



# Fiji

## National E-commerce Strategy 2025-2029



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# Foreword

As we look towards the future of Fiji's economy, our vision is to foster sustainable growth, drive economic diversification, and solidify Fiji's position in the global marketplace. This requires us to embrace innovation, technology and forward-thinking strategies that empower our businesses and citizens to compete globally while addressing our domestic needs. One of the critical enablers of this vision is our National E-Commerce Strategy, which plays a pivotal role in driving Fiji's economic transformation.

The National E-Commerce Strategy is an essential part of our broader economic agenda, positioning Fiji as a dynamic player in the global digital economy. This Strategy not only enables our businesses to access new markets but also modernises how we conduct trade and commerce. By harnessing digital platforms, we are creating new opportunities for businesses of all sizes – particularly our micro, small and medium-sized enterprises (MSMEs) – to grow, innovate and thrive.

The policies and initiatives outlined in this document reflect the Fiji Government's dedication to fostering inclusive growth, sustainable development and a more resilient economy.

Our focus on economic diversification ensures that Fiji is well-positioned to navigate future challenges while seizing opportunities that contribute to the long-term prosperity of our people.

We aim to reduce reliance on traditional sectors by expanding into new areas, including digital trade, innovation and sustainable industries. By promoting e-commerce, we can unlock growth potential in sectors like tourism, agriculture, manufacturing and services.

As digital transformation increasingly shapes global economies, we must continue to build a supportive environment for e-commerce firms and digital entrepreneurs. Through targeted interventions and investments in infrastructure and capacity-building, and policy reforms, we aim to strengthen the competitiveness of our businesses and facilitate their integration into global value chains.

As we embark on this journey, I am confident that the National E-Commerce Strategy will serve as a guiding framework to stimulate economic growth, boost trade and enhance Fiji's global connectivity.



The National E-Commerce Strategy aligns with the broader National Digital Strategy, which is currently under development. The National Digital Strategy will play a crucial role in areas such as digital infrastructure, legislation and regulations, serving as the foundation for creating an attractive and enabling environment for business. These overarching principles will underpin our progress towards a more inclusive and dynamic digital economy, ensuring that Fiji's digital transformation remains on a path of sustainable growth and inclusivity.

The road ahead is one of both challenge and opportunity. By embracing digital transformation, aligning our policies with global best practices, and ensuring that our economic growth is inclusive and sustainable, we are setting Fiji on a path towards long-term prosperity. The National E-Commerce Strategy is a cornerstone of this journey, and I am confident that it will catalyse the next phase of Fiji's economic evolution.

**Honourable Manoa Kamikamica**

Deputy Prime Minister and Minister for Trade, Co-operatives,  
Micro, Small and Medium Enterprises and Communications



# Statement

The National E-Commerce Strategy represents a strategic shift in Fiji's trade and economic development agenda, reflecting our commitment to modernise our trade systems, foster innovation and support the growth of a dynamic and competitive digital economy.

E-commerce presents a transformative opportunity for businesses, particularly MSMEs, to expand their market reach, improve operational efficiency and participate more effectively in global trade.

This Strategy provides a clear and comprehensive road map for achieving these goals by setting out actionable objectives to modernise policies, strengthen regulatory frameworks and enhance institutional capacities. By doing so, we aim to create a supportive policy environment that enables e-commerce to thrive, guided by an inclusive governance structure that ensures all stakeholders are actively involved in this digital transition.

The National E-Commerce Strategy outlines several key priorities aimed at advancing Fiji's digital economy and positioning the country as a regional leader in e-commerce. A core focus is on creating a supportive policy and regulatory environment, with effective incentives to foster the growth of e-commerce businesses. The Strategy emphasises the need for a robust legal framework to govern e-commerce activities, ensuring consumer protection, data privacy and security while promoting the adoption of digital payment systems to enhance financial inclusion.

To support the growth of e-commerce, the Strategy also prioritises the integration of digital solutions across key productive sectors, improving value chains and export competitiveness. This includes addressing barriers that MSMEs face in accessing global markets, promoting start-ups, and fostering innovation through targeted skills development programmes. Logistics infrastructure is also a key element, ensuring that e-commerce firms have the capacity to meet the demands of a growing digital economy, both domestically and internationally.



Additionally, the Strategy underscores the importance of strengthening digital infrastructure, including the deployment of e-government services, digital identification systems and streamlined cross-border trade processes. These elements are crucial to create an efficient and secure environment in which e-commerce can thrive in Fiji.

Many of these broader issues will be addressed by the upcoming National Digital Strategy, which is currently under development. Together, these efforts aim to unlock new opportunities for economic growth, foster innovation and enhance Fiji's global competitiveness.

The Strategy has been designed not as a static document but as a living, actionable framework – one that is adaptable and capable of evolving in response to future challenges.

E-commerce is not just an opportunity; it is an imperative. Through this Strategy, we aim to ensure that Fiji takes full advantage of the digital economy, unlocking new avenues for trade and investment, and driving forward our national priorities of economic growth, trade facilitation and sustainable development.

**Mr. Shaheen Ali**

Permanent Secretary for Trade, Co-operatives, Micro,  
Small and Medium Enterprises and Communications

# Acronyms and abbreviations

<b>ADB</b>	Asian Development Bank
<b>API</b>	Application Programming Interface
<b>AUD</b>	Australian dollar
<b>BPO</b>	business process outsourcing
<b>CDS</b>	Customs Declaration System
<b>CERT</b>	Computer Emergency Response Team
<b>eKYC</b>	electronic Know Your Customer
<b>FCCC</b>	Fijian Competition and Consumer Commission
<b>FCEF</b>	Fiji Commerce and Employers Federation
<b>FJD</b>	Fijian dollar
<b>FNU</b>	Fiji National University
<b>FRCS</b>	Fiji Revenue and Customs Service
<b>GDP</b>	gross domestic product
<b>GST</b>	goods and services tax
<b>ICT</b>	information and communications technology
<b>ID</b>	identification
<b>IPG</b>	Internet payment gateway
<b>IT</b>	Information technology
<b>MSME</b>	micro, small and medium-sized enterprise
<b>MTCMSMEC</b>	Ministry of Trade, Cooperatives, Micro, Small and Medium Enterprises and Communications
<b>NECS</b>	Fiji National E-commerce Strategy 2025–2029
<b>NSW</b>	National Single Window
<b>PIFS</b>	Pacific Islands Forum Secretariat
<b>PPP</b>	public-private partnership
<b>PRESR</b>	Pacific Regional E-commerce Strategy and Roadmap
<b>PSP</b>	payment service provider
<b>RBF</b>	Reserve Bank of Fiji
<b>UNCDF</b>	United Nations Capital Development Fund
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>VAT</b>	value added tax
<b>WB</b>	World Bank
<b>WCO</b>	World Customs Organization



# Executive summary

Fiji's national economic development agenda, as outlined in the National Development Plan 2025–2029, prioritises productive sector growth; development of micro, small and medium-sized enterprises (MSMEs); and export competitiveness as critical levers of future growth. These priorities were chosen due to Fiji's relatively small domestic market and potential in productive sectors, including tourism, agriculture, creative industries, fisheries, and professional digital and outsourcing services.

The Fiji National E-commerce Strategy 2025–2029 (NECS) also aligns with a broader commitment to resilience, sustainability and inclusivity, guiding policymakers and development partners towards the collective forward-looking vision of 'Transforming Fiji'.

E-commerce development will contribute to supporting the National Development Plan by unlocking new avenues for growth in the goods and services sectors. The resulting digital shift can empower youth and women entrepreneurs with more inclusive growth prospects, contribute to job creation and skills development, and positively impact Fiji's socioeconomic landscape.

Moreover, e-commerce can facilitate improved regional integration within the Pacific and beyond, aligning with strategies such as the Pacific Aid for Trade Strategy 2020-2025, the 2050 Strategy for the Blue Pacific Continent, and recent trade policy initiatives such as the Indo-Pacific Economic Framework for Prosperity.

## Strong comparative advantages underpin potential for e-commerce growth in Fiji

Fiji benefits from robust competition and infrastructure investments in information and communications technology (ICT). The population is digitally savvy and demonstrates readiness to adopt innovations, ranging from mobile money solutions to digital services. Fiji has positioned itself and is generally perceived as the economic, logistics, transportation and academic hub of the Pacific. The government's digital transformation efforts under the Digital Fiji initiative are yielding results.

Private sector players are gradually embracing e-commerce and marketplaces are emerging. To assist MSME onboarding, the government provides support through a subsidy scheme. However, while online channels are growing, offline channels still dominate revenue for prominent retailers such as grocery chains and furniture shops.

Focusing on trade in services and digital offerings can accelerate e-commerce growth in Fiji. Services sectors –encompassing the gig economy, photography, digital services, tourism, information technology (IT) and outsourcing, among others– are particularly promising due to limited logistical challenges compared with shipping physical goods.

Market access remains a policy priority, evidenced by Fiji's engagement in negotiations for the Indo-Pacific Economic Framework for Prosperity and bilateral and multilateral trade agreements. This increased market access holds significant potential for Fijian firms, including e-commerce operators.

Important upcoming developments include achieving complete interoperability for digital payment instruments and the formulation of the country's first national digital strategy. Despite these prospects, Fiji's emerging e-commerce landscape faces complex challenges.

## Necessary prerequisites for growth

E-commerce growth experienced domestically during the COVID-19 pandemic appears to have receded in Fiji.<sup>1</sup> Concrete improvements are required across the e-commerce ecosystem, particularly in electronic payments, the cyberlaw framework, merchants' and consumers' integration, digital literacy and financial inclusion, as well as digital entrepreneurship. Collaborative efforts and effective partnerships are necessary to address these complex issues and ensure sustained e-commerce growth in Fiji.

Access to viable, cost-effective Internet payment gateways (IPGs) is the most significant barrier to e-commerce for MSMEs in Fiji, directly curtailing exporters' and merchants' ability to receive funds from overseas customers. Another dimension is awareness-building and coaching for merchants on how to best leverage recent developments in the National Payments System and deploy appropriate pricing strategies for online sales.

The legal and regulatory framework needs to be revised and updated to allow merchants and consumers to develop trust in online transactions, which is critical to promote the uptake of e-commerce. The rise in digital transactions, a lack of awareness of cybersecurity best practices across society, and inadequate regulations have led to a surge in online fraud and scams – some of which have resulted in significant loss of savings for citizens (Fijian Anti-Scam Taskforce).<sup>2</sup>

The Reserve Bank of Fiji (RBF) –supported by development partners, including the United Nations Capital Development Fund (UNCDF)– supports consumers' adoption of online transactions amid high Internet penetration and affordability. UNCDF support through the Pacific Digital Economy Programme is multifaceted, focusing on integrating digital financial services and inclusive finance under the National Financial Inclusion Strategy. UNCDF also helps further the government's efforts to improve financial inclusion and digital literacy through strategic policy development and implementation, developing regulatory frameworks and capacity-building. This holistic approach aims to cultivate a robust digital environment that supports sustainable economic growth and broader financial inclusiveness in Fiji.

1. Key finding and consensus among participants during the focus group discussions and expert interviews organised by UNCTAD during the preparation of this Strategy.

2. The Anti-Scam Taskforce comprises representatives of the Ministry of Trade, Co-operatives, Small and Medium Enterprises and Communications; the Ministry of Local Government; RBF; the Office of the Solicitor-General; Fiji Police Force; the Consumer Council of Fiji; the Fijian Competition and Consumer Commission; the Online Safety Commission; Vodafone; and Digicel Fiji.

There are awareness and capacity gaps at the MSME and consumer levels. MSMEs need training and capacity development, while consumers need awareness of cyber laws, payment systems and logistics. The NECS aims for comprehensive capacity-building and sensitisation, using both traditional training and social media campaigns.

Online marketplaces will play an essential role in reducing entry barriers for MSMEs by facilitating both discoverability and transaction processes, crucial for domestic and international trade. Pilot projects involving these marketplaces as anchors are recommended to set the stage for more comprehensive and effective e-commerce use in these sectors.

Ecosystem partnerships between actors such as marketplaces, e-shops, package delivery firms, fintech firms, digital marketers, web design firms and others will need to be fostered to provide e-commerce firms with the support they need across their operations.

## Fiji National E-Commerce Strategy

Fiji's emerging e-commerce landscape currently faces complex challenges. The NECS has been formulated in response to these identified challenges and opportunities. It builds on the 2020 National E-commerce Assessment conducted by the Pacific Islands Forum Secretariat (PIFS) and recent digital innovations rolled out by the private sector, while aligning with the Pacific Regional E-commerce Strategy and Roadmap (PRESR) (PIFS, 2021).

The NECS presents a comprehensive five-year road map tailored to Fiji's context, derived from extensive consultations among government entities, business associations, industry experts, civil society groups and development partners. It responds to identified needs, defines concrete measures to strengthen the enabling environment for e-commerce, and provides an implementation plan to establish e-commerce as a cornerstone of the country's national development agenda.

## Strategic framework

The strategic framework of the NECS is anchored by a **vision** that is the ultimate objective. It encompasses four **overarching goals** aligned with Fiji's national development priorities, ensuring that it contributes to broader national aims. These goals translate into six **expected outcomes**, each reflecting specific priorities for enhancing Fiji's e-commerce ecosystem. These outcomes are supported by **outputs** necessary to achieve the expected results. Lastly, a series of interconnected **measures** are the specific actions and initiatives to be implemented on the ground.





This structured approach ensures that the implementation of various measures directly contributes to achieving the overarching goals and ultimately realising the NECS vision.

## Vision

The NECS vision has been defined as follows:



By 2029, e-commerce will be a driving force behind Fiji's MSME growth, productive sector expansion and export competitiveness."

## Overarching goals

The NECS outlines four overarching goals to accelerate growth in Fiji's e-commerce:

1. Strengthened policy focus and improved governance on e-commerce.
2. Enhanced trust in e-commerce.
3. The emergence of e-commerce as a channel for domestic and international trade for productive sectors.
4. E-commerce as a dynamic engine for job creation and entrepreneurship.

## Expected outcomes

The following six expected outcomes have been defined.

<b>Expected outcome 1</b>	A supportive policy environment and effective incentive mechanisms are established, leading to an improved business environment for e-commerce firms.
<b>Expected outcome 2</b>	A robust cyberlaw framework is established, leading to improved governance.
<b>Expected outcome 3</b>	Increased use of digital payment solutions by merchants and consumers.
<b>Expected outcome 4</b>	Emergence of e-commerce as a channel for productive sector growth and export competitiveness.
<b>Expected outcome 5</b>	Emergence of logistics services aligned with the needs of e-commerce.
<b>Expected outcome 6</b>	Establishment of a supportive digital infrastructure.

## NECS implementation and long-term stewardship of e-commerce

Effective governance and coordination structures will facilitate interministerial coordination and public-private dialogue on e-commerce, crucial to effectively plan, monitor and execute the Implementation Plan. The governance structure comprises:

- A **National E-commerce Subcommittee** for high-level oversight and collaboration among government entities and the private sector during Strategy implementation
- **Technical Working Groups** offering technical expertise and policy advice, and fostering discussion among stakeholders, including development partners
- A **National E-commerce Implementation Unit** serving as a secretariat providing operational support and coordination, including monitoring and evaluation, resource mobilisation and regular project coordination.

The NECS' design and implementation are aligned with the efforts of PIFS and the PRESR. This alignment is achieved by directly linking to regional initiatives where applicable, adhering to overarching indicators and robustly aligning with specific measures recommended in PRESR.







# Situational analysis

## Overview of e-commerce in Fiji and future potential

Fiji's e-commerce is emergent. Initially led by the tourism industry,<sup>3</sup> e-commerce is gradually expanding into other sectors. According to Statista (2024), the market size in 2023 reached US\$ 268.7 million, with

top categories including food and personal care (37.8 per cent), electronic goods (26.3 per cent), fashion (15.3 per cent), furniture (13.3 per cent) and toys (7.3 per cent).

## Current e-commerce activity

Domestically, e-commerce activity encompasses sectors such as food delivery, groceries, electronic goods, tools and furniture. Currently, only one multivendor marketplace is operational (VitiKart), although others are expected to emerge soon.

Cross-border e-commerce is increasingly becoming pivotal for Fiji's agricultural exports, particularly for products with export potential like kava, ginger, taro and turmeric. The agriculture sector engaged approximately 71,000 households in farming activities and contributed 8.1 per cent to gross domestic product (GDP) in 2021, with the sector's exports making up 60.1 per cent of total domestic exports (World Bank (WB), 2022). Certain commodities have successfully penetrated international markets and leverage bilateral trade agreements in force with Australia, New Zealand and the United States of America. E-commerce platforms can facilitate export growth for higher value added agricultural products, as per the Ministry of Agriculture's Strategic Development Plan. This Plan aims for a competitive, sustainable and value-adding non-sugar agriculture sector that promotes food self-sufficiency and capitalises on Fiji's competitive advantages in agriculture. Similarly, creative industries are exploring export opportunities through e-commerce platforms.



3. Many hotels and tourism-related services maintain an online presence via their own websites and use international accommodation booking platforms like Expedia (<https://www.expedia.com/>) and Booking.com (<https://www.booking.com/>). However, not all of them have access to their own online payment gateway and payment processing system.

**Table 1:** Main Fijian e-commerce players

Categories	Online retailers/ marketplaces	Website
<b>Fast-moving consumer goods and other supplies</b>	Courts Cyberfood Damodar Events Extra Supermarket Fiji Eats Fiji Kava Lami Kava Morris Hedstrom New World RB Patel RC Manubhai TicketMax Vinod Patel Pure Fiji	<a href="https://courts.com.fj/shop/">https://courts.com.fj/shop/</a> <a href="https://cyberfood.com.fj/">https://cyberfood.com.fj/</a> <a href="https://www.damodarcinemas.com.fj/">https://www.damodarcinemas.com.fj/</a> <a href="https://extra.com.fj/shop-online/">https://extra.com.fj/shop-online/</a> <a href="https://fijieats.com/">https://fijieats.com/</a> <a href="https://fijikava.com/products/buy-kava">https://fijikava.com/products/buy-kava</a> <a href="https://ekava.com/collections/all">https://ekava.com/collections/all</a> <a href="https://www.mh.com.fj/shop/">https://www.mh.com.fj/shop/</a> <a href="https://www.newworld.com.fj">https://www.newworld.com.fj</a> <a href="https://rbpatel.com.fj/shop/">https://rbpatel.com.fj/shop/</a> <a href="https://rcmanubhai.com.fj/">https://rcmanubhai.com.fj/</a> <a href="https://www.ticketmax.com.fj/">https://www.ticketmax.com.fj/</a> <a href="https://www.vinodpatel.tl/shop/">https://www.vinodpatel.tl/shop/</a> <a href="https://www.purefiji.com/">https://www.purefiji.com/</a>
<b>Clothing, textiles, home accessories and designer goods</b>	Baby Shop Fiji Fijian Drua Rugby Fiji Rugby Hot Glass Fiji Jacks of Fiji Prouds S. Nagindas Handcrafted Fiji Projects Collective Rise Beyond the Reef	<a href="https://minimallpte.com/">https://minimallpte.com/</a> <a href="https://shop.drua.rugby">https://shop.drua.rugby</a> <a href="https://shop.fijirugby.com.fj/">https://shop.fijirugby.com.fj/</a> <a href="https://www.hotglassfiji.com/shop/">https://www.hotglassfiji.com/shop/</a> <a href="https://www.jacksfiji.com/e-shop/">https://www.jacksfiji.com/e-shop/</a> <a href="https://shop.prouds.com.fj/">https://shop.prouds.com.fj/</a> <a href="https://www.snagindas.com/">https://www.snagindas.com/</a> <a href="https://handcraftedfiji.shop/">https://handcraftedfiji.shop/</a> <a href="https://www.theprojects.fiji.com/shop">https://www.theprojects.fiji.com/shop</a> <a href="https://risebeyondthereef.org/collections/all">https://risebeyondthereef.org/collections/all</a>
<b>Electronic goods</b>	Brijlal Datec Fiji Digicel/Telstra Gokals Fiji Narhari Telecom Fiji eShop	<a href="https://www.brijlal.com.fj/">https://www.brijlal.com.fj/</a> <a href="https://shop.datec.com.fj/">https://shop.datec.com.fj/</a> <a href="https://selfcare.digicelpacific.com/SelfCare/">https://selfcare.digicelpacific.com/SelfCare/</a> <a href="https://www.gokals.com.fj">https://www.gokals.com.fj</a> <a href="https://www.narharifiji.com/">https://www.narharifiji.com/</a> <a href="https://my.tfl.com.fj/">https://my.tfl.com.fj/</a>
<b>Marketplaces</b>	VitiKart My Fiji Store	<a href="https://www.vitikart.com.fj">https://www.vitikart.com.fj</a> <a href="https://www.myfijistore.com">https://www.myfijistore.com</a>

Source: UN Trade and Development (UNCTAD).

1. **Digital tools driving e-commerce sales.** The preferred option for most MSMEs is to develop an online presence through social media platforms. The costs related to web development, hosting and maintenance are prohibitive for most MSMEs, pushing them towards social media platforms, with Facebook the preferred choice in Fiji. Social media platforms have enormous potential for marketing a product, considering there were 544,000 active social media user identities in Fiji in January 2024, equating to nearly 57.9 per cent of Fiji's total population (DataReportal, 2024). Facebook, WhatsApp and others offer new

opportunities for informal businesses to market and sell their goods online.

However, transactions made via manually typed messages (including via social media platforms) fall outside the scope of e-commerce transactions (unless processed automatically, leading to an order being placed or received). Formal retailers have raised concerns related to data protection, consumer protection, privacy and anti-competitive behaviour stemming from informal players thriving through social media.

Instances of fraud also present significant challenges to consumer trust. This underscores the need to upgrade both outdated consumer protection laws and the limited institutional capacity for monitoring market activity in this area. The Anti-Scam Taskforce is exploring technology measures to monitor and address online fraud and scams. Simultaneously, the Fiji Revenue and Customs Service (FRCS) is observing activities on social media platforms, with the goal of understanding the dynamics of informal activities and formulating enforcement mechanisms. These measures aim to ensure a level playing field while preserving the entrepreneurship culture that supports livelihoods in the vibrant informal sector.

2. **The e-commerce growth experienced during the COVID-19 pandemic has generally not been sustained.** Fiji saw an increase in domestic e-commerce activity during the COVID-19

pandemic, supported by government and driven by urgency among consumers and businesses. However, this growth appears to have subsided, while the use of mobile wallets and QR codes has expanded. According to stakeholders consulted across the ecosystem, both merchants and consumers have largely reverted to traditional buying and selling behaviour. Trust in digital transactions has been eroded due to the number of online scams affecting Fijian society in recent years, leading to broader consumer trust issues in e-commerce.

3. **Recent emergence of online retailers and multivendor marketplaces.** Since the COVID-19 pandemic, supermarkets and retailers have adopted a hybrid approach involving both physical locations and online presence. Larger retail stores have gradually invested in their own e-commerce platforms.

### Box 1: Marketplaces and support mechanisms

The COVID-19 pandemic highlighted the business case for multivendor marketplaces, which have the potential to reduce the entry barriers for MSMEs to engage in e-commerce. MSMEs faced prolonged social distancing measures or temporary closures due to perceived high-risk status. This prompted a collaborative effort between the public sector, development partners and the private sector, leading to the deployment of VitiKart in 2020. Operated by Vodafone, VitiKart remains Fiji's only marketplace in the emerging e-commerce market. Other platforms such as MultiDrua have encountered challenges related to sustainability, including costs, trust issues and insufficient financial and technical support. It is anticipated that the market will become more competitive, with reports suggesting the entry of at least two marketplaces in 2024.

In recognition of the critical role of e-commerce in MSME resilience, the Fijian Government allocated FJD 1.15 million in its 2021–2022 National Budget to subsidise MSMEs listing and selling their products online (RBF, 2021b). This initiative fully subsidised the monthly subscription fees for eligible MSMEs registered on VitiKart between 1 August 2021 and 31 July 2023. According to RBF, 54 VitiKart MSME vendors benefited directly from the subsidy scheme (RBF, 2021b). By leveraging existing online infrastructure, this scheme provided an affordable avenue for MSMEs to participate in e-commerce without the burden of substantial investment in infrastructure. In November 2023, this MSME Subsidy Scheme was extended for another two years, now encompassing all marketplaces (current and future) meeting the eligibility criteria set by RBF. A key objective of this scheme is to help MSMEs enter the digital financial space (Asian Development Bank (ADB), 2023a).

Source: UNCTAD.

4. **Diaspora as an e-commerce segment:** The Fijian diaspora can be a significant market for e-commerce exports. It is estimated that the international migrant stock from Fiji stood at 233,856 in 2020 (more than 25 per cent of the population), up from 208,568 in 2015 (United Nations Department of Economic and Social Affairs, 2020). ADB estimates that 95 per cent of the diaspora reside in Australia, Canada, New

Zealand or the United States (ADB, 2023a). During the COVID-19 pandemic, this group was very active in buying products from online retailers and marketplaces for family and friends in Fiji. An additional benefit of e-commerce is that diaspora can use e-commerce to target funds directly to specific needs and reduce cases of cash being mismanaged.

Where does the potential lie?

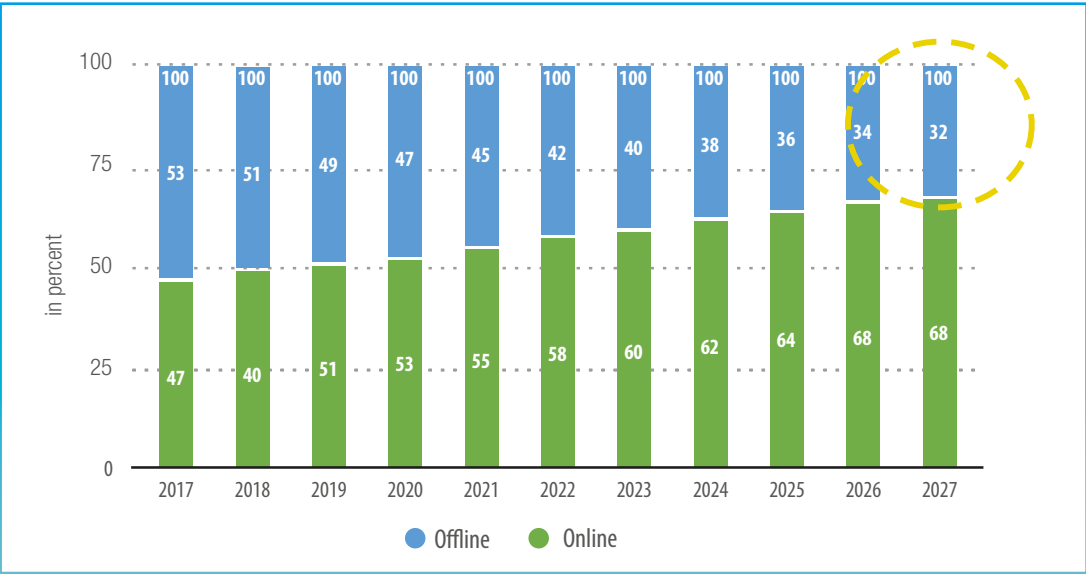
**Domestically**, there is scope to deepen the growth emerging in existing sectors.

- Online food delivery, encompassing restaurants, and the growing trend of online grocery shopping through stores and supermarkets present substantial opportunities. This segment benefits from an increasing consumer preference for convenience and variety.
- Electronics, tools and furniture are witnessing an upsurge in consumer demand. The digital marketplace offers a platform for local businesses to expand their customer base, providing varied options and competitive pricing.

**Across borders**

- Tourism is Fiji’s largest foreign exchange earner. The tourism industry’s earnings rebounded from FJD 36 million in 2021 to FJD 1,449.3 million in 2022, reaching 72.6 per cent of the 2019 pre-COVID-19 levels. The sector directly and indirectly employs close to one third of Fiji’s total labour force (Republic of Fiji Ministry of Industry, Trade and Tourism, 2015). To sustain the industry’s growth, the Fijian Government is working towards a new national sustainable tourism framework as a successor to the Fijian Tourism 2021 Development Plan. Travel-related services embraced e-commerce early on, with reservations secured mainly via international booking platforms (see Figure 1). Associated sectors poised to benefit from tourism growth include wellness and beauty products, leveraging the ‘Fijian Made’ brand.

**Figure 1:** Offline versus online tourism bookings, 2017–2027 (projected) (percentages)



Source: Skift Advisory (2023). The forward outlook for tourism recovery – 2023 Q4 tourism industry briefing [unpublished].





### By sector

- **Agricultural sector:** Despite the competitiveness of Fiji's agricultural exports being affected by significant logistical challenges –such as weak domestic inter-island logistics, characterised by high costs, delays and tracking issues; and a deficiency in storage and warehousing (WB, 2022)– kava, turmeric, and ginger are good candidates for export markets via e-commerce.
  - » **Kava** stands out as a high-value product and Fiji's top agricultural commodity, achieving significant growth in markets such as Australia, Kiribati, the Marshall Islands, Nauru, New Zealand, Tuvalu and the United States. Recent years have seen diversification of Fiji's kava market to destinations including Guam, Poland and the United Arab Emirates. As a major global kava producer, Fiji exports the powdered root worldwide, serving pharmaceutical uses including capsules and extracts, and catering to the Pacific Island diaspora.<sup>4</sup> A few lead firms in the market, such as Lami Kava and Fiji Kava, have succeeded in penetrating international markets. Key factors influencing future growth include the classification of kava as a food product rather than a drug/medicine and the resolution of issues with IPGs.
  - » **Turmeric and ginger.** Fiji has experienced success in the international turmeric powder market, segmented into food and beverage, pharmaceutical and health supplements, and cosmetics. Major export increases to Australia, Canada, the Netherlands and the United States; and diversification to the United Arab Emirates have been reported (Fiji Consulate General and Trade Commission Australia and New Zealand, 2021). Ginger, a traditional export commodity for Fiji, has also experienced significant growth in exports to Australia, the Netherlands and New Zealand, with diversification to Germany. Both products have experienced double digit growth in recent years (Fiji Consulate General and Trade Commission Australia and New Zealand, 2021). Given value addition within Fiji (processing, packaging, etc.), there is substantial potential in these high-value segments.
- The **forestry sector** is actively producing value added products, including various types of furniture, which are supplied to local retailers that also maintain an active e-commerce presence. According to the Ministry of Forestry, the sector has developed a range of non-timber products, such as dilo and candlenut items, along with smaller timber products, including decorative homewares, souvenirs and furniture. These products are popular in Fiji and have the potential for success abroad, potentially benefiting from the expanded market access that e-commerce offers.

4. Information in this paragraph from Fiji Consulate General and Trade Commission Australia and New Zealand (2021).

- **Fisheries products** constitute Fiji's third-largest natural resource-based industry after sugar and agriculture. They contribute about one per cent to GDP and accounted for 10 per cent of the nation's total export earnings in 2020. Fiji encompasses an exclusive economic zone of approximately 1.28 million km<sup>2</sup>, and around 75 per cent of its population resides within five km of the coastline. The Food and Agriculture Organization of the United Nations has noted value addition to fishery products for both domestic consumption and for export as an area of opportunity, and forging greater links to the expanding tourism industry as another (Food and Agriculture Organization of the United Nations, 2024). Development partners have also invested significantly in aquaculture in recent years, primarily in pearl oysters, tilapia, shrimp, seaweed and giant clams, which have markets both domestically and internationally. However, the predominance of State-owned enterprises in Fiji distorts competitive dynamics, which has contributed to scarce private investment (WB, 2022).
- **Textiles, clothing and footwear** rank among Fiji's largest sources of manufactured exports, contributing around 5 per cent to GDP in 2022. The industry's largest firms account for 85 per cent of exports (former Ministry of Industry, Trade and Tourism, 2015). Engaging these firms and their suppliers in value chain pilot projects involving e-commerce tenets could yield substantial benefits.
- **Creative industries** hold significant potential via e-commerce. Services are an emerging market for digital content creation, including artwork and photography that showcase Fiji's unique culture and landscapes. Additionally, Fijian professionals possess the potential to integrate into international marketplaces (e.g. freelancing platforms like Upwork, Shutterstock), contributing to the gig economy. While supply-side capacities are relatively well-developed, payment gateway issues on international platforms have hindered capitalisation opportunities for freelancers and companies. Unique Fijian creative goods have a niche market internationally, and e-commerce platforms can significantly boost their visibility and accessibility, tapping into global markets.
- **The outsourcing sector, including business process outsourcing (BPO)**, is a compelling case

study, contributing approximately AUD 240 million to the Fijian economy in 2023. The sector is expected to triple or even quadruple within the next three years if existing drivers of growth such as infrastructure growth and talent development or retention remain supportive (Fiji Consulate General and Trade Commission Australia and New Zealand, 2021).

Several factors have created an enabling environment for BPO growth and international recognition for the outsourcing services sector. These include government initiatives and policies, Fiji's strategic geographic location within a time zone 12 hours ahead of Greenwich Mean Time, a well-trained and qualified young English-speaking workforce, and state-of-the-art ICT infrastructure. The BPO industry employs 8,000 Fijians, with the potential to reach 25,000 by 2025, according to Investment Fiji.

Outsource Fiji lists the following as characteristics that further enhance Fiji's appeal:

- » Tax incentives such as 20-year tax holidays
- » Duty-free imports for equipment used in outsourcing centres
- » Carry-forward losses for up to eight years
- » A 25 per cent investment allowance for building renovations
- » A 100 per cent tax deduction for employer superannuation contributions
- » No stamp duty
- » Employment taxation schemes facilitating tax deductions.

Additionally, eligible ICT companies investing in research and development can benefit from a 250 per cent tax deduction on relevant expenditures.

However, challenges hindering growth include the lack of a holistic strategy, ad hoc investment policies and limited infrastructure, such as office spaces and data centres. Also, existing data protection and privacy laws do not meet the industry's needs. Despite these obstacles, the global outsourcing market's expansion offers Fiji potential growth opportunities beyond answering phone calls, including competency in complex and specialised areas such as finance, insurance, IT and marketing (Fiji Consulate General and Trade Commission Australia and New Zealand, 2021; WB, 2022).



# Ecosystem review: policy framework and institutional coordination

Fiji's national development agenda emphasises the importance of diversification through MSME-led trade growth. Key guiding documents include the National Development Plan 2025–2029, the Fijian Trade Policy Framework (2015–2025) and the National Export Strategy. Concurrently, the government is working on an MSME Act through its central coordinating agency MSME Fiji. These efforts are complemented by global and regional initiatives such as the PRESR, the United Nations Sustainable Development Cooperation Framework 2023–2027, the 2050 Strategy for the Blue Pacific Continent and the Pacific Aid for Trade Strategy for 2020–2025, all aligned with the 2030 Agenda for Sustainable Development. This integrated approach ensures alignment with national priorities, regional efforts and international sustainable development objectives. The National Export Strategy is currently under review.

The priorities converge on several key areas with the National Development Plan, specifically:

- MSME growth and their participation in local and global trade
- Diversification towards productive sectors and fostering domestic value addition
- Enhancing export competitiveness
- Promoting youth and women entrepreneurship
- Encouraging domestic production and service provision
- Investing in human capital development and in education, training and skills
- Supporting the tourism sector, a major contributor to GDP and employment, while expanding the services industry, including ICT and professional services.

Fiji has made impressive strides in securing market access. As an original member of the World Trade Organization, Fiji grants most-favoured-nation treatment to all its trading partners. Fiji also benefits from preferential trade agreements with Armenia, Australia, Canada, the European Union, Japan, Kazakhstan, Kyrgyz Republic, New Zealand, Norway, the Russian Federation, the United Kingdom of Great Britain and Northern Ireland, and the United States. It is party to five regional trade agreements:

- South Pacific Regional Trade and Economic Cooperation Agreement
- Melanesian Spearhead Group
- Pacific Island Countries Trade Agreement
- Interim Economic Partnership Agreement European Union – Pacific States
- Interim Economic Partnership Agreement United Kingdom – Pacific States.
- A national trade policy review was conducted in 2023 (World Trade Organization, 2023).

Fiji is engaged in ongoing negotiations on the Indo-Pacific Economic Framework for Prosperity which aims to strengthen economic cooperation in the Indo-Pacific region, particularly in trade, supply chains, clean energy, infrastructure and digital trade.

The increasing focus on the digital economy presents opportunities for e-commerce growth. Fiji's ICT Policy, launched in 2004,<sup>5</sup> contained pillars that emphasised digitising government services; enabling e-business through global partnerships; and empowering communities with Internet access, awareness and ICT training. However, that policy has become outdated and has been succeeded by the Fiji Government's Digital Transformation Programme (Digital Fiji).

A national digital strategy, synergising with the NECS, is being developed by the Ministry of Trade, Co-operatives, Micro, Small and Medium Enterprises and Communications (MTCMSMEC) to further enhance Fiji's digital infrastructure. The latter is supported by the International Telecommunication Union. A National Cybersecurity Strategy is also under development, reflecting Fiji's ongoing commitment to digital advancement. Fiji's endorsement of the PRESR in 2021 follows a National E-commerce Readiness Assessment conducted by PIFS in 2020. However, inter-agency coordination on e-commerce necessitates a strong steering structure for long-term growth.

Despite various agencies' (including RBF and FRCS) continued interest in using e-commerce-related data for informed policymaking, the absence of a data collection and analysis mechanism for e-commerce statistics highlights an area for improvement, particularly as the sector expands.

5. Noted in PIFS (2020).

## Digital connectivity and innovation

Fiji boasts a developed telecommunications infrastructure among Pacific Island countries, thanks to high competition and investments. Fiji is connected to the global Internet via the Southern Cross NEXT cable, which links the country directly to the United States, Australia and New Zealand. Plans are under way to enhance network reliability with a second submarine cable. This move is influenced, among other factors, by advocacy efforts from the ICT sector and BPO industry, which require constant high-speed Internet; and the need to learn from recent Internet disruptions caused by disasters in the region, notably Tonga's near-total communications blackout following a volcanic eruption in 2022. The allure of low data costs for high-speed Internet is a primary reason attracting BPO and outsourcing firms to establish a presence in Fiji.

The telecommunications market is fiercely competitive, fostering high accessibility and affordability. Major operators include Vodafone, Telecom Fiji, Fiji International Telecommunications Ltd<sup>6</sup> and Digicel. The government also granted an Internet spectrum licence and a telecommunications licence to Starlink Pte Ltd, a SpaceX subsidiary, to provide low Earth orbit satellite Internet services in Fiji. Digicel and Vodafone have secured licences to commence network trials for 5G technology. Fijian consumers also benefit from low costs for high-speed mobile broadband, with an average cost of US\$ 0.09 for 1GB of mobile data. With over 76 per cent of the population having an active broadband connection and 88 per cent accessing the Internet, smartphone penetration exceeds 90 per cent. Four in five Fijian adults (81 per cent) have access to a smartphone for personal or work use, with 87 per cent of them using smartphones daily (UNCDF, 2023).

Connectivity to at least a 3G connection extends to more than 95 per cent of the population, with ongoing efforts to bridge gaps in remote areas (International Telecommunication Union, 2022). Establishing communication towers in these regions not only involves the construction of towers themselves but also necessitates a reliable power supply or connection to the electricity grid, a task that individual operators are unlikely to manage alone.

Stepping in to lead efforts, the government leverages various trust funds such as the Universal Access Fund, Fibre Cable Management Trust Fund and Telecom Development Trust Fund, alongside other cost-sharing arrangements. Some 240 gazetted sites and 96 sites have been identified as inadequately connected or unconnected to the online world,<sup>7</sup> offering opportunities to service providers to partner with the government, benefiting from cost-sharing and tower-sharing arrangements.

According to Guideline 10 of the Fiji Financial Intelligence Unit under the Financial Transactions Reporting Act (Fiji Financial Intelligence Unit, 2023), there is a pressing need to introduce digital identification (ID) and electronic Know Your Customer (eKYC) infrastructure, streamlining digital transactions, including for e-commerce. There is currently no centralised KYC system, requiring stakeholders to conduct their own checks and establish levels of risk for each type of customer. Establishing a centralised KYC system would enhance efficiency and serve as an eKYC infrastructure. ADB conducted a national risk assessment for Fiji and supported RBF to identify legislative, technological and industry market gaps regarding eKYC. The report is expected to provide guidance on ways to improve customer due diligence processes and enhance capacities in anti-money-laundering and countering financing of terrorism.

Fiji is committed to digital advancement through the Digital Fiji initiative emphasising digitising government services. Current services include:

- Civil registration services
- Business-related services such as entity record searches, business name registration and digital registration for companies
- Support payments for returning to school
- COVID-19 welfare payments
- Immigration services
- Upcoming SIM registration
- An e-ticketing for buses card system.

The upcoming phase aims to extend the e-government agenda, promising growth for e-commerce.

6. Vodafone, Telecom Fiji, and Fiji International Telecommunications Ltd are owned by Amalgamated Telecom Holdings.

7. Interview with the Deputy Prime Minister and Minister of Trade, Co-operatives, Small and Medium Enterprises and Communications in August 2023.



**Table 2:** Key ICT indicators for Fiji

Indicator	Parameters	Value
2G / 3G / 4G	Population coverage (percentage) by technology type (2021)	98 / 96 / 80
Mobile cellular subscriptions	Per 100 people. Postpaid subscriptions and the number of active prepaid accounts (2021)	107
Individuals using the Internet	Percentage of individuals using Internet from any location in the past three months (2021)	85.2
Active mobile broadband connections	Per 100 people (2021)	76.1
Data-only mobile broadband basket	Percentage of gross national income per capita based on the cheapest mobile broadband plan providing at least 2 GB of monthly data using at least 3G technology (2022)	3
Households with Internet access at home	Percentage of households with Internet access at home (2019)	76.3
Lit/equipped international bandwidth capacity	Mbit/sec. total lit/equipped capacity of international links, namely fibre-optic cables, international radio links and satellite uplinks to orbital satellites (2020)	58.5k
Secure Internet servers	Per 1 million people (2020)	238
Price of electricity	Average price of 1 kW/hr (2023)	\$0.144

Source: International Telecommunication Union Data Hub (n.d.), WB World Development Indicators (<https://databank.worldbank.org/reports.aspx?source=World-Development-Indicators>, accessed 23 May 2024).

Ongoing issues with the management and upkeep of the .fj domain requires a review of its management, infrastructure and customer management capability. Outages have prompted companies, including VitiKart, to move away from the .fj domain, citing latency issues. Addressing these challenges is crucial because the .fj domain is integral to Fiji's branding.

Standardisation efforts led by the Department of Communications, and currently being supported by ADB, aim to deploy strict requirements for data standardisation, vital for sharing data effectively. A QR code standard would favour e-commerce.



## Trade logistics

Several hurdles relating to distribution, transportation, and compliance and clearance mechanisms are hindering e-commerce development.

Firstly, shipping costs pose significant challenges to Fiji's role as the Pacific's logistics hub, despite its strategic positioning. Fijian MSMEs primarily target export markets in Australia, New Zealand, Tonga and China, which are Fiji's closest trading partners (UNCTADstat 2024). Limited air connections – dominated by the Fiji Airways Group, Qantas Group, Virgin Group and Air New Zealand Limited – contribute to high air freight costs, which directly impacts shipping costs.

Exporters use air and sea transport, relying on shipping carrier services like DHL, FedEx and UPS for the former and shipping brokers for the latter. However, freight rates remain high, undermining the competitiveness of Fijian products. Even if companies are competitive on the manufacturing side, the advantage is lost when they price their products inclusive of transport costs.

Secondly, a national addressing system in Fiji is necessary because the absence of such a system complicates logistics, resulting in delayed and costly deliveries, especially in rural areas. Introducing a system of postal codes and street addresses will enable local and international shippers to accurately locate customers and estimate shipping prices. Efforts aimed at enhancing parcel tracking and delivery efficiency include Post Fiji's engagement with the Universal Postal Union on an ongoing regional project focused on improving operational readiness for e-commerce among Pacific Islands states. The specific areas of reform are mail collection and delivery (parcels, mail and express mail service), outbound and inbound international mail processing, the implementation of an addressing and post code system (by November 2025), and postal security certification. A new cycle of the regional project has commenced for the period 2023–2025.

Thirdly, emerging regulations in key markets require careful consideration. The European Union's regulations are anticipated to become more intricate with the introduction of the Import One-Stop Shop system, which aims to assist the European Union

in collecting value added tax (VAT) and other taxes/duties on deliveries, thus increasing the complexity of international shipments. Compliance and cost management issues demand proactive measures in response.

Similarly, Fijian MSMEs exporting digitally deliverable services or digital products to Australia will face challenges with registering for and collecting Australia's goods and services tax (GST), necessitating collaboration between relevant authorities. The Fijian Government will play a crucial role in raising MSME awareness regarding these requirements and providing necessary support.

Initiatives include the National Trade Facilitation Committee and expedited clearance mechanisms, as well as streamlining trade processes. For consumer imports not exceeding FJD 2,000, expedited clearance is granted. Under the parcel post system (Customs Declaration System (CDS)), customers are profiled accurately in terms of the origin and frequency of inbound and outbound packages. Commercial cargoes need to be registered regardless of the consignment's value. FRCS is working in partnership with UNCTAD on an 'e-gate', where declarations for products can be made online, but payments and fees are yet to be integrated. FRCS is currently working with ANZ Bank on the next stage of the project.

The Fiji National Single Window (NSW) is under development. Fiji's ratification of the World Trade Organization's Trade Facilitation Agreement further highlights its commitment to implementing a single window system by December 2025. An assessment for the NSW has been conducted and a blueprint has been developed by UNCTAD. A digitisation gap analysis has also been conducted by WB/International Maritime Organization. The current system, which involves multiple agencies and manual interventions, was found to result in delays and increased costs for traders.

Next steps involve an agency-by-agency mapping (around 20 agencies based on goods) of the trade facilitation function. This will allow for process mapping and rationalisation. FRCS spearheaded an NSW working group focused on developing plans for a future Fiji NSW to enhance trade facilitation.

Private sector delivery players are playing a supporting role. DHL is piloting MSME trainings via the Go Trade programme. Pacific MSMEs have collaborated with Go Trade for training on delivery, export processes and the entire supply chain. In 2024, DHL will extend this partnership to include training specifically designed for women-led MSMEs, along with other stakeholders. To address timely delivery issues, DHL also plans to implement new tracking technologies in parcels.

FRCS is facing challenges receiving data related to parcels because the parcel post system (CDS) and the primary Customs software are not connected. Many small-value consignments come in via parcel post. FRCS is exploring integrating the two systems so that the simplified declaration form data can be captured. Goods arriving through courier companies are already recorded in the Customs system through filed simplified declarations. However, goods arriving via parcel post are not currently integrated. In Nadi, the team uses the CDS for profiling and targeting, but this data is not stored long-term and is limited in terms of analysis capabilities. Following Vanuatu's approach, the FRCS is considering allowing CDS data to be integrated into the primary Customs software.

In addition, Customs clearance of express consignments is impacted by the lack of advance electronic data exchange between FRCS and express operators. The provision of advance electronic data and the sharing of such information between FRCS and other border agencies for risk assessment purposes is key to countering the transport of counterfeit and prohibited goods, illicit substances and other dangerous goods. FRCS's main concern is potential revenue leakage and missed importers, especially considering the high volume of transactions expected via postal networks. Prioritising data integration and availability for valuation and risk assessment is crucial for effective preclearance.

FRCS is seeking to understand the implications of repeat offenders' potential abuse of personal import exemptions (*de minimis*). All goods not exceeding FJD 2,000 imported into Fiji by private individuals for personal use by airfreight, parcel post or sea freight are duty exempt. There is no corporate *de minimis* and imports with an intent to sell should be declared formally. Several levels of tax avoidance/evasion have been noticed, with merchants importing apparel products and reselling on social media platforms without being formally registered, potentially



constituting a breach of national regulations such as Fiji's Customs Tariff Act and the Companies Act (Republic of Fiji, 2015).

Informal MSMEs arguably leverage a scheme to resell items imported into Fiji in several batches under the names of various individuals, ensuring that the import value remains below the personal *de minimis* concession of FJD 2,000 (inclusive of freight). Not having paid import VAT, duties and other taxes allows the MSMEs involved to sell at lower margins than their registered competitors.

There are two issues – firstly, imports using the personal *de minimis* regime with an established intent to defraud; and secondly, level playing field challenges for formal businesses that are importing via formal channels, paying import VAT duties and taxes where applicable.

There is a need to understand the overall implications of these activities, including assessing whether they should be considered criminal, as well as the adverse impact on the formal sector. There is a further need to initiate policy awareness campaigns and establish a framework for actively profiling repeat offenders and penalising actors importing with an established intent to defraud or to profit from schemes aimed at tax avoidance/evasion.

## Payment solutions

Fiji is progressively diversifying its range of payment solutions<sup>8</sup>, which now includes:

- Domestic bank debit and credit cards
- E-wallets like M-PAiSA and Digicel MyCash
- Merchant acquisition services such as Dynamic Payments and Abacus Fintech
- Emerging platforms like DuaPay, which are designed to support MSME owners in Fiji, especially women entrepreneurs. DuaPay is the result of a collaboration between Fintech Pacific, Mastercard and Ygap.

Financial inclusion in Fiji has recorded significant growth in recent years. As noted by the National Financial Inclusion Strategy 2022–2030, 81 per cent of Fijian adults (30 per cent women) in 2020 had access to formal financial services, compared with 64 per cent in 2014 (44 per cent women). The banked population was 78 per cent in 2020.

A 2023 UNCDF report, *Digital and Financial Literacy in Fiji*, reveals significant access among Fijians to basic digital financial products. UNCDF reports that:

- 86 per cent of Fijians have access to some form of payment card, including a public transport card or debit card
- 78 per cent have access to a digital, electronic or mobile wallet
- 62 per cent possess a current account
- 45 per cent have a payment card specifically associated with a current account
- 3 per cent have access to cryptocurrencies.

Among those Fijians lacking a current account or alternative financial management methods, 61 per cent prefer to use cash (UNCDF, 2023).

At the same time, digital financial inclusion remains a challenge for e-commerce adoption in Fiji despite notable progress in recent years. According to the 2020 Fiji Financial Services Demand Side Survey conducted by RBF, the accessibility and use of digital instruments were low, with approximately 69 per cent of respondents unwilling to use Internet banking and more than half citing a lack of digital literacy

as the reason (RBF, 2020a). It is also estimated that three in five people in Fiji believe that digital financial services are risky for ordinary people (UNCDF, 2023). The recent increase in scams experienced in Fiji may contribute to this perception. Awareness-raising and training would help raise confidence and empower ordinary people. UNCDF is working with Ministry of Education to introduce digital literacy into the school curriculum.

The National Financial Inclusion Strategy notes that 19 per cent of the adult population remained excluded from the formal financial sector as of 2020. Only 27 per cent of adults actively used the mobile money platform (within the 90-day reporting period) despite 62 per cent of adults registering for mobile money services. The uptake of other digital platforms such as Internet banking and mobile banking also remained low among banked adults, at 30 per cent and 21 per cent respectively.

These findings are supported by the Inclusive Digital Economy Scorecard developed by UNCDF. The country's infrastructure for digital payments shows an advanced level of connectivity in terms of assessed scoring (91 per cent) and a robust ICT use and ownership rate (57 per cent), indicating high potential for digital financial services penetration (UNCDF, 2022). The Inclusive Digital Economy Scorecard highlights a strong level of financial literacy (88 per cent), indicating potential for significant advancement in digital finance and e-commerce. However, it also revealed lower scores in ID infrastructure (32 per cent) and digital literacy (48 per cent). It suggests areas for improvement, particularly in enhancing secure and accessible digital ID verification systems, which are critical for expanding the reach and security of digital payment solutions.

The National Financial Inclusion Taskforce could benefit from integrating specific strategies aimed at bolstering digital ID systems and enhancing digital literacy. This approach would not only support National Financial Inclusion Strategy implementation but also catalyse the adoption of e-commerce by providing a more secure and user-friendly digital environment for all Fijians. Leveraging the high

8. For a complete list, please see Reserve Bank of Fiji (2020b).





levels of ICT use and ownership could facilitate the introduction of innovative financial products and services tailored to the needs of Fijians.

Remittance platforms are essential for Fiji, facilitating cross-border transactions and linking services across the Pacific Islands. Platforms such as Vodafone M-PAiSA, Digicel MyCash, Western Union, KlickEx, WorldRemit, MoneyGram, Ria, Rocket Remit and Remitly provide remittance platform services. Despite their significance, these platforms encounter challenges in accessing cost-effective international payment gateways,<sup>9</sup> underscoring the need for regulatory and infrastructural enhancements to support more efficient cross-border financial flows.

Acquiring payment gateways from commercial banks entails significant costs and long waiting times. MSMEs often find themselves priced out due to the high security bonds required, which are

contingent on various factors including company history, expected transaction volumes and associated risks. MSMEs aiming to expand online frequently face challenges when trying to open merchant or business accounts. The paperwork involved can take up to three months and banks often demand high deposits. Integration with commercial banks' Application Programming Interface (API) is costly and time-consuming. Additionally, some IPGs provided by commercial banks are incompatible with popular e-commerce platforms like Shopify, necessitating extensive integration efforts.

Current IPGs offered by banks in Fiji only accept online payments in Fijian dollars (FJD), lacking a multicurrency component. However, there may be new non-bank entrants in the market soon, such as Vodafone, which is in the process of becoming an acquirer of scheme transactions, offering its own IPG capable of accepting Mastercard, Visa, Amex and

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9. There are three banks (BSP, ANZ and Westpac) offering IPGs. There are two non-bank merchant acquirers that provide direct solutions to MSMEs in terms of processing payments via Ali Chat, We Chat and Union Pay.

Union Pay. For local payments related to M-PAiSA, the payment gateway is already in place.

Interoperability is improving, with faster settlements by the National Payment System. This system, driven by RBF, aims to modernise payments. Key components of the system include a real-time gross settlement system and central securities depository (launched in November 2022), and an automated clearing house launched in November 2023. The real-time gross settlement system is an upgrade to a previous system and is compliant with ISO 20022, ensuring electronic data interchange between financial institutions. It describes a metadata repository containing descriptions of messages and business processes, and a maintenance process for the repository content.

The automated clearing house is designed to make retail payments interoperable, faster and efficient. There are different schemes of payments – electronic funds transfers bidirectionally between banks, and banks and mobile wallets – that clear within one business day. Cheques will be phased out in 2024 to reduce cash handling costs and encourage the adoption of digital payments. Another innovative development is the introduction of instant funds transfers, which will allow for real-time transactions processing. This scheme will initially include six banks and two mobile operators. Looking ahead, RBF plans to expand the range of payment instruments to include cards, QR-code-based payments and contactless technologies. Forward-looking models such as buy now, pay later; Apple Pay; biometric authentication; and a unified payments interface are also anticipated to emerge in the future.

The private sector – especially businesses that are export-ready – is increasingly demanding that international payment processors provide services. These firms face several challenges with the current payment solutions offered by local banks, such as high costs, lengthy integration times, currency conversion difficulties, cybersecurity concerns and a lack of clarity regarding chargeback rules. Despite the higher transaction fees associated with international payment processors, businesses prefer these services

due to their better management of cybersecurity and chargeback policies.

PayPal, as the only payment service provider (PSP) currently accessible<sup>10</sup> in the country, is a noteworthy example within Fiji's payment landscape. Currently, Fiji's public can link their scheme cards (e.g. Visa, Mastercard) to PayPal and make payments subject to exchange control requirements with respect to these cards. PayPal does not impact the current exchange control regulations; hence, payments through PayPal are not disallowed by RBF.

A number of leading firms have adopted this mode of payment. However, merchants have reported challenges in receiving funds via PayPal.<sup>11</sup> While commercial banks cannot restrict PayPal as a payment processor based on exchange control requirements, they may impose restrictions if it is assessed to be used for any other remittance activities as per the exchange control requirements.<sup>12</sup> A lack of clear understanding and awareness regarding operational procedures seems to contribute to the limited use of this mode of payment.

National funds could be used to support the national financial inclusion agenda, including the Universal Access Fund,<sup>13</sup> the Fibre Cable Management Trust Fund and the Telecom Development Trust Fund. There is increasing evidence of developing countries leveraging such national funds to foster digital inclusion. For example, Costa Rica, Dominican Republic, Saint Lucia, and Trinidad and Tobago use universal access funds to address digital gaps by focusing on strengthening digital skills and developing relevant content (Alliance for Affordable Internet, 2021). These initiatives include providing subsidies for purchasing devices (including prioritising people with disabilities). Projects funded by universal access funds provide Internet access and equipment to community centres and learning resource centres, often coupled with digital literacy training activities (Alliance for Affordable Internet, 2021).

The East African Communications Organization has launched a regional strategy to broaden the use of

10. Note – Pay Pal is not subject to Fiji's licensing requirements at this stage as it is not incorporated in Fiji.

11. Focus group discussions and expert interviews conducted by UNCTAD as part of the Strategy design process.

12. RBF guidance.

13. In Fiji, the existing fund is being used to bridge the remaining connectivity gap. Service providers chip in with three per cent of their revenues and the government takes the lead in providing services to unconnected areas.

universal services funds in six<sup>14</sup> East African countries. This strategy aims to expand the funds' traditional role of enhancing ICT infrastructure to include fostering digital inclusion in areas such as digital literacy, local content development, and innovation (East African Communications Organization, 2021).

Challenges in digital payment adoption extend to MSMEs, particularly in navigating high costs and complex procedures for acquiring payment gateways from commercial banks. These challenges are compounded by the imposition of surcharges by merchants, a common phenomenon across the South Pacific, which further disincentivises the adoption of

electronic payments. These surcharges, often applied on top of transaction fees, highlight a critical area for regulatory intervention to ensure a level playing field and encourage the broader acceptance of digital payments. Addressing these issues is essential to enhance Fiji's digital financial ecosystem, as both are pivotal in realising the potential of e-commerce and supporting the growth of MSMEs, especially given the National Financial Inclusion Strategy's focus on inclusion and digital literacy. By integrating solutions to these obstacles with broader digital financial inclusion efforts, Fiji can create a more conducive environment for the flourishing of e-commerce.

## Box 2: Challenges with international payment gateways in Fiji

Fijian enterprises face significant challenges with the integration of payment gateways, particularly high costs and lengthy integration times, which the private sector identifies as major obstacles to e-commerce growth for MSMEs. The acquisition of payment gateways from commercial banks involves substantial costs and long waiting periods. Additionally, the requirement for high security bonds, dictated by prepayment risk management and scheme rules, further excludes many MSMEs. The security bonds are contingent on a range of factors including company history, expected transaction volumes and risk associated with the product/ services.

The process of integrating a merchant's website with a bank's API presents another layer of complexity and expense, often exacerbated by compatibility issues with popular e-commerce platforms like Shopify. This sometimes necessitates upgrades to meet 3D security protocols required by payment networks such as Mastercard and Visa, aligning with both local and international regulatory standards.

A notable limitation of the current bank-provided IPGs in Fiji is their inability to process sales in multiple currencies and settle them in FJD, because they lack a multicurrency component. However, the market is evolving, with non-bank entities moving to offer IPGs capable of accepting a range of payment schemes including Mastercard, Visa, Amex and Union Pay. This development, along with the existing payment gateway for M-PAiSA, signifies a potential shift towards more inclusive and versatile digital payment solutions in Fiji.

Source: UNCTAD.

14. Burundi, Kenya, Rwanda, South Sudan, Tanzania and Uganda.

## Legal and regulatory frameworks

The Fijian Government has taken significant steps towards establishing a secure, transparent and equitable digital market to foster e-commerce growth. However, challenges persist, including the absence of unified rules for online consumer protection, outdated consumer protection laws, and the lack of specific legislation for personal data protection. These issues pose risks to the development of e-commerce and consumer trust.

Fiji's legal framework for e-commerce evolved with amendments to the Electronic Transactions Act in 2016 and 2017, and the entry into force of the United Nations Convention on the Use of Electronic Communications in International Contracts in 2018. These moves legally recognise electronic transactions and electronic contracting, promote cross-border trade and bring Fiji in line with international standards in areas such as electronic contracts, signatures and consumer protection.

The current consumer protection framework in the Fijian Competition and Consumer Commission (FCCC) Act adopted in 2010 requires significant updates to address challenges posed by e-commerce transactions, as well as in-person transactions initiated on social media platforms between registered businesses and consumers; policies for the replacement of lost or damaged goods; and guidelines for returns. Enhancing the capacities and knowledge of agencies like FCCC and the Consumer Council of Fiji is crucial to address these challenges. The overall weak consumer protection framework poses significant challenges and risks to e-commerce growth. Misleading advertising and prices are affecting overall consumer trust in e-commerce. This is a particularly persistent issue on social media platforms where both registered and non-registered businesses advertise and initiate negotiations. Fiji has been a partner within the International Consumer Protection and Enforcement Network since 2022 and is a founding member of the Pacific Island Network of Competition Consumer and Economic Regulators.

Fiji lacks specific data protection and privacy laws, but relevant provisions can be found in various

statutes. The Constitution of the Republic of Fiji (2013) guarantees a right to privacy, including confidentiality of personal information (s. 24). The Information Act 2018 grants access to personal data held by public agencies and allows for correction or deletion requests. The Telecommunications Promulgations Act 2008 imposes obligations on telecom providers regarding customer data confidentiality and consent. The Posts and Telecommunications Act 1989 outlines offences related to message modification, interception and disclosure, applying specifically to telecom employees. Other legislation impacting data privacy includes the Banking Act 1995, FRCS Act 1998, Medical and Dental Practitioner Act 2010, and Legal Practitioners Act 2009.

The absence of a dedicated data protection law and authority in Fiji has significant implications for all businesses, and more so for the BPO industry. Having baseline requirements will enable Fiji to expand into foreign markets such as the European Union and the United States.

The Cybercrime Act (2021), aligned with the Budapest Convention on Cybercrime, regulates offences against the confidentiality, integrity and availability of computer data and systems, as well as other computer-related and content-related offences, and provides for cooperation with foreign governments and cross-border access to stored computer data. While the Fiji National Development Plan emphasises the importance of secure digital infrastructure, it does not explicitly list cyber safety and combating cybercrime as high-priority areas. However, due to the increasing number of cybersecurity threats, as reported by the Fijian Anti-Scam Taskforce, the government intends to establish a Computer Emergency Response Team (CERT) to manage these risks. A feasibility study related to critical infrastructure protection and establishment of the CERT is under finalisation.

In 2021, Fiji's parliament modernised and streamlined the existing legal framework, adopting intellectual property laws that protect trademarks, patents and designs:





- The Trademarks Act (2021)<sup>15</sup> adopts the internationally recognised Nice Classification system for categorising trademarks and paves the way for Fiji's accession to the Madrid Protocol, a global system for registering trademarks in multiple countries.
- The Patents Act (Republic of Fiji, 2021a) establishes a clearer process for patent registration and enforcement, fostering innovation and protecting inventions.

These new laws are not yet in force.

Additionally, a Copyright Act promulgated in 1999 was amended in 2009. The original Act was based on legislation from Australia, New Zealand and the United Kingdom, and introduced a comprehensive scheme

for copyright protection, extending it to industrial designs (Munro Leys, 2024). There is significant concern about the lack of enforcement measures to address transactions initiated on social media such as Facebook and Instagram that may potentially infringe intellectual property rights. Addressing this issue is crucial to ensure a level playing field.

The institutional capacities of key agencies for monitoring and enforcement of the cyberlaw framework will need to be improved. Agencies like MTCMSMEC, FCCC and FRCS require enhanced resources and coordination. Moreover, raising consumer and merchant awareness of the cyberlaw framework through advocacy and awareness campaigns is vital to foster a secure, transparent and equitable digital market in Fiji.

15. See World Intellectual Property Organization (n.d.) and Republic of Fiji (2021b).

## E-commerce skills development

Fiji is faced with several challenges when it comes to e-commerce skills development: a gap in the education system where technologies should be integrated into primary and secondary curricula; and a gap between access to digital devices and digital proficiency, especially among persons with disabilities, rural residents, older individuals and those with less education. In addition, the entrepreneurial skill gaps are reinforced by the migration of labour.

Enhanced digital literacy is crucial to realising the benefits of e-commerce fully. In 2022, UNCDF carried out a survey (UNCDF, 2023) assessing digital and financial literacy in seven Pacific Island countries, including Fiji. The findings showed that Fijians generally have moderate digital literacy. The survey highlighted specific areas needing enhancement, such as improving literacy among different population segments – especially those with low socioeconomic status, residents of rural areas, and both the youngest and oldest age groups. It notes that digital and online engagement in Fiji is primarily centred around news and social media. Other online activities see less participation, with only 20 per cent of Fijians completing government forms, 18 per cent researching financial information, and 16 per cent making online purchases. The survey specifically notes a gap between access to digital devices and digital proficiency. While a large majority have access to smartphones and the Internet, nearly half of the population is concerned about keeping up with technology. This concern is more prevalent among persons with disabilities, rural residents, older individuals and those with less education.

Labour mobility and skilled labour shortages are the pressing priorities on the agenda of the Fiji Commerce and Employers Federation (FCEF). While the digital economy is recognised as an emergent focal area, labour-related issues have taken precedence. Fiji has been undergoing a brain drain crisis, which has increased in severity. It has affected both the public and the private sector, with talented professionals leaving the country on work or student visas.

Strict local work permit regulations hinder the full utilisation of resident skills, as current labour and immigration laws prevent spouses of work permit holders from engaging in employment, even on a

voluntary basis. This situation has led to numerous instances where highly competent and skilled professionals are unable to contribute their expertise. Addressing these regulatory constraints could unlock a significant reservoir of talent within the country, enhancing the national skill pool and mitigating the adverse effects of skill emigration.

There are some solutions that can be employed beyond establishing a permanent platform where policymakers, academic institutions and industry can discuss wide-ranging issues related to the digital economy. These include short courses and trainings involving industry actors at both the conceptualisation and implementation stages to reduce this mismatch, or incentives for employers providing on-the-job trainings for staff.

Successful models of industry-academic engagement have started emerging. These include the partnership between BPO and Fiji National University (FNU) that has resulted in the launch of a level-three programme for call centre training.

The innovation ecosystem builder community is small but emerging. There are either not enough incubator or entrepreneur programmes or there is inadequate awareness of them. Existing actors include:

- Coworking spaces (Greenhouse Coworking in Suva and My Desk in Nadi)
- Incubation programmes (Global Green Growth Institute)
- Business acceleration programmes (Fiji Enterprise Engine, Global Green Growth Institute, YGAP Pacific)
- Business development services (Business Assistance Fiji).

A key challenge related to alumni from the incubation and accelerator programmes is the lack of after-care support in terms of financing, which is linked to a broader issue of access to finance.



## Access to financing for e-commerce

RBF has diligently pursued secured transaction reform for the past several years. The enactment of the Personal Property Securities Act in 2017 and the introduction of the Fiji Personal Properties Securities Registry system in 2019 have been pivotal, with more than 150,000 filings of security interests, primarily involving motor vehicles. Despite this progress, challenges persist in ensuring that movable assets are accepted as viable collateral.

Secured transaction represents a notable advancement in Fiji's financial landscape. Credit is usually difficult to obtain without acceptable collateral. Typically, banks would rely on pledges of land to secure lending, which many MSMEs do not possess. Lending secured by movable property is riskier, particularly in the absence of legal and institutional changes to protect secured parties in the event of default. For this reason RBF, in conjunction with various key stakeholders, spearheaded the Secured Transactions Reform. This reform led to the passage and implementation of the Personal Property Securities Act 2017 and implementation of the Fiji Personal Properties Securities Registry. These milestones were completed as part of Phases I and II of the reform.

As part of Phases III and IV of the reform, RBF is working with stakeholders to enhance the acceptance of movable assets as collateral and develop new and modified credit products that leverage the new legal framework. A baseline survey conducted by ADB identified 2,400 MSMEs out of a total of 10,000 meeting minimum credit assessment criteria. Financial institutions, including Fiji Development Bank, have leveraged movable assets to provide funding to approximately 1,200 MSMEs. An impact evaluation using a randomised control test methodology with a sample of MSMEs is scheduled for completion by the end of 2025. RBF is also exploring priority sector products and endeavours to create an enabling environment for MSMEs.

Access to finance remains a significant obstacle for MSMEs and impedes their growth prospects. MSMEs encounter formidable challenges in securing working capital loans, attributable to issues of creditworthiness, collateral and lack of familiarity with emerging models like e-commerce. Moreover, the

predominance of foreign-owned commercial banks, except HFC Bank, often leads to decision-making influenced by policies from their headquarters, potentially neglecting local nuances.

Despite the government's introduction of the MSME credit guarantee scheme in 2012 (revised in 2020) to mitigate risks for banks' lending to MSMEs, its uptake has been sluggish. Presently, only the Fiji Development Bank actively uses this scheme. To evaluate its effectiveness, RBF and WB are conducting a comprehensive review.

Alternative financing mechanisms, such as angel financing and venture capital, remain in the nascent stages in Fiji. The incipient digital economy has deterred investor interest in the MSME sector. However, as e-commerce and the digital economy expand, a network of investors – particularly from the Fijian diaspora in countries like Australia, Canada, the European Union, New Zealand and the United States – may emerge.

A draft Access to Capital bill has undergone national consultation and is being finalised for Cabinet endorsement. The bill introduces three new fundraising regimes: Small Offer (Equity), Equity Crowdfunding and Peer-to-Peer Lending. Crowdfunding holds promise as an innovative financing mechanism for e-commerce start-ups. Leveraging community support and crowdfunding circumvents conventional lending obstacles prevalent in commercial banks.

Despite these advancements, alternative financing mechanisms like factoring, invoice financing, buy-now-pay-later, seller financing/factoring and embedded insurance remain underutilised. Alternate credit scoring methods to assess loan-seekers' creditworthiness have also been piloted in Tonga and Samoa with UNCDF support. Encouraging the adoption of some of these mechanisms could diversify funding sources for MSMEs and fortify the e-commerce sector's growth trajectory.

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Box 1	1	10.5	0.5
Box 2	1	10.5	0.5
Box 3	1	10.5	0.5
Box 4	1	10.5	0.5
Box 5	1	10.5	0.5
Box 6	1	10.5	0.5
Box 7	1	10.5	0.5
Box 8	1	10.5	0.5
Box 9	1	10.5	0.5
Box 10	1	10.5	0.5

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# Strategic framework

The NECS strategic framework delineates a clear road map for all stakeholders within the e-commerce ecosystem. It ensures alignment with common goals, optimal resource utilisation, and effective measurement and evaluation of initiatives. This framework also aids in identifying challenges and opportunities in the evolving digital landscape, allowing for agile adjustments to the NECS as needed.

## Box 3: Elements of the NECS strategic framework

The core elements of the strategic framework include the following:

- **Vision:** Reflecting the central aim of the NECS.
- **Overarching goals:** Directly aligned with Fiji's national development priorities, reflecting impact areas.
- **Expected outcomes:** Based on specific priorities identified for Fiji's e-commerce.
- **Outputs:** Building blocks contributing to the achievement of expected outcomes, comprised of distinct yet linked activities.
- **Measures:** Specific actions and initiatives undertaken in support of outputs.

## Vision



By 2029, e-commerce will be a driving force behind Fiji's MSME growth, productive sector expansion and export competitiveness"





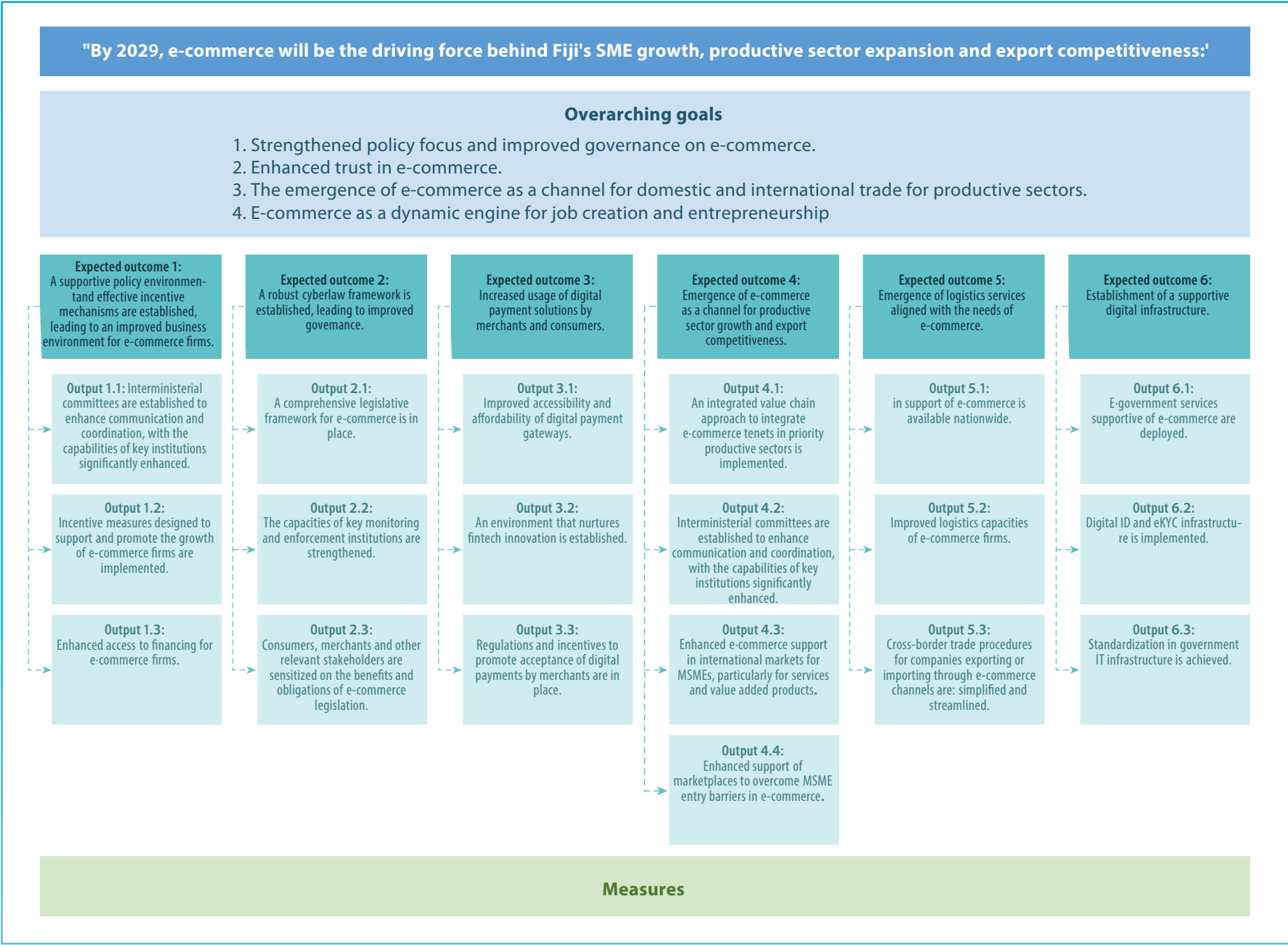
## Overarching goals

There are four goals identified for the NECS.

1. **Strengthened policy focus and improved governance on e-commerce:** Cultivating a shared understanding of e-commerce across different line ministries and technical agencies for effective policymaking. Strengthening institutional collaboration and enhancing the capacities of key institutions. Planning the implementation of a wide range of incentive measures to support and promote the growth of e-commerce firms. Strategy measures will also focus on improving access to financing for e-commerce firms.
2. **Enhanced trust in e-commerce:** Trust is critical given the emergent state of e-commerce in Fiji. This will result in a more secure and transparent environment for online transactions, fostering greater trust and protections for e-commerce operators and consumers. Overall, these efforts will contribute to trade growth and export diversification via e-commerce.
3. **Emergence of e-commerce as a channel for domestic and international trade:** Aiming to integrate e-commerce capabilities across key sectors such as tourism, creative industries, agriculture, light manufacturing, fisheries and services following an integrated value chain approach. Achieving closer coordination and partnership development between diverse stakeholders – line ministries/technical agencies, marketplaces, PSPs and logistics providers.
4. **E-commerce as an engine for job creation and entrepreneurship:** Encouraging the development of a dynamic and supportive start-up ecosystem leading to innovative use cases related to e-commerce and its adjacent segments, such as fintech and logistics. This will be paired with a responsive skills infrastructure to foster MSME growth, job creation and employment opportunities, aiming to retain and nurture IT and business talent within the country.



Figure 2: NECS strategic framework



**Table 3:** NECS indicators and targets

Outcomes / outputs	Indicators and 2029 targets (2023 as baseline year)	Means of verification
<b>Expected outcome 1:</b> A supportive policy environment and effective incentive mechanisms are established, leading to an improved business environment for e-commerce firms.	<ul style="list-style-type: none"> <li>Number of new policies or regulations implemented for e-commerce</li> </ul>	
<b>Output 1.1:</b> Interministerial committees are established to enhance communication and coordination, with the capabilities of key institutions significantly enhanced.	<ul style="list-style-type: none"> <li>Number of meetings held annually by interministerial coordination structures (subcommittee and technical working groups)</li> <li>Number of e-commerce-related trainings provided to public sector institutions</li> </ul>	<ul style="list-style-type: none"> <li>Official documentation of the establishment of interministerial committees (e.g. Terms of Reference, membership list)</li> </ul>
<b>Output 1.2:</b> Incentives designed to support and promote the growth of e-commerce firms are implemented.	<ul style="list-style-type: none"> <li>Number of incentive measures implemented</li> <li>E-commerce firm growth rate after incentive implementation</li> </ul>	<ul style="list-style-type: none"> <li>Government gazette or official publication outlining the details of the e-commerce incentive packages</li> </ul>
<b>Output 1.3:</b> Enhanced access to financing for e-commerce firms.	<ul style="list-style-type: none"> <li>Number of e-commerce firms receiving financing</li> <li>Volume of financing provided to e-commerce firms</li> </ul>	<ul style="list-style-type: none"> <li>Data on the number of e-commerce firms accessing finance under new schemes (e.g. loans, equity investments)</li> </ul>
<b>Expected outcome 2:</b> A robust cyberlaw framework is established, leading to improved governance.		
<b>Output 2.1:</b> A comprehensive legislative framework for e-commerce is in place.	<ul style="list-style-type: none"> <li>Number of regulations updated/enacted</li> <li>Completeness of laws as assessed by the UNCTAD cyberlaw tracker</li> </ul>	<ul style="list-style-type: none"> <li>Government publications or legal records documenting the enactment or amendment of regulations related to e-commerce</li> </ul>
<b>Output 2.2:</b> The capacities of key monitoring and enforcement institutions are strengthened.	<ul style="list-style-type: none"> <li>Number of capacity development initiatives ongoing/completed</li> <li>Number of staff trained</li> </ul>	<ul style="list-style-type: none"> <li>Official records of capacity development initiatives (e.g. workshops, training programmes) for institutions involved in e-commerce regulation and enforcement</li> </ul>
<b>Output 2.3:</b> Consumers, merchants and other relevant stakeholders are sensitised on the benefits and obligations of e-commerce legislation.	<ul style="list-style-type: none"> <li>Number of awareness-building campaigns launched</li> <li>Estimated reach of sensitisation campaigns</li> </ul>	<ul style="list-style-type: none"> <li>Reports detailing the number and scope of awareness-building campaigns launched, including campaign objectives and outreach plans</li> </ul>

Outcomes / outputs	Indicators and 2029 targets (2023 as baseline year)	Means of verification
<b>Expected outcome 3:</b> Increased usage of digital payment solutions by merchants and consumers.	<ul style="list-style-type: none"> <li>• Percentage increase in digital payment transactions</li> <li>• Number of new (or total) users adopting digital payments</li> </ul>	
<b>Output 3.1:</b> Improved accessibility and affordability of digital payment gateways.	<ul style="list-style-type: none"> <li>• Number of IPGs</li> <li>• Volume of transactions via IPGs</li> <li>• Average transaction costs for domestic gateways and IPGs</li> </ul>	<ul style="list-style-type: none"> <li>• Reports or data from financial institutions detailing the number of new digital payment gateways introduced</li> <li>• Feedback from merchants and consumers on ease of use and satisfaction with payment gateway options through surveys or focus groups</li> </ul>
<b>Output 3.2:</b> An environment that nurtures fintech innovation is established.	<ul style="list-style-type: none"> <li>• Number of fintech start-ups active</li> </ul>	<ul style="list-style-type: none"> <li>• Number of fintech start-ups launched and active in Fiji, recorded by relevant business registration authorities</li> <li>• Reports on the availability of sandbox frameworks for fintech innovation and experimentation</li> </ul>
<b>Output 3.3:</b> Regulations and incentives to promote digital payments acceptance by merchants are in place.	<ul style="list-style-type: none"> <li>• Percentage increase in digital payments accepted by merchants</li> </ul>	<ul style="list-style-type: none"> <li>• Official records of new or updated regulations that mandate or incentivise digital payment acceptance by merchants, including tax breaks or subsidies for adopting digital payment solutions</li> <li>• Government or central bank reports on the implementation of regulatory frameworks encouraging digital payment adoption</li> </ul>
<b>Expected outcome 4:</b> Emergence of e-commerce as a channel for productive sector growth and export competitiveness.	<ul style="list-style-type: none"> <li>• FCEF reporting (qualitative) on e-commerce-led export growth in productive sectors</li> </ul>	
<b>Output 4.1:</b> An integrated value chain approach to integrate e-commerce tenets in priority productive sectors is implemented.	<ul style="list-style-type: none"> <li>• Number of productive sector value chain initiatives involving e-commerce tenets</li> </ul>	<ul style="list-style-type: none"> <li>• Reports from sector-specific bodies or ministries detailing the integration of e-commerce tenets in priority sectors (e.g. agriculture, manufacturing, tourism)</li> <li>• Sector-specific action plans or strategies outlining how e-commerce principles are being applied across the value chain, from production to distribution</li> </ul>

Outcomes / outputs	Indicators and 2029 targets (2023 as baseline year)	Means of verification
<b>Output 4.2:</b> A nurturing start-up ecosystem is paired with a responsive skills development infrastructure.	<ul style="list-style-type: none"> <li>Percentage growth of start-ups in e-commerce and allied sectors</li> </ul>	<ul style="list-style-type: none"> <li>Number of start-ups established within the e-commerce space, reported by relevant business registration authorities or incubators</li> <li>Data from incubation and acceleration programmes on the number of e-commerce start-ups supported, including funding</li> <li>Reports from educational institutions or training providers on the development and delivery of skills development programmes targeting e-commerce, digital literacy and entrepreneurship</li> </ul>
<b>Output 4.3:</b> Enhanced e-commerce support in international markets for MSMEs, particularly for services and value added products.	<ul style="list-style-type: none"> <li>Number of MSMEs receiving e-commerce export support (trade intelligence or in-market support)</li> </ul>	<ul style="list-style-type: none"> <li>Reports or data on the number of MSMEs accessing international e-commerce markets, segmented by sector</li> </ul>
<b>Output 4.4:</b> Enhanced support of marketplaces to overcome MSME entry barriers in e-commerce.	<ul style="list-style-type: none"> <li>Number of marketplaces in Fiji</li> <li>Percentage growth of MSMEs trading on marketplaces</li> </ul>	<ul style="list-style-type: none"> <li>Number of e-commerce marketplaces offering targeted support or incentives to MSMEs, including reduced listing fees, training, or marketing assistance</li> </ul>
<b>Expected outcome 5:</b> Emergence of logistics services aligned with the needs of e-commerce.	<ul style="list-style-type: none"> <li>Reporting via e-commerce firms survey</li> </ul>	
<b>Output 5.1:</b> Logistics infrastructure in support of e-commerce is available nationwide.	<ul style="list-style-type: none"> <li>Reporting via e-commerce firms survey</li> </ul>	<ul style="list-style-type: none"> <li>Government or industry reports on the expansion of logistics infrastructure (e.g. warehouses, distribution centres, courier networks)</li> <li>Infrastructure development plans and progress reports from public-private partnerships aimed at improving e-commerce logistics</li> </ul>
<b>Output 5.2:</b> Improved logistics capacities of e-commerce firms.	<ul style="list-style-type: none"> <li>Percentage of e-commerce businesses trained in e-commerce logistics</li> </ul>	<ul style="list-style-type: none"> <li>Number of training initiatives completed by logistics service providers, e-commerce firms, and other stakeholders to improve logistics efficiency</li> </ul>



Outcomes / outputs	Indicators and 2029 targets (2023 as baseline year)	Means of verification
<b>Output 5.3:</b> Cross-border trade procedures for companies exporting or importing through e-commerce channels are simplified and streamlined.	<ul style="list-style-type: none"> <li>Reduction in average Customs clearance time for e-commerce shipments</li> </ul>	<ul style="list-style-type: none"> <li>Reports on the simplification and streamlining of cross-border procedures for e-commerce exports and imports</li> <li>Number of trade facilitation measures implemented specifically to support e-commerce, such as simplified Customs clearance, electronic documentation, or duty exemptions for small parcels</li> </ul>
<b>Expected outcome 6:</b> Establishment of a supportive digital infrastructure.	<ul style="list-style-type: none"> <li>Ranking in United Nations E-Government Development Index</li> </ul>	
<b>Output 6.1:</b> E-government services supportive of e-commerce are deployed.	<ul style="list-style-type: none"> <li>Number of e-services deployed</li> <li>Number of estimated users of e-services</li> </ul>	<ul style="list-style-type: none"> <li>Government reports on the roll-out of e-government services that directly support e-commerce operations (e.g. online business registration, tax filing, digital trade documentation)</li> </ul>
<b>Output 6.2:</b> Digital ID and eKYC infrastructure is implemented.	<ul style="list-style-type: none"> <li>Percentage of population enrolled in digital ID system</li> <li>Percentage growth in transactions authenticated by eKYC</li> </ul>	<ul style="list-style-type: none"> <li>Implementation status reports on the digital ID system and eKYC infrastructure from relevant government agencies</li> </ul>
<b>Output 6.3:</b> Standardisation in government IT infrastructure is achieved.	<ul style="list-style-type: none"> <li>Percentage of government departments complying with standardisation guidelines</li> </ul>	<ul style="list-style-type: none"> <li>Government IT reports detailing progress toward the standardisation of systems across ministries and agencies</li> </ul>



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Pork with Broccoli	\$10.99
Shrimp with Broccoli	\$13.99
Vegetarian with Broccoli	\$9.99

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# Strategy measures

**Expected outcome 1:** A supportive policy environment and effective incentive mechanisms are established, leading to an improved business environment for e-commerce firms.

There is a need to better integrate e-commerce into policy discussions, improve overall coordination between public sector institutions on e-commerce issues, and provide targeted incentives to e-commerce companies on a sustained basis to reduce the barriers to entry for MSMEs and to incentivise sector operators in terms of engaging and scaling up e-commerce operations.

**Output 1.1:** Interministerial committees are established to enhance communication and coordination, with the capabilities of key institutions significantly enhanced.

The development of e-commerce in Fiji involves complex interactions among ministries, technical agencies, business associations and development partners, which must be carefully fostered. Given that e-commerce is in an emergent and relatively fragile state of maturity, NECS implementation will require solid inter-institutional coordination.

**Measure 1.1.1:** Set up an inclusive governance structure and processes tasked with supervising NECS implementation and guiding long-term e-commerce development.

- National E-commerce Subcommittee.
- Technical Working Groups (reporting to and advising the National E-commerce Subcommittee).
- National E-commerce Implementation Unit (serving as a secretariat for the National E-commerce Subcommittee).

This governance mechanism will be necessary to facilitate long-term e-commerce growth. Care will be taken to ensure these structures align with planned/existing national digital economy/digital transformation frameworks.

**Measure 1.1.2:** Develop a national digital strategy that includes e-commerce and an inclusive approach to enable Fiji's national digital transformation. Ensure that this framework is aligned with the governance structures established for NECS implementation.

A national digital strategy is in the early stages of conceptualisation and is expected to be adopted by 2025. It is expected to cover policy, infrastructure, human resource capability, entrepreneurship, identity and innovation, and will be the overarching policy document guiding the development of the country's digital sector. This framework will have significant links with the NECS framework, necessitating planning for solid coordination and alignment regarding governance structures.

**Measure 1.1.3:** Roll out a NECS implementation support tool to strengthen the capacities of implementing agencies.

Leverage UNCTAD capacity-building to deploy a comprehensive tool, the eTrade Reform Tracker,<sup>16</sup> designed to monitor and facilitate the implementation of Fiji's NECS. This tool will enable real-time tracking of progress against defined key performance indicators and milestones across various agencies and departments involved in the digital and e-commerce sectors. The eTrade Reform Tracker will serve as a central platform for reporting updates, managing timelines and sharing resources, thereby enhancing transparency and accountability. Training sessions will be conducted to ensure that all stakeholders are proficient in using the tool. This measure aims to streamline the coordination process, reduce overlaps and track the progress of Fiji's e-commerce initiatives efficiently, contributing to a more cohesive and collaborative digital transformation effort.

16. UNCTAD eTrade Reform Tracker, available at <https://www.etradereformtracker.org/>.

**Measure 1.1.4:** Enhance capacities to collect, analyse and disseminate e-commerce statistics.

Building capacities to collect, analyse and disseminate e-commerce-related data is crucial. The lack of this capability currently hinders the ability to make informed policy decisions regarding the impact of e-commerce sales on imports, exports and other key areas. As e-commerce volumes and complexity increase, this issue will become even more important.

Clarifying procedures related to e-commerce Customs entries will improve compliance and data accuracy. Courier companies are reluctant to provide these entries for low volume/value shipments (normally below FJD 1,000), possibly due to the administrative burden. However, these entries may also serve an important purpose for collecting e-commerce statistics.

**Output 1.2: Incentives designed to support and promote the growth of e-commerce firms are implemented.**

Development of a comprehensive incentive package is crucial to catalyse MSMEs' entry into and sustainability in e-commerce. This package, drawing lessons from the BPO/outsourcing industry, will offer a blend of fiscal and capacity-building incentives aimed at overcoming initial barriers to entering the e-commerce market and fostering long-term sustainability and growth. Given the nascent state of e-commerce and the significant resource gaps faced by MSMEs, such support is deemed essential to enable their success and vitality in the digital marketplace.

**Measure 1.2.1:** Develop a formal incentives package for e-commerce firms, incorporating a mix of fiscal incentives and capacity-building measures. The scope would also extend to developers of essential e-commerce infrastructure, inspired by the incentives used to boost the BPO industry.

E-commerce will require support in several areas. The marketplace subsidy scheme is a positive measure that should be kept active. The incentives under consideration will likely encompass a range of options, including time-limited tax breaks, low-interest loans, cost-reduced access to IPG plug-ins, subsidised entry to online marketplaces, and assistance with fulfilling deposit requirements for IPG access at commercial banks. Non-financial incentives would include market access and marketing support. Sustainability criteria – such as eco-friendly practices, sustainability or materials; or minimising packaging – could also be considered.

**Measure 1.2.2:** Review public procurement policies to facilitate engagement with local IT firms, especially start-ups.

There is strong potential to channel local market opportunities in a prioritised manner for local start-ups and development teams. An example could be through e-public procurement initiatives directed at IT start-ups. Such initiatives can boost the market for local firms while promoting formalisation, provided registration requirements are integrated into the e-procurement process.

**Measure 1.2.3:** Develop a certification mechanism to provide a stamp of authority or seal of approval for online merchants.

Considering the market's low maturity and the necessity of combating online scams, this initiative aims to ensure consumers can trust the due diligence conducted on merchants. The mechanism can also be used to promote good practices such as accessibility on websites for the benefit of people with disabilities.

**Output 1.3: Enhanced access to financing for e-commerce firms.**

To address the critical barrier of limited financing access for Fijian MSMEs, efforts will focus on overcoming challenges related to MSME creditworthiness and the conservative lending practices of financial institutions. This includes introducing alternative financing mechanisms, such as embedded finance (factoring) and crowdfunding, and supporting the emerging venture capital and angel investment sectors to facilitate access to essential funding for e-commerce firms, particularly MSMEs.

E-commerce firms can participate in the equity fundraising regimes that will be introduced by the Access to Capital bill as a private company or in the peer-to-peer lending regime in any other form of business registration, e.g. sole trader, partnership or cooperative.



**Measure 1.3.1:** Implement the findings of the MSME loan guarantee scheme review.

The government established the MSME credit guarantee scheme to mitigate risks for banks while lending to MSMEs.<sup>17</sup> The lenders assess the MSME loans based on their credit requirements, and in principle should seek advice from RBF before finalising the loan package if the need for a guarantee is perceived due to collateral or other issues.<sup>18</sup> Once the loan is finalised, it is registered under the MSME scheme, provided it meets the requirements as per the MSME Credit Guarantee Scheme Guidelines.

Only Fiji Development Bank is actively using this scheme. RBF and the WB have recently reviewed the effectiveness of the credit guarantee scheme and a report has been presented to the Ministry of Finance, Strategic Planning, National Development and Statistics for review. The NECS will support necessary adjustments to make the scheme more accessible and beneficial for e-commerce start-ups.

**Measure 1.3.2:** Accelerate the adoption of the crowdfunding bill.

RBF is currently working on a crowdfunding bill that can be an important source of start-up funding. Crowdfunding presents an innovative financing mechanism for e-commerce start-ups, leveraging the power of community support to raise capital. Crowdfunding will democratise access to funding, complementing traditional financing options and potentially bypassing lending hurdles with commercial banks.

**Measure 1.3.3:** Advance Phases III and IV of the Secured Transactions Reform by working with banks and credit institutions to support product development, review policies and measure the impact of the reform.

RBF is currently engaged with the ADB Private Sector Initiative on this project. It is anticipated that the project will lead to acceptance of a wide range of collateral options for loan-seekers.

**Measure 1.3.4:** Support the emergence of angel investing and venture capital investor networks, potentially involving the diaspora community.

Angel financing and venture capital are in the nascent stage of development in Fiji. The MSME sector has yet to attract investors' attention due to the emergent state of the digital economy, which is one of the key sectors that investors are interested in. However, it is anticipated that with the growth of e-commerce and the broader digital economy, a network of investors (particularly among the diaspora network in Australia, Canada, the European Union, New Zealand and the United States,) can be developed.

**Measure 1.3.5:** Develop embedded finance options in collaboration with lending institutions and marketplaces.

Embedded finance options can support consumer uptake of e-commerce while supporting MSME merchants onboarded on marketplaces. Subject to the requirements of the National Payment System Act 2021 and Regulations 2022, innovative solutions such as buy-now-pay-later, seller financing/ factoring, embedded insurance and other services can add value on both the supply and demand sides as well as for marketplaces.

17. The MSME Credit Guarantee Scheme also covers loans under the RBF Disaster Rehabilitation and Containment Fund, a government guarantee scheme that was advanced to businesses affected by the pandemic.

18. MSMEs and MSME groups consulted during the Strategy design process noted that the pathway for MSMEs to apply for and receive loans has not improved significantly, given that banks still apply their original criteria and then apply the scheme, so many applications still end up being declined.

**Measure 1.3.6:** Introduce insurance products that can be used specifically by e-commerce firms.

Potential options to consider include:

- Public-private partnerships (PPPs) with private insurance companies to develop tailored insurance products that address the specific risks associated with e-commerce
- Parametric insurance is used to cope with natural disasters and such events that cause loss of property and life
- Tax breaks or subsidies to insurance companies that develop and offer e-commerce-related insurance products
- Marketplace-insurance companies' collaboration – test the viability of integrating insurance options in marketplaces, making it easier for merchants and customers to opt for insurance coverage.

Insurance for e-commerce companies is crucial to mitigate risks like product damage, shipment losses and customer disputes, contributing to business continuity and customer trust. In Fiji, general insurance firms do not provide insurance products for e-commerce-specific operations. This is partly due to the emergent nature of e-commerce. However, insurance will gain prominence as the sector scales up.

## **Expected outcome 2: A robust cyberlaw framework is established, leading to improved governance.**

Trust levels in e-commerce and digital transactions are low among both merchants and consumers, attributed to multiple underlying factors. The increase in digital transactions, a lack of awareness about cyber hygiene at the grass-roots level, and insufficient regulations have escalated incidents of fraud and malicious activities. To combat this, a primary focus of the NECS will be on bridging significant legal gaps in consumer and data protection, vital to mitigate risks and challenges for e-commerce growth, as well as bolstering institutional capacities for effective market surveillance and issue resolution.

### **Output 2.1: A comprehensive legislative framework for e-commerce is in place.**

Where regulatory gaps exist, action will be taken to enact appropriate laws. In particular, decisive steps will be taken to regulate transactions on social media platforms by informal players.

**Measure 2.1.1:** Review and update existing regulations (including the FCCC Act) that cover consumer protection, as well as laws related to intellectual property, data protection and digital copyright, to reflect e-commerce and digital economy advancements.

The e-commerce framework in Fiji includes legislation that is now outdated. The FCCC Act, for example, dates to 2010<sup>19</sup> and needs to be substantively revised to address:

- Transactions initiated on social media platforms between registered businesses and consumers.
- Replacement policy in case of lost or damaged goods.
- Returns.

Consumer protection is a critical area. Recent cybercrime incidents and scams have eroded consumer confidence in digital models, highlighting the need for clear delineation of platform, merchant and supplier responsibilities in marketplace transactions.

**Measure 2.1.2:** Introduce a data protection law for Fiji.

Discussions on data protection are nascent and there is no data protection law in Fiji. This law is necessary to protect citizens' personal data and regulate cross-border data transfer.

19. The current Act does not have a specific focus on e-commerce, although certain sections are related.

» Sections 78 and 88 deal with misleading advertisements and acceptance of payment without ability to provide goods.

» Section 76 deals with unconscionable conduct.

**Measure 2.1.3:** Formulate a policy initiative to regulate businesses activities more precisely on social media platforms.

This measure seeks to protect consumers by clarifying the legal framework governing online transactions, addressing disparities between formal and informal sectors, and ensuring fair competition and compliance within the digital marketplace. By enforcing regulations that reflect the realities of digital commerce, this initiative aims to rebuild trust in e-commerce and support a safer, more transparent online trading environment. This effort will involve revising the Company Act if necessary.

**Measure 2.1.4:** Launch an awareness campaign to inform consumers about their rights and the risks of doing business on social media platforms.

Considering that e-commerce does not include transactions initiated via informal, manually typed messages on social platforms, this initiative will be an educational campaign aimed at raising consumer awareness regarding the nature of e-commerce transactions, consumer rights when buying online and the risks associated with engaging in transactions via social media platforms with both registered and unregistered firms.

The campaign should clarify that e-commerce transactions occur through systems expressly designed for the online ordering of goods and services, such as websites, apps, online marketplaces with digital ordering capabilities, voice commands to virtual assistants and computer-to-computer systems. This distinction is crucial for consumer protection, given the proliferation of misleading advertising and informal business practices on social media, which often lack the procedural safeguards of formal e-commerce, including the issuance of transaction receipts necessary for legal recourse.

Empowering consumers is key to enable them to make informed decisions, navigate the digital environment more safely and minimise potential risks. It promotes a healthier e-commerce environment by fostering a well-informed consumer base that can contribute to deterring fraudulent practices and enhancing overall trust in online transactions.

**Measure 2.1.5:** Adopt a uniform MSME classification to harmonise definitions across agencies.

RBF, FRCS, Investment Fiji and other agencies follow their own classifications for MSMEs, making it difficult to develop regulations, guidelines and incentives for MSMEs. There are ongoing efforts to enact MSME legislation with the support of ADB, within which a common MSME definition/classification is expected to be rolled out.

## **Output 2.2: The capacities of key monitoring and enforcement institutions are strengthened.**

Strengthening the institutional capacity of key line ministries and technical agencies responsible for law enforcement is critical, alongside developing a comprehensive cyberlaw framework for e-commerce. In response to the dynamic nature of e-commerce, targeted support will be extended to selected key institutions, enhancing their understanding of e-commerce implications and bolstering their monitoring and enforcement capabilities.

**Measure 2.2.1:** Conduct tailored training for government institutions, focusing on foundational e-commerce principles.

Due to fragmented knowledge of e-commerce and a general lack of awareness among public sector institutions about their respective roles, regular trainings on e-commerce are necessary. These should be conducted at two levels: firstly, foundational training to provide a common broad understanding to all stakeholders; and secondly, specific trainings on relevant topics tailored to each institution, delivered in a clinic-style format for detailed learning.

<b>Measure 2.2.2:</b> Streamline the dispute resolution mechanism for consumer e-commerce/digital transactions, including setting up an online information site and the ability to initiate consumer complaints online. Review the potential for consumer online dispute resolution mechanisms.	The dispute resolution mechanism is not well-developed. Most times it is not possible to arrive at an outcome that is satisfactory to all parties involved. As the scale of e-commerce activity grows, it will be necessary to streamline the mechanism and review options to file complaints online, as well as other efficiency-based measures.
<b>Measure 2.2.3:</b> Establish or appoint a data protection authority for Fiji that can regulate and implement any data protection regulation that emerges in the future.	The Attorney-General's office is currently responsible for mutual legal assistance for cross-border cybercrime issues. Once the Data Protection Act is enacted, this would constitute the basis for either establishing a new entity or empowering an existing entity with that mandate.
<b>Measure 2.2.4:</b> Support the establishment and continued resourcing of a CERT or Computer Security Incident Response Team.	Fiji has experienced a surge in cybersecurity threats in recent years. The establishment of a CERT/ Computer Security Incident Response Team will be critical to manage these risks. A feasibility study related to the creation of a CERT/Computer Security Incident Response Team is in the final stages, after which the resourcing and establishment will commence. The government is also working on revising the 2015 National Cybersecurity Strategy.
<b>Measure 2.2.5:</b> Provide training for the judiciary and legal professionals on resolving e-commerce disputes, essential for implementing legislation with cross-border implications.	Confidence in a robust judiciary with an ability to turn around disputes in a timely manner will be a core pillar of a vibrant e-commerce sector. The Fijian judiciary has dealt with few e-commerce issues, particularly in the context of cross-border e-commerce trade. New legislation with cross-border implications will emerge, necessitating effective resolution of disputes.
<b>Measure 2.2.6:</b> Enhance the skills of negotiators to develop national e-commerce legislation and negotiate and implement digital trade agreements and e-commerce provisions in free trade agreements effectively.	Policymakers and negotiators need to be equipped with the skills to shape robust e-commerce laws, formulate strong positions and secure advantageous terms in digital trade agreements and free trade agreements. Fiji can benefit from planned iterations of the E-commerce Rules Course for Pacific Policymakers conducted by PIFS. The next iteration of the course is planned for 2025.

**Output 2.3: Consumers, merchants, and other relevant stakeholders are sensitised on the benefits and obligations of e-commerce legislation.**

To ensure the e-commerce ecosystem is robust and trustworthy, it is crucial that all involved parties – consumers, merchants and relevant stakeholders – are well-informed about their rights and obligations under the recent legal updates. These updates include Fiji's accession to the United Nations Convention on the Use of Electronic Communications in International Contracts, amendments to the Electronic Transactions Acts in 2016 and 2017, and the introduction of the Cybercrime Law in 2021. Raising awareness of these regulatory frameworks, especially those concerning dispute resolution, is vital to ensure everyone understands their rights and responsibilities.

<b>Measure 2.3.1:</b> Update the official database 'The Laws of Fiji' to reflect updates on cyberlaws and provide certainty to consumers and merchants.	Leverage online (social media and official pages) and physical formats for information dissemination. The legal reform process will be undermined without a good understanding of the rights and obligations of all parties involved in e-commerce transactions.
<b>Measure 2.3.2:</b> Raise awareness about the legal requirements for individuals to trade online.	There is a lack of awareness among MSMEs, particularly those selling on social media platforms, about the rules for registering with the Registrar of Companies Office before selling on platforms. Marketplaces like VitiKart require proof of company registration prior to onboarding merchants, which is not required on social platforms.



### Expected outcome 3: Increased use of digital payment solutions by merchants and consumers.

Increased use of digital payment solutions is expected to reduce transaction costs, enhance security and improve overall efficiency for e-commerce. Fiji's Strategy focuses on leveraging National Payments System improvements for full interoperability among bank accounts, mobile wallets and cards, fostering an environment conducive to fintech innovation. This approach aims to support new tools and technologies, benefiting e-commerce by making IPGs more accessible and affordable for MSMEs. Efforts will include nurturing payment aggregator services, clarifying regulatory issues around services like PayPal and introducing non-bank players to handle payments through various systems, thus significantly improving MSME access to international payment solutions.

#### Output 3.1: Improved accessibility and affordability of digital payment gateways.

To eliminate barriers faced by MSMEs in accessing viable and cost-effective IPGs, a key focus will be developing payment aggregator services. These services offer affordable, plug-in-based solutions and aim to facilitate the seamless integration of merchant websites with existing IPGs, effectively unifying diverse payment channels on a single platform. Targeted efforts will clarify ambiguities surrounding services like PayPal and advocate for the inclusion of new non-bank players capable of managing payments across various systems, including Visa, Mastercard and Union Pay. This initiative also plans to harness the expanding role of online marketplaces in furnishing IPGs, significantly broadening MSME access to global payment mechanisms.

**Measure 3.1.1:** Ensure fast settlements and interoperability between various payment services, including wallets, bank accounts and other forms of payments.

Interoperability between mobile wallets and bank accounts is an important prerequisite for e-commerce, and the National Payment System facilitates this. It allows instant settlements between banks, and the RBF is working on extending the interoperability and instant settlements for mobile wallets to bank accounts. This functionality – anticipated in 2024 – will significantly support e-commerce use cases given the relatively high use of mobile wallets, and will further promote financial inclusion.

**Measure 3.1.2:** Support incubation of payment aggregator services and development of plug-ins to integrate merchant websites with IPGs. Prioritise plug-ins for Magento, WordPress and WooCommerce.

There is significant scope for payment aggregator services providing affordable plug-in-based connectivity services linking merchant websites with existing IPGs, i.e. unify all different acquiring channels on a single platform. This is a gap in the market that will be a friction point even if suitable IPGs are present. MSMEs need help to afford the integration costs of connecting with IPGs. Development support could subsidise aggregator/plug-in development services to develop a critical mass of merchant websites connected to IPGs. Mechanisms to support incubation can include grants or seed funding for plug-in development and partnerships development between IPGs and existing aggregators.

**Measure 3.1.3:** Consider issuing a guidance note that outlines regulatory requirements for merchants receiving inbound payments via PayPal and other PSPs.

The private sector has stated a desire to see international payment processors provide services in Fiji due to ongoing issues related to costs and integration times vis-à-vis current IPGs offered by banks. There are also challenges of currency conversion, cybersecurity and lack of clarity on chargeback rules, which the private sector perceives are handled better by third-party payment processors than by Fijian banks. The private sector prefers these services despite the high transaction costs and suboptimal conversion rates.

PayPal use is inhibited in Fiji due to factors including an overall need for more clarity around and awareness of the regulations and procedures. Regulatory clarity from RBF in the form of a guidance note and awareness among the private sector on the correct procedure for using PayPal for merchants when receiving inbound payments may reduce uncertainty in this area.

**Measure 3.1.4:** Engage with international PSPs to explore their entry into Fiji's market and the wider Pacific region.

Facilitating market entry for PSPs is essential to diversify and enhance the accessibility and cost-effectiveness of payment options for merchants to offer their consumers. International PSPs bring vital expertise in currency conversions, chargeback protocols and security standards, which are key to enriching the e-commerce ecosystem. The Pacific faces challenges due to its relatively small individual markets; however, adopting regional or multimarket licensing strategies could incentivise PSPs to establish their presence. Leveraging Fiji's strategic role as a regional business hub could significantly attract PSPs, serving as an entry point to the Pacific region's market.

### **Output 3.2: A nurturing environment for fintech innovation is established.**

Leveraging the symbiotic relationship between the e-commerce and fintech sectors in Fiji will help attract both local and international fintech operators to introduce their services in Fiji. It will also serve as a strategic base to expand into the broader Pacific region. The Strategy includes increased use of the existing regulatory sandbox and alternative licensing regimes, facilitating the introduction of new fintech products, many of which have direct e-commerce applications. The establishment of specific fintech incubators and accelerators, along with capacity-building and financial support mechanisms, will also be pursued to stimulate growth in this segment. This approach aims to create a dynamic fintech environment that contributes directly to the expansion and efficiency of e-commerce.

**Measure 3.2.1:** Continue to license and supervise new PSPs to enable the entry of new, competitive offerings into the market.

RBF will also promote controlled, live testing of innovative new solutions through its regulatory sandbox where appropriate, while supporting the fintech ecosystem. This facility will be promoted for interested entrants in the market, and e-commerce-related fintech priorities can be identified and actively promoted.

In addition to sandboxes, conditional working agreements can facilitate the entry of new fintech actors while maintaining regulatory compliance. This mechanism should be actively explored, given that sandboxes require significant capacity and effort on the part of regulators and may not be suitable or required in all conditions. Conditional legal arrangements can work well.

RBF is currently working on a Diagnostic Landscape Study and National Strategy for FinTech in Fiji in conjunction with UNCDF. This deliverable is expected by the end of 2024 and will contribute to this measure as well.

**Measure 3.2.2:** At the regional level, central banks will continue to work closely with one another through existing cooperation mechanisms and information-sharing to address development challenges.

Fiji can lead such discussions within the region to assess how options such as licensing (and others) at the regional level can improve the business case for investors to enter the relatively small Pacific markets and offer much-needed expertise and services to the underserved Pacific region. This is particularly relevant for PSPs, as noted earlier. As the largest and most developed market in the region, Fiji can offer a base for investors to establish regional headquarters.

### **Output 3.3: Increased uptake of incentives to promote acceptance of digital payments by merchants.**

Guiding and training merchants on the effective integration of digital payment models into their overall business strategies is critical for the success of digital payments acceptance. This includes coaching on incorporating commissions and costs into the pricing structure of their products and services which are offered online, i.e. accommodating the costs of digital payments within the online pricing model, similar to other costs borne by the business. The Strategy will also explore taxation-based incentives for revenues collected through digital payments. A regulatory review will be conducted to make informed decisions on surcharges and to establish requirements for the acceptance of electronic payments by merchants. The goal is to seamlessly integrate digital payment systems into merchant operations, enhancing efficiency and consumer convenience.

<b>Measure 3.3.1:</b> Grant tax incentives for MSMEs on the portion of their income derived from digital transactions.	<p>This incentive is designed to encourage MSMEs to adopt digital payment solutions by offering financial benefits. By reducing the tax burden on income earned through online transactions, it aims to motivate more merchants to transition from traditional cash-based systems to digital platforms. This supports the growth of digital commerce in Fiji and aligns with the broader goal of enhancing digital literacy and infrastructure among MSMEs.</p>
<b>Measure 3.3.2:</b> Issue a regulation mandating merchant acceptance of consumer's choice of payment, allowing for at least one form of electronic payments (digital wallets or cards) in addition to cash.	<p>Merchants should follow the consumer's choice of payment method and cannot refuse a payment, whether it is in cash or through an electronic payment system. The acceptance of digital payments is merchant-driven and should be actively promoted. Achieving interoperability between mobile wallets and banks necessitates mandating acceptance of electronic payments by merchants.</p>
<b>Measure 3.3.3:</b> Conduct a quantitative analysis to study the impact of surcharging before making policy decisions.	<p>Surcharging is a common phenomenon across the South Pacific, which disincentivises the adoption of digital payments. The recent resurgence of widespread surcharging in Australia, despite regulated limits on interchange and encouragement of the uptake of digital payments, points to the complexity.</p> <p>Based on the results, implement regulations to address the surcharging issue in electronic payments. This can involve: 1) a complete prohibition; 2) allowing it based on specific merchant categories; or 3) setting an upper limit. Simultaneously, conduct training workshops with merchants to help them incorporate the transaction costs of payment gateways into their business model and profit margins, just as they do with other expenses.</p>
<b>Measure 3.3.4:</b> Conduct training workshops with merchants to help them adjust their business models to address factors contributing to their financial risk related to upfront payments required by banks.	<p>This includes the high bonds and deposits required by banks for IPGs or for setting up merchant accounts. Merchants need to evolve their current business models to fit online operations. The value proposition for consumers, particularly regarding online product pricing, is often unclear. Merchants also struggle with developing effective online strategies. Online pricing frequently mirrors traditional sales pricing. For example, merchants on platforms like VitiKart, despite benefiting from subsidies for platform fees, have not adjusted their pricing to attract consumers. The lack of price adjustments reduces incentives for consumers to shop online.</p>
<b>Measure 3.3.5:</b> Consider a donor-supported and -implemented guarantee facility to support MSMEs with the high chargeback deposits required by banks when accessing IPGs.	<p>To boost business growth, an MSME guarantee scheme or grant mechanism would be introduced as part of a business acceleration programme. This would assist selected lead firms with the initial costs of integrating payment services, like bank deposits, aiming to lower the barriers for MSMEs to access IPGs from commercial banks. Lead firms with a strong track record and a solid business plan, as identified through commercial banks' due diligence, could receive support to access IPGs.</p> <p>A key requirement to ensure the success of such a scheme would be to identify MSMEs with a relatively high degree of readiness and absorptive capacity to use such a service. The experience of these lead firms will inform future expansion of such a scheme to the point where it become the standard for banks to accept future MSME customers without relying on such high security deposits.</p>

**Measure 3.3.6:** Review the potential of leveraging existing trust funds for digital and financial literacy awareness initiatives as well as e-commerce-related sensitisation.

The near-universal coverage of at least a 3G connection across Fiji lays a strong foundation for such efforts. The government's proactive role in facilitating infrastructure development, including the essential set-up of communication towers and ensuring reliable power supply in remote areas, demonstrates a commitment to digital inclusivity. By tapping into resources like the Universal Access Fund, the Fibre Cable Management Trust Fund and the Telecom Development Trust Fund, there is a significant opportunity to enhance awareness and educate consumers and merchants on digital payments, digital literacy, cyberlaws and other areas important for e-commerce growth as well. This approach not only capitalises on the established connectivity but also promotes a more informed and engaged digital marketplace, contributing to the overall growth of e-commerce in the region.

**Measure 3.3.7:** Consider a strategy for local routing of scheme cards to avoid higher costs and, in turn, the need to surcharge.

This measure proposes routing local scheme card transactions domestically to reduce processing fees. By minimising these costs, businesses may avoid adding surcharges to online prices. This can be one measure in a multipronged strategy.

#### **Expected outcome 4: E-commerce has emerged as a channel for productive sector growth and export competitiveness.**

Positioning e-commerce as a powerful driver of broad development benefits – including entrepreneurship, job creation and export growth – will establish it as a key channel for driving MSME-led exports and boosting productivity in sectors like tourism, professional services, agriculture and light manufacturing. Achieving sustainable growth in e-commerce will require value-chain-wide adjustments and interventions. This necessitates collaborative efforts from a diverse array of stakeholders, including line ministries, technical agencies, marketplaces, PSPs and logistics companies. The overarching goal is to leverage e-commerce as a strategic tool for comprehensive economic development.

#### **Output 4.1: An integrated value chain approach to integrate e-commerce tenets in priority productive sectors is implemented.**

Pilot projects focused on a value chain approach to e-commerce capacity development will promote sustainable growth in e-commerce. These projects will aim to identify and implement targeted adjustments or interventions at specific points within the value chains of prioritised sectors. This is crucial in the context of a policy push to export value added products from Fiji, where trade information and intelligence are limited. The approach acknowledges that MSMEs often possess limited knowledge regarding logistics, standards, market entry requirements, packaging and various other aspects of the value chain. Enhancing e-commerce competitiveness, especially for cross-border trade, will thus require a comprehensive capacity development strategy aimed at equipping MSMEs with the necessary skills and knowledge to effectively navigate and leverage e-commerce opportunities.

**Measure 4.1.1:** Conduct value chain mapping and analysis of key productive sectors to identify entry points for e-commerce and related investment requirements.

Adopting a value chain approach is essential to develop effective e-commerce capacities, ensuring that interventions are comprehensive and cover the entire chain. This involves a systematic effort to identify and address critical areas in the value chain where support is most needed. The value chain assessments will offer detailed information on the digital readiness of key productive sectors.



**Measure 4.1.2:** Launch pilot projects based on a value chain approach for e-commerce capability development.

These projects will focus on identifying and executing targeted adjustments or interventions at specific points within the value chains of prioritised sectors. This approach ensures that interventions are comprehensive and span the entire value chain, necessitating a systematic focus on critical areas needing support. From addressing production challenges such as meeting pre-shipping requirements in agriculture to navigating logistics complexities like inventory management and shipping strategies, each aspect requires targeted improvement. Enhancing MSMEs' knowledge about standards, market entry requirements and packaging is crucial.

By adopting a value chain approach, interventions can be more strategically aligned, fostering a robust and competitive e-commerce environment conducive to widespread exports and sustainable growth. This Strategy will support the ongoing push for more value addition in key products such as ginger and turmeric. Target sectors will align with those already prioritised by the government, including forestry, tourism, agriculture (kava, turmeric, ginger), creative industries, fisheries and professional services (including digital media/digital artwork, Fiji-oriented photography).

**Output 4.2:** A nurturing start-ups ecosystem is paired with a responsive skills development infrastructure to support growth.

To foster growth and support for incubators, accelerators and other entrepreneurship development programmes, and to raise the awareness of MSMEs seeking to benefit from strategic initiatives, attention will be given to developing a support ecosystem for start-ups transitioning from incubation and accelerator programmes and requiring support to scale up their operations. The nascent areas of crowdfunding, angel financing and venture capital will also be a focus due to their importance for future sector growth.

Another critical area is skills development. The feedback loop between academia, industry and policy will be improved to address the significant skills mismatch issues exacerbating the country's brain drain. The Strategy will advocate for curricula upgrades and innovative teaching practices from primary to tertiary levels. Coordination will be strengthened among agencies engaged within the education ecosystem to review and discuss issues impacting future growth.

**Measure 4.2.1:** Conduct a future skills anticipation exercise to identify the skills and occupations that will be in high demand in Fiji over the long term, particularly within the digital economy.

The rapid pace of digital transformation, globalisation, climate mitigation and demographic shifts are significantly altering skill needs. A comprehensive future skills exercise is essential for strategic long-term planning, aimed at ensuring the workforce is both adaptable and equipped for ongoing technological advancements. Engaging stakeholders through inclusive dialogue is key to ensuring that the assessment and anticipation of future skills not only align with policy objectives but also effectively inform and guide policy action.

**Measure 4.2.2:** Improve coordination among various actors in the innovation ecosystem and strengthen links with various MSME support schemes in key priority sectors.

A key challenge start-ups face (even those that exit incubation and accelerator programmes) is the lack of a supportive financing ecosystem to support their scaling up. Incubator and accelerator programmes linked to existing schemes such as the credit guarantee scheme and the import substitution scheme would improve the efficacy of the schemes as well as provide much-needed support to start-ups. Business plans of MSMEs would be assessed and funnelled to lending institutions.

**Measure 4.2.3:** Establish a permanent platform for policymakers, academic institutions and industry stakeholders to discuss a broad range of issues related to the digital economy.

This platform is essential to address the skills mismatch issue, enhance the quality of the skills infrastructure and ensure it is responsive to the evolving needs of the digital economy. There is a noticeable lack of talent in areas beyond the mainstream fields of science, technology, engineering, mathematics, commerce and medicine. Significant fragmentation among institutions engaged in academia impedes policy development. Enhanced coordination between policymakers, academia and industry stakeholders can help mitigate these challenges.

**Measure 4.2.4:** In consultation with the main universities, launch short courses and trainings involving industry actors at both the conceptualisation and implementation levels.

The skills development infrastructure is hampered by severe migration on one side, and challenges in terms of resourcing and misalignment on the other. Co-creation of courses can help bridge the skills gap exacerbated by migration and misalignment issues.

**Measure 4.2.5:** Integrate digital economy tenets within Fiji's primary and secondary school curricula, focusing on practical and creative aspects of IT education.

As noted above, the skills challenges are multidimensional in nature and need to be addressed at all education levels. Focusing on practical training on IT equipment such as computers and printers in addition to theoretical aspects will be important. UNCDF is helping the Ministry of Education incorporate digital literacy in the primary and secondary school national curricula.

**Measure 4.2.6:** Review and reform labour regulations to enhance access to resident skills in the country.

This action is necessary to leverage the talent and expertise of residents, particularly in mitigating the challenges posed by the emigration of skilled Fijians who have been the subjects of considerable educational investment. The reform should focus on creating an inclusive environment that encourages the active participation of all skilled individuals within Fiji, including the spouses of expatriates, regardless of their nationality or background. By streamlining work permit processes and volunteer opportunities, Fiji can better utilise resident skills, fostering a more dynamic and inclusive economy. This approach not only leverages existing talent but also contributes to reversing the brain drain by making Fiji more attractive to its diaspora and skilled migrants considering return or relocation to Fiji.

**Measure 4.2.7:** Leverage the FNU Levy to encourage companies to offer structured practical training, apprenticeships and internships in e-commerce.

To address the challenges of migration and the current skills mismatch between industry and academia, on-the-job training needs to be incentivised. Using the FNU Levy as an incentive for companies providing structured practical training, apprenticeships or internships can enhance this effort. Companies engaging in these initiatives should be recognised and supported. Existing training programmes should be updated or new ones developed to accurately reflect the demands and opportunities in e-commerce.

**Measure 4.2.8:** Consider establishing a Fijian e-commerce industry body for sector advocacy and coordination.

As e-commerce continues to grow and mature in Fiji, establishing a robust framework for private sector coordination will be crucial. Creating a Fijian e-commerce industry body should be considered in the medium-to-long term. This association would advocate for its members' interests, influence policymaking and be a central platform for development initiatives within the e-commerce space. Drawing from the successful experiences of other countries, such a body can play a pivotal role in guiding development initiatives and ensuring its interests are well-represented.

### Output 4.3: Enhanced e-commerce-related support in international markets for MSMEs, particularly for services and value added products.

To further support MSMEs, especially in services and value added product sectors, the trade information and in-market support function will be augmented to incorporate e-commerce principles more fully. Innovative partnerships with marketplaces and logistics entities will be developed to facilitate cross-border e-commerce sales more efficiently. Given their strategic positioning, some national marketplaces have the potential to expand into regional markets, particularly within the Pacific region. This expansion could significantly benefit high-potential products such as turmeric, ginger, kava and offerings from the creative industries.

The services sector will receive focused attention due to its resilience against the logistical challenges that typically affect goods-based sectors. Building on Fiji's success in the outsourcing sector, similar strategies and incentives will be applied to other service sectors to encourage growth and internationalisation. This holistic approach aims to enhance the global competitiveness of Fijian MSMEs, enabling them to tap into new markets and capitalise on the opportunities offered by the digital economy.

**Measure 4.3.1:** Develop an information portal where exporters can receive up-to-date information on Fijian export procedures in key export markets, including required biosecurity clearances. Consider a digital platform (trade portal) that links individual agencies with their sets of requirements.

Information gaps are a major stumbling block for MSME exporters, as it is difficult for them to find information related to market entry requirements and biosecurity. An information portal where exporters can find reliable and up-to-date information will support trade promotion.

**Measure 4.3.2:** Integrate e-commerce tenets within the national trade promotion and investment promotion framework.

Trade information and promotion as well as in-market support available to MSMEs is currently weak on e-commerce. Similarly, the investment promotion framework, although highly appealing to investors, does not actively promote the identified investment needed to support the e-commerce sector. Capacities in these areas need to be enhanced.

### Output 4.4: Enhanced support of marketplaces to overcome MSME entry barriers in e-commerce.

Marketplaces are essential to facilitate e-commerce for MSMEs, especially in the short-to-medium term. MSMEs often encounter significant barriers when attempting to establish their own online stores, such as the high costs of development and hosting, integrating payment systems, navigating cybersecurity risks and other operational challenges. In this context, marketplaces play a vital role in reducing both entry and transaction costs for MSMEs. By offering stable infrastructure and a suite of shared services, marketplaces enable MSMEs to participate in e-commerce. They can also be used as anchors for capacity development for merchants in terms of good practices in financial management, supply chain management and other areas. Existing marketplaces, including those facilitating cross-border trade, will be engaged to launch e-commerce pilot projects.

**Measure 4.4.1:** Develop a searchable and online company records database.

An online database accessible to marketplaces will be developed to confirm the legitimacy and tax compliance of potential merchants. This will entail creating APIs with FRCS to validate submitted taxpayer identification numbers and IDs. This database addresses marketplace onboarding concerns about the difficulty verifying the authenticity of merchant documents. FRCS has detailed information regarding merchants and this information can assist marketplaces and other service providers if granted access.

**Measure 4.4.2:** Support Fijian professionals to access freelancing platforms.

Promoting access to freelancing platforms that are secure and linked with payment gateways will offer opportunities for professionals in the gig economy. The services sector presents economic growth opportunities by overcoming the logistical hurdles of physical goods transport. Supporting this sector aligns with the objective outlined in the PRESR.

**Measure 4.4.3:** Foster PPPs for MSME internationalisation through e-commerce.

This measure aims to expand the global reach of Fijian MSMEs by enabling them to export through e-commerce platforms. A crucial component of this Strategy is the establishment of the NSW system. Upon becoming operational, this system will consolidate all export-related regulatory processes into a single platform, simplifying compliance and facilitating smoother market entry for MSMEs.

Marketplaces will be essential to channel MSME cross-border e-commerce, via a PPP model. This measure recommends reviewing and simplifying Customs commercial clearance procedures, particularly for exports of low-value consignments. This will include the following benefits:

- Shared services: Providing MSMEs with a range of shared services including IPGs and integration with logistics solutions, Post Fiji and Fiji Airways.
- Active engagement of Customs, taxation, biosecurity and other agencies to ensure streamlined clearance of products. This is essential to provide e-commerce firms and their overseas customers with timely delivery.
- Integrated rules: The marketplaces would provide informed guidance to merchants on rules related to Customs, restricted products, etc. in Fiji and the destination country. This is a significant information gap for MSMEs.
- Built-in incentives for MSMEs who export value added products in priority sectors such as turmeric and ginger.

Engagement with Invest Fiji to promote Fijian products overseas (via a specific e-shopfront on the marketplace).

**Expected outcome 5:** Emergence of logistics services aligned with the needs of the e-commerce ecosystem.

Logistics is a critical component of Fiji's e-commerce ecosystem. The NECS seeks to develop logistics supportive of e-commerce and distribution systems attuned to MSME needs nationwide, and streamline cross-border procedures for MSMEs engaged in e-commerce. Enhanced solutions in these areas will lead to operational efficiencies, cost reductions and timely deliveries, aiding customer retention.

**Output 5.1:** Logistics infrastructure in support of e-commerce is available nationwide.

Establishing a national addressing system is essential for accurate shipping cost estimations, internal logistics planning, and ensuring timely, cost-effective deliveries. As a medium-to-long-term goal, the potential of alternative addressing mechanisms, like geolocation for e-commerce applications, will be explored.

Developing e-commerce-centric infrastructure, such as specialised warehouses and e-commerce parks offering a range of shared services, will lay the foundations to meet the varied needs of the emerging e-commerce ecosystem. PPPs will integrate best practices and technologies, marking a step towards democratised distribution and logistics systems responsive to MSME requirements. The strategic focus will be on developing affordable, innovative logistics solutions like freelance delivery services to overcome traditional logistics constraints, enabling MSMEs to manage distribution effectively, particularly for specialised handling or international shipping of small volumes.



**Measure 5.1.1:** Dialogue in support of a national addressing system for Fiji.

Organise workshops with line ministries, technical agencies and municipal councils to highlight the benefits of the system, including for e-commerce. Explore the option of alternative addressing systems in the interim period while the national addressing system is developed (e.g. GPS-based addressing).

For inbound deliveries from international suppliers, the lack of a national addressing system prevents estimation of costs between the international shipper and the local delivery service. Post Fiji is currently working on developing a national addressing system under the Operational Readiness for E-commerce project supported by the Universal Postal Union. Through this support, the S42 international addressing standard will be implemented, which will speed up and ensure delivery of domestic and cross-border mail. Solomon Islands Postal Corporation is also providing support based on its recent experience implementing a national addressing system. Progress in this area has been limited thus far due to challenges with inter-agency collaboration and weak cooperation with municipal councils. The address system is expected to be completed by 2025.

**Measure 5.1.2:** Multimodal delivery transformation feasibility study.

Assess the feasibility of converting Post Fiji letter boxes to parcel boxes with digital codes or establishing digital locker systems at strategic locations. This transformation aims to reduce delivery costs, with potential charges for late parcel pickups. A pilot could be launched in collaboration with Post Fiji and digital wallet services (M-PAiSA or MyCash), enhancing parcel tracking and collection processes.

**Measure 5.1.3:** Explore MSME-specific international shipping incentives.

Develop partnerships between freight forwarders, shipping companies, airlines and marketplaces to explore MSME-tailored shipping options for international markets. Addressing the high cost of shipping from Fiji, especially for low-value consignments, this measure focuses on exploring affordable options, including incentives and possibly subsidies to foster MSME participation in international markets.

**Measure 5.1.4:** Accelerate the development of a logistics hub by Post Fiji.

Post Fiji's ongoing development of a logistics hub should align with MSMEs' growing needs for shared services. Operated as a PPP, the hub could encompass a business centre, fulfilment services, a learning and networking hub, and a virtual marketplace, driving MSME sector innovation.

#### **Output 5.2:** Improved logistics capacities of e-commerce firms.

Bolster MSMEs' understanding of and expertise in logistics, vital for ensuring timely deliveries and maintaining consumer trust. Specialised training in logistics – including understanding Harmonised System codes and regulatory compliance in destination markets – will raise awareness of both import and export requirements, helping streamline cross-border trade processes.

**Measure 5.2.1:** Conduct logistics training sessions for MSMEs.

Logistics training sessions, held in collaboration with logistics firms, will be key to deepen MSMEs' comprehension of both product identification via Harmonised System codes and regulatory requirements in target markets. This will also involve raising awareness about the Import One-Stop Shop requirements for exports to the European Union and other specific market compliance requirements. Key areas of focus include:

- Streamlining shipments through accurate Harmonised System code identification, facilitating smoother Customs clearance at the destination.
- Preparing for the challenges of the European Union's upcoming Import One-Stop Shop system, which entails web-payment of VAT and other taxes and duties on high-volume shipments. This initiative aims to ensure MSMEs are aware of and compliant with European Union import regulations.
- Collaborating with firms like DHL and its partner GoTrade for targeted MSME trainings planned in 2024, especially for entrepreneurs, to enhance their understanding of Customs and administrative procedures. Opportunities exist to support or replicate such training programmes.

**Measure 5.2.2:** GST or VAT awareness campaign for Fijian MSMEs.

Enhance awareness among Fijian MSMEs of the compliance requirements for GST or VAT when providing digitally deliverable services and digital products to overseas consumers. A country-specific approach will be essential, given the unique regulations of each export destination.

In the Australian market, for instance, a wide range of services and digital offerings are subject to GST. The Australian Taxation Office stipulates that GST is not levied on Australian GST-registered businesses acquiring services or digital products for business use, such as legal services, movie streaming, app downloads, games and e-books. Conversely, overseas businesses, including Fijian MSMEs exporting to Australia through e-commerce, are required to register for GST if their turnover from sales associated with Australia reaches AUD 75,000 and is made in the normal course of business.

An exemption from GST registration exists for sales conducted exclusively through an electronic distribution platform. This exemption merits careful consideration by MSMEs operating app stores or websites that serve as platforms for imported services or digital products.

Efforts are under way to facilitate collaboration between FRCS and the Australian Taxation Office. This collaboration aims to streamline GST claims from consumers overseas. Based on reciprocity, Australian companies must register with FRCS to manage VAT obligations in Fiji for exports exceeding FJD 100,000. Conversely, the Australian Taxation Office mandates that Fijian businesses collect GST at the point of sale on behalf of Australia, presenting potential implementation challenges for MSMEs. The Fijian Government will play a crucial role in raising MSME awareness regarding these requirements and providing necessary support.

**Output 5.3:** Cross-border trade procedures for companies exporting or importing through e-commerce channels are simplified and streamlined.

Fiji is advancing its paperless trade agenda, notably by establishing an NSW over the time frame of this Strategy. Enhancing tax collection for online sales (including overseas VAT), extending Authorised Economic Operator<sup>20</sup> status to e-commerce companies, and aligning Customs practices with World Customs Organization (WCO) standards for e-commerce – such as expedited clearances for low-value shipments – are key steps. Coordination among government entities via the National Trade Facilitation Committee will further refine the e-commerce regulatory environment, ensuring a more efficient and supportive landscape for e-commerce.

**Measure 5.3.1:** Expedite the Customs Act revision and finance its implementation and public awareness.

It is anticipated that the Customs Act (1986), currently under review, will be updated with considerations for e-commerce and VAT implications. This update aims to hold remote services and goods providers accountable for VAT payments in Fiji, ensuring international marketplaces register with FRCS to collect VAT. Amendments may also adjust the current concession exempting duties on imported goods with a value not exceeding FJD 2,000 specifically for personal use by private individuals.

**Measure 5.3.2:** Align Fiji's Customs regime with WCO standards for cross-border e-commerce.

By aligning Fiji's Customs procedures with the WCO framework, the country can adopt standardised, transparent and efficient Customs procedures, vital for managing the increase in cross-border e-commerce. While FRCS is well-suited for traditional trade, the implications of e-commerce are being assessed. Aligning with WCO standards will guide FRCS towards international best practices.

**Measure 5.3.3:** Improve inter-agency coordination related to cross-border e-commerce by formally expanding the mandate of the National Trade Facilitation Committee.

Improving coordination among taxation, Customs and biosecurity authorities, and other government entities regarding e-commerce is essential. Fiji can address the challenges and opportunities of the digital economy by formally expanding the mandate of the National Trade Facilitation Committee to cover cross-border e-commerce. This approach recognises the need to move beyond the Trade Facilitation Agreement to embrace e-commerce fully.

**Measure 5.3.4:** Improve VAT compliance and enforcement for e-commerce transactions.

To ensure a level playing field, this measure focuses on strengthening VAT compliance and enforcement for e-commerce sales. The current imbalance, where VAT is collected on local e-commerce transactions but not on informal sales over social media platforms, undermines the competitiveness of local businesses. Such practices disadvantage formal online retailers and affect overall VAT revenue collection. FRCS is actively profiling informal businesses bypassing VAT obligations on imported goods and reselling them in the local market. By enhancing enforcement mechanisms and ensuring VAT compliance, this measure aims to protect the market position of local retailers and secure the integrity of VAT collection. It will entail outreach and education to ensure that businesses understand their VAT responsibilities, and implementing simple procedures for reporting and paying VAT, making compliance easier for businesses engaged in e-commerce.

20. There are three tiers of categorization by Customs authorities. Authorised Economic Operator (priority services), Gold Card and normal clearances. There are currently seven companies that are part of the Authorised Economic Operator programme who enjoy the benefits of expedited clearance (priority access, reduced inspections, no bond security, different payment systems).

**Measure 5.3.5:** Address abuse of the personal import concession in the apparel sector.

FRCS is set to conduct a detailed analysis aimed at addressing growing concern over the abuse of personal import exemption (*de minimis* threshold), particularly within the apparel sector. This effort seeks to examine the trend of widespread abuse, where individuals (informal MSMEs) exploit the exemption for imported goods valued up to FJD 2,000 (inclusive of freight) under the pretence of personal use, only to engage in resale activities – especially through social media platforms – without adhering to tax regulations.

It has been observed that informal businesses are exploiting the referred concession by arranging imports in several small consignments under different names to remain below the *de minimis* threshold, circumventing the payment of import VAT, duties and other taxes. Such practices not only potentially constitute tax avoidance and evasion, contravening Fiji's Customs Tariff Act and the Companies Act, but also unfairly disadvantage formally registered businesses that import through conventional channels and comply with tax obligations.

This measure aims to assess the scope and impact of these offences to:

- Determine the magnitude of tax avoidance or evasion and its repercussions on the formal retail sector
- Evaluate whether these practices should be deemed criminal under existing laws
- Launch public awareness campaigns
- Implement strategies for detecting repeat offenders
- Establish a regime of penalties for individuals engaging in deceptive import practices with the intention of tax fraud or evasion.

**Measure 5.3.6:** Launch awareness campaigns and a penal framework against import fraud.

In response to FRCS and private sector concerns, aim to combat the strategic abuse of the personal *de minimis* threshold by informal firms to defraud both consumers and tax authorities. A focused enforcement mechanism will target repeat offenders.

**Measure 5.3.7:** Strengthen monitoring and compliance for exempt personal imports.

Building on measure 5.3.5, this action will strengthen monitoring and enforcement measures to ensure compliance with the *de minimis* threshold for personal imports. This effort will be supported by awareness campaigns to educate the public on the legal requirements and implications of personal imports, fostering a culture of compliance.

**Measure 5.3.8:** Regulate e-commerce parcels via social media platforms.

Addressing a noted regulatory gap, this measure proposes enabling Post Fiji to levy fees for tracked payments for products sold via social media platforms. Currently hindered by existing regulations from charging e-packet rates for e-commerce parcels – initially intended for letters – this adjustment will allow Post Fiji to recover costs from shipping services. This regulatory review is crucial to align postage fees with the realities of e-commerce transactions, ensuring fairness and sustainability in parcel delivery services.



**Measure 5.3.9:** Integrate the CDS with the Customs system

FRCS aims to enhance data collection and analysis capabilities for parcel post consignments by integrating the CDS and the primary Customs software. Currently, the lack of connectivity between the CDS and the Automated System for Customs Data software ASYCUDAWorld hinders efficient data capture for low-value consignments arriving via parcel post, a gap that contrasts with the data processing of goods arriving through courier companies. Following Vanuatu's approach to link the CDS with its primary Customs software, FRCS plans to improve long-term data storage and analytical capabilities, addressing potential revenue leakage and ensuring accurate importer profiling, especially for the high volume of transactions expected via postal networks. This integration is crucial to enhance valuation and risk assessment for effective preclearance.

**Measure 5.3.10:** Develop an integrated NSW solution and ensure alignment with e-commerce needs.

The development of the NSW will be instrumental in facilitating electronic data exchange between various agencies and simplifying the export process for MSMEs. A blueprint has been developed by UNCTAD via the Automated System for Customs Data. A digitisation gap analysis conducted by WB and the International Maritime Organization also recommends the development of an integrated single window solution for Fiji. The next steps involve detailed agency-by-agency mapping to integrate trade facilitation and e-commerce considerations effectively. The NSW presents an opportunity to incorporate e-commerce use cases into its framework, ensuring that the system fully supports the requirements of e-commerce firms.

**Measure 5.3.11:** Develop mechanisms to differentiate between traditional and e-commerce packages.

There needs to be a way to distinguish e-commerce sales imports from traditional imports. Fiji's current Customs regime does not distinguish between e-commerce and traditional goods, focusing instead on personal and commercial goods. FRCS is reflecting on the implications of expanding e-commerce in its processes in the context of expectations from businesses. This involves identifying consumers and distinguishing between traditional and e-commerce parcels, a step essential to formulating e-commerce-specific incentives and regulations, as well as targeted collection and analysis of e-commerce data.

## Expected outcome 6: Establishment of a supportive digital infrastructure.

Fiji's advanced telecommunications infrastructure, advocating for the acceleration of the country's e-government agenda, and enhancing digital ID and eKYC are pivotal for e-commerce growth. Improvements in these areas will streamline online verification processes, enhance security and build trust in online transactions.

### Output 6.1: E-government services supportive of e-commerce are deployed.

E-government services play an important role in building citizens' trust in digital platforms through familiarisation with secure online transactions. They foster an environment where digital transactions are perceived as safe, convenient and beneficial, thus encouraging the adoption and growth of e-commerce. Services such as the e-payment of Customs fees and digital submission of forms and documents provide direct benefits to e-commerce merchants. E-services are expected to be significantly scaled up with the next iteration of the Digital Fiji programme.

**Measure 6.1.1:** Carry out a prioritisation exercise for future e-government services (2025–2029).

With the Digital Fiji initiative's guidance, Fiji has prioritised e-government services, including back-to-school support payments, COVID welfare payments, forthcoming SIM registration, and bus card e-ticketing systems.<sup>21</sup> The next phase of Digital Fiji will expand the e-government agenda, positively impacting e-commerce. E-services can play an important role in acclimatising citizens to online transactions and increasing their readiness for e-commerce.

**Measure 6.1.2:** Develop a unified platform or portal for e-government services.

A unified portal or platform is recommended to provide a single access point for all e-government services in Fiji, ensuring security, localisation and user-friendliness through standardised protocols. This approach will also accommodate individuals with disabilities, making digital government more inclusive.

**Measure 6.1.3:** Organise trainings for government staff on e-services.

To avoid process-oriented bottlenecks and support end users efficiently, government employees in relevant departments must receive training on e-services. An onboarding and regular training process will be established.

**Measure 6.1.4:** Establish physical centres in rural areas for e-services access.

Support to access e-services in rural and hinterland areas is vital. Computers and other resources will be deployed in schools, community centres and other accessible locations to provide hands-on assistance for e-services. The model adopted by countries like Bangladesh could serve as a useful reference for Fiji, especially in expanding coverage in rural and maritime areas.

### Output 6.2: Digital ID and eKYC infrastructure is implemented.

Robust identification processes for the verification of businesses and citizens would boost confidence in using digital platforms and assist marketplaces and e-shops in verifying merchants and consumers. EKYC streamlines customer verification, enhancing security and reducing fraud, thus improving user trust and satisfaction, ensuring regulatory compliance and minimising operational costs for businesses. Digital ID and eKYC mechanisms, currently in the conceptual stages in Fiji, are interlinked.

**Measure 6.2.1:** Accelerate the development of a national digital ID.

Development of a national digital ID and an accompanying authentication mechanism is essential. Providing a centralised mechanism to verify the identities of customers and vendors, and offering address proofs, enhances security against fraud, promotes the formal economy and improves transactions efficiency, fostering trust and encouraging broader participation in the digital economy.

21. The hardware for this system is approaching end of life. The new system may have QR code or Near Field Communication payments, versus the current closed loop system where payments can only be made via the card. In the current system, credit and debit cards can be used to make payments.

**Measure 6.2.2:** Review Pacific countries' experiences with eKYC.

A challenging yet crucial component of the digital ID framework, eKYC requires careful consideration. The varied experiences of Pacific countries in implementing eKYC highlight the need to identify suitable approaches for Fiji based on regional learnings.

**Output 6.3: Standardisation in government IT infrastructure is achieved.**

Standardisation in government IT infrastructure provides a consistent and reliable framework that e-commerce businesses can leverage for smoother operations and enhanced customer experiences. The NECS supports standardisation in data formats, security, privacy standards, QR code standards and more. APIs and plug-ins will be developed for e-commerce businesses to integrate with e-services as needed. Ongoing issues with the .fj domain will also be addressed, ensuring a more robust digital infrastructure for Fiji's e-commerce ecosystem.

**Measure 6.3.1:** Develop a national standard for QR codes to enhance the efficiency, security and user-friendliness of transactions.

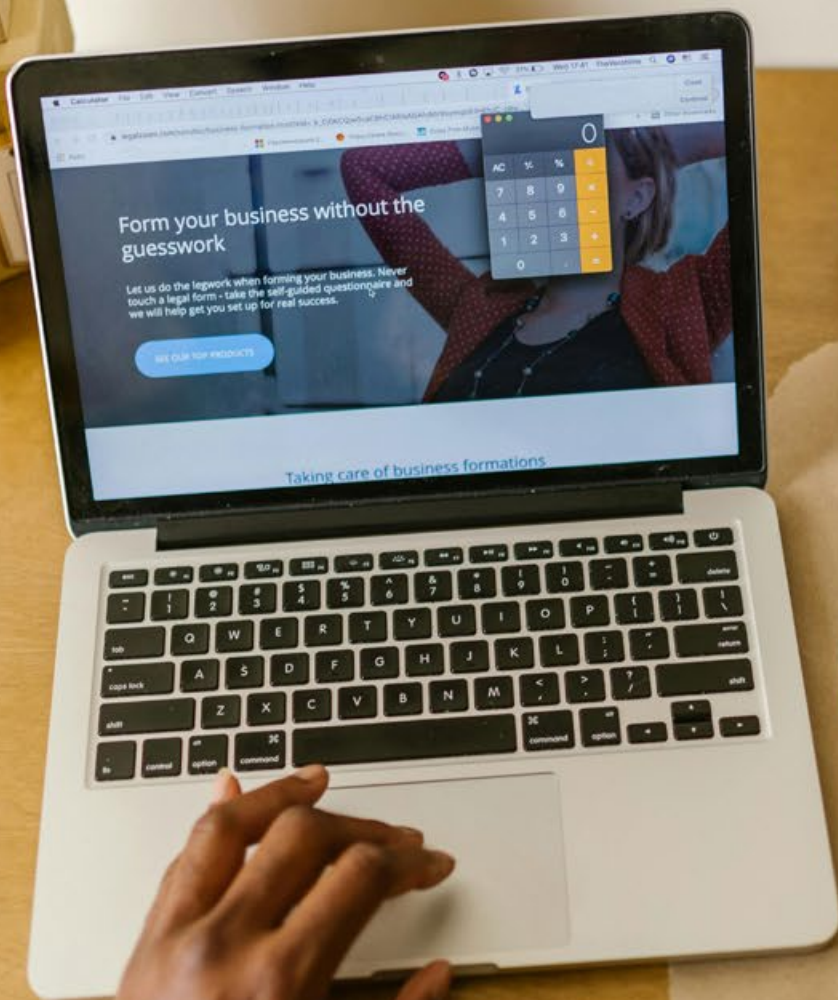
A national QR code standard needs to be established to ensure interoperability across different service providers. Standardised QR codes incorporating advanced security features are essential to safeguard against fraud and data breaches. A uniform standard will also enhance the efficiency, security and user-friendliness of transactions, simplifying transactions for merchants and consumers, and driving the broader adoption of QR code payments. Such interoperability will also facilitate the seamless integration of digital government services. Work on a national QR code has not yet commenced. This will include determining, with the collective inputs of the payments industry, the appropriate unified standard.

**Measure 6.3.2:** Address frequent outages of the .fj domain.

Given recent outages and the challenges associated with maintenance of the .fj domain, primarily managed by the University of the South Pacific, it is imperative to conduct a thorough root cause analysis. This will identify the underlying issues leading to service disruptions and propose recommendations for management adjustments, alongside necessary upgrades to both hardware and software infrastructure. This measure aims to enhance the reliability and performance of the .fj domain, impacting both the private sector and government operations positively.

**Measure 6.3.3:** Mandate accessible website design for public agencies and promote the adoption of assistive technologies.

Mandating accessible government website design and promoting assistive technologies ensures that all citizens, including those with disabilities, can easily access online services, enhancing inclusivity and participation in the digital economy.



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# Governance

As Fiji transitions from design to implementation of the NECS, establishing a robust governance mechanism becomes essential. This mechanism will facilitate effective planning and execution of the implementation plan. Institutional coordination will also be pivotal in realising the vision outlined in the NECS. The governance mechanism aims to ensure effective coordination between public and private sector institutions regarding e-commerce development and alignment with broader national development goals.

The governance mechanism comprises the following components.

1. **National Digital Economy Committee:** The primary objective of this Committee is to provide high-level oversight and foster effective collaboration among government ministries, departments and agencies, and private sector entities during the implementation phase.
2. **National E-commerce Subcommittee:** The Subcommittee is responsible for providing technical expertise and policy advice to support NECS implementation. It will advise the National Digital Economy Committee, serving as a platform

for discussion across ministries, government departments, the private sector and development partners. The Subcommittee has the competency to establish technical working groups as needed to address areas of NECS implementation, ensuring focused and effective execution of Strategy components.

### 3. **National E-commerce Implementation Unit:**

The Implementation Unit is the secretariat to the National E-commerce Subcommittee and provides operational support to the Subcommittee. This Unit will coordinate the delivery of measures, monitor progress and report to the Subcommittee. The Implementation Unit will be staffed with the following full-time positions:

- » **Project manager:** Responsible for overall management of the Implementation Unit and for developing project proposals and mobilising resources for the NECS.
- » **Coordinator:** Tasked with liaising with relevant ministry focal points on specific projects and activities.
- » **Monitoring and evaluation specialist:** Responsible for monitoring progress and conducting regular reporting.

## Monitoring and evaluation

A monitoring and evaluation framework is integral to the NECS implementation governance framework. It is a critical tool to ensure accountability, track progress and enable continuous improvement.

The NECS Strategy Implementation Plan delineates specific indicators and targets for each strategic measure, essential to assess real-time effectiveness. Regular monitoring and twice yearly reporting to the National E-commerce Subcommittee will ensure informed decision-making and timely Strategy adjustments.

The Implementation Unit will monitor progress and gather relevant information from the public sector agencies responsible for implementing Strategy measures. The monitoring and evaluation specialist within the Implementation Unit will coordinate these activities.

UNCTAD is ready to offer support with an online implementation management tool, the eTrade Reform Tracker, facilitating the coordination and reporting of the measures contained in the Implementation Plan. This tool aids in generating reports and sharing

results across organisations, and increases visibility to reduce development partner overlaps.

Auditing the results of these initiatives is another key aspect. If necessary, independent audits provide

additional oversight, ensuring initiatives align with objectives and are executed efficiently. These audits, reported to the National E-commerce Subcommittee, are essential to maintain transparency and build stakeholder trust.

## Resource mobilisation

A robust resource mobilisation framework is essential for effective implementation of Fiji's NECS. This framework ensures the availability of necessary funds and resources to initiate high-priority actions and pilot projects, vital for setting the early momentum of the Strategy.

Within this framework, the project manager of the Implementation Unit will spearhead these efforts. Direct budgetary support from the national budget symbolises the government's strong commitment to

the NECS and the digital economy sector, reinforcing stakeholder confidence.

Funding from development partners will complement national budgetary support, focusing on thematic areas aligned with the NECS Implementation Plan. Regular donor round-table discussions will be conducted to keep development partners engaged and informed, ensuring a cohesive approach to developing Fiji's digital economy.

## Alignment with the PRESR, and coordination

Fiji's endorsement of the PRESR launched in 2021 underscores its commitment to regional collaboration. The NECS design aligns with this regional document.

- NECS implementation will contribute to two overarching outcomes of the PRESR: the increased use of e-commerce (by consumers) and the increased adoption of e-commerce tools (by businesses).

- Where relevant, the NECS implementation plan is aligned with specific measures recommended in the PRESR.
- The NECS implementation framework is designed to coordinate closely with the Pacific E-commerce Committee, which will manage implementation at the regional level.

## Coordination with international organisations and development partners

As the regional agency mandated to lead on trade-related matters, PIFS is coordinating implementation of the PRESR on behalf of the Pacific E-commerce Alliance. By aligning Fiji's NECS implementation with PIFS-coordinated efforts, Fiji aims to enhance its involvement in regional and subregional e-commerce initiatives. This alignment encompasses the Pacific E-commerce Committee and subcommittees, as well as programmes and activities linked to the implementation of the PRESR, ensuring Fiji fully leverages the benefits of collaborative efforts.

Engagement with regional institutions – notably PIFS, alongside other sector-specific bodies, international organisations and development partners – is integral to the successful implementation of Fiji's NECS. The government is committed to coordinating closely with these stakeholders to capitalise on supportive initiatives and drive the sustainable development of Fiji's digital economy.

# Strategy Implementation Plan

**Expected outcome 1:** A supportive policy environment and effective incentive mechanisms are established, leading to an improved business environment for e-commerce firms

Measure no.	Measure	Priority	Implementing agencies
<b>Output 1.1:</b> Interministerial committees are established to enhance communication and coordination, with the capabilities of key institutions significantly enhanced			
1.1.1	Set up an inclusive governance structure and processes tasked with supervising NECS implementation and guiding long-term e-commerce development. <ul style="list-style-type: none"> <li>National Digital Economy Committee</li> <li>National E-commerce Subcommittee (reporting to and advising the National Digital Economy Committee)</li> <li>Implementation Unit (serving as a secretariat for the Subcommittee)</li> </ul>	High	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> </ul>
1.1.2	Develop a national digital strategy that includes e-commerce and an inclusive approach to enable Fiji's national digital transformation. Ensure that this framework is aligned with the governance structures established for the NECS implementation.	High	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>RBF</li> <li>FRCS</li> <li>Office of the Solicitor-General</li> </ul>
1.1.3	Roll out a NECS implementation support tool to strengthen the capacities of implementing agencies.	Medium	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>RBF</li> </ul>
1.1.4	Enhance capacities to collect, analyse and disseminate e-commerce statistics.	Medium	<ul style="list-style-type: none"> <li>Fiji Bureau of Statistics</li> <li>FRCS</li> </ul>
<b>Output 1.2:</b> Incentive measures designed to support and promote the growth of e-commerce firms are implemented			
1.2.1	Develop a formal incentives package for e-commerce firms, incorporating a mix of fiscal incentives and capacity-building measures. The scope would also extend to developers of essential e-commerce infrastructure, inspired by the incentives used to boost the BPO industry.	High	<ul style="list-style-type: none"> <li>RBF</li> <li>MTCMSMEC</li> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>FRCS</li> </ul>

1.2.2	Review public procurement policies to facilitate engagement with local IT firms, especially start-ups.	Medium	<ul style="list-style-type: none"> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>Fiji Procurement Office</li> <li>Office of the Solicitor-General</li> </ul>
1.2.3	Develop a certification mechanism to provide a stamp of authority or seal of approval for online merchants.	Low	<ul style="list-style-type: none"> <li>Registrar of Companies Office</li> <li>RBF</li> <li>FCCC</li> <li>Consumer Council of Fiji</li> </ul>

#### Output 1.3: Enhanced access to financing for e-commerce firms

1.3.1	Implement the findings of the MSME loan guarantee scheme review.	High	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>RBF</li> <li>Association of Banks</li> </ul>
1.3.2	Accelerate the adoption of the crowdfunding bill.	Medium	<ul style="list-style-type: none"> <li>RBF</li> <li>Office of the Solicitor-General</li> </ul>
1.3.3	Advance Phases III and IV of the Secured Transactions Reform by working with banks and credit institutions to support product development, review policies and measure the impact of the reform.	Medium	<ul style="list-style-type: none"> <li>RBF</li> <li>Association of Banks</li> </ul>
1.3.4	Support the emergence of angel investing and venture capital investor networks, potentially involving the diaspora community.	Medium	<ul style="list-style-type: none"> <li>RBF</li> <li>Investment Fiji</li> <li>MTCMSMEC</li> </ul>
1.3.5	Develop embedded finance options in collaboration with lending institutions and marketplaces.	Low	<ul style="list-style-type: none"> <li>RBF</li> <li>Association of Banks</li> </ul>
1.3.6	Introduce insurance products that can be used specifically by e-commerce firms.	Low	<ul style="list-style-type: none"> <li>Insurance Association of Fiji</li> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>Association of Banks</li> <li>RBF</li> </ul>

#### Expected outcome 2: A robust cyberlaw framework is established, leading to improved governance

Measure no.	Measure	Priority	Implementing agencies
Output 2.1: A comprehensive legislative framework for e-commerce is in place			
2.1.1	Review and update existing regulations that cover consumer protection, including the FCCC Act, and laws related to intellectual property, data protection and digital copyright, to reflect e-commerce and digital economy advancements.	High	<ul style="list-style-type: none"> <li>Office of the Solicitor-General</li> <li>MTCMSMEC</li> <li>FCCC</li> <li>Consumer Council of Fiji</li> </ul>



2.1.2	Introduce a data protection law for Fiji.	High	<ul style="list-style-type: none"> <li>• Office of the Solicitor-General</li> <li>• MTCMSMEC</li> </ul>
2.1.3	Formulate a policy initiative to regulate businesses' activities on social media platforms more precisely.	High	<ul style="list-style-type: none"> <li>• Ministry of Justice</li> <li>• Registrar of Companies Office</li> <li>• FCCC</li> <li>• Consumer Council of Fiji</li> </ul>
2.1.4	Launch an awareness campaign to inform consumers about their rights and the risks of doing business on social media platforms.	Medium	<ul style="list-style-type: none"> <li>• FCCC</li> <li>• Consumer Council of Fiji</li> </ul>
2.1.5	Adopt a uniform MSME classification to harmonise definitions across agencies.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>• RBF</li> <li>• FRCS</li> </ul>

#### Output 2.2: The capacities of key monitoring and enforcement institutions are strengthened

2.2.1	Conduct tailored training for government institutions, focusing on foundational e-commerce principles.	High	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Ministry of Civil Service and Public Enterprises</li> <li>• Universities</li> </ul>
2.2.2	Streamline the dispute resolution mechanism for consumer e-commerce/digital transactions, including setting up an online information site and the ability to initiate consumer complaints online. Review the potential for consumer online dispute resolution mechanisms.	Medium	<ul style="list-style-type: none"> <li>• FCCC</li> <li>• Consumer Council of Fiji</li> </ul>
2.2.3	Establish or appoint a data protection authority for Fiji that can regulate and implement any data protection regulation that emerges in the future.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> </ul>
2.2.4	Support the establishment and continued resourcing of a CERT or Computer Security Incident Response Team.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> </ul>
2.2.5	Provide training for the judiciary and legal professionals on resolving e-commerce disputes, essential for implementing new legislation with cross-border implications.	Medium	<ul style="list-style-type: none"> <li>• Office of the Solicitor-General</li> <li>• Office of the Attorney-General</li> <li>• Fiji Law Society</li> <li>• Ministry of Justice</li> <li>• Universities</li> </ul>
2.2.6	Enhance the skills of negotiators to develop national e-commerce legislation and effectively negotiate and implement digital trade agreements and e-commerce provisions in free trade agreements.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Office of the Solicitor-General</li> </ul>

**Output 2.3: Consumers, merchants and other relevant stakeholders are sensitised on the benefits and obligations of e-commerce legislation**

2.3.1	Update the official database 'The Laws of Fiji' to reflect updates on cyberlaws and provide certainty to consumers and merchants.	High	<ul style="list-style-type: none"> <li>Office of the Attorney-General (Laws of Fiji website)</li> <li>Office of the Solicitor-General</li> </ul>
2.3.2	Raise awareness about the legal requirements for individuals to trade online.	Low	<ul style="list-style-type: none"> <li>Registrar of Companies Office</li> <li>Office of the Attorney-General</li> <li>Office of the Solicitor-General</li> </ul>

**Expected outcome 3: Increased use of digital payment solutions by merchants and consumers**

Measure no.	Measure	Priority	Implementing agencies
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**Output 3.1: Improved the accessibility and affordability of digital payment gateways**

3.1.1	Ensure fast settlements and interoperability between various payment services, including wallets, bank accounts and other forms of payments.	High	• RBF
3.1.2	Support incubation of payment aggregator services and development of plug-ins to integrate merchant websites with IPGs. Prioritise plug-ins for Magento, WordPress and WooCommerce platforms.	Medium	• RBF
3.1.3	Consider issuing a guidance note that outlines regulatory requirements for merchants receiving inbound payments via PayPal and other PSPs.	Medium	• RBF
3.1.4	Engage with international PSPs to explore their entry into Fiji's market and the wider Pacific region.	Medium	• RBF

**Output 3.2: A nurturing environment for fintech innovation is established**

3.2.1	Continue to license and supervise new PSPs to enable the entry of new, competitive offerings into the market. RBF also to promote controlled, live testing of innovative new solutions through its regulatory sandbox where appropriate, while supporting the fintech ecosystem.	High	• RBF
3.2.2	At the regional level, central banks to continue to work closely with one another through existing cooperation mechanisms and information-sharing, to address present development challenges.	Medium	• RBF

**Output 3.3: Increased uptake of incentives to promote digital payments acceptance by merchants**

3.3.1	Grant tax incentives to MSMEs on the portion of income derived from digital transactions.	High	<ul style="list-style-type: none"> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>FRCS</li> </ul>
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3.3.2	Issue a regulation mandating merchant acceptance of a consumer's choice of payment, allowing for at least one form of electronic payments (digital wallets or cards) in addition to cash.	Medium	<ul style="list-style-type: none"> <li>• RBF</li> </ul>
3.3.3	Conduct a quantitative analysis to study the impact of surcharging before making policy decisions.	Medium	<ul style="list-style-type: none"> <li>• RBF</li> </ul>
3.3.4	Conduct training workshops with merchants to help them adjust their business models to address factors contributing to their financial risk related to upfront payments required by banks.	Medium	<ul style="list-style-type: none"> <li>• RBF</li> <li>• Association of Banks</li> </ul>
3.3.5	Consider a donor-supported and -implemented guarantee facility to support MSMEs with the high chargeback deposits required by banks when accessing IPGs.	Medium	<ul style="list-style-type: none"> <li>• RBF</li> </ul>
3.3.6	Review the potential for leveraging existing trust funds for digital and financial literacy awareness initiatives, as well as e-commerce related sensitisation.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>• Telecommunications Authority of Fiji</li> </ul>
3.3.7	Consider a strategy of local routing of scheme cards to avoid higher costs and in turn the need to surcharge.	Medium	<ul style="list-style-type: none"> <li>• RBF</li> </ul>

#### Expected outcome 4: E-commerce has emerged as a channel for productive sector growth and export competitiveness

Measure no.	Measure	Priority	Implementing agencies
<b>Output 4.1:</b> An integrated value chain approach to integrate e-commerce tenets in priority productive sectors is implemented			
4.1.1.	Conduct value chain mapping and analysis of key productive sectors to identify entry points for e-commerce and related investment requirements.	High	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>• Ministry of Agriculture and Waterways</li> <li>• Ministry of Forestry</li> <li>• Ministry of Fisheries</li> </ul>
4.1.2	Launch pilot projects based on a value chain approach for e-commerce capability development.	Medium	<ul style="list-style-type: none"> <li>• MTCMSMEC</li> <li>• Ministry of Forestry</li> <li>• Ministry of Agriculture and Waterways</li> <li>• Relevant public sector agencies and sector associations based on identified sectors</li> </ul>

**Output 4.2: A nurturing start-up ecosystem is paired with a responsive skills development infrastructure to support growth**

4.2.1	Conduct a future skills anticipation exercise to identify the skills and occupations that will be in high demand in Fiji over the long term, particularly within the digital economy.	High	<ul style="list-style-type: none"> <li>Ministry of Education</li> <li>Universities</li> <li>Ministry of Employment, Productivity and Workplace Relations</li> </ul>
4.2.2	Improve coordination among various actors in the innovation ecosystem and strengthen links with various MSME support schemes in key priority sectors.	Medium	<ul style="list-style-type: none"> <li>MTCMSMEC</li> </ul>
4.2.3	Establish a permanent platform for policymakers, academic institutions and industry stakeholders to discuss a broad range of issues related to the digital economy.	Medium	<ul style="list-style-type: none"> <li>Ministry of Education</li> <li>FCEF and industry bodies</li> <li>Universities</li> </ul>
4.2.4	In consultation with the main universities, launch short courses and trainings involving industry actors at both the conceptualisation and implementation levels.	Medium	<ul style="list-style-type: none"> <li>FCEF</li> <li>Universities</li> <li>Fiji Higher Education Commission</li> </ul>
4.2.5	Integrate digital economy tenets within Fiji's primary and secondary school curricula, focusing on practical and creative aspects of IT education.	Medium	<ul style="list-style-type: none"> <li>Ministry of Education</li> </ul>
4.2.6	Review and reform labour regulations to enhance access to resident skills in the country.	Medium	<ul style="list-style-type: none"> <li>Ministry of Home Affairs and Immigration</li> <li>Ministry of Employment, Productivity and Workplace Relations</li> <li>Office of the Solicitor-General</li> </ul>
4.2.7	Leverage the FNU Levy to encourage companies to offer structured practical training, apprenticeships and internships in e-commerce.	Medium	<ul style="list-style-type: none"> <li>FNU</li> <li>National Training and Productivity Centre</li> <li>FCEF</li> <li>Tertiary Scholarships and Loans Service</li> </ul>
4.2.8	Consider establishing a Fijian e-commerce industry body for sector advocacy and coordination.	Low	<ul style="list-style-type: none"> <li>FCEF</li> </ul>

**Output 4.3: Enhanced e-commerce-related support in international markets for MSMEs, particularly for services and value added products**

4.3.1	Develop an information portal where exporters can receive up-to-date information on Fijian export procedures in key export markets, including the biosecurity clearances required. Consider a digital platform (trade portal) that links individual agencies with their sets of requirements.	High	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>Biosecurity Authority of Fiji</li> <li>FRCS</li> <li>Ministry of Health and Medical Services</li> <li>Ministry of Forestry</li> <li>Ministry of Fisheries</li> <li>Ministry of Environment and Climate Change</li> </ul>
4.3.2	Integrate e-commerce tenets within the national trade promotion and investment promotion framework.	Medium	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>Investment Fiji</li> </ul>

**Output 4.4: Enhanced support of marketplaces to overcome MSME entry barriers in e-commerce**

4.4.1	Develop a searchable and online company records database.	High	<ul style="list-style-type: none"> <li>Registrar of Companies Office</li> <li>MTCMSMEC</li> </ul>
4.4.2	Support Fijian professionals to access freelancing platforms.	Medium	<ul style="list-style-type: none"> <li>MTCMSMEC</li> </ul>
4.4.3	Foster PPPs for MSME internationalisation through e-commerce.	Low	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>FRCS</li> <li>Fiji Airways</li> <li>Post Fiji</li> </ul>

**Expected outcome 5: Emergence of logistics services aligned with the needs of the e-commerce ecosystem**

Measure no.	Measure	Priority	Implementing agencies
<b>Output 5.1: Logistics infrastructure in support of e-commerce is available nationwide</b>			
5.1.1	Dialogue in support of a national addressing system for Fiji.	Medium	<ul style="list-style-type: none"> <li>Post Fiji</li> <li>iTaukei Land Trust Board</li> <li>Ministry of Rural and Maritime Development and Disaster Management</li> <li>Ministry of Public Works, Meteorological Services and Transport</li> <li>Ministry of Local Government</li> <li>Municipal councils</li> </ul>
5.1.2	Conduct a multimodal delivery transformation feasibility study.	Medium	<ul style="list-style-type: none"> <li>Post Fiji</li> <li>Courier services</li> <li>Marketplaces</li> </ul>
5.1.3	Explore MSME-specific international shipping incentives.	Medium	<ul style="list-style-type: none"> <li>MTCMSMEC</li> <li>RBF</li> <li>Post Fiji</li> <li>Ministry of Finance, Strategic Planning, National Development and Statistics</li> </ul>
5.1.4	Accelerate the development of a logistics hub by Post Fiji.	Low	<ul style="list-style-type: none"> <li>Post Fiji</li> </ul>

**Output 5.2: Improved the logistics capacities of e-commerce firms**

5.2.1	Conduct logistics training sessions for MSMEs.	High	<ul style="list-style-type: none"> <li>FRCS</li> <li>MTCMSMEC</li> </ul>
5.2.2	GST or VAT awareness campaign for Fijian MSMEs.	Medium	<ul style="list-style-type: none"> <li>Trade commissions (MTCMSMEC)</li> </ul>



**Output 5.3: Cross-border trade procedures for companies exporting or importing through e-commerce channels are simplified and streamlined**

5.3.1	Expedite the Customs Act revision and finance its implementation and public awareness.	High	<ul style="list-style-type: none"> <li>• FRCS</li> <li>• Ministry of Finance, Strategic Planning, National Development and Statistics</li> <li>• Office of the Solicitor-General</li> <li>• Office of the Attorney-General</li> </ul>
5.3.2	Align Fiji's Customs regime with WCO standards for cross-border e-commerce.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> </ul>
5.3.3	Improve inter-agency coordination related to cross-border e-commerce by formally expanding the mandate of the National Trade Facilitation Committee.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> <li>• Ministry of Health and Medical Services</li> <li>• Biosecurity Agency of Fiji</li> <li>• MTCMSMEC</li> <li>• Other trade facilitation agencies</li> </ul>
5.3.4	Improve VAT compliance and enforcement for e-commerce transactions.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> </ul>
5.3.5	Address abuse of the personal import concession in the apparel sector.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> <li>• FCCC</li> </ul>
5.3.6	Launch awareness campaigns and a penal framework against import fraud.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> </ul>
5.3.7	Monitoring of compliance for exempted personal imports.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> </ul>
5.3.8	Regulate e-commerce parcels via social media platforms.	Medium	<ul style="list-style-type: none"> <li>• FCCC</li> <li>• Post Fiji</li> </ul>
5.3.9	Integrate the CDS with the Customs system.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> <li>• Post Fiji</li> </ul>
5.3.10	Develop an integrated NSW solution and ensure alignment with e-commerce needs.	Medium	<ul style="list-style-type: none"> <li>• National Trade Facilitation Committee</li> </ul>
5.3.11	Develop mechanisms to differentiate between traditional and e-commerce packages.	Medium	<ul style="list-style-type: none"> <li>• FRCS</li> </ul>

**Expected outcome 6: Establishment of a supportive digital infrastructure**

Measure no.	Measure	Priority	Implementing agencies
<b>Output 6.1: E-government services supportive of e-commerce are deployed</b>			
6.1.1	Carry out a prioritisation exercise for future e-government services (2025–2029).	High	• Multiple agencies led by MTCMSMEC
6.1.2	Develop a unified platform or portal for e-government services.	Medium	• MTCMSMEC
6.1.3	Organise trainings for government staff on e-services.	Medium	• MTCMSMEC
6.1.4	Establish physical centres in rural areas for e-services access.	Medium	• Ministry of Rural and Maritime Development and Disaster Management • Ministry of Public Works, Meteorological Services and Transport • MTCMSMEC
<b>Output 6.2: Digital ID and eKYC infrastructure is implemented</b>			
6.2.1	Accelerate the development of a national digital ID.	High	• RBF • Ministry of Justice • MTCMSMEC
6.2.2	Review Pacific countries' experiences with eKYC.	Medium	• RBF
<b>Output 6.3: Standardisation in government IT infrastructure is achieved</b>			
6.3.1	Develop a national standard for QR codes to enhance the efficiency, security and user-friendliness of transactions.	High	• RBF • MTCMSMEC
6.3.2	Address frequent outages of the .fj domain.	Medium	• Telecommunications Authority of Fiji • University of the South Pacific
6.3.3	Mandate accessible website design for public agencies and promote the adoption of assistive technologies.	Medium	• MTCMSMEC



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