
"INDIA'S UPI AND DIGITAL CONNECTIVITY IN THE GLOBAL SOUTH: AN ANALYSIS OF INDIA'S ROLE IN GLOBAL DIGITAL GOVERNANCE AND SOUTH-SOUTH COOPERATION THROUGH DIGITAL DIPLOMACY"

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Article Received: 20 August 2026, Article Revised: 11 September 2026, Published on: 01 October 2026

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Doi: <https://doi-org/101555/ijarp.4849>

ABSTRACT

In 21st-century globalization, data and technology have transformed into new geopolitical instruments. This research paper analyses how India is shaping a novel and powerful paradigm of digital diplomacy by leveraging its Digital Public Infrastructure (DPI), particularly the Unified Payments Interface (UPI). While Western nations treat technology as a tool for monopoly and profit (Digital Neo-colonialism), and China utilizes it for debt traps and surveillance, India has presented a secure, affordable, and transparent "third alternative" for the Global South. Grounded in Joseph Nye's theory of "Soft Power" and Alexander Wendt's "Social Constructivism," this study establishes that by treating technology as a "Global Public Good," India is imparting a new direction to South-South Cooperation. The international expansion of UPI not only shields developing nations from the "weaponization of finance" and grants them strategic autonomy, but it also lays the foundation for an equitable and multipolar digital world order.

KEYWORDS: Tech-Diplomacy, Digital Public Infrastructure (DPI), UPI, Global South, Weaponization of Finance, Multipolar World.

1. INTRODUCTION: The Changing Global Landscape in the Digital Age

The history of international relations and geopolitics bears witness to the fact that the centre of global power has always rested with those who controlled the most critical resources of

their era. In the 19th century, these resources were "sea routes" and "colonies"; in the 20th century, they became "nuclear energy" and "petroleum (oil)"; and now in the 21st century termed the era of the Fourth Industrial Revolution the vital resources are "data," "technology," and "digital connectivity."

In the current landscape, a nation's power is no longer assessed solely by its military might or Gross Domestic Product (GDP), but by the pivotal role it plays in global digital infrastructure. In this context, this research paper establishes the academic framework of how India is breaking the boundaries of traditional diplomacy by utilizing its Digital Public Infrastructure (DPI) specifically the Unified Payments Interface (UPI) to forge a new technological and diplomatic paradigm for the countries of the Global South, while providing them with a third alternative distinct from the West and China.

1.1 The New Form of Globalization and the Interconnection of Technology

Modern globalization is no longer confined to the physical trade of goods and services; it has become heavily dependent on the "cross-border flow of data." Data is frequently called "the new oil," but from an academic perspective, it is even more valuable than oil because it is directly linked to national sovereignty and security.

Over the past few decades, the global digital infrastructure has been entirely monopolized by Big Tech corporations originating from the "Global North" (primarily the United States and Europe). The rules of the internet, payment networks (such as Visa, Mastercard, and SWIFT), and data governance standards have been dictated by these Western nations. Consequently, a novel challenge emerged for developing nations, termed by International Political Economy (IPE) scholars as "Digital Neo-colonialism." Under this system, Global South nations remained mere "consumers" of technology, while the data of their citizens and economic benefits flowed to Western corporations. This technological disparity gave birth to a new form of global divide

1.2 Paradigm Shift from Traditional Diplomacy to "Tech-Diplomacy"

The traditional form of diplomacy was largely restricted to embassies, military alliances, and bilateral treaties. However, the 21st century has witnessed a massive paradigm shift in the instruments of diplomacy. Today, "Tech-Diplomacy" or digital diplomacy has become a principal weapon of foreign policy.

Digital diplomacy does not merely mean issuing statements from a Ministry of External Affairs on social media; its true significance lies in sharing domestic technological innovations with other nations to shape international relations, trade, and geopolitical influence. Historically, India was regarded in the international system as a "rule-taker" that

consumed technologies created by developed nations. However, with the successful development of India Stack and UPI, India is emerging as a "rule-maker" and a "global tech provider." According to Joseph Nye's theory of "Soft Power," India's approach is not a display of military force, but an "attraction" that voluntarily inspires other nations to become part of India's digital ecosystem.

1.3 New Aspirations of the Global South and Geopolitical Vacuum

The Global South encompasses developing and underdeveloped countries across Africa, Latin America, and Asia that have endured long periods of colonialism. Today, the most pressing domestic challenges for these nations are financial inclusion and poverty eradication, with a large segment of their populations remaining unbanked.

These nations previously faced two primary models of digital development, both plagued by critical shortcomings:

- **The Western Model:** It is exceedingly expensive. Western networks levy heavy transaction fees for cross-border remittances or digital payments. Furthermore, the weaponization of the SWIFT system by Western nations during the Russia-Ukraine war instilled a deep-seated fear among Global South countries that opposing Western policies could lead to their expulsion from the global financial system.
- **The Chinese Model:** Through its "Digital Silk Road," China has poured massive investments into Africa and Asia. However, this model lacks transparency, carrying severe security risks such as "debt traps," state surveillance, and data theft.

Amidst this geopolitical and technological vacuum, India introduced its "**Third Way**". India's UPI and DPI represent a democratic, open-source, and extremely low-cost model. India does not force this technology upon Global South nations; rather, it grants them complete data sovereignty and the freedom to adapt the framework to their specific requirements.

1.4 Rationale and Core Objectives of the Research

During India's G20 presidency in 2023, Digital Public Infrastructure (DPI) was embraced on the global stage as a paramount policy priority. At a time when the world is transitioning toward multipolarity, it is academically vital to analyse how India is utilizing UPI to achieve its foreign policy objectives.

This research paper closely examines how India is transcending the old policy of providing mere "financial aid" under South-South Cooperation, shifting instead toward "tech capacity building" that renders global digital governance more equitable and inclusive.

2. Theoretical and Conceptual Framework

This research is grounded in qualitative and analytical methodology, utilizing secondary data comprising publications from the Ministry of External Affairs (MEA), the National Payments Corporation of India (NPCI), the Reserve Bank of India (RBI), and prestigious international diplomacy journals.

Theoretically, this research paper evaluates India's digital diplomacy through Joseph Nye's "Soft Power" theory. According to this framework, India is not deploying UPI as a tool of diplomatic coercion or debt entrapment; rather, it represents a "technological attraction" that developing nations are voluntarily adopting for their own necessity and security. This affordable and transparent digital model fosters goodwill and strengthens India's strategic influence internationally without any military or economic coercion.

Additionally, the research analysis the subject through Alexander Wendt's "Social Constructivism," which posits that identity and norms carry greater weight in international politics than material power alone. Through the global expansion of Digital Public Infrastructure (DPI), India is shedding its traditional image as an "aid-recipient" and reconstructing itself as a "technical leader of the Global South." Concurrently, India is establishing a new global norm across diplomatic forums: that technology should not be treated merely as an instrument of Western corporate monopoly or profit, but as a "Global Public Good" that fully respects the data sovereignty of developing nations.

3. Digital Public Infrastructure (DPI) and the Rise of India Stack

India's "India Stack" is a world-class Digital Public Infrastructure (DPI) that has radically transformed the nation's technical and geo-economic landscape. It is a unique suite of open-source technologies and Application Programming Interfaces (APIs), resting primarily on three foundational pillars: the biometric identity layer ("Aadhaar"), the instant and zero-cost payment layer ("UPI"), and the secure citizen data management layer ("Digi Locker" or Account Aggregator). The seamless integration of these three layers has established a transparent, paperless, and secure digital architecture in India, successfully incorporating marginalized populations into the formal mainstream economy

The most profound and direct impact of this indigenous digital revolution is manifested in India's unprecedented financial inclusion. According to a prominent study by the Bank for International Settlements (BIS), the financial inclusion that India achieved in a mere 6 years through the successful implementation of DPI would have taken approximately 47 years via traditional banking systems. A decade ago, a vast segment of India's population lacked

access to banking services; today, from street vendors to major corporations, everyone participates in the real-time digital economy through UPI. This technological leapfrogging proves that inclusive public policies can transform technology into the most potent weapon for grassroots poverty alleviation and economic empowerment.

In the contemporary geopolitical context, India's indigenous technology is not confined within domestic borders; it has evolved into an "ideal model" for the Global South (developing nations). While the digital model of Western nations centres entirely on private ownership and the monopolies of Big Tech corporations, India's DPI relies on a "Public-Private Partnership" framework where the foundational infrastructure is managed by the government as a "public good," while innovation is driven by the private sector. This affordable, accessible, and modular architecture empowers African and Asian countries to sidestep the exorbitant costs of Western technologies and the data security risks tied to Chinese tech, enabling them to independently cultivate their digital economies and sovereignty.

4. UPI and the Expansion of Cross-Border Digital Payments: Geo-Economic Impact, Financial Autonomy, and "De-Dollarization"

An old adage in international relations states that "the flow of money is the true measure of power." Since World War II, global remittances and international trade have been dominated by the SWIFT (Society for Worldwide Interbank Financial Telecommunication) network and the U.S. dollar. Today, however, India's Unified Payments Interface (UPI) transcends an app residing on our smartphones; it has transformed into a potent diplomatic instrument challenging this Western monopoly. This section explores how an indigenous payment system has evolved into an affordable, secure, and independent cross-border payment alternative for the Global South.

4.1 High Cost of International Remittances and UPI's Humanitarian Solution

When examining the Global South (such as India, Africa, the Philippines, or Latin America), a major economic backbone consists of diaspora workers. The money these individuals toil to send home from the Gulf or Europe known as remittances drives their domestic economies. According to 2023 World Bank data, India ranks as the world's leading remittance recipient, drawing approximately \$125 billion.

However, a severe humanitarian and economic challenge persists. Presently, the global average cost of sending cross-border money via traditional banking channels stands at approximately 6.2%, soaring up to 8% in Sub-Saharan Africa. If an impoverished worker

sends \$100 to their family, \$8 is skimmed away solely in transaction fees by Western banks and intermediaries acting as an invisible tax on the poor of the Global South.

Herein lies UPI's game-changing potential. According to NIPL, the international arm of the National Payments Corporation of India (NPCI), UPI's cross-border linkages can slash these costs down to 1% to 2% or even lower. Implementing this across the Global South would save developing nation citizens \$20 to \$30 billion annually, chaneling funds directly toward children's education and healthcare.

4.2 India's Digital Diplomacy: Bilateral Digital Integration

India's global expansion of UPI is exemplified through strategic partnerships forged with key nations:

Table 1: International Expansion of UPI and its Strategic Impact.

Partner Country	Tech Integration	Geo-strategic and Economic Benefit
Singapore	PayNow - UPI Linkage	World's first real-time cross-border linkage. 300,000 Indian workers in Singapore can remit funds directly to India without intermediaries, marking a strong economic footprint in the ASEAN region.
UAE	NEOPAY and Mashreq Bank Linkage	Direct benefit to Indian diaspora in the Gulf. Additionally, trade settlement in 'Rupee-Dirham' serves as a major foundation for reducing dependence on the U.S. Dollar (USD).
France	Partnership with Lyra Network	Launch of UPI from iconic venues like the Eiffel Tower. Serves as a historic gateway for accepting the Indian Rupee (INR) within the European market (Global North).
Nepal & Bhutan	NIPL and Local Bank Collaboration	Digital manifestation of India's "Neighbourhood First" policy, deeply integrating local economies with India while neutralizing Chinese economic influence.

4.3 An Alternative to the "Weaponization of Finance"

The global expansion of UPI extends far beyond low-cost transactions, carrying profound geopolitical undertones. When the Russia-Ukraine conflict erupted, the U.S. and Europe abruptly severed Russia from the SWIFT network and froze billions of its dollars. This incident instilled profound apprehension among Global South nations (such as Brazil, South Africa, and ASEAN countries), a phenomenon economists term the "weaponization of finance."

Developing nations realized that if their foreign policies diverge from Washington, the West can dismantle their foreign trade overnight. Amidst this fear and geopolitical vacuum, India's UPI provides a "secure alternative corridor." UPI operates as a bilateral system between two nations without interference or control from a third Western country.

Table 2: Traditional System (SWIFT) vs. Indian Digital Diplomacy. (UPI)

Comparison Point	SWIFT (Western Monopoly System)	UPI-Based Linkage (Indian Model)
Core Function	Transmits financial messaging between banks, not direct funds.	Executes real-time, direct bank-to-bank fund settlements.
Control & Sovereignty	Fully dominated by U.S. and European nations (surveillance risks).	Bilateral system ensuring complete sovereignty of participating nations.
Speed & Cost	Settlement takes 1 to 3 days with very high costs (5-8%).	Settlement occurs in seconds (real-time) at minimal cost (1-2%).
Currency Basis	Primarily channelled through the U.S. Dollar (USD) or Euro.	Enables bilateral trade settled in respective Local Currencies.

5. South-South Cooperation and Digital Diplomacy

International relations have long operated under the assumption that "no nation aids another without hidden self-interest." For decades, whenever affluent Western nations (Global North) extended technology or capital to developing countries, it came bundled with stringent conditionalities, high interest rates, and policy pressures a phenomenon termed "neo-colonialism" in economics.

Today, India is reshaping this archaic and self-serving architecture through its digital diplomacy, scripting a newer, more humane, and transparent narrative of "South-South Cooperation."

5.1 "Vasudhaiva Kutumbakam": A Distinct Digital Partnership

At the heart of India's foreign policy lies the ancient philosophical ethos of "*Vasudhaiva Kutumbakam*" (The World Is One Family). When India connected millions of its domestic poor to the banking system through digital technology (Aadhaar and UPI), it did not lock this innovation away.

While the core objective of Western Big Tech corporations is profiting extraction from every digital product, India views technology not as a commercial commodity, but as a "Global Public Good." Through the "India Stack Global" initiative, India communicates a clear message to Africa, Asia, and Latin America: "*The technology we built for our people is ready to be shared with you, sparing you the struggles we endured.*" This exemplifies a unique form of "Welfare Diplomacy."

5.2 Knowledge Transfer and Capacity Building

South-South Cooperation transcends the mere transfer of funds or software; it centres on empowerment. India developed the Modular Open-Source Identity Platform (MOSIP), an international, open-source iteration of Aadhaar. Today, over 10 countries including the

Philippines, Morocco, and Ethiopia utilize this system to issue digital identity credentials to their citizens. India levies no heavy licensing fees or royalties for this transfer. Through the Indian Technical and Economic Cooperation (ITEC) program, India invites foreign officials and engineers to receive specialized training in cybersecurity and fintech embodying the policy of "teaching a man to fish" rather than simply handing over fish.

5.3 Digital Infrastructure Free from "Debt Traps"

For the Global South, China's "Digital Silk Road" stands as a prominent alternative, offering heavy loans to developing nations for building 5G networks, surveillance cameras, and servers. However, these investments lack transparency. Experiences in Sri Lanka and multiple African nations demonstrate that when countries default on these loans, they fall into "debt traps," allowing China to seize strategic assets. Moreover, Chinese hardware carries severe risks of state surveillance and data theft.

Herein emerges India's "Third Way" as the safest and most humane alternative

- **Respect for Sovereignty:** When India transfers UPI or DigiLocker technology, the host nation's complete data remains housed on domestic servers. India makes no claims over that data.
- **Open-Source Freedom:** India provides open-source code, granting host countries the autonomy to modify the technology to suit local requirements.

This stands as a direct rebuttal to neo-colonialism, proving that developing nations no longer need to depend on Western monopolies or Chinese debt traps. Through equitable partnerships, they can advance collectively via South-South Cooperation while safeguarding their sovereignty.

6. India's Growing Role in Global Digital Governance

Until recently, the rules governing the internet and the digital universe were dictated exclusively by Western corporations and governments. India fundamentally altered this dynamic. During its G20 presidency in 2023, India positioned Digital Public Infrastructure (DPI) before the world as a global solution. Across multilateral forums, India ensured that the voice of the Global South was amplified insisting that technology should not serve merely as a profit engine for Big Tech, but as a tool for the welfare of ordinary citizens in developing nations.

Diplomatically, India advocates that a nation's citizen data is its own sovereign asset and cannot be arbitrarily exploited by foreign corporations. Whether within the United Nations

(UN) or the International Telecommunication Union (ITU), India champions the interests of developing nations regarding e-commerce, AI regulations, and digital taxation. In essence, India has transcended its former identity as a "rule-taker" in international platforms, establishing itself as a prominent global "rule-maker" for the digital future.

7. Digital Partnership and Cooperation with African Nations

Africa is not merely a continent, but a centre of boundless potential and youthful energy driving rapid digital transformation. Historically, African nations like Kenya astonished the world by adopting mobile money platforms such as M-Pesa. Consequently, India's DPI and UPI model emerged as the most natural and precise solution for Africa. Today, India collaborates with African nations like Namibia and Mauritius to integrate informal cash economies into the digital mainstream.

Unlike the Western approach, India does not approach African nations demanding, *"Buy our technology,"* but rather proposes as a true friend, *"Let us build your own indigenous and secure digital architecture together."* This digital diplomacy extends beyond hardware or software sales, focusing on human capacity building. While China ensnares African nations in debt traps through mega-infrastructure projects, India's approach remains humanitarian. Under the ITEC program, the Indian government provides complimentary training in fintech, cybersecurity, and e-governance to thousands of African students, diplomats, and bankers.

8. Latin America and the Asia-Pacific Region: Bridging Geographical Distances Through Digital Diplomacy

An era in international diplomacy once dictated that geographical distances defined the limits of interstate relations. Traditionally, India's foreign policy focused heavily on its immediate neighborhood, the Middle East, and Africa. However, digital technology has instantly dissolved borders and oceanic expanses. Today, the resonance of India's digital diplomacy echoes from ASEAN nations in the Far East to Latin America across the globe.

In the Asia-Pacific region the heart of India's "Act East Policy" diplomacy has transcended political treaties to materialize digitally on the ground. When an Indian tourist or merchant scans a UPI QR code on the streets of Singapore, Malaysia, or Thailand, they execute more than a mere financial transaction; they weave a deep economic interlock between two nations. This digital integration builds a robust network of trade, tourism, and mutual trust among Asian economies, dampening dollar dependence and energizing regional commerce.

Even more striking success unfolds in Latin America. Historically overshadowed by U.S.

policies and Western financial architectures, Latin America is witnessing shifts. Countries like Peru have chosen India's UPI technology over Western or Chinese alternatives to modernize their central bank financial infrastructure, becoming the first South American nation to do so. Furthermore, Brazil despite the success of its domestic "Pix" payment system now expands technological dialogue and cooperation with India's UPI. This serves as undeniable proof that developing nations worldwide are gravitating toward technology that is democratic, transparent, and most importantly under their own sovereign control.

Ultimately, India's digital penetration into the Asia-Pacific and Latin America represents a monumental geo-economic stride. It opens doors to new markets previously considered inaccessible for Indian IT firms, software exporters, and startups. By establishing its presence in these regions, India signals to the world that 21st-century diplomacy is won not through military bases, but through a simple smartphone, secure technology, and soft power.

9. Soft Power, Strategic Autonomy, and India's Growing Influence: A New "Third Alternative" for the World

International politics historically measured national influence by military size, weapons lethality, or national treasury reserves. The 21st century, however, has redefined power. Traditional indices of India's "soft power" invoked yoga, Bollywood cinema, cuisine, or rich heritage. While invaluable, India's sharpest soft power weapon today is no longer cultural artifacts, but its software.

Diplomatically, the Global South faces a perplexing dilemma regarding digital development. Historically, nations confronted two primary paths: the Western (American) model, where technology remains concentrated in the hands of a few billionaire corporations (Big Tech) reducing human beings to mere consumers and data to profit fuel and the Chinese model, which carries severe surveillance and debt-trap risks.

Amidst this stifling environment, India has presented a "Third Alternative." India's digital model (DPI and UPI) posits that the foundational layer of technology must be public, innovation should be driven by the private sector, and absolute control and ownership over data must rest with the citizen. India has emerged as a trusted partner for the Global South precisely because it refuses to weaponize its technology or compromise foreign sovereignty. This digital diplomacy grants developing nations a renewed "strategic autonomy," empowering them to make independent decisions aligned with citizen welfare without fear or external pressure.

10. Challenges and the Way Forward

No global strategy, regardless of its merits, remains entirely flawless. India's digital diplomacy journey contains significant milestones alongside complex vulnerabilities. To sustain its standing as a digital leader, India must confront these formidable challenges alongside celebrating its technological triumphs:

- **Cybersecurity and Data Vulnerabilities:** As UPI expands globally, the risk of cross-border cyber frauds and cyberattacks multiplies. A security breach or money laundering incident within foreign UPI networks could directly impact India's credibility. As technology transcends borders at breakneck speed, hackers and cybercriminals continuously evolve new vectors.
- **Regulatory Asymmetries:** Every sovereign nation maintains unique legal frameworks ranging from stringent data privacy regulations (such as Europe's GDPR) to strict central bank foreign exchange controls. Interoperating two distinct banking systems in real-time presents a complex legal hurdle, akin to harmonizing separate national legal codes rather than merely connecting technical wires.
- **Infrastructure Deficits:** Despite diplomatic rhetoric, a stark reality remains: vast regions in Africa and Latin America lack reliable electricity, let alone seamless 4G or 5G internet. A large populace still lacks smartphones. Exporting technology is straightforward, but without foundational infrastructure and digital literacy among end-users, technology remains confined to paper.

Way Forward: Moving ahead, India must transcend mere technology export to spearhead global "Cyber Security Treaties." Beyond software, India should extend financial assistance or soft loans (Lines of Credit) to help Global South nations build physical infrastructure like data centres and servers. Concurrently, India must forcefully advocate across international diplomatic forums for global financial rules formulated on mutual consent and equality rather than the diktats of single nations or corporations.

11. CONCLUSION: Building a New Multipolar and Digital World Order

The preceding comprehensive analysis demonstrates that 21st-century diplomacy is no longer confined to closed rooms, military pacts, and traditional treaties. India's UPI and Digital Public Infrastructure (DPI) have emerged on the global stage as diplomatic instruments that fundamentally redefine traditional power dynamics in international relations.

For too long, developing nations (the Global South) were compelled to choose between expensive and monopolistic Western financial networks (such as SWIFT) and China's opaque

debt-trap and surveillance model. India has introduced a third and most humane alternative. This model refrains from imposing technology, granting developing nations the freedom to forge a secure digital future while retaining data sovereignty and strategic autonomy.

Within the framework of South-South Cooperation, India's initiative breathes life into the genuine ideological spirit of "*Vasudhaiva Kutumbakam*." While developed nations deploy technology for corporate profit or leverage dollar dominance for the "weaponization of finance," India shares it as a "Global Public Good." Whether an ordinary migrant worker in Singapore remitting funds home without heavy intermediary fees, or distant nations like Peru and Namibia modernizing financial architectures with Indian collaboration, evidence abounds that India's digital diplomacy transcends economic exchange to serve as a powerful medium of human capacity building. This marks an unprecedented victory of India's soft power, attracting global partners through equitable collaboration devoid of military force or debt coercion.

Undoubtedly, this global journey entails challenges such as cybersecurity threats, regulatory friction, and infrastructure deficits across Africa and Latin America that demand resolution. Yet, despite these hurdles, the future trajectory is firmly established. Ultimately, the essence of this research is that India's UPI is not merely a payment app, but the robust bedrock of a new, equitable, and multipolar world order. Through this technological diplomacy revolution, India has definitively shed its legacy image of a "rule-taker," firmly establishing itself as a formidable "rule-maker" on the global stage.

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