



Dr. Mercy Mathew

Lecturer

Department of Economics and Finance

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Time at UoN: Since 2008

Marital Status: Married.....

Dr. Mercy Toni is a Lecturer and her Field of interest is Micro & Macro economics. She has been working on the areas such as Co-operative Learning, Money and Banking and population growth. She also attended State Council of Education Research and Training 2006. She regularly participates in Teacher's Cluster and Guild event in India. Dr. Mercy has Ph. D. in Economics (Medical Tourism and Economic Development), M.A (Economics) / B.Ed.(Social Science) / B.A (Economics) /DCE & DCA. She has 33 years of experience in the field of teaching Economics, Statistics and other Economics & Business related courses. She also has 3 years of industrial experience in the field of Finance, Accounting & Management. She has 3 Years experience in the field of teaching Communicative & General English.

Scientific IDs:

[LinkedIn](#)

Google Scholar

[Research Gate](#)

[ORCID](#)

[SCOPUS](#)

[Web of Science](#)

Academic Qualifications

Ph.D. In Economics July 2022, 2023

B.Ed. In Social Science, M.G.University, 1993

M.A . Economics, M.G.University, Kerala, India, 1992

B.A. Economics, M.G. University, Kerala, India, 1989

Teaching Activities

Economics of Development, Intermediate Microeconomics, Intermediate Macroeconomics, Principles of Microeconomics, Macroeconomics, Introduction to Economics, Introduction to Business, Business environment & policies, Technical Writing For Business

ECON 101 Introduction to Economics, This course introduces the fundamental principles, tools and applications of microeconomics and macroeconomics. The course begins by examining rational economic decisions, people's economic interactions, economic models and shows how the economy as a whole works. Then emphasizes on market mechanism, how the market forces determine equilibrium price and quantity of a product. Measuring the efficiency of market is also an important topic here. The macroeconomic part includes topics like national income accounting, production and growth, saving and investment, equilibrium interest rate etc. At the end describes the monetary system of an economy with special reference to the Central Bank of Oman.

ECON 102 Principles of Microeconomics, This course covers fundamental concepts, tools and applications of microeconomics and focuses on markets as a mechanism for allocating scarce resources. Then addressing market forces and price mechanism with an application of elasticity. Using tools of welfare economics, it addresses market efficiency, outcomes from market failures and theories and gain from international trade. The section on cost provides a mix of costs and revenue concepts. Topics include the behavior of organizations of industry and different types of competitive and imperfect market structures.

ECON 103 Principles of Macroeconomics, This course introduces the basic theories explaining the level and growth of economic activities. It emphasizes on different national accounts, focuses on business fluctuations and ways to achieve greater stability, including the role of money and banking and fiscal policy. The topics include macroeconomic variables, the financial market, investment, interest rates, inflation, aggregate demand and aggregate supply, monetary policy, fiscal policy and short-run fluctuations.

ECON 325 Intermediate Microeconomics, This course is concerned with the behavior of individual economic agents and their interactions. It studies how individual economic agents make decisions and how markets function. The course is roughly composed of four parts. Part 1 introduces the basics of microeconomic analysis. Part 2 studies consumer behavior and market demand. We will show how a consumer may make optimal choices, how individual demands are formed, and how market demand can be derived. Part 3 discusses the firm`s technologies, production functions and production costs. We shall see how firms can make the optimal input choices to minimize production costs. This lays the foundation for the study of behavior of firms under different forms of market structure. Part 4 integrates the previous material into models of prices and outputs under different market structures. Topics in game theory and business strategies will be covered. Economic efficiency and public policy issues will also be discussed.

ECON 326 Intermediate Macroeconomics, This course examines the determination of income, employment, price level, interest rate and exchange rate in the economy. This course defines and analyses what kind of data macroeconomists look when analyzing economic fluctuations and economic growth such as GDP, money, inflation, saving, investment and employment. It investigates the issue of long-run economic growth, business cycles, international trade and assesses their implication for private and public decision making. Emphasis will be laid on the significance of understanding macroeconomics for explaining current real-world phenomena. This course is also designed for basic concept and framework of modern macroeconomics at the intermediate level.

ECON 423 Economics of Development, The course will express the concepts, trend and patterns of economic development in the world today. Development economics is the study of how economies are transformed from stagnation to growth and from low income to high-income status and overcome problems of absolute poverty. This course will analyze both the analytical and normative approaches to the problems of economic development mainly in the less developed countries. This course explains a detailed view of theories of economic growth and development and analyzes the policy opportunities available to less developed countries to promote development. The major topics discussing are theories of growth and development, income distribution, poverty, population growth, migration, and the rural economy.

BUSI 101 Introduction to Business, This course introduces the students to basic concepts of business, its management and operational aspects. The broader aspects include business functions, methods of business operation, types of business ownership and businesses' operational environment. The course elaborates the role of business organizations in social and economic development with an emphasis on business ethics and business social responsibility.

BUSI 203 Business Environment and Policies, This course builds on knowledge gained in Introduction to Marketing Principles and Introduction to Business. It expands on issues related to business within different levels and areas of business environment and managerial policies. It also gives students general knowledge about business environment and firms' behavior that approves itself through different managerial policies.

BUSI 205 Technical Writing for Business, The course is aimed at giving students exposure in effective and efficient business writings using the technical business vocabulary. The students will learn to analyze and interpret technical business information and communicate effectively (in writing) using the vocabulary of the business and technical worlds. This course will emphasize on developing the skills of students necessary to gather, present, and interpret information for various types of technical business writings. Emphasis will be placed upon clear, concise, coherent writing and on the various characteristic formats for technical letters, as well as a formal / report. Various types of documents typical of technical writing will be introduced, and the student will practice each one.

Research Activities

- *Research Interests*

Tourism, Economic Growth, Microeconomics & Macroeconomics

- *Conference Presentations*

The Role of Medical Tourism in the Economic Growth of India, National conference on Global Scale Recession- Impact on Management systems held in India , Kerala, India, 17/01/2020

Digital Intrapreneurship in Action – Insights from Real Cases and Interviews, MENA Region Entrepreneurship International Conference (MENAREC 2024), University of Nizwa, Oman, 30-31 October 2024

E-Agriculture And ICT Application: Data Driven Solutions For India`s Agricultural Sector, Contemporary Trends in Business Management Research: Sustainability, Innovation &

Growth(CTBMR 2025), Punjab, India, January 9-10 2025

Sustainability through Social Entrepreneurship: Examining the Role of Digitalization as a Change Mechanism, The International Conference on Business and Technology (ICBTCAMBRIDGE'2024), University of Cambridge - United Kingdom, April 19-20, 2024

BARRIERS TO GREEN BUSINESS PRACTICES: SCALE DEVELOPMENT AND VALIDATION, MENA Region Entrepreneurship International Conference (MENAREC 2024), University of Nizwa, Oman, 30-31 October 2024

- Conference Attendance

National conference on Global Scale Recession- Impact on Management systems , Kerala. India, 16,17/02/2021

- Publications

Article:

1. 2026 [. Dr.Mercy Toni¹, Dr. Jithina KK², Dr. Thomas KV³, Tess Toni⁴, Antecedents of Patient Satisfaction and Patient Loyalty in the Medical Tourism sector in Kerala, India., Journal of Informatics Education and Research :ISSN: 1526-4726Vol 6Issue 1\(2026\) ABDC-C](#)
2. 2025 [Gedam, AD \(Gedam, Akash Daulatrao\) ; Pavaimalar, S \(Pavaimalar, S.\) ; Toni, M \(Toni, Mercy\) ; Babu, YR \(Babu, Y. Rajesh\) ; Satish, P \(Satish, P.\) ; Abdurasul, B \(Abdurasul, Bobonazarov\) ; Muniyandy, E \(Muniyandy, Elangovan\), Integrating Causality with Spatio-Temporal Attention for Accurate Airline Delay Prediction, INTERNATIONAL JOURNAL OF ADVANCED COMPUTER SCIENCE AND APPLICATIONS Volume16Issue11Page777-789](#)
3. 2025 [Itam Urmila Jagadeeswari, Nidhi Shukla, Mercy Toni, Keerti Mishra, A Systematic Literature Review and Bibliometric Analysis of Workplace Coaching, Volume 14, Publisher F1000 Research Limited](#)
4. 2025 [Surendra Singh, Mercy Toni, Priyameet Kaur Keer, M. Lalitha, Kirna Kumari, and K. Suresh Kumar, Exploring the Role of HR in Knowledge Management within Digital Libraries, Nanotechnology Perceptions \(ISSN 1660-6795\), Brookfield Academic Limited, United Kingdom Vol.20, S15 \(2024\), 2078-2084](#)
5. 2024 [AL MAYASA MOHAMMED SULAIMAN AL NUAIMI *1, YAQEEEN HAMDAN ALI AL MAZROUI *2, Dr. MERCY TONI*3, OIL PRICE FLUCTUATIONS AND ITS ECONOMIC IMPACT ON OMAN, International Journal of Social Sciences and Management Review, Volume: 07, Issue: 05 September - October 2024 ISSN 2582-0176, Page No.278-295](#)
6. 2024 [Mercy Toni, An Analysis of the Relationship Between Oil Prices and Inflation in Oil-](#)

[Dependent Economies: With Special Reference to OMAN, Strategic Financial Reviews, Guinness Press, volume 1, Issue 1, Page No.1-9](#)

7. 2024 [Dr. Mercy Toni 'Conceptualization of Circular Economy and Sustainability at The Business Level. Circular Economy and Sustainable Development', International Journal of Empirical Research Methods, Publisher: Guinness Press, Volume 1, Issue 2, Page: \[81 - 89\], Published Online: 05 Dec](#)

8. 2023 [Dr. Mercy Tony, 'The Role of Financial Institutions in Promoting Entrepreneurship and Economic Growth', Journal of Business Leadership and Management, Publisher: Guinness Press, Volume,1\(1\), Page No. 17-25](#)

9. 2023 [Dr. Mercy Tony, 'ECONOMIC INEQUALITY AND ITS EFFECTS ON THE DECISION-MAKING OF ENTREPRENEURS IN EMERGING ECONOMIES', Journal of Business Leadership and Management, Publisher: Guinness Press, Volume,1\(1\), Page No. 67-73](#)

10. 2023 [Mercy Toni, K.K. Jithina, K.V. Thomas ``Antecedents of patient satisfactin in the medical tourism sector: a review`` 19 October 2023 PUBLISHER : Emerald Group Publishing Ltd. It is indexed in Scopus, Quartile: \(Q2\). ABDC rank ``C`](#)

11. 2022 • [Mercy Toni, Jithina K K, K V Thomas, Patient satisfaction and Patient Loyalty in the Medical Tourism Sector: A study based on trip attributes, International Journal of Health Sciences, Indexed in Scopus, Vol. 6, Issue VII, 30-09-2022, Page No- 47234-47242](#)

12. 2022 [EXAMINING THE EFFECT OF ELECTRONIC WORD OF MOUTH \(EWOM\) COMMUNICATION ON PURCHASE INTENTION: A QUANTITATIVE APPROACH, Journal of Content, Community & Communication, Indexed in Scopus, Vol. 15 Year 8, June, 2022-130-146](#)

13. 2022 [ANALYZING THE ECONOMIC CONSEQUENCES OF COVID-19 ON TOURISM IN KERALA,Journal of Positive School Psychology, Indexed in Scopus \(Q2 2022, Vol. 6, No. 4, 9179-9188 \(June2022\)](#)

14. 2021 [Mrs. Mercy Mathew, 2Dr. Cyriac Joseph,INFLUENCPATIENT E OF COST AND TRIP ATTRIBUTES ON SATISFACTION IN MEDICAL TOURISM SECTOR,Wesleyan Journal of Research Research Article \(Science\) ,\(UGC Care Journal\) Vol.14 No.01\(VII\)\(April 2021\)](#)

15. 2021 [Mrs. Mercy Mathew, 2Dr. Cyriac Joseph,IMPACT OF GENDER DIFFERENCES ON ANTECEDENTS OF PATIENT SATISFACTION IN THE MEDICAL TOURISM SECTOR: AN EMPIRICAL STUDY,Sambodhi ISSN: 2249-6661 \(UGC Care Journal\) Vol-44 No.-01\(X\) : 2021](#)

16. 2021 [Mrs. Mercy Mathew, ``A study on Health Tourism in India`` , International Journal of Emerging Technologies and Innovative Research \(www.jetir.org\), ISSN:2349-5162, Vol.8, Issue 5, page no.b911-b923, May-2021,](#)

17. 2019 [``The Trend and Pattern of Medical Tourism in Kerala``](#), [International Journal of Emerging Technologies and Innovative Research \(www.jetir.org\)](#), ISSN:2349-5162, Vol.6, Issue 6, page no.967-981, June 2019.

18. 2019 [Mrs. Mercy Toni1](#), Lecturer, Department of Economics, Nour Eldin Mohamed Elshaiekh2, [Role of Knowledge Based Economy on Business Institutions, IPASJ International Journal of Information Technology \(IJIT\)](#), Volume 7, Issue 4, April 2019

Book Section:

1. 2025 [Digital Intrapreneurship in Action: Insights from Real Cases and Interviews](#)

2. 2025 [Barriers to Green Business Practices: Scale Development and Validation](#)

3. 2025 [Financing Clean Energy Projects and the Role of Emerging Financial Markets](#)

4. 2025 [Emerging Trends in Low-Cost Carriers and Their Role in Tourism Development](#)

5. 2025 [Artificial Intelligence, Bioethics, and Semantic Knowledge Representation](#)

6. 2025 [Unveiling the Factors of Women Entrepreneurs on Social Media to Achieve Enterprise Sustainability](#)

7. 2025 [Mentoring and Coaching in Staff Development](#)

8. 2024 [Tourists' Virtual Experiences to Create Sustainability: A Conceptual Model and Propositions](#)

9. 2024 [Sustainability through Social Entrepreneurship: Examining the Role of Digitalization as a Change Mechanism](#)

Faculty Administrative Experience

2025 - Present: College News Magazine Committee: Economics and Finance Department representative - CEMIS, University of Nizwa

2025 - Present: Teaching Resources Committee: Economics and Finance Department Representative - CEMIS, University of Nizwa

2025 - Present: College Human Resources / Professional Development Committee; Economics and Finance Department Representative - CEMIS, University of Nizwa

2025 - Present: Graduate Studies & Research Committee - Economics and Finance Department representative & Convener - CEMIS, University of Nizwa

2025 - Present: Program coordinator- M.A. Economics, CEMIS, University of Nizwa

2021 - 2024: Convener, College Risk Management & Health and Safety Committee, CEMIS,

University of Nizwa

2021 - 2024: Representative Member, Student Groups & Activities Committee, Department of Economics and Finance, CEMIS, University Of Nizwa

2020 - 2021: College Board Member, CEMIS, University Of Nizwa

2020 - 2021: College Academic Advising Officer- CEMIS,University of Nizwa

2017 - 2024: Department Risk Management Officer-Dept of Economics&Finance - CEMIS,University of Nizwa

2012 - 2014: College Board Member, CEMIS, University of Nizwa

2012 - 2024: Department Academic Advising Officer- Dept of Economics&Finance - CEMIS,University of Nizwa

2011 - 2021: Coordinator, Student Groups & Activities Committee, Department of Economics and Finance, CEMIS, University Of Nizwa

2010 - 2014: Department Board Convener, CEMIS, University of Nizwa

Membership in Professional Bodies

-Present: Teacher`sGuild,India

Award and Recognitions

2025 Academic and Educational Excellence

Award from the Chancellor of the University of Nizwa for the outstanding work at the University.

Ref.: <https://www.unizwa.edu.om/staff/cemis/mercy>