

Dr. Muhammad Nouman

(Assistant Professor Finance | HEC Approved PhD Supervisor)



Education and Qualifications

• PHD (Finance) 2019	Institute Of Management Sciences Peshawar, Pakistan.	CGPA: 3.67 (Marks: 85%)
• MBA (Finance) 2010 (Equivalent to MS)	Institute Of Management Studies (IMS) University of Peshawar, Pakistan.	CGPA: 4.0 (Marks: 90%)
• BBA (Hons) 2008 Major in IT	Institute Of Management Studies (IMS) University of Peshawar, Pakistan.	CGPA: 3.8 (Marks: 88%)
• Intermediate 2004 Inter Science	Government College Peshawar, Pakistan.	Marks: 74%
• SSC 2002 Science Group	F.G Boys Public High School Peshawar (Federal Board)	Marks: 73%

Date of Birth:

25/12/1986

Mobile & WhatsApp:

0092-333-9265275

E-mail:

mnouman@aup.edu.pk

nouman9@yahoo.com

PROFILES

Google Scholar:

<https://scholar.google.com.pk/citations?hl=en&user=OzsVo0MAAAAJ>

Orcid: <https://orcid.org/0000-0003-4957-3240>

Scopus:

<https://www.scopus.com/authid/detail.uri?authorId=57409069800>

Web of Science:

<https://www.webofscience.com/wos/author/record/2389380>

ResearchGate:

<https://www.researchgate.net/profile/Muhammad-Nouman-2>

Academic Experience

- Serving as Assistant Professor in Finance at Institute of Business and Management Sciences (IBMS), The University of Agriculture Peshawar, Pakistan. (18th September 2026 till date).
- Served as Lecturer in Finance at Institute of Business and Management Sciences (IBMS), The University of Agriculture Peshawar, Pakistan. (11th September 2011 till 17th September 2026)
- Served as Lecturer in Finance at Qurtuba University of Science and Information Technology Peshawar (April 2010 till October 2011)

Summary of Research Experience

Books Authored	2	Scopus indexed publications	14
Book Chapters	1	Web of Science core collection publications	12
Research Papers Published	21	No of Researches supervised	36

Industry Experience

- Head of Operations and Corporate Services at UAP Go-Green Private Ltd. (Subsidiary of The University of Agriculture Peshawar) (4th August 2026 till date)
- Financial advisor MZ Group of Companies (April 2024 till date)
- Successfully developed Shariah compliant investment and Business models for several firms in construction and trade sectors in Pakistan.
- Served as a HR Trainer and Project Manager at Ahmad Associates (Software House 2007-2008)
- Internship at Pension and GPI Fund cell, Finance department Civil Secretariat Peshawar, Pakistan under Government Internship program, Peshawar (6 months, 2010).
- Internship at Pearl Securities Ltd (Brokerage house and investment firm) (June-July 2009).

Memberships

- Member - Center for Excellence in Islamic Finance (CEIF), Institute of Management Sciences Peshawar. 2016 to Date.
- Member - Board of Advanced Studies and Research (BASR) at Institute of Management Sciences, Peshawar. 2 June 2020 to 1 June 2023.
- Member - Board of Studies at Institute of Business and Management Sciences, The University of Agriculture Peshawar. 8th June 2022 to Date
- Member - Doctoral Committee at Institute of Management Sciences, Peshawar. Feb 2019 to June 2020.

Professional Trainings

- 3-day training on "Participant Centered Learning in Islamic Finance" for the academicians of Khyber Pakhtunkhwa from November 27-29, 2019 at IMSciences, Peshawar. Organized by Centre for Excellence in Islamic Finance, Institute of Management Sciences Peshawar in collaboration with Lahore University of Management Sciences (LUMS) and Institute of Business Administration

(IBA).

- 2 days training on “Advance Financial Modeling Techniques” 2-3 Feb 2013 at Quaid e Azam Collage of Commerce, University of Peshawar.

Courses Taught

PhD Level:

1. Advance readings in Islamic banking & finance
2. Critical reading and academic writing
3. Seminar on applied and basic research
4. Theory of Finance

MS Level:

1. Qualitative & Quantitative Research Methods
2. Advanced Corporate Finance
3. Financial Modeling
4. International Banking
5. Strategic Finance
6. International Finance
7. Advanced Research & Report writing

MBA and BBA level:

1. Accounting and Financial Information System
2. Management Information System
3. Islamic Banking & Finance
4. Corporate Finance
5. Financial Management
6. Investment and Portfolio Mgt
7. Financial Statement Analysis
8. Financial Markets and Institutions
9. Money Banking and Finance
10. Business Finance
11. Business Research Methods
12. International Business Management

Honors and Awards

- Scored 1st position in MBA (Finance group, overall 3rd position).
- Scored 1st position in Government College Peshawar in intermediate-Part 1 & Part 2 (Humanities Group).
- Award for academic contribution and research excellence in Islamic Finance (By: Center for Excellence in Islamic Finance (CEIF) IMSciences).

List of Publications

i. Books

- Participatory Islamic Finance – The Ideals, Contemporary Practices, and Innovations. Publisher Palgrave Macmillan, Singapore, 2023. <https://doi.org/10.1007/978-981-19-9555-2>
- “Object Oriented Programming in C++”. Published by University Publishers, Feb. 2008

ii. Book Chapters

- Rethinking pseudo-Islamic products: The case of Running Musharakah. Book: Islamic Finance and Financial Innovation (1st Edition), Chapter #10. Publisher Rutledge, London. Published 10 August 2026. DOI: <https://doi.org/10.4324/9781003610106>

iii. Research Papers

Year	Publication	Outlet	Indexed
2024	Constraints to agricultural finance in under developed and developing countries: A systematic review of literature	International Journal of Agricultural Sustainability, 22(1)	Scopus, WoS IF 3.4
2023	Organizational learning and adaptation in participatory Islamic finance	Qualitative Research in Financial Markets, 16(2), 331-354	Scopus, WoS IF 2.1
2023	Debt maturity structure and firm investment in a financially constrained environment	International Journal of Emerging Markets, 18(10), 4613-4630	Scopus, WoS IF 2.7
2023	Effect of Corporate Governance on Cash Management in Family-Oriented Firms	Abasyn University Journal of Social Sciences, 16(1)	
2022	Internal Governance and Corporate Social Responsibility: Evidence from Chinese Companies	Sustainability, 14(4), 2261	Scopus, WoS IF 3.89
2022	Interest rate volatility and financing of Islamic banks	PLoS ONE, 17(7)	Scopus, WoS IF 3.752
2022	Inclusive Leadership and Pro-Social Rule Breaking in Hospitality Industry	International Journal of Environmental Research and Public Health, 19(14)	Scopus, WoS IF 4.61
2022	Domains and motives of Musharakah Spur in the Islamic banking	The Singapore Economic Review, 67(1),	Scopus, WoS

Year	Publication	Outlet	Indexed
	industry of Pakistan	381-409	IF 1.8
2021	Corporate social responsibility and employee green behavior in the hospitality industry	Sustainability, 13(19), 10534	Scopus, WoS IF 3.89
2021	Corporate Governance and Cash Holding: New Insights from Concentrated and Competitive Industries	Sustainability, 13(9), 4816	Scopus, WoS IF 3.89
2021	Nexus between higher ethical objectives and participatory finance	Qualitative Research in Financial Markets, 13(2), 226-251	Scopus, WoS IF 2.1
2020	Compensation Committee Gender Diversity and CEO Pay-Performance Link	Pakistan Journal of Commerce and Social Sciences, 14(4), 1065-1087	Scopus
2019	Variants of participatory financing for risk assessment and mitigation in Islamic banking	Business and Economic Review, 11(4), 1-34	
2018	Why Islamic banks tend to avoid participatory financing?	Business and Economic Review, 10(1), 1-32	
2017	Does Ownership Structure affect firm performance?	Pakistan Business Review, 19(1), 1-23	
2016	Slow diffusion of information hypothesis and stock market prediction	Gomal University Journal of Research, 32(2), 22-28	
2014	Constraints in the application of partnerships in Islamic banks	Business and Economic Review, 6(2), 47-62	
2013	Risk adjusted performance of Pakistani mutual funds	Business and Economic Review, 5(2), 65-77	
2013	Impact of socio-economic characteristics of farmers on access to agricultural credit	Sarhad Journal of Agriculture, 29(3), 469-476	Scopus
2012	Liquidity effects of single stock futures	American Journal of Scientific Research, 80, 79-91	
2010	Availability of Microfinance and Its Impact on Economic Growth	Journal of Managerial Sciences, 4(2), 190-200	

Seminars and Conferences

i. Trainings/Seminars delivered

- One day training program titled “Literature Development in Islamic Finance” at Institute of Management Sciences Peshawar. Organized by Center for Excellence in Islamic Finance (CEIF) IMSciences in collaboration with Faysal Bank Limited. 23rd November, 2025.
- One day workshop on: *Handling categorical variables in research*. Delivered at Institute of Business and Management Sciences, The University of Agriculture Peshawar. 27th December, 2022.
- Seminar on: *Journal Section: The Technicalities, Pitfalls, and Way-out*. Delivered at Institute of Business and Management Sciences, The University of Agriculture Peshawar. 16th December, 2021.
- Keynote speech on: *The Geostrategic Position of Pakistan and CPEC's Global Implications*. Delivered at Seminar on a sustainability perspective on CPEC based trade and transport spillovers in Pakistan. Khushal Khan Khattak University Karak, Pakistan. 20-21 March 2019.

ii. Conferences Organized

- 1st International conference on emerging trends in Islamic banking and Finance at Institute of Business and Management Sciences, The University of Agriculture Peshawar. 7-9 November, 2023 (Role: Organizer and Convener Technical Review Committee)

iii. Conference Sessions Chaired

- Conference organizer and session moderator: 1st International conference on emerging trends in Islamic banking and Finance at Institute of Business and Management Sciences, The University of Agriculture Peshawar. 7-9 November, 2023
- Session Chair: International Conference on Computing Technologies, Tools and Applications at The University of Agriculture Peshawar. May 09-11, 2023
- Discussant and Case Reviewer: 35th Annual General Meeting and Conference Hosted by Pakistan Institute of Development Economics (PIDE) and Institute of Management Sciences Peshawar. 22-24 November, 2021
- Session chair: International conference on Social Entrepreneurship and Islamic Finance. Institute of Management Sciences Peshawar, Pakistan. 15th September, 2018.

- Session chair and Case Reviewer: One-Day Case Conference on “The Pragmatics of Islamic Financial Services”. Institute of Management Sciences, (CEIF IMSciences), Peshawar, Pakistan. 31st March 2018.
- Session chair and Member Scientific Committee: International conference on Social Entrepreneurship and Islamic Finance. Institute of Management. Sciences Peshawar, Pakistan. 15th September, 2018.

Researches Supervised

S. No.	Scholar Name	Program	Institution	Title	Status
1.	Muhammad Nisar Khan	PhD Finance	IBMS, The University of Agriculture Peshawar	Tax evasions in Pakistan: The inducing factors, mechanisms, and recent reforms	In progress
2.	Amna Naseer	PhD Finance	IBMS, UAP	Financial inclusion and Fintech: Evidence from developing economies	In progress
3.	Rida Qadir	MS Finance	IBMS, UAP	Does Shariah compliance really strengthen financial stability of banks? Empirical evidence from Pakistan	Completed (2024)
4.	Amna Naseer	MS Finance	IBMS, UAP	Effect of leverage on earning management: Evidences from Shariah & non-Shariah compliant companies	Completed (2023)
5.	Munir Ahmad	MS Finance	IBMS, UAP	The contributing role of excess cash holding to the value of the firm: A nonlinear approach	Completed (2023)
6.	Muhammad Masood	MS Finance	IBMS, UAP	Determinants of debt maturity structure: Evidence from Shariah compliant and non-compliant firms	Completed (2023)
7.	Junaid Abban	MS Agribusiness	IBMS, UAP	Constraints to Agriculture Credit in developing and underdeveloped countries	Completed (2022)
8.	Babar Ali	MS Finance	IBMS, UAP	Financial inclusion and economic development: Evidence from developing and underdeveloped countries	Completed (2022)
9.	Junaid Ullah	MS Finance	IBMS, UAP	Mutual funds performance persistence in Pakistan	Completed (2021)
10.	Muhammad Akhtar	MS Finance	IBMS, UAP	Determinants mudarabah deposits in Islamic banks	Completed (2021)
11.	Shehla Iqbal	MS Finance	IBMS, UAP	Relationship between corruption and economic growth: Evidence from South Asia	Completed (2020)
12.	Ismail Shah	MS Finance	IBMS, UAP	Risk management practices: A comparative study of banks operating in Pakistan	Completed (2020)
13.	Zulfiqar Ali	MS Finance	IBMS, UAP	Effect of US subprime mortgage crisis on performance of scheduled banks of Pakistan	Completed (2019)
14.	Muhammad Waqar Khattak	MS Finance	IBMS, UAP	Performance evaluation of Islamic and conventional stock indices: Evidence from Pakistan	Completed (2018)
15.	Saira Azeem	MS Finance	IBMS, UAP	Effect of socio-economic factors on farmer's access to agriculture credit	Completed (2018)
16.	Maria Hashim Ghalib	MS Finance	IBMS, UAP	Effect of interest rate on the financing portfolio of Islamic banking industry of Pakistan	Completed (2017)
17.	Muhammad Rashid	MS Finance	IBMS, UAP	Testing hubris hypothesis in Pakistani market	Completed (2017)
18.	Muhammad Ali	MS Finance	IBMS, UAP	Effect of ownership structure on firm performance: Evidence from Pakistani non-financial firms	Completed (2017)
19.	Abdul Salam	MS Finance	IBMS, UAP	Impact of management change on stock prices: Evidence from Karachi stock exchange	Completed (2017)
20.	Muhammad Imran	MS Finance	IBMS, UAP	Risk adjusted performance of Pakistani mutual funds: A comparative study of Islamic and conventional funds	Completed (2017)
21.	Shakir Ullah	MS Finance	IBMS, UAP	The risk-return relationship in Karachi Stock Exchange	Completed (2016)
22.	Javaria	MS Finance	IBMS, UAP	Impact of corporate governance on working capital efficiency: Evidence from Pakistan	Completed (2016)
23.	Qurat Ul Ain	MS Finance	IBMS, UAP	Determinants of total factor productivity: Evidence from agriculture sector of Pakistan	Completed (2016)
24.	Asif Hayat	MS Finance	IBMS, UAP	Impact of foreign direct investment on the industrial development: Evidence from South Asia	Completed (2016)
25.	Israr Ahmad	MS Finance	IBMS, UAP	Impact of subprime mortgage crisis on capital structure of Pakistani firms	Completed (2016)
26.	Ijaz Ahmad	MS Finance	IBMS, UAP	Relationship between debt maturity structure and firm	Completed

				investments: Evidence from Pakistan	(2016)
27.	Faheem Alam	MS Finance	IBMS, UAP	Corporate Governance and Corporate Social Responsibility Reporting: Evidence from Commercial Banks of Pakistan	Completed (2015)
28.	Muhammad Kamran	MS Finance	IBMS, UAP	Determinants of financial performance for financial sector: An assessment through economic value added	Completed (2015)
29.	Farman Ullah	MS Finance	IBMS, UAP	Impact of Group and Family Ownership on Firm Performance: Evidence from Pakistan	Completed (2015)
30.	Asad Khan	MS Finance	IBMS, UAP	Can large industries predict the stock market?	Completed (2015)
31.	Awaisha Rahat	MS Finance	IBMS, UAP	How companies determine cash holdings? A pre and post credit crunch analysis	Completed (2015)
32.	Waseem Iqbal	MS Finance	IBMS, UAP	Corporate Governance and cash holding: Evidence from Pakistan	Completed (2015)
33.	Bilal Khan	MS Finance	IBMS, UAP	Risk adjusted performance of Pakistani mutual funds	Completed (2014)
34.	Maria Kalsoom	MS Finance	IBMS, UAP	Determinants of capital structure: Evidence from non-financial firms listed at Karachi Stock Exchange	Completed (2014)
35.	Muhammad Tahir	MS Finance	IBMS, UAP	Why do Islamic banks tend to avoid Profit and Loss Sharing arrangements?	Completed (2013)
36.	Samiullah	MS Finance	IBMS, UAP	Relationship between stock prices and macroeconomic variables: Evidence from Karachi Stock Exchange	Completed (2013)

References

On demand