

## **Examining the Importance of Education Management with the Approach of Building a Culture of Commerce and E-Economy in Afghan Society**

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The growth and development of Afghanistan's communication system, despite being mountainous, has been very rapid. It is now growing at a rapid pace using modern technologies, and more than 80% of the country is covered by GSM 1 telecommunications. In Afghanistan, more than 80,000 people own telephones, and 80 times this number also own mobile phones, and most of the people's payments are made via mobile phones. A new service that has emerged in Afghanistan is the electronic payment service for people via mobile phones, which is discussed in this article. Due to its security and people's trust in it, it has attracted a large wave of people. More than 2,400,000 people in Afghanistan are Internet users. Afghanistan has made significant progress in the field of telecommunications, which is confirmed by the activities of 6 private and government telecommunications companies.

This article attempts to discuss education and culture building for the development of Afghanistan's e-commerce and economy, given the importance of culture building and education for everyone in Afghanistan, overcoming the illiteracy crisis and becoming an innovative country in the region, along with improving the quality of life and educational progress.

**Keywords:** *Culture Building and Education, E-Commerce*

### **INTRODUCTION**

Today, presence in global markets with the help of successful and efficient methods that reflect the economic capabilities of countries is one of the necessities of adapting to the current international system in terms of the progress achieved in its economic and industrial fields. Undoubtedly, the use of information technology is one of the necessary links to increase commercial efficiency in the national economy.

However, the acquisition of such a process requires dynamic measures and initiatives to reform the structure and eliminate environmental barriers. In order to remove these barriers, one of the solutions that needs to be considered is the dissemination of the culture of using commercial facilities and familiarizing all business sectors with the use of such facilities.

Without a doubt, the wise use of e-commerce technology can help us improve commercial efficiency and be more active in the field of global trade and help strengthen the country's position in regional and global markets, especially at a time when Afghanistan is joining the World Trade Organization, so it is very important to achieve this technology.

The Islamic Republic of Afghanistan is a young country in need of growth and development in the field of e-commerce, which is a prerequisite for economic development to achieve its development goals. In this article, an attempt has been made to briefly introduce the education, culture, and e-commerce and the reasons for the expansion of e-commerce in Afghanistan, and to provide appropriate solutions for the expansion of telecommunications services in Afghanistan and especially after that. In order to develop these services in the country's development program, the Islamic Republic of Afghanistan approved a document.

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In this strategic document, it allocates almost half of the budget of the National Development Program to two ministries: Education, Information Technology and Communications as equipment, improving the quality of life of the people in accordance with global indicators, combating, eradicating illiteracy, raising the level of literacy in the community and achieving global indicators, security, and development, which in recent years have witnessed good results in this program.

## **2. STATEMENT OF THE PROBLEM:**

To begin the discussion on "Public culture building and citizen education in the development of e-commerce and e-economy with the approach of the Islamic Republic of Afghanistan", we need to recognize the factors and variables associated with it. Accordingly, in the first part, we will briefly discuss "culture", "e-commerce and e-economy", and in the second part, we will discuss the slow pace of e-commerce development in Afghanistan and its obstacles and provide a solution to expand this matter.

### **2-1 - Identifying and defining the factors under study**

#### **2.2.1 - Culture**

Cultural development is the cornerstone of any change in society, and is an undeniable necessity. The collection of knowledge and suggestions, attitudes, manners and values of a nation is considered culture, hence any activity under the title of culture building should be carried out with the aim of influencing these matters.

Researchers believe that the speed of the existence of phenomena in the world we live in is due to the expansion of science, because as science grows, it again gives birth to other things and certainly changes time. When time is changed, space is also changed.

These are two sides of the same coin that are interdependent. Understanding public opinion will play a very important role in the process of culture building. For this reason, since the culture and behavior of a society are the result of the new thinking and thought that dominates the minds of the people of that society, the change and expression of the culture of a society is possible by changing the thought and expression of the people of that society.

To the set of opinions, ideas and beliefs that cause the emergence and creation of behavior in humans. Culture is a set of opinions and beliefs, provided that these opinions and beliefs have two main characteristics:

1 - Accepted and accepted by the majority of the people in society

2 - Acceptance of these opinions and beliefs is necessarily dependent on being transferred or proven in a scientific discussion and study. Most human behavior, whether insignificant or very important, is based on cultural beliefs. Every person, by carefully observing the actions and activities he performs during the day, realizes that only a handful of his behaviors are based on "calculations and reasoning" and the majority of them are based on cultural beliefs.

In addition, the same few behaviors that are based on calculation and reasoning are themselves affected by cultural beliefs, so culture is considered the basis of human behavior, and therefore a significant part of economic behavior is also based on this foundation.

According to Harvard Business Review, the challenges of entering the 21st century are not only cultural challenges, but also technical challenges. The challenge is to adapt the tools and methods of this phenomenon to the culture, spirit, and knowledge of the people. People who have been accustomed to traditional methods for years and are not easily able to abandon them, many of them still do not trust

electronic systems and consider the use of these systems impractical and superficial. Therefore, in order to progress in the field of electronic commerce, society needs to build a culture.

### **3. ELECTRONIC COMMERCE AND ECONOMICS**

#### **3.1. (Definition)**

General definition of commerce: Any type of offering of goods or services, which is usually (but not always) done for money. There are many definitions of electronic commerce. In fact, there is a wide range of definitions and concepts for electronic commerce that cover various topics, applications and models.

In some of these cases, an attempt has been made to provide general definitions, while in other cases, the definitions have focused on the activities, communication facilities and equipment used, the organizational scope, activities and infrastructure:

##### **3.1.1- Definition of electronic commerce from Clarke's perspective**

Any exchange of information related to business affairs by electronic means, including telephone and fax (1991).

##### **3.1.2- Definition of electronic commerce from the perspective of the European Union**

First definition: "Doing business electronically" (1990). Definition Second: "Any form of commercial exchange in which interested parties interact electronically instead of through physical exchanges or direct physical contact." (2001).

##### **3.1.3 Definition of electronic commerce from a communications perspective:**

The transformation of services, goods and information products through telephone lines, computer networks and other means of communication.

##### **-3-1-4 Definition of electronic commerce from a commercial perspective:**

A tool that enables various businesses, their partners and their customers to improve issues such as quality of service, speed of delivery and reduce issues such as costs.

##### **-3-1-5 Definition of electronic commerce:**

The interaction of communication systems, data management systems and security that enable the exchange of commercial information in relation to the sale of products or services.

### **4. History of Electronic Commerce**

The use of electronic technologies in conducting business has a relatively long history. In fact, the need for electronic commerce arose from the demands of the private and public sectors for the use of information technology in order to achieve customer satisfaction and effective coordination within the organization.

It can be said that this new business began around 1965, when consumers were able to withdraw money through ATM machines and make their purchases with credit cards. Before the development of Internet-based technologies in the early 1990s, large companies began to create computer networks with specific, limited and standardized connections to exchange business information with each other. This method was called Electronic Data Interchange (EDI). In those years, the term electronic commerce was synonymous with electronic data exchange.

The creation and development of the Internet and the World Wide Web created new opportunities for the development and advancement of electronic commerce infrastructure and applications. According to the professors, the leap in information technology has passed through two twenty-year periods and has now entered the third period.

\*1955-1974: The era of electronic data processing - EDP

\*1994-1975: The era of management information systems (MIS)

\*1995-2020: The Internet era (Internet)

Every twenty years, electronic commerce facilities have been provided in accordance with the capabilities of information technology of that era. While ATMs and credit cards were introduced in the first twenty-year era, in the second era, the possibility of using electronic data interchange (EDI), the international banking system (Swift) and electronic funds transfer (EFT) was provided.

However, the development of the Internet and its commercial applications has caused a fundamental change in this process, so that in the evolutionary process of electronic commerce, a noticeable distinction can be made between traditional and new Internet electronic commerce.

## **5. Barriers to the development of e-commerce and e-economy in Afghan society**

The challenges facing Afghanistan in reaching this stage are as follows:

1. Security - an obstacle to building ICT infrastructure in remote areas.
2. Literacy - High illiteracy rates reduce the immediate impact of internet use.
3. Corruption - puts a huge strain on the legal trade process.
4. Human resources and skills - Insufficient ICT workforce is considered another obstacle to the adoption and improvement of the aforementioned technology.

In particular, low literacy rates and limited mobility are considered serious obstacles to people's access to such services. If the above-mentioned issues are addressed by the government, in the first stage, ensuring the security of the people and building infrastructure related to communications in the regions by the private and public sectors, the next steps will be taken with well-written plans, people's habits will also be overcome with culture building and initial training, and the rate of acceptance of this matter will also be determined according to the two theories of Rogers and Shoemaker. 50% of the people in the society will resist this innovation and will be among the slow and late adopters, while 50% of the people will be early adopters of innovation.

Considering the obstacles mentioned above, it is not possible to mention all of them in this article, so in this article, considering that it takes steps in the two realms of culture, education and e-commerce and prevents me from examining other issues such as security and administrative corruption, this article will only deal with these issues.

## **6. CULTURAL ISSUES**

First of all, I must say that we cannot address cultural concerns in Afghanistan without considering the quality of life of the people, which has the global indicators of 0. Therefore, in the first step, we must first measure the requirements of digital life and then raise the level of media literacy. These indicators, which are organized and presented by the United Nations, consist of three factors: life expectancy, decent standard of living, and knowledge.

\*The third factor of the indicators: the knowledge factor.

\*Commitment to education.

\*Literacy and the level of attendance in the formal education program.

\* Technology: dissemination and creation.

In the meantime, the effective role of education as the most prominent category in Afghanistan with regard to the third indicator should be mentioned. Therefore, this article has tried to point out the position of education (gaining knowledge) in accordance with the factor and success that Afghanistan has been able to achieve, and then cultural issues are discussed. Based on research conducted in society, the factors effective in the non-acceptance of e-commerce and e-banking in Afghanistan are divided into two main factors:

1 - People's lack of trust in transparent banking in Afghanistan.

2 - Livelihood and educational-cultural factors.

### **6-1 - People's lack of trust in the banking system in Afghanistan**

The concept of trust in the traditional banking system of Afghanistan has been very bleak due to the instability of the country in the past 30 years, and there are constant concerns about financial corruption and security in this system. Based on this, merchants, as the main stream of trade and large businesses, do not use the banking system due to the lack of security and possible misuse of their financial resources.

Fortunately, in Afghanistan, all private and public banks offer parts of e-banking services and are developing it day by day, and if you are a If you have a bank account, you can easily transfer money online from anywhere in the world.

### **6 2- - Livelihood and cultural-educational factors**

All scientists and researchers are aware that every communication and every new means in a country that requires growth and development, education and culture-building have an important place, but the fact that education must start from the lowest levels to achieve this success should not be ignored; Like developed countries that start with education for young people to achieve long-term development, Afghanistan should be divided into two groups in terms of education:

A) A group that has not yet completed primary and elementary education (illiteracy crisis)

B) A group that has completed primary and elementary education and is waiting to learn the fields of electronic sciences. (Modern illiteracy)

But unfortunately, the number of the first group is much greater than the second group due to security crises, so in Afghan society, the facilities of both groups must be prepared. The government in the country has taken valuable steps to discuss public education, but it must be said that unfortunately the government does not have access to all educational facilities due to the lack of sufficient security in the country and the destruction of infrastructure.

But the rapid growth of television and mass media and everyone's access to it has provided a good opportunity for the government to create government educational networks with the right framework and in accordance with the country's ancient culture and in line with promoting and familiarizing people with modern electronic services that are the country's needs today, for modern literacy (to focus on education from The distance, which is the only way, to combat the crisis of illiteracy, which can be achieved by providing the necessary platforms to access education from anywhere in the country (and take action to

build culture) and to reduce the number of internal networks that are dependent on political figures and have been created to promote the culture of nudity and false Western democracy, not education. Here I must say that the people of Afghanistan, considering the ongoing wars in the country and the extensive migrations that people have had to most European, American and even Australian countries, etc., and this vast wave of migrations to different countries, has caused the acceptance of such technologies for this group of people, considering the culture of those regions and appropriate to the conditions, often happened spontaneously, but the people who have been and are living inside the country, due to the crisis, still do not have much awareness of these technologies.

In the author's opinion, educational and cultural mobilization should be carried out, and considering the widespread wave of illiteracy in the country due to long-term wars and lack of educational facilities, educational issues should be addressed first in order to develop culture. In order to eradicate the widespread wave of illiteracy, the first category of primary education should be given, which is:

Science-centered: It is considered the cornerstone of cultural development in the country and causes culture building. Afghanistan, as a country with a five thousand year cultural history, has and has great capacities for cultural development and culture building. It is also a country where 99% of the population is Muslim. It nurtures a young generation, which is important in itself, because the young generation is promising for education and rapid acceptance, a generation that can easily understand education according to its position in society and progress and easily implement education for the process of cultural development. Afghanistan's civilizational history and literature, its religious culture, are focused on designing the science-centered phenomenon, as a definite, unparalleled and decisive value.

Given the many internal and external wars in Afghanistan, the only way to progress and comprehensive development, in the author's opinion, is to value knowledge and appreciate the country's scientific capital.

Currently, the Afghan education system has enjoyed relatively favorable growth and development, which we are happy that a few years ago, the United Nations ranked this education system in the first place among South Asian countries in terms of the highest human development, one of the characteristics of which is the quality of the education system, among countries such as India, Pakistan, etc. It has the most development.

The country's education system, including (government centers and seminaries), has about nine million people and is engaged in their upbringing and education. And if the investments and financial costs have paid off and a significant number of them have achieved academic degrees and certificates.

It leads to a great theorist in various fields, then we can safely say that this effort and investment have paid off and the education system has received its reward. The conclusion is that: the realization of cultural development depends on the emergence and manifestation of creativity, and this phenomenon itself is the product of scientific belief and its extension to society.

There is no easier way to overcome the high level of illiteracy in Afghanistan, which is estimated at 60% nationwide. Regardless of the method adopted, it will certainly take years to achieve an acceptable level of literacy in advanced economies in this country.

But the connections between employment, economic growth, welfare, and literacy are very clear - Afghanistan will not have a stable economy until That does not make significant progress in raising literacy rates. Now that the infrastructure and applications of information and communication technology are accessible to more than 88% of the country's population, the government should increase the scope of education by promoting distance learning and take it to the aid of the private sector, which has played a major role in the country's progress.

In many emerging markets – for example, in Egypt – the challenges of education are being addressed by providing access to distance learning for all school-age children on a mandatory basis. The strange thing about technology is that even the youngest children have a remarkable ability to quickly adopt new technologies to the extent that they can teach better than their teachers and parents.

Education and culture foster workforce participation, democratic processes in society, and strengthen social structures and security. The civil unrest and armed conflict between 1996 and 2001 and 2021 had completely destroyed or damaged all aspects of life, social, economic, and cultural infrastructure in Afghanistan.

The mechanisms for delivering social services, including education, were also largely disrupted and even collapsed. Less than a million boys were being taught in 3,400 public schools by 20,700 teachers, and the education system at that time was not responsive to the needs of the people.

### **6.3 - The role of education before and during the war**

States play a constructive role in the process of using modern technologies and forming a structured and reciprocal relationship with the people, but if we look at Afghan society during the war and take a look at the system of that time, we may witness more destruction than reconstruction:

- There was no single, national, and standardized curriculum and standard textbooks.
- 38 vocational and technical schools were partially active, with 1,500 students and 50 male teachers teaching in them.
- Only 22,000 male students were educated in literacy courses annually. - Only 7,900 students were enrolled in 15 higher education institutions.

This is a manifestation of the lack of education and lack of culture among the people and citizens of the country, which still exists in some provinces of the country. If the government wants to take a valuable step in this area, it must act regardless of the region and tribe that have existed in Afghanistan for years.

### **6-4 - The Status of Education After the War**

#### **6-4-1 - Educational Facilities Created in the Country**

Since 2001, we have witnessed that the Ministry of Education has pursued fundamental reforms and achieved significant achievements, but such progress has only occurred in large provinces and not in small provinces and cities. This is due to the lack of a fair educational system, which, if we look at advanced societies, should first have a fair and honest educational system.

- An eightfold increase in the number of teachers: "That is, today, 170,000 teachers, 30% of whom are female, are serving in the education system."
- The number of formal Islamic schools has increased to 550, and 136,000 students are studying Islamic sciences, 9% of whom are female.
- In order to strengthen public participation in order to improve the quality of education, 8,500 school councils have been established and 4,500 schools have been built with the help and active participation of local people.

Of course, these are themselves evidence of the understanding of the importance of education and culture in the society far from progress of Afghanistan. The authorities have somewhat understood the good place

of education and its sequel, i.e. culture in progress, and are seeking to compensate for this empty space, which is the result of civil wars.

In the field of primary and elementary education management, Afghanistan needs to get rid of the situation of illiteracy and, consequently, insecurity, which, in the author's opinion, insecurity is the result of extreme poverty, low income and lack of necessary efficiency in education.

Therefore, if a country wants to move forward in the direction of developing scientific, professional and security processes, raising the scientific and cultural level of the society, it must first start with fair primary education, but the question is, where is Afghanistan in terms of managing education and training as a country's culture-building and creation system.

## **7. ROLE OF THE AFGHAN GOVERNMENT IN MODERN ELECTRONIC SERVICES**

### **7-1 - The Government and Electronic Citizens: A Step Towards Enabling Electronic Commerce and Economy**

In order to develop electronic services and benefit from everyone's opinions in the development of the country, the government has put on its agenda the program of designing active websites, which is one of the conditions for electronic commerce, for all departments, organizations and ministries. This is a step towards becoming an electronic government. Fortunately, all ministries and departments in the whole country have a good and effective website for communicating and informing about their services. By visiting this website, people from all over the world can directly contact any of the high-ranking officials of the ministries in a completely virtual way and through emails that have been defined for all government employees, and share and solve their problems. This is a new idea, to familiarize people with electronic services, the benefits of becoming electronic, for people who were involved in political conflicts for years. Currently, all government employees have an email instead of a contact number to promote these services to the public. They can be a good start for people to get to know each other, of course, if we look at it positively.

The role of the government as the biggest supporter, governments have the ability to play a leading role in the development of sectors, industries, products and even business trends. Regarding the development of the ICT sector in Afghanistan, the government, with an open and development-oriented perspective, has well understood its benefits, but in this open and development perspective, perhaps the practical step is empty and the government should take steps to promote it:

- Raising public awareness and creating a culture of the public and institutions about the importance of ICT
- Raising awareness about the current state of ICT in the country.
- Ensuring security and privacy - Designing a strategic plan for e-government.
- Improving e-governance to provide services effectively, reduce bureaucracy and combat corruption. In this regard, the role of awareness, culture and assurance that lies behind trust should not be ignored, a confidence that, after the corruption of Kabul Bank, has made people distrustful of a fair and transparent banking system.

By integrating resources to create an ICT sector in public sector institutions, the government should accelerate the private sector in developing the ICT sector, both through contracting and through their participation in policy and communication processes. When the ICT market grows, it will resemble the relationship table as shown in the table below:



**Table: Established connections in government**

	<b>Government</b>	<b>Consumer</b>	<b>Business</b>	<b>Education</b>
Government	G2G	G2C	G2B	E2G
Consumer		C2C		
Business	B2G		B2B	
Education		E2C		E2E

These relations are already known and it is the duty of the Information and Communication Technology Council of the country to support the development and expansion of these relations in Afghanistan.

Afghanistan has approved the creation of a free market economy in the Council of Ministers to achieve electronic facilities and has determined it in its annual program, which in the author's opinion is a very valuable step because in a competitive market, all private companies are present in the market and are trying to improve their services. The private sector plays a very key role in the progress and development of Afghanistan. The government is emphasizing on moving away from electronic public services and making the market competitive by transferring these services to the private sector. The provision of services, proper care, social and educational services and provision of services to citizens have been formalized and new systems have been facilitated and promoted in various forms through private and tax investment alike. The presence of 6 private companies in Afghanistan is a confirmation of the author's words.

B) The second category, overcoming backwardness, modern technologies (modern illiteracy). This training should be carried out after the initial preparation of each citizen who has completed their 12-year education, in order to provide conditions for learning modern technological sciences, which can be achieved in the form of and through:

A) Access for every resident (both men and women), at home, in school, in business, in public sector institutions, to the digital age and its connection to the national and international network.

B) Creating a digitally literate Afghanistan, supported by an entrepreneurial culture ready to finance and develop new ideas;

C) Ensuring that this entire process is socially inclusive, creating consumer confidence and strengthening social cohesion.

Afghanistan is also comparable to advanced countries in the region in terms of internet access. The low price of these services, which is over 1500 Afghanis, has also made it possible to emphasize the importance and inclusion of people in this way. In this regard, the government has taken a good approach in organizing these training courses, but there is still room for work and more courses are needed, but it must be asked why all training is conducted directly and through seminars, conferences and official programs of this kind, and is only for students and not the general public, when this training can also be provided to the general public through advertising. It provided that there are about 700 printed publications in the country and it is a good way to promote.

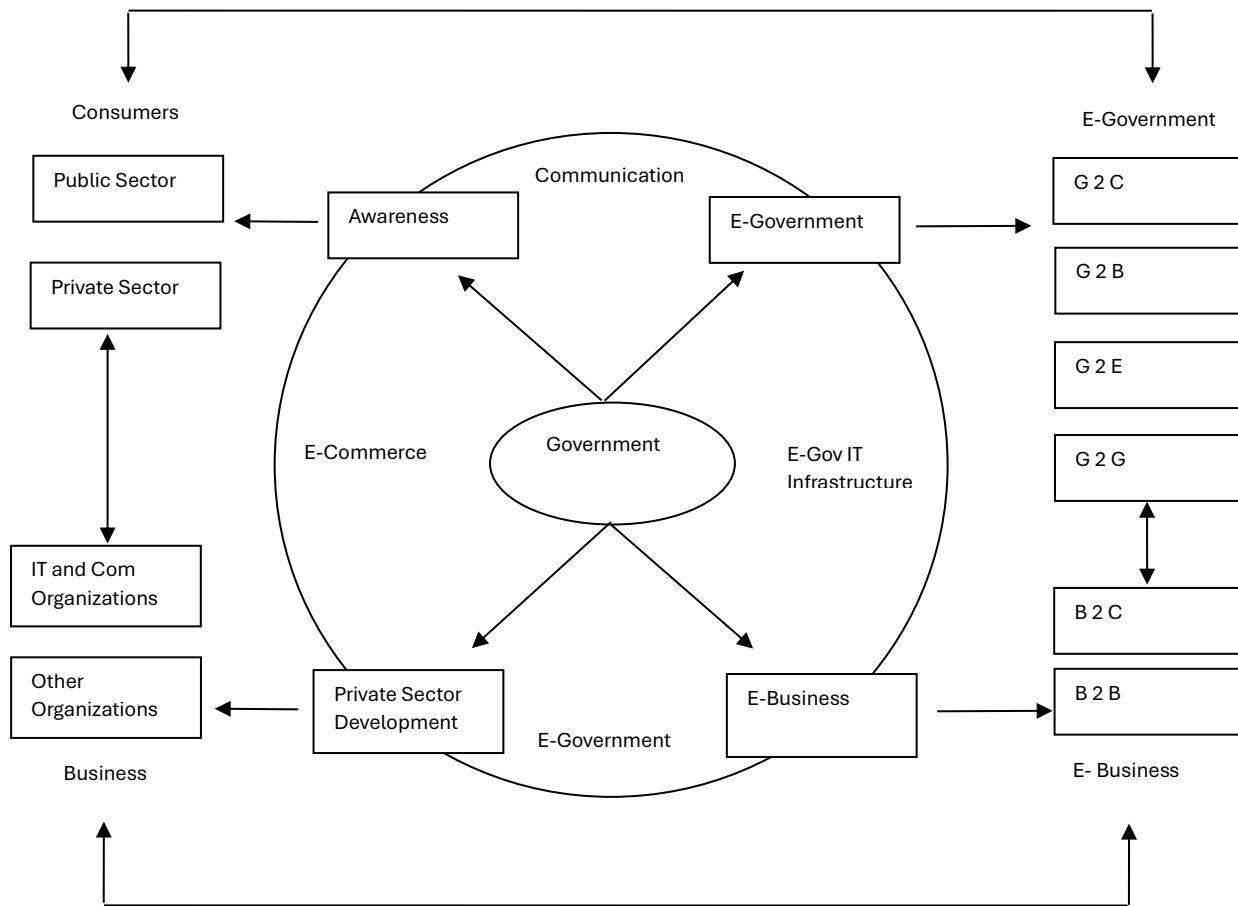


Figure 1. The role of government in the process of electronicization

## 8. EDUCATION AND CULTURE BUILDING IN THE PUBLIC

Fortunately, good work has been done, but if it is given more attention, is continuous, and is for the general public, its benefits will be greater. However, not much activity has been done to promote and disseminate culture for various aspects of electronic services and to consider public culture building and citizen education, which is generally discussed, and the training has only been direct, so it is necessary to put it on the agenda in three ways:

1. Direct.
2. Culture building through the mobile lens.
3. Advertising.

### 8.1 Directly

What is referred to here as direct education is not education for the general public, but for specific segments of society, including students. Therefore, it is necessary to familiarize people with the goals, types, and stages of electronic services and how to use them, using a variety of educational tools and educational aids, so that they themselves, by understanding the sensitivity of the issue and realizing this important point that their very large workload is greatly reduced by using electronic services, can act as promoters and marketers of these services.

On the other hand, students are emphasized as the beginning of this stage due to their high learning ability and their scientific vocabulary, which originates from classrooms, schools, and universities, and the impact of those sentences and concepts on families.

## **8.2 By advertising method**

In order to achieve the desired and intended goals, it is necessary to use the best advertising tools and methods. In the meantime, the use of public service announcements in mass media, mainly television and newspapers, and even installing banners in the city, which is currently unfortunately only of interest to private companies and the government has no supervision over the matter, which we hope will be reflected on these advertisements. The use of public service announcements, which is a relatively new category, has received more attention since the second half of the 1980s.

To define these services, it should be stated that they are services to attract public participation in the development process, which are mainly designed and announced by the government. Among the characteristics of these announcements is their information and educational content, and not their commercial and speculative goals. Public service announcements have an open language, are indirect, and are completely artistic, so that the audience feels that this is entirely in their best interest and has a great affinity with the participatory development model. They try to strengthen this feeling and capacity in people and believe that they can do something to improve their lives. Watching advertisements (educational banners with attractive designs) is highly attractive to children, and it is good that this education and culture-building is carried out from early childhood levels. These advertisements will greatly attract children.

## **8.3 - Culture-building through mobile (education via SMS)**

Considering the major advances in the telecommunications sector and the expansion of communication networks in the country and the access of most people to mobile phones, the question must be asked: what measures has the government taken to educate and culture-building through SMS? Unfortunately, in Afghanistan, we witness a large wave of SMS messages sent solely for commercial purposes or irrelevant SMS messages that are simply expenses that go into the pockets of operators. Therefore, given the existence and popularity of this tool among the people, it is necessary to use this popular tool for education and culture-building in society. Why shouldn't more public education be done through this medium when mobile phones have grown so widely in the country and more than 88% of people have access to these services?

SMS is a It is an educational and cultural tool that people can use without prior planning, unlike the Internet and television, which require planning and scheduling, which is one of the benefits of mobile phones. Living in the age of communication has brought many and varied blessings to people. The purpose is to use the tools and devices that are available to different people to interact with each other.

One of these tools that has a special place in Afghan society is SMS. Today, people widely use SMS to exchange news, rumors, jokes, various warnings, express emotions, and announce the arrival of events. SMS is an easy and convenient tool for most users who may not use popular social networks such as Twitter and Facebook. SMS is a simple and fast tool for all people. About twenty years ago, on December 3, 1992, the first SMS was sent via a personal computer. According to estimates, more than 1 trillion text messages are sent in the United States every year, which means that 88,000 text messages are sent per second.

Various statistics have been given in the country about text messages. For example, on occasions such as Eid al-Ghadir, Eid al-Nuruz, and Eid al-Adha, the number of text messages sent by people reaches millions, which shows that this communication opportunity is desirable and appropriate for the people of our society and has almost become one of the important communication tools in our society.

For this reason, all of us may witness various text messages sent to us by commercial and advertising companies in our daily lives. In addition, occasional text messages also play a prominent role in this area. We should be aware of the fact that text messages may occasionally contain content that affects our thinking and beliefs.

## **9. ADVANCES IN E-COMMERCE BY THE ISLAMIC STATE OF AFGHANISTAN**

While computer use is considered an important ingredient and a prerequisite for the development of an information economy, due to the lack of data, it is very difficult to say to what extent Afghan commerce has moved beyond its traditional form and transformed into a contemporary form of commerce. Although it is very difficult to provide an exact percentage of computer use in trade, traders' access to the Internet, and trading with the site.

But what is evident is that it is following an upward graph. The figures show that 20% of traders use computers, 10% of traders use the Internet, and only a very few traders, whose number unfortunately may not exceed 1555, say goodbye to traditional trade, but it goes without saying that it shows a positive trend. There are several reasons such as illiteracy and low literacy, as well as their lack of skills in this area, which are among the obstacles to the promotion of ICT.

### **9.1 Better than Cash Alliance**

The Afghan government's joining the "Better than Cash" alliance can guide it in its national development programs in a positive way. Electronic payments can provide lasting benefits to the people by creating opportunities to access formal financial services and initiate asset development and sustain it for the future by switching to cash payments. Electronic payments in programs that currently distribute cash or goods to poor people can save costs, increase transparency, security, and stimulate economic growth.

For example, a recent report by the World Bank found that governments could save up to 75% of their costs by switching to electronic payment systems. We see the importance of accelerating the use of secure electronic payments as a solution to expand financial services, increase transparency, and create a safe environment for citizens.”

By the end of 2012, more than 70 percent of government employees received their salaries electronically, compared to less than 1 percent in 2006. The government’s mobile service has been a good example of how to make cash payments electronically, but there is still a lot of room for improvement.

While less than 5 percent of Afghans have bank accounts, about 75 percent of the population has access to mobile phones, and nearly 75 percent of the population lives in areas with mobile phone coverage. This system offers real benefits for governments in terms of transparency, accountability, security, and greater efficiency and cost savings in the long run.

But perhaps the greatest benefits are for those citizens who, with little time and money, are making a big difference in their lives. Their vitality creates; for those for whom security is important, as well as for those who use electronic payments to start preserving and exploiting economic opportunities.

### **9.2 M-paisa**

As the first mobile wallet provider in Afghanistan, it provides users with the ability to connect to a range of financial transactions in a secure, convenient and transparent manner. Using M-Paisa, customers can access their bank accounts directly from their mobile phones and perform operations such as withdrawing money, purchasing items from merchants, receiving and paying loans, purchasing recharges, receiving salaries and also paying bills from the comfort of their homes.

## **10. Solutions**

Electronic Afghanistan is not a fantasy or a dream. It is the result of proper planning and use of the country's existing facilities. Electronic Afghanistan accelerates the development process and causes economic prosperity. Statistics and results show that countries that have entered the electronic world and digital trade have also gained huge profits. In Asian countries such as Malaysia, Singapore, Thailand, Indonesia and the Philippines alone, more than 1 billion US dollars are added to the economic revenues of these countries annually. Among these countries, Malaysia has been the best at equipping its economy with the digital world and achieving a profit of more than 1 billion US dollars per year.

The pace of joining the electronic world in Asia has accelerated greatly since 2000. The United States of America is the leader in electronic trade with a volume of transactions of more than 800 billion US dollars per year, followed by European countries and Japan, which have gained a greater share in conducting electronic trade transactions and are in the next ranks. Statistics say that about 25 to 30 percent of international trade transactions are now conducted electronically. In 1999, about \$11.5 billion was transferred through e-commerce, and in 2003 and 2004, this figure reached nearly \$40 billion. It is said that with the increasing expansion of this new trade, about 80 percent of world trade transactions will be electronic by 2050. According to the statistics and information mentioned, the lack of planning for the use of this new technology in Afghanistan continues to keep us economically backward.

Experts believe that third world countries can grow their economies by using the electronic world and raise per capita income to the level of income of people in advanced countries. Now we must ask what is e-commerce or its broader form, e-Afghanistan? What facilities do we have to implement it in the country, What facilities do we need, and how can we take practical steps to create it?

In short, e-Afghanistan is an Afghanistan where formal and informal communication in sending and receiving messages, processing and executing data; is done through local and international networks. Also, electronic exchange of goods and services, electronic transfer of money through electronic banks, electronic exchange of documents, negotiations, contracts, marketing are part of this great project. Electronic Afghanistan should have comprehensive information about cities and villages along with their human and natural resources. In all these cases, we need the following:

### **10.1 - Creating and compiling legal rules for electronic communications, including validating electronic documents and signatures, special customs laws, and laws that guarantee the rights of buyers and sellers**

This section should be carried out by the government, and given the global nature of communications, the laws should also be equal to global standards. For example, in some parts of the work and operations of Electronic Afghanistan, in case of violation, there should be the possibility of prosecution by the police. Having an efficient police force to identify and track violators is one of the programs that the government is responsible for.

### **10.2- Building Afghan Electronic Databases and Networks**

Electronic databases can be Afghan websites that, in addition to displaying information and being able to exchange it, also have the possibility of buying and selling goods and services (Store) Online. Electronic networks also provide individuals with access to the necessary information and data.

### **10.3 A banking system that can cover online buying and selling**

The banking system should put electronic services on its agenda, and banks should provide online services to enable money transfers between individuals. Usually, this is possible with the presence of credit cards

(Credit). Credit cards should be functional both inside and outside the country. Providing international credit cards such as Master Card (Master) and Visa (Visa), as well as cards that cover domestic transfer networks, should be offered by private and government banks. Electronic banking laws can be made by the government and the private sector in compliance with international standards.

#### **10.4 Existence Powerful communication lines that connect computers to the Internet**

Companies that provide this service are known as (IISP). These centers connect a certain number of computers to the network at a standard speed, depending on their bandwidth.

**-10.5 Educating and informing people through news media and even the possibility of** introducing it into the country's educational system in schools and universities:

Electronic Afghanistan is a new and novel phenomenon that can be understood through public education. Electronic Afghanistan has certain complexities that are mostly related to the stages of its construction. Using the facilities of this living digital world of Karar Chanderdan is not a problem, and even in itself it has certain attractions for people that provide interest in it during education.

#### **10.6 Information and data security**

People should exchange their information with ease and confidence that it is confidential. Just as laws have ensured the protection of telephone conversations and postal packages, they must also expedite the electronic transmission of data and messages. Also, to increase the security of networks, security software such as VerySign is used. This part must also be provided by the government and domestic and international coverage networks.

Fortunately, cheap and fast Internet technology is available in the country, and it can be said that part of the possibilities of electronic Afghanistan, which is connecting computers to the network, is available in the country. Another part that requires creating a domain, providing space and the ability to manage it or hosting (Web Hosting) and designing is also possible within the country. UNDP or the United Nations Development Program has created the possibility of registering domains with the extension (www.yourname.af), which is the abbreviation for Afghanistan, for the Ministry of Telecommunications.

But unfortunately, this ministry has limited its use to a few government departments and large companies with an unreasonable price of one thousand US dollars per year for registering a domain with the extension .AF. While registering the domain .US, which is the abbreviation for the United States, is possible for only 25 to 50 US dollars per year. Of course, registering international domains with .Com extensions, etc., is also possible at a low price in the country. Unfortunately, modern banking has not yet come to life in Afghanistan and is managed with traditional systems.

The situation of private banks is similar to that of state-owned banks. Although other private banks in Afghanistan have created the possibility of checking accounts on their websites, they have not yet put advanced banking services and credit card issuance on their agenda. Several foreign banks also operate in Afghanistan.

These banks are responsible for most of the financial turnover of foreigners and international organizations, which will not bring any economic benefit to our country. In any case, now with proper management of facilities and legislation and the creation of an electronic Afghanistan, it is possible to encourage a large number of Afghan users to be active on the network. Fortunately, there are many Afghan users who use the Internet.

However, the lack of specific and sustainable educational programs has limited the use of the Internet in the country to the basic level of using this powerful technology, such as sending emails, chatting, and visiting a few news and music sites, which means that almost 50% of Internet surfing in Afghanistan is a waste of time and money.

## CONCLUSION

Many economists, experts and futurists believe that in recent years a revolution similar to the industrial revolution has taken place, which has brought the world into the "information age" and has undergone a dramatic transformation in many economic, social and cultural aspects of human life.

One aspect of this transformation is the profound changes that have occurred in the economic relations between individuals, companies and governments. Commercial exchanges between individuals, companies and governments have rapidly moved away from their traditional form, which is mainly based on paper-based exchange and are moving towards exchanges through the use of electronic information systems.

E-commerce has opened a new arena in competition due to its speed, efficiency, cost reduction and exploitation of fleeting opportunities, to the extent that it is said that falling behind the pace of development will result in isolation in the global economy.

Today, large stores easily sell their products via the Internet, and companies have made their huge financial transactions on the Internet. Investment, electronic marketing, electronic payments, online stores, large auction and electronic markets are included.

But unfortunately, what our beloved country Afghanistan is experiencing is a growing gap with advanced and even developing countries. There are long-term internal and external wars and the lack of a suitable platform and it is emerging from different directions. And every change in people's lives requires a culture building, which good steps have been taken directly, but it requires public awareness of the society. If we look at security issues in some insecure areas of the country, the best solution for public education and culture building, and the most effective of them, considering the progress of communication platforms in the country, should be done via mobile phones and sending SMS, in addition to television. Therefore, it seems necessary to study and research the factors preventing the proper growth of e-commerce in our country, Afghanistan.

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