

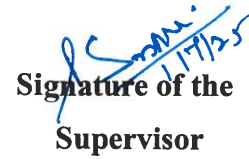
## CERTIFICATE

This is to certify that the thesis entitled “**Acquisition and Adoption of Digital Competency among Women Entrepreneurs in the Informal Sector**” submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the **Degree of Doctor of Philosophy in Commerce**, is a record of original research work done by **C.P Mary Treasa (19PHCOF004)**, during the period of her study in the Department of Commerce at Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, under my Supervision and Guidance and the thesis has not formed the basis for the award of any Degree/ Diploma/ Associateship/ Fellowship or other similar title to any candidate of any University.

  
11/7/2025

**Signature of the  
Head of the Department**

**Dr.K.KANNIAMMAL**  
M.Com., M.Phil., B.Ed., Ph.D.,  
Professor & Head  
Department of Commerce  
Avinashilingam Institute for Home Science  
and Higher Education for Women  
Coimbatore - 641 043.

  
11/7/25

**Signature of the  
Supervisor**

**Dr. P. Santhi**  
Professor (CAS) in Commerce  
Dean. School of Commerce and Management  
Avinashilingam Institute for Home Science  
and Higher Education for Women  
Coimbatore - 641 043

  
11/7/25

**Signature of the Dean**


**Dr. P. Santhi**  
Professor (CAS) in Commerce  
Dean. School of Commerce and Management  
Avinashilingam Institute for Home Science  
and Higher Education for Women  
Coimbatore - 641 043

## DECLARATION

I, **C.P Mary Treasa**, hereby declare that the thesis entitled “**Acquisition and Adoption of Digital Competency among Women Entrepreneurs in the Informal Sector**” submitted to Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the **Degree of Doctor of Philosophy in Commerce**, is a record of original research work done by me during the period of my study under the Supervision and Guidance of **Dr.(Mrs) P. Santhi, M.Com., M.Phil., Dip. in Mgt, Ph.D.**, Professor, Department of Commerce and Dean, School of Commerce and Management, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, and it has not formed the basis for the award of any Degree/ Diploma/ Associateship/ Fellowship or other similar title to any candidate of any University.



**Signature of the Candidate**



**Signature of the Supervisor**

**Dr. P. Santhi**  
Professor (CAS) in Commerce  
Dean, School of Commerce and Management  
Avinashilingam Institute for Home Science  
and Higher Education for Women  
Coimbatore - 641 043

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## ABBREVIATIONS

UTAUT	-	Unified Theory of Acceptance and Use of Technology
PE	-	Performance Expectancy
EE	-	Effort Expectancy
SI	-	Social Influence
FC	-	Facilitating Condition
BI	-	Behaviour Intention
AU	-	Actual Use
DigComp	-	Digital Competence Framework for Citizens
SHG	-	Self Help Group
ICT	-	Information and Communication Technology
NASSCOM	-	National Association of Software and Service Companies
ILO	-	International Labour Organisation
JSS	-	Jan Shikshan Sansthan
NGO	-	Non Government Organisation
UN	-	United Nations
OECD	-	Organisation for Economic and Corporation Development
SEM	-	Structural Equation Modeling
CFA	-	Confirmatory Factor Analysis
CR	-	Composite Reliability
AVE	-	Average Variance Extracted
$\alpha$ (Alpha)	-	Cronbach's Alpha (Measure of reliability)
MSME	-	Micro, Small and Medium Enterprises
NITI AAYOG	-	National Institution for Transforming India
NCEUS	-	National Commission for Enterprises in the Unorganized Sector