

9B Expanding Economic Opportunities in Services



Expanding Economic Opportunities in Services

The services sector functions as an integral backbone of a wide range of domestic and global industries and has maintained its position as the main growth driver, top contributor to gross domestic product (GDP), and the biggest employer of the country during the first half of the Plan period.

However, with the sudden halt of major subsectors such as tourism and transport services due to the global pandemic, a shift to more digital-based services may be needed to propel the services sector. With the new normal, the government now has to establish the integration of necessary health and sanitary protocols in daily activities to ensure that the public remains safe in light of the current pandemic. On the other hand, reforms to attract investments, increase competitiveness, and further improve the country's business environment are needed to boost recovery and strengthen the economy's resilience.

Assessment and Challenges

Assessment: Services remained the country's major driver of economic growth for the first half of the Plan period. The share of services to total GDP grew to 60.6 percent in 2019 from 59.6 percent in 2017. During the period, services generated a full-year net employment gain of 1.3 million in 2019 in contrast to the employment loss in 2017. Average growth was the fastest relative to agriculture and industry at 7.2 percent, contributed mainly by wholesale and retail trade, finance, public administration, transportation, real estate, information and communications technology (ICT), as well as accommodation and food services. Tourist arrivals in 2019 reached an all-time high of 8.3 million, marking a 15.2 percent increase from 2018 and hitting the 8.2 million target set for the year. Approved foreign investments recorded in the sector have been increasing, but actual net equity capital investments have been on a downward trend since 2017. Major reforms passed during the period include the Ease of Doing Business and Efficient

Government Service Delivery (EODB-EGSD) Act of 2018 and the 11th Regular Foreign Investment Negative List (RFINL).

With the global economic slowdown brought about by COVID-19 pandemic, the Philippine economy is expected to be in recession in 2020 due to the subsequent deceleration of most domestic economic activities. For the services sector, highly-affected sectors include retail trade, transportation, and tourism-related activities. Reduced employment generated in the services sector is also expected, as the suspension of production activities for both goods and services resulted in business closures with many firms currently facing financial difficulties.

Challenges: The services sector will continue to take a big hit from the COVID-19 pandemic as the global movement of people and goods continues to be limited due to travel bans and other restrictions imposed by countries. On the domestic front,

the imposition of various levels of community quarantines across the country also resulted in the limited movement of people, goods, and delivery of services.

Amidst the debilitating impact on services brought about by the pandemic, digital technologies have provided an opportunity for many businesses to thrive. Business transactions powered by information and communication technology (i.e., electronic trade, banking, and payments) became a necessity under the “new normal.” Now, consumers and merchants face an increased preference/demand for online transactions and alternative modes of shopping. To adjust to this behavioral change, the readiness of the country’s digital infrastructure, as well as the strengthening of digital security and consumer protection, are critical in moving forward during these times.

IT-enabled platforms that allow the financial system to provide secure digital banking and cashless payment systems will be important. For

logistics, bottlenecks in achieving a seamless, uninterrupted supply chain that is efficient and reliable needs to be addressed. Demand for tourism and travel, in general, will still be relatively low until a vaccine is available. For those allowed to travel, immigration controls will be stricter and health checks will be carried out frequently. There is a heightened need for regular sanitation or disinfection of accommodation, public establishments, and transport services, as well as a stable provision of sanitation or disinfecting devices in these areas.

In many service-oriented organizations in the private and public sectors, alternative/flexible-work arrangements (e.g., work from home) need to be widely implemented to conform to strict social distancing protocols. Consequently, enhanced broadband connectivity will be needed to respond to the increased demand. The energy sector also needs to adapt to the change in electricity consumption patterns (*see Chapter 19*).

Targets

For the remaining Plan period, gross value added (GVA) growth rate targets were adjusted based on the new assumptions in the period as recognized and approved by the Development Budget Coordination Committee (DBCC) on July 28, 2020. The revised services targets, as shown in Table 9B.1, considered new

assumptions from internal and external factors affecting the sector. The GVA growth rate in the services sector is projected to expand by 5.8 percent to 6.8 percent and 7.3 percent to 8.3 percent in 2021 and 2022, respectively. In addition, the sector is targeted to create an average net employment of 4.4 to 4.7 million at the end of the Plan period.

Table 9B.1 Updated Plan Targets to Expand Economic Opportunities in Services

| INDICATOR | BASELINE VALUE (YEAR) | TARGETS | | | |
|---|----------------------------|---------|-------------|---------|-------------|
| | | 2020 | 2021 | 2022 | END OF PLAN |
| <i>Economic opportunities in Services across regions including the digital economy expanded</i> | | | | | |
| GVA growth rate in the services sector improved (%) ^a | 8.2 ^b (2016) | 6.3-7.3 | 5.8-6.8 | 7.3-8.3 | 7.3-8.3 |
| Employment generated from the services sector increased ('000s) ^c | 578 (2015) | 499 | 1,400-1,600 | 600-700 | 4,429-4,729 |

Notes: ^a GVA at constant 2018 prices. Note that revised GVA growth rate for 2021-2022 is in line with the revised DBCC-approved GDP estimates last 28 July 2020.

^b National Income Accounts (NIA) as of August 2020.

^c "Employment generated refers to additional employment generated from the preceding year. Annualized employment generation for 2014 and 2015 refer to the average of estimates for April, July, and October Labor Force Survey (LFS) rounds which excluded data of Leyte province. Further note that revision of target employment generation in services for 2021 and 2022 is consistent with the revision of target total employment generation (see Chapter 4) and revision of labor productivity in services (see Chapter 10) in the same period."

Strategic Framework

The strategic framework (Figure 9B.1) has been reconfigured to include strategies that respond to the rapid changes under the post-pandemic "new normal" scenario. Expanding economic opportunities and increasing access to these opportunities across regions in the services sector are still the main objectives. These can be

facilitated more effectively by maximizing the potential of the digital economy. Three subsector outcomes are envisioned: (a) market access improved; (b) competitiveness, innovativeness, and resilience increased; and (c) consumer access to safe and quality goods and services ensured.

Figure 9B.1 Strategic Framework to Expand Economic Opportunities in Services



Strategies

For the remaining years of Plan implementation, the following strategies will be implemented to achieve the sector and subsector outcomes as well as targets:

Expanding opportunities in services across regions

Improving market access

Maximize opportunities that expand access to existing and new markets under the Association of Southeast Asian Nations Free Trade Agreements (ASEAN-FTA) and other preferential agreements with key trading partners (*see Chapter 15*). Intensify efforts in pursuing the Master Plan on ASEAN Connectivity 2025 to support the recovery of intra-ASEAN trade as a regional growth engine.

Expanding access to economic opportunities in services including the digital economy

Increasing competitiveness, innovativeness, and resilience

Improve the business environment.

- **Continue efforts to ease or remove restrictions in the services sector and pursue reforms to open the sector to foreign participation and encourage competition.** Restrictions in telecommunication and transportation services will be given particular attention, including the amendment of the Public Service Act of 1936.
- **Further improve the business environment with the full implementation of the EODB-EGSD Act of 2018 and the Philippine Business Registry (PBR) and the Business Permit Licensing System (BPLS)** to minimize, if not eliminate, redundancies and overlaps in

requirements and reduce transaction costs. In addition, the implementation of the Business One-Stop Shop (BOSS) and the creation of the Central Business Portal (CBP) to streamline procedures will be prioritized. Continuation of “Project Repeal” will also be pushed to further eliminate irrelevant laws and regulations.

- **Prioritize the establishment of clear enforcement rules for sectors/economic activities liberalized under the 11th RFINL**, in line with easing foreign equity restrictions to ensure that existing and new regulations are responsive to the goal of making the country more competitive.
- **Implement the National Competition Policy (NCP)** to enhance the competitiveness of the services sector by ensuring that regulations promote fair competition and level the playing field, particularly in the transportation, energy, and telecommunication sectors (*see Chapter 16*).
- **Undertake a comprehensive regulatory impact assessment of existing regulations** to ensure that these do not impose unnecessary burden on businesses.
- **Develop sector-specific services trade data, including indices**, to measure the country’s services regulatory environment.

Develop high value-added, competitive, and sustainable sectors.

- **Support the development of high-value services sectors and backbone/supporting industries** to strengthen linkages of the sector into the domestic and global value chains, as well as address agglomeration, economies of scale, and gaps in the supply and value chains. This will also assist companies affected by the pandemic to diversify to more productive and relevant high-value services that can be easily integrated into the global value chain.

- **Facilitate the growth of the Information Technology and Business Process Management (IT-BPM) industry** through improved access to quality ICT infrastructure, affordable power and logistics costs, and an enabling regulatory environment, among others. Alternative working arrangements should be adopted to conform to social distancing protocols.
- **Develop statistics to measure the growing digital economy and creative industries, including digital platforms and online work**, to establish a clear and comprehensive definition, as well as a classification system, for what constitutes a digital economy and activities categorized as creative industries. A clear delineation on the criteria for classifying goods and services that are considered, digital and non-digital should also be formulated.
- **Amend the National Accreditation Standards for all tourism enterprises** to include additional measures related to regular sanitation, disinfection, promotion of proper hygiene, and responsible information sharing.
- **Encourage tourism businesses, especially micro, small, and medium enterprises (MSMEs)**, to craft business continuity plans (BCPs) to take into account resilience to risks and health-related outbreaks, epidemics, and disasters due to natural and human induced hazards.
- **Revisit the Maritime Industry Development Plan (MIDP) 2019-2028 Program 2 on the Development of Shipping Services for Maritime Tourism.** Together with the National Cruise Tourism Development Strategy and Action Plan, the MIDP Program 2 will be reviewed to promote the Philippines as a regional cruise center of Asia through the establishment of design and safety standards for construction and operation of cruise ships, boats, and pleasure craft, facilitation of maritime tourism investments, and promotion of maritime tourism to global travel industry/ cruise tourism market, in line with the new normal.

Accelerate the recovery of the tourism and travel industry.

- **Aggressively pursue new air services agreements** to increase access and connectivity to new markets and potentially benefit the travelling public, tourism industry, and airline carriers, among others.
- **Revisit the National Tourism Development Plan (NTDP) 2016-2022, local tourism plans, as well as the Tourism Industry Training Plan**, to ensure the development and marketing of competitive products and destinations, intensify improvement of market access, connectivity, transport, and infrastructure, and enhance tourism institutional governance and human resources, in line with the new normal. In particular, the enhancement of health and safety protocols in all tourism establishments will be prioritized. Trainings on initial handling of possible infectious disease cases should be given to tourism personnel and a reporting system for suspected cases should be established.
- **Boost tourism from the Middle East and other Muslim-majority countries by supporting the development of the Halal industry and promoting business partnerships with companies from those countries.** Increase the conduct of Halal-related seminars and training via webinars to strengthen the Philippine Halal industry and continue exploring the potential of incorporating Halal in other sectors.
- **Strengthen tourism data collection and management through the institutionalization of the Department of Tourism's (DOT) Local Tourism Statistics System.**

Improve access to technology and innovation.

- **Improve digital skills, ICT infrastructure, and digital connectivity to ensure reliable and affordable broadband and internet services.** This will encourage more businesses and consumers to participate in the digital economy and support the continuous growth of the IT-BPM industry, as well as other IT-enabled industries. Investments in ICT infrastructure need to be boosted to meet the surge of online

transactions and the consumers' expectations for reliable and safe digital connectivity in the new normal.

- ***Develop the country's digital financial infrastructure to ensure the readiness of the financial system to shift towards a cash-lite economy***, following the widespread use of financial technologies (fintech), which have made digital financial services more accessible, available, and affordable for Filipinos. Critical infrastructure needed to support digital payments include the Philippine Identification System (PhilSys) (see Chapter 15), enhanced Real-Time Gross Settlement (RTGS), Digital Banks, Open Banking Platform, and the QR Ph (National Quick Response [QR] Code standard). To support MSMEs, financial infrastructures such as digital supply chain financing, online collateral registry, credit risk database, and credit information and guarantee system, should be established to address fundamental issues that constrain sustained private sector involvement in MSME financing.
- ***Promote digital payments in both government and private sector***. The government will engage key stakeholders in both public and private sectors to broaden the use of digital payment platforms and ensure that these are supported by robust infrastructure and digital governance standards. Among the priorities will be compelling the use of bills payment, receipt of wages, social transfers, payment of government fees, and person-to-merchant and business-to-business (B2B) payments. These will be complemented by the promotion of digital literacy, financial education, and consumer protection policies to build consumer trust.
- ***Pursue the full implementation of the TradeNet to facilitate contactless trade and to expedite the processing of documents*** (see Chapter 15).
- ***Strengthen intellectual property (IP) promotion, protection, regulation, and enforcement*** (see Chapter 14).

Enhance labor capacities in the services sector (see Chapter 11).

- ***Pursue reskilling and upskilling of workers and invest in human capital development based on the transformation of jobs, facilities, processes, and future skills needs***. Update course offerings and training programs to include skills needed to cater to higher value-added services and to diversify labor skill sets to encourage specialization. Skilled trainers must also be readily available to ensure the quick adaptation of the labor force to current and emerging trends. In addition, proactive development of needed manpower, in line with the requirements of industries may be achieved through intensified labor market information.
- ***Address mismatch in industry needs and education/skills*** through strengthened linkages between industry, government, and academe, review of curricula and courses offered in consultation with MSMEs and industries, and conduct a study to address the industry needs and matching of education/skills.
- ***Implement provisions of the Transnational Higher Education Act (Republic Act [RA] 11448)***, which allows foreign higher education institutions to establish a commercial presence or provide educational services in various modes or arrangements with local partner educational institutions. As a response to globalization and the Fourth Industrial Revolution (FIRE), the law aims to modernize and improve the competitiveness of the higher-education sector by bringing international quality standards and expertise into the country.
- ***Intensify benchmarking and comparability of qualifications under the Philippine Qualifications Framework*** by expanding the coverage of the ASEAN Mutual Recognition Arrangements (MRAs) for Tourism professionals, among others. This will enable increased access of more Filipino tourism professionals to tourism-related jobs in ASEAN by establishing Philippine qualifications at par with ASEAN standards.

Strengthen the Philippines' e-commerce industry.

- ***Hasten growth of e-commerce by focusing on building up digital speed, security, and structure to expand the market and increase sales.*** Establish necessary policies, advocacy, awareness campaigns, payment systems, and infrastructure to support its growth.
- ***Incorporate digital trade in the updating of the Philippine ECommerce Roadmap 2016-2020.*** Consider inclusion of digital trade strategies to keep abreast of emerging digital technologies and platforms and changing consumer habits.
- ***Strengthen consumer/producer rights' protection in e-commerce transactions*** by establishing an effective dispute settlement mechanism to govern and streamline processes for the resolution of complaints, which may involve fraud, cyber-crime, payment security issues, and security of websites, among others. Information on the fulfillment of e-commerce transactions and the resolution of transaction complaints will be made available.
- ***Generate official industry data to monitor and measure the contribution of e-commerce and digital trade to the economy.*** Create a centralized and standardized data portal for the e-commerce industry containing relevant statistics such as market segmentation (i.e., mobile e-commerce, food and beverage e-commerce) and type of ownership, among others.
- ***Support entry of new players in the delivery services sector*** and facilitate collaboration of retail and restaurant owners with delivery service providers.
- ***Promote and regulate alternative modes for shopping or retail trade*** through personal assistance services, with draft rules and regulations for these services formulated by the Department of Trade and Industry (DTI), Land Transportation Franchising and Regulatory Board (LTFRB), and Department of

Information and Communications Technology (DICT). Protection of both buyers and those delivering the service must be ensured.

- ***Expand microinsurance products to include non-life business insurance and increase business owners' awareness on insurance.*** Encourage businesses, especially MSMEs, to avail of microinsurance to protect their businesses and investments and to craft BCPs that take into account possibilities of multiple crises, including pandemics.
- ***Establish secure e-payment systems and ensuring consumer protection online.***
- ***Establish and institutionalize a clear and simple digital taxation framework that is efficient and fair.*** Ensure neutrality in tax treatment among different forms of electronic commerce. Administrative costs for tax authorities and compliance cost for taxpayers should be minimal. In addition, the system for taxation should be flexible and dynamic to keep pace with technological and other developments and to align with the country's regulations, as well as with current and emerging international regulations on digital taxation (see Chapter 15).

Upgrade logistics services (see Chapter 19).

- ***Develop ports near export-processing zones*** to provide businesses with the necessary infrastructure to facilitate shipment of goods and services to export markets at a lower cost. This would also decongest Manila ports—lessening shipment delays and lowering overall transportation costs. Immediate promulgation and implementation of regulation on international shipping rates will be critical in addressing high shipping costs. Increased utilization of ports outside Metro Manila (e.g., Batangas and Subic ports), as well as deterrence of smuggling activities, will be crucial in eliminating logistical inefficiencies.
- ***Revisit the Lateral Attrition Act (RA 9335) to include improvement in current customs***

procedures as part of the assessment of performance indicators used by the Bureau of Customs (BOC).

- ***Accelerate streamlining of customs procedures*** in terms of speed, simplicity, and predictability to avoid congestion in ports. An efficient system of tracking and tracing shipments must be in place using the latest available technology. Investments in warehouses, cold storage facilities, and paperless transaction systems need to be increased.
- ***Revisit the management and regulation of ports to improve efficiency of port operations and encourage competition among ports.*** The separation of the regulatory and operational functions of port authorities and the subsequent establishment of a single entity for port regulations, may increase the efficiency and competitiveness of ports, by allowing inter-port competition and encouraging more private sector participation (*see Chapter 19*).
- ***Pursue efforts towards the full operationalization of the TradeNET in line with the country's commitment to the ASEAN Single Window.***
- ***Upgrade the National Logistics Master Plan 2017-2022 to include innovation and strengthen its implementation to improve the efficiency of the national logistics system.*** Development and diffusion of smart logistics technology (e.g., drones, automation) are essential to keep abreast of the changing logistics landscape. Use of the Supply Chain Analytics (SCAn) Dashboard and SCAn Reporter, which aim to troubleshoot problems in the supply chain for goods and production inputs and in planning supply chain-related interventions, will be promoted. Fees and regulations imposed by local and national governments will be rationalized to reduce the burden for logistics industry players. Infrastructure upgrades, particularly construction of transport systems connected to logistics hubs, are critical in coping with the increasing demand for logistics services (*see Chapter 19*).
- ***Create a competent national body for multimodal transport.*** In the interim, close policy coordination, deeper integration, and information sharing towards potential rationalization of functions should be developed by the Department of Transportation (DOTr), Maritime Industry Authority (MARINA), and Land Transport Franchising Regulatory Board (LTFRB), to ensure greater interconnectivity among different modes of transport and land uses. Provision of franchises and permits for multi-modal operations (land, sea, and air) should be automated and streamlined.
- ***Review the existing Foreign Ships Co-Loading Act for possible amendments.***
- ***Support the adoption of the programs under the MIDP 2019-2028*** to accelerate the achievement of nationally-integrated and globally-competitive maritime industry by developing and sustaining an organizational culture and practice of leading maritime education, innovation, technology, and sustainability.
- ***Pursue the passage of the Philippine Ship Registration Act***, which will enhance and rationalize the Philippine maritime industry through the establishment of a ship registry system, compliant with international maritime convention regulations and practices. The bill also proposes a shift to tonnage taxation system from 4.5 percent corporate income withholding tax to have an attractive Philippine registry and generate additional revenues for the government, as well as promote Filipino ship ownership instead of mere bareboat chartering.

Ensuring consumer access to safe and quality goods and services

Continue vigilance on product safety, value for money, and access to quality goods and services.

- ***Amend the Consumer Act to broaden protection for consumers*** (*see Chapter 9A*).

- **Implement and monitor compliance with the Financial Consumer Protection (FCP) Framework by the Bangko Sentral ng Pilipinas Supervised Financial Institutions (BSP-BSFIs).**¹ The FCP Framework recognizes the emerging risks associated with digital financial products and services and provides flexibility for the BSFIs to strategize its consumer protection approach commensurate with its business model, corporate structure, and risk profile. Thus, the enhanced principles-based framework aims to institutionalize consumer protection practices that adopt standards to strengthen fair and responsible treatment of financial consumers, protection of client information, disclosure and transparency of information, provision of effective recourse, and financial education in BSFIs.
- **Promote digital literacy to increase sumercapability and confidence in using digital financial services and e-payments.** With the new economy ushering in greater digitalization of the financial system, an intensified digital literacy program is needed to increase awareness and capacity to use digital financial services, as well as protect consumers from potential risks and threats arising from their usage.
- **Pursue the passage of the FCP Bill,** which aims to provide the regulatory framework for financial services and products offered by financial institutions, including digital financial services, to protect the interest of financial consumers and invigorate confidence in the financial markets. This measure also seeks to enhance the supervisory powers of financial regulators to include adjudicatory powers over consumer concerns, affording stronger redress mechanisms for financial consumers. The FCP Bill will amend the Consumer Act of the Philippines (RA 7394) and carve out from the same, the provisions of Title IV (Consumer Credit Transaction) and have in place a standalone statute governing FCP. The bill is a result of collaboration among members of the Financial Sector Forum, namely, the Securities and Exchange Commission (SEC), Insurance Commission (IC), Philippine Deposit Insurance Corporation (PDIC), and BSP.²

Promote consumer protection.

- **Strictly enforce standards and regulations to protect and empower consumers against unfair trade practices and fraudulent schemes.** Intensify market monitoring of product standards across the region to ensure consumer protection.
- **Encourage financial institutions to implement better cybersecurity measures and regulations for online transactions.**
- **Promote awareness on insurance policies through various information and education campaigns.**
- **Establish an easy-access business verifier containing an online database of duly registered businesses with valid licenses to operate.**

¹ BSP, Circular No. 1048, Series of 2019, BSP Regulations on FCP; Guidelines and Procedures Governing the Consumer Assistance and Management System of BSFI; and Amendments to the Manual of Regulations for Banks and Non-Bank Financial Institutions, September 6, 2019.

² In the House of Representatives, the Financial Products and Services Consumer Protection Act was passed on Third Reading June 2, 2020, and Engrossed Bill (House Bill [HB] 6768) was transmitted to Senate on June 3, 2020.

Legislative Agenda

For the rest of the Plan period, the following legislative agenda will be pursued:

Table 9B.2 Legislative Agenda to Expand Economic Opportunities in Services

| LEGISLATIVE AGENDA | RATIONALE |
|---|---|
| Public Service Act | Proposed amendments in the bill will include the definition of public utility, which limits its scope to only three main industries, distribution of electricity, transmission of electricity, and water pipeline distribution system or sewerage pipeline system. This will enable higher foreign equity participation (over 40%) in other key areas such as telecommunication and transportation services. Other notable proposed amendments are on the increase in the applicable penalties and fines to deter poor service delivery, the introduction of rate-setting methodologies to promote efficiency, a mechanism to review and prohibit foreign investment in public services in the interest of national security, and a comprehensive baseline survey on regulatory governance and substance. |
| Retail Trade Act | Proposed amendments to the Law relevant to the services sector will reflect the relaxation of barriers to foreign investments in the retail sector through lowering the minimum paid-up capital to USD200,000 from USD2.5 million and removing the USD250,000 paid-up capital per store for enterprises engaged in high-end or luxury products, among others. |
| Foreign Investments Act | Proposed amendments in the Act aim to reduce the minimum employment requirement from 50 to 15 direct local hires for small- and medium-sized domestic enterprises established by foreign investors with paid-in capital of at least USD100,000. It will also exclude the practice of professions from the coverage of the foreign investment negative list. |
| Open Access in Data Transmission Act | This initiative aims to level the playing field in the data transmission and telecommunications market. Its passage will strengthen the value chain linkages in the industry and services sectors and facilitate the realization of the full potential of e-commerce and digital trade. |
| E-Commerce Act of 2000 | The law will be revisited to make it more comprehensive in detailing e-commerce transactions, specifying the rights of consumers, strengthening the imposition of penalties on service providers, and requiring service providers to provide high-security measures to ensure safety from possible breaches on data processing and money handling. |
| Internet Transactions Act | The Law defines the scope and coverage of internet transactions, apart from the sale or exchange of digital products, and lays down the code of conduct and qualifications for businesses who wish to engage in e-commerce. It also proposes the creation of an E-commerce Bureau to handle complaints on internet transactions, protect consumers' rights, and facilitate the speedy resolution of complaints, among others. |
| National Digital Careers Act | This measure seeks to establish a legal framework for the "gig economy" that will map out strategies to promote and strengthen digital careers, as well as provide the needed institutional support. Also, it recognizes the emergence of new forms of employment, such as work on digital platforms, and requires the government to extend the social protection system appropriate to this new mode of work, especially in times of economic downturns caused by calamities and public emergencies. |
| Fair and Transparent Destination and Other Shipping Charges Act | The Act mandates the MARINA to promote standardized destination and shipping charges among freight forwarders and agents of international shipping lines operating in the Philippines. This will also mandate DTI, Philippine Competition Commission (PCC), BOC, Bureau of Internal Revenue (BIR), and other relevant agencies to assist the MARINA in facilitating competition, commerce, and an honest revenue system, among others. |