

## EXPLORING DIGITAL PAYMENT USAGE AND CONSTRAINTS AMONG STREET VENDORS EVIDENCE FROM NALGONDA DISTRICT

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### Abstract

*India is among the leading nations in embracing digital payments. The country is slowly shifting towards a more digital economy. Because of technological progress, increased smartphone usage, and growing awareness, many businesses, companies, wholesalers, retailers, and customers are using digital payment methods more often. Whether it's small local vegetable sellers or large shopping malls, almost everyone is now using digital payment systems. What's interesting is that even street vendors and new retailers have started accepting digital payments, encouraged by customer preferences and their own efforts. This study focuses on understanding how street vendors in Nalgonda District use digital payments and the challenges they face. The research is descriptive and analytical, using both primary and secondary data. A simple random sampling method was used to select 150 street vendors from Nalgonda District as participants. To analyze the data, basic statistical tools such as percentages, averages, chi-square, and ANOVA were used. The survey was carried out in November 2025 in Nalgonda Town.*

**Keywords:** Digital Payments, Street Vendors, Mobile Wallets, Problems and Perceptions in Digital Payments.

### 1. Introduction

India is one of the countries that has experienced rapid economic growth. Despite the global economy facing challenges, India has kept focusing on progress and development. In recent years, big changes have taken place in India's financial sector, leading to significant shifts and new trends in how businesses work. Although the Indian government has been pushing for digital payments for a long time, the true impact became clear during the demonetization period. India, which is leading in the global digital economy, saw around 70 billion digital payment transactions in 2022. That is much higher than the 44 billion transactions in 2021, according to Mahhava Venkatesh (2022), showing a big increase. On average, India has had over 280 million digital transactions every day. The number of digital transactions has been growing steadily. The idea of a cashless economy is becoming more popular and could greatly benefit India's growth. India is moving steadily towards a digital economy. The government is working to create a society that uses less cash and gradually moves towards a digital system. The increase in digital payments is mainly because of more people using smartphones, better internet access, and the growth of e-commerce. Right now, the digital payment system is in an exciting phase as more people are starting to use these methods. Most businesses, including small businesses, large companies, wholesalers, retailers, and customers are increasingly using digital payments because of technological advancements, higher smartphone use, and more awareness. Recently, retailers have started using digital payment systems because they offer convenience, secure transactions, and help keep accurate records of daily sales, ensuring that

no money is lost. Interestingly, due to growing customer demand and personal motivation, even street vendors and new businesses have started using digital payment methods.

### **1.1. Street Vendors**

A street vendor is someone who sells products to people without having a shop or building. These vendors can stay in one place, like on sidewalks or in public spaces, or they can move around, taking their goods in carts or baskets. The main purpose of their work is to earn money by selling things that people need or want. Street vendors are very important to the Indian economy because many people depend on them for affordable products and services. About 2.5% of India's population is involved in street vending, according to Bhowmik (2003). This type of work not only provides jobs to many people but also plays an important role in everyday city life. Over 1 crore street vendors in India are responsible for about 50% of the country's savings, as stated by Sankrit (2015).

According to the Union Housing and Urban Affairs Ministry, the Government of India has identified around 49.48 lakh street vendors across the country. Uttar Pradesh has the highest number, with 8.49 lakh vendors, followed by Madhya Pradesh with 7.04 lakh. In Telangana, there are about 5.02 lakh street vendors. In the Nalgonda district town, according to data from the Nalgonda Municipal Corporation, there are approximately 7,252 street vendors selling a variety of goods.

### **1.2. Literature Review**

Several studies that looked at how street vendors see digital payments were reviewed, and a summary of their findings is given below.

**Shinki Katyayani Pandey (2022)**<sup>1</sup> conducted a study with a view to examine how various kinds of digital payments have changed over time and how COVID-19 has affected the digital payment systems in India. The analysis found that, in addition to the rise of 44.2% in the prior year, digital payments in India experienced a strong growth of 26.2% in terms of volume during 2020–21. The study critically evaluated how, during the COVID-19 Pandemic, individuals switched to this method because they were worried about health rules and were scared of cash transactions, which led to an increase in the use of various digital payment systems.

**Swathi, P.K. (2019)**<sup>2</sup> has made research on usage of E-Wallet among the Street Food Vendors in Bangalore and examined that e-wallet was accepted by the Street Food Vendors as the customers influenced. The study found that a few Street Vendors have faced some difficulties like network problems and delay in crediting the amount and lack of access to their account. It was also observed that majority street vendors felt very happy with e-wallet services and they felt it was very easy to access.

**Komal Chopra (2019)**<sup>3</sup> examined the adoption of M-wallet technology by Indian street vendors in his study report. According to the study's findings, the three biggest barriers to the adoption of M-wallet payment technology are confidence, safe transactions, and data privacy.

**Ravish Rana (2020)**<sup>4</sup> attempted to examine how consumers perceive digital payments. According to the study's findings, there was no discernible difference in respondents' perceptions of consumers according to their demographic characteristics, including their

gender, age, profession, and annual income. However, it was discovered that education had a substantial impact on the uptake of digital payments.

**Anuradha, T. N. (2020)**<sup>5</sup> investigated how new-age banking affected the operations of kirana stores and street vendors. The study found that the convenience of doing business and the speed of service had increased vendor effectiveness. The survey discovered that street vendors and kirana businesses had adopted digital payments very quickly. The study recommended that in order to keep street vendors and owners of kirana businesses interested in digital payment apps, they should be informed of the most recent deals and discounts.

**Shivangi Mittal (2021)**<sup>6</sup> studied how Indians interacted with digital payments. The findings indicate that efforts should be made to raise service quality. Both new policies and enhanced existing ones should be implemented. By establishing standards, raising awareness, and facilitating access to infrastructure, the quality of experience foundation for digital payments could be preserved.

**Prabhat Srivastava et al (2022)**<sup>7</sup> conducted research on how simple Paytm is for street vendors in the context of Lucknow City. They also looked at the issues that Lucknow's street vendors face, including obstacles like fraudulent transactions, the risk of losing money, and the risk of identity theft. According to the study's findings, the majority of respondents utilize Paytm, despite having certain usage issues. The study suggested that various steps are to be taken to overcome the obstacles and hurdles in using mobile payment apps and steps must be taken to educate the street vendors on various e-payment options available to receive the amount from the customers. In her study article,

**Pushpita Dey (2022)**<sup>8</sup> emphasized that by the financial year 2024, digital payments in India will reach a saturation point. According to the study, cash will still be utilized in India by 2027, but digital payment methods like UPI transfers and credit card transactions would also be accepted. In the light of above review of literature, it is clearly evident that there were a very few research studies carried out on Street Vendors Perception towards Digital Payments. Further, it is found that no research study was carried out on Digital Payments among the street vendors in Nalgonda District particularly. This prompted the researchers to embark on the present study which is aimed at studying the perception of Street Vendors towards Digital Payments in Nalgonda District and examining the issues and challenges being faced by the Street Vendors in adopting the Digital Payment system.

**Vaishnav, K. et al. (2018)**<sup>9</sup> the study found that external pressures against prevailing transactional practises, trust, and control push towards technology adoption. The study suggested that the shift towards digital payments needs to be seen as part of a larger project of technology- driven modernity that motivates these activities.

**Siva Jothi, R (2019)**<sup>10</sup> claimed that there is a significant chance that India's rural economy will transition to a cashless system. The study made the case that the government could turn the cashless rural economy from a pipe dream into reality by utilizing the programmes and policies put in place by the Ministry of Rural Development to bring the population under the electronic payment system.

### 1.3. Need of the Study

It's interesting to note that most business owners and traders are using digital payments because they are easy to use, and customers are also buying things through various mobile wallets. Street vendors, who are an important part of the Indian economy, are quickly starting to use digital payment methods. Because of this, it's important to understand how they feel about using mobile wallets, QR codes, and other digital payment systems. To better understand how street vendors in Nalgonda Districts view digital payments and the challenges they face, this study was conducted. This study is important because it helps us understand how aware street vendors are of digital payments and identify the problems, they encounter when using them, so that effective solutions can be suggested. The results of this study will also help the government, officials, professionals, customers, shoppers, and street vendors in planning better strategies to promote digital payments, which can help grow the digital economy.

### 1.4. Objectives of the Study

1. To analyse the perception of Street Vendors towards Digital Payments in Nalgonda District of Telangana State.
2. To explore the Problems and Perception of the Street Vendors towards adoption of Digital Payments.

### 1.5. Hypothesis of the Study

- **Ho1:** There is no significant difference between age of the Street Vendors and most preferred Digital Wallets by the street vendors.
- **Ho2:** There is no significant difference between age of the Street Vendors and Digital payments to Manufacturer/Wholesaler.
- **Ho3:** There is no significant difference between age of the Street Vendors and Satisfaction towards Digital Payments.
- **Ho4:** There is no significant difference between age of the Street Vendors and Overall Opinion on the Digital Payments.

### 1.6. Methodology of the study

This study is both descriptive and analytical, and it uses both primary and secondary data. The research method employed is a survey. A simple random sampling technique was used to select the participants, and the sample size consists of 150 street vendors in Nalgonda District. The primary data was collected from these 150 street vendors using a structured and pre-tested questionnaire. Secondary data was gathered from various sources, including press notes from the Ministry of Finance, Government of India, articles from journals and magazines, online databases, and newspapers. The primary data was processed and analyzed using statistical tools such as percentages, averages, chi-square, and ANOVA, with the help of SPSS. The survey was conducted in Nalgonda District during November 2025 to obtain responses from the selected sample of 150 street vendors.

### 1.7. Data analysis and Interpretation

Demographic and Socio-Economic Profile of the Respondent Street Vendors

#### Table-1

**Gender wise classification of respondents**

Particulars	Classification	Frequency	%
<b>Gender</b>	Male	120	80
	Female	30	20
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table 1 shows that most of the street vendors surveyed are male, making up 80 percent, while the remaining 20 percent are female.

**Table-2**

**Age wise classification of respondents**

Particulars	Classification	Frequency	%
<b>Age</b>	Below 20 Years	20	13.3
	20 to 40 Years	86	57.3
	40 to 60 Years	32	21.3
	Above 60 Years	12	8
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table 2 shows the age distribution of the respondents. Most of the street vendors, about 57.3 percent, are between 20 and 40 years old. Next, around 21.3 percent are in the 40 to 60 age group. Interestingly, about 13.3 percent are under 20 years old, while 8 percent are over 60 years of age.

**Table-3**

**Educational wise classification of respondents**

Particulars	Classification	Frequency	%
<b>Educational Qualifications</b>	Illiterate	29	19.3
	Up to 7th	34	22.7
	SSC	39	26
	Inter	22	14.7
	UG	20	13.3

	PG	6	4
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table-3 shows that most street vendors have completed their SSC, with around 26 per cent having done so. This is closely followed by about 22.7 per cent who have only completed up to the 7th class. Around 19.3 per cent of the vendors are illiterate, while about 14.7 per cent have completed their Intermediate. Interestingly, there are also some street vendors who are Post Graduates, making up about 4 per cent of the group.

**Table-4**

**Income wise classification of respondents**

Particulars	Classification	Frequency	%
Annual Income	Up to Rs. 1 Lakh	86	57.3
	Rs. 1 - 2 Lakhs	43	28.7
	Rs. 2 - 3 lakhs	12	8
	Rs. 3 - 4 Lakhs	9	6
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table-4 shows that most street vendors have an annual income below Rs.1 lakh, which makes up 57.3 percent. About 28.7 percent earn between Rs.1 and Rs.2 lakhs, while around 8 percent earn between Rs.2 and Rs.3 lakhs. A small group, about 6 percent, earn more than Rs.3 lakhs a year, which is seen as a good income.

**Table-5**

**Classification of Venders Items**

Particulars	Classification	Frequency	%
Type Items	Fruits	44	29.3
	Vegetables	12	8
	Clothes	10	6.7
	Utensils	8	5.3
	Coconut	12	8
	Tiffin’s	6	4
	Juices, Drinks & Pani Puri	18	12
	Gaggles and Masks	10	6.7
	Any other if any	30	20
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table 5 shows that the main items sold by street vendors are fruits, with 29.3 per cent of them selling fruits. Around 12 per cent sell Panipuri, Juices and Drinks, while about 8 per cent sell Coconuts. On the other hand, 20 per cent of the street vendors sell a variety of other items such as Bombay Kharies, Belts & Purses, Mobile Temper Glasses, Footwear, Nepal Ruggs, Bedsheets, Flowers, Knives, toys and imitation Jewellery.

**Table-6**

**Classification of venders vending**

Particulars	Classification	Frequency	%
Nature of Vending	At fixed place	126	84
	Roaming at different laces	24	16
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Field Study**

Table 6 shows that most street vendors sell their goods from a fixed location, making up 84 percent of the total. The remaining 16 percent move around different areas of the town to sell their products.

**1.8. Perception of street vendors towards digital payments in nalgonda district**

This part explores how street vendors in Nalgonda District of Telangana State perceive the use of digital payments and examines the difficulties and attitudes they have when attempting to switch to digital payment methods.

**Table-7**

**Type of Mobile Phone of Street Vendors**

Particulars	Frequency	Percent
Smartphone	126	84
Feature Phone	24	16
Total	150	100

**Source: Field Study**

Table 7 shows that most of the street vendors surveyed have smartphones, which make up 84 percent. Around 24 percent of them also have feature phones. Smartphones allow street vendors to use various digital wallet services for transferring money and accepting digital payments.

**Table-8**

**Accepting the Digital Payments by the Street Vendors**

Particulars	Frequency	Percent
Yes	120	80
No	30	20

Total	150	100
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**Source: Field Study**

Table-8 shows that most street vendors are willing to accept digital payments from customers, with around 80% of them doing so. However, about 20% of the vendors do not accept digital payments for different reasons, including not having a smartphone, lack of awareness, illiteracy, and small-scale trading.

**Table-9**

**The Most Preferred Digital Wallet/Payment**

**Apps used by the Street Vendors**

Particulars	Frequency	Percent
G-Pay	56	46.67
Phone Pe	28	23.33
BHIM App	10	8.33
Pay TM	20	16.67
Others	6	5
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table 9 shows that out of 120 street vendors who accept digital payments, 46.67% use Google Pay. PhonePe is next, with 23.33% of the vendors using it. About 16.67% use Paytm Wallet. BHIM App is used by 8.33% of the vendors, and 5% use other mobile payment apps. It's interesting to note that most of the street vendors use more than two mobile wallets to make digital transactions easier.

➤ **Chi-Square Test Results:**

**Table-10**

**Age and Most Preferred Digital Wallets by the Street Vendors**

Test	Value	Df	Sig. (2-sided)
Pearson Chi-Square	17.729 <sup>a</sup>	6	0.019

The Chi-Square value is 17.729 with 6 degrees of freedom, and the P-value is 0.019, which is below 0.05 at the 5% significance level. Therefore, the null hypothesis is rejected because the P-value is less than 0.05. This suggests there is a significant relationship between the age of street vendors and their preferred digital wallets.

**Table-11**

**Reasons for Not Adopting the Digital Payment System by the Street Vendors**

Particulars	Frequency	Percent
No Smartphone	12	40
Insecurity	7	23.33
Fear of Losing Money	5	16.67

Lack of awareness	6	20
<b>Total</b>	<b>30</b>	<b>100</b>

**Source: Field Study**

Table-11 shows that around 40 per cent of street vendors who are not using digital payments said they didn't have a smartphone. Then, 23.33 per cent mentioned feeling insecure, and about 20 per cent said they weren't aware of how to use mobile wallets. Around 16.67 per cent of the vendors also said they were afraid of losing their money.

**Table-12**

**Measures for Adoption of Digital Payments by the Street Vendors**

Particulars	Frequency	Percent
Awareness	13	43.33
Smartphone	9	30
Security for the Transaction	5	16.67
Bankers help	3	10
<b>Total</b>	<b>30</b>	<b>100</b>

**Source: Field Study**

Table-12 shows that 43.33 per cent of the street vendors said they need more awareness. Then, about 30 per cent mentioned they require a smartphone to use digital payment systems. Around 16.67 per cent said they need better security for their transactions, and about 10 per cent want help from bankers to successfully adopt digital payments.

**Table-13**

**Brand of QR Codes and Speaker Facility Used by the Street Vendors**

Particulars	Particulars	Frequency	Percent
<b>Brand of QR Code</b>	Pay TM	58	48.3
	Bharath Pay	36	30
	Phone Pe	26	21.7
	<b>Total</b>	<b>120</b>	<b>100</b>
<b>Speaker facility for the QR Code</b>	Yes	36	30
	No	84	70
	<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-13 shows that most street vendors, which is 48.3 per cent, are using Pay TM QR Code to accept digital payments from customers. About 30 per cent are using Bharath Pay QR Code, and around 21.7 per cent are using Phone Pe QR Code for digital payments. Surprisingly, a large number of street vendors are not using the speaker feature on their QR Codes. Only 30 per cent are using this feature to confirm the receipt of digital payments through voice. The main reasons they don't use the speaker facility include the high annual recharge fee of Rs.600, technical issues with the speaker not working properly, and other related reasons.

**Table-14**

**Reasons for using Digital Payments by the Street Vendors**

Particulars	Frequency	Percent
Consumer Influence	52	43.3
Easy Access to Bank Account	24	20
Safe and Secure	28	23.3
Convenient for Payment	16	13.3
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-14 shows that the main reason why most street vendors accepted digital payments was because of customers' influence, which accounted for 43.3 percent. Next, 23.3 percent of the vendors mentioned that safe and secure transactions were a key factor. About 20 percent said that the ease of transferring money to their bank accounts was another reason. Lastly, 13.3 percent pointed out that the convenience of receiving payments from customers was also a reason.

**Table-15****Time since Street Vendors have been using Digital Payments**

Particulars	Frequency	Percent
Less than 1 Year	50	41.7
1-2 Years	41	34.2
2-3 Years	17	14.2
More than 3 Years	12	10
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-15 shows that around 41.7 per cent of street vendors have started using digital payments in the last one year. Then, about 34.2 per cent of them have been using digital payments for the past 1 to 2 years. What's interesting is that around 10 per cent of the street vendors have been successfully using digital payments for more than three years.

**Table-16****The Majority of the Transactions of Street Vendors**

Particulars	Frequency	Percent
Cash	84	70
Digital	36	30
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-16 shows that most street vendors still get cash payments, which make up 70 percent. Around 30 percent receive money through digital methods. Although 80 percent of the street vendors use QR codes for digital payments, many customers still pay cash for small items bought from them.

**Table-17**  
**Problems and prospects being faced in Digital Payments**

Particulars	Frequency	Percent
Network Problems	45	37.5
Amount not credited immediately	25	20.83
No immediate message alerts	7	3.5
Speaker Charges	20	16.67
No issues	23	19.17
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-17 shows that the main issue and challenge faced by street vendors is network problems, which make up 37.5 percent. This is followed by the problem of payments not being credited right away, which accounts for 20.83 percent. Another challenge is the high charges for using the QR Code speaker. However, around 19.17 percent of the street vendors surveyed said they did not face any issues or challenges.

**Table-18**  
**Payments to Manufacturers or Wholesaler by the Street Vendors**

Particulars	Frequency	Percent
Cash	80	66.7
Digital	40	33.3
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-18 shows that most street vendors, which is 66.7 percent, pay their suppliers in cash even though they have mobile wallets. Meanwhile, around 33.3 percent of them usually pay their suppliers through digital methods.

➤ **Chi-Square Test results**

**Table-19**  
**Age and payments to Manufacturers/Wholesalers**

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	7.459 <sup>a</sup>	3	0.061

Table-19 indicates that the Pearson Chi-Square value is 7.459 with 3 degrees of freedom, and the P-value is 0.061, which is slightly above the 0.05 significance level. Since the P-value is equal to 0.05, the null hypothesis is rejected. This suggests there is a significant relationship between the age of the street vendors and their use of digital payments to manufacturers or wholesalers.

**Table-20**  
**Impact of Digital Payments on Sales Turnover of the Street Vendors**

Particulars	Frequency	Percent
Yes	40	33.3
No	22	18.3
Can't Say	58	48.3
<b>Total</b>	<b>120</b>	<b>100</b>

**Source: Field Study**

Table-20 shows that respondents were asked if sales increased because of digital payments. Interestingly, 33.3 percent of the street vendors said their sales went up, while 18.3 percent clearly said sales did not increase. About 48.3 percent of the street vendors couldn't say for sure if sales increased due to digital payments.

**Table-21**  
**Overall Opinion on the Digital Payments**

Particulars	Frequency	Percent
Excellent	44	36.7
Very Good	35	29.2
Good	30	25
Average	6	5
Poor	5	4.2
Total	120	100

**Source: Field Study**

Table 21 shows the overall opinions of street vendors about digital payments. Responses were collected using a five-point scale, from Excellent to Poor. It is clear from Table 18 that 36.7 percent of the street vendors said the digital payment system is excellent. This was followed by 29.2 percent who found it very good, and about 25 percent who considered it good. On the other hand, 5 percent of the vendors rated it as average, and 4.2 percent said it was poor.

➤ **Chi-Square Test Results:**

**Table-22**  
**Age of Street Vendors and Overall Opinion**

Test	Value	df	Sig. (2-sided)
“Pearson Chi-Square”	28.735 <sup>a</sup>	12	0.004

Table-22 shows that the Pearson Chi-Square value is 28.735 with 12 degrees of freedom, and the P-value is 0.004, which is below 0.05 at the 5% significance level. Because the P-value is less than 0.05, the null hypothesis is rejected. This suggests there is a statistically significant relationship between the age of street vendors and their overall opinion on digital payments.

**Table-23**  
**ANOVA Results: Age and Satisfaction towards Digital Payments**

Parameters	Sum of Squares	df	Mean Square	F	Sig.

<b>1. Digital Payments are very convenient</b>	Between Groups	7.521	3	2.507	1.496	0.219
	Within Groups	194.446	116	1.676		
	Total	201.967	119			
<b>2. Most of the Customers pay through digital</b>	Between Groups	5.768	3	1.923	1.362	0.258
	Within Groups	163.699	116	1.411		
	Total	169.467	119			
<b>3. QR Code is working properly</b>	Between Groups	7.055	3	2.352	1.466	0.227
	Within Groups	186.07	116	1.604		
	Total	193.125	119			
<b>4. No technical issue are faced</b>	Between Groups	36.385	3	12.128	6.474	0
	Within Groups	217.315	116	1.873		
	Total	253.7	119			
<b>5. COVID-19 Pandemic induced to adopt Digital Payments</b>	Between Groups	8.5	3	2.833	1.918	0.131
	Within Groups	171.367	116	1.477		
	Total	179.867	119			

**Source: Field Study**

Table-23 shows that the p-value for one variable, "No technical issues are faced," is less than 0.05 at the 5% significance level. This means the null hypothesis, which states there is no statistically significant difference between the age of street vendors and their satisfaction with digital payments, is rejected. Therefore, it can be concluded that there is a statistically significant difference between the age of street vendors and their satisfaction with digital payments. On the other hand, the p-values for four other variables "Digital payments are very convenient," "Most of the customers pay through digital," "QR code is working properly," and "COVID-19 pandemic induced adoption of digital payments" are all greater than 0.05 at the

5% significance level. This means the null hypotheses for these variables are accepted. As a result, it can be concluded that there is no statistically significant difference between the age of street vendors and their satisfaction with digital payments for these variables.

### 1.9. Conclusion

Street vendors are an important part of India's economy. In recent times, more and more of them are starting to use digital payments. This is because there are many mobile wallets available and people are becoming more familiar with them. A study was done to understand how street vendors feel about using digital payments and the challenges they face. The study found that most vendors use digital payments because customers ask them to, they are interested in it themselves, and it's easy to open a bank account. Even so, most customers still pay with cash. The study also found that some of the major issues street vendors face include weak internet connections, payments not appearing immediately, no instant notifications, and high costs for using QR code devices. It was also discovered that there isn't enough evidence that digital payments have actually increased their sales. The study recommends that the government, banks, and mobile wallet providers should spread more knowledge about digital payments. They should also help vendors feel more confident and safer when doing transactions. Additionally, mobile wallet companies should reduce the yearly fees for QR code devices to make it easier and more appealing for street vendors to use them.

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