



Goa University
Goa Business School
Discipline of Economics

Activity Report: Guest Lecture by Dr Sheetal Thomas

1. Title of the Event/Activity/program	Guest Lecture on "Behavioural Risk Perception: Experimental Insights into Financial Decision-Making".
2. Date and Time	13 August, 2026, 3 pm
3. Mode of conduct (Physical/Online)	Physical
4. School/ Directorate/ Section	Goa Business School
5. Collaborating Agency/School/Directorate	NA
6. Detail of the Resource Person (Brief biodata)	Dr. Sheetal Thomas, a PhD alumna of BITS Pilani (Goa Campus), Postdoctoral Fellow at the University of Évora in Portugal, and faculty member at Parul University.
7. Number of Faculty attended/participated	2
8. Number of Student attended / participated	37
9. No. of external students/faculty/other participants	
10. The objectives of the Program/activity/event	The session explored an open-source framework connecting traditional finance with cognitive science, specifically focusing on how reaction time (RT) serves as a window into human psychology during financial decision-making.
11. Description of the Program/activity/event	Dr Thomas bridged traditional finance with cognitive science, emphasizing how measuring millisecond reaction time (RT) can reveal insights into the decision-making process. Drawing from her study (Thomas & Dionisio, 2026, Acta

	Psychologica), she demonstrated that decision latency indicates internal psychological factors often overlooked by standard economic models.
12. Benefit/Key outcomes of the Program/activity/event	The lecture offered valuable insights into how cognitive tools can improve wealth management and fintech strategies in a digital world.
13. Enclosures with report	Brochure, Notice, Geo-tag photos, Attendance of students/faculty/external participants, Bio Data of resource person (if applicable), Any other information.

Signature: *H. Alawani*
19/8/26

Name of coordinator *Helan Alawani*
Designation: *Avina Kauthankar*
Assistant Professor.

Signature *Plh*
19-8-26.

Dean/Director/Head

Seal of the School/Directorate/University
Dean
Goa Business School
Goa University



1) Brochure



GOA UNIVERSITY
GOA BUSINESS SCHOOL

**GUEST LECTURE ON
"BEHAVIOURAL RISK PERCEPTION: EXPERIMENTAL
INSIGHTS INTO FINANCIAL DECISION-MAKING"**



Guest Speaker

Dr Sheetal Thomas
Faculty of Management Studies,
Parul University, Gujarat Campus
Postdoctoral Fellow, University of Évora, Portugal
PhD alumna, BITS Pilani, Goa Campus

Talk Overview

This lecture explores an open-source framework that connects traditional finance with cognitive science.

Study Details

The study measures decision latency, or reaction time; that can quantify psychological frictions, such as the sting of regret and the pull of social conformity, that standard economic models often overlook.

Venue: Auditorium, Goa Business School

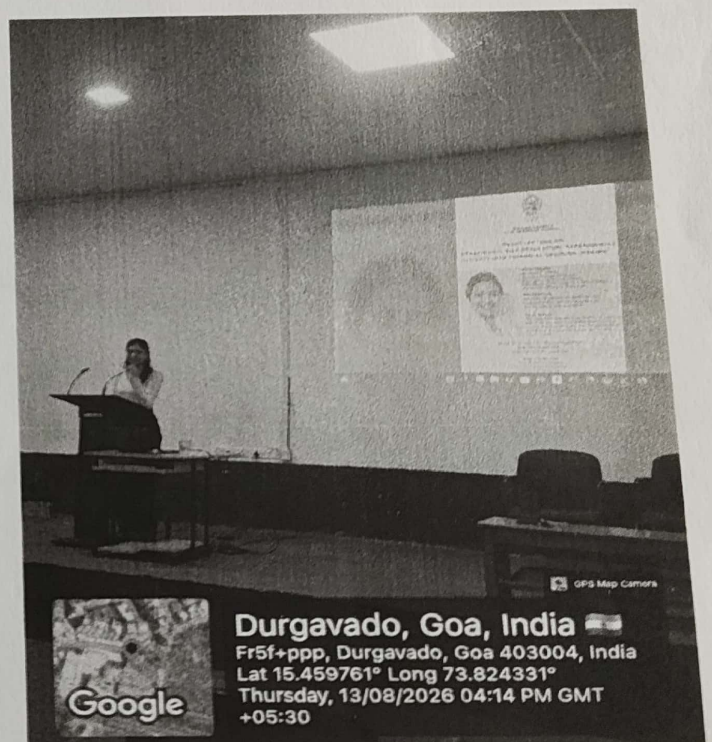
Date: 13th August 2026

Time: from 3:00 PM to 4.30 PM

Event Coordinator

Asst. Prof. Helan Alavani
Asst. Prof. Avina Kavthankar
Discipline of Economics

2) Geo Tag Photos



4) Biodata

SHEETAL THOMAS**Accredited Management Teacher****<http://resources.aima.in/amt/amtwest.pdf>****Scopus ID 57215933601****ORCID ID: 0000-0001-5480-1514****Vidwan-ID: 534693****Ph: 9537521081****Email ID: sheetal.thomas@uevora.pt |
sheetal_thomas@yahoo.co.in**

Dr. Sheetal Thomas is a Postdoctoral Fellow at the University of Évora, Portugal, and currently serves as Research Head and Associate Professor at the Faculty of Management Studies, Parul University, Vadodara. With more than 21 years of academic and research experience in management education, her expertise lies in behavioural finance, financial decision-making, and the cognitive processes underlying economic behaviour.

She completed her PhD from BITS Pilani, Goa, where she developed a framework to understand financial behaviour through handwriting analysis and personality traits. Her research has been published in Scopus-indexed and ABDC-ranked journals, including a Quartile-1 journal in behavioural finance. She has also authored a reference book on finance and contributed case studies and book chapters on emerging topics such as artificial intelligence in finance and financial risk profiling.

Dr. Thomas actively leads funded research and consultancy projects and collaborates with national and international institutions. Her current research focuses on reaction time and psychological utility in financial risk perception using experimental tools such as E-Prime.

Beyond research, she contributes to academic leadership, faculty mentoring, and industry engagement through training programs, conferences, and research initiatives.

Guest Lecture Attendance

Date: 13 August 2026

Time: 3 pm

Name of Student	Roll No.	Signature
1 Aman Kumar Gupta	25P0300001	
2 Sanya Parsekar	25P0300014	
3 Saitie Chodankar	25P0300012	
4 Tanishka Womule	25P0300017	
5 Koushali Desai	25P0300021	
6 Navjyot Verlekar	25P0300010	
7 Samant Bhat	25P0300016	
8 Divesh Sawant		
9 Sahil Grawas		
10 Vaibhavi Hadgavkar		
11 Saniga Gauri		
12 Prerana Naik		
13 Archana Sahoni	33 60	
14 Savita	30	
15 Mozella	16	
16 Om Samant	25P0100059	
17 Ethan Gonzales	25P0100009	
18 Anuradha Gauda		
19 Monica M. Kulkar		
20 Alfiya Jamadar		
21 Soha Sancaradekar		
22 Melia Lima		
23 Ritasha Vast		
24 Neha Gaonkar		
25 Anela Furtado	25P0100011	
26 Jenica Banto	25P0100031	
27 Shania Menezes	25P0100005	
28 Deeksha Velip	25P0100016	
29 Kalpita Velip	25P0100021	
30 Nisha Heti Gaonkar	25P0100008	
31 Esha Veli	25P0100013	
32 Kalpita Malik	25P0100052	
33 Jyeshthi Bhandarkar	25P0100023	
34 Greeti Sasidharan	25P0100043	
35 Veena M	25P0100002	
36 Anna Barreto	25P0100034	
37 Shikha Sayani		