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Adoption of Digital Payment System Among Tribal Entrepreneurs in Ranchi District

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***Abstract* – This study examines the adoption of digital payment systems among tribal entrepreneurs in Ranchi district. Digital payments, such as UPI, mobile banking, and digital wallets, help make business transactions faster, safer, and more convenient. The study aims to understand the level of awareness and usage of digital payments among tribal entrepreneurs and identify the factors influencing their adoption. Challenges such as limited digital skills, poor internet connectivity, lack of awareness, and concerns about online fraud were also examined. Data were collected from 68 respondents through questionnaires and supported by information from books, journals, and previous studies. Statistical tools like regression, ANOVA, and coefficient analysis were used through SPSS software. The findings indicate that factors such as gender, education, income, and occupation influence the use of digital payment systems. The study concludes that digital payments are gradually gaining acceptance among tribal entrepreneurs and support business development. However, better training, awareness programs, improved internet access, and government support are needed to increase their adoption in tribal areas.**

Keywords - **Digital payment, Tribal entrepreneurs, Financial inclusion, Cashless transaction**

I. INTRODUCTION

1. Background

Nowadays, digital payment systems have become an important part of daily life as well as business activities. Earlier, most people preferred cash for making payments, but with the growth of technology and internet services, digital payments have become more common. The COVID-19 pandemic also encouraged people to use online payment methods, which increased the adoption of digital payment systems across the country. Digital payment systems provide several benefits to business owners. They make transactions faster, save time, reduce the need to carry cash, and help maintain proper records of payments. Because of these advantages, many small businesses and local shops have started accepting digital payments. Tribal entrepreneurs are also gradually adopting digital payment systems in their business activities. They are involved in various occupations such as agriculture, handicrafts, forest-based products, and local trade. The use of digital payments can help them manage their business more efficiently and improve their financial transactions. However, some challenges such as lack of awareness, limited digital knowledge, and poor internet connectivity may affect the effective use of these systems.

2. Statement of Research Problem

The main research problem is that the adoption of digital payment among tribal entrepreneurs may be low. Many of them may not know how to use payment apps, QR codes, or online banking properly. Some may have little knowledge of smartphones. Others may fear fraud, wrong transfer of money, or cheating in online payments. The main research problem is that many tribal entrepreneurs may not fully adopt digital payment systems due to lack of knowledge, fear of fraud, poor internet connectivity, electricity issues, and language barriers. Because of these challenges, they often prefer cash transactions. However, as customers increasingly prefer cashless payments, limited use of digital payment may affect their business growth and income. Although digital payment offers benefits such as faster transactions, better record keeping, and wider market access, many tribal entrepreneurs may not be able to utilize these advantages. Since limited studies have focused specifically on tribal entrepreneurs, it is important to examine their level of digital payment adoption, the challenges they face, and the factors influencing its use. The findings can help government agencies, banks, and other organizations develop effective strategies to promote digital payment adoption in tribal areas.

3. Significance of the Study

The study on adoption of digital payment system among tribal entrepreneurs is important in today's time because digital payment is growing fast in business and daily life. Many people now use mobile apps, QR code, ATM cards, and internet banking for making payments. But in tribal areas, the use of digital payment may still be low. So, this study is useful to understand the real situation of digital payment among tribal entrepreneurs. This study is important because tribal entrepreneurs play a major role in the local economy. Many of them are involved in farming, handicrafts, forest products, weaving, food selling, small shops, and local trade. Their businesses help in earning income for families and supporting village markets. If they use digital payment, it can improve their business and create better earning opportunities. This study is also useful for government and banks. The results of the study can help them make better plans to promote digital payment in tribal areas. They can provide training

programs, better banking support, and awareness about safe online payment.

4. Scope of the Study

The scope of this study is based on the adoption of digital payment system among tribal entrepreneurs. Today digital payment is becoming an important part of business. Many people use mobile apps, QR code, ATM cards, and internet banking for payment. But in tribal areas, the use of digital payment may be different because of lack of awareness, weak internet network, and other problems. Therefore, this study will focus on understanding how tribal entrepreneurs are using digital payment systems in their business.This study is limited to tribal entrepreneurs who are doing small business or self-employment work. These businesses may include farming, handicrafts, forest products, weaving, food selling, local shops, and other trade activities. These entrepreneurs are important because they help in earning income for their families and support the local economy.

II. LITERATURE REVIEW

Gahlot et al. (2019) The study examined the impact of Digital India on tribal businesses and their future prospects. Based on previous research, the study analyzed the adoption of digital payments and their role in promoting digital awareness among tribal entrepreneurs. The findings suggest that digital payment systems are increasingly being used by tribal communities, helping improve business operations and supporting future growth opportunities.

Mahesh and Bhat (2021) examined the growth of UPI in India and concluded that technological advancements, smartphone penetration, and internet connectivity have accelerated digital payment adoption. UPI has emerged as a secure, convenient, and low-cost payment system, contributing significantly to India's digital economy and cashless transaction ecosystem.

Suresh and T.S. (2021) explored the use of digital financial services among Scheduled Tribes (ST) and Scheduled Castes (SC). The study concluded that services such as UPI, ATM, POS, and mobile banking have increased financial accessibility, especially in remote areas, although the research was limited to specific social groups.

Anu Gupta (2021): examines intention of consumer towards adopting digital payment system affects the demonetization policy in India. this research focusses on the difference of behaviour between digital payment system in India.

Sarkar & Sen (2022):The study examined factors affecting digital banking use among rural entrepreneurs in Jharkhand. It found that digital transformation supports rural development despite challenges in internet access and service adoption.

Daimari, M. Romesh Singh(2025) states that tribal entrepreneurs organize businesses which helps in maintaining trust and cooperation within enterprises. This study also states that it can improve rural livelihoods, generate employment and strengthens economic among tribal strength.

Phatak & N.S. (2023) reported that digital payment systems contribute to business growth, operational efficiency, and customer satisfaction among small businesses.

Das (2023) focused on awareness of online financial fraud and emphasized the importance of digital literacy, infrastructure, and public awareness campaigns for the successful adoption of online financial services.

Chaudhri (2023) studied the adoption of mobile payments among micro-entrepreneurs in India. The study found that digital payments are growing, but challenges such as limited awareness and access continue to affect their adoption.

Bhawnra & Singh (2023) examined financial inclusion among tribal communities in Jharkhand and found that initiatives such as Pradhan Mantri Jan-Dhan Yojana and no-frill bank accounts have improved access to banking, loans, and insurance services. They suggested the development of specialized financial products tailored to tribal needs.

Nadar,Subhash R (2023) examined managerial and technical challenges in digital payment adoption. The study identified issues such as inadequate training, cybersecurity risks, poor infrastructure, lack of awareness, and trust concerns. The author stressed the importance of improving digital literacy, cybersecurity, and stakeholder coordination to ensure sustainable growth of digital payments.

Manoj Sharma & Shilpi Kumari (2024)Examines the concept of tribal entrepreneurship and highlights the opportunities and challenges of tribal entrepreneurship faced by tribal entrepreneurship in India. In improving the socio-economic conditions of the tribal community tribal entrepreneurship play an important role.

K.P Praveen (2025) Examines the challenges faced by the tribal community while using cashless payment system.

Raj & Pal (2025) studied the role of digital literacy among tribal artisans in Jharkhand. Their findings revealed that digital literacy enhances income, market access, and economic opportunities. However, they emphasized the need for better training programs, infrastructure, and financial support to reduce the digital divide.

Mookerjee et al. (2025) emphasized that digital banking supports financial inclusion in rural areas, although low digital literacy and limited smartphone access remain major barriers.

Shukla & Gaurav (2025)The Literature highlighted the entrepreneurial potential of tribal communities in Jharkhand, particularly in handicrafts, forest products, and organic farming. They noted that digital technologies and social media marketing can help tribal entrepreneurs overcome geographical barriers and improve market visibility.

Purty (2025) found that e-commerce and digital payment adoption have positively influenced the growth of tribal entrepreneurship in Jharkhand.

Yeddu &Kundumula (2025)Studied digital payment awareness among tribal entrepreneurs and found that digital payments improve business efficiency and financial inclusion. The study also highlighted challenges such as low digital literacy and poor internet connectivity.

Jebaraj (2025)Examined digital financial inclusion among tribal entrepreneurs in India. The study found that technologies like UPI, mobile banking, QR codes, and digital wallets help entrepreneurs conduct business more effectively.

Lakhaiyar (2025) Analyzed digital payment adoption in India after COVID-19. The study showed increased use of digital payments and identified factors influencing their adoption and impact on business activities.

Avinash Jena (2025) also highlighted the role of e-commerce and digital payments in promoting tribal products and supporting tribal entrepreneurship.

Yadava and Laxmi Narayan (2025) analyzed the factors influencing digital payment adoption across different regions of India. Their study found that demographic factors, user behaviour, and technological barriers significantly affect digital payment usage.

Jain & Vishu (2025)Analyzed digital payment adoption and consumer trust. The study found that digital payments are widely used by urban youth, but rural infrastructure, security concerns, and financial literacy remain major challenges.

Bankar et al. (2025): Digital inclusion and digital payments (UPI, wallets) help tribal entrepreneurs improve productivity, transparency, and business growth. Challenges include poor internet connectivity, low technical knowledge, and limited financial literacy.

Dash et al. (2025):Digitalization positively impacts tribal entrepreneurs' economic and social development. It became especially important during COVID-19 by improving customer connectivity and supporting business survival.

Raj N. (2026)Studied the socio-economic impact of tribal entrepreneurship in forest-based industries. Found that leaf-plate making and handloom activities provide livelihood opportunities, especially for tribal women, but face challenges in business expansion.

Gaurav K. & Shukla A. (2026) Examined marketing challenges of tribal entrepreneurs. Traditional markets and middlemen still dominate, while modern marketing methods such as social media and online platforms are underutilized.

Mohamed and Dr. Raja Mohamed M.A. (2026) highlighted that the adoption of digital payment tools such as UPI, mobile banking, and fintech applications has significantly increased financial convenience, reduced cash dependency, and promoted inclusive economic growth. They also noted India's leadership in real-time digital payments.

Kumar et al. (2026) examined the impact of digital payments on small and medium enterprises (SMEs) and found that digital payments improve financial inclusion and business efficiency. However, challenges such as lack of awareness, trust issues, cybersecurity concerns, and low digital literacy continue to hinder wider adoption.

Arif et al. (2026) found that UPI and other digital payment systems promote financial inclusion by providing secure, cost-effective, and user-friendly transaction platforms. Their study highlighted the growing shift from cash-based transactions to digital payments in India.

III. SUMMARY OF PREVIOUS RESEARCH

Previous studies show that digital payment systems such as UPI, mobile banking, QR codes, and digital wallets have significantly improved financial inclusion, business efficiency, and entrepreneurial growth in India, especially among urban consumers, Working Professionals, and formal business sectors, while Tribal entrepreneurs received limited attention. Researchers found that digital technologies help tribal entrepreneurs increase market

access, income, and business opportunities. However, challenges such as low digital literacy, poor internet connectivity, inadequate infrastructure, cybersecurity concerns, and lack of awareness continue to affect the adoption of digital payments. Most studies emphasize the need for better training, financial support, and digital infrastructure to strengthen digital payment usage and tribal entrepreneurship.

Identification of Research Gap

Existing studies on digital payment systems have mainly focused on urban populations and formal business sectors, with limited attention given to tribal entrepreneurs. Research on digital payment adoption in tribal and rural areas, especially in Ranchi district, remains inadequate. Moreover, issues related to awareness, trust, security, digital literacy, and challenges faced by tribal entrepreneurs have not been thoroughly explored. Therefore, this study seeks to fill these gaps by examining the awareness, adoption, benefits, and challenges of digital payment systems among tribal entrepreneurs.

Research Gap

In the research topic, very limited research has been conducted. As a result the findings remain constrained and not highly conclusive. Particularly at the Jharkhand level, there is a many lack of focused in research. There is a lack of focus on the tribal entrepreneurs who face challenges such as low digital literacy, poor infrastructure, cultures barriers and limited financial access. The research identifies several key gaps in the adoption of digital payments, including a lack of awareness and education among users, particularly in rural and remote areas. Additionally, there is limited availability of primary data from these regions, which restricts in dept analysis. The existing research also place less emphasis on behavioral and psychological factors influencing adoption. Furthermore, there is insufficient focus on the long term sustainability of digital payment system. Here limited research on the tribal entrepreneur in Jharkhand. In many research limited focus on lack of region specific studies issues such as poor internet connectivity, lack of infrastructure, lack of smart phones and inadequate banking infrastructure in tribal areas have not been deeply analyzed.

Research Question

- What is the level of awareness and usage of digital payment systems among tribal entrepreneur?
- What factors influences the adoption of digital payment system among tribal entrepreneur?
- What challenges do tribal entrepreneurs face while using digital payment systems?

Research Objective

- To examine the level of awareness of digital payment systems among tribal entrepreneur.
- To analyze the factors influencing the adoption of digital payment system among tribal entrepreneurs.
- To identify the major challenges faced by tribal entrepreneurs in using digital payment system.

Hypothesis

H0 – Null Hypothesis

There is no significant level of awareness of digital payment system among tribal entrepreneurs.

H1-Alternative Hypothesis

There is significant level of awareness of digital payment system among tribal entrepreneurs.

IV. RESEARCH METHODOLOGY

The Research methodology involves the questionnaire and interview instrument that is been conducted at the time of survey. The research was conducted in adoption of digital payment system among tribal entrepreneurs in Ranchi District, Jharkhand. This study used descriptive and quantitative research methodolo

Research Design

Research design is a blueprint of the collection, measurement and analysis of data. It is conceptual structure within which research is conducted. Research Problem: It refers to a central problem or question the study aims to address the case of adoption of digital payment system among tribal entrepreneurs on market and business scalability in Ranchi District.Objective: To identify the usage of digital payment system among tribal entrepreneurs in Ranchi District, Jharkhand.

Data Collection Method

Primary data was collected from the targeted 68 respondent through a Google form survey method using the convince sampling method. Secondary data is collected from Journal, website, articles and government publications. The study shows the reports from NPCI, RBI and other government sources.

Sampling Method and sample size

Sampling Technique: Convenience sampling - Selecting participants who are easily available to the researcher rather than random selection. Sample size of the study consists of 68 respondents from Ranchi District.

Independent variables – Digital Payment, Dependent variables – Tribal Entrepreneurship.

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Descriptive Statistics

It is used to describe the characteristics of respondents and variables through numbers, tables graphs, percentages, averages and charts. Statistical tools such as correlation, R square, Adjusted R Square, and Standard Error of Estimate were to understand the usage of digital payment system among tribal entrepreneurs.

Simple Linear Regression

ANOVA was used to test the overall significance of the regression model. A p-value less than 0.05 indicates a statistically significant relationship between the variables.

Regression

The aim is to depict the correction between the variables with a straight line commonly known as regression line. This line can be described by the following equation $Y=\beta 0+\beta 1X+\epsilon$the value and Significance p-valuetest whether each coefficient meaningfully influences Y. A p-value < 0.05 indicates a statistically significant relationship between the predictor and outcome variables.

IV. DATA ANALYSIS

In this chapter, we have to discuss the detail of data analysis through primary data.This chapter helps to interpret and analyze the data collected for the study.The primary objective of this chapter is to analyze the response obtained from the respondents and also leads to obtain meaningful insights with respect to research objectives

Demographic factors

Demographic factors are statistical characteristics used to describe and classify respondents in a study. These include age, gender, income, and occupation.

Table 1: Demographic factor: Gender

Gender	No. of Responses	Percentage(%)
Male	41	60.29
Female	27	39.70
Others	-	-
Total	68	100

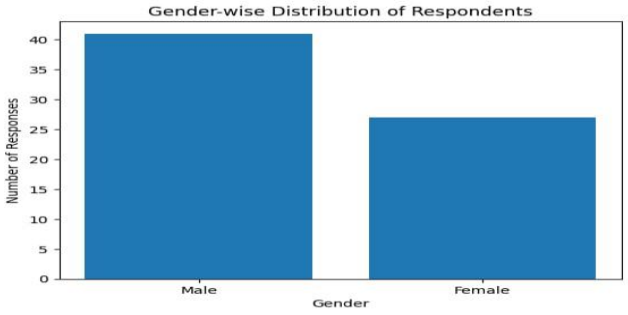


Figure 1: Gender-wise distribution of respondents

They help researchers understand respondents' backgrounds and analyze their behaviour, preferences, and decision-making patterns. Demographic factors influence various aspects of life, such as technology usage, participation, purchasing power, and economic activities.

The above table presents the distribution of respondents based on gender. Out of 68 respondents, 41 (60.29%) are male and 27 (39.70%) are female. This shows that male participation is higher than female participation, indicating a gender imbalance in the sample. However, females still make up a significant portion of the respondents, allowing for gender-based comparison.

Table 2: Demographic factor- Age

Age	No. of Responses	Percentage (%)
18-28	7	10.29
28-39	34	50
39-50	16	23.52
Above 50	11	16.17
Total	68	100

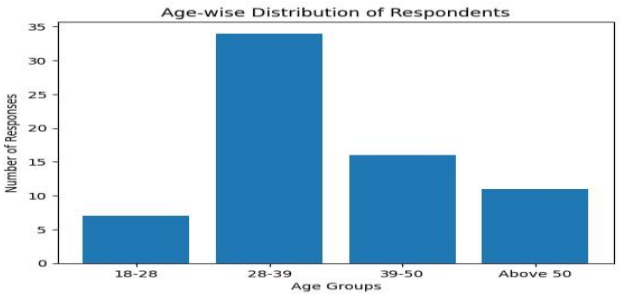


Figure 2: Age-wise distribution of respondents

The table shows the age-wise distribution of 68 respondents. The majority belong to the 28–39 years age group (34 respondents, 50%), making it the largest group in the study. This is followed by the 39–50 years age group (16 respondents, 23.52%) and the above 50 years group (11 respondents, 16.17%). The 18–28 years age group has the lowest representation with 7 respondents (10.29%). Overall, most respondents are from the economically active age group of 28–39 years, which may influence the study findings.

Table 3: Demographic Factor-Income

Income	No. of Responses	Percentage(%)
Upto 5 Lacs	32	47.05%
5-10 Lacs	31	45.58%
10-15 Lacs	5	7.35%
Above 15 Lacs	0	-
Total	68	100

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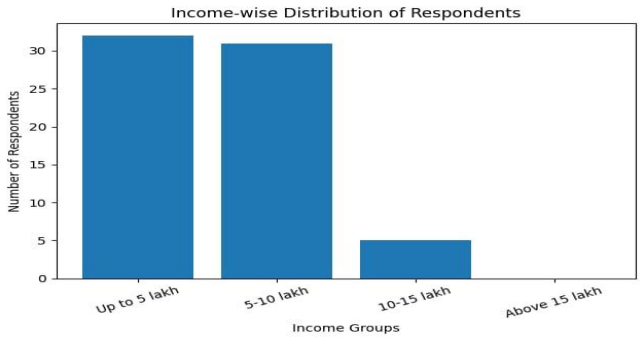
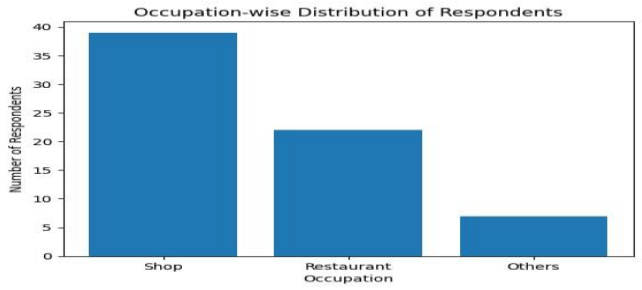


Figure 3: Income-wise distribution of respondents

The above table shows the distribution of respondents based on income levels. Out of 68 respondents, the majority (32 respondents, 47.05%) fall in the up to ₹5 lakh income category, indicating that nearly half belong to the lower-income group. Another 31 respondents (45.58%) earn between ₹5–10 lakh, representing the lower-middle-income group. Only 5 respondents (7.35%) fall in the ₹10–15 lakh category, while no respondents belong to the above ₹15 lakh category. Overall, the sample is largely concentrated in the lower and lower-middle income groups, which may influence the study findings, particularly regarding digital payment adoption and usage behavior.

Table 4: Demographic factor – occupation

	No. of Responses	Percentage(%)
Shop	39	57%
Restaurant	22	32.35%
Other	7	10.29%
Total	68	100



The above table shows the distribution of respondents based on occupation. Out of 68 respondents, the majority are engaged in shop-related occupations, with 39 respondents (57.35%), indicating that more than half are involved in small businesses. Restaurant owners/workers account for 22 respondents (32.35%), while 7 respondents (10.29%) belong to other occupations. Overall, the sample is dominated by shop and restaurant-related occupations. This occupational distribution is significant as individuals in these sectors are more likely to use digital payment methods in their daily business transactions.

Hypothesis Testing

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	DP[b]	.	Enter
a. Dependent Variable: TE			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.479[a]	.230	.218	.25614
a. Predictors: (Constant), DP				

Interpretation

R= 0.479 indicate a strong positive correlation among TE. R Square value of 0.230 shows that about 23.00% of the change in tribal entrepreneurs. This suggests that the model provides a fairly good fit to the data and capture a substantial portion of the variation in value of satisfaction level.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.291	1	1.291	19.671	.000[b]
	Residual	4.330	66	.066		
	Total	5.621	67			
a. Dependent Variable: TE						
b. Predictors: (Constant), DP						

An F-value of (19.671) with a p-value of 0.000 indicates that the regression model is highly significant. In other word dependent variable is tribal entrepreneur have a strong and statistically meaningful influence on overall digital payment system.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.287	.351		6.514	.000
	DP	.361	.081	.479	4.435	.000
a. Dependent Variable: TE						

Since the p-value (0.000) is less than 0.05, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates a statistically significant relationship between the study variables. Therefore, the hypothesis is accepted, confirming that the independent variables have a significant effect on the dependent variable.

Objective Achieved

- To analyze the factors that influence the adoption of digital payment among tribal entrepreneurs
- The objective aimed to identify the factors that influence tribal entrepreneurs to adopt digital payment systems. The findings suggest that increased productivity and time-saving benefits are the key reasons encouraging the use of digital payment methods, highlighting the importance of convenience and efficiency in their adoption.
- To identify the major challenges faced by tribal entrepreneurs while using digital payment system.

The third objective was achieved as the study successfully identified the major challenges affecting the use of digital payment systems among tribal entrepreneurs. The findings indicate that security concerns and fear of fraud or data breaches are significant barriers that may discourage continued use of digital payment methods.

V. CONCLUSSION

The study concluded that the level of awareness and usage of digital payment system among tribal entrepreneurs is gradually increasing. Most tribal entrepreneurs are aware of digital payment method such as UPI, mobile banking QR code, and digital platform and many of them use system for business transactions. Digital payment is help in making transaction faster, and more convenient. Some challenges such as lack of digital literacy. Poor internet connectivity. Limited technical knowledge, and fear of cyber fraud still affect the effective use of digital payment system among tribal entrepreneurs. The study further concludes that several important factors affect the adoption of digital payment systemsTrust and security also play a crucial role in adoption.

Suggestion

Can be improved through proper training financial literacy programs and awareness, Government, bank and local institution should organize workshops to educate tribal entrepreneurs about the use of UPI, mobile banking, QR codes.

- Tribal entrepreneurs should be given practical training on how to use UPI, mobile banking, and fintech apps safely and effectively.
- Local banks should organize digital payment awareness programs in Ranchi district.
- Government agencies should conduct financial literacy campaigns in tribal areas.
- Training materials should be provided in simple local language.
- Mobile network and internet connectivity should be improved in rural and tribal markets.

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