

CREST

M.COM · THESIS DEFENCE

Impact of Digital Payments on Small Retailers

M.Com Dissertation Defence

CANDIDATE

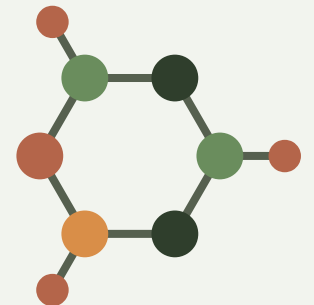
Research Scholar Name

SUPERVISOR

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DEPARTMENT

Commerce



Agenda

01

Background

02

Research questions

03

Methodology

04

Findings

05

Contribution

Background and motivation

- Digital payments have grown rapidly in India
- Small retailers adopted UPI at different speeds
- Little evidence exists on their sales and costs

RESEARCH GAP

Few studies measure the effect of UPI on small-shop revenue and credit.

Research questions



RQ1

Did UPI adoption change monthly sales?



RQ2

How did cash-handling costs change?



RQ3

What barriers remain for non-adopters?

Related work

Theme	Key findings	What is missing
Theme A	Established baseline methods	Limited to lab settings
Theme B	Recent data-driven approaches	Small, narrow datasets
Theme C	Field studies	No comparative evaluation

Summarise your literature here.

Research design



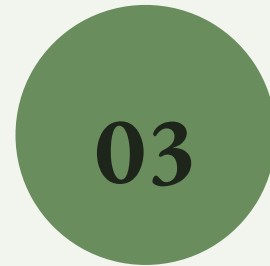
Survey

240 retailers in two cities



Interview

20 in-depth shop owners



Analyse

Before-after comparison



Validate

Triangulate with bank data

Data and sample

240

retailers surveyed

2

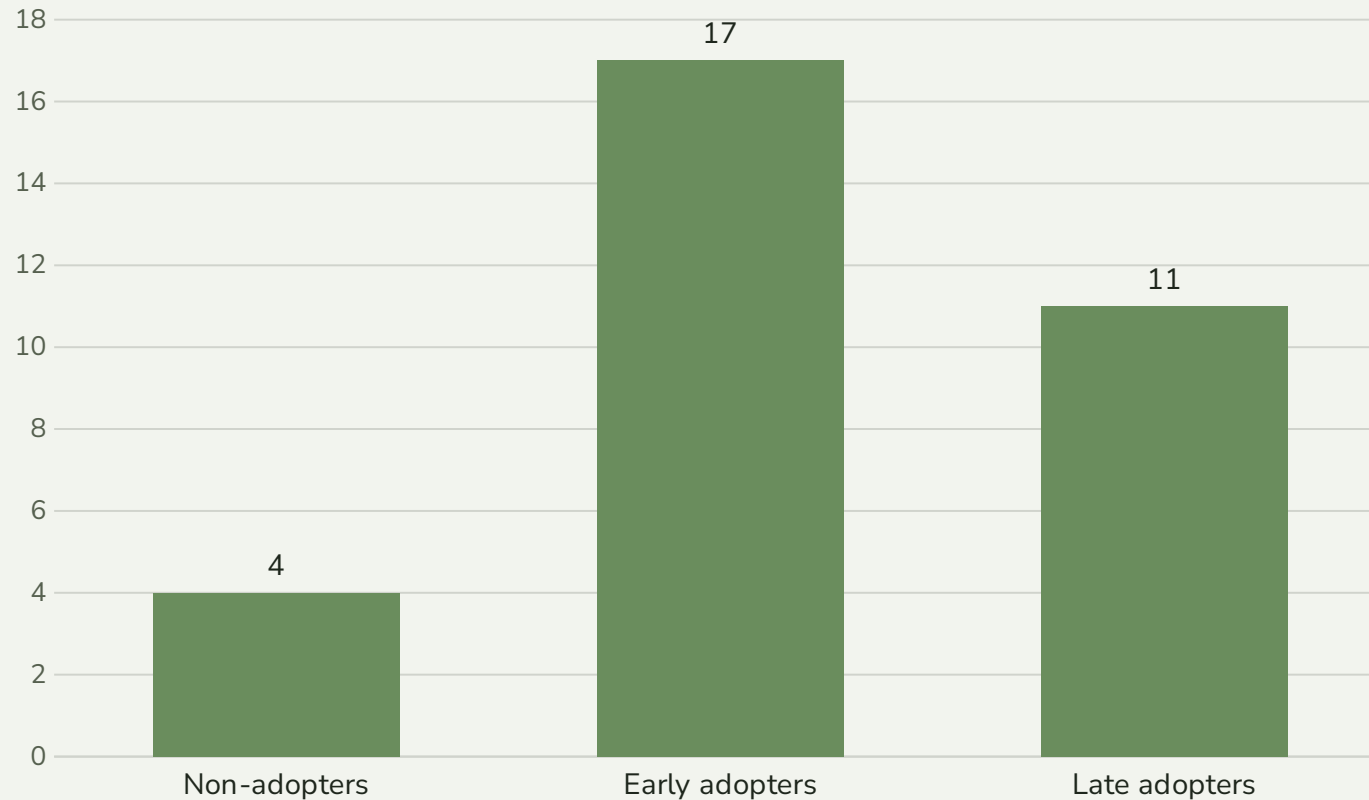
cities

18

months of data

Describe your own dataset.

Key result



Growth in monthly sales over 18 months (sample data).

Sample data for illustration — replace with your own figures.

Findings vs hypotheses

Hypotheses

- UPI raises sales
- Costs of cash fall
- Trust is the main barrier

vs

What we found

- Sales rose for adopters
- Cash costs fell modestly
- Fear of fraud slowed adoption

Contributions



Evidence

Shop-level panel data.



Framework

Adoption barriers model.



Policy

Ideas for retailer training.

Limitations and future work

- Two cities only
- Self-reported sales
- Short time window

Publications

- Paper 1 — journal name, year (published)
- Paper 2 — conference name, year (accepted)
- Paper 3 — journal name (under review)

Thank you

I welcome your questions.

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