



**MANIPAL UNIVERSITY  
JAIPUR**

MUJ/Q&C/021/F/1.01



**MANIPAL UNIVERSITY  
JAIPUR**

**FACULTY OF MANAGEMENT & COMMERCE**

**SCHOOL OF BUSINESS & COMMERCE**

**DEPARTMENT OF BUSINESS ADMINISTRATION & DEPARTMENT  
OF COMMERCE**

**International Conference on "Emerging Management Trends:  
Financial Literacy, Financial Inclusion and Fintech[3Fs]"  
(ICEMT2022)**

**INTERNATIONAL CONFERENCE**

**24-25 MARCH 2022**



## 1. Introduction of the Event

In the present modern era, technological advancements are increasing day by day. These advancements have impacted all the business activities such as HR, marketing, finance, and operations. With these advancements, various trends have emerged which are giving boost to all the business and management activities. Increased access to financial services in India and other developing countries will also require addressing low levels of financial literacy amongst the emerging economies. This could prevent undesirable behaviours like inadequate savings, disproportionate borrowings at high interest rates and inadequate financial record keeping by small and medium-sized enterprises. The gradual transition from traditional economy to cashless and digital economy in the region further raises the importance of enhancing financial education, especially for vulnerable population. Improving access to financial services such as savings, credit, investments, insurance, and remittances could boost the living standards for millions of people. Further, innovative start-ups and small businesses are vital for sustainable growth across the globe. Realizing these benefits, efforts on removing barriers to the availability of quality, low-cost financial services in urban and rural areas, including remote areas are considered as some of the biggest challenges for all the business organisations. This conference seeks to bring together policy makers, researchers, and industry practitioners to explore the various emerging dimensions of management.

## 2. Objective of the Event

- Sharing the recent trends and developments of modern business strategies.
- Sharing and assessing financial literacy, financial inclusion and technology experiences and lessons learnt in India vis-a-vis other developing countries.
- Making best use of fintech by learning lessons from previous research studies to meet the changing demands in financial services/ products in the region.
- Facilitating adoption of policies that promote pragmatic, viable and innovative solutions for improved financial literacy and inclusion through fintech.
- The conference is set to be held in hybrid mode and invites papers on the listed themes and sub-themes.

## 3. Beneficiaries of the Event

Academia, industry experts and students/research scholars from various external institutions and also Manipal University Jaipur.

## 4. Details of the Guests

### **Inaugural Ceremony:-24/03/2022**

- Prof (Dr) I M Pandey, Chief Guest, International Author of Finance and Ex-Dean, IIM Ahmadabad
- Prof (Dr) Alok Chakrawal, Special guest Vice Chancellor, Guru Ghasidas Central University, Chhattisgarh



- Prof (Dr) Nor Aida Abdul Rahman, Guest of Honor, Head Institute of Aviation Technology Kuala Lumpur, Malaysia.

## **Valedictory Ceremony: 25/03/2022**

- Prof (Dr) Karamjeet Singh, Chief guest, Vice Chancellor, Punjab State Open University, Punjab
- Prof (Dr) Adriana Burlea Schiopoiu, Special Guest, Professor, University of Craiova, Romania
- Mr Praval Upadhyay, Guest of Honor, COO, Sunshine Far East Limited, Hongkong

## **5. Brief Description of the event**

Faculty of Management & Commerce, Manipal University Jaipur organized an International Conference on “Emerging Management Trends: Financial Literacy, Financial Inclusion and Fintech[3Fs]” on March 24-25, 2022, in Online Mode as a part of Decennial Celebrations.

The chief guest of conference was Prof (Dr) I M Pandey, International Author of Finance and Ex-Dean, IIM Ahmadabad. The special guest was Prof (Dr) Alok Chakrawal, Vice Chancellor, Guru Ghasidas Central University, Chhattisgarh, and the Guest of Honor was Prof (Dr) Nor Aida Abdul Rahman, Head Institute of Aviation Technology Kuala Lumpur, Malaysia. In the inaugural function on 24th March 2022, Prof (Dr) Sudhendar H Rao, Dean, FoMC, MUJ introduced about the conference. Prof (Dr) K Ramnarayan, Chairperson, MUJ addressed the participants on theme of the conference. The inaugural address was given by Prof (Dr) G K Prabhu, President, MUJ. The vote of thanks was delivered by Cmdr.(Dr) Jawahar M Jangir, Provost and Director, SBC, MUJ.

The second day of the conference on 25th March 2022 was started with the panel discussion on emerging management trends to find out the various contemporary trends to adopt for the growth and development of the business. In panel discussion various speakers from eminent institutions participated. Dr Saurabh Sharma, HoD, Department of Commerce, MUJ discussed the importance of technology and data monetization in meeting future economic challenges and also discussed recent trends in fintech including blockchain and artificial intelligence.

In the valedictory function on 25th March 2022 , Prof (Dr) Karamjeet Singh, Vice Chancellor, Punjab State Open University, Punjab, was the Chief guest. Prof (Dr) Adriana Burlea Schiopoiu was Special Guest, Professor, University of Craiova, Romania and Mr Praval Upadhyay COO, Sunshine Far East Limited, Hongkong was the Guest of Honor. Dr. Birajit Mohanty, HoD, Department of Business Administration MUJ presented the conference report. Cmdr.(Dr) Jawahar M Jangir, Provost and Director, SBC, MUJ announced the best paper awards in five different conference themes. In this two-days conference, various researchers from India and abroad presented their research papers under five different themes of conference. The conference ICEMT-2022 was convened successfully by Dr. R.K. Tailor and Dr. Sunny Dawar, Faculty Members of School of Business & Commerce, Manipal University Jaipur.



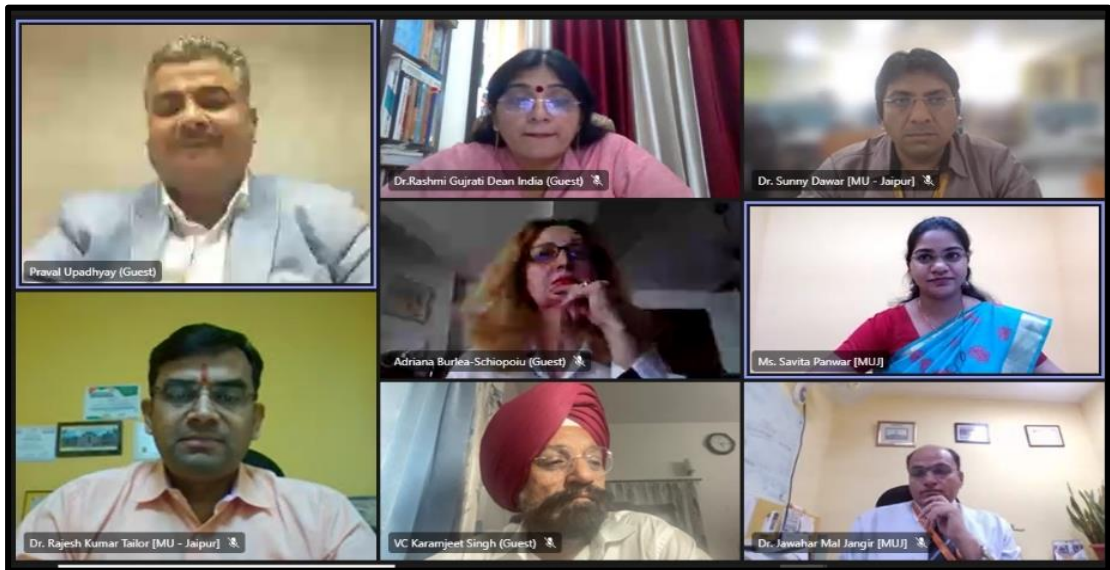
## 6. 3 to 5 photographs of the event or screenshots of the event

**MANIPAL UNIVERSITY JAIPUR** **MUJ** **A+ NAAC**

**Faculty of Management and Commerce**  
**International Conference**  
on  
**Emerging Management Trends: Financial Literacy, Financial Inclusion and Fintech[3Fs]**  
**(ICEMT-2022)**  
March 24<sup>th</sup> -25<sup>th</sup>, 2022

<b>Chief Patron</b>  Dr. K. Ramnarayan Chairperson, MUJ	<b>Patron</b>  Dr. G.K. Prabhu President, MUJ	<b>Co-Patron</b>  Dr. N.N. Sharma Pro-President, MUJ	<b>Co-Patron</b>  Dr. Nitu Bhatnagar Registrar, MUJ	<b>Conference Chair</b>  Dr. Sudhendar H. Rao Dean, FoM&C, MUJ	<b>Conference Chair</b>  Cmdr. (Dr.) Jawahar M. Jangir Provost & Director SBC, MUJ
<b>Chief Guest</b>  Dr. I.M. Pandey International Author of Finance Ex-Proffesor, IIM Ahmadabad	<b>Special Guest</b>  Dr. Alok Chakrawal Vice-Chancellor Guru Ghasidas Central University Chhattisgarh	<b>Guest of Honor</b>  Dr. Nor Aida Abdul Rahman Head Aviation Management, MIAT University Kuala Lumpur, Malaysia	<b>Guest of Honor</b>  Dr. Adriana Burlea Schiopoiu Professor University of Craiova Romania	<b>Conference Convener</b>  Dr. R.K. Tailor FoM&C, SBC, MUJ	<b>Conference Convener</b>  Dr. Sunny Dawar FoM&C, SBC, MUJ





## 7. Brochure or creative of the event (insert in the document only)



**MANIPAL UNIVERSITY  
JAIPUR**

**INTERNATIONAL CONFERENCE**  
ON  
**Emerging Management Trends:  
Financial Literacy, Financial Inclusion  
and Fintech[3Fs]**

**March 24-25, 2022**



**Organized By:**  
Faculty of Management & Commerce  
Manipal University Jaipur  
Dehmi-Kalan, Jaipur-Ajmer Expressway  
Jaipur, Rajasthan-303007, India  
[www.jaipur.manipal.edu](http://www.jaipur.manipal.edu)

**About the Conference**

In the present modern era, technological advancements are increasing day by day. These advancements have impacted all the business activities such as HR, marketing, finance and operations. With these advancements, various trends have emerged which are giving boost to all the business and management activities. Increased access to financial services in India and other developing countries will also require addressing low levels of financial literacy amongst the emerging economies. This could prevent undesirable behaviours like inadequate savings, disproportionate borrowings at high interest rates and inadequate financial record keeping by small and medium-sized enterprises. The gradual transition from traditional economy to cashless and digital economy in the region further raises the importance of enhancing financial education, especially for vulnerable population. Improving access to financial services such as savings, credit, investments, insurance and remittances could boost the living standards for millions of people. Further, innovative start-ups and small businesses are vital for sustainable growth across the globe. Realizing these benefits, efforts on removing barriers to the availability of quality, low-cost financial services in urban and rural areas, including remote areas are considered as some of the biggest challenges for all the business organisations.

This conference seeks to bring together policy makers, researchers and industry practitioners to explore the various emerging dimensions of management.

**About Jaipur**

Jaipur is the capital of the Indian state of Rajasthan in Northern India. It was founded on 18 November 1726 by Maharaja Jai Singh II, the ruler of Amber after whom the city is named. Jaipur is also known as the Pink City of India. The city is located 260 km (162 miles) from the Indian capital New Delhi. Jaipur forms a part of the Western Golden Triangle tourist circuit along with Agra and Delhi (240 km, 149 miles). Jaipur is a popular tourist destination in India and serves as a gateway to other tourist destinations in Rajasthan. The magnificent forts, beautiful havelis and colorful bazaars make the city attractive for the tourists. Hawa Mahal, Jantar-Mantar, Amber Fort, Jaigarh Fort, Nahargarh Fort, Masala Chowk, Govind Dev Ji temple etc. are popular tourist attractions in Jaipur.

**Objectives of the Conference**

- Sharing the recent trends and developments of modern business strategies.
- Sharing and assessing financial literacy, financial inclusion and technology experiences and lessons learnt in India vis-a-vis other developing countries.
- Making best use of fintech by learning lessons from previous research studies to meet the changing demands in financial services/ products in the region.
- Facilitating adoption of policies that promote pragmatic, viable and innovative solutions for improved financial literacy and inclusion through fintech.

The conference is set to be held in an offline mode and invites papers on the listed themes and sub-themes.

**About Manipal University Jaipur**

Manipal is a name in education to be reckoned with not just in India, but the world over. The seeds of its magnificent growth were sown back in 1953 by Padma Shri Late Dr. T. M. A. Pai with the setting up of the flagship Kasturba Medical College. Today, Manipal has emerged as a leading Higher Education provider in India under the leadership of the Padma Bhushan Dr. R. D. Pai. Manipal Global Education Services has taken education far and wide without compromising on the quality to make strong headway to nurture an ecosystem of teaching and research and established its campuses in Bangalore, Mangalore, Dubai, Malaysia, Nepal, Sikkim and Antigua in the Caribbean Island. Manipal University Jaipur a NAAC A+ University established in the year 2011, is a multi-disciplinary private university in Rajasthan. The multi-disciplinary university offers career-oriented courses at all levels, i.e. UG, PG & Doctoral across diverse streams, including Engineering, Architecture, Planning, Fashion Design, Interior Design, Fine Arts, Hospitality, Humanities, Journalism and Mass Communication, Basic Sciences, Law, Commerce, Computer Applications, Management, etc.

University campus is home to the best-in-class infrastructure including state of the art research facilities and modern libraries. The University has the honour to own several awards including National Education Excellence ASSOCHAM award 2015 under the category of Best University Campus, outstanding contribution to Digital India Award, 5-Star rating by GRIHA (Green Rating for Integrated Habitat Assessment) making us the First University in the country to receive. In line with Manipal University's legacy of providing quality education to its students, the campus provides all types of facilities to impart education and carry out research.

**About Faculty of Management & Commerce (FoM&C)**

The programs offered by the three schools under the faculty specialize in three different levels and aspects of business. TAPMI School of Business offers Master of Business Administration program. School of Business and Commerce offers Bachelor of Business Administration, Bachelor of Commerce and Bachelor of Commerce-Honors programs. School of Hospitality and Tourism Management offers Bachelor of Hotel Management and BBA in Hospitality & Tourism Operations. PhD programmes are offered both at TAPMI School of Business and School of Business & Commerce.

Faculty of Management and Commerce blends best in management education through academic rigor and industry exposure to create corporate ready managers and future leaders with excellent conceptual, analytical, technical, human and decision-making skills.

**Sub- themes**

**Emerging Trends in Management:**

- Robotic process automation in business
- Work-place culture and diversity
- Gender inequality in business
- Internationalization and cross-country trade management
- Global market segmentation, targeting and positioning
- Knowledge management, innovation, and customer advocacy
- Globalization and business diversity
- Social networks, disruption and business conflicts
- Creativity, co-evolution and innovation in HR and marketing practices

**Emerging Trends in Financial Literacy:**

- Financial education and digitalisation
- Workplace financial literacy
- Financial literacy for entrepreneurship
- Financial literacy for economic development
- Financial literacy for sustainable development
- Role of AI in financial literacy
- Robotic process automation and financial literacy

**Emerging Trends in Financial Inclusion:**

- Innovative methods of financial inclusion
- Innovative methods of financial stability
- Microfinance and self-help groups
- Digital financial services and financial stability
- Financial inclusion and development
- Financial inclusion and inequality
- Robotic process automation and financial inclusion
- Role of AI in financial inclusion

**Emerging Trends in FinTech:**

- Evolution of technology in Financial Markets
- FinTech: Drivers of Digital world
- Role of FinTech in Financial Inclusion and Financial Integration
- Role of FinTech in banking
- Fintech and Next-generation business
- Entrepreneurship, FinTech and Investing in future business
- Robotic process automation and FinTech

\*However submission of paper is not limited to above mentioned themes/sub-themes.

**Committee**

**Chief Patron**  
**Dr. K. Ramnarayan**  
Chairperson, MUJ

**Patron**  
**Dr. G. K. Prabhu**  
President, MUJ

**Co-Patrons**  
**Dr. N. N. Sharma**      **Dr. Nitu Bhatnagar**  
Pro-President, MUJ      Registrar, MUJ

**Conference Chairs**  
**Dr. Sudhendar Hanumantha Rao**      **Dr. (Cmde) Jawahar M. Jangir**  
Dean, FoM&C, MUJ      Provost & Director, SBC, MUJ

**Organizing Secretaries**  
**Dr. Birajit Mohanty** || **Dr. Saurabh Sharma** || **Dr. Sankersan Sarkar**

**Conveners**  
**Dr. R. K. Tailor**      ||      **Dr. Sunny Dawar**

**Co-Convenor**  
**Dr. S. Pal**

**Call for Papers**

The organizers invite original and unpublished research papers from academia, industry experts and students/research scholars to present their work orally in the themes/sub-themes of the conference. The papers are to be submitted in MS-Word Times New Roman Font Size-12. Please ensure that the similarity of the paper less than 10%. There will be a review of papers by the experts and selection of the paper will be based on the recommendation of the expert committee. Registration in the conference is mandatory for submitting the paper and obtaining the certificate.

**Publication Opportunity**

The selected conference papers will be published in Scopus, Web of Science, ABDC and UGC indexed journals as per the policies of the journals.

**Registration Fees**

Category	Registration Fee	Registration Fee (International Participants)
Students/Research Scholars	₹ 1500/-	USD 20
Academics	₹ 2500/-	USD 35
Industry Delegates	₹ 3000/-	USD 40

All the participants will be provided with lunch and refreshments on the days of the conference.

**Important Dates**

Last date for abstract submission : **January 14, 2022**

Notification for acceptance of abstract : **January 15, 2022**

Registration Deadline : **January 20, 2022**

Last date for full-length paper submission : **February 15, 2022**

**Contact Persons**

**Dr. R. K. Tailor**      **Dr. Sunny Dawar**  
+91-9829013280      +91-9887871712

Email Id: [icent2022@gmail.com](mailto:icent2022@gmail.com)

Please visit conference website for more updates: [www.icent2022.com](http://www.icent2022.com)



## 8. Schedule of the event (insert in the report)

The event was conducted on 24/03/2022 & 25/03/2022 from 10AM to 5:00 PM.

## 9. Attendance of the Event

**Total attendee-128**

S.No.	Name of Attendee
1	Ramnarayan K [MAHE]
2	Dr. Gopalakrishna Prabhu [MU - Jaipur]
3	Dr. Sudhendar Hanumantha Rao [MU - Jaipur]
4	Indramohan Pandey
5	Nor Aida Abdul Rahman - Assoc. Prof. Dr.
6	Prof. Alok Chakrawal, VC, GGU (Guest)
7	Dr. Rajesh Kumar Tailor [MU - Jaipur]
8	Dr. Sunny Dawar [MU - Jaipur]
9	Dr. Lucky Vijayvargiya [MU - Jaipur]
10	Dr. Bhawna Chahar [MU - Jaipur]
11	Dr. Birajit Mohanty [MU - Jaipur]
12	Dr. Gaurav Loadha [MUJ]
13	Dr. Gaurav Lodha [MU - Jaipur]
14	Dr. Ity Patni [MUJ]
15	Dr. Jawahar Mal Jangir [MUJ]
16	Dr. Mahesh Jampala [MU - Jaipur]
17	Dr. Nupur Ojha [MUJ]
18	Dr. Saurabh Sharma [MU - Jaipur]
19	Dr. Shilpa Joshi [MUJ]
20	Dr. Somya Choubey [MU-Jaipur]
21	Dr. Teena Shivnani [MU - Jaipur]
22	Aaron Veeramana Joseph [B Com (Honours) In Accounting - 2021]
23	Aarya Paudel [B Com (Honours) In Accounting - 2021]
24	Adhiraj Singh Chauhan [B Com (Honours) In Accounting - 2021]
25	Akansha (Guest)
26	Akshat Choudhary [BBA - 2021]
27	Akshita Manuel [BBA - 2021]
28	Ambudhi Choudhary [B Com (Honours) In Accounting - 2021]
29	Anjali Modi [B Com (Honours) In Accounting - 2021]
30	Arun Goyal [BBA - 2021]
31	Ashish Kumar [B Com (Honours) In Accounting - 2021]
32	Avani Goenka [B Com (Honours) In Accounting - 2021]
33	Bharat Meena [B Com (Honours) In Accounting - 2021]
34	Bhawana Rathore [PhD - 2020]
35	Bhumika V Hiremath [B Com (Honours) In Accounting - 2021]
36	Bipasha Kar [B.Com - 2021] (Guest)



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37	CA & CS AKASH AGARWAL (Guest)
38	Chinmay Upadhyay [B Com (Honours) In Accounting - 2021]
39	CMA (Ms.) Shameem Memon (Guest)
40	Deeksha Ahuja (Guest)
41	Deepak Sahu [B Com (Honours) In Accounting - 2021]
42	G Nikhil Kumar [B Com (Honours) In Accounting - 2021]
43	Harsh Bansal [B Com (Honours) In Accounting - 2021]
44	Ishaan Singh Gill [BBA - 2021]
45	Ishika Khandelwal [B Com (Honours) In Accounting - 2021]
46	Ishita Rajpal [BBA - 2021]
47	Jaismeen Tansukhani [BBA - 2021]
48	Jani Manan Manishkumar [B Com (Honours) In Accounting - 2021]
49	Jay Sharma [BBA - 2021]
50	Jayansh Sharma [BBA - 2021]
51	jayatiraj08@gmail.com (Guest)
52	Kailash Singh [BBA - 2021]
53	kapoor07yash@gmail.com (Guest)
54	Kartikey Gupta [BBA - 2021]
55	Keerthana Sukumar [BBA - 2021]
56	Kostove Gogoi [BBA - 2021]
57	Krishna Gupta [BBA - 2021]
58	Kush Bhardwaj [BBA - 2021]
59	Lokesh Sharma [BBA - 2021]
60	Mahak Nagori [BBA - 2021]
61	Maivya Saini [BBA - 2021]
62	Manan Vyas [BBA - 2021]
63	Manav Pilonia [BBA - 2021]
64	Manav Sankhla [BBA - 2021]
65	Mansi Bagaria [BBA - 2021]
66	Maya Pareek [PhD - 2020] (Guest)
67	Mayank Rathore [BBA - 2021]
68	Mayank Rathore [BBA - 2021]
69	Mayank Tyagi Bhardwaj [BBA - 2021]
70	Mayuri Shanta [BBA - 2021]
71	Mehak Arya [BBA - 2021]
72	Mishu Mathur [BBA - 2021]
73	Mitr Sharma [BBA - 2021]
74	Mohd Mustkeem Khan [BBA - 2021]
75	Mohit Agarwal [BBA - 2021]
76	Mohit Chandra Shekhar Bhiwaniwala [BBA - 2021]
77	Mradul Bansal [BBA - 2021]
78	Ms. Savita Panwar [MUJ]
79	Naitik Jain [BBA - 2021]
80	Naitik Jain [BBA - 2021]





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81	Nakshatra Tankra [BBA - 2021]
82	Naman Beniwal [BBA - 2021]
83	Naval Kishor Acharya [BBA - 2021]
84	Neeraj Dhakar [BBA - 2021]
85	Neeraj Jangid [B Com (Honours) In Accounting - 2021]
86	Neha Rajawat [B.Com - 2021]
87	Nidhi Sharma (Guest)
88	Nihal [BBA - 2021]
89	Nikhil Naredi [BBA - 2021]
90	Nikita Dassani [BBA - 2021]
91	Nirbhay Sharma [BBA - 2021]
92	Nistha Sethia [B Com (Honours) In Accounting - 2021]
93	Nitin Sabnani [BBA - 2021]
94	Om Sachan [BBA - 2021]
95	Palak Agarwal [B Com (Honours) In Accounting - 2021]
96	Palak Chouhan [BBA - 2021]
97	parakhrishabh003@gmail.com (Guest)
98	Parth Malpani [B Com (Honours) In Accounting - 2021]
99	pj.singh778 (Guest)
100	Pooja Kumawat [B.Com - 2021]
101	Pragya Jain [B Com (Honours) In Accounting - 2021]
102	Pranav Sharma [B.Com - 2021]
103	Praveen Sirvi [B.Com - 2021]
104	Priya Jain [B Com (Honours) In Accounting - 2021]
105	Priyanka Sharma [MU - Jaipur]
106	Priyanka Sharma [MU - Jaipur]
107	Purav Bhayana [B Com (Honours) In Accounting - 2021]
108	Purav Bhayana [B Com (Honours) In Accounting - 2021]
109	Rahul [BBA - 2020] (Guest)
110	rahulchoudhary8047@gmail.com (Guest)
111	Rajeev Sharma [BBA - 2020]
112	Rishabh Mantri [B Com (Honours) In Accounting - 2021]
113	Ritik Kumar [BBA - 2021]
114	Riya Lohia [B Com (Honours) In Accounting - 2021]
115	Sahil Gupta [B.Com - 2021]
116	Shantanu Verma [B Com (Honours) In Accounting - 2021]
117	Shubham Mitra [BBA - 2021]
118	Shweta Mishra [MUJ]
119	Siddharth Agrawal [BBA - 2021]
120	Siddharth Sharma [BBA - 2021]
121	sunil kumar narolia (Guest)
122	Taimoor Ali Khan [BBA - 2021]
123	Tanisha Doshi [B Com (Honours) In Accounting - 2021]
124	Ujjwal Choudhary [BBA - 2021]



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125	Vansh Bothra [BBA - 2021]
126	Vivek Bohara [BBA - 2021]
127	Vyom [B. Com (Honours) Accounting- 2021]
128	Yash Agarwal [BBA - 2021]