

Dr. Muhammad Abbas

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Abdali Road Multan, Pakistan
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Professional Experience:-

Air University, Multan Campus, Pakistan Tenured Associate Professor, Department of Business Administration	9 th September, 2020 to date
Air University, Multan Campus, Pakistan Assistant Professor, Department of Business Administration	29 th July 2013 to 8 th September, 2020
Air University, Multan Campus Visiting Lecturer	Sep 2011 to July 2013
IMS, Bahauddin Zakariya University Multan Visiting Lecturer	Jan 2003 to Jun 2012
Department of Commerce, Bahauddin Zakariya University Multan Visiting Lecturer	Aug 2008 to Dec 2012
Central College, Multan Principal (Post Graduate Programs + Law College)	Jan 2010 to Jan 2013
Major Responsibilities: Teaching various courses at masters and bachelors level Overall administration of campus Allama Iqbal Open University, Islamabad Tutor for MBA program	Sep 2005 to April 2013
Central College, Multan Principal (Post Graduate Programs + Law College) Major Responsibilities: Teaching various courses at masters and bachelors level Overall administration of campus	Dec 1999 to Jan 2005

Memberships and responsibilities at Air University

- Research Advisor, Air University Multan Campus

- Focal Person, Accreditation Committee, Department of Business Administration, Air University Multan Campus
- Focal Person, Air University-SUPARCO collaboration to conduct World Space Week in Multan
- In-charge, Air University Multan Campus Students' Executive Forum
- Member, Equivalence Committee, Air University Multan Campus
- Member, Purchase Committee, Air University Multan Campus
- In-charge, Plagiarism Committee, Air University Multan Campus Developed scheme of study of new program (MSc Economics) and its courses.
- Member, Board of Faculty of Commerce, Law and Business Administration, Bahauddin Zakariya University, Multan
- Member, The Housing Finance Focus Group (HFFG) State Bank of Pakistan, Multan Region
- Member, Board of Advance Studies and Research, Institute of Southern Punjab, Multan

EDUCATION: -

Education	Institute/University	Year	Grade / Division	<u>Majors</u>
Ph. D.	Bahauddin Zakariya University, Multan Pakistan	2013	3.15 CGPA in coursework	Topic: "Measurement of the Performance of Islamic Financial Institutions: An Evaluation And Analysis"
M. A.	Bahauddin Zakariya University	1998	IInd	Economics
LLB	Bahauddin Zakariya University	2004	IInd	
PGD (Software Development)	Pakistan Software Export Board & Central Degree College Multan	1999	3.28	C++, VB, Java
Bachelors	Bahauddin Zakariya University	1995	Ist	Statistics , Economics
Intermediate	Govt. College Bosan Road Multan	1992	Ist	Physics, Chemistry, Math
Matriculation	Govt. High School Mailsi	1990	Ist	Science

MAJOR AREAS OF INTEREST:-

Financial Econometrics, Islamic Banking and Finance, Microeconomics, Managerial Economics, Macroeconomics, Investment, Business Research Methods

Research Publications:-

1. Chaudhry, I. S., Faridi, M. Z., Abbas, M., and Bashir, F. (2010). Short run and Long run saving behavior in Pakistan: An empirical investigation. *Journal of Money, Investment & Banking*, (16), 57-66. http://www.journalofmoneyinvestmentandbanking.com/issues/IMIB_16.html

2. Ramzan, M., Abbas, M. (2011). Does Ownership Structure Effect Capital Structure and Firm Performance? *ECONSPEAK*. 1(3). 245-258.
3. Abbas, M., Suhaib, A. Q. (2011). Estimating the Determinants of Profitability in Islamic Banking: An Empirical Evidence from Meezan Bank, Pakistan, *Al-Qalam* (ISSN 2071-8683). 16 (1).
4. Abbas, M., Hammad, R. S., Elshahat, R. S. and Azid, T. (2015). Efficiency, productivity and Islamic banks: an application of DEA and Malmquist index. *International Journal of Ethics and Systems* (renamed from *Humanomics*), 31(1). 118 – 131. <http://dx.doi.org/10.1108/H-03-2013-0022>
5. Abbas, M., Azid, T. and Chaudhary, I. S. (2014). Impacts of Islamic human development policies on productivity of employees: An empirical evidence from banking sector of Pakistan. *Al-Qalam* (ISSN 2071-8683). 19 (1).
6. Abbas, M, Suhaib, A. Q. and Chaudhary, N. S. (2015). Is the Current Practice of Murabaha In Pakistan Literally Based on Islam? *Al-Azwa* (ISSN 1995-7904). 42(29).
7. Abbas, M., Kashif, H. M., & Iqbal, J. (2015). Determinants of Cotton Price in Pakistan: An Analysis. *Pakistan Journal of Social Sciences (PJSS)*, 35(1), 391-400.
8. Abbas, M., Azid, T., & Hj Besar, M. H. A. (2016). Efficiency, effectiveness and performance profile of Islamic and conventional banks in Pakistan. *International Journal of Ethics and Systems* (renamed from *Humanomics*), 32(1). 2-18
<http://www.emeraldinsight.com/doi/10.1108/H-09-2015-0058>
9. Ahmad, Z., Sandhu, M. A., Ali, W., Abbas, M., Iqbal, J. (2017). Understanding the Demographic Variations in Service Quality Perception: An exploratory study on cellular industry of Pakistan. *Pakistan Journal of social Sciences (PJSS)*, 37(1). 273-288
10. Abbas, M., Farooq, S., Qureshi, S. U., Hassan, I. (2017). Linkage of Pakistan Stock Market with Selected Developed and Developing Countries. *Pakistan Journal of social Sciences (PJSS)*. 37(2). 494-511
11. Ramzan. M., Abbas, M., Aslam, S., Farooq, U., (2018). Can education be a solution to the unemployment? *Walia journal*. 34(1).
12. Najam, U., Inam, A., Awan, H. M., Abbas, M., (2018). The Interactive Role of Temporal Team Leadership in the Telecom Sector of Pakistan: Utilizing Temporal Diversity for Sustainable Knowledge Sharing. *Sustainability* 10 (1309). doi:10.3390/su10051309
13. Raza, A., Qureshi, S. U., Abbas, M., (2018). Customer Satisfaction and Loyalty in Pakistani Islamic Banks: A PAKSERVE Investigation. *Pakistan Journal of Islamic Research (PJIR)*, 19(1). 173-185. <https://pjir.bzu.edu.pk/journal-papers.php?journalid=18>

14. Abbas, M., Qureshi, S. U., Ahmed, M. M., Rizwan, M., (2018). CORPORATE GOVERNANCE AND DIVIDEND PAYOUT POLICY: MEDIATING ROLE OF LEVERAGE. *Pakistan Journal of social Sciences (PJSS)*. 38(1). 62-86 <https://www.bzu.edu.pk/PJSS/Vol38No12018/PJSS-2018-I-05.pdf>
15. Fraz, I., Aneeq, I., Abbas, M., Ahmad, A., Awan, H. M., (2019), Forecasting Bankruptcy for Organizational Sustainability in Pakistan: Using Artificial Neural Networks, Logit Regression, and Discriminant Analysis, *Journal of Economic and Administrative Sciences* 35 (3). <https://www.emerald.com/insight/content/doi/10.1108/JEAS-05-2018-0063/full/html>
16. Abbas, M., Khan, A. B., Abbas, S., & Mahmood, Z. (2018). Determinants of Cost Efficiency of Takaful and Conventional Insurance Firms of Pakistan. *Review of Economics and Development Studies*, 4(2), 331-340.
17. Abbas, M., Naeem, T., Aamir, M., (2019), Role of Religiosity, Rationality and Similarity Perception in Adoption of Islamic Banking: A Case of Pakistan, *Pakistan Journal of Islamic Research*, 20 (1).
18. Abbas, G., Liu, Z., Wasti, S.H., Munir, U. Abbas, M., (2019), CPEC's Utility and Concerns under OBOR Initiative: A Pakistani Industrial Perspective, *Economies*, 7 (3).
19. Abbas, M., Aslam, M. A., Naheed, K., Aamir, M., (2019), Interrelationship among Corporate Governance, Working Capital Management, and Firm Performance: Panel Study from Pakistan, *Paradigms*, 13(1).

<https://paradigms.ucp.edu.pk/static/uploads/2017/09/130100012.pdf>
20. Shahid, M. S., Abbas, M., (2019), Does corporate governance play any role in investor confidence, corporate investment decisions relationship? Evidence from Pakistan and India, *Journal of Economics and Business*, 105(2019).
<https://doi.org/10.1016/j.jeconbus.2019.03.003>
21. Shahid, M. S., Abbas, M., Rizwan, M., (2019). Corporate Governance Practices Can Mitigate the Influence of Capital Structure on Firm Performance: A Cross-country Empirical Study, *Pakistan Business Review (PBR)*. 21(2).
22. Ahmad, z., Khan, I., Abbas, M., (2019), Measuring the Dynamic Predictive Relationship of Social Media Metrics with Firm Equity Value: A Time Series Analysis, *Global Social Sciences Review (GSSR)*, IV (I).
23. Nawaz, M. A., Naheed, K., & Abbas, M., (2019), Business Ethics and Employees' Outcomes: An Empirical Study of Cellular Operators of Pakistan, *Pakistan Social Sciences Review*, 3 (1)
24. Mahmood, N., Rashid, B., & Abbas, M., (2019), Socio-Economic and Demographic Determinants of Property Crimes in Pakistan: A Case Study of the Punjab, *Pakistan Social Sciences Review*, 3 (1)
25. Ramzan, M., Amin, M., & Abbas, M. (2020). How does corporate social responsibility affect financial performance, financial stability, and financial inclusion in the banking sector?

Evidence from Pakistan. *Research in International Business and Finance*, 55 (101314).

CONFERENCES:-

1. Conference on “Academic Writing for Researchers” in association with Institute of Research Promotion(IRP) at IBA, Punjab University Lahore, Pakistan on June 19-20, 2009
2. Abbas, M. (2012), *Impacts of Islamic human development policies on productivity of employees: An empirical evidence from banking sector of Pakistan* presented at World Islamic Banking, Finance and Investment Conference Kuala Lumpur, Malaysia held on 17-18, December 2012
3. Abbas, M., Kashif, H. M., & Iqbal, J. (2014). *Determinants of Cotton Price in Pakistan: An Analysis* presented at 24th Business & Economics Society International (B&ESI) Conference, Florence, Italy held on July 6 to 9, 2014 <http://besiweb.com/wpcontent/uploads/2014/06/ProgramJuly2014Posted1.pdf>
4. Khan, A. B., Shah, Z. A., Abbas, M., (2016), *The Relative Efficiency of Commercial Banks in Pakistan with Respect to Size and Ownership Structure during and after Global Financial Crisis*, presented at 1st International Research Conference on Economic Business & Social Sciences held at Multan, Pakistan on April 12-13, 2016
5. Abbas, M., Akhtar, M. H., Madni, M. M., (2016), *Determinants of Branch Efficiency: A Case of National Bank of Pakistan*, presented at 1st International Research Conference on Economic Business & Social Sciences held at Multan, Pakistan on April 12-13, 2016
6. Iqbal, J., Sandhu, M. A., Abbas, M., Ali, W., Javed, M. H., (2017), *Impact of Leverage and Risk Exposure on Financial Performance in SMEs of Northern Punjab*, presented at 2nd SME International Conference at Lahore, Pakistan, held on March 15-16, 2017
7. Inam, F., Abbas, M., (2017), *Forecasting bankruptcy in non-financial sector of Pakistan*, presented at 4th International Conference on Contemporary Issues in Business Management (ICIBM) held in Lahore, Pakistan on March 21-22, 2017

MS/MBA 1.5/MBA3.5 Theses Supervised in Air University Multan Campus:

No.	Student Name	Registration	Research Topic
1	Sikandar Ali	111059	Herding Behavior in Bullish and Bearish Market Conditions: Evidence from Karachi Stock Exchange
2	Syed Aoun Muhammad Rizvi	121108	Impact of FDI and Unemployment on Stock Returns in SAARC Countries
3	Hafiz Kashif Riaz	121115	Determinants of Cotton Price in Pakistan
4	Ahmar Hassan Ansari	121116	Relationship between leverage and systematic risk: Evidence from KSE All Share Index
5	Hafiz Abdul Baseer Irbaz	121118	Impact of CSR on the financial performance of the firms in Pakistan

6	Muhammad Yousaf	121135	Determinants of Effective Risk Management Practices in Banking Sector of Pakistan
7	Muhammad Adnan Anwar	130076	Explaining the Relationship between Nonperforming Loans and Measured Cost Efficiency in Commercial Banks of Pakistan
8	Muhammad Ramzan	130078	The Reasons of Increase in Cash Holding of Firm: Evidence from Construction and Material (Cement) Sector of Pakistan
9	Muhammad Mazhar Madni	130082	Measuring Bank Branch Performance using Data Envelopment Analysis (DEA): A Case of National Bank of Pakistan, Multan Region
10	Allah Ditta	130094	Employees' Understanding of Islamic Banking and its Impact on Branch Performance: Mediating Role of Customers' Satisfaction
11	Saba Hashim	131415	Key Factors Affecting Financial Risk in Islamic Banks: Comparative Analysis of Pakistan and Malaysia
12	Fraz Inam	131420	Forecasting Bankruptcy in Non-Financial Sector of Pakistan using Multilayer Artificial Neural Networks, Binary Logistic Regression and Multivariate Discriminant Analysis
13	Muhammad Amin	131425	Impact of Capital Structure on Performance of Microfinance Sector of Pakistan
14	Sajid Amin	131427	Do Firm Fundamentals Determine Stock Returns? Evidence from Textile, Food, Construction and Chemical Sectors of Pakistan
15	Danish Asad	131436	Relationship between Intellectual Capital, Efficiency and Performance of Firms
16	Shabbir Bhutta	131503	Impact of Financial Development on Economic Growth of SAARC Countries
17	Malik Hammad Sharif	131507	Macroeconomic Indicators and Stock Market Performance Nexus: An Application of Granger Causality and Johansen Cointegration
18	Sadia Sajid	131514	Comparison of Stability and its Determinants in Islamic and Conventional Banks of Pakistan
19	Muhammad Waqas	131515	Impact of Credit Rating Announcements on Stock Returns: Evidence from Karachi Stock Exchange
20	Muhammad Shehroz Khan	131518	Ultimate Security Solutions (An Implication of Capital Budgeting Techniques)
21	Shumaila Razaq	140084	Impact of Firm Specific Factors on Capital Structure: An Empirical Study of Engineering and Textile Sectors of Pakistan
22	Syed Mubashir Tanveer Shah	140093	Impact of Bank Monitoring on Earning Management: An Evidence from Non-Financial Sector of Pakistan
23	Marrium Toor	140094	Impact of Credit, Liquidity and Operational Risk on Bank Performance: Moderating Role of Bank Type
24	Muneer Hussain	140096	Impact of CPEC on Various Sectors of Pakistan's

			Economy: Industrialists' Perspective
25	Muhammad Nauman	140097	Impact of Terrorism and Political Regime on Stock Exchange Performance in Pakistan
26	Tabash Tahseen Anjum	140099	Access to Credit and Growth of SMEs: Moderating Role of Education Level of the Entrepreneur
27	Naheeda Shaheen	142085	Corporate Governance Moderates the Impact of Leverage on Firm Performance
28	Muhammad Furqan Faizi	142088	Impact of Market Competition on Firm Profitability: Moderating Role of Corporate Investment
29	Usman Ali	142100	Impact of Information Disclosure on Cost of Equity
30	Sheikh Muhammad Azher Aslam	142142	IMPACT OF CORPORATE GOVERNANCE ON FIRM PERFORMANCE: MEDIATING EFFECT OF WORKING CAPITAL MANAGEMENT
31	Abid Nazir	142156	Impact of Concentration on Credit Risk & Stability: A Case of Pakistani Banks
32	Adnan Azhar	142159	Policy Discount Rate and Performance of Islamic & Conventional Banks in Pakistan
33	Faisal Rasheed Khan	142166	IMPACT OF CORPORATE GOVERNANCE ELEMENTS ON CORPORATE SOCIAL RESPONSIBILITY DISCLOSURES IN BANKING SECTOR OF PAKISTAN
34	Muhammad Hamza	153066	Impact of Corporate Governance Indices on Firm Performance and External Equity Financing in Pakistani Legal Environment
35	Muhammad Asadullah	153112	Corporate Governance and Dividend Payout Policy: Mediating Role of Leverage
36	Hafiz Muhammad Zia Ul Haque	153113	Impact of Liquidity Risk and Capital Adequacy on Profitability of Conventional and Islamic Banks: A Case of Pakistan
37	Muhammad Salman Abbass	153121	Determinants of Cost Efficiency of Takaful and Conventional Insurance Firms of Pakistan
38	Awais Anjum	153135	The Impact of Service Quality on Repayment Intentions of Borrowers in the Microfinance Industry of Pakistan
39	Muhammad Hassan Jawad	153143	FACTORS AFFECTING THE RETURNS OF MUTUAL FUNDS: A COMPARATIVE STUDY OF ISLAMIC AND CONVENTIONAL MUTUAL FUNDS IN PAKISTAN
40	Mushtaq Nadeem	153151	Impact of Working Capital Policies on Firm Performance
41	Saba Tariq	153057	Role of Liquidity and Leverage in Determining the Cost Efficiency of Islamic and Conventional Banks in Pakistan
42	Syed Zubair Asghar	153070	Total Factor Productivity of Insurance and Takaful Companies in Pakistan
43	Talya Naeem	161307	Role of Religiosity and Rationality in Adoption of Islamic Banking in Pakistan
44	Iqra Farooq	161303	IMPACT OF MODES OF FINANCING ON CREDIT RISK OF ISLAMIC BANKS IN PAKISTAN

45	Waseem Shahid	161343	IMPACT OF LOAD FEE AND MANAGEMENT FEE ON MUTUAL FUNDS RETURN: COMPARISON BETWEEN ISLAMIC AND CONVENTIONAL MUTUAL FUNDS
46	Hamza Maqsood	161271	Earnings Management, Cost Stickiness and Firm Performance
47	Muhammad Raza Siddiqi	161345	Impact of Intellectual Capital on Profitability, Working Capital and Activity Ratio of Banking and Insurance Sector
48	Kumail Hassan	153140	Self-Sufficiency, Profitability & Outreach of Microfinance Institutions: A Case of Pakistan
49	Lubna Qureshi	131439	Determinants of Share Prices in Non-Banking Financial Institutions of Pakistan
50	Naila Kanwal	153105	
51	Khuram Shahzad	172007	
52	Ehsan-Ul-Haq	172016	
53	Jamshaid Akhtar	172030	
54	Ayesha Ali	172238	
55	Zahid Ali	172245	
56	Muhammad Saleem	172258	
57	Muhammad Junaid	172281	

Certifications and Trainings: -

Sun Certified Programmer for Java2 platform	Sun Microsystems USA	2001
Visual C++	Allama Iqbal Open University	2002
Introduction to Enterprise Resource Planning (ERP)	SAP University Alliances (UA)	2014

SKILLS:-

- ❖ Good verbal and written communication skills.
- ❖ Fluency in oral and written English and Urdu.
- ❖ Proficiency in the use and handling of computer software including MS Office, EViews, SPSS, Solver, DEAP and other research related software.
- ❖ Organizational skills.
- ❖ Problem-solving skills.
- ❖ Good inter-personal skills

BEHAVIORS:-

- ❖ Sound knowledge and understanding in delivering outputs.
- ❖ Conscientious and efficient in meeting commitments and deadlines in achieving results.

- ❖ Ability to plan and organize work by identifying priority activities and adjusting priorities as required.
- ❖ Ability to apply good judgments and pro-activeness in the resolution of problems
- ❖ Ability to work independently and to work with diverse teams.
- ❖ Demonstrated approach to work that is characterized by commitment, motivation, energy and flexibility.
- ❖ Commitment to organizational values.
- ❖ Ability to articulate the vision of Organization.

REFERENCES

Prof. Dr. Toseef Azid (my PhD supervisor)
Professor of Economics, Department of Finance and Economics, College of
Business and Economics, Qassim University, Qassim
Kingdom of Saudi Arabia toseefazid@hotmail.com

Prof. Dr. Imran Sharif Chaudhary,
Director, School of Economics, Bahauddin Zakariya University, Multan,
Pakistan Imran@bzu.edu.pk

PERSONAL

<i>Father's name:</i>	<i>Gul Muhammad</i>
<i>Date of birth:</i>	<i>22-04-1974</i>
<i>Marital Status:</i>	<i>Married</i>
<i>N.I.C. #:</i>	<i>36302-1311717-1</i>
<i>Religion:</i>	<i>Islam</i>