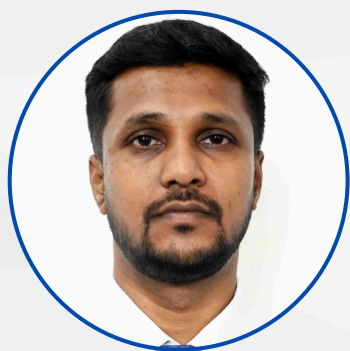




Centre for Research & Development

Research Supervisor (Guide) Profiles

Discipline of Supervision: **Management**



Dr. Murali S

Associate Professor
Institute of Management
Kristu Jayanti Institute of Management

Areas of Specialisation:

FinTech, Financial Inclusion, Higher Education, Artificial Intelligence and Investment Decision

Dr. Murali S. is an Associate Professor at the Institute of Management, Kristu Jayanti (Deemed to be University), Bengaluru, with over 19 years of combined corporate and academic experience. He previously worked with Hewlett Packard Enterprise for over a decade in progressive finance and team leadership roles, gaining extensive experience in financial operations, accounting, SAP and process improvement. With academic expertise in finance, accounting and management, Dr. Murali is an active researcher with publications in Scopus- and Web of Science-indexed journals, including Q1 and Q2 publications. His research interests include Open Finance, FinTech, sustainable finance, financial inclusion, digital financial services, banking and financial markets, artificial intelligence, blockchain, investment decision-making and higher Education. His recent research contributions examine AI governance and algorithmic fairness, AI-enabled vocational education, blockchain-based traceability and consumer trust, and digital technology-enabled engagement. His industry experience and academic research enable him to connect contemporary developments in finance and technology with practical management applications.

Selected Publications:

1. Naveen Kumar, R., Neerupa, C., & **Murali, S.** (2026). Digital inclusion and algorithmic bias: auditing AI systems in HR for gender-neutral outcomes. Evidence-Based HRM: A Global Forum for Empirical Scholarship, 1–21. <https://doi.org/10.1108/ebhrm-02-2026-0052>
2. **Murali, S.**, Srinivasan, K., & Bopaiah, V. (2025). Sustainable banking transformation. Routledge. <https://doi.org/10.4324/9781003616306-3>
3. Kumar, N., Janani, M., Pavithra, R., & **Murali, S.** (2026). Blockchain-driven traceability and decentralized verification: shaping consumer trust in high-risk pharmaceutical markets. International Journal of Pharmaceutical and Healthcare Marketing, 1–18. <https://doi.org/10.1108/ijphm-01-2026-0028>