

Exploration on the Development Status and Path of Cross-border E-commerce in Henan Province

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Abstract: This paper aims to study the current development status of cross-border e-commerce in Henan Province and propose suggestions for future development paths. Through a review of relevant literature and research, the development situation of cross-border e-commerce in Henan Province is briefly analyzed, and the existing problems and challenges are discussed. Feasible development paths and strategic suggestions are proposed to promote the sustainable development of cross-border e-commerce in Henan Province.

Keywords: Cross-border e-commerce, Henan Province, *Industry Structure*.

1. Introduction

Cross-border e-commerce is an indispensable part of global economic development and holds significant strategic importance and challenges for Henan Province. As a vital component of global economic development, cross-border e-commerce has become a crucial engine driving international trade and economic globalization. In this context, Henan Province, as a populous province and an important part of China's economy, has strategic value in the development of cross-border e-commerce. Facing opportunities and challenges in the global market, Henan Province needs to conduct an in-depth analysis of the current status of cross-border e-commerce, understand its development characteristics and trends, in order to better seize opportunities and address future challenges. In-depth analysis should focus on the problems in the development of cross-border e-commerce in Henan Province, covering policy regulations, payment settlement, logistics transportation, customs supervision, and the construction of cross-border e-commerce platforms. Only by thoroughly analyzing the root causes and impacts of these issues can targeted suggestions and strategies be proposed to promote the development of cross-border e-commerce.

2. Current Status of Cross-Border E-commerce Development in Henan Province

2.1. Concept of Cross-Border E-commerce

2.1.1. Definition of Cross-Border E-commerce

Cross-border e-commerce is a new format of development, adapting to the new trend of industrial revolution. [1]

It has become an indispensable part of the global economy by utilizing the internet and digital technology for cross-border trading of goods or services on online platforms. This business activity promotes the facilitation of international trade and global development. The concept of cross-border e-commerce encompasses virtuality, networkability, and internationality. E-commerce activities usually take place in a digitized network environment, where buyers and sellers conduct transactions through online platforms, facilitating processes such as online product display, order processing, and payment settlement without the need for physical face-to-

face interactions. With the support of the internet and related digital technologies, e-commerce transactions can be conducted anytime, anywhere, to some extent eliminating geographical and time constraints. E-commerce activities can transcend national borders, involving economic entities from different countries and regions. Through cross-border e-commerce, businesses can easily enter international markets, expand their overseas customer base, and achieve global operations. Additionally, ordinary consumers can conveniently access products and services from around the world, enjoying an international shopping experience. The development of cross-border e-commerce promotes the integration and development of the global economy, bringing more opportunities and conveniences to businesses and consumers alike.

2.2. Development History of Cross-Border E-commerce in Henan Province

2.2.1. Increase Investment in Rural E-commerce Infrastructure Construction

Between 2008 and 2012, cross-border e-commerce in Henan Province was in its initial development stage, primarily characterized by trial international transactions by foreign trade enterprises. Therefore, the development during this stage was relatively slow, mainly due to insufficient understanding and policy support from local governments and commodity trading markets.

From 2013 to 2017, cross-border e-commerce in Henan Province entered the mid-term development stage, gradually growing and witnessing the emergence of a group of well-known cross-border e-commerce enterprises, such as eBay, Google, Alibaba, NetEase, JD.com, Vipshop, Jumei.com, and Xiaohongshu, which successively settled and conducted business. Additionally, logistics companies like UPS, DHL, FedEx, Cainiao Network, and SF Express accelerated their layout in Henan Province. According to literature, during this stage, cross-border e-commerce in Henan Province began to focus on brand building and market expansion, accelerating the pace of cross-border trade development. The development during this stage indicates that cross-border e-commerce in Henan Province is gradually maturing, with enterprises starting to focus on branding and markets. [2].

Starting from 2018, cross-border e-commerce in Henan Province entered a period of rapid development. During this

stage, the scope of e-commerce expanded continuously, covering various industries such as clothing, household appliances, food, and more. However, during this phase, Henan Province's cross-border e-commerce also faced challenges such as intense market competition, logistics and delivery issues, and lack of trust. This indicates that Henan Province's cross-border e-commerce is facing more challenges at the current stage but also signifies its broad development prospects.

It can be seen that the rapid development of cross-border e-commerce in Henan Province has provided new opportunities for foreign trade and industrial restructuring, bringing new economic growth points to regional economic development. This process reflects the stages of development of cross-border e-commerce in Henan Province, from inception, development, to maturity, showcasing its phase characteristics and potential for future development. Therefore, the rapid development of cross-border e-commerce has provided new opportunities for foreign trade development and industrial restructuring in Henan Province, also bringing new economic growth points to regional economic development. [3]

2.3. Analysis of the Development Status of Cross-Border E-Commerce in Henan Province

2.3.1. Market Size

According to data released by the Department of Commerce of Henan Province, in 2019, the total import and export volume of cross-border e-commerce in Henan Province reached 158.13 billion yuan, an increase of 22.7% year-on-year. Among them, the export volume was 113.37 billion yuan, an increase of 22.1%; the import volume was 44.76 billion yuan, an increase of 24.0%. In addition, the export volume of express parcels was 670.98 million pieces, with a value of 14.87 billion yuan, a decrease of 11.1% compared to the previous period. The cross-border e-commerce retail import and export list supervised by Zhengzhou Customs included 1,267.96 million entries, an increase of 32.8%; with a value of 16.17 billion yuan, an increase of 34.3%. Specifically, the export list included 474.51 million entries with a value of 4.92 billion yuan, while the import list had 793.45 million entries with a value of 11.25 billion yuan. Demonstration zones with a growth rate of over 30% in cross-border e-commerce include Jiaozuo, Hebi, Luohe, Zhoukou, Zhumadian, and Jiyuan.

It can be seen that the market size of cross-border e-commerce in Henan Province continues to expand, showing a good growth trend. This data demonstrates the tremendous potential and development space of the cross-border e-commerce market in Henan Province, providing strong support for the further development of Henan Province's economy. In the future, with the continuous progress of technology and policy support, it is expected that the market size of cross-border e-commerce in Henan Province will continue to maintain steady growth, injecting new impetus into regional economic development.

2.3.2. Industry Structure

The cross-border e-commerce in Henan Province covers a wide range of industries, including clothing, electronic products, household goods, food, cosmetics, and more. Among these industries, clothing products have the largest share. The industry structure of cross-border e-commerce

exhibits a diversified characteristic, with intense competition among different sectors while also providing consumers with more choices.

This diversified industry structure makes the cross-border e-commerce market in Henan Province more vibrant and dynamic, fostering competition and innovation among different sectors. Consumers can enjoy more convenience and benefits on cross-border e-commerce platforms, enhancing their shopping experience. The diversified industry structure of cross-border e-commerce in Henan Province not only promotes economic development but also provides consumers with more choices and convenience.

3. Problems and Challenges Faced by Cross-border E-commerce in Henan Province

3.1. Legal Regulations and Policy Environment

3.1.1. Imperfect Legal Regulations

One of the main issues faced by cross-border e-commerce in Henan Province is the imperfect legal regulations, especially concerning cross-border transactions, customs supervision, and tax policies. This brings legal risks and uncertainties to enterprises engaged in cross-border e-commerce activities.

In the current era of globalization, cross-border e-commerce is rapidly expanding, but there are many differences and obstacles in legal regulations among countries. For instance, some countries lack clear regulatory standards for cross-border e-commerce, making it difficult for enterprises to ensure compliance in their operations; differences in customs supervision lead to cumbersome customs clearance procedures; and tax policies vary in terms of taxation standards and rates, increasing the tax costs and operational difficulties for enterprises.

Resolving this issue requires governments of various countries to strengthen cooperation, establish a unified regulatory mechanism for cross-border e-commerce, and unify tax policies to provide enterprises with a clear and stable business environment. Meanwhile, enterprises should enhance legal risk management, actively comply with legal regulations in various countries, mitigate potential legal risks, and ensure the smooth and sustainable development of cross-border e-commerce activities.

3.1.2. Changes in Cross-border E-commerce Policies

The implementation of cross-border e-commerce policies involves relevant laws, regulations, policy measures, and regulatory mechanisms aimed at regulating and promoting cross-border e-commerce activities. These policies are designed to facilitate the development of cross-border e-commerce, promote international trade and economic cooperation, while ensuring market order and protecting the legitimate rights and interests of consumers.

With the rapid development of cross-border e-commerce and changes in the international economic environment, related policies are continuously adjusted and improved. These policies cover aspects such as tariff rates, import and export management, payment settlement, intellectual property protection, and consumer rights protection. The government's goal is to create a favorable environment for cross-border e-commerce, promote innovative development among enterprises, and drive economic growth.

However, cross-border e-commerce policies also face

many challenges and difficulties, such as policy differences among countries, inconsistent regulatory standards, challenges in tax collection and management, and issues related to intellectual property protection. These issues require governments, enterprises, and relevant stakeholders to work together to address challenges through cooperation and negotiation, ensuring the healthy and stable development of the cross-border e-commerce industry.

Changes in national policies in China have led to continuous changes in cross-border e-commerce policies in Henan Province, posing challenges for enterprises. Enterprises may struggle to keep up with policy changes, leading to compliance risks and operational difficulties. The frequent adjustments in cross-border e-commerce policies in Henan Province involve areas such as tariffs, import and export management, and payment settlement, impacting the operations and development of enterprises. For instance, policy adjustments may increase the tax burden on enterprises and intensify scrutiny and restrictions on import and export management.

To cope with policy changes, enterprises need to enhance their understanding and attention to policies, adjust their business strategies in a timely manner, and ensure compliance in their operations. Governments should improve policy stability and transparency by releasing information on policy changes in advance, thereby reducing uncertainty and risks for enterprises. This will contribute to promoting the healthy development of the cross-border e-commerce industry and driving continuous growth for enterprises.

3.1.3. Inadequate Policy Implementation and Supervision

Inadequate policy implementation and supervision are significant challenges facing cross-border e-commerce. Insufficient enforcement or regulatory loopholes by the government can lead to market disorder and unfair competition.

These issues primarily manifest in inadequate supervision intensity, imperfect regulatory systems, and outdated regulatory technologies. For instance, insufficient supervision intensity may result in some enterprises circumventing relevant regulations, leading to unfair competitive practices. Imperfect regulatory systems may create loopholes in the supervision process, which can be exploited by unscrupulous individuals. Outdated regulatory technologies can hinder regulatory authorities from timely detection and resolution of non-compliant behavior.

Therefore, the issue of inadequate policy implementation and supervision requires joint efforts from the government, enterprises, and relevant stakeholders. Cooperation and negotiation are essential to ensure the healthy and orderly development of the cross-border e-commerce market. This not only helps maintain market order and a fair competition environment but also enhances consumer confidence and protects consumer rights, driving sustainable development across the industry.

3.2. Payment Settlement and Currency Risks

3.2.1. Weak Links in the Payment System

There are weak links in the cross-border e-commerce payment system in Henan Province, with major issues including inadequate payment channels and high cross-border payment fees. These issues directly impact the capital flow and transaction efficiency of e-commerce enterprises.

The imperfections in Henan Province's cross-border e-

commerce payment system mainly manifest in inadequate payment channels and high cross-border payment fees. Specifically, inadequate payment channels can lead to delays, failures, or loss of funds during the payment process, causing significant disruptions to capital flow for enterprises. Moreover, the high cross-border payment fees increase transaction costs for enterprises, reduce transaction efficiency, and affect their international competitiveness.

Recommendations to address these issues include strengthening the construction and maintenance of payment channels, enhancing the stability and security of payment systems to ensure smooth payment processes. Additionally, reducing cross-border payment fees, optimizing cross-border payment mechanisms, and encouraging the adoption of low-cost, high-efficiency payment methods can improve transaction efficiency and competitiveness for enterprises.

Therefore, collaborative efforts from various levels of government in Henan Province, major financial institutions, and e-commerce enterprises are needed. Through technological innovation, policy support, and the establishment of cooperation mechanisms, continuous improvements in the payment system can be achieved, enhancing enterprises' international competitiveness and cross-border transaction efficiency. These measures and policies contribute to the healthy development of cross-border e-commerce in Henan Province, fostering substantial economic growth.

3.2.2. Currency Exchange and Exchange Rate Fluctuation Risks

Currency exchange refers to the process of converting one currency into another, commonly seen in cross-border transactions or international travel. During currency exchange, the exchange rate is determined based on the current rate, which represents the exchange ratio between two currencies. Exchange rate fluctuation, on the other hand, signifies changes in the exchange rate over a certain period, which can be influenced by various factors such as economic conditions, political events, and monetary policies. Exchange rate fluctuations affect the costs and benefits of currency exchange, playing a crucial role in international trade and financial activities for both businesses and individuals.[4]

To mitigate the risks of currency exchange and exchange rate fluctuations, enterprises can adopt effective strategies. For instance, establishing robust risk management mechanisms, including using financial instruments for hedging against exchange rate risks and selecting stable trading partners and markets, can help reduce the impact of exchange rate fluctuations on business operations. Furthermore, monitoring and analyzing international financial markets and exchange rate changes, along with timely adjustments to business strategies, are effective ways to lower the risks associated with currency exchange and exchange rate fluctuations.

Therefore, effective management of currency exchange and exchange rate fluctuation risks is crucial for the success of enterprises in cross-border e-commerce. By establishing comprehensive risk management mechanisms and making timely adjustments to business strategies, enterprises can better cope with these risks, ensuring the steady development of cross-border e-commerce.

3.2.3. Payment Security and Privacy Protection

In recent years, with the rapid growth of e-commerce, payment security and privacy protection issues have become more prominent, requiring more effective solutions and

management. Payment security issues primarily involve the security and reliability of payment systems, which need to prevent risks such as cyber attacks, data breaches, and fraud to ensure the security of consumers' payment information and funds. Privacy protection relates to the collection, use, and protection of personal information, and enterprises must comply with relevant privacy protection laws and standards to prevent the misuse or leakage of consumers' personal information.

To address payment security and privacy protection issues, enterprises can take a series of measures, such as establishing a comprehensive payment security system and privacy protection mechanism, strengthening the monitoring and maintenance of payment systems, adopting secure and reliable payment technologies and tools to enhance payment security. At the same time, formulating strict privacy policies and regulations, enhancing the protection and compliant management of personal information to safeguard consumers' privacy rights.

Governments and regulatory agencies also need to strengthen supervision and guidance on payment security and privacy protection in cross-border e-commerce, formulate stricter laws, regulations, and standards, and promote joint efforts from all industry stakeholders to maintain a secure payment environment and privacy protection.

3.3. Logistics Transportation and Customs Supervision

3.3.1. Imperfect Logistics Network

The imperfect logistics network in Henan Province's cross-border e-commerce is one of the critical issues that urgently need to be addressed. The problem primarily manifests in terms of transportation timeliness, delivery range, and service quality, directly impacting the timely delivery of goods and customer experience.

Effective measures to solve the imperfect logistics network include: 1. Strengthening logistics infrastructure construction, improving transportation equipment and technological levels to ensure timeliness and stability. 2. Expanding delivery coverage, increasing coverage of remote areas and international markets to provide comprehensive services. 3. Enhancing service quality management, improving service levels and customer experience during delivery, and increasing satisfaction and loyalty.

Addressing the issue of an imperfect logistics network is crucial for driving the development of cross-border e-commerce and enhancing customer experience. By strengthening infrastructure construction, expanding delivery coverage, and improving service quality, the logistics network can be effectively improved, enhancing competitiveness and promoting the healthy development of the industry.

3.3.2. High Cross-border Logistics Transportation Costs

High logistics transportation costs are also one of the significant challenges faced by cross-border e-commerce. This issue is mainly reflected in transportation fees, customs clearance fees, and storage costs, putting operational pressure on e-commerce enterprises.

The high costs of cross-border logistics transportation are persistent, attributed to various factors such as: 1. In the international goods transportation process, including international freight, international express fees, and cross-border logistics fees, all contribute to increasing the total cost of goods, thus affecting product prices. 2. Customs clearance costs are also a crucial factor, including tariffs, taxes, and

customs declaration fees, which increase the cost of importing and exporting goods. 3. Storage costs are also part of cross-border logistics costs, including warehouse rent and inventory management fees, further burdening enterprises.

To address this issue, effective measures can be taken. For instance, optimizing the operational model of logistics, choosing suitable transportation methods and service providers to reduce transportation costs; strengthening cooperation with customs to improve clearance efficiency and reduce clearance costs; simultaneously, optimizing warehouse management, increasing utilization rate, and reducing storage costs.

Therefore, solving the problem of high costs of cross-border logistics transportation is crucial for driving the development of cross-border e-commerce and enhancing enterprise competitiveness. By reducing transportation costs, clearance costs, and storage costs, enterprises' burdens can be effectively alleviated, promoting the healthy development of the industry.

3.3.3. Customs Supervision Standards and Processes are Cumbersome

Cumbersome customs supervision standards and processes have become one of the significant challenges for the development of cross-border e-commerce. This complexity is primarily reflected in customs declaration and clearance procedures, requiring a considerable amount of time and effort, which impacts the rapid clearance of goods and consequently affects the operational efficiency and customer satisfaction of enterprises.

The complexity of customs supervision standards originates from customs requirements and procedural regulations. When engaging in cross-border e-commerce, enterprises need to provide detailed information about goods and relevant documentation, while also adhering to customs regulations for declaration and clearance procedures, which are complex and time-consuming. Furthermore, there are differences in customs supervision standards and processes among different countries and regions, increasing the declaration costs and risks for enterprises.

To address the issue of cumbersome customs supervision standards and processes, several effective measures can be taken. For example: optimizing internal processes to improve the accuracy and efficiency of declarations, reducing unnecessary errors and delays; strengthening communication and cooperation with customs to stay informed about the latest supervision requirements and procedural regulations, minimizing issues arising from information asymmetry; leveraging technology such as artificial intelligence and big data analytics to optimize declaration and clearance processes, enhancing clearance speed and accuracy.

3.4. Current Situation and Challenges of Rural E-commerce Talent Development

3.4.1. Insufficient E-commerce Platform Technology and Functionality

There are certain weaknesses in payment security technology on e-commerce platforms, such as inadequate payment risk identification capabilities and incomplete transaction data protection. This increases the payment security risks faced by enterprises and reduces consumer trust. Additionally, the incomplete cross-border marketing tools also impact the competitiveness of enterprises in the international market, such as the lack of multilingual support and insufficient international marketing strategies.

To address the problem of insufficient technology and functionality on e-commerce platforms, several effective measures can be taken: 1. E-commerce platforms can enhance the research and application of payment security technology, improve payment risk identification capabilities and transaction data protection levels, and enhance consumer trust in the platform. 2. It is necessary to improve cross-border marketing tools by providing features like multilingual support and international marketing strategies, helping enterprises better expand into international markets and enhance competitiveness.

It is crucial to solve the issues of insufficient technology and functionality on e-commerce platforms to drive the development of cross-border e-commerce and enhance enterprise competitiveness. By strengthening payment security technology, improving cross-border marketing tools, and implementing other measures, enterprises can effectively enhance the efficiency and competitiveness of their online operations, fostering the healthy development of the industry.

3.4.2. Talent Shortage and Insufficient Training

The lack of professional talent in the field of cross-border e-commerce is a pressing issue that needs to be addressed urgently. The rapid development and complexity of cross-border e-commerce pose challenges for enterprises in recruiting and cultivating professional talent. This situation is mainly manifested in the following aspects:

Scarcity of Professional Talent: There is a shortage of professional talent in areas such as international trade knowledge, overseas market development capabilities, and digital marketing skills.

Insufficient Training for Existing Talent: Even if enterprises have recruited a certain number of professional talents, they often require further training and improvement in practical work. The lack of a systematic training plan and continuous professional training makes it difficult for existing talent to quickly adapt to and master the requirements of cross-border e-commerce operations and management.

To address these issues, effective measures can be taken, such as establishing a comprehensive talent cultivation system for cross-border e-commerce. This includes improving relevant professional courses, implementing practical teaching and internship programs, and enhancing the practical operational capabilities of talents. Strengthening cooperation between enterprises and universities, training institutions, etc., to jointly carry out cross-border e-commerce talent training programs, can also enhance employees' professional skills and competitiveness. Governments and industry organizations should also formulate corresponding policies to encourage and support enterprises in conducting talent cultivation work, thereby improving the talent supply level in the field of cross-border e-commerce.

3.4.3. Risk Management in Cross-Border E-commerce Platforms

Risk management in cross-border e-commerce platforms is a critical issue that enterprises must highly prioritize, encompassing compliance risks, information security risks, operational risks, as well as market risks and financial risks, among others. Enterprises need to establish a comprehensive risk management system and response mechanism to effectively address various potential risk challenges.

Research indicates that the risks faced by cross-border e-commerce platforms mainly involve compliance, information security, market demand fluctuations, and financial crises. Compliance risk refers to the possibility of enterprises

violating laws, regulations, or policies in cross-border operations, leading to penalties or litigation risks. Information security risks include issues such as information leakage and data theft, which may result in customer privacy exposure or financial losses. Additionally, there are market risks and financial risks, caused respectively by fluctuations in market demand and issues like the breakdown of funding chains or financial fraud.

To effectively address these risks, enterprises can take various measures. This includes establishing a robust risk management system, which involves clearly defining risk responsibility, establishing assessment mechanisms, conducting regular audits, etc. Strengthening information security protection by using secure encryption technologies, establishing data backup mechanisms, etc., to ensure information security. Simultaneously, actively conducting compliance training, strengthening internal management, and raising employees' awareness of compliance and risk prevention.[5]

4. Suggested Path for the Development of Cross-border E-commerce in Henan Province

4.1. Strengthening Policy Support and Legal Regulations

4.1.1. Establishing Comprehensive Cross-Border E-commerce Laws and Regulations

The establishment of comprehensive cross-border e-commerce laws and regulations is crucial for the healthy development of the industry. With the rapid growth of cross-border e-commerce, well-developed regulations not only provide stable legal foundations and business environments for enterprises but also effectively regulate market order, protect consumer rights, and promote sustainable industry growth.

In the field of cross-border e-commerce, comprehensive laws and regulations need to cover several aspects. This includes clarifying transaction rules to ensure the legitimate rights of both parties, including the signing, execution, and dispute resolution mechanisms of transaction contracts. Additionally, clear tax policies are needed to provide tax guidance for enterprises, reduce tax risks, and promote healthy business development. Furthermore, it is necessary to strengthen intellectual property protection, combat infringement activities, and encourage innovation and legal operation of intellectual property.

Establishing comprehensive cross-border e-commerce laws and regulations helps to create a fair competitive market environment, reduce legal risks, enhance enterprise confidence, attract more investors to participate in the cross-border e-commerce field, and promote the industry's healthy development.

4.1.2. Strengthening Compliance Supervision of Cross-Border E-commerce Platforms

Strengthening compliance supervision of cross-border e-commerce platforms is crucial as it safeguards market order and consumer rights. According to research from the *International Business Law Review*, cross-border e-commerce platforms, as key participants in the market, directly impact the healthy development of the entire industry and consumer confidence through compliance supervision. Regulatory authorities should take measures to ensure

platform compliance, preventing false advertising and infringement activities.

To effectively enhance supervision, it is necessary to establish a comprehensive regulatory system and mechanism. This includes formulating clear regulatory rules and standards, establishing effective supervision and inspection mechanisms, and enhancing cooperation with industry organizations and enterprises. Additionally, regulatory authorities should strengthen information disclosure and transparency, promptly releasing regulatory information and penalty results to enhance the visibility and effectiveness of supervision.

Furthermore, regulatory authorities should enhance the application of technological means such as big data analysis and artificial intelligence technology to strengthen monitoring and identification of illicit behavior on cross-border e-commerce platforms. It is worth noting that strengthening training and supervision of platform personnel to enhance their compliance awareness and risk prevention capabilities is also essential.

4.1.3. Policy Support for Small and Medium-sized Enterprises (SMEs) in Cross-border E-commerce Development

The government can reduce the costs for SMEs to participate in cross-border e-commerce by providing tax incentives and other means, encouraging more enterprises to enter this field. Additionally, financial support is crucial, and it can be provided through low-interest loans and guarantee services to support the development of SMEs' cross-border e-commerce businesses. Establishing more streamlined administrative approval and market access mechanisms, simplifying procedures, and lowering the market entry threshold for SMEs are also essential. Strengthening training and technical support for enterprises is equally important to enhance their competitiveness and innovation capabilities in the cross-border e-commerce sector.

4.2. Improving Payment and Settlement Systems and Reducing Currency Risks

4.2.1. Optimizing Cross-border Payment Channels and Fee Policies

Major institutions in Henan Province should strengthen cooperation with international payment organizations to promote the optimization and innovation of cross-border payment channels. Introducing advanced payment technologies will enhance payment efficiency and security, providing more convenient services to enterprises. At the same time, encouraging financial institutions to reduce cross-border payment fees will alleviate the burden on enterprises and enhance competitiveness.

Flexible and preferential cross-border payment fee policies should also be formulated, providing differentiated support based on the scale and type of enterprises. Small and medium-sized enterprises (SMEs) can enjoy tax incentives to reduce the burden of payment fees, while innovative enterprises receive additional financial support and policy preferences to encourage active participation in cross-border e-commerce.

4.2.2. Promoting Cross-border Settlement Tools and Services

Promoting cross-border settlement tools and services is crucial for the development of cross-border e-commerce. Effective cross-border settlement tools and services can significantly reduce currency exchange costs and risks, improve transaction convenience and security, and provide

vital support for enterprises to expand international markets.

The government can strengthen guidance and support for cross-border payment platforms and settlement service providers, encouraging them to provide more secure and reliable services. Additionally, collaborating with financial institutions to promote innovation and application of cross-border settlement tools, adopting new settlement methods such as blockchain technology and digital currencies, will enhance settlement efficiency and convenience.

Furthermore, the government should actively promote standardization and regularization of cross-border payment settlements, promote information sharing and cooperation between industries, and reduce operational costs and transaction risks associated with cross-border payments.

4.2.3. Strengthening Cross-border Payment Security Supervision

The strengthening of cross-border payment security supervision is crucial for financial order and user rights. This kind of regulation directly affects the security of enterprises' funds, the stable operation of the entire financial system, and consumer confidence.

To effectively enhance supervision, it is necessary to establish a sound regulatory system and measures. Conducting entry audits for payment institutions and platforms to ensure they have necessary security measures and risk management capabilities is a top priority. Additionally, enhancing data security and privacy protection, adopting encryption technologies, and implementing security authentication measures are essential to prevent user information leaks and illegal usage.

Furthermore, there is a need to strengthen supervision and inspection of payment behavior, promptly identifying and addressing payment fraud, money laundering, and other violations to maintain market order and fair competition. Simultaneously, enhancing training and supervision of payment industry practitioners to improve their risk awareness and security prevention capabilities is also necessary.

4.3. Optimizing Logistics Transport Networks and Enhancing Customs Supervision Level

According to research by the World Trade Organization, optimizing the layout of cross-border logistics networks can enhance logistics delivery efficiency and service quality, reduce logistics costs, accelerate the flow of goods, shorten supply chain cycles, and improve supply chain reliability and flexibility. Governments and relevant departments should strengthen investment in logistics infrastructure, promote logistics informatization and intelligence, and enhance the overall operational efficiency and competitiveness of logistics networks.

At the same time, by introducing advanced technologies such as big data and artificial intelligence, it is possible to effectively enhance the level of customs supervision, strengthen supervision and inspection of cross-border goods, prevent smuggling and fraudulent activities, optimize customs clearance processes, reduce clearance times, increase clearance convenience, and provide more efficient customs services for enterprises.

Simplifying customs clearance processes and procedures for cross-border goods is also a crucial aspect. By optimizing declaration systems and providing e-commerce enterprises with one-stop services, the cost and time for enterprise declarations can be reduced, thereby improving clearance

efficiency and convenience. Therefore, governments should strengthen cooperation with relevant departments, integrate clearance resources, standardize and digitize clearance processes, and provide enterprises with a more efficient and convenient clearance environment.

4.4. Current Status and Issues Analysis of Supervision

Promoting cross-border e-commerce platform development and enhancing talent cultivation are indispensable components of digital economic development. Governments at all levels in Henan Province and various e-commerce enterprises should increase support for platform technology research and innovation, enhance service quality and competitiveness. These measures will contribute to the rapid development of the digital economy.

Establishing cross-border e-commerce talent training bases is also an effective way to cultivate high-quality talents. Through specialized training courses, enhancing the operational and managerial capabilities of practitioners, meeting market demands, and driving healthy industry development. Moreover, it is important to encourage collaboration between enterprises and universities to jointly cultivate cross-border e-commerce talents, provide students with practical opportunities and professional guidance, inject new vitality and impetus, and promote industrial transformation and economic development.

5. Conclusion

5.1. Current Status and Issues Analysis of Supervision

Through analyzing the current status of cross-border e-commerce development in Henan Province and identifying issues, this paper proposes a series of feasible development path suggestions, aiming to promote the healthy development of cross-border e-commerce in Henan Province, drive economic transformation and upgrading, and enhance regional economic competitiveness.

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