E-Pay: Improving Interaction between Government and Citizens in the Age of the Internet "A study on a developing country like Bangladesh"

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Abstract: *The digital (or e-) revolution holds the potential to narrow the differences in the quality of citizen services between developed and developing countries, and increase accountability, transparency and efficiency of government in the latter. Bangladesh has made significant strides forward in the field of e-government in the past decade, starting with slightly scattered projects for internal automation but moving gradually towards e-services delivery and connected governance. Nevertheless, the country has faced some typical hurdles faced by developing countries, many of which continue to remain barriers to e-government implementation. The developing countries are suffering from severe corruption, which decreases the rate of foreign direct investment (FDI) along with per capita income, and increases the gap between rich and poor. The main aim of this study is to create an integrated electronic payment facility for Bangladesh to improve government-citizen interaction by limiting corruption and to save the citizens the hassle of visiting multiple offices to make mandatory payments. This study found that e-pay can reduce corruption, increase access to information (important in this globalized era), reduce the rate of in-person contact with public officials, increase citizen participation in decision-making, broaden the scope of competition for all equally, equal treatment from government officials, government services available to citizens 24 hours a day from any place, increase the scope for citizens to complain about corrupt practices, stop arrangement between 'demanders' and 'suppliers', eliminate the 'middleman', and above all, prevent corruption between stakeholders.*
Key Words: *Bangladesh, E-pay, e-service, electronic fund transfer, e-government, e-commerce, public service delivery.*

I. Introduction

The present government's vision of making a "Digital Bangladesh" by 2021 has brought about an increased momentum in efficiency and technological improvement towards a greater openness, transparency, and accountability in government system and performance. In the words of the former Secretary General of the United Nations, Kofi Annan, "The great democratizing power of information has given us all the chance to effect change and alleviate poverty in ways we cannot even imagine today. With information on our side, with knowledge a potential for all, the path to poverty can be reversed"[1].

The all-encompassing power of the Internet has been recognized with cognizance by countries and Governments which are trying to fight the scourge of poverty and usher in prosperity. The undeniable growth of Internet is supported by the fact that it "took 75 years for telephone to reach 50 million users when it was invented, it has taken the World Wide Web (WWW) only 4 years to reach the same number of users".[2] Attempts at furthering development initiatives through the medium of the Internet have given rise to concept of e-governance.

In this digital era, information and communication technologies (ICT) have brought many changes in society and administration. It already brought and will bring some dramatic changes in the way we live, work, and even think. Globalization as well as the revolution of ICT, leads the governments to think about e-payment as a tool of improving government-citizen relationship by eliminating the 'middleman' who is a central actor in the corruption transaction, which results mistrust, detachment and divergence between the government and citizen.

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Objectives of the Study

The main aim of this report is to create an integrated electronic payment facility for rural Bangladesh and to save the citizens the hassle of visiting multiple offices to make mandatory payments. The sub-objectives of this report include:

*   Digital inclusion of the rural population
*   Creation of local employment

II. Methodologies

The study is based primarily on secondary information. For this purpose, different recognized census, government rules, regulations, policies, and laws, newspapers, national and international journals, periodicals have been consulted. Besides this, internet has been used as another source of information.

Objectives	Methods			
Present situation Assessment	**Secondary Data:** government policies, laws & legislations, different articles, journals, and internet.			

Concept of e-Governance

Now-a-days e-related terminologies are very common in all over the world. Due to wide spread advancement of telecommunication technologies, people awareness about good governance, popularity of new and innovative gadgets, stakeholders' pressure to ensure accountable and transparent functioning of public services, etc. e-Governance and e-Government have gained momentum.

E-Governance is described as the application of hardware, software, internet and other information and communication technologies (ICT) to the functioning of government to bring about effective, efficient, transparent and accountable governance enabling the citizen to reap the maximum benefit from the government.

According to the World Bank, "e-Government refers to the use by government agencies of information technologies (such as Wide Area Networks, the Internet, and mobile computing) that have the ability to transform relations with citizens, businesses, and other arms of government. These technologies can serve a variety of different ends: better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. The resulting benefits can be less corruption, increased transparency, greater convenience, revenue growth, and/or cost reductions."

E-government initiatives can be categorized as internal, which are government to government (G2G) and government to employee (G2E), or external, which are government to business (G2B) and government to citizen (G2C). E-government transforms government's external relationships, whether G2B or G2C, by enabling citizens to receive government services directly from anywhere in the world without making personal visits or going through bureaucratic procedures. Interactions with the government can either be one-way, from government to citizen/business, or two-way, which allows citizen/business to communicate to government. Of all the models of e-governance, the G2C interface is perhaps the most discussed and thought of, owing to its ability to change the life of citizens.
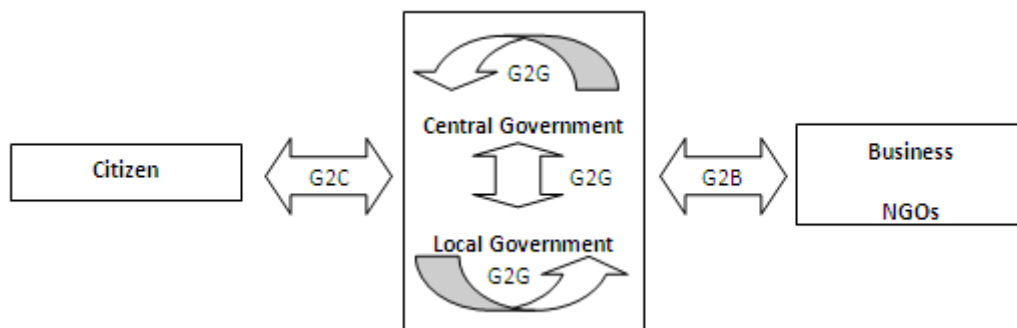

Fig 1: Interactions between main groups in e-Governance

The E-Government Handbook for Developing Countries[1] has identified e-literacy as one of the 17 challenges and opportunities for implementation of e-governance initiatives. E-literacy or IT literacy becomes a challenge because e-governance cannot succeed if the citizens are not IT literate. Interestingly it also emerges as a simultaneous opportunity, for e-literacy can be achieved through e-governance.

1 "The E-Government Handbook for Developing Countries", A Project of Info Dev and The Center for Democracy & Technology, retrieved from www.infodev.org/en/Document.16.pdf

What are the existing practices in developing countries with respect to buying and paying online?
In most developing countries, the payment schemes available for online transactions are the following:

Traditional Payment Methods
- Cash – on – delivery: Many online transactions only involve submitting purchase orders online. Payment is by cash upon the delivery of the physical goods.

- Bank payments: After ordering goods online, payment is made by depositing cash into the bank account of the company from which the goods were ordered. Delivery is likewise done the conventional way.

Electronic Payment Methods

Table 1: Electronic Payment Methods

Payment System	Description
Digital Credit Card Payment	Secure services for credit card payments On internet
Digital Wallet	Software Stores Credit Card And Other Information
Accumulated Balance Payment	System Accumulates Micropayment Purchases As Debit Balance To Be Paid Periodically
Stored Value Payment Systems	Enables Consumers To Make Instant Payments Based On Value Stored In Digital Account
Digital Cash	Digital Currency Used For Micropayments Or Larger Purchases
Peer–To–Peer Payment Systems	Sends Money Via Web To Persons Or Vendors Not Set Up To Accept Credit Card Payments
Digital Checking	Provides Electronic Check With Secure Digital Signature
Electronic Billing Presentment & Payment	Supports Electronic Payment For Online And Physical Store Purchases

Advancement of e-Pay
Collecting revenue from sales lies at the heart of running any type of business. To collect revenue smoothly, various payment methods through the medium of coins, paper money etc., developed over the centuries. With the development of e-commerce, new types of relationships started to emerge in business settings. This type of virtual commerce has presented some challenges and opportunities to both merchants and customers. E-commerce is ubiquitous and thus anyone can transact at any time from any place. On-line commerce has enabled customers to overcome the handicaps of time and space. For merchants, it is the challenge of satisfying customers. To ensure the power of E-commerce, merchants need to innovate newer forms of payment that will free customers from the need of carrying paper money. In the process e-payment system has emerged.

How an online credit transaction works
Electronic payment systems have been in operations since 1960s and have been expanding rapidly as well as growing in complexity. After the development of conventional payment system, EFT (Electronic Fund Transfer) based payment system came into existence. It was first electronic based payment system, which does not depend on a central processing intermediary. An electronic fund transfer is a financial application of EDI (Electronic Data Interchange), which sends credit card numbers or electronic cheques via secured private networks between banks and major corporations. Figure 2 shows digital currency based payment system.
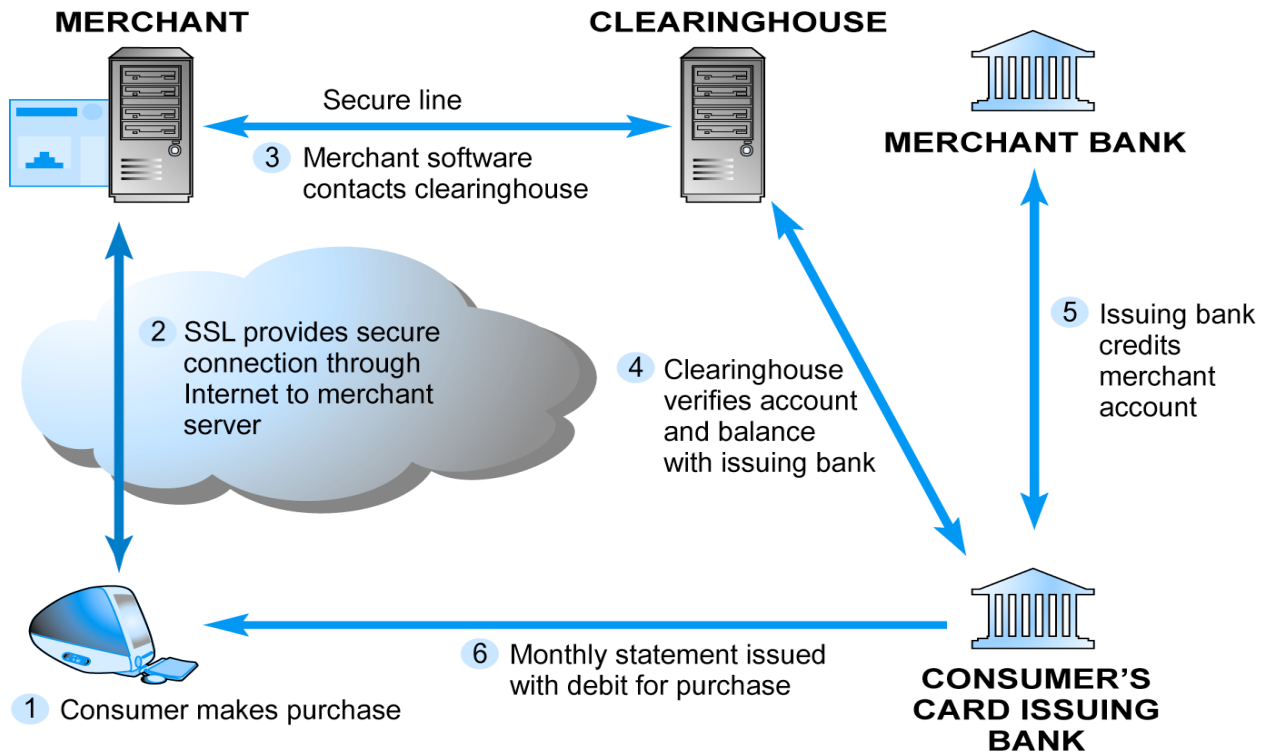
Fig 2: How an online credit transaction works

To use EFT to clear payments and settle accounts, an online payment service will need to add capabilities to process orders, accounts and receipts. But a landmark came in this direction with the development of digital currency. The nature of digital currency or electronic money mirrors that of paper money as a means of payment.

E-Pay: The Purpose Behind

In a democratic set-up like Bangladesh, many exchanges between the citizens and the Government are mandated. Some of them include payment of income tax, property tax and other utility bills. Owing to the fact that these essential services are provided by various Government departments and wings, the citizens are forced to visit multiple offices to fulfill their obligations. This results in wastage of precious time, thus impinging on the productivity of the nation as a whole.

E-payment is no longer a matter of choice or debate for Bangladesh or other countries that wish to improve governance standards. The key policy considerations are not issues of technology but rather of political resolve. In Bangladesh and other countries in Asia, e-payment has brought about important transformations in the manner in which governments operate and provide services to citizens and businesses. Today the critical question is not whether or not to adopt e-payment, but rather how e-payment can be most efficiently introduced and expanded.

The main purpose behind the implementation of e-payment is to enable the government to respond to citizen needs and demands faster and more efficiently.

The other tangible benefits that e-payment can bring to broader governance reform and economic development initiatives in Bangladesh include:

➢ **Transparency:** e-payment promotes greater transparency in payment activities. Having ranked poorly in Transparency International's Global Corruption Perceptions Index, Bangladesh must undertake strong measures to enhance its international image and commitment to reduce corruption.

➢ **Helps increase investor confidence:** Improved transparency in payment system and other actions raise investor confidence, which in turn contributes to increased foreign direct and domestic investment.

➢ **Reduces scope for corruption:** Combating corruption is a top priority for all the developing countries and e-payment can provide an effective tool in reducing corruption.

➢ **More efficient governance:** E-payment helps to make the procedures of government internal processes more efficient, time saving and interactive.

➢ **Helps boost the private sector:** E-payment helps to boost private sector performance and efficiency by reducing the time and expenses required for businesses to interact with the government—with particular

benefits to the business environment for small and medium enterprises (SMEs). In addition, the simplification of government processes and services such as online procurement helps to reduce barriers to entry for new businesses and increases competition.

➢ **Allows for decentralization of governance:** E-payment makes decentralization of government services and decision-making easier, since data stored in digital format can be updated and accessed from virtually any office within a networked environment and the transaction can be performed from any part of the country.

➢ **Allows greater scope for integration:** Digital storage of data provides greater scope for the integration of activities of different government offices, as data can be shared easily and efficiently.

➢ **Stimulates the local ICT industry:** E-payment system also provides valuable experience to the local ICT industry that enhances competitiveness in an international market.

➢ **Makes ICT relevant to the masses:** E-payment makes ICT relevant to the general population as its benefits gradually extend to citizens and communities throughout the country.

E-pay in Digital Bangladesh

Electronic Payment initiative began recently in Bangladesh. Not all the banks and financial institutions are participating in the e-payment system. Although to date, most of the commercial banks have engaged in providing some form of e-banking services. It is to be noted that not all of these institutions extend their e-banking facilities to their entire branch network. The e-payment services are mostly provided in the capital city and some bigger cities nationwide.

The e-payment facilities available in Bangladesh are Automated Teller Machine (ATM) service, debit card, credit card, mobile banking and Internet banking. Banks purchased their software from different vendors to provide all these services to their customers. Authenticity, inter-operability, validity and confidence solely depend on the supplier of that software. However, the central bank of Bangladesh and the supervisory authority of the Bangladeshi financial system, has thus initiated steps towards the regulation of electronic payment systems in Bangladesh. Electronic payment system has also experienced a lot of setback in recent years due to limited availability of ATM services. These machines are only made available to few bank branches and clients, while the demand for the card is higher than the services provided. Infrastructure and Information Technology (IT) constraints also contributed to some of the setbacks experienced such as high cost of internet connectivity, energy challenges, banks not fully automated, banks not ready for electronic payment services, and contentedness of people with the existing system because of lack of awareness on the benefit of the new technology. Government of the People's Republic of Bangladesh, from January 2009 adopted electronic payment to monitor her budget and to coordinate the activities of all the Ministries, Departments and Agencies (MDAs). The government indicated that "Recurrent expenditure on personnel will be controlled with the deployment of information technology, by way of the Integrated Personnel and Payroll Information System (IPPIS), to all the MDAs". UNDP assisted Access to Information (A2I) under Prime Minister's Office has been working for future plan that includes interoperability as well as technical, operational and administrative issues. Cabinet Division decided to develop at least one service at each tier of administration as pilot basis e.g. one-stop service center at Deputy Commissioner's (DC) office at the district level.

The National Board of Revenue (NBR), Bangladesh Bank (The Central Bank), Sonali Bank and office of Controller and Auditor General of Bangladesh jointly introduce e-payment portal named "NBR-Sonali Bank e-Payment portal". This e-Payment Portal is an easy and secure one stop solution to the citizens for paying Income tax, VAT and Customs duty online.

The Ministry of education has prompted transformation of several traditional services into e-services. For example, the ministry has advised all public and autonomous universities to initiate the systems for collection and submission of their admission forms online from 2010. Already primary and secondary school textbooks are online as are public examination results.

Public Private Partnerships (PPP) are ongoing for public e-service development. For example, Bangladesh Railway introduced e-ticketing system with 10% limited quota. This service was developed through outsourcing a private company (CNS) and through collaboration with private mobile phone operator "Grameen Phone".

Some of the statistics indicates that Bangladesh is on the right track to implement e-payment system throughout the country.

Mobile Phone Subscribers in Bangladesh

The Number of Mobile subscriber crossed 100 Million land marks reaching the figure 102.995 Million in May-2013.The subscriber base was 90 million in last year April-2012 where the mobile penetration was 61.83%. With present subscriber base mobile penetration has been increased to 66.36% with a growth of 10%

Per Anum. Total population has been considered basing on Population & Housing census of BBS (Bangladesh Brue of Statistics).

Internet Subscribers in Bangladesh
The total number of Internet Subscribers has reached 34909.64 thousand at the end of May 2013.

Table 2: The Internet subscribers

Category	Subscribers
Mobile Internet	33190.779
ISP + ⓘ PSTN	1221.12
ⓘ WiMAX	497.741
Total	**34909.64**

 * Subscribers in Thousands

**The above mentioned figure represents the number of Active subscribers only. A subscriber/ ⓘ connection using the internet during the last Ninety (90) days are considered to be an Active subscriber.
Source: Bangladesh Telecommunication Regulatory Commission (BTRC).

Performance of Digital Bangladesh
Many of the countries have achieved significant progress in implementing e-governance and making e-services easily available and accessible to their citizens. As per the United E-Government Survey 2012, many countries have undertaken e-government initiatives and applications of information and communication technologies (ICT) for the people to further improve public sector efficiencies and modernize governance systems to support sustainable development and achieve millennium development goals. The survey was undertaken on all the member countries of the world. However, for the purpose of the current study only relevant countries (SAARC countries) have been discussed here.

Table 3: E-government development index and ranking

| Country	E-Gov. development index		Percentage Change in the index	World e-Gov. development ranking		
	2012	2010		2012	2010	Change
Maldives	0.4994	0.4392	13.71%	95	92	-3
Sri Lanka	0.4357	0.3995	9.06%	115	111	-4
India	0.3829	0.3567	7.35%	125	119	-6
Bangladesh	0.2991	0.3028	-1.22%	150	134	-16
Bhutan	0.2942	0.2598	13.24%	152	152	0
Pakistan	0.2823	0.2755	2.47%	156	146	-10
Nepal	0.2664	0.2568	3.74%	164	153	-11
Afghanistan	0.1701	0.2098	-18.92%	184	168	-16
World Average	0.4882	0.4406	10.80%			
Regional average	0.328763	0.312513	5.20%			

Source: United Nations, E-Government Survey 2012

The e-government development index of the SAARC region along with world and regional average is shown in the following bar chart.
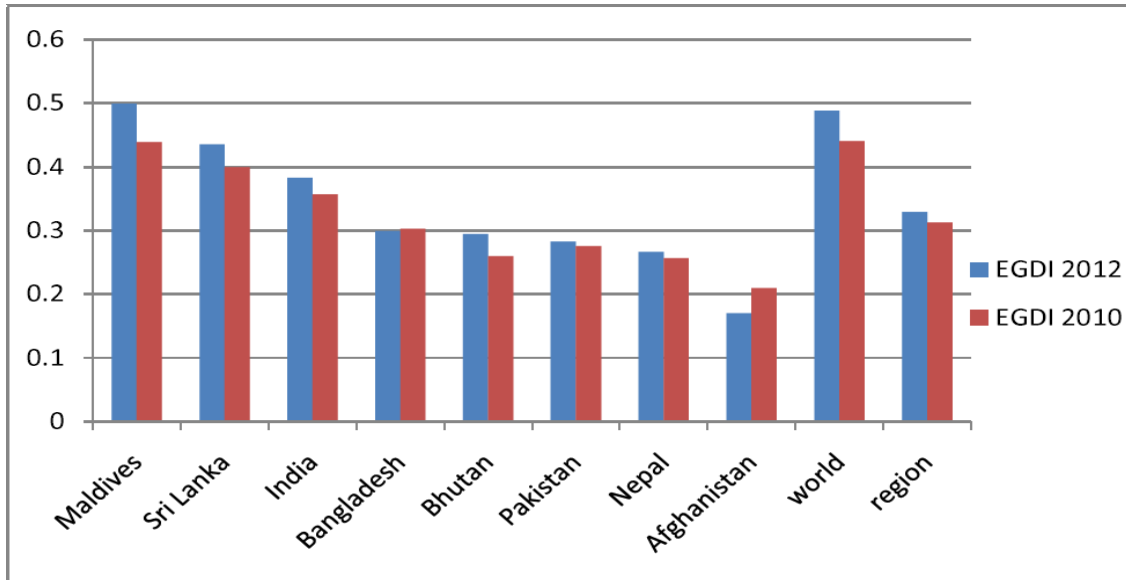
From the table and the graph it is revealed that all the countries of south Asia have performed better in 2012 than in 2010 except Bangladesh and Afghanistan. Of course Bangladesh (1.22%) did not have a huge decline. But if the world and regional averages are compared it is seen that the world had an increase of 11% on the other hand, SAARC region achieved only 5% increase. But the matter of fact is that instead of increasing Bangladesh had decreased in 2012 in comparison to 2010.

The change in ranking of SAARC countries in e-government development index is in the following chart.
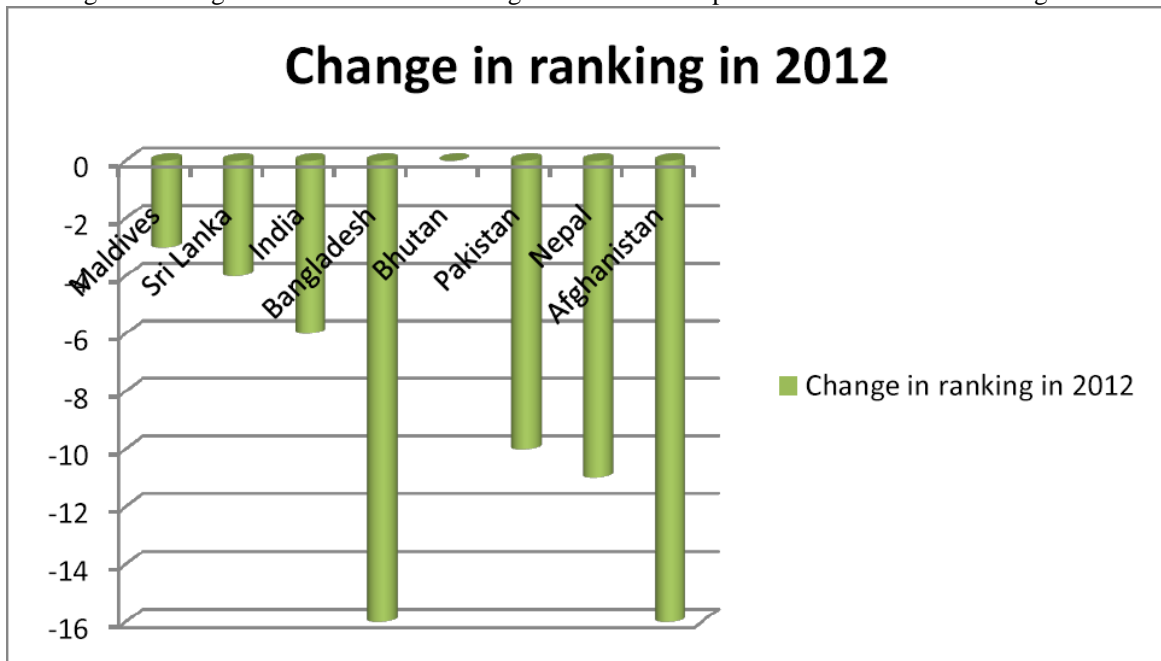
From the chart it is seen that all the countries of the region except Bhutan declined several steps down from their respective ranking in 2010. Bhutan was able to retain its position. Here also it is seen that Bangladesh accompanied Afghanistan in case of decline in ranking in e-government development index. Though the other countries were able to increase their index, they could not retain their position. It reveals that other countries of the world are doing much better in delivering their e-government services. To keep pace with those countries these countries are taking a number of endeavor but these are not sufficient.

III. Why the growth of e-Pay is obstacle in Bangladesh?

To explore the relevance of e-payment and the opportunity of its growth in developing countries, it is important to understand national factors that affect e-payment adoption. A number of such factors have been

identified from the literature as summarized in Figure 3. The figure also demonstrates the influence of each factor on other factors.
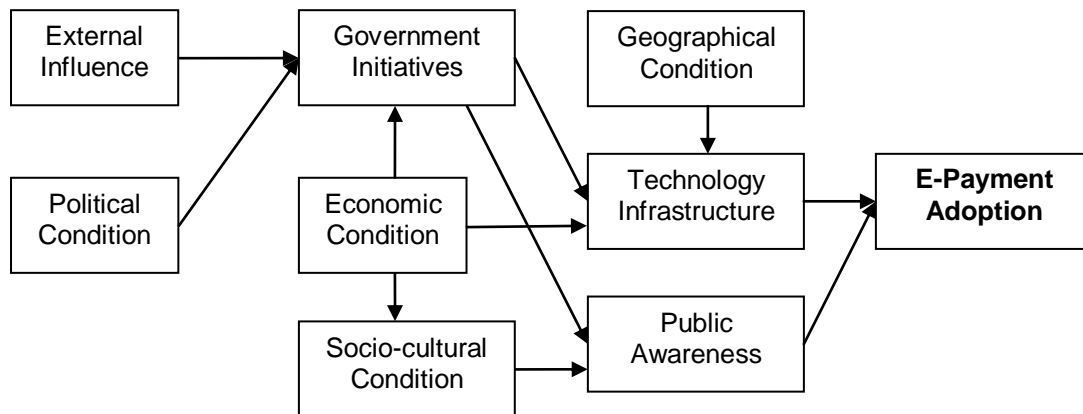
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┌──────────┐          ┌──────────┐          ┌──────────┐
│ External │          │Government│          │Geographical│
│ Influence│─────────▶│Initiatives│         │ Condition │
└──────────┘          └──────────┘          └──────────┘
                           ▲ │                    │
┌──────────┐          ┌──────────┐          ┌──────────┐        ┌──────────┐
│ Political│          │ Economic │─────────▶│Technology│───────▶│E-Payment │
│ Condition│─────────▶│ Condition│          │Infrastructure│    │ Adoption │
└──────────┘          └──────────┘          └──────────┘        └──────────┘
                           │                      ▲
                      ┌──────────┐          ┌──────────┐
                      │Socio-cultural│─────▶│  Public  │
                      │ Condition │         │ Awareness│
                      └──────────┘          └──────────┘
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Figure 3*: Factors Affecting E-Payment Adoption*

A list of specific constraints to e-payment system that policy makers can address in the short and medium term is summarized below.

➤ Political situation is a key factor for e-payment growth. In a country with an unstable political condition, it is less likely that government will give enough attention, if any, on e-payment development.
➤ Lack of awareness at government level of e-payment issues.
➤ Economic instabilities inevitably disturb smooth operations of business and free flow of goods and services.
➤ The fact that our society is cash-based, people are accustomed to using cash for most of their transactions.
➤ Low level of internet penetration and poorly developed telecommunication impede smooth development and improvement in e-payments and e-commerce.
➤ The cost of Internet access relative to per capita income is a critical factor. Compared to developed countries, there are higher costs of entry into the e-payments and ecommerce market. These include high start-up investments costs, high costs of computers and telecommunication and licensing requirements.
➤ Restriction on issuance of international credit cards prevails. Lack of internationally accepted credit card facilities deprives genuine businessmen from initiating businesses or making international transactions smoothly. Furthermore, it also sends wrong signals to their foreign counterparts about the inability of Bangladeshi businessmen to make speedy payments through international credit cards.
➤ Banks are very conservative; they use very few innovative products and marketing techniques.
➤ The security issue is one of the major challenges in the development of e-payments in Bangladesh. Lack of suitable legal and regulatory framework for e-payments.
➤ Inadequate banking system.
➤ Low literacy rate is a serious impediment for adoption of e-payments as it hinders the accessibility of banking services. For citizens to fully enjoy the benefits of e-payments, they should not only know how to read and write but also possess basic ICT literacy
➤ Frequent power interruption is a key challenge for smoothly running e-payments and e-banking
➤ Resistance to changes in technology among customers and staff due to:
  ▪ Lack of awareness on the benefits of new technologies
  ▪ Fear of risk
  ▪ Lack of trained personnel in key organizations
  ▪ Tendency to be content with the existing structures.
  ▪ People may be resistant to new payment mechanism.

IV. Recommendations
This section presents strategic recommendations for e-payment strategy and discusses some specific action items for the Government of Bangladesh.

Strategic Recommendations:
       While the Government of Bangladesh is behind most countries in Asia in terms of e-payment system, it has the advantage of being in a position to learn from the experience of, and mistakes made by, other countries.

It can set policies and determine priorities based on the experience of others in addition to its own experience. This section presents some strategic recommendations for an overall e-payment strategy.

➢ **Consider public-private partnership-based e-payment models:** The Government often does not have adequate technical, managerial or financial resources to venture into e-payment system on its own. For sustainability and strategic planning of e-payment, it is vital that the government partners with the private sector. Such partnerships may contribute in the following areas:
- Designing architecture for e-payment to ensure interoperability, scalability, and robustness.
- Creating software applications.
- Maintaining and updating ICT systems.
- Collecting revenues from citizens/businesses for online e-government services.

➢ **Improve ICT access by citizens:** It is important for the Government to invest resources and introduce necessary policies to extend ICT (Internet and telephone) facilities throughout the country. The Government, through the Bangladesh Telecommunication Regulatory Commission, should also take steps to ensure that the cost of ICT is reduced to make it affordable for a wider section of the population.

➢ **Emphasize Bangla interface for citizen services:** One common problem with citizen centered e-payment services in Bangladesh is that they are almost all in English. While business services may be in English, most citizen services should have Bangla interface as a matter of policy since a vast majority of the population is still not comfortable with English. Lack of standardization of Bangla content on the web or in other digital format is a major impediment.

➢ **Do not expect quick returns:** E-payment projects may not produce returns overnight. For projects to advance, it is often necessary to change the mindsets of government officers, or for other related government offices to become automated. All of these steps take time to occur and that conclusions about the success or failure of projects should not be drawn hastily.

➢ **Accept failure, learn, and move on:** It is common for E-payment projects to fail in meeting all their goals satisfactorily, especially in the initial stages of transition. Even India has a high rate of failure in E-payment projects. Surveys conducted by "egov4dev" suggest that more than one-third of E-payment projects in developing/transitional countries are "total failures." If projects do fail, there is no reason to think that it will not work for Bangladesh or that popular attitudes, the administrative framework, or the political structure are not yet amenable. It is important to learn well from failed projects and not repeat the same mistakes in the future.

Specific Action Items
In addition to the preceding strategic recommendations, specific action initiatives for the Government may include:

➢ **Create online payment gateway:** Gateways should be established to allow citizens to fully benefit from online services and to enable the Government to generate revenues from online payments and related functions.

➢ **Build Internet kiosks around the country:** As online e-government services become increasingly prevalent, it will be important to provide access to these services to citizens around the country. Building Internet kiosks for community access has been an effective model in other countries such as Cambodia, India, Pakistan, and Sri Lanka, where Internet penetration rates are low. The government should develop partnership with NGOs and the private sector to establish such kiosks.

➢ **Actual implementation of e-procurement system ought to be ensured:** Online procurement systems are one of the most popular e-government initiatives in neighboring countries to address corruption and lack of transparency in government procurement. Malaysia's e-procurement system, known as e-Prohelan, has over 4,000 government procurement points and over 30,000 suppliers registered with the system. It supports the entire procurement cycle from request for quotations, through request for tender, to direct purchase. It provides easy procedures for comparing quotations and specification of goods and services offered. Besides accountability and transparency, other benefits of e-Prohelan include increased efficiency, reduced time for processing, and reduced operational costs due to electronic retrieval and submission of quotations. Similarly, Hong Kong has created an Electronic Tendering System (ETS). Korea's e-Procurement System at http://www.g2b.go.kr, which covers the entire procurement process from tendering to payment, has yielded savings of millions of dollars to the government. Singapore's e-Procurement System, called the Government Electronic Business at http://www.gebiz.gov.sg has gained instant popularity for its easy-to-use features. Thailand's e-Procurement system can be found at http://www.gprocurement.or.th. The Bangladeshi government should take necessary steps for the actual execution of e-procurement system to increase transparency, reduce corruption, and minimize the time and cost of processing tenders.

➢ **Create general awareness among the citizens regarding the one-stop government portal:** The Government of Bangladesh has created a one-stop governmental portal that is designed to serve the specific needs of citizens and businesses just a click away. But very few of us know about the government portal and due to that we are not getting the actual benefit from that. And the result is that we are still in the very early stage in consuming the e-services compared to other developing countries. Some regional examples from which lessons can be drawn include: the Singaporean e-Citizen portal at http://www.ecitizen.gov.sg; the South Korean portal at http://www.egov.go.kr, which provides about 400 public services; and the Indian portal called India Country Gateway at http://www.incg.org.in.

➢ **Implementation of cyber laws in a proper way:** As the scope of e-payment services expands, the enactment of cyber laws is becoming increasingly important. Some of the issues to be included in the legal framework are laws to protect intellectual property; laws for acceptance of documents in electronic format (such as downloaded documents); cyber-terrorism laws that protect against unauthorized hacking; and laws to enable electronic authentication.

➢ **Create incentive for championing ICT:** An incentive structure should be introduced for the promoters and champions of ICT in the government. The ICT Policy of Bangladesh states that "ICT-literacy shall be evaluated in the ACR (Annual Confidential Report) of officials to ensure utilization of ICT in the public services". This policy statement has yet to materialize; however, it is being discussed at the highest levels. Awards or other honors from the Prime Minister or the President may be an effective way to begin to recognize the work of ICT champions in the Government.

V. Conclusion

Delivery of Internet services to rural communities is one of the biggest challenges in bringing IT to the masses. By creating the single window E-payment system, the Government of Bangladesh can take a step towards bridging the urban-rural divide.

The e-payment facility is creating new patterns of service delivery and promises to change the Government/citizen relationship. It strives to improve the way citizens conduct business with the Government, thereby enhancing efficiency of Government functioning. The creation of local employment and the additional revenues that this system brings to rural entrepreneurs helps to achieve equitable development.

Lastly, the slogan of Digital Bangladesh will remain just a slogan if the present government fails to introduce such a payment system within its tenure. At the initial stage, this might cost the government thousands of Taka. But ultimately it will pay off in the increased growth in the economy as a result of more opportunities to transact.

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