United International Journal of Multidisciplinary Research (UIJMR) An International Peer-Reviewed and Refereed Multidisciplinary Journal
ISSN: 3048-6726 Impact Factor:6.934(SJIF)Volume-3, Special Issue-10

Digital India, Artificial Intelligence and Economic Transformation in India: Opportunities, Challenges and Policy Perspectives

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DOI:10.37854/UIJMR.2026.310.234

ABSTRACT
India's economic change over the last decade has been closely linked with the spread of digital infrastructure, digital public services, electronic payments and online access to government and financial services. The next stage is being shaped by artificial intelligence (AI), which is beginning to alter production methods, customer service, financial assessment, public administration and professional work. This paper examines how the foundations created through Digital India may influence the adoption and economic effects of AI in India. It considers digital public infrastructure, financial inclusion, productivity, employment, MSMEs, entrepreneurship, agriculture, education and public administration. The study uses descriptive and analytical methods and relies on published secondary material from Indian government institutions and international organisations. UPI transaction data, official information on Aadhaar, DigiLocker and UMANG, and recent assessments of AI adoption are used to illustrate the scale of India's digital base. The evidence suggests that digital infrastructure can lower transaction costs and make new forms of AI use easier, but the benefits of AI are not automatic. Skills, data quality, computing access, organisational readiness and trust remain important constraints. The paper argues that India's policy task is to widen access to productive AI use rather than concentrate investment only on advanced technology development. Particular attention is required for workers, MSMEs, regional and language differences, data protection and accountable use of AI in high-impact decisions.

Keywords: Digital India; Artificial Intelligence; digital public infrastructure; UPI; productivity; employment; MSMEs; financial inclusion; digital economy; India.

1. Introduction

Digital technology is now part of the basic machinery through which households, businesses and public institutions carry out economic activity. Internet access, smartphones, cloud services, electronic payments and digital records have reduced the importance of physical distance in many transactions. For a country as large and diverse as India, these changes are economically important because they can reduce the cost of reaching customers, verifying identities, transferring money and accessing public services.

Digital India, launched in 2015, provided a policy framework for expanding this infrastructure. What began largely as an effort to improve digital access and government services has developed into a wider system covering identity, payments, authentication, electronic documents, connectivity and online service delivery. These systems form part of the environment in which firms and individuals now conduct an increasing share of economic activity.

Artificial intelligence adds a different capability. Earlier digital systems mainly stored, transmitted or displayed information. AI systems can examine information, identify patterns, make predictions, generate material and assist with decisions. This makes AI relevant not only to factories and routine office work but also to banking, education, healthcare, software development, agriculture and public administration.

The economic effect of AI, however, should not be measured only by the number of tools or applications introduced. A business may acquire an AI system and obtain little benefit if its data are unreliable, employees are not trained, work processes are unchanged or the system cannot be integrated with existing software. The same problem applies to public services. Faster processing is of limited value if citizens cannot understand or challenge an automated decision.

This paper therefore studies Digital India and AI as connected parts of the same economic process. It asks whether the digital foundations already built in India can support wider AI use and under what conditions that use can produce productivity gains without widening existing inequalities.

2. Background of Digital India

Digital India is better understood as a collection of connected public and private digital systems than as a single project. Its development has involved several areas:

Aadhaar created a large identity system that can be used for authentication and access to services. Digi Locker reduced dependence on physical copies of documents, while UMANG brought multiple government services into a common digital interface. The economic value of these systems lies partly in the reduction of time, paperwork and repeated verification.

The same infrastructure can support private economic activity. Digital identity can simplify customer verification, electronic payments can reduce dependence on cash, and online records can make it easier for firms to maintain and exchange information. These effects matter for small businesses as well as large firms because lower transaction costs can make formal and digital business practices more practical.

3. Digital Public Infrastructure and Economic Transformation

Indicator	Reported figure	Interpretation
UPI transactions, April 2026	22,346.80 million	Monthly transaction volume
UPI transactions, August 2026	24,508.96 million	Monthly transaction volume
UPI value, August 2026	₹29,82,355.95 crore	Monthly transaction value

Table 1. UPI indicators used in the study

Digital public infrastructure (DPI) refers here to basic digital systems that can be used at large scale by citizens, firms and government agencies. Aadhaar, UPI and DigiLocker are prominent examples, alongside systems for authentication and public-service delivery.

3.1 Transaction costs

Every economic transaction carries costs. People spend time finding information, proving identity, preparing documents, making payments and travelling to offices or business locations. Digital systems can reduce several of these costs. Interoperable payments are a clear example: a customer can pay a merchant without either party needing to handle cash, while banks and other intermediaries can process the transaction electronically.

NPCI data reported in the paper show 24,508.96 million UPI transactions in August 2026, compared with 22,346.80 million in April 2026. The August value was about ₹29,82,355.95 crore. The importance of these figures is not only their size. They show that a common digital payment system has become part of ordinary transactions involving consumers, merchants and financial institutions.

3.2 Financial inclusion

Digital infrastructure can lower some of the costs that have traditionally limited access to formal finance. The Jan Dhan, Aadhaar and Mobile framework has helped connect bank accounts, identity and mobile access. Digital KYC, electronic payments and direct transfers can reduce the need for repeated physical interactions.

Access alone does not establish financial inclusion. Users still need digital and financial literacy, reliable connectivity, suitable language support, confidence in digital systems and protection against fraud. A person who has a bank account but cannot safely use digital services has not gained the full economic benefit of digital finance.

4. The Emergence of Artificial Intelligence in India

Measure	Figure reported in the paper
Workers in occupations with high AI exposure	About 26%
Companies actively deploying AI	Nearly 60% of surveyed companies
Reported adoption barriers	Skills, tools/platforms and integration capability

Table 2. Selected evidence on AI exposure and adoption

AI extends digitalisation from information handling to analysis, prediction, generation and decision assistance. Its possible uses in India cover banking, insurance, healthcare, education, agriculture, logistics, manufacturing, retail, telecommunications, public administration, customer support, software and research.

Recent Economic Survey discussions have stressed both the possible gains from AI and the risk that its benefits may be concentrated among organisations with greater access to capital, computing power and specialised skills. The 2025–26 Economic Survey also gives importance to application-focused and distributed innovation. This is relevant to India because economic value may come from adapting AI

to local needs rather than trying to reproduce the strategies of countries whose main focus is frontier model development.

For India, practical uses can be economically important even when they rely on relatively small systems. An application that helps a farmer identify a crop disease, helps a bank detect unusual transactions or helps a small enterprise prepare accurate records may have more immediate value than a highly expensive general-purpose system with little local use.

5. IndiaAI Mission and the Emerging AI Ecosystem

Component	Role
Compute infrastructure	Increase access to computing resources
Datasets and AIKosh	Provide datasets, models and supporting resources
Future skills	Build an AI-capable workforce
Application development	Encourage practical applications
Startup support	Assist AI and deep-technology ventures
Safe and trusted AI	Develop responsible use and governance

Table 3. Main elements of the India AI ecosystem

The India AI Mission was approved in March 2024. Its structure recognises that AI adoption requires more than software. Computing capacity, reliable datasets, skilled people, finance, research facilities, access to markets and governance arrangements are all part of the adoption environment.

The paper's source material reports an allocation of ₹2,000 crore in the 2025–26 outcome budget for IndiaAI Mission activities, including AI labs, curation units, startup financing and industry projects. AIKosh is intended to make datasets, models, toolkits and related resources available for research and application development. Together, these measures are intended to reduce some of the entry barriers faced by researchers, startups, students and smaller firms.

6. AI and Productivity Growth

Productivity is one of the clearest economic channels through which AI may matter. At firm level, AI can reduce the time spent on repetitive activities, improve information retrieval, support forecasts, assist customer service, identify unusual transactions, help with software development and improve inventory or demand planning. In the

source material indicate that AI could raise productivity, although the size of the effect varies across industries and circumstances. These estimates should not be interpreted as guaranteed gains. Productivity improves only when the technology fits the work being performed and when organisations make the complementary changes needed to use it.

For example, a firm may buy an AI forecasting tool but gain little if historical data are incomplete. Similarly, an accounting office may use an AI assistant effectively only when staff know how to verify outputs and understand the underlying financial records. The economic return therefore depends on both technology and organisational capability.

7. AI and Employment

Employment is more difficult to assess than productivity because AI can have opposite effects on different tasks. Some activities can be automated, while other activities become easier or more productive when workers use AI.

7.1 Task substitution

The risk of substitution is higher where work is repetitive, predictable, heavily dependent on digital information or governed by clear rules. Routine data processing and some forms of standardised documentation are examples.

7.2 Worker complementarity

AI can also support workers rather than replace them. An accountant may use AI to examine a large dataset but still be responsible for interpretation and professional judgement. A teacher may use software to prepare exercises while continuing to teach, mentor and assess students. A doctor may use an AI diagnostic aid while retaining responsibility for clinical decisions.

The distinction between tasks and whole occupations is important. A job can contain both automatable and non-automatable activities. Consequently, the effect of AI may be a change in job content rather than the disappearance of the occupation itself.

The paper's IMF source places about 26 percent of Indian workers in occupations with high AI exposure. Exposure is not the same as job loss. It indicates that AI may affect the work performed in those occupations, with the actual result depending on the mix of substitution and assistance.

India's labour market is also highly diverse. The likely effects on agriculture, informal work, professional services and information technology will not be identical. Policies must therefore be designed around sectors and worker groups rather than a single national employment estimate.

8. AI and the Indian Service Sector

India's large service economy makes AI particularly important for the country's future export and employment pattern. Information technology and business-process services have historically benefited from a large pool of skilled workers and competitive delivery costs.

AI can automate parts of coding, testing, documentation and customer support. It can also help firms provide higher-value analytical services and deliver some digital services at lower cost. NITI Aayog's analysis of generative AI points to possible productivity improvements in parts of the software-development process, although the size of the gain differs by activity.

This creates a mixed outlook. If routine tasks require fewer hours of human labour, some parts of the traditional labour-cost advantage may weaken. At the same time, demand can grow for workers who can integrate AI systems, manage data, develop specialised applications, protect systems and understand industry-specific requirements.

The likely result is therefore a change in the composition of India's technology sector. The country's ability to move toward higher-value services will depend on whether firms and workers can make this transition.

9. AI and MSMEs

Micro, small and medium enterprises are important to India's production and employment base. AI could help them with marketing, customer records, stock management, bookkeeping, forecasting, product design, translation, customer support, purchasing and business analysis.

The barriers reported in the IMF assessment—skills, suitable tools and integration—are especially relevant to smaller firms. A policy that benefits only large companies would produce a narrower economic effect. Wider productivity gains require practical routes through which smaller businesses can adopt affordable systems, obtain training and receive technical assistance.

10. AI and Agriculture

Agriculture presents different conditions from those found in technology-intensive services. Farms are geographically dispersed, weather conditions are uncertain and many producers have limited access to timely information. AI applications may assist with crop-disease identification, weather information, irrigation, soil assessment, price forecasts, supply chains and satellite-based crop monitoring.

The World Bank's 2025 report on digital progress highlights the potential of relatively small, affordable AI applications in lower- and middle-income economies. This idea is relevant to Indian agriculture. A low-cost smartphone application that helps identify a crop problem may deliver more direct value to a farmer than an expensive system designed for a very different environment.

The key question is therefore not how advanced an agricultural AI system is, but whether it solves a real problem at a cost farmers can afford and whether the resulting information is accurate enough to support decisions.

11. AI in Banking and Financial Services

Indian banking has already undergone extensive digital change through mobile banking, electronic payments, digital KYC and Aadhaar-linked services. AI is now being added to this infrastructure.

AI can process large volumes of financial information quickly, but automated decisions can create problems involving bias, privacy and explainability. A customer whose loan application is rejected may need to know why the decision was made and how it can be challenged. Efficiency is not sufficient if customers cannot understand or contest important decisions.

Financial institutions therefore need technical controls as well as clear accountability. Human review remains particularly important where automated decisions have substantial effects on access to credit or other financial services.

12. AI in Education and Human Capital

Human capital is a major condition for successful AI adoption. AI can support personalised learning, translation, tutoring, assessment, accessibility and teacher preparation, but it should supplement rather than replace education and professional judgement.

The larger economic objective is to create people who can work effectively with digital and AI systems. AI literacy should cover the strengths and limitations of these systems, instruction design, interpretation of data, checking of outputs, cybersecurity, privacy, ethical use and applications relevant to particular professions.

This has implications for higher education and vocational education. Commerce, management, economics, agriculture, healthcare, law and humanities students will increasingly encounter AI in their professional work. Institutions therefore need to combine subject knowledge with practical digital and AI skills.

13. AI and Public Administration

Digital India has already shifted many citizen services from physical offices to online channels. AI could extend this change through automated document handling, service assistants, fraud detection, welfare analysis, maintenance planning, public-health analysis, traffic management, tax analysis and agricultural monitoring.

Potential savings arise when routine administrative work is processed faster or when limited public resources are allocated more accurately. But government use of AI is more sensitive than many commercial applications because decisions can affect welfare, education, health, taxation and justice.

High-impact systems should therefore include human supervision, records that allow decisions to be audited, understandable explanations and mechanisms through which affected people can seek review.

14. Digital India, AI and Entrepreneurship

Digital infrastructure has lowered several entry barriers for small businesses. Entrepreneurs can accept electronic payments, communicate with customers online, advertise digitally, use cloud applications, maintain electronic records and sell through online marketplaces.

AI can add capabilities that were previously available mainly through paid professional services. Small firms may use AI for translation, marketing drafts, customer communication, coding assistance and document preparation. This can lower some fixed costs, but it does not remove the need for finance, managerial ability, market knowledge or sector expertise.

The strongest entrepreneurial effects are therefore likely when digital infrastructure and human business capability are combined rather than when AI is treated as a substitute for management.

15. AI, Innovation and India's Global Competitiveness

India has several conditions that can support AI-related economic activity: a large domestic market, a sizeable technology workforce, many STEM graduates, extensive digital infrastructure, a growing startup sector and experience with technology deployed at population scale.

The source material also identifies constraints. These include limited advanced computing capacity, dependence on imported semiconductors, the need for high-quality datasets, research and commercialisation gaps, financing constraints and questions of AI safety.

Competitiveness will therefore depend on the strength of the connections among universities, research organisations, startups, established companies and government. Producing more AI specialists is useful, but their economic contribution depends on whether research can be converted into products and services that solve real problems.

16. The Digital Divide and Unequal AI Benefits

Digital inequality is not limited to whether a person has an internet connection. It also concerns the affordability and quality of devices and data, digital skills, language, gender, geography, disability and the usefulness of available services.

AI may narrow some gaps through translation, voice interfaces and accessible services. It may also widen them if the most useful systems are affordable only to urban, educated or higher-income users. The World Bank's assessment of AI foundations points to infrastructure, skills and computing access as significant constraints in lower- and middle-income countries.

AI policy should therefore extend the access principle already associated with Digital India. Building advanced systems without widening the ability to use them would leave a substantial part of the potential economic benefit unrealised.

17. Privacy, Cybersecurity and Responsible AI

Trust is an economic condition for digital adoption. Individuals and businesses are less likely to use digital systems if they believe that personal information is unsafe or that automated decisions are unfair. AI increases the importance of these concerns because many systems depend on large datasets. Risks include unauthorised data use, cyberattacks, biased decisions, misinformation, deepfakes, intellectual-property disputes and limited explanation of automated outputs.

Regulation has to balance two risks. Excessively weak safeguards can reduce trust and increase social harm; excessively burdensome rules can make experimentation and investment more difficult. A proportionate approach, with stronger controls for high-risk applications, is more suitable than treating every AI use as equally risky.

18. Research Gap

Analytical stage	Issue examined
Digital foundations	Infrastructure and digital public systems
AI diffusion	Adoption across firms and sectors
Economic effects	Productivity, employment and innovation
Distribution	Inclusion, skills and inequality
Policy	Governance, reskilling and MSME support

Table 4. Analytical structure

Research on India's digital development often studies payments, financial inclusion, e-governance and infrastructure separately. AI studies, meanwhile, frequently concentrate on productivity, automation or employment. A more connected view is needed because the economic effect of AI is partly dependent on the digital systems that already exist.

This paper links the stages as follows: digital infrastructure supports digital adoption; digital adoption creates conditions for AI use; AI can affect productivity and employment; and these changes influence inclusion and the distribution of economic gains. The paper's contribution is therefore the integration of these issues within one economic framework.

19. Objectives of the Study

To examine the role of Digital India and digital public infrastructure in strengthening India's digital economy.

To assess the impact of AI on economic growth, productivity, employment, skills, MSMEs, and entrepreneurship.

To identify barriers to inclusive AI adoption and suggest policy measures for sustainable and equitable economic development.

20. Research Questions

This study examines how Digital India has contributed to India's economic development and how digital public infrastructure can

support wider artificial intelligence (AI) adoption. It also analyses AI's potential effects on productivity, employment, skill requirements, MSMEs, and entrepreneurship, while identifying key barriers to adoption and suggesting policy measures for inclusive and sustainable economic growth.

21. Research Methodology

21.1 Research Design

The study uses a descriptive and analytical design. It brings together published information on digital infrastructure, AI adoption and economic indicators to examine their relationships.

21.2 Sources of Data

The study draws upon reliable secondary data and information published by various national and international institutions, including the Government of India, the Ministry of Electronics and Information Technology, the Ministry of Finance and the Economic Survey, the Reserve Bank of India (RBI), the National Payments Corporation of India (NPCI), NITI Aayog, the International Monetary Fund (IMF), the World Bank, and the IndiaAI Mission. These sources provide valuable insights into India's trade, commerce, industrial development, digital transformation, financial inclusion, artificial intelligence, and economic growth.

21.3 Method of Analysis

The study uses descriptive, comparative, thematic, and policy analyses to interpret published economic and technological evidence and assess their impact on India's trade, commerce, and industrial growth.

The study does not estimate a causal econometric relationship between AI adoption and GDP. The available secondary material is not sufficiently consistent over time to support such an estimate. The conclusions should therefore be interpreted as analytical findings rather than proof of a direct causal effect.

22. Conceptual Framework

Stage	Main elements
Digital infrastructure	Connectivity and basic digital systems
Digital public infrastructure	Aadhaar, UPI, DigiLocker and online public services
Digital adoption	Individuals, firms and government
AI infrastructure	Computing, data, models and skills
AI adoption	Automation, prediction, decision assistance and generative systems

Productivity effects	Lower costs, faster work, better allocation and innovation
Economic effects	Business expansion, new markets, changed work and competitiveness
Inclusive transformation	Productivity, financial access, human capital and better public services

Table 5. Conceptual framework

The framework can be expressed as: Digital infrastructure → digital public infrastructure → wider digital use → AI infrastructure → AI adoption → productivity changes → broader economic effects → inclusive economic transformation.

The relationship is not one-way. Wider digital use creates data and practical experience that may support AI development. AI can in turn improve the quality and usefulness of digital services. This creates a feedback process in which infrastructure and applications reinforce one another.

23. Findings and Discussion

Finding	Economic implication
Digital foundations matter	AI needs reliable digital systems and connectivity
Digitalisation lowers friction	Lower transaction costs can improve efficiency
AI can raise productivity	Returns depend on skills, data and organisational change
Adoption is uneven	Digitally mature sectors are likely to move faster
Employment effects differ by task	Some work is substituted while other work is supported
Skills are a constraint	Training is necessary for effective adoption
MSME participation is important	Concentration in large firms would narrow the gains
Governance affects adoption	Trust, privacy and accountability influence use

Table 6. Main findings

23.1 Digital infrastructure is a precondition

India's experience indicates that AI adoption is easier where identity, payments, connectivity and digital services are already widely used. The scale of UPI and digital identity provides evidence of an established digital environment.

23.2 Digitalisation can reduce costs

Electronic transactions and records reduce some of the time and expense involved in payments, verification and government access. These gains occur even before AI is introduced.

23.3 Productivity gains are possible but conditional

AI can assist workers and automate selected activities. The evidence reviewed by the IMF and NITI Aayog supports the possibility of productivity gains, but those gains depend on complementary investments.

23.4 Adoption will remain uneven

Banks, technology companies and telecommunications firms have stronger digital capabilities than many traditional businesses. Differences in data, finance and technical staff will therefore affect the speed of adoption.

23.5 Work will change at the task level

The most useful employment distinction is between tasks that can be automated and tasks where human judgement remains valuable. Workers who develop complementary skills may benefit, while those in highly automatable activities may need to move into different responsibilities.

23.6 Skills are a major constraint

Technical knowledge alone is insufficient. Organisations also need employees who understand their business domain and can assess whether AI outputs are reliable.

23.7 MSME diffusion determines the breadth of gains

Large companies can generally devote more money and staff to technology adoption. If smaller firms remain outside the process, national productivity improvements will be narrower.

23.8 Governance is part of economic capacity

Privacy, accountability and transparency influence whether people and organisations trust digital systems. Good governance is therefore not separate from economic performance; it helps create the conditions for continued adoption.

24. Policy Implications

24.1 Increase access to AI computing

Affordable computing should be available to universities, researchers, startups, MSMEs, public institutions and social-sector organisations. Shared facilities can reduce the cost of experimentation.

24.2 Develop skills beyond computer science

AI training should reach commerce, economics, management, agriculture, healthcare, law and humanities. Professionals need to

understand how AI applies to their own work, not only how models are built.

24.3 Make adoption easier for MSMEs

Support measures include technology adoption vouchers, shared digital platforms, practical training, cybersecurity assistance, technical advisory services, and affordable computing access.

24.4 Improve Indian-language systems

India's linguistic diversity makes language support important for education, banking, government services and healthcare. Systems that work well across Indian languages could widen access beyond English-speaking users.

24.5 Improve data governance

Useful datasets should be developed with attention to quality, security, interoperability and privacy. Public data can support socially valuable innovation where appropriate safeguards exist.

24.6 Support workers through transition

Key workforce development measures include reskilling, upskilling, lifelong learning, apprenticeships, industry-linked training, recognised digital certifications, and temporary transition support for workers affected by automation.

24.7 Use AI selectively in government

Government can test AI where benefits are measurable and risks can be controlled. High-impact applications should include human review and clear routes for correction or appeal.

24.8 Strengthen research and commercialization

India should deepen university research, public-private research programmes, deep-technology entrepreneurship, AI safety work, domestic datasets and computing capacity. Greater attention is also needed to moving useful research into practical products & Service.

25. Limitations of the Study

The study relies mainly on secondary data, while the rapid evolution of AI limits long-term comparisons. Many productivity estimates are based on surveys and models rather than observed outcomes. AI impacts also vary across sectors, firms, and occupations. As the study does not establish a causal relationship between AI adoption and India's GDP, its findings should be viewed as an analytical assessment. Future research using firm-level, worker-level, and sector-level data could provide more reliable evidence of AI's actual economic effects.

26. Scope for Future Research

The study identifies key research areas related to artificial intelligence (AI) in India, including MSMEs, banking, education, agriculture, employment, financial inclusion, entrepreneurship, and digital public infrastructure. It also explores AI literacy, generative AI in accounting, organisational performance, export competitiveness, regional adoption in Telangana, and the economic impact of Indian-language AI systems.

27. Conclusion

India has developed a strong digital foundation through electronic payments, digital identity, online public services, and digital documentation, creating opportunities for wider AI adoption. AI can improve productivity, service quality, and economic opportunities across businesses, banking, agriculture, education, and public administration. However, its benefits depend on data quality, digital skills, computing access, and effective implementation. India must therefore integrate AI infrastructure with skill development, entrepreneurship, data protection, and worker support to address automation-related challenges. Ultimately, sustainable AI-driven growth will depend on responsible adoption, measurable outcomes, and the equitable distribution of economic and social benefits.

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