

DRIVING INNOVATION, TRUST AND INCLUSIVE GROWTH

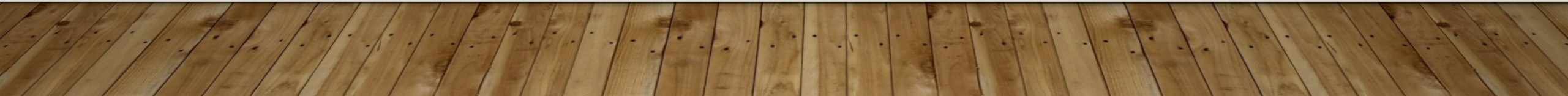
THE ROLE OF THE ELECTRONIC TRANSACTIONS ACT

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(EISMAC)**

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“Digital transformation is no longer about whether we will become digital. The question is whether we will build a digital environment that people can trust, participate in and benefit from.”

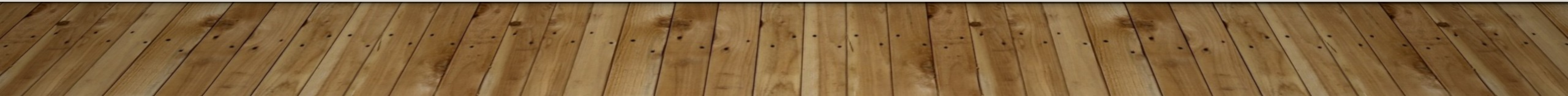


Namibia in a Digital Age: The Digital Transformation Is Already Here

Digital transformation is already happening in Namibia. Citizens are accessing services online, businesses are trading through digital platforms, and government is moving more services online to make them easier to access.

Electronic payments and digital commerce are growing, while data and emerging technologies such as artificial intelligence are changing how we work and do business.

But this brings us to an important question: **Can people trust the digital environment in which they transact?**

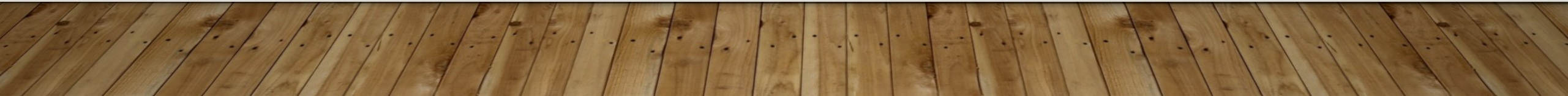


Introducing EISMAC

Electronic Information Systems Management Advisory Council (EISMAC)

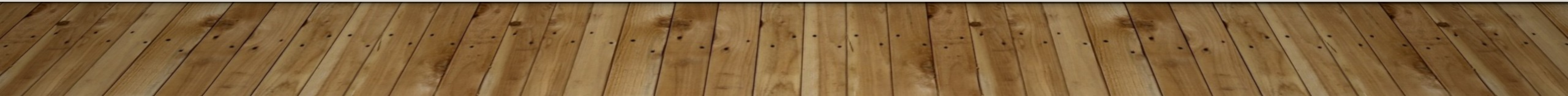
EISMAC is an advisory council that supports the Minister on matters relating to Namibia's electronic transactions environment.

Our role is to anticipate emerging issues, bring different stakeholder perspectives together, and help inform policy and legal development.



I would like to make one thing clear: EISMAC does not replace the institutions responsible for implementation or regulation. Our value lies in bringing together knowledge, experience, and perspectives to advise on how Namibia can strengthen its digital environment.

Technology moves faster than legislation can sometimes respond. That's where an advisory body like EISMAC plays its part: by anticipating emerging issues, bringing stakeholders together, and helping shape policies that support Namibia's digital environment.



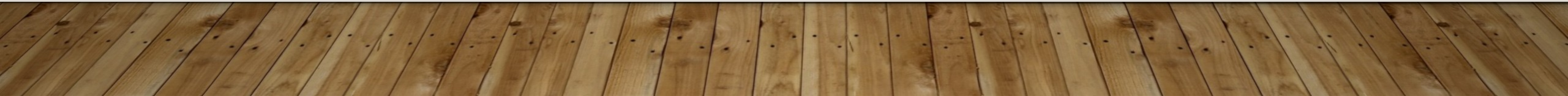
Innovation Needs Trust

Technology creates opportunities, but people need confidence before they can fully embrace those opportunities.

Imagine making an important transaction online.

- ✓ You need to know who you're dealing with,
- ✓ whether the document is genuine, and
- ✓ whether the transaction can be relied upon.
- ✓ And if something goes wrong, you need to know what protection is available to you.

These are some of the reasons trust is so important in our digital economy.

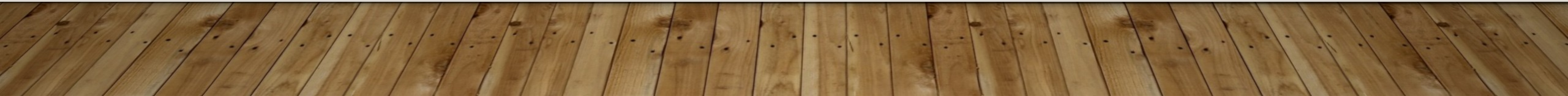


What good is a digital service if the people who need it cannot access or use it?

Innovation is not enough if its benefits reach only a few people. The real test is whether an ordinary citizens, small businesses and communities can participate and benefit.

Imagine a small business owner in northern Namibia selling traditional crafts through WhatsApp. A customer places an order and pays electronically. The seller confirms the order. Both need confidence that the transaction is reliable. And if something goes wrong, they need to know their rights and where to seek help.

This illustrates why digital transformation must be both trustworthy and inclusive.

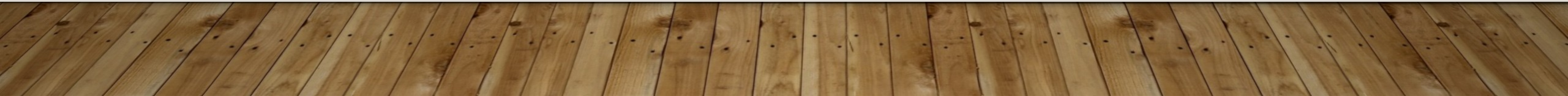


Trust also requires consumer protection. People need to know that their rights matter when they transact online.

ONLINE CONSUMER AFFAIRS COMMITTEE (OCAC)

The Electronic Transactions Act provides for online consumer protection, and EISMAC has appointed OCAC, which has commenced its work.

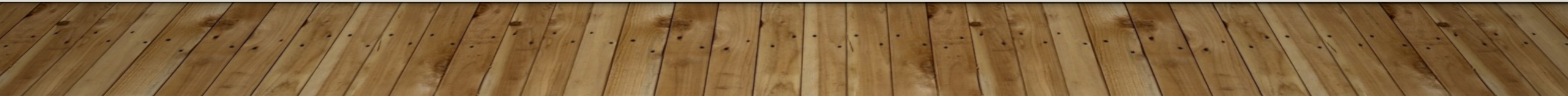
As this work progresses, coordination and public awareness will be important. I would also like to emphasize that existing institutions, including CRAN and the Office of the Ombudsman, remain available to assist the public with grievances within their respective mandates.



Where the ETA Comes In The Electronic Transactions Act

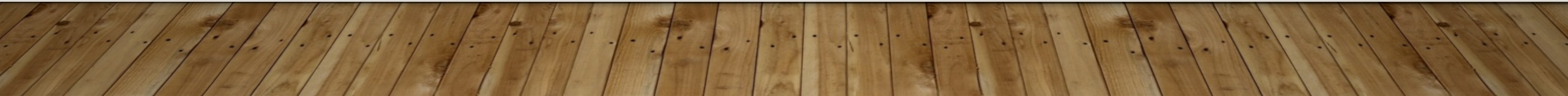
The Electronic Transactions Act provides an important legal foundation for conducting transactions electronically. Think about the electronic documents we exchange, the agreements we make through email or WhatsApp, the signatures used to approve documents, and the online services we access.

The Act also addresses online consumer protection. Together, these provisions help create a more predictable environment for electronic transactions and support trust in our digital economy.”



Some people worry that regulation means restriction. But effective regulation creates certainty, confidence, and trust.

Good regulation does not stop innovation. It creates the conditions in which responsible innovation can thrive. It gives businesses the clarity they need to innovate with confidence.

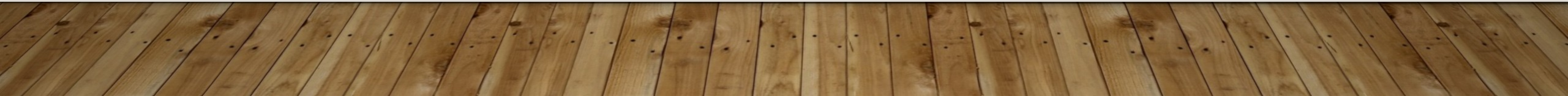


THE ETA AND INNOVATION

Creating Space for Digital Innovation

“When businesses understand the legal framework and consumers understand their rights, people can participate in the digital economy with greater confidence. Predictability creates room for innovation.

A trusted electronic transactions environment can support digital payments, e-commerce, digital government services, electronic signatures, start-ups, cross-border trade, and emerging technologies such as artificial intelligence.



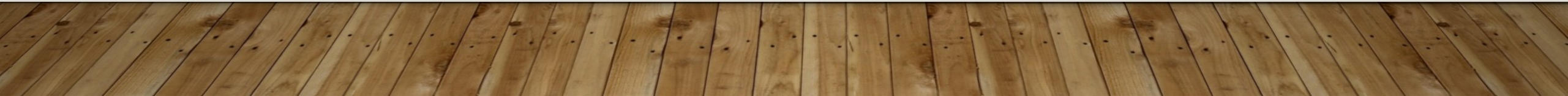
Building Trust Across the Namibian Digital Ecosystem

Trust is not abstract. It shows up in real relationships.

Think of a farmer in northern Namibia applying for a permit online. Think of a small business owner receiving orders and payments electronically. And think of a Namibian business entering an agreement with an international partner.

In each case, people need confidence that their transactions can be relied upon.

The Electronic Transactions Act provides an important legal foundation, but the law alone cannot build digital trust. We also need secure technology, responsible businesses, consumer protection, and public awareness.

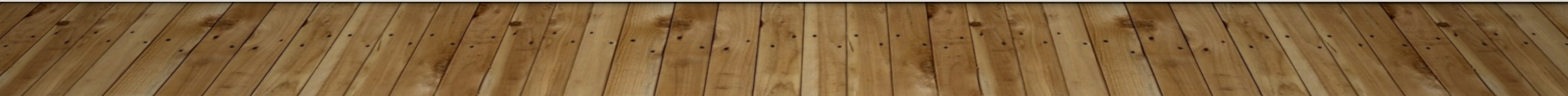


Who Benefits From Digital Transformation?

Digital transformation should not benefit only those who live in cities, have the latest technology, or already have access to digital services.

It must create opportunities for farmers, small businesses, women and youth entrepreneurs, rural communities, and persons with disabilities.

The real measure of success is not simply how many services become digital, but how many people can actually access and benefit from them.”

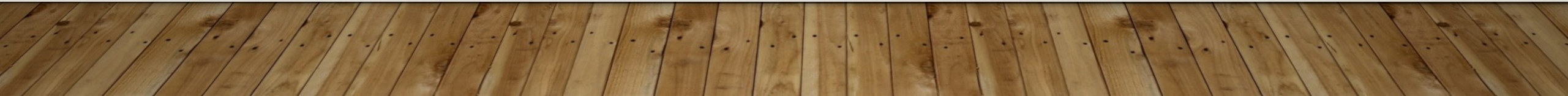


Connecting the Pieces

So, how do these pieces fit together?

The Electronic Transactions Act provides legal certainty, which helps build trust. Trust supports innovation. And together, they help drive inclusive growth.

But we must remember that the ETA is only one part of a much bigger digital ecosystem. We also need appropriate policies, cybersecurity, consumer protection, digital identity, infrastructure, digital skills, and responsible innovation.

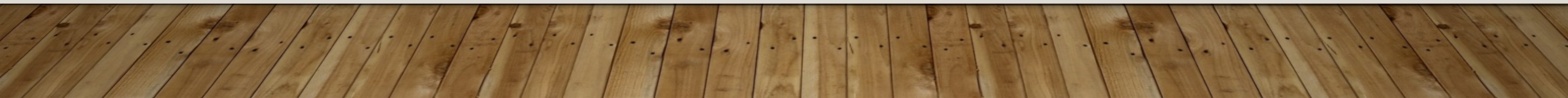


Building Namibia's Digital Future Is a Shared Responsibility

“Building Namibia’s digital future is not the responsibility of government alone. Government must provide the right policies, legislation, and trusted services. Businesses must innovate responsibly and protect their customers. The technology sector must develop secure and inclusive solutions. Citizens also have a role to play by understanding their rights and responsibilities, while academia contributes through research, education, and evidence.

“And where does EISMAC fit in? Our role is to advise the Minister, anticipate emerging issues, and support the development of policies that respond to Namibia’s changing digital environment.

Ultimately, no single institution can build digital trust alone. We must work together.”



Namibia's digital future must be innovative, trustworthy, and inclusive.

The Electronic Transactions Act provides an important legal foundation, and EISMAC contributes by advising the Minister, anticipating emerging challenges, and supporting an enabling environment.

But legislation alone is not enough. We need responsible businesses, secure technology, informed citizens, accessible services, and collaboration across all sectors.

Our goal is not simply to become more digital. It is to build a digital Namibia in which people can trust, participate in, and benefit from the opportunities technology creates.

Together, we can drive innovation, strengthen trust, and make digital growth work for everyone.

I Thank you.

