

# CURRICULUM VITAE

## **Dr. Masud Rana**

Associate Professor

Department of Business Administration

Pabna University of Science and Technology, Pabna,  
Bangladesh.

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## **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)**

2<sup>nd</sup> September 2023 - Present

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

### **Assistant Professor (Finance)**

25<sup>th</sup> November 2016 - 1<sup>st</sup> September 2023

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

**Lecturer (Finance)**25<sup>th</sup> November 2014 - 24<sup>th</sup> November 2016

Pabna 6600, Bangladesh

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:**

Best Research Award 2022, Pabna University of Science and Technology, Pabna.

**5. List of Articles Published in Peer Reviewed Journals:**

1.	<b>Rana, M.,</b> 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 360</i> , 100031.	<b>Elsevier</b>
2.	<b>Rana, M.,</b> 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 6</i> , 477. <a href="https://doi.org/10.1007/s43621-025-01051-w">https://doi.org/10.1007/s43621-025-01051-w</a>	<b>Q1</b> (Scopus)
3.	Al Mamun, M. A., Islam, H., Karim, R., Siddieq, M. M., & <b>Rana, M.</b> (2025). Exploring the role of blockchain technology in promoting sustainability in the banking sector: an empirical analysis using structural equation modeling. <i>AI &amp; SOCIETY</i> , 1-15.	<b>Q1</b> (Scopus)
4.	<b>Rana, M.</b> (2025). Climate risk and resilience: evaluating their impact on sustainable development in South Asia. <i>Theor Appl Climatol</i> 156, 319. <a href="https://doi.org/10.1007/s00704-025-05531-x">https://doi.org/10.1007/s00704-025-05531-x</a>	<b>Q2</b> (Scopus)
5.	<b>Rana, M.,</b> 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.	<b>Q2</b> (Scopus)
6.	<b>Rana, M.,</b> 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.	<b>Q2</b> (Scopus)

7.	<b>Rana, M.,</b> 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.	<b>Q2</b> (Scopus)
8.	Islam, H., Soumia, L., <b>Rana, M.,</b> 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. <a href="https://doi.org/10.1108/TECHS-10-2023-0040">https://doi.org/10.1108/TECHS-10-2023-0040</a>	<b>Q2</b> (Scopus)
9.	Islam, H., <b>Rana, M.,</b> Saha, S., Khatun, T., Ritu, M.R. and Islam, M.R. (2023), "Factors influencing the adoption of cryptocurrency in Bangladesh: an investigation using the technology acceptance model (TAM)", <i>Technological Sustainability</i> , Vol. 2 No. 4, pp. 423-443. <a href="https://doi.org/10.1108/TECHS-07-2023-0025">https://doi.org/10.1108/TECHS-07-2023-0025</a>	<b>Q2</b> (Scopus)
10.	<b>Rana, M.,</b> 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.	<b>Q2</b> (Scopus)
11.	<b>Rana, M.,</b> & 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
12.	<b>Rana, M.</b> (2024). Monetary Policy Challenges in Bangladesh: A Regulatory and Banking Perspective. <i>Reforma</i> , (99), 23-41.	Publisher: Turkish Manas University
13.	<b>Rana, M.,</b> & 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
14.	<b>Rana, M.,</b> 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
15.	Islam, H., Johora, F., Abbasy, A. A., <b>Rana, M.,</b> & 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
16.	<b>Rana, M.,</b> 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. <a href="https://doi.org/10.58753/jbspust.4.1.2023.26">https://doi.org/10.58753/jbspust.4.1.2023.26</a>	Publisher: PUST
17.	Rekha, R. S., Hossain, M. I., & <b>Rana, M.</b> (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. <a href="https://doi.org/10.58753/jbspust.4.1.2023.31">https://doi.org/10.58753/jbspust.4.1.2023.31</a>	Publisher: PUST
18.	<b>Rana, D. M.,</b> 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 <a href="http://116.206.57.42/index.php/ajbe/article/view/200">http://116.206.57.42/index.php/ajbe/article/view/200</a>	Publisher: AIUB

19.	Mamun, M. A., <b>Rana, M.</b> , 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. <a href="https://www.doi.org/10.5038/2640-6489.8.1.1235">https://www.doi.org/10.5038/2640-6489.8.1.1235</a>	Publisher: University of South Florida
20.	Islam, M. S. and <b>Rana, M.</b> (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
21.	Islam, T., Islam, H., <b>Rana, M.</b> , & 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
22.	<b>Rana, M.</b> , 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
23.	Mamun, D. M. A. A. A., Ullah, M. H., & <b>Rana, M.</b> (2021). Impact of Capital Structure on Profitability of Cement Industry in Bangladesh. <i>BUFT Journal of Business &amp; Economics (BJBE)</i> , ISSN 2664-9942 (Print), 2, 217–228.	Publisher: BUFT
24.	<b>Rana, M.</b> , & 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
25.	Redwanuzzaman, D. M., Hossain, M. K., & <b>Rana, M.</b> (2021). Determinants of Garment Owners' Perception in Selection of Banks: Evidence from Bangladesh. <i>BUFT Journal of Business &amp; Economics (BJBE)</i> , ISSN 2664-9942 (Print), 2, 35–47.	Publisher: BUFT
26.	Rekha, R. S., Hossain, M. I., & <b>Rana, M.</b> (2020). Measuring Financial Inclusion Index in Bangladesh: A Multidimensional Approach. <i>Journal of Pabna University of Science and Technology Studies</i> , ISSN 2308-6246, 4(2), 75–84.	Publisher: PUST
27.	<b>Rana, M.</b> , 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
28.	<b>Rana, M.</b> , 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</i> , ISSN 2308-6246, 4(2), 85–96.	Publisher: PUST
29.	<b>Rana, M.</b> (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
30.	<b>Rana, M.</b> (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:

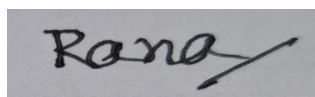
### **Dr. Mohammad Saleh Jahur**

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### **Dr. Md. Abdullah Al Mamun**

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



**(Dr. Masud Rana)**