



## Notice for the PhD Viva Voce Examination

Mr Jeswin Jose, Registration Number: 2270007, PhD Scholar at the Department of Commerce, School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University) will defend his PhD thesis at the public viva-voce examination on Monday, 30 March 2026 at 10.45 am in Room No. 736, 7th Floor, R&D Block, CHRIST (Deemed to be University), Bengaluru - 560029, Karnataka, India.

<b>Title of the Thesis</b>	:	<b>The Impact of Digital Financial Literacy on Digital Consumer Protection and Personal Financial Management Behaviour: Mediating Role of Psychological Variables</b>
<b>Discipline</b>	:	<b>Commerce</b>
<b>External Examiner - I</b>	:	<b>Dr Geetha M Rajaram</b> Principal Global Institute of Management Science Raja Rajeshwari Nagar Bengaluru - 560098 Karnataka
<b>External Examiner - II</b>	:	<b>Dr Amit Gautam</b> Professor Institute of Management Studies Banaras Hindu University Ajagara, Varanasi Uttar Pradesh - 221005
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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.

## ABSTRACT

The increased usage of digital financial services (DFS) has reshaped the role of the digital financial consumer, raising questions on financial behaviour and protection. The study aims to understand the role of digital financial literacy (DFL) in the context of digital financial service users. The study investigates how DFL acts as a crucial input in shaping financial behaviour and protecting digital consumers. The study also investigates the role of psychological variables (internal and external locus of control, financial attitude, and materialism) in translating knowledge into responsible behaviour. This study is conducted among adults who are digital financial service users in Bangalore. The study analysed data from 437 respondents who met the inclusion criteria. The results show that DFL is crucial for personal financial management behaviour (PFMB) and digital consumer protection (DCP) in the context of digital financial service users. It was found that financial self-efficacy can contribute to the connection between digital financial literacy and digital consumer protection. This study also reports the interplaying role of psychological variables in translating digital financial literacy into personal financial management behaviour. It reports that personal financial management behaviour can lead to digital consumer protection. The study calls for advancing digital financial literacy programs, policies, and targeted interventions while considering psychological variables and cognitive efforts to create a safer digital space for digital financial services.

**Keywords:** *Digital financial literacy, personal financial management behaviour, digital consumer protection, psychological variables, Digital financial services*

### Publications:

1. **Jose, J., & Ghosh, N. (2024a).** Effect of digital financial literacy on digital consumer protection. In *Advances in marketing, customer relationship management, and e-services book series* (pp. 157–172). <https://doi.org/10.4018/979-8-3693-4453-8.ch009>
2. **Jose, J., & Ghosh, N. (2024b).** Digital financial literacy and its impact on financial behaviours. In *Advances in finance, accounting, and economics book series* (pp. 147–179). <https://doi.org/10.4018/979-8-3693-0863-9.ch006>
3. **Jose, J., Ghosh, N.** Digital financial literacy and financial inclusion in the global south for a sustainable future: A scoping review. *Decision* 52, 129–148 (2025). <https://doi.org/10.1007/s40622-025-00426-2>