

CURRICULUM VITAE



Career Objective: To serve in education and research, drawing upon my academic and professional experience, and thereby contribute to the growth of my university students' capabilities and help them strive to reform themselves and the people of 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 1999.

Administrative Assignments in the Parent Department:

1. Had served as the Assistant Superintendent, Usman Hall (Boys Hostel) from 2001 to 2005.
2. Has served as the Sports In-charge Males from 2005 to 2008.
3. Has been handling 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. Has been handling the departmental assignment of Program Co-Ordinator for B.S. Accounting and Finance (Evening) since 1st September 2019.

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 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 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 Fundamental 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 Research Training Workshop on Data Analysis and Publishing in Impact Factor Journal: 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 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 in the finance specialization course, Security Analysis and Portfolio Management in M.Com. securing 100% marks in the Final Semester Project Report	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. Supervisor-ship 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)	1 st January, 2024	
15	Associate Fellow of the Higher Education Academy, UK	2022	Certificate of Associate Membership
16	Certified Sharia Auditor and Advisor, Fellow of the Association of the Accounting and Auditing Organization for Islamic Financial Institutions	December 4 th , 2024	Certificate of Fellowship

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

<u>Designation</u>	<u>Department/ Organization</u>	<u>Duration</u>		<u>Responsibilities</u>
		<u>From</u>	<u>To</u>	
Assistant Superintendent	Usman Boys Hostel, BZU Multan	2001	2005	Deal with male students' discipline and other affairs
Sports Incharge	Commerce BZU Multan	2005	February, 2008	Organizing the male students' sports events
B.S. Program Evg. Coordinator	Commerce BZU Multan	September, 2020	Till Date	Coordinate with B.S. Evg. Program matters
Editorial Board Member	IGI Global Publisher	25 June, 2021	Till Date	Review articles for the International Journal of Circular Economy and Waste Management, and allied activities.
	E-Science Press	25 February, 2021	Till Date	International Journal of Arable Crops & Marketing

Research Students Supervised: M.Phil./M.S. 20 Scholars

I-Research Publications (Latest to Oldest)

1. Faheem Ahmad Khan, Mahma Qudisia, **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)]
2. 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
3. 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), XX-XX. [(HEC/HJRS Recognized as “Y” Category)]. ISSN: 2519-0318, 2518-8488
4. 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>
5. 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.
6. 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.
7. 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](https://doi.org/10.5281/zenodo.15002192)
8. 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>
9. 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.

10. Baloch, A.S., Hassan, M.Ul., 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>
11. 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
12. 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
13. 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.
14. 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
15. 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)]. ISSN: 2708-1788, 2708-3667
16. 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
17. 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
18. 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

19. **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
20. 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
21. 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
22. 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
23. 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
24. 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
25. 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
26. 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
27. 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
28. 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
 29. Khan, F. A., Siddiqi, A. A., **Quddoos, M. U.**, Iqbal, M., & Adeel, M. (2023). Social Media Advertising and Brand Image: Unraveling the Mystery Box. *Bulletin of Business and Economics (BBE)*, 12(4), 399-408. <https://doi.org/10.61506/01.00139>[(HEC/HJRS Recognized as “Y” Category] ISSN: 2414-1771, 2409-9368
 30. Lei, Q., Attari, M. U. Q., Hayat, M., Ahmad, M. M., Haseeb, A., & Rafique, A. (2023). Mapping the Themes Underlying the Literature on Cross-Listing of Shares—A Contemporary Corporate Strategy of Sustainable Growth. *Sustainability*, 15(12), 9316. <https://doi.org/10.3390/su15129316> [(HEC/HJRS Recognized as “W” Category, The 2022-2023 Journal's Impact IF of Sustainability- 3.889)]. ISSN: 2071-1050
 31. Ilyas, U., Butt, M. U., Gulzar, M., & **Quddoos, M. U.** (2023). A new dimension in exploring stock price movement. *International Journal of Economics and Business Research*, 25(3), 414-430. IJEBr-74841. <https://doi.org/10.1504/IJEBr.2023.129989> [(HEC/HJRS Recognized as “X” Category, Impact factor 0.72 (2023))]. ISSN: 1756-9850, 1756-9869
 32. Khan, F. A., **Quddoos, M. U.**, Rafique, A., & Siddiqi, A. A. (2023). The Amalgamation of Technology Acceptance Model and Diffusion of Innovations Theory: A Revelation of Behavioral Intentions to Use Internet (i-net) Banking. *Pakistan Journal of Social Sciences*, 43(3), 347-360. <https://doi.org/10.5281/zenodo.8321040>. [HEC/HJRS Recognized as “Y” Category]. ISSN: 2708-4175, 2074-2061
 33. Xin, Y.; Amin, M.S.; Khan, H.; Zheng, J.; **Quddoos, M.U.** (2023). Unleashing the Moderating Influence of Firms’ Life Cycle Stages and National Income on Capital Structure Targeting Behavior: A Roadmap towards Sustainable Development. *Sustainability* 2023, 15, 2945. <https://doi.org/10.3390/su15042945>. [(HEC/HJRS Recognized as “W” Category, Impact factor 4.17 (2021))]. ISSN: 2071-1050
 34. Rehman, M. A., **Quddoos, M. U.**, Amin, M. S., & Ghouse, G. (2023). Moving towards sustainability: how do low-carbon energy, current account balance, and reserves induce environmental deterioration in the Big 3? *Environmental Science and Pollution Research*, 30(20), 57340-57357. <https://doi.org/10.1007/s11356-023-26339-0> [(HEC/HJRS Recognized as “W” Category, with an updated Impact factor of 4.17 (2021))]. ISSN: 0944-1344, 1614-7499
 35. Yu, Z., **Quddoos, M. U.**, Khan, S. A. R., Ahmad, M. M., Janjua, L. R., Amin, M. S., & Haseeb, A. (2023). Investigating the moderating impact of crime and corruption on the economic growth of Bangladesh: Fresh insights. *International Area Studies Review*, 26(2), 185-207. <https://doi.org/10.1177/22338659221125696> [(HEC/HJRS Recognized as “Y” Category, Impact factor 0.905 (2021-22))]. ISSN: 2233-8659, 2049-1123
 36. Haseeb, A., Xia, E., Saud, S., Usman, M., & **Quddoos, M. U.** (2023, May). Unveiling the liaison between human capital, trade openness, and environmental sustainability for BRICS economies: Robust panel-data estimation. In *Natural Resources Forum* (Vol. 47, No. 2, pp. 229-256). Oxford, UK: Blackwell Publishing Ltd. <https://doi.org/10.1111/1477-8947.12277> [(HEC/HJRS Recognized as “X” Category, Impact factor 2.775 (2021))]. ISSN: 1477-8947, 0165-0203

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83. **Quddoos, M. U.** and Gulzar, Saqib (2016). Financing the Formation and Growth of Micro and Small Enterprises in Pakistan: A Demand and Supply Analysis. *Pakistan Journal of Social Sciences (PJSS)* Vol. 36, No. 2 (2016), pp. 1153-1161. 5ed3c9d50e1ce Retrieved from <https://pjss.bzu.edu.pk/index.php/pjss/article/view/498> [(HEC/HJRS Recognized as “Y” Category]. ISSN: 2708-4175, 2074-2061

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

II-Papers Submitted and in Review Process: 2

1. Understanding the Dynamics of Financial and Environmental Sustainability: A Wavelet Exploration of S&P 500 Sustainability Index, Digital Currency Bitcoin, Gold, and Carbon Emissions Futures
2. Examining the Interconnectedness of Carbon Emissions with Urbanization, Financial Development, Energy Usage, Globalization Index, Transport Services, Trade Openness, and Growth in China-Charting the Implications for Sustainability

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](https://doi.org/10.62567/micjo.v2i2.809),