



**Asia-Pacific
Economic Cooperation**

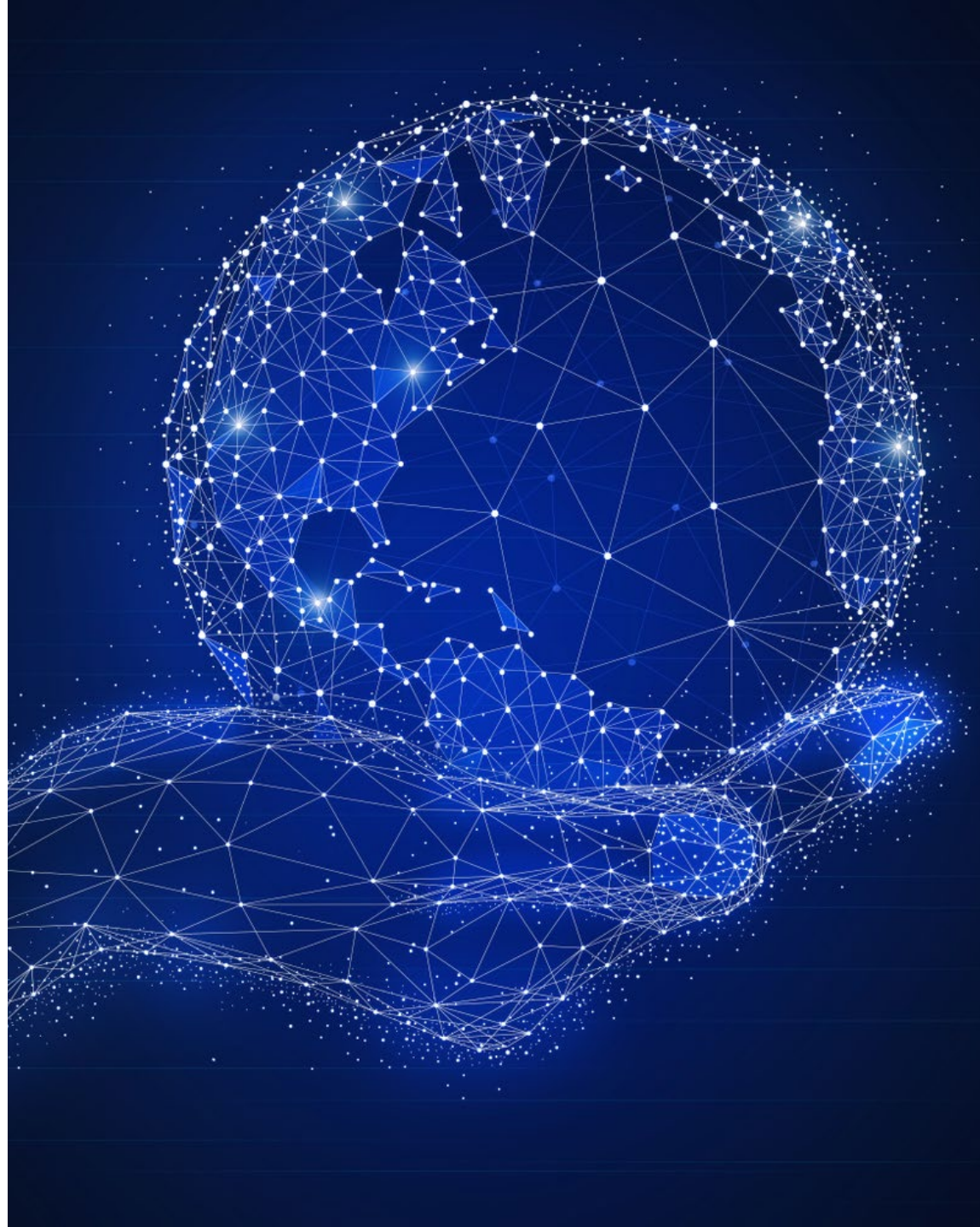
2021/CTI/TPD3/002

How Data Flows Help to Build a More Inclusive Digital Economy

Submitted by: Honey Consulting Ltd



**APEC Digital Trade Policy Dialogue
14 October 2021**



How Data Flows Help to Build a More Inclusive Digital Economy

APEC CTI
Digital Trade Policy
Dialogue

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Post-COVID economic rebuilding



Economic
recovery



Digitalized region
– but also digital
divides



Inclusive
growth



Digital: a key enabler of inclusion

- E-commerce platforms increase access to markets
- Digital channels can circumvent structural biases, discrimination and vulnerability in face-to-face interactions
- Digital tools enhance productivity and innovation and can facilitate skills development/lifelong learning
- Women and other underserved groups are heavily represented in MSMEs and services sectors – digital offers new opportunities to these types of businesses



Inclusion in DEPA & DEA

- Addressing inclusion and digital divide
 - MSMEs
 - Women, Indigenous Peoples
 - Capacity-building
- Collaboration, including with business
 - Institutional cooperation and responsive policy development
 - SME Digital Dialogue, stakeholder engagement
- Focus on an enabling environment
 - Interoperability, e-payments, financial services, e-invoicing, fintech and regtech cooperation, regulatory sandboxes
- Trust is integral
 - e.g. data protection, online dispute resolution, digital ID