

CHAPTER 13

CROSS-BORDER E-COMMERCE: CHALLENGES & OPPORTUNITIES FOR INDIAN MARKET

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India is, as ever, characterized by its richness of diversity. From culture to language, from climate to political opinion, India is less one voice than a chorus of disparate voices. In one sense, outsiders can serve India better by treating it as they would Europe - an aggregation of very different places with their own histories and cultural and linguistic distinctiveness and a desire to be dealt with as individual entities rather than homogenized as if the same as the biggest population group. In this chapter we will discuss about the various challenges and opportunities faced by Indian market in cross border trade.

13.1 INTRODUCTION

Throughout the country's vast and diverse land area, a total of 780 languages have been listed by the latest linguistic survey. No language has a majority of the country as native speakers, first language speakers, but Hindi is the largest in both first language speakers (43.63% of the population) and total number of speakers (57.1%). The second largest language is English at slightly more than 10% of the population, but only 0.02% are first-language English speakers - the next two largest languages in number of speakers are Bengali and Marathi and they also take the 2nd and 3rd places for most first-language speakers. What this does is prevent any single overwhelming majority language being the one used and understood by everybody, meaning companies need to plan for a multi-lingual marketing strategy and product

manual approach in order to effectively touch base with India's enormous customer base.

Poverty is another massive problem India has, as hundreds of millions of people are below the poverty line. This has been high on the agenda of successive Indian governments, though, and outstanding progress has been made at eradicating poverty in recent years. Over the last fifteen years since 2005, the population of the poor has declined from 635 million to 364 million - a gigantic drop that indicates increasing prosperity for hundreds of millions in an remarkably short period of time, yet also a somber reminder of how many are still in the nation's lowest economic bracket.

13.1.1 INDIA'S E-COMMERCE MARKET

India is a rising force in the world, with a population that's second only to China and poised to soon surpass that booming economy's numbers. While India has long been written off as under-developed by companies and investors alike for decades, that all reversed in recent years, with India setting records for lifting its population out of poverty and following through on promises of developing infrastructure. At the same time, India has long been identified with the technology sector, and Internet penetration rates, smartphone penetration, and e-commerce adoption are increasing rapidly - a massive and rapidly expanding online purchasing market which already has been targeted by international giants. Because of the geographical barriers that are insurmountable, the barriers of trade, and the absence of digital infrastructure, foreign trade was largely the monopoly of giant established corporations a couple of decades back.

13.1.2 DISTRIBUTION AND LOGISTICS IN INDIA

Overall, logistics continue to be a big issue for e-commerce players in India. India is enormous, and across most states infrastructure continues to develop. Various government programs, including the Logistics Efficiency Enhancement Program, have been established to enhance infrastructure across the nation, but there continue to be significant numbers of rural, remote areas that are still logistical issues, and aren't serviced by most providers. Limited internet penetration across most rural communities is also a challenge, but this is being met through new sales models like assisted e-commerce. In this model, clients may visit a nearby physical store that has assisted e-commerce support, and the shop will assist them to place the order online or choose their preferred products from an in-store catalog, after which they can visit on another day to pick up their order. This broadens the scope of e-commerce to reach areas that in the past would or could not engage. But within a matter of just a few decades, the advent of logistics and the digital age have made international trade a

leveller, making it possible for businesses of any size to trade across borders. Anyone with access to a computer or smartphone can now reach the marketplace of the world through the internet and secure online payment options. Nevertheless, with the rise of the worldwide cross-border e-commerce market has come a new challenge. The cross-border e-commerce universe is an entangled thicket of regulation, logistics issues and diverse customer expectations.

13.2 CROSS-BORDER ECOMMERCE: WHAT IS IT?

Buying and selling goods and services over the internet between individuals or companies in two or more countries is also referred to as cross-border, worldwide, or international e-commerce. Companies and customers can reach an international market through the cross-border electronic transactions of the activity, eliminating the need for a physical presence in a foreign country. It was developed as a spin-off of the growth of the internet, the common use of electronic payment methods, and the effectiveness of international shipping and logistics. This is all opening up companies to accessing customers outside their own borders, giving them access to an increased range of products and services from all around the world.

13.3 KEY FEATURES OF CROSS-BORDER E-COMMERCE

The digital marketplace of the globalized world has some special features that differentiate it from local e-commerce. They are:

- **Global Access:** Cross-border e-commerce provides companies with a global customer base. While domestic e-commerce targets one national market, cross-border e-commerce enables companies to reach customers in foreign nations. This global expansion broadens their market potential by allowing them access to new markets and sources of revenue that they would otherwise not have if they were based domestically. This improves businesses' chances and revenues by allowing them access to a diverse array of customers and tastes. Amazon originated as an e-book retailer based in the US before growing into the world's largest e-commerce player. Presently, Amazon provides a very broad and mixed range of commodities to customers around the globe through selling its commodities and services to over 180 nations. For example, an Indian customer can search for and buy a book, electronics gadget, or clothing item on Amazon's website or mobile app.
- **Conversion of Currency:** Cross-border e-commerce platforms offer currency conversion features to speed up cross-border transactions. They cater to diverse international customers to enable easy communication between buyers and sellers

in terms of local currencies of their interest. The site intercedes and makes the price purchase equivalent to the customer's currency, generally in good exchange rates, when a buyer in one country wants to buy something from a vendor in another country. Customers can now understand the price without going through the manual translating and comparing prices, making shopping easier. Meanwhile, vendors get to reach more buyers since complex exchange rates do not deter prospective buyers. This service also eliminates the risk of exchange rate fluctuation and instills confidence in global transactions.

- **International Shipping:** The distribution of commodities across borders is now very different due to the significant advancements achieved in international shipping and logistics systems. One of the key characteristics of this phenomenon is the optimization of shipping modes and routes, leading to lower trip times and shipping costs. Real-time tracking of shipments is imperative today with advanced tracking and tracing technologies, offering buyers and sellers information on the route that their products take. There are numerous options now available to customers like regular shipping, expedited shipping, and green shipping as a result of the diversification of international shipping services. This allows customers to select the manner in which they wish to have their goods shipped based on their needs and the expense involved. In addition, streamlined customs clearance procedures have accelerated regulatory procedures and reduced delays. This has resulted in a hassle-free experience for the parties involved in cross-border commerce.
- **Tax Considerations and regulations:** Cross-border e-commerce businesses must manage an entangled web of tax and regulatory responsibilities. Global trade regulations and customs duties exert a dominating force over cross-border commerce flows between countries. Compliance with these regulations guarantees a seamless business flow. To avoid excessive delays or legal issues, businesses must thoroughly comprehend import and export regulations as well as product rules and regulations. Yet another concern is that of taxation. The organizations must understand and deal with several taxes, i.e., income tax, import duties, and value-added tax (VAT).
- **Localization:** Language translation is only one piece of the picture; another one is understanding strong familiarity with domestic customs, behavior, and subtleties in the market. The key to achieving success in cross-border e-commerce is localization. It is coordinating the entire purchasing process to fit into the language and cultural preferences of the targeted markets. Localization of the

website is crucial because it encompasses calendar display, currency symbol, and culturally appropriate images in addition to making the website accessible in the local language. It enhances the shopping environment to be more welcoming and homely. Local marketing is also critical. Product and service promotion is enhanced if the advertisements, promotions, and information are modified based on the local holiday seasons, customs, and passions. Moreover, providing customer service in the local language and at convenient hours generates convenience and trust.

- **Import and Export Regulations:** For purposes of facilitating legitimate and effective cross-border e-commerce activities, companies participating in cross-border e-commerce activities must comply with both the source and target countries' import and export regulations. These regulations encompass labeling, safety approvals, product specifications, and customs documentation. Confiscation of the product, fines, or holds may ensue from non-compliance with such limitations. These regulations may comprise export licenses, prohibition of certain products and adherence to international trade agreements. Breach of export regulations may attract legal action and harm a business's reputation.

13.4 THE DEVELOPMENT OF CROSS-BORDER E-COMMERCE

13.4.1 ASIA

In Asia, home to the largest retail e-commerce market. The region is responsible for 50% of e-commerce sales worldwide, with China as the leading market with 280 million cross-border shoppers (Capital One Shopping). High internet penetration, mobile shopping, and major retail holidays such as Singles' Day are fueling this region's ongoing expansion.

13.4.2 EUROPE

The European cross-border e-commerce market has also expanded extensively. The continent generated \$529.2 billion in revenue in 2023, and the forecast is to reach \$569.2 billion by 2025 (Capital One Shopping). This expansion is underpinned by high consumer confidence in e-commerce and the rising trend of buying from foreign sellers.

13.4.3 NORTH AMERICA

North America, the United States, in particular, has seen significant cross-border e-commerce. In 2023, about 69.8 million U.S. consumers shopped across borders, and this is predicted to expand to 74.5 million by 2025 (Capital One Shopping). The

market enjoys sophisticated logistics, beneficial trade policy and high customer demand for overseas products. In total, the ongoing growth of cross-border e-commerce is seen in all the key regions, fueled by technological innovation, enhanced logistics and changing consumer patterns.

13.5 CROSS-BORDER E-COMMERCE PLATFORMS

13.5.1 ESTABLISHED CROSS-BORDER E-COMMERCE PLATFORMS

- **Amazon:** One of the biggest global eCommerce platforms with a huge product variety and strong logistics.
- **eBay:** The largest auction and shopping website in the world for new and second-hand products.
- **Alibaba International:** A big B2B platform assisting small businesses to grow globally.
- **Etsy:** International platform for handmade and one-of-a-kind items.
- **Wish:** Young, price-sensitive shoppers in Europe and the Americas.
- **AliExpress:** Alibaba's international platform, referred to as the "international Taobao".

13.5.2 EMERGING CROSS-BORDER E-COMMERCE PLATFORMS

- **Temu:** Quickly gaining popularity in the US since its launch in 2022 by Pinduoduo. Typically, Temu is less expensive than AliExpress.
- **TikTok Shop:** A social commerce platform owned by TikTok, combining short videos with shopping.
- **Shopee:** A top eCommerce platform in Southeast Asia with varied product categories.
- **Lazada:** Large B2C site in Southeast Asia with rapidly expanding popularity.

13.6 PROSPECTS AND BENEFITS OF CROSS-BORDER E-COMMERCE BUSINESS

Global technology giants such as Amazon, Google, and Facebook (Instagram) are making a larger contribution to how companies engage their customers. Direct buying through an online brand website is generally more profitable than business on these enormous platforms. It is largely because advertising fees and commissions add expense to a purchase, which negatively impacts merchant margins. How can brands mitigate this? In a bid to be self-sustaining in the long term, they can consider selling to customers directly around the globe using International e-commerce.

International e-commerce is growing rapidly as shoppers become increasingly comfortable with buying merchandise over the Internet. In a recent 11-country study, Flow specialists discovered that 67% of fashion consumers had made International purchases in the last year.

- **Expanded Consumer Base:** Today, companies can simply connect with more people and reach a global market through the internet. 14 By bridging geographical borders, cross-border e-commerce enables companies to tap into a bigger market of prospective clients from other locations and origins. Both sellers and companies are advantaged by international e-commerce because it exposes them to new markets. Since cross-border selling exposes your online business to new untapped markets, it has the potential to multiply your sales volume several times over, no matter how good your existing sales volume is. You also have the opportunity to increase your market share by providing millions of prospective buyers who otherwise would not have been able to buy your products access to them.
- **Competitive Advantage:** Cross-border e-commerce businesses can reap economies of scale by having operations in a number of countries. This allows them to buy products in bulk and negotiate with the sellers for lower prices. This reduces business costs and allows them to offer competitive prices to customers. A company can gain a competitive edge over competitors by providing unique and innovative products that are customized to the specific needs and tastes of customers in various countries. Product customization, localization for some markets, or specialist collaboration with local suppliers are some instances of this uniqueness. 15. In order to be successful in the global e-commerce industry, a solid brand image and credibility need to be built. Businesses will be able to gain a competitive edge and draw more customers, if they invest in marketing, advertising and public relations to create brand awareness and establish themselves as reliable and credible partners.
- **Demand All Year Round:** By getting into markets at different places and seasons of the year, you are able to take advantage of constant demand all throughout the year. Companies based in the same country are often limited to the same occasions, seasons, and climates. 16 Selling to international customers, though, allows you to take advantage of cyclical demand peaks for your products. Seasonal booms happening at different times of the year in different nations and their climates are advantageous to your company.

13.7 CROSS-BORDER E-COMMERCE CHALLENGES

Cross-border eCommerce has its own special set of challenges that need to be overcome successfully in order to achieve its full potential. They are:

13.7.1 REGULATORY BARRIERS

Customs, taxation, and trade treaties are only a few of the regulatory hurdles that cross-border e-commerce has to navigate. These are multifaceted issues that can have a deep effect on the business and growth of firms involved in world trade. They appear in the form of complicated, frequently varying rules and specifications that businesses have to navigate in order to transport goods across borders. This brings down the shipping process and adds operating costs, which together form a great impediment to market entry for companies intending to do business abroad. Consider a small United States-based eCommerce company that would like to export their goods to EU consumers. Customs procedures are the initial regulatory barrier, and these involve meticulous documentation along with conformity to some product standards. Such requirements might vary from the US requirements, and the company has to ensure all cargoes are in conformity with EU customs law. Tax policies are a hurdle as well.

The Value Added Tax (VAT) system used in the EU is complicated and differs from member state to member state. Aside from being aware of these differences, the e-commerce business also needs to ensure that VAT is properly charged, collected, and paid, which can be a tricky process when selling digital products or services. Besides, there are trade agreements involved. Various trade agreements between the US and the EU influence import and export terms. For its goods to be traded freely between these two markets, the e-commerce business has to know about the specific conditions and clauses in these contracts. The firm can engage in compliance and collective lobbying to overcome such regulatory hurdles. This is achieved by collaborating with governments, trade associations, and international bodies in pushing for simplified, standardized, and harmonized regulations of international trade.

13.7.2 LANGUAGE AND CULTURAL BARRIERS

Cross-cultural sensitivity and linguistic differences are principal barriers in cross-border e-commerce that have significant bearings on the total customer experience. When an enterprise tries to penetrate a global market without adequately overcoming these hurdles, the challenge is made evident. Suppose an American e-business

expands to expand into the Chinese market. Customers become skeptical and avoid shopping due to the difficulty of using the site and comprehending the product details. The marketing campaigns by the company using Western cultural references also inadvertently convey culturally irrelevant or inapplicable messages to the Chinese consumer.

There are two solutions to these problems. E-commerce companies need to provide customer support to cater to the language inclinations of their target market. Cultural adaptation and product description translation are the two most important factors. Market research helps to determine consumer behavior and choice in the targeted market so that marketing messages, imagery and brand identity appeal to the local consumer.

13.7.3 RETURNS AND REFUNDS

The strategy is not as good as local returns because dealing with returns and refunds involves cutting through a maze of varying legislation, shipping charges, and customs practices. This creates problems for customers to exchange or return their products, and it also adds operational cost and administrative burden to companies. Firms can begin by making it easy for customers to understand their return policies, and how to return products and what they need in terms of prerequisites. The process can be made efficient and cost-effective for the client and the company by locating return centers in strategic foreign markets. Furthermore, the whole return process can be optimized by applying technological solutions specific to cross-border returns, such as automation and guidance to facilitate compliance with particular regulatory needs

13.7.4 TARIFFS AND TRADE BARRIERS

Tariffs are charges or levies applied to exported or imported merchandise, usually in order to shield indigenous industries, balance trade, or raise revenue. Tariffs are applied when there are trade tensions, and this affects cross-border e-commerce activities in one or more ways. Tariffs add to the cost of imported products. This could have a big effect on the price of products. For instance, new tariffs could add an unexpected cost increase to electronic parts that a company imports from another country.

They may increase the price to the consumer so that they can keep their profit margins. Or, the company can choose to bear the increased cost, which would decrease its overall profitability. Cross-border trade can become ambiguous and unpredictable due to trade wars and tariffs. Companies can struggle to predict

changes in trade regulations and the related costs. Product availability and delivery schedules can be affected by this uncertainty, potentially complicating supply chain planning and management. The effect of tariffs can be minimized and dependency on one source minimized by diversifying the sourcing by seeking alternative suppliers and countries with good trade agreements. Additionally, ongoing market research is required to remain current on trends and trade fluctuations.

13.7.5 CURRENCY FLUCTUATIONS

Relative value changes of a currency are also known as currency fluctuations. Cross-border e-commerce is typical of multi-currency transactions. Various areas of the firm may be affected by these changes. Since currency rate changes can make the price of products in international marketplaces unpredictable, pricing can become unstable and less predictable. Product pricing for an online business based in the United States selling products in euros, for instance, will vary according to fluctuations in the EUR/USD exchange rate. Such a price uncertainty is able to isolate and confuse customers.

- Adverse exchange rate fluctuations directly affect profitability.
- Unfavourable movements in exchange rates can lower margins or even create losses for firms that buy and sell goods across different currencies.
- For instance, if the Japanese yen gains against their base currency, a firm that remits in Japanese yen for electronics from Japan will experience falling revenues.
- Unstable or uncertain price fluctuations may erode consumer confidence because they are seen as unjust or unsafe. To avoid these issues, cross-border e-commerce companies may employ currency risk management technologies.
- Hedging is among the methods employed in currency risk management to insulate companies against negative exchange rate fluctuations.

13.7.6 MARKET SATURATION AND COMPETITIVE CHALLENGES

- Two of the obstacles for cross-border e-commerce are stiff foreign competition and the risk of market saturation in certain regions.
- The stiff competition could complicate it for companies to differentiate themselves from multiple foreign competitors.
- A great example of this is if an eCommerce firm wants to sell in a crowded market that is already full of competitors providing similar products or services.
- It is extremely tough to simply be present in the market and be successful in this kind of environment.

- The overall competitive atmosphere of cross-border eCommerce also leads to this.
- There are two ways of solving these interconnected problems.
- First, companies need to emphasize differentiation and market research. This involves establishing differentiated selling propositions that differentiate them from others and, significantly, extensive market research to gain insight into the differentiated tastes of customers in each market.
- By adapting marketing strategies and product lines for each market based on their particular needs and wants, companies are able to establish a competitive advantage.
- Where market saturation is most extreme, niche targeting is essential. Companies must discover underserved niches or niche markets in the saturated market.

13.8 METHODS AND APPROACHES FOR CONQUERING OBSTACLES AND GRASPING CHANCES

Cross-border e-commerce and international purchasing are no longer considered a time-consuming, complex process. Now, cross-border e-commerce has reached record highs because of increased international trade and the prevalence of technology. Statistics revealed that as of 2022, International e-commerce reached \$4 trillion. ¹⁷ In 2020, over 22% of physical product shipments via e-commerce were sent to parties abroad. Cross-border e-commerce is online selling of products to other businesses. This accounted for just 15% of the share in 2016. Most brands that are scaling up internationally want to find innovative means to ride on the enormously lucrative international e-commerce market. Due to emerging technology, the internet and also the ease with which international trading regulations are getting relaxed, opportunities presented by the international e-commerce market are largely unlimited. But there are certain hurdles that must be crossed if businesses wish to take advantage of International e-commerce. Aside from overcoming such hurdles, businesses should devise International e-commerce strategies to take full advantage of the global clientele.

- **Locally advertise and promote:** To combat the challenge of global marketing and advertising, your online brand must possess a local campaign. ¹⁸ Examine different marketing pieces for each target market, such as translating a marketing slogan or localizing content in print media components. Global e-commerce planning must take into account factors like events, political beliefs, shopping

habits, culture, and religion that influence consumers. You can adjust your marketing plan for a new market by monitoring what your competitors are doing. How do they promote their products? What advertising media are they employing? What benefit does the company provide the target market? One of the options is to collaborate with target market advertising and marketing companies that can provide an abundance of data regarding the buying behavior of the target market. Interact with such clients on social media while ensuring that you promote your online store on all platforms. But first, ensure you research the social media platforms used by the target audience.

- **Develop a logistical plan:** A logistical issue¹⁹ is at the core of a firm's cross-border e-commerce challenges. In order to overcome this barrier, ask yourself if you are able to have a specialized hub that can deal with logistics at the same time. For example, in order to enhance consumer convenience and shorten delivery time, you can position a warehouse near an airport. In addition, your company can gain from investments in performance marketing, end-to-end logistics solutions, warehousing space, licensing, and franchising.
- **Make taxes and costs clear:** Based on experts in cross-border e-commerce arrangements, individuals primarily buy from cross-border e-commerce websites due to price and convenience. This incorporates the tax level, duty fees, carrier costs, and transport fees when delivering a product across international borders. The overall landing cost for a customer is determined by every one of these costs. If the consumer is making a cross-border transaction, companies need to be transparent and honest about the amount of landing costs that they will pay. Consumers today wish to know the total cost of the product they are purchasing, so this is important. By revealing the total cost of landing and the delivery time, online businesses can have more customers overseas. Customers will not pick them up or will not leave their shopping carts abandoned if an online retailer is not completely functional.
- **Make your site easy to navigate:** Ensure your ecommerce site is fully customized and localized to the customer's language and preference when they land on it. All points of friction that deter a customer from placing an order on your site should be removed or minimized. Welcoming customers the moment they access a business website is one of the strategies businesses can implement. The business can notify the customer of how much their purchases are in their local currency after it has ascertained which country the customer originates from. It is important to notify clients if the company accepts orders from that nation, and to keep the user interface of the website as simple and easy to understand as possible. Businesses can also provide customers with critical information on their

sites while they shop, such as the highest quantity that can be bought without being charged a duty. By talking to customers in their language, you could eliminate any barriers to communication and make cross-border selling and buying easier.

- **Distribution and Logistics in India:** Generally speaking, logistics continue to be a big challenge for e-commerce players in India. India is vast, and across most states infrastructure continues to develop. Various government programs, including the Logistics Efficiency Enhancement Program, have been established to enhance infrastructure across the nation, but there continue to be significant numbers of rural, outlying areas that continue to be logistical issues, and aren't served by most providers.

Sparse Internet connectivity across most rural communities is also a challenge, but this is being confronted through new sales models like assisted eCommerce. Here, customers can visit a local physical store which is assisted eCommerce-enabled, and the shop will assist them in making an online order or picking their preferred products from an assisted eCommerce-enabled in-store catalog, upon which they can visit to pick up their order on a future day. This opens up the horizons of eCommerce to regions that otherwise would or could not do so.

The Indian economy is expected to grow at the highest rate among the world's leading economies, at 6% to 6.8%, in 2023–2024. India's total exports (merchandise and services) during FY 2022–2023 are expected to have amounted to \$770 billion, while merchandise exports rose 6% year on year to \$447 billion. This renders the Government of India's objective of \$2 trillion in aggregate exports and \$200–300 billion in e-commerce exports by the year 2030 highly feasible. The objective of the new Foreign Trade Policy (FTP) is to position India as a top class exporter in the coming years through the acceleration of the nation's e-commerce exports.

13.8.1 NEW AVENUES FOR GOING GLOBAL

Globalisation and technology adoption has already transformed the international trade dynamics. The growth of cross-border e-commerce and shift in consumer shopping behavior have thrown open unparalleled horizons for Indian small businesses and MSMEs to establish global brands and provide high-quality 'Made in India' goods to consumers in every corner of the globe. Over the next few years, The Indian government intends MSMEs to constitute 60% of all exports. Empowering our MSMEs, who form the economy's backbone, to compete with the international value chain of e-commerce and begin exporting is vital in realizing this.

Further, the government intends to shift the trajectory of India's export story to its districts. We have initiated the Districts as Export Hubs (DEH) program and decentralized export promotion efforts to stimulate local production in this direction. In support of district-driven export development, our District Export Promotion Councils will closely engage with associations of traders, private industry, foreign e-commerce platforms, industry associations, and other stakeholders. This will ensure that India's export growth story is spread instead of concentrated in a limited number of cities.

13.8.2 ENHANCED PROVISION FOR EXPORT-PROMOTING SCHEMES

It has also mobilized 25% higher funds under the Market Access Initiative (MAI) Scheme. Along with reducing the cost of compliance, ease of doing business, and encouraging the use of technology, steps were taken to enhance the flow of Rs 9,000 crore in funding to MSMEs. The (DGFT) is continuously trying to simplify the process of Indian exporters' entry into the e-commerce export market because it sees the tremendous opportunities that are awaiting it. India has already signed thirteen free trade agreements.

13.8.3 E-COMMERCE: A FACILITATOR FOR SMALL AND MEDIUM ENTERPRISES AND STARTUPS

Indian MSMEs and startups are being assisted by online platforms to grow internationally, while the government is also making efforts to simplify things for exporters. International e-commerce platforms available in India offer access to their overseas markets in 200 countries and territories to our exporters. The convergence of government programs, Indian and global e-commerce companies' offerings, and increasing demand for "Made in India" products all over the world can make e-commerce exports a great engine for economic development in India. This will be in line with the \$5 trillion economy envisioned by the Hon. Prime Minister as well as an illustration of the massive potential of India's MSMEs and small entrepreneurs.

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