Name: Dilpreet Kaur

Designation: Assistant Professor

Department: Department of Commerce

Date of Joining: 28<sup>th</sup> September 2024

Email: dilpreetkaurpup@gmail.com

Areas of specialization: Finance and Management



### **BASIC ACADEMIC PROFILE**

| Sno | Degree        | Year | Board/      | Institution | Percentage | Subjects     |
|-----|---------------|------|-------------|-------------|------------|--------------|
|     |               |      | University  |             | of Marks   | studied      |
| 1   | Matriculation | 2011 | C.B.S.E     | Mukat       | 93.1%      | English,     |
|     |               |      |             | Public      |            | Punjabi,     |
|     |               |      |             | School,     |            | Hindi,       |
|     |               |      |             | Rajpura     |            | Maths,       |
|     |               |      |             |             |            | Social       |
|     |               |      |             |             |            | Science,     |
|     |               |      |             |             |            | Science      |
| 2   | 10+2          | 2013 | C.B.S.E     | Mukat       | 94.6%      | Accountancy, |
|     |               |      |             | Public      |            | Economics,   |
|     |               |      |             | School,     |            | Business     |
|     |               |      |             | Rajpura     |            | Studies,     |
|     |               |      |             |             |            | Maths,       |
|     |               |      |             |             |            | Punjabi,     |
|     |               |      |             |             |            | English      |
| 3   | Bcom (Hons)   | 2016 | Punjabi     | Punjabi     | 86.8%      | Commerce     |
|     |               |      | University, | University, |            |              |
|     |               |      | Patiala     | Patiala     |            |              |
| 4   | Mcom (Hons)   | 2018 | Punjabi     | Punjabi     | 86.7%      | Commerce     |
|     |               |      | University, | University, |            |              |
|     |               |      | Patiala     | Patiala     |            |              |
|     |               |      |             |             |            |              |

| 5 | UGC NET  | 2017,2018, | National    |          | Commerce |
|---|----------|------------|-------------|----------|----------|
|   | (JRF) (4 | 2019       | Testing     |          |          |
|   | Times)   |            | Agency      |          |          |
| 5 | Ph.D     |            | Punjabi     | Pursuing |          |
|   |          |            | University, |          |          |
|   |          |            | Patiala     |          |          |

### **EXPERIENCE**

Junior Research Fellow (JRF) at the Department of Commerce, Punjabi University, Patiala

## RESEARCH PUBLICATIONS

| Sno | Title of the Paper         | Journal Name/ Book                        | Year |
|-----|----------------------------|---|------|
| 1   | Insights on Women's        | Prajnan: A Journal of Social and          | 2025 |
|     | Financial Literacy: A      | Management Sciences (UGC CARE I)          |      |
|     | Bibliometric Analysis      |   |      |
| 2   | An Empirical Analysis of   | Indian Management Studies Journal         | 2024 |
|     | financial literacy among   |   |      |
|     | employees                  |   |      |
| 3   | An analysis of financial   | Pacific Business Review International     | 2023 |
|     | literacy among University  | (UGC Care List II Web of Science          |      |
|     | students                   | Indexed)                                  |      |
| 4   | Adoption and use of mobile | International Journal of Finance and      | 2023 |
|     | payments: An empirical     | Commerce                                  |      |
|     | analysis of University     |   |      |
|     | students                   |   |      |
| 5   | Prudent Financial          | Contemporary Issues in Management and     | 2023 |
|     | Behaviour: The Key to      | Finance                                   |      |
|     | Financial Wellbeing        |   |      |
| 6   | Financial Literacy among   | Women Empowerment and Financial           | 2023 |
|     | Employees: A gender-based  | Literacy                                  |      |
|     | study                      |   |      |
| 7   | Financial Literacy in the  | Contemporary issues in Banking, Insurance | 2024 |

|   | Digital Age: An empirical analysis of University students                                 | and Financial Services  |      |
|---|---|---|------|
| 8 | An empirical Study on financial literacy and cybersecurity among service sector Employees | Embracing Digital transformation in<br>business for sustainable growth. ( Kristu<br>Jayanti College, Bengaluru) | 2024 |
| 9 | An analysis of digital<br>financial literacy among<br>employees using OECD<br>Methodology | Fintech Revolution: The Road Ahead (GLS University, Gujarat)  | 2024 |

# NATIONAL / INTERNATIONAL CONFERENCES

| DATE      | ORGANISED BY       | THEME                          | PAPER PRESENTED               |
|-----------|--------------------|--------------------------------|-------------------------------|
| 11-Mar-22 | School of          | National Conference on         | A study on the adoption of    |
|           | Management         | Resurgent India:               | Mobile Phone Payment          |
|           | Studies, Punjabi   | Emerging Business              | Applications among            |
|           | University Patiala | Strategies for Growth          | University Students           |
|           |                    | and Performance                |                               |
|           |                    | (RIEBSGP-2022)                 |                               |
| 9th &     | Women's Studies    | 14 <sup>th</sup> International | Shattering the Glass Ceiling: |
| 10th      | Centre Punjabi     | Conference on Gender           | Representation of Women on    |
| November  | University Patiala | Justice: A Pathway to          | Corporate Boards of Selected  |
| 2022      |                    | Sustainable Tomorrow           | Asian Countries               |
|           |                    |                                |                               |
| 10th      | School of          | One-Day National               | India's Fintech Adoption - A  |
| February  | Management         | Seminar on Digital             | path towards Financial        |
| 2023      | Studies, Punjabi   | Transformation for             | Wellbeing                     |
|           | University Patiala | Competitive Edge               |                               |

| Baba Ajit Singh   Memorial College (Bela Ropar)  | 3rd May   | Amar Shaheed        | National Seminar on      | Financial Literacy- A Key to    |
|--|-----------|---------------------|--------------------------|---------------------------------|
| Bela Ropar   Samuel   Canada   | 2023      | Baba Ajit Singh     | Reimagining Skill        | Women Empowerment               |
| 24-Jun-23  |           | Memorial College    | India                    |                                 |
| Institutions, Khanna  Entrepreneurship and Business Management  Transition from financial to digital financial literacy-The road to financial empowerment  Transition from financial to digital financial literacy-The road to financial empowerment  Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of Two days National Seminar on Distance and Online Education University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of Two days National Seminar on Achieving Sometime of Himachal Central University of Himachal Pradesh  Pradesh  29 and 30 Department of International January  Commerce, Kristu Jayanti College (Bengaluru)  Entrepreneurship and Business Management Financial Wellbeing- A Bibliometric Analysis  Financial literacy- The road to financial literacy- The road to financial literacy- The road to financial empowerment  Seminar on Distance And Comparative analysis of female and male students  A study on initiatives taken to promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  Financial literacy- The road to financial development goals in the Northwestern region  Financial literacy- The road to financial literacy and cyber security in the digital age  |           | (Bela Ropar)        |                          |                                 |
| Khanna Business Management Bibliometric Analysis  23 -24 Chandigarh Two days International Conference on Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of Seminar on Distance and Online Education University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND Management, Central University of Himachal Pradesh Pr | 24-Jun-23 | A.S. Group of       | National Seminar on      | Financial Behaviour and         |
| 23 -24 Chandigarh Two days International Conference on Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th August Distance Education, University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND Seminar on Achieving 2023 Management, Central University of Himachal Pradesh Panesh  29 and 30 Department of January Commerce, Kristu Junivers for sustainable Embracing digital transformation in business for sustainable and Sustainable Emerging Technologies and to digital financial literacy-The road to financial literacy-The road to financial empowerment  Transition from financial to digital financial literacy-The road to financial literacy-The road to financial empowerment  Issues and Challenges of Online Learning-A Comparative analysis of female and male students  Seminar on Distance and Online Education in the Context of NEP 2020  Two days National Seminar on Achieving sustainable development goals in the Northwestern region  Financial literacy and cyber security in the digital age  Embracing digital transformation in business for sustainable  |           | Institutions,       | Entrepreneurship and     | Financial Wellbeing- A          |
| June 2023 University Conference on Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of August Distance Education, University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND September Control University of Himachal Central University of Himachal Pradesh  29 and 30 Department of January Commerce, Kristu Conference on Emerging Technologies and Goldine Education to digital financial literacy - The road to financial empowerment  Issues and Challenges of Online Learning- A Comparative analysis of female and male students  Seminar on Distance ACOMPATATION Comparative analysis of female and male students  Seminar on Achieving promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  India  India  Financial literacy and cyber security in the digital age  Embracing digital  transformation in business for sustainable  |           | Khanna              | Business Management      | Bibliometric Analysis           |
| June 2023 University Conference on Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of August Distance Education, University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND September Control University of Himachal Central University of Himachal Pradesh  29 and 30 Department of January Commerce, Kristu Conference on Emerging Technologies and Goldine Education to digital financial literacy - The road to financial empowerment  Issues and Challenges of Online Learning- A Comparative analysis of female and male students  Seminar on Distance ACOMPATATION Comparative analysis of female and male students  Seminar on Achieving promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  India  India  Financial literacy and cyber security in the digital age  Embracing digital  transformation in business for sustainable  |           |                     |                          |                                 |
| Emerging Technologies and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th August Distance Education, Seminar on Distance And Online Education University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of Two days National Seminar on Achieving September Commerce AND Management, Central University of Himachal Pradesh Pradesh Pradesh  29 and 30 Department of January Commerce, Kristu Gengaluru)  Emerging Technologies and Sustainable Embracing digital transformation in business for sustainable empowerment  Issues and Challenges of Online Learning- A Comparative analysis of female and male students  A study on initiatives taken to promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  Financial literacy and cyber security in the digital age   | 23 -24    | Chandigarh          | Two days International   | Transition from financial to    |
| and Sustainable Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of August Distance Education, 2023 Kurukshetra University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September 2023 Management, Central University of Himachal Pradesh Department of January Commerce, Kristu Jayanti College (Bengaluru)  and Sustainable Business Practices - 2023 (ICETBP-23)  Two days National Seminar on Distance and Online Education in the Context of NEP Seminar on Natherity Online Learning- A Comparative analysis of female and male students  A study on initiatives taken to promote financial literacy in India  Financial literacy and cyber security in the digital age  Embracing digital transformation in business for sustainable  | June 2023 | University          | Conference on            | digital financial literacy- The |
| Business Practices - 2023 (ICETBP-23)  5th & 6th Directorate of August Distance Education, 2023 Kurukshetra and Online Education University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of Seminar on Achieving 2023 Management, Central University of Himachal Pradesh Pradesh  29 and 30 Department of January Commerce, Kristu 2024 Jayanti College (Bengaluru) Lissues and Challenges of Online Learning- A Comparative analysis of female and male students  Seminar on Distance Online Education in the Context of NEP female and male students  A study on initiatives taken to promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  Financial literacy and cyber security in the digital age  |           |                     | Emerging Technologies    | road to financial               |
| 5th & 6th August Distance Education, 2023 Kurukshetra University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of Commerce AND September Commerce AND Commerce AND Anagement, Central University of Himachal Pradesh  29 and 30 Department of January  2024 Jayanti College (Bengaluru)  Two days National Seminar on Distance and Online Education in the Context of NEP (Comparative analysis of female and male students)  A study on initiatives taken to promote financial literacy in India  A study on initiatives taken to promote financial literacy in India  Financial literacy and cyber security in the digital age  Embracing digital transformation in business for sustainable   |           |                     | and Sustainable          | empowerment                     |
| Sth & 6th Directorate of August Distance Education, Seminar on Distance Online Learning- A Comparative analysis of in the Context of NEP Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND Seminar on Achieving Sustainable Central University of Himachal Pradesh Pradesh Pradesh Pradesh Pradesh Pradesh Paparation International Conference on Seminar On Conference on Seminar on Achieving Seminar on Achieving Sustainable International Conference on Security in the digital age  Two days National A study on initiatives taken to promote financial literacy in India India Seminar on Achieving Sustainable Seminar on Achieving Sustainable International Seminar on Achieving Sustainable Seminar on Achieving Sem |           |                     | Business Practices -     |                                 |
| August Distance Education, Kurukshetra and Online Education in the Context of NEP Shiksha Sanskriti Utthan Nayas, Haryana 22 & 23 School of September Commerce AND Seminar on Achieving Sustainable development goals in of Himachal Pradesh Pradesh Commerce, Kristu Conference on January 29 and 30 Department of January Commerce, Kristu Conference on Seminar on India Seminar on Achieving Seminar on Achieving Sustainable development goals in the Northwestern region Financial literacy and cyber security in the digital age Security in the digital Security in the Seminar on Distance and Online Learning-A Comparative analysis of female and male students Semale and male stude |           |                     | 2023 (ICETBP-23)         |                                 |
| Kurukshetra   and Online Education   in the Context of NEP   Shiksha Sanskriti   2020     Utthan Nayas,   Haryana  | 5th & 6th | Directorate of      | Two days National        | Issues and Challenges of        |
| University and Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of September Commerce AND Management, Central University of Himachal Pradesh  29 and 30 Department of January  2024 Jayanti College (Bengaluru)  University and in the Context of NEP female and male students  | August    | Distance Education, | Seminar on Distance      | Online Learning- A              |
| Shiksha Sanskriti Utthan Nayas, Haryana  22 & 23 School of Two days National A study on initiatives taken to September Commerce AND Seminar on Achieving promote financial literacy in  Management, Central University of Himachal pradesh  29 and 30 Department of International Financial literacy and cyber  January Commerce, Kristu  2024 Jayanti College (Bengaluru)  Embracing digital transformation in business for sustainable   | 2023      | Kurukshetra         | and Online Education     | Comparative analysis of         |
| Utthan Nayas, Haryana  22 & 23 School of Two days National A study on initiatives taken to September Commerce AND Seminar on Achieving promote financial literacy in India  2023 Management, sustainable development goals in of Himachal the Northwestern Pradesh region  29 and 30 Department of International Financial literacy and cyber Security in the digital age  2024 Jayanti College Embracing digital transformation in business for sustainable   |           | University and      | in the Context of NEP    | female and male students        |
| Haryana  22 & 23 School of Two days National A study on initiatives taken to September Commerce AND Seminar on Achieving promote financial literacy in India  2023 Management, Sustainable development goals in of Himachal the Northwestern Pradesh  29 and 30 Department of International Financial literacy and cyber Security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable  |           | Shiksha Sanskriti   | 2020                     |                                 |
| 22 & 23 School of Two days National A study on initiatives taken to September Commerce AND Seminar on Achieving promote financial literacy in India  2023 Management, sustainable development goals in the Northwestern region  29 and 30 Department of International Financial literacy and cyber Security in the digital age  2024 Jayanti College Embracing digital transformation in business for sustainable  |           | Utthan Nayas,       |                          |                                 |
| September Commerce AND Seminar on Achieving promote financial literacy in India  Management, Sustainable India  Central University of Himachal the Northwestern Pradesh  Pradesh  Department of International Financial literacy and cyber Security in the digital age  Commerce, Kristu Conference on Security in the digital age  Management, Sustainable Seminar on Achieving promote financial literacy in India  India  Financial literacy and cyber security in the digital age  Embracing digital transformation in business for sustainable  |           | Haryana             |                          |                                 |
| Management, sustainable development goals in the Northwestern region  29 and 30 Department of International Financial literacy and cyber Security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable  | 22 & 23   | School of           | Two days National        | A study on initiatives taken to |
| Central University development goals in the Northwestern Pradesh region  29 and 30 Department of International Financial literacy and cyber  Sommerce, Kristu Conference on Security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable   | September | Commerce AND        | Seminar on Achieving     | promote financial literacy in   |
| of Himachal the Northwestern Pradesh region  29 and 30 Department of International Financial literacy and cyber January Commerce, Kristu Conference on security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable  | 2023      | Management,         | sustainable              | India                           |
| Pradesh region  29 and 30 Department of International Financial literacy and cyber  January Commerce, Kristu Conference on security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable  |           | Central University  | development goals in     |                                 |
| 29 and 30 Department of International Financial literacy and cyber  January Commerce, Kristu Conference on security in the digital age  2024 Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable  |           | of Himachal         | the Northwestern         |                                 |
| January Commerce, Kristu Conference on security in the digital age  2024 Embracing digital (Bengaluru) transformation in business for sustainable  |           | Pradesh             | region                   |                                 |
| Jayanti College Embracing digital (Bengaluru) transformation in business for sustainable   | 29 and 30 | Department of       | International            | Financial literacy and cyber    |
| (Bengaluru) transformation in business for sustainable   | January   | Commerce, Kristu    | Conference on            | security in the digital age     |
| business for sustainable   | 2024      | Jayanti College     | Embracing digital        |                                 |
|  |           | (Bengaluru)         | transformation in        |                                 |
| growth   |           |                     | business for sustainable |                                 |
|  |           |                     | growth                   |                                 |

| 19 & 20   | Department of       | Two days National       | Financial well-being- A Key   |
|-----------|---------------------|-------------------------|-------------------------------|
| Feb 2024  | Humanities and      | Conference on The       | to holistic well-being        |
|           | Social Sciences and | Global Business         |                               |
|           | Department of       | behavioural strategies  |                               |
|           | Management          | for sustainable         |                               |
|           | Studies, National   | management practices:   |                               |
|           | Institute of        | ESG to SDGS             |                               |
|           | Technology          | (GLOSMAN -2024)         |                               |
|           | Hamirpur            |                         |                               |
| 9th March | PG Department of    | National Seminar on     | Mapping the scientific        |
| 2024      | Commerce, Shri      | Empowering Youth for    | literature on financial       |
|           | Sanatan Dharam      | sustainable tomorrow    | literacy- A Bibliometric      |
|           | Girl's College      |                         | analysis                      |
|           | Bathinda            |                         |                               |
| March 23, | Faculty of          | International           | An empirical study on digital |
| 2024      | management, GLS     | conference on           | financial literacy among      |
|           | University          | Advances in Theory,     | employees using OECD          |
|           |                     | Research & Practices in | methodology                   |
|           |                     | Management (GLSU-       |                               |
|           |                     | ATRPM 2024)             |                               |

### WORKSHOPS ATTENDED

- International virtual workshop on BASICS OF RESEARCH & DATA ANALYSIS
   USING SPSS jointly organized by Blue-Forskning Research Academy, India and
   FsCongress International Congress on Social Science, Turkey from 7 August 2021 to
   12 August 2021
- International workshop on Advanced Statistical Data Analysis using SPSS organized by Science Tech Institute from 24<sup>th</sup> to 30<sup>th</sup> September 2022.
- One day National Workshop on Research methodology organized by Department of Management and Commerce, Quest College of Science & Technology, Mohali on 15<sup>th</sup> February 2023.

### **CERTIFICATIONS**

- National Accounting Talent Search 2019-20 (Senior Level) organized by the Indian Accounting Association (Brilliant Performance Award)
- Three-Day Training Programme for Commerce Faculties of Punjab under the theme"
   Accounting of New Era" organized by Chandigarh Branch of NIRC of ICAI India on 1-3<sup>rd</sup> January 2021.
- 21 Days "Practical Training of Goods and Services Tax Act, 2017" by the Office of Assistant Commissioner of State Tax, Tax Department Patiala (2022).

Dilpret Kaur

Dilpreet Kaur

Assistant Professor