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From Digital Adoption to Economic Dominance: India's Path to Vikasit Bharat

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ABSTRACT

India's digital economy has experienced significant growth over the past decade, emerging as a key driver of economic expansion, employment generation, and technological advancement. The State of India's Digital Economy Report 2024 highlights that India ranks as the third-largest digitalised economy globally and 12th among G20 nations in terms of digital adoption at the individual level. The digital economy is projected to contribute nearly 20% of national income by 2029-30, surpassing agriculture and manufacturing. In 2022-23, it accounted for 11.74% of GDP (INR 31.64 lakh crore or USD 402 billion) and employed 14.67 million workers (2.55% of the workforce), with a productivity level nearly five times higher than the rest of the economy. Key drivers include the expansion of digital platforms, artificial intelligence (AI), cloud computing, and the rise of global capability centers (GCCs), with India hosting 55% of the world's GCCs. This study employs a mixed-method approach, combining quantitative and qualitative research techniques. An extensive analysis of national accounts data was conducted to estimate the contribution of digital sectors to GDP and employment, alongside a sector-wise breakdown of Gross Value Added (GVA) to assess the role of digital platforms, ICT services, and digital transformation in BFSI, retail, education, logistics, and hospitality. Secondary data from government reports, industry white papers, and market research studies supported projections on digital economy growth, while primary data collection involved stakeholder consultations and industry surveys to gauge digital adoption trends. Structured interviews with digital industry leaders, policymakers, and multinational corporations operating GCCs in India provided insights into AI adoption, cloud computing, and employment impacts, particularly for women. The study finds that digitalisation is progressing unevenly across industries, with retail rapidly adopting omni-channel models and AI-driven inventory management, while BFSI transactions are largely digital, though revenue-generating activities remain offline. The education sector is shifting towards hybrid models, and logistics and hospitality are integrating AI and metaverse applications. The digital economy's expansion, at an anticipated 30% annual growth for digital platforms, is expected to create new employment opportunities, particularly benefiting women and gig workers. As India progresses towards its vision of *Viksit Bharat* by 2047, a digitally empowered economy will be fundamental to achieving this goal. The integration of advanced digital technologies across sectors will accelerate financial inclusion, enhance efficiency in governance, and drive innovation-led economic growth. Strengthening digital infrastructure, upskilling the workforce, and ensuring inclusive digital participation will be critical to positioning India as a global digital leader. By fostering a robust ecosystem for digital transformation, India is poised to leverage its digital prowess to build a resilient, sustainable, and inclusive economy—one that aligns with the aspirations of *Viksit Bharat*.

INTRODUCTION

India is undergoing a digital revolution, with technology playing an increasingly pivotal role in shaping its economic trajectory. The rapid expansion of the digital economy has positioned India as the third most digitalized country globally, following the United States and China, with a CHIPS (Economy) Score of 39.1. This transformation is not only driving economic growth but also fostering

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innovation, financial inclusion, and employment generation. As India moves towards the vision of Viksit Bharat 2047, digitalization is emerging as a key pillar for achieving global economic leadership. India's digital economy is expected to contribute nearly one-fifth of the national income by 2029-30, surpassing the traditional dominance of agriculture and manufacturing. In 2022-23 alone, the digital economy accounted for 11.74% of GDP (INR 31.64 lakh crore or USD 402 billion), employing 14.67 million workers. With digital platforms, AI-driven businesses, and fintech innovations accelerating growth, India is positioned to emerge as a global hub for digital services. Additionally, mobile broadband penetration, UPI adoption, and e-commerce expansion are enabling greater financial and digital inclusion. However, despite these advancements, India faces significant challenges in bridging the digital divide. The urban-rural digital gap remains high at 56%, exceeding the global average of 40%, while the gender gap in digital access stands at 10%. Furthermore, cybersecurity risks, innovation gaps, and infrastructure disparities require strategic interventions to sustain long-term growth. Addressing these barriers through robust digital policies, AI adoption, and digital skilling will be critical in ensuring equitable and sustainable development. This paper explores how digital adoption is shaping India's path to economic dominance, analyzing sectoral trends, state-wise CHIPS rankings, and global comparisons. By leveraging technological advancements, regulatory frameworks, and inclusive policies, India can harness its digital potential to become a leader in the global digital economy. Achieving Viksit Bharat will require a holistic digital transformation, ensuring that innovation, security, and accessibility drive economic progress for all.

Review of Literature

The impact of digital adoption on economic growth has been widely studied in recent years. According to Mahammad Rafee (2024), India's digital economy grew by 15.6% between 2014 and 2019, expanding 2.4 times faster than the overall economy. The Reserve Bank of India (RBI) reported that the core digital economy contributed 8.5% of Gross Value Added (GVA) in 2019, up from 5.4% in 2014, reflecting rapid digital transformation (Rafee, 2024). Digital adoption has played a crucial role in economic expansion, employment generation, and financial inclusion. Sahoo et al. (2021) compared India and China's digital performance, concluding that internet density, mobile penetration, and digital infrastructure significantly impact economic growth. Their findings suggest that India needs greater investment in R&D and ICT infrastructure to match China's digital transformation pace (Sahoo et al., 2021). Similarly, Zeeshan Quazi and Sarita Dhawale (2022) emphasized that e-commerce has emerged as a critical driver of India's economy, yet digital penetration among businesses remains limited compared to global standards (Quazi & Dhawale, 2022). The Digital India initiative, launched in 2015, has accelerated internet penetration, digital payments, and online services. Gaur and Padiya (2021) analyzed the impact of Digital India on the IT & BPM sector, highlighting that the initiative has boosted smart city projects, e-governance, and digital literacy (Gaur & Padiya, 2021). However, Malhotra and Sharma (2017) identified key challenges such as infrastructure gaps, cybersecurity threats, and unequal digital access, which must be addressed for sustainable digital growth (Malhotra & Sharma, 2017). Additionally, Jinzhu Zhang et al. (2022) examined the impact of the digital economy on post-COVID-19 economic recovery, revealing that digital industries played a crucial role in stabilizing economies and driving innovation. Their study emphasizes the need for stronger regulatory frameworks and digital inclusion policies to maximize the benefits of digitalization (Zhang et al., 2022). Overall, the literature confirms that India's digital transformation has significantly contributed to economic growth. However, addressing infrastructure challenges, enhancing cybersecurity, and promoting digital literacy will be crucial in realizing India's vision of Viksit Bharat 2047.

Research Methodology

The study employs a mixed-methods approach to analyze the role of digital adoption in India's economic transformation and its journey toward Viksit Bharat 2047. Relying on secondary data sources, the research integrates quantitative analysis, comparative benchmarking, and policy evaluation to assess India's digital economy. Data has been collected from authoritative sources, including the State of India's Digital Economy Report 2024, Ministry of Electronics and Information Technology (MeitY), IBM Cost of a Data Breach Report 2023, ITU, TRAI, NPCI, and OECD reports. The research follows a descriptive and analytical design, focusing on India's CHIPS rankings, mobile broadband penetration, UPI adoption, and digital sector contributions. It includes a regional assessment to examine disparities among Indian states and Union Territories, along with a comparative analysis of India's digital economy against global leaders like the US and China. Statistical techniques such as trend analysis, graphical representations, and comparative benchmarking are used to interpret digital adoption patterns and economic contributions. By identifying key digital strengths and addressing challenges, the study contributes to India's vision of becoming a global digital leader and achieving Viksit Bharat 2047.

Result and Analysis

Digital India

Table 1 shows that India ranks as the third most digitalized country in the world, with a CHIPS (Economy) Score of

39.1, following the United States (65.1) and China (62.3). This ranking reflects India's rapid digital adoption and technological advancements, placing it ahead of major economies like the UK (28.8), Germany (23.8), and Japan (20.4). Despite this progress, the significant gap between India and the top two countries indicates room for further growth in digital infrastructure, innovation, and economic integration. India's strong position highlights its leadership among emerging economies, reinforcing its status as a digital powerhouse in the Global South. The country's advancements in financial technology, e-governance, and digital connectivity have played a crucial role in its economic transformation. Increased digital adoption can further accelerate India's journey toward 'Viksit Bharat' by enhancing productivity, financial inclusion, and industrial modernization. By leveraging digitalization, India can strengthen its economic resilience and global competitiveness, ultimately paving the way for long-term economic dominance.

Table 1: India is the third largest digitalised country in the world

Rank	*Country*	*CHIPS (Economy) Score*
1	US	65.1
2	China	62.3
3	India	39.1
4	UK	28.8
5	Germany	23.8
6	South Korea	21.9
7	Australia	20.7
8	Indonesia	20.6
9	Japan	20.4
10	France	19.9
11	Canada	19.8
12	Saudi Arabia	19.7
13	Turkey	19.4
14	South Africa	18.9
15	Brazil	18.6
16	Mexico	18.2
17	Italy	17.6
18	Russia	16.5
19	Argentina	14.5

Source: IPCIDE Research

CHIPS Economy

The CHIPS Economy Rankings across different pillars provide deeper insights into how countries leverage digitalization for economic progress (Table 2). The United States and China dominate the overall rankings, with India securing the third position, reflecting its strong digital adoption and economic integration. India stands

Table 2: CHIPS Economy Rankings Across Different Pillars

Rank	*Overall CHIPS Score*	*Connect*	*Harness*	*Innovate*	*Protect + Sustain*
1	US	China	China	US	US
2	China	India	US	China	China
3	India	UK	India	India	Germany
4	UK	US	Japan	UK	Japan
5	Germany	South Korea	UK	Germany	Saudi Arabia
6	South Korea	South Africa	Germany	Japan	UK
7	Australia	Turkey	Brazil	Canada	Canada
8	Indonesia	Australia	Russia	France	Australia
9	Japan	Indonesia	Canada	South Korea	Indonesia
10	France	France	France	Brazil	Mexico
11	Canada	Russia	Indonesia	Australia	France
12	Saudi Arabia	Saudi Arabia	South Korea	Russia	India
13	Turkey	Canada	Mexico	Italy	Turkey
14	South Africa	Germany	Italy	Indonesia	South Africa
15	Brazil	Mexico	South Africa	Mexico	Italy
16	Mexico	Brazil	Turkey	Turkey	South Korea
17	Italy	Italy	Australia	Saudi Arabia	Argentina
18	Russia	Canada	Saudi Arabia	Argentina	Brazil
19	Argentina	Japan	Argentina	South Africa	Russia

Source: IPCIDE Research

out in the "Connect" and "Harness" pillars, ranking second and third, respectively. This indicates India's significant advancements in digital infrastructure and its ability to leverage digital tools for economic growth. However, in the "Innovate" and "Protect + Sustain" pillars, India ranks lower, suggesting the need for improvements in research, development, and cybersecurity. These rankings highlight India's strengths in digital connectivity and resource utilization, but also underscore areas that require further investment, particularly in innovation and long-term sustainability. Enhancing these aspects will be crucial in India's journey toward achieving "Viksit Bharat" and securing economic dominance on the global stage.

India's performance on CHIPS

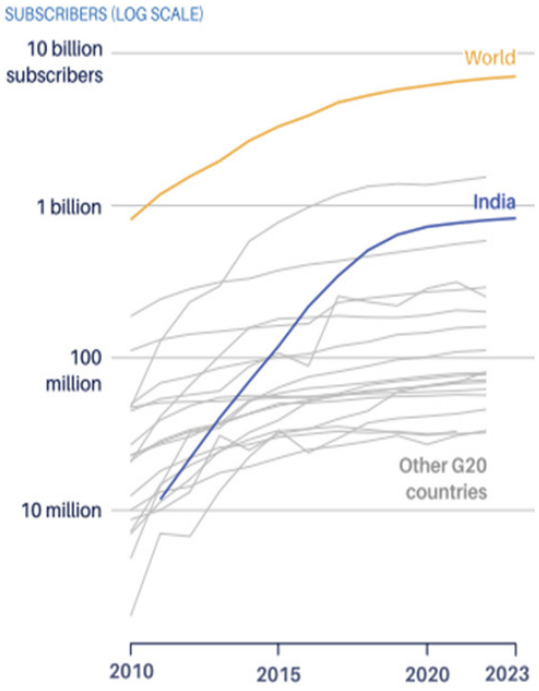
India and China exhibit significant differences in their CHIPS performance, with China leading in most categories. In the Connect pillar, China outperforms India in access, apps, and data intensity, indicating a more developed digital ecosystem, while India stands out in affordability, making digital services more accessible to a broader population. In the Harness category, China has a strong edge in financial services and digital integration into the real economy, whereas India performs well in public sector digital payments, leveraging UPI and Aadhaar-based systems. When it comes to Innovation, China dominates in AI, investment in startups, and emerging technologies, while India still lags in R&D but shows growing potential in tech entrepreneurship. In Protection, China has a more robust cybersecurity framework and preparedness against cyber threats, while India needs to strengthen its cyber resilience. In the Sustainability pillar, China leads in Green R&D and green digital technology adoption, while India has room to grow in sustainable digital initiatives. Overall, China remains ahead in most CHIPS indicators due to its advanced tech ecosystem and investment in innovation. However, India's strengths in affordability, digital payments, and an emerging startup ecosystem position it well for future growth (Fig 1). To achieve Viksit Bharat, India must focus on enhancing innovation, cybersecurity, and sustainability while leveraging its affordability and public-sector digitalization advantages.

Number of Active Mobile Broadband Subscriptions

The figure 2 highlights India's rapid growth in mobile broadband subscriptions, making it one of the fastest-growing mobile internet networks globally. India's subscriber base has expanded significantly, surpassing other G20 countries and approaching global leaders. The data from ITU and TRAI indicate that as of June 2023, India's broadband mobile wireless users have surged, reflecting increased digital penetration and affordability. This trend aligns with India's digital transformation, driven by initiatives like Digital India, low-cost mobile data, and widespread smartphone adoption. The country's growth in mobile connectivity plays a crucial role in bridging the digital divide and accelerating economic progress toward Viksit Bharat.

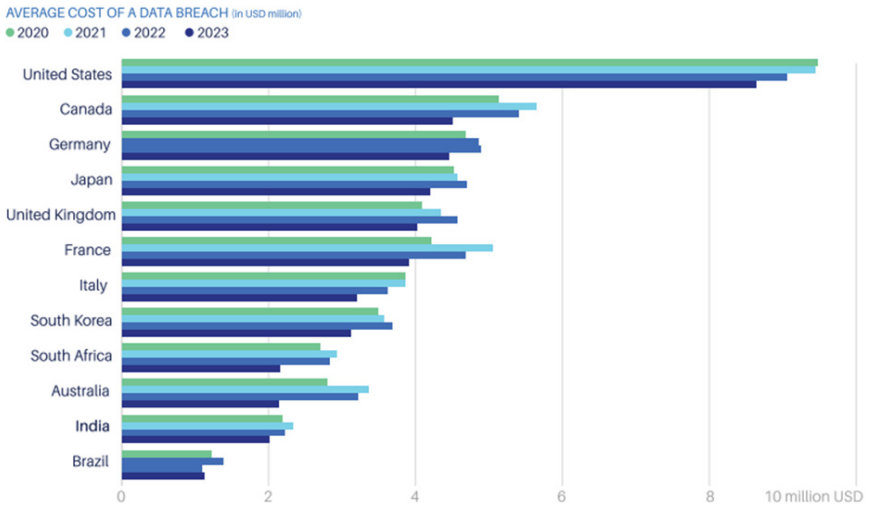
Source: IPCIDE Research

Figure1: India's performance on CHIPS indicators as compared to the US and China



Source: ITU and TRAI Note: India's 2023 value is the number of broadband mobile wireless subscribers as of June 2023 from the TRAI Performance Indicator report April-June 2023.

Figure 2: India is one of the fastest growing mobile internet networks in the world



Source: IBM Cost of a Data Breach report 2023, 2021

Figure 3: Cost of a Data Breach

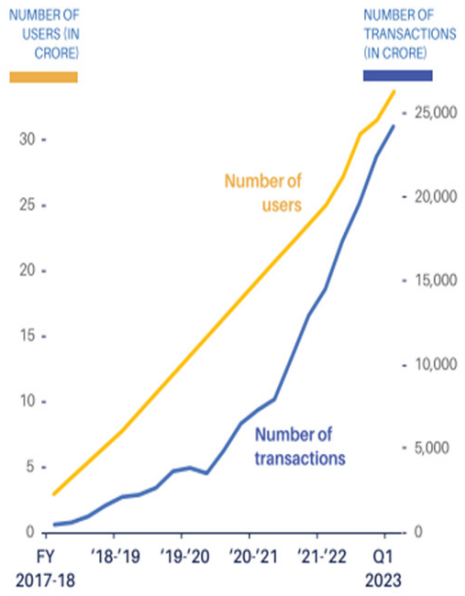
Note: The estimated cost is the average per data breach incident. It is based on results from 537 organizations across 17 countries and regions, and 17 industries. While sample sizes in some countries, regions and industries are small, organizations surveyed are chosen to be representative

Average Cost of a Data Breach

The figure 3 presents the cost of a data breach across various countries from 2020 to 2023. The United States consistently records the highest cost per data breach incident, surpassing $9 million in 2023. Canada, Germany, and Japan follow with substantial costs, reflecting the high economic impact of cybersecurity breaches in these nations. India, on the other hand, shows comparatively lower costs per breach, indicating a different cybersecurity landscape. However, with rising digital adoption and increasing cyber threats, India's data breach costs are gradually climbing. While China is not explicitly represented in this graph, its cybersecurity policies and state-controlled internet regulations play a significant role in limiting breach costs. China's strict data laws (such as the Personal Information Protection Law - PIPL) ensure tighter control over sensitive data, reducing external threats. However, cyber espionage and internal surveillance risks remain concerns. In contrast, India's open internet policies and rapid digital expansion expose it to greater vulnerabilities, necessitating stronger data protection frameworks and cybersecurity measures to mitigate financial losses.

UPI Diffusion in India

The figure 4 on UPI Diffusion in India highlights the exponential growth of both users and transactions from FY 2017-18 to Q1 2023. The number of transactions has significantly outpaced the growth in users, crossing 25,000 crore transactions in early 2023. This surge reflects the increasing adoption of digital payments, driven by financial inclusion policies and the push for a cashless economy. In the vision of Viksit Bharat (Developed India) 2047, UPI plays a transformative role in achieving



Source: NPCI, https://pib.gov.in/PressReleasePage.aspx?PRID=1897272 https://pib.gov.in/FeaturesDeatils.aspx?NoteId=151350&ModuleId%20 =%202

Figure 4: UPI Diffusion in India

Note: Cumulative number of unique UPI users are of March of each year, corresponding to the end of each financial year denoted on the x-axis.

a digitally empowered economy. The rapid expansion of UPI signifies its crucial contribution to financial deepening, reducing dependency on cash, and promoting

seamless transactions across urban and rural areas. As digital infrastructure strengthens, UPI will continue to drive financial accessibility, boost entrepreneurship, and enhance economic efficiency, making it a key pillar in India's journey towards becoming a developed nation.

India's high CHIPS score is driven by two scale driven pillars

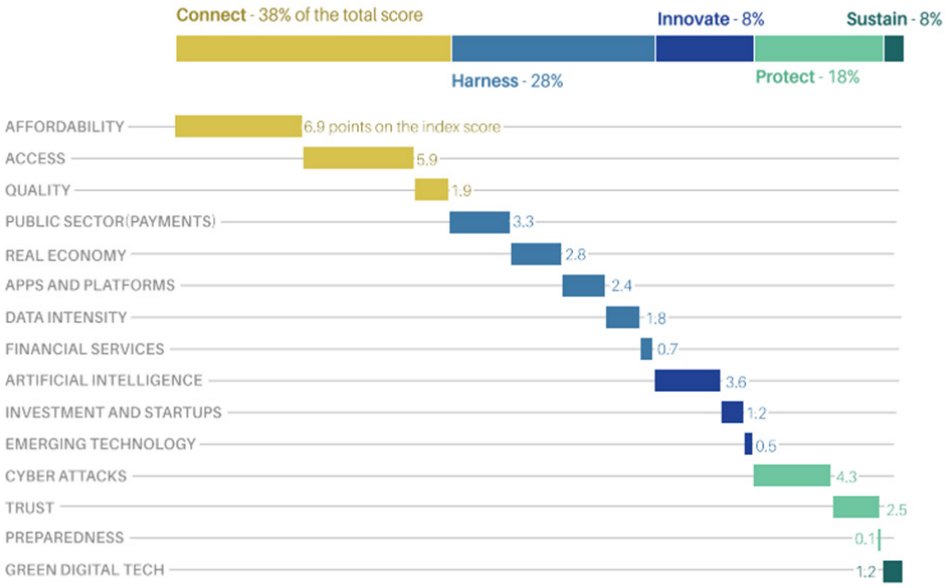
The CHIPS score framework highlights India's strengths in "Connect" (38%) and "Harness" (28%), driven by factors such as affordability, access, and financial services (Fig 5). The role of public sector payments, AI, and emerging technology also contributes significantly. In the context of Viksit Bharat 2047, this score aligns with India's digital transformation goals. Strengthening trust, cybersecurity, and green digital technology will be crucial for sustainable progress. By leveraging digital infrastructure and innovation, India aims to bridge gaps in access, boost economic growth, and position itself as a global leader in the digital economy.

CHIPS (Economy) score and per capita income with size of the economy

The CHIPS (Economy) score highlights that while it remains uncorrelated with per capita income, it is strongly linked to the scale of the economy. As India progresses toward Viksit Bharat 2047, its economic growth and digital transformation play a crucial role in enhancing this score. The data suggests that India's expanding GDP size is a key driver, reinforcing the importance of economic scale and structural reforms. To achieve the vision of a developed India, the country must continue to leverage digital public infrastructure, financial inclusion, and emerging technologies. Despite lower per capita income compared to developed economies, India's strategic investments in AI, cybersecurity, and innovation contribute to its growing CHIPS score (Figure 6). Therefore, sustained economic expansion, robust digital adoption, and governance reforms are essential for India's journey toward a Viksit Bharat.

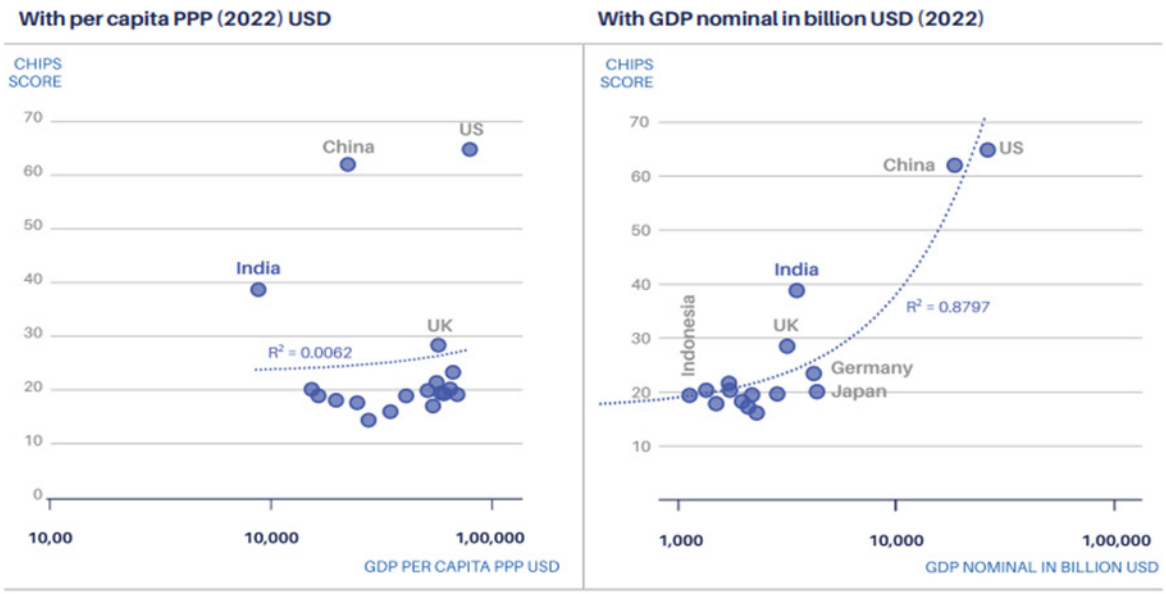
Digital Divides in India

India faces significant digital divides in both urban-rural and gender dimensions. The urban-rural gap is particularly stark among low-income groups, reaching 119%, indicating that rural populations lack digital access compared to urban areas (Fig 7). Even in lower middle-income groups, the gap stands at 59%, while India's overall urban-rural divide is 56%, much higher than the 40% global average. In contrast, upper middle-income and high-income groups experience significantly lower disparities (22% and 7%, respectively), highlighting the role of economic status in digital access. The gender gap further exacerbates digital inequality, with low-income women facing a 53% disadvantage, restricting their access to digital opportunities. The gap narrows for lower middle-income groups (19%) and further reduces in higher income categories (2%), showing that affordability and social factors limit women's digital participation. India's overall gender gap of 10%, slightly above the global 9%, signifies ongoing challenges in digital inclusion for women.



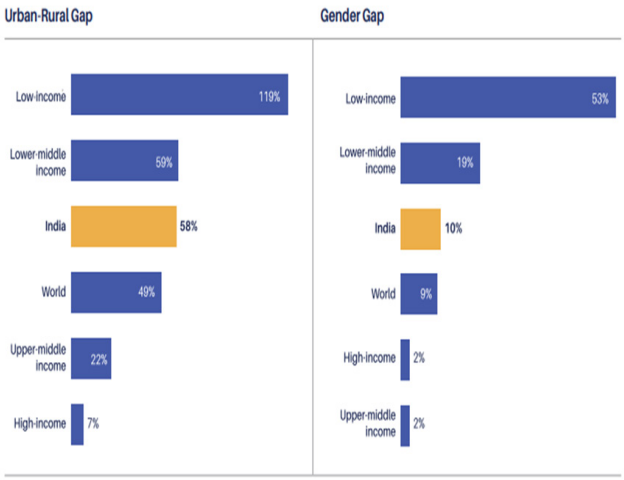
Source: IPCIDE Research

Figure 5: India's high CHIPS score is driven by two scale driven pillars, Connect and Harness



Source: IPCIDE Research and World Economic Outlook

Figure 6: As expected, CHIPS (Economy) score is uncorrelated with per capita income but is strongly linked to the scale or size of the economy.



Source: ITU, IMRB Kantar ICube

Figure7: Digital Divides in India

Notes: (i) Urban-Rural gap has been calculated as the difference between the urban and rural penetration rates, divided by the overall penetration rate; (ii) Note: Gender gap has been calculated as the difference between the male and female penetration rates, divided by the overall penetration rate.

Online Services in India

India has witnessed a significant rise in the adoption of online services across various sectors, as highlighted in the State of India Digital Economy Report 2024 (Fig 8). In E-Health adoption, India ranks among the top countries, following China and the USA, reflecting an increasing reliance on digital healthcare solutions. Similarly, E-Commerce adoption has surged, making India one of the fastest-growing online shopping markets due to improved internet access, digital payments, and convenience. The Online Learning sector has also experienced substantial growth, with India positioned just behind China and the USA, driven by the expansion of EdTech platforms and government initiatives. Additionally, Food Delivery services have seen a massive rise in users, fueled by increasing urbanization and a growing preference for convenience. Overall, India's rapid digital transformation aligns with global trends, with internet penetration, digital payments, and evolving consumer behavior playing a crucial role. Expanding digital services in rural areas and ensuring regulatory support can further accelerate this growth.

Businesses with websites

The figure 9 highlights the increasing adoption of websites by businesses in India and other countries. The left graph shows a sharp rise in Indian businesses with websites, particularly for large firms (250+ employees), which saw significant growth post-2019. The right chart compares India's adoption rates with other countries, revealing that India lags behind nations like Germany, Canada, and France. While 47% of small businesses in India have websites, the number is much higher in countries like Germany (92%). Similarly, India's large businesses have an adoption rate of 84%, still behind developed economies.

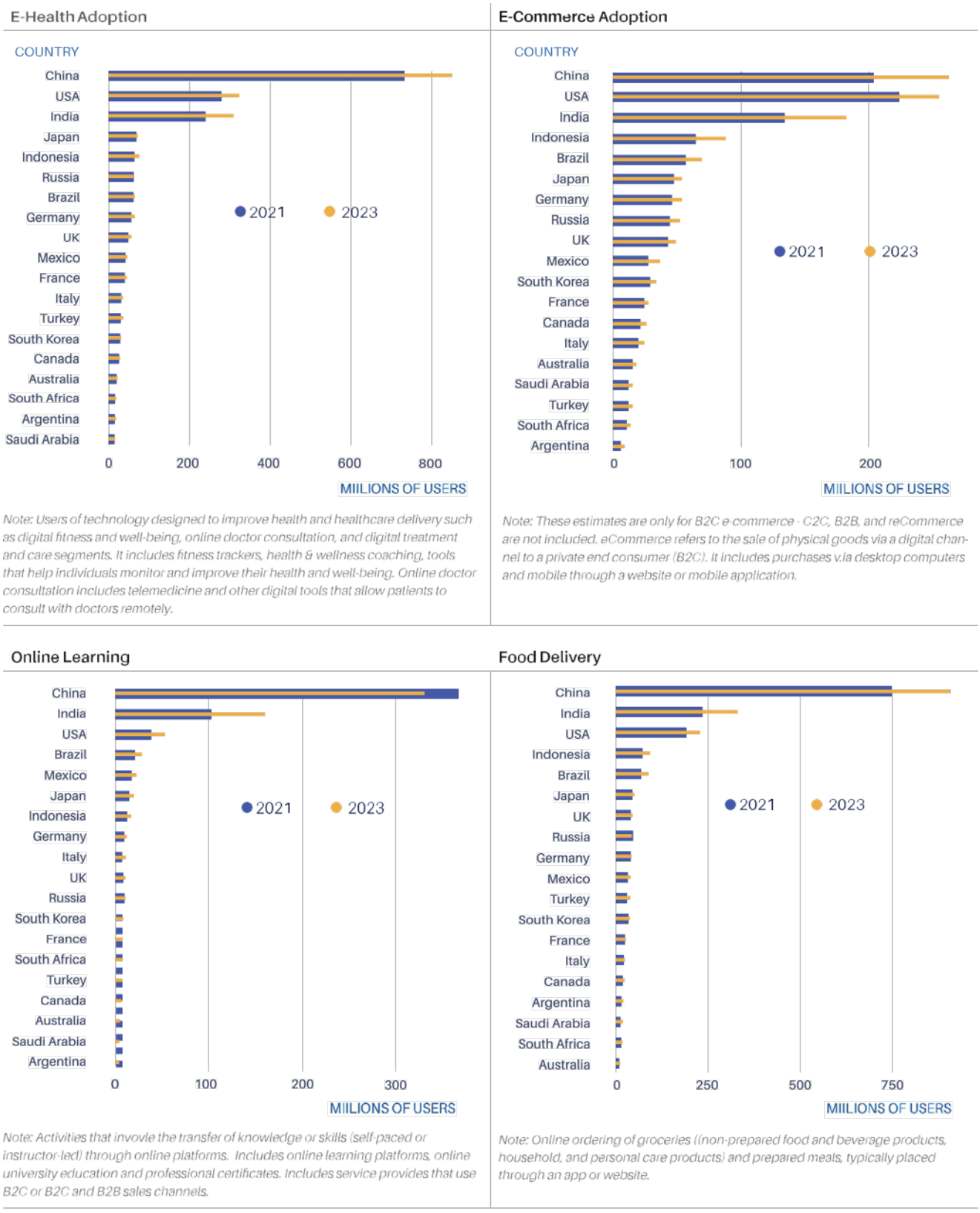


Figure 8: Increase in adoption of online services

This trend underscores India's growing digital integration but also highlights the need for further improvements in website adoption among small and medium enterprises. To achieve the vision of Viksit Bharat (Developed India), it is crucial to enhance digital infrastructure, encourage businesses to establish an online presence, and bridge the digital divide across industries. A higher rate of website adoption will support economic growth, innovation, and global competitiveness in India's journey toward becoming a developed economy.

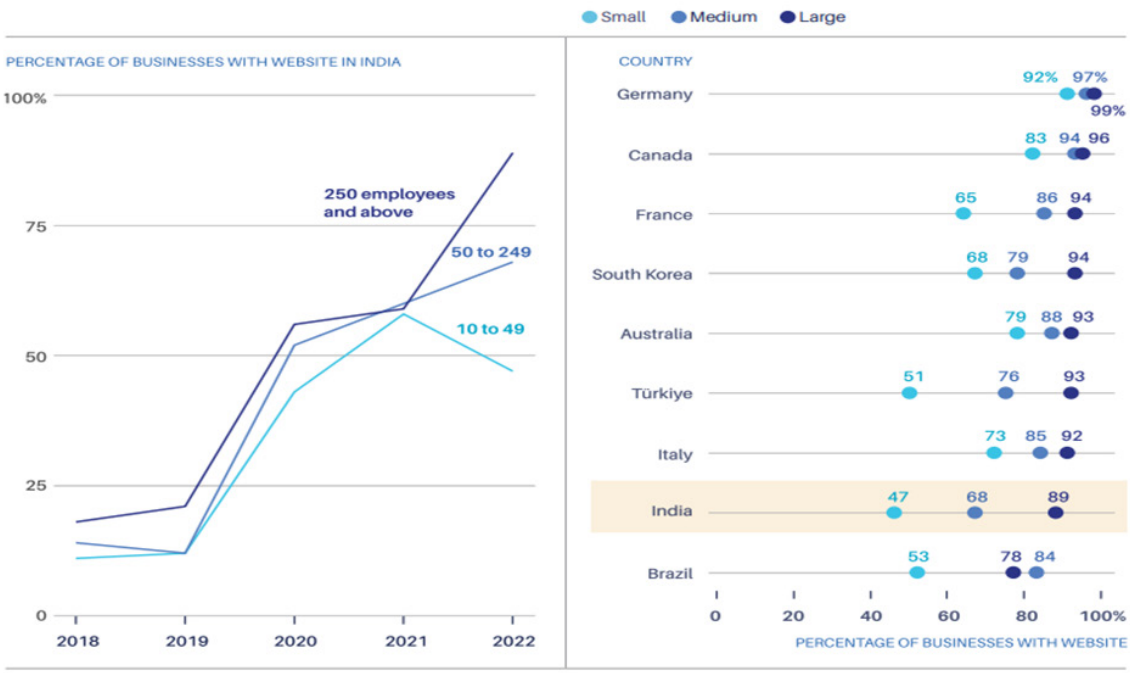
Businesses Marketing

The figure 10 illustrates the steady increase in businesses marketing and selling online in India. The graphs show a sharp rise after 2018, with businesses employing 101 or more employees leading the transition, followed by mid-sized and small businesses. This digital expansion aligns with India's vision of Viksit Bharat (Developed India), where digital commerce plays a crucial role in economic growth. Strengthening digital infrastructure, ensuring affordable internet access, and supporting small businesses in online marketing and sales will further accelerate India's progress toward becoming a developed economy.

Sub-national rankings and scores for CHIP

The Sub-national Rankings and Scores for CHIP (Composite Health of India's Progress) among large states (population > 1 crore) highlight Karnataka as the leader with a CHIP score of 58.7, reflecting its strong digital and economic growth. Maharashtra (52.6) and Telangana (50.8) follow closely, showcasing robust infrastructure and policy frameworks. Gujarat (49.7), Haryana (48.6), and Kerala (48.1) also perform well, contributing to India's digital economy. Southern states, including Tamil Nadu (47.3) and Andhra Pradesh (42.8), maintain a strong presence in the top half of the rankings. In contrast, states like Bihar (25.6), Jharkhand (31.6), and Odisha (33.1) rank lowest, indicating the need for greater investment in digital and economic reforms (table 3). These rankings align with India's Viksit Bharat vision, emphasizing the role of digital transformation in fostering inclusive and sustainable development.

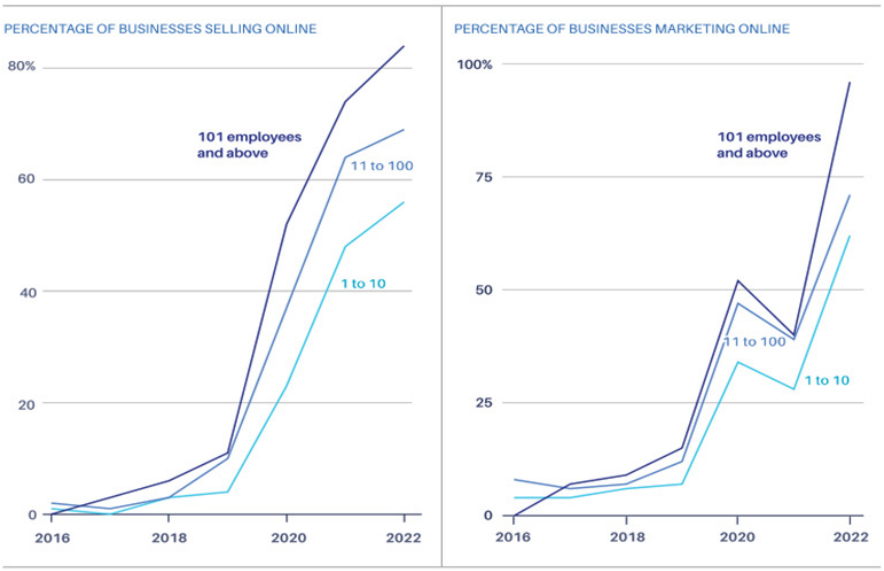
The Sub-national Rankings and Scores for CHIP among Union Territories (UTs) and small states (population < 1 crore) highlight Delhi (64.6) as the top performer, reflecting its advanced digital infrastructure and governance. Chandigarh (57.2) follows, benefiting from high connectivity and smart governance initiatives. Among smaller states, Mizoram (49.9), Sikkim (47.1), and Andaman & Nicobar Islands (45.1) demonstrate notable progress in digital adoption. Goa (43.9), Jammu & Kashmir (42.4), and Meghalaya (42.3) also rank competitively. However, Tripura (33.4) and Arunachal Pradesh (26.5) lag behind, emphasizing the need for enhanced digital infrastructure



Source: OECD Statistics (2023/2022) and Kantar (2022) for India.

Figure 9: Businesses with websites (India and Cross-Country)

Note:* Data from 2021 ** India data from IMRB Kantar



Source: IMRB Kantar ITOPS

Figure 10: Steady increase in share of businesses marketing and selling online

(table 4). These rankings align with India's Viksit Bharat vision, focusing on inclusive digital growth across all regions.

Policy Suggestions and Conclusion

To achieve Viksit Bharat 2047, India must implement targeted policies that enhance digital inclusion, innovation, cybersecurity, and infrastructure development. Bridging the urban-rural digital gap (56%) and the gender gap (10%) requires affordable internet access, rural broadband expansion, and digital literacy programs tailored for marginalized communities. Strengthening digital infrastructure through the expansion of 5G networks, fiber-optic connectivity, and AI-driven public services will further accelerate adoption. Investments in R&D, AI, quantum computing, and cybersecurity are crucial for boosting India's global competitiveness and CHIPS (Economy) rankings. Given the rising cyber threats, robust data protection laws and AI-driven security frameworks must be prioritized. Additionally, financial incentives, low-cost digital tools, and simplified compliance processes will help small businesses and startups thrive in the digital economy. Expanding UPI, digital banking, and blockchain-enabled financial systems will further strengthen financial inclusion, ensuring that digital transformation benefits all economic segments. Public-private partnerships (PPP) will also play a vital role in accelerating digital adoption across key sectors like education, healthcare, and e-governance.

India's digital economy is on an accelerated growth path, contributing 11.74% to GDP in 2022-23 and projected to surpass 20% by 2029-30, outpacing traditional sectors like agriculture and manufacturing. With the

Table 3: Sub-national rankings and scores for CHIP. Large States (Population > 1 Crore)

Rank	*State*	*CHIP Score*
1	Karnataka	58.7
2	Maharashtra	52.6
3	Telangana	50.8
4	Gujarat	49.7
5	Haryana	48.6
6	Kerala	48.1
7	Tamil Nadu	47.3
8	Andhra Pradesh	42.8
9	Punjab	41.3
10	Rajasthan	41.0
11	Uttarakhand	37.8
12	Uttar Pradesh	35.8
13	West Bengal	35.5
14	Chhattisgarh	34.6
15	Assam	33.8
16	Madhya Pradesh	33.4
17	Odisha	33.1
18	Jharkhand	31.6
19	Bihar	25.6

Source: State of India's Digital Economy 2024
Ranking within groups: Large States (population > 1 crore) and UTs and Small States (population < 1 crore), while the scores are standardised across the combined sample. * Ladakh and Lakshadweep are not included in the ranking due to unavailability of data for several indicators

Table 4: Sub-national rankings and scores for CHIP. UTs and Small States (Population < 1 Crore)

State/UT	*CHIP Score*
Delhi	64.6
Chandigarh	57.2
Mizoram	49.9
Sikkim	47.1
Andaman & Nicobar Islands	45.1
Goa	43.9
J&K	42.4
Meghalaya	42.3
Dadra & Nagar Haveli, Daman & Diu	42.0
Himachal Pradesh	39.9
Nagaland	37.6
Manipur	37.5
Tripura	33.4
Arunachal Pradesh	26.5

Source: State of India's Digital Economy 2024
Ranking within groups: Large States (population > 1 crore) and UTs and Small States (population < 1 crore), while the scores are standardised across the combined sample. * Ladakh and Lakshadweep are not included in the ranking due to unavailability of data for several indicators

third-highest CHIPS (Economy) Score globally, India is well-positioned to leverage digital transformation for economic dominance. However, challenges such as digital disparities, cybersecurity risks, and limited R&D investment must be addressed through strategic policy interventions. By focusing on inclusive digital growth, technological advancements, and infrastructure expansion, India can achieve its vision of Viksit Bharat 2047 a digitally empowered, innovation-driven economy that enhances financial inclusion, job creation, and sustainable development. The future of India's economic leadership depends on its ability to harness digital potential, ensuring that technology-driven progress benefits all sections of society.

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