

International Conference
on
Enhancing Financial Well-being through Digital Financial
Literacy
(ICE-FWB-DFL-2025)



14, February 2025



Hybrid

Organised By

Indian Institute of Management Tiruchirappalli
Anna University, Chennai
Symbiosis Institute of Business Management, Nagpur

Sponsored by

Indian Council of Social Science Research, New Delhi
Sponsored Collaborative Research Project
Under the Scheme of Vision Viksit Bharat @ 2047



Conference Theme:

This conference is set in line with the broader visions of Viksit Bharath @2047 and the United Nations Sustainable Development Goals (SDGs). The unorganized sector consists of around 93% of the total working population in India, as per the Ministry of Labour & Employment. Financial development is an indispensable part of growth of a country and its economy. It plays a significant role in poverty alleviation, achieving inclusive growth and promoting macroeconomic stability. Studies show that financial well-being has a direct bearing on the productivity and overall well-being of the people. Financial literacy and financial behaviour positively influence financial well-being. In the emerging financial landscape, digital financial capability will have a say on financial behaviour and financial well-being. An inclusive economy reflects on improved productivity, mammoth demand and sustained growth traverse based on strong macro fundamentals. Evaluating the factors designing the financial well-being of migrant workers will set the stage for transforming the bottom of the pyramid society and it will lay the foundation towards building Viksit Bharat.

This conference explores the critical role of digital financial literacy in empowering migrant construction workers, addressing socio-economic barriers, and fostering financial inclusion to improve their overall well-being. It focuses on enhancing digital and financial skills, and promoting financial security for vulnerable groups like migrant construction workers. It aims to highlight innovative approaches, actionable solutions, and

collaborative efforts to bridge the gap between vulnerable populations and sustainable financial systems.

Conference Sub Themes:

Speakers would broadly address the topics listed below.

- Leveraging Technology to Enhance Financial Well-being
- The Role of Government Policies in Supporting Financial Well-being
- Public-Private Partnerships in Bridging Financial Literacy Gaps
- Digital Payment Platforms: Opportunities and Accessibility for Migrants
- Digital Financial Capability
- Sustainable Models for Financial Education in Migrant Communities
- International perspectives on Financial Well-being
- International perspectives on Digital Financial Literacy
- Issues and challenges of International Migrant Workers
- Case studies and best practices - Improved Outcomes through Financial Literacy
- Case studies and best practices - Financial Well-being of migrant workers
- Challenges and future directions

Call for Papers

- Academicians, research scholars and corporate delegates are invited to submit their original and unpublished research papers on the related conference theme.
- Empirical, Conceptual research papers and case studies must include a clear indication of the purpose of research methodology, major findings, implications and key references.
- All papers will be subject to peer review by the expert committee.
- Maximum five authors shall be permitted per paper. Minimum one author should register for the conference and present the paper.
- All authors who want to participate in the conference should register for the conference.

- Certificates will be provided to all those who register and present the papers.
- The authors will be intimated through email about the abstract and paper acceptance.
- Abstract and full paper should be uploaded in EasyChair website.

Publication Support

- All selected papers will be published in conference proceeding with ISBN.
- Selected papers will be published as an edited book by leading publisher. The decision regarding acceptance or rejection of the paper is solely based on the conference reviewers.

Guidelines for Paper Presentation

Abstract : Maximum 500 words

Keywords : Maximum 5

Full paper : 5 to 12 pages

Title Page : Title, Author name(s), Designation, Affiliation, Contact details (Email Id and Mobile Number)

Font style : Times New Roman, Font size: Main heading – 14 & Sub heading and content – 12

Line spacing: 1.5 / Document Size: A4 / Referencing Style: APA

Key Dates

Abstract Submission : 03.01.2025

Selected Abstract Intimation : 06.01.2025

Registration and Full paper submission : 20.01.2025

Conference date : 14.2.2025

Registration Fee:

Students and Research scholars : Rs500/-

Faculty members and Industry Professionals: Rs1000/-

Foreign Authors : US\$20/-

CONFERENCE SPEAKERS

International

- **Mr. Vijay Arputharaj**, Vice President, Consumer Data Analytics and Solutions Leader, Equifax, USA
- **Mr. Krish Srikanth**, Functional Lead, Payments Transformation Programme, Saudi Central Bank, Saudi Arabia

CONFERENCE AGENDA

9.30 to 10.15 am	Inaugural Address: Dr. Pawan Kumar Singh , Director, IIM Tiruchirappalli
	Guest of Honour:
10.15 to 10.45 am	Keynote Address - Mr. Vijay Arputharaj , Vice President, Consumer Data Analytics and Solutions Leader, Equifax, USA – Topic: “Leveraging Technology to Enhance Financial Well-being of vulnerable groups”
10.45 to 11.00 am	Tea Break
11.00 am to 01.00 pm	Technical Session 1: Two parallel sessions
01.00 to 2.00 pm	Lunch Break
01.00 to 3.00 pm	Technical Session 2: Two parallel sessions
3.00 to 3.15 pm	Tea Break
3.15 to 3.45 pm	Valedictory Address - Mr. Krish Srikanth , Functional Lead, Payments Transformation Programme, Saudi Central Bank, Saudi Arabia – “Digital Payment Platforms: Opportunities and Accessibility for Migrant workers”
3.45 pm to 4.00 pm	Certificate Distribution

Conference Mode

Hybrid Mode - International authors can present Online

Conference Venue

Indian Institute of Management Tiruchirappalli



About ICSSR, New Delhi

Indian Council of Social Science Research (ICSSR) was established in the year of 1969 by the Government of India to promote research in social sciences in the country. ICSSR provide grants for projects, fellowships, international collaboration, organizing seminar/conference, capacity building, survey, publications etc. to promote research in social sciences in India.

About IIM Tiruchirappalli

Indian Institute of Management Tiruchirappalli (IIMT) is the 11th IIM established by the Government of India in 2011 and has completed the 10-year milestone. Tiruchirappalli is a vibrant city widely known for its art and culture that dates back to thousands of years. Now the city is the hub of educational institutions, scholastic centers, and modern industries. IIMT is transcending to new heights and stands true to its motto: ‘Gyaanam Anantam’ that means ‘Knowledge is Infinite’. IIMT is functioning from its sprawling state-of-the-art campus spread over 175 acres of land, situated about 11 km from Tiruchirappalli International Airport. Starting journey with an intake of 84 students, today IIM-Tiruchirappalli host over 500 students and offer diverse Programmes such as: Post Graduate Programme in Management (PGPM); Post Graduate Programme in Management – Human Resources (PGPM - HRM), Doctoral Programme in Management (DPM), Executive Doctoral Programme in Management (EDPM) and Post Graduate Programme in Business Management (PGPBM) for the working executives.

About Anna University, Chennai

Anna University was established on 4th September 1978 as a unitary type of technical University amalgamating four institutions: College of Engineering Guindy, A C College of Technology, Madras Institute of Technology and the School of Architecture and Planning. It has been ranked as No.1 among the State Public Universities by NIRF, 2024. *The College of Engineering Guindy*, was established in May of 1794 and is one of the oldest technical institutions in India. CEG, as a School of Survey, became the Civil Engineering School in 1858, and rechristened as College of Engineering in 1861. *The Department of Management Studies*, established in 1981, offers post graduate (PG) programme fostering the growth of managerial excellence. It has MoUs with top organisations like the National Stock Exchange, Confederation of Indian Industries and International collaborations with Universite D Angers, France, and Hochschule Ansbach, Germany to mention a few.

About Symbiosis Institute of Business Management, Nagpur

Symbiosis Institute of Business Management, Nagpur is a Constituent of Symbiosis International (Deemed University), (SIU). An off-campus institute of SIU, SIBM Nagpur has been established with the aim of imparting world-class education to students and transforming them into top notch business leaders. It began with a two years' full time MBA program with an option to specialize in Marketing, Finance, Operations or Human Resource and added Business Analytics as a fifth specialization later along with a new program, MBA (Food and Agri Business Management). SIBM Nagpur also offers Ph.D in Management through SIU. With 100 plus publications indexed in Scopus and Web of Science in 2024, SIBM Nagpur position itself as a leading research center in management in Vidarba. Being part of huge 75-acre beautiful Campus, SIBM-Nagpur has state-of-the-art infrastructure and world class facilities for all-round development of students.

ORGANIZING TEAM

CHIEF PATRONS

Dr. Pawan Kumar Singh, Director,
Indian Institute of Management Tiruchirappalli
Dr. J. Prakash, Registrar,
Anna University, Chennai
Dr. Shailesh Rastogi, Director,
Symbiosis Institute of Business Management, Nagpur

CONFERENCE COORDINATORS

Dr. P. Saravanan

Conference Convenor & Dean (CR&FA),
Indian Institute of Management Tiruchirappalli

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Dr. Javed Ahmad Bhat

Conference Coordinator & Assistant Professor,
Indian Institute of Management, Tiruchirappalli

Link To Register:

In Easy Chair Website

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