

India's Path to Intelligent Growth: Digital Inclusion, AI Readiness and Economic Resilience

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Abstract: This paper explores the development transition in India through the lenses of AI readiness, digital inclusion, digital public infrastructure, and economic resilience. It examines secondary annual data for 2013–2025 on internet penetration, mobile connectivity, UPI transaction volume and value, real GDP per capita, inflation, and the Indian rupee–US dollar exchange rate. The empirical method uses trend analysis, period-wise averages, percentage change, simple correlations, and two descriptive composite indices. The results indicate that internet penetration and the scale of digital payments expanded substantially in the later period, while average real GDP per capita increased and average inflation moderated. Simple correlations show positive co-movement between internet penetration, UPI scale, and real GDP per capita; they are not interpreted as causal estimates. The 2025 AI-readiness benchmark is used to place these trends in a forward-looking institutional context. The paper suggests that India's recent growth narrative is better understood as a broader development transformation in which digital public infrastructure and AI readiness provide enabling conditions for innovation, inclusion, and intelligent growth. It contributes to the AI-for-development discourse by relating a recent AI-readiness benchmark to the wider evolution of digital inclusion, digital payments, and selected macroeconomic indicators in India.

Keywords: Artificial Intelligence, AI Readiness, Digital Inclusion, UPI, Digital Public Infrastructure, Financial Inclusion, Economic Resilience, India

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