Dr. Muhammad Ismail is an Assistant Professor in Finance at the Iqra National University, Pakistan. In addition, he is the founder and principal consultant at QDA Specialist, Pakistan, an RnD organization dedicated to guiding social sciences research qualitatively. Previously, he served The American Institute of Islamic Business (TAIIB), USA, as a Director Research and Outreach. Dr. Ismail received his doctorate degree in Islamic Business and Finance, Master in Islamic Banking and Takaful, and Bachelor in Islamic Banking and Finance from Pakistan's top ranked business schools and universities. Dr. Ismail also holds a Master degree in Shariah from the International Islamic University Islamabad, Pakistan. His Islamic finance related research portfolio include 18 research papers, 2 books, 9 international conference proceedings, 7 funding projects, and one foreign research fellowship. His areas of expertise include Islamic banking and finance, Islamic law of business transactions (fiqh al-muamlat), Shariah governance, Islamic social finance, Index development, monotheistic philosophy, and Shariah enterprise theory. Dr. Ismail is certified peer reviewer with Elsevier, Editor at Asian Journal of Islamic Finance, and professional trainer MAXQDA, ATLAS.ti, Quirkos, NVivo, HyperRESEARCH, and QDA Miner.

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