Asian Journal of Multidimensional Research

ISSN: 2278-4853 Vol. 12, Issue 12, December 2023 SJIF 2022 = 8.179 A peer reviewed journal

A STUDY ON AWARENESS OF FINANCIAL PRODUCTS AND DIGITAL PAYMENT METHODS AMONG UNIVERSITY STUDENTS

Dr. Nandkumar Baburao Bodhgire*

*Assistant Professor,
Department of Economics,
Swami Ramanand Teerth Marathwada University,
Nanded City, Maharashtra, INDIA
Email Id: n99bodhgire@gmail.com

ABSTRACT:

Financial inclusion is the major means of connecting individuals to the financial system. Therefore, financial organisations and governments must collect information from societies and individuals to make more informed decisions. The researcher used an analytical descriptive research approach to collect primary data from Swami Ramanand Teerth University Nanded which comes under Maharashtra State in India through an electronic questionnaire. As a result, the researcher reached the following conclusions: According to the respondents, there are no educational programmes in universities and colleges about financial services and most of the students have knowledge of financial products and digital methods for trasactions but not in detail knowledge and not utilizing for day to day transactions.

KEYWORDS: Financial Inclusion, Bitcoin, Digital Payments, Financial Products.

BIBLIOGRAPHY

Bansal, S. (2014). Perspective of Technology in Achieving Financial Inclusion in Rural India. *Symbiosis Institute of Management Studies Annual Research Conference* (pp. 273-480). Procedia Economics and Finance.

Bhagwandas, k. (2018). bankers perception on the role of technology in furthering financial inclusion. *G L S universty*, 2-26.

Hamani, L. a. (2020). The contribution of electronic payment to enhancing financial inclusion. *Al Mishkah journal- Al jaeryea*, 42-56.

Kassim, L. D. (2018). Financial Prudence through Financial Education : A Conceptual Framework for Financial Inclusion. *JAKU* \islamic economic.

S. Vasantha. (2019). Impact of Mobile Wallets on Cashless Transaction. *International Journal of Recent Technology and Engineering*.

Sharma, s. s. (2017). development of ITC E Choupal based financial inclusion model. *indian journal of finance*.

Sur, S. A. (2021). Change in the uses pattern of digital banking services by Indian rural MSMEs during demonetisation and Covid-19 pandemic-related restrictions. *Vilakshan - XIMB Journal of*.

Asian Journal of Multidimensional Research

ISSN: 2278-4853 Vol. 12, Issue 12, December 2023 SJIF 2022 = 8.179 A peer reviewed journal

Yaday, R. t. (2019). Financial Inclusion In India Through Pradhan Mantri Jan Dhan Yojana: An Empirical Analysis Of Statistical Evidence. *indian journal of finnce*, 42.

Yan Shena, W. H. (2020). Digital Financial Inclusion and Economic Growth: A Cross-country Study. *International Conference on Identification, Information and Knowledge in the internet of Things*, (pp. 218-222). ScienceDirect.