
MUJTABA ZIA, Ph.D.

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ABOUT

Associate Professor of Finance with research interests in banking, financial markets regulation, and financial analysis with four published articles in double-blind, peer-reviewed journals, including two A-level publications. Good leadership skills with professional, cooperative, collegial, and motivating demeanor. Skilled in financial analysis, financial management and econometrics. Strong higher education professional with a Ph.D. in finance from the University of North Texas (AACSB Accredited), eight years of teaching experience at both graduate and undergraduate levels. Experienced online educator with QM APPQMR certification.

EDUCATION

Ph.D., Finance Minor: Econometrics University of North Texas (UNT), AACSB accredited	December 2014
M.S., Finance University of Texas at San Antonio (UTSA), AACSB accredited	August 2010
M.A., Economics University of Texas at San Antonio (UTSA), AACSB accredited	December 2007
B. S. in Economics Middle East Technical University, Ankara, Turkey	January 2006

RESERACH INTERESTS

Banking, financial markets regulation, corporate governance

TEACHING INTERESTS

Financial Management, Managerial Finance, Financial Markets and Institutions, Investments

SELECTED RESEARCH PAPERS

- Zia, M., & Logan, J. (2021). 5. Bank Revolving Credit as a Channel of Monetary Policy. *The Review of Finance and Banking*, 13(2). 147-160.
This is an A-level journal with an acceptance rate of 10%.
<http://dx.doi.org/10.24818/rfb.21.13.02.05>
- Zia, M., Bond, P., Green Jr, K., & Zhao, L. (2021). Supply Chain Finance: Impact on Supply Chain Competency and Organizational Performance. *Advances in Business Research*, 11(1), 41-59. Double-blind and peer-reviewed journal with an acceptance rate of 25%.
<https://journals.sfu.ca/abr/index.php/abr/article/view/403>

- Zia, M., Karafiath, I., & Tripathy, N. (2018). Bank Capital, the Announcement of the Federal Reserve's Term Auction Facility, and Bank Borrowing During the Financial Crisis of 2007–2008. *Journal of Financial Research*, 41(4), 485-506.
This is an A-level journal with an acceptance rate of 13.8%.
<https://doi.org/10.1111/jfir.12160>
- Zia, M., & Kochan, M. (2017). Bank dividend-cuts and the stock market reaction around the great recession. *Journal of Finance Issues*, 16(1), 18-30.
This is a double-blind and peer-reviewed journal with a 32% acceptance rate.
<https://jfi.aof-mbaa.org/index.php/jfi/article/view/2268>
- “Bank Profitability, Bank Capital and Interest Rate Spreads” (working paper with Mucahit Kochan and Hirofumi Nishi)

CONFERENCE PRESENTATIONS AND PARTICIPATIONS

- “What do We Know about the Emergency Lending Facilities of the Fed during the Financial Crisis of 2007-2008 and the Covid-19 Pandemic?” Presentation at the *Southwestern Finance Association (SWFA) Annual Conference*, New Orleans, Louisiana. March 2022.
- “Bank Revolving Credits as a Channel of Monetary Policy”, presented at the *Southwestern Finance Association (SWFA) Conference* in Houston, Texas, March 2019.
- “Bank Emergency Borrowing Around the Great Recession”, presented at the *Southwestern Finance Association (SWFA) Conference*, Albuquerque, NM, March 2018.
- “Bank Profitability, Bank Capital and Interest Rate Spreads” presented at the *Southwestern Finance Association (SWFA) Conference*, Little Rock, AR, March 2017.
- “The Information Content of Bank Dividends during the Financial Crisis of 2007 and 2008”, presented at the *Southwestern Finance Association (SWFA) Conference*, Houston, TX, March 2015.
- Discussant at the *2015 Financial Management Association (FMA) Conference* in Orlando, Florida. Paper: *Expected Returns and Capital Structure Adjustments: Do Target Debt Ratios Create a Market Inefficiency?* By N Dai and Louis Piccotti, University of Albany, SUNY.
- Session Chair at the *Southwestern Finance Association (SWFA) Conference*, Houston, TX, March, 2015. Session: Event Studies and Market Efficiency.
- Session Chair and Discussant at the *53rd SWFA Annual Conference*, Dallas, TX, March 16-March 20, 2014. Session: Corporate Governance Issues.
- “Consumptions, Credit Cards, and the Monetary Policy” presented at the *Southwestern Finance Association Conference*, Dallas, TX, March 2014.
- “A Cross Analysis of the Target and the Acquirer Board Composition in Mergers and Acquisitions”, presented at the *Southwestern Finance Association Conference*, Dallas, TX, March 2014.

- Chair, Discussion Session at the 2022 Annual SWFA Conference, New Orleans, LA. March 2022.
- Participant at *the 2018 FMA Annual Conference*, San Diego, CA, October 10-13, 2018.
- Participant at *the 2017 FMA Annual Conference*, Boston, MA, October 11-14, 2017.
- Participant at *the 2016 FMA Annual Conference*, Las Vegas, NV, October 19-22, 2016.
- Participant at *the 2014 FMA Annual Conference*, Nashville, TN, October 14- October 18, 2013.

TEACHING EXPERIENCE

Associate Professor of Finance, University of North Texas-Dallas

August 2023-present

- FINA 4400 Financial Markets and Institutions
- FINA 3311 Real Estate Finance
- FINA 3770

Assistant Professor of Business-Finance, University of North Texas-Dallas January 2020-August 2023

- FINA 3770 Finance
- FIN 4200 Investments
- FINA 4400 Financial Markets and Institutions
- ECON 5140: Managerial Economics
- ECON 4020: Money and Financial Institutions
- ECON 1100: Principles of Microeconomics
- ECON 1110: Principles fo Macroeconomics

Assistant Professor of Finance

Southern Arkansas University, Magnolia, Arkansas, August 2015-December 2019

- FIN 6003 Managerial Finance (MBA ONLINE and face-to-face, Fall semesters)
- FIN 4003 Advanced Financial Management (Fall semesters)
- FIN 3003 Financial Management (Fall and Spring semesters)
- FIN 3023 Financial Markets and Institutions (Spring semesters)
- ECON 2203 Principles of Macroeconomics (as needed, Fall or Spring semesters)
- FIN 2003 Personal Finance (as needed, Spring semesters)

Visiting Assistant Professor of Finance, Westminster College, Fulton, MO

August 2014-May 2015

- FIN 350 Investments, Spring 2015
- FIN 325 Money, Banking, and Financial Institutions, Spring, 2015
- ECN 310 International Finance, Fall 2014
- ECN 235 Research Methods in Business (Business Statistics), Fall 2014

Teaching Fellow (Instructor of Record), University of North Texas, Denton, TX Aug 2012-Jul 2014

- FINA 4400 Financial Markets and Institutions, Summer 2014, Fall 2013
- FINA 3770 Fundamentals of Finance and Financial Management, Fall 2012, Spring 2013

Teaching Effectiveness Seminar Panelist:

TEACHING FINANCE: *Discussions from a Master Finance Professor* (a three-hour seminar presented by Dr. P.R. Chandy, Regents Professor of Finance, sponsored by the Department of Finance, University of North Texas, July 19, 2013.)

OTHER EXPERIENCE

- **Financial Advisor**
Primerica Inc., Dallas, TX

June 2008-August 2008

MEMBERSHIP AND AFFILIATION WITH PROFESSIONAL ORGANIZATIONS

- Financial Management Association, International (FMA)
- Southwestern Financial Association (SWFA)

- Beta Gamma Sigma

LEADERSHIP & SERVICE

- **At the University of North Texas at Dallas**
 Finance and Economics Programs Coordinator January 2020-present
 Credit Analysis Certificate Program Director August 2020-present
 BBA Finance Assessment Coordinator October 2020-present
 Senator at the Faculty Senate May 2020-present
 Nominations and Elections Committee May 2020-present
 Daniel Friesen Memorial Scholarship Committee Chair August 2021-present
 August 2021-present
- **Community/Public Service**
 NAF Advisory Board Member for Skyline High School January 2022-present
 Founder and President of Marifat Center of North Texas, Inc, September 2021-present
 A Texas non-for-profit organization
 Advisory Board Member, Afghan Unity, a Texas, non-for profit organization May 2022- present
 Referee for the *Advances in Business Research Journal* January 2022- present
- **At Southern Arkansas University (Magnolia, AR)** Aug 2016 – Dec 2019
 Supervisor of the Student Investment Advisory Council- student run fund of \$140k
 AACSB Assessment and Assurance of Learning Committee member
 Senator for the College of Business at the University Faculty Senate
 MBA and BBA Curriculum Committee member
 General Education Curriculum Committee
- **At Westminster College (Fulton, MO)** August 2014-May 2015
 Finance Major Coordinator
 I developed a finance major and minor curriculum for the department
- **Reviewer and Commentator** in developing the textbook: December 2014
 Finance: A Quantitative Introduction, by Piotr Staszkiwicz, ISBN: 0128027975
- **Chair, Presenter and Discussant at SWFA and FMA Conferences**
 SWFA 2022, 2017, 2015 and 2014; FMA 2015

LICENSE AND CERTIFICATION

- Quality Matters (QM) Certification for online and hybrid teaching Septmber 2017
- Passed CFA Level I exam May 2018
- Bloomberg Essentials in Equity, Fixed Incomes, Commodities, and FX October 2012

SOFTWARE, DATABASES, AND COURSE MANAGEMENT TOOLS

Statistical Softwares: Stata, SAS, familiarity with R
 Databases: SDC, Compustat, CRSP, and Eventus
 Course Management Tools: Canvas, Blackboard Learn, WebCT, and Moodle

OTHERS

Fluent in Persian and Turkish. Hobbies: biking, movies, and sightseeing. Married and a proud father of three children. A seven year old daughter, a four year old son, and a 19 months baby-girl.