

**PH.D RESEARCH PROPOSAL**  
**DOCTORAL PROGRAM IN COMMERCE**

## **STURCTURE OF A RESEARCH PROPOSAL**

TITLE
INTRODUCTION
REVIEW OF LITERATURE
RESEARCH QUESTIONS
RESEARCH METHODOLOGY
RESEARCH EXPECTED OUTCOMES
BIBLIOGRAPHY

## **TITLE:**

The impact of Fin Tech and Block chain in MSMEs with special reference to Madurai City.

## **INTRODUCTION:**

The advent of Fin Tech and Block Chain technology has revolutionized the financial landscape, offering unprecedented opportunities for growth and innovation, and inclusion. Micro, Small, and Medium Enterprises (MSMEs), which form the backbone of India's economy, are poised to benefit significantly from these technological advancements.

Madurai city, a major commercial hub in Tamil Nadu, is home to a thriving MSME sector. Despite their significant contribution to the local economy. MSMEs in Madurai city face numerous challenges, including limited access to finance, inadequate infrastructure, and inefficient payment systems.

This study aims to investigate the impact of Fin Tech and Block Chain on MSMEs in Madurai city, exploring the opportunities, challenges, and future directions of these technologies in the context of MSME development.

## **REVIEW OF LITERATURE:**

- (i) Fin Tech and MSMEs:  
Fin Tech has been recognized as a key driver of financial inclusion, particularly for MSMEs (Manyika et al., 2016). Fin Tech solutions such as mobile payments, digital lending and supply chain finance, have improved access to finance for MSMEs, enabling them to scale their businesses (Srivastava et al., 2018). However, the adoption of Fin Tech solutions among MSMEs remains limited, particularly in tier- II cities like Madurai (Kumar et al., 2020)
- (ii) Block chain and MSMEs:  
Block chain technology has the potential to transform the way MSMEs operate particularly in terms of supply chain management payment systems and credit scoring (Tapscott et al.,2017)

## **RESEARCH QUESTIONS:**

1. What is the current state of Fin Tech and Block chain adoption among MSMEs in Madurai city?
2. What are the benefits and challenges of adopting Fin Tech and Block chain solutions for MSMEs in Madurai city?
3. How do Fin Tech and Block chain solutions impact the financial performance and competitiveness of MSMEs in Madurai city.

## **RESEARCH METHODOLOGY:**

- (i) **Research Design:**  
Exploratory- Descriptive Research
- (ii) **Data collection Methods:**
  - Surveys
  - Case Studies

**EXPECTED OUTCOMES:**

1. An Evaluation of the current state of Fin Tech and Block Chain adoption among MSMEs in Madurai city, including the types of solutions being used and the factors influencing adoption.
2. An analysis of the impact of Fin Tech and Block chain on financial inclusion among MSMEs in Madurai city, including access to credit, payments and other financial services.

**BIBLIOGRAPHY:**

1. Journal Articles:
  - Gupta.S., & Kumar. V.(2020). Fin Tech and MSMEs: A systematic Review. Journal of Entrepreneurship and Innovation. 17(2), 151-165.
2. Online Resources:
  - Fin Tech times: Fin Tech and Block chain in India: Trends and Insights.
  - Block chain council: Block chain adoption in Indian MSMEs:. Challenges and Opportunities.