

Digital Lives Decoded Bangladesh

Connecting to a smarter
and safer digital life



Foreword



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As digital developments continue at pace, reshaping the world around us, Bangladesh is undergoing a digital transformation of its own. In this context, I am pleased to present the third edition of Telenor Asia **Digital Lives Decoded Bangladesh**, which offers insights into how people in Bangladesh view technological shifts around them and the profound impact of mobile technology on their daily lives.

This edition focuses on how mobile connectivity is enabling smarter and safer lives. With 9 in 10 reporting that they use AI tools on their mobile, the study examines the impact and people's perception of these new technologies and their potential to revolutionise various sectors in Bangladesh, from education to climate change. The findings highlight that mobile phones are not just communication tools but powerful gateways to smarter lives, helping people gain new skills, improve social connectivity, and increase personal sense of safety.

Yet, as excitement around AI grows, so do cybersecurity concerns, underscoring the need for improved security measures to protect against threats such as identity theft and deepfakes, or network attacks. It is also crucial to pay attention to the people and parts of the ecosystem most at risk, in particular, the online safety of vulnerable groups such as the elderly and younger generations.

This white paper serves as a crucial resource for understanding the benefits and challenges of digital advancements in Bangladesh. It underscores the importance of fostering a safe and smart online environment, ensuring that the digital world is inclusive and beneficial for all.

We hope it will encourage stakeholders, policymakers, and people in Bangladesh to embrace digital opportunities, while addressing the accompanying risks. Together, we can build a more secure and connected future for Bangladesh!

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Methodology

This report is based on a survey that Telenor Asia commissioned GWI to undertake in August 2024. Survey respondents were granted anonymity and Telenor's involvement was not disclosed.

All figures in this report are among **internet users aged 16-64** in Bangladesh. Field surveys were done June 24th to July 13th 2024, with a final total sample of 1,000.

GWI has a panel of over 22m internet users globally. To ensure its research is reflective of the online population in each market, GWI sets appropriate quotas on age, gender, and education.

Generations referenced throughout are defined as follows in 2024: Gen Z aged 16-27, Millennials – 28-41, Gen X – 42-60, Baby boomers – 61-64

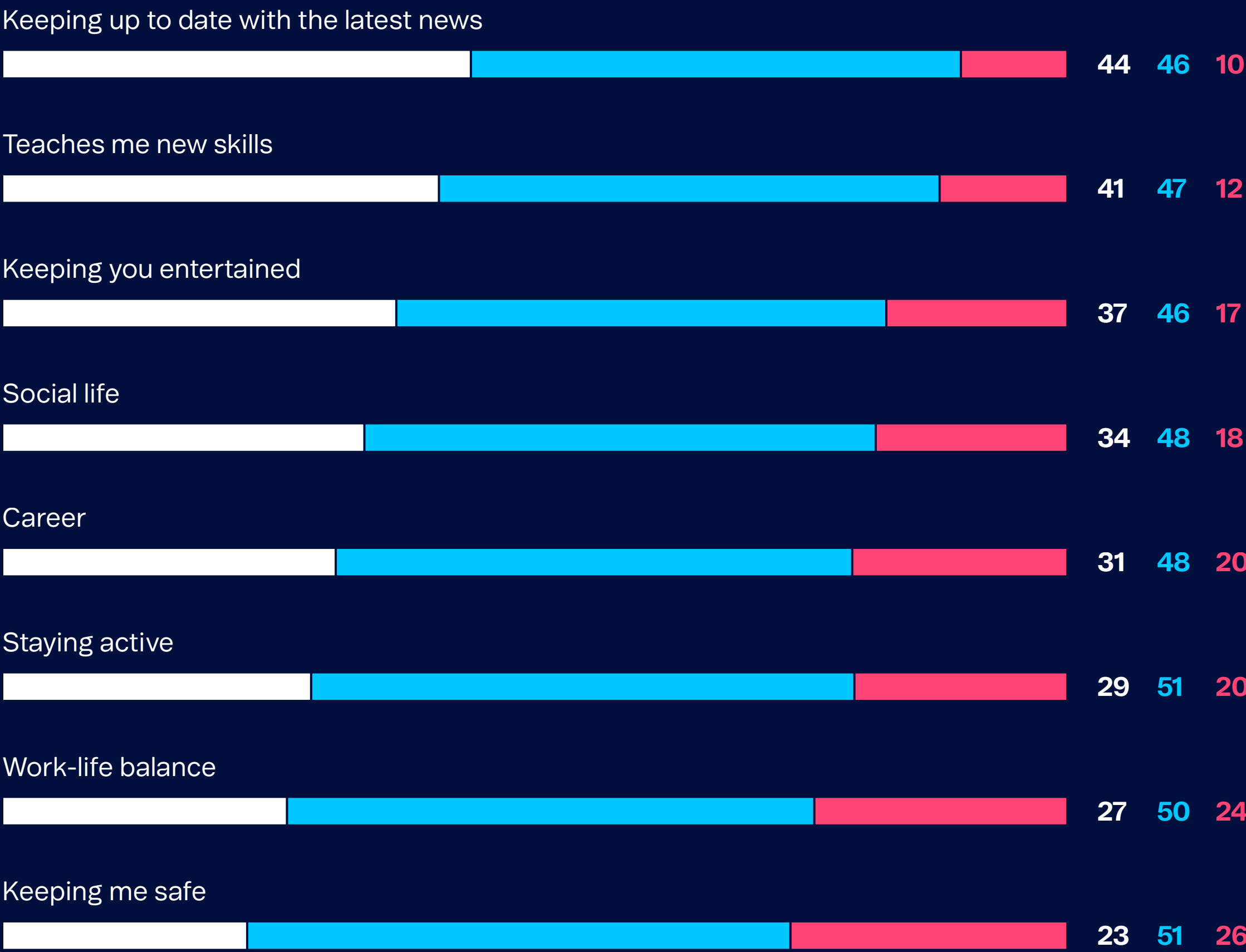
Living a smarter and safer digital life



How mobiles help daily life

% who say their mobile phone has been extremely helpful in the following areas of life

● Extremely helpful ● Helpful ● Unhelpful



Source: Telenor study Audience: 1,000 internet users aged 16-64

Mobiles are helping people in Bangladesh to live a smarter life

Greater and quicker access to news and online learning, mobile wallets and navigation capabilities are some of the ways the mobile phone has enabled people in Bangladesh to live a smarter life.

Access to information

9 in 10 Bangladeshi mobile internet users say their mobile is helpful for keeping up to date with the latest news, making it a top benefit of the mobile phone. More than half also cite easy access to information, communication, and services anytime/anywhere as one way they are able to live a smarter life.

Education

Access to online learning and learning new skills are another way the mobile phone has helped people in Bangladesh to lead a smarter life. They are more likely than counterparts in Malaysia, Singapore and Thailand to say so. Similarly, among those who feel the benefits of a mobile outweigh the risks, more than half of Bangladeshis say this is due to educational resources and online courses.

Social connectivity

Mobile phones have also significantly improved social connectivity. Over a third find them extremely helpful for their social life, and say mobiles help them live a smarter life by allowing them to connect with like-minded individuals. In fact, the ability to stay in touch with others is regarded as the top benefit of mobile phones, outweighing the associated risks.

Ways mobiles are allowing smarter lives

% who say their mobile phone has allowed them to live a smarter life in the following ways



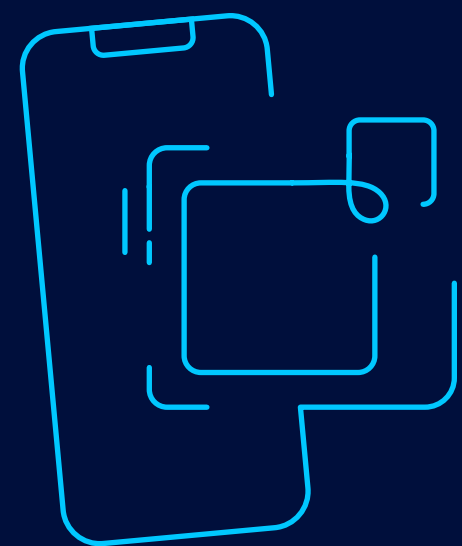
Source: Telenor study • Audience: 1,000 internet users aged 16-64

Reasons mobile benefits outweigh the risks

% who say this is why the benefits of a mobile phone outweigh the potential risks



Source: Telenor study • Audience: 767 internet users aged 16-64



People feel safer IRL (in real life) with their mobile

More than half of mobile internet users in Bangladesh say they feel safer with their mobile phone – a significantly greater proportion than in other markets surveyed: Thailand (37%), Malaysia (31%) or Singapore (28%). Men and older generations are more likely to feel this improved sense of safety, while Gen Z are more likely to feel ambivalent.

The ability to call for help and contact emergency services is the primary reason people in Bangladesh feel safer with a mobile phone. This sentiment is felt even more strongly among women, who are also more likely than men to feel reassured by being able to share their location on their mobile.

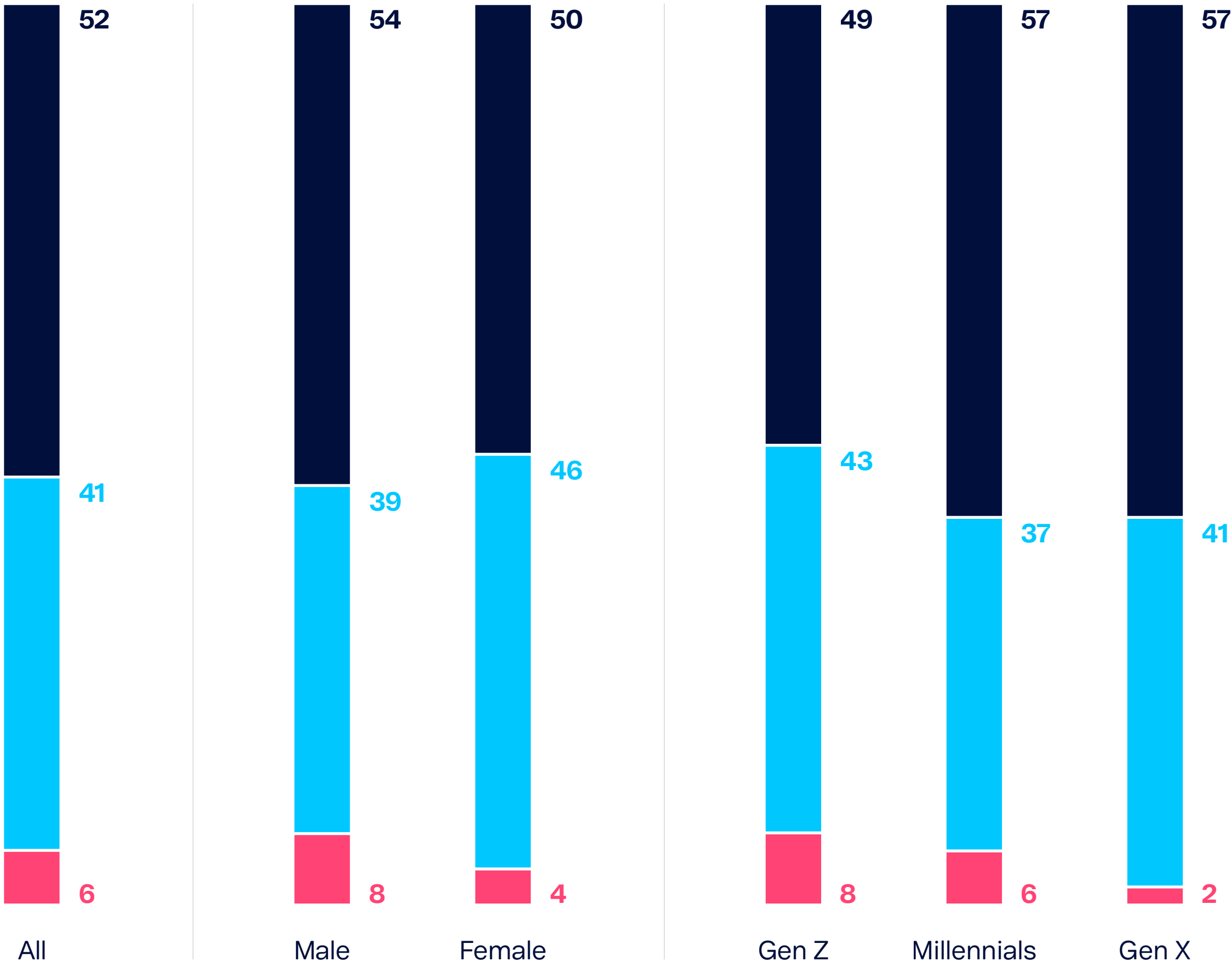
Generational differences also emerge in the safety benefits enabled by the mobile phone. For older generations like the Gen X and baby boomers, the ability to share their location with family and friends is the main reason they feel safer with a phone. They are also 21% more likely to appreciate weather alerts, news updates and safety notifications provided by their mobile as additional safety features. In contrast, Gen Z and millennials are more likely to cite reasons like the use of GPS and navigation apps to avoid unsafe areas and immediate access to important information.



Mobile safety

% who say their mobile phone makes them feel more or less safe

More The same Less

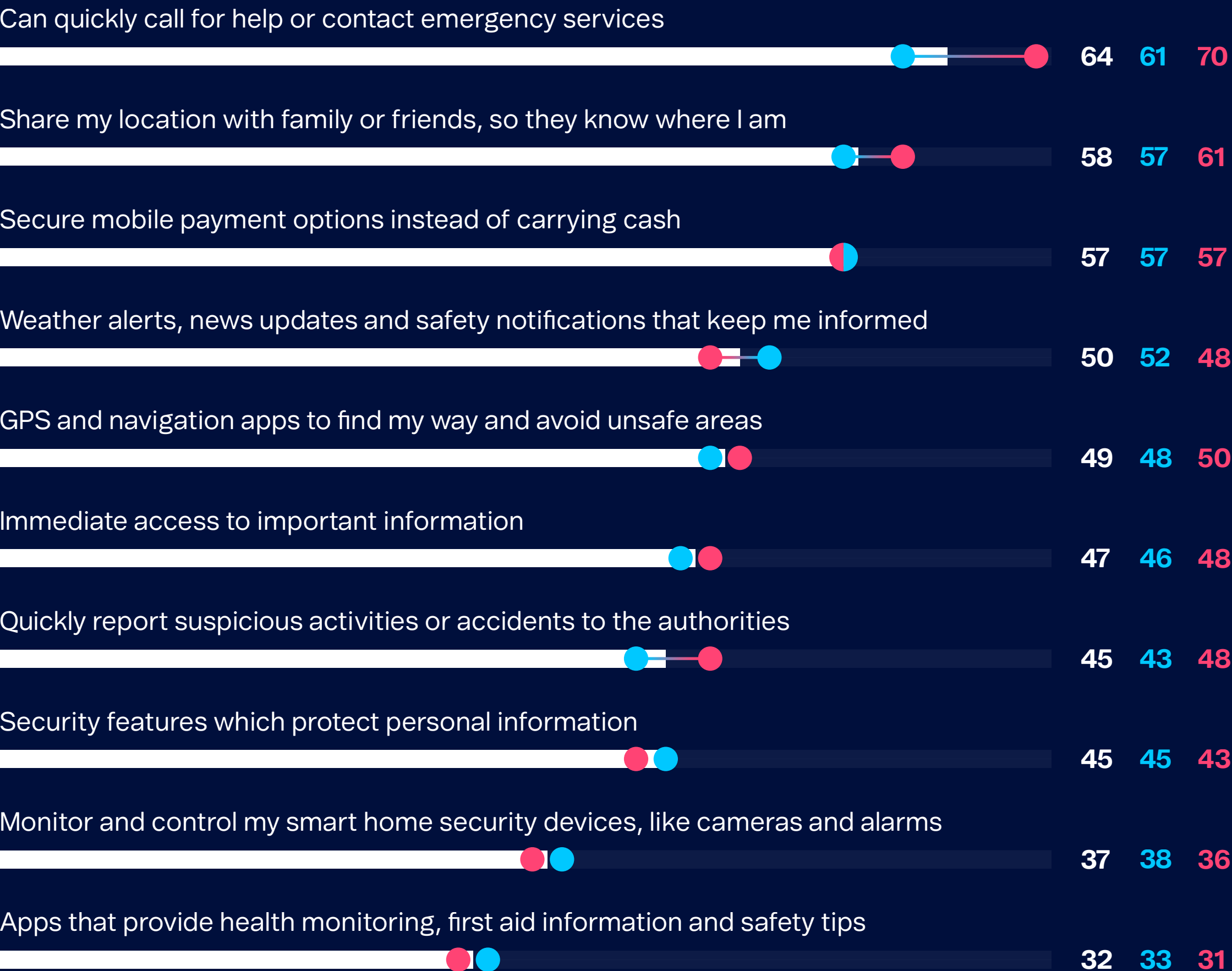


Source: Telenor study Audience: 767 internet users aged 16-64

Reasons mobile makes them feel more safe

% who say this is why their mobile phone makes them feel safer

All Male Female



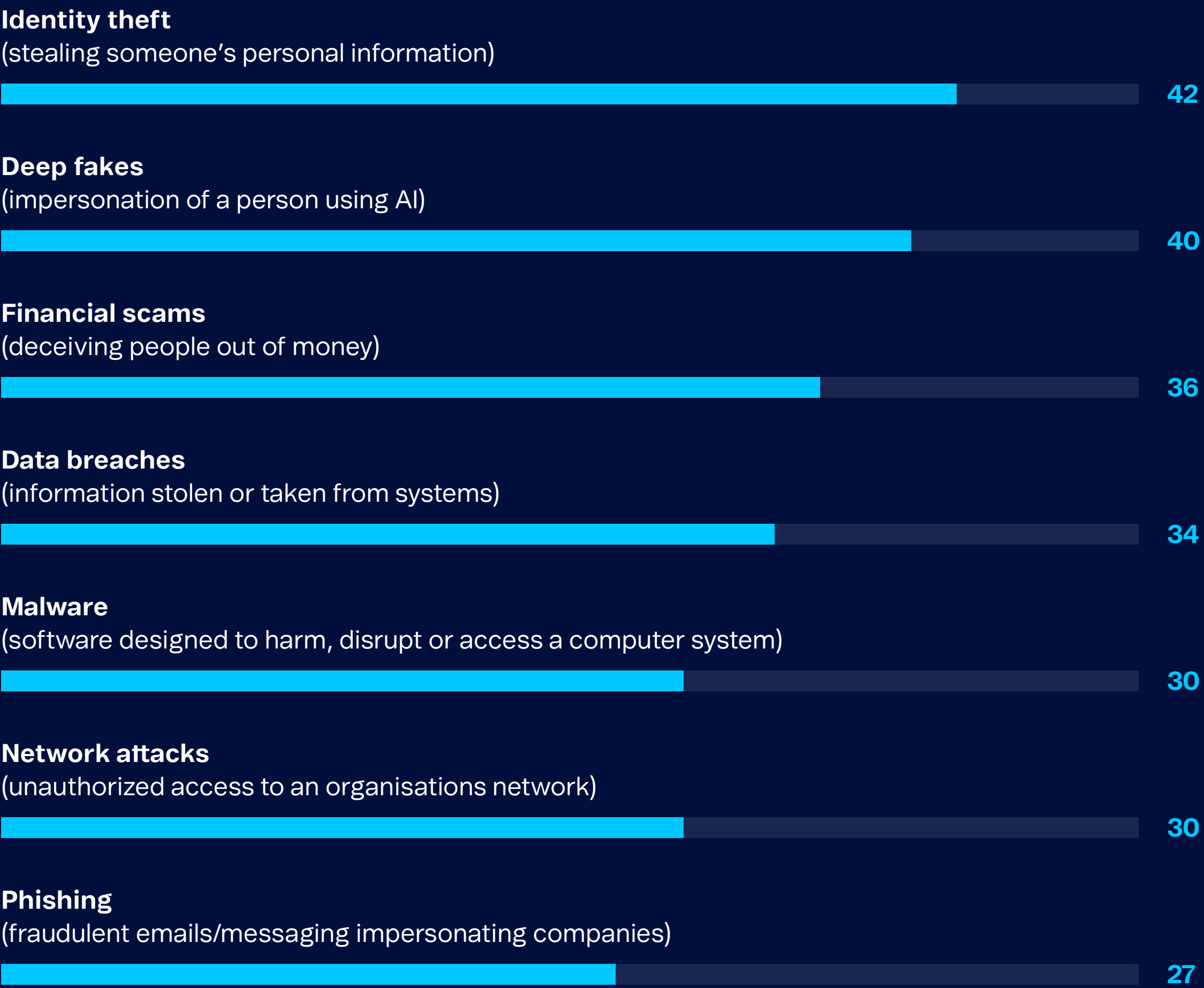
Source: Telenor study Audience: 536 internet users aged 16-64 who say their mobile makes them feel more safe

Scams and improving security posture



Cyber threat concerns

% who say these are top concerns with new technology like generative AI and IoT



Source: Telenor study • Audience: 1,000 internet users aged 16-64

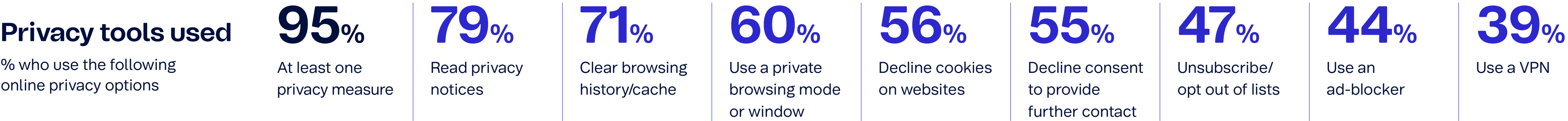


Identity theft and deepfakes are key concerns in Bangladesh

In Bangladesh, a significant majority – 7 in 10 mobile internet users – expressed worry about the security of their online accounts. Identity theft and deep-fakes are the top cyber concerns. While fear of identity theft is relatively consistent across generations, Gen Z and millennials are more likely than older generations to worry about deep fakes. For Gen Z, it overtakes identity theft as their top concern.

Bangladesh also stands out for heightened concerns about network attacks: 3 in 10 say this is a top concern, versus just 1 in 5 in Singapore and Thailand, and even fewer in Malaysia.

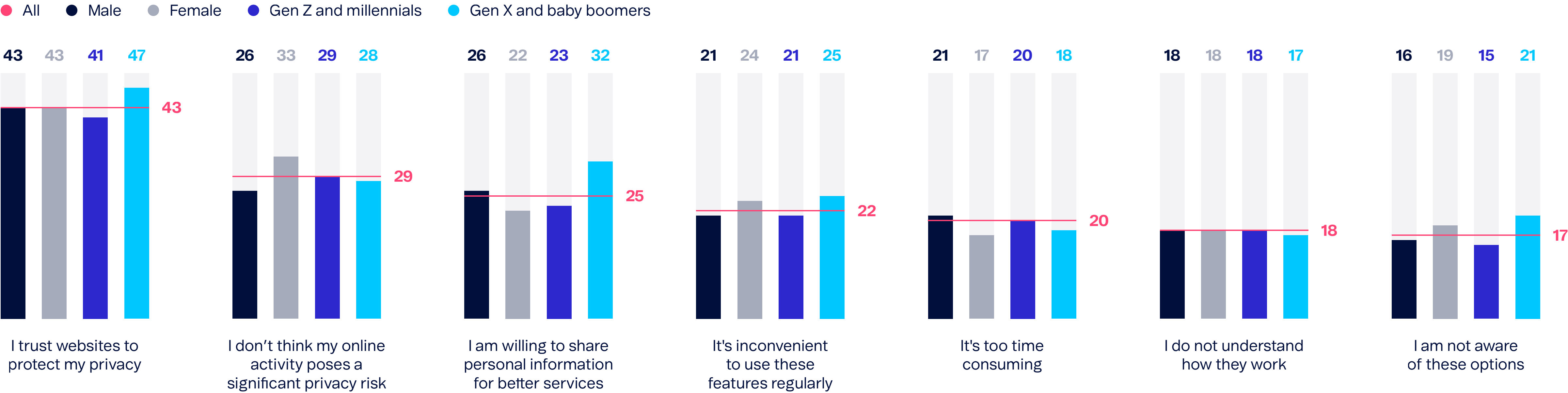
Bangladeshi mobile internet users trust website security over privacy tools

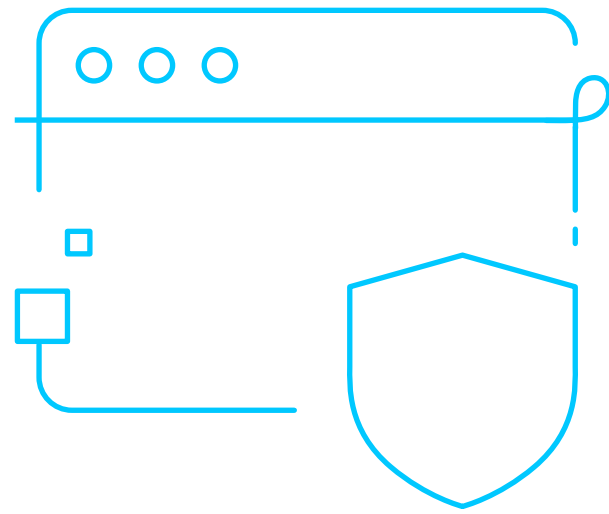


Reasons for not taking action

Among those who do not take one or more privacy actions, % who say this is why

Source: Telenor study • Audience: 901 internet users aged 16-64





95% of mobile internet users in Bangladesh employ at least one privacy measure, yet the tools that would be most effective in protecting against network attacks – ad-blockers and VPNs – are the least used.

Among those not utilising these tools, the primary reason is a reliance on websites to protect their privacy. In fact, more than 3 in 4 trust the security measures of the websites they visit frequently. To reduce vulnerabilities and minimise risks, it is crucial to raise awareness of the limitations of website security and educate users on how they can proactively safeguard themselves online.

However, 3 in 4 mobile internet users in Bangladesh exhibit a relatively high level of confidence in their ability to protect personal information, surpassing those in Singapore, Malaysia or Thailand. They are more likely to feel confident in their ability to safeguard their online data than worry about the security of their accounts. This confidence is fairly consistent across generations and gender, though Gen X and Boomers show slightly less confidence (69%).

Bangladesh lags behind Singapore and Malaysia in adopting online safety practices. Internet users are less likely to unsubscribe/opt out of lists, clear their browsing history/cache, decline website cookies, or use ad-blockers. This, combined with their comparatively high trust in websites, suggests that their confidence might stem from a lack of awareness about the risks associated with sharing their personal data online, highlighting a critical need for training and education to enhance digital literacy and foster more informed online behaviours.

Data privacy attitudes

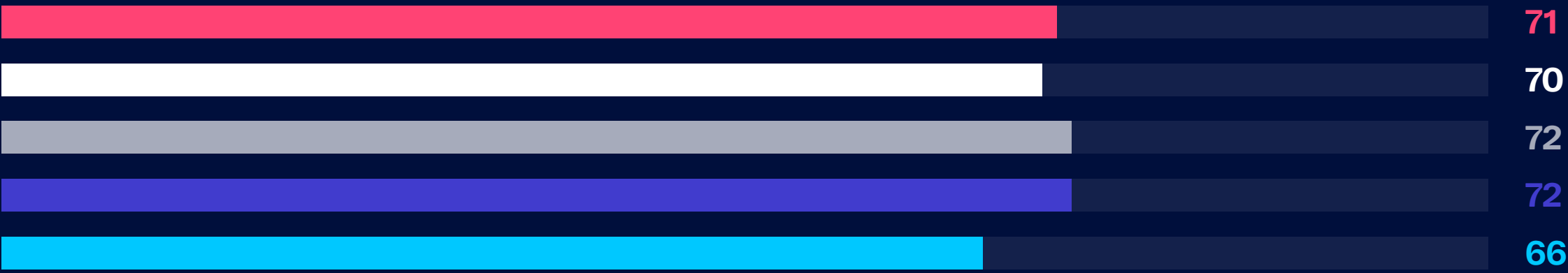
% who agree with the following statements

● All ● Male ● Female ● Gen Z and millennials ● Gen X and baby boomers

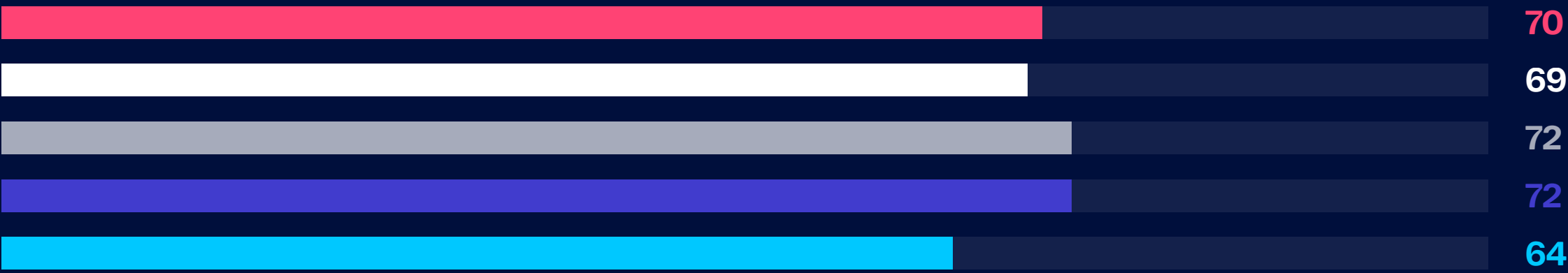
Feel confident in my ability to protect my personal information online



Find it challenging to stay informed about the latest online security threats



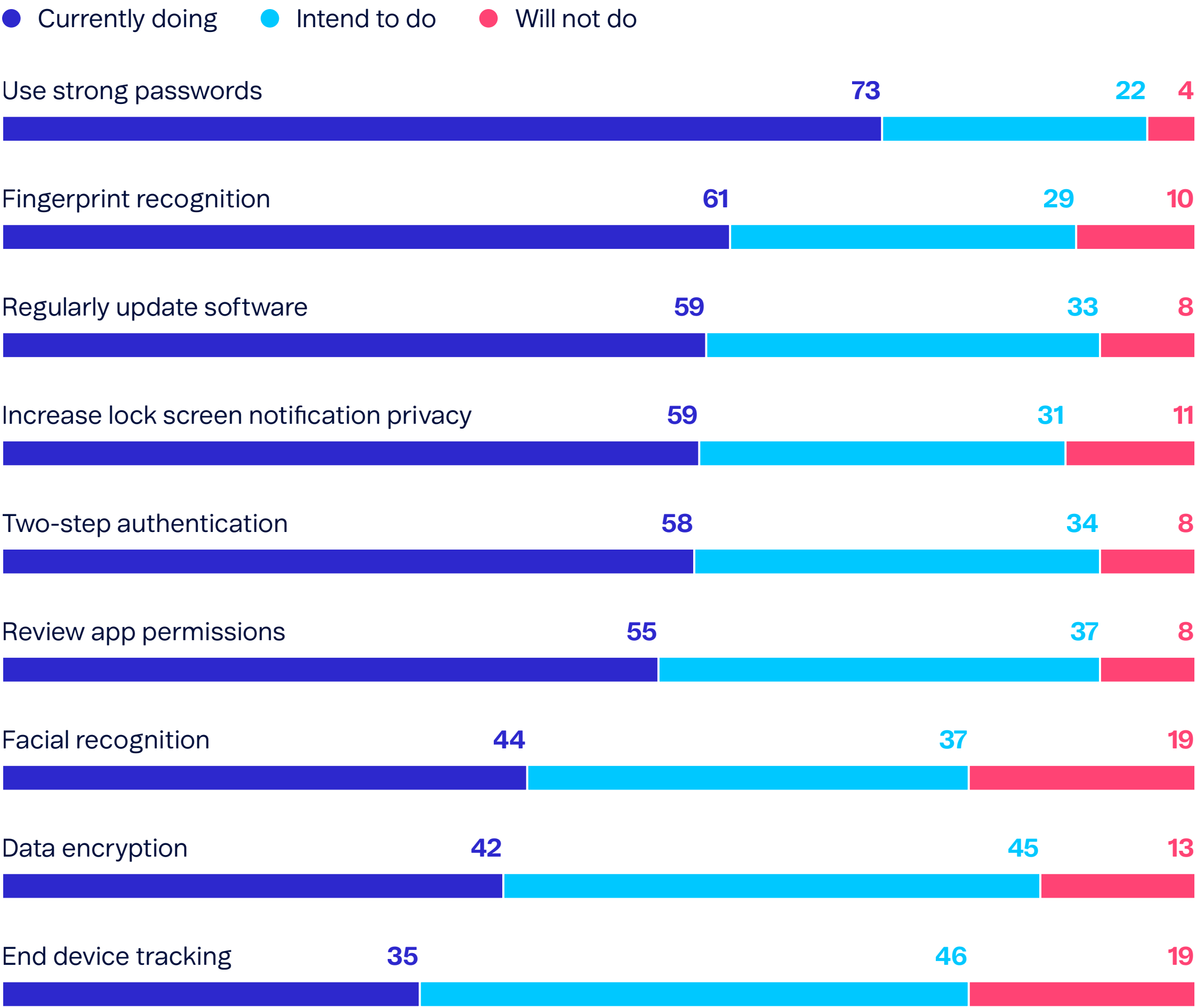
Frequently worry about the security of my online accounts



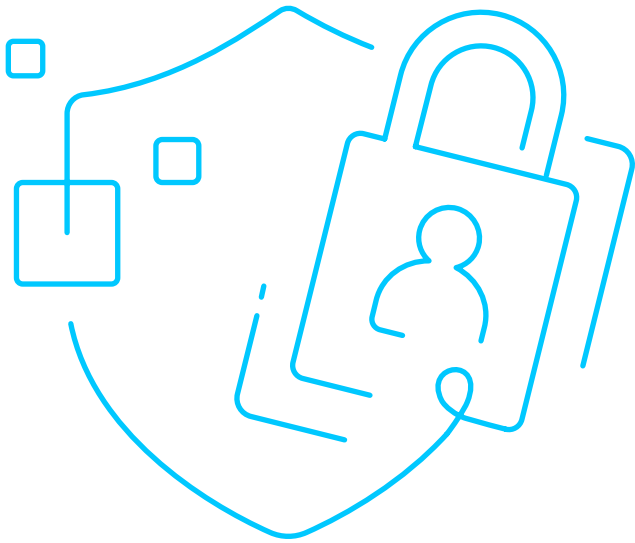
Source: Telenor study • Audience: 1,000 internet users aged 16-64

Improving security posture

% who say the following with regards to improving the security on their mobile phone



Source: Telenor study Audience: 1,000 internet users aged 16-64



Improving security posture is a top priority for Bangladeshi respondents

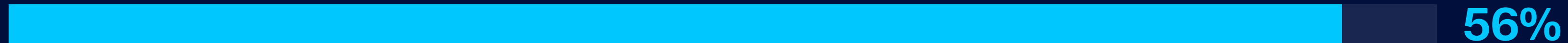
Strong passwords and fingerprint recognition are the most popular ways for protecting personal data, while there is some resistance in using facial recognition. While data encryption is currently one of the least used security measures, almost half say they intend to use it, indicating a potential gap in knowledge but willingness to learn.



Attitudes to data usage

% who agree with the following

I would give permission to companies to access my personal data in exchange for personalised offers/services



I would give permission to social media apps to access my personal data in exchange for usage of AI photo enhancers/AI filters



Source: Telenor study • **Audience:** 1,000 internet users aged 16-64

The privacy paradox – to share or not to share?

The trusting nature of Bangladesh's internet population continues to be evident in the mobile security steps they are reluctant to take: almost one-fifth (19%) said they will not end device tracking on their mobile phone.

Additionally, more than half would give permission to companies to access their personal data in exchange for personalised offers/services, and almost half would give permission to social media apps in exchange for usage of AI photo enhancers/AI filters.

This highlights the common privacy paradox: people are concerned about location tracking yet are unwilling to give up the daily conveniences that come from allowing technology to track them.

Older generations feel less confident online

Gen X and baby boomers are less confident than younger generations about their ability to protect their personal information online. This is reflected in the steps they take to improve their security on their mobile. While Gen Z lead in almost every aspect, those aged over 40 fall behind, especially when it comes to fingerprint recognition (50%), data encryption (35%) and ending device tracking (28%). Greater attention needs to be paid to this demographic, who are also more likely to worry about malware, network attacks and phishing.

But whose responsibility is all this, anyway?

Mobile internet users in Bangladesh place the burden of responsibility for their online safety primarily on the government, with exactly half saying so, compared to just a third who see service providers as responsible. The individual is seen as just as responsible as service providers in protecting online safety.

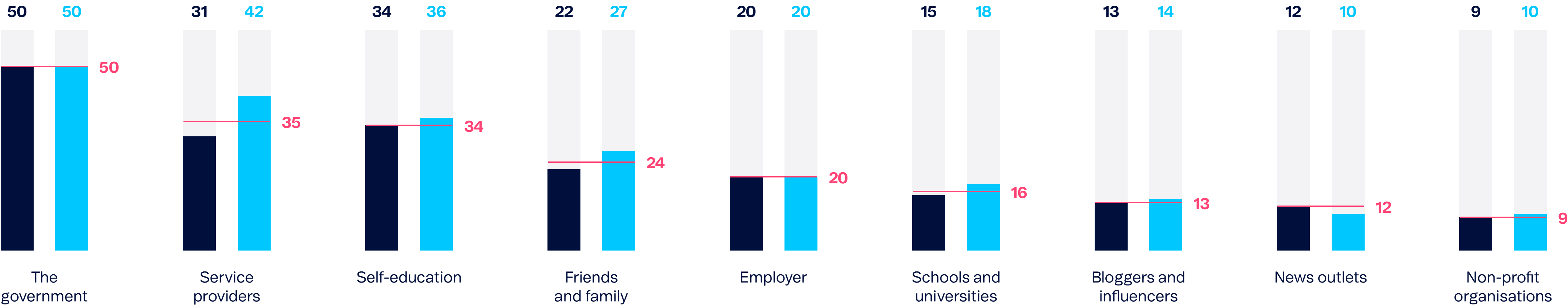
However, perception of responsibility varies by generation. Nearly 6 in 10 (58%) millennials see the government as responsible, compared to fewer than half (44%) of Gen Z. Millennials and baby boomers also place tend to place greater responsibility on service providers than Gen Z.

This disparity could be linked to differences in self-confidence: older generations may be comparatively less confident in their ability to protect themselves online, which means they may rely more heavily on institutions to ensure their online safety. Similarly, women are more likely than men to place responsibility on service providers, with 42% believing they should bear the burden, versus just 31% of men.

Responsibility for online safety

% who say the following should take responsibility for ensuring their online safety

● All ● Male ● Female



Source: Telenor study Audience: 1,000 internet users aged 16-64

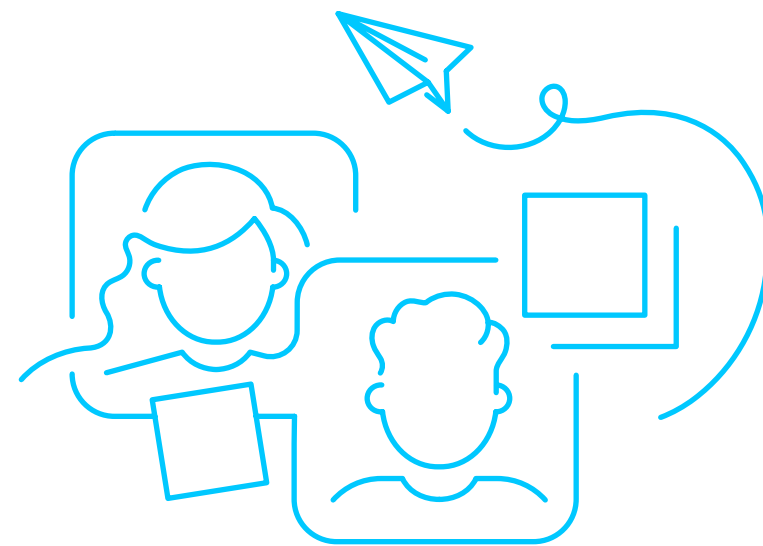
Navigating AI perceptions and impact



AI is generally perceived positively in Bangladesh

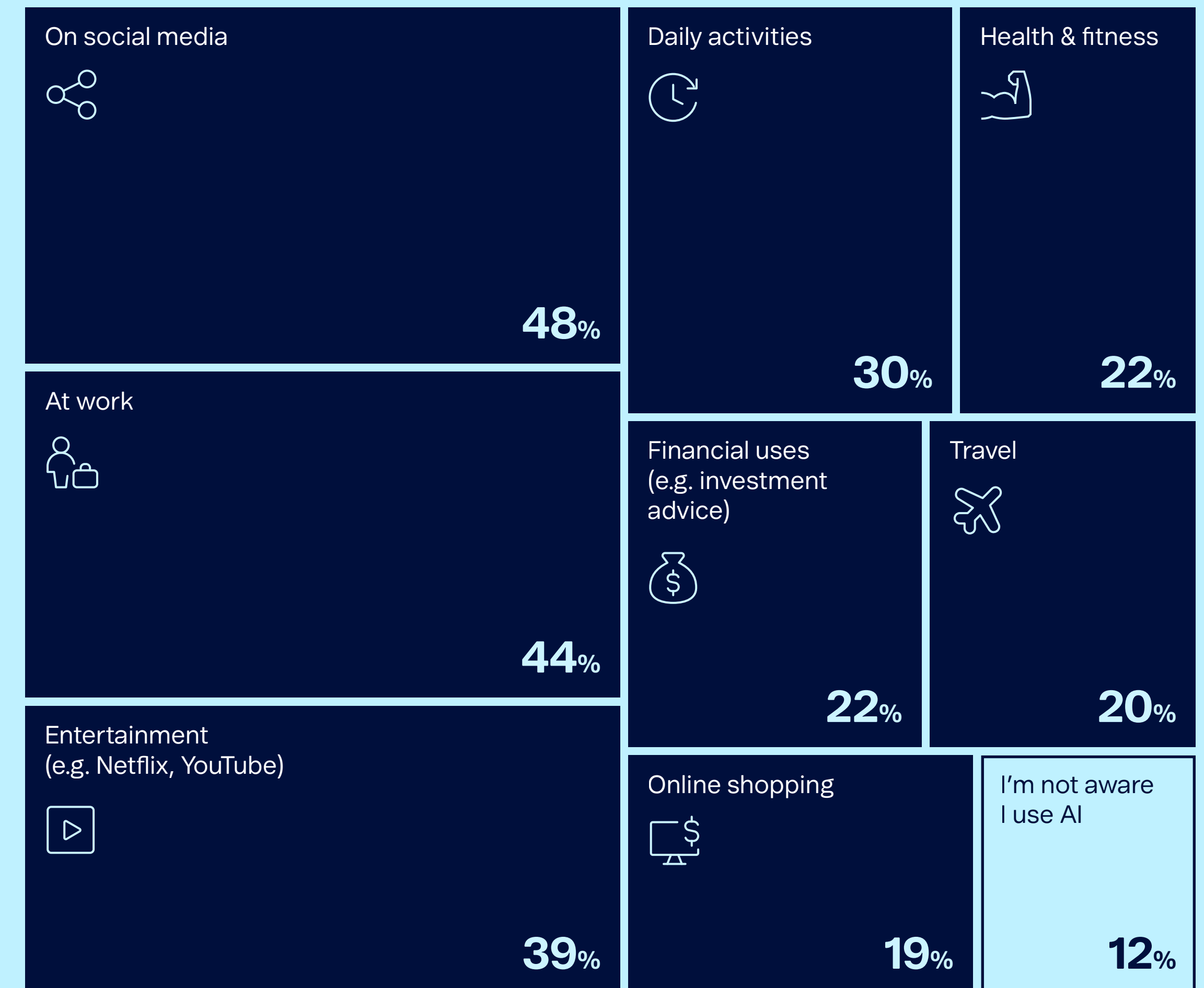
The enthusiasm for AI in Bangladesh is clear, with almost 9 in 10 respondents already using AI tools. While social media is the top use case, mobile internet users in Bangladesh are more likely than those in Singapore, Malaysia or Thailand to use AI at work and in their daily activities. Notably, this trend is driven more by millennials than Gen Z: more than half of millennials use AI on social media or at work, and over a quarter for finance and fitness.

Perceptions of AI's future impact is generally positive, both at the individual and societal levels. Education and arts are seen as the key beneficiaries, but nearly two-thirds believe in the positive impact of AI on the country's economy and their own job security.



Usage of AI tools

% who use AI in the following situations

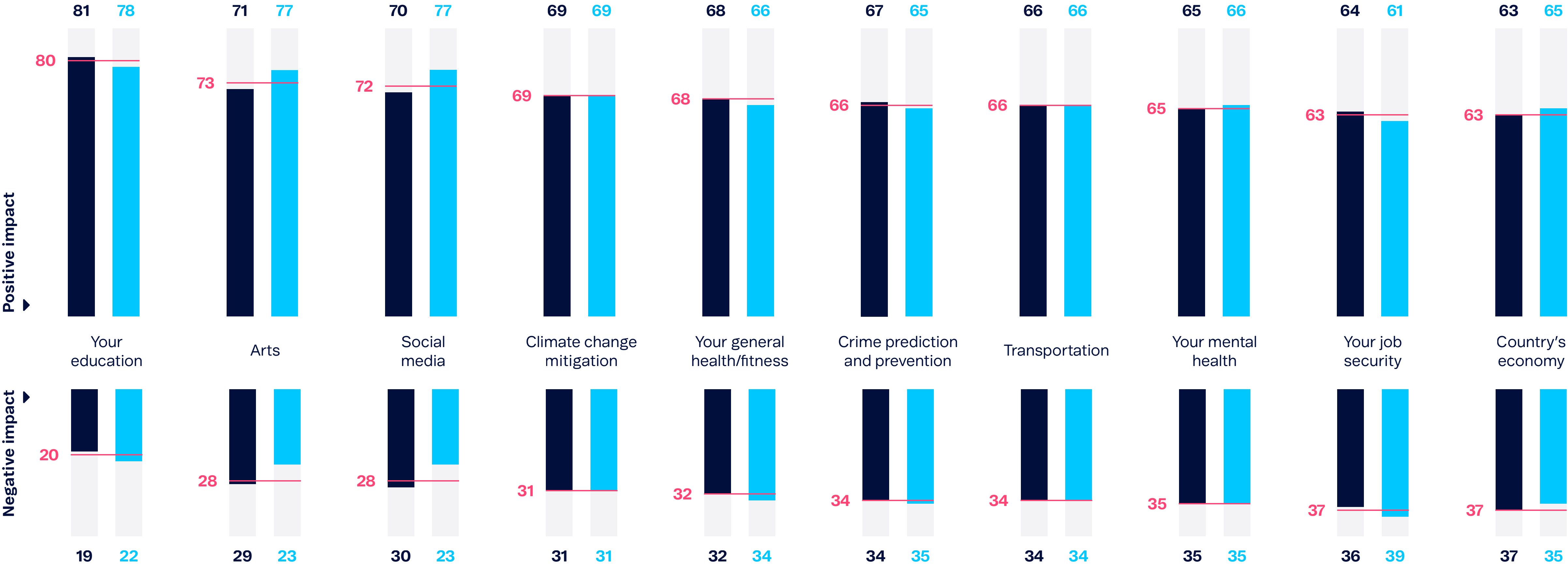


Source: Telenor study • Audience: 1,000 internet users aged 16-64

Future impact of AI on society

% who think AI will have a positive/negative impact on the following

● All ● Gen Z and millennials ● Gen X and baby boomers

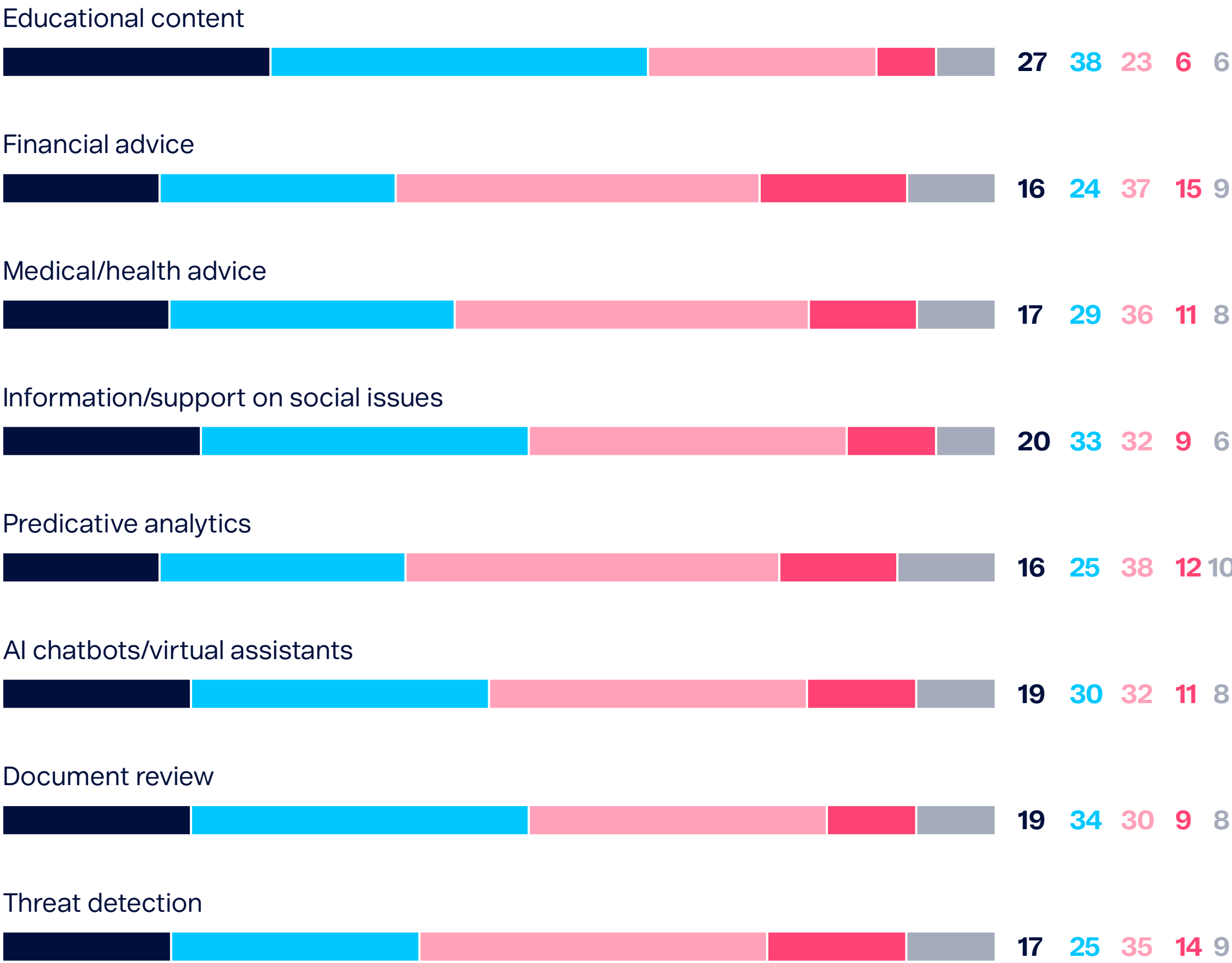


Source: Telenor study • Audience: 1,000 internet users aged 16-64

Trust in AI-generated information

% who say they trust AI-generated information related to the following to this extent

● Trust completely ● Trust a lot ● Trust a little ● Don't trust ● Don't know



Source: Telenor study Audience: 1,000 internet users aged 16-64

2 in 3 trust AI-generated educational content a lot or completely



AI is making its mark on education and the workplace

AI as an educational tool

8 in 10 believe that AI will positively impact their education, surpassing anticipated benefits in other areas such as transportation, the economy and consumer health.

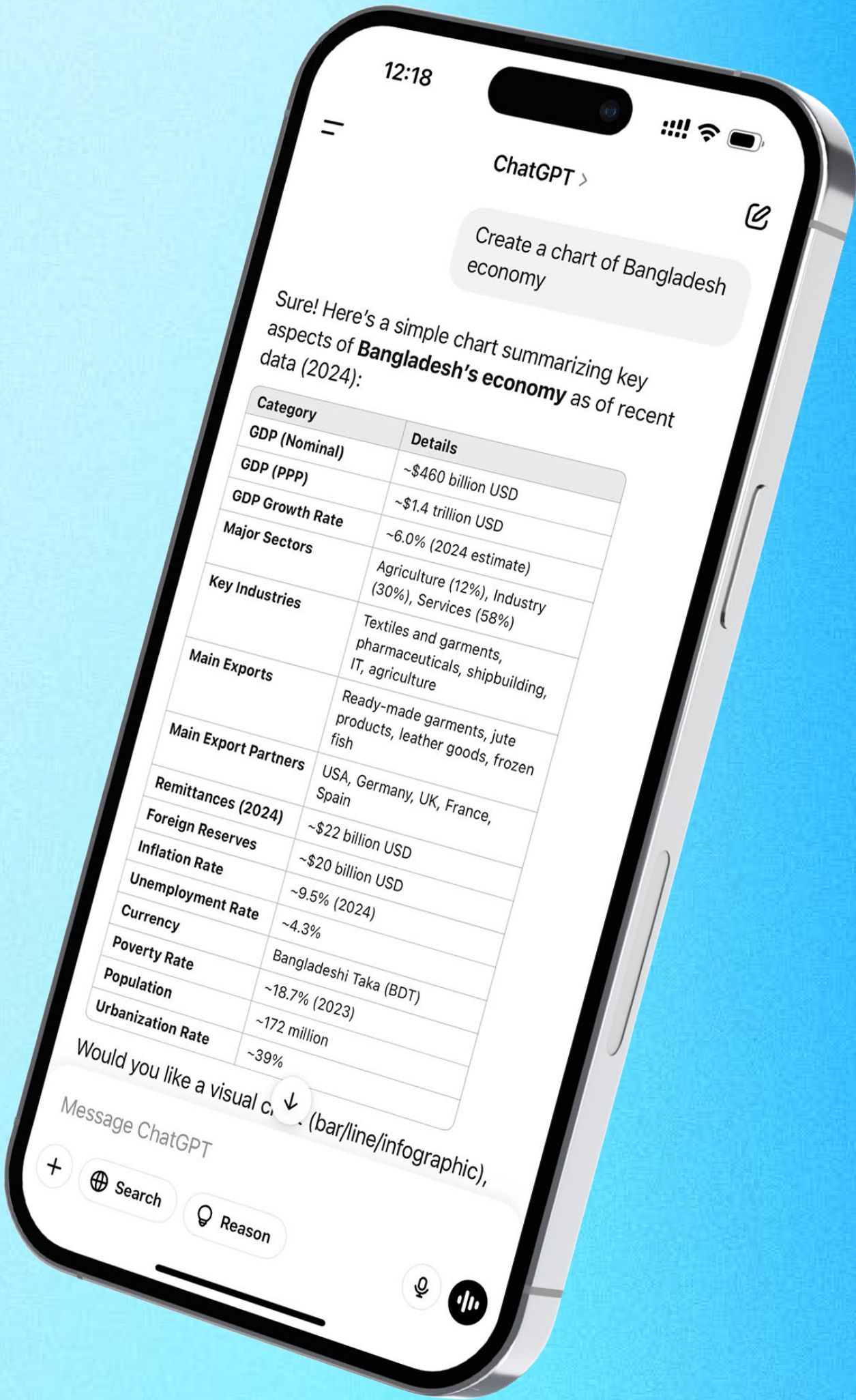
This remains relatively consistent across demographics, signalling the potential for AI to play a pivotal role in revolutionising education, making it more accessible and adaptable to different learning needs.

AI in the workplace

Survey respondents in Bangladesh report themselves to be more avid users of AI in the workplace than Singapore, Malaysia or Thailand. This is driven primarily by millennial workers and men: almost half of male mobile internet users have used AI at work, compared to just over a third of women (37%).

Those who use AI at work are also more likely to trust AI-generated information a lot/completely: especially when it comes to AI chatbots/virtual assistants (56%), threat detection (47%) and predictive analysis (45%).

This could be the result of digital transformation happening in Bangladesh, but without the same level of regulations as seen in markets like Singapore and Malaysia. The growing availability and accessibility of free AI tools in Bangladesh is clearly popular in the workforce, but greater education is needed around the trustworthiness and limitations of the AI-generated information.



More than 1 in 3 are concerned about the negative impact of AI on job security

The misuse of personal data is the top concern for AI-integrated devices

Users of AI at work express greater concern about using AI in data handling

As AI-integrated mobile phones usher in a new era of user experience, automating tasks and enhancing personalisation, increasing amounts of data from the user will be harvested.

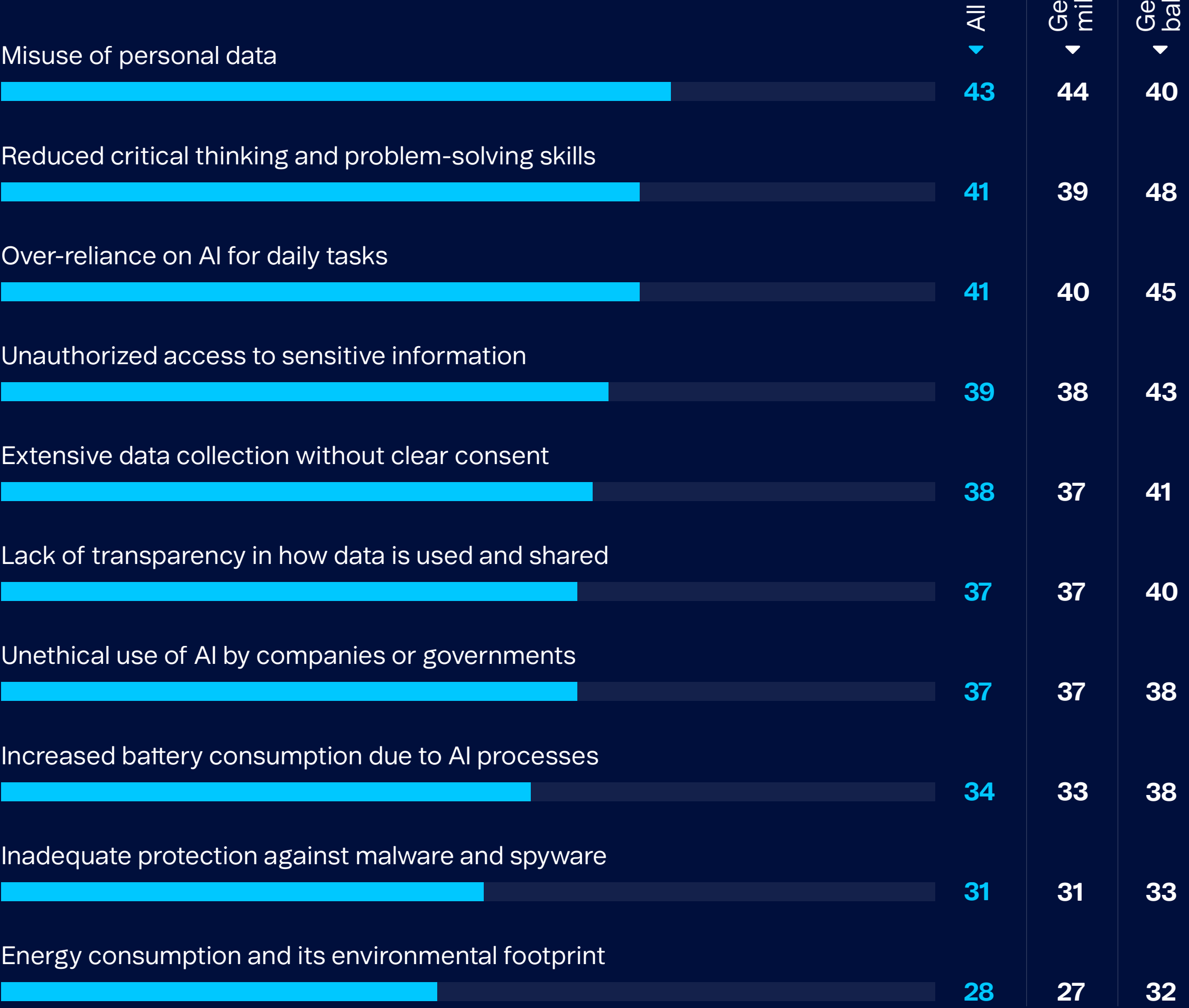
Those who use AI at work are especially attuned to concerns around the use of AI for data handling. They are more likely to worry about a lack of transparency in how data is used and shared (+31%), extensive data collection without clear consent (+21%) and unauthorised access to

sensitive information (+21%). As the use of AI continues to grow in Bangladesh, especially in the workplace, training and developing best practices for employing AI in data handling should be a priority.

For older generations, even more concerning is the reduced critical thinking skills and over-reliance on AI for daily tasks. On the whole, mobile internet users in Bangladesh are more likely than those in Singapore and Malaysia to worry about reduced problem-solving skills.

AI smart device fears

% who have the following concerns around AI smart devices

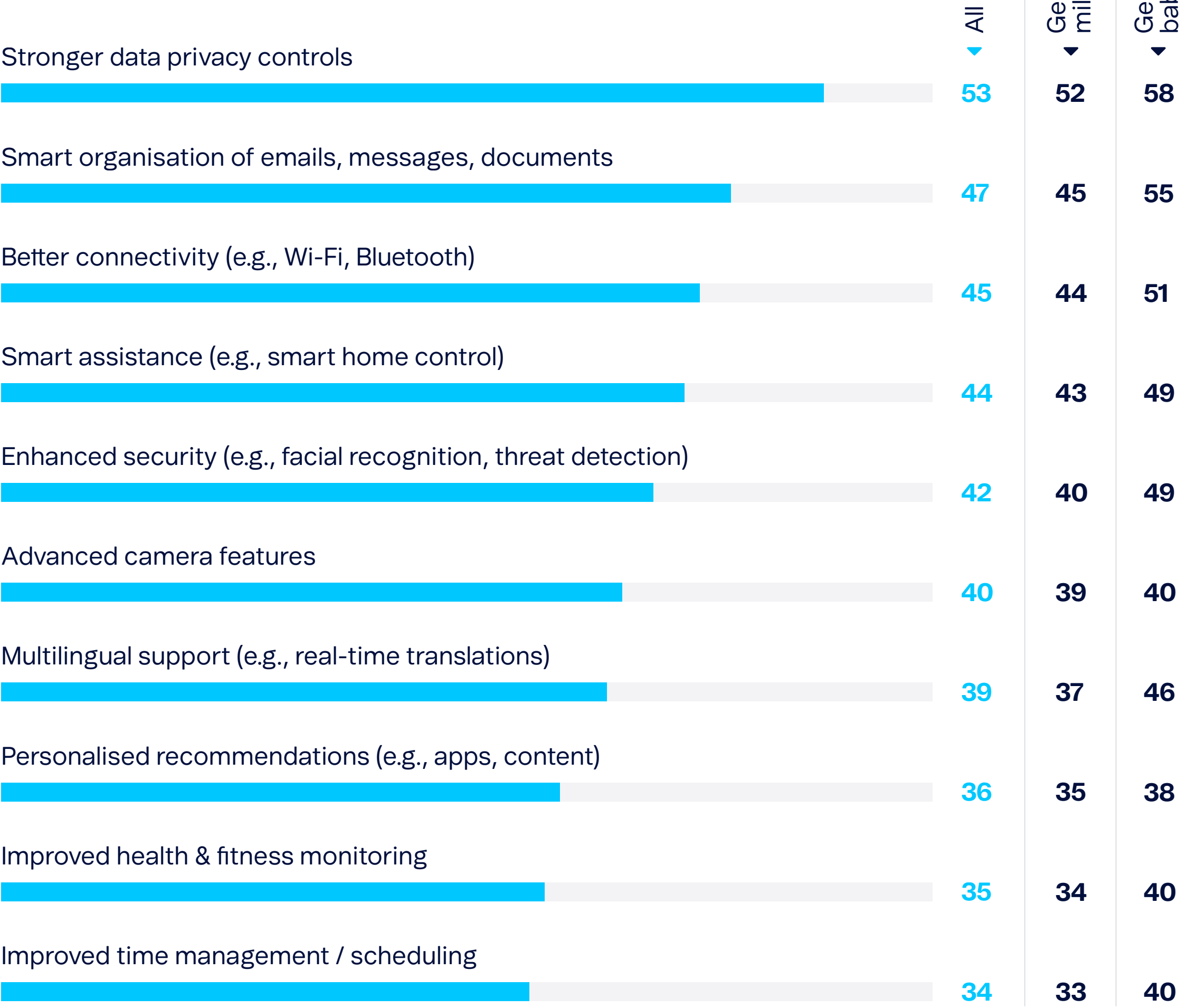


Source: Telenor study • Audience: 1,000 internet users aged 16-64



AI smart device expectations

% who say they expect an AI smart device to do the following



Source: Telenor study • Audience: 1,000 internet users aged 16-64

More than half expect an AI-integrated device to provide stronger data privacy controls

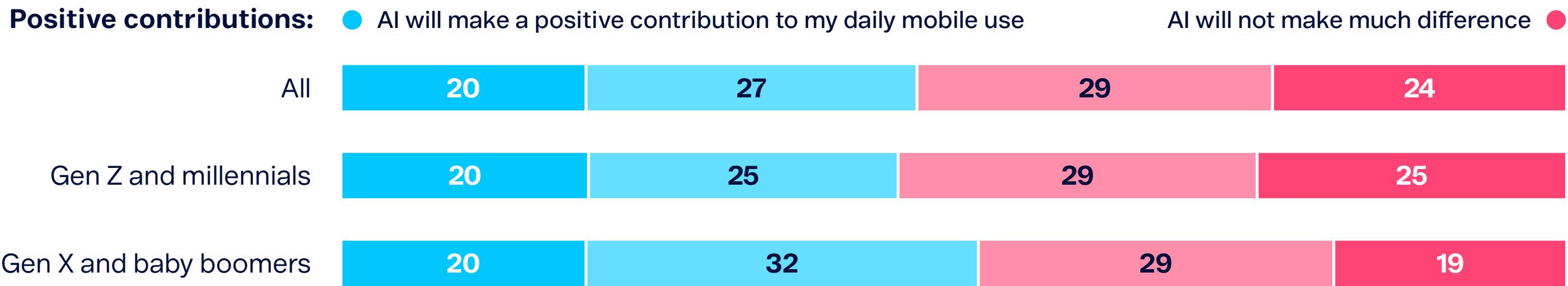
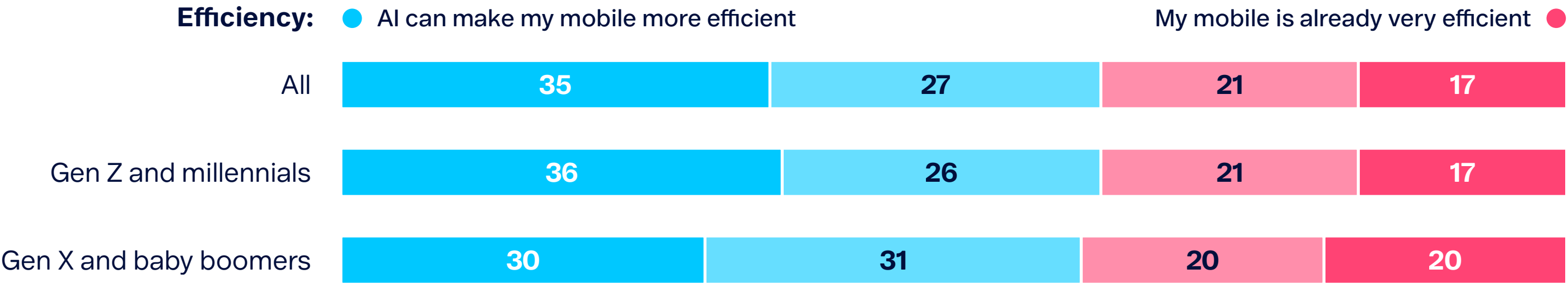
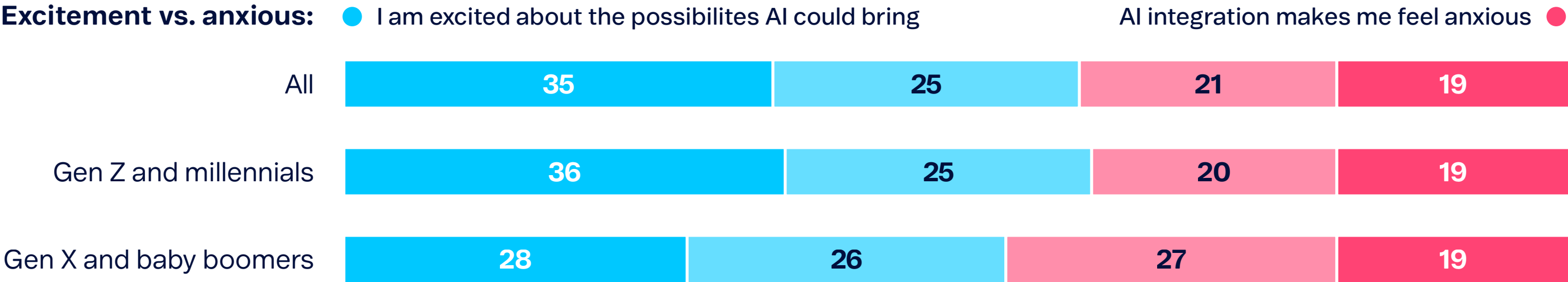
Anxieties influence expectations

With the misuse of data being the top concern for AI use, people expect stronger data privacy controls and enhanced security from AI-integrated devices.

Gen X and Boomers are also more likely than younger generations to have a broader range of expectations for AI-integrated devices, from stronger data privacy to multilingual support. For those who use AI at work, productivity features like predictive text/voice input (38%) and improved time management/scheduling (45%) are especially popular. Mobile internet users in Bangladesh also look out for smart organisation of emails, messages and documents, as well as smart assistance (e.g. smart home control).

AI attitudes

% who say the following with regards to these statements (4-point scales)



Source: Telenor study • Audience: 1,000 internet users aged 16-64

More than 6 in 10 think AI can make their mobile more efficient

Those who express concerns about data privacy when thinking about AI integration on their mobile devices are more likely to think that AI will make their device more efficient (75%) and to be excited about the new possibilities AI could bring (74%).

This reveals another paradox: despite having data concerns, people still recognise the significant benefits AI can bring. Concerns do not necessarily decrease enthusiasm, and addressing fears could increase future adoption.

This is especially true among older generations. Gen X and baby boomers are 18% more likely than younger generations to feel more anxious than excited about AI integration. However, they are also 14% more likely to believe that AI will positively impact their daily life. In contrast, around a quarter of Gen Z and millennials strongly believe AI-integration will not make much difference in their daily mobile use.

This highlights the need to approach AI differently with different demographics. While older generations need to be assured of stronger privacy controls and enhanced security, younger generations need more convincing about the tangible benefits AI can bring to their phone.

More than half think AI integrations will make a positive contribution to their daily mobile use



Conclusion

It is clear that the digital landscape in Bangladesh is rapidly evolving, driven by the widespread adoption of mobile technology and the transformative potential of artificial intelligence (AI). The report paints a vivid picture of a nation powered by mobile technology and AI, highlighting the opportunities and challenges ahead.

However, the reality of a connected life is complex. While mobile use and adoption in Bangladesh is on par with regional markets like Malaysia and Thailand, there remains a need to enhance the state of technological infrastructure and raise awareness of online risks.

To fully embrace this momentum and tackle the challenges, there are three areas where efforts can be invigorated to create a safer online experience:

First, build trust and transparency. Enthusiasm for AI among mobile users in Bangladesh, particularly on education and the workplace, underscores its potential for

smarter, more productive and more connected communities. However, the report also reveals concerns around AI, as avid users of AI express greater concern about using AI in data handling, due to a lack of transparency in how data is used and shared and extensive data collection without clear consent. As the use of AI continues to grow, especially in the workplace, training and developing best practices for employing AI in data handling should be a priority.

Second, encourage digital responsibility. Personal data privacy remains a significant concern, particularly among older generations. These issues affect how people trust and interact with technology. While many are taking proactive steps to protect their privacy, a large majority still feel they lack control over their personal data. Bridging the knowledge-confidence gap through training and equipping individuals with tools to protect their data is crucial to help them make informed decisions about their online footprint.

Finally, as AI continues to transform workplaces and educational settings, fostering an environment that builds data literacy around its benefits will help alleviate fears about its impact on critical thinking and problem-solving skills. Demonstrating how AI can enrich the mobile experience and ensuring robust data privacy controls in AI-enabled devices can reassure a security-conscious population.

As Bangladesh sets itself up for a future where AI-integrated devices automate tasks and offer hyper-personalized experiences, a collaborative approach to online safety is essential. By prioritising education, awareness, and maintaining high standards around responsible technology, we can create a more secure digital landscape that empowers all Bangladeshis to thrive confidently in the digital age.

