



**Dr. Ashima Saxena** is an accomplished academican and researcher in the field of Finance and Management, with over 11 years of experience in teaching, research, and academic leadership. She is currently serving as an Assistant Professor at School of Management, IILM University, Gurgaon. Prior to this, she worked as an Assistant Professor Senior Scale in

the School of Management & Liberal Studies at The NorthCap University (NCU), Gurugram. She has also contributed as a faculty member at the Faculty of Law, Manav Rachna University, Faridabad. Dr. Saxena is a SEBI-certified NISM Mutual Fund Trainer and a Member of the CMAOI Association, a professional commerce and management association comprising industry experts and academic professionals. She has further strengthened her academic expertise through online certifications from globally renowned institutions such as the University of Michigan, Duke University, University of London, University of California (Santa Cruz), Yale University, Rice University, and the Indian School of Business.

Her academic and research interests lie in Behavioural Finance, Investment Analysis, Financial Markets, and Financial Decision-Making, and she continues to contribute actively toward advancing research and practical insights in finance and management.

### **Educational Qualification**

- Ph.D. Manav Rachna International Institute of Research & Studies, Faridabad (2019) Topic: Role of Behavioural Finance in Portfolio Investment Decision
- M.B.A. Amity University, Noida (2013)  
Major: Banking & Finance (1<sup>st</sup> Division)
- B.COM, University of Delhi (2011)
- NISM Certified for Series- V-A: Mutual Fund

### **Research and Scholarly Publication**

#### **PUBLICATION**

- Co-authored research paper “A Multi-Criteria Decision Analysis of Sustainability-Driven Marketing Strategies for Electric Vehicle Adoption in Emerging Markets”, published in *Indian Journal of Marketing*, ISSN no: 973 – 8703, Volume 56, Issue 1, January 2026 [DOI: <https://doi.org/10.17010/ijom/2026/v56/i1/175899>] (**Scopus Indexed**)
- Co-authored research paper “Comparative Performance based on Components of Technical Efficiency of Commercial Banks in India”, published in *Journal of Informatics*

*Education and Research*, ISSN no: 1526-4726, Volume 5, Issue 1, Jan- Mar 2025  
[DOI: 10.52783/jier.v5i1.2204] **(ABDC – C)**

- Co-authored research paper “*Mobile Wallet Integration: A Wellspring of Prospects and Hardships*”, published in *Global Journal of Enterprise Information System*, ISSN no. 0975-1432, Volume 14, Issue 4, Oct-Dec 2022.
- Co-authored research paper “*A Systematic Literature Review of Supply Chain Management Practices and Performance*”, published in *Materials Today: Proceedings (Elsevier)*, Nov 2022. [DOI: 10.1016/j.matpr.2022.10.203] **(Scopus Indexed)**
- Co-authored research paper “*A Study on the Role of Demographic Variables on Online Payment in Delhi NCR*”, published in *International Research Journal on Advanced Science Hub*, Vol. 4, Issue 8, Aug 2022. [DOI: 10.47392/IRJASH.2022.052]
- Co-authored research paper “*An Empirical Study on the Influence of Behavioral Biases on Investment Decisions in Delhi NCR*”, published in *Global Journal of Enterprise Information System*, ISSN no. 0975-1432, Volume 14, Issue 3, Jul-Sep 2022.
- Co-authored research paper “*Does Aging Impact Financial Behavior & Investment Decisions*”, published in *Global Journal of Enterprise Information System*, , ISSN no. 0975-1432, Volume 12, Issue 3, Jul-Sep 2020, Pg no 8-13.
- Co-authored research paper “*Saving Preferences and Demographic Variables of Investors: A Relationship Study*”, published in *Global Journal of Enterprise Information System*, ISSN no. 0975-1432, Volume 12, Issue 1, Jan-March 2020, Pg no 52-59.
- Co-authored research paper “*Gender Differences in Financial Behaviour Biases and Investment Decisions*”, published in *Studies in Indian Place Names*, UGC Approved, ISSN no. 2394-3114, Volume 40, Issue 70, March 2020, Pg no 3747-3757.
- Co-authored research paper “*Environmental Accounting Practices in India*”, published in *International Journal of Science and Research*, ISSN: 2319- 7604, Volume 9, Issue 2, February 2020. Pg no: 1014-1016.
- Co-authored research paper “*A Study on Job Satisfaction of Employees in Education Industry*”, published in *International Journal of Scientific Research and Reviews*, UGC Approved, ISSN : 2279-0543, Volume 8, Issue 2 April-June 2019. Pg no: 2046-2054.
- Co-authored research paper “*A Study on Customer Satisfaction towards Online Banking Services*”, published in *International Journal of Trend in Scientific Research and Development*, Vol. 3, Issue 1, Dec 2018 (Impact Factor: 4.101). [DOI: 10.31142/ijtsrd20188]
- Co-authored research paper “*Comprehensive Literature Review on Behavioral Finance*”, published in *International Journal of Creative Research Thoughts*, I.SSN: 2320-2882, April 2018, Vol no.6, Issue no.2. Pg no: 1245-1249.
- Co-authored research paper “*Scope of Bancassurance*”, published in *IPASJ International Journal of Management (IJM)*, Vol no.5, Issue no. 9. Pg no: 9-15.
- Co-authored research paper “*Role of Foreign Direct Investment in the Indian Economy*”, published in *International Journal of Advance Research in Computer Science and Management Studies*, Impact factor- 7.327, ISSN: 2321 7782, Vol no.4, Issue no. 11. Pg no: 9-15.

## BOOKS

- Authored “*Textbook on Fundamentals of Auditing*”, ISBN 978-9349359123, Emyreal Publishing House, 6<sup>th</sup> March 2026.
- Authored “*Research Made Easy*”, ISBN 978-93-6252-985-5, IIP Iterative International Publishers, 29 Apr 2024.
- Edited “*Digital Transformation in Contemporary Times: A Panorama For Reshaping and Reimagining the Future*”, ISBN 978-93-5545-098-2, Namya Press – International Publishing Platform, 25 Sep 2022.
- Edited “*Entrepreneurs: The Catalyst for Economic Growth*”, ISBN 978-93-93810-45-8, Emyreal Publishing House, 8 Apr 2023.

## BOOK CHAPTERS

- Revolutionizing Classroom Instruction Through AI-Powered Scaffolding” ISBN no: 9798337329482 “Digital Age of Educational Learning for Human-Centered Strategies” on Jan 2026, DOI: 10.4018/979-8-3373-2948-2.ch006 (IGI Global Scientific Publishing). **(Scopus Indexed)**
- “Urban Mobility and Challenges of Intelligent Transportation Systems” ISBN no: 9798369379844 “Advanced Digital Ticketing and Payment Solutions in Smart Transportation Systems” on April 2025, DOI: 10.4018/979-8-3693-7984-4 (IGI Global Scientific Publishing) **(Scopus Indexed)**
- “Artificial Intelligence, Fintech, and Financial Inclusion” ISBN no: 9780367645687 “A Scientometric and Bibliometric Review of Impacts and Application of Artificial Intelligence and Fintech for Financial Inclusion” Taylor & Francis : Scopus Indexed Book on 29th December 2023. **(Scopus Indexed)**
- “Emerging Technologies for Banking, Finance & Business” – Bloomsbury Publication ISBN no: 978-81-96656-85-0 “Fintech: A Bibliometrics Analysis Using Biblioshiny” on March 2023.
- “Emerging Issues in Accounting, Finance & Capital Markets” – Bloomsbury Publication ISBN no: 978-81-96656-89-8 “An insight on Behavioral Finance” on March 2023.
- “Emerging Technologies for Banking, Finance & Business” – Bloomsbury Publication ISBN no: 978-81-96656-85-0 “Navigating the Digital Era: Key Skills & Insights for Digital Entrepreneurs” on March 2023.
- “National Education Policy 2020: Issues, Challenges & Implications” ISBN no: 978-81-958338-6-3 “Highlights of New Education Policy (NEP) 2020” on 30th March 2023.
- “Research Methods & Legal Writing: A Handbook for LLM & PhD Scholars” ISBN no: 978-93-5980-764-5 “Processing of Empirical Data” on Feb 2023.

## **MOOC DEVELOPED**

- Developed the MOOC Income Tax using the 4-quadrant approach, ISBN: 978-93-343-9378-1, published by Raja Rammohun Roy National Agency.
- Developed the MOOC Auditing, using the 4-quadrant approach; publication currently in process.

## **MEMBERSHIP**

- “A Commerce and Management Association for Industry Experts and Academic Professional” with Lifetime Membership - CMA/25/01400.