

Dr. SHAHAB AZIZ

Tel: +92 323-4444327 - email: shahabaziz7@hotmail.com
House No. 09, Street No. 17, Sector-G, DHA-II, Islamabad.

ACADEMIC QUALIFICATIONS

- ❖ **PH.D.** (Islamic Finance) Universiti Teknologi Malaysia, Kuala Lumpur.
- ❖ **MS** (Finance), Capital University of Science & Technology, Islamabad
- ❖ **MA** (Islamic Banking and Finance), Loughborough University, UK
- ❖ **MA** (Economics), Punjab University, Lahore.
- ❖ **BSC** (Statistics, Economics), Punjab University, Lahore
- ❖ **HSSC**, Federal Board, Islamabad.
- ❖ **SSC**, Federal Board, Islamabad.

Professional Qualifications

- ❖ **(JAIBP, Stage I & II)** Institute of Bankers, Pakistan.
- ❖ **NIBAF** Islamic Banking Certificate Course, National Institute of Banking and Finance.

EXPERIENCE

Bahria University, Islamabad.

Assistant Professor

Department of Business Studies : Aug 2019- To date

The Bank of Khyber

Relationship Manager –Corporate Islamic Banking[F-10, Islamabad]

Risk Management/ Facility Approval Islamic Banking [Peshawar]

- 12 years of Islamic Banking experience comprises of Credit, Risk management, Facility Approvals.
- Managing Corporate, SE, ME and consumer credit portfolio.
- Execution of all major Islamic modes of financing, Murabaha, Ijarah, Salam, Istisna, Diminishing Musharika, Running Musharika, etc.

RESEARCH PUBLICATIONS

1. Aziz, S., Husin, M. M., Hussin, N., & Afaq, Z. (2019). Factors that influence individuals' intentions to purchase family takaful mediating role of perceived trust. *Asia Pacific Journal of Marketing and Logistics*.
2. Aziz, S., Afaq, Z., Muhammad, L., & Khan, B. (2020). The Role of Media, Word of Mouth, and Subjective Norms in determining Attitude and Intentions to Purchase Family Takaful Schemes. *Journal of Islamic Business and Management*, 10(1), 111-131.
3. Aziz, S., Md Husin, M., & Hussin, N. (2017). Conceptual framework of factors determining intentions towards the adoption of family takaful-An extension of decomposed theory of planned behaviour. *International Journal of Organizational Leadership*, 6, 385-399.
4. Aziz, S., Husin, M., & Hashmi, S. H. (2016). Performance of Islamic and conventional banks in Pakistan: A comparative study. *International Journal of Economics and Financial Issues*, 6(4).
5. Aziz, S., & Afaq, Z. (2018). Adoption of Islamic banking in Pakistan an empirical investigation. *Cogent Business & Management*, 5(1), 1548050.
6. Aziz, S., Afaq, Z., & Bashir, U. (2018). Behavioral intention to adopt Islamic Banking in Pakistan: A study based on Theory of Planned Behavior. *Journal of Islamic Business and Management (JIBM)*, 8, 407-422.
7. Aziz, S., Md Husin, M., & Hussin, N. (2017). Intention to family Takaful adoption: A review theory and empirical work. *International Journal of Organizational Leadership*, 6, 373-384.
8. Aziz, S., Husin, M. M., & Ashfaq, M. (2020). Harmonising Microfinance With Islamic Banking. In *Handbook of Research on Theory and Practice of Global Islamic Finance* (pp. 240-258). IGI Global.
9. Aziz, S. Factors that influence individuals' intentions to purchase family takaful mediating role of perceived trust Shahab Aziz, Maizaitulaidawati Md Husin, Nazimah Hussin, Zahra Afaq.
10. Husin, M. M., Haron, R., & Aziz, S. (2020). Adoption of Financial Technology in Islamic Crowd-Funding: Predicting Small and Medium-Sized Enterprises' Intention to Use the Investment Account Platform. In *Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability* (pp. 12-35). IGI Global.

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11. Ogiemwonyi, O., Harun, A. B., Alam, M. N., Karim, A. M., Tabash, M. I., Hossain, M. I., ... & Ojuolape, M. A. (2020). Green product as a means of expressing green behaviour: A cross-cultural empirical evidence from Malaysia and Nigeria. *Environmental Technology & Innovation*, 20, 101055.
12. Shah, S. H. A., Sultana, A., Gul, A., Sajjad, S., Aziz, S., Basit, A., & Qadir, A. (2020). Transformational Leadership Influence on Innovation Directly and Indirectly through Affective Commitment in Hotel Industry of Malaysia. *International Review of Management and Marketing*, 10(6), 22-28.
13. Khan, M. I., Shah, S. H. A., Haider, A., Aziz, S., & Kazmi, M. (2020). The Role of Supervisor Support on Work-Family Conflict and Employee Turnover Intentions in the Workplace with Mediating Effect of Affective Commitment in Twin Cities in the Banking Industry, Pakistan. *International Review of Management and Marketing*, 10(6), 42-50.
14. Andleeb, N., Ahmad, M. F., & Aziz, S. (2020). Organizational Culture and Knowledge Sharing in Banking Management. In *Banking and Finance*. IntechOpen.
15. Mustafa, A., Saeed, A., Awais, M., & Aziz, S. (2020). Board-Gender Diversity, Family Ownership, and Dividend Announcement: Evidence from Asian Emerging Economies. *Journal of Risk and Financial Management*, 13(4), 62.
16. Shabbir, M. S., Jabeen, M., Aziz, S., Abbasi, D. B. A., & Gul, A. (2020). Effects of E-Marketing on Growth of Businesses: Evidence from Pakistani Markets.
17. Afaq, Z., Aziz, S., Sindhu, A. G., & Bashir, S. (2018). Pleasing scents: The effect of gender incongruent scents on the repurchase intention of the consumers. *Marketing and Branding Research*, 5(4), 217.
18. Husin, M. M., Haron, R., & Aziz, S. (2019). The role of perceived benefits in formation of intention to use Islamic crowdfunding platform among small and medium enterprises in malaysia. In *Proceeding: International Conference on Business, Management, Technology and Education (ICBMTE 2019)* (p. 269).
19. Muhammad, L., Rana, G. E., Saba, I., & Aziz, S. (2019). Maqāṣid al-Sharī'ah and Islamic Financial Industry: Addressing the Concerns. *Journal of Islamic Business and Management*, 9(2).
20. Maroof, L., Aziz, S., & Basit, A. Relationship Between Fund Attributes and Timing Abilities: Empirical Evidence from Mutual Funds Industry of Pakistan.
21. Shabbir, M. S., Aziz, S., Abbasi, B. A., Ashfaq, M., & Maroof, L. (2020). Accounting for Contemporary Islamic Financial Transactions under the guideline of Islamic Law.
22. Muhammad Awais, Shahab Aziz, Usama Usman and Omar Khalid Bhatti, Role of Game Theory in Stock's Investment: Having Loss-aversion Bias During the Stressed Condition, *International Journal of Management (IJM)*, 12(3), 2021, pp. 872-893.
23. Husin, M. M., Aziz, S., & Hee, O. C. (2021). Stock Investment Decision: The Impacts of Investor's Perceived Trust, Religiosity and Attitude. *International Journal Academic Research in Business and Social Sciences*, 11(1), 400–418. (15) (PDF) Stock Investment Decision: The Impacts of Investor's Perceived Trust, Religiosity and Attitude.

ACADEMIC CONFERENCES

1. **2nd International Symposium on applied structural equation modeling and methodological matters SASEM, 2019, Melaka, Malaysia.** Intention to purchase Islamic life insurance policy: evaluation of the mediating effects of perceived trust.
2. **7th CUST International Business Research Conference, 2018, Multidisciplinary Research in Management: Challenges and Prospects, December 20, 2018.**
3. **6th International Conference "New Challenges in Management and Business" held in Dubai, UAE 11th February 2017.** Intention to Family Takaful adoption: a Review Theory and Empirical Work.
4. **6th International Conference "New Challenges in Management and Business" held in Dubai, UAE 11th February 2017.** Conceptual Framework of factors Influencing Behavioral Intention to Purchase Family Takaful.
5. **6th International Conference "New Challenges in Management and Business " held in Dubai, UAE 11th February 2017.** Conceptual Framework of factors Determining Intention Towards adoption of Family Takaful; An extension of Decomposed Theory of Planned Behaviour.
6. **6th International Conference "New Challenges in Management and Business " held in Dubai, UAE 11th February 2017.** Conceptual Framework of factors Determining Intention Towards adoption of Family Takaful; An extension of Decomposed Theory of Planned Behaviour.

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7. **4th International Conference “New Challenges in Business and Management” held in Dokuz Eylul University, Izmir Turkey on 5-6 September 2016.** Long Run and Short Run relationship between Macro Economic Variables and Credit Risk in the Pakistani Banking Industry.

BOOK PUBLISHED

- Islamic Banking Modes of Financing, Theory, and practice. 112902-1322699-SIL-NED-T0-KUSH-NA-MY-GU

BOOK CHAPTER:

Book Impact of Financial Technology (FinTech) on Islamic Finance and Financial Stability

Authors: Maizaitulaidawati Md Husin, Razali Haron, Shahab Aziz

Publisher IGI Global

<https://www.igi-global.com/chapter/adoption-of-financial-technology-in-islamic-crowd-funding/236796>

- **Harmonizing Microfinance with Islamic Banking -A Review of the Performance and Application in the Context of the Muslim World.**

Authors: Shahab Aziz, Maizaitulaidawati Md Husin, Muhammad Ashfaq

Book Harmonising Microfinance with Islamic Banking

Publisher IGI Global

- **Organizational Culture and Knowledge Sharing in Banking Management**
Naima Andleeb, Md Fauzi Ahmad and Shahab Aziz
IntechOpen

EDITORIAL BOARD OF JOURNALS

- **Editorial Board, Asian Journal of Islamic Management (AJIM)**, Faculty of Economics, Universitas Islam Indonesia.
- **Reviewer Board, Foundation University Journal of Business and Economics, Pakistan.** (HEC-Y Category)
- **Editorial Board, International Journal of Economics, Business and Management Research (IJEBMR).**
- IGI Global USA.

REVIEWER OF RESEARCH JOURNALS

- Journal of Banking and Finance (**Elsevier**)
- Asia Pacific Journal of Marketing and Logistics (**Emerald**)
- Journal of Money and Business (**Emerald**)
- Journal of Financial services Marketing (**Palgrave Macmillan**)
- Islamic and Middle eastern finance and Management (**Emerald**)
- International Journal of social economics (**Emerald**)
- Journal of International Food & Agribusiness Marketing (**Routledge, Taylor and Francis Group**)
- Environmental Science and pollution Research (**Springer**)
- Sage open (**Sage**)
- Cogent Social Sciences (**Taylor and Francis**)
- Small enterprise Research (**Routledge, Taylor and Francis Group**)
- Journal Foundations of Management, **Warsaw University of Technology, POLAND**
- Issues in Business Management and Economics (**Scopus**)
- International Journal of Engineering & Technology (**Scopus**)
- Journal of Islamic Business and Management (**HEC, Y category**)
- The International Journal of Innovation and Business Strategy (IJBS), **University Teknologi Malaysia.**
- Islamic Banking and Finance Review (IBFR) **UMT, Lahore, Pakistan.**
- Muslim Perspective Journal.

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MEMBERSHIP

- Member Board of advanced studies, Muzaffarabad University, AJK.
- Financial Management Association (FMA) International University of South Florida, USA.
- Chartered Institute of Islamic Finance Professionals, Malaysia.

TRAININGS PROFESSIONAL

1. Risk Management in International Trade- **BOK, Peshawar.**
2. Advance Credit Risk, **PACRA -Lahore.**
3. Enterprise Risk management, **IBP-Rawalpindi.**
4. Bank Credit Policy & Strategy- Effective Credit Documentation (Islamic) **Bok Peshawar.**
5. Certificate course of Islamic Banking organized by the **National Institute of Banking and Finance Pakistan. [NIBAF]**
6. AML/CFT organized by **Knowledge Platform Singapore.**
7. Effective Branch Management organized by Institute of Bankers Pakistan. [IBP]
8. **Credit Documentation from Shariah Point, Islamic Banking Division, The Bank of Khyber.**
9. Islamic Banking Training held by **The Bank of Khyber.**
10. Basic Banking Training held by **The Bank of Khyber.**
11. Current Issues in Islamic Finance held by Islamic Development Bank (**IRTI**) at **Loughborough University UK. [IDB, IRTI]**
12. "The Power of Positive Attitude" organized by the **Institute of Bankers Pakistan. [IBP]**
13. "Risk Management" held by **NIBAF, Islamabad.**
14. Processing of Credit proposals. **The Bank of Khyber.**
15. Islamic Banking, **The Bank of Khyber.**

ACADEMIC TRAINING

1. WarpPLS intermediate course using WarpPLS 6.0, Texas A&M international university, USA.
2. Introduction to PLS-SEM using WarpPLS 6.0, Texas A&M international university, USA.
3. PLS-SEM workshop, CUST.
4. PLS-SEM workshop UTM, Malaysia.
5. Research methodology UTM, Malaysia.

SKILLS

1. Financial Statements & Credit Risk Analysis, Corporate Finance & Project Infrastructure Finance, Effective research & technical writing skills, Efficient & effective user of MS Office (Ms. Word, Ms. Excel)
2. Softwares: Stata, EViews, SPSS, SmartPLS, WarPLS, Adanco,

THESIS SUPERVISED

MS

1. Factors affecting consumer attitude and purchase intention toward Islamic mortgage finance in Pakistan.
2. Merger and Acquisition Influencing the Financial Sector of Pakistan.