# Discussion on the Development Mode of Cross-border E-commerce in the "Belt and Road" Economic Zone

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**Abstract:** With the Belt and Road as the development background of the times, the cross-border e-commerce business has also developed. In general, cross-border e-commerce fundamentally breaks the boundaries between time and space, and can further realize the close transactions between consumers and operators. This kind of transaction is completely free in theory. As a big country in cross-border trade, China has become a core force in the process of bilateral trade between many countries and plays a vital role. In this paper, the author takes the Belt and Road and cross-border e-commerce as the entry point, and actively explores the cross-border e-commerce development model of the Belt and Road Economic Zone.

#### 1. Introduction

With the rapid development of the world economy, with the power of the Internet, the global economy is highly integrated, thus forming a large economic network. Different countries have different development strategies, and there is no need to make a big difference in economic development. The differences in basic national conditions, as well as the formulation of future development strategies, are bound to result in growing differences between regions and countries. The development of e-commerce has fundamentally driven the development of people's daily life and provided many conveniences for their lives. In addition, e-commerce has also promoted the prosperity of the social economy and further narrowed the economic gap between different regions.

## 2. Belt and Road and e-commerce development background

The purpose of proposing the Belt and Road Initiative is that in the future, many countries and regions around China can communicate with each other, thereby achieving the harmonious development of complementary advantages and mutual benefits. The countries and regions around China are booming and developing. Under such circumstances, the Chinese government can support and help them, which will promote their development towards a healthy and prosperous direction. The reason why e-commerce can be highly valued by many countries is inseparable from its advantages of breaking through trading hours and trading space.

As a new Silk Road – the existence of cross-border e-commerce is more conducive to the rapid establishment of a country of destiny in many countries and regions around China. China plays a supporting role in these countries, helping these countries and regions to achieve resource sharing, as well as being able to quickly open up logistics channels and complete trade mutual accommodation tasks. Promoting economic exchanges between different regions and countries has actually reflected the development of cross-border e-commerce, reached a booming situation, and has no harm to the economic development of each country.

## 3. The current status of China's e-commerce development

# 3.1 Cross-border e-commerce to achieve economic prosperity

When the big development strategy of the Belt and Road Initiative is launched, it means that our economy is not far away from the booming development. In the strategic coverage area of the Belt and Road Initiative, e-commerce is developing at an extremely fast pace, which can be said to have

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reached an unprecedented level of optimism. In recent years, a large number of netizens have appeared in China. Through the analysis of the online trading data of these netizens, China's current total e-commerce consumption is ranked first in the world list. After being supported by the Belt and Road Initiative, the development of China's e-commerce has gradually shifted from the development of weight to the development of quality. Traditional e-commerce has been unable to meet the expected development of e-commerce, and today's e-commerce is also beginning to pursue diversification. China is a big cross-border trade country. The development of cross-border e-commerce is also aimed at fundamentally promoting China's import and export trade.

## 3.2 Cross-border e-commerce development in different regions is not balanced enough

The biggest advantage of e-commerce is that it can break through the boundaries of national boundaries and time, so as to satisfy the multiple transaction needs of consumers in multiple countries and regions. Although the development trend of e-commerce is extremely optimistic, it is undeniable that there are already shortcomings in the development process of cross-border e-commerce in China. According to China's overall economic development, there is a clear gap between the northeastern coastal and western regions, and the northeastern coast is relatively more prosperous. The gap between different regions has a certain impact on the development of China's e-commerce, and will play an important role in its development trend. In this case, if there is a phenomenon of uneven development, it is actually expected.

# 3.3 Cross-border logistics is not sufficient for e-commerce support

For e-commerce, logistics has a very important position. In the current e-commerce development situation in China, logistics has also developed rapidly. However, when the Belt and Road Initiative has just emerged, cross-border e-commerce is still in the initial stage of development. Insufficient infrastructure often makes logistics impossible. Meeting the fundamental needs of cross-border e-commerce can not provide reasonable assistance for its development. The development of cross-border e-commerce requires a lot of time and cost, and also requires a lot of artificial power. However, it is mainly logistics. Only when logistics is done, can we achieve leapfrog development of cross-border e-commerce. However, I have to admit that China's current cross-border service industry is almost all ordinary express delivery. There is not much experience in international express delivery, which will seriously constrain the development of cross-border e-commerce.

# 3.4 Trading credit and payment security issues are challenging

Most cross-border transactions require payment through a third-party platform. In order to gain the trust of consumers, the security work of third-party online trading platforms must be put in place. Nowadays, there are not a few consumers who conduct transactions on third-party online platforms, and often face the problem of personal information being leaked, which brings a lot of unnecessary damage to consumers. At the same time, cross-border e-commerce itself has a special nature, and its special nature also determines that it cannot get 100% trust from consumers. In the process of online transaction payment, there is still a problem of loan collection and payment. The problem of loan collection and payment is carried out under the premise that both the buyer and the seller agree, and this is also the obligation and right of the buyer and the seller to coexist. The loan collection and payment will involve the economic interests of the buyer and the seller. If there is no safe third-party security system, there is no guarantee that the interests of both parties will be protected from infringement. According to relevant practice surveys, most consumers have worried about the existence of security issues for cross-border payments.

## 4. China's cross-border e-commerce development strategy

## 4.1 Government-enterprise cooperation promotes resource intensive development

Today's cross-border e-commerce is not only a trading platform between enterprises and individuals, but also a resource sharing, resource exchange and supply of various resources between one country and another country, even multiple countries. In the context of the Belt and Road

Initiative, trade between countries and countries will inevitably have no trade barriers. If the issue of trade barriers cannot be successfully overcome, it will have a very negative impact on the development of each country. Therefore, it is a top priority to intensify efforts to solve various problems such as customs clearance, inspection and inspection, customs declaration and supervision between the state and the country. However, it should be noted that there must be government support to solve these problems, and the governments of both countries are willing to support them. Coordination by the government can promote smoother trade communication between countries. The government should also actively provide preferential subsidies for the development of cross-border e-commerce if conditions permit, so as to further realize the cooperation between government and enterprises.

# 4.2 Logistics companies work closely with cross-border e-commerce platforms

The thorny issue of current cross-border e-commerce lies in the two main aspects of warehousing and logistics. Setting up warehouses overseas can avoid the loss of goods and damage to goods. Another point to note is that overseas warehouses can guarantee that goods orders can be checked at any time. The advantages of overseas warehouses cannot be underestimated, but the establishment of overseas warehouses requires a long process, which involves the cost of capital and the large amount of artificial labor. The overseas warehouses have a slower return of funds, especially in the early days, when they invested a lot of money, but it is difficult to recover them in the shortest possible time. With the smooth progress of the construction of the Belt and Road, the consumption needs of many regions and countries such as China and the surrounding areas have been greatly enhanced. The major e-commerce companies or staff members, with this in mind, will be able to create a more mutually beneficial cross-border e-commerce development model. After the foreign customer places an order, the package required by the customer will be sent to the international center. After a reasonable inspection by the international center, the package will be distributed to the next department and sent to other departments. Distribute the courier and finally deliver the parcel to the consumer. The whole process of distributing parcels is more complicated. Therefore, relevant departments are required to formulate scientific and rational development plans based on the actual development status of cross-border e-commerce, and adopt a simple and effective logistics distribution method so as to better save cross-border. Logistics costs in e-commerce. A sound logistics system can guarantee the timely circulation of goods. Circulating logistics can realize online orders and enhance the service functions of cross-border e-commerce. For related logistics companies, in addition to establishing overseas warehouses, the number of distribution centers should be increased in order to ensure the rapid circulation and safe operation of cross-border products under the platform line. With the logistics work in place, consumers' desire to buy will be stimulated, which will enable them to seek more economic profit income for the development of cross-border e-commerce industry, making it more and more vigorous.

## 4.3 Strengthen policy guidance and build a talent training system

In the process of development, cross-border e-commerce will involve not only individuals and enterprises, but also countries. If you want to promote a reasonable trade between the state and the country, you first need to be able to develop a policy that is guaranteed. In the process of cross-border e-commerce development, most of the funds involved are mainly derived from the AIIB and the international bond market. Every country needs to formulate a corresponding protection policy based on its basic national conditions. The formulation of policies is not only to consider economic protection, but also to consider various aspects such as market and operation. Each small link cannot be ignored. The Belt and Road Initiative also needs to be supported by culture. Different countries have different cultural regulations, and different cultural regulations have different effects on the development of cross-border e-commerce. We must know that in order to seek good and stable development of cross-border e-commerce, in addition to the perfect policies and regulations and service system to assist, we need to have sufficient human resources to help. Therefore, the state should increase its efforts to train talents and train more high-quality talents to be able to serve cross-border e-commerce. In order to cultivate high-quality talents in the

e-commerce sector, the government and enterprises must actively cooperate with universities to develop human resources training plans and future development plans. From the perspective of the school, it is necessary to set up relevant courses, and hire professional teaching staff to carry out educational work, to convey relevant e-commerce theory knowledge to students, but also to lead students to participate in practice and enhance students' business ability in practice. From the perspective of the government, the government should give relevant talents some preferential policies, give the correct direction for the development of talents, provide development opportunities for talents, and not waste every human resource. From the perspective of the enterprise, the arrangement of human resources must be in place. It is necessary not only to formulate a clear development plan, but also to establish a clear organizational framework, to be able to do a good job of training for each talent, and to maximize the satisfaction of different classes of work. The needs of personnel. Compound talents are more in line with the development needs of e-commerce, and there is no harm to the economic development of each country. Therefore, creating a new talent training system and further cultivating compound talents is the top priority of this era.

## 4.4 Build a secure payment system

In the development of cross-border e-commerce, the issue of payment cannot be ignored. If you want to build a safe and efficient payment system is not an easy task, the government and relevant departments need to work together to supervise and manage. Establishing a sound credit system is fundamental to solving the cross-border e-commerce reputation problem. In order to make the payment system more perfect, the power of the government is very important. With the government as the core strength, within the scope permitted by laws and regulations, we will actively create a fair and transparent information system, and optimize the improved credit system to quickly improve the credibility of cross-border e-commerce. Regarding the establishment and supervision of the country's cross-border e-commerce payment system, it is necessary to deal with every detail in order to ensure the security of the payment system. In addition, the state should further encourage major banks to develop channels for e-commerce, a healthy payment environment and high-quality payment services, and facilitate the establishment of a cross-border e-commerce payment system with high security and high practicality. In the process of perfecting the security system, relevant staff members also need to go deep into the foreign market, do research work, and strive to grasp the payment habits of different consumers and the payment methods of the vast majority of people, and improve the payment platform according to these habits and methods. In order to meet the payment needs of consumers, each payment task can be successfully completed, and the consumer's own interests are protected from harm. A secure payment system is an important thrust for consumers to conduct cross-border online shopping, and it is a reassurance for consumers that they are no longer afraid of cross-border e-commerce shopping.

#### 5. Conclusions

The Belt and Road initiative of China's initiative is extremely wide, the scope is the most extensive, and the practice process is extremely complicated. Through the Belt and Road, we can drive many enterprises in China to go abroad, develop into a multi-track around the world, and achieve a benign trade with other countries around the world. The trade development between many countries can enhance the efficiency and quality of China's product output and labor output, and lay a firm foundation for the subsequent economic development. However, China's existing e-commerce infrastructure has not yet reached a perfect state, which means that the state, the government and related enterprises must be united, and the e-commerce infrastructure should be improved according to the actual development, and corresponding development decisions should be established. Thereby achieving cross-border e-commerce Multi-Country and Multi-Platform cooperation.

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