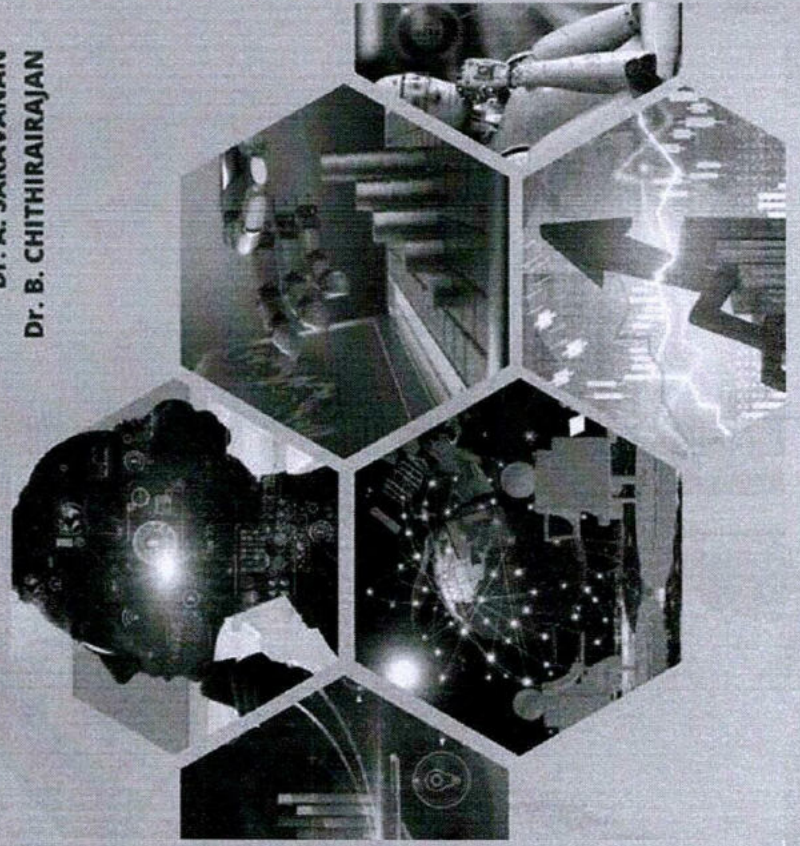




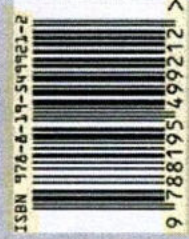
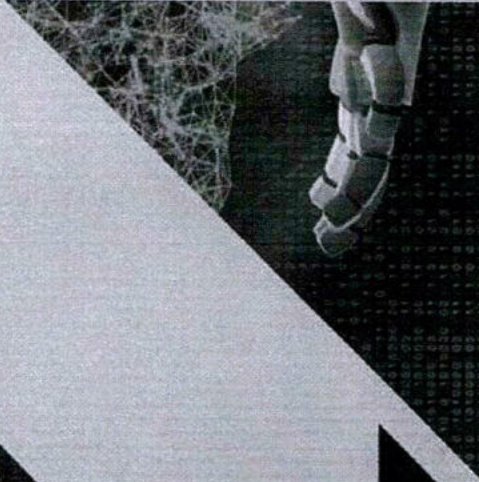
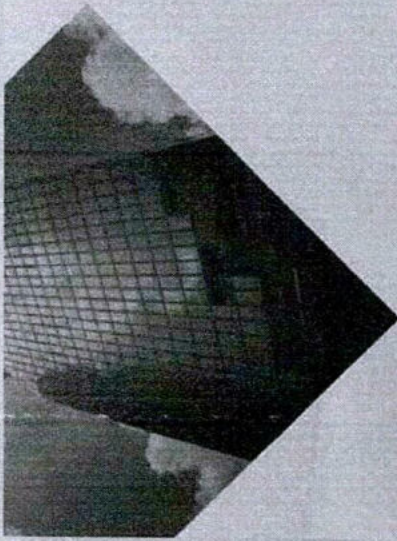
**KNOWLEDGE AND  
TECHNOLOGICAL DIMENSIONS OF  
ECONOMIC DEVELOPMENT**

Dr. A. SARAVANAN  
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Knowledge and Technological  
Dimensions of Economic Development



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## A Study on the Impact of Cash-Less Transactions on Small-Scale Businesses

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### Introduction

The target of a credit-only economy in India can be summed up as: a decrease in tax avoidance and more noteworthy expense consistency; Simplicity of doing exchanges; practicality; security; and a decrease in crimes. The Benefits of a Cashless Economy are (i) being a credit-only economy facilitates the reason for digitization and makes us one step closer to using innovation at its best, (ii) Actual burglaries and thefts will decrease with a decrease in real money flow, (iii) The printing cost for cash will decline, all things considered. Counterfeit cash issues will likewise lessen, (iv) Cards and Mobile Wallets are easier to haul around and occupy less room than cash, (v) It becomes simpler to follow your consumption since everything is on the web, and (vi) Limits and money-back guarantees are being presented for making online installments. Portable wallets and UPI applications are also presenting reward features to entice more users. The de-benefits of a cashless economy are (i) large numbers of individuals in the country, and, surprisingly, some urbanites still don't have a useful ledger to make online installments, (ii) A greater part of India's populace lives in rural areas, and there are no legitimate web offices accessible to make online installments, (iii) Individuals in rural regions are not taught about the advanced method of installments, (iv) This doesn't have a significant impact on money; you'll try to spend extravagantly, and (v) There are still a few spots that take cash but don't acknowledge cards. Making a purchase in such areas with a card becomes troublesome. Little retailers in India actually bargain just in real money, as they can't stand to put resources into computerised foundations.

### Preface to e-payment

Web business objections use the electronic portion, where the electronic portion insinuates paperless cash-related trades. The electronic portion has changed business dealings by diminishing managerial work, trade costs, and work costs. Being easier to use and less drawn-out than manual taking care of, it helps business relationships expand their market reach and advancement. Recorded below are some of the techniques for electronic portions: Credit Card, Debit Card, Smart Card, E-