

Workshop on the UN Electronic Communications Convention: A Legal Tool to Promote Cross-border Electronic Commerce

Thai National Perspectives



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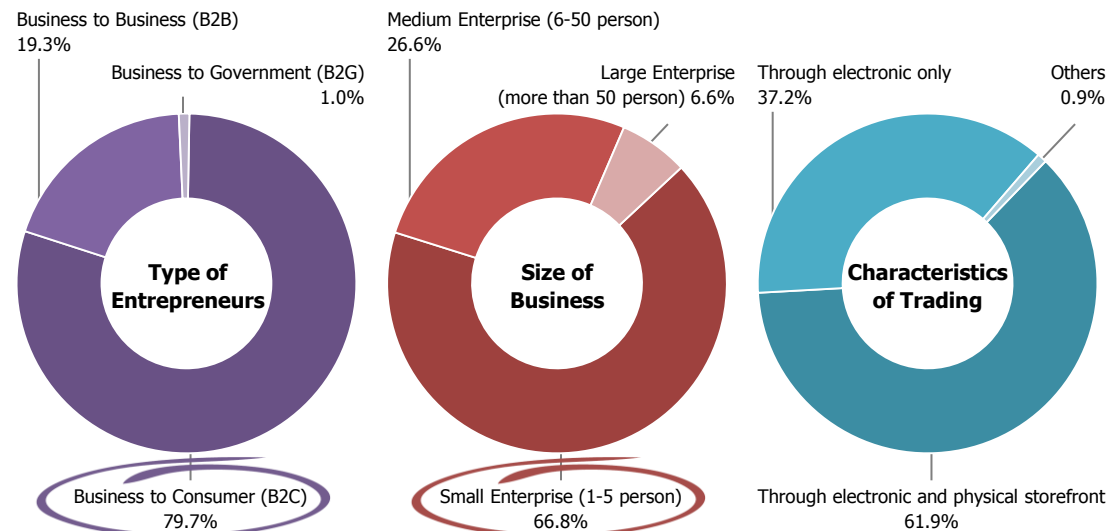
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Overview of e-Commerce in Thailand



Trading goods and services electronically. An agreement to exchange goods or services, or both, in terms of commerce through electronic media. The value of e-Commerce in Thailand appeared in the THAILAND e-Transactions Statistics Report 2013 is the data from a survey by the National Statistical Office, 2013.



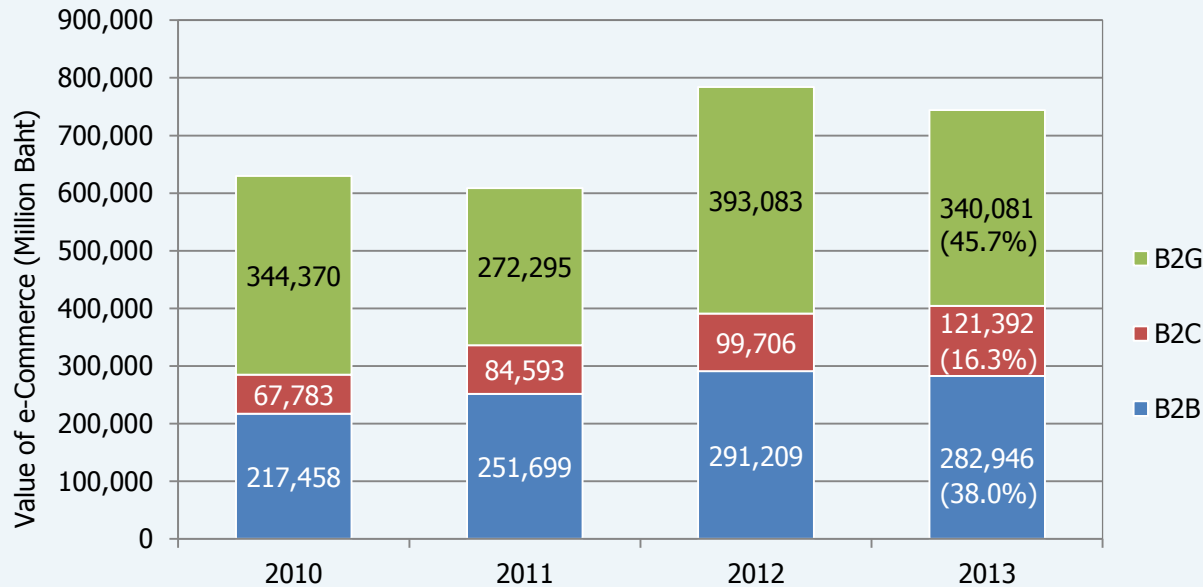
e-Commerce transactions are mainly in the tourism and resort hotels (24.0%), followed by the fashion, costume, gems and jewelry industry (23.3%), computer, electronic devices and the internet (19.2%), services (7.0%), publication /office equipment (4.9%), automotive products (4.1%) and other groups (17.5%).

Source: Electronic Transactions Development Agency (Public Organization) (ETDA). (2013). *THAILAND e-Transactions Statistics Report 2013*. Retrieved from <https://www.etda.or.th>

National Statistical Office (NSO). (2013). *Significant findings of the survey on the status of Electronic Commerce in Thailand 2013*. Retrieved from <http://service.nso.go.th/nso/nsopublish/themes/files/electThaiRep56.pdf>

The Value of e-Commerce in Thailand

The Value of e-Commerce Classified by Types of Entrepreneur



	CAGR	Growth Rate	
	2010-2013	2011-2012	2012-2013
B2G	-0.4%	15.7%	-2.8%
B2C	21.4%	17.9%	21.7%
B2B	9.2%	44.4%	-13.5%

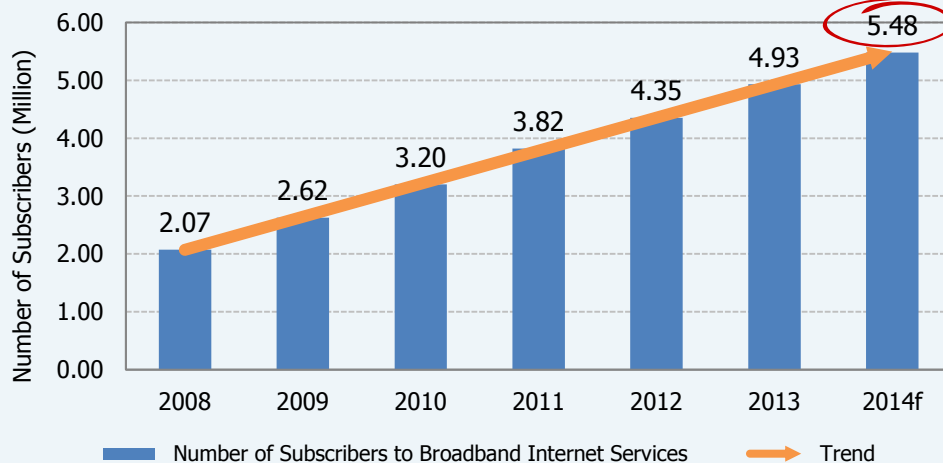
In 2013, electronic commerce totaled 744,419 million Baht, down from the previous year, worth 783,998 million Baht, the growth rate decreased by 5.0 percent because of B2G and B2B trading slowed down due to the political and economic problems. However, the B2C sector grew by 21.7 percent to 121,392 million Baht in value, B2C sector accounted for 16.3 percent of the total value of all electronic commerce.

In the period from 2010 to 2013, e-Commerce of both B2C and B2B have increased at average growth rate of 21.4 percent and 9.2 percent respectively, while those of the B2G has increased at an average of 0.4 percent per year.

Source: Electronic Transactions Development Agency (Public Organization) (ETDA). (2013). *THAILAND e-Transactions Statistics Report 2013*. Retrieved from <https://www.eta.or.th/download-doc-publishing/28/>

The Growth in e-Channel in Thailand

Number of Subscribers to Broadband Internet Services



Source: Office of The National Broadcasting and Telecommunications Commission. (2014). *Thailand Telecommunications Indicators Yearbook 2013-2014*. Retrieved from <http://www.nbt.go.th>

In the year 2013, the number of internet users was 26.14 million, an increase of 13.37 percent compared to the year 2012, the compound annual growth rate (CAGR) from the year 1991 of 86.21%.

Broadband internet service is popular with users increases dramatically in a short period of time. Especially in the past 8-9 years, about to replace low-speed internet service.

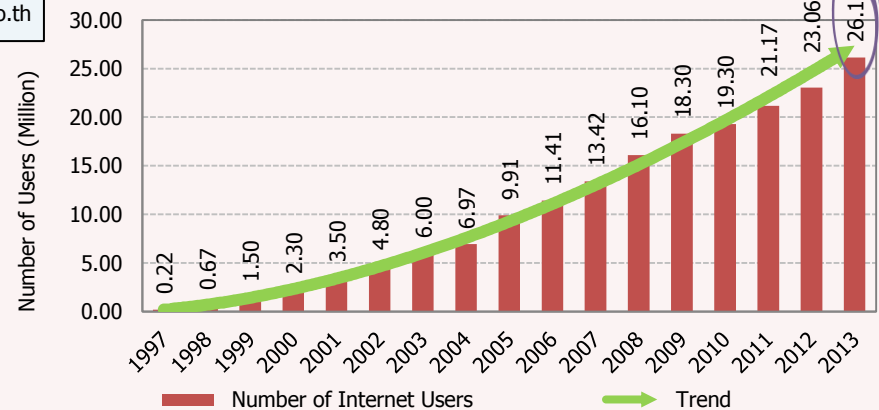
A considerable number of registration and telephone number of 6.06 million subscribers all over the country have enabled ADSL subscribers, about 84.76 percent in 2013.

Number of subscribers to broadband internet services has been growing rapidly, the number of broadband subscribers increased to 4.93 million in 2013, up 13.29 percent compared to the year 2012.

In 2014, it was predicted that the number of subscribers to broadband increased by 11.15 percent compared to the year 2013, or 5.48 million, an increase of subscribers for broadband offset the amount of the subscriber to low-speed internet services. Or it may be said that the low-speed internet service subscribers partially terminate the service and switch to broadband instead.

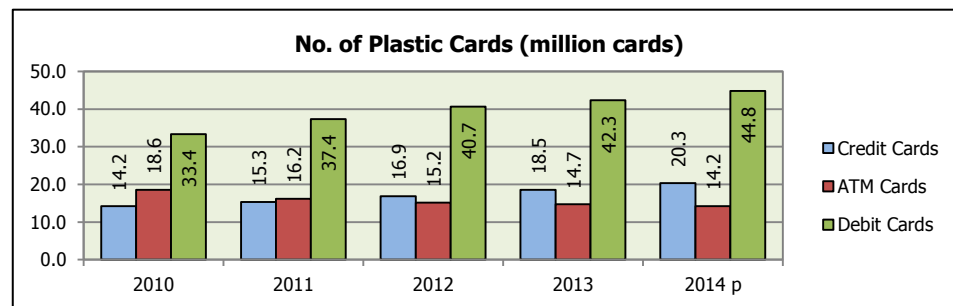
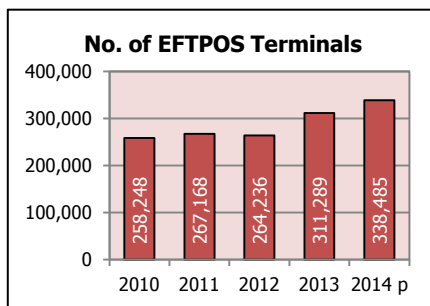
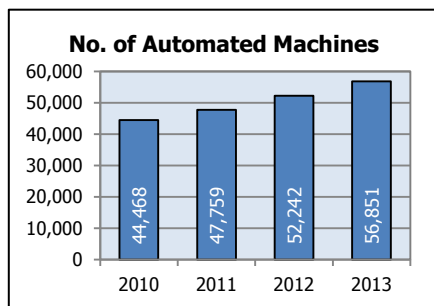
In 2014, the ratio of broadband internet service subscribers was expected to be 8.18 subscribers per 100 people, or 27.31 families per 100 households across the country.

Number of Internet Users in Thailand



Source: National Electronics and Computer Technology Center (NECTEC)

The Growth in e-Banking in Thailand



Use of Mobile Banking and Internet Banking

Use of Mobile Banking and Internet Banking ^{1/}	2014 p	2013	2012	2011	2010
1 Internet Banking					
2 No. of agreements ^{2/}	8,663,470	8,033,061	6,645,161	5,626,192	4,822,947
3 Volume of transactions (Thousand)	184,501	161,784	125,277	83,841	60,794
4 Value of transactions (Billions ฿)	20,422	19,548	14,112	8,780	7,892
5 Mobile Banking					
6 No. of agreements ^{2/}	3,372,051	1,164,796	864,312	706,439	519,450
7 Volume of transactions (Thousand)	109,350	57,199	36,285	19,942	15,885
8 Value of transactions (Billions ฿)	1,364	752	440	187	110

Remark: ^{1/} Include in-house and interbank funds transfer and purchasing goods and services.

^{2/} The number of agreements that customers have been applied for the service.

In 2013, Thailand banking system has 56,851 automated machines (ATM & CDM), up 8.8% from 2012, and in 2014 a number of EFTPOS (or EDC) is 338,485 units, up 8.7% from the year 2013. The plastic cards growing to 79.3 million, up 5.0 percent from the previous year, with the holding of a debit card, up to 44.8 million, representing 56.5 percent of all plastic cards holder.

As of 2014, internet banking users growing to 8.7 million, up 7.8 percent from the end of 2013.

There are 3.4 million of mobile banking users, up 189.5 percent from the previous year

Source: Bank of Thailand. (2015). *Payment Transactions Statistics*. Retrieved from <https://www.bot.or.th/English/Statistics/PaymentSystems/Pages/StatPaymentTransactions.aspx>

Current e-Commerce Business Environment

- ❖ e-Commerce is gaining growth and momentum.
- ❖ Growth realized across B2G, B2C and B2B.
- ❖ Thai consumers well adopted e-Commerce transactions, becoming their lifestyle.
- ❖ Financial sector warmly welcomes e-Commerce trend and growth, and aims to capture the potential.
- ❖ Small enterprises are to reap opportunities and potentials.

ICAS – A First Test of Large Scale e-Transactions among Thai banks

- ❖ Project took time for implementation.
- ❖ Legal challenges do exist and still continue.
- ❖ Banks look to legal infrastructure for this initiative to gain ground.

Evolution of Imaged Cheque Clearing Systems in Thailand

Electronic
Cheque
Clearing
System (ECS)



Provincial
Cheque
Clearing
System

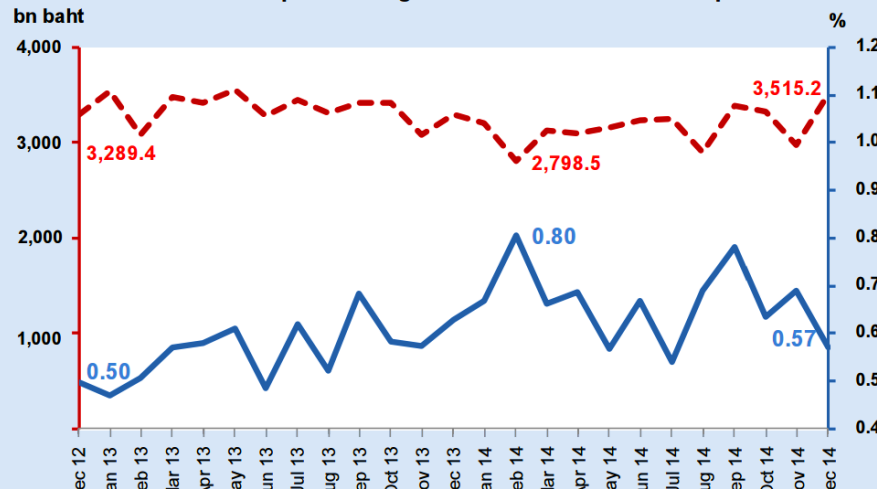


Bill for
Collection



Imaged Cheque Clearing and Archive System (ICAS)

Value of Cheque Clearing and Ratio of Returned Cheques



Objectives of the ICAS

- To shorten the cheque clearing cycle to one-day clearing nationwide (this includes the Bill for Collection which, at present, takes 3-5 working days).
- To enhance the efficiency of Thailand's cheque clearing process to meet the international standards and strengthen the competitiveness of the country.

Security for Cheques

- Forgery Prevention
- Alteration Detection

Data Security and Integrity in the ICAS

- Hashing (also known as digital fingerprinting) and digital signature are applied in the ICAS to ensure end-to-end data integrity control and non-repudiation of sending banks.
- In addition, there are other security and integrity measures in the ICAS such as authentication, rights management, transaction and traffic logs, and business continuity planning and disaster recovery.

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_4414

