CURRICULUM VITAE



Career Objective: To serve in education and research, drawing on my academic and professional experience, and contribute to the growth of my university students' capabilities while helping them reform themselves and the entire world.

Personal Profile:

Name: Muhammad Umer Quddoos ***Attari***

Current Designation: Associate Professor (since 02-09-2025), Department of Commerce, Bahauddin Zakariya University, Multan, Pakistan.

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Residential Address: House No. 3, The Staff Residences Lane, Behind Umar Hall, Bahauddin Zakariya University, Multan, Pakistan.

Father's Name:	Muhammad Quddoos
Date of Birth :	11-11-1973
NIC No. :	35202-5410810-1
Domicile :	Lahore (Punjab)
Marital Status:	Married
Nationality :	Pakistani

Academic Profile:

Ph.D.	Management Sciences (Finance)	2010-17	3.56/4.0	COMSATS University, Islamabad.
M.Phil.	Management Sciences (Finance)	2008-10	3.6/4.0	Fauji Foundation University, Islamabad.
M.Com.	Finance and Management	1995-97	1709/2100	University of The Punjab, Lahore.
B.Com.	Accounting Specialization	1991-95	1st Div.	Hailey College of Commerce, P.U. Lahore.
B.Ed.	Teacher Education	2000-02	1st Div.	Allama Iqbal Open University, Islamabad.
I.Com.	Commerce Group	1989-91	1st Div.	Govt. Hashmi Memorial College of Commerce, Lahore.
Matric	Science Group	1997-89	1st Div.	Govt. Boys High School, Shad Bagh, Lahore.

Professional Experience

1. Teaching at the Department of Commerce, Bahauddin Zakariya University, Multan, since 01-09-2001.
2. Worked as Senior Auditor (BPS-16) in the Directorate of Central Excise and Taxation, FBR, Lahore, from 28th May 2001 to 31st August 2001.
3. Worked as Senior Auditor (BPS-11) in the Directorate of Foreign Audit, Islamabad, from 21st April 2000 to 25th May 2001.
4. Worked as Excise Inspector (BPS-11) in the Punjab Excise and Taxation Department from December 1999 to 31st March 2001.
5. Worked as Cost Controller (Executive) in the Services Shoes Industries, Muridke, from 27th October 1998 to 19th July 7 1999.

Administrative Assignments in the Parent Department:

1. Served as the Assistant Superintendent, Usman Hall (Boys Hostel) from 2001 to 2005.
2. Served as the Sports In-charge from 2005 to 2008.
3. Managed the departmental portfolio of the Examination Office since September 2019.
4. Worked as the In-charge of Sports for three years from February 2005 to February 2008.
5. Worked as in charge of Logistics and Maintenance for two phases of six years from 2002 to February 2008 and two years from 2016 to 2018.
6. Program Coordinator for B.S. Accounting and Finance (Evening), September 2019 to March 2023.

Distinctions

1. Secured a Gold Medal in the Intermediate Examination (Commerce Group), Lahore Division.
2. Secured Top Position in the subject of Security Analysis and Portfolio Management- a specialization course in M.Com.
3. Secured a Gold Medal in M.Phil. (Management Sciences) from F.U. Islamabad, session (2008-2010).
4. Secured first Position with A-Grade in Ph.D. (Management Sciences 2010-2011 coursework at COMSATS University, Islamabad.

Professional Training/ Certifications

1. Participated in and presented a research paper at the 8th National Research Conference on Computer, Management, and Social Sciences & Economics held on January 29, 2009, at the Islamabad Campus of Shaheed Zulifkar Ali Bhutto Institute of Science and Technology (SZABIST).
2. Participated in the Three Days' International Conference on Contemporary Issues in Islamic Finance on March 11-13, 2013, held at Pearl Continental Hotel Lahore, jointly organized by Global Forum on Islamic Finance (GFIF) and COMSATS University, Islamabad.
3. Participated in a two-day training on Peace, Advocacy, and Social Entrepreneurship held on June 11-12, 2014, in Multan.
4. Participated in an interactive training on Islamic Finance for academicians in 2015 at Lahore University of Management Sciences, Lahore.
5. Participated in a 2-day Hands-on Training on Understanding EndNote and NVivo-Research Made Easy held at the Department of Computer Sciences, by ORIC, BZU, Multan, Pakistan.

6. Participated in a 5-day Training Program for Academicians and Bankers on Fundamentals of Islamic Banking Operations (FIBO) held from March 28, 2016, to April 01, 2016, at State Bank of Pakistan-BSC (SBP Building-Central Bank), Multan, organized by the National Institute of Banking and Finance (NIBAF), Pakistan.
7. Participated in a 2-day 1st International Research Conference on Economics, Business and Social Sciences held on April 12-13, 2016, at the School of Economics, Bahauddin Zakariya University, Multan.
8. Participated in a 2-day Training Workshop on "Understanding the World in a Qualitative Way" from 28th April 2016 to 29th April 2016, at the Directorate of Research, University of Central Punjab, Lahore.
9. Participated in a 2-day International Conference on Contemporary Issues in Business Management on "Sustainable Business Practices in South Asia" held on March 21-22, 2017, at the UCP Business School, University of Central Punjab, Lahore.
10. Participated in a Research Training Workshop on Data Analysis and Publishing in Impact Factor Journals: from Idea Generation to Publication, conducted on April 1st and 2nd, 2017, held at the Institute of Management Sciences, Bahauddin Zakariya University, Multan, Pakistan.
11. Participated in Hands-on Training on NVivo, from 5th April 2017 to 6th April 2017 at the Department of Management Sciences, University of Central Punjab, Lahore.
12. Participated in a Hands-on Online Training Workshop on Panel Data Analysis on E-views conducted on April 1st and 2nd at aihawks.com.
13. Participated in a Hands-on Online Training Workshop on "Testing assumptions Using Smart PLS" conducted Online on July 11, 2021, at ComYabi.com.
14. Participated in a Three-Day Interactive Training on Islamic Branch Banking Operations (IBBO-18) held by the National Institute of Banking and Finance for academicians and bankers, August 15-17, 2022, organized Online in Islamabad, Pakistan.
15. Participated in Islamic Accounting Training: for the Course (Accounting for Islamic Financial Transactions-VILT) held online on April 3-4, 2023, by NIBAF, Islamabad.
16. Islamic Finance Certification-Batch 5 from the Centre of Islamic Economics.
17. Certified Islamic Finance Practitioner- Four-level Course Passed in Batch 3 organized by IBA-CEIF.
18. Passed the globally recognized Certified Shariah Advisor and Auditor (CSAA) exam held in December 2024, thus now recognized as a CSAA-certified AAOIFI Fellow.

Awards / Honors / Professional Affiliations

	Detail	Year	Title
1	Award of Indigenous Ph.D. Scholarship from the Higher Education Commission of Pakistan	2008-2013	Secured M. Phil. & Ph.D. Qualifications fully financed by HEC, Pakistan.
2	Research Grant Awarded for Project Undertaken and Submitted to the Directorate of Research & External Linkages at Bahauddin Zakariya University, Multan	2013-14	Financing Practices and Performances of Micro, Small & Medium-sized Enterprises (MSMEs)
3	-do-	2014-15	An Empirical Test of A Model of Capital Acquisition Decisions of MSEs
4	-do-	2015-16	Financing of Small and Micro Enterprises-Practices and Preferences
5	-do-	2017-18	The Financing Strategies and the Capital Acquisition by Micro and Small-sized Enterprises (MSEs)
6	Secured a Gold Medal in M.Phil. (Management Sciences) from Foundation University, Islamabad.	2008-2010	Financing the Formation and Growth of Small and Medium Enterprises

7	Secured Top Position with 100% marks in the FYP in the finance specialization course, Security Analysis and Portfolio Management in M.Com.	1995-1998	Feasibility Report on the Privatization of Sui-Northern Gas Pipelines Limited
8	Secured First Position in Commerce Group in the HSSC Exam held by BISE Lahore.	1991	Certificate of Merit Award
9	Qualified for the Cultural Exchange Ph.D. Scholarship Award for Romania	2003-04	Letter of Confirmation/Documentation Issued by the Ministry of Education, Pakistan
11	Ph.D. Supervision Certificate by HEC	2021 March	HEC Approved Supervisor
12	Certificate of Bravery	April 2021	Certificate of Appreciation Issued
13	Certificate of Appreciation by Parent Department		Excellence in Academics
14	Member Editorial Board | Journal of Applied Economics and Policy Studies (ewapublishing.org)	1st January, 2024	Certificate of Membership
15	Associate Fellow of the Higher Education Academy, UK	2022	Certificate of Fellowship (AFHEA, UK)
16	Certified Sharia Auditor and Advisor, Fellow of the Association of the Accounting and Auditing Organization for Islamic Financial Institutions	December 4th, 2024	Certificate of Fellowship of AAOIFI
17	Appreciation Award for the highest number of Q1-ranked journal publications in the Faculty of Commerce, Banking and Business Administration	September 19, 2026	Certificate of Appreciation by Bahauddin Zakariya University, Multan

Membership in Learned Societies and other Activities in the University, Public, or International Affairs

Designation	Department/ Organization	Duration		Responsibilities
		From	To	
Editorial Board Member	Journal of Applied Economics and Policy Studies	1st January, 2024	To Date	Review articles for the International Journal
Associate Fellow	Higher Education Academy, UK (AFHEA, UK)	2022	To Date	Membership Tasks and Activities
Fellow of AAOIFI	Association of the Accounting and Auditing Organization for Islamic Financial Institutions	December, 2024	To Date	Membership Tasks and Activities
Editorial Board Member	IGI Global Publisher	25 June, 2021	To Date	Review articles for the International Journal of Circular Economy and Waste Management, and allied activities.
	E-Science Press	25 February, 2021	To Date	International Journal of Arable Crops & Marketing

Research Scholars Supervised: M.Phil./M.S. - 25 Scholars; **Ph.D. -** 2 Scholars

I-Research Publications (Latest to Oldest) **Q1/W category** =17**, X category**=5**, Y category**=68

1. Sabeen Khurram, K., Umer Quddoos, M., Humaira, K., & Arslan Ahmad, S. (2026). STOCK MARKET CO-INTEGRATION AND VOLATILITY SPILLOVERS IN SOUTH AND EAST ASIA: DO INTERNATIONAL RELATIONS MATTER? PAKISTAN ISLAMICUS (An International Journal of

Islamic & Social Sciences), 6(02), 21-33. https://pakistanislamicus.com/index.php/home/article/view/389. [**HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

2. Alam, D., Quddoos, M. U., Khan, S. K., & Hameed, M. M. (2026). Investigating The Role of Tangible Attributes of Smartphones in Developing Brand Association Among University Students-Emerging Trends in an Emerging Economy. *Journal of Business Insight and Innovation*, *5*(6), 210-220. https://doi.org/10.63544/jbii.v5i6.146. [**HEC/HJRS Recognized as "Y" Category]. Journal of Business Insight and Innovation (JBII), ISSN (Print): 3006-2284; ISSN (Online): 3006-0982**

3. Bibi, A., Khan, F. A., Quddoos, M. U., & Khand, S. K. (2026). How Transformational Leadership Style Weaves Its Influence on Salespersons' Creative Performance? The Role of Emotional Intelligence and Work Engagement. *Review of Education, Administration & Law*, *9*(1), 331-350. **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-1788, 2708-3667**

4. Akmal, Maymona Areej, Khurram Khan, S., Quddoos, M. U., & Ahmad Siddiqi, A. (2026). EXAMINING THE NEXUS OF FINTECH ADOPTION AND FINANCIAL INCLUSION UNDER THE MEDIATING ROLE OF CUSTOMER TRUST. PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences), 6(01), 23-35. https://pakistanislamicus.com/index.php/home/article/view/335. [**HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**
5. Khurram Khan, S., Khan, A., Quddoos, M. U., & Ahmad Siddiqi, A. (2026). UNRAVELING THE NEXUS OF FINTECH SERVICES AND FINANCIAL INCLUSION: A CASE OF ISLAMIC BANKS IN PAKISTAN. PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences), 6(01), 23-35. https://pakistanislamicus.com/index.php/home/article/view/314 [**HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**
6. Khan, F. A., Nawaz, S., **Quddoos, M. U**., & Siddiqi, A. A. (2026). Leveraging Brand Love through Brand Attachment and Brand Aspirations: A Triangular Theory of Love Extension. *Sustainable Business and Society in Emerging Economies*, *Vol. 8 No. 1 (2026)*. DOI**:** https://doi.org/10.26710/sbsee.v8i1.3633 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2519-0318, 2518-8488**
7. Kanwal, T. K. T., Kouser, R., & Quddoos, M. U. (2025). Determinants of Social Media Sustainability Reporting: Evidence from Twitter. *Al-Aijaz Research Journal of Islamic Studies & Humanities*, *9*(4), 21-37. [**HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-2504 & ISSN (E): 2708-2172**
8. Kanwal, T., Kouser, R., & **Quddoos, M. U.** (2025). A Bibliometric Analysis of Sustainability Reporting via Social Media. *Sustainable Business and Society in Emerging Economies*, *7*(4). https://doi.org/10.26710/sbsee.v7i4.3537 [**HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-2504 & ISSN (E): 2708-2172**
9. Faheem Ahmad Khan, Mahma Qudsia, **Muhammad Umer Quddoos Attari**, Muhammad Sajid, Muhammad Adeel, Muhammad Abdul Basit Ur Rahim. (2025). Resolving the Project Control Systems-Performance Paradox: Boosting Individual Performance Through Intrinsic Motivation. *Current Psychology*. **DOI: 10.1007/s12144-025-08293-x [HEC/HJRS Recognized as "Q1" Category with an Impact factor of 2.6 updated in 2023]. ISSN: 1046-1310, 1936-4733 (In Press)**

10. Khan, F. A., Nawaz, S., Quddoos, M. U., & Siddiqi, A. A. (2025). Modeling the Structural Relationships of Brand Competency, Brand Love, Brand Advocacy, and Brand Loyalty. *Sustainable Business and Society in Emerging Economies*, *7*(3), 519-542. https://doi.org/10.26710/sbsee.v7i3.3458 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-2504 & ISSN (E): 2708-2172**

11. Khan, F. A., Quddoos, M. U., Nawaz, S., & Siddiqi, A. A. (2025). Is Creative Performance of Outbound Salespeople Accentuated by Ethical Leadership Style of Field Managers in Pharmaceutical Selling Context?. *Journal of Accounting and Finance in Emerging Economies*, *11*(3), 365-380.

https://doi.org/10.26710/jafee.v11i3.3469. **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2519-0318, 2518-8488**

12. Khan, F. A., Quddoos, M. U., Akram, A., & Siddiqi, A. A. (2025). Domino Effect of Brand Experience, Brand Passion, and Brand Image on Brand Commitment. *Sustainable Business and Society in Emerging Economies*, *7*(1), 159-172. **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-2504 & ISSN (E): 2708-2172. DOI: https://doi.org/10.26710/sbsee.v7i1.3357**

13. Syed Ali Raza, Muhammad Umer Quddoos Attari, & Khawer Naheed. (2025). INVESTIGATING THE NEXUS BETWEEN THE ATTITUDE TOWARD ELECTRONIC TAX SYSTEM AND THE LEVEL OF TAX COMPLIANCE: A MEDIATION ANALYSIS. Policy Research Journal, 3(3), 595–613. Retrieved from https://theprj.org/index.php/1/article/view/529. **ISSN [HEC/HJRS Recognized as "Y" Category]. ISSN (E): 3006-7030 ISSN (P): 3006-7022.**

14. Muhammad Tariq, **Muhammad Umer Quddoos Attari**, Muhammad Adeel, Arslan Ahmad Siddiqi. (2025). UNRAVELING THE MODERATING EFFECTS OF FINANCIAL POSITION, RESEARCH AND DEVELOPMENT, ADVERTISING, AND CUSTOMER PERCEPTION ON NEXUS OF PRODUCT INNOVATION AND FMCG SALES. (2025). *International Journal of Social Sciences Bulletin*, *3*(3), 782-792. https://theijssb.com/index.php/IJSSB/article/view/547 **[HEC/HJRS Recognized as "Y" Category]. ISSN: ISSN (E) 3007-1917 (P) 3007-1909.**

15. Faheem Ahmad Khan, Muhammad Umer Quddoos, Muhammad Adeel, & Arslan Ahmad Siddiqi. (2025). EXPLAINING NEXUS BETWEEN BRAND COMMUNICATION ON SOCIAL NETWORK SITES (SNS) AND ONLINE CONSUMERS' PURCHASE INTENTIONS: A TEST OF AFFECTIVE AND COGNITIVE MEDIATORS. *Policy Research Journal*, *3*(2), 687–703. Retrieved from https://theprj.org/index.php/1/article/view/479 **[HEC/HJRS Recognized as "Y" Category]. ISSN (E): 3006-7030 ISSN (P): 3006-7022. DOI: 10.5281/zenodo.15002192**

16. Arif, Z., **Quddoos, M. U**., Adeel, M. & Akram, M. (2025). Unravelling The Nexus of Energy Consumption, Foreign Direct Investment, And Natural Resources Rent with Environmental Degradation and Economic Growth. *International Journal of Social Sciences Bulletin*, *3*(2), 375-390. https://theijssb.com/index.php/IJSSB/article/view/454 **[HEC/HJRS Recognized as "Y" Category]. ISSN (E) 3007-1917 (P) 3007-1909. https://doi.org/10.5281/zenodo.14921490**

17. Muhammad Umer Quddoos, Ayesha Noreen, Dr Ather Maqsood Ahmed, & Dr Gulzar Khan. (2025). EVALUATING THE CHOICE OF OPTIMAL MONETARY POLICY RULES WITHIN THE DSGE FRAMEWORK: EMPIRICAL EVIDENCE FROM PAKISTAN. *Policy Research Journal*, *3*(2), 704–720. Retrieved from https://theprj.org/index.php/1/article/view/487**[HEC/HJRS Recognized as "Y" Category]. ISSN (E): 3006-7030 ISSN (P): 3006-7022.**

18. **Baloch, A.S., Hassan, M.U., Quddoos, M. U**., Adeel, M., & Akram, M. (2025). THE DRIVERS OF ENTREPRENEURIAL SUCCESS OF FREELANCERS: AN EMPIRICAL ANALYSIS. (2025). *Center for Management Science Research*, *3*(2), 44-54. https://cmsrjournal.com/index.php/Journal/article/view/87

19. Khan, S.K., Kousar, H., Quddoos, M. U., Hamid, E., & Adeel, M. (2025). How the Islamic Banks Are Positioned Today: A Case Study of Pakistan. *PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences)*, *5*(01), 14-28. Retrieved from https://www.pakistanislamicus.com/index.php/home/article/view/214 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

20. Wasim Ahmad Khan, Muhammad Ayub, **Muhammad Umer** Quddoos Attari, Liaqat Ali Waseem, Muhammad Abdul Basit Ur Rahim, Muzaffar Hameed, Muhammad Adeel, Arslan Ahmad Siddiqi, Muhammad Furqan Khan. (2024). Knowledge Refinement Mechanism in Agency Using Adaptive

Automata and Genetic Algorithms. https://systems.enpress-publisher.com/index.php/jipd/article/view/9482. **[HEC/HJRS Recognized as "X" Category, Impact factor 0.70 (2024)] ISSN: 2572-7931, 2572-7923**

21. Khan, F. A., **Quddoos, M. U**., Saif Ullah*, Siddiqi, A. A. (2024). Effects of Cybernetic and Socio-Psychological Approaches of Communication in Developing the Intentions To Use Mobile Banking Services. *International Journal of Social Sciences Bulletin*, *2*(4), 2458-2468. https://theijssb.com/index.php/IJSSB/article/view/465/608 **[HEC/HJRS Recognized as "Y" Category]. ISSN (E) 3007-1917 (P) 3007-1909.**

22. Mahir Farooq, Muhammad Hanif Akhtar, & **Muhammad Umer Quddoos**. (2024). Islamic banking and shariah governance: a bibliometric analysis of key themes. *PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences), 4(04), 09–21.* Retrieved from https://pakistanislamicus.com/index.php/home/article/view/177 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

23. Khan, F. A., **Quddoos, M. U**., Iqbal, M., & Siddiqi, A. A. (2024). Configuring the Connection between Ethical Leadership Style and Creative Performance within a Componential Theory of Creativity Framework. Review of Education, Administration and Law (REAL). DOI: 10.47067/real.v7i4.405. Vol. 7(4) 2024,483-499. [HEC/HJRS Recognized as "Y" Category]. **[HEC/HJRS Recognized as "Y" Category].ISSN: 2708-1788, 2708-3667**

24. Akram, M., **Quddoos, M. U.**, & Aamir, M. (2024). How Green Growth, Institutional Quality, and Globalization Impact Environmental Sustainability in the Selected OBOR Economies: The Role of Energy Efficiency. *Review of Applied Management and Social Sciences*, *7*(4), 939-958. https://doi.org/10.47067/ramss.v7i4.424 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-2024, 2708-3640**

25. Khan, F. A., **Quddoos, M. U**., Akram, A., & Adeel, M. (2024). Enhancing creative performance: the role of ethical leadership, work engagement, and positive emotions. *PAKISTAN ISLAMICUS* (An International Journal of Islamic & Social Sciences), *4*(03), 149-163. Retrieved from https://www.pakistanislamicus.com/index.php/home/article/view/170 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

26. Akram, M., **Quddoos, M. U.,** & Aamir, M. (2024). Mapping The Theme Underlying The Literature on Green Finance: A Contemporary Strategy For Sustainability. *PAKISTAN ISLAMICUS* (An International Journal of Islamic & Social Sciences), *4*(03), 190-211. Retrieved from https://pakistanislamicus.com/index.php/home/article/view/173 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

27. Muhammad Umer Quddoos, Nouman, Asadurrehman, Mazhar Iqbal, Muhammad Adeel (2024). Proactive Behavior of Employees in Pakistan's Health Sector: Investigating Its Antecedents and Organizational Outcomes. *PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences)*, *4*(02), 210–227. Retrieved from https://pakistanislamicus.com/index.php/home/article/view/197 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

28. Huang, L., **Quddoos, M. U**., Akhtar, M. H., Haseeb, A., Khan, M. B., & Rafique, A. (2024). Nexuses between carbon emissions, trade openness, transport services, globalization index, and growth in China: targeting the sustainable development goals. *Environmental Science and Pollution Research*, *31*(34), 46342-46356. https://doi.org/10.1007/s11356-023-30214-3 **[HEC/HJRS Recognized as "W" Category, with an updated Impact factor of 5.19 (2023)]. ISSN: 0944-1344, 1614-7499**

29. OuYang, J., Shah, S. H., Khan, M. K., Bibi, M., **Quddoos, M. U.**, & Siddiqi, A. A. (2024). Re-investigating the Impact of Economic Growth, Energy Consumption, Financial Development, Institutional Quality, and Globalization on Environmental Degradation in OECD Countries. *Economics*, *18*(1), 20220077. https://doi.org/10.1515/econ-2022-0077 **[HEC/HJRS Recognized as "W" Category, with an updated Impact factor of 1.48 (2024)]. ISSN: 1864-6042**

30. Liu, L., Rafique, A., Abbas, N., **Umer Quddoos, M.**, Ahmad, M. M., & Siddiqi, A. A. (2024). Systemic risk spillover between the stock market and banking deposits: Evidence from a sustainability perspective in the South Asian countries. *Plos One*, *19*(7), e0288310. https://doi.org/10.1371/journal.pone.0288310 **[HEC/HJRS Recognized as "W" Category Impact factor of 3.752 updated 2023]. ISSN: 1932-6203**

31. Shahzad, M., Abbas, M., Quddoos, M. U., Rahim, M. A. B. U., Naheed, K., Iqbal, M., ... & Adeel, M. (2024). Economic, social, and administrative barriers to achieving the Sustainable Development Goal of good health and well-being. *Journal of Infrastructure, Policy, and Development*, *8*(11), 8109. https://doi.org/10.24294/jipd.v8i11.8109 **[HEC/HJRS Recognized as "X" Category]. ISSN: 2572-7931, 2572-7923**

32. Du, J., **Quddoos, M. U.**, Latif, M., Abbas, S. M., Siddiqi, A. A., & Amin, M. S. (2024). Exploring the nexus between servant teacher leadership behavior, psychological empowerment, and cognitive learning: evidence from universities of Pakistan. *Current Psychology*, *43*(18), 16148-16159. https://doi.org/10.1007/s12144-023-05505-0 **[HEC/HJRS Recognized as "W" Category with an Impact factor of 2.8 updated in 2023]. ISSN: 1046-1310, 1936-4733**

33. Muhammad Adeel, Muhammad Umer Quddoos, Arslan Ahmad Siddiqi, & Mazhar Iqbal. (2024). Exploring the influence of subjective norms, perceived behavioral control, and attitudes on trust in Islamic banks: an empirical analysis. *PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences)*, *4*(02), 201–209. Retrieved from https://pakistanislamicus.com/index.php/home/article/view/197 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

34. Khan, S.K., Saeed, S., Kousar, H., Quddoos, M. U., & Adeel, M. (2024). Examining The Impact of Islamic Microfinance on Micro-Entrepreneurship: Evidence from Pakistan's Financial Landscape. *PAKISTAN ISLAMICUS (An International Journal of Islamic & Social Sciences)*, *4*(01), 240-254. Retrieved from https://www.pakistanislamicus.com/index.php/home/article/view/215 **[HEC/HJRS Recognized as "Y" Category]. ISSN: 2790-4911, 2789-9365**

35. Khan, F. A., **Quddoos, M. U.**, Siddiqi, A. A., & Adeel, M. (2024). The Ties that Quandary: Does Customer Experience Translate into Customer Retention in an Online Shopping Context? *Pakistan Journal of Social Sciences,* 44(1), 9-24. https://doi.org/10.5281/zenodo.10461901**. [HEC/HJRS Recognized as "Y" Category]. ISSN: 2708-4175, 2074-2061**

36. Hu, M., Khan, F. A., **Quddoos, M. U.**, Wu, X., & Rafique, A. (2024). The interplay between behavior-based salesforce control systems and salesperson's creative performance: a closer look at salesperson's work engagement. *Current Psychology*, 1-16. https://doi.org/10.1007/s12144-023-05591-0 **[HEC/HJRS Recognized as "W" Category with an Impact factor of 2.6 updated in 2024]. ISSN: 1046-1310, 1936-4733**

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Note: The complete name in bold letters identifies the primary (First or corresponding) author.

II-Papers Submitted and in Review Process: 2

1. Trust as a Catalyst in Stock Market Participation in Pakistan: Application of the Moderation Model within the Theory of Planned Behavior in *SN Business and Economics*

2. Driving Consumer Loyalty in Pakistan's Banking Sector: Unveiling the Nexus of CSR, Organizational Green Culture, and Co-Creation from a Sustainability Perspective in *Journal of Financial Services Marketing*

3. A Framework for Evaluating the Effects of Multidimensional Sustainable Human Resource Management Practices on Project Success in *SN Business and Economics*

4. Unravelling the Determinants of FinTech Adoption in Conventional and Islamic Banking: Mediating Role of Trust in *Journal of Accounting and Finance in Emerging Economies*

5. Unleashing the Value of Talent Management Strategies in Digital Transformation and Growth of Service Firms in *SN Business and Economics*

6. FinTech Adoption in Conventional and Islamic Banking: Mediating Role of User Attitude and the Moderating Role of Perceived Risk in *Pakistan Islamicus*

7. Interconnectedness of Carbon Emissions with Economic Indicators in China: Charting the Course to Sustainability in *Environmental Science and Pollution Research*

III-Conference Presentations/Publications: 5

1. Presented a working paper titled "Financing practices and preferences of SMEs at the 8th International Conference on Business, Economics, and Management at SZABIST, organized in April 2009.

2. Presented a working paper titled "Determinants of the Capital Acquisition Decision in MSEs-A Discriminant Analysis" at the First International Conference on Business, Economics, and Management at B.Z. U. Multan, organized in April 2016.

3. Presented a joint working paper titled "Family firms and financial performance: An empirical evidence of internal corporate governance issues of Family Firms in Pakistan" at the First International Conference on Business, Economics, and Management at B.Z. U. Multan, organized in April 2016.

4. Presented a joint working paper titled "The Determinants of Capital Acquisition Decisions of Micro and Small Enterprises " at the Fourth International Conference on Contemporary Issues in Business and Management held at the University of Central Punjab, Lahore. From March 21 to 22, 2017.

5. Presented a joint working paper titled "Investigating the role of tangible attributes of smartphones in developing brand association- emerging trends in an emerging economy" online at the International Halich Congress on Multidisciplinary Scientific Research-VIII held on December 03-05, 2024, at IKSAD Institute, Istanbul, Turkiye.

IV- Publications in Non-refereed Journals

1. Hardi, I., Ray, S., Attari, M. U. Q., Ali, N., & Idroes, G. M. (2024). Innovation and economic growth in the top five Southeast Asian economies: A decomposition analysis. *Ekonomikalia Journal of Economics*, *2*(1), 1-14. https://doi.org/10.60084/eje.v2i1.145. **ISSN: 2988-5787**

2. M. Usman, M. A. M. Makki, W. Akhter, M. U. Quddoos (2014). Impact of Working Capital Management and its Policies on the Corporate Profitability: Across the Manufacturing Sectors. *Vidyabharati International Interdisciplinary Research Journal, 3(1), Pages 42-54,* Retrieved from https://www.viirj.org/vol2issue2.html. **ISSN: 2319-4979.**

3. Lestari, D. S. T., & Quddoos, M. U. (2025). THE INFLUENCE OF MARKET RESEARCH, CONSUMER BEHAVIOR, AND WORD OF MOUTH COMMUNICATION FOR SUSTAINABLE MARKETING OF ELECTRIC VEHICLES IN INDONESIA. *Multidisciplinary Indonesian Center Journal (MICJO)*, *2*(2), 2247-2257. DOI: 10.62567/micjo.v2i2.809,