

Vishal Sharma

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Demographic and Personal Information

Date of Birth: 16/04/1996

Gender: Male

Marital Status: Unmarried

Permanent Address: Village Lajhiani, P.O. Nagrota Gazian, Tehsil Bhoranj, District Hamirpur, (H.P), Pin Code: 176045

Skills

Teaching and Academic Skills: Classroom Management, Student Engagement, Examination Coordination

Research Skills: Data Analysis Using SmartPLS4, SPSS, Systematic Literature Reviews, Equity Research

Education

**Award
Expected
in 2026**

Ph.D. (Thesis Submitted): Management

Himachal Pradesh University, Shimla, India

- Submitted Ph.D. thesis in Management with a specialization in Finance, on the research topic "**A Study on Personal Financial Management Behaviour of Professionals in Himachal Pradesh.**"
- Worked as a Senior Research Fellow (SRF) at Himachal Pradesh University, Shimla, contributed to advanced research, academic responsibilities, and departmental activities alongside doctoral studies.
- Served as a teaching assistant and delivered lectures for MBA students in subjects such as Financial Management, Research Methodology, and Entrepreneurship Development.

May 2018

MBA: Banking and Financial Engineering

Chandigarh University, Mohali, India

- CGPA - 7.8

June 2016

B.COM (HONS)

Himachal Pradesh University, Shimla, India

- CGPA - 7.7

Research Interests

- Personal Finance
- Behavioral Finance
- Financial Markets
- Digital Finance
- Fintech

Academic Qualifications

Qualified **UGC-NET (Management)** with **Junior Research Fellowship (JRF)** – 2020

Research Profiles

1. Google Scholar

https://scholar.google.com/citations?user=Av9BR_AAAAAJ&hl=en

2. Scopus

<https://www.scopus.com/authid/detail.uri?authorId=58912361600>

3. Web of Science

<https://www.webofscience.com/wos/author/record/PGL-7406-2026>

4. ORCID

<https://orcid.org/0000-0003-2418-6535>

Research Paper Publications in Journals

1. **Sharma, V.**, Kumar, R., Kaur, M., & Jain, J. (2026). Shaping financial well-being through digital financial literacy: do financial self-efficacy and personal financial management behavior mediates the relationship? *Journal of Financial Services Marketing*. (**Scopus Q2, ABDC-B, WoS- ESCI**)
2. Thakur, M., Chauhan, A., & **Sharma, V.** (2026). Shaping learning performance through artificial intelligence capability: Do cognitive competence, self-efficacy, creativity, and self-learning competence mediate the relationship? *International Journal of Educational Development*. <https://doi.org/10.1016/j.ijedudev.2026.103557> (**Scopus Q1, WoS- SSCI**)
3. **Sharma, V.**, Kumar, R., & Sood, K. (2026). Personal vs. organizational financial management: systematic review and future research agenda. *Management Decision*. <https://doi.org/10.1108/MD-01-2025-0202> (**Scopus Q1, ABDC-B, WoS- SSCI**)
4. Kumar, R., **Sharma, V.**, Kaur, M., & Jain, J. (2026). Technological revolution in financial services: an empirical examination of consumers adoption of fintech services using PLS-SEM and importance-performance map analysis. *Global Business Review*. <https://doi.org/10.1177/09721509251415303> (**Scopus Q2, ABDC-B, WoS- ESCI**)
5. **Sharma, V.**, Kumar, R., Jain, J., & Kaur, M. (2025). The impact of behavioral biases on financial satisfaction: the mediating role of investment decisions. *International Review of Economics*, 72(2). <https://doi.org/10.1007/s12232-025-00502-0> (**Scopus Q2, ABDC-C**)
6. Negi, S., **Sharma, V.**, Parmar, J. S., & Kumar, R. (2025). Twenty-five years of research on employee well-being: a systematic literature review and future research agenda. *International Journal of Organizational Analysis*, 1–49. <https://doi.org/10.1108/ijoa-02-2025-5271> (**Scopus Q1, ABDC-B, WoS- ESCI**)

7. **Sharma, V.**, Kumar, R., & Sood, K. (2025). The influence of financial socialization, financial self-efficacy, and self-control on financial well-being: Does personal financial management behavior mediate the relationship? *Journal of the Knowledge Economy*. <https://doi.org/10.1007/s13132-025-02623-x> (**Scopus Q2, ABDC-C**)
8. **Sharma, V.**, Kumar, R., Jain, J., & Ahuja, P. (2024). Mapping the literature on financial satisfaction: a systematic literature review and bibliometric analysis. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/qrfm-05-2024-0124> (**Scopus Q2, ABDC-B, WoS- ESCI**)

Publications in Conference Proceedings

1. Sood, K., **Sharma, V.**, & Kumar, R. (2024). Unveiling Risks in Decentralized Finance: A Systematic Literature Review. In *Advances in economics, business and management research/Advances in Economics, Business and Management Research* (pp. 320–340). https://doi.org/10.2991/978-94-6463-544-7_21

Book Chapter Publications in Edited Books

1. Sood, K., **Sharma, V.**, Singh, S., & Kumar, R. (2024). Is Alternative Finance Conclusively a Feasible Option in the Contemporary Financial World? In *Alternative Finance- A Framework for Innovative and Sustainable Business Models* (pp. 169–186). <https://doi.org/10.4324/9781032713533-15> (**Scopus Indexed**)
2. **Sharma, V.**, Kumar, R., & Sood, K. (2024). A Review Study on Challenges and Potential Solutions of Sustainable Supply Chain Management. In *Impact of Industry 4.0 on Supply Chain Sustainability: Current Status and Future Pathways* (pp. 49–65). Emerald Publishing. <https://doi.org/10.1108/978-1-83797-777-220241004> (**Scopus Indexed**)
3. Kumar, R., & **Sharma, V.** (2023). The AI revolution: Financial services in the age of intelligent machines. In *Leveraging AI and Emotional Intelligence in Contemporary Business Organizations* (pp. 287–305). IGI Global. <https://doi.org/10.4018/979-8-3693-1902-4.ch017> (**Scopus Indexed**)
4. Chauhan, A., Thakur, M., **Sharma, V.**, & Kumar, R. (2026). Approaches to ESG Investing, Current Issues and Their Potential Solutions. In *Sustainable Finance and ESG Investing: Integration and Performance* (pp. 103–118). <https://doi.org/10.4324/9781003593881-8> (**Scopus Indexed**)

Review Assignment

Reviewer for following Scopus indexed journals from reputed publishers:

- Journal of the Knowledge Economy
- SN Business and Economics
- Discover Sustainability
- Discover Psychology
- BMC Psychology
- Humanities and Social Sciences Communication

Papers Presented in Conferences

1. Presented a paper titled "Analysing the Current State of Knowledge on Personal Financial Management Behaviour - A Systematic Literature Review and Bibliometric Analysis" in International Conference on Management Growth in Emerging Economies (ICMEE-II 2024) organized by Chitkara University, Punjab on November, 22, 2024. **(Awarded Best Paper Award)**
2. Presented a paper titled "Unveiling Risks in Decentralized Finance? A Systematic Literature Review" in 2nd International Conference on Emerging Technologies and Sustainable Business Practices (ICETSBP-24) organized by Chandigarh University, Mohali on 28th and 29th June 2024. **(Awarded Best Paper Award)**
3. Presented a paper titled " Navigating Financial Well-being: Investigating the Influence of Social and Psychological Factors, with Personal Financial Management Behavior as the Bridge" in Management Education and Research Colloquium 2024 organized by Indian Institute of Management, Kashipur from 31st May to 02nd June 2024.
4. Presented a paper titled "How Do Risks and Challenges Define the Landscape of Alternative Finance? A Systematic Literature Review" in 12th International Conference on Contemporary Issues in Management organized by International School of Management Excellence, Bangalore on 23rd and 24th February 2024.
5. Presented a paper titled "Examining the Impact of Financial Socialization, Financial Self-Efficacy and Self-Control on Financial Well-being- Mediating Role of Personal Financial Management Behaviour" in International Conference on Socio-economic Transformation & its Impact on Business organized by Department of Management Studies, JIS University, Kolkata on 9th January 2024. **(Awarded Best Paper Award)**
6. Presented a paper titled "The Market-Macro Nexus- Navigating the Impact of Macroeconomic Variables on Indian Stock Market Performance" in National Conference on Contemporary Trends in Business, Management and Entrepreneurship organized by Himachal Pradesh University Business School, Shimla on 27th and 28th July 2023.
7. Presented a paper titled "Examining the Investment Behaviour of Women in India- A Literature Review" in AICTE sponsored International Conference on Technological, Social and Economic Innovations through Artificial Intelligence, Data Science and Cyber Security organized by Institute of Management Studies, Ghaziabad on April 15- 16, 2022.

Declaration

I affirm that the details furnished in this resume are accurate and complete, and I take full responsibility for their authenticity.