



## STREET VENDORS AND DIGITAL FINANCE: ANALYZING THE IMPACT OF EDUCATION ON SECURITY AWARENESS

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### ABSTRACT

*This study explores the intersection of digital finance and street vending by examining how educational attainment influences street vendors' awareness of security issues related to cashless transactions. Using purposive sampling, data were collected from 305 street vendors through structured surveys. Descriptive statistics were employed to analyze the demographic and business characteristics of the respondents, providing insights into their socio-economic background, business operations, and diversity. Furthermore, a one-way ANOVA test was conducted to determine the significance of educational qualifications on security awareness regarding digital payments. The findings reveal a statistically significant relationship, indicating that higher levels of education are associated with greater awareness of security concerns in cashless transactions. These results underscore the importance of digital literacy and education in promoting safer financial practices among informal sector workers, particularly in the evolving landscape of digital commerce.*

**KEYWORDS** Street Vendors, Digital Finance, Security Awareness, Educational Qualification, Financial Literacy