Authors Bio

Dr. Mahmood Ahmed is an executive vice president and director general of Islami Bank Training and Research Academy (www.ibtra.com), Dhaka, Bangladesh. He is the author of a book titled "Money and School Banking" and co-author of Text Book on Islamic Banking. He translated, into Bengali, three books of Dr. Umer Chapra: (1) Islam and Economic Development, (2) The Future of Economics in the Perspective of Islam, and (3) Decline of Muslim Civilization: Causes and Remedies. He also contributed 32 articles on Islamic Economics Finance and Banking, in the academic and professional journals, available in www.Google Scholar, www.Academia.edu & www.Researchgate.net. Dr. Ahmed is a consultant of Islamic microfinance development programme. He contributed to Islamic Development Bank (IDB), Jeddah Microfinance Development Programme (IDB-MDP) Bangladesh. He is a winner of an international bid of the Microfinance Support Centre (MSC) under the Ministry of Finance, Uganda, in 2012, for providing Islamic microfinance consultancy services as chief consultant. He is also a winner of 1st prize in 'Essay Competition - 2104' of Islami Bank Officers' Welfare Association, on "Islamic Banking: The Solution for Global Financial Challenges". He presented papers in international conferences of Islamic Development Bank (IDB), Jeddah. He was a member of Editorial Advisory Board of the 'Lahore Journal of Economics' Pakistan, and is a member of Editorial Boards of Journal of Islamic Economics Banking and Finance.

Chandra Setiwan is now President of President University, Indonesia. He earned his Ph.D. from Graduate School of Management, Malaysia.

Taufiq Hassan obtained his PhD in 2001 from the University Putra Malaysia and he is a Associates professor in finance at the same university. He has 8 years of teaching and research experience, most of which is undergraduate as well graduate courses in finance. He is noted for his knowledge of applied methodology and provides significant leadership in this regard. His scholarly articles have been published in international and local academic journals. He is actively involved in consultancy work with the Stock Exchange (Bursa Malaysia), the Securities Commission. His current research interests are in Islamic banking; corporate finance; investment finance; the role of family and politics on corporate performance. He is currently working as a Senior Researcher at Institute of Microfinance in Bangladesh.

Professor Dr. M. Kabir Hassan is Professor of Finance in the Department of Economics and Finance in the University of New Orleans. He currently holds two endowed Chairs-Hibernia Professor of Economics and Finance, and Bank One Professor in Business- in the University of New Orleans. Professor Hassan is the winner of the 2016 Islamic Development Bank (IDB) Prize in Islamic Banking and Finance. Professor Hassan received his BA in Economics and Mathematics from
Gustavus Adolphus College, Minnesota, USA, and M.A. in Economics and Ph.D. in Finance from the University of Nebraska-Lincoln, USA respectively. Professor Hassan is a financial economist with consulting, research and teaching experiences in development finance, money and capital markets, Islamic finance, corporate finance, investments, monetary economics, macroeconomics, Islamic banking and finance, and international trade and finance. Professor Hassan has done consulting work for the World Bank, International Monetary Fund, African Development Bank, Transparency International-Bangladesh (TIB), Islamic Development Bank, United Nations Development Program (UNDP), Government of Turkey and many private organizations.


Professor Hassan has supervised 50 doctoral theses at the University of New Orleans and acted as External examiners for 40 dissertations from countries like Australia, New Zealand, USA, India, Bangladesh, Malaysia and Canada. Many of his students are now well placed in the academia (Department Chairs, Deans and Professors), government (Secretary, Under-Secretary and Central Bank Deputy Governor) and private sectors (CEO and CFO). Professor Hassan has evaluated promotion documents of many faculty members from the USA and abroad. Professor Hassan has numerous teaching awards for his outstanding teaching from the University of New Orleans and outside academic organizations. His teaching awards include Jamaica Executive MBA, JEMBA (2002, 2003, 2009), US EMBA (1999, 2000, 2003, 2007, 2015), Executive Masters in Health Care Management EMHCM (2002, 2003, 2015), Thompson-Reuters Outstanding Educator (2002, 2004, 2006), UNO College of Business Administration
Professor of the Year (2001), UNO Favored Professor (1998), University of Nebraska-Lincoln Graduate Assistant Award (1990).

Professor Hassan is the Editor-in-Chief of Journal of Islamic Economics, Banking and Finance (SCOPUS, ABDC and ABS) and International Journal of Islamic and Middle Eastern Finance and Management (SCOPUS, ABDC, ABS and ESCI). He has guest edited special Issues of Islamic finance for Thunderbird International Business Review (Wiley), International Journal of Business and Society (Scopus and ESCI), Review of Financial Economics (Elsevier), Quarterly Review of Economics and Finance (Elsevier), Singapore Economic Review (World-Scientific), International Review of Economics and Finance (Elsevier) and Review of International Business and Finance (Elsevier). Professor Hassan has also edited and published nine books. Kabir is the co-editor (with Mervyn K. Lewis) of Handbook of Islamic Banking, and Islamic Finance, The International Library of Critical Writings in Economics (Edward Elgar, 2007), Handbook on Islam and Economic Life (Edward Elgar, 2014), and co-editor (with Michael Mahlknecht) Islamic Capital Market: Products and Strategies (John Wiley and Sons, 2011). He is co-author of Islamic Entrepreneurship (Routledge UK, 2010). Dr. Hassan has written the first textbook (co-authored with Dr Kayed and Dr. Oseni) on Islamic Finance that was published by Pearson in 2013. His latest book Handbook of Empirical Research on Islam and Economic Life is published in December 2016 by Edward Elgar Publishing Company. A frequent traveler, Professor Hassan gives lectures and workshops in the US and abroad, and has presented over 343 research papers at professional conferences and has delivered 131 invited papers/seminars. Professor Hassan has been visiting Chair Professors in universities from Malaysia, Germany, Saudi Arabia, Pakistan and Indonesia. Professor Hassan has also provided academic leadership in various professional academic organizations such as President of Southwestern Society of Economists (SSE), President of Academy of International Business-US Southwest (AIB-US Southwest), President of Association for Economic and Development Association of Bangladesh (AEDSB) and President of Southwestern Finance Association (SWFA).

DR Shamsher Mohamad is professor of finance at the International Centre for Education in Islamic Finance (INCEIF). He served Universiti Putra Malaysia since 1980 and was the Dean at the Faculty of Economics & Management, Universiti Putra Malaysia before joining INCEIF in March 2012. He received his MBA (Finance) from the Catholic University of Leuven, Belgium and PhD from University of Glasgow, Scotland. He taught graduate and post-graduate finance courses and has supervised 25 PhD students successfully both in conventional and Islamic finance. He has authored and co-authored several books (among others, Efficiency of the Kuala Lumpur Stock Exchange, Stock Pricing in Malaysia, Capital Markets Theory & Practice, Theory &Practice of Audit Committees in The Malaysian Corporate Culture, Introduction to Equity Options (in Bahasa Malaysia), and Capital Budgeting (Bahasa Malaysia) Investment Analysis (in Bahasa Malaysia)) and latest, co-edited a researched based
Mr. M. Azizul Huq was born in 1935 and did his post-graduate in Economics at the University of Dhaka in 1958. He started his banking career as Probationary Officer with Habib Bank Ltd. at Karachi, the then capital of Pakistan. Since then he has worked for - (i) Habib Bank Ltd. (ii) National Bank of Pakistan, (iii) Sonali Bank, (iv) Islami Bank Bangladesh Ltd., (v) Social Investment Bank Ltd. (Now Social Islamic Bank Ltd.), and (vi) Islamic Finance and Investment Ltd. Mr. Huq had the rare opportunity of working successively as Founder Chief Executive of Islami Bank Bangladesh Ltd., Social Investment Bank Ltd. and Islamic Finance and Investment Ltd. During 1985-94, Mr. Huq taught Islamic Banking and Finance at the University of Dhaka. He received training in Islamic Banking and Economics under direct supervision of Dr. Ahmed El-Najjar at the Al-Azhar University, Cairo, Egypt. In 2005, he was awarded the prestigious annual Islamic Banking Award by the central Shari'ah Board of Islamic Banks of Bangladesh as the first person to be honored for his outstanding contribution to Islamic Banking. He was also the President of Bangladesh Institute of Islamic Thought (BIIT) and Islamic Economics Research Bureau (IERB), Dhaka. He is involved in numerous public and private sector training programs locally and globally and visited many countries lecturing on Islamic Economics, Banking and Finance and developing Islamic financial intuitions as think tank. He is in the editorial board of many internationally referred journals i.e. The Journal of Islamic Economics, Banking and Finance, IBTRA and Bangladesh Journal of Islamic Thought, BIIT. Currently he has been working as Chairman of Shari'ah Council of City Banks Ltd., Dhaka Bank Ltd. and Pubali Bank Ltd.

Foyasal Khan is currently a PhD student at the Department of Economics at International Islamic University Malaysia (IIUM). He represented IIUM UNESCO Club as it's the first elected and founding President in 2014-15 session. He received his Bachelors of Social sciences (BSS) and Master of Social sciences (MSS) from the Department of Economics, University of Dhaka, Bangladesh in 2008 and 2009 respectively. He received another master in economics specializing on Islamic economics from IIUM in 2012. He has taken part in some national and international conferences both as speaker and participant. It is specially to mention that he has presented his paper entitled "Religion and Sustainable Development: The Southeast
Asian Context" in the recently concluded 10th Singapore Graduate Forum on Southeast Asian Studies organized by ARI, NUS. He has published few articles in the referred journals. His research interests are: Sustainable development, Economics of Religion, Development economics.

**Dr. Velid Efendic** is Assistant professor at the School of Economics and Business (SEBS) of the University of Sarajevo in the field of Finance, Banking and subfields of Islamic banking and finance. With over thirteen years of experience in teaching at the university level, Dr. Efendic was a mentor on tens of undergraduate and master's theses in the field of Banking and Islamic banking and finance. Besides academic experiences, dr. Efendic was actively involved in the establishment and organization of Banking Academy SEBS (and appointed as a first director), as well as the Center for Islamic Economics Banking and Finance where he serves as a deputy head of the Centre. From 2013 he was appointed as the head of the international Joint degree MA programme "Islamic Banking" which the SEBS organized in collaboration with the University of Bolton, UK. In the early 2017, dr. Efendic is appointed for the mandate of five year as a Management Board member in the Banking Agency of the Federation of Bosnia and Herzegovina (FBiH), a regulatory and supervisory institution for banks, leasing and micro-finance institutions in FBiH. In addition, Dr. Efendic was actively involved in the establishment and organization of Banking Academy SEBS (and appointed as a first director), as well as the Center for Islamic Economics Banking and Finance where he serves as a deputy head of the Centre. From 2013 he was appointed as the head of the international Joint degree MA programme "Islamic Banking" which the SEBS organized in collaboration with the University of Bolton, UK. In the early 2017, dr. Efendic is appointed for the mandate of five year as a Management Board member in the Banking Agency of the Federation of Bosnia and Herzegovina (FBiH), a regulatory and supervisory institution for banks, leasing and micro-finance institutions in FBiH. In addition, Dr. Efendic was actively involved in the establishment and organization of Banking Academy SEBS (and appointed as a first director), as well as the Center for Islamic Economics Banking and Finance where he serves as a deputy head of the Centre. From 2013 he was appointed as the head of the international Joint degree MA programme "Islamic Banking" which the SEBS organized in collaboration with the University of Bolton, UK. In the early 2017, dr. Efendic is appointed for the mandate of five year as a Management Board member in the Banking Agency of the Federation of Bosnia and Herzegovina (FBiH), a regulatory and supervisory institution for banks, leasing and micro-finance institutions in FBiH. In addition, Dr. Efendic was actively involved in the establishment and organization of Banking Academy SEBS (and appointed as a first director), as well as the Center for Islamic Economics Banking and Finance where he serves as a deputy head of the Centre. From 2013 he was appointed as the head of the international Joint degree MA programme "Islamic Banking" which the SEBS organized in collaboration with the University of Bolton, UK. In the early 2017, dr. Efendic is appointed for the mandate of five year as a Management Board member in the Banking Agency of the Federation of Bosnia and Herzegovina (FBiH), a regulatory and supervisory institution for banks, leasing and micro-finance institutions in FBiH.

In the last ten years he was the head / author, organizer and lecturer at many practical/professional seminars and training courses in various fields of Banking and Islamic banking and finance. In the previous academic work, Dr. Efendic has participated in several national and international conferences, symposia, workshops and training courses in various fields of Economy, Finance, Banking and Islamic banking and finance, both in B-H and the region, the United States, Canada, Malaysia, Indonesia, UAE, Qatar, UK, etc. Dr. Efendic has been awarded with the prestigious visiting scholar programme of the State Department of the United States of America in 2011 at the University of Nebraska, Lincoln, College of Business Administration. As a visiting academic in November 2014 he was at the University of Bolton, UK. Dr. Efendic is author or co-author of several scientific papers that were presented at international and national conferences and published in indexed journals. He is the author of a recently published book: The Banks Efficiency in South Eastern Europe with a special focus on Bosnia and Herzegovina and editor of the book: Critical Issues and Challenges in Islamic Economics and Finance Development 1st Edition, Palgrave, McMillan. He is one of the founders and members of the managing board of European Association for Islamic Economics, Banking and Finance. He is married and has two children.

**Adam Abdullah** is currently an associate professor at the IIUM Institute of Islamic Banking and Finance (IiBF) and Language Editor of IiBF’s Journal of Islamic
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**Rusni Hassan** is currently a professor and Deputy Dean (academic) at the IIUM Institute of Islamic Banking and Finance (IiBF). She graduated with an LLB (Honours) and an LLB (Shari'ah) (First Class), a Master of Comparative Laws (MCL) and a Ph.D. in Law. Her area of specialization includes Islamic Banking, Finance and Islamic documentation, Islamic capital market, takaful and Islamic law of transactions. She is a member of the Shari'ah Advisory Council Bank Negara Malaysia and a Shari'ah advisor for the Association of Islamic Banking Institutions Malaysia (AIBIM). She was in the Shari'ah Committee for HSBC Amanah Malaysia, HSBC Amanah (takaful) Malaysia, and a registered Shari'ah advisor with the Securities Commission. She was the Pro-tem committee and the present secretary for the Association of Shari'ah Advisors in Islamic Finance Malaysia (ASAS) and is currently the assistant-secretary at the International Council of Islamic Finance Educators (ICIFE). In her capacity in Shari'ah Committees, she has advised numerous Islamic Financial Institutions locally and internationally on various Shari’ah compliance aspects on product development and structuring, legal documentation and Shari’ah audit. She has presented papers in many international conference and seminars locally and abroad. She has spoken extensively in seminars, workshops, and conferences and conducted trainings on various Islamic Finance issues. Her publication includes books on Islamic Banking and takaful, Islamic banking under Malaysian law, articles of journals, Shari'ah law reports and other publications. Her works and contribution to Islamic finance has received international recognition when she was listed among the Top 10 Women in Islamic Finance in 2012 and also been awarded the best Women Professional in Islamic Finance in 2013.

**Salina Kassim** is currently associate professor at the IIUM Institute of Islamic Banking and Finance (IiBF). Prior to becoming an academician, she has several years of working experience in a commercial bank in Malaysia. She teaches Money and
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Md. Jahir Uddin Palas is an assistant professor in Department of Banking and Insurance, Faculty of Business Studies, University of Dhaka. Palas completed his BBA and MBA in Banking discipline. He has been awarded quite a number of prestigious scholarships and academic recognitions for his academic excellence. Commonwealth scholarship, Dean's Honor award, and Dean's Merit award are to name a few among such recognitions. He has received methodical training on statistical tools and techniques including but not limited to panel data analysis, structural equations modelling, SPSS, SPSS Amos, SmartPLS, STATA and R software. Palas has published a number of research papers in ranked journals, especially in the fields of banking, finance, and information systems. He has attended and presented research papers in recognized conferences. Palas has been associated with a number of research projects with funding from University of Dhaka, Bangladesh Bank, USAID, UNDP, and People's Republic of Bangladesh. His research interests mainly focus on banking, inclusive finance, and information technology.

Md. Asif Nawaz is currently working as an assistant professor of Banking and Insurance, in the University of Dhaka. After completing BBA and MBA in Banking, he joined department of Banking and Insurance as a lecturer. He has been honored with few prestigious scholarships and academic recognitions for his academic excellence in BBA and MBA like Dean's Merit Award and Dean's Honor Award. Mr. Nawaz has tried hard to improve his competencies and attended various training programs, international conferences, and symposiums, ad round table discussions to shun his research skills. He has published few papers in ranked journals and his area of concentration is banking and finance.

Dr Ezaz Ahmed leads the strategic development, quality enhancement in the Postgraduate Business programs. He earned his PhD in Human Resources Management from University of South Australia. His academic career has been enlightened by MBA in International Business (with Distinction) from the Maastricht School of Management, The Netherlands and IUB MBA program, Bachelor in
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Dr Ahmad Khilmy Bin Abdul Rahim currently is a Senior lecturer and Programme Coordinator of Islamic Financial Planner at Islamic Business School (IBS), College of Business, Universiti Utara Malaysia (UUM). Dr Ahmad Khilmy bin Abdul Rahim received his BA in IRKH (Fiqh Usul) from International Islamic University Malaysia (IIUM) in 1996 and Diploma of Education in 1997. He received the MA study in Shariah (Fiqh Usul) from University of Malaya in 2004. Then he obtained PhD degree in Islamic Finance and Banking in 2013 from Universiti Utara Malaysia. He holds Islamic Financial Planner (IFP) certificate from IBFIM in 2014 and Certified Qualification in Islamic Finance (CQIF) in 2016. The area of expertise in Islamic financial contracts, Islamic wealth management and Islamic trade finance. He also actively involved in written the numerous articles and books related to Islamic finance for local and international readers.

Mohamad Yazid Isa is a lecturer in Islamic Business School, Universiti Utara Malaysia. He holds MBA from Universiti Kebangsaan Malaysia and Bachelor in Syariah (Management) from Universiti Malaya. He has 15 years experience teaching and research in the fields of Islamic finance and banking.

Dr. Asmadi Mohamed Naim currently is a Dean and a Professor at Islamic Business School (IBS), College of Business, Universiti Utara Malaysia (UUM), and a member of both Shariah Advisory Council of Central Bank of Malaysia (BNM) since 2013, and Securities Commission of Malaysia since 2014. Apart from that, he is also Securities Commission of Malaysia Registered Shariah Advisor for Islamic capital market since 2013, a member of Grand Council of Chartered Institute of Islamic Finance Professionals (CIIF) from 2015. Prior to that, he was Shariah Adviser and Consultant of few Islamic financial institutions since 2008 where he involved directly in initiating and advising the structuring of Islamic banking products and commercial papers such
as Islamic debt certificate, sukuk, etc.

He holds Chartered Islamic Finance Professional (CIFP) from INCEIF in 2010 and Islamic Financial Planner (IFP) in 2012, and graduated from University of Jordan, Amman, Jordan in 1997 in Islamic Jurisprudence and Legislation. He later obtained Masters and PhD degree in Fiqh and Usul Fiqh from International Islamic University Malaysia (IIUM) in 1999 and 2004, specializing in Islamic law of contracts and Islamic finance practices.

Among the highest achievements of his career are being selected as a recipient of Education Leadership Award by CMO Asia and World Education Congress at the 5th Asia Education Excellent Award in 2014. Among the highest achievements of his career are receiving the National Award of the Best Writer for Consumer (magazine criteria) by Ministry of Internal Trade and Consumer Affairs and Institute Akhbar Malaysia (AIM) in 2003; and the Central Bank of Malaysia Shariah Scholarship Award Malaysia for CIFP program in 2008-2010. He has authored few books and numerous articles in Islamic finance and Shariah issues in reputable international and national journals, books, magazines and newspapers. He also actively involves in researches and academic textbooks writing funded either by Monistry of High Education or other institutions such as IRTI, ISRA, OUM and Asia e-University.

Muhammad Zarunnaim Haji Wahab is a Phd candidate from Islamic Business School (IBS), College of Business, Universiti Utara Malaysia. He also acts as a research assistant at IBS. Muhammad Zarunnaim Haji Wahab received his BA in Muamalat Administration with Honour from Universiti Sains Islam Malaysia, Nilai, in 2014. Then he furthers the MA study in Islamic Finance and Banking at Universiti Utara Malaysia and currently as a Phd student also in Islamic Finance and Banking. Muhammad Zarunnaim Haji Wahab has published a few articles journal related to Islamic finance and banking. Besides, he has been appointed as a reviewer of journal at Journal of Islamic Marketing; and Journal of Islamic Accounting and Business Research. He actively written articles in academic local magazine published by Dewan Bahasa dan Pustaka (DBP) Malaysia.

Dr. Muhammad Azam is an Associate Professor of Finance and Associate Dean (Research) in the Department of Business Administration at Iqra University, Karachi. He has received his Ph.D. in Finance from Paris Nanterre University, France. He has a MS degree in Finance from the University of Orleans, France, and a Master's degree in Business Administration from International Islamic University, Islamabad. Dr. Azam has taught courses in a wide range of areas such as Financial Management Policy, Finance for Managers, Advanced Research Methods, Quantitative Analysis in Techniques and Advanced Statistical Modelling at MBA, M.Phil. and Ph.D. level. His research focuses on Quantitative Behavioral Finance and Emerging Stock Markets. His
papers have been published in several Academic journals. His research is well regarded and frequently cited.

Syed Ehsanullah Agha is a PhD at candidate IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia. He worked as research officer at International Shari'ah Research Academy for Islamic Finance (ISRA) Malaysia and IIUM Center for Islamic Economics. His research area is Islamic derivatives, Islamic hedging market and Islamic jurisprudence.

Zeeshan Ali Khan is currently working as section Manager Shariah Compliance at Burque Corporation Pakistan. He has received his Shahada tul Almia from Jamia Dar ul Uloom Karachi and a Master's degree in Business Administration from Iqra University. He also served Iqra University as visiting Faculty member where he taught Islamic Banking and Finance for MBA students. He has a vast interest in the field of Islamic Banking and Finance as well as Islamic jurisprudence.

Hammad Khursheed is currently working as section Manager Shariah Compliance at Burque Corporation Pakistan. He holds Master in Shariah from Daruloom Karachi.

Mr Jassem he is a PhD Candidate at the University of Portsmouth Business School, Faculty of Economic and finance. Jassem received the certificate of Assistant Licentiate in the Economy and Commerce from Aleppo University, and BA in Insurance from the Chartered Insurance Institute, London UK, and MSc in Risk, Crisis and Resilience Management from The University of Portsmouth Business school, Portsmouth UK. Jassem is Chartered Insurer Risk Manager with professional working experience about ten years in both Takaful and conventional Insurance sectors. In addition to that, Jassem is a lecturer at the University of Portsmouth delivering different units such Accounting, finance, Business accounting, economic for management and Principle of finance and investment. Jassem has supervised about 12 pre-master dissertations at the University of Portsmouth.

Dr Arief is a Principal Lecturer at the University of Portsmouth Business School, Faculty of Economic and finance since 1996. Arief hold BA, MA, and PhD. Arief has wide work experience in the academic teaching for about 31 years. Arief has supervised about 20 PhD students from different universities, and has many published papers in refereed academic journals.