ROLE OF WOMEN IN MICRO OR UNORGANISED ENTREPRISES BY THE USE OF FIN-TECH FOR SUSTAINABLE DEVELOPMENT INDIA AND EFFECT OF DIGITAL AND FINANCIAL AWARENESS: INVESTIGATION OF THE RELATION WITH (UTAUT) MODEL

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ABSTRACT

When the whole world is transforming toward Cashless or digital transactions and the worldwide use of digital technology applications. Then a contactless transaction emerged as the main source during the COVID-19 period. This has changed the thinking of the population and small and medium enterprises started to use Fin-Tech for sustainable development, which has been widely used by people around the world for transactions and other economic and financial demands, was in a similar situation. Although there is a dearth of study that takes into account these types of information from both the developing world and India. As discussed in SDG 8, SDG 3, and SDG 10 B, micro entreprises are essential to achieving sustainable development goals (SDG) by involving women. However, some studies suggested that the Unified Household Acceptance and Use of Technology (UTAUT) Model, as used in developed countries BHIM (Bharat interface money) app in India and PayPal in the USA, served as the foundation for the preference for mobile payment methods and Financial technology uses in developing countries to uplift women working in small and medium enterprises. Therefore, this study has been prepared methodically to link the utilization of fin-tech (financial technology) on the eve of COVID-19 with the fin-tech awareness of SME sector females from Generation Y. The UTAUT model was used to design this connection, and data from married women in the SME sector between the ages of twenty-four and thirty-five were gathered. Results were examined using SMART-PLS, which revealed a substantial correlation between the UTAUT model of sustainable development and the literacy of Fin-tech of household females in developing nations, including India. However, there isn't much of a connection between SDG and the use of Fin-Tech in the Micro and unorgarinsed sector and the overall UTAUT paradigm. The objective of this study to uncover the effect of COVID-19 on the use of Financial technology and the role of MSMEs for Sustainable development goal in developing countries including India.

Keywords: Micro and Unorganized Sector, Sustainable Development Goal, Fin-Tech, SMART-PLS, COVID-19, SME Sector, Women, Financial Awareness, UTAUT Model.

INTRODUCTION

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We know that AI and digital Technology has recently assimilated into the banking industry. The term "Fin-Tech" is well-known and emphasizes the relationship between finance and technology (Vasenska et al 2003). Fin-tech is essentially the innovation that combines finance and technology to give customers the freedom to create or produce markets, new goods, and sustainable and eco-friendly use of business applications and models. This will not only have led to the development of the financial sector but will also encourage competition among its constituent parts (Daragmeh, Lentner & Sagi 2021). Technically speaking, the goal of fin-tech is to suggest technology solutions that might result in a new business model for issues that arise in the real world. Consequently, the industry is growing quickly despite the After the introduction of the Debit cards, called (automatic teller machine) ATM cards, by Barclay's Bank, credit cards in the 21st century saw a revolution (Vasenska et al 2003). However, as consumers feel unwilling to undertake physical transactions and face-to-face encounters in recent times due to the COVID-19 pandemic, the financial-technology sector has experienced enormous development (Daragmeh, Lentner & Sagi et al 2021). Few studies, however, look at how a COVID-19 pandemic would affect the growing use of financial technology, such as Benni (2021), Hill in 2021, Fu in 2020, and Mishra in 2020. However, the majority of studies in this field are from Asia or do not focus on any particular genders (Ydav et al 2022h).

Role of SME to Achieve Sustainable Development Goals by the Involvement of Women

SDG 8, SDG 3, and SDG 11 can all be included in SDG 8 thanks to the contribution of women (SME) in achieving the SDGs for sustainable development. When all business and corporate sectors participate in economic growth that produces high-quality jobs, small businesses that are environmentally friendly and have a high social benefit for local and international populations can help reduce unemployment and increase the amount of labor done on a global scale. This will benefit developing nations, particularly those in Southeast Asia and Africa, and is linked to SDG 3, which focuses on well-being and hygienic global health for both mental and physical health. It also represents a better investment in staff development health is given top priority by international organizations because it promotes employee well-being on a global scale and makes a better investment in both mental and physical health. For this, we must develop better policies that prevent unethical hiring practices and improve recruitment in small and informal businesses, particularly for women and many rural and tribal communities around the world. Because most of the products made by women in small businesses, such as baskets, bamboo crafts, banana crafts, pottery, terracotta, and other traditional products made in-house by rural people, are eco-friendly and because women are involved in leading this sector, it is known as women based industry and nature closer SDG 11 subgroup discusses how the majority of developing countries produce and sell micro food items in forests, with house workers working under the crucial conditions of hygienic conditions that are pure and natural. This industry is very helpful in achieving the SDG 8 and SDG 3 goals. They will create jobs, raise the GDPs of countries, improve lifestyles, make people happier, develop children's skills, minimize capital major production, preserve nature, protect them from pollution, and provide everyone with work or decent work. Therefore, we may conclude that women's participation in small and medium-sized businesses can address the issues of unemployment, establish sustainability, provide work for everyone, keep the environment clean, and banish pollution (Morgan et al 2021).

Small and medium-sized enterprises (SMEs) dominate both developing and developed countries, and in that situation, SMEs would find it difficult to decide how this sector should contribute to maintaining sustainability in the modern and digital era and who, in particular

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women, can solve the problem of some concerns about Job, GDP, and increase happiness. Even though SMEs directly cannot help the Goal of Sustainable development in the same way, they can indirectly. SMEs dominate the private sector and economic activity in both developed and developing countries, according to the Organization for Economic Cooperation and Development (OECD). Given the wealth of information available to them and their customary lack of It is clear why SMEs would find it difficult to decide how they should contribute when compared to larger organisations.

Many SME core employees, such as women and tribes in the handicraft industry, would likely be shocked to learn just how "great" their company already is and how minor adjustments might make it even better, in the words of Flagler's for Sustainable Enterprise. Because customers want to support businesses that are genuinely changing the world, being able to share that story can help a SME stand out from its rivals. By 2030, sustainable and profitable business models could provide 380 million new employments and $12 trillion in economic opportunities, claims the Business and Sustainable Development Commission (BSDC) UNDP 2020.

And of this share, SMEs account for 60%, with the full participation of women, children, and tribal people comprising 50% of the population of developing nations. It is crucial to understand how small businesses can advance toward sustainable development goals and why SMEs are so crucial given their significance in the global economy. This was accomplished by tying SDG 3 to SDG 8 and the sub-goal of SDG 10. Provide opportunities for apprenticeships. Encourage an entrepreneurial culture. And then gently bring up SDG 10 B, working slowly to give entrepreneurship education and training in collaboration with civil society networks.

The paper argues that the Sustainable Development Goals, also known as the Global Goals, ought to be the focus of international economic policy because doing so "may unleash a step change in growth and productivity, with an investment boom in sustainable infrastructure as a vital driver. Not only small industries and the handicraft sector worldwide, but all firms can promote the SDGs. The UN Global Compact urges businesses to conduct themselves ethically by utilizing commercial innovation and teamwork to address societal challenges. To construct their company for the society they envision—one that is sustainable on all fronts—economic, social, and environmental (Carl Yann Edward 2022), report from business.com—each SME owner must now take responsibility for this.

Statement of Problem

With the acceptance of fin-tech, numerous research has been conducted on theories such the United Theory of Acceptance and Use of Technology (UTAUT), the Technology Acceptance Model (TAM), technological readiness, etc (Setiawan, B et al 2021). Financial literacy is the key factor that enables users to feel at ease with innovative goods, hence it is also necessary for the takeover of Fin-Tech Morgan et al. (2019). Even, studies from the industrialized world have not revealed financial literacy at a higher level of (Morgan, et al 2020). In fact, academics aren't aware of any research connecting financial technology use to financial literacy (Morgan, P. J et al 2019). Consequently, it is necessary to investigate the connection between using financial technologies and being financially literate. However, earlier research also suggested that the technological orientation was exactly what led to the acceptance of fin-tech, according to Setiawan, B. et al. The twice goal of this study is therefore to investigate the basis of any connectivity, or relation, whether it is based on digital orientation. And awareness about finance.

Conceptual Framework

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Earlier studies done by (Samartn, M. et al., 2020) suggested that male have the maximum interference to make financial household decisions even in small industry-related work in comparison to females. Although it is unclear, there is undoubtedly a gap in knowledge regarding gender and people's capacity for making financial decisions. This hypothesis indicates that Gender and generations have the biggest influence on the use of techniques and digital adoption, and this study has been followed by (Khan, K. A et al 2020). On the other hand, earlier research, such as that by Laywilla et al. in 2021, highlighted the UTAUT as the foundation for using fintech applications. Hill (2021) have suggested something similar.

This study employs COVID-19 as the main forecaster for the following of digital and Financial-Technology during COVID-19 with SDG in small industries as a regular mediation of the UTAUT model (Morgan, P. J et al 2019) demonstrated the worldwide effect of the Pandemic disease on the exception of Financial-Technology in Micro entreprises for achieving the SDG. In addition, Generation-Y is used in the study to assess the effect of the COVID-19 pandemic on the adoption of financial technology. It was found that Generation Y is more interested in technology than Generation Z. (Khan et al 2021). A study by Latha, R. et al. (2019), on the other hand, looks into the connection between the UTAUT Theory and females' usage of e-wallets. Jakarta. Results showed that women believe using an electronic wallet will simplify purchases. Since the survey was conducted during COVID-19, it is clear that COVID-19 was one of the motivations for using e-wallets. To determine the effect of financial and Economic awareness on the usage of fin-tech during COVID-19, this observation refers to working females that works in small industries (Hardini, H. T et al 2020). However, because the parameter (financial awareness) in other words literacy about financial technology on the lower end even in industrialized countries, research solely uses the first component to measure financial literacy (Laywilla et al 2021).

REVIEW OF THE LITERATURE

The era in which we first notice the connection between information technology and financial services is the middle of the 20th century. By introducing an automated teller machine, Barclays took the first step (Daragmeh, 2021). The literature on the relationship between financial literacy and various financial and economic behaviors for sustainable development is well-developed on the other side. Due to the economic slump of 2008–2009, which produced various scandals and Through study, the focus on frauds involving borrowings and investing activities was substantially broadened (Morgan, P. J 2019). The COVID-19 outbreak, which also contributed to the economic collapse, is a case in point (Mirza, S., Sandhu, et al 2020). Thus, a thorough analysis of the application of fintech, such as (Morgan, P. J. et al., 2019 Study of Fu, J., & Mishra) shown that consumers all around the world download financial applications in large quantities. However, the analysis finds that traditional banks are worth more than well-known Fin-Tech companies. (Yadav et al 2022i) made a similar point, stating that pandemics generate consumer shifts, and a significant shift has been seen in terms of customer preference for digital and mobile forms of a money transfer using these App or systems.

Even still, some of the conclusions varied from the study's findings, which suggested that US banks partnered with Fin-Tech companies to weather the economic slump. Fin-Tech is developing more quickly, but this also means that consumers must become more knowledgeable in order to deal with products and technology that are more advanced (Fu, j et al 2019). However, Generation Z was shown to be less willing to utilize technology than Generation Y (Murugan P. Trinh et al. 2021) research has not been able to definitively prove that any one

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gender is more inclined to use technology than another. But according to current studies, gender orientation is the main factor in predicting a person's propensity for technology. relating the literature to its implications Performance expectancy has been shown to be strong forecasting of adopting technological apps for digital transactions generally by mobile payments in the UTAUT model to solve the problems of women in MSME industries for achieving the SDGs, according to Saunders, M., Lewis, et al (2009). The survey by Yadav et al. 2022e confirmed this, whereas the other research done by (Dmitri et al. 2018) and observed that expectancy by doing some efforts is the most common forecasting of the use of a digital or cellphone wallet.

RESEARCH METHODOLOGY

Research Design

As the study's goal is to relate the financial awareness of small and medium sector women to the adoption of Fin-Tech, the paper's research philosophy is epistemology. Similar studies exploring the connection between Fin-Tech theory and the adoption of UTAUT have previously been carried out in developing and western nations. However, the relationship between the UTAUT model and financial awareness and its connectivity with the usage of Financial-Technology was rarely explored, not just in the eastern and developing nations. As a result, taking into account (Hair Jr et al 2021), the concept of research is epistemology since the study's goal is to create a theoretical linkage and to maximize research on under-developed countries the western and eastern hemispheres. However, a number of the research model's components were previously studied using a quantitative methodology, i.e. (Mirza, S 2020), and as a result, the study's philosophical viewpoint is affirmative thinking to attain the goal of Sustainability in Micro entreprises (ukauskas, et al 2018).

Sampling Design

In order to gather data on digital financial literacy in India, a convenience sampling strategy was used (Prasad et al. 2018). A descriptive study was done, nevertheless, and no conclusions were drawn. Because of this, study efficiently, researchers used the work of Bahtiar and HardinI Yadav et al. (2021) to collect information from different women working in small industries especially in the handicraft sector throughout the pandemic. The sample size utilized the by author in his study (Yadav et al., 2022c) was only 100 respondents, which may not be enough to support the findings since the study intends to relate economic and financial education with the UTAUT model and subsequently to the use of the Financial and Digital-Technology during COVID-19 in small industries. Hence The 10-10 rule is used in this study by Yadav et al. (2020) and Hair et al. The study's sample size is 300 after determining the number of arrows pointing in the direction of each indication.

Questionnaire

A combination of studies, including economic, financial, and digital education (Yadav et al. 2022d on the application of technology and fin-tech, is employed as the research instrument. To comply with (Yadav et al 2022) and (Yadav et al., 2022j) the instrument was based on the 7 point Likert scale, and to prevent becoming late in the collection of data, the questionnaire was distributed both physically and online. In the beginning, 400 questionnaires were distributed;

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however, 340 questionnaires were actually received, which is 15% fewer than the original 400. As a result, the response rate was 85%; however, out of the 340 questionnaires that were received, 22 were incomplete, and 18 were disqualified during the data cleaning process. Therefore, 300 replies from female workers in the handicraft sector who were asked about financial literacy and how it relates to using Fin-Tech (Yadav et al 2022k)

Software and Statistical Techniques

Statistical and software techniques were used as the basis for this study. Regression is used by (Afthanorhan, W. M. 2013) and (Hasan M. E. et al. 2021) to attain the final result on the basis of financial awareness in women working in a small and medium enterprises run by females during Pandemic. Similar to how employed a correlation, utilizing SMART-PLS to include (SEM) also called structural equation modeling in the research. This observation is sufficient to be used. Similar data indicates that SMART-PLS is one of the most important software that is very helpful for people who do the empirical research who are less familiar with the theory and that it is the best substitute for CB-based SEM. As a result, CB-Based SEM is replaced by PLS-Based SEM (Yadav et al 2021a).

Statistical Testing and Analysis

The whole of the (OL)for the component exceeds 0.708, the standard by which elements in descriptive statistics are judged (Morgan et al 2018). All of the items are sufficient enough to be kept in the analysis even though this has permitted keeping elements with outer loading of 0.5 or higher.

The values of the coefficient of determination (R-Square) as satisfactory in all cases minimum they are larger than the minimum standard of 0.25 and the median point of 0.5. In some circumstances, the Value of the coefficient of determination actually exceeds the minimum standard for the criteria. Since the predictor (IV) is leading to an important change in the DVs, as, the model is sufficient to be tested in light of these parameters composite reliability, construct reliability, and Convergence validity. There are total measures of reliability, namely, Goldstein rho, composite reliability, and Cronbach's Alpha are mentioned. Even, Composite Reliability, Cronbach's Alpha, and values should be more than 0.7, according to Nunnally (1994), and the second measure, Goldstein rho, is also regarded as a more precise and more reliable evaluator than Cronbach's Alpha, according to (Zukauskas et al 2020) and (Yadav et al., 2022J). As a result, the given procedure for internal reliability, composite reliability, and construct reliability are met to a suitable degree. However, the reliability of composite is also suitable for looking convergent validity through AVE and composite reliability, as these two, along with outer loadings, are the primary standards for judging convergent validity.

Even if AVE with a value of 0.5 or above may be a strong predictor of convergent validity by itself (Yadav et al 2022g). In order to reflect, construct reliability, internal reliability, convergent validity and composite reliability, this criterion is sufficient (Yadav et al 2022i).

Discriminant Validity

The discriminant Heterotrait-Monotraitonotrait Ratio is used to show discriminant validity, and Hasan et al. believe that this ratio is the best one for highlighting discriminant validity. Additionally, the data shows that the maximum value is 0.797, which is less than the

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threshold value of 0.85, or the heterograft-to-monotrait ratio, required for discriminant validity. Therefore, it is appropriate to state that it bis big enough to show the heterotrait-monotrait ratio's discriminatory validity.

The route coefficient, which ranges from -1 to +1. A relationship is indicated by a value of -1 for a bad relationship, +1 for a good relationship, and 0 for no relationship. T-values and p-values are also included to infer the association as shown by (Saunders, M. et al 2007) that the t-value and the p-value must be larger than or similar to 0.05 and 1.97, respectively (Hasan M.et al 2021). As a result, according to this criterion, none of these (components) or the variable linked to the UTAUT model—effort expectation, social influence and, performance expectation—have an effect on the usage of fintech during pandemic. However, all of the elements of the UTAUT model for sustainable development show a favorable link with the financial literacy of female family members.

In order to verify assertions based on the intermediate relations of the UTAUT model, is used to highlight specific indirect linkages. It uses the same criterion for t-values, p-values, and boring-strapping to show the association. Even, the objective is to reflect how predictor (IV) affects DV through one or more mediators. By (Prasad et al. 2018), emphasized the general rule of a P-value of 0.05 or below and 1.97 or above for the t-value, a similar study was carried out to demonstrate mediating relationships. In light of the criteria, the only component or variable of UTMT Theory that indicates the intermediating relation between the financial education or literacy of Small industry especially handicraft sector women, and the use of Financial-Technology during the study is the facilitating condition COVID-19 (Yadav et al 2022h)

Analysis

There is a strong correlation between all of the UTAUT model's parameters and the financial literacy of women working in the SME sector. Even so, only the enabling condition from the UTAUT model is favorably correlated with the usage of fintech during COVID-19. Additionally, if we want to achieve the SDGs, we must involve as many women as possible in SME and the handicraft sector in order to produce eco-friendly goods. enabling conditions for Serial mediation is also useful for connecting the financial literacy of female SMEs in the handicraft sector by the use of Financial-Technology during pandemic COVID-19. Consequently, based on these outcomes, it is helpful to point out that a person's propensity for technology is less important than their level of financial awareness when deciding whether or not to adopt fintech Because (serial mediation) is very important in the presence of better situations, to claim the designed problem statement of these research is so influenced (Kumar et al., 2022).

In other words, creating favorable conditions helps financially savvy women use fintech more frequently during COVID-19. Another finding of the study suggested that the main driver of technological propensity and preference for fin-tech for contactless transactions is financial literacy.

RESULTS & DISCUSSION

The study's findings are in line with what Morgan & Trinh (2019) have suggested favorably showing a favorable correlation between financial literacy and the UTAUT model. This means that people accept and employ technology because of financial literacy and

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sustainable development. Comparing the UTAUT model to the usage of fintech at COVID-19, however, merely emphasized the positive relationship between the good situation and the proper utilization of financial technology during pandemic COVID-19. This is in the pipeline of the main goals of the study, and women that are working in the small industry are also increasing to achieving the sustainable development goal by using of financial literacy and digital technology in current time in developing countries, which was to show that the UTAUT model was not the primary reason that women in SME sector choose Financial-Technology. Financial education or literacy is necessary to make female workers comfortable with entrepreneurial and innovative products, as was noted. Moreover, findings are based on females in the SME sector of Generation Y, and they are congruent if we see that the use of digital awareness and financial education to women in the SME sector by giving training to the UTAUT model are positively correlated. Because the findings showed that COVID-19 had an impact on the use of digital and e-knowledge along with financial technology rather than technological orientation, consistency with these relationships led to inconsistencies and we can achieve the SDG and to do welfare of women. The assertion is true because the study's results only show that the enabling conditions act as mediators and not as other UTAUT model variables. Therefore, it is appropriate to claim that the study is incongruent. The expected effort and performance levels were mentioned as important factors in the adoption of financial technology in small industries to attain the goals of Sustainable development.

CONCLUSION

This is one of the first studies that attempt to link the effect of women in the small and medium enterprise sector's financial literacy with the usage of fintech during COVID-19 to achieve the SDG with reference to developing nations, including India. Even so, certain research have shown that Generation X used fintech during COVID-19, and generation X is also claimed by family heads. As a result, additional research may link the UTAUT model to the usage of fintech at COVID-19. Additionally, analysing the model with generation as a control variable may have a considerable effect. There are some restrictions, as this study only focused on Indian small-business owners. Consequently, research can have conducted on a wider scale focusing on the performance of Indian entrepreneurs to learn more about this field of study. Therefore, by involving SME with women, we can attain the SDG targets.

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Competing Interests

The research's authors want to make it clear that there are no conflicts of interest associated with it, and no one sponsored it in a way that would have affected the results. The authors of this study, who affirm its novelty as the researchers, claim that it hasn't been published before and confirm that it isn't now being considered for publishing somewhere else.

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