

MBA - Faculty Profile



Dr. Aadil Rashid
Ph.D. in Finance
Assistant Professor
SCMS-PG DSU

Brief Profile

Dr. Aadil Rashid is an academic, researcher, and speaker specializing in Finance, Fintech, Generative AI, Sustainability, and Financial Inclusion. Currently serving as an Assistant Professor at JAIN Online, Jain (Deemed-to-be University), and he combines research excellence with industry relevance to advance future-ready, ethical, and inclusive education. As a motivational speaker and life coach, he inspires individuals to develop purpose-driven careers, resilient mindsets, and effective leadership in a technology-driven world.

Teaching

- Finance Specialization Subjects, Fintech, Applied statistics, Research methodology,

Publications

• Research Papers

- Raza, M. T., Beg, K., Malik, A., & Rashid, A. (2026). Sustainability and outreach in microfinance: assessing depth, breadth, and gender equity. *Future Business Journal*, 12(1), 251.
- Linking trust, literacy, regulation, and risk to digital payment adoption and transparency *International Journal of Electronic Business* (Scopus Q2, 2026, Accepted)
- Rashid, A., & Kumar, P. A. (2023). Poverty alleviation through the microfinance intervention: empirical evidence from northern parts of India. *International Journal of Indian Culture and Business Management*, 29(4), 417-435. (Web of science-indexed)
- Rashid, A., & Kumar, P. A. (2022). Digitalisation and financial inclusion: technology-driven self-help group outcomes. *Towards Excellence*, 14(2).
- Rashid, A., & Kumar, P. A. (2018). Evolution and progress of microfinance in India. *International Journal of Creative Research Thoughts*, 6(1), 263.
- Microfinance Service Experience and Beneficiary Well-Being, *Vision: The Journal of Business Perspective* (Communicated)

• Book Chapters

- Rashid, A. (2026). Edge Intelligence in Financial Systems: Transforming Real-Time Analytics and Decision-Making. In *Hyperscale Edge Computing: Fundamentals*,

Applications, and Challenges. Scrivener–Wiley, USA. Book Chapter (Accepted for Publication, Scopus-indexed).

- Rashid, A. (2026). Quantum Intelligence in Portfolio Optimization: Trends, Challenges, and Future Directions (Accepted for Publication, Scopus-indexed).

• Conference Paper Presentations

- Rashid, A. (2026, January). *The Role of Sustainability Signaling in Building Consumer Trust: Evidence from India*. Dr. Shantilal K. Somaiya Research Conference 2026 – “Driving Business in the Age of Technology and Sustainability,” held on 22–23 January 2026, Dr. Shantilal K. Somaiya School of Commerce and Business Studies, Somaiya Vidyavihar University, Mumbai.
- Rashid, A., Kumar, P. A., & Rekha, B. J. (2026, April). ESG-Driven Robo-Advisory Systems in Green Fin Tech. In 2026 13th International Conference on Computing for Sustainable Global Development (India Com) (pp. 1-6). IEEE & Scopus indexed.
- Rashid, A., & Ashok Kumar, P. (2022, April 29). *Digitalisation and Financial Inclusion: Technology-Driven Self-Help Group Outcomes*. One Day National Level Virtual Conference on *Digi Banking Trends – 2022*, Department of Commerce, Sona College of Arts and Science, Salem.
- Rashid, A., & Ashok Kumar, P. (2022, February 16–17). *COVID-19 Disruptions and Post-COVID Scenario of Microfinance Institutions and Self-Help Groups: An Overview of Indian Microfinance 2020–2021*. 1st International Conference on Advanced Research in Banking Finance & Business – Opportunities and Challenges (ICARBFB'22), KPR College of Arts Science and Research, Coimbatore.

Awards & Achievements

- Participated in the Capacity Building Programme on AI titled “*Brainstorming with AI: Your New Teaching Assistant*” under the Malaviya Mission Teacher Training Programme (MMTTP) of UGC, organized by Indian Institute of Technology (IIT) Ropar, from 13.10.2025 to 17.10.2025.
- Participated in a 2-Day Online Faculty Development Programme (FDP) on “Equity Derivatives”, organized by the National Institute of Securities Markets (NISM), SEBI, held during 31 January–01 February 2025. Certificate Serial No.: NP2525001012.
- Successfully completed the NEP-aligned UGC Guru-Dakshta Faculty Induction Programme, organized by the Centre for Educational Transformation Through Technology (CETT), JAIN (Deemed-to-be University), Bengaluru, from 05.05.2025 to 10.06.2025.
- Serving as an Editorial Board Member and Editor of Iterative International Publishers (IIP Series), contributing to the review, editing, and publication of scholarly edited books and research publications since June 2023 (Unique Editor ID: IIPER1676577671).
- Organised a 5-Day Faculty Development Programme (FDP) on “*Advanced Research Methodology: Techniques, Tools, and Trends*” under the Research Cell in collaboration with IQAC, JAIN Online, from 16.06.2025 to 20.06.2025 (Online Mode) and served as Joint Secretary in the Organising Committee.

- Delivered the Chief Guest Address on “*SDGs for Inclusive Growth: Infrastructure, Industry, Innovation and Entrepreneurship*” at the One Day National Seminar organized by the Department of Commerce, Sona College of Arts and Science, Salem, on 10.09.2025.
- Served as a Panel Discussion Participant on “*Applications of AI in Teaching and Research*” at the Dr. Shantilal K. Somaiya Research Conference 2026 – *Driving Business in the Age of Technology and Sustainability*, organized by Dr. Shantilal K. School of Commerce and Business Studies, Somaiya Vidyavihar University, Mumbai, on 23.01.2026.
- Delivered an Invited Special Talk on “*Smart Finance, Smarter Commerce: The Generative AI Revolution*” at the One-Day National Webinar organized by the Department of Commerce & Computer Science, Silicon City College (Autonomous), Bengaluru, on 25.09.2025 (11:00 AM–12:40 PM).

Contact Details

Email- aadilrashid@dsu.edu.in

LinkedIn Profile- www.linkedin.com/in/dr-aadil-rashid-87847593