



# IMPACT OF DIGITAL PAYMENTS ON THE EARNINGS AND BUSINESS OPERATIONS OF ROADSIDE STREET VENDORS

<sup>1</sup> Dr. N. MOHAMED SIDDIQ, <sup>2</sup>Dr. S. RIZVAN AHAMED, <sup>3</sup>Dr. Y. RAZEETH KHAN,  
<sup>4</sup> Dr. M. SHAHID AHMED, <sup>5</sup>Dr. BADHUSHA M H N, <sup>6</sup>Dr. I. ASHIQ MOHAMED

<sup>1</sup>Assistant Professor of Commerce, <sup>2</sup>Assistant Professor of Commerce, <sup>3</sup>Assistant Professor of Commerce,

<sup>4</sup>Assistant Professor of Commerce, <sup>5</sup>Assistant Professor of Commerce, <sup>6</sup>Assistant Professor of Commerce

<sup>1</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

<sup>2</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

<sup>3</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

<sup>4</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

<sup>5</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

<sup>6</sup>Jamal Mohamed College (Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli, Tamilnadu, India

**Abstract:** *The adoption of digital payments among roadside vendors marks a significant step towards fostering financial inclusion and enhancing the operational efficiency of the informal economy. This article explores the transformative impact of digital payment systems on vendor earnings, business operations, and customer relationships while highlighting the challenges hindering their widespread adoption. Drawing from studies conducted between 2016 and 2020, it delves into key factors influencing digital payment adoption, such as awareness, perceived security, and government support. The article also outlines actionable suggestions, including simplified onboarding processes, targeted awareness campaigns, and public-private partnerships, to accelerate adoption. By addressing barriers such as security concerns, technical limitations, and the digital divide, the article underscores the potential of digital payments to empower roadside vendors and contribute to a cashless and inclusive economy. The findings emphasize the need for collaborative efforts among governments, industry stakeholders, and communities to unlock the full potential of digital payment systems in the informal sector.*

**Keywords:** Digital Payments, Roadside Vendors, Financial Inclusion, Informal Economy.

## I. INTRODUCTION

Digital payments have emerged as a transformative force in the global financial ecosystem, offering a seamless alternative to traditional cash transactions. They encompass various modes such as mobile wallets, UPI (Unified Payments Interface), credit and debit card transactions, and QR code-based payments. These systems have gained significant traction due to the widespread penetration of smartphones and internet connectivity. For developing countries like India, where financial inclusion is a critical agenda, digital payments serve as a bridge between the unbanked population and the formal financial system.

For roadside vendors operating in the informal economy, digital payments represent a paradigm shift. Traditionally reliant on cash-based transactions, these vendors face challenges such as theft, counterfeit currency, and the absence of transaction records. Digital payments address these issues by providing a secure, traceable, and efficient transaction method. Moreover, the integration of digital payments allows vendors to cater to a broader customer base, including tech-savvy individuals who prefer cashless transactions. As governments worldwide push for a cashless economy, understanding the impact and challenges of digital payment adoption by roadside vendors becomes increasingly relevant.

## II. REVIEW OF LITERATURE

A study by Sharma and Kukreja (2017) in Delhi revealed that awareness and perceived ease of use were significant factors driving digital payment adoption among street vendors. However, the research also identified barriers such as lack of trust and inadequate infrastructure, which hindered broader acceptance.

In 2018, Mbogo conducted a study on micro and small enterprises in Nairobi, Kenya, including street vendors, to examine mobile payment adoption. The findings emphasized the importance of perceived usefulness and social influence in encouraging vendors to adopt mobile payment systems. This highlighted the role of peer networks and societal trends in driving technological integration in the informal economy.

Tan and Ooi (2019) explored the adoption of e-payments among street vendors in Malaysia. Their research found that perceived security and government support were critical determinants of adoption intentions. Vendors felt more confident in using digital platforms when they perceived the systems as secure and when supported by government initiatives. This study underscored the importance of trust-building measures and institutional backing for successful digital payment integration.

In Indonesia, Susanto and Wijaya (2020) analyzed the economic implications of digital payment adoption on street vendors. Their study concluded that digital payments improved business efficiency and customer satisfaction, which directly contributed to increased income levels for vendors. This research highlighted the transformative potential of digital payments in boosting financial growth and operational efficiency within the informal sector.

Finally, Osei-Assibey (2016) conducted a study in Ghana that focused on the barriers to digital payment adoption among street vendors. The research identified obstacles such as limited technological infrastructure, low literacy levels, and cultural preferences for cash transactions. These findings underscored the need for targeted interventions, such as literacy programs and infrastructure development, to bridge the digital divide and promote financial inclusion.

Together, these studies offer a comprehensive understanding of the dynamics of digital payment adoption among street vendors, emphasizing the need for awareness campaigns, trust-building initiatives, and infrastructural improvements to support this transformative shift in the informal economy.

### III. ROLE OF ROADSIDE VENDORS IN THE INFORMAL ECONOMY

- ❖ Roadside vendors are the lifeblood of the informal economy, contributing significantly to local and national economic activity. They provide essential goods and services, including food, beverages, clothing, and household items, often at affordable prices. Operating without formal business licenses or fixed establishments, these vendors are highly adaptive, meeting the immediate needs of urban and rural populations.
- ❖ In developing countries, roadside vendors account for a substantial portion of employment in the informal sector, supporting millions of families. They serve as micro-entrepreneurs who stimulate local supply chains and contribute to economic diversity. Despite their economic contributions, these vendors face vulnerabilities such as lack of access to formal credit systems, exposure to market risks, and limited bargaining power.
- ❖ Digital payments have the potential to formalize and empower these vendors. By integrating into the digital economy, roadside vendors can access financial services, improve their creditworthiness, and gain recognition as legitimate contributors to the economy. This transition not only benefits vendors but also strengthens the informal sector as a whole.

### IV. ADVANTAGES OF DIGITAL PAYMENTS FOR ROADSIDE VENDORS

- ❖ Digital payments bring several benefits to roadside vendors:
- ❖ Convenience: Customers can pay seamlessly without worrying about carrying cash or exact change, reducing transaction delays.
- ❖ Expanded Customer Base: Vendors can cater to tech-savvy consumers who prefer cashless transactions, increasing sales.
- ❖ Financial Security: Reduced dependency on cash lowers the risk of theft and counterfeit currency.
- ❖ Transparency: Digital transactions create a record of sales, aiding in financial planning and access to credit.
- ❖ Health and Hygiene: Contactless payments are particularly beneficial post-pandemic, reducing physical contact during transactions.

### V. CHALLENGES IN DIGITAL PAYMENT ADOPTION AMONG VENDORS

- ❖ Despite the benefits, roadside vendors face significant barriers to adopting digital payments:
- ❖ Lack of Awareness: Many vendors are unaware of how digital payment systems work or their potential benefits.
- ❖ Security Concerns: Fear of cyber fraud and unauthorized transactions deters adoption.
- ❖ Technical Issues: Network failures, delayed payment notifications, and device malfunctions create distrust.
- ❖ Digital Divide: Vendors in rural areas often lack smartphones, reliable internet access, or electricity.
- ❖ Cost Concerns: Perceived high transaction fees discourage small-scale vendors from adopting digital payment systems.

### VI. IMPACT OF DIGITAL PAYMENTS ON VENDOR EARNINGS

- ❖ The adoption of digital payments has a profound impact on the earnings of roadside vendors. By offering cashless payment options, vendors can attract a broader range of customers, including those who prefer digital transactions for convenience and hygiene. This expanded customer base directly translates into increased sales and higher income.
- ❖ Digital payments also minimize cash leakage caused by theft or human error, ensuring that vendors retain more of their earnings. Moreover, the transparency of digital transactions creates an opportunity for vendors to maintain financial records, which can be instrumental in securing micro-loans or government subsidies. The ability to access formal credit systems empowers vendors to reinvest in their businesses, leading to long-term growth and stability.
- ❖ During the COVID-19 pandemic, many roadside vendors reported a surge in digital payments due to the demand for contactless transactions. This shift not only preserved their earnings during a challenging period but also highlighted the resilience and adaptability of digital payment systems in safeguarding small businesses.

### VII. INFLUENCE ON BUSINESS OPERATIONS AND CUSTOMER RELATIONSHIPS

- ❖ Digital payments revolutionize the operational efficiency of roadside vendors. They significantly reduce the time taken for transactions, allowing vendors to serve more customers during peak hours. The elimination of cash handling streamlines operations, reducing errors and the need for small change. Digital payment systems also provide vendors with detailed transaction records, enabling them to analyze sales patterns, forecast demand, and plan inventory more effectively.
- ❖ From a customer relationship perspective, digital payments enhance trust and loyalty. Customers perceive vendors who accept digital payments as modern and reliable, fostering a positive brand image. The convenience and flexibility of digital payments encourage repeat business, strengthening long-term customer relationships. Vendors who offer incentives such as discounts or cashback for digital transactions can further boost customer satisfaction and retention.
- ❖ Additionally, digital payment platforms often integrate features such as digital receipts and loyalty programs, which add value to the customer experience. These enhancements position vendors as competitive players in a market increasingly dominated by organized retail.

### VIII. KEY THEORETICAL CONCEPTS EXPLAINING DIGITAL PAYMENT ADOPTION

Several theoretical frameworks explain the adoption of digital payments:

- ❖ **Technology Acceptance Model (TAM):** Vendors adopt digital systems based on their perceived usefulness and ease of use.
- ❖ **Diffusion of Innovation Theory:** Early adopters influence others by demonstrating the benefits of digital payments.
- ❖ **Behavioral Economics:** Trust in the system, combined with incentives like discounts or cashback, encourages adoption.

- ❖ **Unified Theory of Acceptance and Use of Technology (UTAUT):** Factors like social influence and facilitating conditions impact digital payment usage.

#### IX. STRATEGIES TO INCREASE DIGITAL PAYMENT USAGE AMONG VENDORS

- ❖ **Awareness Campaigns:** Educate vendors about the benefits and functionality of digital payment systems.
- ❖ **Simplified Onboarding:** Provide easy registration processes with multilingual support.
- ❖ **Incentives:** Offer cashback, discounts, or reduced transaction fees to encourage adoption.
- ❖ **Technical Support:** Establish helpdesks to address issues like transaction failures or device malfunctions.
- ❖ **Subsidies and Infrastructure:** Provide affordable smartphones and internet connectivity to bridge the digital divide.

#### X. SUGGESTIONS FOR ENHANCING DIGITAL PAYMENT ADOPTION AMONG ROADSIDE VENDORS

##### 1. Awareness and Literacy Campaigns

Organizing comprehensive awareness campaigns tailored to the specific needs of roadside vendors is critical. These campaigns should focus on:

- ❖ Educating vendors about the benefits of digital payments, such as increased customer base, security, and operational efficiency.
- ❖ Providing hands-on training sessions to demonstrate the use of digital payment platforms like UPI, mobile wallets, and QR codes.
- ❖ Creating multilingual resources to ensure accessibility for vendors across different regions and language groups.

##### 2. Simplified Onboarding Processes

To encourage adoption, the registration and onboarding processes for digital payment platforms must be simplified:

- ❖ Payment apps should include easy-to-follow tutorials and user-friendly interfaces with minimal technical jargon.
- ❖ Multilingual support should be offered to help vendors navigate the platform in their preferred language.
- ❖ Fintech companies can partner with local vendor associations to provide step-by-step guidance for onboarding.

##### 3. Incentives for Adoption

Offering monetary and non-monetary incentives can motivate vendors to transition to digital payments:

- ❖ Provide cashback offers or discounts for vendors who process payments digitally.
- ❖ Reduce or eliminate transaction fees for small-scale vendors to alleviate financial concerns.
- ❖ Introduce loyalty programs or rewards for consistent use of digital payment platforms.

##### 4. Improved Technical Support and Infrastructure

Addressing technical issues and infrastructure gaps is essential for successful adoption:

- ❖ Establish 24/7 customer support to help vendors resolve issues such as failed transactions, technical glitches, and account setup problems.
- ❖ Improve internet connectivity in underserved areas by collaborating with telecom providers to offer affordable data plans.
- ❖ Encourage the use of offline payment options, enabling transactions even in low-connectivity regions.

##### 5. Enhanced Security Measures

Security concerns are a major barrier to adoption, and addressing these can build trust:

- ❖ Payment platforms should implement robust encryption protocols and fraud detection mechanisms.
- ❖ Educate vendors about basic cybersecurity practices, such as avoiding phishing scams and using secure passwords.
- ❖ Introduce insurance schemes for digital transactions to protect vendors from potential monetary losses.

##### 6. Government Subsidies and Support

Governments can play a pivotal role in promoting digital payment adoption through supportive policies:

- ❖ Offer subsidies for smartphones and other digital payment equipment to lower the entry cost for vendors.
- ❖ Provide tax incentives or rebates for vendors who adopt cashless transactions.
- ❖ Develop financial literacy programs focused on the informal sector, emphasizing the importance of digital payments for economic empowerment.

##### 7. Community-Based Models

Collaboration with local communities can accelerate digital payment adoption:

- ❖ Establish digital payment ambassador programs where early adopters among vendors train and support their peers.
- ❖ Create community-based digital payment hubs or kiosks to assist vendors in low-tech areas.
- ❖ Partner with local organizations and NGOs to build trust and facilitate adoption.

##### 8. Integration with Financial Services

Integrating digital payment systems with other financial services can enhance vendor benefits:

- ❖ Link digital wallets to savings accounts to encourage financial discipline among vendors.
- ❖ Facilitate access to microloans or credit based on transaction records, enabling vendors to invest in their businesses.
- ❖ Promote health and accident insurance schemes through digital payment platforms to provide vendors with additional security.

##### 9. Localized Solutions for Diverse Challenges

Tailored solutions are essential to address the unique challenges faced by vendors in different regions:

- ❖ Conduct regional surveys to understand specific barriers such as literacy levels, infrastructure availability, and cultural attitudes.
- ❖ Develop region-specific interventions that address these challenges effectively.

##### 10. Public-Private Partnerships (PPP)

Collaborative efforts between governments, fintech companies, and NGOs can create a robust ecosystem for digital payment adoption:

- ❖ Launch joint initiatives to provide training, infrastructure, and incentives for vendors.
- ❖ Ensure that digital payment platforms are accessible and affordable for small-scale vendors through shared funding models.



By implementing these suggestions, policymakers, industry stakeholders, and local communities can collectively address the barriers to digital payment adoption and unlock its full potential for roadside vendors. These measures will not only empower vendors economically but also contribute to the broader goal of financial inclusion and a cashless economy.

## XI. CONCLUSION

The adoption of digital payments by roadside vendors is not merely a technological shift but a transformative step toward financial inclusion, operational efficiency, and economic empowerment. Roadside vendors, forming a significant part of the informal economy, have historically faced challenges such as limited access to formal financial systems, security risks with cash transactions, and an inability to expand their customer base. Digital payments address these issues by offering secure, efficient, and inclusive solutions that empower vendors to thrive in an increasingly cashless society.

While the benefits of digital payments—such as increased earnings, enhanced customer satisfaction, and streamlined business operations—are clear, challenges persist. Security concerns, lack of awareness, inadequate infrastructure, and a digital divide between urban and rural areas hinder widespread adoption. These barriers must be addressed to ensure that the advantages of digital payments reach all vendors, regardless of their socioeconomic or geographic status.

Governments, industry stakeholders, and local communities must work collaboratively to create an ecosystem conducive to digital payment adoption. Awareness campaigns and training programs tailored to the unique needs of roadside vendors can build confidence and trust in digital platforms. Simplifying onboarding processes, providing incentives, and ensuring robust technical support will further encourage adoption. Governments should offer subsidies for smartphones and data plans, while fintech companies must focus on user-friendly interfaces and security features.

The integration of digital payments with other financial services, such as savings accounts, microloans, and insurance schemes, can provide additional value to vendors, fostering financial stability and long-term growth. Public-private partnerships and community-based initiatives can accelerate this transition by leveraging the strengths of all stakeholders.

Ultimately, the successful adoption of digital payments by roadside vendors will contribute significantly to the broader goal of a cashless and inclusive digital economy. Vendors will benefit from greater financial independence, improved livelihoods, and increased resilience to economic shocks. At the same time, society will gain from the formalization of the informal sector, leading to enhanced economic stability and growth.

Bridging the gap toward a digital economy requires a shared vision and sustained effort. By addressing existing challenges and leveraging opportunities, we can ensure that no vendor is left behind in this transformative journey. Digital payments have the potential to empower the smallest players in the economy, turning them into active contributors to a thriving and inclusive financial ecosystem.

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