

**Dr Mohammad Monzur Morshed Bhuiya**  
**Professor in Finance and Financial**  
**Technology(FinTech)**

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**LECTURING | FinTech EXPERTS-TRAINER | DATA ANALYSIS | RESEARCH  
PUBLICATION |**

Internationally recognised FinTech experts and academic with extensive experience in high quality research and demonstrated ability to teach advanced finance and banking courses specialised in E-business and FinTech discipline at tertiary level. Experts in conducting workshops and training session on using financial technological tools (FinTech) in financial organisation. Adept in the use of complex data analysis tools and evaluating and interpreting results for research publications. Possesses valuable financial industry experience in financial planning and technology, with capacity to resolve conflicts and manage stakeholder expectations by employing exceptional communication and technological skills.

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**EXPERTISE OFFERED**

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| ❖ <b>Face-to-face and online lecturing</b> | ❖ <b>Research Publication</b> |
| ❖ <b>Online Banking system</b>             | ❖ <b>Grant Application</b>    |
| ❖ <b>Course Design &amp; Delivery</b>      | ❖ <b>FinTech Analyst</b>      |
| ❖ <b>Course Leadership</b>                 | ❖ <b>Consultancy</b>          |

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**EXPERIENCE**

- ❖ **2017-present: Professor**, Department of Finance, Jagannath University, Dhaka, Bangladesh
- ❖ **2019-present: Chairman**, Department of Finance, Jagannath University, Dhaka, Bangladesh
- ❖ **2018 : Casual Lecturer in Finance**, School of Commerce, University of Southern Queensland, Australia
- ❖ **2018 : Tutor in Finance**, Institute of Education for Indigenous Students, University of Southern Queensland
- ❖ **2008-2017: Associate Professor** (on study leave to pursue PhD), Jagannath University, Dhaka, Bangladesh
- ❖ **2012- 2017: Casual Academic Staff**, School of Commerce, University of Southern Queensland, Australia
- ❖ **2013- 2017: PhD Researcher**, School of Commerce, University of Southern Queensland, Australia
- ❖ **2007-2008: Assistant Professor**, Department of Finance, Jagannath University, Dhaka, Bangladesh
- ❖ **2004-2007: Assistant Professor**, Department of Finance and Banking, University of Chittagong, Bangladesh
- ❖ **2001-2004: Lecturer**, Department of Finance and Banking, University of Chittagong, Bangladesh
- ❖ **1999-2001: Assistant Manager**, Basic Bank Limited, Bangladesh
- ❖ **1999-1999: Intern**, IFIC Bank Limited, Bangladesh

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**ACADEMIC AWARDS & GRANTS**

- ❖ **2019-2020** Jagannath University research grant for academics in the field of Finance and Technology.
- ❖ **2017-2018** Visiting Research fellow at the University of Southern Queensland, Australia.  
(Unfortunately, I had to decline the fellowship due to issues related to visa change status)
- ❖ **2013-2016** University of Southern Queensland Post Graduate Research Scholarship for PhD Program.
- ❖ **2017** Degree Awarded with outstanding remark: Doctor of Philosophy (PhD).
- ❖ **2004-2005** Japan Development Scholarship (JDS) awarded by the Govt. of Japan and Bangladesh jointly.
- ❖ **2005** Degree Awarded with high distinction: Masters of E-Business Management.
- ❖ **2005** Conference Grant from University of Chittagong
- ❖ **1995-1996** Higher Studies Grant from University of Dhaka.
- ❖ **1990-1995** Merit Scholarship from BISE, Dhaka for excellent results in H.S.C and S.S.C examinations.

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**EDUCATION**

**Doctor of Philosophy (PhD) in Finance** (2017)

Institution: University of Southern Queensland, Australia

Thesis Title: ***Impact of Microfinance on Health, Education and Income: Evidence from Bangladesh***

Field of Research: Finance & Economics

**Masters of E-Business Management** (2005)

Institution: International University of Japan, Niigata, Japan

Master's Thesis Title: ***Strategic Plan for Implementing Internet Banking Network in Bangladesh***

Field of Research: E-Finance and E-Banking (FinTech)

Grade obtained: Higher Distinction (HD)

### Master of Commerce in Finance and Banking (1997)

Institution: University of Dhaka, Bangladesh

Title of thesis: *Business research and internship: An Insight into the Credit Operations of IFIC Bank Limited.*

Field of Research: Banking operations and Financial technology(FinTech)

Grade obtained: First Class 4<sup>th</sup> Position

### Bachelor of Commerce (Honours) in Finance and Banking (1996)

Institution: University of Dhaka, Bangladesh

Grade obtained: First Class 15<sup>th</sup> Position

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## Courses Taught

<i>University of Southern Queensland, Australia</i>		<i>University of Chittagong, Bangladesh</i>	
Undergraduate Commerce Program		Graduate & Undergraduate Commerce Program	
FIN1101	Introduction to Corporate Finance	FIN5101	E-Commerce and E-Banking
FIN1103	Financial Markets and Institutions	FIN5103	Bank Fund Management
<i>Jagannath University, Bangladesh</i>			
FIN3205	E-Business	FIN4205	Corporate Finance
FIN2101	Computer Applications in Business	FIN5214	Management of Financial Institutions
FIN3203	Financial Markets and Institutions	FIN5105	International Financial Management

## THESIS SUPERVISION

- ***Role of Micro-Credit in Alleviating Poverty-A Study on Chattogram Division.*** Md. Siraz Meah (2019). PhD Supervisor, Initial Placement: Jagannath University, Bangladesh.
- ***Inception of Derivatives Market in Bangladesh: Prospects and Challenges.*** Tasnim Uddin Chowdhury (2019). PhD Supervisor, Initial Placement: Jagannath University, Bangladesh.
- ***Determinants of Efficiency, Profitability and Stability of Commercial Banks in Bangladesh: A Comparative study Between Conventional and Islamic Bank.*** Nasrin Jahan (2019). PhD Supervisor, Initial Placement: Bangladesh University of Professionals, Dhaka, Bangladesh.
- ***A study on Social Capital in Banking Industry of Bangladesh: A Comparison between Public and Private Banks.*** Mosaddeak Khan Chowdhury (2019). PhD Supervisor, Initial Placement: Bangladesh University of Professionals, Dhaka, Bangladesh.
- ***Simultaneous Relationship among Risk, Profitability, and Efficiency of Banks: An examination of Competition and Ownership Effect.*** Afsana Yesmin (2020). PhD Supervisor, Initial Placement: Jagannath University, Bangladesh.
- ***Impact of Macroeconomics Variable on Stock Prices of Bank and Non-bank Financial Institutions: A Study on Dhaka Stock Exchange.*** Md. Sharif Hossain (2019). MPhil Supervisor, Initial Placement: Jagannath University, Bangladesh.
- ***Cost Efficiency and Outreach of Microfinance Institutions: Evidence from Bangladesh.*** Kazi Ziauddin Baset (2019). MPhil Supervisor, Initial Placement: Jagannath University, Bangladesh.
- ***Impact of Call Money Rates on the Performance of Commercial Banks in Bangladesh.*** S.M. Akber (2020). MPhil Supervisor, Initial Placement: Jagannath University, Bangladesh.

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## CAREER NARRATIVE

### Professor, Department of Finance, Jagannath University, Bangladesh

August 2017-Current

Public University based in Dhaka, Bangladesh, teaching and research focused university with largest number of students offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology(FinTech). These are *E-business, E-commerce and E-banking, Computer applications in Business, Mobile Commerce, Web-enabled Business Systems, Financial Markets & Institutions, Management of FI.*

### Casual Academic Staff, University of Southern Queensland, Australia

2012 –2016 and 2018

Teaching intermediate and advanced level finance courses to undergraduate students. Use of Financial technology (FinTech) was a component of my teaching courses. Ensured engaging academic setting and class participation, enabling effective student learning supported with challenging assignments and assessments.

**Tutor, Institute of Education for Indigenous Students, University of Southern Queensland Feb 15-Nov 18**

Teaching intermediate and advanced level finance courses to indigenous students at undergraduate level. Financial technology (FinTech) was a component of my teaching courses. Ensured engaging academic setting and class participation, enabling effective student learning supported with challenging assignments and assessments.

**Associate Professor, Department of Finance, Jagannath University, Bangladesh July 2008 -August 2017**

Public University based in Dhaka, Bangladesh, teaching and research focused university with largest number of students offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology(FinTech) namely *E-business, E-commerce and E-banking, MIS, Mobile Commerce, Web Enabled Business Systems, Financial Markets & Institutions, Management of Financial Institutions.*

**Assistant Professor, Department of Finance, Jagannath University, Bangladesh July 2007-July 2008**

Public University based in Dhaka, Bangladesh, teaching and research focused university with largest number of students offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology(FinTech).

**Assistant Professor, Department of Finance, University of Chittagong, Bangladesh June 2004 -July 2007**

Public University based in Chittagong, Bangladesh, teaching and research focused university with largest number of students offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology (FinTech).

**Lecturer, Department of Finance, University of Chittagong, Bangladesh June 2001 -June 2004**

Public University based in Chittagong, Bangladesh, teaching and research focused university with largest number of students offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology (FinTech).

**Lecturer, School of Business, Queens University, Dhaka, Bangladesh October 1999 -November 1999**

Private University based in Dhaka, ranked one of the top private universities offering many courses in various disciplines. My offered courses are closely related to Finance, Banking and Financial technology (FinTech).

### Key Achievements in Teaching

- ❖ *Student Evaluations and Recognition-* received very good teaching evaluations and recognition from the students over the periods as a faculty member.
- ❖ *Created Engaging Learning Environment-* built rapport with students, providing ongoing consultation, whilst responding to queries outside office hours. Ensured course comprehension by encouraging interaction and clarifying conceptual knowledge. Achieved record number engagements in study desk forum in Introduction to Corporate Finance course (forums had been visited 8,052 by approximately 200 students)
- ❖ *Delivered on High Quality HDR Supervision-* strong research profile attracted a number of PhD students. Currently supervising five national PhD students and two master's degree by research student.

### Key Achievements in Research

- ❖ *Published Research Papers-* carried out extensive research using modern methodologies enabling four publications in B/C ranked academic journals. Wrote thesis of 70K words whilst finishing PhD in three years.
- ❖ *Ensured Results Accuracy-* identified calculation errors in research publication post review process, quickly addressed miscalculations by rectifying estimated figures, preventing distorted outcomes.
- ❖ *Demonstrated Presentation Skills-* convinced senior academics at international conference on research findings. Presented rationale and conclusions whilst establishing authenticity, resulting in approval and publication.

**Assistant Manager, Basic Bank Limited, Bangladesh Aug 2005 – Jul 2009**

One of the largest public limited banks in Bangladesh having 100% shared owned by the Government. Pioneer in introducing new products and services in the local banking sector. I started my job here as Assistant Manager in Finance and Accounts department, managing budget allocation and preparing quarterly management reports. After then, I moved to branch as Head of foreign exchange management. Networked with international banking payment system whilst building strategic partnerships for providing foreign exchange operations.

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### MEMBERSHIPS

**Member** - USQ Alumni Association, University of Southern Queensland, Australia

**Member** - IUJ Alumni Association, International University of Japan, Niigata, Japan

**Member** - Finance Alumni Association, University of Dhaka, Bangladesh.

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## MEMBERS IN DIFFERENT COMMITTEES

**Member** Faculty Committee, Faculty of Business Studies, Jagannath University, Dhaka, Bangladesh.

**Member** Academic Committee & Committee of Courses, Department of Finance, Faculty of Business Studies, Jagannath University, Dhaka, Bangladesh.

**Member** Board of Advanced Studies, Jagannath University, Dhaka, Bangladesh.

**Member** Academic Council, Jagannath University, Dhaka, Bangladesh.

**Member** Academic Committee & Committee of Courses, Department of Finance, Faculty of Business Studies, Bangladesh University of Professionals, Dhaka, Bangladesh.

**Member** Editorial board, The Journal of Faculty of Business Studies, Jagannath University, Bangladesh.

**Member** Professor Selection Board, Department of Finance & Banking, Patuakhali University of Science and Technology, Bangladesh.

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## TECHNICAL EXPERTISE

Ms Office Suite | EViews | SPSS | Project Management Tools | DataStream | Bloomberg | Stata Statistics Software

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## PUBLICATIONS

- Bhuiya, M.M.M., Khanam, R, and Rahman, M.M. (2016) **Microcredit Operations in Bangladesh: An Overview**. Published on February 12, 2016 in *The Journal of Applied Business and Economics*, Volume 18, Issue 3, 2016.
- Bhuiya, M.M.M., Khanam, R, Rahman, M.M., and Nghiem, H.S. (2016) **Impact of Microfinance on Households Income and Consumption in Bangladesh: Empirical Evidence from a Quasi-experimental Survey**. Published on January 13, 2016 in *The Journal of Developing Areas*, Vol. 50, No.3, Summer 2016.
- Bhuiya, M.M.M., Khanam, R, Rahman, M.M., and Nghiem, H.S. (2018) **The Relationship between Access to Microfinance, Health-Seeking Behaviour and Health Service Uses: Evidence from Bangladesh**. Published on December 2018 in *the Economic Analysis and Policy*, Volume 60, 2018.
- Bhuiya, M.M.M. (2017) **Impact of Microfinance on Health Status of Rural Households: Empirical Evidence from Bangladesh**. Published on September 2017 in *The Patuakhali Journal of Science and Technology, Bangladesh*.
- Bhuiya, M.M.M., Khanam, R, Rahman, M.M., and Nghiem, H.S., (2019) **Microcredit Participation and Child Schooling: Evidence from Bangladesh**. Published on December 2019 in the *Economic Analysis and Policy*, Volume 64, 2019.
- Kabir, S.M. and Bhuiya, M.M.M. (2004) **Ecotourism Development in Bangladesh: An Overview**. Published in *Pakistan Journal of Social Sciences*, Volume 2 No.1 January- March 2004, Grace Publications Network, Faisalabad, Pakistan.
- Ahmed, S., Hossain, M.K., and Bhuiya, M.M.M. (2003) **TQM: Concepts and Philosophies**. Published in *The Cost & Management*, ICMA, Dhaka, Bangladesh, Number 6, Volume XXXI; November – December 2003.
- Sharmeen, S., Bhuiya, M.M.M. and Houque, I., (2008) **Adoption of CRM in Retail Apparel Company: A Case study on GAP Inc**. Published on April 09, 2010 in *D.U. Journal of Marketing, Faculty of Business Studies*, University of Dhaka, Bangladesh, Volume No. 11, June 2008.
- Bhuiya, M.M.M., Ali, M.B. and Jahed, M.A., (2008) **Spread, Volume of Lending & of Profitability: A Study on the Banking Sector in Bangladesh**. Published on February 10, 2009 in *Journal of Banking and Financial Services*, Department of Banking, University of Dhaka, Bangladesh. Vol.2 No.1&2, December 2008.
- Khan, C.S., Rahman, M.H., Bhuiya, M.M.M., and Siddik, M.N.A. (2009) **Role of Housing Finance Companies in the Development of Financial Market of Bangladesh**. Published in *Journal of Socio-Economic Research & Development* (g-Science Publication), Volume 6, Issue 1, 2, 3, June 2009, Gurpukur Research Institute, Bangladesh.
- Jahed, M.A., Bhuiya, M.M.M., and Yasmin, F., (2010) **Internet Portal Strategies for SMEs in Developing Countries: A Case for Bangladesh** Published on December 2010 in *The Chittagong University Journal of Business Administration*, Chittagong, Bangladesh, Volume 20,2005.



- Jahed, M.A., Bhuiya, M.M.M., and Ali, M.B., (2011) **VoIP as An Emerging Technology: Concepts, Impacts and Potentials**, Published in *The Journal of Cost & Management Accountants of Bangladesh*, ICMA, Dhaka, Bangladesh, Number 5, Volume XXXIX; September – October 2011.
- Bhuiya, M.M.M., Rahman, M.T. and Nabi, M.N., (2011) **Impact of Working Capital Management Policies on Corporate Performance**. Published in *The Jagannath University Journal of Business Studies, Faculty of Business Studies*, Jagannath University, Dhaka, Bangladesh, Number 1, Volume 1; January- 2011.
- Bhuiya, M.M.M., Tabassum, T., and Yasmin, A., (2011) **Adoption of Automated Clearing Process in the Commercial Banks of Bangladesh**. Published on August 02, 2012 in *The Jagannath University Journal of Business Studies, Faculty of Business Studies*, Jagannath University, Dhaka, Bangladesh, Number 2, Volume 1; December- 2011.

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#### PAPERS UNDER REVIEW

- Bhuiya, M.M.M., Khanam, R, Rahman, M.M., and Nghiem, H.S., (2019) **Does Microcredit Affect Child Nutrition? Evidence from Bangladesh**. Submitted on November 24, 2019 to *Journal of Health, Population and Nutrition and under review*.
- Bhuiya, M.M.M., Khanam, R, Rahman, M.M., and Nghiem, H.S., (2019) **Microcredit Participation and Impact on Socio-Economic Wellbeing of Rural Households: Empirical Evidence from Bangladesh**. Submitted on December 13, 2019 to *International Journal of Development Issues and under review*.

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#### CONFERENCE AND SEMINAR PAPERS

- **Australian Conference of Economist-2015 held in Queensland University of Technology, Brisbane, QLD, Australia**. Title of the paper: “Impact of Microfinance on Households Income and Consumption in Bangladesh: Empirical evidence from a Quasi-experimental Survey”
- **Australian Health Economics Society Conference -2015 held in Stamford Plaza, Brisbane, QLD, Australia**. Title of the paper: “Microfinance, Health Seeking Behavior and Health Services of Rural Households: Empirical evidence from Quasi-experimental Survey in Bangladesh.”
- **IIEFT Conference-2006 held in Portsmouth University, U.K**, Title of the paper: “Causes of Fish Lessening in Bangladesh: A Cause Breakdown Approach”
- **Seminar on the Field-Focused Course-2005 of the JICA Scholarship Held in Tokushima and Naruto City, Japan** Title of the paper: “Historic culture and industry in Tokushima and Naruto City”

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#### PEER-REVIEW ACTIVITIES

<i>For International Journals</i>	<i>For Domestic Journals</i>
Reviewer of Journal of Developing Area	Reviewer of the Chittagong University Journal of Business Administration
Reviewer of Journal of Development Practice	Reviewer of the Dhaka University Journal of Business Studies
Reviewer of Journal of International Economics and Management	Reviewer of the Patuakhali University Journal of Science and Technology
	Reviewer of the Hazi Danish University Journal of Science and Technology
	Reviewer of the Jagannath University Journal of Business Studies

#### REFERENCES

##### **Dr. Shahriar Akter**

Associate Professor in Digital Marketing, Analytics & Innovation  
Faculty of Business, Sydney Business School,  
University of Wollongong

Email: [sakter@uow.edu.au](mailto:sakter@uow.edu.au)

Contact number: +610242213377; +61451449788 (M)

(Note: The referee knows me very well as we completed our second Master’s degree from the same university in Japan and conducted our dissertation under the same supervisor. We are the professional and academic members of International University of Japan(IUJ) Alumni association. Furthermore, both of us completed Bachelor and Master degree from University of Dhaka, Bangladesh)

**Dr Rasheda Khanam (PhD Principal Supervisor)**

Associate Professor

School Commerce

Faculty of Business, Education, Law and Arts

University of Southern Queensland

Toowoomba, Queensland-4350, Australia

Email: [rasheda.Khanam@usq.edu.au](mailto:rasheda.Khanam@usq.edu.au)

Contact number: +61401158954 (M)

(Note: The referee knows me very well as a PhD student because she is my PhD supervisor for my doctoral study in the School of Commerce at Faculty of Business, Education and Law, University of Southern Queensland where she worked as an Associate Professor)

**Dr Al Nahian Riyadh**

Senior Manager, Product, Repayment and Risk Reduction

Commonwealth Bank, Australia

Email: [alnahianr@yahoo.com](mailto:alnahianr@yahoo.com)

Contact number: +61433137594 (M)

(Note: The referee knows me very well as we completed our second Master's degree from the same university in Japan and conducted our dissertation under the same supervisor. We are the professional and academic members of International University of Japan(IUJ) Alumni association. Furthermore, both of us worked as faculty member at the Department of Finance and Banking in the University of Chittagong, Bangladesh for 12 years)