Research Article

An Outlook Of Self-Help Group Women Towards The Adoption Of Self-Service Technology Tools In Cuddalore District

G. Agalya[1*], K. Tamizhjyothi[2]

[1*]Research Scholar, Department of Business Administration, Annamalai University, 8870832078, Email: agalya.gss@gmail.com
[2]Associate Professor, Department of Business Administration, Dharmapuram Gnanambigai Govt. Arts College, Mayiladuthurai, Tamil Nadu, INDIA, 9842367896, Email: tamjyo@gmail.com

ARTICLE INFO	ABSTRACT
	Self-Help Groups, primarily composed of women, play a pivotal role in socio-economic development initiatives, often serving as catalysts for empowerment and community upliftment. However, as technology continues to advance, it is essential to explore how women within SHGs perceive and engage with Self-Service Technologies. The research highlight on various parameters "constrains" towards usage of SST tools and throws light on difficulties and recommends the suggestions for the same. Simple random sampling with the total of 436 samples covering four blocks of village of cuddalore have been opted for the research. **Keywords:** empowerment, community development, Self service Technologies

Introduction:

Self-Help Groups, primarily composed of women, play a pivotal role in socio-economic development initiatives, often serving as catalysts for empowerment and community upliftment. However, as technology continues to advance, it is essential to explore how women within SHGs perceive and engage with Self-Service Technologies. The Technology Acceptance Model (TAM) provides a robust theoretical framework for this exploration, offering a systematic lens through which to analyze factors influencing the acceptance and adoption of SSTs. This study seeks to unravel the complex interplay of socio-economic, cultural, and individual factors that shape the intentions of SHG women towards incorporating SSTs into their daily lives. By doing so, it not only contributes to the academic discourse on technology adoption but also holds practical significance for informing policies and interventions aimed at fostering inclusive technological development and empowerment within marginalized communities.

Reviews Related To Technology Acceptance Model

Bahman Saeidipour, Hojat Ranjbar and Saeed Ranjbar (2013) deems to limelight on adoption of Internet banking systems. The study focus to highlight on the factors affecting the bank customers towards the adoption of internet banking services. it is noted from the study that internet experience is the major influential factors among the customers towards the adoption of internet banking . It concludes that to increase internet banking among the customers the bank and the Government should take initiative to provide hands on training to the customers towards the usage of Internet banking.

Meena (2015) An Author makes an attempt to study the mindset of the people towards the usage of ATM. It has changed the people's lifestyle towards the basic working of banking sector. The basic requirement of ATM center is people feel convenience to withdraw & deposit cash whenever is required. From the research it is found that the customers are highly satisfied with the ATM facilities offered by the bank. The study concluded that bank should take initiatives to promote safe and secured transactions to the customers. "International Telecommunication Union (ITU, 2013) projects that Global cellular mobile penetration rates are estimated between 96% and 128% in industrialized nations and 89% in underdeveloped nations, respectively".

Daniel K Maduku (2016) the main goal of the study is to find how South African Retail bank customers use electronic banking services. an author makes an attempt to use Technological acceptance model and focus on 390 retail banking customers .The study concludes that 61% of variance in the intention to use e-banking

services. it is found from the study that trust and security are the most affecting factor of the customers for not using mobile banking. Advertising messages can be used as a technique to promote mobile banking among the customers.

Dharmesh K. Mishra (2021) the study delves financial services serve as a crucial element for economic development. An author focuses the research on highlighting the contributing factors for financial inclusion among Self Help Group women .The researcher have targeted among 300 village women in Bhubaneswar district. For analyzing the primary data factor Analysis principle component analysis was used. Finally the author concludes that women in Bhubaneswar district are financially literate and they are using the financial services provided by bank but usage of financial products are limited due to lack of trust and improper guidance.

Nandita Mishra (2023) "Reserve Bank of India in the Year 2022-23 has introduce digital rupee and the Government of India has proposed to launch 75 digital banking Units in 75 districts across India. According to the Digital Economy Report (2021), mobile phones are the eye opener to enjoy the advantages of digitization.

Mahesh K. (2023) M. Around 67 million of Indian village women relay on cash transactions. The paper explores the 2030 Agenda for sustainable Development and financial inclusion through Self help Group Bank linkage Pradhan Mantri Van Dhan Yojana (PMVDY). Insights derived addressed on geographical barriers, limited access to online banking services and there exist a financial literacy gaps. This gap can be fulfilled by providing financial digital tools to foster financial independence and income generation among self Help group women. This initiative ensures to create prosperous future for SHG members. Singh U (2017): review explores the impact of SHGs on women empowerment within the context of Drang Block in Mandi District, Himachal Pradesh, India. The appraisal delves into various dimensions of empowerment, emphasizing the positive changes brought about by SHG participation. The study sheds light on the increased decision-making abilities of women, their active involvement in community affairs, and the enhancement of their self-efficacy. By focusing on a specific geographic area, the review provides localized insights into the socio-economic transformations facilitated by SHGs, contributing to a nuanced understanding of their role in fostering women's empowerment in diverse cultural and regional contexts.

Research Gap:

In accordance to the World Bank's Global Findex database, 54% of female account holders said they don't use their account. In this half of the population depends upon others to utilize the banking services. There arises a need for the technology to play a key role to empower & promote the concept of digitalization among Self Help Group women. Many researchers have been conducted to study the women empowerment, role of microfinance and the economic growth of women in Self Help Group. No studies have been conducted in South India especially in Cuddalore district focusing on the importance of Usage of SST Tools towards reaching Digital Financial Inclusion. Therefore, the Government should include more policies and approaches to educate rural women and bridge the digital thirst among the rural women.

Hypotheses Testing

H01: Perceived Use does not Significantly Facilitate self Help group women to adopt Self service technologies
H02: Perceived ease of use does Not Significantly Facilitate self Help group women to adopt Self service technologies
H03: Behavioral intention does Not Significantly Facilitate self Help group women to adopt Self service Technologies.

Objectives of the Study:

- To determine the effect of the factors that limits the Usage of SSTs on Behavioral Intention of the respondents
- To find out the differences among the women Self-Help Group members towards behavioral intention for the effective utilization of SSTs with respect to their demographic characteristics.

Methodology

A sample size used for the research is 436 respondents. The population is defined as total number of Self Help Group women in Cuddalore district. The pilot study was conducted with 50 respondents (combination of large, Marginal and small size Self Help Group women) in order to assess the difficulties in answering the questions. The respondents of the study were from semi urban and rural areas. Through pilot study it was found that literacy rate of women was found to be higher in Cuddalore district. Hence the researcher found Cuddalore block as an appropriate area to assess the awareness level of SST tools among Self Help Group Women. Therefore the proposed sample size of the study includes 436. The Researcher approached the Self Help Group heads and their members and collected data pertaining to the study. Collected samples were analyzed using SPSS Software.

ANALYSIS & INTERPRETATIONS:

Table 1 : Regression Analysis – Effect of the factors that limits the usage of SSTs on Behavioural Intention of the respondents

Model Summary					
Model	R	R Square	Adjusted R Square	F	Sig.
1	.754[a]	.568	.534	16.564	.000[b]

a. Predictors: (Constant), Lack of trust in terms of online frauds, hacking, etc., Not accustomed with local surroundings and environment, Lack of guidance and direction, Using for calls and texts, Lack of Technical Knowledge, Language Barriers, Not accustomed with modern tools, Lack of encourage and motivation from Family, Network issue, Limited access and availability, Lack of reach, Affordability of Technology, Low Educational Background, Unable to allot adequate time to learn, Lack of interest of Knowing and learning

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.792	1.470		6.663	.000
	Non-affordability of Technology	-.448	.083	-.876	-5.427	.000
	Network issue	.110	.085	.112	1.293	.198
	Limited access and availability	.099	.073	.208	1.351	.178
	Language Barriers	-.189	.063	-.450	-2.988	.003
	Lack of guidance and direction	-.114	.053	-.230	-2.141	.034
	Lack of Technical Knowledge	-.547	.141	-1.230	-3.880	.000
	Not accustomed with modern tools	.012	.064	.023	.183	.855
	Low Educational Background	-.268	.155	-.529	-1.723	.087
	Unable to allot adequate time to learn	-.045	.041	-.125	-1.093	.276
	Not accustomed with local surroundings and environment	.038	.097	.093	.389	.698
	Lack of encourage and motivation from Family	-1.344	.211	-1.809	-6.363	.000
	Lack of interest of Knowing and learning	-1.019	.148	-1.559	-6.898	.000
	Using for calls and texts	-.142	.100	-.315	-1.421	.157
	Lack of reach	-.024	.061	-.065	-.396	.693
	Lack of trust in terms of online frauds, hacking, etc.	-.435	.072	-.857	-6.028	.000

a. Dependent Variable: Behavioural Intention_Overall

Table represents the results of multiple regression where the value of co-efficient of regression determination (R^2) is 0.568 which implies that 56.8 percent of the variation on overall behavioural intention is explained by various factors of self service technologies. To check whether this R^2 is statistically significant, ANOVA is performed. The F value obtained is 16.564 ($p < 0.001$) and hence it is ascertained that there is significant relationship between dependent and independent variables. It is concluded from the regression result that among the fifteen factors taken for the study, seven factors significantly and negatively influence overall behavioural intention towards SSTs. The influencing factors are Non-affordability of Technology ($t = -5.427$; $p < 0.001$), language barrier ($t = -2.988$; $p = 0.003$), Lack of guidance and direction ($t = -2.141$; $p = 0.034$), Lack of Technical Knowledge ($t = -3.880$; $p < 0.001$), Lack of encourage and motivation from Family ($t = -6.363$; $p < 0.001$), Lack of interest of Knowing and learning ($t = -6.898$; $p < 0.001$), and Lack of trust in terms of online frauds, hacking, etc. ($t = -6.028$; $p < 0.001$).

TABLE 2: Respondents' opinion towards behavioural intention with respect to their Age

Age	Behavioural Intention		F	Sig.
	Mean	SD		
Below 26 years	3.4301	.3270	4.299	.012
26 to 35 years	3.5840	.3316		
36 to 45 years	2.9872	.3124		
Above 45 years	2.6856	.3201		

Respondents' behavioral intention for the effective utilization of SSTs with respect to their age is given in the above table. In order to find out the significant differences exist among the respondents with respect to their age, ANOVA was performed. Result of ANOVA shows a significant outcome (F = 4.299; p = 0.012), which means that the respondents differ significantly towards behavioral intention for the effective utilization of SSTs with respect to their age. That is, the respondents who are in the age group of 26 to 35 years (mean = 3.5840; SD = 0.3316) and below 26 years (mean = 3.4301; SD = 0.3270) significantly differ from the respondents who are in the age group of above 45 years (mean = 2.6856; SD = 0.3201) and 36 to 45 years (mean = 2.9872; SD = 0.3124).

Table 3: Mean and standard deviation of the factors that influence to utilize self-service technologies by the self-help group

Statements	Mean	SD
User friendly applications of SSTs Tools encourage me to use SST technologies.	4.087	1.278
SSTs save my queuing time at the bank	3.704	1.275
24*7 hours availability of banking facilities makes me to use SST tools regularly	3.885	1.114
The loan application process has become very easy due to SSTs	3.291	1.448
Speedy Online funds transfer and handy balance checking has encouraged me to use SSTs.	3.534	1.402
SST helps to notify me Government schemes.	3.273	1.569
The accuracy of transaction with very rare deviation has encouraged me to use SSTs.	3.495	1.306
I have to update my personal profile in my bank easily using SSTs	2.656	1.462
The online customer support from my bank through SSTs have motivated me to use SSTs	3.154	1.604
SST Provides the precise information needed	2.933	1.426

Mean and standard deviation of the factors that influence to utilize self-service technologies by the self-help group members is shown in the table 4.12. It is observed that the factors that influence to utilize SST is user friendly applications of SSTs Tools which encourage them to use SST technologies (mean = 4.087; SD = 1.278). The next factor is 24*7 hours availability of banking facilities which makes them to use SST tools regularly (mean = 3.885; SD = 1.114), which is followed by saving of queuing time at the bank when using SST (mean = 3.704; SD = 1.275), and speedy online funds transfer and handy balance checking also encouraged respondents to use SSTs (mean = 3.534; SD = 1.402). However, easily updating of personal profile in the bank with the help of SSTs (mean = 2.656; SD = 1.462), and needing of precise information with the help of SST (mean = 2.933; SD = 1.426) are not the major factor that influence SST. Hence, it is concluded that user friendly applications of SSTs Tools, 24*7 hours availability of banking facilities, and saving of queuing time at the bank are the major factors that influence the utilization of SST, whereas easily updating of personal profile in the bank, and needing of precise information with the help of SST are the least influencing factors of utilizing self-service technologies.

Discussion:

The result of the study states that maximum SHG women operates public sector bank .It is found from the study that 'Non-affordability of Technology' has been considered as the most influencing element of self-help group members that limits the usage of self-service technologies. And also found that the youngsters prefer to use Self Service Technology at higher level than the adult age group of people and it is noted that SHG women feels discomfort to update their personal information in this regards they need precise to use SST tools .

Recommendations:

- The major parameter for marching towards Digital India is Usage of Self Service Technologies and it can be achieved by promoting their next business to the next level. Self Help Group women can promote their business by taking an initial step on creating a website for promoting their business on online platform. They can also utilize the Government E- market Portal (GEM) to expand their business.
- The research limelight that majority of Self Help Group women uses public sector bank for their financial transactions. It indicates that the role of Other Micro Financial Institutions seems to be minimal. In this regards, other private and rural regional banks should offer schemes to support rural people and they can also organize campaign to promote hands on training to village people towards the adoption of digital technologies and it serve as a catalyst for the success of Digital Financial Inclusion.
- The research projects that youngsters prefer to use SST tools at the higher level than the adults. Youngsters can explore the opportunity and they can organize community development programme for enrich the adults towards the Usage of SST TOOLS.
- The Government can initiate the rural women by educating them to use E- sakthi App at the initial stage.

- Micro Financial Institution can frequently organize technical workshops to educate the members regarding the usage of smart phones, navigating online platforms. To resolve language barriers SHG members can use translate interface and also can make use of customer support services in the regional language to ensure confidence among the members to use SST tools. To showcase the real world applications interactive sessions can be organized and also can narrate the success stories of SHG members by highlighting the difficulties faced by the members and showcase the ways they have chosen to overcome the barriers how SST have positively impart their lives. It spotlights to get motivated and raise their awareness level towards the adoption of technology.

Conclusion:

Self Service Technologies on SHG women serve as a driving force for Sustainable development. The study ensures the demographic profile of the Self help Group women and their awareness level towards the usage of SST tools and their application is the group activities. It spots the difficulties faced by the women to get adapted towards the digital initiates The SST tools delves the economic growth of women in the rural area and it serve as a tools to bridge the digital thirst in rural areas and foster for empowerment & financial inclusion .

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