

Adoption of Digital Payment Among Small Vendors

Lalawmpuia Hnamte¹, Prarthna Ahuja², Dhruv Singh³, Dhanish Singh⁴, Garv Maheshwari⁵, Dr. Rimple Manchanda⁶

¹B.A (Hons.) Applied Economics, Sharda School of Business Studies, Sharda University, Greater Noida

²B.A (Hons.) Applied Economics, Sharda School of Business Studies, Sharda University, Greater Noida

³B.A (Hons.) Applied Economics, Sharda School of Business Studies, Sharda University, Greater Noida

⁴B.A (Hons.) Applied Economics, Sharda School of Business Studies, Sharda University, Greater Noida

⁵B.A (Hons.) Applied Economics, Sharda School of Business Studies, Sharda University, Greater Noida

⁶Professor, Sharda School of Business Studies, Sharda University, Greater Noida

Abstract- This study investigates the adoption of digital payment systems among small vendors operating in urban and semi-urban areas. Through a comprehensive case study, primary data were collected via surveys and interviews to examine factors driving the adoption of digital payments and the challenges faced by these vendors. The report highlights that while approximately 60–70% of small vendors have transitioned to digital payments with platforms such as Google Pay, PhonePe, and UPI, significant barriers remain. Key obstacles include limited digital literacy, infrastructural challenges, security concerns, and apprehension regarding transaction fees. Additionally, the study assesses the influence of government initiatives, such as the PM SVANidhi Scheme and Digital India, in facilitating this transformation. The findings underscore the potential of digital payments to improve transaction efficiency, financial management, and customer satisfaction, while also emphasizing the need for enhanced awareness, training, and infrastructural improvements to drive broader acceptance among small vendors.

Keywords: Digital Payments, Small Vendors, UPI, Digital Literacy, Government Initiatives, Cashless Transactions, Infrastructure Challenges, Financial Inclusion

Introduction

Cashless transactions are becoming more and more common as the global economy undergoes a digital transformation. Businesses and consumers now conduct financial transactions differently as a result of the quick growth of digital payment systems, such as contactless payments, debit/credit cards, UPI (Unified Payments Interface), and mobile wallets. Large corporations have swiftly accepted digital transactions, but the informal sector—which includes small sellers in rural areas—faces particular difficulties when it comes to implementing digital payments.

The digital revolution has significantly replaced the economic scenario, where digital payments have become an important part of modern trade. Small sellers, including road suppliers, local shop owners and micro dealers, are significant contributors to the economy. However, the adoption of digital payment systems varies due to factors such as technical awareness, access, cost ideas and belief in digital transactions.

While digital payment methods provide benefits such as rapid transactions, low cash addiction, improvement in financial tracking and increase in customers' convenience, small suppliers often face challenges such as transaction fees, security problems and lack of digital literacy. Understanding these factors is important for promoting economic inclusion and promoting economic growth through digital adoption.

The purpose of this study is to assess how small suppliers have embraced digital payment systems, large drivers and obstacles to their adoption and their general impact on their businesses. The findings from this study will provide valuable insights for decision-making, financial institutions and technology suppliers, so that they can increase digital payments and develop strategies that improve financial access to small businesses.

This research will investigate that the government's policy and initiatives, such as economic literature programs, development of digital infrastructure and regulatory structures, affect the desire from small suppliers and the ability to use digital payments. In order to understand the role of political interventions, the purpose of this study is to highlight the efficiency of existing programs and identify potential areas of improvement.

The study will detect the socio-economic effect of using digital payments on small suppliers. This involves analyzing how digital payments contribute to sales growth, cost savings, operating efficiency and general business stability. It will also consider how the change in digital transactions from cash affects the seller relationship with customers, suppliers and financial institutions.

Technological advances such as mobile wallets, contactless payments and blockchain-based transactions will be evaluated in the form of small suppliers. The study will examine the awareness and adoption level of these technologies and determine whether they provide a competitive advantage to small businesses.

By analyzing these aspects, this research wants to suggest practical solutions to contribute to better understanding of digital changes in small businesses and extended adoption. The insights obtained from this study will be valuable to stakeholders with the aim of creating an inclusive and durable digital economy, and ensuring that small suppliers are not left in the faster powerful economic scenario.

The study intends to explore the elements that impact small vendors' acceptance of digital payments, pinpoint the main obstacles, and recommend solutions to enhance adoption.

Objectives:

- 1) To Calculate Small Businesses' Adoption Rate of Digital Payment Methods.
- 2) To Evaluate How Digital Payment Adoption Affects Small Business Sales and Revenue.
- 3) To Examine the Connection Between Small Business Operational Efficiency and the Adoption of Digital Payments.
- 4) Evaluate how government initiatives and awareness efforts have influenced small sellers' use of the BHIM App and UPI.
- 5) Analyse how digital payments affect customer behaviour, vendor-business interactions, and overall company expansion.

Target Population

Street vendors, small business owners, and kiosk operators who have either adopted or plan to adopt digital payment systems are examples of small vendors working in urban and semi-urban settings.

Literature Review

Recent years have seen a significant increase in studies on small vendors' adoption of digital payment systems, especially in light of countries' fast digitisation and the drive for financial inclusion. When switching from cash to digital payments, small vendors—who frequently work in the unorganised sector—face particular difficulties. This review of the literature looks at a number of research that investigate the factors influencing small vendors' adoption of digital payment systems to encourage cashless transactions.

Drivers of Digital Payment Adoption

The factors that influence small vendors' adoption of digital payments have been extensively covered in recent research. According to Chatterjee et al. (2024), perceived benefits, simplicity of use, and trust are the main variables driving the acceptance of digital payments. They contend that retailers' decisions to accept digital payment methods are heavily influenced by their perceptions of ease of use and their level of trust in digital platforms. Furthermore, it was discovered that the perceived advantages—such as the possibility of higher sales and fewer risks related to handling cash—were powerful motivators. (Chatterjee et al., 2024).

According to research by Patel and Sharma (2023), government initiatives—specifically, the promotion of BHIM and UPI—play a significant influence in promoting adoption. The researchers discovered that some of the early opposition to digital payment methods has been mitigated by financial inclusion initiatives, training, and incentive provision. They point out that small vendors are more inclined to embrace digital payments if they get sufficient assistance from financial institutions and the government, which fosters trust and lessens the perceived difficulty of utilising these systems.

Barriers to Adoption

Despite growth, some studies highlight the challenges small merchants have when utilising digital payments.

(i) Lack of Digital Knowledge: A study by Gupta et al. (2020) found that over 50% of small merchants in rural India struggle to use digital payment apps due to a lack of knowledge.

Because they are less tech-savvy, elderly suppliers find it difficult to transition from cash-based transactions (Agarwal & Verma, 2021).

(ii) Issues with Infrastructure and the Internet: Mahajan & Bansal (2019) found that inadequate internet availability in rural areas

raises transaction failure rates, which in turn causes merchant dissatisfaction. In certain places, erratic power supplies make digital transactions difficult (Jain et al., 2022).

(iii) Security Concerns and Fraud Fear: KPMG (2021) reports that 38% of small suppliers are concerned about digital payment fraud, including phishing schemes and phoney UPI screenshots. According to Srinivasan et al. (2020), a lot of merchants avoid digital payments because they don't trust online financial transactions.

(iv) Exorbitant transaction fees: There are exorbitant transaction fees on some sites. Research by Patel & Kumar (2022) found that small firms avoid using credit or debit cards due to the 2-3% transaction costs. Cash is preferred by many people in order to save extra costs and settlement delays.

There are still a number of obstacles preventing the widespread use of digital payments, despite the apparent advantages. Soni and Sharma (2023) found that the main barriers to adoption among small sellers in rural areas were insufficient infrastructure, security concerns, and a lack of digital literacy. They contend that whereas urban vendors are more likely to accept digital payments because they have greater internet access and higher levels of digital literacy, rural vendors encounter obstacles such as inadequate internet access and a lack of knowledge about digital payment possibilities.

On the other hand, research by Kumar and Singh (2024) indicates that another major obstacle is the expense of implementing digital payment systems. Transaction fees for digital payments can be exorbitant for many small suppliers, particularly those in low-margin enterprises. The authors contend that lowering these expenses and providing reasonably priced options may encourage small businesses to use digital payment systems more frequently.

Impact of Digital Payment Adoption

The adoption of digital payment systems has been shown to have both short-term and long-term impacts on small vendors. According to Gupta and Joshi (2023), small vendors who have adopted digital payments report improved cash flow management, as digital payments reduce the need for cash handling and enable real-time tracking of transactions. Furthermore, digital payments provide vendors with greater access to a wider customer base, including those who prefer cashless transactions, which can lead to increased sales.

A more comprehensive study by Reddy et al. (2024) found that small vendors who adopted UPI and BHIM apps experienced a significant reduction in transaction time and increased customer satisfaction. The ability to process payments quickly and securely helped vendors build trust with their customers, which in turn contributed to repeat business. The study concluded that while challenges remain, digital payment adoption has the potential to enhance the financial resilience and growth prospects of small vendors.

Dr. Rajeshwari M. Shettar and Professor Pushpa S. Abbigeri (2018) in The study focused on readiness, the advantages of a cashless economy, and the different payment methods for the Indian government's adoption of the cashless economy. A cashless economy will aid in combating terrorism, reducing cash-related robberies, reducing counterfeit currency, and enhancing our nation's economic prosperity. Cyber fraud, a high prevalence of illiteracy, people's attitudes, and the inefficiency and lack of transparency of digital payment systems are some of the main issues that could prevent the policy from being implemented. The study demonstrates that the implementation of India's cashless economy can be viewed as a positive move. It contributes to the expansion and advancement of the Indian economy.

In her 2018 study, Nirmala examined the level of e-Wallet awareness among Nuh residents following demonetisation. According to her findings, banks ought to launch an awareness campaign in this field to allay customers' concerns about the people think that e-wallets are only used for large transactions, so it's important to explain that they can also be used for smaller ones. They should also be taught how to use e-wallets.

Methodology

Research Design

The study uses a research approach with mixed methods, and combines both qualitative and quantitative techniques to gain a broad understanding of using digital payments among small suppliers. A cross-sectional study design will be used to collect data at the same time, so that current adoption trends, challenges and analysis of perceived benefits.

Sampling method

A stratification of random sampling technique will be used to ensure representation from small suppliers of different categories, including crankshaft, small shop owners and kiosk operators. The study will focus on urban and semi-urban areas, where the adoption of digital payment varies.

Data collection methods

Primary data collection

- Survey:** A structured questionnaire will be administered to small suppliers to collect quantitative data:
 - Awareness and use of digital payment systems.
 - Factors affecting adoption (eg trust, transaction costs, ease of use, encouragement).
 - Challenges in the infection for digital payments.
 - Alleged benefit of digital payment on commercial activities.
- Interview:** Semi-composed interviews will be conducted to gather qualitative insights with selected suppliers, decision makers and financial services suppliers:
 - Real life experience with digital payment.
 - Efficiency of the government initiative in digital adoption.

Secondary data collection

Government reports and politics: Analysis of existing policies, such as digital literacy programs and economic inclusion schemes.

Industry Report: Market Studies and White Papers Review on Digital Payment Trends.

Educational literature: Previous research control to validate findings and provide a theoretical basis.

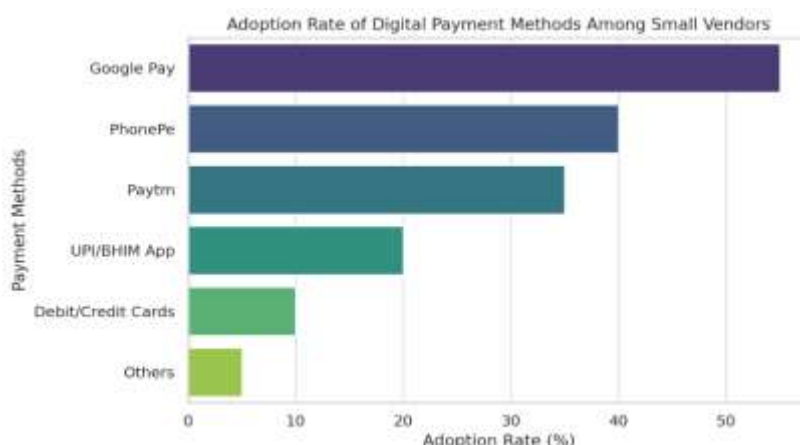
Data analysis and Interpretation

ELEMENTS	DESCRIPTION
Sample Size	100
Targets	Street vendors, Food stall, Grocery shops
Geographical area	Meerut, Faridabad, Greater Noida
Sampling Technique	Random sampling
Data Collection Period	January – February 2025

Quantitative analysis

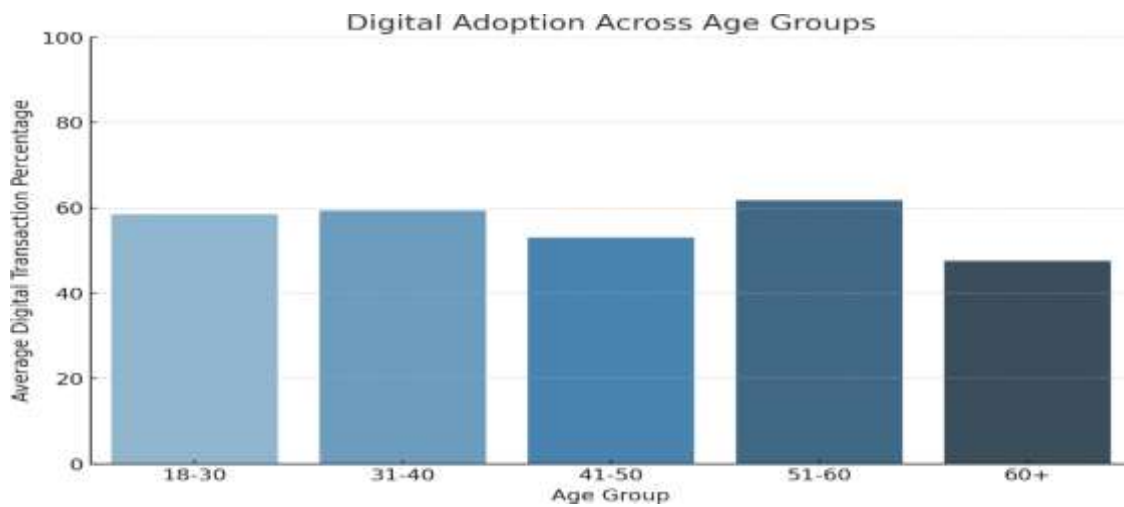
To summarize survey responses following trends were observed:

- Adoption Rates:** Approximately 60–70% of small vendors reported adopting digital payments, with **Google Pay (55%)** and **PhonePe (40%)** being the most preferred platforms.



- **Vendor Segmentation:**
 - **Food stands and grocery stores** had the highest adoption rates due to frequent small transactions.
 - **Street vendors** showed moderate adoption, as many still rely on cash due to a lack of awareness.
 - **Vendors dealing in apparel and accessories** exhibited lower adoption, mainly due to high transaction values and cash negotiation preferences.

Age groups and Digital Transaction adoption



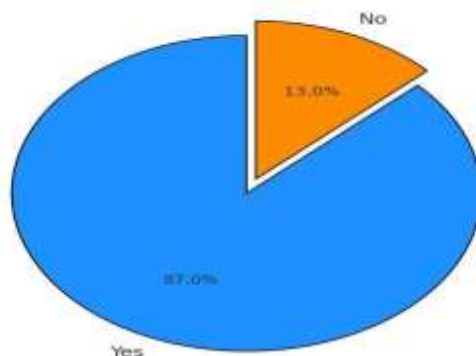
This bar chart shows average digital transaction based on different age groups. key observation:

- **Young adults (18-30 years):** Medium digital adoption, possibility of technically known, but due to low economic stability.
- **Middle groups (31-40 and 41-50 years):** High digital adoption, possibly due to increased financial involvement and adaptability.
- **Older groups (51-60 and 60+ years):** Lower digital adoption, potentially due to reluctance, lack of digital reading skills or preference for cash transactions.

Q6. Do you accept digital payments? (120 responded)

- YES
- NO

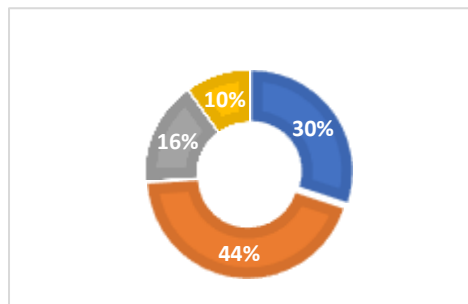
Percentage of People Who Accept Digital Payments



- For the above question I have 120 responses where all the people were asked about acceptance of UPI by them where we can assume that there is highest rate of accuracy in the responses for the study.
- There is greater potential for cashless transactions and e-banking, which indicates that people are more conscious of the advantages and the chance to incorporate them into their daily lives, which has made their jobs easier.

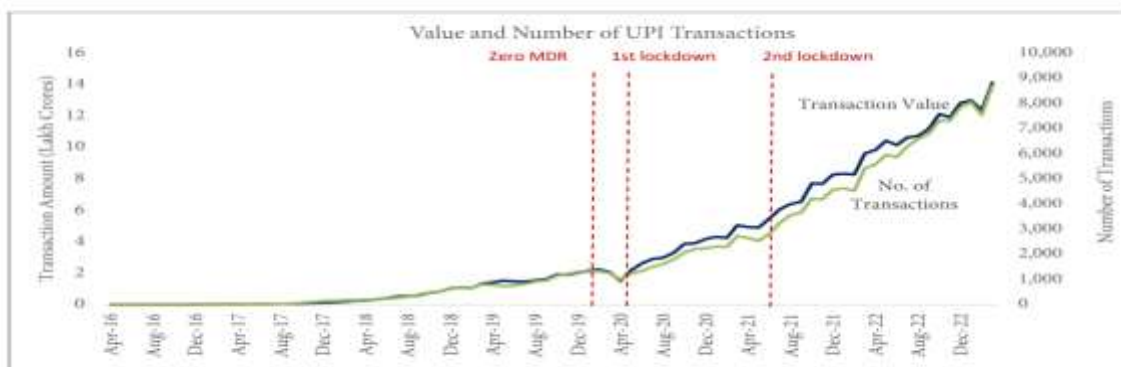
Q8. What percentage of your transactions are done digitally?

- **Less than 25%**
- **25% - 50%**
- **50% - 75%**
- **More than 75%**



- From the above chart we can observe that people are very frequently using UPI transaction services which means 90(75%) responses out of 120 responses use this UPI based transactions regularly.
- There are around 30% people who don't use digital payment frequently as they rely on cash for payment.
- There is still room for the growth of UPI based payment system among small vendors and businesses.

Figure 3: Growth in UPI Transactions



Source: NPCI

Since its inception in 2016, UPI has transformed the way people make transactions, offering a seamless, fast, and cost-effective solution.

- As of 2025, UPI processes over **16 billion transactions per month**, with total transaction value crossing ₹23 lakh crore (approximately \$267 billion). This is a massive leap from when UPI first started, where monthly transactions were in the millions. **(Businessworld.in)**
- UPI now accounts for over **83% of India's digital payment volume**, leaving behind older systems like debit and credit card payments, which has revolutionized India's financial ecosystem. **(PIB)**

- We can draw a conclusion that more people are getting addicted to UPI payment system day by day as it is easier and simpler it made their lives easier now people don't need to carry physical currency all time in their pockets.

Outcome of data analysis

- Businessess and people are getting more used to UPI transactions services as it is faster and safer.
- The possibility for the Indian economy to become cashless is high as more and more people are adopting digital payment methods.
- The use of cashless payments have encourage users because it saves a lot of time of users to go to bank and their dependence on the banks for digital payment.
- UPI services has bought a lot of behavioral changes in the style of their purchase and payments and many such issues related. For instance younger people don't usually prefer carry wallet all times as they can make online transactions.

Qualitative analysis

Thematic Analysis

Semi-structured interviews with small vendors revealed recurring themes:

- **Ease of Use and Efficiency:** UPI transactions are quick and seamless. The speed of transaction processing—usually within seconds—has made it more attractive compared to cash or even card payments that may involve additional steps. For small businesses, especially street vendors and market traders, this means they can serve more customers in a shorter time, improving their overall sales volume and efficiency.
- **Security Concerns:** One of the most significant barriers to digital payment adoption, particularly among older or less tech-savvy vendors, is the fear of fraud. Scams like phishing, where fraudulent actors trick users into sharing sensitive information like UPI PINs or OTPs, are widespread. Vendors fear that if they adopt UPI, they might fall victim to such scams, leading to financial losses.
- **Customer Expectations:** As younger generations prioritize digital payments, vendors are motivated to upgrade their systems to align with these preferences. Accepting UPI becomes not just a business decision but a competitive one, allowing vendors to cater to this growing segment. This shift is particularly noticeable in urban areas where mobile payments are widespread and expected by consumers.
- **Government Influence:** This initiative was introduced to provide financial support to street vendors, especially to help them recover from the COVID-19 lockdown's economic impacts. Through this scheme, vendors could access working capital loans at minimal interest rates, making it easier for them to run their businesses. In addition, the government incentivized digital transactions by offering interest rate subsidies for vendors who adopted digital payments. This helped foster digital adoption as vendors could see tangible benefits from going cashless.

Content Analysis

1. Government Policies and Reports

- **PM SVANidhi Scheme:** Designed to provide financial assistance to street vendors, including support for digital payments. However, awareness and accessibility issues persist. (As of March 15, 2024, nearly 63 lakh street vendors have benefited from the scheme, with 56% male and 44% female beneficiaries. More than 83.27 lakh loans, amounting to ₹11,127 crore, have been disbursed under PM SVANidhi.)(PIB)

- **Digital India Initiative:** Aims to promote cashless transactions, but adoption remains uneven, particularly in rural and semi-urban areas. (As of 2025, UPI processes over **16 billion transactions per month**, with total transaction value crossing ₹23 lakh crore (approximately \$267 billion) **(Businessworld.in)**)
- **Zero-MDR Policy:** Intended to reduce transaction costs for merchants, yet vendors report continued concerns about hidden fees. (The payments industry has expressed concerns about the sustainability of the zero MDR policy. In the 2022 Union Budget, industry representatives urged the government to reconsider this approach, highlighting potential challenges in maintaining and investing in payment infrastructure without MDR revenues.) **(LIVEMINT)**

2. Industry Reports

- **Fintech Innovations:** Reports suggest that mobile wallets and UPI-based payments are leading adoption due to their ease of use and cost-effectiveness. (According to a survey by **HINDUSTANTIMES**, more than two-thirds of Indians, approximately 70%, are UPI users.)
- **Transaction Costs:** While fintech firms promote cashless payments, many vendors hesitate due to processing fees associated with card-based transactions. Government has adopted **Zero-MDR Policy in January 2020 to promote cashless transaction with zero charge**
- **Security Concerns:** Studies highlight growing fraud risks, including phishing scams and fake payment confirmations, deterring full adoption. It often affects small vendors to fully rely on UPI services for day-to-day transaction.

Key Findings

Important information about present acceptance rates, obstacles, motivating factors, and potential future developments is provided by the study on small vendors' adoption of digital payments. The main conclusions, divided into many categories, are listed below:

1. Trends in Digital Payment Adoption

Although a sizable portion of small vendors (60–70%) have embraced digital payment systems, many people work in the rural and unorganised sectors still primarily use cash transactions.

The most common payment methods are UPI-based ones (Google Pay, PhonePe, Paytm), whilst POS machines and debit/credit cards are less common.

The adoption rate of vendors in semi-urban areas is higher than that of vendors in isolated rural areas.

Dissection by Type of Business:

Food stands and grocery stores: Widespread use because of frequent, low-value purchases.

Street vendors: Moderate adoption; because of ignorance, many continue to rely on cash.

Vendors of apparel and accessories: Less popular because of higher transaction values and a penchant for haggling with cash.

2. Barriers to Digital Payment Adoption:

Despite the growing adoption of digital payments among small vendors, several key challenges hinder full acceptance and seamless integration of these systems. These barriers include:

- Many small vendors, especially those over 40 years old, struggle with using smartphones and digital payment applications.
- Limited exposure to technology prevents them from fully utilizing mobile wallets, UPI apps, and online banking.
- **Technology Penetration and Awareness:** Adoption rates may also be impacted by each sector's degree of technology penetration and awareness. Given their increased consumer interaction and competitiveness, the retail and service industries may be more likely to embrace new technology in order to remain relevant and appealing to clients.

- **Infrastructure and Investment:** There are differences in the willingness to spend money on the infrastructure required for digital payments. For example, retailers may find it simpler to integrate point-of-sale (POS) systems for digital transactions than manufacturing facilities, where such expenditures may be perceived as having less immediate benefit.

Table 3. Preferred Digital Payment Methods (100 responded)

Payment Method	Adoption Rate (%)
Google Pay	55%
PhonePe	40%
Paytm	35%
UPI/BHIM App	20%
Debit/Credit Cards	10%
Others (Wallets, QR Code apps)	5%

Conclusion

With an emphasis on adoption factors, obstacles encountered, and the role of fintech technologies and government laws, this study investigated the use of digital payments by small sellers in rural areas and the informal sector. The results show both encouraging patterns and significant obstacles in the shift to a cashless society.

The literature on the adoption of digital payments among small vendors highlights the importance of understanding both the drivers and barriers that influence this transition. Factors such as trust, ease of use, and perceived benefits are crucial for encouraging adoption, while barriers like digital illiteracy, infrastructure issues, and transaction costs hinder progress. Government policies and financial incentives play a significant role in overcoming these challenges. Ultimately, the adoption of digital payment systems offers significant benefits to small vendors, including increased sales, improved financial management, and greater customer satisfaction.

Trends in Growth and Adoption

Small merchants are increasingly using digital payments, especially since demonetisation (2016) and the launch of UPI (Unified Payments Interface). Because UPI-based payments (Google Pay, PhonePe, Paytm) have no transaction fees and are simple to use with QR codes, they are the most popular.

Digital payment adoption by small vendors has been associated with better record-keeping, increased customer satisfaction, and more efficient transactions.

Customers' growing preference for cashless transactions is one of the main factors driving the adoption of digital payments by many suppliers. Government initiatives: Vendors have been urged to include digital payment options under PM SVANidhi, Digital India, and zero-MDR initiatives.

Financial Inclusion Efforts: Banks and fintech companies have made it easier for small businesses to embrace their simpler, locally tailored payment systems.

According to the report, many small sellers are still reluctant to accept digital payments despite the rise in these transactions because

Low Digital Literacy: Using digital payments is challenging for many small vendors since they are unfamiliar with smartphones, apps, and online banking.

Fraud Risks & Security Issues: Vendors are deterred from making the entire switch to digital platforms by concerns about fraudulent transactions, phonepay payment, phishing assaults, and transaction failures.

Inadequate Internet Connectivity in Rural Areas: A lot of rural vendors experience sluggish or inconsistent internet access, which causes delays and transaction failures.

Preference for Cash Transactions: Due to convenience, habit, and a lack of confidence in digital payments, some merchants and their clients still choose cash transactions.

Lack of Knowledge About Government Programs: In spite of numerous efforts, a large number of small vendors are not aware of the financial incentives and training courses available for digital payments.

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Appendix: Questionnaire

Dear Respondant,

The purpose of this survey is to ascertain how digital payment systems affect small companies. Your involvement will provide insightful information about how digital payment methods are impacting local commerce's economic performance, customer interactions, and business operations.

Please note that all responses will be kept confidential and used solely for academic research purposes.

Section 1: Demographic Information | खंड 1: जनसांख्यिकीय जानकारी

1. Age | आयु:
 - a. Below 20 | 20 से कम
 - b. 20-29
 - c. 30-39
 - d. 40-49
 - e. 50 and above | 50 और उससे अधिक
2. Gender | लिंग:
 - a. Male | पुरुष
 - b. Female | महिला
 - c. Other | अन्य
3. Educational Qualification | शैक्षणिक योग्यता:
 - a. No formal education | कोई औपचारिक शिक्षा नहीं
 - b. Primary education | प्राथमिक शिक्षा
 - c. Secondary education | माध्यमिक शिक्षा
 - d. Higher secondary | उच्च माध्यमिक शिक्षा
 - e. Graduate or above | स्नातक या उससे अधिक
4. What type of business do you operate? | व्यवसाय का प्रकार:
 - a. Grocery shop | किराना दुकान
 - b. Street vendor | सड़क विक्रेता
 - c. Food stall/restaurant | भोजन स्टॉल/रेस्टोरेंट
 - d. Clothes/accessories shop | कपड़े/सामान की दुकान
 - e. Others (Specify) | अन्य (विवरण दें): _____
5. Monthly Income Range (Approx.) | मासिक आय (अनुमानित):
 - a. Below ₹5,000 | ₹5,000 से कम
 - b. ₹5,000 - ₹10,000
 - c. ₹10,000 - ₹20,000
 - d. Above ₹20,000 | ₹20,000 से अधिक

Section 2: Awareness and Usage of Digital Payments | खंड 2: डिजिटल भुगतान के प्रति जागरूकता और उपयोग

6. Do you accept digital payments? | क्या आप डिजिटल भुगतान स्वीकार करते हैं?
 - a. Yes | हाँ
 - b. No | नहीं
7. If yes, which digital payment methods do you use? (Select all that apply) | यदि हाँ, तो आप कौन-कौन से डिजिटल भुगतान विधियों का उपयोग करते हैं? (सभी चुनें जो लागू हों):
 - a. Google Pay
 - b. PhonePe

- c. BHIM/UPI
d. Debit/Credit Cards | डेबिट/क्रेडिट कार्ड
e. Others (Specify) | अन्य (विवरण दें): _____
8. What percentage of your transactions are done digitally? | आपके कितने प्रतिशत लेनदेन डिजिटल माध्यम से होते हैं?
a. Less than 25% | 25% से कम
b. 25% - 50%
c. 50% - 75%
d. More than 75% | 75% से अधिक
9. How long have you been using digital payments? | आप डिजिटल भुगतान का उपयोग कब से कर रहे हैं?
a. Less than 6 months | 6 महीने से कम
b. 6 months - 1 year | 6 महीने - 1 साल
c. 1-2 years | 1-2 साल
d. More than 2 years | 2 साल से अधिक

Section 3: Barriers to Adoption | खंड 3: अपनाने में बाधाएं

10. What challenges do you face with digital payments? (Select all that apply) | डिजिटल भुगतान के साथ आपको कौन सी चुनौतियां आती हैं? (सभी चुनें जो लागू हों):
a. Lack of knowledge/training | ज्ञान/प्रशिक्षण की कमी
b. High transaction charges | उच्च लेनदेन शुल्क
c. Internet connectivity issues | इंटरनेट कनेक्टिविटी की समस्या
d. Fear of fraud | धोखाधड़ी का डर
e. Customer preference for cash | ग्राहकों की नकद भुगतान की प्राथमिकता
f. Others (Specify) | अन्य (विवरण दें): _____
11. If you don't use digital payments, what is the main reason? | यदि आप डिजिटल भुगतान का उपयोग नहीं करते हैं, तो मुख्य कारण क्या है?
a. Lack of awareness | जागरूकता की कमी
b. Technology illiteracy | तकनीकी ज्ञान की कमी
c. High costs | उच्च लागत
d. Low customer demand | कम ग्राहक मांग
e. Others (Specify) | अन्य (विवरण दें): _____

Section 4: Government Initiatives and Future Plans | खंड 4: सरकारी पहल और भविष्य की योजनाएं

12. Are you aware of government schemes promoting digital payments? | क्या आप डिजिटल भुगतान को बढ़ावा देने वाली सरकारी योजनाओं के बारे में जानते हैं?
a. Yes | हां
b. No | नहीं
13. Would you like training or support to use digital payments? | क्या आप डिजिटल भुगतान का उपयोग करने के लिए प्रशिक्षण या सहायता चाहते हैं?
a. Yes | हां
b. No | नहीं
14. What improvements would encourage you to use digital payments more? | डिजिटल भुगतान के अधिक उपयोग के लिए कौन से सुधार आपको प्रोत्साहित करेंगे?
a. Lower transaction charges | लेनदेन शुल्क में कमी
b. Better internet connectivity | बेहतर इंटरनेट कनेक्टिविटी
c. Improved safety and security | बेहतर सुरक्षा
d. Training programs | प्रशिक्षण कार्यक्रम
e. Others (Specify) | अन्य (विवरण दें): _____

Signature
हस्ताक्षर

