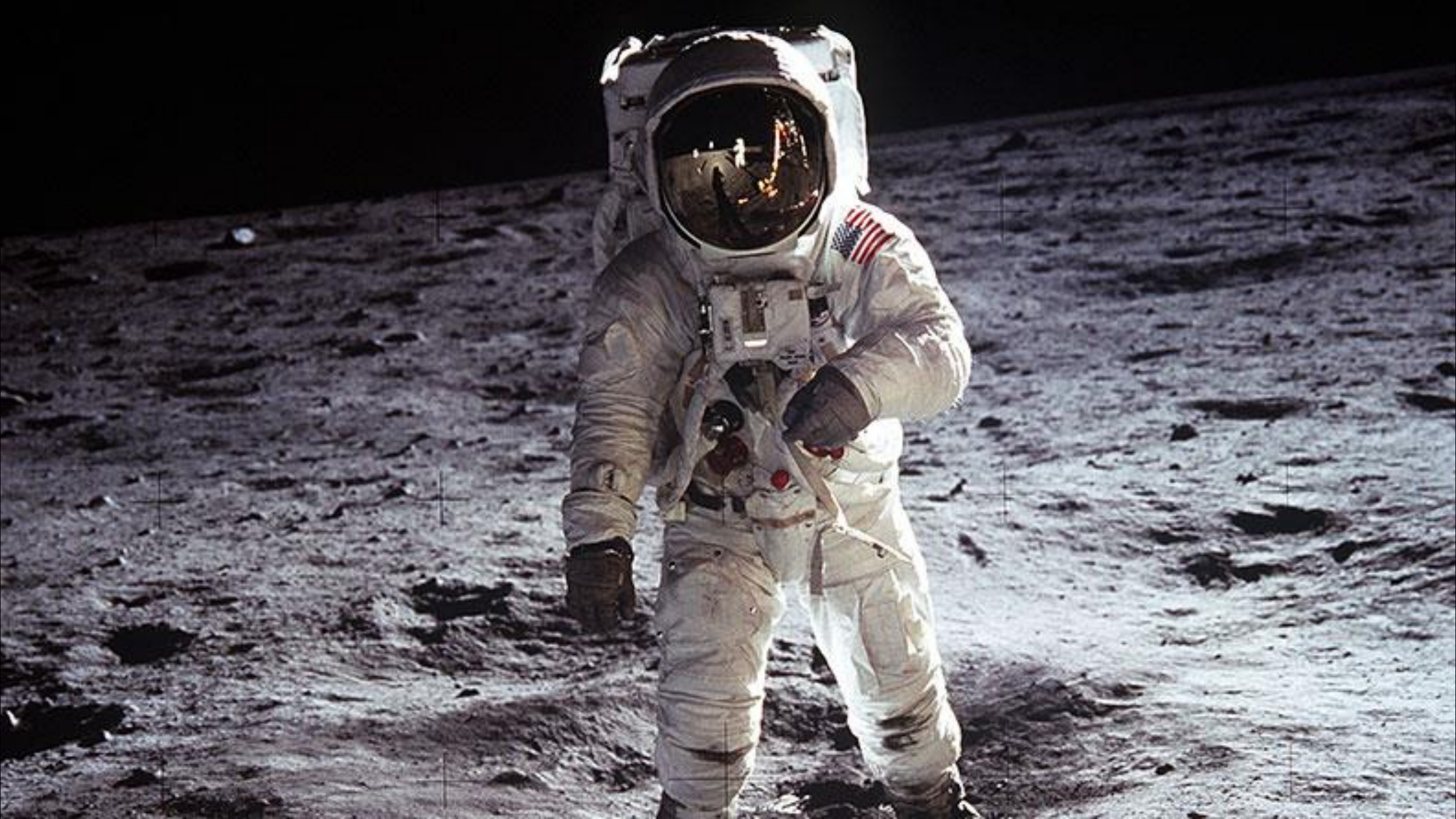


DIGITAL INDIA IS LOVELY, BUT...



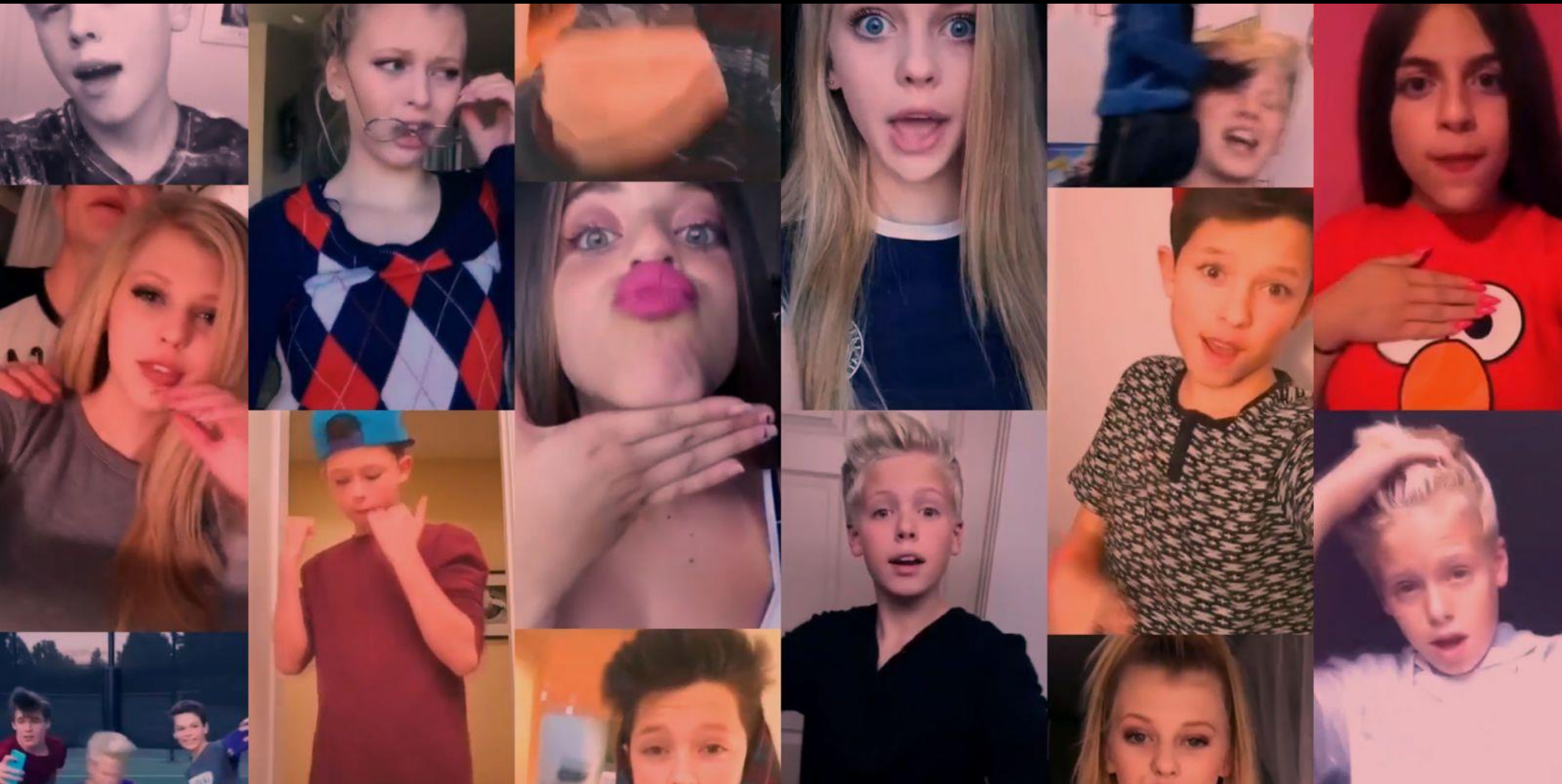
...DO YOU TRUST THE DIGITAL PLANET?

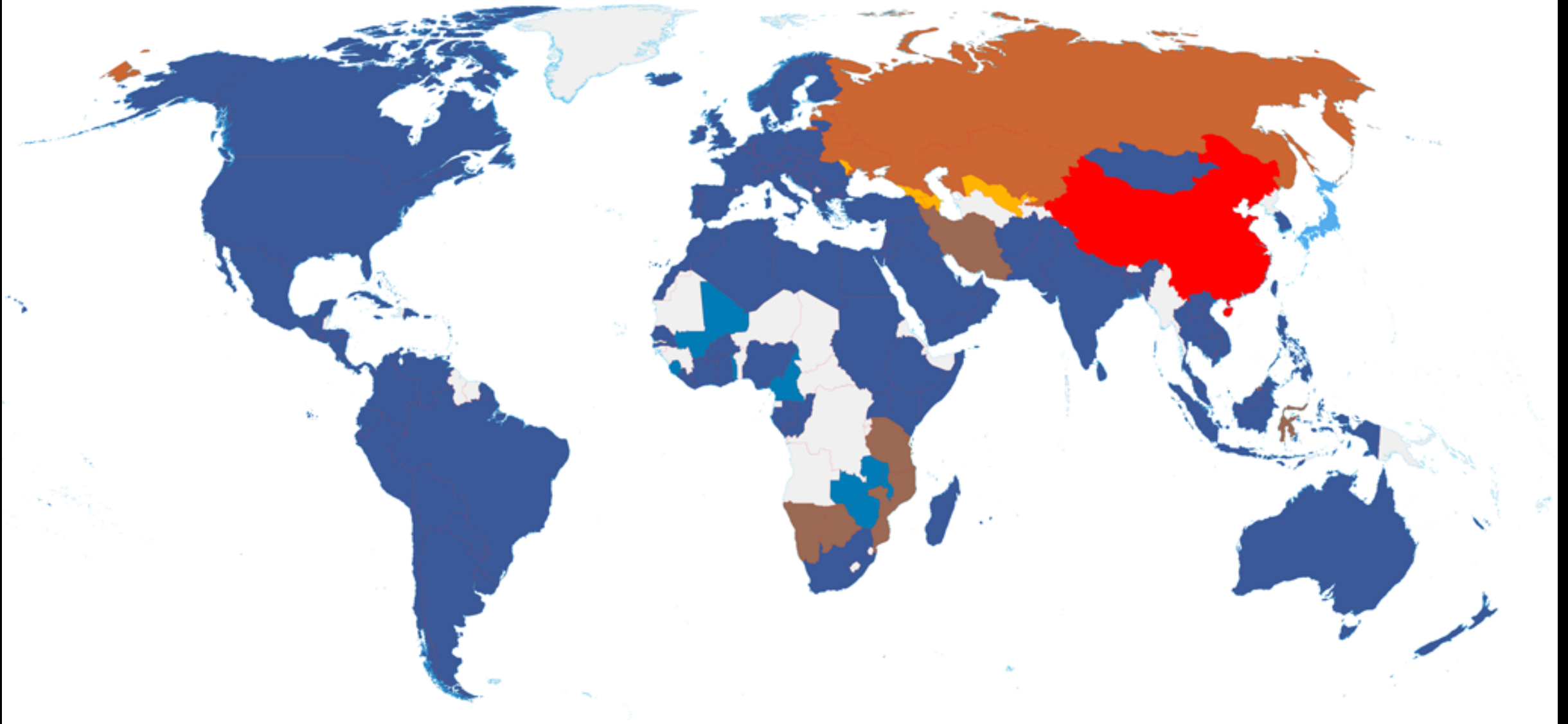
Bhaskar Chakravorti
Senior Associate Dean | Executive Director
The Fletcher School | Tufts University



“The Eagle Has Landed”



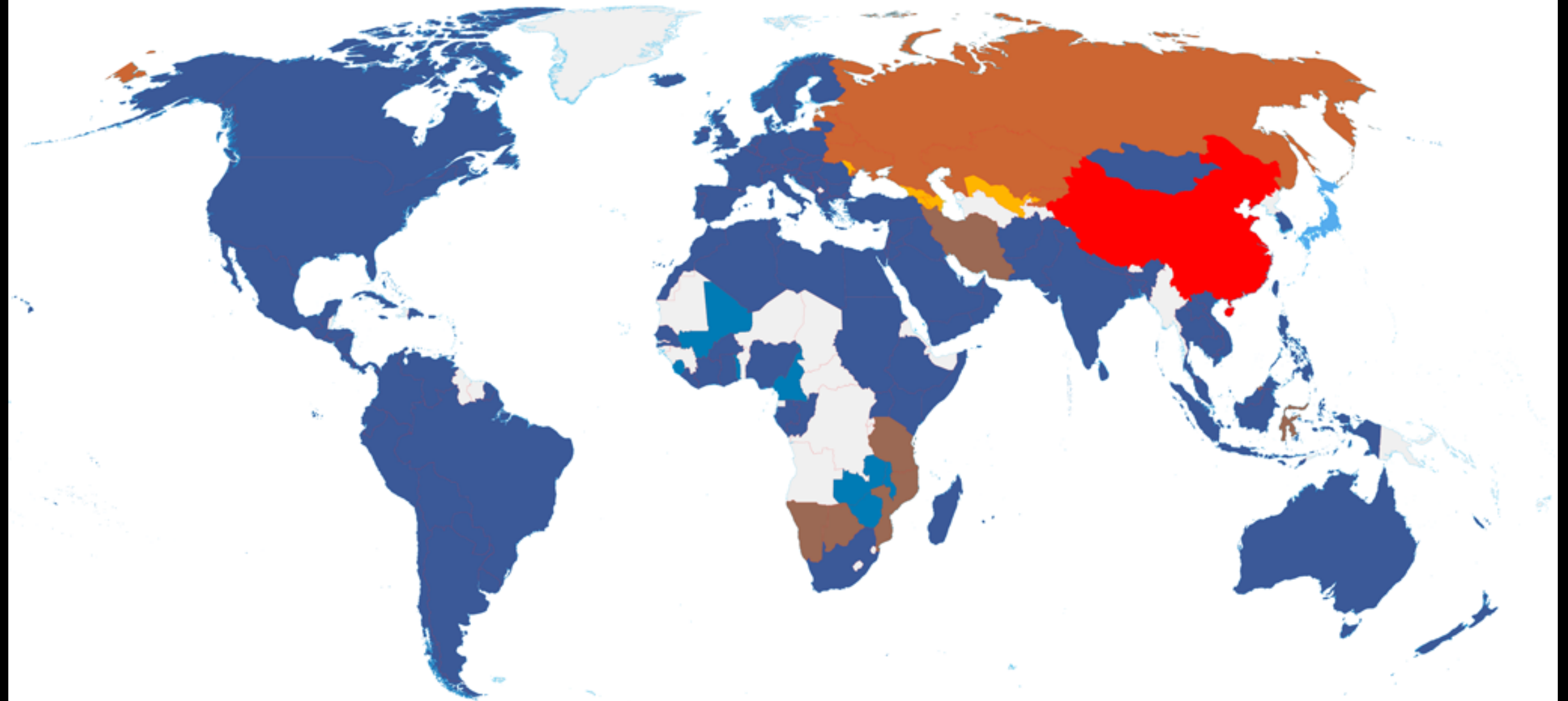




credits: Vincenzo Cosenza vincos.it

license: CC-BY-NC

source: Alexa/SimilarWeb



Facebook

QZone

V Kontakte

Odnoklassniki

Twitter

LinkedIn

Instagram



THE FLETCHER SCHOOL

TUFTS UNIVERSITY

#NewDigital
@Fletcher





Simple, easy to
remember, rule:

*“If you have a billion customers,
we can find a way to make
money from them.”*

Eric Schmidt

Chairman, Google

Conversation at The Fletcher School, Tufts

Teens spend a 'mind-boggling' 9 hours a day using media



Apple urged to take action on smartphone addiction some call 'digital heroin'



Teen depression, suicide linked to time spent on phones, social media



Digital Fault Lines

“Obama Signs Executive Order Banning the Pledge of Allegiance in Schools Nationwide”

2,177,000 Facebook shares, comments

“Obama Signs Executive Order Banning the Pledge of Allegiance in Schools Nationwide”

2,177,000 Facebook shares, comments

“Pope Francis Shocks World, Endorses Donald Trump for President, Releases Statement”

961,000 Facebook shares and comments

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“Trump Offering Free One-Way Tickets to Africa and Mexico to Those Who Want to Leave America”

802,000 Facebook shares and comments

“FBI Agent Suspected in Hillary Email Leaks Found Dead in Apparent Murder-Suicide”

567,000 Facebook shares and comments



global warming



global warming



ALL

NEWS

IMAGES

VIDEOS

MAPS

Scientists blast climate alarm - Watch
Nobel Winner in Physics - defyccc.com



Ad www.defyccc.com/scientists

Not a single distinguished US scientist agreed with
the UN global warming agenda

The image features the word "EQUIFAX" in a bold, white, italicized sans-serif font, centered horizontally. The text is superimposed on a dark teal background filled with a digital motif. Vertical columns of glowing blue binary code (0s and 1s) are scattered across the frame. A bright, ethereal blue light streak, resembling a comet or a digital pulse, curves from the upper left towards the center, passing behind the text. The overall aesthetic is high-tech and digital.

EQUIFAX



YAHOO!



Meltdown



Spectre



OCEAN: Personality Traits



The OCEAN five-factor personality model defines different traits in personality across demographics and all methods of observation



Openness

Do they enjoy new experiences?



Conscientiousness

Do they prefer plans and order?



Extraversion

Do they like spending time with others?



Agreeableness

Do they put people's needs before theirs?



Neuroticism

Do they tend to worry a lot?





facebook

Email Password [Log In](#)

☒ Keep me logged in [Forgot your password?](#)

Facebook helps you connect and share with the people in your life.

Sign Up
It's free, and always will be.

First Name:

Last Name:

Your Email:

Re-enter Email:

New Password:

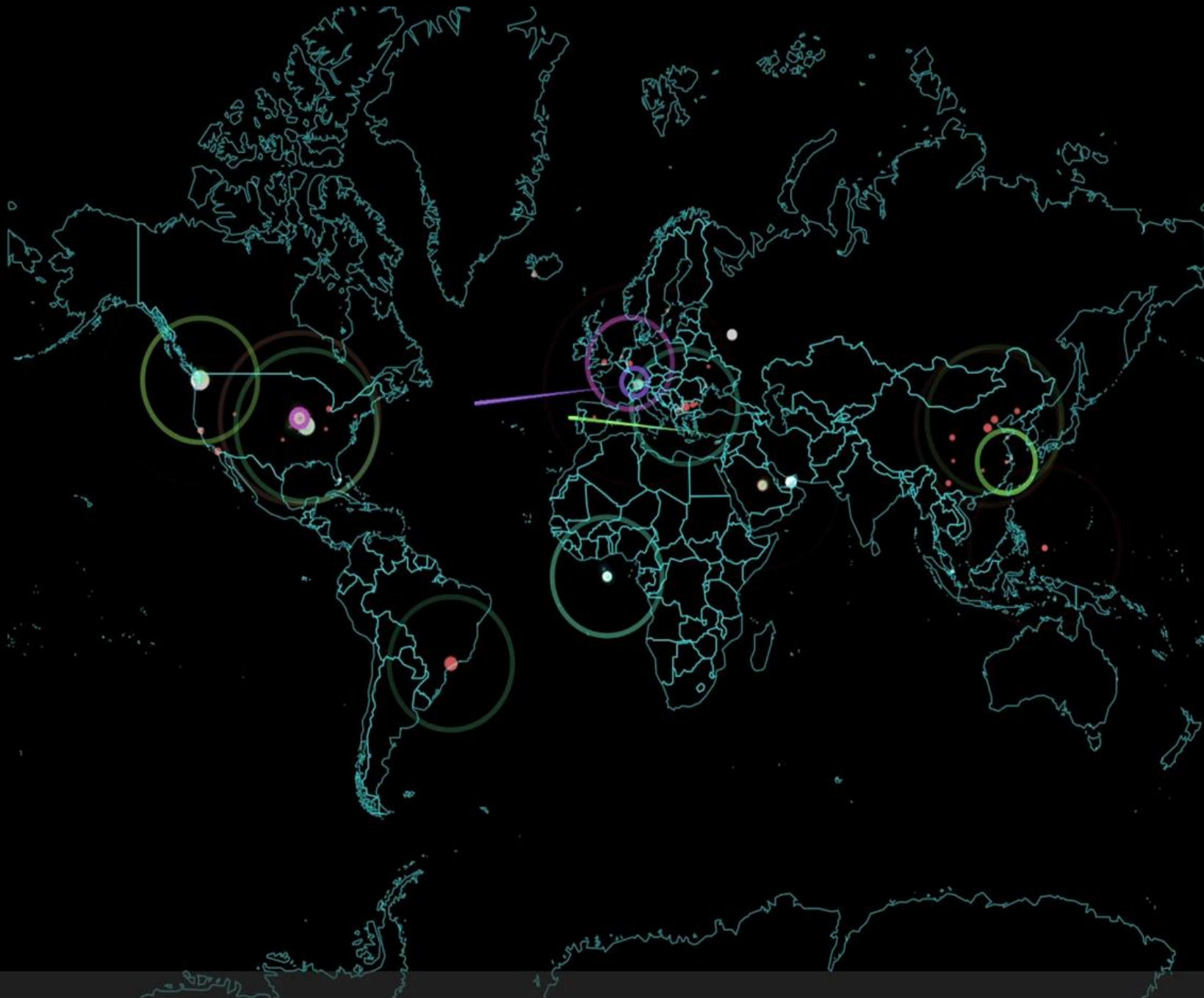
I am: Select Sex:

Birthday: Month Day Year

Why do I need to provide this?

[Sign Up](#)

Create a Page for a celebrity, band or business.











Inputs

includes
jaywalking

Adherence to traffic rules

Adherence to family-planning limits

Payment for public transportation

Academic honesty

Volunteer activity

Filial piety

Criminal record

Interactions with other internet users

'Reliability' of information posted or reposted online

Shopping habits

Income-tax payment

Loan repayment

Credit-card bills

Utility bills

Payment of court judgments

Traditional input

Social input

Online input*

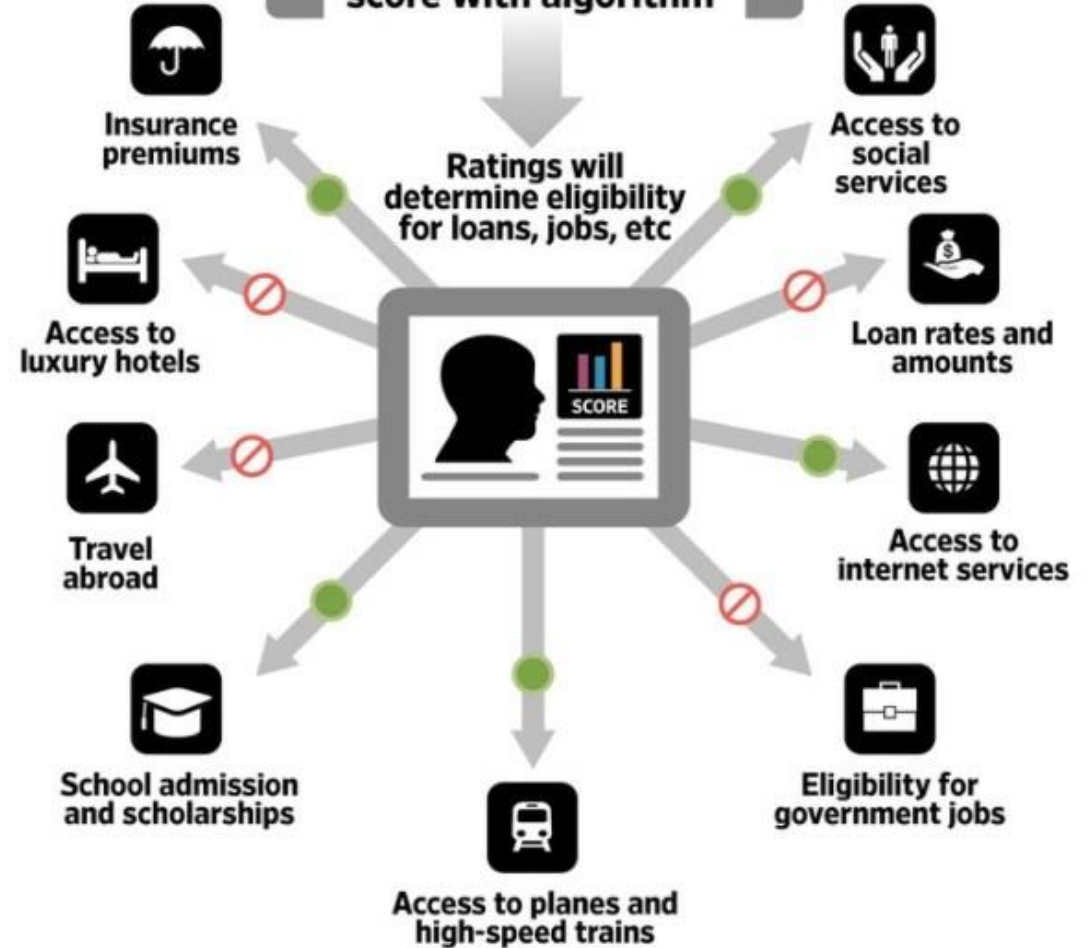
Inputs

includes
jaywalking

- Income-tax payment
- Loan repayment
- Credit-card bills
- Utility bills
- Payment of court judgments
- Adherence to traffic rules
- Adherence to family-planning limits
- Payment for public transportation
- Academic honesty
- Volunteer activity
- Filial piety
- Criminal record
- Interactions with other internet users
- 'Reliability' of information posted or reposted online
- Shopping habits



Generating credit score with algorithm



It is currently unclear how "online inputs" will be implemented.
Source: WSJ reporting based on government blueprints, state-media reports and interviews with architects of the plan.

THE WALL STREET JOURNAL.



The image shows the exterior of an Amazon Go store. The building has a modern design with large glass windows and a dark, perforated metal facade. In the foreground, there are several young trees and clumps of tall, dry grass. Three people are standing near the entrance on the right side of the image. The overall scene is set in an urban environment.

amazon go

amazon go

NO LINES. NO CHECKOUT.
(NO, SERIOUSLY.)

No Jobs.
(No, seriously.)

Mark Beach



NEW VIDEO

**TAKING
ACTION**

DRIVERLESS UBER CAR INVOLVED IN CRASH IN TEMPE
POLICE SAY OTHER DRIVER FAILED TO YIELD

abc 15
ARIZONA

6:06 81°

Mark Beach



abc 15
ARIZONA
4:01 73°

abc 15
ARIZONA
6:06 81°



The Economist

JANUARY 20TH - 26TH 2016

The next space race

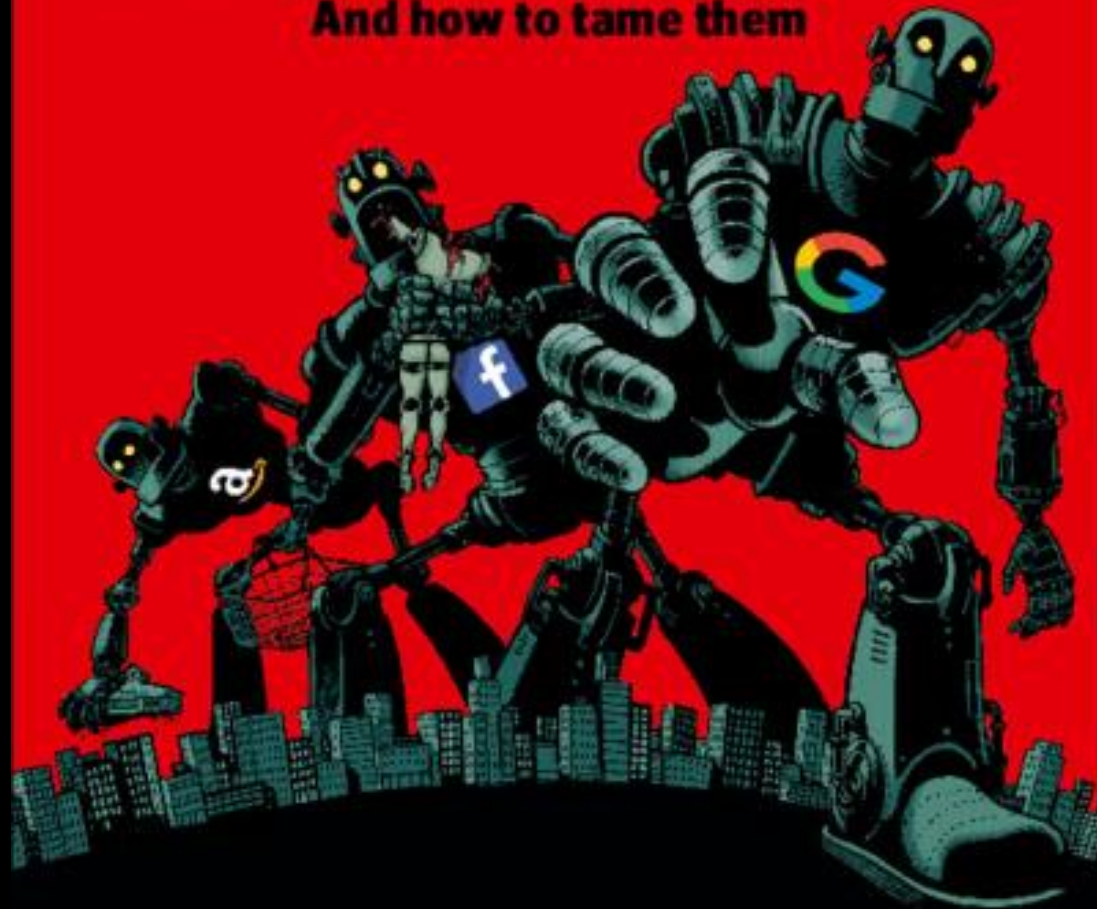
Immigration's poisonous politics

Something's coming: Bernstein at 100

Our Big Mac index

The new titans

And how to tame them



COMMERCE
(GSTn)

CREDIT
(RBI)

INVESTMENTS
(SEBI)

SKILLS



CONSENT LAYER

Provides a modern privacy data sharing framework

Open Personal Data Store

CASHLESS LAYER

Game changing electronic payment systems and transition to cashless economy

IMPS, AEPS, APB, and UPI

PAPERLESS LAYER

Rapidly growing base of paperless systems with billions of artifacts

Aadhaar e-KYC,
E-sign, Digital Locker

PRESENCE-LESS LAYER

Unique digital biometric identity with open access of nearly a Billion users

Aadhaar Authentication

JAM

Jan Dhan. Aadhaar. Mobile

Mobile

Social
Media



Privacy

E-commerce

Digital Evolution Index

Our Digital Evolution Index (DEI) measures the digital competitiveness of nations



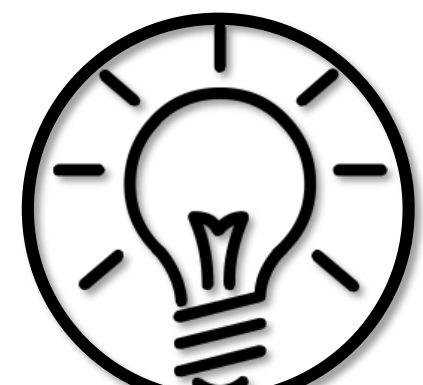
Supply



Demand



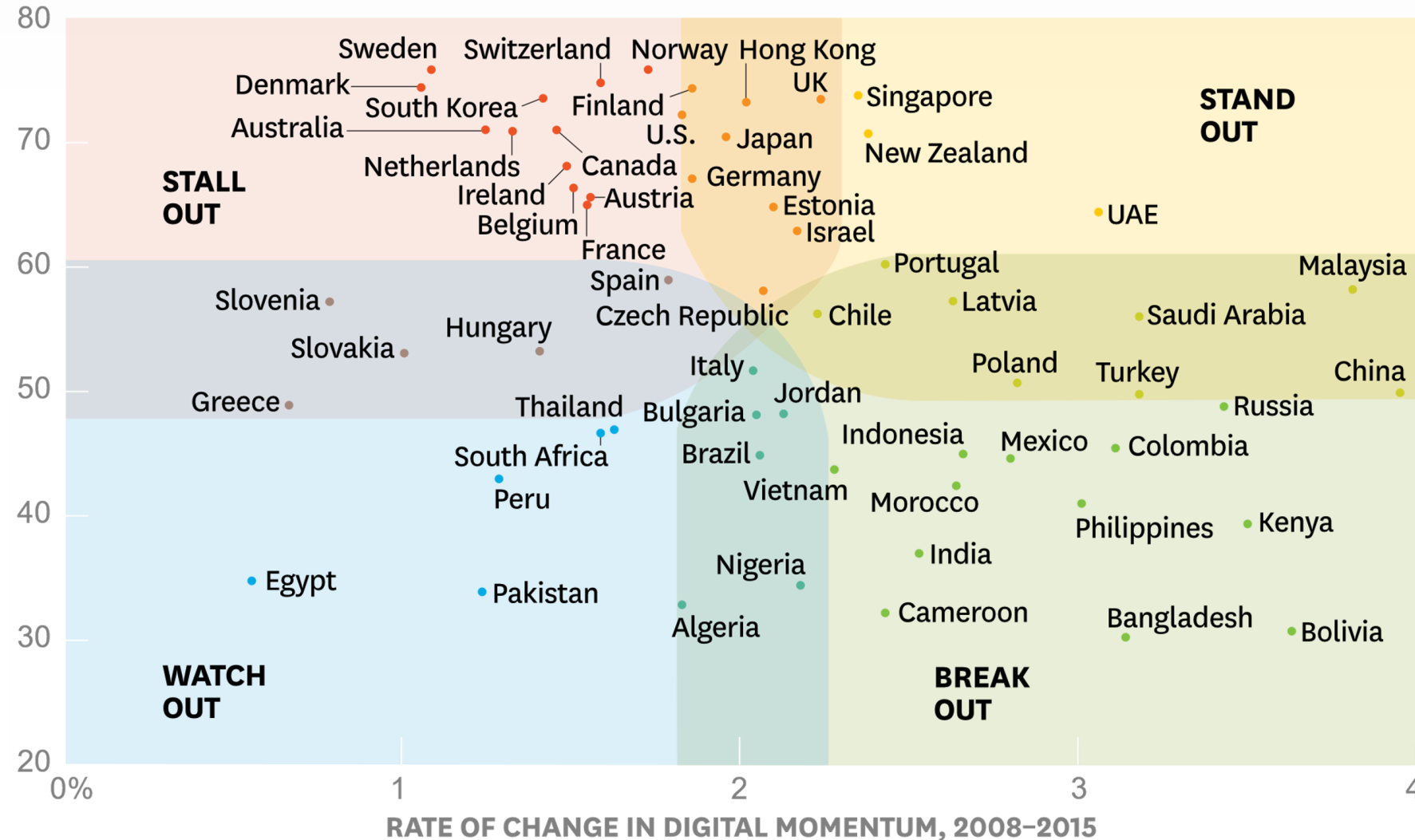
Institutional
Environment



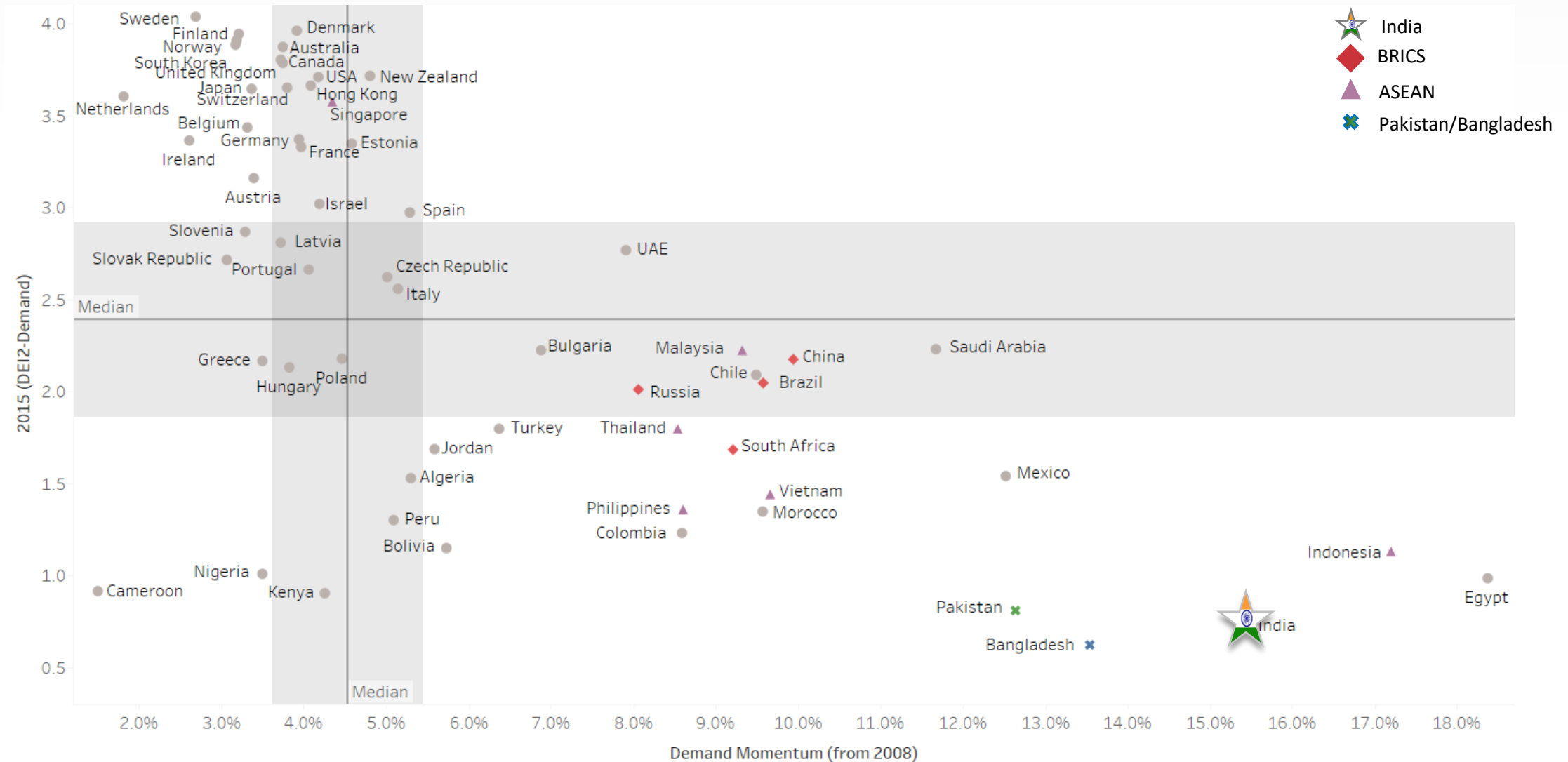
Innovation &
Change

The Digital Evolution Index 2017

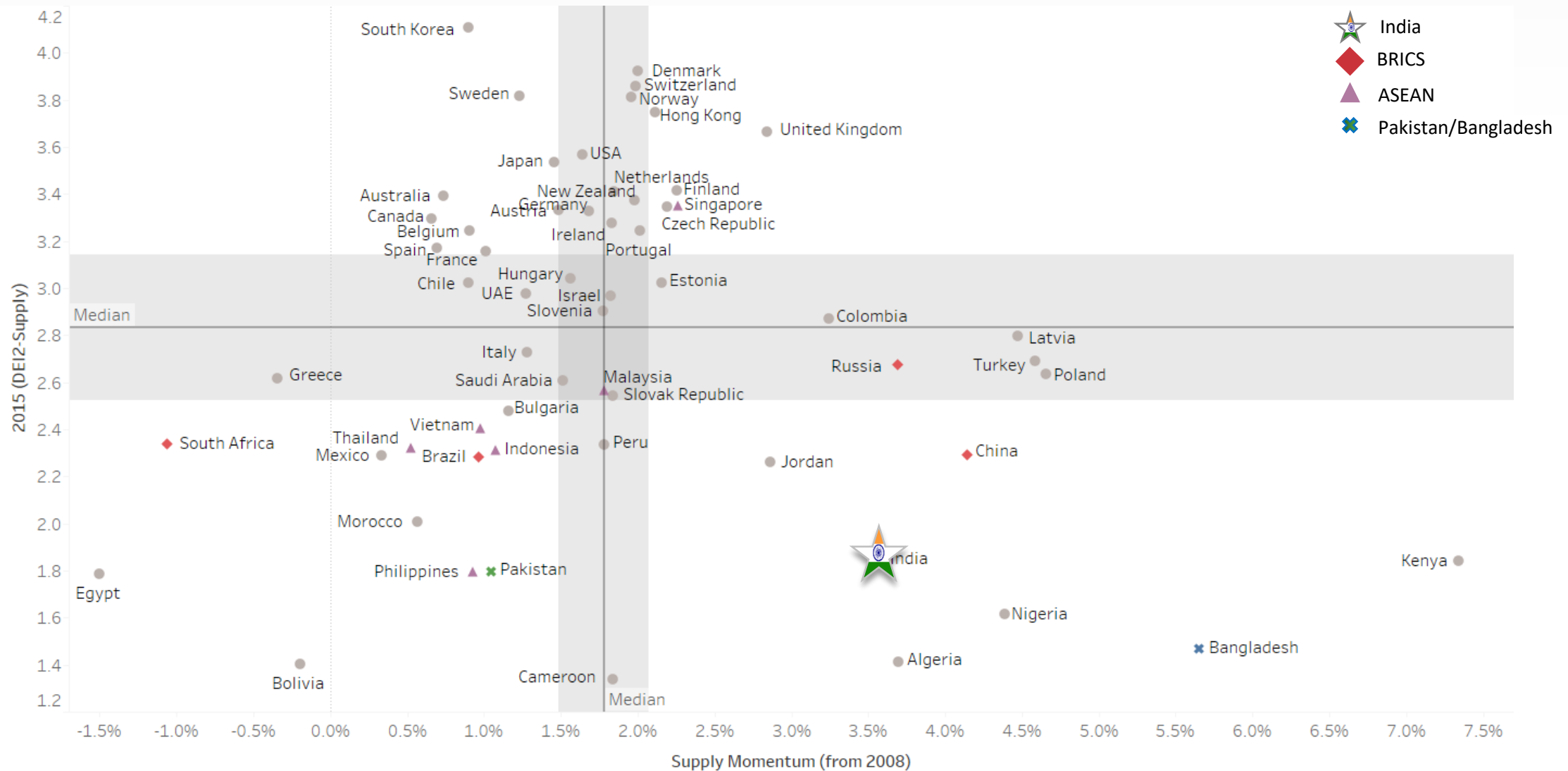
HOW COUNTRIES SCORED ACROSS FOUR FACTORS ON THE DIGITAL EVOLUTION INDEX (OUT OF 100)



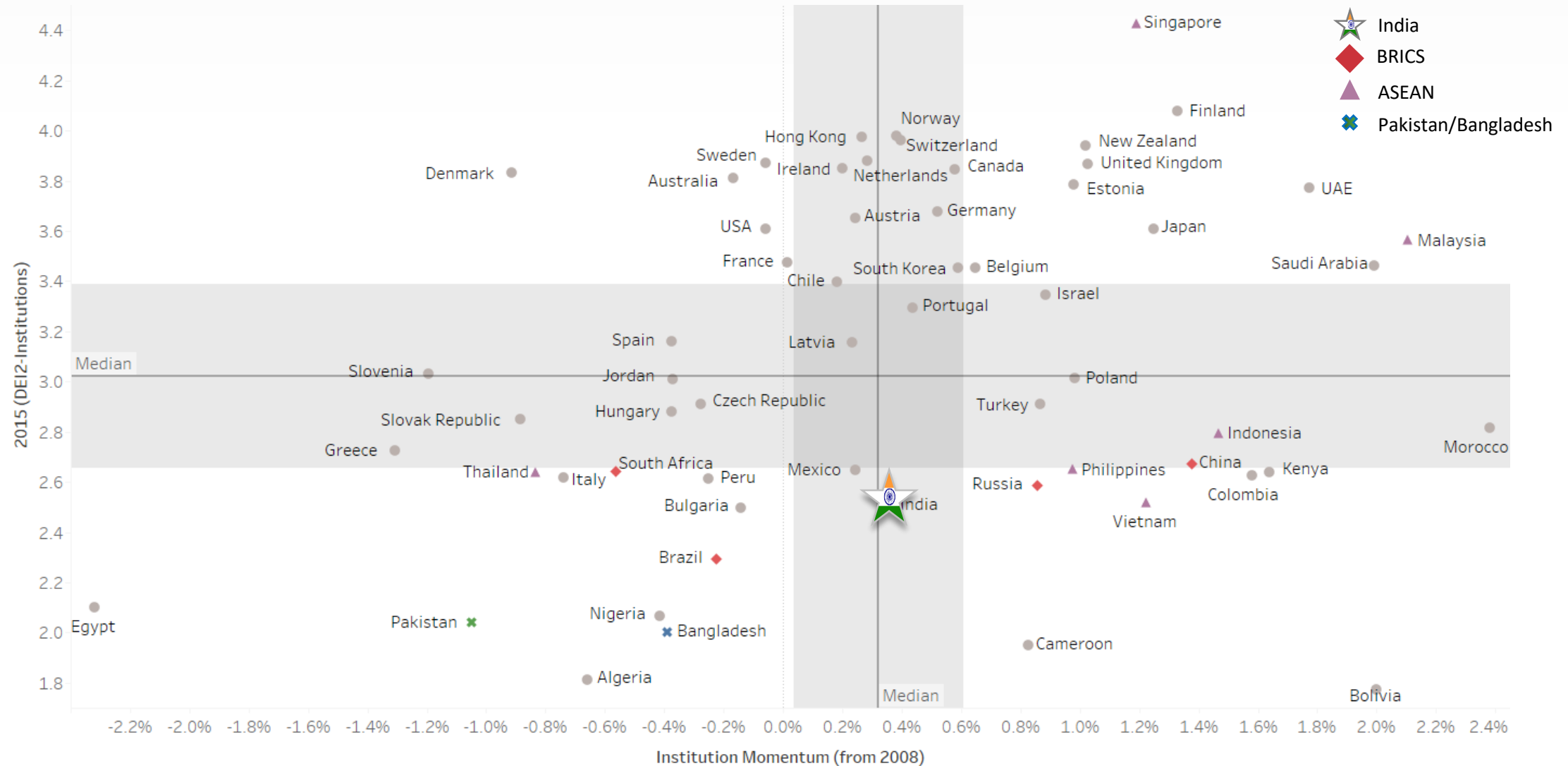
India's Demand momentum is strong; significant headroom for growth



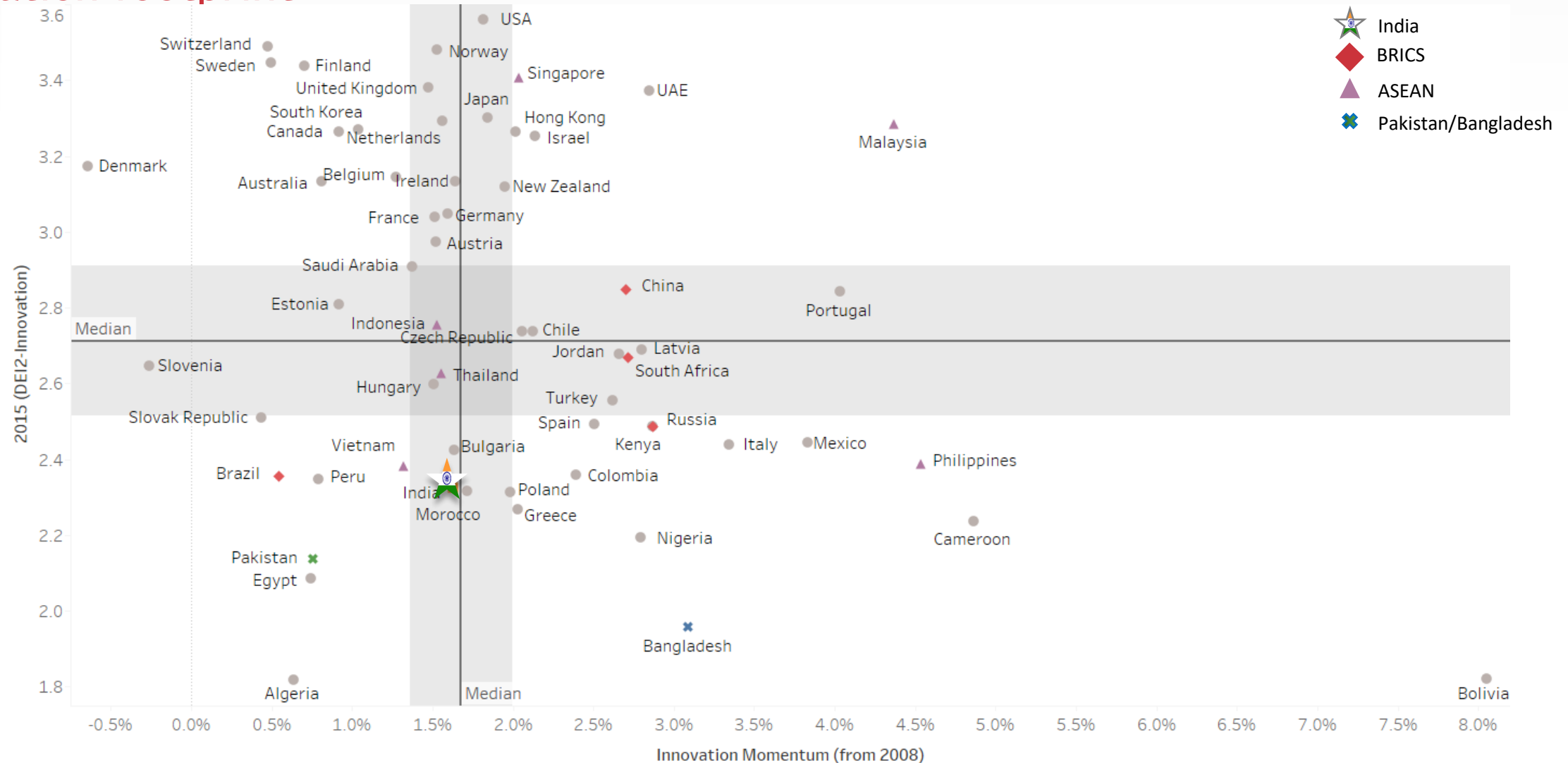
Closing the Supply gaps is crucial to accelerating digital momentum

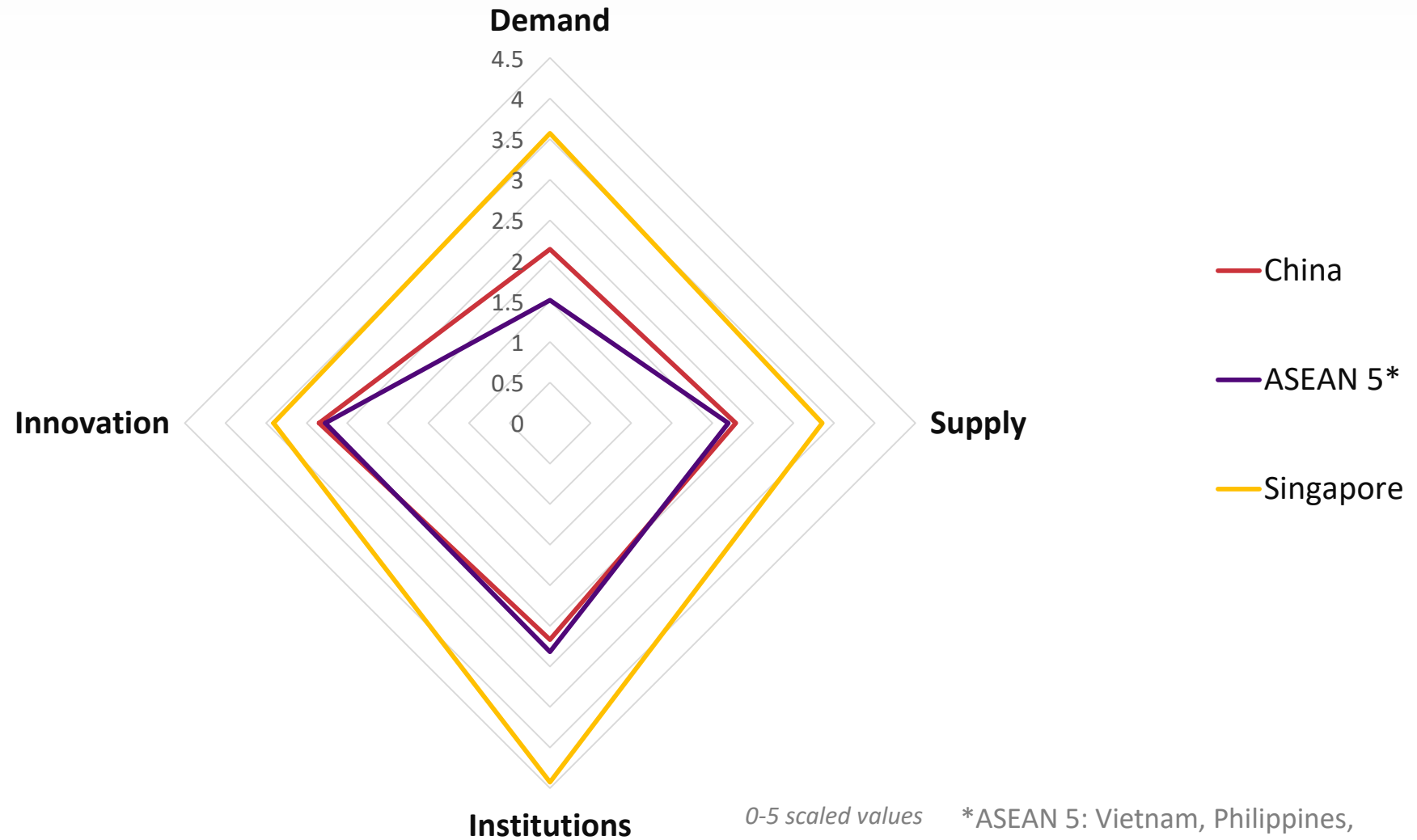


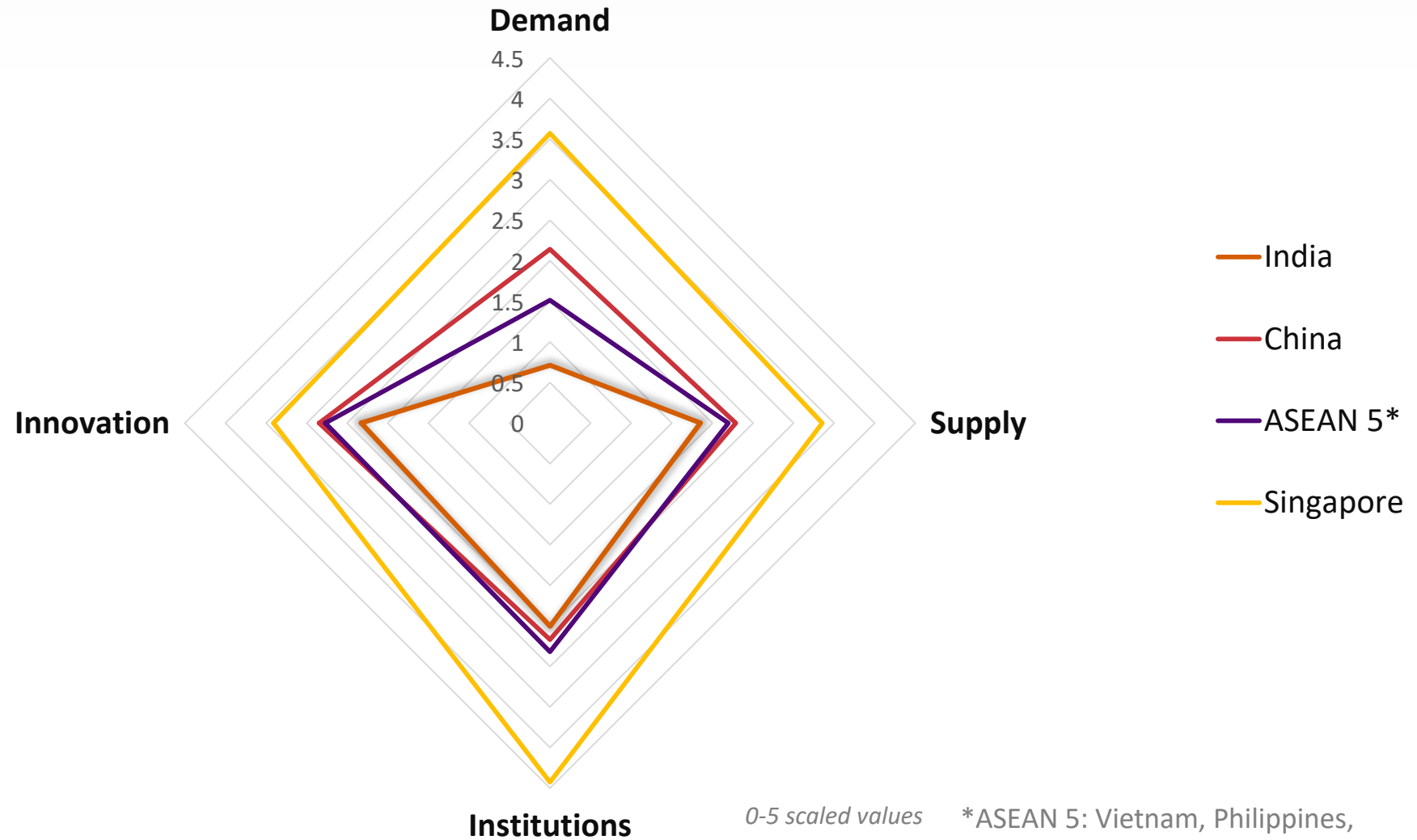
On Institutional Environment, India is middle of the pack vis-à-vis its peers



India's Innovation momentum tracks the median; significant room to expand the innovation footprint



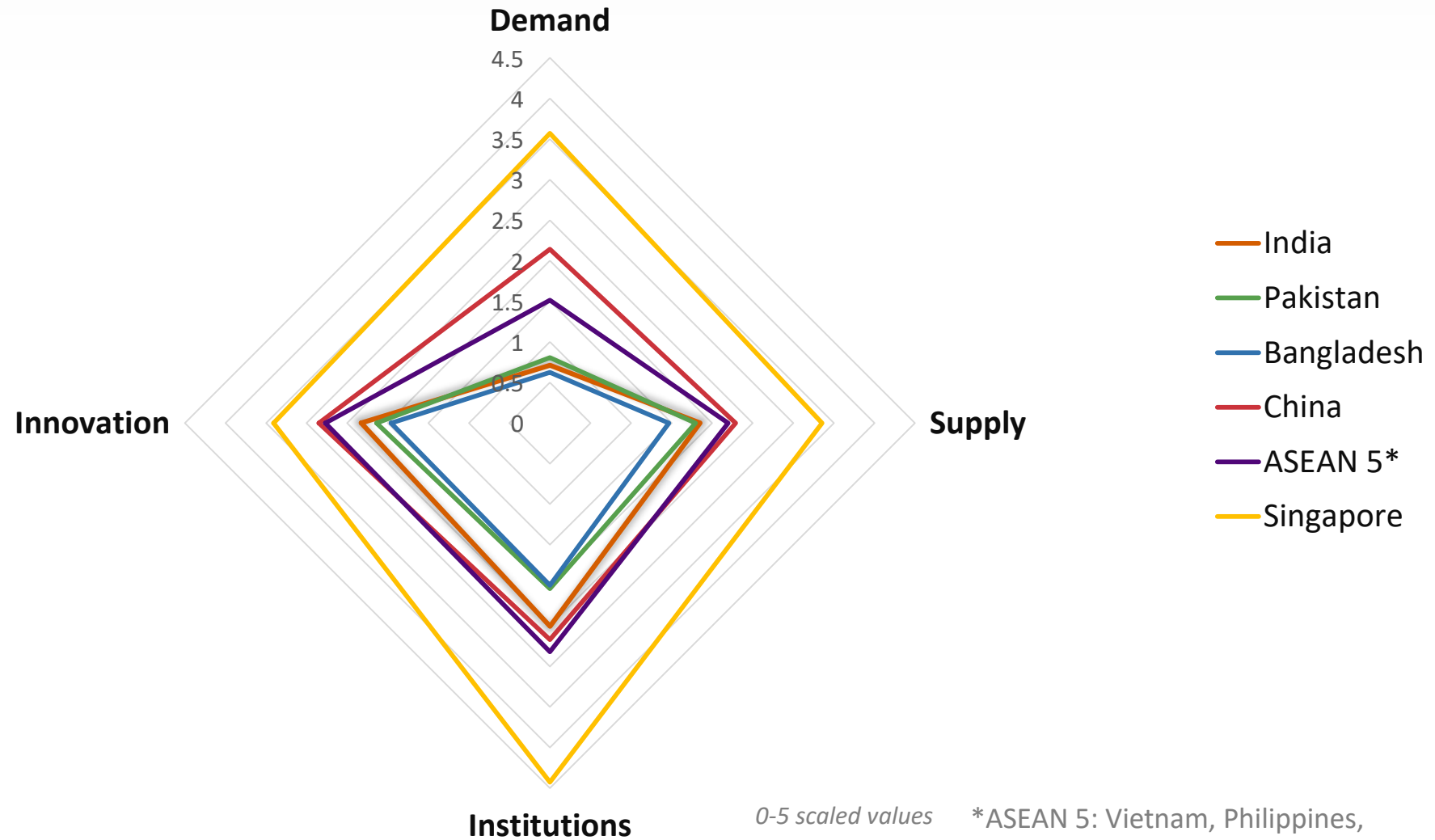




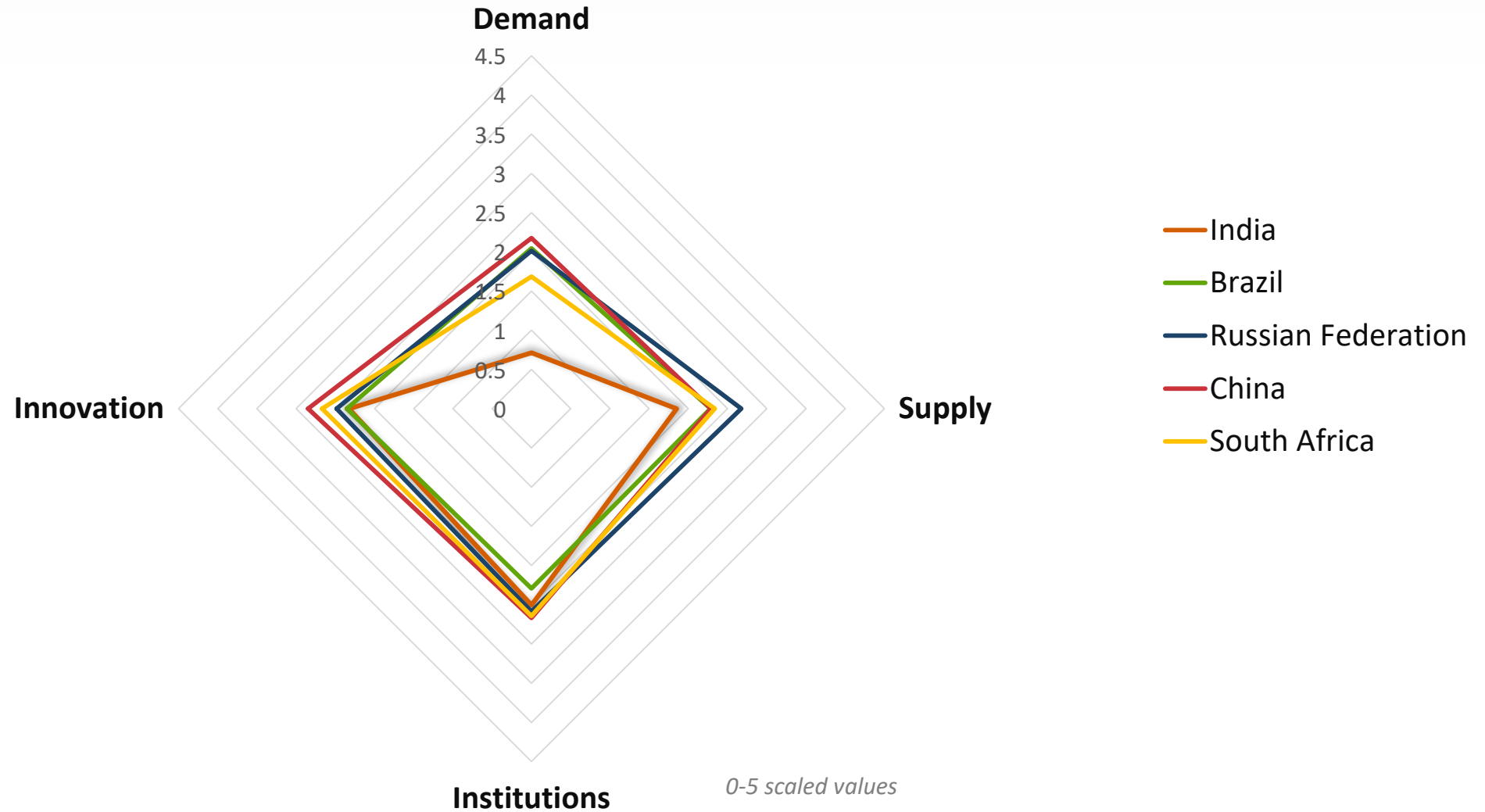
0-5 scaled values

*ASEAN 5: Vietnam, Philippines, Malaysia, Thailand, Indonesia

Look & Act East: India leads South Asia but lags its eastern neighborhood



India's BRICS peers are more competitive in the clicks economy

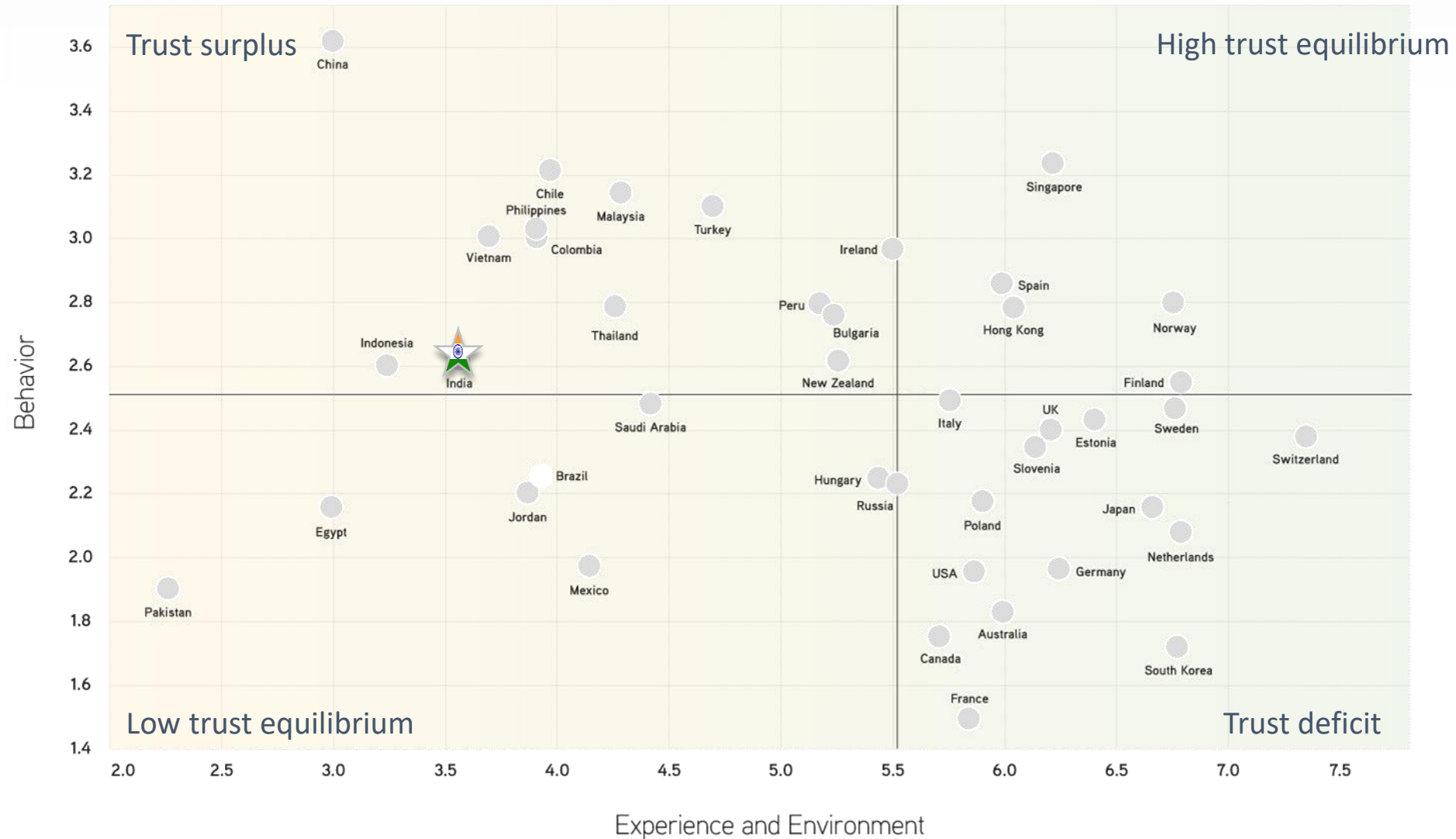


Digital Trust

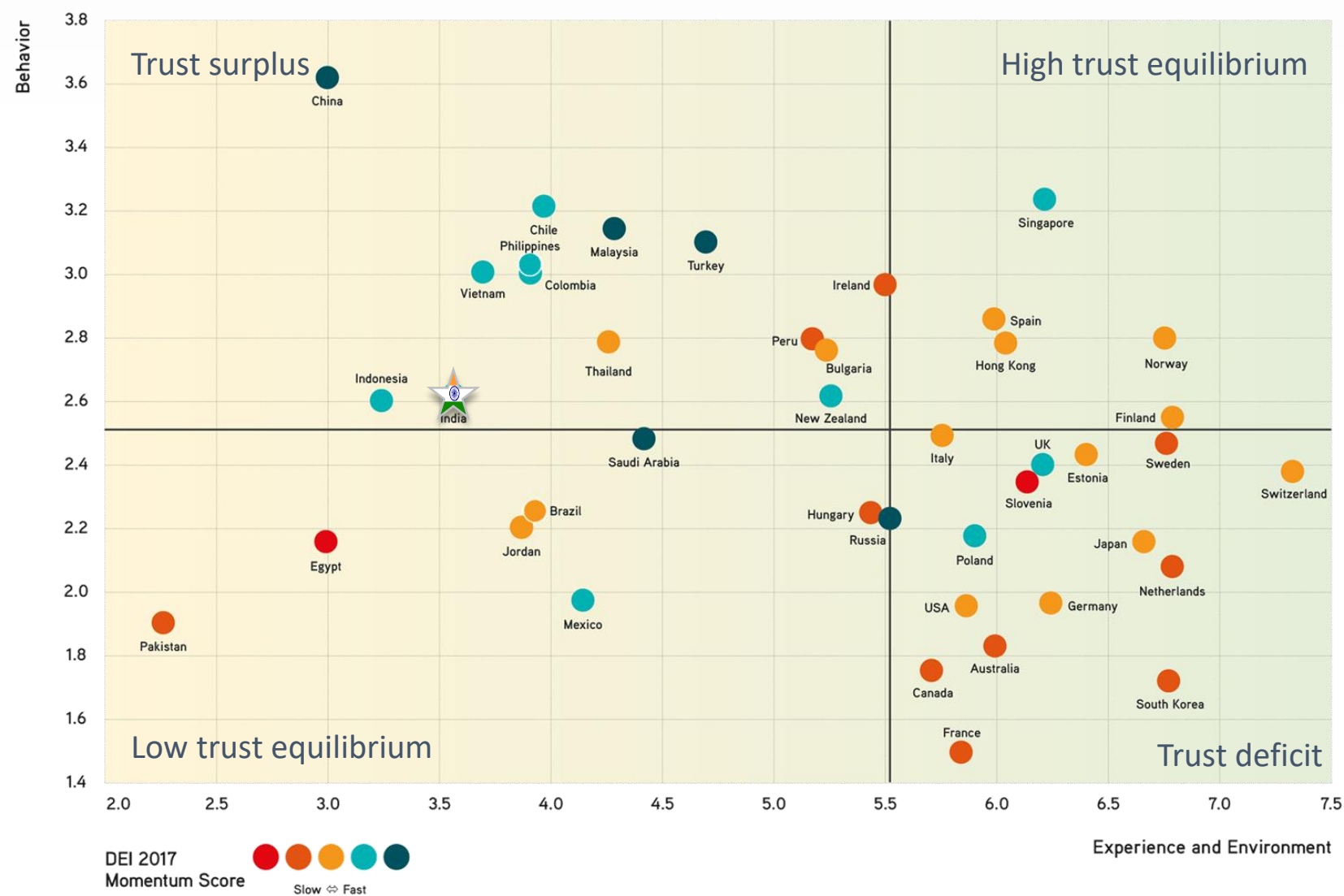
Digital Trust: the interaction between the givers and guarantors of trust in the digital world



In their everyday digital interactions, users in India demonstrate a high tolerance for friction...



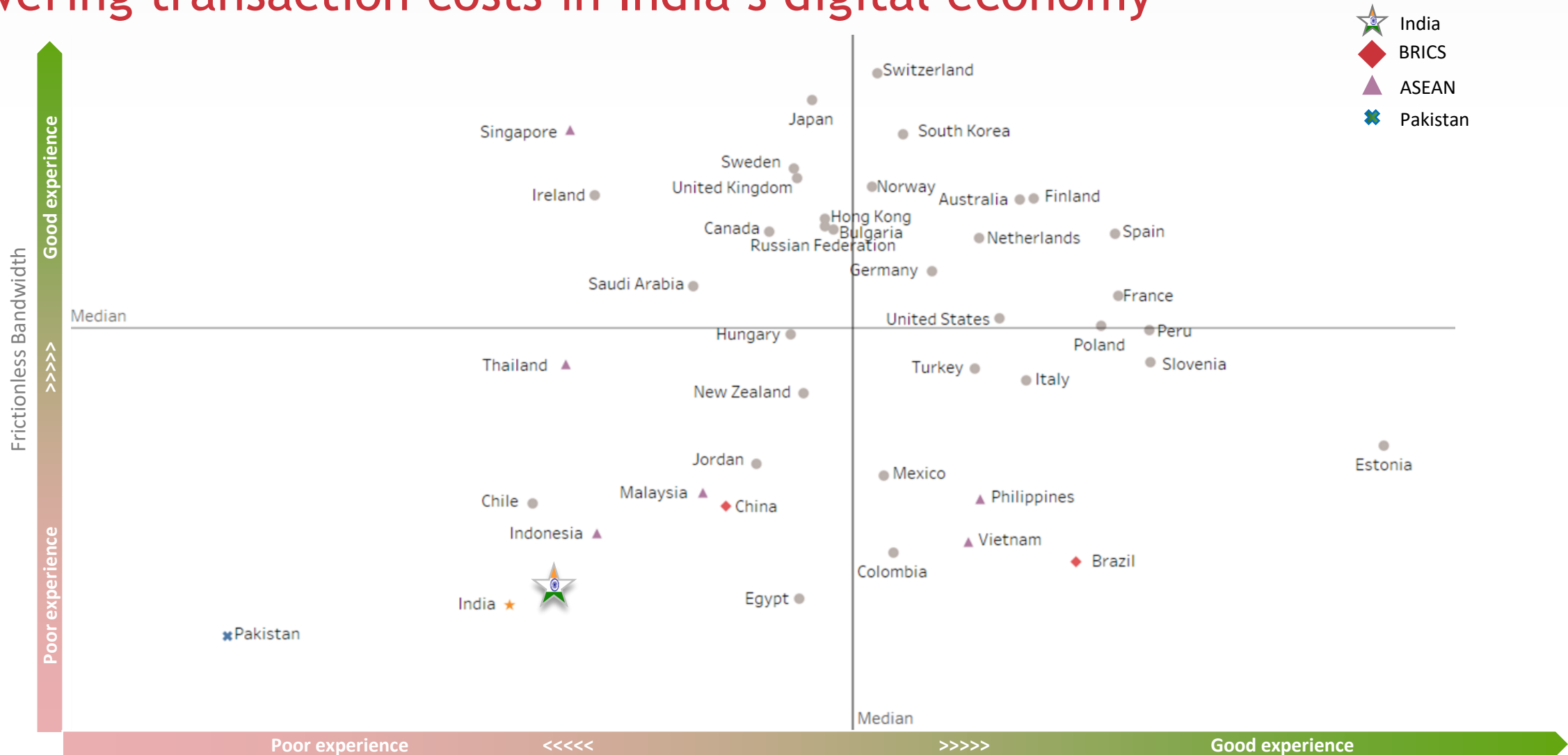
Users in high digital momentum countries like India are more likely to overlook poor digital experiences and environments... for now



While India's Digital Trust Environment scores hug the median, it has a significant Digital Experience gap to close



On Digital Experience: High and persistent friction is a barrier to lowering transaction costs in India's digital economy



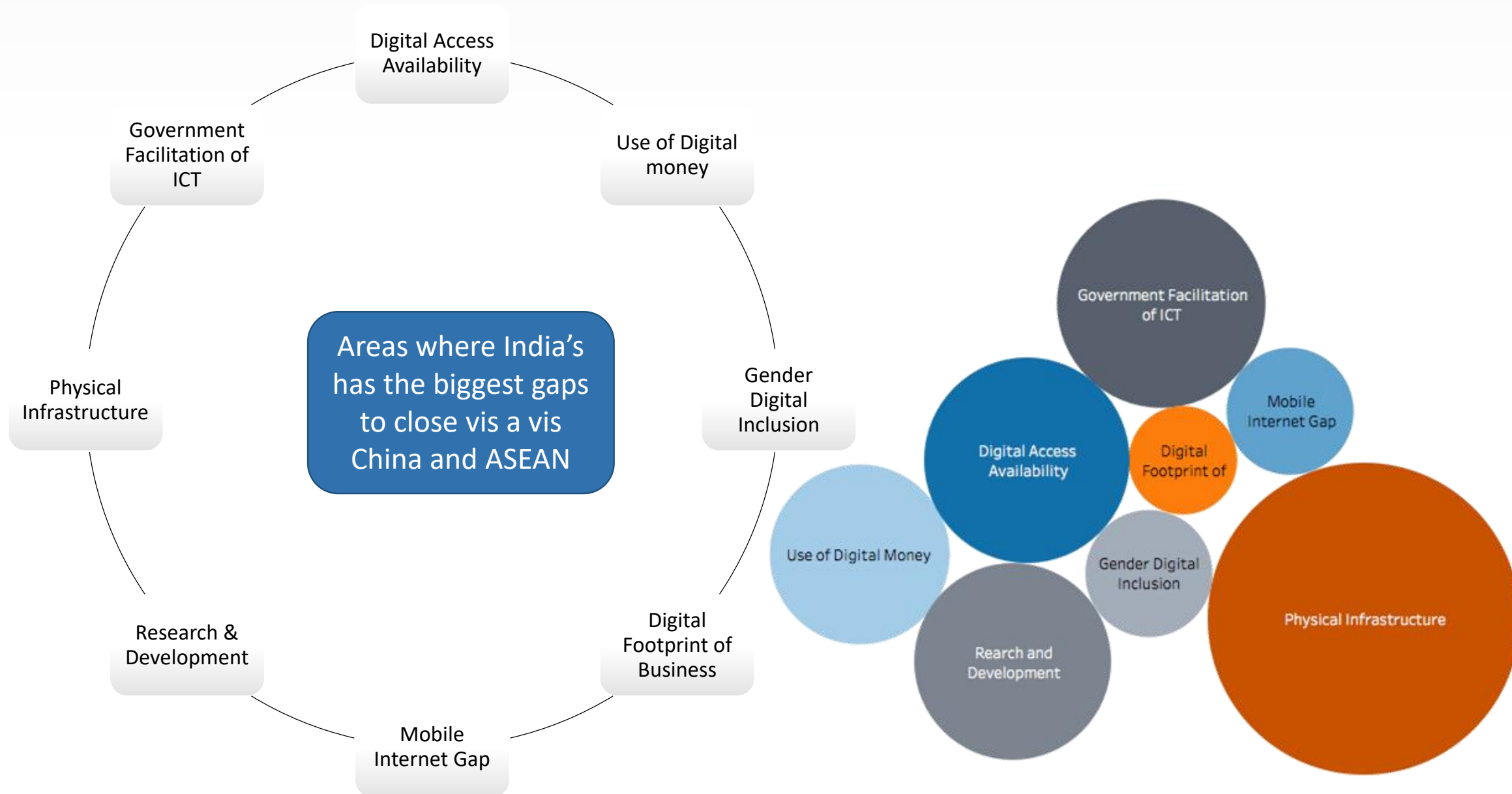
Frictionless Cart to Conversion

Digital Catch Up

What will it take for India to catch up with China and ASEAN?



What will it take for India to catch up with China and ASEAN?



India could close the gap by accelerating growth rates to match China's current momentum

If India adopted current Chinese momentum, it would reach the following countries by:

China



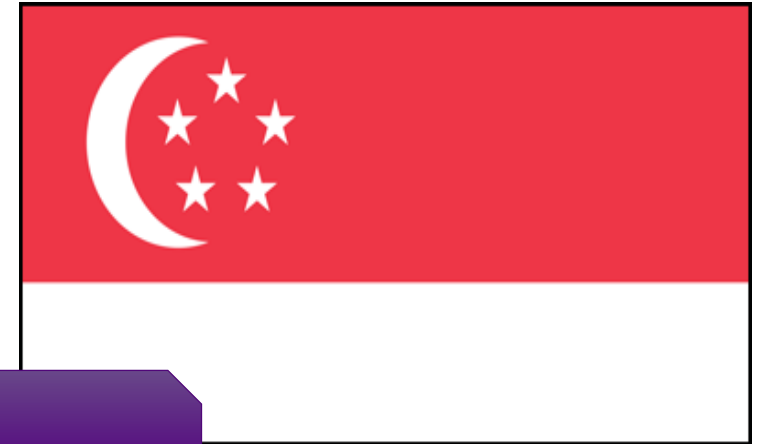
2029

Malaysia



2038

Singapore



2054

If India jumpstarts its digital engines and pushes beyond current Chinese growth rates, it could reach its digitally advanced eastern neighbors' current state within 2 decades

@3% growth across all identified levers:

China



2022

Malaysia



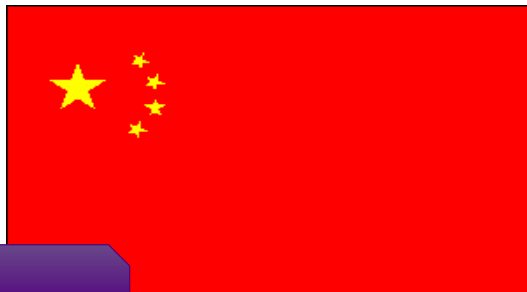
2027

Singapore



2034

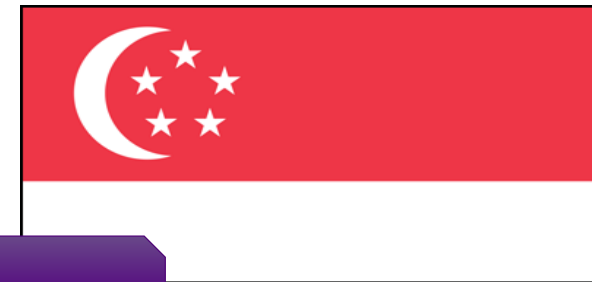
@5% growth across all identified levers:



2020



2022



2027

Getting to ASEAN: In a BAU scenario, India will reach ASEAN's* composite score by 2035

Accelerating to
China's rate



2031

Accelerating to 3%
across all levers



2023

Accelerating to 5%
across all levers



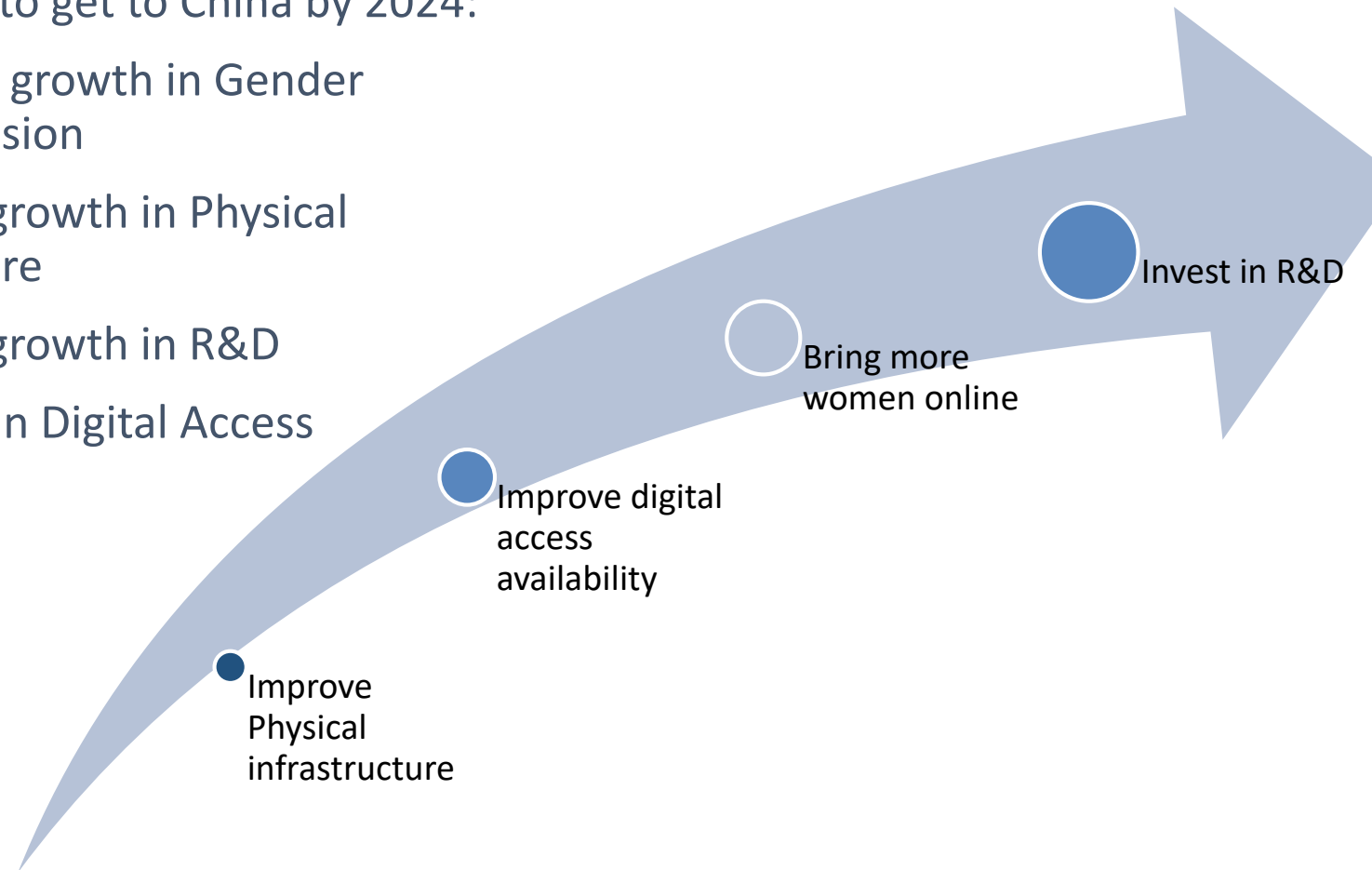
2020

** i.e., ASEAN 6 in our DEI 2017: Singapore, Malaysia, Indonesia, Vietnam, Philippines, and Thailand. Total 2017 Population: 563 million*

By 2024, India could aspire to and reach today's China by prioritizing and directing policy initiatives on 4 key-levers with the greatest multiplier effects:

What it takes to get to China by 2024:

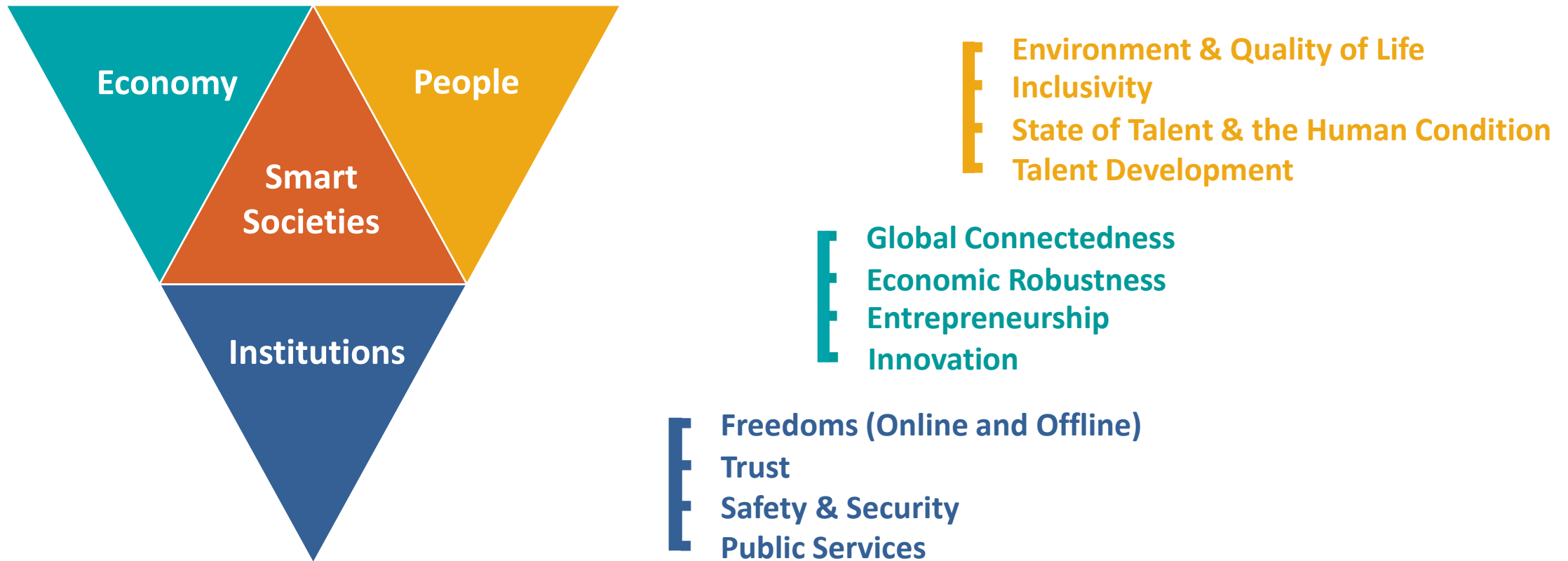
- 18% annual growth in Gender Digital Inclusion
- 3% annual growth in Physical Infrastructure
- 3% annual growth in R&D
- 1% growth in Digital Access Availability



Digital Policy: Smart Societies

What are Smart Societies?

Smart Society | A society whose institutions utilize best available digital technologies and data to provide better governance, ensure robustness of the economy, and secure well-being of its people

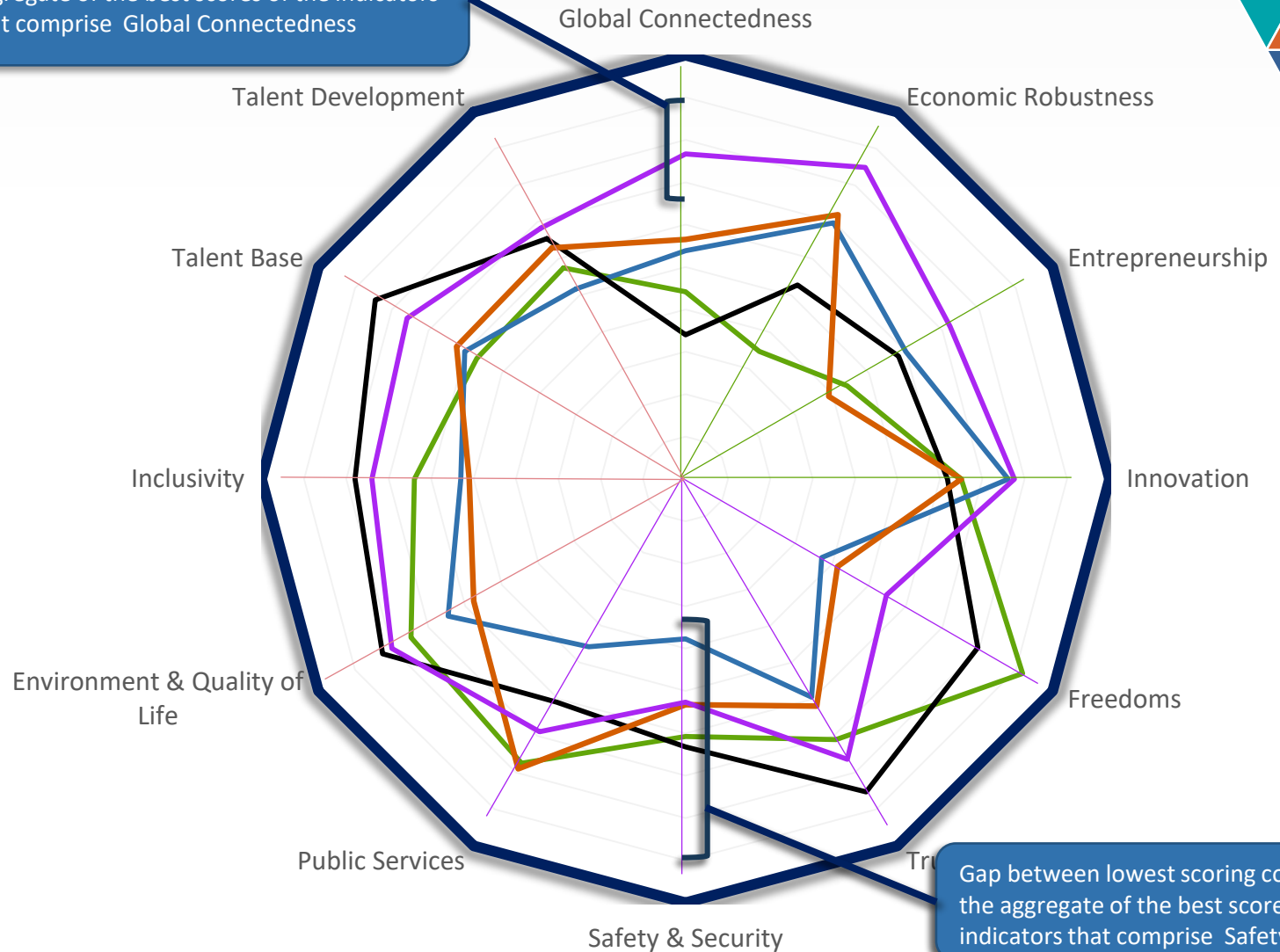


What is the Benchmark?

The Smart Societies Benchmark represents the best-in-class score on each indicator, among the D5 countries, aggregated at the sub-cluster, cluster, component, and driver levels. It is the score a country would receive if it were to achieve the highest scores for every indicator within that category.

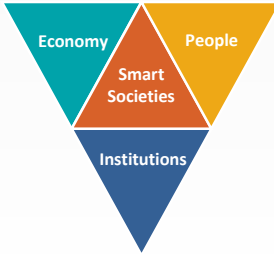
For example, the benchmark for 'global connectedness' component is an aggregate of the highest scores among the D5 countries for each indicator that makes up the component.

Gap between highest scoring country and the aggregate of the best scores of the indicators that comprise Global Connectedness

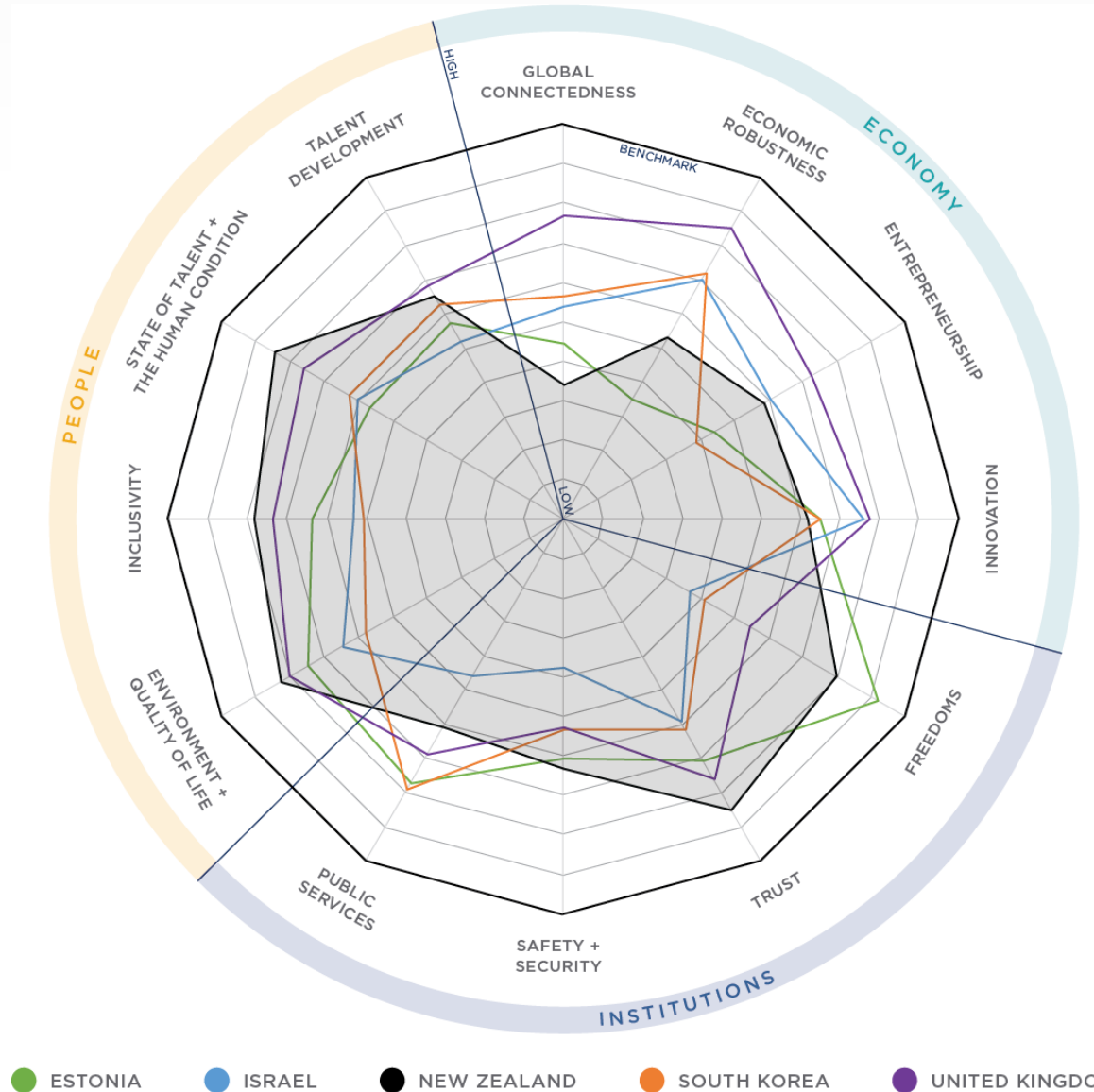


Gap between lowest scoring country and the aggregate of the best scores of the indicators that comprise Safety & Security

— Benchmark — Estonia — Israel — New Zealand — South Korea — United Kingdom

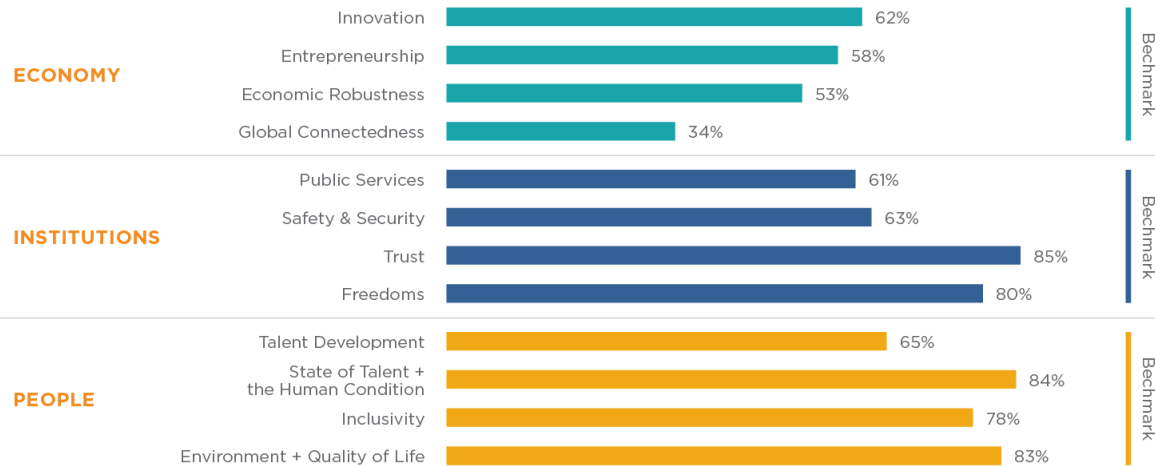


An illustration: New Zealand's Smart Society Footprint



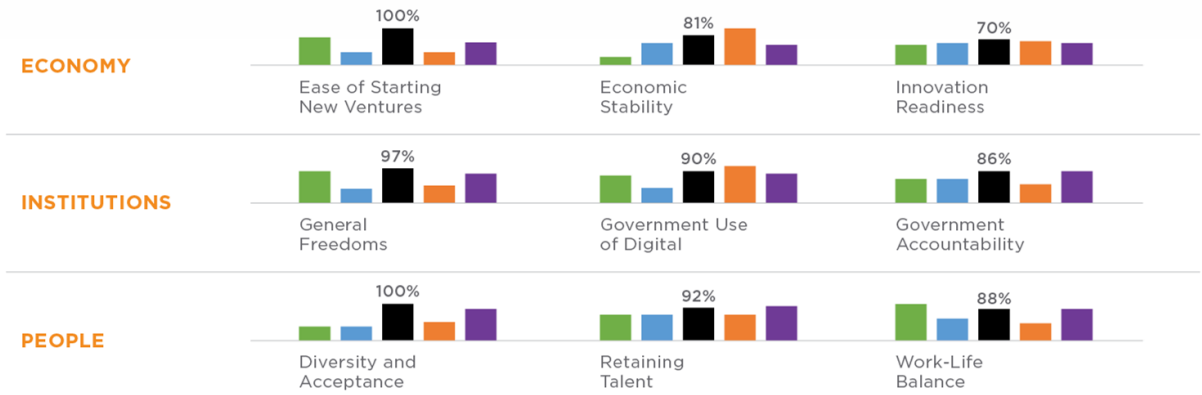
An illustration: New Zealand's Smart Society Dashboard

SMART SOCIETY OUTCOMES TRACKER



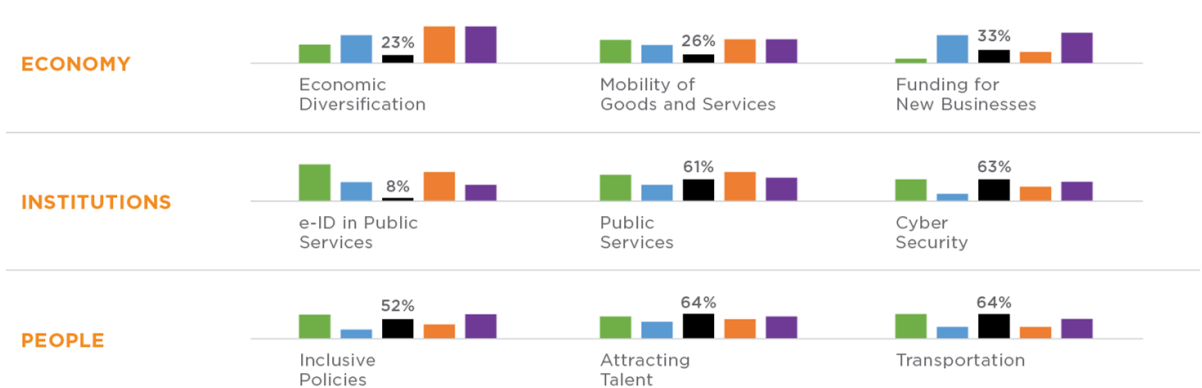
AREAS OF STRENGTH

Where New Zealand's Cluster Scores are Closest to the Benchmark



AREAS FOR IMPROVEMENT

Where New Zealand's Cluster Scores are Furthest from the Benchmark

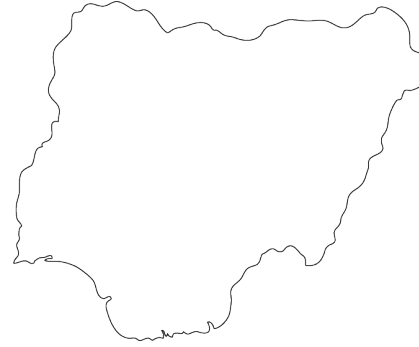


● ESTONIA ● ISRAEL ● NEW ZEALAND ● SOUTH KOREA ● UNITED KINGDOM

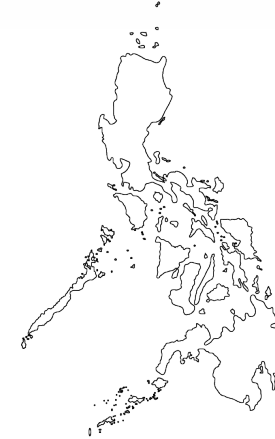
The Break Out 5 (B5): High digital momentum countries with significant potential to foster smart societies of the future



Mexico



Nigeria



Philippines



Poland

Population: 1.3 billion
Percent online: 30%
Cell Subscriptions: 1.13B
Median Age: 25.5 years
GDP/capita PPP: \$6,583
GDP real growth: 7.1%

DEI Rank: 53
 DEI Momentum Rank: 17

Population: 127.5 million
Percent online: 60%
Cell Subscriptions: 112M
Median Age: 26 years
GDP/capita PPP: \$17,877
GDP real growth: 2.3%

DEI Rank: 47
 DEI Momentum Rank: 13

Population: 186 million
Percent online: 26%
Cell Subscriptions: 154M
Median Age: 18 years
GDP/capita PPP: \$5,873
GDP real growth: -1.54%

DEI Rank: 55
 DEI Momentum Rank: 25

Population: 103.3 million
Percent online: 56%
Cell Subscriptions: 113M
Median Age: 23.4 years
GDP/capita PPP: \$7,819
GDP real growth: 6.9%

DEI Rank: 51
 DEI Momentum Rank: 11

Population: 38 million
Percent online: 73%
Cell Subscriptions: 56M
Median Age: 40.3 years
GDP/capita PPP: \$27,923
GDP real growth: 2.9%

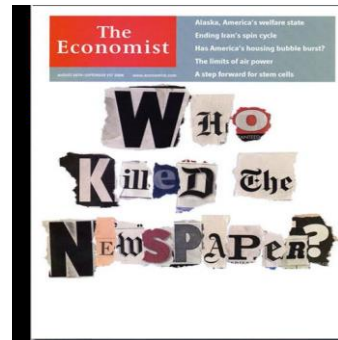
DEI Rank: 35
 DEI Momentum Rank: 12

Our Digital Future?













**THE
ECONOMIST**

February 26, 2026

www.economist.com

Emerging market sales soar with appropriate infrastructure

Questions over how to account for digital products and services persist

Regulators meddle in digital arena, taking bigger piece of the pie

Where Have All the Stores Gone?

Digital and logistics industries thrive at the expense of retailers, and local cities...



**The
Economist**

February 13th - 19th 2026 www.economist.com

What to do with all the currency?

Retrofitting the planet: can it really work?

The blurred lines of artificial intelligence

Dr. Who? The downsides of digital medicine



Where Does It End?

Microchips and the Dawn of Western Thoughtlessness

INSIDE THIS WEEK: THE NEW BRIC(K) IN THE WALL

The
Economist

India's demographic disaster

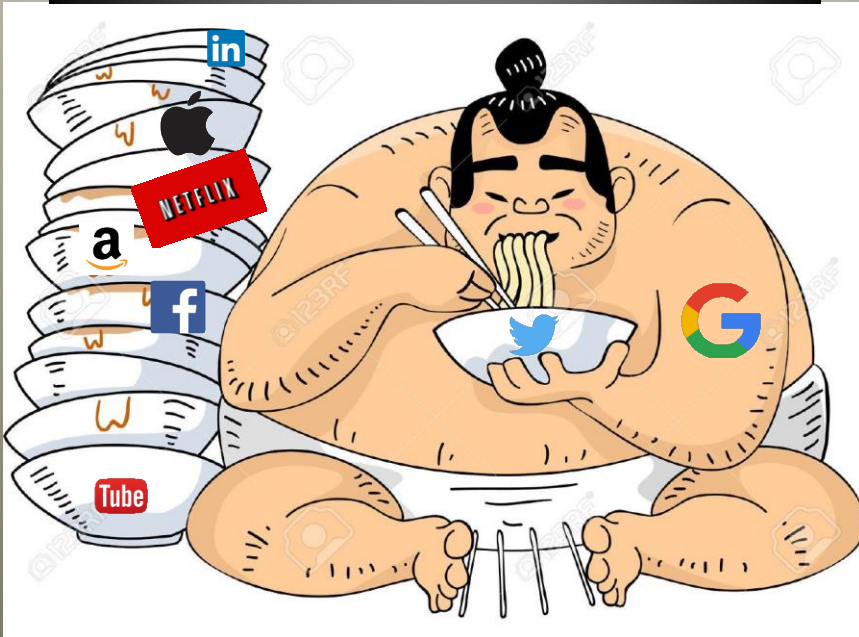
Chinese GDP grew 4% in 2025

Kim Jong Un dies: North Korea
adopts democracy

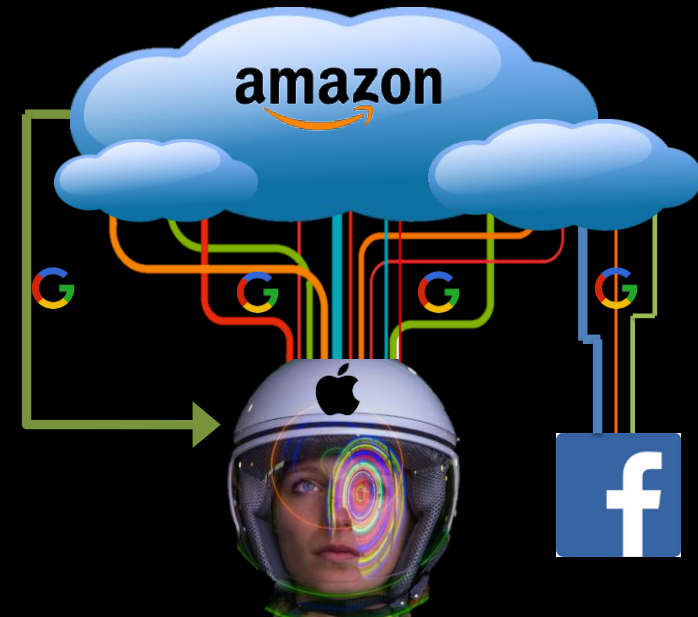
Feb 25th-31st 2026 Economist.com

EAT, PREY, LOVE

Acquisition: The key to survival



The
Economist







THE INSTITUTE FOR
BUSINESS IN THE
GLOBAL CONTEXT