

Prof. Dr. Rehana Kouser

(HEC Approved PhD Supervisor)

Personal Information

Date of Birth 12-07-1971

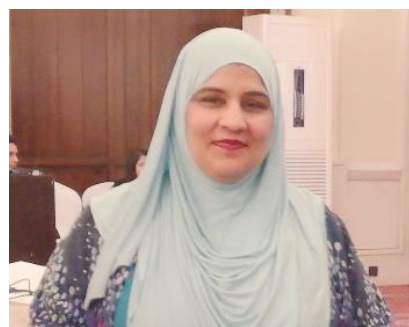
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Experience

| | |
|---------------------------|--|
| 25-10-2015 to date | Professor, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 28-03-2017 to 27-03-2020 | Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 28-05- 2014 to 24-10-2015 | Associate Professor, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 1-07-2012 to 30-03-2014 | Teacher Incharge Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 15-05-2012 to 27-05-2014 | Assistant Professor, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 01-11-1999 to 14-05-2012 | Lecturer in Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan. |
| 1-12-1995 to 31-10-1999 | Lecturer in Department of Business Administration Bahauddin Zakariya University, Multan, Pakistan. |
| 1-11-1994 to 30-11-1995 | Has worked as Accounts Manager in Artex, Multan. |

Best Paper Award:

- 1- Best Paper Award 2018, \$ 2000,** for “The Impact of Net Stable Funding Ratio (NSFR) Regulations of Basel-III on Financial Profitability and Stability: A Case of Asian Islamic Banks ” (**Kouser, Saba, Mahmood, Abbas**) in World Islamic Finance Forum (WIFF) 2018 (19-20 March 2018) is being organized at IBA- CEIF, Karachi in collaboration with Lahore University Management Sciences (LUMS) and INCEIF (Malaysia)
- 2- Best Paper Award 2017** for “Why Pakistani SMEs are not reporting on Sustainability Practices” (**Mahmood, Kouser, Hassan, Iqbal**) in 2nd SME Conference International to be held on March 15,16-2017 at Pearl Continental Hotel Lahore.

Managing Editor

Journal of Accounting and Finance for Emerging Economies

Web Address: <http://www.globalcsrc.org/index.php/jafee>,

Editor Email: editor.jafee@globalcsrc.org

Trainings

- Conducted training sessions, “Structured Equation Modelling-Using PLS-SEM”
- Conducted a training session entitled “Accounting software’s and its uses” to women entrepreneurs with collaboration of SMEDA
- Conducted a training session on “Use of Financial data” to women entrepreneurs with collaboration of SMEDA
- System Analyst in Uniform Centralized Semester Examination system of Bahauddin Zakariya University, Multan.
- Conducted training sessions, “E-Views 9 learning”

Current Memberships

- **Expert Member**, Board of Studies, Department of Commerce, **GC University, Faisalabad**
- **Expert Member**, Board of Studies, Department of Management Sciences, **Women University, Bahawalpur**
- Advisory Member **Center for Sustainability Research and Consultancy**
- Member of **International Council of Islamic Finance Educators (ICIFE)**
- Academic Member of **The Association of International Accountants (AIA), Ref no. 166824**
- **Convener**, Board of Studies, Department of Commerce, **Bahauddin Zakariya University Multan,**
- **Member Board of Faculty**, Faculty of Commerce, Law and Business Administration, Bahauddin Zakariya University Multan.
- Member **Academic Council**, Bahauddin Zakariya University Multan.
- Member **SNE-Budget Committee** of Bahauddin Zakariya University Multan.
- Member **Discipline Committee** of Bahauddin Zakariya University Multan.
- Member **Investment Committee** of Bahauddin Zakariya University Multan.

PhD Dissertation

“Financial and Operating Performance of Privatized Firms: A Case Study of Pakistan”

Research: Financial Sector, International Finance, Financial Risks, Investment, Islamic Banking and Finance, Capital Markets, Accounting Information System, E-Commerce.

Conferences Attended as a Session Chair/Discussant/Academician/Key Note Speaker

1. **Panel discussant** “Prospects of Green Banking in Pakistan” at 5th Global forum on Islamic Economics, Finance and Banking (IEFB), 11th and 12th of March 2020.
2. **Keynote speaker at** International Conference November 20, 21 2019 on “Sustainable Business Development (ICSB) “Noon Business School University of Sargodha, Sargodha, Pakistan
3. **Session Chair at** International Conference November 20, 21 2019 on “Sustainable Business Development (ICSB) “Noon Business School University of Sargodha, Sargodha, Pakistan
4. **Panel discussant** on “Women Empowerment as a Tool for Sustainable Business Development” at International Conference November 20, 21 2019 on “Sustainable Business Development (ICSB) “Noon Business School University of Sargodha, Sargodha, Pakistan
5. **Session Chair** at 4th Global Forum, February 27-28, 2019 on Islamic Economics, Finance and Banking (IEFB) Conference Theme: “Islamic Economics Banking and Finance towards the Socio-Economic Well-Being: Where Do We Stand?” University of Management and Technology (UMT), Lahore, Pakistan

6. **Conference Coordinator**, at 3rd International Research Conference 12-13 December 2018, on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
7. **Session Chair** at 3rd International Research Conference 12-13 December 2018, on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce Bahauddin Zakariya University, Multan, Pakistan
8. **Session Chair** 3rd International Research Conference on Economics, Business and Social Sciences held on November 09-10, 2018 at Azman Hashim Building, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur Malaysia.
9. **Panel Discussant**, at 3rd Global Forum on Islamic Economics, Finance and Banking (IEFB) University of Management and Technology - UMT, 2018 Theme, “A Journey *towards the development of Islamic Economics & Finance*’ 20-21 February 2018 in Lahore
10. **Discussant** in 6th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad (IIUI) 2017
11. HEC award as **National Speaker** 2017
12. **Member Roundtable Discussion** Session and Corporate Advisory Board Meeting at Allama Iqbal Auditorium, Faisal Mosque Campus, IIUI, Thursday, October 26, 2017, Title of Roundtable Session: CPEC and its impact on Business Education
13. **Conference Coordinator**, 2nd International Conference on Economics Business and Social Sciences, April 17-18, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
14. **Session Chair**, 2nd International Conference on Economics Business and Social Sciences, April 17-18, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
15. 5 DAYS Training *Islamic Finance for Academicians* Institute of Business Administration – Karachi, 11-14 Jan 2017.
16. HEC award as **National Speaker** 2016
17. **Session Chair**, 1st International Conference on Economics Business and Social Sciences, April 13-14, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
18. **Discussant** in 03 Days International Conference on Business and Economics 2016, at Islamia University of Bahawalpur Pakistan 2015
19. **Session Chair** in 5th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad 2016
20. **Special Guest Member**, Islamic Finance, Banking & Business Ethics Global Conference 2016, Lahore University of Management Sciences, Lahore.
21. As an academician in 2 days International Entrepreneurship Educators Symposium 2016 at IBA Karachi

Research Theses MPhil 56 Supervised
02 Under supervision
PhD 02 under Supervision, 03 submitted

Publications

1. Shahid, M. N., Latif, K., & Chaudhary, G. M. & **Kouser, R.** (2020). Vacillating Behavior of TOM Effect and Adaptive Market Hypothesis: A Firm Level Evidence from Emerging Stock Market of Pakistan. *Journal of Business and Social Review in Emerging Economies*, 6(2).
2. Latif, K., Raza, M. Y., Adil, S., & **Kouser, R.** (2020). Nexus between Economy, Agriculture, Population, Renewable Energy and CO2 Emissions: Evidence from Asia-Pacific Countries. *Journal of Business and Social Review in Emerging Economies*, 6(1), 261-276.

3. Luqman, R., **Kousar, R.**, Khakwani, M., & Tabasum, S. (2020). Spillover Effect between Stock and Currency Markets: An Empirical evidence from Developed and Developing Economies. *TEST Engineering & Management*, 82, 5004-5020.
4. Rehman, A., Saba, I., & **Kousar, R.** (2019). Does Financial & Social Development are Important for Economic Growth? An International Scenario. *Journal of Business and Social Review in Emerging Economies*, 5(2), 315-322.
5. Luqman, R., & **Kousar, R.**, Khawani M., & Tabasum. S., (2019) Spillover Effect between Stock and Currency Markets: An Empirical evidence from Developed and Developing Economies *TEST Engineering and Technology*_Page No. 5004 - 5020
6. Saba, I., **Kousar, R.** & Chaudhary, I., (2019) FinTech and Islamic Finance-Challenges and Opportunities *Pakistan Journal of Social Sciences*” Vol. 39 (1) PP.451-463
7. Luqman, R., & **Kousar, R.** (2019) Cointegration and Causality Between Stock Prices and Exchange Rates: Empirical Evidence From Developed & Developing Economies. *Journal of Engineering, Management, & Applied Sciences & Technologies*. Volume 10 (No.7), PP. 887-896
8. Imran, M. K., & **Kousar, R.** (2019) Corporate Governance and Capital Structure Dynamics: Evidence from Pakistan. *Pakistan Journal of Social Sciences (PJSS)*, Vol. 39, No. 2 (2019), pp. 653-663
9. Mahmood, Z., Kouser, R. & Masud, M.K. (2019) An emerging economy perspective on corporate sustainability reporting – main actors’ views on the current state of affairs in Pakistan *Asian Journal of Sustainability and Social Responsibility (AJSSR) 4:8* [https://doi.org/ 10.1186/ s41180-019-0027-5](https://doi.org/10.1186/s41180-019-0027-5)
10. Saba, I., Khakwani, M. S., **Kousar, R.** and Wahab A. (2019). Investor Sentiments and Trading Volume’s Asymmetric Response: a Non-linear ARDL Approach Tested in PSX. *Journal of Accounting and Finance in Emerging Economies*, 5 (1),
11. **Ullah, L., Kouser, R.** Saba, I., & Bukhsh, A. K. (2019): Kouser, R. & Use of Social Commerce to Develop Intentions to Buy With Mediating Role of Social Support *Journal of Business and Social Review in Emerging Economies*, Vol 5 No 1
12. Luqman, R., & **Kousar, R.** (2018) Asymmetrical Linkages between Foreign Exchange and Stock Markets: Empirical Evidence through Linear and Non-Linear ARDL. *J. Risk Financial manag.*,11(3), 51; <https://doi.org/10.3390/jrfm11030051>
13. Zeeshan, M., **Kousar, R.**, Ali, W., Ahmad, Z., & Salman, R. (2018). Does Corporate Governance Affect Sustainability Disclosure? A Mixed Methods Study. *Sustainability, Vol:10 (1), pp. 1-20. Impact factor: 1.789*
14. Ghafoor, S., Saba, I., & **Kousar, R.** (2018). Sukuk Issuance in Malaysia: Lessons for Pakistan *Journal of Accounting and Finance in Emerging Economies, Vol 4, No 2, December 2018*
15. Saba, I., Narmeen, S., **Kousar, R.** & Khrum, H., (2018) Why Banks need adequate Capital Adequacy Ratio? A Study of Lending & Deposit Behaviours of Banking Sector of Pakistan. *Journal of Accounting and Finance in Emerging Economies, Vol 4, No 1, June 2018*
16. Zeeshan, M., **Kousar, R.**, Hassan I.,& Iqbal Z. (2017) Why Pakistani Small and Medium Enterprises are Not Reporting on Sustainability Practices? *Pakistan Journal of Commerce & Social Sciences* Vol 11 (1), 488-504
17. Saba, I., Ashraf, H., & **Kousar, R.** (2017). Impact of Basel III framework on financial distress: A case study of Pakistan. *Journal of Accounting and Finance in Emerging Economies*, 3(1), 1-20. doi:10.26710/jafee.v3i1.198
18. **Kousar, R.**, Khan, M., & Khan, Q. (2017). Willingness to Purchase Green products: Evidence from Educated Segment of Southern Punjab. *Journal of Business and Social Review in Emerging Economies*, 3(1), 131-138. doi:10.26710/jbsee.v3i1.84
19. Zeeshan, M., **Kousar, R.**, Ahmad, Z., & Ali, W., (2016) Accounting for Privatization and Sustainable Development in Pakistan. “*Pakistan Journal of Commerce and Social Sciences*” Vol. 10 (3) 753-777

20. Zeeshan, M., **Kouser, R.**, Abbas, S., & Saba, I., (2016) The effect of hueristics, prospect and herding factors on investment performance. "*Pakistan Journal of Social Sciences*" Vol. 36 (1), PP.475-484
21. Rizwan, M. S., Zeeshan, M., **Kouser, R.**, & Saba, I., (2016) Impact of short selling on volatility of individual stocks and aggregate market: Empirical evidence from China. "*Pakistan Journal of Social Sciences*" Vol. 36 (1) PP.451-463
22. **Kouser, R.**, Zeeshan, M., Bano, T., & Aamir, M., (2016) Determinants of Financial Derivatives Usage: A Case of Financial Sector of Pakistan "*Pakistan Journal of Social Sciences*" Vol. 36, No. 2 (2016), pp. 641-652
23. **Kouser, R.**, Saba I., & Anjum, F. (2016). The impact of asymmetric information on the investment sensitivity to stock price, and the stock price sensitivity to investment. *Journal of Accounting and Finance in Emerging Economies*, 2 (1) 1-16
24. **Kouser, R.**, Mahmood, Z., Abbas, U., (2016). Impact of Net Stable Funding Ratio Regulations on Net Interest Margin: A Multi-Country Comparative Analysis. *Journal of Accounting and Finance in Emerging Economies*, 2 (2) 93-104
25. Zeeshan, M., **Kouser, R.**, Iqbal, Z., & Aamir, M., (2016) Patterns of Sustainability Reporting in South Asia. "*Pakistan Journal of Social Sciences*" Vol. 36, No. 2 (2016), pp. 917-933
26. Azeem, M., **Kouser, R.**, I, Yaseen, A., & Saba, I., (2015) Paradoxical role of corporate governance in firm performance: New evidence from financial crisis 2008, *Pakistan Journal of Social Sciences*, Vol. 35, No. 1, pp. 92-101
27. Luqman, R., **Kouser, R.**, Hassan I, A., & Saba, I., (2015) Dividend payout policy and financial crisis: evidence from the life cycle theory." *Pakistan Journal of Commerce and Social Sciences*, Vol. 9 (2), pp. 441-463.
28. Saba, I., Kibriya, R. and **Kouser, R.** (2015). Antecedents of Financial Performance of Banking Sector: Panel Analysis of Islamic, Conventional and Mix Banks in Pakistan. *Journal of Accounting and Finance in Emerging Economies Vol. I, No 1, June 2015*
29. Khan, Q. M., **Kouser, R.**, Abbas, U. (2015). Impact of Bank Specific and Macroeconomic Factors on Bank's Profitability: A Study on Banking Sector of Pakistan. '*Journal of Accounting and Finance in Emerging Economies*', 1 (2) 99-110
30. Zeeshan, M., **Kouser, R.**, Masood, S., & Mobin, M. (2015) "Impact of Investment Characteristics on Perceived Risk and Return: A Case of Pakistan Stock Exchange" *International Journal of Research in Economics and Commerce*" Vol 5 Issue 1, pp 01-15
31. **Kouser, R.**, Azeem, M., & Saba, I. (2014) IAS/IFRS Adoption and value relevance of the financial information: evidence from banking sector of Pakistan *Science International Lahore* 26(2)
32. Aamir M., **Kouser, R.**, & Mujtaba, I. (2014) Merger/Acquisition Announcements and the Abnormal Stock Return for the Event Firm: Evidence from Pakistan, *Pakistan Journal of Social Sciences (PJSS)* Vol. 33, No. 2 (June 2014), pp. 30-45
33. Yasmin F., **Kouser, R.**, Hassan I.,& Ahmad W., (2014) Determinants of Economic Literacy at University Level: A Case of Pakistan, *Pakistan Journal of Commerce and Social Sciences* 2014, Vol. 8 (3), 914-924
34. Hassan M., **Kouser, R.**, Abbas S., & Azeem, M., (2014) Consumer Attitudes and Intentions to Adopt Smartphone Apps: Case of Business Students, *Pakistan Journal of Commerce and Social Sciences* 2014, Vol. 8 (3), 763-779
35. Azeem, M., Hassan M., **Kouser, R.**, (2013) What Causes Pro-Environmental Action: Case of Business Graduates, Pakistan. *World Applied Sciences Journal* 24 (12), 1642-1650
36. Shafqat S. A, **Kouser, R.**, Azeem, M., (2013) Re-examining the relationship of Earnings and Equity with Share Price: A study of company specific and Uncontrollable Dynamics in Pakistan. *Science International Lahore*, 25 (4), 927-935
37. Shahid M.I., **Kouser, R.**, Azeem, M., (2013) Conventional and Islamic Anomalies in Karachi Stock Exchange. *Science International Lahore* 25 (4), 999-1007

38. Azeem, M., Hassan M., **Kouser, R.**, (2013) Impact of Quality Corporate Governance on Firm Performance: A Ten-Year Perspective. *Pakistan Journal of Commerce and Social Sciences*, Vol. 7 (2), 656-670
39. **Kouser, R.**, & Saba, I. (2012). Gauging the Financial Performance of Banking Sector using CAMEL Model: Comparison of Conventional, Mixed and Pure Islamic Banks in Pakistan. *International research journal of finance and economics (IRJFE)* Issue (82), pp. 67-88.
40. **Kouser, R.**, Makki, M. & Usman, M. Q (2012) Corporate Financial Reporting System and Developments Herein: An Exploratory Study of Pakistan. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, Vol 6 (1), 12-26.
41. **Kouser, R.**, Azid, T. & Ali, K. (2012). Financial and operating performance of privatized firms: A case study of Pakistan. *International research journal of finance and economics (IRJFE)* Issue (87), pp. 90-116
42. **Kouser, R.**, Qureshi, S., Hassan M. & Usman, A., (2012) A survey on transfer pricing practices in manufacturing sector of Pakistan. *European Journal of Social Sciences*, (Vol.29 No.3), pp. 387-396
43. **Kouser, R.**, Qureshi, S., Shahzad A.F. Hassan, H., (2012) Factors Influencing the Customer's Satisfaction and Switching Behaviour in Cellular Services of Pakistan. *Interdisciplinary journal of research in business*. Vol 2, Issue 1, pp.15- 25.
44. **Kouser, R.**, Zahara. F., Hassan. M., & Durani. A., (2012) Investigation of Banker's Lending Criteria to SMEs and Assessment Thereof. *International research journal of finance and economics(IRJFE)* Issue (89), pp. 158-186
45. Saba, I., **Kouser, R** & Azeem, M. (2012) Determinants of Non-Performing Loans: Case of US Banking Sector. *The Romanian Economic Journal* Issue (44), pp. 141-152
46. Abid, .A. S., **Kouser, R**, Aamir M., & Hussain M., (2012) The Impact of the Corporate Governance and the Ownership Structure on the Firm's Financial Performance and Its Risk Taking Behaviour *International research journal of finance and economics(IRJFE)* Issue (93), pp. 44-55
47. **Kouser, R.**, Bano, T., Azeem, M., & Hassan, M., (2012) Inter-Relationship between Profitability, Growth and Size: A Case of Non-Financial Companies from Pakistan. *Pakistan Journal of Commerce and Social Sciences*, Vol. 6 (2), 405-419
48. Abid, .A. S., **Kouser, R**, Aamir M., & Saba, I., (2012) Empirical Analysis of Long and Short Run Relationship among Macro Economic Variables and Karachi Stock Market: An Auto Regressive Distributive Lag Approach. *Pakistan Journal of Social Sciences*, Vol. 32, No. 2 , pp. 323-338
49. **Kouser, R.** & Azeem, M. (2011). Relationship of Share prices with Earnings and Book value of Equity: Paramount Impact of IFRS adoption in Pakistan. *Economics and Finance Review*, Vol: 1(8), pp. 84-92.
50. Azeem, M. & **Kouser, R.** (2011). International Accounting Standards and Value Relevance of Book value and Earnings: Panel study from Pakistan. *International Journal of Contemporary Business Studies*, Vol: 2(9), pp. 18-35.
51. **Kouser, R.**, Azid, T. & Ali, K. (2011). Reasons for Privatization and Consequent Role of Government: Comprehensive Study Based on Early Evidence *International Journal of Contemporary Business Studies*, Vol: 2(10), pp. 35-52.
52. **Kouser, R.**, Azid, T. & Ali, K. (2011). Emergent Thinking on Privatization: A Review Analysis. *Pakistan Journal of Social Sciences (PJSS)* Vol. 31, No. 1 (June 2011), pp. 79-93
53. **Kouser, R.**, Rana E.G. & Shahzad A.F. (2011). Determinants of AIS Effectiveness: Assessment thereof in Pakistan. *International Journal of Contemporary Business Studies (IJCBS)*, Vol: 2(12), pp. 06-21.
54. **Kouser, R.**, & Saba, I. (2011). Effects of Business Combinations: A Case Study of Banking Sector in Pakistan. *Australian journal of business and research (AJBR)*, Vol:1 (08), pp. 54-64
55. **Kouser, R.**, Aamir, M., Azeem, M., & Mehwish H. (2011), CAMEL analysis for Islamic and Conventional Banks: A comparative Study in Pakistan. *Finance and Economic Review (FER)*, Vol: 1(10), pp. 55-64.

56. **Kouser, R.,** Awan, A., Rana E.G. & Shahzad A.F. (2011) Firm size, leverage and profitability: overriding impact of accounting information system. *Business and Management Review (BMR)*, Vol: 1(10), pp. 58-64.

Conference Paper:

1. Abbas Q., & **Kouser, R.,** (March 1-12, 2020.) “Role of Shraiah and Corporate Governance in Financial Performance of Islamic Banks” at 5th Global forum on Islamic Economics, Finance and Banking (IEFB),
2. Rehman A. & **Kouser, R.,** (November 20-21, 2019) Impact of Financial and Social Development on economic growth: An International Evidence at International Conference November 20, 21 2019 on “Sustainable Business Development (ICSB) “Noon Business School University of Sargodha, Sargodha, Pakistan
3. **Kouser, R.,** Saba, I., & Watto, W., (February 27-28, 2019) “Corporate Governance and Bank Capitalization Strategies: A Case of Banking Sector of Pakistan” 4th Global Forum, on Islamic Economics, Finance and Banking (IEFB), University of Management and Technology (UMT), Lahore, Pakistan
4. Rehman, A., **Kouser, R.,** & Fatima, A., (February 27-28, 2019) “Empirical Relationship Between Interest Rates and Stock Returns: A Case of Developed and Developing Countries ”4th Global Forum, on Islamic Economics, Finance and Banking (IEFB), University of Management and Technology (UMT), Lahore, Pakistan
5. Rafiq, M., **Kouser, R.,** & Abubakar, M., (February 27-28, 2019) “Does Volatility Spillover Among Sectors Varies from Normal to Turbulent Periods? An Evidence from Pakistan Stock Exchange PSX” 4th Global Forum, on Islamic Economics, Finance and Banking (IEFB), University of Management and Technology (UMT), Lahore, Pakistan
6. Khan, Z., & **Kouser, R.,** (February 27-28, 2019) “Banking Competition, Banking Stability and Economic Growth: Are Feedbacks Effects at Work in ” 4th Global Forum, on Islamic Economics, Finance and Banking (IEFB), University of Management and Technology (UMT), Lahore, Pakistan
7. Khakwani. S., M., & **Kouser, R.,** (December12-13, 2018) “Stock Market Decline and its Liquidity with Moderating Role of Risk Sentiments: A Study of Pakistan Stock Exchange (PKAF206) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
8. Asma, A., & **Kouser, R.,** (December12-13, 2018) “Empirical Relationship between Interest Rates and Stock Returns: A Case of Developed and Developing Countries (PKAF193) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
9. Abbas, Q., & **Kouser, R.,** (December12-13, 2018) “Governance Risk-taking and Performance of Islamic Banks of Pakistan (PKAF172) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
10. Khan, M., Q., & **Kouser, R.,** (December12-13, 2018) “Financial Performance of Banking Industry in Pakistan (PKAF204) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of

- Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
11. Khan, Z., & **Kouser, R.**, (December12-13, 2018) “Banking Competition, Banking Stability and Economic Growth: Are Feedbacks Effects at Work in Pakistan? (PKAF209) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
 12. Monium, A., & **Kouser, R.**, (December12-13, 2018) “Liquidity and Corporate Governance on Leverage: An Evidence in Banking Sector of Pakistan (PKAF212) in 3rd International Research Conference on Economics, Business and Social Sciences Sustainable Economy, Business and Society in Emerging Economies in the Age of Industrial Revolution 4.0” School of Economics/IMS/ Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan
 13. **Kouser, R.**, Saba, I., Zeeshan. M., Wahab, A., & Shams, M. (November 09-10, 2018) “Investor Sentiments and Trading Volume’s Asymmetric Response, a Non-Linear ARDL Approach Tested in PSX. 3rd International Research Conference on Economics, Business and Social Sciences | 3rd IRC 2018, held on at Azman Hashim Building, Faculty of Business and Accountancy, University of Malaya, Kuala Lumpur Malaysia.
 14. **Kouser, R.**, Saba, I., khurram. H., & Imran, Z., (27-29 June 2018) “IMPACT OF TERRORISM ON STOCK MARKET: A CASE OF SOUTH ASIAN STOCK MARKETS” in Accounting and Accountability in Emerging Economies, Conference. organised by the University of Essex and British Accounting and Finance Association at University of Essex, Colchester, United Kingdom
 15. **Kouser, R.**, Saba, I., Zeeshan. M., & Abbas, U.,(2018, March 19-20) “The Impact of Net Stable Funding Ratio (NSFR) Regulations of Basel-III on Financial Profitability and Stability: A Case of Islamic Banks” in World Islamic Finance Forum (WIFF) 2018 conference, organized at Movenpick Hotel, Karachi, in collaboration with IBA-CEIF, LUMS and INCEIF (Malaysia).
 16. **Kouser, R.**, & Abbas, U., (2017, April 17-18) “The Impact of Net Stable Funding Ratio on Net Interest Margin: A Comparative Study of Developing and Developed Countries Banking Sector” in the 2nd International Research Conference on Economics, Business and Social Sciences. Venue 1: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2017
 17. **Kouser, R.**, & Narmeen, S., (2017, April 17-18) “Capital Requirement, Lending and Deposit Behaviour of Conventional Banks and Islamic Banks: A Case of Pakistan” in the 2nd International Research Conference on Economics, Business and Social Sciences. Venue 1: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2017
 18. **Kouser, R.**, & Ashraf, M., W., (2017, April 17-18) “Impact of Basel III Framework on Financial Distress: Case of Pakistan” in 2nd International Research Conference on Economics, Business and Social Sciences. Venue1: Bahauddin Zakariya University Multan Pakistan, www.Sustainabilitycenter.my/irc2017
 19. **Kouser, R.**, & Kanwal, A., (2017, April 17-18) “Financial Development and Economic Growth: Time Series Evidence on Causality of Developed, Advance Emerging, Second Emerging and Frontier Economies” in 2nd International Research Conference on Economics, Business and Social Sciences. Venue 1: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2017
 20. Ali, A., & **Kouser, R.**, (2017, April 17-18) “A Literature Review of Agency Theory” in 2nd International Research Conference on Economics, Business and Social Sciences. Venue 1: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2017
 21. **Kouser, R.**, Yaseen, M., & Aamir, M., (2016, March 31st) “Impact of Personality on Financial Decision Making: Mediated By Risk Taking Behaviour” in the first International Conference of Current Trends in Psychology in Department of Applied Psychology, Bahauddin Zakariya University Multan Pakistan

22. **Kouser, R.,** Khalid, S., & Saba, I., (2016, April 12-13) “Linking Financial Distress with Capital Structure and Accounting Returns: A study of Karachi Stock Exchange of Pakistan” in the 1st International Research Conference on Economics, Business and Social Sciences. Venue 2: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2016
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30. **Kouser, R.,** Farhan M., Usman, M. Q & Aamir M., (2013, May 23th-25th) “Impact of IFRS Adoption on Persistence of Accounting Information: A Case of Non-Financial Sector of Pakistan ” Eurasia Business and Economics Society (EBES) 10th EBES Conference – Istanbul

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50. Ghulam Abbas (2014) Impact of extrinsic, intrinsic and social rewards on employee productivity, creativity and loyalty. Testing the mediating effect of Organization Commitment in the Manufacturing sector of Pakistan.
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53. Shanza Tabasum (2014) Consequences of 2008 Financial Crises: Case of companies listed at KSE
54. Sundas Khalid (2014) Linking Financial Distress with Accounting Returns and Capital structure: A study of Karachi Stock Exchange
55. Tahira Bano (2014) Financial Derivatives usage in Financial Sector of Pakistan: Survey of Risk Management Practices
56. Gohar Mahmood (2014) Impact of Supply Chain Management in Manufacturing Sector of Pakistan

PhD Thesis completed & Submitted:

1. Rabia Luqman (2014-2018) Volatility Spill over, Asymmetric Linkages and Contagion Effect between Currency and Equity Markets: Evidence from Developed and Developing Economies - **Completed**

2. Muhammad Imran Khan (2015-2019) Corporate Governance, Capital Structure Dynamics and Cost of Equity: Evidence from Pakistan. - **Thesis Under Evaluation**
3. Maria Shams Khakwani (2014-18) Bidirectional Relationship between Stock Market Decline and Liquidity: Exploring the Role of Risk Sentiments in Developed & Developing Economies - **Thesis Submitted**

PhD Thesis under Supervision:

4. Qaisar Maqbool (2016-2020) Measurement and Forecasting of Financial Sector Performance: A Case of Pakistan
5. Syed Shafqat Abbas (2016-2020) Socio-Economic Determinants of Terrorism and its Impact on Stock Market Returns

Academic Qualifications

| | | | |
|-----------------|------|-------------------------------|--|
| PhD in Commerce | 2011 | (Finance) | Bahauddin Zakariya University, Multan. |
| MSc.E-Commerce | 2002 | 3.98 CGPA 80.85% (Gold Medal) | Bahauddin Zakariya University, Multan. |
| M.B.A(Finance) | 1994 | 3.52 CGPA 74% (Silver Medal) | Bahauddin Zakariya University, Multan. |
| B.COM | 1991 | 70.31% (Silver Medal) | Islamia University Bahawalpur. |

Research Projects

| Title of Project | Year | Amount (Rs.) | Funding From: |
|--|-------------|---------------------|----------------------|
| Do Stock Investors Value Corporate Sustainability? An International Investigation | 2018-2019 | 150,000 | BZU, Multan |
| Corporate Governance, Capital Structure Dynamics and Cost of Equity: Evidence from Pakistan” | 2017-2018 | 188,700 | BZU, Multan |
| Impact of Net Stable Funding Ration (NSFR) on Profitability of Banks: An International Comparative Analysis of Islamic & Conv. Banks | 2016-2017 | 200,000 | BZU, Multan |
| The Effect of Heuristics, Prospect and Herding Factors on Investment Performance | 2015-2016 | 71500 | BZU, Multan |
| Financial and Operating Performance of Privatized Firms: A Case Study of Pakistan” | 2004-2009 | 100,000 | BZU, Multan |

References

1. Prof. Dr Toseef Azid, Qaseem University, Qaseem, Saudi Arabia
2. Prof. Dr Imran Sharif, Director, School of Economics, Bahauddin Zakariya University, Multan
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