

Dr. Muhammad Usman



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Assistant Professor, Hailey College of Commerce
University of the Punjab, Lahore

CAREER OBJECTIVES:

To learn and grow my professional capabilities so as to better serve the nation and to make contribution for society.

ACADEMIC QUALIFICATION:

- PhD Commerce (2020) from **Hailey College of Commerce, University of the Punjab**, Lahore, **3.79/4.00** CGPA.
- M Phil. Commerce (2012) from **University of Central Punjab**, Lahore **3.71/4.00** CGPA.
- Master of Commerce (2001) from **Bahauddin Zakariya University**, Multan, **71% marks**, (Gold Medal) Annual system.
- Bachelor of Commerce (1996) from **Bahauddin Zakariya University**, Multan, **67% marks**, Annual System.
- Diploma in Commerce (1994) from **Punjab Board of Technical Education (PBTE)**, Lahore, **68% marks**, Annual System.
- Matriculation (1992) from **Board of Intermediate and Secondary Education (BISE)**, Multan, **61% marks**, Annual System.

EMPLOYMENT AND EXPERIENCES:

- Currently working as an Assistant Professor at Hailey College of Commerce, University of the Punjab, Lahore, since 6th June 2013 to date.
- Served as lecturer at Hailey College of Commerce, University of the Punjab, Lahore, from 24-05-2004 to 05-06-2013.
- Worked as a lecturer in F.G. College of Commerce, Islamabad, from 07-01-2004 to 21-05-2004. and taught course of Financial Accounting to B.Com. Classes.
- Served as a lecturer in Govt. College of Commerce, Faisalabad, from 05-09-2002 to 06-01-2004. and taught Cost Accounting, Business Taxation, Auditing and Business Law to B. Com. Classes.
- Worked as a lecturer in Hi-Career College of Commerce, Sahiwal, from 01-03-2001 to 31-08-2002 and guided Financial Management, Management Accounting, Cost Accounting, Business Taxation, Financial Accounting and Advanced Financial Accounting at graduate and under graduate level.

CURRENT JOB DESCRIPTION:

- Teaching courses of Financial Management, Investment analysis and management, Business Taxation to graduate classes.
- Teaching Advanced Corporate Finance to M. Phil. and equivalent degree classes.
- Providing feedback on students' assignments and presentations.
- Supervising MS students in guiding their research projects.

- Conducting research and presenting findings.

CURRENT ACADEMIC AND ADMINISTRATIVE ASSIGNMENTS:

- Member Departmental Doctoral Program Coordination Committee at Hailey College of Commerce
- Staff Secretary, Hailey College of Commerce from 02-07-2021 to date.
- Coordinator Timetables, Hailey College of Commerce from 24-08-2020 to date.
- Member College Financial Assistance Committee from 25-10-2018 to date.
- Member/coordinator Admission Committee of M. Com/B. Com 5th Semester.
- Member Admission Committee of B.Com. Hons.

RESEARCH PUBLICATIONS:

- Rasool, N., Ullah, S., Hussain, M. M., **Usman M.** (2021). Role of Value Added and Conventional Accounting Measures in Stimulating Stock Market Returns: A Study of Non-Financial Sector Listed at Pakistan Stock Exchange. *Journal of Accounting and Finance in Emerging Economies*, 7(1), 217-232.
- Ahmed, A., Ali, M., **Usman, M.**, Karim Haider Syed, K. H., Rashid, H. A. (2021). Customer Mistreatment and Insomnia in Employees – a Study in Context of COVID-19. *Journal of Behavioural Sciences*, 31(1), 248-271.
- Cheema, A. U., **Usman, M.**, Ali, M., Ramzan, M., Ijaz, S., Ali, H. F., (2021). Determining the Factors Affecting Students' Loyalty Among Students of Language Courses: A Case of University of the Punjab. *Palarch's Journal of Archaeology of Egypt/Egyptology*, 18(4), 860-874.
- Ali, M., Rasheed, H. A., Ahmed, I., **Usman, M.**, Aamir, M., Haider, S. K. (2020). Effects of Perceived Organizational Support on Employees' Safety Compliance and Safety Motivation: Mediation by Coworker Support. *Pakistan Economic and Social Review*, 58(2), 315-332.
- Nasir, A., Aamir, M., **Usman, M.**, (2020). Does Stock Market Explain the CSR Announcements to Investors? Or is it Just an Absurd Relation? *Journal of Business & Economics*, 12(2), 1-12.
- Ahmed, I., Usman, A., Farooq, W., **Usman, M.**, (2020). Shariah board, web-based information and branding of Islamic financial institutions. *Journal of Islamic Marketing*, DOI 10.1108/JIMA-01-2020-0027.
- Ali, M., Ramzan, M., **Usman, M.** Pervaiz, N., Fazal, F., (2020). Impact of Panama Scandal on Karachi Stock Exchange: An Event Study Methodology. *Palarch's Journal of Archaeology of Egypt/Egyptology*, 18(3), 4577-4587.
- Rasool, N., Sohail, M., **Usman, M.**, Hussain, M. M., (2020). Financial Distress and Forewarning Bankruptcy: An Empirical Analysis of Textile Sector in Pakistan. *Review of Applied Management and Social Sciences*, 3(3), 493-506.
- Ahmer, Z., Aamir, M., Ali, M., **Usman, M.**, (2020). Mechanism Between Organizational Support Factors and Motivation to Transfer: Mediating Role of Self-Efficacy. *Journal of Business and Social Review in Emerging Economies*, 6(4), 621-630.
- Perveen, 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*, 34(9), 57-68.
- Danish, R. Q., Mehta, A. M., Saleem, H., Ramzan, M., **Usman, M.**, Serfraz, A., Mansoor, A., (2020). Relating Market Orientation to Salespersons Outcome Performance: Empirical Evidence from Pharmaceuticals Industry. *Academy of Strategic Management Journal*, 19(5), 1-10.

- Islam, M. S., Meo, M. S., Usman M., (2020). The relationship between corporate investment decision and firm performance: Moderating role of cash flows. *Journal of Public Affairs: An International Journal*, e2445, 1-10.
- Mehta, A. M., Farooq, S., Ramzan, M., Usman, M., Irshad, A., (2020). Combatting Child Labour with Micro Credit Finance: Experience in Pakistan. *Academy of Accounting and Financial Studies Journal*, 24(4), 1-10.
- Usman, M., Alam, H. M., (2020). Ownership Structure and Business Firm Value: A study of Non-financial Sector of Pakistan. *South Asian Journal of Management Sciences*, 14(1) 61-81.
- Abbas, S. K., Usman, M., Aftab, M., (2019). Public and Private Sector Response to Mutual Funds in Pakistan Using Binary Logistic Regression. *Religación. Journal of Social Sciences and Humanities*, 4(16), 728-737.
- Khan. M. M., Usman, M., (2016). Corporate Social Responsibility in Islamic Banks in Pakistan. *Journal of Islamic Business and Management*, 6(2), 179-190.
- Rehman, W., Rehman, H., Usman, M., Asghar, N., (2012). A Link of Intellectual Capital Performance with Corporate Performance: Comparative Study from Banking Sector in Pakistan. *International Journal of Business and Social Science*, 3(12) 2012.
- Usman, M., Ashfaq, S., Mushtaq, N., (2012). Relationship of Export and Economic Growth; An Empirical Study of Pakistan. *Far East Journal of Psychology and Business*, 6(3), 1-10.
- Usman, M., Ali, M., Kamran, H. W., Khalid H., (2012). Impact of Exports on Economic Growth- A Case of Luxemburg. *Information Management and Business Review*, 4(1), 1-07.
- Raza, A., Farhan, M., Usman, M., Akram, M., (2011). Analysis of Financial Sector Reforms and Impacts: Reflections from Pakistan, *Information Management and Business Review*, 3(2), 91-102.
- Ahmed, N., Akhtar, M. F., Usman, M., (2011). Risk Management Practices and Islamic Banks: An Empirical Investigation from Pakistan, *Interdisciplinary Journal of Research in Business*, 1(6), 50-57.

RESEARCH SUPERVISION AND EVALUATION:

- Determinants of Investment Behavior of Investors Toward Mutual Funds, 2015-17.
- The Relationship Between Ownership Structure and Dividend Policy: A Case on Food and Personal Care, Products Sector in Pakistan, 2015-17.
- The Impact of Financial Leverage and Liquidity on Firm's Performance by Using Firm's Strategy as Moderator: Evidence from Cement Firms Listed in KSE, 2015-17.
- Impact of Corporate Governance on Working Capital Management in Textile Sector of Pakistan, 2015-17.
- Effect of Financial Leverage and Market Size on Stock Returns: Role of Corporate Social Responsibility Disclosure, 2016-18.
- Impact of Macroeconomic Indicators on Sovereign Credit Default Swaps Spread in Pakistan, 2016-18.
- Calendar Anomaly and National Holidays' Impact on Stock Market Return: Evidence from Pakistan Stock Exchange, 2016-18.
- Relationship Between Leverage and Dividend Payout and Role of Managerial Ownership, 2016-18.
- Relationship between Ownership Structure and Firm Performance: Moderating Role of Research and Development, 2017-19.

- Factors Affecting the Financial Performance of Microfinance Providers in Pakistan, 2017-19.
- Relationship among Perceived Monetary Policy, Fiscal Policy and Investors' Satisfaction: Mediating Role of Stock Performance, 2017-19.
- Budget Announcement and Stock Market Performance: Evidence from Pakistan Stock Exchange, 2017-19.
- Relationship Between Corporate Governance and Firm Performance: Moderating Role of Board Diversity in Sugar and Food & Personal Care Products in Pakistan, 2017-19.
- The influence of Being Green on Firm's Profitability: Evidence from the Asian Region, 2017-19.
- Impact of Macroeconomic Variables on Stock Return: Evidence from Pakistan, 2018-20.
- The Impact of Geographical Diversification and Gender Diversification on Credit Risk of MFIs: Evidence from SAARC Countries, 2018-20.
- Impact of Leverage on Earnings Management: Evidence from Stock Exchange of Pakistan, 2014-18.
- The Relationship Between Corporate Governance and Dividend Policy: Moderating Role of Leverage, 2015-19.
- Relationship Between Micro Credit and Women's Empowerment: Moderating Role of Awareness, 2015-19.
- The Relationship between Corporate Investment Decisions and Firm Performance: Moderating Role of Cash Flows, 2015-19.
- The Impact of Deposit Mobilization and Loan Disbursement on Financial Performance of Commercial Banks in Pakistan, 2016-20.
- Impact of Financial Inclusion on the Commercial Banks' Performance Listed at Pakistan Stock Exchange, 2016-20.
- Impact of Financial Attitude and Financial Behavior on Investment Decisions: Role of Financial Self-Efficacy, 2016-20.
- The Role of Audit Structure and Ownership Structure in the Performance of Automobiles Firms in Pakistan, 2016-20.

TRAININGS, WORKSHOPS AND CONFERENCES:

- Attended two days workshop "Finance for Non-Finance Executives, jointly organized by Executive Training & Development Cell (ETDC), Hailey College of Commerce and Center for Executive Education (CEE), Institute of Business Administration, Karachi on February 03-04, 2021.
- Chaired Session in 5th International Conference on Banking, Insurance & Business Management at Hailey College of Commerce, December, 17-18, 2020
- Presented Research Paper in INTERNATIONAL CONFERENCE ON BUSINESS & COMMERCE "Examining relevance of economic freedom for financial performance of microfinance institutions (MFIs): Asian perspective, on November 25, 2020.
- Chaired Session in INTERNATIONAL CONFERENCE ON BUSINESS & COMMERCE (ICBC) at Hailey College of Commerce, on November 24-25, 2020.
- Attended one day seminar and presented research work "Relationship between Board Structure, Ownership Structure and Value of Business Firms: Role of Business Group Affiliation", Tuesday, January 28, 2020, held at Hailey College of Commerce, University of the Punjab, Lahore.

- Attended one day seminar on “Re-Inventing Finance for a Digital World”, Thursday, April 18, 2019, held at Hailey College of Commerce, University of the Punjab, Lahore.
- Participated as an Organizer in the awareness sessions on Investors and Capital Market, jointly organized by Hailey College of Commerce and Pakistan Stock Exchange Limited, Wednesday, February 20, 2019.
- Attended one week Training of Trainers Program jointly organized by Institute of Financial Markets of Pakistan and USAID Financial Market Development Activity on Capital Market and Fixed Income from 3rd to 7th September 2018, held at Pearl Continental, Lahore.
- Successfully completed one week workshop on Mutual Fund Distributors Certification in July 2018, held at Hailey College of Commerce, University of the Punjab, Lahore.
- Participated in one day seminar on Awareness Session on Islamic Banking & Finance, jointly organized by Hailey College of Commerce and State Bank of Pakistan, Banking Services Corporation, Lahore, Thursday, January 19, 2017.
- Participated in one day seminar on “The Theory & Practice of Islamic Banking in Pakistan” held on 14th January, 2017 at Hailey College of Commerce, University of the Punjab, Lahore.
- Participated as an organizer in the International Conference on Strengthening Business Schools through Partnerships in 3rd Deans and Directors Conference 2016, held on 17th -18th February 2016, Pearl Continental, Lahore.
- Participated in South Asian Colloquium on Doctoral Programs, Issues and Challenges in South Asian Context at Pearl Continental, Lahore, on February 16, 2016.
- Participated in one day ACCA Workshop on “International Financial Reporting Standards”, September, 30, 2014, at Royal Palm Golf and Country Club, Lahore.
- Participated in career advisor ACCA workshop on Strength Coach, held on 27th November, 2013 at Pearl-Continental Hotel, Lahore.
- Participated in two-day workshop on “How to get published in High Impact Research Journals & Conferences” held on 1st -2nd October, 2010 at Institute of Business & Management, University of Engineering & Technology, Lahore.
- Attended **Four Week** Professional Competency Enhancement Program for Teachers (PCEPT), from June 28 to July 23, 2010, organized by National Academy of Higher Education, Higher Education Commission of Pakistan, held at University of the Punjab, Lahore.
- Attended 14th National Research Conference on Computing, Management and Social Science & Economics, held on December 12, 2009, at Karachi, organized by SZABIST Karachi.
- Participated in two days research workshop on “Academic Writing for Researchers”, held on 10-11, July, 2009, at Institute of Business Administration, University of the Punjab, Lahore.
- Participated in 2nd International Conference on “Assessing Quality in Higher Education” held at Lahore from December 1st -3rd, 2008.
- Participated in Sixth HRDC National Faculty Development Program from 6th to 10th September 2004, held at Institute of Administrative Sciences, University of the Punjab, Lahore.

COMPUTER SKILLS:

Proficient in Microsoft Office

PERSONAL PROFILE:

Father's name : Amir Ahmed Sheikh
Date of birth : 4th October, 1976
CNIC No. : 36501-1798018-9
Domicile : Sahiwal (Punjab)
Religion : Islam
Marital status : Married
Postal address : Assistant Professor, Hailey College of Commerce
University of the Punjab, Lahore

References:

1. Prof. Dr. Zulfqar Ahmad
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