



Tunisia's 20-Year Digital Transformation Journey

Building an Inclusive Digital Trade Ecosystem

Khabbab Hadhri

Director of E-Commerce Development

Ministry of Trade and Export Development, Tunisia



6-10 July 2026
Geneva, Switzerland





Two Decades of Commitment

- **Tunisia:** First African and Arab country to host WSIS (2005).
- 20 years of building an inclusive digital economy.
- Journey based on **trust, innovation, and international cooperation.**
- Digital trade as a creator of opportunities for everyone.



6-10 July 2026
Geneva, Switzerland





Pillar 1: The Foundation of Trust

Legal Framework & Infrastructure

- **Law No. 83-2000:** First Arab e-commerce law based on UNCITRAL.
- Recognized electronic documents and electronic signatures.
- **TunTrust:** National certification authority for 25+ years.
- Backbone of secure digital exchanges for citizens and businesses.



6-10 July 2026
Geneva, Switzerland





Strengthening the Framework

- **2004:** Early adoption of personal data protection laws.
- **2017:** Joined Council of Europe's Convention 108.
- Aligning national privacy standards with global benchmarks.
- Creating a secure environment for investment and consumption.



6-10 July 2026
Geneva, Switzerland





Partnerships for Growth

- **2015 Turning Point:** Virtual Marketplace Project (ITC & World Bank).
- Shift from large shipments to **cross-border e-commerce**.
- Accessible global markets for artisans and young entrepreneurs.
- Changing mindsets: International trade is for everyone.



6-10 July 2026
Geneva, Switzerland





Resilience & Acceleration

- **COVID-19 Catalyst:** Accelerated digital habits and adoption.
- Electronic payments grew by **>200%** (2015–2020).
- Electronic payments grew by **300% (2020-2025)**.
- Digital trade: No longer an option, but a driver of resilience.
- Enhanced competitiveness through quick business adaptation.



6-10 July 2026
Geneva, Switzerland





It's All About People

- Technology is the tool; **human empowerment** is the goal.
- Creating opportunities for youth and women entrepreneurs.
- Removing **geography** as a barrier to international trade.
- Inclusive growth that reaches people where they are.



6-10 July 2026
Geneva, Switzerland





Success Story: The Artisan of Kairouan

- **The Past:** Complex paperwork, costly logistics, unreachable markets.
- **The Present:** The local post office is the **global gateway**.
- Handmade crafts shipped directly to France, Germany, Canada.
- Real impact: Policy turned into daily reality for small producers.





Gateway to Markets: Easy Export

- Launched in 2019 to simplify export procedures for agricultural, agro-food, and craft products
- Uses the national postal network as a one-stop shop for exporters
- Partnership with the Universal Postal Union (UPU) and CEPEX
- Results (Jan 2019 – Jun 2021):
 - 168 companies supported
 - 34,000 postal shipments sent
 - Shipments to 84 countries worldwide
- Impact:
 - 50% reduction in postal shipping costs for eligible MSMEs (with CEPEX support)
 - Postal staff trained as export advisors (documentation and procedures)
 - Expanded role of post offices in supporting exporters



Pillar 2: Simplifying Trade

Customs Reforms for MSMEs

- **2021 Reform:** Simplified export regime for e-commerce.
- Consolidated monthly declarations instead of multiple daily filings.
- Significantly reduced administrative burden for small businesses.
- Faster clearance and better tracking through postal-customs synergy.



6-10 July 2026
Geneva, Switzerland





Building the Ecosystem

- **2022 UNCTAD Assessment:** Honest diagnosis of the digital economy.
- Defined a national action plan with clear reform priorities.
- **Roadmap for Reform:** Moving from study to implementation.
- Strengthening cross-border e-commerce readiness at all levels.
- The number of recommendations (63 in the Action Metrix)
- eTrade Action Plan (2022-2023) we had 78% of the activities identified in the action plan either fully implemented or in the process of being finalized for implementation.



6-10 July 2026
Geneva, Switzerland





Regional Cooperation & Skills

- **Hub ecomConnect (ITC):** Skills development and training.
- **MENA Digital Trade Project:** Harmonizing regional regulations.
- Aligning with the **AfCFTA Digital Trade Protocol**.
- Building a competitive presence in the African digital market.



6-10 July 2026
Geneva, Switzerland





Pillar 3: Modernizing Payments

Building a Trusted Ecosystem

- 2024 Central Bank guidelines for **payment facilitators**.
- Balanced approach: Innovation, security, and financial integrity.
- **TUNPAY**: Unified national mobile payment label.
- Reducing cash dependency for small traders and artisans.



نقطة معاملات بالمحفظة الإلكترونية
Point d'Acceptation Wallet



6-10 July 2026
Geneva, Switzerland





Pillar 4: Digital Identity

Mobile ID (e-Houwiya)

- **e-Houwiya (2022):** Secure authentication via mobile numbers.
- Enables legally recognized electronic signatures online.
- Integrated with business registry and investment services.
- Foundation for **seamless digital public services**.



6-10 July 2026
Geneva, Switzerland





Formalizing the Economy

- **Auto-Entrepreneur Platform:** Digital registration for micro-business.
- Uses Mobile ID for secure and simple online access.
- Legal status and simplified taxation for the self-employed.
- Empowering **women and youth** to enter the formal economy.





The Roadmap Ahead (2026–2030)

- **Digital Transformation Program:** 130+ strategic projects.
- Modernizing administration, economy, and infrastructure.
- Enhancing **cybersecurity** and data governance.
- Digital Trade & E-Commerce in the MENA Region (EU/BMZ/GIZ).



6-10 July 2026
Geneva, Switzerland





National e-commerce Strategy 2027–2031

- Developing a coherent **5-year vision** for digital trade.
- Supported by UNCTAD with the support of SECO (Switzerland) and international partners through the eTrade for all initiative
- Participatory approach: 100+ stakeholders involved.
- Building a **competitive, sustainable, and inclusive** ecosystem.



6-10 July 2026
Geneva, Switzerland





Summary: The Four Pillars

- **1. Legal & Trust:** Law 83-2000 & TunTrust foundations.
- **2. Customs Simplification:** Reducing barriers for MSMEs (2021).
- **3. Payment Modernization:** Inclusive digital financial solutions.
- **4. Digital Identity:** Mobile ID enabling secure formalization.

These pillars are the backbone of our digital trade transformation.



6-10 July 2026
Geneva, Switzerland





Conclusion & Gratitude

- Digital trade is a tool for **inclusion and development**.
- Tunisia expresses its deepest gratitude to international partners.
- Closing the digital divide through global cooperation.
- **"Digital trade is no longer an option; it is essential."**



6-10 July 2026
Geneva, Switzerland





Thank You!



<https://e-fleurs.poste.tn/>

Khabbab.hadhri@tunisia.gov.tn



6-10 July 2026
Geneva, Switzerland

