

CURRICULUM VITAE

Dr. Masud Rana

Associate Professor

Department of Business Administration

Pabna University of Science and Technology, Pabna,
Bangladesh.

E-mail: masud@pust.ac.bd

Cell Phone No: +8801729591799



1. Biography:

I am currently serving as an Associate Professor in the Department of Business Administration at Pabna University of Science and Technology (PUST), Bangladesh, a position I have held since September 2, 2023. My academic journey has been shaped by a strong commitment to both teaching and research. I earned my Bachelor of Business Administration (B.B.A.) and Master of Business Administration (M.B.A.) in Finance and Banking from the University of Rajshahi, where I graduated with distinction. Building on this foundation, I am pursuing a Ph.D. at PUST, focusing on the "Impact of Monetary Policy on Economic Development in Bangladesh." My doctoral research is supervised by esteemed professors from both PUST and the University of Chittagong. I began my academic career at PUST in 2014 as a Lecturer, and through my dedication to research and teaching, I was promoted to Assistant Professor in 2016 and then to Associate Professor in 2023. Throughout my career, I have supervised numerous graduate and postgraduate students, guiding them through their academic journeys. Despite challenges such as limited research funding and demanding academic responsibilities, I have successfully contributed to several peer-reviewed international and national journals. My career is marked by an unwavering passion for education and research, which has been recognized through various awards, including the Best Research Award at PUST in 2022. My research interests are diverse and include FinTech, monetary policy, green banking, ESG (Environmental, Social, and Governance), SDGs (Sustainable Development Goals), and the broader economic development of Bangladesh. Through my work, I strive to make meaningful contributions to both the academic community and society at large.

2. Professional Experience:

Associate Professor (Finance)

2nd September 2023 - Present

Department of Business Administration at
Pabna University of Science and Technology,
Pabna 6600, Bangladesh

Assistant Professor (Finance)

25th November 2016 - 1st September 2023

Department of Business Administration at
Pabna University of Science and Technology,
Pabna 6600, Bangladesh

Lecturer (Finance)

25th November 2014 - 24th November 2016

Department of Business Administration at
Pabna University of Science and Technology,
Pabna 6600, Bangladesh

3. Education:

Degree	Year	University/College/School	Major Field/Group
Ph.D.	2023	Pabna University of Science and Technology, Pabna, Bangladesh	Business Administration
MBA	2012	University of Rajshahi, Rajshahi, Bangladesh	Finance and Banking
BBA	2011	University of Rajshahi, Rajshahi, Bangladesh	Finance and Banking
HSC	2007	Cambrian College, Dhaka, Bangladesh.	Business Studies
SSC	2005	Baoikola Yakubia Dhakil Madrasah, Pabna, Bangladesh	General

4. Awards and Recognition:

- Received the HEAT Project Research Grant (PIN-13439) as Sub-Project Manager (SPM), awarded by the University Grants Commission (UGC) of Bangladesh in 2025.
- Recipient of the UGC Research Grant in Business Administration for the year 2022–2023.
- Best Research Award 2022, Pabna University of Science and Technology, Pabna.

5. List of Articles Published in Peer Reviewed Journals:

SL	Details of Publication	Quantile and Indexing	Impact Factor
1.	Rana, M., Dhar, B. K., Karmakar, K., Hasan, M. M., Sarker, N. K., & Islam, H. (2026). Energy policy sequencing for SDG-aligned transitions in East Asia–Pacific: Evidence of stage-dependent effects and threshold dynamics. <i>Energy Policy</i> , 215, 115289.	Q1 (Scopus) Publisher: Elsevier	9.2
2.	Rana, M., Rahman, M. A., Karmakar, K., Hasan, M. M., & Ghosh, S. (2026). Education for Sustainability in South Asia: A Panel Quantile Regression Analysis of SDG Performance. <i>Sustainable Development</i> . https://doi.org/10.1002/sd.70725	Q1 (Scopus) Publisher: Wiley	8.2
3.	Rana, M., Al Mamun, M.A., Hossain, M.K. et al. (2025). Understanding the adoption of renewable energy technologies by households in South Asia: a theory of planned behavior perspective. <i>Discov Sustain</i> 6, 477. https://doi.org/10.1007/s43621-025-01051-w	Q1 (Scopus) Publisher: Springer	3.6
4.	Mamun, M. a. A., Dhar, B. K., Islam, H., Rana, M., Saha, S., Biswas, A. K., & Karim, R. (2025). Enhancing banking performance through regulatory technology: Analyzing cost reduction, sustainability, and profitability in Bangladesh’s banking sector. <i>Sustainable Futures</i> , 10, 101234. https://doi.org/10.1016/j.sfr.2025.101234	Q1 (Scopus) Publisher: Elsevier	4.9
5.	Al Mamun, M. A., Islam, H., Karim, R., Siddieq, M. M., & Rana, M. (2025). Exploring the role of blockchain technology in promoting sustainability in the banking sector: an empirical	Q1 (Scopus) Publisher:	4.9

	analysis using structural equation modeling. <i>AI & SOCIETY</i> , 1-15.	Springer	
6.	Rana, M., Islam, M. T., Abdelwaheb, S., Islam, H., & Alam, S. S. (2025). Modeling the adoption of financial technology for sustainable agricultural development in Bangladesh using the technology acceptance model. <i>Discover Sustainability</i> , 6(1), 1191.	Q1 (Scopus) Publisher: Springer	3.6
7.	Jalal M.S. & Rana M. (2025). Assessing fintech integration in pharmacy retail stores using the technology organization and environment framework. <i>Discov Sustain</i> (2025). https://doi.org/10.1007/s43621-025-02485-y	Q1 (Scopus) Publisher: Springer	3.6
8.	Rana, M. (2025). The role of natural resource rents in achieving sustainable development goals: evidence from South Asian countries. <i>Discover Environment</i> , 3(1), 184.	Q1 (Scopus) Publisher: Springer	4.70
9.	Rana, M., Kamruzzaman, M., Al Mamun, M. A., Hossain, M. K., Alam, S. M., & Ghosh, S. K. (2026). Exploring the role of environmental, social and governance factors in enhancing bank profitability in South Asia. <i>Asia-Pacific Journal of Regional Science</i> , 10(2), 24.	Q2 (Scopus) Publisher: Springer	1.70
10.	Rana, M., Bhadra, H. K., & Kamruzzaman, M. (2025). Assessing the impact of agricultural production on sustainable development goal attainment: evidence from South Asia. <i>GeoJournal</i> , 90(6), 278.	Q2 (Scopus) Publisher: Springer	2.5
11.	Rana, M. (2025). Climate risk and resilience: evaluating their impact on sustainable development in South Asia. <i>Theor Appl Climatol</i> 156, 319. https://doi.org/10.1007/s00704-025-05531-x	Q2 (Scopus) Publisher: Springer	3.0
12.	Rana, M., Islam, H., Al Mamun, M. A., & Redwanuzzaman, M. (2025). FinTech's impact on grocery retail in Bangladesh: a TAM approach. <i>OPSEARCH</i> , 1-24.	Q2 (Scopus) Publisher: Springer	1.80
13.	Rana, M., Mamun, M. A. A., Islam, H., & Hossain, M. K. (2024). Exploring the Impact of ESG Practices on Sustainable Development Goals Achievement in South Asia. <i>Review of Economics</i> , 75(3), 249-274.	Q2 (Scopus) Publisher: De Gruyter Oldenbourg.	1.10
14.	Rana, M., Islam, H., Al Mamun, M. A., & Rekha, R. S. (2025). Impacts of bank loan performance, stability and risk factors on sustainable development goals: insights from South and Southeast Asia. <i>Asia-Pacific Journal of Regional Science</i> , 1-30.	Q2 (Scopus) Publisher: Springer	1.70
15.	Zhu, R., Islam, H., Rana, M., Rahman, K., Karim, R., Chakroborty, T., & Rahman, M. M. (2025). Towards sustainable development: how resource depletion, emissions, and renewable energy shape progress in OECD nations. <i>Air Quality, Atmosphere & Health</i> , 1-22.	Q2 (Scopus). Publisher: Springer	3.10
16.	Islam, H., Soumia, L., Rana, M., Madavarapu, J.B. and Saha, S. (2024), "Nexus between perception, purpose of use, technical challenges and satisfaction for mobile financial services: theory and empirical evidence from Bangladesh", <i>Technological Sustainability</i> , Vol. 3 No. 2, pp. 147-170. https://doi.org/10.1108/TECHS-10-2023-0040	Q2 (Scopus) Publisher: Emerald	4.94
17.	Islam, H., Rana, M., Saha, S., Khatun, T., Ritu, M.R. and Islam, M.R. (2023), "Factors influencing the adoption of cryptocurrency in	Q2 (Scopus)	4.94

	Bangladesh: an investigation using the technology acceptance model (TAM)", <i>Technological Sustainability</i> , Vol. 2 No. 4, pp. 423-443. https://doi.org/10.1108/TECHS-07-2023-0025	Publisher: Emerald	
18.	Rana, M. , Al Mamun, M. A., Hossain, M. K., & Rekha, R. S. (2021). The nexus between scholarship programs and higher education. <i>SN Social Sciences, A Springer Nature Journal</i> , 1, 1-23.	Q2 (Scopus) Publisher: Springer	1.36
19.	Rana, M. , Abdelwaheb, S., Islam, H. <i>et al.</i> (2026). Enhancing educational accessibility and efficiency in Bangladesh: a study on technology acceptance and digital solutions. <i>Discov Educ.</i> https://doi.org/10.1007/s44217-025-01025-0	Q2 (Scopus) Publisher: Springer	1.66
20.	Rana, M. , Ghosh, S., Hasan, M. M., & Karmakar, K. (2025). The Nexus between interest rates and inflation in South Asia: the role of risk premiums and economic growth. <i>Discover Global Society</i> , 3(1), 105.	Q2 (Scopus) Publisher: Springer	1.91
21.	Rana, M. , Mamun, M. A. A., Islam, H., & Hossain, M. K. (2024). Exploring the Impact of ESG Practices on Sustainable Development Goals Achievement in South Asia. <i>Review of Economics</i> , 75(3), 249-274.	Q3 (Scopus) Publisher: De Gruyter Oldenbourg.	1.10
22.	Rana, M. , Siddieq, M. M., Islam, H., & Alam, S. S. (2025). Evaluating the Impact of Sustainable Energy Access on Achieving SDGs in Eastern Asia: A Quantitative Approach. <i>Energy</i> 360, 100031.	Publisher: Elsevier	
23.	Islam, H., Saha, S., Siddieq, M.M., Rana, M. , Rahman, K. (2025). Riding the Bitcoin Wave: Attitude and Adoption in Bangladesh. In: Crowther, D., Seifi, S. (eds) <i>Equalizing the Three Pillars of Sustainability. Approaches to Global Sustainability, Markets, and Governance.</i> Springer, Singapore. https://doi.org/10.1007/978-981-96-5719-3_7	(Scopus) Publisher: Springer	
24.	Islam, M. M., Redwanuzzaman, M., & Rana, M. (2025). Exploring the role of insurance sector performance in driving economic growth in Bangladesh: A financial metrics perspective. <i>Journal of Ekonomi</i> , 7(2), 95-106. https://doi.org/10.58251/ekonomi.1588211	Publisher: DergiPark	
25.	Rana, M. , & Islam, M. M. (2024). Unveiling the Dynamics of Informal Remittances: An In-Depth Study of Hundi Practices in Bangladesh. <i>Reforma</i> (100), 55-65.	Publisher: Turkish Manas University	
26.	Rana, M. (2024). Monetary Policy Challenges in Bangladesh: A Regulatory and Banking Perspective. <i>Reforma</i> , (99), 23-41.	Publisher: Turkish Manas University	
27.	Rana, M. , & Al Mamun, A. (2024). Monetary policy dynamics and economic performance in Bangladesh: An ARIMA model approach. <i>Journal of Economics and Research</i> , 5(1), 47-62.	Index Copernicus	
28.	Rana, M. , Al Mamun, A., Hossain, M. K., & Islam, H. (2024). Exploring the dynamics of Bangladesh bank's monetary policy: A factor analysis approach. <i>Journal of Ekonomi</i> , 6(1), 1-17.	Index Copernicus	
29.	Islam, H., Johora, F., Abbasy, A. A., Rana, M. , & Antoine, N. (2021). The perceived impact of COVID-19 pandemic on healthcare cost in Bangladesh. <i>Journal of Global Business Insights</i> , 6(2), 172-185.	Publisher: University of South Florida	

30.	Rana, M. , Hossain, M. K., & Rekha, R. S. (2023). The Operational Aspects of Monetary Policy in Controlling the Demand and Supply of Money. <i>Journal of Business Studies</i> , 4(1), 177–200. https://doi.org/10.58753/jbspust.4.1.2023.26	Publisher: PUST	
31.	Rekha, R. S., Hossain, M. I., & Rana, M. (2023). The Influence of the COVID-19 Pandemic on the Uptake of Technology-Enabled Banking in Bangladesh. <i>Journal of Business Studies</i> , 4(1), 276–296. https://doi.org/10.58753/jbspust.4.1.2023.31	Publisher: PUST	
32.	Rana, D. M. , Mamun, D. M. A. A., Hossain, D. M. K., & Rekha, R. S. (2023). Monetary Policy Efficacy for Price Stability: An In-depth Analysis of Bangladesh's Economic Landscape. <i>AIUB Journal of Business and Economics</i> , 20(2), 44–58. Retrieved from http://116.206.57.42/index.php/ajbe/article/view/200	Publisher: AIUB	
33.	Mamun, M. A., Rana, M. , Islam, M., & Mamun, M. A. (2023). Exploring the factors that affecting adoption of mobile banking in Bangladesh. <i>Journal of Global Business Insights</i> , 8(1), 66-79. https://www.doi.org/10.5038/2640-6489.8.1.1235	Publisher: University of South Florida	
34.	Islam, M. S. and Rana, M. (2022). The Influence of Credit Risk Management Indicators on Profitability Attributes: Empirical evidence from the State-Owned Commercial Banks in Bangladesh. <i>Journal of Business Studies, PUST</i> , 3(1), 43-60.	Publisher: PUST	
35.	Islam, T., Islam, H., Rana, M. , & Hossain, K. (2022). Post COVID logistics, strategies and actions need to be taken: evidence from small and medium scale food and beverages manufacturing sector. <i>Logistics, Supply Chain, Sustainability and Global Challenges</i> , 13(1), 32-49.	CNKI Scholar	
36.	Rana, M. , Rekha, R. S. & Islam, H. (2022). The Impact of Digitalization on the Economic Growth of Bangladesh. <i>Journal of Business Studies, PUST</i> , 3(1), 107-118.	Publisher: PUST	
37.	Mamun, D. M. A. A. A., Ullah, M. H., & Rana, M. (2021). Impact of Capital Structure on Profitability of Cement Industry in Bangladesh. <i>BUFT Journal of Business & Economics (BJBE), ISSN 2664-9942 (Print)</i> , 2, 217–228.	Publisher: BUFT	
38.	Rana, M. , & Hasan, M. M.-U. (2020). Performance Evaluation of Selected Commercial Banks in Bangladesh Based on Profitability: A Comparative Analysis. <i>Journal of Business Studies, Special Issue on Business and Sustainable Development, University of Rajshahi, JBS-ISSN 2303-9884 (Print)</i> , 231–242.	Publisher: University of Rajshahi	
39.	Redwanuzzaman, D. M., Hossain, M. K., & Rana, M. (2021). Determinants of Garment Owners' Perception in Selection of Banks: Evidence from Bangladesh. <i>BUFT Journal of Business & Economics (BJBE), ISSN 2664-9942 (Print)</i> , 2, 35–47.	Publisher: BUFT	
40.	Rekha, R. S., Hossain, M. I., & Rana, M. (2020). Measuring Financial Inclusion Index in Bangladesh: A Multidimensional Approach. <i>Journal of Pabna University of Science and Technology Studies, ISSN 2308-6246, 4(2)</i> , 75–84.	Publisher: PUST	
41.	Rana, M. , Rekha, R. S. & Islam, H. (2022). The Impact of Digitalization on the Economic Growth of Bangladesh. <i>Journal of Business Studies, PUST</i> , 3(1), 107-118.	Publisher: PUST	
42.	Rana, M. , Mamun, M. A. A., & Siddique, M. A. B. (2020). Measuring the Financial Performance of Private Commercial Banks in Bangladesh. <i>Journal of Pabna University of Science and Technology Studies, ISSN 2308-6246, 4(2)</i> , 85–96.	Publisher: PUST	

43.	Rana, M. (2015). Corporate social responsibility (CSR): Opportunities and challenges of banking sector in Bangladesh. <i>Journal of Finance and Accounting</i> , 3(6), 234-246.	CrossRef	
44.	Rana, M. (2018). Profitability Position of Selected Commercial Banks in Bangladesh. <i>Journal Of Business Studies</i> , PUST, 86.	Publisher: PUST	

6. Total Research Projects Completed:

- a) Research Project **funded by the UGC** for the Year of 2022-2023 (Title: Investigating the Feasibility of Decentralized Finance (DeFi) Platforms as a Replacement for Traditional Financial Services). Amount: BDT 2,60,000/=.
- b) Research Project funded by the PUST for the Year of 2024-2025 (Title: Revolutionizing Retail: The Impact of FinTech on the Grocery Business in Bangladesh). Amount: BDT 2,20,000/=.
- c) Research Project funded by the PUST for the Year of 2023-2024 (Title: The Operational Aspects of Monetary Policy in Controlling the Demand and Supply of Money). Amount: BDT 2,20,000/=.
- d) Research Project funded by the PUST for the Year of 2022-2023 (Title: Problems Associated with the Execution of Monetary Policy in Bangladesh). Amount: BDT 1,80,000/=.
- e) Research Project funded by the PUST for the Year of 2021-2022 (Title: Impact of Digitalization on Economic Growth in Bangladesh). Amount: BDT 1,80,000/=.
- f) Research Project funded by the PUST for the Year of 2020-2021 (Title: The Nexus between Scholarship Programs and Higher Education). Amount: BDT 1,80,000/=.
- g) Research Project funded by the PUST for the Year of 2019-2020 (Title: Impact of Dividend Policy on Share Price: A Case of Listed Commercial Banks at the Dhaka Stock Exchange, Bangladesh). Amount: BDT 1,60,000/=.
- h) Research Project funded by the PUST for the Year of 2018-2019 (Title: Performance Evaluation of Selected Commercial Banks in Bangladesh Based on Profitability: A Comparative Analysis). Amount: BDT 1,20,000/=.

References:

Dr. Mohammad Saleh Jahur

Professor

Department of Finance and Banking

University of Chittagong, Chittagong-4331, Bangladesh

Mobile: +8801737096283

E-mail: msjahur66@cu.ac.bd

Dr. Md. Abdullah Al Mamun

Professor

Department of Business Administration

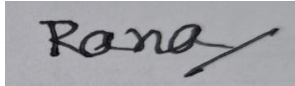
Pabna University of Science and Technology

Pabna, Bangladesh

Mobile: +8801767525266

E-mail: mamun@pust.ac.bd

I hereby declare that the above statements are true to the best of my knowledge.

A rectangular box containing a handwritten signature in black ink. The signature appears to be 'Rana' with a stylized flourish at the end.

(Dr. Masud Rana)