


# Chapter 6


## Digital Maturity and Ecosystem Synergy: Unveiling the Path to Sustainable Development Goals in SAARC Countries

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### ABSTRACT

*This study explores the role of digital maturity and ecosystem synergy in advancing the Sustainable Development Goals (SDGs) within SAARC countries. It analyzes how digital transformation, infrastructure development, and financial inclusion contribute to achieving sustainable growth across South Asia. By examining key statistics on internet penetration, human development, and financial inclusion, the study highlights the disparities within the region and the opportunities these present for both businesses and governments. It emphasizes the need for tailored strategies that address gaps in digital access, particularly in rural areas and among under-served populations, and advocates for regional cooperation to foster technological and infrastructural development. Ultimately, the study underscores the importance of digital maturity and ecosystem synergy in creating an inclusive, innovative, and sustainable future for SAARC countries, aligned with global SDG targets.*

DOI: 10.4018/979-8-3373-3700-5.ch006

## INTRODUCTION

In 2023, nearly 60% of the population in South Asia still lacked access to reliable internet, despite the rapid expansion of mobile networks and telecom infrastructure. This digital divide poses a significant barrier to achieving the Sustainable Development Goals (SDGs), as it excludes millions from essential services in education, healthcare, and economic participation (Winand, 2025). In rural areas of countries like India and Nepal, access to basic digital tools remains limited, while urban centers increasingly thrive on the benefits of digital transformation. This stark contrast between the digital haves and have-nots underscores the urgent need for tailored policies that ensure equitable digital access across all segments of society (Upadhyaya et al., 2025).

At the same time, despite numerous efforts to bridge this gap, technological optimism often overlooks the deepening inequalities in digital access. For instance, while India's Digital India program has revolutionized urban internet access, it has done little to alleviate the rural digital divide that still affects over 60% of the population (Verma et al., 2025b). How can the SAARC region—home to over 1.8 billion people—ensure that digital transformation leads to inclusive growth and not further entrenches social, economic, and gender disparities?

This dilemma highlights the critical need for frameworks that not only measure digital maturity but also address digital exclusion, ensuring that no one is left behind in the digital age.

In the contemporary era, the interplay between technological advancement and sustainable development has become a critical focal point for nations worldwide (Verma et al., 2025a). As the global community grapples with complex challenges such as climate change, inequality, and economic instability, the imperative to align development strategies with sustainable practices has never been more pronounced. Among the diverse regional groupings, the South Asian Association for Regional Cooperation (SAARC), comprising eight member nations; Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka finds itself at a unique crossroads. This region, with its rich cultural tapestry and burgeoning economies, stands poised to chart a path toward a future where technological innovation and environmental stewardship coexist harmoniously. In this context, the role of digital maturity and ecosystem synergy is indispensable in achieving the United Nations' Sustainable Development Goals (SDGs), which serve as the bedrock for global development initiatives (Padhan & Bhat, 2025).

Digital maturity, in essence, refers to the extent to which a nation, or an institution within that nation, has integrated digital technologies into its core operations, governance, and social frameworks. This transformation is not merely about the adoption of technology; it encapsulates a comprehensive evolution that affects every

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