

Curriculum Vitae

Dr. Md. Kamal Uddin

Associate Professor

Department of Accounting and Information Systems

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CAREER SUMMARY

Dr. Md. Kamal Uddin is currently holding the position of Associate Professor in the Department of Accounting and Information Systems at Islamic University in Kushtia, Bangladesh. He has almost nine (9) years of teaching and research experience and ten (10) years in banking and corporate institutions, respectively. He earned his PhD, MBA, and BBA degree from the Department of Accounting and Information Systems at Islamic University, Kushtia, Bangladesh. Notably, he secured first position in the department and faculty during his MBA and BBA degrees. He also obtained his Diploma in Banking (JAIBB & AIBB) from the Institute of Bankers, Bangladesh.

His research interests encompass financial accounting (financial performance analysis), financial technology (Fintech), digital/core banking (banks' performance), sustainable economic development (women's empowerment, land development tax), and consumers' behavior (green purchase, technology adoption and sustainable usage intention). A total of 19 scholarly journal articles in both national and international journals. His contributions have been published in esteemed SCOPUS, Web of Science, Google Scholar, Crossref indexed and peer-reviewed journals. Proficient in structural equation modeling (SEM), he possesses solid expertise in model estimation techniques, including mediating analysis, time series analysis, utilizing tools like SmartPLS, SPSS, STATA, EndNote, and EViews.

Dr. Uddin works as an advisor of the Islamic University Accounting Club (IUAC) and Islamic University Kushtia Students' Welfare Association at his present institution. He is the member of Islamic University Accounting Alumni Association (IUAAA) and life time member of Bangladesh Accounting Association (BAA). Apart from this, he also actively participates in various development initiatives and community services.

CAREER OBJECTIVE

To apply academic knowledge, training, and professional experiences to quality teaching and research at the universities and to ensure impartial participation in the educational and social development as a whole.

AREA OF INTEREST

Financial Accounting, Financial Technology (Fintech), Financial Inclusion, Digital/Core Banking, Consumers' Behavior, Land Development Tax, and Tertiary Education.

CURRENT POSITION

Associate Professor (from May 31, 2025 to present), Department of Accounting and Information Systems, Islamic University, Kushtia-7003, Bangladesh.

PROFESSIONAL, ADMINISTRATIVE AND OTHER EXPERIENCES

- Associate Professor: May 31, 2025 to present, Department of Accounting and Information Systems, Islamic University, Kushtia, Bangladesh.
- Assistant Professor: February 17, 2021 to May 30, 2025, Department of Accounting and Information Systems, Islamic University, Kushtia, Bangladesh.
- Lecturer: February 17, 2018 to February 16, 2021, Department of Accounting and Information Systems, Islamic University, Kushtia, Bangladesh.
- Senior Officer: January 01, 2015 to February 16, 2018, Dutch-Bangla Bank PLC, Dhaka, Bangladesh.
- Officer: January 2012 to December 2014, Dutch-Bangla Bank PLC, Bangladesh.
- Probationary Officer: May 2010 to December 2011, Dutch-Bangla Bank PLC, Dhaka, Bangladesh.
- Executive Officer (F&A): April 2009 to April 2010, Viyellatex Group, Dhaka, Bangladesh.
- Management Trainee Officer (Corporate Finance & Accounts): February 2008 to March 2009, Abul Khair Group, Head Office, Chittagong, Bangladesh.
- Lecturer: January 2008 to February 2008, Institute of Science Trade and Technology (ISTT), Dhaka, Bangladesh.
- House Tutor (Assistant Provost):
 - (i) Jatir Pita Bangabandhu Sheikh Mujibur Rahman Hall, Islamic University, Kushtia, Bangladesh, from February 03, 2022 to April 20, 2024.
 - (ii) Bangamata Sheikh Fazilatunnesa Mujib Hall, Islamic University, Kushtia, Bangladesh, from March 06, 2019 to March 04, 2021.

EDUCATIONAL QUALIFICATIONS

- Doctor of Philosophy (PhD), Accounting and Information Systems, 2025, Islamic University, Kushtia-7003, Bangladesh.
- Master of Business Administration (MBA), Accounting, 2005, CGPA 3.71 (1st position at Department), Islamic University, Kushtia-7003, Bangladesh.
- Bachelor of Business Administration (BBA), Accounting, 2004, CGPA 3.66 (1st position at Department and Faculty), Islamic University, Kushtia-7003, Bangladesh.
- Higher Secondary Certificate (Diploma-in-Commerce), 2000, Accounting, Kushtia Govt. Commercial Institute, Dhaka Board, Bangladesh (First Division, 5th position in the Board).
- Secondary School Certificate (SSC), 1998, Humanities, Talbaria Secondary School, Jessore Board, Bangladesh, (First Division with letter grade in one subject).

TRAINING AND WORKSHOP

1. “Writing Research Gap.” R&P Workshop Series-1 2022, March 18, 2022. Faculty of Business and Accountancy, Unisel (University of Selangor), Shah Alam, Malaysia.
2. Foundation Training for University Teachers, October 26, 2019 to November 21, 2019, Graduate Training Institute (GTI), Bangladesh Agricultural University (BAU), Mymensingh, Bangladesh.
3. Workshop on Outcome Based Education (OBE) Curriculum and Bloom’s Taxonomy, 2019, IQAC, Islamic University, Kushtia, Bangladesh.
4. Workshop on “Writing Academically and Self-Editing Research Paper”, July 27, 2019, IQAC, Islamic University, Kushtia, Bangladesh.
5. Stakeholder workshop on “Quality Assurance”, October 13, 2018, IQAC, Islamic University, Kushtia, Bangladesh.
6. Workshop on “Teaching on Teaching Strategies for Tertiary Education”, March 27, 2018, IQAC, Islamic University, Kushtia, Bangladesh.
7. Foundation Training for Probationary Officers, November 10, 2012 to December 12, 2012. Training Wing, Dutch-Bangla Bank PLC, Head Office, Dhaka, Bangladesh.
8. Workshop on “Money Laundering Prevention Act- 2009 & Anti-Terrorism Act-2009.” March 12, 2011. Training Wing, Dutch-Bangla Bank PLC, Head Office, Dhaka, Bangladesh.
9. Training on “Introduction to Computer” systems with Windows, Word Processing with MS Word, and Spread Sheet Analysis with MS Excel. From May 2005 to October 2005 at the Department of Accounting and Information Systems, Islamic University, Kushtia.

PROFESSIONAL CERTIFICATIONS

1. Associate of Institute of Bankers Bangladesh (AIBB), Banking Diploma, Institute of Bankers Bangladesh (IBB), Bangladesh.
2. Cost and Management Accountant (CMA), Level-II, Institute of Cost and Management Accountants of Bangladesh (ICMAB), Bangladesh.

PUBLICATIONS

Journal Articles

1. Factors Influencing Customer's Decision to use Electronic Banking Services in Bangladesh: An Empirical Study. *Power System Technology*, 49(4), 498-511. December, 2025. DOI: <https://doi.org/10.5281/zenodo.19551042> URL: <https://www.pst-journal.org/wp-content/uploads/2025-4-1.pdf> (Scopus, Q1)
2. Impact of Corporate Reputation on Customers’ Sustainable Usage Intention: The Mediating Role of Satisfaction. *Open Journal of Business and Management*, 12(1), 191-209. January, 2024. Scientific Research Publishing, China. DOI: <https://doi.org/10.4236/ojbm.2024.121014> (Web of Science, Google Scholar)
3. The Role of Environmental Responsibility and Environmental Knowledge on Green Purchase Intention of Household Appliances in Bangladesh: Mediating Role of Environmental Concern. *International Research Journal of Economics and Management Studies (IRJEMS)*, 2(4), 366-

375. November, 2023. Eternal Scientific Publications, India. DOI: 10.56472/25835238/IRJEMS-V2I4P143. <https://irjems.org/irjems-v2i4p143.html> (Google Scholar)
4. The Mediating Effect of Customer Satisfaction on Fintech Literacy and Sustainable Intention of Using Mobile Financial Services. *Open Journal of Business and Management*, 11(5), 2488-2504. September, 2023. Scientific Research Publishing, China. <https://doi.org/10.4236/ojbm.2023.115138> (Web of Science, Google Scholar)
 5. Customer Satisfaction and Intention to Use Mobile Financial Services: A Systematic Literature Review. *European Journal of Business and Management Research*, 8(1), 274-283. January 2023. European Open Science Publishing, London, UK. <https://doi.org/10.24018/ejbmr.2023.8.1.1815> (Crossref, Google Scholar)
 6. Customer perception on services quality of the Islamic banking in Malaysia during covid-19 pandemic. *International Journal of Business and Management Future*, 8(1), 31-40. December 2022. <https://doi.org/10.46281/ijbmf.v8i1.1894> (Crossref, Google Scholar)
 7. The covid-19 pandemic toward buying behavior for e-commerce among households in Malaysia. *International Journal of Business and Management Future*, 8(1), 24-30. December 2022. <https://doi.org/10.46281/ijbmf.v8i1.1893> (Crossref, Google Scholar)
 8. Impact of Social Media on Students' Academic Performance: A Case Study of Islamic University, Bangladesh. *American Economic & Social Review*, 10(1), 1-10. November 2022. Published by CRIBFB, USA. <https://doi.org/10.46281/aesr.v10i1.1822> (Crossref, Google Scholar)
 9. The Efficiency of the Working Capital Management in the Energy Sectors in Bangladesh: An Empirical Study on Selected Gas Distribution Companies. *Selangor Business Review (SBR)*, 7(1), 18-29. June 2022. University of Selangor (UNISEL), Malaysia. URL: <https://sbr.journals.unisel.edu.my/ojs/index.php/sbr/article/view/101> (Google Scholar)
 10. Effect of Leverage, Operating Efficiency, Non-performing Loan, and Capital Adequacy Ratio on Profitability of Commercial Banks in Bangladesh. *European Journal of Business and Management Research*, 7(3), 289-295. June 2022. European Open Science Publishing, UK. <https://doi.org/10.24018/ejbmr.2022.7.3.1463> (Crossref, Google Scholar)
 11. The Effect of Non-performing Loan on State-owned Commercial Banks' Profitability with Operating Efficiency as Mediating Variable. *European Journal of Business and Management Research*, 7(3), 216-223. June 2022. European Open Science Publishing, London, UK. <https://doi.org/10.24018/ejbmr.2022.7.3.1446> (Crossref, Google Scholar)
 12. Islamic Microfinance as a Tool for Women Empowerment and Sustainable Economic Development Goals in Bangladesh. *American International Journal of Multidisciplinary Scientific Research*, 13(1), 1-13. May 2022. ISSN 2638-1249 E-ISSN 2638-1273. Published by CRIBFB, USA. DOI: <https://doi.org/10.46281/aijmsr.v13i1.1734> (Crossref, Google Scholar)
 13. Inputs Cost Sensitivity Analyses of Betel Leaf Production -A Study on Selected Farmers at the districts of Kushtia-Jhenidah in Bangladesh. *International Journal of Research - GRANTHAALAYAH*, 10(4), 118-124. March 2022. Granthaalayah Publications & Printers, India. DOI: <https://doi.org/10.29121/granthaalayah.v10.i4.2022.4554> (Crossref, Google Scholar)

14. Assessing Financial Performance of Mobile Banking Services Organization in Bangladesh. *European Journal of Business and Management Research*, 7(2), 240–245. April 2022, ISSN: 2507-1076. European Open Science Publishing, London, UK. DOI: <https://doi.org/10.24018/ejbmr.2022.7.2.1365> (**Crossref, Google Scholar**)
15. Profitability Analysis of Mobile Financial Service Providers in Bangladesh: Empirical Study on bKash: Empirical Study on bKash.” *European Journal of Business and Management Research*, 7(2), 79-84. March 2022. European Open Science Publishing, London, UK. DOI: <https://doi.org/10.24018/ejbmr.2022.7.2.1329> (**Crossref, Google Scholar**)
16. The Higher Education Financing Based on Islamic Shariah: An Unconventional Approach of Student Loan. *American Economic & Social Review*, 8(1), 22-29. December 2021. ISSN 2576-1269, Published by CRIBFB, USA. DOI: <https://doi.org/10.46281/aesr.v8i1.1551> (**Crossref, Google Scholar**)
17. Factors Affecting Job Satisfaction of Cash Officers of Private Commercial Banks in Bangladesh: An Empirical Study on Kushtia District. *Journal of History & Culture*, Vol. 3, pp. 220-241, June 2021, ISSN 2224-9664. Department of Islamic History and Culture, Islamic University, Kushtia-7003, Bangladesh. (**Refereed Journal/ Peer-reviewed**)
18. Payment and Settlement through Bangladesh Automated Clearing House: A Comparative Study on Electronic Fund Transfer and Automated Cheque Processing System. *International Journal of Research and Analytical Reviews (IJRAR)*, 8(1), 957-967. January 2021. E-ISSN 2348-1269, P- ISSN 2349-5138. IJ Publication, India. http://ijrar.org/viewfull.php?&p_id=IJRARJFM1125 (**Crossref, Google Scholar**)
19. Instant Payment Systems of Commercial Banks in Bangladesh: A Descriptive Study on RTGS (Real Time Gross Settlement). *Islamic University Studies (Part-C), Journal of Faculty of Business Administration (JFBA)*, 14(1), 43-54, July-December 2018. Islamic University, Kushtia-7003, Bangladesh. (**Refereed Journal/ Peer-reviewed**)

SKILLS AND EXPERTISE

- **Statistical Analysis:** PLS-SEM Analysis, Time Series Analysis, Multiple Regression Analysis, Factor Analysis, Financial Statement Analysis, and Trend Analysis
- **Statistical Software:** SPSS 24, SmartPLS4.0, EVIEWS, Stata 15, and EndNote9
- **Course:** Advanced Accounting, Financial Accounting, Managerial Accounting, Financial statement analysis and control, Business Communication and Professional Writings, Banking and Finance, Development Economics, Foreign Exchange Policy and Control, Labor Law, Legal Environment of Business, Research Methodology, and Taxation.

MEMBERSHIP

- Islamic University Accounting Alumni Association (IUAAA)
- Bangladesh Accounting Association (BAA)

SCHOLARSHIPS

- Scholarship form UGC (University Grant Commission) for academic result.
- Merit Scholarship from Secondary and Higher Secondary Education Board, Dhaka.

COMPUTER LITERACY

- Operating Systems: Windows 98/2000/NT/XP/7/10
- Office Packages: MS word, MS Excel, MS power Point, Access
- Application Software: Flexcube-ERP, SAP, SPSS, SmartPLS4, STATA, EViews, EndNote

LANGUAGE PROFICIENCY

Proficient in English as well as Bengali (Both in Speaking & Writing).

PERSONAL INFORMATION

Date of Birth : 15 March, 1983
Permanent Address : Village: Nowda Shamukhia, P.O.: Talbaria, P.S.: Mirpur, Dist.: Kushtia
Father's Name : Md. Lalon Kabiraz
Mother's Name : Mrs. Tanjera Khatun
Marital Status : Married
Spouse's Name : Rezwana Nahid
Ethnicity : Bengali
Nationality : Bangladeshi (by birth).
Religion : Islam

REFERENCES

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| 1. Professor Dr. Shelina Nasrin
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DECLARATION

I undersigned, declare that, to the best of my knowledge and belief, this CV correctly describes my qualifications and me as well. I realize that my willful misstatement described here may lead to my disqualification or dismissal, if admitted or employed.



(Dr. Md. Kamal Uddin)