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Digital Transformation of Indian Commerce and the Changing World of Work: A Conceptual Review of Business, Employment and Workforce Capability

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Abstract

This conceptual review examines how digital transformation is reshaping Indian commerce and the world of work that sustains it. Adopting an integrative literature review design, the study synthesises 30 scholarly and institutional sources, comprising foundational theory on technology and organisations, recent evidence on automation and artificial intelligence, and India-focused research and official reports on digitalisation, employment, informality and leadership, through thematic analysis. Four themes emerge: the digitalisation of commercial activity, the recomposition of employment, the centrality of workforce capability and leadership, and the risk of a widening divide between the organised economy and traditional and unorganised sectors. Official estimates place India's digital economy at 11.74% of national income in 2022-23, with a projected share of nearly one-fifth by 2029-30, which underlines the scale of the shift. The synthesis indicates that the employment effects of digitalisation are compositional and not uniformly negative, that returns to digital investment depend on complementary human and organisational capabilities, and that the informal workforce, including handloom producers, construction labour and migrant workers, remains largely outside the digital dividend. The paper integrates these insights into a Digital Commerce–Work–Capability framework and advances five research propositions for empirical testing. It offers practical guidance for business managers, educational institutions and policymakers seeking inclusive digital growth.

Keywords: - Digital Transformation, Indian Commerce, Employment, Artificial Intelligence, Workforce Capability, Unorganised Sector, Conceptual Review

I. INTRODUCTION

1.1. Background and Context

Commerce has always been shaped by the technologies through which goods, money and information move. Over the past decade, the diffusion of mobile internet, digital payments, e-commerce platforms, cloud computing and, most recently, generative artificial intelligence (AI) has altered how Indian enterprises source, sell, finance and manage. Digital transformation, understood as a process in which digital technologies trigger significant changes in an organisation's value creation and structure (Vial, 2019), is no longer confined to the information technology sector; it now extends into trade, banking, education and other traditional industries (Verhoef et al., 2021). Brynjolfsson and McAfee (2014) describe this as a second machine age, in which digital technologies do for cognitive work what earlier machines did for physical work.

The scale of the change in India is considerable. The Ministry of Electronics and Information Technology (MeitY, 2025) estimates that the digital economy accounted for 11.74% of national income in 2022-23 and employed 14.67 million workers, about 2.55% of the workforce, and projects that its share will approach one-fifth of national income by 2029-30. The gap between the digital economy's share of income and its share of employment is itself instructive: digital value creation is highly productive but does not absorb labour on the same scale. Bharadwaj et al. (2013) argue that, in such conditions, digital strategy can no longer be treated as a functional subset of business strategy; it has become business strategy itself.

1.2. Problem Statement

Commerce scholarship in India has tended to treat digitalisation as a question of technology adoption, covering payment systems, online marketplaces and enterprise software, while labour economics has treated it as a question of jobs. The two conversations rarely meet. Yet the commercial gains from digital technologies depend on the people who deploy them, and the employment consequences depend on how firms reorganise commerce around them. Research on India has examined how digitalisation affects employment (Aswani & Kalluraya, 2023), and cross-country evidence on AI indicates falling employment in routine cognitive occupations alongside rising demand for complex problem-solving and interpersonal skills (Aswani, 2026). Meanwhile, a substantial part of Indian commerce continues to rest on informal activity: close to nine in ten Indian workers are informally employed (International Labour Organization, 2018; Mehrotra, 2019), in occupations ranging from handloom weaving to construction and circular migrant labour. The place of these sectors in a digitalising economy remains under-examined. An integrated account that links digital commerce, employment, workforce capability and inclusion is lacking, and this study addresses that gap.

1.3. Research Objectives

This study pursues the following specific objectives:

- To synthesise theoretical and empirical literature on the digital transformation of commerce, with particular reference to India.
- To examine how digitalisation and artificial intelligence recompose employment and skill demand.
- To identify the workforce capability, learning and leadership conditions under which digital investment yields commercial returns.
- To assess the position of traditional and unorganised sectors in a digitalising economy.
- To develop an integrative conceptual framework and research propositions for future empirical work.

1.4. Research Questions

- How is digital transformation altering the conduct of commerce in India?
- What are the consequences of digitalisation and AI for the volume and composition of employment?
- Which human and organisational capabilities condition the returns to digital transformation?
- How can traditional and unorganised sectors be included in the digital dividend?

1.5. Significance of Study

The study contributes in three ways. First, it brings together the commerce, management and labour economics literatures, which are usually read apart. Second, it grounds the discussion in Indian evidence on digitalisation, employment and informality, which gives the propositions local relevance. Third, it offers a set of testable propositions that researchers can take to primary data, together with practical guidance for managers, educational institutions and policymakers.

1.6. Scope and Limitations

The study is conceptual. It relies on published literature and official secondary data and reports no primary survey or econometric results. The literature was selected purposively and not through an exhaustive systematic search, so the synthesis is illustrative of the field and not a census of it. The propositions advanced are therefore to be read as hypotheses for future testing and not as established findings.

II. LITERATURE REVIEW

2.1. Theoretical Foundations

Four theoretical traditions inform the study. The first concerns technology and economic change. Schumpeter (1942) characterised capitalism as a process of creative destruction in which new combinations displace old ones; digital platforms that displace traditional intermediaries are a contemporary instance. The second is the task-based view of technology and labour. Autor (2015) argues that automation substitutes for routine tasks while complementing non-routine ones, which explains why employment has polarised and not disappeared. Acemoglu and Restrepo (2019) formalise this as a balance between a displacement effect and a reinstatement effect that arises when technology creates new tasks for labour. Goldin and Katz (2008) add that the distributional outcome depends on whether the supply of skills keeps pace with technology.

The third tradition is the resource-based and dynamic capabilities view of the firm. Barney (1991) holds that sustained advantage derives from resources that are valuable, rare and difficult to imitate. Digital tools that any competitor can purchase do not meet this test, whereas the human and organisational capabilities that put them to use may. Teece (2007) describes the capacities to sense opportunities, seize them and reconfigure assets, all of which digital transformation demands. Human capital theory (Becker, 1964) supplies the corresponding logic for investment in training. The fourth tradition concerns adoption. The technology acceptance model explains individual adoption through perceived usefulness and perceived ease of use (Davis, 1989), while the technology–organisation–environment framework locates firm-level adoption in technological, organisational and environmental contexts (Tornatzky & Fleischer, 1990).

2.2. Digital Transformation of Commerce

Vial (2019) synthesises the information systems literature into a model in which digital technologies create disruptions, prompt strategic responses and alter value creation paths, subject to structural changes and organisational barriers. Verhoef et al. (2021) distinguish three stages, namely digitisation, digitalisation and digital transformation, and argue that the last requires

new digital resources, an agile organisational structure and appropriate performance metrics. For India, the official measurement exercise is notable for including the digital share of three traditional industries: banking, financial services and insurance; trade; and education. Together these contribute about 2% of national gross value added, comparable to the contribution of the new digital platforms and intermediaries (MeitY, 2025). Trade, the core subject matter of commerce, is thus already a material part of the digital economy. Bharadwaj et al. (2013) add that digital business strategy is distinguished by its scope, scale, speed and the sources of value creation it opens up, all of which apply to trading enterprises.

2.3. Digitalisation, Artificial Intelligence and Employment

Frey and Osborne (2017) estimated that about 47% of total United States employment was at high risk of computerisation, a figure that shaped a decade of debate. Later task-based work has tempered this conclusion by showing that occupations are bundles of tasks, only some of which can be automated (Autor, 2015), and that new tasks continually reinstate labour (Acemoglu & Restrepo, 2019). For generative AI, Gmyrek et al. (2023) conclude that the technology is more likely to augment jobs than to destroy them, by automating some tasks within occupations, with clerical work the most exposed category. Within the Indian literature, Aswani and Kalluraya (2023) examine the effect of digitalisation on employment. Aswani (2026), using data for 38 OECD countries from 2019 to 2025 and instrumental variable estimation, reports that a one standard deviation increase in AI adoption is associated with a 2.3% reduction in employment in routine cognitive occupations and a 1.8% increase in employment requiring complex problem-solving and interpersonal skills. The weight of this evidence is that the employment effect of digital technology is principally one of composition.

2.4. Workforce Capability, Learning and Leadership

If the binding constraint is skill, the mechanisms of skill formation matter. Noe et al. (2014) review how workplace learning has shifted towards technology-delivered, self-directed and informal formats, including adaptive systems that tailor content and pace to the learner and short, focused learning units that fit around working hours. Such formats suit working adults who must reskill without leaving employment, and their effectiveness depends on organisational support and on the learner's own engagement.

Digital change is also organisational change, and leadership conditions its success. Bass (1985) distinguishes transformational leaders, who raise followers' motivation beyond immediate self-interest, from transactional ones, and Goleman (1995) popularised emotional intelligence as a set of competencies for managing one's own emotions and those of others. In a mixed-methods study of 218 executives and 42 interviewed leaders, Aswani (2025) finds that specific emotional intelligence competencies predict transformational leadership behaviours, that the relationship is moderated by organisational culture, industry context and leadership experience, and that emotionally intelligent transformational leaders are better able to navigate organisational change and cultivate psychological safety. Work–family conflict, which arises when the demands of the two roles are mutually incompatible (Greenhaus & Beutell, 1985), is relevant as well, because digital work blurs the boundary between working and non-working time.

2.5. Traditional and Unorganised Sectors

A large part of Indian commerce lies outside the organised, digitally enabled economy. The International Labour Organization (2018) estimates that about 88% of employment in India is informal, and Mehrotra (2019) shows that informality has persisted even as the workforce has moved out of agriculture into construction, trade and services. Internal migration is a central feature of this labour market: Deshingkar and Akter (2009) document large flows of circular migrants who move between rural homes and urban work in construction, manufacturing and services, typically without social protection. Traditional craft-based enterprise is another case. The Fourth All India Handloom Census records more than 3.5 million handloom workers, most of them women and most working from household units with limited access to markets and credit (Ministry of Textiles, 2019). Notably, the official estimate of the digital economy acknowledges that it could not capture the digitalisation of the informal sector for want of data (MeitY, 2025).

2.6. Research Gaps

Three gaps follow. First, the literature on digital commerce and the literature on digital-era employment are seldom integrated, although each conditions the other. Second, capability formation, including learning formats, leadership and well-being, is usually studied apart from digital strategy, even though theory treats it as the source of durable advantage. Third, traditional and unorganised sectors are documented largely in descriptive terms, with little attention to how they might participate in digital commerce. The framework developed below responds to these gaps.

III. RESEARCH METHODOLOGY

3.1. Research Design

The study adopts an integrative literature review design. Snyder (2019) identifies the integrative review as appropriate where the aim is to combine perspectives from different fields and to generate a new conceptual framework, in contrast to systematic reviews that aggregate evidence on a narrow question. Torraco (2005) similarly describes the integrative review as a form of research that produces new frameworks through critique and synthesis of representative literature. The design suits a topic that spans commerce, management, labour economics and education.

3.2. Research Propositions

Because the study is conceptual, it advances propositions for future testing in place of statistical hypotheses:

- P1: Digitalisation expands market reach and lowers transaction costs for commercial enterprises, but the resulting performance gains are conditional on complementary organisational capabilities.
- P2: The employment effects of digitalisation and AI are compositional and not merely aggregate: routine tasks contract while analytical, problem-solving and interpersonal tasks expand.
- P3: Continuous, technology-enabled learning, including adaptive learning and microlearning, mediates the relationship between digital adoption and workforce productivity.
- P4: Emotionally intelligent transformational leadership and well-being-oriented human resource policies positively moderate the success of digital change initiatives.
- P5: In the absence of targeted inclusion measures, digitalisation widens the gap between organised enterprises and traditional and unorganised sectors.

3.3. Data Sources and Selection

The review corpus comprises the 30 sources listed in the references. They fall into three groups: (a) foundational theoretical works on technology, labour, firm capability and adoption; (b) recent international evidence on automation and AI, including an institutional working paper; and (c) India-focused studies and official or institutional reports on digitalisation, employment, informality and leadership. Sources were selected purposively on three criteria: direct relevance to at least one research question, publication in a peer-reviewed or institutional outlet, and availability of bibliographic details. No primary data were collected.

3.4. Analytical Strategy

The sources were analysed thematically following the phases described by Braun and Clarke (2006): familiarisation, generation of initial codes, search for themes, review of themes, definition and naming of themes, and reporting. Codes were first derived deductively from the research questions and then refined inductively as recurring ideas emerged. The resulting themes were related to one another to construct the conceptual framework, and each proposition was derived from the convergence of theory and evidence within a theme.

IV. RESULTS

4.1. Overview of the Literature Reviewed

The 30 sources span the period 1942 to 2026. The theoretical works are drawn predominantly from economics, strategic management and information systems; the evidence on automation and AI is international; and the contextual studies and reports concern India. The India-focused sources include official statistics, institutional working papers, a mixed-methods study and a cross-country econometric study. Four themes were identified, and they are summarised in Table 1.

Table 1. Thematic Synthesis of the Literature and Derived Propositions

Theme	Core insight from the synthesis	Representative sources	Proposition
Digitalisation of commerce	Digital technologies alter how value is created and delivered; trade, financial services and education already contribute materially to India's digital economy; returns depend on complementary capability.	Vial (2019); Verhoef et al. (2021); Bharadwaj et al. (2013); MeitY (2025)	P1
Recomposition of employment	Routine tasks contract while non-routine analytical and interpersonal tasks expand; the net effect depends on the creation of new tasks and the supply of skills.	Autor (2015); Acemoglu & Restrepo (2019); Frey & Osborne (2017); Goldin & Katz (2008); Gmyrek et al. (2023); Aswani & Kalluraya (2023); Aswani (2026)	P2
Capability, learning and leadership	Durable advantage rests on human and organisational capability; flexible learning formats, emotionally intelligent leadership and well-being policies enable digital change.	Barney (1991); Teece (2007); Becker (1964); Bass (1985); Goleman (1995); Noe et al. (2014); Greenhaus & Beutell (1985); Aswani (2025)	P3, P4
Traditional and unorganised sectors	Large labour-intensive segments remain weakly connected to digital commerce and are poorly captured in measurement of the digital economy.	ILO (2018); Mehrotra (2019); Deshingkar & Akter (2009); Ministry of Textiles (2019); MeitY (2025)	P5

Note. MeitY = Ministry of Electronics and Information Technology; ILO = International Labour Organization. Propositions P1 to P5 are stated in Section 3.2.

4.2. Digitalisation of Commerce and the Recomposition of Employment

The first two themes are closely linked. On the commercial side, the literature converges on the view that digital technology changes how value is created and not merely how efficiently existing processes run (Vial, 2019; Verhoef et al., 2021). The inclusion of trade, financial services and education in the official estimate of the digital economy (MeitY, 2025) confirms that mainstream commerce is already digital in a measurable sense. On the employment side, the sources agree that the principal effect is a change in the task content of work (Autor, 2015; Acemoglu & Restrepo, 2019; Gmyrek et al., 2023). The finding that AI adoption reduces routine cognitive employment while raising employment that demands complex problem-solving and interpersonal skills (Aswani, 2026) is directly relevant to commerce, since book-keeping, data entry, order processing and routine customer service are routine cognitive work. These observations ground P1 and P2

4.3. Capability, Learning and Leadership

The third theme identifies the conditions under which digital investment pays. Resource-based reasoning implies that purchased technology cannot by itself sustain advantage (Barney, 1991) and that the capabilities to sense, seize and reconfigure do so (Teece, 2007). The literature reviewed points to three such capabilities. The first is continuous learning, for which technology-delivered and self-directed formats are well suited (Noe et al., 2014). The second is leadership: emotionally intelligent transformational leaders are better able to steer change and maintain psychological safety (Aswani, 2025), which matters when employees fear displacement. The third is attention to well-being, since digital work intensifies the conflict between work and family roles (Greenhaus & Beutell, 1985). These observations ground P3 and P4.

4.4. Traditional and Unorganised Sectors

The fourth theme concerns those at the margin of the digital economy. The sources describe an economy in structural transition in which handloom units, construction sites and migrant labour markets continue to operate through informal arrangements (International Labour Organization, 2018; Mehrotra, 2019; Deshingkar & Akter, 2009; Ministry of Textiles, 2019). Goldin and Katz (2008) show that when skill supply lags behind technology, inequality widens. Applied to the Indian setting, the implication is that the benefits of digital commerce will accrue disproportionately to organised enterprises unless deliberate measures extend digital market access, payment systems and skills to traditional producers and informal workers. This grounds P5.

4.5. The Digital Commerce–Work–Capability Framework

Taken together, the themes yield an integrative framework with four elements. Digital adoption by commercial enterprises is the antecedent. It produces two sets of outcomes: commercial outcomes, such as market reach, transaction cost and customer responsiveness, and employment outcomes, namely the volume and task composition of jobs. Workforce learning mediates the path from adoption to outcomes, because technology yields returns only when employees can use it. Leadership quality and well-being-oriented human resource policies moderate the same path, because they govern whether employees accept or resist change. Sectoral inclusion operates as a boundary condition: the framework holds most strongly for organised enterprises and weakens for traditional and unorganised sectors unless inclusion measures are present. The five propositions correspond to these relationships.

V. DISCUSSION

The synthesis supports a position between technological optimism and pessimism. Predictions of large-scale job loss (Frey & Osborne, 2017) have not been borne out in the form originally feared, but neither is the transition costless. The evidence that routine cognitive work contracts as AI adoption rises (Aswani, 2026) bears directly on the occupations that commerce education has traditionally supplied, including accounting assistance, clerical banking work and sales administration. The reinstatement effect described by Acemoglu and Restrepo (2019) will benefit commerce graduates only if curricula shift towards analytics, advisory work, digital marketing and relationship management.

For firms, the central implication is that digital transformation is a human resource strategy as much as a technology strategy. This is consistent with the dynamic capabilities view (Teece, 2007) and with the stage model of Verhoef et al. (2021), in which organisational structure and metrics must change along with technology. The Indian studies reviewed add texture to this argument: learning formats that fit around work (Noe et al., 2014), leaders who manage the emotional side of change (Aswani, 2025) and policies that limit work–family conflict (Greenhaus & Beutell, 1985) are the practical levers through which capability is built.

For the wider economy, the concern is inclusion. The digital economy generates a share of income several times larger than its share of employment (MeitY, 2025), while much of the workforce remains in sectors such as construction and traditional crafts, and depends heavily on informal and migrant labour (Mehrotra, 2019; Deshingkar & Akter, 2009). Schumpeter's (1942) creative destruction is socially sustainable only where those displaced or bypassed have a route into the new economy. The handloom sector is a case in point: digital marketplaces could in principle connect weavers directly with distant customers, but realising that potential requires digital skills, logistics and working capital that household-based producers often lack (Ministry of Textiles, 2019).

VI. RECOMMENDATIONS

6.1. For Business Managers

- Treat workforce capability as part of every digital investment decision, and budget for training alongside technology.
- Adopt short, modular and adaptive learning formats so that employees can reskill without leaving work.
- Develop emotional intelligence and transformational leadership among managers who lead digital change, and protect employee well-being through clear work-life balance policies.
- Redesign routine cognitive roles towards analytical, advisory and customer-relationship tasks instead of simply eliminating them.

6.2. For Educational Institutions

- Revise commerce curricula to include data analytics, digital marketing, financial technology and AI literacy alongside core accounting and finance.
- Strengthen institution–industry relationships through internships, joint projects and practitioner-led teaching.

6.3. For Policymakers

- Extend digital market access, digital payment adoption and basic digital skills to handloom clusters, small traders and

other traditional producers.

- Include migrant and construction workers in skilling and social security schemes that are portable across states and employers.
- Improve the measurement of digitalisation in the informal sector so that policy is based on evidence.

VII. CONCLUSION

This conceptual review has argued that the digital transformation of Indian commerce cannot be understood apart from the world of work. Drawing on foundational theory, international evidence and India-focused studies and reports, it identified four themes and integrated them into a Digital Commerce–Work–Capability framework with five propositions. Digitalisation changes how commercial value is created; it recomposes employment away from routine cognitive tasks; its returns depend on learning, leadership and well-being; and its benefits will bypass traditional and unorganised sectors unless inclusion is pursued deliberately. The study is limited by its conceptual nature and its purposive selection of literature. Future research should test the propositions with primary data from commercial enterprises, compare organised and unorganised sectors, and examine over time how AI adoption alters the skills demanded of commerce graduates.

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