

CURRICULUM VITAE

Dr. Ashwini M. Jamuni

Assistant Professor

Department of Commerce

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Education

S. No	Course	University/Institution	Year	Remarks
1	Ph. D	Rani Channamma University, Belagavi	2022	“Impact of Organized Retailing on Unorganized Retailers: An Analytical Study”
2	M.Com	Karnatak University, Dharwad	2010	Specialization in Accounting and Taxation
3	B. Com	Shri. L. K. Khot College, Sankeshwara	2008	Specialization in Accounting and Taxation

Teaching Experience

- Appointed as an Assistant Professor of Commerce at Rani Channamma University, Belagavi from 27-01-2012 to till date.
- Served as a teaching assistant at the Department of Commerce, Rani Channamma University, Belagavi from August 2011 to January 2012.

Research Areas

- Retail Marketing
- Consumer Behavior
- Online Marketing

Memberships of University Bodies/other organizations

- ❖ Member, Women Empowerment Cell, RCU, Belagavi.
- ❖ Programme Officer, NSS Unit, RCU, Belagavi
- ❖ Life member of All India Commerce Association.
- ❖ Life member of All India Accounting Association.
- ❖ Member, Board of Examination, P. G. Department of Commerce, RCU, Belagavi.
- ❖ Member, Board of Studies, P. G. Department of Commerce, Bagalkot University, Jamkhandi.

Extension Activities: I held several key positions, each with distinct responsibilities and opportunities for institutional contribution.

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- **Nodal Officer** | Right to Information (RTI) Act Section | Rani Channamma University, Belagavi
 - **Assistant Registrar** | Examination Section| Rani Channamma University, Belagavi
 - **Coordinator** | Commerce Association| Rani Channamma University, Belagavi
 - **National Service Scheme (NSS)** |Program Officer - Unit I| Rani Channamma University, Belagavi

Professional Experience

Teaching: Total 13 years 10 months (Permanent service from 27-01-2012 to present)

- **Courses taught at P.G. Level**
 - Marketing Management
 - Financial Management
 - Cost Accounting Standards
 - Indian Accounting Standards
 - Techniques of Costing
 - Strategic Cost Management
 - Strategic Human Resource Management
 - Personality Development
 - Accounting for Specialized Institution
 - Advanced Corporate Accounting
 - Business Research Methods

Research Experience

Completed a Minor Research Project titled “*Psychological Factors Influencing Consumer Trust in E-Retailing: A Case Study of Selected Consumers from Belagavi City*” sponsored by PMEB, RCU, Belagavi.

Currently working on a minor research project titled “*Factors Affecting the Non-Adoption of Organic Farming: A Case Study of Belagavi Taluka*” funded by PMEB, RCU, Belagavi

Research Guidance

- ❖ Currently supervising 4 research scholars for their doctoral degrees
- ❖ Student Project Guidance: ≈ 160

Journal Publications -18

- 1) **Ashwini M. Jamuni.**, et al. “*A Study on Effectiveness of Mudra Yojana – A Descriptive Analysis.*” Journal of Management and Entrepreneurship, vol. 18, no. 2, Apr.-June 2024, ISSN 2229-5348.

- 2) **Ashwini M. Jamuni.** “*A Study on Impact of Financial Literacy on Individuals Financial Behaviour.*” International Journal of Social Science and Humanities Research, vol. 10, no. 4, Dec. 2022, ISSN 2348-3164.
- 3) **Ashwini M. Jamuni.** “*A Study on Working Women Perception towards Digital Payment with special reference to Belagavi City.*” GS Journal (UGC CARE Listed), vol. 9, no. 7, July 2022, ISSN 1869-9391.
- 4) **Ashwini M. Jamuni.** “*A Study on Faculties Attitude and Barriers towards OER.*” International Journal of Research and Analytical Review, Nov. 2022, ISSN 2348-1269.
- 5) **Ashwini M. Jamuni.** “*A Study on Impact of Covid-19 on Investors Motives and Preferences towards Mutual Funds.*” Atishay Kalit Journal, vol. 9, June 2022, ISSN 2277-419X.
- 6) **Ashwini M. Jamuni.** “*Psychological Factors Influencing Consumer Trust in E-retailing.*” International Journal of Advances in Engineering and Management, vol. 4, no. 1, Jan. 2022, pp. 544-549, ISSN 2395-5252.
- 7) **Ashwini M. Jamuni.** “*Personality Factors Influencing Consumer Trust in Retailing.*” GS Journal (UGC CARE Listed), vol. 8, no. 10, 2021, ISSN 1869-9391.
- 8) **Ashwini M. Jamuni.** “*Consumer Preferences Towards Traditional Retailing to Modern Retailing: Empirical Evidence.*” Aegaeum Journal (UGC CARE Listed), vol. 9, no. 10, 2021, ISSN 0776-3808.
- 9) **Ashwini M. Jamuni., et al.** “*Challenges of Unorganized Retailing: Conceptual Framework.*” International Multidisciplinary E-Research Journal, Feb. 2020, ISSN 2348-7143.
- 10) **Ashwini M. Jamuni.** “*Impulse Buying: A Consumer Traits Prospective in Context of North Karnataka.*” Strategies for Inclusive Growth & Sustainable Economic Development, 2019, ISBN 978-93-88805-292.
- 11) **Ashwini M. Jamuni.** “*A Study on Job Satisfaction of Employees in Organised Retail with Special Reference to Belagavi City.*” International Journal of Research in Commerce & Management, 2018, ISSN 0976-2183.
- 12) **Ashwini M. Jamuni.** “*A Study on Consumer Behaviour Towards Organized Retailing with Special Reference to Belagavi City.*” International Journal of Research on Computer Applications and Management, 2017, ISSN 2231-1009.
- 13) **Ashwini M. Jamuni.** “*Women Empowerment Through Self-Help Group with Special Reference to Belagavi City.*” Indian Journal of Research in Commerce, Management, and Applied Science, 2016, ISSN 2454-6593.
- 14) **Ashwini M. Jamuni.** “*Investors Behaviours Towards Post Office Saving Schemes in Belagavi City.*” Gurukul International Multidisciplinary Research Journal, 2015, ISSN 2394-8426. (Impact Factor 2.254)

- 15) **Ashwini M. Jamuni.** “*Banking in the 21st Century in India: A Descriptive Study.*” International Journal of Research and Business Innovation, vol. 2, no. 2, Sept. 2014.
- 16) **Ashwini M. Jamuni., and Sharma, P.** “*Social Aspect in Marketing Management for 21st Century.*” Rural Marketing: An Innovative Pattern Change, vol. 1, no. 1, Nov. 2013, ISBN 978-93-83192-13-7.
- 17) **Ashwini M. Jamuni.** “*Financial Inclusion: A Roadmap Financial Inclusion- Opportunities and Challenge*”, 27th Apr. 2013, ISBN 978-81-920859-3-7.
- 18) **Ashwini M. Jamuni.** “*Convergence with International Financial Reporting Standards: Pros and Cons in India.*” International Research Journal of Commerce, Business and Social Science, ISSN 2277-9310.

Paper Presented / attended in Seminar/Conference

- ✚ “*Integrating Sustainability in E-Retailing to Shape Positive Customer Experiences and Foster Repurchases.*” International Conference: ERMA-2025 on Sustainable Business Practices. Nitte Meenakshi Institute of Technology, Bengaluru. 27-28 Feb.
- ✚ “*Exploring the Motivations behind Organic Food Choices: Consumer Attitude and Perceptions.*” 4th International Conference on Innovation and Sustainable Business Practices in the Digital Era (ICISD’2025). VIT-AP School of Business (India), New Castle Business School (Australia), Birmingham City University (UK) and Heriot-Watt University (UK). 14-15 Feb.
- ✚ “*The Role of Ethical E-Retailing in Enhancing Online Customers Shopping Experiences and Promoting Repurchase Intentions.*” National Conference on Recent Trends in Commerce Education. Department of PG Studies and Research in Commerce, Rani Channamma University, Belagavi. 21 Feb.
- ✚ “*Forensic Accounting in India: Skills to Detect Fraud, Methods to Uncover Deception, and Insights into Corporate Financial Crimes.*” One Day National Level Conference. Department of Commerce, Rani Channamma University, Belagavi. 21 Feb.
- ✚ “*The Organic Food Market: Market Size, Market Share and Growth Analysis.*” 75th All India Commerce Conference. Govind Guru Tribal University, Banswara, Rajasthan. 19 Oct.
- ✚ “*Factors affecting Purchase Intention of Buying Organic Food Product: Evidence from Generation Z Consumers.*” International Conference on Management Research. Sahridaya SIMS, Thrissur, Kerala. 6-7 Jun.
- ✚ “*Application of Artificial Intelligence on Banking Performance: Challenges and Opportunities.*” One-day National Conference on "Rethinking & Redesigning Business & Management Practices in the World of AI." School of Management Studies, REVA University, Bangalore. 3 May.

- ✚ *“Performance of PMEGP: A Descriptive Study.”* National Conference. Department of Commerce, Rani Channamma University, Belagavi. 30 Jan.
- ✚ Participated in the Workshop on ‘Proposals for Research Grants: Effective Drafting and Presentation Skills’. Rani Channamma University, Belagavi. 9 Nov.
- ✚ *“Impact of Demonetization on Unorganised Retail Outlets.”* National Level Seminar. P G Centre-M.com, Gogte College of Commerce, Belagavi. 4 Feb.
- ✚ *“A Study on working women perception towards digital payments special reference to Belagavi city.”* National Conference. KLS Gogte Institute of Technology, Department of MBA, Belagavi. 24-25 Jan.
- ✚ *“Agricultural Marketing in India-an overview.”* Two-day National Seminar on “Inclusive agriculture growth in India: Issues and Challenges”. Department of Economics, Rani Channamma University, Belagavi. 16-17 Feb.
- ✚ *“Women Empowerment through self-help groups with a special reference to Belagavi city.”* International Conference on “Financial Inclusion in India”. P. G. Department of Commerce, B.V.V. Sangha’s Basaveshwar Commerce College, Bagalkot. 10 Sep.
- ✚ *“Women Empowerment.”* Two-day National Seminar on “Sustainable Rural Development: Challenges and Opportunities in India”. Department of Economics, Rani Channamma University, Belagavi. 27-28 Feb.
- ✚ *“E -commerce yesterday today and tomorrow.”* One day National Conference on “Business Education in India- Opportunities and Challenges”. Department of Commerce, Sahyadri Arts College, Shimogha. 25 Feb.
- ✚ *“Banking in the 21st Century in India: A Descriptive Study.”* One day International Conference on “Innovative Researches in Commerce”. AVS College of Arts and Science, Salem. 19 Sep.
- ✚ *“Women Empowerment: A Step Towards Sustainable Development.”* Two-day National Seminar on “Women Empowerment During 21st Century in India”. Department of Economics, Rani Channamma University, Belagavi. 22-23 Nov.
- ✚ *“Rural Marketing: An Innovative Pattern Change.”* Two-day National Seminar on “Social Aspects of Marketing Management for 21st Century”. Department of Commerce, KSWU, Bijapur. 21-22 Nov.
- ✚ *“Convergence with International Financial Reporting Standards: Pros and Cons in the Indian Context.”* One day International Conference on “Contemporary Issues in Commerce, Management, Technology and Social Sciences”. Anjuman Arts, Science and Commerce College, Bijapur. 21 Sep.

- ✚ “*Overview of IFRS in India and its Challenges.*” One day National Seminar on “Implementation of International Financial Reporting Standards (IFRS)- Issues and Challenges”. Department of Commerce, Indian Academy Degree College, Bangalore. 7 May.
- ✚ “*Financial Inclusion: A Road Map.*” Two-day National Seminar on “Financial Inclusion – Opportunities and Challenges”. Department of Commerce, Indian Academy Degree College, Bangalore. 26-27 Apr.
- ✚ “*Corporate Social Responsibility in Rural Development Sector in India.*” One day National Seminar on “Corporate Social Responsibility and Sustainability”. Department of Economics, MES College of Arts and Commerce, Zuarinagar, Goa. 23 Mar.
- ✚ “*Emerging trends in Financial Services in India.*” One day National Conference on “Recent Trends, Challenges and Innovations in Management”. Community Institute of Management Studies, Bangalore. 8 Nov.

Invited talks / chaired Technical Session/ Organized Seminars & FDP

1. **Resource person** for one day Workshop On topic “Project Report Writing: Tips, Tools & Techniques” organized by Shri K.M. mamani Govt First Grade College Saoudatti on 10-03-2025
2. **Resource Person** for one day workshop on topic “Financial Management” Organized by S.M.S Arts, Science and Commerce College, Athani on 15th February ,2025.
3. **Delivered Special Lecture** on “Leasing Decision” at P.G. Department, G.I. Bagewadi College, Nippani on 8-02-2025.
4. **Delivered invited talk** titled “The Need and Role of Review of Literature” at 10 days Research Methodology Course Sponsored by ICSSR organized by RCUB, From 22nd to 31st July, 2024.
5. **Engaged Five days online Classes** for M. Com 3rd Semester Students of KSOU on Subject Advanced Management Accounting from 16th to 20th January, 2024.
6. Attended Kairos Inter College fest as **Chief Guest** on 14/01/2024 organized by Lingaraj Pre University College of Arts and Commerce, Belagavi.
7. **Delivered invited talk** on “Sustainability Development in Commerce and Management” at National Conference organized by Tukaram Kolekar College of Commerce, Nesari, Maharashtra on 12th Jan, 2024.
8. **Delivered a lecture** on topic “NEP: Future in Commerce” at National webinar Organized by S.P.H Mahila Mahavidhyala Malegaon, Nashik on 10th October,2020.
9. **Organized Seven-day FDP** on Research methodology from 21.05.2020 to 27.05.2020

10. **Invited talk** on topic Accounting for insurance companies on 05 November ,2019 at ShriL K Khot college of commerce, Sankeshwar
11. **Invited talk** on topic Accounting for insurance companies on 28 November ,2018 at P.G center Department of commerce, Jamakhadi
12. One day National Seminar on “Comprehensive Resource Management in Libraries”, Organized by Department of Library and Information Science, RCU, Belagavi on 5th August, 2014 (**Chaired a Technical Session**).

FDP Attended

1. Participated in the Management Development Programme (MDP)on “**Sustainable Supply Chain Management**” organized by the SOM, University of Hyderabad conducted online from 27-31 January, 2025
2. Successfully Completed the “**Nurturing Future Leadership Program**” under the aegis of MMTTP organized by IIT-Kanpur from 19-23 November, 2024.
3. Successfully Completed the 10 Days Online Capacity Development Program on “**Advanced Research Methodology**” organized by V.K. Krishna Menon College of Commerce, Mumbai sponsored by ICSSR from 20th Feb to 1st March,2024.
4. Attended Kairos Inter College fest as Chief Guest on 14/01/2024 organized by Lingaraj Pre University College of Arts and Commerce, Belagavi.
5. Successfully Completed Seven Day Faculty Development Program on “**Artificial Intelligence in higher Education: Teaching and learning languages**” organized by JAIN University, Bangalore from 16th to 28th November,2023.
6. Participated and Successfully completed Online “**Refresher Course in Commerce**”, University of Delhi, Delhi from 27/12/2021 to 08/01/2022.
7. Participated and Successfully completed AICTE Training and Learning (ATAL) Academy Online Advanced FDP on “**Data Analytics: Tools & Techniques**” from 22-11-2021 to 26-11-2021 at University of Hyderabad.
8. Successfully Completed One Week International Level Online Faculty Development Programme on “**Advanced Methodologies for Contemporary Research**” Organized by Department of Management & R.C.Research Centre, Bengaluru, Karnataka, from 16-08-2021 to 23-08-2021 (7 Days).
9. Participated in Four Day Online Workshop organized by SkillEdge on ‘**Structural Equation Modeling using AMOS**’ held online on July 22-25, 2021

10. Successfully Completed Ten-Day National Level Online Faculty Development Programme on ***“Research Methodology”*** Organized by Prerna College of Commerce, Nagpur, Maharashtra., from 1-07-2021 to 10-07-2021 (10 Days).
11. Participated and successfully completed Two weeks Interdisciplinary National Refresher Course on ***“New Paradigms in Commerce and Management”*** online Ramanujan College, University of Delhi from 15th – 28th September, 2021.
12. Attended and Completed One Week Online Faculty Development Programme on ***“Structural Equation Modelling”*** held from 28 Nov to 2 December,2020 Organized by School of Business Studies, Sharada University in Association with Prof Vishal Gupta IIM- A.
13. Attended and Completed One Week Online Faculty Development Programme on ***“Psychometrics and Scale Development in Social Sciences”*** held from 29 June to 3 July,2020 Organized by School of Business Studies, Sharada University in Association with Prof Vishal Gupta IIM-A.
14. Successfully Completed Two Weeks faculty Development Programme ***“Managing Online Classes and Co-Creating Moocs”*** Organized by Teaching Learning Center Ramanujan college, UOD Sponsored by MHRD and Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching from April 20-May 06, 2020.
15. Participated in an Online Workshop on ***“Statistical Applications in Data Science”*** Organised by the School of Management Studies, University of Hyderabad, from 18-23 May 2020.
16. Participated in Four Days Webinar on ***“An Effective Paper Writing Skills”*** from April 13- 16, 2020 Organised by Bhagwan Mahavir College of Commerce and Management Studies Surat, Gujarat.

Date: 30th October 2025