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FROM RETAILERS TO PLATFORMS: STRATEGIC TRANSFORMATION OF SERVICE SUPPLY CHAINS IN INDIA

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Abstract: The rapid proliferation of digital platforms has fundamentally altered the architecture of service delivery systems in India, where the service sector constitutes more than fifty per cent of gross domestic product and traditional service supply chains have long been characterised by fragmentation, opacity, and inconsistent quality. This paper examines how digital platform-based companies — Urban Company, Zomato, Swiggy, and Ola — are restructuring service supply chains by displacing conventional intermediary structures and substituting them with technology-mediated coordination ecosystems. Drawing upon a qualitative conceptual research design and synthesising scholarship on platform economics, service supply chain management, service-dominant logic, disintermediation, and digital trust, the study develops a conceptual framework contrasting the traditional retailer-contractor-provider-customer chain with the emergent platform-based service ecosystem. A cross-platform commonalities analysis identifies the shared transformation mechanisms — algorithmic coordination, digital quality governance, scalable trust infrastructure, and dynamic supply-demand matching — through which each platform reshapes its respective service supply chain. The study argues that platformisation produces sophisticated reintermediation rather than simple disintermediation, and concludes with implications for practitioners, platform operators, and policymakers governing India's rapidly evolving gig economy.

Keywords: Platform Economy; Service Supply Chains; Digital Intermediation; Reintermediation; Indian Service Sector; Gig Economy; Urban Company; Zomato; Swiggy; Ola; Service-Dominant Logic.

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INTRODUCTION

The emergence of the digital platform economy represents one of the most consequential structural transformations in contemporary capitalism. Platforms such as Amazon, Uber, and Airbnb have disrupted longstanding supply chain arrangements by creating multilateral marketplaces that connect producers and consumers with unprecedented efficiency and scale (Parker, Van Alstyne and Choudary, 2016). In the domain of services — characterised by simultaneity of production and consumption, intangibility, and heterogeneity — platform-driven reconfiguration poses particularly complex questions for supply chain strategy, governance, and management.

India presents an especially significant context in which to examine these dynamics. The service sector accounts for approximately 55 per cent of India's GDP and employs more than 30 per cent of its workforce (Ministry of Statistics and Programme Implementation, 2023). Notwithstanding its scale, India's service economy has historically been marked by deep structural inefficiencies: informal contractor networks, opaque pricing, asymmetric information, highly variable service quality, and limited consumer recourse (Agarwal and Wu, 2015). Beginning in the early 2010s, a new class of technology-driven enterprises challenged this orthodoxy — Urban Company, Zomato, Swiggy, and Ola — each reconfiguring the structural logic of a distinct service supply chain. This paper investigates the nature, mechanisms, and implications of that reconfiguration, addressing how digital platforms restructure traditional service supply chain architecture in India, what mechanisms underpin this transformation, and what the strategic and policy consequences are for actors across the ecosystem.

LITERATURE REVIEW

Platform Economy and Two-Sided Markets

The theoretical foundations of digital platforms rest on the economics of multi-sided markets, first formalised by Rochet and Tirole (2003), who demonstrated that platforms create value by enabling efficient interaction between two or more distinct user groups while internalising the network externalities that would otherwise prevent market formation. Parker, Van Alstyne and Choudary (2016) extended this framework, distinguishing platforms from conventional pipeline businesses by their capacity to orchestrate external producers and consumers rather than own and control resources internally. Eisenmann, Parker and Van Alstyne (2006) established that platform success depends on achieving critical mass on both sides of the market simultaneously — a finding directly relevant to India's service platform context, where supply fragmentation and demand heterogeneity are acute. In India specifically, the platform economy has been accelerated by rapid smartphone penetration, falling data costs following Reliance Jio's 2016 market entry, expanding digital payments infrastructure, and a large, mobile-ready urban consumer base (NASSCOM, 2022).

Service Supply Chains and Trust Deficits

Service supply chains differ from goods-based chains in fundamental structural respects: lower inventoriability, higher demand uncertainty, and greater variability in output quality (Sampson, 2000). Ellram, Tate and Billington (2004) provided an early systematic framework for service supply chains, noting that the intangibility of services, the inseparability of production and consumption, and direct customer involvement require distinct analytical approaches. Trust is a critical and historically scarce variable in these chains: Akerlof (1970) identified pervasive information asymmetry as capable of causing market collapse, while Gefen, Karahanna and Straub (2003) demonstrated that platform-mediated trust mechanisms are more scalable and reliable than informal referral networks because they aggregate the experiences of many consumers. In the Indian service context, Coyne and Dye (1998) observed that the absence of trust imposes significant costs on both producers and consumers — conditions that made India's informal service supply chains structurally ripe for platform-based disruption.

Disintermediation, Reintermediation, and Service-Dominant Logic

Early e-commerce scholarship proposed that digital technologies would progressively disintermediate supply chains — eliminating intermediary layers through direct producer-consumer connectivity (Benjamin and Wigand, 1995). Bailey and Bakos (1997) complicated this argument, demonstrating that while some physical intermediation was displaced, digital technologies simultaneously created new forms of intermediation — reintermediation — in which digital actors perform aggregation, matching, and trust provision more efficiently than their physical predecessors. Sarkar, Butler and Steinfield (1998) elaborated this by demonstrating that digital intermediaries outperform physical ones across all principal intermediary functions. Vargo and Lusch's (2004, 2008) service-dominant logic provides a complementary conceptual lens, reconceptualising economic exchange as fundamentally about the application of competences in value co-creation. Platforms act as resource integrators (Lusch, Vargo and Wessels, 2008), orchestrating actors and enabling value creation that could not be achieved individually — explaining the structural competitive advantage of platform-based service supply chains over their relational, informal predecessors.

Platformisation, Gig Work, and Emerging Regulatory Challenges

A growing body of scholarship addresses the labour and governance dimensions of platformisation in emerging economies. De Neve, Medappa and Prentice (2023) examined the experiences of Indian gig workers across Uber, Ola, Swiggy, and Zomato, finding that while platforms introduce productive professionalisation, they also rely on and amplify pre-existing structural inequalities, and algorithmic management tools can render labour control more acute rather than more equitable. The Fairwork India Report (2023), assessing twelve Indian platforms on fair pay, conditions, contracts, management, and representation, found that working conditions frequently fall short of decent standards, with only a minority of platforms meeting minimum wage policies for gig workers. NITI Aayog (2022) projected that India's gig and platform economy will engage 23.5 million workers by 2030 — approximately 6.7 per cent of the non-agricultural workforce — contributing an estimated $250 billion to GDP. This institutional growth trajectory makes conceptual analysis of service supply chain transformation not merely an academic exercise but an economic and policy imperative.

CONCEPTUAL FRAMEWORK

The Traditional Service Supply Chain in India

In India's conventional service supply chain, value creation and delivery operate through a sequential chain: physical retailers or service establishments → informal contractor or aggregator networks → individual service providers → end consumers. The physical retailer serves as the primary consumer contact point but is geographically bounded, limiting its matching capacity. The contractor performs matching and dispatch through personal relationships and informal knowledge rather than systematic data — creating inefficiencies rooted in non-meritocratic allocation, absent quality verification, and opaque, negotiated pricing. The individual service provider — plumber, driver, cook — sits at the bottom of this chain with limited bargaining power, a disproportionately small share of consumer payment relative to intermediary rents, and no portable reputation mechanism. The consumer faces high search costs, quality uncertainty, and limited recourse. This relational, informal coordination logic fails to scale with urbanisation, consumer heterogeneity, and rising service expectations.

The Platform-Based Service Ecosystem and Its Transformation Mechanisms

Digital platforms replace the sequential intermediary chain with a hub-and-spoke ecosystem in which the platform occupies the central coordinating position. The platform simultaneously performs and supersedes the functions previously distributed across multiple intermediary layers — aggregating demand, matching and dispatching providers, and verifying quality and trust — concentrating these within a single technology-enabled entity that dramatically reduces transaction costs and information asymmetries. Four transformation mechanisms are central to this structural shift. First, algorithmic coordination substitutes relational matching: platforms use data on consumer preferences, provider availability, geographic proximity, and historical performance to generate optimal matches in real time, eliminating the bottlenecks and personal biases of contractor-mediated allocation. Second, digital quality governance replaces informal assurance through provider background checks, skill certifications, standardised service protocols, and consumer rating systems. Third, scalable trust infrastructure substitutes social proximity: platforms generate portable, data-driven trust through aggregated ratings, verified reviews, service guarantees, and transparent dispute resolution — mechanisms that function effectively among strangers in large urban markets, solving at scale the information asymmetry problem Akerlof (1970) identified. Fourth, dynamic supply-demand matching uses real-time demand data to signal pricing incentives to providers, induce supply in underserved locations, and manage demand through promotional mechanisms — a market coordination capability impossible for static, relationally-based intermediary systems.

Case Insights: Platform-Based Service Models in India

Urban Company: Restructuring the Home Services Supply Chain

Attribute	*Details*
Full Name	Urban Company (formerly UrbanClap)
Sector	Home Services — plumbing, electrical, beauty, appliance repair, carpentry
Founded	2014 by Abhiraj Bhal, Varun Khaitan, and Raghav Chandra
Traditional Chain Displaced	Neighbourhood referrals → informal contractor networks → individual tradespeople
Key Theory Lenses	Vargo & Lusch (2004); Bailey & Bakos (1997); Sarkar et al. (1998)

Prior to Urban Company's emergence, home services in India were accessed through neighbourhood referrals, local directories, or hardware merchants acting as informal brokers. No single entity could guarantee quality, provide transparent pricing, or offer consumer recourse for service failures. The supply chain was deeply fragmented — the traditional model exemplifying every structural weakness identified in the conceptual framework above.

Urban Company replaced this arrangement with a three-sided marketplace connecting consumers, trained and verified service professionals, and, in select categories, materials suppliers. On the supply side, the company implemented a rigorous onboarding and certification process requiring background verification, skills assessment, and training in standardised service protocols. Professionals are rated after each engagement, and their visibility to consumers — and access to high-demand assignments — is governed by cumulative ratings, creating ongoing quality incentives that no informal contractor network could replicate. Urban Company's in-house training academy further institutionalises provider professionalisation, with upskilled plumbers reportedly achieving earnings premiums of approximately 40 per cent relative to unplatformed counterparts (IJFMR, 2026).

On the demand side, the platform provides transparent, fixed pricing displayed before booking — a radical departure from opaque, negotiable pricing of the traditional model. Consumers read verified reviews, select providers on the basis of rating and availability, and are covered by a service guarantee entitling them to redress for unsatisfactory work. From a supply chain perspective, Urban Company has effectively abolished the informal contractor layer: its algorithmic dispatch performs matching and routing with greater speed, geographic breadth, and objective merit-basis than personal contractor networks, exemplifying all four transformation mechanisms of the conceptual framework. Urban Company's 25 per cent commission structure, supplemented by revenues from partner supplies (tools and cleaning materials), represents a full-stack intermediation model that supersedes the entire traditional chain (IJFMR, 2026).

Zomato: Reconfiguring the Food Discovery and Delivery Supply Chain

Attribute	**Details**
Full Name	Zomato Limited
Sector	Food Discovery, Ordering, and Last-Mile Delivery
Founded	2008 by Deepinder Goyal and Pankaj Chaddah
Traditional Chain Displaced	Physical restaurant directories → telephone ordering → restaurant self-delivery
Key Theory Lenses	Rochet & Tirole (2003); Akerlof (1970); Parker et al. (2016)

In the pre-platform model, small and medium restaurants — which constitute the overwhelming majority of India's dining establishments — lacked the resources to manage dedicated delivery logistics, confining their reach to their immediate physical neighbourhood. Consumer food discovery was mediated by printed directories, word-of-mouth, or physical proximity. Information asymmetry was pervasive: quality signals were unreliable, pricing opaque, and delivery unreliable.

Zomato initially digitalised restaurant discovery and review aggregation, reducing search costs and information asymmetries for dining consumers by providing aggregated ratings, menus, and photographs in a single interface. Its subsequent expansion into delivery logistics transformed it from a directory intermediary into a logistics-integrated service supply chain operator. By building and managing a network of delivery riders, integrating restaurant point-of-sale systems with its ordering platform, and deploying real-time route optimisation algorithms, Zomato created a food service supply chain connecting thousands of restaurants to millions of urban consumers.

Critically, Zomato inserted a new governance layer that had previously been entirely absent: hygiene ratings, packaging standards, and response-time metrics became conditions of continued platform membership, imposing quality accountability on restaurants that previously operated without systematic oversight. Zomato's FY2024 results — with a contribution margin of approximately 19 per cent and positive profitability following years of investment-phase losses — demonstrate the commercial maturation of the platform-governed food delivery supply chain (IJFMR, 2026). The Fairwork India Report (2023) noted, however, that Zomato was awarded Fair Conditions points for providing safety equipment and accident insurance to delivery workers, while challenges around pay adequacy and algorithmic management transparency remain ongoing.

Swiggy: Operational Intensity and Full-Stack Food Logistics

Attribute	*Details*
Full Name	Bundl Technologies Pvt. Ltd. (Swiggy)
Sector	Food Delivery, Quick Commerce, and Hyperlocal Logistics
Founded	2014 by Sriharsha Majety, Nandan Reddy, and Rahul Jaimini
Traditional Chain Displaced	Restaurant self-delivery → phone-based ordering → informal aggregation
Key Theory Lenses	Parker et al. (2016); Eisenmann et al. (2006); De Neve et al. (2023)

Swiggy entered the Indian food delivery market in 2014, pursuing a model similar to Zomato's but differentiating through operational intensity, speed, and a deliberate expansion into hyperlocal quick commerce (Swiggy Instamart). Where Zomato initially prioritised discovery and subsequently built logistics, Swiggy was logistics-first from inception — building a proprietary, asset-light rider network managed through sophisticated route optimisation, incentive structures, and real-time performance monitoring.

Swiggy's supply chain contribution is particularly visible in its management of delivery partner performance. The platform's algorithmic management system — assigning orders, monitoring delivery time, and rating rider performance — constitutes a comprehensive quality governance infrastructure for last-mile food logistics that was entirely absent in the traditional model. Both Zomato and Swiggy have constructed what are effectively private urban logistics networks, previously accessible only to large restaurant chains — democratising distribution infrastructure for thousands of independent establishments. The combined Zomato-Swiggy duopoly extracts approximately 22 per cent commission from partner restaurants, representing the platform's appropriation of intermediary rents previously dispersed across multiple informal actors (IJFMR, 2026). The Fairwork India Report (2023) acknowledged Swiggy's institutionalisation of regular, external audits to check for biases in work allocation systems — a governance mechanism that distinguishes it from many comparator platforms.

Ola: Platform-Based Transformation of Urban Mobility

Attribute	*Details*
Full Name	ANI Technologies Pvt. Ltd. (Ola Cabs)
Sector	Urban Mobility — Ride-Hailing, Auto-Rickshaw, and Outstation Services
Founded	2010 by Bhavish Aggarwal and Ankit Bhati
Traditional Chain Displaced	Fixed taxi stands → informal driver associations → telephone booking services
Key Theory Lenses	Rochet & Tirole (2003); Eisenmann et al. (2006); Sarkar et al. (1998)

The traditional taxi and auto-rickshaw market in India operated through a highly fragmented, geographically segmented supply chain: fixed taxi stands, informal driver networks, and telephone booking services. Pricing was regulated but frequently subject to negotiation and overcharging, the consumer had no reliable mechanism for assessing driver quality or ensuring personal safety, and supply was entirely unresponsive to dynamic demand patterns.

Ola's platform introduced GPS-based dispatch, dynamic pricing, digital payments, driver rating systems, and route transparency — collectively constituting a comprehensive reconfiguration of the urban mobility supply chain. The driver network, previously organised through informal associations and stand-based aggregation, was integrated onto the Ola platform as a professionalised, rated, and accountable service workforce. Background checks, vehicle condition requirements, and performance monitoring introduced quality governance mechanisms that the traditional market entirely lacked. Ola's surge pricing mechanism performs a market coordination function — incentivising additional supply during periods of high demand and improving consumer availability — with a granularity and responsiveness impossible for human intermediaries.

De Neve, Medappa and Prentice (2023) document that Ola's algorithmic management simultaneously renders drivers visible to the platform while distancing the platform from workers' grievances — a structural tension in platform-mediated labour relations that the regulatory frameworks surveyed in Section 6 must address. Despite these challenges, Ola's transformation of urban mobility supply chains in India is structurally documented: transaction costs have declined substantially, quality assurance has been introduced where none existed, and consumer access to professional, accountable mobility services has been extended across income segments and geographic areas previously underserved by formal transportation.

Cross-Platform Commonalities: A Comparative Analysis

Despite operating in distinct service sectors — home services, food delivery, and urban mobility — Urban Company, Zomato, Swiggy, and Ola exhibit a consistent and replicable pattern of supply chain transformation. The following table systematically maps commonalities across eight analytical dimensions, providing an integrated view of the structural logic shared across all four platforms.

Dimension	*Urban Company*	*Zomato*	*Swiggy*	*Ola*
Sector	Home Services	Food Delivery	Food Delivery	Urban Mobility
Traditional Chain Displaced	Contractor / Aggregator	Restaurant Directory	Self-Delivery	Taxi Stand / Auto
Algorithmic Matching	Yes — skill + proximity	Yes — restaurant + rider	Yes — restaurant + rider	Yes — GPS dispatch
Quality Governance	Background check, certification, ratings	Hygiene score, packaging standard	Delivery SLA, ratings	Background check, vehicle audit
Trust Mechanism	Verified reviews, service guarantee	Aggregated ratings	Aggregated ratings	GPS tracking, in-app SOS
Dynamic Pricing	Transparent fixed pricing	Surge / discount pricing	Surge / discount pricing	Surge pricing (Ola Prime)
Provider Professionalisation	Training academy, tools kit	Hygiene training	Safety kits, incentives	Driving norms, onboarding
Governance Type	Algorithmic + human	Algorithmic	Algorithmic	Algorithmic
Key Theory Lens	Vargo & Lusch (2004); Bailey & Bakos (1997)	Rochet & Tirole (2003); Akerlof (1970)	Parker et al. (2016)	Bloom (2007); Eisenmann et al. (2006)

The table reveals that all four platforms share a common structural intervention: the displacement of relational, informal intermediary layers with an algorithmically governed, data-driven coordination infrastructure. The specific mechanisms differ by sector — Urban Company relies on certification and training, Zomato and Swiggy on logistics integration, and Ola on GPS-based dispatch — but the underlying transformation logic is identical across all cases. Each platform introduces quality governance where none existed, creates scalable trust where only proximate trust previously functioned, and generates dynamic supply-demand matching capability that static, relationally-based systems could not achieve. This convergence validates the conceptual framework's claim that platform-based service supply chain transformation is a general structural mechanism rather than a sector-specific phenomenon.

DISCUSSION AND IMPLICATIONS

Reintermediation Rather Than Disintermediation

A central analytical finding of this study is that platformisation does not produce disintermediation in the classical sense proposed by Benjamin and Wigand (1995). Urban Company, Zomato, Swiggy, and Ola are not eliminating intermediation — they are replacing physical, relational intermediaries with a single, technologically sophisticated digital intermediary that performs the functions of the entire traditional chain. This is precisely the reintermediation pattern identified by Bailey and Bakos (1997) and Sarkar et al. (1998). The shift from relational governance — coordination sustained by personal relationships, social proximity, and informal norms — to algorithmic governance — coordination sustained by data, digital reputation, automated matching, and enforceable standards — constitutes a qualitative structural transformation rather than a marginal efficiency improvement, with far-reaching implications for the distribution of power and value across the supply chain.

Implications for Practitioners and Policymakers

For traditional retailers and informal contractors, the structural advantages of platform-based coordination are difficult to replicate through incremental adaptation. The more viable strategic path is integration with platform ecosystems as specialist or premium service providers, or positioning in higher-value segments that platforms do not yet effectively serve. For platform operators, the strategic imperative is to deepen quality governance and trust architecture as core competitive differentiators, and to develop worker-supportive governance frameworks that address power asymmetry — platforms that invest in provider wellbeing achieve lower churn and higher service quality consistency.

For policymakers, the growing scale of India's platform economy — projected to engage 23.5 million workers by 2030 (NITI Aayog, 2022) — demands urgent regulatory attention. The Rajasthan Platform-Based Gig Workers (Registration and Welfare) Act, 2023 represents a landmark first step, mandating welfare contributions from platforms and creating a welfare fund for gig workers. The Code on Social Security, 2020, while recognising gig workers as a distinct category, has not yet been fully operationalised in providing equivalent social protections to those available to formal employees (IISPPR, 2025). A progressive regulatory agenda would address social protection portability, algorithmic transparency requirements, competition policy to prevent exploitative platform monopolies, and digital inclusion policies extending connectivity to populations currently excluded from platform-mediated service markets.

CONCLUSION

This paper has argued that digital platforms are fundamentally restructuring service supply chains in India by replacing fragmented, relationality-based, multi-layer intermediary systems with algorithmically governed, data-driven, technology-mediated coordination ecosystems. Analysed through the cases of Urban Company, Zomato, Swiggy, and Ola — each examined individually and then synthesised through a cross-platform commonalities framework — the study demonstrates that this transformation is not one of simple disintermediation but of sophisticated reintermediation, in which a single technologically capable platform assumes the coordination, quality governance, and trust-creation functions previously performed imperfectly by multiple physical intermediaries.

The study makes three contributions to the management literature. First, it develops and articulates an integrated conceptual framework for understanding platform-based service supply chain transformation, synthesising insights from platform economics, service supply chain management, service-dominant logic, and digital trust scholarship. Second, it applies this framework systematically to the Indian service economy — an important and underexamined emerging market context — through four detailed company-level case analyses and a structured cross-platform comparison. Third, it grounds the conceptual analysis in current empirical evidence on worker conditions, regulatory developments, and platform financial performance, connecting theoretical propositions to measurable real-world outcomes. As India's platform economy continues to scale, understanding the structural, distributional, and regulatory dimensions of service supply chain transformation remains an intellectual and practical priority of the highest order.

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