

Experience

- Assistant Professor (Management), Centre for Distance and Online Education, Jamia Millia Islamia, New Delhi
- Assistant Professor, School of Business, Galgotias University, Greater Noida, Uttar Pradesh
- Research Assistant in an IIM-Ahmedabad Telecom Centre of Excellence (IITCOE) sponsored Project “Modeling Spillover Effect of Financial Inclusion on Telecommunication in India” at Centre for Management Studies, Jamia Millia Islamia, New Delhi

Additional Assignments

- **Visiting Faculty** MBA (Executive) Programme at Department of Management Studies, Jamia Millia Islamia, New Delhi (2022-2023, 2023-2024).
- **Assistant Editor** at Sahulat A Journal of Interest Free Micro Finance from December 2019 to till date. (www.sahulatjournal.com)
- **Project-in-Charge**, Professor Consultancy Program, Chegg India Pvt. Ltd. from September 16, 2019, to December 16, 2019.
- **Reviewer** to various reputed Journal IIM Kozhikode Society And Management Review, Research in International Business and Finance, Cogent Economics and Finance, etc.
- **NAAC** and **NBA** criteria coordinator for School of Business, Galgotias University.

Education

- Ph. D. (Management) from Centre for Management Studies, Jamia Millia Islamia, New Delhi (“Modeling Relationship between Financial and Social Inclusion”) in 2021.
- MBA (Finance/Operation) from Centre for Management Studies, Jamia Millia Islamia, New Delhi with 8.79 CGPA in 2015.
- BE in E&C from Anna University, Chennai, with 7.3 CGPA in 2012.
- 12th from DAV Public School, Bokaro, Jharkhand with 81.2% aggregate in 2008.
- 10th from Indian Public School, Madhubani, Bihar with 85.8% aggregate in 2006.

Faculty Development Programme

- Faculty Development Program on Advance Research Techniques in Management using SPSS and AMOS at Centre for Management Studies, Jamia Millia Islamia, New Delhi (March 2 - 4, 2017)
- Faculty Development Program on Research Methodology using SPSS and AMOS at Maharaja Agrasen Institute of Management Studies, Rohini, New Delhi (June 5 – 11, 2017)
- Case Study Workshop at Department of Management Studies, IIT Delhi (July 14 - 15, 2017)
- Financial Time Series Modelling in R, FinMODE-2017 at Department of Economic Sciences, IIT Kanpur (Sept 5 – 9, 2017)
- Research Methodology and Research Tools at Teaching Learning Centre, Ramanujan College, University of Delhi (Oct 3 – 13, 2018)
- Advance Research Techniques & Analysis Using R at Centre for Management Studies, Jamia Millia Islamia, New Delhi (Feb 19 - 21, 2019)
- 3rd Summer School on Behavioral Finance at Indian Institute of Information Technology, Allahabad (June 15- 19, 2020)

- 7 Days National Faculty Development Programme on Time Series and Panel Data Analysis at Teaching Learning Centre, Ramanujan College, University of Delhi (July 20 -26, 2020)
- AICTE Training And Learning (ATAL) Academy online Faculty Development Programme on Capacity Building at National Institute of Technology, Patna, Bihar (Dec 14 – 18, 2020)
- AICTE Training And Learning (ATAL) Academy online Advanced Faculty Development Programme on Financial Derivatives and Strategies at Cochin University of Science and Technology (Sep 14 – 18, 2020)
- Web of Science Certification Program 2022 held on 21- 23 Feb 2022.

Major Publications

Journal

1. Siddiqui, T. A., & Siddiqui, K. I. (2017). Impact of telecommunication on financial inclusion in India: Using structural equation modeling. *Asian Journal of Management Applications and Research*, 7(2), 40-54.
2. Siddiqui, T. A., & Siddiqui, K. I. (2018). Scrutinizing Status of Financial Inclusion using Structural Equation Modeling. *Asian Journal of Research in Business Economics and Management*, 8(1), 90-100. DOI: <http://dx.doi.org/10.5958/2249-7307.2018.00008.7>
3. Siddiqui, T. A., & Siddiqui, K. I. (2018). Assessing Linkage between Community and Financial Inclusion in India. *Journal of Commerce and Management Thought*, 9(1), 111–119. DOI: <http://dx.doi.org/10.5958/0976-478x.2018.00009.5>
4. Siddiqui, T. A., & Siddiqui, K. I. (2018). Nexus between Financial Inclusion and Telecommunication: A Structural Equation Modelling Analysis with Special Reference to Jammu & Kashmir. *International Journal of Research in Management & Social Science*, 6(1), 63-67. <http://www.empyreal.co.in/volume6-issue1-v-archive.html>
5. Siddiqui, T. A., & Siddiqui, K. I. (2019). Education and Financial Literacy: Catalysts for Adopting Financial Services. *ZENITH International Journal of Multidisciplinary Research*, 9(7), 163-169. http://www.zenithresearch.org.in/images/stories/pdf/2019/JULY/ZIJMR/17_zijmr_vol9_issue_7_july_2019.pdf
6. Siddiqui, T. A., & Siddiqui, K. I. (2019). Financial Inclusion in SAARC Countries: An Individuals' Characteristics Analysis. *Think India Journal*, 22(10), 3193-3204. <https://thinkindiaquarterly.org/index.php/think-india/article/view/11243>
7. Siddiqui, K. I., Imam, M. A., & Mullick, N. H. (2019). Customer Satisfaction in Achieving Customer Loyalty through Mediation of Trust: An Empirical Study on Mobile Payment Users. *Ramanujan International Journal of Business and Research*, 4, 209-222. DOI: <https://doi.org/10.51245/rijbr.v4i1.2019.158>
8. Siddiqui, K. I., Khan, S. M., & Haidary, A. H. (2020). Financial Inclusion and Entrepreneurship: A Gender-based Logit Analysis. *Sahulat: A Journal of Interest Free Microfinance*, 7(2), 59-65. <https://sahulatjournal.com/wp-content/uploads/2020/06/Kashif-Iqbal-Siddiqui-Shadab-Mohd.-Khan-Arif-Hussain-Haidary-2.pdf>
9. Siddiqui, T. A., & Siddiqui, K. I. (2020). FinTech in India: An analysis on impact of telecommunication on financial inclusion. *Strategic Change*, 29(3), 321-330. DOI: <http://dx.doi.org/10.1002/jsc.2331>

10. Siddiqui, T. A., & Siddiqui, K. I. (2020). Telecommunication, Socioeconomic, and Financial Inclusion: An Empirical Evidence from Bihar. *Prabandhan: Indian Journal of Management*, 13 (10-11), 46-61. DOI: <http://dx.doi.org/10.17010/pijom/2020/v13i10-11/156008>
11. Siddiqui, K. I. & Siddiqui, T. A. (2024). Connecting Realms: Investigating the Interplay of Financial and Social Inclusion in India. *International Journal of Managerial and Financial Accounting* (Under Publication)

Conference Proceedings

1. Siddiqui, T. A. & Siddiqui, K. I. (2017). Determining Effect of Telecom Services on Financial Inclusion in Haryana using SEM. In M. K. Barua, U. Lenka, K. V. Pandya & P. N. Sinha (Eds.), *International Conference on Research and Business Sustainability*, (pp. 436-441). New Delhi, Delhi: Excellent Publishing House. ISBN 978-93-86238-38-2
2. Siddiqui, T. A. & Siddiqui, K. I. (2017). Appraising Effect of Telecom Technology on Financial Inclusion in select villages of Bihar using Structural Equation Modeling. In Z. Hussain (Ed.), *International Conference on Emerging Trends in Engineering, Innovation, Technology and Management*, (pp. 415-418). New Delhi, Delhi: Excel India Publishers. ISBN 978-93-86724-31-1
3. Siddiqui, T. A. & Siddiqui, K. I. (2018). Examining Status of Financial Inclusion using Structural equation Modelling (SEM) with Special Reference to Kerala. In A. Raina & I. Narula (Eds.). *Transforming India: Inclusion, Empowerment, Digitalization & Social Responsibility*, (pp. 154-161). New Delhi, Delhi: Excel India Publishers. ISBN 978-93-86724-61-8
4. Siddiqui T.A., Siddiqui K.I. (2021) Financial Inclusion and Telecommunication in India: A Study on Spillover Effect. In: Lakhnpal P., Mukherjee J., Nag B., Tuteja D. (eds) *Trade, Investment and Economic Growth*. Springer, Singapore. https://doi.org/10.1007/978-981-33-6973-3_19

Conferences

International Conferences

1. Paper presentation on “Exploring linkages between Telecom and Financial Inclusion: An Innovative Strategy for Success” in International Conference on Strategies in Volatile and Uncertain Environment for Emerging Markets organized by Department of Management Studies, IIT Delhi, held during July 14 – 15, 2017.
2. Paper presentation on “Linkage between Community and Financial Inclusion in Select villages of Bihar” in Second International Finance Conference organized by Centre for Management Studies, Jamia Millia Islamia, New Delhi, held on October 11, 2017.
3. Paper presentation on “Determining Effect of Telecom Services on Financial Inclusion in Haryana using SEM” in International Conference on Research and Business Sustainability organized by Department of Management Studies, IIT Roorkee, held during December 16-17, 2017.
4. Paper presentation on “Appraising Effect of Telecom Technology on Financial Inclusion in select villages of Bihar using Structural Equation Modeling” in International Conference on Emerging Trends in Engineering, Innovation, Technology and Management organized by Department of Electrical Engineering, National Institute of Technology, Hamirpur, held during December 16-18, 2017.
5. Paper presentation on “Nexus between Financial Inclusion and Telecommunication: A Structural Equation Modelling Analysis with Special Reference to J & K” in 2nd International Business and

Finance Conference organized by Centre for Management Studies, Jamia Millia Islamia, New Delhi, held on February 21, 2018.

6. Paper presentation on “Probing Association between Telecom and Financial Inclusion: A Study of Select Villages of Bihar” in 3rd International Conference on Financial Markets & Corporate Finance organized by Indian Institute of Technology, Kanpur, held during July 12 – 14, 2018.
7. Paper presentation on “Education and Financial Literacy: Catalysts for Adopting Financial Services” in International Conference on Financial Inclusion & Inclusive Growth organized by University Department of Commerce & Business Management, Ranchi University, Ranchi, held during Nov 24 – 25, 2018.
8. Paper presentation on “Examining Causal Relationship between Financial Inclusion and Telecommunication with Special Reference to Kerala and Bihar using SEM” in 6th International Conference on Empirical Issues in International Trade & Finance organized by Indian Institute of Foreign Trade, New Delhi, held during Dec 13 – 14, 2018.
9. Paper presentation on “Financial Inclusion in SAARC Countries: An individuals’ Characteristics Analysis” in 10th Conference on Excellence in Research and Education organized by Indian Institute of Management, Indore, held during May 03 – 05, 2019.
10. Paper presentation on “Financial and Social Inclusion: A PLS-SEM Approach” in International Conference on Contemporary Business Trends 2021 organized by National Institute Technology, Srinagar, held during January 16 - 17, 2021.
11. Paper presentation on “Impact of Financial Inclusion on Social Inclusion in India: A higher-order PLS-SEM Analysis” in International Management Conference 2021 organized by Centre for Management Studies, Jamia Millia Islamia, New Delhi, held during May 21 - 24, 2021.
12. Paper presentation on “FinTech and RegTech: Two Tales of Financial Inclusion” in Vision 2070: Achieving Sustainability through Management and Technology organized by Research and Development Cell, Asian School of Business, Noida, held on February 5, 2022.
13. Paper presentation on “Gauging Financial Inclusion in India through the lens of Global Findex” in International Conference of Contemporary Business Trends 2023 organized by National Institute Technology, Srinagar, held during July 8 - 9, 2023.

National Conferences

1. Paper presentation on “Need of Literacy of Islamic Finance in India: An evidence by NSE” in National Seminar on Towards Equality, Justice and Fraternity in Contemporary India Creating a Better Tomorrow through Islamic Studies organized by Maulana Azad University, Jodhpur, Rajasthan, held during Oct 20 – 21, 2017.
2. Paper presentation on “Examining Status of Financial Inclusion Using Structural Equation Modeling (SEM) with Special Reference to Kerala” in National conference on transforming nation through: CSR, Financial Inclusion, Empowerment and Digitalization organized by Vivekananda Institute of Professional Studies, New Delhi, held during Mar 14 – 15, 2018.
3. Attended 6th National Conference on Business and Management organized by Shaheed Bhagat Singh College, University of Delhi, held February 24-25, 2019.
4. Paper presentation on “Financial Inclusion and Women Entrepreneurship: A Logit Analysis” in National Seminar on Role of Women Entrepreneurs in Socio-Economic Development of India organized by Bharati College, University of Delhi, held during April 26 – 27, 2019.

Awards & Honours

- Rank Third in MBA(FT) (2013-2015), Centre for Management Studies, Jamia Millia Islamia, New Delhi
- Editorial Board of London Journals Press recognized with Quarterly Franklin Membership (Membership ID#NS90059) on January 2, 2020.
- Invited as Session Chair in 3rd International Finance Conference 2022 organized by Centre for Management Studies, Jamia Millia Islamia, New Delhi held on 29 – 30 March 2022.
- Invited as Panel Member of the BW Education 40 under 40 Summit & Awards Organized by Business World Magazine at Hotel Imperial, New Delhi