



# **Regulating E-commerce for Consumer Protection: Lessons from Bangladesh and Global Best Practices Key Reflections and Next Steps**

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# Timeline of Author-Discussant Exchange

**First Review  
and Discussion:**  
22 August

**Third Review  
and Discussion:**  
ATTN2025

**Second Review  
and Discussion:**  
26 September

# Taking Stock of Progress: A General Appraisal



**Timely study:** growth in cybersecurity challenges in the region, large-scale digitalization in South Asia, broader themes of ‘pacing problems’, recent regulatory evolution in Bangladesh.



**Robust methodology:** aligning case study examination with Framework for Taxonomy of Fraud (FINRA) and applying clear selection and assessment.



**Systematic rigor:** the analysis provides a cogent and comprehensive examination of 19 fraud cases, legal responses, regulatory gaps, international experiences, and policy recommendations.

# Key Feedback Integrated So Far

- **Comparison and transferability:** greater focus on regional and emerging Asia experiences, particularly through the addition of a section on South Asia in the literature review.
- **Thematic consolidation:** deepening the account of fraud themes and patterns in cases and findings, and their technological, regulatory, social, and economic aspects.
- **Regulatory evolution:** integrating a more detailed consideration of regulatory changes in Bangladesh during the timeframe that forms the focus of the research, 2015-2025.
- **Broader implications:** rise of cyber-security threats and their interplay with novel forms of fraud and vulnerability, illustrative lessons from Bangladesh's experience.



# Potential Options and Next Steps

- **From Bangladesh to South Asia:** expand the scope from in-depth consideration of academic articles on Bangladesh and broad-based review of media articles to a wider range of literature, especially empirical research focussed on South Asia.
- **From detailed lists of cases to a conceptual framework:** consider further synthesising and clustering the cases thematically, to unpack some of their common and distinctive features.
- **From classification to qualitative categorisation of fraud:** unbundling of different types of fraud, its evolution over time, and examining implications beyond cost (e.g. social impacts, dislocation, trust, vulnerability).

# Potential Options and Next Steps

- **Integrate comparative jurisdictions:** welcome the breadth of cases considered, but a brief exploration of the Sri Lankan experience may offer transferable lessons (e.g. dedicated authorities for data protection and online safety, regulation of cross-border flows).
- **Reframe policy recommendations:** comprehensive and grounded in global good practices, but could be revisited to align proposed solutions with i) governance capacity and coordination shortfalls, ii) fraud patterns and findings (e.g. digital literacy), and iii) regulatory gaps in Bangladesh and regional cooperation in South Asia.

# Questions



- How can Bangladesh bridge the development of a comprehensive legal framework for e-commerce and fraud prevention with its practical implementation and enforcement?
- What are the primary illustrative lessons emerging from the Bangladeshi experience for South and South-East Asia?
- How can Bangladesh take steps to better regulate cross-border data flows for resilience and fraud prevention?

**Thank you for your attention.**

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