

Dr. Kashif Iqbal Siddiqui

Assistant Professor (Management)
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Academic Background

- **Doctor of Philosophy (Ph.D.)** in Management from Jamia Millia Islamia, New Delhi in 2021 on topic entitled “Modelling Relationship between Financial and Social Inclusion”.
- **Master of Business Administration (MBA)** in Finance and Operations from Jamia Millia Islamia, New Delhi in 2015 with 82.79% marks.
- **Bachelor of Engineering** in Electronics and Communications from Anna University, Chennai in 2012 with 73% marks.
- **Senior School Certificate Examination** from DAV Public School, Bokaro Steel City, Jharkhand in 2008 with 81.2% marks.
- **Secondary School Examination** from Indian Public School, Madhubani in 2006 with 85.8% marks.

Employment History

Current Position

- Assistant Professor (Management) at Centre for Centre for Distance and Online Education, Jamia Millia Islamia, New Delhi from March 2023 to till date.

Past Positions

- Assistant Professor, School of Business, Galgotias University, Greater Noida
Research Assistant at Centre for Management Studies, Jamia Millia Islamia on an IIM Ahmedabad sponsored project.

Additional Assignments

- Visiting Faculty for MBA (Executive) at Department of Management Studies, Jamia Millia Islamia, New Delhi (2021-22, 2022-23; 2023-24, 2024-25, 2025-26)
- Assistant Editor at Sahulat A Journal of Interest-Free Micro Finance from December 2019 to December 2022. (www.sahulatjournal.com)
- Project-in-Charge, Professor Consultancy Program, Chegg India Pvt. Ltd. from September 16, 2019, to December 16, 2019.

Research Grants/Funding

- Project Director/Co-Investigator on an ICSSR grant in aid of Rs 20,00,000 project entitled “Positive Impacts of Intersecting Dimensions of Digital, Health, and Financial Inclusion for Pasmada Muslims: Steps towards Viksit Bharat” (Under Process).

Invited Talks/Lectures

- Invited as Session Chair in 3rd International Finance Conference 2022 organized by Centre for Management Studies, Jamia Millia Islamia, New Delhi held during 29 – 30 March 2022.
- Invited as a member for Panel Discussion on the topic “Technology & Education: Developing a Hybrid Framework for the New Normal” of the BW Education 40 under 40 Summit & Awards Organized by Business World Magazine at Hotel Imperial, New Delhi on 10th August 2022.

Conference/Workshops Organized

- **Co-Convener**, International Conference on “Advancing Financial, Digital and Health Inclusion: Steps towards Viksit Bharat@2047”, Organized by the Department of Management Studies, Jamia Millia Islamia, New Delhi, Held on 11 February 2025

Participation in Conferences/Seminars

International Conferences

1. Paper presentation on “Deciphering Financial Inclusion for Sustained Equitable Growth: A Comprehensive Synthesis of Literature on Tribal Communities” in International Conference on Empowering Viksit Bharat@2047: Innovations in Finance, Inclusion and Economic Growth organized by Indian Institute Technology, Dhanbad, held during February 13 - 14, 2025.
2. Paper presentation on “Assessing the Dynamics of Financial Inclusion in India: Evidence from Global Findex” in 6th International Conference on Financial Markets & Corporate Finance 2024 organized by Indian Institute Technology, Dhanbad, held during July 6 - 7, 2024.
3. 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.
4. 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.
5. 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.
6. 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.
7. Paper presentation on “Financial Inclusion in SAARC Counties: 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.
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 “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.

10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.

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 during 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.

Participation in Workshops/Faculty Development Programs

1. FDP on “Capacity Building in Higher Education Institutions (HEIs)” The Challenges & Opportunities organized by Don Bosco Institute of Technology, Okhla during 14-18 July 2025.
2. FDP on “Empowering educators with AI in teaching and Research” organized by NIT Warangal during 6-16 May 2025.
3. Certificate Course on “Ethics in the Teaching Profession” Conducted by Department of Humanities and Social Sciences, IIT Madras from 21-25 March 2025.
4. 5 Days e-STC on “ Applications of Multiple Analytical Techniques in Research” during 15-19 January 2024 organized by Department of Management Studies, National Institute of Technology, Hamirpur.
5. 4-Week Faculty Induction Programme for “Faculty in Universities/Colleges/Institutes of Higher Education” from 23 April, 2023 – 22 May, 2023 organized by Teaching Learning Centre, Ramanujan College, University of Delhi
6. Web of Science Certification Program 2022 held on 21- 23 Feb 2022
7. 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, 2021)
8. AICTE Training And Learning (ATAL) Academy online Faculty Development Programme on Capacity Building at National Institute of Technology, Patna, Bihar (Dec 14 – 18, 2020)
9. 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)
10. 3rd Summer School on Behavioral Finance at Indian Institute of Information Technology, Allahabad (June 15- 19, 2020)
11. Advance Research Techniques & Analysis Using R at Centre for Management Studies, Jamia Millia Islamia, New Delhi (Feb 19 - 21, 2019)
12. Research Methodology and Research Tools at Teaching Learning Centre, Ramanujan College, University of Delhi (Oct 3 – 13, 2018)
13. Financial Time Series Modelling in R, FinMODE-2017 at Department of Economic Sciences, IIT Kanpur (Sept 5 – 9, 2017)
14. Case Study Workshop at Department of Management Studies, IIT Delhi (July 14 - 15, 2017)
15. Faculty Development Program on Research Methodology using SPSS and AMOS at Maharaja Agrasen Institute of Management Studies, Rohini, New Delhi (June 5 – 11, 2017)
16. 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)

Publications

A. Refereed Research Journals

1. Siddiqui, T. A., & Siddiqui, K. I. (2025). Connecting Realms: Investigating the Interplay of Financial and Social Inclusion in India. *International Journal of Managerial and Financial Accounting*. DOI: 10.1504/IJMFA.2025.10065619 (Forthcoming Article)
2. 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>

3. 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>
4. 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>
5. 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>
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, 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_vo19_issue_7_july_2019.pdf
8. 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>
9. 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>
10. 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>
11. 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.

B. Conference Proceedings

1. Siddiqui T.A., Siddiqui K.I. (2021) Financial Inclusion and Telecommunication in India: A Study on Spillover Effect. In: Lakhnupal 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
2. 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
3. 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

4. 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

Details of Academic Work

(i) Curriculum Development

- Developed Syllabus for MBA
- Introduced Advanced Diploma in Logistics and Supply Chain Management
- Introduced Advanced Diploma in Taxation

(ii) Courses taught at Postgraduate and Undergraduate levels

- Corporate Finance, Accounting for Managers, Investment Analysis and Portfolio Management, Business Statistics, Operations and Supply Chain Management, Logistics and Supply Chain Management

(iii) Projects guided at Postgraduate level

- Supervised MBA/MA HRM/MCOM Dissertations

(iv) Administrative Assignments

- **Programme Coordinator** for MBA (II Year) at CDOE, JMI
- **Programme Coordinator** for MA HRM at CDOE, JMI
- **Programme Coordinator** for BBA at CDOE, JMI
- **Programme Coordinator** for BA (Part III) for Session 2023-24
- **Admission Coordinator** at CDOE, JMI for academic session 2024 -25

Research Expertise

Area: Financial Inclusion, Social Inclusion, Banking, Telecommunication

Tools: MS Office, SmartPLS, SPSS, AMOS, EViews,

Awards & Honours

- Editorial Board of London Journals Press recognized with Quarterly Franklin Membership (Membership ID#NS90059) on January 2, 2020.
- Rank Third in MBA (FT), Centre for Management Studies, Jamia Millia Islamia, New Delhi.

Personal Details

Father's Name : Mr. Reza Mazhar Siddiqui
Mother's Name : Mrs. Firoza Perween
Sex : Male
Marital Status : Married
Language Known : Urdu, Hindi, English
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