



Inclusive Cashless  
Payment Partnership

# Age just a number when it comes to digital payments



Dressed in spotless white like most men of the region, Ghansham Singh is at ease waiting for his turn at the counter of a small shop. With just two other people around the counter, he awaits his turn as they speak with the bespectacled middle-aged shopkeeper.

The shop has large audio speakers and woofers stacked up to its roof. The display is hardly something that a 70-year-old would be interested in, but on a closer look one gets a hint of what is drawing people, holding paper slips in all colors.

The small shop functions as an 'eMitra' outlet which provides citizen services ranging from bill payments to college admission applications. The shop owner, Satya Prakash Bansal, is an eMitra merchant and caters to the neighborhood in the Barkat Nagar locality of Jaipur. The 30-year-old is part of a 55,000-strong merchant network in Rajasthan, which constitutes the nucleus of the state-run eMitra platform that offers close to 300 services.

To learn more about the network, how it functions and the work Catalyst is doing to digitize payments, please read this blog.



## Debit cards dominate digital payments

Although Singh retired for over two decades ago, he has been aware of debit cards for a while now, even though, like most elderly customers we met, he calls it an ATM card. While most customers his age who visit these eMitra centres use only cash for payments, Singh has been an early user and proponent of digital payment systems.

"I have never had a problem and making digital payments at an eMitra is very convenient," Singh says, in response to a question on what he thinks about digital payments and whether he has had any difficulty using them. When asked about other digital payment methods, he insists on his choice of debit card payments.

To him, debit cards are the way to go. He uses his debit card mostly for bills, high value payments and shopping transactions. "If the payments are up above Rs. 3,000, I use my debit card, but for smaller payments cash is better for me," Singh says.

"I pay electricity bills every two months and water or telephone bill every month," Singh adds, resting outside the eMitra merchant shop. Elderly family members constitute the biggest chunk of consumers who frequent the eMitra outlets to pay utility bills, according to Bansal.



## Utility bill payment tops the list

He adds, “However, customers of this age group, even those who may be digitally savvy, are not as comfortable with credit cards and e-wallets as they are with bank accounts with debit/ATM cards.”

“I have had no problems understanding or using debit cards for payments. Even in my age group, there is no one I know who



## Age isn't a barrier to adoption

has said anything negative about digital payments,” Singh says when asked if people in older age groups found adoption of digital payments difficult.

In terms of household usage, he said that everyone in his family is fairly evenly placed in terms of digital transaction knowledge. One senses a feeling of pride in Singh's assertion, when he says: “I can manage digital payments by myself and am confident doing transactions.”

As we walked around the market over three days, the presence of elderly customers was striking. We noticed that very few used debit cards and that cash continues to be the most preferred method of payment – a fact confirmed by the eMitra merchants.

However, the e-Mitra merchants also pointed out that the same people would be much happier receiving payments digitally because it would save them the hassle of handling cash and blocking money by maintaining pre-loaded cash in an e-wallet.



## Safety and convenience

“These days, you never know what can happen in crowded places. Your cash can be stolen or simply snatched. Therefore, using digital payments or a debit card is a safer option,” Singh said about the distinct advantage of paying eMitra merchants digitally.

Singh also mentioned that to him personally, digital payments was his preferred method. He, however, reiterated that Rs. 3,000 and above was his threshold for using a debit card or ATM card.