International Journal of Education, Modern Management, Applied Science & Social Science (IJEMMASSS)
An International Quarterly bi-lingual Multidisciplinary Double Blind Open Access Peer Reviewed Refereed Journal
ISSN:2581-9925, Impact Factor (Cosmos: 7.555 & I2OR: 5.105), Volume 08, No. 04(I), October-December, 2026, pp. 01-10

Factors Driving Digital Payment Adoption among Street Vendors

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Citation: Verma, P. & Gupta, R. (2026). Factors Driving Digital Payment Adoption among Street Vendors. International Journal of Education, Modern Management, Applied Science & Social Science, 08(04(I)), 01–10. https://doi.org/10.62823/IJEMMASSS/8.4(I).9639

ABSTRACT

Digital payment systems have revolutionised the monetary and business landscape in India, even for street vendors, who are an important stakeholder in the informal sector. The study intended to uncover the dominant factors that affect digital payment adoption, such as perceived ease of use, perceived usefulness, social influence, facilitating conditions and personal innovativeness. The present study used a descriptive and quantitative research design. The primary data were collected from 100 street vendors of Central Uttar Pradesh using an in-person structured questionnaire, which applied the purposive sampling technique. Descriptive statistics, Pearson correlation and regression analysis were used as statistical tools for data analysis using SPSS software. Results indicated that ease of use is the factor most important to the street vendors' adoption of digital payment. Despite the problems of low digital literacy and technical and infrastructural challenges, street vendors began to use digital payment systems as a result of the shifting preference habits of customers and the increasing of the digital economy. The study found that with easy-to-use digital platforms and awareness campaigns, the adoption of digital payments can continue to increase and support the sustainability and expansion of street vendors' businesses.

***Keywords**: Business, Digital Payment Adoption, Factors, Street Vendors.*

Introduction

Street vendors are an important and integral part of the informal sector in India. They sell everything from fruits and vegetables to street food, clothing, household items, and everyday consumer goods and operate in locations like streets, pavements, local markets, railway stations, and transport hubs (Sonkar & Singh, 2026). Street vendors are an important group of economically weaker people, including migrants, youth without employment, women and people out of the formal sector, who are livelihood dependent on street vending (Kapoor et al., 2022). Street vending has become a viable practice of self-employment and income generation in urban and semi-urban India, as low capital levels and low entry barriers make it accessible (Prakasam, 2022).

Street vendors, apart from providing jobs, play a vital role in the urban economies by providing the low- and middle-income consumers with affordable goods and services. They also facilitate networking between small-scale industries and manufacturers and home industries and hence encourage local production and circulation of goods (Sonkar & Singh, 2026). Although street vendors are economically significant, they have been struggling with problems including eviction, lack of legal

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recognition, harassment, and financial support. India's Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, was a significant development towards the recognition and protection of the rights and livelihoods of street vendors (Krishnakumar, 2026).

Meanwhile, digital payments have seen a dramatic change in the financial landscape of India. The introduction of Unified Payments Interface (UPI) in 2016, developed by the National Payments Corporation of India, marked a transformative era in the digital payments space by offering real-time, secure and cost-effective fund transfer capabilities through smartphones. The shift from a cash economy to a digital economy was propelled by government initiatives like Digital India, demonetisation in 2016, Jan Dhan Yojana, augmenting internet penetration and a large mobile phone base (Chauhan, 2026).

Digital payment has witnessed an amazing development in India over the past decade. UPI has grown from being a few million transactions in the early years to billions of transactions every month, securing India's position in the top countries for real-time digital payments. Small traders and street vendors are also getting initiated to use digital payment methods like QR codes, mobile wallets, Aadhaar-based payment systems, contactless transactions, etc.(Sharma et al., 2025). This transformation has helped to enhance financial inclusion by bringing the economically weaker population and the unbanked segment into the formal financial system. Further, the COVID-19 pandemic drove a shift towards contactless and cashless payments, leading to a greater uptake of e-payment methods in both urban and rural areas (Prajapat et al., 2026).

Digital payment usage has transformed the operations of small and street businesses. Street vendors are likely to benefit from digital payments in various ways, such as quicker transactions, less reliance on cash on hand, ease of customer payment, easier record keeping of transactions, and increased access to formal credit and financial services (Mallick et al., 2026). Today, digital payment is preferred by the majority of customers, which may lead to a boost in sales for a business that accepts electronic payments (Agnihotri, 2026). A business that takes digital payments can see a rise in customer visits, as more people are opting for cashless transactions. Digital transaction records can also help vendors access loans, insurance and other financial services from formal financial institutions, which can further promote financial empowerment and business sustainability (Khando et al., 2022).

But despite the development of digital payment methods, there are still several obstacles for street vendors. Digital literacy, lack of awareness, fear of cyber fraud, poor internet connectivity, technical issues and the preference for cash transactions are still major challenges in both semi-urban and rural areas, especially for vendor (Cabigas et al., 2025). Educational and infrastructural barriers are also a significant challenge for many vendors to learn how to use digital applications and to use them consistently. Adopting a digital payment system thus has a multifaceted effect on street vendors, both positive and negative (Ligon et al., 2019).

The widespread adoption of digital payment systems in everyday business has changed how street vendors and small businesses conduct their business. Digital transactions have not only made payments more convenient but also allowed for greater transparency, efficiency, and financial accessibility in the informal sector (Memon & Sarjare, 2026). QR codes, mobile wallets and UPI-based platforms are increasingly becoming adopted by vendors, indicating the changing consumer behaviour and the shift towards a cashless economy (Mallick et al., 2026). Meanwhile, the different stages of awareness, education and technological adaptability among vendors suggest that digital transformation is ongoing in this industry (Rijal & Bhandari, 2026).

Aim of the Study

The primary aim of the study was to investigate the factors influencing digital payment systems among street vendors.

Objectives of the Study

- To examine various factors affecting the usage of electronic payment systems for street vendors.
- To investigate the influence of perceived ease of use, perceived usefulness, social influence, facilitating conditions and personal innovativeness on digital payment adoption.

Literature Review

Over the last few years digital payment technologies have been gaining importance in the context of financial inclusion of street vendors, who form a big part of the informal economy in India. The

growth of mobile payment platforms like UPI, PhonePe, Google Pay, Paytm, and BHIM has revolutionised the payment landscape by offering vendors an accessible and convenient payment option, which reduces dependence on cash payments. There has been growing interest in the factors that can affect technology adoption and in the impact these technologies have on financial inclusion, business productivity, and socio-economic empowerment.

Digital literacy, digital education, income and trust are identified as key factors influencing the adoption of digital payments by street vendors from several studies. Nandru and Senthilkumar (2024) found that digital literacy, perceived usefulness, perceived ease of use and trust were the significant factors in predicting women street vendors' intention to use mobile payments. Likewise, Prasad et al. (2023) found digital literacy to be a significant factor in behavioural intention towards the use of digital payment applications, highlighting the importance of awareness and training programmes. Additionally, Singh et al. (2026) noted a significant impact of literacy and income on the adoption of UPI by women street vendors, suggesting that certain segments of the population, like the economically and socially less privileged, may experience challenges in accessing digital financial services.

Another factor that has become significant in the decision to adopt technology in the informal sector is trust. Ramesh et al. (2025) found that socially embedded trust, besides performance expectancy, effort expectancy, social influence and facilitating conditions, was an important factor to motivate street vendors to adopt digital payment systems. Their results indicate that trust is not purely institutional but is also influenced by social interactions and community networks. Similarly, Singh et al. (2025) emphasised that vulnerability to trust issues, awareness and financial knowledge regarding banking transactions had a negative impact on mobile payments adoption among the vendors in the city of Bengaluru.

Digital payments have facilitated the convenience of payments and increased the availability of formal financial services, but various surveys show that problems remain. Mir and Wani (2025) found that QR-based payments were embraced by many street vendors of Srinagar even if they had limited literacy and technical know-how. Families and friends were frequently used to conduct business and to solve business problems. The research highlighted that whilst technological solutions like audio payment confirmation devices solve problems of doing things, they don't solve problems of doing things right or problems of financial and digital literacy. Likewise, Singh et al. (2026) found that social exclusion and marginalisation are important factors that hinder women street vendors from accessing financial inclusion programmes.

Research Methodology

- **Research Design**

The study adopted descriptive and quantitative research designs in order to explore the adoption of digital payment systems among street vendors. The descriptive design was used to understand the demographic profile, awareness and behaviour of the respondents towards digital payment. A quantitative approach was used because it allowed the researcher to obtain measurable data on which to base analysis of the relationship between the variables, for example, perceived ease of use, perceived usefulness, social influence, facilitating conditions, personal innovativeness and digital payment adoption. The study concentrated on street vendors in selected areas and sought to assess the determinants of the use of digital payment systems by street vendors.

- **Data Collection and Sampling Procedure**

Both primary and secondary data were used in the study. The method of data collection for primary data was via a structured in-person questionnaire. This questionnaire included questions pertaining to digital payment adoption using the Likert scale as well as demographic questions. The study was carried out by using the purposive sampling technique; therefore, the number of respondents who were considered for the study was 100, who were street vendors and were actively engaged in the street vending activities in selected districts of Central Uttar Pradesh. Secondary data was gathered from research articles, journals, books, government reports and online sources on the topic of digital payments and street vending. Collected data were thoroughly organised, coded and tabulated for further analysis.

- **Statistical Tools**

The collected data were analysed using statistical techniques with the help of SPSS software. Descriptive statistics, including frequency, percentage, mean, standard deviation, variance and skewness, were used to describe the demographic characteristics and overall responses of the

participants. Pearson correlation analysis was used to explore the correlation between perceived ease of use, perceived usefulness, social influence, facilitating conditions and personal innovativeness. These independent variables were entered into multiple regression analysis to see the effect they have on the adoption of digital payment among street vendors. The results were systematically analysed and interpreted to derive significant findings.

Results

Table 1: Gender

Gender		
	Frequency	**Per cent**
Male	84	84.0
Female	16	16.0
Total	100	100.0

The gender distribution showed a high proportion of male respondents in this study. Out of 100 participants, 84% were male, whereas only 16% were female. The results indicated that street vending was predominantly male-orientated, albeit that there was also a female population with vending activities, albeit in limited extent for the selected area.

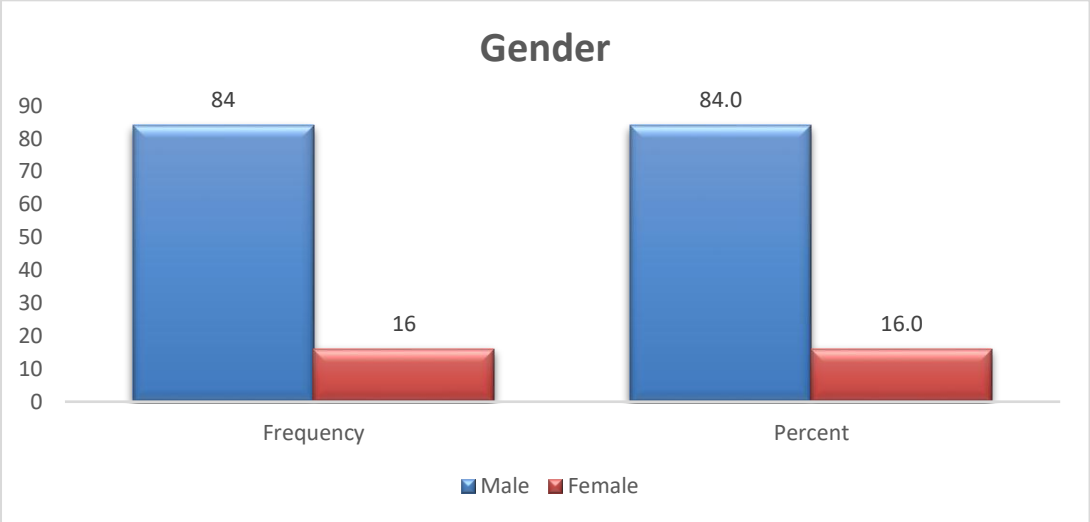


Figure 1: Gender

Table 2: Education

Education		
	Frequency	**Per cent**
No Formal Education	3	3.0
Primary	25	25.0
Secondary	49	49.0
Higher Secondary	17	17.0
Graduation/above	6	6.0
Total	100	100.0

The educational profile showed that the majority, 49%, of the respondents had completed secondary education. 25% of the respondents reported having attended primary education, and 17% had attended higher secondary education. Fewer than 6% had the equivalent of a high school or college degree, and 3% had no schooling at all. This indicated that most street vendors had a moderate level of education.

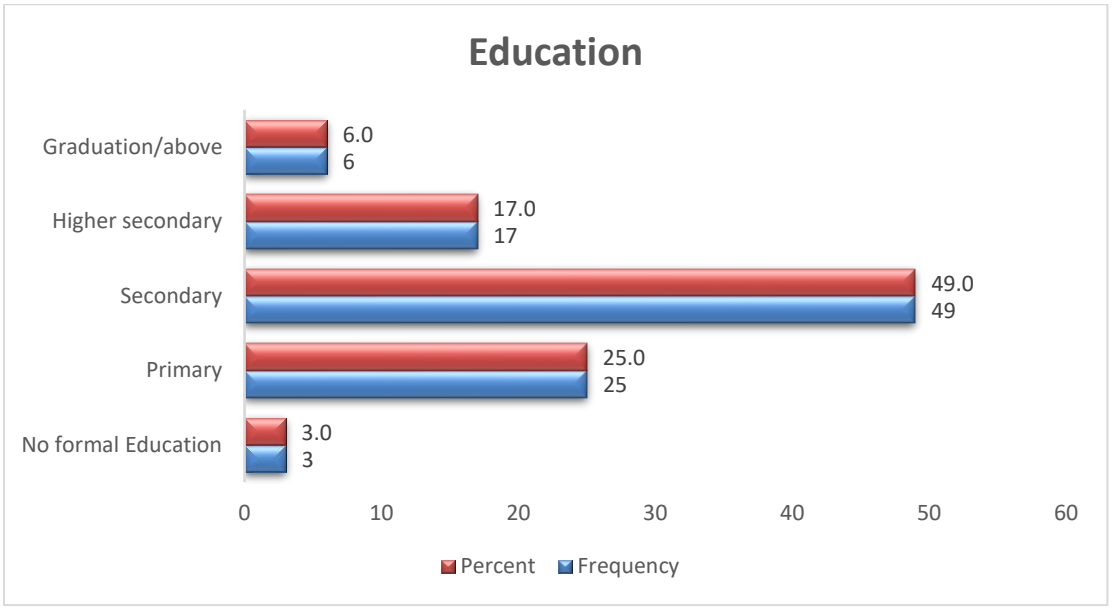


Figure 2: Education

Table 3: Nature of vending

Nature of Vending		
	Frequency	**Per cent**
Mobile	19	19.0
Stationary	81	81.0
Total	100	100.0

It was observed that the majority of individuals who were vending the items were stationary, with 81%, while 19% were mobile vendors as to the nature of vending. The results showed that most of the vendors considered the fixed vending spots as a preferable location to do their business activities because they were found to be more accessible to customers and stable and regular in providing income.

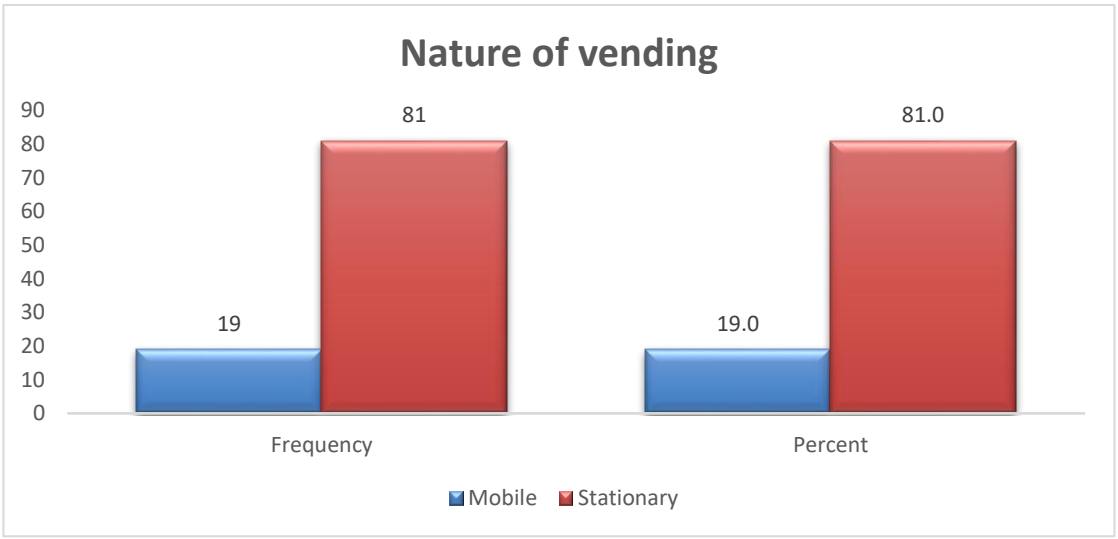


Figure 3: Nature of Vending

Descriptive Statistics

Table 4: Descriptive Statistics

	N	Mean		Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error
Perceived ease of use	100	3.81	.100	1.002	1.004	-.468	.241
Perceived usefulness	100	3.84	.093	.929	.863	-.290	.241
Social influence	100	3.76	.091	.911	.831	.008	.241
Facilitating condition	100	3.65	.103	1.029	1.058	-.215	.241
Personal innovativeness	100	3.65	.104	1.038	1.078	-.190	.241
Valid N (listwise)	100						

All the descriptive data statistics indicated that the majority of the study variables had mean scores higher than 3.50, reflecting generally favourable perceptions of the respondents about digital payment adoption. The most significant mean was found for perceived usefulness (3.84), followed by perceived ease of use (3.81). The skewness values were near to 0, which indicated that the data were reasonably normally distributed and could be subjected to further statistical analysis.

Hypothesis 1

- **Null Hypothesis (H0)**

There is no significant relationship between perceived ease of use, perceived usefulness, social influence, facilitating condition, and personal innovativeness among respondents regarding digital payment adoption.

- **Alternative Hypothesis (H1)**

There is a significant relationship between perceived ease of use, perceived usefulness, social influence, facilitating condition, and personal innovativeness among respondents regarding digital payment adoption.

Table 5: Correlation of Hypothesis 1

Correlations						
		Perceived Ease of Use	Perceived Usefulness	Social Influence	Facilitating Condition	Personal Innovativeness
Perceived ease of use	Pearson Correlation	1	.032	-.061	.101	.256*
	Sig. (2-tailed)		.751	.543	.315	.010
	N	100	100	100	100	100
Perceived usefulness	Pearson Correlation	.032	1	-.129	-.049	-.027
	Sig. (2-tailed)	.751		.200	.631	.788
	N	100	100	100	100	100
Social influence	Pearson Correlation	-.061	-.129	1	.265**	-.026
	Sig. (2-tailed)	.543	.200		.008	.800
	N	100	100	100	100	100
Facilitating condition	Pearson Correlation	.101	-.049	.265**	1	.102
	Sig. (2-tailed)	.315	.631	.008		.314
	N	100	100	100	100	100
Personal innovativeness	Pearson Correlation	.256*	-.027	-.026	.102	1
	Sig. (2-tailed)	.010	.788	.800	.314	
	N	100	100	100	100	100
*. Correlation is significant at the 0.05 level (2-tailed).						
**. Correlation is significant at the 0.01 level (2-tailed).						

The correlation analysis showed that there was a significant positive relationship between perceived ease of use and personal innovativeness ($r = .256$, $p<0.05$). The positive association of social influence with facilitating condition was also significant ($r = .265$, $p < 0.01$). Other variables, however, showed weak and statistically insignificant relationships, suggesting that constructs are not interdependent to a large degree in this study.

Hypothesis 2

- **Null Hypothesis (H0)**

Perceived ease of use, perceived usefulness, social influence, facilitating condition, and personal innovativeness do not have a significant impact on digital payment adoption among respondents.

- **Alternative Hypothesis (H1)**

Perceived ease of use, perceived usefulness, social influence, facilitating condition, and personal innovativeness have a significant impact on digital payment adoption among respondents.

Table 6: Regression test on Hypothesis 2

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.419[a]	.176	.132	.725
a. Predictors: (Constant), Personal innovativeness, Social influence, Perceived usefulness, Perceived ease of use, Facilitating condition				

The model summary showed that the independent variables accounted for 17.6% of the variance in digital payment adoption ($R^2 = .176$). The value of adjusted R2 was .132, which indicated moderate explanatory power of the model. The R value of .419 indicated a moderate positive correlation between the predictors and digital payment adoption of the respondents.

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	10.552	5	2.110	4.012	.002[b]
	Residual	49.448	94	.526		
	Total	60,000	99			
a. Dependent Variable: Digital Payment Adoption						
b. Predictors: (Constant), Personal innovativeness, Social influence, Perceived usefulness, Perceived ease of use, Facilitating condition						

The ANOVA results showed that the regression model was significant, $F = 4.012$, $p = .002$. This points to the fact that the perceived ease of use, perceived usefulness, social influence, facilitating condition, and personal innovativeness are all factors that had a significant effect on the digital payment adoption of respondents, with one another.

Coefficients						
Model		**Unstandardised Coefficients**		**Standardised Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	2.727	.599		4.551	.000
	Perceived ease of use	.235	.076	.302	3.101	.003
	Perceived usefulness	-.071	.079	-.084	-.892	.375
	Social influence	-.088	.084	-.103	-1.047	.298
	Facilitating condition	.129	.074	.170	1.733	.086
	Personal innovativeness	.085	.073	.113	1.160	.249
a. Dependent Variable: Digital Payment Adoption						

The coefficients table showed the contributions of each of the independent variables to the adoption of digital payments by respondents. The constant ($B = 2.727$, $p = .000$) shows that the constant condition of all predictor variables was positive and statistically significant, indicating that overall, the level of digital payment adoption was not associated with the absence of these variables. This indicated that respondents had the tendency to use digital payment systems at a medium level regardless of the factors analysed.

Perceived ease of use turned out to be the most influential and statistically significant predictor of the adoption of digital payment systems among all other predictors. The unstandardised coefficient value (B = .235) meant that for every increase of 1 unit in perceived ease of use, digital payment adoption will increase by 0.235 units while the other variables remain constant. The standardised beta coefficient (β = .302) and significance value (p = .003) verified the respondents had a higher probability of accepting a digital payment system when they deemed it to be easy, convenient and user-friendly. This finding emphasised the need for ease of use, user-friendly interfaces and low technical complexity in order to increase adoption behaviour.

The perceived usefulness had a weak, negative, but statistically insignificant relationship with digital payment adoption (B = -.071, β = -.084, p = .375). The coefficient suggested a slight negative relationship, but the result is a high P value, showing that perceived usefulness was not significant to the respondents' decisions to adopt. This meant that respondents might be already seeing the utility in using digital payments in general, but this utility was, in itself, not enough to indicate actual behaviour.

Likewise, social influence had a negative (B = -.088, β = -.103, p = .298) insignificant influence on the adoption of digital payments. The results showed that neither recommendation nor peer pressure nor the encouragement from society was a strong motivator for the respondents to use digital payment methods. Hence, it seemed to be more a matter of personal convenience than of social factors.

Facilitating conditions was associated with holding a positive attitude toward adoption of digital payments (B = .129, β = .170), signifying that improvements in infrastructure, internet access, technical support and having smartphones could improve adoption rates. The significance value (p = .086), however, was just short of the accepted value of 0.05 yet was relatively close.

The personal innovativeness had a positive yet non-significant effect on digital payment adoption (B = .085, β = .113, p = .249). This finding indicated that those who were more inclined to try out new technologies tended to be a little more likely to adopt digital payments. However, this influence was not strong and statistically significant in the current study.

The results of the coefficient analysis indicated that the only factor that was statistically significant in the prediction of digital payment adoption was perceived ease of use. The results highlighted the importance of making digital payment technologies easier to use and more intuitive, which may be a major factor in boosting adoption among street vendors and small business owners.

Discussion

The results of the research showed that there are certain technological and behavioural factors that affect the adoption of digital payment by street vendors. The results of descriptive analysis indicated that respondents generally had positive perceptions about the digital payment systems, with average values obtained in the perceived ease of use, perceived usefulness, social influence, facilitating conditions, and personal innovativeness aspects, respectively. Perceived usefulness and ease of use had the highest means, suggesting the vendors found digital payment to be convenient and useful for everyday business transactions. The demographic results also showed that the middle-aged group was the largest group of respondents and that most participants had secondary-level education, which could have been a factor related to their understanding and use of digital payment applications.

The correlation analysis revealed a positive and significant relationship between perceived ease of use and personal innovativeness, indicating that the more vendors were willing to experiment with new technologies, the more they perceived the digital payment systems as easy to use. A significant relationship was also found between social influence and facilitating conditions, implying that the presence of social support and infrastructure facilitated the use of digital payment by vendors. A few relationships between the variables were, however, statistically insignificant, suggesting that some variables played a less significant role in influencing the adoption behaviour.

The regression results also revealed that perceived ease of use was the most important predictor of the adoption of digital payment among street vendors. This discovery indicated that vendors are more inclined to use digital payment systems if they feel it is easy, convenient, and uncomplicated to use. The other factors - perceived usefulness, social influence, facilitating conditions, and personal innovativeness - were found to have weak or non-significant impacts on adoption.

Conclusion

The overall finding of the study is that the use of digital payments is now an integral part of street vendors' businesses. The results indicated that perceived ease of use is the most influential factor for shaping the adoption behaviour of the vendors as compared to the other factors with comparatively weak influence. With this, the development of easily navigable digital platforms, the expansion of awareness programmes and the reinforcement of technical infrastructure can further contribute to better digital payment adoption and support the development and sustainability of the street vendors' businesses.

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