



**Dr Usman Sarwar** | Assistant Professor

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## Professional Summary

I am an Assistant Professor at Hailey College of Banking & Finance, University of the Punjab, with twelve years teaching experience in Economics, Finance, and Commerce. My research focuses on corporate governance, financial resilience, sustainability, and SME performance. I have published in reputable journals. I organize and present at various international conferences. Passionate about fostering innovation, I blend rigorous research with impactful teaching to inspire academic excellence.

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## Education

**PhD in Commerce** | University of the Punjab, Lahore, Pakistan

Date of completion: 16<sup>th</sup> August, 2023

- **Thesis/Dissertation Title:** Financial and Cognitive Resilience: Investigating SMEs Performance and Owner managers Mental Well-being during COVID-19 Pandemic
- **Relevant Coursework:** Quantitative Research in Business, Issues in Management, Academic Writing, Seminars in Business, Philosophy of Science, Qualitative Research in Business, Advanced Topics in Econometrics, Research in Finance

**Master in Commerce** | University of the Punjab, Lahore, Pakistan

September, 2010 – May, 2015

- **Thesis/Dissertation Title:** The Impact of Corporate Governance on Dividend Payout Policy: Empirical Evidence from Pakistan
  - **Relevant Coursework:** Advanced Financial Management, Corporate Finance, Investment & Portfolio Management, Non-banking Financial Institutions
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## Teaching Experience (12 years)

### Full-Time Faculty Positions

**Assistant Professor in Banking & Finance** | March, 2024 – Present

Institution: Hailey College of Banking & Finance, University of the Punjab, Lahore, Pakistan

- Courses Taught: Advanced Research Methodology, Corporate Finance

**Lecturer in Banking & Finance** | May, 2023 – March, 2024

Institution: Hailey College of Banking & Finance, University of the Punjab, Lahore, Pakistan

- Courses Taught: Business Statistics, Financial Reporting

**Lecturer in Commerce** | October, 2015 – May, 2023

Institution: Higher Education Department (College-Cadre), Government of the Punjab, Pakistan

- Courses Taught: Financial Accounting, Business Law, Introduction to Business

### Part-Time & Visiting Faculty Positions

**Lecturer** | February, 2022 – August, 2024

Institution: Hailey College of Commerce, University of the Punjab, Lahore, Pakistan

- Courses Taught: Financial Reporting, Business Statistics

**Lecturer** | March, 2021 – August, 2023

Institution: Department of Commerce, University of the Punjab, Gujranwala, Pakistan

- Courses Taught: Financial Reporting

**Lecturer** | September, 2020 – August, 2021

Institution: College of Statistics & Actuarial Sciences, University of the Punjab, Lahore, Pakistan

- Courses Taught: Equity & Derivative Markets

**Lecturer** | March, 2020 – May, 2022

Institution: College of Statistics & Actuarial Sciences, University of the Punjab, Lahore, Pakistan

- Courses Taught: Investment Analysis

**Lecturer** | March, 2020 – May, 2021

Institution: Department of Business Administration, University of the Punjab, Gujranwala, Pakistan

- Courses Taught: Investment Analysis

**Lecturer** | September, 2019 – August, 2020

Institution: Punjab College of Commerce (Wazirabad Campus), Affiliated with University of Central Punjab, Lahore, Pakistan

- Courses Taught: International Finance, Investment Analysis

**Lecturer** | January, 2015 – May, 2015

Institution: University of South Asia, Heritage Campus, Lahore, Pakistan

- Courses Taught: Financial Statement Analysis

**Lecturer** | September, 2014 – August, 2015

Institution: Quaid College of Commerce, Affiliated with University of the Punjab, Lahore, Pakistan

- Courses Taught: Financial Management, International Business & Finance

**Lecturer** | September, 2014 – August, 2015

Institution: Punjab College of Commerce (Raiwind Campus), Affiliated with University of Central Punjab, Lahore, Pakistan

- Courses Taught: Financial Statement Analysis

**Lecturer** | March, 2013 – September, 2023

Institution: Punjab College of Commerce (Kamoke Campus), Affiliated with University of Central Punjab, Lahore, Pakistan

- Courses Taught: Financial Statement Analysis, International Finance

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## Research Experience

### Research Projects

1. Entrepreneurial Intention, Psychology & Environment

Role: Principal Investigator

Timeline: September, 2024 – October, 2025

Funding Source: Office of Research Innovation and Commercialization (ORIC), University of the Punjab, Lahore, Pakistan

2. Abusive Supervision and Employees Cyber-Loafing practices

Role: Principal Investigator

Timeline: October, 2024 – December, 2025

Funding Source: Tecnologico de Monterrey, Business School, Mexico

## Publications

1. Usman, M., **Sarwar, U.**, & Azeem, S. (2026). Entrepreneurial Tax Compliance in an Emerging Economy: The Role of Audits, Penalties, and Patriotic Values in Pakistan. *Journal of Entrepreneurship and Business Venturing*, 6(1).
2. Arif, T., Munir, Y., Azeem, S., Khan, M. B., Zafar, H., & **Sarwar, U.** (2026). Nexus Between Business Incubators, Commercialization and Innovation: Does Absorptive Capacity Act as a Mediator?. *Journal of Asian Development Studies*, 15(1), 1-14.
3. **Sarwar, U.**, Sattar, S., & Ar, A. Y. (2025). Abusive Supervision and Employees Cyber-Loafing: Examination of Intermediation, Impediment and Spark. *Sage Open*, 15(4), 21582440251410815. **(SSCI, IF: 2.0)**
4. **Sarwar, U.**, Baig, W., Rahi, S., & Sattar, S. (2025). Fostering Green Behavior in the Workplace: The Role of Ethical Climate, Motivation States, and Environmental Knowledge. *Sustainability*, 17(9), 4083. **(SSCI, IF: 3.3)**
5. **Sarwar, U.**, Sattar, S., & Noor, L. (2025). From Campus to Startup: The Impact of Institutional Support, Mental Toughness, and Physical Health on Entrepreneurial Aspirations. *Acta Psychologica*, 261, 105991 **(SSCI, IF: 2.7)**
6. Waseem, F., **Sarwar, U.**, Azeem, S., & Zafar, J. (2025). Corporate Climate Based Initiatives and Carbon Performance: Evidence from Asian Economies. *Journal of Asian Development Studies*, 14(3), 1973-1984.
7. Zafar, H., Khan, M. B., **Sarwar, U.**, Azeem, S., Sattar, S., & Ashraf, A. (2025). Governance and whistleblowing: A systematic literature review of managerial strategies for encouraging reporting and mitigating retaliation. *Advance Journal of Econometrics and Finance*, 3(1), 151-164.
8. Azeem, S., **Sarwar, U.**, Khan, M. B., Zafar, H., Sattar, S., & Iqra (2025). The nexus between corporate social responsibility, ownership structure, and financial health: An examination of firm specific predictors of earnings management. *Center for Management Science Research*, 3(8), 108-125.
9. Arif, T., Munir, Y., Azeem, S., Khan, M. B., Zafar, H., & Sarwar, U. (2025). The nexus between business incubators and organizational innovation: does absorptive capacity moderate?. (2025). *International Journal of Social Sciences Bulletin*, 3(12), 695-709.
10. Azeem, S., Shafqat, M. M., Munir, Y., & **Sarwar, U.** (2025). Impact of ICT Diffusion on Economic Growth: Exploring the Moderating Role of Financial Inclusion in E7 Countries. *Journal of Asian Development Studies*, 14(3), 1339-1354.
11. Ahmad, M. A., Khan, M. B., Zafar, H., & **Sarwar, U.** (2025). Customer Attitude Towards Car Sharing, Electric Vehicles and Autonomous Driving: Evidence from Indonesia. *Journal of Asian Development Studies*, 14(3), 753-766.
12. Talha, M., Saleem, S., Shahbaz, K., **Sarwar, U.**, & Sattar, S. (2025). Investigating financial knowledge driven entrepreneurial intentions: the intermediation of financial knowledge and contingency of risk-taking propensity. *Center for Management Science Research*, 3(3), 450-469.
13. Haris, M., Ahmad, M. A., Hussain, S., **Sarwar, U.**, Zafar, H., & Khan, M. B. (2025). Stimulating Online Purchase Intentions Through Digitalization: Intermediation of Perceptions and Electronic Word of Mouth in Fashion E-commerce. *Journal of Asian Development Studies*, 14(1), 1520-1538.
14. **Sarwar, U.**, Bint-e-Naeem, N., Fahmeed, L., & Atif, M. (2024). Role of Perceived Security and Financial Attitude in Shaping Behavioral Intention under the Moderation of Financial Literacy. *Journal of Asian Development Studies*, 13(3), 1380-1395

15. Gulzar, S., **Sarwar, U.**, Sattar, S., Usman, M., & Quibtia, M. (2024). Tax Audit, Tax Penalty, Religiosity and Tax Compliance. *Journal of Asian Development Studies*, 13(3), 776-79
16. Shaukat, M. Z., Yousaf, S. U., **Sarwar, U.**, & Sattar, S. (2024). Thriving in Turmoil: Unraveling the Interplay of Resources, Resilience, and Performance among SMEs in Times of Economic Vulnerability. *Bulletin of Business and Economics (BBE)*, 13(2), 164-173
17. **Sarwar, U.**, Ahmad, M. B., Mubeen, M., Fatima, I., & Rehan, M. (2023). A Bibliometric Analysis of Sustainability Disclosure in High Polluting Industries. *Bulletin of Business and Economics (BBE)*, 12(3), 28-43
18. **Sarwar, U.** and Khan M.M. (2022). Owner-Managers' Characteristics, Financial Resilience and Multidimensional Performance during COVID-19 Pandemic: A Resource-Based Perspective. *Journal of Islamic Countries Society of Statistical Sciences*, 8(2), 287-306

### Professional Affiliations

- Member of Curriculum Development Committee, Hailey College of Banking & Finance, University of the Punjab, Lahore, Pakistan, September, 2023 – present
- Reviewer, Sage Open , December, 2024 - Present
- Reviewer, Frontiers in Psychology , July, 2025 - Present
- Reviewer, Frontiers in Sustainability, May, 2025 – Present
- Reviewer, Frontiers in Forests and Global Change, Jan, 2026 – Present
- Reviewer, BMC Psychology, March, 2026 - Present
- Reviewer, Cogent Social Sciences, March, 2026 – Present
- Reviewer, Discover Sustainability, January, 2026 - Present
- Reviewer, Entrepreneurship Education, January, 2026 - Present
- Editorial Board Member, International Journal of Economics and Finance (IJOEF) , 2025 – Present
- Reviewer, Science Journal of Business and Management, August, 2025 – Present

### Presentations, Invited Talks & Participations

- Sustainable Business Model in High-Risk Regions: Leveraging AI for Digital Economy Success. International Conference on Banking, Insurance and Business Management (CBIBM), Hailey College of Banking and Finance, University of the Punjab, Lahore, 2025
- Inclusion, Sustainability and Ethics at a Time of Global Change, International Finance, Banking & Business Ethics Global Conference (IFBBE), Lahore University of Management Science (LUMS), Lahore, Pakistan, 2021
- Joining Hands for Impactful Business Research, International Conference and Graduate Colloquium (ICGC), Hailey College of Commerce, University of the Punjab, Lahore, Pakistan, 2021
- Realigning Business Dynamics in Changing Global Environment, International Conference on Banking, Insurance and Business Management (CBIBM), Hailey College of Banking and Finance, University of the Punjab, Lahore, 2020
- Creating Opportunities from Uncertainties, International Conference on Business and Commerce (ICBC), Hailey College of Commerce, University of the Punjab, Lahore, Pakistan, 2020
- Invited Seminar on Resources, Resilience & Performance, University of the Punjab, 2021.

- 9th Annual Nazaria-i-Pakistan Conference, Nazaria-i-Pakistan Trust, Lahore, Pakistan, 2017
- Improving the economic relationship between Turkey & Pakistan, Symposium, Government of the Punjab, Lahore, Pakistan, 2015

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### Trainings, Awards, and Honors

- Awarded the Performance Evaluation Award (PEA) by the University of the Punjab, in recognition of outstanding performance as a PhD faculty member during academic year 2024, including excellence in teaching, research, and academic service.
- Faculty Development Program (Batch-9), Higher Education Commission, Government of the Punjab, Pakistan, 2023
- Induction Training of College Teachers, Higher Education Department, Government of the Punjab, Pakistan, 2016
- Training program on Becoming an effective teacher, University of Central Punjab, Lahore, Pakistan, 2013
- Academic Excellence Award, Distinction in PhD Comprehensive Examination, University of the Punjab, Lahore, Pakistan, 2017
- Merit Scholarship, Hailey College of Commerce, University of the Punjab, Lahore, Pakistan, 2008-2010
- National Talent Award, Board of Intermediate & Secondary Education Gujranwala, Punjab, Pakistan, 2008

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### Skills

- Research Skill: Quantitative Analysis using SmartPLS software
- Research Skill: Meta-Analysis using R-Package Biblioshiny software, Machine Learning
- Research Skill: Citations Management using Endnote software and Zotero
- Teaching Skill: Creating interactive e-learning modules using iSpring Suit
- Teaching Skill: Online teaching and virtual classroom management using Microsoft Teams, Google Meet, Microsoft Zoom.
- Technical Skills: Academic writing, data analysis, and presentations using MS Office Suite (Word, Excel, PowerPoint)
- Language Skill: English (Fluent), Urdu (Native/Bilingual), Arabic (Reading)

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### Service and Leadership

- Served as **External Examiner** for viva examinations (Doctoral dissertation), National College of Business Administration & Economics, Lahore, Pakistan, 2024.
- Served as **Session Chair**, International Conference on Business and Commerce (ICBC), 2024.
- Served as **Event Manager**, Sports Festival, Hailey College of Banking & Finance, University of Punjab, Lahore, Pakistan, 2024.
- Serving as **Managing Editor**, International Journal of Business Reflections (IJBR), 2023-date.
- Serving as **Student Affairs Coordinator**, Hailey College of Banking & Finance, University of Punjab, Lahore, Pakistan 2023-date.

- Served as **Session Coordinator**, International Conferences on Banking, Insurance and Business Management (CBIBM), 2023.
  - Served as **Admission Supervisor**, Hailey College of Banking & Finance, University of Punjab, Lahore, Pakistan 2023-2024.
  - **Supervised** M.Phil. research students (05 scholars) at Hailey College of Banking & Finance, University of Punjab, Lahore, Pakistan 2023-2024.
  - Served as **Session Coordinator**, International Conference on Business and Commerce (ICBC), 2020
  - **Organized**, International Conferences on Banking, Insurance and Business Management (CBIBM), 2020-2024.
  - Served as **External Examiner** for viva examinations (Internship), University of South Asia, Lahore, Pakistan 2015.
  - Serving as **External Examiner** for viva examinations (Master dissertation), University of Punjab, Lahore, Pakistan 2020-date.
  - Served as **Controller of Examination**, Government Degree College Mangowal, Higher Education Department, Punjab, Pakistan, 2015-2020.
  - Served as **Accounts Incharge**, Government Degree College Mangowal, Higher Education Department, Punjab, Pakistan, 2015-2020.
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## References

Available upon request.