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**A study on significance of demographic profile towards awareness of digital financial services in rural households in Coimbatore**

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## **Abstract**

Financial Inclusion is the roadmap to bring the rural people from the unbanked and unreached segments in the society into the formal financial system. Digital financial services involves the deployment of the cost-saving digital means to reach currently financially excluded and underserved populations with a range of formal financial services suited to their needs that are responsibly delivered at an affordable cost to customers. This paper analyzes the significance of socio-economic factors of the respondents on awareness of digital financial services among 150 respondents belonging to rural households of Coimbatore using one way- Anova. The study found that all demographic profile significantly influences the awareness of the digital financial services except age.

**Keywords:** Digital Financial service, financial inclusion and rural households.

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## **1. Introduction**

Digital financial services can be defined as digital access to and use of formal financial services by excluded and underserved populations. Such services should be suited to the customers' needs and delivered responsibly, at a cost both affordable to customers and sustainable for providers.