



India-Bangladesh digital connectivity: Cooperation, asymmetry and adaptation

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DOI: <https://doi.org/10.66856/ijsp.2026.8.3.8081>

Abstract

Digital connectivity between neighbouring states with different levels of digital maturity need not be inherently dependent for the weaker link. India and Bangladesh provide an example of India's outreach to its smaller neighbour that goes beyond cross-border bandwidth and into areas of cybersecurity, digital payments, e-governance, and digital public infrastructure. In its interactions with Bangladesh, India has offered its vast digital public infrastructure and technical maturity, but Bangladesh has been the deciding factor in adopting, adapting, or withholding specific technologies and policies. India's offerings have served as inputs to Bangladesh's domestic political and institutional considerations. This paper aims to argue that Bangladesh is an institutional filter through which Indian technological and policy offerings pass to secure adoption, adaptation, or rejection in line with Bangladeshi preferences rather than originate in New Delhi. Telecommunications offer the clearest illustration of Bangladesh as a filter with low transaction costs for adopting Indian technologies. Cybersecurity partnerships exemplify how Bangladesh engages with India to design its standards while complementing its institutional preferences. Digital payments present the most salient case of Bangladesh as a filter because it indigenously generated a UPI analog before deciding to develop its interoperable payments system. The Digital Partnership 2024 between Bangladesh and India aims to build upon Bangladesh's digital ecosystem, but the ongoing transition to a new government in Bangladesh may have challenged the trajectory as the caretaker government assessed initiatives proposed by the Hasina administration. Informed by the inputs of ADB, JICA, and the Government of Bangladesh, the present paper concludes by positing Bangladesh's absorptive capacity to determine the country's ability to integrate India's offerings.

Keywords: Digital connectivity, asymmetric interdependence, digital public infrastructure, institutional adaptation, India-Bangladesh relations, cybersecurity cooperation

Introduction

Two neighbouring states rarely hold the same level of digital capacity. When the stronger state supplies bandwidth, payment models and technical expertise, does the relationship simply extend its digital reach into the weaker state, or does the weaker state retain the power to decide what it takes and what it sets aside? India and Bangladesh's digital relationship puts this question to a direct test. The gap runs through administrative capacity as much as through bandwidth.

Digital ties between the two countries began narrowly. The 10 Gbps Cox's Bazar–Agartala internet cable was dedicated for the first time in 2016 and primarily aimed to serve the needs of India's northeastern states (Press Information Bureau, 2016). The 2024 ^[8, 34] Shared Vision incorporated digital connectivity into physical and energy connectivity while also linking the new Digital Partnership to economic growth, cross-border digital exchange, and regional prosperity (Ministry of External Affairs, Government of India, 2024; Bose & Gupta, 2024) ^[26]. In between, digital connectivity ceased to be a narrow issue of bandwidth and became a comprehensive concept that includes telecommunications, digital services, cybersecurity, digital payments, digital public infrastructure, and emerging technologies. This trajectory did not happen by accident as each layer built directly on the one that came before it.

Connectivity Beyond Networks

Digital connectivity, in this wider sense, covers the ecosystem of networks and the associated technologies,

services and systems that run on them, including such applications as interoperable digital payments and e-governance (Government of India, 2024; Soni, 2024) ^[17, 40]. This matches the wider literature: digital connectivity should not be read only as telecommunications infrastructure, but as a broader set of digital ecosystems (Lynn *et al.*, 2022) ^[25]. Security has become part of this picture too, as India and Bangladesh signed a formal cybersecurity framework agreement as early as 2017 (Soni, 2024; Patil, 2026) ^[31, 40]. The Asian Development Bank treats digital public infrastructure the same way. It identifies digital identity, payments and data exchange as the core elements of DPI, and notes that their maturity varies sharply across South Asia (Asian Development Bank, 2025) ^[1]. So, connectivity today is judged less by cables than by capability.

This raises the question at the centre of the paper: when two states enter digital cooperation with unequal capacity, does the stronger state's supply simply flow through to the weaker one, or does the weaker state filter what it receives? Bangladesh's wider foreign policy suggests the latter. Hossain and Islam describe Bangladesh's response to major-power rivalry as an "active strategy" that combines pragmatism with cooperation, and that takes on facilitator and manager roles built around issue-specific cooperation and institution-building (Hossain & Islam, 2021) ^[20]. In a big-neighbour and a smaller neighbour in size context, Bangladesh pursues its geopolitical, geostrategic and commercial interests while balancing its relationships with its major powers neighbours and preserving its independence (Chowdhury, 2020) ^[13].

This paper argues that the digital relationship follows the same pattern. India offers scale and technological maturity; Bangladesh chooses what, how much, and how soon to appropriate, adapt, delay, or defer, according to its capabilities and political priorities rather than according to India's examples. The sections that follow analyse this capacity to adopt selectively through four areas of difference that have crystallized in varying degrees: telecommunications, cybersecurity, digital payments, and the digital public infrastructure agenda that is currently being tested in the context of the 2024^[8] Digital Partnership and Bangladesh's transition dynamics. Each of the domains reveal the same pattern at varying levels of intensity from the almost seamless bandwidth transfer to explicit rejection and replacement of a borrowed payment model. Why does this distinction matter so much? Because it changes what success in the relationship actually looks like for Bangladesh.

Bandwidth and Telecommunications

Telecommunications supplied the earliest and least contested layer of India–Bangladesh digital connectivity, largely because bandwidth crosses a border as a technical and commercial transaction rather than an institutional one. Bangladesh expanded its international bandwidth capacity and fibre-optic networks, and this expansion fed directly into bandwidth exports to India. The post and telecommunications sector's contribution to Bangladesh's forward value-chain exports to India rose from almost zero in 2012 to about US\$33 million in 2022 (Habib *et al.*, 2025)^[19]. Bangladesh's participation in value chains with India, however, remains predominantly backward: foreign value-added inputs play an important role across sectors, telecommunications included (Habib *et al.*, 2025)^[19]. Bangladesh has therefore functioned less as an independent supplier and more as a conduit, but a conduit inside a wider connectivity relationship. Datta shows that India–Bangladesh cooperation had already expanded beyond individual projects into transport, energy, waterways and cross-border trade, with the potential to support regional value chains (Datta, 2020)^[14], while Bhardwaj highlights infrastructure, employment and the growth of IT/ITES as central concerns for Bangladesh's development-oriented younger generation (Bhardwaj, 2020)^[6]. Even in this position, however, Bangladesh retained a say in how such exports actually took shape. This meant Bangladesh still had some control over the terms of these exports, even in a smaller role.

This connectivity did not develop through India alone. China financed and built parallel telecommunications capacity: the Economic Relations Division lists the Modernisation of Telecommunication Network for Digital Connectivity (MoTN) among projects receiving Chinese assistance, and records nine projects worth US\$7.11 billion under China Exim Bank loan assistance in 2019–20 (Economic Relations Division, 2020)^[13]. Bangladesh's telecommunications build-out was never a single-supplier relationship; it filtered which foreign infrastructure to combine with which, even at this most technical layer. The absence of leverage is revealing in itself, in that it suggests the limitations of the alternative actualized through enhanced infrastructure. The GVC perspective is particularly insightful in this regard, as it directly addresses the phenomenon by virtue of its low institutional friction in

these configurations. Connectivity reduces the transaction costs involved in organizing production, and countries can differ in the position they occupy in the production process as suppliers of domestic value functions within regional production networks with only limited implications (Bushra & Taguchi, 2025)^[10]. Bandwidth behaves like an input as it is once bought, it does not require the buyer to accept the seller's institutions.

Cybersecurity: Building Parallel Institutions

Lynn *et al.* show that reliable electricity, access to computing equipment and the skills to use telecommunications infrastructure cannot be assumed once a network is in place; digital connectivity sits inside a wider digital ecosystem, not just a broadband pipe (Lynn *et al.*, 2022)^[24]. For India–Bangladesh cooperation, this means a cross-border digital link matters only as much as the systems, capabilities and institutions built around it. Pattanaik describes the broader bilateral relationship as increasingly institutionalised through regular interaction that take place between various ministries, border agencies, as well as other governmental departments, though such mechanisms do not always work as intended (Pattanaik, 2020)^[32]. Chowdhury makes a related point, suggesting that the need for consistent interaction should be directed to all of the involved government agencies, not just the foreign ministries (Chowdhury, 2020)^[13]. Digital cooperation, in turn, requires regulatory coordination as well as specialized agencies with sufficient expertise and resources to perform their jobs effectively and efficiently, not just physical infrastructure connectivity. A borrowed CERT would have left Bangladesh's critical infrastructure answerable, in practice, to the decisions that are clearly made somewhere else.

This kind of institution-building takes time. It usually becomes visible only years later. Cybersecurity shows that institution-building happening in real time, and shows Bangladesh choosing to build rather than borrow. India and Bangladesh signed an MoU on cybersecurity cooperation in 2017, linking India's Computer Emergency Response Team (CERT-In) to Bangladesh's BGD e-GOV CIRT. In so doing, Bangladesh was not content merely to attach itself to India's CERT; rather, it appears, in the wake of the 2017 agreement, BGD e-GOV CIRT has developed into Bangladesh's own National Computer Emergency Response Team, based at the Bangladesh Computer Council and charged with responsibility for the security of Bangladesh's critical information infrastructure (BGD e-GOV CIRT, 2025)^[29]. The 2017 MoU created a channel for collaboration and for sharing expertise on incident response, vulnerabilities and cyber assessment (Soni, 2024; Patil, 2026)^[31, 40]. However, Bangladesh has since turned the channel into a source of national cybersecurity capability. This is different from simply using India's system as it is. Bangladesh pursues this logic through its own legislative and other governance mechanisms. Cybersecurity cooperation extends beyond technological response and response capacity. It covers governance aspects and issues of policies, compliance and institutional responsibility (Hossain & Mallika, 2025)^[21]. The Cyber Security Act 2023 creates national institutions for cybersecurity policymaking, coordination, and response to significant incidents (Hossain & Mallika, 2025)^[21]; later, cooperation extended to e-governance via a 2022 Memorandum of Understanding

(Soni, 2024) ^[40]. Bangladesh's 'National Digital Architecture' completed in 2018 and developed a set of strategies in 2019. Although the country has a comprehensive government-wide approach to interoperability and integration, it lacks laws that would make the strategy mandatory and detailed steps for implementation (Asian Development Bank, 2025) ^[1]. Cybersecurity, where the filter first becomes visible as parallel institution-building rather than passive adoption. India's strengths in terms of digital infrastructure and ecosystems will complement the capabilities of Bangladesh, which is better positioned to adapt the former to its own institutional and developmental needs.

Payments as the Filter in Plain Sight

Unlike bandwidth, payments represent a space in which much bigger sums of money and as 'trust' aspect comes into play. Digital payments are the prime example of Bangladesh's filtering. As here, region, acceptance, rejections, and substitutions have been openly visible. Chakravarty includes 'cyberspace' as a sector in which the engagement of India and Bangladesh took place alongside connectivity, energy, trade, investment, development cooperation, and security (Chakravarty, 2020) ^[11]. It is a useful reminder that payments sit inside the same relationship as physical connectivity. It is within similar institutional liaisons rather than existing in isolation. The payment system of Bangladesh was initially based on that of India, as Binimoy began operating in 2022 as a UPI-like platform (Palkar, 2025) ^[29]. It did not gain traction, and Bangladesh Bank suspended it in 2025 ^[3]. Bangladesh develops its own Interoperable Instant Payment System based on Mojaloop instead (Palkar, 2025) ^[3]. A different technical foundation and solution was chosen. As which is which is understandable given the circumstances, an alternative was necessary. Binimoy's failure was less a rejection of India's technology than a rejection of a model built for someone else's institutions (Palkar, 2025) ^[29].

Domestic interoperability saw improvement as it advances with this shift. By the end of 2025 ^[10], banks, mobile financial service providers and payment service providers were all using Bangla QR, and live interoperable transactions began in November 2025 (Bangladesh Bank, 2026) ^[27]. The relevant question is no longer whether Bangladesh adopted India's payment model. It is how Bangladesh is building interoperable payments on its own terms, after testing and discarding one option.

The data layer beneath these payment systems tells the same story of incomplete transfer. The ADB describes Bangladesh's data-exchange infrastructure as "nascent," with key registries still operating in silos and the proposed National Data Exchange still a forward-looking initiative (Asian Development Bank, 2025) ^[1]. Bangladesh has nevertheless developed its own middleware for this purpose, the National e-Service Bus, which is part of the Bangladesh National Digital Architecture that connects digital services and enables information exchange between national government agencies, hosted at the National Data Centre of the Bangladesh Computer Council, through APIs (Japan International Cooperation Agency, 2025) ^[23]. India, by comparison, has leveraged an ecosystem of digital public infrastructure (DPI) in which both public and private entities contribute to DPI foundational components such as identity, payments, and data sharing, enabling the emergence of

services spanning multiple sectors (Asian Development Bank, 2025) ^[1]. The OECD highlights three core elements of DPI, namely digital identification, payments, and data-sharing capabilities. These are then connected by application programming interfaces (APIs). It is the basis of India's approach and alongside Bangladesh opts to design a similar constituent through its own local institutional arrangements (OECD, 2025). Bangladesh is building toward the same architecture India already has. However, the institutions are different of course and the pace. Because Bangladesh owns this system, India cannot easily change it without Bangladesh's agreement. Furthermore, filtering is a defensive capacity as it protects Bangladesh's institutional autonomy but it does not by itself give Bangladesh bargaining power over what will be India's future offers.

From Agreement to Implementation: The 2024 ^[8] Partnership

The June 2024 ^[8] India–Bangladesh Digital Partnership gathered these separate strands into a single framework. The two governments linked digital technologies to economic growth, cross-border digital exchange and regional prosperity, and the partnership covered digital infrastructure, digital services and frontier technologies, including a proposal to jointly develop a small satellite for Bangladesh and launch it on an Indian vehicle (Government of India, 2024; Bose & Gupta, 2024) ^[8, 17]. Telecommunications infrastructure supplied the physical base; cybersecurity cooperation supplied the institutional links; payments raised questions of interoperability; digital public infrastructure and emerging technologies widened the agenda further. The partnership also sat inside a larger regional shift, as earlier India–Bangladesh cooperation had already moved from bilateral connectivity toward multimodal transport, waterways, BBIN and links with Southeast Asia (Chakravarty, 2020) ^[11], and Datta similarly argues for a regional framework in which cross-border connectivity feeds trade, commerce and regional value chains (Datta, 2020) ^[14]. The partnership this wide was always going to be judged less by its scope than by its follow-through.

A partnership announced in June and tested by August leaves little room to separate intention from capacity. The real test came after it was signed, not when it was signed. The political transition in Bangladesh after August 2024 ^[18] created immediate uncertainty around several bilateral connectivity initiatives (Bose & Gupta, 2024) ^[8]. Within weeks of taking office, the interim government placed thirteen major Hasina-era projects worth over Tk52,000 crore under formal review, screening for initiatives seen as opaque or unnecessary (The Business Standard, 2024) ^[43], a review that also touched India's own US\$8 billion development portfolio in Bangladesh (Bose & Gupta, 2024). The 2024 ^[8] Partnership had included the digitisation of cross-border BBIN-MVA licences and a proposed rollout of 4G/5G services by Bharti Airtel and Jio Infocomm; the project-status table nonetheless records both the 4G/5G initiatives and the proposed ISRO–Bangladesh satellite launch at the "MoU signed" stage only (Bose & Gupta, 2024) ^[8]. An MoU establishes intent. It does not build a functioning digital link, which still depends on technical capacity, regulatory decisions and domestic implementation. Bangladesh chose to renew its implementation competencies instead of restarting the previous agenda after

the transition. On 16th February 2025^[10], the ICT Division unveiled the draft National Digital Transformation Strategy, which serves as guidance for digitizing government and developing the national digital ecosystem (Japan International Cooperation Agency, 2025)^[23]. “Interoperable Digital Infrastructure” is one of the nine pillars detailed in the strategy, and it is linked to the scaling of digital public infrastructure, while connectivity, cybersecurity, AI/data governance are connected to additional reforms (Japan International Cooperation Agency, 2025). Its reform roadmap for 2025^[23]–30 prioritises the Bangladesh National Digital Architecture, including the National Data Exchange, data-protection measures and a national cybersecurity task force (Japan International Cooperation Agency, 2025)^[23]. A parallel ICT Strategic Roadmap 2030, developed with JICA support, translates this strategy into sector-specific goals covering ICT infrastructure, digital inclusion, government services, business development and digital public infrastructure, and lists more than 75 proposed initiatives (Japan International Cooperation Agency, 2025). Bangladesh’s post-2024^[18, 23] digital agenda goes far beyond the prospect of any one bilateral project. The country has turned towards broader programme of domestic digital transformation. It is significant to see actual institutional capacity that will then determine how much of the 2024^[8] Partnership does get absorbed actually.

The ADB’s classification explains the importance of this capacity. Bangladesh is put into the category of “Low-Digitalization,” meaning that its digitalisation infrastructure, skills, and affordability requires investment and attention. India is put into “High-Digitalization, Low-Inclusion and Sustainability,” meaning that emphasis is to on utilizing the already existing opportunities. India has to bridge the digital divide using its existing infrastructure (Asian Development Bank, 2025)^[1]. India and Bangladesh are not at the same level at launch, but this does not mean difference in terms of agency. Indicators in both the payments and cybersecurity spaces show that Bangladesh has appropriated say the Indian models. So, the external is taken in, to meet the domestic needs. The more important question, then, concerns the ‘degree’ to which Bangladesh’s institutional capacities will serve to ‘absorb’ Indian ideas and innovations in digital governance domain. This goes beyond the 2024^[8] partnership. That question, more than any single agreement, will determine what the relationship looks like a decade from now.

Conclusion

India and Bangladesh have come a substantial space into their digital connectivity partnership. From being just a bandwidth bridge, the relationship has evolved into a multi-layered one that includes telecommunication, cyber security, digital payments, e-governance, digital public infrastructure and emerging technologies. In all of these areas, there is a similar pattern as India offering scale and sophistication, while Bangladesh has chosen to adopt selectively. Telecommunications passed through this filter with the least resistance and that has happened because bandwidth crosses a border as a technical transaction. Cybersecurity passed through it as institution-building. Bangladesh created its own CERT and cybersecurity law, not adopting India’s version. The same goes for payments, which were initially adopted and then canceled and reinstalled on an entirely new technical platform specific to Bangladesh. There is a

big difference between transferring and receiving. Supply and absorption are not the same thing. This difference is important to understand and to take into account.

The 2024^[8] Digital Partnership was a stress test of the filter’s ability to keep up with an agenda that was accelerating beyond its capacity. The political transition that followed has provided an answer to the question. Agreements signed in New Delhi and Dhaka do not automatically become functioning digital links. The deals struck in New Delhi and Dhaka turn into actual digital connections only after Bangladesh’s institutional capability has been factored, it has to be worked out into their installation. Bangladesh’s post-2024^[18] strategy documents show that capacity being built, only at a pace Dhaka chooses to follow rather than New Delhi.

None of this makes India–Bangladesh digital connectivity a relationship of dependence. The two countries sit at different are at different levels of digital maturity. Bangladesh’s foreign-policy approach already grants it agency and choice in how it engages larger partners (Chowdhury, 2020)^[13]. Bangladesh’s record in payments and cybersecurity shows that external collaboration and domestic institution-building can take place simultaneously and has not to be of being one at the expense of the other. The future of India–Bangladesh digital cooperation will therefore depend less on how many agreements the two governments sign and it will on how much of what gets agreed and be actually pass through, on schedule. This is in terms of Bangladesh’s own institutions and the understanding through which India’s scale the further becomes Bangladesh’s capability. Thus, the future digital connectivity partnership of India-Bangladesh will be written in Dhaka’s institutions as much as in New Delhi’s offers.

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