

## Article

# Supporting Cross-Border E-commerce of Micro Entrepreneurs in Developing Countries: Export Marketing Strategy

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**Abstract:** Cross-border e-commerce is an opportunity for micro, small and medium sized enterprise (MSMEs) in developing countries. Based on a resource-based approach, this research studied how to support resource lacking enterprises with export marketing strategy. It dealt with actual business cases of Mongolian entrepreneurs trying to export Mongolian products to Korean market. Multiple source data including interviews, internal documents, and group discussions, were matched with theories to come up with strategies and validated by supporting organizations in Mongolia and Korea. The research suggests that MSMEs should rely on third party digital platforms rather than setting up their own. For product strategy of the marketing mix, selecting competitive product categories and supporting them adjusting to foreign markets and quality assurance is needed. For price strategy, locally high-priced products should use a price penetration strategy with a lower price compared to competing foreign products. For place strategy, supporting organizations should partner with exporters for collective delivery. For promotion strategy, they need to support the capacity of MSMEs enabling them to use digital marketing tools effectively. These strategies were validated and adopted by supporting organizations in Mongolia and Korea.

**Keywords:** Cross border electronic commerce (CBEC); Export Marketing Strategy (EMS); Marketing Mix; Micro Entrepreneurs; Micro; Small and Medium sized enterprise (MSMEs); Aid for Trade

## 1. Introduction

Cross border electronic commerce (CBEC) is defined as an online channel through which products can be directly sold to consumers via the Internet [25]. By 2022, Business-to-Consumer (B2C) cross-border online sales are expected to account for 22% of the total e-commerce worldwide [20]. It is growing fast and getting more attention during COVID-19.

CBEC has a profound impact on the development of enterprises and the country's progress and in the current international environment [56]. As CBEC reduces trade barriers and promotes trade growth [50]. For developing countries, adapting to e-commerce is just a challenge for entrepreneurs, but it is critical for economic development. It is also critical in poverty reduction, including rural households [33]. It also empowers laborers and raises labor productivity [2]. Developing countries are expected to achieve a leapfrog development through CBEC in the long run, although CBEC is concentrated in developed countries in the short term [41].

Firms from emerging e-commerce markets lack opportunities in their domestic markets [3]. So, CBEC is a major revenue opportunity for small and medium-size enterprises [20]. The statistics indicated that of the firms that engage solely in CBEC, 82% are Micro, small and medium enterprises (MSMEs) [50]. Micro enterprise is an entity that retains less than five employees.

There are challenges that MSMEs face. E-commerce is a disruptive technology that entails extensive changes to an organization's routines, business processes, capabilities,

and culture [14, 60]. Moreover, CBEC contains process of trade, thus it is a complex system, integrating multiple types of service offerings, such as cross-border trade services, electronic payment, logistics services, customs declaration, inspection services, and legal advice services [6]. MSMEs originating in emerging markets, compared to firms in developed markets, are disadvantaged as they have developed within more closed economies that are often shielded from global competition [3]. So, they struggle to understand what to digitalize, which technology to use, and how to implement organizational changes. Also, MSMEs usually have fewer resources available for digitalization [17, 35, 48]. They are managed by a single owner who tends to be a generalist lacking marketing and IT competence [27, 48].

So, systematic guidance and support through aid for e-commerce, which is a publicly funded support unit, is suggested [4]. Aid for e-commerce focuses on equipping developing countries with infrastructure and skills necessary for e-commerce, as a component of aid for trade. It is to address the digital divide and assist developing countries in their trade policy [42]. There are two approaches that aid for e-commerce can be made: external industrial approach and internal firm-level resource-based approach. While external industrial approach deals with external environmental factors at the industrial level, resource-based approach urges a company to develop and utilize resources. Among resources, factors for determining export performance are usually classified into three categories; corporate characteristics, management characteristics and export marketing strategy(EMS),

This paper focuses on the EMS for MSMEs, which is the relationship between variables of marketing and export performance. It includes a company's exporting product, pricing, place, and promotion strategy [37, 19]. They are called marketing mix, since these strategies regarding 4Ps are mixed organically to create better effects [26]. EMS is a key factor for achieving export performance [10, 30, 39]. It is proven to be critical not only for large firms but for MSMEs as well [11, 48]. EMS for MSMEs should be customized. Not only online presence requires a different marketing strategy than off-line [10, 13], marketing for small firms differs from those of large firms [8, 27, 28]. However, EMS remains understudied, despite its great importance for small firms and CBEC [24]. Digital marketing tactics, which is one of EMS, is also under researched [8], although is of great importance for small firms [17, 35].

## 2. Materials and Methods

### 2.1. Export Marketing Strategy

EMS is a strategy the firm responds to the interaction of internal and external forces to meet the objectives of the export business. It involves all aspects of marketing mix including product, promotion, pricing and place. Usually, EMS covers product adaptation, communication efficiency, promotion adaptation, distribution support, distribution/distribution efficiency, and price competitiveness. Usually, standardization decisions to adapt to foreign markets is a key determinant in export performance [10]. For example, firms at the initial exporting stages tend to adopt more standardized export marketing strategies, while those at later stages enjoy more adapted strategies.

There are prerequisites for EMS. A firm's strategic marketing orientation is also important in marketing strategy [8]. It leads to the adoption of digital technologies, thus positively influencing the performance and competitiveness of an MSME [35]. Most MSMEs lack strategic marketing orientations, because they use most of their resources on production and management. To come up with concrete EMS, a firm needs to decide which digital platform to use. Large companies, equipped with abundant resources and capabilities, can develop and deploy their own digital platforms [12, 14]. However, MSMEs do not have enough resources to make their own digital platform, in most cases.

### 2.2. Product

In CBEC, firms are challenged by language barriers, cultural disparities and differences in consumer behaviour [5, 15, 52]. Product is defined as all the benefits through time that the user obtains from the exchange [58]. Product adaptation is defined as the degree to which the firm's product elements are adapted for export markets to accommodate differences in environmental forces, consumer behavior, and competitive situations [30]. For example, regulations governing packaging and labeling can vary significantly among markets. Also, a high degree of product adaptation is needed in a competitive market, due to intense competitive pressures [10]. To differentiate the product in export markets, branding, which entails decisions relating to the name, sign, symbol, design, or a combination of these decision areas, is also needed.

### 2.3. Price

The price is everything given by the acquirer in terms of money, time and effort given to obtain the product [58]. Price should be adjusted to foreign market because economic, political, legal and other environmental forces exist. There are additional costs of export including transportation and legal costs, tariffs, taxes, and other financial trade barriers. Pricing practices of competitors also influence the price. Price adjustment shows a strong positive impact on export performance [21]. Not only price adaptation is necessary, but also competitive pricing is important [34].

### 2.4. Place

Place is defined as everything that is necessary to smooth the process of exchange (Yudelson 1999), including virtual and intangible aspects of e-commerce. E-commerce has contributed to building relations with customers easily [7]. In the digital context, the purchasing process must be smooth and easy, and it should build relations with customers. For MSMEs, it is difficult to identify and solve supply chain management challenges, which are designed for large enterprises [43]. Distribution channel adaptation to foreign market conditions have an impact on export performance [21].

### 2.5. Promotion

Promotion is all of the information that is transmitted among parties [58]. Promotions including advertising, sales promotion, personal selling, trade fairs, personal visits, and promotion adaptation, were proven to be effective on export performance [30]. In developing countries, sales promotion, including coupons and samples are effective [9]. In e-commerce, promotion also includes the interactive aspects of digital communication [40]. Digital marketing tactics, such as social media marketing, are positively related to export performance [11, 48]. So MSMEs need to be aware of the importance of using digital marketing tactics and employ them [35, 48].

### 2.6. Research Question

Our Research aims to come up with EMS of CBEC for MSMEs in developing countries, as an aid for e-commerce. This means that publicly funded systems need to support MSMEs resources to strengthen their capacity to enter the foreign markets through e-commerce. So we deal with how to support MSMEs in terms of 4Ps, a marketing mix, as supporting organizations. To come up with practical EMS, this research tries to set EMS in a specific context. Previous literature on EMS are mainly conceptual, and hardly aligned to actual practice of MSMEs. Those research neglect the peculiar context of MSMEs, and also developing countries, although the underlying logic of those contributions is reasonable in general. Our research tries to bridge the gap between previous findings as general findings and the peculiar context of MSMEs and developing countries and come up with practical solutions.

### 2.7. Research Framework

This study deploys EMS as the underpinning framework to combine field data and theory. A multiple case study method was adopted in this research, since a qualitative approach is appropriate for answering the question of how and why (Yin, 2008). We followed commonly accepted standards for conducting case studies in the operations management literature to ensure rigor [18, 47, 54].

We chose Mongolia MSMEs exporting products to Korea as a case study because of several reasons. First, we could manage to work with MSMEs and supporting organizations in Mongolia and Korea, which enabled the research team to not only study actual business cases, but also to confirm and validate research findings. It means that when we come up with findings after data analysis, we could meet with supporting organizations and consult with those findings to actually implement those strategies. Mongolia based NGO (The Asia Foundation Mongolia Office), Korea based NGO(The Asia Foundation Korea Office), and Korean governmental body(Korea office Korea International Development Agency) established 'Women Business Center(WBC)' in the City of Ulaanbaatar in 2016 to support women micro entrepreneurs. As of 2019, WBC has 3,700 female members and is incubating 47 entrepreneurs. In its first phase between 2016 and 2018, 39 entrepreneurs have completed WBC's incubation programs. The main businesses are hand crafts and service.

Second reason is that Mongolia's e-commerce has improved remarkably over recent years, which makes Mongolia a representative case for developing countries. Of the population of three million, 2.6 million have Internet access, 2 million use smartphones, 1.3 million use SNS on a regular basis [22]. The current Mongolian e-commerce industry has experienced unprecedented growth, with its total revenue increasing over 60 percentages during 2020 [22]. In the capital city of Ulaanbaatar, it has a relatively good infrastructure for e-commerce.

### 2.8. Data

Data was collected via multiple means, including semi-structured interviews, site visits, field observations, internal corporate documents, official public reports, internet resources and focus-group discussions. Multiple sources of data enabled triangulation [18]. For interviews, we employed purposeful sampling and selected 3 companies with the supporting organizations, they are all members of the WBC and located in the WBC building.

**Table 1.** Overview of interviewees

Title 1	Title 2	Title 3
Mongolian MSME	Fashion product (Bags)	Owner
Mongolian MSMEs	Food product (Beverages)	Owner
Mongolian MSMEs	Online business	Owner
Monoglian NGO	Program management	Staff
Monoglian NGO	Program management	Staff
Monoglian NGO	Program management	Staff
Mongolian Firm	IT, e-commerce, payment	Head of corporate sales
Mongolian Firm	Banking, Busienss, payment	Former CEO
Mongolian-Korean Association	Mongolia-Korea IT incubating center	CEO, Founder
Mongolian-Korean Association	Mongolia-Korea IT incubating center	Local staff
Korean NGO	Program management	Representative
Korean NGO	Program management	Staff
Korean Expert	e-commerce	Professor
Korean Expert	e-commerce project	Student
Korean Expert	e-commerce project	Student

Korean Expert US Expert	e-commerce project e-commerce, MSMEs	Student Expert
1		

For interviews, the research team visited Ullanbaatar, Mongolia. We interviewed the MSME's founder or a staff who is in charge of the CBEC. At each interview, one member from the research team followed a semi structuredsemistructured interview template; the other members and staff from the supporting organization (The Asia Foundation Mongolia Office) raised related questions aimed at exploring incidental findings. The interviews involved questions on topics such as the introductction of the MSMEs, experience of export, familiarization with e-commerce, resource and capacity for CBEC, their current EMS, and their needs for EMS support. Interviewers encouraged free reporting, and there was no forced answer. The interviews were conducted in Mongolian and Korea and the average length was about 1 hour.

We also managed to visit the MSMEs' manufacturing sites and to observe how MSMEs and supporting organizations work, spending approximately 1 hour. We had numerous opportunities to interact informally with the interviewees. We took advantage of the site visits and the informal interactions to learn more about the details of the MSMEs.

With the help of supporting organizations and experienced staffs, we could validate and confirm EMS. Then we organized a focus-group interview with MSMEs and staffts of the WBC to validate EMS. In total, we carried out 15 interviews.

### 2.9. Data Analysis

For data analysisananalysis, we described all MSMEs interview results in CBEC and the research team attempted to identify how informants' understanding and experience of CBEC related to EMS. This analysis is similar to Strauss and Corbin's [46] notion of open coding [23]. The research team repeatedly read the interview transcripts to capture the informants' information regarding EMS. Through discussions, consensus on a set of EMS that represented informants' views was reached [53]. The descriptions were reported back to supporting organizations to ensure correct understanding.

Then we endeavoured to find theoretical interpretations for the finding in the previous step. The research team shifted back and forth between the derived strategiesstrategies and broad scope of literature on EMS to find theories. We made efforts to theoretically support or correct strategies with data from the previous step and come up with strategies. The research transitioned from being inductive to being abductive in that data and existing theory are in tandem [23]. Lastly, focus group discussions were implemented to validate EMS. Hence, Our research tries to come up with realistic EMS based on existing theories and interview findings.

## 3. Results

### 3.1. Adopting e-commerce platform

There are several digital platform options, including to open an independent website or to utilize existing third-party platforms. Third party platforms contain 'large malls' (shopping websites established by distribution companies) and 'open markets' (social commerce). The other option is to use social networking services, such as facebook and instagram, since they have features to help sell products online [32].

MSMEs and supporting organizations want to set up their own independent web platforms and put resources for that. However, they do not have expertise, experience and enough resources to set up and manage digital platforms. So, depite of their plan to pursue independent websiet, most MSMEs stay on the third-party CBEC service platforms. However, according to literature, it is recommended to use third party platforms since there are positive impacts of using them. MSMEs can lower their asset investment in human resources, training, logistics and warehousing as these supports are provided by

marketplace platforms. It also helps to build trust and reduce risks and transaction costs [43]. Third party digital platforms optimize trade processes, expand services, make payment easy, coordinate relationships between international logistics providers and warehousing companies, to help MSMEs use the advantage of existing industrial chains [56]. So, it is recommended for MSMEs to rely on third-party digital platforms [3].

Adopting a third party platform has other positive effects in other aspects as well. It facilitates MSMEs' digital transformation through rulemaking. The digital platform provider keeps updating the available services and modifying business rules to meet the changing market situation [55]. Once embedded in and enforced by the digital platform, the business rules prescribe how MSMEs operate. In this way, MSMEs gain a competitive advantage over their competitors.

**Table 2.** Analysis on e-commerce platforms (Korea)

Title 1	Title 2	Business Registration	E-commerce Registration
Independent Website	Independent Website	O	O
	Shopping Mall Service	O	O
Third Party Platform	Shopping Mall	O	O
	Open Market	X	X
Social Networking Service	Business Account	X	X

We analyzed different options for Mongolian MSMEs exporting products to Korea. To set up independent web platforms, business registration and e-commerce registration is required. However, using third party platforms and social media does not require both business and e-commerce registration. The third-party platforms such as "G-Market global Shop" provide expanded services. Shopping malls are close to select shops managed by the platform, requesting MSMEs quality proven procedures. However, open market does not require much information, since it aims to provide services to less-resourced independent sellers. So, considering MSMEs resource and positive impact of using it, it is desirable to rely on third party platforms, especially open markets.

So, for supporting organizations such as the Asia Foundation Mongolia Office, partnering with third party platforms, rather than launching its own digital platform is recommended. As theory recommends, "dual-channel method", which means in its infancy, the executive should expand foreign markets and conduct foreign trade business with a third-party platform and when enterprises acquire enough ability for cross-border e-commerce, they should build their own website to continually improve the operation ability of cross-border e-commerce [56] should be adequate. We suggested this to the Asia Foundation Mongolia office, and they agreed and accepted this.

### 3.2. Product Adaptation Strategy

Mongolian MSMEs try to export to advanced markets nearby, China, Japan and Korea. Key products sold are cashmere, wool, yak, frozen meat, salt, etc. The biggest challenge of Mongolian products in the Korean market are product regulatory environment, market standards of quality, and trust of quality. For example, natural honey products faced difficulty entering the Korean market due to food standards set by Korean honey producers. So, without effort to adapt to the regulatory environment in foreign markets and modify products, it is impossible to export.

Through pressures to meet specific host market requirements, MSMEs can come with innovation [36, 16]. Product adaptation is not just a prerequisite for export, but it also has positive impacts on export performance [31], product competitiveness and success [21]. Through product adaptation, the exporter acquires customer-orientation, cautiously

evaluating consumer behavior and market traits. It leads to greater customer satisfaction, which allows greater pricing freedom vis a vis competitor.

After group discussions with supporting organizations, we come up with specific product adaptation strategies. First, start with choosing a competitive product category. Products with high potentials for competitiveness reflecting Mongolia's unique characteristics need to be selected, such as cashmere and wool. This should be done in a strategic way with market analysis on foreign markets including competitors, legal and regulatory environments in that product category. Then, compose a group of the same product category and make this group as a collective brand, such as 'Mongolian Nature Fashion Initiative'. It can help build quality trust and raise brand awareness. Supporting organizations can actively use the brand power of themselves as "Guarantee of Quality".

### 3.3. Price Competitiveness Strategy

After having interviews with MSMEs, we did SWOT analysis with relevant stakeholders. We found out that most of MSMEs products are not adequate for export, because of the low price compared to logistics expenditures and taxes. For example, hand craft products are not proper for export, considering additional cost added by export compared to its original price. In literatureliteratures, adoption of a price penetration strategy, which is entering the market with lower price and then slowly raising, was positively associated with export performance rather than price skimming strategy, which is starting with high price and reduce it [31].

**Table 3.** SWOT Analysis (Mongolian products exporting to Korean market)

	Strength	Weakness
Opportunity	<ul style="list-style-type: none"> <li>- Preference on products with natural ingredients</li> <li>- Import procedures have been simplified and cost are reduced</li> </ul>	<ul style="list-style-type: none"> <li>- Lack of quality assurance</li> <li>- Low brand awareness</li> </ul>
	<ul style="list-style-type: none"> <li>- Similar goods from developing countries</li> </ul>	<ul style="list-style-type: none"> <li>- Korean companies directly selling Mongolian natural goods to Korean market<sup>1</sup></li> </ul>

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Combining findings from interviews and literature, it should select high price product categories, to cover logistic and relevant costs. After selecting an adequate product category, it needs to adopt a price penetration strategy entering markets with relatively low prices compared to competing brands in foreign markets. For example, cashmere can be chosen, and the price should be adjusted to be lower than competitors.

### 3.4. Place Support Strategy

According to the interview, MSMEs export by themselves even when they do not have relevant experience and knowledge regarding the export process including transportation procedures, tariffs, and legal documentations. Supporting organizations do not include distribution support as their role, making MSMEs dealing distribution individually. In literature, it is recommended to MSMEs to use exporter service by hiring an outsourced service [43]. This makes MSMEs improve service, reduce cost, and focus on the business [30]. Stable business relationship with exporter support leads to better export performance [10]. Exporters can provide business counseling, market research assistance, sales force training, technical assistance, missionary selling, cooperative advertising, and financing as well [16].

So it is recommended to use exporter service rather than dealing with exporting procedures directly. Also, rather than contracting exporters individually, it is recommended to

make partnership contracts as multiple firms, organized by supporting organizations. This is termed as "Collective Delivery". We discussed with supporting organizations to check the validity of the strategy to make partnerships with exporters with multiple firms. We found that there are third-party logistics exporting Mongolian products to Korea, so the strategy can be easily implemented. This is a plausible strategy plausible and actually implemented in advanced countries. In Korea's case, Korean government agency (Korea trade and investment promotion agency) provides collective delivery services for Korean SME products.

### 3.5. *Promotion Capacity Strategy*

According to interviews, MSMEs don't have time and resources to plan and implement promotions, because in most cases they need to keep up with production schedules. Thus, MSMEs have needs of support from outside to plan and implement promotions including design, advertisement and language translations. Previous literature pointed out that technology is becoming less resource-intensive due to the availability of open-source solutions, bringing the adoption and use of digital marketing technologies within the reach of even the smallest firms [35, 39, 49]. It recommends small firms to use small budget marketing tools such as Social Networking Service [17] and search engine advertisements, which allows them to appear at the top of Google search results similar to their larger counterparts [24]. So, for MSMEs, it would be worthwhile to invest in skills and technical knowledge in using digital marketing tactics [29, 49]. This will help establish processes and routines that can support the burden of limited resources [28].

So, the strategy for MSMEs is to build capacity on digital marketing to make them solve their own needs in an effective and efficient way, rather than relying on external support. After having group discussions, we confirmed that it is a plausible solution to build capacity on digital marketing tools. MSMEs and supporting organizations were both in need of this capacity building, for example, inviting experts to give workshops regarding digital marketing.

## 4. Discussion

Through analyzing multiple sources of data, literature reviews and group discussions, we came up with the following EMS. For adopting digital platforms, rather than setting up an independent website, MSMEs should use existing third-party digital platforms. This enables them to skip complex legal procedures in foreign countries and also use expanded services of the platform. For product adaptation strategy, product categories with competitiveness should be selective and be adjusted to foreign legal and regulatory environments. Then product category can be collectively branded to ensure quality and raise awareness using trust of supporting organizations. For price competitiveness strategy, high price product categories should be selected to cover export-related costs. Then price penetration strategy should be implemented with entering foreign markets with lower prices compared to competitors. For place support strategy, partnering with exporters and using collective delivery for multiple MSMEs would be strategic, rather than export individually or contracting individually. It would reduce cost and make MSMEs focus on their own business. For promotion capacity strategy, MSMEs need to make use of less resource consuming digital marketing tools, such as SNS, and supporting organizations need to support this with capacity building programs.

## 5. Conclusions

For theoretical implication, this research tried to bridge the gap between theoretical research findings and application on business cases of MSMEs in developing countries. Merging findings from both interviews and literature, and then combining them to EMSs which were agreed and confirmed by group discussion with MSMEs and supporting organizations in both Mongolia and Korea, this research suggests EMS in all 4P marketing

mix and digital platform addition. Based on a resource-based approach, this study has an implication on application of EMS on under-researched groups of MSMEs in developing countries. As previously pointed out, EMS in MSMEs and also in developing countries should be different from large companies in developed countries. As a case study, this can give an example of applying theoretical findings in a specific context.

Secondly, relying on multiple source data, this study tried to develop a case study method with practical conclusions which is meaningful both in theory and cases. EMS suggested by this study actually applied to supporting organizations. This confirms its validity of findings.

As managerial implications, to support emerging economies, it is important to support MSMEs to do e-commerce, since it is a new source of economic growth. Supporting organizations, such as international donors, donor countries and relevant organizations need to support export marketing strategies. Not just external factors such as legal and policy environments, firm-level resources should be supported. Supporting organizations need to broaden the perspective and scope of their work to resource/resource of MSMEs and market challenges they are facing. To narrow the gap between MSMEs and their resources, supporting organizations should actively work with partners. Supporting organizations can directly work with e-commerce platforms, 3rd party logistics and local marketing agencies. Lastly, supporting organizations should work closely with entrepreneurs, so that the support can be effective and sustainable. Capacity development for entrepreneurs and needs assessment of their entrepreneurial activities should be the starting point of aid for e-commerce.

There are several limitations of this study. First, our examination of SME digital transformation was conducted in the unique economic context of Mongolia and Korea. Also, data has been collected from the only capital city of Mongolia, which may not represent the whole country's population. Thus, our findings might be unique to the particular social and economic development stage of Mongolia and specific groups in its capital. Future studies are highly recommended to select a more diversified group of entrepreneurs, such as rural producers. Secondly, we relied on interviews with a relatively small number of informants. Moreover, most of the informants in this study were either entrepreneurs or staff, who are on the supplier side, not consumers. Even though we tried to enhance interview data with direct observations and informal conversations, we were unable to formally triangulate what an informant answered. Third, we only focused on marketing strategy, based on resource/resource based theory and we did not deal with external environments such as legal and policy/polici level support.

Future research is needed to confirm each export marketing strategies with quantitative/Qualitative research. This section is not mandatory but can be added to the manuscript if the discussion is unusually long or complex.

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