

# Ultra-efficient payment methods using folding containers in rural areas





## Overview

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How can digital payments improve rural finance?

Digital payments can expand the service boundaries of inclusive finance, enhance the financial accessibility of rural households, further promote the inclusive development of rural finance due to their low transaction thresholds, high efficiency and rapid access to information, and impact the financial vulnerability of rural households.

Do Rural Households use digital payments?

While digital payments have been shown to impact the financial vulnerability of rural households, the converse may also be true, i.e., that the financial vulnerability of rural households may, in turn, have an impact on whether farmers use digital payments. This paper uses an instrumental variable approach to mitigate possible endogeneity problems.

Do digital payments mitigate rural household financial vulnerability?

The previous results found that digital payments significantly mitigate rural household financial vulnerability, but there are differences in digital payment use and rural household financial vulnerability among different groups.

What does digital payment mean for China's rural residents?

Secondly, digital payment has special meaning for China's rural residents in payment, credit and other financial areas due to the insufficient rural financial facilities (Kong & Loubere, 2021).



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### [Accessibility of Digital Payments Methods and Challenges ...](#)

Oct 16, 2024 · This article explains the digital payment techniques available to users and identifies the determinants responsible for the adoption of digital payment methods in rural areas.

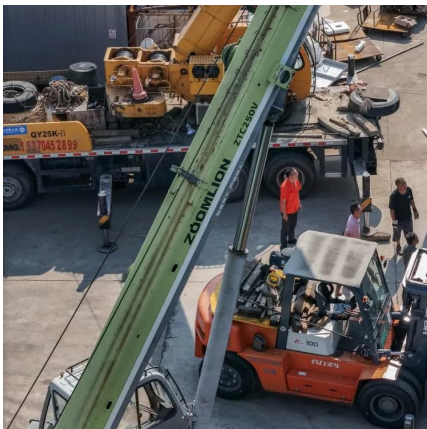
### [Contactless Payment Rural Areas](#)

Jul 10, 2025 · The digital revolution has transformed the way we live, work, and transact. While urban areas have been quick to adopt innovations like contactless payments, rural areas often ...



### [Digital Payment Solutions for Rural Development and ...](#)

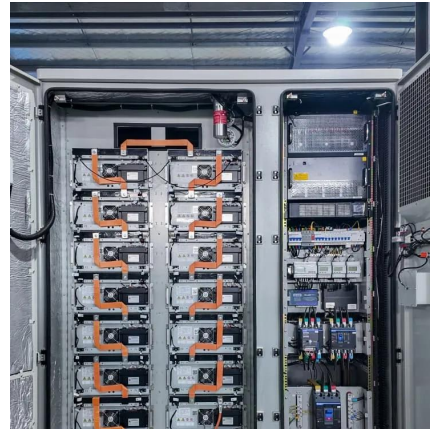
Apr 29, 2024 · Digital payment solutions enable individuals in rural areas to open savings accounts easily and make small, regular contributions. This promotes a culture of saving, ...



### [Digital inclusive finance and the development of rural ...](#)

Jun 1, 2023 · The precarious production environment in rural areas limits the services of traditional finance and rural logistics. Digital inclusive finance is expected to alleviate some ...





### [Rural Residents' Digital Payment: The Use and Its Impact on...](#)

Feb 21, 2025 · In recent years, the essential roles of digital payment have gradually emerged. However, current research on digital payment adoption models rarely incorporates the ...



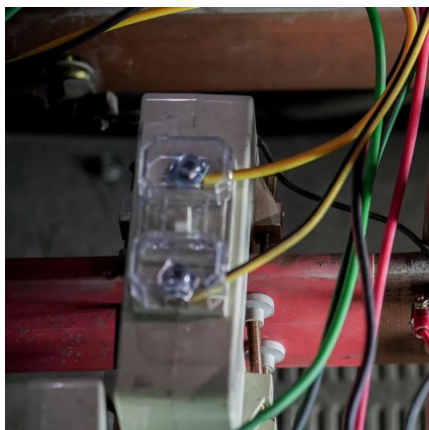
### [Promoting financial inclusion through digitalization of...](#)

Jan 29, 2025 · For both agents and recipients in rural areas, the scarcity of particular digital payment options tailored for rural use leads to reliance on cashing out remittances, hindering ...



### [A Comparative Study on Urban and Rural Areas](#)

Apr 2, 2025 · Abstract - This study presents a comparative analysis of the adoption of digital payment systems in urban and rural areas, aiming to understand the variations in usage, ...





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### The impact of digital payments on the ...

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### Financial development, electronic payments, and

Jan 1, 2025 · Electronic payment tools in rural areas, characterized by convenience and security, have increasingly replaced traditional methods. By digitizing records and enabling real-time ...



### **The impact of digital payments on the financial vulnerability of rural**

Feb 5, 2025 · Digital payments can expand the service boundaries of inclusive finance, enhance the financial accessibility of rural households, further promote the inclusive development of ...



### Nearpays Rural Virtual POS Payment System

Jul 2, 2024 · The Rural Virtual POS is an innovative technology designed to facilitate cashless transactions in rural areas where traditional banking infrastructure is limited.



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