

MUHAMMAD UMAR

Associate Professor

Adnan Kassar School of Business,

Lebanese American University, Beirut, Lebanon – AACSB Accredited

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SUMMARY

Throughout my fourteen years of teaching, research, leadership, and administrative experience at several public and private sector academic institutions in China, Romania, France and Pakistan. Robust research credentials with interests lie within the domain of SDGs, ESG, Energy Economics, Green Finance, Financial and Resource Markets, Investment and Financial Analysis, Behavioral Finance, Empirical Finance, Financial Risk Management, Portfolio Management, and Crypto assets.

CORE AREAS OF TEACHING

Finance

Corporate Finance, Managerial Finance, Sustainable Finance

Accounting

Financial Accounting, Financial Statement Analysis, Managerial Accounting

CURRENT POSITIONS

September 2023 – To Date

Associate Professor

Adnan Kassar School of Business, Lebanese American University, Beirut, Lebanon – **AACSB Accredited**

Courses Taught: Financial Accounting, Managerial Accounting, Managerial Finance

September 2024 – To Date

Postdoctoral Research Fellow

West University of Timisoara, Timisoara, Romania

AWARDS

- **2022** Highly Cited Researchers in the Top 1% of the World, Web of Science
- **2024** Recognized in the world's top 0.05% of scholars by ScholarGPS
- **2022, 2023, 2024, 2025** Highly Cited Researchers in the Top 2% of the World, Stanford University (Single Year Data)
- **2024, 2025** Highly Cited Researchers in the Top 2% of the World, Stanford University (Career Data)
- **2023** China's Top 200 Scholars (Applied Economics) in Global Scholars Academic Influence Ranking
- **2022** Most Cited Chinese Researchers in Applied Economics Domain, Elsevier
- **2021** Most Cited Chinese Researchers in Applied Economics Domain, Elsevier

PAST FACULTY POSITIONS

August 2021 – August 2023

Professor

School of Economics, Qingdao University, Qingdao, Shandong, China

Courses Taught: Time Series Analysis, Quantitative Research Method

October 2021 – September 2022

Assistant Professor (Contractual)

UCP Business School, Faculty of Management Sciences, University of Central Punjab, Lahore, Pakistan

Courses Taught: Financial Accounting, Managerial Finance, Financial Statement Analysis

PAST RESEARCH POSITIONS

October 2022 – August 2023

Adjunct Research Professor

Adnan Kassar School of Business, Lebanese American University, Beirut, Lebanon

February 2021 – To August 2021

Research Associate

Suleman Dawood School of Business, Lahore University of Management Sciences (LUMS), Lahore, Pakistan – **AASCB Accredited**

September 2018 – June 2021

Research Associate

School of Economics, Qingdao University, Qingdao, Shandong, China

EXPERIENCE OF MANAGEMENT

Over eight years of extensive hands on experience in management in different institutes:

April 2016 – June 2018

Principal at Al-Hamd College Lahore, Pakistan

April 2015 – March 2016

Principal at Central Institute of Management Sciences, Lahore, Pakistan

Aug. 2011 – March 2015

Principal at Al-Syed College of Commerce, Lahore, Pakistan

SELECTED PUBLICATION LIST

1. Yao, C. L., Umar, M., Mirza, N., & Qin, M. (2025). Climate performance and debt structure: The case of European SMEs. *International Review of Economics & Finance*, 101, 104178. <https://doi.org/10.1016/j.iref.2025.104178>
(ABDC: A, ABS: 2)
2. Dou, J., Mirza, N., Umar, M., & Horobet, A. (2025). ESG uncertainties and valuation implications: Evidence from the EU banking sector. *Research in International Business and Finance*, 76, 102872. <https://doi.org/10.1016/j.ribaf.2025.102872>
(ABDC: A, ABS: 2)
3. Umar, M., Qin, M., & Su, C. W. (2025). Exploring the hedging performance of non-fungible token: Novel evidence from world uncertainty. *Research in International Business and Finance*, 102931. <https://doi.org/10.1016/j.ribaf.2025.102931>
(ABDC: A, ABS: 2)
4. Zheng, L., Mirza, N., Umar, M., & Su, C. W. (2025). Sustainable Lending to European SMEs: Implications for Bank Performance. *International Review of Economics & Finance*, 104283. <https://doi.org/10.1016/j.iref.2025.104283>
(ABDC: A, ABS: 2)
5. Umar, M., Mirza, N., Achim, M. V., & Ribeiro-Navarrete, S. (2025). The impact of climate change on credit portfolios and banking resilience: Preliminary evidence from a developing economy. *International Review of Financial Analysis*, 102, 104021. <https://doi.org/10.1016/j.irfa.2025.104021>
(ABDC: A, ABS: 3)
6. Dou, J., Mirza, N., Umar, M., & Horobet, A. (2025). ESG uncertainties and valuation implications: Evidence from the EU banking sector. *Research in International Business and Finance*, 76, 102872. <https://doi.org/10.1016/j.ribaf.2025.102872>
(ABDC: A, ABS: 2)
7. Su, C. W., Liu, Xiaofeng, Qin, Meng, & Umar, M. (2024). Is the Uncertainty Economic Policy an Impediment or an Impetus to Technological Innovation? *Emerging Markets Finance and Trade*, 60(11), 2579–2593. <https://doi.org/10.1080/1540496X.2024.2324201>
(ABDC: A, ABS: 2)
8. Sun, T., Mirza, N., Umar, M., & Ktaish, F. (2024). When interest rates rise, ESG is still relevant – The case of banking firms. *Finance Research Letters*, 69, 106128. <https://doi.org/10.1016/j.frl.2024.106128>
(ABDC: A, ABS: 2)
9. Wei Su, C., Yue Song, X., Qin, M., Lobonț, O.-R., & Umar, M. (2024). Optimistic or pessimistic: How do investors impact the green bond market? *The North American Journal of Economics and Finance*, 74, 102248. <https://doi.org/10.1016/j.najef.2024.102248>
(ABDC: A, ABS: 2)
10. Yunis, M., Mirza, N., Safi, A., & Umar, M. (2024). Impact of audit quality and digital transformation on innovation efficiency: Role of financial risk-taking. *Global Finance Journal*, 62, 101026. <https://doi.org/10.1016/j.gfj.2024.101026>
(ABDC: A, ABS: 2)

11. Mirza, N., Umar, M., Horobet, A., & Boubaker, S. (2024). Effects of climate change and technological capex on credit risk cycles in the European Union. *Technological Forecasting and Social Change*, 204. <https://doi.org/10.1016/j.techfore.2024.123448>
(ABDC: A, ABS: 3)
12. Safi, A., Kchouri, B., Elgammal, W., Nicolas, M. K., & Umar, M. (2024). Bridging the green gap: Do green finance and digital transformation influence sustainable development? *Energy Economics*, 134. <https://doi.org/10.1016/j.eneco.2024.107566>
(ABDC: A*, ABS: 3)
13. Rizvi, S. K. A., Rahat, B., Naqvi, B., & Umar, M. (2024). Revolutionizing finance: The synergy of fintech, digital adoption, and innovation. *Technological Forecasting and Social Change*, 200. <https://doi.org/10.1016/j.techfore.2023.123112>
(ABDC: A, ABS: 3)
14. Xie, X., Mirza, N., Umar, M., & Ji, X. (2024). Covid-19 and market discipline: Evidence from the banking sector in emerging markets. *International Review of Economics and Finance*, 89, 612–621. <https://doi.org/10.1016/j.iref.2023.10.042>
(ABDC: A, ABS: 2)
15. Gao, S., Zhu, Y., Umar, M., Kchouri, B., & Safi, A. (2024). Financial inclusion empowering sustainable technologies: Insights into the E-7 economies from COP28 perspectives. *Technological Forecasting and Social Change*, 201. <https://doi.org/10.1016/j.techfore.2023.123177>
ABDC: A, ABS: 3)
16. Umar, Z., Usman, M., Umar, M., & Ktaish, F. (2024). Interdependencies and risk management strategies between green cryptocurrencies and traditional energy sources. *Energy Economics*, 136. <https://doi.org/10.1016/j.eneco.2024.107742>
(ABDC: A*, ABS: 3)
17. Han, Q., He, M., Zhang, Y., & Umar, M. (2023). Default return spread: A powerful predictor of crude oil price returns. *Journal of Forecasting*, 42(7), 1786–1804. <https://doi.org/10.1002/for.2983>
(ABDC: A, ABS: 2)
18. Lang, Q., Ma, F., Mirza, N., & Umar, M. (2023). The interaction of climate risk and bank liquidity: An emerging market perspective for transitions to low carbon energy. *Technological Forecasting and Social Change*, 191. <https://doi.org/10.1016/j.techfore.2023.122480>
(ABDC: A, ABS: 3)
19. Li, J., Umar, M., & Huo, J. (2023). The spillover effect between Chinese crude oil futures market and Chinese green energy stock market. *Energy Economics*, 119. <https://doi.org/10.1016/j.eneco.2023.106568>
(ABDC: A*, ABS: 3)
20. Lv, W., Mirza, N., Umar, M., & Chen, W. (2023). The Nexus of climate crisis and asset liability management in frontier economies. *Technological Forecasting and Social Change*, 192, 122586. <https://doi.org/10.1016/j.techfore.2023.122586>
(ABDC: A, ABS: 3)

21. Mirza, N., Naqvi, B., Rizvi, S. K. A., & Umar, M. (2023). Fiscal or monetary? Efficacy of regulatory regimes and energy trilemma of the inflation reduction act (IRA). *International Review of Financial Analysis*, 90. <https://doi.org/10.1016/j.irfa.2023.102821>
(ABDC: A, ABS: 2)
22. Mirza, N., Umar, M., & Mangafic, J. (2023). Covid-19 vaccines and investment performance: Evidence from equity funds in European Union. *Finance Research Letters*, 53. <https://doi.org/10.1016/j.frl.2023.103650>
(ABDC: A, ABS: 2)
23. Naqvi, B., Mirza, N., Umar, M., & Rizvi, S. K. A. (2023). Shanghai crude oil futures: Returns Independence, volatility asymmetry, and hedging potential. *Energy Economics*, 128. <https://doi.org/10.1016/j.eneco.2023.107110>
(ABDC: A*, ABS: 3)
24. Naqvi, B., Rizvi, S. K. A., Mirza, N., & Umar, M. (2023). Financial market development: A potentiating policy choice for the green transition in G7 economies. *International Review of Financial Analysis*, 87. <https://doi.org/10.1016/j.irfa.2023.102577>
(ABDC: A, ABS: 3)
25. Qin, M., Mirza, N., Su, C.-W., & Umar, M. (2023). Exploring Bubbles in the Digital Economy: The Case of China. *Global Finance Journal*, 57. <https://doi.org/10.1016/j.gfj.2023.100871>
(ABDC: A, ABS: 2)
26. Qin, M., Su, C.-W., Lobonț, O.-R., & Umar, M. (2023). Blockchain: A carbon-neutral facilitator or an environmental destroyer? *International Review of Economics and Finance*, 86, 604–615. <https://doi.org/10.1016/j.iref.2023.04.004>
(ABDC: A, ABS: 2)
27. Shan, S., Mirza, N., Umar, M., & Hasnaoui, A. (2023). The nexus of sustainable development, blue financing, digitalization, and financial intermediation. *Technological Forecasting and Social Change*, 195. <https://doi.org/10.1016/j.techfore.2023.122772>
(ABDC: A, ABS: 3)
28. Shu, H., Wang, Y., Umar, M., & Zhong, Y. (2023). Dynamics of renewable energy research, investment in EnvoTech and environmental quality in the context of G7 countries. *Energy Economics*, 120. <https://doi.org/10.1016/j.eneco.2023.106582>
(ABDC: A*, ABS: 3)
29. Su, C. W., Shao, X., Jia, Z., Nepal, R., Umar, M., & Qin, M. (2023). The rise of green energy metal: Could lithium threaten the status of oil? *Energy Economics*, 121. <https://doi.org/10.1016/j.eneco.2023.106651>
(ABDC: A*, ABS: 3)
30. Su, C.-W., Meng, X.-L., Tao, R., & Umar, M. (2023). Chinese consumer confidence: A catalyst for the outbound tourism expenditure? *Tourism Economics*, 29(3), 696–717. <https://doi.org/10.1177/13548166211065250>
(ABDC: A, ABS: 2)
31. Su, C.-W., Wang, D., Mirza, N., Zhong, Y., & Umar, M. (2023). The impact of consumer confidence on oil prices. *Energy Economics*, 124. <https://doi.org/10.1016/j.eneco.2023.106820>
(ABDC: A*, ABS: 3)

32. Umar, M., Tayyab, M., Chaudhry, H. R., & Su, C.-W. (2023). Navigating epistemic uncertainty in third-generation biodiesel supply chain management through robust optimization for economic and environmental performance. *Annals of Operations Research*. <https://doi.org/10.1007/s10479-023-05574-1>
(ABDC: A, ABS: 3)
33. Su, Y. H., Rizvi, S. K. A., Umar, M., & Chang, H. (2023). Unveiling the relationship between oil and green bonds: Spillover dynamics and implications. *Energy Economics*, 127. <https://doi.org/10.1016/j.eneco.2023.107043>
(ABDC: A*, ABS: 3)
34. Umar, M., Mirza, N., & Ribeiro-Navarrete, S. (2023). The impact of financial restatements on sell-side recommendation accuracy. *Finance Research Letters*, 55. <https://doi.org/10.1016/j.frl.2023.103868>
(ABDC: A, ABS: 2)
35. Umar, M., & Safi, A. (2023). Do green finance and innovation matter for environmental protection? A case of OECD economies. *Energy Economics*, 119. <https://doi.org/10.1016/j.eneco.2023.106560>
(ABDC: A*, ABS: 3)
36. Wang, H., Mirza, N., Umar, M., & Xie, X. (2023). Climate change and blue returns: Evidence from Niche firms in China. *Finance Research Letters*, 56. <https://doi.org/10.1016/j.frl.2023.104119>
(ABDC: A, ABS: 2)
37. Wang, T., Umar, M., Li, M., & Shan, S. (2023). Green finance and clean taxes are the ways to curb carbon emissions: An OECD experience. *Energy Economics*, 124. <https://doi.org/10.1016/j.eneco.2023.106842>
(ABDC: A*, ABS: 3)
38. Wang, Y., Adebayo, T. S., Ai, F., Quddus, A., Umar, M., & Shamansurova, Z. (2023). Can Finland serve as a model for other developed countries? Assessing the significance of energy efficiency, renewable energy, and country risk. *Journal of Cleaner Production*, 428. <https://doi.org/10.1016/j.jclepro.2023.139306>
(ABDC: A, ABS: 2)
39. Guo, X., Huang, Y., Liang, C., & Umar, M. (2022). Forecasting volatility of EUA futures: New evidence. *Energy Economics*, 110. <https://doi.org/10.1016/j.eneco.2022.106021>
(ABDC: A*, ABS: 3)
40. Guo, X., Liang, C., Umar, M., & Mirza, N. (2022). The impact of fossil fuel divestments and energy transitions on mutual funds performance. *Technological Forecasting and Social Change*, 176. <https://doi.org/10.1016/j.techfore.2021.121429>
(ABDC: A, ABS: 3)
41. Li, X., Li, Z., Su, C.-W., Umar, M., & Shao, X. (2022). Exploring the asymmetric impact of economic policy uncertainty on China's carbon emissions trading market price: Do different types of uncertainty matter? *Technological Forecasting and Social Change*, 178. <https://doi.org/10.1016/j.techfore.2022.121601>
(ABDC: A, ABS: 3)

42. Li, X., Liang, C., Chen, Z., & Umar, M. (2022). Forecasting crude oil volatility with uncertainty indicators: New evidence. *Energy Economics*, 108. <https://doi.org/10.1016/j.eneco.2022.105936>
(ABDC: A*, ABS: 3)
43. Liang, C., Umar, M., Ma, F., & Huynh, T. L. D. (2022). Climate policy uncertainty and world renewable energy index volatility forecasting. *Technological Forecasting and Social Change*, 182. <https://doi.org/10.1016/j.techfore.2022.121810>
(ABDC: A, ABS: 3)
44. Rizvi, S. K. A., Naqvi, B., Mirza, N., & Umar, M. (2022). Safe haven properties of green, Islamic, and crypto assets and investor's proclivity towards treasury and gold. *Energy Economics*, 115. <https://doi.org/10.1016/j.eneco.2022.106396>
(ABDC: A*, ABS: 3)
45. Shan, S., Umar, M., & Mirza, N. (2022). Can robo advisors expedite carbon transitions? Evidence from automated funds. *Technological Forecasting and Social Change*, 180. <https://doi.org/10.1016/j.techfore.2022.121694>
(ABDC: A, ABS: 3)
46. Su, C.-W., Umar, M., & Gao, R. (2022). Save the environment, get financing! How China is protecting the environment with green credit policies? *Journal of Environmental Management*, 323. <https://doi.org/10.1016/j.jenvman.2022.116178>
(ABDC: A, ABS: 3)
47. Su, C.-W., Pang, L.-D., Tao, R., Shao, X., & Umar, M. (2022). Renewable energy and technological innovation: Which one is the winner in promoting net-zero emissions? *Technological Forecasting and Social Change*, 182. <https://doi.org/10.1016/j.techfore.2022.121798>
(ABDC: A, ABS: 3)
48. Su, C.-W., Rizvi, S. K. A., Naqvi, B., Mirza, N., & Umar, M. (2022). COVID19: A blessing in disguise for European stock markets? *Finance Research Letters*, 49. <https://doi.org/10.1016/j.frl.2022.103135>
(ABDC: A, ABS: 3)
49. Umar, M., Mirza, N., Rizvi, S. K. A., & Naqvi, B. (2022). ESG scores and target price accuracy: Evidence from sell-side recommendations in BRICS. *International Review of Financial Analysis*, 84. <https://doi.org/10.1016/j.irfa.2022.102389>
(ABDC: A, ABS: 3)
50. Wang, L., Ahmad, F., Luo, G.-L., Umar, M., & Kirikkaleli, D. (2022). Portfolio optimization of financial commodities with energy futures. *Annals of Operations Research*, 313(1), 401–439. <https://doi.org/10.1007/s10479-021-04283-x>
(ABDC: A, ABS: 3)
51. Yan, L., Mirza, N., & Umar, M. (2022). The cryptocurrency uncertainties and investment transitions: Evidence from high and low carbon energy funds in China. *Technological Forecasting and Social Change*, 175. <https://doi.org/10.1016/j.techfore.2021.121326>
(ABDC: A, ABS: 3)

52. Yousaf, I., Nekhili, R., & Umar, M. (2022). Extreme connectedness between renewable energy tokens and fossil fuel markets. *Energy Economics*, 114. <https://doi.org/10.1016/j.eneco.2022.106305>
(ABDC: A*, ABS: 3)
53. Yu, B., Li, C., Mirza, N., & Umar, M. (2022). Forecasting credit ratings of decarbonized firms: Comparative assessment of machine learning models. *Technological Forecasting and Social Change*, 174. <https://doi.org/10.1016/j.techfore.2021.121255>
(ABDC: A, ABS: 3)
54. Yuan, X., Su, C.-W., Umar, M., Shao, X., & LOBONTJ, O.-R. (2022). The race to zero emissions: Can renewable energy be the path to carbon neutrality? *Journal of Environmental Management*, 308. <https://doi.org/10.1016/j.jenvman.2022.114648>
(ABDC: A, ABS: 3)
55. Bibi, A., Zhang, X., & Umar, M. (2021). The imperativeness of biomass energy consumption to the environmental sustainability of the United States revisited. *Environmental and Ecological Statistics*, 28(4), 821–841. <https://doi.org/10.1007/s10651-021-00500-9>
(ABDC: A)
56. Ji, X., Zhang, Y., Mirza, N., Umar, M., & Rizvi, S. K. A. (2021). The impact of carbon neutrality on the investment performance: Evidence from the equity mutual funds in BRICS. *Journal of Environmental Management*, 297. <https://doi.org/10.1016/j.jenvman.2021.113228>
(ABDC: A, ABS: 3)
57. Su, C.-W., Cai, X.-Y., Qin, M., Tao, R., & Umar, M. (2021). Can bank credit withstand falling house price in China? *International Review of Economics and Finance*, 71, 257–267. <https://doi.org/10.1016/j.iref.2020.09.013>
(ABDC: A, ABS: 2)
58. Su, C.-W., Yuan, X., Tao, R., & Umar, M. (2021). Can new energy vehicles help to achieve carbon neutrality targets? *Journal of Environmental Management*, 297. <https://doi.org/10.1016/j.jenvman.2021.113348>
(ABDC: A, ABS: 3)
59. Su, C.-W., Khan, K., Umar, M., & Zhang, W. (2021). Does renewable energy redefine geopolitical risks? *Energy Policy*, 158. <https://doi.org/10.1016/j.enpol.2021.112566>
(ABDC: A, ABS: 3)
60. Su, Z.-W., Umar, M., Kirikkaleli, D., & Adebayo, T. S. (2021). Role of political risk to achieve carbon neutrality: Evidence from Brazil. *Journal of Environmental Management*, 298. <https://doi.org/10.1016/j.jenvman.2021.113463>
(ABDC: A, ABS: 3)
61. Su, C.-W., Huang, S.-W., Qin, M., & Umar, M. (2021). Does crude oil price stimulate economic policy uncertainty in BRICS? *Pacific Basin Finance Journal*, 66. <https://doi.org/10.1016/j.pacfin.2021.101519>
ABDC: A, ABS: 2)
62. Wang, K.-H., Su, C.-W., Lobontj, O.-R., & Umar, M. (2021). Whether crude oil dependence and CO2 emissions influence military expenditure in net oil importing countries? *Energy Policy*, 153. <https://doi.org/10.1016/j.enpol.2021.112281>
(ABDC: A, ABS: 3)

63. Tao, R., Umar, M., Naseer, A., & Razi, U. (2021). The dynamic effect of eco-innovation and environmental taxes on carbon neutrality target in emerging seven (E7) economies. *Journal of Environmental Management*, 299. <https://doi.org/10.1016/j.jenvman.2021.113525>
(ABDC: A, ABS: 3)
64. Umar, M., Rizvi, S. K. A., & Naqvi, B. (2021). Dance with the devil? The nexus of fourth industrial revolution, technological financial products and volatility spillovers in global financial system. *Technological Forecasting and Social Change*, 163. <https://doi.org/10.1016/j.techfore.2020.120450>
(ABDC: A, ABS: 3)
65. Sun, T.-T., Su, C.-W., Mirza, N., & Umar, M. (2021). How does trade policy uncertainty affect agriculture commodity prices? *Pacific Basin Finance Journal*, 66. <https://doi.org/10.1016/j.pacfin.2021.101514>
(ABDC: A, ABS: 2)
66. Umar, M., Su, C.-W., Rizvi, S. K. A., & Shao, X.-F. (2021). Bitcoin: A safe haven asset and a winner amid political and economic uncertainties in the US? *Technological Forecasting and Social Change*, 167. <https://doi.org/10.1016/j.techfore.2021.120680>
(ABDC: A, ABS: 3)
67. Umar, M., Ji, X., Kirikkaleli, D., & Alola, A. A. (2021). The imperativeness of environmental quality in the United States transportation sector amidst biomass-fossil energy consumption and growth. *Journal of Cleaner Production*, 285. <https://doi.org/10.1016/j.jclepro.2020.124863>
(ABDC: A, ABS: 2)
68. Wang, K.-H., Umar, M., Akram, R., & Caglar, E. (2021). Is technological innovation making world “Greener”? An evidence from changing growth story of China. *Technological Forecasting and Social Change*, 165. <https://doi.org/10.1016/j.techfore.2020.120516>
(ABDC: A, ABS: 3)
69. Umar, M., Ji, X., Mirza, N., & Naqvi, B. (2021). Carbon neutrality, bank lending, and credit risk: Evidence from the Eurozone. *Journal of Environmental Management*, 296. <https://doi.org/10.1016/j.jenvman.2021.113156>
(ABDC: A, ABS: 3)
70. Su, C.-W., Qin, M., Tao, R., Shao, X.-F., Albu, L. L., & Umar, M. (2020). Can Bitcoin hedge the risks of geopolitical events? *Technological Forecasting and Social Change*, 159. <https://doi.org/10.1016/j.techfore.2020.120182>
(ABDC: A, ABS: 3)
71. Su, C.-W., Qin, M., Tao, R., & Umar, M. (2020). Financial implications of fourth industrial revolution: Can bitcoin improve prospects of energy investment? *Technological Forecasting and Social Change*, 158. <https://doi.org/10.1016/j.techfore.2020.120178>
(ABDC: A, ABS: 3)

72. Umar, M., Ji, X., Kirikkaleli, D., & Xu, Q. (2020). COP21 Roadmap: Do innovation, financial development, and transportation infrastructure matter for environmental sustainability in China? *Journal of Environmental Management*, 271. <https://doi.org/10.1016/j.jenvman.2020.111026>
(ABDC: A, ABS: 3)

ACADEMIC QUALIFICATION

- | | Division | |
|--|-----------------------|--------------------|
| • PhD in Management Science and Engineering
o Specialization in Energy Finance
Qingdao University, Qingdao, China | 1st | 2018 – 2021 |
| • MS in Business Administration
o Specialization in Finance
The Superior College, Lahore, Pakistan | 1st | 2008 – 2010 |
| • Bachelor in Commerce (HONS) 4 years program
o Specialization in Finance
Hailey College of Commerce, University of the Punjab, Lahore, Pakistan | 1st | 2004 – 2008 |

SKILL SET

- **Language Spoken:** English, Urdu.
- **Data Analysis:** EViews, STATA, R, Gauss

PERSONAL INFORMATION

Father's Name: Muhammad Munir
Nationality: Pakistani

ΩΩΩΩΩ