



**Dr. Karim Ullah**

Assistant Professor & Head  
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<p>Biography</p>	<p><b>Dr. Karim Ullah</b></p> <p>Karim Ullah has a PhD on designing Islamic Financial Services, from Brunel University, London, UK. Currently he is the founding Head of the Centre for Excellence in Islamic Finance (CEIF) at Institute of Management Sciences, Pakistan. Karim has two gold medals for being the top most student in his sessions for graduate and post-graduated programmes. In 2015, Karim lead a team of faculty who won the prestigious financial innovation challenge fund, to establish the CEIF, with the support the State Bank of Pakistan and UK’s Department for International Development. Karim Ullah has scholarly international books, papers authorships, and conference presentations on Islamic Financial Services including a book on Islamic financial services with the KoganPage: London, NewYork, and New Delhi, opinion articles with various publishers including Thomson Reuters, and a recent book on Takaful (Islamic Insurance) that just that won the HEC’s outstanding book of the year award 2015/16.</p> <p>Karim got trainings of International Finance Corporation, World Bank, on customizing and developing training contents, conducting trainings, and evaluating the trainers. He has extensive experience in conducting delivering lectures and trainings on Islamic financial service with regulators and other collaborating Islamic financial institutions. Karim Ullah regularly presents his scholarly work in various global forums, including in UK, Pakistan, Bangladesh, UAE, and Greece.</p>
<p>Research Interests</p>	<p>Product development in Islamic banking and non-banking financial Institutions, with overall focus on financial inclusion.</p> <p>Service dominant logic and ecosystem research and its application to Islamic finance</p>
<p>Academic Qualification</p>	<p><b>PhD, 2010–2014</b> Brunel University, London, United Kingdom <b>Thesis:</b> Adaptable Service-System Design: An Analysis of <i>Shariah</i> Finance in Pakistan</p> <p><b>MBA (Finance) 2005 –2007</b> Institute of Management Sciences, Peshawar, Pakistan</p> <p><b>BBA (Hons) (Finance) 2002 –2005</b></p>

	<p>University of Peshawar, Pakistan</p> <p><b>Diploma in Commerce (Accounting) 2000 – 2002</b> Board of Technical Education, Peshawar.</p>
Experience	<p><b>Head, Banking and Finance Programmes (2014– todate)</b> Institute of Management Sciences, Peshawar, Pakistan</p> <p><b>Assistant Professor (2014 – todate)</b> Institute of Management Sciences, Peshawar, Pakistan</p> <p><b>Lecturer (2007 – 2014)</b> Institute of Management Sciences, Peshawar, Pakistan</p> <p><b>Supervision:</b> HEC Approved PhD Supervisor. Currently involved in supervising PhD, MS, and MBA students on topics within Islamic finance</p> <p><b>State Bank of Pakistan (SBP) Islamic Banking Focus Group and Trainings</b> Actively suggest, discuss, and implement agenda points for the promotion of Islam banking at SBP Islamic banking focus group. Also, worked as trainer of SBP training for bankers and takaful practitioners.</p>
Research Outputs	<p>Ullah, K and Al-Karaghoul (2017) Understanding Islamic Financial Service: Theory and Practice. Koganpage: London.</p> <p>Ullah, K. Jan, S, and Khan, Z (2017) Islamic Working Capital Finance through Murabahah for a Construction Company. <i>Journal of Islamic Business and Management</i>. 7(1) 7(1), 140-148.</p> <p>Ullah, K., Al-Karaghoul, W., &amp; Jan, S. (2017). Collaborative Islamic Banking Service: The Case of Ijarah. <i>Business &amp; Economic Review</i>, 9(2), 187-202.</p> <p>Malik, A. and Ullah, K (2016) Introduction to Takaful: Theory &amp; Practice. Peshawar: CEIF IMSciences.</p> <p>Jan, S &amp; Ullah, K (2016) Knowledge, Work, and Social Welfare as Objectives of Maqasid Al Shariah Framework” in Ismail A. Maqasid Al Shariah Framework: Jeddah: IRTI IDB.</p> <p>Imtiaz, T and Ullah, K (2016), Customers’ Acceptability of Islamic Banking: Employees’ Perspective in Peshawar. <i>Journal of Social Sciences</i>, 9 (2).</p> <p>Khan, Z, Jan, S, and Ullah K (2016) Re-Thinking Microfinance Practices: Lesson Learned for Sustainable Islamic Microfinance Institutions, <i>Abasyn Journal of Social Sciences</i>, 9 (2).</p> <p>Ullah, K (2016) Socio-Islamic Finance Practices In The Tribal Areas Of Pakistan. In <i>Islamic Finance Innovation at Asia’s Crossroads: Thomson Reuters, IRTI IDB, and IBA.</i></p>

Jan, S, Ullah, K, and Asutay, M (2015) Work, Knowledge, and Social Welfare as the objectives Economic Development” *Journal of Islamic Banking and Finance*.

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Ullah, K. (2015) ‘Evolutionary Islamic Banking Service’, FAST-NU International Conference on Advancements in Islamic Finance and Business in the 21<sup>st</sup> Century, Islamabad, 24-25 April, 2015.

Ullah. K and Jan, S (2015) ‘Shariah Compliance and the Service of Islamic Banking’, IMSciences-SBP Training Workshop on the Practice of Islamic Banking, IMSciences, Peshawar, 17 February 2015.

Ullah, K. (2013) ‘Designing Shariah finance service system as deferred service system’, Doctoral Symposium, Brunel Business School, Brunel University, London, 20–21 March 2013.

Ullah, K. (2011c) ‘Understanding the emergent service practices by synthesizing the concepts of context, emergence and service practice’, *Business and Economics Review (IMSciences)*, 3 (1), pp. 29–38.

Ullah, K and Patel, N.V. (2012b) Service as co-created process: The Case of Islamic Banking”, *Emerald International Islamic Finance Conference*, Abu Dhabi, 14-16 October 2012 (Paper accepted for presentation)

Ullah, K. (2012a) ‘Designing adaptable service systems: case of Islamic finance services’, Doctoral Symposium, Brunel Business School, Brunel University, London, 27–28 March 2012.

Ullah, K. and Patel, N.V. (2012) ‘Conceptualizing service systems modularity as deferred service systems’, 3<sup>rd</sup> International Service Modularity Workshop, Brunel University, London, 19–20 January 2012

Ullah, K. and Patel, N.V. (2011d) ‘Addressing emergent context of Shariah-compliant financial services: A service designing construct’, *International Review of Business Research Papers*, 7(3), pp. 81–93.

Ullah, K. and Patel, N.V. (2011c) ‘Information systems for adaptive Shariah-compliant financial services: Defining adaptation constructs’, *Proceedings of European, Mediterranean & Middle Eastern Conference on Information Systems*, (EMCIS2011), Athens, Greece, 30–31 May 2011.

Ullah, K. and Patel, N.V. (2011b) ‘Adaptation in emergent context: A silent innovation in Shariah-compliant financial services’, *Proceeding of British Academy of Management Conference (BAM2011)*, Aston University, Birmingham, 13–15 September 2011.

	<p>Ullah, K. (2011a) 'Designing adaptive Shariah-compliant financial services', Doctoral Symposium, Brunel Business School, Brunel University, London, 28–29 March 2011.</p> <p>Ullah, K. and Patel, N.V. (2010) 'Designing Shariah-compliant financial services: Addressing context for persistent adaptation (migration)', 4th Asian Business Research Conference, Dhaka, Bangladesh, 23–24 December 2010.</p>
Key Trainings	<p>Pragmatics of Islamic Finance Incubation, Islamabad, Organised by CEIF and Bank Alfalah</p> <p>Training on Procurement Management for Operational Executives of Civil Society Organizations, Lahore, organised by ASP-LUMS, 13-17 April, 2015</p> <p>Training on Financial Management for Operational Executives of Civil Society Organizations, IBA Karachi, organised by ASP-LUMS, 02-06 June, 2014</p> <p>Service Innovation Workshop, Cambridge University, UK, 23-24 June, 2011</p> <p>Early Stage Research Module, Brunel University, London, UK</p> <p>Reworks, Brunel University, London, UK</p>

References:

Will provide on request