

Dr. Javed Iqbal

Institute of Management Sciences (IMS),
Bahauddin Zakariya University (BZU),
Bosan Road, Multan, Pakistan.
Post Code: 60800
Cell: +923006376768
javediqbal@bzu.edu.pk

Introduction

Researcher in Computational Finance and Management with a passion for learning and delivering to students of business education.

Education

PhD in Computational Finance (2018)

University of Essex, Colchester, Essex County, United Kingdom

Thesis Title: Application of Regime Switching and Random Matrix Theory for Portfolio Optimization

MBA Finance (2002)

The Islamia University of Bahawalpur, Pakistan

BBA Finance (2000)

Allama Iqbal Open University, Islamabad, Pakistan

Teaching Experience

1. **February 2004 - August 2013:** Lecturer, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
2. **August 2013 - January 2017:** Lecturer, Department of Business Administration, Bahauddin Zakariya University, BZU-Sub campus, Sahiwal, Pakistan.
3. **January 2017 - July 2018:** Lecturer, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
4. **July 2018 – March 2022:** Assistant Professor, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
5. **March 2023 – To Date:** Associate Professor, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.

Research Experience

1. **January 2003 - December 2004:** PhD Research Scholar (**Management / Entrepreneurship**) at Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
2. **October 2008 – January 2013:** PhD Research Scholar (**Computational Finance**) at Center for Computational Finance and Economic Agents, University of Essex, Colchester, Essex County, United Kingdom.
3. **June 2017 – December 2017:** PhD Research Scholar (**Computational Finance**) at Center for Computational Finance and Economic Agents, University of Essex, Colchester, Essex County, United Kingdom

Administrative Experience (Duties Assigned apart from Teaching)

Role/Year	Department/University	Number of Programs Supervised	Duties Performed
Internship & Placement Officer (July 2003 to December 2005)	Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan	1. BBA 2. BBA (IT) 3. MBA – I 4. MBA - II 5. MBA (IT) 6. MBA (Exec.)	Industry Liaison, arranging Internships for students and Job Placement after they graduated.
Head of Department (July 2015 to January 2018)	Department of Business Administration, Bahauddin Zakariya University, BZU-Sub Campus, Sahiwal, Pakistan	1. BBA 2. MBA 3. MSBA (Research Degree)	Overseeing and helping through the operational issues in the department (facilitating faculty, staff and students through liaison with the top mgt.)
Program Coordinator (January 2015 to January 2017)	Department of Business Administration, Bahauddin Zakariya University, BZU-Sub Campus, Sahiwal, Pakistan	MSBA (Research Degree)	Initiating program, conducting admissions, keeping liaison with students and faculty. Helping students with research related stress.

Coordinator Internships (January 2017 to Date)	Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan	1. BBA 2. BS-SCM 3. ADP - BA 4. MBA – 3.5 5. MBA – BE 6. MBA - NBE	Industry Liaison, arranging Internships for students and guiding them through report writing, plagiarism issues and viva
Superintendent, Abdul Sattar Edhi Hall-Male students Hostel (October 2021 to Date)	Abdul Sattar Edhi Hall, Bahauddin Zakariya University, Multan, Pakistan	250+ male students from different departments of BZU residing in 130 rooms	Overseeing Building related issues and working as Liaison between students and administration by facilitating both.
Director, Career Development Center-CDC (April 2022 to Date)	Bahauddin Zakariya University, Multan, Pakistan	Responsible for whole of the BZU	Industry Liaison, arranging Internships & Job Placements for students and arranging different events ranging from CV writing, emotional issues handling, how to prepare for interviews & job tests. Above all arranging JOB FAIRS & Recruitment drives at BZU.

Viva Examination Experience

Role/Year	Department/University	Students Examined	Examination Type
External Examiner/2014	Department of Business Administration, Islamia University Bahawalpur, Bahawalpur, Pakistan	10	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)

External Examiner/2015	Department of Business Administration, Islamia University Bahawalpur, Bahawalpur, Pakistan	12	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2016	Department of Business Administration, Islamia University Bahawalpur, Bahawalpur, Pakistan	04	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2016	Department of Business Administration, Government College University Faisalabad, Sub Campus Sahiwal, Sahiwal, Pakistan	05	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2018	Department of Business Administration, University of Sahiwal, Sahiwal, Pakistan	04	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2019	Department of Business Administration, Air University Multan Campus, Multan, Pakistan	05	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2020	Department of Business Administration, Air University Multan Campus, Multan, Pakistan	03	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2021	Department of Business Administration, Air University Multan Campus, Multan, Pakistan	04	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2021	Institute of Business, Management & Administrative Sciences (IBMAS), Islamia University Bahawalpur, Bahawalpur, Pakistan	08	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2022	Institute of Business, Management & Administrative Sciences (IBMAS), Islamia University Bahawalpur, Bahawalpur, Pakistan	15	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)

External Examiner/2021 & 2022	Institute of Business, Management & Administrative Sciences (IBMAS), Islamia University Bahawalpur, Bahawalpur, Pakistan	100+	Preparing Question Papers and checking (Comprehensive Exam for all Students of MS & MBA Programs)
External Examiner/2021 & 2022	Institute of Business, Management & Administrative Sciences (IBMAS), Islamia University Bahawalpur, Bahawalpur, Pakistan	74	Preparing Question Papers and checking. Conducting Oral Examination (Comprehensive Exam for all Students of PhD Program)
External Examiner/2022	Department of Business Administration, University of Sahiwal, Sahiwal, Pakistan	07	Writing Thesis Review & Conducting Oral Viva (MS/MBA Research Students)
External Examiner/2023	Department of Business Administration, University of Sahiwal, Sahiwal, Pakistan	21	Writing Research Project Review & Conducting Oral Viva (BBA Research Students)
External Examiner/2022	Department of Commerce, University of Sahiwal, Sahiwal, Pakistan	27	Writing Research Project Review & Conducting Oral Viva (BCOM Research Students)

Research Publications

Note: Latest Comprehensive Research publication profile can be seen at ResearchGate and Google Scholar at the following links.

Google Scholar: <https://scholar.google.com.pk/citations?user=ZXzs9IAAAAAAJ&hl=en>

ResearchGate: <https://www.researchgate.net/profile/Javed-Iqbal-69>

Detailed Chronological List is attached on the next page.

S.No.	Authors	Title	Publication	Vol.	No.	Pages	Year	HEC Category
1	Iqbal, J., Mehmood, A., Mirza, A., Khaliq A.	Asset Allocation through Grey Wolf Optimization: A Case of KSE-30 Index	Pakistan Journal of Humanities and Social Sciences	11	1	670-681	2023	Y
2	Iqbal, J., Mirza, A., Mehmood, A., Ashraf, F.	Stock Selection through Hidden Markov Model: A Case of Pakistan Stock Exchange	Review of Education, Administration and Law (REAL)	5	4	695-714	2022	Y
3	Iqbal, J., & Idrees, M.	Understanding the IOT Adoption for Home Automation in the Perspective of UTAUT2	Global Business Review	0	0	Online First	2022	X
4	Iqbal, Javed; Batool, Anam; Ali, Asad;	Antecedents and Consequences of Interest Rate Spread: Case of Pakistan	Pakistan Journal of Humanities and Social Sciences	10	1	315-323	2022	Y
5	Iqbal, Javed; Bashir, Furrukh; Ahmad, Rashid; Arshad, Hina;	Predicting Bankruptcy through Neural Network: Case of PSX Listed Companies	iRASD Journal of Management	4	2	297-313	2022	Y
6	Iqbal, Javed; Masood, Arbab;	Corporate Governance Index, Financial Performance, Access to Finance and Bankruptcy Prediction: Evidence from Sugar Sector of Pakistan	Review of Education, Administration and Law (REAL)	5	3	295-310	2022	Y
7	Sajid, A. N., Saleem, H. M. N., & Iqbal, J.	Risk-Appetite Discriminated Investors' Portfolio Optimization: Lessons from Pakistan Stock Exchange Listed Fertilizer Industry	Journal of Finance & Economics Research DOI: https://doi.org/10.20547/jfer2207204 .	7	2	51-65	2022	Y
8	Jabbar, Ateeqa; Iqbal, Javed;	The Shadow Economy in Pakistan: An Analysis with MIMIC Model	Pakistan Journal of Humanities and Social Sciences	9	3	340-350	2021	Y
9	Asim, Muhammad; Iqbal, Javed; Asif Jan, Muhammad;	Derivative based hybrid genetic algorithm: a preliminary experimental result	Punjab University Journal of Mathematics	49	2		2020	X
10	Iqbal, J.; Manzoor, A.; Akhtar, Q.; & Amin, S.;	Effect of Cash Conversion Cycle on Profitability of the firm: A	Journal of Accounting and Finance in Emerging Economies	6	1	263-272	2020	Y

		Study of Oil & Gas and Engineering Sector of Pakistan						
11	Iqbal, J.; Ahmad, Z.; Akhtar, S.; Ismail, H.;	Regime Switching Portfolio Optimisation for International Indices: Case of Indian Subcontinent	Pakistan Journal of Social Sciences (PJSS)	40	1	205-226	2020	Y
12	Iqbal, Javed; Sandhu, Moeed Ahmad; Amin, Shaheera; Manzoor, Alia;	Portfolio Selection and Optimization through Neural Networks and Markowitz Model: A Case of Pakistan Stock Exchange Listed Companies	Review of Economics and Development Studies	5	1	183-195	2019	Y
13	Aaliya., Manzoor; Ahmad, Zubair; Iqbal, Javed; Amin, Shaheera;	Transmission of Dollar Shocks on Inflation in Pakistan: An ARDL Approach to Cointegration	Pakistan Journal of Social Sciences (PJSS)	39	2	675-688	2019	Y
14	Mahmood, Zeeshan; Iqbal, Javed; Ali, Waris; Aamir, Muhammad;	Impact of Corporate Social Responsibility Awards on Share Prices	Journal of Accounting and Finance in Emerging Economies	5	1		2019	Y
15	Mahmood, Zeeshan; Ali, Waris; Iqbal, Javed; Fatima, Sadaf;	Drivers and Barriers of Sustainability Practices in Emerging and Developing Economies	Journal of Business and Social Review in Emerging Economies	5	1		2019	Y
16	Amin, S.; Iqbal, J.; Sandhu, M. A.; Bakht, K.; Saleem, H. M.N.;	Significance of social media brand communication in creating brand awareness	Paradigms	13	1	141-146	2019	Y
17	Tayyaba, Ashraf; Javed, Iqbal; Shahzad, Akhtar;	Dividend Payouts, Firm Characteristics Under Agency Factor's Mediation in Pakistan	The Journal of Educational Paradigms	1	2	57-63	2019	Z
18	Ali, Waris; Faisal Alsayegh, Maha; Ahmad, Zubair; Mahmood, Zeeshan; Iqbal, Javed;	The relationship between social visibility and CSR disclosure	Sustainability	10	3	866	2018	W
19	Ahmad, Zubair; Iqbal, Javed; Saba, Irum;	Traditional vs. Rational: state of board practices in the traditional society of Pakistan.	Pakistan Journal of Social Sciences (PJSS)	38	1		2018	Y
20	Saleem, Ammara; Iqbal, Javed; Sandhu, Moeed Ahmad; Amin, Shaheera;	Impact of Empowerment & Emotional Labor on Teacher's	Review of Economics and Development Studies	4	2	237-245	2018	Y

Work Engagement: A Moderating Role of Job Experience								
21	Akhtar, Shahzad; Iqbal, Javed; Ahmad, Noor Hayati Binti; Sandhu, Moeed Ahmad; Saleem, Hassan Mujtaba Nawaz;	Income Structure and Insolvency Risk: An Empirical Analysis of Banking Sector of Pakistan	Paradigms	12	2	184-190	2018	Y
22	Iqbal, Javed; Farooq, Muhammad Umer; Sandhu, Moeed Ahmad; Abbas, Muhammad;	The Impact of Capital Structure on the Financial Performance of SMEs in Pakistan	Pakistan Journal of Social Sciences (PJSS)	38	2	363-374	2018	Y
23	Iqbal, Javed; Javed, Muhammad Hamza; Ahmad, Zubair; Sandhu, Moeed Ahmad; Ali, Waris;	Impact of Leverage and Risk Exposure on Financial Performance in SMEs of Northern Punjab	Journal of Accounting and Finance in Emerging Economies	4	1	17-28	2018	Y
24	Iqbal, Javed; Shabbir, Muhammad Salman; Zameer, Hashim; Tufail, Muhammad Sajid; Sandhu, Moeed Ahmad; Ali, Waris;	TQM practices and firm performance of Pakistani service sector firms	Paradigms	11	1	87	2017	Y
25	Iqbal, Javed; Shabbir, Muhammad Salman; Zameer, Hashim; Khan, Imtiaz Ahmed; Sandhu, Moeed Ahmad;	Antecedents and consequences of employee engagement: Evidence from corporate sector of Pakistan	Paradigms	11	1	78	2017	Y
26	Ahmad, Zubair; Maqbool, Asifa; Iqbal, Javed;	The Impact of Risk Management on the Sustainable Growth Rate of Islamic Banks	Pakistan Journal of Islamic Research	18	2	63-70	2017	X
27	Sandhu, Moeed Ahmad; Iqbal, Javed; Ali, Waris; Tufail, Muhammad Sajid;	Effect of Employee Motivation on Employee Performance	Journal of Business and Social Review in Emerging Economies	3	1	85-100	2017	Y
28	Ahmad, Zubair; Sandhu, Moeed Ahmad; Ali, Waris; Abbas, Muhammad; Iqbal, Javed;	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	2017	Y

29	Mahmood, Atif; Sandhu, Moeed Ahmad; Kanwal, Sara; Iqbal, Javed;	The Effect of Green HRM Practices on Sustainability: Evidence from Manufacturing Companies in Pakistan.	Pakistan journal of social sciences (PJSS)	36	1		2016	Y
30	Ali, Waris; Sandhu, Moeed Ahmad; Iqbal, Javed; Tufail, Muhammad Sajid;	Corporate Governance and CSR Disclosure: Evidence from a Developing Country.	Pakistan Journal of Social Sciences (PJSS)	36	1		2016	Y
31	Abbas, Muhammad; Kashif, Hafiz Muhammad; Iqbal, Javed;	Determinants of cotton price in Pakistan: An analysis	Pakistan Journal of Social Sciences (PJSS)	35	1	391-400	2015	Y
32	Tufail, Muhammad Sajid; Zameer, Hashim; Iqbal, Javed; Saeed, Rashid; Ismail, Hina;	The determinants of purchase decisions for recycled material and its impact on recycling benefits: A case study of Pakistan	Pakistan Journal of Social Sciences (PJSS)	35	1	347-359	2015	Y

Conference Papers

1. Iqbal, J., (2011), Regime Switching Portfolio Optimisation, Case of Asia Pacific Market, 3rd International conference on Business, Finance & Economics, Istanbul Technology University, Turkey, July 2011.
2. Iqbal, J., & Javed, M. H., (2017), Impact of Leverage and Risk Exposure on Financial Performance in SMEs of Northern Punjab, Second International conference on SMEs, SMEDA & UMT, Lahore, Pakistan, March 2017.
3. Iqbal, J., & Ashraf, T., (2020), Dividend Payouts, Firm Characteristics under Agency factors' mediation in Pakistan, 6th International Conference on Doing Responsible and Sustainable Business: Challenges under Belt & Road Initiative (ICIBM-2020) University of Central Punjab, Lahore (UCP), Pakistan.
4. Ramzan, S. & Iqbal J., (2020), Impact of Corporate Governance on firm value of banking sector in Pakistan: Mediating role of ERM, National Multidisciplinary Conference MEET 2020 University of Jhang.

Workshops Attended:

1. August 2018: Case Study as teaching Method by Dr. Ehsan Malik from LUMS at IMS
2. December 2019: Workshop on Big Data and Cloud Computing: BigC 2019 at LUMS, 19-21 December. <https://sites.google.com/site/bigc2019lums/program>

Google Citation Score:

	All	Since 2018
Citations	266	264
h-index	8	8
i10-index	7	7

Supervisions:

Research Students	Registered	In Registration Process	Passed Out/ Examined
PhD	05	-	01 in Review process
MS	02	01	30

PhD Research Student (Supervisee's) List along with titles:

S. No.	Student Name	Thesis Title	Affiliation	Year
1.	Arbab Masood	Relationship Among Corporate Governance Index, Financial Performance, Access to Finance and Bankruptcy Prediction: Evidence from listed firms on PSX (Published one Article/Paper from Research and is due for submission by December 2023)	IMS, BZU	2019
2.	Ateeqa Jabbar	Impact of Country and Firm Level Governance (Tax Evasion) on Financial Performance (Published one Article/Paper from Research, second in Review process, Thesis Submitted in April 2023, Currently in Review process)	IMS, BZU	2020
3.	Shanza Tabassum	Corporate Social Responsibility and Risk Reduction during Pandemic Spillover: Moderating Role of Corporate Governance	IMS, BZU	2020
4.	Maria Faisal	Effect of Resilient Financial System on Bank Health: A Comparative study of SAARC Countries using EAGLES Framework	IMS, BZU	2020

5.	Muhammad Idrees	Unified Theory of Acceptance and Use of Technology with Potential and Actual Users of Internet of Things (IOT) in Pakistan (Accepted one Article/Paper from Research, second in submission process, and is due for submission by September 2023)	IMS, BZU	2020
----	------------------------	---	----------	------

MS/MBA Research Student (Supervisee's) List along with titles:

S. No.	Student Name	Thesis Title	Affiliation	Year
1.	Abdul Rauf Asim	Impact of Working Capital Management on Firm Performance: Evidence from SMEs in Northern Punjab.	DBA, BZU Sahiwal Campus	2016
2.	Muhammad Hamza Javed	Impact of Leverage and Risk Exposure on Financial Performance in SMEs of Northern Punjab	DBA, BZU Sahiwal Campus	2016
3.	Muhammad Umar Farooq	The Impact of Capital Structure on the Financial Performance of SMEs in Pakistan	DBA, BZU Sahiwal Campus	2016
4.	Muhammad Tanveer	Relationship between Executive Compensation and Firms' Performance	DBA, BZU Sahiwal Campus	2016
5.	Aliya Manzoor	Portfolio Selection and Optimization through Neural Networks and Markowitz Model: A Case of Pakistan Stock Exchange Listed Companies	DBA, BZU Sahiwal Campus	2017
6.	Hina Arshad	Predicting Bankruptcy through Neural Network: Case of PSX Listed Companies	DBA, BZU Sahiwal Campus	2017
7.	Fareeha Ashraf	Stock selection through Hidden Markov Model: "Case of Pakistan Stock Exchange"	DBA, BZU Sahiwal Campus	2017
8.	Abdul Khaliq	Asset Allocation Through Grey Wolf Optimization: Case of KSE-30 Index	IMS, BZU	2018

9.	Waseem Shaukat	Capital structure through Artificial Neural Networks: Effect of Micro and Macro variables in Textile sector of Pakistan	IMS, BZU	2018
10.	Mohsin Akhtar	Integration of Hidden Markov Model and Fuzzy model for Optimal Portfolio Selection: Case of KSE 100 index	IMS, BZU	2018
11.	Ayesha Shahid	Portfolio Optimization using Black Litterman Model: Case of Pakistan Stock Exchange	IMS, BZU	2018
12.	Tayyaba Ashraf	Impact of Dividend Policy under mediation of Agency factors on firm characteristics: Analysis of all PSX listed firms	IMS, BZU	2018
13.	Shehryar Ahmad	Optimal Assets Allocation using Particle Swarm Optimization: KSE-100 Index constituents	IMS, BZU	2018
14.	Shahzad Ramzan	Impact of Corporate Governance on firm value of banking sector in Pakistan: Mediating Role of ERM	AUMC	2019
15.	Iqra Faraz	Impact of Exchange rates, Oil prices and Interest rates on stock index during different political and economic regimes	AUMC	2019
16.	Habib Sultan (DNS)	Effect of Investment Intentions on Mutual Fund's Performance	AUMC	2020
17.	Tayyaba Riaz	Effects of Corporate Governance Index on Dividend policy, Market Value, and Investment opportunity/strategy	IMS, BZU	2019
18.	Faraz Ali	Impact of Herding, Biases, Religiosity, and sources of information on investment decision making among individual and Institutional investors in Pakistan.	IMS, BZU	2019
19.	Waqas Ghaffar	Impact of gold prices on stock index performance with mediating role of interest rates with special context of COVID-19 in Pakistan.	IMS, BZU	2020
20.	Rida Kiran	Effect of Gold, Oil, Exchange rate, KIBOR, and GDP Growth rate on Stock Market Index with mediating role of Inflation.	IMS, BZU	2020
21.	Saifullah Younas	The impact of housing prices on stock index performance by using exchange as mediator: Case of Pakistan.	IMS, BZU	2021
22.	Anam Batool	Antecedents and Consequences of Interest Rate Spread: Case of Pakistan	IMS, BZU	2021

23.	Kahkashan Batool	Corporate Social Responsibility, Access to Finance and Capital Constraint Linkages in the light of Stakeholder and Agency Theory	IMS, BZU	2022
24.	Anum Zahra	Nature Inspired Optimisation techniques and their Comparison. An Empirical analysis of KSE 100 Index.	IMS, BZU	2022
25.	Umair Hassan (DNS)	Impact of female directors on firm performance-A comparative study	IMS, BZU	2023
26.	Aftab Hussain	Shareholding Pattern and stock price volatility: a case study in Pakistan.+	IMS, BZU	2023
27.	Rabia Hussain	The effect of Economic instability on stock market volatility: Evidence from Pakistan	IMS, BZU	2023
28.	Fatima Younas	Fraud detection using content analysis in real estate market	IMS, BZU	2023
29.	Sania Altaf	Big data analysis of Volatility spillovers in Asian stock markets	IMS, BZU	2023
30.	Almas Fatima	Product diversification and Firm performance in an Emerging economy	IMS, BZU	2023

Research Board Membership

1. **Member of Research Proposal Review Committee-Finance Group (MS/MBA/PhD), (August 2018 to Date)**, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
2. **Member of Board of Studies (October 2019 to Date)**, Department of Business Administration, University of Sahiwal, Sahiwal, Pakistan.
3. **Member of Research Review Committee (MS/MBA/PhD), (August 2018 to Date)**, Department of Business Administration, Air University Multan Campus, Multan, Pakistan.
4. **Member of Research Review Committee (MS/MBA/PhD), (August 2018 to Date)**, Institute of Business, Management & Administrative Sciences (IBMAS), Islamia University Bahawalpur, Bahawalpur, Pakistan.
5. **Member of Board of Studies (March 2023 to Date)**, Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
6. **Member of Board of Faculty (June 2023 to Date)**, Faculty of Commerce, Banking and Business Administration, Bahauddin Zakariya University, Multan, Pakistan.

7. **Member of Selection Board, Punjab Public Service Commission (March 2023 to Date)**, Regional PPSC centre, Garden town, Multan.

Honours & Awards

1. HEC Approved Supervisor (2019 & 2022)
2. HEC/BZU FDP Sahiwal Scholarship Winner (2008)
3. BZU Research Grant winner (2021)

Analysis Tools

1. MATLAB
2. SPSS
3. EVIEWS
4. STATA