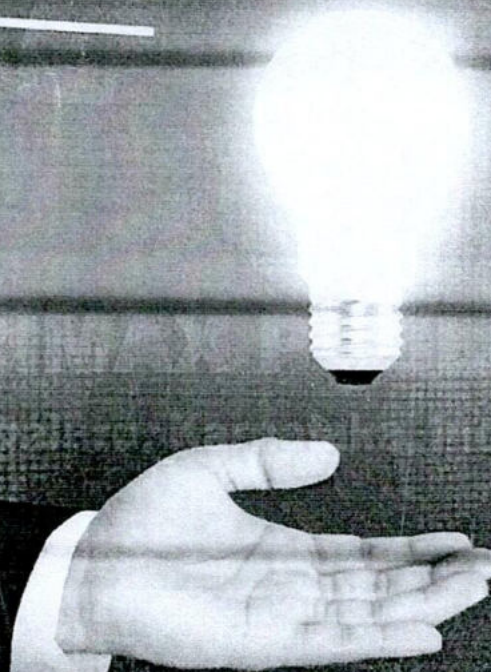


Vol - I

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

A hand in a dark suit jacket is shown from the left, holding a glowing lightbulb. The background is dark with a faint world map and some horizontal lines.

Edited by:
Dr. P. Arunachalam
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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.



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Name of Author

Dr.N.Giribabu Dr. P. Arunachalam

Dr.N.Giribabu Dr. P. Arunachalam

