



**SELANGOR INFORMATION TECHNOLOGY
& E-COMMERCE COUNCIL**

**Demand Outstrips Capacity:
Logistical Challenges and Best Practices for
Malaysian e-Commerce**

**8th August 2016
8 am – 5 pm
Selangor Digital Creative Centre**

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Executive Summary

The SITEC e-Commerce Hackathon: Improving Online Consumer Confidence was held in August 2016 with the aim of bringing together industry players of various levels to kickstart a discourse that will result in solutions for improving consumer confidence.

Keynote addresses and presentations by leaders of e-Commerce outlined some of the major challenges faced by each sector. Results of the SITEC Consumer Issues Survey identified key areas of focus, with three concurrent workshops conducted to discuss the issues presented.

Logistics was identified as having the most room for improvement. With the double digit growth recorded by e-Commerce, logistics providers are struggling to cope with the volume.

Currently, providers are looking into a wider integration of service for international transactions and small merchants, as well as improving customs processes for online transactions and the use of technology for more efficient delivery and tracking tools.

In the discussion on Marketplace solutions, problems identified were product descriptions, branding, customer service, marketplace inventory and marketplace challenges.

Recommendations for solutions here were to educate merchants to improve in each area.

While payment gateways enjoyed the highest level of satisfaction as indicated by the SITEC Consumer Sentiment Survey 2016, participants of the workshop voiced concerns regarding security of transactions made without payment gateways, particularly C2C (Consumer to Consumer) transactions.

To address the issues faced by online merchants, the solution for the sector lies within regulatory framework and education to further strengthen the existing infrastructure.

Section A

A1. Potential in Malaysian e-Commerce

Y.B Dato' Teng Chang Khim, Senior Executive Councilor of the State Government of Selangor, welcomed participants with a short speech that summed up Selangor's aspirations to be an e-Commerce hub in Malaysia, and to expand to cross-border trade in ASEAN countries. He highlighted the need to upgrade and improve standards of e-Commerce for Selangor to fulfill its potential.

SITEC Chief Executive Yong Kai Ping spoke about how the 13-month old Selangor Information Technology and E-Commerce Council (SITEC) has mentored and trained 190 Malaysian brick and mortar SMEs to sell online, resulting in over RM1.3 million in sales.

In Malaysia, there currently exists 700,000 SMEs, but current statistics indicate that only a worrying 15% are doing business online.

“Our target is to improve the state of e-Commerce, in terms of standards and number of merchants and Stock Keeping Units (SKUs) available in the market. The next stage is to produce better service and retain customers. The third step is to encourage merchants to enter the regional market,” shared Yong.

To attain the desired growth, SITEC encourages e-Commerce selling in Malaysia both regionally and internationally, modelling countries that have grown in cross-border trading like China, Taiwan, Japan and Korea.

Yong also highlighted a joint report titled “*e-economy SEA: Unlocking the \$200B Digital Opportunity*” published in May 2016 by Google and Temasek Holdings, wherein the SEA region is identified as the fastest growing internet region with a CAGR of 14% over a 5-year period. The existing internet user base in the SEA region stands at 260 million. This number is expected to nearly double, reaching 480 million by the year 2020.

According to the report, the total first-hand e-Commerce market in Southeast Asia is expected to reach over US\$88 Billion by 2025 from US\$5.5 Billion in 2015, with a potential to reach US\$120 billion. This would significantly outpace the growth of offline retail's CAGR of 7% in the same 10-year period (Google & Temasek, 2016).

In other words, explosive growth, driven by three factors unique to the region:

1. A burgeoning young population - 70% of Southeast Asians are under the age of 40.
2. Lack of big retailers in the region (per capita retail stores in Southeast Asia stands at a third of the United States) .
3. Rapid growth of the middle class and rising disposable incomes as all six major Southeast Asian countries will break the US\$3,000 GDP/capita barrier.

In giving the opening speech, Ms. Wee Huay Neo, Director of e-Commerce Enablement at MDeC, said “Selangor represents the microcosm of the aspirations of the Federal Government.”

In the 11th Malaysia Plan, the e-Commerce sector is expected to contribute RM114 billion or 6.4% of the GDP by the year 2020. At the moment, the current contribution by e-Commerce to the GDP stands at 5.8% (MITI, 2016).

The numbers are well on their way, but Malaysia is still lagging compared to the contribution of e-Commerce to the GDP of other countries, such as China, where the sector accounts for 21% of the country’s GDP, with a contribution of 35% in the United States.

There is a need to consolidate the efforts of various stakeholders operating in the e-Commerce sphere. To support the sector, various government agencies have been tasked to assist the growth of the sector. The Malaysia Digital Economy Corporation (MDEC) aims to double the annual growth rate of the e-Commerce market in Malaysia from 10.8% in 2016 to 20.8% in 2020, for the nation to position itself as a leading hub for e-Commerce in the ASEAN region.

The efforts of the various agencies culminates in the National e-Commerce Strategic Roadmap devised by the National e-Commerce Council (NeCC), which involves the participation of numerous stakeholders from the public and private sector.

Under the roadmap, six strategic thrust areas have been identified:

1. Accelerate seller adoption of e-Commerce;
2. Promote national brands to boost cross-border e-Commerce;
3. Make strategic investments in selected e-Commerce players;
4. Provide economic incentives (fiscal, grants and subsidies);
5. Lift non-tariff barriers; and
6. Increase adoption of e-Procurement by businesses.

A2. 100,000 Consumer Claims Addressed

Keynote speaker Wan Rufaidah Binti Dato’ Haji Wan Omar, Chairman of the Tribunal of Consumer Claims, expressed her concerns over the expansion of e-Commerce, as the Tribunal of Consumer Claims has heard 97,103 cases related to purchases of goods and services in e-Commerce since 2000, and the number of cases has risen steadily over the past four years.

“In 2013, 61 claims were filed with the tribunal; in 2014, 83 claims; 129 claims for 2015. Up to May 2016, we have received 50 claims on online consumer purchases,” the Chairman added.

Lack of consumer awareness of their rights and safeguards in online transactions are problems that need to be addressed, and it suggests that it is imperative that current legislations are purposefully amended to reflect the changes brought on by e-Commerce to safeguard the rights of consumers.

Section B

B1. Logistical Challenges

Puan Rofidah, Corporate Development (Commercial) of Pos Malaysia, described the challenges faced in logistics, namely, the growth of e-Commerce. For PosMalaysia alone, they see up to 240,000 items processed per day, as opposed to 100,000 items per day 2 years ago, reflecting the rapidly increasing demand for logistical services.

The need for Pos Malaysia to constantly upgrade, and turn to automation has resulted in a new parcel processing centre in Shah Alam that can process 12,000 items per hour.

“Reachability is important, and from a service point of view, we have to make sure that we deliver and that the parcel is received by the recipient,” said Puan Rofidah.

“Currently, we have a few drop boxes for merchants and parcel lockers as an alternative for those who are not at home for their delivery.”

Speaking about future growth in cross-border e-Commerce, she said, “Pos Malaysia is also working closely with the Royal Malaysian Customs to ease the process with online businesses. Moving forward, Pos Malaysia is looking into creating warehousing and order fulfilment for merchants, with public bonded warehouses that could complement the regional transactions of online merchants.”

Azizi Mohamad Dahalan, Head of Sales of Pos Malaysia, also reasoned that despite Pos Malaysia having allocated funds to increase the number of couriers, as well as converting 5000 of their regular postmen to couriers, it will still take time before the full impact of their operations will be felt.

B2. Marketplace Issues: Lack of Talent and SKUs

Adrian Oh, Co-Founder of eCommerceMILO, spoke about challenges in e-Commerce. “All the players coming into the market, even those with foreign capital, need local talent to run the business as only local talents can understand the local market,” he said.

“There is not enough talent to go around, to work around this. Many marketplace operators poach staff from their competitors. In terms of engineering talent, there is a serious gap in supply.”

The number of SKUs (stock keeping units) listed on Malaysian e-marketplaces are significantly lesser than a country like Taiwan might have on a leading marketplace like Ruten.

Taiwan has a smaller population size than Malaysia, yet there are approximately 90 million SKUs listed on Ruten, while a local marketplace like Mudah has approximately 700,000; Lelong.my has less than 2 million and Lazada has approximately 5 to 6 million.

In order to achieve growth, the number of merchants participating in e-Commerce needs to increase, and merchants need to be encouraged to provide a greater range of products.

With Malaysia being a signatory of the Trans-Pacific Partnership Agreement, there is a need for greater vigilance in Intellectual Property (IP) protection, as it is one of the vital areas listed in the agreement.

Weeding out fake products and other forms of IP infringement is costly, difficult to manage and increasingly harder to authenticate.

IP protection has to be navigated carefully as it is a problem of legal compliance. Success in this area requires extensive dialog between the government and industry players.

B3. Payment Gateway Environment

Eng Sheng Guan, Chief Executive Officer of MolPay, explained that Malaysians have a preference towards cash, with 60% of online transactions using cash, 36% using credit cards and the remaining 4% through other methods of payment.

“In the Malaysian market, 60% of consumers still prefer cash when dealing with online transactions and only 40% opt for e-payment,” he said.

To suit the cash-on-delivery (COD) method preferred by consumers, MolPay has also developed a parcel locker collection system with 7-11, for a true COD experience.

While security features are the norm for online transactions, it is no guarantee against fraud. Merchants have to be vigilant against fraud, to screen payment transactions that originate from at-risk areas.

Section C

C1. SITEC Survey: Logistics sector shoulders most complaints

To begin the process of resolving issues faced by the e-Commerce ecosystem, the Selangor Information Technology and E-Commerce Council (SITEC) undertook a preliminary, qualitative survey between June and August 2016.

With a sample size of 102, the survey was conducted to gain a better understanding of consumer satisfaction levels with various aspects of online shopping. The key findings were presented in the SITEC E-Commerce Hackathon on Improving Consumer Confidence held on 8th August 2016.

The survey results indicate that 47% of respondents are satisfied with their online shopping experiences, and report no issues. The remainder 53% of respondents indicate that there is room for improvement.

This is consistent with a survey by Nanyang Siang Pau, as reported by eCommerceMILO where only 12% of customers are really satisfied with their online shopping experiences, while 38% are somewhat satisfied.

The remaining 50% responded that there is room for improvement in e-shopping sites (Wong, 2016).

To achieve the projected growth, consumer needs and expectations will have to be met.

In examining customer satisfaction levels of different facets of online shopping, the SITEC survey found that:

- 39% indicate dissatisfaction with current delivery services.
- 39% are dissatisfied by the products sold online, some issues cited are unclear, misleading or insufficient product descriptions.
- 29% indicate dissatisfaction with customer service, lack of trustworthiness of sellers or lack of proper after-sales service.
- 13% indicate issues with misrepresentative or inaccurate pricing on products.

The three key areas of focus in the survey were Payment Gateways, Marketplaces and Delivery Services. Of the three, Payment Gateways enjoyed the highest satisfaction rate, with 90% indicating no issues. Marketplaces followed with satisfaction rates of 47% and Delivery Services are seen as needing the most improvement, with only 36% indicating satisfaction.

Following the presentation of the survey results, three concurrent workshops were held: Marketplace Solutions, Logistics Solutions and Payment Gateway Solutions, with panels consisting of major players from the e-Commerce sphere.

As such, what follows in this report are key takeaways and recommendations for best practices from the workshops of the SITEC E-Commerce Hackathon on Improving Consumer Confidence, where industry players (representatives from e-marketplaces, logistics, payment gateways, government agencies and merchants) engaged in discourse and knowledge-sharing of best practices in a move towards setting up guidelines moving forward.

Section D

D1. Marketplace Solutions

Executive Summary

In the discussion for marketplace solutions, the problems identified were in the areas of product descriptions, branding, customer service, marketplace inventory and marketplace challenges. Solutions discussed for product descriptions were clearer images and text that allow a customer to get a realistic idea of the product they are looking at.

Solutions for branding focused on consistency of brand voice and customer experience. Customer service solutions involved recommendations to meet consumers' need for a human connection and to improve after-sales service.

The solution proposed for marketplace inventory were for each merchant to find a suitable way to ensure that their stock is accurately updated on marketplaces to avoid disappointing customers.

Solutions for marketplace challenges were to continuously improve user interfaces, to improve management of order fulfilment and to allow the feedback loop between marketplace, merchants and customers to lead to identifying future areas for improvement.

Marketplaces may be likened to a shopping mall, where consumers browse through a multitude of products. The number of respondents in the SITEC survey that are familiar with and patronise online marketplaces more than indie or standalone stores is 87%.

Customer dissatisfaction with shopping experiences at the various marketplaces stands at 53%. Over half of consumers in the survey indicate dissatisfaction. 55% of respondents feel there can be further improvements in seller proficiency, product descriptions, user interfaces and selling/marketing practices.

Much like a shopping mall, dissatisfaction can and does exist with the marketplace itself and the merchants that populate the space. In the end, it falls on both parties to actively seek good outcomes for consumers in order to build trust and increase satisfaction levels.

The workshop on Marketplace Solutions at the SITEC E-Commerce Hackathon on Improving Consumer Confidence focused discussion and recommendations for best practices

into the following areas, which were identified as problem areas by the preliminary SITEC survey:

- Product Descriptions
- Branding
- Customer Service
- Accurate Marketplace Inventory
- Marketplace Challenges

D1.1. PRODUCT DESCRIPTIONS

Online shoppers should be able to tell, quickly, from pictures, video, and written descriptions provided by the merchant, whether a product will be able to match their expectations and needs. A well-executed and accurate product description is the first step to building trust with and satisfying a customer.

- **Images** - A high quality view into what the product looks like. Clear images of the product on a neutral background are widely recommended as being an effective means to communicate a realistic view of the product.
- **Text** - Product descriptions need to be as short as possible while still including all the details consumers need. Logically ordered information will facilitate a customer's ability to choose a product that they will be satisfied with.
- **Videos** - High quality videos, concise videos that display relevant information (according to listing type) can be a great value add for potential customers. Videos that are not created by the merchant should be sourced from the brand owner instead of third party reviews to avoid having the video pulled down.

D1.2. BRANDING

Consistency in messaging across multiple channels will enable a merchant to build their brand. A merchant may set up shop in multiple marketplaces but the customer should be able to recognize the brand from the look and feel through to the service and added value provided. Product descriptions and all visual elements should be consistent and fit within the brand voice.

Areas to tailor according to branding are:

- Practices according to target market in terms of bundling items, free gifts and customer service.
- Customer experience - it is value, and not the lowest price that always wins. Merchants need to sell the perception of value, along with their products. This will be what customers remember, and will draw repeat customers.

- Consistency of voice and connecting online presence across all platforms will allow merchants to leverage marketplace traffic.

D1.3. CUSTOMER SERVICE

The discussion on Marketplace Solutions found every participant agreeing on the effectiveness of providing customers with a human connection instead of simply treating each sale as a faceless exchange of goods for profit.

As with branding, customer service is just as or even more important in online selling as it is for brick and mortar businesses.

Customers who can reach out to a human being are more likely to buy, and be happy and perhaps provide some word-of-mouth marketing. Some form of the traditional shopping experience in interacting with a salesperson is preserved.

Avenues of connection should match merchants and clients. The choice between social media, live chat, PMs and such should depend both on the capabilities of the merchant, and the needs of the consumer. Flexibility in terms of returns, and other after-sales services need to be strengthened in order to increase levels of customer satisfaction.

D1.4. MARKETPLACE INVENTORY

One issue Hackathon participants highlighted revolved around issues with a merchant's inventory syncing process. As a result, customers may end up completing a payment, only to find out that the item is actually out of stock

Merchants who list their products on several marketplaces may have difficulties with manually updating all their listings, especially for those with a large number of SKUs.

In this case, there is a need to automate the updating of inventories through avenues that work best for each merchant, be it via shopping cart software, API integration or middleware.

This issue is seen as affecting the trust of consumers and confidence in marketplaces, of merchants and online shopping as a whole.

D1.5. MARKETPLACE CHALLENGES

Areas identified in the survey and discussion for marketplaces to address are as follows:

- **User Interface** - Ease of use is key, improvements in this area should continue to be a focus for marketplaces.
- **Managing Order Fulfilment** - Solutions to ensure merchants fulfill orders in a timely manner (such as penalties for not fulfilling within stipulated timeframes) need

to be implemented in order to improve both merchant reputation and customer satisfaction.

- **Feedback Loop** - Quality communication between marketplaces and merchants were emphasized by the panel at the Hackathon on Improving Consumer Confidence as being the key to increasing customer satisfaction. Merchants and customers need to be able to easily give marketplaces feedback so they can continuously improve on their environments for merchants and customers.

D2. Logistics Solutions

Executive Summary

The preliminary survey finds that 64% of respondents reported dissatisfaction with their delivery experience. With the double-digit growth recorded by e-Commerce, logistics providers are struggling to cope with the volume.

To cope with the fluctuating demand of the sector, logistics providers are looking into a wider integration of services for international transactions and small merchants, as well as improving customs processes for online transactions. The discussion also explored the use of technology for more efficient delivery and tracking tools.

Of the three key areas identified in the survey, logistics has the most room for improvement with 64% of respondents indicating dissatisfaction with current delivery services.

Dynamic contribution from e-Commerce has shown double-digit growth over the years. To further illustrate the growth, two years ago, Pos Malaysia's courier service processed roughly 100,000 items per day. That number has since increased to over 240,000.

The logistics sector is in the process of adapting to these changes, which will result in the integration of new features and tools to further improve the quality of delivery for merchants and the customers.

In the next few years, the logistics sector will see the introduction of several features:

- Wider integration of storage for merchants, including public bonded warehouse for smaller merchants.
- Warehousing for cross border deliveries.
- An increased ease of process with customs for online businesses
- Better last-mile delivery and return management.
- More efficient track and trace tools.

It was identified that one the biggest challenges in the current e-Commerce industry as being the rebalancing of growth between volume and resources. It is one thing to have resources in place to prepare for this silent surge of volume, but the real challenge is to make these resources ready.

An example of this is sudden and unpredictable spikes in volume where a courier service might handle 250,000 parcels a day in one month, with a surge up to 300,000 in the next month.

Further discussion focused on the following areas:

- Managing Customer Expectations
- Technological Advantages

D2.1. MANAGING CUSTOMER EXPECTATIONS

A factor that contributes to the low satisfaction of online shoppers towards delivery services provided stems from online merchants overpromising on available services.

Some merchants go to the extent of promising a full refund if a next-day delivery is not fulfilled, but there is no guarantee. Any number of extenuating circumstances may compromise this timeframe.

Rather than promising and then being unable to fulfil expectations, good communication would be a better approach.

Merchants ought to provide a realistic estimate for delivery and keep the customers updated on the status of their delivery from time to time.

D2.2. TECHNOLOGICAL ADVANTAGES

To cope with the growth of e-Commerce, logistics players expressed an urgent need to cooperate and pool their resources to better serve the needs of their customers. To accomplish that goal, logistics players will have to turn to technology to share their existing strengths and logistics tools.

Booking management tools as well as track & trace tools should be optimised to meet consumer demands, and available resources and infrastructure need to be leveraged to make efficient deliveries. Trace and track tools available to logistics providers currently may experience delays of up to 6 hours, whereas customers expect information to be updated in real-time.

New solution avenues for verification of parcels received and tracking tools are afforded by the growth of internet users in the region, and with smartphones being in the hands of a growing number of consumers.

One of the solutions proposed at the discussion would be the development of mobile applications that connect consumers directly with the delivery services of their products end-to-end, especially with last-mile delivery. Other customised solutions being launched include automated parcel-processing, self-serve kiosks, parcel lockers and prepaid dropboxes.

D3. Payment Gateway Solutions

Executive Summary

Almost all respondents surveyed reported no issues with their online payment transactions. However, participants voiced their concerns regarding the security of transactions made without payment gateways, particularly C2C transactions.

Another factor identified that could hinder the potential of e-Commerce is the ability of the local banking system to cope with the volume of e-Commerce transactions and its effects on merchants.

To address the issues faced by online merchants, the solution for the sector lies within regulatory framework and education to further strengthen existing infrastructure.

Findings from the SITEC Consumer Sentiment Survey 2016 indicated an overwhelming rate of satisfaction from respondents, with 90% indicating no issues with online payment gateway providers.

The Payment Gateway Workshop discussion surmised that this could be attributed to familiarity by consumers with online shopping transactions. The catalyst for this is the advent of airline ticket purchase which started with AirAsia in 2001.

The regulatory role of Bank Negara Malaysia has also ensured the security of online transactions, which, in turn, has helped in building consumer confidence in e-Commerce.

Regulatory measures taken by the Central Bank started in the 1990's required banks under its purview to adopt the 3-D secure protocol.

Currently, transactions that take place under the 3-D secure protocol employ a liability shift model to provide greater security and also feature the use of One Time Passwords as an added layer of security. Fraud rates have fallen since the adoption of such security protocols.

Despite the high levels of satisfaction, discussion honed in on two key areas of focus:

- Inherent Risks
- Navigating Local Banking Systems

D3.1. INHERENT RISKS

While the presence of payment gateways have improved the security of online transactions, there are still causes for concern and threats to online shoppers. Consumers are still vulnerable to social engineering exploits, phishing scams and hijacking attempts via Trojan Horse attacks, and consumer to consumer (C2C) transactions are currently the largest source of online fraud and scams.

This is especially true for C2C marketplaces without a payment gateway. To mitigate such risks, consumers are recommended to opt for the cash-on-delivery payment option if a secure payment gateway is not available.

In this case, consumer education is needed. Marketplaces and merchants should disseminate this information to the buying public to allow customers the choice to avoid high-risk transactions.

The workshop session also unearthed concerns on the merchant side. One of the issues faced by merchant operations online are complications that might arise from escrow services.

While most marketplaces utilise some degree of escrow service to provide security for their customers, the feature can prove a challenge for merchants. There exist cases where merchants have had their entire accounts frozen by PayPal due to a single dispute. Escrow services should be balanced to protect both consumers and merchants.

D3.2. NAVIGATING LOCAL BANKING SYSTEMS

With e-Commerce expanding at a rapid rate, one of the biggest challenges faced by payment gateway providers and their merchants is the inability of the banking system to cope with the volume of transactions made. This results in unscheduled downtime in the local banking system, particularly during the payroll period.

Many banks are reluctant to upgrade their system due to the difficulty and cost of implementing those upgrades. In the opinion of payment gateway representatives, the best way to resolve this is via the Central Bank. The move to adopt online transactions is in line with Bank Negara's objective to limit the circulation of currency due to the high cost of maintaining it.

In addition, there are many different business models emerging with the growth of e-Commerce; some merchants are at risk of getting their credit card applications rejected as the banks do not understand their business models.

Merchants also sometimes experience difficulties in navigating the rules and regulations of the banks, calling for the need for simpler processes to support potential growth.

Section E: Conclusion

In all areas, there is still work to be done to fully leverage the data that is available.

The SITEC E-Commerce Hackathon on Improving Consumer Confidence has kick-started a much-needed discourse that has highlighted the need for every player in the e-Commerce industry to work closely with each other.

Players in the ecosystem should be able to explore issues, build further discourse, and find solutions to advance the e-Commerce industry.

This guide of best practices by SITEC is intended to be a starting point, and the aim is for future efforts to build upon the foundation laid down thus far.

Section F: References

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Section G: Appendix**Agenda of Hackathon**

Morning Session

Time	Agenda
9.00AM - 9.10AM	Welcome speech by Y.B Dato' Teng Chang Khim, Senior Councillor of the Selangor State EXCO
9.10AM - 9.20AM	Opening speech by Ms. Wee Huay Neo, Director of eCommerce Enablement, MDEC
9.20AM - 9.30AM	Keynote address by Wan Rufaidah Binti Dato' Haji Wan Omar, Chairperson, Tribunal of Consumer Claims
9.30AM - 10.20AM	"The Issue with Logistics" by Puan Rofidah, Corporate Development (Commercial) of Pos Malaysia
10.20AM - 11.10AM	Platform Challenges by Adrian Oh, Co-founder, eCommerceMILO
11.10AM - 12.00PM	Navigating Payment Gateways by Eng Sheng Guan, CEO of Molpay
12.00PM - 12.10PM	Giving out of Tokens of Appreciation
12.10PM - 1.10PM	Lunch

Afternoon Session

Time	Agenda
1.20PM - 1.40PM	Consumer Issues: Survey Results by Yong Kai Ping, SITEC Chief Executive
1.40PM - 3.00PM	Three concurrent workshops, with attendees and major players discussing methods to address the issues presented
	Workshop A: Marketplace Solutions · Moderator: Mr Sunny Ooi (Click Asia) Invited major players: <ul style="list-style-type: none"> • Adrian Foong, GM, Lelong.my • Bernard Yap, Chief Digital Officer, LogOn.my • Richard Wong, COO, Yubeli.com • Samantha Yong, Business Development Executive, Lazada Malaysia
	Workshop B: Logistics Solutions · Moderator: Mr Leow Wee Jonn (Photobook CEO) Invited major players:

	<ul style="list-style-type: none"> ● Encik Azizi bin Mohamad Dahalan , Head of Sales, Pos Malaysia ● Nabil Faisal , Managing Director, Zyllem ● Clement Chau, COO, Easy Parcel
	<p>Workshop C: Payment Gateway Solutions Moderator: Mr Goh Boon Peng (EC Class Manager, SITEC) Invited major players:</p> <ul style="list-style-type: none"> ● Chong Lee Kean, CTO, Ipay88 ● Eng Sheng Guan, CEO, Molpay ● Nazroof Hakim, CEO Billplz Sdn Bhd
3.00PM - 4.30PM	Action plan presentation by conference attendees
4.30PM - 5.00PM	Conclusion of the conference
5.00PM - 6.00PM	Light refreshments