

Dr. Muhammad Haris

Nationality: Pakistan

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Very motivated to pursue a stable career in academia with a strong educational and professional background in the areas of banking, finance, business, and economics. Possess the understanding for the identification and development of theory-based links between management practices and relevant work outcomes, in the light of ethical, legal and global environment. Believe in promoting the research collaboration with others not only to enhance self-development but also co-develop others. Encourage classroom environment where students develop academically and beyond.

EDUCATION

- **Doctor of Philosophy-Ph.D.** Feb 2017 – Dec 2019
Specialization: Finance
Major: Management Science and Engineering
Department: School of Finance and Economics
University: Jiangsu University, Zhenjiang China
Dissertation: Profitability determinants of banks in emerging economies: the case of Pakistan
- **Master of Business Administration-MBA** 2010 – 2014
Specialization: Banking & Finance
Institute: Alfalah Institute of Banking & Finance
University: Bahauddin Zakariya University, Multan Pakistan
- **Bachelor of Business Administration-BBA** 2007 – 2010
- **Diploma in Business Administration-DBA** 2005 – 2007
- **Matriculation (Science Group)** 1996 – 2005

RESEARCH AND TEACHING INTERESTS

Research: Financial Economics; Energy Economics; Environmental economics; Performance Evaluation; Financial Institutions; Corporate Governance; Intellectual Capital; Economic Growth

Teaching: Financial Management; Strategic Finance; Analysis of Financial Statements; Financial Accounting; Cost & Managerial Accounting; Banking; Non-banking Financial Institutions; Financial Markets; Credit and risk Management

PROFESSIONAL EXPERIENCES

Research Project

- Completed a Joint Project “Economic and Financial Pathways for Accelerating Coal Power Plant Transition: Evidence from Asia” with *Climate Finance Asia*. Published at <https://www.climatefinanceasia.com/news/climate-finance-asia-calls-for-policy-and-financial-reforms-to-accelerate-coal-phase-out-in-asia/>

Teaching

- **Institute of Banking and Finance, Bahauddin Zakariya University, Multan Pakistan**
Designation: Assistant Professor of Banking & Finance Nov, 2021 – Till Date
Courses Teaching: Corporate Finance, Financial Management, Analysis of Financial Statements, Financial Accounting, and Credit Management in Banks, among others.
Programs Teaching: Ph.D., MS, MBA and BBA
- **Department of Business Administration, NFC Institute of Engineering & Technology, Multan Pakistan**
Designation: Assistant Professor of Finance Nov, 2020 – Nov, 2021
Courses Taught: Financial Management, Cost & Managerial Accounting and Business Research Methods, among others.
- **Department of Business Administration, University of Education, Multan Campus, Pakistan**
Designation: Visiting Faculty Member Mar 2021 – July 2021
Courses Taught: Banking Law & Practices in Pakistan
- **Institute of Banking & Finance, Bahauddin Zakariya University, Multan Pakistan** Jan 2020 – Feb 2021
Designation: Visiting Faculty Member
Courses Taught: Financial Management, Managerial Accounting, Strategic Finance and Analysis of Financial Statements, among others.

Supervisory

- **Supervised Master Thesis** “The Impact of liquidity risk and credit risk on banks profitability during COVID-19”
- **Supervised Master Thesis** “Impact of monetary policy on bank risk-taking behavior during COVID-19”
- **Supervised Master Thesis** “Impact of Rookie Directors on Firm Efficiency: A Study of Financial and Non-Financial Sectors of Pakistan”
- **Supervised Master Thesis** “Impact of Oil Price Uncertainty and Political Events on Stock Price Crash Risk in Pakistan”
- **Supervised Master Thesis** “Influence of Board Diversity on Financing Preference in Pakistan”
- **Supervised BBA Project** “Impact of COVID-19 on Relational Capital Efficiency of Banking Sector in Pakistan”
- **Supervised BBA Project** “Impact of COVID-19 on Human Capital Efficiency of Banking Sector in Pakistan”
- **Supervised BBA Project** “Impact of COVID-19 on Human Capital Efficiency of Non-Banking Financial Institutions in Pakistan”
- **Supervising 6 PhD and 5 Master theses** on ESG, Institutional ratings, institutional quality, energy poverty, geopolitical risk, financial and economic development, audit risk, auditor turnover, corporate governance, organizational risk and efficiency, debt choice, stock price crash risk, oil price and political uncertainty, corporate governance, CEO Narcissism, climate risk and strategic deviation, FATF, financial frauds and financial inclusion

Editing

Academic Editor, PLOS ONE (IF: 3.752, SCIE)

Article Editor, SAGE Open (IF: 2.0, SSCI)

Review Editor on the Editorial Board of Sustainable Energy Systems and Policies – Specialty Section of Frontiers in Energy Research (IF: 3.4, SCIE)

Peer Review

Economic Modelling (SSCI, ABS, ABDC); Financial Innovation (SSCI, ABS, ABDC); Emerging Market Finance and Trade (SSCI, ABS, ABDC); Energy Strategy Reviews (SCIE); Journal of Resources Policy (SSCI, ABS); Technology Analysis & Strategic Management (SSCI, ABS, ABDC); Journal of Management and Governance (ESCI, ABS, ABDC); PLoS ONE (SCIE), Applied Economics (SSCI, ABS, ABDC); International Journal of Finance & Economics (SSCI, ABS, ABDC); International Journal of Emerging Markets (SSCI, ABS, ABDC); SAGE Open (SSCI); Frontiers in Energy Research (SCIE). Frontiers in Psychology (SSCI); Environmental Science and Pollution Research (SCIE-SCI); Journal of Financial Regulation and Compliance (ESCI, ABS, ABDC); Journal of Public Affairs (ESCI, Scopus, ABDC); Turkish Journal of Islamic Economics (ESCI); Asian Journal of Comparative Politics (ESCI, Scopus); International Journal of Managerial Finance (ESCI, ABS, ABDC); International Journal of Productivity and Performance Management (ESCI, Scopus, ABS, ABDC); Journal of Industry, Competition and Trade (ESCI, Scopus, ABS, ABDC); Cogent Economics and Finance (ESCI, Scopus, ABS, ABDC), Journal of African Business (ESCI, Scopus, ABS, ABDC), International Journal of Economics and Management; Asian Journal of Economics, Business and Accounting; Journal of Economics, Management and Trade; and Open Science Journal.

Administrative

- Director Student Affairs Since, Jan 2025
- Incharge Examination July 2022 – Dec 2023
- Incharge Timetable Since, Jan 2022
- Member, Board of Faculty
- Member, Board of Studies
- Member, Department Admission Committee
- Member, Departmental Examination Committee
- Member, Departmental MS and Doctoral Dissertation Committee
- Member, Departmental Library Committee

Industry

- **ORIX Leasing Pakistan Ltd, Pakistan** July 2014 – Oct 2015
Designation: Officer (Credits & Marketing) Jun 2016 – Feb 2017
Managed the credit portfolio, responsible for the negotiation and preparation of credit contracts, analysis of customer's credit worthiness, preparation of “Credit Approval Files” and “Financial Report Writing”, financial & regulatory risk mitigation, credit analysis (Financial statements analysis based on financial ratios, horizontal & vertical analysis and cash flow analysis, qualitative analysis and Industry analysis).
- **Toyota Multan Motors, Multan Pakistan (Six Weeks Internship)**
Gone through the major proceedings in Accounts & Finance
- **Bank Al-Falah Ltd, Multan Pakistan (Six Weeks Internship)**
Gone through the major proceedings in operations, credits and accounts

RESEARCH PUBLICATIONS

Research Articles

- **Haris, Muhammad**, Sonia Hassan, Aviral Kumar Tiwari, and HongXing Yao (2025). Impact of fiscal and green fiscal indicators on climate and environmental variability: the moderating role of technological innovation. *Environment, Development and Sustainability*. <https://doi.org/10.1007/s10668-025-06181-9>. (IF: 4.7, SCIE, Scopus)
- **Haris, Muhammad**, HongXing Yao, and Hijab Fatima (2024). The Impact of liquidity risk and credit risk on bank profitability during COVID-19. *PLoS ONE*. <https://doi.org/10.1371/journal.pone.0308356>. (IF: 2.9, SCIE, Scopus)
- Akhtar, Muhammad, **Muhammad Haris***, Mamdouh Abdulaziz Saleh Al-Faryan, Hafiz Muhammad Naveed, and Yasir Rasool (2024). Electricity shortfalls and financial leverage of listed firms in Pakistan. *Utilities Policy*.

- <https://doi.org/10.1016/j.jup.2024.101719>. (IF: 3.8, SSCI-SCIE, Scopus, ABS "1")
- Xu, Jian, **Muhammad Haris***, and Muhammad Irfan (2023). Assessing intellectual capital performance of banks during COVID-19: Evidence from China and Pakistan. *Quantitative Finance and Economics*. <https://doi.org/10.3934/QFE.2023017>. (IF: 3.2, ESCI, Scopus)
 - Xu, Jian, **Muhammad Haris***, and Feng Liu (2022). Intellectual capital efficiency and firm's financial performance based on business life cycle. *Journal of Intellectual Capital*. <https://doi.org/10.1108/JIC-12-2020-0383>. (IF: 6.2, SSCI, Scopus, ABS "2", ABDC "B")
 - Xu, Jian, **Muhammad Haris***, and Muhammad Irfan (2022). The impact of intellectual capital on banks profitability during COVID-19: Comparison with China and Pakistan. *Complexity*. <https://doi.org/10.1155/2022/2112519>. (IF: 1.7, SCIE, Scopus)
 - Xu, Jian, **Muhammad Haris***, and HongXing Yao (2019). Should Listed Banks be Concerned with Intellectual Capital in Emerging Asian Markets? A Comparison between China and Pakistan. *Sustainability*. <https://doi.org/10.3390/su11236582>. (IF: 3.3, SSCI-SCIE, Scopus)
 - Yao, HongXing, **Muhammad Haris***, Gulzara Tariq, Hafiz Mustansar Javaid, and Muhammad Aamir Shafique Khan (2019). Intellectual Capital, Profitability, and Productivity: Evidence from Pakistan Financial Institutions. *Sustainability*. <https://doi.org/10.3390/su11143842>. (IF: 3.3, SSCI-SCIE, Scopus)
 - Xu, Jian, Muhammad Akhtar, **Muhammad Haris**, Sulaman Muhammad, Olivier Joseph Abbad, and Farhad Taghizadeh-Hesary (2022). Energy Crises, Firm Profitability, and Productivity: An Emerging Economy Perspective. *Energy Strategy Reviews*. <https://doi.org/10.1016/j.esr.2022.100849>. (IF: 7.9, SCIE, Scopus)
 - Sun, Hua-ping, Gulzara Tariq, **Muhammad Haris**, and Muhammad Mohsin (2019). Evaluating the environmental effects of economic openness: evidence from SAARC countries. *Environmental Science and Pollution Research*. <https://doi.org/10.1007/s11356-019-05750-6>. (IF: 5.8, SCI-SCIE, Scopus)
 - Jin, Guangchun, Jian Xu, Feng Liu, **Muhammad Haris**, Faizi Weqar (2021). Does R&D investment moderate the relationship between the COVID-19 pandemic and firm performance in China's high-tech industries? Based on DuPont components. *Technology Analysis & Strategic Management*. <https://doi.org/10.1080/09537325.2021.1963699>. (IF: 2.9, SSCI, Scopus, ABS "2", ABDC "B")
 - Su, Chi-Wei, Shi-Wen Huang, Ran Tao, and **Muhammad Haris** (2021). Does Economic Overheating Provide Positive Feedback on Population Health? Evidence from BRICS and ASEAN Countries. *Frontiers in Public Health*. <https://doi.org/10.3389/fpubh.2021.661279>. (IF: 3.0, SSCI-SCIE, Scopus)
 - Akhtar, Muhammad, Kong Yusheng, **Muhammad Haris**, Qurat Ul Ain, and Hafiz Mustansar Javaid (2021). Impact of financial leverage on sustainable growth, market performance, and profitability. *Economic Change and Restructuring*. <https://doi.org/10.1007/s10644-021-09321-z>. (IF: 4, SSCI, Scopus, ABS "1", ABDC "B")
 - Yao HongXing, Hafiz Muhammad Naveed, Bilal Ahmed Memon, Shoaib Ali, **Muhammad Haris**, Muhammad Akhtar & Muhammad Mohsin (2023). Connectedness between Currency Risk Hedging and Firm Value: A Deep Neural Network-based Evaluation. *Computational Economics*. <https://doi.org/10.1007/s10614-022-10353-4>. (IF: 1.9, SSCI-SCIE, Scopus, ABS "1", ABDC "B")
 - Tan, Yong, Zhenghui Li, Siming Liu, Muhammad Nazir, and **Muhammad Haris** (2021). Competition in different banking markets and shadow banking: evidence from China. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-04-2020-0401>. (IF: 2.7, SSCI, Scopus, ABS "1", ABDC "B")
 - Qurat Ul Ain, Xianghui Yuan, Hafiz Mustansar Javaid, Muhammad Usman, and **Muhammad Haris** (2020). Female directors and agency cost: evidence from Chinese listed firms. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-10-2019-0818>. (IF: 2.7, SSCI, Scopus, ABS "1", ABDC "B")
 - Akhtar, Muhammad, Jian Xu, Umair Kashif, Kishwar Ali, Hafiz Muhammad Naveed, and **Muhammad Haris** (2025). Bayesian neural network modelling for estimating ecological footprints and blue economy sustainability across G20 nations. *Humanities & Social Sciences Communications*. <https://doi.org/10.1057/s41599-025-04378-x>. (IF: 3.7, SSCI, AHCI, Scopus)
 - Abban, Olivier Joseph, Jiying Wu, **Muhammad Haris**, Patrick Ocran, and Antoinette Asabea Addo (2020). Exploring the relationship between CO2 emissions, urbanization, economic growth, economic structure, energy consumption and trade along the BRI based on income classifications. *Energy, Ecology and Environment*. <https://doi.org/10.1007/s40974-020-00176-0>. (IF: 3.9, ESCI, Scopus)
 - **Haris, Muhammad***, HongXing Yao, Gulzara Tariq, and Ali Malik (2019). An evaluation of performance of public sector financial institutions: evidence from Pakistan. *International Journal of Business Performance Management*. <https://doi.org/10.1504/IJBPM.2019.098642>. (IF: 0.8, ESCI, Scopus, ABS "1", ABDC "C")
 - **Haris, Muhammad***, Yong Tan, Ali Malik, and Qurat Ul Ain (2020). A Study on the Impact of Capitalization on Profitability of Banks in Emerging Markets: A Case of Pakistan. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm13090217>. (Scopus, ABDC "B")
 - **Haris, Muhammad***, HongXing Yao, Gulzara Tariq, Hafiz Mustansar Javaid, and Qurat Ul Ain (2019). Corporate governance, political connections and banks performance. *International Journal of Financial Studies*. <https://doi.org/10.3390/ijfs7040062>. (IF: 2.1, ESCI, Scopus, ABDC "B")
 - **Haris, Muhammad***, HongXing Yao, Gulzara Tariq, Ali Malik, and Hafiz Mustansar Javaid (2019). Intellectual Capital Performance and Profitability of Banks: Evidence from Pakistan. *Journal of Risk and Financial Management*. <https://doi.org/10.3390/jrfm12020056>. (Scopus, ABDC "B")
- * Winner of the JRFM 2020 Best Paper Awards; <https://www.mdpi.com/journal/jrfm/awards/613>.
- **Haris, Muhammad***, HongXing Yao, Gulzara Tariq, Hafiz Mustansar Javaid, and Ali Malik. 2018. The Impact of Intellectual Capital and Employee Size on Bank Profitability: A Comparative Study of Islamic and Conventional Banks in Pakistan. *Pacific Business Review International*. <http://www.pbr.co.in/2018/nov6.aspx>. (IF: 0.1, ESCI)

- Yao, HongXing, **Muhammad Haris***, and Gulzara Tariq (2018), "Profitability Determinants of Financial Institutions: Evidence from Banks in Pakistan", *International Journal of Financial Studies*. <https://doi.org/10.3390/ijfs6020053>. (IF: 2.1, ESCI, Scopus, ABDC "B")
- Tariq, G. Hua-ping Sun, and **Muhammad Haris** (2018), "Trade Liberalization, FDI Inflows, Economic Growth and Environmental Sustainability in Pakistan and India", *Journal of Agriculture and Environment for International Development*. <https://doi.org/10.12895/jaeid.20182.722>. (IF: 0.5, Indexed in ESCI, Scopus)

Books/Chapters

- H. Yao, E.T. Ankomah-Asare, **Muhammad Haris** and N.A. Boafo (2019). Complex evolution of innovation partnerships: Policy influence, research generation and innovation adoption in a developing country: In book: Empowering Science and Mathematics for Global Competitiveness. Taylor & Francis Group, London. <https://doi.org/10.1201/9780429461903>.

Forthcoming Articles

- Strategic Deviation under Climate Risk: The influence of Economic Policy Uncertainty
- Estimating the progress of Pakistan in achieving the SDG7. Vector Autoregression (VAR)-VGETS Approach
- How renewable energy and digital connectivity affect the supply chain of ICT in the presence of Global service export and industrial production in the trade-dominant countries
- Caught in the Vortex: Environmental Variability, Energy poverty and the Policy Uncertainty Trap
- Emerging Market Mayhem: The Implications of oil price and political uncertainty for stock price crash risk
- Risky Planet: Geopolitical Risk, Ecological Footprints and the Role of Countries' Governance
- Unpacking the Interplay between geopolitical factors and financial development: Evidence from cross-panels
- How does Geopolitical Risk Shape Financial Market Development? Global Evidence from Panel Data Approach
- Do Geopolitical Shocks Matter? A Cross-Panel Analysis of Financial Institutions Development
- Geopolitical Risk and Economic Development: Evidence from Cross-country Panels
- Bank Cash Holdings and Agency Cost: Evidence from Pakistan
- Dancing with Destruction: Tourism, Footprints and Climate
- Greening or Grinding: Unpacking the Environmental Impact of Globalization in Eurasia
- Do digitalization and stock market development reduce greenhouse gas emissions? BNN probabilistic-based estimation of environmental sustainability

CONFERENCES AND GUEST SPEAKERS/LECTURES/TRAININGS

- Delivered a training on "Financial Management" to the batch of fresh SDOs and ROs at Multan Electric Power (MEPCO) Limited, in Sep 2025.
- Participated as a "Guest Speaker" in a seminar on "The Accounting: Unlocking the Language of Business" at Institute of Southern Punjab, Multan Pakistan
- Participated as a "Guest Speaker" in a seminar on "Money Mastery Made Simple: Supercharge your Wealth for Success" at Institute of Southern Punjab, Multan Pakistan
- Presented research paper "Dependency and environmental crisis: A cross-national analysis of global emission in "9th International Conference on Contemporary Issues in Business Management, held on 25-26 April 2024 at University of Central Punjab, Lahore Pakistan

SKILLS AND HONORS

- Best Teacher Awards (2025, 2024) and Dean's Appreciations (2024) at Bahauddin Zakariya University Pakistan
- Fluent in English; Achieved Chinese Language HSK (Level-II) Certificate
- Professional in MS Office, STATA, SPSS, NVivo, EndNote, and MathType
- Winner of the Third Prize of "JRFM 2020 Best Paper Awards"
- Awarded Cash Prize for "Jiangsu Provincial Government Scholarship (Dec 2019)"
- Appointed as "Alumni Representative" for Jiangsu University 2019 Overseas Graduates
- Participated in "Life Builder Conference (Dec 2019)" at Jiangsu University China
- Best Paper Award in "Eighth Sino-foreign Postgraduate Academic Forum (2018)" of Jiangsu University China
- Presentation on "How to Get Along with University Teachers?" in Apr 2017 at Jiangsu University China
- Participated in "Teaching Management Assistant Program" as BBA Group leader at Jiangsu University China
- Awarded "Jiangsu University Presidential Scholarship" to study Ph.D. at Jiangsu University China
- Awarded "Youth Laptop Scholarship" by the Provincial Government of Pakistan during MBA
- Academic Awards as a result of "Distinctions in MBA"

COLLABORATING UNIVERSITIES

University of Huddersfield, UK; University of Portsmouth, UK; Qatar Finance and Business Academy, Northumbria University, Qatar; University of Portsmouth, UK; Tokai University, Japan; Sapienza Università di Roma, Italy; Aligarh Muslim University, India; Indian Institute of Management, India; University of Science and Technology, China; University of International Business and Economics, China; Shenzhen University, China; Shanghai Jiao Tong University, China; Xi'an Jiao Tong University, China; Nanjing Audit University, China; Women's University, China; Qingdao University, China; Qingdao Agriculture University, China; Shandong University, China; Shaoxing University, China; Guangzhou University, China; Zhongnan University of Economics and Law, China, Ghulam Ishaq Khan Institute of Engineering Sciences & Technology, Pakistan, University of Southern Punjab, Pakistan; Indian Institute of Management, India; Nantong of Institute of Technology, China; European University of Lefke, Turkey.

References

Dr. Ali Malik

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Dr. Farhad Taghizadeh Hesary

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