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AREAS OF TEACHING AND RESEARCH

- Artificial Intelligence: Natural Language Processing (NLP), Machine Learning.
- Data Analytics
- Panel Data Analysis
- Management Accounting

EDUCATION

- **Ph.D. in Finance (2020)** Thesis title: Using text analytics for predicting banks performance in Emerging economies
COMSATS University Islamabad, Pakistan
- **MSc in Accounting (2009)** Thesis title: Building global banks: A comparative analysis of European banks over time
Graduate School, School of Business, Economics and Law,
University of Gothenburg, Gothenburg, Sweden
- **Master of Business Administration in Finance (2006)**
Department of Business Administration
University of Sargodha, Pakistan
- **Master of Commerce in Accounting (2003)**
Hailey College of Commerce
University of the Punjab, Lahore, Pakistan
- **Bachelor of Commerce (2001)**
Hailey College of Commerce,
University of the Punjab, Lahore Pakistan

COURSERA CERTIFICATIONS

- **IBM: Python for Data Science, AI & Development**
(May 30, 2023) -- <https://coursera.org/verify/zr572nt7fxnx>
- **IBM: Machine Learning with Python**
(July 11, 2023) -- <https://coursera.org/verify/5yk9ju9lsuqx>
- **Macquarie Univesity, Sydney Australia: Business intelligence and data analytics: Generate insights** (April 30, 2025 <https://www.coursera.org/verify/CEKUGQRCMYBK>)

RESEARCH PUBLICATIONS (Total IF=25.928)

1. **Iqbal, J.,** Aslam, F.M., & Fasih, A. (2024). Textual Information disclosures and banks' financial performance: Evidence from emerging economies. *International Journal of Entrepreneurial Venturing*. (in press). **(HEC X, IF=0.8, Q2).**
2. **Iqbal, J.,** & Saeed, A. (2025). Female directors and risk management sentiment: does feminism in boardrooms matter?. *Management Decision*, 1-23. **(HEC W, IF=5.1, ABDC, Q1).**
3. Nabi, G. & **Iqbal, J. (2025).** Predicting stock returns of banking sector using machine learning models: Evidence from South Asian Economies. *Bahria Journal of Management & Technology*. 8(1). <https://doi.org/10.62533/bjmt.v8i1.127>. **(HEC Y).**
4. **Iqbal, J.,** Sohail, M. K., Irshad, A., & Khan, R. A. (2024). Risk management disclosures and banks financial performance: evidence from emerging markets. *Risk Management*, 26(1), 1–21. <https://doi.org/10.1057/S41283-023-00136-Y/METRICS> **(HEC X, IF=2.1, ABDC, Q2).**
5. Ismail, A., **Iqbal, J.,** & Ramzan, M. (2024). Forecasting the nexus and impact of Covid-19 news sentiment on NYSE, Gold, and WTI oil prices indexes using the neural network approach. *Bahria University Journal of Management and Technology (BJMT)*, 7(1), 161–173. **(HEC Y).**
6. **Iqbal, J.,** Sohail, M. K., & Malik, M. K. (2023). Predicting the future financial performance of Islamic banks: a sentiment analysis approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(6), 1287-1305 <https://doi.org/10.1108/IMEFM-07-2022-0267> **(HEC W, IF=2.85, ABDC, Q2)**
7. **Iqbal, J.,** & Saeed, A. (2023). Managerial sentiments, non-performing loans, and banks financial performance: A causal mediation approach. *Chaos, Solitons and Fractals*, 171. 113425. <https://doi.org/10.1016/j.chaos.2023.113425> **(HEC W, IF=9.92, Q1)**
8. **Iqbal, J.,** Saeed, A., & Khan, R. A. (2023). The relative importance of textual indexes in predicting the future performance of banks: A connection weight approach. *Borsa Istanbul Review*. 23(1), 240-253. <https://doi.org/https://doi.org/10.1016/j.bir.2022.10.004> **(HEC W, IF=4.288, ABDC, Q2)**
9. Sohail, K., Rehman, Abdur., **Iqbal, J.** (2022). Are Pair Trading Strategies profitable during COVID-19 period? *Journal of Information & Knowledge Management*. Vol. 21, No. Supp01, 2240010. <https://doi.org/10.1142/s021964922240010x>. **(HEC X, ABDC, Q3).**
10. **Iqbal, J.,** & Riaz, K. (2022). Predicting future financial performance of banks from management's tone in the textual disclosures. *Quality and Quantity*, 56(4), 2691–2721. <https://doi.org/10.1007/s11135-021-01216-5/tables/7> **(HEC W, IF=0.87, ABDC, Q2).**
11. **Iqbal, J.** Khan, S K, Saeed, K S,. (2021). Impact of Islamic microfinance institutions on the income of involuntary financially excluded people in Pakistan, *VFAST Transactions on Education and Social Sciences*, 9(3), 212-224. **(HEC Category = Y).**
12. **Iqbal, J. (2019).** Managerial self-attribution bias and banks' future performance: Evidence from emerging economies. *J. Risk Financial Manag.* 12(2),73. <https://doi.org/10.3390/jrfm12020073>. **(HEC Y, ABDC, Q3)**
13. Abbas, Q., & **Iqbal, J.** (2012). Internal Control System: Analyzing Theoretical Perspective and Practices. *Middle-East Journal of Scientific Research*, 12(4), 530–538. <https://doi:10.5829/idosi.mejsr.2012.12.4.1793>
14. Abbas, Q., **Iqbal, J.,** & Ayaz. (2012). Relationship Between GDP, Inflation and Real Interest Rate with Exchange Rate Fluctuation of African Countries. *International Journal of Academic Research in Accounting Finance and Management Sciences*, 2(3), 217–228. <https://doi:10.6007/ijarafms /v2-i3/9958>.

UNDER REVIEW PAPERS

1. **Iqbal. J.,** Hind.A, Akber. H, & Sial, MS. (2024). Predicting stock market returns using sentiment in business news articles: An LSTM neural network features importance approach. *Sage Open*. (Revision submitted). (**HEC W, IF=2.2, ABDC, Q1**).
2. **Iqbal. J,** Hind, A, Sohail, MK. (2024) The impact of gender diversity on banks' financial performance: The moderating role of Feminism in emerging economies. *Corporate Governance*. (Initial submission) (**HEC Y, IF=5.6, Q1**).
3. Nabi, G. & **Iqbal. J. (2025)**. Predicting stock returns of banking sector using machine learning models: Evidence from South Asian Economies. *Computational Economics*. (Initial submission). (**HEC W, IF=2.2, ABDC, Q1**).

CONFERENCE PAPERS

1. Nabi. G, **Iqbal. J.** (2025). Latent groups identification of the banking sector in South Asian Economies: An unsupervised hierarchical cluster analysis. *South Asian International Conference*, COMSATS University Islamabad.
2. **Iqbal, J.,** Sabeen, K. K., Saeed, K, & Abbas, Q, (2019). Role of Islamic Microfinance Institutions on the Income of Involuntary Financially Excluded People in Pakistan. *Global Forum on Islamic Finance (GFIF)*. COMSATS University Islamabad.
3. **Iqbal, J.,** & Riaz, K. (2018). The Importance of Textual Variables in Predicting Bank Performance in Deep Learning Models. *South Asian International Conference*, COMSATS University Islamabad.
4. Zahid, S. M., Ahmed, M., **Iqbal, J.** (2018). Predicting Road Crash Severity Using Decision Tree Algorithm. *South Asian International Conference*, COMSATS University Islamabad.
5. Sohail, M.K., Ahmed, M., **Iqbal, J.** (2018). Pair Trading Strategies Using Unsupervised Machine Learning: The Case of KSE Firms. *South Asian International Conference*, COMSATS University Islamabad.

PHD SUPERVISION

1. **Ghulam Nabi (FA19-PMS-003)**. Thesis title: Impact of Sentiment in Financial News articles on the Stock Returns of Banking Sector: Evidence from South Asian Economies (Thesis submission).
2. **Ammar Asghar (SP21-PMS-001)**. Thesis title: Financial Performance, Misconduct Risk and Reputational Risk of Banks: A Causal Mediation Approach. (in progress).

MS SUPERVISION

1. **Muhammad Kamran Khan (SP20-RPM-016)**, Thesis title: Assessing the Future Financial Performance of Islamic Banks Using Text Analysis.
2. **Ayman Irshad (SP20-RPM-007)**, Thesis Title: Risk Management Disclosures and Risk Management: A study of Pakistani Banks.
3. **Muhammad Hammad Akber (FA20-RPM-008)**, Thesis title: Predicting Stock Market Returns Using Sentiment in Business News Articles: A Case of Pakistan Stock Exchange.
4. **Nargis Bibi (FA20-RPM-010)**, Thesis title: Impact of Female Directors in Board Composition on Bank Performance with the Mediating Role of Feminism in Asian Emerging Markets.

RESOURCE PERSON

1. A 1-Day “Hands on Training on Sentiment Analysis Using R” under SusProLab (Sustainable Project Management Lab) under Fachhochschule Dortmund builds research bridge to Pakistan held on 16th December 2024.
2. A 2-Days “Hands on Training on Sentiment Analysis Using R” under ORIC on 18th -19th January 2024.
3. A 1-Day “Hands on Training on Automated Referencing Citation through Mendely” on 21th June 2022.
4. A 1-Day Seminar on “Sentiment Analysis and Machine Learning” in Bahria University held on 30th December 2023.
5. A 1-Day Seminar on “Sentiment Analysis and Machine Learning” in Islamic International University Islamabad on 18th May 2023.
6. A 1-Day Seminar on “Sentiment Analysis” in Bahria University held on 5th December 2024.

ASSOCIATE EDITOR

Journal of Accounting and Finance Review ISSN 3078-400X

1. Founding member of Journal
2. Correspondence with authors, foreign and local reviewers for Papers reviews.
3. Correspondence with DOI of journal with CrossRef organization

DISTINCTIONS

- **Rotary International Award (RISH)** selected one of the top five international students and awarded a certificate and a cash prize based on my studies in Master of Science in Accounting from the University of Gothenburg, Sweden (2009)
- Awarded distinction on the master project (thesis) presented to fulfill the requirement of Master of Science in Accounting from School of Business Economics and Law, University of Gothenburg, Sweden.

SOFTWARE SKILLS

- **SAS**
SAS is a global leader in big data analytics and artificial intelligence. Almost 90% of Fortune 500 companies use SAS for their business solutions. SAS has provided different modules free of cost to academia and independent learners after education completion; early career can quickly adapt to the company’s data analytics environment. I have expertise in SAS software for data wrangling and machine learning methods using different modules using this software platform.
- **R Software**
I have expertise in R software because it helps in text-mining from large text documents’ analysis, especially readability of text, sentiment analysis, and many other areas.
- **Python**
Similar to R software, I have expertise in Python software because it helps in text-mining from large text documents’ analysis, especially readability of text, sentiment analysis, and many other areas, including Artificial Intelligence.

DATA SCIENCE SKILLS

Skill in big data requires dealing with: (i) data in big volume, (ii). variety of data that may be in image, text, or numbers, and (iii). The velocity of data is continuously emerging after the revolution of social media, i.e., Twitter, Facebook, etc.

Data wrangling is an essential part of preparing the data so that it is ready for further analysis.

I have the skills to deal with all kinds of data, especially in large sizes and unstructured text forms.

- **Data Wrangling**

Financial Data wrangling skills include: Making uniform changes to datasets, handling missing values in the variables, subsetting the datasets to deal with selected observations, working with grouped observations, finding observations of specific traits, deleting and cleaning data, transposing datasets from vertical to horizontal, combining datasets, i.e., match-merging or one-to-one merging and creating time series lags, leads and differences.

- **Natural Language Processing (NLP)**

Unstructured Textual Data: Converting text into a usable form that can be merged with financial data for better predictive model development. My expertise in **Text analytics includes;** measuring Sentiment within unstructured text, text complexity using different indices, word cloud, topic modeling (economic policy uncertainty), and Term frequency-inverse document frequency.

- **Exploratory Data Analysis (Know your data)**

Before moving to analytics, it is vital to understand the data for better predictive modeling, which includes; the use of descriptive and summary statistics, contingency tables and test of association, analysis of univariate distribution, analyzing data with Box plots, histograms, pie chart, three-dimensional surfaces and data filters, correlation matrix, hierarchical cluster analysis, k-mean cluster analysis, k-mode cluster analysis, principal component analysis, and principal factor analysis.

- **Machine learning skills**

I have expertise in machine learning models that includes; neural network, deep learning, LSTM, and SVM.

- **Econometric skills**

My expertise in traditional econometrics modeling includes; pooled regression, within the transformation, first-difference transformation, fixed effects models, random effects models, Areleno Bond GMM, System GMM (Blundell and Bond, 1998), causal mediation analysis, and structured equation modeling.

ACADEMIC REVIEWER

Journal Reviewer

- *International Journal of Emerging Markets (IF Journal, Eslsevier)*
- *Quality and Quantity-International Journal of Methodology (IF-Journal, Elsevier)*
- *Complexity (IF-Journal, Partner of Wiley and Hindawi Publishers)*
- *International Journal of Islamic and Middle Eastern Finance and Management (IF-Journal - Emerald Publisher)*
- *Bahria University Journal of Management & Technology (HEC recognized Journal)*

MS Thesis Reviewer

- *Riphah International University*
- *Bahria University, Islamabad*

EXPERIENCE

Chronically (16 years, continued)

Assistant Professor: COMSATS University Islamabad

Working as an Assistant Professor since September 15, 2009, to date. Currently performing the following duties:

✓ **Teaching**

Graduate Courses:

- Advanced Techniques in Data Analysis (Ph.D.)
- Quantitative Techniques (MS)
- Empirical Methods in Finance (MS)
- Statistical Analysis and Research Methodology (MS)

Undergraduate Courses:

- Business Data analysis (in Python)
- Statistical Inferences (in Python)
- Cost and Management Accounting
- Advanced Management Accounting
- Corporate Finance

✓ **Administrative Duties (28-09-2020 to 07-02-2023)**

In-Charge Graduate Programs (Management Sciences/Project Management/MBA)

- Supervising Graduate MS graduate office for smooth conduct of staff and student matters.
- Managing supervisor allocation or change of supervisor to MS students.
- Coordinating with HoD for course allocation.
- Coordinating with faculty members for defenses.
- Managing MS(PM), MS(MS), and MBA proposals/department theses defenses.
- Managing external examiners MS defenses.
- Managing any other matter related to MS programs on day to day basis, if any.

Member of the DARC committee to oversee the department matters weekly bases.

Member of the departmental advisory committee (DAC)

Lecturer: University of Education, Lahore, Pakistan (June 20, 2006, to Aug 20, 2007)

✓ **Teaching**

Courses Taught:

- Introduction to Business,
- Financial Accounting,
- Banking and Auditing
- Education Research

✓ **Coordinator**

- Initiated Bachelor of Business Administration (B.B.A Hons four years program)
- Worked as a coordinator for Bachelor of Business Administration

✓ **Management Associate**

- Completed two staff development courses (one month each) under the National Academy

of Higher Education (NAHE) supervised by the Higher Education Commission of Pakistan.

- Conducted staff development courses for teachers from different government colleges.

ACCOUNTING PROJECTS

✓ **Research Fellowship (2009)**

Worked as a research fellow under the supervision of Professor Thomas Polesie, Professor of Accounting from Graduate School, School of Business, Economics and Law, Gothenburg University, Sweden.

✓ **Financial Statement Analysis of Electrolux (2008-2009)**

Worked as a group leader on an accounting project to analyze Electrolux, a Swedish-based company in Gothenburg University, Sweden.

✓ **Project Analyst for Skandiabanken (2009)**

Worked as an analyst for Skandiabanken, a Swedish-based online internet bank, to analyze the bank's financial health along its strategies developed to face the financial crises of 2007-08.

COUNTRIES VISITED

- ✓ Saudi Arabia
- ✓ Sweden
- ✓ Germany
- ✓ Italy
- ✓ UK