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## SMALL BUSINESSES ADAPTING TO ONLINE COMMERCE

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### INTRODUCTION

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In 2019, Deloitte, one of the largest consulting firms in the world, was tasked with understanding the performance of small businesses in a digital world. Their research targeted the Connected Commerce Council (CCC), providing insights on arguably the most important factors related to a small business' success.

Most prominent among the components described in the comprehensive 36-page report was the adaptation of the use of **digital tools** by small businesses. They found that, on average, digitalized small/medium-sized businesses are 3x more likely to experience revenue growth and are 2x more profitable (“The Performance of Small and Medium Sized Businesses in a Digital World”, 2019).

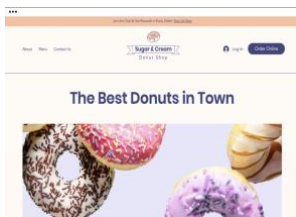
While small businesses typically only cater to their surrounding communities and a set demographic, the ability of these firms to establish an online presence seems to be key in navigating the technology-driven world. Though barriers of entry for digitization of these businesses may seem difficult, the creation of websites and digital tools has never been easier because of services from website companies like Squarespace and Wix.

### EXPLANATION OF THE ISSUE

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#### *Historical Development*

The origins of online commerce date relatively far back, tracing to the widespread popularity of the burgeoning internet. In 1979, Michael Aldrich created the first online shopping system, known as



*A realistic example  
of a small business'  
website and attempt  
to digitize.*

*[https://www.wix.com/  
business/website](https://www.wix.com/business/website)*

**Digital tools** –  
*various software  
applications,  
programs, or  
technologies that are  
designed to enhance  
digital tasks,  
processes, or  
activities, such as  
website development.*

Videotex. In 1995, Amazon.com launched as an online bookstore and was quickly followed eBay.com, an online auction and shopping platform (“Amazon Opens for Business”, 2021; “Our History”, 2022).

In the 1990s, during the **dot-com boom**, there was a massive surge in website development and online businesses. Many companies and entrepreneurs rushed to establish their websites as the internet gained widespread adoption (Paluteder, 2023).

In the early 2000s, there was further growth in website popularity as more people gained access to the internet because of greater usage of computers, laptops, and smartphones. Websites became integral to businesses, enabling them to showcase their products, provide information, and engage with customers.

## *Scope of the Problem*

Concerns regarding small businesses adapting to online commerce can be broken down into the following four topics: limited online presence and visibility, technical and logistical barriers, financial constraints, and digital marketing and customer acquisition:

### Limited Online Presence and Visibility

Amongst the largest challenges to small businesses is their lack of online presence and visibility. According to a recently conducted study, 28% of small businesses in the United States do not have a website (Jordan, 2021). This lack of online presence hinders their ability to reach a broader customer base and compete effectively with large online retailers. When consumers cannot find the service they’re searching for, they often default to taking their business elsewhere to credible, more established companies. This further widens the gap between small and large businesses.

Furthermore, less than half (43%) of small businesses plan to invest in the performance of their website in 2023 (Haan, 2023). This suggests a potential lack of prioritization in optimizing their online presence. However, neglecting website performance can hinder their ability to attract customers, drive conversions, and compete effectively in the digital marketplace. It’s crucial for small businesses to recognize the importance of investing in their online presence, which in turn enhances user experience and drive business growth.

### Technical and Logistical Barriers

Small businesses often face technical and logistical barriers when adapting to online commerce. For example, setting up an e-commerce platform requires significant website development expertise, a major challenge for businesses with limited technical resources. Tasks like managing payment processing, order fulfillment, and shipping logistics can become significantly more time-consuming and difficult for small businesses without

*Dot-com boom – period of rapid growth and excitement in the late 1990s as internet-based businesses experienced a surge in investment and speculation.*

*“According to recent statistics, 28% of all business activity is now conducted online.”*

established systems in place (Saita, 2021). These technical and logistical barriers highlight the need for small businesses to invest in the right tools, technologies, and expertise to overcome these challenges and ensure a seamless online commerce experience for their customers.

## Financial Constraints

Financial constraints also pose a significant challenge for small businesses adapting to online commerce. Transitioning to online operations often requires investments in things like website development, digital marketing campaigns, inventory management systems, and online payment processing solutions. According to a recent study analyzing numerous small businesses, “34 percent of small business owners stated that they were currently unprofitable” (“2023 Small Business Trends”, 2023). If these businesses cannot recover costs to sustain their operations, it is highly unlikely that they will set aside resources to invest in an online commerce platform. Overcoming financial constraints requires careful budgeting, exploring alternative funding options such as small business loans or grants, and prioritizing investments which have been historically difficult because of continuously changing market conditions and inflation.

**Search engine optimization (SEO);** the practice of optimizing a website or online content to improve its visibility and ranking in search engine results, leading to increased organic traffic.

## Digital Marketing and Customer Acquisition

Digital marketing and customer acquisition present significant challenges as well. Effective digital marketing strategies such as **search engine optimization** (SEO), social media marketing, and online advertising are essential for attracting and engaging customers in the competitive online space. However, small businesses may lack the expertise, resources, or budget to implement these strategies effectively. A recent study found that 68% of all businesses report that they struggle with lead generation — generating consumer interest (“33 Great Statistics about Lead Management and Automation”, 2016). Overcoming these challenges requires a strategic approach to digital marketing, including targeted campaigns, engaging content, and leveraging the right platforms to reach the desired audience.

*“43% of small businesses plan to invest in their website performance.”*

## *Congressional Action*

There have been many laws enacted to support and facilitate the transition of small businesses into the realm of online commerce. A prominent example is the Small Business Jobs Act of 2010, which offered a range of provisions aimed at assisting small businesses (H.R.5297, 2010). This comprehensive legislation included measures related to improving access to capital, providing tax relief, and offering technical support. Although it didn't specifically target

online commerce, the Act did end up helping small business establish a digital presence and engage in e-commerce activities.

In terms of cybersecurity, the Small Business Cybersecurity Act of 2018 stands out as a significant piece of aid-providing legislation (S.770, 2018). This law recognizes the increasing importance of cybersecurity for businesses, particularly those operating in the digital space. The act includes provisions to assist small businesses in strengthening their cybersecurity. Considering small businesses have are statistically the least equipped to fight cybersecurity concerns, the act worked to ensure they are better prepared to protect their online operations and sensitive customer data (Segal, 2021).

The Tax Cuts and Jobs Act of 2017, although not exclusively focused on online commerce, introduced a range of tax reforms that impacted small businesses. By reducing corporate tax rates and introducing the qualified business income deduction, this legislation aimed to stimulate economic growth and provide small businesses with more resources to invest in various aspects of their operations, including online commerce initiatives (S.2254, 2017).

Furthermore, the Jumpstart our Business Startups (JOBS) bill, introduced in 2012, deserves mention as it aimed to facilitate capital raising for small businesses – including those venturing into e-commerce (H.R.3606, 2012). This legislation sought to ease regulatory requirements and promote crowdfunding as a viable means for small businesses to access funding. By enabling small businesses to secure necessary capital, JOBS was a major catalyst for businesses to invest in building their online presence and expanding their e-commerce infrastructure.

Another significant piece of legislation is The Small Business Broadband and Emerging Information Technology Enhancement Act of 2022. As of creation of this report, the act had passed the Senate and has moved to the House (S3906, 2022). The aim of the bill is to assist small businesses by improving access to **broadband** and **emerging information technologies**. It works by directing the Small Business Administration (SBA) to designate a coordinator responsible for identifying best practices, coordinating SBA programs, and providing training to employees on these technologies. The SBA is also required to report on its programs and activities in this area, as well as the impact of broadband and emerging information technology deployment on small businesses. The bill mandates that small businesses are supported in accessing broadband and other emerging technologies.

## *Other Policy Action*

In addition to legislative efforts, several organizations and entities have taken steps to address the challenges faced by small businesses in adapting to online commerce. A fantastic example is

**Broadband** – high-speed internet access that allows for fast and reliable transmission of data, enabling users to access online resources, services, and content efficiently.

**Emerging information technologies** – new technologies that have the potential to revolutionize industries and drive innovation in businesses. Examples include artificial intelligence, blockchain, and Internet of Things (IoT)

the U.S. Small Business Administration (SBA) which has implemented initiatives such as the SCORE program, providing free mentoring and resources to small businesses and helping them navigate the digital landscape (“SCORE Business Mentoring”, 2021). Also, organizations like Shopify and Amazon have offered special programs and support for small businesses to establish an online presence and access wider markets such as through the “Shopify Small Business Grants” initiative and “Amazon Small Business Academy” (Simpson, 2020; “Amazon Small Business Academy”, 2023).

Internationally, recognition of the need to support small businesses has led to global action. A great example is the World Trade Organization (WTO) which has engaged in discussions to facilitate e-commerce for small businesses. The Trade Facilitation Agreement (TFA) adopted by the WTO aims to “make cross-border trade easier, faster, and cheaper,” benefiting small businesses engaging in international trade (“Trade Facilitation Agreement”, 2014).

At the state and local levels, various initiatives have been launched to support small businesses in their transition to online commerce. One may think of the California Governor's Office of Business and Economic Development (GO-Biz) legislation to provide resources and guidance through programs like the California Small Business Development Centers (SBDC). These SBDCs assist small businesses in leveraging digital tools and online marketing strategies, two of the major challenges discussed earlier in this briefing (“Los Angeles SBDC Go Global Trade Program”, 2023).

These are all prominent examples that demonstrate how different organizations and entities address the needs of small businesses struggling to adapt to modern, online commerce. While the initiatives vary in nature, the collective goal is to provide resources, support, and opportunities for small businesses in wake of the rise of the digital era.

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## IDEOLOGICAL VIEWPOINTS

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### *Conservative View*

Conservatives recognize the importance of small businesses adapting to online commerce and acknowledge the potential benefits of increased digital presence and market access. They emphasize the role of free market principles, entrepreneurship, and individual innovation in driving small business growth — all core values of the conservative party.

While there’s differing opinions on the level of government intervention needed, conservatives tend to advocate for reducing



regulatory burdens and creating a favorable business environment, encouraging small businesses to embrace digital technologies and become more competitive in the online marketplace. You should note that the extent of support for specific policy measures or initiatives may vary among conservatives because there's a large range of perspectives within the conservative political spectrum.

## ***Regulatory frameworks*** –

comprehensive systems of rules and regulations established by governing bodies to govern and guide the conduct of individuals, organizations, or industries in a specific area.

## ***Liberal View***

Liberals generally view the adaptation of small businesses to online commerce as crucial for economic growth, job creation, and innovation. They certainly recognize the potential that online platforms and e-commerce must level the playing field for these small businesses and for expanding their overall reach.

In terms of policies and initiatives, liberals usually support small businesses in their transition to online commerce through providing financial resources, access to technology infrastructure, and digital literacy training. Liberals also emphasize the government's duty to create **regulatory frameworks** that ensure fair competition, protect consumer rights, and address challenges from the digital economy. They largely agree on the importance of supporting small businesses' digital transformation and maximizing their opportunities in the online commerce landscape.

## **AREAS OF DEBATE**

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***Tax incentives*** – provisions in the tax code that provide financial benefits, such as deductions, credits, or exemptions, to individuals or businesses to encourage certain behaviors or stimulate economic growth.

### Tax Incentives for Online Commerce Investments

**Problem:** Small businesses face some major financial challenges when adapting to online commerce, including the costs associated with website development, digital marketing, and e-commerce infrastructure.

**Solution:** The proposed policy provides **tax incentives** for small businesses that make investments in online commerce. These incentives would aim to alleviate the financial burden and encourage small businesses to digitally transform their small business and become a player in the e-commerce world.

Passing legislation like this would firstly encourage entrepreneurship. By reducing some of the financial barriers to entry and expansion in the online marketplace, these tax breaks empower entrepreneurs and small business owners to take entrepreneurial risks and become active in the online commerce world.

It would also level the playing field with a new competitive advantage for small businesses. By providing tax incentives for online commerce investments, small businesses will be able to

compete with larger corporations, fostering innovation and the entrepreneurship previously mentioned.

On the other hand, some may argue that tax incentives for online commerce investments lead to a reduction in government revenue – potentially affecting funding for essential public services. They may also argue that such incentives disproportionately benefit wealthier businesses which ultimately would further the gap. Others also question the effectiveness of tax incentives for encouraging small businesses to adapt to online commerce. They would probably argue that financial barriers are not the primary obstacle for many small businesses.

## Political Perspectives on this Solution

Conservatives generally support tax incentives for online commerce investments. They'd argue that reducing taxes and providing incentives can encourage small businesses to invest in online platforms, expand their operations, and compete in the digital marketplace. Also, conservative viewpoints often argue that such incentives promote entrepreneurship and overall economic prosperity, emphasizing limited government intervention.

On the other hand, liberals typically hold more diverse perspectives on tax incentives, with some supporting targeted incentives coupled with strong regulations to ensure fairness and protect consumers. Others express concerns about the effectiveness and potential inequities of tax incentives, advocating for a comprehensive approach that addresses broader societal issues alongside economic incentives.

Conservative-leaning business associations, chambers of commerce, and small business advocacy groups are likely to support tax incentives for online commerce involvement. Conversely, liberal-leaning organizations focused on income inequality, consumer protection, and fair competition might be opposed to it.

## *Small Business Online Marketing Assistance Program*

**Problem:** Many small businesses struggle to market their products and services online because of their limited resources, lack of expertise, and changing practices.

**Solution:** The Small Business Online Marketing Assistance Program would establish a government-funded initiative to provide resources, training, and support to small businesses in their development and implementation of effective online marketing strategies. As discussed above, it could include grants for website development, search engine optimization (SEO), social media marketing, and other digital marketing initiatives. The policy may also extend to educational resources, workshops, and mentorship



*A realistic example of a small business' advertisement on facebook.*

*<https://www.wordstream.com/blog/ws/2020/09/08/facebook-local-advertising>*

*“69% of small businesses use digital marketing to attract customers and sales” (BuisnessDIT).*

opportunities to really grow small business owners' digital marketing skills.

Proponents of this policy would say that it levels the playing field for small businesses in the realm of online marketing. They'd agree that government support can help overcome limited resources and expertise, enabling small businesses to compete effectively against large corporations. This would potentially stimulate economic growth, job creation, and innovation by empowering small businesses to reach a broader customer base through effective online marketing.

The basis of the opponent's argument is concerns about government intervention in the market. Opponents would argue that the private sector, driven by market forces, should determine the allocation of resources for online marketing. They contend that government-funded programs can distort the market, favoring certain businesses over others. Naturally, their motivation comes from reducing regulatory burdens and tax barriers that hinder small business growth.

### Political Perspectives on this Solution

Conservatives would approach this program with heavy caution, emphasizing limited government intervention and advocating for free-market principles. Their worries and concerns about potential market distortions would disincentivize them from passing a piece of legislation like this.

Liberals, on the other hand, would tend to support the policy. They'd see it providing equitable opportunities and level the playing field for small businesses. Their emphasis on the role of government in addressing the digital divide and promoting inclusive economic growth would motivate support.

Digital marketing companies themselves may have mixed views, with some seeing it as an opportunity for increased business, while others may be concerned about potential market distortions which could mess up their algorithms, avenues of revenue, and patterns of market navigation.

### *Digital Market Regulation*

**Problem:** Rapid growth of online commerce has led to unfair competition and challenges for small-business owners in the digital marketplace. Addressing these challenges and establishing a regulatory framework would promote fair competition, safeguard consumer rights, and ensure a level-playing field.

**Solution:** Regulation in the Digital Market Space would make it so that large businesses are not dominating digital marketing campaigns through their advertisements, sponsorships, and online



real-estate. Rather, small businesses' marketing campaigns would be targeted locally to users and appear more frequently.

*“81% of shoppers research online before purchasing”  
(NerdWallet, 2021).*

Supporters of the legislation like this would argue that digital markets require specific regulations to prevent anti-competitive practices and protect consumers from potential abuses of economic power. Further, they'd assert that dominant digital platforms may engage in practices that stifle competition, limit consumer choice, and disadvantage smaller businesses. Their priorities would be ensuring fair and transparent business practices, fostering innovation, and maintaining a level playing field in the online marketplace.

Conversely, opponents may express concerns about potential regulatory overreach, stifling innovation, and unintended consequences. Their stance would basically revolve around the concept of excessive regulation which could hamper the growth of online commerce, discourage investment in digital platforms, and limit consumer choice. They'd also question the effectiveness of regulations in addressing complex market dynamics and argue for a more market-driven approach like the arguments mentioned just above.

## Political Perspectives on this Solution

Most conservatives would be against this. They'd emphasize the importance of free markets, limited government intervention, and innovation. They would stress concerns about the potential impact of regulations on market dynamics and argue for a cautious approach to avoid unintended consequences in the market because a policy like this would seriously threaten market equilibrium.

Liberals would most likely support this piece of legislation. Realistically, their priority is consumer protection, fair competition, and addressing market concentration. Regulations would be seen as necessary to ensure a level playing field, protect consumers' privacy and data, and promote diversity of thought in the digital marketplace.

Different groups would have generally different opinions on a policy like this. Digital platform companies would assess this legislation based on their market position and business models. Small businesses and consumer advocacy groups would generally support regulations that address market imbalances and promote fair competition. The exact positions of technological experts would depend on their constituents' concerns and previous positions on policies to balance innovation and competition in general.



*Example of a small local row of local businesses.*

<https://www.aces.edu/blog/topics/business-community-urban/small-businesses-why-shop-local/>

## BUDGETARY CONSIDERATIONS

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Each of these policies would most certainly have a cost attributed to its implementation. As a representative of your constituency, you may find these costs to be easy to justify or a total misallocation of resources. The first legislation, tax incentives, would incur costs through the government's reduced revenue. Considering the size of the digital marketplace, these costs could be extremely high and unpredictable.

Within the marketing assistance program, costs are much more direct. The government will have to employ both organizations and workers to facilitate the program. It would also necessitate partnerships with large organizations who oversee marketing campaigns (like large social media platforms).

The digital market regulation would be a policy that it is difficult to quantify the cost of. One on hand, it may severely damage large businesses and corporations. On the other, it may stimulate transactions and purchases for small businesses which would arguably better benefit local municipalities and regions. Further research on the overall costs would be necessary.

## CONCLUSION

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There is no doubt that small businesses are fighting a losing battle against large corporations when it comes to online commerce. They face four key challenges: limited online presence and visibility, technical and logistical barriers, financial constraints, and digital marketing and customer acquisition.

While these massive challenges contribute to a wide spectrum of problems, few policies targeted specifically for small businesses in the online commerce have been passed. As a legislator, it is crucial to assess how potential solutions can be formed – whether through direct involvement by the government or financial incentives to get small businesses to act.

Taking a utilitarian lens to this issue may also be necessary, as the policies may deeply favor one group and hurt another in the process. This, alongside budgetary considerations, will guide your policy-making process and decision-making on how the government should take action to improve current online commerce conditions for small businesses.

## GUIDE TO FURTHER RESEARCH

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Debate of this topic heavily relies on understanding the viewpoints of liberals and conservatives when it comes to meddling with markets. The digital marketplace is continuously changing but has a sizeable impact on American consumerism. Understanding where the government should put its foot down and where it should step away is key.

To understand these topics, research your legislator and the precedent they've set for topics concerning the digital space. Then, cross-apply your learnings with the policies suggested to frame how they would react and what they would advocate. There is an amalgamation of resources that can paint a picture of how the proposed pieces of legislation would look once enacted.

## GLOSSARY

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**Digital tools** – various software applications, programs, or technologies that are designed to enhance digital tasks, processes, or activities, such as website development.

**Dot-com boom** – period of rapid growth and excitement in the late 1990s as internet-based businesses experienced a surge in investment and speculation.

**Search engine optimization (SEO)** – the practice of optimizing a website or online content to improve its visibility and ranking in search engine results, leading to increased organic traffic.

**Broadband** – high-speed internet access that allows for fast and reliable transmission of data, enabling users to access online resources, services, and content efficiently.

**Emerging information technologies** – new technologies that have the potential to revolutionize industries and drive innovation in businesses. Examples include artificial intelligence, blockchain, and Internet of Things (IoT).

**Regulatory frameworks** – comprehensive systems of rules and regulations established by governing bodies to govern and guide the conduct of individuals, organizations, or industries in a specific area.

**Tax incentives** – provisions in the tax code that provide financial benefits, such as deductions, credits, or exemptions, to

individuals or businesses to encourage certain behaviors or stimulate economic growth.

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