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A STUDY TO ASSESS THE KNOWLEDGE ON DIGITAL FINANCIAL INCLUSION AMONG SCHEDULED CASTES AND SCHEDULED TRIBES

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ABSTRACT

The world is presently in a tech era, where the technology offers different ways for future growth. In the area of finance too, the technological development is now playing a drastic innovative role. India is now on the path of digital financial inclusion. The knowledge or awareness about new technology or a new functionality will definitely motivate the proposed users to make a try of it. The current study aims at measuring the knowledge regarding digital financial inclusion and its related aspects among the scheduled castes and scheduled tribes. The analysis found that majority of the respondents are having knowledge regarding some of the means of digital financial inclusion and the others are still unknown and untapped. Digital financial inclusion helps in anytime and anywhere banking and the means of digital financial inclusion helps in the correct allocation of benefits in the marginalized sections of the society. The Structural Equation Modelling has been used for testing the validity and the fit of the knowledge model developed based on the study. Mann Whitney U Test is applied to test the hypothesis.

KEYWORDS: *Cashless Economy, Digital Financial Inclusion, Digital India, Financial Innovations, Financial Literacy*

INTRODUCTION

Financial inclusion is termed as the delivery of financial services at reasonable costs to sections of underprivileged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. The concept financial inclusion refers to all types of financial services, including credit, savings and payments, from all types of formal financial institutions. The access to a transaction account is considered as a first step towards the broader financial inclusion since it allows people to store money, send and receive payments. A transaction account can also serve as a gateway to other financial services, which is why ensuring that people worldwide can have access to a transaction account is the focus of the World Bank Group's Universal Financial Access 2020 initiative (RBI, 2017). The success of financial inclusion is measured on the basis of the availability of various financial services to various sections of the society and its effective utilization by whatever means. In the recent years the Union Government has introduced the so called 'Digital India' initiative, which seeks to transform India into a digitally empowered, knowledge economy. Digital India initiative was taken by the central government on 1st July, 2015 to ensure that the governmental services are made available electronically to the citizens. The concept of digital banking under digital India initiatives will be very helpful in financial inclusion. Presently, India is on the path of "Digital Financial Inclusion", it can be defined as digital access to and use of formal financial services by excluded and underserved populations (CGAP, 2017).Such services should be suited to the customers' needs and delivered responsibly, at a cost both affordable

to customers and sustainable for providers. The emergence of 'Digital Financial Services' in India ties these developments in the digital and financial spaces together and represents a dynamic period of innovation for the industry. The development of Digital financial technology, or "fintech," and particularly the global spread of mobile phones, have facilitated expanding access to financial services to hard-to-reach populations and small businesses at low cost and risk. The Digital IDs make it easier than ever before to open an account, The Digitization of cash-payments are introducing more people to transaction accounts, the mobile-based financial services bring convenient access even to remote areas. All these progresses add up the rate of inclusion of the poorer section of the society to the formal financial channel. Kerala has had a higher percentage of people with bank accounts. 81.36 per cent of the population already had the access to banking facilities, meaning that around 18.64 per cent of the population did not have access to financial services (NSSO). Kerala is able to achieve such a result is only because of the high level of financial literacy in the state. Indian financial services landscape is now undergoing a technology driven shift. A person can now even open a bank account with a selfie. The traditional concept of branch banking is at the stage of its obsolescence, because every banking and financial facilities are now available at the customer's fingertips. Government has accelerated its approach to achieve financial inclusion with the help of digital innovations in banking services. The recent steps taken by RBI on financial inclusion includes the use of digital infrastructure to reach the unbanked population, which would unfold huge opportunities for financial services. In this context, digital platforms are likely to deliver financial services to both the unbanked and the underbanked population, especially in rural/remote regions, at a low cost, and subsequently increase digital financial access to provide high quality, affordable financial services. By using digital channels, transaction costs could be lower than those incurred through traditional channels. The machinery behind digitalization is always stating that the digitalization and new digital innovations are reaching at each and every corner of the nation and made a transformation in their lives. However, it is a serious question as to whether these measures actually reach the bottom level and marginalized communities such as SC, ST, OBC, OEC etc. and do the means of digital innovations are familiar to the communities.

REVIEW OF LITERATURE

Financial inclusion generally refers to the process of including the weaker or unserved sections of the society to the formal financial structure in order to provide them with various financial services and facilities. Proper availability of financial services to the citizens is a pre-request for the successful economic growth. The lack of awareness regarding the concepts of financial literacy leads to many financial problems. The various literatures proved that, the lack of proper knowledge, the accessibility and affordability of various financial services has always been a problem for the success of financial inclusion in India. (Iqbal & Sami, 2017). The increased level of financial knowledge will help the individuals in achieving financial freedom (Banthia & Mangaraj, 2017). The technological and related developments coined the concept of Digital Financial Inclusion and it got significance after the execution of digital means and technologies as a part of the Digital India Initiatives(Mas & Porteous, 2017). The various so-called initiatives of central government, such as Digital India initiative, Aadhar card, Direct benefit transfer, Retail banking, PMJBY, Mudra Bank, PMBY etc. played effective role in attainment of digital financial inclusion objectives (Srinivas, 2017). The banks are also playing a better role in further financial inclusion with the help of digital technologies (Atroley, et al., 2015). The government, the central bank and related organization are taking a lot of initiatives for the popularization of digital financial inclusion. The concept of digital financial inclusion is getting that much important in India and recently India has been identified as the 3rd among 55 countries in the world having the most enabling environment for digital financial inclusion.(SIDBI,

2017). India is on the path of a technological transformation, and we are on the way to a cashless system of economy. The development of various technologically assisted tools for financial inclusion adds to the scope of digital financial inclusion. The digitalization also increases the transparency and security (SIDBI, 2017). But still, it a fact that the actual knowledge about the measures and tools determines the success of these initiatives. Digital transformation initiatives like the digital India initiatives, ICT solutions, Aadhar card, Jan Dan Schemes, E-governance, BHIM App, and Skill India initiatives (PMI, 2017) helps in the transformation in different dimensions and in the transformation of the economy. The digital transformations are so advantageous and enable faster response, easy adaptability, work optimization and transparency in every dealing (Kumar, 2017). As it is an emerging concept, there are no extensive authenticate studies done particularly in this area of digital financial inclusion. This seems to be a gap for the researcher. In this scenario, it is relevant to study the knowledge SC/ST population about digital financial inclusion and the various means of digital financial inclusion.

RESEARCH PROBLEM

The indian financial services landscape is now undergoing a technology-driven shift. The traditional concept of branch banking is at the stage of its obsolescence, because every banking and financial facilities are now available at the customer's fingertips. The government has accelerated its approach to achieve financial inclusion with the help of digital innovations in banking services. In this context, digital platforms are likely to deliver financial services to both the unbanked and the underbanked population, especially in rural/remote regions, at a low cost, and subsequently increase digital financial access to provide high quality, affordable financial services. The development and availability of these digital innovations made many changes in the socio-economic sphere of Indian citizens. The government is always arguing that the digitalization and new digital innovations are reaching at each and every corner of the nation and made a transformation in their lives. But, there is an apprehension that whether the bottom level and marginalized communities are having access to these digital innovations and do the yaw are of digital updates about financial innovations. In this context, the study raises a research question as to what is the level of knowledge regarding digital financial inclusion among the Scheduled Castes and Scheduled Tribes?

METHODOLOGY

The main objective of this research is to assess the level of knowledge regarding digital financial inclusion among the Scheduled Castes and Scheduled Tribes. A descriptive design is framed to address the research problem. The required sample for the study is taken from a finite population of 1,75,881 (SC:53909, ST: 21972) Scheduled Castes and Scheduled Tribes in Kottayam district of Kerala. Multistage random sampling and purposive sampling techniques were used to collect a sample size of 235 respondents. A pilot study was also conducted with a sample size of 50 respondents before the actual data collection for the purpose of identifying the nature of data, checking the reliability of the scales and validity of the data collection instrument and determining the sample size. The sample size of 235 for the study was determined by using standard statistical formula. The Cronbach's alpha value of the scales used for assessing the respondents' level of knowledge on Digital Innovations is α 0.916 which is much greater than the standard value α 0.70. Therefore, the number of statements formatted in five-point scales for assessing knowledge is found to be highly reliable or consistent. The primary data were collected using a pretested structured interview schedule.

HYPOTHESIS OF THE STUDY

The following hypotheses were formulated on the basis of the objective of the study:

H_0: There is no significant difference in the level of knowledge between SC's and ST's regarding digital financial inclusion.

EMPIRICAL FINDINGS AND DISCUSSIONS

The mean score analysis of the statements used to assess the level of knowledge of Scheduled Castes and Scheduled Tribes regarding digital financial inclusion.

Table 1: Knowledge on Digital Financial Inclusion – Descriptives

No.	Statements	N	Mean	SD	Mean% Score	Decision
1	Usage of Internet Banking	235	2.4723	1.439	49.446	DA
2	Usage of Smart Phone	235	2.6085	1.467	52.17	A
3	Awareness of Digital India Initiatives	235	2.5702	1.546	51.404	A
4	Awareness of Digital Financial Inclusion.	235	2.2468	1.449	44.936	DA
5	Usage of Banking Applications	235	2.6000	1.566	52	A
6	Relation between DFI and DI Initiatives	235	2.7021	1.418	54.042	A
7	DI leads to easy and Convenient Banking	235	3.4255	1.410	68.51	A
8	Usage of Technological Banking Products	235	3.5149	1.292	70.298	A
9	Anytime and Anywhere Banking	235	3.8809	1.248	77.618	SA
10	Easy platform for handling money	235	3.4340	1.373	68.68	A
11	Reduces frequency of Bank visit	235	3.5830	1.379	71.66	A
12	Awareness of AEPS	235	2.2383	1.362	44.766	DA
13	Information on finger tips	235	3.4170	1.231	68.34	A
14	Security of Digital Payment Methods	235	2.8979	1.404	57.958	A
15	Reliability of Digital Innovations	235	2.9277	1.401	58.554	A
16	Cost of Banking Transactions	235	2.6383	1.441	52.766	A
17	DFI leads to Cashless economy	235	2.9745	1.267	59.49	A
18	Receipt of Benefits by lower sections	235	3.9106	1.272	78.212	SA
19	Reduces Procedural Formality	235	2.9745	1.187	59.49	A
20	DFI means and economic development	235	3.6638	1.133	73.276	A
21	DFI through NGO' and SHG	235	3.8085	.9879	76.17	SA
22	SHG & MGNREGS Linkage	235	3.2723	1.067	65.446	A
23	Awareness of Mechanism regarding DBT	235	2.3787	1.286	47.574	DA

Source: Primary Data

It is clearly evident that majority of the respondents have higher level of knowledge regarding some of the aspects of digital financial inclusion such as digital financial inclusion (DFI) enables anytime and anywhere banking, DFI helps the marginalized communities of society to receive the benefits correctly and DFI measures are introduced with the help of banks, NGO', SHG etc. This is because of the fact that the participants in the study are actually receiving the financial benefits and subsidies through this channel. However, the respondents are not well aware of using internet banking, the term digital financial inclusion, Aadhar Enabled Payment System and mechanism regarding DBT. The other aspects of

DFI are familiar to the respondents. The degree of their awareness of such factors is expressed in the descriptive Table No.1.

Hypothesis Testing (1) – Caste and Knowledge on DFI

Ho: There is no significant difference in the level of knowledge between SC's and ST's regarding digital financial inclusion.

Kolmogorov-Smirnov and Shapiro-Wilk tests have been done to determine the normality of data collected from the SC and ST respondents regarding their knowledge on various aspects of digital financial inclusion. The test of normality depicts that the data do not keep normality as the sig. values (SC: 0.001, ST: 0.007) are less than α 0.05. Therefore, Mann Whitney U test is applied to test the hypothesis. From this data, it can be concluded that the Scheduled Castes have a higher level of knowledge (mean rank 119.97) than Scheduled Tribes (mean rank 108.67). However, the difference is not significant, i.e. there is no significant difference in the level of knowledge between the SC's and ST's on the various aspects of digital financial inclusion (U = 3594.5 with z value of -.967 and P = 0.333).

Table 2: Mann-Whitney U Test Result - Caste and Knowledge on DFI

Mean Rank	Scheduled Caste	119.57
	Scheduled Tribe	108.67
Mann-Whitney U		3594.500
Wilcoxon W		4455.500
Z		-.967
Asymp. Sig. (2-tailed)		.333

Source: Primary Data

SEM Model for Knowledge on Digital Financial Inclusion

A multivariate analysis of the various factors determining the knowledge on Digital Financial Inclusion to analyze the structural relationship between the three latent variables such as knowledge on Technological Factor, Beneficial Factor and Medium Factor and their various measured or observed variables. Measurement models for each latent variable were drawn from examining their relationship between their measures and a comprehensive Structural Model for depicting the relationship between the three latent variables and to test the validity and goodness of fit of the developed model showing knowledge on digital financial inclusion. In order to satisfy the validity procedure of the measurement model, item, construct, convergent and discriminant validity tests were carried out in establishing acceptable levels of goodness-of–fit.

Item Validity

Table 3: Regression Weights of Knowledge Model

Technological Factors (KTF)						Beneficial Factors (KBF)					
OV	**LV**	**E**	**S.E.**	**C.R.**	**P**	**OV**	**LV**	**E**	**S.E.**	**C.R.**	**P**
TF1	KTF	1.446	.115	12.545	***	BF1	KBF	1.000	-	-	-
TF2	KTF	1.038	.130	7.957	***	BF2	KBF	.754	.056	13.401	***
TF3	KTF	1.599	.125	12.824	***	BF3	KBF	.716	.066	10.855	***
TF4	KTF	1.373	.116	11.843	***	BF4	KBF	.957	.070	13.701	***
TF5	KTF	1.482	.118	12.603	***	BF5	KBF	.831	.074	11.263	***
TF6	KTF	1.099	.111	9.916	***	BF6	KBF	.608	.069	8.759	***
TF7	KTF	.981	.108	9.097	***	**Medium Factors (KMF)**					
TF8	KTF	1.163	.109	10.635	***	MF1	KMF	1.018	.136	7.509	***
TF9	KTF	.901	.110	8.219	***	MF2	KMF	.647	.112	5.779	***
TF10	KTF	.749	.085	8.775	***	MF3	KMF	.804	.130	6.166	***
TF11	KTF	1.000	-	-	-	MF4	KMF	.826	.136	6.093	***
E=Estimate, OV=Observed Variable, LV=Latent Variable						MF5	KMF	.843	.144	5.867	***
SE=Standard Error, CR=Critical Ratio, p=p value						MF6	KMF	1.000	-	-	-

Source: primary Data

The item validity of each statement in each construct is assessed. If the loadings in the regression weights are greater than 0.5, then an item or statement passes the item validity. The regression weights, of the observed variables of the constructs Knowledge on Technological Factors [F1], Knowledge on Beneficial Factors [F2], and Knowledge on Medium Factors [F3], are greater than 0.5 and the significant value (p-value) is less than 0.05. Therefore, each statement in each construct maintains item validity.

Construct Validity

Construct validity refers to whether a scale or test measures the construct adequately, i.e., the test whether the theoretical concept matches with a specific measurement us in the research. It states the degree to which references can reasonably be made from the operationalization to the theoretical constructs on which those operationalization's were grounded. The composite reliability is measured through construct validity. The composite reliability, value ranges from 0-1 and where all path loadings from construct to measures are expected to be strong if it is greater than 0.70 and reliable if it is greater than 0.6.

$$\text{Composite reliability} = \frac{(\sum\lambda)^2}{(\sum\lambda)^2+\sum\delta}$$ where **λ** = Standardized Factor Loadings **δ**= Measurement Error

Table 4: Construct Validity (Composite Reliability)

Technological Factors (KTF)							Beneficial Factors (KBF)						
OV	**LV**	**λ**	**δ**	**SE**	**CR**	**p**	**OV**	**LV**	**λ**	**δ**	**SE**	**CR**	**p**
TF1	KTF	.913	.345	.045	7.687	***	BF1	KBF	.833	.608	.082	7.430	***
TF2	KTF	.643	1.257	.119	10.524	***	BF2	KBF	.691	.851	.098	8.660	***
TF3	KTF	.943	.263	.045	5.916	***	BF3	KBF	.673	.849	.088	9.618	***
TF4	KTF	.862	.535	.066	8.088	***	BF4	KBF	.818	.623	.082	7.616	***
TF5	KTF	.861	.631	.088	7.207	***	BF5	KBF	.708	.945	.105	8.993	***
TF6	KTF	.702	1.020	.101	10.079	***	BF6	KBF	.563	1.092	.108	10.152	***
TF7	KTF	.635	1.172	.112	10.444	***	**Medium Factors (KMF)**						
TF8	KTF	.754	.843	.084	10.087	***	**OV**	**LV**	**λ**	**δ**	**SE**	**CR**	**p**
TF9	KTF	.568	1.401	.132	10.575	***	MF1	KMF	.702	.576	.074	7.824	***
TF10	KTF	.529	1.186	.112	10.622	***	MF2	KMF	.482	.746	.076	9.851	***

Table 4 Contd.,													
Technological Factors (KTF)							**Beneficial Factors (KBF)**						
TF11	KTF	.675	.983	.094	10.457	***	MF3	KMF	.522	.929	.096	9.639	***
KTF - Composite Reliability = **0.8673**							MF4	KMF	.512	1.036	.106	9.741	***
KBF - Composite Reliability = **0.7871**							MF5	KMF	.487	1.230	.125	9.875	***
KMF - Composite Reliability = **0.6651**							MF6	KMF	.597	.972	.107	9.122	***

Source: Primary data

Technological Factors (KTF) $=\frac{(8.085)^2}{(8.085)^2+9.636}$ = **0.8673**, Beneficial Factors (KBF) = $\frac{(4.286)^2}{(4.286)^2+4.968}$ = **0.7871**, Medium Factors (KMF) = $\frac{(3.302)^2}{(3.302)^2+5.489}$ = **0.6651**

The construct validity of each construct is estimated. All composite reliabilities of constructs Knowledge on Technological Factors(KTF) [0.8673], Knowledge on Beneficial Factors(KBF) [0.7871] and Knowledge on Mediums Factors(KMF) [0.6651] have a value greater than 0.60 which indicates that there is adequate internal consistency i.e. construct validity.

Convergent Validity

The convergent validity is established when each observed variable correlates strongly with its construct. Average Variance Extracted (AVE) is used to measure the validity of each construct and it must exceed the variance due to the error. The value of AVE ranges from 0-1. The convergent validity is assumed if the AVE is greater than 0.50. The convergent validity shall not be established when there is a high error estimates [δ].

AVE = $\frac{(\sum\lambda^2)}{n}$ where **λ** = Standardized Factor Loadings **n** = No. of observed variables

Technological Factors(KTF) $=\frac{6.144}{11}$**= 0.558,** Beneficial Factors(KBF) = $\frac{3.112}{6}$ = **0.518,** Medium Factor(KMF) = $\frac{1.86}{6}$ = **0.310.** Since the AVE of the constructs KTF and KBF are greater than 0.50 or close to the standard, and the construct KMF did not satisfy the convergent validity because the measurement error is higher in case of the construct. Therefore, it can be inferred that the model hardly satisfies convergent validity.

Table 5: Convergent Validity (AVE)

Technological Factors (KTF)				**Beneficial Factors (KBF)**			
OV	**LV**	**Λ**	**λ^2**	**OV**	**LV**	**λ**	**λ^2**
TF1	KTF	.913	0.833569	BF1	KBF	.833	0.693889
TF2	KTF	.643	0.413449	BF2	KBF	.691	0.477481
TF3	KTF	.943	0.889249	BF3	KBF	.673	0.452929
TF4	KTF	.862	0.743044	BF4	KBF	.818	0.669124
TF5	KTF	.861	0.741321	BF5	KBF	.708	0.501264
TF6	KTF	.702	0.492804	BF6	KBF	.563	0.316969
TF7	KTF	.635	0.403225	**Medium Factors (KMF)**			
TF8	KTF	.754	0.568516	**OV**	**LV**	**λ**	**λ^2**
TF9	KTF	.568	0.322624	MF1	KMF	.702	0.492804
TF10	KTF	.529	0.279841	MF2	KMF	.482	0.232324
TF11	KTF	.675	0.455625	MF3	KMF	.522	0.272484
AVE -KTF = 0.558				MF4	KMF	.512	0.262144
AVE - KBF= 0.518				MF5	KMF	.487	0.237169
AVE - KMF= 0.310				MF6	KMF	.597	0.356409

Source: primary data

DISCRIMINANT VALIDITY

The discriminant validity means the extent to which the constructs are distinct from others. It provides empirical evidence that a construct is unique and captures some phenomena that other constructs do not. It is tested by comparing Maximum Shared Variance (MSV) with AVE for each construct. MSV shows the square of inter-correlation between two constructs. If MSV is less than AVE, the discriminant validity is confirmed. MSV or squared correlation of KTF with other two constructs are not less than the respective AVE of the respective constructs KBF. MSV of KBF is less than the respective AVEs. But, KMF does not keep discriminant validity. Therefore, it is assumed that there are some issues regarding discriminant validity in the model.

Table 6: Discriminant Validity (MSV)

LVs	r	(MSV) r^2	AVE	
KTF - KBF	.731	.534361	.558	.518
KTF - KMF	.569	.323761	.558	.310
KBF - KMF	.736	.541696	.518	.310
LV = Latent Variable (Constructs)				
r = Correlation (Estimate), MSV = r^2				
Discriminant Validity = If AVE > MSV				

Source: primary data

Model Evaluation

The model fitting process contains the way of determining the goodness-of fit between the hypothesized model and the sample data. Goodness of fit indicates how well the model reproduces the observed covariance matrix among the indicator items. The model fit compares the theory to reality by assessing the similarity of the theory to reality. The closer the values of these two matrices, i.e., estimated covariance matrix and observed covariance matrix are close to each other, the better the model is the fit.

Table 7: Model fit Indices for CFA for Knowledge Model

LV	χ2	DF	P	GFI	AGFI	NFI	TLI	CFI	RMR	RMSEA
Knowledge	769.550	207	.000	.787	.717	.812	.821	.854	.138	.091

Source: Primary Data

The Goodness-of-fit Index (GFI): The GFI is the standardized fit index. GFI is less than or equal to 1. A GFI value of 1 indicates a perfect fit and values close to zero indicate very poor fit. GFI > .90 may indicate good fit. Sometimes the value of GFI may fall outside the range of 0 to1. The model has the GFI .787 which indicates that it is considerably fitted good.

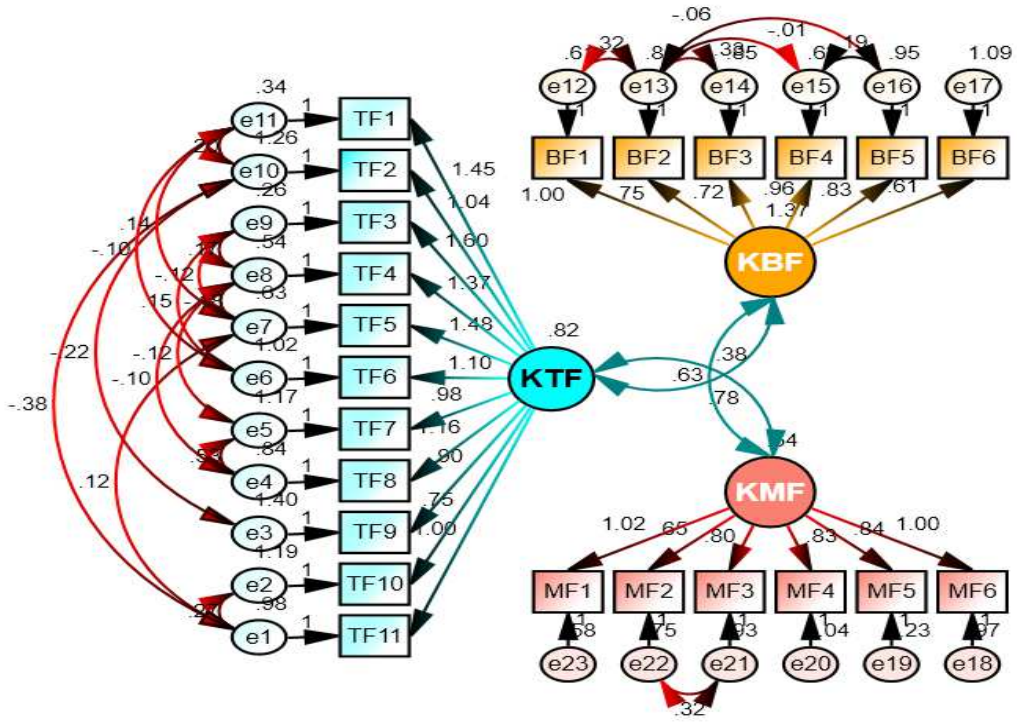

Figure 1: Unstandardized Estimates of Knowledge Model

Normed Fit Index (NFI): It is a ratio of the CMIN value of Independence model minus CMIN value of default model and CMIN value of Independence model, i.e. the value for the fitted model and the null model divided by the value for the null model. It ranges in between 0 and 1. A Normed fit index of one indicates perfect fit. The value 0.812 indicates that the model has a considerably fitted good. **Relative Fit Index (RFI):** It represents a derivative of the NFI. The RFI values range from 0 to 1. RFI values close to 1 indicate a very good fit. The value 0.770 indicates that the model has a moderately good fit. **Comparative Fit Index (CFI):** It is an incremental fit index, which is an improved version of the NFI. Its values range in between 0 to 1. The higher values indicating better fit. The value 0.854 indicates that the model tries to have a moderately good fit. **Root Mean Square Error of Approximation (RMSEA):** Attempts to correct for the tendency of the goodness of fit test statistic to reject models with a large sample or a large number of observed variables. Lower RMSEA values indicate better fit. The RMSEA value of 0.091 indicates an average fit. **Root Mean Square Residual (RMR):** It represents the average residual value derived from the filling of the variance-covariance matrix for the hypothesized model. The smaller the RMR is, the better. An RMR of zero indicates a perfect fit. The value of RMR . 138 indicates a good fit.

Overall Measurement Model Fitness

In Structural Equation Modelling (SEM) a relatively small chi-square value supports the proposed theoretical model, in this model, the value is 769.550 (Default Model CMIN) and is small when compared to the CMIN value of the independence model (4096.414). Hence the Chi-square value is good. Chi-square divided by degrees of freedom is recommended as a better fit metric. If this metric does not exceed five for models with good fit. For the Model, it is 3.718 (CMIN = 769.550, DF = 207) which suggests an acceptable model fit. The Confirmatory Factor Analysis (CFA) shows an acceptable overall model fit and hence, the theorized model fit moderately with the observed data. It can be concluded that the hypothesized model moderately fits the sample data.

CONCLUSIONS

The purpose of the study was to assess the knowledge level of Scheduled castes and scheduled tribes in Kottayam district. The analysis found that the majority of the respondents are having the basic level of knowledge regarding the various aspects of digital financial inclusion in general. The results showed that there is no significant difference in the knowledge between SC's and ST's, which means that both the groups are having a same degree of knowledge. Structural equation models is developed as part of CFA, which explains the relationship between the variables. The model provides a good fit, explains the variable predictability. The model analysis showed that the variables used to measure the level of knowledge are s capable of predicting the level of knowledge.

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