

## Dr. USHA

Assistant professor

Department of Studies in Commerce

Qualification : M.COM., Ph.D.

Areas of Specialization : Taxation

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Contact Number :7676393609

## FACULTY PROFILE

### Vision

To be a dynamic center of innovation and creativity, dedicated to excellence in teaching, lifelong learning, professionalism, and research.

### Educational Qualifications

| Sl. No. | Degree | Specialization/ Subjects                        | University                                                              | Year of Award/ Passing |
|---------|--------|-------------------------------------------------|-------------------------------------------------------------------------|------------------------|
| 1       | Ph.D.  | Commerce<br>Topic: Impact of GST on MSME Sector | Dr. Walter Dsouza, Kannada University                                   | 2024                   |
| 2.      | NET    | Commerce                                        | University Grants Commission (UGC), National Educational Testing Bureau | 2017                   |
| 3       | NET    | Commerce                                        | University Grants Commission (UGC), National Educational Testing Bureau | 2015                   |
| 4       | KSET   | Commerce                                        | Karnataka State Eligibility Test Center, Mysore University              | 2015                   |
| 5       | PG     | Master of Commerce (MCOM)                       | Mangalore University                                                    | 2013-14                |
| 5       | UG     | Bachelor of Business Management (BBM)           | Mangalore University                                                    | 2011-12                |

| Professional Details (Academic/Research Experience) |                     |                                                         |       |            |            |
|-----------------------------------------------------|---------------------|---------------------------------------------------------|-------|------------|------------|
| Sl. No.                                             | Designation         | Institution/University                                  | UG/PG | From       | To         |
| 1                                                   | Lecturer            | Government First Grade College, Thenkanidiyur, Udupi    | UG    | 27/06/2014 | 16/04/2019 |
| 2.                                                  | Assistant Professor | Davangere University                                    | PG    | 27/06/2019 | -          |
| BOE Chairman/ Member                                |                     |                                                         |       |            |            |
| Sl.No.                                              | Designation         | Institution/ University                                 | UG/PG | From       | To         |
| 1.                                                  | Member              | Department of Studies in Commerce, Davangere University | PG    | 2024       | 2025       |
| 2.                                                  | Member              | Mangalagangothri, Mangalore University                  | PG    | 2024       | 2025       |

| Areas of Research Interest:              |                                                                                                                                                                    |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.                                       | Indirect Taxation                                                                                                                                                  |
| 2.                                       | Micro, Small and Medium Enterprise Sector                                                                                                                          |
| Academic/ Administration responsibility: |                                                                                                                                                                    |
| 1.                                       | Warden, Ladies Hostel, PG Centre, Jnanagangothri, Chitradurga, from 16.12.2021 to 21.12.2023.                                                                      |
| 2.                                       | Member, Women Development Committee, Davangere University, from 18.11.2020                                                                                         |
| 3.                                       | Member, Internal Complaint Committee, Department of Studies in Commerce, Davangere University, P.G. Centre, Jnanagangothri, Chitradurga, 08.12.2020 to 21.12.2021. |
| 4.                                       | Member, Stock Verification Committee, Davangere University, 29.08.2020                                                                                             |

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| 5. | NSS Program Officer: Unit I, Davangere University, P.G. Centre, Jnanagangotri, Chitradurga, 17.11.2021 to 03.12.2023. |
| 6. | Member, LIC, Davangere University 18.08.2021                                                                          |
| 7. | Life member of the Indian Commerce Association (Membership ID: KA516) as on Sep 10, 2020                              |
| 8. | Member, LIC, Davangere University 07.06.2024.                                                                         |
| 9. | Member, LIC Davangere University 09.12.2024.                                                                          |
| 9. | Member, LIC, Davangere University, 11.12.2025.                                                                        |

#### Research Projects:

| Sl. No | Title of the Project                                                   | Funding Agency                            | Project Budget | Period          | Status      |
|--------|------------------------------------------------------------------------|-------------------------------------------|----------------|-----------------|-------------|
| 1.     | Problems and Prospects of the Tourism Industry in Chitradurga District | Scheme of DUSMYTR, Davangere University   | 20,000         | 6 months (2021) | Completed   |
| 2.     | Sustainable District Development Plan – 2031, Davangere District       | Ministry of Panchayati Raj (ZP Davangere) | 10,00,000      | 6 months (2026) | In Progress |
|        | Role: Associate Coordinator                                            |                                           |                |                 |             |

#### Research Publications:

##### International Journals

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| 1. | Usha and Mavy Miranda, "Customer Perception towards Investment in Post Office Scheme", <i>International Journal of Multidisciplinary Education Research</i> , ISSN: 2277-7881, Vol-9, Issue-10(2), 2020 October, Page No:5 |
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| 2. | Usha and Walter Dsouza, "Growth and Status of MSMEs in Udupi District of Karnataka", <i>International Journal of Multidisciplinary Education Research</i> , ISSN: 2277-7881, Vol-9, Issue-12(1), 2020 December, Page No:60                                                                                                                |
| 3. | Usha, Title of the paper "Perception of Tourists towards Tourism in the Chitradurga District", Published in <i>Shodh Sarita</i> , Vol 8, Issue 29, March 2021, ISSN:2348-2387, UGC Approved Care Listed Journal.                                                                                                                          |
| 4. | Usha and Walter Dsouza, "Perception of MSMEs Entrepreneurs towards Goods and Services Tax", <i>International Journal of Multidisciplinary Education Research</i> , ISSN: 2277-7881, Vol-12, Issue-5(1), 2023 May, Page No:80.                                                                                                             |
| 5. | Usha, Title: "Evaluating Educational Impacts and Ethical Dimensions of ChatGPT Integration". <i>International Journal of Creative Research Thoughts</i> . Vol: 12, Issue 7, 30. July 2024.                                                                                                                                                |
| 6. | Usha, Impact of Goods and Services Tax on Micro, Small, and Medium Enterprises. <i>International Journal of Engineering and Management Research</i> . Vol 14, Issue 4, August 2024. <a href="https://ijemr.vandanapublications.com/index.php/j/article/view/1619">https://ijemr.vandanapublications.com/index.php/j/article/view/1619</a> |
| 7. | Usha and Ashwini G. C. have published a paper entitled "Zero Defect and Zero Effect Certification: A Sustainability Pathway for Indian MSMEs" in the <i>International Journal of Science and Management Studies (IJSMS)</i> , volume 9, issue 3- 2026, ISSN: 2581-5946.                                                                   |
| 8. | Usha and Mahantesh K. Chubachi, have published a paper entitled "ESG Practices in Indian Online Food Delivery Platforms: Evidence from Swiggy and Zomato" in the <i>International Journal of Science and Management Studies (IJSMS)</i> , volume 9, issue 3- 2026, ISSN: 2581-5946.                                                       |

#### **Edited Book Published:**

1. Usha and Dr. Walter Dsouza, Title of the paper "Analysis of GST Revenue", Book title- Samshodhana Darshika-3, *Gayathri Prakashana, Bellary*, 2020 August, ISBN: 978-93-85237-70-6.

2. Usha and Shashidhara D, Title of the paper "Customer satisfaction towards E-Commerce System Services", Title of the edited book "Emerging Trends in Business and Management: Issues and Challenges (Volume-2)", September 2020, ISBN: 978-93-5407-270-3.
3. Shashidhara D and Usha, Title of the paper "Perception and Preference of teachers towards technology in teaching: A Case Study", Title of the edited book "Developing the next generation learners in this digital era (Volume-1), ISBN-978-1-716-53931-2, Page No-168.
4. Usha & Walter Dsouza, Title of the paper "Role of Digital Payment in the growth of the MSMEs Sector", Title of the edited book "Banking 4.0: Digitalization and Transformation", Jayvee Digital Publishing Bengaluru, 2022, ISBN-978-93-953330-1-6, Page No:569.
5. Surekha R. & Usha, Title of the paper "Tax Reforms and Tax Sustainability in India: Evidence from GST and Corporate Tax Reforms (2009-2025)", Title of the ISBN book: Indian Economy: Development Legacy of the Modern Era, 2026, ISBN-978-93-47528-69-9, Current Publications, Agra, Page no: 353-367.
6. Usha & Rajeev G, Title of the paper "Business Process Automation in SMEs: Opportunities and Challenges", Title of the book: AI-Driven Global Trends in Commerce, Science Research Publication, Tamilnadu, May 2025, E-ISSN: 2581-5946, ISBN: 978-81-995957-3-6, Page no: 284.

#### International Conference

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| 1. | Presented a paper on the topic entitled "A study of the perceived impact of Goods and Service Tax (GST) on common people". Journal Proceedings- Fostering Innovation in Financial Inclusion: 2019. Published by the Centre for Advanced Research in Financial Inclusion, School of Management, Manipal Academy of Higher Education, Manipal, Udupi. 2019, Pg.no. 254. |
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| 2. | Presented a paper on the topic entitled “Role of Artificial Intelligence in Indian Banking” in a two-day International Conference on Business and Banking Revolutions in Industry 4.0 Era, organized by the Department of Commerce, Mangalore University, held on 06.06. 2024 & 07.06.2024.                                                                                                                                                                               |
| 3. | Presented a paper on the topic entitled “Exploring Student Perceptions and Ethical Impact of ChatGPT Usage in Education” in the Two-Day International Conference on Forecasting Artificial Intelligence in Commerce for the Next Decade, organized by PG and Research Department of Commerce Nadar Saraswath College of Arts and Science, Vadaputhupatti, Theni, held on 01.08. 2024 & 02.08.2024.                                                                        |
| 4. | Presented paper on the topic entitled “Banking 4.0: Technological Advancements and their influence on Customer Adoption” in an international conference on Industry and Innovation- Building Resilient Leadership for Inclusive and Sustainable Development, organized by the School of Commerce, Finance and Accountancy in collaboration with International Skill Development Corporation, ISDC, held at St Aloysius Deemed to be University, Mangalore, on 12.02.2025. |
| 5. | Presented paper on the topic entitled “Business Process Automation in SMEs: Opportunities and Challenges” in the two-day International Conference on ‘AI-Driven Global Trends in Commerce’ held at the Department of Post-Graduate Studies and Research in Commerce, Mangalore University, Mangalagangothri, Mangalore, in association with Bank of Baroda chair, Canara Bank chair, and Union Bank chair, on 29.05.2025 to 30.05.2025.                                   |
| 6. | Presented a paper on the topic entitled “Securing the future of finance: Cybersecurity’s impact on trust and usage in online banking” in the 2 <sup>nd</sup> International Conference on “Innovations and Challenges in Financial Technology-ICICFT 2025” organized by CMR University, Bengaluru, on 7 <sup>th</sup> and 8 <sup>th</sup> November 2025.                                                                                                                   |

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| 7.                         | Presented a paper on the topic entitled “Zero Defect Zero Effect Certification: A Sustainability Pathway for Indian MSMEs” in the Two-Day International Conference on Innovation, Resilience, and Sustainability of Business for Viksit Bharat@2047 organized by Mangalore University Department of Commerce in association with the Association of Mangalagangothri Commerce Alumni (AMCA), on 23rd and 24th April 2026.         |
| 8.                         | Presented a paper on the topic entitled “ESG Practices in Indian Online Food Delivery Platforms: Evidence from Swiggy and Zomato” in the Two-Day International Conference on Innovation, Resilience, and Sustainability of Business for Viksit Bharat@2047, organized by Mangalore University Department of Commerce in association with the Association of Mangalagangothri Commerce Alumni (AMCA), on 23rd and 24th April 2026. |
| <b>National Conference</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 1.                         | Presented a paper on the topic entitled “Finance for MSME in India- Sources and Challenges” in a one-day National Seminar on “Indian Banking in the era of Globalization and Information Technology” (15 <sup>th</sup> March 2019), <i>Milagres College, Kallianpur, Udupi</i> .                                                                                                                                                  |
| 2.                         | Presented a paper on the topic entitled “Digitalization of MSMEs: SWOT Analysis”, Digital India: Progress, New Initiatives and Challenges. Department of Studies in Commerce, ICSSR sponsored two-day National Level Conference, Mangalore University, 24 <sup>th</sup> and 25 <sup>th</sup> June 2022.                                                                                                                           |
| 3.                         | Presented paper on the topic entitled “Role of Digital Payment in the growth of the MSMEs Sector”, ICSSR sponsored-SRC Hyderabad two-day National Level Seminar on “Banking 4.0: Digitalization and Transformation”, Davangere University on 16 <sup>th</sup> & 17 <sup>th</sup> September 2022.                                                                                                                                  |
| 4.                         | Presented paper on the topic entitled “Impact of Goods and Services Tax on Micro, Small and Medium Enterprises”, ICSSR sponsored two-day National Level Multi-disciplinary                                                                                                                                                                                                                                                        |

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|     | Conference on Indian Economy in the post-independence period: performance, policies and possibilities, Rani Chennamma University, Belgavi, July 13 <sup>th</sup> and 14 <sup>th</sup> 2022.                                                                                                                                                                                           |
| 5.  | Presented a paper on the topic entitled “Sustainable Business Trends and Challenges”, ICSSR sponsored a two-day National Level Seminar on Sustainable Innovative Ideas for Global Business, organized by the Department of Studies in Commerce, Davangere University, August 18 <sup>th</sup> and 19 <sup>th</sup> , 2023.                                                            |
| 6.  | Presented paper on the topic entitled “Impact of Digital Economy and Sustainability on Indian Economic Growth”, ICSSR sponsored a two-day National Level Seminar on Sustainable Innovative Ideas for Global Business, organized by the Department of Studies in Commerce, Davangere University, August 18 <sup>th</sup> and 19 <sup>th</sup> , 2023.                                  |
| 7.  | Presented a paper on the topic entitled “Transforming Indian Banking: The AI Impact” in a one-day National Conference on Emerging Trends in Banking, Finance, and Insurance organized by Sri Dharmasthala Manjunatheshwara College, Ujire, Dakshina Kannada, held on 27.07.2024.                                                                                                      |
| 8.  | Presented paper on the topic entitled “Digital Transformation in Banking-Enhancing Customer Experience”, ICSSR-SRC sponsored two-day National Level Seminar on Fintech Innovation, Inclusion and Sustainability, organized by Department of Studies in Commerce, Davangere University, P.G. Centre, Jnanagangotri, Chitradurga, 14 <sup>th</sup> and 15 <sup>th</sup> February, 2025. |
| 9.  | Presented paper on the topic entitled “Fintech for SDGs-Challenges and Opportunities”, ICSSR-SRC sponsored two-day National Level Seminar on Fintech Innovation, Inclusion and Sustainability, organized by Department of Studies in Commerce, Davangere University, P.G. Centre, Jnanagangotri, Chitradurga, 14 <sup>th</sup> and 15 <sup>th</sup> February, 2025.                   |
| 10. | Presented a paper on the topic entitled “Transforming Indian Agriculture: Innovative Agritech Solutions and Policy Initiatives” in the National Seminar on Agritech Innovation, Inclusion and Sustainability, organized by SC/ST Residential Government First Grade College Malladihalli, Holalkere, Chitradurga, held on 3 <sup>rd</sup> May 2025.                                   |

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| 11.                                               | Presented a paper on the topic entitled "Growth and Market Penetration of Electric Vehicle in India: A segment-wise analysis", in the ICSSR-sponsored 2-Day National Conference on Electric Vehicle in India: The Drive towards Sustainability, and secured the Best Paper award during the conference held on 21 <sup>st</sup> and 22 <sup>nd</sup> August 2025 at the Institute of Management Studies, Davangere.                         |
| 12.                                               | Presented a paper on the topic entitled "Powering the transition: Addressing infrastructure bottlenecks in India's Electric Vehicle Charging Network", in the ICSSR-sponsored 2-Day National Conference on Electric Vehicle in India: The Drive towards Sustainability, and secured the Best Paper award during the conference held on 21 <sup>st</sup> and 22 <sup>nd</sup> August 2025 at the Institute of Management Studies, Davangere. |
| 13.                                               | Presented paper on the topic entitled "Tax Buoyancy and Economic Growth: A Comparative Analysis of Pre-GST and Post-GST", in the ICSSR-SRC Sponsored Two-day National Conference on "Concern and Resilience of GST Reforms in Southern States: Towards Growth, Equity, Inclusion and Sustainability", on 29 <sup>th</sup> and 30 <sup>th</sup> April 2026 at the Ballari Institute of Technology & Management.                              |
| <b>Special Lecture Delivered/ Resource Person</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1.                                                | Special lecture delivered at HPPC, GFGC Challkere on "Tax Compliance of Advance payment of tax & TDS on January 8 <sup>th</sup> 2024.                                                                                                                                                                                                                                                                                                       |
| 2.                                                | Special lecture delivered at GFGC Hebri on "Professional Resume Writing: Stand Out in Placement" on October 23, 2025.                                                                                                                                                                                                                                                                                                                       |
| 3.                                                | Resource Person at GFGC Thenkanidiyur, Udupi, for the workshop "Transforming Ideas into Published Papers" held on October 24, 2025.                                                                                                                                                                                                                                                                                                         |
| <b>State-level Conference</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1.                                                | Presented paper on the topic entitled "Role of Micro Finance in the Empowerment of Women" One day State Level Conference on "Women Entrepreneurship", <i>Madhava Pai Memorial College Manipal, Udupi District Karnataka</i> (23 <sup>rd</sup> august 2018).                                                                                                                                                                                 |

**Orientation Programme:**

1. Completed a 4-week induction/ orientation programme, organized by *Teaching Learning Centre, Ramanujan College, the University of Delhi* sponsored by *Human Resource Development Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching*, from June 4<sup>th</sup> to July 1<sup>st</sup>, 2020 and Obtained grade A.

**Refresher Course:**

1. Completed online two-week Refresher Course in “Advanced Research Methodology Tools and Techniques” *Teaching Learning Centre, Ramanujan College, the University of Delhi, under the aegis of Ministry of Education, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching*, from 15-30 April 2021, and obtained grade A+.
2. Completed Online Two-Week Refresher Course in “Commerce and Management” *Teaching Learning Centre, Ramanujan College, the University of Delhi, under the aegis of Ministry of Education, Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching*, 25.06.2021 to 08.07.2021, Obtained Grade A+.
3. Completed Two-week Refresher Course in “Commerce and Business Administration” UGC-Human Resource Development Centre, University of Allahabad, 14.12.2023 to 27.12.2023.
4. Completed Two-week Refresher Course in “Commerce and Management” UGC Malaviya Mission Teacher Training Centre, University of Jammu, 15.12.2025 to 29.12.2025.

**International Seminars/ Webinars attended:**

1. Attended the International Webinar on “Rethinking sustainability and development in times of Covid-19”, organized by the *Department of Chemistry, Morningstar Home Science College, Angamaly, Kerala*, in collaboration with Sustainable Futures in Africa on 17<sup>th</sup> May 2020.
2. International webinar on “Impact of challenges and challenges towards Global marketing in Post Covid 19” organized by the *Research Centre of Commerce, Fatima College, Madurai* on 3<sup>rd</sup> June 2020.

#### National Level Seminars/ Webinars Attended:

1. UGC sponsored a two-day National Seminar on “Studies on Women in India: Recent Trends” held at *Sri Sharada College, Basrur, Udupi District, Karnataka 576211* (03-04 February, 2017).
2. One day National Level Seminar on “E-Resources, Intellectual Property Rights and Plagiarism Issues and Challenges” held at *St Philomena College, Phlonagar, Darbe, Puttur* (29<sup>th</sup> September 2018).
3. One day National Conference on “Innovative Banking in Digital Era”, *Poornaprajna College and Post graduate Centre, Udupi*. (10<sup>th</sup> April 2019).
4. One-day National Seminar on “India: A Five Trillion Dollar Economy: Feasibility, Strategy and Challenges”, held at *DVS College, Shivamogga* on 15<sup>th</sup> Feb 2020.
5. Participated in the online webinar on “Open-Source Tools for Data Analysis in Social Science” organized by the *Department of Commerce, Manipal Academy of Higher Education, Manipal*, on 31<sup>st</sup> July 2020.
6. One day National Webinar on “Career advancement scheme rules and process as per 7<sup>th</sup> pay recommendation” jointly organized by *IQAC, Library and English Dept.* on 28<sup>th</sup> May 2020.
7. National Level webinar on “Challenge and Planning in Higher Education in Post COVID in Rural Area” organized by *S.Chandra Mahila Mahavidyalaya, Sadak Arjun Dist. Gondia* on 3<sup>rd</sup> June 2020.
8. National Webinar on “Tax Planning titled know tax to pay No Tax or Low Tax” organized by *IQAC of Sir K P College of Commerce, Surat* on 8<sup>th</sup> June 2020.
9. National Webinar on “How to use open educational resources to desire” organized by *the Department of Physics, St. Mary’s College, Thoothukudi* on 31<sup>st</sup> May 2020.
10. Interactive webinar on “Research and research article preparation in image processing and artificial intelligence”, organized by *dept. of studies and research in computer science, Davangere University* held on 4<sup>th</sup> June 2020.

11. Webinar on “Overview of Intellectual property rights” organized by *Dept. of computer science engineering Audisanakara College of engineering and technology*, on June 9<sup>th</sup>, 2020.
12. Webinar on “Application of Statistics in research” organized on *National Statistics day*, organized by *dept. of statistics, Mangalore University*, on June 29<sup>th</sup>, 2020.
13. Leadership webinar series “Education Gen Z Society, Values, and Connect: Gen Z Perspectives”, organized by *Manipal University, Jaipur*, on 28<sup>th</sup> June 2020.
14. Webinar on the “Impact of COVID-19 on the educational institutions after lockdown”, organized by *Audisankara group of Institution*, on June 16<sup>th</sup>, 2020.
15. Participated in a day webinar titled “Meta-Analysis” organized by *the Institute of Technical and Scientific Researches*, on 19<sup>th</sup> July 2020.
16. Participated in the “Awareness programme on NAAC revised Accreditation framework”, organized by *Kongu Bharathiar University, Coimbatore*, on 31<sup>st</sup> May 2020.
17. Attending the National Webinar on “Cyber Crime during Coronavirus era; its prevention and protection” organized by *SVKM Mumbai*, on 7<sup>th</sup> May 2020.
18. National Level Webinar on “How to write Research Papers and Publish in International Journals” organized by *Dept. of MBA and dept. of IEM, Dr.AIT, Bengaluru*, held on 9<sup>th</sup> July 2020.
19. National Webinar on “Intellectual Property Rights” organized by *Dr. G.Shankar Govt. Womens First Grade College and P.G Study Centre, Udupi*, on 26<sup>th</sup> Aug 2020.
20. National Webinar on “Gender Equity and Women Rights” organized by *Al-Ameen college, Edathala* certified to *Mahatma Gandhi University Kottayam*, on 26<sup>th</sup> and 29<sup>th</sup> Aug 2020.
21. Webinar on the topic “Career Opportunities in Data Science”, organized by *Research scholar’s forum, Dept. of Studies in Economics, Davangere University*, and conducted on 12<sup>th</sup> June 2021.
22. Webinar on the topic “Impact of Covid-19 on various sectors of Indian Economy”, organized by *Research scholar’s forum, Dept. of Studies in Economics, Davangere University*, and conducted on 12<sup>th</sup> July 2021.

23. National webinar on “Research and Publications ethics”, organized by *Department of Commerce and Management & IQAC in association with Academic Research Group* on 2<sup>nd</sup> August, 2021.
24. Five day National Webinar series on “Research Methods and Techniques” organized by Indian Accounting Association Alappuzha Branch in association with Post Graduate Department of Commerce and Management of *Kristu Jyoti College of Management and Technology Changanerry*, from 1<sup>st</sup> Sep. to 5<sup>th</sup> Sep 2021.
25. Participated in the Five day National Level Webinar on “New Education Policy 2020” organized by *Davangere University, Institute of Management Studies & IQAC*, from 14<sup>th</sup> June 2021 to 18<sup>th</sup> June 2021.
26. Faculty Learning Programme webinar on “The future of Online Teaching in India- Challenges & Solutions”, organized by *Business Standard Learning in association with Great Learning*, on 24<sup>th</sup> July 2020.

#### **Short Term Courses:**

1. Participated and completed 4-day course on “Use of Statistical tools for Social Science Research” organized by the *Institute of Management Studies, Shivangotri, Davangere*, held on the online platform from 20<sup>th</sup> to 23<sup>rd</sup> April 2020.
2. Completed certificate course in Business analytics and intelligence offered by *Amity Future Academy* on May 3<sup>rd</sup>, 2020, Credential Id-NvwLk4ai9w.
3. Completed the certificate program on Data analysis in R using Statcraft on 2<sup>nd</sup> and 4<sup>th</sup> June 2020 organized by *StatCraft*, Credential Id-M1G7wCnuRq.
4. Completed certificate course in HR Management and analytics offered by *Amity Future Academy* on April 27<sup>th</sup>, 2020.
5. Completed certificate course in Mobile App Marketing offered by *Amity Future Academy* on May 3<sup>rd</sup>, 2020, Credential Id-FCtsFCs0B.
6. Completed certificate course in Digital Marketing Strategies offered by *Amity Future Academy* on April 27<sup>th</sup>, 2020, Credential Id- RZwjsjuqJ9.

7. Completed Online Short term course on NEP Orientation and Sensitization Programme organized by UGC Malaviya Mission Teacher Training Centre, Gujarat University, Ahmadabad, Gujarat, from 4<sup>th</sup> March 2024 to 14<sup>th</sup> March 2024.
8. Completed the course titled Business Analytics with Spreadsheet Modeling and AI, organized by AZ Edu-ScaleUp, held from 9<sup>th</sup> to 13<sup>th</sup> December 2024.
9. Completed the course on “Applied data science with Python, Artificial Intelligence and Data Handling” held from 5<sup>th</sup> to 7<sup>th</sup> May 2025, organized by A2Z EduLearning HuB, LLP.
10. Successfully completed training and certification in Zoho Books and earned the **Certified Zoho Books Associate** credential on 28<sup>th</sup> October 2025 (Certificate ID: CZBA2500208)

#### **FDP Attended:**

1. One day State Level Faculty Development Programme on “Research Methodology”, *Government First Grade College, Bhatkal*, (27<sup>th</sup> February 2019).
2. Attended the “Faculty Development Program-2020” organized by *Davangere University, Shivagangotri, Davangere*, from 6<sup>th</sup> Jan to 13<sup>th</sup> Jan 2020.
3. One-week National Level Faculty Development Programme on “Possessing the two wardrobes: communication and writing” organized by the *BVRIT Hyderabad college of engineering for women*, from 25<sup>th</sup> May to 31<sup>st</sup> May 2020.
4. One-week National Level Online FDP on “Research Methodology in commerce” organized by the Dept. of PG Studies and Research in commerce, *Rani Chennamma University, Belgavi*, from 21<sup>st</sup> May to 27<sup>th</sup> May 2020.
5. FDP on “Creation of Google sites and OER” organized by the *dept. of business management, RBVRR women's college, Telangana* on 26<sup>th</sup> May 2020.
6. Online FDP on “Data analysis using Spreadsheet” organized by the *dept. of Management, Kristu Jayanthi college, Bengaluru*, from May 19<sup>th</sup> to May 22<sup>nd</sup>, 2020 (C.No: OFDPM190520213)
7. One-week International Online Faculty Development Programme organized by *Internal Quality Assurance Cell (IQAC) in association with Patlex Business solutions* on “Innovation, IPR and Entrepreneurship” from May 4<sup>th</sup>, 2020, to May 10<sup>th</sup>, 2020.

8. Two-day FDP on “Effective and efficient online teaching and content development”, organized by *Audyogik Tantra Shikshan Sanstha's, Institute of Industrial and computer management and Research Collaboration with IIDE*, (C.No:IIDEC5320), from 8<sup>th</sup> July 2020 to 9<sup>th</sup> July 2020.
9. Online FDP on “Skills for Librarianship” organized by *LIS Academy and NCSI Net foundation Bengaluru India*, 16<sup>th</sup> May to 21<sup>st</sup> June 2020.
10. Five days National Level online FDP on “Artificial Intelligence”, organized by *Dept. of CSE and IT in association with NYCI and Brainvision Solutions India Pvt Ltd*, from 22<sup>nd</sup> May to 26<sup>th</sup> May 2020.
11. Completed FDP on Managaing online classes and Co-creating Moocs 3.0, organized by *Teaching Learning Centre, Ramanujan College, the University of Delhi* sponsored by *Human Resource Development Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching*, from July 25<sup>th</sup> to August 10<sup>th</sup>, 2020 and obtained grade A+.
12. FDP on “Role of Teacher in quality enhancement and accreditation” organized by the *IQAC, Kristu Jayanthi college Bengaluru* from May 11<sup>th</sup> to May 18<sup>th</sup>, 2020.
13. “Three days National Convention on NEP 2020”, organized by *IQAC, Davangere University in association with KAAS*, from 21<sup>st</sup> to 23<sup>rd</sup> September 2020.
14. One -Week Faculty Development Programme on “Open Source Tools For Research” from 03 - 09 April, 2021 organized by *Teaching Learning Centre, Ramanujan College University of Delhi under the aegis of Ministry of Education Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching* and obtained Grade A+.
15. Two weeks Online Faculty Development Programme on Entrepreneurship, from Feb 22<sup>nd</sup> 2021- Mar 9<sup>th</sup> 2021, Sponsored by *National Science and Technology Entrepreneurship Development Board, Department of Science and Technology, Government of India*.
16. Participated in Three-day National Faculty Development Programme on “Research Methodology for social science’, organized by *Indian Institute of Management and Commerce*”, during 17<sup>th</sup>, 18<sup>th</sup> and 19<sup>th</sup> May, 2021.

17. Elementary FDP on Application of artificial intelligence in business, AICTE Training and Learning (ATAL) Academy organized by Davangere University, from 21.06.2021 to 25.06.2021.
18. Participated in one day National Faculty Development Programme on “Essential Soft Skills for Impactful Professional Career’, organized by *Indian Institute of Management and Commerce, Osmania University*”, on 11.02.2022.
19. Participated in Five-day National Faculty Development Programme on “Mentoring for institutional Social Responsibility and Facilitation for Community Engagement’, organized by Mahatma Gandhi National Council of Rural Education, Hyderabad, during 17-21 January 2022.
20. Participated in 12 days Capacity Building Programme on “Research Methodology for social science’, organized by *Davangere University sponsored by ICSSR*”, during 8<sup>th</sup> to 19<sup>th</sup> March 2022.
21. Participated in Five days International Faculty Development Programme on Teaching Pedagogy and Life Skill Management organized by the Department of Commerce, Hindusthan College of Arts & Science, Coimbatore from 27<sup>th</sup> March 2023 to 31<sup>st</sup> March 2023.
22. Participated in Faculty Development Programme on Innovative Teaching Strategies with AI and Digital Tools organized by the Department of Research and Publications, A2Z edu-Learning Hub On 29<sup>th</sup> Nov 2024.
23. Participated in Five days Faculty Development Programme on Unlocking the power of data visualization: A hands-on Power BI workshop organized by the Swasthik Consulting Services Bangalore from 9<sup>th</sup> Dec 2024 to 13<sup>th</sup> Dec 2024.
24. Participated in Three Day International FDP on Structures Literature Review and Bibliometric Analysis organized by Department of Research and Publications, A2Z EduLearningHub on 26<sup>th</sup>, 27<sup>th</sup> and 28<sup>th</sup> May 2025.
25. Participated in the one-day FDP on “Teaching and Learning using Generative AI” organized by the Social Science Researchers Association in association with Pencilbitz held on 11<sup>th</sup> January 2026.

26. Participated in a five-day National Level Faculty Development Program on “Re-imagining Commerce Education in the Digital Economy” from 6<sup>th</sup> April 2026 to 10<sup>th</sup> April 2026 organized by the Department of Commerce, St. Mary’s College, Yousufguda, Hyderabad, Telangana.

**Workshop/Training Programme Attended:**

1. SEBI sponsored a one-day workshop on “Financial Education and Investment Planning for Retirement”, Dr. G. Shankar Govt. Women’s First Grade college and P.G study Centre, Ajjarkadu, Udupi, (5<sup>th</sup> October 2018).
2. Two-day Workshop titled “Research Methodology and Data analysis using SPSS”, Manipal Academy of Higher Education, Udupi , (8<sup>th</sup> & 9<sup>th</sup> March 2019).
3. One day Workshop on “Social Development Challenges in Hyderabad-Karnataka Region” Kannada University, Hampi, Vidhyaranya, Bellary, (3<sup>rd</sup> April 2019).
4. Three-day online workshop on “Online course design, development, and delivery” organized by Human Resource Development Centre, the University of Hyderabad from May 7<sup>th</sup> to 9<sup>th</sup> 2020, (C.No: 8-18-4-3-2020-018).
5. Online Live Training Programme on “Application of econometrics in Social Sciences Research” organized by the dept. of economics Karnataka University, Dharwad, from 4<sup>th</sup> to 14<sup>th</sup> April 2020.
6. Attended two days’ workshop on “Data analysis using R programme”, organized by Department of Post Graduate Studies and Research in Commerce, Vijayanagara Sri Krishnadevaraya University, Bellari on 6<sup>th</sup> and 7<sup>th</sup> July 2020 (Certificate ID: 04APAQ-CE000015).
7. Participated in the National Level Hands-on Training workshop on “Citation management by using Mendeley” organized by the Central Library, Bharathi Women’s College, Chennai on 27<sup>th</sup> June 2020.
8. Online National Workshop on “Research Support Tools” on 24<sup>th</sup> and 25<sup>th</sup> June 2020 organized by the Internal Quality Assurance Cell under the Paramarsha Scheme of University Grants Commission (UGC)

9. Completed and qualified the exam of “Three Days Online Multi-Criteria Decision-Making Workshop(MCDM)” organized by *REST Society for Research International (RSRI), Krishnagiri, TamilNadu*, from 23<sup>rd</sup> April 2020 to 25<sup>th</sup> April 2020 (C.No: AAC0656)
10. National Level Workshop on “Creating an Inclusive teaching-learning experience in LMS(Moodle)” organized by *the dept. of computer science, Kristu Jayanti College, Bengaluru* on 19<sup>th</sup>, 20<sup>th</sup> and 21<sup>st</sup> May 2020. (C.No:CE000031)
11. Online training programme on “Data Analysis using MS Excel” organized by *the Centre for research innovation and Training, IIS (Deemed to be University), Jaipur*, from 27<sup>th</sup> April to 3<sup>rd</sup> May 2020.
12. Completed and qualified the exam of “One-week STTP on Advanced Research Methodology” organized by *REST Society for Research International (RSRI), Krishnagiri, Tamilnadu*, from 11<sup>th</sup> May 2020 to 15<sup>th</sup> May 2020, (C.No: AAF1003)
13. Online workshop on “Article writing in management social sciences” organized by *School of Management Studies, University of Hyderabad*, on May 10<sup>th</sup>, 2020
14. Qualified the exam of Three days “Basic Online Research Method Workshop” organized by *REST Society for Research International (RSRI), Krishnagiri, TamilNadu* from 28<sup>th</sup> April 2020 to 30<sup>th</sup> April 2020 (C.No: AAD879).
15. Participated in the State Level Workshop on “The Preparation of Dissertation Report” conducted by *GTIMSR in association with Dept. of Commerce, Bangalore University* held on 29<sup>th</sup> May 2021.
16. Participated in the International Short term Training Program-IX, on “Environment Pollution: A threat to life below water and world environment day celebration week” organized by *Raj Rishi Govt. Autonomous College* from 5<sup>th</sup> – 11<sup>th</sup> June 2023.
17. Participated in the 4-day workshop on “Structural Equation Modeling and Analysis Using Jamovi” organized by *Mentor Veda* from 5<sup>th</sup> to 8<sup>th</sup> February 2025.
18. Participate in the International Workshop on “Data Visualization and Dashboards with Tableau” organized by the *Department of Research and Publications, A2Z EduLearningHub* on 13<sup>th</sup> and 14<sup>th</sup> May 2025.

19. Participated in the workshop on “No-Code: Mob App and AI Agent” by A2Z EduLearningHub on 31<sup>st</sup> May 2025.
20. Participated in the workshop on “Business Accounting and GST with Tally Prime” organized by A2Z EduLearningHub on 9<sup>th</sup> and 10<sup>th</sup> June 2025.
21. Participated in the workshop on “Bibliometric Analysis using VOS Viewer” organized by Essgee Digiskills from 4/9/2025 to 14/09/2025.
22. Successfully completed training on HDI 2025 and ISDP 2031 Indices Calculation Case Studies and Guarantee Scheme Writeshop, which was held on during 31/7/2026 to 1/8/2026 by ANSSIRDPR, Karnataka.

#### **Research Guidance Details (PhD): Degree Pursuing**

| <b>Sl.No</b> | <b>Name of the Scholar</b> | <b>University</b>    | <b>Degree</b> | <b>Registration month &amp; Year</b>                   | <b>Research Area/Topic</b>                                                                 |
|--------------|----------------------------|----------------------|---------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------|
| 1.           | Ms. Ashwini G. C.          | Davangere University | Ph.D.         | Reg: 30/06/2025<br>Reg No:<br>Ph.D/COMMERCE/09/2024-25 | Sustainable Practices in Micro, Small and Medium Enterprises: Challenges and Opportunities |
| 2.           | Mrs. Surekha               | Davangere University | Ph.D.         | Reg: 30/06/2025<br>Reg No:<br>Ph.D/COMMERCE/08/2024-25 | Impact of the New Tax Regime on the Saving Behavior of Salaried Taxpayers                  |
| 3.           | Mr. Mahantesh K Chubachi   | Davangere University | Ph.D.         | Reg: 30/06/2025<br>Reg No:<br>Ph.D/COMMERCE/07/2024-25 | Sustainable Practices in Cloud Kitchens and Their Implications for                         |

|    |               |                      |       |                                                        |                                                                                                    |
|----|---------------|----------------------|-------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------|
|    |               |                      |       |                                                        | Foodservice Operations                                                                             |
| 4. | Mr. Chinnappa | Davangere University | Ph.D. | Reg: 30/06/2025<br>Reg No:<br>Ph.D/COMMERCE/06/2024-25 | Impact of Technology Adoption on Goods and Services Tax Compliance and Client Management Practices |

**Achievements/Awards / Abroad visit/ Professional Membership:**

1. Got best paper award for the paper titled "A study of perceived impact of Goods and Service Tax(GST) on common people" in Two-day International Conference on "Fostering Economic Transformation through Inclusive Business: Innovate and Inspire"(22<sup>nd</sup> & 23<sup>rd</sup> February 2019), held at *School of Management Manipal, MAHE, Udupi*
2. Got best paper award for the paper titled "Growth and Market Penetration of Electric Vehicle in India: A segment-wise analysis", in the ICSSR-sponsored 2-Day National Conference on Electric Vehicle in India: The Drive towards Sustainability, and secured the Best Paper award during the conference held on 21<sup>st</sup> and 22<sup>nd</sup> August 2025 at the Institute of Management Studies, Davangere.
3. Life member of the Indian Commerce Association (Membership ID: KA516) as on Sep 10, 2020

| Personal Details |                                                                                                                                                                                                                                                                                                                          |                                                                                                                         |            |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------|
| Gender           | Female                                                                                                                                                                                                                                                                                                                   | Date of Birth                                                                                                           | 16-09-1991 |
| Contact details  | Address for Communication                                                                                                                                                                                                                                                                                                | Permanent address                                                                                                       |            |
|                  | Dr. Usha<br>Assistant Professor<br>Department of Studies in<br>Commerce,<br>Davangere University,<br>Shivagangotri, Davangere,<br>Karnataka- 577 007                                                                                                                                                                     | Dr. Usha<br>D/O Rama Poojary<br>“Shri Gurunarayana”<br>Laxminagara Garde,<br>Kodavoor post, Udupi<br>Karnataka -576 106 |            |
| Other Details    | ORCID No:0000-0003-4842-5203<br>Vidhwan: <a href="https://sherni.inflibnet.ac.in/profile/269580">https://sherni.inflibnet.ac.in/profile/269580</a><br>Google Scholar:<br><a href="https://scholar.google.com/citations?user=3JyCfnEAAAAJ&amp;hl=en">https://scholar.google.com/citations?user=3JyCfnEAAAAJ&amp;hl=en</a> |                                                                                                                         |            |