

Dr. Dharmendra Singh  
(PhD, CFP, CFA, Associate-life, UGC-NET)  
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## PROFESSIONAL OVERVIEW

- Over 23 years of experience in teaching at the bachelor's and master's levels.
- Publications in high-ranking Scopus, CABS & ABDC indexed journals in Finance and Entrepreneurship
- Published over 50 articles and book chapters with reputed publishers.
- Designed and delivered corporate training and consulting projects.
- Contributed to accreditation, quality assurance, short courses development, curriculum design, article reviewer, organizing workshops & conferences

## CORE COMPETENCIES

Teaching & Training | Research & Consulting | Academic Administration | Program and Curriculum Development |  
| Quality Assurance | Accreditation |

## RESEARCH AREAS OF INTEREST / EXPERTISE

Banking | Insurance | Behavioral Finance | Entrepreneurial Finance | Entrepreneurship Education | Corporate  
Finance | Financial Market and Services | Service Quality | Financial Inclusion

## TEACHING AREAS OF INTEREST / EXPERTISE

Corporate Finance | International Finance | Investments | Banking | Insurance | Entrepreneurship |  
Entrepreneurial Finance | Personal Finance | Quantitative Techniques

## EDUCATIONAL QUALIFICATIONS

- **Ph.D.** 2005–09  
University of Lucknow, India  
Key Focus Area- Insurance, Management, Financial Competitiveness
- **Master of Business Administration** 1998-2000  
Dr. RML Awadh University, Faizabad, India  
Major- Finance
- **Bachelor of Arts**  
University of Lucknow, India  
Key Subjects -Mathematics & Statistics

## PROFESSIONAL CERTIFICATIONS

- **Learning to teach online** 2020  
University of New South Wales (UNSW), Australia
- **Associate Diploma (Life Insurance)** 2010-17  
Insurance Institute of India, Mumbai
- **Certified Financial Planner (CFP)** 2015  
Certification in personal financial planning from Financial Planning Standard Board Ltd, USA
- **National Eligibility Test (NET) – in Management** 2012  
University Grants Commission (UGC) & National Educational Testing Bureau, India
- **Chartered Financial Analyst** 2008 – 12  
ICFAI University, India

## KEY ROLES AND ACCOMPLISHMENTS IN CURRENT ORGANIZATION (FEB 2013 – PRESENT)

Modern College of Business & Science, Muscat, Oman (Affiliated to the University of Missouri, St. Louis, USA & Franklin University, USA)

- **Program Head – Finance** Sep 2015 – Present  
**Faculty of Business & Economics**
  - ✓ Led and ensured accomplishment of degree program outcomes.
  - ✓ Drafted and implemented a program action plan aligned with an institutional strategic plan.
  - ✓ Scheduled courses and effectively managed faculty teaching load
  - ✓ Networked and collaborated with other local & international organizations and industrial partners.
  - ✓ Organized Faculty Peer Review sessions and analyzed the reports for further action.
  - ✓ New program development 'Insurance and Risk Management- benchmarking of courses, program learning outcomes, mapping of course learning outcomes.
  - ✓ Chairing the research committee of the business department
  
- **Assistant Professor – Finance/ Accounting** Feb 2013 – Aug 2023  
**Associate Professor** Sept 23- Till Date  
**Faculty of Business & Economics**
  - ✓ Incorporated activity-based teaching skills and experience through related *projects, experience sharing, presentations, case studies, flip learning, focused discussions, and decision-making exercises.*
  - ✓ Developed training modules for graduates and industry professionals.
  - ✓ Courses Taught: Financial Management, Advanced Financial Management, International Financial Management, Practice of Personal Financial Planning, Principles of Real Estate, Principles of Insurance, Essentials of Investment, Commercial Bank Management, Fundamentals of Financial Accounting, Managerial Accounting, Models of Management Science, Statistical Methods for Management, & Operations Research

## WORK WITH PREVIOUS ORGANIZATIONS

- Associate Professor 2012-2013  
National Institute of Construction Management & Research (NICMAR), Goa, India.
- Assistant Professor (Finance) 2011-2012  
American University of Ras Al Khaimah, United Arab Emirates.
- Associate Professor (Finance) 2009-2011  
School of Management Sciences, Lucknow.  
**Additional Responsibility** Head -PGDM program
- Faculty (Finance) 2007-2009  
ICFAI Business School (IBS), Lucknow.  
**Additional Responsibility** Academic Coordination and Examination controller
- Assistant Professor 2003-2007  
Sherwood College of Management, Lucknow.  
**Additional Responsibility** Academic Head for MBA program
- Lecturer (Finance) 2002-2003  
Gyan Institute of Management & Technology, Lucknow.
- Associate Faculty 2001-2002  
Dr. Gaur Hari Singhania Institute of Management & Research, Kanpur

## PROFESSIONAL AFFILIATION

- **Ph.D. Co-guide** for the Department of Management, Royal School of Business, Royal Global University, Assam, India.
- **Ph.D. Evaluator** for Dr. APJ Abdul Kalam Technical University, Uttar Pradesh, India

- **Ph.D. Evaluator** for Amity University, Lucknow, India
- **Advisory Board Member**, Adhyayan: The Journal of Management Sciences
- **Editorial Board Member**, The European Journal of Applied Economics, Singidunum University, Belgrade.
- **Reviewer**, Finance Research Letters
- **Reviewer**, Cogent Economics and Finance Journal
- **Reviewer**, Cogent Business and Management Journal
- **Reviewer**, Quality, and Quantity Springer Journal
- **Reviewer**, Business Perspectives, and Research
- **Reviewer**, Social Indicators Research Journal

#### SELECT JOURNAL PUBLICATIONS

- A paper titled "Insurance and economic growth nexus: A comprehensive exploration of the dynamic relationship and future research trajectories" has been published in Journal of Economic Surveys, Wiley (**ABDC A, Scopus Q1**)
- A paper titled "A Systematic Review and Research Agenda on the Causes and Consequences of Financial Overconfidence" has been published in *Cogent Economics & Finance* journal, Taylor and Francis (**ABDC B, Scopus Q3**)
- A paper titled "Exploring the Complex Dynamics: Examining the Influence of Deviant Personas in Online Gambling" has been published in Journal of Gambling Studies, Springer (**ABDC A, Scopus Q1**)
- A paper titled "Age and entrepreneurship: Mapping the scientific coverage and future research directions" has been accepted for publication in International Entrepreneurship and Management Journal, 2024 (**Scopus Q1, ABDC C**)
- A paper titled "Overconfidence Bias Among Retail Investors: A Systematic Review and Future Research Directions" has been accepted for publication in journal Investment Management and Financial Innovations, (Vol. 21, Issue 1), 2024 (**ABDC B, Scopus Q3**)
- A paper titled "An investigation of the demand pulled factors of foreign tourist inflows to India" has been published in the Innovative Marketing Journal (Vol. 19, Issue 3), 2023, pp. 226-236 (**Scopus Q3**)
- A paper titled "Entrepreneurship Development in Universities across Gulf Cooperation Council Countries: A Systematic Review of the Research and Way Forward" has been published in the Journal of Enterprising Communities: People and Places in the Global Economy (**Scopus Q2, ABDC C**)
- A paper titled "Go Digital! Determinants of Continuance Usage of Mobile Payment Apps: Focusing on the Mediating Role of Gamification" has been published in the Pacific Asia Journal of the Association for Information Systems ( Vol. 14, Issue 6), 2022. (**ABDC 'B'**)
- A paper titled "A Systematic and Bibliometric Review of the Financial Well-being: Current Status Advancements and Future Research Agenda" has been published in the International Journal of Bank Marketing (Vol. 40, Issue 7), pp. 1575-1609 (**ABDC 'A', CABS, Scopus Q2**)
- A paper titled "Personality Matters: Does an individual's personality affect adoption and continued use of Green Banking Channels?" has been published in the International Journal of Bank Marketing, (Volume 40, Issue. 4), 2022, pp. 746-772. (**ABDC 'A', CABS, Scopus Q2**)
- A paper titled "A mediation analysis of perceived service quality, customer satisfaction and customer engagement in the banking sector" has been published in the Journal of Financial Services Marketing, May 2022 (**ABDC B, CABS, Scopus Q2**)
- A paper titled "Entrepreneurial Higher Education Institutions: Development of the research and Future Directions" has been accepted for publication in 'Higher Education Quarterly journal (**Scopus Q1, CABS 2**)
- A paper titled "Examining Volatility Spillover Between Foreign Exchange Markets and Stock Markets of Countries such as BRICS Countries" has been accepted for publication in 'Global Business Review ' (**Scopus Q2, CABS, ABDC C**)
- A paper titled "Intellectual capital, bank stability, and risk-taking: evidence from Asian emerging markets" published in 'Competitiveness Review: An International Business Journal' by Emerald Publishing Limited (**Scopus Q2, CABS**)

- A paper titled “Efficiency drivers of insurers in GCC countries: An analysis incorporating company -specific and external environmental variables” published in ‘Cogent Economics and Finance journal’, Volume 9, 2021 - Issue 1, published by Taylor & Francis (**ABDC B, CABS, Scopus Q2**)
- A paper titled “Financial inclusion and economic growth nexus: Evidence from SAARC countries” has been published in the ‘South Asia Research journal’ published by Sage (Volume 41, Issue 2), 2021. (**Scopus Q2 & Web of Science**)
- A paper titled “Does Life and Non-Life Insurance Market Development Promote Economic Growth? Evidence from BRICS Nations” has been published in ‘The International Journal of Development and Conflict’ (Volume 10, Issue 1), 2020, pp 53-73. (**Scopus Q4 & ABDC ‘B’**)
- A paper titled “Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman” was published in ‘Sage Open journal’ published by Sage, (Volume 10, Issue 2), April-June 2020. (**Scopus Q2**)
- A paper titled “Technical Efficiency and its Determinants: A Panel Data Analysis of Indian Public and Private Sector Banks” published in Asian Journal of Accounting Perspectives, University of Malaya (Volume 11, Issue 1), 2018, pp 48-71.
- A paper titled “A Panel Data Analysis of Capital Structure Determinants: An Empirical Study of Non-Financial Firms in Oman” was published in the International Journal of Economics and Financial Issues, Volume 6, Issue 4, Oct 2016, 1650-1656. (**Scopus Q3 & ABDC**)
- Paper titled “Liquidity Management: A Comparative study of Oman Banks and Multinational Banks” published in International Journal of Applied Sciences and Management, Volume 1, Issue 2, Mar 2016.
- Paper titled “Technical Efficiency and its Determinants: An Empirical Study on Banking sector of Oman” published in Problems and Perspectives in Management, Volume 13, Issue 1, 2015. (**Scopus Q2, CABS & ABDC**)
- Paper titled “The Dynamics of Gold Prices, Crude oil prices, and Stock Index Co-Movements: Co-integration evidence of India” published in Finance India, Vol. XXVIII No 4 (December 2014), pp 1265-1274. (**Listed in ABDC, Scopus**)
- Paper titled “Testing Weak Form Stock Market Efficiency on Muscat Securities Market: Oman” published in Skyline Business Journal, UAE, Volume IX-Issue 1-2013-2014, pp. 9-13.
- Paper titled “Service Quality and Consumer Satisfaction: A Comparative Study of an Indian Public Vs Private Banks” published in Malaysian Management Journal, Vol. 17, (2013), pp. 59-75.
- Paper titled “Causal relationship between macro-economic variables and stock market: A case study for India” published in Pakistan Journal of Social Sciences, Vol. 30, No.2 (Dec 2010), pp. 263-274.
- Paper titled “Bank Specific and Macroeconomic Determinants of Bank Profitability: The Indian Evidence” published in Academy of Taiwan Business Management Review, Vol.6, No. 3 (August 2010), pp. 94-104. (**Listed in ABDC journals 2010**)
- Paper titled “Securitization: The Concept and Its Relevance to Indian Banks” published in Indian Journal of Finance, Vol1. No.2 (June-July 2007). pp.13-20. (*Indexed in Scopus*)

#### SELECT RESEARCH WORK PUBLISHED (BOOKS AND BOOK CHAPTERS)

##### Books

- Published edited volume book titled “**Emerging Perspectives on Financial Well-Being**” with **IGI Global, USA**. DOI: 10.4018/979-8-3693-1750-1, June 2024.
- Published edited volume book titled “**Revolutionizing Customer-Centric Banking Through ICT**” with **IGI Global, USA**. DOI: 10.4018/979-8-3693-2061-7, April 2024.
- Published edited volume book titled “**Transforming the Financial Landscape with ICTs**” with **IGI Global, USA**. DOI: 10.4018/979-8-3693-1503-3, March 2024.
- Published edited volume book titled “**International Perspectives on Value Creation and Sustainability Through Social Entrepreneurship**” with **IGI Global, USA**. DOI: 10.4018/978-1-6684-4666-9, Aug 2022.
- Published edited volume book titled “**Financial Inclusion in Emerging Markets: A Road Map for Sustainable Growth**” with **Springer Nature**. ISBN: 978-981-16-2651-7, Sept 2021.
- Co-authored a book titled “Financial Management” published by New Royal Book Company, Lucknow (ISBN: 81-89267-51-5) in 2007.
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### **Book Chapters**

- Contributed a chapter on ‘**Social Entrepreneurship, Value Creation, and Sustainability: Systematic Review and Thematic Mapping of the Research**’ in an edited volume book titled “International Perspectives on Value Creation and Sustainability Through Social Entrepreneurship” with **IGI Global, USA**. DOI: 10.4018/978-1-6684-4666-9, Aug 2022
- Contributed a chapter on “**Key Determinants of Financial Inclusion: An Empirical Evidence from Western Balkan Countries**” in an edited book titled ‘Financial Inclusion in Emerging Markets’ published by **Palgrave Macmillan**, ISBN: 978-981-16-2651-7, Sept 2021, pp 49-69.
- Contributed a chapter on “**Trade Flows of Oman with its Major Trade Partners: A Gravity Model Approach**” in an edited book titled ‘Oman in the 21st Century: Issues and Challenges’ published by Nova Science Publishers, ISBN: 978-1-53615-754-3, Sept 2019, pp 25-42.
- Contributed a chapter on “**Nexus between Financial Development and Economic Growth in Oman**” in an edited book titled ‘Economic Diversification of Oman’ published by the College of Banking and Financial Studies, Muscat, Oman in April (2019), pp 1-15.
- Contributed a chapter on “**Stock Price Determinants: Empirical Evidence from Muscat Securities Market, Oman**” in an edited book titled ‘Firm Value-Theory and Empirical Evidence’ published by IntechOpen, United Kingdom, pp 21-31. (Indexed in Web of Science)
- Contributed a chapter on “**Comparing the Efficiency of National and Foreign Health Insurers in Oman**” in an edited book titled ‘Financial Sector in Oman: Developments, Issues, and Prospects’ published by the College of Banking and Finance, Muscat, Oman in January (2018), pp 61-75.

### **WORKING PROJECTS**

- Edited volume book on ‘Role of Electronic Finance in Economic Growth: Global Outlook for Sustainable Development’ by **Palgrave Macmillan**

### **FUNDED PROJECTS**

- Fully funded research grant program titled “An Empirical Investigation of Omani Investor Intent in time of COVID-19 Pandemic” from research council of Oman (BFP/RGP/CBS/21/468).

### **CONFERENCES AND WORKSHOPS**

- Deciphering the impact of social media on the adoption of Green Banking applications in India: Testing the UTAUT2”, ICSG 2022, IIM Bodhgaya, 16th to 17th September 2022
- Co-authored an article on “Impact Of Russia-Ukraine Conflict On Stock Market Performance: Event Study Analysis” presented at the International Scientific Online Conference FINIZ 2022, “Business Resilience In A Changing World”, **Singidunum University, Belgrade, Republic of Serbia**.
- Co-authored an article on “Exchange-Traded funds and their performance during Covid Crisis” Presented in Eighth International Scientific Conference FINIZ Dec 2021 at **Singidunum University, Belgrade, Republic of Serbia**.
- Co-authored an article on “FINTECH and CBDC–Modern Trends in Banking” Presented at the sixth International Scientific Conference FINIZ Dec 2019 at **Singidunum University, Belgrade, Republic of Serbia**.
- Presented a paper on “Financial inclusion and economic growth nexus: Evidence from SAARC countries” at ‘The International Conference on Banking, Finance and Business’ organized by the **College of Banking and Financial Studies, Muscat, Sultanate of Oman**, on Apr 24-25, 2019.
- Presented a paper on “Financial inclusion index – Comparative study on Western Balkan countries” at the 3rd International Scientific Conference on Economics and Management (EMAN), March 28, 2019, **Ljubljana, Slovenia**.
- Successfully participated in two days conference on Banking and Finance on 10-11 Dec 2017, **Muscat, Sultanate of Oman**.
- Presented a paper on “Assessing the Technical Efficiency of GCC banks: An application of DEA and Tobit Model” at the International Conference on Corporate Governance: Retrospect and Prospects” organized by **IMS Ghaziabad**, on Feb 12-13, 2017.
- Successfully attended two days (4-5 Oct 2015) workshop on ‘Publishing and Grant Proposal Writing’ at MCBS, conducted by **TRC and COACH Team (USA)**.
- Attended two days of FDP on ‘Financial Econometrics Using EViews at Delhi Institute of Advanced Studies (30-31 July 2010)

- Successfully completed a short-term course on 'Financial Modeling and Risk Management: Theory and Practice' from **IIT Kharagpur** during (25th-28th) May 2009.
- Successfully attended a one-week FDP on 'Financial Derivatives' at **IIM Kozhikode** in July 2008.
- Successfully attended a three-day workshop on 'Measurement in Management' (Based on SPSS) at **IBS Hyderabad** in Jan 2008.
- Successfully attended QIP (Quality Improvement Program) at **IIT Roorkee** in June 2006.

- Presented paper on “Performance Appraisal of Life Insurance Sector with special reference to HDFC Standard Life Insurance Company” at Sixth International Conference on Operations and Quantitative Management (ICOQM-VI) organized by **IIM Indore**, on August 9-11, 2005.
- Presented paper on “Analytical study of VaR: A New Generation Tool for Risk Managers” at 11th International Conference (December 27-29, 2004) organized by FIM, University of South Alabama, USA & UP Technical University, Lucknow
- Participated in a Faculty Development Program organized by ICFAI Hyderabad “Emerging Trends in Banking & Finance” in June 2002
- Presented paper on “Challenges Ahead in Teaching Management Profession” at ICFAI National College, Lucknow.

#### TRAINING AND CONSULTANCY

- Delivered a guest lecture on ‘Risk Management’ for FPM scholars at FIIB, New Delhi on 8th May 2021.
- Conducted an online training session on bibliometric analysis at Royal Global University on Dec 18, 2020, for Ph.D. scholars and faculty members.
- Conducted three days training program on ‘Role of Statistics in Insurance’ for Capital Market Authority (CMA), Oman during 11-13 Nov 2018.
- Conducted one-day training for the Association of Mutual Funds in India (AMFI) certification examination in 2006.
- Resource person in a Faculty Development Program on Multiple Regression and ‘Factor Analysis’, organized by ICFAI University Dehradun (5th to 7th March 2009).

#### COMMUNITY SERVICE (SELECT LOCAL & INTERNATIONAL ENGAGEMENTS)

- **Guest speaker for the valedictory session** of the International Conference on “Emerging Trends in Business and Management -A Lookout for multi-disciplinary approach for sustainable growth”, organized by Royal School of Business, Royal Global University, Guwahati, Assam (16-17 June 2023).
- **Invited Keynote Speaker** on the topic “Sustainable Finance and Its Trends and Progress” in a two-day International Conference of Economics on “Growth, Resilience, and Sustainability in an Uncertain World” organized by the **Department of Economics, Central University of Rajasthan**, April 11 and 12, 2023.
- **Invited Keynote Speaker**, in 5<sup>th</sup> Annual international conference organized by Association of Socio-economic studies (ASEDS), Goyal Institute of higher studies March 4-5, 2022, Lucknow, **India**
- **Member of Technical Program Committee** in 1st Mosharaka International Conference on Financial Sciences, Banking, and Accounting, 13-15 November 2020, Aqaba, **Jordan**
- **Member of Scientific Committee** in sixth International Scientific Conference FINIZ 2019 entitled “Digitization and Smart Financial Reporting”, December 6, 2019, at Singidunum University, **Belgrade, and the Republic of Serbia.**
- **Co-convenor** in National Conference on “Emerging Perspectives of Finance and Changing Economic Scenario”, organized by IMS Ghaziabad, Feb 29, 2020.
- **Invited session chair** for banking track in the International Conference on Banking, Finance, and Business organized by the College of Banking and Financial Studies, on Apr 24-25, 2019, in **Muscat, Sultanate of Oman.**
- **Invited Speaker** in one session of a workshop on “Budget 2008: Its Impact on Indian Economy” co-organized by IBS-Lucknow and ASSOCHAM UP.

#### PROFESSIONAL MEMBERSHIP

- Life Member of Indian Econometric Society (Membership No: L / 2695 /16-17).
- Life Member of Insurance Institute of India (Membership Number: AS79882).
- Member of Financial Planning Standard Board (FPSBI No.: 00081428).

#### LINKS FOR PUBLICATION DETAILS

- Social Media: <https://www.linkedin.com/in/dr-dharmendra-singh-4298b924/>

- Google Citations: <https://scholar.google.com/citations?user=56CHWvIAAAAJ&hl=en>
- ORCID ID: 0000-0003-0966-6530
- Scopus ID: 56637515500

#### PERSONAL DETAILS

- Date of Birth: 3rd November 1974
- Marital Status: Married
- Permanent Address: H.No.569/B-61, Alfa Farm, Barigawa, Kanpur Road, Lucknow-12, India
- Contact No: +96892287412
- Citizenship: Indian
- Country of Residence: Oman