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AWARENESS AMONG SHG MEMBERS IN BENGALURU CITY WITH REGARDS TO DIGITAL FINANCIAL SERVICES

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Abstract
Financial inclusion through digital mode is playing a pivotal role in the technologically improved era. Than the conventional method, it reaches more and has become convenient for people. It significantly helps women's economic empowerment via Self Help Groups (SHG). But the members of SHGs can enjoy entire benefits of financial inclusion through digital model, only with adequate awareness about various aspects. Hence, the researcher studied the awareness level of the members of SHGs regarding various aspects of financial inclusion through digital mode in Bengaluru city. The researcher selected both rural and urban districts of Bengaluru. From which, the researcher selected 525 SHG members proportionally on the basis of number of SHGs in each block of these two districts. The researcher collected primary data from the respondents using a well structured interview schedule. The researcher used Likert's five-point scalling technique for collecting data. Statistical tools of mean, SD, CV, Cronbach's Alpha test , Factor Analysis, Mann Whitney U Test and Kruskal Wallis Test are applied. The study found that SHG members in Bengaluru demonstrate reasonable familiarity with basic digital financial services such as UPI, mobile banking, and digital payments, their understanding of advanced services including digital financial instruments, online government schemes, investment platforms, and cyber-safety measures remains limited. Awareness levels vary significantly across demographic and SHG-related groups, reflecting differences in education, digital exposure, and socio-economic conditions. It is concluded that although digital financial adoption is growing, the results highlight a strong need for targeted digital literacy initiatives to bridge awareness gaps, strengthen confidence, and ensure that SHG women can fully leverage digital finance for their economic advancement.

Key Words: Digital Financial inclusion, awareness, Self-Help Groups (SHGs), Digital Financial Services, UPI, Mobile Banking.

INTRODUCTION

Awareness of digital financial services (DFS) has become a critical prerequisite for effective digital financial inclusion, especially among vulnerable groups such as women members of Self-Help Groups (SHGs). As digital platforms increasingly replace traditional banking channels, the extent to which SHG members understand and navigate mobile banking, UPI, digital wallets, online credit services, and government digital schemes determines their ability to benefit from the digital economy. Previous studies consistently highlight gaps in digital awareness that hinder financial participation. For instance, Rai and Sharma (2018) found significant disparities in DFS awareness among users, influenced by gender and educational background, indicating that exposure plays a major role in digital adoption. Similarly, Nandakumar et al. (2023) reported that although digital financial services enhance women's financial independence, low awareness and fear of misuse continue to restrict usage. Studies on SHG populations show parallel concerns: Roy and Singh (2025) revealed that nearly half of SHG women in West Bengal lacked basic awareness of digital services, with fraud concerns and limited knowledge acting as major barriers. Further, Chakrabarty and Goswami (2025) observed extremely low awareness of fintech tools among rural women in Assam due to digital illiteracy, language issues, and inadequate support systems.

Against this backdrop, assessing the level of awareness among SHG members in Bengaluru India's technology hub becomes essential. Although the city offers advanced digital infrastructure and widespread smartphone usage, awareness levels among economically weaker and socially marginalized SHG women may still vary widely. Understanding the depth of their knowledge, the sources of their awareness, and the gaps that persist provides valuable insights for strengthening digital financial inclusion initiatives in Bengaluru. This study therefore examines how informed SHG women are about various digital financial services and identifies areas where targeted digital literacy interventions are required.

REVIEW OF LITERATURE

& Sharma (2018) studied awareness of digital financial services among Delhi college students and found uneven understanding of DFS across gender and academic background. Business students and males showed higher awareness. Limited financial literacy, low risk awareness, and cybersecurity concerns hinder adoption. The study stresses the need for targeted digital financial education for youth. **Lal (2021)**
examined financial inclusion among marginalized communities in Jammu and found that it significantly improves economic development through socio-economic empowerment. Despite government initiatives, barriers such as illiteracy, lack of awareness, and restrictive banking attitudes limit credit access. The study highlights the need for inclusive policies and supportive institutional behaviour. **Kandpal (2022)** explored how MFIs and SHGs contribute to women's empowerment and financial inclusion. Findings show that women remain vulnerable despite progress, and empowerment requires improved savings habits, digital awareness, and supportive policies. The study emphasizes technology-driven financial literacy and strengthened SHG–bank linkages.
Nandakumar et al. (2023) found that digital financial inclusion enhances women's financial independence, savings, and participation in economic activities. However, low digital literacy, fear of fraud, and infrastructural gaps restrict usage. The study recommends improved digital literacy programmes and user-friendly digital platforms. **Sajeer & Anandalakshmy (2023)** assessed digital financial literacy among working women in Kerala and identified four influencing factors—financial inclusion, awareness, technology access, and peer influence. Digital literacy strongly predicted investment behaviour. The study calls for initiatives to improve awareness and digital access for women. **Sekar & Singh (2023)** studied financial inclusion programmes in Thanjavur and found that microfinance, SHGs, and training programmes improve women's credit access, livelihood, and decision-making power. Challenges include low awareness and social barriers. The study suggests targeted literacy, trust-building, and customised financial services. **Survase & Gohil (2024)** measured financial inclusion's impact on rural SHGs in Maharashtra and found that physical banking, business facilitators, and business correspondents significantly improve social conditions. Awareness of insurance remains low. The study stresses strengthening financial literacy and improving BC/BF availability.
Roy & Singh (2025) found that SHG women in West Bengal lack digital financial awareness despite familiarity with traditional banking. Awareness gaps (47%) and fraud fears are major barriers. Education and leadership influence digital adoption. The study suggests targeted digital literacy interventions. **Chakrabarty & Goswami (2025)** examined fintech awareness among rural women in Assam and found extremely low digital knowledge, with dependence on traditional banking. Barriers include low literacy, language issues, fraud fear, and poor infrastructure. The study highlights the need for digital training and support systems. **Showkat et al. (2025)** found that financial literacy strongly boosts digital financial service usage, which mediates and enhances women's economic empowerment. Digital tools improve autonomy and decision-making. The study recommends digital literacy programmes and gender-focused financial policies.

Objectives

The study framed the following objectives for the study

- To assess the awareness level of the members of SHGs related to various aspects of financial inclusion through digital mode and
- To study the differences between awareness level related to various aspects of financial inclusion through digital mode and socio economic variables.

METHODOLOGY

The study analysed awareness levels of SHG members in Bengaluru city regarding multiple aspects of financial inclusion delivered through digital modes. For this purpose, the researcher selected both rural and urban districts of Bengaluru. From which, the researcher selected 525 SHG members proportionally on the basis of number of SHGs in block. The researcher collected primary data from the respondents using a well structured interview schedule. For analysing awareness, various aspects of digital financial inclusion, the researcher identified a total of 25 variables and constructed questions using Likert's five-point scalling technique. The awareness level was obtained as, Fully Aware, Partly Aware, Moderately Aware, Slightly Aware and Not Aware. It obtains data using awareness scale, it is ordinal in nature. Hence, non-parametric statistical tools such as Mann Whitney U Test and Kruskal Wallis Test for identifying whether there were any significant differences in awareness level of the respondents based on socio-economic variables. The number of variables are large in number, in order to reduce these the researcher applied Factor Analysis. For applying any statistical tools, it is important to test reliability of interview schedule. The researcher tested reliability of questionnaire also using Cronbach's Alpha test.

RESULTS AND DISCUSSION

The analysis covers the understanding of the respondents of basic digital tools (ATM cards, mobile apps, UPI), knowledge of online government schemes, familiarity with secure digital practices, and awareness of potential risks such as frauds and failed transactions. By examining their awareness patterns, the study aims to assess

whether SHG members possess the necessary knowledge to effectively participate in the digital financial system. Understanding awareness levels helps identify existing gaps, training needs, and the effectiveness of digital literacy initiatives among SHG communities in Bengaluru. The researcher tested the reliability of interview schedule of 25 statements regarding awareness using Cronbach's Alpha reliability test. The Cronbach's Alpha value is 0.867, which indicates high internal consistency. This high value shows that the questionnaire is reliable and effectively measure the intended construct.

In order to reduce the vast number of variables in analysing awareness level (25). The researchers applied Factor analysis. For understanding sampling adequacy the researcher applied, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity for testing correlation matrix significantly differs from an identity matrix. The calculated KMO value is 0.794, which falls above the generally accepted minimum threshold of 0.50 for sampling adequacy and show high correlations among the variables and indicates that the dataset is highly suitable for factor analysis. The Bartlett's Test of Sphericity results (Chi square:439.159 and p value:0.000), shows that the correlation matrix is not an identity matrix and there are adequate relationships among variables for further analysis.

Table 1 presents the results of communality values of factor analysis for studying awareness level of the respondents on various aspects of digital financial inclusion.

Table 1: Communalities – Awareness of Financial Inclusion through Digital Mode

SN	Variable	Initial	Extraction
1	Concept of financial inclusion	1.000	0.535
2	Know to operate mobile banking app	1.000	0.521
3	Know to operate internet banking	1.000	0.581
4	Send and receive money through UPI	1.000	0.568
5	Govt. financial assistance schemes can be applied online	1.000	0.589
6	Apply online for government financial assistance schemes	1.000	0.535
7	Government subsidies can be obtained through digital mode	1.000	0.619
8	Usage ATM/Debit card	1.000	0.643
9	Checking balance through UPI / Mobile app	1.000	0.555
10	Transfer cash through online / mobile banking	1.000	0.644
11	Change PIN in UPI app / mobile app	1.000	0.624
12	How securely use UPI	1.000	0.556
13	How securely use mobile / internet banking	1.000	0.667
14	Apply for chequebooks through digital mode	1.000	0.667
15	Paying bills through internet / mobile banking / UPI	1.000	0.506
16	Know to open Recurring deposits digitally	1.000	0.588
17	Probable fraudulent activities with respect to digital banking	1.000	0.571
18	Apply for loan through digital mode	1.000	0.630
19	Pay EMI through digital mode	1.000	0.513
20	Make other investments (MF/Shares/Insurance) digitally	1.000	0.523
21	Take general insurance digitally	1.000	0.592
22	Take health insurance digitally	1.000	0.590
23	OTP system	1.000	0.578
24	What to do for failed digital transactions	1.000	0.607
25	Unauthorised digital platforms offering loans	1.000	0.577

Extraction Method: Principal Component Analysis.

Table 1 shows the extracted communality values for all 25 awareness variables range between 0.506 and 0.667, showing a moderate to strong level of explanation by the factor model. They are above the acceptable threshold of 0.5, confirming that no variable is poorly represented. At a whole, all 25 items in the awareness scale display satisfactory communality values, indicating that the factor analysis is effective in capturing the shared variance of the variables.

Table 2 presents the results of the Total Variance Explained derived from Principal Component Analysis (PCA).

Table 2: Total Variance Explained – Awareness of Financial Inclusion through Digital Mode

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.198	16.792	16.792	4.198	16.792	16.792
2	2.754	11.016	27.808	2.754	11.016	27.808
3	2.404	9.616	37.424	2.404	9.616	37.424
4	1.923	7.692	45.116	1.923	7.692	45.116
5	1.845	7.380	52.496	1.845	7.380	52.496

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
6	1.642	6.568	59.064	1.642	6.568	59.064
7	1.236	4.944	64.008	1.236	4.944	64.008
8	0.901	3.604	67.612			
9	0.814	3.256	70.868			
10	0.801	3.204	74.072			
11	0.736	2.944	77.016			
12	0.715	2.860	79.876			
13	0.635	2.540	82.416			
14	0.617	2.468	84.884			
15	0.601	2.404	87.288			
16	0.514	2.056	89.344			
17	0.505	2.020	91.364			
18	0.432	1.728	93.092			
19	0.421	1.684	94.776			
20	0.334	1.336	96.112			
21	0.284	1.136	97.248			
22	0.254	1.016	98.264			
23	0.187	0.748	99.012			
24	0.144	0.576	99.588			
25	0.103	0.412	100.000			

Extraction Method: Principal Component Analysis.

Table 2 shows that total of 25 variables related to the above aspect has been reduced to seven factors by factor analysis, which components have eigenvalues greater than 1.0. It indicates that these seven factors significantly contribute to explaining the variation in the respondents' awareness levels. Together, these seven components explains 64.008% of the total variance, which is considered satisfactory for social science research.
Table 3 presents the Rotated Component Matrix for the factor analysis conducted on the awareness-related variables of financial inclusion through digital mode.

Table 3: Factor Analysis: Awareness of Financial Inclusion through Digital Mode (Rotated Component Matrix[a])

Variables	Components							Factor Name
	1	2	3	4	5	6	7	
1	0.845							Basics of Financial Inclusion
7	0.831							
17	0.803							
2		0.882						Digital Banking Operations
3		0.871						
9		0.859						
10		0.821						
14		0.807						
15		0.749						
4			0.812					UPI and Mobile Payment Systems
11			0.799					
12			0.745					
5				0.867				Government Schemes via Digital Mode
6				0.811				
18				0.768				
8					0.837			Digital Financial Instruments
16					0.786			
19					0.762			
20						0.844		Digital Investment & Insurance
21						0.819		
22						0.753		
13							0.865	Digital Security & Fraud Awareness
23							0.843	
24							0.812	
25							0.776	

Table 3 reveals clearly that seven-factor structure that explains how the different awareness variables cluster together. They are grouped as shown in the table and labelled as "Basics of Financial Inclusion", "Digital Banking Operations", "UPI and Mobile Payment Systems", "Government Schemes via Digital Mode", "Digital Investment & Insurance", and "Digital Security & Fraud Awareness".

Table 4 presents the rank analysis of the respondents' awareness level of various dimensions of financial inclusion through digital mode, through mean score ($\bar{x}$), standard deviation (σ), and coefficient of variation (CV). This ranking enables the identification of the strongest and weakest areas of awareness related to digital financial inclusion among SHG members.

Table 4: Rank Analysis of Awareness Level

SN	Awareness Dimensions	$\bar{x}$	σ	CV	Rank
1	Basics of Financial Inclusion	3.08	1.37	44.39	VII
2	Digital Banking Operations	3.20	1.34	42.02	VI
3	UPI and Mobile Payment Systems	3.36	1.35	40.09	I
4	Government Schemes via Digital Mode	3.29	1.32	40.26	IV
5	Digital Financial Instruments	3.31	1.35	40.87	III
6	Digital Investment & Insurance	3.26	1.36	41.72	V
7	Digital Security & Fraud Awareness	3.32	1.42	42.69	II

Source: Primary Data

Table 4 show that the respondents exhibited the highest level of awareness in the dimension "UPI and Mobile Payment Systems", which ranks first with the highest mean value (3.36) and lowest coefficient of variation (40.09%). This indicates that UPI-related functions such as sending money, changing PINs, and secure usage are well understood and consistently practiced by most respondents. The second-ranked dimension is "Digital Security & Fraud Awareness" (Mean: 3.32 and CV = 42.69%). It shows that respondents possess relatively strong awareness about OTP usage, fraud risks, and safe digital practices. Awareness level on the aspect of "Digital Financial Instruments" occupies the third position bearing the mean value of 3.31 and CV of 40.87%. It indicates moderate awareness of ATM usage, recurring deposits, and EMI payments through digital mode. The fourth rank goes to awareness level on the aspect of "Government Schemes via Digital Mode" with the mean value of 3.29 and CV of 40.26%. It indicates that respondents have a fair understanding of online application procedures for government welfare schemes.

The fifth and sixth positions of awareness level of the respondents towards digital financial inclusion in the aspects of "Digital Investment & Insurance" and "Digital Banking Operations", respectively, their mean values stood at 3.26 and 3.20 respectively and their CV stood at 41.72% and 42.02% respectively. It reflects that knowledge about online investments, insurance, and detailed mobile/internet banking operations is present but less consistent. The lowest-ranked dimension of awareness is "Basics of Financial Inclusion" (Mean: 3.08 and CV = 44.39). It implies that foundational concepts such as financial inclusion, digital subsidies, and fraud awareness are relatively less understood compared to operational aspects. The ranking results show that respondents are more confident in using UPI and digital payments but require further awareness in foundational concepts and advanced digital financial services.

Awareness Level and Socio-Economic Variables

To understand whether awareness of financial inclusion through digital mode varies significantly across different socio-economic groups, non-parametric statistical tests were employed by the researcher. They are presented subsequently.

H_o:	There is no significant difference in awareness level among the respondents based on their socio-economic variables.

Table 5 presents the results of the Mann–Whitney U Test to examine whether there are significant differences in the awareness levels of digital financial inclusion across selected socio-economic variables of the respondents such as family type, status in family, and primary earner.

Table 5: Mann-Whitney U Test – Awareness and Socio-Economic Variables

SN	Awareness Dimensions	Family Type		Status in Family		Primary Earner	
		Mann Whitney U	Z (p)	Mann Whitney U	Z (p)	Mann Whitney U	Z (p)
1	Basics of Financial Inclusion	30678.000	-1.754 (0.078)	29874.000	-2.240* (0.025)	30271.000	-1.866 (0.062)
2	Digital Banking Operations	30085.000	-2.192* (0.028)	29824.500	-2.262* (0.024)	30939.500	-1.467 (0.142)
3	UPI and Mobile Payment Systems	30124.500	-2.004* (0.037)	23945.500	-1.996* (0.048)	29648.000	-2.234* (0.022)

4	Government Schemes via Digital Mode	31334.000	-1.350 (0.177)	25225.000	-1.768 (0.077)	30395.500	-1.786 (0.074)
5	Digital Financial Instruments	30500.500	-1.857 (0.063)	25963.000	-1.272 (0.204)	29364.500	-2.441* (0.015)
6	Digital Investment & Insurance	30265.500	-2.018* (0.034)	23.412.000	-2.342* (0.017)	29206.000*	-2.503* (0.012)
7	Digital Security & Fraud Awareness	31886.500	-1.029 (0.304)	25511.500	-1.581 (0.114)	29976.000	-2.045* (0.041)

T5 indicate that awareness level of digital financial inclusion significantly varies across several socio-economic variables. With respect to the socio-economic variable, 'family type', significant differences are observed in awareness level in the dimensions of "Digital Banking Operations" ($Z = –2.192$, $p = 0.028$), "UPI and Mobile Payment Systems" ($Z = –2.004$, $p = 0.037$), and "Digital Investment & Insurance" ($Z = –2.018$, $p = 0.034$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. It shows that respondents from nuclear and joint families differ in their awareness level on digital financial inclusion in the aspects of operational and investment. No significant differences were identified in awareness level in the dimensions of "Basics of Financial Inclusion", "Government Schemes via Digital Mode", "Digital Financial Instruments" and "Digital Security & Fraud Awareness" with family type of the respondents.

For the socio-economic variable, 'status in the family', i.e., whether family head or just a member, significant differences occur in awareness level among the respondents regarding digital financial inclusion in the dimensions of "Basics of Financial Inclusion" ($Z = –2.240$, $p = 0.025$), "Digital Banking Operations" ($Z = –2.262$, $p = 0.024$), "UPI and Mobile Payment Systems" ($Z = –1.996$, $p = 0.048$), and "Digital Investment & Insurance" ($Z = –2.342$, $p = 0.017$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. It indicates that family heads demonstrate higher awareness in foundational digital concepts, banking procedures, UPI functions, and digital investments compared to other family members. The socio-economic variable 'status in family' does not make any significant differences in awareness level in the dimensions of "Government Schemes via Digital Mode", "Digital Financial Instruments" and "Digital Security & Fraud Awareness".

Regarding the socio-economic variable 'primary earner status', significant differences are found in awareness level in the dimensions of "UPI and Mobile Payment Systems" ($Z = –2.234$, $p = 0.022$), "Digital Financial Instruments" ($Z = –2.441$, $p = 0.015$), "Digital Investment & Insurance" ($Z = –2.503$, $p = 0.012$), and "Digital Security & Fraud Awareness" ($Z = –2.045$, $p = 0.041$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. It implies that primary earners possess stronger awareness of UPI usage, EMI payments, investment and insurance tools, and digital security practices. The socio-economic variable 'primary earner status' does not make any significant differences in awareness level in the dimensions of "Basics of Financial Inclusion", "Digital Banking Operations", and "Government Schemes via Digital Mode".

Table 6 presents the results of the Kruskal–Wallis H test to examine whether the awareness levels of respondents toward digital financial inclusion differ significantly across various socio-economic categories namely, marital status, age, education, family size, occupation, and monthly income.

Table 6: Kruskal Wallis Test - Awareness and Socio-Economic Variables

SN	Awareness	Marital Status (df:3)	Age (df:4)	Education (df:5)	Family Size (df:2)	Occupation (df:4)	Income (df:4)
1	Basics of Financial Inclusion	6.863 (0.076)	10.230* (0.037)	10.522 (0.062)	3.158 (0.206)	6.127 (0.190)	8.039 (0.090)
2	Digital Banking Operations	8.306* (0.040)	7.820 (0.098)	18.797* (0.003)	2.971 (0.226)	12.490* (0.014)	14.553* (0.006)
3	UPI and Mobile Payment Systems	6.100 (0.107)	7.284 (0.122)	7.534 (0.184)	3.513 (0.154)	8.316 (0.081)	12.979* (0.011)
4	Government Schemes via Digital Mode	5.903 (0.116)	16.542* (0.000)	6.276 (0.280)	4.856 (0.068)	15.648* (0.000)	6.325 (0.176)
5	Digital Financial Instruments	11.116* (0.011)	11.243* (0.022)	14.568* (0.011)	6.748* (0.034)	12.846* (0.011)	18.923* (0.001)
6	Digital Investment & Insurance	7.952* (0.047)	9.865* (0.045)	12.358* (0.030)	6.690* (0.035)	12.124* (0.019)	16.598* (0.002)
7	Digital Security & Fraud Awareness	4.344 (0.227)	14.543* (0.001)	11.568* (0.039)	2.295 (0.317)	11.547* (0.024)	15.932* (0.003)

Figures: $\chi 2(p)$

Table 6 shows that the socio-economic variable 'marital status' significantly influences awareness in certain dimensions of digital financial inclusion. Significant differences are observed in the dimensions of Digital

Banking Operations ($\chi^2 = 8.306$, $p = 0.040$), Digital Financial Instruments ($\chi^2 = 11.116$, $p = 0.011$), and Digital Investment & Insurance ($\chi^2 = 7.952$, $p = 0.047$). Since, these results are statistically significant at 5% level, and the H_o is rejected for the above cases. These results suggest that married, unmarried, widowed, and divorced respondents differ in their digital operational skills, knowledge of ATM/EMI/recurring deposits, and awareness of investment and insurance through digital platforms.

The socio-economic variable 'Age' shows strong and widespread influence on digital financial awareness. Significant differences are found in the dimensions of Basics of Financial Inclusion ($\chi^2 = 10.230$, $p = 0.037$), Government Schemes via Digital Mode ($\chi^2 = 16.542$, $p = 0.000$), Digital Financial Instruments ($\chi^2 = 11.243$, $p = 0.022$), Digital Investment & Insurance ($\chi^2 = 9.865$, $p = 0.045$), and Digital Security & Fraud Awareness ($\chi^2 = 14.543$, $p = 0.001$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. These results imply that awareness tends to vary considerably between younger and older age groups, particularly in understanding financial inclusion basics, government digital portals, and security measures. Younger respondents may be more digitally active, while older respondents may require more support in advanced financial and security-related areas.

The socio-economic variable 'Education level' made significant differences in awareness level in the dimensions of Digital Banking Operations ($\chi^2 = 18.797$, $p = 0.003$), Digital Financial Instruments ($\chi^2 = 14.568$, $p = 0.011$), Digital Investment & Insurance ($\chi^2 = 12.358$, $p = 0.030$), and Digital Security & Fraud Awareness ($\chi^2 = 11.568$, $p = 0.039$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. These results show that respondents with higher educational qualifications tend to possess better awareness of mobile/internet banking functions, financial instruments, digital investment products, and cybersecurity practices.

The variable 'Family size' made significant differences in awareness level in the dimensions of Digital Financial Instruments ($\chi^2 = 6.748$, $p = 0.034$) and Digital Investment & Insurance ($\chi^2 = 6.690$, $p = 0.035$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. This indicates that respondents from larger families tend to have slightly higher awareness of financial tools such as ATM/debit cards, EMI payments, recurring deposits, and online investment/insurance services, possibly due to greater financial responsibilities or shared knowledge within the household.

The variable 'Occupation' made significant differences in awareness level of digital financial inclusion in the dimensions of Digital Banking Operations ($\chi^2 = 12.490$, $p = 0.014$), Government Schemes via Digital Mode ($\chi^2 = 15.648$, $p = 0.000$), Digital Financial Instruments ($\chi^2 = 12.846$, $p = 0.011$), Digital Investment & Insurance ($\chi^2 = 12.124$, $p = 0.019$), and Digital Security & Fraud Awareness ($\chi^2 = 11.547$, $p = 0.024$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. These results reveal that employed respondents and business owners tend to have higher exposure to digital financial platforms compared to daily wage workers or homemakers.

The socio-economic variable 'Monthly income' made significant differences in awareness level in the dimensions of Digital Banking Operations ($\chi^2 = 14.553$, $p = 0.006$), UPI & Mobile Payment Systems ($\chi^2 = 12.979$, $p = 0.011$), Digital Financial Instruments ($\chi^2 = 18.923$, $p = 0.001$), Digital Investment & Insurance ($\chi^2 = 16.598$, $p = 0.002$), and Digital Security & Fraud Awareness ($\chi^2 = 15.932$, $p = 0.003$). Since, these results are statistically significant at 5% level and the H_o is rejected for the above cases. Higher-income respondents appear to be more aware of advanced digital services such as UPI payments, online investments, EMI payments, and fraud prevention strategies.

CONCLUSION

Financial inclusion through digital mode is playing a pivotal role in the technologically improved era. Than the conventional method, it reaches more and has become convenient for people. It significantly helps women's economic empowerment via Self Help Groups (SHG). But the members of SHGs can enjoy entire benefits of financial inclusion through digital model, only with adequate awareness about various aspects. Hence, the researcher studied the awareness level of the members of SHGs regarding various aspects of financial inclusion through digital mode in Bengaluru city. The analysis of respondents' awareness shows that while SHG members in Bengaluru demonstrate reasonable familiarity with basic digital financial services such as UPI, mobile banking, and digital payments, their understanding of advanced services including digital financial instruments, online government schemes, investment platforms, and cyber-safety measures remains limited. Awareness levels vary significantly across demographic and SHG-related groups, reflecting differences in education, digital exposure, and socio-economic conditions. It is also evidenced that awareness of digital financial inclusion significantly varies across several socio-economic variables. It is concluded that although digital financial adoption is growing, the results highlight a strong need for targeted digital literacy initiatives to bridge awareness gaps, strengthen confidence, and ensure that SHG women can fully leverage digital finance for their economic advancement.

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