

Dr. M Kashif Saeed

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Saeedkashif21@yahoo.com



EDUCATION

Ph.D. Finance (With Distinction) | Putra Business School, UPM, Malaysia.

MS in Business Administration Specialization (Corporate Governance & Corporate Finance)

| National University of Modern Languages, Islamabad, Pakistan

MSc in Accounting and Finance | Bahauddin Zakaria University, Multan, Pakistan.

B.Com Commerce | Bahauddin Zakaria University, Multan, Pakistan.

Diploma in Business Administration | Punjab Board of Technical Education, Lahore, Pakistan

PROFESSIONAL EDUCATION

Certified Professional Manager, “**Accounting and Finance**” Skill Development Council,
Government of Pakistan

Certified Professional Course “**Corporate Finance Fundamentals**” Corporate Finance
Institute, **Canada**

Certified Professional Course “**Excel Fundamentals, Formulas for Finance**” Corporate
Finance Institute, **Canada**

Certified Professional Course “**Introduction to Capital Markets**” Corporate Finance
Institute, **Canada**

Certified Professional Course “**Economics for Capital Markets**” Corporate Finance
Institute, **Canada**

Certified Professional Course “**Equity Allocation for Wealth Management**” Corporate
Finance Institute, **Canada**

Certified Professional Course “**Introduction to Risk Management**” Corporate Finance
Institute, **Canada**

DISTINCTIONS

2nd Position in South Punjab in Intermediate

2nd Position in the University in Bachelors

GOT Award in PhD

EXPERIENCE

- Working as Director Finance in the Garrison Education System Secretariat (Army Public School and Colleges Multan) (23/07/2025 to date).
 - Worked as Assistant Professor in the Department of Accounting & Finance, **The Islamia University of Bahawalpur** (24/09/2020 to 22/07/2025).
 - **Visiting Lecturer BZU, MNS 2024-2025**
 - Worked as Assistant Professor in the Department of Commerce, **The Islamia University of Bahawalpur**(2015 to 23/09/2020)
 - Worked as a lecturer in the Department of Commerce, **The Islamia University of Bahawalpur**(2009 to 2015)
 - Worked as a Lecturer in **Punjab Group of Colleges, Multan**(2006-09)
 - Worked as a Visiting Lecturer at **Allama Iqbal Open University** (2006-2009)
 - Worked as an Accounts officer at Bank Alflah Multan (2004-05).
 - Worked as an Accounts Executive at TOYOTA MOTORS, Multan. Pakistan (2001-2002).
 - Managing Director, Fazal Furniture (1995-1997)
 - Working as a consultant in **Accounting, Finance, and Taxation** since 2015 to date.
 - Ten years of Business (Trade & Real Estate) Experience (Part-Time).
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Ph.D. RESEARCH

“Ownership Structure, Board Diversity and Sustainable Financial Performance in Pakistan.”

RESEARCH INTERESTS

Finance | *Primary*

Corporate Governance

Financial Economics

Islamic Finance

Sustainable Finance Performance

SEMINARS/ WORKSHOPS/ CONFERENCE

PRESENTER

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| 2021 | PhD Colloquium PURE Series 4, Putra Business School, University of Putra Malaysia. November 17, 2021. Paper title: “EFFECTS OF BOARD CHARACTERISTICS ON INSTITUTIONAL OWNERSHIP DIVERSITY AND FIRM PERFORMANCE IN SELECTED SAARC COUNTRIES”. |
| 2023 | PhD Colloquium Pure Series 6, Putra Business School, University of Putra Malaysia. March 15, 2023. Paper title: “Institutional Ownership Diversity, Board Characteristics and Firm Performance in SAARC Countries”. |

- 2023 Global Conference on Business and Economics Research (GCBER, 2023), University of Putra Malaysia. Paper Title: “Institutional Ownership Diversity, Board Diversity and Sustainable Growth; Evidenced from the Fuel and Energy sector of Pakistan”.
- 2024 Keynote speaker, Seminar on “Islamic Personal Finance: The Way Forward”, The Institute of Management Sciences, The Islamia University of Bahawalpur. May 27, 2024.
- 2025 The Asian Management Research and Case Conference (AMRC, 2026).Lahore University of Management Sciences (LUMS). Paper Title: “Exploring the Impact of Remote Work on Employee Productivity: A Comparative Study of In-Office and Remote Workers”

PARTICIPANT

- 2022 Webinar “Assisting Postgraduate Students in Publishing.”
- 2022 FAA’s Webinar titled: The Skills-Based Approach to Talent and Learning Development
- 2022 Webinar "Writing a Problem Statement - From the Lens of a Viva Examiner: How & What to Write?”
- 2022 Webinar “BUILDING AN INFLUENTIAL BRANDING.”
- 2022 Online Workshop “Predictive model evaluation and comparison in PLS-SEM.”
- 2022 Webinar “From frenzy to fall: is e-commerce back to normal?”
- 2022 Webinar “MASTERING ADMINISTRATIVE SKILLS FOR IMPROVEMENT OF PRODUCTIVITY.”
- 2022 Webinar “Preqin Q2 2022 Quarterly Update.”

REVIEWERS OF JOURNALS

- Asian Journal of Economics, Business and Accounting
- Journal of Review of Accounting and Finance (Emerald)
- South Asian Journal of Social Studies and Economics
- International Journal of Finance and Banking Research (<http://www.ijfbr.net>).
- Journal of Environment, Development and Sustainability

BOOKS PUBLISHED

Title: Solution Manual of Fundamentals of Financial Management (12th Edition)

Original Author: Stanley B. Block

Contributor: Dr. Kashif Saeed

Publisher: Javed Book Agency

Year: 2007

Title: Fundamentals of Islamic Finance (1st Edition)

Original Author: Dr. Kashif Saeed

ISBN# 978-627-94564-0-3

Year: 2024

Title: Corporate Financial Risk Management (1st Edition)
Original Author: Dr. Kashif Saeed
In Progress
Year: 2025

BOOK CHAPTERS.

- Saeed, K., & Akhtar, H. (2024). Institutional ownership and corporate risk management in Pakistan. In *ESG: “Challenges and opportunities for the banking and financial services sector”*. Springer Nature. (Submitted, In Press).
 - Saeed, K. (2024). Disruption and innovation in brand management. “*Strategic brand management in the age of AI and disruption*”. IGI Global Publishing. (Accepted).
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SUBJECTS TAUGHT

Corporate Finance	International Finance
Financial Management	Islamic Finance
Corporate Risk Management	Business Taxation
Fundamentals of Accounting	Financial Accounting
Income Tax Law	Corporate Governance
International Business	Money, Banking and Finance
Productions and Operation Management	Audit
Sale Tax Law	Business Research Methods

RESPONSIBILITIES ASSUMED

- Worked as in charge Examination Department of Commerce, The Islamia University of Bahawalpur, Pakistan (2015-2019)
 - Worked as In charge of student executive Club Department of Commerce, The Islamia University of Bahawalpur, Pakistan (2013-2018)
 - Worked as in charge Departmental Time Table and Course Allocation Department of Commerce, The Islamia University of Bahawalpur, Pakistan. (2013-2019)
 - Worked as in in-charge Departmental Admission Committee Department of Commerce, The Islamia University of Bahawalpur, Pakistan.(2013-2019)
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RESEARCH SKILLS

EVIEWS, STATA, SPSS, PLS SMART, MENDELEY,
NVIVO, MS EXCEL, MS WORD, and MS POWERPOINT

RESEARCH PUBLICATIONS

1. Saeed, K., Jabbar, S., & Khalid, T. (2025). Board Diversity and Corporate Outcomes: Evidence from Gender and Ethnic Heterogeneity in Pakistan's Non-Financial Firms. *Audit and Accounting Review*, 5(2), 72-92. <https://doi.org/10.32350/aar.52.04>
2. Saeed, K., & Hamid, M. A. B. A. (2024). Corporate Governance and Financial Performance: Evidence from the Oil and Gas Sector of Pakistan during the Covid-19 Pandemic. *International Journal of Contemporary Business and Economics (IJCBE)*, 2(1), 31-44. <https://doi.org/10.61338/g78h1754>
3. Saeed, K. ., Aslam, S. ., Jabbar, S. ., Aslam, S. ., & Noreen, F. (2024). Perceived Trust and Its Antecedents' Impact on Intentions to Use Fintech; Evidence from Pakistan. *Bulletin of Business and Economics (BBE)*, 13(2), 573-582. <https://doi.org/10.61506/01.00365>
4. Saeed, K., Iqbal, M. S., & Tijjani, A. A. (2024). Impact of Corporate Governance on Capital Structure; Evidence from Pakistan. *Journal of Banking and Social Equity (JBSE)*,. Retrieved from <https://journals.iub.edu.pk/index.php/jbse/article/view/3005>. 3(1), 57–69
5. Saeed, M. K. ., Hamid, M. A. B. A. ., Abbas, A. ., & Jabbar, S. (2024). "Institutional Ownership, Board Diversity, and Sustainable Growth: Evidence from Pakistan". *Pakistan Journal of Social Sciences*, 44(1), 93-101. <https://doi.org/10.5281/zenodo.10897062>.
6. iqbal, M. S., Kashif Saeed, Fifi Anti Mapika Sari Binti Sukamto, Sajjad Hussain, & Siti Noraisyah Bt norizan. (2024). Financial Performance of Pakistani Islamic banking Sector and Credit Risk: Panel Model Method. *Journal of Contemporary Business and Islamic Finance (JCBIF)*, 4(1), 376–387. Retrieved from <https://journals.iub.edu.pk/index.php/jcbif/article/view/2040>.
7. Ilyas, S., Ahmad, T., Saeed, K., Dilawar, S., & Sheikh, M. R. (2024). Exchange Rate Volatility and Foreign Remittances in SAARC Countries. *Journal of Asian Development Studies*, 13(3), 1019-1035.
8. Jabbar, S., Ali, R., Ida Md Yasin, & Kashif Saeed. (2024). Public Awareness and Propensity to Determine Cash Waqf in Pakistan. *Pakistan Journal of Social Sciences*, 44(2), 325-340. DOI: 10.5281/zenodo.12606854.
9. Sultan, S., Ilyas, S., Saeed, K., Dilawar, S., Ibrar, N., & Sheikh, M. R. (2024). Socio-Economic Determinants of Crime: A Case Study of District Prison of Vehari. *Journal of Asian Development Studies*, 13(2), 1498-1519.
10. Sultan, S. ., Rauf, M. ., Saeed, K. ., Abbas, A. ., & Sheikh, M. R. (2024). Dynamics of Causality between Inflation Volatility and Exchange Rate Volatility in Pakistan: A Time Series Analysis. *Bulletin of Business and Economics (BBE)*, 13(2), 526-531. <https://doi.org/10.61506/>
11. Iqbal, M. S., Saeed, K., Masood, A., Hussain, S., & Akhtar, M. (2024). Impact of Domestic Financial Disasters on Islamic Banks Performance in Pakistan: An Empirical Approach. *Journal of Tourism, Hospitality, and Services Industries Research (JTHS)*, 4(01), 93–110. <https://doi.org/10.52461/jths.v4i01.282>
12. Mubasher, A. ., Aslam, S. ., Rehman, S.- ur-. , & Saeed, K. . (2024). Exploring the Influence of Project Management Practices on Project Success with the Moderating Role of Infrastructural Sustainability. *Pakistan Journal of Social Sciences*, 44(3), 475-496. <https://doi.org/10.5281/zenodo.13758546>

13. Saeed, K., Ilyas, S., Dilawar, S., Abbas, A. and Sheikh, M.R. 2023. Inflation and Inflation Uncertainty in Pakistan. *Journal of Policy Research*. 9, 4 (Dec. 2023), 345–354. DOI:<https://doi.org/10.61506/02.00158>.
 14. Khalid, A. ., Dilawar, S. ., Saeed, K. ., Abbas , A. ., & Sheikh, D. M. R. (2023). Financial Inclusion, Financial Development and Poverty Nexus in Developing Nations. *Bulletin of Business and Economics (BBE)*, 12(3), 952-963. <https://doi.org/10.61506/01.00550>
 15. Kashif Saeed & Shaista Qammer, “Does Pakistan's Fiscal Deficit Curb Economic Growth? An ARDL Bound Testing Methodology”, *International Journal of Contemporary Business and Economics* 1, no.02 (2023), pp: 46-57.
 16. Amjad, Zara, Muhammad Ramzan Sheikh, and Kashif Saeed. "Demand Management Policies, External Debt and Growth Nexus in SAARC Countries." *Journal of Contemporary Macroeconomic Issues* 3, no. 1 (2022): 76-95.
 17. Kumar, Abodh, Muhammad Ramzan Sheikh, and Kashif Saeed. "Weak Institutions and Persistence of Slums in Bihar, India." *ANNALS OF SOCIAL SCIENCES AND PERSPECTIVE* 2, no. 2 (2021): 157-175.
 18. Umair, Muhammad, Muhammad Ramzan Sheikh, and Kashif Saeed. "A Historical and Econometric Analysis of Energy Consumption and Industrial Output in Pakistan (1990-2019)." *PERENNIAL JOURNAL OF HISTORY* 2, no. 2 (2021): 353-382.
 19. Ahmad, Nisar, Muhammad Ramzan Sheikh, and Kashif Saeed. "Rural urban food consumption analysis in Pakistan: Expenditure elasticities approach." *Pakistan Journal of Commerce and Social Sciences (PJCSS)* 9, no. 1 (2015): 159-170.
 20. Sheikh, Muhammad Ramzan, Kashif Saeed, and Shaista Qammer. "Does Fiscal Deficit Dampen Down Economic Growth in Pakistan? An ARDL Bound Testing Approach."
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RESEARCH PUBLICATIONS (In Progress)

- Saeed, M. K. ., Hamid, M. A. B. A. ., Noordin, B. A. A. (2024). “Institutional Ownership Diversity, Board Diversity and Sustainable Growth: Evidenced from an Emerging Economy”. *International Journal of Economics and Management (IJEM)* [ISSN:1823-836X] (Under Review)
- Saeed, K., & Hamid, M. A. B. A. (2024). “Corporate Governance and Financial Performance: Evidence from the Oil and Gas Sector of Pakistan during Covid-19 Pandemic”. *International Journal of Contemporary Business and Economics (IJCBE)*. (Accepted).
- Saeed, M. K. ., Hamid, M. A. B. A., Hussain, S. ., Nuta, F.M. (2024). “Moderating effects of Management Ownership on the relationship between Audit Committee Effectiveness and Sustainable Financial Performance: Evidence from Emerging Market”. *Sustainability; Economic and Business Aspects of Sustainability*. (Revisions Submitted).
- Saeed, M. K. ., Aslam, S. Hussain, S. ., Wato, F.M. (2024). “Moderating effects of Management Ownership on the relationship between Audit Committee Effectiveness and Sustainable Financial Performance: Evidence from Emerging Market.” *Review of Accounting and Finance (Emerald)*.

- Saeed, M. K. ., Hamid, M. A. B. A. Do Cross-Sector Partnerships Affect the Sustainable Entrepreneurship and Sustainable Development; Evidence from an Emerging Market. Sustainable Futures (Elsevier)
- Saeed, M. K. ., Aslam, S. Do institutional investors impacts the inclusion of female directors in board and sustainable financial performance of companies evidenced from Pakistan. Jurnal Ekonomi Malaysia (JEM)