

# AI Governance for E-Commerce

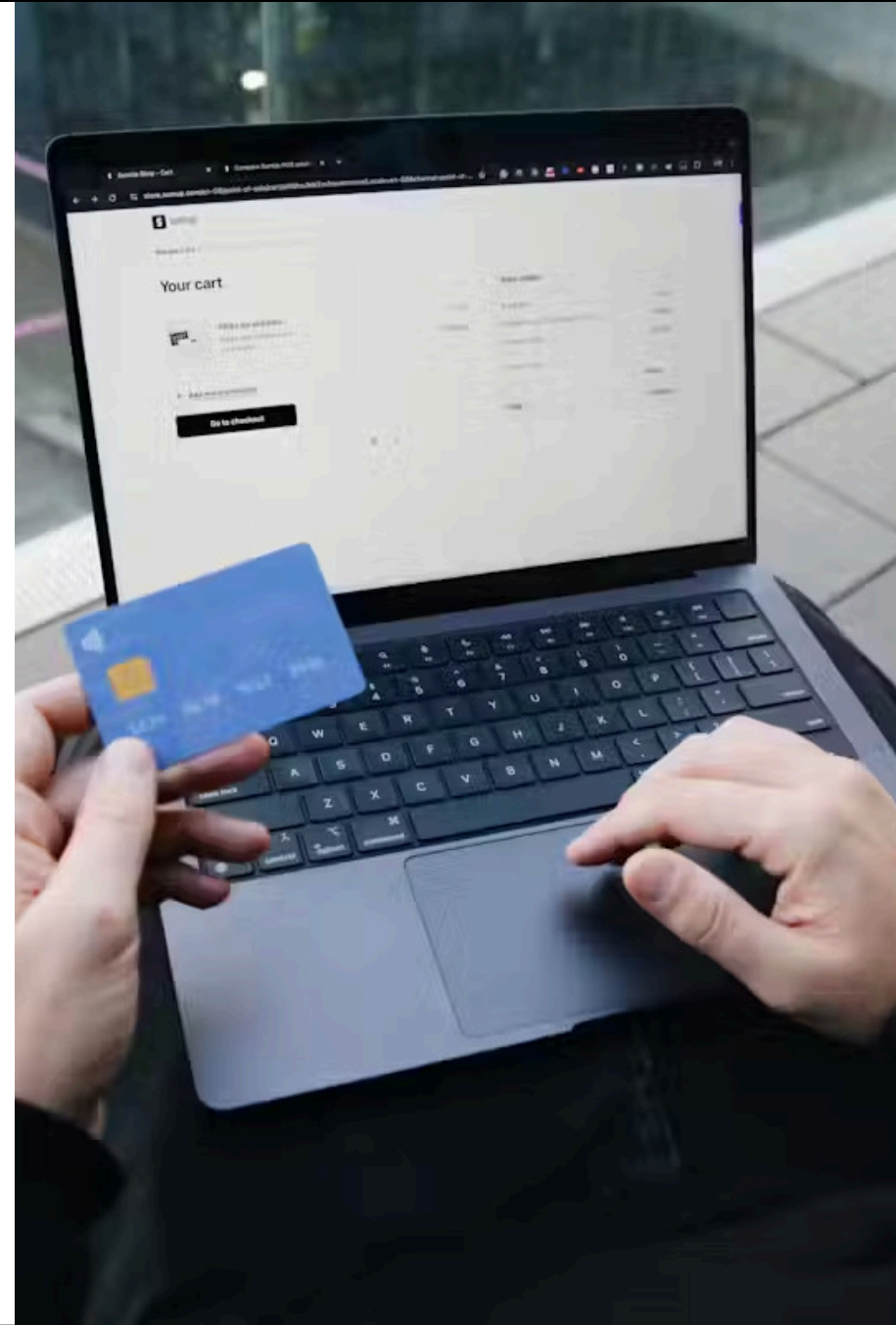
## Enabling Trust, Transparency, and Fair Participation



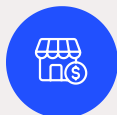
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# Why AI Governance Matters for Digital Trade



## Market Scale

Asia accounts for 60% of global online retail. Asia-Pacific e-commerce projected to reach \$2 trillion by 2025.



## MSME Reality

MSMEs represent 96% of companies and employ 80% of the workforce, yet only 25% of Southeast Asian sellers have integrated AI.



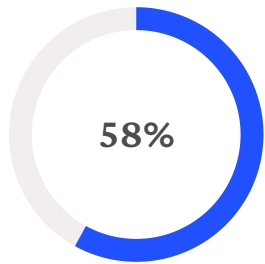
## Two-Way Dynamic

Like AI in hiring—platforms use algorithms while applicants use AI tools—commerce needs fair, accessible AI for all participants.

**In Practice:** Consider the small retailer competing on major platforms—while the platform's AI optimizes product visibility and pricing, the seller needs their own AI tools to market effectively, manage logistics, and communicate with customers. Without governance ensuring access, this becomes a one-sided game.

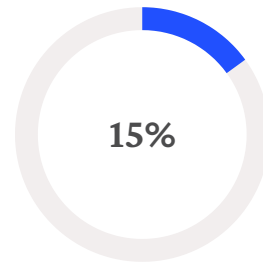
# Pairing Governance with Skills Development

AI demands capability, not just connectivity. The gap between excitement and training is stark across Asia-Pacific.



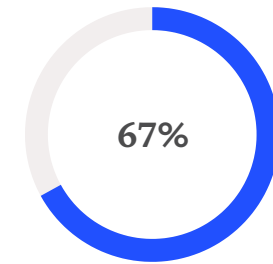
## Excited About AI

People enthusiastic about AI's potential



## Received Training

Actually trained in AI skills



## Lack Expertise

ASEAN SMEs without digital tech access

**In Practice:** A rural entrepreneur wanting to use AI for product photography or inventory planning faces not just a technology gap, but a knowledge gap—learning to write effective prompts, interpret algorithms, and plan promotions requires skills that governance frameworks must help develop.

# Governance as Market Enabler

## Not Just Risk Control

### Transparency Builds Trust

62% of consumers would trust brands more with AI transparency. Over 80% believe AI-generated content should be clearly labeled.

### Standards Empower MSMEs

Like food labels disclose nutrition, AI standards help buyers and sellers evaluate reliability—enabling confident adoption.

### From Control to Facilitation

Governance should foster trust that encourages participation and innovation, not just mitigate risks.

- 📄 **In Practice:** Imagine a small Thai business using AI to create Japanese-language brochures for export. Without quality standards, they can't be confident the translations meet local expectations. Or consider a startup developing chatbots—clear labeling distinguishes a medical advice bot from a product FAQ bot, protecting both the business and consumers. Standards transform uncertainty into opportunity.

# Preventing New Forms of Exclusion



## Linguistic Inequality

Asia has 2,300+ languages, yet 55% of websites are in English—spoken by only 16% globally.



## Design for Inclusion

Prioritize multilingual AI models and language-inclusive datasets for broad participation.



## Learn from Fintech

Southeast Asian fintech succeeded by serving 70% who were underbanked—design AI for mass access, not elite use.

- ❏ **In Practice:** A Thai entrepreneur fluent in Thai but not English faces barriers accessing AI tools, tutorials, and support—all predominantly in English. When she tries to use AI translation for her e-commerce site, the tool struggles with Thai idioms and cultural context. Governance must ensure AI development includes her language and reality, not just dominant languages.

# Collaboration and Incentive-Driven Transformation

01

## Public-Private Partnerships

Public-private partnerships are key to transformation, fostering an ecosystem where governments, tech companies, and educational institutions build AI capabilities together.

02

## Necessity Drives Change

COVID-19 saw 72% of workers shift to remote work—AI adoption will accelerate when businesses see clear value in productivity and sales.

03

## Mindset Shift Required

From compliance to capability. From control to collaboration. Focus on enabling skills and building trust frameworks.

- ❏ **In Practice:** During the pandemic, Thailand's 'Kon La Krueng' (คอนละครู้ง) campaign offered 50% government subsidies for digital payments at local shops. Within months, millions of small vendors—from street food stalls to neighborhood stores—who had never accepted digital payments suddenly adopted mobile payment systems. The subsidy made the technology immediately valuable: vendors saw instant sales increases and reduced cash handling, while customers enjoyed convenience and discounts. AI adoption will follow the same pattern: when a small seller sees AI directly improving their sales or cutting hours of manual work, learning becomes urgent and adoption becomes inevitable.

## Conclusion

# Confidence Over Control

AI governance should build confidence that small players, startups, and citizens can trust and benefit from AI systems. Effective governance transforms trust into an enabler of trade and policy into a platform for inclusion.

### **Innovation**

Enable capability through standards and skills development

### **Inclusion**

Design for mass participation, not elite access

### **Transparency**

Build trust frameworks that encourage adoption

The future of AI-driven digital trade in Asia-Pacific depends on aligning these three pillars—creating an ecosystem where governance empowers rather than restricts, where every entrepreneur can harness AI's potential regardless of size, language, or location.