Accessible Digital Financial Education for Inclusive Life-Skill Learning: Financial Literacy and IPO Awareness

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HOW TO CITE:

Utkarsh Tikku, Sarita Agrawal, Happy Agrawal (2026). Accessible Digital Financial Education for Inclusive Life-Skill Learning: Financial Literacy and IPO Awareness. International Journal of Special Education, 41(13s), 1346-1356

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ABSTRACT:

With the growth of digital payments, online banking, insurance services, investment platforms, and other financial products, there is a growing demand for digital financial education that can be easily accessible. Greater financial access does not necessarily lead to financial knowledge, financial confidence, financial safe participation and/or financial informed decision making. Rural learners, women, low-income groups, older people, low educated and learners needing accessible formats may have access constraints in understanding and effectively utilizing digital financial services. The article looks at the concept of accessible digital financial education as a way to reinforce inclusive financial education and initial public offering (IPO) awareness, in a life skill learning context. The study includes secondary empirical data on financial knowledge, financial behaviour, access, inclusion and financial-product participation, and adopts a descriptive and policy analytical approach. These results suggest that the level of basic banking services is much better developed than financial literacy, financial inclusion, and participation in capital markets. While IPO awareness is not directly measured, the low level of participation in the capital market suggests that an IPO introductory education is needed on the processes of IPOs, risks involved in investing in the capital market, misleading claims, disclosure requirements and investor protection. Financial literacy must therefore be considered as an educational product that should be taught and learned as a whole and not just as a knowledge of banking services. Digital financial education should be delivered in plain language, in regional language, with audio-visual materials, mobile learning, demonstration with guidance, easy-to-use interfaces, with the principles of digital safety, and in accessible format for people with disabilities. These can serve to help a range of learners develop from being basic

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financial access users towards becoming more confident, safe and knowledgeable in financial participation.

Keywords: Accessible digital financial education; Inclusive life-skill learning; Financial literacy; IPO awareness; Financial inclusion

Introduction

In today's digital world, financial literacy is an important life skill for all. Now, people will have to handle a variety of matters concerning saving, spending, borrowing, insurance, e-payments, investment, and financial risk. The concept of financial knowledge traditionally referred to financial literacy which was limited to money management and banking services. But, the surge in online banking, mobile payment systems, digital lending, insurance and investment apps have given it a new dimension. Nowadays people need financial information and the digital competencies to safely and responsibly use financial services.

Digital financial literacy is a blend of financial education and skills to effectively use technology-driven financial services. It consists of information on mobile banking, online payments, borrowing on the internet, password protection, fraud prevention, risk assessment and responsible decision making. It does not have to involve the use of a mobile application or online transaction. The study also includes the comprehension of financial data, a comparison of possibilities, identification of dangers, and making informed selections. Lyons and Kass-Hanna (2021) highlighted the importance of conceptual clarity in understanding and defining what digital financial literacy is, and Morgan and Long (2019) linked financial knowledge to taking up financial technology use.

In India, with the significant increase in availability of bank accounts, financial technology platforms, digital payments, and mobile banking, accessible digital financial education is of special importance. However, the use of access is not guaranteed to be informed. People can have a bank account or have a payment application and still not have the skills to compare products, to understand the conditions of borrowing money, to manage money, understand fraud, or plan for future needs. Geographical, educational and socio-economic barriers are also a factor influencing financial inclusion. Ghosh (2020) demonstrated that distance is influencing financial inclusion in India and Azeez and Akhtar (2021) revealed that socio-economic condition, education and income are impacting the digital financial literacy.

The concept of Financial Inclusion and Financial Literacy are intertwined but different. Access to the right financial product is financial inclusion; knowledge and understanding of financial products and services, and how to use them wisely is financial literacy. It comes into play particularly during the COVID-19 period when digital financial services facilitated payments, transfers, savings and economic participation (Demirgüç-Kunt et al., 2022). Being able to access these does not automatically mean that you are financially secure. People need to know how services work, identify products that they don't want to have, be aware of potential fraud, evaluate risk and make decisions. Kamble et al. (2024) linked financial inclusion and financial literacy together with financial well-being and found that the development of access and financial education are interdependent.

Demat account, stock-market applications and initial public offering have become omnipresent due to the growing use of digital investment platforms. An initial public offering (IPO) is the first time that a private company sells its shares to the public. Information and applications about the IPOs are readily available on digital platforms, but the availability of information doesn't make it easy to understand. The use of complicated terminology, marketing messages, unsolicited tips and promising returns will be present without the learner being aware of the application process,

uncertainty of allotment, disclosures or the risk of loss of funds.

IPOS, by this term, are not referring to a high level of investment knowledge. It means having a basic knowledge of the purpose and the process of IPO, worry of allotment, risk of financial loss, disclosure by the official and protection of its investors. It is imperative for the awareness of IPOs to be viewed as an information and risk-literacy campaign, and not as an invitation to invest. Learners need to learn that they will not get allotment with IPO and that there is a difference between the information in the verified prospectus and the misleading one.

The learning value of digital financial literacy is beyond finance, as it can be used to help people live independently, be responsible for themselves, inform their participation and become socially included. Financial education needs to be flexible with regard to differences in language, literacy, numeracy, and digital literacy, as well as accessibility needs. The technical language, challenging calculations and hard-to-access interfaces can pose barriers to learning for students with lower levels of education or other learning requirements or disabilities.

This means that digital financial education should be accessible and adopt learner-centred approach. Financial concepts can be presented in plain terms, in local language, pictorial language, audio, captioned video, screen-reader accessible, through demonstration and/or through interaction and supervised online practice. In complex processes, such as digital payments and IPO application, the process can be broken down into smaller steps and simulated. These are some of the examples of pedagogy that is accessible, differentiated, multimodal and inclusive in life skill education.

While banking access, saving and borrowing, digital payments and financial inclusion as a whole are primary strand of the research in the existing literature, the awareness of capital markets or IPOs as inclusive educational outcomes are studied to a lesser extent. The present article thus analyses the available digital financial education which can be used to enhance inclusive financial education and basic IPO awareness. Its intention is to review the financial access, financial literacy, financial inclusion and participation in capital markets of the various groups of learners. It also explores how digital education can be accessible to promote financial education and awareness for initial offering (IPO) and recommends inclusive digital education to build digital safety, awareness for investment risks and informed financial decisions.

Methodology

Research Design

The study uses a secondary data analysis approach that includes a descriptive, comparative and policy analytical design to analyze accessible digital financial education to improve financial literacy and awareness of basic IPOs for inclusive financial education. Financial literacy is not viewed as a banking competence, but as a comprehensive measure of a life skill that fosters independent decision making, financial confidence, social engagement, digital safety and responsible financial services use. The fundamental understanding of the IPO is also seen as a new component in digital financial education. It covers basic concepts of IPOs, investment risk, share allotment, financial disclosures, misleading promotions and investor protection. There is no new IPO data introduced and IPO awareness is not directly measured as an empirical outcome.

Data Sources

The NCFE Financial Literacy and Inclusion Survey 2019: Executive Summary is the major empirical source as it presents the evidence from a national level about financial literacy, financial knowledge, financial behavior, financial attitude, financial inclusion, and socio-economic and demographic differences in India (National Centre for Financial Education, 2019).

The National Strategy for Financial Education 2020-2025 is the key policy and education document. It frames financial education as a life skill and prioritises embedding financial

education into the curriculum, providing financial education in the digital platform, using materials in the regional language, reaching the community, and reaching various members of the population (National Centre for Financial Education, 2020).

Indicators used for the digital financial inclusion dimension include indicators from the Global Findex Database 2025 for account ownership, digital payments, use of mobile finance, saving, borrowing and financial participation by age and gender (Klapper et al., 2021).

Study Population and Scope

The study emphasizes on different learner groups in India, such as young adults, rural learners, women, lower income groups, learners with less formal education, older adults, and learners who would need easier modes of learning. The findings are explained within the context of educational, linguistic, socio-economic, digital and accessibility barriers. Financial literacy is seen as a life long learning requirement related to saving, budgeting, borrowing, insurance, digital payments, fraud prevention, awareness and participation in capital markets and introduction to IPOs.

Analytical Dimensions

Financial awareness, financial knowledge, financial behaviour and attitude, financial inclusion, financial digital safety and responsible financial service use are the main analytical outcomes of inclusive financial literacy. The ability of capital markets to be part of the financial system is seen as a further aspect of financial inclusion. The capital-market inclusion indicator is designed to capture the difference between having basic banking services and being able to use more sophisticated financial services, but is not a proxy measure of IPO knowledge.

Education is the primary dimension that is accessible through digital financial education. It encompasses the use of audio-visual materials, mobile learning, digital platforms, content in regional language(s), community digital tools, guided demonstrations, and accessible learning materials. Contextual dimensions are age, gender, rural–urban location, education level, income group, occupation and social category.

Data Analysis Method

Financial literacy, financial knowledge, financial behaviour, financial attitude, financial inclusion, financial access to banking services, product access, inclusion in capital markets and financial differences are examined using descriptive analysis. Comparative analysis reveals differences between groups of learners and indicates groups that need more easily accessible education support. The policy-content analysis aims to assess the extent to which each of the following is supported by the national financial-education policy: curriculum integration, digital delivery, use of materials in regional languages, community outreach and accessibility. Global indicators are used as a lens to understand broader trends in digital financial access and participation. This method does not test cause-and-effect or effectiveness of interventions with students. As a whole, the methodology combines national empirical evidence, policy guidance and global indicators to evaluate the accessibility of the digital financial education to enhance inclusive financial literacy, digital safety, responsible decision-making, and basic IPO awareness.

Results

National Financial Literacy and Inclusion Profile

The national achievements reflect a significant shortfall between having access to basic finance and having financial capability. Access to saving facilities in the banks was high and financial literacy and financial inclusion was low. That is, while a large percentage of the population might have access to bank accounts or financial services, they might lack the knowledge, behavior, confidence and skills required to make sound and safe financial decisions. The national level profile is shown in Table 1. The people's financial attitude was positive and the financial access to save money was higher than the financial inclusion and financial literacy of people is indicated in the bar chart in figure 1.

The lowest indicator in the national profile was capital-market product inclusion which was reported at 8%. While these figures do not directly indicate IPO awareness, they show a lack of involvement in more complex financial products, and suggest a need for basic education on the IPO process, investment risks, disclosure, misinformation, and investor protection.

Table 1. National profile of financial literacy and financial inclusion

Dimension	Indicator	Respondents (%)	Interpretation
Financial literacy component	Positive financial attitude	89	Strong readiness toward saving and financial planning
Financial access	Savings-related bank account holding	87	Very high access to basic banking services
Product inclusion	Insurance product inclusion	72	Insurance awareness/use is relatively strong
Financial literacy component	Financial knowledge above threshold	49	Knowledge gaps remain important
Overall outcome	Overall financial literacy	27	Only about one-fourth met the full literacy threshold
Overall outcome	Overall financial inclusion	15	Broader participation in financial products remains weak
Product inclusion	Capital market product inclusion	8	Investment-market participation is very limited

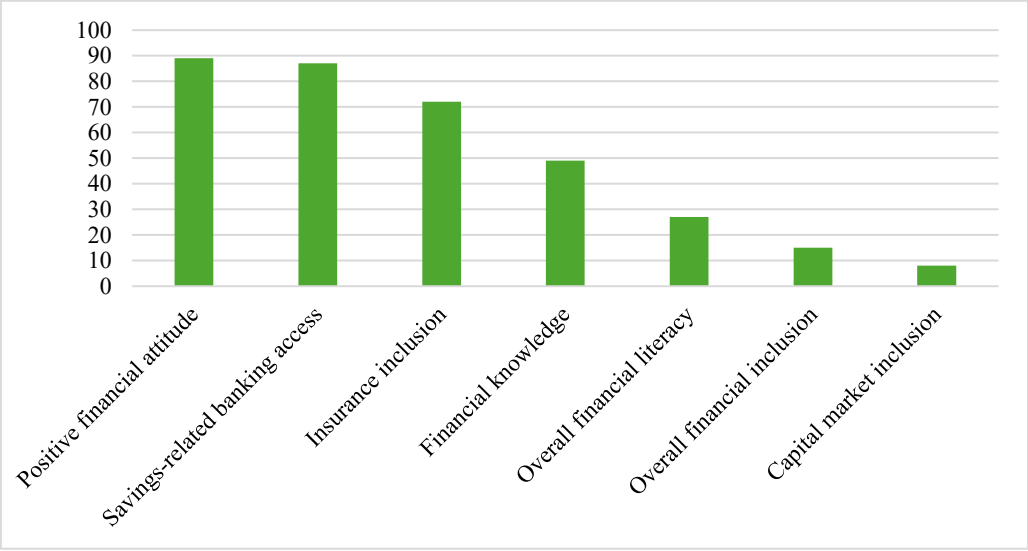

Figure 1. National Financial Literacy and Financial Inclusion Indicators

Regional Pattern of Financial Literacy

The findings show that there is an unequal financial literacy scenario across the zones of India. The West Zone did better than the other two Zones – the East and Central Zones – which were below the national level. This is an indication that a regionally tailored approach to accessible digital financial education should be

taken, not a one-size fits all approach. Financial literacy needs may differ depending on financial literacy level, and include need for increased local-language content, community-based digital support, and financial learning modules. The regional pattern is shown in Table 2. As illustrated in Figure 2 the financial literacy of the respondents was observed to be high in the West Zone and low in the East and Central Zones of the country.

Table 2. Regional distribution of financial literacy

Rank	Zone	Financial literacy (%)	Regional position
1	West	37	Highest performing zone
2	North-East	33	Above national level
3	North	32	Above national level
4	South	30	Above national level
—	All India	27	National level
5	Central	21	Needs focused intervention
6	East	20	Lowest performing zone

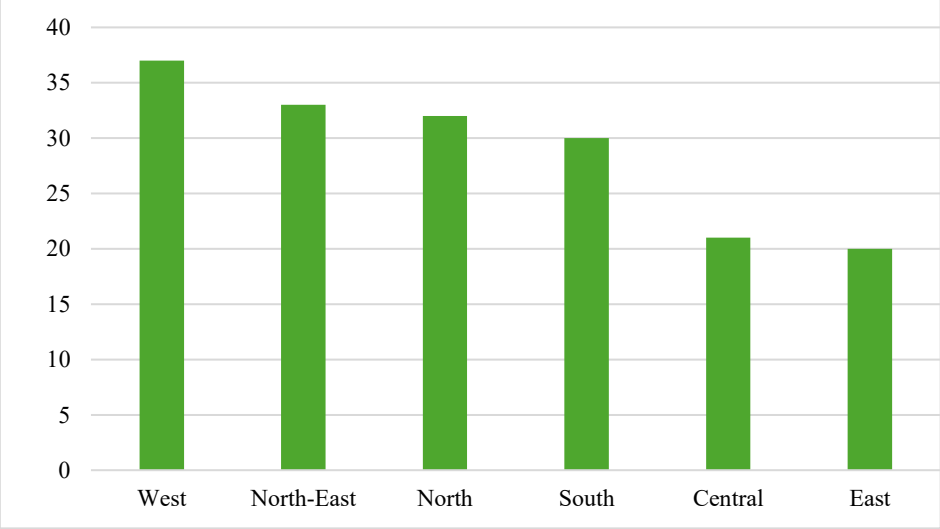

Figure 2. Zone-wise Financial Literacy Levels

Rural–Urban, Gender and Age-Based Differences

The findings indicate that there are variations in financial knowledge among regions, gender, and age. Generally, financial literacy was higher in urban respondents, and higher in male respondents compared to female respondents. There was also a wider age gap between those who did well and those who did not, with those ages 18–29 more likely to be reached via digital financial education campaigns than older age groups. But there is a need for more inclusive delivery forms for those with a rural background, women, and the elderly. Summaries of these demographic differences follow in the next table.The demographic differences are summarized in the next table. Figure 3 shows that the financial literacy was not uniform among all the demographic groups, while the urban respondents, the male respondents and the age group of 18-29 years old respondents were found to have a higher financial literacy.

Table 3. Financial literacy by location, gender and age

Category	Group	Financial literacy (%)
Location	Urban	33
Location	Rural	24
Gender	Male	29
Gender	Female	21
Age	18–29 years	30
Age	50–69 years	25
Age	70–80 years	23

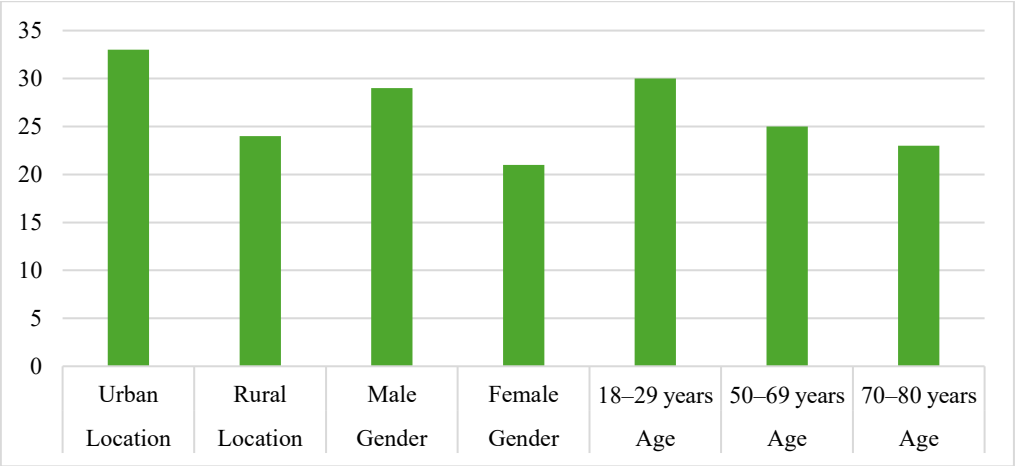

Figure 3. Financial Literacy Differences by Location, Gender, and Age

4. Education and Income-Wise Financial Literacy

The results indicate that financial education and income are associated with an increase in financial literacy. The education groups that had the highest financial literacy scores were graduates and above, and the lowest scores were obtained by those with no formal education. Financial literacy, in terms of income, generally improved for higher income groups, with the lowest income group being INR 500001-1000000. The results of these findings indicate that financial education should be simplified and be more accessible to low-education and low-income groups. The pattern of education and income is shown in Table 4.

Table 4. Financial literacy by education and income

Category	Group	Financial literacy (%)
Education	No formal education	13
Education	Primary school	16
Education	Upper secondary/high school	25
Education	Graduate and above	40

Income	No income	19
Income	INR 10,001–50,000	26
Income	INR 200,001–500,000	41
Income	INR 500,001–1,000,000	50

Just 8% of respondents reported that they have access to capital-market products, suggesting a significant mismatch between the availability of basic banking services and access to capital-market products. This percentage does not indicate the level of awareness of IPOs, but shows the level of IPO education required – basic knowledge of IPO application, uncertainty over allotment, financial risks, disclosure by officials, false claims, and protection for investors. This education should build critical thinking skills, not get people involved in the stock market.

5. Accessible Digital Financial Education Needs

Results suggest that a digital financial education is needed as there are gaps in access, knowledge, behaviour, region, gender, education, income, and product participation. The greatest worry is that financial skills and financial inclusion are low, with access to basic banking skills also being high. Hence, the emphasis for digital financial education should be on media that are of practical use, language that is easy to understand, guided demonstrations, local language content, and accessible media for people with various needs. We conclude that the resulting priorities of digital education are summarized in Table 5.

Table 5. Gaps identified and digital education priorities

Gap area	Learning priority	Suitable digital approach
Financial capability gap	Build basic financial understanding	Short digital modules on saving, budgeting, borrowing, insurance, pension, and digital payments
Access-to-literacy gap	Convert access into meaningful use	Step-by-step tutorials on using banking and financial services
Inclusion gap	Improve participation beyond basic banking	Guided explainers on banking, insurance, pension, and investment products
Rural–urban gap	Reach rural learners more effectively	Local-language videos, mobile vans, community kiosks, and offline-friendly mobile content
Gender gap	Improve women's financial confidence	Women-focused modules, SHG-based digital training, and household finance lessons
Education gap	Simplify financial concepts	Pictorial guides, audio lessons, animated videos, and plain-language content

Discussion

Digital financial education is an important enabler for financial inclusion to become financial capability. The results indicate that only a few aspects of financial literacy, financial inclusion and capital market participation are lower despite high levels of access to banking services. This shows that people who own a bank account or have access to a financial service don't necessarily have the knowledge, confidence, and ability to manage their money, compare products, understand risk, and be responsible with their digital service. This is in line with the views of

Ozili (2021) which posited that social, economic, institutional and technological factors influence financial inclusion. Therefore financial literacy has to go beyond financial infrastructure, to offer learning opportunities that can help financial decisions to be made adeptly and financial participation to be taken safely and financial behaviour to be undertaken responsibly.

Digital finance has extended access to banking and borrowing, payments, insurance and investment products, and increased the risks. Users may find difficulty in protecting their passwords, identify fraud, comprehend borrowing terms and conditions on the Internet, compare products and access complaint mechanisms. When people are not adequately informed, digital finance can be a driver of inclusion and vulnerability and debt, according to Yue et al (2022). Security of the password, protection of privacy, awareness of the risk of fraud, awareness of the risks of borrowing, complaints procedure and informed decision making should therefore be part of digital financial education.

The level of products in the capital markets is low suggesting that there is a need for investment and IPO education. While this indicator is not directly related to awareness of IPO, it does signify that there is limited awareness of advanced financial products. The learning of an initial public offering should begin with an explanation of what it is, how its applied, how it's allotted, the risk of financial loss, disclosure to the public and misinformation. This kind of learning should not be a way to get the public to buy and sell on the stock market. Rather, it should enable learners to comprehend risk, challenge the unrealistic claims, differentiate between trusted information and unsolicited advice, and decide upon affordable choices based on their needs.

The demographic results demonstrate that financial education needs to be accessible and available to everyone in both the topics it covers and the way in which it is offered. Language, literacy and numeracy, connectivity, digital confidence and reliable information could potentially pose challenges for rural learners, women, lower income groups, older learners and people with limited education. Individual programmes that are reliant on written programme texts, the use of technical terminology, the use of complex calculations or urban examples may be unavailable to these groups. Prasad et al. (2018) highlighted the need for a techno-practical consciousness and awareness on the ground level of the household. Panakaje et al., (2023) correlated financial literacy and financial inclusion with socio-economic empowerment of rural India. These findings validate simple language, community-based teaching and learning, community-based teaching, and guided digital practice.

The behavioural aspect of financial literacy. Setiawan et al (2022) demonstrated digital financial literacy has an impact on saving, spending and financial planning. This will help to make financial education an outcome of learning a life skill not information. Pupils should transfer their knowledge to their lives and evaluate the repercussions and build confidence in their ability to respond. Digital financial education should feature demonstrations, quizzes and simulations, repeated lessons, practical case studies and problem-based learning activities. The learning that can be experienced in the context of IPO can also be done by mock applications and simple risk scenarios, without financial risk.

It is important that learners with different literacy, numeracy and language, digital and accessibility needs are catered for in an inclusive way. Kumar and Bharathi (2026) pointed out the lessons learnt from financial-inclusion initiatives, in the context of creating inclusive technology products and services. Financial education should be accessible in terms of language (using plain language and regional language content, captioned videos, audio explanations, pictorial guides, screen-reader compatible formats and easy navigation). Simple step-by-step instruction, and guided simulations can help students who can't absorb complex information, to understand subjects related to banking or digital payments or IPO.

The practices are consistent with differentiated instruction and multimodal learning, accessible pedagogy, and inclusive life-skill education. The findings should, however, not be taken as direct evidence of any disability or disability related issues as the selected sources do not offer specific measurements of disability or awareness about disability for learners with disability. Rather, the results highlight financial-literacy gaps and approaches to meet a variety of learning needs. This limitation should be considered when interpreting and intervening with this research.

To make finances more inclusive, there is a need for cooperation between different actors in the financial sector such as educational institutions, financial institutions, community networks, policy makers and digital platforms. Financial education should not be restricted to financial education campaigns at an irregular interval. It should be included within educational institutions, vocational education, adult learning programs, training for self-help groups, community centres and digital public spaces. Digital tools can help to reach more people, but it still is important to have assistance from humans, especially for inexperienced users and vulnerable people. Community demonstrations, peer learning, local facilitators, mobile learning services and assisted practice can support learners to graduate from being aware to being confident and self-sufficient.

Digital financial education is accessible and can help close the financial access–financial education gap. Programmes should not just go as far as teaching kids how to own an account, they should be taught to be knowledgeable, secure with digital currency, aware of the risks of investing and confident in money, and making responsible decisions. Financial education can be integrated into a broader life-skill programme that includes a basic element about IPOs, to better prepare a diverse group of learners to navigate the evolving digital financial landscape safely, critically and responsibly.

Conclusion

In the present digital financial world, accessible digital financial education is crucial to bolster inclusive financial education. The results show that there is a significant mismatch between financial service access and the ability to access financial services safely, confidently and responsibly. While there has been an increase in access to financial institution services, such as bank accounts, digital payments, and insurance, little knowledge, limited practice, and financial confidence are still burdensome. These challenges are especially pertinent to learners in rural areas, women, low income groups, older learners, limited formal education and learners who need accessible formats. Financial literacy should then be seen as an integrated life skill and not limited to the awareness of financial products offered in banks. The objective of digital financial education should be to build practical awareness of saving, budgeting, borrowing, insurance, planning for retirement, digital payment, fraud awareness, investment risk and basic awareness about IPO. The aim of IPO education should be to inform people about the process of applying for an IPO, uncertainties regarding allotment, the disclosure process, the potential financial loss, misleading information and investor protection and not to promote stock market involvement. Financial education should be made available in the following ways: in plain language, in materials that are written in local languages, in audio-visual materials, be mobile-friendly, in pictures, captions, guided demonstrations and screen-reader-friendly versions to ensure that it is accessible to everyone. Cooperation is also needed between those in the industry, financial institutions, community networks, digital platforms, and policymakers. The financial learning should be embedded in schools, vocational education, adult-learning programmes, self-help groups and in community-based programmes.

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