

Curriculum Vitae: Dr. Ashfaq Ahmad

Name: Ashfaq Ahmad

Designation: Associate Professor

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Dr. Ashfaq Ahmad has more than **20 Years'** experience in teaching, research, trainings and administrative assignments at higher education sector/professional bodies of Pakistan. Presently, Dr Ahmad is serving as **Associate Professor** at Hailey College of Commerce, University of the Punjab Lahore. Prior to this position/assignment he also served as:

- **Associate Professor & Head** at Management Sciences Department, Bahria University
- **Associate Professor & Acting Director** at Institute of Business & Management, University of Engineering & Technology, Lahore
- **Assistant Professor & Head** of Noon Business School at University of Sargodha, Sargodha
- **Assistant Professor & Head** of Commerce Department at University of Sargodha, Sargodha
- **Assistant Professor & Head** of Business Administration at University of Sargodha, Sargodha
- **Superintendent Boys Hostels** at University of Sargodha, Sargodha
- **Lecturer** at Department of Business Administration, University of Sargodha and other professional bodies since 2000.

Dr. Ahmad attained the entire academic qualification with first class by qualifying **PhD** (Management Sciences-Finance), **M. Phil** (Business Administration-Finance) having Commerce education (**M.Com; B.com & D.Com**) and **CA** (partially qualified). He has conducted training sessions at various professional bodies including:

- Institute of Bankers of Pakistan and NIBAF
- State Bank of Pakistan
- Pakistan Institute of Development Economics
- Pakistan Agriculture Research Council
- Small & Medium Enterprise Development Authority
- Albaraka Islamic Bank Private Limited
- Pakistan Post (Headquarter) etc.

Moreover, Dr. Ahmad is actively contributing to various professional & academic bodies as member e.g. Board of Studies; Board of Faculty; Academic Council; Selection board; Admissions Committee, Organizing committees & Reviewer/referee of various journals etc. He is also working as Managing Editor for the Journal of Commerce, a premier journal of Hailey College of Commerce, University of the Punjab, Lahore. He has supervised **142** graduates including **59** M. Phil/MS graduates and **5** PhD Scholars as research supervisor. Dr. Ahmad has produced 75 publications including **47 Publications** (HEC recognized) with RG Score **16.88**; h-index **15** & i-10 index **19**; Citations **830** (Google Scholar) and **420** (Researchgate). A summary of research output is placed as under:

- **2 Books** (1 International & 1 National)
- 10 Articles in X category
- 37 Articles in Y category
- 5 Articles other Journals
- 21 Conference Papers (International Conferences)

Summary of Professional Positions (2000 to 2021)

A. Teaching Role

- **Associate Professor**, Hailey College of Commerce, University of the Punjab, Lahore
- **Associate Professor**, Department of Management Sciences, Bahria University
- **Associate Professor**, Institute of Business & Management, UET, Lahore
- **Assistant Professor**, Noon Business School, University of Sargodha
- **Assistant Professor**, Department of Business Administration, University of Sargodha
- **Lecturer**, Department of Business Administration, University of Sargodha
- **Lecturer**, Department of Business Studies, NICON Group of Colleges
- **Lecturer**, School of Accountancy & Finance, Lahore

B. Administrative Role

- **Coordinator Academics**, Hailey College of Commerce, University of the Punjab, Lahore
- **Office Incharge**, Hailey College of Commerce, University of the Punjab, Lahore
- **Incharge Nazir Block**, Hailey College of Commerce, University of the Punjab, Lahore
- **Head** of Management Sciences Department, Bahria University
- **Acting Director**, Institute of Business & Management, University of Engineering & Technology, Lahore
- **Head** of Noon Business School, University of Sargodha, Sargodha
- **Head** of Business Administration Department, University of Sargodha
- **Head** of Commerce Department, University of Sargodha
- **Superintendent** Boys Hostels, University of Sargodha
- **Head** of Business Studies Department, NICON Group of Colleges

C. Research & Trainings

- Books
- Research Articles (Journal)
- Conference Papers
- Conference Presentations
- Keynote Speaker
- Session Chair
- Discussant
- Moderator
- Conference Organizer
- Conference Coordinator
- Participant

D. Research Projects

- **University of the Punjab, Lahore** (CSR & Islamic Banking)
- **Pakistan Railway** (Capacity Building & Quality Services Delivery)
- **University of the Punjab, Lahore** (Financial Inclusion and Ethical Banking for Well-being)

E. Trainings

- Open Enrollment Programs
- Customized/Client Oriented Programs
- Activity based Programs
- Standardized Programs
- Collaborative Programs
- Consultancy and Advisory Services
- Community Development Programs

Employment History (Designation & Role) 2000 -2021

1. Associate Professor at Hailey College of Commerce, University of the Punjab, Lahore (2019 Onwards)

Role:

- Teaching to B.Com, M.com, M. Phil & PhD students
- Supervision of Research Students (M.Com, M. Phil & PhD)
- Student Counseling/Coaching
- Course Designed for New Academic Programs (Degree programs; Associate Degrees, Diploma & Certificates)
- Member (ORIC Steering Committee, Admissions Committee, Sports Committee, Purchase Committee, ETDC Committee)
- Member Organizing Committee for ICBC-2020 and ICGC-2021
- Focal Person for NBEAC Accreditation
- Member Board of Studies
- Program Incharge for Financial Accounting Competition 2020
- Incharge, New Building (Block) Hailey College of Commerce
- Office Incharge, Hailey College of Commerce

2. Associate Professor/HOD at Management Sciences Department, Bahria University

Role:

- Overall Management of the Department (Academic & Operational)
- Teaching to graduates & Post graduates
- Supervision of Research Students
- Students' Coaching & Counseling
- Accreditation of BBA & MBA programs with NBEAC
- Academic Planning & Inception of New Programs (Regular & Weekend)
- Focal person for National/International Events
- Collaboration & External Linkages
- Supervision of Quality Enhancement Cell

3. Associate Professor/Acting Director at Institute of Business & Management, University of Engineering & Technology, Lahore

Role:

- Teaching at Graduate & Post-graduate level
- Supervision of Research Students
- Academic Planning & Inception of New Programs
- Workshops, Conferences & Seminars
- Collaboration & External Linkages
- Accreditation of BBA & MBA with NBEAC
- Supervision of Quality Enhancement Cell, & Examinations
- Management of Academic & Operational matters of the Institute.

4. Assistant Professor/Head at Noon Business School, University of Sargodha

Role:

- Teaching at Graduate & Post-graduate level
- Supervision of Research Students; Student Counseling & Guidance
- University Focal Person
- Member of Monitoring & Evaluation Committee of the University
- Head of committee for Teaching Quality Enhancement
- Overall management of Business School (Operational & Academic)
- Academic Planning & Inception of New Programs (M. Phil & PhD)
- Participation in National/International Workshops, Conferences, Seminars etc.
- Documentation for Accreditation of all academic programs with NBEAC (BBA, MBA, B.Com & M.Com)

5. Assistant Professor/ Head of Commerce Department at University of Sargodha, Sargodha

Role:

- Teaching at Graduate & Post-graduate level
- Supervision of Research Students; Student Counseling & Guidance
- University Focal Person
- Member of Monitoring & Evaluation Committee of the University
- Overall management of Business School (Operational & Academic)
- Academic Planning & Inception of New Programs
- Participation in National/International Workshops, Conferences, Seminars etc.
- Documentation for Accreditation of all academic programs with NBEAC
- Overall management of Boys' Hostels (Operational, logistics, administrative & financial matters)

6. Assistant Professor / Head of Business Administration, University of Sargodha, Sargodha

Role:

- Teaching at Graduate & Post-graduate level
- Supervision of Research Students; Student Counseling & Guidance
- Member of Monitoring & Evaluation Committee of the University
- Overall management of Business School (Operational & Academic)
- Academic Planning & Inception of New Programs
- Participation in National/International Workshops, Conferences, Seminars etc.
- Documentation for Accreditation of all academic programs with NBEAC
- Overall management of Boys' Hostels (Operational, logistics, administrative & financial matters)

7. Lecturer, Department of Business Administration, University of Sargodha

Role:

- Teaching at Undergraduate & Graduate Level
- Compliance/Coordination for BBA/MBA programs

8. Lecturer/HOD, NICON Group of Colleges (Sub-Campus of Sarhad University)

Role:

- Overall Administration of MBA Department (Administrative & Academic)
- Teaching at Undergraduate & Graduate Level
- Compliance/Coordination with Sarhad University being sub-campus for BBA/MBA programs

Résumé of Dr. Ashfaq Ahmad

<u>Education</u>	Ph. D (Management Sciences- Banking & Finance) Graduated in 2009	
	M. Phil (Business Administration-Finance)	
	M.Com (Accounting & Finance)	
	B.Com (Accounting & Auditing)	
	D.Com (Accounting)	
	Matriculation (Science)	
<u>Professional Skills & Trainings</u>	C.A (Intermediate)	ICAP
	Certificate in Project Preparation & Appraisal	PIDE
	Certificate in Project Management & Gender Analysis	PIDE
	Certificate in MS Project Management	PIDE
	Certificate in Linux Systems Administration	PCB
	Certificate in Civil Defense	GOP
	Certificate in MS Office	PCB
	Certificate in Strategic Planning of Business School	NBEAC/HEC
	Certificate in Academic Writing for Research	UOS
	Certificate in Curriculum Development in Islamic Finance	LUMS
	SECP certified Board's Director Training	IBA, Karachi
	Certificate in Academic Publication	Proquest/HEC
	Executive Education & Project based Learning	Harvard Business School
	Data Analytics Using R	IBA, Sukkur
	Vibrant Research Culture at Business School	NBEAC/HEC
	Machine Language (Deep Learning, Python, Data Engineering)	National Center of Artificial Intelligence

Distinctions

- **Member of HEC Quality Assurance Committee for M. Phil & PhD Program** (since 2017)
- **PhD Fellowship/ scholarship** of HEC Pakistan based on GRE score (2004)
- **HEC Approved PhD Supervisor** (Management Sciences) since January, 2011
- **Medals** for Educational Excellence in (Postgraduate & Doctorate)
- **Editor**, Journal of Commerce, Hailey College of Commerce, University of the Punjab, Lahore
- **Consultant**, SMEDA
- **SECP Certified Board Director**

Establishment of Department/Institute

- **Founder Head of Department of Business Studies** Department at NICON College, Lahore (Sub-campus of Sarhad University)
- **Founder Member** for the Establishment of Department of Business Administration at University of Sargodha, Sargodha
- **Founder Member & Acting Director** of Institute of Business & Management, University of Engineering & Technology, Lahore
- **Founder Head of Department**, Management Science Department at Bahria University
- **Founder Head of Noon Business School**, University of Sargodha, Sargodha
- **Founder Member** of Executive Training & Development Cell (ETDC) at Hailey College of Commerce, University of the Punjab, Lahore
- **Founder Member** of Hailey College Media Cell (HCMC) at Hailey College of Commerce, University of the Punjab, Lahore

Professional Membership

- ❖ **East Asian Economic Association**
- ❖ **Pakistan Society for Development Economics**
- ❖ **Jinnah Library, Gujranwala**
- ❖ **HEC MS/M. Phil & PhD Review Committee (2017 onward)**
- ❖ **Member Departmental Doctorate Postgraduate Committee, HCC, PU (2019 onwards)**
- ❖ **Member ORIC Steering Committee, University of the Punjab, (2020 onwards)**
- ❖ **Member QEC Committee, University of the Punjab (2020)**
- ❖ **Monitoring & Evaluation Committee of the University of Sargodha (2017-2019)**
- ❖ **Focal Person NBEAC of HCC, PU (2020 onwards)**
- ❖ **Focal Person of University of Sargodha (2017 -2019)**
- ❖ **Member Fund Raising Committee of the University of Sargodha (2017 & 2018)**
- ❖ **Member University of Sargodha Audit Committee (2017& 2018)**
- ❖ **Member University of Sargodha's SNE & Budget Committee(2018 -2019)**
- ❖ **Member Punjab University Inquiry Committee(2018-2019)**

Member of Board of Studies

- University of the Punjab (2019 onward)
- University of Okara (2019 onward)
- University of Sargodha (2017 onward)
- Mirpur University of Science & Technology, Mirpur AJK (2015 Onward)
- Azad Jammu & Kashmir University (2014 onward)
- Govt. College University, Faisalabad (2011 onward)
- University of Engineering & Technology, Lahore (2012 & 2013)
- Bahria University (2013 & 2014)

Member of Academic Council

- Bahria University (2013 & 2014)
- University of Engineering & Technology, Lahore (2012 & 2013)

Selection Board/Viva Voce Committee (for Faculty appointments)

- Azad Jammu & Kashmir University, AJK (2009 onward)
- Govt. College University, Faisalabad (2012 onward)
- University of Engineering & Technology, Lahore (2012 & 2013)
- Bahria University (2013 & 2014)

External Examiner/Evaluator for Ph. D

- ❖ **International**
 - International Islamic University, Malaysia
 - Jamal Mohamed college, Tiruchrappalli, Tamilnadu, India
- ❖ **National**
 - International Islamic University, Islamabad, Pakistan (2018 onward)
 - NUST, Islamabad (2017 onward)
 - COMSATS University, Islamabad (2012 onward)
 - Riphah International University, Rawalpindi (2017 onward)
 - University of Engineering & Technology, Lahore (2012 onward)
 - University of the Punjab, Lahore (2011 onward)
 - Mirpur University of Science & Technology (2015 onward)
 - Islamia University, Bahawalpur (2016 onward)

- Govt. College University, Faisalabad (2011 onward)
- Azad Jammu & Kashmir University, AJK (2011 onward)
- Virtual University, Lahore (2015 onward)
- NCBA&E, Lahore (2019 Onward)
- Superior University, Lahore (2017 onward)

Research Supervisor

- University of the Punjab, Lahore (2019 onward)
- University of Sargodha (2010-2019)
- Bahria University (2013-2014)
- University of Engineering & Technology, Lahore (2012-2015)
- COMSATS University, Islamabad (2012-2019)

Member Post Graduate Research Committee

- University of Engineering & Technology, Lahore (2012 & 2013)
- University of Sargodha (2017 - 2019)

Member Senate

- University of Engineering & Technology, Lahore (2012 & 2013)

Member Departmental Tenure Review Committee (DTRC)

- University of the Punjab, Lahore (2020 onwards)
- University of the Gujrat, Gujrat (2020 onward)

Member University Admission Committee

- University of Sargodha (2009 - 2018)
- University of Engineering & Technology, Lahore (2012 & 2013)
- Bahria University Lahore Campus, Lahore (2014)

Editor, of Journal

- Journal of Commerce, Hailey College of Commerce, University of the Punjab

Member Editorial Board & Referee/Reviewer

- Association of Management & Development Institutes of South Asia
- Economic Empirical Review
- Academy of Society and Industry Alliance (ASIA)
- East Asian Economic Association
- Margalla International Journal of Islamic Finance
- Journal of Economics and International Finance
- International Review of Business & Social Sciences
- Global Journal of Economics & Finance

Workshops, Seminars & Conferences

Workshops

- Higher Education Commission of Pakistan, Islamabad
- COMSATS University, Islamabad
- Pakistan Postal Training & Recruitment Centre, Islamabad
- Institute of Bankers of Pakistan (IBP), Islamabad
- State Bank of Pakistan, Rawalpindi

- Muhammad Ali Jinnah University, Islamabad
- Iqra University, Islamabad
- University of the Punjab, Lahore
- Bahria University Lahore Campus, Lahore
- Lahore University of Management Sciences, Lahore
- Institute of Business & Management, UET, Lahore
- Govt. College University, Faisalabad
- Bahauddin Zakaria University, Multan
- University of Sargodha, Sargodha

Seminars

- Bahria University Lahore Campus
- COMSATS Institute of Information Technology, Islamabad
- Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology, Islamabad
- Institute of Business Administration,(IBA), Punjab University, Lahore
- Lahore University of Management Sciences, Lahore
- Institute of Business & Management, UET, Lahore
- Superior University, Lahore
- University of Azad Jammu & Kashmir, AJK
- Albaraka Islamic Bank Limited

Research Conferences

Dr. Ahmad participated and presented his research work at numerous National and International Conferences.

❖ Webinars

- Harvard Business School
- Islamia University, Bahawalpur
- Pakistan Institute of Development Economics

❖ Keynote Speaker

- International Conference on Management, Business & Technology, University of Engineering & Technology, Lahore, 2017
- International Conference on Management, Business & Technology, University of Engineering & Technology, Lahore, 2018
- International Conference on Islamic Finance & Banking, IoBM Karachi, 2018
- International Conference on Research in Management, Superior University, Lahore, 2018

❖ Conference Coordinator/Organizer

- 1st International Conference on Contemporary Issues in Business Management (ICIBM), 2011
- 2nd International Conference on Contemporary Issues in Business Management (ICIBM), 2012
- International Conference on Business & Commerce, Hailey College of Commerce, University of the Punjab, Lahore, 2020.
- International Conference & Graduate Colloquium, Hailey College of Commerce, University of the Punjab, Lahore, 2021.

❖ Conference Discussant

- International Conference on Poverty and Social Inequalities in Pakistan: Inclusive Growth Perspectives on May 24-25, 2017 at University of Sargodha

❖ **Conference Session Chair**

- International Conference on Business & Technology (ICBT), 2008
- International Conference on Business, Technology & Engineering (ICBTE), 2010
- International Conference on Management Research (ICMR), 2013
- International Conference on Management Research (ICMR), 2014
- Referee for Qazi Farid Memorial Society, University of the Punjab, 2014
- International Conference on Management, Business & Technology, University of Engineering & Technology, Lahore (ICBMT), 2017
- Social Entrepreneurship, University of Sargodha, 2017
- Global Forum on Islamic Finance, COMSATS Institute of Information Technology, Lahore, 2013
- Global Forum on Islamic Finance, COMSATS Institute of Information Technology, Lahore, 2014
- Global Forum on Islamic Finance, COMSATS Institute of Information Technology, Lahore, 2015
- Global Forum on Islamic Finance, COMSATS Institute of Information Technology, Lahore, 2016
- Global Forum on Islamic Finance, COMSATS Institute of Information Technology, Lahore, 2018
- International Conference on Management & Commerce, University of Gujrat, 2018
- International Conference on Management, Business & Technology, University of Engineering & Technology, Lahore, 2018
- International Conference on Islamic Finance & Banking, IoBM Karachi, 2018
- International Conference on Research in Management, Superior University, Lahore, 2018
- National Conference on Business Research, Islamia University Bahawalpur, 2019
- International Conference on Banking, Insurance & Business Management, Hailey College of Banking & Finance, University of the Punjab, Lahore, 2019
- International Conference on Business & Commerce, Hailey College of Commerce, University of the Punjab, Lahore, 2020.
- International Conference & Graduate Colloquium at Hailey College of Commerce, University of the Punjab, Lahore, 2021.
- International Conference on Business Administration, at Institute of Business Administration, University of the Punjab, Lahore, 2021.

Research Supervision/Evaluation:

- 59 M. Phil/MS Thesis Supervised
- 85 B.Com (Hons)
- 5 PhD Scholars
- 379 M. Phil/MS Thesis Evaluation
- 40 PhD Thesis Evaluation

Research Publications & Citation Indices

- Publications **75**
- Impact Factor/Points: **12.16**
- RG Score : **16.88**
- Citations: 830 (Google Scholar); 420 (Researchgate)
- h-index: **15**
- i-10-index: **19**

Publications:

1. **Ahmad, A.** Sohail, A. and Hussain, A. (2021). Emergence of Financial Technology in Islamic Banking Industry and its Influence on Bank Performance in Covid-19 Scenario: A Case of Developing Economy, *Gomal University Journal of Research*, 37(1), 97-109.
2. **Ahmad, A.**, Farooq, W. and Imran, M. (2021). Islamic Banking Products: A Comparative Study of the Perception of Bankers & Scholars, *Al-Qamar*, 4(1), 31-44.
3. **Ahmad, A.** Babar, Z. and Latif, K. (2021). Role of Infrastructural Projects in Sustainable Development: Analysis of Local Government Services of Emerging Economies, *Journal of Business and Social Review in Emerging Economies*, 17(1), 97-108.
4. **Ahmad, A.** Bilal, M. Latif, K. and Zainib. (2021). A Study of Project Management Processes for Sustainable and Successful Projects in Software Industry: Expectations VS Perceptions of Managers, *Journal of Accounting and Finance in Emerging Economies*, 7(1), 103-115.
5. Qadeer, A. and **Ahmad, A.** (2021). Asset Pricing and Evidence of Price Discovery in Sustainable Equity Portfolios, *Lahore Journal of Business*, 10(1), 1-24.
6. Khurshid, S., **Ahmad, A.** and Irrum, L. (2021). An Examination of Behavioral Factors affecting the Retail Investor's Investment Decision: The Moderating Role of Covid-19, *Journal of Islamic Countries Society of Statistical Sciences*, 7(1), 105-120.
7. Qadeer, A., Rizvi, K. A. and **Ahmad, A.** (2021). General Assessment of Behavioral Preferences of Investors: A Quantitative Study, *Journal of Business & Economics*, 13(1), 35-43.
8. Ullah, A., Danish, R. **Ahmad, A.** and Waqas, M. (2021). The Validation of Theory of Planned Behavior among Tax e-filing System in Pakistan, *Journal of Contemporary Issue in Business and Government*, 27 (1), 4337-4349.
9. Ahmad, N., **Ahmad, A.** and Ashfaq, M. (2021), Islamic Work Ethics and Employees' Turnover Intention: Modelling the Intrinsic Motivation as a Mediator, *Pakistan Social Sciences Review*, 5(1), 650-666.
10. Danish, R.Q. **Ahmad, A.**, Farooq, S. Baig, W. and Ullah. A. (2021). Ethics and Politics: What Determines Ethical Leadership under Political Monitoring? *Academic Journal of Social Sciences*, 5 (1), 1-14.
11. Maryam, Z., **Ahmad, A.** Farooq, S. (2021). Reputation and Cost Benefits for Attitude and Adoption Intention among Potential Customer using Theory of Planned Behavior: An Empirical Evidence from Pakistan, *Journal of Islamic Marketing*.
12. **Ahmad, A.** (2021), *Banking Laws & Practices in Pakistan*, Azeem Academy, Pakistan.
13. **Ahmad, A.**, Ahmad, N. and Malik, N. (2020). Impact of Risk Determinants on the Perceived Performance of Software Projects in Emerging Economies, *Global Management Sciences Review*, V(IV), 48-59.
14. **Ahmad, A.**, Ullah, Z. & Manj, S. (2020). Investigation of Services Utilization Decisions in Islamic Banking: Role of Motives and Behavior. *Al-Qamar*, 3 (1), 17-30.
15. **Ahmad, A.**, Sohail, A., Hussain, A. & Hussain, F. (2020). Assessment of Investment Decisions and its Determinants among Retail Investors in Emerging Economies: Sequential Mixed Method Analysis, *International Journal of Disaster Recovery and Business Continuity*, 11 (3), 243 –254.
16. Parveen, N. **Ahmad, A.** Usman, M. & Liaqat. F. (2020). Study of Investment Decisions and \personal Characteristics through Risk Tolerance: Moderating Role of Investment Experience, *Amazonia Investiga*, 9 (34), 57-68.

17. Qamar, N., **Ahmad, A.** & Farooq, S. (2020). Assessment of Financial Technology Services for Value Co-creation or Value Co-Destruction in Emerging Economies: ISPAR Model. *International Journal of Management*, 11 (9), 238-256.
18. **Ahmad, A.** Danish, R., Ali, A. & Afzal, A. (2019). Comparative Study of Banking Industry based on Appraisal System, Rewards and Employee Performance. *SEISENSE Journal of Management*, 2(1), 4-14.
19. **Ahmad, A.** & Yasmin, H. (2019). Role of Quality Education and Professional Skills in Perceived Employability among Professionals: A Case of Potential Managers, *Research Journal of PNQHE*, 2(2), 133-142.
20. **Ahmad, A.**, Jamshid, S. & Rehman, K. (2018). Emergence of Social Loafing and Employee Performance in Services Sector: Empirical Investigation of Telecom Sector. *International Journal of Management Research and Emerging Sciences*, 8 (1), 119-126.
21. Danish, R., Gohar, A., **Ahmad, A.** & Aslam, N. (2017). Mediating Role of work engagement in the relationship between job satisfaction and Turnover Intention: Empirical Evidence from Hospitals in Lahore, Pakistan. *International Journal of Management Research and Emerging Sciences*, 7 (1), 78-106.
22. **Ahmad, A.** (2016). Comparative Study of Islamic Banking in Pakistan: Proposing & Testing a Model, LAP LAMBERT Academic Publishing, Germany, ISBN 978-3-659-89322-3.
23. **Ahmad, A.** & Bashir, R. (2014). An Investigation of Customer's Awareness Level and Customer's Service Utilization Decision in Islamic Banking. *Pakistan Economic and Social Review*, 52 (1), 59-74.
24. Hassan, A., Mahmood, A., **Ahmad, A.** & Abbas, F.S. (2014), Impact of Terrorism on Karachi Stock Exchange: Pakistan. *Journal of Basic & Applied Sciences Research*, 4 (7), 182-191.
25. **Ahmad, A.**, Ali, M. & Athar, R. (2011). Performance Assessment of Private Organizations in Pakistan: A Case of Selected Organizations of Rawalpindi/Islamabad. *European Journal of Social Sciences*, 20 (3), 523-529.
26. **Ahmad, A.**, Rehman, U.K., & Safwan, M.N. (2011). Testing a Model of Islamic Banking based on Service Quality, Customer Satisfaction and Bank Performance. *African Journal of Business Management*, 5(5), 1880-1885.
27. Khan, M., Rehman, U. K., Safwan, N., Rehman, I. & **Ahmad, A.** (2011). Modeling Link between Internal Service Quality in Human Resource Management and Employee Retention- A Case of Pakistani Privatized and Public Sector Banks. *African Journal of Business Management*, 5 (3), 949-959.
28. **Ahmad, A.**, Bashir, M. & Mubariz, S. (2011). How Service Quality affects Performance of Conventional Banks in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (9), 150-156.
29. **Ahmad, A.**, Humayoun, A., Nawaz, M., & Bashir, M. (2011). How Customer Satisfaction affects Performance of Islamic Banks in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (9), 182-188.
30. **Ahmad, A.**, Imran, M.I. & Rafi, S. (2011). Examining a Chain Relationship of Social Support, Job Satisfaction & Work Family Balance: A Case of Working Women in Pakistan. *African Journal of Business Management*, 5 (34) 13154-13158.
31. Imran, M. I., **Ahmad, A.**, Gomez, S. & Rafi, S. (2011), A Study of Work Environment and Employees' Performance in Pakistan. *African Journal of Business Management*, 5(34), 13227-13232.

32. **Ahmad, A.**, Safwan, M.N., Ali, M. & Tabasum, A. (2011). How demographic Characteristics affect the Perception of Investors about Financial Risk Tolerance. *Interdisciplinary Journal of Contemporary Research in Business*, 3 (2), 412-417.
33. Asad, A., **Ahmad, A.** & Ali, M. (2011). Corporate Social Responsibility in Pakistan: Case of Service Sector. *Interdisciplinary Journal of Contemporary Research in Business*, 3 (2), 418-425.
34. **Ahmad, A.**, Awan, U. R. & Malik, I.M. (2011). An Overview of the Operations/Products offered by Islamic Banks in Pakistan. *African Journal of Business Management*, 5 (11), 4185-4190.
35. **Ahmad, A.**, Ali, M. & Humayoun, A. A. (2011). An Investigation of influence of Local Events on Performance of Karachi Stock Exchange 100 Index. *Interdisciplinary Journal of Contemporary Research in Business*, 3 (1), 814-822.
36. **Ahmad, A.**, Rafi, S. & Bodla, M. (2011). Impact of Uncertainty Caused by International Events on KSE. *Interdisciplinary Journal of Contemporary Research in Business*, 3 (1), 823-831.
37. Athar, R.M., **Ahmad, A.**, & Rehman U. K, (2011). An Investigation of Performance of Public Sector Organizations. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (12), 526-534.
38. **Ahmad, A.**, Rehman, U.K., & Humayoun, A. A. (2011). Islamic Banking and Prohibition of Riba/Interest. *African Journal of Business Management*, 5 (5), 1763-1767.
39. **Ahmad, A.**, Rehman, U.K., & Safwan, N. (2011). Comparative Study of Islamic and Conventional Banking based on Customer Satisfaction. *African Journal of Business Management*, 5 (5), 1768-1773.
40. **Ahmad, A.**, Bashir, M., Humayoun, A. & Mubariz, S. (2010). Impact of Customer Satisfaction on Performance of Conventional Banks in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (8), 316-322.
41. Malik, I. M., **Ahmad, A.** & Hussain, S. (2010). How Downsizing affects the Job satisfaction and Life Satisfaction of Layoff Survivors. *African Journal of Business Management*, 4 (16), 3564-3570.
42. **Ahmad, A.**, Rehman, U.K. & Saif, I. (2010). Islamic Banking Experience of Pakistan: Comparison of Islamic and Conventional Banks, *International Journal of Business and Management*, 5 (2). 137-144.
43. **Ahmad, A.**, Humayoun, A. A. & Hassan, U. (2010). Banking Developments in Pakistan: A Journey from Conventional Banking to Islamic Banking, *European Journal of Social Sciences*. 17 (1), 12-17.
44. **Ahmad, A.**, Bashir, M. & Malik, I. (2010). Performance Evaluation of Conventional Banks in Pakistan by Using Non-financial Measures. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (7), 145-154.
45. **Ahmad, A.** (2010). Application of Non-Financial Measures for Assessment of Performance of Islamic Banks in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (7), 173-181.
46. **Ahmad, A.**, Bashir, M. & Nawaz, M. (2010). Relationship between Service Quality and Performance of Islamic Banks in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (7), 193-199.
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