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A study on the awareness of an individual, social and financial on PMJDY customers in Tamilnadu

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***Abstract*---**Financial Inclusion has measured to be a serious indicator for development and well-being of the society around the world. On the other hand, introspection is also essential as to whether the account holders who have understand the features and facilities. For this purpose this study has taken 500 PMJDY customers from Tirunelveli District at Tamilnadu to conduct through interview schedule method and to tested hypotheses with MANOVA and its assumptions. The results observed that the existing account holders got awareness about the PMJDY scheme but they are lacking with financial literacy. Moreover, the study has been recommended to conduct financial literacy camps will leads to effective utilization on the scheme.

***Keywords*---**financial, serious indicator, tested, hypotheses, financial literacy.

Introduction

Financial Inclusion is ensuring the availability and accessibility of financial services to all the people of the country and it ensures affordable, appropriate and timely financial products and services (*Kumar V, and D. Singh., 2015*),. With this vision, Honourable Prime Minister Narendra Modi has introduced Pradhan Mantri Jan Dhan Joyana (PMJDY) In August 2014 to provide banking services for every unbanked household. Every account holder is provided with zero balance account, Rupay debit card, death insurance, accidental insurance and overdraft facility to the eligible account holders. PMJDY was also simplified the KYC

process, so that the account opening would be easy to account holders (*M. RifayaMeera, P. Kleeswaran and R. Gurunandhini 2019)*.

Research Problem

In simple terms, the PMJDY scheme in India is to setting up of banking services at a reasonable cost to the vast sections especially low-income groups (*Poorna K ,Saravanan S., 2015*). Therefore this scheme does not mean to create a bank account, it measures how effectively utilise by an account holder (*Shaban, M., Girardone, C., & Sarkisyan., 2020*). Thus the scheme will improve the rural households in the state to attain maximum benefits (*Singh, S., & Sarkar, A. K., 2020*). Meanwhile, introspection is also essential as to whether the account holders for whom the scheme was introduced could understand the features and facilities. Most of the PMJDY account holders mentioned that safety of their hard earned money was the key reason for opening a bank account (*Vaibhav patil & Sushil mavale 2014*). Moreover, the government policy has to create these accounts under PMJDY functioning by linking these with insurance and pension contributions (*Mrunal Chetanbhai Joshi and Vikram P. Purohit 2016*). Thus the present study attempts to examine PMJDY customer's awareness. For this, individual, social and financial variables with age, educational qualification and monthly income of the account holder were chosen.

Hypothesis

- H_{01}: There is no significance difference among 'individual, financial and social awareness with age, educational qualification and monthly income variables'.
- H_{02}: There is no significance difference among 'individual, financial and social awareness'.
- H_{03}: There is no significance difference among 'age, educational qualification and monthly income variables'.

Sample selection

The present study was selected 500 samples from Tirunelveli District at Tamilnadu and adopted interview schedule method with disproportional stratified random research technique. For this drive MANOVA tool has been employed to testing the hypotheses.

Table 1
Reliability Statistics

Test variable	Cronbach's Alpha
Individual Awareness	0.827
Financial Awareness	0.834
Social Awareness	0.817
Overall Awareness	0.872

Table 1 explains the reliability statistics on overall awareness was found to be 0.872, financial awareness was observed to be 0.827. Financial and social awareness were measured to be 0.834 and 0.817 correspondingly. It indicates

that all the values were exceeded than 0.7 and therefore this study is reliable as mentioned as 'Cronbach, L.J'. (1951).

Table 2
Shapiro-Wilk Tests of Normality on Age Factor

Age			Individual Awareness	Financial Awareness	Social Awareness
Group	N	%			
Up to 20	95	19.00	0.15 (18.37) [3.43]	0.25 (18.41) [2.984]	0.10 (17.55) [3.02]
21 to 30	104	20.80	0.100 (18.13) [3.63]	0.33 (17.63) [3.763]	0.07 (17.08) [3.715]
31 to 40	99	19.80	0.13 (18.11) [3.782]	0.24 (18.44) [3.662]	0.08 (17.46) [3.471]
41 to 50	104	20.80	0.132 (17.89) [3.547]	0.51 (18.04) [3.665]	0.09 (16.93) [3.512]
Above 50	98	19.60	0.17 (17.88) [3.417]	0.17 (18.11) [3.763]	0.42 (17.02) [3.126]
Note: No brackets indicates Significant value, () indicates Mean value, [] indicates SD.					

Table 2 indicates that the normality on age factor. Out of 500, 95 respondents were selected from up to 20 age group, 104 samples got from 21 to 30 age cluster, 99 and 104 respondents were selected from 31 to 40 and 41 to 50 age brackets and 98 were chosen from above 50 age group. It was observed that all factors p-values were higher than 5 percent and it was normality assumed.

Table 3
Normality Test on Educational Qualification

Educational Qualification			Individual Awareness	Financial Awareness	Social Awareness
Group	N	%			
Un-educated	93	18.60	0.20 (18.31) [3.791]	0.139 (18.94) [3.306]	0.26 (17.71) [3.312]
Elementary School	93	18.60	0.20 (18.76) [3.54]	0.058 (19.43) [2.898]	0.032 (18.05) [3.115]
Middle School	109	21.80	0.26 (17.34) [3.457]	0.08 (16.5) [3.548]	0.07 (16.19) [3.449]
High School	110	22.00	0.29	0.07	0.06

			(17.72) [3.183]	(17.07) [3.845]	(16.55) [3.323]
Others	95	19.00	0.05 (18.41) [3.729]	0.33 (19.11) [3.167]	0.09 (17.79) [3.319]

Table 3 measured the normality test on educational qualification and it was grouped into five ranged between un-educated to others category. Out of cent per cent 18.60 per cent respondents adopted both un-educated and elementary school groups. 21.80 per cent have taken from middle school category, 22 per cent and 19 per cent were selected from high school and others age cluster. Moreover, the significant value of educational qualification was above 0.5 per cent and hence normality was assumed for further analysis.

Table 4
Normality Test on Monthly Income

Monthly Income			Individual Awareness	Financial Awareness	Social Awareness
Group	N	%			
Up to 2,000	109	21.80	0.13 (18.36) [3.401]	0.16 (18.18) [3.806]	0.11 (17.27) [3.495]
2,001 to 4,000	100	20.00	0.178 (17.24) [3.574]	0.24 (17.27) [3.659]	0.07 (16.45) [3.319]
4,001 to 6,000	105	21.00	0.26 (18.09) [3.672]	0.138 (18.18) [3.532]	0.18 (17.21) [3.35]
6,001 to 8,000	91	18.20	0.10 (18.14) [3.82]	0.15 (18.19) [3.581]	0.04 (17.3) [3.604]
Above 8,000	95	19.00	0.45 (18.54) [3.232]	0.59 (18.81) [3.18]	0.111 (17.82) [3.039]

Table 5 observed the normality test and frequency of monthly income group. It has divided into five starts from up to 2,000 income cluster to above 8,000 income category. In the case of up to 2,000 income basket 109 were selected, 100 samples were chosen under 2,001 to 4,000 income group, 105 customers preferred 4.001 to 6,000 income cluster, 91 and 95 adopted 6,001 to 8,000 and above 8,000 monthly income brackets respectively. The p-values of monthly income category were showed more than the significant value of 0.05 and it was evident that normality was not violated.

Table 5
Correlation among Individual, Financial and Social Awareness

Factors	Individual Awareness	Financial Awareness	Social Awareness
Individual Awareness (IAF)	1	0.691**	0.895**
Financial Awareness (FAF)	0.691**	1	0.828**
Social Awareness (SAF)	0.895**	.828**	1
** Correlation is significant at the 0.01 level (2-tailed).			

Table 5 showed the relationship between individual, financial and social awareness significant value were found to be 0.01. Furthermore, individual awareness and social awareness recorded highest of 0.895 and followed by social and financial awareness was observed 0.828. It stated that there was no multicollinearity problem arises and hence assumed to conduct for further analysis.

Table 6
Box's Test of Equality of Covariance Matrices

Box's M	18.355
F	0.755
df1	24
df2	655673.96
Sig.	0.798

Table 6 explains the equality of covariance matrices significant value was measured to be 0.798 which is above 5 per cent level of significance. It was concluded that there was on unequal covariance of dependent variable found across the variables and hence it was assumed to be normality to conduct for further parametric analysis.

Table 7
Levene's Test of Equality of Error Variances

Factors	Levene Statistic	df1	df2	Sig.
Individual Awareness	1.067	4	495	0.372
Financial Awareness	1.405	4	495	0.231
Social Awareness	1.328	4	495	0.259

Table 7 stated the equality of error variances on individual, financial and social awareness were measured to be 0.372; 0.231 and 0.259 respectively which are higher than the significance value of 0.05 indicated that there was no unequal error variance of the dependent variable found among the groups.

Table 8
Multivariate Tests

Effect	Λ	F	Hypothesis df	Error df	p	η2	Noncent. Parameter	Observed Powered
Age	0.951	1.575	12	992.448	0.093	0.016	16.647	0.774
Educational Qualification	0.849	5.263	12	992.448	0.8	0.053	55.491	1.000
Income	0.95	1.634	12	992.448	0.077	0.017	17.272	0.793
Age * Educational Qualification	0.853	1.273	48	1116.137	0.103	0.051	60.561	0.995
Age * Income	0.904	0.805	48	1116.137	0.827	0.033	38.304	0.908
Educational Qualification * Income	0.92	0.664	48	1116.137	0.963	0.028	31.593	0.818
Age * Educational Qualification * Income	0.621	1.041	186	1125.296	0.348	0.147	193.572	1.000

Table 8 indicates the multivariate tests on socio economic factors such as age; educational qualification and monthly income clusters p-value were greater than the significant value 0.05. It was observed that there was found normality to conduct for further analysis. The observed value was recorded between 0.774 and 1.000 stated that more than 77 per cent chance arises between the variables.

Table 9
Tests of Between-Subjects Effects

Source	Dependent Variable	F	Sig.	Partial Eta Squared	Noncent. Parameter	Observed Powered
Age	IAF	0.729	0.573	0.008	2.916	0.235
	FAF	3.231	0.013*	0.033	12.923	0.829
	SAF	1.52	0.196	0.016	6.079	0.470
Educational Qualification	IAF	2.597	0.036*	0.027	10.386	0.728
	FAF	14.555	<0.001**	0.134	58.222	1.000
	SAF	6.152	<0.001**	0.061	24.609	0.987
Income	IAF	3.117	0.015*	0.032	12.468	0.814
	FAF	2.559	0.038*	0.026	10.237	0.721
	SAF	2.326	0.046*	0.024	9.304	0.674
Age * Educational Qualification	IAF	1.269	0.214	0.051	20.301	0.809
	FAF	0.775	0.715	0.032	12.395	0.537
	SAF	0.998	0.458	0.041	15.966	0.678
Age * Income	IAF	0.862	0.614	0.035	13.785	0.595
	FAF	1.209	0.258	0.049	19.338	0.784
	SAF	0.993	0.464	0.04	15.88	0.675
Educational Qualification * Income	IAF	0.546	0.922	0.023	8.731	0.372
	FAF	0.793	0.694	0.033	12.691	0.550
	SAF	0.667	0.827	0.028	10.67	0.461
Age * Educational Qualification * Income	IAF	1.267	0.097	0.172	78.56	0.998
	FAF	0.998	0.486	0.141	61.857	0.983
	SAF	1.189	0.169	0.164	73.73	0.996

Table 9 explains the tests of between-subjects effects on socio economic variables among age, educational qualification and monthly income. The p-value of age with financial awareness recorded lesser than the significant value followed by educational qualification with individual was lesser than 5 per cent level. Financial and social factors were registered below 1 per cent level. Income group also registered smaller than the significance value at 5 per cent. Hence we reject the null hypothesis and accepted the alternative hypothesis that there was a significance difference among the selected socio economic variables.

Table 10
Estimates of Socio-Economic Factors

Variables	IAF	FAF	SAF
Age			
. Up to 20	18.741 (0.405)	18.892 (0.39)	17.888 (0.382)
21 to 30	17.991 (0.376)	17.296 (0.362)	16.919 (0.354)
31 to 40	18.62 (0.463)	18.791 (0.446)	17.897 (0.436)
41 to 50	18.028 (0.363)	18.087 (0.349)	17.03 (0.341)
Above 50	18.121a (0.403)	18.624a (0.388)	17.409a (0.379)
Educational Qualification			
Un-educated	18.647a (0.436)	19.176a (0.42)	17.936a (0.411)
Elementary School	18.833a (0.421)	19.569a (0.405)	18.168a (0.396)
Middle School	17.684 (0.365)	16.682 (0.351)	16.488 (0.343)
High School	17.594 (0.382)	16.916 (0.368)	16.426 (0.359)
Others	18.794 (0.415)	19.407 (0.4)	18.176 (0.391)
Monthly Income			
Up to 2,000	19.037 (0.393)	18.66 (0.378)	17.911 (0.369)
.2,001 to 4,000	17.214 (0.373)	17.399 (0.359)	16.56 (0.351)
4,001 to 6,000	18.433 (0.4)	18.247 (0.385)	17.322 (0.376)
6,001 to 8,000	18.305a (0.418)	18.422a (0.402)	17.499a (0.393)
Above 8,000	18.538a (0.436)	18.968a (0.42)	17.873a (0.411)

Based on modified population marginal mean. Table 10 examined the estimation of socio economic factors. It can be understand from the results showed that the estimation between age and selected socio economic factors especially up to 20 age cluster observed high satisfaction (18.892) with financial factor followed by individual factor (18.741). Moreover, 31 to 40 age bracket measured high mean value of 18.791 with financial factor and 18.62 with individual factor. Further above 50 age classification attained more satisfaction with financial factor (18.624) and individual factor (18.121). In the case of educational qualification, un-educated segment was highly estimated with financial factor (19.176) and individual factor (18.647). Elementary school category recorded high mean value of 19.569 with financial factor, individual factor (18.833) and social factor (18.168). Others classification also attained more satisfaction among all the three factors namely financial factor (19.407), individual factor (18.794) and social factor (18.176). Financial factor was recorded more satisfaction with up to 2,000 income category (18.66), 4,001 to 6,000 income bracket (18.247), 6,001 to 8,000 income cluster (18.422) and above 8,000 category (18.968). Moreover, individual factor attained high satisfaction with up to 2,000 income cluster (19.037), 4,001 to 6,000 income baskets (18.305) and above 8,000 income classification (18.538).

Table 11
Multiple Comparisons on Age factor

Variables		Individual Awareness	Financial Awareness	Social Awareness
. Up to 20	21 to 30	0.176 (0.553)	0.003** (0.532)	0.063 (0.52)
	31 to 40	0.844 (0.616)	0.865 (0.593)	0.988 (0.579)
	41 to 50	0.191 (0.544)	0.125 (0.524)	0.095 (0.512)
	Above 50	0.279 (0.572)	0.626 (0.55)	0.375 (0.538)
21 to 30	. Up to 20	0.176 (0.553)	0.003** (0.532)	0.063 (0.52)
	31 to 40	0.292 (0.597)	0.001** (0.574)	0.082 (0.561)
	41 to 50	0.943 (0.522)	0.116 (0.503)	0.822 (0.492)
	Above 50	0.814 (0.551)	0.013** (0.531)	0.345 (0.519)
31 to 40	. Up to 20	0.844 (0.616)	0.865 (0.593)	0.988 (0.579)
	21 to 30	0.292 (0.597)	0.001** (0.574)	0.082 (0.561)
	41 to 50	0.315 (0.589)	0.215 (0.567)	0.118 (0.554)
	Above 50	0.417 (0.614)	0.777 (0.591)	0.4 (0.578)
41 to 50	. Up to 20	0.191 (0.544)	0.125 (0.524)	0.095 (0.512)

Variables		Individual Awareness	Financial Awareness	Social Awareness
	21 to 30	0.943 (0.522)	0.116 (0.503)	0.822 (0.492)
	31 to 40	0.315 (0.589)	0.215 (0.567)	0.118 (0.554)
	Above 50	0.865 (0.543)	0.305 (0.522)	0.458 (0.51)
Above 50	. Up to 20	0.279 (0.572)	0.626 (0.55)	0.375 (0.538)
	21 to 30	0.814 (0.551)	0.013** (0.531)	0.345 (0.519)
	31 to 40	0.417 (0.614)	0.777 (0.591)	0.4 (0.578)
	41 to 50	0.865 (0.543)	0.305 (0.522)	0.458 (0.51)

Table 11 shows the multiple comparisons among the subs group of age factor with the three independent variables. The p value of up to 20 and 21 to 30 age clusters with financial factor was found to be 0.003; 21 to 30 age category and 31 to 40 age bracket with financial factor was measured to be 0.001 and also 21 to 30 and above 50 age groups with financial factor was ascertained to be 0.013 which is lesser than significant value at 5 per cent level. Hence we rejected the null and accepted the alternative hypothesis that there is a significant difference between age factor with the independent variable of financial factor.

Table 12
Multiple Comparisons of Educational Qualification

Variables		Individual Awareness	Financial Awareness	Social Awareness
Un-educated	Elementary School	0.759 (0.606)	0.502 (0.583)	0.684 (0.57)
	Middle School	0.091 (0.569)	<0.001** (0.547)	0.007** (0.535)
	High School	0.07 (0.58)	<0.001** (0.558)	0.006** (0.546)
	Others	0.807 (0.602)	0.69 (0.58)	0.672 (0.567)
Elementary School	Un-educated	0.759 (0.606)	0.502 (0.583)	0.684 (0.57)
	Middle School	0.04** (0.557)	<0.001** (0.536)	0.001** (0.524)
	High School	0.03** (0.568)	<0.001** (0.547)	0.001** (0.535)
	Others	0.947 (0.591)	0.777 (0.569)	0.989 (0.556)
Middle School	Un-educated	0.091 (0.569)	<0.001** (0.547)	0.007** (0.535)
	Elementary	0.04**	<0.001**	0.001**

Variables		Individual Awareness	Financial Awareness	Social Awareness
	School	(0.557)	(0.536)	(0.524)
	High School	0.865 (0.528)	0.645 (0.508)	0.9 (0.497)
	Others	0.045* (0.553)	<0.001** (0.532)	0.001** (0.52)
High School	Un-educated	0.07 (0.58)	<0.001** (0.558)	0.006** (0.546)
	Elementary School	0.03** (0.568)	<0.001** (0.547)	0.001** (0.535)
	Middle School	0.865 (0.528)	0.645 (0.508)	0.9 (0.497)
	Others	0.034* (0.564)	<0.001** (0.543)	0.001** (0.531)
Others	Un-educated	0.807 (0.602)	0.69 (0.58)	0.672 (0.567)
	Elementary School	0.947 (0.591)	0.777 (0.569)	0.989 (0.556)
	Middle School	0.045* (0.553)	<0.001** (0.532)	0.001** (0.52)
	High School	0.034* (0.564)	<0.001** (0.543)	0.001** (0.531)

Table 12 explains the multiple comparisons among the sub groups of education qualification with selected independent variables. The p value of uneducated and middle school categories with financial factor were found to be 0.001 and with social factor was recorded 0.007. The un-educated variable and high school with financial factor was ascertain to be 0.001 and with social factor was observed as 0.006. Furthermore, elementary school variable and middle school variable with individual factor p value was registered to be 0.04 and with financial and social factors was observed 0.001corrrespondingly. Moreover, high school variable and others variable with individual factor recorded 0.034; with financial factor and social factor showed 0.001 which is below the significant value at 5 per cent level and hence we accepted the alternative hypothesis that there was a significant difference among selected the independent variables with educational qualification variable.

Table 13
Multiple Comparisons of Monthly Income

Variables		Individual Awareness	Financial Awareness	Social Awareness
Up to 2,000	2,001 to 4,000	0.001** (0.542)	0.016* (0.521)	0.008** (0.51)
	4,001 to 6,000	0.282 (0.56)	0.444 (0.54)	0.265 (0.527)
	6,001 to 8,000	0.202 (0.573)	0.666 (0.552)	0.447 (0.54)
	Above 8,000	0.395 (0.587)	0.586 (0.565)	0.946 (0.552)

Variables		Individual Awareness	Financial Awareness	Social Awareness
2,001 to 4,000	Up to 2,000	0.001** (0.542)	0.016* (0.521)	0.008** (0.51)
	4,001 to 6,000	0.026* (0.547)	0.108 (0.526)	0.139 (0.515)
	6,001 to 8,000	0.052 (0.56)	0.059 (0.539)	0.075 (0.527)
	Above 8,000	0.022* (0.574)	0.005** (0.553)	0.015* (0.54)
4,001 to 6,000	Up to 2,000	0.282 (0.56)	0.444 (0.54)	0.265 (0.527)
	2,001 to 4,000	0.026* (0.547)	0.108 (0.526)	0.139 (0.515)
	6,001 to 8,000	0.825 (0.578)	0.753 (0.557)	0.744 (0.544)
	Above 8,000	0.86 (0.592)	0.206 (0.57)	0.323 (0.557)
6,001 to 8,000	Up to 2,000	0.202 (0.573)	0.666 (0.552)	0.447 (0.54)
	2,001 to 4,000	0.052 (0.56)	0.059 (0.539)	0.075 (0.527)
	4,001 to 6,000	0.825 (0.578)	0.753 (0.557)	0.744 (0.544)
	Above 8,000	0.7 (0.604)	0.348 (0.582)	0.511 (0.568)
Above 8,000	Up to 2,000	0.395 (0.587)	0.586 (0.565)	0.946 (0.552)
	2,001 to 4,000	0.022* (0.574)	0.005** (0.553)	0.015* (0.54)
	4,001 to 6,000	0.86 (0.592)	0.206 (0.57)	0.323 (0.557)
	6,001 to 8,000	0.7 (0.604)	0.348 (0.582)	0.511 (0.568)

Table 13 shows the multiple comparisons among the selected sub segments of monthly income variables with the three independent variables. Up to 2,000 income group and 2,001 to 4,000 categories with individual factor p value was measured to be 0.001; with financial factor recorded 0.016 and with social factor identified 0.008. On the other hand, 2,001 to 4,000 classifications and above 8,000 categories with individual factor identified 0.22; with financial factor scored 0.005 and with social factor recorded 0.015 which was above the significant value and therefore we concluded that there was a significant difference among the three independent factors with monthly income variable.

Discussion

The PMJDY customer's view point on the independent variables such as individual, financial and social awareness factors with dependent variables of age, educational qualification and monthly income are being highlighted as below;

The relationship between social awareness was recorded a highly positively correlated with finance awareness factor. It was evident that there was significant difference among individual, social and financial variables. The test between subjects' effects also confirms that there was a significant difference among the three socio economic variables. It can be concluded that the existing respondents got awareness about the schemes. On the other hand, the age factor was only significant variation with financial factor and rest of the factors were not significantly associated because majority of the sample respondents were engaged under unorganized sector which was not received regular income.

Conclusion

The results indicates that banker does not provide literacy to account holders regarding used in safety of Rupay cards and lack of awareness among employees is a prominent reason which is creating a problem in availing the benefits of the PMJDY. Further study suggested that there is need to conduct financial literacy camps and bank staff needs to be trained on regular basis which will help them in assisting the people more effective level.

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