



Pacific
E-commerce
Initiative

Monitoring and Evaluation 3rd Report for the Pacific Regional E-commerce Strategy and Roadmap

March 2025



PACIFIC ISLANDS FORUM

Contents

1. Background.....	1
2. Methodology.....	2
2.1 Underreporting.....	3
3. M&E Findings.....	3
3.1 General Overview.....	3
3.2 Progress by Key Priority Area.....	6
3.3 Progress by Strategic Output.....	13
3.4 Progress by Measures.....	13
ANNEX 1.....	16
ANNEX 2.....	19
ANNEX 3.....	20
ANNEX 4.....	24

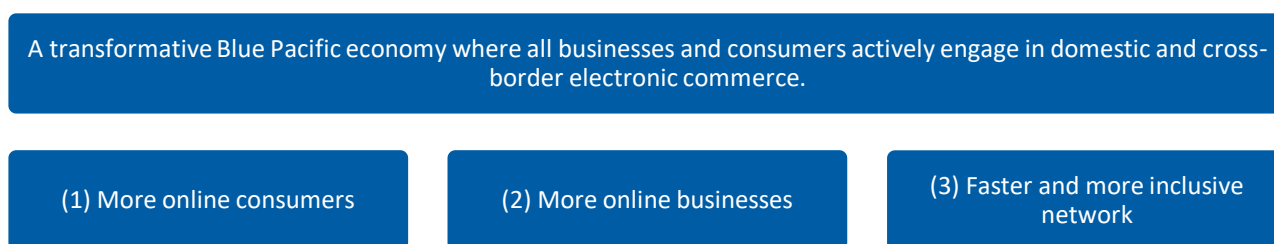
MONITORING AND EVALUATION REPORT

1. Background

The [Pacific Regional E-commerce Strategy and Roadmap](#) (henceforth the Strategy) proposes a vision of a transformative Blue Pacific economy where all businesses and consumers actively engage in domestic and cross-border electronic commerce.

To achieve its vision, the Strategy targets three Overarching Outcomes, namely (1) more online consumers; (2) more online businesses; who are (3) connected through a faster and more inclusive network.

Figure 1: Vision and Overarching Outcomes



Seven intermediate or Thematic Outcomes are conducive to the three Overarching Outcomes:

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

These Thematic Outcomes are referred as **Key Priority Areas**, or **KPAs**, in the Strategy.

Direct impacts on the KPAs are captured through **18 Strategic Outputs (SOs)**, which are delivered through **54 Measures**. Numerous Programs are in place which contribute to implement the recommended Measures of the Strategy. Each program comprises one or more projects. These strategic levels, as well as their practical implementation, are shown in the illustration below.

Figure 2: Strategic Levels



The Strategy seeks to implement regional actions across the 16 Forum Island Countries (FICs).¹ Donor

¹ Cook Islands, Federate States of Micronesia, Fiji, French Polynesia, Kiribati, Republic of Marshall Islands, Nauru, New Caledonia, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu.

partners financially support programs and projects contributing to the Strategy's implementation, while implementing agencies work with beneficiary countries to carry out the necessary activities.²

Drawing from the information base available in the [Projects](#) and [Progress](#) Sections of the [Pacific E-commerce Portal](#), this report tracks progress made towards the Strategy's targets for the period up to March 2025.

The report introduces the methodology for the M&E system and then presents an overview of the Strategy's implementation by strategic level (KPAs, SOs and Measures).

2. Methodology

In 2023–24, following guidance from the Pacific E-commerce Committee, the Pacific Islands Forum Secretariat (PIFS) E-commerce Unit upgraded the M&E system used to track the implementation of the Pacific Regional E-commerce Strategy and Roadmap. The upgraded system now allows us to confirm whether a project has begun implementation and to measure its level of progress. It also captures each project's specific contribution to the implementation of individual Measures under the Strategy.

The M&E system is integrated into the Projects section of the Pacific E-commerce Portal. It gathers data from project pages submitted by the agencies implementing the Strategy. Each project entry includes key information such as: alignment with the Strategy's Key Priority Area (KPA), Strategic Objective (SO), and Measure, its geographical focus, implementing agencies, contributing donors, budget, and implementation progress.

The Strategy consists of 54 Measures, each linked to at least one indicator, a baseline, and a target, as outlined in the Implementation Roadmap. Annex 1 provides the updated list of indicators, baselines, and targets following a recent review.

Each Measure is categorised as either Top Down (TD) or Bottom Up (BU) based on the type of indicator used:³

- **Top Down Measures** rely on macro-level statistics. For example, Measure 2.2.1 tracks the percentage of the population with access to 4G mobile networks. Progress is assessed using data from international sources such as the International Telecommunication Union (ITU), rather than from individual projects.⁴
- **Bottom Up Measures** rely on aggregated information from project pages on the Portal. For example, Measure 1.1.1 tracks the number of national e-commerce strategies developed. Each relevant project is assigned a weight based on its contribution to the target, and the overall level of implementation is calculated using a weighted average.

Out of the 123 projects currently listed on the Portal,⁵ 54 projects have been assigned a weight of zero because they do not directly contribute to the indicators of any Measure. However, these projects still play a meaningful role in advancing e-commerce development and remain visible on the Portal, credited to their respective donors and implementing agencies. They are simply not counted in the Strategy's implementation score.

The system calculates the degree of implementation using simple averages:

² For a limited number of projects captured by the M&E system funding and implementation comes from national governments.

³ The formulas for TD and BU can be found in Annex 2.

⁴ The PIFS E-commerce Unit creates dummy programs and projects in order for the system to capture data on these Measures. Examples are the 'Expanding supply of connectivity across the Pacific' program and the '4G internet coverage in Pacific Island Countries' project, which provides the most updated data from ITU on 4G internet coverage in the Pacific.

⁵ There are currently 129 projects listed on the Portal. However, six of these were created by the PIFS E-commerce Unit to support Top Down (TD) Measures and are therefore not included in the official project count.



- The implementation degree of a Strategic Objective (SO) is the average of the implementation degrees of all Measures under that SO.
- The degree for a Key Priority Area (KPA) is the average of the degrees of its associated Measures.
- The Overall Strategy degree is the average of all 54 Measures.

For example:

- SO 1.1 has four Measures. Its degree of implementation is the average of the implementation rate of these four Measures.
- KPA 1 has eight Measures. Its degree of implementation is the average of the implementation rate of all the eight Measures .
- The Strategy as a whole includes 54 Measures. Its overall degree is the average of the degree of implementation of all 54.

2.1 Underreporting

Since the majority of Measures (37 out of 54) are classified as BU, the M&E system relies heavily on implementing agencies to create and regularly update their project pages on the Pacific E-commerce Portal. When projects are not reported, the contributions of donor partners and implementing agencies are not captured, which affects the accuracy of the Strategy’s implementation tracking.

Despite the best efforts of the Pacific E-commerce Unit, some implementing agencies have yet to create or update their own project pages. In addition, the quality of reporting remains limited:

- **64 out of 123** existing projects do not include information on committed budget. As a result, the system can only reflect donor contributions for 48% of projects. While further efforts are needed from implementing agencies to report budget information, this represents a notable improvement from the 2023 M&E report, where only 23% of projects included budget details – an increase of 25 percentage points.
- **43 out of 123** projects do not identify the donor(s) supporting implementation. This means the system can only report on donor support for 65% of projects. While further efforts are needed from implementing agencies to report donor’s information, this represents a notable improvement from the 2023 M&E report, where only 31% of projects included donor’s details – an increase of 34 percentage points.

3. M&E Findings

3.1 General Overview

Since the Strategy’s endorsement in August 2021, Forum Island Countries (FICs) and their development partners have mobilised teams and resources to support its implementation. According to the M&E system of the Pacific E-commerce Portal, 46 donor partners are currently supporting 41 programmes, comprising 123 projects implemented by 62 agencies.

While all 123 projects are aligned with the Strategy and its Measures, only 75 projects **directly** contribute to the implementation of specific Measures.⁶

⁶ Donor partners and implementing agencies supporting these 75 projects are referred to in the main body of the report. The list of donor partners and implementing agencies supporting the full set of 123 projects are reported in Annex 3 with their KPA focus. There, all development partners are listed, independently of whether they implement or support the implementation of a project that does not directly implement a Measure.

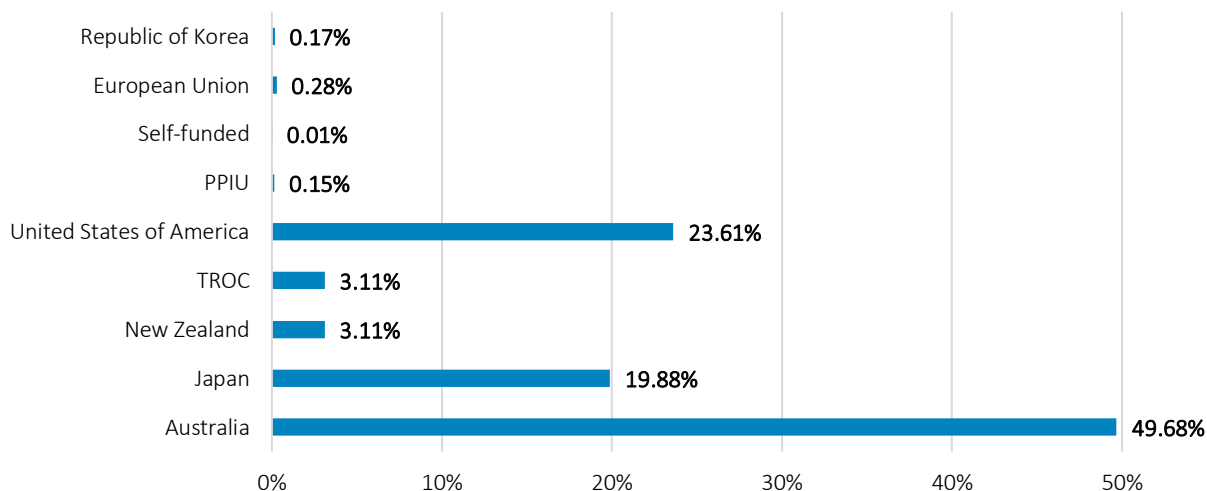
Collectively, these projects contribute to the implementation of **30.46%** of the Strategy’s Measures. To date, donor partners have committed approximately USD 152.9 million in support of the Strategy’s implementation.⁷

In 2022, the M&E system did not have the capacity to track project progress or measure each project's contribution to the implementation of a specific Measure. At that time, it could only indicate whether a Measure was being actioned through one or more active projects. As a result, the [M&E report for 2022](#) could not calculate the degree of implementation of the Strategy, it could only report that 43% of Measures were being actioned. By 2023, this figure had increased to 61%, and today it stands at **65%**, demonstrating growing momentum in the Strategy’s implementation.

Figure 3 below illustrates the distribution of total donor resources. Australia is the primary contributor, providing 50% of total resources to projects aligned with all KPAs but KPA 6. The United States of America follows with 24%, primarily directed toward projects under KPA 2. Japan contributes 20% to projects spanning KPAs 2, 3, 5, and 6. New Zealand and Taiwan/Republic of China (TROC) follow with contributions of 3.11% and 2% respectively. New Zealand supports projects across KPAs 1, 2, 3, 5, and 6, while TROC focuses on KPAs 2, 3, 5, and 6.

The European Union contributes 0.28% of total resources, supporting initiatives under KPAs 1, 2, 3, 4, 6, and 7, while the Republic of Korea allocates 0.17% toward KPAs 3, 4, 6, and 7. The PACER Plus Implementation Unit (PPIU) provides 0.15% to projects under KPAs 1 and 6. Finally, some private sector organisations have self-funded their own implementation efforts, representing 0.01% of total resources and supporting KPAs 3 and 4.

Figure 3: Donor Partners’ Contribution to Implementation



The allocation of resources for implementing the Strategy is significantly influenced by the high cost of projects under KPA 2: ICT Infrastructure and Services, which tend to be substantially more expensive than those under other KPAs. While projects in most KPAs are typically budgeted in the thousands of USD, those under KPA 2 often involve multi-million-dollar investments. This discrepancy is largely due to large-scale infrastructure initiatives, such as the [East Micronesia Submarine Cable Project](#) and the [Tuvalu Vaka submarine cable](#) supported by Australia, Japan and United States of America.

Figure 4 below illustrates the distribution of resources across each KPA. Most donors appear to prioritise

⁷ This refers to the committed amount, indicating that if a project has not commenced, the allocated budget remains unspent. Consequently, it does not reflect the total budget expended thus far for implementation.

projects under KPA 2, followed by KPA 7. In contrast, only Australia is currently funding projects under KPA 5: Electronic Payment Solutions. However, this may reflect gaps in donor and budget reporting, rather than actual funding distribution.

Figure 4: Donor Partners' Contribution to Implementation by KPA

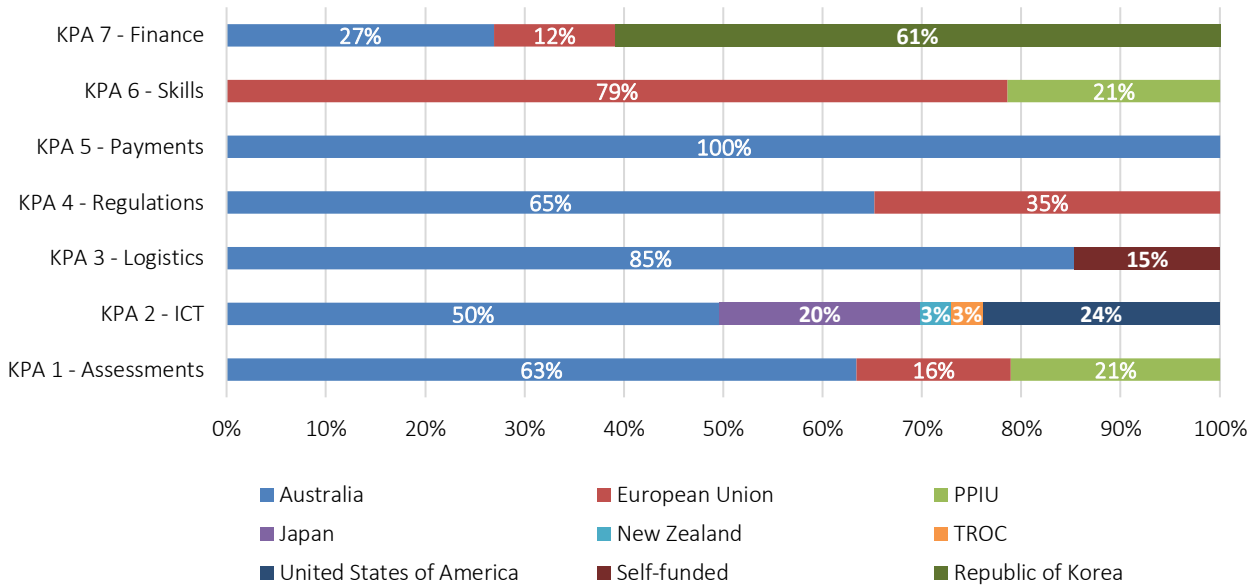
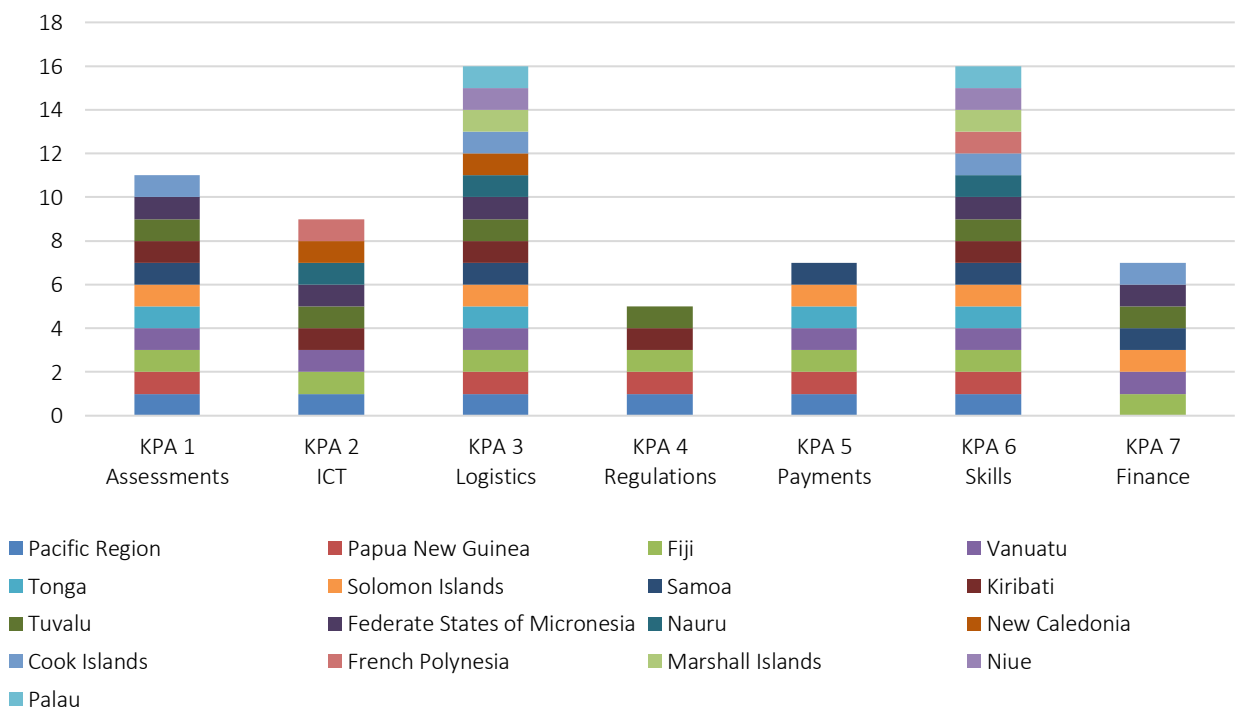


Figure 5 below shows, by KPA, FICs that have benefitted from the implementation of at least one project supporting the Strategy. Nearly all FICs have benefitted from projects under KPA 3 (all except French Polynesia) and KPA 6 (all except New Caledonia). In contrast, fewer countries have benefitted from projects under KPA 4 (four countries), KPA 5 (six countries), and KPA 7 (seven countries).

Compared to 2023, there has been an increase in the number of countries benefitting from projects under KPA 2, rising from three to eight.

Figure 5: Geographical Focus of Implementation

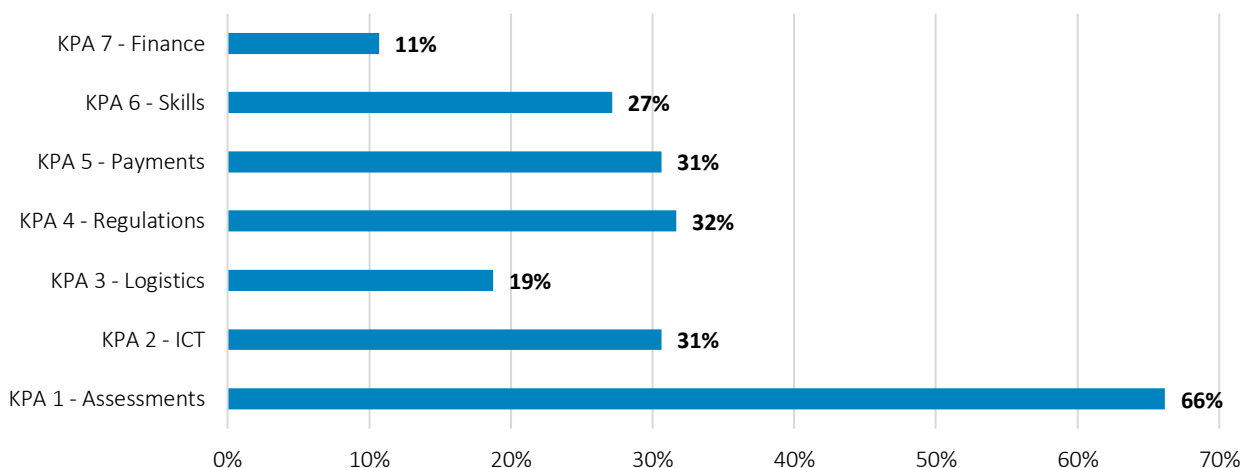


3.2 Progress by Key Priority Area

3.2.1 Overview

To understand how the 30.46% implementation of the Strategy is distributed across its strategic dimensions, it is necessary to examine each KPA. Figure 6 below presents the degree of implementation by KPA.

Figure 6: Degree of Implementation by KPA



KPA 1 has the highest degree of implementation, rising by six percentage points over the past year to reach 66%. This is not unexpected, as this area serves as a foundational pillar for progress across the other dimensions of the Strategy. The strong performance reflects the efforts of FICs in developing National E-commerce Strategies and establishing E-commerce Committees, supported by regional initiatives from development partners. These include key knowledge products such as the *Pacific Digital Economy reports* (2022 and 2024), as well as digital platforms like the Pacific E-commerce Portal and the Pacific E-commerce Database, all of which have played an instrumental role in advancing implementation in this area.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** National Governments,⁸ Pacific Community, PIFS, TradeWorthy, and United Nations Conference on Trade and Development (UNCTAD).
- **Donor partners:** Australia, European Union, and PPIU.

SPOTLIGHT ON IMPLEMENTATION – MEASURE 1.1.1

Develop national E-commerce strategies in all FICs built on the model of the regional E-commerce Strategy and Roadmap

The introduction of eTrade Readiness Assessments in the Pacific in 2017 marked the beginning of the Pacific E-commerce Initiative. Between 2017 and 2025, eleven Forum Island Countries (FICs) have completed their National E-commerce Assessments, alongside one Regional E-commerce Assessment. These assessments follow the United Nations Conference on Trade and Development (UNCTAD) framework, which identifies seven key policy areas for evaluating e-commerce readiness. The findings have helped draw attention to e-commerce development in the Pacific, leading to the adoption of the Pacific Regional E-commerce Strategy in 2021.

⁸ Kiribati Trade Promotion Division, Solomon Islands Ministry of Commerce, Industry, Labour & Immigration, Tonga Ministry of Trade and Economic Development, Tuvalu Department of Trade, and Vanuatu Aid-for-Trade Management Unit.

This special focus highlights Measure 1.1.1 of the Strategy, which encourages FICs to develop national e-commerce strategies aligned with the regional framework. Currently, progress on this measure stands at 54.69%.

To date, six FICs have completed developing their National E-commerce Strategies: [Cook Islands](#), [Fiji](#), [Samoa](#), [Solomon Islands](#), [Tonga](#), and [Vanuatu](#). Two additional FICs have developed their strategies but are awaiting Cabinet approval, while Kiribati is in the final stages of completion.

According to the Strategy's guidelines, FICs first develop their national e-commerce strategies, after which national e-commerce committees can be established. These committees play a crucial role in strengthening cooperation between key stakeholders, as well as monitoring, coordinating, and implementing the strategies. For instance, in December 2022, the Government of Solomon Islands established an E-commerce Implementation Unit to oversee its National E-commerce Strategy. More recently, in February 2024, Fiji launched its National E-commerce Strategy (2025–2029), positioning the country as a regional hub for digital trade. The Ministry of Commerce, Trade, Tourism and Transport serves as the lead agency coordinating the strategy's implementation.

In addition to supporting the development of national e-commerce strategies, partners of the Pacific E-commerce Initiative, such as PIFS and UNCTAD, have introduced tools to help FICs monitor their implementation progress. These include the UNCTAD Reform Tracker and the PIFS ePulse app, which provide valuable insights into the pace and effectiveness of e-commerce development across the region.

Following is **KPA 4**, with a 32% implementation rate. Progress is largely driven by projects that support Pacific policymakers in developing e-commerce laws and regulations, such as those aligned with UNCITRAL model laws on electronic transactions, and in strengthening negotiation skills. However, KPA 4 is the only area where the implementation rate has not improved since 2023. This is partly due to the time required for the development, review, and adoption of new legislation.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** National Governments,⁹ PIFS, UNCITRAL, World Economic Forum.
- **Donor partners:** Australia, and European Union.

Ranking third is **KPA 2**, with an implementation rate of 31%. KPA 2 recorded the largest year-on-year increase, rising 16 percentage points, effectively doubling its previous rate. This significant progress is mainly due to the deployment of major ICT infrastructure projects, including submarine cable installations that have enhanced high-speed connectivity for FSM, Tuvalu, and Kiribati.

- **Implementing agencies:** Asian Development Bank, Google, International Telecommunication Union, Japan International Cooperation System, National Governments and Tuvalu Communication Corporation.
- **Donor partners:** Australia, Japan, New Zealand and TROC and United States of America.

SPOTLIGHT ON IMPLEMENTATION – MEASURE 2.1.1

Expand the submarine cable infrastructure and its affordability in the Pacific to ensure all FICs are connected to main international cables and broadband bandwidth is acquired with the best value for money approach. Enable appropriate satellite solutions especially Middle-/Low-Earth-Orbit (MEO/LEO)

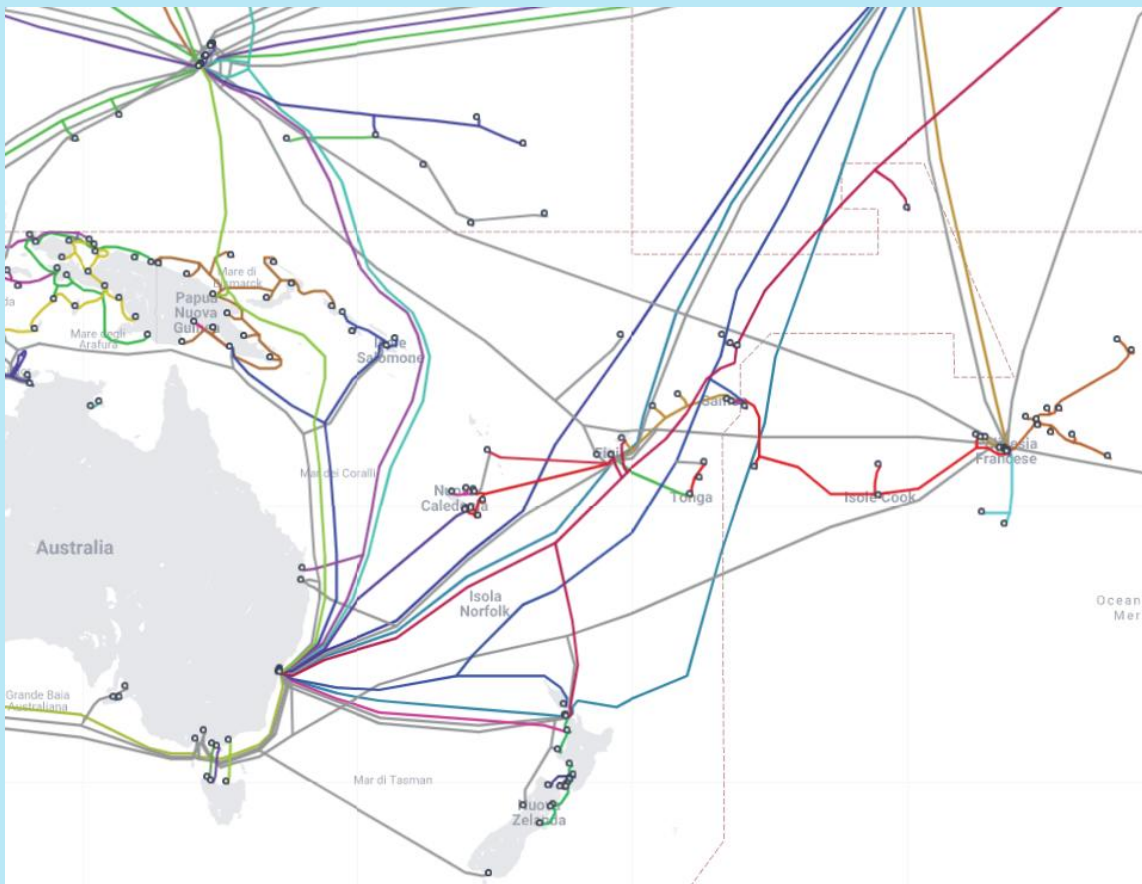
⁹ Fiji Government, Kiribati Government, PNG Government, and Tuvalu Government.

connectivity for some more remote islands

The arrival of submarine cables in the Pacific has significantly reduced internet costs while improving speed and penetration. However, while bandwidth remains strong near landing zones, connectivity beyond these areas is often slow and unreliable. The small size, geographical isolation, and dispersion of Forum Island Countries (FICs) continue to deter private investment, making the cost of expanding connectivity across the Pacific high by international standards, posing a major challenge to the widespread adoption of e-commerce.

Recognising these barriers, numerous partners have mobilised resources to enhance digital infrastructure. While Measure 2.1.1 of the Pacific Regional E-commerce Strategy shows a 50% progress rate, this reflects the long-term nature of investments in physical infrastructure rather than a lack of action. This special focus highlights ongoing projects across the region aimed at improving internet penetration and affordability, ensuring that all Pacific communities can benefit from digital connectivity.

Figure 7: Submarine Cable Networks in the Pacific



Source: [TeleGeography - Submarine Cable Map 2025](#)

Due to the Pacific's size and the large number of sparsely distributed islands with small populations, it can be a logistical and economical challenge providing access to submarine cables for the entirety of the Pacific region.

Below you can find a list of submarine cable projects that have started after the approval of the Strategy in 2021:

- [Central Pacific Connect](#). Started in 2024, it will connect Guam with Fiji through the Bulikula cable and Guam to French Polynesia through the Halaihai cable.

- [South Pacific Connect Interlink](#). Started in 2024, it will connect Fiji to Australia, French Polynesia and the United States.
- [Tokelau Southern Cross NEXT](#). Started in 2021, it connects Tokelau’s Nukunonu atoll to New Zealand. Completed in 2022.
- [Tuvalu Vaka](#). Started in 2024, it will connect Tuvalu’s capital Funafuti with the trunk of the Bulikula cable system, linking with Fiji and Guam.
- [East Micronesia Submarine Cable](#). Started in 2022, it will connect Kosrae in Micronesia to Tarawa, Kiribati, Guam and Pohnpei, Micronesia.

Following closely with an implementation rate of 30% is KPA 5, which saw a nine percentage points increase, driven by FICs’ efforts to develop and implement National Financial Inclusion Strategies, Regulatory Sandboxes, and National Payment Systems. These initiatives have strengthened the enabling environment for e-payments, supporting both demand and supply sides. They have helped upskill consumers while also providing banks and fintech providers with reliable systems to operate and launch new services.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** International Finance Corporation, National Central Banks,¹⁰ Fintech Pacific, International Finance Corporation, PTI Australia, United Nations Capital Development Fund (UNCDF), and Vodafone.
- **Donor partners:** Australia.

KPA 6 shows a 27% implementation rate, marking an eight percentage points increase from 2023. This progress is partly due to improved reporting from implementing agencies and partly to strengthened efforts in training Pacific businesses and women entrepreneurs, as well as in building the capacity of regional and national incubators and improving digital skills more broadly.

While measures targeting businesses and productive capacity are easier to track, those focused on educational outcomes, such as Measure 6.2.1,¹¹ require closer collaboration with focal points and partners in the education sector, including agencies like the United Nations Educational, Scientific and Cultural Organization and United Nations International Children's Emergency Fund. A key challenge is that the Pacific E-commerce Initiative naturally engages more easily with agencies focused on trade and economic development, and has found it more difficult to bring on board organisations working in other sectors.

This is an area where the PIFS E-commerce Unit, together with Initiative partners, should consider strengthening engagement to ensure more holistic tracking of progress under KPA 6.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Ka Hao House of Indigenous e-Commerce, PIFS, PTI Australia, PTI New Zealand, UNCTAD and YGAP (UNCDF)¹².

¹⁰ Bank of Papua New Guinea, Central Bank of Samoa, Central Bank of Solomon Islands, National Reserve Bank of Tonga, Reserve Bank of Fiji, and Reserve Bank of Vanuatu.

¹¹ Enhance the digital inclusive skills of students at all levels, including at primary and secondary schools, Post School Education and Training (PSET) level, and at community level. Develop standardized training curricula on E-commerce at PSET level.

¹² For many of its projects, UNCDF labels its service providers, beneficiaries or contractors as implementing agencies and for this reason, it does not appear itself on the graph of the implementing agencies. However, it should be considered as an implementing agency.

- **Donor partners:** European Union and PPIU.

KPA 3 KPA 3 currently has an implementation rate of 19%, with a modest 3 percentage point increase since 2023. Progress in this area has been slower, partly due to the time required for countries to join and ratify regional agreements, such as the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) Framework Agreement on Facilitation of Cross-border Paperless Trade, and the operational changes needed to implement national addressing systems and integrate postal services with customs. Some progress may also not be observed due to underreporting by implementing agencies. However, improvements in this area are expected following the launch of the [Pacific Regional Trade Facilitation Strategy](#) in 2024.

Despite these challenges, key developments include the adoption of interoperable customs systems such as ASYCUDA by several FICs, which is helping to streamline cross-border trade. Progress is also reflected in the emergence of regional online marketplaces like Siuhuu, which are designed to serve multiple countries across the Pacific.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Oceania Customs Organisation, Siuhuu Pty Ltd, SkyeEye, UNCDF, UNCTAD and the UNESCAP.
- **Donor partners:** Australia and Self-funded.¹³

SPOTLIGHT ON IMPLEMENTATION – MEASURE 3.4.2

Support the expansion of leading national marketplaces towards the creation of a private sector-led Regional E-commerce Marketplace (REM)

Today, only a few businesses in the Pacific operate entirely online, while many combine online sales with orders over phone, social media or in person. Businesses that have successfully adopted e-commerce have seen the benefits of reaching new customers both locally and internationally in a relatively cost-effective and convenient way.

In the Pacific, regional e-commerce marketplaces are still at early stages of development, though countries like Fiji, Vanuatu, Samoa, Cook Islands and New Caledonia have launched national platforms. One emerging regional marketplace is [Siuhuu](#), a self-funded online marketplace platform that was established in Sydney Australia in 2022. The company expanded its operation to Fiji in October 2024 and to Vanuatu in December 2024. Siuhuu connects businesses and customers in the US, Australia, New Zealand, Fiji, and Vanuatu, enabling them to buy and sell Pacific-made products online. The company plans to expand to Samoa and other Pacific nations in the future.

Challenges encountered by the Siuhuu Online Regional Marketplace

Focusing on the challenges Siuhuu faces as it expands and connects markets provides valuable insights into the current status of nearly all key e-commerce areas outlined in the Strategy:

- ICT Infrastructure and Services.** Many remote and outer islands in the Pacific still struggle with poor connectivity and high internet costs, limiting access to online platforms (*Alignment with the Strategy – Measures 2.1.1, 2.2.1, 2.3.2*).
- Trade Logistics and Trade Facilitation.** Supply chain disruptions, customs delays, high shipping costs, and package tracking issues create barriers for online sellers and buyers. For example, in

¹³ So far, Siuhuu has been created and launched by its founder and director, Akanesi Kaufusi, using her own funds.

Vanuatu's there is currently no real-time parcel tracking with the national postal system (*Alignment with the Strategy* – Measures 3.1.4, 3.1.5, 3.2.1, 3.3.1, 3.3.2).

- c. **Legal and Regulatory Framework.** Inconsistent laws across Pacific countries complicate e-commerce operations, while varying tax structures impact pricing and competitiveness. For instance, Fiji's legislation restricts the import of certain products, such as kava, while Vanuatu currently lacks consumer protection laws for online transactions (*Alignment with the Strategy* – Measures 4.1.2, 4.1.3, 4.2.2).
- d. **Electronic Payment Solutions & E-commerce Skill Development.** Limited payment options and low digital literacy mean cash on delivery remains the preferred method, making it harder to transition to online payments (*Alignment with the Strategy* – Measures 5.1.1, 5.1.4, 5.1.5, 5.1.6, 5.2.2, 6.2.1 & SO 6.1).
- e. **Access to Capital for E-commerce.** Funding constraints limit Siuhuu's ability to enhance its platform to ensure it remains user-friendly and scalable. Accessing funding has been particularly challenging, as most available support in the Pacific is directed toward national initiatives, while Siuhuu operates at the regional level (*Alignment with the Strategy* – Measures 7.1.1, 7.1.2, 7.2.1, 7.2.3).

KPA 7 currently has an implementation rate of 11%, placing it at the lower end of progress. However, it has experienced notable activity in 2024, with an 11 percentage points increase over the past year. This progress is entirely attributed to Measure 7.1.1, which has seen the rollout of regional grant schemes and loan mechanisms designed by the Pacific Tourism Organisation (SPTO), PIFS and UNCDF in FSM, Samoa, Solomon Islands, Tuvalu, and Vanuatu to help local businesses transition online and build their e-commerce capabilities.

While additional initiatives, such as UNCDF's Innovation Challenge, are underway, they are not yet reflected in the data due to their ongoing status. Underreporting remains a key issue in this area, which limits visibility of the valuable efforts by development partners to improve access to capital for Pacific businesses engaged in e-commerce.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** SPTO, PIFS and YABX¹⁴.
- **Donor partners:** Australia, European Union and Republic of Korea.

3.2.2 Priority areas for further improvement

Whilst the M&E results are limited by underreporting, they still provide a useful picture of where progress is being made and where further focus is needed. Based on current implementation trends and remaining gaps, Development Partners should prioritise support in areas such as Access to Capital for E-commerce, Trade Logistics and Facilitation, and E-commerce Skill Development. Other areas, such as Electronic Payment Solutions, ICT Infrastructure and Services, and Legal and Regulatory Frameworks, have seen more momentum, but would benefit from greater targeting toward under-implemented Measures to ensure comprehensive progress.

¹⁴ For many of its projects, UNCDF labels its service providers, beneficiaries or contractors as implementing agencies and for this reason, it does not appear itself on the graph of the implementing agencies. However, it should be considered as an implementing agency.

KPA 7: Access to capital and KPA 6: skills development for e-commerce

The region continues to show a clear need for greater activity in expanding access to capital and enhancing e-commerce skills. While promising initiatives such as grant and loan schemes (KPA 7) and business training programmes (KPA 6) are underway, they remain limited in reach. What is lacking is the scale and innovation in financing tool, such as regional credit guarantees, blended finance, and alternative funding models like crowdfunding and pre-sales mechanisms that can unlock broader investment in the sector. Dialogue with banks and financial institutions is also essential to connect entrepreneurs with these opportunities.

On the skills side, many efforts focus on businesses and incubators. However, a more inclusive and foundational approach is needed. Digital and financial literacy should be embedded at all education levels, including in remote areas, to prepare citizens for the digital economy. Moreover, the region could benefit from initiatives such as regional acceleration programmes in partnership with global tech companies, annual pitching events to connect Pacific entrepreneurs with international venture capital, and targeted outreach to underserved populations to ensure no one is left behind in the digital shift.

KPA 2: ICT infrastructure and services

Under KPA 2, infrastructure development, particularly submarine cable installations, has made a strong impact, with the area showing the largest improvement in implementation. However, the challenge now lies in last-mile delivery, especially to remote islands, and in reducing the high cost of internet access, which remains a barrier to broader participation in e-commerce. In some countries, internet costs are prohibitively high, up to 16.46% of income for just 2GB of mobile data, as seen in PNG.¹⁵

Development Partners can accelerate progress by supporting Universal Access policies, investment in meso- and micro-digital infrastructure, and market-led approaches to last-mile connectivity, including satellites and tower networks. Promoting competition among service providers, demand-side incentives like subsidised internet packages, and strategic partnerships with cable operators can help reduce prices and increase quality. At the same time, efforts should also be made to stimulate the development of local digital content, which not only supports e-commerce but enhances digital inclusion.

KPA 3: Trade facilitation and trade logistics

Once connectivity, capital, and skills are in place, efficient trade facilitation and logistics become the bridge between digital buyers and sellers. KPA 3 remains one of the slowest-moving areas, with only modest improvement. While 12 FICs now use ASYCUDA customs automation, the overall regulatory landscape remains fragmented. Very few countries have ratified key instruments like the UNESCAP Framework Agreement on Cross-border Paperless Trade, limiting the potential for streamlined regional trade processes.

Logistics services also face considerable gaps. Access to online marketplaces and reliable fulfilment centres is still limited, and postal services are underutilised for e-commerce delivery. Improving last-mile delivery, supporting national postal operators with digitisation, and reducing reliance on high-cost courier services would all go a long way in improving e-commerce readiness. Regional coordination, particularly under the new Pacific Regional Trade Facilitation Strategy, offers an opportunity to harmonise and scale these efforts.

KPA 4: Legal and regulatory framework

Legal reform under KPA 4 has progressed but remains one of the most resource- and time-intensive areas, with no change in implementation rate since 2023. The absence of comprehensive legal frameworks in Pacific countries, especially in areas such as data protection, consumer rights, and cybercrime, creates uncertainty

¹⁵ Data from ITU ([here](#)) and also available on the Pacific E-commerce Portal ([here](#)).

for users and deters cross-border digital trade. Additionally, many countries lack the institutional capacity to draft, enact, and enforce new laws effectively.

Adopting model laws such as those developed by UNCITRAL and updating existing legislation are key next steps. At the same time, development partners should invest in building legal drafting and enforcement capacity, while encouraging knowledge sharing between countries that have made progress. Support for public awareness campaigns around rights and responsibilities in digital transactions would also help build trust in online systems.

KPA 5: Electronic payment solutions

A reliable and inclusive payment system is essential for digital commerce, yet much of the Pacific continues to face challenges due to fragmented and limited payment infrastructure. While some FICs have made progress through financial inclusion strategies and the adoption of mobile money solutions (as reflected under KPA 5), key issues persist, particularly around interoperability, AML/CFT compliance, and the absence of digital wallet solutions tailored to the Pacific context.

Currently, PayPal appears to be the only widely available solution across the region, according to information on their website.¹⁶ However, functionality is limited in many FICs. In some cases, such as Papua New Guinea, PayPal can be used for sending money and making online purchases, but not for receiving payments, creating a barrier for local sellers looking to participate in global e-commerce.¹⁷

There is scope to operationalise regional partnerships with leading fintech companies, improve interoperability between banks and mobile operators, and work with international banks to upgrade the quality of digital financial services. A region-wide awareness campaign on the benefits of digital payments could also support uptake, particularly in unbanked communities. Efforts to reduce barriers, such as simplifying KYC processes and promoting agent networks in remote areas, will further enhance financial access.

3.3 Progress by Strategic Output

Table 4 in Annex 4 provides a comprehensive overview of implementation progress, detailing all 18 SOs and 54 Measures, along with their respective degrees of implementation. The latest M&E results show tangible progress: six of the 18 SOs now report implementation levels equal to or exceeding 50%. Consistent with earlier observations, half of these SOs relate to E-commerce Readiness and Strategy Formulation, while the others fall under Legal and Regulatory Framework, Trade Facilitation and Trade Logistics, and ICT Infrastructure and Services.

In 2023, five SOs had no recorded implementation, whereas that number has now decreased to three, all of which fall under Access to Capital for E-commerce and Trade Facilitation and Trade Logistics. This limited progress is likely linked to challenges faced by the PIFS E-commerce Unit in capturing activities under these KPAs, compounded by underreporting from Development Partners. However, anecdotal evidence, such as awareness campaigns, workshops, and media coverage, suggests that activity is indeed taking place in these areas, though it has yet to be systematically reflected in the M&E system.

3.4 Progress by Measures

Table 4 shows that six out of 54 Measures have been completely implemented. They are:

1. **Measure 1.1.4:** Create an alliance of regional organizations, industry leaders and development

¹⁶ <https://www.paypal.com/fi/webapps/mpp/country-worldwide>.

¹⁷ <https://www.paypal-community.com/t5/PayPal-Basics-Archives/Is-Paypal-used-in-Papua-New-Guinea/m-p/1729546/highlight/true>.

partners (PacifEcom) to galvanize support, innovation and partnership for e-commerce development.

Implementation evidence: A Statement of Intent for the Pacific E-commerce Alliance was approved by the members of the Pacific E-commerce Committee in July 2023. The Alliance was established in Q4 2023 with three implementing agencies joining it as founding partners.

Budget: USD 68,000.

Beneficiaries: Pacific region.

Implementing agency(ies): PIFS.

Donor(s): Australia.

Progress update: The alliance currently counts five partners: the Commonwealth Secretariat, PIFS, SPTO, UNCTAD, UNESCAP.

2. **Measure 1.2.2:** Produce Digital Economy Reports for the Pacific.

Implementation evidence: UNCTAD published two Pacific Digital Economy reports, one in [2022](#) and the other in [2024](#).

Budget: Not reported.

Beneficiaries: Pacific region.

Implementing agency(ies): UNCTAD.

Donor(s): Australia and European Union.

3. **Measure 1.3.2:** Launch a Pacific E-commerce Portal providing information on how to operate an E-commerce business, pre-requisites on access to payment gateways, E-commerce supporting programs, initiatives and development partners funded projects.

Implementation evidence: A Pacific E-commerce Portal was launched in Q3 2022 to be the most comprehensive information repository on e-commerce development in the Pacific.

Budget: USD 41,000.

Beneficiaries: Pacific region.

Implementing agency: PIFS.

Donor(s): Australia.

Progress update: As the administrator of the portal, PIFS continues to manage, maintain, update, and upgrade the platform.

4. **Measure 3.4.2:** Support the expansion of leading national marketplaces towards the creation of a private sector-led Regional E-commerce Marketplace (REM).

Implementation evidence: Maua app and the Siuhuu platform are two Pacific online marketplaces that offer products from two or more FICs.

Budget: USD 102,500.

Beneficiaries: Pacific region.

Implementing agency: Siuhuu Pty Ltd and SkyEye.

Donor(s): Australia, European Union and Self-funded.

5. **Measure 4.2.1:** Develop FIC negotiators' skills on E-commerce laws and regulations to support negotiation and implementation of future digital trade agreements and E-commerce provisions in FTAs.

Implementation evidence: Regional courses on E-commerce rules for policymakers and online and in person training workshop on Legal Frameworks for the Digital Economy were conducted in 2022, 2023 and Q1 2024. An example is the [PIFS E-commerce Rules course for Policymakers](#).

Budget: USD 68,992.

Beneficiaries: Pacific region.

Implementing agency: PIFS.

Donor(s): Australia and European Union.

6. **Measure 6.1.2:** Partner with existing co-working spaces and innovation hubs to develop a regional program of short courses supporting the business community with skill development and with mentoring for the digital economy.

Implementation evidence: Regional programs of short courses were developed in partnership with local innovation hubs and co-working spaces throughout 2022 and 2023. An example is the [Empowering Indigenous Private Sector through e-Commerce](#) program from PTI New Zealand.

Budget: USD 63,000.

Beneficiaries: Pacific region.

Implementing agencies: Ka Hao House of Indigenous e-Commerce, PIFS, PTI Australia and PTI New Zealand.

Donor(s): Australia and European Union.

Encouraging progress is evident across 11 additional Measures, each now showing an implementation rate exceeding 50%. Notably, these Measures span across all Key Policy Areas (KPAs), with the exception of KPA 4: Legal and Regulatory Frameworks, which does not yet have any Measure reaching the 50% threshold.

However, it is also important to note that 24 out of 54 Measures still show no recorded implementation. These are primarily concentrated under KPA 6 and KPA 7. A 0% implementation rate indicates that either no projects on the Pacific E-commerce Portal directly address the indicators for those Measures, or that existing projects, while aligned, do not contribute directly to their implementation, therefore, they are not reflected in the system's tracking.

ANNEX 1

Table 1 below lists all 54 Measures of the Strategy. The blue highlighted cells identify changes from the original indicators and targets.

Table 1: Updated list of Strategy's Measures (M), Indicators and Targets

M	Indicator	Baseline	Target
1.1.1	Number of FICs with validated E-commerce strategies	0	16
1.1.2	Pacific E-commerce Committee (Y/N)	N	Y
1.1.2	Number of National E-commerce Committees	0	16
1.1.3	Number of national E-commerce associations or national chapters of a regional E-commerce association	2	16
1.1.4	PacifEcom Alliance (Y/N)	N	Y
1.2.1	Number of E-commerce related statistics	0	60
1.2.2	Number of Pacific Digital Economy Reports	0	2
1.3.1	Pacific TLD (Y/N)	N	Y
1.3.1	Number of businesses adopting Pacific sTDL	0	100
1.3.2	Regional E-commerce portal (Y/N)	N	Y
2.1.1	Number of FICs without access to high-speed broadband internet (KIR, NRU, TUV) who get connected through submarine cable or satellite solutions	0	3
2.2.1	Number of FICs with a share of population with access to 4G connection above 50 percent	4	14 ¹⁸
2.2.2	Number of FICs with UAF or comparable mechanism in place	TBC	16
2.2.3	Number of FICs with initiatives developed to improve last-mile digital 'meso' infrastructure and 'micro' infrastructure	0	16
2.2.4	Baseline study (Y/N)	N	Y
2.3.1	Number of FICs with a domain registered per person above world average in 2021	3	16
2.3.2	Number of FICs with a cost of mobile broadband basket as a percentage of Gross National Income (GNI) below 2.7, which was the average percentage among SIDS in 2020	2	14 ¹⁹
3.1.1	Number of FIC which have implemented at least 50% of the measures contained in the Framework of Standards	TBC	10
3.1.2	Number of FICs having adopted ASYCUDA	6	16
3.1.3	Number of FICs having ratified the CBPT agreement	2	16
3.1.4	FICs having successfully connected Customs and Posts system for clearance of small parcel	1	8
3.1.5	Number of FICs with deminimis	1	16
3.2.1	Number of businesses receiving support for E-commerce transport costs	0	100
3.2.2	Number of Pacific businesses receiving support to access fulfilment centres	0	100
3.3.1	Number of post operators having completed implementation of ORE, DRE and PRE	0	24
3.3.2	Number of countries having implemented physical addressing in line with UPU standard S42 or alternative geocode systems	0	16
3.4.1	Number of MSMEs supported to onboard onto global B2B and B2C marketplaces	0	100

¹⁸ This target has been chosen since ITU's data cover only 14 FICs and not 16.

¹⁹ This target has been chosen since ITU's data cover only 14 FICs and not 16.

3.4.2	Number of regional marketplaces offering products from at least 2 FICs	0	2
4.1.1	Number of FICs having adopted laws on Electronic Commerce transactions modelled on UNCITRAL MLEC	1	16
4.1.2	Average number of areas for which FICs have developed E-commerce legislation – out of the four areas included in the UNCTAD Cyberlaw Tracker database	1	3
4.1.3	Number of international standards that support E-commerce adopted by FICs	0	5 in 7 FICs
4.2.1	Number of FIC negotiators trained on E-commerce	0	50
4.2.2	E-commerce Agreement in the Pacific (Y/N)	N	Y
5.1.1	Number of new fintech digital payment solutions developed by nonbank payment service providers and applied on a regional scale	0	5
5.1.2	Number of countries adopting rules aligned with the Regional Regulatory Sandbox Guidelines	2	6
5.1.3	Status of regional mechanism to ensure compliance of non-bank digital payment solution providers with Financial Action Task Force (FATF) recommendations	0	1
5.1.4	Average fees per remittance transaction	10%	2.5% ²⁰
5.1.5	Average number of e-wallet solutions available at country level in the Pacific out of 9 most popular global e-wallet	0	1
5.1.6	Number of countries with updated financial inclusion strategy	6	16
5.2.1	Number of countries that developed a national payment system infrastructure (digital payment platforms) to improve interoperability between banks and MNOs in the Pacific	0	16
5.2.2	Debit card and credit card average fees per transaction	3.75%	1.5%
6.1.1	Number of FICs with regional incubator / accelerator supporting e-commerce / digital development	3	16
6.1.2	Number of FIC businesses trained by regional programs of E-commerce short courses	0	100
6.1.3	Number of certified trainees from the distance learning programme	0	30
6.1.4	Number of FICs benefitting from a program run in partnership with leading tech multinationals and promoting the use of digital technologies for business (app development, content, payment integration, etc.)	2	16
6.1.5	Number of FICs benefitting from dedicated programmes addressing challenges of women in ICT	1	16
6.2.1	Number of FICs where curriculum includes specific objectives or a subject on basic computer skills (or computing)	0	16
6.2.1	Number of FICs where curriculum includes recommendations for ICT-assisted instruction to form part of subject delivery	0	16
6.2.1	Status of standardized regional curricula on E-commerce at PSET level	0	1
6.2.2	Status of comprehensive training programme for government officials and politicians in relevant ministries - trade, industry, ICT, finance	0	300
6.2.3	Number of FICs with score above 22 at the next edition of the ITU Global Cybersecurity Index ²¹	3	11 ²²
7.1.1	Number of MSMEs benefitting from the grant & loan scheme for E-commerce (or online transition) purposes	0	500

²⁰ The target was set to the global average in 2021, i.e. 6.25%, for the M&E report 2023. However, revised data from the World Bank on average fees per remittance show that the original target of 2.5% can be reintroduced.

²¹ The latest edition of the ITU Global Cybersecurity Index came out in 2024 and can be accessed [here](#).

²² The ITU Global Cybersecurity Index 2024 reported data only on 11 Forum Island Countries.

7.1.2	Number of MSMEs benefiting from the credit guarantee schemes for E-commerce (or online transition) purposes	0	100
7.1.3	Number of investors benefiting from funding mechanisms using blended finance	0	10
7.1.4	Number of events organized	0	2
7.2.1	Amount of seed funding (USD) generated through crowdfunding of E-commerce projects	0	1,000,000
7.2.2	Amount of venture capital (USD) generated through pitching events	0	2,500,000
7.2.3	Value of capital (USD) allocated towards the grants	0	1,000,000

ANNEX 2

Bottom down (BU): data is captured from the Project Section.

Degree of implementation of Measure x :

$$\sum_{i=1}^n \theta_i * W_i$$

Which opens as follows:

$$[(\theta_1 * W_1) + (\theta_2 * W_2) + (\theta_3 * W_3) + (\theta_n * W_n)] * 100$$

Where:

- x : measure number x (it could be 1.1.1, 1.1.2, etc)
- θ_i : implementation rate of project i that implements Measure x
- W_i : implementation weight of project i that implements Measure x (we need to impute this manually for each project - backend functionality)

Top down (TD): data is captured by macro level statistics.

Degree of implementation of Measure x :

$$\frac{\alpha_x}{T_x} * 100$$

Where:

- α_x : current value of indicator for Measure x
- T_x : target of indicator for Measure x

ANNEX 3

Table 2: Donor Partners Focus by KPA^{23,24}

Donor partners	KPA
Amalgamated Telecom Holdings	2
AP Telecom	2
Australia	1, 2, 3, 4, 5, 6, 7
Austria	3
Canada	3
China	3, 4
Czech Republic	3
Denmark	3, 6
EIF	1, 3, 4
European Investment Fund	2
European Union	1, 2, 3, 4, 6, 7
Fiji	3
Finland	3
France	2, 3
German's Federal Ministry for Economic Cooperation and Development	2
Germany	3, 6
Google	2
Hong Kong SAR China	4
Ireland	3, 6
Italy	6
Japan	2, 3, 5, 6
Luxembourg	6
Mastercard Pacific	5, 6
Monaco	6
New Zealand	1, 2, 3, 5, 6
Netherlands	6
National Government	1, 2, 3
Norway	3, 6
Papua New Guinea	3
Portugal	6
PPIU	1, 6
Qatar Development Bank	2
Republic of Korea	3, 4, 6, 7
Samoa	3
SDG Joint Fund	1, 2, 5, 6
Self-funded	3, 4
Spain	6
Special Customs Territory of Taiwan	3

²³ Forum Island Countries are listed in the table as donors if they have allocated some of their own resources to support the implementation of one or more projects aligned with the Strategy within their own territorial boundaries.

²⁴ The following donors are not Forum Dialogue Partners or Observers but have supported the implementation of one or more projects aligned with the Strategy. As such, they are recognised in the table with their area of focus: Amalgamated Telecom Holdings, AP Telecom, Austria, Czech Republic, Denmark, Enhanced Integrated Framework, European Investment Fund, Finland, Germany, Google, Hong Kong SAR China, Ireland, Italy, Luxembourg, Mastercard Pacific, Monaco, Norway, PACER Plus Implementation Unit, Portugal, Qatar Development Bank, SDG Joint Fund, Self-funded, Spain, Sweden, Switzerland, TROC, Telstra, UN Development Account.

Sweden	2, 6
Switzerland	6
Telstra	2
The Commonwealth	2
UN Development Account	1, 3
United Kingdom	3, 4
United States of America	2, 3
Vanuatu	3

Table 3: Implementing Agencies Focus by KPA

Implementing agencies	KPA
ADB	2, 3, 5, 6
Alcatel Submarine Networks	2
Belau Submarine Cable Corporation	2
Commonwealth Secretariat	2, 3, 4, 6
Commonwealth Small States Office in Geneva	4, 6
Cyberfood Fiji	3
Digicel (Tonga)	3
ECA	1, 3
ECE	3
ESCWA	3
eTrade Alliance	3
FAO	6
Fintec Pacific	5
GATF	3
Google	2
IFC	5
ILO	6
Island Tech	3
Island Tech Solomons	3
IT GALAX	5
ITC	2, 6
ITU	1, 2, 5, 6
JICS	2
Ka Hao House of Indigenous e-Commerce	6
Kiribati Postal Services	3
Mastercard	5, 6
mHITS	5
National Central Bank ²⁵	4, 5
National Government ²⁶	1, 2, 3, 4
OCO	3
Our Telekom	5
PIFS	1, 3, 4, 6, 7
PTI Australia	5, 6
PTI New Zealand	6
Samoa Post	3
Siuhuu	3
SkyeEye	3
Solomon Islands Post Corporation	3
SPC	1
SPTO	7
TFAF	3
Tonga Post	3
Tonga Women	6
TradeWorthy	1

²⁵ Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu.

²⁶ Fiji, Kiribati, Papua New Guinea, Solomon Islands, Tonga, Tuvalu and Vanuatu.

Tuvalu Telecommunications Corporation	2
UNCDF	1, 3, 5, 6, 7
UNCITRAL	1, 4
UNCTAD	1, 3, 4, 6
UNESCAP	1, 3
UNESCO	6
UNODC	6
UNOPS	6
UNDP	1, 6
UNSD	1
UPU	1, 3
Vodafone	5
World Bank	3
WCO	3
WEF	4
WTO	1
YABX	7
YGAP	6

ANNEX 4

Table 4: List of SOs and Measures with their degree of implementations

SO/M	Descriptions	Degree of Implementation
1.1	National E-commerce strategies are developed and implemented in FICs, which are built on domestic consensus and inspired by the Regional E-commerce Strategy and Roadmap	58.98%
1.1.1	Develop national E-commerce strategies in all FICs built on the model of the regional E-commerce Strategy and Roadmap	54.69%
1.1.2	Establish a Pacific E-commerce Committee and national E-commerce committees modelled on the regional body to strengthen cooperation between government institutions, regulatory bodies and leading private sector partners	68.75%
1.1.3	Establish digital economy or E-commerce business associations in all FICs and at regional level to foster collaboration between companies, offer services, and advocate private sector interests on E-commerce	12.50%
1.1.4	Create an alliance of regional organizations, industry leaders and development partners (PacifEcom Alliance) to galvanize support, innovation and Public Private Partnerships for E-commerce development	100%
1.2	Statistics on E-commerce are available to inform national and regional policymaking of FICs and the formulation of donor-funded programmes	96.67%
1.2.1	Establish a regional collection, production, compilation and dissemination mechanism for E-commerce statistics	93.33%
1.2.2	Produce Digital Economy Reports for the Pacific	100%
1.3	E-commerce potential and opportunities in the Pacific are visible and recognized internationally	50.00%
1.3.1	Establish a .pacific (DotPacific) sponsored top-level domain (sTLD) 12 for businesses, organizations and individuals from the region	0%
1.3.2	Launch a Pacific E-commerce Portal providing information on how to operate an E-commerce business, pre-requisites on access to payment gateways, E-commerce supporting programs, initiatives and development partners funded projects	100%
2.1	International connectivity is expanded and strengthened across the Pacific	50%
2.1.1	Expand the submarine cable infrastructure and its affordability in the Pacific to ensure all FICs are connected to main international cables and broadband bandwidth is acquired with the best value for money approach	50%
2.2	Supply of general and last-mile domestic connectivity is expanded across the Pacific	28.27%
2.2.1	Expand the 4G network and wi-fi connectivity as well as access to devices in rural communities through supply-side and demand-side incentives	78.57% ²⁷
2.2.2	Set up or strengthen Universal Access policies and programmes, including but not limited to Universal Access Funds (UAF)	0%
2.2.3	Develop and scale market-led initiatives for last-mile digital 'meso' infrastructure and 'micro' infrastructure, as well as availability of devices	6.25%
2.2.4	Conduct a regional study to understand the requirements and implications for deploying 5G in the region. Identify use-cases for 5G technology for business, government and essential services, and undertake comparative assessment vis-à-vis efforts to scale up 4G	0%
2.3	Demand for connectivity is stimulated across the Pacific	39.73%
2.3.1	Promote development of online local content by the private sector	43.75%

²⁷ Indicator relies on ITU data on internet coverage. At the time of development of this report, the latest data available were for 2023.

2.3.2	Increase affordability and promote demand-side measures such as subsidized internet packages, supportive regulatory environment and support partnerships with cable operators suitable to reduce the price of download/upload per unit of data, thus promoting extensive uptake of E-commerce practices	35.71% ²⁸
3.1	Trade procedures relevant to cross-border E-commerce are digitized and harmonized across FICs	21.25%
3.1.1	Accelerate the harmonized implementation of the WCO Framework of Standards for Cross-Border E-Commerce	0%
3.1.2	Deploy interoperable customs systems including ASYCUDA in all FICs that have not acquired one, to increase harmonization of processes and procedures with the ability to connect to future single window systems	71.88%
3.1.3	Accede to Framework Agreement on Facilitation of Cross-border Paperless Trade in Asia and the Pacific	9.38%
3.1.4	Deploy Customs Declaration System (CDS) at FICs' post offices, and interface with customs systems	12.50%
3.1.5	Establish a regional <i>deminimis</i> value threshold that countries can consider across the region	12.50%
3.2	Logistics systems relevant to E-commerce are strengthened and their cost to business reduced	0%
3.2.1	Develop regional freight assistance packages (cost-share basis) to lower the costs of cross-border E-commerce	0%
3.2.2	Incentivize the development of fulfilment centres for Pacific products in main export markets by private sector operators	0%
3.3	Postal readiness for E-commerce has increased	0%
3.3.1	Modernize postal operational processes by using Universal Postal Union (UPU) standardized programs	0%
3.3.2	Adopt home addressing systems incorporating UPU standards or alternative geocode systems to facilitate last-mile delivery	0%
3.4	Accessibility of E-commerce platforms has increased	50.00%
3.4.1	Develop regional freight assistance packages (cost-share basis) to lower the costs of cross-border E-commerce	0%
3.4.2	Support the expansion of leading national marketplaces towards the creation of a private sector-led Regional E-commerce Marketplace (REM)	100%
4.1	E-commerce-related laws are made or amended based on UNCITRAL model laws as best international standard, plus other best international practices	19.44%
4.1.1	Adopt UNCITRAL model laws on electronic transactions	25.00%
4.1.2	Adopt other relevant laws and regulations increasing confidence for consumers and businesses and predictability of E-commerce	33.33%
4.1.3	Increase the adoption and use of international standards that support E-commerce, as well as technology and network neutrality and interoperability	0%
4.2	International agreements on E-commerce benefitting FICs are negotiated and concluded	50.00%
4.2.1	Develop FIC negotiators' skills on E-commerce laws and regulations to support negotiation and implementation of future digital trade agreements and E-commerce provisions in FTAs	100%
4.2.2	Negotiate a regional agreement on E-commerce to promote transparency, and predictability of domestic and cross-border E-commerce	0%
5.1	Non-bank digital payment solutions for E-commerce are deployed across the Pacific	36.65%

²⁸ Indicator relies on ITU data on internet coverage. At the time of development of this report, the latest data available were for 2023.

5.1.1	Promote the establishment of new fintech providers focusing on serving the whole region	60.00%
5.1.2	Implement harmonised regulatory sandboxes or similar mechanisms for fintech development using recently approached AFI guidelines for regulatory sandboxes for fintech	66.67%
5.1.3	Implement regional mechanisms for mitigating the risk of criminal misuse of fintech by using adequate technologies to strengthen compliance with Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) measures.	0%
5.1.4	Promote the use of fintech-based solutions for transferring remittances	62.00%
5.1.5	Operationalize partnerships with leading payment solutions providers for the creation of Pacific digital wallets with simple functionalities	0%
5.1.6	Launch a region-wide advocacy campaign on the advantages of digital payment solutions, and their implications for E-commerce adoption and digital financial inclusion (banking the unbanked)	31.25%
5.2	Business-friendly digital payment solutions spearheaded by commercial banks and Mobile Network Operators are integrated in E-commerce ecosystem	12.50%
5.2.1	Improve interoperability between payment service providers at national level (e.g. between banks, between MNOs or between banks and MNOs) through payment system infrastructure and legal reforms	25.00%
5.2.2	Partner with the major international banks in the Pacific to improve the quality of digital financial services available to businesses and consumers (internet banking, payment gateways, etc.)	0%
6.1	The regional innovation/start-up ecosystem for E-commerce business ventures is strengthened	40.63%
6.1.1	Strengthen the regional network incubators, digital business clusters and accelerators and connect this network to the other elements of the regional innovation ecosystem	37.50%
6.1.2	Partner with existing co-working spaces and innovation hubs to develop a regional program of short courses supporting the business community with skill development and with mentoring for the digital economy	100%
6.1.3	Develop a regional distance learning programme for E-commerce business service providers for E-commerce in partnership with leading international organizations, through the PacifEcom Alliance	0%
6.1.4	Develop a regional training and acceleration program for select companies from across the digital economy spectrum in collaboration with leading tech multinationals	0%
6.1.5	Provide digital and business skills training to all women entrepreneurs	25%
6.2	Digital skills are enhanced for all	18.18%
6.2.1	Enhance the digital inclusive skills of students at all levels, including at primary and secondary schools, Post School Education and Training (PSET) level, and at community level. Develop standardized training curricula on E-commerce at PSET level	0%
6.2.2	Develop regional awareness raising programme focusing on technology knowledge for lawmakers and policy makers	0%
6.2.3	Accelerate business and consumers readiness to pre-empt or mitigate cybersecurity and cyber-safety risks	54.55%
7.1	Availability of risk sharing facilities and blended finance solutions has increased for E-commerce players (marketplace, vendors, merchants)	18.70%
7.1.1	Develop a regional grant & loan scheme for tech start-ups and E-commerce MSMEs	74.80%

7.1.2	Develop regional credit guarantee scheme for tech start-ups and E-commerce MSMEs	0%
7.1.3	Leverage blended-finance tools from development banks, UN agencies (such as the United Nations Development Programme UNDP and the United Nations Capital Development Funds UNCDF) and other investors to de-risk E-commerce investments by the private sector	0%
7.1.4	Develop ecosystem enabling activities (events, exchanges, etc.) to promote new financing opportunities and partnerships between various stakeholders of the digital economy	0%
7.2	Alternative sources of finance for E-commerce ventures have been mainstreamed in access to finance solutions and are promoted regionally	0%
7.2.1	Support to the development of alternate financing options like crowdfunding and pre-sales mechanisms for start-ups to gain access to capital from the contributions of many small investors	0%
7.2.2	Organize an annual pitching event of most promising Pacific E-commerce ventures with leading venture capital funds from Asia and the Pacific	0%
7.2.3	Organize annual E-commerce innovation challenge grant	0%