**First Author – Information**

Name : Tohidi Parsa

Current Designation : Student/Working

Current Department : Finance

Company : Dingoo Portugal

Mail id. : parsat02126@gmail.com

Contact No. : +351 912 860 140

Course : Faculty of Business & Management

Residential Address : Travessa do Caldeira 24,4. 1200-085, Lisbon, Portugal

|  |
| --- |
| Parsa Tohidi holds a bachelor's degree in Accounting and Finance from UCSI University in Kuala Lumpur, Malaysia. He is currently advancing his studies by pursuing a Master of Science in Finance at NOVA School of Business and Economics in Carcavelos, Portugal, specializing in Corporate Finance. Alongside his studies, he is gaining practical experience as a Financial Manager and Analyst Intern at Dingoo, Portugal and is enthusiastic about leveraging his knowledge and global experience to contribute effectively to the financial sector and drive impactful results. |

**Second Author – Information**

Name : Ataul Mostafa

Current Designation : Staff Accountant

Current Department : Accounting

Company : SFIR Consulting Ltd

Mail id. : hmamhasbii@gmail.com

Contact No. : +8801318892797

Course : Faculty of Business & Management

Residential Address : Salam Noor Heights, Abdul Hamid Road, Sholokbahar, Chittagong, Bangladesh

|  |
| --- |
| Ataul Mostafa is an Accounting and Finance graduate from UCSI University, Kuala Lumpur, Malaysia with the Faculty of Business and Management. He is currently enrolled as Staff Accountant in a consulting firm SFIR Consulting Ltd based on Ontario Canada. Ataul’s academic credentials from the Faculty of Business and Management, combined with his practical experience, provide him with a nuanced perspective on financial matters, which he brings to his professional endeavors and writings. |

**Third Author – Information**

Name : Dr Marcia Edna Santhana Rajan

Current Designation : Lecturer – Accounting & Finance

Current Department : Accounting & Finance

University : UCSI University Malaysia

Mail id. : marcia@ucsiuniversity.edu.my

Contact No. : +6012 2145911

Course : Faculty of Business & Management

Residential Address : No.20, Jalan Sunway 2/2, Taman Sunway Cheras, 43200 Selangor

ORCID id (if u have) : https://orcid.org/0000-0002-0989-7809

|  |
| --- |
| Dr Marcia Edna Santhana Rajan is a lecturer at UCSI University, Kuala Lumpur, Malaysia with the Faculty of Business and Management. With 17 years of teaching experience in the field of Accounting and Finance, her teaching expertise are mainly in cost and managerial accounting as well as in financial management. She obtained a Ph.D. in Business Economics from University Putra Malaysia and a Master of Business Administration (Finance) from Edith Cowan University, Perth, Western Australia. Her current research work and interests pertain to the area of behavioral finance and economics, retirement and investment planning, and more recently, in FinTech, as well as in sustainable finance. |