

## Digital Technology Gap in Pakistan

~~100~~ ~~we are in a world~~ ~~where interaction~~ ~~between state and its citizens, and economic performance~~ ~~are identified as~~ ~~by rapid technological developments. It has been shown, from the last two decades, how digital technology holds the key for economic productivity, better governance and global competitiveness. But, unfortunately, Pakistan is unable to unleash the full potential of digital technology in spite of large, tech savvy population and broader access of internet.~~ This is mainly due to the ~~patchy efforts~~ and the absence of comprehensive framework. Only 17.7% of Pakistan's citizens make digital payment and only 59 million people used card facility, counts only 24% of overall population while Indian 71% of its population used digital technology. Consider Pakistan's spending on E-commerce is \$10bn in 2023 that is far below from Bangladesh spending that is \$164n. The reason behind these situation ~~is lack of proper infra-structure and low digital literacy.~~ the reason behind such situation is

It is against the background of the Asian Development Bank's Report, "Pakistan's Digital Ecosystem: A Diagnostic Report" suggested a number of reforms. It states that Pakistan should reduce GST on digital payment. It should promote small and medium

size digital businesses. Pakistan should increase digital investment and remove traditional (paymt) payment system in order to increase its revenue and eliminated corruption. It would be a great opportunity for Pakistan to unleash its full potential and provide better economic system to its citizens.

and discourage

it is an opportunity