NACIF 2025 Presenter

Dr. Naimat U. Khan is a Lecturer in Accounting & Finance at Cardiff School of Management, Cardiff Metropolitan University, UK. He holds a PhD from the University of Dundee UK and completed a Fulbright Post-Doctorate at the University of Alabama and the University of Kentucky, USA. In addition to his expertise in Islamic capital, financial accounting & reporting, and corporate finance, employing both quantitative and qualitative methodologies, Dr. Khan is currently pursuing a second PhD in Islamic Business & Finance.

His research, "Islamizing Capital: An Emancipatory Islamic Critical Realist Perspective," employs emancipatory critical realism and Islamic Critical Realism (ICR) to examine the Islamization of capital through Islamic banking. Grounded in Bhaskar's stratified ontology, it explores Islamic banking at three levels: the empirical (observable practices), the actual (institutional shifts and regulatory transformations), and the real (deep-seated religious, political-economic, and socio-cultural mechanisms). By framing the Quran as a critical realist text, his research engages with ICR's ontological realism, epistemological relativism, and judgmental rationalism to analyze financial system transformations. Through a morphogenetic approach, it examines five decades of Islamic banking, interrogating structure-agency dynamics, reflexivity, and its emancipatory potential in challenging capitalist paradigms.

Dr. Khan has published extensively in reputable journals, serves as Associate Editor

About NACIF

The purpose of the North American Conference on Islamic Finance (NACIF) is to foster the sharing of global knowledge. It is an international forum for Islamic finance scholars and practitioners to discuss and collaborate on the various innovative practices that are being used in the Islamic finance industry. Ultimately, the goal of NACIF is to facilitate sustainable finance practices that benefit society at all levels.

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Main Office

P.O. Box 339
Barker, TX 77413-0339

Contact Information
(832) 517-2988
Email - nacif@guidancecollege.org