

Curriculum Vitae

Miss Chhaya Devi

Assistant Professor at Central University of Rajasthan.

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Academic Qualification:

- 1) **Ph.D.** (Economics-Thesis Pre-Submitted), NIT, Hamirpur, Himachal Pradesh, India.
- 2) **M.Phil.** (Economics-2017-18), Himachal Pradesh University Shimla, India.
- 3) **M.A.** (Economics-2016), Himachal Pradesh University Shimla, India.
- 4) **B.A.**(2014), Himachal Pradesh University Shimla, India.

Examination Qualified:

1. UGC-NET- 2019
2. HP -SET- 2021.

Work experience:

1. *Research assistant* on ICSSR project at Central University of Rajasthan in 2025
2. *Research assistant* on ICSSR project at HP University Shimla from 2023-24.

Research Interest:

Behavioral Finance, Financial Economics, Tourism Economics and Digital economy, Agricultural Economics.

Journal Publications

1. Analyzing the influence of economic and non-economic determinants on willingness to save in financial institutions: a study using structural equation modeling (SEM). *Int J Syst Assur Eng Manag* **16**, 2702–2719 <https://doi.org/10.1007/s13198-025-02825-1> (**Scopus, ESCI**)
2. Investigating the Impact of Happiness and Financial literacy on Saving and Investment Behavior: An analysis Using Structural Equation Modeling (SEM) (Accepted for **Scopus**).
3. Exploring the Factors Influencing Individuals' Willingness to Save in Financial Institutions: An Exploratory Investigation (Accepted for **Scopus**).
4. Agricultural Produce Supply Chain Network of Capsicum: Empirical Evidence from India. *Economies* **12**: 24. [http:// dx.doi.org/10.3390/economies12010024](http://dx.doi.org/10.3390/economies12010024). (**Scopus, ESCI**)
5. Marketing Performance and Factors Influencing farmers choice for agricultural output marketing channels: the case of garden pea (*Pisum sativum*) in India. *Frontiers in sustainable food systems*. **7**: 1270121. <https://doi.org/10.3389/fsufs.2023.1270121>. (**Scopus, ESCI**)
6. Examining the Impact of Economic and Non-Economic Variables on Willingness to Invest in

the Indian Stock Market: A Structural Equation Modeling (SEM) Investigation. *Library Progress International*, 44(3), 7720-7733. (**Google scholar**)

7. Interlinking agricultural productivity, economic growth, and climate change between saarc nations: a pathway to sustainable development. *International Journal of advance and applied research*, 6(37), ISSN 2347-7075. (**Google scholar, index copernicus**).
8. Impact of Covid-19 on the Tourism Industry of Himachal Pradesh. *SMS Journal of Entrepreneurship & Innovation*. 9(2): 26-36. <https://doi.org/10.21844/smsjei.v9i02.15302>. UGC approved. (**Google Scholar**)
9. Women Empowerment in India: Initiatives and Challenges. *International Journal of Creative Research Thoughts*. 11(7): 484-488. UGC Approved. (**Connected papers, semantic scholar**)
10. An Evaluation of Digital platforms for cashless economy in India. *Journal of Humanities, Commerce, Science, Management & Law*. 16(3). (**Peer reviewed**)
11. Challenges and Opportunities of digital economy in India. *International Journal of Emerging Technologies & Innovative Research*. 9(9). (**Peer reviewed**)

Conference Presentation

1. Unpacking the behavioural drivers of Indian Individual investors: A Factor analysis study (2024). Presented at **National Conference** organized by NIT Hamirpur, H.P.
2. An Evaluation of Digital Platforms in Cashless Economy (2022) presented at **National Seminar** Sponsored by ICSSR, organized by Sidharth Govt. College, Nadaun. H.P.
3. Challenges and Opportunities of Digital Economy in India (2022) presented at **National conference** organized by Atal Bihari Vajpayee Government College, Takipur (Kangra).H.P.
4. Impact of COVID-19 on Tourism Industry (2022) **presented at International Conference** organized by DoE, CRSU, Jind (Haryana), In collaboration with **HEA**.
5. The aspects of Investors Behavior in Economic Decision Making (2022) presented at **International Conference** Organized by MDU & Centre for Professional & Allied Studies, Gurugram.
6. Initiatives and Challenges of Skill Development (2022) presented at **National Seminar** Organized by DoE, HPU Shimla and Sponsored by **ICSSR**.

Personal Details: Gender: Female | Marital Status: Unmarried | Languages Known: Hindi, English | Tehsil & District- Hamirpur | State- Himachal Pradesh | Country - India, PIN - 177020.

Hereby declare that all the information about qualification in the above is true and correct to the best of my knowledge and belief.

Date:

Place:

(Chhaya Devi)