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Acting Dean, Faculty of Commerce, Banking and Business Administration/ Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan.

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<https://publons.com/researcher/K-3732-2016/>

Web of Science Researcher ID K-3732-2016

Scopus Author ID: 54883877000

<https://www.researchgate.net/profile/Rehana-Kouser>

https://scholar.google.com/citations?hl=en&user=46EBkREAAAAJ&view_op=list_works&sortby=pubdate



Best Paper Award:

1. **Best Paper Award 2022 (Rs. 100,000)** for "The Nexus of Sustainability Practices and Financial Performance: A Perspective of Asian Islamic Banks" (**Kouser, R., Saba, I., Abdeen, Z. M., Mahmood, Z., Iqbal, Z.**) **IBA CEIF 3rd World Islamic Finance Forum (WIFF) 2022 (May 30 & 31st, 2022)** Development of Islamic Finance Ecosystem for Global Prosperity is being organized at IBA- CEIF, Karachi in collaboration with Lahore University Management Sciences (LUMS), Hamad Bin Khalifa University (HBKU), Qatar and INCEIF (Malaysia).
2. **Best Paper Award 2021** In 9th **CUST International Business Research Conference 2021**, held on December 30th, 2021 / Capital University of Science & Technology, Islamabad.
3. **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 R., Saba, I., Mahmood, Z., Abbas, U.**) 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)
4. **Best Paper Award 2017 (Rs. 25000)** for "Why Pakistani SMEs are not reporting on Sustainability Practices" (**Mahmood, Z., Kouser, R., Hassan, I., Iqbal, Z.**) in 2nd SME Conference International to be held on March 15,16-2017 at Pearl Continental Hotel Lahore.

Editorial Board

- **Managing Editor** Journal of Accounting and Finance for Emerging Economies
Web Address: <https://publishing.globalcsrc.org/jafee/editorial-team/>
Editor Email: editor.jafee@globalcsrc.org

- **Member Editorial Board** of “Jinnah Business Review” published by “Capital University of Science and Technology, Islamabad” (http://www.jbrc.pk/e_board.php)
- **Member Editorial Board** of “International Research Journal of Education and Innovation” published by Shaheed Benazir Bhutto University
- **Member Advisory Board** of “Advances in Business and Commerce” published by “University of Sargodha, Sargodha

Pieces of training

- Company GAME Business Simulation Training, UCP Business School and Bradford Business School, September 2024
- Accounting for Islamic Financial Transactions course certified from National Institute of Banking and Finance (NIBAF), 2023
- Conducted a training session entitled “Accounting software’s and its uses” to women entrepreneurs with the collaboration of SMEDA
- Training on Peachtree Accounting Software at Bahauddin Zakariya University Multan.
- Conducted a training session on “Use of Financial data” for women entrepreneurs with the collaboration of SMEDA
- Islamic Finance Certified Professional course from IBA CEIF Karachi 2022.
- TEDx countdown of South Punjab, the Main theme was Climate change (food, materials, transport, energy, nature/sustainability) as speaker 2021.
- Conducted training sessions, “Structured Equation Modelling-Using PLS-SEM”
- System Analyst in Uniform Centralized Semester Examination system of Bahauddin Zakariya University, Multan.
- Conducted training sessions, “E-Views 9 learning”

Teaching and Research Areas: Financial Accounting, Management Accounting, Advanced Performance Management, Financial Reporting, Accounting Information Systems, Quantitative Research Methodology, Econometrics, Sustainability and SDGs.

Book Publications

1. Harnessing Social Commerce: Strategies for Driving Customer Engagement and Purchase Intentions, ISBN: 978-620-6-77466-2, Editor: coscripnic, **Project ID: #14661 by Prof. Dr Rehana Kouser**
2. Shaping the Future: AI Leadership and Sustainable Growth, **Project ID: #14678**
ISBN: 978-620-6-77495-2, Editor: coscripnic, **by Prof. Dr Rehana Kouser & Fazeel Abdullah**

My Ph.D Dissertation

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

Ph.D. Thesis under my supervision, completed 7 (seven), 4 Under Supervision:

1. Rabia Luqman (2014-2018) Volatility Spillover, 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. - **Completed**

3. Maria Shams Khakwani (2014-18) Bidirectional Relationship between Stock Market Decline and Liquidity: Exploring the Role of Risk Sentiments in Developed & Developing Economies- **Completed**
4. Qaisar Maqbool (2016-2020) Measurement and Forecasting of Financial Sector Performance: A Case of Pakistan. **Completed**
5. Syed Shafqat Abbas (2016-2020) Socio-Economic Determinants of Terrorism and its Impact on Stock Market Returns **(Completed)**
6. Rabia Kibriya (2014-2018) Crafting Smart Careers through Career Competencies: An alternative perspective for Career Success and Work-Life Balance. **(Completed)**
7. Gohar Mahmood (2021-2024) Measuring the impact of chief sustainability officer appointment on performance: a Case Study of S&P 500 Index. **(Completed)**
8. Zahid Abbas (2021-2024) The Nexus between Sustainability Governance, Sustainability Performance and Access to Finance: An International Investigation. **(Completed)**
9. Abubakar (2021-2024) The stakeholder's perception of the quality of Sustainability Reporting practices **(Under Supervision)**
10. Tahira Kanwal (2022-2025) Exploring Influential Factors in the Adoption of Social Media for Sustainability Reporting: A Mixed-Methods Approach **(Under Supervision)**
11. Muhammad Ali Abuzar (2022-2025) Unveiling the Dynamics of Social Media in Sustainability Reporting: A Comprehensive Analysis of Practices, Stakeholder Engagement, Sentiment and Impact. **(Under Supervision)**

Current Memberships

- Advisory Member **Center for Sustainability Research and Consultancy**
- Member of the **International Council of Islamic Finance Educators (ICIFE)**
- **Expert Member**, Board of Studies, Department of Commerce, **GC University, Faisalabad**
- **Expert Member**, Board of Studies, Department of Management Sciences, **Women University, Bahawalpur**
- **Expert Member**, Board of Studies, Department of Commerce, **University of Balochistan, Quetta**.
- **Chairperson**, Board of Studies, Department of Commerce, **Bahauddin Zakariya University Multan**,
- **Member Board of Faculty**, Faculty of CB & BA, Bahauddin Zakariya University Multan.
- Academic Member of **The Association of International Accountants (AIA)**, Ref no. **166824**
- Member **Academic Council**, Bahauddin Zakariya University Multan.
- Member **SNE-Budget Committee** of Bahauddin Zakariya University Multan.
- Member **Doctoral Committee** of Bahauddin Zakariya University Multan.
- Member **Investment Committee** of Bahauddin Zakariya University Multan.
- Warden **Girls Hostel** Bahauddin Zakariya University Multan.

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

1. **Panel discussant**, "Leading the AI Era: Empowering Talent for Sustainable Growth and Innovation" in 6th edition of its flagship Corporate Conference **2024** in Multan on 27th September 2024 Faletti's Grand Hotel (Crystal Ball Room), Multan.
2. **Keynote speaker** at conference organized by Faculty of Management Sciences, Women University, Multan April **2023**.

3. **Panel discussant**, "Explore the unique and pivotal role of the accountancy profession in Accounting for a better world in fifth edition of its flagship Corporate Conference **2023** in Multan on 25th September 2023, Faletti's Grand Hotel (Crystal Ball Room), Multan.
4. **Session Chair** in 7th Applied Business Research Conference 2022, "Digital Transformation & Organizational Leadership: Challenges and Opportunities" Faculty of Management Sciences, International Islamic University, Islamabad (IIUI) **2022**.
5. Participated and talked in **TDX talk** on 15-12-2021 titled "Climate change (food, materials, transport, energy, nature/sustainability)"
6. **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.
7. **Keynote speaker** at International Conference November 20, 21 2019 on "Sustainable Business Development (ICSB) "Noon Business School University of Sargodha, Sargodha, Pakistan
8. **Session Chair** at International Conference November 20, 21 2019 on "Sustainable Business Development (ICSB) "Noon Business School University of Sargodha, Sargodha, Pakistan
9. **Discussant in** 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
10. **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
11. **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
12. **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
13. **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.
14. **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
15. **Discussant** in 6th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad (IIUI) 2017
16. HEC award as **National Speaker** 2017
17. **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
18. **Conference Coordinator**, 2nd International Conference on Economics Business and Social Sciences, April 17-18, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
19. **Session Chair**, 2nd International Conference on Economics Business and Social Sciences, April 17-18, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
20. 5 DAYS Training **Islamic Finance for Academicians** Institute of Business Administration – Karachi, 11-14 Jan 2017.

21. HEC award as **National Speaker 2016**
22. **Session Chair**, 1st International Conference on Economics Business and Social Sciences, April 13-14, 2017 held at School of Economics, Bahauddin Zakariya University, Multan.
23. **Discussant** in 03 Days International Conference on Business and Economics 2016, at Islamia University of Bahawalpur Pakistan 2015
24. **Session Chair** in 5th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad 2016

Research Publications

1. Watto, W. A., Abubakar, M., Kouser, R., Quddus, A., & Fayaz, M. (2025). Green supply chain management practices and sustainable firm performance via green dynamic capacity and green entrepreneurial orientation (GEO) mediation of green innovation. *International Journal of Innovation Science*. <https://doi.org/10.1108/ijis-08-2024-0247>, Q1, W, Impact factor 2.9, Scopus
2. Kouser, R., Mahmood, G., Watto, W. A., Fahlevi, M., & Aziz, A. L. (2025). Assessing the impact of green manufacturing and green technology innovation on sustainable green practices: unveiling the mediating role of eco-design. *International Journal of Sustainable Engineering*, 18(1). <https://doi.org/10.1080/19397038.2025.2538868>. Q1, Impact Factor 3.6, Scopus
3. Saba, I., Kouser, R., Abdeen, M. Z. U., & Mahmood, Z. (2024). The Nexus of Sustainability Practices and Financial Performance: A Perspective of Asian Islamic Banks. *World Scientific Annual Review of Islamic Finance*, 2, 2450005.
4. Abbas, Z., **Kouser, R.**, & Mahmood, Z. (2024). Mapping the Research Landscape: Bibliometric Insights into Sustainability Governance and Sustainability Performance . *Journal of Business and Social Review in Emerging Economies*, 10(1), 11-30. [https://doi.org/10.26710/jbsee.v9i4.2890 \(HEC Y\)](https://doi.org/10.26710/jbsee.v9i4.2890)
5. Mahmood, G., & **Kouser, R.** (2024). Mapping the Evolution of Chief Sustainability Officer (CSO) and its Appointment Impact on Performance: A Bibliometric Analysis. *Sustainable Business and Society in Emerging Economies*, 6(1), 1-18. [https://doi.org/10.26710/sbsee.v5i4.2860 \(HEC Y\)](https://doi.org/10.26710/sbsee.v5i4.2860)
6. **Kouser, R.**, Zahra, K. A., Memon, M, A, B., and Mahmood, G., (2024). A Comprehensive Analysis of Role of Eco-Innovation in Linking Strategic Green Marketing and Service Innovation to Sustainable Products. *Sustainable Business and Society in Emerging Economies*. 6 (2), 227- 242 [https://doi.org/10.26710/sbsee.v6i2.2860 \(HEC Y\)](https://doi.org/10.26710/sbsee.v6i2.2860)
7. Alsayegh, M.F.; Ditta, A.; Mahmood, Z.; **Kouser, R.** (2023) The Role of Sustainability Reporting and Governance in Achieving Sustainable Development Goals: An International Investigation. *Sustainability* 2023, 15, 3531. [https://doi.org/10.3390/su15043531 \(HEC W\) Impact factor: 3.889](https://doi.org/10.3390/su15043531)
8. Khan, M. I., Khakwani, M. S., Luqman, R., & **Kouser, R.** (2023). A Comprehensive Examination of Corporate Governance's Impact on the Cost of Equity: Evidence from Pakistani Non-Financial Listed Firms. *Sustainable Business and Society in Emerging Economies*, 9 (4), 425-438. [https://doi.org/10.26710/sbsee.v9i4.2860 \(HEC Y\)](https://doi.org/10.26710/sbsee.v9i4.2860)
9. Khan, M. I., & Kouser, R. (2023). Effect of Leverage Deviation from its Target on Equity Cost and its Sensitivity: An Empirical Investigation. *SCMS Journal of Indian Management*, Vol XX (4), 112-132 [https://doi.org/10.26710/sjim.v20i4.2860 \(HEC X\) Scopus](https://doi.org/10.26710/sjim.v20i4.2860)
10. Khan, M. I., Saba, I., & Kouser, R. (2022). Corporate Governance Quality and Capital Structure Dynamics: Evidence from Pakistan. *Indonesian Journal of Sustainability Accounting and Management*, 6(2). [https://doi.org/10.28992/ijsam.v6i2.435 ABDC, ESCI](https://doi.org/10.28992/ijsam.v6i2.435)
11. Khan, M. I., **Kouser, R.**, & Abbas, M. Z. (2022). Do multi-nationality and board attributes matter for firm value: evidence from non-financial listed firms of Pakistan. *International Research Journal of Management and Social Sciences*, 3(3), 20-30.

12. Khan, M. I., Khakwani, M. S., & **Kouser. R.**, (2022) Remuneration Committee, Remuneration of Executives and Firm Performance: An Empirical Study from Pakistan. *Asia Pacific Business Review, Volume 14 issue 10 April 2022, 37-47* [SOCUPUS, SSCI](#)
13. Khan. M. Q., Zafar, A., Shabbir, S., & **Kouser, R.** (2022). Islamic Finance: A Catalyst for Sustainable Development of Developed and Developing Countries. *Sustainable Business and Society in Emerging Economies*, 4 (1), [\(HEC Y\)](#)
14. Ali, W., Danni, Y., Latif, B., **Kouser, R.**, & Baqader, S. (2021). Corporate Social Responsibility and Customer Loyalty in Food Chains—Mediating Role of Customer Satisfaction and Corporate Reputation. *Sustainability*, 13(16), 8681. **Impact factor: 3.889** [\(HEC W\)](#)
15. Irshad, S., Khakwani, M. S. Khalid, U. & **Kouser. R.**, (2021). Gauging the Sustainability of Corporatized State-Owned Enterprises (SOEs) in Pakistan. *Sustainable Business and Society in Emerging Economies*, 3 (4), 567-580
16. Abbas S., **Kouser, R.**, (2021). Bidirectional Relationship between Terrorism and Pakistan Stock Market: Evidence from ARDL and Nonlinear ARDL Approaches *Pakistan Social Sciences Review* October-December 2021, Vol. 5, No. 4 [358-357] [\(HEC Y\)](#)
17. Khan, Q. M. and **Kouser, R.** (2021). Measurement and Determinants of Financial Performance of Modaraba Companies: A Case Study of Pakistan. *Journal of Business and Social Review in Emerging Economies*, 7 (2), 443-465 [\(HEC Y\)](#)
18. Khan, Q. M., Kouser, R. (2021). Measurement and Determinants of Financial Performance of Insurance Sector of Pakistan. *Orient Research Journal of Social Sciences*, 6(1), 82-94. [\(HEC Y\)](#)
19. Khakwani, M. S., & **Kouser, R.** (2021). Bidirectional Relationship between Stock Market Decline and Liquidity: A Study of Emerged & Emerging Economies. *Journal of Business and Social Review in Emerging Economies*, 7(1), 37-50. [\(HEC Y\)](#)
20. Shahid, M. N., Latif, K., & Chaudhary, G. M. & **Kouser, R.** (2020). Vacillating Behaviour 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). [\(HEC Y\)](#)
21. 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. [\(HEC Y\)](#)
22. 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. [\(HEC Y\)](#)
23. Luqman, R., & **Kouser, 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
24. Saba, I., **Kouser, R.** & Chaudhary, I.. (2019) FinTech and Islamic Finance-Challenges and Opportunities *Pakistan Journal of Social Sciences*” Vol. 39 (1) PP.451-463
25. Luqman, R., & **Kouser, 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
26. Imran, M. K, & **Kouser, 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
27. 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> Springer

28. Saba, I., Khakwani, M. S., **Kouser, 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),
29. 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
30. Luqman, R., & **Kouser, 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> **SCOPUS, ABDC**
31. Mahmood, Z., **Kouser, R.**, Ali, W., Ahmad, Z., & Salman, T. (2018). Does corporate governance affect sustainability disclosure? A mixed methods study. *Sustainability*, 10(1), 207. *Impact factor: 1.789*
32. Ghafoor, S., Saba, I., & Kouser, R. (2018). Sukuk issuance in Malaysia: lessons for Pakistan. *Journal of Accounting and Finance in Emerging Economies*, 4(2), 159-176.
33. Saba, I., Narmeen, S., **Kouser, 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
34. Zeeshan, M., **Kouser, 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 **SCOPUS**,
35. Saba, I., Ashraf, H., & **Kouser, 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
36. **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
37. Zeeshan, M., **Kouser, 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 **SCOPUS**,
38. Zeeshan, M., **Kouser, R.**, Abbas, S., & Saba, I., (2016) The effect of heuristics, prospect and herding factors on investment performance. *"Pakistan Journal of Social Sciences"* Vol. 36 (1), PP.475-484
39. Rizwan, M. S., Zeeshan, M., **Kouser, R.**, & Saba, I., (2016) Impact of short selling on the volatility of individual stocks and aggregate market: Empirical evidence from China. *"Pakistan Journal of Social Sciences"* Vol. 36 (1) PP.451-463
40. **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
41. **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
42. **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
43. 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
44. 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

45. 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. **SCOPUS**

46. 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

47. 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

48. 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

49. 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

50. 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 **SCOPUS**

51. 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 **SCOPUS**

52. 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

53. 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

54. Shahid M.I., **Kouser, R.**, Azeem, M., (2013) Conventional and Islamic Anomalies in Karachi Stock Exchange. *Science International Lahore* 25 (4), 999-1007

55. 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

56. **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. **SCOPUS**

57. **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. **SCOPUS**

58. **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 **SCOPUS**

59. **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 **Social Sciences Citation Index (SSCI)**

60. **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.

61. **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 **SCOPUS**
62. 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
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M.PHIL THESIS SUPERVISED:

1. Laiba (2025) Exploring the dynamic impact of green innovation and fintech adoption on sustainable performance: The mediating role of artificial intelligence adoption
2. Ayesha (2024) The Impact of sustainability disclosure, fintech, and financial inclusion on financial sustainability
3. Amna (2024) The impact of Artificial Intelligence Disclosure on Financial performance and Financial inclusion
4. Adnan Mahmood Qureshi (2023) Cultivating Tomorrow's Success: The Interplay of, Cloud-based accounting and digital leadership in Shaping Sustainable Growth Mediated by digital Transformation

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21. Abdul Monium(2018) Liquidity, Corporate Governance and Leverage: An Evidence in Banking Sector of Pakistan
22. Zonazish Khan (2018) Banking Competition, Banking Stability, and Economic Growth: Are Feedback Effects at Work in Pakistan?
23. Tayeba Khursheed (2017) Determinants of SMEs Lending in Pakistan: Comparison of Islamic and Conventional Banks
24. Ulfat Abbas (2017) The Impacts of NSFR Regulations of Basel-III on Financial Stability and Profitability: A case of Islamic Banks
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54. Zahid Abbas (2015) Determinants of Banks' Financial Stability
55. Muhammad Hassan (2015) Impact of Foreign Exchange Volatility Towards Financial Distress
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63. Tahira Bano (2014) Financial Derivatives usage in Financial Sector of Pakistan: Survey of Risk Management Practices
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Conference Paper:

1. **Kouser, R., & Syed, A., (12-13 December 2024)** The impact of Artificial Intelligence Disclosure on Financial Performance and financial inclusion held on Air University, Multan Campus.
2. **Kouser, R., & Riaz, I., (8-9 November 2023)** Impact of Financial Inclusion on Financial Efficiency and Financial Sustainability: The 2023 Annual Journal of Accounting & Organizational Change (JOAC) Symposium held on Prince Sultan University, Riyadh.
3. Zainab., Zeeshan. M., Saba, I., & **Kouser, R., (5-6 September 2022)** The Impact of Sustainability Governance Indicators on Sustainable Development Goals at the 6th IFBBE 2022 & 14th ICIEF 2022 Conference, held in the International Centre for Education in Islamic Finance (INCEIF) University campus, Kuala Lumpur, **Malaysia**.
4. **Kouser, R., Saba, I., Abdeen, Z. M., Zeeshan. M., (May 30 & 31st, 2022)** "The Nexus of Sustainability Practices and Financial Performance: A Perspective of Asian Islamic Banks" IBA CEIF 3rd World Islamic Finance Forum (WIFF) 2022 Dev opment of Islamic Finance Ecosystem for Global Prosperity is being organized at IBA- CEIF, Karachi in collaboration with Lahore University Management Sciences (LUMS), **Hamad Bin Khalifa University (HBKU), Qatar and INCEIF (Malaysia)**.
5. Khan, M., Q., & **Kouser, R., (December 30th, 2021)** Bank Specific and Macro-Economic Determinant of Profitability of Pakistani Commercial Banks: A Panel Data Approach, at 9th CUST International Business Research Conference 2021, / Capital University of Science & Technology, Islamabad.
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12. 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
13. 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
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15. 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
16. 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
17. 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
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19. 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

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21. **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.

22. **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

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24. **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

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29. **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

30. 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

31. Kouser, R., Rizwan, S., & Mehmood, Z., (2016, April 12-13) "Determinants of leverage of Islamic Stocks: Case of KMI-30 of KSE Pakistan" in the 1st International Research Conference on Economics, Business and Social Sciences. Venue 2: Bahauddin Zakariya University Multan Pakistan, www.sustainabilitycenter.my/irc2016

32. Akhtar, A., Kouser, R., & Mehmood, Z., (2016, April 12-13) "Theories of Corporate Control: A Review" 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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34. Kouser, R., Mehak, F., Abbas S., & Azeem, M., (2016, 17 & 18 May) "Antecedents of Anticipatory Professional Commitment Among Accounting Students: Application of Astin's College Impact" 5th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad

35. Tabasum, S., & Kouser, R., (2016, 17 & 18 May) "Impact of 2008 Financial Crisis on Trade credit and company performance: Case of Companies listed at KSE", 5th International Applied Business Research Conference, Faculty of Management Sciences, International Islamic University, Islamabad

36. Kouser, R., Rizwan, M. S., Saba, I., & Afzal, F., (2016, 28-29 December) "Impact of Net Stable Funding Ratio (NSFR) on profitability of banks: An International Comparative Analysis of Islamic and Conventional banks", 2nd International Social Sciences Conference 2016, Allama Iqbal Open University, Islamabad.

37. Khan, Q. M., Kouser, R., Zeeshan. M., & Abbas, U., (2016, 28-29 December) "The Relationship between Internal and External Economic Factors on Bank's Profitability Study on Banking Sector of Pakistan.", 2nd International Social Sciences Conference 2016, Allama Iqbal Open University, Islamabad.

Academic Qualifications

PhD in Commerce	2011	(Commerce)	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.

Experience Academic & Administrative

Duration	Details
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27-03-2023 to date	Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan.
15-12-2020 to date	Warden, Amna Hall girls hostal, Bahauddin Zakariya University, Multan.
28-03-2017 to 27-03-2020	Chairperson, Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan.
25-10-2015 to date	Professor, 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.

Funded Research Projects

Title of Project	Year	Amount (Rs.)	Funding From:
The Impact of sustainability disclosure, fintech, and financial inclusion on financial sustainability	2024	Rs. 225000	Lumina Consulting Services Ltd.
Impact of Financial Inclusion on Financial Efficiency and Financial Sustainability -Prince Sultan University, Riyadh.	2023-2024	Rs. 150000	HEC
The Role of Sustainability Reporting and Governance in Achieving Sustainable Development Goals: An International Investigation.	2023	Rs. 350000	King Abdulaziz University, Jeddah, Saudi Arabia
Measurement and Forecasting of Financial Sector Performance: A Case of Pakistan	2021-2022	Rs. 150000	BZU, Multan
Impact of Terrorism on Stock Market: A Case of South Asian Stock Markets- United Kingdom	2018	Rs. 232000	HEC
Do Stock Investors Value Corporate Sustainability? An International Investigation	2018-2019	Rs. 150,000	BZU, Multan
Corporate Governance, Capital Structure Dynamics and Cost of Equity: Evidence from Pakistan”	2017-2018	Rs. 188,700	BZU, Multan
Impact of Net Stable Funding Ratio (NSFR) on Profitability of Banks: An International Comparative Analysis of Islamic & Conv. Banks	2016-2017	Rs. 200,000	BZU, Multan
The Effect of Heuristics, Prospect and Herding Factors on Investment Performance	2015-2016	Rs. 71500	BZU, Multan
Financial and Operating Performance of Privatized Firms: A Case Study of Pakistan”	2004-2009	Rs. 100,000	BZU, Multan

References

1. Prof. Dr Toseef Azid, Qaseem University, Qaseem, Saudi Arabia. Email: toseefazid@hotmail.com
2. Dr Irum Saba, Director-IBA CEIF/Associate Professor, IBA Karachi Email: isaba@iba.edu.pk
3. Dr Ali Malik, Dean Academic Affairs (acting), Qatar Finance and Business Academy, Doha Qatar.