



Dr. Sadia Farooq

PhD University of Warwick, UK

Hailey College of Commerce

University of the Punjab, Lahore, Pakistan

Cell# +92 (300) 4747007 E-mail: sadia.hcc@pu.edu.pk, phd10sf@mail.wbs.ac.uk

PERSONAL STATEMENT

-----*The Art of Teaching is the Art of Assisting Discovery*-----

Working currently as an Assistant Professor at Hailey College of Commerce, University of the Punjab, Pakistan; I have more than twenty years of teaching experience with active involvement in research and administrative work. As an educationist and researcher, I am committed to two major philosophies. One is that of rational perspective of learning, where research and logic are used to validate, recreate, and extend knowledge. I have laid foundation of research culture at Hailey College of Commerce by inaugurating and organizing international research conferences, seminars, software trainings and various workshops. I intend to make a difference by facilitating young researchers in their quest to unveil new paradigms on theory, evidence, and practice. My second philosophy is related to the endless potential of human race for growth. My role as a frontline instructor gives me ample opportunities to ensure that in addition to imparting technical course based knowledge, I offer encouragement and guidance which can facilitate my students in becoming self-motivated learners and better human beings.

ACADEMIC QUALIFICATION

- ▶ **PhD (2015) Warwick Business School, University of Warwick, UK**
Supervisors: Dr. Victor Podinovski (ORMS), Dr. Chendi Zhang (Finance)
- ▶ **Master of Accounting & Finance (2010) University of Northampton, UK**
Passed with Distinction
- ▶ **M. Com (1995) University of the Punjab, Pakistan**
Passed with Distinction – Awarded 3 Gold Medals for academic excellence

PROFESSIONAL EXPERIENCE

- ▶ **Assistant Professor** (2013 – to date) Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ **Assistant Professor Visiting** (2020 – 2021) IBIT, University of the Punjab, Pakistan
- ▶ **Teaching Associate** (2014 – 2016) Warwick Business School, University of Warwick, UK
- ▶ **Seminar Tutor** (2011 – 2014) University of Warwick, UK
- ▶ **Lecturer** (2002 – 2013) Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ **Lecturer** (2000 – 2002) Beaconhouse School System, Lahore, Pakistan
- ▶ **Lecturer** (1998 – 1999) The Lahore Lyceum School, Lahore, Pakistan
- ▶ **Reviewer for International Journals**
 - **Journal of Productivity Analysis** (2013) (2019 Impact Factor = 2.610)
 - **Omega** (2013) (2019 Impact Factor = 1.347)
 - **Journal of Retailing and Consumer Services** (2021) (2021 Impact Factor = 7.135)
 - **Journal of Sustainable Finance and Investment** (2021 Impact Factor = 1.870)

MODULES TAUGHT

- Dissertation Writing (PhD level) HCC, University of the Punjab, Pakistan
- Seminars in Business (PhD level) HCC, University of the Punjab, Pakistan
- Quantitative Analysis for Management I (Undergraduate level) WBS, University of Warwick, UK
- Quantitative Analysis for Management II (Undergraduate level) WBS, University of Warwick, UK
- Simulation (Undergraduate level) WBS, University of Warwick, UK
- Decision Analysis (Undergraduate level) WBS, University of Warwick, UK
- Foundations of Corporate Finance (Graduate Level) WBS, University of Warwick, UK
- Econometrics and Business Research (Postgraduate/MCom) HCC, University of the Punjab, Pakistan
- Advanced Research Methodology (Postgraduate/MPhil) HCC, University of the Punjab, Pakistan
- Contemporary Issues in Business (Postgraduate/MPhil) HCC, University of the Punjab, Pakistan
- Non-Banking Financial Institutions (Postgraduate /MCom) HCC, University of the Punjab, Pakistan
- Islamic Banking and Finance (Postgraduate/MS) IBIT, University of the Punjab, Pakistan
- Business Mathematics and Statistics (Graduate Level) HCC, University of the Punjab, Pakistan
- Money Banking & Finance (Graduate Level) HCC, University of the Punjab, Pakistan
- Pakistan Studies (Undergraduate level) HCC, University of the Punjab, Pakistan
- Business Finance (Graduate Level) HCC, University of the Punjab, Pakistan
- Human Resource Management (Graduate Level) HCC, University of the Punjab, Pakistan
- Organizational Behavior (Graduate Level) HCC, University of the Punjab, Pakistan
- Corporate Finance (Graduate Level) HCC, University of the Punjab, Pakistan

AWARDS/ ACHIEVEMENTS

- ▶ **Awarded Approved Supervisor Status** by Higher Education Commission of Pakistan (2021)
- ▶ **Passed with Distinction** Master of Accounting & Finance (2010) University of Northampton, UK
- ▶ **Passed with Distinction** Master of Commerce (1995) University of the Punjab, Pakistan
- ▶ **Awarded Gold Medal** for overall first position Master of Commerce (1995) University of the Punjab, Pakistan
- ▶ **Awarded Gold Medal** for first position in Finance Specialization Master of Commerce (1995) University of the Punjab, Pakistan
- ▶ **Awarded S.M. Masood Gold Medal** for highest score in Business Taxation Laws & Problems Module, Master of Commerce (1995) University of the Punjab, Pakistan
- ▶ **Awarded Certificate of Distinction** for securing 'A' Grade in All 21 modules studies in M. Com (1995) University of the Punjab, Pakistan
- ▶ **Awarded Certificate of Distinction** for the diploma in "Computer Application in Business", Hailey College of Commerce, University of the Punjab, Pakistan (1998)
- ▶ **Awarded HEC Overseas Scholarship** for higher studies abroad under Faculty Development Programme (2008-2015)
- ▶ **Awarded Scholarship** for outstanding performance in undergraduate studies (1992)
- ▶ **Conference Paper Awards**
 - **Best Paper Award** for paper titled "Developing a Model for Analyzing the Social and Financial Performance of Microfinance Institutions (MFIs) using Production Trade-offs Approach in DEA" presented at Young OR 18 Conference by The OR Society at the University of Exeter, UK (April 9-11, 2013)
 - **Best Paper Award** for paper titled "Antecedents of Customer Resilience to Negative Information" presented in International Conference on Business & Commerce: Creating Opportunities from Uncertainties (November 24-25, 2020)
 - **Best Paper Award** for paper titled "Does Perceived Organizational Support Improve Employee Performance through Alleviation of Smartphone and Social Loafing?" presented in International Conference on Business & Commerce: Creating Opportunities from Uncertainties (November 24-25, 2020)
 - **Best Paper Award** for paper titled "Understanding the Functions of Microfinance Ecosystem: A Perspective of Microfinance Providers in Pakistan?" presented in International Conference on Business & Commerce: Creating Opportunities from Uncertainties (November 24-25, 2020)
 - **Best Paper Award** for paper titled "Covid-19 and Pakistan Stock Exchange (PSX): Role of Media Sentiment presented at International Conference and Graduate Colloquium: Joining Hands for Impactful Business Research (April 5-6, 2021)

TRAINING AND DEVELOPMENT

Workshops and Training Courses (UK)

- ▶ **Case Study Writing and Teaching Workshop** University of Warwick, UK (2013)

- ▶ **Messing Around with Models - A Practitioner's View Point** Invited Talk by Midland OR society, Aston University, UK (2013)
- ▶ **Structural Equation Modelling** Training Workshop, University of Warwick, UK (2012)
- ▶ **Organizing Conferences, Small Events, and Seminars** Training Workshop, University of Warwick, UK (2012)
- ▶ **Poster Design and Creation** Training Workshop, University of Warwick, UK (2012)
- ▶ **Academic Writing: Engaging the Reader** Training Workshop, University of Warwick, UK (2012)
- ▶ **Conflict Resolution** Training Workshop, University of Warwick, UK (2012)
- ▶ **Effective Communication: Creating Positive Working Relationships** Training Workshop, University of Warwick, UK (2012)
- ▶ **Disseminating Information about Research: Publishing in Journals** Training Workshop, University of Warwick, UK (2012)
- ▶ **Visual, Vocal, Verbal Impact** Training Workshop, University of Warwick, UK (2012)
- ▶ **Careers in Academia** Training Workshop for Social Science PGR Students, University of Warwick, UK (2012)
- ▶ **Introduction to Endnote** Training Workshop, University of Warwick, UK (2012)
- ▶ **Disseminating Your Research** Training Workshop, University of Warwick, UK (2012)
- ▶ **Defeating Self-Sabotage** Seminar, University of Warwick, UK (2012)
- ▶ **Introduction to Econometric and Mathematical Models** Amendable policy and market analysis tool using FADN database, FADNTOOL Project Orientation, University of Warwick, UK (2011)
- ▶ **Introduction to Academic and Professional Practice for Postgraduates (IAPP) Certificate**, Postgraduate award for postgraduates who teach, University of Warwick, UK (2011)

Workshops and Training Courses (Pakistan)

- ▶ **Machine Learning** Training Course on Python, Data Engineering and Machine Learning Algorithms by National Centre of Artificial Intelligence, University of the Punjab, Lahore (2021)
- ▶ **Developing a Vibrant Research Culture** Training Workshop by National Business Education Accreditation Council, Higher Education Commission, Islamabad (2021)
- ▶ **Finance for Non-Finance Executives** Training Workshop by Executive Training Development Centre, Hailey College of Commerce in Collaboration with IBA Karachi, Lahore (2021)
- ▶ **Qualitative Research and Data Analysis using NVIVO 12** Training Workshop in Collaboration with ORIC, Hailey College of Commerce, University of the Punjab, Pakistan (2019)
- ▶ **Development Governance Issues & Way Forward** Training Course, AHK National Center for Rural Development, Islamabad (2019)
- ▶ **Why Case Study Writing is an Important Component of Business School Research** Training Workshop attended at 6th Deans & Directors Conference on The Evolving Landscape of Business Education across the Globe, NBEAC, Lahore, Pakistan (2019)
- ▶ **Teachers Training Seminar** The Institute of Chartered Accountants of Pakistan, Lahore, Pakistan (2018)
- ▶ **Narrowing the Industry-Academia Gap: Developing Professional Skills in order to Accelerate Career Competencies, Mindsets and Learning Abilities** Course of Professional Development organized by HEC and Amal Academy, HEC Regional Centre, Lahore (2017)

- ▶ **Certificate of English Language Proficiency** University of the Punjab, Lahore (2009)
- ▶ **WTO, Trade and Human Development** Training Workshop at Department of Economics, University of the Punjab, Lahore (2007)
- ▶ **Recent Developments in Survey Sampling** Training Workshop arranged by Lahore University of Management Sciences (LUMS), Lahore, Pakistan (2006)
- ▶ **Human Resource Development - Orientation Programme** Institute of Administrative Sciences, University of the Punjab, Pakistan (2003)
- ▶ **Internet in the Classroom** Teachers Training arranged by Beaconhouse School System, Lahore, Pakistan (2002)
- ▶ **Learning to Teach English in English** Training Workshop, Organized by Society of Pakistan English Language Teachers (SPELT) Lahore, Pakistan (2000)
- ▶ **Computer Application in Business** Computer Training Certificate, Hailey College of Commerce, University of the Punjab, Pakistan (1998)
- ▶ **Internship** Faysal Bank Limited, Lahore, Pakistan (1994)
- ▶ **Internship** Faysal Islamic Bank of Bahrain E.C., Lahore, Pakistan (1992)

ORGANIZER/COORDINATOR/GROUP HEAD

- ▶ **Coordinator Research**, Hailey College of Commerce, University of the Punjab, Pakistan (Since 2020 till date)
- ▶ **Convener Thesis Development and Evaluation Committee** for M. Phil and PhD Programmes, Hailey College of Commerce, University of the Punjab, Pakistan (Since 2016 till date)
- ▶ **Coordinator PhD Programme**, Hailey College of Commerce, University of the Punjab, Pakistan (Since 2017 till date)
- ▶ **Semester Coordinator M. Phil Programme**, Hailey College of Commerce, University of the Punjab, Pakistan (Since 2020 till date)
- ▶ **Organizer Skills Development Programme** Comprising of a Series of Workshops and Training Seminars in Collaboration with Skillers International at Hailey College of Commerce, University of the Punjab, Pakistan (Ongoing since February 12, 2021)
- ▶ **Organizer Workshop** Finance for Non-Finance Executives in Collaboration with IBA Karachi at Hailey College of Commerce, University of the Punjab, Pakistan (2021)
- ▶ **Organizer Workshop** on Use of Zotero Software in collaboration with Dr. M. S. Nadeem from COMSATS University, Islamabad Hailey College of Commerce, University of the Punjab, Pakistan (2021)
- ▶ **Organizer & Conference Secretary** International Conference and Graduate Colloquium: Joining Hands for Impactful Business Research, University of the Punjab, Pakistan (2021)
- ▶ **Organizer Webinar** on Conducting Impactful and Publishable Research in collaboration with Dr Faizan Ali from University of South Florida, USA (2020)
- ▶ **Conference Organizer** 5th International Conference on Banking, Insurance & Business Management at Hailey College of Commerce, University of the Punjab, Pakistan (2020)
- ▶ **Organizer & Conference Secretary** International Conference on Business & Commerce: Creating Opportunities from Uncertainties at Hailey College of Commerce, University of the Punjab, Pakistan (2020)

- ▶ **Convener Training Workshop** on Qualitative Research and Data Analysis using NVIVO 12 in Collaboration with ORIC, at Hailey College of Commerce, University of the Punjab, Pakistan (2019)
- ▶ **Organizer Training Workshop** on How to Use NVIVO-12 in Qualitative Research at Hailey College of Commerce, University of the Punjab, Pakistan (2019)
- ▶ **Group Head Departmental Curriculum Development Committee**, Hailey College of Commerce, University of the Punjab, Pakistan (2018)
- ▶ **Organizer Job & Internship Fair** at Hailey College of Commerce, University of the Punjab, Pakistan (2018)
- ▶ **Organizer Training Workshop** on Effective Skills, Hailey College of Commerce, University of the Punjab, Pakistan (2018)
- ▶ **Organizer All Pakistan Entrepreneurship Gala**, Hailey College of Commerce, University of the Punjab, Pakistan (2018)
- ▶ **Organizer Training Workshop for HCC Faculty** on Digital Database Access and Zotero Software for help in Academic Referencing Hailey College of Commerce, University of the Punjab, Pakistan (2018)
- ▶ **Organizer and Resource Person Workshop** EMS: Data Envelopment Analysis and Performance Evaluation, Hailey College of Commerce, University of the Punjab, Pakistan (2017)
- ▶ **Organizer Seminar** on The Theory and Practice of Islamic Banking in Pakistan, Hailey College of Commerce, University of the Punjab, Pakistan (2017)
- ▶ **Organizer Seminar** on The Role of Securities & Exchange Commission of Pakistan as Regulatory Authority for NBFCs, Hailey College of Commerce, University of the Punjab, Pakistan (2017)
- ▶ **Organizer Data Envelopment Analysis (DEA) Stream** OR 56 Annual Conference, Royal Holloway, University of London, UK (2014)

RESEARCH WORK/PROJECTS

Business Operations & Management analyst with over ten years of experience in conducting and supervising evaluation of secondary and primary data from contemporary organizations. Active researcher for a diverse range of firms including financial, non-financial and educational institutions, with a focus on their performance assessment.

- ▶ **Received research grant** from Office of Research, Innovation, and Commercialization (ORIC), University of the Punjab for research project “**Efficiency of utilization of resources by public sector hospitals in Pakistan: A case of rural health centers**” (2019 - 2020)
- ▶ **Performed cross sectional advanced analytical procedures on data set from microfinance institutions in Pakistan.** Developed Data Envelopment Analysis (DEA) based models for assessing the social and financial bottom-lines of MFIs under supervision of Dr. Victor Podinovski, University of Warwick, UK (2010-2015). DEA is a highly specialized mathematical linear programming technique which offers benchmarking, relative firm ranking, assessment of strengths and weaknesses, and suggestions for improvement targets. The findings of the research project were presented at OR 56, UK.
- ▶ **Worked as Research Advisor to Shore Bank International** (US based bank) on small and Medium Enterprises (SMEs) and Microfinance in Pakistan. Scope of work included strategies towards focused approach

to market SME clientele, synergies, development of customized products, alignment of internal processes, establishment of infrastructure development of need based future plans for SMEs (2008)

- ▶ **Conducted research through collection and analyses of data on 115 MFIs from 16 countries in Asia**, and assessed the impact of business environment on performance of these institutions (2016 – 2018)
- ▶ **Analysed Rural Health Centers in Pakistan** and presented the findings at North American Productivity Workshop in USA. The said presentation was funded by Higher Education Commission of Pakistan.
- ▶ **Improved the doctoral programme** at HCC through introducing efficient procedures for aligning the current practices with overarching degree objectives and HEC requirements.
- ▶ **Undertook research for evaluating microfinance institutions using non-parametric DEA** tool under supervision of Prof. David Kilgore, University of Northampton, UK (2009-2010)
- ▶ **Collaborating presently with various national and international universities** for promotion of research and training activities at Hailey College of Commerce, University of the Punjab, Pakistan.
- ▶ **Working on finalizing an MOU with Medgar Evers College of the City University of New York (CUNY) in New York**, USA for facilitating student and faculty exchange programmes as well as joint research, publication, seminars and conferences plans.
- ▶ **Leading the collaboration project** between Bahcesehir University (Turkey), City University of New York (USA) and Hailey College of Commerce, University of the Punjab (Pakistan) for the international Conference and Graduate Colloquium (ICGC) 2021 held on April 5-6, 2021.

RESEARCH CONFERENCES/ SEMINARS/SYMPOSIUMS

- ▶ **Paper Presentation** International Symposium on Current Approaches & New Trends in Social Sciences, Toros University, Turkey (June 24-25, 2021)
- ▶ **Paper Presentation** 1st International Conference on Business Administration at Institute of Business Administration, University of the Punjab, Pakistan (June 11-12, 2021)
- ▶ **Paper Presentation** International Conference of Business and Commerce (ICBC), Hailey College of Commerce, University of the Punjab, Lahore, Pakistan (November 24-25, 2020)
- ▶ **Paper Presentation** 2nd International Conference on Contemporary Issues in Business & Economics (ICCIBE), Tokat Gaziosmanpasa University, Turkey (October 04-06, 2019)
- ▶ **Participation** 6th Deans & Directors Conference on The Evolving Landscape of Business Education across the Globe, NBEAC, Lahore, Pakistan (April 08 – 09, 2019)
- ▶ **Participation** Symposium on Women's Economic Empowerment – Evidence Based Policy, University Law College, University of the Punjab, Pakistan (February 13, 2020)
- ▶ **Participation** 9th Global Microfinance Forum, Al-Huda Center of Islamic Banking and Economics, Governor House, Lahore, Pakistan (December 11-12, 2019)
- ▶ **Participation** 3rd Annual Microfinance Conference on Rethinking Microfinance – Developing a New Inclusive Finance Compass, Islamabad, Pakistan (December 04-05, 2019)
- ▶ **Participation** 10th International Conference on Management Research, Superior University, Lahore, Pakistan (November 30, December 1, 2019)

- ▶ **Participation** Symposium on Re-Inventing Finance for a Digital World, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan (April 18, 2019)
- ▶ **Participation** Driving Innovation in Management Accounting, The Chartered Institute of Management Accountants, Lahore, Pakistan (April 05, 2019)
- ▶ **Participation** International Conference on Banking Insurance & Business Management (CBIBM), Hailey College of Banking & Finance, University of the Punjab (December 12-13, 2018)
- ▶ **Paper Presentation** 9th International Conference on Management Research (ICMR'18), Superior University, Lahore, Pakistan (November 29-30, 2018)
- ▶ **Participation** Focus Group Discussion Challenges and Issues in Business Education and the Way Forward, Jointly organized by the Superior College, Lahore and Riphah International University, Islamabad under the patronage of Punjab Higher Education Commission, Lahore (September 04, 2018)
- ▶ **Paper Presentation** North American Productivity Workshop (NAPW X), University of Miami, Florida, USA (June 12-15, 2018)
- ▶ **Participation** 5th International Deans & Directors Conference on Business Education: Creating Impact with CPEC, NBEAC, Pearl Continental, Karachi (February 5-6, 2018)
- ▶ **Participation** 2nd Alkhidmat Youth Gathering, Lahore, Pakistan (December 16, 2017)
- ▶ **Participation** 2nd International Conference Microfinance Products and Processes: Lessons from the Field, Lahore School of Economics & University of Oxford, Lahore, Pakistan (April 13, 2017)
- ▶ **Participation** 2nd International SME Conference Catalyzing SME Growth Through Research organized by SMEDA, PC Lahore, Pakistan (March 15-16, 2017)
- ▶ **Paper Presentation** International Conference on Innovation and Emerging Trends in Business Management: Building a Sustainable Future through Innovation, Integration and Motivation, Iqra University, Karachi, Pakistan (May 20 – 21, 2017)
- ▶ **Participation** 4th International Deans and Directors Conference on Business Education and its Context: Points of Convergence & Divergence, NBEAC, Islamabad, Pakistan (February 07-08, 2017)
- ▶ **Participation** Pakistan Conversation – Creating Opportunities for Growth, Lahore, Pakistan (February 03, 2017)
- ▶ **Participation** International Research Symposium on Emerging Trends in Business Innovation leading to Development of Economics, Organized by Institute of Cost and Management Accountants of Pakistan Research and Publications Directorate on theme of Challenges and Opportunities for Management Accountants, Business Entrepreneurs and Corporate Executives, Lahore, Pakistan (December 13, 2016)
- ▶ **Paper Presentation** OR 56 Annual Conference, Royal Holloway, University of London, UK (September 09-11, 2014)
- ▶ **Paper Presentation** 12th International Conference on Data Envelopment Analysis (DEA 2014), Organized by University of Malaya & International DEA Society, Research Management & Innovation Complex, University of Malaya, Kuala Lumpur, Malaysia (April 14-17, 2014)
- ▶ **Paper Presentation** OR 55 Annual Conference, University of Exeter, UK (September 03-05, 2013)
- ▶ **Paper Presentation** Young OR 18 Conference by The OR Society at the University of Exeter, UK (April 9-11, 2013)

- ▶ **Participation** International Conference on Management for Humanity and Prosperity, COMSATS University, Lahore, Pakistan (January 02-03, 2008)
- ▶ **Participation** Conference on Trade Remedial Laws under the WTO System: Experience of Pakistan, WTO Cell, Government of Punjab, Lahore, Pakistan (December 13, 2007)
- ▶ **Participation** National Conference on Changing Role of Teachers in the Era of Globalization, Institute of Education & Research, University of the Punjab, Lahore, Pakistan (April 16-17, 2007)
- ▶ **Participation** National Conference on War on Terrorism: Implications for South Asia, Department of Political Science, University of the Punjab, Lahore, Pakistan (April 12, 2007)
- ▶ **Participation** Winter Conference in Mathematics, Lahore University of Management Sciences, Lahore, Pakistan (December 01-02, 2006)

INVITED SPEAKER/CHAIR/GUEST OF HONOR

- ▶ **Session Chair** International Symposium on Current Approaches & New Trends in Social Sciences, Toros University, Turkey (June 24-25, 2021)
- ▶ **Panel Expert and Session Chair** 1st International Conference on Business Administration at Institute of Business Administration, University of the Punjab, Pakistan (June 11-12, 2021)
- ▶ **Session Chair** 5th International Conference on Banking, Insurance & Business Management at Hailey College of Banking and Finance, University of the Punjab, Pakistan (December 17-18, 2020)
- ▶ **Session Chair** International Conference on Business & Commerce: Creating Opportunities from Uncertainties at Hailey College of Commerce, University of the Punjab, Pakistan (November 24-25, 2020)
- ▶ **Guest of Honor and Session Chair** 10th International Conference on Management Research: Innovation, Creativity & Sustainability, Superior University, Lahore, Pakistan (November 30, December 1, 2019)
- ▶ **Guest of Honor** for conducting workshop on Entrepreneurship Mindset and Digital Innovative Entrepreneurship at Hailey College of Commerce, ORIC, University of the Punjab, Pakistan (June 19, 2019)
- ▶ **Invited Speaker** Orientation Programme ASPIRE Group of Colleges, Lahore, Pakistan (December 16, 2018)
- ▶ **Keynote Speaker and Session Chair** International Conference on Innovation and Emerging Trends in Business Management: Building a Sustainable Future through Innovation, Integration and Motivation, Iqra University, Karachi, Pakistan (May 20 – 21, 2017)
- ▶ **Invited Panel Expert** International Journalism Conference & Awards, Lahore, Pakistan (April 21-23, 2017)
- ▶ **Guest of Honor** Award Distribution Ceremony, ALHAMD Islamic University, Islamabad, Pakistan (February 08, 2017)

RESEARCH PUBLICATIONS/BOOKS

PUBLISHED PAPERS

- ▶ **Sadia Farooq**, Zafar Ahmad, Naveed ul Hassan, & Muhammad Sarfraz Khan (2021). A Technology Acceptance Model for E-Learning during COVID-19: Empirical Insight from Pakistan. *Elementary Education Online*, 20(4), 975-984. **[Scopus Indexed, HEC X Category]**

- ▶ Tayyaba Yousaf, **Sadia Farooq** & Ahmed Muneeb Mehta (2021). An investigation of time varying market efficiency: evidence from STOXX Europe Christian index. *International Journal of Ethics and Systems*, Vol. ahead-of-print No. ahead-of-print. **[Scopus and WOS Indexed, HEC W Category]**
- ▶ Faiza Liaqat & **Sadia Farooq** (2021). External governance, operational self-sustainability and profitability of non-banking microfinance institutions: An Asian perspective. *Journal of Islamic Countries Society of Statistical Sciences*, 7(1), 01-18. **[HEC Y Category]**
- ▶ Rizwan Qaisar Danish, Ashfaq Ahmad, **Sadia Farooq**, Waqas Baig, & Hafiz Ahmad Ullah (2021). Ethics and Politics: What Determines Ethical Leadership Under Political Mentoring? *Academic Journal of Social Sciences*, 4(4), 01-15. **[HEC Y Category]**
- ▶ Zafar Ahmad, **Sadia Farooq**, Muhammad Sarfraz Khan, Noor Ul Ain Khan (2021). Do Teaching Prepares Students for Rational Decision Making? A Case of Relevant Costing, *Elementary Education Online*, 20(4), 985-994. **[Scopus Indexed, HEC X Category]**
- ▶ Syeda Zeenat Maryam, Ashfaq Ahmad, Nauman Aslam, **Sadia Farooq** (2021). Reputation and Cost benefits for Attitude and Adoption Intention among Potential Customers using Theory of Planned Behavior: An Empirical Evidence from Pakistan. *Journal of Islamic Marketing*, Online <https://doi.org/10.1108/JIMA-03-2021-0059>. **[Scopus Indexed, HEC X Category]**
- ▶ Sayeda Zeenat Maryam, Fouzia Ali, Mehvish Rizvi, & **Sadia Farooq** (2020). Demonstrating the Motivational Scale for Commitments Toward Teachers' Turnover Intentions Using Self-determination Theory: A Case of Higher Education Institutions in Pakistan. *International Journal of Educational Management*, 35(2) 365-381. DOI: <https://doi.org/10.1108/IJEM-02-2020-0058> **[Scopus Indexed, HEC X Category]**
- ▶ Ahmad Muneeb Mehta, **Sadia Farooq**, Muhammad Ramzan, Muhammad Usman, & Ali Irshad (2020). Combatting Child Labour with Micro Credit Finance: Experience in Pakistan. *Academy of Accounting and Financial Studies Journal*, 24(4), 1-8. **[Scopus Indexed, HEC Y Category]**
- ▶ Arooj Naz, **Sadia Farooq**, Rab Nawaz Lodhi, Fouzia Hadi Ali, & Syeda Zeenat Maryam (2020). The Impact of the Awareness, Understanding, and Usage of Islamic Banking Products and Services on Customer Satisfaction with Islamic Banking in Pakistan. *Islamic Banking and Finance Review*, 7, 19-37. DOI: <https://doi.org/10.32350/ibfr/2020/0700/757> **[HEC Y Category]**
- ▶ Aisha Ismail, **Sadia Farooq**, & Zafar Ahmad (2020). Understanding the Functions of Microfinance Ecosystem: A Perspective of Microfinance Providers in Pakistan. *Paradigms*, 14, 50-63. **[HEC Y Category]**
- ▶ **Sadia Farooq**, Muhammad Ramzan, Fouzia Hadi Ali, Hafiz Abdul Rashid (2020). Analyzing the Efficiency of Health Care in Pakistan: An Application of Data Envelopment Analysis to Rural Health Centers in Punjab. *Pakistan Vision*, 21(2), 273-286. **[HEC Y Category]**
- ▶ Bilal Ahmad Saleem & **Sadia Farooq** (2020). The Indispensable Role of Financial, Psychological and Social Capabilities for Micro-entrepreneurs: A Qualitative Analysis of Microfinance in Pakistan. *Pakistan Social Sciences Review*, 4(2), 959-977. **[HEC Y Category]**
- ▶ Ahmad Muneeb Mehta, Fouzia Hadi Ali, **Sadia Farooq**, & Maham Tariq (2020) Dynamic Managerial Capabilities, Competitive Advantage and Business Performance: An Integrative Model, Literature Review and Research Propositions. *Academy of Strategic Management Journal*, 19(4), 01-12. **[Scopus Indexed, HEC X Category]**

- ▶ Nida Qamar, Ashfaq Ahmad, & **Sadia Farooq** (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. **[Scopus Indexed, HEC Y Category]**
- ▶ Fouzia Hadi Ali, **Sadia Farooq**, & Farah Naz Naqvi (2020). Can Cognitive Crafting Enhance Business Performance? The Mediating Role of Employee Ambidexterity in the Context of Small and Medium Enterprises. *International Journal of Management Research and Emerging Sciences*, 10(2), 85-95. **[HEC Y Category]**
- ▶ Hafiz Abdur Rashid, **Sadia Farooq**, Faiza Liaqat, Abdul Qadeer & Nazish Younas (2020). Analyzing the Impact of Intellectual Capital on Financial Performance of Food & Personal Care and Textile Sectors: A Comparative Analysis. *Pakistan Economic and Social Review*, 58(1), 35-60. **[HEC Y Category]**
- ▶ Aisha Ismail, **Sadia Farooq**, & Rab Nawaz Lodhi (2020). Strategies into Actions: Finding Gaps Between Expected and Actual Outcomes of Microfinance. *SALU-Commerce and Economics Review*, 6(1), 213-230. **[HEC Y Category]**
- ▶ Fouzia Hadi Ali, Aban Abid Qazi, **Sadia Farooq**, & Shamaila Gull (2020). Examining the Antecedents and Consequences of Smartphone loafing at Workplace: Testing a Moderated Sequential Mediation Model. *International Journal of Management Research and Emerging Sciences*, 10(1), 156-167. **[HEC Y Category]**
- ▶ Alamdar Hussain Khan & **Sadia Farooq** (2019). Evaluating Technical Efficiency of Textile Firms in Pakistan: An Application of Data Envelopment Analysis (DEA) Approach. *Paradigms*, 13(2), 160-169. **[HEC Y Category]**
- ▶ **Sadia Farooq** (2018). Performance Evaluation of Microfinance Providers Using Data Envelopment Analysis: The Profitability Perspective. *Journal of Management Sciences*, 5(1), 111-123. **[HEC Y Category]**

Published Book (2004) titled "B Com Objective: Money, Banking and Finance". According to new Paper Pattern Examination 2004.

WORK IN PROCESS

- ▶ **Manuscript Under Review** Understanding the Relevance of Business Environment for Financial Performance: The Case of Asian Non-Banking Microfinance Institutions (Sadia Farooq, Ashfaq Ahmed, Faiza Liaqat, Fouzia Hadi Ali). Submitted to *Vision: The Journal of Business Perspective*.
- ▶ **Working Paper** External Governance, Operational Self-Sustainability and Profitability of Non-Banking Microfinance Institutions: Asian Perspective (Sadia Farooq, Faiza Liaqat).
- ▶ **Working Paper** Examining Relevance of Economic Freedom for Performance of Microfinance Institutions (MFIs): Asian Perspective (Faiza Liaqat, Sadia Farooq, Muhammad Usam, Nasira Perveen).
- ▶ **Manuscript Under Review** COVID-19 and Pakistan Stock Exchange (PSX): Role of Media Sentiment (Muhammad Sarfraz Khan, Sadia Farooq). Submitted to *Paradigms*.
- ▶ **Working Paper** Ijarah and Conventional Leasing, Shariah Guidelines and Customer's Perception: A Qualitative Study (Noor Ul Ain Khan, Zafar Ahmad, Sadia Farooq).
- ▶ **Accepted for Publication** Assessment of Return and Volatility Spillover Across Sectors' Indices: Evidence from Pakistan Stock Exchange (Muntaha Khalid, Sadia Farooq, Faiza Liaqat, Muhammad Naeem). Submitted to *International Journal of Monetary Economics and Finance*.

- ▶ **Accepted for Publication** An Investigation of Time Varying Market Efficiency: Evidence from STOXX Europe Christian Index (Tayyaba Yousaf, Sadia Farooq, Ahmed Muneeb Mehta). Submitted to *International Journal of Ethics and Systems*.
- ▶ **Working Paper** Impact of Tax Knowledge and Tax System Complexity on Compliance Behavior of Salaried Taxpayers in Pakistan: The Mediating Role of Fairness Perception (Nasira Perveen, Sadia Farooq, Muhammad Akram, Hafiz Ahmed Ullah).
- ▶ **Working Paper** Are Credit Ratings Influenced by Financial Fundamentals? An Empirical Study on Banking Sector of Pakistan (Muhammad Farooq, Sadia Farooq, Muhammad Usman, Lubna Irrum).

RESEARCH SUPERVISION

PhD Supervision as First Supervisor

- ▶ Alamdar Hussain Khan **An Empirical Analysis of Technical Efficiency and its Nexus with Exogenous Variables: A Case of Textile Sector in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan (Status: Degree Awarded)
- ▶ Aisha Ismail **Business Ecosystem for a Sustainable Microfinance Industry in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan (Status: Thesis Submitted)
- ▶ Muhammad Sarfraz Khan **Irrational Exuberance in Stock Markets: Role of Media Induced Sentiment**, Hailey College of Commerce, University of the Punjab, Pakistan (Data Analysis Phase)
- ▶ Tayyaba Youuf – **Can Anomalies and Market Efficiency Co-exist? A Comparative Study on Religion Based Indices**, Hailey College of Commerce, University of the Punjab, Pakistan (Data Analysis Phase)
- ▶ Bilal Ahmad Saleem – **Impact of Microfinance on Micro-entrepreneurs at Base of Pyramid: An Empirical Study Under Three Dimensions of Capability Approach in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan (Data Analysis Phase)
- ▶ Lubna Irrum **Information, Sentiments, and Spillover: An Empirical Study of Global Stock Markets during COVID-19 Pandemic**, Hailey College of Commerce, University of the Punjab, Pakistan (Synopsis Phase)
- ▶ Khurram Aziz – **Relationship of Knowledge Management, Organizational Ambidexterity, and Level of Financial Innovation in Banking Sector**, (Proposal Completed Phase)

MPhil/Master/MS Theses Supervision as First Supervisor

Supervised more than 40 projects in the last six years at University of Warwick UK and University of the Punjab Pakistan. Most of these are in the domain of finance, marketing and management.

- ▶ Yasin Allyjaun (2014-2016) **Relational Factors in a UK based Chinese-UK-French International Joint venture (Nuclear New Build)**, Warwick Business School, University of Warwick, UK
- ▶ Denis Volkov (2014-2016) **The Purchasing and Supply Chain Development as a Part of SMS-Group GMBH Regional Restructuring in Russia and CIS**, Warwick Business School, University of Warwick, UK
- ▶ Sonia Kiran (2013-2017) **Determinants of Household Saving Behaviour: A Case of Lahore District**, Hailey College of Commerce, University of the Punjab, Pakistan

- ▶ Muhammad Zeeshan (2013-2017) **An Evaluation of Performance of Commercial Banks in Pakistan, A DEA Based Analysis**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Sehrish Iftikhar (2015-2017) **The Relationship of Working Capital Management Components with Firms Profitability: The Case of Sugar Manufacturing Companies in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Adina Safdar (2015-2017) **An Evaluation of Financial Performance of Islamic Banks Through CAMEL: A Comparative Study of Pakistani and Malaysian Islamic Banks**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Rubab Zahra (2015-2017) **The Impact of Strategic Management, Information Technology Architecture and Learning Orientation on Financial Performance of SMEs**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Hassan Shahbaz (2015-2017) **Efficiency Assessment of Private Commercial Banks in Pakistan by Employing Data Envelopment Analysis with Super Efficiency**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Abdul Waheed (2014-2018) **Impact of Service Quality on Customers' Satisfaction in Islamic Banking Sector of Pakistan: Moderating Role of Shariah Compliance Perception**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Fajar Rehman (2014-2018) **Effect of Credit Risk Management Practices on the Financial Performance of Banks in Pakistan: The Case of Islamic and Conventional Banks**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Anum Mushtaq (2016-2018) **Impact of Service Quality on Customer Satisfaction: A Case of Banking Sector in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Sania Khan (2016-2018) **Impact of Foreign Direct Investment, Military Expenditure and Exports on Economic Growth: An Analysis of Pakistan's Economy**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Maham Husnain (2016-2018) **Analyzing The Impact of Revised Codes of Corporate Governance on The Financial Performance: Pre and Post Study of Banking Sector in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Ayesha Tariq (2016-2018) **The Impact of Behavioral Biases on Investors Decision Making: A Case of Pakistan Stock Market**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Maliha Tariq (2016-2018) **Assessing the Impact of Green Financing on Sustainable Development of Banks: A Case of Australian and American Banks**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Faiza Liaqat (2016-2018) **Impact of Macro-Institutional Factors and Formal Banking Regulations on Financial Performance of Microfinance Institutions: Evidence from the Asia Region**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Nazish Younas (2016-2018) **Analyzing the Performance of Microfinance Institution. A Comparison of Data Envelopment Analysis and Financial Ratio Analysis Techniques**, Hailey College of Commerce, University of the Punjab, Pakistan

- ▶ Arooj Naz (2016-2018) **Customers' Satisfaction with Islamic Banks in Pakistan: Role of Awareness, Understanding and Usage of Islamic Banking's Product and Services**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Faheem Shaheen (2016-2018) **An Evaluation of Customer Satisfaction and Customer Loyalty with Services of Microfinance Banks in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Saqib Masood (2016-2018) **An Analysis of Portfolio Risk of Micro Credit Evidence From Microfinance Banks in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Somian Abbas (2015-2019) **Investigating the Performance of Investment Banks of Pakistan: Through CAMEL Framework**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Farooq (2015-2019) **Analyzing the Impact of Financial Fundamentals on Credit Ratings of Commercial Banks in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Fozia Mary (2015-2019) **Investigating the Impact of Financial Depth on Economic Growth and Poverty Reduction of Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Natasha (2015-2019) **An Analysis of the Influence of Digital Finance on Financial Inclusion: The Case of Scheduled Banks of Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Hafiza Muntha Khalid (2017-2019) **Return and Volatility Spillover among Sectors' Indices of Pakistan Stock Exchange**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Iram Anwar (2017-2019) **Factors Affecting Credit Risk of Microfinance Institutions. South Asian Perspective**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Fizzah Naeem (2017-2019) **The Impact of Social Trust on Performance of Microfinance Institutions: The Mediating Role of Service Cost**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Adil (2017-2019) **The Influence of Financial Risk on Financial Performance of Commercial Banks: Evidence from Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Ijaz Aslam (2017-2019) **Impact of Macroeconomic Variables on Pakistan Stock Exchange Through Moderation of USD Exchange Rate**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Zahra Javaid (2017-2019) **A Comparative Analysis of Technical Efficiency of Conventional and Islamic Banks of Pakistan and Malaysia Using a Non-Parametric Approach**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Sania Majeed (2017-2019) **Analysing the Relationship Between Job Crafting, Perceived Organizational Support and Job Performance: A Moderated Mediation Model**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Anum Zara (2018-2020) **Impact of International Financial Reporting Standards on Earning Management: Pre-Post IFRS Era Comparison of Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Anam Zaid (2018-2020) **Analyzing the Role of Intellectual Capital as a Mediator for the Relationship between Corporate Social Responsibility and Financial Performance**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Rashid Mumtaz (2018-2020) **Evaluating the Impact of Green Bonds Issuance on Stock Market Reaction**, Hailey College of Commerce, University of the Punjab, Pakistan

- ▶ Hafiza Shiza Akram (2018-2020) **Impact of Ownership Structure on Firms' Financial Performance With the Moderating Role of Audit Quality: Evidence from Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Saba Ijaz (2018-2020) **Analyzing Impact of Financial Literacy on Financial Inclusion. A Comparative Study of Business and Non-Business Education**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Sajid (2019-2021) **Impact of COVID-19, Work from Home and Employee Reaction to Change on Firm Performance: The Mediating Role of Job Motivation in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Izza Jamil (2019-2021) **Examining the Nexus of Factors Influencing on Customer's Intention to use Islamic Personal Financing: A Dual Moderation Process**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Anas Razzaq (2019-2021) **The Impact of Political Instability and Terrorism on Stock Market Returns: Empirical Evidence from Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Arooz Amin (2017-2021) **Influence of Consumer's Perceived Risk on Consumer's Online Purchase Intention: Moderating Role of Past Experience**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Irtiqa Javed (2017-2021) **An Empirical Investigation of Factors Influencing Decision Making of Working Females: A Comparison of Local and Non-local Brands**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Kamran Nadeem (2017-2021) **The Impact of Banquet Hall Services on Customer Loyalty in Punjab, Pakistan: A Mediating Role of Customer Satisfaction**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muzammel Hussain (2017-2021) **Relationship between Intellectual Capital and Insurance Companies' Performance in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Muhammad Owais Anwar (2017-2021) **Effects of Perceived Usefulness and Perceived Ease of Use on Electronic Banking Adoption in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Ayesha Shafiq (2019-2021) **Green Finance and Green HR Practices for Sustainable Utilization of Resources**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Aamir Sohail (2019-2021) **The Application of Management Accounting Techniques in Supply Chain Management Strategies and Cost Efficiency**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Maria Sadiq (2019-202) **Impact of Green HRM on Work Outcomes**, Hailey College of Commerce, University of the Punjab, Pakistan
- ▶ Malika Ayesha (2019-2021) **Determinants of Women Entrepreneurs in Small and Micro Enterprises in Pakistan**, Hailey College of Commerce, University of the Punjab, Pakistan

MEMBERSHIPS / ENGAGEMENTS

▶ **Member External Evaluation Panel**

- Institute of Business & Information Technology, University of the Punjab, Lahore, Pakistan
- Riphah International University, Lahore Campus, Pakistan
- Institute of Business Management, University of Engineering & Technology (UET), Lahore, Pakistan
- Institute of Business Administration, University of the Punjab, Lahore, Pakistan
- Hailey College of Banking and Finance, University of the Punjab, Lahore, Pakistan
- Punjab University Gujranwala Campus, Gujranwala, Pakistan

▶ **Member Scientific Committee** International Journal of Commerce, Industry and Entrepreneurship Studies

▶ **Elected Member Academic Council (Former) University of the Punjab, Pakistan**

The council is tasked with laying down proper standards of instruction, research, publication and examination and to regulate and promote the academic life in the University.

▶ **Head Paper Setter** Non-Banking Financial Institutions Module for Annual Examination System, University of the Punjab (Since 2016).

▶ **Member, Financial Inclusion Forum, UK**

The Forum stimulates knowledge sharing, debate and networking and promotes awareness of microfinance and inclusive finance in the fight against poverty and financial exclusion through a curated London-based programme.

▶ **Member, Data Envelopment Analysis Research Group, UK**

This online community serves as an active forum of discussion about contemporary issues and developments related to DEA based research.

▶ **Member, Warwick Banking and Finance Professionals Group, University of Warwick, UK**

This is a group offering interaction opportunities to Warwick Alumni in the banking and finance field, currently located in various parts of the globe.

▶ **Member, Social Justice Interest Group, University of Warwick, UK**

This forum offers stimulating opportunities for discussion about a wide variety of social, environmental and cultural topics.

▶ **Member College Conference/ Seminar/ Colloquium Committee, Hailey College of Commerce, University of the Punjab, Pakistan**

The committee is actively involved in arranging research based academic events in collaboration with various national and international bodies.

▶ **Incharge Girls Rowing Team & Member Sports Committee, Hailey College of Commerce, University of the Punjab, Pakistan**

Serving as member of Sport Committee for the last many years with additional charge of Girls Rowing Team since 2020.

▶ **Member Discipline Council, Hailey College of Commerce, University of the Punjab, Pakistan**

The Council is responsible for oversight and handling of issues relating to preservation of disciplinary integrity.

▶ **Member Admission Committee for M. Phil/ PhD Programmes, Hailey College of Commerce, University of the Punjab Pakistan**

This committee is assigned for looking after the arrangements related to admission in various degree programmes offered by the College.

ACADEMIC SKILLS AND EXPERTISE

- Lecture planning and delivery (traditional and online/remote learning models)
- Mentoring and career counselling
- Arranging workshops, seminars and conferences
- Management of research projects
- Assessment planning
- Paper setting and script marking
- Team work and time management
- Analysing and synthesizing information
- Qualitative and quantitative research
- Evaluation of secondary and primary data

RESEARCH INTERESTS

- ▶ Microfinance
- ▶ Islamic Banking
- ▶ Efficiency, Optimization, and Performance Evaluation
- ▶ Data Envelopment Analysis (DEA)
- ▶ Stock Market Dynamics
- ▶ Financial Literacy
- ▶ Ethics
- ▶ Banking Operations
- ▶ Behavioral and Event Studies

SOFTWARE EXPERTISE

- ▶ FRONTIER ANALYST
- ▶ MICROSOFT OFFICE
- ▶ PLS-SEM
- ▶ SPSS
- ▶ STATA
- ▶ EMS
- ▶ NVIVO
- ▶ ENDNOTE
- ▶ ZOTERO
- ▶ TURNITIN

HOBBIES AND INTERESTS

- ▶ Travelling
- ▶ Still life photography
- ▶ Reading Books
- ▶ Bowling

REFERENCES

- ▶ **Dr Mette Asmild**
Professor Department of Food and Resource Economics,
University of Copenhagen
Rolighedsvej 23, 1958 Frb. C
Denmark
Contact +45 35 33 68 86
Email meas@ifro.ku.dk
- ▶ **Dr Zulfiqar Ahmad**
Principal, Hailey College of Commerce, University of the Punjab, New Campus, Canal Road, Lahore
Contact: +923008080978
Email Principal.hcc@pu.edu.pk
- ▶ **Dr Khalid Mehmood**
Dean,
Faculty of Information and Media Studies
University of the Punjab, New Campus, Canal Road, Lahore
Contact +923334271285
Email khalidmahmood@yahoo.com