

**Humaira Asad**  
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University of the Punjab, Lahore  
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<http://pu.edu.pk/faculty/description/40/Dr-Humaira-Asad.html>  
<http://www.ibapu.edu.pk/humaira.php>

### **Current Position**

Assistant Professor, IBA, University of the Punjab, Lahore June 2005 -

### **Academic Qualifications**

Ph.D. Economics, University of Exeter, UK, 2012

Thesis title: *Effective Financial Development, Inequality and Poverty*

M Phil Economics, GC University, Lahore, 2001

Thesis title: *Inter-sectoral Linkages and Economic Development: Empirical Study of Pakistan (1973-2001)*

M.A. Economics, Dept. of Economics, University of the Punjab, Lahore with Distinction

B.A. with Economics and Statistics as Majors, Lahore College for Women, Lahore –  
Rolls of Honour

### **Professional Qualification**

Associate of the Higher Education Academy (AHEA) 2009

### **Teaching Experience**

Assistant Professor, IBA, University of the Punjab June 2005-

Graduate Teaching Assistant, University of Exeter Oct 2008-Sept 2010

Modules Taught: Introduction to Statistics, Statistics for Business and  
Management, Personal Financial Management

Lecturer, IBA, University of the Punjab May 2002-June 2005

### **Fields of Interest**

Quantitative Research Techniques, Financial Econometrics, Quantitative Research Techniques, Islamic  
Financing and Behavioral Finance.

### **Reviewer**

#### **1. Economic Research-Ekonomiska Istraživanja (Journal indexed on JCR)**

### **Member**

1. Board of Faculty, School of Professional Advancement, University of Management and Technology
2. Board of Faculty of Economics and Management Sciences, University of the Punjab, 2017-2018
3. Member, Institutional Doctoral Program Committee (IDPC), IBA, University of the Punjab since its inception in 2013 till to date.

### **Honors/Awards**

**2017:** Performance Evaluation Award from University of the Punjab

**2017:** Represented University of the Punjab in an official visit to Jiangxi University, Jiangxi, China (March)

**2016:** Performance Evaluation Award from University of the Punjab

**2016:** Won Small Research Grants Project from University of the Punjab worth PKR 150,000

**2007-09:** Member Staff and Student Liaison Committee (SSLC) for Business School, University of Exeter, UK

**2007:** Received PhD Scholarship under Faculty Development Scholarship of University of the Punjab.

**2003:** Best Teacher Award, University of the Punjab

**2001:** Secured First position in **M.Phil Economics, Government College University (GCU), Lahore**

<b>Computer Skills</b>
Stata, TSM, Scientific Workplace, E-Views, SPSS, Microsoft Word and Excel, AMOS, Endnote, Minitab, NVIVO and SmartPLS.

<b>Published Research Papers (Since 2016) (Peer Reviewed)</b>
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1	Tauqeer, M., Faiz, R., <b>Asad, H.</b> and Awan, S. H. (2016) Impact of nutritional labelling on purchase intention of dairy products. <i>Science International</i> . Vol. 28 (4), pp. 99-106
2	<b>Asad, H.</b> , Naseem, R., & Faiz, R. (2017). Mediating effect of Ethical Climate between Organizational Virtuousness and Job Satisfaction. <i>Pakistan Journal of Commerce &amp; Social Sciences</i> , 11(1).
3	Khan, M. M., <b>Asad, H.</b> , & Mehboob, I. (2017). Investigating the consumer behavior for Halal endorsed products: case of an emerging Muslim market. <i>Journal of Islamic Marketing</i> , Vol. 8 Issue: 4, pp.625-641.
4	<b>Asad, H.</b> & Cheema, F. K. (2017). An Empirical Assessment of the Q-Factor Model: Evidence from the Karachi Stock Exchange, <i>Lahore Journal of Economics</i> , Vol. 22 Issue: 2, pp. 117-138.
5	Faiz , Rafia, Awan, S. H., <b>Asad, H.</b> and Anam, H. (2017) Customers' Attitude towards Digital and outdoor Marketing, <i>Pakistan Journal of Social Sciences</i> , Vol 37 (1), pp. 44-57.
6	<b>Asad, H.</b> , Khan A, & Faiz, R (2018) Behavioral Biases across the Stock Market Investors: Evidence from Pakistan, <i>Pakistan Economic and Social Review</i> , Vol 56(1), pp. 185-209.

<b>Papers under Review</b>
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1	Can Women be Empowered through Islamic Micro-finance? Empirical Evidence from Pakistan has been submitted with Lahore Journal of Business. Manuscript ID is LJB18/09-345
2	Can Sustainable Growth Rate of a Firm Predict Financial Distress? Evidence from an Emerging Economy has been submitted with Journal of Management and Research (JMR). Manuscript ID is JMR-171025-1A.
3	The effect of entertainment, credibility and ad-perception on consumers' attitude towards advertisements; Manuscript Ref. No: JMR- 420056
4	Automated Service Quality, Performance of Banks and Customer Satisfaction: A Mediating Framework submitted with Journal of Quality and Technology Management (JQTM).
5	Ethical Leadership and Turnover Intention: Evidence from Pakistan submitted with South Asian Journal of Business Studies; Manuscript ID: (SAJBS-05-2018-0058)
6	Environmental CSR and pro-environmental behaviors to reduce environmental dilapidation: the moderating role of empathy (MRR-12-2017-0408.R2)
7	Modelling Islamic Finance Adoption for SMEs: Do innovativeness and behavioral intentions matter? submitted with the International Journal of Islamic and Middle Eastern Finance and Management. Manuscript ID is IMEFM-08-2018-0272.
8	Striving for professionalism: Investigation of pregnant women work experiences, their behavior and antecedents in Pakistan submitted with Human Relations (HR-2018-0504)

<b>International Conference Proceedings (Since 2016)</b>
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1	Presented a paper titled "Consumer-Brand Relationship and Brand-Evangelism in an Emerging Economy" in 4th International Conference on Contemporary Issues in Business Management on 21-22 March 2017 at UCP, Lahore.
2	Presented a paper titled "Role of Islamic Micro-finance in the Empowerment of

	Women Entrepreneurs in Pakistan” in International Conference on Gender, Work and Society at LUMS on 23-27 April, 2017
3	Presented Paper titled “Can Innovation Orientation Improve Operational Performance? An Empirical Investigation of Manufacturing Concerns in Pakistan” co-authored with Hajira Liaquat in 9th South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban. Won Best Paper Award for this paper
4	Presented Paper titled “Effective Financial Development and Poverty” coauthored with John Maloney and James Davidson in 9th South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban. Won Best Paper Award for this paper.
5	Presented Paper titled “Consumer Purchase Intention toward Halal Cosmetics: An Empirical Investigation of a Muslim Society” coauthored with Aqsa Asif in 9th South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban.
6	Presented Paper titled “Financing the Startups: An Application of Financial Growth Life Cycle Approach” coauthored with Sabrina Naz Qaiser in 9th South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban.
7	Presented Paper titled “Determinants of Behavioural Intentions of Small and Medium Enterprises towards Islamic Finance” coauthored with Memoona Shaheen in 9th South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban.
8	Presented Paper titled “Can teaching Islamic financing change the investment behavior? An experimental study co-authored with Hafiz Sharafat Ali in 2nd International Conference on Business and Management Perspectives in the Asian Context, 19-21 Oct, 2017 at University of Lahore.
9	Presented a Research Paper titled “Role of Islamic Microfinance in the Empowerment of Women Entrepreneurs in Pakistan” in Islamic Finance, Banking & Business Ethics Global Conference 2016 (26-27 March, 2016) at LUMS, Lahore, Pakistan
10	Presented a Research Paper titled “Empirical Assessment of Q-Factor Model on Karachi Stock Exchange” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan
11	Presented a Research Paper titled “Risk Impact of Behavioral Biases across the Stock Market Investors: Evidence from Pakistan” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan
12	Presented a Research Paper titled “Job Crafting and its Outcomes: A Comparative Study of Public and Private Sectors in Pakistan” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan
13	Presented a Research Paper titled “Impact of Perceived Store Environment on Impulse Buying Behavior: Mediating Role of Shopping Enjoyment and Moderating Role of Hedonic Shopping Motives” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan
14	Presented a Research Paper titled “Mediating Effect of Ethical Climate on the Relationship between Organizational Virtuousness and Organizational Citizenship Behavior and Job Satisfaction” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan
15	Presented a Research Paper titled “Impact of Organizational Justice on Organizational Citizenship Behavior: The Mediating Role of Psychological Empowerment Study of Private Banks in Faisalabad” in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016 at Serena Hotel, Islamabad, Pakistan

<b>National Conference Proceedings (Since 2016)</b>	
1	Presented a Research Paper titled “Perceived Store Environment and Impulse Buying Behavior” in National Conference on Emerging Trends in Governance and Management in Pakistan 20-21 May, 2016 by Institute of Administrative Sciences, University of the Punjab, Lahore at Pearl Continental, Lahore
2	Presented a Research Paper titled “Link between Automated Service Quality and Financial Performance of a Bank: An Empirical Evidence from Pakistan” in National Conference on Emerging Trends in Governance and Management in Pakistan 20-21 May, 2016 by Institute of Administrative Sciences, University of the Punjab, Lahore at Pearl Continental, Lahore
3	Presented a Research Paper titled “The Role of Knowledge Management in Islamic Banks of Pakistan” in the 1 <sup>st</sup> Conference on Banking, Insurance & Banking Management” arranged by Hailey College of Banking and Finance on 14-15 Dec, 2016
4	Presented a Research Paper titled “Institutional Environment and Capital Structure: An Empirical Evidence from KSE Listed Firms” in the 1 <sup>st</sup> Conference on Banking, Insurance & Banking Management” arranged by Hailey College of Banking and Finance on 14-15 Dec, 2016

<b>Conference Attended (since 2016)</b>	
1	Attended 3rd Islamic Finance, Banking and Business Ethics Global Conference, May 2-3, 2018 at LUMS, Lahore, Pakistan
2	Attended International Conference On Governance Management & HR: Strategic Directions, 21-22 March 2018 at Pearl Continental, Lahore, Pakistan
3	Attended International Conference on Microfinance Products and Processes: Lessons from the field organized by Lahore School of Economics, on 13 April, 2017.
4	Attended International Conference on Banking, Insurance and Business Management, 14-15 December 2017 at Hailey College of Banking and Finance, University of the Punjab and <b>Chaired a Session</b>

<b>Trainings/Seminars/Lecturers conducted as Resource Person (since 2016)</b>	
1	Conducted a training workshop on “Data Analysis using SPSS” on 24-25 February, 2016 at IBA, University of the Punjab, Lahore.
2	Conducted a training workshop on “Economic Growth and Economic Development” on 21 Sept, 2015 arranged by Management and Professional Development Department (MPDD), Government of the Punjab.
3	Delivered lecture on “Overview of Economy of Pakistan” on 3 October, 2017 in a training session arranged by Management and Professional Development Department (MPDD), Government of the Punjab.

<b>Workshop/Seminar – Attended as a participant (Since 2016)</b>	
1	Attended Punjab Economic Forum 2017 at Faletti’s Hotel on 3-4 April, 2017.
2	Attended two days workshop on ‘Model Building Techniques and Structural Equation Modelling using SmartPLS Software’ arranged by RCTD on 5-6 August, 2016.
3	Attended a Seminar on “Understanding Islamic Banking” arranged by Virtual University and Bank Alfalah at VU, Lahore Campus on 11 February, 2016
4	Attended the workshop on “Advanced Quantitative Analysis through AMOS Software” arranged by Department of Information Management, University of Punjab, Lahore on 26 January, 2016.

**Trainings Attended**

1	Program on <b>Islamic Finance for Academicians</b> (April 20 - 21, 2018) arranged by Rausing Executive Development Centre (REDC), Lahore University of Management Sciences (LUMS), Lahore
2	Program on <b>Islamic Finance for Academicians</b> (October 14 - 16, 2016) arranged by Rausing Executive Development Centre (REDC), Lahore University of Management Sciences (LUMS), Lahore
3	<b>5-Days Fundamentals of Islamic Banking Operations (FIBO) Training Program</b> w.e.f. 28th November, 2016 to 2nd December, 2016 at State Bank of Pakistan, BSC, Lahore
<b>Best Paper Awards</b>	
1	Won Best Paper Award for the research paper titled “Impact of Perceived Store Environment on Impulse Buying Behavior: Mediating Role of Shopping Enjoyment and Moderating Role of Hedonic Shopping Motives” presented in 8 <sup>th</sup> International South Asian Conference (SAICON), 24-26 Aug, 2016.
2	Won Best Paper Award for the research paper titled “Can Innovation Orientation Improve Operational Performance? An Empirical Investigation of Manufacturing Concerns in Pakistan” co-authored with Hajira Liaquat presented in 9 <sup>th</sup> South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban.
3	Won Best Paper Award for the research paper titled “Effective Financial Development and Poverty” coauthored with John Maloney and James Davidson presented in 9 <sup>th</sup> South Asian International Conference (SAICON- 2017), from 23-25 Aug, 2017 at Pearl Continental, Bhurban.
<b>Program Designed</b>	
2015	MBA 3.5 years
2013-14	MPhil in Business Administration; PhD in Business Administration
2005-06	BBA-Hons
<b>Courses Designed</b>	
	<p>PhD Semester-I: Quantitative Research Techniques</p> <p>MPhil Semester II: Emerging Issues in Business</p> <p>MPhil Semester- I: Econometric Modelling</p> <p>MBA in SME Banking and Entrepreneurship: Islamic Banking Perspective of SMEs</p> <p>MBA 1.5 years Semester-II: Islamic Finance and Business Ethics</p> <p>MBA 1.5 years Semester-I: Managerial Economics</p> <p>MBA 3.5 Semester –I: Business Mathematics</p> <p>BBA-Hons Semester- I: Business Mathematics</p> <p>ECO501: Development Economics for Virtual University, Pakistan. This is a part of Open CourseWare (OCW) (<a href="http://ocw.vu.edu.pk/Courses.aspx?cat=Economics">http://ocw.vu.edu.pk/Courses.aspx?cat=Economics</a>)</p>
<b>External Examiner and Paper Setter</b>	
	Punjab Public Service Commission (PPSC); University of Management Technology; University of Central Punjab, Government College University; Lahore College for Women University; Virtual University; Institute of Business and Information Technology, University of the Punjab.
<b>Supervision of MPhil/MBA 1.5 years Research Scholars</b>	

	36 MPhil/MBA 1.5 years Research Scholars have successfully finished their THESIS under my supervision.
	2 MPhil Research Scholars are working on their thesis under my supervision.
<b>Supervision of PhD Research Scholars - Completed</b>	
PhD Management, University of Hertfordshire, UK	Usage of Enterprise Resource Planning Systems in Higher Education Institutions in Pakistan  Research Scholar: Zeshan Ahmer
<b>Supervision of PhD Research Scholars – In Process</b>	
PhD Business Administration, IBA, University of the Punjab	Impact of Behavioral Factors and Judgmental Biases on the Investors' Decisions Research Proposal has been approved by the Advanced Studies and Research Board.  Research Scholar: Filza Qambar
PhD Business Administration, IBA, University of the Punjab	Capital, risk and efficiency: A case of Pakistan's financial sector Research Proposal has been approved by the Advanced Studies and Research Board.  Research Scholar: Amer Sohail
<b>References</b>	
1	Prof John Maloney, Business School, University of Exeter, UK. Contact No (01392) 263202, email: <a href="mailto:J.Maloney@exeter.ac.uk">J.Maloney@exeter.ac.uk</a>
2	Prof Dr. Mubbsher Munawar Khan, Principal, Hailey College of Banking and Finance, University of the Punjab, Lahore Contact Number: +92-42-99213790; email: <a href="mailto:mubbsher.khan@ibapu.edu.pk">mubbsher.khan@ibapu.edu.pk</a>