

GUILIN TOURISM UNIVERSITY · 桂林旅游学院

LESSON 9

One sweatshirt, six conditions

购物情境 · 六要素 · 移动优先 · 母国现实 · 数据口径

Textbook §2.5, §2.7, §2.8, §3.1.1 · a 90-minute bilingual lesson

90 minutes

一课时

English first, Chinese support

英文在前 · 中文在后

§2.5 · §2.7 · §2.8

教材小节

2026 – 2027 Semester 1

2026—2027 学年第一学期

Course · 跨境电商概论 Cross-border Ecommerce

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“Same product, different order of events. Which part is shopping, and which part is infrastructure?”

一句话先记住：同一件商品，顺序不同。哪一部分是“购物”，哪一部分是基础设施？

15^{min}

Warm-up: two cities, one garment

案例开场：两城一衣

A mini-program in Shenzhen; an agent in Nairobi.

30^{min}

The six conditions

六个条件

Who, where, device, pay, receive, trust.

25^{min}

China's stack vs your market

中国整合栈 vs 母国

Mobile-first, super apps, cash on delivery, data cost.

20^{min}

Task and close

课堂任务与收束

Build a six-row table and rank two changes.

Every stage asks the same question: which of the six conditions differs, and what decision does that difference change?

四个环节问同一个问题：六条件中哪一项不同，这项差异改变哪个决策？

01

Describe a market's shopping context in six elements: who buys, where, on what device, how they pay, how they receive, whether they trust the seller.

用六个要素描述一个市场的购物情境：谁买、在哪买、用什么设备、怎么付款、怎么收货、是否信任卖家。

02

Separate the device dimension of mobile commerce from the actor dimension of B2B, B2C and C2C.

区分移动电商的设备维度与 B2B、B2C、C2C 的交易主体维度。

03

Compare China's mobile-first, super-app and social setting with the market, cash-on-delivery and data-cost reality at home.

比较中国的移动优先、超级应用与社交购物环境，与母国的集市、货到付款与流量成本现实。

04

Use the §2.8 growth figures with a year and a calibre label, and explain why Chinese domestic ecommerce is not cross-border data.

在标明年份与口径的前提下使用 §2.8 的增速数字，并解释中国国内电商数据为何不等于跨境电商数据。

Each objective maps to §2.5, §2.7, §2.8 or §3.1.1 and to one row of the six-row table.

BEFORE THIS LESSON · 前置知识 (第 1—4、8 课)

- Business models, platforms and country profiles (Lessons 1–4).
商业模式、平台与国家概况 (第 1—4 课)。
- The order ledger: cost, delivery and after-sales (Lesson 8).
订单账本：成本、交付与售后 (第 8 课)。
- You know what an order costs. Lesson 9 asks how the buying happens at all.
你已知道订单花多少；第 9 课问购买本身怎么发生。
A ledger explains the economics; a context explains whether the purchase can happen.

WHAT THIS LESSON DOES · 本课作用

- Describe the same product in two markets with six observable conditions.
用六个可观察条件描述同一商品在两个市场的买法。
- Turn each difference into a page, payment, delivery or returns change.
把每个差异变成页面、支付、交付或退货的改动。
- Keep the year and the calibre attached to every market number.
每个市场数字都带上年份与口径。
Context is infrastructure and habit, not national culture.

Lesson 8 priced the order; Lesson 9 explains why the same page converts in one market and fails in another.

第 8 课给订单算价；第 9 课解释为何同一页面在一个市场转化、在另一个市场失效。

SHENZHEN · 深圳

- Opens a mini-program from the chat window.
从聊天窗口打开小程序。
- Pays with the mobile wallet, one tap.
用移动钱包付款，一键完成。
- Receives it the same day.
当天收到卫衣。
- Leaves a rating inside the same app.
在同一个 App 内留下评价。

NAIROBI · 内罗毕

- Searches inside the platform app.
在平台 App 内搜索。
- Waits for an SMS, then walks to an agent.
等短信通知，走到代理点。
- Inspects the garment, then pays cash.
验货后付现金。
- The trust moment is at the counter, not at checkout.
信任时刻发生在柜台，不在结账页。

The product is identical. The sequence is not. The order of events changes the page, the promise and the cost.

商品完全相同，顺序不同；顺序改变了页面、承诺与成本。

Which part of this sequence is “shopping”, and which part is infrastructure?

This lesson gives you six conditions to answer with: who buys, where, on what device, how they pay, how they receive, whether they trust.

本课给你六个条件来回答：谁买、在哪买、什么设备、怎么付款、怎么收货、是否信任。

KEY POINTS · 学习重点

- Shopping is a sequence of six conditions, not one click.
购物是六个条件组成的序列，不是一次“点击购买”。
- China's advantage is an integrated stack: mobile-first UI, super apps, social discovery, dense delivery, standard returns.
中国的优势是一套整合栈：移动优先界面、超级应用、社交发现、密集配送、标准化退货。
- Differences at home in payment, pickup, data cost and trust change the page, the promise and the unit economics.
母国在支付、自提、流量成本与信任上的差异，会改变页面、时效承诺与单位经济。

COMMON DIFFICULTIES · 可能的难点

- Treating mobile commerce as a fourth transaction type beside B2B, B2C and C2C.
把移动电商当成与 B2B、B2C、C2C 并列的第四种交易类型。
- Copying China's integrated stack into a market built on cash on delivery and pickup.
把中国的整合栈直接套用到以货到付款与自提为主的市场。
- Citing \$2.8 growth without a year or a calibre, and mixing domestic retail with cross-border trade.
引用 \$2.8 增速时不写年份与口径，并把国内网上零售与跨境贸易混为一谈。

THE ONE-LINE RULE

Six rows, two gaps, two changes. Build the table before you design the page.

01 Who buys

谁买

Income, age, household; a consumer or a small business.

收入、年龄、家庭结构；消费者还是小企业。

02 Where they buy

在哪买

Market, mall, app, social feed or a chat group.

线下集市、商场、App、社交信息流或聊天群。

03 Which device

什么设备

Phone model, screen, data plan and page speed.

手机型号、屏幕、流量套餐与页面速度。

04 How they pay

怎么付款

Wallet, card, transfer, cash on delivery or credit.

钱包、银行卡、转账、货到付款与赊账。

05 How they receive

怎么收货

Parcel network, pickup point, agent, city courier.

包裹网络、取货点、代理与同城快递。

06 Whether they trust

是否信任卖家

Reviews, platform guarantee, right to inspect, return address.

评价、平台担保、验货权与退货地址。

Change any one row and the same page can convert in one market and fail in another.

任何一项不同，同一个页面就可能在一个市场转化、在另一个市场失效。

Condition 条件 条件	What it changes 改变什么 改变什么	Seller decision 卖家决策 卖家决策	Metric 指标 指标
Who buys 谁买	Segment and price point 客群与价格带	Range and message 品类与话术	Conversion 转化率
Where they buy 在哪买	Discovery path 发现路径	Channel choice 渠道选择	Traffic cost 流量成本
Which device 什么设备	Page weight and steps 页面重量与步数	Mobile-first build 移动优先	Load time 加载时间
How they pay 怎么付款	Risk and cash timing 风险与现金时点	Wallet, COD, credit 钱包 / 货到付款 / 赊账	Refusal rate 拒收率
How they receive 怎么收货	Credibility of the promise 承诺可信度	Courier or pickup 快递或自提	On-time rate 准时率
Whether they trust 是否信任	Evidence needed before paying 付款前所需证据	Reviews, guarantee, returns 评价 / 担保 / 退货	Return rate 退货率

The table is a checklist, not a ranking: the binding condition differs by product and by market.

这张表是清单，不是排序：真正的约束条件因商品与市场而异。

Global retail m-commerce
全球零售移动电商

2.8 tn USD

2020 年, eMarketer 经图 2-10 转引

Growth in 2020
2020 年增速

32 %

同一口径的同比增速, 非预测

Forecast for 2024
2024 年预测

4.5 tn USD

是预测, 不是已实现结果

WHAT THE TEXTBOOK SAYS · 教材原话

- M-commerce means transactions completed on wireless handheld devices.
移动电商指通过无线手持设备完成的交易。
- It can be B2B, B2C or C2C — a device dimension, not a fourth actor type.
它可以是 B2B、B2C 或 C2C——是设备维度, 不是第四种主体类型。
- Retail m-commerce is simply B2C completed on a mobile device.
零售移动电商就是通过移动设备完成的 B2C。

THREE TESTABLE REQUIREMENTS · 三条可检验要求

- Price and buy button visible on the first screen.
价格与购买按钮在首屏可见。
- Checkout in no more than three steps.
结账不超过三步。
- Portrait assets that load fast on a mid-range phone.
竖屏素材在中端手机上快速加载。

Mobile-first is not “build an app”: a fast mobile web page can beat a neglected app.

移动优先不是“做一个 App”：一个快速的移动网页可以胜过一个被忽视的 App。



WHAT "INTEGRATED" MEANS · 整合的含义

Discovery, payment, delivery and service sit in one place; the buyer rarely leaves the phone.

发现、支付、交付与服务都在同一处，顾客很少离开手机。

WHAT MAKES IT WORK · 什么让它成立

- Payment apps remove the card step.
支付应用省去刷卡步骤。
- Mini-programs let a shop live inside a chat app.
小程序让商家在聊天 App 内开店。
- Dense delivery makes short promises credible.
密集配送让短时效承诺可信。

WHAT YOU CANNOT ASSUME · 不能假定的

- Integration depends on platform rules, licences and competition policy.
整合依赖平台规则、牌照与竞争政策。
- Elsewhere users switch between several apps mid-purchase.
在其他市场，用户常在多个 App 之间切换。
- "Super app" is this course's shorthand, not a textbook category.
“超级应用”是本课简称，不是教材分类。

Market

集市

A strong offline market competes on touch and immediacy.

强势线下集市以“摸得到、马上拿”竞争。

Cash on delivery

货到付款

The buyer pays after seeing the goods, so refusal is a real cost.

买家验货后付款，因此拒收是真实成本。

Pickup and agents

自提与代理

The parcel stops at a counter, not at a door.

包裹停在柜台，而不是门口。

Data cost

流量成本

Prepaid mobile data makes heavy pages an obstacle, not a taste.

预付费流量让重页面变成障碍，而不是品味问题。

Kenya

肯尼亚

45.36 m mobile-money subscriptions; 416,994 agents, Q1 2025

4536 万移动货币订阅、416994 个代理，2025 Q1

Kenya

肯尼亚

300+ Jumia pickup points; 26,000+ JForce agents

Jumia 300 多个取货点、2.6 万多名代理

Bangladesh

孟加拉

238.1 m registered, 89.4 m active, 1.84 m agents, Feb 2025

2.3808 亿注册、8938 万活跃、184 万代理，2025-02

These are different starting points, not failures to become China. Sources: SRC-070, SRC-071, SRC-073, SRC-076, SRC-078.

这些是不同的起点，不是“没变成中国”的失败。来源：SRC-070、071、073、076、078。

PREPAID ORDER · 预付订单

Outbound freight 3.00

No return leg: the goods stay with the buyer.

Credit rating

Expected logistics 3.00

每单预期物流成本 3.00 美元。

CASH ON DELIVERY · 货到付款订单

Outbound freight 3.00 · refusal rate 20%

One parcel in five travels back.

Expected cost

$3.00 \times 1.2 = 3.60$

每五件包裹有一件要走回程。

THE DIFFERENCE · 差别

Payment method changes unit economics, not only convenience: +0.60 per order before packing.

支付方式改变单位经济，而不只是便利性：装箱前每单多 0.60 美元。

The figures are illustrative, not market data; the structure is what matters.

数字为示意，不是市场数据；结构才是重点。

Metric

指标

What exactly is counted

Year

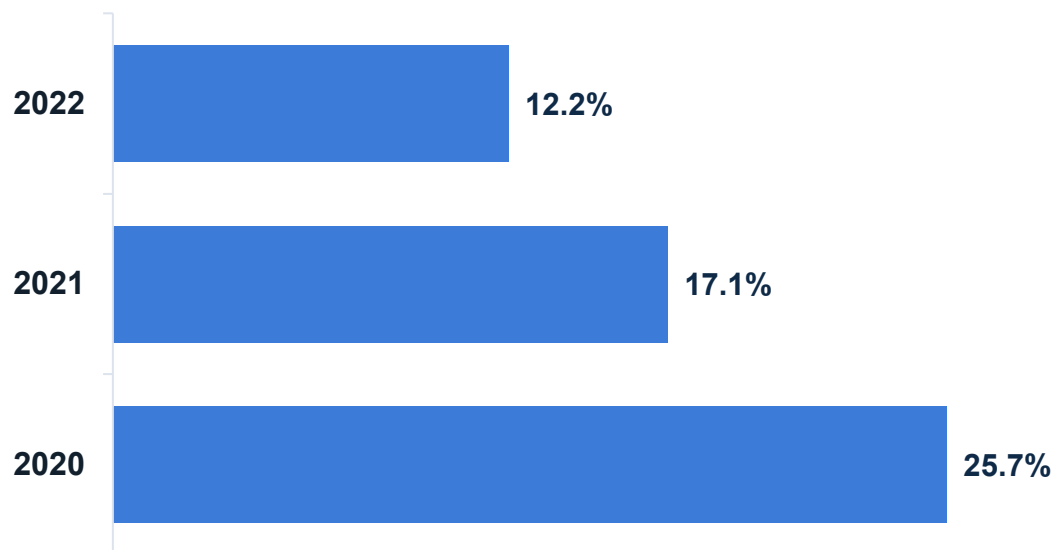
年份

When it was measured

Calibre

口径

Which boundary it includes

**WHAT §2.8 ACTUALLY REPORTS · 教材原文**

- Global retail ecommerce growth: 25.7% in 2020, 17.1% in 2021, 12.2% in 2022.
全球零售电商增速：2020 年 25.7%、2021 年 17.1%、2022 年 12.2%。
- 2022: about 2.56 bn online shoppers, up only 3.4%.
2022 年全球网购者约 25.6 亿，仅增 3.4%。
- 2021: global retail ecommerce about 5.2 tn USD.
2021 年全球零售电商约 5.2 万亿美元。
- None of these is a cross-border figure.
以上没有一个是跨境数字。

Write the sentence as “metric + year + calibre”. Missing any one label, do not use the number for a decision.

把句子写成“指标 + 年份 + 口径”。缺任何一个标签，就不要用这个数字做决策。

1 Global retail ecommerce ≠ cross-border ecommerce

全球零售电商 ≠ 跨境电商

Retail totals include domestic sales. A 12.2% growth rate is not a cross-border growth rate.

零售总量包含国内销售；12.2% 不是跨境增速。

2 China's domestic online retail ≠ China's cross-border exports

中国国内网上零售 ≠ 中国跨境出口

The two series measure different populations of transactions and different destinations.

两个序列测的交易集合与目的地不同。

3 A device trend ≠ a transaction model

设备趋势 ≠ 交易模式

“Shopping moved to mobile” says nothing about who sells to whom.

“购物转向移动” 并不说明谁卖给谁。

Ask what the number excludes before you ask what it promises. A small seller's reachable share is smaller still.

先问这个数字排除了什么，再问它承诺了什么；小卖家能触达的份额更小。

EXAMPLE 1

Step 步骤 步骤	Shenzhen 深圳 深圳	Nairobi 内罗毕 内罗毕
Entry 入口	Chat link → mini-program 聊天链接 → 小程序	Platform search 平台 App 内搜索
Decision 决策	Ratings inside the app App 内评价	Word of mouth in a group 群里口碑推荐
Payment 支付	Wallet, before delivery 钱包，收货前付	Cash, after inspection 现金，验货后付
Delivery 收货	Same-day courier 当日快递	SMS, then an agent counter 短信通知，到代理点
Trust moment	At the checkout page	At the counter

WHY IT MATTERS · 为什么重要

The same six elements produce a different sequence, and the trust moment moves.

同样的六要素产生不同的顺序，“信任时刻”也随之移动。

A page that answers “is it safe to pay now?” answers the wrong question where the buyer pays at the counter.

在买家柜台付款的市场，回答“现在付款安全吗”的页面回答错了问题。

BACKGROUND · 背景

\$19 sweatshirt

One product, three markets
One landing page, one payment method
One set of return promises

THE PROBLEM · 问题

- Trial traffic shows three different binding constraints.
试运行显示，三个市场的约束各不相同。
- Which two changes come first?
应先做哪两项改动？

The buyers and funnel numbers are fictional; only the market conditions are sourced.

WHERE EACH MARKET BINDS · 各市场的约束

Shenzhen

深圳

Page speed

页面速度

Fast networks reward weight; a slow first screen loses the visit.

Nairobi

内罗毕

Trust at pickup

取货时的信任

The buyer pays after inspecting, so evidence must work at the counter.

Dhaka

达卡

Size certainty

尺码确定性

Buyers ask to change size before paying; the size chart decides.

Observed market conditions come from registered sources; simulated buyer behaviour is labelled as such.

观察到的市场条件来自已登记来源；模拟的买家行为单独标注。

Market 市场 市场	Visits 访问 访问	Orders 订单 订单	What buyers did 买家行为 买家行为	After the fix 改动后 改动后
Shenzhen 深圳	200 200	9 9	Nobody asked about returns 无人询问退货	Stays at 9 保持 9 单
Nairobi 内罗毕	200 200	4 4	3 COD, 1 refused at pickup 3 单货到付款、1 单拒收	4 → 6 after pickup explained 说明取货与验货后 4→6
Dhaka 达卡	200 200	5 5	2 asked to change size first 2 人付款前要求换尺码	5 → 7 with local size chart 加入本地尺码表后 5→7

READ IT THIS WAY · 这样读

- Shenzhen did not move because its constraint — speed — was already met.
深圳没有变化，因为其约束（速度）已经满足。
- Nairobi moved when the pickup and inspection process was explained, not when the price changed.
内罗毕在说明取货与验货流程后上升，而不是在改价后。
- Dhaka moved when a local size chart removed the reason to hesitate before paying.
达卡在本土尺码表消除了付款前的犹豫后上升。
- These are teaching numbers, not market research.
这些是教学数字，不是市场调研。

No price changed in this test. The constraint was evidence, not price.

这个测试中没有改价；约束是证据，不是价格。

The six elements as a sequence

六个要素构成的序列



The first three decide what the buyer can see; the last three decide whether they finish paying.

前三个要素决定买家能看到什么；后三个要素决定买家是否完成付款。

- 1** Read it left to right as one purchase, not six topics.
从左到右读成一次购买序列，而不是六个互不相关的主题。
- 2** The order is analytical, not a law: the binding element varies by product.
顺序是分析性的，不是定律：真正的约束要素因商品而异。
- 3** No row is “culture”: every row is observable and measurable.
没有一行是“文化”：每一行都可观察、可测量。

Common saying 常见说法

常见说法

What must be clarified 需要澄清

需要澄清

Mobile commerce is a fourth transaction type.

移动电商是与 B2B、B2C、C2C 并列的第四种模式。

It can be B2B, B2C or C2C; it is a device dimension.

它可以是 B2B、B2C 或 C2C；是设备维度。

China's playbook copies straight into any market.

中国的打法可以直接复制到任何母国。

Payment, pickup, data cost and returns all differ.

支付、自提、流量成本与退货条件都不同。

Cash on delivery costs the seller nothing.

货到付款对卖家没有成本。

Refusals add a return leg and tie up cash.

拒收会增加回程并占用现金。

Local ecommerce means a locally owned shop.

本地电商就是本地人开的店。

The driver is where the buyer is, not who owns the shop.

驱动因素是买家所在地，不是店主国籍。

The 12.2% in \$2.8 is cross-border growth.

教材 \$2.8 的 12.2% 是跨境电商增速。

It is 2022 global retail ecommerce, domestic included.

那是 2022 年全球零售电商增速，含国内销售。

If the desktop page works, mobile is fine.

桌面页面能用，手机用户就够用。

Screen, speed, data cost and payment all change.

屏幕、速度、流量成本与支付流程都变了。

Every correction replaces a national stereotype with a measurable condition.

每条澄清都在用可测量的条件替换国民性刻板印象。

Term 术语 术语	Meaning in one line 一行释义 一行释义
Shopping context 购物情境	Device, payment, delivery, channel and trust conditions together. 影响购买方式的设备、支付、交付、渠道与信任条件组合。
M-commerce 移动电商	Transactions completed on phones and other handheld devices. 通过手机等无线手持设备完成的交易。
Super app 超级应用	One app bundling messaging, payment, services and shopping. 把消息、支付、服务与购物整合在一个 App 内。
Mini-program 小程序	A light app running inside a super app, without installation. 在超级应用内运行、无需单独安装的轻量应用。
Cash on delivery 货到付款	The buyer pays in cash when the goods arrive. 收货时以现金支付的结算方式。
Pickup point 取货点	A physical node where the buyer collects the parcel. 消费者自行提取包裹的线下节点。
Mobile money 移动货币	Transfers and payments through a phone account. 通过手机账户转账、收款与支付的金融服务。
Conversion barrier 转化障碍	The specific step that stops a buyer ordering or paying. 阻碍消费者完成下单或付款的具体环节。
Data cost 流量成本	What a user pays for mobile data, per megabyte or per plan. 用户为移动数据支付的费用。
Cross-border ecommerce 跨境电商	Ecommerce across customs territories, with goods crossing borders. 交易双方分处不同关境、商品跨越国界的电商活动。

Say which condition you mean: “culture” cannot be measured, but data cost and refusal rate can.

先说清你指的是哪个条件：“文化”测不了，但流量成本与拒收率可以。

Q1

Build a six-row table for your home country and for China. Which two rows differ most, and what decision does each change?

为母国与中国各做一张六要素表。哪两行差异最大？各自改变什么决策？

Q2

A high cash-on-delivery share brings which opportunities and which risks? How would you cut refusal losses without refusing COD buyers?

货到付款比例高带来哪些机会与风险？如何在不拒绝货到付款客户的前提下降低拒收损失？

Q3

In your market, does conversion improve more from cheaper data or from a local payment method? Explain the trade-off.

在你的市场，提升转化更靠更便宜的流量还是本地支付方式？说明取舍。

Q4

Can one seller serve Shenzhen, Nairobi and Dhaka with one page and one return promise? What changes first?

一个卖家能用同一个页面与同一套退货承诺服务深圳、内罗毕与达卡吗？先改什么？

Every answer must name an observable condition and a measurable metric, not a cultural generalisation.

每个答案都要落到可观察的条件与可测量的指标，而不是文化概括。

4

min

Pick one product and one home market. Fill the six rows without adjectives such as “traditional”.

选一件商品与一个母国市场，填六行，不要用“传统”这类形容词。

3

min

Mark the two rows that differ most from China, and say what each difference changes.

标出与中国差异最大的两行，说明各自改变了什么。

3

min

Write one page, payment, delivery or returns change for each gap.

为每个差距写出一项页面、支付、交付或退货改动。

2

min

Give a 30-second conclusion: what changes first, and which metric proves it worked.

用 30 秒给出结论：先改什么，用哪个指标判断是否有效。

DELIVERABLE · 学生产出

One six-row table, plus two ranked changes with one metric each.

Element 要素 要素	Shenzhen 深圳 深圳	Your market 你的母国 你的母国	One change 一项改动 一项改动
Who buys 谁买	Students, mobile-native 学生，移动原生	Write your segment 写出你的客群	Segment page 客群页面
Where 在哪买	Mini-program inside chat 聊天窗口内的小程序	Market, app or social feed 集市、App 或信息流	Channel choice 渠道选择
Device 什么设备	Mid-range phone, fast data 中端机、快网络	Prepaid data, older phones 预付费流量、旧机型	Lighter pages 更轻的页面
Payment 怎么付款	Wallet, one tap 钱包，一键	Cash on delivery, mobile money 货到付款、移动货币	Add COD 加入货到付款
Delivery 怎么收货	Same-day courier 当日快递	Pickup point or agent 取货点或代理	Pickup option 自提选项
Trust 是否信任	Ratings inside the app App 内评价	Inspection at the counter 柜台前验货	Clear return address 清晰退货地址

The right-hand column is the point of the exercise: a table that changes nothing is only a description.

最右一列才是这次练习的目的：不带来任何改动的表格只是描述。

# #	Question 自测题 自测题	Model answer 参考答案 参考答案
1 1	Name the six elements of a shopping context. 购物情境的六个要素是什么？	Who, where, device, pay, receive, trust. 谁买、在哪买、什么设备、怎么付款、怎么收货、是否信任。
2 2	Is mobile commerce a transaction type? 移动电商是一种交易类型吗？	No: it can be B2B, B2C or C2C — a device dimension. 不是：它可以是 B2B、B2C 或 C2C，是设备维度。
3 3	Is the 12.2% in §2.8 a cross-border growth rate? §2.8 的 12.2% 是跨境电商增速吗？	No: 2022 global retail ecommerce, domestic included. 不是：那是 2022 年全球零售电商增速，含国内销售。
4 4	COD order of 18, outbound 3, refusal 20%. Expected logistics? 18 美元货到付款，去程 3 美元，拒收 20%，预期物流？	$3.00 \times 1.2 = 3.60$ per order. $3.00 \times 1.2 =$ 每单 3.60 美元。
5 5	Name two parts of China's integrated stack. 中国整合栈的两个部件是什么？	Payment apps and mini-programs (also social buy buttons, dense delivery). 支付应用与小程序（另有社交购买按钮、密集配送）。

If you cannot state a condition without the word “culture”, you have not yet made it observable.

若还不能不用“文化”二字说清一个条件，说明它还没变成可观察的。

Figure 数字 数字	What it measures 测什么 测什么	Year and calibre 年份与口径 年份与口径
\$2.8 tn 2.8 万亿美元	Global retail mobile commerce 全球零售移动电商	2020 · eMarketer via Fig 2-10 · retail 2020 · 零售口径
+32% +32%	Growth of the same measure 同一口径的增速	2020 · a growth rate, not a forecast 2020 · 增速，非预测
\$4.5 tn 4.5 万亿美元	Mobile commerce in 2024 2024 年移动电商	A forecast, not a result 是预测，不是结果
25.7 / 17.1 / 12.2% 25.7 / 17.1 / 12.2%	Global retail ecommerce growth 2020–22 2020—2022 全球零售电商增速	Includes domestic sales 含国内销售
2.56 bn 25.6 亿	Online shoppers, up only 3.4% 网购者，仅增 3.4%	2022 · shoppers, not spend 2022 · 人数，非金额
\$5.2 tn 5.2 万亿美元	Global retail ecommerce 全球零售电商	2021 · retail, not cross-border 2021 · 非跨境
45.36 m 4536 万	Kenya mobile-money subscriptions 肯尼亚移动货币订阅	Q1 2025 · subscriptions, not people 2025 Q1 · 订阅≠人数
238.1 m 2.3808 亿	Bangladesh mobile-finance registered 孟加拉移动金融注册客户	Feb 2025 · 89.4 m active 2025-02 · 8938 万活跃

A figure without a year and a calibre is not evidence; it is decoration.

没有年份与口径的数字不是证据，只是装饰。

Six rows, not one click

六行，不是一次点击

Shopping is a sequence of conditions: who, where, device, pay, receive, trust.

购物是条件组成的序列：谁、在哪、设备、支付、收货、信任。

Context is infrastructure

情境是基础设施

The gap is payment, pickup, data cost and returns — not national character.

差距在支付、自提、流量成本与退货，而不在国民性。

Every number needs three labels

每个数字要三个标签

Metric, year, calibre. Drop one and you have a slogan, not a market fact.

指标、年份、口径。少一个，就成了口号而不是市场事实。

THE BRIDGE · 下一课

If context explains whether a purchase is possible, decision stages explain how a buyer gets there.

若情境解释“购买是否可能”，决策阶段就解释“买家如何从需要走到购买及之后”。

Lesson 10 walks one pair of shoes through five stages and asks where trust is won or lost.

第 10 课用一双鞋走一遍五个阶段，问信任在哪里赢得、在哪里失去。

Source 来源 名称	Section 小节 小节	Used for 用途 内容
SRC-002 Textbook Ch.2 教材第 2 章	§2.5 · §2.7 · §2.8 §2.5 · §2.7 · §2.8	Mobile commerce, local ecommerce, current state figures and Fig 2-10. 移动电商、本地电商、现状数字与图 2-10。
SRC-003 Textbook Ch.3 教材第 3 章	§3.1.1 §3.1.1	Consumer behaviour: the stage model previewed here and used in Lesson 10. 消费者行为：本课预览、第 10 课展开的阶段模型。
SRC-070/071 Country and payment reports 国别 与支付报告	Kenya, Bangladesh 肯尼亚、孟加拉	Mobile-money subscriptions, agents, pickup points and COD shares. 移动货币订阅、代理、取货点与货到付款比例。
SRC-073/076/078 Logistics and survey sources 物流与	Pickup, COD, data cost 白根、货到付款、流量成本	Jumia pickup network, Dhaka COD survey and mobile-finance registration. Jumia 取货网络、达卡货到付款调查与移动支付注册。

A NOTE ON THE CASE · 关于案例

Market conditions come from the sources above; the three buyers and all funnel numbers are simulated.

市场条件来自上述来源；三位买家与全部漏斗数字为模拟。

Keep the two apart in your own writing: observed conditions and simulated behaviour are different kinds of claim.

写作时把两者分开：观察到的条件与模拟的行为是两类不同的主张。

LESSON 9 • 购物情境

One sweatshirt, six conditions

Six rows

六行

Build the table before you design the page.

Infrastructure

基础设施

Payment, pickup and data cost, not culture.

Three labels

三个标签

Metric, year, calibre — or it is not evidence.

“Same product, different order of events. Which part is shopping, and which part is infrastructure?”

跨境电商概论 · 桂林旅游学院 · 2026—2027 学年第一学期

Next: Lesson 10 · Consumer decision stages 下一课：消费者决策五阶段