



Inclusive Cashless  
Payment Partnership

# Tuning into the sound of digital transactions



For 30-year-old Satya Prakash Bansal, the transition from running a sound shop as he calls it, to an eMitra merchant, providing numerous digital services has been exciting. He is among the thousands of entrepreneurs offering services to citizens across Rajasthan through a government digital platform that provides 300 plus services.

When we met Prakash, he was busy shuffling through hundreds of chits and receipts in his small shop located in the market residential area of Barkat Nagar. But soon the reason for this became apparent.

It was that time of the month when residents throng to his shop for payments of utility bills, such as electricity and water, among several others.



**Cash is still  
king, but  
digital is on  
the rise**

“The payments are still largely in cash. But many people have started making payments through debit card (*he calls it ATM card, just like most people here*) and it is on the rise. It stands at around 10 percent presently,” he says.

Prakash was also very emphatic about the need for making customers aware of the safety and advantages of using digital payment methods. He himself has been nudging them but the progress is slow.

“Most of my customers are retired and old people who like to pay by cash. I try my best to educate and explain... but it is tough,” he added.

“Of course, a lot of customers are starting to pay as they become more confident. It will continue to grow with time, but it is hard work,” he emphasizes.

Among some of the challenges he faces in accepting digital transactions are the transaction failures.



“There were some payments that did not go through successfully and took time to be reversed. This was difficult to handle because the customers kept coming back to me for answers. But now people use debit cards and they are more aware. I don’t need to tell each and every customer to use his debit card now,” he adds.



### On a growth trajectory with digital

“I started doing eMitra work about four years back and the business has grown tremendously since then,” Prakash says. This is one of the many small shops in the large market-residential area, and like others who decided to ride the opportunity of providing digital services and educate customers, he too is reaping the fruits of a growth in the business.

“I will continue to expand my business through my work as an eMitra and promote digital transactions because cash is difficult to manage and involves risks,” he explains.

His mother runs a small grocery shop next door. He goes on, “Digital transactions will not only reduce my bank visits to deposit cash, but also help me to keep my wallet balance easily.”

The business of renting out sound equipment for weddings and social functions is now an aside for Prakash as his eyes are fixed on servicing and educating his customers.