

# Dr. Muhammad Ismail

Academician | Book Series Editor | Academic Writer | Journal Reviewer | HEC Approved  
PhD Supervisor | Certified Professional Consultant in Computer-Assisted Qualitative Data  
Analysis | BOD Member | Certified Director

## PERMANENT ADDRESS

Mohallah: Damanay, Airport Road Nawakali, Mingora, District Swat, Khyber Pakhtunkhwa, Pakistan.

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**Citizenship:** Pakistan

**Marital Status:** Married

**Passport No.** FZ1858633

## CURRENT POSITIONS

### ASSISTANT PROFESSOR

Faculty of Arts & Social Sciences

University of Veterinary & Animal Sciences, Swat, Pakistan. June, 2025 - Present

#### Major Responsibilities:

- Head Department of Management Sciences
- Member of various teaching and academic committees
- Teaching and research

### FOUNDING SERIES EDITOR OF 'EMERALD STUDIES IN ISLAMIC ECONOMY AND FINANCE'

Emerald Publishing Group

England, United Kingdom. January, 2024 – Present

#### Major Responsibilities:

- Monitoring and ensuring the fairness, timeliness, thoroughness, and civility of the peer-review editorial process
- Recruit book proposals for the scholarly monograph series
- Review book proposals for the series alongside the Editorial Board
- Editorial Board's liaison to authors and contributors
- Participate in the cover design process
- Participate in the Editorial Board's review of page proofs
- Prepare a draft announcement of publication in collaboration with the volume editor and editorial board liaison.
- Promoting the series at conferences, colloquiums, and other research-oriented events in the domain.

### FOUNDER OF ISLAMIC FINANCIAL INSTITUTIONS RANKING - IFIRanking

Islamic Financial Institutions Ranking

Peshawar, Pakistan. October, 2024 – Present

#### Major Responsibilities:

- Development and Oversight of Ranking Methodology
- Stakeholder Engagement and Partnerships
- Content Management and Publication
- Technology and Quality Assurance
- Strategic Leadership and Vision Setting

#### FOUNDER AND PRINCIPAL CONSULTANT

Qualitative Data Analysis Specialist (QDA Specialist)

D-108, Deans Complex, I/10 Peshawar, Pakistan. August, 2017 – Present.

##### **Major Responsibilities:**

- Overseeing overall operations and activities of the organization
- Extending research collaboration with public, private, and NGOs
- Developing proposals on seminar, workshop, training, and conference
- Delivering trainings and workshops
- Performing editorial activities at Journal of Qualitative Data Analysis
- Principal dealing with partner organizations and research institutions
- Approving and implementing annual activities logframe
- Approving annual budget of the organization.

#### PREVIOUS POSITIONS

##### ASSISTANT PROFESSOR OF ISLAMIC FINANCE

Iqra National University (INU)

Phase-II, Hayatabad, Peshawar, Pakistan. December, 2022 – April 2025

##### **Major Responsibilities:**

- Teaching to PhD Business and Finance classes
- Supervising PhD candidates
- Arranging trainings and seminars for PhD candidates
- Arranging advance studies committees' meeting for PhD candidates
- Making a desk reviews of PhD dissertations
- Processing PhD thesis for internal, external, and foreign reviews
- Ensuring compliance check of HEC-Pakistan's PhD policy
- Arranging final defense meeting/assembly for PhD candidates.

##### RESEARCH ASSOCIATE AND LECTURER

Center for Excellence in Islamic Finance, Institute of Management Sciences  
Peshawar, Pakistan. January 2019 – December 2021

##### **Major Responsibilities:**

- Teaching courses at postgraduate level
- Content and curriculum development
- Initiating and executing research with internal and external bodies
- Funding, project, and research proposal development
- Managing Asian Journal of Islamic Finance.

#### EDUCATION

INSTITUTE OF MANAGEMENT SCIENCES, PESHAWAR, PAKISTAN

PhD in Islamic Business and Finance. (**Scholastic Honors** with CGPA 4.00/4.00).  
Dissertation topic: *Toward an integrated Shariah governance disclosure framework for Islamic banks*. (thesis conducted at Griffith Business School, Brisbane, Australia)  
September, 2018 – May, 2022

INSTITUTE OF MANAGEMENT SCIENCES, PESHAWAR, PAKISTAN

Master of Business Administration in Islamic Banking & Takaful, (CGPA 3.68/4.00).  
Research topic: *Shariah disclosure framework for Islamic banking institutions: The academicians' perspectives*.  
September 2016 – February 2018.

INTERNATIONAL ISLAMIC UNIVERSITY, ISLAMABAD, PAKISTAN

BS in Economics (Specialization in Islamic Banking & Finance), (CGPA 3.07/4.00).  
September 2011 – August 2015.

INTERNATIONAL ISLAMIC UNIVERSITY, ISLAMABAD, PAKISTAN

- Advance level certificate in Principles of Islamic Jurisprudence – *Usul al Fiqh* - (once year course). Shariah Academy awarded in February 2015.
- Correspondence course in Islamic Law – *Shari'ah* - (once year course). Shariah Academy awarded in April 2015.
- Hadith correspondence course (once year course). Da'wah Academy, awarded in May 2015.
- Islamic studies correspondence course (once year course). Da'wah Academy, awarded in August 2015.

ALLAMA IQBAL OPEN UNIVERSITY, ISLAMABAD, PAKISTAN

- Arabic language certificate-I (once year course), awarded in March 2013.
- Arabic language certificate-II (once year course), awarded in November 2015.

## PEER REVIEW AND EDITORIAL EXPERTIES

### PEER REVIEW RECORD

Reviewer for Qualitative Research in Financial Markets (Q2) since August 2022.

### COURSES/MODULES/TRAINING/WORKSHOPS IN PEER REVIEW

- Completed two modules on "Going through Peer Review". Researcher Academy, ELSEVIER. Certification date February 7, 2024.
- Completed four modules on "Become a Peer Reviewer". Researcher Academy, ELSEVIER. Certification date February 24, 2023.
- Completed twelve modules course on "Certified Peer Review Course". Researcher Academy, ELSEVIER. Certification date February 21, 2023.
- Attended two-day workshop on "Promoting Research Excellence in Academics across Pakistan" (1st and 2nd February 2022).

## SUPERVISIONS

### DOCTOR OF PHILOSOPHY (PHD) IN MANAGEMENT SCIENCES

1. **Thesis Title:** Assessment of Green Banking Practices in Pakistan: A Comparison of Islamic and Conventional Banking Institutions  
**Scholar Name:** Mr. Jabir Ali Khan  
**Field of Research:** Green Banking, SDGs, Islamic Banking, Sustainable Finance, Pakistan.
2. **Thesis Title:** The State of Corporate Social Responsibility (CSR) Disclosure in Islamic Banking Institutions: Evidences from Pakistan, Malaysia, and UAE

**Scholar Name:** Mr. Muhammad Saad Alam

**Field of Research:** CSR, Disclosure, Islamic Banks, Social Responsibilities, Index Development, Assessment, Attributes.

3. **Thesis Title:** Exploring the Role of Islamic Finance in the Development of Small and Medium Enterprises (SMEs) in Pakistan

**Scholar Name:** Mr. Shahid Hissain

**Field of Research:** SME, Financial Inclusion, Financial Development, Islamic Finance.

4. **Thesis Title:** Assessing Financial Inclusion Policies through I-SIP (Financial Inclusion, Stability, Integrity, and Protection) Model.

**Scholar Name:** Mr. Muhammad Khalid Zafer

**Field of Research:** Financial Inclusion, Banking Regulations, Financial Stability, Financial Integrity, Consumer Protection

#### MASTER OF SCIENCE (MS) IN FINANCE

1. **Thesis Title:** Evaluating the Ethical Practices of Pakistan's Islamic Banking Institutions

**Scholar Name:** Mr. Naveed Ahmad

**Field of Research:** Islamic Banking, Islamic Finance, Ethical Business, Disclosure Index, Business Ethics, Ethical Assessment.

## PUBLICATIONS

### BOOKS

Ismail, M., Aysan, A.F., & Barakat, M. (2025). *Islamic Finance and Financial Innovation, Cultural, Regulatory and Technological Challenges*. Routledge Publisher Inc. UK.

Ayub, M., Khan, K., & Ismail, M. (2024). *Waqf in Islamic Economics and Finance: An Instrument for Socioeconomic Welfare*. Routledge Publisher Inc. UK.

Jan, S., & Ismail, M. (2023). *Shariah Governance in Islamic Banking Institutions*. Routledge Publisher Inc. UK.

### RESEARCH ARTICLES

Khan, W.U., Ullah, A., & Ismail, M. (2025). The Nexus among Judicial Efficiency and SMEs Financing Patterns: A case of Pakistani firms. *City University Research Journal*. 15(1), 1-18. <https://doi.org/10.33959/10.33959/vol15iss1pp1-18>

Ayub, M., Khan, K., Khan, M., & Ismail, M. (2024). Waqf for Accelerating Socio-Economic Development: A Proposed Model with Focus on Pakistan. *Qualitative Research in Financial Markets*. 16(2). <https://doi.org/10.1108/QRFM-07-2023-0161>

Saeed, U., Jabeen, Z., & Ismail, M. (2022). The Screening Process of Islamic Indexes: A Case of Karachi Meezan Index. *Business & Economic Review*. 14(1), 1-15. <https://doi.org/10.22547/BER/14.1.1>

- Saeed, U., Ismail, M., & Jabeen, Z. (2021). Post Implementation Challenges towards External Shariah Audit in Pakistan: A Synthesis of Experts Views-II. *Habibia Islamicus*. 5(3), 01-18. <https://doi.org/10.47720/hi.2021.0503u01>
- Saeed, U., Ismail, M., & Jabeen, Z. (2021). Post Implementation Challenges towards External Shariah Audit in Pakistan: A Synthesis of Experts Views-I. *Habibia Islamicus*. 5(2), 179-200. <https://doi.org/10.47720/hi.2021.0502u13>
- Sheikh, A., Jabeen, Z., & Ismail, M. (2021). Zakat Collection and Disbursement: The Case of Pakistan. *Journal Of Religious Studies*, 5(1), 88-111. Retrieved from <https://jrs.uoch.edu.pk/index.php/journal3/article/view/402>
- Basit, A., Ismail, M., & Jabeen, Z. (2021). Towards an ideal Shariah Competency Framework (iSCF) for Islamic banking institutions in Pakistan. *COMSATS Journal of Islamic Finance*. 6(1), 20-41. <https://doi.org/10.26652/cjif.6202112>
- Ismail, M., & Jabeen, Z. (2021). Towards an Integrated Waqf Disclosure Index. *Journal Of Religious Studies*, 4(2), 72-85. <https://doi.org/10.33195/journal.v4i02.321>
- Ismail, M., Jan, S., & Ullah, K. (2020). Assessing Shariah Disclosure in Pakistan: The Case of Islamic Banks. *Business & Economic Review*. 12(2), 01-18. <https://doi.org/10.22547/BER/12.2.1>
- Ismail, M., & Jabeen, Z. (2019). Shariah Disclosure in Islamic Banking Institutions: The Customers' Perspectives. *Hazara Islamicus*. 8(2), 45-54. Retrieved from <http://iri.aiou.edu.pk/indexing/wp-content/uploads/2021/11/Shariah-Disclosure-in-Islamic-Banking.pdf>
- Ismail, M., & Aziz, M. (2019). Spending in the Way of Allah and its Practice in the Lives of Richest Companions of the Prophet Muhammad [P.B.U.H]: A Research Study. *Journal Fahm-i-Islam*. 2(2), 79-99. <https://doi.org/10.37605/fahm-i-islam.2.2.6>
- Ismail, M., Ullah, S., & Zaheer, Z. (2019). Assessing Islamic Business Ethical Practices in KP Province. *NICE Research Journal*. 12(2), 92-108. Retrieved from <https://nicerjss.com/index.php/JFME/article/download/123/97>
- Ismail, M., Ullah, S. (2019). Evaluating Islamic banks' Products and Services through Product and Service Disclosure Index (PSDi). *Journal of Islamic Civilization & Culture*. 2(1), 32-45. Retrieved from <https://www.ahbabtrust.org/ojs/index.php/jicc/article/view/54/57>
- Ismail, M., Jan, S. (2018). Shariah Disclosure Attributes In Takaful Institutions: An Overview Of Takaful Managers' Experiences. *Journal of Islamic Civilization & Culture*. 1(2), 48-63. Retrieved from <https://www.ahbabtrust.org/ojs/index.php/jicc/article/view/37/40>
- Ismail, M., Jan, S., & Ullah, K. (2018). Determinants of Shari'ah Disclosure in Islamic Banking Institutions. *Abasyn Journal of Social Sciences*. AiTCB(2018). Retrieved

from

<http://ajss.abasyn.edu.pk/admineditor/specialissue/papers/CP%2002.pdf>

Saeed, U., Ismail, M., & Saleem, G. (2018). Deposits Pool Management in Islamic Banks in Pakistan: A Case of Term Deposit Receipts (TDRs). *Journal of Islamic Business and Management*. 8(S), 227-238.  
<https://doi.org/10.26501/jibm/2018.080S-003>

#### BOOK REVIEWS

Ismail, M. (2018). Financial Institutions and Shari'ah Advisory Board Importance, Responsibilities and Criteria: A Critical Review (Book Review). *Journal of Islamic Banking & Finance*. 35(2), 104-107. Retrieved from  
<https://islamicbanking.asia/wp-content/uploads/2017/10/April-June-2018.pdf>

Ismail, M. (2017). *Introduction to Takaful: Theory and Practice (Urdu Edition)*. Center for Excellence in Islamic Finance: Peshawar.

#### CONFERENCE PROCEEDINGS

Ismail, M. (2024). Keynote Speaker at the Editorial Session at 7<sup>th</sup> *International Conference on Islamic Finance* held at The Hamad Bin Khalifa University, Qatar, from 4-5 December.

Ismail, M. (2023). Objective Deviance in Islamic Banking Institutions: An Archival Exploration. Accepted for presented at *Symposium on Islamic Finance in Australia* held at The Australian National University, Australia on November 30th.

Ismail, M., & Jabeen, Z. (2020). Towards an Integrated Waqf Disclosure Index (IWDI). Presented at 8<sup>th</sup> *International Islamic Economics Workshop*. Conducted online by Research Center for Islamic Economics (IKAM), Turkey, from 16-18 September, 2020.

Ismail, M., & Jan, S. (2019). Assessing Shariah Disclosure in Pakistan's Full-fledged Islamic Banks. Accepted for presented at *British Academy of Management (BAM2019) Conference* held at Aston University, Birmingham, UK from September 2nd to 5th.

Ismail, M., & Jan, S. (2018). Shari'ah Disclosure for Islamic Banking Institutions, presented at *International Conference on Social Entrepreneurship and Islamic Finance*, Peshawar, 15th September. CEIF, IMSciences and Abasyn University.

Ismail, M., & Jan, S. (2018). Critiques on Running Musharakah: A Case of Pakistan's Islamic Banks, presented at *One Day Cases Conference on The Pragmatics of Islamic Financial Services*, Peshawar, 31st March. RCIB, Ripha International University Islamabad and CEIF, IMSciences Peshawar.

Ismail, M. (2017). FAP Criteria for Appointment Shariah Advisor and its Impact of Islamic Banking Industry – A Comparative Study between Pakistan and Malaysia. *First IMS National Colloquium for Budding Researchers and Faculty of*

*Business Schools*, Peshawar, January, 20<sup>th</sup>: Peshawar. Association of Management Development Institutions in Pakistan (AMDIP) and IMSciences.

Ismail, M., & Jan, S. (2019). Shari'ah Disclosure of Takaful Companies: An Overview of Takaful Managers' Experiences in Pakistan. Accepted for presentation at *International Conference on Islamic Finance*. Karachi, 9th December, 2019. CEIF, Institute of Business Administration (IBA).

#### POSTER PRESENTATION

Challenge of liquidity management to Pakistan's IBIs: Present and future prospects. *First IMS National Colloquium for Budding Researchers and Faculty of Business Schools*, January 20<sup>th</sup>, 2017: Peshawar.

### RESEARCH FELLOWSHIPS, PROJECTS, GRANTS, AND AWARDS

#### RIPHAH CENTER FOR ISLAMIC BUSINESS, PAKISTAN

Title: Primary Data Expert (4.5 months)

Worth: PKR. 216,000

Task: Analyzing 12 interviews and 5 FGS using Quirkos software

#### CENTER FOR PUBLIC POLICY AND RESEARCH, IMS, PESHAWAR.

Title: Qualitative Data Analyst (task based)

Worth: PKR. 200,000

Task: Analyzing 28 interviews and 8 FGS using Quirkos software

#### HIGHER EDUCATION COMMISSION, PAKISTAN

Title: International Research Support Initiative Program (IRSIP)

Purpose: Writing PhD thesis at Griffith Business School, Griffith University, Australia

Worth: USD 13,000/- for the period of six months

Grant Number: I-8/HEC/HRD/2021/10930

#### CENTER FOR EXCELLENCE IN ISLAMIC FINANCE, IMS, PESHAWAR.

Title: CEIF-IMS Research Fellowship (four months fellowship)

Worth: PKR. 100,000

Task: Developing products and services disclosure index (PSDi) for Islamic banks.

#### OFFICE OF RESEARCH INNOVATION AND COMMERCIALIZATION (ORIC), IMS.

Title: Evolution in Maqasid al Shariah Theory in Islamic Finance: A Phenomenological Inquiry

Worth: PKR. 305,000

Grant Number: MRG-ORIC-25/2019/FCI

#### OFFICE OF RESEARCH INNOVATION AND COMMERCIALIZATION (ORIC), IMS.

Title: Evaluating Islamic Business Ethics in Pakistani Local Businesses

Worth: PKR. 130,000

Grant Number: MRG-ORIC-21/2019/FCI

#### OFFICE OF RESEARCH INNOVATION AND COMMERCIALIZATION (ORIC), IMS.

Title: Assessing Shariah Disclosure in Pakistani IBIs

Worth: PKR. 55,000

Grant Number: MRG-ORIC-22/2019/FCI

#### INSTITUTE OF MANAGEMENT SCIENCES, PESHAWAR

Title: IMSciences Merit Scholarship

Worth: PKR. 10,000

HIGHER EDUCATION COMMISSION, PAKISTAN

Title: Prime Minister Fee-reimbursement Scheme

Worth: Full Master's degree fee waiver

SHAHBAZ SHARIF E-YOUTH INITIATIVE – LAPTOP SCHEME

Title: Chief Minister Punjab laptop scheme on merit basis

Worth: HP Laptop - 1000

## **AREAS OF TEACHING, RESEARCH, AND SUPERVISION**

### **ISLAMIC BANKING AND FINANCE**

- Islamic Banking Theory and Practice
- Products and Services in Islamic Banking
- Shariah Governance and Compliance
- Non-Banking Islamic Financial Institutions
- Risk Management in Islamic Banks
- Takaful
- Islamic Law of Contracts and Business Transactions
- Jurisprudence of Finance (*fiqh al buyu*)
- Designing and Development of Islamic Financial Products

### **TRADITIONAL**

- Qualitative Research Methods
- Applied Qualitative Techniques
- Seminars in Qualitative Research Techniques
- Qualitative Research Using Computer Applications/ CAQDAS

## **PROFESSIONAL QUALIFICATIONS AND MEMBERSHIPS IN QUALITATIVE RESEARCH**

### **MAXQDA PROFESSIONAL TRAINER**

VERBI Software GmbH, Berlin. Since September, 2019.

### **CERTIFIED ATLAS.ti PROFESSIONAL TRAINER**

Scientific Software Development GmbH, Berlin. Since January, 2021.

### **QUIRKOS CERTIFIED TRAINER**

Quirkos Software Developers Pvt. Ltd. Scotland. Since January, 2021.

### **CERTIFIED TRAINER IN QDA MINER**

Provalis Research, Montreal, Canada. Since July, 2022.

### **CERTIFIED PROFESSIONAL TRAINER IN HyperRESEARCH and HyperTRANSCRIBE**

Research Ware, MA, USA. Since September, 2022.

### **MENDELEY ADVISOR**

Mendeley Ltd. by Elsevier Publisher, Netherland. Since February, 2019.

## **EXPERTISE IN RESEARCH**

### **ECONOMETRIC SOFTWARE PROGRAMS**

R

STATA

MATLAB

### **LITERATURE REVIEW**

State-of-the-art Literature Review Method

Systematic Literature Review Method



Bibliometric Analysis using VOSviewer, HistCite, CiteSpace, and Biblioshiny  
LITERATURE SEARCH

Web of Science, Scopus, Dimensions, Mendeley, and Google Scholar

ANALYSIS TECHNIQUES

Qualitative Content Analysis

Thematic Analysis

Disclosure Analysis

Qualitative Discourse

Grounded Theory

Interpretive Phenomenological Analysis

Ethnographic Analysis

Sentiment Analysis and Twitter Analysis

Semiotic Analysis

Contextual Analysis

OPEN JOURNAL SYSEM (OJS)

Installing OJS 3.1.2 on Window

Integrating OJS with website

Journal management with OJS

## LANGUAGES

PASHTO (NATIVE SPEAKER), URDU, ENGLISH, ARABIC.

## LINKS TO RESEARCH PORTFOLIO

Google Scholar, ORCID

## REFERENCES

1. **Dr. Mounther Barakat**  
Professor of Finance  
New York University Abu Dhabi, UAE  
Email: Mounther.Barakat@nyu.edu
2. **Dr. Ahmet Faruk Aysan**  
Professor of Islamic Finance and Economy  
Hamad Bin Khalifa University, Qatar  
Email: aaysan@hbku.edu.qa