

Roshna Varghese, MBA PhD

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School of Management and Business Studies
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EDUCATION

- **PhD in Finance** (Jan 2003 to December 2007), awarded on Sept 2008
 - Topic : Corporate Disclosure by Indian companies
 - School of Management and Business Studies, Mahatma Gandhi University with UGC JRF
 - Supervising Teacher : Dr K Sreeranganadhan
- **MBA (Finance and Marketing)** (1999 to 2001)
 - School of Management and Business Studies, Mahatma Gandhi University
 - First rank in the university with 77% marks
- **BBM (Bachelor of Business Management)** (1996-1999)
 - St Joseph's College, Moolamattom affiliated to Mahatma Gandhi University
 - First rank in the university with 83% marks
- Qualified **UGC – NET** and **Junior Research Fellowship** in the year 2002.

TEACHING AND RESEARCH EXPERIENCE

- Assistant Professor, School of Management and Business Studies, Mahatma Gandhi University, Kottayam, 27th August 2019 to date.
- Rajagiri College of Social Sciences, Assistant Professor, Department of MBA, 15th November 2010 to 26th August 2019
 - Courses Handled : SAPM, Financial Management, Financial Derivatives, Corporate Restructuring
 - Additional responsibilities : Accreditation head of AACSB, Assurance of Learning (AOL) coordinator, core team member – ACBSP, NBA, AMBA; Strategic planning Coordinator; BoS member; Payment gateway (BillDesk) – in charge
- Saintgits College of Engineering, Department of MBA, Kottayam, Assistant Professor, Jan 2008 to Nov 2010
 - Courses Handled : SAPM, Financial Management, Financial restructuring
 - Additional responsibilities : Library – Faculty in charge, Academic committee
- School of Management and Business Studies, Mahatma Gandhi University, Kottayam, Junior Research Fellow & Senior Research Fellow, Jan 2003 to Dec 2007
 - Courses Handled : Financial Management (MPhil & MBA); Corporate Turnaround Management (MBA); SAPM (MBA); General Management
 - Additional responsibilities : Coordination of classes

RESEARCH GUIDANCE

- Approved research guide of Mahatma Gandhi University, Kottayam
 - Anjana S. : 2021 Admission
 - Rinu Jayaprakash : 2022 Admission
- Approved research guide for Ph.D., Bharathiar University, Coimbatore
 - PhD Awarded - 2

PUBLICATIONS

Journal Articles

- Paulose, Daly & Varghese, Roshna. (2022). Shopping orientations and its influence on online purchase intention: A study of young adults, *International Journal of Electronic Marketing and Retailing*, ISSN : 1741-1025 (**Scopus, SJR Q4**)
- *Corporate Disclosure by Indian Companies*, Finance India, Vol: XXXV, No 1; March 2012. pp. 91-112, ISSN: 0970-3772. Publisher: Indian Institute of Finance, New Delhi. (**Scopus**)
- *Voluntary Annual report Disclosures of manufacturing Companies in India and their Linkages with Organisational Demographics*, South Asian Journal of Management, Oct-Dec 2011, Volume 18, Issue No. 4, pp. 23-43. ISSN: 0971-5428. Publisher : AMDISA (Association of Management Development Institutions in South Asia) (**UGC CARE; Scopus**)
- Voluntary corporate disclosures by Indian Companies, Indian Journal of Finance, Vol: 5; Number 7; July 2012; pp.4-12, ISSN: 09738711. Publisher: Associated Management Consultants Pvt Ltd, New Delhi. (**Scopus**)
- Paulose, Daly & Varghese, Roshna. (2016). A Study on the role of Materialism and Interpersonal Influence in triggering Conspicuous consumption among Emigrants from Kerala. *Rajagiri Management Journal*, 10(3). ISSN 09729968. (**UGC CARE**)
- An Empirical Investigation into the Relationship of Crude Oil Price, Exchange Rate and BSE Sensex (2015). *Economic Affairs (New Delhi)*, 60(4): 647-653. DOI : 10.5958/0976-4666.2015.00091.1(**Scopus**)
- Corporate valuation and profitability of Indian companies. (2014). FIIB Business Review, Volume 3, issue 1, January-March 2014. ISSN – 2319-7145 (**Scopus**)
- Jose, A., & Varghese, R. Consumer adoption of mobile banking in India. Examining the role of usefulness, ease of use, perceived risk and trust. *International Journal of Research and Analytical Reviews*, Oct-Dec 2018, 5(4), 97-103.
- Jose, A., & Varghese, R. (2018). Perceived Usage and Adoption of Mobile banking: A Study based on TAM Model. *BSan 2*(3), 19-26.
- Jose, A., Kumar, Gireesh G.S., & Varghese, R. (2017). Factors Influencing Customer Adoption of Mobile Banking Services with special reference to Ernakulam District, IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 11. Ver. VII (November. 2017), pp. 41-47 www.iosrjournals.org (UGC Approved Journal)
- Paulose, Daly & Varghese, Roshna. (2017). A Study on Consumer Perception about Better-For-You Fruit Based Snacks in Kochi City. *AMBER – ABBS Management Business and Entrepreneurship Review*. 8. 55. 10.23874/amber/2017/v8/i2/166108.

- Review of Literature on “*The Effectiveness of Financial Inclusion with reference to Banking Practices*” in the SS International Journal of Multidisciplinary Research - Volume 2, Issue 5, 2016.
- The Effectiveness of Financial Inclusion with reference to Banking Practices. (2017). *AE International Journal of Multidisciplinary Research*, 5 (02), 2017. ISSN – 2348 – 6724 www.aeph.in.
- Derivative Trading and Spot Market Volatility: Evidence from Indian Market. (2015). *International Journal of Innovation and Economic Development*, Volume 1, Issue 3, August 2015 , ISSN - 1849-7020.
- *Voluntary Disclosure practices of domestic companies versus MNC associates operating in India*, Indian Management Research Journal, Volume II, Issue 01, Jan-April 2010, pp.2-13, ISSN : 0975-2285, Publisher : MIT SOM, Pune
- *Customer satisfaction based on Physical Evidence*, Revelation, Vol.II, December 2009, pp. 51-61, ISSN: 0975-1211, Publisher : K.P.B. Hinduja College of Commerce, Mumbai.
- *Testing CAPM in Indian Securities Market*, The Journal of Contemporary Management research, Vol.3, Issue 2, September 2009, pp.36-47; ISSN: 0973-8266, Publisher : Bharathidasan Institute of Management, Thiruchirappalli.
- *Performance evaluation of Equity Diversified Mutual Funds in India*, PCMA Journal of Business, Vol. 1, No.2, June 2009, pp.32-50; ISSN: 0974-9977, Publisher : Punjab Commerce and Management Association
- *The Recent Developments in Corporate Disclosure –An Empirical Study in Indian Context*, Erudition, Volume 3, Issue 1, January, 2009, pp.70-80; ISSN : 0973-7839; Publisher : Albertian Institute of Management, Cochin
- *Management of Industrial sickness, Consortia: Management Journal for Researchers*, Research Journal for School of Management and Business Studies, 2006.

Book Publication

- Corporate Disclosure by Indian Companies, Serial Publications, New Delhi, 2010. ISBN : 978-81-8387-390-1
- Coeditor of book titled *Finance and banking : A collection of contemporary research*, Excel India Publishers, 2009, New Delhi. ISBN : 93-80043-38-4
- Coeditor of book titled *Rediscovering Finance and banking*, Excel India Publishers, New Delhi, 2009, ISBN : 978-93-80697-18-5

Books Chapter

- Proceedings of National conference on insights in Marketing 2020 proceedings, Consumer Adoption in Mobile Wallets, Rajagiri College, Feb-20, 978-93-5396-417, pp.46-58
- *Core Banking: The technological innovation in Banking* in P.K. Manoj (ed) Special Economic Zones In India : Financial Inclusion: Challenges And Opportunities, Serials Publications, 2009. ISBN: 978-81-8387-275-1
- ‘*Is internality an indicator of high self-esteem? Linking Locus of control to the self esteem of teachers in professional colleges*’ in P.S James and Kishinchand Poornima (Eds) Human resource management: An anthology of contemporary Research, Excel India Publishers, New Delhi, 2009. ISBN: 93-80043-38-4.

MDP – RESOURCE PERSON AND INVITED TALKS

- Invited Lecture in Marian International Institute of Management, Kuttikkanam on the topic “International Accreditations” on 22nd December 2020.
- Invited Lecture in Faculty Development Programme of Madras School of Social work in the topic “Outcome Based Education : How to measure Course outcome and Programme Outcomes” on 8th June 2021
- Resource Person of “Management Development Programme (MDP) in Small Business Management” in association with Micro, Small and Medium Enterprises (MSME) Training Institute, Thiruvalla, Ministry of Micro, Small & Medium Enterprises Government of India organised By St. Berchmans College, Changanassery, during Jan 2011
- Resource person of “Finance for non-finance managers” organised by Rajagiri centre for Business Studies, Aug 18-19 2015.

CONFERENCE PROCEEDINGS/PAPERS PRESENTED/CONFERENCES ATTENDED

- Presented a paper titled *Understanding the Consumer Fintech Adoption Trends* in PIMR 18th International Conference on “Transforming Management Practices and Processes for Economic Development and Societal Welfare” held on February 25-26, 2023.
- Presented a paper in National conference in Marketing titled “A study on factors influencing consumer adoption in mobile wallets” organised by Rajagiri Business School on 8th Feb 2020
- Presented a paper in Rajagiri conference on Economics and Finance, on “Firm size, market risk and ex dividend behaviour” organised by Rajagiri Business School in association with The Indian Society Economic Society, 8th and 9th Nov 2019
- National Conference on Insights in Marketing 2020 Proceeding, Consumer Adoption in Mobile Wallets, ISBN - 97-93-5396-417-7, pp.46-58
- ‘Corporate Governance, Corporate Social Responsibility and Firm Performance: Evidence of Interrelationship from India’ in proceedings of “ 2015 IMRA-IIMB International Conference” held on 16-18 December, 2015, ISBN: 978-0-9573841-3-2
- Chairperson of Finance track in National Conference on “Unleashing Ingenious Management Potential for Business Endurance” organised by Berchmans Institute of Management, SB College, Changanassery, Kerala, on 10th January 2014.
- Presented a paper in International conference on Challenges of Practical Management in the global age organized by Rajagiri Business School and in association with Academy of Practical Business Administration and East and Central Asia Economic and Business Association, Korea, 20th July 2018
- Presented a paper on Voluntary disclosure by Indian companies : A comparative study of service and manufacturing sectors in the Inaugural Conference of Indian Academy Of Management, 28-30th December, 2009, XLRI, Jamshedpur
- Presented a paper on Voluntary disclosure practices of domestic companies and MNC associates operating in India in IIM Calcutta International Finance Conference December 03-05, 2009 organised by Indian Institute of Management Calcutta, India.
- Presented a paper titled Impact of IPO on financial performance of companies Mangalam Conference on Value based Management, December 4, 2009, organised by Mangalam Management Studies, Kerala

- Presented a paper on 'Is internality an indicator of high self-esteem? Linking Locus of control to the self esteem of teachers in professional colleges' in ET-SIM-NIPM (Kerala Chapter) National Summit on Human Resource Practices and Management, organised by Saintgits Institute of Management, July 23-25, 2009.
- Presented a paper on 'Stock price behaviour associated with earnings announcement in Indian capital market' in International Conference on 'Doing Business in India' organised by IFIM, Bangalore, December 19-20, 2008.
- Presented a paper on 'Voluntary Annual Report Disclosures by Manufacturing Companies in India' in 6th International Conference on Accounting and Finance in Transition 2008 jointly organised by IMT, Nagpur and the University of Greenwich, UK in Nagpur from Nov 6 to 8, 2008.
- Presented a paper titled 'Core Banking: The technological innovation in Banking' in National seminar supported by UGC & CSEZ on *Banking in the era of Diverse development paradigms: From financial inclusion to special economic zones* on 3rd March 2008, organised by Department of Applied Economics, Cochin University of Science and Technology.
- Presented a paper titled 'Corporate Reporting in Globalised India' at the conference on *Global Competition and Competitiveness of Indian Corporate* held at Indian Institute of Management, Kozhikode, 18-19 May, 2007.
- Presented a paper on 'Management for Growth and Development' in XXX Indian Social Science Congress, December 27-31, 2006 at Alagappa University, Karaikudi, Tamil Nadu.
- Presented a paper titled 'Role of Micro Finance in Promoting Women Entrepreneurship', in UGC Sponsored National seminar on *Problems and Prospects of Women Entrepreneurship in India* organised by the department of Commerce, All Saints College, Thiruvananthapuram, on 27th and 28th September 2006.
- Presented a paper titled 'Corporate Sustainability Reporting' in International Seminar on *India Inc.- Taking India to the World* on 17th and 18th March 2006 organised by School of Management and Business Studies, Mahatma Gandhi University, Kottayam.
- Participated in *National Conference on Finance and Banking (NCFB)* organised by Saintgits College of Engineering, Department of MBA, Kottayam on Sept 8-9, 2008.
- International Seminar on *Corporate Social responsibility in Kerala – current issues and future trends* sponsored by the Royal Netherlands Embassy, organised by Department of Applied Economics, Cochin University of Science and Technology on Sep 16, 2006
- National Seminar on *Data mining* at Cochin University of Science and Technology on 11th and 12th December 2003.
- International Seminar on *India and the New Global Intellectual Property Rights (IPR) Regime : Challenges and options* on 2nd to 4th August 2006, organised by School of International Relations and Politics, Mahatma Gandhi University, Kottayam.
- Other seminars include
 - Concilium 2002 : National Seminar on *The Crisis in Rubber Industry and the Ethics in Business* at Windsor Castle , Kottayam on 04.01.02, organised by School of Management and Business Studies, Mahatma Gandhi University, Kottayam.
 - Concilium 2003 : National seminar on *Investment Scenario in Kerala and Brand Equity* on 24th March 2003 organised by School of Management and Business Studies, Mahatma Gandhi University, Kottayam.

Concilium 2005 :National seminar on *Indian Telecom Sector-Recent Trends and Corporate Governance* on 14.01.2005, organised by School of Management and Business Studies, Mahatma Gandhi University, Kottayam.

FACULTY DEVELOPMENT PROGRAMMES/WORKSHOP ATTENDED

- Successfully completed Faculty Development Programme on “Marketing Analytics : A Primer”, three day online FDP organised by School of Management Studies, CUSAT, Kerala during 02-04 February 2023.
- Successfully completed Web of Science Training and Certification program 2023- three part series, Jan 2023
- Successfully completed “Effective use of Business Simulations” on 16-17th May 2022 at Rajagiri Business School, Cochin.
- Successfully completed the 7-day National Online Workshop on *Collecting Literature, Manuscript Preparation, and Publishing* organised by the Department of Environmental Science, and Research Committee, SIES (Nerul) College of Arts, Science & Commerce, Nerul, Navi Mumbai in association with Lore & Ed Research Associates, Kottayam from 21 – 28 March 2022.
- Successfully completed the 7-day International Online Workshop on *Literature Review: Narrative & Systematic* organised by NSS Hindu College, Changanacherry, Kottayam in association with Lore & Ed Research Associates, Kottayam, from 06 – 14 May 2022.
- Successfully completed the 7-day National Online Workshop on *R Programming For Statistical Data Analysis* organised by St. Xavier’s College of Management & Technology, Digha Ghat, Patna in association with Lore & Ed Research Associates, Kottayam from 23 – 31 March 2022.
- Successfully completed IIM Kozhikode FDP : Advanced Certificate Programme in Academic Research and data Analysis, 130 hours duration, March to November 2021
- *Successfully completed the ARPIT Course in Financial Markets and Emerging Business Models 1st Dec 2020 to 31st March 2021*
- *Successfully completed the ARPIT Course - Online Refresher Course in Management November 2019 to Feb 2020*
- Workshop on Outcome Based Education (OBE) organised by IQAC, Mahatma Gandhi University with the technical support of Teaching Learning Centre (TLC), Indian Institute of Technology (IIT), Madras, 03-07, February 2020 (5 days).
- Attended UGC sponsored refresher course in Women’s studies and Women Empowerment (Multidisciplinary) conducted by UGC- HRDC, University of Kerala, Kariavattom, Trivandrum, 01/11/2019 to 14/11/2-19
- Successfully completed “Case method Teaching Seminar” offered by Harvard Business Publishing and IIMA case centre on July 7-8, 2017 in Bengaluru
- Participated in three day National Seminar on “Strategic Innovation in Higher Education” organised by Centre for Education beyond curriculum (CEDBEC), in Christ University, Bangalore on 10-12 May 2017
- Attended Faculty Development Programme on “Case Method in Management Education” conducted by Dr. Simon George of Tapmi on August 20, 2016. Centre : Rajagiri Business School

- Attended Faculty Development Programme on “Teaching Methods to Strengthen Decision Making Skills” conducted by Dr Ranjeet Nambudiri of IIM Indore on Sept 20, 2016. Centre : Rajagiri Business School.
- Attended Faculty Development Programme on “Innovative approaches in Management Teaching” conducted by IIM Kozhikode Faculty on April 28-30, 2016. Centre : Rajagiri Business School.
- Participated in “National Workshop on NIRF (national Institutional Ranking Framework)” offered by Eloit innovations on 28th Nov 2015.
- Participated in one day Training Programme on Meta analysis organised by Rajagiri business School on 2nd June 2015.
- Successfully completed with distinction, MOOC course (Massive online Open Course) through Coursera platform in “Corporate Finance Essentials” offered by Prof Javier Estrada, IESE Business School, Barcelona, Spain during Sept- Nov 2014.
- Training programme on MS Excel by Mr. Jaedong Kang organised by Centre for Research, Rajagiri College of Social Sciences, Dec 2014.
- Attended UGC sponsored Special Summer School, conducted by UGC-Academic staff college, University of Kerala, Thiruvananthapuram from 30/07/2014 to 19/08/2014.
- Attended UGC Sponsored National Level One Week Conference cum Workshop on Time Series Econometrics (Inter Disciplinary), 17—22nd March, 2014 Organised by Post Graduate Dept of Economics, Panampilly Memorial Govt College, Thrissur
- Attended UGC sponsored Special Summer School conducted by UGC-Academic Staff College, University of Kerala, Thiruvananthapuram from 30/07/2014 to 19/08/2014.
- Attended UGC sponsored Orientation Programme (IT oriented) conducted by UGC-Academic Staff College, University of Kerala, Thiruvananthapuram from 23/04/2013 to 20/05/2013.
- Attended a National Workshop on ‘Effective Classroom Communication and Teaching Skills for College Teachers’ by The Centre for Education Beyond Curriculum (CEDBEC), Christ University, Bangalore in association with International Federation of Catholic Universities (IFCU), May 11-12, 2011.
- Attended one week Faculty Development Programme on Corporate Governance and responsibility, organised by Indian Institute of Management, Bangalore, May 25-30, 2009.
- Attended a one day workshop on ‘Publishing in International Journals’ by Dr Om Prakash Gupta, organised by Saintgits Institute of Management, on 3rd January 2009.
- Management Development Programme on Research Methodology & SPSS 16.0 organised by Albertian Institute of Management from 10th to 12th Dec 2008.
- ‘Live derivatives Workshop in Currency and Commodities’ organised by Marthoma College of Management and Technology, Perumbavoor in association with NSE and MCX on 6th Dec 2008.
- UGC Sponsored workshop on ‘Research Methodology - Application of Contemporary Statistical techniques for research in Business Management’ conducted by Rajagiri School of Management on 13 Oct – 17 Oct 2008.
- Awarded Green Belt in Special Six Sigma Certification under the aegis of Saintgits Institute of Management, from 16th April to 19th April 2008.

- “Research Methodology workshop on Structural Equation Modeling (SEM) Applications in Business Research’ on 04th March 2008, organised by Department of Applied Economics, Cochin University of Science and Technology.
- Participated in a three day Faculty Development Programme on *Statistical Methods & SPSS* conducted by Saintgits Institute of Management, 21-23 September 2007.
- Participated in the AICTE sponsored one week FDP on *Econometrics for Management Research* organised by Indian Institute of Management, Kozhikode September 03-08, 2007.

COORDINATOR OF CONFERENCES

- Coordinator of National Conference on Finance and Banking 2010 (NCFB 2010), 3rd and 4th September 2010
- Assistant coordinator of National Conference on Finance and Banking (NCFB) 2009 organised at Saintgits College of Engineering, Department of MBA, 28th and 29th August 2009.

OTHER ACHIEVEMENTS

- AACSB accreditation Team head in Rajagiri Business School during 2018 to 2019
- Assurance of Learning (AOL) head in Rajagiri Business School During 2018 to 2019
- Accreditations (ACBSP, NBA, AMBA) Core team member in Rajagiri institutions.
- Commendation certificate for the role in successfully organising National Conference on Finance and Banking 2010 (NCFB 2010), Organised by Saintgits College of Engineering, Department of MBA, 8th and 9th September 2010
- Faculty coordinator of Saintgits-Caltech (California Institute of Technology, US) Collaborative efforts Academic programme in September 2010.
- Instrumental in developing the PGDM curriculum for Saintgits College of engineering, Department MBA for their forthcoming PGDM programme.
- Involved as a faculty guide for Saintgits-Duquesne University (U.S.) Academic programme for the years 2009 and 2010.

Foreign Delegations

1. Attended AACSB Asia Pacific Conference in Hong Kong, May 23 to 25, 2018
2. Attended AACSB Asia Pacific Conference in Kaula Lumpur, May 26 to 28, 2019