

## A STUDY TO ASSESS THE KNOWLEDGE ON DIGITAL FINANCIAL INCLUSION AMONG SCHEDULED CASTES AND SCHEDULED TRIBES

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Received: 10 May 2018

Accepted: 22 May 2018

Published: 31 May 2018

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### ABSTRACT

*The world is presently in a tech era, where the technology offers different ways for future growth. In the area of finance too, the technological development is now playing a drastic innovative role. India is now on the path of digital financial inclusion. The knowledge or awareness about new technology or a new functionality will definitely motivate the proposed users to make a try of it. The current study aims at measuring the knowledge regarding digital financial inclusion and its related aspects among the scheduled castes and scheduled tribes. The analysis found that majority of the respondents are having knowledge regarding some of the means of digital financial inclusion and the others are still unknown and untapped. Digital financial inclusion helps in anytime and anywhere banking and the means of digital financial inclusion helps in the correct allocation of benefits in the marginalized sections of the society. The Structural Equation Modelling has been used for testing the validity and the fit of the knowledge model developed based on the study. Mann Whitney U Test is applied to test the hypothesis.*

**KEYWORDS:** Cashless Economy, Digital Financial Inclusion, Digital India, Financial Innovations, Financial Literacy