



Arfat Manzoor

ID: 729147290962 **Nationality:** Indian **Date of birth:** 20/03/1994

Place of birth: India **Gender:** Male **Phone number:** (+91) 7006869925

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[utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app](https://www.linkedin.com/in/dr-arfat-manzoor-96434719a?utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app)

Home: Hardu Shiva Sopore, Jammu and Kashmir,, 193201 (India)

ABOUT ME

I am an Assistant Professor of Commerce with over two years of academic experience, specializing in accounting, finance, taxation, business administration, and marketing. Throughout my career, I have demonstrated a strong commitment to teaching excellence, employing a student-centric approach that fosters critical thinking, practical learning, and professional development. My academic journey is supported by a solid research background, with more than ten research articles published in reputed national and international journals. These publications reflect my interest in emerging trends, contemporary business issues, and applied commerce-related studies.

In addition to my research contributions, I have actively participated in numerous national and international conferences, where I have presented my research work and engaged with scholars from diverse backgrounds. These experiences have enhanced my academic exposure, broadened my perspective, and strengthened my ability to contribute meaningfully to the academic community.

I am dedicated to continuous learning and strive to integrate innovative teaching methods and updated industry knowledge into my classroom practices. With a passion for commerce education and research, I aim to contribute to the advancement of the field while supporting students in achieving their academic and professional goals.

WORK EXPERIENCE

GDC Uri – India

Address: Uri, 193123 (India)

Assistant Professor (Commerce)

[15/03/2024 – Current]

- Teaching
- Serving as a College Convener of Career Counselling Cell.
- Convener of Sports.
- Convener of Innovation and Incubation.
- Serving as a Nodal Officer of Mission Yuva (A Government Sponsored Initiative)

EDUCATION AND TRAINING

PhD (Commerce)

University of Kashmir, Srinagar, India [13/02/2020 – 10/10/2024]

City: Srinagar | **Country:** India | **Website:** www.kashmiruniversity.net | **Field(s) of study:** Business, administration and law: • Finance, banking and insurance | **Thesis:** IMPACT OF PERSONALITY TRAITS ON INVESTMENT DECISIONS MEDIATED BY RISK PERCEPTION: A STUDY OF INDIVIDUAL INVESTORS IN NORTH INDIA.

BEHAVIOURAL FINANCE.

Master of Philosophy (Commerce)

SBBSU, Jalandhar, Punjab, India [05/09/2017 – 10/11/2019]

Country: India | Website: sbbsuniversity.ac.in | Field(s) of study: Business, administration and law: • Finance, banking and insurance

Master of Commerce (M.Com)

University of Kashmir, Srinagar, India [13/04/2014 – 14/09/2016]

City: Srinagar | Country: India | Website: www.kashmiruniversity.net | Field(s) of study: Business, administration and law: • Accounting and taxation • Finance, banking and insurance • Marketing and advertising • Management and administration | Final grade: CGPA: 7.9/10

Bachelor of Commerce (B.Com)

University of Kashmir, Srinagar, India [11/03/2011 – 08/01/2014]

City: Srinagar | Country: India | Website: www.kashmiruniversity.net | Field(s) of study: Business, administration and law: • Accounting and taxation • Finance, banking and insurance • Management and administration • Marketing and advertising

LANGUAGE SKILLS

Mother tongue(s): Kashmiri

Other language(s):

Urdu

LISTENING C2 READING C1 WRITING C2

SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

English

LISTENING C2 READING C1 WRITING C2

SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

SKILLS

Time Management, Attentiveness, Problem solving, Effective communication skills / Microsoft Office / impact investing / funding methods / financial markets / public finance

CERTIFICATIONS

Diploma in Computer Applications and Multilingual D.T.P

ADDITIONAL ACADEMIC ACHIEVEMENTS

[06/2019]

Qualified NTA NET

[12/2020]

Qualified NTA NET JRF

CONFERENCES AND SEMINARS

[2022] Punjab

Industry 5.0: Human Touch, Innovation and Efficiency, MITTAL SCHOOL OF BUSINESS, LPU, Punjab.

[2022]

Sustainable Development and Technological Innovation Department of Management Studies, IUST, Kashmir

[2018]

International Conference on Recent Development in Science, Humanities & Management

HOBBIES AND INTERESTS

Hobbies

- Writing
- Reading
- Gardening

Interests Language Acquisition.

PUBLICATIONS

[2025]

Role of perceived COVID-19 disruption, personality traits and risk perception in determining the investment behavior of retail investors: A hybrid regression-neural network approach

Authors: Arfat Manzoor, Andleebah Jan, Mohammad Shafi, Mohammad Ashraf Parry, Tawseef Mir | Journal Name: Journal of Economic and Administrative Sciences | Volume, Issue and Pages: Vol. 41, Issue 4, pp. 1366–1385 | Publisher: Emerald Publishing Limited

Manzoor, A., Jan, A., Shafi, M., Parry, M. A., & Mir, T. (2025). Role of perceived COVID-19 disruption, personality traits and risk perception in determining the investment behavior of retail investors A hybrid regression-neural network approach JAES

[2025]

Mapping the Capital structure, Ownership structure and Firm performance through Systematic and Bibliometric Analysis: A two-decadal study

Authors: Dr Mohd Ashraf Parry, Andleebah jan, Dr Arfat Manzoor | Journal Name: Journal of international commercial law and technology | Volume, Issue and Pages: Vol.6, Issue 1 ,p.14 | Publisher: International Association of IT Lawyers (IAITL)

Parry, M. A., Jan, A., & Manzoor, A. (2025). Mapping the Capital structure, Ownership structure and Firm performance through Systematic and Bibliometric Analysis: A two-decadal study. Journal of International Commercial Law and Technology.

[2024]

Mapping the study of behavioural finance: a bibliometric analysis approach

Authors: Arfat Manzoor, Sumiya Nabi, Mohammad Shafi | Journal Name: International Journal of Behavioural Accounting and Finance | Volume, Issue and Pages: Vol. 7, Issue 3, pp. 254–275. | Publisher: Inderscience Publishers (IEL)

Manzoor, A., Nabi, S., & Shafi, M. (2024). Mapping the study of behavioural finance: a bibliometric analysis approach. International Journal of Behavioural Accounting and Finance, Vol. 7, Issue 3, pp. 254–275. Publisher: Inderscience Publishers (IEL)

[2023]

Do Personality and Demographic Variances of Individual Investors Challenge the Assumption of Rationality? A Two-Staged Regression Modeling-Artificial Neural Network Approach

Authors: Andleebah Jan and Mohammad Shafi Arfat Manzoor | Journal Name: Indian Journal of Finance | Volume , Issue and Pages: ,Vol. 17, Issue 10, pp. 64–78. | Publisher: Elsevir

Jan, A., & Manzoor, M. S. A. (2023). Do Personality and Demographic Variances of Individual Investors Challenge the Assumption of Rationality? A Two-Staged Regression Modeling–Artificial Neural Network Approach. Indian Journal of Finance

[2023]

Big-Five Personality Traits and Risk Perception of Women Retail Investors in the Indian Stock Market: A PLS-SEM and ANN Approach

Authors: Andleebah Jan and Mohammad Shafi Arfat Manzoor | **Journal Name:** Indian Journal of Science and Technology | **Volume, Issue and Pages:** Vol. 16, Issue 26, pp. 1958–1966. | **Publisher:** Indian Society for Education and Environment

Jan, A., & Manzoor, M. S. A. (2023). Big-Five Personality Traits and Risk Perception of Women Retail Investors in the Indian Stock Market: A PLS-SEM and ANN Approach. Indian Journal of Science and Technology, Vol. 16, Issue 26, pp. 1958–1966.

[2023]

Behavioral finance-An emerging theory: A review study

Authors: Arfat Manzoor, Andleebah Jan, Mohammad Shafi | **Journal Name:** Indian Journal of Research in Capital Markets | **Volume, Issue and Pages:** Vol. 10, Issue 1, pp. 34–43.

Manzoor, A., Jan, A., & Shafi, M. (2023). Behavioral finance – An emerging theory: A review study. Indian Journal of Research in Capital Markets, Vol. 10, Issue 1, pp. 34–43.

[2022]

Service Quality In J&K Bank and Its Impact on Customer Satisfaction: Sem Approach

Authors: Tawheeda Jan, Dr Sonali N Tholia Arfat Manzoor, Waris Bin Ishrat | **Journal Name:** Central European Management Journal | **Volume, Issue and Pages:** Vol. 30, Issue 4, pp. 1420–1426.

Jan, T., Tholia, S. N., Manzoor, A., & Ishrat, W. B. (2022). Service Quality in J&K Bank and Its Impact on Customer Satisfaction: SEM Approach. Central European Management Journal,

[2022]

Does Demographic Factors and Risk Behavior of Individual Investors Challenge the Assumption of Rationality? A Study of North India

Authors: Andleebah Jan and Mohammad Shafi Arfat Manzoor | **Journal Name:** Empirical Economics Letters | **Volume, Issue and Pages:** Vol.21, Special Issue 4 ,pp. 231-237

Jan, A., & Manzoor, M. S. A. (2022). Does Demographic Factors and Risk Behavior of Individual Investors Challenge the Assumption of Rationality? A Study of North India. Empirical Economics Letters, 21(Special Issue 4), 231-237.

[2018]

A Study on Marble Industry in Kashmir (With Special Reference to District Kupwada)

Authors: Sumiya Nabi Arfat Manzoor | **Journal Name:** International Journal of Enhanced Research in Management & Computer Applications | **Volume, Issue and Pages:** Vol.7, Issue 3 ,pp. 557-560 | **Publisher:** ER Publications

[2018]

A Study on The Role of Banks in Financial Inclusion in Jammu and Kashmir State

Authors: Arfat Manzoor | **Journal Name:** ZENITH International Journal of Multidisciplinary Research | **Volume, Issue and Pages:** Vol.8, Issue 6 ,pp. 14-23 | **Publisher:** ZENITH International Research & Academic Foundation (ZIRAF) India

[2017]

A Study on Area, Production and marketing of Apples in Kashmir

Authors: Arfat Manzoor | **Journal Name:** International Journal of Trend in Scientific Research and Development | **Volume, Issue and Pages:** Vol.2, Issue 1

PROJECTS

[05/04/2015 – 10/12/2015]

Analyzing the Sale Procedure Relating to Apple fruits in Kashmir

RECOMMENDATIONS

Name: Prof. Dr. S.M Shafi | PhD Supervisor

I have worked with the candidate for seven years, supervising him throughout his PhD. During this time, I witnessed his steady growth, strong commitment, and thoughtful approach to research. My recommendations reflect my long-term familiarity with his abilities and my confidence in his potential for continued academic and professional success.

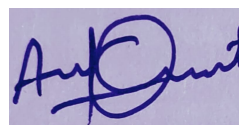
Email: meem_shafi@kashmiruniversity.ac.in | Phone number: (+91) 7006233421

Name: Dr. Sachin Kashyap | M.Phil. Supervisor

I have supervised the candidate during his MPhil studies and have observed his consistent dedication, analytical skills, and commitment to academic excellence. Throughout our time working together, he demonstrated strong research capabilities and professionalism. My recommendation reflects a clear understanding of his strengths, potential, and suitability for advanced scholarly pursuits.

Email: sachinkashyap1981@gmail.com | Phone number: (+91) 6284849328

I Arfat Manzoor hereby declare that the details mentioned in this CV are true to the best of my knowledge, belief and nothing has been concealed or misinterpreted.



Arfat Manzoor