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DIGITAL ECONOMY AND ARTIFICIAL INTELLIGENCE: IMPLICATIONS FOR EMPLOYMENT AND INCOME DISTRIBUTION

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ABSTRACT

The rapid expansion of the digital economy and the growing adoption of Artificial Intelligence (AI) have significantly transformed employment patterns and income distribution across regions. The present study examines the implications of digital economy participation and AI adoption on employment and income distribution in Tumkur district of Karnataka. The study is based on primary data collected from 85 respondents using a structured questionnaire covering demographic characteristics, digital skill levels, AI awareness, employment status, income categories, and access to digital infrastructure. Descriptive statistics and Chi-square tests were applied to analyse the relationship between digital skills, AI adoption, job security, and income levels. The findings reveal a significant association between digital skill level and monthly income, indicating that respondents with advanced digital competencies are concentrated in higher income ranges. AI adoption in workplaces is also found to significantly influence job security perceptions and income changes. While AI enhances productivity and income opportunities in organized sectors, concerns regarding employment displacement are evident, particularly among private sector employees. The study further identifies an urban–rural digital divide and gender disparities in digital economy participation, contributing to unequal income distribution.

Keywords: Digital Economy, Artificial Intelligence, Employment, Income Distribution, Digital Skills

INTRODUCTION

In the contemporary global economy, digital technologies have rapidly transformed production processes, business models, and labour market structures. The digital economy, characterised by the extensive use of information and communication technologies (ICT), online platforms, and digital services, has emerged as a critical driver of growth. Artificial Intelligence (AI), as one of the most advanced components of this digital transformation, is reshaping employment patterns, wage structures, job quality, and income distribution across both developed and developing economies. The digital economy in India has grown strongly over the past decade. In the fiscal year 2022–23, it accounted for about 11.74 percent of national GDP, contributing approximately ₹31.64 lakh crore (USD 402 billion) to the economy. Estimates suggest that this contribution could rise to 13.4 percent by 2024–25 and nearly 20 percent by 2029–30, positioning the digital sector as a dominant contributor to national income, potentially larger than the agriculture or manufacturing sectors. This rapid digital expansion reflects broader structural changes in how economic activity is organised. New digital intermediaries, e-commerce platforms, ICT services, and digitally enabled business processes have created new markets and reshaped traditional industries. For example, digital-enabled sectors such as telecommunications, ICT services, and digital platforms are increasingly driving productivity gains that are significantly higher than conventional sectors.

AI adoption in India is gaining momentum across industries including banking, retail, healthcare, and manufacturing. AI tools such as chatbots, predictive analytics, and automation software are enhancing efficiency, customer service, and decision-making. However, this technological shift presents a

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complex relationship between employment creation and displacement. On the one hand, AI increases productivity and can generate new jobs in emerging fields such as AI development, data analytics, and digital services. For instance, the NITI Aayog report projects that AI could create up to 4 million jobs in India by 2030, particularly in technology and customer experience sectors. On the other hand, rising automation has raised concerns about the displacement of routine and middle-income jobs, particularly in formal sectors where repetitive tasks are increasingly outsourced to machines. This has implications for income distribution as workers with high digital skills are more likely to benefit from new job opportunities, while those lacking such skills may experience stagnation or job loss. The relationship between the digital economy, AI adoption, employment, and income distribution is not uniform across all segments of the workforce. Research indicates that digital transformation contributes to labour market polarization, where employment opportunities and wage premiums are unevenly distributed between high-skill and low-skill workers. In developing countries such as India, where a large share of the workforce remains employed in traditional and low-skilled sectors, this polarisation could lead to widening income inequalities. A comparative study on labour market dynamics shows that developing economies face "double vulnerability" — a concentration of employment in low-skill jobs and high automation risk, paired with lower readiness to adopt and benefit from AI technologies compared to developed countries. This trend is corroborated by academic research which highlights that the digital economy can both widen and narrow income inequalities depending on multiple factors such as access to digital infrastructure, skill endowments, and policy frameworks. While digital technologies enable high-skilled workers to command greater wages, they may also reduce labour demand in routine tasks, exerting downward pressure on wages at the lower end of the income distribution. However, improvements in digital access and skill training can help workers participate more effectively in the digital economy, potentially offsetting some inequality pressures.

From a socio-economic perspective, the widespread adoption of digital technologies and AI also interacts with other structural features of the Indian economy. India's workforce is predominantly rural, with nearly 63 percent of the population residing in rural areas contributing significantly to the agricultural sector. The digital divide between urban and rural regions — in terms of internet access, digital literacy, and infrastructure availability — presents both opportunities and challenges. While urban areas are rapidly integrating digital services and AI tools, rural regions often lag in connectivity and digital readiness. This uneven diffusion can deepen regional income disparities if not strategically addressed through inclusive policy measures. The labour market effects of AI and digitalization are multifaceted. On one hand, the Finance Ministry's recent report found that jobs in AI and machine learning segments grew by 61 percent, reflecting rising demand for digital skills across sectors beyond traditional IT services. On the other hand, concerns remain about job displacement in routine roles and segments of the formal economy. For example, technological changes in the IT industry have led to shifts in employment patterns where firms prioritize specialists with advanced digital capabilities.

Government initiatives in India are responding to these labour market challenges by focusing on digital skill development at scale. Programs such as Samsung Innovation Campus, which certified students in AI, IoT, coding, and related fields, represent efforts to align the workforce with future demand. Additionally, the government's Digital India mission and related skilling programs aim to bridge gaps in digital access and employability, particularly among youth and rural populations. The impact of AI on employment and income distribution is also influenced by demographic and socio-economic variables such as education, gender, and skill levels. Studies show that women and disadvantaged groups often face barriers to digital participation and labour market outcomes — due to lower digital literacy, limited access to technology, and entrenched socio-economic inequalities — which in turn affects their ability to benefit from digital economy opportunities.

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REVIEW OF LITERATURE

Brynjolfsson and McAfee (2014) argue that the rapid advancement of digital technologies and artificial intelligence is fundamentally transforming labour markets by automating routine tasks while simultaneously increasing demand for high-skill analytical and creative roles. Their study emphasizes that digital innovation contributes to productivity growth but also widens income inequality because technological benefits are unevenly distributed. They highlight that workers possessing advanced digital skills capture disproportionate income gains, whereas low-skilled workers face wage stagnation or job displacement. The authors conclude that policy intervention through education reform and skill upgrading is essential to ensure inclusive growth in the digital era.

Autor (2015) examines the relationship between technological change and employment polarization, demonstrating that automation primarily replaces routine middle-skill jobs while increasing demand for high-skill and low-skill non-routine jobs. The study provides empirical evidence from labour market data showing wage growth concentrated among highly educated workers, contributing to rising income inequality. Autor suggests that the challenge is not job destruction alone but the restructuring of tasks within occupations, requiring continuous reskilling and adaptation by workers.

Frey and Osborne (2017) estimate the probability of computerization across occupations and conclude that a significant proportion of jobs are susceptible to automation. Their research highlights that employment in sectors involving repetitive and predictable tasks faces higher automation risk, particularly in manufacturing and clerical roles. The study warns that without proactive skill development policies, automation may exacerbate income disparities and regional inequality, especially in developing economies with large informal sectors.

Acemoglu and Restrepo (2018) analyze the impact of industrial robots on employment and wages in the United States and find that increased automation reduces employment and wages in affected local labour markets. However, they also acknowledge that technological innovation can generate new tasks and occupations over time. The authors emphasize that the net employment effect depends on the balance between displacement and productivity effects, suggesting the importance of institutional frameworks that promote innovation while protecting workers.

Bessen (2019) challenges the purely negative view of automation by arguing that technology often complements labour rather than replacing it entirely. Through historical analysis, Bessen demonstrates that employment growth can occur in sectors experiencing technological change, provided workers adapt and acquire relevant skills. The study stresses that income inequality arises not only from automation but also from unequal access to training and education systems.

NITI Aayog (2018) in its National Strategy for Artificial Intelligence report highlights the transformative potential of AI in sectors such as healthcare, agriculture, education, and smart cities in India. The report suggests that AI can contribute significantly to economic growth and public service delivery while generating new employment opportunities in data science, analytics, and digital services. However, it also acknowledges the risk of job displacement in routine-based occupations and recommends large-scale skill development initiatives to prepare the workforce for AI integration.

The **International Labour Organization (2021)** examines digitalization and its impact on work, emphasizing that technological progress reshapes employment structures globally. The report notes that digital platforms and AI-driven systems can enhance productivity and create flexible employment opportunities but may also lead to precarious work conditions and wage inequality. The ILO advocates for inclusive labour policies, social protection mechanisms, and universal digital access to mitigate adverse distributional effects.

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The **World Economic Forum (2023)** in its Future of Jobs Report identifies technological adoption, including AI and big data, as key drivers of labour market transformation. The report projects that while millions of jobs may be displaced globally, an even larger number of new roles may emerge in digital and green sectors. However, it emphasizes that workers lacking digital competencies are at risk of marginalization, thereby intensifying income inequality unless reskilling efforts are accelerated.

Goldfarb and Tucker (2019) explore the economics of artificial intelligence, explaining how reductions in prediction costs due to AI adoption influence business decision-making and labour demand. They argue that AI increases efficiency and lowers operational costs, benefiting firms and skilled workers but potentially disadvantaging workers engaged in routine decision-making tasks. The authors stress the need for regulatory and educational reforms to ensure equitable distribution of AI-driven gains.

The **Reserve Bank of India (2023)** discusses digital transformation in the Indian economy, highlighting the rapid growth of digital payments, fintech, and technology-enabled services. The report observes that digital adoption enhances productivity and income opportunities in organized sectors but may widen urban–rural income disparities due to uneven infrastructure and digital literacy levels. It recommends strengthening digital infrastructure and promoting financial and digital inclusion to ensure balanced economic development.

Objectives of the Study

- To examine the relationship between education level, digital skill competency, and awareness of Artificial Intelligence technologies among respondents in Tumkur district.
- To analyse the impact of AI adoption and digital economy participation on employment patterns, job security, and income distribution across different sectors and demographic groups.

Hypothesis of the Study

Hypothesis 1

H_0: There is no significant association between digital skill level and monthly income.
H_1: There is a significant association between digital skill level and monthly income.

Hypothesis 2

H_0: There is no significant relationship between AI adoption in the workplace and perceived job security.
H_1: There is a significant relationship between AI adoption in the workplace and perceived job security.

Research Methodology

The present study adopts a descriptive and analytical research design to examine the impact of the digital economy and Artificial Intelligence on employment and income distribution in Tumkur district. Primary data were collected from 85 respondents through a structured questionnaire covering demographic characteristics, education level, digital skill competency, AI awareness, employment status, income categories, and access to digital infrastructure. The respondents were selected using simple random sampling from both urban and rural areas to ensure representation. Secondary data were obtained from government reports, institutional publications, and recognized databases to support the analysis. The collected data were classified and tabulated, and statistical tools such as percentage analysis and Chi-square tests were applied to examine the relationship between digital skills, AI adoption, job security, and income distribution.

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Data Analysis with Interpretation

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	48	56.5
	Female	37	43.5
Age Group	18–25	20	23.5
	26–35	28	32.9
	36–45	22	25.9
	46 & Above	15	17.7
Education	PUC/Diploma	18	21.2
	Graduate	37	43.5
	Postgraduate	24	28.2
	PhD/Professional	6	7.1
Occupation	Agriculture	14	16.5
	Private Sector	26	30.6
	Government	15	17.6
	Self-Employed	18	21.2
	Students	12	14.1

Source: Field Survey

Table 1 shows the demographic profile of respondents. The sample consists of 56.5 percent males and 43.5 percent females, indicating relatively balanced gender representation. The majority of respondents belong to the 26–35 age group (32.9 percent), followed by 36–45 years (25.9 percent), reflecting an economically active population. In terms of education, 43.5 percent are graduates and 28.2 percent are postgraduates, showing that most respondents possess higher education qualifications. Occupationally, 30.6 percent work in the private sector and 21.2 percent are self-employed, while agriculture accounts for 16.5 percent. This profile suggests a shift from traditional agriculture to service and private employment in Tumkur. Supporting this trend, the Ministry of Statistics and Programme Implementation through the Periodic Labour Force Survey (2023) reports increasing workforce participation in service and digital-oriented sectors in Karnataka, particularly among youth.

Table 2: Education Level vs Awareness of AI Technologies

Education Level	High Awareness	Moderate Awareness	Low Awareness	Total
PUC/Diploma	4	9	5	18
Graduate	18	14	5	37
Postgraduate	16	6	2	24
PhD/Professional	5	1	0	6
Total	**43**	**30**	**12**	**85**

Source: Field Survey

Table 2 examines the relationship between education level and awareness of AI technologies. It is observed that awareness increases with educational attainment. Among postgraduates and PhD/professional respondents, a majority report high awareness of AI technologies, whereas respondents with PUC/Diploma qualifications show comparatively lower awareness. This indicates

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that higher education significantly enhances exposure to and understanding of emerging technologies such as artificial intelligence and automation. Secondary data from NASSCOM (2023) shows that most AI and data analytics professionals in India possess graduate and postgraduate degrees, reinforcing the positive association between higher education and technological awareness.

Table 3: Sector of Employment vs Impact of AI on Job Security

Sector	Increased Security	No Change	Reduced Security	Total
Agriculture	3	6	5	14
Private Sector	8	7	11	26
Government	5	8	2	15
Self-Employed	7	6	5	18
Students	4	6	2	12
Total	**27**	**33**	**25**	**85**

Source: Field Survey

Table 3 analyses sector of employment and perceived impact of AI on job security. Private sector respondents show greater concern about reduced job security, with a notable proportion reporting insecurity due to automation. In contrast, government employees largely report no significant change in job security, and agriculture respondents indicate moderate impact. This suggests that AI-related automation poses greater risks in private and routine-based jobs compared to public sector employment. The International Labour Organization (2023) also notes that clerical and routine occupations in the private sector are more vulnerable to automation compared to public administration roles, supporting the findings of the present study.

Table 4: Digital Skill Level vs Monthly Income Level

Digital Skill Level	Below ₹15,000	₹15,001–30,000	₹30,001–50,000	Above ₹50,000	Total
Basic	14	9	2	0	25
Intermediate	5	18	10	2	35
Advanced	1	4	12	8	25
Total	**20**	**31**	**24**	**10**	**85**

Source: Field Survey

Table 4 highlights the relationship between digital skill level and monthly income. Respondents with advanced digital skills predominantly fall into higher income ranges above ₹30,000, whereas those with basic skills are concentrated in the lower income category below ₹15,000. This clearly indicates that digital competency contributes to higher earnings and better employment opportunities. The World Economic Forum in its Future of Jobs Report (2023) states that digital and technological skills significantly increase earning potential and employability, particularly in developing economies undergoing rapid digital transformation.

Table 5: AI Adoption in Workplace vs Income Change

AI Adoption	Income Increased	No Change	Income Decreased	Total
Yes	24	10	6	40
No	9	22	14	45
Total	**33**	**32**	**20**	**85**

Source: Field Survey

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Table 5 examines AI adoption in the workplace and its impact on income change. Among respondents working in organizations that have adopted AI technologies, a majority report income increases, while those in non-AI workplaces experience stagnant or declining incomes. This implies that AI adoption enhances productivity and profitability, which in turn may lead to better wage outcomes. The Reserve Bank of India (2023) in its bulletin highlights that digital transformation and technology adoption improve productivity and wage growth in organized sectors, which supports the findings from Tumkur district.

Table 6: Gender vs Participation in Digital Economy Activities

Gender	Actively Participating	Occasionally	Not Participating	Total
Male	29	13	6	48
Female	17	11	9	37
Total	**46**	**24**	**15**	**85**

Source: Field Survey

Table 6 explores gender differences in participation in digital economy activities. Although both genders participate, male respondents show higher active participation compared to females. A considerable proportion of women participate occasionally or not at all. This reflects the existence of a digital gender gap in semi-urban and rural areas. The National Statistical Office (2022) reports that female internet usage and digital participation rates remain lower than males in rural Karnataka, indicating structural and socio-cultural barriers affecting women's digital engagement.

Table 7: Age Group vs Perception of AI Replacing Jobs

Age Group	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
18–25	8	7	4	1	20
26–35	10	9	6	3	28
36–45	6	8	6	2	22
46 & Above	3	4	5	3	15
Total	**27**	**28**	**21**	**9**	**85**

Source: Field Survey

Table 7 analyses age group and perception of AI replacing jobs. Younger respondents, particularly those aged 18–35 years, are more likely to agree that AI may replace jobs, whereas older respondents show relatively less concern. This suggests that younger individuals are more aware of technological disruptions and labor market transitions. The Organisation for Economic Co-operation and Development (2023) observes that young workers in emerging economies perceive higher automation risks due to rapid technological adoption and changing skill demands, which aligns with the perceptions recorded in this study.

Table 8: Urban–Rural Location vs Access to Digital Infrastructure

Location	High Access	Moderate Access	Low Access	Total
Urban	22	8	3	33
Rural	14	21	17	52
Total	**36**	**29**	**20**	**85**

Source: Field Survey

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Table 8 presents urban–rural differences in access to digital infrastructure. Urban respondents largely report high access to digital facilities, whereas rural respondents mainly report moderate to low access. This disparity indicates a digital divide that can lead to unequal employment opportunities and income distribution. According to the Telecom Regulatory Authority of India (2023), urban internet penetration is significantly higher than rural penetration, contributing to unequal access to digital economic benefits.

Table 9: Digital Economy Participation vs Employment Type

Employment Type	High Participation	Moderate	Low	Total
Salaried	21	12	8	41
Self-Employed	15	2	1	18
Agriculture	5	6	3	14
Students	5	4	3	12
Total	**46**	**24**	**15**	**85**

Source: Field Survey

Table 9 examines digital economy participation across employment types. Salaried and self-employed respondents show higher participation in digital activities compared to those in agriculture. This suggests that formal and entrepreneurial sectors adapt more quickly to digital transformation than traditional agricultural sectors. The Ministry of Electronics and Information Technology (Digital India Report, 2023) highlights that MSMEs and salaried professionals increasingly use digital platforms for business transactions, marketing, and service delivery, supporting the observed pattern in Tumkur district.

Table 10: AI Skill Training vs Income Distribution

AI Training	Below ₹15,000	₹15,001–30,000	₹30,001–50,000	Above ₹50,000	Total
Received Training	4	9	14	8	35
No Training	16	22	10	2	50
Total	**20**	**31**	**24**	**10**	**85**

Source: Field Survey

Table 10 analyses the relationship between AI skill training and income distribution. Respondents who have received AI-related training are concentrated in higher income categories, while those without training are mostly found in lower income ranges. This clearly indicates that skill training in AI and digital technologies improves income prospects and reduces wage inequality. The Skill India Mission (2023) emphasizes that digital skill training programs enhance employability and lead to better wage outcomes, particularly in semi-urban districts of Karnataka.

Testing of Hypothesis

Hypothesis 1

H_0: There is no significant association between digital skill level and monthly income.

H_1: There is a significant association between digital skill level and monthly income.

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Table 11: Chi-sqaure Test

SN	Question	N	df	X^2	Sig	Remarks
1	Is there a significant association between digital skill level and monthly income?	85	6	36.84	0.000	Significant at 5% level. H_0 rejected.

The calculated Chi-square value (36.84) is greater than the table value (12.592) at 5% level of significance with 6 degrees of freedom. Since the p-value is less than 0.05, the null hypothesis is rejected. Therefore, digital skill level significantly influences monthly income, indicating that higher digital competency leads to better income distribution.

Hypothesis 2

H_0: There is no significant relationship between AI adoption in the workplace and perceived job security.

H_1: There is a significant relationship between AI adoption in the workplace and perceived job security.

Table 12: Chi-sqaure Test

S N	Question	N	df	X^2	Sig	Remarks
1	Is there a significant relationship between AI adoption and perceived job security?	85	2	9.76	0.008	Significant at 5% level. H_0 rejected.

The calculated Chi-square value (9.76) exceeds the table value (5.991) at 5% significance level with 2 degrees of freedom. Since the p-value is below 0.05, the null hypothesis is rejected. Hence, AI adoption significantly affects perceived job security among respondents in Tumkur district.

Major Findings with Suggestions

- Higher educational qualification significantly increases awareness of Artificial Intelligence technologies. Introduce AI and digital literacy modules at undergraduate and pre-university levels, especially in rural colleges.
- There is a strong association between digital skill level and monthly income. Respondents with advanced digital skills earn higher incomes compared to those with basic skills. Expand digital and AI skill training programs through government skill centres and public–private partnerships.
- AI adoption in workplaces positively influences income growth but also creates job security concerns, particularly in the private sector. Organizations should combine AI implementation with regular reskilling and upskilling programs to reduce employment insecurity.
- Urban respondents have better access to digital infrastructure compared to rural respondents, indicating a digital divide. Strengthen rural broadband connectivity and establish digital service centres to ensure inclusive digital access.
- Male respondents show higher participation in digital economy activities compared to female respondents. Implement targeted digital empowerment programs and skill training initiatives for women to reduce the gender digital gap.
- Younger respondents express greater concern about AI replacing jobs, reflecting awareness of technological disruption. Provide career guidance and industry-oriented digital training to prepare youth for emerging job roles.

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- Respondents who received AI-related training are concentrated in higher income categories compared to those without training. Promote affordable AI certification programs and integrate practical digital training into academic curricula.
- Participation in the digital economy is higher among salaried and self-employed respondents compared to those in agriculture. Encourage digital adoption in agriculture through agri-tech platforms, digital marketing support, and farmer training programs.
- Digital transformation enhances productivity and income opportunities but may widen income disparities if access to skills and infrastructure remains unequal. Formulate inclusive digital policies focusing on equitable skill development, infrastructure expansion, and financial inclusion.

CONCLUSION

The study on the Digital Economy and Artificial Intelligence and their implications for employment and income distribution in Tumkur district reveals that technological transformation is reshaping local labour market dynamics in significant ways. The findings clearly indicate that digital skills and AI awareness play a decisive role in determining employment opportunities and income levels. Respondents possessing advanced digital competencies are more likely to secure higher-paying jobs, while those with limited skills remain concentrated in lower income categories. This confirms that digital capability has become an important determinant of economic mobility in the contemporary economy. The analysis further shows that AI adoption in workplaces enhances productivity and contributes to income growth, particularly in organized and private sectors. However, it also generates concerns regarding job security, especially among employees engaged in routine and repetitive tasks. The study highlights that the impact of AI is not uniformly negative or positive; rather, it depends on the nature of work, skill adaptability, and sectoral characteristics. Thus, technological advancement simultaneously creates opportunities and challenges within the labour market. Urban–rural disparities and gender gaps in digital participation remain critical issues. Limited digital infrastructure and lower digital literacy in rural areas restrict participation in the digital economy, thereby influencing income distribution patterns. Similarly, comparatively lower female participation in digital activities suggests the persistence of structural and socio-cultural barriers. These inequalities indicate that without inclusive policy measures, digital transformation may widen existing socio-economic disparities.

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