




## Dr. Shruti Singh

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Department of Commerce and Management  
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## Professional Summary

Behavioral Finance scholar and academician with a strong interdisciplinary research background in finance, technology, and education. Awarded prestigious fellowships (ICSSR, UGC) and published in Scopus-indexed journals. Adept in empirical modeling, educational innovation, and cross-domain collaboration.

## Education

Degree	University	Year	% / Status	Discipline
Ph.D.	Banaras Hindu University	2024	Awarded	Behavioral Finance
MBA	Banaras Hindu University	2019	84%	Finance (International Business)

## Ph.D. Thesis Title:

**Influence of Social Dynamics on Investment Decisions: A Study of Retail Investors and Fund Managers of India**

## Academic Appointments

- Assistant Professor - Department of Commerce and Management, School of Management Sciences, Varanasi (Working Since Feb 2024)
- Assistant System Engineer, Tata Consultancy Services Ltd. (Oct 2015 – Jul 2017)

## Fellowships & Grants

- Savitribai Jyotirao Phule Fellowship (UGC) – ₹7,40,000 (2022–2024)
- ICSSR Doctoral Fellowship – ₹60,000 (2021–2022)

### Research Publications

S.No.	Title	Journal	Scopus Indexed
1	Is Social Media Transforming How We Manage Our Finances?	<i>Journal of Financial Counseling and Planning</i>	Yes
2	The Social Ledger: Qualitatively Decoding Interaction-driven Investment Decisions	<i>Qualitative Research in Financial Markets</i>	Yes
3	Educators' Learning Experiences and Intention to Use LMS Platforms: A Perceptual Study	<i>Serbian Journal of Management</i>	Yes
4	Rummaging the Effect of Social Media Interactions on Financial Decisions—A Critical Analysis	<i>International Management Review</i>	UGC Listed    Care
5	Role of Social Media in Investment Decision-making: A Comprehensive Review and Future Roadmap	<i>Paradigm</i>	UGC Listed    Care
6	Construing the Relationship between Entrepreneurial Adversity and Mental Well-being of Small Business Owners During COVID-19	<i>FIIIB Business Review</i>	Yes
7	Awareness and Preference for Mobile Phone Loans	<i>EPRA International Journal of Multidisciplinary Research (IJMR)</i>	UGC Listed    Care
8	Comparative Study of the Impact of COVID-19 and Decline in Crude Oil Prices on Stock Market Dynamics	<i>Journal of Management Research and Analysis</i>	UGC Listed    Care
9	Opportunities and Challenges in Revolutionizing Financial Access in India through Fruition of FinTech	<i>IJERMCA</i>	UGC Listed    Care

### Books & Contributions

S.No.	Type	Title	Publisher/Editor
1	Book Authored	<i>A Primer on Business Regulatory Framework</i>	APK Publishers
2	Chapter in Edited Book	<i>Demystifying Blockchain Adoption in Financial Sector – A Critical Analysis</i>	Elsevier
3	Chapter in Edited Book	<i>Does Social Interaction Lead to Investors' Rationality?</i>	New Century Publication
4	Chapter in Edited Book	<i>A Cumulative Study on COVID-19 Post-Unlock Scenarios in India</i>	Swaraj Prakashan
5	Chapter in Edited Book	<i>Tweets to Trades: Exploring the Influence of Social Media Interactions on Stock Market Participation: A Critical Review</i>	(CRC Press, Taylor & Francis Group)
6	Patent Publication	<i>An Integrated Business Performance Analytics Platform and Method for Data-Driven Decision-Making</i>	Intellectual Property India
7	Patent Grant	<i>Audio Vibration Money Counting Machine for Blinds</i>	Govt. of UK Intellectual Property

### Conference / Seminar / FDP

S.No.	Title of Lecture / Paper Presented	Conference / Seminar / FDP & Organising Institution	Type (Invited Talk / Paper Presented)
1	Social Media Usage: A Catalyst in Financial Management Strategies among Millennials	IIM Jammu – International Seminar	Paper Presented
2	From Chalkboards to Chatbots: Embracing Educational Technology	Sunbeam Women's College, Varanasi – National Seminar	Paper Presented

3	Unraveling the Threads of Investment Decision Making: An Exploration	IIM Ranchi – International Seminar	Paper Presented
4	Indian Sociology at the Crossroads: The Future of Our Past	Centre of Advanced Study, Dept. of AIHC, BHU – National Seminar	Paper Presented
5	Study of Extent of Acceptance of Social Media Platforms in Promoting Agri-Entrepreneurship in India	Rama University, Kanpur – National Seminar	Paper Presented
6	Entrepreneurial Adversity, Entrepreneurial Resilience, and Mental Well-being	Amity University, Noida – International Seminar	Paper Presented
7	The Cashless Equation: Aligning Technology with Inclusion and Consumer Choices	KIIT Bhubaneswar – International Seminar	Paper Presented
8	Empowering Future Innovators: The Role of Emerging Technologies in Shaping School Education	Adarsh Inter College, Chandauli	Invited Lecture
9	Exploring Social Interaction in Investment Decision-Making	IIT Kharagpur (MDC & VRS 2024) – International Seminar	Paper Presented
10	Reconnoitring Relationship Between Financial Literacy and Financial Well-being	NDIM Delhi – International Seminar	Paper Presented

### Declaration

I affirm that all information provided is accurate to the best of my knowledge and that I am not a defaulter of any academic grant or involved in any misconduct.

Place: Varanasi

Signature: Dr. Shruti Singh

Date: 23/06/2025

