
MOBILE WALLET ADOPTION AMONG STREET VENDORS

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Abstract

Street vendors are an important part of urban economies, providing affordable goods, food, repair services, and other everyday services in locations where formal retail is limited or less convenient. Mobile wallets and QR-code-based payments can help vendors accept non-cash payments, reduce dependence on change, improve transaction speed, and create a digital record of sales. Yet adoption cannot be understood as a simple matter of placing a payment code at a stall. Vendors make decisions in conditions shaped by variable daily earnings, customer demand, smartphone access, connectivity, confidence in digital systems, settlement delays, fraud concerns, and the need to keep business operations moving during busy trading periods.

This paper presents a qualitative, literature-based framework for examining mobile wallet adoption among street vendors. It reviews the usefulness, ease of use, trust, perceived risk, social influence, facilitating conditions, digital financial literacy, and customer demand that shape adoption decisions. The discussion connects established technology-acceptance models with the working realities of informal retail, where a vendor may operate with limited time, shared devices, irregular records, and weak access to formal support. The analytical framework distinguishes initial acceptance, routine use, continued use, and responsible use of digital payment tools.

The study finds that adoption is more likely to be sustained when a wallet or QR payment option is reliable, easy to operate, visibly trusted by customers, low in cost, and supported by clear dispute-resolution and safety practices. Barriers include fear of fraud, network interruptions, uncertainty about payment confirmation, low digital literacy, transaction failures, concerns about privacy, and difficulty separating personal and business funds. The paper concludes that effective digital-payment inclusion for street vendors must combine simple technology with onboarding support, multilingual guidance, safe-payment awareness, access to customer support, and measures that respect the realities of informal work rather than assuming that vendors have the resources of formal merchants.

Keywords: Mobile Wallets, Street Vendors, Digital Payments, QR Payments, Financial Inclusion, Technology Acceptance, Digital Financial Literacy, Perceived Trust, Informal Economy, UPI

1. INTRODUCTION

Street vending is a major source of livelihood in many cities and towns. Vendors sell vegetables, fruits, garments, household goods, snacks, flowers, newspapers, and small services close to customers' homes, workplaces, transport points, markets, and public spaces. Their work is often characterized by small transaction values, rapid turnover, cash-based accounting, and high dependence on daily sales. In this setting, mobile wallets and QR-code payment options have become increasingly visible as an additional method of receiving payment. A small display card, a mobile application, and a linked account can allow a customer to pay without carrying cash or waiting for change. Mobile-wallet adoption should not be reduced to the availability of a smartphone or a QR code. A vendor must decide whether the

system is useful enough to justify learning it, whether it works during busy periods, whether customers will use it, and whether the payment is actually received before goods are handed over. A transaction that is easy for an experienced smartphone user may be difficult for a vendor who shares a device with family members, has limited data connectivity, cannot read all application prompts, or has previously experienced a failed or disputed payment. For vendors operating at the margin, even a small delay, an unexplained debit, or a payment-confirmation problem can weaken confidence in the system.

In India, QR-based digital payments are commonly linked with bank-account systems such as the Unified Payments Interface (UPI), while mobile wallets may also provide stored-value or app-based payment functionality according to their product design and

regulatory conditions. Official payment-system information shows that UPI has a wide merchant-facing ecosystem and public product statistics, making it relevant to the everyday payment choices of small merchants and customers [1, 2]. However, the presence of digital-payment infrastructure does not automatically guarantee meaningful use among street vendors. Adoption depends on vendor-level capabilities, customer behavior, trust, safety, connectivity, and the quality of institutional support.

Research on technology acceptance provides a useful starting point for this analysis. The Technology Acceptance Model emphasizes perceived usefulness and perceived ease of use, while later models such as UTAUT explain adoption through performance expectancy, effort expectancy, social influence, and facilitating conditions [7, 8]. These concepts are important, but they need to be interpreted through the realities of informal retail. For example, usefulness may mean receiving exact payment during a crowded rush hour; facilitating conditions may mean access to a reliable device, a data connection, a bank account, an understandable help channel, and a nearby person who can assist with a problem.

This paper examines mobile-wallet adoption among street vendors as an economic, technological, and inclusion-related process. It does not claim primary survey findings from one particular city. Instead, it synthesizes policy sources and scholarly literature to identify adoption drivers, practical barriers, and measures that can support safe and sustained use. The purpose is to provide a structured framework that can guide future research, vendor-support programmes, local-government initiatives, and payment-service design.

2. LITERATURE REVIEW

The literature on mobile-payment adoption generally indicates that users evaluate a payment technology through its practical value, ease of use, trustworthiness, perceived risk, social acceptance, and compatibility with everyday routines. Davis [7] explains that perceived usefulness and perceived ease of use influence acceptance of information technology. UTAUT extends this perspective by giving attention to performance

expectancy, effort expectancy, social influence, and facilitating conditions [8]. In informal retail, these factors are not abstract attitudes: they are reflected in whether a vendor can complete a transaction quickly, whether customers ask to pay digitally, whether the application is understandable, and whether the vendor has access to help when difficulties occur.

Street-vendor research in India has highlighted the role of security, privacy, trust, and digital capability. Chopra's study of mobile-wallet acceptance among street vendors identified data privacy, transaction security, and trust as important barriers [12]. Ahmad, Yadav, and Ahmed [13] similarly examine fintech adoption among street vendors and hawkers through a technology-acceptance lens. Research on unorganized retailers also shows that merchant adoption is shaped by the relationship between the tool, the business task, customer demand, and the vendor's operating environment [15]. These findings underline the importance of analyzing vendors as active business decision-makers rather than treating them only as recipients of a financial-inclusion programme.

Digital payments can create benefits for small merchants, including quicker settlement, reduced need to handle small denominations, a record of inflows, and possible access to formal financial services when appropriately designed. At the same time, they can produce risks when payment messages are misunderstood, settlement status is unclear, fees are not transparent, or fraudsters exploit unfamiliarity with application prompts. The relevant question is therefore not merely whether vendors have adopted a mobile wallet, but whether they can use it confidently, verify payments, resolve disputes, and decide when cash remains necessary for business continuity.

A growing body of work also draws attention to the distinction between adoption and sustained use. A vendor may accept a QR code because customers ask for it, but may still prefer cash for particular transactions. Continued use depends on reliable network access, merchant confidence, clear payment confirmation, low operational friction, and customer habit. It may also depend on whether the digital-payment arrangement fits with

vendors' income-management practices, including purchasing stock, paying suppliers, contributing to household expenses, and keeping working capital available. A meaningful assessment must therefore study adoption as a process rather than a one-time event.

2.1 CONCEPT AND SCOPE OF MOBILE-WALLET ADOPTION

- Mobile-wallet adoption refers to the decision to register for, accept, and use app-based or QR-enabled payment instruments for receiving or making payments.
- It includes initial awareness, onboarding, linking a bank account or payment instrument where required, displaying a payment code, learning transaction confirmation, and integrating the tool into daily sales practices.
- For street vendors, adoption should be assessed in relation to the nature of the stall, customer profile, average transaction size, device ownership, network quality, working hours, and access to practical support.
- The assessment must distinguish between nominal adoption, occasional use, routine use, continued use, and safe use. A displayed QR code alone is not evidence that a vendor uses the system effectively.

2.2 ADOPTION CHALLENGES IN STREET-VENDING ENVIRONMENTS

- Low or uneven digital literacy can make onboarding, password management, confirmation checking, and response to suspicious messages difficult.
- Shared smartphones, damaged devices, limited battery life, intermittent mobile data, and poor network coverage can interrupt transactions during customer-facing hours.
- Concerns about fraud, fake payment screenshots, unauthorized access, privacy, and settlement errors can reduce trust, especially after a negative experience.
- Busy sales periods may make it difficult to confirm each transaction carefully, particularly where goods are handed over quickly and several customers are waiting.
- Variable income, limited access to formal credit, and mixed personal-business finances can influence whether vendors

perceive digital payments as beneficial or risky.

2.3 Technology-Acceptance and Inclusion Frameworks

- The Technology Acceptance Model explains adoption through perceived usefulness and perceived ease of use [7].
- UTAUT and UTAUT2 highlight performance expectancy, effort expectancy, social influence, facilitating conditions, habit, and related behavioral influences [8, 10].
- Trust and perceived risk are particularly important in mobile-payment contexts because the vendor must believe that the payment is secure, verifiable, and recoverable when something goes wrong [16, 17].
- Financial inclusion perspectives add attention to access, affordability, consumer protection, digital financial literacy, and the capacity to use services responsibly rather than merely register for them [3, 4].

3. OBJECT OF STUDY

The present study examines mobile-wallet adoption among street vendors as a combined technology-acceptance, livelihood, and financial-inclusion issue. The object of study is not a specific payment application or a single marketplace. Rather, it is the adoption process through which vendors decide whether a digital-payment tool is suitable for their business, learn to use it, accept payments through it, and continue or discontinue use over time. The analysis considers the relationship among vendor capability, transaction conditions, customer demand, infrastructure, trust, and institutional support.

The theoretical basis of the study is that digital-payment adoption becomes meaningful only when the technology fits the seller's daily work. A payment application without reliable confirmation, a QR display without customer trust, or an onboarding process without accessible support cannot by itself produce sustained adoption. The study therefore views each vendor as operating within a wider ecosystem involving banks, payment service providers, telecom networks, local markets, family members, customers, vendor associations, and public institutions. This systems perspective helps explain why the

same tool may work well for one vendor and remain underused by another.

3.1 DETERMINANTS OF MOBILE-WALLET ADOPTION AND ASSESSMENT PRIORITIES

S.No.	Adoption Dimension	Primary Indicators	Typical Street-Vendor Condition	Assessment and Support Relevance
1	Perceived usefulness	Faster payment, exact amount, sales record, customer convenience	Small-value and rapid transactions; cash-change problems	Shows whether the tool solves a daily business problem and supports continued use
2	Ease of use and literacy	Onboarding, QR scan awareness, confirmation checking, language comfort	Shared phones, limited time, varied reading and app-navigation ability	Identifies the need for simple interfaces, training, local-language guidance, and practice
3	Trust and perceived security	Confidence in payment receipt, privacy, fraud awareness, dispute response	Fear of fake screenshots, unknown links, failed transfers, and loss of funds	Supports safer transaction practices and credible, accessible grievance channels
4	Facilitating conditions	Smartphone access, data connectivity, charging, account linkage, help access	Network interruptions, battery constraints, device repair cost, limited support	Indicates infrastructure and service gaps that can obstruct routine payment acceptance
5	Customer and market influence	Frequency of customer requests, peer use, supplier acceptance, visibility of QR code	Customer preference varies by location, age, and type of goods sold	Explains social influence and whether digital acceptance improves customer retention or sales

3.2 STUDY OBJECTIVES

- To examine the principal factors that influence mobile-wallet adoption among street vendors.
- To identify how perceived usefulness, ease of use, trust, perceived risk, social influence, and facilitating conditions shape vendor decisions.
- To analyze the role of digital literacy, smartphone access, connectivity, customer demand, and business characteristics in sustained usage.
- To evaluate the importance of safe-payment practices, transparent grievance support, and consumer-protection awareness in reducing vendor risk.
- To develop a practical framework that links digital-payment adoption with livelihood security and inclusive financial participation.

4. RESEARCH METHODOLOGY

The study adopts a qualitative, literature-based research methodology. It synthesizes

established technology-acceptance theories, official payment-system sources, financial-inclusion guidance, and peer-reviewed work on mobile payments, informal retail, and street vendors. This approach is appropriate because the paper seeks to develop an analytical framework rather than report numerical findings from a primary survey. The method focuses on how adoption should be understood, what conditions should be observed, and how findings can be translated into vendor-centered support.

The analytical framework follows the vendor journey from awareness to continued use. It considers the business problem that digital payments are expected to solve, the onboarding experience, transaction confirmation, customer behavior, safety and privacy concerns, infrastructure reliability, and access to help. The framework recognizes that adoption may be episodic: a vendor can be registered but inactive, use a QR code only when customers insist, or revert to cash after a

fraud concern or repeated network failure. The methodology therefore treats use as contextual, dynamic, and dependent on trust.

4.1 RESEARCH DESIGN (QUALITATIVE ANALYTICAL APPROACH)

- The study follows a qualitative and comparative design based on technology-acceptance, mobile-payment, and financial-inclusion literature.
- It compares adoption conditions according to vendor type, transaction environment, device access, customer behavior, perceived risk, and access to institutional support.
- The design uses a socio-technical perspective that connects user attitudes with infrastructure, market practices, payment-system reliability, and consumer protection.
- Findings are interpreted as an adaptable framework for future field studies and practical interventions, not as statistically generalizable results from one location.

4.2 MOBILE-WALLET ADOPTION FRAMEWORK

- The framework begins with mapping the vendor's payment practices, customer profile, transaction size, and reasons for accepting or rejecting digital payments.
- It assesses awareness, device access, account linkage, onboarding experience, use of QR codes or wallet applications, and the ability to verify successful payment.
- Core analytical dimensions include usefulness, effort, trust, perceived risk, social influence, facilitating conditions, digital financial literacy, and service support.
- Safety assessment includes password and PIN practices, recognition of suspicious messages, verification of payment status, privacy awareness, and knowledge of complaint channels.
- Results should be interpreted in relation to the vendor's work setting, market conditions, language preference, past experience, and the difference between initial adoption and regular use.

4.3 STUDY CONTEXT AND UNIT OF ANALYSIS

- The study considers street vendors operating in markets, transport corridors,

residential areas, food streets, weekly bazaars, and other public or semi-public trading spaces.

- The unit of analysis is the vendor's mobile-wallet adoption experience, including the relationship among business need, payment technology, customer demand, and support environment.
- Potential vendor segments include food sellers, vegetable and fruit sellers, clothing vendors, repair-service providers, household-goods sellers, and mobile kiosks.
- The framework gives particular attention to vendors who have constrained access to devices, connectivity, formal records, customer support, or affordable financial services.

4.4 PARAMETERS OF ANALYSIS

- Business variables, including type of goods or services, average transaction value, peak trading period, cash-handling needs, and supplier-payment practices.
- Technology variables, including smartphone ownership or sharing, application usability, QR visibility, mobile-data access, battery availability, and network reliability.
- Behavioral variables, including perceived usefulness, perceived ease of use, trust, perceived risk, social influence, habit, and willingness to seek help.
- Financial-inclusion variables, including bank-account linkage, digital financial literacy, transaction-cost awareness, record-keeping practices, and access to formal grievance redressal.
- Safety variables, including awareness of phishing, fake payment messages, PIN protection, device security, payment-confirmation practices, and recovery options following a failed transaction.

4.5 PROCEDURE OF STUDY

- Review technology-acceptance theories, payment-system information, financial-inclusion guidance, and studies related to informal merchants and street vendors.
- Identify the business, technological, behavioral, financial, and safety conditions that can influence adoption and continued use.
- Develop a structured assessment plan that covers awareness, device and connectivity

access, onboarding, transaction verification, customer behavior, risk experience, and help-seeking practices.

- Interpret evidence with attention to the difference between active use, reluctant acceptance, inactive registration, and informed refusal.
- Develop recommendations that prioritize simple onboarding, vendor-centered training, safe-payment awareness, accessible help, clear dispute resolution, and reliable digital infrastructure.

4.6 ANALYTICAL APPROACH

- Qualitative comparison of the drivers and barriers that influence mobile-wallet use across different street-vending contexts.
- Interpretation of how usefulness, ease of use, trust, perceived risk, and facilitating conditions interact in the vendor's daily workflow.
- Assessment of how customer demand, network reliability, device access, and financial literacy influence the transition from one-time adoption to sustained usage.
- Identification of practical interventions that payment providers, financial institutions, local authorities, and vendor associations can use to improve safe and inclusive digital-payment acceptance.

5. DATA ANALYSIS

The qualitative analysis indicates that mobile-wallet adoption among street vendors is strongly shaped by the perceived fit between digital payments and the pace of everyday trading. Vendors are likely to value a payment option when it reduces a concrete problem, such as the need to provide change, the risk of handling cash during crowded hours, or the loss of a sale because a customer has no cash. Usefulness is therefore closely connected to transaction speed, visibility of payment confirmation, and the ability to complete sales without disrupting the customer queue. A feature that adds steps or uncertainty may be viewed as a burden even when it is technically advanced.

Trust is a central element in this environment. A vendor who cannot easily distinguish between a completed payment, a pending transaction, a fake screenshot, and a notification of a received message may remain reluctant to depend on digital payments. Trust

is built through clear transaction status, consistent settlement, understandable records, accessible support, and prior positive experience. It can be weakened quickly by disputed payments, fraudulent calls, misleading links, or unexplained charges. The analysis therefore treats digital safety knowledge as a business capability rather than an optional add-on.

Digital literacy affects both initial and sustained use. Vendor support should not assume that all users are comfortable with English-language prompts, application updates, or account settings. Practical assistance is most useful when it is provided in simple language, through demonstration and repetition, and focused on the actions vendors perform most often: checking whether funds were received, protecting a PIN, recognizing suspicious communication, and knowing where to report a problem. Peer learning and vendor associations may support adoption, but they should complement—not replace—clear responsibility from payment providers and institutions.

The analysis also indicates that customer behavior can act as both a driver and a pressure. In locations where customers expect QR-based payment, vendors may adopt because refusal could result in lost sales. However, compliance-driven adoption does not necessarily mean that the vendor feels confident. Some vendors may display a QR code while continuing to prefer cash for lower-risk transactions or when connectivity is poor. A meaningful assessment must therefore ask how often digital payments are accepted, what portion of sales they represent, what problems arise, and whether the vendor regards the method as an advantage, a necessity, or a source of uncertainty.

Finally, mobile-wallet adoption is affected by how the tool relates to a vendor's wider financial life. A payment record may help vendors observe daily inflows, but it can also blur the boundary between household and business finances when the same account is used for multiple purposes. Vendors may need support in organizing simple records, understanding transaction histories, and maintaining access to working capital. Inclusion initiatives that recognize these realities are more likely to support sustainable

adoption than initiatives focused only on registration numbers or QR-code distribution.

6. DISCUSSION

The analysis confirms that mobile-wallet adoption among street vendors is not only a technical matter. It is linked to livelihood security, trust, local market conditions, and the distribution of digital capability. A vendor can benefit from accepting digital payments, but the benefit depends on whether the payment can be confirmed quickly, whether transaction costs are clear, whether the system works in the market environment, and whether a problem can be resolved without losing an entire day's earnings. Policies that measure success only by registration or QR-code installation may overlook these quality-of-use questions.

An effective adoption programme should be proportionate, practical, and vendor-centered. It is not necessary to train every vendor in every feature of a payment application. Instead, the support process should focus first on common tasks and high-risk situations: receiving and confirming a payment, checking transaction history, protecting PINs and passwords, avoiding suspicious links and calls, responding to a failed transaction, and identifying an official support channel. Short demonstrations, local-language materials, and help available near marketplaces can be more useful than generic digital-literacy messaging delivered far from the vendor's work setting.

The discussion also highlights the need for reliable institutional safeguards. Vendors should not have to depend exclusively on informal advice when a payment fails or a suspected fraud occurs. Payment providers, banks, and public authorities have a role in ensuring that support routes are understandable, complaints are acknowledged, and digital-payment information is communicated in accessible language. A trusted system requires both secure technology and visible accountability. Where vendors feel unable to obtain help, a single negative incident can spread through peer networks and discourage wider adoption.

Inclusion should also take account of unequal access. Women vendors, older vendors, migrants, vendors with lower literacy, and those working in areas with poor connectivity may experience different constraints.

Programmes should avoid treating these groups as deficient users. Instead, services should be designed around their actual conditions: shared devices, flexible working hours, language diversity, limited time for training, and the need to protect earnings. Collaborations with market committees, self-help groups, vendor associations, and local bodies can help make support more responsive, provided that participation remains voluntary and privacy is respected.

The strongest strategy is one that connects payment convenience with security, understanding, and fair redressal. When vendors can accept a payment confidently, maintain control over their accounts, identify suspicious behavior, and receive timely assistance, digital payments can become a useful complement to cash. When these conditions are missing, adoption may remain superficial or fragile. The policy goal should therefore be safe, informed, and sustained use rather than adoption for its own sake.

7. CONCLUSION

This study examined mobile-wallet adoption among street vendors through a qualitative, technology-acceptance and financial-inclusion framework. It showed that meaningful adoption extends beyond access to a smartphone, a wallet application, or a printed QR code. Vendors assess whether the payment tool is useful, easy to operate, trusted by customers, reliable during trade, secure enough for their earnings, and supported when a problem occurs. Perceived usefulness, ease of use, trust, perceived risk, social influence, facilitating conditions, digital literacy, and customer demand each contribute to the adoption process.

The analysis found that street vendors can benefit from digital payments when the system enables faster, verifiable, and convenient transactions. However, fraud concerns, unclear payment confirmation, unreliable connectivity, shared-device use, language barriers, limited help access, and mixed personal-business finances can weaken continued use. These barriers cannot be addressed by one universal intervention. Depending on the vendor context, appropriate responses may include simplified onboarding, local-language materials, transaction-verification training, safe-payment awareness, accessible grievance

support, connectivity improvement, and basic record-keeping guidance.

Mobile-wallet adoption should ultimately strengthen, not complicate, the livelihoods of street vendors. When digital-payment initiatives are designed around vendor realities, supported by trustworthy institutions,

and linked to clear consumer-protection practices, they can improve payment choice and financial participation. Sustained adoption is therefore best understood as a continuing process of capability, confidence, infrastructure, and accountable service—not simply as the presence of a QR code at a stall.

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