# Digital Literacy for Inclusive Growth Dr. Preeti S Desai

## Mr. Satya B L, Rashmi Gowda K M, Manjunatha K,

Assistant Professor, PGDMS & RC SIT, Tumkur Students of MBA 4<sup>th</sup> Semester, PGDMS & RC, SIT, Tumkur

Abstract: In this era of digitization and globalization almost every day today actions of individual are affected by information technology. This information technology is no more a knowledge of educated and skilled individuals, because no matter whether an individual is educated or uneducated he/ she need technology for easing his/ her day today conversations/ transactions and entertainment. One of major area where technology is used is to manage individual's financial transactions. With the promotion of 'Digital India' usage of technology for financial transaction has increased manifold. At the same time major sections of Indian population is not so friendly with usage of technology for managing their financial transactions. This prompted us to take up a study to understand the level of digital literacy among the local population. Hence through a structured questionnaire responses of individuals were collected by 3rd semester MBA students in the month of October 2018. The questionnaire prepared to observe the digital literacy knowledge before after training. The study shows that people use technology more for entertainment and very less for financial transactions. Hence this paper analyses the responses collected from around 450 respondents regarding their digital literacy and financial literacy knowledge. The respondents are the residents of Tumkur. For the data analysis SPSS software is used. To study the impact of digital literacy training on respondents, paired t test is conducted. The result of the test shows that training had significant impact on the respondent's ability to understand digital aspects of financial transactions.

Key Words: Financial Literacy, Digital literacy, Digital India, Inclusive growth.

#### Introduction:

Mere reading and writing may not be regarded as literacy. Rather literacy could be understood as the individual's capacity to understand what the message of the particular text is in a proper context. People with relatively lesser literacy skills are considered not be able to read any kind of literature related to their day to day activities like signboards, medicine prescriptions, news papers etc., This specific inability mars the development of that individual personally as well as socially. Hence literacy starts as a learning process of something and proceeds to the acquisition of bundle of independent skills, then progresses towards the practice or application of the skills acquired and completes by capacity to draft the skills learnt and their application.

In the Indian context Literate person is one is able read or write in any language. This statement held good previously i.e., around 4 to 5 decades when India was struggling with various related to provision of basic education. At that time the focus was on how to make adult population read and write in at least their mother tongue. In this connection various programmes were undertaken of Government of India periodically to make suitable changes in the mentality of people regarding adult, women and girl child education.

Then came an era where Indian economy witnessed tremendous changes in economy which forced people to get themselves financially literate as the same was needed to understand their money matters. This was because banking industry was prominently developed and started providing various innovative services in collaboration with Government. Such services for example include channelizing of subsidies and other monitory benefits through banking companies. Hence banking companies started campaigning about financial literacy through micro finance institutions and self help groups.

Now due to globalization, privatization and liberalization we are exposed vast varieties of information access through information technology. Now we are enjoying the 4<sup>th</sup> generation internet which stores data in cloud and gives an access to any kind of information within few seconds. Such fast changes in the technology motivated the researchers to take the present study. In this study and attempt has been made to assess the level of digital literacy before educating the target respondents and ease of using technology for their day today transactions after training. The result of the study shows the necessity of digital literacy training programmes to achieve greater level of inclusive growth of the country.

#### Objectives of the study:

1. To assess the level of digital literacy among residents of Tumakuru



2. To analyze the impact of training on level of digital literacy among the respondents.

## **Research Methodology:**

Responses were collected from people residing in Tumkur in the age group 18 and above through structured questionnaire. The questionnaire is prepared to record the pre and post training knowledge of the respondents regarding their usage of information technology for their day to day needs in general and financial transactions in particular. The data is analyzed using SPSS software. Sampling method used is random sampling method. Paired t-test is conducted to know the effect of training on the respondents.

The following tables summarize the responses regarding their digital literacy level. Table 1 to Table 7 shows how effective was the awareness training programme conducted by MBA students of our institution.

		Geno	Gender of the respondents		
		Male	Female	Total	
Interaction	Highly unsatisfied	11	22	33	
	Unsatisfied	30	20	50	
	Neither satisfied nor dissatisfied	35	27	62	
	Satisfied	64	70	134	
	Highly Satisfied	77	92	169	
Total		217	231	448	

#### Table 1 Interaction \* Gender of the respondents Cross tabulation

As per table 1 more than 67% of the respondents are satisfied by interacting with MBA students regarding their awareness of digital facilities available. Also it could be noticed that male respondents were more in satisfied respondent's category.

	Table 2 - clarifying doubts	denuel of	the respondents	3
		Gender of responder		
		Male	Female	Total
clarifying	Highly unsatisfied	3	0	3
doubts	Unsatisfied	12	12	24
	Neither satisfied nor dissatisfied	33	33	66
	Satisfied	83	82	165
	Highly Satisfied	86	106	192
Total		217	233	450

## Table 2 - clarifying doubts $\ast$ Gender of the respondents

Table 2 indicates that 79% of the total respondents felt that their doubts regarding digital skills were effectively clarified by the trainers. However more doubts were raised by female respondents and they were clarified effectively.

Table 3 - Time management \* Gender of the respondents

		Gender of the respondents		
		Male	Female	Total
Time	Highly unsatisfied	6	5	11
management	Unsatisfied	9	10	19
	Neither satisfied nor dissatisfied	30	33	63
	Satisfied	55	74	129
	Highly Satisfied	117	111	228
Total		217	233	450

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According to Table 3 time management by the students is most appreciated by female respondents (185) followed by male respondents (172).

		Gender of the respondents		
		Male	Female	Total
way of communication	Highly unsatisfied	7	5	12
	Unsatisfied	3	5	8
	Neither satisfied nor dissatisfied	45	35	80
	Satisfied	56	70	126
	Highly Satisfied	106	118	224
Total		217	233	450

Table 4 - way of communication \* Gender of the respondents

As per the above table the communication skills of the trainers was found more satisfactory by the respondents.

			-	
		Gender of the respondents		
		Male	Female	Total
Conceptual Clarity	Highly unsatisfied	2	1	3
	Unsatisfied	13	9	22
	Neither satisfied nor dissatisfied	27	30	57
	Satisfied	73	88	161
	Highly Satisfied	102	105	207
Total		217	233	450

Table 5 - Conceptual Clarity \* Gender of the respondents

According to Table 5 conceptual clarity of the trainers was found more satisfactory by majority of the respondents (368 out of 450). This indicates that MBA students were well trained regarding the awareness programme.

#### Table 6 - Confidence \* Gender of the respondents

		Gender of the respondents		
		Male	Female	Total
Confidence	Highly unsatisfied	6	3	9
	Unsatisfied	8	4	12
	Neither satisfied nor dissatisfied	35	29	64
	Satisfied	68	77	145
	Highly Satisfied	100	120	220
Total		217	233	450

According to the above table trainers were found more confident about their explanation. Both male and females have almost equal level of satisfaction.

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		Gender of the respondents		
		Male	Female	Total
Overall learning	Highly unsatisfied	3	1	4
_	Unsatisfied	12	8	20
	Neither satisfied nor dissatisfied	22	21	43
	satisfied	77	73	150
	Highly Satisfied	103	130	233
Total		217	233	450

Table 7- Overall learning \* Gender of the respondents

The above table shows that around 383 respondents felt that they have learnt something very important for their day to day life.

Table no 8 to 13 summarizes the income, saving pattern and banking transactions of the respondents.

		Gender of responder		
		Male	Female	Total
periodicity of receipt of wages	0	1	3	4
	daily basis	43	31	74
	weekly basis	37	31	68
	monthly basis	136	168	304
Total		217	233	450

Table 8 - periodicity of receipt of wages \* Gender of the<br/>respondents

The data shown in the table 8 indicate that almost 67% respondents have habit of saving money on monthly basis; this is followed by daily basis and weekly basis. This means individuals prefer to save money either on monthly basis or daily basis.

Table 9 - Annual Income	* Gender of the	respondents
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		Gender of the respondents		
		Male	Female	Total
Annual	0	1	3	4
Income	<or =10000<="" td=""><td>44</td><td>55</td><td>99</td></or>	44	55	99
	10001-30000	57	67	124
	30001-50000	56	46	102
	50001-70000	25	20	45
	70001-90000	12	16	28
	>90000	22	26	48
Total		217	233	450

According to table 9 more than 70% of the respondent's yearly income is less than Rs. 50,000 as most of them were house wives, collage students and small vegetable vendors in the locality.

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		Gender of	f the respond	lents
		Male	Female	Total
Frequency	0	6	19	25
of banking	0	33	39	72
transactions	1-4	90	107	197
per month	4-7	69	51	120
	8-10	18	12	30
	>10	1	5	6
Total		217	233	450
Table 11				
Amount	per transaction *	Gender of	the respond	lents
		Gender of	f the respond	lents
		Male	Female	Total
Amount per	0	6	20	26
transaction	10000-20000	105	114	219
	20001-40000	60	60	120
	400001-60000	34	25	59
	60001-80000	8	10	18
	80001-100000	4	4	8
Total		217	233	450

Table 10 - Frequency of banking transactions per month \* Gender of the respondents

As per the above table female respondents transact more with banks than male respondents. Most of the respondents transact minimum once and maximum 7 times per month. It is also observed that these transactions were made by visiting the branch office of the banks.

According to the above table prefer banking transactions minimum for Rs. 10000 per transaction and maximum Rs. 40, 0000 per transaction. In few cases the transaction they did banking transactions for up to Rs. 60000

Table 12	- Туре	of mobile phone	* Gender of the	•
respondents				

	Gender of the respondents								
		Male	Female	Total					
Type of mobile	Basic Key pad ANDROID	43 174	61 172	104 346					
phone Total	ANDROID	217	233	450					

According to the above table most of the respondents possess Android phones.

Table 13 - Monthly saving pattern	* Gender of the respondents
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		Gender of responde		
		Male	Female	Total
monthly saving	<1000	29	35	64
pattern	1001-1500	41	61	102
	1501-2000	15	26	41
	2000-2500	24	16	40
	>2500	28	29	57
Total		137	167	304

According to the above table different respondents different saving pattern. However it could be noted that many respondents opine that they save up to Rs. 1500 per month.

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Std.         Std. <t< th=""><th></th><th>TABLE 14 - Paire</th><th>d Sampl</th><th>es Sta</th><th>tistics</th><th></th></t<>		TABLE 14 - Paire	d Sampl	es Sta	tistics	
$\begin{array}{c} \mbox{Pair 1} & I know ny monthly expenses(B) \\ I know ny monthly expenses(A) \\ Pair 2 I save regularly(B) \\ I self operate my bank \\ account(B) \\ I am avare of digital \\ payments(B) \\ I pay using digital \\ payments(B) \\ I apy using digital \\ payments(A) \\ Pair 6 I pay using digital \\ I spend more on needs than \\ wants(B) \\ I spend more on needs than \\ wants(B) \\ I spend more on needs than \\ wants(B) \\ Vojama(B) \\ Pair 7 I spend more on needs than \\ wants(B) \\ I spend more on needs than \\ wants(B) \\ Vojama(B) \\ Vojama(B) \\ Vojama(A) \\ Pair 8 i know about mudra \\ yojama(A) \\ Pair 7 Kissan creditcards(B) \\ 2.20 tablance account(A) \\ Pair 7 Kissan creditcards(B) \\ 2.20 tablance account(A) \\ Pair 7 N ofrill accounts(B) \\ Pair 8 i know about mudra  yojama(A) \\ Pair 7 N ofrill accounts(B) \\ Pair 7 N ofrill accounts(B) \\ Pair 1 Am aver of investment \\ 2.20 tablance account(B) \\ Pair 1 Ama Vojama(A) \\ Pair 1 Ama Vojama(A) \\ Pair 1 N ofrill accounts(A) \\ Pair 1 Avas Vojama(A) \\ Pair 1 I know to operate ATM(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(B) \\ Ama V ojama(A) \\ Atop 4 \\ Avas Vojama(B) \\ Ama V ojama(B) \\ Ama V ojama(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(A) \\ Atop 4 \\ Avas Vojama(B) \\ Ama V ojama(B) \\ $					Std.	Std. Error
$\begin{array}{c} \begin{array}{c} expenses(h) \\ I know my monthly \\ expenses(h) \\ as we regularly(h) \\ 2.62 450 1.247 0.059 \\ I save regularly(h) \\ 4.24 450 9.74 0.046 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.059 \\ 0.051 1.247 0.055 \\ 0.051 1.249 0.051 0.128 0.051 \\ 0.051 0.051 0.051 0.051 0.051 \\ 0.051 0.051 0.051 0.051 0.051 \\ 0.051 0.051 0.051 0.051 0.051 \\ 0.051 0.051 0.051 0.051 0.051 0.051 \\ 0.051 0.051 0.051 0.051 0.051 0.051 \\ 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 0.051 $			Mean	Ν	Deviation	Mean
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$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$		payments(A)				
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$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$			2.51	450	1.327	.063
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20Deposit Machines(B)4.284501.073.051	1	I know to use net banking(A)	4.16	450	1.098	.052
20Deposit Machines(B)4.284501.073.051	Doir	I can denosit manageresing	0.77	450	1 507	072
I can deposit money using 4.28 450 1.073 .051			4.11	+50	1.521	.012
	20	,	4.00	450	1.072	051
Deposit machines(A)			4.28	450	1.073	160.
		Deposit machines(A)				

TABLE	14 -	Paired	Samples	Statistics
IADLĽ	1 <b>- -</b> -	Falleu	Samples	Statistics

TABLE 15 - Paired Samples Test									
		Paired	Differences						
Std. Inter		Confide Interva	onfidence nterval of the			Sig.			
		Ъſ	Std.	Error	Differen			10	(2-
D.	T 1 (1 1	Mean	Deviation	Mean	Lower	Upper	t	df	tailed)
Pair 1	I know my monthly expenses(B) - I know my monthly expenses(A)	-1.507	1.500	.071	-1.646	-1.368	-21.305	449	.000
Pair 2	I save regularly(B) - I save regularly(A)	-1.622	1.461	.069	-1.758	-1.487	-23.562	449	.000
Pair 3	i self operate my bank account(B) - i self operate my bank account(A)	-1.416	1.594	.075	-1.563	-1.268	-18.835	449	.000
Pair 4	I am aware of digital payments(B) - I am aware of digital payments(A)	-1.658	1.594	.075	-1.805	-1.510	-22.057	449	.000
Pair 5	lcomfertably use digital payments(B) - Icomfertably use digital payments(A)	-1.707	1.449	.068	-1.841	-1.572	-24.978	449	.000
Pair 6	I pay using digital payments(B) - I pay using digital payments(A)	-1.742	1.593	.075	-1.890	-1.595	-23.193	449	.000
Pair 7	Ispend more on needs than wants(B) - Ispend more on needs than wants(A)	-1.589	1.645	.078	-1.741	-1.436	-20.490	449	.000
Pair 8	i know about mudra yojana(B) - i know about mudra yojana(A)	-1.876	1.614	.076	-2.025	-1.726	-24.657	449	.000
Pair 9	Zero balance account(B) - Zero balance account(A)	-1.600	1.640	.077	-1.752	-1.448	-20.693	449	.000
Pair 10	Kissan creditcards(B) - Kissan creditcards(A)	-1.858	1.612	.076	-2.007	-1.708	-24.446	449	.000
Pair 11	No frill accounts(B) - No frill accounts(A)	-2.002	1.523	.072	-2.143	-1.861	-27.859	448	.000
Pair 12	PMSBY(B) - PMSBY(A)	-1.773	1.645	.078	-1.926	-1.621	-22.869	449	.000
Pair 13	Jan Dhan yojana(B) - Jan Dhan yojana(A)	-1.684	1.718	.081	-1.844	-1.525	-20.799	449	.000
Pair 14	Awas Yojana(B) - Awas Yojana(A)	-1.987	2.770	.131	-2.243	-1.730	-15.217	449	.000
Pair 15	Fasal Beema yojana(B) - Fasal Beema yojana(A)	-1.802	1.610	.076	-1.951	-1.653	-23.751	449	.000

TABLE 15 - Paired Samples Test

Pair	I am aware of	-1.742	1.561	.074	-1.887	-1.598	-23.676	449	.000
16	investment								
	schemes(B) - I am								
	aware of								
	investment								
	schemes(A)								
Pair	I know to operate	-1.416	1.583	.075	-1.563	-1.270	-18.957	448	.000
17	ATM(B) - Iknow to								
	operate ATM(A)								
Pair	Iknow to use	-1.609	1.589	.075	-1.756	-1.462	-21.484	449	.000
18	payment apps(B) -								
	Iknow to use								
	payment apps(A)								
Pair	Iknow to use net	-1.622	1.622	.076	-1.773	-1.472	-21.212	449	.000
19	banking(B) - Iknow								
	to use net								
	banking(A)								
Pair	I can deposit	-1.509	1.560	.074	-1.653	-1.364	-20.520	449	.000
20	money using								
	Deposit								
	Machines(B) - I can								
	deposit money								
	using Deposit								
	Machines(A)								

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Table 14 and 15 denotes the results of the paired t test which is conducted on the same sample before training and after training. Before training is denoted by 'B' and after training is denoted by 'A'. The following hypothesis was set to know the changes in the digital literacy level among the sample.

H0: There is no impact of training on the respondents regarding their digital literacy level.

H1: Digital Literacy training has significant impact on the digital literacy level of the respondents.

The results show that alternative hypotheses (H1) is accepted as there is considerable difference in the digital literacy level of the respondents before and after training.

## **Conclusion:**

In the era of enormous digitization of each and every service, it becomes very much important to educate people about using the digital facility to make their life easy and hassle free. So far now, everyone uses information technology for entertainment and communication purpose. In the financial sector banking is the industry which digitized to a greater extent compared to other industries. Starting from using of ATM to online transactions certain part of the population are not still comfortable. The reasons may be many, like lack of understanding of the technology and the fear of committing mistake and thereby losing the money. Such obstacles could create problems in the introduction of new services based on information technology thereby curbing the adoption of technological advancements.

The present study shows that people were unaware about various schemes provided by the government through banks. Also people welcome any trainings relating to digital literacy if it is provided to them at their home. One of the reasons for lack of digital literacy is absence of financial literacy among people belonging to rural area and slums. Hence it could be concluded from the present study for a successful financial system, it is necessary that people should be digitally literate. Digital literacy also leads to financial inclusion and sustainable growth of the banking sector, which is prominent part of any financial system.

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