



## Centre for Research & Development

### Research Supervisor (Guide) Profiles

Discipline of Supervision: **Commerce**



#### **Dr. Janani M**

Assistant Professor  
Department of Professional Accounting and Finance  
School of Commerce, Accounting & Finance

#### **Areas of Specialisation:**

Personal Finance, Investment Planning, Financial Behaviour,  
Consumer Marketing Trends in the Digital Economy

Dr. Janani M is an Assistant Professor in the Department of Professional Accounting and Finance at Kristu Jayanti (Deemed to be University), Bangalore. She earned her Ph.D. in Finance from Bharathiar University, where her doctoral research investigated the performance of Micro, Small, and Medium Enterprises (MSMEs) with emphasis on financial literacy, business process digitalization, and financial inclusion. This work contributed to a deeper understanding of how financial awareness and technology adoption drive MSME sustainability and competitiveness. Her current research extends into the domains of finance and marketing, exploring the influences of consumer marketing trends and financial behaviour. She is particularly interested in how emerging marketing practices influence consumer decision-making and financial behaviour, an area gaining increasing significance in the digital economy. She has published 9 research papers indexed in Scopus, which reflect her interdisciplinary scholarship. Her work has received 8 citations with an h-index of 2, and she is steadily expanding her research impact through ongoing projects. She actively participates in knowledge dissemination by contributing to academic and collaborative research initiatives. Looking ahead, her research will focus on digital finance adoption and consumer psychology in emerging markets, as well as the role of sustainable business practices in enhancing MSME resilience.

#### **Selected Publications:**

1. Naveen Kumar, R., **Janani, M.**, Ramadevi, V., Meenakshi Saratha, M., Sethuraman, G., & Muthu Kumar, T. (2024). The Impact of Social Media Influencers on Consumer Purchasing Behavior in Social Commerce Platforms. In *Studies in Systems, Decision and Control* (pp. 451–465). Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-67890-5\\_41](https://doi.org/10.1007/978-3-031-67890-5_41)
2. **Janani, M.**, Indra, S., Prabha, D., & Karthikeyan, A. (2024). Digital Finance Inclusion Through Literacy in Next Normal. In *Studies in Systems, Decision and Control* (pp. 887–899). Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-67890-5\\_79](https://doi.org/10.1007/978-3-031-67890-5_79)
3. Chauhan, N., Gupta, N. R., Stephen, A., Singh, R., Indra, S., & **Janani, M.** (2024). Technology Integration in Multidisciplinary Business Education: A Faculty-Driven Qualitative Study. In *Studies in Big Data* (pp. 33–48). Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-70855-8\\_4](https://doi.org/10.1007/978-3-031-70855-8_4)