ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

A Sectoral Perspective of Digital Transformation of India by Open Network for Digital Commerce (ONDC)

Dr. Pinki Rani, Priti Yadav

Indira Gandhi University, Meerpur, Rewari

DOI: https://doi.org/10.51583/IJLTEMAS.2025.1407000099

Abstract: Digital Public Infrastructure (DPI) has resulted in a change at the population level. Inclusion is the main aim of the DPI. The ONDC serves as a Digital Public Infrastructure for online businesses. The traditional system of Digital Commerce is dominated by a closed network, wherein network participants can interact only in a constrained environment. A closed network limits access, as opposed to an Open network. It remains expensive for small business owners and establishes a confined environment for Data exchange and communication. The goal of the ONDC is to remove this restriction and to create a free environment. The study's main objective is to look at the prospects that ONDC offers in India's numerous economic sectors. The study uses secondary data. The study's findings, viewed through a sectoral lens, demonstrate ONDC's potential to transform a number of industries, including food delivery and mobility. ONDC has the potential to revolutionize the way different sectors interact with businesses and consumers by fostering interoperability, transparency, and inclusivity. ONDC creates the foundation for a more vibrant and open ecosystem by promoting innovation and inclusivity. ONDC is providing different opportunities to various sectors, and it is continuously evolving.

Key Words: Open Network, Decentralization, Inclusivity, Sectors, ONDC, Digital Commerce.

I. Introduction

- Digital Public Infrastructure (DPI) has resulted in a change at the population level. With its digital identity feature, Aadhaar has facilitated financial inclusion and access to government policy dissemination.
- UPI has revolutionized the payment ecosystem by giving everyone easy and safe ways to make payments. Businesses now operate more easily since the introduction of the GST's simplification of the tax code.
- Government procurement is now simpler, more effective, and transparent since the introduction of the Government e-Marketplace (GeM).
- The e-National Agricultural Market (eNAM) has also helped to simplify the agricultural sector by addressing the data disconnect between purchasers and vendors and enabling real-time exploration of prices through digitization.
- At the population level, these DPIs have leveled the playing field and promoted digital inclusivity. The foundation of India's digital public infrastructure has been "inclusion."According to Deloitte (2023).
- ONDC serves as a Digital Public Infrastructure for online businesses. "ONDC is a platform-agnostic protocol that will link any buyer to all the available sellers on the web, boosting discoverability and building a more inclusive digital ecosystem." ONDC's principal goal is to restore equity in access to advances in commerce driven by digital technologies.
- The fundamental tenet of ONDC is "Bahujan Hitaya, Bahujan Sukhaya," which will democratize digitalization and make it available to all. Although unorganized trade is effective, it frequently requires greater efficiency. ONDC has the capacity to completely change the digital commerce landscape and revolutionize e-commerce(Pani, n.d.).
- On December 31, 2021, ONDC, a non-profit Section 8 business, was incorporated. It was founded by DPIIT (Department for Industry and Internal Trade, under the Ministry of Commerce and Industry. Its founding members are the Quality Council of India (QCI) and Protean eGOV Technologies Ltd(Rani & Yadav, 2024).

II. Literature Review

(Rizvi, 2023).The study showed that the majority of buyers thought that Internet shopping saves time on product assessment and choosing. Regarding product quality, customers have different points of view; customers also believe that using a credit card to make electronic payments is simple. However, some have exhibited an ambivalent attitude due to the data breach. Through thematic analysis, it is shown that the most preferred features for shopping online are offers and discounts, then returns and exchanges, product quality, and price. Buyers are also affected by the better price on another platform, fake reviews, and easy navigation, so these points are kept in mind while introducing ONDC. Through data visualization, it is shown that Amazon is the most preferred e-commerce platform, and students who are men in age group 20-30 are more interested in internet shopping. ANOVA analysis shows that awareness and age are not significantly correlated.

(Girdhar, 2023).The study defined ONDC from various angles, including its potential opportunities and problems. The study suggested that India's e-commerce could be revolutionized by ONDC, but its execution and planning will be crucial to its success.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

When it analyzed the benefits and negatives of the ONDC platform, it appeared to have more obstacles than opportunities in its early stages. However, as involvement rises, this network will benefit local-level participants.

(Mehta, 2023).The research paper suggested about ONDC and how it differs from other e-commerce platforms, how it will be a big revolution for e-commerce in India, how it will support small businesses and provide fair dispute resolution to small retailers, and also maintain a reputation ledger and potential benefits of ONDC.

(Kumar M N & M, 2023).The research paper indicated that corporate practices had changed. From being a conventional brick-and-mortar business, it is now an internet marketplace. Until now, this has been done using a platform-centric model. Now, the government of India has launched a new initiative to open a network for digital commerce. There are four steps in the ONDC implementation process: institutional setup, ONDC entity role, and implementation strategy. It benefits MSMEs, and the world is looking toward India to see how it will succeed.

Objectives

1. To study the opportunities that ONDC provides across various economic sectors in India.

III. Research Methodology

The research article is based on secondary data and a survey of information collected from newspapers, magazines, the Internet, and journals. This paper adopts a descriptive research design to explore the recent developments of ONDC and its applications in the real world.

Data Collection Sources:

- LinkedIn Posts, articles, and updates from ONDC officials.
- Official website of ONDC for verified case studies.
- Other credible websites such as Economic Times, Inc42, Deloitte, McKinsey & Company.

These were selected because they provide real-time updates and are related to the ongoing digital transformation.

Opportunities for Different Sectors

Self-Help Groups

The total number of self-help groups in North-west states (Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Uttarakhand) is 3,05,334. In the North-east states, it is 1,48,830. In Union Territories (Andaman & Nicobar Islands, Goa, Ladakh, Lakshadweep, Puducherry, Dadra and Nagar Haveli, and Daman and Diu), the number of self-help groups is 12,909. In other states, it is 79,75,521. The total number is 84,42,594(Ministry of Rural Development, n.d.).

Get into eB2B Marketplace: A fantastic platform for self-help organizations to access an electronic business-to-business (eB2B) marketplace is provided by the ONDC. Here, even from far-off sources, businesses may easily have raw materials supplied to their desired places at more reasonable prices. In addition to lowering their operating expenses, this gives them access to a wider variety of suppliers, allowing them to investigate new business prospects.

Use the Service of ONDC Partnered SAAS Providers: The key components of any successful e-commerce endeavor are branding and marketing. Many self-help groups, though, are not knowledgeable in this field. In order to assist them, ONDC collaborates with Software-as-a-Service (SAAS) companies that focus on branding and marketing.

Access to Financing: For self-help groups, financial limitations can present serious difficulties. In order to meet their financial needs, ONDC acts as a platform that links self-help groups with different lenders. This ensures that these organizations can obtain short-term credit, long-term debt, and other loan products(Khandelwal, 2023).

Success Story: With an emphasis on digital empowerment, ONDC efforts changed 76 Self-Help Groups, the Mann Deshi Foundation, and Kudumbashree, affecting over a million women. SHGs were able to reach 1200+ orders through ONDC, demonstrating the revolutionary power of the digital platform, and the success of their coordinated efforts led to a major milestone in their digital commerce endeavors.

This milestone demonstrated how ONDC can help these women-led SHGs become more profitable and widely known, and it also emphasized how important total ecosystem assistance is to moving these conventional enterprises online(ONDC, 2024).

Online Food Delivery

At a CAGR of roughly 27%, the online meal ordering and delivery industry in India is anticipated to reach US$117 billion by 2028 from an anticipated US$28.3 billion in 2022 (Ibef, n.d.).India's online meal delivery market is on track for rapid expansion.

By 2030, the market might have grown sixfold to $30 billion. By significantly extending the reach of online meal delivery outside the biggest cities and enlisting a wider network of cooks, logistics companies, and delivery services to serve dining tables in India's

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

smaller cities, ONDC might spur this expansion. This push has the potential to revolutionize the online food ordering and delivery business in India(According to Mckinsey & Company, 2023).

Indian Online Food Delivery Market Overview

Year	Dominating Food Delivery App	Value of UPI-Based Digital Payments	Users of Online Food Delivery
2023	Zomato (81%) Swiggy(74%)	139 trillion INR	346.6 Million by 2028

Source:www.expertmarketresearch.com

Decreased Costs: Restaurant profit margins are immediately increased by ONDC's much-reduced commission costs (2-4%) as compared to more established platforms (18-25%). This enables them to provide clients with more attractive offers or even reduce menu costs.

More Control: Restaurants now have more control over how they appear online. ONDC does not hold client data or set pricing structures as Swiggy and Zomato do. Restaurants have better control over delivery expenses and customer satisfaction by managing their own delivery logistics or selecting affordable third-party providers.

Connect between Restaurants and Customers: Food aggregators have the potential to cause a rift between businesses and users. Restaurants no longer have direct contact with customers, which makes it difficult to get feedback, foster customer loyalty, and provide individualized service. But with ONDC, there is help in the creation of a connection between restaurants and customers, as customers directly order from restaurants and choose the delivery partner of their choice.

Effect on Local Delivery Services: Due to the dominance of food aggregators, restaurants may be deterred from collaborating with local delivery services or creating their own delivery infrastructure. This might reduce employment prospects in nearby communities. However, this issue can be transformed into an opportunity and contribute to the creation of additional jobs with ONDC(Dr. Deepali, 2024).

Success Story: In terms of overall food delivery, in about a year and a half, we have a double-digit market proportion in key cities, and over ten percent in important areas like Delhi or Bengaluru. Magicpin CEO and cofounder Anshoo Sharma expressed his excitement about the company's success on ONDC, claiming to have fulfilled 1.5 lakh deliveries of food and logistics orders every day on the network. In order to enroll one lakh additional restaurants and cloud kitchens on ONDC, the business recently announced an investment of Rs 100 crore(Economic Times, 2024).

Agriculture

- India is one of the world's most agriculturally oriented countries, with almost 55% of its people relying on agriculture as their primary source of income.
- India possesses the world's second-highest cultivated land area, and the agriculture sector employs about half of its workers. Therefore, farmers are essential to the industry since they provide us with a food source.
- The Farmers' Producer's Organization is receiving assistance from ONDC. In 2024, the size of India's agriculture sector was INR 99,689 billion. The market is anticipated to grow at a CAGR of 10.08% from 2025 to 2033, reaching INR 236,603.2 billion(Ibef, n.d.),(Imarc, n.d.).

With the potential to integrate customers and vendors onto a single network across the farm value chain, ONDC will offer an opportunity to accelerate the nationwide rollout of agricultural technologies.

The network could be helpful for agritech startups that struggle with discoverability. Companies and government agencies will provide FPOs with input, technology, equipment, and services(Deloitte, 2023).

In a significant step toward empowering agricultural communities, 5,630 farmers' collectives from various states have joined the ONDC network, helping them to market a variety of agricultural products. This program is a big step toward empowering them digitally and providing access to markets for small enterprises as a substitute for global e-commerce giants like Walmart and Amazon (ONDC, 2024).

Success Story: The FPOs in Dinajpur demonstrate how ONDC is transforming rural commerce by utilizing digital marketing. With ONDC's help, Dinajpur's nine FPOs were able to acquire over 14,000 orders, demonstrating the power of digital marketing.

Within six months of joining the company, 673 farmers from Saharanpur, Uttar Pradesh, who were part of the Aryahi Fed Farmers Producer Company, were among the first to sell more than Rs 5,00,000 worth of honey and millets with value-added products on Mystore.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

The Daringbadi Farmers Producer Company, a farmers' collective in the Kandhamal region of Odisha, sold Geographically Indicated (GI) labeled turmeric powder to consumers in 11 states through the Mystore online marketplace (ONDC, 2024;Das, 2023).

MSME

- The MSME sector, which contributes significantly to manufacturing, exports, and employment, remains a pillar of India's economic expansion.
- The sector's proportion of the nation's Gross Value Added (GVA) increased from 27.3% in 2020–21 to 29.6% in 2021–22 and 30.1% in 2022–23, demonstrating its extraordinary resiliency in recent years and its growing contribution to the country's economic production.
- MSMEs' exports have increased significantly, from ₹3.95 lakh crore in 2020–21 to ₹12.39 lakh crore in 2024–25. Additionally, the number of MSMEs that export has increased dramatically, rising from 52,849 in 2020–21 to 1,73,350 in 2024–25(Press Information Bureau, 2025).

Liberty from Platform Lock-in: Because listing on multiple platforms would involve little additional labor, now firms would not have to rely on a single e-commerce behemoth, and they can sell through the ONDC's open network with no extra cost to register on multiple platforms.

More options for clients: Online shoppers have additional options since ONDC offers interoperability across multiple platforms. As a result, an MSME increases its chances of making sales by gaining access to customers it may not have previously reached through a single platform.

Control and Cost Effectiveness: Because ONDC lowers intermediate costs, MSMEs can set prices at a competitive edge without sacrificing margins. For small businesses, investing is crucial since savings are reinvested in business development.

Regional Assistance and Local Language: One of the challenges still facing local companies is promoting their goods nationwide in the local language. Because of the interface of the network, ease of use, and support for regional languages, MSMEs can quickly onboard and communicate with clients.

Financial Services and Credit Access: One of the things that prevents MSMEs from growing their companies is financial concerns. Because of the credit and services provided by its network of financial institutions on ONDC, MSMEs now have better access to credit facilities and services that are customized to meet their needs (Impact and Benefits of ONDC Network on MSME in India, n.d.).

Success Story: The Story of Sri Vidhya Handlooms, Kalpnil Naturals, Craftizens, showing that ONDC is creating impact in their businesses.

- Through ONDC, their reach has increased, and there is a remarkable surge in their growth. This accomplishment demonstrates how well ONDC works to support small enterprises' scalability.
- In addition to increasing these companies' visibility, the switch to ONDC allowed them to reach a wider audience nationwide, underscoring the network's function in democratizing small and medium-sized firms' access to markets(ONDC, n.d.).

Mobility

- The basic idea of ONDC's mobility launch is to bring the digital system together, allowing a wide range of mobility services, including buses, metros, and autorickshaws, to be conveniently located and used via a single interface.
- By using a Uniform Application Programming Interface, this creative strategy is implemented and serves as the foundation for communication between the different Mobility Services Providers in the ONDC.
- According to the Boston Consulting Group and Google Estimate, the Indian mobility market is anticipated to increase rapidly and reach a value of about Rs. 51,92,400 crores (US$600 billion) by 2030.
- It is also anticipated that emerging industries like connected and electric shared mobility will have contributed Rs. 8,65,400 crores (US$100 billion) to the industry(Ibef, 2021).

Possibilities for growth and innovation: However, there are numerous and wide-ranging advantages that ONDC can investigate in this field.

- Mobility Service Providers can reach a larger market without investing in technical infrastructure by taking advantage of ONDC. The ONDC platform makes it simple for Mobility Service Providers to increase the size of their user base in real time, increasing their visibility and reach.

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

- Additionally, this platform is allowing startup companies and minor players to compete with the major ones, promoting a more dynamic and varied mobility environment.
- The ability to evaluate and select from a variety of mobility options using a single interface not only adds convenience but also empowers users to make better-informed travel decisions. This might lead to improved service quality, a more competitive attitude to the market, and a significant reduction in the usual annoyances of urban mobility.

Revolutionary effects on urban transit: By taking a calculated risk to enter the mobility space, ONDC will be able to address and even eradicate some of the most common issues affecting urban transportation systems.

- This measure's ability to address the issues of rising prices and cancellations may be considered its primary benefit.
- Customers can choose from a greater variety of options by having all of the transportation options available on one platform. This could lead to increased competition among different transit providers, which would improve service quality and lower costs(Maheshwari, n.d.).

Success Story: ONDC has partnered with Namma Yatri, a cutting-edge platform, to question the established business paradigms of the ride-hailing sector. Namma Yatri, in contrast to traditional services, uses a ground-breaking fixed subscription price model that does away with the per-ride commissions that usually put a strain on drivers. Since its introduction in November, it has helped Bengaluru drivers earn INR 430 crore from 3.07 million rides(ONDC, n.d.).

Financial Sector

- In FY25 (till January 2025), the mutual fund industry managed assets under management (AUM) of Rs. 68.05 lakh crore (US$789.44 billion).
- Between April 2024 and January 2025, a total of Rs. 2,37,427 crores (US$27.54 billion) was placed in mutual fund plans in India under the SIP (Ibef, n.d.).
- The insurance sector is another essential part of India's Financial system. The business of finance has been growing rapidly. The total amount of first-year premiums paid out by life insurance companies in FY23 was $32.04 billion. In FY23, premiums for non-life insurance totaled Rs. 1.87 lakh crore, or US$22.5 billion (Ibef, n.d.).

Increasing Access to Finance: Promoting financial inclusion is one of ONDC's main goals, especially in areas with restricted access to banking and financial services.

- Through the establishment of a decentralized and open digital commerce environment, ONDC facilitates financial institutions' ability to access marginalized communities. The same digital platforms that are used for commerce will also be used to provide loans, savings accounts, and insurance products to consumers in remote places, small companies, and rural entrepreneurs.
- By using ONDC, fintech enterprises, non-banking financial corporations (NBFCs), and microfinance organizations can reach a larger market and close the gap between underprivileged communities and formal financial services.

Financial Services' Smooth Integration with Digital Commerce: The interoperable foundation of ONDC makes it easier for financial services to incorporate with retail and e-commerce transactions. For instance, the ONDC ecosystem can incorporate digital payment systems, Buy Now Pay Later (BNPL) choices, and microcredit facilities to provide customers with easy and safe ways to finance their purchases. In order to increase customer access to credit and speed up financial transactions, financial service providers might collaborate with ONDC retailers to offer tailored lending or payment options.5.6.3

Fostering Innovation in Fintech: For fintech companies, ONDC opens up new avenues for innovation. Fintech companies can create a broad range of solutions for different industries, including payment gateways and lending platforms, with an open, decentralized architecture. Because ONDC is open-source, fintechs may simply connect their services to the broader commerce ecosystem, providing new tools for financial planning, credit solutions, and digital banking. Since they are no longer dependent on alliances with bigger banks or established financial platforms, startups and smaller financial enterprises in particular stand to gain from lower entry barriers. As a result, there is greater competition, which promotes the creation of innovative financial solutions that better serve the requirements of both businesses and consumers.

Cutting Financial Institution Expenses: Large infrastructure and operating costs are frequently associated with traditional financial systems, especially for fintech startups or smaller institutions. The decentralized structure of ONDC makes it possible for financial service providers to function more effectively by eliminating the need for expensive middlemen and proprietary technologies. ONDC enables institutions to pass on savings to customers in the shape of reduced fees or improved interest rates on deposits and loans by reducing the cost of transaction processing and technological integration(Joshi, 2024).

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

Success Story: The first financial services firm to combine investing, insurance, and lending on the ONDC is Aditya Birla Capital. Aditya Birla Capital makes financial goods more accessible by providing all three services. The business has helped to develop the financial services ecosystem on ONDC as a Wave-1 participant.

Early adopters who assist in building the infrastructure for others to join are known as wave-1 participants. The ONDC platform offers Aditya Birla Capital's mutual fund, health insurance, and personal loan services through a number of buyer apps, allowing consumers to access these financial products without downloading additional apps(BFSI Network, 2024).

In short, ONDC offers a common platform that promotes interoperability, transparency, and fair competition, despite the fact that each sector has different needs and difficulties. It encourages cooperation rather than rivalry among industries, where retail is supported by logistics and mobility, online food delivery is improved by mobility solutions, and agricultural producers will have direct access to markets. It promotes equal economic development and comprehensive digital transformation throughout India. For example, it provides easy access to financing and gets into the eB2B marketplace for SHG groups. Online food delivery offers a direct connection between owners and consumers. For agriculture and MSMEs, it provides easy access to markets, more clients, more control and cost effectiveness, regional assistance, and local language support. Access to growth and innovation for mobility. Promotes growth and innovation, and cuts financial expenses in the financial sector. Despite the differences between different sectors, the underlying principle remains constant: to dismantle platform monopolies and promote fair competition.

IV. Conclusion

Platform monopolies, restricted access for MSMEs, and unequal digital inclusion across industries and regions have hampered India's digital commerce transformation. This study looked at how the Open Network for Digital Commerce (ONDC) may democratize digital commerce in India by facilitating interoperability and removing platform dependency, while also addressing the crucial issues of entry barriers in the digital marketplace, and looking at the prospects that ONDC offers in India's numerous economic sectors. This study's findings, viewed through a sectoral lens, demonstrate ONDC's potential to transform a number of industries, including food delivery and mobility. ONDC has the potential to revolutionize the way different sectors interact with businesses and consumers by fostering interoperability, transparency, and inclusivity. Notably, the network has started to improve consumer choice, encourage price transparency, and reduce entry barriers for small and medium-sized businesses (SMEs). Early adoption is already occurring in certain areas, such as local kirana and urban mobility (e.g., Namma Yatri), indicating scalable influence in both urban and rural environments. These findings imply that ONDC has the potential to develop into a game-changing infrastructure for inclusive growth, allowing regional companies to engage in digital trade on equitable terms. This study does have a few limitations, too. The research focuses on sectoral observations and early-stage data that could change in the future. This makes it more difficult to forecast long-term results and changes in user behavior. More industries and geographical areas should be the subject of future research, and the role of public and private enablers in promoting network use. The government should provide financial assistance and launch an awareness campaign. Tech developers might develop such kinds of interfaces or ready-to-use apps that would help small sellers to do their business easily. ONDC is an unprecedented and audacious endeavor. In India, it could usher in a new era of the digital economy. With ONDC, there is a huge potential return in terms of innovation, growth, and customer trust.

References

1. Aditya Birla Capital Becomes First to Integrate Financial Services on ONDC. (2024, December 24). BFSI Network. https://bfsi.eletsonline.com/aditya-birla-capital-becomes-first-to-integrate-financial-services-on-ondc/
2. Budget 2025-26: Fuelling MSME Expansion. (2025, February 4). Press Information Bureau. http://pib.gov.in/PressReleasePage.aspx?PRID=2099687
3. Creating an Inclusive ecosystem for E-Commerce. (2024). https://ondc.org/assets/dflip/example-assets/books/flip_book_4.pdf?v=e290743529
4. Das, S. (2023, December 25). Farmer groups expand business outreach via ONDC. Financial Express. https://www.financialexpress.com/business/industry-farmer-groups-expand-business-outreach-via-ondc-3346671/?ref=ondc.org
5. Democratising digital commerce in India. (2023). https://ondc-static-website-media.s3.ap-south-1.amazonaws.com/res/daea2fs3n/image/upload/ondc-website/files/democratising-digital-commerce-in-india-april-2023.pdf
6. Dr. Deepali. (2024). ONDC: Opportunities and Challenges for Cloud Kitchen Owners. International Research Journal on Advanced Engineering and Management (IRJAEM), 2(06), 1946–1955. https://doi.org/10.47392/irjaem.2024.0288
7. Girdhar, R. (2023). Critical Analysis of Open Network for Digital Commerce in India. Eur. Chem. Bull, 194–200. https://www.researchgate.net/publication/372315282
8. ibef. (n.d.-a). Retrieved June 30, 2025, from https://www.ibef.org/blogs/online-food-delivery-transforming-consumer-behaviour-and-market-trends
9. ibef. (n.d.-b). Retrieved July 3, 2025, from https://www.ibef.org/industry/agriculture-india
10. ibef. (n.d.-c). Retrieved July 5, 2025, from https://www.ibef.org/industry/financial-services-india

ISSN 2278-2540 | DOI: 10.51583/IJLTEMAS | Volume XIV, Issue VII, July 2025

11. ibef. (2021, January 21). https://www.ibef.org/news/indian-mobility-market-set-to-double-by-2030-exceeding-rs-51-92-400-crore-us-600-billion-report
12. imarc. (n.d.). Retrieved July 3, 2025, from https://www.imarcgroup.com/agriculture-industry-in-india
13. Impact and benefits of ONDC network on MSME in India. (n.d.). Sidbi. Retrieved June 24, 2025, from https://www.psbloansin59minutes.com/knowledge-hub/impact-benefits-ondc-network-msmes-india
14. Joshi, J. (2024, October 28). ONDC: A New Frontier for Financial Services in India. Linkedin. https://www.linkedin.com/pulse/ondc-new-frontier-financial-services-inindia-jignesh-joshi-q9idf/
15. Khandelwal, R. (2023, July 29). Empowering Self-Help Groups: ONDC Unleashes Opportunities for Women Entrepreneurs. Linkedin. https://www.linkedin.com/pulse/usecase3-empowering-self-help-groups-ondc-unleashes-women-khandelwal/
16. Kumar M N, V., & M, H. (2023). An Evaluation of Open Network for Digital Commerce (ONDC) Implementation for MSMEs in India. International Journal Of Trendy Research In Engineering And Technology, 07(01), 43–45. https://doi.org/10.54473/ijtret.2023.7108
17. Magicpin records 15x order growth on ONDC network in 15 months, crosses 1.5 lakh daily orders. (2024, October 8). Economic Times.
18. Maheshwari, M. (n.d.). how ONDC is impacting the mobility industry? Wits Innovation Lab. Retrieved June 24, 2025, from https://blog.thewitslab.com/how-ondc-is-impacting-the-mobility-industry
19. Mehta, M. (2023). Breaking the E-commerce Monopoly: A Case Study on India’s Open Network for Digital Commerce (ONDC). International Journal of New Technology and Research, 9(2). https://doi.org/10.31871/ijntr.9.2.6
20. Ministry of Rural Development. (n.d.). Retrieved July 2, 2025, from https://nrlm.gov.in/shgReport.do?methodName=showPage
21. ONDC: Commerce@Bharat Redefining business models and supply chain. (2023).
22. ONDC Platform Empowers 5,630 Farmer Groups, Facilitating Trade Of 3,100 Items. (2024, March 26). Ondc.Org. https://ondc.org/blog/ondc-platform-empowers-5-630-farmer-groups-facilitating-trade-of-3-100-items/
23. Pani, S. (n.d.). ONDC: Digital Public Infrastructure. In P. khanna & N. Sadhotra (Eds.), Digital Paradigm Shift: Unravelling Technological Disruption in Business (pp. 1–228). Imperial Publications.
24. Rani, P., & Yadav, P. (2024). Unlocking the Potential: A Comprehensive Analysis of ONDC. Cahiers Magnellanes-NS, 06(2), 3109–3119. https://doi.org/10.6084/m9.figshare.2632574
25. Rizvi, S. (2023). Study on the potential of open network for digital commerce to fuel India’s retail revolution.
26. The Success Stories Unlocking Opportunities for Entrepreneurs with ONDC Network. (n.d.). Ondc.Org. Retrieved May 13, 2025, from https://g.co/about/usnps3
27. www.expertmarketresearch.com. (n.d.). Retrieved July 2, 2025, from https://www.expertmarketresearch.com/reports/india-online-food-delivery-market