast, this document, which is referred to as the E-commerce Strategy is an official plan by the government to publicize its intentions on how to proceed with the application of e-commerce to protect the interest of users and to maximize e-commerce economic and social benefits.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 1.1: National framework for E-commerce acceleration is enhanced.	
Measure 1.1.1 MCIL to take a leading role in putting together an e-commerce national policy following the introduction of the e-commerce strategy.	Now there is no national policy to guide, promote and regulate the use of e-commerce. The formulation of the e-commerce strategy is now underway and once it is launched, MCIL should take advantage of the momentum by putting together a national e-commerce policy.
Measure 1.1.2 MCIL to take the leading role in identifying the key implementing agencies for the e-commerce national policy and e-commerce strategy and obtain a Cabinet Directive to formalize the selection of Implementing Agencies.	At the moment there is no specific official decision on who should be the implementing agencies for the e-commerce strategy let alone the national policy proposed in 1.1.1.
Measure 1.1.3 MCIL to work with Samoa Bureau of Statistics to provide relevant e-commerce data in line with the data collected on e-commerce by SPC in the Pacific Data Hub.[17]	In order for the E-commerce to carry weight, there is a need for sound data to support evidence-based policymaking as well as monitoring & evaluation.
SO1.2: Public, private and community partnerships for e-commerce adoption are formed and operationalised.	
Measure 1.2.1 MCIL and implementing agencies to foster meaningful partnership with ICT providers and businesses.	The success of the e-commerce strategy and policy largely relies on effective and meaningful partnership between the government and ICT providers and businesses. Government needs to continue its investment in the ICT infrastructure as well as creating an enabling environment. ICT providers and businesses on the other hand are motivated to provide their service via e-commerce if the government plays such role.
Measure 1.2.2 Partnership between government and private sector to build capacity of community on the benefits of e-commerce and how to access it via internet use.	The community is the key to the success of the e-commerce strategy and an upcoming e-commerce policy. Such partnership is critical in terms of awareness on the benefits of using e-commerce to access public and private services on-line.
Measure 1.2.3 Develop the capacity of the Chamber of Commerce and associations to be effective partners.	The Chamber of Commerce is the main advisory authority to the business sector. Having it on board is an effective strategy to rally the support of the business community to use e-commerce.

17 https://stats.pacificdata.org/?lc=en

Priority Area 2: ICT Infrastructure and Services

This area has three Strategic Outputs:

Strategic output 2.1: Increased nationwide access to reliable internet connection.

While there has been significant improvement in the ICT infrastructure in the country in recent years, especially with the arrival of the Tui Samoa Cable, internet connection in some parts of the country and in particular the rural areas remain problematic. Slow and unreliable connection is the main concern for the rural communities, which account for 80% of the country's total population. In Savai'i for instance, 70% of the island is affected by unreliable and slow internet connection. In the Apia area on the other hand, which enjoys good access and fast internet connection, there is evidence that the system is slow during congested hours.

Strategic output 2.2: Reduced usage rates for internet service.

Access to internet use is undermined by the high cost of retail data. Despite being the second cheapest country in the Pacific, with Fiji the cheapest, the cost of data could still be reduced. For instance, the average cost of one gigabyte in Samoa is USD$0.56 while it is USD$0.19 in Fiji throughout the year.

Strategic output 2.3: Strengthened awareness of communities on the benefits and safe use of ICT.

Despite the extensive effort of government in recent years to lever ICT as one of the pillars for economic growth and social development, a large proportion of the population remains unconvinced due to the lack of trust in using on-line services to conduct transactions due to the fear of security and privacy. A simple example is the small number of people using internet banking and other basic public and private services available on-line.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 2.1: Increased nationwide access to reliable internet connection.	
Measure 2.1.1 Install more transmission towers around the country to improve reliable internet access.	Rural villages are having poor access to internet due to poor transmission around the country. For instance, 70% of Savai'i has minimal internet coverage.
Measure 2.1.2 Invite a third provider to take up third license available in order to provide more competition with the existing two major providers.	Having another major competitor motivates providers to extend their coverage to rural communities.
Measure 2.1.3 Internet providers to have access to Internet Exchange Point (IXP)	At the moment, internet providers are not accessing the IXP because it is not functioning. Once the IXP is in operation providers can use it to support access to internet and e-commerce.
SO 2.2: Reduced usage rates for internet service.	
Measure 2.2.1 Government to reduce taxes and levies on ICT equipment.	Government taxes and levies on ICT equipment are passed on to the consumers by the service providers through the sale of data. If these costs are removed, the cost of data will also be reduced.

Measure 2.2.2 Strict oversight role of government via Competition and Consumer Commission and the Office of the Regulator under the Samoa Submarine Cable arrangement.	At the moment, there is lingering speculation on possible collusion between the two major providers which may increase the cost of retail data. Tight scrutiny from the Competition and Consumer Commission and the Office of the Regulator and other relevant government authorities could address this gap.
Measure 2.2.3 Expand the capacity of Tui Samoa Submarine Cable to increase international connectivity to and from Samoa to reduce the cost of internet access.	Expanding the capacity of Tui Samoa Submarine Cable in terms of increasing international internet connectivity reduces cost of internet use in Samoa.
SO 2.3: Strengthened awareness of communities on the benefits and safe use of ICT.	
Measure 2.3.1 Promote the benefits and safe use of e-commerce to the communities	Access and use of e-commerce can only improve when members of the community are aware of its economic and social benefits and feel secure about their privacy.
Measure 2.3.2 Conduct social impact assessment of e-commerce promotion	This measure is needed to generate information that is needed to ensure that the impact of community awareness initiatives is effective in terms of increased numbers of businesses and members of communities using e-commerce.
Measure 2.3.3 Implementing agencies and internet providers to provide proof of safe use of e-commerce.	Without proof (using local case studies) of safe use of e-commerce, businesses and members of the community are most likely to side-line e-commerce.

Priority Area 3: Trade Logistics and Trade Facilitation

This area has three Strategic Outputs:

Strategic Output 3.1: Common cross-border trade facilitation established.

The disruption to global supply chain due to the pandemic has highlighted the critical role that technology plays in easing the disruption with digital and paperless trade procedures. Automated Custom systems such as the ASYCUDA, electronic submission of customs declaration, electronic application and issuance of import and export permits, E-payments and many other trade procedures once digitized will greatly ease cross-border trading.

Strategic Output 3.2: Structure to enable first-mile to last-mile delivery across trading partners established.

Door-to-door delivery is essential for E-commerce. Samoa and most of the Pacific Islands do not have street addressing and therefore the last mile delivery is not usually commercially feasible. An initiative by the MWTI to setup a street addressing project in progress where every home and business will be issued a street number address within a two kilometres radius of Apia. Similarly, Maua utilises a SkyEye geolocalisation system that allows door-to-door delivery for their customers. These are great developments for Samoa for many different services and specifically last mile delivery if it is deployed on time and accessible to third parties.

Strategic Output 3.3: Regionalism is leveraged to coordinate volume shipping and negotiate favourable terms with global logistic players.

The isolation of Samoa and most Pacific Islands as well as the small volume of shipment has placed Samoa and individual Pacific Islands at a great disadvantage due the high cost and low frequency of freight. There have been initiatives at regional level to negotiate as a group to leverage regional volumes for better terms and this is a very important task

that needs to be further pursued. Other than that, direct assistance with freight costs is an option. The Pacific Trade and Invest has a Freight Assistance program in multiple countries that has helped many exporters keep afloat during these difficult times. The Pacific Islands Forum Secretariat and the US-funded E-Trade Alliance have also commenced scoping regional projects to assist with logistics and Samoa should make sure that its businesses are included in these projects.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 3.1: Common cross-border trade facilitation established.	
Measure 3.1.1 Fully implement ASYCUDA across all stakeholders/ agencies to fully realise the benefits of single digital Customs system.	ASYCUDA platform has majority of features to enable a digital and paperless trade facilitation both locally, regionally, and globally. Ensuring all the stakeholders/ agencies have equal access to ASYCUDA will therefore be important.
Measure 3.1.2 Support regional adoption of ASYCUDA as a step to increase alignment of formalities and procedures with neighboring countries	The majority of the Pacific Islands utilize ASYCUDA and soon this Customs system will be extended to all Pacific Islands. Working cross-border to align and integrate this single platform, it will enable easy and equal access to information and trade documents, and other options of cost-effective cooperation.
Measure 3.1.3 Harmonise Trade Laws between trading partners for cross-border trade through PIFS Regional Trade Facilitation Strategy to be finalised at 2022 Forum Trade Officials and Ministers Meetings.	All stakeholders trading cross-border need to understand and be confident that their trade transactions will be safe and not have legal issues in different jurisdictions. Harmonization of Trade Laws will help achieving this objective.
SO 3.2: Structure to enable first-mile to last-mile delivery across trading partners established.	
Measure 3.2.1 Complete the first phase of the Samoa street addressing System Project before end of 2022.	For Suppliers to access services for easy 1st mile shipment, there needs to be accurate addressing system for logistics companies and postal services to find businesses that require pickup services. The addressing system will also enable last-mile delivery for local and international packages by logistics companies and postal services.
Measure 3.2.2 Integrate Samoa street addressing System with the Universal Postal Union by the third quarter of 2023.	For international e-commerce and logistic platforms to be able to recognize Samoa's street addressing system, the latter needs to be integrated with the Universal Postal Union (UPU) database for Postal Addressing System.
Measure 3.2.3 Allow third party e-commerce platforms to access to Samoa street addressing system.	The Street Addressing project doesn't not state open access and multiple government initiatives are not open to public for access unless it is specifically stated in the objective of the project. Promoting integration with other addressing systems is the way forward: Samoa street addressing platform needs to be opened to the private sector to facilitate the provision of business services.

SO 3.3: Regionalism is leveraged to coordinate volume shipping and negotiate favourable terms with global logistic players.	
Measure 3.3.1 Establish taskforce at country level to organize and link with the regional taskforce.	For the regional taskforce to have accurate information and well-organized shipment volumes, a country level taskforce needs to be established to work with all the stakeholders to ensure all understand and collaborate so that shipments are consolidated.
Measure 3.3.2 Incentivize shipment volumes with freight assistance packages.	To encourage and boost shipment volumes, it is important to have a program targeting direct assistance similar to the Pacific Trade and Invest' Freight Assistance program that offered a 50% cost sharing for eligible shipments. The program should cover both Australia and New Zealand, as well as other major export markets for Samoa's small businesses.
Measure 3.3.3 Setup Freight Sharing App/Platform that can match small, medium and large cargo and destinations so costs can be shared using computer logic to maximise every volume of shipping capacity incoming and outgoing as well as scheduling and forecasting.	The low volume and value of shipments from Samoa makes it difficult to negotiate better terms with the global logistic suppliers. By grouping shipping needs from smaller players and using the power of apps and platforms, the costs of shipping out of Samoa could be reduced as volumes gets consolidated.

Priority Area 4: Legal and Regulatory Framework

This area has three Strategic Outputs:

SO4.1 A comprehensive review of existing e-commerce regulatory and legal framework considering Samoa's local context and in line with international best practices is completed. For instance, there are no specific laws on privacy or protection of data. There are only policies and strategies which regulate the flow of information within the public sector. These policies and strategies usually entail ad hoc arrangements (Memorandum of Understanding - MOU) or formal requests using electronic and non-electronic means, outlining how, when, and why the information is to be shared but for a specific authorised purpose only. To ensure an enabling environment for e-commerce, a strong and robust legal framework is absolutely necessary, as it provides confidence that traditional business transactions can be carried out electronically, with the appropriate legal protection for both sellers and consumers. The end result will include amendments of current laws and new laws in target areas.

SO4.2 Awareness of e-commerce regulatory and legal framework in the community has been enhanced. Laws and policies become redundant if the stakeholders and the wider community do not understand the relevant laws and how they apply to their everyday lives. Effective awareness of the e-commerce regulatory and legal framework will ensure compliance by those whom these laws regulate and assist with the enforcement of these laws. Awareness and understanding of the laws will help reduce crimes arising from e-commerce thus contributing to a safer Samoa. Enforcement is then crucial in the implementation of any regulatory and legal framework. However, there are associated problems with enforcement, such as the lack of infrastructure, human resources and capacity constraints which are common in many small Pacific Island Countries. There is a need for Government to invest and prioritize this important area of development to ensure sustainability and growth which will ultimately benefit Samoa's economy as a whole. Also, a coordinated approach amongst different players and sectors of e-commerce in the public and private sector is necessary to ensure their respective resources are pulled together to assist with effective enforcement.

SO4.3 The legal and regulatory environment for digital payment has been improved in line with best international practices. For wide adoption of electronic payments and online purchases, the buyer needs to feel protected by the necessary laws and regulations ensuring his payment is safe and avenues are available to get remedy if there is a failure at any stage of the transaction. A low level of public confidence and awareness with electronic payments has emerged during consultations and therefore a purpose-built legislation is important in this area. When regulations have been established to address the concerns of the public, an awareness campaign and incentives can be rolled out to transition buyers and vendors to E-commerce and use of electronic payments.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 4.1: A comprehensive review of existing e-commerce regulatory and legal framework considering Samoa's local context and in line with international best practices is completed.	
Measure 4.1.1 Stocktake, review, and consult on the existing e-commerce regulatory and legal framework in Samoa. Gap analysis to be based on international good practices	There is a need to identify all the relevant laws and regulations of Samoa which touch or impact on e-commerce, and to identify which Government Ministries and Corporations govern or administer these laws and regulations. To identify and analyse gaps/inconsistencies and the effectiveness of the relevant laws, including by eliciting public and private sector submissions. To identify ways and solutions on how to address the gaps/inconsistencies of the relevant laws. These solutions are in the form of amendments to laws or new Bills.
Measure 4.1.2 Draft Amendment Bills and/or new Bills	Once needs are identified, the next step is to prepare and draft relevant legislative amendments which may impact on the existing laws, and which include (non-exhaustively): • Electronic Transactions Act 2008 • Consumer and Protection Act 2016 • Sales of Goods Act 1975 The full list of new legislation or legislation that requires amendment will be determined in the gap analysis – see Measure 4.1.1.
Measure 4.1.3 Establish infrastructure in place for the enforcement of e-commerce regulatory and legal framework. (For example, a Task Force or Committee responsible for administering and overseeing e-commerce issues such as disputes/ complaints and enforcement, similar to the Cybercrime Task Force or Criminal Task Force. This Task Force or Committee comprise of the relevant Government agencies and representatives from the private sector).	E-commerce related complaints have increased with the development of platforms and other e-commerce operations. As the legal and regulatory framework for e-commerce is still at a nascent stage, it is important to ensure that the Government has the authority and capacity to review, address and decide on possible issues, thus preparing for the amendment of existing new laws and regulations or the drafting of new ones.
SO 4.2: Awareness of e-commerce regulatory and legal framework in the community has been enhanced	
Measure 4.2.1 Schools (Primary, Secondary and Tertiary Level) are introduced with and educated in e-commerce regulatory and legal framework.	Introducing e-commerce legal framework in school curriculum is important for early learning, with students taught and tested on right and obligations via exams, quizzes, and speech competitions.
Measure 4.2.2 The 51 electoral constituencies (31 Upolu, 20 Savaii) are educated in e-commerce regulatory and legal framework.	There is a need to educate the 51 electoral constituencies on their rights and obligations under e-commerce laws, in particular the following groups: • Women's committees • Untitled Men/Youths • Church Groups/Denominations • Village Council • Children

Measure 4.2.3 Government Ministries, Corporations, Private Sectors, Non-Governmental Organizations (NGOs), Business communities are educated in e-commerce regulatory framework.	There is a need to educate all Government Ministries, Corporations, Private Sectors, NGOs, Business communities in e-commerce regulatory framework and their rights and obligations.
SO 4.3: The legal and regulatory environment for digital payment has been improved in line with best international practices.	
Measure 4.3.1 Establish a legal framework to create an enabling environment facilitating integration between payment providers.	The National Payment System Act was created to set the foundation for the Automated Transfer System (ATS) which is not a publicly open payment gateway. The reasoning here is to encourage payment platforms like those established by banks and mobile money operators fully to integrate (or allow for Open APIs). For example, no banks have allowed MauaPay to integrate but only allow Mobile Money.[18] But even Mobile Money platforms do not integrate with each other so Digicel customers cannot use MyCash to pay Vodafone customers that are on MTala. It is a roadblock to transition people to adopt digital payments over cash because these digital payments are restrictive compared to cash.
Measure 4.3.2 Produce a user-friendly document for the public to easily follow and understand the laws that protect their purchases online and explain available remedy processes.	Buyers need to trust the electronic payment system in order for them to engage in e-commerce. Once the relevant legislation is in place (see measures 4.1.1 ad 4.1.2) user-friendly document can boost e-commerce adoption.

Priority Area 5: Electronic Payment Solutions

This area has three Strategic Outputs:

Strategic Output 5.1: National Digital ID established.

Every citizen that wishes to use an electronic payment service is required to produce two to three photo identification documents to satisfy Know Your Customers (KYC) requirements that are set globally. The majority of the adult population of Samoa will have one photo document that is usually the Voter ID because it is mandatory to register but one is only eligible to vote at 21 years of age and if the national election happens a month before the person turns 21 years, it is likely that registration will happen at the age of 25. The other common photo identification document is the Samoa National Provident Fund ID, but this will only be issued for someone that is formally employed and registered. A driver's license and passport are more uncommon, as these are demanded for purposes that the majority of the population have no use for. Therefore, it has been a struggle for financial institutions to register clients for their services.

The National Digital Identification System (NDIDS) spearheaded by the Samoa Bureau of Statistics will be a critical infrastructure that will allow all citizens of eligible age to register and use financial services such as digital payments. There is an opportunity for the National Digital ID to become the main document for verifiable identification of clients.

Strategic Output 5.2: Electronic payment gateways that are interoperable and accessible created.

A critical infrastructure for E-commerce is an accessible electronic payment gateway facility that is open to businesses and government to connect to using the latest technology and is interoperable with all the different payment solutions by banks and non-bank operators. This would allow vendors to receive payments from customers using different solutions,

18 Both Digicel's MyCash and MTala have also integrated with the National Bank of Samoa to allow for transfer of funds from client's NBS bank account to their Mobile Wallet and vice versa.

thus reducing the need of multiple accounts and fees and promoting e-commerce. There should be government requirements or incentives for all financial institutions to participate in such a payment gateway which has been a need of the business community for many years. Currently the Automated Transfer System (ATS) platform by the Central Bank of Samoa (CBS) enables real time settlement of payments between banks but it is only available to the major financial institutions and does not include smaller players and it is not a payment gateway for the public.[19]

Strategic Output 5.3: Electronic payment solutions that accelerate digital financial literacy are promoted.

The Government and donors have many programmes for grant assistance such as the Samoa Agriculture & Fisheries Productivity and Marketing Project funded by the World Bank (USD23.55m) with grants and matching grants to farmers and fishers to increase capacity and production. To distribute the funds, e-vouchers are issued to beneficiaries, who then use an E-commerce platform to purchase goods and services they are eligible for under the program. This has introduced the farmers to E-commerce and digital payments while the government has enhanced control over funds. In Fiji the government distributes grants and assistance through mobile money to encourage the use of electronic payments that are more accessible to the unbanked. Something similar was tested in Samoa back in 2012-2013 in disbursing farming equipment. Samoa could look at emulating or enhancing these solutions.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 5.1: National Digital ID established.	
Measure 5.1.1 Prioritize completion of Samoa National ID Project by 2022.	The need for verified digital ID is critical to accessing digital services and applications, especially for financial transactions. Therefore, resources for the of Samoa National ID Project need to be allocated to ensure it goes live in 2022.
Measure 5.1.2 Integrate and mandate government entities to utilize the NDIDS.	Required technical solutions need to be put in place for all government entities to integrate the new system so that the new digital IDs can be accepted. This will ensure national adoption and related efficiencies.
Measure 5.1.3 Open the NDIDS for Private Sector and Civil Society utilization.	The private sector is critical to ensuring wide adoption of the NDIDS. Integration with the banks, money transfers, mobile money, telecom service, E-commerce platforms will provide enormous benefits to the public and offer great efficiencies. The NDIDS should also be made accessible to small businesses.
SO 5.2: Electronic payment gateways that are interoperable and accessible created.	
Measure 5.2.1 Scope and design a framework to link all payment solutions and consider the different stakeholders and requirements.	A framework document specifying design and requirements for stakeholders to connect, receive and send payments to each other with settlement less that one day, will be the essential first step of a truly universal payment gateway.
Measure 5.2.2 Taskforce established under the National E-commerce committee to oversee integration of all eligible payment providers.	A taskforce will be useful to monitor and evaluate that the payment providers are collaborating and facilitating their mutual integration once this becomes legally and technically possible.

19 ATS is the backbone or the foundation for the settlement and clearing of payments thus the participants are only financial institutions. It offers the possibility to overlay it with many other innovations in payment instruments, but only from financial institutions, not from non-bank payment providers.

SO 5.3: Electronic payment solutions that accelerate digital financial literacy are promoted.	
Measure 5.3.1 Consider adjusting government procurement procedures to allow for use of E-commerce platforms to increase efficiency and flexibility (e.g., SAFROM[20] project)	Government largest buyer in the country and current government procurement procedures do not allow for procurement using E-commerce platforms. Allowing small to medium (below USD 5,000) procurement from relevant local E-commerce platforms can boost ecommerce and provide better value for taxpayer money.
Measure 5.3.2 Adjust government payroll policy to allow for alternative electronic methods to pay salaries (mobile money or other legally approved payment systems).	Adjusting the government payroll policy to allow for salaries to be paid with alternative payment methods such as mobile money will encourage inclusiveness because more people have access to mobile money than bank accounts. In addition, mobile money can be used to make payments on some E-commerce platforms, direct payments on local marketplaces, as well as purchase prepaid cashpower, water bills, mobile phone credit and loan repayments.
Measure 5.3.3 Government and donors to utilise e-payment solutions (mobile money, e-vouchers, etc.) to disburse on their programs.	Many government and donor assistance programs that aim to help rural communities will benefit from integrating ICT components for efficiency, and for introducing rural users to technologies that they would not have used before. This gives the opportunity to the rural users to become e-literate because they will need to adopt the technology to access the assistance program.

Priority Area 6: E-commerce Skill Development

This area has four Strategic Outputs:

Strategic Output 6.1: Digital tools into the National Education System with clear mandate as a priority on all levels integrated.

In order to have a workforce with sufficient digital skills, these must be introduced early in the school curriculum. The USD6 million SchoolNet program was implemented with this goal in mind for the Education system in Samoa but it underestimated need to upskill the teachers and the support required by teachers, thus failing to achieve its main goal. Therefore, it is important to ensure that those that deliver the programs are well trained and sufficient support is available and equally important is the ownership and buy-in from the political, ministry, supervisors, and principal levels.

Strategic Output 6.2: E-literacy is integrated into social programs.

The digital divide needs to be kept at a minimum and those most vulnerable to being left behind are the rural communities and those living with a disability. Therefore, while the education system is being digitised, it will be crucial to also integrate e-literacy and E-commerce knowledge and skills in social programs provided by different public and private agencies. It is also important to ensure that those delivering the programs are well trained and proficient in digital skills and understand the importance of digital literacy as an enabler for our rural communities to overcome the many challenges faced with remoteness of location and limitation of mobility.

20 https://www.facebook.com/SAFPROM685/

Strategic Output 6.3: More E-commerce Technical and Vocational Education and Training encouraged.

The current skill gap in E-commerce, with demand exceeding supply, should also be addressed by encouraging or providing incentives for Technical and Vocational Education and Training (TVET) providers to offer more courses in ICT skills. Incentives can be in the form of technical resources provided to TVET providers (ICT programs require ICT equipment and software), or funding of course fees for trainees to encourage more demand for ICT training courses.

Strategic Output 6.4: More E-commerce coaching and mentoring services to entrepreneurs and start-ups encouraged.

While education and TVET would bring more youth to be interested in digital-focused careers, businesses also need to have access to mentoring support from successful entrepreneurs. These programmes have started to appear in Samoa but their relevance for the tech sector is still limited. Using the regional and global initiatives led by development partners and multinationals such as Alibaba, Amazon, Google, CISCO, etc., could accelerate businesses' digital transformation.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 6.1: Digital tools into the National Education System with clear mandate as a priority on all levels integrated.	
Measure 6.1.1 Integrate e-commerce in the business studies curriculum from year 9.	An updated curriculum will give school leavers in Year 12 the option to use e-commerce promote and sell goods and services.
Measure 6.1.2 Educate the rural communities about e-commerce.	As e-commerce promotes community economic empowerment, it is just appropriate that this topic is integrated in the presentations given to communities by the Ministry of Women, Community and Social Development on the Economic Empowerment Program.
Measure 6.1.3 Use advertising campaigns to make e-commerce relevant to people's lives.	Without adequate communication campaigns, broad-based e-commerce uptake may be delayed. Given this, the government should promote e-government and e-commerce through all its digital channels as well as on radio and TV.
SO 6.2: E-literacy is integrated into social programs.	
Measure 6.2.1 Government to review all community programs to integrate components of digital skills.	E-commerce and digital skills have a great potential to provide economic opportunities to the most isolated and vulnerable rural communities. Each government ministry and State-Owned Entreprises (SOE) should therefore review their programs for rural communities to add components that promote the use of digital skills.
Measure 6.2.2 Government to work with Donors and NGOs to integrate digital skills into their community programs.	E-commerce and digital skills have a great potential to provide economic opportunities to the most isolated and vulnerable rural communities. Government should therefore work with Donors and NGOs to review their programs, especially programs and services for the rural community, to add components that promote the use of digital skills.

Measure 6.2.3 Government to provide training and support for providers of community programs.	While integrating digital skills into community programs is important, it is just as important that the providers of such programs are well-trained in digital skills.
SO 6.3: More E-commerce Technical and Vocational Education and Training encouraged.	
Measure 6.3.1 SQA ICT Advisory Committee to determine top priority ICT skills related to e-commerce.	To be successful, TVET courses should be informed by a good understanding of the skills required in the labour market. Therefore the SQA ICT Advisory Committee should identify e-commerce skills required by the industry though submissions and requests from public and private sector.
Measure 6.3.2 TVET Providers to upskill in response to the industry demand.	After needs are identified, TVET providers should identify their capacity requirements, both HR and equipment, to respond to the demand from the market.
Measure 6.3.3 Government to seek funding from donors to provide training and tuition.	To support the upgrade of TVET providers, the government should request donor support to fund capacity requirements identified under measure 6.3.2 – both in terms of course upgrades, and funding to incentivize enrolment in the courses.
SO 6.4: More E-commerce coaching and mentoring services to entrepreneurs and start-ups encouraged.	
Measure 6.4.1 Government to champion the programs that offer training for businesses to transition to online.	Currently there are multiple programs offered by SBH, Samoa Chamber of Commerce, the Maua App and a couple of other providers that assist MSME to transition their operations from offline to online. These short courses are important as they cater to a segment which neither covered by the education nor by traditional TVET providers. The government should continue and scale up these programs to be accessible by all MSMEs, especially those under NOLA for people living with a disability.
Measure 6.4.2 Government and donor community to fund expansion of programs offering businesses coaching and mentoring.	With sufficient funding, the SBH and Samoa Chamber could increase the frequency of their business coaching and mentoring programs focussed on utilizing technology to start or scale successful businesses. These programs that are done only once a year at the moment and therefore very few can benefit due to limited numbers.

Priority Area 7: Access to Finance for E-commerce

This area has four Strategic Outputs:

Strategic Output 7.1: Investment in E-commerce activities incentivized and prioritized by Government.

The donor community takes its lead from the government for its priority areas, and the benefits and cross-cutting impact of E-commerce and ICT have been well documented. Therefore, the government should prioritise E-commerce so that the donor community can introduce initiatives aiming at grant funding or other assistance. The government should also encourage existing E-commerce platforms by utilizing these platforms for some of its spending – this would encourage e-commerce adoption by businesses and facilitate acceptance of e-commerce ventures as a viable investments by financial institutions.

Strategic Output 7.2: Tax credits to created Local Investors in E-commerce established by Government.

Due to the small market size and low adoption of E-commerce, there is minimum attention on E-commerce businesses, and it is difficult to build a business case for favourable interest rate loans from the traditional financial institutions. There is an opportunity for the government to utilise its entities to offer assistance aimed at facilitating investment, as it has been done with other industries that needed investment – for example the special rates offered by the Development Bank of Samoa to the fishing industry; and the tax credits offered to large private companies to invest in the Tourism sector that produced millions of dollars of investment in the tourism sector overnight.

Strategic Output 7.3: Special Investment Group established

There had been discussions and reviews in the past on the viability of a Samoa Stock Market but with many limitations of the market size and understanding, the idea never eventuated. But there are government entities that are well placed and mandated to invest funds for returns of shareholders such as the Samoa National Provident Fund, Unit Trust of Samoa and to a lesser extent but still as capable to invest is the Samoa Life Assurance Corporation. These entities have invested millions on national ventures and especially industries that the government has prioritised. These same entities can form a Special Investment Group, with a percentage of their funds earmarked for E-commerce activities with potential of return on investment and with the potential to provide an overall boost to the E-commerce ecosystem. The investment can be guaranteed by the government, donor partners, private investors, or a combination of all.

Strategic Output 7.4: New non/bank sources of funding (Venture Capital, Private Equity, Angel Investors) established.

The Asian Development Bank (ADB) approved the Small Business Development Project for Samoa with a loan of USD 3.5 million on 21 November 2000 and part of this project was to utilize USD 400,000 to setup a Venture Capital Fund (VCF) but as the evaluation report states, the Samoa market was not ready for such a program.21 Today the Samoa market is ready for such a VCF with many opportunities in E-commerce.

The Measures associated with each of these Strategic Outputs are listed in the table and described further below:

Description	Justification
SO 7.1: Investment in E-commerce activities incentivized and prioritized by Government.	
Measure 7.1.1 Government to add E-commerce as a priority sector, taking into consideration the commitments made on e-commerce or more on trade in services by Samoa in different trade fora (WTO/PACER/PICTA).	Once the government establishes E-commerce as a priority, the development partners are able to focus funds and resources to support this priority.
Measure 7.1.2 Government to utilize current E-commerce platforms to deliver certain programs.	Many government programs can benefit from digitising disbursement of funds using EVouchers that can be redeemed on E-commerce platforms. This offers the benefit of electronic records and introduces beneficiaries to E-commerce. At the same time, it will encourage businesses to migrate to online sales. Current example is the World Bank's Samoa Agriculture & Fisheries Productivity and Marketing Project (SAFPROM) program with the Ministry of Agriculture and Fisheries which has disbursed Evouchers to 900 farmers and fishermen for pre-approved projects. The Evoucher system has allowed for funds disbursement and product receipt within one week, as compared to three-to-six months when payments were manual.

21 https://www.adb.org/sites/default/files/evaluation-document/35073/files/33167-01-sam-pper.pdf

Measure 7.1.3 Government to prioritise foreign investments in E-commerce, with preference for joint ventures	The Government already utilizes multiple methods to attract foreign investments for certain sectors that are a national priority. The same mechanisms can be utilized to encourage foreign investments into the e-commerce space in Samoa.
SO 7.2: Tax credits to created Local Investors in E-commerce established by Government.	
Measure 7.2.1 Government to utilise Tax Credit for businesses that invest in ICT and E-commerce industry.	The government of Samoa successfully raised over WST50 million investment in the Tourism industry using legislation for Tax Credit program. The government could consider establishing a similar program for E-commerce.
Measure 7.2.2 Government to offer Tax Credit for E-commerce providers.	Tax Credits are not only suitable to generate new investment but also to scale existing one. The government could therefore consider offering Tax Credits for E-commerce platforms to scale.
SO 7.3: Special Investment Group established.	
Measure 7.3.1 Government to review the mandate for the Samoa National Provident Fund (SNPF), the Unit Trust of Samoa (UTOS), the Samoa Life Assurance Corporation (SLAC) and the Accident Compensation Corporation (ACC) to form a Special Investment Group that looks at special national priorities and earmark a percent of their investment capital for those national priorities.	Government entities such as SMPF, UTOS, SLAC, and ACC are expected to invest funds in industries that the government has prioritised. The Government could amend legislation to allow for these entities to invest in local E-commerce businesses.
Measure 7.3.2 Government to offer Bonds specifically for E-commerce investment.	To encourage and provide multiple methods for investment in Ecommerce, Government Bonds can be offered that are specific for Ecommerce activities
SO 7.4: New non/bank sources of funding (Venture Capital, Private Equity, Angel Investors) established.	
Measure 7.4.1 Government to invite ADB to setup Venture Capital Fund.	The ADB approved a Small Business Development Project for Samoa in 2000, including a loan of USD 3.5 million. Part of this project was to utilize USD 400,000 USD to establish a Venture Capital Fund but in 2000 the Samoa market was not ready for this investment modality. Times are now ready to invite the ADB to try this project again, with a specific focus on e-commerce.
Measure 7.4.2 Government to invite Angel Investors to Samoa with incentives by the government	There is a vibrant community of Angel Investors that are keen to invest for social impact. Attracting these Investors in a small market such as Samoa but an approach by the government of Samoa will be more inciting than a small business. There are many successful multi-million-dollar businesses overseas setup by Samoans that will be willing to invest in Samoa.

4. Governance

4
GOVERNANCE

4.1 National E-commerce Committee - Functions and Management

The outcomes of the Samoa E-commerce Strategy will be difficult to accomplish without a sound governance mechanism suitable to monitor, coordinate and provide strategic oversight over implementation.

While interministerial committees and task force with a mandate on economic development or digital government exist in Samoa, none currently oversees a harmonious and ambitious transition towards creating a digital economy. It is therefore proposed that such a committee be created, that would cut across Government ministry mandates and fully engaged all key stakeholders, from businesses (through their representative associations), communities and development partners with an interest in Samoa's digital transformation.

It is proposed that the National E-commerce Committee for Samoa would be chaired by the Chief Executive Officer, MCIL. Members of the Committee will comprise key line ministries responsible for some of the key policy areas described in the strategy:

- Ministry of Foreign Affairs and Trade (MFAT) - Deputy Chair
- Ministry of Communication and Information Technology (MCIT)
- Ministry of Customs and Revenue (MCR)
- Ministry of Education Sports and Culture (MESC)
- Ministry of Finance (MOF)
- Office of the Regulator (OOTR)
- The Central Bank of Samoa (CBS)
- Samoa Chamber of Commerce & Industry (SCCI)
- Samoa Information Technology Association (SITA)

Representatives of leading development partners supporting Samoa's digital transition, UNDP, ADB, World Bank, DFAT, MFAT New Zealand should also be invited to join.

Representatives of the strategy's implementing agencies could be invited to attend certain meetings as observers. The Committee would meet at least twice annually, in person. It would report to Cabinet.

Member of the National E-commerce committee will be appointed to steer the delivery of the strategy and should be selected amongst the most senior officials of the ministry responsible for E-commerce - Permanent Secretary / Secretary Generals or equivalent.

Roles and Responsibilities

The objective of the Committee is to maximize the contribution of E-commerce to national development by promoting a coordinated approach to the regional measures for E-commerce development and complementarity with relevant national measures, especially those contained in the Samoa 2040 Plan, the National ICT Policy, and the Digital Government Platform.

The Committee's role is to provide support, guidance, and strategic oversight of the Strategy's implementation, ensuring the timely and effective delivery of its outputs and the achievement of its outcomes.

Functions of the Committee could include:

- Provide strategic oversight on implementation of the Samoa E-commerce Strategy.
- Promote coordination between partners.
- Provide recommendations Ministries, private sector, donor partners, and implementing agencies to facilitate implementation of the measures included in the Samoa E-commerce Strategy.
- Ensure that the implementation of the Samoa E-commerce Strategy remains aligned with its vision and guiding principles, and with the broader national development goals, in close coordination with other trade and economic development related committees.
- Enhance the existing dialogue on Samoa's digital transformation with public, private sector, Civil Society Organizations (CSOs) and donor partners.
- Liaise with the regional (PIFS-based) E-commerce Committee to ensure visibility of Samoa in the implementation of the regional strategy and mobilize additional resources for the implementation of the e-commerce strategy.

Secretarial support to the Committee will be provided by MCIL.

4.2 E-commerce Private Sector Sub-committee

The private sector has a leading role in the implementation of the Strategy, as highlighted by one of its guiding principles and further emphasised by many of its measures. The E-commerce Private Sector Sub-committee, whose establishment is optional but strongly recommended, will act to ensure that the business perspective is fully integrated during implementation of the Samoa E-commerce Strategy. It will forge productive relationships with governments and development partners by discussing and disseminating accurate information on E-commerce business activities, proposing practical solutions in areas such logistics, e-payments, and MSME capacity-building etc., and taking responsibility to co-deliver certain E-commerce reforms. It is proposed that the committee -or task force- be hosted and supported by SCCI.

4.3 Coordination with PIFS Regional E-commerce Committee

Samoa's national strategy implementation could benefit from the efforts of Council of Regional Organisations in the Pacific (CROP) agencies participating in the implementation of the Pacific Regional E-commerce Strategy and Roadmap adopted by Forum Trade Ministers in August 2021. At the core of the regional e-commerce governance framework lies the Pacific E-commerce Committee, which will be established under the auspices of the Pacific Islands Forum Secretariat. As the regional agency duly mandated to lead on trade-related matters, the PIFS will coordinate implementation of the Pacific Regional E-commerce Strategy and Roadmap. Among its different functions, the Pacific E-commerce Committee will closely monitor implementation of the Pacific Regional E-commerce Strategy and Roadmap at the national level in FICs. PIFS will be responsible to solicit/collect relevant national data and reports in a timely fashion to facilitate the measuring of performance indicators and disseminate regular reports to the Regional E-commerce E-committee and to the Forum Trade Ministers. It will also support resource mobilization, at both regional and national levels and lead engagement efforts on behalf of the Pacific E-commerce Initiative's partners including through the establishment or information repositories, Internet portals, newsletters, high-impact events, etc. Efficient coordination of the Samoa National E-commerce Committee with PIFS will help ensure Samoa is able to participate to and benefit from regional and sub-regional initiatives stemming from the implementation of the Pacific Regional E-commerce Strategy and Roadmap. The coordination function should rest with the Ministry of Foreign Affairs and Trade on behalf and to the benefit of the National committee.

4.4 Tracking the progress of the National E-commerce Strategy and Roadmap

Status reports on implementation of the Samoa's E-Commerce Strategy and Roadmap will be submitted annually to the Samoa National E-commerce Committee. This process will be preceded within a reasonable timeframe by the dissemination of questionnaires to the main implementing entities and a meeting of the relevant industry stakeholders

to validate the findings and prepare a contribution to be shared with PIFS. The review and validation processes at the technical level will involve the broader spectrum of stakeholders at the government, private sector, development partners and community representatives' levels. The findings and recommendations will be sanctioned at the highest political level of the Government of Samoa, denoting the high level of priority placed on the national digital transformation agenda and the country's integration in a globalized digital economy.

5. E-Commerce Roadmap for Implementation

5
E-COMMERCE ROADMAP FOR IMPLEMENTATION

The Strategy will be implemented through a series of measures related to the seven Priority Areas. The tables below detail the timeline, tentative costing, and roles and responsibilities for the implementation of this strategy.

Priority Area 1: E-commerce Readiness and Strategy Formulation

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 1.1: National framework for E-commerce acceleration is enhanced.						
1.1.1	MCIL to take a leading role in putting together an e-commerce national policy following the introduction of the e-commerce strategy.	$5'000	MCIL, MCIT, MWTI, Regulator	E-commerce National Policy	To be drafted	Introduced
1.1.2	MCIL to take the leading role in identifying the key implementing agencies for the E-commerce National Policy and E-commerce Strategy and obtain a Cabinet Directive to formalize the selection of Implementing Agencies	$5'000	MCIL, MCIT, MWTI, Regulator, MCR, MFAT	Agreement from prospective implementing agencies	To be obtained	Obtained
1.1.3	MCIL to work with Samoa Bureau of Statistics to provide relevant e-commerce data in line with the data collected on e-commerce by SPC in the Pacific Data Hub.[1]	$5,000	MCIL, SBS	E-commerce dataset	None specifically produced	Available

1 https://stats.pacificdata.org/?lc=en

SO 1.2: Public, private and community partnership for e-commerce adoption are formed and operationalised.						
1.2.1	MCIL and implementing agencies to foster meaningful partnership with ICT providers and businesses.	$20'000	MCIL, Implementing Agencies, private providers and businesses, Chamber of Commerce, community representatives (village government representatives)	Partnership agreement between implementing agencies and businesses on how to promote the use of e-commerce in the community	None	In place
1.2.2	Partnership between government and private sector to build capacity of community (rural communities in particular) on the benefits of e-commerce and how to access it via internet use.	$10'000	MCIL, ICT providers, businesses, MWCSD.	No. of capacity building initiatives provided to the rural communities	None	15-20 capacity building initiatives provided annually.
1.2.3	Develop the capacity of the Chamber of Commerce and association to be effective partners.	$10,000	MCIL, MCIT, Chamber of Commerce, Regulator	No. of capacity building initiatives conducted with members of the Chamber	None	5-10 training conducted annually.

Priority Area 2: ICT Infrastructure and Services

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 2.1: Increased nationwide access to reliable internet connection.						
2.1.1	Install more transmission towers around the country to improve reliable internet access.	$100,000	MCIT, Internet providers, MCIL, MWTI, Regulator	No. of transmission towers installed	12 internet towers around the country	2 towers for Savai'i Western side, and one tower for Upolu Southern side.
2.1.2	Invite a third provider to take up third license available in order to provide more competition with the existing two major providers.	$50,000	MCIL, MCIT, MFAT, MoF, Regulator	No. of providers operating in the country	Two (Vodafone and Digicel)	Three major providers
2.1.3	Internet providers to have access to Internet Exchange Point (IXP).	$5,000	MCIT, MCIL, Regulator, ICT providers	Main ICT providers to have access to IXP	Access not available	Access available
SO 2.2: Reduced usage rates for internet service.						
2.2.1	Government to reduce taxes and levies on ICT equipment.	$5,000	MCIT, Internet providers, MCIL, MWTI, Regulator, MCR	Average tax rate on ICT equipment	Unable to obtain this information from MCR at moment due to lockdown.	A target estimate will be provided once information is obtained from MCR
2.2.2	Strict oversight role of government via Competition and Consumer Commission and the Office of the Regulator under the Samoa Submarine Cable arrangement.	$5,000	MCIL, Regulator, MWTI, MoF, MFAT	Annual report by Competition and Consumer Commission on adherence of ICT providers to competition rules under Competition and Consumer Act 2016. Annual reports by Regulator on its role under the SSC arrangement.	Unavailable	Available
2.2.3	Expand the capacity of Tui Samoa Submarine Cable to increase international connectivity to and from Samoa to reduce the cost of internet access.	$10,000	MCIL, Regulator, MFAT, MoF, MCIT	Tui-Samoa cable capacity expanded	16 Terabits-per-second (Tbit/s)	Internet connectivity increases by a factor of 10 times
SO 2.3: Strengthened awareness of communities on the benefits and safe use of ICT.						

2.3.1	Promote the benefits and safe use of e-commerce to the communities.	$20,000	MCIT, Internet providers, MCIL.	No. of promotion activities undertaken per year	Unable to obtain this information at moment due to lockdown.	A target estimate will be provided once information is obtained.
2.3.2	Conduct social impact assessment of e-commerce promotion.	$20,000	MCIL, MCIT	Impact assessment report on the number of businesses, government agencies and customers and users of public services using e-commerce.	None	Report available.
2.3.3	Implementing agencies and internet providers to provide proof of safe use of e-commerce.	$20,000	MCIL, Regulator, Providers, Attorney General, MCIT	Number of local case studies to showcase the safety use of e-commerce	None	5-10 local case studies to showcase safety use of e-commerce.

Priority Area 3: Trade Logistics and Trade Facilitation

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 3.1: Common cross-border trade facilitation established.						
3.1.1	Fully implement ASYCUDA across all stakeholders/ agencies to fully realise the benefits of single digital Customs system.	$20,000	MCR, MOF, MCIL	No. of Ministries and SOEs integrated online with ASYCUDA	MCR Stats on utilization of ASYCUDA by government entities to be provided	14 Ministries 20 SOEs
3.1.2	Support regional adoption of ASYCUDA as a step to increase alignment of formalities and procedures with neighboring countries.	$40,000	MCR, MCIL, Chamber of Commerce, SAME	No. of private sector entities integrated online with ASYCUDA	MCR Stats on utilization of ASYCUDA by private sector to be provided	All Custom Agents All Freight F. Companies All Ports
3.1.3	Harmonise Trade Laws between trading partners for cross-border trade through PIFS Regional Trade Facilitation Strategy to be finalised at 2022 Forum Trade Officials and Ministers Meetings.	$100,000	PIFS, World Bank, MFAT,MCR	(a) Number of FIC countires using ASYCUDA (b) Samoa's degree of alignment of formalities and procedures with neighboring countries at border crossings	(a) 6[2] (b) To be confirmed (from UN Global Survey on Digital and Sustainable Trade Facilitation)	(a) 15 (b) Increases compared to 2022
SO 3.2: Structure to enable first-mile to last-mile delivery across trading partners established.						
3.2.1	Complete 1st Phase of Samoa street addressing System Project before end of 2022.	Existing	MWTI (PUMA), MNRE, LTA, MCIL	Street addresses	Unavaialble	Issued to homes and businesses within 10kms
3.2.2	Integrate Samoa street addressing System with the UPU by 3rd quarter 2023.	$100,000	Samoa Post, MFAT, MWTI, MCIL, MNRE	Samoa's street addressing format submission to UPU	To be submitted	Submitted and accepted
3.2.3	Allow third party e-commerce platforms to access to Samoa street addressing system.	50,000	MWTI, MNRE, Chamber of Commerce, SITA	Integration of 3rd party e-commerce platforms with Samoa street addressing system	Not possible	At least five 3rd party e-commerce platforms integrated with Samoa street addressing system

2 https://pacific.asycuda.org/?page_id=1389

SO 3.3: Regionalism is leveraged to coordinate volume shipping and negotiate favourable terms with global logistic players.						
3.3.1	Establish taskforce at country level to organize and link with the regional taskforce.	$100,000	MFAT, MCR, MCIL, Chamber of Commerce, SAME	National taskforce	Not estalbshed	Establihsed, with members inlcuding MCR, MCIL and Chamber of Commerce, local logistic operators, import and export suppliers. Relies on ASYCUDA to provide timely data for national and regional consolidation of shipment forecast
3.3.2	Incentivize shipment volumes with freight assistance packages.	$500,000	MCIL, MCR, MOF, Chamber of Commerce, SAME	Export value/volume of supported shipments	Value/volume of shipiments supported through Pacific Trade and Invest Program for Samoan companies	Value/volume increases compared to baseline
3.3.3	Setup Freight Sharing App/Platform that can match small, medium, and large cargo and destinations so costs can be shared using computer logic to maximise every volume of shipping capacity incoming and outgoing as well as scheduling and forecasting.	$150,000	MCIL, SITA, MCR, Samoa Chamber, SAME	(a) MOU by stakeholders to share information to enable app development and provide linkage to data sources on shipment manifests, volumes and schedules (b) App/Platfrom	(a) not in place – review similar programs overseas ongong (b) to be developed	(a) in place (b) developed and accessed by all stakeholders to book and schedule both incoming and outgoing shipment

Priority Area 4: Legal and Regulatory Framework

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 4.1 A comprehensive review of existing e-commerce regulatory and legal framework considering Samoa's local context and in line with international best practices is completed.						
4.1.1	Stocktake, review, and consult on the existing e-commerce regulatory and legal framework in Samoa. Gap analysis to be based on international good practices.	$200,000	MCIL, Attorney General's Office, Samoa Law Reform Commission, Central Bank of Samoa, Ministry of Communication, and Information Technology	(a) Stocktake - discussion Paper identifying and analysing all the relevant laws under review and issues with the current framework (b) Gap Analysis – based on good international practice, with specific recommendations based on stocktake. (c) Consultations (d) Analysis of data and submissions (e) Final Report - recommends legislative amendments or new laws	(a) completed (b) completed (c) Not completed (d) Not completed (e) Not completed	(a) completed (b) completed (c) completed by end 2023 (d) completed by end 2023 (e) completed by end 2023
4.1.2	Draft Amendment Bills and/or new Bills	$400,000	Attorney General's Office	Amendment Bills and New Bills	To be drafted	Draft Bills approved by cabinet; Bills passed by parliament, which amend or replace the following: Electronic Transactions Act 2008 Competition and Consumer Act 2016 Sales of Goods Act 1975 Crimes Act 2013 Telecommunications Act 2005 Business Licenses Act 1998

4.1.3	Establish infrastructure in place for the enforcement of e-commerce regulatory and legal framework. (For example, a Task Force or Committee responsible for administering and overseeing e-commerce issues such as disputes/complaints and enforcement, similar to the Cybercrime Task Force or Criminal Task Force. This Task Force or Committee comprise of the relevant Government agencies and representatives from the private sector).	$200,000	MCIL, MPMC, MCIT, MWTI, MPE, MWCSD, MOP, OTR	Capacity assessment of relevant agencies to enforce the regulatory and legal framework Resources to fill enforcement capacity gaps Number of offences relating to e-commerce; number of complaints relating to e-commerce; number of prosecutions arising from e-commerce	to be undertaken to be identified and secured to be collected	(a) to be undertaken (b) identified and secured (c) decreases compared to baseline (relative to the number of e-commerce transactions)
SO 4.2 – Awareness of e-commerce regulatory and legal framework in the community has been enhanced.						
4.2.1	Schools (Primary, Secondary and Tertiary Level) are introduced with and educated in e-commerce regulatory and legal framework.	$200,000	MCIL, Attorney General's Office, Samoa Law Reform Commission, Samoa Qualifications Authority, National University of Samoa, Ministry of Education, Sports and Culture, Ministry of Women, Community and Social Development	E-commerce Regulatory and Legal Framework School Mainstreaming Program, including courses, exams, quizzes, speech competitions, media outreach (TV, radio, etc.)	Detailed work plan completed	100% attendance of all schools (private and public schools) in courses, exams, quizzes, school competitions. High marks (80% and above) attained by students in these courses, quizzes, school competitions. 100% community engagement in TV and Radio programs.

4.2.2	The 51 electoral constituencies (31 Upolu, 20 Savaii) are educated in e-commerce regulatory and legal framework.	$400,000	MCIL, Attorney General's Office, Samoa Law Reform Commission, Ministry of Women, Community and Social Development	E-commerce Regulatory and Legal Framework Constituency Mainstreaming Program, including awareness programs by key Government implementing agencies and media outreach (TV, radio, etc)	Detailed work plan completed	100% attendance and participation of 51 electoral constituencies in awareness programs by key implementing agencies 80% community engagement in TV and Radio programs Village bylaws/rules reflect or consider e-commerce, in particular pushing for education and training on this area in the villages
4.2.3	Government Ministries, Corporations, Private Sectors, NGOs, Business communities are educated in e-commerce regulatory framework.	$200,000	MCIL, Attorney General's Office, Samoa Law Reform Commission, MCIT	E-commerce Regulatory and Legal Framework Constituency Mainstreaming Program including training, workshops, and conferences	Detailed work plan completed	100% Government Ministries, Corporations, Private Sectors, NGOs, Business communities covered.
SO 4.3: The legal and regulatory environment for digital payment has been improved in line with best international practices.						
4.3.1	Establish a legal framework to create an enabling environment facilitating integration between payment providers.	$50,000	AG, CBS, MOF, MCIL, MCR	Legislation for enabling environment for all payment providers to interconnect	Legislation to be identified (see in SO 4.1.1)	Legislation identified (see SO 4.1.1), drafted and approved (see SO 4.1.2)
4.3.2	Produce a user-friendly document for the public to easily follow and understand the laws that protect their purchases online and explain available remedy processes.	$10,000	AG, MCIL, Chamber of Commerce, MCR, Chamber of Commerce	User friendly document in Samoan and English	To be produced	Produced, validated at verification workshop, and endorsed by all stakeholders

Priority Area 5: Electronic Payment Solutions

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 5.1: National Digital ID established.						
5.1.1	Prioritize completion of Samoa National ID Project by 2022.	Already funded	Samoa Bureau of Statistics, MOF, MCIT, MCIL, MCR, MPMC	National Digital Identification System (NDIDS)	Currently being developed	Completed
5.1.2	Integrate and mandate government entities to utilize the Samoa National Digital ID System (NDIDS).	Already funded	Samoa Bureau of Statistics, MOF, MCIT, MCIL, MCR, MPMC	No. of Ministries and SOEs connected to National Digital Identification System (NDIDS)	None	All
5.1.3	Open the NDIDS for Private Sector and Civil Society utilization.	$150,000	SBS, MCIL, MCIT, Chamber of Commerce, Financial Institution, E-commerce Platforms, SUNGO	No of Private Sector and Civil Society Organisations connected to National Digital Identification System (NDIDS)	None	All organizations requesting connection, within 4 months from the request. Minimum Target Four banks Two MNOs Four micro lending Four E-commerce providers Three Civil Society
SO 5.2: Electronic payment gateways to be interoperable and accessible created.						
5.2.1	Scope and Design Framework to link all payment solutions and considering the different stakeholders and requirements.	$50,000	CBS, MOF, MCIL, MCR	Framework document specifying design and requirements for stakeholders to connect, receive and send payments to each other with settlement less that 1 day	To be developed	Developed. At least the following entities express interest in utilising the gateway once available four financial institutions two mobile money operators two Money Transfer operators

5.2.2	Taskforce established under the National E-commerce committee to oversee integration of all eligible payment providers.	$100,000	CBS, MOF, MCIL, MCR, Chamber of Commerce, Commercial Banks	Taskforce	To be established	Established and operational
SO 5.3: Electronic payment solutions that accelerate digital financial literacy are promoted.						
5.3.1	Consider adjusting government procurement procedures to allow for use of E-commerce platforms to increase efficiency and flexibility (e.g., SAFROM[3] project).	$15,000	MOF, MCR, Audit, MCIL	Government Procurement Policy Utilization of E-commerce platforms for procurement by Ministries	To be amended No	(a) Amended to allow for procurement by Ministries using E-commerce platforms (b) Yes
5.3.2	Adjust government payroll policy to allow for alternative electronic methods to pay salaries (mobile money or other legally approved payment systems).	$50,000	MOF, CBS, Audit, MCR, PSC, MCIL	Government Payroll Policy Utilisation of payment options different from bank transfer	To be amended No	Amended, with more electronic payment options for employees to choose from for depositing their salary such as mobile money 10% of employees have utilised alternative methods of depositing salary
5.3.3	Government and donors to utilise e-payment solutions (mobile money, e-vouchers, etc.) to disburse on their programs.	$50,000	MOF, Audit, CBS, MCIL	Number of government programs utilising e-payment solutions Number of donor programs utilising e-payment solutions	To be determined To be determined	Increased compared to baseline Increased compared to baseline

3 https://www.facebook.com/SAFPROM685/

Priority Area 6: E-commerce Skill Development

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 6.1: Digital tools into the National Education System with clear mandate as a priority on all levels integrated.						
6.1.1	Integrate e-commerce in the business studies curriculum from year 9.	$50,000	MESC, MCIL, MCIT, National University of Samoa (NUS), SQA	Business Studies Curriculum (year 9-12)	Does not include E-commerce	Includes E-commerce. Early school leavers in year 12 able to utilize online tools to promote and sell products and services.
6.1.2	Educate the rural communities about e-commerce.	$50,000	MCIL, MWCSD, MNRE, MAF, SUNGO, WIBDI, SBH, SCCI	Economic empowerment program and program presentations	Do not include E-commerce	Do include e-commerce
6.1.3	Use advertising campaigns to make e-commerce relevant to people's lives.	$150,000	MCIL, MWCSD, SUNGO, SCCI	Social Media, TV, and Radio advertisements on the benefit of E-commerce	Unavailable	Available
SO 6.2: E-literacy is integrated into social programs.						
6.2.1	Government to review all community programs to integrate components of digital skills.	$50,000	MCIL, MWCSD, SUNGO, MNRE, MAF	Integration of E-commerce into government community programs	No	Yes. A Taskforce will be established to collate and integrate digital skills in programs
6.2.2	Government to work with Donors and NGOs to integrate digital skills into their community programs.	$50,000	MCIL, MWCSD, SUNGO, MNRE, MAF	Integration of E-commerce into donors and NGO community programs	No	Yes. A Taskforce will be established to collate and integrate digital skills in programs
6.2.3	Government to provide training and support for providers of community programs.	$80,000	MCIL, MWCSD, SUNGO, MNRE, MESC, SBH, SCCI	Training in digital skills for providers of community programs	To be provided	Provided
SO 6.3: More E-commerce Technical and Vocational Education and Training encouraged.						
6.3.1	SQA ICT Advisory Committee to determine top priority ICT skills related to e-commerce.	$25,000	SQA, MCIL, MESC, PSC, SITA, NUS, Chamber of Commerce	Priority e-commerce skills for TVET providers	To be fully identified. SQA ICT Certificate available in draft format	Fully identified and included in the priority list of the Samoa Government scholarship program for candidates funding

6.3.2	TVET Providers to upskill in response to the industry demand.	$80,000	SQA, PSC, MESC, MCIL, NUS	Submission of e-commerce course proposals and required assistance by TVET providers	To be made	Made. Multiple proposals of TVET courses received, and courses accredited by SQA
6.3.3	Government to seek funding from development partners to provide training and tuition.	$10,000	SQA, PSC, MESC, MCIL, MFAT, NUS	Donor funding for accredited programs (training and tuition)	To be secured	Secured. Multiple TVET courses funded (training and tuition) and steady increase of graduates with e-commerce skills
SO 6.4: More E-commerce coaching and mentoring services to entrepreneurs and start-ups encouraged.						
6.4.1	Government to champion the programs that offer training for businesses to transition to online.	$100,000	MCIL, SQA, Chamber of Commerce, SBH	Programs already offered by providers to transition online: Chamber of Commerce Co-Youth Lab and SBH Business Certificate Training	To be championed	Championed. Wide acceptance of these trainings as important for success of online business
6.4.2	Government and donor community to fund expansion of programs offering business coaching and mentoring.	$200,000	MCIL, SQA, Chamber of Commerce, SBH	Programs already offered by providers to transition online: Chamber of Commerce Co-Youth Lab and SBH Business Certificate Training	Run once a year	Run every quarter

Priority Area 7: Access to Finance for E-commerce

No.	Measure	Budget (USD)	Main Implementing Agency(ies)	Indicator	Baseline 2022	Target 2027
SO 7.1: Investment in E-commerce activities incentivized and prioritized by Government.						
7.1.1	Government to add E-commerce as a priority sector, taking into consideration the commitments made on e-commerce or more on trade in services by Samoa in different trade fora (WTO/PACER/PICTA).	$10,000	MCIL, MFAT, MOF	Inclusion of E-commerce as a priority sector in documents for engagement with development partners – including the Pathway for the Development of Samoa	No	Yes
7.1.2	Government to utilize current E-commerce platforms to deliver certain programs.	$20,000	MCIL, MFAT, MOF, SBH, DBS, MAF	Inclusion of e-payments (for example EVouchers) as a delivery option for government programs in the strategic plans for all Ministries	No	Yes - Included in Strategic Plans for all Ministries
7.1.3	Government to prioritise foreign investments in E-commerce, with preference for joint ventures	$20,000	MCIL, MFAT	Inclusion of E-commerce as priority sector for foreign investment documents	No	Yes - Samoa E-commerce platforms to expand regionally because of foreign investment
SO 7.2: Tax credits to created Local Investors in E-commerce established by Government.						
7.2.1	Government to utilise Tax Credit for businesses that invest in ICT and E-commerce industry.	$50,000	MCR, MCIL, AG, MOF	Tax Credit Legislation for E-commerce modelled on Tourism and Hotel Development Incentives Act 2003 (Tourism Investment Tax Credit)	To be drafted	Drafted and passed by Parliament. Incentive raises over USD20 million in investment by local and overseas businesses

7.2.2	Government to offer Tax Credit for E-commerce providers.	$500,000	MCR, MCIL, AG, MOF	Tax Credit Legislation for E-commerce modelled on Tourism and Hotel Development Incentives Act 2003 (Tourism Investment Tax Credit)	To be drafted	Drafted and passed by Parliament. Incentive realises five major expansion of E-commerce platforms
SO 7.3: Special Investment Group established.						
7.3.1	Government to review the mandate for SNPF, UTOS, SLAC, ACC to form a Special Investment Group that looks at special national priorities and earmark a percent of their investment capital for those national priorities.	$50,000	MCR, MCIL, AG, MOF, MPE	Legislation establishing the Special Investment Group	To be drafted	Drafted and passed by Parliament. Generates USD5 million in investment
7.3.2	Government to offer Bonds specifically for E-commerce investment.	$20,000	MCR, MCIL, AG, MOF	E-commerce Government Bonds	Unavailable	Available - generate USD1 million investments
SO 7.4: New non/bank sources of funding (Venture Capital, Private Equity, Angel Investors) established.						
7.4.1	Government to invite ADB to setup Venture Capital Fund.	$10,000	MFAT, MCIL, MOF	VCF	To be established	Established with investment into five ventures
7.4.2	Government to invite Angel Investors to Samoa with incentives by the government.	$50,000	MFAT, MCIL, MOF, MCR	Size of Angle Investors portfolio	Zero	At least five