

Significance of Imparting Digital Literacy for Digital Inclusion

Dr. K. Srinivasa Rao

*Former General Manager, Bank of Baroda & Adjunct Professor,
Institute of Insurance and Risk Management, Hyderabad*

Email: kembais@gmail.com

ABSTRACT

In a rapidly growing, hyper-connected society, fast adopting digitalization, digital literacy (DL) has shifted from a 'desirable skill' to an essential survival tool—more of a 'life skill' needed to thrive as society enters a conglomeration of digital webs around life. This phase is marked by quick advancements in Industry 4.0 (Smart Factories) and simultaneous efforts toward Industry 5.0 (coexistence of humans with technology exploring AI/ML).

In the rapidly evolving AI landscape, where digital technology impacts every aspect of life—especially the financial system—the primary safeguards for savings in the banking sector rely on a combination of technological knowledge and financial literacy to make informed decisions and reduce risks. The technological defences employed by banks and other financial intermediaries can only provide limited protection.

In a society heavily dependent on digital technology—where almost every aspect of life, from banking and healthcare to government services, is mediated by screens—DL has become essential not only for individuals but also for those who interact with or rely on others for various services. Having DL isn't enough; the other people one deals with also need to be digitally literate.

A lack of sufficient digital literacy (DL) can restrict opportunities for individuals to secure business. It's no longer just about knowing how to operate a device; it's about possessing the cognitive and ethical skills necessary to navigate a digital-first world safely and effectively. Exploring the complexities of acquiring DL and educating society about it is essential. Various stakeholders have made efforts to teach DL both individually and collectively. Before discussing how DL impacts society, it's important to understand its broad scope and the potential negative consequences if customers are not equipped with it.

1. DIGITAL LITERACY

The term digital literacy (DL) was initially introduced by Paul Gilster in 1997. He defined it as the capacity to understand and use information via computers and the internet in multiple formats. According to Tabusum *et al.* (2014), technologies to share knowledge on digital platforms go beyond simply knowing how to use computers.

The American Library Association (ALA) defines digital and communicative information, requiring both cognitive and technical skills. UNESCO Institute for Statistics (2018) defines it as “the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately through digital technologies for employment, decent jobs and entrepreneurship.

It includes competencies that are referred to as computer literacy, ICT literacy, and information literacy. Covello (2010) defines digital literacy as an umbrella for a variety of integrated sub-disciplines or literacies.

DL is the capacity to recognize and use technology in a confident and creative way that satisfies the needs and challenges of daily life, learning, and working in a digital world. A digitally literate person can use technology to efficiently find and evaluate information and apply it to real-world activities.

Drawing on the essence of global understanding, DL is filtered down as the ability to find, evaluate, communicate, and create information using various digital platforms. It is often broken down into three core pillars. (i) The technical competency and a “functional” ability to operate devices (smartphones, PCs), navigate interfaces, and use software like UPI apps, emails, or cloud storage. (ii) Cognitive Competency equipped with the thinking dimension—being able to critically evaluate if a news headline is “fake,” if an email is a “phishing” attempt, or if an AI-generated video is a “deepfake. (iii) The users should also be aware of the ethical dimensions and understanding, and the roles and responsibilities of “Digital Citizenship,” which involves respecting privacy, copyright laws, and maintaining Cyber Hygiene.

In India, it is the collective responsibility of data fiduciaries to comply with the Data Privacy Act – Digital Personal Data Protection Act 2023, based on the DPDP rules 2025.

DL involves more than understanding banking services; it also includes grasping the details of using tools of digital public infrastructure (DPI) and digital wallets, mobile apps, internet banking, and alternative payment methods like ATMs, POS systems, near-field communication (tap-and-pay), payment gateways, SMS alerts, and safeguarding the security of OTPs.

As digital penetration increases, with 65% of payments expected to be digital by 2026-27 (from 40% in FY21), India has a 48.5% global real-time share, signifying its dominance.

As the adoption rate of digital modes increases, the volume of digitally driven traffic will continue to rise. Amid such a surge in digital usage, the cyber threats grow exponentially. Fraudsters constantly hunt for and develop new methods to breach firewalls and commit fraud wherever systemic weaknesses are found.

Among many methods, fraudsters now use voice cloning to imitate family members and threaten victims to extort money. A digitally literate person should be able to verify and

detect the authenticity of routine requests through a secondary, offline channel without falling for them. The DL should equip the bank customers with such capacity.

This is human intelligence enhanced with DL, creating a safety shield of a human firewall that boosts confidence in defending against cyber-attacks. While banks spend billions on cybersecurity, the human user is often the weakest link. The significance of DL, therefore, cannot be overstated, as it turns a passive user into an active “Human Firewall” capable of identifying red flags before clicking on a malicious link.

While the firewalls of institutions and customers reinforce each other, the DPI, including Aadhaar, UPI, DigiLocker, and others, serves as a major layer of protective shield. The DPI provides well-integrated protection through authentication, but it remains challenging without customers risking their credentials. In the digital banking environment, systems must engage with customers through dual authentication to safeguard against cyber threats.

In this evolving, digitally connected social system, the Digital Layer ensures that users can distinguish between “Paying” and “Receiving” money on UPI—a common area for fraud among newly connected customers. It closes the “Opportunity Gap,” enabling DL users in rural villages to access the same global knowledge and certifications as those in urban areas.

In the process, DL acts as a frequency filter, helping citizens ignore the “White Noise” of misinformation and focus on verified “Signals” from credible sources, such as regulators and the government. It empowers citizens to access government services such as UMANG/DigiLocker directly, bypassing intermediaries and increasing transparency.

Therefore, DL also involves recognizing when to disconnect and when to stop the fraudsters’ initiation efforts. In a society that is “always on,” with broadband and mobile data, understanding the psychological effects of digital consumption is crucial for long-term mental health and productivity. In addition to DL, there is an extra layer that will become vital in the future. Knowledge of DL should be incorporated into AI literacy to fully access digital banking services while staying protected from cyber threats and fraud.

2. ONSET OF AI LITERACY

Another dimension of DL is the entry of AI into the digital ecosystem, which calls for acquiring AI literacy. As of early 2026, the global consensus—led by international organizations such as UNESCO and the OECD—is that DL, as understood and perceived in its earlier form, is no longer enough. While DL explains how to use a computer, AI literacy teaches you how to interact with an AI agent. For the general public, AI literacy is the ability to understand, assess, and use AI without losing human judgment.

It is emphasized that being digitally literate means understanding the limitations of AI—knowing that AI can hallucinate facts or be biased. AI literacy has now become a

fundamental skill for the 21st century—not just for technical professionals, but for all citizens to participate in a democratic, digital society. Their approach centres on Human-Centred AI, ensuring that technology enhances human agency rather than replacing it.

Thus, the DL conclusively refers to the ability to confidently find, evaluate, create, and communicate information using digital technologies such as computers, smartphones, and the internet. It combines technical skills (e.g., navigating apps and using search engines) with critical thinking to assess the credibility and ethical use of online content.

An integrated DL in the present form comprises acquiring technical proficiency, such as learning basic ICT skills and AI usage methods – retrieving and storing data, using email services, using social media, creating digital content, using audio and video systems, and reading documents on digital devices; ability to detect fake content and not be swayed away by the attempts of the cyber fraudsters.

As another step to protect digital users from fraud, DL knowledge should equip users to verify data sources, spot misinformation, and understand privacy and security risks (e.g., phishing, algorithmic bias). The next creative stage of DL will involve producing and sharing digital content, responsibly collaborating online, and adopting new tools to harness technology's growing potential.

Hence, the regulator, regulated entities, and bank customers should work in tandem to expand dissemination of the DL and advance financial inclusion by increasing the widespread availability of digital banking touchpoints such as ATMs, POS terminals, QR codes, digital banking apps, and bank correspondents.

Data consistently shows that over 80% of data breaches are caused by human error. Digital literacy addresses the root cause of these vulnerabilities by teaching individuals to recognize the “Red Flags” before they click. Users of technology should be able to identify dark patterns, even when they are not visible to the average user. A digitally literate person understands that a bank will never ask for a PIN over a call. Instances of even educated people falling prey to digital arrests and courier-orchestrated frauds show how people can respond in critical situations when they lack the knowledge to distinguish right from wrong. This “Social Engineering” literacy can reduce the success rate of phishing attacks by up to 70%. DL is a social skill that everyone needs to interact and thrive in society, like learning a local language.

In an era of AI misinformation, literacy is about questioning the source. If an investment opportunity (like the 77% of Indian cyber-fraud losses) looks too good to be true, literacy provides the “skeptic’s filter” to ignore it. By 2026, cyber risks will have been supercharged by AI.

Therefore, the present improved inputs on the DL now specifically include AI Literacy. It should impart knowledge of “Voice Cloning” and enable learners to verify “Urgent Instructions” via a secondary, offline channel (e.g., a known phone number). Literate users know that entering sensitive corporate or personal data into public Generative AI

tools creates an “Interconnected Risk” of data leakage. For a “Digitally Connected Society,” the collective literacy of its citizens determines its Systemic Stability. The very purpose of the DPDP Act 2023 is to protect users from the temptation of service providers to misuse the data.

Realizing the full potential of digital inclusion (DI) will depend on the dissemination of comprehensive, integrated digital literacy (DL) within the user community. Digital inclusion has gained considerable momentum, driven by the proliferation of smartphones, the availability of affordable data plans, and the expansion of mobile network coverage. The importance of DL can be better perceived in the context of the speed at which digital inclusion is permeating society.

3. DIGITAL INCLUSION

India’s smartphone penetration stands at approximately 70% (1.03 billion users out of a 1.47 billion population as of December 2025), with 1.06 billion total mobile connections (72.5% density). Feature phone density is lower, at around 20-25% of connections (~300-350 million active users), and is declining amid smartphone adoption. As a result, close to 700-720 million smartphones are potentially cruising towards the billion mark in a few years to come. They are used for internet banking, bank apps, digital wallets, online share trading, transport and food ordering, and many other daily activities, increasing people’s screen time. The data on global mobile screen time averages 6 hours 58 minutes daily (2026 data), with South Africa (9h37m) leading, Japan (4h9m) having, and India at 3h57m (ranked ~19th). This trend is rising faster as mobile phone penetration intensifies.

Optimizing digital network penetration and integrating it with the financial ecosystem is possible only with adequate DL; otherwise, financial intermediaries could be prone to operational risks, while users could be susceptible to cyber risks, fraud, and misfeasance. A lack of adequate DL could lead to unknowingly falling victim to mule accounts, allowing fraudsters to siphon and launder funds.

DL is a sustained collective stakeholder effort to provide outreach and access to digital technologies, services, and literacy for all citizens, bridging urban-rural and socioeconomic divides to enable participation in the digital economy. It encompasses affordable internet access, devices, skills training, and inclusive policies that go beyond mere connectivity.

4. DIGITAL INDIA

The launch of Digital India (2015), the introduction of the PMJDY scheme for financial inclusion, and the subsequent use of Jan Dhan, Aadhaar and Mobile (JAM) Trinity brought about a tectonic shift, creating the right momentum to take digitisation to the common people. As data is generated, protecting it becomes equally important. Hence, the Digital Personal Data Protection (DPDP) Act 2023 has been promulgated and is being operationalised through the DPDP rules 2025, which will protect data privacy rights.

Under its aegis, key stakeholders have made steady efforts to build digital infrastructure and impart DL to the community, with many NGOs roped in. Core Pillars of DL comprise infrastructure access via the BharatNet network for rural broadband. Under it, close to 1.2 lakh gram panchayats are connected out of 2.75 lakh, and a 5G rollout targeting 98% coverage by 2026. Programs like Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) are set to train close to 80 million rural users, with a particular focus on women/youth by leveraging the network of the National Centre for Financial Education (NCFE), an RBI unit.

NCFE's vision for digital literacy aligns with RBI's National Strategy for Financial Education (NSFE) 2020-25, targeting 500 million Indians by 2025 through a "5C framework" (Content, Capacity, Community, Communication, Collaboration) to create a financially empowered population.

5. DIGITAL INFRASTRUCTURE

As part of the RBI's policy to explore technology for seamless services to end users, online remittances through the National Electronic Funds Transfer (NEFT) and the Real Time Gross Settlement System (RTGS) in savings bank accounts were not only introduced but also made free, from January 2020. It is now also available 24/7, facilitating quick fund transfers around the clock. RBI vision for digital payments and settlement system – 2019-2021, released in May 2019, clearly intended to "empower every Indian with access to a bouquet of e-payment options that are safe, secure, convenient, quick and affordable".

RBI's 2026 Payments Vision builds on Payments Vision 2025 success (UPI 80% volume share), targeting \$10T digital transactions (20% GDP) via AI-native infrastructure, global interoperability, and zero-fraud tolerance.

In the same realm, the "Report of the high-level committee on deepening of digital payments (Chairman: Nandan Nilekani)" envisaged a tenfold increase in digital payments in the next three years. RBI reinforces its foothold in digital payments through several ongoing collaborative initiatives that can evolve into a robust, seamless payment ecosystem.

Enhancing access to financial touch points and reducing the cost of access have been the twin drivers of digital inclusion. The recent growth in digital banking infrastructure could foster a cultural shift in the intensity of use of electronic payment and settlement methods. More encouraging is its adoption even in the hinterland, with the active use of business correspondents (BCs).

6. SPURT IN DIGITAL INFRASTRUCTURE

Moving beyond setting up full-fledged bank branches, banks began expanding their base of alternative electronic delivery channels at a much faster pace, more importantly, well after mobile connectivity, mobile networks, and internet services were made accessible and affordable to people at the bottom of the pyramid.

As a result of the proliferation of financial sector touchpoints in the last decade, following the adoption of an interoperable technology – an anytime, anywhere banking system - the scope for financial inclusion (FI) through digital penetration increased significantly.

The spread of digital transformation, driven by continuous thrust on FI, led to an exponential increase in customer touchpoints. The rapid growth of basic savings bank deposit (BSBD) accounts following the rollout of the PMJDY scheme has added a large number of new customers. This widened customer network called for increased emphasis on imparting DL to keep them safe from cyber risks.

The lack of DL also poses another formidable challenge. The rise in inactive bank accounts undermines the merits of FI. World Bank estimates indicate that 47 per cent of such accounts are inoperative, and 23 per cent of PMJDY accounts remain dormant. The gap in imparting financial and digital literacy is evident. It is despite the fact that the RBI Payment Systems Report (Half-Year Ended June 2025) highlighted India's dominance in digital payments amid global leadership. The total number of transactions amounted to 12,549 crores during April – October 2025, with a value of Rs. 1,572 lakh crores.

Digital Share in total remittances and payments system reached 99.8% of volume (38x growth, decade CAGR 52.5%); UPI 85% of volume, 9% of value.

7. RECENT POLICY INITIATIVES

RBI affirmed its policy that protecting customers and providing a safe digital platform for users are the most important responsibilities of regulated entities, and that regulated entities must adopt a zero-cyber breach policy.

RBI, in its Third Amendment Directions, 2026 (draft Mar 6, 2026), under Responsible Business Conduct, made it mandatory for banks to protect customers from digital fraud (UPI, net/mobile banking, cards, ATM), effective Jul 1, 2026, for commercial banks.

Banks must provide dedicated channels (app/portal/helpline) for immediate reporting; notify customers via SMS and or through email for every transaction; resolve wrong debits/credits within 5-10 days post-verification.

Banks should adopt a policy that guarantees customers zero liability if the breach or loss of funds is reported within 3 days and there is no customer negligence, such as sharing OTP/PIN. At the same time, customers can report to the bank and the National Cyber Crime Portal/1930 helpline within 5 days. Banks are liable for system failures (no alerts, insecure systems); customers are liable if negligent.

RBI has a policy for establishing Financial Literacy Centres (FLCs) within its broader NSFE-2025 framework. It encourages banks to set up and run over 1,500 FLCs through their Bank Mitra/Business Correspondent (BC) network to promote digital literacy in rural and semi-urban areas. According to RBI data, banks operate approximately 2,421 FLCs nationwide as of March 31, 2025. FLCs operate in Bank Mitra mode, where BCs can

potentially earn transaction fees and additional incentives to prompt them to impart financial and DL to villagers. It will ensure that BCs are encouraged to nurture FLCs in small target unbanked/underbanked areas. The widespread use of vernacular languages and entertainment events is helping banks to connect with their customers.

Digital services are becoming more popular and user-friendly as the RBI optimizes BSBD accounts. Through its latest directive, the RBI aims to have banks further standardize and improve BSBD offerings by April 1, 2026, or earlier. No minimum balance, no penalties, and higher transaction limits are permitted based on the depositor's profile.

8. NATIONAL NETWORK READINESS REPORT 2025

It is the latest global benchmark (published in Feb 2026) that ranks countries on digital readiness, including access to technology, skills, and literacy. India improved to 45th globally, up 4 spots, and is now leading lower-middle-income peers, behind only Vietnam.

The US, Finland, and Singapore, with scores of 79.13, 75.82, and 75.46, rank 1, 2, and 3, respectively, while India, with a score of 54.43, ranks 45 out of 127 countries included in the report. While the ranking was based on 53 parameters, these were consolidated into 4 strategic pillars that measure the country's readiness to adopt and harness the technology's potential.

Technology provides infrastructure and access and opens up innovation, dependent on many factors, but specifically on critical factors such as broadband penetration, 5G coverage, AI research, Fibre to the Home (FTTH), and mobile traffic.

People with skills, inclusion, and a workforce capable of providing digital literacy, education, improving labour productivity, and adapting to GenAI nuances.

The robustness of governance to demonstrate trust, regulations, and security to enable data privacy, build cyber resilience, implement a digital identification (ID) system like the Aadhaar Card in India, and enforce a strong e-governance framework.

Assessing the impact of digital infrastructure on the economy and social environment, reflecting on the volume of digital trade, inclusive growth, sustainability outcomes, etc.

9. POLICY TO IMPART DIGITAL LITERACY

Under its 'Digital India' mission, stakeholders were persuaded through a network of policy initiatives to focus on three core components: (i) creating secure digital infrastructure, (ii) delivering government services digitally, and (iii) promoting universal DL. The three are reinforcing factors that culminate in DL. The presence of physical digital infrastructure is necessary to connect rural areas with high-speed internet, improve online infrastructure, and empower citizens electronically.

The digital transformation is not only about expanding connectivity, but also about ensuring that every citizen can participate meaningfully in the digital economy by acquiring digital

competency. Building an inclusive digital ecosystem requires more than infrastructure. It calls for local service access points, widespread digital literacy, affordable internet, advanced skilling, and opportunities for innovation and entrepreneurship. Multilingual adaptability to enable digital inclusion, Large Language Models or Small Language Models can enable seamless translation across different languages. Even dialect corrections can be done using AI tools.

By combining last-mile delivery with capacity building and market linkages, these initiatives are turning digital access into real social and economic empowerment across rural and urban India.

Having built compatibility to position as a global leader in leveraging digital technologies for inclusive governance and citizen empowerment, DL has been consciously percolated down to the hinterland through various forums/institutions.

Recognising DL as essential to equitable growth, the focus has also been on rural populations. Early efforts through the National Digital Literacy Mission (NDLM) or Digital Saksharta Abhiyan (DISHA) (2014–2016) trained 53.67 lakh beneficiaries against a 52.50 lakh target, with nearly 42% from rural areas.

Building on this success, the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA), approved in 2017, aimed to digitally empower 6 crore rural households (one person per household). As of March 2024, it has trained 6.39 crore individuals, creating one of the world's largest rural digital literacy programs and expanding access to online services and financial inclusion.

This foundation has been strengthened at the institutional level through the National Mission on Education through ICT (NMEICT), launched in 2009, which has bridged gaps in higher education by expanding broadband connectivity, virtual labs, and digital resources, ensuring that even remote campuses match premier institutions in quality and access.

The National Education Policy (NEP) 2020 is further speeding up progress by including digital literacy in schools and higher education, using blended learning, digital libraries, AI-powered tools, and teacher training to build a truly fair and future-ready education system.

Under the NEP, national platforms like DIKSHA (Digital Infrastructure for Knowledge Sharing) and SWAYAM (Study Webs of Active-Learning for Young Aspiring Minds) are democratizing access to quality education across school and higher education through large-scale digital courses and certifications.

Together, these initiatives move beyond connectivity to capability—ensuring that digital learning translates into equitable representation, innovation, and future-ready skills.

India's comprehensive DL ecosystem has transformed digital connectivity into real capability, opportunity, and inclusion. By prioritizing rural areas, girls, marginalized

communities, and underserved groups; these initiatives effectively bridge the digital divide and equip every Indian with the skills, access, and confidence to thrive in a digital-first economy. This people-centric approach positions Bharat as a global model of equitable, inclusive digital transformation where no one is left behind.

10. MULTILINGUAL MODEL

To improve digital literacy in a linguistically diverse nation like India, the strategy has moved from simple “computer classes” to a Multimodal AI-Driven Ecosystem. As of March 2026, the focus is on “Language Equality”, ensuring that every digital user has similar or equivalent digital capabilities, which can be achieved if DL is disseminated in local vernacular languages.

Platforms like DIKSHA and e-Pathshala can be enabled to host e-content, including textbooks and interactive videos, in over 36 Indian languages. This allows learners to understand digital concepts (such as “Phishing” and “UPI”) in their mother tongue, thereby significantly increasing retention. Village Level Entrepreneurs (VLEs) can act as local translators and guides in disseminating DL. They use vernacular “Cyber Jagrukta” (Cyber Awareness) modules to train rural citizens who may be intimidated by English-only interfaces.

11. STRATEGIC ROAD MAP FOR DL

Building on the pillars of technological transformation achieved so far, India’s strategic roadmap for DL focuses on the National Strategy for Financial Education (NSFE) 2020-25, now extended to 2026, implemented through its organization, the National Centre for Financial Education (NCFE), supplemented by government initiatives such as PMGDISHA 2.0, targeting 500 million adults (320 million reached).

The RBI has established a robust infrastructure to promote digital literacy, primarily through collaboration with regulated entities such as banks, NBFCs, and FinTechs to reach consumers, especially in rural and semi-urban areas. Key efforts include creating physical centres, providing targeted training, and leveraging technology to promote secure digital transactions.

While the global recognition of India’s policy thrust to pursue FI through a digital approach is encouraging, tackling inoperative accounts and deepening FI efforts to realize its full potential to contribute to society’s economic well-being remain formidable challenges.

To make the growing network of digital infrastructure work to ensure that the benefits of inclusion reach the intended target group in society, seminal changes are needed in the spread of financial and DL and credit counselling. While many stakeholders have been working sporadically, they need to work in unison to optimize their effectiveness.

Inadequate institutional efforts to disseminate financial awareness at the grassroots level are keeping even financially connected members of the public (those with bank accounts and debit cards) from staying away from the formal financial system. Adequately equipping and empowering institutions engaged in disseminating comprehensive literacy programs will be essential to unleash the potential of the huge financial and digital infrastructure built and designed to sub serve FI.

These formal/informal institutions should coordinate to leverage the services of informal local bodies, social agencies, and non-governmental organizations (NGOs). Such a local workforce may be formed into voluntary change agents with some structure of incentives to unleash their full potential.

BCs in villages can be integral change agents, fostering social awareness and highlighting the benefits of using the formal financial system. Over time, borrowers will be able to make informed choices to phase out informal moneylending activities. DL will raise borrowers' awareness of their rights and responsibilities; to borrow responsibly and repay on time to enable an efficient financial system.

It is the right time to accelerate literacy campaigns; particularly as digital culture is spreading rapidly with the introduction of GST, FastTags, and other everyday online utilities. Right synchronisation of comprehensive literacy efforts with the evolving payment and settlement ecosystem should enable India to move closer to achieving the end-state objectives of the digital economy and FI targets by 2030, by when the UN Sustainable Development Goals are to be achieved.

To boost DL among BFSI professionals and bank customers, they should work together to align and bridge learning gaps with appropriate, scalable strategies focused on cyber hygiene. BCs, FLCCs, lead banks, local state governments, and bank branches must strengthen their coordinated activities with communities/NGOs.

A 5- to 10-year roadmap can be developed to achieve DL goals. The integrated strategies should include (i) institutionalisation of curriculum and education of DL should be open from the formative school education, (ii) AI-Personalised platforms can be explored to deploy adaptive AI labs, tracking outcomes, and linking with corporate CSR programs. (iii) Rural capacity building by training local teachers and creating a strong network of BCs as champions and staff of rural branches of banks and financial institutions to become key people for the dissemination of DL. (iv) Rightly integrate these measures with PMGDISHA 2.0 for rural upskilling of 6 crore people as contemplated in it. (v) leverage Digital India/NEP for closing rural gaps in DL in a phased time span.

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