



## Sutap Kumar Ghosh, PhD

### Professor of Finance & Banking

Department of Finance & Banking, Islamic University, Kushtia-7003, Bangladesh

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### Professional Profile

I am an accomplished academic and researcher with over 15 years of experience in finance and banking, specializing in behavioral finance, investor decision-making, and financial regulation in emerging markets. As a former Department Chair, I have demonstrated effective academic leadership and contributed to institutional development. I maintain a strong record of high-quality publications, international conference presentations, and postgraduate supervision. My work is driven by a commitment to advancing knowledge in financial markets, strengthening policy insights, and producing impactful empirical research.

### Areas of Expertise

**Research:** Behavioral Finance, Investor Psychology, Emerging Capital Markets, Banking Regulation, Corporate Governance, Green Banking.

**Technical:** R, EViews, SPSS, Stata, MS Excel (Advanced), Quantitative Analysis, Econometric Modeling, Financial Statement Analysis.

**Languages:** Bengali (Native), English (Fluent - Professional Proficiency)

### Academic & Professional Experience

#### Islamic University, Kushtia, Bangladesh — Department of Finance & Banking

Position	Duration	Years	Key Milestones
Professor	Apr 2025 - Present	Current	Highest academic rank
Associate Professor	Apr 2020 - Apr 2025	5 years	PhD completion, research expansion
Department Chairman	Aug 2017 - Aug 2020	3 years	Administrative leadership role
Assistant Professor	Apr 2013 - Apr 2020	7 years	Research development & publication growth
Lecturer	Apr 2010 - Apr 2013	3 years	Academic career foundation

### *Key Responsibilities & Achievements:*

- Led departmental administration, academic program oversight, and stakeholder coordination as Chairman.
- Supervised and mentored BBA, MBA, MPhil, and PhD students to successful completion.
- Spearheaded curriculum development and served on university-level academic committees.
- Organized seminars, workshops, and guest lecturers to enhance academic discourse.
- Served as Coordinator for the Evening MBA Program (2015) and as a House Tutor in university halls of residence.

## **Educational Background**

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### **PhD in Finance & Banking** | 2022

*Islamic University, Kushtia, Bangladesh*

- **Dissertation:** *Investors' Behavior in the Stock Market: A Study on Dhaka Stock Exchange Limited*
- Specialized in Behavioral Finance and Emerging Capital Markets

### **Master of Business Administration (MBA)** | 2007

*University of Rajshahi, Bangladesh*

- **Major:** Finance & Banking
- **Cumulative GPA:** 3.94 (out of 4.00)

### **Bachelor of Business Administration (BBA), Honours** | 2006

*University of Rajshahi, Bangladesh*

- **Major:** Finance & Banking
- **Cumulative GPA:** 3.82 (out of 4.00)

## **Publications**

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### **A. Scopus-Indexed Journals**

#### **Scopus Q1**

1. **Ghosh, S. K., Hossain, M. N., & Khatun, H. (2022).**  
*The hedging role of US and Chinese stock markets against economic and trade policy uncertainty: lessons from recent turbulences.*  
*China Finance Review International*, 13(3), 444–470.
2. **Ghosh, P. K., Ghosh, S. K., & Chowdhury, S. (2018).**  
*Factors hindering women entrepreneurs' access to institutional finance-an empirical study.*  
*Journal of Small Business & Entrepreneurship*, 30(4), 279–291.

### Scopus Q3

3. **Ghosh, P. K., & Ghosh, S. K. (2017).**  
*Gender Disparity in Functionality and Consequence of Microfinance: Does it Function Currently?*  
*Asian Economic and Financial Review*, 7(2), 164.

### Scopus Q4

4. **Ghosh, P. K., Ghosh, S. K., & Khan, L. M. (2015).**  
*Current trend of bank selection criteria of retail customers in Bangladesh: An investigation.*  
*Global Business & Finance Review (GBFR)*, 20(2), 27–34.

### B. International Refereed Journals

1. **Ghosh SK (2025).**  
*Impact of investors' demographic, behavior, attitudes and knowledge and skills on their risk tolerance levels in Bangladesh's emerging capital market.*  
*Rajagiri Management Journal.* (ESCI – Web of Science)
2. **Ghosh, S. K. (2023).**  
*A search of investors' trading practices in the Bangladesh capital market.*  
*LBS Journal of Management & Research*, 21(2), 250–265. (Emerald Insight)
3. **Ghosh, S. K. (2022).**  
*Demographic Aspects and Investors' Decision Making Process: A Study.*  
*Journal of Asian Business Strategy*, 12(2), 150–162.
4. **Ghosh, S. K., Khan, S. H., & Laskar, P. S. (2025).**  
*The effects of cognitive bias awareness, feedback, confidence, academic expectations, study habits, and self-perceived knowledge on decision-making behaviors of students.*  
*International Journal of Social Science Research*, 13(1), 73–90.
5. **Ghosh, P. K., Ghosh, S. K., & Chowdhury, S. (2018).**  
*Essential of Central Bank's regulatory policy to strengthen green banking practice and reporting in a country.*  
*Asian Journal of Finance & Accounting*, 10(2), 133–150.
6. **Bairagi, M., Fatema, K., Ghosh, S. K., & Habiba, M. U. (2024).**  
*Parsing the Performance of Stock Market Indices Amidst COVID-19 and Russia-Ukraine War.*  
*European Journal of Business and Management Research*, 9(4), 49–56.
7. **Ghosh, P. K., & Ghosh, S. K. (2015).**  
*Stock price adjustment to corporate accounting disclosure.*  
*International Journal of Accounting and Financial Reporting*, 5(2), 122–132.
8. **Amin, M. R., Jahan, N., & Ghosh, S. K. (2014).**  
*Credit-Strength Analysis of Cement Industry in Bangladesh.*  
*Journal of Asian Business Management*, 6(2), 237–251.

9. **Ghosh, P. K., & Ghosh, S. K. (2015).**  
*Retail Investors' Responsibilities in Stock Market Imperfection in Bangladesh.*  
*Asian Journal of Finance and Accounting*, 7(2), 78–92.

### C. University Publications (Refereed National / University Journals)

1. **Kumar, D., Ghosh, S. K., & Begum, Z. A. (2024).**  
*Significance of subsidiaries for improving financial performance in the sugar industry.*  
*Jahangirnagar University Journal of Business Research (JUJBR)*, 24(1), 25–42.
2. **Al Mamun, M. A., Ghosh, S. K., & Raihan, M. A. (2017).**  
*Working Capital Management and Profitability of Engineering Industry in Bangladesh.*  
*Journal of the Faculty of Business Administration (JFBA)*, Islamic University Studies, 12(1), 89–103.
3. **Al Mamun, M. A., Ghosh, S. K., & Arfin, M. M. (2017).**  
*Relation between Inventory Management and Profitability of Pharmaceutical Industry in Bangladesh.*  
*JFBA*, 12(2), 157–171.
4. **Neogy, T. K., Ghosh, S. K., & Amin, M. R. (2014).**  
*The Voluntary Items of Disclosure and Its Affecting Factors.*  
*JFBA*, 10(2), 88–104.
5. **Ghosh, S. K., Amin, M. R., & Neogy, T. K. (2013).**  
*Analysis of Productivity and Profit Position of BOC Bangladesh Limited.*  
*JFBA*, 10(1), 55–67.
6. **Neogy, T. K., Ghosh, S. K., & Amin, M. R. (2013).**  
*Financial Statement Analysis of Grameenphone Ltd. in Bangladesh.*  
*Banglavisision Research Journal*, 12(1), 47–58.
7. **Neogy, T. K., & Ghosh, S. K. (2009).**  
*Accounting Information Systems of Private Commercial Banks in Bangladesh.*  
*JFBA*, 8(2), 155–169.

### E. Book Chapters & Conference Proceedings

1. **Ghosh, S. K. (2023).**  
*Investigating the influence of Cognitive Biases, Herding Behaviors and the Disposition Effect on Investors' Investment Intention.*  
In *Business Innovation Practices and Sustainability in the VUCCA World*, 1, 51–62.  
(ISBN) (Achieved Best Paper Award)

### Research Project

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"An investigation on the role that overconfidence plays in the decision-making process of students enrolled in higher education." (UGC Financing, Fiscal Year 2023-2024). Status: Completed.

## International Recognitions & Invited Talks

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- **Invited Resource Person**, International Seminar on "The Future of Artificial Intelligence: Opportunities and Challenges", L. N. Mishra Institute, Patna, India. Scheduled: Jan 9-10, 2026.
- **Resource Person**, Multidisciplinary International Seminar on "Recent Trends in Multidisciplinary Research, Practices & Innovations", Mahanth Mahadevanand Mahila Mahavidyalaya, Ara, India. Oct 16-17, 2025 (Certificate of Appreciation Awarded).
- **Keynote Speaker**, International Conference "Viksit Bharat@2047: Aspirations and Challenges". Ixora Research Association & Marwari College Bhagalpur, India. (July 26-27, 2024). (Certificate of Appreciation Awarded).

## Academic Leadership & Service

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- **Department Chairman** (2017–2020): Oversaw academic programs, faculty development, and departmental administration.
- **Postgraduate Research Supervisor**: Guided BBA, MBA, MPhil and PhD students to successful completion.
- **Peer Reviewer** for China Finance Review International (Q1), Journal of Business and Socio-economic Development (Q1), etc.
- Active member of university-level academic committees and curriculum development teams.

## Reference

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Available upon request.

Signature



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(Professor Dr. Sutap Kumar Ghosh)