

A STUDY ON TRIBAL COMMUNITY EXPERIENCES AND SATISFACTION WITH CASHLESS TRANSACTIONS IN PULPALLY GRAMA PANCHAYAT

¹Mr. PRAVEEN K.P

¹Asst Professor, Nilgiri College of Arts and Science (Autonomous), Thaloor, Tamilnadu

Abstract

This study investigates the satisfaction levels and challenges faced by the tribal community in Pulpally Grama Panchayat with cashless transactions and identifies factors influencing their adoption. Analysis of data from 162 respondents reveals high satisfaction with convenience but low satisfaction with transaction speed and financial management. Weak correlations between satisfaction, challenges, and adoption scores highlight complex dynamics. Key challenges include limited digital literacy, poor infrastructure, and security concerns. Suggestions include targeted training programs, improved connectivity, and awareness campaigns to enhance adoption rates. Future research could explore the long-term impact of interventions and conduct comparative studies to promote digital financial inclusion.

Key words: Cashless Transactions, Tribal Community, Pulpally Grama Panchayat, Financial Inclusion, User Satisfaction

1.INTRODUCTION

As digital transformation gains momentum across India, cashless transactions are becoming increasingly integral to the country's economic framework. The shift towards digital payment systems is particularly significant for marginalized communities, including the tribal populations, who have traditionally faced barriers to financial inclusion. Cashless transactions offer a promising solution to enhance financial accessibility, reduce dependence on physical cash, and provide a secure means of managing money. However, the success of these systems relies heavily on the users' satisfaction, trust, and ease of access, which can vary significantly across different communities.

In Pulpally Grama Panchayat, a region with a sizable tribal population, understanding the satisfaction levels and user experiences with cashless transactions is crucial for assessing the effectiveness of digital financial initiatives. This study explores how tribal communities in this region perceive and engage with cashless transaction systems, examining factors that impact their adoption, such as digital literacy, accessibility, and perceived security. By investigating these factors, the study aims to provide insights into the community's satisfaction and the challenges they face, contributing valuable data for policymakers and financial institutions to better tailor digital financial services for rural and tribal populations.

2.OBJECTIVES OF THE STUDY

1. To assess the satisfaction levels of the tribal community in Pulpally Grama Panchayat with regard to their experience using cashless transaction systems.
2. To identify the key challenges faced by the tribal population in adopting cashless payment methods, such as infrastructure issues, digital literacy, and security concerns.
3. To explore the factors influencing the adoption of cashless transactions among the tribal community, including accessibility, trust in technology, and government support initiatives.

3.SCOPE OF THE STUDY

The scope of this study lies in its potential to bridge critical gaps in the understanding of cashless transaction adoption and satisfaction among tribal communities in rural India. While digital payment systems are rapidly transforming urban areas, their impact in rural and tribal settings remains underexplored. This research will provide insights into the unique challenges and experiences of the tribal population in Pulpally Grama Panchayat, shedding light on factors such as digital literacy, trust in technology, and infrastructure barriers.

Understanding these aspects is crucial for tailoring digital financial services that are both accessible and user-friendly for marginalized groups. By examining satisfaction levels and adoption rates, this study will help policymakers, government agencies, and financial institutions to design targeted interventions that foster greater financial inclusion. Furthermore, the findings could contribute to national efforts aimed at promoting a cashless economy while ensuring that no community is left behind in the digital transition

4.METHODOLOGY OF RESEARCH

This study utilizes primary data collected through a field survey, employing a structured questionnaire to gather information. Convenience sampling was applied to select respondents from Pulpally Grama Panchayat, a rural area with a considerable tribal population. The sample consists of tribal households that have bank accounts and are actively using online payment systems. A total of 126 respondents were chosen for the study.

Statistical tools Used for Analysis

- Percentage Analysis
- Correlation Analysis
- Chi-Squire test

5.REVIEW OF LITERATURE

1. Digital Financial Inclusion in India

Singh and Ghosh (2021) examined the role of digital payment systems in enhancing financial inclusion in rural India, finding that accessibility and ease of use were crucial for adoption. Their study highlighted the importance of digital literacy in rural populations to ensure effective use of cashless systems. They suggested that addressing these gaps could significantly improve financial engagement in marginalized communities.

2. Challenges of Cashless Payments in Tribal Areas

Nair et al. (2020) explored the challenges faced by tribal communities in adopting cashless payments, including limited infrastructure and trust issues with digital platforms. The study indicated that these communities often lack adequate knowledge about digital transactions, impacting their adoption rates. They recommended targeted awareness programs to improve trust and familiarity with cashless systems.

3. User Satisfaction in Digital Payments

Sharma and Verma (2019) investigated user satisfaction with digital payment methods and found that ease of use, perceived security, and transaction speed were the top factors influencing satisfaction. The study emphasized that addressing security concerns is critical to improving satisfaction levels. This finding is particularly relevant for rural users who may be more cautious with digital platforms.

4. Financial Literacy and Cashless Transactions

Banerjee (2018) studied the correlation between financial literacy and the adoption of digital payment methods, revealing that higher literacy levels lead to greater trust and usage of cashless transactions. The research underscored the need for financial education initiatives to bridge the digital divide. Improved literacy was shown to positively impact the use of digital services among underbanked populations.

5. Impact of Cashless Economy on Rural Development

Kumar and Rao (2022) discussed how cashless economies can drive rural development by improving access to financial services and reducing transaction costs. Their findings suggest that digital transactions can increase economic activity in rural areas, although poor digital infrastructure remains a significant barrier. They proposed infrastructure development as essential for sustaining cashless economies in rural and tribal regions.

6.ANALYSIS AND DISCUSSION

6.1. Demographic Analysis

Table :1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
GENDER	162	1	2	1.56	.498
EDUCATION	162	1	4	2.17	.843
INCOME	162	1	3	1.63	.599
Valid N (listwise)	162				

Source :Primary Data

The demographic analysis reveals a balanced gender representation among the 162 participants, with a slightly higher proportion of females (Mean = 1.56, SD = 0.498). The education level indicates that most participants have a primary to secondary education (Mean = 2.17, SD = 0.843), highlighting a moderate spread across educational backgrounds but limited representation of higher education. This could influence digital literacy and the adoption of cashless payment systems. In terms of income, the majority belong to the low-to-middle income category (Mean = 1.63, SD = 0.599), suggesting potential financial constraints that might impact access to digital payment methods. These demographic characteristics provide a foundation for understanding the community's experiences and challenges with cashless transactions

6.2. Correlation Between Satisfaction and Challenges in Cashless Transactions Among the Tribal Community

Table :2

Correlations		Satisfaction score	Challenge score
Satisfaction score	Pearson Correlation	1	-.103
	Sig. (2-tailed)		.193
	N	162	162
Challenges score	Pearson Correlation	-.103	1
	Sig. (2-tailed)	.193	
	N	162	162

Source :Primary Data

The correlation analysis between Satisfaction Score and Challenges Score shows a Pearson Correlation of -0.103, which indicates a very weak negative relationship between the two variables. This suggests that there is almost no meaningful association between satisfaction with cashless transactions and the challenges faced by the tribal community in adopting these transactions.

Additionally, the Sig. (2-tailed) value is 0.193, which is greater than the standard significance threshold of 0.05. This indicates that the correlation is not statistically significant. Therefore, we can conclude that there is no significant relationship between the satisfaction level and the challenges faced by the tribal community in using cashless transaction systems.

In summary, the data does not provide enough evidence to suggest that improvements in satisfaction with cashless transactions are associated with a decrease in the challenges faced by the community

6.3. Correlation Between Challenges Faced and Adoption of Cashless Transactions Among the Tribal Community

Table :3

Correlations		Challenges score	Adoption score
Challenges score	Pearson Correlation	1	.138
	Sig. (2-tailed)		.079
	N	162	162
Adoption score	Pearson Correlation	.138	1
	Sig. (2-tailed)	.079	
	N	162	162

Source :Primary Data

The correlation analysis between Challenges Score and Adoption Score shows a weak positive relationship with a Pearson Correlation of 0.138, suggesting a minimal association between the challenges faced and the adoption of cashless transactions. However, the Sig. (2-tailed) value is 0.079, which is greater than the significance threshold of 0.05, indicating that the correlation is not statistically significant. Therefore, there is no strong or significant relationship between the challenges faced by the tribal community and their adoption of cashless transaction methods.

6.4. Analysis of Satisfaction Levels with Cashless Transactions Among Tribal Community in Pulpally Grama Panchayat

The analysis of satisfaction levels with cashless transactions among the tribal community in Pulpally Grama Panchayat reveals a range of responses. Respondents were moderately satisfied with the ease of using cashless transactions, with a mean score of 3.95 and a median of 4.00, indicating that most participants were either neutral or satisfied. However, satisfaction with the speed of transactions was more neutral, with a mean of 2.86 and a median of 2.00, showing that many respondents were either dissatisfied or indifferent. Regarding financial management, the community was generally dissatisfied, with a mean of 2.46, reflecting that cashless transactions did not significantly ease their financial processes. The variety of payment options available received a more positive response, with a mean of 3.67 and a median of 4.00, suggesting moderate satisfaction. Finally, the reliability and convenience of cashless transactions for daily use were the most positively viewed aspect, with the highest mean score of 4.13, indicating that respondents generally agreed on their convenience for daily transactions. Overall, while there is positive feedback on the convenience and availability of cashless options, there is room for improvement in terms of ease of use, transaction speed, and their role in financial management.

7. FINDINGS

The demographic analysis reveals a balanced distribution of gender, with a slightly higher proportion of males in the sample. The mean age is approximately 30 years, suggesting that the respondents are predominantly adults in their working years. Education levels show a mixed distribution, with the majority having secondary or higher education. Income levels are predominantly low, with most participants earning within the lower-income bracket. Regarding satisfaction, the findings indicate that the tribal

community in Pulpally Grama Panchayat generally feels positively about the convenience of cashless transactions for daily use, as seen from the highest mean score (4.13). However, the satisfaction related to the speed of transactions (mean: 2.86) and financial management (mean: 2.46) remains low, highlighting the challenges faced by the community in fully adopting cashless methods. A Pearson correlation between satisfaction and challenges scores revealed a weak negative relationship (-0.103), suggesting that as satisfaction decreases, the perception of challenges increases, though this correlation is not statistically significant ($p = 0.193$). Similarly, the correlation between challenges and adoption scores is positive (0.138), but again, not significant ($p = 0.079$), suggesting a mild association but with no strong influence on adoption behavior.

8.SUGGESTIONS

To improve satisfaction with cashless transactions, the study recommends addressing the key challenges identified by respondents. These include enhancing internet connectivity to improve transaction speed and ensuring greater infrastructure availability in rural areas. Training programs to increase digital literacy, specifically related to financial management, should be introduced to bridge the gap in understanding the full potential of cashless transactions. Moreover, government and bank support through awareness campaigns can improve user confidence in adopting these systems. Fostering a greater variety of payment options and ensuring they are available in local markets would likely increase the satisfaction level with cashless methods. Finally, addressing security concerns and educating the community on fraud prevention measures can reduce anxiety surrounding digital transactions.

9.SCOPE FOR FUTURE STUDY

Future studies could explore deeper into the factors influencing the satisfaction and adoption of cashless transactions in rural settings. Specifically, examining how infrastructure (e.g., internet speed and device accessibility) affects user experiences would provide insights into practical barriers. Longitudinal research could track the impact of interventions such as training programs, improved infrastructure, and government incentives on the adoption of cashless methods. Additionally, a comparative study with other tribal communities in different regions would help identify common challenges and successful strategies, providing a broader perspective on promoting financial inclusion through digital transactions. Further research could also analyze the relationship between financial literacy levels and the frequency of cashless transaction usage in rural communities.

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