



Notice for the PhD Viva-Voce Examination

Mr David Joseph (Registration Number: 2070027), PhD scholar at the School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), Bangalore will defend his PhD thesis at the public viva-voce examination on Thursday, 23 January 2025 at 2.30 pm in Room No. 044, Ground Floor, R & D Block, CHRIST (Deemed to be University), Bengaluru - 560029.

Title of the Thesis	:	Antecedents of Financial Capability Among Salaried Individuals: A Cross-Sectional Analysis with a Focus on the Role of Mobile Financial Services
Discipline	:	Commerce
External Examiner - I	:	Dr Ashish Mathur Professor Faculty of Business and Management Studies Central University of Haryana Mahendergarh Haryana - 123031
External Examiner - II	:	Dr R Sarvamangala Professor and Dean Faculty of Commerce and Management Department of Commerce Jnanabharathi Campus Bangalore University Bengaluru - 560056 Karnataka
Supervisor	:	Dr Girish S Associate Professor Department of Commerce School of Commerce, Finance and Accountancy CHRIST (Deemed to be University) Bengaluru – 560029 Karnataka

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva-voce examination.

Place: Bengaluru
Date: 17 January 2025


Registrar

ABSTRACT

This study provides a comprehensive cross-sectional investigation of the determinants of financial capability among salaried individuals. Grounded in a robust theoretical framework, this research explores the intricate interplay between financial knowledge, attitude, behavior, and inclusion, and their collective impact on financial capability. Utilizing structural equation modeling (SEM) and multiple regression analyses, the study illustrates how financial literacy—which encompasses knowledge, attitude, and behavior—serves as a fundamental pillar in enhancing financial capability. Additionally, the study examines the moderating influence of mobile financial services (MFS) usage on the relationship between financial literacy components and financial capability across Generation Y and Generation Z cohorts. The research also critically assesses the mediating role of financial behavior in the relationship between financial knowledge, attitude, and capability. Key findings indicate that while financial knowledge and attitude significantly influence financial behavior, they also have an unexpected negative impact on financial capability, highlighting the potential risks of overconfidence and behavioral inertia.

Financial inclusion emerges as a direct contributor to financial capability, underscoring the necessity of accessible financial services. When examining the moderating role of gender in the relationship between financial inclusion and financial capability, our study revealed influence was slightly stronger for females compared to males. MFS usage favorably moderates the association between financial knowledge and financial capability, notably among Generation Y, but it does not moderate any of the other relations. The mediating role of financial behavior is supported, emphasizing its essential role in translating financial literacy into tangible financial outcomes. This study contributes to the academic discourse on financial capability by providing empirical evidence to guide policy and practice, advocating for comprehensive financial education programs that integrate knowledge, attitudes, and behaviors, and emphasizing the importance of financial inclusion in achieving full financial capability.

Keywords: Financial Capability, Financial Literacy, Financial Knowledge, Financial Attitude, Financial Behaviour, Financial Inclusion, Mobile Financial Services

Publications:

1. **Joseph, D., S. G., & G. S.** (2023). FinTech and Financial Capability, What Do We Know and What We Do Not Know: A Scoping Review. *Indian Journal of Finance*, 17(12), 40–55. <https://doi.org/10.17010/ijf/2023/v17i12/170910>
2. **Joseph, D., & S. Girish.** (2024). Exploring the Adoption Readiness of the Indian Generation for Social Media Payments: An In-Depth Analysis of WhatsApp Payments. *Pervasive Knowledge and Collective Intelligence on Web and Social Media*, 1–15. https://doi.org/10.1007/978-3-031-66044-3_1
3. **Joseph, D., S. G., & Joseph, A.** (2024). *Artificial Intelligence Driven Personalized Financial Health Tracker and Optimizer* (Indian Patent Office Patent). <https://iprsearch.ipindia.gov.in/PatentSearch/PatentSearch/ViewApplicationStatus>