12 Digital Financial Literacy and Cybersecurity Awareness Across Urban and Rural India: A Systematic Literature Review

Pooja Swain[1*], Deepika[2] & Simran Bakshi[3]
[1,2,3]Post Graduate, Department of Commerce University of Delhi.
*Corresponding Author: poojaswain440@gmail.com

Abstract

India is positioned 2nd in using the internet and 5th in digital economy globally and 4th in AI performance which is a clear indication that the people of India are highly engaged in financial services which are provided online like UPI, wallet, digital banking, fastags. Still distinction in DFL and awareness of cybersecurity remain significant among urban and rural populations. These disparities can further affect the integration of digital financial services and increase exposure to the digital risks, especially among marginalized communities. The study aims to synthesize and systematically review the existing literatures on digital financial literacy and cybersecurity awareness across urban & rural India. The review concentrates on analysing the digital financial literacy and cyber security awareness within rural and the urban citizen of India and identifying elements which causes the difference of the DFL and also exploring the interventions that are implemented to enhance the awareness among rural population. The study adopts an Exploratory and Descriptive research approach through a qualitative systematic literature review. Relevant studies were recognised through the database such as Google scholar, Scopus RBI website ResearchGate, & PIB websites. The selected studies were analysed by reviewing patterns of findings, research gap, and the theoretical and practical relevance of the available literature. This research adds on the increasing conversation on digital financial inclusion by reviewing existing knowledge and offering recommendations for policymakers, financial organizations, and educators who aim to encourage secure and inclusive growth in India. The findings highlight that significant disparity exists between rural and urban India regarding DFL and cybersecurity awareness. Urban populations have higher levels of DFL and cybersecurity awareness compared to rural Population, especially rural women due to poor Infrastructure and Connectivity, inadequate knowledge of cyber threats, and lower trust on digital financial platforms. The review further highlights taken initiatives and suggestions for bridging the gap among population.

Keywords: Digital Financial Literacy, Digital Fraud, Urban India, Rural India, Cybersecurity Awareness, Digital Payments.

Introduction

In the age of digital conversion the dependency on the online platform has been elevated considerably in the last couple of decades due to their amenity, availability and speed. Consequently people heavily count on the online platforms for numerous activities like financial transactions, financial services and making the rational economic decisions. As a result the necessity of the dfl digital financial literacy has been increased noticeably as the FL helps the people to grasp the understanding and proficiency needed to efficiently use the online platform and can make the digital transactions effectively. An appropriate understanding of DFL helps the people to minimise the potential risk of digital frauds cyber security threats and also enable them to keep pace with the digital era.

Digital Financial Literacy (DFL)

DFL can be termed as the individual's competency and expeditiously operate the digital financial services and the transactions. DFL consists of four components i.e, understanding, skills, perspective and the behaviour which helps the user to perform the digital transaction safely. In the time where digitalization becomes a part of everyday life it is necessary for the individual to have an understanding of Digital financial operations and how to use the digital services safely. The increased use of technology also led to the increased online frauds and the cyber security attacks. Due to Wide spread of the internet everyone is using the technology now a days and due to which online fraud has also increased, primarily in the rural population of the country because the rural population of the country are not very much aware of the digital financial services so it is necessary for the individuals to possess the basic understanding of the digital financial services and it uses and how to deal with the frauds and cyber attacks. Similar to the gap in education levels across both the populations, the level of tech based financial literacy varies significantly across these areas. In general, individuals living in urban areas possess higher levels of digital financial literacy than those residing in rural areas. This difference can be attributed to better access to digital infrastructure, educational opportunities, internet connectivity, and greater exposure to digital financial services in urban regions.

A rapid increase of digital technology has transformed financial transactions across India . With the rapid increase of IOT (Internet of Things), the digital financial literacy and cyber security awareness have emerged as great concerns. However, there are disparities exist between the both rural and urban area due to lack of awareness regarding the **cybersecurity frauds** (Refers to the misleading practices performed through the digital platforms namely illegal access ,information or data theft, data breach , credential theft and online frauds which generally lead and the online lead to financial damage to the victim).The different frauds are increasing day by day due to more digitalization. In India, the cases of cyber security attacks have increased from 10.29 lakh in 2022 to 22.68 in 2024 which indicates expansion rate. It also show how its become challenging nature of online threats and frauds. Meanwhile the number of financial losses is rapidly increasing substantially and becoming more noticeable till 28 February 2025 cyber fraud amounting to rupees 36.45 lakh were outline on the national Cyber crime reporting portal (NCRP).

Objectives

- The purpose of the present study is to identify and synthesize the evidence on digital financial literacy among rural and urban populations of India,
- To identify the factors contributing to the cybersecurity awareness gap,
- To explore the interventions proposed or implemented to improve awareness among rural populations.

Literature Review

The growing acquisition of digital services in India has led to many recent studies examining multiple dimensions of digital financial tools, financial insertion in different parts of India, Digital banking, Unified Payments Interface, Cyber threats, etc.

Digital financial literacy, defined as the capacity to use digital platforms for managing, saving, investing, and securing financial resources, is no longer a peripheral skill but a foundational competence.**(Kishan, S., 2025).**Digital Financial literacy is the backbone and can improve the access to financial services. In order to translate dfl into the inclusive financial services it is essential to analyse and understand the intervening and moderating variables that influence the association between the dfl and financial inclusion across different contexts. It is essential to look at the determinants of both DFL and financial inclusion **(Jose, J., & Ghosh, N., (2025)).**

As digital financial services continues to grow, understanding the factors that influence financial literacy becomes paramount for ensuring that all segments of the population can confidently navigate the digital economy. The research also emphasizes various decisive elements such as societal and socio-cultural factors, technology accessibility and digital financial literacy programs that jointly shape the financial ability of the people of India. Even though the mobile banking, decentralised finance and financial technology have become the part of individuals life, the digital divide between the rural and the urban population continues to remain a significant barrier. The major reason of this barrier is the lack of awareness and the digital literacy gap between the rural and urban dwellers which can be an obstacle in the incorporation of financial services and financial inclusion especially for the marginalised people of society. **Singh, P (2025)** studied how different demographics' levels of digital literacy relate to their willingness to use digital financial instruments, using various factors. The evidence suggests digital literacy and acceptance levels greatly affected by demographic parameters including age and educational qualification. Respondents' levels of adaptability to digital financial technologies are higher among the younger and more educated generations, whereas those with less education and less experience to the technology show signs of reluctance owing to security concerns, ignorance, and lack of exposure.

This is for sure that the rural sector is a big part of the Indian economy for country's development. But looking into the mirror, rural people are still counted in the primitive part. People of rural areas are not very well aware of digitalization , that's why they should be literate and have sound knowledge of technology. Due to lack of awareness and literacy, a gap emerged between the urban and rural population of the nation and in order to bridge this gap the government has taken numerous initiatives such as In order to mitigate such gaps government of India has introduced various policies such as Digital India programme, Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) , Pradhan Mantri Jan Dhan Yojana (PMJDY).The Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) was launched in 2017 by the Govt. of India has emerged as the key component in fostering the dfl in rural regions.. As of 2023, over 6.5 crore individuals have been trained under this scheme.**(Suresha, K. P. (2025)**

The Unified Payments Interface was launched in 2016 by NPCI, emerged as a solution of the digital financial transformation with the aim of financial inclusion. According to **Malik, R., Gahlyan, A., & Singh, N. (2025)**, the Unified Payments Interface stands as a monumental achievement in India's journey towards a digital economy. However, the study concludes that its facilities are not distributing evenly across the nation. The urban-rural divide in UPI adoption and effect is not merely a gap in numbers but also highlights a qualitative difference. In urban India, UPI is a lubricant for commerce but in rural India, it is a lifeline for inclusion. While by 2024, urban districts reached an estimated 80% adoption rate in banking and adult smartphone owning, the proportion for rural districts was approximately 35%. Even a survey of NCFE disclosed that merely 27% Indian adults were financially educated which means that they comprehended the concept such as interest rate, inflation rate, diversification and financial planning rural dwellers women and young people are likely to have little digital financial awareness compared with the urban resident and male participants. Research says Fintech has been considered as a game changer bridging the gap between haves and have not. Their study covers the numerous constraints at rural level such as use of applications (google pay; phone pay), reveals a notable disparity and creates a division within rural and urban India. The major elements causing these disparities are technological constraint, low digital literacy, language barrier, cybersecurity and regulatory constraint, trust deficit and cultural resistance. The illiterate population, older people, and women are found to be largely excluded from all these due to sociocultural constraints and lack of education and financial literacy **(Afsheen, A., Sree, G. S., Afroze, S., &Nagaria, S. (2025)).**

The study measuring the level of economic literacy of women in urban and rural regions by assessing the pattern of digital banking adoption among them show urban women are more literate and more likely to use digital banking services compare to the rural women. The differences in education, access to the internet, ownership of smartphones and access to financial education is what causes these gaps **(Gracy, L., 2025)**.

India has emerged as one of the world's largest digital payments markets, with UPI processing approximately 22,000 crore transactions in calendar year 2025. However, despite this growth, usage of digital banking is not uniform across the population. Barriers to uptake include security and privacy concerns, low levels of digital literacy, distrust, low digital and financial literacy, lack of internet availability, and other factors such as age, education, income, and the rural-urban divide . Security concerns, digital illiteracy, and demographics are some of the challenges regarding digital banking adoption in India, which concludes that adopting digital banking is not just a technical issue, but a social, educational, psychological, and institutional issue as wel. Fraud and phishing, data breaches, failures in transactions and other activities, can erode trust. Users with low levels of digital literacy depend on others and fear mistakes **(Agrawal, Pranshu & Sharma, Dr., 2026).**

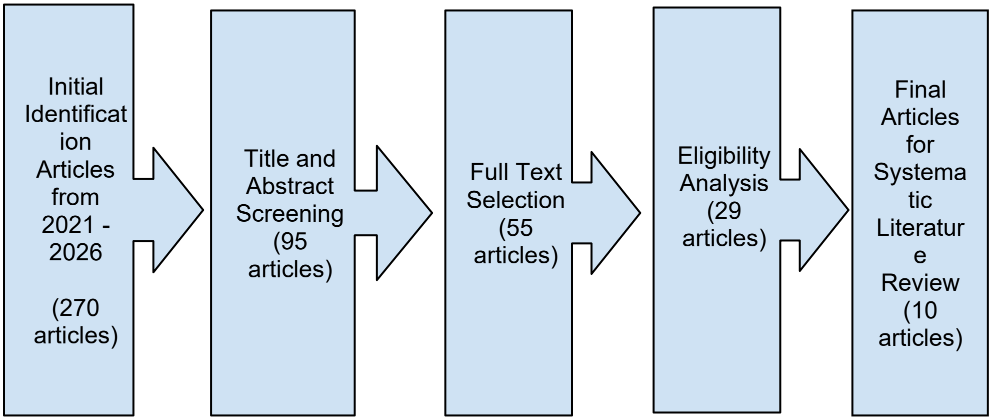
Across the reviewed studies, trust deficit and fear due to rising cyber fraud emerged as consistently reported barriers.A recent **PIB,2025 report** that Union Budget 2025-2026 issued ₹782 crore for cybersecurity projects because cases in cyber security have been increased from 10.29 lakh in 2022 to 22.68 lakh in 2024 in India. Also the CCPWC scheme manages cyber fraud targeting vulnerable sections, particularly women and children. **Javed, Bholane, and Rathod (2024)** conducted a survey of 100. In Maharashtra into rural and urban areas. This research is basically conducted to raise awareness about cybersecurity. While conducting their research they find that quarterly (25%) of the respondents are facing security issues.

Kishan, S., 2025, study demonstrate DFL plays a crucial role in promoting Human Capital Development in India. Beyond Improving individuals financial knowledge and decision making abilities, DFL enhances employability, support income generation, and enables people to make better use of their skills in an increasingly digital economy. As India moves toward its vision 2047 goal, linking the DFL gap will be vitol to assure inclusive and sustainable development. DFL effect contributes individual benefit to enhance national competitiveness and productivity. Based on finding study suggests integrating digital financial literacy gap into school curriculum, vocational training programmes. It emphasize to target initiative for women, rural communities, workers in the informal sectors.

(Arunkumar, V. N., Nath, A. S., & Aswathi, K. B., 2025), uncovers significant difference in India’s cybersecurity policies and their practical implementation, their collected field data revealed most of rural participants had no knowledge of cyber security framework and among the victims who participated in the Kerala's cyber Suraksha program 73% had never gained cyber security education and interviews revealed that tech-literate urban users underestimated the risks, while marginalized groups avoid digital services entirely due to fear of fraud. That's why the government initiated the linking of the Aadhar identification number of the account holder with bank accounts to apprehend the perpetrators. However several individuals closed their bank account with the objective of avoiding tax payment to the Government of India. Hence it is critical to re-shape the individual's perspective that any policy introduced by the government is for the social welfare and in the interest of the public. It might seem difficult and illogical to do today but it will be fruitful in longer terms **(Suresha, K. P., (2025**)). For the long term effect it is important to incorporate an integrated equitable and the customer orientedstrategy . That's why media marketing crucially contributes to the improvement of cyber security awareness by linking the gap between technological systems and user awareness. Policymakers, financial institutions, and media organizations must collaborate to design and implement effective awareness campaigns that ensure safe and secure participation in the digital financial literacy and cybersecurity awareness**(Vaibhav, D. L. B. J., & Singh, A. Pradesh, 2024).**

Methodology

A Qualitative approach using Systematic Literature Review through inclusion and exclusion criteria is relevant choice for this study. Relevant studies were discovered through Databases such as Scopus, ResearchGate, Google Scholar, RBI, PIB websites. The selected studies were analysed by reviewing patterns of findings, research gap, and the theoretical and practical relevance of the available literature.



SLR Steps (2021-2026)	Description	Total of Articles	Reason for Exclusion
Initial Identification	Search for articles in the Scopus, Google Scholar, Research Gate using the keywords: “Digital Financial Literacy”, “Digital Fraud”, “Urban India”, “Rural India”, “Cybersecurity Awareness”, “Digital Payments”	270	All articles found in the main database.
Title and Abstract Screening	Initial Selection based on Title and Abstract, Year (2021-2026), Focus on Digital Financial Literacy & Cybersecurity Awareness between Rural and Urban India.	95	175 articles excluded because they were not emphasize on DFL & Cyber security Awareness in Rural and Urban India.
Full Text Selection	Full text review to ensure objective and topic suitability.	55	40 articles excluded for not meeting objectives.
Eligibility Analysis	Removing duplicate articles, Low quality papers, conference papers and irrelevant articles.	29	26 articles were removed due to duplication/irrelavance.
Final Results	Most relevant and high-quality articles.	10	19 articles removed and selected the most relevant articles for Literature Review.

We have studied various research papers in which talked about disparities ofdigital financial literacy between the rural and urban individuals of India. The reviewed literature highlights digital financial literacy disparities and the significant consequences on financial inclusion, saving behaviour, decision related to financial activities and income inequality. Several studies shows that the urban population make more informed financial decision than Rural population due to their high level of education, awareness about digital services and greatest access to the technology. In contrast limited educational opportunities, inadequate digital infrastructure and lower technology awareness often restrict rural population’s ability to make financial decision efficiently and to utilise digital services effectively. This make them more vulnerable to the cyber frauds. In order to prevent such issues major initiative has been taken by the Govt. of India and non- profit organisations.

Conclusion & Suggestions

This systematic literature review identified and synthesized the available evidence on digital financial literacy among rural and urban individuals of India. The review examined distinctions in digital financial literacy between urban and rural users, identified the factors contributing to the cyber security awareness gap and explored the interventions proposed to improve awareness among rural populations.

The findings indicate that digital financial literacy is the backbone and can improve financial inclusion in India. However, reviewed studies show there is a significant disparities between rural and urban populations. While the urban demonstrate high degree of digital financial literacy and cybersecurity awareness because of better education opportunities, greater access of infrastructure and internet connectivity and increased exposure to digital financial services like digital banking and applications, UPI usage and digital payment systems etc. On the other hand, rural population continues to face challenges due to low digital literacy, technology constraints, privacy concerns and persistent trust issues and fear regarding the use of digital service. Especially rural women, older people are more vulnerable to the DFL. The usage of fintech in promoting financial inclusion is a nascent research area even though there is very few research conducted on the topic . Even though it is necessary to study and investigate this area in a more comprehensive way. The study also concluded that there is a lack of sufficient understanding among both the groups about the cyber security threats, measures and preventions. To reduce cybercrimes, digital education and training sessions must be introduced urgently across urban and rural regions to improve everyday digital life.

Rurals are not well equipped to utilize today's technology. Lack of awareness is the major reason which prevents people from taking suitable financial products and services (Grandolini, 2015). Access to digital communication is another big obstacle to rural economic growth. Some major reason are: Broadband connectivity, Nature of economy, Fear of Fraud. Various studies which were conducted in the developed countries shows that the lack of DFL also exist in their rural population as well this it is not just a developing country but the developed countries are also facing DFL gap between rural and urban population.

The review also identifies several research gaps. Most existing studies are conducted at district level, state level or occupation level with limited evidence providing a overall nation level comparison of digital financial literacy among rural and urban India. Most studies rely on quantitative approaches, with limited use of mixed-methods or qualitative research, which hinders a more nuanced understanding of FI in rural contexts **(Keshari, P., & Tiwari, A. K., 2026)**.

To mitigate urban and rural disparities, the Govt. of India have implemented various policies such as Digital India programme, PMGDISHA ,PMJDY. Digital literacy (ability of using digital devices and online services) has increased with the expansion of digital India program. On the report of **Ministry Of Electronics And Information Technology (MeitY)** 65% of people in metropolitan city have digital access. While in rural areas only 30-35% people have network connectivity. However

ISBN: 978-93-49468-66-5

the use of mobile phones has increased steadily. Nevertheless s a lot of people can't perform basic digital activities such as sending emails, using online payment apps or assessing the government portal this inability in majorly arises in rural and the lower income groups. To overcome these challenges PMGDISHA was launched in 2017. This scheme has served as catalyst for facilitating digital literacy in rural regions; 6.5 crore people will be trained under the scheme by 2023 . Although some challenges continue to remain such; as the lack of follow up after the training, insufficient basic infrastructure and unreliable internet connection , due to these reasons the policy is unable to achieve its full potential.

The expansion of digital banking services and government welfare delivery through Digital benefit transfer system UPI and the Aadhar supported payment system have significantly contributed to enhancing the digital financial literacy (dfl). Now a days individual's capacity to avail the subsidy, digital wallet or online loan depends in their financial knowledge along with their capability to use the smartphone and the access to the internet. Besides the online payment have increased during the period of Covid 19 pandemic that clearly indicates that the gap between the digital and the financial knowledge is needed to be bridged soon.If there is a lack of digital literacy among the people it may lead to the negative outcomes such as the digital segregation, susceptibility to fraud and imprudent financial service.

Although the govt. of India has taken multiple measures to increase the financial awareness along with digital literacy among the rural population , they are still facing challenges in adopting transforming technology. Hence, various education programs should be launched at the school level, so that the new era of digital literacy can begin. It is necessary to establish the information hub from where the people can get the answers of their different types of queries regarding the government schemes, policies programs or the use of any new application or any kind of technology information. Moreover the educated youths should also play a role by helping others and passing on their knowledge to those who cannot perform their task on their own .**(Suresha, K. P. , 2025)**

References

1. Keshari, P., & Tiwari, A. K. (2026). Financial inclusion in rural region—a review and research agenda. *Future Business Journal*, *12*(1), 49.
2. Jose, J., & Ghosh, N. (2025). Digital financial literacy and financial inclusion in the global south for a sustainable future: A scoping review. *Decision*, *52*(1), 129-148.
3. Singh, P. A STUDY ON DIGITAL LITERACY AND ACCEPTANCE OF DIGITAL FINANCIAL TOOLS AMONG DIFFERENT DEMOGRAPHIC GROUPS.

ISBN: 978-93-49468-66-5

4. Debi, H., Debnath, P., & Paul, S. (2025). Financial literacy and household well-being: A study on rural–urban disparities analysis. *SEDME (Small Enterprises Development, Management & Extension Journal)*, *52*(2), 226-241.

5. Afsheen, A., Sree, G. S., Afroze, S., &Nagaria, S. (2025). Fintech Inclusion in Rural India: Adoption Gaps and Enabling Factors. *technology*, *3*(4).

6. Malik, R., Gahlyan, A., & Singh, N. (2025). A Comparative Study of UPI Digital Payment Adoption and Its Economic Impact in Rural and Urban India. *Anjali and Singh, Neha and Singh, Neha, A Comparative Study of UPI Digital Payment Adoption and Its Economic Impact in Rural and Urban India (October 27, 2025)*.

7. MOHURLE, M. V., &Katakwar, S. (2026). DIGITAL BANKING AND ONLINE BANKING HABITS: A COMPARATIVE STUDY OF NAGPUR CITY'S URBAN AND RURAL AREAS. *International Journal of Economic Social Science and Management LAW*, *7*(1 (1)), 1351-1358.

8. Gracy, L. (2025). Financial Literacy as A Catalyst for Digital Banking Adoption: Evidence From Rural And Urban Women. *South India Journal of Social Sciences*, *23*(6), 67-70.

9. Putri, A., Wiryono, S. K., Damayanti, S. M., &Rahadi, R. A. (2026). Digital Financial Literacy: Emerging New Dimensions in the Digital Economy Era. *Qubahan Academic Journal*, *6*(1), 717-741.

10. Suresha, K. P. (2025). An Overview of Digital India: India’s Flagship Digital Transformation. *Indiana Journal of Humanities and Social Sciences*, *6*(12), 34-38

11. Arunkumar, V. N., Nath, A. S., & Aswathi, K. B. (2025, July). Cyber-Security Awareness and Sustainable Human Development in India: A Capability Approach. In *International Conference on ICT for Sustainable Development* (pp. 379-387). Cham: Springer Nature Switzerland.

12. Ramiady, L., & Nur, H. B. M. (2025). Financial literacy and household saving behavior: A comparative study of urban and rural communities in Indonesia. SumberInformasiManajemenBisnis dan Akuntansi (SIMBAN), 2(2), 69-75.

13. Rai, H., Gupta, H., Sharma, Y., & Jain, R. (2026). Using FinTech Tools to Improve Financial Literacy: A Systematic Literature Review on Adoption and Challenges. International Journal of Innovations in Science, Engineering And Management, 450-460.

14. Gogoi, M. (2025). From Cash to Clicks: A Critical Review of Digital Financial Literacy in India.

15. Gallego-Losada, M. J., Montero-Navarro, A., Gallego-Losada, R., & Rodríguez-Sánchez, J. L. (2024). Measuring financial divide in the rural environment. The potential role of the digital transformation of finance. International Entrepreneurship and Management Journal, 20(4), 2791-2810.
16. Mandal, A., & Madaan, D. G. (2021). Digital financial literacy: Opportunities and challenges in rural India. Contemporary issues in sustainable management practices & technology Innovation.
17. Ranawat, Priyanka & Sinha, Harshit. (2026). Exploring the Digital Landscape: Assessing Influential Factors on Financial Literacy in India's Digital Era. 12. 203-221.
18. Agrawal, Pranshu & Sharma, Dr. (2026). Barriers to Digital Banking Adoption in India : An Analysis of Security Concerns, Digital Literacy, and Demographic Factors. International Journal of Scientific Research in Science, Engineering and Technology. 13. 154-163. 10.32628/IJSRSET2613322.
19. Maity, D. A., Chakrabarty, P., Durai Pandi, O., Jadhav, B., Mitra, A., & Das, P. (2025). Driving Digital Financial Literacy in India: A Review of the Regulatory Landscape and Educational Marketing Strategies for Mitigating Cybersecurity and Data Protection Risks. *Available at SSRN 6008096*.
20. Bagde, R. (2026). Digital Payments, Financial Inclusion and Rural Development in India: Evidence from UPI Adoption. *Financial Inclusion and Rural Development in India: Evidence from UPI Adoption (April 26, 2026)*.
21. Vaibhav, D. L. B. J., & Singh, A. Exploring the Role of Media Marketing in Enhancing Cyber Security Awareness and Behavioral Practices in Digital Financial Markets: An Empirical Study of Varanasi District, Uttar Pradesh.
22. Hakimi, M., Fazil, A. W., & Matin, Z. (2026). Examining Cybersecurity Factors Affecting the Adoption and Institutionalization of Internet of Things Technologies in Developing Countries. Journal of Advanced Computer Knowledge and Algorithms, 3(1), 26-36.
23. Bholane, K. (2024). Bridging the Digital Divide Understanding Consumer Awareness Towards Cyber Security in Rural and Urban Communities. International Journal of Cultural Studies and Social Sciences.
24. Mukherjee, M., Le, N. T., Chow, Y. W., & Susilo, W. (2024). Strategic approaches to cybersecurity learning: A study of educational models and outcomes. Information, 15(2), 117.
25. Ghosh, A., Diyasi, S., & Dey, D. (2023). Cybersecurity literacy programs for marginalized communities: Bridging the gap in digital security. *Int. J. HIT. TRANSC: ECCN*, *9*, 29-44.

26. Kishan, S. (2025). Digital Financial Literacy and Human Capital Development: An Empirical Study Towards India@ 2047. *Available at SSRN 5639431*.
27. Atriani, D., Purba, A., Sampetoding, E., & Husain, S. (2024). Transformation of digital literacy and cyber law in rural society: A systematic literature review. In *Proceedings of RUSET 2023, International Conference on Rural Socio-Economic Transformation*.
28. Nagalpara, M. S. A., Patel, B. M., &Dadavala, M. A. S. UNDERSTANDING AND PREVENTING CYBER SCAMS: A STUDY ON INIDAN POPULATIONS.
29. YOGANANDHAM, G. NAVIGATING CYBER THREATS IN TAMIL NADU: ASSESSING ECONOMIC IMPACTS, STRENGTHENING CYBERSECURITY AWARENESS, AND PROMOTING DIGITAL FINANCIAL INCLUSION IN RURAL AREAS.
30. Vaibhav, D. L. B. J., & Singh, A. Exploring the Role of Media Marketing in Enhancing Cyber Security Awareness and Behavioral Practices in Digital Financial Markets: An Empirical Study of Varanasi District, Uttar Pradesh.
31. Anand, S., & Saxena, D. (2017). Technology Based Initiatives by Indian Commercial Banks towards Financial Inclusion.
32. Anand, S., & Saxena, D. (2012). Recent initiatives by Indian commercial banks towards financial inclusion. Journal of Internet Banking and Commerce, 17(2), 1.

☯☯☯