ASEAN MSMEs in CROSS-BORDER E-COMMERCE:

How Business Support Organisations and Private Sector Actors Can Bridge the Gaps

one vision
one identity
one community

ASEAN MSMEs in Cross-border E-commerce: How Business Support Organisations and Private Sector Actors Can Bridge the Gaps

The Association of Southeast Asian Nations (ASEAN) was established on 8 August 1967. The Member States of the Association are Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand, Timor-Leste, and Viet Nam.

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ASEAN: A Community of Opportunities for All

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SCOPE Trade project aims to improve sustainable connectivity between the EU and ASEAN, and within ASEAN, through three trade-related pillars: trade policy and facilitation, digital connectivity, and sustainable and resilient value chains.

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The ASEAN Secretariat
2026

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List of Acronyms

ACCMSME: ASEAN Coordinating Committee on Micro, Small and Medium Enterprises

ACV 2045: ASEAN Community Vision 2045

ADIX: ASEAN Digital Index

AEC: ASEAN Economic Community

AEO: Authorised Economic Operator(s)

AI: Artificial intelligence

AMS: ASEAN Member States

ASEAN: Association of Southeast Asian Nations

ASEAN-BAC: ASEAN Business Advisory Council

ASEC: ASEAN Secretariat

AOSD: ASEAN Online Sale(s) Day

ASEDG: ASEAN Simplified ESG Disclosure Guide

B2B: Business-to-business

B2C: Business-to-consumer

B2G: Business-to-government

BSO / BSOs: Business Support Organisation(s)

C2C: Consumer-to-consumer

COVID: Coronavirus disease

DEFA: Digital Economy Framework Agreement (ASEAN)

DESI: Digital Economy and Society Index

DMAT: Digital Maturity Assessment Tool

D/P: Documents against Payment

DTRRA / DTRRAs: Digital Trade Regulatory Readiness Assessment(s)

DTI: Department of Trade and Industry (Philippines)

D2C: Direct-to-consumer

E-READI: Enhanced Regional EU-ASEAN Dialogue Instrument

ERP: Enterprise Resource Planning

ESG: Environmental, Social and Governance

ESED: Enterprise and Stakeholder Engagement Division

EU: European Union

EFTA: European Free Trade Association

GDP: Gross Domestic Product

GMV: Gross Merchandise Value

HS: Harmonised System (code)

HR: Human Resources

IAI: Initiative for ASEAN Integration

ICT: Information and communication technology

IFC: International Finance Corporation

IMF: International Monetary Fund

IT: Information technology

ITC: International Trade Centre

MEGA: MSME Excellence Centre for Green Transition in ASEAN

MDEC: Malaysia Digital Economy Corporation

MSME / MSMEs: Micro, Small and Medium Enterprise(s)

NRF: (US) National Retail Federation

OSS: One Stop Shop (VAT context)

PCCIHRDF: Philippine Chamber of Commerce and Industry Human Resources Development Foundation

PHILEXPORT: Philippine Exporters Confederation, Inc.

QR: Quick Response (code)

RVO: Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland)

ROSA: Rules of Origin Self-Assessment

ROI: Return on investment

SCOPE: EU-ASEAN Sustainable Connectivity Package

SEDG: Simplified ESG Disclosure Guide

SIP: Shopee International Platform

SME / SMEs: Small and Medium Enterprise(s)

ToT: Training of Trainers

UN: United Nations

UN ESCAP: United Nations Economic and Social Commission for Asia and the Pacific

UVP: Unique value proposition

VAT: Value added tax

WEF: World Economic Forum

WTO: World Trade Organization

Foreword

Micro, small and medium enterprises (MSMEs) are the backbone of ASEAN economies, accounting for most businesses and employment and contributing significantly to empowerment, innovation and inclusive growth in the region. As ASEAN deepens its economic integration, it is vital to ensure that our MSMEs are well positioned to benefit from digital trade.

Cross-border e-commerce opens a clear pathway for ASEAN MSMEs to reach regional and global markets. Yet, as this report highlights, our MSMEs continue to face challenges in realising this opportunity, including understanding of regulatory and market access requirements, limited skills and capabilities, and constraints in accessing relevant logistics and digital payment solutions.

ASEAN business support organisations and e-commerce private sector actors are closest to MSMEs on the ground, understanding their day-to-day constraints, their capacities and aspirations. Through a coordinated effort, these actors are uniquely positioned to support MSME growth and participation in the digital economy at scale and deliver practical support that policy alone cannot provide.

This report offers practical insights and forward-looking priority actions that are aligned with the *ASEAN Economic Community Strategic Plan 2026–2030* and the *ASEAN Strategic Action Plan for MSME Development 2026–2030*. Importantly, the Digital Economy Framework Agreement (DEFA) negotiations on which recently concluded, reflects the ASEAN collective commitment to enabling trust, seamless and inclusive digital trade and digital connectivity across our region, where MSMEs remain central to ASEAN long-term growth and competitiveness.

The priority actions defined in this report will help guide our ASEAN Member States, business support organisations, and private sector partners as we work together on creating a more inclusive, resilient, and sustainable digital trade environment to ensure that the benefits of cross-border e-commerce reach MSMEs across all member states.

On behalf of the ACCMSME, I extend my appreciation to ITC, all contributors and partner organisations whose dedication and expertise made this report possible. I am confident that its findings and proposed priority actions will inform meaningful collaboration among ASEAN Member States, business support organisations and the private sector in the years ahead. I look forward to continuing this fruitful partnership in implementing the defined priority actions under SCOPE Trade, as we work collectively toward an ASEAN where MSMEs of every size can fully participate in and benefit from the digital economy.

Trinh Thi Huong

Chair of the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) Deputy Director General, Agency of Private Enterprise and Cooperative Development, Ministry of Finance, Viet Nam

Foreword

The European Union and ASEAN enjoy a longstanding and substantive partnership, grounded in our shared commitment to open trade, regional cooperation and sustainable development. As two major economic actors with deep and expanding ties, we have a common interest in ensuring that trade continues to serve as a driver of resilience, prosperity, and inclusion.

The European Union remains firmly committed to supporting ASEAN's economic integration and digital transformation. This cooperation reflects a broader ambition to strengthen sustainable and trusted connectivity between our regions, in line with the European Union's Global Gateway strategy. Through this approach, the European Union works with partners as a "Team Europe" to promote enabling policy frameworks, strengthen business ecosystems and foster inclusive opportunities for growth.

As ASEAN advances its digital economy agenda, it is essential that micro, small and medium-sized enterprises are fully equipped to participate in and benefit from the opportunities created by cross-border e-commerce. This requires not only sound regulatory frameworks, but also effective support structures. Business support organisations, industry associations, digital platforms, logistics providers and financial institutions all have an important role to play in helping MSMEs build capacity, access markets and meet evolving international standards.

This report, prepared under the EU-ASEAN Sustainable Connectivity Package (SCOPE) Trade, makes a timely and valuable contribution to these efforts. By examining how business support organisations and private sector actors can help bridge gaps, it highlights the importance of coordinated action to ensure that the digital economy remains accessible, inclusive and sustainable.

The European Union has a wealth of experience to share and is committed to working closely with the ASEAN region, its governments, institutions and private sector stakeholders to support e-commerce as drivers of innovation, employment and sustainable growth. Because digital MSMEs today are the heartbeat of our shared prosperity.

Sujiro Seam

Ambassador of the European Union to ASEAN

Acknowledgement

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ITC extends its appreciation to Access Partnership, especially to Abhineet Kaul and Megan Lim, for granting ITC access to primary data from the Access Partnership survey of ASEAN MSMEs, which has provided new insights in addition to Access Partnership's 2024 report.

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ITC extends its appreciation for strategic guidance and support to the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME), and to the ASEAN Secretariat Enterprise and Stakeholder Engagement Division (ESED).

Executive summary

This report by the EU-ASEAN Sustainable Connectivity Package (SCOPE Trade) project aims to identify evidence-based and forward-looking priority actions that, when implemented in partnership with e-commerce industry actors and Business Support Organisations (BSOs), will drive catalytic and transformative change in the region by scaling cross-border e-commerce adoption by ASEAN MSMEs. It draws upon new insights from the existing data, a dedicated survey of ASEAN BSOs representing over 220,000 businesses, and 30 bilateral consultations with private sector actors and BSOs in ASEAN. The report comes at a time when the region aims to unlock the potential of cross-border e-commerce by implementing the recently adopted *ASEAN Economic Community Strategic Plan 2026–2030* (AEC Strategic Plan 2030) and the *ASEAN Digital Masterplan 2030*.

ASEAN[1] represents a diverse regional market of around 700 million people and a combined GDP exceeding USD 4.1 trillion in 2025. This economic weight masks significant disparities across member states in terms of market size, income levels, digital connectivity, and readiness for cross-border e-commerce. While several large economies drive regional digital trade growth, smaller and less mature members continue to face structural constraints related to infrastructure, logistics, access to finance, and regulatory capacity. These differences shape both the opportunities and the challenges for ASEAN MSMEs seeking to expand their participation in cross-border e-commerce.

Micro, Small and Medium Enterprises (MSMEs) form the backbone of ASEAN's private sector, representing between 97% and 99% of all enterprises, employing approximately 85% of the regional workforce, and contributing about 44.8% of ASEAN's Gross Domestic Product. As the region's digital economy continues to expand rapidly, cross-border e-commerce offers new opportunities for MSMEs to access foreign markets and participate more actively in regional and global trade.

Over the past decade, ASEAN has experienced strong digital growth, including a rapid increase in internet users and online transactions. E-commerce platforms have become an important channel through which firms can engage with customers beyond their domestic markets. Many ASEAN MSMEs use e-commerce to expand their market reach, interact with international customers and benefit from digital tools embedded in online platforms.

This report examines how ASEAN MSMEs participate in cross-border e-commerce and how the regional ecosystem can support this engagement. It first analyses the main challenges faced by MSMEs when entering cross-border digital markets. It then reviews the role of business support organisations and digital marketplaces in addressing these constraints. Building on this analysis, the report presents the typical pathway followed by MSMEs engaging in cross-border e-commerce and highlights the regional tools and initiatives that support this process. Finally, it provides a brief perspective on the European Union's experience and proposes priority actions to strengthen MSME participation in cross-border e-commerce across ASEAN. The following sections summarise the main findings of this analysis.

Across ASEAN, MSMEs continue to face significant constraints when engaging in cross-border e-commerce. The report identifies four main domains of challenges. First, firms encounter regulatory and market access requirements when entering foreign markets,

[1] ASEAN Member States are Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, the Philippines, Singapore, Thailand, Timor-Leste, and Viet Nam.

including tax obligations, product compliance requirements, and export procedures. Second, MSMEs face difficulties connecting to the broader e-commerce ecosystem, including logistics providers, digital payment systems and online marketplaces. Third, firms often experience shortages of specialised skills required to operate effectively in digital trade environments, including digital marketing, supply chain management and platform management. Fourth, information gaps persist regarding available support tools, services and ecosystem partners that could facilitate participation in cross-border e-commerce.

BSOs play an important role in supporting MSME participation in cross-border e-commerce. Across ASEAN, BSOs provide services such as policy advocacy, training programmes, market information, and export support. Survey findings presented in the report indicate that many BSOs are confident in their ability to support MSMEs in areas such as policy awareness and managerial skills development. However, confidence tends to be lower in more technical areas, including advanced digital skills, regulatory aspects of digital trade, platform management, and logistics operations. Limited resources and specialised expertise may constrain the ability of some BSOs to provide more advanced support.

Digital marketplaces represent a key infrastructure enabling MSMEs to participate in cross-border e-commerce. The report highlights the diversity of marketplace ecosystems across ASEAN Member States, reflecting differences in population size, internet penetration, purchasing power and logistics infrastructure. Large markets such as Indonesia, Viet Nam and Thailand account for a substantial share of marketplace traffic in the region, while smaller economies exhibit more limited activity. Regional platforms such as Shopee, Grab and Lazada play a dominant role in many ASEAN markets alongside domestic and global platforms.

The report also describes the pathway followed by MSMEs engaging in cross-border e-commerce. This journey includes several stages, beginning with defining an e-commerce strategy and assessing readiness for cross-border sales, followed by activating online sales channels and operational systems, and progressing toward scaling and optimising cross-border operations. Different enabling frameworks, tools and partnerships can support MSMEs at each stage of this process.

ASEAN has developed a range of regional initiatives and tools designed to support MSME participation in the digital economy and cross-border trade. These include regulatory frameworks, information platforms, training initiatives, and matchmaking mechanisms aimed at facilitating access to markets and digital trade resources.

The report also presents an overview of the e-commerce market and digitalisation support instruments available to SMEs in the European Union (EU). This perspective provides additional context for understanding different approaches to supporting SME participation in digital trade.

Based on the analysis, the report proposes several priority actions to strengthen and scale ASEAN MSME participation in cross-border e-commerce.

Priority action 1: Develop a cross-border e-commerce skilling curriculum and AI skilling for MSMEs. Develop the curriculum to address the constraints defined in the areas of market access requirements for the EU and ASEAN markets, gaps in the skills and knowledge, and information gaps. Ensure greater use of AI tools by skilling MSME and promoting home-grown AI solutions for e-commerce use by MSMEs.

Priority action 2: Develop an e-commerce support programme for MSMEs in partnership with private sector actors and BSOs. Co-develop partnerships based on a market-led approach, taking into consideration strategic priorities of the e-commerce ecosystem actors. Marketplaces, social media platforms, logistics, and payment solutions are central to MSME onboarding in collaboration with BSOs and strategic partnerships with these actors are essential for scalable and transformative engagement of MSMEs in the digital economy.

Priority action 3: Build capacities of ASEAN BSOs in cross-border e-commerce offering and promote best-in-class practices from ASEAN and the EU BSOs. Strengthen capabilities of BSOs through peer-to-peer exchange on support to MSMEs in advocacy, market insights and tools on digital trade. BSOs will act as the voice of ASEAN MSMEs by consolidating their concerns and conveying them to policymakers.

Priority action 4: Support home-grown marketplaces, tech, logistics, and payment providers. Strengthen the ASEAN e-commerce ecosystem with a focus on home-grown solutions, including startups in retail tech, fintech, and logistics, and support the expansion of their services across the region. Run pilots with e-commerce enablers to assess barriers to the delivery of their digital services in ASEAN and identify regulatory or operational bottlenecks affecting their regional scaling. Advocate for the inclusive and sustainable growth of the ecosystem.

Priority action 5: Increase awareness of the ASEAN suite of tools and initiatives. Ensure a higher level of adoption of the ASEAN suite of tools and initiatives through their integration in BSOs' service offering and promotion to MSMEs by trained advisors. Collaborate with cross-border e-commerce ecosystem actors to transform and scale the ASEAN Online Day initiative.

Cross-cutting themes for ASEAN MSME engagement in e-commerce. Addressing environmental sustainability concerns and gender gaps in the digital economy are essential for inclusive engagement of ASEAN MSMEs in cross-border e-commerce.

I. Objective and methodology

1. Context

The *ASEAN Economic Community Strategic Plan 2026–2030* positions Micro, Small, and Medium Enterprises (MSMEs) not merely as participants, but as the drivers in achieving the ASEAN Community Vision 2045 (ACV2045), which aspires to establish ASEAN as the world's fourth largest economy. MSMEs form the backbone of ASEAN's private sector, comprising over 70 million establishments, between 97.2% and 99.9% of all businesses, and employing an estimated 85% of the regional workforce. These enterprises contribute approximately 44.8% of ASEAN's Gross Domestic Product (GDP) and 18% to national exports.[2]

ASEAN demonstrated remarkable growth over the past decade: more than 200 million new internet users, 3 in 5 total users having purchased something online, more than 60% of all transactions being digital now (vs 60% cash in 2019), and the growth of Gross Merchandize Value (GMV) by 7.4 times expected to reach 300 billion USD by 2025.[3]

ASEAN's digital economy is projected to expand to about USD 2 trillion by 2030 if ASEAN Member States successfully implement the ASEAN Digital Economy Framework Agreement (DEFA), thus giving opportunities for MSMEs to reach new markets across member states and beyond.[4]

In this context, strengthening the ability of ASEAN MSMEs to engage in cross-border e-commerce is a strategic priority for expanding their participation in regional and global digital trade.

2. Objective and scope of the report

This report aims to provide evidence-based, actionable and forward-looking recommendations to contribute to the regional discussion and to support ASEAN MSMEs in accessing the benefits of cross-border digital trade. This report focuses on MSMEs that are already digitally active and have the potential to expand into cross-border e-commerce markets.

The analysis is intended to inform future capacity-building interventions and partnerships under the EU-ASEAN Sustainable Connectivity Package (SCOPE Trade).

These recommendations are formulated and proposed for co-implementation together with e-commerce industry actors—marketplaces, logistics and payment solutions providers—and BSOs. They can be considered for implementation through the SCOPE Trade and other projects or partnerships.

The report is structured to progressively analyse the ecosystem supporting MSME participation in cross-border e-commerce. It first examines the key challenges faced by ASEAN MSMEs when engaging in cross-border digital trade and then reviews the role of important ecosystem actors—business support organisations and digital marketplaces—in addressing these

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[2] ASEAN Secretariat (2025). https://asean.org/our-communities/economic-community/resilient-and-inclusive-asean/development-of-micro-small-and-medium-enterprises-in-asean-msme/

[3] Google, Temasek, and Bain (2025). e-Conomy SEA 2025. GMV includes e-commerce, food delivery, transport, online travel and online media. https://services.google.com/fh/files/misc/e_conomy_sea_2025_report_combined.pdf

[4] ASEAN Secretariat (2025). *AEC Strategic Plan 2026–2030*. https://asean.org/asean-economic-community-strategic-plan-2026-2030/

constraints. Building on this analysis, the report identifies enabling frameworks, partnerships and tools that can strengthen MSME participation in cross-border e-commerce.

To guide the analysis, the report applies a conceptual framework based on the typical pathway followed by MSMEs entering cross-border e-commerce. This pathway involves three main stages: defining an e-commerce strategy and assessing readiness for cross-border sales; activating cross-border sales channels and operational processes; and scaling and optimising cross-border operations over time. This framework helps analyse how constraints emerge at different stages of MSME internationalisation and how targeted support measures can facilitate their expansion into regional and global digital markets.

3. Methodology

This report defines MSMEs engaged in cross-border e-commerce as enterprises that operate within MSME size classification as per national standards, sell goods or services to international customers through digital platforms, navigating cross-border logistics, digital payments, and regulatory compliance.

The findings and recommendations presented in this report draw upon a multi-faceted methodology:

- **Desk research**. This included the review of materials from the government bodies, international organisations, academia and private sector collaborations, as the report aims to leverage the existing body of research with respect to ASEAN MSMEs digitalisation and their engagement in e-commerce. Access Partnership granted ITC access to primary data from the survey they conducted in 2024 with 700 MSMEs in ASEAN-6 (Indonesia, Malaysia, Philippines, Singapore, Thailand, and Viet Nam) to understand the challenges and opportunities of MSMEs exporting through e-commerce. The provided data included additional information on surveyed MSMEs who defined the EU as one of their current main export markets. This, in turn, has allowed for new insights to be generated compared to Access Partnership's 2024 report, particularly with a focus on MSMEs exporting to the EU market.
- **The survey of ASEAN BSOs**. The survey conducted by SCOPE Trade in late 2025 aimed to assess the current level of support BSOs provide to MSMEs to participate in the digital economy and the level of BSOs confidence in their ability to support MSMEs in the areas of advocacy, regulatory requirements, skilling in e-commerce, ASEAN tools adoption, and linkages with e-commerce ecosystem enablers. Surveyed ASEAN BSOs are trade-related, have a mandate to support MSME engagement in cross-border e-commerce and have significant MSME reach in their respective member states. Invitation to ASEAN BSOs was administered through the Enterprise and Stakeholder Engagement Division (ESED) of the ASEAN Secretariat (ASEC) and the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME). ITC additionally reached its network of ASEAN BSOs and coordinated this effort with the European Chambers of Commerce in ASEAN Member States. Twenty ASEAN BSOs from nine ASEAN Member States participated in the survey. Collectively, these BSOs have direct membership of 220,000 businesses, though their MSME reach is more significant, as many of these BSOs are apex bodies, comprising other associations.
- **Stakeholder interviews**. Bilateral discussions covered national trade agencies, BSOs and private e-commerce ecosystem enablers like marketplaces, payment and logistics

solutions providers. Overall, 30 bilateral consultations were held in the period from October 2025 to March 2026.

- **Developing actionable recommendations**. These recommendations are based on the analysis of research materials, survey results and bilateral consultations. Recommendations are actionable, market-led and envisaged for implementation by SCOPE Trade and other projects through partnerships with BSOs and e-commerce enablers to advance sustainable and scalable MSME engagement in e-commerce and consolidating the voice of MSMEs to feed into ASEAN policy processes. Due to result-oriented nature of the developed recommendations, they are referred to as priority actions. These priority actions were validated during the workshop held on 5 June 2026, with the participation of national government agencies, ASEAN business support organisations and private sector e-commerce enablers.

II. Challenges faced by ASEAN MSMEs in cross-border e-commerce

Box 1: Data sources and methodology for this chapter

The analysis produced in this chapter is mainly based on data from two sources. Survey data on ASEAN MSMEs engaged in cross-border B2C e-commerce were obtained from Access Partnership. These data were then complemented with inputs from desk research and bilateral consultations across ASEAN Member States held by ITC.

Access Partnership survey on MSMEs in cross-border e-commerce

Access Partnership conducted a survey in 2024 with 700 MSMEs in ASEAN-6 (Indonesia, Malaysia, Philippines, Singapore, Thailand, and Viet Nam) representing diverse product groups to understand the challenges and opportunities of MSMEs already exporting through e-commerce.

ITC was granted access to primary data from the survey, aggregated at the country-level, with additional information provided on surveyed MSMEs who defined the EU as one of their current main export markets. This, in turn, has allowed for new insights to be generated compared to Access Partnership's 2024 report, particularly with a focus on MSMEs exporting to the EU market.

https://accesspartnership.com/reports/transforming-trade-the-e-commerce-revolution-in-asean/

Bilateral consultations

ITC conducted 30 bilateral consultations with a cross-section of actors in e-commerce across nine ASEAN Member States including MSME supporting government agencies, BSOs, marketplaces, logistics providers, fintech companies, foundations supporting the skilling of MSMEs in digital trade. Consultations provided additional insights on the obstacles faced by ASEAN MSMEs in cross-border e-commerce and regional ecosystem constraints.

1. Introduction

Successful MSME participation in cross-border e-commerce requires navigating a complex, multi-stage progression. Often, firms first explore online sales in their domestic markets, and obtaining digital maturity allows them to expand operations to regional and international markets.

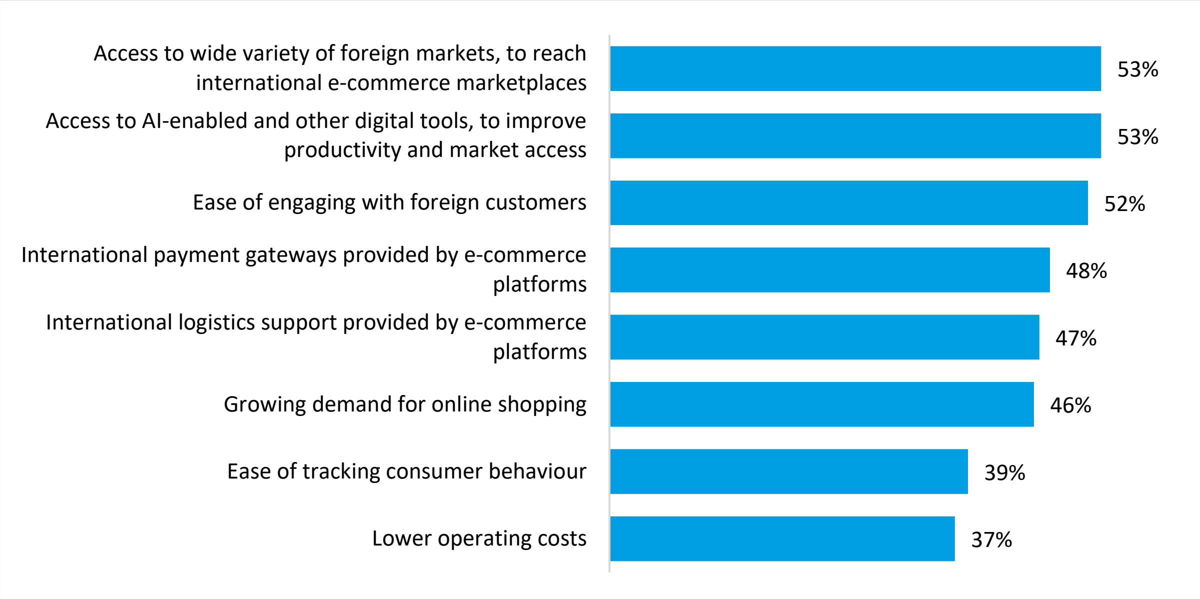
ASEAN MSMEs still face significant challenges in cross-border e-commerce. A report by Access Partnership reveals that more than 80% of the ASEAN MSMEs surveyed declared facing challenges across all aspects of their cross-border e-commerce operations.[5] However, the degree to which a firm is affected will often depend on the foreign market they are targeting.

While the path to cross-border e-commerce might be challenging, it brings significant benefits. ASEAN MSMEs engage in cross-border e-commerce primarily to expand their market access and improve their access to digital tools that enhance productivity. Over half of the MSMEs surveyed (53%) reported using e-commerce to access a wider range of foreign markets and digital tools, followed by 52% of respondents who mentioned the ease of engaging with foreign customers (Figure 1). Firms report benefiting from improved access to foreign markets as it allows them to reach a wider variety of international e-commerce marketplaces,

[5] Access Partnership (2024). Transforming Trade: The e-commerce Revolution in ASEAN. https://accesspartnership.com/reports/transforming-trade-the-e-commerce-revolution-in-asean/

and to enhance productivity and market access using AI-enabled and other digital tools. Almost half of respondents indicated additional reasons such as access to international payment gateways and logistics support provided by e-commerce platforms, as well as the growing demand for online shopping by consumers. Therefore, e-commerce marketplaces remain a key channel for MSMEs to effectively enter new and expand operations in the existing markets, as they provide access to the ecosystem, including integrated payment and logistics support, as well as digital tools embedded in the platforms to engage with consumers and track their behaviour.

Figure 1. Reasons for MSME use of e-commerce to export (percentage of surveyed MSMEs from ASEAN-6, %)



Source: Access Partnership.

Notably, MSMEs define access to AI-enabled and other digital tools as the second top reason (53%) for engaging in cross-border e-commerce. The proliferation of AI-enabled tools accelerates engagement of MSMEs in digital trade. A recent Deloitte study informs that the use of AI amplifies the benefits of digital platforms for MSMEs by enabling more informed decisions on product development, pricing, and strategy. It also increases business productivity and allows MSMEs to focus on their core competencies and value delivery. Common use cases include chatbots, generative AI content creation, AI-driven data analytics and insights, and AI-powered virtual assistants for operational tasks.[6]

Early adopters in ASEAN are realising business value beyond productivity boosts and cost savings, with 60% reporting business growth from generative AI and 60% reporting more than three times growth of ROI from agentic AI. Use cases include front office—marketing, sales and customer engagement; middle office—product development, portfolio management, market research; and back office—financial reporting, HR and other functions.[7]

Additionally, ASEAN demonstrates the strength of AI home-grown solutions for digital trade. The ranking features five Singaporean companies, including number one SellerPic, among global top 25 product image generators for e-commerce. Two Indonesian AI solutions,

[6] Deloitte (2025). "AI for Business: APAC Trends in AI Platform Adoption" AI for Business: APAC Trends in AI Platform Adoption | Deloitte Southeast Asia
[7] Google, Temasek, and Bain (2025). e-Conomy SEA 2025. N=702 early adopters in APAC, 2025. https://services.google.com/fh/files/misc/e_conomy_sea_2025_report_combined.pdf

Dashindo and HiToKo, are among global top 25 for warehouse management, while Malaysia's Billplz is in top 25 for inventory management.[8]

2. Major Challenges faced by MSMEs

Based on desk research complemented by bilateral discussions, MSME challenges may be clustered around four domains:

- foreign market access requirements.
- availability and affordability of solutions provided by e-commerce actors such as marketplaces, logistics, payments, and access to finance providers.
- lack of skills and capabilities.
- and information gaps on available support tools and services.

The following sections explore these constraints.

3. Market access requirements

The difference in market access requirements have caused challenges for MSMEs when entering intra-ASEAN and extra-ASEAN markets.

Challenges to access the ASEAN market

Data show that firms identify managing value added tax (VAT) and other taxes as the most challenging aspect when dealing with e-commerce export regulations, both at home (66% of respondents) and in the destination country (69%). Moreover, at home, over half of the companies surveyed also report struggling to determine which products can be exported and navigating their own country's export regulations (57% and 54%, respectively).

Other most cited barriers during the bilateral consultations include a lack of harmonisation in ASEAN customs clearance procedures, product standards and packaging, mutual recognition for Halal certification, as well as a lack of access to marketplaces and payment solutions in the target market unless registering a legal entity in the destination ASEAN Member States.

The report by Access Partnership reveals that 74% of ASEAN MSMEs engaged in cross-border e-commerce have ASEAN as one of their top 5 export markets for e-commerce sales, of which 21% report having countries in the region as their number-one export market. ASEAN MSMEs who currently do not have the EU as a key export market were more likely to indicate ASEAN as a priority market in the next five years than firms which currently export to the EU as a key market (56% vs 48%, respectively) (Figure 2).

Challenges to access to the EU market

Almost half of the MSMEs surveyed by Access Partnership reported having the EU as one of their top five export markets. Of this group, however, only 4% of firms reported that the EU was their top one export market. Among firms that reported the EU as one of their top five export markets, two-thirds (67%) also declared ASEAN to be one of their top five export markets.

The comparatively low market penetration of ASEAN MSMEs in the EU indicates that firms may struggle to comply with the EU market access requirements, which might be challenging

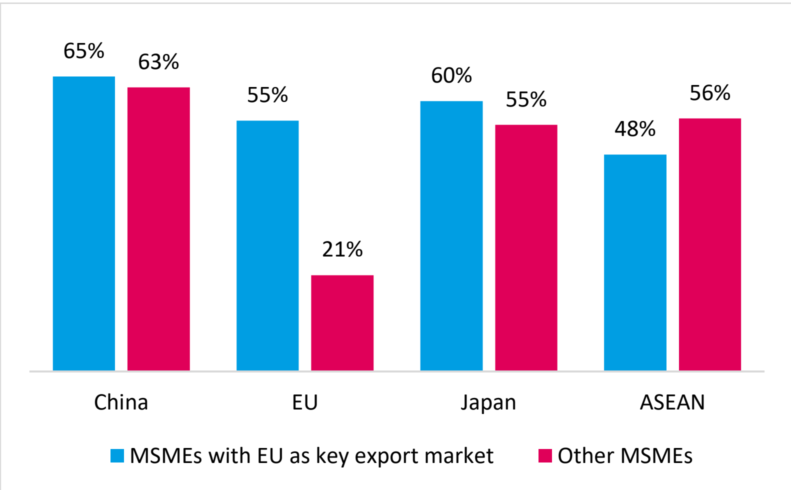
[8] Rankmyai (2026). The ranking accessed on 2 January 2026 at https://www.rankmyai.com/

for small producers to meet. MSMEs may have limited resources and competencies to conduct market research, engage in data-based decision-making, and build a digital presence in a foreign and highly competitive market.

ASEAN MSMEs that have defined the EU as one of their top 5 export markets are likely to be more experienced in cross-border e-commerce, allowing them to meet the compliance requirements and position themselves in the EU market. Indeed, the data by Access Partnership show that this group of MSMEs reported a higher percentage of annual B2C e-commerce sales coming from international markets. 51% of firms exporting to the EU reported having over half of their total e-commerce sales coming from international markets, compared to 41% of firms that do not have the EU among their current top five export markets.

MSMEs that already have the EU as a key export market demonstrate willingness to expand their presence. Over half of the firms that reported the EU as one of their current top 5 export markets (55%) indicated that they would continue to target the EU as a priority export market for their B2C e-commerce sales in the next five years. On the other hand, only 21% of the MSMEs that do not currently have the EU as a key export market indicated that the EU would be a priority market for their exports in the next five years (Figure 2).

Figure 2. Priority markets for ASEAN MSMEs over the next five years (percentage of surveyed MSMEs in ASEAN-6, %)



Source: Access Partnership, ITC calculations.

While accessing the European market may be more challenging, once a firm overcomes the constraints associated with establishing its presence, the firm feels confident in being able to continuously expand operations in that market. On the other hand, evolving EU regulations, such as the removal of the customs duty exemption for low-value parcels (below EUR 150) as of 1 July 2026,[9] require firms to constantly stay informed on regulations, which can be burdensome for small companies and can lead to an increase in the cost of cross-border trade.

[9] Directorate-General for Taxation and Customs Union (2025). E-commerce: 150 EUR customs duty exemption threshold to be removed as of 2026. Retrieved from https://taxation-customs.ec.europa.eu/news/e-commerce-150-eur-customs-duty-exemption-threshold-be-removed-2026-2025-11-13_en

4. Connectivity to e-commerce ecosystem

Availability and affordability of solutions from e-commerce actors such as marketplaces, logistics and payment providers remain a challenge for many MSMEs. For example, lack of interoperability of digital payments results in the inability to receive payments for goods and services from customers in other ASEAN Member States and limits the market reach of MSMEs in their cross-border e-commerce journey.

Logistics is another significant constraint, with 37% of the ASEAN MSMEs surveyed by Access Partnership reporting their largest logistics costs to be related to customs clearance and duties in destination countries. Bilateral consultations with stakeholders confirmed a lack of affordable warehousing both in home and destination countries, insufficient understanding of export and import procedures by MSMEs, as well as a lack of consolidated shipment solutions, which leads to an increase in the operational costs of firms.

Firms that cater to the EU as a key export market, in particular, report higher first mile costs (such as pick-up and transport to logistics providers) relative to other firms. Firms exporting to the EU are 10 percentage points more likely to report being constrained by such costs compared to firms that do not have the EU as a key export market (29% vs. 19%, respectively). Packaging requirements are also a substantial factor contributing to the high cost of cross-border logistics for companies, particularly those exporting to the EU.

ASEAN MSMEs nevertheless face high barriers to accessing e-commerce marketplaces when acting as foreign sellers. Only 49% of the marketplaces operating in ASEAN allow foreign sellers, highlighting a significant limitation for cross-border e-commerce. This forces MSMEs to adopt costly workarounds such as establishing a dedicated legal entity in the target market, which entails additional resources for setting up and managing the legal entity.

Despite these barriers, marketplaces play a significant role in enabling cross-border e-commerce for MSMEs, as direct-to-consumer solutions, such as managing their own e-commerce transactional platforms, may not be a realistic scenario for small businesses entering a foreign market. Marketplaces provide access both to customers and to the entire e-commerce ecosystem with digital tools and analytics, integrated payment gateways and fulfilment solutions.

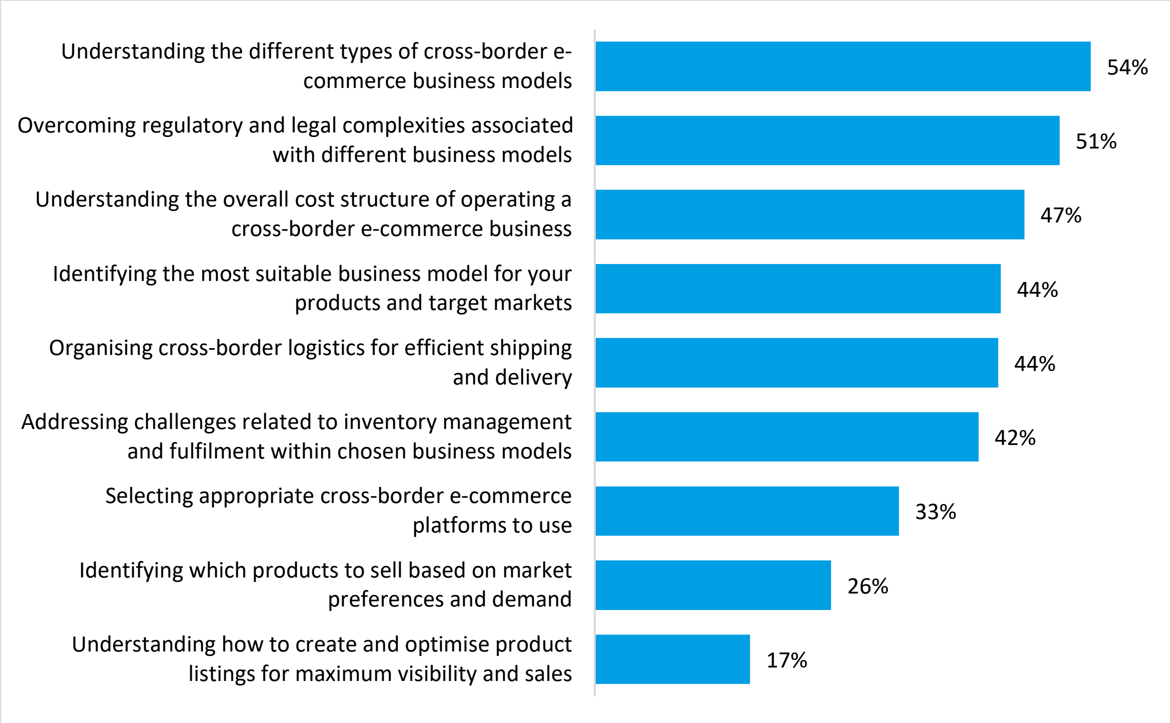
5. Skills and capabilities

It is not enough for firms to access the cross-border e-commerce ecosystem if their employees are not well equipped with the skills required to leverage digital trade opportunities.

Data from Access Partnership show that ASEAN MSMEs define the following top three types of talent as most difficult to find for their cross-border e-commerce business: supply chain and logistics experts (65%), digital marketing specialists (62%), and e-commerce platform developers (61%).

When it comes to understanding business models for cross-border e-commerce, over half of surveyed MSMEs find it especially challenging to understand the different types of cross-border e-commerce business models, such as direct-to-consumer, marketplace, drop shipping (54%), as well as overcoming regulatory and legal complexities associated with different business models (51%) (Figure 3).

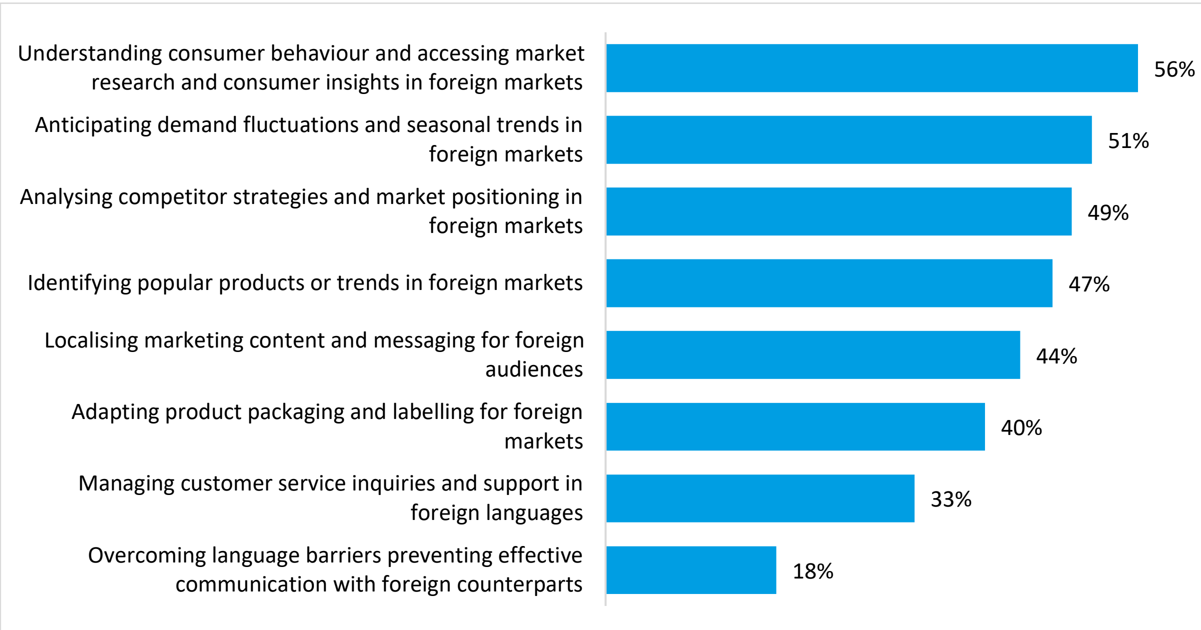
Figure 3. When it comes to understanding and selecting appropriate business models for cross-border e-commerce, which specific aspect do you find most challenging? (percentage of surveyed MSMEs in ASEAN-6, %)



Source: Access Partnership.

Among various challenging aspects of understanding the foreign market, the most cited is understanding consumer behaviour and accessing market research and consumer insights in foreign markets (56%) (Figure 4).

Figure 4. Which specific aspect of understanding foreign markets and customer preferences do you find most challenging? (percentage of surveyed MSMEs in ASEAN-6, %)



Source: Access Partnership.

6. Information gaps

Information gaps about the practical resources available to firms are a recurring challenge for ASEAN MSMEs. Data from Access Partnership reveal that 57% of the surveyed ASEAN MSMEs report having difficulty in identifying logistics partners that offer the necessary services, suitable price points, and reliable performance for cross-border shipments. Another 48% of firms report having difficulty navigating international regulations, customs procedures and documentation requirements. These findings suggest limited availability of information on the resources within reach. WEF suggests this leads firms to outsource support for market entry, as currently there is no unified resource available for small businesses in ASEAN to learn how to comply with cross-border e-commerce requirements quickly, adding friction and increasing overall transaction costs.[10]

ITC bilateral consultations confirm insufficient awareness of the existing suite of tools for ASEAN MSMEs and of current capacity building programmes on MSME digitalisation and participation in cross-border e-commerce offered by BSOs and other ecosystem actors like marketplaces, payment, logistics, and tech companies.

[10] WEF (2025). What ASEAN's small businesses really need for a truly inclusive digital economy. https://www.weforum.org/stories/2025/10/what-asean-small-businesses-really-need-for-inclusive-digital-economy/

III. BSOs support to ASEAN MSMEs on cross-border e-commerce

Box 2. Data sources and methodology

The analysis produced in this chapter is based on data from the survey and bilateral consultations conducted by ITC in 2025 with BSOs in ASEAN Member States.

The objective of the survey was to assess the BSOs' level of confidence in supporting MSMEs on their cross-border e-commerce journey and develop priority actions on how to create a more conducive ecosystem. Twenty BSOs across nine ASEAN Member States responded to the survey, with some member states represented by responses from several BSOs. The surveyed BSOs have a total direct membership of over 220,000 businesses. Their collective MSME reach is more significant, as some represent the apex bodies in their countries, whose membership comprises other business associations in their respective member states.

Moreover, ITC held bilateral consultations with some of the BSOs who responded to the survey as well as additional BSOs who did not formally respond to the survey but were open for bilateral discussion. This allowed ITC to obtain feedback from both the survey and consultations, covering a total of 27 BSOs from all 11 ASEAN Member States. Most of the participating BSOs are cross-cutting, supporting firms across multiple sectors of their national economies and actively contributing to the regional agenda.

Addressing the challenges faced by ASEAN MSMEs in cross-border e-commerce requires coordinated support from business support organisations and other ecosystem actors.

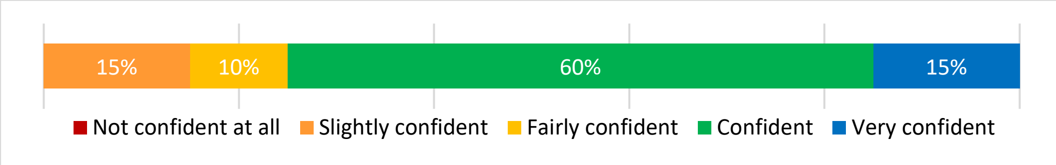
The majority of surveyed BSOs represent the largest organisations in terms of MSME reach in their respective member states, and their strategic orientation is aligned with national and ASEAN priorities, supporting the agenda of inclusive growth and digital connectivity. These BSOs provide a broad range of services, including advocating for policies to enable a conducive regulatory environment, providing market insights, and supporting enterprises with capacity building to trade domestically, regionally and internationally.

As BSO support programmes are aligned with the maturity of their national ecosystems and MSME needs, service offerings may range from digital skilling and early-stage capacity building to more advanced offerings, such as support on e-commerce platform management and data analytics.

1. Advocacy and policy support to MSMEs

Advocacy is one of the core offerings of many participating BSOs, and this is reflected in the high confidence levels reported on the ability to support MSMEs in digital trade policy awareness and advocacy, with 75% of BSOs indicating that they are confident or very confident (Figure 5). The level of confidence reported in this question should be interpreted with caution, considering other responses that display lower confidence in regulatory-related aspects as well as a low level of awareness of DEFA, as featured later in this chapter.

Figure 5. How confident is your organisation in its ability to support MSMEs on digital trade policy awareness and advocacy? (percentage of surveyed BSOs, %)



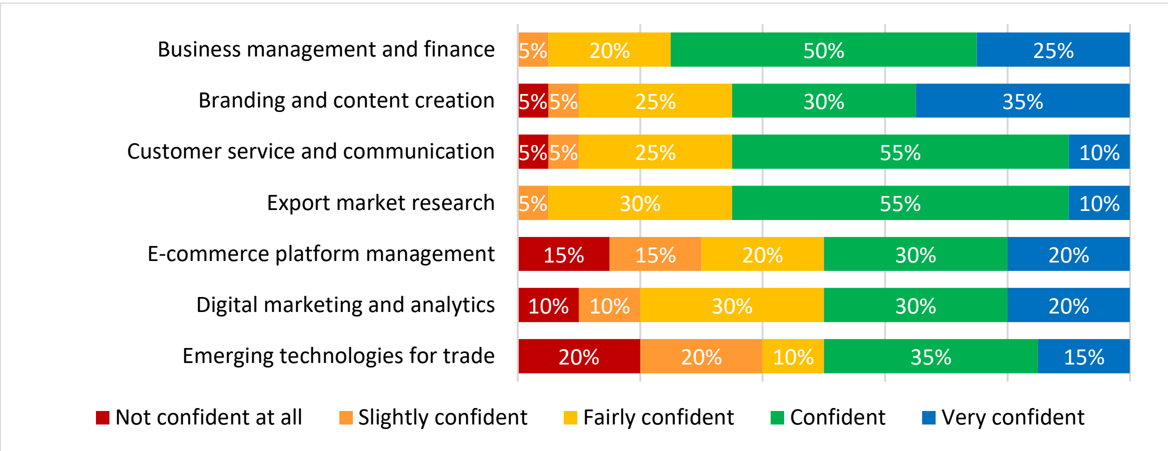
Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

2. Skills development support

BSOs reported a relatively high confidence in addressing MSME skill-building needs, particularly in areas related to managerial practices. Three out of four organisations indicated confidence in supporting skills related to business management and finance, while approximately two-thirds expressed being confident or very confident in helping MSMEs identify markets and export opportunities, as well as deliver capacity building on e-commerce skills such as branding, content creation, and customer service (Figure 6). These strengths position BSOs as effective entry points for MSMEs beginning their digital and cross-border journey.

Nevertheless, confidence drops as the technical complexity of support increases. Only half of the ASEAN BSOs reported being confident or very confident in providing assistance for e-commerce platform management, or support for skilling related to emerging technologies such as artificial intelligence, blockchain, and cloud computing. While many BSOs are aware of the platforms available to MSMEs, they often struggle to provide detailed, platform-specific guidance on optimisation and data analysis. This limits their ability to support firms beyond initial market entry.

Figure 6. How confident is your organisation in its ability to support MSMEs on skills building? (percentage of surveyed BSOs, %)

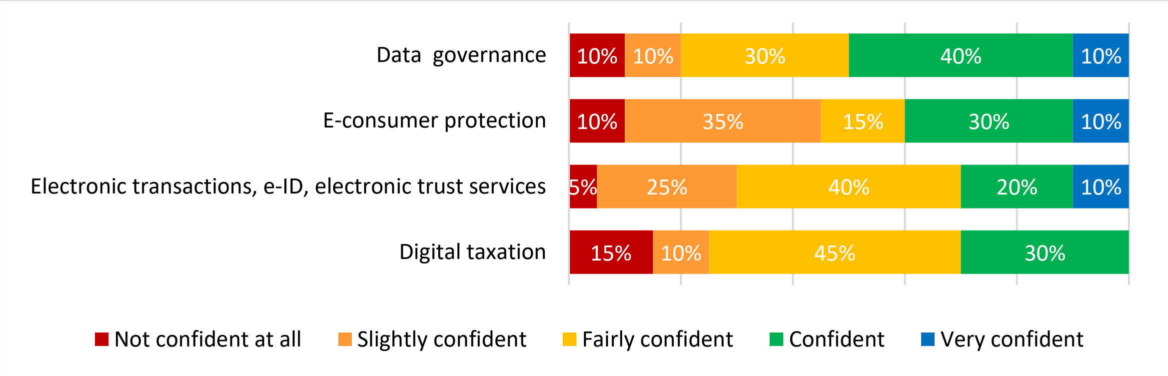


Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

3. Support to MSMEs on Regulatory Requirements

The same drop in BSO confidence levels is evident in the regulatory and ecosystem domains. While 50% of BSOs expressed confidence in supporting MSMEs with selected regulatory issues such as cross-border data flows, data localisation, and privacy, fewer than half reported confidence in advising firms on other e-commerce regulatory requirements, including consumer protection, digital taxation, electronic transactions, e-ID and electronic trust services (Figure 7).

Figure 7. How confident is your organisation in its ability to support MSMEs on regulatory requirements? (percentage of surveyed BSOs, %)

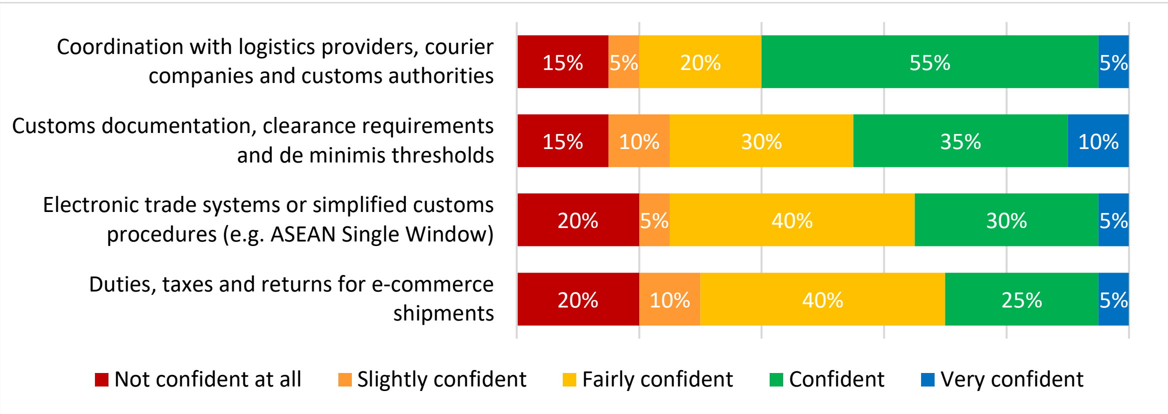


Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

4. Customs and logistic support

Moderate confidence is reported in the ability to support MSMEs in customs compliance and logistics operations. Around 60% of BSOs indicated being confident or very confident in coordinating customs compliance of MSMEs with logistics providers, courier companies and customs authorities (Figure 8). However, BSO confidence is low in other domains of e-commerce logistics and customs compliance. Fewer than half of the BSOs surveyed feel adequately equipped to support MSMEs in navigating customs documentation and clearance, or the use of the ASEAN Single Window and other simplified customs procedures. Moreover, only 30% of BSOs report being confident or very confident in guiding MSMEs through tariff changes, duties, and returns, reinforcing the finding that customs and logistics remain among the most significant barriers to cross-border e-commerce participation.

Figure 8. How confident is your organisation in its ability to support MSMEs on customs compliance and logistics operations? (percentage of surveyed BSOs, %)

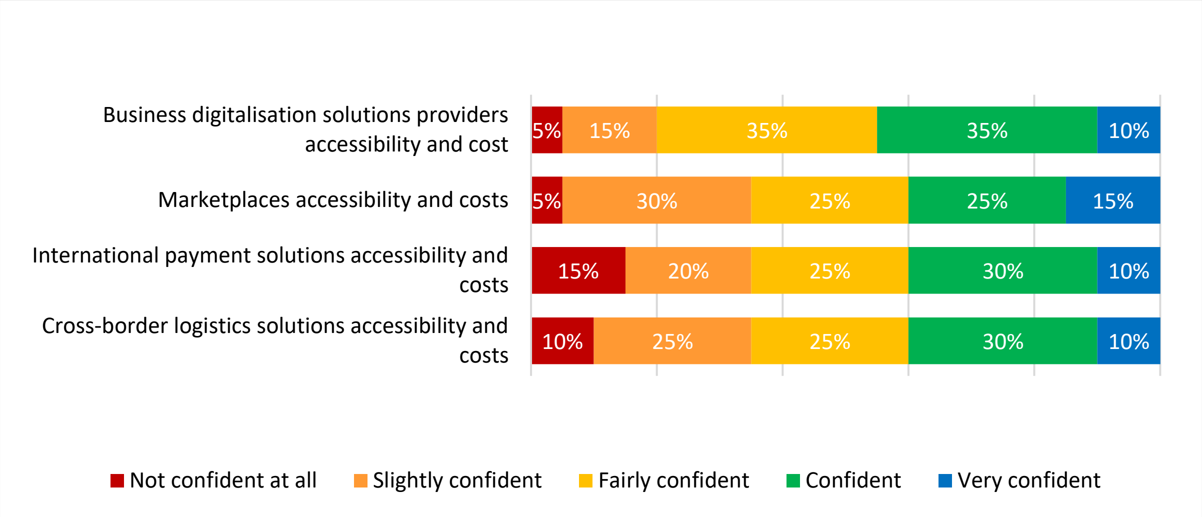


Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

5. Support on connecting MSMEs with e-commerce ecosystem

MSME integration with the broader e-commerce ecosystem is where BSO confidence is lowest. Fewer than half of the surveyed organisations reported being confident or very confident in supporting MSMEs to access marketplaces and manage associated costs (Figure 9). Confidence levels are higher among BSOs that maintain active partnerships with platforms, whereas BSOs without such partnerships consistently report lower confidence levels, highlighting the importance of collaboration. Overall, BSO confidence is also low in supporting MSMEs to access providers of business digitalisation solutions (only 45% of respondents reported being confident or very confident), marketplaces (40%), international payment solutions (40%), and cross-border logistics options (40%). These limitations constrain MSME ability to scale operations, diversify markets, and build resilient digital business models.

Figure 9. How confident is your organisation in its ability to guide MSMEs on the cross-border e-commerce ecosystem? (percentage of surveyed BSOs, %)



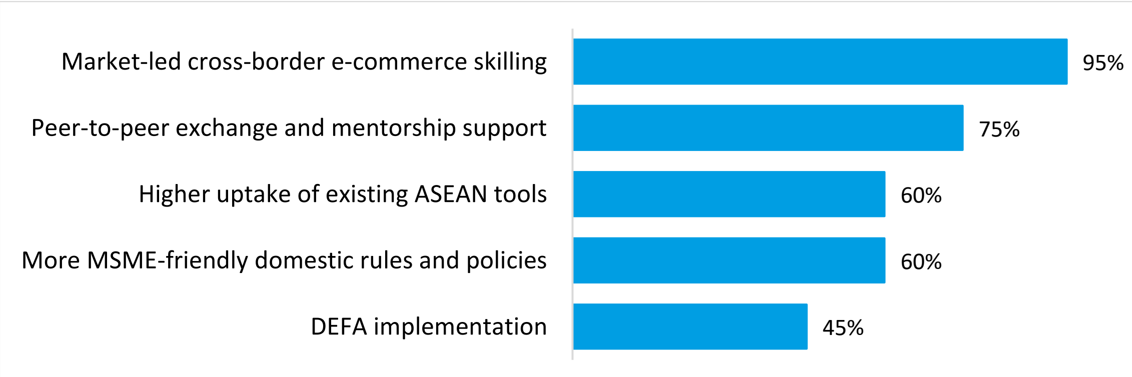
Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

BSOs may be constrained by internal resources as most report limited dedicated budgets and teams for supporting e-commerce activities, which contributes to the lower levels of confidence in advanced technical and ecosystem-oriented areas. This limits the opportunities for longer-term transformative engagements with MSMEs through advisory support and ecosystem development.

6. Priorities to boost MSME engagement in cross-border e-commerce

The majority of BSOs believe that support in the form of market-led skilling, peer-to-peer learning, and mentorship would significantly boost MSME engagement in cross-border e-commerce (Figure 10).

Figure 10. What can boost engagement of ASEAN MSMEs in cross-border e-commerce? (percentage of surveyed BSOs, %)



Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

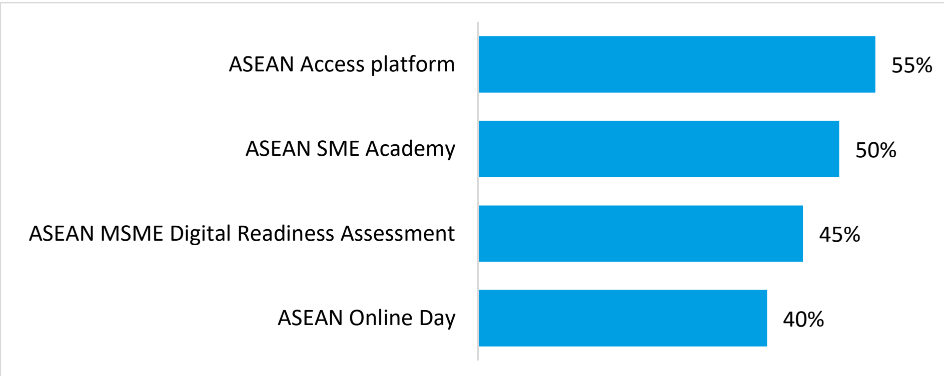
The comparatively low ranking of expected DEFA implementation may indicate a low level of awareness of surveyed BSOs of the practical benefits DEFA may bring to MSMEs and suggests the need to build awareness and skills among BSOs and MSMEs in DEFA-related topics when DEFA is concluded.

7. Use of ASEAN support tools

BSOs also emphasised the importance of ASEAN-level technical assistance and knowledge-sharing mechanisms to address common challenges through regional support hubs and regional expert networks. More than half of the responding BSOs expressed interest in greater use of existing ASEAN tools to promote MSME participation in e-commerce. This points to a clear opportunity to strengthen the link between the ASEAN tools and mechanisms and their on-the-ground use by embedding practical resources in awareness and skilling-campaigns.

Among the existing tools provided by ASEAN, over half of the surveyed BSOs report using the ASEAN Access platform to support MSMEs in their cross-border e-commerce journey (Figure 11). The online portal serves as a reference point for ASEAN MSMEs and other businesses to obtain useful information on accessing and trading in the ASEAN market. Data from the platform[11] reveal that the most visited are the news portal (making up 16% of visits to the platform), the service providers databank (15%), and the online training ASEAN Access LEARN platform (9%). Between 2023 and 2025, ASEAN Access recorded visits from over 43,000 active users located in ASEAN Member States, with most active users located in Indonesia (20% of active users in ASEAN), Lao PDR (17%), and Thailand (16%). Outside of the region, the largest numbers of active users originated from China (29% of active users from outside ASEAN), the United States of America (17%), and Poland (7%) over the three-year period.

Figure 11. What ASEAN tools do you use to support MSMEs on their cross-border e-commerce journey? (percentage of surveyed BSOs, %)



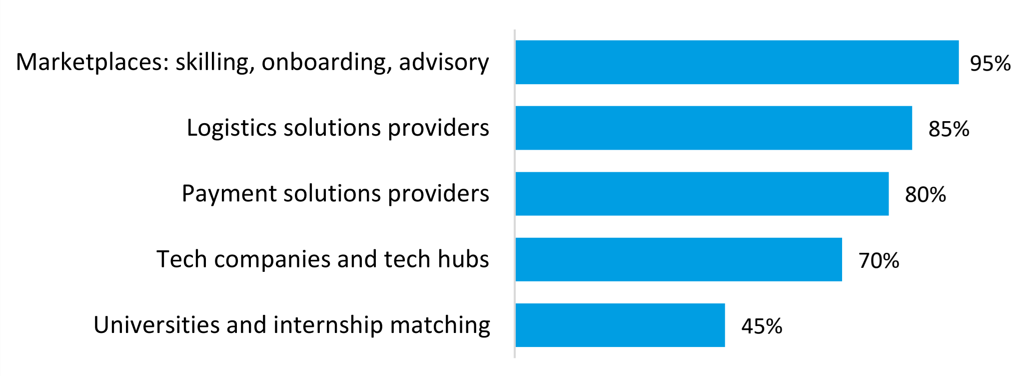
Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

8. Importance of partnerships

Over 85% of respondents identify marketplaces and logistics providers as the most critical partners for supporting MSME success in e-commerce, far outweighing the perceived importance of academic institutions (45%) (Figure 12).

[11] The data is provided by the Enterprise and Stakeholder Engagement Division (ESED) of the ASEAN Secretariat.

Figure 12. What kind of partnerships are important to address key challenges MSMEs face in their cross-border journey? (percentage of surveyed BSOs, %)



Source: ITC survey of ASEAN BSOs on cross-border e-commerce support 2025.

Additionally, surveyed BSOs believe that there is a need to support ecosystem actors, highlighting capacity building for home-grown startups in retail tech, fintech and logistics, and establishing strategic partnerships with them to run matching programmes for MSMEs. It will also be important to build on best practices among ASEAN BSOs in MSME segmentation and linking MSMEs with support from home-grown tech companies to ensure the solutions are fit-for-purpose and sustainable. Strengthening regional collaboration among marketplaces, fintech and logistics providers is another critical element for cross-border e-commerce enablement.

Strategic alignment of BSOs with national and regional priorities enables BSOs to position their MSME support programmes within a broader context of bridging the digital divide and strengthening intra-ASEAN trade. The survey findings demonstrate both the interest of BSOs in supporting regional and international market access and the need for BSOs capacity building and best practice exchange.

9. Case studies of BSO initiatives

Many ASEAN BSOs have leading experience in supporting digitalisation of MSMEs and advancing the digital trade ecosystem. For instance, the Malaysia Digital Economy Corporation launched the Digital maturity assessment tool, which allows tailored capacity building for MSMEs depending on the level of their advancement and matches these MSMEs with home-grown technology solution providers, thus stimulating the market for the ICT sector (Box 3). Some BSOs, like Viet Nam Trade Promotion Agency, succeed in building partnerships with marketplaces to support cross-border e-commerce for MSMEs (Box 4). PHILEXPORT is exploring practical AI adoption paths by exporters (Box 5). Infocomm Media Development Authority demonstrates leading practices in advancing the digital trade ecosystem by using emerging technologies and collaborates with Singapore Business Federation to drive the adoption of TradeTrust among businesses (Box 6).

Box 3. Case: Digital maturity assessment tool for tailored capacity building and matching MSMEs with technology solution providers to help them compete and grow

The Malaysia Digital Economy Corporation

The Malaysia Digital Economy Corporation (MDEC) has developed a Digital Maturity Assessment to help businesses identify their digitalisation gaps and receive tailored guidance on how to harness digital tools and technologies to improve productivity, reduce costs, access new markets, and enhance customer experience. Digitalisation support is provided across the front office (sales, marketing, and customer care), middle office (accounting and finance, talent management, legal services, product innovation, and supply chain management), and back office (IT management).

Based on the assessment results, MDEC supports businesses through expert-led training, workshops, and online courses designed to strengthen digital capabilities. Businesses are also matched with technology solution providers to address identified needs and connected with financing-partners.

While the initiative is still in its pilot phase, it has already demonstrated tangible results, including improved productivity and reduced costs for beneficiary MSMEs, as well as new business opportunities for home-grown technology companies through the provision of fit-for-purpose solutions tailored to MSMEs.

This initiative is led by the Ministry of Digital, with MDEC serving as the lead agency, and is supported by the Ministry of Entrepreneur and Cooperatives Development, SME Corporation, and a broad network of private sector partners.

Source: *Malaysia Digital Economy Corporation (2025). Business Digital Maturity Level & Assessment Guide* https://mdec.my/bdi/business-digital-maturity

Box 4. Case: Partnership between the trade promotion agency and the marketplace to support cross-border e-commerce for MSMEs

Viet Nam Trade Promotion Agency

In 2025, the Viet Nam Trade Promotion Agency and Amazon Global Selling Viet Nam started implementation of the “V-Brands Go Global with Amazon” programme. The initiative aims to provide comprehensive online export training and certification for 1,000 Vietnamese businesses, while supporting national brands to strengthen their international market presence through e-commerce with Amazon. During 2025, the number of products sold worldwide by Vietnamese businesses via Amazon increased by 35 per cent, and thousands of Vietnamese enterprises are exporting and expanding their global presence through the platform.

Amazon aims to support Viet Nam in becoming a regional hub for exports via e-commerce in Southeast Asia, while the Government of Viet Nam encourages the corporation to expand cooperation with Vietnamese technology enterprises to enhance production and product development within its ecosystem in the country.

Source: *Viet Nam News (2025).* https://vietnamnews.vn/economy/1731277/amazon-to-support-viet-nam-in-becoming-southeast-asia-s-e-commerce-export-hub.html

Box 5. Case: Assessment of the Digitalisation and AI Readiness of Philippine Exporters

The Philippine Chamber of Commerce and Industry Human Resources Development Foundation (PCCIHRDF) and the Philippine Exporters Confederation Inc. (PHILEXPORT)

The study was commissioned by PCCIHRDF for PHILEXPORT to understand the current state of digitalisation, AI awareness, cybersecurity readiness, and business continuity practices among exporters and to identify practical pathways for capability building.

The assessment used a mixed-method approach that included a survey, focus group discussions with tool demonstrations and desk research. The study gathered insights across sectors such as food, furniture, handicrafts, jewellery, apparel, and light manufacturing.

The assessment found that most exporters are in the early use of analytics and initial AI experimentation. Only a few have advanced to an optimisation stage, characterised by integrated digital workflows, AI-trained staff, and analytics-driven decision-making. Companies that have reached the highest tier of AI readiness remain rare in the Philippines.

Most AI use cases are around content creation, marketing and buyer communication. AI integration to advance operational efficiency and automate internal processes remains limited. Targeted support to exporters is needed to help them move toward AI-assisted document, market research, and pricing-analysis.

The study identified several areas where PHILEXPORT can meaningfully support exporters, for example, guiding MSMEs toward practical, low-cost AI adoption paths, enhancing cybersecurity awareness and risk management, offering structured training, mentoring and sector-targeted toolkits.

This study will inform efforts across BSOs to support MSMEs to integrate digital technology and AI into their operations.

Source*: Research study and assessment of the digitalisation and AI readiness of Philippine Exporters* by Janette Toral for PCCHRDF and PHILEXPORT

Box 6. Case: TradeTrust, the open-source framework to facilitate digital trade by using blockchain technology

Infocomm Media Development Authority and Singapore Business Federation collaborate to drive the adoption of TradeTrust among businesses

Working with various agencies and industry partners both locally and overseas, Singapore develops TradeTrust—a framework that standardises digital trade with enhanced security and legal certainty for the international trade ecosystem. It allows trading partners to create, exchange, verify digitised documents, and transfer ownership of title documents across different digital platforms and jurisdictions seamlessly.

It achieves this by using blockchain and cryptographic technologies, adhering to global standards and legal requirements to enable trusted portability of electronic trade documents across digital platforms. Electronic documents issued this way can be trusted, interoperable, and legally effective across different systems, thereby streamlining and enhancing overall operational efficiency for businesses and governments.

Offered as a digital utility (similar to digital public infrastructure), it is open source so that all parties can freely adopt and build upon it to benefit their business ecosystem. Through the growing network of TradeTrust-enabled Network Partners, companies can now securely exchange digital trade documents with more than 42,000 companies across 27 countries. TradeTrust has also moved beyond pilots to deliver measurable impact in both China and India. In the China-Singapore corridor, the first paperless trade using TradeTrust-enabled eBL for Document Against Payment (D/P) cut document processing time by about 60% and reduced costs by over 30%, proving that interoperable digital trade documents can replace slow, manual paper-based processes. In the Singapore-India digital trade corridor, TradeTrust enabled eBL backed by Letters of Credit between Singapore and Indian banks and companies paved the way for faster, more secure cross-border trade finance.

Source: *TradeTrust* (2025). https://www.tradetrust.io/about/what-is-tradetrust/

IV. Marketplaces in ASEAN and opportunities for MSMEs

While business support organisations play an important role in building MSME capabilities and facilitating access to information and networks, digital marketplaces constitute the primary infrastructure through which many MSMEs access international customers. Understanding how these platforms operate and the opportunities they create for cross-border trade is therefore essential for supporting MSME participation in the digital economy.

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1. Introduction to the marketplace landscape in ASEAN

E-commerce in ASEAN has grown rapidly over the past decade and is now an important part of retail trade in the region. Large consumer markets such as Indonesia, Thailand, Viet Nam, and the Philippines account for a substantial share of online sales, while smaller economies such as Lao PDR, Cambodia, and Brunei Darussalam show more limited but increasing activity.[12, 13] Differences in population size, income levels, digital connectivity, and logistics infrastructure shape how e-commerce develops across ASEAN Member States.

Across the region, growth in e-commerce has been driven largely by online marketplaces.[14] These platforms match buyers and sellers at scale, but their business models differ. Some marketplaces are transactional and support payments and delivery within the platform, while others operate as classified or listing services where transactions are arranged outside the platform.

The structure and role of these marketplaces differ between ASEAN Member States. National market size, purchasing power, digital infrastructure, and logistics capacity influence how marketplace ecosystems develop. Some countries host large platforms with regional reach, while others rely mainly on global marketplaces, smaller domestic platforms or cross-border services.[15] For MSMEs, this means that the type of marketplaces available, the size of the online customer base, and the ease of reaching buyers vary across the region.

For many MSMEs, online marketplaces offer a more accessible way to participate in e-commerce than developing and operating their own online sales channels. Marketplaces provide visibility, access to existing user bases, and ready-made systems for product listing and customer interaction. However, differences in platform models, regulatory environments, and market maturity affect how easily MSMEs can use these channels and what kinds of markets they can reach in practice.[16, 17]

This chapter focuses on the role of transactional online marketplaces in ASEAN as enablers of cross-border e-commerce. It first outlines the diversity of marketplace landscapes across

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[12] Google, Temasek, and Bain (2025). *e-Conomy SEA 2025*. https://services.google.com/fh/files/misc/e_conomy_sea_2025_report.pdf
[13] Google, Temasek, and Bain (2025). *ASEAN-4 Brunei, Cambodia, Laos, and Myanmar*. https://services.google.com/fh/files/misc/asean4_e_conomy_sea_2025_report.pdf
[14] UN.ESCAP, et. al. (2024) The landscape of B2C e-commerce marketplaces in East Asia. https://hdl.handle.net/20.500.12870/6853.
[15] UN.ESCAP, et. al. (2024) The landscape of B2C e-commerce marketplaces in East Asia. https://hdl.handle.net/20.500.12870/6853.
[16] UN.ESCAP, et. al. (2024) The landscape of B2C e-commerce marketplaces in East Asia. https://hdl.handle.net/20.500.12870/6853.
[17] UN.ESCAP, et. al. (2024) Towards greater regulatory co-operation in the Asia-Pacific for boosting e-commerce trade. https://hdl.handle.net/20.500.12870/7431.

member states. It then examines traffic patterns and platform activity to illustrate differences in scale and development. Finally, it discusses the role of domestic, regional and global platforms in supporting the ability of MSMEs to reach customers beyond their home markets.

The analysis in this chapter builds on earlier research conducted by the Amsterdam University of Applied Sciences in cooperation with the United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP) on the landscape of B2C e-commerce marketplaces in East Asia. That study covered nine of the eleven ASEAN Member States. Additional data on Myanmar was collected through a follow-up project for the Global Trade Desk,[18] while supplementary information for Timor-Leste was gathered separately to complete regional coverage. These datasets have been combined and updated with information up to 2025, providing a consistent basis for comparing marketplace activity across all ASEAN countries. For further detail, readers can consult the Marketplace Explorer Dashboards[19], the UN ESCAP report[20], and the UN ESCAP country briefs developed under these earlier projects.

2. Diversity of e-commerce marketplace landscapes across ASEAN Member States

ASEAN as a region consists of eleven member states with a combined population of around 700 million people and a total GDP of just over USD 4.1 trillion in 2025 (Table 1). These aggregate figures, however, hide large differences between countries in terms of economic size, population, and digital connectivity.

Table 1. Economic and digital context of ASEAN countries and number of B2C marketplaces

Country	GDP (2025; in billion USD)[21]	Population (2025; in million)[22]	Internet penetration (2024 in %)[23]	No. of marketplace websites*	No. of domestic marketplace websites *
Brunei Darussalam	16.0	0.5	99%	52	10
Cambodia	49.8	17.8	61%	61	13
Indonesia	1,429.7	285.7	73%	83	23
Lao PDR	16.3	7.9	64%	44	6
Malaysia	445.0	36.0	98%	95	25
Myanmar	64.9	54.9	59%	27	6
Philippines	497.5	116.8	84%	70	13
Singapore	564.8	5.9	94%	100	22
Thailand	546.2	71.6	91%	76	22
Timor-Leste	2.1	1.4	34%	65	13

[18] See: https://globaltradehelpdesk.org/en
[19] International Trade Centre & UN.ESCAP (2023). Marketplace Explorer Asia; The Landscape of B2C Online Marketplaces for Physical Goods in Asia. https://ecomconnect.org/page/asia-marketplace-explorer
[20] UN.ESCAP, et. al. (2024) The landscape of B2C e-commerce marketplaces in East Asia. https://hdl.handle.net/20.500.12870/6853.
[21] IMF (2025). World Economic Outlook Database, April 2025. https://www.imf.org/en/publications/weo/weo-database/2025/april
[22] United Nations (2026). UN Population Division Data Portal. https://population.un.org/dataportal/home
[23] World Bank (2026). Individuals using the Internet (% of population) - East Asia & Pacific. https://data.worldbank.org/indicator/IT.NET.USER.ZS?locations=Z4

Country	GDP (2025; in billion USD)[21]	Population (2025; in million)[22]	Internet penetration (2024 in %)[23]	No. of marketplace websites*	No. of domestic marketplace websites *
Viet Nam	491.0	101.6	84%	20	2
Total ASEAN	**4123.4**	**700.0**	**78%**	**693**	**155**

* Source: Amsterdam University of Applied Sciences (2026), based on own data collection

Indonesia, Thailand, Viet Nam, the Philippines, Malaysia, and Singapore are the largest economies in the region in terms of GDP. In terms of population, Indonesia is by far the largest market, with nearly 286 million inhabitants, followed by Thailand, Viet Nam, and the Philippines, each with populations above 70 million. Singapore, although much smaller in population, has a high-income economy and a large e-commerce market in relation to its size. By contrast, countries such as Brunei Darussalam, Lao PDR, Cambodia, and Timor-Leste have much smaller populations and lower levels of economic activity. These differences shape the scale of domestic consumer markets and the potential demand for online retail.

Internet penetration also varies across ASEAN. Singapore, Malaysia, Brunei Darussalam, and Thailand have internet penetration rates above 90%, meaning that most of the population has access to online services. In Myanmar, Cambodia, Lao PDR, and Timor-Leste, internet access is lower, ranging from around 34% to 64%. This affects how widely online shopping can be used and how large the potential user base for e-commerce platforms is in each country.

The number of marketplace websites identified in the database reflects these differences. Countries with large populations, higher incomes, and widespread internet access tend to host more transactional marketplace websites (Table 1). Singapore has the most marketplace websites, followed by Malaysia, Indonesia, Thailand, and the Philippines. In contrast, Timor-Leste has only 20 marketplace websites, while Lao PDR has 44 and Cambodia 61. As such, in smaller and less connected markets, the overall marketplace landscape is more limited.

The data also show that global and regional marketplaces do not operate uniformly across ASEAN. Coverage is more limited in smaller and less connected markets, particularly in Timor-Leste and Myanmar, where some large international platforms do not offer direct delivery. Services such as Ubuy allow consumers to order products from foreign e-commerce platforms that do not normally ship to their home country. Ubuy operates in all ASEAN countries, including Myanmar[24] and Timor-Leste.[25] While it is not a marketplace itself, its service supports consumer access to international e-commerce in markets with limited coverage by major regional or global platforms.

A further distinction can be made between the total number of marketplace websites and those that are domestically owned. On average, 22% of marketplace websites in ASEAN are national platforms that mainly serve their home market. Thailand has the highest share of domestic marketplaces at 29%, followed by Indonesia at 28% and Malaysia at 26%. Singapore

[24] See: https://www.ubuy.com.mm/en/
[25] See: https://www.ubuy.tl/en/

and Myanmar are both at around 22%, while Viet Nam and Cambodia are close to 20%. In smaller markets, the share is lower. Lao PDR has 14% domestic marketplaces and Timor-Leste only 10%. In these countries, the development of local marketplaces is limited by smaller market size, lower purchasing power, and weaker digital and logistics infrastructure.

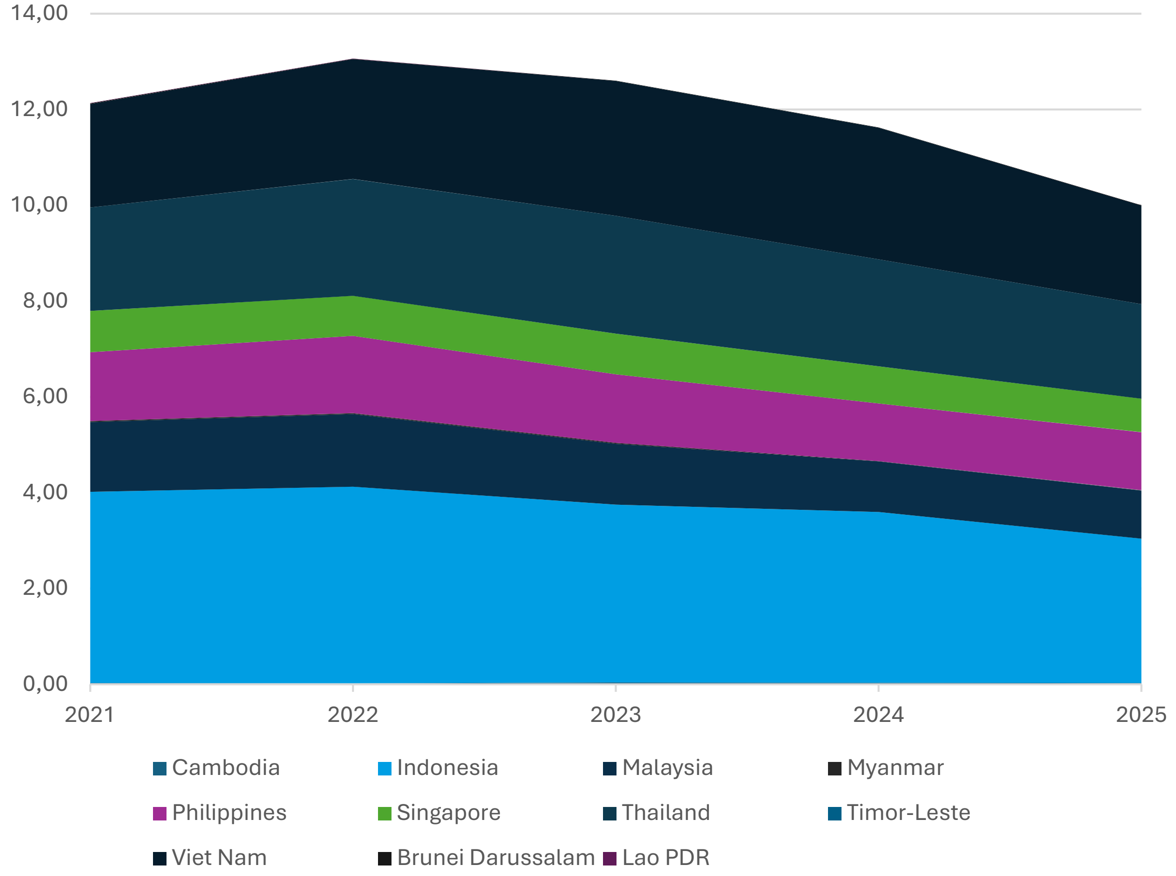
As a result, marketplace activity in many ASEAN countries is dominated by regional and global platforms rather than nationally owned ones. Some of these platforms include local sellers, while others mainly facilitate cross-border sales by foreign suppliers. The structure of national marketplace ecosystems therefore depends not only on economic conditions and internet access, but also on the business models of the main platforms operating in each country. Regional players such as Shopee and Lazada, together with global platforms such as Amazon, AliExpress, and SHEIN, shape how products are offered, how transactions are organised, and which sellers can reach consumers.

3. Web traffic to e-commerce marketplaces in ASEAN

Distribution of marketplace traffic across ASEAN Countries

In 2025, total web traffic to transactional B2C e-commerce marketplaces in ASEAN reached approximately 10.0 billion visits. This traffic is concentrated in a small number of countries. Indonesia accounts for the largest share with 30.1% of all visits, followed by Viet Nam (20.6%) and Thailand (19.7%). Together, these three countries generate more than two thirds of all marketplace traffic in the region. The Philippines (12.1%), Malaysia (10.1%), and Singapore (7.0%) form a second group with considerable, but smaller, traffic volumes. In contrast, Cambodia (0.3%), Brunei Darussalam (0.1%), Myanmar (0.1%), Lao PDR (0.004%), and Timor-Leste (0.0004%) account for only a very small share of total visits to B2C transactional online marketplaces. These patterns reflect differences in population size, internet use, purchasing power, and the development of local and regional marketplace ecosystems.

Figure 13. Total web traffic of transactional marketplaces[26] per country (in bn), 2021–2025*



* Including web traffic per country to major global B2C online marketplaces (except for Timor-Leste which only has data available on national marketplaces).
These results should be interpreted with caution. The analysis is based on website traffic only and does not capture activity on mobile shopping apps. As described in the preceding, in many ASEAN countries, a large share of e-commerce takes place through apps rather than websites. As a result, the importance of regional and national marketplaces may be higher than suggested by web traffic figures alone.

Total marketplace website traffic in the ASEAN region fell by 14% in 2025. Since the peak year in 2022, web traffic has decreased for three consecutive years in almost all ASEAN countries (Figure 13). Only Timor-Leste (+260% in 2025) and Lao PDR (+35% in 2025) recorded strong growth, while the Philippines (+0.4%) showed a small increase in 2025 compared to 2024. This decline in website traffic should be interpreted with caution. In many ASEAN countries, most e-commerce activity takes place through mobile apps rather than websites. Estimates suggest that over two thirds of e-commerce sales in the region take place via mobile devices.[27, 28] In addition, the current list of the world's most popular online shopping apps is dominated by Asian marketplaces, including ASEAN-focused platforms such as Shopee (2nd place with 392.8 million monthly users) and Lazada (9th place with

[26] Amsterdam University of Applied Sciences (2026), based on data from SimilarWeb and own data collection.
[27] Sellercraft (2025). Southeast Asia's Online Retail Outlook (2025–2026). https://sellercraft.co/southeast-asia-online-retail-outlook-2025-2026/
[28] Statista (2026). Mobile commerce sales as a share of e-commerce in the Asia-Pacific region in 2022 with a forecast for 2026, by country or territory. https://www.statista.com/statistics/1298171/apac-m-commerce-as-a-share-of-e-commerce-by-country/

109.2 million monthly users).[29] The drop in web traffic may therefore (partly) reflect a shift from web-based shopping to app-based shopping, rather than a decline in overall marketplace activity.

Leading marketplaces and platform concentration

Table 2. Top 5 B2C marketplaces per ASEAN country based on web traffic in 2025

Country	Number 1	Number 2	Number 3	Number 4	Number 5
Brunei Darussalam	Aliexpress.com	Amazon.com	Ebay.com	Taobao.com	Goat.com
Cambodia	Amazon.com	Aliexpress.com	Taobao.com	Ebay.com	Grab.com
Indonesia	Shopee.co.id	Tokopedia.com	Blibli.com	Lazada.co.id	Gojek.com
Lao PDR	Foodpanda.la	Shopping-d.com	BuysaleLao.com	Khaivai.com	Buylao.com
Malaysia	Shopee.com.my	Lazada.com.my	Carousell.com.my	Grab.com	Amazon.com
Myanmar	Shop.com.mm	Aliexpress.com	Amazon.com	Citymall.com.mm	Foodpanda.com.mm
Philippines	Shopee.ph	Lazada.com.ph	Amazon.com	Grab.com	SHEIN.com
Singapore	Shopee.sg	Carousell.sg	Amazon.sg	Lazada.sg	Amazon.com
Thailand	Shopee.co.th	Lazada.co.th	Aliexpress.com	Amazon.com	Homepro.co.th
Timor-Leste*	N/A	N/A	N/A	N/A	N/A
Viet Nam	Shopee.vn	Lazada.vn	Amazon.com	Tiki.vn	Grab.com

* SimilarWeb does not report web traffic for Timor-Leste. As such, the traffic of regional and global marketplaces operating in Timor-Leste cannot be estimated.

Source: Amsterdam University of Applied Sciences (2026), based on data from SimilarWeb and own data collection

The composition of the top five marketplace websites differs between ASEAN countries in terms of the presence of global, regional, and domestic platforms (Table 2). In the larger markets such as Indonesia, Malaysia, Thailand, the Philippines, Singapore, and Viet Nam, regional platforms dominate. Shopee and Lazada appear consistently in the top positions, often alongside strong domestic marketplaces such as Tokopedia, Blibli, Tiki, and HomePro.

Global platforms such as Amazon, AliExpress, and eBay are also present in the top 5 in many ASEAN countries, but they rarely lead the rankings in the main consumer markets. Their role is more visible in smaller or less developed e-commerce markets, including Cambodia, Myanmar, and Brunei Darussalam, where regional platforms have a weaker presence and cross-border shopping plays a larger role. In Lao PDR, the leading marketplaces are mainly local or regionally focused platforms, often linked to food delivery or basic retail services.

It should be noted that TikTok Shop is available for sellers in Indonesia, Malaysia, the Philippines, Thailand, Viet Nam, and Singapore and can be used for cross-border e-commerce. In 2025, TikTok Shop doubled its GMV to 45.6 billion USD.[30] However, because

[29] Conte, N. (2025). Ranked: The World's Most Used Ecommerce Apps. https://www.visualcapitalist.com/ranked-the-worlds-most-used-ecommerce-apps/

[30] Dealstreetasia (2026). "TikTok Shop hits $15.1b GMV in US as SEA doubles to $45.6b in 2025". https://www.dealstreetasia.com/stories/tiktok-shop-gmv-2025-472662

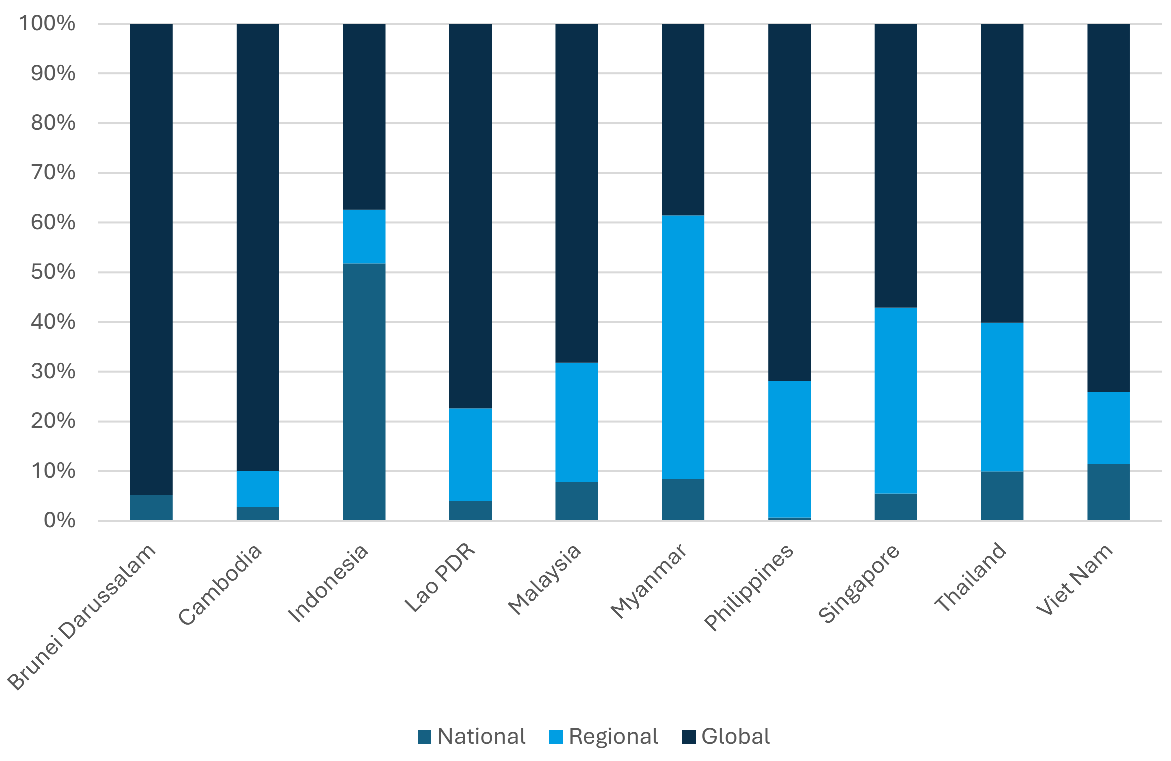
TikTok Shop operates as a fully app-based platform without a transactional website, it is not included in the web traffic data or marketplace rankings used in this chapter.

The top five marketplace websites together account for a large share of total marketplace traffic in most ASEAN countries. In Indonesia, Thailand, the Philippines, and Viet Nam, they represent around 90% or more of all marketplace visits. In Lao PDR and Myanmar, almost all marketplace traffic is concentrated on these few platforms. Singapore shows a lower level of concentration, with the top five platforms accounting for 64% of traffic, reflecting a more diverse marketplace ecosystem.

This means that a limited number of platforms are responsible for the majority of the online shopping on marketplaces in each country. For MSMEs, access to these leading marketplaces is key to reach a large share of online consumers in their home market.

National, regional and global marketplace dynamics

Figure 14. Web traffic share of transactional marketplaces by scope, per country in 2025*



* SimilarWeb does not report web traffic for Timor-Leste. As such, the traffic of regional and global marketplaces operating in Timor-Leste cannot be estimated.
Source: Amsterdam University of Applied Sciences (2026), based on data from SimilarWeb and own data collection

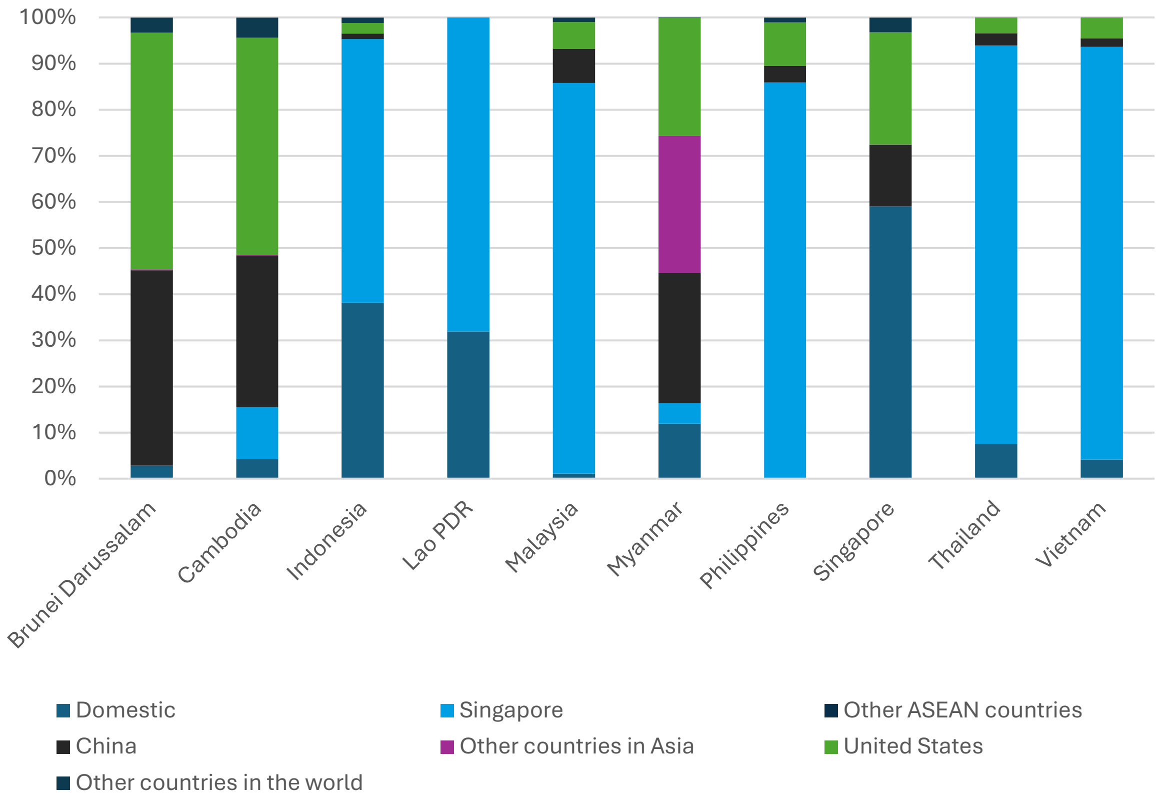
The distribution of web traffic across national, regional, and global marketplaces differs strongly between ASEAN countries (Figure 14). In smaller e-commerce markets such as Brunei Darussalam and Cambodia, most marketplace traffic goes to global platforms, with national and regional platforms accounting for only a small share. A similar pattern is visible in Lao PDR, where global platforms dominate web-based marketplace activity.

In the larger e-commerce markets, the picture is more mixed. Indonesia is the only ASEAN country where national marketplaces account for more than half of total marketplace web traffic. In Malaysia, the Philippines, Singapore, Thailand, and Viet Nam, traffic is divided mainly between regional and global platforms, while national platforms attract a limited share. Myanmar stands out because a large share of web traffic goes to regional platforms, with global platforms also playing an important role.

Overall, global platforms receive most marketplace web traffic in many ASEAN countries, especially in smaller and less developed e-commerce markets. In the largest economies, regional platforms attract a substantial share of visitors, while national platforms dominate mainly in Indonesia.

The distribution of web traffic by the headquarters location of marketplaces shows clear differences in which countries dominate marketplace activity across ASEAN. At ASEAN level, marketplaces headquartered in Singapore account for 72% of total web traffic. This reflects the role of Singapore as a base for several large platforms that operate across multiple Southeast Asian markets. Domestic marketplaces account for 18% of total traffic, while marketplaces headquartered in the United States represent 6%. Platforms headquartered in China account for 3% of total web traffic at ASEAN level. Marketplaces from other regions account for only a small share. These figures exclude Timor-Leste, for which no web traffic data about regional and global marketplaces are available.

Figure 15. Web traffic share of transactional marketplaces by country of origin of the marketplace, per country in 2025*



* SimilarWeb does not report web traffic for Timor-Leste. As such, the traffic of regional and global marketplaces operating in Timor-Leste cannot be estimated.
Source: Amsterdam University of Applied Sciences (2026), based on data from SimilarWeb and own data collection

At country level, transactional B2C e-commerce marketplaces headquartered in Singapore account for between 85% and 90% of total marketplace web traffic in Malaysia, the Philippines, Thailand, and Viet Nam (Figure 15). In Indonesia and Lao PDR, domestic marketplaces account for a much larger share of traffic, indicating a stronger role for nationally based platforms. Singapore shows a more mixed pattern, with domestic marketplaces accounting for more than half of traffic alongside a significant share from platforms headquartered in the United States. In Brunei Darussalam, Cambodia, and Myanmar, a large share of marketplace traffic goes to platforms headquartered outside the region, mainly from the United States and China.

Overall, the data show that although most ASEAN countries have several domestically founded marketplaces (Table 1), these platforms account for only a limited share of total marketplace activity in most member states. Despite strong growth in e-commerce demand across ASEAN, marketplaces that scale beyond a limited national role remain concentrated in a small number of countries, most notably Indonesia, while regional growth has mainly benefited platforms headquartered in Singapore.

4. Cross-border sales opportunities for ASEAN MSMEs via marketplaces

For MSMEs in ASEAN that want to sell to customers in other countries, online marketplaces can offer a practical channel to reach foreign buyers. However, not all marketplaces allow sellers from outside their home market, and access differs by platform type and geographic scope.

When looking at individual marketplace websites, our research finds that around 77% allow sellers from other countries to register and sell products. This high share is driven mainly by global platforms. Almost all global marketplace websites, such as Amazon, eBay, Etsy, and Wish, are open to international sellers. In contrast, only 39% of intra-continental platforms and 28% of national platforms allow foreign sellers. Many national marketplaces are designed primarily for domestic sellers and customers, with registration and logistics systems focused on the local market.

To correct for the overrepresentation of global marketplaces in our database,[31] the analysis also looks at unique marketplaces rather than counting the same website multiple times. At this level, only 49% of marketplaces operating in ASEAN allow foreign sellers. This shows that most domestic platforms in the region are not open to cross-border selling. Access for foreign sellers is therefore concentrated in a relatively small group of regional and global marketplaces, while the majority of national platforms remain focused on their home market.

Opportunities to sell on major global marketplaces differ by country and by platform. Amazon (all ASEAN countries),[32] Wish (all, except Myanmar),[33] and eBay (all, except Myanmar

[31] If a marketplace serves multiple countries through the same website (for example, amazon.com), that website is included separately for each country in the database in order to calculate web traffic at country level. While this is necessary for country-level analysis, it results in an overrepresentation of such platforms in ASEAN-level figures based on website counts, compared to marketplaces that operate in only one country.
[32] Amazon.com (2026). Countries accepted for seller registration. https://sellercentral.amazon.com/help/hub/reference/external/G200405020
[33] Wish (2026). Wish for Merchants. https://merchant.wish.com/md/welcome-invite-only

and Timor-Leste)[34] offer the broadest opportunities for ASEAN-based sellers. In almost all ASEAN countries, businesses can register as sellers on these platforms and reach customers in other markets. Etsy also allows sellers from several ASEAN countries (i.e. Indonesia, Malaysia, Philippines, Singapore, Thailand, and Viet Nam), mainly for handmade, creative, and niche products.[35]

For AliExpress,[36] Temu,[37], SHEIN,[38, 39, 40, 41, 42] the situation is different. These Chinese platforms do allow third-party sellers in selected markets, but seller onboarding is limited to specific countries. In practice, ASEAN countries are not included in the seller countries supported by these platforms. As a result, they are not available as direct marketplace sales channels for MSMEs located in ASEAN countries, even though they are open to sellers in other regions outside of China, for instance in parts of Europe, and the United States.

In Southeast Asia, only a few regional marketplaces offer clear opportunities for cross-border selling by ASEAN-based MSMEs. Shopee's International Platform (SIP) allows sellers in Singapore,[43] Malaysia,[44] Thailand,[45], and the Philippines[46] to sell to buyers in other Shopee markets. Lazada offers a cross-border seller programme that enables businesses to manage sales across its six ASEAN markets through one account, with integrated shipping and payment services.[47] Zalora, which focuses on fashion and lifestyle products, provides an invite-only international drop shipping service for selected sellers from Singapore and Malaysia, covering several regional markets.[48] These programmes make cross-border selling possible for some ASEAN MSMEs, but access depends on seller location, product type, and platform approval, meaning that regional expansion through marketplaces is not equally available to all businesses across ASEAN.

One more notable example of a marketplace that enables ASEAN-based sellers to reach customers outside the region is eRomman. Founded in Malaysia, eRomman allows businesses to sell to consumers in Arab markets such as Saudi Arabia, the United Arab Emirates, Kuwait, Qatar, Bahrain, and also the United States.[49] The platform operates as a general B2C marketplace, offering a wide range of products including fashion, electronics, household goods, toys, personal care items, and other consumer categories. For Malaysian MSMEs, eRomman offers an additional channel to reach customers in these markets alongside the global platforms that also provide access to these countries.

[34] eBay (2026). eBay Registration. https://pages.ebay.com/services/registration/register-by-country.html
[35] Etsy (2026). Shop preferences. https://www.etsy.com/your/shop/create
[36] AliExpress (2026). Start selling today and grow your business. https://sell.aliexpress.com/
[37] Temu (2026). Start Selling to Millions of Buyers on Temu. https://seller.temu.com/login.html
[38] SHEIN (2026). Sell on SHEIN Marketplace. https://seller-us.shein.com/homepage
[39] SHEIN (2026). Portal de registro de vendedores en SHEIN. https://ms-mx.sheincorp.com/homepage
[40] SHEIN (2026). Portal de cadastro de vendedores SHEIN. https://seller-br.shein.com/homepage
[41] SHEIN (2026). SHEIN Platform Official Recruitment Website. https://sheinmarketplace.cn/
[42] SHEIN (2026). Sell on SHEIN Marketplace. https://seller-eu.shein.com/homepage
[43] Shopee (2025). Shopee International Platform (SIP). https://seller.shopee.sg/edu/article/21486
[44] Shopee (2025). Shopee International Platform (SIP) – Introduction. https://seller.shopee.com.my/edu/article/675
[45] Shopee (2025). Shopee International Platform (SIP) program. https://seller.shopee.co.th/edu/article/12122
[46] Shopee (2025). Shopee International Platform (SIP) Program - Frequently Asked Questions. https://seller.shopee.ph/edu/article/19351
[47] HSBC (2025). Lazada International Seller Program: All You Need to Know.
[48] Zalora (2026). International Dropshipping (IDS). https://corporate.zalora.com/e-commerce-solutions/e-fulfilment/delivery-logistics#international_dropshipping_(ids)
[49] eRomman (2026). About our company. https://www.eromman.com/about-our-company/

A final observation from our research is that some domestic transactional marketplaces, especially in less developed ASEAN markets, also allow foreign sellers to register. In many cases, this reflects the early stage of development of these platforms. Seller requirements, onboarding procedures, and operational standards are often less formalised, which makes access easier for foreign sellers but also indicates a lower level of platform organisation, support services, and regulatory alignment compared to more established regional and global marketplaces.[50, 51]

Overall, opportunities for ASEAN MSMEs to sell across borders through online marketplaces are uneven. Many domestic platforms focus on national sellers and local customers, while only a limited number of regional and global marketplaces accept sellers from other ASEAN countries. As a result, access to foreign markets through marketplaces depends mainly on the country where a business is based and on whether suitable cross-border seller programmes are available.

5. Implications for ASEAN policymakers, BSOs and MSMEs

E-commerce has become an important part of retail trade across ASEAN, but the structure and development of online marketplaces differ among member states. Large economies such as Indonesia, Thailand, Viet Nam, Malaysia, the Philippines, and Singapore have more developed marketplace ecosystems, with strong regional platforms and, in some cases, well-established domestic players. In smaller and less developed e-commerce markets, global platforms play a more dominant role, while the number of local marketplaces remains limited. These differences shape the opportunities available to MSMEs to sell online and to reach customers beyond their home markets.

Online marketplaces offer MSMEs a more accessible entry point into e-commerce than building and managing their own online sales channels. They provide visibility, access to existing customer bases, and ready-made systems for product listing, payments, and customer interaction. At the same time, not all marketplaces are open to foreign sellers. Most domestic platforms focus on national sellers, and only a limited number of regional and global marketplaces offer cross-border selling programmes for ASEAN-based MSMEs. As a result, opportunities for cross-border e-commerce depend strongly on the country where a business is located and the platforms available there.

Web traffic data show that marketplace activity is highly concentrated on a small number of platforms in each country. For MSMEs, access to these leading platforms is important for reaching a large share of online consumers. However, web-based data provide only a partial picture of e-commerce in ASEAN. In many countries, most online shopping takes place through mobile apps, including app-only platforms such as TikTok Shop, which are not captured in website traffic statistics. This should be taken into account when interpreting trends in marketplace use and growth presented in this chapter.

For policymakers, the findings highlight the importance of improving digital infrastructure and its interoperability, logistics capacity, and regulatory clarity to support MSME participation

[50] UN.ESCAP, et. al. (2024) The landscape of B2C e-commerce marketplaces in East Asia. https://hdl.handle.net/20.500.12870/6853.
[51] UN.ESCAP, et. al. (2024) Towards greater regulatory co-operation in the Asia-Pacific for boosting e-commerce trade. https://hdl.handle.net/20.500.12870/7431.

in e-commerce. Improving access to regional and cross-border marketplace programmes, simplifying seller onboarding, and supporting digital skills development can help more MSMEs benefit from online trade. In smaller and less developed e-commerce markets, policies that strengthen local marketplace ecosystems and improve cross-border delivery options can reduce reliance on a narrow set of regional and global platforms.

For MSMEs, the key message is that online marketplaces can support growth beyond the domestic market, but opportunities are uneven across the region. Businesses need to assess which platforms accept sellers from their country, what requirements apply, and which markets can be reached through those channels. Cross-border e-commerce through marketplaces is possible for many ASEAN MSMEs, but it requires platform access, suitable products, and the ability to manage logistics, compliance, and customer service across borders.

Overall, ASEAN's marketplace landscape offers clear opportunities for digital trade, but also shows structural differences that affect how MSMEs can participate in regional and international e-commerce.

Box 7. Database scope, unit of analysis, and limitations

The figures presented in this chapter are based on a database of transactional B2C e-commerce marketplaces for physical goods. The database covers regional and national marketplaces operating in ASEAN, and it also includes 49 global marketplaces that are accessible to consumers from ASEAN countries. These global platforms include, among others, Amazon, eBay, Etsy, Aliexpress, SHEIN, and Temu. Including global marketplaces is important because they form part of the competitive and cross-border context in which ASEAN marketplaces and sellers operate. In total, the database includes 693 marketplace websites and 237 unique marketplaces operating those websites.

The unit of analysis in this chapter is a marketplace website, defined as a distinct domain or country-specific subdomain. Each domain is treated as one marketplace in the database. This means that a platform can appear multiple times if it operates separate country websites. For example, Amazon.com is included for each ASEAN country to which it ships. Regional platforms such as Shopee and Lazada are included through their country websites (e.g. shopee.co.id, shopee.ph). Some global players also operate country-specific domains or subdomains, such as SHEIN (e.g. shein.com.vn), which are included where relevant.

The database focuses on marketplaces that have a website. Many of these platforms also operate through mobile apps, but a web presence is required because the analysis relies on observable web traffic data from SimilarWeb. This supports consistent comparison across countries, but it also introduces an important limitation in the ASEAN context. In several ASEAN markets, a large share of e-commerce activity takes place through app-first platforms and in-app commerce. Some major sales channels are therefore only partly captured in the web traffic data or not captured at all when the platform has limited web-based functionality. A notable example is TikTok Shop, which is widely used in the region but is only accessible through the TikTok app. The reader should take this into account when interpreting the results of this chapter.

All marketplaces included in the database are transactional, meaning that purchases can be completed through the platform with online payment options, and the focus is on B2C e-commerce for physical goods. The database excludes non-transactional classified sites and service-only platforms. Some of the marketplaces in the database may offer classified features (e.g. second-hand goods and c2c trade), or the sale of services, but they are only included when the platform is primarily transactional and oriented towards B2C sales of physical goods.

V. ASEAN perspective: enabling MSME Participation in Cross-Border E-commerce

ASEAN policy frameworks consistently position MSMEs as central actors in the region's digital transformation and regional economic integration:

- The *ASEAN Economic Community Strategic Plan 2026–2030* identifies MSME digitalisation, innovation and internationalisation as key drivers of competitiveness and inclusive growth.
- The *Strategic Action Plan for MSME Development 2026–2030* further prioritises MSME participation in e-commerce, access to digital tools, and integration into regional value chains.
- The *ASEAN Digital Masterplan 2030* complements these efforts through measures on digital connectivity, skills, trusted data governance and digital payments that enable MSME participation in digital trade.
- The *Initiative for ASEAN Integration (IAI) Work Plan IV* supports MSME digital readiness in less developed ASEAN Member States to narrow development gaps.

Together, these frameworks demonstrate a coherent ASEAN approach that links MSME development, digitalisation, and cross-border e-commerce as mutually reinforcing priorities.

Against this policy backdrop, the following section translates ASEAN's strategic ambitions into the practical journey MSMEs face when entering cross-border e-commerce. It first describes the typical MSME pathway to cross-border e-commerce, outlining the progressive steps from digital onboarding and marketplace entry to cross-border logistics and payments. This helps define the skilling needs and the role platforms and service providers can play to accelerate this journey. It then examines the main drivers that enable MSME participation, including access to digital infrastructure and regulatory enablers. The section concludes with an overview of the main tools supporting MSME participation, such as capacity-building programmes, digital trade facilitation frameworks and ecosystem support mechanisms. Together, these three parts provide an operational perspective on how policy, market actors and practical support instruments can help MSMEs participate more effectively in regional and global digital trade.

1. MSME pathway to cross-border e-commerce

MSMEs embarking on cross-border e-commerce navigate a multi-stage journey, starting by understanding where their business stands, then acquiring the tools and skills needed, entering their target markets, and finally growing and optimising their operations as they gain experience and maturity. By mapping activities to these three phases, MSMEs can allocate resources more effectively, benchmark progress, and tap the right support programmes at the right time. The activities for each of these phases, when analysed together with challenges faced by MSMEs in cross-border e-commerce, will inform which capacity building programmes will be most relevant and effective and which partnerships with e-commerce ecosystem actors—marketplaces, logistics and payment providers—will be most impactful.

ASEAN MSME cross-border e-commerce roadmap[52]

MSME activities	Enabling frameworks and mechanisms [53]	Supportive tools for MSMEs[54]
Strategy phase: defining the cross-border e-commerce strategy		
• Determine markets with export potential for selected goods and services • Conduct preliminary market research for potential export market (e.g. product relevance to target audience, possible online channels popular with the target audience) • Assess regulatory requirements for company, products, transacting online, regulatory restrictiveness, notably with respect to digital trade-related solutions, applicable benefit • Determine most suitable business model (e.g. direct-to-consumer, marketplace, drop shipping) and assess its implications on business operations • Conduct financial analysis, identify and secure access to finance. Define human resources and their skilling needs.	• National regulatory framework • ASEAN E-commerce Agreement and Work Plan on the Implementation of ASEAN Agreement on Electronic Commerce • ASEAN Framework on Digital Data Governance • ASEAN DEFA (in negotiations, substantial conclusion in October 2025, full conclusion expected in 2026) • ASEAN Guideline on Accountabilities and Responsibilities of E-marketplace Providers The following provisions of the above regulatory instruments are of high relevance to SMEs: • Electronic transactions • Electronic trust services • Electronic payments • Digital individual and corporate identities • Cybersecurity • Data governance • Online consumer protection • Online dispute resolution • Digital Equity and Inclusion. •	ASEAN Trade Repository Global Help Trade Desk ITC SME Regulatory Toolbox ecomConnect

[52] The journey includes enabling frameworks and mechanisms as well as supportive tools for MSMEs for intra-ASEAN and EU-ASEAN cross-border e-commerce. It is suitable for MSMEs who are export-ready and digitally ready to start cross-border e-commerce.
[53] The mentioned enabling frameworks and mechanisms are not comprehensive and are selected based on the highest level of relevance to ASEAN MSMEs starting their cross-border e-commerce journey.
[54] Supportive tools are practical resources designed to help MSMEs in their cross-border e-commerce journey (learning materials, toolkits, reference databases, matchmaking platforms, etc.), with emphasis on regional tools, which could be of relevance for intra-ASEAN or EU-ASEAN trade

MSME activities	Enabling frameworks and mechanisms [53]	Supportive tools for MSMEs[54]
Activation phase: launching and operationalising cross-border e-commerce channels		
• Determine most suitable online platform to use (e.g. third-party platform like a marketplace or own e-commerce platform like a transactional website), and be familiar with platform process, requirements and fee structure • Develop unique value proposition (UVP) and prepare relevant digital assets for product launch • Determine logistics process flow to ensure products are ready to be sold and delivered (e.g. first mile, warehousing, last mile) • Determine cross-border payment solutions and related financial processes • Ensure compliance with the requirements (data governance, including personal data protection, cross-border commercial data flows, data localisation requirements, etc.; online consumer protection, etc.). • Activate the selected channel	• Special customs measures and procedures for the clearance of low-value shipments (de minimis, reduced documentary requirements, etc.) • Trade facilitation measures to facilitate e-commerce traders (Authorized Economic Operators (AEO) programmes, etc.) • Paperless trade and digital trade solutions, i.e. ASEAN Single Window, a centralised electronic platform for exchanging digitally customs and other documents • Contractual arrangements with logistics providers to handle logistics operations related to storage, delivery, etc. • Interoperable digital payments systems (e.g. Interoperable QR Code Framework).	ASEAN SME Academy ITC SME Trade Academy ITC MSME Regulatory Toolbox ecomConnect ASEAN Access ASEAN Online Sales Day
Growth phase: scaling and optimising cross-border e-commerce operations		
• Improve efficiency of operations through the entire cycle (e.g. using ERP systems, digitalisation of contracting and contract fulfilment processes, etc.). • Deploy AI-enabled and other tools to scale up customer outreach (e.g. to increase product visibility with SEO, digital marketing). • Explore partnerships to stimulate further growth • Review product offerings to determine opportunity to introduce new products in existing and new markets	• Emerging technology regulations (e.g. AI for digital marketing, chatbots, etc.) • ASEAN Guide on AI Governance and Ethics (it serves as a practical guide for organisations in the region that wish to design, develop, and deploy AI technologies) • E-commerce Trustmark to ensure or encourage compliance of e-traders with the regulatory requirements and best practices related to e-consumer protection, data governance, etc.	ASEAN Access ASEAN Online Sales Day

MSME activities	Enabling frameworks and mechanisms [53]	Supportive tools for MSMEs[54]
• Engage in policy advocacy and provide feedback on regulatory initiatives relevant to the business and their implementation.	• Model contractual clauses[55] • ASEAN-wide Self-Certification (AWSC) for certain exporters to self-certify the origin status for their goods to be eligible for the ATIGA tariff preferences • Public-private dialogue platforms • Contributing to peer-to-peer MSME exchanges to support beginners.	

[55] ASEAN Data Management Framework and ASEAN Model Contractual Clauses for Cross Border Data Flows are aimed at harmonising approaches to data governance relied on by different ASEAN Member States, and provide their businesses, including SMEs, with an easily deployable customisable solution, which could be used right away, before such alignment is achieved.

2. Driving MSME participation in cross-border e-commerce

Recent ASEAN-level initiatives are expected to play a catalytic role in accelerating MSME participation in cross-border e-commerce by strengthening both capacity-building support and the regional digital trade environment.

ASEAN Digital Masterplan (ADM) 2030

A recently approved ADM 2030 aims to strengthen regional connectivity and interoperability, and promote a trusted and inclusive digital environment, in a manner that is practical and responsive to national needs. ADM 2030 envisages empowerment of every citizen and business to access opportunities, build innovation capabilities, and thrive in the digital economy. [56] To realise this vision, ADM aims to harness digital transformation and emerging technologies, including AI, as a key enabler of economic resilience and social inclusion. The Masterplan will be operationalised through eight desired outcomes that comprehensively cover the digital environment.

Importantly, one the Masterplan's crosscutting themes is acceleration of the digital transformation of businesses and economic sectors, particularly SMEs, and enablement of the digital economy, including e-commerce, digital trade, and cross-border digital services, to support inclusive economic growth and regional market integration.

ASEAN Digital Economy Framework Agreement (DEFA) as a Regional Enabler

With respect to enabling frameworks and mechanisms, the DEFA aims to support greater cooperation on digital economy and digital trade issues across ASEAN. As a region-wide initiative focused on digital economy governance, DEFA seeks to provide a common reference point for cooperation while recognising the different levels of digital development across ASEAN Member States. DEFA aims to support greater convergence of approaches in areas such as digital trade facilitation, cross-border data flows, paperless trade, cybersecurity, digital identity, and digital payments. Over time, this could reduce regulatory fragmentation and improve the enabling environment for cross-border e-commerce. Including for MSMEs.[57]

While the impact of DEFA will depend on its final provisions and national implementation, the agreement is expected to complement existing ASEAN initiatives aimed at strengthening the regional digital ecosystem and supporting MSME participation in digital trade. In parallel, several ASEAN Member States have also advanced practical cooperation on cross-border payments, including through QR code payment linkages, which may further facilitate regional e-commerce transactions.

ASEAN Centres of excellences for MSME capacity Building

ASEAN aims to strengthen regional support for MSMEs through centres of excellence. While the Centres of Excellence represent important regional initiatives, it is important to note that these institutions are at a formative stage. These Centres are therefore best understood as evolving platforms rather than fully functioning institutions at present.

During Malaysia's ASEAN Chairship 2025, the MSME Excellence Centre for Green Transition in ASEAN (MEGA) was ceremonial launched in October 2025 with the purpose to serve

[56] ASEAN Digital Masterplan 2030 https://asean.org/book/asean-digital-masterplan-2030/
[57] WEF (2025). Why ASEAN's new Digital Economy Framework Agreement is a gamechanger. https://www.weforum.org/stories/2025/05/asean-digital-economy-framework-agreement-a-gamechanger/

as a regional hub for capacity building and knowledge exchange.[58] Since responsible digital trade can advance sustainability by lowering environmental footprint, MSMEs starting their e-commerce journey would benefit from skilling through this Centre of Excellence on sustainable e-commerce practices.

The Philippines' Chairmanship of ASEAN in 2026, among other initiatives, aims to establish the ASEAN Centre of Excellence for MSMEs. By institutionalising MSME support at the regional level, the Centre aims to strengthen policy coordination, share best practices, and build capabilities across ASEAN. Its focus on practical outcomes such as digital adoption, access to finance, and readiness for regional engagement will support MSMEs in moving from local operations toward regional participation. The Philippines Chairship will prioritise ensuring that initiatives like the Centre of Excellence for MSMEs can be operationalised, scaled and sustained over time.[59]

3. Tools Supporting MSME Participation

The MSME cross-border journey is supplemented by ASEAN and international tools that are beneficial at the respective phases of the journey. The prior chapter on BSOs support to MSMEs provides information about the level of awareness of these tools among BSOs, which helps understand how they can be used more effectively. These tools present a snapshot in time of available ASEAN resources. The precise availability of these tools may change as ASEAN priorities evolve or as new tools are developed.

ASEAN tools

- **ASEAN SME Academy:** An e-learning portal offering free or highly subsidised courses on digital marketing, finance, logistics and IT. Since its original 2016 launch, over 7,000 SME owners have enrolled. https://asean-sme-academy.org/
- **Go Digital ASEAN Programme:** Led by the Asia Foundation with Google funding, this programme is a region-wide digital inclusion initiative, which is structured around three progressive tracks—Go Digital (basic literacy), Grow Digital (advanced e-commerce and cybersecurity), and Explore Digital (regional peer learning). https://godigitalasean.org/
- **ASEAN Access Portal:** The regional business information gateway, offering curated market intelligence, B2B matchmaking (MATCH component), and access to national SME support agencies. ASEAN Access LEARN supports the growth of SMEs through free virtual live trainings and self-study courses focusing on international trade (ASEAN Access Learn; ASEAN Access). https://www.aseanaccess.com/
- **ASEAN Trade Repository** is an ASEAN-wide access point to trade-related regulations of the ASEAN Member States published online. https://atr.asean.org/
- **ASEAN Online Sale Day (AOSD):** An annual campaign promoting MSME visibility and cross-border trade through e-commerce. Through this programme, enterprises across ASEAN Member States receive an opportunity to promote their domestic products or services to customers living in different economies across ASEAN.

[58] ASEC (2025) https://asean.org/asean-launches-the-asean-centre-of-excellence-for-msmes-in-green-transition/
[59] ASEAN Business Advisory Council (2025). News release "The Philippines' 2026 ASEAN Chairship: Strengthening Integration, Accelerating Transformation, and Anchoring Inclusive Regional Growth" https://asean-bac.org/news-and-press-releases/the-philippines%E2%80%99-2026-asean-chairship-strengthening-integration-accelerating-transformation-and-anchoring-inclusive-regional-growth

- **ASEAN Digital Index (ADIX):** ASEAN and EU work together towards establishing an ASEAN Digital Index. This work progresses through the Enhanced Regional EU-ASEAN Dialogue Instrument (E-READI). ADIX will monitor digital progress and collect and disseminate reliable, harmonised data in the region.

International tools

- **Global Help Trade Desk:** Multi-agency platform that simplifies market research for businesses. In a single search, firms can access trade statistics, import data, information on export potential, tariffs and rules of origin, regulatory requirements, export and import procedures, as well as information on marketplaces, de minimis values, and digital payment methods, contacts for potential partners in trade finance, logistics, among others. https://globaltradehelpdesk.org/en
- **ITC SME Regulatory Toolbox:** The Toolbox encompasses the set of measures implemented across public and private sectors, which are aimed at simplifying SME access to digital trade solutions and enabling SMEs to not only knowingly rely on such solutions, but also contribute to their shaping. The Toolbox tackles regulatory areas of relevance to SMEs, including electronic payments, electronic transactions and trust services, digital identities, data governance, and online consumer protection, among others. The toolbox facilitates MSME access to trade-related regulatory information, explains compliance requirements and makes compliance with data protection rules, notably in the case of cross-border data transfers easier.
- **ITC SME Trade Academy:** Offers a rich variety of online courses on trade, including digital trade and sustainable trade, exports and entrepreneurship; is a partner of ASEAN Access. https://learning.intracen.org/
- **ecomConnect**: an online community managed by ITC, which connects entrepreneurs, organisations, and business experts with SMEs to share e-commerce solutions and success stories, and access free tools. https://ecomconnect.org/

VI. Perspectives from other regional block: the European Union

While the previous chapters have focused on the ASEAN ecosystem for cross-border e-commerce, examining experiences from more mature digital trade markets can provide useful insights for strengthening regional support mechanisms. The EU offers a useful comparative perspective, both in terms of marketplace development and the policy frameworks that support cross-border digital trade. The following chapter explores key features of the EU e-commerce landscape and highlights elements that may offer lessons for ASEAN stakeholders.

As SCOPE Trade aims to establish linkages between ASEAN and EU BSOs, findings from this chapter will help ASEAN BSOs to learn from the best practices of European BSOs and EU support programmes for businesses. For ASEAN MSMEs, the analysis in this chapter provides insights into access to the EU market through digital channels.

Author: Jesse Weltevreden, Professor Digital Commerce, Amsterdam University of Applied Sciences

1. Introduction to the EU e-commerce market: size and structure[60]

The European Union (EU) represents one of the largest and most mature e-commerce markets in the world. With a population of more than 450 million consumers across 27 member states, the EU offers significant market potential for firms selling online.[61] In 2024, the total gross domestic product (GDP) of the European Union was approximately EUR 17.926 trillion. Within the overall economy, business to consumer (B2C) e-commerce sales accounted for an estimated 3.68% of GDP in 2024.[62] E-commerce is therefore an established part of economic activity in the EU.

Online sales to EU consumers are subject to the rules of the EU internal market, which provide a common legal basis for trade in goods and services but do not remove all national differences. While consumer protection and competition rules are largely set at the EU level, important elements such as taxation, enforcement practices, and administrative procedures continue to differ across member states. At the same time, the EU has introduced a range of harmonisation initiatives to reduce these differences, including the VAT One Stop Shop, which simplifies VAT compliance for cross-border e-commerce.[63]

For firms located outside the EU, including MSMEs from ASEAN countries, the EU market offers access to a large and relatively wealthy consumer base. At the same time, it is a market with high regulatory requirements. Access is shaped by rules on product safety, consumer rights, taxation, and sustainability, which influence how products are listed, priced, shipped, and delivered to EU consumers. Participation in EU e-commerce therefore depends not only on commercial capability, but also on the ability to organise sales and operations in line with these requirements. In practice, many non-EU MSMEs use online marketplaces as an initial

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[60] Weltevreden, J.W.J. (2025). European E-commerce Report 2025. Amsterdam/Brussels: Amsterdam University of Applied Sciences and E-commerce Europe. https://ecommerce-europe.eu/wp-content/uploads/2025/10/CMI2025_LIGHT_CORRIGENDUM.pdf

[61] European Union (2025). Facts and figures on the European Union. https://european-union.europa.eu/principles-countries-history/facts-and-figures-european-union_en

[62] Weltevreden, J.W.J. (2025). European E-commerce Report 2025. Amsterdam/Brussels: Amsterdam University of Applied Sciences & Ecommerce Europe.

[63] European Commission (2025). VAT e-Commerce - One Stop Shop. https://vat-one-stop-shop.ec.europa.eu/index_en

channel to reach EU consumers, as these platforms provide access to demand, payments, and logistics within the existing regulatory framework.

The EU and its member states collect extensive data on online sales, the adoption of digital technologies by businesses and consumers, and trade patterns. In parallel, EU and national governments have developed policies and instruments to support SMEs in digitalisation and international trade. For firms outside the EU, including MSMEs from ASEAN, this means that detailed and comparable information is available to assess e-commerce market conditions across EU countries and to understand the support structures and requirements that apply when selling into the EU.

This chapter does not provide step-by-step guidance on selling into the EU. Instead, it presents the scale and structure of the EU e-commerce market, describes recent developments and growth patterns, and highlights differences in market maturity and consumer participation across regions and member states. It then examines the level of digitalisation and e-commerce participation among SMEs within the EU, providing context on how European firms use digital tools and online sales channels. Building on this, the chapter discusses online marketplaces as entry points for reaching EU consumers and outlines the regulatory context in which these platforms operate, including the EU focus on ensuring a level playing field in cross-border e-commerce. Finally, the chapter describes EU and national policy instruments, support programmes, and the role of BSOs in supporting SME digitalisation and engagement in e-commerce. In sum, the chapter provides a structured overview of EU e-commerce market conditions, regulation, and support mechanisms relevant for ASEAN MSMEs, BSOs and policymakers.

State of the EU e-commerce market

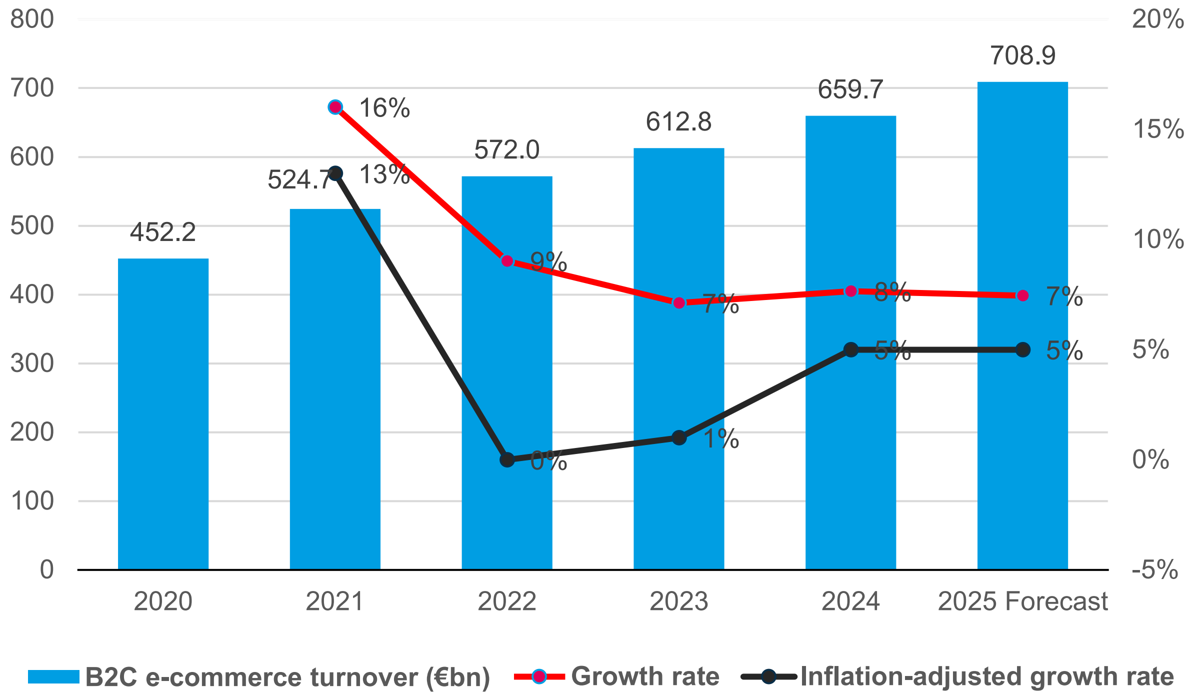
In 2024, B2C e-commerce turnover in the EU amounted to approximately EUR 659.7 billion (Figure 16), confirming the EU as the third largest e commerce market in the world after China and the United States.[64]

The current market size reflects several phases over the past five years. During the COVID-19 pandemic period, e-commerce expanded rapidly. In the years that followed, turnover growth slowed. Nominal turnover continued to increase, but inflation adjusted growth was limited in 2022 and 2023, indicating that a substantial part of the nominal increase in those years was related to price levels rather than to growth in real volumes. In 2024, inflation adjusted growth improved compared to the previous two years. This indicates that the expansion of e-commerce turnover was again supported more strongly by real growth than in 2022 and 2023.

In the coming years, growth in EU B2C e-commerce is expected to remain steady. With inflation levels normalising compared to the peak years, forecasts for 2025 point to continued moderate growth rather than a growth acceleration.

[64] SellersCommerce (2025). Largest Ecommerce Markets in The World (2025 Data). https://www.sellerscommerce.com/blog/largest-ecommerce-markets/

Figure 16. Total EU 27 B2C e-commerce market size and growth over time



Source : European E-commerce Report 2025

Regional differences in e-commerce development

EU-level figures do not reflect differences in the development of e-commerce across regions. These differences relate mainly to population size and the extent to which consumers shop online (Table 3).

Table 3. Population and e-commerce indicators by EU region (EU 27)[65]

Region	Population (in M)	Internet penetration (in %)	E-shopper penetration (in %)	B2C e-commerce turnover (in EUR billion)	eGDP
Western Europe[66]	186.98	95%	81%	339.44	3.54%
Northern Europe[67]	28.27	97%	82%	51.98	3.73%
Central and Eastern Europe[68]	105.69	92%	67%	85.38	1.21%
Southern Europe[69]	129.81	92%	61%	182.86	4.20%

[65] The figures in table 3 differ from the regional figures presented in the *European E-commerce Report 2025*, which covers 38 European countries rather than only the 27 EU member states. In addition, the regional groupings are not identical. In this chapter, Central and Eastern European countries are combined into a single region due to the limited number of cases when restricting the analysis to EU member states. The same holds for the data presented in figure 17.
[66] Belgium, France, Germany, Ireland, Luxembourg, the Netherlands
[67] Denmark, Estonia, Finland, Latvia, Lithuania, Sweden
[68] Austria, Czechia, Hungary, Poland, Slovakia, Slovenia, Bulgaria, Croatia, Romania
[69] Cyprus, Greece, Italy, Malta, Portugal, Spain

Region	Population (in M)	Internet penetration (in %)	E-shopper penetration (in %)	B2C e-commerce turnover (in EUR billion)	eGDP
Total	**450.75**	**94%**	**72%**	**659.66**	**3.68%**

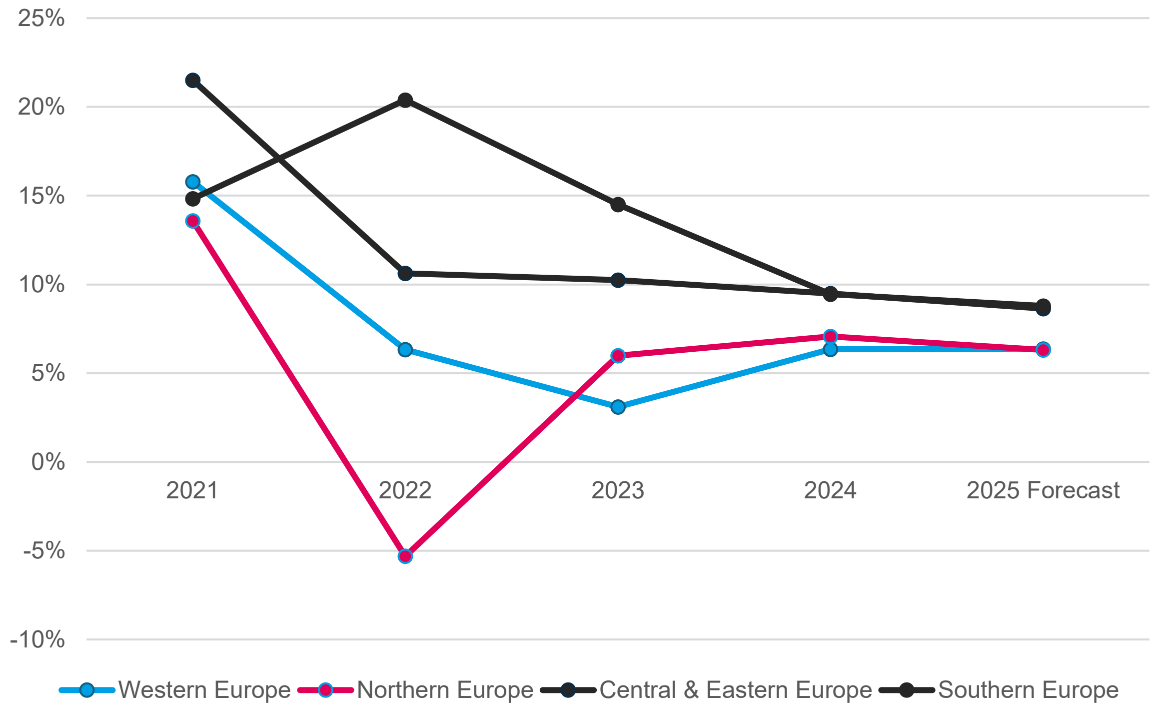
Source : European E-commerce Report 2025

Western Europe accounts for the largest share of EU e-commerce turnover (51%). A large population and high e-shopper penetration imply that online purchasing is common and well established. Northern Europe shows a similar pattern, with very high internet and e-shopper penetration, but a smaller market in absolute terms because of its population size.

Southern Europe shows a different picture. Internet penetration is high, but e-shopper penetration is lower than in Western and Northern Europe. At the same time, e-commerce accounts for a relatively large share of GDP. This indicates that e-commerce already plays an important economic role, while the lower share of online shopper's points to potential for further growth.

Central and Eastern Europe is less advanced in e-commerce. While internet access is widespread, fewer consumers shop online and e-commerce accounts for a smaller share of GDP. This combination points to a smaller current market and stronger growth potential as online shopping becomes more widespread.

Figure 17. Regional B2C e-commerce turnover growth in the EU 27



Source : European E-commerce Report 2025

Regional growth patterns in B2C e-commerce also differ across the EU (Figure 17). In Western and Northern Europe, growth has been more moderate in recent years. After strong expansion in 2021, growth slowed in 2022 and 2023, before picking up again in 2024. Forecasts for 2025 point to continued stable growth of around 6% in both regions. In contrast, Southern Europe and Central and Eastern Europe have shown higher growth rates throughout the period. Southern Europe recorded particularly strong growth in 2022 and 2023, while Central and Eastern Europe has consistently grown faster than the EU average. In 2024, growth rates converged somewhat across regions, but forecasts still suggest higher growth in Southern Europe and Central and Eastern Europe than in Western and Northern Europe in 2025. These patterns are consistent with differences in e-commerce maturity and online shopping participation observed across regions.

Cross-border shopping in the EU

For non-EU sellers, it is important to understand how EU consumers report their recent online purchasing behaviour.[70] At the EU level, around 83% of individuals who purchased online in the last three months reported purchases from sellers in their own country. Around 33% reported purchases from sellers in other EU member states. A smaller share, around 20%, reported purchases from sellers located outside the EU. Behind this EU average, differences between member states are large. In several countries, reported purchases from non-EU sellers are relatively low. This includes Romania and Poland, where fewer than 10% of online buyers report recent purchases from sellers outside the EU, as well as Germany and Greece, where this share is around 12%. In contrast, some larger markets report higher shares. In Spain and France, around 30% of online buyers report recent purchases from non-EU sellers. In Ireland, Cyprus, and Malta, the share of online buyers reporting purchases

[70] Eurostat (2025). Internet purchases – origin of sellers (2020-2023) https://ec.europa.eu/eurostat/databrowser/view/isoc_ec_ibos__custom_17604717/default/table

from non-EU sellers is substantially higher than the EU average, with Malta exceeding 50%. These figures are based on consumer reporting and may not fully reflect the underlying location of sellers operating through EU-based marketplaces or drop shipping arrangements.

The abovementioned figures show that the EU is a large e-commerce market with a high level of turnover and stable growth. At the same time, e-commerce activity in the EU differs across regions and member states, both in terms of market size and consumer behavior. Levels of cross-border shopping and the share of consumers buying online are not uniform across the EU. For non-EU sellers, this means that the EU market should be approached as a set of distinct national and regional markets, rather than as a single uniform market.

Digitalisation and e-commerce maturity of SMEs in the EU[71]

Digitalisation of businesses, including SMEs, is a central policy priority in the EU. Progress is monitored through a set of EU-wide measurement frameworks that track digital adoption, e-commerce participation, and differences between member states and firm sizes. These measurements provide a shared reference for assessing how prepared businesses are to use digital technologies and operate through online channels.

At the EU level, the main policy framework is the Digital Decade, which sets targets for 2030 covering digital infrastructure, skills, digital public services, and the digitalisation of businesses.[72] Progress towards these targets is monitored through the State of the Digital Decade reporting[73] and the Digital Economy and Society Index (DESI).[74] DESI provides comparable indicators across all member states and includes specific measures on business digitalisation, such as the use of cloud services, data analytics, artificial intelligence, and participation in e-commerce.

These data show clear differences in digital adoption by firm size. Large enterprises are much more likely than small and medium-sized enterprises to use a broad set of digital technologies and to reach higher levels of digital intensity. According to recent Eurostat data, around 86% of large enterprises in the EU are classified as having a high or very high digital intensity, compared to about 33% of SMEs.[75] This digital divide is visible across several technologies that are directly relevant for e-commerce, including cloud computing, artificial intelligence, and data analytics, pointing to more advanced and integrated digital operations among larger firms. National e-commerce associations across Europe identify this gap in digital capabilities between SMEs and larger firms as one of the key challenges facing the e-commerce sector.[76]

A similar pattern is visible in e-commerce participation by enterprise size. Around 23% of SMEs in the EU report e-commerce sales, compared to 48% of large enterprises. Differences are also evident in the use of specific online sales channels (Table 4). Large firms are more likely than SMEs to sell via websites, apps, or marketplaces, and they report higher participation in both business-to-consumer and business-to-business online sales. While

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[71] European Commission (2025). A comprehensive EU toolbox for safe and sustainable e-commerce. https://digital-strategy.ec.europa.eu/en/library/e-commerce-communication-comprehensive-eu-toolbox-safe-and-sustainable-e-commerce

[72] European Commission (2025). Digital Decade - Policy programme. https://digital-strategy.ec.europa.eu/en/policies/digital-decade-policy-programme

[73] European Commission (2025). State of the Digital Decade 2025 report. https://digital-strategy.ec.europa.eu/en/library/state-digital-decade-2025-report

[74] European Commission (2025). DESI dashboard for the Digital Decade (2023 onwards). https://digital-decade-desi.digital-strategy.ec.europa.eu/datasets/desi/charts

[75] Eurostat (2025). Digitalisation in Europe – 2025 edition. https://ec.europa.eu/eurostat/web/interactive-publications/digitalisation-2025

[76] E-commerce Europe and EuroCommerce (2025). CORRIGENDUM European E-commerce Report 2025. https://www.eurocommerce.eu/app/uploads/2025/10/final-corrigendum-executive-summary-european-e-commerce-report-2025.pdf

17% of SMEs report web sales to consumers, 25% of large enterprises do so. Use of own websites or apps is also more common among large firms, as is selling through e-commerce marketplaces. Together, these figures show that SMEs participate in online sales, but large enterprises use digital sales channels more widely and more intensively.

Table 4. E-commerce sales of enterprises by size class (EU 27)*

	SMEs (10 to 249 persons)	Large enterprises (250 persons or more)
E-commerce sales	23%	48%
Web sales (via websites, apps or marketplaces)	20%	34%
Web sales - B2B and B2G	13%	25%
Web sales - B2C	17%	25%
Web sales via own websites or apps	17%	32%
Web sales via e-commerce marketplaces	9%	14%

* All economic activities (except agriculture, forestry and fishing, and mining and quarrying), without financial sector
Source: Eurostat (2025)[77]

In addition to aggregate indicators, the EU has developed assessment tools aimed directly at SMEs. One example is the Digital Maturity Assessment Tool (DMAT)[78], developed within the European Digital Innovation Hubs network. This tool allows firms to assess their digital maturity across areas such as digital strategy, internal processes, data use, and customer interaction. It reflects the criteria that EU support programmes use when assessing the digital capabilities of SMEs.

For non-EU actors, these measurement frameworks provide insight into the level of digitalisation of firms operating in the EU. They show how digital technologies and e-commerce are used by SMEs and large enterprises, and how usage differs by firm size.

Online marketplaces as entry channels for MSMEs and the EU focus on a level playing field

Online marketplaces play a central role in enabling non-EU firms to reach consumers in the European Union. For many MSMEs located outside the EU, marketplaces offer relatively easy and cost-efficient access into the EU e-commerce market as compared to firm-owned sales channels. Global platforms such as Amazon, eBay, Etsy, AliExpress, Temu, and SHEIN allow sellers to list products quickly, access large consumer bases, and make use of integrated services for payments, logistics, and customer support. In addition, a range of EU-based and intra-EU marketplaces operate at national or regional level, offering more targeted access to specific consumer segments.

These platforms lower initial barriers to entry. They reduce the need for local establishment, simplify cross-border payments, and often provide standardised interfaces for compliance-related information. As a result, marketplaces have become an important channel for international trade in consumer goods, connecting EU consumers with sellers from both inside and outside the EU.

[77] Eurostat (2025). E-commerce sales of enterprises by size class of enterprise. https://ec.europa.eu/eurostat/databrowser/view/isoc_ec_esels/default/table?lang=en
[78] European Commission (2025). Open DMAT - Digital Maturity Assessment tool. https://european-digital-innovation-hubs.ec.europa.eu/open-dma

At the same time, the rapid growth of marketplace-based imports has raised concerns within the EU about consumer safety, environmental impact, and fair competition.[79, 80, 81] According to the European Commission, the volume of low-value goods shipped directly to EU consumers through e-commerce has increased sharply in recent years, with a very large share originating from outside the EU. In 2022, around 1.4 billion low-value consignments entered the EU. By 2024, this number had risen to approximately 4.6 billion parcels, placing substantial pressure on customs, market surveillance, and enforcement systems.[82]

A key concern is the uneven application of EU rules. When sellers or platforms do not comply with EU product safety, consumer protection, environmental, or tax obligations, they avoid costs that EU-based and compliant non-EU businesses must bear. As such, the European Commission has taken steps to strengthen compliance and enforcement of EU rules in e-commerce, including for sales via online marketplaces.

To address these challenges, the EU has reinforced the regulatory responsibilities of online marketplaces and sellers targeting EU consumers. Under existing and recently updated EU legislation, non-EU sellers remain responsible for ensuring that products placed on the EU market comply with applicable rules. In addition, online marketplaces have specific obligations as intermediaries, particularly under the Digital Services Act. These include requirements to verify business users, remove illegal or unsafe products, cooperate with authorities, and provide transparent information to consumers.[83]

The EU is also strengthening enforcement through coordinated action between customs, market surveillance, and consumer protection authorities, alongside reforms to customs and VAT rules for e-commerce. This includes planned changes to the EUR 150 customs duty exemption for low-value parcels shipped to EU consumers.[84] These measures are intended to reduce differences in treatment between EU and non-EU sellers.

For non-EU MSMEs, this means that marketplaces remain a viable and often practical entry point into the EU e-commerce market, but one that operates within an increasingly strict compliance environment. While platforms can support access to consumers and infrastructure, sellers remain accountable for meeting EU rules.[85]

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[79] Ecommerce Europe (2024). OPEN LETTER Re: Urgent need for a level playing field and effective enforcement of EU law towards all e-commerce players active in the EU Single Market. https://ecommerce-europe.eu/wp-content/uploads/2024/06/OPEN-LETTER-on-Level-playing-field-and-Enforcement-in-e-commerce.pdf

[80] EuroCommerce (2024). Call for action to establish a level playing field in retail. https://www.eurocommerce.eu/app/uploads/2024/10/20241014-eurocommerce-position-paper-on-a-level-playing-field.pdf

[81] European Economic and Social Committee (2025). EESC urges fast-track EU crackdown on third-country e-commerce platforms. https://www.eesc.europa.eu/en/news-media/news/eesc-urges-fast-track-eu-crackdown-third-country-e-commerce-platforms

[82] European Parlement (2025). EU targets low-value imports via e-commerce platforms. https://www.europarl.europa.eu/topics/en/article/20250708STO29516/eu-targets-low-value-imports-via-e-commerce-platforms

[83] European Parliament, Council of the European Union (2002). Regulation (EU) 2022/2065 of the European Parliament and of the Council of 19 October 2022 on a Single Market for Digital Services and amending Directive 2000/31/EC (Digital Services Act). https://eur-lex.europa.eu/eli/reg/2022/2065/oj/eng

[84] Council of the EU and the European Council (2025). Customs: Council agrees to levy customs duty on small parcels as of 1 July 2026. https://www.consilium.europa.eu/en/press/press-releases/2025/12/12/customs-council-agrees-to-levy-customs-duty-on-small-parcels-as-of-1-july-2026/

[85] European Commission (2025). A comprehensive EU toolbox for safe and sustainable e-commerce. This Communication provides an overview of the challenges related to cross-border e-commerce, including marketplace-based imports, enforcement capacity, and measures aimed at ensuring fair competition. Available at: https://digital-strategy.ec.europa.eu/en/library/e-commerce-communication-comprehensive-eu-toolbox-safe-and-sustainable-e-commerce

2. EU support instruments on digitalization and e-commerce for MSMEs

Business support for SMEs in the EU is provided through a combination of EU-funded initiatives, member state initiatives, and independent trade and sector organisations. Together, these actors form a support landscape that helps SMEs understand market conditions, comply with rules, and build capacity for digital and cross-border trade. An overview of this support landscape is provided in the recent *Study of the European Union SMEs Internationalisation Strategy*, which maps SME internationalisation support measures at EU and member state level.[86] The study highlights the diversity of existing instruments, identifies gaps and overlaps across countries, and formulates recommendations aimed at improving the coordination and effectiveness of SME internationalisation support across the EU.

EU-funded initiatives and support tools for SMEs

The EU has developed a broad set of publicly funded and publicly mandated initiatives aimed at supporting SMEs in digitalisation, regulatory compliance, and international trade. These initiatives cover areas such as access to finance, market access information, customs and trade rules, intellectual property protection, public procurement, digital skills, and international partnerships.

While many of these tools are designed primarily for EU-based firms, several are relevant for and accessible to non-EU MSMEs, including firms from ASEAN.[87] Examples include Access2Markets (Box 11), which provides detailed information on tariffs, taxes, product rules, and customs procedures for exporting to the EU.[88] In addition, the earlier described Open DMAT Digital Maturity Assessment tool[89] is also of relevance to ASEAN MSMEs. Furthermore, the Enterprise Europe Network supports EU-based SMEs in international partnerships, innovation cooperation, and market entry. While the network is designed for EU SMEs, it also facilitates cooperation with non-EU firms through partnerships with European companies, making it relevant for ASEAN firms seeking to work with EU counterparts.[90] Also, the Your Europe portal provides publicly accessible information on EU internal market rules. It explains how EU law applies in areas such as consumer rights, product requirements, VAT, and cross-border trade.[91] While the personalised advice service linked to the portal is primarily intended for EU citizens and EU-based businesses, the information resources are openly available and relevant for non-EU firms seeking to understand the EU regulatory environment.

Digitalisation support for SMEs is provided through the European Digital Innovation Hubs Network, which offers services such as testing digital technologies, skills development, and access to innovation ecosystems.[92] Taken together, these initiatives show that EU support for SMEs goes beyond financial instruments and includes practical guidance and advisory services.

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[86] Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (2025). Study of the European Union SMEs internationalisation strategy. https://single-market-economy.ec.europa.eu/publications/study-european-union-smes-internationalisation-strategy_en
[87] Your Europe (2025). EU support tools for SMEs. https://europa.eu/youreurope/business/running-business/eu-support-tools-sme/index_en.htm
[88] European Commission (2025). Access2Markets. https://trade.ec.europa.eu/access-to-markets/en/home
[89] European Commission (2025). Open DMAT - Digital Maturity Assessment tool. https://european-digital-innovation-hubs.ec.europa.eu/open-dma
[90] Enterprise Europe Network (2025). Enterprise Europe Network. https://een.ec.europa.eu/
[91] Your Europe (2025). Questions on your rights in the EU? Or your obligations? https://europa.eu/youreurope/index_en.htm
[92] European Commission (2025). European Digital Innovation Hubs Network. https://european-digital-innovation-hubs.ec.europa.eu/home

National SME support programmes

In addition to EU-level initiatives, many EU member states operate national support programmes that assist SMEs in adopting digital technologies, developing e-commerce capabilities, and expanding internationally. These programmes typically offer advisory support, financial assistance, training, and incentives for activities such as digital marketing, e-commerce, and digital transformation. Notable examples include Portugal's Internationalisation via E-commerce under the Empresas 4.0 programme,[93] Spain's XPande Digital,[94] France's France Num,[95] support available through the Netherlands Enterprise Agency (RVO),[96] and Luxembourg's SME Packages – Digital.[97] These national programmes complement EU-level instruments by addressing specific domestic needs and providing additional resources to help SMEs operate more effectively in digital and international trade.

Role of trade associations and apex organisations

Besides EU-funded and member state initiatives, independent trade and industry associations play an important role within the EU in supporting SMEs active in e-commerce. These organisations are typically membership-based and operate independently from EU institutions, even though they engage closely with policymakers and EU programmes.

At the national level, e-commerce associations support firms active in online retail and digital services by providing sector-specific information, guidance on regulatory developments, and interpretation of rules that affect daily e-commerce operations (Box 9 and Box 10). This includes issues such as consumer law, sustainability, data protection, cybersecurity, logistics, payments, and requirements related to selling online across borders. For SMEs, these associations often serve as a first point of contact for understanding how EU-level rules and national implementation affect their business activities.

At the European level, apex organisations such as Ecommerce Europe (Box 8) and EuroCommerce coordinate national associations and represent the interests of the e-commerce and retail sectors in EU policy processes. They engage with EU institutions on legislative and regulatory initiatives affecting online and offline commerce, bringing forward the views and concerns of their member associations. In addition, they aggregate market data, publish sector reports such as the European E-commerce Report series,[98] and facilitate exchange between national associations, EU institutions, and other stakeholders. Through these activities, they act both as interest representatives and as platforms for nowledge sharing at the EU level.

3. Implications for ASEAN policymakers, BSOs and MSMEs

The European Union represents a large, mature, and diversified e-commerce market. With high levels of online purchasing, stable growth, and strong consumer demand, the EU offers meaningful opportunities for firms selling goods online. At the same time, the EU e-commerce landscape is not uniform. Market size, consumer behaviour, and growth

[93] AICEP (2025). Internacionalização via E-commerce. https://www.portugalglobal.pt/internacionalizacao/incentivos/prr/internacionalizacao-via-e-commerce/
[94] Cámara de Comercio de España (2025). Plan de Expansion Internacional Para Pymes. https://www.camara.es/comercio-exterior/plan-de-expansion-internacional-para-pymes
[95] See: https://www.francenum.gouv.fr/
[96] See: https://english.rvo.nl/
[97] Guichet.lu (2025). SME Packages – Digital. https://guichet.public.lu/en/entreprises/financement-aides/regime-sme-packages/soutien-pme/sme-packages-digital.html
[98] See: https://ecommerce-europe.eu/research/

dynamics differ across regions and member states, which means that market opportunities are not the same among EU countries.

The analysis of digitalisation and e-commerce participation among European SMEs highlights that many EU-based firms are active online, but that differences in digital capabilities remain significant. Larger firms tend to use digital technologies and online sales channels more frequently than SMEs.

Online marketplaces play an important role as entry points into the EU market. They lower practical barriers by providing access to consumers, payments, and logistics. At the same time, the EU has placed increasing emphasis on ensuring that e-commerce operates under fair and enforceable conditions. Sellers using marketplaces remain responsible for meeting EU rules on product safety, consumer protection, taxation, and sustainability. The regulatory environment is becoming more closely enforced, particularly for cross-border and non-EU sellers.

The EU and its member states have developed a broad landscape of support instruments, programmes, and organisations aimed at supporting SME digitalisation and e-commerce activities. These include public tools, national support schemes, and sector organisations that provide information, representation, training, and practical guidance. While many of these instruments are designed for EU-based firms, several are also relevant for non-EU MSMEs seeking to understand EU market conditions and entry requirements.

European BSOs provide an important entry point into the EU e-commerce ecosystem. While these organisations do not replace regulatory obligations, they can help navigate complex rules, identify relevant tools and programmes, and better understand how the EU e-commerce market functions in practice. In this way, BSOs complement formal EU instruments by translating policy frameworks and regulatory requirements into information and support that is more accessible to firms considering or engaging in e-commerce with the EU.

For ASEAN MSMEs considering e-commerce with the EU, the main implication is that opportunities and requirements go hand in hand. The EU market offers scale and purchasing power, but successful participation depends on informed market selection, digital readiness, and compliance with applicable rules. Understanding how the EU e-commerce market is structured, how SMEs operate within it, and how marketplaces and support mechanisms function provides a necessary starting point for making informed decisions about engaging with EU consumers through online channels.

Box 8. Ecommerce Europe

Ecommerce Europe is the united voice of the European Digital Commerce sector, representing the interests of companies selling goods and services online to consumers in Europe. Founded and managed by national e-commerce associations, it brings together more than twenty member associations from EU member states, EFTA countries, and EU candidate countries. In addition to national associations, Ecommerce Europe also includes company members active in e-commerce and omnichannel retail, allowing direct participation of firms in EU-level policy discussions, as well as business partners who may also join its activities.

A core activity of Ecommerce Europe is its engagement in EU legislative and regulatory processes. It publishes a Manifesto for each EU policy cycle,[99] setting out priorities for the development of digital commerce in Europe, and produces position papers and consultation responses on regulatory initiatives relevant for e-commerce. These cover various policy areas such as consumer and contract law, digital platform regulation, payments, VAT and customs, logistics, sustainability and circular economy rules, product safety, online advertising, and data protection.

Policy work is organised through issue-based Policy Working Committees. These committees define public affairs strategies on key legislative files and are composed of policy experts from national associations and company members. This structure allows sector experience from different countries and firm types to be consolidated into coordinated EU-level positions, while EU regulatory developments are communicated back to national associations and companies.

In addition, Ecommerce Europe produces market research, most notably the annual *European E-commerce Report*, which provides data on e-commerce markets, consumer behaviour, and cross-border trends across Europe. This research is widely used by policymakers, businesses, and trade associations as a reference on the state of e-commerce in Europe.

Through this committee structure, national perspectives are consolidated into coordinated EU-level positions, while developments in EU regulation are communicated back to national associations. For non-EU stakeholders, including MSMEs and policymakers from ASEAN, this illustrates how the European e-commerce sector organises its policy engagement and how regulatory debates affecting online trade are shaped in practice.

For more information:
https://www.ecommerce-europe.eu/

Box 9. Thuiswinkel.org

thuiswinkel waarborg

Thuiswinkel.org is the national e-commerce association in the Netherlands, representing online retailers and digital service providers. It combines sector representation with a broad set of practical services aimed at professionalising e-commerce businesses and supporting members in meeting regulatory, market, and sustainability requirements.

A visible element of Thuiswinkel.org's role is its trustmark system.[100] Through certification schemes, the association sets standards for consumer protection, transparency, and reliability in e-commerce. These trustmarks are widely recognized in the Dutch market[101] and are used by members to signal compliance with legal and sector standards to consumers and businesses.

Thuiswinkel.org also plays an active role in policy representation at the national level. It engages with Dutch policymakers on issues affecting e-commerce and participates in EU-level policy discussions through its membership in Ecommerce Europe. In parallel, the association supports its members by monitoring regulatory developments and translating new EU and national legislation into practical guidance. This includes a publicly available legislative agenda,[102] regular updates on forthcoming rules, and access to legal advice for members.

In addition, Thuiswinkel.org provides market research and sector insights, offering their members data on market trends, consumer behaviour, and e-commerce performance. Sustainability is another core focus area. The association operates a sustainability certification scheme and subsequent

[99] See: https://ecommerce-europe.eu/wp-content/uploads/2024/01/Ecommerce-Europe-European-Elections-2024-Manifesto-v2.pdf
[100] See: https://www.thuiswinkel.org/en/trust/trustmarks/
[101] Consumentenbond (2025). Webwinkel met keurmerk: welke zijn betrouwbaar? https://www.consumentenbond.nl/online-kopen/keurmerken-webwinkels
[102] See: https://www.thuiswinkel.org/invloed/wetgevingsagenda/

acceleration programme that help members assess their environmental impact, prepare for EU sustainability requirements, and identify concrete improvement measures through tools such as quick scans.[103]

Thuiswinkel.org also offers training and professional development through the Thuiswinkel E-Academy, which offers training and e-learning for e-commerce professionals on topics such as digital skills, operations, compliance, and platform use. Innovation is further supported through the ShoppingTomorrow program. Within this program, companies participate in thematic expert groups that focus on specific issues relevant for the future of e-commerce. These groups work over a fixed period on applied research and practical analysis, resulting in a publicly available blue paper that outlines challenges, developments, and possible directions for the sector.

For non-EU stakeholders, including MSMEs and policymakers from ASEAN, Thuiswinkel.org provides a concrete example of how a national e-commerce association within the EU combines advocacy, standards, knowledge, and practical support to help firms operate within the EU e-commerce environment.

For more information:
https://www.thuiswinkel.org/
https://www.e-academy.org/
https://www.shoppingtomorrow.nl/

Box 10. Becom

BeCommerce vzw, or Becom, is the Belgian federation for digital commerce. Becom's mission is to help Belgian e-business grow in a reliable, safe, and sustainable way, while strengthening the sector's innovative and international character.

Becom brings together digital traders—webshops, omnichannel retailers (B2C and B2B), and brands with direct online (D2C) sales—through the Trustmark membership. Becom also collaborates with partners providing e-commerce services and solutions, including logistics, payments, technology, development, and marketing.

Becom supports its members across six pillars: Trustmark—quality label for reliable online commerce; Academy—trainings, bootcamps, and events; Advocacy—representation of sector interests; Legal—legal support on digital legislation; Labs and committees—working groups on current challenges; Wiki—central knowledge platform.

One of key services offered by Becom is the Becom Trustmark, which enables webshops to demonstrate their commitment to transparency and compliance with Belgian and European e-commerce legislation. To obtain and maintain the Trustmark, webshops undergo an annual legal screening, which assesses compliance with key legal requirements at both national and EU levels.

The initial legal audit covers essential aspects of e-commerce consumer protection, including warranty conditions, return and refund policies, order and payment processes, complaints handling procedures, geo-blocking rules, and other relevant e-commerce regulations. Once compliance is confirmed, the webshop is awarded the Becom Trustmark. As both legislation and webshops continuously evolve, the compliance screening is automatically repeated every year. Webshops holding the Becom Trustmark are also eligible to carry the Ecommerce Europe Trustmark.

To further enhance transparency, the Becom Trustmark includes digital badges that allow consumers to quickly assess the reliability of a webshop. These include a Legal badge confirming successful

[103] See: https://www.thuiswinkel.org/duurzaamheid/

completion of the legal certification process, a Security badge certifying online safety and secure transactions, a Reviews badge displaying authentic customer reviews, and a Complaint mediation badge indicating the webshop's openness to independent and neutral dispute resolution.

For more information:
https://becom.digital

Box 11. Access2Markets

Access2Markets is an online portal developed by the European Commission that provides detailed, product-specific information for firms exporting goods to the EU. The platform is publicly accessible and available in multiple languages. It is designed to help exporters understand the concrete requirements that apply when selling specific products to specific EU member states.

A central component of Access2Markets is the My Trade Assistant tool.[104] This tool allows users to select a product, identified by its Harmonised System (HS) code, and specify an export country and an EU destination country. Based on this selection, the tool generates structured information on the applicable import conditions. This includes customs duties, VAT and other taxes, rules of origin, required documentation, and both EU-level and national product requirements.

For example, when selecting a specific product category and an export country outside the EU, such as Singapore, and an EU destination country, such as Belgium, My Trade Assistant provides an overview of applicable tariffs, links to the Rules of Origin Self-Assessment tool (ROSA), and a breakdown of import requirements. These requirements cover areas such as technical standards, safety and compliance rules, labelling and marking obligations, and references to competent authorities when national rules apply alongside EU legislation.

In addition to regulatory information, Access2Markets also provides trade flow statistics, explanations on how to interpret the results, and frequently asked questions related to customs, VAT, and product compliance. While the tool does not replace professional or legal advice, it offers a structured starting point for firms assessing whether and how a specific product can be sold on the EU market.

For non-EU MSMEs, including firms from ASEAN, Access2Markets is particularly relevant as an initial screening tool. It allows exporters to identify applicable EU and national requirements early in the decision-making process and to compare market access conditions across different EU member states before engaging in cross-border e-commerce.

For more information:
https://trade.ec.europa.eu/access-to-markets/en/home

These insights highlight the importance of coordinated policy frameworks, strong ecosystem partnerships and targeted capacity-building initiatives—elements that are reflected in the priority actions proposed in the following section.

[104] See: https://trade.ec.europa.eu/access-to-markets/en/home#my-trade-assistant

VII. The way forward

2026 is expected to be an important year for ASEAN MSMEs aspiring to start or already engaged in cross-border e-commerce, as DEFA operationalisation, the proliferation of AI-enabled tools for trade, and the willingness to strengthen regional support for MSMEs will shape their growing engagement in the digital economy.

As demonstrated above, ASEAN MSMEs continue to face four key constraints:

- foreign market access requirements.
- availability and affordability of solutions provided by e-commerce actors such as marketplaces, logistics, payments and access to finance providers.
- lack of skills and capabilities.
- and information gaps on available support tools and services.

These challenges are further compounded by capacity constraints among business support organisations in delivering more advanced and market-relevant support. ASEAN BSOs also call for strengthening partnerships with marketplaces, logistics and payment providers.

Against this backdrop, the priority actions outlined below are designed to address these constraints in an integrated manner, combining capacity building, ecosystem development, and enhanced access to regional support mechanisms to enable ASEAN MSMEs to scale their participation in cross-border e-commerce.

Priority Action 1: Develop a cross-border e-commerce skilling curriculum and AI skilling for MSMEs

Alignment with the *ASEAN Strategic Action Plan for MSME Development 2026–2030 (SAP MSMED 2030)* activities:

- E-1 Enhance learning programmes and content to address the emerging needs of MSMEs through partnerships with academia, civil society organisations, and the private sector

- E-4 Enhance and expand digital reskilling and upskilling programmes that are easily accessible to MSMEs

- H-2 Support MSMEs in understanding and complying with emerging digital policies and standards.

Develop the curriculum to address the constraints defined in the areas of market access requirements for ASEAN and the EU markets, gaps in knowledge and skills, and information gaps. Ensure greater use of AI tools by skilling MSME and promoting home-grown AI solutions for e-commerce use by MSMEs. The cross-border e-commerce curriculum should be co-developed with MSME champions and private sector e-commerce ecosystem actors and cover in-demand modules such as export market research for goods and services for ASEAN and the EU markets, including their export potential and market access requirements; e-commerce business models, e.g. direct to consumer, marketplace, dropshipping; e-commerce marketplaces; logistics; digital content creation; digital marketing and analytics; customer service and communication. AI tools and skills will boost MSME competitiveness when used for analysing demand, pricing optimisation, customer communication and improving efficiency. MSMEs should also be equipped with knowledge on safe AI use, AI governance and cybersecurity.

The curriculum should be of value for MSMEs trading in goods and services, focusing on sectors with the most export potential within ASEAN and between ASEAN and the EU and the opportunities for scalable MSME engagement through digital platforms. The curriculum should be adaptable to the local needs of ASEAN Member States.

The delivery model for capacity building activities should be open-sourced and scalable, combining virtual sessions for ASEAN MSMEs with in-person sessions in ASEAN Member States through BSOs and a network of regional trainers, to reinforce material adaptation and learning approaches tailored to the needs of MSME communities.

The delivery of the program will be through cohort-based programmes with peer-supported market validation, where MSMEs targeting the same market can benefit from collaboration and experience sharing, as well as from pooling resources when relevant, for example, through a group market research and participation in matchmaking events.

The programme materials should be accessible through ASEAN existing platforms for MSMEs to ensure increased use of the existing support infrastructure. It is important to establish a community of practice that facilitates peer-to-peer exchange between more advanced e-commerce companies and beginners. MSME should benefit from systemic mentorship support, which can build on the ASEAN Mentorship for Entrepreneurs Network (AMEN) program, a flagship regional initiative launched by the Philippines.

The ASEAN DEFA marks a major step toward a more integrated regional digital economy by addressing digital trade, cross-border e-commerce, digital payments, data governance, cybersecurity, and digital identity, DEFA reduces fragmentation and provides businesses with clearer and more consistent operating conditions across ASEAN markets.[105] It is vital to ensure that ASEAN MSMEs are well aware of the DEFA benefits and have necessary skills to use them through an additional set of modules on evolving digital trade landscape.

Ongoing regional initiatives can help translate DEFA provisions into practical guidance for MSMEs. Under the EU-ASEAN SCOPE Trade project, ITC is supporting ASEAN Member States through Digital Trade Regulatory Readiness Assessments (DTRRAs), which map national digital trade regulations against emerging DEFA disciplines and identify regulatory gaps, implementation needs, and capacity-building priorities. These assessments also provide practical information to the private sector on how digital trade rules may affect business operations and where early alignment with good regulatory practices may create new opportunities.

The regulatory mapping work under SCOPE Trade can therefore directly inform the development of the skilling curriculum, in particular through modules that explain how MSMEs can navigate evolving digital trade requirements, anticipate regulatory changes linked to DEFA implementation, and better understand cross-border compliance requirements in areas such as e-transactions, data governance, and consumer protection. This creates an opportunity to align MSME capacity-building efforts with ASEAN's broader digital trade regulatory convergence agenda.

[105] ASEAN Business Advisory Council (2025). News release "The Philippines' 2026 ASEAN Chairship: Strengthening Integration, Accelerating Transformation, and Anchoring Inclusive Regional Growth" https://asean-bac.org/news-and-press-releases/the-philippines%E2%80%99-2026-asean-chairship-strengthening-integration-accelerating-transformation-and-anchoring-inclusive-regional-growth

Priority action 2: Develop an e-commerce support program for MSMEs in partnership with private sector actors and BSOs

Alignment with SAP MSMED 2030 activities:

- A-3 Promote digital adoption of MSMEs for operational efficiency and value chain integration
- C-6 Promote sharing and explore use of digital initiatives and platforms that facilitate access to financial services and cross-border trade opportunities to support the financial inclusion of MSMEs in ASEAN
- D-1 Support MSMEs in their market expansion strategies for intra-ASEAN and international trade
- E-2 Promote the application of learning to enhance MSME resilience and competitiveness

Co-develop partnerships based on a market-led approach, taking into consideration strategic priorities of the e-commerce ecosystem actors. Marketplaces, social media platforms, logistics and digital payment solutions are central to MSME onboarding in collaboration with BSOs and national government agencies responsible for MSME support. Ecosystem partners should also include financial institutions, such as banks, development finance institutions, fintech companies, to address access to finance constrains that MSMEs often face during cross-border expansion. SCOPE Trade should leverage government-backed access to finance programmes in ASEAN Member States by raising MSME awareness of these financing options and collaborating with respective national agencies.

Partnerships with these actors present a strategic opportunity to scale MSME engagement and adoption of cross-border e-commerce. This collaboration would be beneficial to ecosystem actors as well, enhancing their capabilities and reach through tailored offerings to MSMEs such as affordable and flexible warehousing and consolidation of shipments, inventory management systems.

Marketplaces often offer MSMEs a more accessible entry point into e-commerce than building and managing their own online sales channels. They provide visibility, access to existing customer bases, and ready-made systems for product listing, payments, and customer interaction. At the same time, not all marketplaces are open to foreign sellers. Most domestic platforms focus on national sellers, and only a limited number of regional and global marketplaces offer cross-border selling programmes for ASEAN-based MSMEs, but even these regional marketplaces may require registration of a separate legal entity in the target market of sales. As a result, opportunities for cross-border e-commerce depend strongly on the country where a business is located and on the platforms that available there.

Scaling partnerships will be less about creating new programmes and more about connecting existing capabilities into a seamless, cohesive experience for MSMEs, where each stakeholder plays a complementary role. When partner contributions are aligned, MSMEs can benefit from end-to-end support throughout their entire digital export journey.

SCOPE Trade will establish the partnerships through co-creation with e-commerce ecosystem actors, ASEAN Business Advisory Council (ASEAN-BAC) and EU-ASEAN Business Council to formulate purposeful and market-led approaches in skilling, matchmaking and market linkages for MSME in intra-ASEAN and EU-ASEAN cross-border e-commerce.

For sustainability, these partnerships can be anchored in the ASEAN Centre of Excellence for MSMEs to be established under the Philippines' 2026 Chairship.

Priority action 3: Build capacities of ASEAN BSOs in cross-border e-commerce offering and promote best-in-class practices from ASEAN and the EU BSOs

Alignment with SAP MSMED 2030 activities:

- E-2 Promote the application of learning to enhance MSME resilience and competitiveness
- E-3 Build the capacities of business development service providers to enhance their services to MSMEs in the digital economy

Strengthen capabilities of BSOs through peer-to-peer exchange on support to MSMEs in advocacy, market insights and tools on digital trade. Position BSOs to act as the voice of ASEAN MSMEs by consolidating their concerns and conveying them to policymakers.

Best practice exchanges among ASEAN BSOs and with the EU BSOs will include advocacy efforts, market insights and tools on digital trade. For instance, E-commerce Europe has strong expertise in regional industry advocacy. Business France has leading practices in marketplace strategy and partnerships supporting SME internationalisation through online platforms. Trade Promotion Europe E-commerce Working Group has insights on digital trade practices of EU trade promotion organisations. Additionally, significant e-commerce events like NRF Retail's Big Show Europe are beneficial for ASEAN BSOs to join to identify global retail and e-commerce trends relevant to SME digital exports.

ASEAN BSOs represent a powerful community for peer-to-peer exchange of best practices in digital trade for MSMEs, which can be adopted and customised to scale according to the needs of each ASEAN Member States. The project will establish regular intra-ASEAN exchanges among BSOs, as well as national government agencies responsible for MSME support.

A special focus should be given to advocacy aimed at reducing MSME compliance burdens through national and regional measures, including in the context of DEFA implementation. International practice increasingly shows the inclusion of MSME-specific provisions in digital trade agreements, as well as the use of proportionate implementation approaches to support smaller firms.

These may include simplified procedures, phased implementation schedules, targeted technical assistance, and MSME support mechanisms to facilitate compliance with digital trade rules. Strengthening the capacity of BSOs to engage in DEFA-related consultations and implementation discussions can help ensure that MSME constraints are reflected in regulatory approaches and that accompanying support measures are designed to enable their effective participation in cross-border digital trade.

Priority action 4: Support home-grown marketplaces, tech, logistics and payment providers

Alignment with SAP MSMED 2030 activities:

- C-6 Promote sharing and explore use of digital initiatives and platforms that facilitate access to financial services and cross-border trade opportunities to support the financial inclusion of MSMEs in ASEAN

- D-1 Support MSMEs in their market expansion strategies for intra-ASEAN and international trade

Strengthen the ASEAN e-commerce ecosystem with a focus on home-grown solutions, including startups in retail tech, fintech, and logistics, and support the expansion of their services across the region. Run pilots with e-commerce enablers to assess barriers to the delivery of their digital services in ASEAN and identify regulatory or operational bottlenecks affecting their regional scaling. Advocate for the inclusive and sustainable growth of the ecosystem.

Implement pilot programmes with MSMEs and ASEAN startups that offer AI solutions in trade areas, such as travel tech and retail tech. This will support the scaling of homegrown AI solutions and accelerate the adoption of AI-powered technologies by MSMEs to enhance their competitiveness.

Ensure the regulatory environment is supportive of innovators and digital service providers. This requires sufficient time for consultation and engagement at the level of ASEAN Member States and the relevant regional bodies when new laws or regulations are introduced.

The implementation of DEFA will further support the regional expansion of these digital service providers by promoting greater interoperability of digital payments, more predictable rules for cross-border data flows, and improved frameworks for e-transactions and digital identity. This will help ASEAN-based marketplaces, logistics platforms, and fintech providers scale their services across multiple ASEAN markets with lower regulatory friction and improved trust frameworks. Greater regulatory convergence will also facilitate partnerships between regional platforms and MSMEs seeking to internationalise through digital channels.

Targeted support programmes will therefore help these ecosystem players prepare for DEFA implementation, including through awareness of emerging regional rules, support for interoperability readiness, and participation in regional pilot projects that demonstrate scalable ASEAN digital solutions.

Priority action 5: Increase awareness of ASEAN suite of tools and initiatives

Alignment with SAP MSMED 2030 activities:

- E-2 Promote the application of learning to enhance MSME resilience and competitiveness
- H-2 Support MSMEs in understanding and complying with emerging digital policies and standards.

Ensure a higher level of adoption of the ASEAN suite of tools and initiatives through their integration in BSOs’ service offering and promotion to MSMEs by trained advisors. Increase reach and usability of the existing ASEAN platforms (e.g. ASEAN SME Academy, ASEAN Access) by integrating new e-commerce curriculum. Collaborate with cross-border e-commerce ecosystem actors to transform and scale the ASEAN Online Day initiative.

Current impact of the ASEAN MSME suite of tools is limited by a comparatively low awareness and a lack of curated support. To address this challenge, a higher level of adoption can be achieved through BSO-led outreach by promoting tools through integration in BSOs service offering as well as through incentives such as the use of specific tools could be a prerequisite for MSMEs seeking subsidised support. Trained advisors could help MSMEs understand better the value of these tools increasing the likelihood of sustained adoption.

Information about existing ASEAN tools and initiatives should be integrated in the skilling programmes for MSMEs and ToT for regional advisors, along with other international tools of support on cross-border e-commerce of relevance to ASEAN MSMEs. Partnerships with e-commerce ecosystem actors will open new opportunities for advancing the ASEAN Online Day initiative.

SCOPE Trade will feature success stories of participating SMEs and BSOs and will create a playbook of its partnership program for its promotion across ASEAN and continuity beyond the project.

Cross-cutting themes for ASEAN MSME engagement in e-commerce

Addressing environmental sustainability concerns and gender gaps in the digital economy are essential for inclusive engagement of ASEAN MSMEs in cross-border e-commerce.

Environmental considerations

E-commerce presents a complex set of trade-offs, with both positive and negative implications for environmental sustainability. While digital platforms can reduce the need for physical retail infrastructure and enable more efficient supply and demand matching, they can also contribute to higher emissions through fragmented logistics, last-mile delivery, packaging waste and reverse logistics. The overall impact depends on how businesses manage their e-commerce supply chain and operations, including warehousing, logistics, packaging, and returns. Consumer behaviour also plays a significant role, as increased impulse buying can lead to overconsumption, resulting in higher transportation emissions and more waste. Sustainability considerations need to be embedded in e-commerce operations. For instance, providing detailed and accurate product information and return policies can significantly reduce returns, lower transport emissions and material waste.[106]

Malaysia example demonstrates how Environmental, Social and Governance (ESG) reporting can be streamlined for MSMEs. The Simplified ESG Disclosure Guide (SEDG), developed by Capital Markets Malaysia, supports SMEs in supply chains to comply with disclosure requirements.[107] ESGpedia, a digital reporting platform, provides SMEs with an online assessment tool based on the SEDG framework. This enables Malaysian SMEs to easily report on ESG and conduct automated carbon calculations in alignment with internationally recognised methodologies.

At the regional level, the ASEAN Simplified ESG Disclosure Guide (ASEDG)[108] offers a framework of ESG disclosures to SMEs based on their level of sustainability maturity categorised into basic, intermediate and advanced levels. Developed under the ASEAN Capital Markets Forum and supported by Securities Commission Malaysia, the ASEDG serves as a practical and proportionate tool for SMEs rather than a complex reporting methodology.

ASEAN BSOs can integrate sustainability into their e-commerce support programmes and collaborate with sustainability-oriented institutions on awareness raising and capacity building for MSMEs to help them organise, standardise, and disclose sustainability information without excessive administrative burden, based on ASEDG regional framework. Marketplaces and logistics providers can play an enabling role by offering more sustainable delivery options,

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[106] UNCTAD (2024). “Digital economy report. Shaping an environmentally sustainable and inclusive digital future” https://unctad.org/system/files/official-document/der2024_en.pdf
[107] ESGpedia (2026) https://esgpedia.io/press-release/esgpedia-sedg-esg-reporting-malaysian-supply-chains/
[108] Securities Commission Malaysia (2025). https://www.theacmf.org/images/downloads/pdf/ASEDG%20100425.pdf

consolidated shipping, recyclable packaging and providing data transparency on emissions. This will help MSMEs to expand their market reach and improve operational efficiency, given increasing requirements on sustainability compliance through supply chains and expectations from buyers, financial institutions, regulators and environmentally conscious consumers.

Gender considerations

Addressing gender gaps in access to finance, digital skills and platform knowledge could unlock substantial economic gains, as digital markets have the potential to lower entry barriers, expand cross-border participation and significantly boost women's competitiveness in regional and global trade.

IFC study shows[109] that there is a prominent gender gap in revenues when women are selling products through marketplaces. Women entrepreneurs actively participate in e-commerce in countries such as Indonesia and the Philippines but tend to engage in product categories with lower profit margins and higher competition. Women also mainly rely on their personal savings and use fewer financial products and paid options to promote their products. This suggests that a tailored approach should be taken to boost the level of confidence of women traders as well as advance their understanding of various financial products and promotional options to support the growth of their businesses.

The ASEAN Community Vision 2045[110] embeds gender equality as a cross-cutting priority within a people-centred, inclusive and sustainable ASEAN, integrating women's empowerment across its three strategic pillars (political-security, economic, and socio-cultural) as well as its connectivity initiatives. Rather than treating gender as a standalone issue, the Vision and its accompanying strategic plans on the four pillars position women's participation in trade, entrepreneurship and emerging sectors as integral to competitiveness, resilience and regional integration. This is translated into action through commitments to strengthen inclusive policies, expand access to skills, finance and markets, and enhance data and monitoring systems to track progress and ensure accountability.

Within this broader framework, the *ASEAN Digital Masterplan 2030*[111] reinforces inclusion by promoting widespread digital access, skills development and SME digitalisation, which are critical for women's participation in the digital economy and cross-border e-commerce. While gender is not always explicitly targeted, the focus on MSMEs, digital skills and inclusive innovation create important entry points to support women entrepreneurs in leveraging digital tools and platforms to access markets, participate in regional value chains and engage in digital trade.

At the national level, several ASEAN Member States have been implementing targeted interventions to advance women's participation in digital trade. For instance, in Malaysia, the SME Corporation implements the Women Netpreneur programme to support women entrepreneurs to leverage technology to start and grow their businesses online, which includes training workshops, best practices and expert support including on topics of digital transformation, packing and delivering, e-payment, and website set-up.[112]

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[109] IFC (2021). "Women and e-commerce in Southeast Asia".
[110] ASEAN Secretariat (2025). ASEAN 2045: Our Shared Future. https://asean.org/wp-content/uploads/2025/05/ASEAN-2045-Our-Shared-Future.pdf
[111] ASEAN Secretariat (2026). ASEAN Digital Masterplan 2030. https://asean.org/wp-content/uploads/2026/01/ASEAN-Digital-Master-Plan-2030-final-2026.pdf
[112] SheTrades Outlook (2019). Good Practices, Malaysia, "Supporting women entrepreneurs to grow an online business" https://outlook.shetrades.com/admin/upload/good-practices/Malaysia_Netpreneur_EN.pdf

In the Philippines, the Department of Trade and Industry (DTI) implements the E-Taas ang Pinay MSMEs Program providing comprehensive training, mentoring and support to women entrepreneurs to improve their digital skills and connect to the digital economy through e-commerce platforms. As part of the program, DTI worked with the National Confederation of Cooperatives to organise training sessions and provide administrative and logistical resources to MSMEs and women-led businesses to set-up their online presence. The DTI also partnered with Lazada, Shopee, and Facebook Philippines to facilitate digital marketing and e-commerce workshops for MSMEs.[113]

BSOs can play a pivotal role in translating regional commitments into policy reform and practical programmes, while bridging gaps for women-led businesses in the digital economy through evidence-based, tailored interventions. For instance, BSOs could strengthen confidence and digital capabilities among women entrepreneurs through targeted e-commerce training, enhance women's understanding of financial products by partnering with financial institutions, and build stronger connectivity and networks, both within local markets and across borders, by facilitating peer learning, mentorship, and linkages to export channels.

ITC's SheTrades Hubs model exemplifies this approach through partnerships with local BSOs. By embedding tailored support, coaching and market linkages for women entrepreneurs, the model strengthens institutional capacity, promotes more inclusive participation in e-commerce and cross-border trade and helps women capture greater value from digital and regional market opportunities. As of March 2026, the SheTrades Hub network operates in 19 countries across Africa, Asia, Caribbean, and Latin America serving as a platform for co-creating programmes on women's economic empowerment and fostering peer learning to improve services for women-led businesses. In ASEAN, the SheTrades Hubs are hosted by the Department of Trade and Industry–Export Management Bureau in the Philippines, Womanpreneur in Indonesia, and the Viet Nam Trade Promotion Agency in Viet Nam.

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The next steps will focus on implementing practical solutions that align stakeholders across the ASEAN e-commerce ecosystem and deliver market-led, partnership-driven and scalable outcomes in alignment with strategic priorities of ASEAN.

[113] SheTrades Outlook (2021). Good Practices, Philippines, "Improving digital skills of women entrepreneurs" https://outlook.shetrades.com/admin/upload/good-practices/Philippines_Etaas_EN.pdf

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