

# CARIBBEAN ECONOMICS QUARTERLY

VOLUME 16, ISSUE 03 | OCTOBER 2026

Small Havens, Big Opportunities: How ready  
is the Caribbean for the Digital Era?



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## Small Havens, Big Opportunities: How ready is the Caribbean for the Digital Era?



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Caribbean, The Bahamas, Barbados, Guyana, Jamaica, Suriname, Trinidad and Tobago, AI readiness, behavioral economics, digital technologies, digital public infrastructure, data exchange, e-government, digital identification, digital nomads, digital payments, fintech, effective digital interventions.

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# Table of Contents

|                                                                                                                          |           |
|--------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>Figures, Boxes, and Tables</b>                                                                                        | <b>1</b>  |
| <b>Acknowledgments</b>                                                                                                   | <b>2</b>  |
| <b>Executive Summary</b>                                                                                                 | <b>3</b>  |
| <b>Chapter 1. Regional Overview: Seizing the Potential Productivity Gains from Digital Technologies in the Caribbean</b> | <b>5</b>  |
| 1.1 How Can Digitalization Raise Productivity?                                                                           | 6         |
| 1.2 Seizing the Opportunity: Readiness of Digital Infrastructure                                                         | 10        |
| 1.3 From Infrastructure to Impact: Effective Digital Interventions                                                       | 13        |
| 1.4 From Digital Readiness to Economic Opportunity: Digital Nomads in the Caribbean                                      | 15        |
| 1.5 Moving Forward and Establishing New Policies with Digital Technologies                                               | 18        |
| <b>Country Chapters</b>                                                                                                  |           |
| <b>2. The Bahamas</b>                                                                                                    | <b>19</b> |
| <b>3. Barbados</b>                                                                                                       | <b>24</b> |
| <b>4. Guyana</b>                                                                                                         | <b>33</b> |
| <b>5. Jamaica</b>                                                                                                        | <b>41</b> |
| <b>6. Suriname</b>                                                                                                       | <b>48</b> |
| <b>7. Trinidad and Tobago</b>                                                                                            | <b>54</b> |
| <b>References</b>                                                                                                        | <b>59</b> |

# Figures, Boxes, and Tables

## Figures

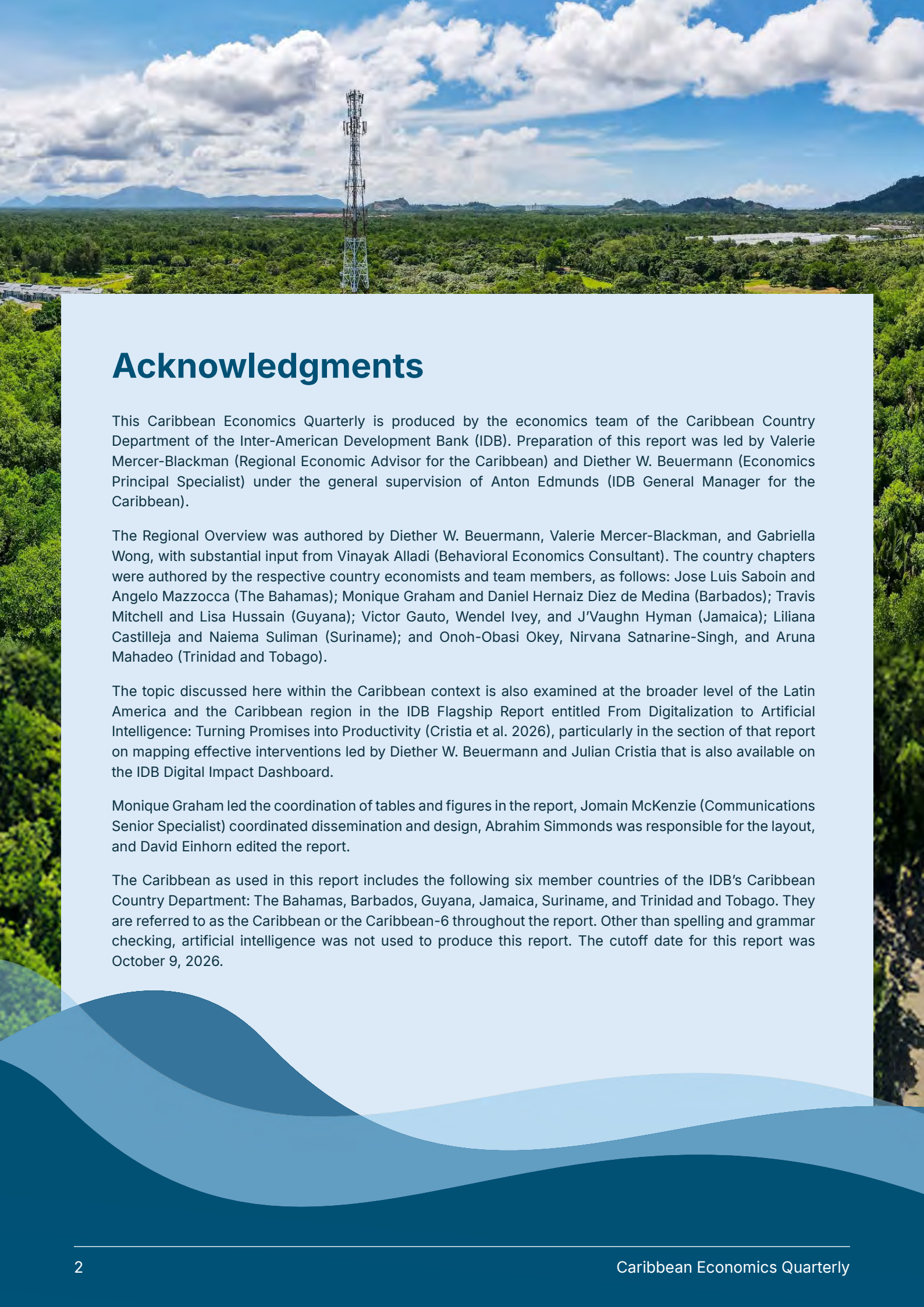
|             |                                                                                                        |    |
|-------------|--------------------------------------------------------------------------------------------------------|----|
| Figure 1.1  | Direct and Indirect Contribution of Services to US\$1 Demand for Goods, by Sector, 2020                | 7  |
| Figure 1.2a | Digital Divide: Percent Distance in the Broadband Development Index from OECD Levels, 2023             | 9  |
| Figure 1.2b | Estimated Digital Infrastructure Gaps Relative to the OECD Average, 2024                               | 9  |
| Figure 1.3a | Internet Use Across Country Groups, 2010–2024                                                          | 11 |
| Figure 1.3b | Government AI Readiness Index, 2024, by Sector                                                         | 11 |
| Figure 1.4  | Readiness of Digital Public Infrastructure by Country Group                                            | 12 |
| Figure 1.5  | Effectiveness of Digital Interventions in Developing Countries by Area of Intervention                 | 13 |
| Figure 1.6  | Objectives of Digital Nomad Programs and Potential Interventions for the Caribbean                     | 16 |
| Figure 2.1  | Internet Use and Broadband Penetration in The Bahamas and Latin America and the Caribbean, 2005–2025   | 20 |
| Figure 3.1  | Broadband Connection in Barbados                                                                       | 25 |
| Figure 3.2  | Internet Use in the Previous Three Months in Barbados and Comparator Groups, 2026                      | 26 |
| Figure 3.3  | Share and Breakdown of Adults Using the Internet in Barbados and Latin America and the Caribbean, 2026 | 26 |
| Figure 3.4  | Internet Use Across Different Activities in Barbados and Comparator Groups                             | 27 |
| Figure 3.5  | Generative Artificial Intelligence in Barbados                                                         | 28 |
| Figure 3.6  | Generative Artificial Intelligence Use Across Demographic Groups in Barbados                           | 28 |
| Figure 4.1  | Digital Connectivity in Guyana and Comparator Groups, 2020–2022                                        | 34 |
| Figure 4.2  | Guyana: Digital Payments Architecture                                                                  | 35 |
| Figure 4.3  | Guyana Payment System Transaction Values and Volume, 2020–2025                                         | 36 |
| Figure 5.1  | Internet Use and Broadband Penetration in Jamaica and Comparator Groups, 2006–2024                     | 42 |
| Figure 5.2  | Share of Digital Identification System Indicators Fulfilled in Jamaica and Comparator Groups           | 43 |
| Figure 5.3  | Jamaica: Volume and Value of Payment System Transactions, 2008–2026                                    | 44 |
| Figure 6.1  | Suriname's Digital Public Infrastructure Readiness                                                     | 50 |
| Figure 6.2a | Suriname: Number of ATMs per 100,000 Adults, 2017–2025                                                 | 52 |
| Figure 6.2b | Suriname: Number of Debit Cards, 2020–2025                                                             | 52 |
| Figure 6.2c | Suriname: Number of Mobile and Internet Banking Transactions per 1,000 Adults, 2020–2025               | 52 |
| Figure 7.1  | Internet Use and Broadband Penetration in Trinidad and Tobago and Comparator Groups, 2005–2025         | 55 |

## Boxes

|         |                                                                        |    |
|---------|------------------------------------------------------------------------|----|
| Box 1.1 | The Challenge of Measuring the Contribution of Digital Services to GDP | 8  |
| Box 3.1 | BiMPay: Barbados' Payments Reform Initiative                           | 30 |
| Box 4.1 | Using Fintech to Unlock Productivity and Diversification in Guyana     | 38 |

## Tables

|           |                                                                                                        |    |
|-----------|--------------------------------------------------------------------------------------------------------|----|
| Table 1.1 | Productivity Characteristics and Traits from the Production of Goods versus the Production of Services | 10 |
| Table 2.1 | The Bahamas: Adoption of Digital Interventions                                                         | 23 |
| Table 3.1 | Barbados: Adoption of Digital Interventions                                                            | 32 |
| Table 4.1 | Guyana: Adoption of Digital Interventions                                                              | 39 |
| Table 5.1 | Jamaica: Digital Public Infrastructure Progress                                                        | 47 |
| Table 6.1 | Suriname: Adoption of Digital Interventions                                                            | 53 |



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The topic discussed here within the Caribbean context is also examined at the broader level of the Latin America and the Caribbean region in the IDB Flagship Report entitled *From Digitalization to Artificial Intelligence: Turning Promises into Productivity* (Cristia et al. 2026), particularly in the section of that report on mapping effective interventions led by Diether W. Beuermann and Julian Cristia that is also available on the IDB Digital Impact Dashboard.

Monique Graham led the coordination of tables and figures in the report, Jomain McKenzie (Communications Senior Specialist) coordinated dissemination and design, Abraham Simmonds was responsible for the layout, and David Einhorn edited the report.

The Caribbean as used in this report includes the following six member countries of the IDB's Caribbean Country Department: The Bahamas, Barbados, Guyana, Jamaica, Suriname, and Trinidad and Tobago. They are referred to as the Caribbean or the Caribbean-6 throughout the report. Other than spelling and grammar checking, artificial intelligence was not used to produce this report. The cutoff date for this report was October 9, 2026.

# Executive Summary

How can Caribbean countries overcome persistent constraints on growth, productivity, and diversification of services using digital technologies? That is the topic of this edition of the Caribbean Economics Quarterly, which looks at the level of digital readiness of the six Caribbean countries of the IDB's Caribbean Department: The Bahamas, Barbados, Guyana, Jamaica, Suriname, and Trinidad and Tobago. The analysis is organized around three questions.

## Can Digital Technologies Foster Growth, Productivity, and Welfare in the Caribbean?

Digital technologies and artificial intelligence offer Caribbean economies a significant opportunity to raise productivity, overcome small market size and geographic isolation, and participate more fully in global value chains. Rather than digital services contributing to GDP growth as if they were a stand-alone sector, digital technologies act primarily as “enablers” that make services, firms, and public institutions more efficient, scalable, and cost-effective. They also raise consumer value and improve wellness of the population. This attribute is especially important in tourism and other service-intensive economies, where digital tools can strengthen links with transportation, retail, logistics, and business services. Estimates suggest that closing Caribbean digital infrastructure gaps relative to economies in the Organisation of Economic Co-operation and Development (OECD) has significant benefits, with the return for every dollar invested equivalent to US\$1.80 on average for the Caribbean-6 over four years, in many cases at relatively low cost. However, reaping those benefits depends critically on finding the right skills and human capital.

The Caribbean has already made considerable progress in Internet connectivity: by 2024 the Caribbean countries had already narrowed the gap with OECD economies to less than 10 percentage points. Digital platforms, automation, remote work, and online transactions are helping firms reach international customers, reduce operating costs, and customize services. This has enabled countries such as Guyana and Suriname to leapfrog older technologies. But connectivity alone will not deliver productivity gains without complementary institutions, developed digital public infrastructure, skills for innovation, and effective adoption. Digital public infrastructure—including digital identification and payment systems, and data-sharing systems—is essential to realize these gains in the areas of education, health, trade and investment, and government transactions.

## What Is the Level of Readiness of Caribbean Digital Public Infrastructure?

Digital public infrastructure readiness is uneven across its three core functions analyzed here: digital identification, digital payments, and data exchange capabilities. Digital identification is advancing, with full implementation in Barbados, Jamaica, Guyana, and Suriname, and pilot programs in The Bahamas and Trinidad and Tobago. However, only half of the Caribbean countries have enabled at least two sectoral use cases. The region has made its strongest progress in digital payments: all six countries have implemented digital payment systems backed by their central bank, although Suriname does not yet offer active real-time payment functionality. The largest gap is secure data exchange across public agencies. Jamaica is the only country that has begun to implement such a platform, while the remaining countries are still in the planning or piloting stage. Closing this interoperability gap is essential to reduce administrative burdens and improve the quality, speed, and reach of public and private services.

## Which Digital Interventions Are Most Effective Globally, and to What Extent Have Caribbean Countries Adopted Them?

Global evidence shows that well-designed digital interventions can generate substantial gains, particularly in the areas of health, trade, and investment. However, technology must be paired with appropriate delivery models. International evidence from the measured impact of a full set of interventions in four areas finds that the most effective approaches were in two of them: trade and investment (84 percent of evaluations with positive outcomes) and health interventions (82 percent of evaluations with positive outcomes). Specifically, the most effective interventions were (i) digital market-access platforms and enabling digital-trade policies designed to shape a favorable ecosystem for firm-level participation in digital markets (in the area of trade and investment); and (ii) digitally delivered cognitive behavioral therapy with human support, and provider-led, technology-assisted care (in the area of health). In the third area of education, devices and connectivity by themselves frequently produce no learning gains; the most effective programs combine curriculum-aligned computer-assisted learning with teacher or facilitator guidance, although well-designed self-paced platforms can also improve outcomes. In the area of government transactions, interventions have a lower positive impact of about 58 percent. Still, targeted reminders and persuasion messages, along with the digitalization of

internal administrative processes, stand out as highly effective. For a full view of effective interventions globally, access the IDB Digital Impact Dashboard in Cristia et. al. (2026).

## Moving Forward

Each country should prioritize and implement the institutional reforms needed to convert digital readiness into measurable development gains. The country chapters that follow this Regional Overview examine progress in each Caribbean country in terms of digital public infrastructure readiness across the three core functions (digital identification, digital payments, and data exchange) and effective interventions in the four areas (education, health, trade and investment, and government transactions). The table at the end of most country chapters summarizes that information. There has been significant progress. For example, Jamaica stands out as being ahead in terms of data exchange across public agencies. The Bahamas has effectively implemented electronic health records as well as telehealth visits for primary care. Trinidad and Tobago has set up a strong institutional foundation for these technologies. Barbados has just successfully rolled out a Payments Reform Initiative (BiMPay). Guyana has expanded connectivity and is developing fintech. Suriname is looking into cashless systems that will pave the way for greater financial inclusion.

## A Fresh Idea: Attract Digital Nomads

Harnessing digital nomadism is a means to convert a strong digital foundation into a concrete opportunity for diversification and a way to attract human and intangible capital. The benefits of Caribbean time zones and tourism assets, along with improving connectivity, could support longer stays and greater demand for local accommodation, transport, coworking, leisure, and professional services. Yet regional programs in this area remain uneven: Barbados has the only clearly active dedicated program, while comparable participation data are generally unavailable elsewhere. To capture greater value, countries should first define whether their objective is longer-stay tourism, entrepreneurship and investment, or the attraction of skills, and then align eligibility, taxation, administration, and institutional responsibilities accordingly. Priority actions include applying behavioral science to enhance service design, focusing on completing interoperable digital public infrastructure, and simplifying applications and information. Creating links between remote workers and local firms, and tracking outcomes of these long-term guests beyond approvals, would help convert expanding digital access into higher productivity. Caribbean countries have a large and well-educated diaspora residing abroad, so this type of initiative could also strengthen their links with their origin economies.



## Chapter 1 Regional Overview

# **Seizing the Potential Productivity Gains from Digital Technologies in the Caribbean**

Diether W. Beuermann, Valerie Mercer-Blackman, and Gabriella Wong

## Introduction

**Scaling up growth, innovation, and productivity remain a top priority among Caribbean countries.** The question is whether the digitalization of services and the recent and ongoing development of technologies based on artificial intelligence (AI) can help boost productivity in the Caribbean. Specifically, can building blocks such as digital public infrastructure (DPI) capable of generating, organizing, and making information widely usable set the stage for higher growth?

This issue of the Caribbean Economics Quarterly examines the following key questions:

- How can it be determined whether digital technologies improve productivity and welfare in the Caribbean?
- What is the level of readiness in the Caribbean in terms of DPI?
- What are the digital interventions that have been found to be most effective in other countries, and to what extent have Caribbean countries adopted them?
- How can the Caribbean leverage digital technologies to attract skills?

**The economic impact of digital technologies is difficult to measure because of their intangible nature.** Digital technologies should be thought of as “enablers” that make other economic activities more efficient and cost-effective and improve overall welfare. To understand how digitalization can do this in the Caribbean and set the conditions for improved productivity, this issue of the CEQ provides a framework to analyze DPI as a building block. This allows for examining the status of such infrastructure in the Caribbean highlighting both progress and areas with room for improvement. The analysis identifies the digital interventions that have been shown to be effective in four areas crucial for development: (i) education, (ii) health, (iii) government transactions, and (iv) trade and investment. A much more detailed discussion at the country level provides a comprehensive assessment of the progress on such interventions.

**Taking advantage of these new technologies will require attracting talent from within the Caribbean and abroad.** This edition of the CEQ thus features a discussion on attracting digital nomads—an emerging opportunity that digitalization, coupled with remote work, could bring to the Caribbean region. The Caribbean is surrounded by large countries, including those where its diaspora resides. To leverage the adoption of digital technologies, policymakers should increasingly adopt behavioral interventions that nudge users and set incentives on the right path for firms and consumers in the age of social media.

### 1.1 How Can Digitalization Raise Productivity?

**Although it has always been difficult to measure the impact of digital technologies on GDP growth, most of the literature has found that such technologies have a positive indirect effect by enabling other economic activities to be more efficient and productive.** This is the case for services sectors in general (Arnold et al. 2016), but even more so for high-technology services (Nayyar, Hallward-Driemeier, and Davies 2021). Digital technologies are particularly useful in making service delivery more productive because they are enablers of economic activities of firms, particularly through business services and other innovative tradable sectors (World Bank 2021). The challenge has been to measure that impact in monetary terms, particularly its effect on GDP (Box 1.1).

**The indirect effects of high-technology services through input-output links (particularly “servicification”) and how they make the manufacturing sector more productive have been studied.** The term servicification refers to how manufacturing increasingly relies on services in internal activities, as key inputs, or to bundle services in global product offerings (UNCTAD 2026). For example, about half of the value added of the global automobile sector comes from services: engineering services, back office, and design and logistics through outsourcing and offshoring (World Bank 2021; Miroudot 2019). Globally, business services that hire high-skilled workers, including oil and gas services sectors and services tied to tourism, also contribute strongly to the productivity of global manufacturing through indirect spillover effects (Figure 1.1). All of these are important sectors in the Caribbean economies. This is particularly true for tourism, which depends on a number of services sectors that have become more digitized, such as restaurants, aviation, local transportation, and retail. For the Caribbean, these links are even stronger given that The Bahamas, Barbados, and Jamaica are among the most tourism-dependent economies in the world (Zegarra, Graham, and Mooney 2026).

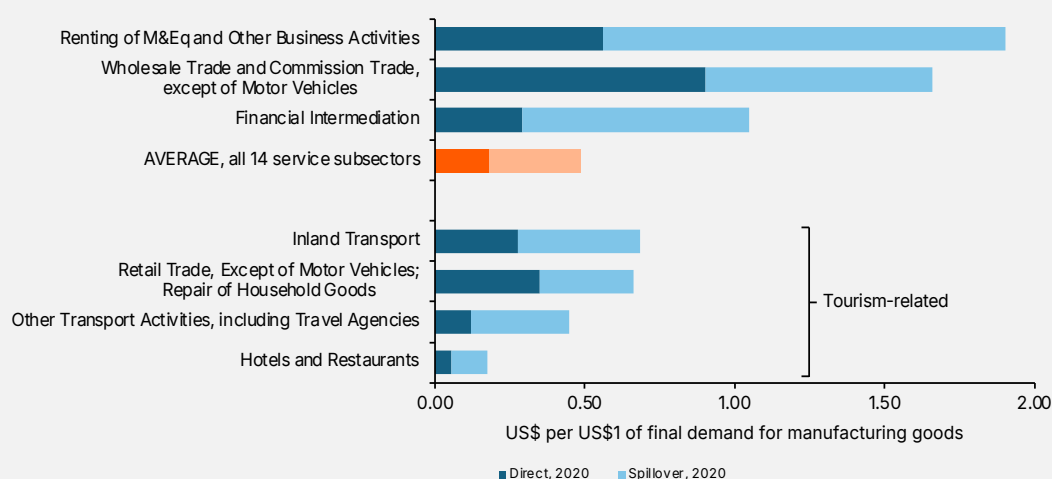
**Various methodologies have been used to indirectly estimate the size of the global digital economy or its size in large economies in terms of GDP.** One methodology is to extract from multiregional input-output tables the direct and indirect contributions of the digitally intensive sectors to overall value added. For the United States, the share of digital GDP to economy-wide GDP has been estimated at 9.8 percent in 2021 (ADB 2022). Insufficient data does not allow for

such estimates for the Caribbean. A more recent evaluation based on constructing a digital readiness index estimates that the digital economy accounted for 17.3 percent of world GDP in 2025 (Strukhoff, Paryavi, and Marinescu 2026).

High-tech business activities and other services, including tourism-related services, have the strongest forward linkage to manufacturing globally, mostly because of the large spillover effect on other sectors.

Figure 1.1

Direct and Indirect Contribution of Services to US\$1 Demand for Goods, by Sector, 2020 (global average)



Source: Prepared by the authors based on the Appendix 3.1 methodology of World Bank (2021) using the Asian Development Bank's multiregional input-output tables.

Note: The horizontal axis measures the direct and indirect (spillover) change in spending by each service sector in the global economy for every US\$1 increase in the final demand for manufacturing goods. Sectors classified according to the International Standard Industrial Classification (ISIC) of all Economic Activities, Revision 3.1. M&Eq stands for Machinery and Equipment. Public services, health, and education excluded. The AVERAGE bar includes also eight subsectors not shown individually. The bottom four sectors are related primarily to the tourism industry.

### Box 1.1. The Challenge of Measuring the Contribution of Digital Services to GDP

The main reason why national accountants find it difficult to measure the contribution of digital services to GDP growth is because of the difficulty of measuring their output and their share of inputs in production, and of estimating their productivity.

**Measuring output.** Services outputs often cannot be measured in tangible quantities and may be highly customized or intangible. They may be embedded in other inputs.

**Measuring inputs.** Physical capital plays a small role in most services sectors, unlike in manufacturing firms. Intangible forms of capital and human capital are more important in services—but both are also more difficult to measure.

**Estimating productivity.** This requires combining inputs and outputs into one measure, most commonly either labor productivity (value added per worker) or total factor productivity (TFP), which controls for capital. The difficulty in separating prices and quantities often precludes the use of quantity-based productivity measures (such as quantity-adjusted TFP), meaning that productivity measures become intertwined with both market power and quality differences (Nayyar, Hallward-Driemeier, and Davies 2021).

**“Free” digital services pose yet another measurement challenge.** GDP fails to account for the immense value created by zero-price digital goods, meaning that technological progress often generates trillions of dollars in unmeasured consumer surplus. Take the example of photography. Before smartphones, photography services required an industry of cameramen, film, developers, print labs, etc. Now, with smartphones, taking photographs and sharing is costless and can be used by firms and consumers across borders.

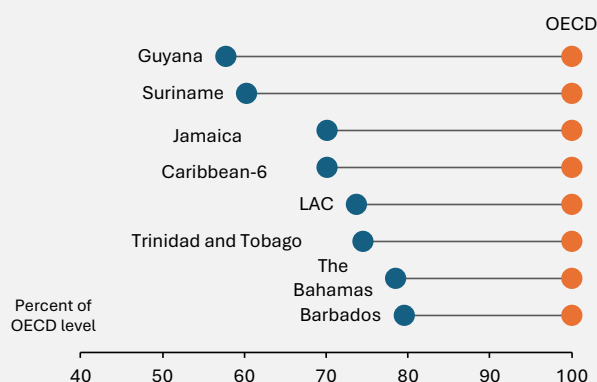
**The benefits of these digital services are not captured in national accounts.** Traditional national accounts measure monetary transactions, so when a highly valuable service—such as a photograph, Internet search, digital map, or generative AI—is provided for free or at a negligible cost, its contribution to official GDP statistics is zero or nearly invisible. Bryffonson and Collins (2020) suggest that this may explain the missing “productivity puzzle” in Organisation for Economic Co-operation and Development countries, whereby workers have produced more over recent decades, but measured TFP has been lower. However, digital services have overwhelmingly helped disadvantaged segments of society, including residents of small countries that can benefit immensely precisely because the digital services are free. But, as stated, this is not reflected in the national accounts.

**Given the difficulty of measuring the contribution of digital technologies to GDP, other indicators have been developed.** Most of the literature that looks at digital technologies and AI considers the gaps of certain countries relative to the frontrunners. Yet other estimates assess digital and AI readiness as an index relative to other countries (see Section 1.2). Figure 1.2a shows the digital divide, measured as the percentage in the Broadband Development Index (IDBA) of each country relative to the OECD-member countries. Closing this digital gap, including setting up the institutional, regulatory and policy environment to reach the same level as the OECD, could make a big difference in growth and efficiency. There are some differences across countries in the region, but all are between 60 percent and 80 percent below the OECD, and slightly below LAC on average (Figure 1.2a). Closing the infrastructure gap can also bolster GDP growth. In four of the six countries, the estimated cost of closing digital infrastructure gaps relative to the OECD is small—under 1 percentage point of GDP (Figure 1.2b). But the impact, estimated as the return to gross value added for every dollar invested (in terms of GDP) is higher in all cases. In Jamaica, the impact is very large, with a multiplier effect of 4.5. In other words, for every dollar spent on digital infrastructure to close the gap relative to OECD, the benefits in terms of GDP are valued at US\$4.50.

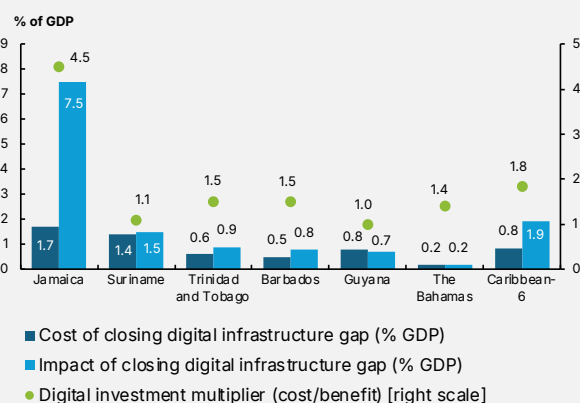
Caribbean countries have a lot to gain from closing the digital divide relative to OECD countries. The costs in terms of GDP are not that high, and the impacts on GDP are important.

Figure 1.2

1.2a: Digital divide: Percent Distance in the Broadband Development Index from OECD Levels, 2023.



1.2b: Estimated Digital Infrastructure Gaps Relative to the OECD Average, 2024



Source: Prepared by the authors using García Zaballos et al. (2023) and OECD and IDB (2026).

Note: In panel a, the digital divide is expressed as the distance in the value of the Broadband Development Index (IDBA) relative to its value for the Organisation for Economic Cooperation and Development (OECD) economies, in percent (OECD=100). The Broadband Development Index—IDBA from the Spanish acronym—measures the state of broadband development based on four pillars: infrastructure, applications and capacity, strategic regulations, and public policy and strategic vision. See García Zaballos et al. (2014) for the detailed methodology. In panel b, “Gap” refers to the cost of closing the estimated digital infrastructure gap relative to OECD economies. Figure expressed in percentage points are as of end-2024 GDP. The multiplier is defined as the estimated GDP impact of closing these gaps relative to investment costs.

Regardless of how they are measured, the advantages of adopting digital technologies are even more beneficial for the Caribbean because they will make it easier to overcome the challenges of the region's small scale and the geographic isolation of being an island or having remote populations. First, digital services have the possibility of raising productivity even more than regular services by increasing economies of scale, regardless of the size of the firms that adopt them. What does this mean for the Caribbean? For a long time, small size and limited workforces did not allow firms in the Caribbean to ‘scale up’ to take advantage of low marginal costs, unlike large international firms. This continues to be a problem in terms of attracting competition in private sector projects (OECD and IDB 2026). However, tools such as automation, computers, and AI allow workers and machines to produce more output using the same amount of labor and raw materials. A small business process outsourcing firm in Jamaica or Trinidad and Tobago today has access to the same technology, information, and market for customers as does, for example, a large business process outsourcing firm in Mumbai, India that has thousands of workers. Information is also more widely available: a farmer in Guyana can compare prices from sellers through the Internet and use digital payment systems to plan more strategically before bringing their agricultural produce to market.

Adopting digital technologies also benefits the Caribbean because most digital transactions and economic activities tied to them are no longer constrained by geography. In other words, with digital services, physical presence is no longer required. Firms dependent on digital technologies do not have to open new branches or locate elsewhere to attract customers, even if those customers are not in the Caribbean. Take the example of a small Bed & Breakfast on one of the Family Islands in the Bahamas trying to attract customers. Without digital technologies, it would have found advertising costs prohibitive compared to a large hotel chain. Today, it can register on AirBnB, interact directly with customers all over the world, and contract out its back-office work to India, or anywhere. This makes it much easier for Caribbean countries to insert themselves into global value chains as small firms become more reliant on digital technologies.

Some of these changing attributes of services compared to goods will allow digital services to drive development, but skills become more important. Last century, services were largely non-tradable and required physical presence (think of computer maintenance). Services industries were not scalable and were non-uniform and not amenable to an organized structure (Baumol 1967). Digital technologies have made many services more tradable and scalable, and

have reduced the importance of physical presence. However, higher-level skills are required (compared to low-skilled workers prevalent in factories in the past) (Baldwin and Forslid 2020; World Bank 2021). The third column of Table 1.1 summarizes the attributes that make digital services in the modern era much more tradable and productive than traditional exports of goods. This creates more opportunities for service-based economies in the Caribbean, although, as mentioned, talent and skills become essential. The bottom row of Table 1.1 shows why it is important to attract skilled workers to take advantage of those technologies.

**Table 1.1. Productivity Characteristics and Traits from the Production of Goods versus the Production of Services**

| Characteristic                                                                                              | Traits of Traditional Activities (Particularly the manufacturing of goods)                                                                                                           | New Possibilities: Attributes of Digital Services-led Growth                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tradability (depends on opportunities to export abroad and global value chain participation)                | Goods are tradable and do not require customization, and thus are expandable.                                                                                                        | Digital services do not have to be directly traded if value added is embodied or bundled with goods. Moreover, remote work and digital technologies break down communication barriers globally.                                                                                    |
| Productivity (depends on the size of the production unit, organizational structure, and economies of scale) | Factory production requires a well-organized production structure—unlike the “disorganized” informal sector. Economies of scale are acquired through investment in physical capital. | Digital platforms automatically provide access to the market and to related logistics at low cost, while providing workers with more flexibility. Network externalities in digital technologies and infinite divisibility in services supply provide economies of scale and scope. |
| Skill requirements (profile of jobs amenable to sustained growth)                                           | Manufacturing production at large scale can absorb large amounts of low-skilled labor and provide stable jobs that could raise incomes.                                              | Start-up costs are relatively low, and there is no need for large physical capital sunk costs to complement labor. However, human capital accumulation, business networks, and skill acquisition are key to digital-services-led growth.                                           |

Source: Prepared by the authors based on World Bank (2021) and Nayyar, Hallward-Driemeier, and Davies (2021).

**Through this process, some countries such as Guyana, Jamaica, and Suriname are able to “leapfrog” development.** In other words, rather than slowly upgrade from an older technology to a newer one, they can immediately adopt the latest technology. In digital finance, adopting digital payments to move away from cash payments to improve payments systems has additional benefits: in Suriname, evidence shows that this also improves financial inclusion (Castilleja and Suliman 2026). However, a critical mass of digital public infrastructure has to be in place to reduce transaction costs for customers, as well as attract firms that can take advantage of that infrastructure.

**Finally, digital technologies allow for the possibility of customizing services (through know-your-customer transactions, for example).** Through replication and automation, digital technologies reduce the cost per transaction. Technologies that enable e-government and data exchange across agencies improve public efficiency and lower the time burden to apply and obtain services such as business registration, tax filing, medical appointments, disability benefits, and the like. These benefits will be discussed in detail in the sections that follow.

## 1.2 Seizing the Opportunity: Readiness of Digital Infrastructure

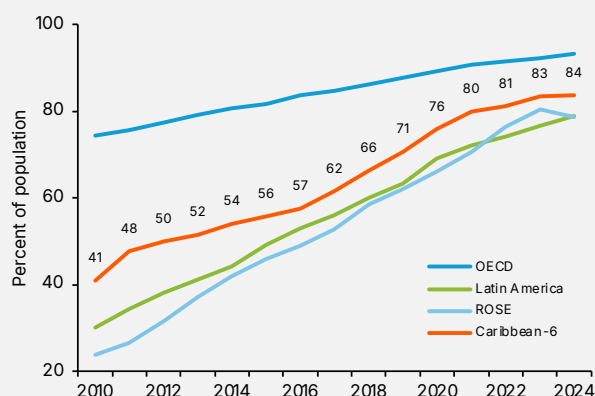
**The Caribbean countries have significantly converged in terms of connectivity with respect to the OECD.** As shown in Figure 1.3a, about 74 percent of the population of OECD countries used the Internet in 2010, whereas this figure was only 41 percent on average for the Caribbean and even lower for Latin America (30 percent) and the rest of the small economies (less than 3 million population) of the world (24 percent). However, all regions have significantly converged over the past 14 years. By 2024, the gap in connectivity rates between the OECD and the Caribbean narrowed to less than 10 percentage points: 93 percent of the OECD population had connectivity versus 84 percent in the Caribbean. This steady convergence raises the question of whether the Caribbean could exploit the advent of digitalization to boost productivity in digital services and sectors linked to them. A key prerequisite will be to have the infrastructure in place, including the regulatory and institutional structure, so that the private sector can thrive. This is the key question to be addressed in this section.

**Readiness will also lead to faster adoption of AI, and tools have become more widely accessible in recent years.** Policymakers and stakeholders worldwide, including in the Caribbean, are exploring how to harness these technologies to support sustainable development while managing the risks. Caribbean countries are less AI-prepared than OECD countries on average, although it is too early to assess whether such a difference in readiness is affecting opportunities to become more efficient. The 2024 Government AI Readiness Index compiles AI readiness scores by category, with the highest achievable score being 100. Caribbean countries, on average, tend to rank better in data and infrastructure (57), followed by government (30) and the technology sector (30) (Figure 1.3b).

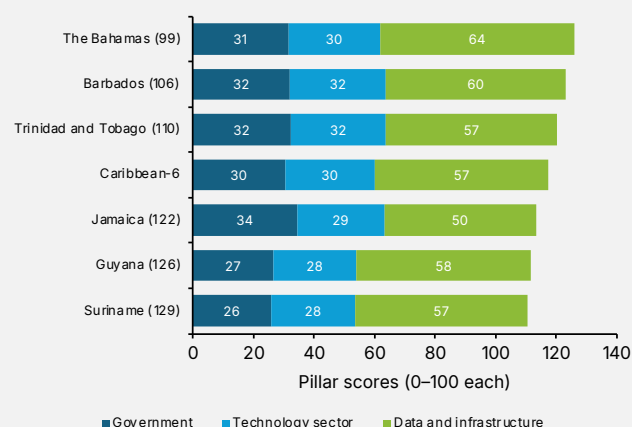
Caribbean countries have closed the gap in terms of Internet usage, and are about average in terms of AI readiness, particularly in terms of data and infrastructure readiness.

Figure 1.3

1.3a: Internet Use Across Country Groups, 2010–2024



1.3b: Government AI Readiness Index, 2024, by Sector



Sources: Panel a, prepared by the authors based on data from ITU (2026). Panel b, OECD and IDB (2026) based on the Government AI Readiness Index (<https://oxfordinsights.com/wp-content/uploads/2025/06/2024-Government-AI-Readiness-Index.pdf>).

Note: The indicator "Percentage of the population using the Internet" follows the standard definition from the International Telecommunication Union (ITU): people who used the Internet from any location in the last three months in most reporting countries. The reference period and age coverage vary across national surveys per the ITU's metadata. For country-year cells with missing data, the ITU's published estimates are used. In Figure 1.3b, each country's Government AI Readiness Index ranking, reported in parentheses after every country name, is out of 188 countries. Each pillar of the three areas is scored between 0 and 100 points, with 100 being the best. LA: Latin America; OECD: Organisation for Economic Co-operation and Development; ROSE: rest of the small economies with a population of 3 million or less.

These potential economic and institutional gains rely on the level of development of the underlying digital ecosystem. DPI encompasses the building blocks that facilitate the full potential of digitalization. DPI is comprised of the foundational digital systems that allow people, businesses, and government agencies to interact securely and efficiently. It supports digital services and transactions. Following Fetter, Rao and Eaves (2025, p. 11), DPI is defined here as "the foundational digital systems that enable public and private services to function at scale." It encompasses baseline platforms that are required for meaningful participation in a modern digital society. DPI includes the following three key functions, which serve as the infrastructure that underpins core activities of social and economic life:

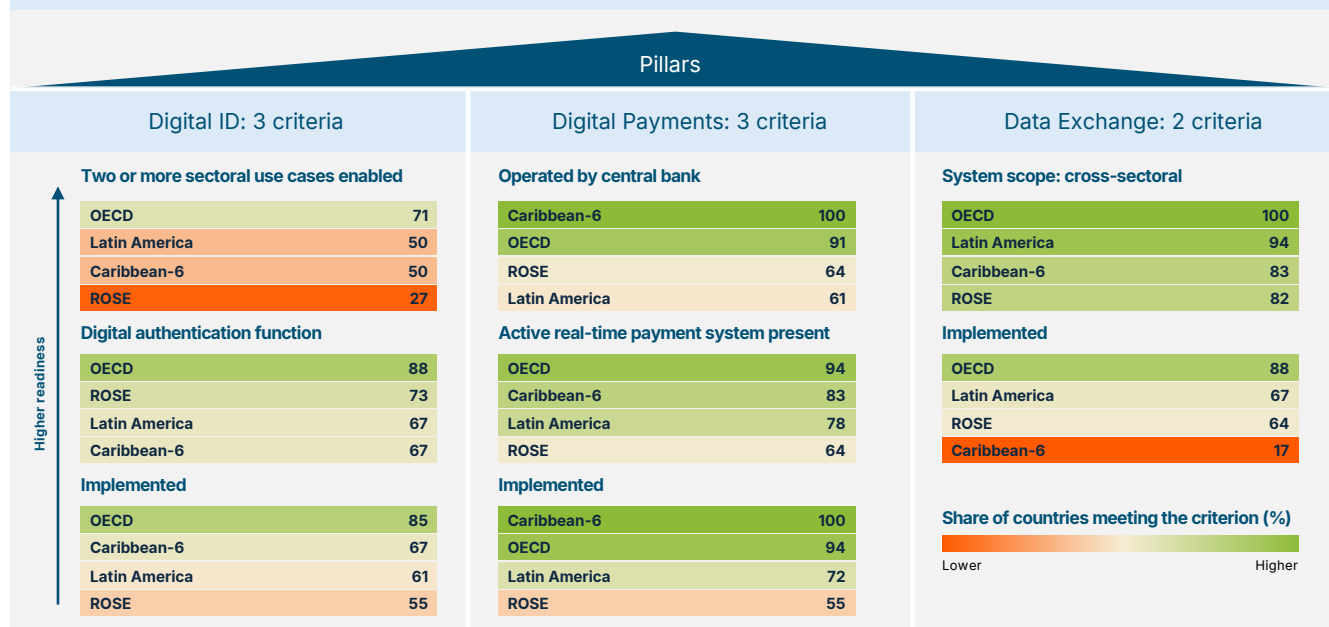
- **Digital identity (authentication):** Allows people to securely verify who they are to access services.
- **Digital payments (transactions):** Provides the rails for financial exchange, typically through interoperable payment infrastructure, and other platforms that allow banks and nonbank providers to connect and transact securely. This requires an interoperable, open-loop system that securely connects banks (money custodians), payment rails (routes the payment messages), and front-end payment applications (apps and fintechs) for end-users. Ideally, the transactions are immediate (i.e., instant retail payment system).
- **Data exchange (information-sharing):** Enables the secure transfer of information across institutions, often starting within a single ministry or government department but increasingly connecting private and nonprofit organizations, as well as individuals. This requires an interoperable system that enables individuals and public and private sector entities to exchange and digitally verify data with one another securely.

This section first assesses how the Caribbean's DPI compares globally in terms of readiness along various criteria. Metrics of the core components of each of the DPI functions of the Caribbean are compared against other country groups (OECD, Latin America, and the rest of the small economies of the world). The global database known as the Digital Public Infrastructure Map was updated with the status of DPI across Caribbean countries (IIPP, undated). Figure 1.4 shows the regional results. For each pillar, the percentage of countries that comply with each criterion within each country group is reported. The greener the cell, the higher the readiness.

With the exception of the data exchange pillar, Caribbean countries have above-average DPI readiness compared to other country groups.

Figure 1.4

Readiness of Digital Public Infrastructure by Country Group (percent of countries meeting each criterion)



Source: Prepared by the authors based on the Digital Public Infrastructure Map tracker datasets and country-group mapping (IIPP, undated).

Note: Color scheme refers to the percentage of countries within each group that comply with each criterion. OECD excludes Latin America. OECD: Organisation for Economic Co-operation and Development; ROSE = rest of small economies of the world (less than 3 million population).

The first DPI function (digital identity) requires a secure, interoperable system that includes digital authentication (not just enrolment) to access services provided by both public and private sector actors. The left pillar of Figure 1.4 shows this key component. Overall, while still below OECD standards, Caribbean countries show a better share of implementation of a personal digital ID when compared to both Latin America and the rest of the small economies of the world (ROSE). Indeed, four of the six Caribbean countries (Barbados, Jamaica, Guyana, and Suriname) have fully implemented a digital ID, while The Bahamas and Trinidad and Tobago are currently at a pilot stage. However, in terms of sectoral case uses there is room for improvement in the breadth of the functionalities of Caribbean digital IDs. This refers to whether the digital ID is enabled to access services across different sectors such as medical treatment, educational platforms, or applications to social protection programs. Overall, only half of Caribbean countries (Barbados, Jamaica, and Suriname) have at least two sectoral use cases enabled with their digital IDs.

The region shows remarkable progress in terms of transactions (digital payments pillar of Figure 1.4), as all the Caribbean countries have implemented a digital payment system. Beyond full implementation, it is also worth noting that all Caribbean payment systems have been officially implemented by their respective central banks (top of middle pillar of Figure 1.4). This standard is comparable to the OECD and significantly above both Latin America and the rest of the small economies of the world. Nonetheless, there is still room for improvement, as not all Caribbean countries have enabled the functionality of active real-time payments. Although The Bahamas, Barbados, Jamaica, Trinidad and Tobago, and Guyana have real-time payment functionalities, Suriname has not yet implemented this feature.

The implementation of data exchange (information-sharing) remains shallow (right pillar of Figure 1.4). Currently, only Jamaica has announced the implementation of a cross-sectoral data exchange system. The Jamaican Data Exchange Platform (JDXP), launched in April 2026, allows real-time secure verification of information across the authorized institutions. The scope of the JDXP encompasses the connection of 18 ministries and public agencies with large potential to provide more effective quality of services to citizens. While such systems are still in the planning or piloting stages in the remaining Caribbean countries, they have embraced the importance of cross-sectoral data

exchange systems. This feature of the design is highly welcome given its significant potential to improve the quality of public services.

**Overall, the regional status of Caribbean DPI shows uneven progress across its main functionalities.** The evidence highlights the significant advancement of digital payments and positive progress in terms of personal digital IDs. However, data interoperability across government agencies remains limited, precluding the possibility of increasing the quality of services to citizens. The absence of cross-sectoral data exchange systems comes with an increased burden on citizens and firms who need to access public services from different windows, thereby decreasing productivity. As such, the deployment of these systems should be prioritized, given that they facilitate the implementation of effective digital interventions that have been shown to improve lives. Accordingly, the next section evaluates which digital interventions are the most effective based on global evidence.

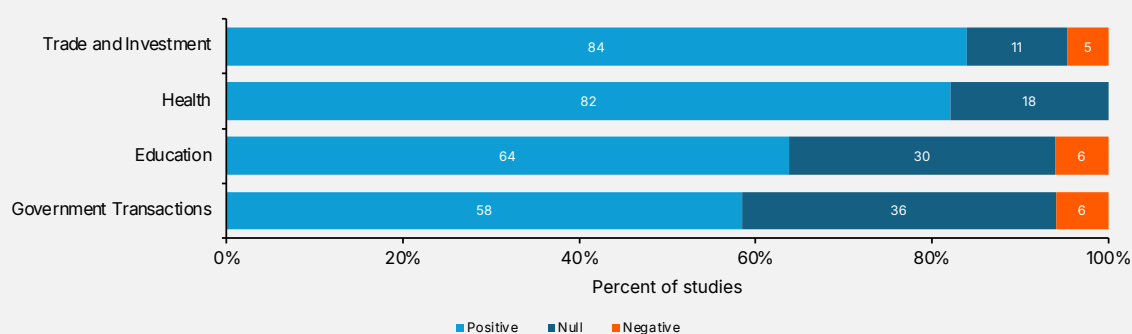
### 1.3 From Infrastructure to Impact: Effective Digital Interventions

**Global evidence on the effectiveness of digital interventions shows significant gains across different sectors.** Cristia et al. (2026) compiled a substantial body of rigorous studies documenting a causal effect between the digital interventions and their intended outcomes of interest in eight sectors. The evidence draws on studies investigating the causality of digital interventions in low- and middle-income countries, available on the IDB Digital Impact Dashboard. The dashboard identifies and classifies 188 impact evaluations in developing countries across the following areas: taxation, trade and investment, health, basic infrastructure, education, government transactions, social protection, and citizen security. In this Regional Overview the focus is on interventions across four of those sectors: health, education, government transactions, and trade and investment. Figure 1.5 shows the share of evaluations that have found positive, negative, or no impact of the effectiveness of digital interventions on performance in each area.

Evidence from the economic literature suggests that digital technology interventions are particularly effective in the areas of trade and investment and health.

Figure 1.5

Effectiveness of Digital Interventions in Developing Countries by Area of Intervention (percent of studies within each area)



Source: Prepared by the authors based on the IDB Digital Impact Dashboard developed by Cristia et al. (2026).

Note: The dataset compiles impact evaluations of digitalization and AI-related interventions in low- and middle-income countries. It includes studies that use rigorous empirical methods to estimate causal effects on development outcomes. See Velasco et al. (2026) for methodological details. For each area, the figure reports the share of studies that find positive, null, or negative effects on the outcomes studied.

**The impact of digital interventions on trade and investment is overwhelmingly positive, with positive effects found in 84 percent of the evaluated digital interventions.** The interventions have been classified according to the primary mechanism through which digital technologies affect firms' participation in trade, investment, and productive activities. The interventions that have been found to be more effective are:

- **Digital trade and market access platforms:** Digital platforms that connect firms with buyers, suppliers, markets, or trade opportunities by reducing search, information, and matching costs.
- **Digital trade policy and ecosystem interventions:** Government-led digital policies, regulatory reforms, special economic zones, and ecosystem-level initiatives designed to promote digital trade, innovation, and firm participation in digital markets by shaping the enabling environment rather than providing direct market-access platforms.

**Digital interventions in health have also been shown to be highly effective, with 82 percent of them showing desirable results.** In health, interventions have been classified according to the mode in which treatment is delivered and how much human support it involves, secondarily refined by the therapeutic approach upon which they are based. The two most effective intervention types are:

- **Intervention based on cognitive behavioral therapy (CBT), with human support:** The digital program is the core of these interventions, and the human role is to support it (feedback, motivation, progress monitoring, adherence, or brief sessions) rather than to deliver psychotherapy independently of the program. Support may come from any type of helper: a mental health professional, a trained paraprofessional, or a supervised non-specialist.
- **Human-delivered, technology-assisted therapy:** Interventions in which a provider (therapist, psychologist, nurse, or other) delivers the treatment by telephone or videoconference session, with technology serving only as the channel or tool rather than as a program that replaces the provider.

**In contrast, the accumulated body of evidence in the area of education shows that devices and connectivity per se are not enough to improve learning.** Indeed, about 30 percent of studies have shown null effects on learning (Figure 1.5). These studies mainly document the impact of distributing electronic devices to students (i.e., computers, laptops, or tablets) or providing connectivity without curricula-aligned software or guided instruction. The fact that devices or connectivity without guided instruction yield zero returns has been extensively documented (Beuermann et al. 2015; Cristia et al. 2017; Malamud et al. 2019; Cueto et al. 2025). By contrast, curricula-aligned and adaptive learning platforms that complement teacher instruction to personalize the education experience have been shown to significantly increase student learning. This type of intervention represents the bulk of the 64 percent of studies that document positive impacts. Within this strand, the most effective interventions are:

- **Teacher-led computer-assisted learning:** This consists of computer-assisted learning programs integrated into the classroom or after-school instruction, where teachers or trained facilitators actively guide learning, monitor progress, and embed digital tools into structured pedagogy.
- **Student self-paced computer-assisted learning.** This consists of computer-assisted learning programs where students work independently (individually or in pairs) with curriculum-aligned digital content, progressing at their own pace with only technical supervision, and without pedagogical guidance.

**Finally, the share of digital interventions related to government transactions with positive impacts stands at 58 percent, with some modes of intervention highly effective.** These include interventions related to the use of behavioral economics to incentivize (or deter) administrative actions. In addition, digitalization of government internal processes has also produced desirable results. These effective interventions fall into two categories:

- **Citizen reminder and persuasion messages:** This encompasses digital messages delivered through SMS, email, WhatsApp, or other channels that are sent to citizens using various behavioral framings—for example, deterrence, reciprocity, social norms, loss aversion, simplification, or incentives—to encourage specific administrative actions such as registration, renewal, or tax filing. The delivery mechanism is a one-way digital message with no further human interaction.
- **Government internal process digitalization:** These are digital systems or devices used internally by government agencies or officials to execute, accelerate, or improve an administrative process. These include disbursing payments, locating taxpayers, monitoring performance, or processing applications. Although this internal digitalization does not require the citizens or beneficiaries to interact with the technology directly, it has been proven to elevate the quality of services and responsiveness to the population.

**Effective digital interventions in the Caribbean are being implemented across several sectors.** In terms of digital platforms aimed at facilitating trade, two government-led initiatives in Jamaica and Barbados highlight recent efforts to digitalize trade processes, reduce administrative burdens, and improve efficiency. The Jamaica Single Window for Trade (JSWIFT) and the Barbados Electronic Single Window for Trade (BeSWIFT) are digital platforms designed to streamline trade-related procedures. By providing a single online point of access, these systems enable exporters and importers to complete a range of regulatory requirements, including applying for licenses, permits, and certifications, while facilitating compliance with international trade standards.

**In the health sector, efforts to implement electronic medical record systems and telemedicine are ongoing.** For example, Guyana is introducing a national electronic health record system and has already operationalized 150 telemedicine sites, with further expansion anticipated using drones to strengthen healthcare delivery in hard-to-reach locations. The National Health Insurance Authority in The Bahamas has implemented a telehealth program with video visits for primary care that is embedded in the electronic health record. Ongoing initiatives in Suriname include a

telehealth program for remote communities along with the MyHealth application for patient access to medical records and the HEARTS applications for hypertension and diabetes care.

**In education, several promising initiatives have been introduced using AI to complement student learning by aligning lessons to their individual skills.** For example, Trinidad and Tobago implemented an AI-powered tutor in 2026 to help math students during their last year of primary school. The tutor provides step-by-step explanations and personalized practice, extending learning opportunities beyond school hours and allowing students to progress at their own pace. Likewise, in 2026 Suriname launched the school.sr platform, which offers curriculum-aligned, self-paced learning for primary and lower-secondary students, with progress tracking and AI-supported features. Guyana started implementing the Digital School in 2025 with curriculum-aligned lessons, video content, assessments, interactive resources, and AI-supported learning tools for students preparing examinations administered by the Caribbean Examination Council.

**E-government in the Caribbean has been adopted with special emphasis on the digitalization of internal processes to better serve citizens.** For example, Barbados has expanded its central payment engine, EZPay+, to process National Insurance contributions from self-employed persons, available 24/7 year-round. Guyana's citizen portal, GovConnect, has introduced features including appointment confirmations, reminders, email notifications, application status updates, and real-time tracking of requests, helping citizens interact with government services more efficiently and predictably.

**The country chapters provide more specific examples in each country of the effective interventions identified in the global literature.** The country analysis was carried out using the following critical metrics:

- **Supply:** This aims to answer the question of whether each of the identified effective interventions exist within the context of each Caribbean country.
- **Demand:** For those services that exist, the country chapters present evidence of the extent to which the service is effectively used.
- **Quality:** For currently operating digital services, the country chapters discuss whether there are criteria in place to evaluate the quality of those services.

At the end of each country chapter, tables summarize the interventions across each area and how far along countries are in implementing state-of-the-art interventions.

**As mentioned earlier, countries and firms that are able to take advantage of digital technologies to grow and become more productive generally require adequate levels of human capital.** There are many visitors to the Caribbean, especially from the diaspora, who tend to be well-educated. The next section assesses whether policies to attract digital nomads could be effective in the Caribbean.

## 1.4 From Digital Readiness to Economic Opportunity: Digital Nomads in the Caribbean

**Digital nomads are not simply consumers of tourism products, they are also intensive users of a country's digital ecosystem.** The Caribbean has expanded connectivity and made real progress in digital payments, digital identification, and digital public and private service delivery. But these capabilities create value only when turned into services people actually use. The extent to which Caribbean economies can integrate the benefits of digital transformation into seamless and user-friendly experiences may determine their ability to attract remote workers and translate digital readiness into local economic opportunities.

**Digital nomads use technology to work from different locations while generally earning income from employers or clients abroad.** Their stays often last weeks or months, placing them between short-term tourists and conventional labor migrants (Hannonen 2020; World Tourism Organization 2023). This longer presence can support demand for accommodation, food, transport, leisure, coworking, and professional services, including outside the peak tourism season. For tourism-dependent economies, digital nomadism may therefore offer a way to diversify visitor demand and encourage more resident-like patterns of local spending (OECD 2022).

**Caribbean countries have pursued this opportunity unevenly.** Barbados is the only country with a clearly active dedicated digital-nomad program. Its 12-month Welcome Stamp requires declared annual income of at least US\$50,000 or sufficient means, and charges US\$2,000 for an individual or US\$3,000 for a family (Barbados Tourism Marketing, undated). The Bahamas' Extended Access Travel Stay (BEATS) Program was suspended until further notice in 2022 (Bahamas Department of Immigration 2022), while Jamaica proposed a digital nomad visa in its 2024 Green Paper but

has no identified application route (Government of Jamaica 2024). There is currently no dedicated program for the other three countries.

**Evidence on program use is also limited.** Barbados recorded 5,164 applications and 3,058 approvals between the program's 2020 launch and April 2024, were from male applicants (64 percent), spanning ages 18 to over 75, and drawn primarily from the United States, United Kingdom, Nigeria, Canada, India, and Ireland (Barbados Ministry of Tourism and International Transport 2024). No comparable data exist for the other five jurisdictions. The Bahamas' immigration agency, for instance, does not track its BEATS Program as a discrete reporting category (Bahamas Department of Immigration 2022).

**To attract digital nomads to the Caribbean, it is necessary to understand what attracts them and what policies countries can pursue, particularly on the behavioral front, to do so.** The sections that follow address these issues.

### 1.4.1 What Makes a Destination a Work-ready Ecosystem?

**Based on the intent of their mobility, digital nomads weigh destination selection criteria somewhat differently than conventional tourists.** Alongside accessibility to their home base, safety, and value for money, digital nomads assign significant weight to work-enabling infrastructure—reliable connectivity and power, coworking availability, an existing peer community, time-zone congruence with clients, and unambiguous legal permission to work remotely (Kozak, Cetin, and Alrawadieh 2024). Caribbean time zones align closely with North American working hours and provide some overlap with the United Kingdom. Cost competitiveness remains uneven across destinations, with Barbados and The Bahamas facing greater cost challenges relative to alternative locations in Europe, Latin America, and Asia (Alladi and Wong 2026).

**The region's readiness in terms of Internet access is important, but national connectivity indicators do not establish whether a particular accommodation or coworking facility is suitable for remote work.** The reliability of electricity also differs considerably across countries (Mercer-Blackman et al. 2026). The relevant question is therefore not only whether a country is connected, but whether prospective remote workers can identify dependable places from which to work. This distinction links the digital-nomad opportunity directly to the broader regional agenda: infrastructure must be translated into reliable, visible, and usable services.

### 1.4.2 Which Economic Goal Should a Caribbean Program Pursue?

**Digital nomad programs generally pursue different goals: extending tourist stays, encouraging investment and entrepreneurship, or attracting skilled workers (Figure 1.6).** International models reflect these differences. Indonesia primarily treats digital nomadism as a tourism opportunity, Estonia connects it with its digital and entrepreneurial ecosystem, and Canada uses it as a potential pathway to local employment (KC and Triandafyllidou 2025). These objectives are not interchangeable. They imply different choices regarding program duration, eligibility, taxation, administration, and links with the local economy. Comparative research similarly distinguishes tourism, wealth-attraction, and immigration rationales, showing that the underlying policy objective shapes the design of the visa (Koskela and Beckers 2024).

Figure 1.6

#### Objectives of Digital Nomad Programs and Potential Interventions for the Caribbean

|  <b>Extend and Diversify Tourism</b>                                                                                                           |  <b>Connect to Local Enterprises</b>                                                                                                                          |  <b>Attract Skills and Longer-Term Talent</b>                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>■ Turn short visits into longer, year-round stays</li> <li>■ Direct spending to local businesses and services</li> <li>■ Track stay length, spending, seasonality, and location</li> </ul> | <ul style="list-style-type: none"> <li>■ Link nomads with local firms, suppliers, and workspaces</li> <li>■ Promote exchange without displacing local workers</li> <li>■ Attract financial capital for economic growth and employment</li> </ul> | <ul style="list-style-type: none"> <li>■ Target skills aligned with national priorities</li> <li>■ Establish pathways to permanent residency</li> <li>■ Track skills, knowledge transfer, retention, and labor effects</li> </ul> |

Source: Prepared by the authors based on KC & Triandafyllidou (2025).

For Caribbean countries, a practical starting point may be to combine longer-stay tourism with stronger links to local firms, while adapting the emphasis to each economy. Barbados, The Bahamas, and Jamaica could focus on longer stays, demand for local services, and connections with tourism-related businesses. Trinidad and Tobago could combine Tobago's leisure offer with Trinidad's business and professional services ecosystem. Guyana and Suriname could first identify the domestic sectors, services, and business networks that remote workers might support. Both countries will need to attract skills for the growing energy services sectors and construction of new infrastructure. Attracting participants into local employment should remain a separate policy choice, used where specific skill shortages and appropriate work-permit pathways exist.

Regardless of the objective selected, it should be aligned across institutions responsible for the program, and interoperability across government agencies can help. This leaves room for the Caribbean to sharpen the underlying objectives before further program design proceeds, particularly if various institutions are in charge of parts of the program but not communicating with each other. This incoherence carries a cost beyond inefficiency: when program objectives are unclear, eligibility criteria, tax treatment, and administrative processes can become misaligned across the institutions that design them, which may reduce the relative attractiveness of a dedicated digital nomad visa compared with existing entry pathways such as an ordinary tourist entry visa (KC and Triandafyllidou 2025). The first task is then institutional: define the economic outcome the program is intended to produce and align the program with it.

### 1.4.3 Behavioral Insights to Turn Interest into Take-up and Local Value

Once governments have defined the program's objective and created a viable offer, the remaining challenge is behavioral: potential applicants must notice the program, understand its benefits, trust the information provided, and believe that the destination offers a workable community. This section presents criteria that policies could adopt, harnessing digital technologies that could increase uptake.

- **Reduce cognitive and administrative frictions.** Information on visas, costs, connectivity, taxation, and accommodation is often dispersed across different sources. Interoperable digital systems can help reduce these frictions by enabling secure data exchange across agencies, lowering the time and effort required to access services and complete administrative processes. From a user perspective, attracting digital nomads involves reducing friction across the entire journey rather than focusing only on visa applications (Gill et al. 2026). By making information easier to find and procedures easier to navigate, destinations become easier to evaluate. Evidence shows that information overload can increase perceived risk, which in turn can reduce travel intentions (Wu et al. 2022), while simplification of the application process can increase take-up of comparable programs (Bhargava and Manoli 2015). For Caribbean programs still refining their objectives, these findings suggest that making applications easier and clarifying benefits can meaningfully increase uptake once that program objective is set.
- **Reduce uncertainty through credible signals.** Although national indicators show that Caribbean connectivity generally lags OECD countries on average, some properties may offer excellent Internet and backup power. An exploratory review of Caribbean-focused Reddit discussions supports this concern: prospective remote workers repeatedly sought property-specific information on actual Internet speeds, mobile connectivity, and backup power rather than relying on national measures (Alladi and Wong 2026). Barbados' tourism website already promotes home offices, Wi-Fi-enabled cafés, and flexible office spaces but does not provide standardized information for individual properties. Addressing this gap need not be costly: governments could work with accommodation and coworking providers to publish third-party test results covering Internet speed, test date, and backup-power availability. Airbnb offers a simple model by allowing hosts to test their Wi-Fi through its application and display the results on their listing. More broadly, Airbnb's inspection and certification of selected properties increased their weekly booking rate by approximately 6.8 percent, suggesting that credible quality signals can influence demand, although that study did not examine Internet information specifically (Dewan, Kim and Nian 2023).
- **Facilitate follow-through to foster productive local connections.** Program performance should be measured beyond the approval of applications. A personalized arrival checklist, reminders, and clear next steps could help applicants translate intention into action. For example, planning prompts have improved follow-through for some one-time behaviors, although their effectiveness varies by context and behavior (Milkman et al. 2011). A Caribbean program could test whether to ask approved applicants to specify an intended arrival period and complete an arrival checklist to increase commitment. Arrival information, coworking events, and structured links with local entrepreneurs could be tested as ways to support follow-through and increase local benefits.

## 1.5 Moving Forward and Establishing New Policies with Digital Technologies

The advancement of DPI implementation in the Caribbean—including remarkable progress in digital payment systems coupled with increasingly available digital platforms—could enhance the attractiveness of the region as a place for skilled workers. This is also true for oil-rich countries interested in developing or maintaining energy services sectors (Trinidad and Tobago, and now Guyana and Suriname). But this opportunity for growth and the attraction of talent raises a critical question: Is the digital ecosystem in the Caribbean ready to tackle these challenges? The following recommendations should be taken into consideration when developing a digital strategy:

- **Focus on adoption, not just infrastructure.** The Caribbean is making significant progress in digital connectivity, payment systems, and digital identification. The next challenge is to ensure that citizens and firms actively use these services. Policymakers should complement investments in digital infrastructure with efforts to reduce behavioral, informational, and administrative frictions that limit uptake of digital services. In designing digital services, governments need to understand how different users discover a service, recognize its value, navigate its requirements, and complete the process. In particular, they should adopt digital interventions that have been proven to be effective internationally. This understanding can guide behaviorally informed interfaces and messages, clarify use benefits, provide timely prompts, and address difficulties along the way, especially accessible assistance for people with limited digital skills.
- **Build capacity to continuously test and improve services.** Given the administrative capacity constraints of many small Caribbean states, governments could establish a centralized team with expertise in service design, behavioral insights, and user research to support improvements across agencies, initially focusing on a few frequently used services. Governments could combine user research with platform data to identify barriers in service delivery and use experimentation to test and refine alternative interface designs and processes before scaling successful approaches. Tracking completion rates alongside the time, effort, and assistance required would help establish what works for different users. Sharing findings and reusable design approaches across agencies—and, where appropriate, across Caribbean countries—could reduce duplication while improving public service delivery and citizens' engagement with digital government.
- **Expand secure data-sharing and interoperability frameworks across government institutions.** Citizens and firms frequently provide the same information multiple times to different public agencies. Ensuring a coherent approach can reduce duplication, shorten processing times, and improve service delivery. For small Caribbean states with administrative capacity constraints, interoperability may represent one of the highest-return digital investments.
- **Integrate policies to close the skills gap with digital nomadism and tourism.** In relation to the digital nomads, the Caribbean has a large and well-educated diaspora that may be interested in increasing its ties to their birth country even if some have never worked in the Caribbean, either through temporary work, investments, and/or long-term stays. This could create greater demand for local services and productive connections with domestic firms. Governments could begin with a defined visa path, transparent eligibility conditions, user-focused applications, and good signaling of work-ready infrastructure when possible. This would allow countries to test whether digital nomadism can become a practical instrument for workforce diversification supported by better digital infrastructure that aims to promote productivity.

**By focusing on the adoption and effective use of digital services, Caribbean countries can better translate digital readiness into productivity, innovation, improved public services, and new economic opportunities (Gill et al. 2026).** The country chapters that follow focus on how each of the Caribbean countries has adopted digital public infrastructure and provides examples of digital interventions in the four areas discussed in Section 1.3 of this Regional Overview.



## Chapter 2

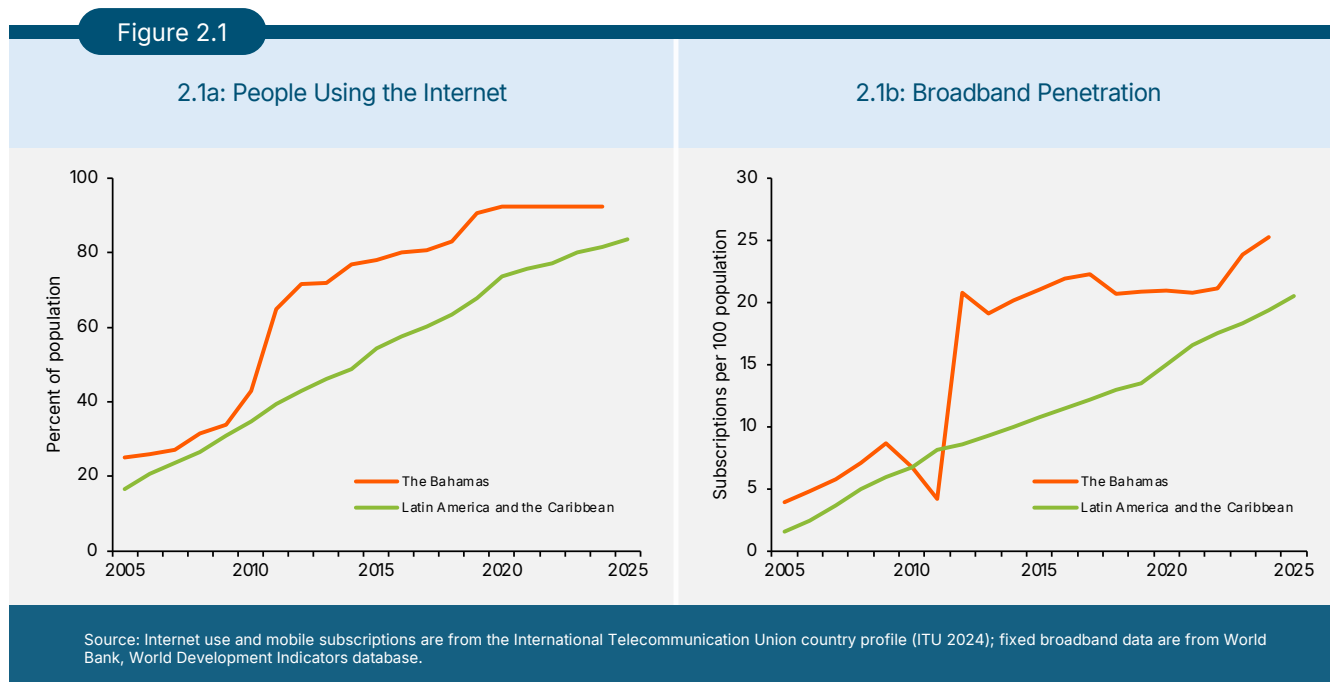
# The Bahamas

Jose Luis Saboin and Angelo Mazzocca

The Bahamas enters the digital infrastructure discussion with one of the strongest connectivity bases in the Caribbean. In 2024, approximately 92.5 percent of the population used the Internet (Figure 2.1a), mobile cellular subscriptions reached 97 per 100 population, and fixed broadband penetration, at roughly 25 subscriptions per 100 population, sits above the global and Latin American and Caribbean averages (Figure 2.1b). That infrastructure enables the services that benefit from it. This materializes only when technology, governance, and legislation come together and adoption becomes widespread. This country chapter reviews the success in adopting digital technologies in The Bahamas across the areas of digital public infrastructure, digital interventions based on international evidence, and the sectors of greatest promise for digital services, as well as the next steps in adoption these services.

The Bahamas has been above the Latin American and Caribbean average in terms of digital connectivity.

Figure 2.1. Internet Use and Broadband Penetration in The Bahamas and Latin America and the Caribbean, 2005–2025



## 2.1 Digital Public Infrastructure

Following the Digital Public Infrastructure (DPI) Map and the Regional Overview, this country chapter looks at DPI in The Bahamas. It examines the three core elements of DPI: (i) digital identity, which is the credential people use to prove who they are when dealing with government; (ii) digital payments to move money between people, firms, and the state as efficiently as possible; and (iii) data exchange, which enables government databases to share information securely (see Chapter 1.2 in the Regional Overview for definitions). Responsibility for carrying these core elements forward was consolidated starting in May 2026 in the new Ministry of Innovation and National Development (MIND), the lead institution for innovation, competitiveness, and long-term development. This initiative was organized around four mandates: modernizing government, building future readiness, developing Bahamian talent, and driving national development. Although the three DPI elements mentioned above advance at different speeds, progress could be swift if the legal foundation and an institutional structure that prioritizes innovation and digital technologies are in place.

### 2.1.1 Digital Identity

The Bahamas has been setting up a national digital ID system for several years in and the work is almost complete. The Data Protection Act of 2025 establishes the privacy rules any such system needs, including the use of biometrics such as fingerprints and facial recognition. The National Digital Identification Programme has a dedicated office under MIND (Government of The Bahamas 2025a). Two related initiatives are already being implemented: an optional

biometric voter card introduced under the Parliamentary Elections (Amendment) Bill 2025, and the Digital Arrival Card piloted in May 2026 (Government of The Bahamas 2025b; Tourism Today 2026).

**Legislation is not yet in place to support the use of a universal ID credential.** Bahamians use passports, voter identification cards, National Insurance cards, and driver licenses for different purposes (*The Tribune* 2026c). Closing that gap requires dedicated legislation establishing the legal status of the credential, enrolment procedures, and grievance redress mechanisms, and ensuring privacy protection. Consolidating digital identity under the MIND puts that accumulated expertise acquired from previous isolated endeavors such as biometric voting and digital arrival cards in one place. This way, the drafting, biometric specifications, and enrolment procedures already tested at the border and at the polls become the starting point for developing a universal national credential.

## 2.1.2 Digital Payments

**The sand dollar gave The Bahamas an early global lead in digital payments.** Launched in October 2020 as the first retail central bank digital currency issued by a sovereign state, the sand dollar had reached approximately 119,000 residential wallets and over 2,000 participating businesses by the end of 2025, although its economic footprint remains marginal. The value in circulation stood at B\$2.9 million by March 2026, equivalent to just 1 percent of Bahamian currency in circulation (Central Bank of The Bahamas 2026a, 2026b). Uptake has been constrained by a distribution network that still rests on a small set of authorized financial institutions, with the commercial banks slow to join (*Nassau Guardian* 2024).

**The central bank has also procured a Fast Payment System expected to launch in early 2027.** Participation will be mandatory for all retail payment providers and interoperability with the sand dollar is guaranteed (Central Bank of The Bahamas 2025a; Montran 2026). Nonbank providers handle under 2 percent of retail payments yet reach roughly one-fifth of account holders, so a shared mandatory rail lets them compete on an equal footing with banks, and its guaranteed interoperability with the sand dollar means that every provider on the rail can transact in the currency, laying the groundwork for a more competitive and inclusive payment market as the system matures (Central Bank of The Bahamas 2025).

## 2.1.3 Data Exchange

**The Bahamas has been a pioneer in adopting a cloud-based data exchange system, the secure layer that allows government databases to share information with one another without the citizen having to carry documents between agencies.** Since 2020, the Unified eXchange Platform (UXP) has run entirely on the cloud, a system similar to Estonia's well-known X-Road.<sup>1</sup> Because this system is delivered as a service rather than built in-house, it relieves the government administration from having to construct and maintain its own data centers and technical staff, and reduces the chances of hurricane damage wiping out data and operability. The Bahamian deployment was the proof of concept for the Estonian firm, Cybenetica.

**This system is the base for MyGateway, the single window portal through which citizens access government services.** Services include renewing driver's licenses, requesting a police certificate, or ordering a birth certificate. The exchange allows the agencies behind it to consult each other's records, and it is what makes the "Once Only" principle discussed in Table 2.1 interoperable. Linkages with Estonia were further formalized in August 2026 following a memorandum of understanding covering interoperability governance, digital identity, and institutional capacity-building. With X-Road operating for over two decades across hundreds of agencies in Estonia, the partnership brings valuable governance experience to The Bahamas (*The Tribune* 2026b; e-Estonia, undated).

**The next step for the system is to measure take-up, tracking how many agencies have joined and how the interoperability is being used across government functions.** Information on this is not publicly available, so external assessments cannot be made to score the system beyond its initial deployment. Publishing participation criteria and usage figures is the cheapest step remaining, and the foundation for any future integration with other UXP-based systems. It would allow the country to adhere to the Caribbean Community's digital integration agenda. The Caribbean Community's Single ICT Space defines as a core implementation activity the inter-connection of national government

<sup>1</sup> X-Road is the data exchange technology that connects Estonia's public and private databases, enabling them to query one another securely without pooling data in a central store. Created in 2001 and now underpinning nearly all of Estonia's digital government, X-Road has been deployed in more than 30 countries. UXP is its internationally distributed version, developed by Cybenetica, the private Estonian firm that built the original X-Road (e-Estonia, undated; Cybenetica, undated).

networks to enable secure cross-border exchange of information and services across the region (CTU 2017). Inside government, MIND has pledged to launch SmartGov, a suite of AI tools to help civil servants with research, correspondence, and routine administrative tasks, automate repetitive processes across public services, and connect databases that remain siloed, bringing state-of-the-art technology to bear on the data exchange gap.

## 2.2 Effective Digital Interventions in Public Services

Digital public infrastructure also enables effective interventions in various sectors of the economy to benefit Bahamian citizens. Digitalization can help raise long-term growth by enhancing human capital, improving the efficiency of public administration, and raising the productivity of firms. The four areas examined here are education, health, government transactions, and trade and investment. Within each area, the analysis looks at how far along The Bahamas is in implementing eight interventions that international evidence has suggested are most effective (see the discussion in Section 1.3 of the Regional Overview).

Table 2.1 shows progress in The Bahamas in those four areas with two types of intervention per area. Four types of interventions are operational to date: human-delivered technology-assisted therapy, digitization of government internal processes, and two areas related to facilitating digital trade. Other programs are not yet running. The connecting thread is momentum: where initiatives are implemented, usage is substantial. For programs that are not yet implemented—whether trained teachers, delivery channels, or screening protocols—the basic foundations are in place.

## 2.3 Potential for Growth in Digital Services Going Forward

Across both digital public goods, and programs that use digital technologies for interventions, The Bahamas has made all the necessary investments, and the legal and regulatory frameworks are mostly in place, albeit more advanced in some areas than in others. For example, as an offshore center, The Bahamas has been at the global forefront in terms of digital payments and digital finance. Going forward, the following steps would be recommended:

- **Complete the legal foundation for digital identity.** A roadmap, an implementing office, a dedicated ministry, and a modern data protection statute are all in place. What remains is a law establishing credential status, enrolment mechanisms, and grievance redress mechanisms. The precedent exists, as Parliament legislated a biometric credential at the border in 2025. The payoff to adoption reaches beyond identity itself: systems that today work around the gap, such as Click2Clear relying on the National Insurance card, would finally have a general credential to draw on.
- **Publish the rules of the systems already built.** This would apply to the operating framework of the data exchange platform, and the standard of service for MyGateway. Both are missing documentation needed for their implementation. MyGateway, for example, could send citizens reminders and persuasion messages for various agencies such as passport renewal, tax services, etc. A common standard would apply to all agencies, replacing the agency-by-agency discretion that currently governs response and resolution times.
- **Report and disseminate the use of these digital programs and platforms.** Where uptake is measured, as in Upskill Bahamas, telehealth, and MyGateway, the numbers support further investment. Where it is not, as with Click2Clear, last reported in 2020, valuable programs go unrecognized. Consolidating the administrative data these systems already generate, and extending the monitoring from counting usage to tracking outcomes, is a natural task for the statistical system now being strengthened under a national strategy to strengthen statistics (*The Tribune* 2026a).

None of these efforts require new technology, only the documentation and reporting that could turn existing investments into visible, accountable services. The Bahamas already has shown it has the institutional maturity to benefit from partnering with global digital government leaders such as Estonia.

The area of greatest promise is digital government itself, particularly a national digital identity system. The country has already placed many public services online and built a significant part of the infrastructure that connects them; what remains is a credential that allows residents and businesses to prove who they are and then reuse that verification across agencies. This would make the existing digital infrastructure more useful by allowing the same identity verification to be reused across multiple government services and, potentially, private sector transactions. Research on Latin American and Caribbean governments documents large efficiency gains from digital transactions, with processing times falling by 74 percent and institutional delivery costs slashed by at least 44 percent (IDB 2018). Neither estimate is a forecast for The Bahamas, but both illustrate the potential gains from reusable digital identity.

These gains could extend to banks, insurers, and fintech entities, which must repeatedly verify customers. A trusted government credential could reduce these costs and complement the sand dollar and fast payment rail by providing a common means of establishing identity. The geographic structure of The Bahamas makes this particularly relevant: digital transactions cannot eliminate distance, but they can reduce the number of interactions for which distance matters. For Family Island residents, establishing identity once and reusing it across services could therefore lower the recurring cost of accessing government across the archipelago.

**Table 2.1. The Bahamas: Adoption of Digital Interventions**

| Interventions by Area                                                    | Status and Progress                                                                                                                                                                    | Reported Uptake                                                                              | Adherence to International Standards <sup>1</sup>                                                                                                                                 |
|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Education</b><br>Teacher-led computer-assisted learning               | Not yet implemented. Closest progress: Edutec teacher-competency diagnostic rolling out to 3,000+ educators (2025–2026); school device pilot as of September 2026                      | 3,000+ educators covered by the diagnostic                                                   | IDB Edutec methodology                                                                                                                                                            |
| Student self-paced computer-assisted learning                            | Not yet implemented. Closest progress: Ministry of Education virtual portal (2019) dormant; platforms for adults operating (Upskill Bahamas, DigiLearn)                                | 14,000+ applications and 1,000 graduates as of April 2026 (Upskill Bahamas)                  | Courses accredited by partner institutions                                                                                                                                        |
| <b>Health</b><br>Human-delivered, technology-assisted therapy            | Operating.<br>National Health Insurance telehealth video visits in primary care embedded in the electronic health record                                                               | 700 consultations in 2025, against 121,107 primary care visits                               | Secure electronic health record platform, appointment-only, urgent-care exclusions; American Telemedicine Association guidance                                                    |
| Cognitive-based therapy interventions with human support                 | Not yet implemented. Closest progress: Mental Health Act 2022; primary care staff trained under the Mental Health Gap Action Programme; National Health Insurance depression screening | Depression screening operating within the National Health Insurance package                  | World Health Organization Mental Health Gap Action Programme protocols                                                                                                            |
| <b>Government transactions</b><br>Internal process digitalization        | Operating.<br>MyGateway: 135 of 200 priority services live; inter-agency application programming interfaces; digitization of records                                                   | 120,921 users across 16 islands; 222,168 transactions for 19 agencies                        | Statutory principles: single window, electronic ID, interoperability, Once Only, Twice at Least <sup>2</sup>                                                                      |
| Citizen reminder and persuasion messages                                 | Not yet implemented. Closest progress: Delivery channels live (Bahamas News and Emergencies App, 2025; MyGateway alerts)                                                               | Transactional alerts operating                                                               | Official government alert channels                                                                                                                                                |
| <b>Trade and investment</b><br>Digital trade and market access platforms | Operating.<br>Bahamas Trade Information Portal (2017); Click2Clear single window with mandatory registration                                                                           | 26,747 users and 4,000+ firms (2020; Click2Clear)                                            | Risk-based post-entry control; International Trade Centre and U.S. Commercial Guides intelligence                                                                                 |
| Digital trade policy and ecosystem                                       | Operating.<br>Digital Assets and Registered Exchanges Act 2024                                                                                                                         | 35 registered digital asset businesses (August 2026), including two banks and nine exchanges | Statutory, Aligned with the International Organization of Securities Commission and the Financial Action Task Force; asset segregation, full stablecoin reserves, public register |

Source: Prepared by the authors.

<sup>1</sup> This column reflects the degree to which each solution adheres to recognized international benchmarks.

<sup>2</sup> Once Only: no agency may request information another already holds; Twice at Least: information collected serves more than one agency.



## Chapter 3

# Barbados

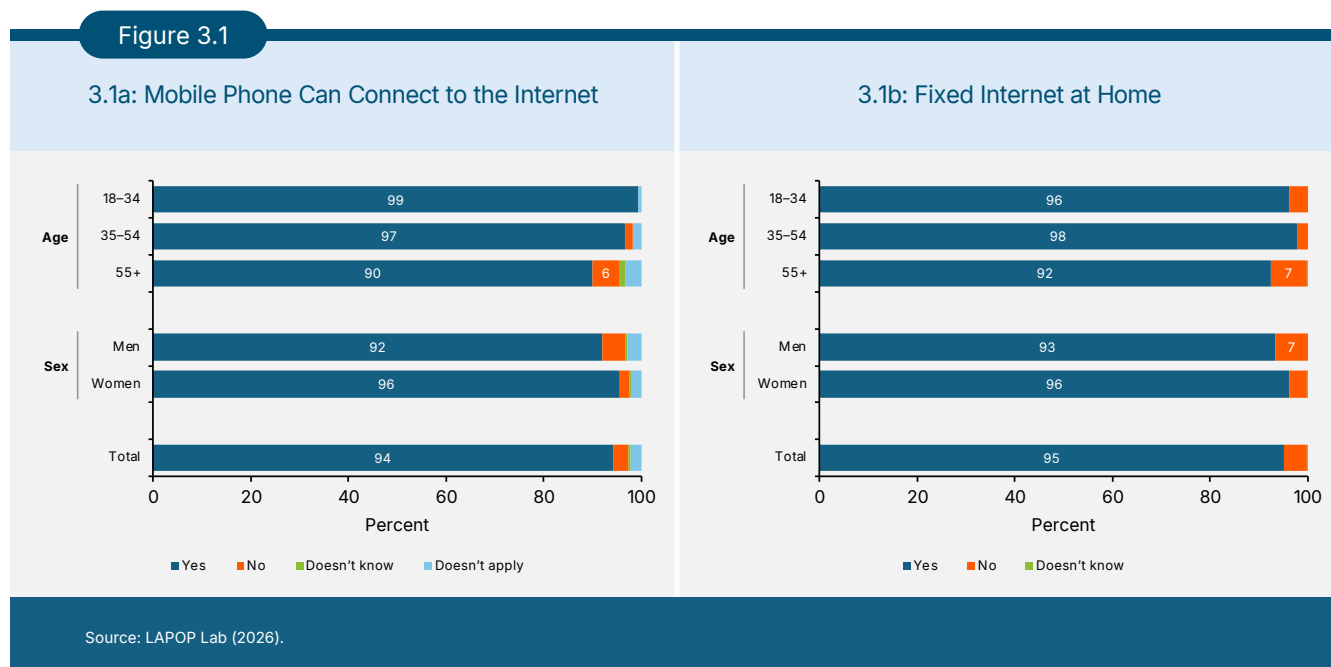
Monique Graham and Daniel Hernaiz Diez de Medina

**Adopting digital technologies in Barbados is essential to increase productivity and improve access to public and private services.** Digitalization provides an opportunity for the government to boost efficiency and increase productive capacity, supporting a resilient economy and a productive labor force. The Barbados Economic Recovery and Transformation 2026 (BERT) Plan commits to building an interoperable digital productivity state with once-only data principles, shared registries, automated licensing and permits, and digital payments.

**Central to digital transformation is the availability of Internet connectivity, as well as the effective use of digital services across the economy.** As Figure 3.1 shows, almost the entire Barbadian population has access to a mobile phone that can connect to the Internet (94 percent) and fixed Internet at home (95 percent), with no significant differences between males and females.

**Broadband connection and Internet use in Barbados is virtually universal. Disparities in these areas are evident across age groups, however, with the older population recording lower levels of connection and usage.**

Figure 3.1. Broadband Connection in Barbados (percent)

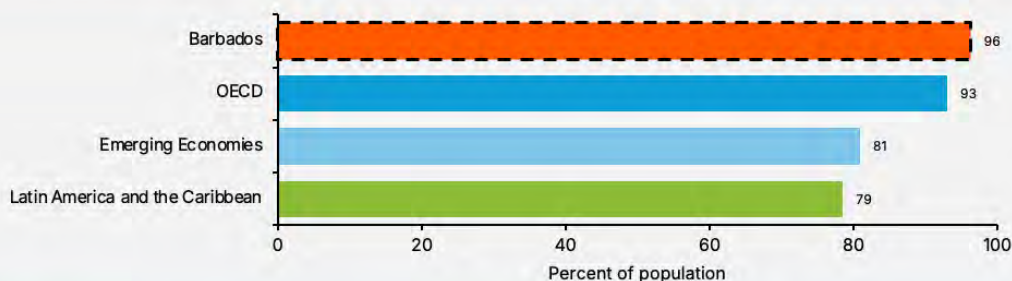


**Consistent with these high levels of access, Internet use is also widespread among the population.** As Figure 3.2 shows, 96 percent of those surveyed have used the Internet within the past three months. This level of Internet use is in line with the Organisation for Economic Co-operation and Development (OECD) standard and significantly above other comparator regions.

## Internet use in Barbados surpasses other country benchmarks.

Figure 3.2

Internet Use in the Previous Three Months in Barbados and Comparator Groups, 2026 (percent of population)



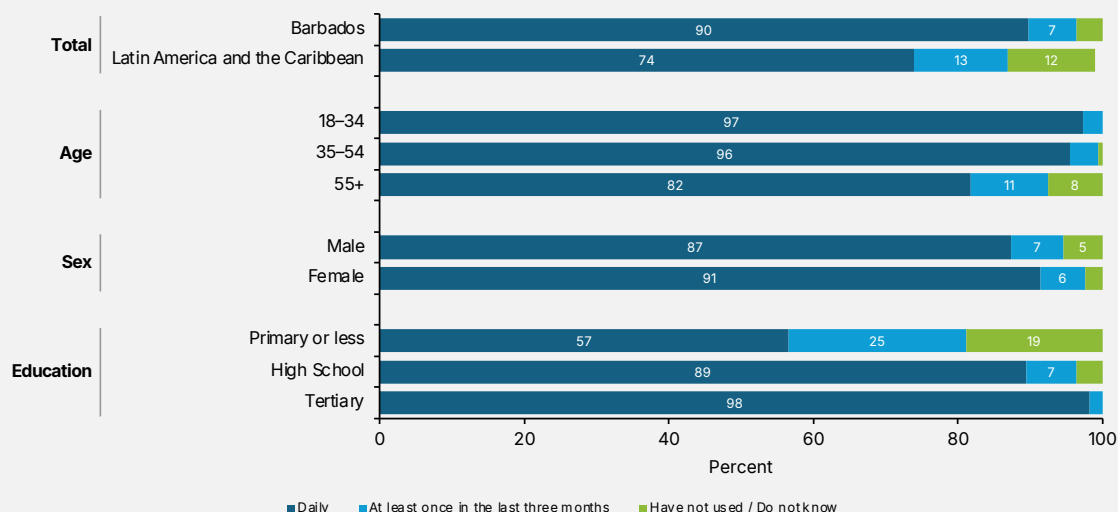
Sources: LAPOP Lab (2026); and ITU (2026).

Note: The indicator follows the standard definition from the International Telecommunication Union (ITU): people who used the Internet from any location in the last three months in most reporting countries. The reference period and age coverage vary across national surveys per the ITU's metadata. For country-year cells with missing data, the ITU's published estimates are used. The Organisation for Economic Co-operation and Development (OECD) excludes Latin American countries. Emerging market economies follow the International Monetary Fund's income classification. Data for these regions reflects the latest available (2024). For Barbados, the most recent data are for 2026.

Internet usage is high in Barbados, although significantly less for those with a primary education or less.

Figure 3.3

Share and Breakdown of Adults Using the Internet in Barbados and Latin America and the Caribbean, 2026 (percent)



Source: LAPOP Lab (2026).

Notes: Share of adults (18+ in nearly all countries). For Barbados, daily use includes those who have used the Internet many times a day and every or almost every day; at least once in the last three months includes those who have used the Internet once or twice a week and once or twice a month. Regional averages are calculated as simple averages across the countries included in each group. Latin America and the Caribbean estimates are based on LAPOP microdata for Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Panama, Paraguay, Peru, and Uruguay, using country weights to ensure national representativeness. Approximately 1,000 observations per country; regional fieldwork was conducted between October 2025 and May 2026. Estimates are based on valid responses only (0.81 percent missing, excluded). See the IDB Digital Adoption Dashboard compiled by Cristia et. al. (2026)

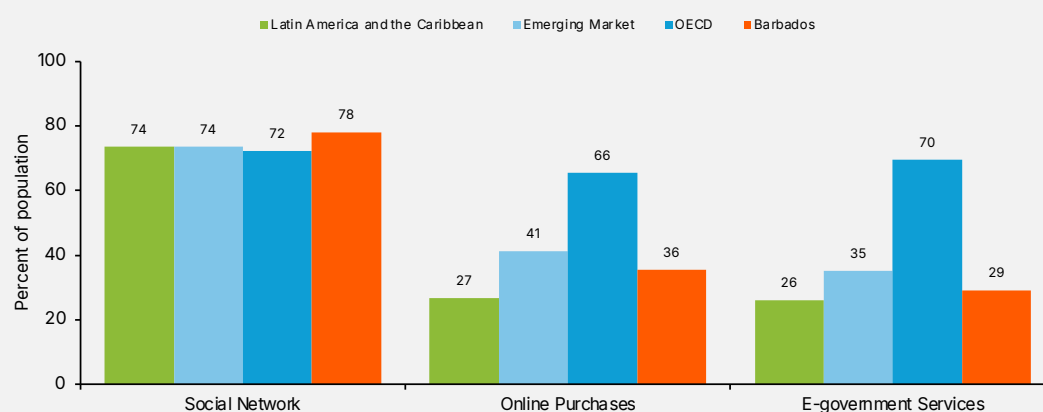
However, a closer examination of within-country patterns reveals disparities by age, sex, and education level. Daily Internet use is nearly universal among adults with tertiary education but falls to approximately 57 percent among those with primary education or less (Figure 3.3). Similarly, adults aged 55 and older use the Internet less frequently than those aged 54 or younger. At the regional level, Barbados records substantially higher daily Internet use than Latin America and the Caribbean. Approximately 90 percent of Barbadians use the Internet daily, compared with 74 percent across the region. Moreover, only 4 percent of adults in Barbados do not use the Internet, compared with 12 percent regionally.

Understanding how people use the Internet is important, as usage patterns can help the government assess the effectiveness of its efforts to digitalize public administration. Figure 3.4 shows that social media use in Barbados is high, with 78 percent of adults using it. This exceeds the OECD, Latin America and Caribbean, and emerging market averages.<sup>2</sup> However, Internet use for e-commerce and interactions with government is substantially lower than the averages for emerging markets and the OECD. About 36 percent of adults in Barbados purchased goods or services online during the three months preceding the survey, lower than the OECD share. Online interactions with government are even less common: only 29 percent of adults in Barbados used online government services, compared with 70 percent in OECD countries and 35 percent in emerging markets. It is not clear if these figures reflect a preference on the demand side—that is, that Barbadians prefer traditional methods of shopping and interacting with government—or constraints on the supply side (for example, that Barbadians would prefer online interactions if the quality of the experience and its results were as high as that of non-online interactions).

Barbados outpaces comparable regions in Internet use for social media purposes. However, it lags behind the OECD and emerging markets for online purchases and e-government services.

Figure 3.4

Internet Use Across Different Activities in Barbados and Comparator Groups (percent of population)



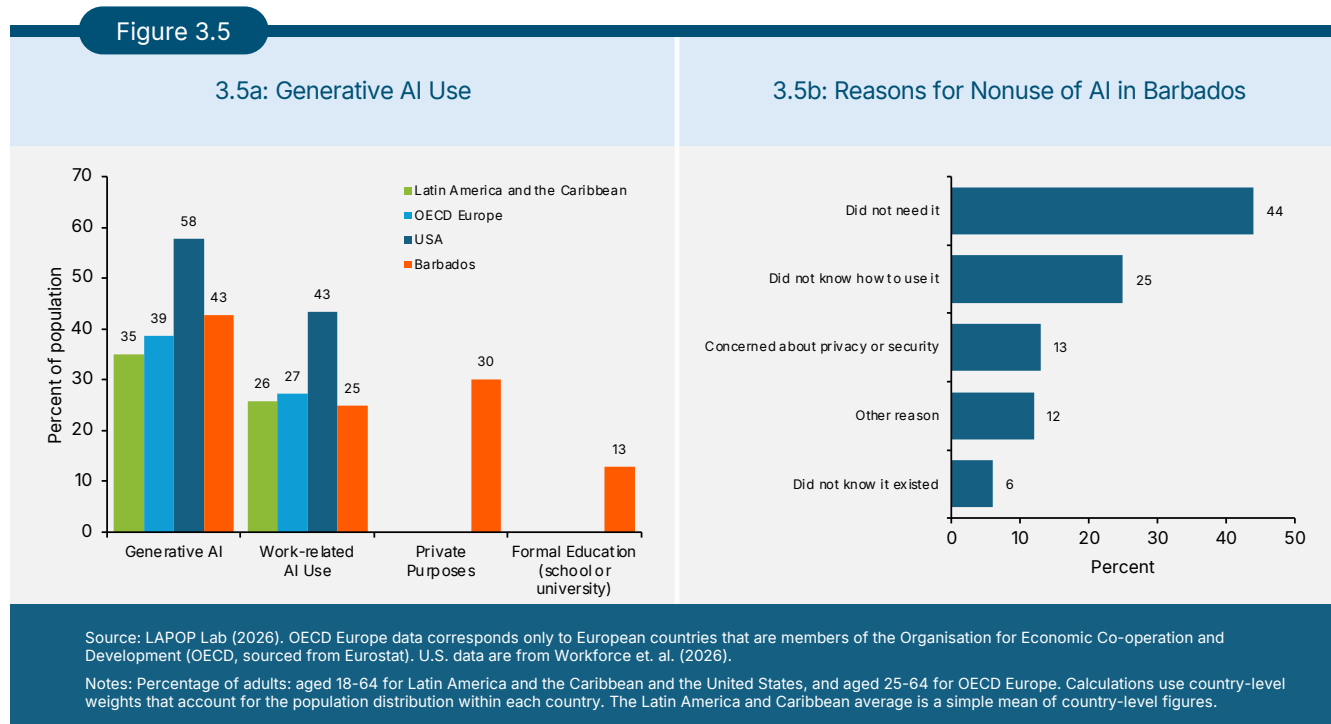
Source: LAPOP Lab (2026).

Notes: Regional averages are calculated as simple averages across the countries included in each group. Latin America and the Caribbean estimates are based on LAPOP microdata for Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Panama, Paraguay, Peru, and Uruguay, using country weights to ensure national representativeness. The Latin America and the Caribbean average is a simple average of country-level figures. Emerging market economies include the economies classified as such per the International Monetary Fund definition. Organisation for Economic Co-operation and Development (OECD) estimates exclude Latin American and Caribbean countries and combine Eurostat data (2024–2025), when available, with International Telecommunication Union data for countries not covered by Eurostat (latest available year between 2022–2025). Eurostat statistics cover people aged 16+, although adjusting estimates to align with the adult population (18+) changes results by approximately 1 percentage point.

<sup>2</sup> Activities related to social media include instant messaging and calling applications, such as WhatsApp, and reading newspapers, magazines, or books online.

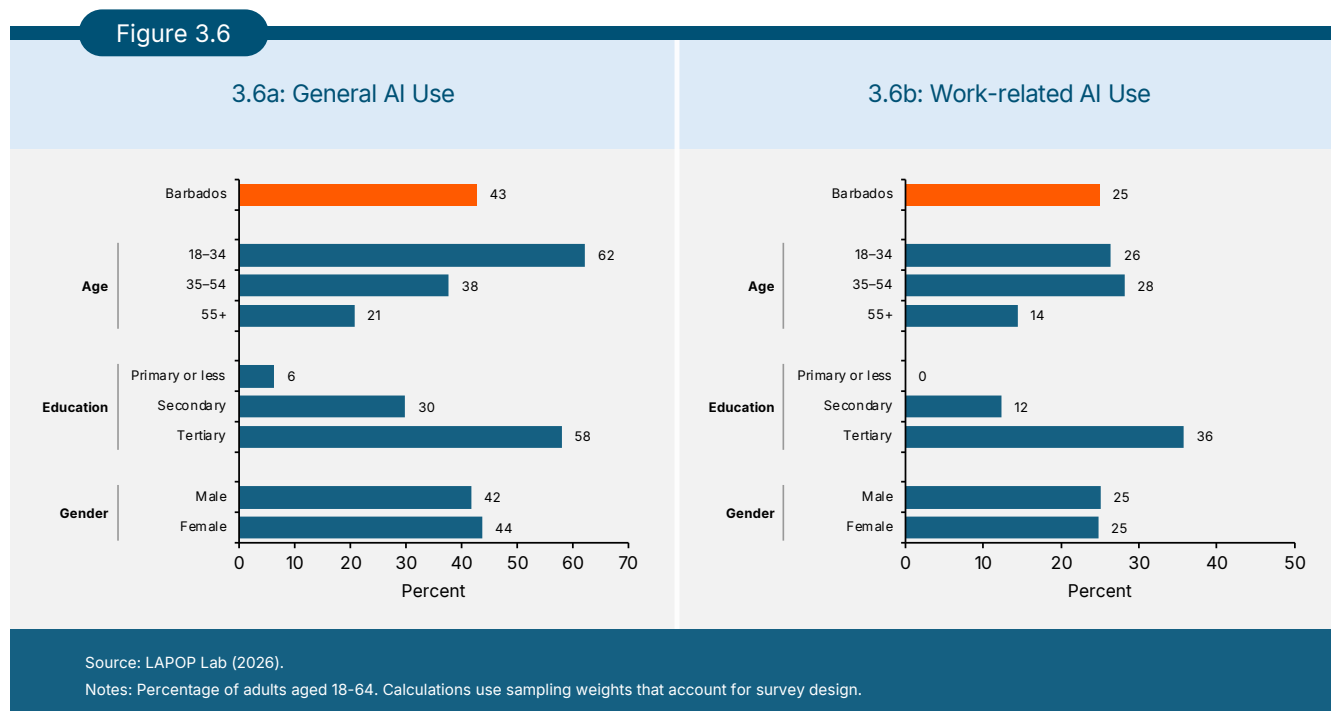
Generative AI use in Barbados remains limited, despite the country having higher usage relative to the OECD and Latin and America and the Caribbean regions. Most of the population either do not see a need for AI use or do not know how to use it.

Figure 3.5. Generative Artificial Intelligence in Barbados (percent of population)



The majority of the population in Barbados employs AI for general use, while a smaller population uses AI for work-related tasks.

Figure 3.6. Generative AI Use Across Demographic Groups in Barbados (percent of population)



**As digital capabilities mature, the adoption of emerging technologies, including generative AI, can further enhance productivity, innovation, and resilience.** Figure 3.5 reveals that AI use in Barbados exceeds the averages for Latin America and the Caribbean and OECD Europe. However, Barbados lags behind the United States. About 4 in 10 adults in Barbados report having used AI, compared with about 6 in 10 adults in the United States. The survey also examined the use of AI for work, personal, and educational purposes. The results indicate that work-related AI use in Barbados is relatively lower, being comparable with Latin America and the Caribbean and OECD Europe, while lagging significantly behind the United States. Only one-quarter of respondents who reported using AI had used it for work-related tasks, with teachers likely to account for a substantial share of these users (Cristia et al. 2026). More broadly, 30 percent of adult AI users in Barbados use the technology for personal purposes, while 13 percent use it for school-related work. Indeed, a recent labor skills assessment reveals that the central challenge for Barbados is not a shortage of specialized digital talent, but rather widespread deficiencies among current workers in the intermediate, cross-cutting digital skills needed to use technology effectively (MIDE Development 2026).

**Given the transformative potential of AI technologies, understanding the barriers to adoption is essential.** The most frequently cited barrier, reported by 44 percent of respondents, was that AI was not needed to perform their tasks or responsibilities (Figure 3.5). Also, an important share of respondents (25 percent) indicated that they did not know how to use these tools. Privacy and security concerns and limited awareness of available AI tools were cited by 13 and 6 percent of respondents, respectively. The evidence also shows gaps in AI use by age and education (Figure 3.6). Indeed, general and work-related use of AI is more frequent among younger people and heavily concentrated among the tertiary-educated population. By contrast, there was no evidence of any gender gaps in AI. The areas where there are and are not gaps provide valuable insight into the potential structure for public awareness campaigns on AI and how to effectively incorporate them into the public sphere.

### 3.1 Digital Public Infrastructure in Barbados

**As Barbados develops the frameworks needed to support a fully digital society, digital public infrastructure (DPI) will be essential to enable broad access to and effective use of digital technologies.** DPI can accelerate safe and inclusive digital transformation and economic growth. Barbados has identified digital infrastructure as a priority for strengthening social, economic, and climate resilience in its 2035 investment strategy. The country has made substantial investments to improve public service delivery and expand its capacity to become a regional leader in digital innovation, including the foundational components of the DPI ecosystem: digital identification, digital payments, and data exchange systems.

**Of the three foundational DPI components, Barbados has implemented a digital national identification card (TRusted IDENTITY, known as Trident ID) and modernized its national instant payment system through BiMPay (Box 3.1), while beginning to develop a centralized data-sharing platform.** In 2023, the government launched the Trident ID, replacing the previous laminated national identification card with a single, trusted source of verifiable identification (*Barbados Today* 2023). By January 2024, almost 90 percent of the population possessed a Trident ID (*Barbados Today* 2024). The card supports digital authentication and has already been integrated into several sectors, including transportation (as a driver's license and regional travel document) and financial services (where it helps satisfy know-your-customer requirements). Effective July 1, 2026, citizens can travel to Guyana solely using the Trident ID, and vice versa (*Barbados Today* 2025). The government plans to expand the functionality of the Trident e-ID soon by adding a mobile application that will allow cardholders to verify their identity for online transactions and sign documents electronically (Graham 2026).

### Box 3.1. BiMPay: Barbados' Payments Reform Initiative<sup>1</sup>

On June 12, 2026, the Central Bank of Barbados introduced BiMPay, the country's national instant payment system. The goal is to foster greater competition among banks and credit unions, helping ensure that consumers benefit through better pricing, improved services, and more efficient financial transactions.

#### Why BiMPay?

BiMPay replaces the central bank's previous ACH and RTP rails. The previous batch-processing system often delayed transfers by several days, particularly over weekends, forcing households and businesses to rely more heavily on cash and checks, which are costly to handle and ultimately increase costs for consumers. BiMPay facilitates payments among individuals, businesses, and the government on a 24/7/365 basis. The system enables Barbadians to send and receive money instantly from anyone in the country, regardless of their financial institution. It is also expected to advance financial inclusion by allowing people without traditional bank accounts to send and receive funds through digital wallets.

The payment system reform was also driven by concerns that competition in the banking sector was insufficient, limiting benefits to consumers. Despite lower funding costs for banks, depositors received very little interest while continuing to pay significant fees, indicating that competition in the sector was low. The central bank introduced BiMPay to address these issues by making payments faster, improving transparency, and reducing barriers to switching between financial institutions.

#### Benefits of BiMPay

For individuals: BiMPay offers speed and convenience by making the system fully interoperable.

For businesses, BiMPay helps to manage cash flow by reducing delays between when they receive payment and can access those funds, and by assisting with record keeping, payroll management, and invoicing. Outside of operational areas, it will encourage innovation among fintech and other entities involved in payments.

For the government, BiMPay will make it easier to make mass payments to citizens, reduce the size of the informal economy, and improve its ability to plan meaningfully for all Barbadians.

Key regulations supporting the system include the Central Bank of Barbados Act, National Payment System Act, and NPSA System Regulations.

<sup>1</sup> This box is based on Central Bank of Barbados (2026).

## 3.2 Effective Digital Interventions in Specific Sectors

Barbados has introduced several digital interventions across education, health, internal government transactions, and trade and investment, although their maturity and availability vary by sector.

### 3.2.1 Education

**Digital interventions in education remain at an early stage in Barbados.** The country has begun piloting an AI-enabled computer-assisted learning platform—the WizdomCRM AI Tutor Platform—in four schools, reaching more than 100 primary and secondary students. Initial demand appears encouraging, with 75 percent of registered students actively using the platform and completing quizzes more consistently and confidently. The intervention also demonstrates several important quality features: it is aligned with the national curriculum, led by teachers rather than technology, and provides adaptive learning, immediate feedback, and student-progress tracking.

### 3.2.2 Health

**The availability of digital interventions varies across the health sector. Although cognitive behavioral therapy programs exist, there is no program with a core digital component, and evidence on demand or quality is therefore unavailable (Graham 2025).** Technology-assisted health services are more developed, with virtual mental health services, teleradiology, and an AI-supported diagnostic pilot available (Escamila 2026; Ministry of Health and Wellness of Barbados 2025). Telehealth has reportedly become widely used since the COVID-19 pandemic, while teleradiology remains operational and has reduced the backlog of imaging reports from 500,000 to fewer than 100 (Escamila 2026).

Quality is supported by professional registration with supervisory authorities and health privacy requirements, although the effectiveness of newer interventions is difficult to assess because many of them remain in the pilot stage.

### 3.2.3 Government Transactions

**Digital interventions are well established across several areas of public administration.** Platforms have been introduced to simplify registration, facilitate government payments, improve access to public services, modernize procurement, and provide online corporate and intellectual property services. Evidence on demand is limited, but EZPay+—the central payment engine—is available 24/7/365 and has expanded to process National Insurance contributions from self-employed persons (NISSH 2026a). The government is pursuing implementation of more e-government services to expand accessibility and usage and improve the efficiency of public administration.

### 3.2.4 Trade and Investment

**Digital interventions in trade and investment include both developing policy initiatives and establishing service platforms.** The National Trade Policy and Implementation Plan is still under development, so evidence of its demand and quality is not yet available. In contrast, the Barbados Electronic Single Window for Trade (BeSWIFT) is operational and has replaced the paper-based certification process for exporters. Electronic export certifications are now mandatory, demonstrating institutionalized use of the platform, although this does not necessarily indicate voluntary user demand.

**Overall, the maturity of Barbados' digital interventions varies across sectors.** Education initiatives remain in the pilot stage but show encouraging uptake and several promising quality features. Digital health services are more established in telehealth and teleradiology. Government platforms increasingly support registration, payments, procurement, and access to public services, while trade platforms have begun replacing paper-based processes. However, evidence on demand, accessibility, reliability, user experience, and measurable outcomes remains limited for several interventions.

## 3.3 Looking Forward

**Going forward, Barbados can deepen the impact of its digital public infrastructure by expanding the sectoral use of the Trident e-ID and integrating it more fully with public and private sector platforms.** The government has outlined plans to integrate Trident e-ID with BiMPay, providing a secure mechanism for authenticating users, signing documents electronically, and completing online transactions. Extending this capability to a broader range of government services and sectors would support the once-only data principle envisioned under the BERT 2026 Plan, reduce duplication and fraud, and make services more seamless for citizens and businesses. These efforts should be accompanied by the continued development of an interoperable data-sharing platform to strengthen the country's DPI ecosystem. Moreover, low levels of AI adoption and Internet use among certain demographic groups are likely to constrain Barbados' ability to fully harness the benefits of digitalization. Complementing existing regulations with robust privacy and cybersecurity safeguards and broader public digital-skills initiatives could therefore help increase uptake. Along the way, collecting baseline information and assessing the impact of individual interventions should provide useful insights for policy design, refinement, and implementation.

Table 3.1. Barbados: Adoption of Digital Interventions

| Interventions by Area                                                                                                              | Supply (Existence)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Demand (Extent of Use)                                                                                                                                                              | Quality (Minimal Quality Criteria)                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Education</b><br><b>Teacher-led computer-assisted learning (CAL)</b><br><b>Self-paced CAL</b>                                   | Digital solutions in the education sector remain at an early stage. Tools to promote inclusive education and support teaching and student learning include the AI-enabled CAL through the WizdomCRM AI Tutor Platform.                                                                                                                                                                                                                                                                                                                                                                             | The AI-enabled CAL platform has been piloted in four schools, reaching primary and secondary students.                                                                              | The platform is closely aligned with Barbados' school curriculum and is teacher-led rather than technology-led. It provides adaptive learning and immediate feedback. |
| <b>Health</b><br><b>Cognitive behavioral therapy (CBT) interventions</b>                                                           | Ongoing CBT programs include the Ministry of Educational Transformation's Transforming Our Perspective – Cognitive Behavioral Therapy program, but there is no evidence of a core digital component.                                                                                                                                                                                                                                                                                                                                                                                               | No programs identified.                                                                                                                                                             | No programs identified.                                                                                                                                               |
| <b>Human-delivered, technology-assisted therapy</b>                                                                                | Virtual mental health services are available through private and public health facilities. Other initiatives include a teleradiology service allowing for remote, 24-hour interpretation and reporting for X-rays and scans and the piloting of an AI technology at Urgent Care Barbados.                                                                                                                                                                                                                                                                                                          | Since the COVID-19 pandemic, telehealth services have become widely used. In addition, teleradiology services remain in use and have been successful in reducing backlogs.          | Still in the pilot stage. Medical professionals must be registered with the Medical Council, and digital health platforms must meet strict privacy requirements.      |
| <b>Government transactions</b><br><b>Digital systems used to execute, accelerate, or improve internal administrative processes</b> | <p>The government launched the Barbados Single Registration Profile designed to simplify registration with key state agencies for citizens and businesses. Led by GovTech Barbados, alpha.gov.bb is an integrated, centralized platform to make government services easier to find.</p> <p>Barbados' national procurement system, the Procurement Portal, was modernized to reduce costs and processing times.</p> <p>The Corporate Affairs and Intellectual Property Office's Business Barbados portal was launched to provide online access to corporate and intellectual property services.</p> | In May, the government began routing National Insurance Scheme contributions from self-employed individuals directly through EZPay+, expanding access to the platform (NISSH 2026). |                                                                                                                                                                       |
| <b>Trade and investment</b><br><b>Digital trade policy and ecosystem interventions</b>                                             | In December 2025, the government launched a consultancy to develop a National Trade Policy and Implementation Plan to modernize the sector (Ministry of Foreign Affairs of Barbados 2025).                                                                                                                                                                                                                                                                                                                                                                                                         | Development remains in progress.                                                                                                                                                    |                                                                                                                                                                       |
| <b>Digital trade and market access platforms</b>                                                                                   | The Barbados Electronic Single Window for Trade (BeSWIFT) allows traders to meet the regulatory requirements for cross-border trade.                                                                                                                                                                                                                                                                                                                                                                                                                                                               | BeSWIFT replaced the paper-based certification process for exporters (Advo Magazine 2026). All exporters are now required to complete an electronic Certificate of Origin.          |                                                                                                                                                                       |

Source: Prepared by the authors.



## Chapter 4

# Guyana

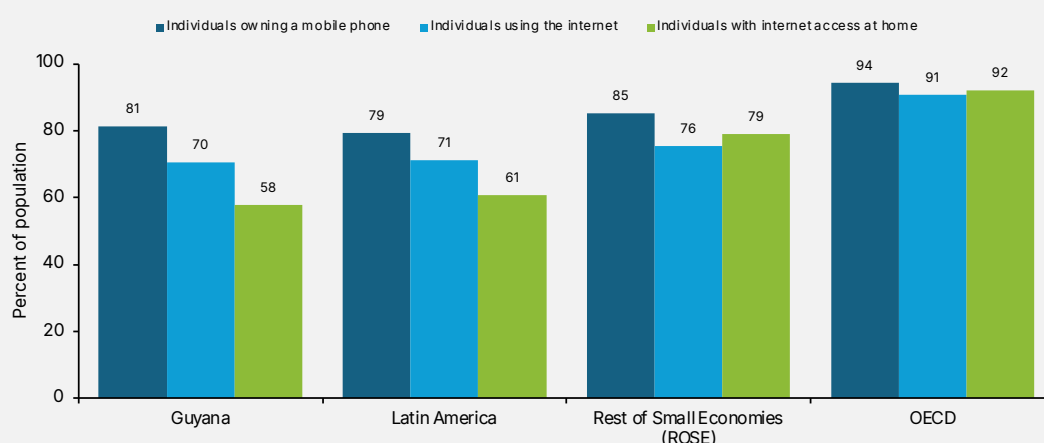
Travis Mitchell and Lisa Hussain

**Guyana is moving beyond providing digital access to harnessing its potential for broad-based economic growth.** Guyana's continued economic transformation, coupled with its growing digital adoption and ongoing investments in digital infrastructure, provides a unique opportunity to improve productivity, service delivery, financial inclusion, and economic diversification. As digital technologies become more widely used across the economy, the focus is increasingly shifting from expanding access to harnessing its potential as a catalyst of economic growth. Digital public infrastructure (DPI), effective digital interventions, and emerging digital ecosystems such as fintech can play an important role in supporting this transition.

## Guyana's level of digital connectivity is comparable with that of Latin America

Figure 4.1

Digital Connectivity in Guyana and Comparator Groups, 2020–2022 (percent of population)



Source: International Telecommunication Union (ITU).

Note: The ROSE group corresponds to rest of the small economies of the world (population of less than 3 million), excluding countries with GDP per capita levels above the Caribbean countries range. OECD: Organisation for Economic Co-operation and Development.

**The data show that digital transformation is taking root and investments continue on a large scale.** Based on data from 2020–2022, mobile connectivity in Guyana is widespread, with 81 percent of persons owning a mobile phone, exceeding the Latin American average of 79 percent, and slightly below the 85 percent average for the rest of small economies (ROSE) (Figure 4.1). In general, Guyana has shown notable progress in expanding digital technologies. During the period, some 70 percent of people were using the Internet, relative to an average of 71 percent in Latin America, 76 percent in ROSE, and 91 percent in OECD countries. Household Internet access reached 58 percent on average (compared to 61 percent in Latin America), reflecting continued expansion of digital connectivity.

**These indicators do not yet fully capture recent efforts to digitize public service delivery.** Recent efforts include investments under the “Digital Guyana” agenda to expand e-government services through the National e-ID system, GovConnect, Citizen Connect, and the MyGuyana Citizen Portal. These have been supported by continued investments in telecommunications infrastructure and broadband availability (Ministry of Finance of Guyana 2026). Moreover, the telecommunications sector was officially liberalized in Guyana on October 5, 2020, following the issuance of the commencement orders for the Telecommunications Act 2016 and the Public Utilities Commission Act 2016. The sector has seen significant expansion, driven by the arrival of multiple submarine fiber optic cables and increased investment in 5G technology and broadband. This has facilitated the growth of call centers, business process outsourcing services, and data centers, responding to demand from the country's oil and gas boom.

## 4.1 Digital Public Infrastructure

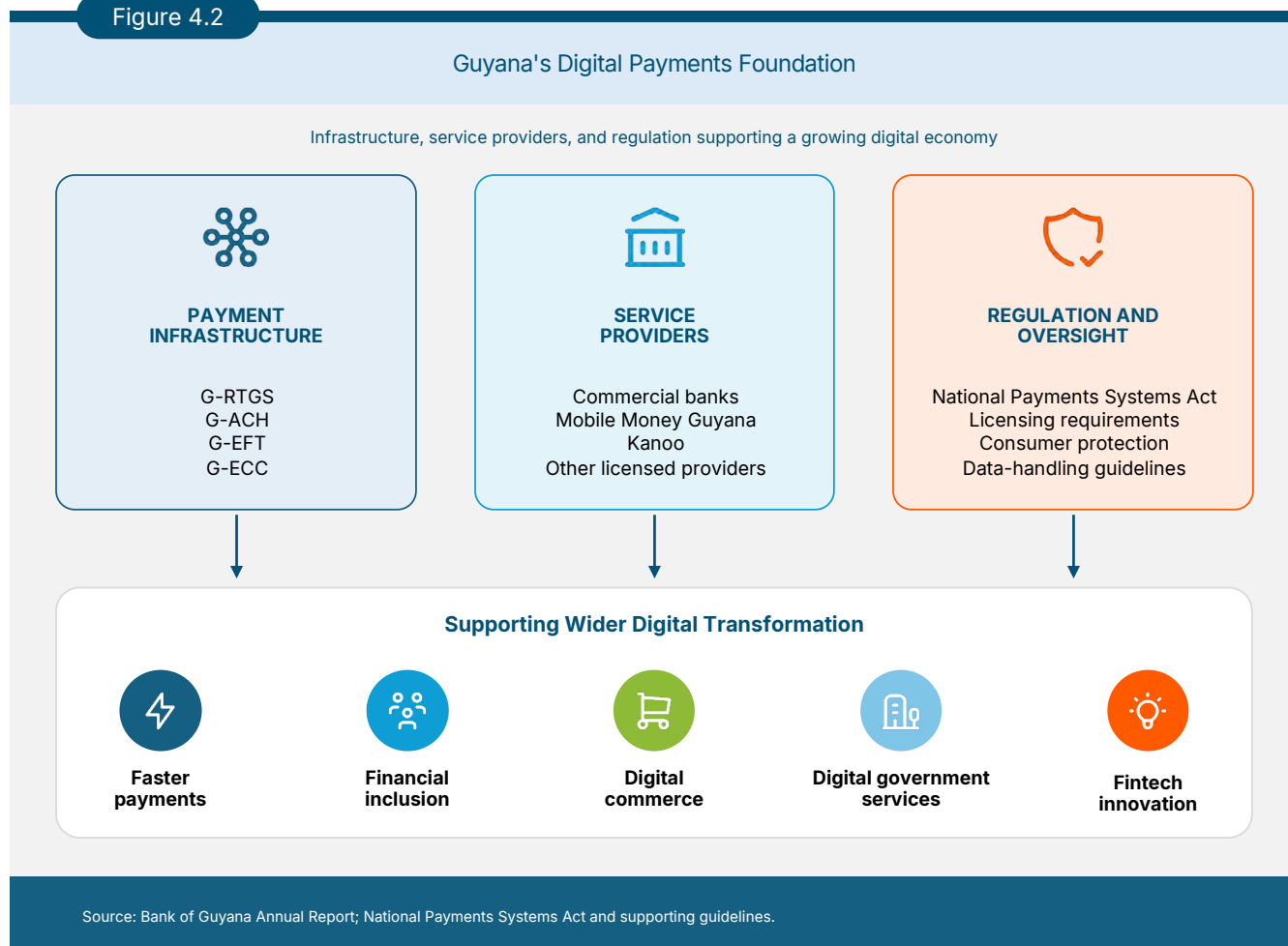
**Guyana's investments in DPI are helping to create the foundation for more connected, efficient, and citizen-centered service delivery.** Recent initiatives in digital identity, modernization of payment systems, and government digitization demonstrate a growing commitment to leveraging digital technologies to enhance public services, financial inclusion, and broader economic growth.

Guyana has made significant progress in establishing a digital identity framework through implementation of the National e-ID, supported by the Digital Identity Card Act 2023. The e-ID system incorporates biometric data and provides a legally recognized digital identity to support secure identification and authentication. The Data Protection Act 2023 establishes protections for personal data and provides legal mechanisms for redress through the Data Protection Commissioner. In addition, procedural rules for enrolment, identity management, data storage, and data sharing have been established in law, helping to secure trust in the system and support future digital service delivery. As digital government services continue to expand, e-ID has the potential to serve as an important enabling platform for secure access to public services, digital transactions, and future interoperability across government systems.

Digital payments represent one of the most advanced and rapidly evolving components of Guyana's DPI. The country has established a modern national payments architecture (Figure 4.2) consisting of the Guyana Real Time Gross Settlement (G-RTGS) system, the Guyana Automated Clearing House (G-ACH), the Guyana Electronic Funds Transfer (G-EFT) system, and the Guyana Electronic Cheque Clearing (G-ECC) system (Bank of Guyana Annual Report). Together, these systems form the backbone of Guyana's electronic payments infrastructure. The payments ecosystem has continued to expand through both banks and nonbank payment service providers. The Bank of Guyana has licensed payment service providers such as Mobile Money Guyana and Kanoo (Guyana) Inc., creating scope for greater innovation and broader participation in digital financial services. Regulatory frameworks governing payment service providers, participation requirements, consumer protection, and data handling have also been established under the National Payments Systems Act and supporting guidelines.

Guyana's payments architecture provides the foundation for a digital economy.

Figure 4.2



Note: G-RTGS: Guyana Real Time Gross Settlement; G-ACH: Guyana Automated Clearing House; G-EFT: Guyana Electronic Funds Transfer; G-ECC: Guyana Electronic Cheque Clearing.

The scale and growth of activity within the payment ecosystem underscores its increasing importance to the economy. In 2025, Guyana's core payment systems processed approximately 3.5 million transactions with an

estimated combined transaction value exceeding US\$18 billion (Figure 4.3), reflecting the increasing use of electronic payments across households, businesses, and government institutions. This represents a continuation of a broader trend toward digital payments. Between 2020 and 2025, G-EFT transaction values increased more than 10-fold, mobile money payment values grew 12 times over, and Visa-enabled card payments increased 10-fold (Figure 4.3). Since its launch in 2021, the G-RTGS system has also expanded significantly, further strengthening the country's digital payment infrastructure.<sup>3</sup>

Electronic payment transactions in Guyana have risen markedly both in value and volume terms and are increasingly important to households, businesses, and public institutions. The growth of key digital payments channels continues to strengthen Guyana's digital payments infrastructure.

Figure 4.3

## Guyana's Digital Payments Ecosystem Is Expanding

Growth in transaction activity reflects the increasing importance of electronic payments to the economy



**3.5 MILLION**

reported transactions in 2025  
G-RTGS, G-EFT and G-ECC systems

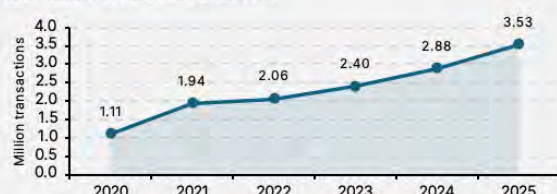


**US\$18.72 BILLION**

in combined transaction value  
across six core payment channels

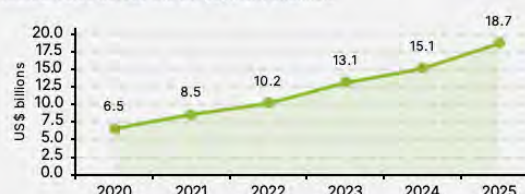
#### Reported Transaction Volume

Total number of reported transactions



#### Combined Transaction Value

Annual value across the six payment channels



#### Value Growth Across Key Digital Payment Channels



**11.7x**

2020 value

G-EFT transaction value



**12.7x**

2020 value

Mobile money payment value



**10x**

2020 value

Visa switch value



**4.6x**

2021 value

G-RTGS transaction value

Source: Bank of Guyana Annual Reports, 2020–2025. Transaction values converted using an exchange rate of GY\$208.5 per US\$1.

Note: Mobile money and Visa switch volumes were not reported; the 2025 volume total therefore covers G-RTGS, G-EFT, and G-ECC transactions.

Guyana's data exchange infrastructure is being strengthened, with recent initiatives focused on boosting integration across government systems. While a formal national data exchange platform has not been fully implemented, recent government initiatives point toward increasing integration across agencies. The government's Digital Guyana agenda, Citizen Portal, GovConnect, national e-ID, and plans for greater interoperability among public services all suggest a growing emphasis on information-sharing and cross-agency coordination.

## 4.2 Digital Transformation in Action

Guyana has a plan to digitize the delivery of all public sector services, with the aim of reaching all regions and outlying areas. The country is increasingly applying digital solutions across education, health, government transactions, and

<sup>3</sup> See Bank of Guyana Annual Reports 2020–2025, available at <https://bankofguyana.org.gy/bog3/publications/annual-reports/bog-reports>

trade and investment. Progress varies across interventions, with several services already operating and expanding, with the population already receiving some tangible benefits, as featured below.

### 4.2.1 Education

**Guyana has strengthened the supply of teacher-led computer-assisted learning through the Guyana Digital School to increase the reach to students in hinterland and coastal communities.** The school provides curriculum-aligned lessons, video content, assessments, interactive resources, and AI-supported learning tools for students preparing for examinations administered by the Caribbean Examination Council. The platform complements classroom instruction and improves education quality by involving qualified teachers and education officials in content delivery, student guidance, and learning support. Awareness and use of the platform continue to expand as the Ministry of Education has conducted school outreach activities, platform demonstrations, and registration exercises to familiarize teachers and students with the Digital School (Ministry of Education of Guyana 2025). The initiative is intended to reach students in both coastal and hinterland communities, extending access to educational support and learning opportunities beyond the physical classroom. It supports self-paced learning by allowing students to access videos, quizzes, practice examinations, and interactive materials independently with the flexibility of online and offline activities.

The government offers free, self-paced online courses and professional certificates through its partnership with Coursera, accessible via the Guyana Online Academy of Learning (GOAL) and the Ministry of Public Service Upskilling Platform. It is open to Guyanese citizens, public servants, and students looking to close skill gaps and build career credentials.

### 4.2.2 Health and Social Services

**The health sector is undergoing significant technology-assisted transformation and is considerably more advanced in its digital transformation.** The Ministry of Health has expanded telemedicine infrastructure, particularly in hinterland and remote communities. At the time of this review, Guyana had established 150 telemedicine sites, with further expansion anticipated using drones to strengthen healthcare delivery in hard-to-reach locations. Guyana is also introducing a national electronic health record system, complemented by electronic appointment and digital pharmaceutical-management tools. Moreover, the country established the Digital Health Training Institute, which supports quality and sustainability in healthcare.

**Digital mental health services constitute an emerging area within Guyana's wider digital health landscape (Ministry of Health of Guyana 2025).** The importance of this area is reflected in the National Mental Health Action Plan and National Suicide Prevention Plan 2024–2030, which prioritize expanding access to mental health services, strengthening community-based care, and reducing suicide rates through a range of prevention and support measures. Along with the Mental Health Unit digital portal, the Ministry of Human Services and Social Security recently launched its Embrace Platform. These initiatives demonstrate growing efforts to leverage digital technologies to improve access to mental health support and reduce barriers to care. As Guyana's digital health ecosystem continues to expand, these platforms could provide a basis for introducing more specialized interventions that combine evidence-based therapeutic approaches with digital delivery and professional support.

**Social services are now better targeted with the launch of a Beneficiary Registry and Document Management System (BRDMS).** The Ministry of Human Services and Social Security in July 2025 launched the digitalization of 50 core social services, modernized its data management, and migrated over 130,000 beneficiary records. The BRDMS replaces a paper-based, manual system with a centralized digital platform to improve transparency, accountability, targeting, and speed of social services delivery.

### 4.2.3 Government Transactions

**Guyana's ongoing digital transformation is creating new opportunities for government agencies to communicate and engage with citizens through digital channels.** The expansion of platforms such as GovConnect, the Citizen Portal, online passport services, and other e-government initiatives have introduced features including appointment confirmations, reminders, email notifications, application status updates, and real-time tracking of requests, helping citizens interact with government services more efficiently and predictably. Since its launch in March 2026, Citizens Connect has recorded 1,883 reported issues, of which approximately 75 percent had been resolved by September

2026, suggesting that digital channels are increasingly being used to improve responsiveness and quality-of-service delivery (Department of Public Information of Guyana 2026b). This digitization drive continued with the launch of the Public Service Portal on September 30, 2026, and the National Insurance Scheme's planned transition to fully online registration and contribution payments by October 15, 2026 (*Guyana Chronicle* 2026a, 2026b). These digital services help to reduce travel and waiting times, simplify administrative procedures, and provide greater predictability.

#### 4.2.4 Trade and Investment

Digital platforms are playing an increasingly important role in connecting Guyanese businesses and investors with markets, financing pathways, export support services, and business development resources. The Guyana Office for Investment (GO-Invest) maintains online investment and export-promotion platforms that provide information on key sectors, investment avenues, trade promotion activities, and support services for businesses. These platforms help reduce information barriers and improve access to opportunities for both domestic firms and potential investors.

Guyana is also making substantial investments in the broader ecosystem needed to support digitally enabled trade and investment. These efforts are being complemented by planned initiatives under the forthcoming ICT Masterplan 2030, which is expected to focus on broadband expansion, e-government services, innovation, digital inclusion, and greater private sector participation.

### 4.3 Building on Recent Momentum

Looking ahead, Guyana appears well positioned to build on its current momentum. Continued efforts to strengthen interoperability among systems, expand the use of digital public services, increase adoption of digital payments, and improve the availability of performance and usage data could help maximize the benefits of recent investments. As digital platforms become more widely used, greater scope may emerge for data-driven decision-making, enhanced citizen engagement, and further improvements in public sector efficiency. More broadly, Guyana's ongoing economic transformation provides a unique opportunity to integrate digital technologies. By continuing to build on recent progress, digital technologies can play an increasingly important role in supporting productivity, inclusion, competitiveness, and long-term economic diversification. One example is the development of fintech, which has the potential to increase productivity gains by reducing transaction costs (Box 4.1).

#### Box 4.1. Using Fintech to Unlock Productivity and Diversification in Guyana

Among emerging digital sectors, financial technology (fintech) presents one of the most promising avenues for Guyana to translate digital adoption into tangible gains. Although Guyana's fintech ecosystem is still emerging, it has an important advantage. Guyana can develop modern digital financial infrastructure without being heavily constrained by legacy systems, allowing it to adopt newer technologies and approaches as digital financial markets continue to evolve globally. Recent developments suggest that the foundation for a more dynamic fintech ecosystem is already being established. The modernization of the national payments infrastructure, the introduction of FAST PAY and real-time payment capabilities, the licensing of nonbank payment service providers, the growth of mobile money services, and the expansion of digital payment activity all point to increasing momentum within the sector (Office of Prime Minister 2026). At the same time, investments in digital identity and digital government services create scope for greater integration between public services and financial platforms.

The rapid expansion of electronic payments illustrates the potential of fintech. Between 2020 and 2025, significant growth in the volume and value of transactions reflects growing demand for digital financial services and provides a strong platform for future fintech innovation. As electronic transactions become more common across households, businesses, and government, opportunities are emerging for additional financial products and services to be layered on top of the country's evolving payment infrastructure.

Private sector innovation is beginning to emerge. In February 2026, Guyana-based financial technology company FloPay, through a partnership with Demerara Bank Limited, launched a payment facilitation service aimed at expanding access to card payments, particularly for micro-, small-, and medium-sized enterprises. FloPay provides a practical example of how fintech can reduce reliance on cash, improve business efficiency, support formalization, and enable smaller firms to participate more fully in the digital economy.

Continued on next page

## Box 4.1 (continued)

**Productivity and economic diversification gains are on the horizon.** Against a backdrop of ongoing developments, fintech has the potential to increase productivity gains by reducing transaction costs and improving efficiency for households, businesses, and government. Digital lending and alternative credit assessment tools can help expand access to finance for small and medium-sized enterprises, while cross-border payment solutions can facilitate remittances, trade transactions, and international business activity. Over time, digital-identity-enabled financial services, embedded finance, regulatory technology solutions, and open finance frameworks could further strengthen financial intermediation and support private sector development. More importantly, as the country seeks to expand growth beyond the oil sector, digital financial services can support the development of small businesses, facilitate participation in digital commerce, improve access to capital, and strengthen connections between domestic firms and regional and international markets.

Table 4.1. Guyana: Adoption of Digital Interventions

| Interventions by Area                                                                                                              | Existence (Supply)                                                                                                                                                                                                                                                                                                                                                                           | Demand (Use)                                                                                                                                                                                                                                                                                                                  | Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Education</b><br><b>Teacher-led computer-assisted learning</b>                                                                  | Yes.<br>The recently launched Guyana Digital School provides curriculum-aligned content, video lesson assessments, AI-supported learning tools, and engagement by teachers and education officials. The platform was specifically designed to support students preparing for Caribbean Secondary Education Certificate (CSEC) examinations and is intended to complement classroom learning. | Growing.<br>The Ministry of Education has actively promoted the platform through school outreach campaigns, demonstrations, and student registration drives. The initiative aims to expand access to students across Guyana, including those in hinterland communities.                                                       | Moderate to Strong.<br><ul style="list-style-type: none"> <li>Curriculum-aligned content</li> <li>Qualified faculty</li> <li>Interactive learning resources</li> <li>AI-supported learning tools</li> <li>Government-backed implementation</li> </ul>                                                                                                                                                                                                                                                                                                                 |
| <b>Student self-paced computer-assisted learning programs</b>                                                                      | Yes.<br>The Guyana Digital School includes self-paced learning modules, quizzes, videos, practice tests, and interactive resources that students can access independently.                                                                                                                                                                                                                   | Growing.<br>While usage statistics may not yet be publicly available, the platform is explicitly intended for nationwide student access and self-directed learning.                                                                                                                                                           | Strong Potential.<br>The use of interactive content, AI learning support, curriculum-aligned materials, and multiple learning formats supports a more interactive learning experience.                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Health</b><br><b>Cognitive behavioral therapy (CBT) interventions with human support; digital interventions grounded in CBT</b> | Limited Evidence.<br>There is no public evidence of a dedicated CBT-based digital mental health platform currently operating at scale in Guyana.                                                                                                                                                                                                                                             | Limited.<br>No major publicly documented CBT-specific programs identified.                                                                                                                                                                                                                                                    | Limited Evidence.<br>While digital mental health platforms and tele-mental-health services are available, there is limited evidence of dedicated CBT-based digital interventions operating at scale in Guyana.                                                                                                                                                                                                                                                                                                                                                        |
| <b>Human-delivered, technology-assisted therapy</b>                                                                                | Yes and Strong.<br>The Ministry of Health has been expanding telemedicine services, particularly in hinterland and remote communities. Guyana has 150 telemedicine sites, with further expansion anticipated exploring the use of drones to strengthen healthcare delivery in hard-to-reach areas (Department of Public Information of Guyana 2026a).                                        | Moderate (Emerging Evidence).<br>While nationwide statistics may not yet be publicly available, significant investments are being made to support actual use of these systems: <ul style="list-style-type: none"> <li>Expansion of telemedicine facilities</li> <li>Introduction of electronic appointment systems</li> </ul> | Strong and Improving.<br>One indicator of institutional commitment is the Digital Health Training Institute, which: <ul style="list-style-type: none"> <li>Was created through the Ministry of Health, Mount Sinai, and the Greater Guyana Initiative</li> <li>Is training a specialized workforce to support electronic health records, telemedicine, health IT systems, data science, and digital health operations</li> <li>Graduated its first cohort of Digital Health Specialists in August 2026 (Department of Public Information of Guyana 2026c).</li> </ul> |

| Interventions by Area                                                                                                                                 | Existence (Supply)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Demand (Use)                                                                                                                                                                                                                                                                                                                             | Quality                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Human-delivered, technology-assisted therapy (continued)</b>                                                                                       | Guyana is also rolling out a national electronic health record system through a partnership involving the Ministry of Health, RioMed, Mount Sinai, and the IDB, with the aim to expand coverage across the public health network.                                                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Deployment of electronic health records</li> <li>• Development of digital pharmaceutical management systems</li> </ul> <p>The rollout of these systems across the public health network suggests an intention to support routine service delivery rather than isolated pilot interventions.</p> | The Ministry of Health has explicitly linked this workforce development effort to the successful implementation of telemedicine and the national electronic health record system.                                                                                                                                                                                                                              |
| <b>Government transactions</b><br><b>Citizen reminder and persuasion messages</b>                                                                     | Present and Expanding.<br>The system spans a growing range of government digital service platforms, including appointment management, application tracking, and citizen feedback systems.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Being Used.<br>There is evidence of use through the continued expansion and integration of digital government platforms, although comprehensive statistics on uptake and user engagement are not publicly available.                                                                                                                     | Improving.<br>Communication tools are increasingly embedded within broader digital government platforms. The integration of these features across multiple services suggests an increasing shift toward more responsive and user-centered digital service delivery.                                                                                                                                            |
| <b>Government internal process digitalization: applications without requiring the citizen or beneficiary to interact with the technology directly</b> | Strong.<br>Multiple government agencies now provide online services, application systems, appointment booking, electronic payments, and digital service delivery platforms, with additional services continuing to be digitized. Recent initiatives such as the Public Service Portal and e-Procure platform also indicate continued efforts to digitize internal government workflows, administrative processes, and procurement functions.                                                                                                                                                                                                                                   | Growing.<br>The continued expansion of digital government services provides increasing opportunities for citizens and businesses to engage digitally, although comprehensive statistics on usage and adoption are not yet available.                                                                                                     | Growing.<br>Many platforms provide end-to-end digital functionality, including online applications, electronic payments, appointment scheduling, application tracking, and integrated service delivery. These features contribute to improved convenience, efficiency, and ease of doing business.                                                                                                             |
| <b>Trade and investment</b><br><b>Digital trade and market access platforms</b>                                                                       | Moderate to Strong.<br>The Guyana Office for Investment (GO-Invest) maintains online investment and export promotion platforms that provide businesses and investors with information on investment opportunities, exports, key sectors, events, and investment support services. GO-Invest and the Guyana National Bureau of Standards hosted BizLink 2025, which brought together small and medium-sized enterprises (SMEs) with financing institutions, business support organizations, distributors, retailers, market access agencies, and export-related services. The initiative specifically focused on improving firms' access to markets and business opportunities. | Moderate to Growing.<br>The Bizlink initiative reported strong SME participation and engagement, suggesting demand for platforms that facilitate business networking, financing opportunities, and market access.                                                                                                                        | Emerging to Moderate.<br>The involvement of organizations such as Go-Invest and the Guyana National Bureau of Standards suggests a coordinated approach to supporting business development and export readiness. Although evidence on long-term outcomes remains limited, recent participation rates and stakeholder engagement suggest that these initiatives provide practical value to participating firms. |
| <b>Digital trade policy and ecosystem interventions</b>                                                                                               | Strong.<br>A government-wide digitization agenda was launched to digitize government services and increase interoperability across agencies. The forthcoming ICT Masterplan 2030 focuses on broadband expansion, E-government services, innovation, digital inclusion, and private sector participation.                                                                                                                                                                                                                                                                                                                                                                       | Growing.<br>Demand is inferred from the expansion of online government services, increased digital access, growth in digital business services, and national investments in digital skills and connectivity. However, comprehensive utilization statistics are limited.                                                                  | Emerging.<br>While substantial investments and policy initiatives are under way, limited public evidence is available to assess effectiveness, firm-level adoption, or longer-term economic outcomes.                                                                                                                                                                                                          |

Source: Prepared by the authors.



## Chapter 5

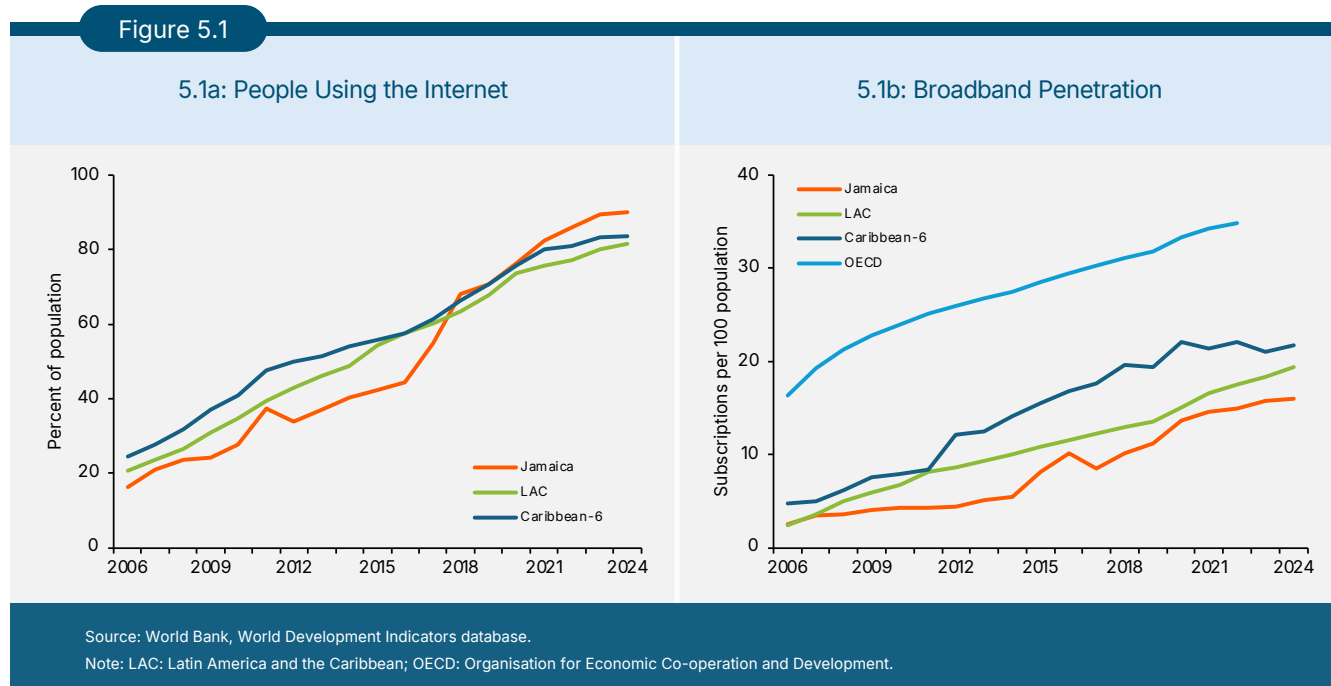
# Jamaica

Victor Gauto, Wendel Ivey, and J'Vaughn Hyman

**Jamaica has performed well in terms of adopting digital technology in some key areas, given its level of development.** The adoption of digital technologies plays a fundamental role in raising productivity levels and economic growth in Jamaica. In 2024, 90 percent of the population had Internet coverage, higher than both the Latin American and Caribbean average of 82 percent and the average of 82 percent for the Caribbean-6 (Figure 5.1a). For mobile subscriptions, the evidence is similar: Jamaica has coverage of 118 percent, the same as the Caribbean-6 average (the six Caribbean countries covered in this report) and slightly higher than the 115 percent average for LAC and Caribbean-6. However, in Organisation for Economic Co-operation and Development (OECD) countries, coverage reached 122 percent in 2022 (a number above 100 percent indicates that many people in different regions use more than one mobile phone). Jamaica lags slightly in terms of fixed broadband subscriptions or Internet services for homes and businesses, with coverage of 16 percent in 2024, compared to 19 percent in Latin America and the Caribbean and 22 percent in the Caribbean countries alone, and below the latest available data point for the OECD of 35 percent in 2022 (Figure 5.1b). Finally, Jamaica had 192 secure Internet servers per 1 million people in 2024, which was significantly below the averages for LAC and Caribbean-6 alone of 3,702 and 1,739, respectively. This is potentially due to extensive use of foreign secure servers.

The percent of Jamaica's population using the Internet has increased over time. However, fixed broadband subscriptions (per 100 population) have continued to lag behind the other comparator groups.

Figure 5.1. Internet Use and Broadband Penetration in Jamaica and Comparator Groups, 2006–2024 (percent)



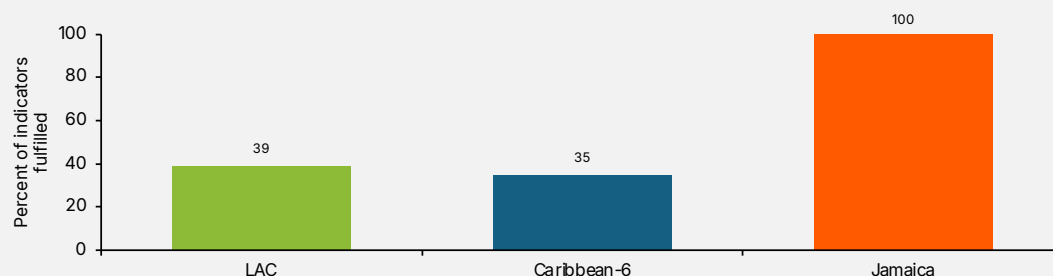
## 5.1 Digital Public Infrastructure

**Jamaica has made significant progress in laying the foundation for a modern digital public infrastructure (DPI), starting with digital identification cards.** The country announced the creation of the National Identification System (NIDS) in 2011 to provide citizens with a secure and unique national digital identity. It has also made significant strides towards full implementation of the NIDS, including a US\$11.7 million allocation for the 2026/2027 fiscal year (JIS 2026). The first phase has gone live, and national digital IDs were issued in 2024. Jamaica's NIDS includes biometric identification, digital authentication capabilities, legal provisions for data protection, rules for enrolment and data management, and a legally established redress mechanism. In this regard, Jamaica is above the average for Latin America and the Caribbean and for the Caribbean countries alone in terms of institutional and governance frameworks: of 15 governance indicators evaluating digital identification systems, Jamaica meets 100 percent of the indicators compared to 36 percent in Latin America and Caribbean and 31 percent in the Caribbean countries alone (Figure 5.2).

Digital identification systems are quite advanced in Jamaica.

Figure 5.2

Share of Digital Identification System Indicators Fulfilled in Jamaica and Comparator Groups (percent)



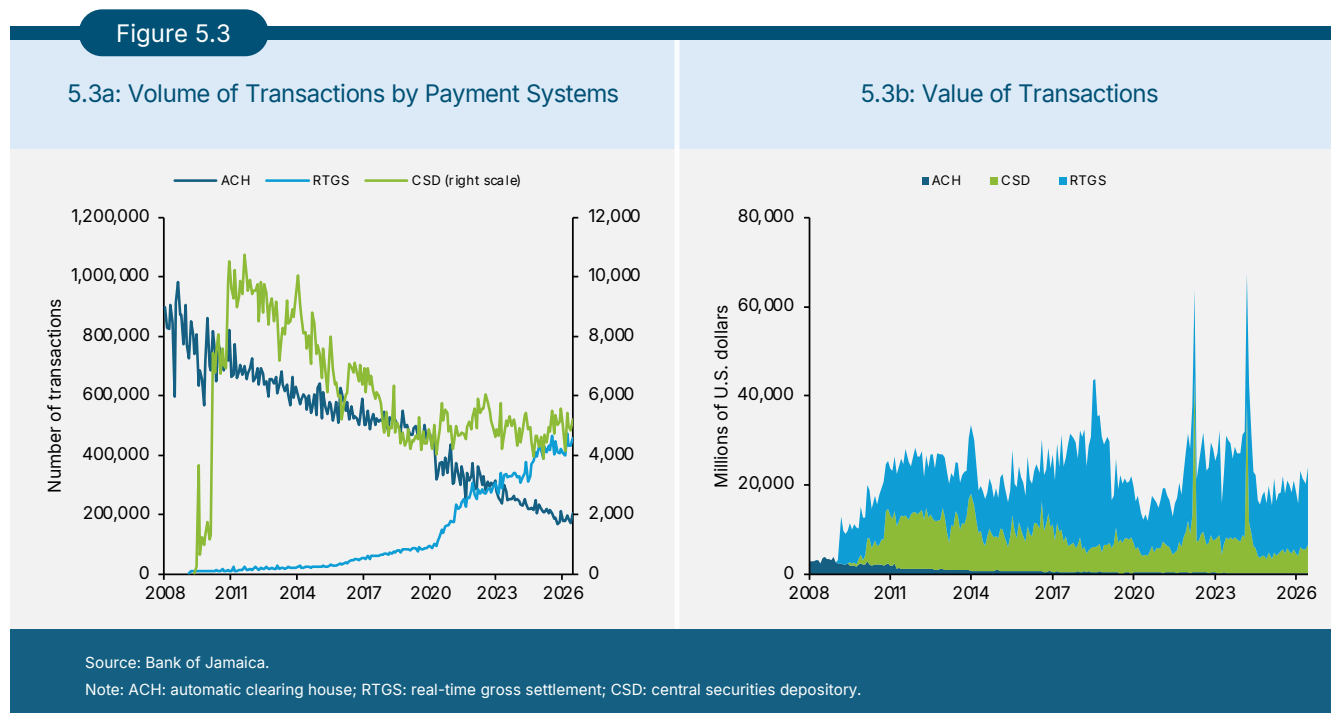
Source: Digital Public Infrastructure Map (IIPP, undated).

Note: Based on the completion of 15 indicators of digital identification systems listed on the Digital Public Infrastructure Map. LAC: Latin America and the Caribbean.

**Digital payments constitute a strong DPI pillar in Jamaica and include one of the country's most notable digital innovations in the financial sector.** There are several payment systems in Jamaica supporting interbank payments. These include automated banking machines (ABM), points of sale (POS), and an automatic clearing house (ACH) for electronic transactions, as well as the JamClear systems. The JamClear systems include real-time gross settlements (RTGS) and the central securities depositories (CSDs), both operational since 2009. RTGS users include commercial banks, merchant banks, and investment financial institutions, and the number has grown five-fold since 2020. The CSD handles transactions with government securities. These transactions have remained limited and stable as they support a specific market. ACH transactions have significantly declined, potentially related to greater use of RTGS, which has continuously increased since March 2020 (Figures 5.3a and 5.3b). This may have been related to the COVID-19 pandemic, when social-distancing measures and lockdowns began in March 2020, leading to higher levels of real-time digital transactions.

Over the past two decades, ACH transaction values and volumes have generally declined in Jamaica, while CSD activity has also trended downward in volume despite periodic value spikes. In contrast, RTGS transactions have fluctuated in value but increased markedly in volume, with growth accelerating since the COVID-19 pandemic.

Figure 5.3. Jamaica: Volume and Value of Payment System Transactions, 2008–2026



In 2021, Jamaica became one of the first countries globally to launch a central bank digital currency, called JAM-DEX, making the country a pioneer in digital payment systems. The currency is operated by the Bank of Jamaica (BOJ) and was made legal tender after the Bank of Jamaica Act was amended in 2022. The strategic importance of JAM-DEX lies in the creation of a digital payment system which reduces transaction costs, improves payment efficiency, and facilitates greater financial inclusion. However, JAM-DEX usage has faced operational challenges because its adoption has required commercial banks to make technological changes. The BOJ has promoted its adoption by supporting the expansion of the number of digital wallet providers as well as the number of merchants that accept JAM-DEX. In the first seven months of 2026, the value of JAM-DEX transactions had more than doubled relative to 2025, reaching approximately US\$325,000.

A newer initiative is the Jamaica Data Exchange Platform (JDXP), launched in April 2026. Data exchange systems, the third pillar of the DPI, determine whether institutions can efficiently share information and deliver integrated services. They enable the secure transfer of information across institutions, initially within government, but potentially also across the private sector. Jamaica has made important progress in establishing the legal foundation for data governance. The Information, Communications, and Technology (ICT) Authority was created in 2025 with the mandate to enable digital transformation and improve public services delivery by developing key ICT strategies and frameworks. Moreover, the JDXP was designed to connect authorized institutions so that they can verify information securely and in real time. It is expected to connect 18 ministries and public bodies that hold shareable data, enabling them to use JDXP to improve public services (JIS 2026).

## 5.2 Effective Digital Interventions in Public Services

DPI supports digital interventions in select areas that are increasingly reshaping many aspects of people's lives. The interventions encompass not only specific technologies—such as online platforms, mobile applications, artificial intelligence, shared infrastructure and institutions. The sections that follow discuss how digital interventions have been used to improve four service areas: education, health, government transactions, and trade and investment.

### 5.2.1 Education

Digital interventions in education include teacher-led computer-assisted learning and student self-paced computer-assisted learning, which are differentiated by whether a teacher or trained facilitator guides students during the learning process. Examples of such interventions in Jamaica include:

- The Enrichment Centre Initiative, launched in 2009 to support the goal of achieving 100 percent literacy at the primary level. It has developed 231 Enrichment Centers in primary schools across the country and is complemented with 28 Smart Labs. Over 34,000 students were trained in digital literacy and online safety. The Ministry of Education, Skills, Youth and Information (MOESYI) associated this initiative with improved literacy outcomes. For example, literacy rates at the grade 4 level in 2016 were 86.5 percent, which was above the benchmark of 85 percent set by the Ministry. In addition, the State Minister of Education noted that two years following the intervention, results showed student improvement from 23 to 42 percent in some secondary schools.
- The E-Learning Jamaica Company Limited (e-LJam) is an agency of the MOESYI with the mission to carry out national technology transformation projects and provide advisory services on educational and other technology solutions. Its main projects include the Tablet for Teachers Programme and Tablet in Schools Project, which distributed 25,000 tablets to support online learning during the COVID-19 pandemic in 2020. More recently, in 2025, the programs distributed more than 8,000 devices, including 3,000 laptops under the Laptop for Primary Schools Initiative. Research findings show that a majority of the teachers involved believed that classroom practices were enhanced as a result of the project (Haynes-Brown 2015).

## 5.2.2 Health

**Digital interventions in health in Jamaica have focused on mental health.** Public health statistics suggest that there is significant demand for such support mechanisms, since both the government and non-profit organizations support mental health through a variety of programs. Through a mental health program under the Ministry of Health and Wellness (MOHW), users can schedule appointments for either in-person support or leverage technology through videoconferencing, email, calls, or text messages. Mental health support services are particularly important for young people, as 60 percent of those treated for attempted suicides in 2022 were under the age of 24 (MOHW 2022).

**Two technology-based programs in Jamaica to address these mental health challenges stand out.** First, the MOHW in collaboration with other institutions launched “U-Matter,” a chat line to provide mental health support for Jamaican youths aged 16-24. The chat line operates through a specific digital platform, developed by UNICEF, through which youths can connect with counsellors on their mobile phones for free. Second, the Caribbean Technical Assistance Education Centre for Health, a regional non-profit organization based in Jamaica, also leverages technology for mental health services. The organization provides support specifically for MOHW workers, including monthly webinars, counselling support, digital mental health solutions, daily well-being tips, and in-person support services.

## 5.2.3 Government Transactions

**Government transactions represent a major opportunity to save time and reduce costs through digital services.** A key intervention in Jamaica during the COVID pandemic was the introduction of the Electronic Business Registration Form (eBRF), which allowed entrepreneurs to complete the entire process of registering a business online. At the time, only 30 percent of government procedures were available online in the region, compared to 75 percent in the European Union (Roseth et al. 2021). Key digital interventions that have supported government services include citizen notifications and government procedure digitalization. More recent surveys show that 13 percent used digital channels and 8 percent used mixed channels to ‘perform their last government transaction’, but more than half (54 percent) using the in-person channel (Pombo et al. 2025). This further complements the evidence of a greater number of transactions via RTGS since the pandemic, and suggests that most RTGS transactions are not necessarily government-related in Jamaica.

**In Jamaica, several public institutions distribute digital messages to support their operations through reminders and persuasion messages.** The government has announced the rollout of the Gov Notify platform, which will centralize government notifications through email, SMS, and WhatsApp. Some important institutions have been included, and some are already operational. For example, the Passport, Immigration and Citizenship Agency provides notifications to passport and visa holders. The National Identification and Registration Authority and the Jamaica Cyber Incident Response Team provide information on driver's license and motor vehicle registration expiration dates. Tax Administration Jamaica sends a suite of notifications by email referring users to its digital platform for updates, as there are about 600,000 registered taxpayers, which gives an idea of the potential volume of communications.

## 5.2.4 Trade and Investment

The trade ecosystem also has various digital platforms enhancing trade facilitation, regulatory transparency, and market access. These platforms are designed to reduce the cost and complexity of cross-border trade while helping exporters and importers comply with domestic and international requirements. A key strength of Jamaica's digital trade architecture is the interoperability between the Jamaica Single Window for Trade (JSWIFT) and the Port Community System (PCS), which integrates administrative and logistics processes across border agencies, port operators, and other trade stakeholders. JSWIFT builds on the Automated System for Customs Data (ASYCUDA), introduced by the Jamaica Customs Agency in 2013 and subsequently expanded to support increasingly paperless customs procedures. This ecosystem is complemented by the Jamaica Business Gateway, which provides transactional digital services for businesses and investors, including access to business registration, licenses, permits, and investment-related approvals. Jamaica is an important transshipment hub: in 2024, the country had the highest level of absolute container traffic in the Caribbean (2.4 million twenty-foot equivalent units (TEUs)) and the third highest container traffic per capita in Latin America and the Caribbean (World Bank, World Development Indicators database).

**JSWIFT serves as the principal electronic platform for the submission and processing of trade-related documentation.** Through a single online access point, traders can submit applications for licenses, permits, certificates, and other regulatory requirements required for cross-border transactions. JSWIFT also enables the electronic submission of supporting documents, automated validation of information, transaction tracking, real-time notifications, and electronic payments. By integrating multiple participating government agencies within a common digital framework, the system reduces processing times, streamlines procedures, and provides real-time feedback to users, strengthening predictability and supporting private sector decision-making. The system has over 16,000 users and has processed more than 300,000 permits since its implementation.

**There are several resources for trade-related information and transactions.** For example, the Jamaica Trade Information Portal provides comprehensive and publicly accessible information on tariffs, customs duties, import and export procedures, standards, legal requirements, and non-tariff measures. The *EXPORTJamaica* platform provides global market intelligence and compliance information to support Jamaican businesses.

## 5.3 Looking Ahead: Potential for Growth in Digital Services

**Overall, Jamaica has moved towards a more integrated DPI model, built around digital identity, payments, data exchange, connectivity, and stronger governance.** Table 5.1 highlights key achievements under each of the DPI pillars. As mentioned earlier, Jamaica has made noteworthy progress on digital finance and digital payments. The most recent important development is likely the Jamaica Data Exchange Platform launched in 2026, intended to improve secure integration across government agencies and the private sector. It is intended to reduce repeated document submission and support real-time services across both government agencies and banks.

**Becoming a technology-enabled society is part of the government's development strategy outlined in the Vision 2030 National Development Plan to enable growth in private sector activities.** In this context, the new National Strategy for Global Digital Services stands out for outlining a framework to develop higher-value-added jobs and industries in the services sector. The strategy leverages Jamaica's geographic location and English-speaking population to provide services to other English-speaking countries in similar time zones such as the United States and Canada. Jamaica already has a track record of developing business process outsourcing services, with around 70 businesses operating in the sector, employing around 50,000 people.

**The Caymanas Special Economic Zone (CSEZ) is a flagship development under Jamaica's Logistics Hub Initiative that could help propel digital services and its links to trade.** The CSEZ rests on a 700-acre property located near Kingston with direct links to the Port of Kingston, major highways, and the airport. The project is designed to transition Jamaica from a transshipment hub to a logistics hub by attracting manufacturing, trade, business process outsourcing, including higher-value-added technology services such as knowledge process outsourcing, IT outsourcing, data analytics, financial technology services, cybersecurity services, and advanced logistics technologies. This links to a project to improve skill development in manufacturing, logistics, and construction. By fostering investment in digital infrastructure and high-value digital services, the CSEZ could accelerate technology adoption, create skilled jobs, strengthen digital exports, and help position Jamaica not only as a regional logistics hub, but as a hub for digital services and innovation, greatly contributing to economic growth and development.

Table 5.1. Jamaica: Digital Public Infrastructure Progress

| Area             | Main Platform or Institution                                                                                                                     | Progress Achieved                                                                                                            | Benefits and Remaining Priorities                                                                                                                   |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Digital identity | National Identification System and National Identification and Registration Authority                                                            | National Data Protection Act, 2020, National Identification and Registration Act, 2020, and first electronic ID cards issued | Enables secure verification; expands enrolment, service integration, privacy, and accessibility.                                                    |
| Digital payments | JAM-DEX, JamClear real-time gross settlement and central securities, automatic clearinghouse settlement infrastructure under the Bank of Jamaica | Payment systems modernized, JAM-DEX implemented for varied transactions                                                      | Supports inclusion and efficient payments. Requires greater adoption, merchant acceptance, and interoperability of JAM-DEX (Jamaica Observer 2026). |
| Data exchange    | Jamaica Data Exchange Platform                                                                                                                   | Secure data exchange launched for authorized institutions                                                                    | Speeds up services and reduces paperwork. Aims to expand institutional connections with both public and private sectors.                            |

Source: Prepared by the authors based on the Digital Public Infrastructure Map (IIPP, undated).



## Chapter 6

# Suriname

Liliana Castilleja-Vargas and Naiema Suliman

**Suriname's digital transformation is gaining momentum, but its foundations remain uneven.** Mobile broadband subscriptions reached 132 percent of the population in 2023, well above the Latin American and Caribbean average of 103 percent, and internet use stood at 87 percent versus the Latin American and Caribbean average of 73 percent. However, fixed broadband speeds averaged only 19.3 megabits per second (Mbps), below the Latin American and Caribbean speed of 123.7 Mbps, although speeds in Suriname reached approximately 174.5 Mbps by July 2026 (Digital Development Observatory 2025; Ookla 2026). The country has begun the process of building the core elements of a digital economy, from digital identification and payment infrastructure to platforms for government, health, education, trade, and social protection. The opportunity now is to connect and scale these still-fragmented systems. Stronger connectivity and interoperability could turn promising digital initiatives into powerful tools for higher productivity, broader access to services, greater financial inclusion, and more inclusive growth.

## 6.1 Digital Public Infrastructure

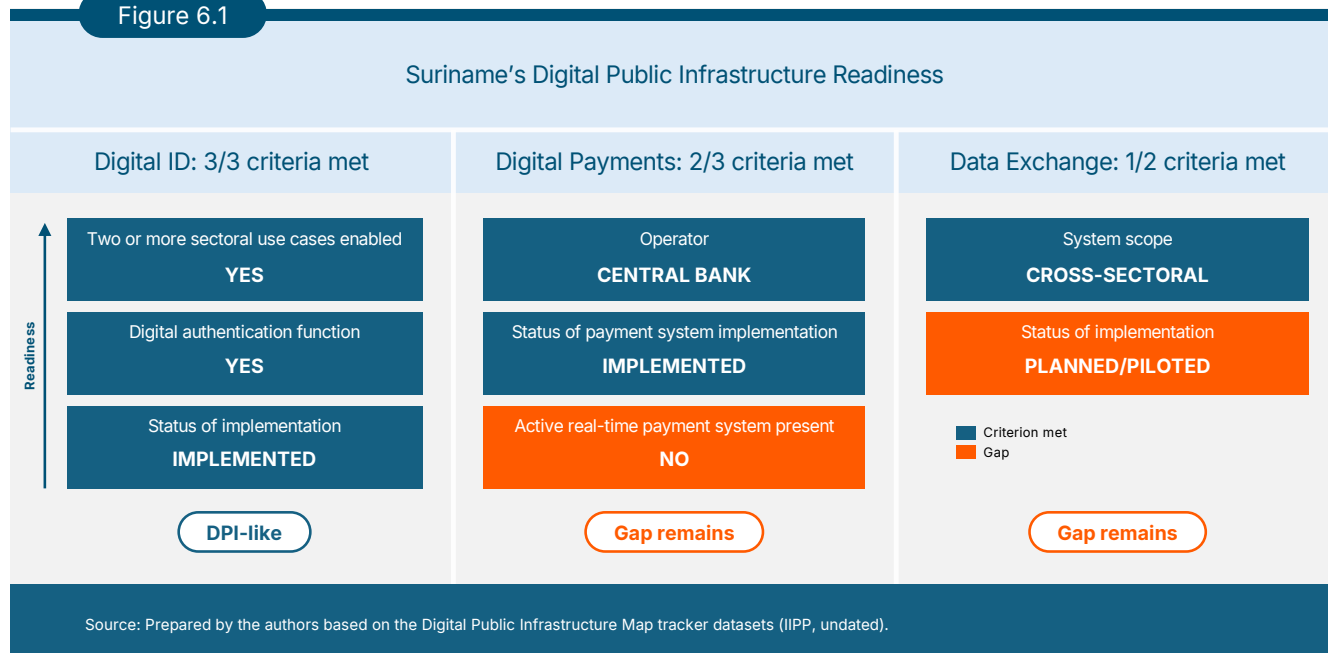
**Suriname has started assembling essential layers of digital public infrastructure (DPI), but they are advancing at different speeds. The first layer is the Digital ID, which is the most mature and already qualifies as DPI.** The E-Gov and digital-ID portals launched at the end of 2024 allow citizens to request documents securely online. The 2018 ID Act gives electronic and biometric IDs full legal validity, while identity creation includes facial liveness verification through the eKYC module (De Nationale Assemblée 2019). A public privacy policy (Government of Suriname 2022) and the Electronic Legal Transactions Act provide interim safeguards, pending approval of the Privacy and Personal Data Protection Act (De Nationale Assemblée 2017; De Nationale Assemblée, undated).

**The second layer is the Suriname National Electronic Payment System (SNEPS), operated by the Central Bank of Suriname (CBvS).** Although well established, it is not yet fully DPI-ready. SNEPS connects all commercial banks through real-time gross settlement for high-value transactions and automated clearing for retail payments. Its main limitations are speed and reach. As of today, transfers clear within an hour during business hours rather than instantly around the clock, and QR-code-enabled payments remain confined to closed-loop bank and wallet applications such as Uni5Pay+ and Mope. The CBvS is working toward settlement within 15 minutes on a 24/7 basis. The first phase of SNEPS Fast Payments was launched in June 2026. The ambition is to enable transfers to and from all banks within 15 minutes 24/7 by the end of 2026 (see CBvS, undated)

**The missing link is a national data-exchange layer.** Envisaged in the National Digital Strategy 2023–2030 but still at the planning stage, a data exchange system would allow digital ID and payment systems to operate across agencies. Making this layer operational is therefore central to turning separate digital assets into an interoperable DPI ecosystem.

Suriname has established key DPI building blocks, but the absence of a national data-exchange layer continues to limit their integration and full development impact.

Figure 6.1



## 6.2 Effective Digital Interventions

Suriname's digital transformation is beginning to reshape essential services. However, its impact will depend on moving beyond isolated initiatives to solutions that are connected, scalable, and accessible to all. This section looks at those digital interventions that have been found to produce positive impacts across the globe are now being effectively used within Suriname.

### 6.2.1 Education

**A promising platform has been introduced for digital education, but limited school connectivity and unequal digital skills constrain its reach.** School.sr, launched in 2026 by Suriname Smart Republic, a private company based in Paramaribo, offers self-paced learning aligned with the national curriculum of the Ministry of Education, Science and Culture for primary and lower-secondary students. The platform features progress tracking and AI-supported features, at prices ranging from about US\$5 per month to US\$26 per year (School.sr, undated). Yet integration of information and communications technology (ICT) is still at an early stage. Although all schools have electricity, none report Internet access or computers for teaching, and digital skills vary sharply by age and income (UNESCO 2023, 2024).

### 6.2.2 Health

**For digital health, the shift from paper-based services to connected architecture has advanced, but most solutions remain in the pilot stage.** Guided by the Health Sector Digital Transformation Agenda and supported by a US\$20 million IDB project, current initiatives include Telehealth for remote communities, the HEARTS application for hypertension and diabetes care, and MyHealth for patient access to medical records (Ministry of Health of Suriname 2022; Celentano and Koralaide Consulting 2026). Adoption is expanding but remains limited. Telehealth initially reached 6 of 58 sites, HEARTS is scaling across public and private clinics, and certified electronic health records are still concentrated among a small group of providers. The new Digital Mortality Surveillance System shows the potential for national-scale reform, while the Health Information Exchange under development will be critical to linking systems and enabling secure data flows (Toelsie et al. 2025).

### 6.2.3 Government Transactions

**Government digitalization has advanced, centered around the use of a common digital ID, but integration across agencies remains incomplete.** E-Gov manages the state's digital infrastructure and enables access to civil registry records, pay slips, pensions, driver's licenses, and other services through digital ID (e-Government, undated-a and b). The civil registry's e-desk already supports "know your customer" checks for around 36 institutions, while the Tax Authority has progressively moved value-added tax, payroll contributions, income tax, and customs identification online (DBZ, undated; Tax Authority Suriname, undated-a and b). The Beneficiary Information System could further simplify social assistance registration and eligibility checks by linking civil, pension, and payroll data, but its full value depends on broader interoperability (Government of Suriname 2021; IDB 2024).

### 6.2.4 Trade and Investment

**To facilitate trade, digitization in customs has had a strong start, but business entry and investment services remain only partly integrated.** The Automated System for Customs Data (ASYCUDAWorld) automates customs processing, while the Suriname Electronic Single Window (SESW) provides one online entry point for import, transit, and export documents. Together, they streamline clearance and support implementation of the World Trade Organization Trade Facilitation Agreement (SITA, undated; U.S. Department of States 2023; UNCTAD 2023). Business registration is less advanced: only sole proprietorships can register fully online, and digital ID access is not yet operational (KKF, undated; World Bank 2020). New business license and registry platforms are beginning to connect tax registration, permits, and document submission across agencies, while the Suriname Investment and Trade Agency (SITA) is preparing a virtual one-stop shop for investors (Compete Caribbean Partnership Facility 2024; SITA 2026).

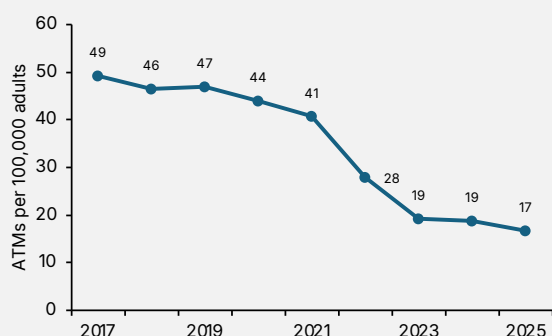
## 6.3 Potential for Growth in Digital Services

**In Suriname, digital finance offers one of the clearest opportunities for inclusive growth.** With payment infrastructure, near-universal mobile access, and a growing wallet market already in place, the challenge is no longer opening accounts but turning them into tools that people and businesses use every day. There has been some progress, as less automatic teller machines (ATM) are available for cash withdraw and there is greater use of debit cards (Figures 6.2a and 6.2b). Nevertheless, the gap is substantial. Private sector credit was only 17 percent of GDP in 2025, compared with 48 percent across Latin America and the Caribbean (World Bank, World Development Indicators database). Only 19 percent of small and medium-sized enterprises have a separate business account amid documentation, processing, and onboarding barriers (CBvS, MWO, and Alliance for Financial Inclusion 2023). The micro, small and medium-sized enterprise financing gap is estimated at US\$850.7 million, or 23 percent of GDP (SME Finance Forum 2025).

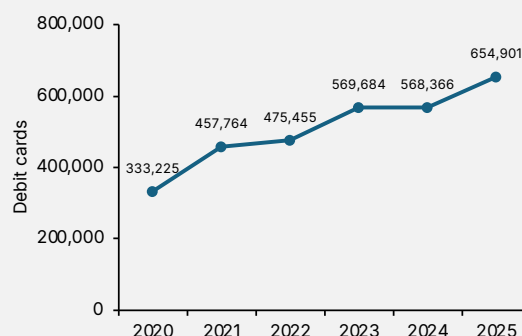
Declining Automatic Teller machine (ATM) availability alongside growing card ownership and digital banking activity points to a gradual shift toward digital financial services.

Figure 6.2

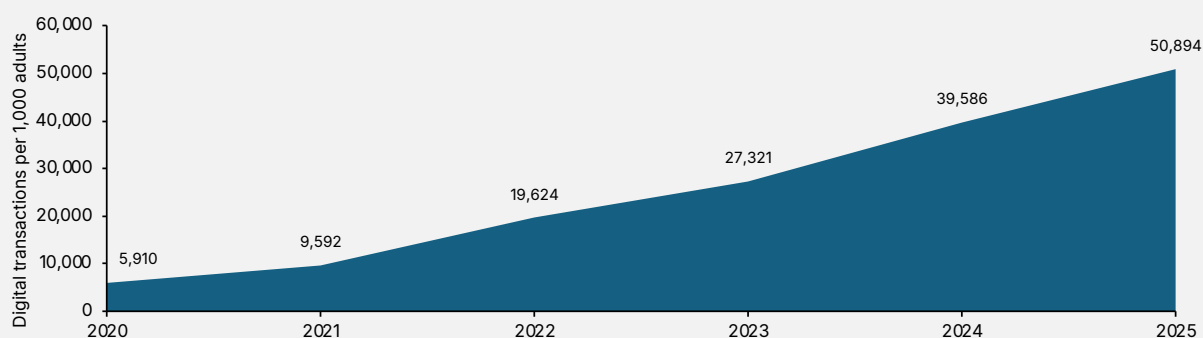
6.2a: Number of ATMs per 100,000 Adults, 2017–2025



6.2b: Number of Debit Cards, 2020–2025



6.2c: Number of Mobile and Internet Banking Transactions per 1,000 Adults, 2020–2025



Source: International Monetary Fund, Financial Access Surveys.

**Suriname's next step is to integrate these new systems into a coherent digital financial ecosystem.** As recent trends suggest, the foundation for a more digitally driven financial ecosystem is already emerging (Figure 6.2c). More broadly, although 58 percent of the population is financially included, cash still dominates daily payments and only about one in five people use internet banking (Castilleja-Vargas and Suliman 2026). Real-time retail payments, digital-ID-enabled onboarding, and a functioning Central Credit Bureau could lower transaction costs and expand lending to underserved firms. Linking these systems to interoperable cross-border payments would extend the gains to trade and remittances, turning Suriname's financial and ICT infrastructure into a stronger engine of inclusive, services-led growth.

## 6.4 Going Forward

Suriname has put in place an important foundation for DPI, but its development impact will depend on closing three interconnected gaps: legal certainty, real-time payments, and interoperability. First, adopting the Privacy and Personal Data Protection Act and complementary rules for digital transactions and data sharing would strengthen trust in the e-ID and enable its wider commercial use. Integrating digital ID into bank onboarding, know-your-customer checks, and the planned Central Credit Bureau could reduce verification costs and expand access to finance (Government of Suriname 2023). Second, moving to 24/7 real-time retail settlement would make digital payments more useful for households and firms, while interoperable links with Guyana and the wider Caribbean could lower the cost of trade and remittances. The most significant reform, however, is a national data exchange layer. By allowing verified information to move securely across agencies, a data exchange layer would connect the ID and payment rails, reduce administrative burdens, and transform fragmented digital initiatives into a coherent platform for better services, financial inclusion, and growth.

Table 6.1. Suriname: Adoption of Digital Interventions

| Interventions by Area                                                          | Supply                                                                                                                                                                                                                                                                      | Demand                                                                                                                                                                                   | Quality                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Education<br><b>Teacher-led computer-assisted learning</b>                     | No                                                                                                                                                                                                                                                                          | n.a.                                                                                                                                                                                     | n.a.                                                                                                                                                                                                     |
| <b>Student self-paced computer-assisted learning</b>                           | Partial evidence through the www.school.sr platform                                                                                                                                                                                                                         | Unknown                                                                                                                                                                                  | Curriculum aligned with the national curriculum of the Ministry of Education, Science and Culture                                                                                                        |
| Health<br><b>Cognitive behavioral therapy interventions with human support</b> | No                                                                                                                                                                                                                                                                          | n.a.                                                                                                                                                                                     | n.a.                                                                                                                                                                                                     |
| <b>Human-delivered, technology-assisted therapy</b>                            | Partial evidence through the All-in-One Telehealth platform                                                                                                                                                                                                                 | 181 patients registered in the first two weeks of the pilot; implemented initially in six Medical Mission sites                                                                          | Interoperability features, privacy safeguards, integration with the national ID system                                                                                                                   |
| Government transactions<br><b>Citizen reminder and persuasion messages</b>     | No                                                                                                                                                                                                                                                                          | n.a.                                                                                                                                                                                     | n.a.                                                                                                                                                                                                     |
| <b>Government internal process digitalization</b>                              | Yes.<br>Digital ID backbone (2019); sequenced tax e-filing (value-added tax, 2023, wage/ AOV [pension program], 2024, income tax, 2025); social protection management information system (Beneficiary Information System); Automated System for Customs Data ASYCUDA (2015) | Adoption by mandate: e-filing compulsory for major taxes, so usage high by design. Portal take-up figures not public                                                                     | Public key infrastructure document verification; National Digital Strategy 2023–2030 sets interoperability, e-ID–financial integration, and data security as goals; no enforceable minimum standards yet |
| Trade and investment<br><b>Digital trade and market access platforms</b>       | Yes.<br>ASYCUDAWorld (2015) and Suriname Electronic Single Window (2019), integrated; KKF trade register and e-services portal; Suriname Investment and Trade Agency (SITA) one-stop-shop and portal                                                                        | Adoption by mandate: Suriname Electronic Single Window (SESW)/ ASYCUDA compulsory for cross-border trade, so uptake near-universal among formal traders. Firm-level intensity not public | Embeds international benchmarks (World Trade Organization Trade Facilitation Agreement); end-to-end processes remain slow (starting a business ≈ 66 days)                                                |
| <b>Digital trade policy and ecosystem interventions</b>                        | Digital Business License Platform and Suriname Business Registry (2024) operational; SITA virtual one-stop-shop in preparation                                                                                                                                              | Licensing platform live; real-world uptake not yet measured                                                                                                                              | Platform integrates permit-issuing agencies (e-Gov, Home Affairs, Health, Environment, Spatial Planning); not linked to SESW, ASYCUDA, or the KKF register                                               |

Source: Prepared by the authors.



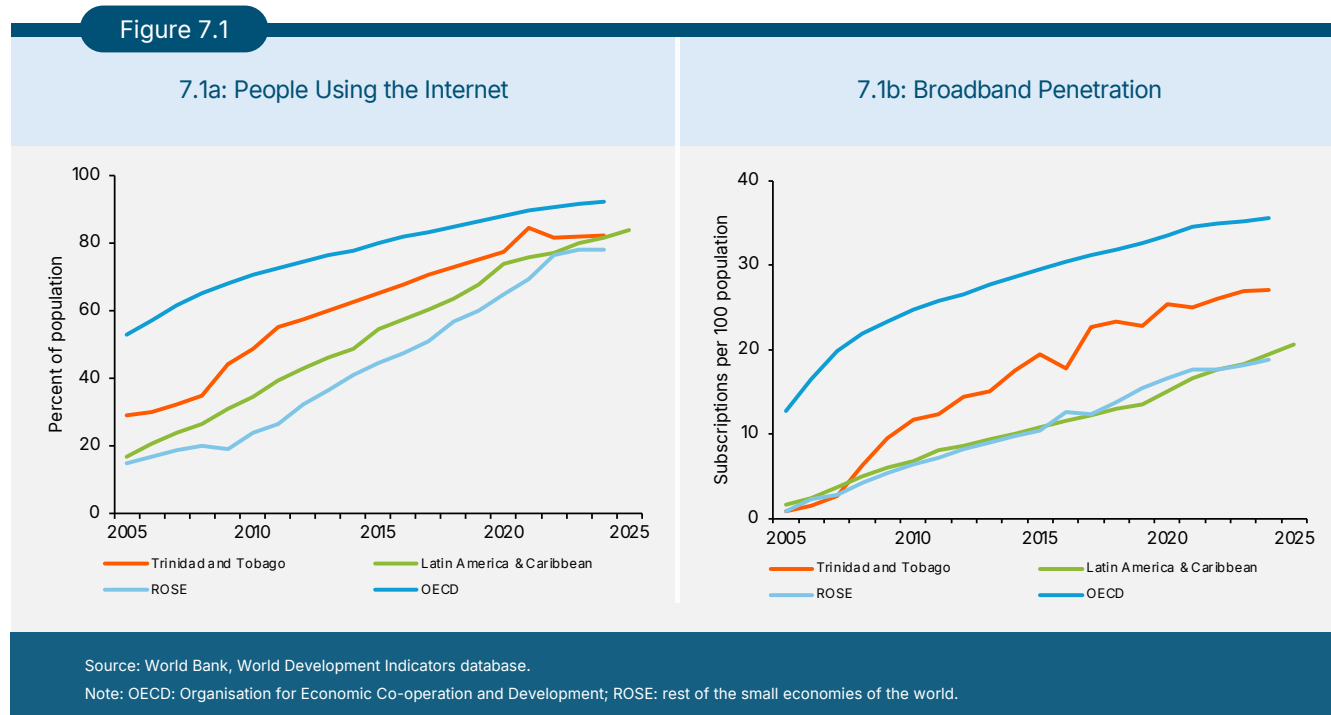
## Chapter 7

# Trinidad and Tobago

Onoh-Obasi Okey, Nirvana Satnarine-Singh, and Aruna Mahadeo

Trinidad and Tobago has a relatively strong digital access base by regional standards, although gaps persist compared to high-income peers. Internet penetration stood at approximately 82 percent of the population in 2024, on par with the Latin America and Caribbean average and above the average of 71 percent for the rest of the small economies of the world, but below the Organisation for Economic Co-operation and Development (OECD) average of 92 percent (Figure 7.1a). Fixed broadband subscriptions stood at 27 per 100 population in the same period, well above both the Latin America and Caribbean average of 19 and the rest of the small economies average of 18, but still short of the OECD average of 35 (Figure 7.1b). Mobile connectivity is especially high: active mobile connections exceed 130 percent of the population, reflecting near-universal smartphone access, while fixed broadband connection reaches an estimated 96 of every 100 households, one of the highest household broadband penetration rates in the Caribbean (TATT 2024).

Figure 7.1. Internet Use and Broadband Penetration in Trinidad and Tobago and Comparator Groups, 2005–2025 (percent)



These headline figures suggest that access to digital infrastructure is not, on its own, the binding constraint to Trinidad and Tobago's digital transformation. Rather, as the following sections show, the gap lies more in the maturity, interoperability, and institutional foundations of the country's digital public infrastructure and service delivery systems.

## 7.1 Digital Public Infrastructure and Digital Readiness

Digital public infrastructure (DPI) establishes foundational digital systems designed for societal benefit and intended to be reusable across sectors. As noted in Chapter 1.2 in the Regional Overview, these systems are commonly organized around three main pillars: digital identification, electronic payments, and data sharing. Together, these enable public and private providers to deliver services more efficiently while promoting inclusion, openness, privacy, user-centered design, and strong governance (World Bank 2025). Trinidad and Tobago has been advancing DPI across these three core pillars, although unevenly.

### 7.1.1 Digital Payments

Digital payment infrastructure is the most developed of the three pillars in Trinidad and Tobago, although maturity varies by system type. Interbank payments are actively implemented and operated nationally by the Central Bank of Trinidad and Tobago (CBTT, undated). The system supports both person-to-person (P2P) and person-to-merchant (P2M) transaction types and uses the Settlement Assured for Financial Exchange in Trinidad and Tobago (SAFE-TT) as

the official real time gross settlement (RTGS) system. It also supports cross-border payments. Although participation by banks is established, nonbank participation is not currently enabled. This limits the system's potential to support fintech-driven inclusion strategies, which often depend on nonbank payment service providers. The mobile money component is classified as "Work in Progress" according to the University College of London's DPI Tracking Tool. However, it is active and operates nationally under a different institutional model. It is operated by a private payment service provider and regulated by the central bank. In contrast to the interbank system, it supports participation by nonbank providers rather than banks. Like the interbank system, it supports P2P and P2M transactions, cross-border payments, and real-time settlement through the RTGS infrastructure.

**Taken together, these systems indicate that Trinidad and Tobago effectively operates two parallel payment rails.** There is one bank-led rail and one private nonbank-led payment system rather than a single, interoperable national payment switch. However, limited publicly available data on transaction volumes, transaction values, costs, and interoperability arrangements constrains the ability to benchmark Trinidad and Tobago's payment ecosystem against systems in the region.

## 7.1.2 Digital Identification

**The development of a National Digital Identity system has been identified as a priority under the Digital Transformation Strategy 2024–2027, but progress toward this framework remains in the planning stage (MPAAI 2024).** Digital identity refers to an electronic representation of an individual's identity that facilitates secure identity verification (World Bank 2025). Existing infrastructure includes the ttconnect ID which allows for ease of access to government services but does not act as an e-identity (e-ID) platform. Launched in April 2026, VerifyTT represents Trinidad and Tobago's reverse-DPI model, starting with verifiable credentials rather than digital identity and laying the groundwork for a future national e-ID system. Building on these services, the e-ID initiative aims to enable citizens to securely access government services through a single digital identity. Once implemented, the e-ID will support a wide range of government services (MPAAI 2024).

**According to the University College of London's DPI Tracking Tool, Trinidad and Tobago's e-ID initiative is formally classified as a "Work in Progress" and currently is in the pilot status of implementation.** While progress has been made toward digital identity development, the country does not yet have a comprehensive legal and regulatory framework governing e-ID. Key gaps include the absence of an ID or Civil Registry Act, regulation defining the legal status of digital IDs, formal enrolment procedures, terms of data storage and sharing, and procedures for data subjects to review and edit ID data. While the Data Protection Act 2011 provides general safeguards for personal information, it does not specify procedures to notify people of data breaches. Funding organizations identified for the e-ID system include the IDB, United Nations Development Programme, Development Bank of Latin America and the Caribbean, and the European Union, with the Centre for Digital Public Infrastructure providing technical support.

## 7.1.3 Data Exchange

**In Trinidad and Tobago, a national data exchange system is also classified as a "Work in Progress" in the pilot stage, coordinated by the MPAAI with a focus on cross-government interoperability.** The data exchange pillar allows government systems to securely and seamlessly share information across ministries. The country has adopted X-Road, the interoperability architecture originally developed in Estonia and widely regarded as a global reference model for secure, decentralized government data exchange (IDB 2022). Importantly, the interoperability layer is expected to support the country's emerging e-ID framework, facilitating the secure exchange of identity data across government systems.

**Many aspects of data exchange are in place, but the level of implementation is not clear.** The Digital Transformation Strategy 2024–2027 identifies interoperability and data exchange as critical enablers of digital government. The DPI Map confirms that semantic interoperability is in place, meaning data exchanged across systems can be consistently interpreted, a prerequisite for meaningful integration rather than superficial connectivity. However, several operational indicators remain unconfirmed or unavailable, including real-time sharing capability, audit mechanisms, procedural rules for data management, enrolment and participation information, and whether the system is already in active use by more than one public entity. Through the use of a Government Interoperability Platform, full connectivity can be enabled across ministries, thereby facilitating data exchange and enhanced service delivery.

## 7.2 Examples of Effective Digital Interventions

This section examines the extent to which digital interventions identified as effective in international evidence have been adopted in Trinidad and Tobago. It focuses on selected interventions across four areas: education, health, government transactions, and trade and investment.

### 7.2.1 Education

Trinidad and Tobago has implemented several initiatives to digitally transform education over the past few years. Two of these interventions that have been identified as effective based on international evidence are teacher-led computer-assisted learning and student self-paced computer-assisted learning (see definitions in Chapter 1.2 of the Regional Overview). The Ministry of Education's Digital Transformation Programme, for example, is comprised of 18 projects and includes the School Learning Management System, which supports digital teaching, learning, and assessment (Ministry of Education of Trinidad and Tobago, undated-a and b). Since 2023, selected schools have received eBooks, tablets, and access to a centralized platform to organize instruction and learning activities both inside and outside the classroom. More recently, the 2026 SEA Mathematics Past Paper Solutions Platform demonstrates the use of student self-paced computer-assisted learning through an AI-powered tutor that provides step-by-step explanations and personalized practice, extending learning opportunities beyond school hours and allowing students to progress at their own pace. Together, these initiatives reflect Trinidad and Tobago's growing use of digital technologies and AI to enhance education.

### 7.2.2 Health

Although no large-scale digital cognitive behavioral therapy (CBT) interventions were identified in Trinidad and Tobago, the UMMatter Youth Mental Health Chatline is one initiative in this area. Launched in 2024 through a partnership between the Ministry of Health, UNICEF, and the University of the West Indies, UMMatter features digital platforms that connect adolescents with trained human support through confidential counselling, referrals, and other information. Private sector services such as Human Insights Company Limited's Online Therapy Program similarly provide remote counselling through video, voice, and chat, including CBT approaches. These initiatives align with the Ministry of Health's Digital Health Transformation Strategic Plan 2026–2028, which includes expanding telehealth services to improve access to care, particularly for underserved communities.

### 7.2.3 Government Transactions

International evidence identifies citizen reminder and persuasion messages as well as government internal process digitalization as two of the most effective digital interventions in government transactions, and both have been adopted in Trinidad and Tobago. Citizen reminders appear through the Licensing Division's online appointment system and the Ministry of Education's Government Assistance for Tuition Expenses eService platform for tracking funding applications. Internal process digitalization is reflected in the Integrated Financial Management Information System (launched 2016 to digitize budgeting, treasury, accounting, and fiscal reporting for better financial oversight), TTBizLink's Single Electronic Window (launched in 2011 and enhanced in 2023 to streamline trade and business application processing), and ASYCUDAWorld (which digitizes customs declarations and border control processing). Together, these initiatives show Trinidad and Tobago using digital tools both to nudge citizens toward timely administrative action and to modernize internal government operations, aiming to reduce transaction costs, improve efficiency, and strengthen transparency.

### 7.2.4 Trade and Investment

Trinidad and Tobago has adopted initiatives in digital trade and market access platforms as well as in digital trade policy and ecosystem interventions. These were identified as among the most effective categories of digital interventions for trade and investment (see Section 1.3 in the Regional Overview). Under market access platforms, the market access platform digitized the country's Trade and Investment Convention in 2021 into a virtual platform enabling remote business-to-business (B2B) meetings, digital exhibitor booths, and ongoing online marketplace engagement to reduce geographic barriers and search costs, while the National Services Export Portal (NSEP) advises local businesses on international market knowledge and helps lower export costs. Under policy and ecosystem

interventions, the National E-Commerce Strategy 2025–2030 aims to strengthen digital payments, logistics, consumer protection, cybersecurity, digital skills, and regulation for online transactions.

**The National Digital Transformation Strategy 2024–2027 provides a broader framework to digitize public services, infrastructure, and data governance.** In addition, the Special Economic Zones Act, 2022, along with the Special Economic Zones Authority, establishes an institutional framework that offers targeted incentives to attract investment in high-value, technology-intensive, and export-oriented activities. Rather than directly linking firms to markets, these policy interventions shape the regulatory and institutional ecosystem needed for firms to adopt digital technologies, participate in e-commerce, attract investment, and engage more effectively in regional and global value chains.

### 7.3 Areas of Opportunity Going Forward

**DPI in Trinidad and Tobago is developing, though unevenly.** The national e-ID initiative and data exchange pillars are both still in the pilot stage and lack a comprehensive regulatory framework. The Digital Payments pillar is the most mature, supported by the SAFE-TT real-time gross settlement system and mobile money services, although platform interoperability and public data remain limited. Complementing this foundation, Trinidad and Tobago has implemented digital interventions across all four areas, as discussed earlier in this country chapter.

**The following are the main opportunities that require attention to support digital public infrastructure:**

- Accelerate the implementation of a comprehensive national digital ID framework, including the necessary legal, regulatory, enrolment, data protection, and governance arrangements.
- Strengthen interoperability across digital payment systems by improving integration between bank-led and nonbank payment rails and expanding participation by nonbank providers.
- Scale up the national data exchange infrastructure, move the X-Road platform beyond the pilot stage, and establish clear operational, governance, and data-sharing protocols across government entities.
- Prioritize user adoption and service quality alongside digitalization, ensuring that digital interventions are supported by adequate training, accessibility, connectivity, and ongoing monitoring of usage and outcomes.
- Expand high-impact digital services for businesses and citizens, particularly in e-commerce, trade facilitation, education, health, and government transactions, and build on existing platforms and initiatives.

**Digital government represents a promising frontier for Trinidad and Tobago's digital transformation.** The country has already put in place an important foundation through the ongoing modernization of public sector information systems. Building on this foundation, greater integration of digital identities, data exchange, and digital payments could significantly improve the efficiency, accessibility, and reliability of public services while reducing transaction costs for citizens and firms. Enhanced digitalization can also strengthen regulatory oversight, improve transparency, expand the tax base, and support higher levels of non-energy revenue collection through more efficient and risk-based tax administration. These gains are particularly important as the country seeks to reduce its reliance on energy revenues and strengthen fiscal sustainability.

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How can the Caribbean turn digital progress into faster growth, better public services, and broader opportunities? This edition of the Caribbean Economics Quarterly reveals how connectivity, digital identity, digital payments systems, and trusted data exchange can reshape small and sometimes geographically dispersed Caribbean economies. It shows how the right interventions using these technologies can translate into impact by enabling skilled people to work with secure and efficient systems using services designed around users. The report also spotlights digital nomad programs as a growth catalyst.

