

Curriculum Vitae

Personal Information:

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Academic Profile

A seasoned academic administrator and finance professional with thirty years of multifaceted experience spanning 24 years in Pakistan's higher education sector and six years in corporate industry. As Head of Department, I provided transformative leadership to a dynamic team of more than 90 faculty members, guiding a thriving student community of over 3000 across a broad spectrum of programs including BS (Business Administration), BS (Accounting and Finance), BS (Business Data Analytics), MBA, MS, and PhD programs.

In addition to my administrative command, I spearheaded the curriculum development for the BS (FinTech) program at COMSATS University, Islamabad Campus, where I still teach modern financial innovation courses. My rich blend of international exposure and local academic depth has sharpened my expertise in strategic management, institutional governance, and driving departmental excellence to meet stringent institutional deadlines.

Academic Qualifications

2016	University Technology Malaysia (Malaysia) PhD in Finance	
1996 - 1998	University of Leicester (UK)	Master of Science (M.Sc) in Finance
1995 - 1996	University of Hull (UK)	Master of Business administration (MBA) in Business Finance
1994 - 1995	University of Hull (UK)	Post Graduate Diploma in Management Studies (DMS)
1990 – 1991	The Polytechnic of North London (UK)	Diploma in Accounting
1985- 1987	University of Punjab	Bachelor of Commerce

Academic Appointments

1. **COMSATS University Islamabad — Department of Management Sciences**
Assistant Professor
June 2004 – May. 2026
Lecturer
September 2002 – June 2004

Academic Leadership and Administrative Experience

Head of Department (HoD) - [June 2016 – October 2017]

- Provided academic and administrative leadership for programs including BBA, BS (Accounting & Finance), MBA, MS, and PhD.
- Oversaw faculty coordination, student affairs, and academic delivery.
- Managed an academic environment comprising more than 90 faculty members, 20 staff members, and over 1,500 students.
- Led implementation of departmental policies and academic strategies.
- Supervised resource allocation, academic planning, and program management.
- Facilitated quality assurance in teaching, research, and student progression.
- Promoted research activities through support for faculty publications and postgraduate supervision.

Associate Head of Department – [February 2016 – May 2016]

- Assisted in departmental administration, faculty coordination, and academic management
- Supported implementation of policies and program oversight

In-Charge Admissions (Undergraduate & Graduate Programs) – [September 2018 – March 2023]

- Managed departmental admissions for undergraduate and postgraduate programs.
- Coordinated applicant evaluation, selection processes, and enrolment planning.

In-Charge PhD Program [May 2023 – July 2023]

- Coordinated doctoral program operations, including admissions and academic processes

Additional Contributions

- Development and revision of course outlines
- Teaching across BBA and BS (Accounting and Finance) programs.
- Contribution to BS FinTech program curriculum development.

Research Supervision and Academic Engagement

- Supervision of MS and PhD theses
- Supervision of undergraduate research projects
- Evaluation of postgraduate research theses (MS and PhD) programs.

2. NUST Institute of Management Sciences (NIMS), Rawalpindi – (Pakistan)

[22nd November 1999 to 31st August 2002].

Position: Accounts Officer

Main Responsibilities:

- Producing the monthly financial accounts to enable timely and accurate reporting.
- Monitoring the month end timetable of all accounting ledgers.
- Attending quarterly budget meetings.
- Attend monthly meeting with Internal auditors and review organizations internal controls
- Attend mid-year and year-end meetings with organization External auditors
- Providing monthly report to Budget holders of their performances against budget.
- Recruiting, hiring and providing initial employee training and managing compliance and support of all company policies.
- Responsible all internal audit functions & procedures of the department.
- Liaising with external and internal auditors, providing information as requested and answering queries / questions rose during interim and final audit of the year-end accounts.
- Developing strategies for ensuring a high performance culture.

3. Jaffer Brothers (Pvt) Ltd Islamabad– (Pakistan) – [1st August 1988 to 21st September, 1989]

Position: Accounts Assistant

Main Responsibilities:

- Reconciling the bank accounts to cash book.
- Checked the authorized Cheques batches for payment.
- Reconciled of general ledger.
- Reconciled of control account.
- Responsible for all internal controls of the department and also responsible to reply all internal auditor's queries.
- Responsible for the production of all routine reports from the financial information system.

4. Builders Associates Ltd, Islamabad – (Pakistan) – [23rd September, 1987 to 20th June 1988]

Position: Accountant

Main Responsibilities:

- Assisted the Finance Director to produce monthly management accounts.
- Assisted Financial Director in the preparation of report of maintaining and improving internal controls of financial operation department.
- Responsible for the performance of quality control and audit -related checks in relation to creditor.
- Responsible of month end and year end schedules
- Assist internal auditors in the implementation of controls & procedures in the department.
- Reconciled of general ledger.
- Reconciled of control account.
- Responsible for all internal controls of the department and also responsible to reply all internal auditor's queries

5. Bank of America, Islamabad – (Pakistan) – [13th September 1999 – 19th November, 1999]

Position: Internee

Main Responsibilities:

- Assisting customers with their inquiries and providing information about banking products and services.
- Helping customers with account opening procedures and other banking transactions.
- Assisting in the processing of deposits, withdrawals, and other transactions.
- Helping with the preparation and processing of loan applications and related documents.
- Conducting research on various financial products and market trends.
- Assisting in the analysis of financial data and preparation of reports.
- Rotating through different departments to gain a comprehensive understanding of bank operations, including retail banking, corporate banking, and credit departments.
- Assisting with special projects and tasks as assigned by supervisors in various departments.
- Addressing customer complaints and forwarding them to the appropriate department for resolution.

6. Habib Bank A G Zurich, London (UK) – [25th September 1997 – 29th May, 1998]

Position: Internee

Main Responsibilities:

- Issuance and advising of letters of credit.
- Examination and verification of shipping documents.
- Payment to the beneficiary upon compliance with terms and conditions.
- Handling documentary and clean collections.
- Presenting documents to the drawee for acceptance/payment.
- Remitting funds to the principal upon receipt of payment.
- Maintaining foreign currency accounts with correspondent banks.
- Reconciliation of account statements.
- Managing foreign exchange transactions and funding requirements.
- Conducting KYC (Know Your Customer) procedures.
- Providing account details and facilitating initial deposits.
- Processing of cheques and other instruments deposited by customers.
- Verification and posting of items to respective accounts.
- Handling any discrepancies or issues with clearing items.
- Processing of foreign and domestic remittance requests.
- Ensuring compliance with regulatory requirements.
- Coordinating with correspondent banks for swift and accurate transfer of funds

Research Publications

1. U. Ayub., M. Naveed., Khadija.N., **Tahir, M., (2025)**. Shannon Entropy as a Measure of Risk Based on Modern Portfolio Theory. Bahria University Journal of Management and Technology. 8 (1). **[HEC Category Y]**.
2. M.Ali., Ibrahim.Z., Gharaibeh. Z., MS Sial., **Tahir, M., (2024)**. The nexus of good governance, e-trust and digital citizenship behavior: a perspective of emerging economies. International Journal of Electronic Governance 16 (4). 468 – 489. **[Impact Factor: 0.92]**.
3. Pan, C., Cristia, J. F. E., Irfan, M., Pan, Z., Ghardallou, W., **Tahir, M. & Ali, B. (2023)**, Modelling the ecological footprints, climate change and economic growth nexus. Geological Journal, 58(9), 3348- 3367. **[HEC HJRS Category: W]**
4. Aftab, M., Naeem, M., **Tahir, M. & Ismail, I. (2023)**, Does uncertainty promote exchange rate volatility? Global evidence. Studies in Economics and Finance, 41(1), 177-191. **[HEC HJRS Category: X]**.
5. Sumadi, M. A., Comite, U., **Tahir, M.** Alkhateeb, N. A., & Alnsour, A. S. **(2023)**, Managerial Empowerment and Job Performance: An Empirical Study of Female Syrian Refugees in Jordan. Migration Letters, 20(S8), 251-266. **[HEC HJRS Category: X]**
6. Saeed, H., Bibi, R., & **Tahir, M. (2023)**, Risk Spillover from World Energy Markets to Pakistan Agricultural Commodity Markets. An application of Dependence switching Copula model. IBA Business Review, 18(2), 70–93. **[HEC HJRS Category: Y]**
7. Jadoon, I. A., Noreen, U., Ayub, U., **Tahir, M. & Shahzadi, N. (2021)**, The Impact of Family Ownership on Quality and Disclosure of Internal Control in Pakistan, Sustainability. 13 (16), DOI: 10.3390/su13168755. **[HEC HJRS Category: W]**.
8. Jadoon, I. A., Ali, A., Ayub, U., **Tahir, M. & Mumtaz R. (2021)**, ‘The impact of sustainability reporting quality on the value relevance of corporate sustainability performance’, Sustainable Development. John Wiley & Sons, Ltd, 29(1). **[HEC HJRS Category: W]**.

9. Abbas Jadoon, I., Mumtaz, R., Sheikh, J., Ayub, U., & **Tahir, M.**, (2021). The impact of green growth on financial stability. *Journal of Financial Regulation and Compliance*, 29(5), 533-560. **[HEC HJRS Category: X]**.
10. Ayub, U., Shafique, A., Zakaria, M., Jadoon, I. A., & **Tahir, M.** (2020). Is greed rewarded? Developing heuristics for greedy investors using upper partial moments. *International Journal of Management Research and Emerging Sciences*, 10(4). **[Impact Factor: 3.546]**
11. M. S. Amin, H. Khan, I. A. Jadoon, & **Tahir, M.** (2020), "Capital Structure Theories and Speed of Capital Adjustment towards Target Capital Structure along Life Cycle Stages of Asian Manufacturing Firms," *Journal of Accounting and Finance in Emerging Economies*, 6(1). **[HEC HJRS Category: Y]**.
12. H. Khan, F. Khan, S. Rehman, **Tahir, M.** and I. A. Jadoon, (2018), "Role of Environmental Management Systems Certification, Corporate Governance and Ownership Structure in Firm's Efficiency: A Comparison of ISO 14001 Certified and Non-Certified Firms in Pakistan," *Arabian Journal of Business and Management Review*, 8 (3) **[Impact Factor: 1.2]**.
13. A. Wahid, M. S. Ahmad, N. B. Abu Talib, I. A. Shah, **Tahir, M.** F. A. Jan, and M.Q. Saleem, (2017), "Barriers to empowerment: Assessment of community-led local development organizations in Pakistan," *Renewable and Sustainable Energy Reviews*, Vol. 74, pp. 1361-1370. **[HEC HJRS Category: W]**.
14. **Tahir, M.** and M. B. Ahmad Anuar, (2016), "The determinants of working capital management and firms' performance of textile sector in Pakistan," *Quality and Quantity International journal of Methodology*, 50 (2), pp. 605-618. **[HEC HJRS Category: W]**.
15. F. Khan, M. A. Anuar, and **Tahir, M.** (2014), "Behavior of various volatility dynamics of firm stock returns," *Actual Problems of Economics*, 162 (12), pp. 252- 259.
16. F. Khan, M. A. Anuar, L. G. Choo, and **Tahir, M.** (2014), "Lagged Macroeconomic variables sensitivity of firm stock returns on an emerging market," *International Journal of Information Processing and Management*, 5(2), pp. 40.
17. F. Khan, M. A. Anuar, L. G. Choo, and **Tahir, M.** (2014), "Trading effect emerging stock markets risks – Return volatility dynamics and enterprises economic exposure," *Transition Studis Review*, 2.
18. **Tahir, M.** Q. Abbas, S. M. Sargana, U. Ayub, and S. K. Saeed (2013), "An Investigation of Beta and Downside Beta Based CAPM- Case Study of Karachi Stock Exchange," *American Journal of Scientific Research*, vol. 85, pp. 118-135.
19. 19. R. Ahmed, N. Azmi, M. T. Masood, **Tahir M.** and M. S. Ahmad, (2013), "What Does Project Leadership Really Do?" *International Journal of Scientific & Engineering Research*, 4 (1).
20. **Tahir, M.** F. Khan, S. M. Far, I. A. Jadoon, H. Khan, and Y. Munir, (2012), "Factors affecting knowledge sharing, stress and team building of industrial sector of Pakistan," *Academic Journal of Management Sciences*, vol. 1, no. 1, 2012.

