



Centre for Research & Development

Research Supervisor (Guide) Profiles

Discipline of Supervision: **Commerce**



Dr. Divya Sajan

Assistant Professor
Department of Professional Management Studies
School of Business and Management

Areas of Specialisation:

Microfinance, Technology adoption, TAAM, Financial Inclusion, Perception

Dr. Divya Sajan is an Assistant Professor in the Department of Professional Management Studies at Kristu Jayanti (Deemed to be) University. She is an academician and researcher specializing in business management with a strong focus on technology adoption and the digitalisation of microfinance systems. Her research interests include microfinance, financial inclusion, risk management, entrepreneurship, and applied economics, with an emphasis on how emerging digital technologies transform financial service delivery and improve access for underserved populations. Her scholarly work explores the role of digital platforms, mobile banking, fintech solutions, and data-driven systems in enhancing the efficiency, transparency, and outreach of microfinance institutions. She is particularly interested in technology adoption frameworks that support the transition from traditional microfinance models to digitally enabled ecosystems that strengthen financial inclusion and sustainable development. Dr. Sajan has contributed significantly to Outcome-Based Education (OBE) through curriculum development, assessment design, and learning resources aligned with Bloom's Taxonomy and Sustainable Development Goals (SDGs). Her achievements include developing AI-integrated teaching materials, mentoring student research projects on real-world financial and business challenges, and promoting experiential and application-oriented learning. She is committed to advancing research-led teaching practices and fostering innovation, digital literacy, and ethical decision-making in higher education.

Selected Publications:

1. **Sajan, D.**, Joseph, C. S., ... Navaneetham, B. (2025). Factors influencing achievement motivation of clients in technology acceptance in digitalisation of the microfinance sector. *Journal of Tropical Agriculture*, 63(1 & 2), 1–9. <https://doi.org/10.63599/jta.2025.1386>
2. **Sajan, D.**, Samuel Joseph, C., & Dinesh Kumar, P. (2026). Perception Index of the Customers in the Digitalization of Microfinance. Springer Nature Switzerland. https://doi.org/10.1007/978-3-032-02056-7_41
3. **Sajan, D.**, Samuel Joseph, C., & Balakrishnan, D. (2026). A Constraint Analysis in the Technology Acceptance and Adoption of Digitilisation the Microfinance Sector Using Garett Ranking Technique. Springer Nature Switzerland. https://doi.org/10.1007/978-3-032-02056-7_28