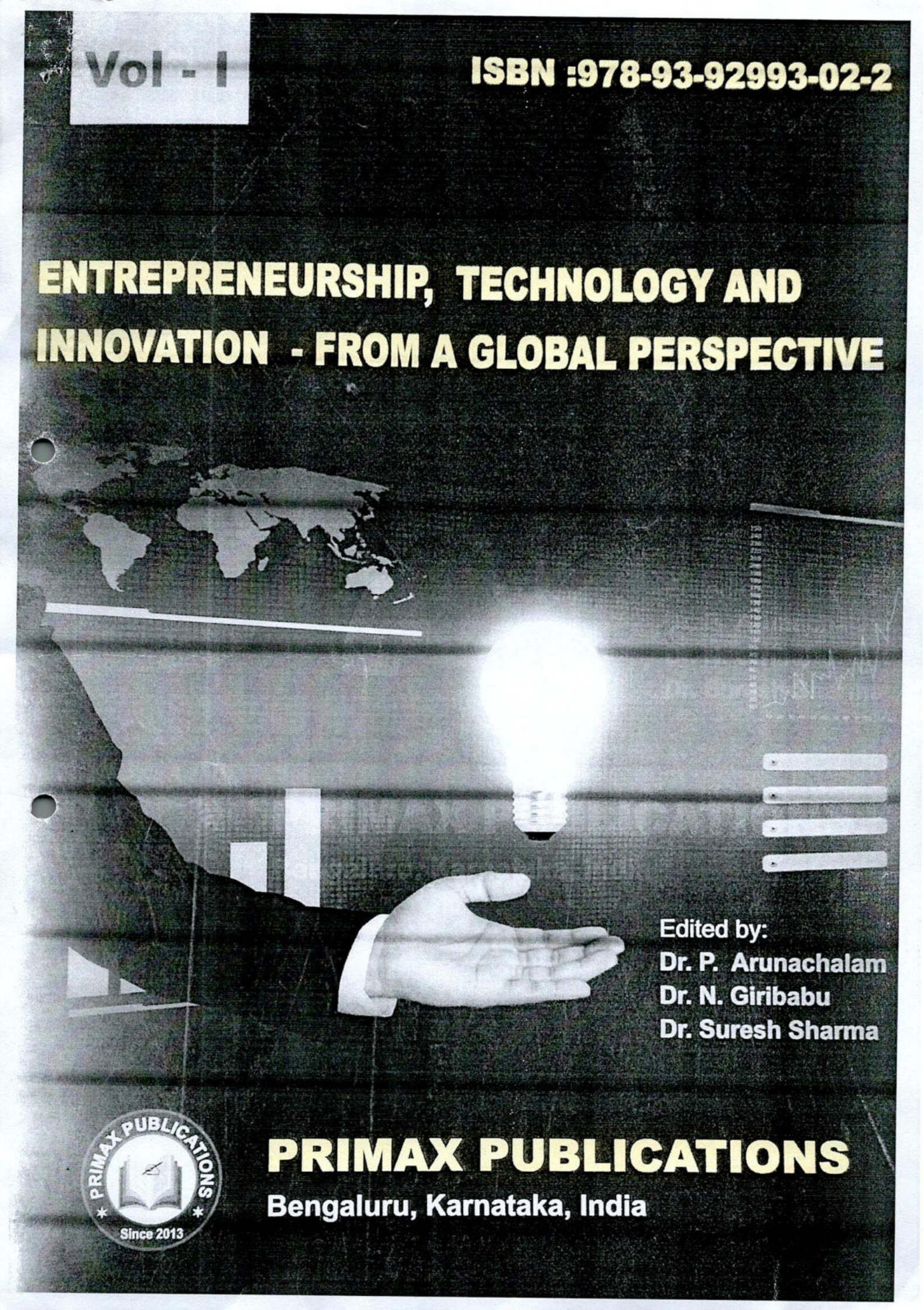


**Vol - I**

**ISBN :978-93-92993-02-2**

**ENTREPRENEURSHIP, TECHNOLOGY AND  
INNOVATION - FROM A GLOBAL PERSPECTIVE**

A hand in a dark suit jacket holds a glowing lightbulb. In the background, a world map is visible on the left, and a chalkboard with some faint writing is on the right. The overall scene is dimly lit, with the lightbulb being the primary source of light.

Edited by:  
**Dr. P. Arunachalam**  
**Dr. N. Giribabu**  
**Dr. Suresh Sharma**



**PRIMAX PUBLICATIONS**  
Bengaluru, Karnataka, India

29. A Study on Impact of Payment Banks on Cashless Transactions of Small Vendors at Bangalore 221-227
- Dr. S. Rosaline Jayanthi**  
*Assistant Professor, Department of Commerce SFS College  
Bengaluru, Karnataka, India*
- Suma. D**  
*Assistant Professor, Department of Business Administration, SFS College  
Bengaluru, Karnataka, India*
30. Data Mining With Spss: Discovering Patterns and Trends in Complex Datasets 228-234
- Parmod**  
*Research Scholar, Dept. of Computer Science & Engineering Chaudhary  
Devi Lal University, Sirsa (Haryana) India*
31. Students' Attitude Towards Online Learning at Chennai's Arts and Science College 235-239
- Dr. M. Jagadeeswari**  
*Assistant Professor, Department Of Commerce (Accounting And Finance)  
A.M.Jain College, Meenambakkam, Chennai, Tamilnadu*

# A STUDY ON IMPACT OF PAYMENT BANKS ON CASHLESS TRANSACTIONS OF SMALL VENDORS AT BANGALORE

**Dr.S. Rosaline Jayanthi**

*Assistant Professor, Department of Commerce, SFS College  
Bengaluru, Karanataka, India*

**Suma. D**

*Assistant Professor, Department of Business Administration, SFS college  
Bengaluru, Karanataka, India*

## Abstract

Payment bank offered many financial services to the society. But as there are illiterates and literates, need to figure out how well the services of payment bank has been accepted as well as satisfied by small vendors. Some set of people still not aware of the services provided by payment bank; so, in order to rid from this obstacle many measures have to be taken. But some other vendors gladly accepted payment bank services. Therefore, this study also concentrated in the matter of such as: if at all if Government makes India as cashless transaction, could it be able for people to cope up or not especially for small vendors. This study is from the convenience sampling method; using questionnaire data has been sorted.

**Keywords:** Enormous, Illiterates, Migrant labourers, Payment bank, small entrepreneurs.

## Introduction

Payment bank is a bank which has been created under the purview of RBI and the objective is to offer banking and financial services to migrant workers, low-income people. Small entrepreneurs etc., the study is made to know the perception of small vendors and migrant labourers towards payment bank.

Payment bank is also providing enormous opportunities to small business people. actually, through this many of them are feeling their work ease as well as banking life getting better day by day with simple and smart services, along with this payment bank users are also facing many hurdles they are not able to cope with the technology due to many unavoidable situations and many are unaware of the service in order to solve those problems and to make work simple, better and flexibility many measures have been figured out through this study.

## Objectives of The Study

The present study has been taken up with the following objectives.

1. To understand small vendors perception towards payment bank.
2. To study the opportunities and challenges faced by small business people during the usage of payment bank.
3. To analyse users' awareness towards the service provided by payment bank.

## Scope of the Study

The study has been investigated about the impact of payment bank on cashless transactions of small vendors at Akshaya Nagar to Hongasandra.



Filters Active - 0

Clear All

Show All

Show 25 entries

PDF

CSV

Excel

Search:

#	Book Title	ISBN No	Name of Publishing Agency/Publisher	Name of Author	Allotted Date	Final Title Verso Page
1	ENTREPRENEURSHIP, TECHNOLOGY AND INNOVATION- FROM A GLOBAL PERSPECTIVE (English)	978-93-92993-02-2	Primax Publications	Dr.N.Giribabu Dr. P. Arunachalam Dr. Suresh Sharma Dr. K. Nirmala Dr. P. Malyadri Dr. Sonia Singh	01/02/2023	Not yet uploaded

Showing 1 to 1 of 1 entries

Previous 1 Next

Name of Author

Dr.N.Giribabu Dr. P. Arunachalam

Dr.N.Giribabu Dr. P. Arunachalam

