









Contribution Perception on Confidentiality of Digital Transactions Among Santhal Community

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Abstract. The study undertakes a survey from indigenous respondents specifically belonging to Santhal community about their perception towards digital transactions and to understand the demographic factors like gender, age and literacy and its significance on confidence of individuals on digital transactions, for this research the sample selected belong to indigenous peoples of Odisha. Descriptive and non-parametric statistical tests were conducted to understand the association and the strength of the variables in this study. Purpose of this study is to investigate whether there is a relationship between gender, age, and literacy rate in perceived confidentiality of digital transactions.

Keywords: FinTech · Digital Transactions · Indigenous people · Financial technology · Financial transactions · Mobile applications

1 Introduction

An essential tool for enabling digital financial inclusion is digital payment. Users prefer Paytm, Google Pay, and many other payment platforms because they provide a wide range of services like mobile recharging, online shopping, utility bill payment, insurance premium payment, and much more. Online payments ease the strain of carrying cash, save time, and make transactions simple. On the other hand, users are gradually embracing digital culture. In India, incidences of online banking fraud were frequently reported. Will be secure and simple. The way a person interacts, learns, and thinks has been significantly impacted by technology. Technology is becoming a crucial tool for determining a country's level of development or modernity. A country is more developed the more technologically advanced it is. Technology has encroached into nearly every aspect of human endeavor, including engineering, the environment, medicine, architecture, economics, and education. Technology has significantly improved the level of services offered by digital payments companies when it comes to digital transactions. Digital transactions have not only made it possible to complete different financial transactions more quickly, but they have also contributed to the growth of the financial success of digital payments

companies like Paytm, Phonepe, GooglePay, and a few more, to name just a few. Despite the numerous benefits offered by digital transaction services, many people are unaware of these advantages and are therefore unwilling to use them. Additionally, concerns about privacy and security have been a big deterrent for individuals from using digital transactions. Only the quality of service offered by payment companies will result in bringing in new clients and keeping hold of existing ones. Future reality will be based on digital transactions, thus digital payment companies should aim to examine every component that contributes to customers being more aware of the advantages offered by these transactions. Despite the numerous benefits offered by digital transaction services, many people are unaware of these advantages and are therefore unwilling to use them. Additionally, concerns about privacy and security have been a big deterrent for individuals from using digital transactions. Only the quality of service offered by payment companies will result in bringing in new clients and keeping hold of existing ones. Future reality will be based on digital transactions, thus digital payment companies should aim to examine every component that contributes to customers being more aware of the advantages offered by these transactions. Additionally, in order to increase consumer satisfaction, payment companies should focus on raising the standard of service offered by digital transaction services.

2 Literature Review

According to Article 366 (25) of the Indian Constitution, “those tribes or tribal communities, or sections of or groups within such tribes or tribal communities, as are deemed under Article 342 to be Scheduled Tribes for the purposes of this constitution,” are considered to be scheduled tribes. The scheduled tribes in India have a literacy rate of 59%, while the overall literacy rate in India is 73%. In instance, in the state of Odisha, the scheduled tribes’ literacy rate is 52.2%, which is 6.8% lower than the overall literacy rate of indigenous peoples. For scheduled tribes in Odisha, the literacy rates for men are 63.7% and for women are 41.2%. (Ministry of Tribal Affairs). According to the survey report of the ministry of tribal affairs, there were 681 crimes or atrocities committed against scheduled tribes specifically in Odisha in 2016, which is 10.4% of the total of 6556 crimes committed against tribals in India. There are 1045.46 lakhs of scheduled tribes in India, and there are 95.91 lakhs of scheduled tribes in the state of Odisha. Odisha ranks ninth in terms of crime rate, and Kerala tops the list for atrocities committed against tribes. These reported crimes were cognizable crimes, but the ministry of tribal affairs’ report’s literature lacked some information about other types of crimes (Ministry of Tribal Affairs). To fill the gap in the literature on indigenous peoples and their confidentiality of digital transactions, the Ministry of Tribal Affairs published reports with scant details on crimes specifically related to frauds caused by digital transactions and factors that may contribute to becoming a victim of such fraud. This poll was carried out among native people who use smartphones, work as merchants, and utilize programmes for digital transactions.

Gaining trust in a payment method and using a particular mobile application for performing digital transactions over the long term are determined by security breaches, which are a risk when using digital transactions. Chawla et al. (2019) [1]. After the

implementation of the Pradhan Mantri Jan Dhan Yojana (PMJDY), a national mission towards inclusion and to ensure that Indians can access financial solutions like saving accounts, lending from banks, credit, and remittances, researchers found that there is an increase in the number of people opening bank accounts. The authors questioned 200 respondents for their study on the adoption of digital transactions and users' perspectives, and they discovered that the majority of the sample is happy with the payment services offered by mobile payment applications. According to numerous research on user trust in relation to payments, these authors have discovered that understanding security information is a crucial component to fostering consumer trust in digital payments. Alshurideh et al. (2021) [2]. Users are more likely to accept digital transactions when they have confidence in the payment method or a certain digital transaction application, according to Shree et al. (2021) [3].

2.1 Objectives of the Study

The government has made great efforts to engage the rural population in the main flow of digitalized payments through digital transactions, however a large portion of the population has not yet taken use of these expanded digital transaction facilities.

- i) Is there an association between age and perception about confidentiality of digital transactions?
- ii) Is there an association between gender and perception about confidentiality of digital transactions?
- iii) Is there an association between literacy and perception about confidentiality of digital transactions?

Based on this research questions following research objectives were framed:

- i) To find whether there is any significant impact of age on confidentiality of digital transactions.
- ii) To find whether there is any significant impact of gender on confidentiality of digital transactions.
- iii) To find whether there is any significant impact of literacy on confidentiality of digital transactions.

2.2 Scope of the Study

The villages of Odisha are the only ones included in the current study. This cluster sampling includes the villages of Mayubhanj. It was chosen by the researcher to better understand the confidentiality of digital transactions because these areas in southern and western Odisha have rich indigenous people belonging to the Santhal community.

3 Methodology of the Study

For the study's objectives, questionnaires are dispersed, and the snowball and cluster sampling approaches are used. Data were gathered by adjusting social distance to official

Table 1. Composition of Samples

Village	Questions distributed	Responses received	Male	Female
Tiring	56	31	13	15
Jamada	42	22	18	7
Bijotola	38	20	14	7
Thakurmunda	54	36	12	23
Khunta	33	17	10	10
Total	223	129	67	62

standards. It has 129 samples. 62 females and 67 males are included in this. Based on age group, the analysis is conducted. There are over 40 other groups, with one group ranging in size from 18 to 40. All smartphone users were taken into account for the study. The three-month study period runs from June 2022 to January 2023. Due to the dichotomous nature of the questions, nominal data were recorded (Table 1).

4 Data Analysis and Inference

4.1 Age Group and Perception on Confidentiality of Digital Transactions

Cross tabulation of age and perception on confidentiality of digital transactions is presented in Table 2. Chi-square analysis was conducted and the null hypothesis is rejected when the p value is less than 0.05. The preceding table displays a p value of 0.010 significance level, indicating that age and perception have an effect on the confidentiality of digital transactions. Previous studies indicated that whereas generation X uses investment and loans, teenagers accept digital transactions and favor digital services for payments. They recommended adding more financial planning features to digital transaction platforms. Jain et al. (2022) [4].

4.2 Gender and Perception on Confidentiality of Digital Transactions

Cross tabulation of gender and perception on confidentiality of digital transactions is presented in Table 3. Chi-square analysis reveals a p value of 0.007 significance level, which indicates that there is an impact of gender and perception on the confidentiality of digital transactions. When p value is less than 0.05, we reject the null hypothesis.

4.3 Literacy and Perception on Confidentiality of Digital Transactions

Cross tabulation of literacy and perception on confidentiality of digital transactions is presented in Table 4. Chi-square analysis reveals a p value of 0.008 significance level, which indicates that there is an impact of literacy and perception on the confidentiality of digital transactions. When p value is less than 0.05, we reject the null hypothesis.

Table 2. Cross tabulation of Age and Perception on Confidentiality of Digital Transactions

Age	No	Yes	Total
18–40	26.00	34.00	60.00
Above 40	36.00	33.00	69.00
Total	62.00	67.00	129.00

Table 3. Cross tabulation of Gender and Perception on Confidentiality of Digital Transactions

Gender	No	Yes	Total
Female	33.00	29.00	62.00
Male	29.00	38.00	67.00
Total	62.00	67.00	129.00

Table 4. Cross tabulation of Literacy and Perception on Confidentiality of Digital Transactions

Literacy	No	Yes	Total
No	24.00	32.00	56.00
Yes	38.00	35.00	73.00
Total	62.00	67.00	129.00

5 Findings of the Study

5.1 A Subsection Sample

H1: Does one’s view of the confidentiality of digital transactions depend on their age?

The Chi-square test for the impact of age and perception on the confidentiality of digital transactions yields a p value of 0.010 significant level, indicating that there is a relationship between the two factors. If the p-value is less than 0.05, the null hypothesis is rejected. The Pearson Chi-Square values reveal 0.010, which is less than the typical p value of 5%. This suggests that we accept the alternative hypothesis—that there is a link between age and perception of the confidentiality of digital transactions—and reject the null hypothesis.

H2: Does one’s perception of the confidentiality of digital transactions depend on one’s gender?

The Pearson Chi-Square values show.007, which is higher than the typical p value of 5%. This indicates that we agree with the null hypothesis disputing the relationship between gender and the perception of the privacy of digital transactions. A measure of association known as Cramer’s V has a value between 0 and 0.5, and as the value increases from 0 to 0.5, the strength of the relationship increases. The Cramer’s V value

for this study is 0.30, indicating a positive and significant link between gender and perceptions of the confidentiality of digital transactions.

H3: Does perception of the privacy of digital transactions and literacy have a relationship?

The Pearson Chi-Square values indicate 0.008, which is greater than the typical p value of 5%. This indicates that we agree with the theory supporting the link between literacy and perception of the privacy of digital transactions. A measure of association known as Cramer's V has a value between 0 and 0.5, and as the value increases from 0 to 0.5, the strength of the relationship increases. The Cramer's V for this study is 0.30, indicating a positive and significant correlation between literacy and perceptions of the confidentiality of digital transactions.

6 Contributions and Implications

Payment companies must make sure that the m-payment service increases usability, minimizes perceived danger, and dynamizes the link with the environment. Companies will be able to define strategies tailored to the influence patterns, producing differentiated value propositions (market segmentation), so that these propositions properly satisfy customers, increasing their loyalty, and thus contributing to the achievement of the goals of the companies themselves. To put it more precisely, based on the segments resulting from the application of the moderating effect of gender. In order to differentiate their sales arguments or proposals, firms wishing to enter this new market area should do so through their advertising and promotional communications. The business case for the new payment system should be utilitarian and straightforward, especially if an activity targets male users, to increase the likelihood that it will be used. If the ad is aimed at women, it should emphasize privacy and/or security issues in order to increase trust and, as a result, the attitude toward the service. In particular, security links and/or policies may be present in conjunction with these tactics.

7 Conclusion

Financial inclusion, according to the World Bank Group (2013) [5], is "the percentage of people and businesses using financial services." Full financial inclusion is described as "a state in which everyone who can use them has access to a range of quality financial services at affordable prices, with convenience, dignity, and consumer protections, delivered by a range of providers to financially capable clients in a stable, competitive market" by Bongomin et al. (2020) [6]. According to the previously examined literature and the results of the study, it is evident that none of the Indian states, including Odisha, have achieved full financial inclusion. This is a gap that will take decades to close. If we relate, then there are a few challenges that could be studied in the future that explore factors relating to adoption of TAM, which was proposed by Venkatesh and Davis (2000) [7], Technology Acceptance Model 2 (TAM2) (UTAUT), Venkatesh et al. (2003) [8], and Venkatesh, & Bala, (2008) [9] Technology Acceptance Model 3. (TAM3).

They are digitally divided or lack digital literacy was one of the major obstacles, improper understanding of usage, lack of regular income, influence of family members

and others, inadequate knowledge etc. were the issues that are faced by the excluders of digital transactions. It was discovered that the main issue was lack of confidence among higher age groups, women, and illiterate respondents from the sample which was surveyed. In light of this, there is much more that needs to be redesigned to include those left out in order for the current government's vision of a digital India that is both created in India and vocal about supporting local enterprises to begin to take shape. We cannot grow ignoring the rural and indigenous masses. For inclusive growth of India we need to focus on this. It is the responsibility of all of us. Scope for the future study would be an extension of the TAM model which considers few factors which will increase the confidentiality of indigenous peoples, specifically Santhal community towards digital transactions.

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