**Dr. Poulami Saha**

*Assistant Professor, School of Business and Management*

*7760161646,* [*poulami@staloysius.ac.in*](mailto:poulami@staloysius.ac.in)

**Education Qualifications**

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| **Qualification Level** | | **University** | **Area of specialization** | | **Completion year** |
| Ph.D | National Institute of Technology Karnataka | | | Behavioral Finance | 2023 |
| MBA | National Institute of Technology Agartala | | | Finance | 2015 |
| B.Tech | Tripura Institute of Technology | | | Electronics and Telecommunication Engineering | 2012 |

**Responsibilities at SADU**

Mentoring MBA students

Handling analytics subjects

In charge of IQAC reports

Member of Institute’s Innovation Council (IIC)

**Experience**

1 year industry experience of working as a Management Trainee at Team Computers Pvt. Ltd. , Bangalore.

2 years of teaching experience during doctoral studies at National Institute of Technology Karnataka, Surathkal.

1year teaching experience at St Aloysius (Deemed to be University), AIMIT, Mangalore.

**Research Areas**

Behavioral Finance, Technology Adoption Behavior, Sustainability, Consumer Behavior

**Journal Publications**

* Saha, P. and Kiran, K.B. (2022), **"What insisted baby boomers adopt unified payment interface as a payment mechanism?:** an exploration of drivers of behavioral intention", *Journal of Advances in Management Research*, 19 (5), 792-809. DOI: 10.1108/JAMR-01-2022-0022 (SCOPUS Indexed published by Emerald).
* Saha, P., & Kiran, K. B. (2022). “**Effect of COVID 19 on adoption of Unified Payment Interface: A study on behavioral intention of baby boomers**.” *Available at SSRN 4130405*. DOI: 10.2139/ssrn.4130405. (Conference Proceeding).
* Saha, P., & Kiran, K. B. (2022). “**An Exploration of Trust as an Antecedent of Unified Payment Interface Usage: A SEM-Neural Network Approach.”** *International Journal of Electronic Government Research (IJEGR)*, *18*(1), 1-16. DOI: 10.4018/IJEGR.298627 (SCOPUS Indexed published by IGI Global).
* Suresh, R., Saha, P., & James, J. (2024). **“Handloom and resource equity-A circularity narrative from India in the Global South.”** *Journal of Cleaner Production*, *468*, 143081. DOI: https://doi.org/10.1016/j.jclepro.2024.143081 (SCOPUS Indexed published by Elsevier).
* Saha, P., & Kiran, K. B. (2025). “**Assessing the predictors of intention to use Unified Payment Interface: The role of age and gender as moderators.”** *International Journal of Business Innovation and Research. 36(3), 333-348.* DOI: *https://doi.org/10.1504/IJBIR.2025.144743* (SCOPUS Indexed published by Inderscience).

**Research Grants**

Received grant of Rs 3000 for Students Research Projects

**Workshops**

* Participated in a Faculty Development Program on "Structural Equation Modeling using R Studio - For Research and Publications” organized by TAPMI, Manipal held on 16th and 17th December, 2016.
* Attended an International Conference on “Social Entrepreneurship as a means to achieve win-win situation: Global Experiences, achievements and perspectives” held in NMAMIT, NITTE, Karnataka.
* Attended an expert lecture on “Reviewing and Evaluating Scientific and Management Literature using Bibliometrics” held in NITK, Surathkal on 19th December, 2018.
* Participated in a workshop on “Document typesetting and preparation using LaTeX” organized by NITK, Surathkal.
* Attended two days workshop on Multivariate Data analysis using SPSS and AMOS organized by TAPMI, Manipal held on 20th and 21st April, 2018.
* Attended five days workshop on “Structural Equation Modelling: Basic and advanced analysis” organized by NIT Trichy from 2nd to 6th December, 2019.
* Eight day FDP on “Contemporary Trends in Commerce and Management Teaching and Research” from 22nd April, 2024 to 29th April, 2024 organized by CHIRD.
* One week Online FDP on “Advanced Machine learning Algorithms Using SPSS as a part of No-Code/Low Code Revolution” organized by Centre for Business Analytics, RV Institute of Management, Bangalore from 10th to 16th June, 2024.
* Five days online FDP on “Theory Building and Scale Development Process” organized by VIT-AP School of Business from 2nd to 6th July, 2023.
* Three days online training program on “Statistical Analysis using XLSTAT” from 19th to 21st June, 2023 organized by Numerical Analytics Instruments Pvt. Ltd.
* Seven-Day National Level Online Faculty Development Programme on “Educational Excellence through Teaching and Research in the Digital Era”, organized by the Department of Professional Management Studies, Kristu Jayanti College (Autonomous), Bengaluru, from October 21–28, 2024.
* Attended a Six-Day Online Faculty Development Programme on “Research Methodology Using AI Tools”, organized by the M.A.M B-School, Tiruchirapalli. From 14th October to 19th October, 2024.
* Successfully completed an eight Day **NEP 2020 Orientation & Sensitization Programme** under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) Organized by **MMTTC, Kannur University** from 06.03.2025 to 14.03.2025.

**Conferences**

* Presented paper on **“A descriptive study on Unified Payment Interface”** at a Conference on*Management Research In The Indian Context: Opportunities And Challenges & Paper Development Workshop* organized by INDAM at IIM Ahmedabad held during 4th to 6th January, 2019.
* Presented paper on **“Effect of COVID 19 on adoption of Unified Payment Interface: A study on behavioral intention of baby boomers”** at *Global Conference on Innovations in Management and Business, 2021* conducted online under the collaboration of Chapman University of California, Howard University of Washington, D.C. and National Institute of Technology Warangal during 27th to 28th July, 2021.
* Presented paper on **“Introduction to technology innovation in microfinance”** at a conference on *Fostering Innovation in Financial Inclusion: Strengthening Responsible Finance in Digital Economy* (FIFI-2018) organized by the Centre for Advanced research in Financial Inclusion, School of Management, Manipal University, Manipal on 16th February, 2018.
* Presented paper on **“Financial Innovation and Microfinance Institutions– A Review from 21st Century”** at the 6th International Conference on Emerging Trends in Finance & Accounting organized by SDMIMD Mysore during 18th to 19th August, 2017.
* Presented paper on **“Will ONDC Sustain? – A conceptual model on adoption of ONDC”** at the 7th International Conference on *Transform And Thrive In An Agile World* organized by AIMIT on 10th July, 2023.

**References URLs**

<https://scholar.google.com/citations?pli=1&authuser=1&user=yzeuticAAAAJ>

<https://www.aimit.edu.in/dr-poulami-saha/>