

A Study on Digital Financial Literacy of Households of Kadapa, Andhra Pradesh

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ABSTRACT:

Financial Literacy has become a priority area across the world. It refers to the skills and knowledge that enable people to make effective and informed financial decisions. At present the financial literacy has become a traditional concept because of digitalization of financial transactions. In the current scenario individuals are more interested in digital Transactions. The usage of internet banking, debit & credit cards, and mobile banking are increasing. Recently the Government of India has also promoted Digital financial transactions through various schemes. The current study focuses on digital financial literacy among the households of Kadapa. The primary objective is to evaluate the level of knowledge on different digital platforms and the frequency of digital financial literacy. The study also aims to evaluate the impact of personal characteristics on digital financial literacy. Randomly selected 264 households of Kadapa, Andhra Pradesh are considered as samples for this study. A well-structured questionnaire survey method is adopted to generate digital financial literacy data. The results of the study suggest government and financial service providers to create awareness on digital truncations and to formulate policies on digital payments.

Keywords: Digital Financial Literacy, Digital Payments, Financial Inclusion, Households.

I. INTRODUCTION

1.1. Financial Literacy

Financial literacy can be defined as a person's knowledge and ability to manage personal finance which allows individuals to make informed and effective decisions through their understanding the concept of money, personal finance to make effective judgments while utilizing the financial resources and financial services. Due to

advancement of technologies and globalization leads to increased usage of digital transactions.

1.2 Digital Financial Literacy

Digital financial literacy is understanding and application of the digital skill set and knowledge for financial payments to enable the accessing of digital financial services. Digital Financial Services and digital financial transactions have increased in recent times in India. Digital financial literacy refers to the activities such as online payments, online purchasing, mobile and internet banking and other modes of digital financial transactions. Digital financial transactions and cashless transactions are helpful for the economic growth of the nation and also accountability of financial transactions has also increased in India is the mission of present India. Software such as Fintech, and digital platforms provide customers and businesses to deliver financial services through digital gadgets such as smartphones, and has become recognised as an efficient tool to promote financial inclusion, i.e., access of excluded households and small firms to financial products and services. The Demonetization of major denominations in India on November 8th 2016, promotes digital transactions and increase in use of digital financial services. Number of user-friendly e-commerce companies transactions and traffic on their apps and on their web which is easily accessible and utilized by many people and merchants across the country for their financial transactions. Due to increased digital access to bank transactions, the percentage of the population visiting banks regularly has decreased. Due to lack of familiarity with the financial products available will lead to self-exclusion. Various methods were adopted by researchers to analyze the level of financial literacy. Some researchers developed the scale for Self-Assessment of Respondents and performance test.

Basic factors covered in different researches are Time value of Money, Interest Rate, Risk & Return relationship, Diversification, Inflation etc., The RBI-DPI (Digital Payment Index) index has shown

significant growth representing the rapid adoption and expansion of digital payments across India in recent years. The DPI index series since its inception is as under:

Table 1

Period	RBI-DPI Index
March 2018 (Base)	100
March 2019	153.47
September 2019	173.49
March 2020	207.84
September 2020	217.74
March 2021	270.59

Source: RBI Press Release: 2021-2022/597: Date: Jul 28, 2021

1.3 Government of India projects and schemes for promotion of digital financial literacy are

- **Digital Saksharta Abhiyan (DISHA)** project sanctioned by the ministry of Electronics and IT, provides digital financial literacy training and facilitates financial education.
- **The Vittiya Saksharta Abhiyan (VISAKA)** launched by the Ministry of Human Resource imparts training on Aadhaar based payment system, Unified Payments Interface (UPI), Mobile wallet, prepaid cards and other aspects.
- **National Bank for Agriculture and Rural Development (NABARD) launched digital financial literacy programs** in Odisha.
- **FAME (Financial Awareness Messages)** the third edition released by Reserve Bank of India (RBI) intends to provide basic financial literacy messages for the awareness of the general public. Credit Counseling Centers examines the ways to solve current financial problems. It encourages distressed people to formal access to financial services. Financial Literacy Week 2021 (FLW) RBI Observes FLW from February 8 to 12 every year since 2016 to promote & create awareness on financial education and messages on a particular theme through a focused campaign across India. A new report found that India ranked first in the number of digital payment transactions in 2020, ahead of China, South Korea, Thailand and the UK. Dataquest India online reports that Digital payments' volume in India will grow to 71.7% of all payment transactions by 2025.
- Financial inclusion is the method of providing financial services to individual's aims to provide basic financial services to all regardless of their income levels or savings by providing financial solutions to the

economically underprivileged. Household wealth is defined as the sum of savings and checking accounts, bonds, stocks, individual retirement accounts, housing equity, other real estate and vehicles minus all debt (Hurst et al., 1998). One of the causes of the Financial Crisis is identified as lack of Financial Literacy. India is a developing country and we are entering into the second phase of Financial Sector Reforms.

1.4 Importance of Digital Financial Literacy

Digital financial literacy (DFL) is likely to become an increasingly important aspect of education for the Digital Age. The development of the 'gig' economy means that individuals will become more responsible for their own financial planning, including for retirement.

Digital payments are beneficial over physical transfers because digital financial literacy makes individuals and businesses easier and safe financial transactions which are accountable, simple, faster, and have increased Security. Carrying cash at all times can be a risky decision, More Convenient, Seamless Transactions, provides different Options, Offers & Discounts, Convenience During Travel, Physical Distancing, easy tracking of financial records and many more. In Spite of benefits with digital financial services, digital financial transactions are associated with some of the potential hurdles such as Technology and Service Interruptions, Security and Identity Theft Concerns, Limitations on Deposits and transfers Convenient but Not Always Faster, Lack of Personal Banker Relationship. There may be chance of hacking, phishing, malware and other software problems. Sometimes the transactions are in hold where the debited balanced will be refunded after certain period time. Even though there are few disadvantages digital financial education will helps

the people in understanding and application of various financial services. The preliminary estimate of household financial savings is placed at 8.2 percent of GDP in Q3:2020-21, exhibiting a sequential moderation for the second consecutive quarter after having spiked in the pandemic-hit first quarter of 2020-21.

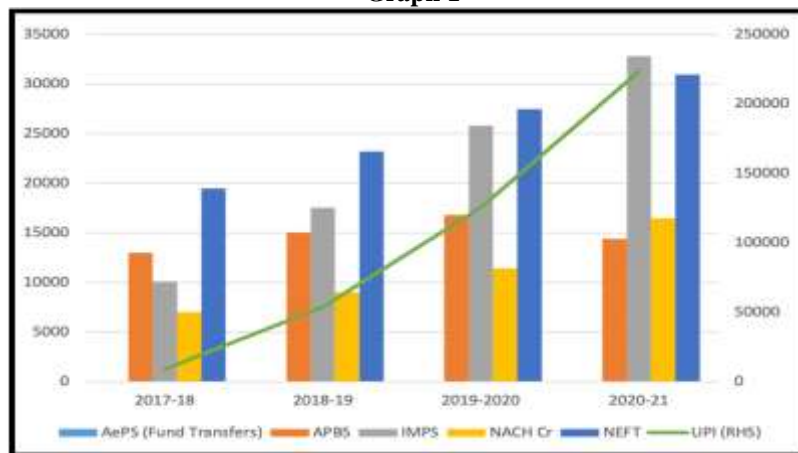
The moderation was driven by a significant weakening in the flow of household financial assets, which more than offset the moderation in the flow of household financial liabilities. The ratio of household (bank) deposits to GDP declined to 3.0 per cent in Q3:2020-21 from 7.7 per cent in the previous quarter. Despite higher borrowings from banks and housing finance companies, the flow in household financial liabilities was marginally lower in Q3: 2020-21 following a marked decline in borrowings from non-banking financial companies. Household debt to GDP ratio, which is based on select financial instruments, has been increasing steadily since end-March 2019. It rose sharply to 37.9 per cent at end-December 2020 from 37.1 per cent at end-September 2020.

II. GROWTH AND RECENT TRENDS OF DIGITAL FINANCIAL TRANSACTIONS IN INDIA

Digitalization in India is no longer a luxury existing as an add-on feature to functions like banking, shopping, traveling and others. It has now percolated to almost all walks of life, transforming businesses and governments to become a new way of life. Be it paying a vegetable vendor through a United Payment Interface (UPI) or filing taxes online, New India is adapting to a digital lifestyle at a rapid pace. The country currently has over 45 per cent of its population online. This is well reflected in the 53.9 ratings of the Reserve Bank of India's Financial Inclusion Index for March 2021. This indicates that over half of the country's 1.3 billion population is online and has ease of access, usage of online services, and receives quality services. This large-scale digital onboarding has naturally put increased focus on doing business online, belying the importance of digital literacy in New India's digital financial inclusion.

India - Digital Retail Payment

Graph 1



Source: RBI Press Release: 2021-2022/597

- To promote digital payments, banks have temporarily waived fund transfer charges on their digital platforms such as NEFT, RTGS and IMPS.
- As regards contactless card payments using NFC-enabled EMV Chip cards, the RBI had increased the per transaction limit from INR 2,000/- to INR 5,000/- for relaxation of PIN requirement at the time of performing the transaction. Transactions above this value can be done in contactless mode, but with PIN entry. This measure was taken to make the card payments at PoS terminals safer from health point of view.
- The Money Transfer Service Scheme (MTSS) operators ensured that inbound remittances were paid to the beneficiaries without any delay and also encouraged their customers to receive remittances in their bank accounts to avoid issues/ difficulties in cash pay-out.
- Digital KYC and "Equivalent e-Documents and video verification were facilitated through simplified and flexible procedures.

- To increase customers' convenience, facility of cash withdrawal from full-KYC PPIs issued by non-banks was allowed (April 2021).
- The RBI developed the Digital Payments Index (DPI), to measure the diffusion and deepening of digital payments through five broad parameters, viz., Payment Enablers, Payment Infrastructure – Demand side Factors, Payment Infrastructure - Supply-side Factors, Payment Performance, and Consumer Centricity.

III. DATA ANALYSIS

Data were collected through well-developed questionnaire to measure awareness digital financial platforms and usage of digital financial platforms of 264 responses were considered for analysis In the form of 11 statements the respondents are asked to rate or mark on a three-point scale regarding their enhance past practice. The studies is based on ecological model for financial education based on technology intervention and propose an action agenda for practice and further research.

Descriptive survey research was adopted for this study design to map digital financial literacy among the households of Kadapa district of Andhra Pradesh state of India. 11 statements regarding use of digital financial platforms were developed by mapping questionnaire related to different variety of investments and expenditures were developed. Simultaneously, instrument mapping the awareness regarding availability of digital platforms was inserted. After a pilot survey and incorporating suggestions of a panel of experts to establish content validity, 300 households of Kadapa District of Andhra Pradesh were selected and data is called from them through questionnaire out of 300 respondents 264 responses were selected and analyzed through SPSS and due to insufficient data 36 responses were excluded from the analysis.

Usage of digital financial platforms and the frequency of usage and transactions related to various payments and receipts digitally. The ratings were given scores 0-2 Simultaneously Respondents were asked to mark on four-point scale related to awareness on digital financial platforms. The ratings were assigned scores ranging from 1 to 4. Both three-point scale and as well as four-point scale were used for data analysis.

Table 2

Reliability Statistics using Cronbach's Alpha test

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
0.859	0.822	11
0.795	0.792	6

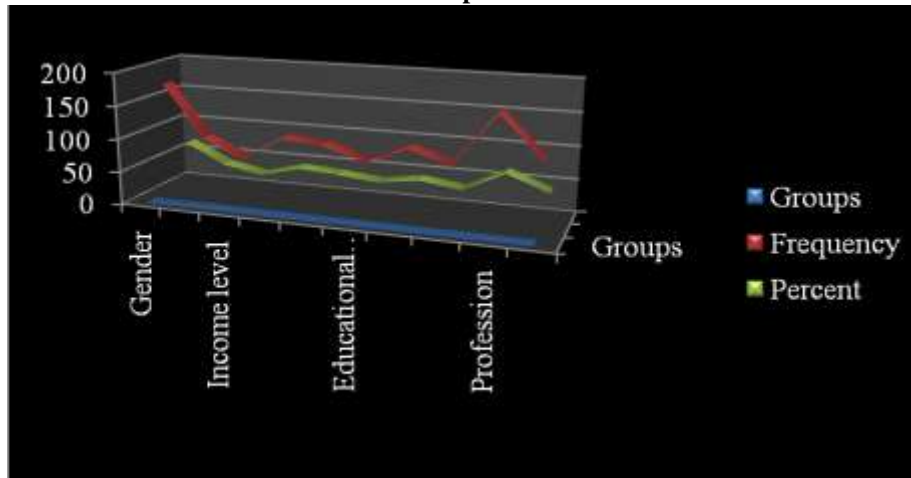
By using Cronbach's alpha test the reliability frequency and use of digital financial platforms were measured. By using Cronbach's alpha test the reliability of instruments was estimated. .799 was the Overall reliability for the instrument. The obtained values are above threshold limits of 0.71 of Cronbach alpha values.

Table 3

Demographic Profile of the Respondents

Groups	Frequency	Percent
Gender	Male	65
	Female	35
Income level	Below 20,000	24
	20,000 to 60,000	40
	60,000 and above	36
Educational Qualification	Schooling	30
	Graduate	39
	Professional	31
Profession	Service	62
	Non-Service	38

Graph 1



The above table represents the summarized responses of participants regarding the demographic information such as gender, income level, educational qualification and profession because these factors have more impact on use of digital financial platforms. The initial set of questionnaires was designed to generate the demographic information. From the above table it is analyzed that male respondents are more involved in digital payments compared to women respondents. Similarly, income level of respondents is categorized into three categories. Respondents of their income range between 20,000 to 60,000 are having good awareness compared to the other categories of income level of respondents. Similarly, the percentage of usage of digital platforms for transactions are mostly used by graduates similarly in case of profession wise analysis self-employed respondents are the maximum respondents and private sector employee's and public sector respectively.

3.1 Relationship between awareness and usage frequency of Digital Platforms

Numerical score of all 11 statements in each instrument was added as it has been mentioned that the instruments inserted to map awareness and frequency of use were assigned numerical scores. Digital Financial Frequency Index (DFFI) is the composite score of Frequency of usage of digital platforms for financial activities where as Digital Financial Awareness Index (DFAI) is the composite score of Awareness. The following hypothesis was framed to examine the relation between frequency of use and awareness of digital platforms H01: There is no relationship between awareness on frequency of use of digital platforms (DFFI) and financial digital platforms (DFAI)

By using Pearson correlation test the above hypothesis was tested by using SPSS the hypothesis H01 was tested using Pearson correlations test using SPSS (Statistical Package for the Social Sciences) the output of the correlations test is summarized and tabulated below using SPSS.

Table 4
 Relationship between Awareness and Use of Digital Platform for Financial Payments Correlation

		DFFI	DFAI
DFFI	Pearson Correlation	1	594**
	Sig. (2-tailed)		.000
	N	264	264

** . Correlation is significant at the 0.01 level (2-tailed).

The null hypothesis H01 rejected at 1 percent level of significance as it can be observed that a positive correlation of 594 was identified. Thus, it can be said that awareness of digital platforms for financial transactions. The awareness about use of digital platforms may prove to that it is a booster for the government of India to achieve the objective of cashless economy in India.

3.2 Influence of level of Education on Awareness and Usage of digital platform for financial transactions:

In general, highly educated person will have more awareness and knowledge about technology and emerging trends. So, we inserted

questions regarding the level of education level of respondents with intention to identify the impact of level of education on frequency of usage and awareness on financial transactions using digital platform. To examine these influences the following hypotheses were formed.

H02: There is no difference between the levels of educational with regards to Digital Financial Frequency Index (DFFI).

H03: There is no relationship between the levels of education of respondent with regards to Digital Financial Awareness Index (DFAI).

F ANOVA test was applied to test these hypotheses the analyzed results are summarized in the table below:

Table 5

		Sum of Squares	df	F	Sig.
DFFI Groups	Between	854.782	2	19.765	.000
	Within	5884.763	274		
	Total	6739.545	276		
DFAI Groups	Between	584.184	2	26.109	0.000
	Within	3103.102	274		
	Total	3687.286	276		

The above results explain that at 1 per cent level of significance both of the hypotheses were rejected. It indicates that the level of education is an important determinant for usage and awareness of digital platform for financial transactions. The post hoc analysis measures that there is a statistically significant difference exists between school education (education level up to high school) category of respondents and graduate & professionally qualified category of respondents. The mean score of up to school educated respondents was very less. However, very less difference was found in graduate and professional category respondents. So, the RBI, governments, banks and other financial institutions must provide some sort of awareness programs for those people who are having less awareness (less academic qualification) focus their awareness programs to this category of respondents. The applications and the digital financial platforms should be developed

and designed in such a way that even low literate people or even illiterates can access the digital financial platforms.

3.3 Impact of Personal traits on usage and awareness of Digital Platforms for Financial Transactions:

The personal traits such as like age, gender, profession etc. also affects the use of digital platform for financial transactions. To examine the impact of personal traits on usage and awareness of digital financial platform following hypotheses were developed.

H04: There is no difference in the male and female respondents with regards to Aggregate score of Digital Financial Frequency Index (DFFI).

H05: The Digital Financial Awareness Index (DFAI) of female and male respondents does not differ significantly.

Similarly, hypotheses H06, H07, H08 and H09 were developed for age and profession with regards to DFFI and DFAI. To test the hypotheses test for

difference between means (t-test) was calculated using SPSS. The results are summarized in below table.

Table 6

T-test

Hypotheses	T	Sig	df	Result
H04	4.333	0.572	266	Failed to reject
H05	5.200	0.039	266	Rejected
H06	5.581	0.503	266	Failed to reject
H07	2.964	0.682	266	Failed to reject
H08	3.272	0.000	266	Rejected
H09	2.608	0.012	266	Rejected

From the above table 6 it is observed that the hypotheses H04, H06, H08 were related to digital Financial Frequency Index (DFFI) DFFI (the usage frequency of use). At one percent level of significance, the hypothesis H08 which is related to profession was rejected whereas the test failed to reject the other two hypotheses which are related to age and gender. It means that there is a statistical difference in exits in usage of digital platforms in service and non-service category of employees. The mean score of self-employed categories was found more. The hypotheses H05, H07 and H09 were related to The Digital Financial Awareness Index (DFAI) about the awareness of digital platform. At 4 percent level of significance, the hypotheses related to gender and profession was rejected. Comparatively the mean score of male respondents was high when compared with female respondents. The fact may be that the female respondents with matured age have less awareness and exposure to digital platforms. So, the governments, banking and non-banking financial organizations has to conduct awareness programs and educate women to participate in digital financial transactions. In case of profession the statistically significant difference in awareness about digital platforms exists in service-oriented respondents' category. The means score awareness of non-service category was comparatively less with service category.

In case of profession the service category respondents have high mean score of utilization and awareness of DFFI and DFAI. So, it is inferred

that the due to lack of awareness and non-service respondents are using less of digital financial platforms compared to service category of respondents. Therefore, the financial institutions and regulatory bodies has to organize Thus awareness programs in order to educate and to create awareness on digital financial platforms for non-service category of respondents.

IV. FINDINGS & SUGGESTIONS

From the current study the findings of the research are observed that female male respondents of the study were less familiar when compared with male respondents in digital financial platforms usage and awareness. Similarly, the respondents are categorized into three groups based on their income viz. Below 20000, between 20,000 to 60,000 and above 60,000. The respondents of income group between 20,000 to 60,000 are having more awareness and their usage of digital financial platforms is also comparatively high. Similarly, profession wise analysis that maximum respondents were service oriented. Digital Financial Frequency Index (DFFI) is the use frequency of digital platforms for financial activities Digital Financial Awareness Index (DFAI) is the Composite mean score for awareness of digital financial tools. It was also observed that the level of education will also play a significant determinant factor for awareness on the usage of digital platform. The mean scores for the respondents up to school educated were very less.

However, less variation was found in graduate and professional group of respondents. So, the financial institutions, banks and government bodies has to conduct awareness programs and create knowledge on various methods and tools for using digital financial transactions. The governments and other institutions should made available of payments through digital mode and also make available of tools which are easily accessible and understandable less educated people and even by illiterates. The mean score of service sector employees' class was more because the service sector people has disclosed money and it is of completely through bank transactions and they show willingness to use digital platforms for bank transactions. It is also observed that non service category respondents use less of digital financial tools due to lack of awareness. Thus, awareness programs for such non service class people must be arranged.

The mean score of female respondents was less when compared to male respondents. It may be due to the fact that males particularly of matured age have more exposure to digital platform and female respondents of matured age has less awareness on digital platforms Therefore, for female awareness programs for female households on digital platforms have to be conducted.

V. CONCLUSION

For the current study descriptive research design was employed which aims to map digital financial literacy of the households of Kadapa region of Andhra Pradesh state, India. From this current study it is examined that female respondents of the study have less awareness on digital financial platforms and their mean score is also less. The respondents with graduate level of education have more awareness and usage of digital financial platforms. At 1 percent level of significance indicates the level of importance of education. There is statistical difference between service and non-service category of respondents it was examined that factors such as age gender level of education and occupation plays a significant role in the awareness and usage of digital platforms. The government and other financial institutions have to create awareness and develop easily accessible tools for digital financial transactions which will also meet one of the aim governments by achieving high digital money transfers and less usage of physical currency.

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