

2025

# *Digital Lives Decoded Bangladesh*

Building responsible AI in Bangladesh

 telenor asia | **GW.I.**



# Foreword



**Jon Omund Revhaug**  
Head of Telenor Asia

Bangladesh stands at a new juncture in its digital journey, where mobile phones do more than just connect; they enable smarter lives and bring artificial intelligence into everyday reality. As the nation's young, tech-savvy population embrace AI through mobile use, the findings of the **Digital Lives Decoded: Building Responsible AI in Bangladesh** reveals a society that is optimistic about the growing opportunities ahead.

The report highlights how as mobile technology continues to enable smarter lives it has also become an essential enabler of AI adoption. Today, 96% of Bangladeshi internet users say they regularly use AI, up from 88% in 2024. In the workplace, AI enables greater productivity and innovation, with content development and analytics tools at the forefront. Yet, only half of

those using AI at work report that their organisations have a formal AI strategy, signalling room for greater institutional guidance on how this technology can be responsibly deployed.

Across Bangladesh, leading players are already putting AI into practice. Grameenphone offers good examples of this shift. Through its "AI & I" programme, the company is embedding AI across its entire value chain, from network management and customer service, to marketing and employee workflows.

Against this backdrop, the challenge for Bangladesh is not simply adoption of AI, but in ensuring that AI is used responsibly, ethically, and inclusively. As mobile-enabled AI becomes woven into daily life, we must ensure that systems are built on secure, stable and

scalable infrastructure. Trust and security are increasingly the bedrock of any digital society across the globe.

We hope this 4<sup>th</sup> edition of Telenor's Digital Lives Decoded report, serves as a valuable resource for policymakers, educators, businesses, and individuals on understanding how users are engaging with AI in their daily lives. The impact of this rapidly evolving technology needs to be evaluated in terms of awareness, skills, opportunities, and risks, to understand how Bangladeshi society can harness AI responsibly and securely as it navigates towards an AI-driven future.

Together, let us build a digital Bangladesh where everyone has the tools, skills, and confidence to thrive in the age of AI.

# *In this report*

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## Methodology

This report is based on a survey that Telenor Asia commissioned GWI to undertake in June 2025 across three key markets: Thailand, Malaysia and Bangladesh. Survey respondents were granted anonymity and Telenor's involvement was not disclosed.

GWI has a panel of **over 22 million 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.

GWI's recontact methodology enables respondents who have completed its core survey within the last year to be recontacted to take additional surveys. This data can then be synchronised with the core data, which consists of over 57,000 data points.

All figures in this report are among the online population aged 16-64 in Bangladesh, and drawn from the following study:

- **Telenor's custom research**
- General population survey
- Using GWI's recontact methodology on the GWI core audience
- Field surveys done May 30<sup>th</sup> to June 10<sup>th</sup> 2025, N=1,026 in Bangladesh

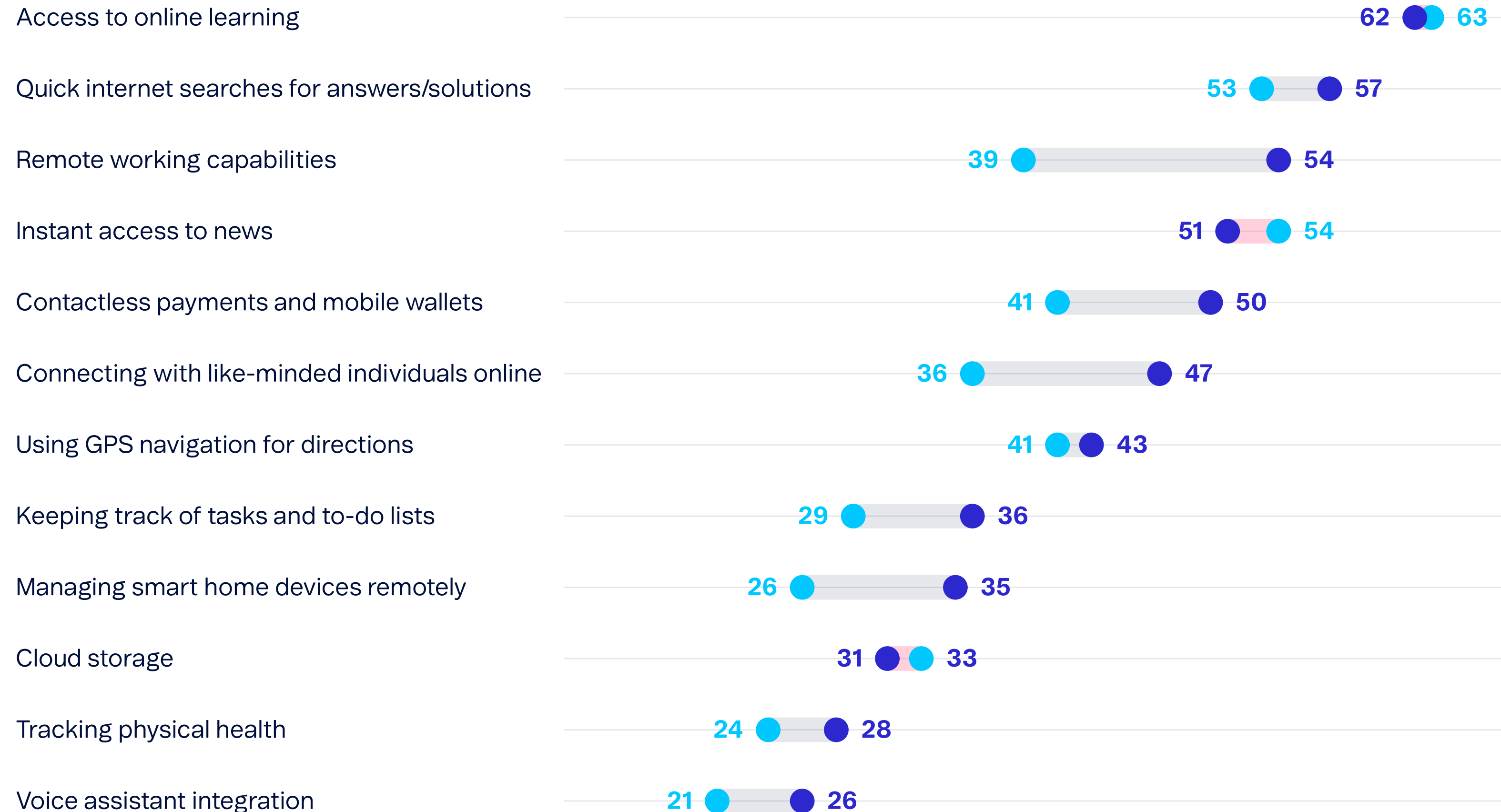
# *Bangladesh's evolving relationship with AI*



# Mobiles helping to live a smarter life

% who say mobiles have helped them to live a smarter life in the following ways

● 2024 ● 2025



Source: Telenor Study 2024 & 2025 • Audience: 1,000 in 2024 and 1,026 in 2025 internet users aged 16-64

AI is now an invisible force behind many of the daily digital conveniences in Bangladesh. The top ways in which mobiles help people live smarter lives are through access to online learning, instant access to news and information as well as mobile financial services.

In the past year, features that have seen the biggest growth include remote working capabilities, budgeting and expense tracking as well as managing smart homes. There has also been a significant uptake in voice assistant integration.

There are, of course, generational differences in the ways people are living smarter lives. Gen X and Boomers are most likely to see their mobiles as central to a smarter life, while millennials stand out for recognising the value of AI-led features like managing smart homes, tracking their health, and using voice assistants.

These findings suggest that the role of AI in mobile usage is expanding, with people recognising the benefits it brings to their daily lives.

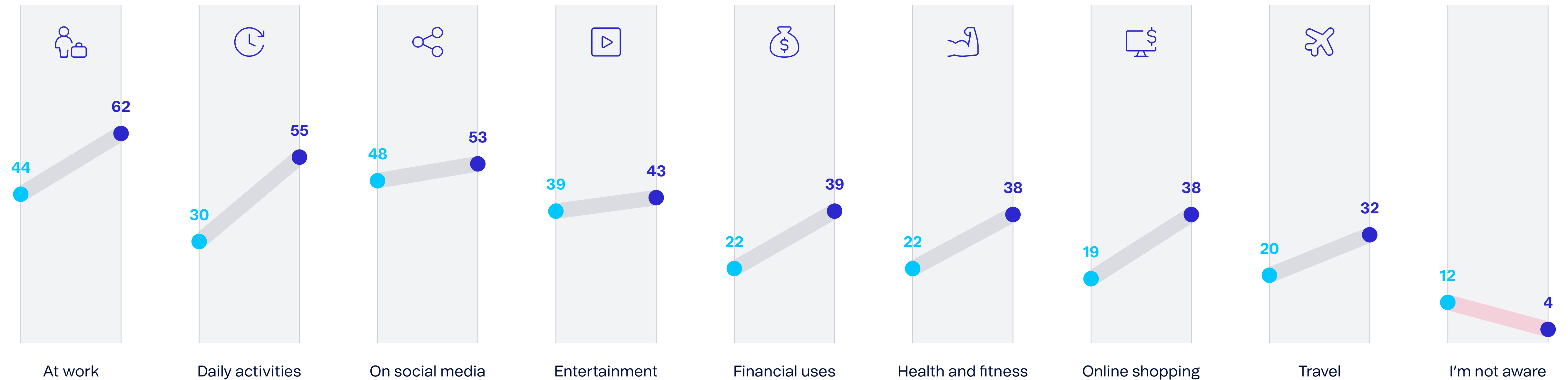
This jump is perhaps not surprising in the context of the digital transformation underway in Bangladesh. With a young population and a growing pool of globally recognised tech talent, Bangladesh is uniquely positioned to leverage AI for national development.

# 96% of Bangladeshi internet users are now aware that they use AI in some way, a significant jump from 88% in 2024

## AI usage trends

% who use AI in the following situations

● 2024 ● 2025

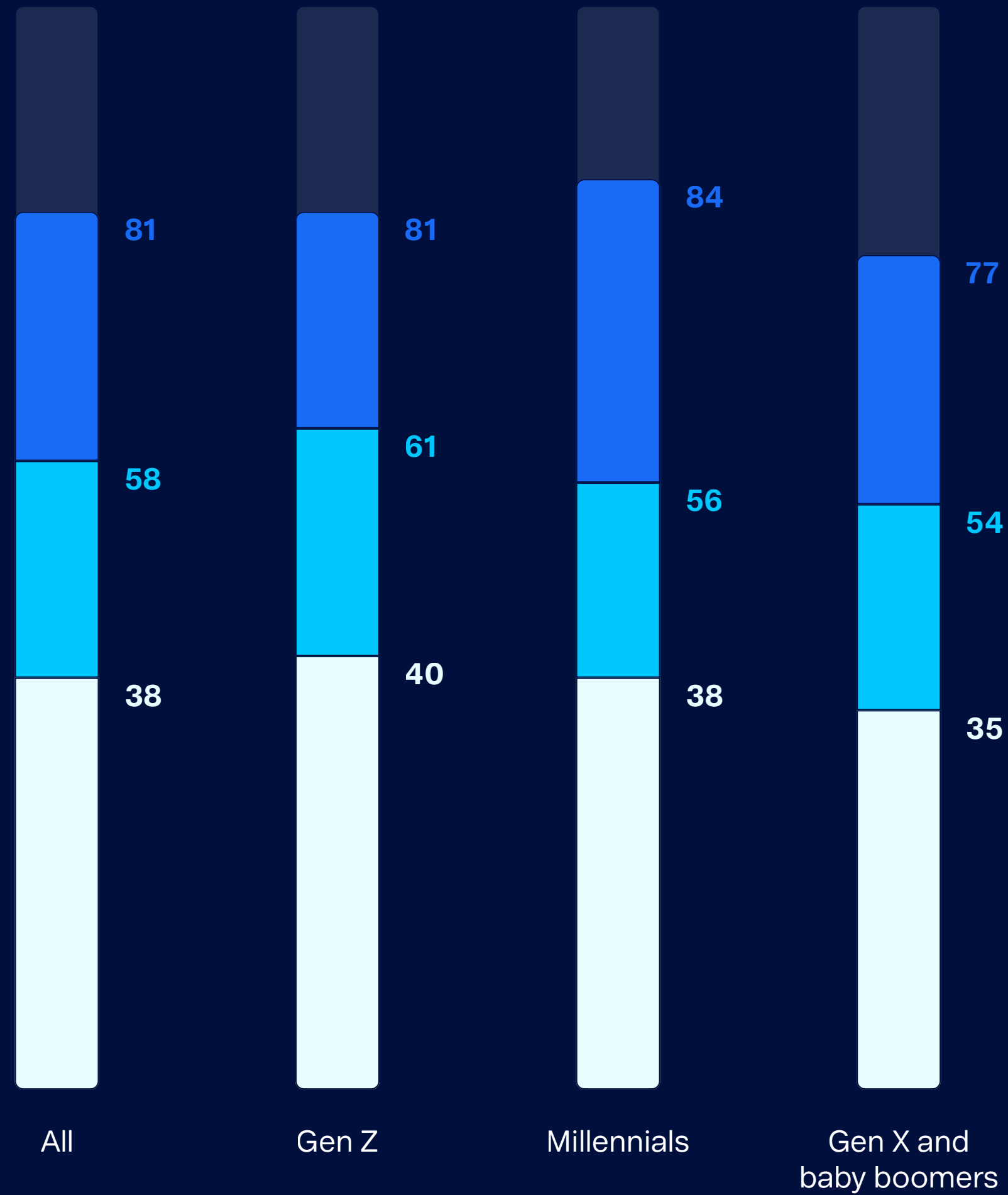


Source: Telenor Study 2024 & 2025 • Audience: 1,000 in 2024 and 1,026 in 2025 internet users aged 16-64

## Frequency of AI use

% who intentionally use AI tools...

- At least weekly
- At least daily
- Multiple times a day

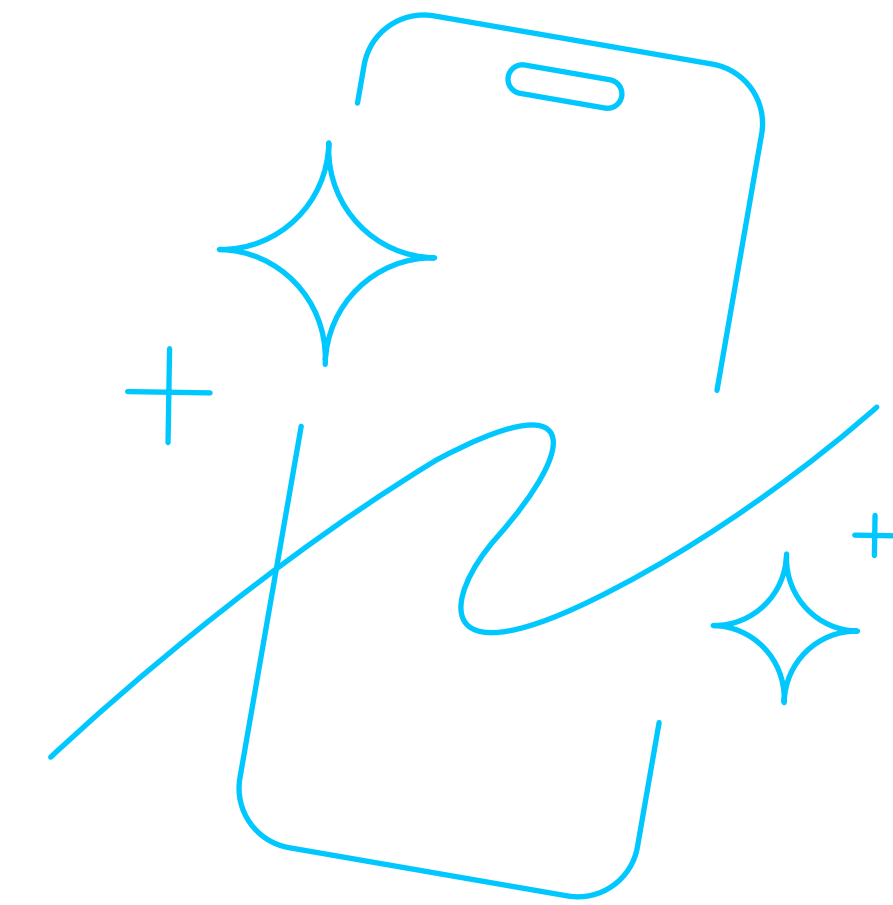


Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

## AI is becoming integrated into many daily conveniences

Almost 6 in 10 internet users in Bangladesh now use AI at least daily. While the older generations lag behind slightly, over 3 in 4 Gen X and Baby Boomers will use AI in a typical week.

Compared with Malaysia and Thailand, the internet-using population in Bangladesh is ahead for AI-adoption in daily activities, financial services and health and fitness. The growing use of AI has been especially pronounced in areas such as online shopping, everyday tasks and fitness tracking, pointing to its deepening role in day-to-day routines.



## Men utilise AI for productivity, women for personalised advice

While the top uses of AI revolve around creating content – whether for personal use, or at work or school – Bangladesh shows gender differences in AI use. For example, men are more likely than women to use AI to improve productivity by delegating mundane or administrative tasks to AI. This is true both at work and in school.

Many are now turning to AI also for personalised advice: whether for health-related guidance, planning new experiences or receiving financial advice. Women are more likely than men to use AI to get personalised health advice and help them plan personalised experiences, though creating content for work and personal use is still the top way they use AI.



# Uses of AI

% who use AI tools for the following

● All ● Men ● Women



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

## An opportunity to increase productivity in the workplace

We have already seen that remote working capabilities are one of the top ways Bangladeshi internet users see their mobile as helping them to live a smarter life. This benefit also saw the biggest growth in the last year (+39%), suggesting that the internet-using population in Bangladesh are increasingly taking advantage of new technology to work remotely.

Bangladesh is ahead of Malaysia and Thailand for use of AI at work among internet users. Interestingly, it's the older generations that are ahead for using AI at work (67% among Gen X and Baby Boomers), as well as men (66%).

Writing and creating content at work is one of the top use cases for AI, but there are more opportunities to encourage Bangladeshi

professionals to use AI to increase their productivity. Currently, only 28% use it to delegate mundane or administrative tasks at work. Greater awareness around the different applications of AI could help increase effective adoption in the workplace.

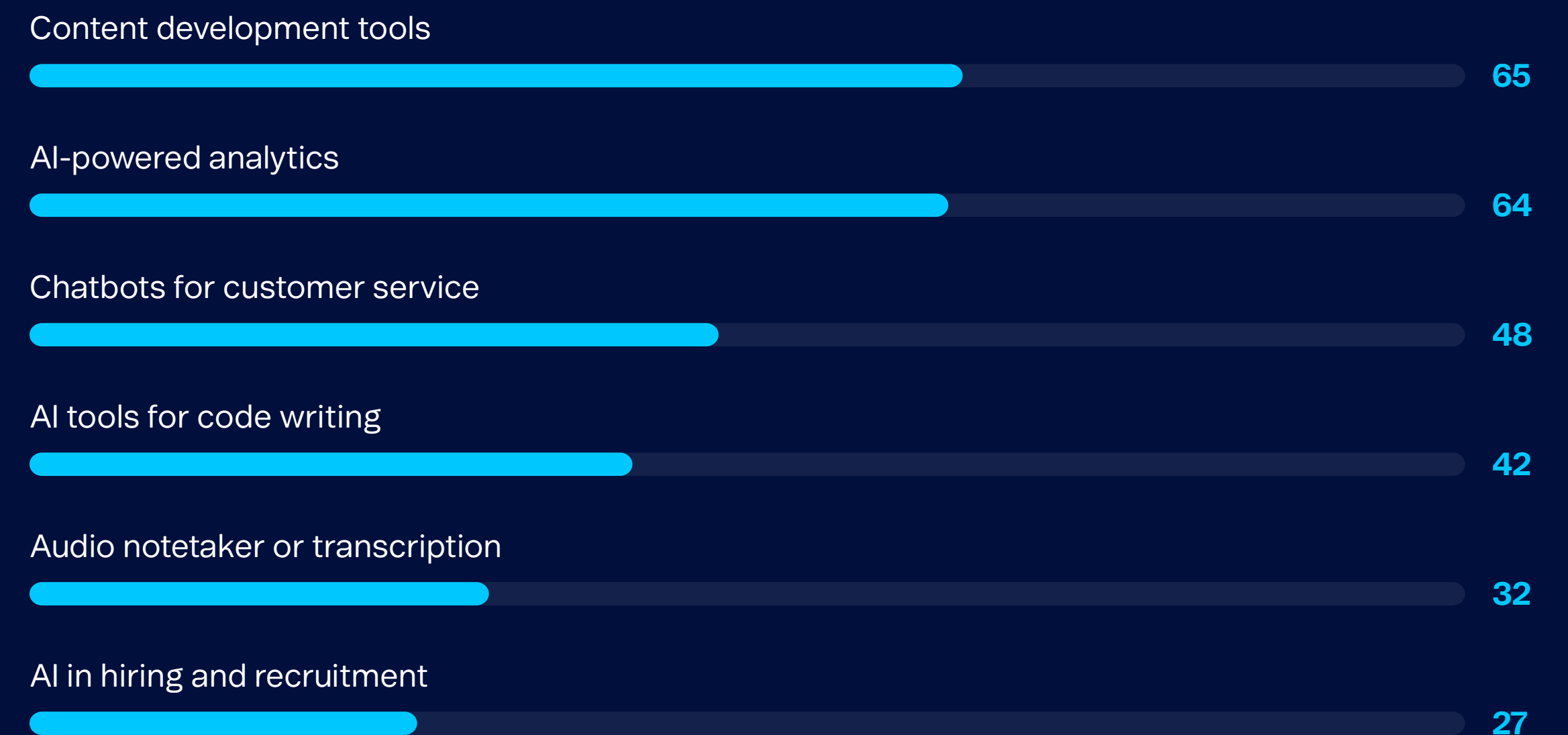
The tools being used are varied. Content development and analytics dominate, followed by chatbots for customer service. Gender patterns also emerge. Men are more likely to use AI-powered analytics (67%), while women are more inclined to use communication tools such as chatbots (56%) and transcription services (36%).

Importantly, about half of those who use AI at work say their company has an AI strategy in place, signalling that organisational adoption is becoming formalised.



## AI tools in the workplace

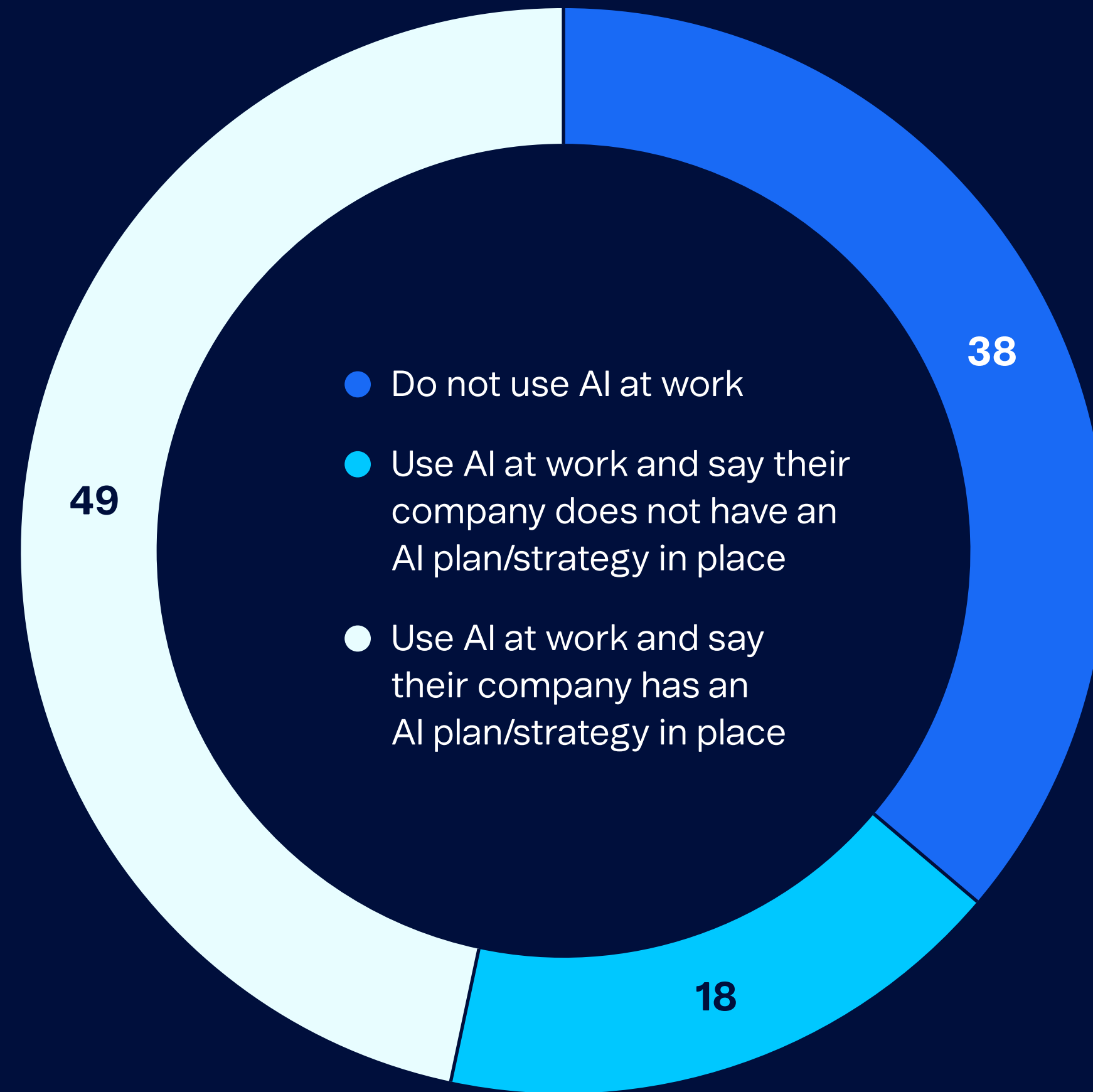
Among those who use AI at work, the % who use the following AI tools at their workplace



Source: Telenor Study 2025 • Audience: 639 internet users aged 16-64 who use AI at work

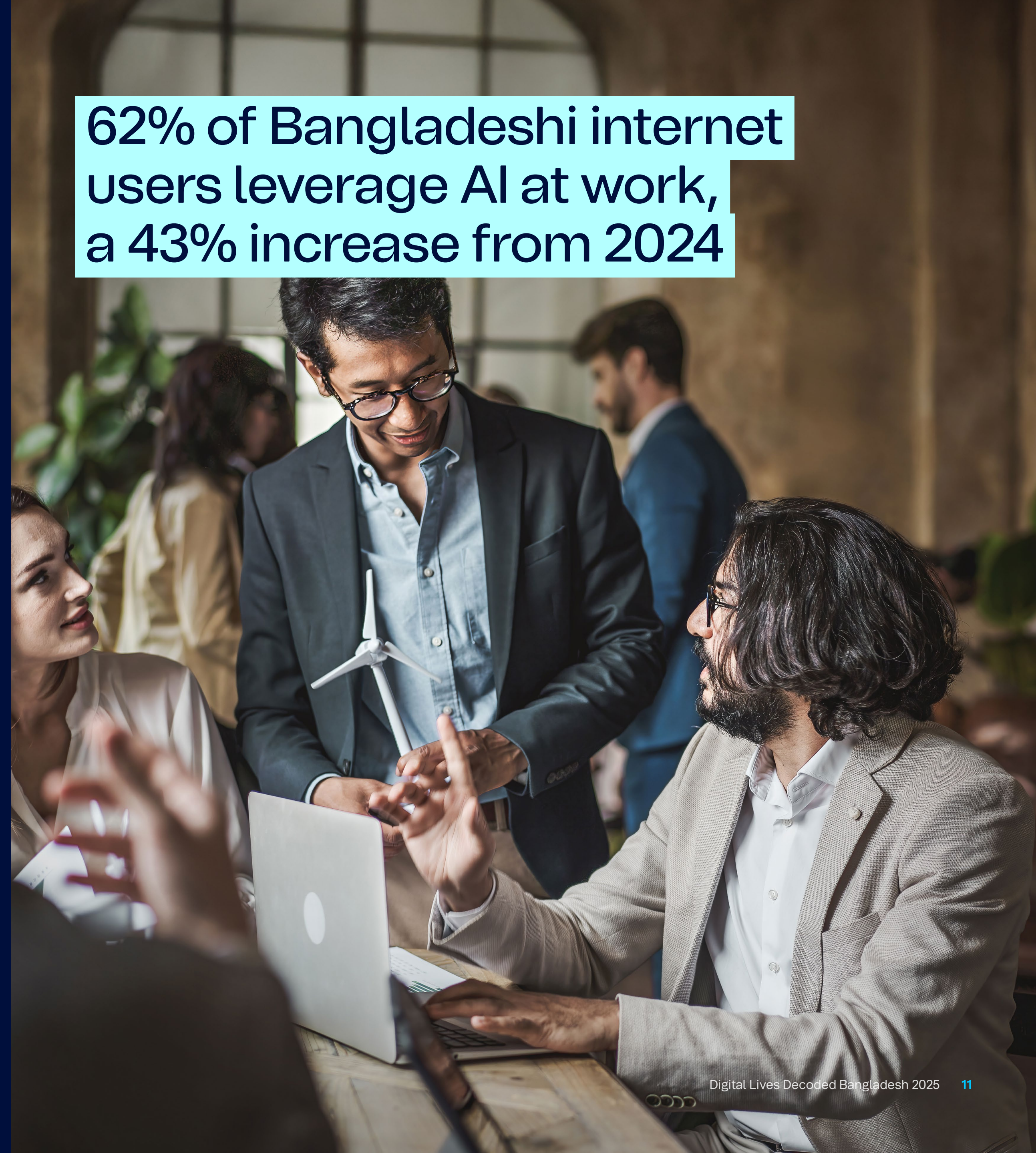
## AI plan in the workplace

% who...



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

62% of Bangladeshi internet users leverage AI at work, a 43% increase from 2024



# Expert view



**Ieva Martinkenaite**  
Senior Vice President,  
Head of AI at Telenor

The **Digital Lives Decoded 2025** report highlights Bangladesh's rapidly evolving digital landscape, where optimism about AI's potential is matched by a growing sense of ethical responsibility. Nearly all Bangladeshi internet users now engage with AI, particularly for work, shopping, and personal advice, reflecting widespread adoption across demographics and generations.

The insights reveal that while AI offers significant benefits – efficiency, creative support, and improved services – it also raises critical challenges. Concerns about overreliance, loss of human oversight, job security and privacy, and the amplified online risks are pronounced, especially among younger users.

Bangladesh internet users demonstrate high openness to data sharing, as long as there is transparency and clear benefits in place. This

presents an opportunity for companies to build trust by developing responsible AI practices when deploying AI products and leveraging transparency as business opportunity.

Compared to Thailand or Malaysia, they also trust tech companies more with regards to governing the use of AI. That implies a strong role of AI developers (the Hyperscalers) and other large tech companies in this market as trust brokers and insurers of AI for good.

Internet users also signal the importance of personal responsibility to upskill in AI. 7 in 10 Bangladeshi believe they should take charge of educating themselves rather than rely on schools, government or service providers. This indicates a desire for third-party oversight in the AI landscape, while emphasising personal agency in adapting to its evolving demands.

Implications for responsible AI use are profound. Companies must build trust through transparent and ethical AI practices, prioritizing safe deployment and human oversight, especially in sensitive areas like finance and justice.

Telecom operators have a unique role as trusted intermediaries, enabling secure AI adoption. Policymakers are urged to enforce strong regulations and foster collaboration to ensure AI innovation benefits all, without sacrificing security or wellbeing.

Ultimately, success in Bangladesh's digital future hinges on responsible AI: balancing innovation with vigilance, transparency, and human empowerment. Both organizations and individuals must commit to upskilling, ethical standards, and critical engagement with AI to build a resilient and trustworthy digital society.

# *Optimism meets concerns over online safety*



# Optimism and trust are high

Internet users in Bangladesh are also especially trusting of AI-generated content compared to those in Malaysia and Thailand, with educational content (75%, versus 58% and 57%), AI chatbots/virtual assistants (63%, versus 48% and 53%) and information/support on social issues (60%, versus 47% and 46%) trusted most.

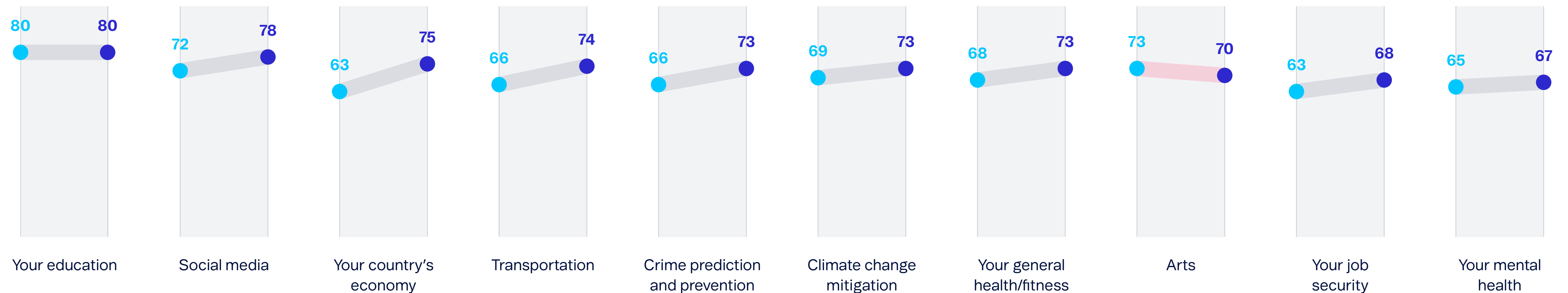
This trust translates into an optimism for the future. Bangladeshi internet users are overwhelmingly positive about the future impact of AI, especially regarding their education, social media and the country's economy. There has been strong year-on-year growth in optimism about AI's economic and societal impact, including on transportation and crime prevention.



## Future impact of AI on society

% who say they think AI will have a positive impact on the following aspects of society

● 2024 ● 2025



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64



## There are concerns about over-reliance and privacy

The top concerns relating to AI include a personal over-reliance on AI, lack of job security and privacy issues. Younger generations and women have heightened concerns across the board. Millennials in particular stand out for worrying about a lack of regulation (47%), lack of accuracy (39%) and transparency (43%).

This combination of optimism and caution reflects a population eager to embrace AI while demanding safeguards.

1 in 4 Bangladeshi internet users say they're extremely aware of the potential risks or biases that can come from AI

### Concern over AI

% who say they're highly concerned over the following aspects of AI



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

# 78% of Bangladeshi internet users believe AI helps to keep them safe online

## The implications for online safety

Since 2024, there has been a 14% increase in those who say they frequently worry about the security of their online accounts (70% to 80%) and those who find it challenging to stay informed about the latest online security threats (71% to 81%). Women are especially likely to be worried about a lack of transparency (41% vs 35%) and privacy issues (47% vs 42%) when it comes to the use of AI.

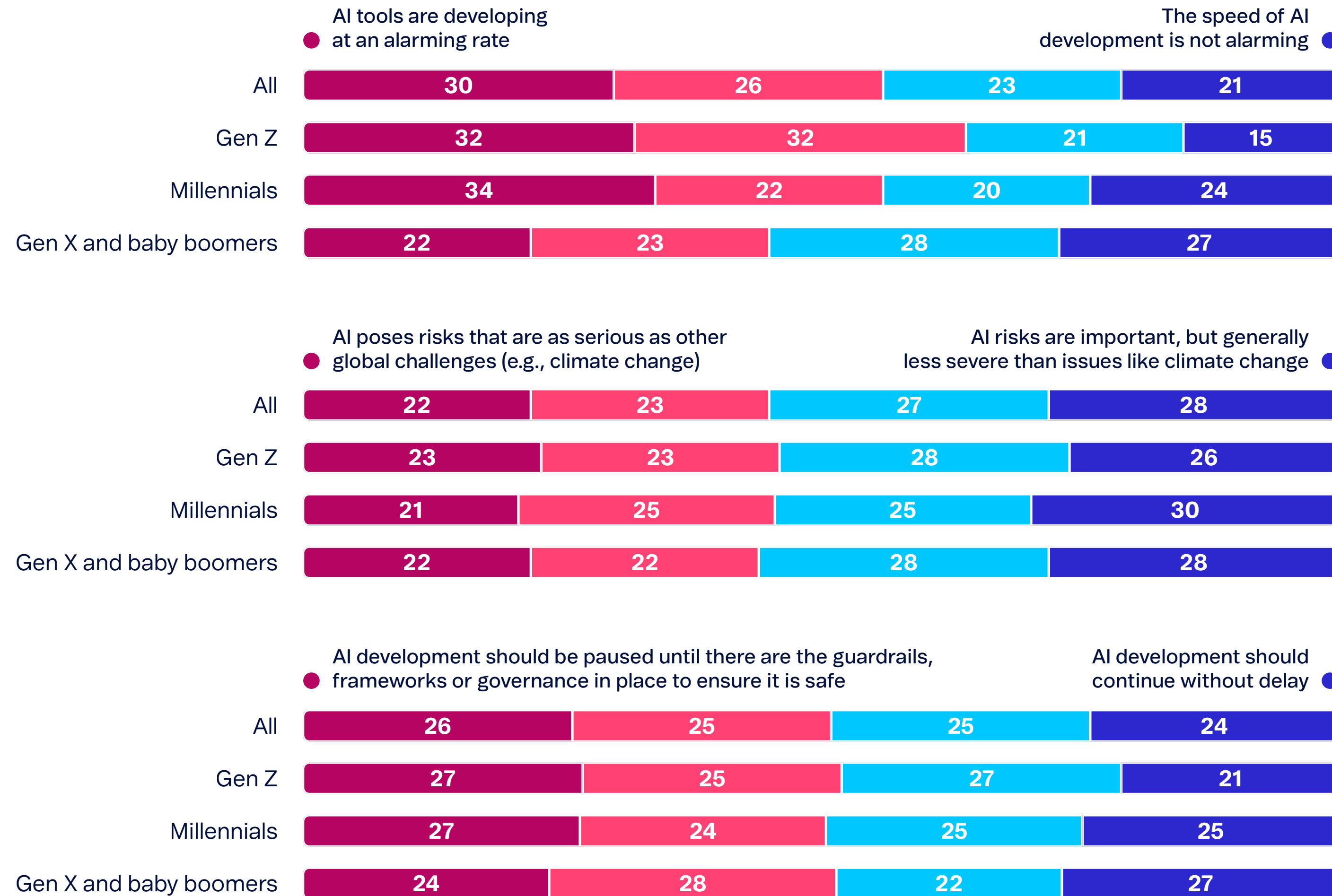
Despite their heightened concerns over AI, Gen Z and millennials are more likely to strongly agree with this statement than Gen X and baby boomers.

Most lean more towards statements like “AI risks are important, but generally less severe than issues like climate change” and “AI has the potential to improve society if developed and used responsibly”. Ultimately, despite their keen awareness of the risks associated with AI, Bangladeshi internet users believe the benefits of AI largely outweigh these concerns.



# Opinions on AI development

% who agree with the following statements



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

## Younger generations are AI's power users and its biggest critics

Frequent use and critical scrutiny often go hand in hand. Younger generations are the most likely to use AI multiple times a day and to describe themselves as comfortable or even an expert in how it works. Yet, they are also the most likely to voice concerns about the pace of development.

Millennials stand out for their concern over lack of regulation, accuracy and transparency, and around a third of Gen Z and millennials strongly agree that AI is developing at an alarming rate, versus just 22% of Gen X and baby boomers.

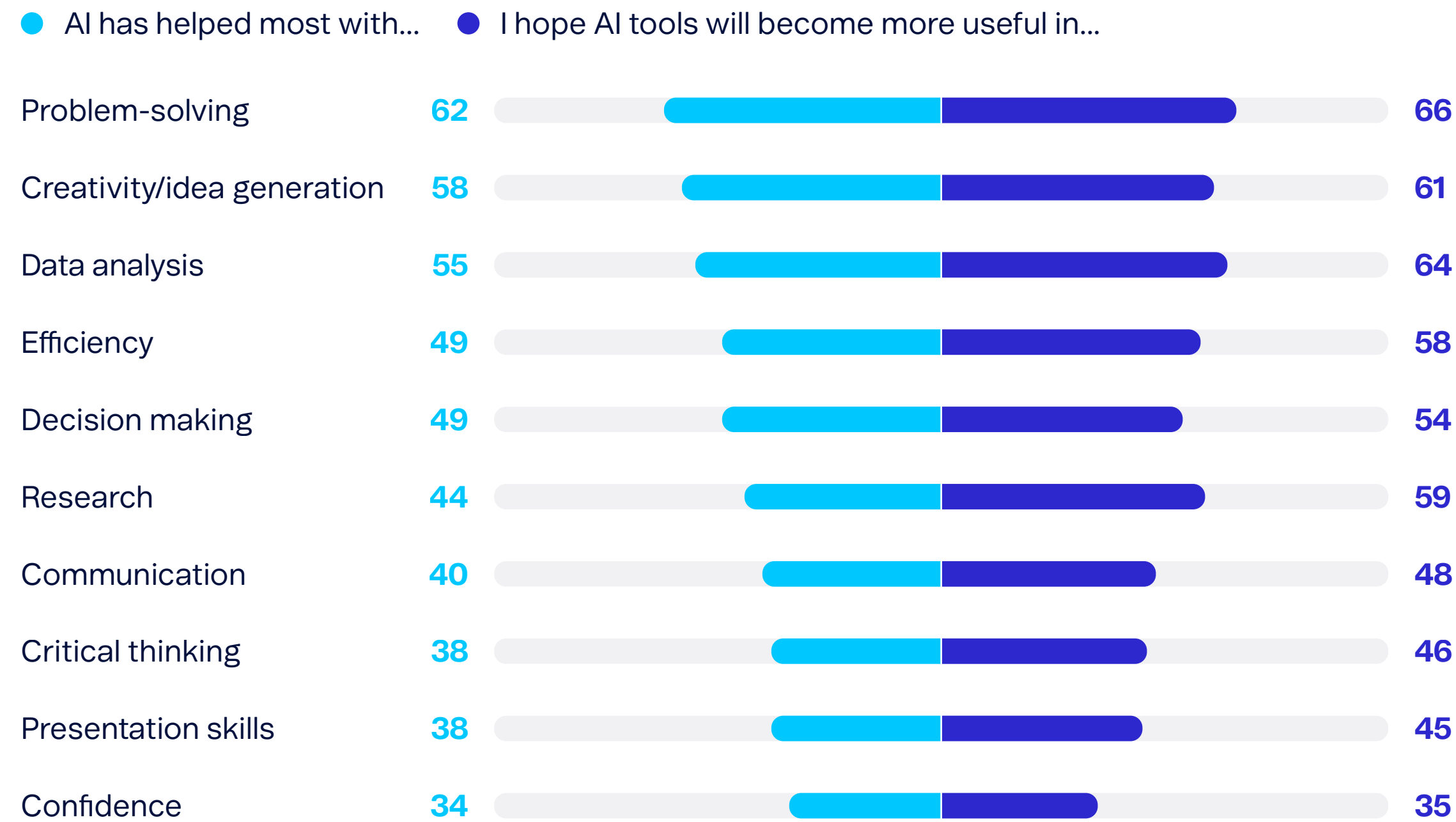
Gen Z are also less likely than average to be willing to share their personal data with AI systems across a variety of scenarios, even if they're clearly informed about how their data will be used or if the company is transparent or trustworthy. They're also the most likely generation to say a company using AI would prompt them to feel this was unfair (51%), and stand out for not trusting companies to be fair when using AI for security facial recognition (+22%), image generation (+19%) and customer service (+18%).

# *AI in the future: skills, trust and responsibility*



## AI skills have helped/will help

% who say AI tools have helped them most in the following skills/hope AI tools will become more useful in the following in the future



## Skills needed for AI

% who think the following skills are needed to get the most out of AI



Source: Telenor Study 2025

Audience: 1,026 internet users aged 16-64

## Evolving skillsets needed to thrive in the AI age

Across the board, Bangladeshi internet users increasingly recognise that maximising the benefits of AI requires both technical proficiency and more human-centric skills.

They are actively using AI to augment their own skills and capabilities. Among the various competencies, AI has contributed most to problem solving, creativity and data analysis. These are also the top 3 skillsets that internet users hope AI tools will become more useful for in the future.

Continuing a previously observed pattern that men are more likely to use AI for productivity reasons, men are also 21% more likely than women to say they hope that AI will become more useful in productivity. On the flip side, women are more likely than men to hope it will become more useful for their organisation (+25%) and empathy (+15%). Generation also impacts perceived skills, with Gen X and baby boomers standing out most for saying AI has helped their communication, millennials for productivity and Gen Z for organisation.

Moving forward, to get the most out of AI, data analysis and visualisation emerge as the most critical competencies, closely followed by problem-solving and effective communication. These skills are seen as essential not only for interacting with AI tools, but also for interpreting their outputs and applying them meaningfully in everyday contexts.



## Most support the integration of AI into companies and institutions

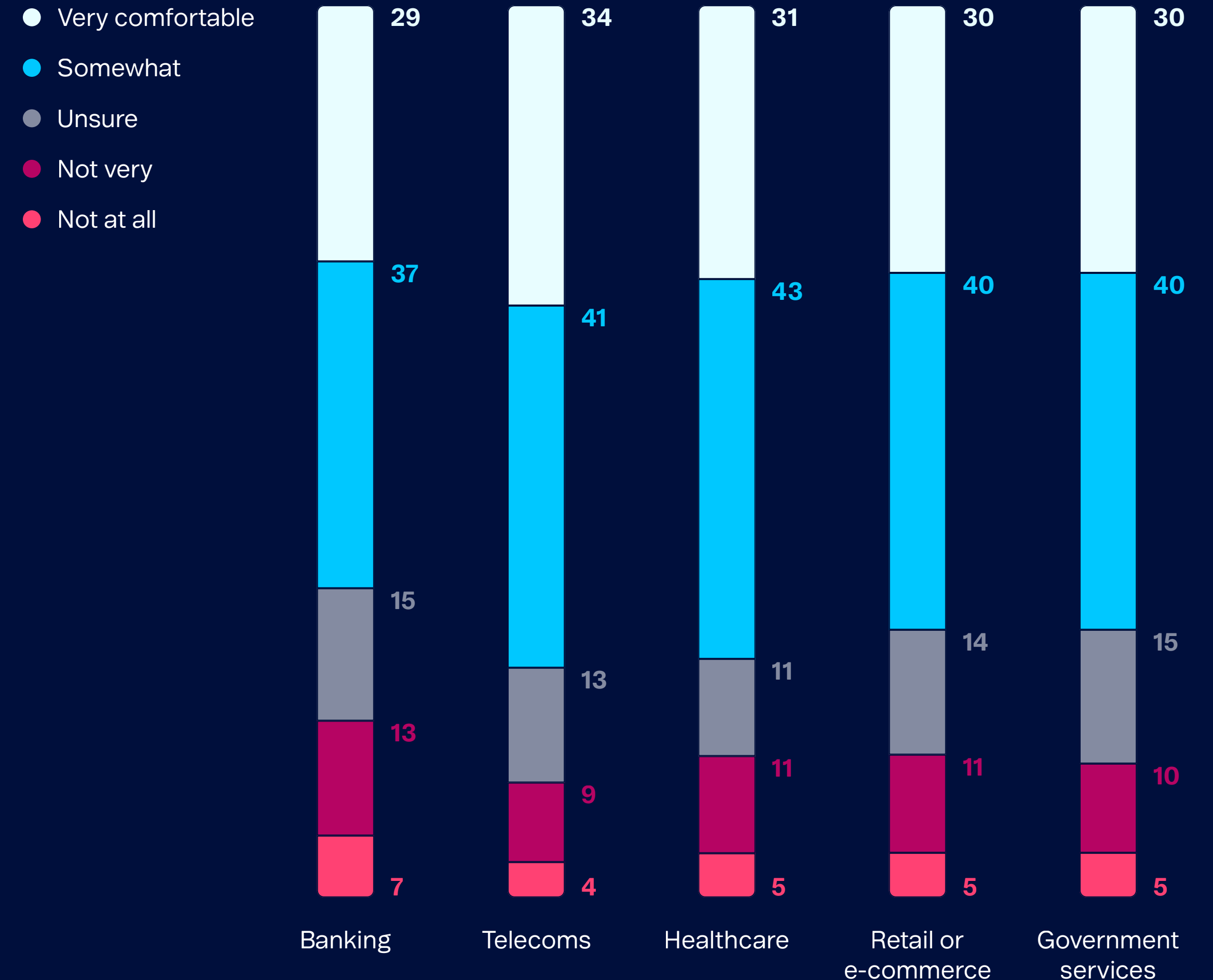
Bangladeshi internet users demonstrate a clear comfort and willingness to accept the use and integration of AI across various industries, particularly where it offers clear benefits and efficiency.

In fact, across these industries, over half of internet users say they'd be more inclined to use services that utilise user data to train AI models, with healthcare (57%) coming out top. This reflects a pragmatic acceptance of data exchange for perceived value.

In addition, they generally trust companies to be fair in their use of AI, with customer service and image generation deemed the most "fair" use cases.

## Industry comfortability with AI usage

% who feel comfortable with AI being used in the following industries



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

# Trust and fairness in AI

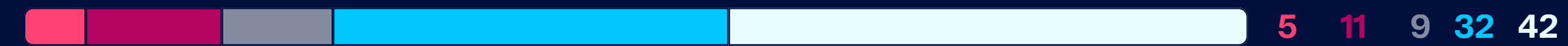
% who would trust an organisation or institution to be fair if using AI in the following situations

● Not at all ● Not a lot ● Unsure ● Somewhat ● Very much

Customer service



Image generation



Using facial recognition for security



In education/grading student work



Drafting contracts



Assessing eligibility for financial products



Choosing who to hire



Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64



## But human oversight and ethical considerations are key

Nonetheless, while Bangladeshi internet users generally support AI integration, they do have strong expectations for its ethical use. In particular, they emphasise the need for human oversight in sensitive applications.

This concern becomes especially clear when it comes to AI's role in critical, human-centric decisions, such as hiring. Almost half are unsure or feel it's unfair for companies to use AI in hiring processes, underscoring the importance of maintaining human judgment in decisions that significantly impact lives.

Among those who do not trust a company to be fair in its use of AI, it is primarily due to the belief that companies should have real people in charge. Almost of the respondents indicate that they do not believe AI understands people or situations properly.

With the top concerns being AI's lack of human understanding, Bangladesh internet users clearly demand human oversight and transparency, especially in sensitive or high-stakes applications. It also reflects a proactive stance toward informed decision-making, creating an opportunity for organisations to build trust through clear communication.

This sentiment is further reinforced by the fact that more than 3 in 4 (77%) Bangladeshi internet users agree that a balance between innovation and responsibility is essential during AI development.

## Reasons why AI is unfair

Among those who say a company using AI would prompt them to feel this wasn't fair, the % who gave the following reasons



**Source:** Telenor Study 2025 • **Audience:** 484 internet users aged 16-64 who say a company using AI would prompt them to feel this wasn't fair

Nearly half (47%) of Bangladeshi internet users say that a company using AI would prompt them to feel this wasn't fair



**2 in 3 Bangladesh internet users are willing to share their personal data for better or free services**



## Empowering the user: offer transparency, benefits and safeguarding

Bangladesh internet users demonstrate an openness to data sharing, though one that revolves around transparency and clear benefits.

Willingness is higher among men (70%) and millennials (70%). However, this willingness comes with clear conditions. Transparency is key – they want to be informed, empowered, and in charge of how their data is used.

They are also more willing than those in Malaysia or Thailand to share data with AI systems across a range of scenarios that present personal benefits, such as getting faster customer service or support, or to enhance their user experience online.

This presents an opportunity for companies to build trust by offering transparent, benefit-driven AI services.

This openness to data sharing also translates into a greater trust in technology companies to govern the use of AI.

Tech companies are most trusted to govern the use of AI, more so than individual responsibility – which is prioritised much more in Thailand and Malaysia. Bangladeshi internet users are also more open to other third-parties playing a role, with almost half placing safeguarding responsibility with the government and international organisations.

However, internet users do signal the importance of personal responsibility to upskill in AI. 7 in 10 believe they should take charge of educating themselves – more than in Thailand and Malaysia. This indicates a desire for third-party oversight in the AI landscape, while emphasising personal agency in adapting to its evolving demands.

## Willingness to share data

% who would be willing to share their data with AI systems in the following situations



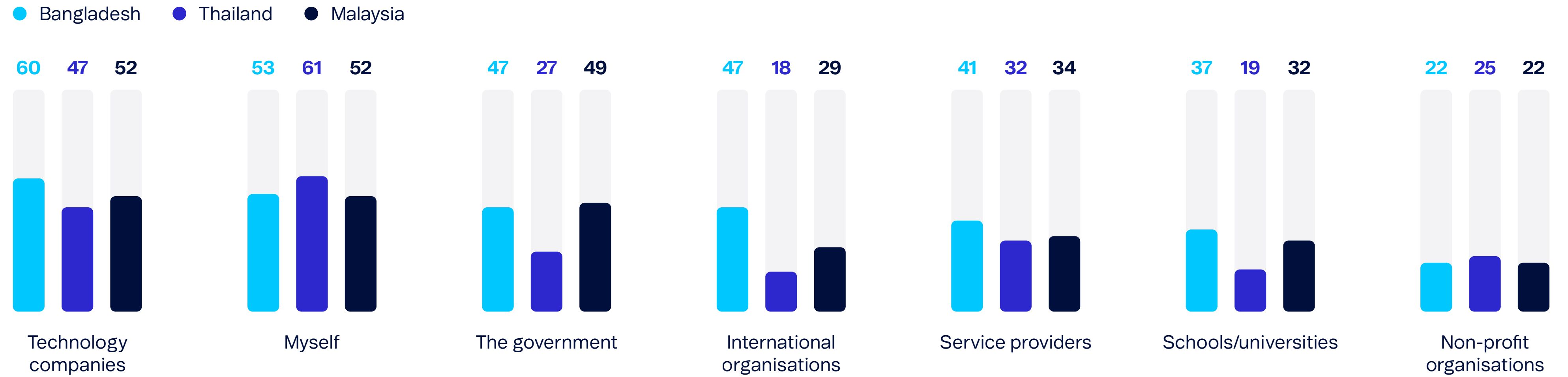
Source: Telenor Study 2025 • Audience: 1,026 internet users aged 16-64

6 in 10 Bangladeshi internet users trust technology companies to govern the use of AI



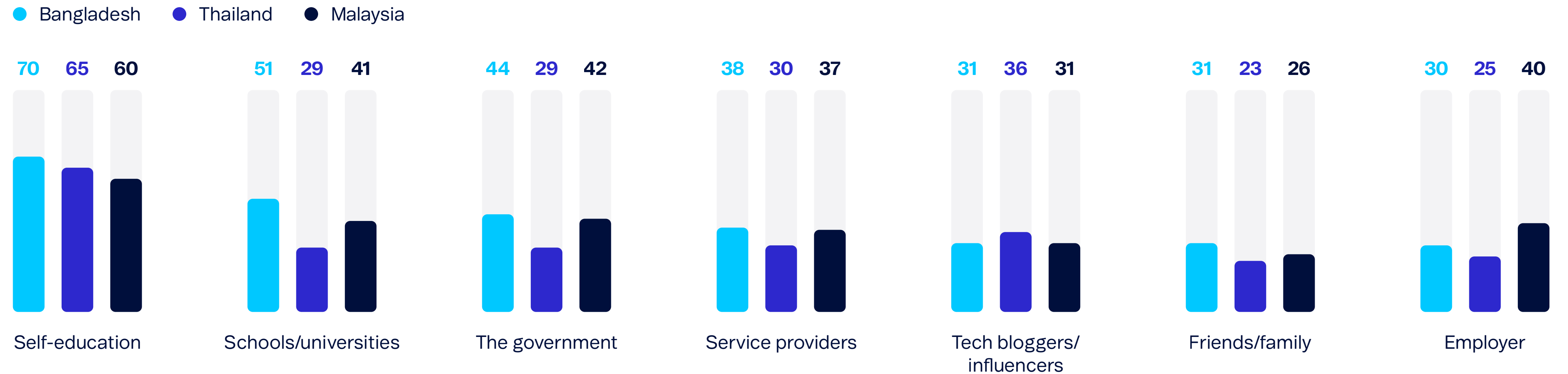
## Responsibility for AI safeguarding

% who trust the following to govern the use of AI



## Responsibility for AI upskilling

% who think the following should take responsibility for training and upskilling them to be able to better harness and apply AI in their daily life



Source: Telenor Study 2025 • Audience: 3,047 internet users aged 16-64 (1,026 in Bangladesh, 1,017 in Thailand and 1,004 in Malaysia)

# Conclusion

As mobile phones continue to transform daily life in Bangladesh, they have become powerful enablers of smarter, more connected communities. From accessing online learning and financial services to managing daily tasks and staying informed, mobile use is now central to how people in Bangladesh navigate the digital world. Increasingly, these everyday conveniences are powered by artificial intelligence, an invisible force that is rapidly reshaping how people live, work, and interact.

Our study reveals a nation eager to embrace the opportunities that AI brings. There is a growing public consciousness of AI's presence and potential, driving greater innovation, personalisation, and productivity. Bangladeshi users are embracing AI tools in their daily lives but remain mindful of the challenges around trust and privacy.

## Responsibility stands out as the defining theme

Internet users in Bangladesh are actively seeking to upskill themselves, recognising that personal agency is key to navigating the AI era. At the same time, they expect companies and government to uphold ethical standards, ensure human oversight, and provide transparency in how AI systems operate and make decisions.

Trust in technology companies to govern AI is notably higher in Bangladesh than in neighbouring countries, underscoring the expectation that organisations should not only lead in adopting AI, but also take responsibility for its ethical and effective use. Having a clear AI strategy is essential, not just for building trust among employees and users, but for ensuring that AI is deployed responsibly, transparently, and in alignment with both business goals and societal values.

## Closing the digital divide

Alongside the optimism surrounding the potential of AI in Bangladesh, there is a pressing reality. As technology advances at pace, ensuring that everyone is connected and equipped to use these tools safely and effectively has never been more critical. Without access to connectivity or the skills to safely navigate the digital world, people are excluded from the digital ecosystem or left behind from the progress and opportunities that AI can enable. Our collective responsibility remains: continue working to bridge this divide and create a digital society where no one is left behind.

**Our commitment is clear:** to support a digital future for Bangladesh that is not only smarter and more innovative, but also safer, fairer, and more human-centric for all.

